



## **MOBILECOM Investment Prospectus**

### Impact Investment Prospectus for Paon Bleu MOBILECOM Bonds

#### **Executive Summary:**

##### **Empower Haiti's Future with MOBILECOM**

The MOBILECOM project, a collaborative effort by Paon Bleu S.A., Æra Hope, CAPPTTEL, and supported by USAID, invites Haitian Americans to invest in transformative bonds. These bonds fund vital financial services that drive economic empowerment and resilience in Haiti's most vulnerable communities. Your investment will significantly impact the lives of Haitians in the Pestel area while ensuring safe and sustainable returns. By supporting entrepreneurship and improving financial stability, you help build a sustainable future with widespread economic opportunities.

##### **About USAID Global Development Alliance (GDA):**

A Global Development Alliance (GDA) is a partnership where USAID and the private sector develop and implement market-based approaches to solve development challenges. GDAs leverage assets and expertise to advance business interests, facilitate private sector-led development, and drive sustained impact. This market-based approach catalyzes sustainable, scalable development progress through collaborative projects like MOBILECOM.

##### **About Paon Bleu:**

Launched in 2018, Paon Bleu is a pioneering FINTECH startup in Haiti promoting financial inclusion through innovative credit and financial management services. Offerings include personal loans (KREDIPAM), deferred store credit (HTKREDI), a personal finance app (FLO), mobile transactions (PAYFAST), and a digital wallet (BOUSOL). Targeting the "missing middle," Paon Bleu bridges the gap in access to financial services with minimal friction, fostering long-term relationships and community empowerment. Paon Bleu also supports clean energy and financial literacy initiatives, in collaboration with USAID and the UN Foundation.

##### **About CAPPTTEL:**

The Pestel Credit Union (Caisse Populaire de Pestel), or CAPPTTEL is a community-based financial institution that has allowed its nearly 1,500 members to save and borrow money since 2007. CAPPTTEL contributes to improving living conditions in Pestel by facilitating access to credit for farmers, small merchants and small entrepreneurs, while supporting them to manage and expand their activities. With the support of Paon Bleu and USAID, CAPPTTEL will restructure to digitize and modernize its offerings through MOBILECOM as an effort to enhance access to financial tools and services, fostering economic empowerment and resilience within the Pestel community.

#### **Investment Opportunity:**

- **Type of Offering:** Social impact bond for investors offering stable, sustainable returns.
- **Minimum Investment:** \$1,000 USD
- **Term Options:**
  - **2-Year Bond:** 4% annual interest
  - **3-Year Bond:** 5% annual interest

#### **Project Details:**

- **Objective:** Enhance financial inclusion by expanding access to financial services like savings accounts, credit, and payment systems using a mobile digital platform.
- **Target Area:** Focused on the Pestel community, with plans to scale based on success metrics.
- **Technologies Used:** Implementation of Paon Bleu's digital platform BOUSOL and supporting technologies including Starlink internet and solar power systems.

#### **Use of Funds:**

- **Total Project Budget:** \$405,000, with \$255,000 provided by USAID.
- **Microfinance Support:** Funding microloans and credit services for small businesses and entrepreneurs.
- **Educational Programs:** Launching comprehensive financial literacy campaigns.
- **Operational Enhancements:** Upgrading systems and training for local financial institutions.

**Impact Goals:**

- **Financial Inclusion:** Extend access to financial services to underserved communities.
- **Economic Empowerment:** Empower 1,500 individuals and 150 groups by providing the means to invest in their livelihoods.
- **Community Resilience:** Build resilience by providing access to financial tools to mitigate economic shocks.
- **Capacity Building:** Strengthen local financial institutions like Capptel to deliver and manage services effectively.

**Risks and Mitigations:**

- **Market Risk:** Economic instability in Haiti could affect repayment rates. Mitigation through diversified investment.
- **Political Risk:** An unstable political environment could impact continuity. Mitigation through engagement with local and international bodies.
- **Technological Risk:** System failures pose a risk. Mitigation through robust design and backup solutions.
- **Credit Risk:** Risk of default on loans. Mitigation through portfolio diversification, stringent credit assessments, and reserve funds.

**Investor Suitability:**

This investment is ideal for investors

- interested in contributing to sustainable development and social impact
- comfortable with the risks associated with emerging market investments
- seeking moderate, safe, and sustainable returns

**Subscription Process:**

- **Interest:** Express intent via email, website, or contact the investor relations team.
- **Documentation:** Required documents include KYC forms and investment agreements.

**Legal and Regulatory Compliance:**

The bond issuance complies with Haitian financial regulations and international standards. Investors will have access to detailed reporting on fund usage and impact metrics via our app and website.

**Contact Information:**

- **Email:** [mobilecom@paonbleu.ht](mailto:mobilecom@paonbleu.ht)
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**Conclusion:**

Investing in MOBILECOM bonds offers a unique opportunity to transform lives in Haiti's underserved communities. Your investment paves the way for a sustainable economic future in one of the world's most vulnerable regions.

**Disclaimer:**

This prospectus is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy securities. Interested parties should consider their objectives and risks before investing.