

THE ODOTE GROUP

LLC

*Making Essentials Accessible, Affordable,
Sustainable — At Scale.*

EXECUTIVE OVERVIEW · 2026



**One Mandate.
Six Pillars.
100 Million Lives.**

ONE GROUP · SIX PILLARS · FROM DEFICIT TO DIVIDEND

The infrastructure for Africa's everyday essentials.

**AFRICA'S EVERYDAY INFRASTRUCTURE — BUILT
FOR 100 MILLION LIVES**

Africa Has the Demand. What's Missing Is the System.

1.4 billion today. 2.5 billion by 2050. 4 billion by 2070 — one in four humans alive. The demand is guaranteed. The system to deliver isn't.

SUPPLY FAILURE

- Fragmented, import-dependent supply chains.
- Volatile pricing kills margins and continuity.

TOG → Owns and represents the source. Availability and affordability guaranteed at scale.

\$10B+

Annual import gap, forex-exposed

ACCESS GAPS

- Households pay 30–60% over the odds.
- Proximity, price transparency, and credit are structurally broken.

TOG → Delivers access in retail, healthcare, utilities, and digital — for consumers, SMEs, institutions.

30–60%

Household premium on essentials

CAPITAL DROUGHT

- Liquidity collapses before performance succeeds.
- Trade finance gaps starve supply chains.

TOG → Underwrites supply, offtake, last mile. Fragmented risk made bankable.

70%+

African SMEs locked out of trade finance

Where essentials fail, households struggle and economies underperform. We are the system that fixes supply, access, and capital — at once.

ONE MANDATE.

Making essentials accessible, affordable, and sustainable — at scale.

Built for execution.
Designed for scale.
Structured to endure.

THE ODOTE GROUP LLC

An Integrated Essentials Infrastructure Group

We are not a holding company in name. We are an execution group — built to solve real problems of supply, access, affordability, and sustainability across Africa and beyond.

Universal Demand

Essentials are consumed daily by every income level

Repeat Consumption

Daily, weekly, lifelong — economically inelastic

System Sensitivity

Failure cascades across lives, livelihoods, economies

Government Relevance

Policy, regulation, sovereignty, and stability

The Architecture of Essentials Infrastructure

Each pillar strengthens the others. Together, they form one integrated execution system — not standalone businesses.

01

SUPPLY ORIGATION

Source · Supply · Grow · Make

02

RETAIL

Discovery · Aggregation · Physical Conglomerate

03

HEALTHCARE

Right Treatment · Right Medicine · Right Price · Right Time

04

ASSET DISPOSAL

Idle Assets · Scrap · Special Situations · LME-Pegged Recovery

05

TECHNOLOGY

Trust · Decision · Utilities · ESG · Sovereign AI

06

FINANCIAL SERVICES

Trade · Supply Chain · Asset-Backed · Export · National Income OS

Originate · Source · Make · Build · Supply · Grow

We grow, source, find — or build — what people need.

Supply is upstream power. Before finance. Before production. Before trade.

When supply fails — production stops, prices spike, margins collapse, and market share is lost permanently to competitors.

We are a Source-Intelligence & Supply-Certainty Engine. We know where things are, who controls them, and how to ensure continuity at scale.

"If it exists — we get it. If it doesn't exist — we build it."

Demand Intelligence & Sourcing AI

Read demand before deploying supply — AI-driven origin and price intelligence

Global Sourcing & Supply Certainty

190+ countries · 9 supply layers · find, fund, hold, deliver

Raw Material Security & Price Shielding

4–6-month buffers · multi-origin corridors · structural cost protection

Idle Manufacturing Capacity Activation

Lift utilisation from 40–55% to ≥85% — without competing with brands or IP

Weather & Yield Certainty

Pivot-sharing + drip · 2 cycles/yr · 90–95% yield reliability

TWO ENGINES · CONSUMER DISCOVERY + PHYSICAL CONGLOMERATE

DEMAND FIRST.

Price follows visible, aggregated demand.

01

Declare

Member states need — items, quantity, budget, location

02

Compete

Sellers compete silently in background on price

03

Save

One optimized price — savings shown in real money

04

Buy or Walk

No pressure. Just the best price. Always.

EXECUTION CAPABILITIES

Price Discovery Engine

Bulk & Group Demand

0% 30-Day Spend Credit

Store-in-Store · 46 Branches

Demand Aggregation · 24 Counties

Mega Superstores & Gas Hubs

Retail is not selling. Retail is access. No Savings · No Sale.

There Are No Non-Customers in Healthcare.

Healthcare has no spectators — everyone is a participant.

We focus on access, affordability, coverage, and continuity of care — from everyday outpatient needs to lifelong health protection.

Clinical and cost correctness enforced upfront — before treatment, admission, or billing.

Healthcare inflation controlled at system level by preventing waste, overuse, and price distortion.

Predictable volumes enable bulk procurement, lowering costs for patients, insurers, employers, and public payers.

Sub-Saharan Africa's first end-to-end clinical and cost-correctness engine. Built around the Pyramid of Payers — every life is a payer; every payer is protected.

Right Treatment

Clinical integrity enforced upfront · 20–40% outpatient and 10–30% inpatient savings

Right Medicine

Verified supply chains · anti-counterfeit · 20–60% medicine cost savings

Right Price

Curbs 12–18% annual healthcare inflation · MedGuard Wallet unlocks 2–3× more care per shilling deposited

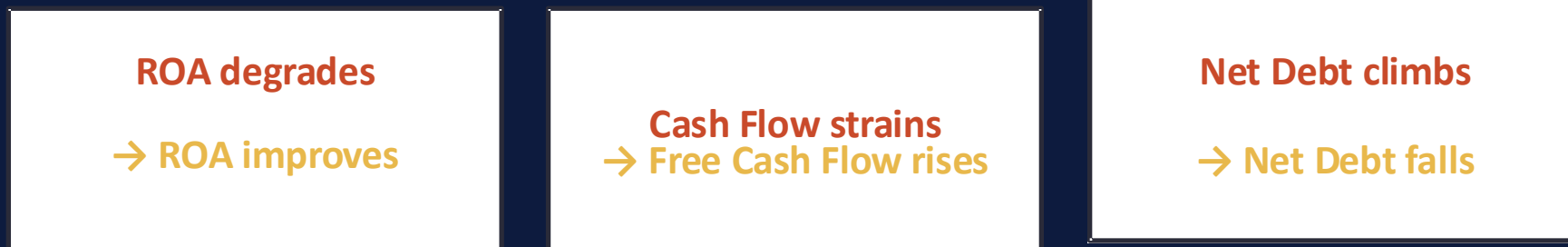
Right Time

Outpatient · inpatient · maternal · chronic refill — every payer level (universal · cash · corporate · insurer · macro)

You Are Not Asset-Rich. You Are Liquidity-Constrained.

Two execution engines · scrap and recovery streams · idle industrial, real-estate, and special-situation assets.

Every idle asset is silently destroying value daily. Capital locked with zero yield. Continuous depreciation, storage, and security costs add up. Price is not discovered — it is engineered through structured exposure to verified global buyer pools.



190,000+ qualified buyers · 200,000+ scrap-pool buyers · 149+ markets · 150+ custom sales annually · LME-benchmarked

Don't raise capital — release it.

EXECUTION MODEL

- 1 Identify**
 Idle, non-core, obsolete, distressed, NPL, scrap and recovery streams mapped
- 2 Value**
 Independent valuation · reserve price protection · LME and global benchmarking
- 3 Expose**
 Pre-aggregated verified buyer pools · 190K institutional + 200K scrap · 149+ markets
- 4 Bid**
 Timed transparent auctions · private institutional tenders · price engineered upward
- 5 Settle**
 Escrow-backed, ring-fenced automatic settlement · zero counterparty risk

Technology & Innovation.

Platforms, data systems, and AI that turn opaque markets into measurable, scalable, bankable infrastructure.

WHAT TECHNOLOGY DOES FOR THE GROUP

Makes invisible trust visible — behavior, not balance sheets

Captures the decision moment before money moves — price discovery, VAT capture

Aggregates fragmented utility spend into bulk pricing power

Converts ESG outcomes into bankable, tradable assets

Runs AI on watts, not megawatts — sovereign, edge, accessible

If it can't be seen, measured, or verified — it can't scale.

EXECUTION CAPABILITIES

Trust as Infrastructure

Behavior-based bi-directional credit scoring · PTP score · global trade rails

Decision Layer Before Payment

Price discovery + VAT capture before money moves · \$100B+ addressable

Utilities Aggregation Platform

Bulk procurement of electricity · internet · water · gas · 6–12 mo payback

ESG Impact Marketplace

EVI standard (Essentiality · Viability · Impact) · ESG as a tradable asset class

Energy-Intelligent Sovereign AI

20–200W footprint · 40–70% compute reduction · 50+ sovereign edge nodes

Trust becomes infrastructure. Behavior becomes the new credit.

Financial Services & Capital Solutions.

Capital structured around real-economy flows — \$15M monthly · 30-day cycle · 2.5–3% net spread (4–6% gross).

WHAT CAPITAL DOES FOR THE GROUP

Releases working capital trapped in supply chains — and channels it into a national income operating system for hustlers, traders, SMEs, and farmers

Bridges payment gaps without capital flight

Underwrites against offtake, behavior, and flow — not just collateral

Connects African producers to export-grade trade finance

Aligns capital with payroll, agri cycles, and contract realities

Capital must serve real economy outcomes.

EXECUTION CAPABILITIES

Trade Finance

Early supplier payment + buyer rebate · 5–7% / 1% / 4–6% gross spread structure

Supply Chain Finance

Anchor-led SCF · supermarket flows · agri receivables · farmers paid in 72 hours

Asset-Backed Structures

Offtake-secured, off-balance-sheet capital · ringfenced, escrowed, automated

Export Finance

Kenya–UK/EU produce corridors · LME-pegged metals · cross-border settlement

Check-off & Payroll-Linked Capital

Risk-mitigated payroll-deduction lending · employer-anchored structures

National Income OS · 5 income engines for hustlers, traders, SMEs, farmers

Six Pillars, Separately Powerful — Together, Compounding.

You've now seen each pillar standalone. Here is why they are one group: each unlocks, feeds, and de-risks the others. Returns compound; risk dilutes. No standalone model can replicate this geometry.

SUPPLY × RETAIL

Supply secures volume commitments; retail aggregates demand that makes supply predictable and bankable.

RETAIL × HEALTHCARE

Member base creates healthcare access corridors; healthcare volumes enable bulk medicine procurement.

FINANCE × SUPPLY

Trade finance unlocks early payment enabling supply origination at scale without working capital pressure.

ASSETS × FINANCE

Disposal unlocks balance-sheet capital which flows back through TFSEG to fund operational continuity.

TECHNOLOGY × ALL

Technology creates visibility, verification, and trust — the layer that makes every transaction scalable.

We operate where demand is guaranteed, supply is fragmented, and systems are inefficient.

We do not pursue trends — we compound fundamentals.

We focus on what is used every day, by everyone.

No citizen is outside the system we serve.

Infrastructure compounds because dependence only increases.

EXECUTION PRINCIPLES

Execution Before Capital. Always.

- ✗ No project without a system
- ✗ No system without cash flow
- ✗ No cash flow without demand
- ✗ No demand without trust
- ✗ No trust without delivery

CONTROL TARGET — Secure at least 3 of 5 system levers in any execution:

Demand

Supply
Origination

Liquidity

Fulfilment

Monetization

Africa Compounds.

1.4 billion today · 2.5 billion by 2050 · 4 billion by 2070. One in four humans alive — guaranteed inelastic daily demand for essentials.

1.4B

Population
Today

100M+

Target
Lives

2.5B

Population
by 2050

4B

1 in 4 Humans
by 2070

The Opportunity Is Structural, Not Cyclical

- ▶ Essentials demand grows with population — regardless of economic cycle or political climate
- ▶ Supply infrastructure deficits persist despite decades of GDP growth across the continent
- ▶ Healthcare underpenetration creates a \$200B+ coverage gap across sub-Saharan Africa
- ▶ Working capital deficits lock SMEs and producers out of growth opportunities daily
- ▶ Asset monetization represents \$500B+ untapped opportunity across institutional Africa

What Each Stakeholder Walks Away With.

Whoever you are — there is something here you cannot get anywhere else.

Households & Citizens

Up to 36% saved on essentials · correct medicine at correct prices · daily income pathways

Corporates & SMEs

Supply certainty · 25–35% lower unit cost · idle capacity unlocked · receivables paid early

Governments & Sovereigns

Lower healthcare inflation · sovereign AI compute · structured PPPs · NPL recovery · annual national asset monetization & fiscal relief

Investors & PE Firms

Infrastructure-grade returns · 2.5–3% net spread (4–6% gross) per 30-day cycle · ESG bankable as an asset class

Strategic Partners

Plug into 190K+ buyer pools · 3,000+ pharmacies · 24-county distribution rails · 414K monthly bulk retail shoppers · 110 storage depots & silos · 43,000 farmers · 800 aggregators

Health Payers & NGOs

Clinical correctness enforced · 20–60% medicine savings · auditable claims · claims leakage capped at $\leq 2\%$ · group buying for 1,000+ providers and hospitals

What Standing Apart Costs You. What Standing With Us Unlocks.

01 Capital Allocators · DFIs · Banks · Sovereigns

Stand apart: deploy into fragmented projects with no integration moat.

Stand with us: infrastructure-grade returns, offtake-anchored, 2.5–3% net spread (4–6% gross) cycles, ESG bankable as an asset class.

02 Strategic Corporates · Manufacturers · Retailers · Health Networks

Stand apart: fight supply volatility, idle capacity, customer churn alone.

Stand with us: 25–35% lower unit cost, certainty corridors, 190K+ buyer pools, distribution rails ready.

03 Governments · Ministries · Counties · Sovereigns

Stand apart: budget consumed by NPLs, healthcare inflation, energy gaps.

Stand with us: structured PPPs, sovereign AI compute, NPL recovery, lower cost of living delivered.

04 Suppliers · Producers · Farmers · SMEs

Stand apart: paid in 90 days, capital trapped, contracts you can't access.

Stand with us: paid in 72 hours, invoice finance, structured offtake, scale with no working capital strain.

05 Consumers · Households · Diaspora · Communities

Stand apart: pay 30–60% over the odds for essentials, miss the right medicine, save nothing.

Stand with us: up to 36% saved, correct medicine at correct prices, 0% credit access.

06 Donors · NGOs · Foundations · Faith Groups

Stand apart: charity that doesn't compound, impact that fades when funding stops.

Stand with us: EVI-grade impact, traceable lives improved, structures that survive on their own cash flows.

Choose Where to Engage. Every Partner Has a Pillar.

Capital Partners

DFIs, sovereign funds, PE, family offices · enter via Pillar 6 (capital structures, receivables, export finance), Pillar 4 (asset disposal funds), Pillar 1 (off-balance-sheet supply structures).

Strategic Corporates

Manufacturers, retailers, healthcare networks · enter via Pillar 1 (supply certainty, idle capacity), Pillar 2 (retail distribution), Pillar 5 (utilities, ESG, decision rails).

Government Partners

Ministries, parastatals, counties · enter via Pillar 3 (correctness platform, payer L4–L5), Pillar 5 (sovereign AI, ESG marketplace), Pillar 4 (NPL and parastatal asset disposal).

Implementation Partners

Technology, logistics, agronomy, distribution specialists · plug into any pillar — sourcing networks (1), retail rails (2), pharmacy networks (3), buyer pools (4), platform layers (5), originators (6).

Pick a Pillar. Build a Continent.

INVEST · FUND · CONTRACT · SUPPLY · BUY · PARTNER · CO-FOUND ·
ACQUIRE · DONATE · GIFT · JOIN

Choose your way in — every door opens to the same system.

Six pillars. One mandate. 100 million lives. One group.

PICK YOUR PATH

PARTNER & INVEST

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BUY · SUPPLY · CONTRACT

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PILLAR BRIEFINGS

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**Request a Pillar Briefing · Capital Discussion ·
Partnership Pathway**

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