Gobanimo Microfinance

DIGNITY. FREEDOM. PROSPERITY.

FOR INVESTORS & PARTNERS

Investor Overview

Hargeisa · Bosaso · Mogadishu · Version 1.0 · July 2026 · gumfi.com

Ethical capital, working close to home

Gobanimo Microfinance is a Sharia-compliant, technology-enabled microfinance institution serving entrepreneurs and families in Hargeisa, Bosaso, and Mogadishu. We connect ethical investors with productive small businesses through profit-sharing partnerships — no interest, no speculation, full transparency.

One-year pilot targets

Target	Figure
Lives to impact	12,500
Businesses to finance	5,000
Capital to deploy	$4M
On-time repayment target	98%+
Sharia compliance	100%
Regulatory posture	Supervised pilot program

How your investment works

- **Structure:** Mudaraba (profit-sharing) placements. You provide capital; Gobanimo Microfinance deploys it into Sharia-Board-approved financing (Mudaraba, Murabaha, Ijara) across a diversified portfolio of vetted small businesses.
- **Profit split:** investors receive 90% of net portfolio profit; Gobanimo Microfinance earns a 10% management share of profit — we earn only when you do. Retail placements target a return of approximately 10% per year, shared as profit, never as interest.
- **Reporting:** monthly statements, a real-time portfolio view, and an append-only ledger auditable end to end.
- **Governance:** independent Sharia Board approval of every product; human sign-off on every facility; AML/CFT screening before any disbursement.

The seed raise

Gobanimo Microfinance is raising **US$1,000,000** in equity (musharakah) from aligned investors to bootstrap the first Sharia-compliant lending pool.

Use of funds	Amount	Purpose
Anchor lending pool	$850,000	Deployed capital that earns the portfolio yield and proves traction
Operating runway (24–30 months)	$150,000	AI platform & hosting, human oversight & compliance, licensing, legal & Sharia board, mobile-money integration, contingency

Seed investors receive 60% of equity (implied post-money valuation $1.67M), with dividends from Year 2 at a 50% payout ratio and a Year-5 exit valued at the higher of 10× net profit or 3× book equity.

Unit economics (founder-confirmed assumptions)

- Blended gross portfolio yield **16%** (18% in the upside case); credit loss **3%** base, 5% in the stress case — live collections of ~97.4% support the base assumption.
- Average financing of **$350** (from $100), 3-month tenor, so capital turns roughly **4× per year**.
- Retail pool investors earn ~10% per year; Fund-Management-as-a-Service (FMaaS) mandates pay the client 90% of net profit with a 10% Gobanimo Microfinance share.
- Lean agentic operating model: ~$4k/month fixed at launch plus ~$1.50 per loan in mobile-money costs. **Operating break-even in month 4.**

Five-year projections (base case)

Year-end	Total portfolio	Gross income	Financial margin	Net profit
Year 1	$2.45M	$154,000	$84,125	$27,875
Year 2	$6.35M	$730,000	$191,063	$96,755
Year 3	$10.35M	$1.36M	$279,583	$143,103
Year 4	$14.35M	$2.00M	$365,583	$185,296
Year 5	$18.35M	$2.64M	$451,583	$226,060

Cumulative five-year net profit: **~$679,000**, with the company profitable from Year 1 because most early capital is Gobanimo Microfinance's own anchor pool — external AUM then scales the book without tying up more capital.

Seed investor returns (base case)

Headline	Figure
Target IRR (5-year)	**~22%**
Money multiple (MOIC)	**~2.6×**
Total cash returned per $1.00 invested	~$2.63
Year-5 exit valuation (100%)	~$4.06M

Scenario analysis (Year-5 net profit)

Scenario	Assumptions	Net profit	Exit valuation
Base	16% yield · 3% loss	$265,476	$2.65M
Upside	18% yield · 3% loss	$479,476	$4.79M
Conservative	half the AUM	$67,265	$0.67M
Stress	5% credit loss	$51,476	$0.51M

The business remains profitable in all four scenarios — the downside is survivable, not existential.

Why Gobanimo Microfinance

- **Technology-enabled, human-controlled.** Agentic software handles paperwork and monitoring; trained officers make every decision. Costs stay low, and discipline stays high.
- **Local knowledge.** Built in Hargeisa, underwriting real businesses we can see — market stalls to workshops — with referee and vendor verification.
- **Regulator-ready from day one.** Supervised-pilot posture, monthly metrics, audit-ready records.

Important notice

Mudaraba and musharakah are profit-and-loss sharing: returns are not guaranteed and **your capital is at risk**. This overview is provided for information only. It is not an offer of securities, and any placement is made solely under a signed investment contract and the disclosures that accompany it. Projections are founder-confirmed planning estimates from the Gobanimo Microfinance financial model (base case unless stated); they are illustrative, not promises of performance, and actual results will vary.

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