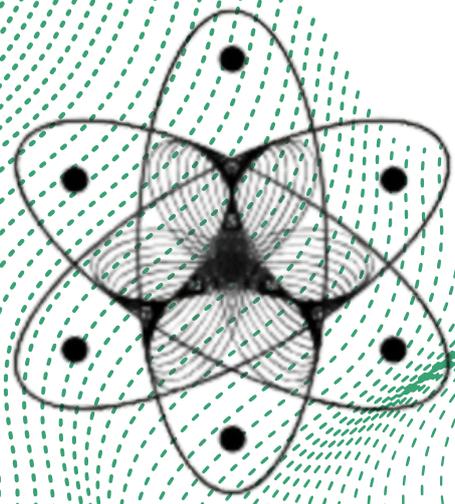


MSM ALGORIA

CORPORATE & DIGITAL TRANSFORMATION



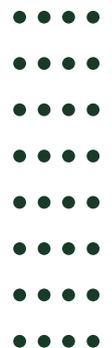
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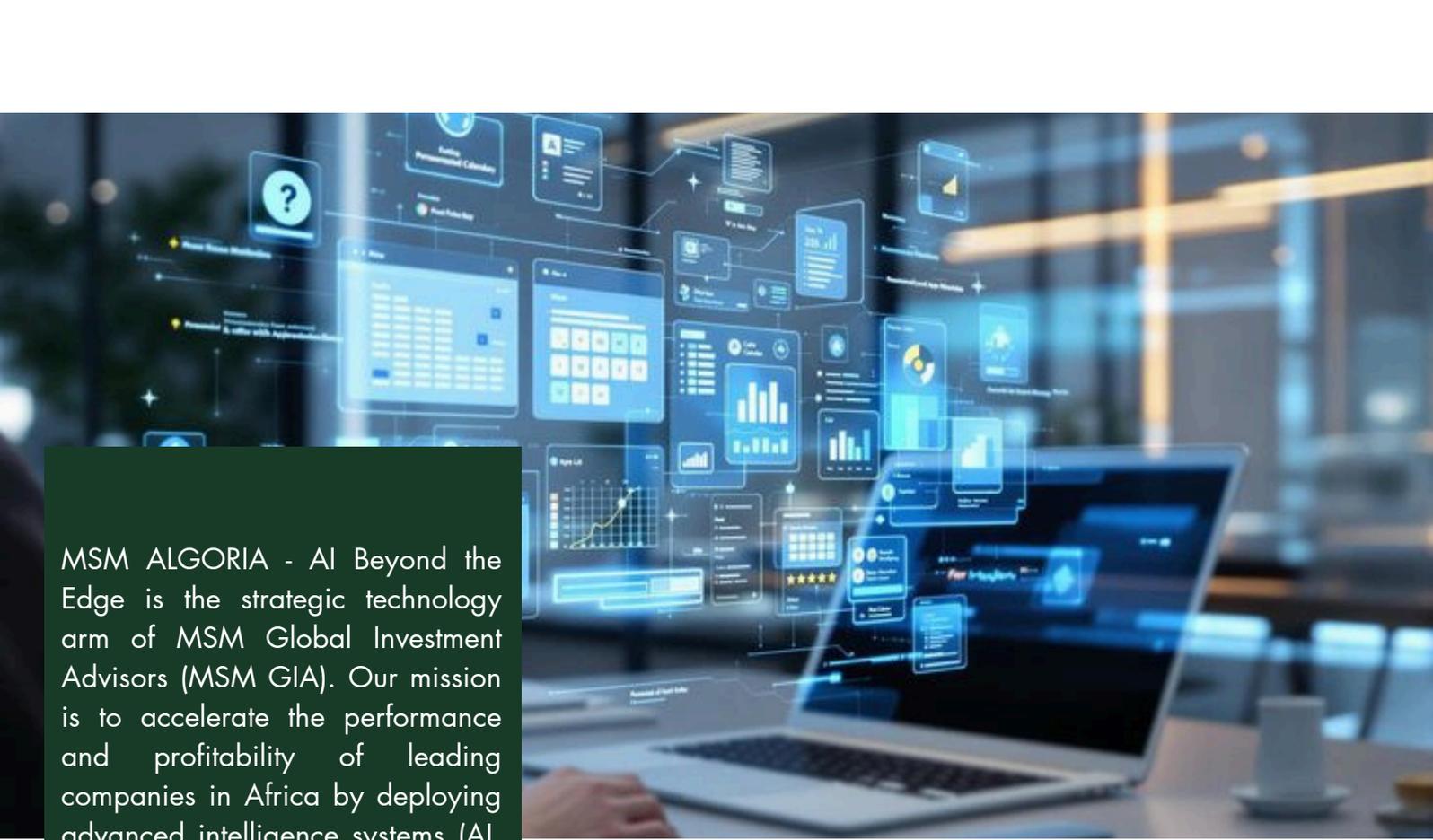
AI BEYOND THE EDGE

B U S I N E S S P R O P O S A L

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MSM GIA





MSM ALGORIA - AI Beyond the Edge is the strategic technology arm of MSM Global Investment Advisors (MSM GIA). Our mission is to accelerate the performance and profitability of leading companies in Africa by deploying advanced intelligence systems (AI, Automation, Data) directly at the heart of their operations. We help our clients transform raw data into monetizable assets, optimize their critical processes and secure their markets. We are not just integrators: we are growth partners, committed to positioning our customers at the forefront of innovation and operational efficiency.

about us

Our fundamental difference in the market lies in our unique synergy with MSM GIA. While most tech companies focus solely on technical feasibility, we approach digital transformation from a shareholder value perspective. Our expertise in financial modeling, due diligence and market intelligence allows us to design technological solutions that guarantee a maximum and rapid return on investment (ROI). We do not propose IT expenses, but strategic investments that directly improve the company's net margin, risk governance and competitive position.

Our areas of expertise cover the full spectrum of intelligent transformation required by the Corporate world: from Predictive Cybersecurity (to protect strategic assets) to Business Process Automation (BPO) to eliminate inefficiencies.

We are specialized in the development of business applications, the implementation of highly secure ERP/CRM platforms and the exploitation of Big Data for customer segmentation and experience personalization. Our vision is to make Africa a leader in the adoption of smart technologies, by providing its companies with the necessary tools to become global players.

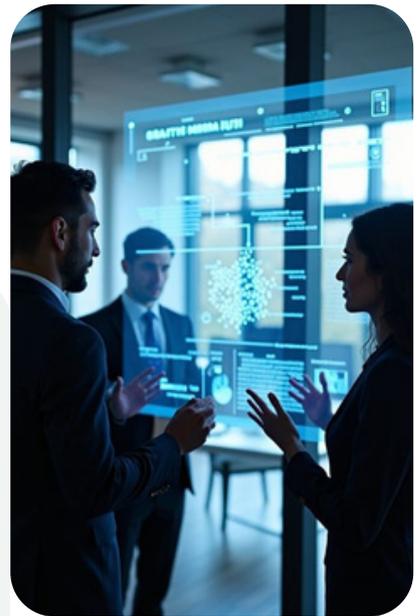


Introduction

At the time of digital disruption and increased competition, digitalization is no longer a simple question of efficiency, but an imperative for survival and profitability. Leading companies are no longer satisfied with digital tools: they require intelligent systems that transform data into monetizable value. This proposal presents a roadmap for integrating Beyond the Limit Intelligence into the core of your operations. Our goal is to transform operational costs into growth levers, secure your market position and ensure a customer experience that outperforms the competition. Technological innovation must be directly correlated with shareholder value.



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executive summary

The current corporate environment, particularly in the sectors of Enterprise; Banking, Insurance, Telecoms, etc. requires a radical transformation to maintain profitability and competitiveness. Legacy manual processes, data silos and rising cyber risks are no longer sustainable.

MSM ALGORIA - AI Beyond the Edge positions itself as the strategic partner capable of meeting this challenge. We are the technology arm of (MSM GIA), which gives us a unique advantage: we approach digitalization not as an IT expense, but as a strategic investment focused on maximizing Return on Investment (ROI). Our solution is based on the deployment of Advanced Intelligence (AI) systems for critical process automation, predictive analysis and high-level Cybersecurity, transforming your raw data into monetizable assets.

This proposal details our roadmap to ensure you a sustainable competitive advantage: significant reduction in operational costs, drastic improvement of the customer experience and complete security of your strategic assets.



We offer an agile methodology ranging from initial audit to accelerated deployment of solutions. We invite you to schedule an immediate Strategy Meeting to launch the evaluation of your transformation potential. Let MSM Algoria guide you beyond scanning to true intelligence-driven performance.

CONTEXT & RATIONALE

The Corporate sector is today facing an unprecedented wave of digital disruption, accentuated by the emergence of FinTech, InsurTech and ultra-agile mobile players. This global context has transformed consumer expectations: they demand personalized, instant and available 24/7 services. For financial institutions, telecoms or large industries, this translates into intense competitive pressure where the speed of innovation is a factor of survival. Any slowness in technological adaptation or any weakness in the customer experience immediately results in a loss of market share to the benefit of digital competitors less entrenched in legacy systems. Investing in Artificial Intelligence and digitalization is no longer a luxury, but a strategic requirement to maintain leadership and relevance in the face of this new reality.



MSM ALGORIA WAS CREATED TO FILL THIS STRATEGIC GAP

The justification of our intervention is directly related to the search for profitability and risk management. Currently, many companies operate with high operational costs due to largely manual internal processes, legacy systems that slow down innovation, and the existence of data silos that prevent a complete view of the customer. These inefficiencies trim margins and increase vulnerability to risk (fraud, cyberattacks).

The investment in intelligent automation and Cybersecurity solutions from MSM Algoria is the only viable answer. Our approach not only guarantees a significant and measurable reduction in these costs, but above all it allows unlocking the true potential of the company by transforming data into an engine for growth, thus offering you a definitive competitive advantage in the market.



For leading companies, existing systems have often become the main obstacle to achieving the goals of profitability and agility required by today's market. Simple digitalization is no longer enough; the challenge is to overcome internal inertia and neutralize the risks that weigh on shareholder value. We identify three major issues that slow your growth and expose your assets.

THE PROBLEM

1. Data Fragmentation and Operational Inefficiency

Your organization struggles with data silos and legacy systems that do not communicate effectively. This fragmentation prevents obtaining a 360-degree customer view and paralyzes end-to-end automation. Result: critical processes (account opening, claims management, customer support) are slow and costly, resulting in high operational costs and too long time-to-market for new products. The lack of automation of manual tasks absorbs valuable human resources.

2. Strategic Vulnerability to Risk and Fraud

In the financial and telecom sectors, protection of customer data and transactions is non-negotiable. However, cyber threats are constantly evolving. The lack of predictive cybersecurity platforms exposes the company to massive and costly internal and external fraud risks. This vulnerability also jeopardizes regulatory compliance (Data Privacy, Bale III, etc.), risking heavy penalties and, worse, an irreparable loss of trust from customers and regulatory authorities.



3. Slow innovation and erosion of competitiveness

Despite innovation efforts, your current infrastructure makes it difficult to quickly adopt disruptive technologies (AI, Mobile, Cloud). The inability to personalize the offer or respond instantly to customer requests through modern digital channels leads to a disappointing customer experience. This slowness in integrating artificial intelligence for predictive analysis and customer segmentation results in a loss of competitive advantage compared to more agile players and, ultimately, an erosion of customer loyalty.



THE MSM SOLUTION

Faced with the challenges of inefficiency and competition, MSM Algoria offers a targeted deployment that goes beyond simple software updates. Our offer is an intelligent transformation that guarantees a rapid return on investment, maximum asset security and a sustainable capacity for innovation. We position AI Beyond the Edge at the heart of your strategy to create a definitive competitive advantage.



1. Intelligent Process Automation (IPA/RPA)

We deploy Robotic Process Automation (RPA) and IPA solutions to eliminate manual and repetitive tasks in Finance, HR or customer service. This ensures an immediate reduction in operational costs and allows teams to focus on high added value and strategic tasks.

2. Predictive Cybersecurity and Risk Management (GRC)

We implement advanced cybersecurity platforms capable of detecting and anticipating threats (fraud, intrusions) thanks to AI. This proactive approach ensures that your sensitive data and transactions are protected, while ensuring seamless regulatory compliance with national and international requirements.

3. Customer Data & Intelligence (AI) Platforms

We unify your data silos to create a central analytics (BI) platform. AI is then used for ultra-precise customer segmentation, trend forecasting and offer customization. This transforms your customer knowledge into a direct lever for growth and retention.

4. Development of Custom Applications and Platforms

We design and develop next-generation business, web and mobile applications that integrate perfectly with your existing ecosystem (ERP/CRM). These custom tools are designed for agility, performance and to support the speed of bringing your innovations to market.

7. WHAT YOU EARN BY CHOOSING MSM ALGORIA

By choosing MSM Algoria - AI Beyond the Edge, you transform your technological posture into a decisive competitive advantage that generates immediate feedback:

1. Financial Performance and Operational Agility

We guarantee the maximization of your ROI by Intelligent Automation (IPA). This translates into an immediate reduction in operational costs and, thanks to the agility of our solutions, an acceleration of the Time-to-Market. Your company gains speed, efficiency and directly increases its net margin.

2. Definitive Customer Experience and Growth

AI and data analysis help break down silos to offer an ultra-personalized Customer Experience available 24/7. This strategic personalization ensures increased loyalty, reduces the churn rate and transforms customer knowledge into a direct lever for growth and revenue generation.

3. Risk Management and Proactive Cybersecurity

The deployment of our Predictive Cybersecurity ensures proactive protection of your strategic assets against fraud and cyber attacks. We thus ensure the resilience of your operations and seamless regulatory compliance, significantly reducing financial and reputational risks.

EXPECTED IMPACTS (MEASURABLE OUTCOMES)

The implementation of our Advanced Intelligence and Automation solutions is designed to generate measurable and immediate feedback on your performance. Expected impacts are not theoretical goals, but guaranteed outcomes that directly impact your competitiveness, profitability and resilience of operations. The transformation we propose acts simultaneously on three strategic axes.

1. Increase in Profitability and Budget Optimization

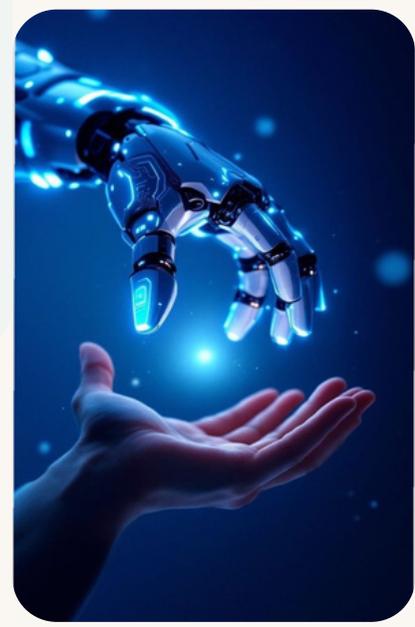
The most direct impact of our intervention is financial. The deployment of Intelligent Process Automation (IPA) targets sources of inefficiency (back-office, case handling, reconciliation) to generate a significant reduction in operational costs (up to 40% depending on the processes). By transforming manual spending into low-marginal-cost technology investments, we ensure a direct increase in net margin. The entire transformation is measured by Return on Investment (ROI) to ensure that each deployed platform actively contributes to balanced budgets and revenue growth.

2. Accelerated Growth and Leading Customer Experience

The Artificial Intelligence and Data Management systems implemented break down silos to offer perfect customer knowledge. This translates into an ultra-personalized customer experience, available without friction 24/7 via modern channels. The result is increased retention, a significant reduction in churn and the ability to anticipate needs to offer new services at the right time. The company ceases to react to the market to shape it, thus establishing a leading position in the quality and speed of interactions.

3. Structural Resilience and Risk Neutralization

Data security and compliance are strategic imperatives. Our solutions guarantee proactive protection against threats thanks to Predictive Cybersecurity, minimizing losses related to fraud and cyber attacks. Structurally, the company gains operational resilience: key processes are secured, Compliance requirements (GRC) are automated, and business continuity is ensured even in the face of external shocks. This protects reputation and capital, non-negotiable elements of shareholder value.

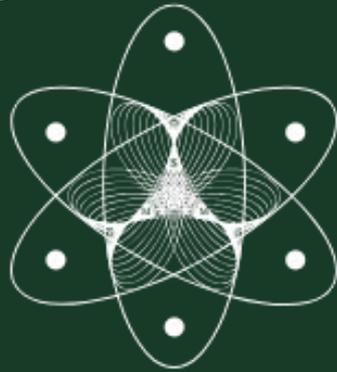


CONCLUSION

Choosing MSM Algoria - AI Beyond the Edge means choosing to place Artificial Intelligence at the direct service of your profitability and market leadership. Our proposition goes beyond mere technology: our unique synergy with MSM GIA ensures that your digital investment is strategically aligned on maximizing Return on Investment (ROI) and proactive risk management.

We are ready to be the partner that will give you a definitive competitive advantage, transforming your operations to be faster, safer and more customer-centric than those of your competitors. The time to wait is over.

We invite you to immediately schedule the Strategic Work Meeting No. 1. Let's make this first meeting the starting point of your transformation into a resilient, smart and profitable company.



MSM ALGORIA

AI BEYOND THE EDGE

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