

NAIRAPACKET

OBN LEGACY

Own *Consistently.*

Turning consistent contributions into property ownership.

From Savers to Owners. • Own. Grow. Use.



THE REALITY

Nigerians already save together.

Every day. Every week. Every month.



Alajo



Ajo



Cooperatives



Workplace



Community

Contribution isn't the challenge.

THE GAP

The challenge is ownership.

People contribute for years — but rarely build something they can call their own.

MOST SYSTEMS HELP PEOPLE



Save



Borrow



Transact

BUT RARELY HELP THEM ACHIEVE



Property Ownership



Asset Accumulation



Future Collateral



Family Ownership Planning



Long-Term Ownership Growth

THE LEGACY SOLUTION

From Savers



to Owners.

OBN Legacy turns recurring contributions into verified property ownership.

Own Consistently.

TWO PATHWAYS

Two pathways. One mission.

Legacy meets people where they already are — through trusted partners or organizations.



LEGACY PERSONAL

Partners.

Alajo operators, MFBs, MFIs, cooperatives, and community partners — helping the customers who already trust them convert consistency into ownership.



LEGACY INSTITUTIONS

Organizations.

Employers, schools, churches, NGOs, and companies — helping their employees and members move beyond paychecks into ownership.

LEGACY PERSONAL

For partners customers already trust.

Legacy Personal extends what these partners already do — and turns their customers' consistency into ownership.



Alajo Operators

Daily contribution agents



MFBs

Microfinance banks



MFIs

Microfinance institutions



Cooperatives

Trade & workplace groups



Community Partners

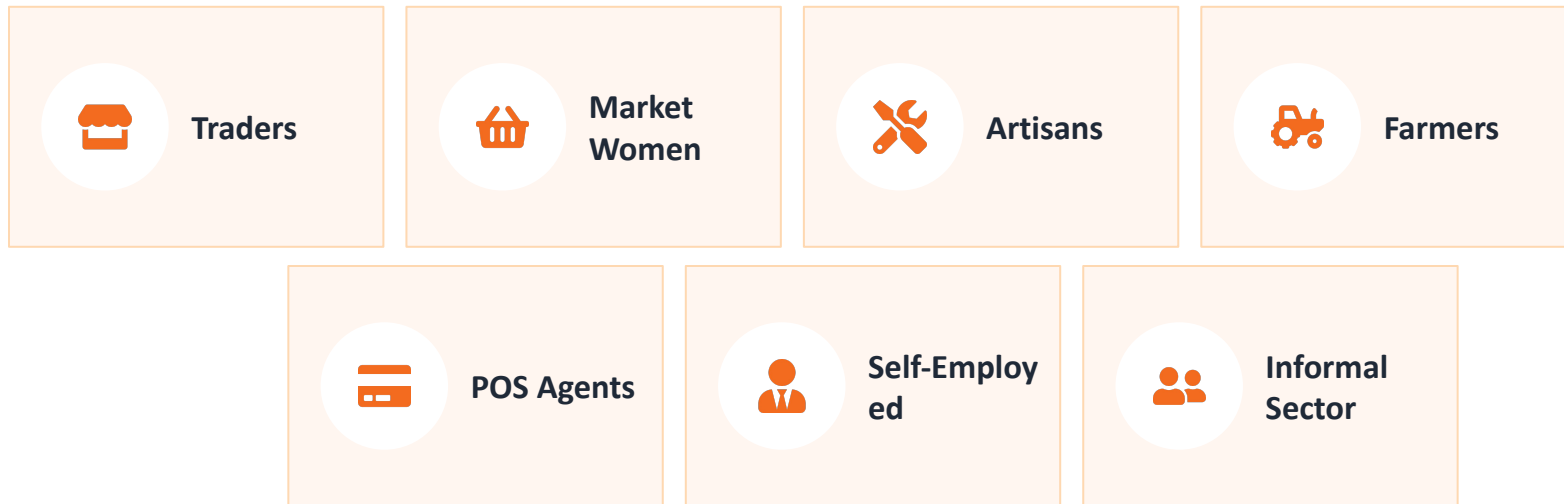
Trusted local organizers

You become part of their ownership journey.

WHO LEGACY PERSONAL REACHES

Already saving. Now owning.

Everyday earners who already contribute consistently — and now build ownership over time.



These individuals already contribute regularly. Legacy ensures those contributions build ownership.

WHAT MAKES IT DIFFERENT

Not savings. Ownership.

Legacy doesn't just track contributions — it tracks ownership discipline.



Ownership Consistency Record

Tracks discipline, not just money. Every contribution adds to a participant's ownership history.



Family Ownership Planning

Build ownership that can be transferred to beneficiaries and future generations.



Ownership History

Every contribution becomes part of a digital ownership record on NairaPacket.



Ownership, Not Savings

The goal isn't to grow cash. The goal is to accumulate ownership.

Beyond paychecks. Build owners.

Most organizations help people earn. Few help them own.

ALREADY OFFERED

- Salaries
- Benefits
- Savings programs
- Cooperative programs

THE MISSING PIECE

OWNERSHIP

Legacy Institutions lets organizations help their people build something they can truly call their own.

DESIGNED FOR

For organizations of every kind.

Any organization whose people are ready to move beyond saving.



Employers



Schools



Churches



Cooperatives



Associations



NGOs



Companies

HOW IT WORKS

Three ways to fund ownership.

Flexible funding models — ownership always stays with the participant.

MODEL 01

Employer Funded

The organization fully funds ownership contributions for employees or members.

MODEL 02

Employee Funded

Employees contribute directly through structured deductions toward ownership.

MODEL 03

Shared

Both employer and employee contribute — accelerating the ownership journey.

Ownership always stays with the participant — **not the institution.**

WHY INSTITUTIONS USE IT

More than a benefit. A legacy.

Four reasons forward-thinking organizations join.



Employee Ownership Benefit

Help your people build something they can truly call their own.



Long-Term Value Creation

Move beyond temporary financial benefits toward lasting ownership.



Stronger Engagement

Ownership programs create deeper, longer relationships.



Future Financing Opportunity

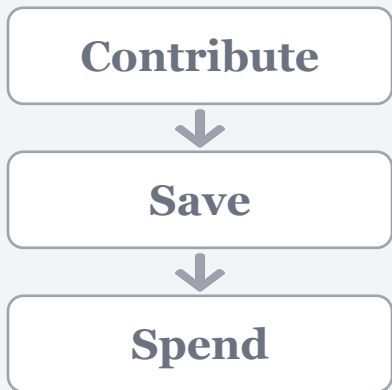
Participants become future ownership-backed customers.

THE LEGACY DIFFERENCE

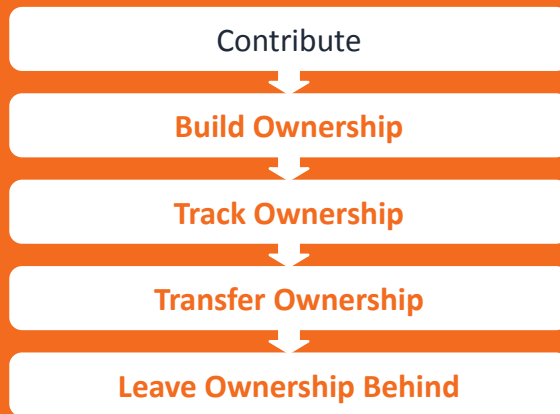
Most systems stop at money.

Legacy keeps going — all the way to inheritance.

TRADITIONAL MODEL



LEGACY MODEL



Because consistency should create ownership.

OBN LEGACY

Own consistently.

From Savers to Owners.

Because consistency should create ownership.

Partner with us → **nairapacket.com**

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