



**UPDATED STATEMENT OF COMMITMENTS BASED ON ACTUAL FUNDS RAISED
UNDER THE PROSPECTUS**

Use of funds	Maximum Subscription (\$5m raise)	
	Year 1	Year 2
Cash reserves in Rubianna and zipMoney per Investigating Accountant's Report (consolidated) ¹	3,153,000	-
Funds which can only be utilised for customer loan funding	-1,723,000	-
Funds used In operations to date of this Prospectus net ²	-880,000	-
Existing cash reserves -balance	550,000	1,392,449
Indirect costs of Acquisition	-267,000	-
Funds raised from the Public Offer	5,000,000	-
Sub-total	5,283,000	1,392,449
Expenses of the Offers ³	506,790	-
Loan repayment ⁴	250,000	-
Administration ⁵	589,566	498,000
Business growth and development net ⁶	2,544,195	611,449
Working capital available	-	283,000
Total use of funds of Offer	3,890,551	1,392,449