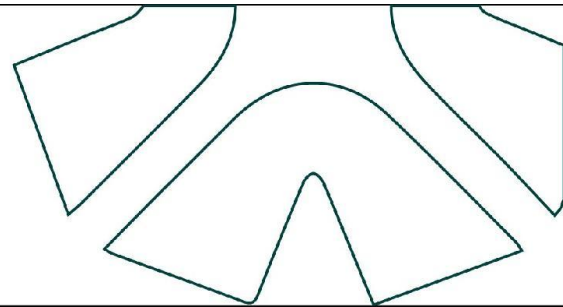




COMPANY PROFILE

Maziko Technologies Limited

Formerly Maziko Financial Technologies Limited

"The Pursuit of Amazing!!"

Area 49, Lilongwe, Malawi

www.maziko.mw

Reg. No: COY-5KUBNE6 | Incorporated: 18 January 2026



1. About Us

Maziko Technologies Limited is a proudly Malawian technology company headquartered in Area 49, Lilongwe, Malawi. Born from a conviction that African businesses deserve access to world-class, locally-built software, Maziko Technologies has grown from a specialist financial technology firm into one of Malawi's most versatile enterprise software companies — delivering solutions that power banking, payments, gaming, communications, travel, and beyond.

Our Story

The company was founded in 2018 as Maziko Financial Technologies Limited, at a time when Malawi's financial sector was hungry for modern, affordable, and locally-supported core banking and payment technology. The founders — Rowland Buathera, Clifford P. Mwale, and Alex Ken Piringu — identified a clear gap: most financial institutions in Malawi were either relying on expensive foreign software systems with poor local support, or struggling with outdated legacy tools that could not keep up with the demands of a rapidly digitalising economy.

Starting lean and moving fast, the founding team set about building MX Core — a core banking system designed specifically for the Malawian and broader African context. The system was engineered to be robust enough for banks, yet flexible and affordable enough for SACCOs and microfinance institutions. Early traction was strong. In 2019, the company secured a landmark partnership with MlimiPay Limited, deploying MX Core to support a digital agricultural payments ecosystem that brought financial services to smallholder farmers across Malawi — enabling them to access seeds and fertiliser on affordable instalments and receive direct delivery, reducing the burden of transport costs. It was the kind of real-world, grassroots impact the founders had envisioned from the start.

In 2020, Maziko Financial Technologies received national recognition when it was awarded the Best FinTech Company in Malawi at the Malawi ICT Innovation Awards — a significant milestone that validated the quality of the company's work and raised its profile across the technology and business community.

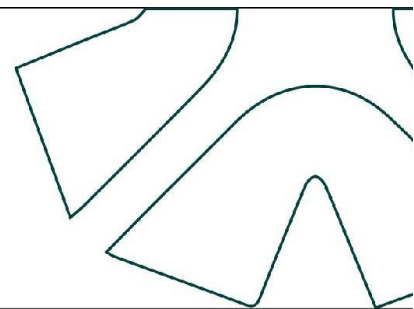
By 2024, it was clear that the company had outgrown its original mandate. Demand was coming not just from financial institutions, but from gaming operators, travel companies, enterprises needing communication infrastructure, and businesses seeking bespoke software. The decision was made to rebrand to Maziko Technologies Limited — a name that better reflects the company's expanded vision and diverse capabilities. The rebrand was not merely cosmetic; it represented a fundamental strategic shift toward becoming a full-spectrum enterprise technology partner.

Today, Maziko Technologies stands as a testament to what is possible when local talent, ambition, and a genuine understanding of the African market are combined. The company is incorporated under the Government of Malawi Companies Act (Cap. 46:03) as a Private Limited by Shares (Reg. No: COY-5KUBNE6), and continues to grow its portfolio of products, partnerships, and clients — with bold plans for regional and continental expansion on the horizon.

2. Mission, Vision & Values

Our Mission

"The Pursuit of Amazing" — Three words that say everything about how Maziko Technologies approaches its work. We are not satisfied with ordinary. We do not build software just to tick boxes. We pursue excellence in every line of code, every user interface, every system we deploy, and every client relationship we nurture. Our mission is to deliver technology solutions that genuinely amaze — that make our clients more efficient, more competitive, and more capable than they were before. We believe that amazing technology, built by Malawians for the African market, has the power to transform businesses and lives.



Our Vision

Maziko Technologies envisions a future where any business in Africa — regardless of size or sector — can access powerful, reliable, and affordable software infrastructure at the touch of a button. We are building toward becoming a leading Software-as-a-Service (SaaS) and Application Programming Interface (API) provider: a platform company that offers ready-to-deploy software products, publicly accessible and developer-friendly APIs, and the digital infrastructure that underpins communication, payments, and entertainment services across the continent.

Beyond the private sector, we see significant opportunity in sovereign technology — the provision of purpose-built software systems to government institutions. As African governments increasingly recognise the strategic importance of locally-owned digital infrastructure, Maziko Technologies intends to be at the forefront of delivering secure, scalable, and sovereign software solutions that serve the public interest. Our long-term vision is not just to be a great Malawian technology company — it is to be a great African one.

Core Values

Our values are the foundation upon which everything we build rests:

- **Simplicity of Service** — Great technology should be invisible. We design our products and services to be intuitive, accessible, and easy to use, removing complexity so that our clients can focus on what they do best. Whether we are building a core banking system or a travel booking platform, simplicity is never an afterthought — it is a design principle.
- **Equality of Opportunity** — We believe that access to powerful technology should not be the exclusive privilege of large corporations or well-funded organisations. From the smallest SACCO to the largest enterprise, every client deserves the same quality of product, the same standard of service, and the same genuine commitment to their success.
- **Non-Discrimination** — Maziko Technologies is an inclusive company. We serve clients, employ staff, and build partnerships without regard to race, gender, religion, ethnicity, or background. We are proud to be a company that reflects the diversity of the communities we serve, and we hold ourselves to the highest standards of fairness, dignity, and respect in all that we do.

3. Products & Services

Maziko Technologies has built a carefully curated portfolio of software products and technology services, each designed to address a specific and significant need within the Malawian and broader African market. Our products are not generic, off-the-shelf solutions — they are engineered with deep knowledge of the local context, built to scale, and supported by a team that understands the challenges our clients face on the ground.

MX Core — Core Banking System

MX Core is Maziko Technologies' flagship product and the foundation on which the company was built. It is a comprehensive core banking system designed to meet the full operational needs of banks, SACCOs (Savings and Credit Cooperative Organisations), and microfinance institutions. In a market where many financial institutions still rely on manual processes or expensive imported systems, MX Core offers a modern, affordable, and locally-supported alternative.

The system provides end-to-end banking functionality including member and account management, loan origination and management, deposit tracking, transaction processing, interest calculation, and financial reporting. It is built to be configurable — meaning institutions can tailor workflows to their specific policies and products without requiring expensive customisation. MX Core has been proven in real-world deployments, including its use by MlimiPay Limited to



manage a digital agricultural payments ecosystem serving smallholder farmers. Whether running on-premise or hosted in the cloud, MX Core gives financial institutions the technology backbone they need to serve their members with confidence and efficiency.

Payments Gateway

Maziko Technologies' Payments Gateway is a secure, reliable, and high-performance platform that enables businesses to accept and process digital payments from multiple channels. The gateway supports Mobile Money transactions — connecting businesses to the dominant payment networks used by millions of Malawians — as well as Bank Card payments, enabling a fully integrated digital commerce experience.

Designed with both merchants and developers in mind, the gateway offers clean API integration, real-time transaction processing, detailed reporting dashboards, and robust security infrastructure. For businesses looking to move away from cash dependency and embrace the digital economy, the Maziko Payments Gateway provides the bridge between their products and their customers' preferred payment methods. It is fast, dependable, and built to grow with the businesses that use it.

MegaMoola Gaming Engine

The MegaMoola Gaming Engine is Maziko Technologies' proprietary platform for powering gaming, lottery, and gambling products. It is a high-performance, configurable engine built to handle the complex demands of gaming operations — including real-time draw processing, odds management, player account management, transaction handling, and regulatory compliance support.

The engine's most prominent deployment to date is the Pompo Rapid Draws product, operated in partnership with Radio Entertainment Limited. Pompo Rapid Draws brings fast-paced, engaging lottery-style gaming to Malawian audiences, powered entirely by the MegaMoola Engine running behind the scenes. The success of this deployment demonstrates the engine's capacity to handle live, high-volume gaming environments reliably and at scale. For operators looking to launch or upgrade gaming and lottery products, the MegaMoola Engine offers a proven, ready-to-deploy solution backed by experienced local support.

Enterprise Bulk SMS & USSD Gateway

Effective communication is the backbone of any customer-facing business, and Maziko Technologies' Enterprise Bulk SMS and USSD Gateway gives organisations the tools to reach their audiences at scale. The Bulk SMS platform enables businesses, government agencies, and NGOs to send high-volume, targeted SMS messages to their customers or stakeholders — whether for transactional alerts, marketing campaigns, service notifications, or emergency communications.

The USSD Gateway extends this capability further, enabling organisations to build interactive, menu-driven mobile services that work on any phone — no smartphone or internet connection required. This is particularly powerful in a market like Malawi, where USSD remains a primary channel for mobile services across both urban and rural populations. Maziko Technologies also provides hosting infrastructure to support communications-based applications, ensuring that clients have a stable, secure, and professionally managed environment for their services.

Tiyende Travel System

Tiyende — meaning "Let's Go" in Chichewa — is Maziko Technologies' travel booking platform built specifically for the Malawian market. Travel in Malawi has historically been characterised by fragmented booking processes, lack of online options, and significant inconvenience for travellers. Tiyende was designed to change that.

The platform brings together bus ticket bookings, flight reservations, hotel accommodation, and tour packages in a single, easy-to-use digital environment. For travellers, it eliminates the need to visit multiple offices or rely on unreliable third parties. For travel operators — bus companies, airlines, hotels, and tour providers — it offers a modern distribution



channel that increases visibility and streamlines booking management. Tiyende represents Maziko Technologies' commitment to solving real, everyday problems for ordinary Malawians through thoughtful, well-executed technology.

Custom Software Development

Not every business problem fits a pre-built solution, and Maziko Technologies understands that. Our custom software development service exists to serve clients whose needs are unique, complex, or simply not catered for by off-the-shelf products. With a senior engineering team experienced across web, mobile, and enterprise application development, we work closely with clients from initial concept through to deployment and ongoing support.

Our approach to custom development is collaborative and iterative. We invest time in understanding the client's business, their users, and the specific problem they are trying to solve before writing a single line of code. The result is software that fits — not software that merely functions. From internal business systems to customer-facing applications, Maziko Technologies delivers custom solutions that are robust, scalable, and built to last.

4. Target Clients

Maziko Technologies serves a broad and intentionally diverse client base. This diversity is a strategic strength — it ensures that the company's products and expertise remain grounded in real-world business challenges across multiple sectors, and it insulates the business from dependence on any single industry. Our clients include:

- Banks, microfinance institutions, and financial services companies seeking modern, affordable core banking and payments infrastructure.
- SACCOs and cooperative financial organisations looking to digitise their operations and improve member service delivery.
- Enterprises and businesses of all sizes requiring reliable digital payment processing and mobile money integration.
- Gaming operators, lottery companies, and entertainment businesses needing a proven engine to power their products.
- Corporations, government agencies, and NGOs requiring enterprise-grade bulk SMS and USSD communication infrastructure.
- Travel operators, bus companies, airlines, hotels, and tour providers seeking a digital distribution and booking platform.
- Startups and SMEs with specific software needs that require bespoke development and dedicated technical partnership.
- Government institutions requiring secure, sovereign, and locally-supported software systems (future vertical).

Across all these segments, Maziko Technologies brings the same commitment: deep understanding of the client's context, solutions designed for the African market, and a support model that keeps local expertise close at hand.

5. Why Maziko Technologies?

In a world of technology vendors, what makes Maziko Technologies different? The answer lies in three things that no foreign software company can replicate: local knowledge, local presence, and local commitment.

- Built for Africa, by Africans — Our products are not adapted from systems designed for European or American markets. They are built from the ground up with an understanding of the African business environment, the

infrastructure realities of markets like Malawi, and the specific needs of our clients. This means our systems work in the real world — not just in theory.

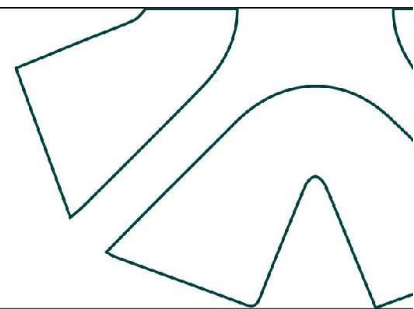
- **End-to-End Capability** — From core banking to payments, gaming to travel, communications infrastructure to custom development, Maziko Technologies offers a breadth of capability that few local technology companies can match. Clients can build long-term, multi-product relationships with a single trusted partner.
- **Proven Track Record** — We have been building and deploying real systems for real clients since 2018. Our products are live in the market, generating transactions, serving customers, and delivering value every day. The 2020 Best FinTech Company award at the Malawi ICT Innovation Awards is one external validation of a track record built through consistent, quality delivery.
- **Responsive Local Support** — When something needs attention, our clients do not log a ticket and wait for a response from a call centre in another country. Our team is here, in Malawi, accessible and accountable. We understand the urgency of keeping critical business systems running, and we treat our clients' uptime as our own responsibility.
- **A Partner, Not Just a Vendor** — We take a genuine interest in our clients' success. We engage as partners — investing time in understanding their business, offering honest advice, and building solutions that serve their long-term interests. Our growth is tied to the growth of the businesses and institutions we serve.

6. Milestones & Achievements

Since its founding in 2018, Maziko Technologies has built a track record of meaningful milestones — each one a reflection of the company's growing capability, credibility, and impact:

Year	Milestone
2018	Company founded as Maziko Financial Technologies Limited by co-founders Rowland Buathera, Clifford P. Mwale, and Alex Ken Piringu, with a mission to deliver innovative financial software solutions to the Malawian market.
2019	Strategic partnership with MlimiPay Limited — successfully deployed MX Core to power a digital agricultural payments ecosystem, enabling smallholder farmers across Malawi to access seeds and fertiliser on affordable instalments with direct delivery.
2020	Awarded Best FinTech Company in Malawi at the prestigious Malawi ICT Innovation Awards — national recognition of excellence in financial technology innovation and impact.
2024	Strategic rebrand to Maziko Technologies Limited, marking the company's evolution from a fintech specialist to a full-spectrum enterprise software provider serving multiple sectors.
2026	Company formally incorporated under the Malawi Companies Act (Cap. 46:03) as Maziko Technologies Limited (Reg. No: COY-5KUBNE6). Landmark partnership with Radio Entertainment Limited, activating the MegaMoola Gaming Engine to power the Pompo Rapid Draws gaming product — a major entry into the entertainment technology sector.

7. Our Team



Behind every product Maziko Technologies builds is a team of dedicated, skilled, and passionate individuals who take pride in their craft. Our team combines technical depth with business acumen and creative talent — a blend that enables us to understand our clients' problems holistically and deliver solutions that work not just technically, but commercially and operationally.

As a proudly Malawian company, we are committed to investing in local talent. Our engineers, designers, and business professionals represent the best of what Malawi's growing technology sector has to offer, and we continue to nurture and develop that talent as the company grows.

Executive Leadership

Name	Title	Profile
Rowland Buathera	CEO & Co-Founder	As Chief Executive Officer and co-founder, Rowland provides the strategic vision and commercial leadership that drives Maziko Technologies forward. His entrepreneurial drive and commitment to building technology that makes a real difference have been central to the company's growth since its founding in 2018.
Clifford P. Mwale	CTO & Co-Founder	Clifford is the technical architect behind Maziko Technologies' product portfolio. As Chief Technology Officer and co-founder, he leads the engineering function and is directly involved in the design and development of the company's core systems. His hands-on technical leadership ensures that quality and innovation remain at the heart of everything the company builds.
Alex Ken Piringu	COO & Co-Founder	Alex brings operational rigour and execution discipline to the leadership team. As Chief Operating Officer and co-founder, he is responsible for ensuring that the business runs efficiently, that client commitments are met, and that the company's growth is managed in a structured and sustainable way.

Management & Support

- Kesta Umali — Business Administrator: Kesta manages the day-to-day administrative and business operations of the company, ensuring that internal processes run smoothly and that the team has the support it needs to focus on delivering for clients.
- Jonathan Mbendera — Betting & Gaming Manager: Jonathan oversees the operational delivery of Maziko Technologies' gaming and betting products, managing relationships with gaming partners and ensuring compliance and performance standards are maintained.
- Chimwemwe Chikhungu — Accountant: Chimwemwe manages the company's financial records, reporting, and compliance, providing the financial oversight that underpins sound business management.

Technical & Creative Team

- Senior Software Engineers: Sebastian Ernest, Clifford P. Mwale — the engineering backbone of the company's product development, responsible for architecture, development, and technical quality across all platforms.
- Senior Front-End Engineer: Peter Mchikho — leads the design and development of user interfaces, ensuring that Maziko Technologies' products are not only powerful under the hood but a pleasure to use.
- Junior Software Engineers: Innocent Misheck, Alan Kamtombera — promising engineers growing their skills within a hands-on, collaborative development environment.
- Graphic Designer: Charles — brings the company's visual identity and product interfaces to life with creativity and attention to detail.

8. Contact Information

We welcome enquiries from prospective clients, partners, investors, and any organisation interested in what Maziko Technologies can do for them. Get in touch — we would love to hear from you.

Company	Maziko Technologies Limited
Formerly Known As	Maziko Financial Technologies Limited
Registration No.	COY-5KUBNE6
Incorporation Date	18 January 2026
Legal Status	Private Limited by Shares
Registered Under	Companies Act (Cap. 46:03), Government of Malawi
Physical Address	Area 49, Lilongwe, Malawi
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