

CO-OP DEBENTURE EXCHANGE (PRIVATE) LIMITED
CORPORATE PROFILE



Co-op Debenture Exchange (Private) Limited

“Wealth in Cooperation”

Co-op Debenture Exchange (Private) Limited (CDEx) is a premier financial engineering entity and regulated debt platform specializing in Cooperative Finance across Africa. Functioning as a high technology subsidiary of Co-ops Africa (Private) Limited, CDEx was established to solve the multi-billion dollar structural funding gap choking Africa's primary economic sectors, specifically smallholder agriculture, artisanal mining and grassroots manufacturing.

Traditional commercial banking paradigms remain fundamentally unsuited to emerging markets, demanding immovable real estate collateral that less than 10% of African producers possess. CDEx bypasses this legacy blockade by institutionalizing the cooperative economy. Through our integrated digital architectures, we transform localized production yields and physical commodities into highly compliant, asset-backed debt instruments: Cooperative Debentures.

The Central Strategic Objective: To directly capitalize the African producer, erase predatory financial intermediation, eliminate capital leakages and forge a self-sustaining, circular economic matrix across the continent.

Strategic intent & core identity

Our Vision

To build Africa's most comprehensive and trusted cooperative capital market infrastructure, seamlessly connecting millions of grassroots producers directly to international institutional investments, while driving absolute financial sovereignty.

Our Mission

To design, deploy and scale institutional grade Fintech platforms that unify unorganized primary producers into highly compliant, high-scale corporate entities, unlocking double-digit non-correlated yields for investors and maximum profits for the producers.

Corporate Core Values

- **Sovereignty & Devolution:** We believe true economic development originates with the primary wealth creator, keeping structural profits localized.
- **Absolute Integrity & Verification:** Through mandatory, robust digital KYC and clear asset tracking, we anchor all financial listings in concrete reality.
- **Mutual Cooperation:** Harnessing the power of collective aggregation to unlock world class economies of scale for individual members.
- **Financial Engineering Excellence:** Replacing old debt formats with patient, structural capital models wrapped by elite institutional risk mitigations.

The macro economic power of cooperative networks

The structural reality of African commerce is that the vast majority of the population operates within primary production networks, informal trade ecosystems and local agricultural syndicates.

This fragmented distribution creates massive transactional leakages, leaves smallholders highly vulnerable to predatory middlemen and keeps capital costs artificially prohibitive.

Individually, a smallholder farmer in Mutare or an artisanal miner in Mazowe cannot interface with top tier international banking. They lack structured financial track records, legal documentation and complex logistical capabilities. However, when aggregated into legally defined Cooperative Societies, their collective asset values and volume output scale exponentially.



Global & regional market context (Institutional Scale)

Ecosystem Metric	Global Baseline Scale	African / Zimbabwean Potential Target
Total Sector Employment	Over 280 Million Jobs Natively	Bedrock of rural enterprise and livelihoods
Top 300 Co-op Global Revenue	Exceeds US\$ 2.1 Trillion Annually	Completely uncapped market segment in Africa
SACCO Network Penetration	Dominant asset manager across SADC	Billions in local liquidity waiting for secure tech integration

By utilizing cooperative aggregation, CDEX standardizes unskilled and semi-skilled smallholder nodes, elevating them to the rigorous compliance levels required by global capital allocation markets. We transform localized agricultural and mineral yields into highly standardized, investable commodity-backed securities.

The core platform architecture

CDEX operates through three distinct, interlinked digital fintech architectures that together form a complete, closed-loop ecosystem.

1. **CDEX Gateway (coops.africa):** The definitive corporate compliance registry. This gate check onboarding sequence forces Cooperators and Cooperative Societies to upload bylaws, verify organizational audits and pass strict identity structures before engaging with financial options.
2. **Community Platform:** The central engine for member-to-member collaboration, structural B2B / B2C trading and Primary Capital Issuances. Within this high-trust perimeter, members launch authorized asset debentures and access the integrated Co-op Store Marketplace to sell production output.
3. **Credit Platform:** The transactional demand driver. This framework supplies consumer liquidity and structured working lines of credit to verified cooperators, funneling consistent purchasing power straight into the Co-op Store Ecosystem.

The Circular Cooperative Economy Flow

Through the seamless convergence of these three platforms, CDEX builds a bulletproof, non-extractive financial loop:

Phase 1: Capital Generation	Phase 2: Closed Loop Trade	Phase 3: Demand Injections
Cooperative Societies issue commodity-backed debentures via CDEX to build infrastructure.	Yields are brought to market and sold within the verified Co-op Store Marketplace.	The Credit platform provides instant consumer capital to drive high sales velocity.

<https://coops.africa>
**Agri Co-op
Debentures**

**GROWING WEALTH IN
COOPERATION**



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Group corporate architecture

Co-op Debenture Exchange (Private) Limited proudly functions as a core financial pillar within the broader corporate holdings of Co-ops Africa (Private) Limited, the pan-African institutional engine pushing modern cooperative ecosystems.

Domestic Ecosystem Sister Subsidiaries (Zimbabwe)

allWomen: The dedicated social impact and development framework. It focuses on the rapid capitalization, financial inclusion and operational support of women-led cooperative societies across the continent.

Co-op Pay Financial Services (Pvt) Ltd: The core advisory and engineering arm, creating specialized cooperator payment gateways, automated treasury ledgers and secure circular checkout modules.

Co-op Pay Store (Pvt) Ltd: The physical and digital infrastructure spine, managing large-scale trade logistics, supply warehouses and cross-node distribution platforms supporting rural producers.

Institute of Cooperative Management (Pvt) Ltd: The executive training and leadership forge, delivering certified courses in compliance, financial tracking, corporate transparency and governance to cooperative executives.

International Strategic Positioning & Expansion

To facilitate cross-border trade, secure global foreign direct investment and establish multi-currency liquidity pathways, the holding company operates the following regional international nodes:

- **South Africa:** COOPSAFRICA (Pty) Ltd — Serving as the primary regional financial node for SADC integration.
- **Botswana:** CDEx Debenture Xchange — The specialized cross-border regional cooperative securities trading deck.
- **Bermuda:** Co-ops Africa — The global institutional offshore treasury and legal structure managing offshore asset positioning.

Institutional trust, protection & global partnerships

CDEX recognizes that creating a sustainable, institutional debt asset market requires rock solid risk mitigation, absolute asset tracking protection and absolute regulatory alignment.

CRITICAL REGULATORY VALUATION:

The Ministry of Finance and the Insurance and Pensions Commission (IPEC) have historical milestones recognizing our fundamental socio economic frameworks with Prescribed Asset Status (via ZWMB). This badge demonstrates the sovereign state's explicit recognition of our structures as secure, national interest financial assets.

Our Elite Ecosystem Network

- **Global Development Impact:** The flagship allWomen.africa initiative proudly receives strategic sponsorship and validation from UN Women, highlighting our alignment with Sustainable Development Goals.
- **Tech & Digital Asset Evolution:** Partnered with AfriVest as our lead Tokenization architects, introducing world class technological infrastructure and Foreign Direct Investment (FDI) pools straight to the platform.
- **Tier-1 Value Chain Insurance:** We operate alongside reputable national and global insurers who fully wrap our underlying commodity supply chains, protecting investor capital from harvest or transport shock.
- **Fiduciary Trust Management:** All investor subscription accounts, ledger audits and distribution flows are strictly held by tier-one Trustee Banks, maintaining bulletproof corporate security.

PROFIT FROM PURPOSE

Invest in cooperatives for strong returns and lasting impact. Your capital fuels community growth while building wealth for a better future.

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Corporate governance & executive leadership

Bill Gonyora — Chief Executive Officer & Director

Bill is a highly distinguished Corporate Finance professional, social entrepreneur and structural Fintech pioneer possessing over 15 years of elite, frontline investment banking experience across the Southern African region. Specializing in complex debt structures, asset synthesis and alternative capital markets, Bill has dedicated his career to engineering inclusive asset ecosystems that break traditional financial barriers.

As CEO of CDEx, Bill merges his deep experience in high-tier capital formation with a lifetime dedication to grassroots empowerment. His vision drives the design of our commodity-backed debentures, bringing global investment frameworks straight to rural producers.

Eng. Tony Parehwa — Chief Compliance Officer & Director

Tony is an elite Civil Engineering professional and development finance expert with decades of exceptional experience directing national scale infrastructure operations, commercial real estate portfolios and major structural developments.

Tony provides comprehensive oversight for our strict corporate compliance matrices, asset validation workflows and risk framework engineering. His infrastructure mastery ensures that all tangible value chains, warehouses and storage hubs underlying our financial instruments operate at immaculate, institutional-grade efficiency.

Corporate directory & contact information

For all primary placements, compliance registry confirmations and institutional strategic alliance queries, please contact the CDEx Capital Markets Operations Desk:

Corporate Headquarters Location	18th Floor, Karigamombe Centre, Harare, Zimbabwe
Direct Strategic Contact Phone	+263 774 900 028
Official Corporate Email Node	register@coops.africa
Central Web Architecture Portal	https://coops.africa

coops.africa

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**African co-op
debentures**