



“ BY FOCUSING ON THE POWER OF BUSINESS AS THE DRIVING FORCE TO END POVERTY, MYC4 PROVIDES US ALL WITH A DYNAMIC PLATFORM TO CREATE AND SUPPORT NEW ENTERPRISE AND COMMERCIAL INNOVATION IN AFRICA. THROUGH MODERN TECHNOLOGY WE ALL CREATE FINANCING FOR THE ‘UNFUNDABLE’ BY BRINGING US TOGETHER IN BUSINESS PARTNERSHIPS

Mads Kjær

CEO and co-founder of MYC4

The Story of MYC4

MYC4 A/S was founded in May 2006 as a joint venture between Mads Kjær, Kjaer Group A/S, and Tim Vang. Kjaer Group has been providing vehicles and automotive solutions to the international aid and development sector since 1962. Mads Kjær, former CEO and now Chairman of Kjaer Group, has 22 years of working experience from the African continent, has lived in Zimbabwe, Uganda and South Africa, and adds substantial insight into African business to the project. Mads Kjær is also the Honorary Consul for Ethiopia in Denmark.

MYC4 raises capital for African entrepreneurs, and in so doing is striving to become a significant tool in the fight to end poverty. In December 2006, MYC4 received a grant of DKK 5 million (EUR 670) from the Danish Aid Agency (DANIDA) under the Ministry of Foreign Affairs to support the development of the MYC4 platform.

Pioneers and subjects of inspiration

MYC4 was inspired by the Nobel Prize winner, Professor Mohammad Yunus, the founder of Grameen Bank in Bangladesh. Grameen Bank provides credit to the poorest of the poor in rural Bangladesh without any collateral. Since 1983 the bank has provided microcredit to 7.45 million borrowers, 97% of whom are women, covering more than 97% of all villages in Bangladesh. Other inspirational initiatives include U2 front-man Bono's Product RED campaign supporting the Global Fund to Fight AIDS, Tuberculosis and Malaria in Africa, and fellow musician Bob Geldof's widespread charity work, including his Live 8 concerts organised to raise awareness of issues that burden Africa such as government debt, trade barriers and AIDS.

In line with Mohammad Yunus' idea to serve as a catalyst in the overall improvement of the socio-economic conditions for the poor who have been kept outside the banking orbit on the grounds that they are poor and hence not bankable, the vision of MYC4 is a world without poverty where everyone has the same access to knowledge, markets and capital. The goal is to create sustainable prosperity in Africa via the Internet, and the mission is to remove barriers such as excessive interest rates that keep people in poverty.

MYC4 stands for something or somebody you care for. C4 is also the name of a plastic explosive – a metaphor for the potential that lies in African entrepreneurship waiting to be triggered. With MYC4 everyone has the chance to become their own Mohammad Yunus, Bono or Bob Geldof.

Focus on Africa

The United Nations (UN) has defined eight Millennium Development Goals¹ to meet the needs of the world's poorest, but at the midway point between their adoption in 2000 and the 2015 target date, the UN predict that Sub-Saharan Africa will not achieve these goals.

770 million people live in Sub-Saharan Africa² and poverty is more severe here than in any other region of the world. Almost half the population of the region survives on less than USD 1 per day³ and to achieve the target of halving the extent of extreme poverty by 2015 would require the current pace to be nearly doubled. This is why MYC4 is focused on Sub-Saharan Africa. As once said by Kofi A. Annan: "There is a growing global consensus that we can reach the Millennium Development Goals only if business is part of the solution."

Transparency and ethical investments

In an environment characterised by non-transparency, barriers and unreasonable terms, MYC4 aims to build a sustainable platform for investments and other tools to end poverty by encouraging transparency, openness and trust. These are the core values of MYC4. They originate from a respect for everyone's right to build a good life and the wish to contribute to a better world. As such, MYC4 is only involved in ethical investments and does not finance the sale of toxic products, weapons, health-hazardous or illegal products.

MYC4 has acquired membership of the UN Global Compact – a framework for businesses that are committed to aligning their operations and strategies with ten universally accepted principles in the areas of human rights, labour, the environment and anti-corruption. As the world's largest global corporate citizenship initiative, the Global Compact is first and foremost concerned with exhibiting and building the social legitimacy of business and markets. In compliance with the Global Compact, the focal point of MYC4 can be summarised as People, Profit and Planet.

Online catalyst for change

By focusing on the power of business as the driving force to end poverty, MYC4 provides investors with a dynamic platform to create and support new enterprise and commercial innovation in Africa. Through modern technology MYC4 sources financing for the 'unfundable', bringing people together in business deals at the best market price with the Internet acting as a catalyst for change. As once stated by Bill Gates: "The Internet will help achieve 'friction free capitalism' by putting buyer and seller in direct contact and providing more information to both about each other."

But MYC4 is not only a financial platform. As a hybrid between Grameen Bank, Wikipedia, MySpace and eBay, MYC4 offers an opportunity to invest money and knowledge in Africa's future by providing a forum for exchange of advice and knowledge with the purpose of growing and supporting entrepreneurship in Africa. Ultimately, MYC4 is striving to become a universal platform that unites capital, people and knowledge in a common pursuit of promoting sustainable businesses in Africa. The driving force is the joint wisdom of the collective, meaning that together we are stronger, better and wiser than alone.

A global company

The goal of MYC4 is to become the first company in the world to be owned by the world. In essence this would mean 6.6 billion shareholders. At present, 4,863 investors from 60 countries have invested EUR 2.5 million in 1,519 businesses in Uganda, Ivory Coast and Kenya. By the end of 2008, MYC4 aims to reach 25,000 investors and facilitate investments of EUR 12.5 million in more than 5,000 African businesses.

MYC4 is headquartered in Copenhagen, Denmark, and has an IT development centre in Kampala, Uganda. MYC4 employs 19 people at its Danish office and 11 people at its Ugandan office. Over the next three years, MYC4 is also aiming to

1.
 - Goal 1: Eradicate Extreme Poverty and Hunger;
 - Goal 2: Achieve Universal Primary Education;
 - Goal 3: Promote Gender Equality and Empower Women;
 - Goal 4: Reduce Child Mortality;
 - Goal 5: Improve Maternal Health;
 - Goal 6: Combat HIV/AIDS, Malaria and other Diseases;
 - Goal 7: Ensure Environmental Sustainability;
 - Goal 8: Develop a Global Partnership for Development.

2. The World Bank: <http://devdata.worldbank.org/external/CPProfile>

3. United Nations: Africa and the Millennium Development Goals, 2007 Update

sign up 12 new co-founders, named Musketeers, who – besides investing in the growth of MYC4 – will act as ambassadors and catalysts for MYC4. Besides the Musketeers, MYC4 plans to mobilise advisory boards in Iceland, Sweden, Norway, the Netherlands, Uganda and Kenya as part of the company's ongoing development. For students who wish to work or study in Africa, MYC4 has initiated a volunteer exchange service accessible via MYC4.com.

The board of MYC4

Dr Jørgen Thorball (Chairman)

Dr Jørgen Thorball has seven years' experience of international management with two of the top five pharma companies, and the last 10 years as founder and serial entrepreneur in the biotech & medtech industry executing a range of acquisitions, corporate partnering and development of many high-potential projects. Jørgen Thorball is one of the co-founders of Biotechbuilders, GazelleGrowth and the Danish Innovation Council due to his continuing interest in facilitating innovation and knowledge sharing.

Jørgen A. Horwitz

Jørgen A. Horwitz has worked for the Danish Bankers Association since April 2002. Before that he was the Managing Director of HORESTA (Association of the Hotel, Restaurant and Tourism Industry in Denmark), Head of the Legal Department of Mærsk Olie og Gas A/S from 1990 to 1995, Head of the Legal Department of Philips Industri og Handels A/S from 1988, Assistant General Manager of A/S Københavns Handelsbank from 1985, and Articled Clerk at N. J. Gorrissen Law Firm from 1982.

Board member of the International Chamber of Commerce, member of the Executive Committee of the European Banking Federation, board member of the Guarantee Fund for Depositors and Investors, member of the Strategy Group of the Innovation Board, board member of the Danish Foundation for Entrepreneurship, Activities and Culture, Substitute of the Financial Business Board, member of Danmarks Vækstråd (the Danish Growth Council), board member of The Zoological Garden.

Vagn Berthelsen

Vagn Berthelsen has worked with development for more than 30 years. This has involved various positions, including organising work camps and study tours in Africa, Asia and Latin America for MS (a Danish NGO) for three years before signing up as a development worker and teaching in a boarding school in Kenya. Other positions followed, including the very interesting position of Country Director for MS in Zimbabwe for four years.

For the last 12 years he has been the Director of IBIS, another Danish NGO, formerly the Danish branch of World University Service. IBIS works with education and democracy and presently has projects in 14 countries in Southern Africa, West Africa, Central America and South America. IBIS is part of a European organization, Alliance 2015, of which Vagn Berthelsen is currently the chairman.

Annette Juhler Kjær

Annette Juhler Kjær is an expert in communication and media handling. Since summer 2007 Annette has been running her own consultancy company, Juhlers.com. Prior to this, from 2005 to 2007, Annette was the Personal Advisor to the Deputy Prime Minister in Denmark, the Minister for Trade and Industry Mr Bendt Bendtsen.

In the period 1988 to 2005, as an experienced journalist Annette anchored the news on the two national networks in Denmark, DR TV and TV2, and hosted several programmes covering elections, royal weddings, TV debates, etc. From 1995 to 1998 Annette was Head of Communication Worldwide for Danisco.

Tim Frank Andersen

Tim Frank Andersen has an education as M.Sc. in Computer Science and has worked with Interactive Media for more than 17 years. From 1991 to 1995 he worked in Denmark's largest insurance Company as responsible for multimedia and

advertising. In 1995 he joined the advertising agency BBDO as head of R&D. Later that year he founded BBDO Interactive, which became a Standalone Web agency named Networkers, co owned by BBDO.

In 1999 he stood behind a successful merger with the Swedish Internet company Framtidsfabriken. Later that year they did an IPO on the Swedish Stock Exchange.

From 1999 to 2001 Tim Frank Andersen was part of the Executive Board in Framfab as Senior Vice President for international sales and marketing. He was also responsible for building Framfab's brand globally. Tim has helped found the Media Company WHERE2GO, and from 2003 until 2007 he acted as CEO.

Besides that he has been portfolio partner in the IT Venture Company IVS and Chairman of - and investor in several companies. Tim has more than eight years of experience with developing successful internet strategies and digital Brand strategies for some of the largest companies in Denmark and for several international brands like Nike, Lego, Kellogg's and Unilever.

In 1998 Tim published the very successful book: "Brandbuilding on the Internet" together with Martin Lindstrom. For the last seven years Tim has been appearing biweekly on the national TV station TV2 on the subject of new technology. And in 2007 he was the host on the TV series called "Denmark's best Idea" on TV2. In 2003 he was appointed by the Ministry of Science Technology and Innovation as chairman of the board responsible for developing the Danish IT research strategy. Today he is a member of the Danish ICT Council.

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