

# SusuFlex Executive Summary

## The Opportunity

1.7 billion people participate in rotating savings circles globally, moving \$500+ billion annually through WhatsApp groups and spreadsheets. SusuFlex digitizes this trusted tradition.

## The Problem

- No audit trail for disputes
- Manual tracking leads to errors
- Cash exchanges create security risks
- No credit history building
- Trust breaks when members relocate

## Our Solution

- Automated rotations
- Payment verification
- Trust Scores (portable reputation)
- Multi-currency support
- Offline mode

## Business Model

Platform Fees: 1.5% - 7% per payout  
Subscriptions: \$4.99 - \$49.99/month  
Premium Features: Analytics, API

## Unit Economics

CAC: <\$1 (7x viral coefficient)  
Retention: 75%+ annual  
ARPU: \$15/month blended  
Gross Margin: 85%  
Break-even: 50K users

## Market Size

TAM: \$8.9 Trillion  
Africa: 380M users, \$200B+  
Asia-Pacific: 900M users, \$220B+  
Latin America: 250M users, \$50B+  
Diaspora: 85M users, \$163B+

## 5-Year Projections

Year 1: 50K users, \$500K  
Year 2: 500K users, \$5M  
Year 3: 2M users, \$20M  
Year 4: 10M users, \$100M  
Year 5: 25M users, \$250M

## The Ask

Raising: \$500K Seed Round

Engineering: \$200K  
Marketing: \$150K  
Operations: \$100K  
Legal: \$50K

## Why Now?

- 5.8B smartphones globally
- Payment infrastructure mature
- Post-COVID digital shift (+70%)
- Inflation driving savings demand
- Regulatory clarity emerging

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*"We're not disrupting banks. We're digitizing trust."*

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