

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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