

SusuFlex

Investor Pitch Deck

Modern Group Savings, Rooted in Tradition

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THE HOOK

"1.7 Billion People Save Money Together Every Month... On WhatsApp and Spreadsheets"

We're digitizing the world's oldest - and most trusted - form of finance.

SusuFlex: The platform for community savings circles.

THE PROBLEM

\$500 Billion Flows Through Informal Savings Groups Annually

How it works today:

- WhatsApp groups managing \$1-5M annually with NO audit trail
- Excel spreadsheets tracking payout schedules (error-prone, disputes)
- Cash exchanges on street corners (security risk)
- Phone calls to verify payments (time-consuming)
- Trust issues when members move abroad

The result:

- Disputes over who paid what
- Lost money when admins disappear
- No transparency for members
- No digital record for credit building

THE SOLUTION

SusuFlex: Community Savings, Digitized

Core Features:

Feature	Benefit
Automated Rotations	Never miss who's next
Payment Verification	Instant confirmation for all
Complete Audit Trail	End disputes forever
Multi-Currency	USD, EUR, GHS, NGN, crypto
Trust Scores	Build reputation across circles
Biometric Security	Bank-grade protection
Offline Mode	Works anywhere

"Save Together. Win Together."

MARKET SIZE

Total Addressable Market: \$8.9 TRILLION

Region	Users	Annual Volume
Africa	380M people	\$200B+
Asia-Pacific	900M people	\$220B+
Latin America	250M people	\$50B+
Diaspora	85M people	\$163B+

Why so large?

65% of emerging market populations don't trust banks

95%+ of ROSCA transactions still happen offline

98% repayment rate (vs 93% for formal credit)

TARGET MARKET

Initial Focus: African Diaspora + Home Countries

Primary Markets:

Nigeria - 120M people, 87% use informal savings ("Esusu") - \$60B+ annual volume

Kenya - 45M people, 82% use savings groups ("Chama") - \$15B+ annual volume

Ghana - 34M people, 79% participate ("Susu") - \$8B+ annual volume

Secondary: Diaspora Communities

8 family members in UK, US, Canada, Australia

Pool \$1,600/month for rotating payouts

Save 10% on remittance fees = \$1,920/year per circle

BUSINESS MODEL

Three Revenue Streams

1. Platform Fees (Primary)

Tier	Fee	Example
Free	7%	\$100 contribution = \$7
Basic	3.5%	\$500 contribution = \$17.50
Premium	2.5%	\$2,000 contribution = \$50
Enterprise	1.5%	\$10,000 contribution = \$150

2. Subscriptions

Tier	Monthly	Annual
Basic	\$4.99	\$47.99
Premium	\$19.99	\$191.99
Enterprise	\$49.99	\$479.99

3. Premium Features

Advanced analytics
Custom branding & API access
White-label solutions

UNIT ECONOMICS

Highly Favorable Economics

Metric	Value	Industry Avg
Viral Coefficient	7x	1-2x
CAC	<\$1	\$5-15
Organic Growth	85%	30-40%
Circle Lifespan	8+ years	N/A
Annual Retention	75%+	40%
Gross Margin	85%	60-70%

Revenue per User:

Free tier ARPU: \$8/month

Paid tier ARPU: \$25/month

Blended ARPU: \$15/month

Break-even: 50,000 active users

COMPETITIVE ADVANTAGE

Why SusuFlex Wins

Current "Competition":

Solution	Problem
WhatsApp	No verification, no audit trail
Excel	Error-prone, no automation
Cash	Security risk, no records
Banks	Too formal, high minimums, distrust

Our Moat:

- Purpose-built for informal savings (not an afterthought)
- Multi-currency from Day 1 (diaspora-ready)
- Trust Score system (portable reputation)
- Dispute resolution built-in
- Offline-first architecture
- Cultural understanding

TRACTION

Product Status: Ready for Launch

Built & Tested:

Mobile App (iOS & Android via Flutter)

Website (susuflex.com)

93 app routes fully functional

Firebase backend (auth, database, analytics)

Payment integration ready (Stripe, local methods)

Multi-currency support (20+ currencies)

Crypto integration (USDC, ETH, Bitcoin)

GO-TO-MARKET

Phased Expansion Strategy

Phase	Timeline	Target	Users
1. Proof of Concept	Months 1-6	Nigeria	10K-50K
2. Regional Expansion	Months 6-18	Kenya, Ghana, Senegal	500K
3. Continental Scale	Year 2-3	All Africa + Asia	5-10M
4. Global Diaspora	Year 3-5	US, UK, EU	20-50M

FINANCIAL PROJECTIONS

Conservative 5-Year Model

Year	Users	Revenue	Gross Margin
1	50K	\$500K	85%
2	500K	\$5M	85%
3	2M	\$20M	85%
4	10M	\$100M	85%
5	25M	\$250M	85%

Key Assumptions:

Blended ARPU: \$10/month

Viral coefficient: 5x

Annual retention: 70%

Market capture: 1% of SAM by Year 5

THE ASK

Raising: \$500K Seed Round

Use of Funds:

Category	Amount	Purpose
Engineering	\$200K	2 senior devs, 1 year
Marketing	\$150K	Launch campaigns, influencers
Operations	\$100K	Nigeria team, support
Legal/Compliance	\$50K	Licensing, legal setup

Milestones for Series A:

50K active users

\$50K MRR

75% retention rate

Expansion to 2nd country

WHY NOW?

The Perfect Storm

5.8B smartphones globally (up from 1B in 2010)
Payment infrastructure mature (Stripe, Flutterwave, M-Pesa)
Post-COVID digital shift (70% increase in mobile ROSCA usage)
Inflation crisis driving savings demand
Regulatory clarity (Kenya licensed Chamas in 2024)
Remittance pressure pushing diaspora to alternatives

Every major fintech eventually adds group savings. We're starting there.

THE OPPORTUNITY

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

Three Key Points:

- \$500B+ market that's 95% offline
- Built-in virality (7x growth multiplier)
- First mover in global ROSCA infrastructure

What Success Looks Like:

- Year 5: 25M users, \$250M revenue
- Exit potential: \$2-5B (fintech multiples)
- Comparables: M-Pesa (\$40B), Nubank (\$45B), Chime (\$25B)

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