

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 ("Eesusu") - \$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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