

senditoo

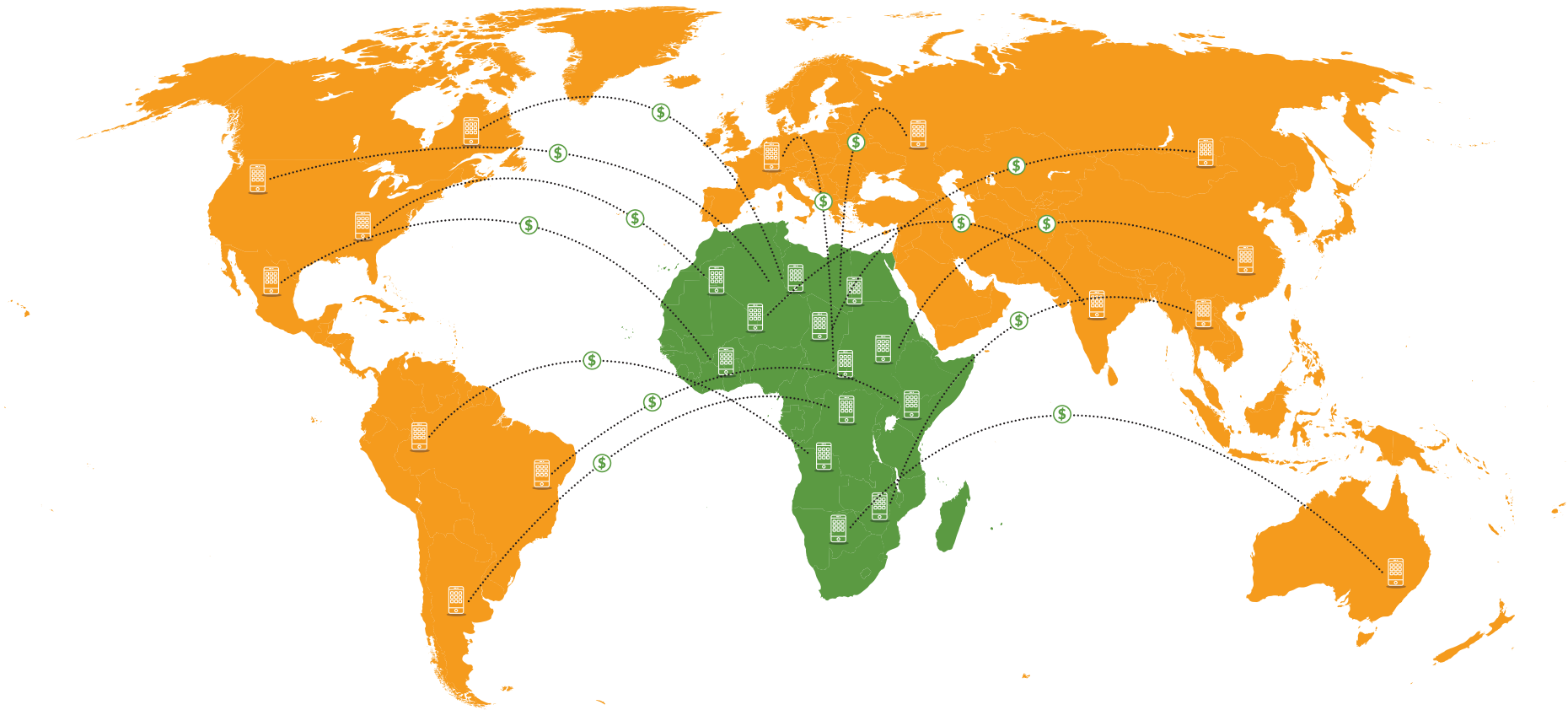


SEND TOP-UP | PAY BILLS | SEND MONEY

senditoo



Senditoo lets anyone send mobile phone credit **instantly** to a relative or friend in **150 countries**.



Summary

250 million people live outside of their home countries and work to support their relatives home through remittances.

With **Senditoo**, anyone can send mobile phone credit **instantly** to any prepaid phone to over **150 countries** in the world across **500 mobile networks**.

Senditoo will focus on Africa to bring down the cost of remittance to continent which currently some ranging from 8% to 12%.

The African diaspora contributes to about 2.5% of various countries GDP.

Key Highlights

2 x revenue growth in 12 months.

Clear path to profitability.

30k+ subscribed accounts with a growing active user base.

High margin business with low overheads.

Additional revenue stream without large investment.

In-house development and all proprietary technology.

White label solution with our public API.

How Does It Work?

Simple, quick user experience.



1. Enter a mobile number

Enter your recipient prepaid mobile phone number.



2. Choose amount

Select the amount or credit value you wish to send.



3. Pay and send

Confirm payment and send to recipient instantly.

The credit received by the recipient can be used for phone calls or converted to data for the use of Facebook, WhatsApp and general internet browsing.

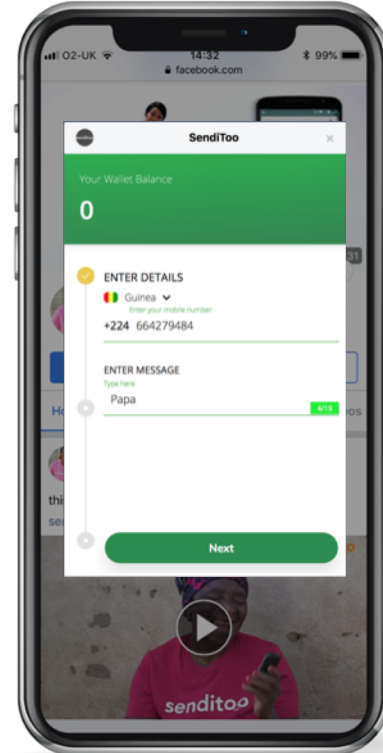
Facebook Transactional BOT

Maximizing the impact of Facebook

THE COMPETITION WILL
NOT SEE THIS COMING.

Using Artificial Intelligence, we have developed a Facebook messenger BOT to allow our customers to transact directly from their Facebook account when they are most likely to transact - this enhances Facebook advertising and conversion rates.

This channel accounts for more than **60%** of our traffic source - we expect revenue to grow by **30%** after launch.



Our Unique Selling Proposition

A premium product delivered much more cost effectively



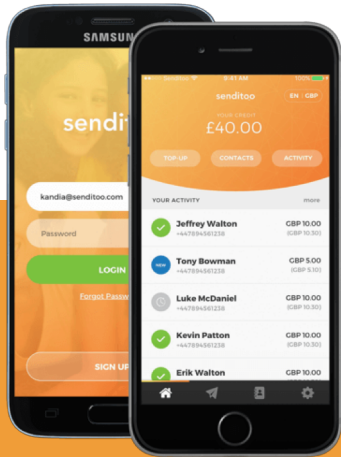
Price

Ability to offer extremely competitive prices whilst staying profitable



Product

Sender friendly product, allowing them to transact in ways they feel more comfortable with; ie: price point, frequency, ways to send.



Key competitive advantage due to technology and therefore lower cost base. We have acquired market share from larger competitors (valued at \$100M+ with significant budgets).

Our model can be easily extended to money transfer without significant investment and a quick time to market.

The Market

International remittance growing 20% year on year

Money Transfer

Money remittance is **\$600 billion** market showing no signs of decline.

\$600BN

>\$20

Alternative to money remittance

Money transfer fees make **micro remittances (under \$20)** practically impossible. Airtime transfer are the ideal solution for sending **small amount of value**.

Airtime Top-ups

Airtime transfer is a **\$4.5 billion** market and growing.

\$4BN

80%

Worldwide phenomenon

80% of the world mobile phones are prepaid. These subscribers perform **\$55 billion** of top-up per year.

250M

Customer ready

250 million people live or work in a country other than their own. Combined these people send **\$600 billion** back home every year.

(Source: World Bank)

The Competition

A premium product delivered much more cost effectively



Market leader in the mobile top-up remittance. Took 10 years to build ecosystem through single integrations with mobile operators.



We can do better

One single API integration gives us the same reach as Ding. We intend to add other value added services such as bill payment and money transfer unlike Ding.



One of the UK largest remittance companies with high overheads. Expensive service and only available online.



Better pricing

Much more price competitive than WorldRemit who appear to have a high cost base. We grew much faster than WR in their second year in business.



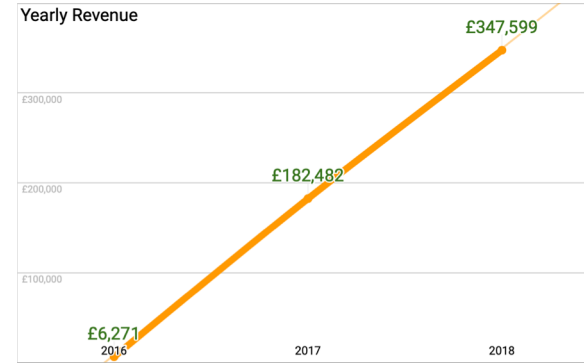
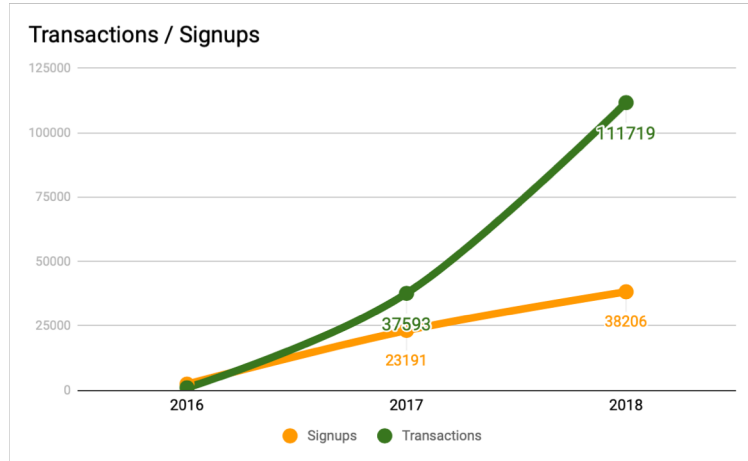
Azimo has now scaled down their marketing activities from the UK focusing on Europe due to direct competition.



Different geographic focus

High cost base and competition has forced Azimo to shift focus away from the UK to Europe. This gives us room to get market share.

Our Key Metrics



£6

AVERAGE
BASKET VALUE

60%

RETURNING
CUSTOMERS

4

TRANSACTIONS PER
USER PER MONTH

"Over 100,000 top-ups processed - More than £500,000 in revenue – Break-Even achieved in November"

Customer Acquisition Strategy



Direct to customer

Facebook Ads and Groups

Google Adwords

Influencers

Referral via Facebook BOT

Charities and Merchant network

Videos contents

Community Outreach (churches, mosques, social events, festivals)

Outdoor advertisement (buses, tube)

Competitions



Partnerships

6 Major Mobile Wallets

Direct Integration to network carriers

Stellar Grant Partnership

Integrations with Billers

MFS Africa – Largest payment platform

**Digital marketing has proven to be cost effective (CAC of ~£2)
– this will be a key focus with the Facebook bot.**

Partnerships are longer term but key to scaling the business quickly.

Our Journey



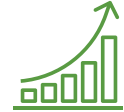
Proof of concept

2016



**Tech ramp up
100k+ transactions processed**

2018



**Market expansion
Projected exit in 5 years**

Future...

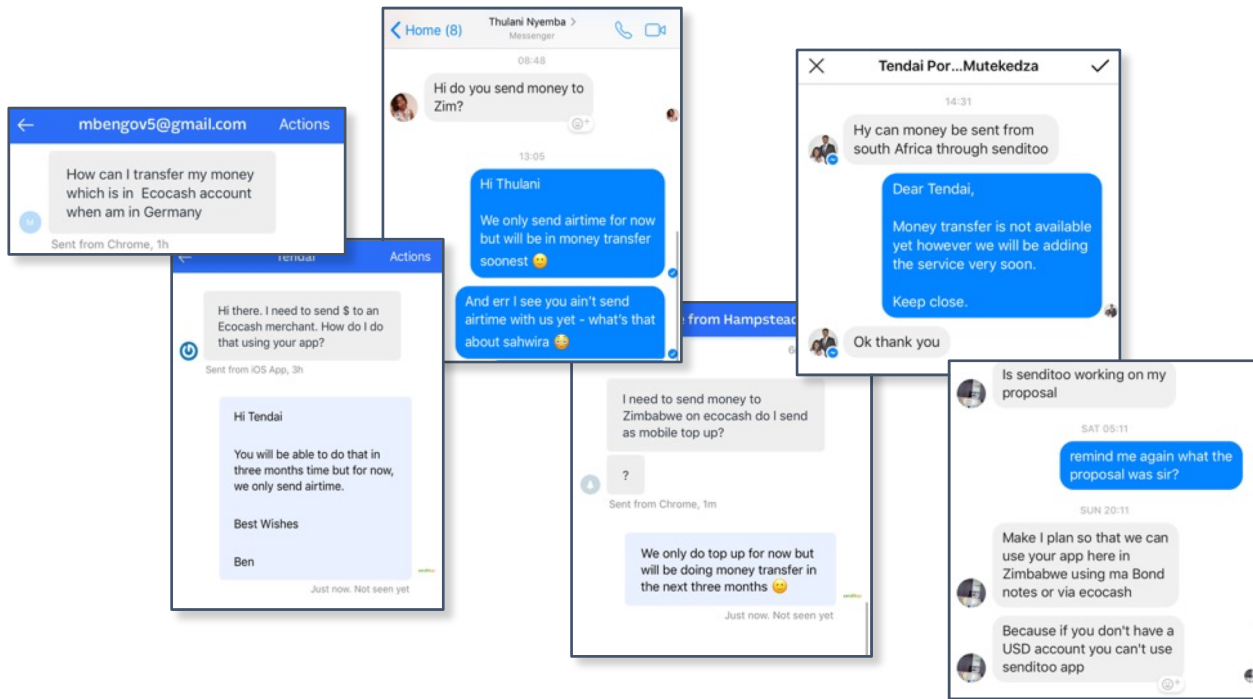
**Raised seed fund
Deployed Web and App**



**Data, bill payments
and money transfers**



Current Users Requesting Money Transfer



NEXT STEPS

FCA application underway

Potential for using partner for quicker speed to market

Target to launch Feb'19

£1.8m revenue for 2019

Margin range of 8% - 12%

Our Founders



Co-Founder CEO

IBRAHIMA SOUMANO

Serial entrepreneur with many years in developing online platforms for the diaspora. An Oxford Brookes University alumni whose ambitions to make remittance cheaper and better through emerging technologies.



Co-Founder

TAKWANA TYARANINI

A marketing professional with strong skill sets in sales and acquisition. After 10 years as a therapist, Takwana decided to apply his experience to help companies grow.

The Advisory Board



Investor - Advisor

JAN PETZEL

A wealth of experience in Finance and Banking as Former MD at Goldman Sachs and McKinsey & Co. Built and scaled a large portfolio of companies. Jan holds an MBA from Harvard Business School



Investor - Advisor

THIBAULT LAUNAY

A former trader turned serial entrepreneur whose portfolio includes: The Afrimalin Group, Primo Toys/Pigzbe and AMR. Highly ambitious and hands on investor.



Investor - Advisor

ROMAIN GIRBAL

After several years in the oil industry, Romain is now CEO of AMR, a successful mining company in Guinea. A serial investor with interest in Fintech, Blockchain and emerging technologies.

THANK YOU

FOR YOUR ATTENTION!

Ibrahima Soumano



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