



Investor Pitch – WhatsApp Chama Bot

Problem:

Over **10 million Kenyans** participate in *chamas* (informal savings groups), yet most rely on **manual WhatsApp chats**, Excel sheets, and inconsistent follow-ups — leading to **missed payments**, **poor records**, and **low accountability**.

Solution:

A **WhatsApp-first Chama Bot** that automates group savings by:

- ➡️ Collecting payments via **M-PESA STK Push**
- 🕒 Sending timely WhatsApp **reminders**
- 👤 Managing member records
- 📊 Auto-generating real-time **PDF reports & balances**

All directly inside WhatsApp — no app downloads, no logins.

Why Now:

- Chamas move **billions** annually — but lack modern tools.
- WhatsApp is already the primary tool for communication.
- Mobile-first Africa needs **low-friction finance tools** that fit into daily behavior.

Market:

- Kenya alone: **10M+ users**, growing fast in Uganda, Nigeria, South Africa
- Potential to scale to **church groups, SACCOs**, rotating credit unions

Business Model:

- Freemium (up to X members)
- Subscription tiers (Basic, Premium) with features like custom reports, bulk messaging, and analytics
- Possible commission on M-PESA transactions or partner APIs

Vision:

To become the go-to **financial operating system** for savings communities in Africa — all from a WhatsApp chat.