

TEAM PON PON

Bringing Growth To Your Business

Product Overview

A BNPL Shopping Hub

- Explore and shop from a diverse range of stores, all partnered with leading Loan Providers
- Seamlessly request loans for their desired products and get their products
- Streamlines the entire loan process, offering convenient, in-app loan repayments for a hassle-free shopping experience.

Problem Statement

What are we trying to fill?



As a user from Urban area

- Spending time to find a loan providers and stores.
- Manual process to get a loan for shopping.
- Can't easy to buy with installment in Rural area.

As a user from Rural area

- Lack of shopper loan stores in Rural side.
- Complex Process

What are we trying to fill?



As a loan provider

- Struggling to reach potential customers.
- Manual operations for the user's loan process.
- Can't scale up to rural area easily.

As a store

- Don't able to connect with the loan provider from Rural area.
- Have to handle customer's loan requests between the customers and loan providers.

Persona 01



Pon Pon

Username

is

A domestic worker from a rural area

Characteristics

Who needs

To buy products with installment

Needs

Because

She can't buy her desire products with installment in her area

Reason

Persona 02



Min Chit

Username

is

A company employee from Yangon

Characteristics

Who wants

To buy products with installment in a quick way

Wants

Because

He is having difficulty to buy in person with lots of documents

Reason

Persona 03



Hay Mar

Username

is

A loan provider

Characteristics

Who needs

To scale up their shopper loan service to Rural areas

Needs

Because

Resources for the scaling up which require major operations / regional teams

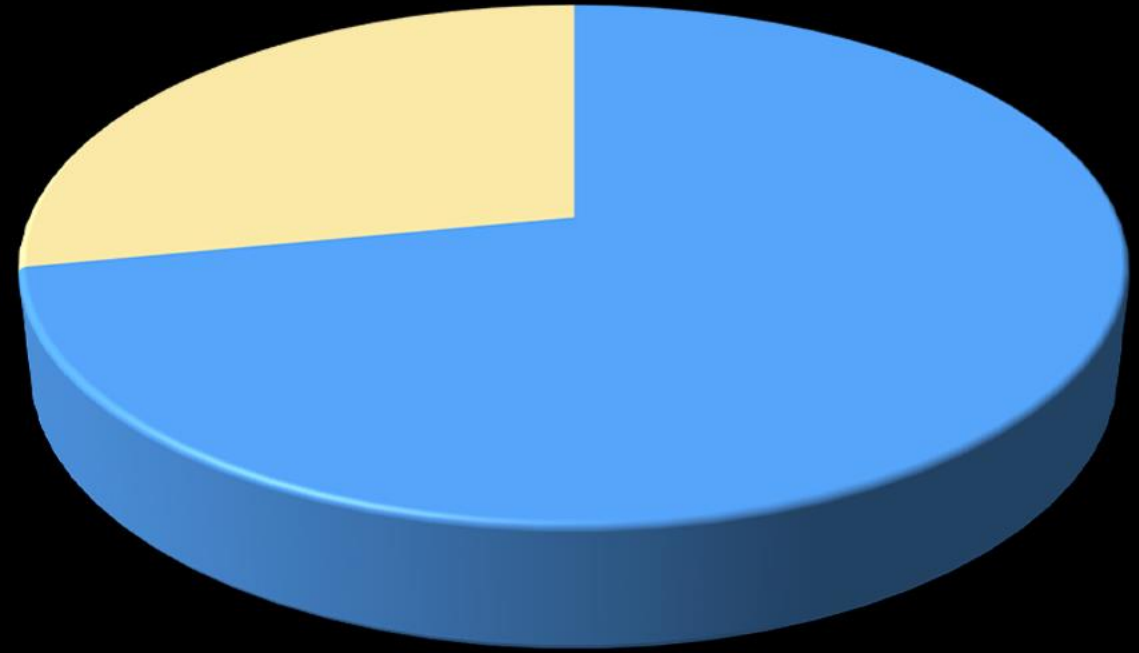
Reason

Who will use?

Who are we targeting?

According to Worldometer's data 2023

33% of population (Urban)



67% of population (Rural)

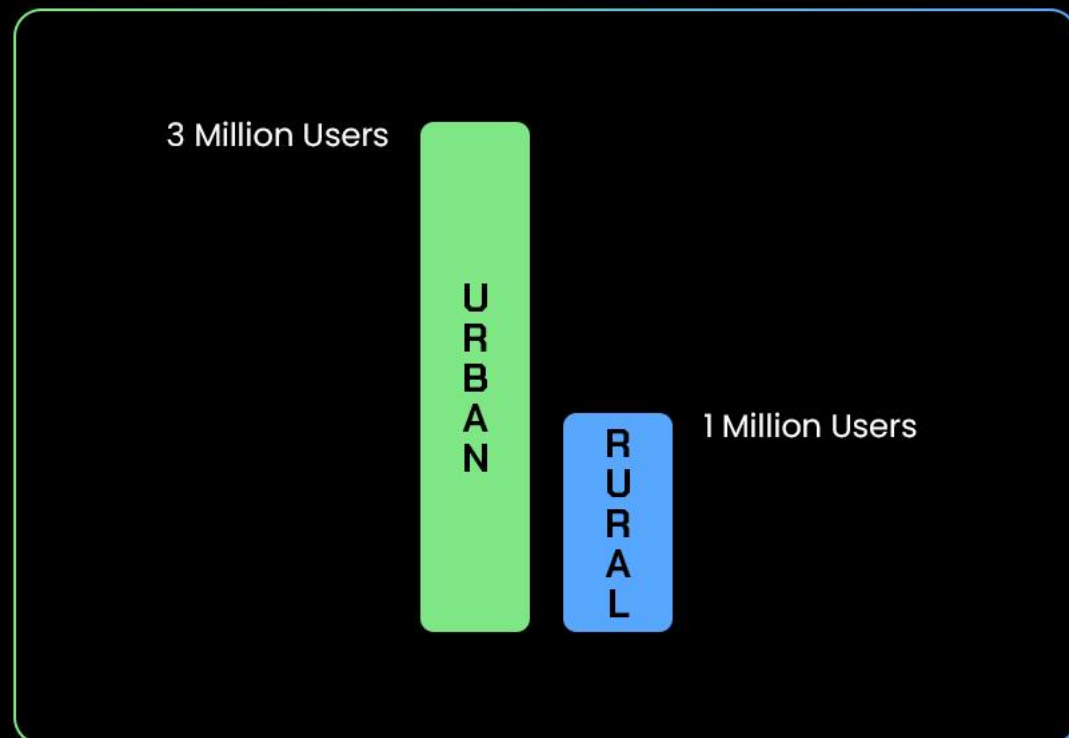
Who will use?

Who are we targeting?

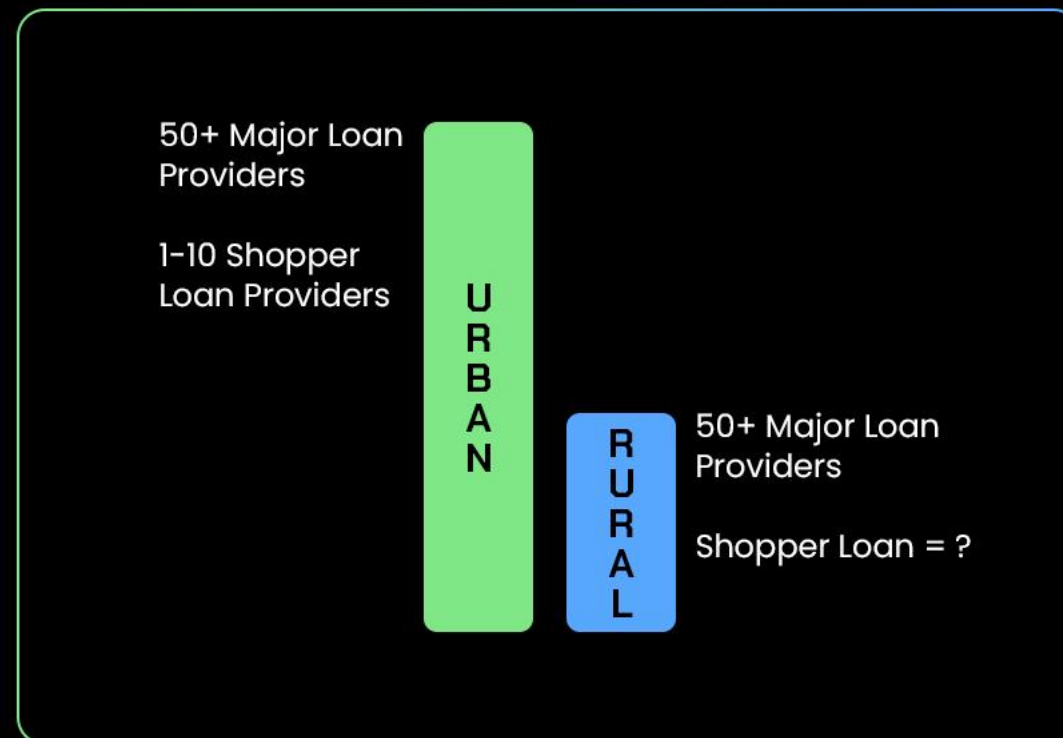


Within 33% from Urban Area & 67% from Rural Area.

Wave Users



Loan / Shopper Loan Providers



Who will use? Who are we targeting?



As target customers, we will aim to,

- Users from Rural areas
- Loan Providers (Shopper Loan Providers in Early Stage)

As an early adopters, we will aim to

- Partnership with major shopper loan providers like AEON, R2O, Mahar Bawga etc.
- User based from the Loan Provider's partnership stores.

What are we trying to offer?

Lwal Lwal U



A Shopper loan / aggregator where user can buy products with installments in MVP stage.

What will we offer to user?

As a user can do



- Explore products, stores and loan providers.
- Explore product / loan details informations.
- Get / Purchase the product with the loan.
- Request the loan.
- Take the product & make the re-payments of their product loan.

What will we offer to loan providers / stores?

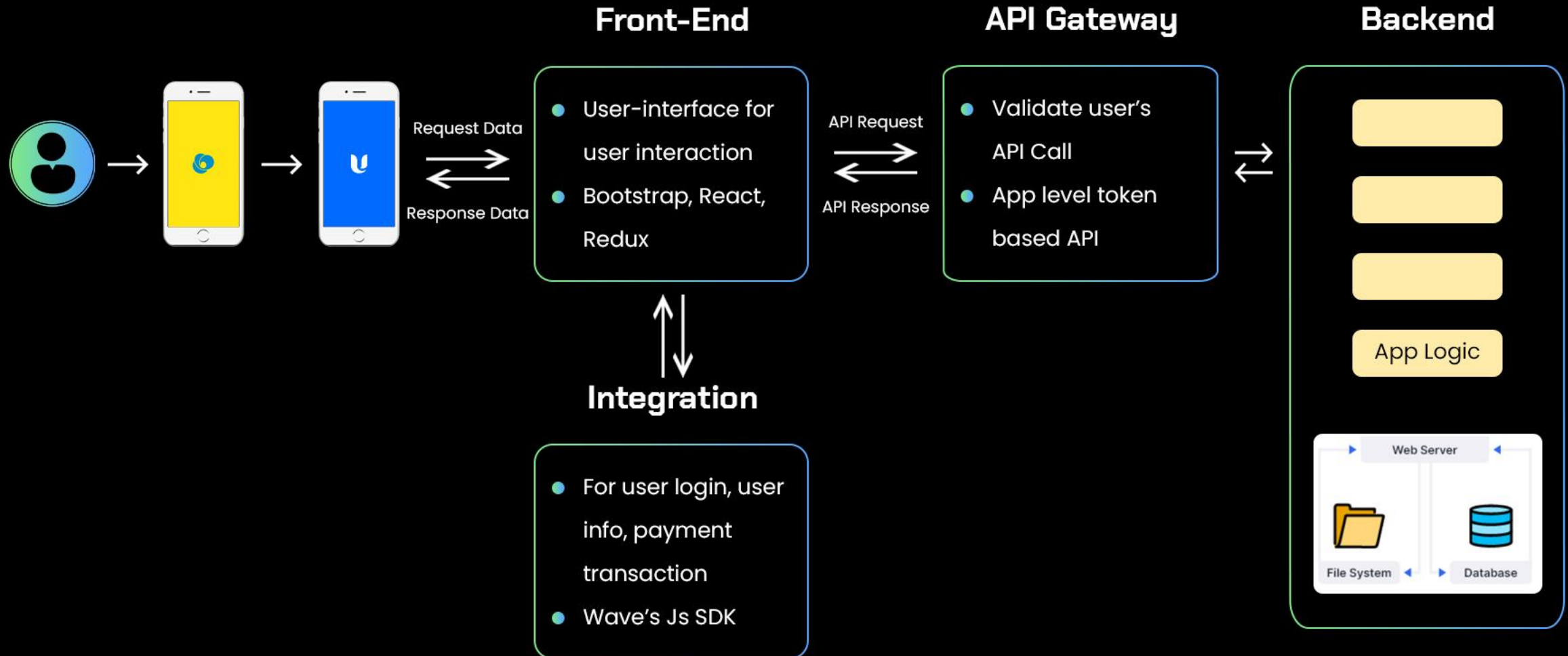


As a loan provider / store

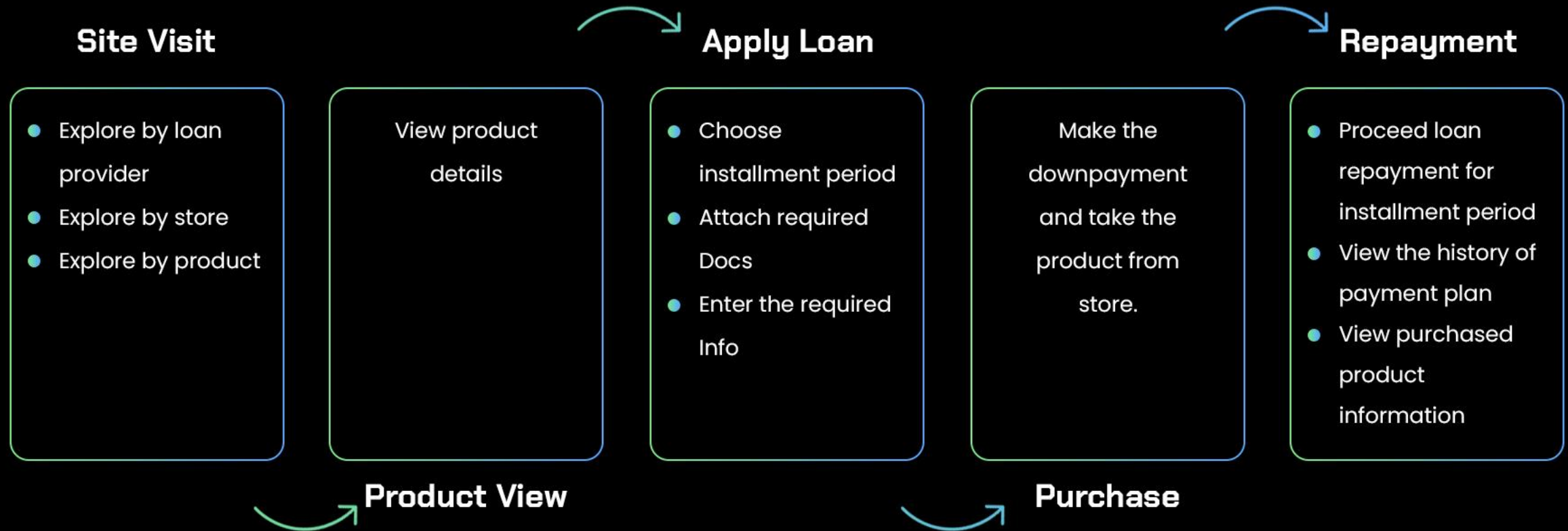


- E-Commerce portal for the stores where users can control their products see their product orders.
- A portal where the loan providers can manage the loan requests, check the loan requirements / documents and loan details.

High Level System Architecture



User Journey



What values are we giving to stakeholders?



Wave Money

- Details User's Insights Data
- Growth User's Acquisition Rate
- Growth User's Retention Rate
- Can acquire partner's loan user as WavePay

Loan Providers

- Easy To Scale Up
- Growth User Base
- Digital Transformation

Stores

- Sales Growth

Revenue Models

- Merchant Discount Rate (MDR Rates)
- Ads Monetization
- Transaction-based Revenue Model
- Recurring Revenues



Demo Time!

Product Pipeline (Application)



Journey
Visualization

**UI
Visualization**

MVP

**Basic Feature
Development**

Phase 1

Shopper Loan

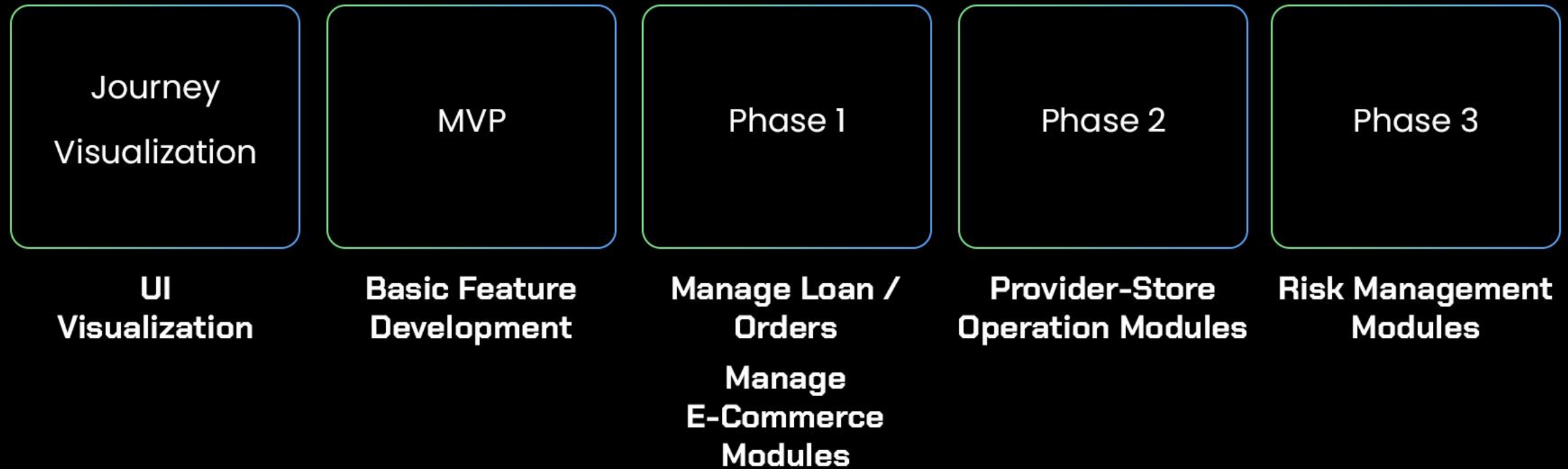
Phase 2

Loan Aggregator

Phase 3

Headless API

Product Pipeline (Admin Portal)



TEAM MEMBER

Introduction



Paing Zay Lynn Htet

Team Lead



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Creative Designer / Developer



Thura Htun

Developer



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UI / UX Designer



Khin You Pan

Product Owner



Myint Myint Thu

Research & Business Analyst

Thank You!

Thank you for your time and your thoughtful questions.