CLIQUE – Experience Luxury At Convenience





Clique – The Opportunity under Truevibez Umbrella

Clique is premium service offered to our finest customers & business partners, to mutually benefit through means of microfinancing services.





Dine Now, Pay Later

For customer expecting an event to visit restaurant but without available liquid funding, Clique will open up a line of credit in handshake with a lender (NBFC). The customer can request this restaurant-focused credit line and once approved, use it at any partner restaurant.

Merchant Employee Lending

Restaurant staff currently face many challenges in requesting loans from banks and NBFCs however from recommendation of a partner merchants, a lo-medium size credit pool will be made available to them with flexible repayment options.

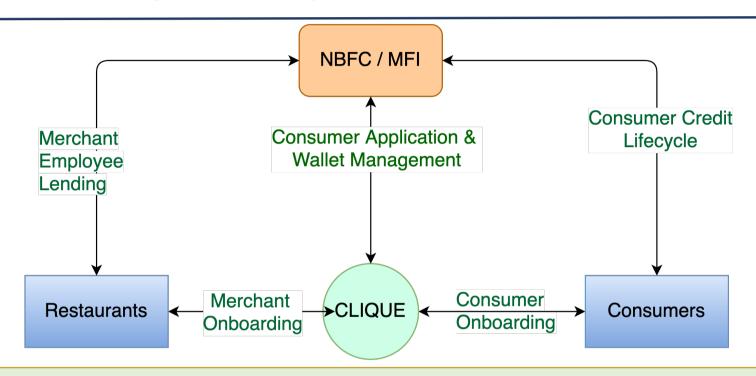




With microfinance market anticipated to grow with CAGR of 40% through 2025, NBFC-MFIs will be its greatest beneficiaries. In F&B segment, unbanked microlending has only reached 12-15% of the prospective market.

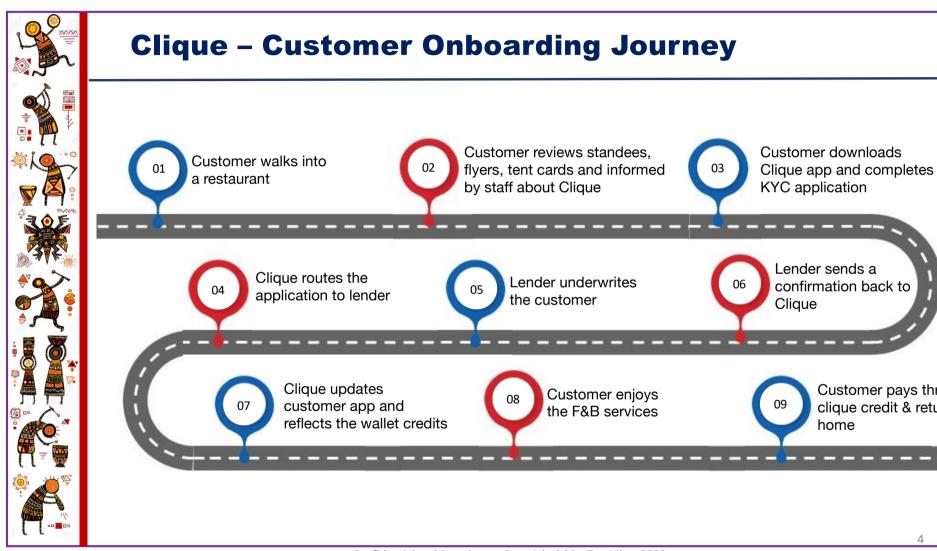


Clique – High Level System Flow



CASE STUDIES

- Zomato, in partnership with InCred, to lend Rs 1L to 50k restaurants, developing loan book of 500CR
- ❖ PAYO (Australia) Launched ENPL service in July-21 & already has 500+ restaurant partners



Customer pays through

clique credit & returns

home

















Clique – Revenue & Expenses

S.No.	Cost Category	Year 1	Year 2	Year 3			
Capital & Operational Expenses (CAPEX)							
1	Platform Development / Maintenance	₹ 1,50,00,000	₹ 1,50,00,000	₹ 2,00,00,000			
2	Launch, promotions, advert	₹ 1,75,00,000	₹ 9,00,00,000	₹ 12,00,00,000			
3	Infrastructure setup costs	₹ 1,75,00,000	₹ 12,00,00,000	₹ 15,00,00,000			
4	Legal, Intellectual Property, RBI Approval, Commission, Competition Law & overlays	₹ 50,00,000	₹ 50,00,000	₹ 1,00,00,000			
5	BOD / Management Cost	₹ 1,50,00,000	₹ 3,00,00,000	₹ 5,00,00,000			
6	Customer Acquisition costs	₹ 1,00,00,000	₹ 10,00,00,000	₹ 15,00,00,000			
7	Total at end of year	₹ 8,00,00,000	₹ 36,00,00,000	₹ 50,00,00,000			
S. No.	Revenue Model	Year 1	Year 2	Year 3			
1	Average wallet credit	5000	5000	5000			
2	Total customers per city per cycle	10000	100000	250000			
3	Credit book per cycle	5,00,00,000	50,00,00,000	1,25,00,00,000			
4	Annual Credit Book	40,00,00,000	4,00,00,00,000	10,00,00,00,000			
5	Assumed total interest for lender	24%	24%	24%			
6	Average transaction value	2500	2500	2500			
7	Funds disbursed	2,50,00,000	25,00,00,000	62,50,00,000			
8	Annual returns to lender	1,10,00,000	11,00,00,000	55,00,00,000			
9	Annual Delay Charges	30,00,000	3,00,00,000	7,50,00,000			
10	Total Annual Lender's Earnings	1,40,00,000	14,00,00,000	62,50,00,000			
11	Clique Earning Per Cycle	41,25,000	4,25,00,000	10,62,50,000			
12	Clique Annual Earning	3,40,00,000	25,50,00,000	1,02,00,00,000			



Clique - Phase Costing - Year 1

Α	В	С	D	E	н
s.no.	Phase	Scope	Timeline (at months)	Total Funding	Notes
1	Clique Initiation	- Clique development - Lender Integration	0	1,50,00,000	- MFI integration & Banking setup - Technical development & TPP costs
2	Acquisitions	 Clique POC Core Team Setup Initiate: Merchant acquisition Customer Acquisition 	1	1,50,00,000	 Partial infrastructure costs across locations Acquisition Events & marketing expenses POC expenses Infra Setup (Office, Resourcing) PPI & other overlays
3	Clique Pre- Launch	- Pre-Launch Events Continue: - Acquisitions	2	1,50,00,000	- Partial infrastructure costs - Partial Op-Ex, Audit & overlays - TPP costs - APIs, Servicing
4	Clique Launch	- Clique Full Service Launch	3	1,50,00,000	- Campaigining - TVC, Advetorial, 360* Media - Full infrastructure costs - Y1 Full Op-Ex & BOD
5	Clique Operations	- Microlending (Merchant Staff) Continue: Clique Operations	4	1,00,00,000	- Service Provisioning costs - Digital Customer Acquisition
6	Clique Operations	- Clique Operations & expansion	5,6	1,00,00,000	 - Multi Lender Integration - NPCI Onboarding (Nth Reward) - Marketing & promotions - Customer support & technical development



Clique – <u>360° Benefits</u>

Later	
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now,	
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Aicrofinancing

Consumers	Restaurants	MFI-NBFC
Increase in spend potential	Increased sales	New customers
Bio-authorization to reduce risks	Higher ticket size	Increased presence
No joining or renewal fees	New feature to offer	Competitive edge
Decorum & savings	No additional charges	Innovative offer
Consumers	Restaurants	MFI-NBFC
Increased borrowing potential	Self-sufficiency at competitive rates	Untapped market – Millennials, Zoomers
Enhanced financial literacy	Standardized & organized system	Inclusive growth
Reactive credit scoring	Reduced regulatory challenges	Valued partnership
Better rates than banks	Co-branding opportunities	Benefit from geographic expansions



Our Team

Promoters

Rajesh Karandikar





Alok Sambuddha

Board Of Directors



Suhas Gokhale: Managing Director, COSMOS Bank, Pune



Rahul Renavikar: Managing Director, Acuris Advisors (GST & Government Policies) – Ex. Big 4 & Tata Motors



Shrikant Chatur; Governance Consultant (ex. VP Commercial - Cummins)



Chetan Oswal : Accounts & Legal Counsel



Yogesh Katre: Sales Head, Loantap

Corporate Partners



Bajaj Finserv, Early Salary, Eazypay (Payu) – Financial Lending Partners NPCI (Nth Reward), Pune Mirror (TOI), Krios Info Solutions, Sazinga Digital Staratacache (SCALA) – Broadcasting & Livestreaming Infrastructure Partner



Question & Answers



