

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.

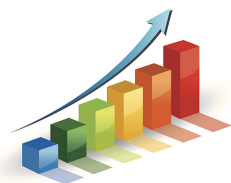


Dine Now, Pay Later

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.

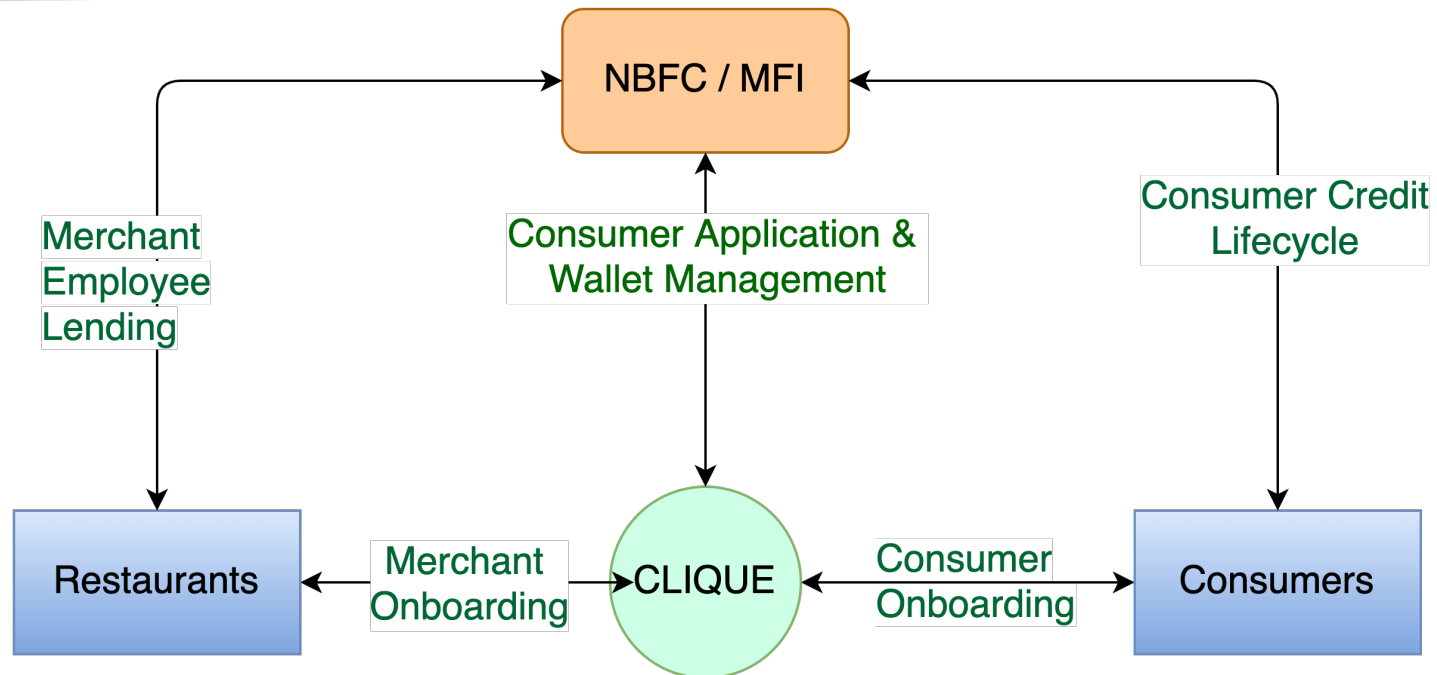
Merchant Employee Lending

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.

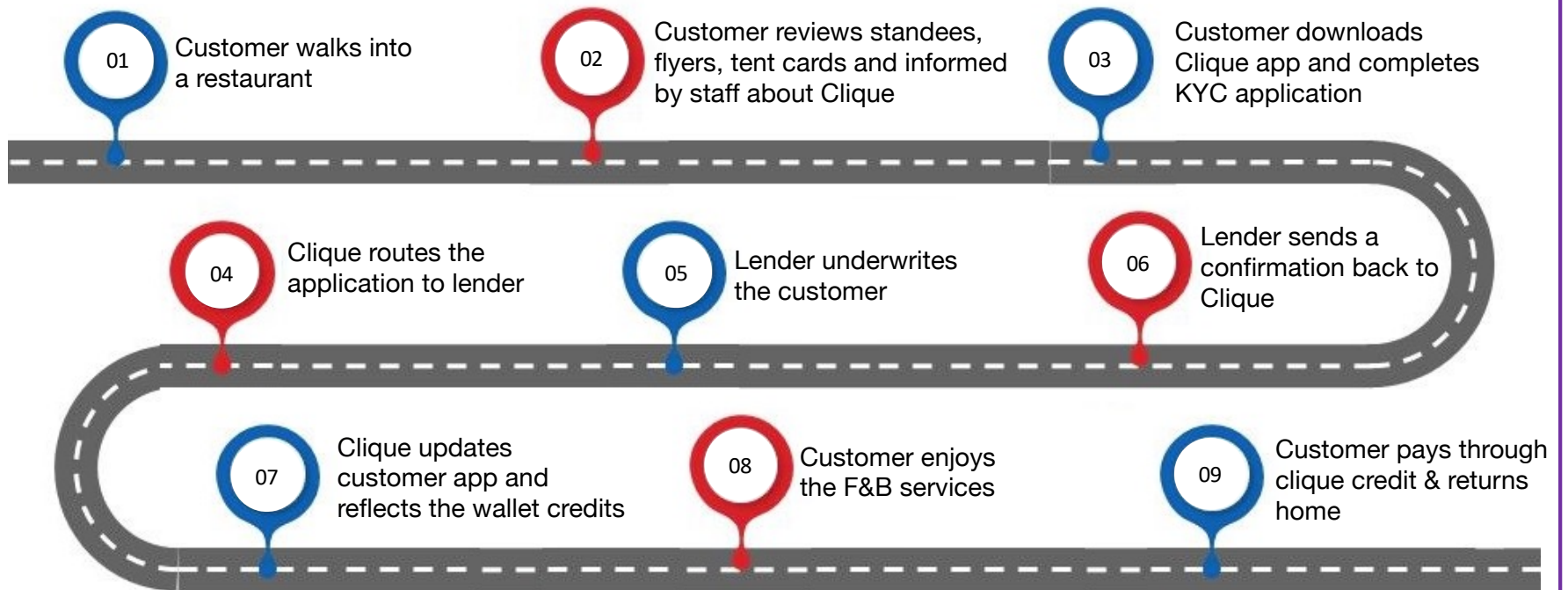
Clique – High Level System Flow



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

Clique – Customer Onboarding Journey



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 – 360° Benefits

Eat now, Pay Later

Consumers

Increase in spend potential

Bio-authorization to reduce risks

No joining or renewal fees

Decorum & savings

Restaurants

Increased sales

Higher ticket size

New feature to offer

No additional charges

MFI-NBFC

New customers

Increased presence

Competitive edge

Innovative offer

Microfinancing

Consumers

Increased borrowing potential

Enhanced financial literacy

Reactive credit scoring

Better rates than banks

Restaurants

Self-sufficiency at competitive rates

Standardized & organized system

Reduced regulatory challenges

Co-branding opportunities

MFI-NBFC

Untapped market – Millennials, Zoomers

Inclusive growth

Valued partnership

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



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