

CLIQUE – Experience Luxury At Convenience





Truevibez : Mission, Vision & Values

✦ Mission:

To create a global service provider of hospitality industry, realizing pioneering advancements in established services and accomplish mutual growth for both our partners & customers

✦ Vision:

Truevibez is dedicated to provide modern & innovative solutions to our hospitality partners, via introduction of technology evolution in their offerings and creating avenues of inspiring new business horizons.

✦ Values:

- **Innovation through Leadership** : To become vanguard of hospitality experience enrichment
- **Modernization & Elegance** : To develop ultramodern hospitality business solutions
- **Focus & Evolution** : Relentlessly strive to improve business value through performance



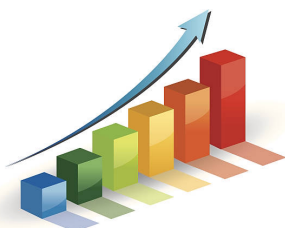
Clique – Truevibez BNPL Program

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



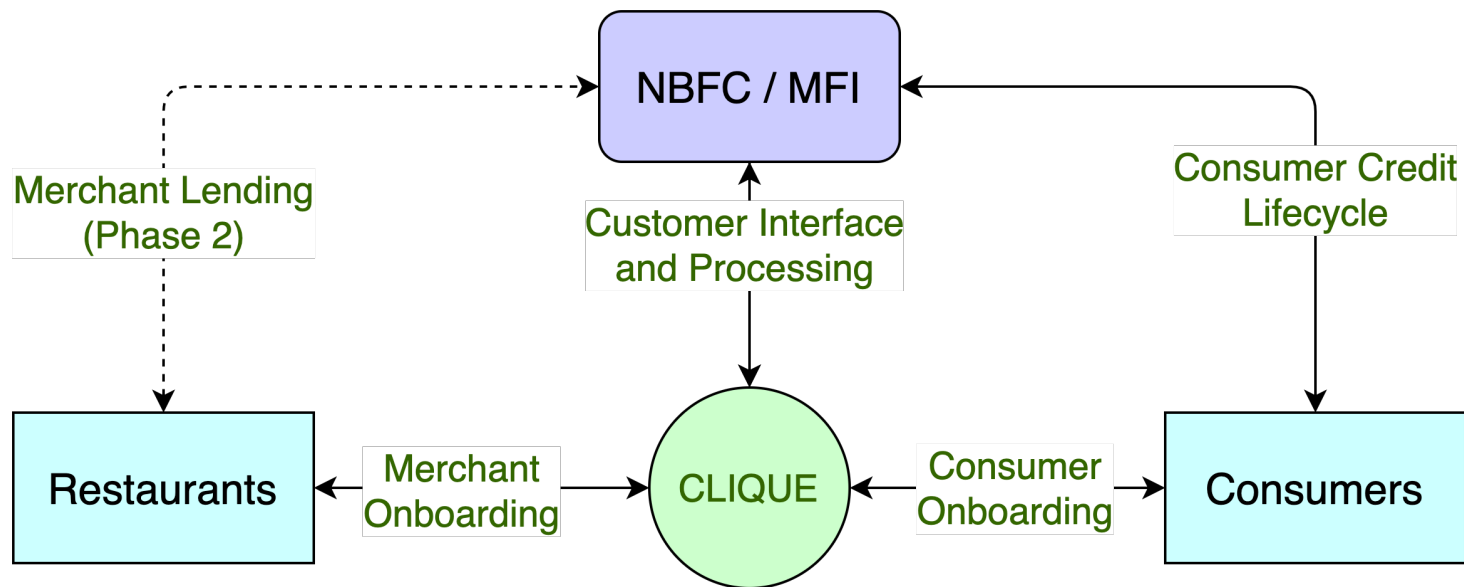
Clique will be a unique solution focused on hospitality industry, that has been consistently growing & creating pristine opportunities for restaurants & its ever-growing youthful consumer base.

Clique is designed to promote inclusive growth in hospitality industry by introducing flexible borrowing as channel partners, while simultaneously allowing ease of doing business and comfortable provisions.



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 – 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

PAYO (Australia) – A case study

About PAYO

PAYO is an Australian company who have launched the world's first Eat Now, Pay Later service in July 2021.

The are backed by an existing lender with substantial customer base in the operational regions.

Being the World's first ENPL app, they have favorably placed themselves as market disrupters, driving investor's interest & confidence.



Within 3 months of launch, **700+ merchants in 4 cities** & growing at the pace of 200 merchants every month



All payments are divided across **4 interest free EMIs, with only a quarter of payment to be made upfront.**



Top performing 50 restaurants have received thousands of transactions with recorded **order value increase of 60%**



Diners can discover restaurants, filter by preferences, call restaurant, book table and receive range of offers & deals.



Both restaurants & customers are incentivized for referring more paying users to the platform



All payments are via PAYO app via QR codes with options for customer to recommend for PAYO business



Instant approval & discreet process has given PAYO an edge over other modes of payments, eliminating need to carry wallets

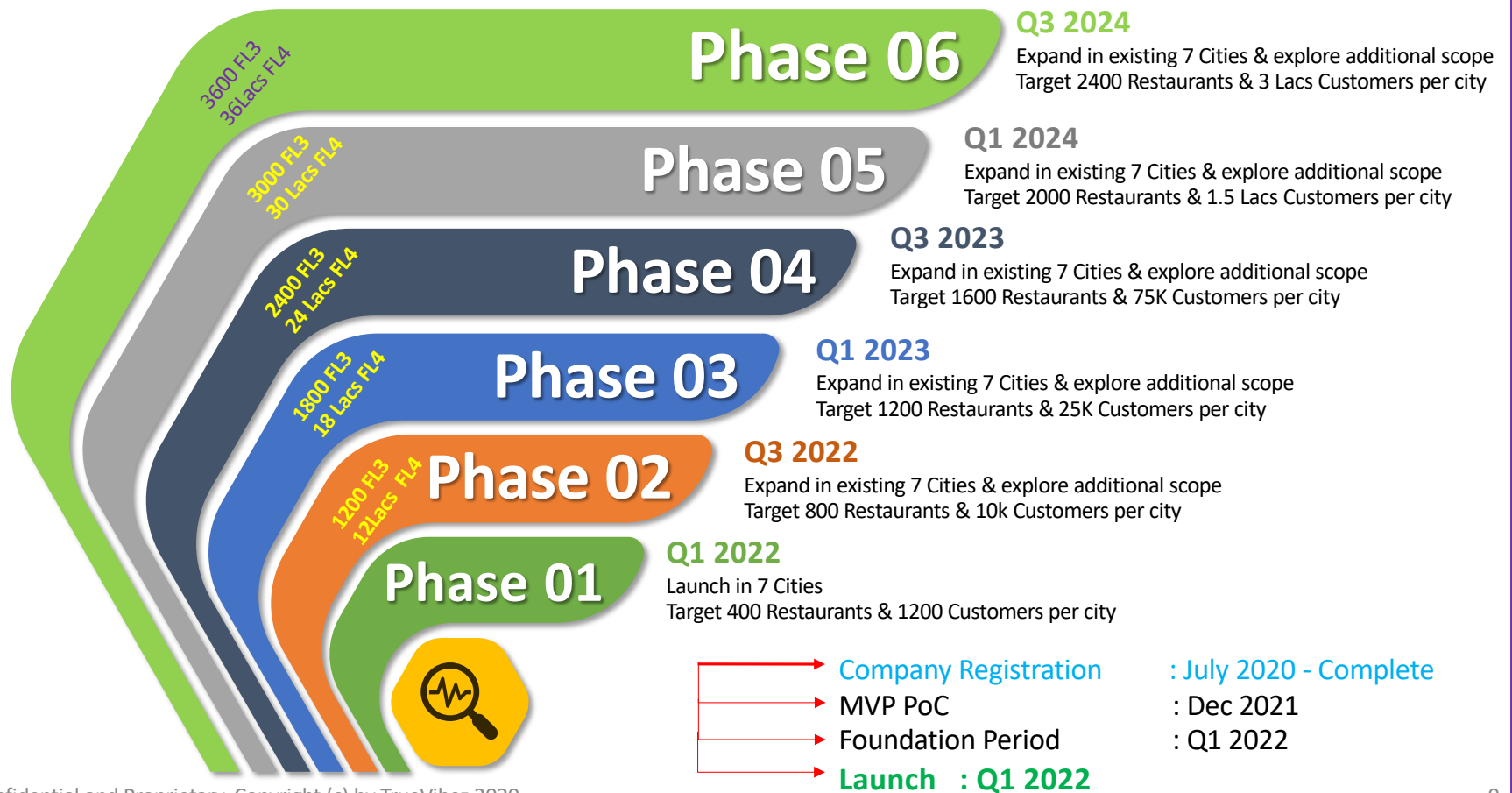
Clique – Revenue & Expenses

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	₹ 2,50,00,000	₹ 9,00,00,000	₹ 12,00,00,000
3	Infrastructure setup costs	₹ 2,50,00,000	₹ 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	₹ 1,50,00,000	₹ 10,00,00,000	₹ 15,00,00,000
7	Total at end of year	₹ 10,00,00,000	₹ 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
9	Annual returns to lender	1,10,00,000	11,00,00,000	55,00,00,000
10	Annual Delay Charges	30,00,000	3,00,00,000	7,50,00,000
11	Total Annual Lender's Earnings	1,40,00,000	14,00,00,000	62,50,00,000
12	Clique Earning Per Cycle	41,25,000	4,25,00,000	10,62,50,000
13	Clique Annual Earning	3,40,00,000	25,50,00,000	1,02,00,00,000

Competitor Case Studies

Company / Particular	Dineout	Magicpin	Eazydiner	Devourin
Founded	2012, Noida	2015, Gurgaon	2014, Delhi	2015, Pune
Owner	Times	Self	Self	Self
Services	Booking, Rewards, Payments, Artists	Discovery, Rewards	Discovery, Payment, Rewards	POS, SCM, Data Analytics, CRM
Coverage	20 Cities	40 Cities	150 Cities	2 Cities
<u>Acquisition</u> Restaurant / Customers	50K / 2.5CR	1.5L / 50L	10K / 30L	200 / None
Investments	\$100MN (2019)	\$43M (2021)	\$16M (2020)	\$150K (2016)
Revenue	\$200M	\$10M	\$42M	\$500K
YoY Growth	154% (2019)	415% (2018)	400% (2019)	TBC
Valuation	TBC	\$165M	\$40M	\$1M

Project Plan – 6 Phased





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



Early Salary, Loantap, 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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