

CLIQUE – Experience Luxury At Convenience



A vertical strip of ten illustrations from the 'Tribes of the World' series. Each illustration depicts a stylized figure in traditional attire, often holding a musical instrument or a symbolic object. The figures are decorated with various geometric patterns like triangles, circles, and zig-zags. Surrounding the figures are small, abstract symbols and icons, including sun-like shapes, triangles, and lines, which likely represent different cultural or tribal motifs. The entire strip is set against a white background with a red border on the right side.



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.

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.



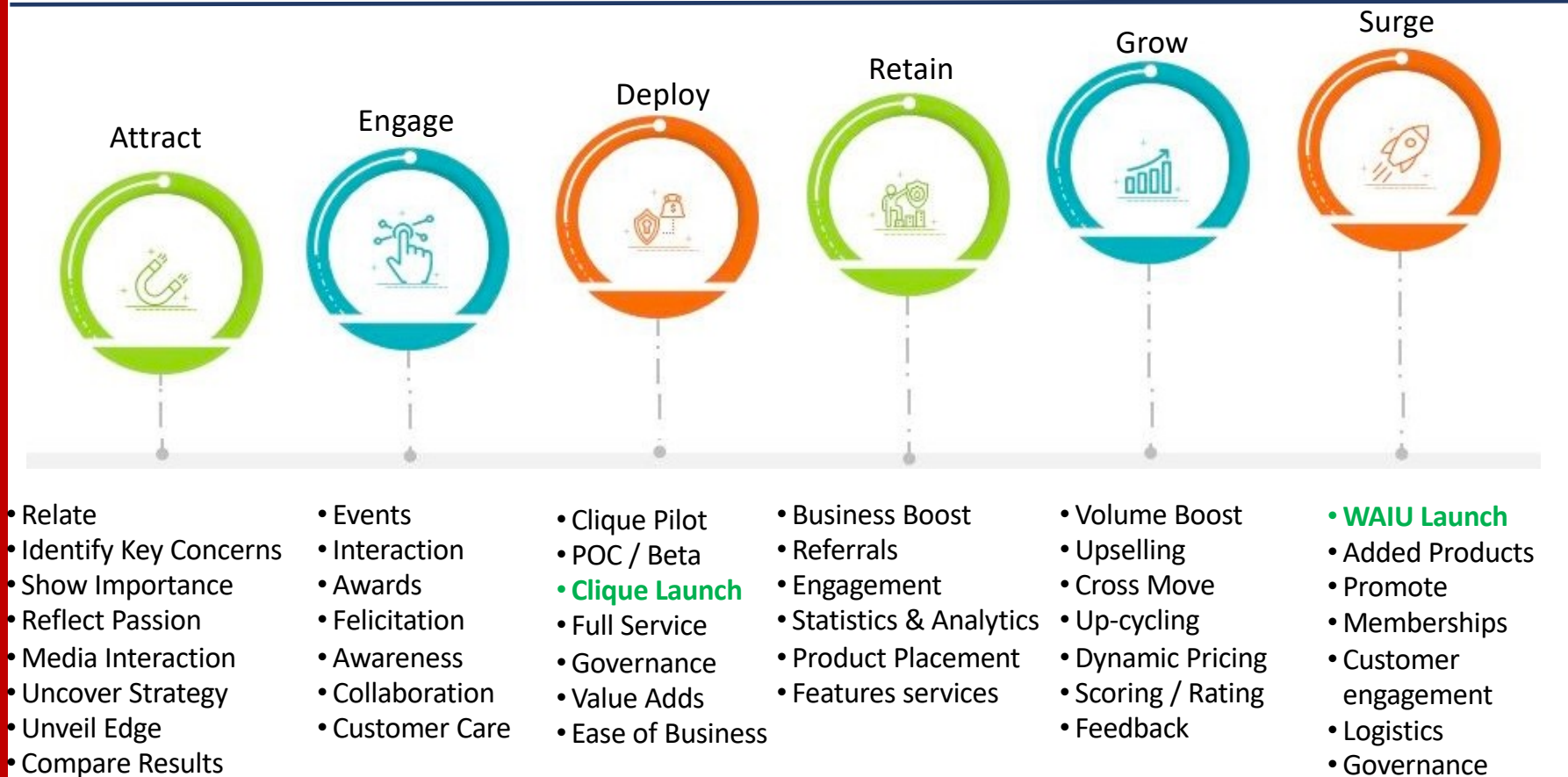
With microfinance market anticipated to grow with CAGR of 40% through 2025, NBFC-MFIs will be its greatest beneficiaries. In F&B segment, unbanked microlending has only reached 12-15% of the prospective market.



Clique – Merchant Acquisition Activities

- ❖ Social Media coverage for Pune City, including Influencers, Fin-fluencers & Food Bloggers
- ❖ Arrangement of Blogger's meet, followed by digital promotional campaign
- ❖ Times Of India (TOI) event planning to include Advertorial, Merchant Recognition / Felicitation and BTL activities
- ❖ Dining & presentation event for 500 restaurant owners of Pune city, with presence of Suniel Shetty and possibly administrative leader(s).
- ❖ Procurement of 500 Standees and 2000 tent cards to distribute to signing restaurants
- ❖ Content development & creative creations for the promotional items and activities
- ❖ Co-sponsored event planning with entities like Ishanya mall, Lender's bank partners and hospitality service partners

Merchant – Engagement & Growth



Merchant – Elevated Pitch

New Product & Features

To be offered to customers for extended loyalty & addition premium clientele

Larger Ticket Size

Eat Now Pay Later customers to spend an average of 15-30% higher on F&B services

Increased Profit Margins

Of restaurants by onboarding brand new customers & rotate existing customer more often



Cross Industry Alliance

Merchants to benefit from Clique partnerships like Pune Mirror, Sakal, Banks & Lenders

High Customer Retention

To continue their quality service & more to existing customers without any additional expense

Merchant, Staff & Consumer Lending

To support merchant financial needs without bank audit & documentations

Customer – Elevated Pitch

New Product & Features

Credit line facility for F&B services during need and additional guaranteed benefits of dining out

New Borrowing Avenue

By utilizing existing relationships and financial network portfolio in an organized & professional manner

Reactive Credit Scoring

To allow customers to increase credit line for more benefits & increased financial literacy

Bio-Authorization For Enhanced Safety

Best Rates & Flexible Terms

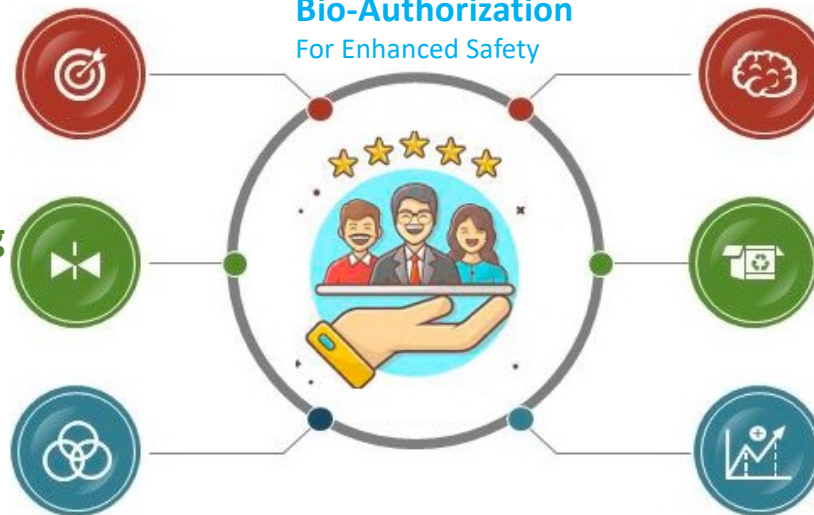
With long risk-free no-interest paying term, along with a range of payment plans at offer with different lenders to choose from

No Fees & Ease of Use

Simple to use service without any hidden costs, allowing decorum & savings

On Demand Spending Potential

No more dependency on regular cash flows & a flexible solution for all occasions combined with increased risk-free spending potential



Merchant Acquisition Strategy

Advocacy & Support

Flexible model for adaptive service
staff lending & attracting attention
with customer support

S2B/S2C Networking

Staff Boost, Bloggers meet & Digital
campaigns, Standees/Tent cards,
Staff boost, Web Promotions

Awareness

Sales pitch to restaurant owners &
Customer support services

Promotions

TVC, Radio, Contact Center, Video Adverts
to be carried out both locally & nationally
and celebrity tie-ups

Events & Endorsements

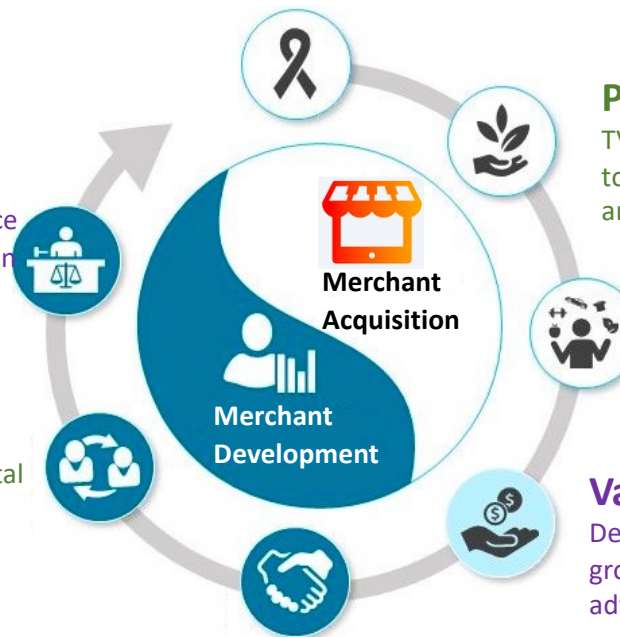
Promotional programs & felicitation by
prominent leaders & industry savants

Value

Demonstration of restaurant scale- based
growth pattern & restaurant reduction in
advances/credits

Partnerships & Affiliations

TOI Felicitation, Print Media, Lender's
internal publicity, NPCI onboarding,
Restaurant association tie-ups



Question & Answers



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