

CLIQUE – Experience Luxury At Convenience





WAIŪ : 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:

WAIŪ 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 – The Opportunity

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



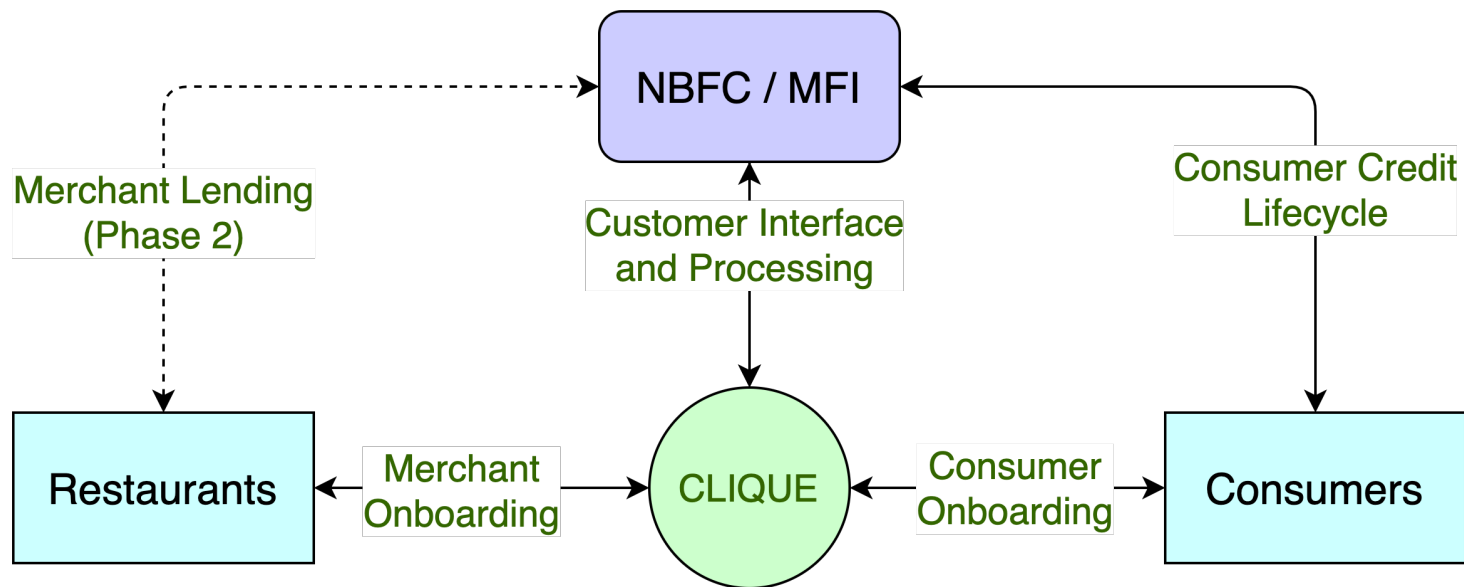
Clique will be a unique solution focused on hospitality industry, that has been consistently growing & creating pristine opportunities for restaurants & its ever-growing youthful consumer base.

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

Clique – Revenue Sharing Model

Revenue Sharing Model			
Financials			Key Assumptions
Particular	Value	Notes	
Average wallet credit	5000	Virtual credit with range 5k to 30k	No processing fees to be applied to customers
Total customers per city per cycle	5000	0.8% of city potential of 6L customers	Zero interest payments in 3 installments at 45, 60 & 75 days
Credit book	2,50,00,000	Virtual only	Delay charges applied at Rs 10/day, to a maximum of 45 days
Assumed total interest for lender	36%	Annual	Credit costs (Default & NPA) to be covered upto 5% by Clique
Average transaction value	2500	APC 1250	Customer wallet to be credited by EMI amount once EMI is paid.
Funds disbursed	1,25,00,000	Actuals	Rotation of partial credits to be allowed & managed as BAU
NBFC return per transaction	110	36% Interest (APR)	Bureau & payment gateway costs are built into return
Total returns per cycle	5,50,000	Per cycle	Delay fee to be entirely managed & owned by lender
Annual returns	44,00,000	Per location, per year	Customer wallet credit to be calculated based on credit score
Average delay pool	25%	Conservative - Industry trend is 25-45%	Initial customer screening to be done by Clique
Delay fees per day (Rs)	10	Rupees	Process design to be open for onboarding multiple lender in future
Average delay period in days	15	Conservative	An overall conservative model is assumed for reference purposes
Delay charges	1,87,500	Per cycle	
Annual delay charges	15,00,000	Per location, per year	
Total Annual earning per city	59,00,000	On same credit book (Over 50% returns)	

Clique – Financial Forecast

Per Cycle Financial Forecast								
Particular	M1	M2	M3	M6	M12	M18	Y2	Y3
Average wallet credit	5000	5000	5000	5000	5000	5000	6000	6000
Total customers per city per cycle	100	300	600	1200	10000	25000	75000	300000
Credit book	5,00,000	15,00,000	30,00,000	60,00,000	5,00,00,000	12,50,00,000	45,00,00,000	1,80,00,00,000
Assumed total interest for lender	36%	36%	36%	36%	36%	36%	36%	36%
Average transaction value	2500	2500	2500	2500	2500	2500	2500	2500
Funds disbursed	2,50,000	7,50,000	15,00,000	30,00,000	2,50,00,000	6,25,00,000	18,75,00,000	75,00,00,000
NBFC return per transaction	110	110	110	110	110	110	110	110
Total returns per cycle	11,000	33,000	66,000	1,32,000	11,00,000	27,50,000	82,50,000	3,30,00,000
Annual returns	88,000	2,64,000	5,28,000	10,56,000	88,00,000	2,20,00,000	6,60,00,000	26,40,00,000
Average delay pool	25%	25%	25%	25%	25%	25%	25%	25%
Delay fees per day (Rs)	10	10	10	10	10	10	10	10
Average delay period in days	15	15	15	15	15	15	15	15
Delay charges	3,750	11,250	22,500	45,000	3,75,000	9,37,500	28,12,500	1,12,50,000
Annual Delay Charges	30,000	90,000	1,80,000	3,60,000	30,00,000	75,00,000	2,25,00,000	9,00,00,000
Annual Earnings	1,18,000	3,54,000	7,08,000	14,16,000	1,18,00,000	2,95,00,000	8,85,00,000	35,40,00,000

Notes

Conservative assumption that 2nd cycle to start only when 1st on is complete

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

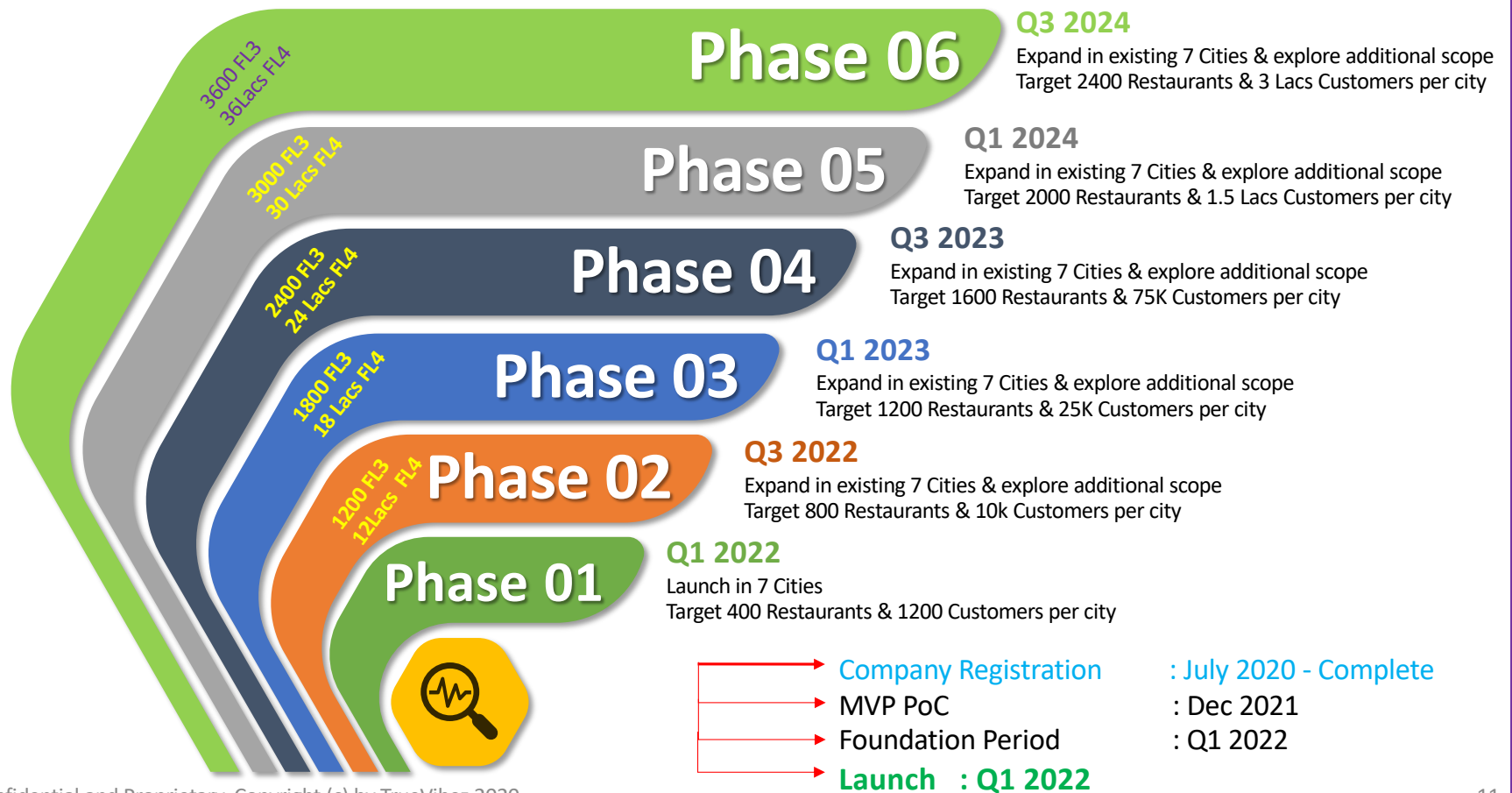
Customer Acquisition Strategy

Merchant Acquisition Strategy	Consumer Acquisition Strategy	Notes
Direct sales via dedicated regional teams (10 per location per month)	WAIU direct acquisition (6-8k per location per month)	WAIU service acquisitions
Corporate collaborations with multi-location hospitality brands	Aggregation based model to increase time to market	To enable increased time to market
Pre/Post launch promotional & marketing campaigns	Social media & network advertisements	Combination of digital & traditional strategies
Network tie-ups and contact center for customer servicing	Event tie-ups e.g., Ridermania, Ruggedian	

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





- ### Partners:

- ❖ IRSRD – Development, Governance, Technical Consultant, HR
- ❖ KPMG – PPI Procurement Partner & Project Management
- ❖ Sazinga Digital – Current Development Partner (Discussions ongoing with prominent vendors)

Question & Answers



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