

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



Program WAIŪ : Product & Features

Gift a Friend

Gift or share an item of choice to your beloved ones – Family & Friends, Colleagues, Corporates



F&B Services

Instant cashback facility for regular customers to avail restaurant services



Offer a New Friend

Offer service will be availed at merchant establishment with other groups or individuals



Payments & PBS

Express true feeling of sharing & gifting with points instead of money



Broadcast & Live Streaming

Watch exclusive live shows of your favorite artists & performers



Logistics & Governance

Reduced expenses through aggregator independence, merchant governance support & staff training



Events & Gaming

Promote corporate events, interactive games for in-house patrons



Clique - Dine Now, Pay Later

Privileged credit services for our NBFC/MFI partner's customers



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.

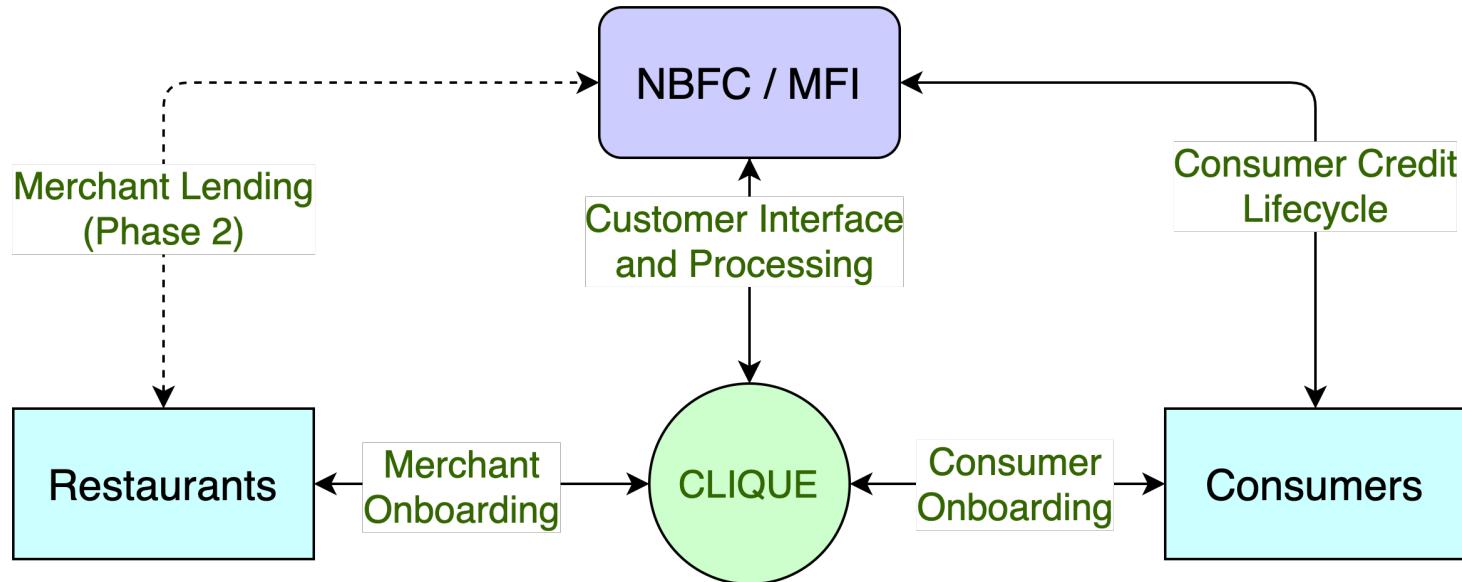


Clique is designed to promote inclusive growth in hospitality industry by introducing flexible borrowing as channel partners, while simultaneously allowing ease of doing business and comfortable provisions.



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

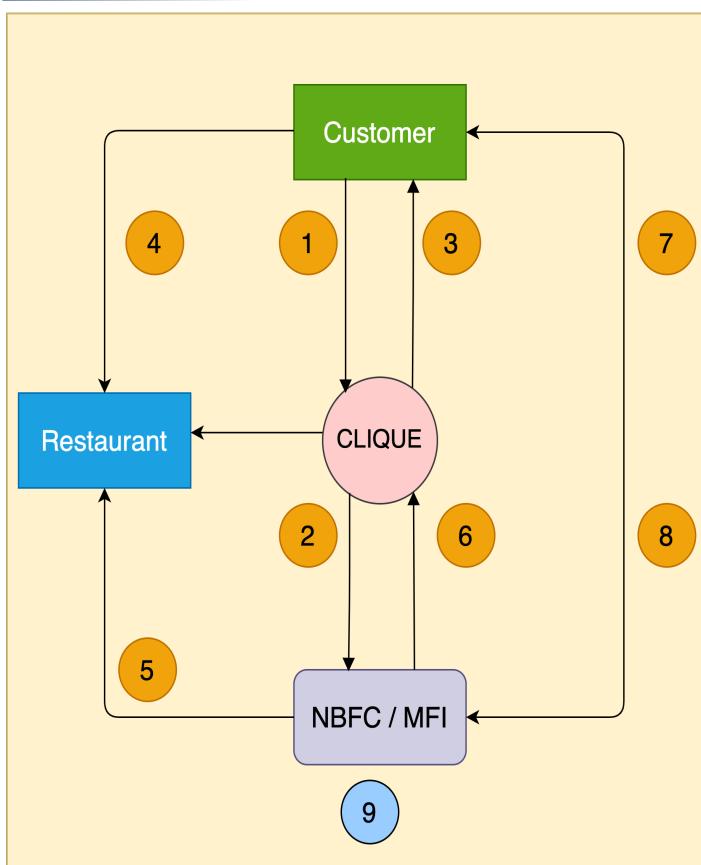


CASE STUDIES

- ❖ 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

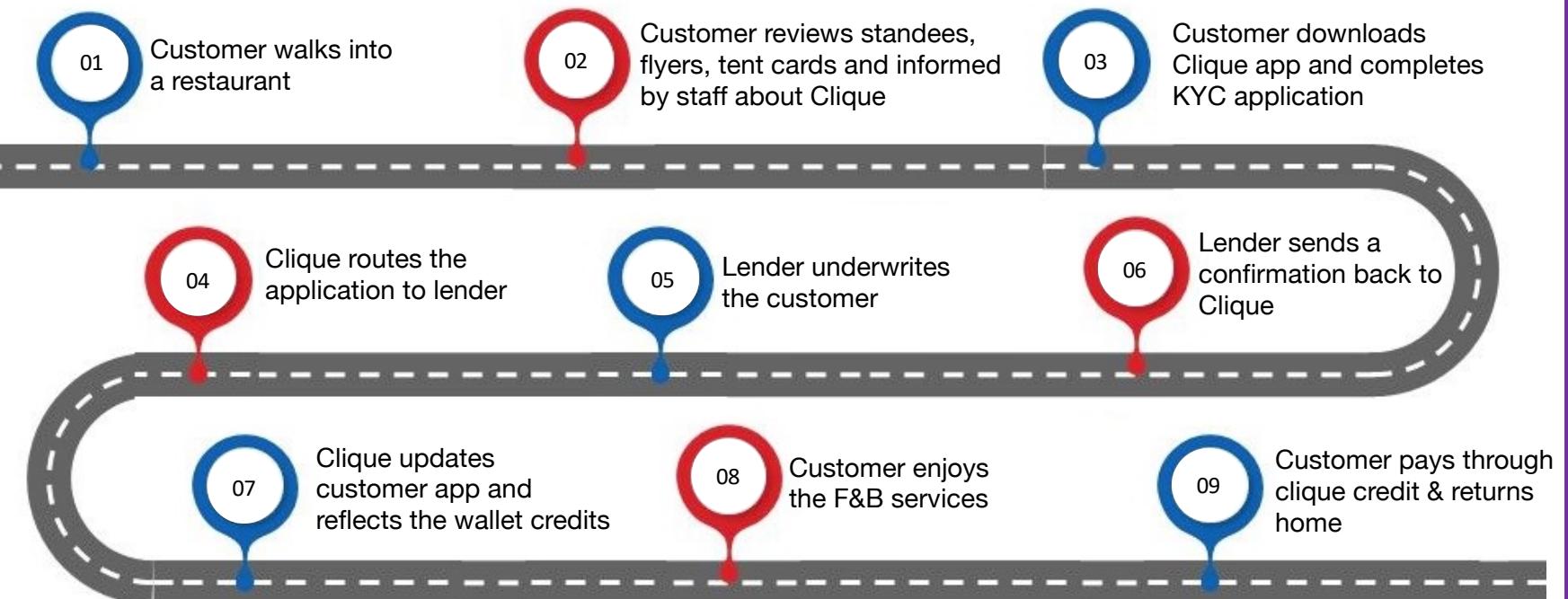


Clique – High Level Transaction Process Flow



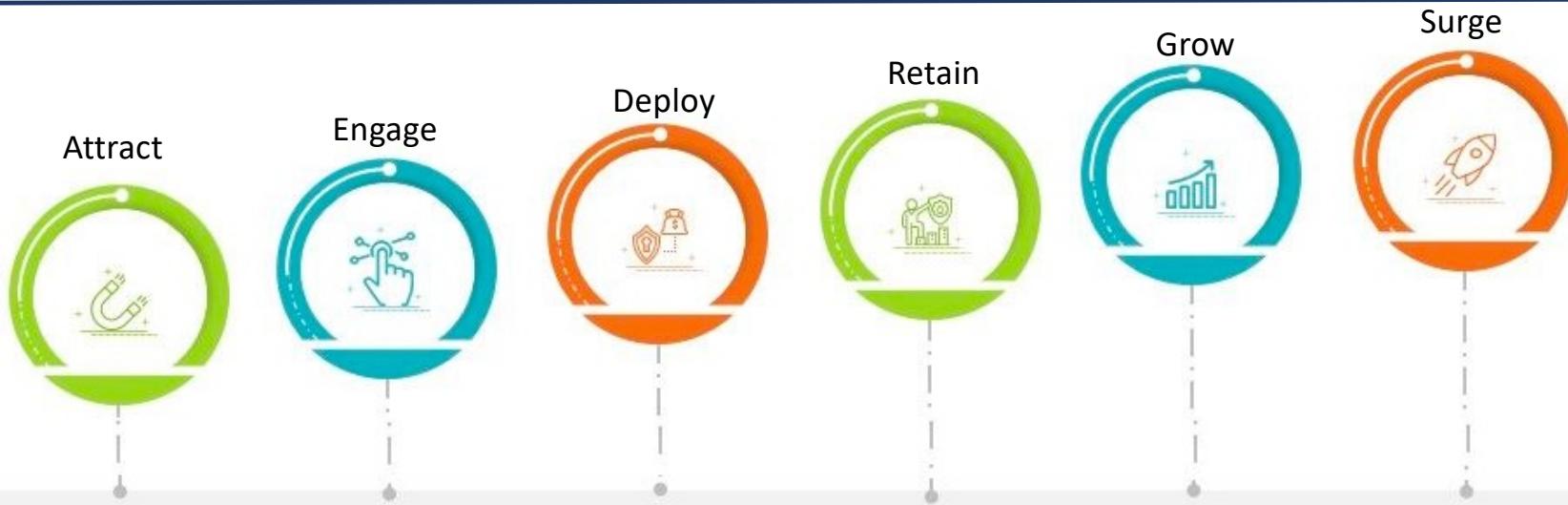


Clique – Customer Onboarding Journey





Merchant – Engagement & Growth



- Relate
- Identify Key Concerns
- Show Importance
- Reflect Passion
- Media Interaction
- Uncover Strategy
- Unveil Edge
- Compare results

- Events
- Interaction
- Awards
- Felicitation
- Awareness
- Collaboration
- Customer Care

- Clique Pilot
- POC / Beta
- **Clique Launch**
- Full Service
- Governance
- Value Adds
- Ease of Business

- Business Boost
- Referrals
- Engagement
- Statistics & Analytics
- Product Placement
- Features services

- Volume Boost
- Upselling
- Cross Move
- Up-cycling
- Dynamic Pricing
- Scoring / Rating
- Feedback

- **WAIU Launch**
- Added Products
- Promote
- Memberships
- Customer engagement
- Logistics
- Governance



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

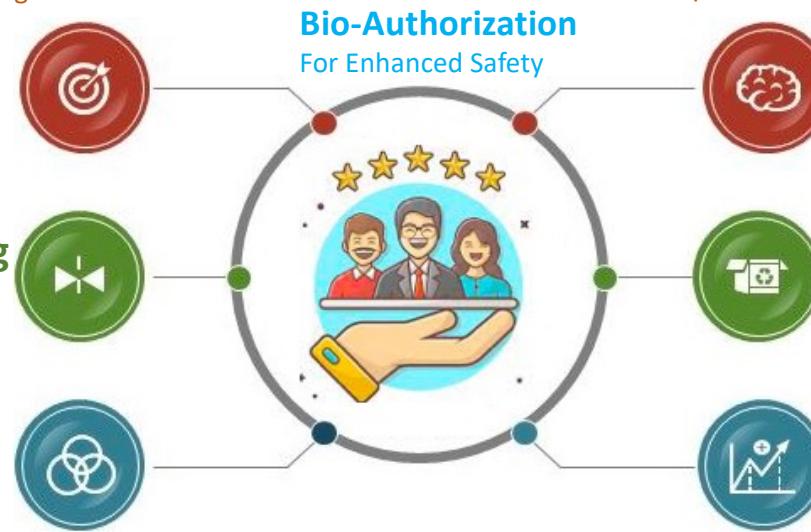
Credit line facility for F&B services during need and additional guaranteed benefits of dining out

Reactive Credit Scoring

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

No Fees & Ease of Use

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



New Borrowing Avenue

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

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

On Demand Spending Potential

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



Clique – 360° Benefits

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



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



Clique – Phase Costing – Year 1

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	1,00,00,000	- Partial infrastructure costs across locations - Acquisition & marketing expenses - POC expenses - Infra Setup (Office, Resourcing) - PPI & other overlays
3	Clique Pre- Launch	- Pre-Launch Events Continue: - Acquisitions	2	2,00,00,000	- Partial infrastructure costs - Partial Op-Ex, Audit & overlays - TPP costs - APIs, Servicing
4	Clique Launch	- Clique Full Service Launch	3	2,00,00,000	- Campaigning - 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	2,00,00,000	- Multi Lender Integration - NPCI Onboarding (Nth Reward) - Marketing & promotions - Customer support & technical development



SWOT Appraisal

Strengths

- Unique service offerings
- Cross-industry appeal
- Digital marketing enabler for merchants
- Payment flexibility for consumers



Weaknesses

- Brand Establishment
- Competition from current market leaders
- Credit cards, as an alternative



Opportunities

- First mover's advantage
- Rising customer expense on comfort
- Additional borrowing option for consumers
- Hospitality is an unexplored lending market
- Technology innovation



Threats

- Expansion of existing service aggregators into hospitality business
- Global players developing BNPL products





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



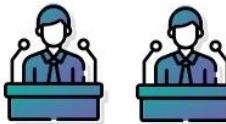
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Our Team

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), Bajaj Finserv – 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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