

CLIQUE – A Renaissance of 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 from each other through means of microfinancing services.



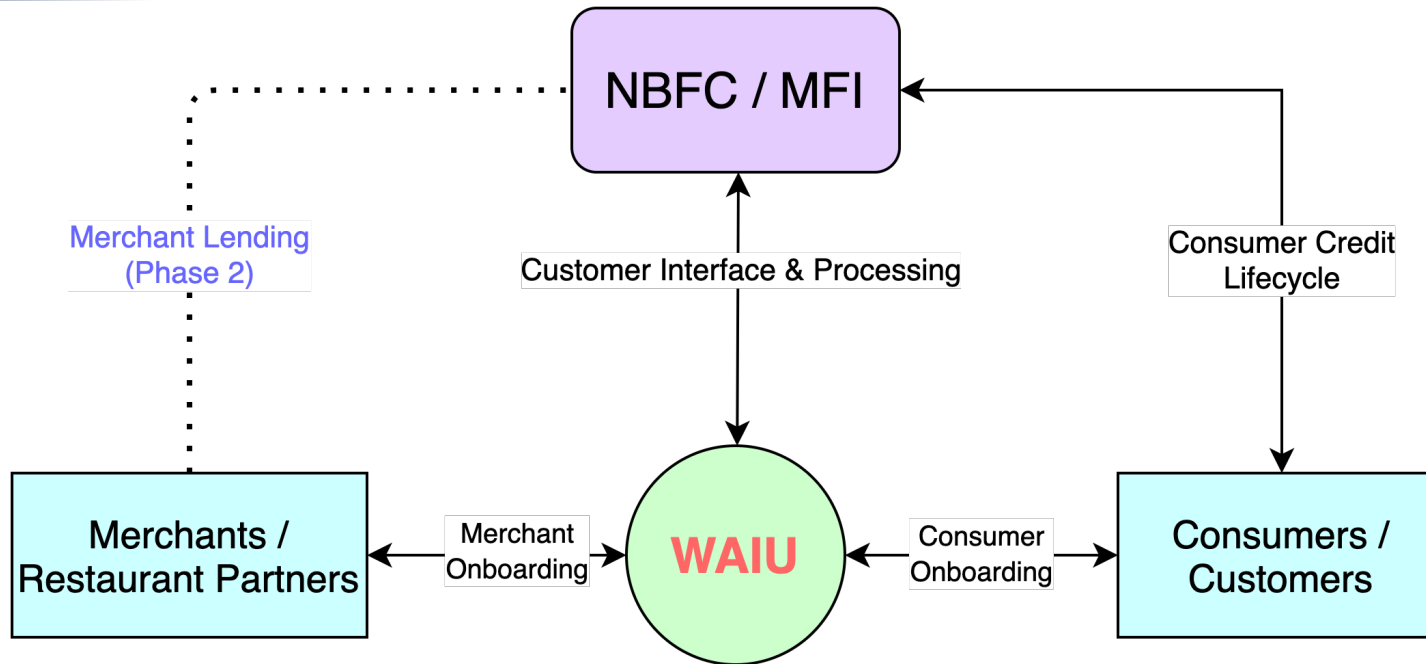
Clique will be a unique solution focused on hospitality industry, which has been consistently growing & creating pristine opportunities for restaurants & its growing youthful consumer base.

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



Microfinancing

Consumers	Restaurants	MFI-NBFC
Increase in spend potential	Increased sales	New customers
Bio-authorization to reduce risks	Higher ticket size	Increased presence
No joining or renewal fees	New feature to offer	Competitive edge
Decorum & savings	No additional charges	Innovative offer

Consumers	Restaurants	MFI-NBFC
Increased borrowing potential	Self-sufficiency at competitive rates	Untapped market – Millennials, Zoomers
Enhanced financial literacy	Standardized & organized system	Inclusive growth
Reactive credit scoring	Reduced regulatory challenges	Valued partnership
Better rates than banks	Co-branding opportunities	Benefit from geographic expansions

Clique – Commercials

Clique Revenue Stream - Per City (Sample Set - Pune)		
Year 1 - Potential customer acquisition in 1 City	624000	Based on aggregation model, de-duped across partners
Target customers for Clique @ 5%	31200	Controlled share, derived from BNPL statistics
Average credit line per customer	10000	By policy but will always be higher due to the credit score
Total business in the year, by value	31.2CR	
Interest Free Period (Months)	3	Business policy to help overcome competition
Average Delay (Months)	1.5	Market trend, after which most funds will be recovered or written off
Redeemable Processing Fee	450	Below market standards and redeemable upon credit rotation
Share of consumers with delayed payments	8.50%	Drive actuals as opposed to virtual credits
Monthly Delay Fees	2.50%	Average industry credit term is between 2.6-4.2%
Total Interest	10L	Recovery via Interests
Total late charges	18L	Recovery via late fees
Retained Processing Fee	20L	Recovery via late payers & defaulters
Total earning per cycle	48L	Per city per cycle
Merchant Discount Revenue (15%)	4.6CR	Based on 31CR circulation
MFI/NBFC Share of DR (1/3)	1.53CR	Remaining to be shared between Clique, payment gateways & cashbacks
Total MFI/NBFC Earning per cycle	2CR	Combining Clique fees & DR returns
Total MFI earning for 2.5 cycles (Guestimated over a year)	5CR	To match market curve, considering 10% delinquency
Total MFI/NBFC Clique revenue after Y1	36.2CR	Values to >16% returns
Digital Consumer Lending		
Unique new consumers for Year 1	22000	Based on a conservative 5% active MFI customers only
Average loan value	20000	Industry range is ₹10-50k in 66% cases
Total loan portfolio	44CR	Delinquency applied later at 4%
Interest Collection @ 18%	8CR	Conservative rate as compared to trend, BAU lenders
Digital Merchant / Restaurant Lending		
Total merchant partners - 1 location in Year 1	170	Based on WAIU acquisition strategy, after pre-launch
Lending pool 10%	10	Assumed & open for feedback
Average loan value (Industry average is 10-40L)	20L	Median value assumed
Total loan portfolio	3.4CR	
Total interest per location based on Interest rate @ 14%	47.6L	Conservative rate as compared to trend, BAU lenders
Total MFI/NBFC Revenue at Y1	13.5CR	Combining all products

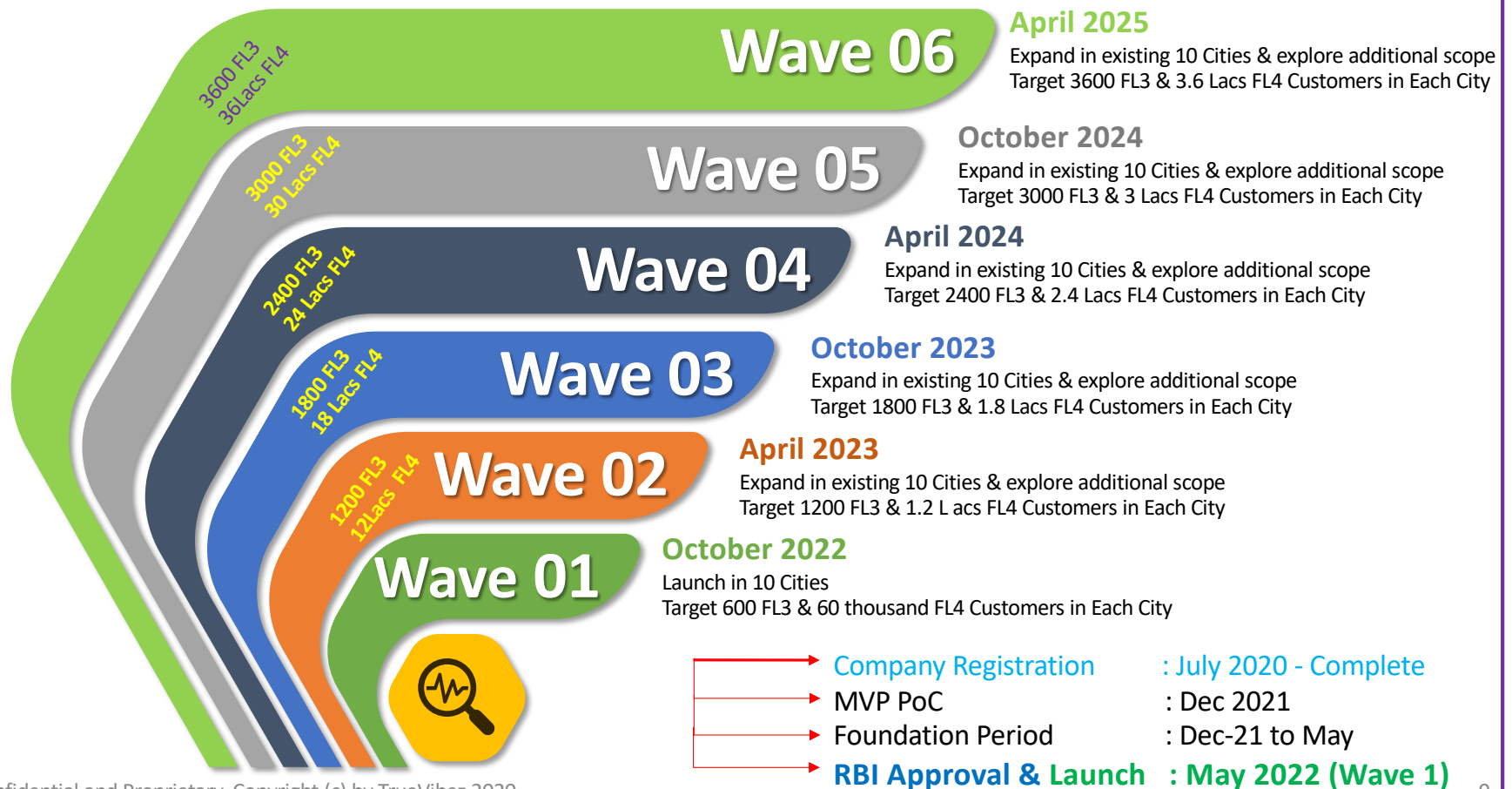
Customer Acquisition Strategy

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
Acquisition 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 Waves



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- ### 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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