

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 under WAIÜ Umbrella

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



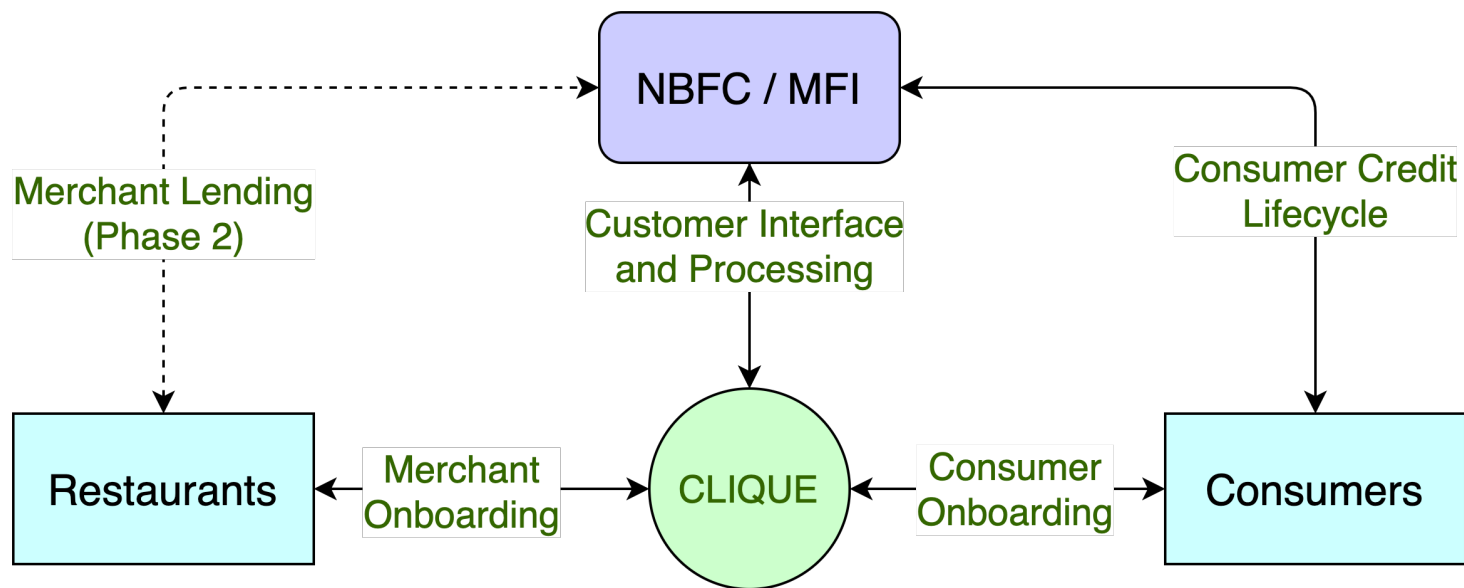
Clique will be a unique solution focused on hospitality industry, that has been consistently growing & creating pristine opportunities for restaurants & its ever-growing youthful consumer base.

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.

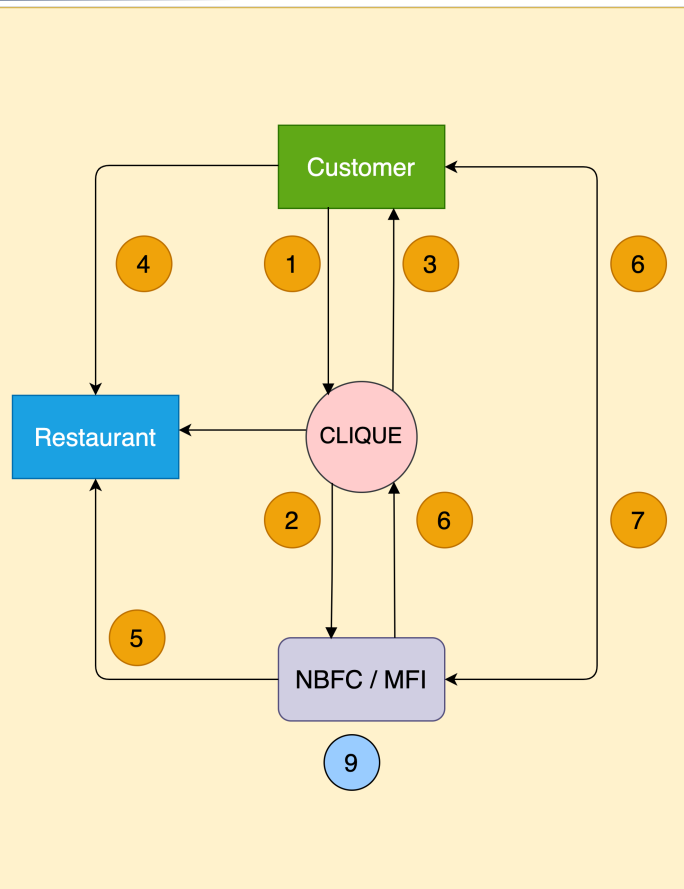
Clique – High Level System Flow



CASE STUDIES

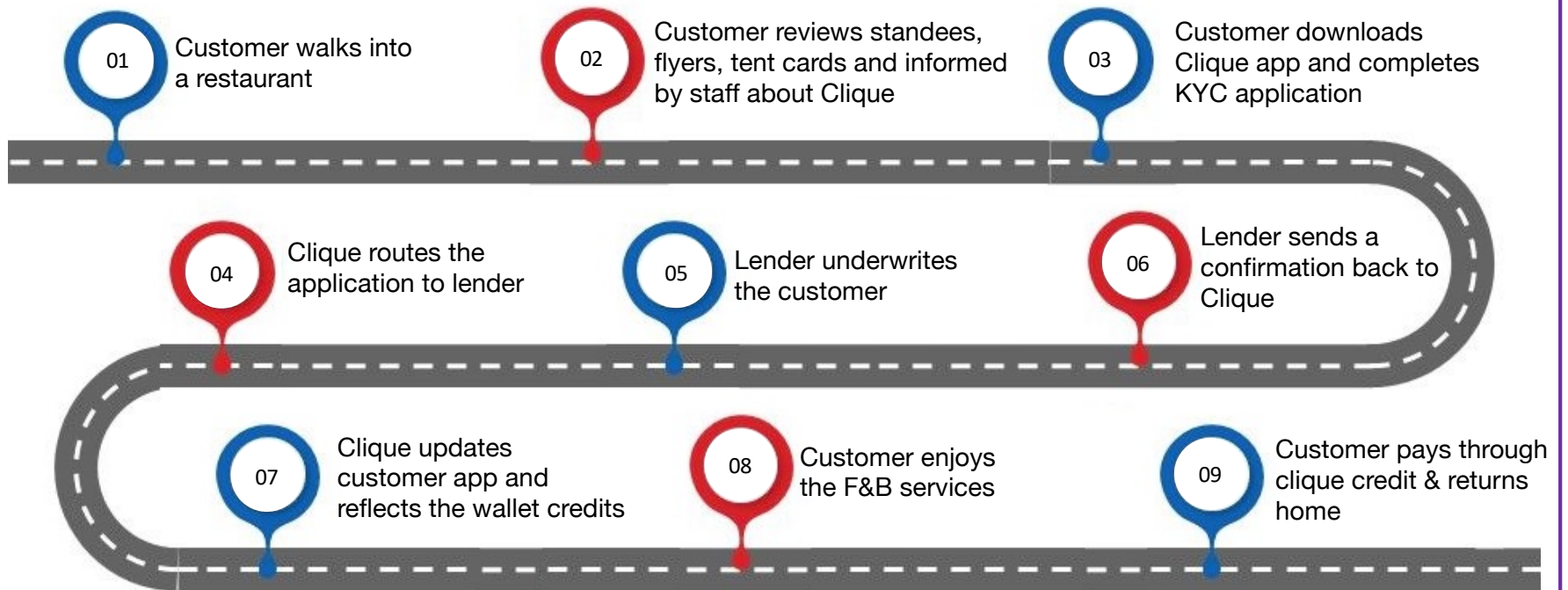
- ❖ Zomato, in partnership with InCred, to lend Rs 1L to 50k restaurants, developing loan book of 500CR
- ❖ PAYO (Australia) – Launched ENPL service in July-21 & already has 500+ restaurant partners

Clique – High Level Transaction Process Flow



1. Customer walks into a restaurant & applies for the wallet credit through Clique App
2. Clique receives customer application & send it to the lender for underwriting & respond with approval or rejection
3. Customer app wallet is credited with approved funds & signs NACH mandate
4. Customer utilises the wallet credit at the restaurant e.g., **Rs 5000**
5. Lender pays the merchant (less the operational charges) based on merchant's billing cycle e.g., **Rs 4000**
6. Lender pay the commission to Clique e.g., **Rs 800** based on payment reconciliation, on agreed frequency
7. Customer pays lender later based on agreed T&C, including interests, delay charges etc.
8. Once paid, even if partially, lender updates Clique to reset customer's wallet for calculated funds for further utilisation
9. Lender keeps the balance i.e., **Rs 200**, for their services

Clique – Customer Onboarding Journey





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

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

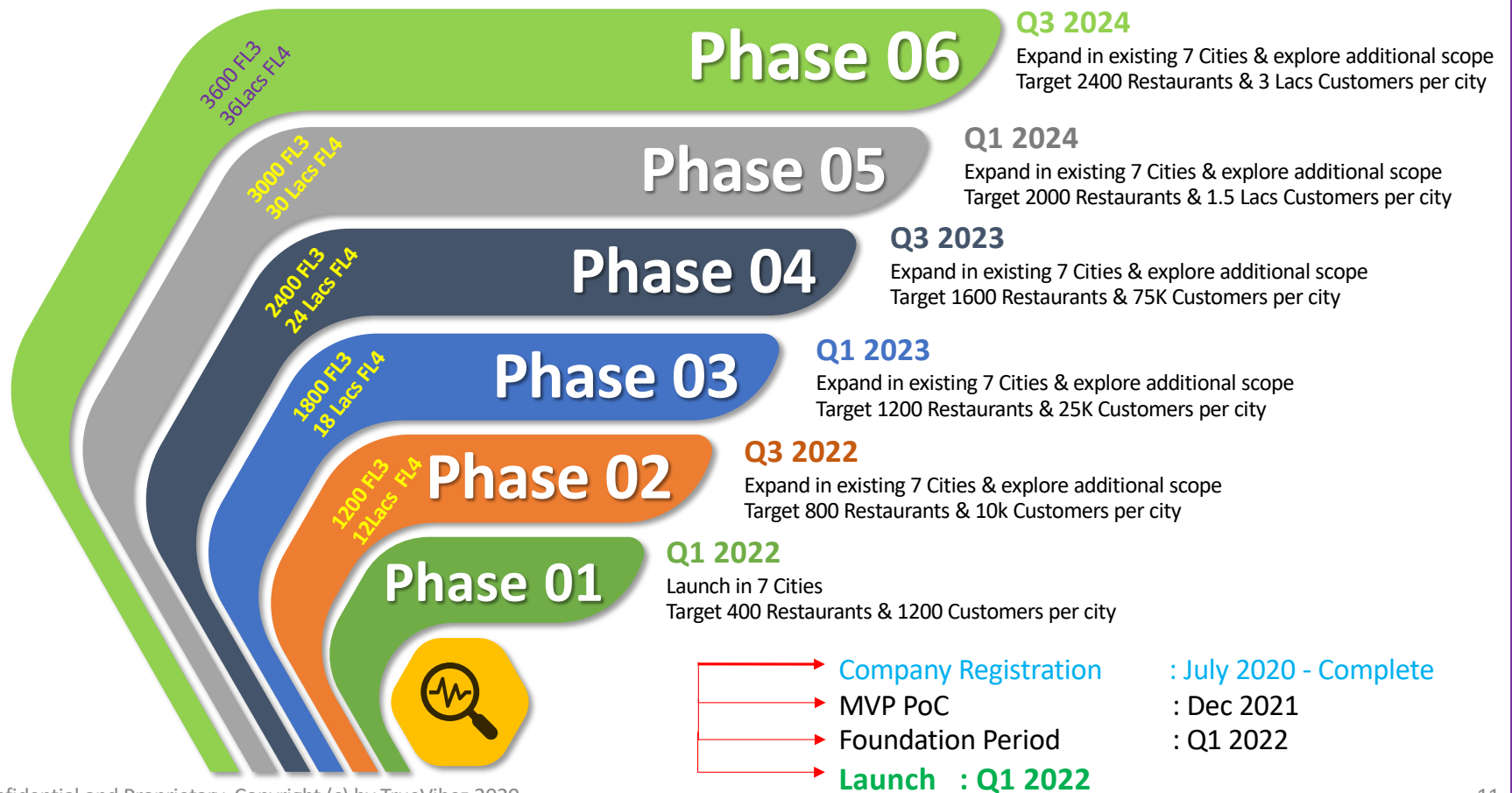
Customer Acquisition Strategy

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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