

CLIQUE – Experience Luxury At Convenience





Clique – The Opportunity under Truevibez Umbrella

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

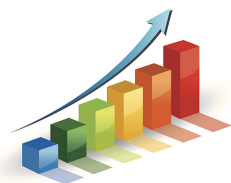


Dine Now, Pay Later

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.

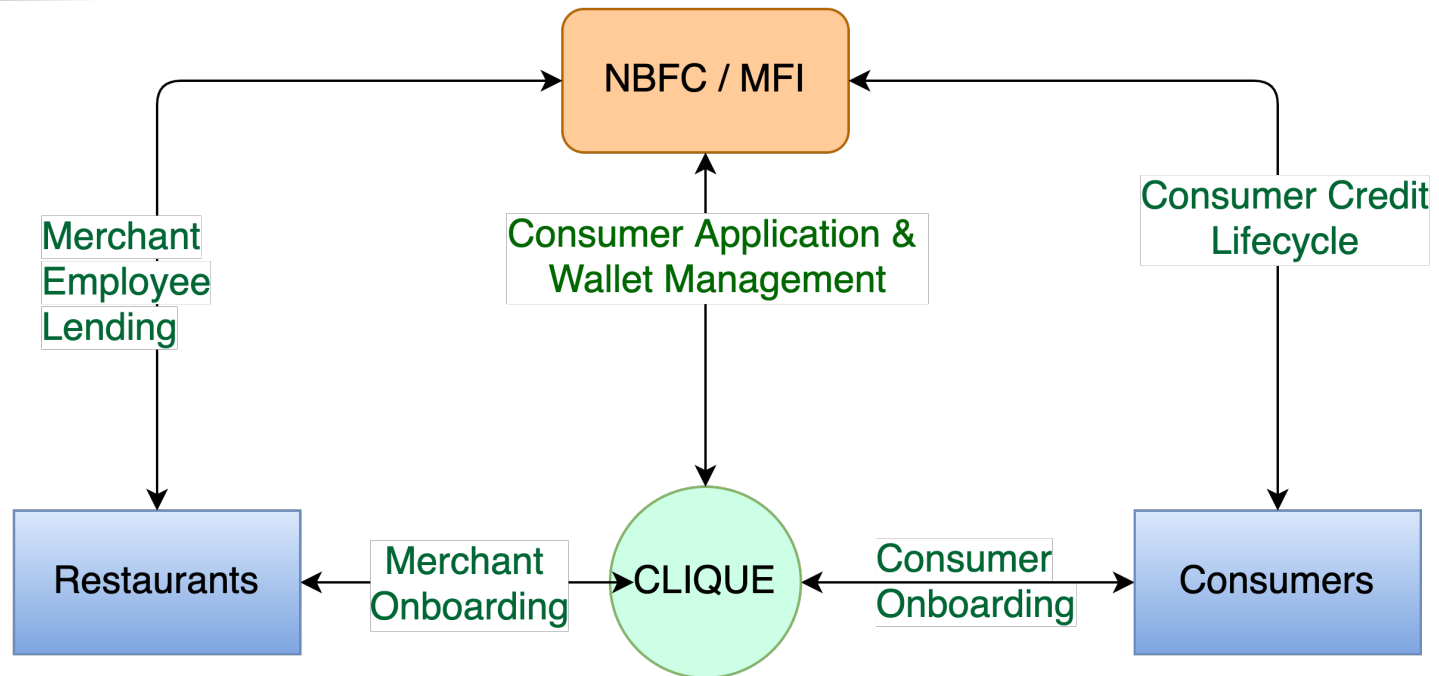
Merchant Employee Lending

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 – 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

A vertical strip of ten stylized, colorful illustrations of indigenous figures and symbols. The figures are depicted in a folk-art style with bold outlines and geometric patterns. The top figure is a dancing figure with a sun-like head. The second figure is a figure with a staff and a bowl. The third figure is a figure with a staff and a bowl. The fourth figure is a central figure with multiple arms and a sun-like head. The fifth figure is a figure with a staff and a bowl. The sixth figure is a figure with a staff and a bowl. The seventh figure is a figure with a staff and a bowl. The eighth figure is a figure with a staff and a bowl. The ninth figure is a figure with a staff and a bowl. The tenth figure is a figure with a staff and a bowl. The strip is decorated with various geometric shapes like triangles and circles.



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

Question & Answers



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