

The Problem

Urban commuters - especially in cities like Nairobi - are stuck between two bad options:

- Matatus: Cheap but overcrowded, chaotic, and unpredictable
- Bolt/Uber: Safe and comfortable but far too expensive for daily use

There is no reliable system that lets strangers heading the same way split a ride securely, fairly, and affordably.

The Solution: CHIPA

CHIPA is a mobile app that makes urban ride-sharing easy, safe, and cost-effective.

It:

- Detects nearby users within 100-300m
- Matches riders going in the same direction
- Lets users choose their preferred group size (2-4 riders)
- Suggests a smart central pickup point
- Collects upfront payments via M-Pesa or card
- Books the ride (Bolt/Uber) only when all payments are confirmed
- Recalculates or refunds if someone bails

No crowding. No confusion. Just smooth, smart, shared rides.

How It Works - Step by Step

1. Enter your destination
2. Get matched with nearby riders headed in the same direction
3. Confirm your group (size, preferences)
4. Agree on a pickup spot
5. Pay upfront (CHIPA holds funds in escrow)
6. App books the ride when all payments are confirmed

7. Ride begins - fairly split, fully secure

Rider Rules & Penalties

- Upfront payment is mandatory
- 5-minute pickup grace period
- No-show = no refund
- Delays = possible bans
- Tech issues? Everyone gets a refund
- Misconduct = suspension or permanent ban

Refund Logic

- Funds are held in escrow until the ride starts
- If ride does not launch, full refund
- If one rider bails, others can:
 - Proceed (fare auto-adjusts), or
 - Cancel and receive refunds (except no-show)
- Refunds are instant or within 60 minutes

Trust & Safety Built-In

- Phone verification
- Profile photos & display names
- In-app emergency button
- Women-only ride option
- Ratings, reports, and rider history
- Upcoming: Invite-only and rider preference filters

Revenue Model

- KES 10-30 booking fee per user
- Optional premium features (filters, early booking, scheduling)
- Affiliate earnings through Bolt/Uber partnerships

Target Users

Urban youth (ages 18-35), students, professionals

Launch in Nairobi -> Expand to Mombasa, Kampala, Kigali, Accra, Lagos

Scaling Roadmap (Kenya)

| Phase | Users/Rides | Monthly Revenue (KES) | Estimated Valuation (KES) |
|--------------|------------------|-----------------------|---------------------------|
| MVP (pilot) | 1000 rides/day | 600K | 10M-20M |
| Nairobi-wide | 10000 rides/day | 6M | 150M-300M |
| Multi-city | 100000 rides/day | 60M | 1B-2B+ |

Investor Risk & Mitigation

| Risk | Concern | Our Solution |
|----------------------|------------------------|---|
| No-Shows | Users fail to show | Grace period + non-refundable policy |
| Trust | Stranger anxiety | Verified users, safety features |
| Bolt/Uber API Limits | Integration blocked | Start manually, negotiate traction |
| Disputes | Delay or cost conflict | Logs, dynamic recalculations |
| Scale Pressure | Too many matches | Staged rollout, backend optimization |
| Legal Risk | Regulator interference | Register as tech aggregator, not operator |

Success Likelihood

| Milestone | Estimated Likelihood |
|--------------------------------|----------------------|
| KES Millionaire (1-2 years) | 90% |
| USD Millionaire (3-6 years) | 40-60% |
| KES Billionaire (5-10 years) | 20-35% |
| USD Billionaire (global scale) | 5-10% |

Final Word

CHIPA is more than an app - it is a scalable transport infrastructure for Africa's urban future.

You are solving:

- A real, painful daily struggle
- With a simple, tech-powered solution
- That is designed to scale across cities and continents

The time is now.

If we build this right - smart, fast, lean - this could become the next billion-shilling mobility platform.

Ready for Next Steps?

Let us know if you would like:

- A branded Google Docs version
- A pitch deck (Slides)
- Help building the MVP roadmap

Let's build this.

CHIPA: Smart Urban Share.