



**SP/TP
HANDOVER
REPORT**

August 2025

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→ Introduction

This is the Handover Report, presented by Beacons agency, covering work done on TetradPay and SimlessPay in of 2025.

This report provides a comprehensive look at the strategies, campaigns, and initiatives that have driven SimlessPay's and TetradPay's success across design, marketing, influencer collaborations, and community engagement.

Key areas highlighted in this report include:

- **Growth performance metrics:** Comparing previous data with existing data to understand the growth or decline over the last 8 months.
- **Brand and Design:** The various content that were published on the platforms, and how they relate to the identified mission and values of the brands.
- **Digital Marketing:** Campaigns that resonated with audiences, from cultural storytelling to digital innovation.
- **Influencer Partnerships:** Leveraging trusted voices to expand reach and impact.

→ Executive Summary

While 2024 was characterised by more robust and vertically focused activities, 2025 saw a shift. There was a decline in deep vertical efforts and an increase in horizontal marketing activities aimed at widening our reach and improving our overall effectiveness.

In 2024, our efforts leaned heavily toward ATL campaigns. We ran more social media campaigns, worked closely with influencers, and built brand partnerships designed to attract new users and expand market coverage. We also invested in performance ads with the clear objective of pushing brand awareness and driving acquisition.

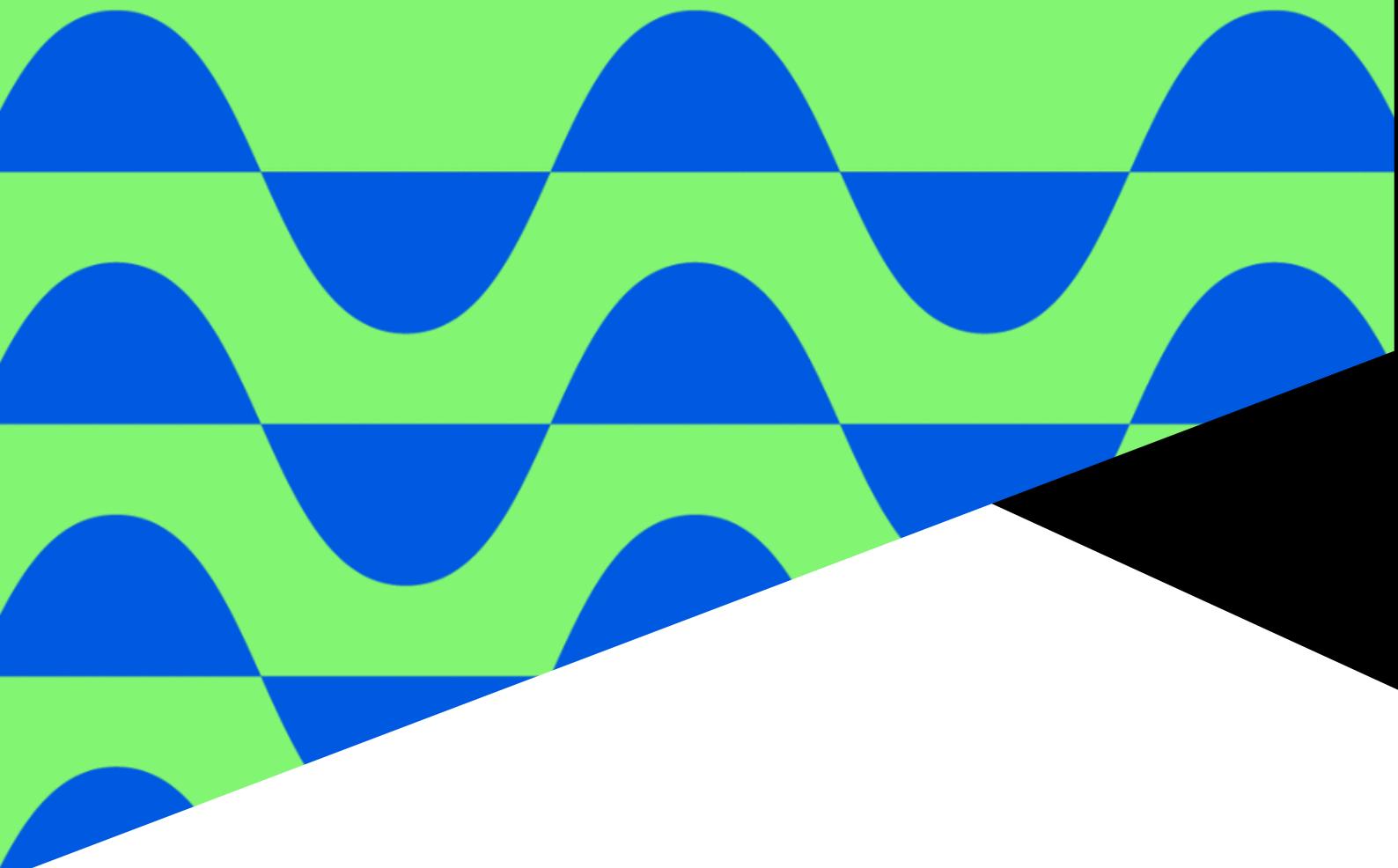
In 2025, we shifted our focus toward engaging our existing user base, which stood at over 80,000 for TetradPay and over 20,000 for SimlessPay. Our activities were designed to strengthen loyalty and increase user activity. This included email campaigns, promotional offers for current users, and in-app messaging initiatives.

While we continued to work with influencers and had plans to sustain advertising, these were interrupted early in the year when we suffered a significant setback. A Facebook penalty led to the loss of the main business account (that housed both SimlessPay and TetradPay's Meta pages), access to the official pages, and all the progress we had made on them over time.

Despite this, we did not lose momentum. We began reworking our content and outreach strategy and were making progress before the decision to hand over was made.

Overall, 2025 was less eventful than the previous year, but still productive. We executed campaigns and initiatives that helped maintain brand visibility, engage our user base, and lay the groundwork for continued growth. We trust that the next team will build on these foundations, driving the brands to their next phase of market expansion and towards stronger brand equity.

The rest of this document provides a detailed breakdown of our activities and contributions to the brands.



➔ **TetradPay**



TetradPay is a cross-border payments platform created by Africans for Africans, dedicated to making international money transfers fast, affordable, and transparent.

The brand promise is to give every transaction more value through competitive rates and reliable service. TetradPay serves African immigrants and global diaspora communities who want to support families, fund businesses, pay bills, and invest back home with ease.

Positioned as a people-first fintech, it bridges distance with technology, enabling seamless transfers that strengthen relationships and create opportunities. TetradPay is more than a payments platform. It is a trusted partner in keeping dreams alive.



➔ SimlessPay



SimlessPay operates on the belief that love knows no borders, nor fees. The brand and platform helps Nigerians in the UK stay connected to loved ones back home by making money transfers simple, affordable, and meaningful.

At the core, we positioned the brand to reflect a deep value for family and connection. SimlessPay charges no transfer fees and offers some of the best exchange rates available, ensuring every pound sent home goes further.

Targeting the younger Nigerian community in the UK, SimlessPay focuses on delivering maximum value while strengthening both emotional and financial ties across borders.

➡️ Brand and Design

Until the loss of our Meta Business account and the subsequent removal of our Instagram pages, we maintained a consistent presence on Facebook, Instagram, Twitter, and LinkedIn. During the downtime on Meta platforms, our focus shifted to LinkedIn and Twitter, where we continued to post actively. When it became clear that we would not regain our Instagram pages and had exhausted all possible avenues to recover our Facebook pages, we created new Instagram accounts.

For the past few months, our brand management efforts have therefore been centered on three main platforms: Twitter, Instagram, and LinkedIn. Following a rework of our content and partnership strategy, we also launched a TikTok account for SimlessPay to reach a more youthful demographic and to share influencer-created videos. For TetradPay, we doubled down on LinkedIn to engage older professionals and industry-focused audiences.

As part of our refined content strategy and clearer brand direction, we updated the brand guidelines and refreshed the design approach to better appeal to our targeted demographics while remaining true to our brand focus. To enhance engagement, we commissioned a mascot designer and developed a mascot concept intended to become the face of SimlessPay's social designs and campaigns. This initiative was paused due to the handover notice, but it can be revived if the incoming team sees value in that direction.

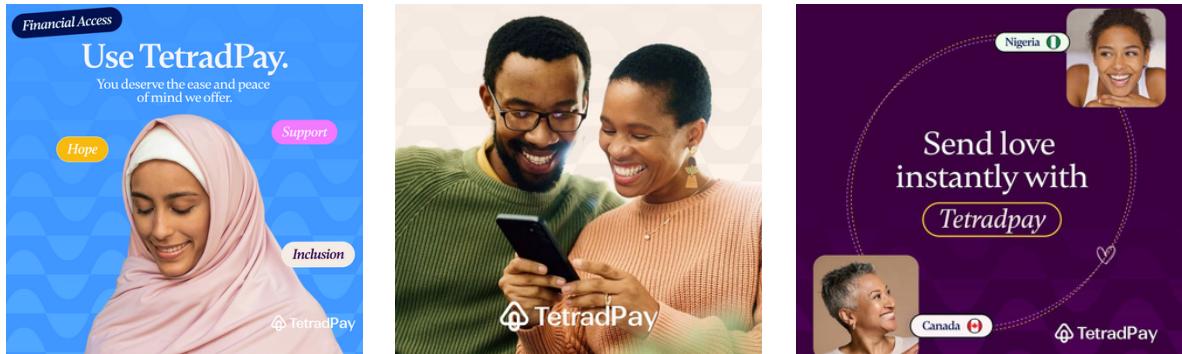
90%
User alignment

50%
Engagement during cultural campaigns.

Artifacts to be handed over:

- Onboarding sheet with all necessary logins.
- Drive link containing brand assets, updated brand guidelines, and most recent designs.

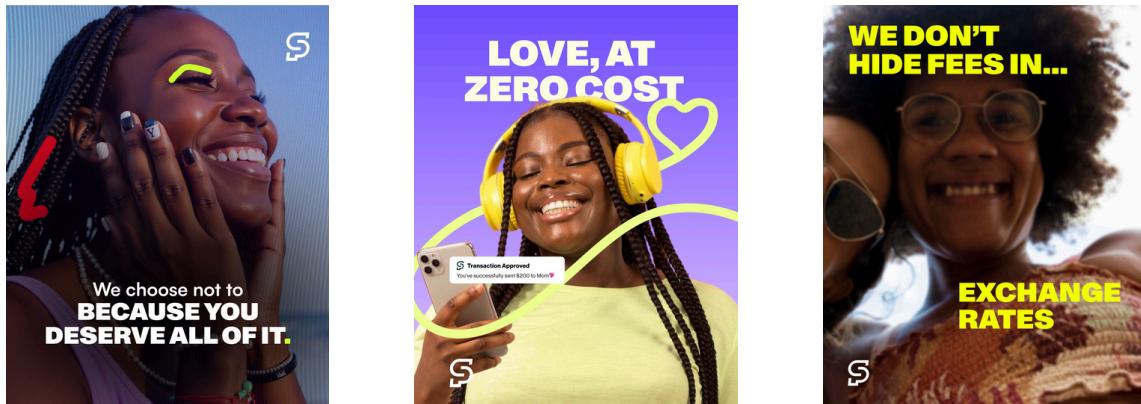
TetradPay Brand Designs



SimlessPay Designs (Old)



SimlessPay Designs (New)



→ Life-Cycle Marketing

The introduction of the CRM tool Systeme.io in May positioned us better than before to drive meaningful user engagement across the different stages of the customer lifecycle. This was a welcome shift from our earlier state, when we could not run email campaigns or send targeted messages to specific user segments.

However, after closer review, we found that the Systeme.io integration was less seamless than expected. Systeme.io is primarily designed for personal brands selling digital products, not for a B2C startup brand. As a result, many of its features did not align with our needs.

The contact upload process lacked robustness, and users were neither segmented nor tagged in a way that would allow us to identify and track them accurately across the customer lifecycle. While we could send emails to users already uploaded to Systeme.io, that was the extent of its usefulness for us. Attribution on Mixpanel, Appradar, and even Netlify (for in-app notifications) was also inaccurate, limiting our ability to execute deep targeting.

We informed management about these limitations, but since it was not treated as a priority, we worked with the available tools. Despite these constraints, we ran campaigns and sent regular emails (1 to 2 times weekly), while also sending in-app notifications written in a direct response style (2 to 3 times weekly).

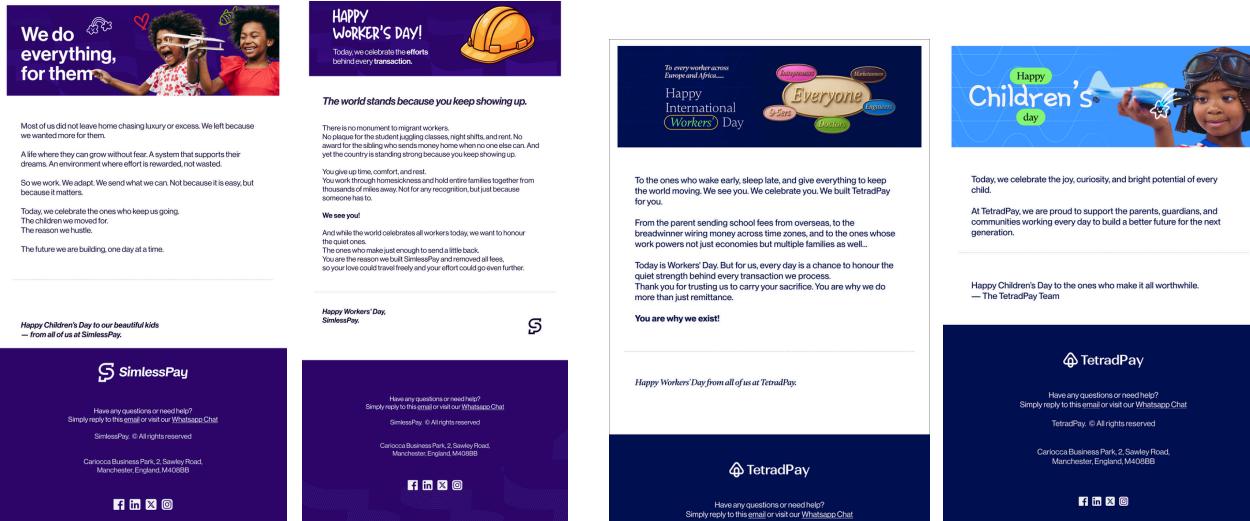
10%
Open
rate.

2.4%
Click-
through
rate.

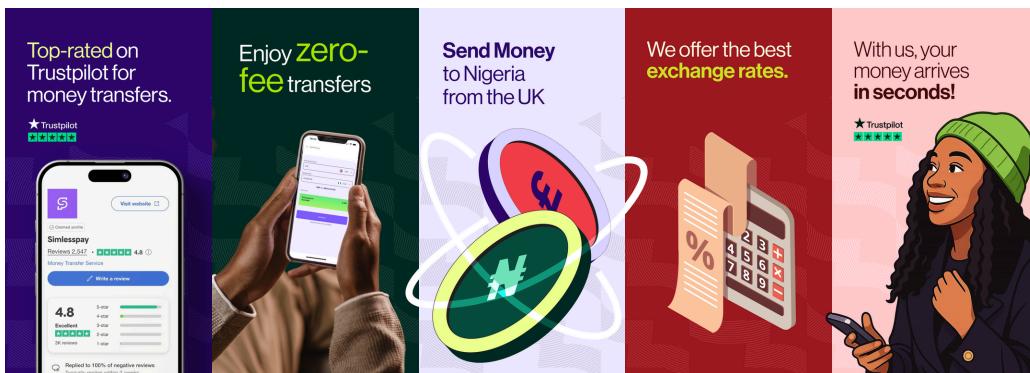
Artifacts to be handed over:

- Logins to Appradar, Netlify, Mixpanel, and Systeme.io as contained in the onboarding sheet.

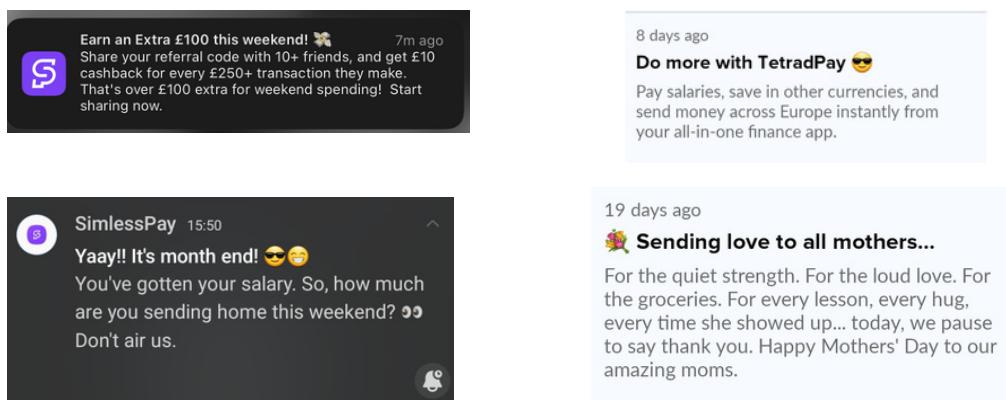
Email Designs



App Screenshots



Push Notifications



→ Social Campaigns

This year, we executed one major brand campaign, two social engagement campaigns, and one mini brand campaign that was cancelled midway. These were the "Love No Dey Lie" campaign, the "Terrific Dads" campaign, the "Hello Canada" launch campaign, and the #EveryPoundCounts campaign, which was eventually discontinued following a management decision.

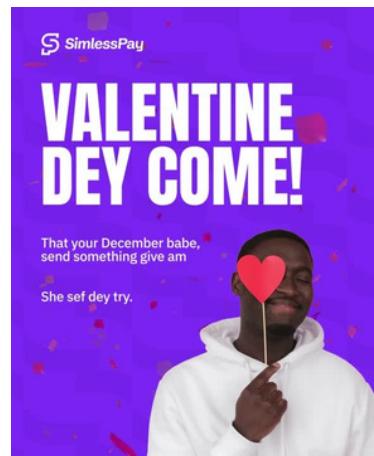
Each campaign helped us connect meaningfully with our users, remain top-of-mind, drive app downloads, and contribute to significant transaction volumes during the months they ran. Their performances and overall impact are detailed in the monthly reports for their respective periods.

Artifacts to be handed over

- Monthly Reports from January through July
- 2024 Annual Report

600K
Social
impressions.

2.1K
Mobile
installs





Valentine's Day done near, just 8 days to go! This no be time to fom
buoy or forget your people. Love no dey lie, and if it's sure for you
show works!

No let distance be excuse, your family, your person, your special
sometime day expect that little something to feel your love. If fit be
gfit, support, or just a reminder say you still dry.

When you day ready to send love way dem fit feel, SimlessPay got
you. Fast, easy, and reliable way to send money to Naija.

My guy love no dey lie
Show Workings!

Have any questions or need help?
Simply reply to this email or visit our WhatsApp chat
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Carioca Business Park, 2, Sawley Road,
Manchester, England, M408BB



Valentine's Day no just 2 days away!
No be only "I love you" go do this, make your person feel am!
With SimlessPay, you fit send money fast, easy & secure to your
loved ones for Nigeria No delay, no story, just straight love!

Instant transfer, sharp sharp alert!
Zero charges, zero fees!
Secure transfer, your money dry safe!
No just dry wait till the last minute!

Click below, send that Valentine money now!
Make love no pass you by!

SimlessPay got you!
Run Am Now!

Have any questions or need help?
Simply reply to this email or visit our WhatsApp chat
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Dear valued user;

We are excited to announce that TetradPay is now live in Canada.

You can now send and receive money between Canada and over
20 countries, including Nigeria, the UK, and across Europe.

If you have friends, family, or colleagues living in Canada, let
them know that they can now join the growing number of Africans
worldwide using TetradPay to stay connected to what matters.

Warm regards,
The TetradPay Team



Dear valued user;

Now that we are live in Canada, there is even more reason to
share the app with your network. For every person in Canada
who signs up using your referral code and makes a first transac-
tion worth £250 or more, you earn £10 as cashback.

Here is how it works:

- Open the TetradPay app
- Copy on your referral code and copy it.
- Share your code with friends, family, or colleagues in Canada.
- Get rewarded when they make a first transaction worth £250 or more.

It is that easy.

Your friends enjoy seamless cross-border transfers. You earn
cash rewards. Everybody wins.

Start sharing your code today.



TetradPay

Have any questions or need help?
Simply reply to this email or visit our WhatsApp Chat

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Dear valued user;

This Father's Day, we are shining a light on our #TerrificDads.
These are men who have remained present, supportive, and
strong, even when the world has tested them.

They are the ones who continue to show up, no matter how difficult
it may be. Men who may have left home to work in another country,
made cancer sacrifices, or quietly given up personal comforts so
their families never lacked. They do not always get the recognition
they deserve. We would like to help change that.

If this sounds like your dad, and you would like to see him celebrated
on Father's Day, we encourage you to...

Please send us a message of no more than 100 words or a paragraph on Instagram @tetradpayapp, telling us what makes your father a
#TerrificDad.

The deadline for submissions is Friday 13th June.

We will be selecting a few of the most powerful stories to spotlight
in our special Father's Day feature.

Let us come together to honour the quiet heroes who give so
much.

– The TetradPay Team



At TetradPay, we understand the weight it comes with wanting
to give your family a better life. We see the long hours, the second
jobs, the miles you travel, the sacrifices you make. We see the
sacrifices made across countries and time zones.

That's why this Father's Day, we are proud to celebrate our #Ter-
rificDads.

Fathers who work hard, often in silence.
Fathers who put their families first.
Fathers whose love is steady, firm, and full of intention.
Fathers who provide, protect, and are always present.

You are not just part of our community. You inspire it.

Happy Father's Day.
– The TetradPay Team

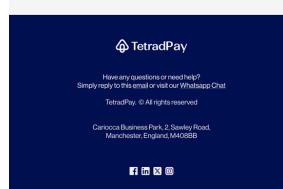


#Every POUND counts
With **SimlessPay**,
every pound counts.

- Zero fees
- Best exchange rates
- ... more money sent home.



Why throw away
that £3.13?



TetradPay

Have any questions or need help?
Simply reply to this email or visit our WhatsApp Chat

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➡ Partnerships & Influencer Marketing

In 2025, we had hoped to go big on influencer marketing, similar to what many of our competitors were already doing, as a way to reach Nigerians in the Diaspora and strengthen our brand positioning. This was particularly important for SimlessPay, which had about 17,000 users at the time and was the platform management had identified as a priority.

Carrying over the initial plan from 2024 and working within a limited budget, we focused on micro-influencers who fit into our £800 per month budget cap, with a maximum of two influencers engaged at a time. Contracts were set for three months only and not renewable, since the strategy was to grow vertically with different influencers instead of retaining one voice for too long. Most of the influencers we worked with had between 20,000 and 80,000 followers and committed to 3 to 5 posts per month.

While this approach had some positive impact, many of the stronger influencer prospects we engaged were later poached by competitors like **Nala** and **LemFi**. In practice, we worked with only two influencers for SimlessPay in 2025 (**Clara** and **Odinakachi**) and none for TetradPay. Their individual performances are detailed in the monthly reports included in this handover.

Before the handover process began, we had been preparing to propose a new influencer strategy. The revised approach was to engage Nigerian movie and TV stars as influencers for TetradPay to appeal to an older professional audience, while working with family-oriented micro-influencers and UK-based lifestyle creators of Nigerian origin for SimlessPay. The goal was for TetradPay's celebrity partnerships to extend into possible commercial shoots, while SimlessPay would lean into relatable, everyday content to fuel ads and social engagement.

In terms of community and event partnerships, SimlessPay collaborated with two cultural events in the UK. The Afro-Flavour Festival celebrated African culture through food, fashion, and art, reaching younger and urban audiences. The Iri Ji Festival was the annual New Yam Festival, which resonated strongly with a more traditional Nigerian audience in the diaspora. Beacons' role in these partnerships was limited to ensuring the necessary marketing collaterals were available, while overall coordination was led by management.

Key Collaborations Summarised

2024

- **Whitemoney:** Leveraged his wide reach and relatability to highlight SimlessPay's user-friendly services.
- **Slimfit:** Engaged audiences with engaging lifestyle content that showcased the app's convenience.
- **Peace Oni:** Delivered compelling narratives focused on the app's convenient and reliability.
- **Adenike:** Shared authentic stories of using SimlessPay to create lifestyle content and also connecting with family back home.
- **Jectimi:** Delivered compelling narratives focused on the app's speed and security.
- **Daniel Jesuloba:** Used their platforms to promote financial literacy, tying it to SimlessPay's offerings.
- **Kelvin Ossai:** Created educational content on financial freedom using SimlessPay to connect with diaspora living in the UK.
- **Lekan Kingkong:** Lekan Kingkong brought TetradPay's story to life by seamlessly integrating its services into his daily life and content.

2.5M
Impressions.

12.5%
Engagement
rate.

2025

- **Clara:** UK-based Nigerian influencer creating Japa-themed content on YouTube and Instagram, leveraged to promote SimlessPay.
- **Odinakachi:** UK-based interior décor creator with a family audience, used to strengthen the "send money home" narrative.
- **Afro-Flavour Festival:** A youth-focused cultural festival celebrating African lifestyle and experiences.
- **Iri Ji Festival:** A traditional Nigerian cultural festival highlighting heritage and community in the diaspora.

Highlights and Impact

- **Cultural Relevance:** Influencers integrated SimlessPay into their daily narratives, enhancing relatability and authenticity.
- **Metrics of Success:** Over 2 million views, a 12.5% engagement rate, and significant contributions to app installs and transactions through influencer campaigns.
- **Community Connection:** Influencers built trust by aligning with SimlessPay's mission to empower the diaspora.

→ Customer Support

Throughout the year, we continued to receive mixed feedback from users across social media, Trustpilot, and the App Store. Many reviews on Trustpilot praised our money transfer service, particularly for its speed, efficiency, and reliability. TetradPay earned over 5,000 positive reviews and ranked within the top 15 money transfer services on Trustpilot, which is a strong brand credibility marker.

On the other hand, some customers expressed frustration with transaction delays and the difficulty of reaching support. This issue became more visible on social media, where we handled 3 to 5 public complaints weekly during the later part of the year. The most common issues were recipients not receiving funds until several hours, or in some cases up to a full day, after a transfer was initiated. In addition, we noticed that transfers made to corporate accounts often failed to process.

While these challenges arose, management showed commitment to resolving them and treated customer support as a priority. However, we strongly recommend that the company continues to address these operational delays, as they may be quietly costing us users and affecting overall trust in the service.

5K
Trustpilot reviews handled.

20
social complaints handled monthly.

Artifacts to be handed over

- Revamped Customer Support Messaging Framework document

Replies to @tetradpay and @Ngadiele
 @tetradpay I have sent you watsapp messages to escalate a transaction not completed Can someone reach out to me asap or ensure I receive my funds asap pls !.... guys what is going on ! You never used to operate this way !!!! My transaction is also pending

★★★★★ 

SimlessPay is very easy to access and...

SimlessPay is very easy to access and highly professional and stressed-less, so I recommend you to use their services for guaranteed delivery of your Money to your loved ones and businesses.

Date of experience: 30 May 2025

shulicutejohn 7h
 The best money transfer app but lately the delay is so frustrating 😞

1 like Reply

tonie_cash 2w

There's nothing fast abt it especially when converting from Naira to other currencies. OMG

Reply Hide

→ Digital Marketing

This section typically covers performance marketing (ads) as well as SEO, email marketing, and related activities. However, most of the work in 2025 has already been captured in other sections above.

In 2025, we only ran paid ads once, during the "Love No Dey Lie" Valentine's campaign. The performance of that campaign has already been detailed in the February monthly report. We recorded 1,320 mobile installs and a reach of 216,931 during the campaign, which ran for seven days from February 7th to 17th. Advertising spend for the period amounted to £899.90

Unfortunately, our Meta Business account was taken down shortly after, and despite repeated efforts, we were unable to recover it. Creating a new business account was also not possible since management access to the Facebook pages could not be confirmed.

For SEO, we had published some posts on popular forums as part of the February campaign, in a bid to expand our Search reach and also to improve our domain authority. We could not publish our own blog posts as did not have direct access to the blog and therefore could not publish posts. The blog access which came with Systeme.io was pointing towards another domain, which prevented us from utilising that. However, we created a three-month content calendar (for when the blog domain would be rectified) and developed a set of blog posts, which are included as part of the handover materials.

Artifacts to be handed over

- New Content Direction Proposition
- Blog Content Calendar
- Written Blog Posts



LEGIT.NG

VANGUARD

Nairaland

➡ Other

Merch Production

We took on branded merch production for the company. We qualified vendors, handled the merch design, and oversaw the production and dispatch to the UK. We successfully dispatched 119 T- shirts, 1 hoodie and 150 tote bags to the UK office.

Mascot

Since the team mostly worked remotely and there was no single management figurehead or director to serve as the recognizable face of the brand, our research and survey results suggested that having a mascot could significantly improve social engagement and message retention. Based on this insight, we engaged a professional animation artist to bring our mascot ideas to life.

The drafts and mascot faces went through our internal review and approval process, with the intention of presenting them to top management for final consideration. However, the project was paused following the handover notice. The team remains on standby to resume and complete the project if management wishes to proceed.

Artifacts to be handed over

- Mascot Proposition/Brief
- SimlessPay Mascot Faces (Sample)



➡ Challenges & Recommendations

This year presented a number of challenges that limited how much impact we could deliver across both brands. The loss of the Meta Business account and subsequent inability to recover our Facebook and Instagram pages created a major gap in both performance marketing and organic social growth. The limitations of Systeme.io as a CRM tool also meant that lifecycle marketing lacked proper segmentation and targeting. In addition, delays in transaction processing and frequent user complaints on social media highlighted operational gaps that require urgent attention.

To address these challenges and position the brands for greater growth, we recommend the following:

- **CRM and Lifecycle Marketing**

- Transition to a more robust CRM tool that supports B2C startups and integrates with Mixpanel and in-app systems.
- Build out proper user segmentation and tagging to enable targeted engagement at different customer lifecycle stages.

- **Social and Performance Marketing**

- Prioritise the recovery or creation of a new Meta Business account to fully unlock paid media opportunities.
- Develop a structured performance marketing strategy that can run alongside organic social campaigns.

- **Customer Support and Operations**

- Invest in resolving transaction delays, especially for transfers to corporate accounts, to prevent user drop-offs.
- Strengthen the customer support framework with faster response times and a dedicated escalation process.

- **Influencer and Partnerships Strategy**

- Move towards a more deliberate influencer approach, contracting mid-tier influencers and recognised celebrities for TetradPay while leveraging relatable family-oriented creators for SimlessPay.
- Secure more community partnerships that can consistently connect with diaspora audiences.

→ Conclusion

In 2025, despite notable challenges with tools, platforms, and shifting priorities, our efforts ensured that SimlessPay and TetradPay continued to maintain visibility, relevance, and trust among their audiences. From brand campaigns and influencer collaborations to partnerships, lifecycle marketing, and customer support, each activity contributed to building stronger user connections and supporting transaction growth.

While there remain areas that require more investment and refinement such as performance marketing, CRM integration, and influencer strategy; the foundation has been set for more focused and impactful work in the future. The insights, strategies, and assets handed over here capture both what has been achieved and what can be built upon.

It is our hope that this handover provides the clarity and continuity needed for the next team to take the brands even further, strengthening their place in the market and deepening the trust of users who rely on them every day.

Thank You