

Executive Summary

TLDR: Storo is entering Africa's fastest-growing fintech segment – SoftPOS – in a market projected to grow from \$9.91B to \$47.28B by 2031 (36.72% CAGR). Your biggest opportunity right now is that **no ad platforms are connected yet**, which means every day without paid acquisition is merchant growth left on the table. The SoftPOS wave is accelerating (Visa Tap-to-Phone grew 200% YoY in 2025), and competitors like Flutterwave, Paystack, and Yoco are already spending aggressively on digital ads across Africa.

Recommended Actions:

1. 🐼 **Connect Meta Ads** – Your target merchants (small business owners in Africa) live on Facebook, Instagram, and WhatsApp. This is your #1 acquisition channel.
2. 📁 **Upload Creative Assets** – You have zero assets in your library. We need brand visuals, app screenshots, and merchant imagery to launch campaigns.
3. 📊 **Connect Google Analytics** – Track website and app store traffic to measure what's driving merchant signups at storo.africa and merchant.storo.africa.

Section 1: Your Company

Business Profile

Field	Details
Company	Storo
Tagline	"Soft POS for your small business"
Product	AI-powered SoftPOS – turns any smartphone into a payment terminal
Target Market	Small merchants, informal traders, and microenterprises across Sub-Saharan Africa
Distribution	Apple App Store, Google Play, Microsoft Store, Web Portal (merchant.storo.africa)
Stage	Active fundraising (as of Sept 2025)
Website	storo.africa

Data Source Connections

Platform	Status	Impact
Meta Ads (Facebook/Instagram)	❌ Not Connected	Cannot run paid social campaigns – your #1 merchant acquisition channel
Google Ads	❌ Not Connected	Cannot run search campaigns for high-intent queries like "POS for small business Africa"
LinkedIn Ads	❌ Not Connected	Cannot target B2B decision-makers or fintech investors
Google Analytics (GA4)	❌ Not Connected	Cannot track website traffic, app downloads, or conversion funnels
HubSpot CRM	❌ Not Connected	Cannot track merchant leads through signup pipeline

Key Observations

- **Multi-platform app distribution** (iOS, Android, Windows, Web) signals product maturity – you’re ready for paid acquisition
- **No creative assets uploaded** – we’ll need brand visuals, app screenshots, merchant photos, and demo videos before launching any campaigns
- **Fundraising mode** – paid acquisition metrics (CAC, activation rate, LTV) will be critical for investor conversations
- **"Get paid anywhere, anytime"** messaging is strong and differentiated – it speaks directly to merchant pain points

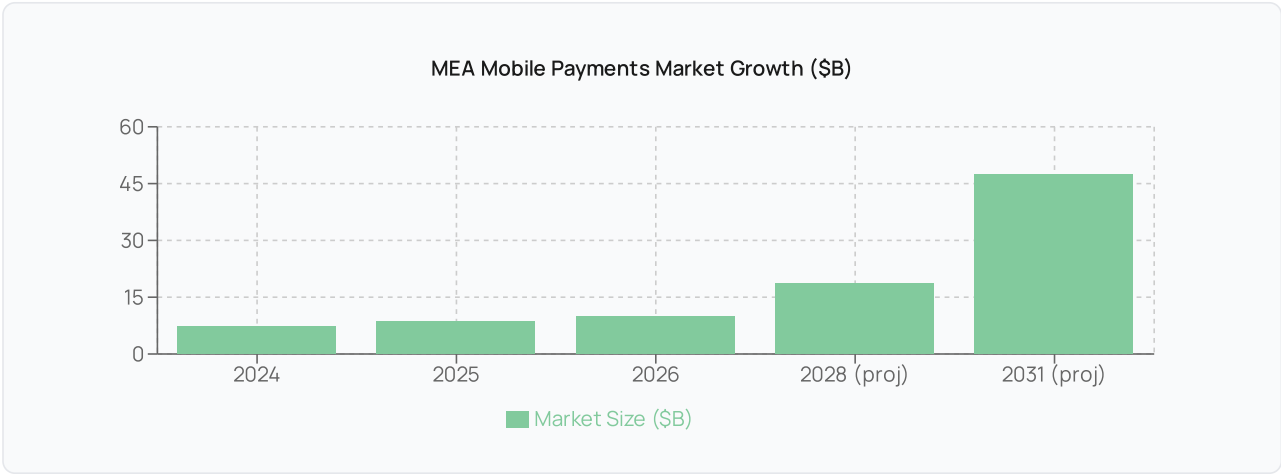
Section 2: Market & Competitive Analysis

The SoftPOS Opportunity in Africa

Africa's mobile payments market is experiencing explosive growth, and SoftPOS is at the center of it:

Metric	Value	Source
MEA Mobile Payments Market (2026)	\$9.91 billion	Mordor Intelligence
Projected Market (2031)	\$47.28 billion	Mordor Intelligence
Growth Rate (CAGR)	36.72%	Mordor Intelligence
Africa's Share of MEA Market	56.65% (2025)	Mordor Intelligence
Mobile Money Transactions (2024)	\$1.68 trillion across 108B transactions	GSMA
Credit Card Penetration in Africa	Under 3%	FinHive Africa
Africa's Share of Global Mobile Money	70% of \$1 trillion market	FinHive Africa
Visa Tap-to-Phone Growth	200% YoY (2025)	Mordor Intelligence
Mobile Subscriptions Projection	1 billion by 2029	AppsFlyer

Why this matters for Storo: The gap between smartphone penetration and traditional POS access is massive. With credit card usage under 3% and 70% of the world's mobile money market in Africa, SoftPOS is the natural bridge – and Storo is positioned right in the sweet spot.



Competitive Landscape

Competitor	Focus	Reach	Key Strength	Storo's Advantage
Flutterwave	Pan-African payments	34 countries, 2.03M web visits	Enterprise scale, virtual cards	Storo is merchant-first, not enterprise-first
Paystack (Stripe)	Online payments	Nigeria-dominant, 2.5M web visits	Developer APIs, Stripe backing	Storo targets informal/micro merchants Paystack underserves
Yoco	South Africa POS	2.3M web visits	Affordable contactless	Storo is pan-African, not SA-only; no hardware needed
M-Pesa (Safaricom)	Mobile wallet	Kenya-dominant	Massive user base	Storo is a merchant acceptance tool, not a consumer wallet
MTN Mobile Money	Telco wallet	West/Central Africa	Telecom distribution	Storo is AI-powered and hardware-free
Addispay	Ethiopian SoftPOS	Ethiopia only	Local regulatory compliance	Storo has multi-country, multi-platform ambition
MyPinPad	Global SoftPOS	1M+ merchants worldwide	Scale and Crossfin backing	Storo is Africa-native with local market understanding

Competitor Advertising Trends

Based on market research, African fintech competitors are actively investing in digital advertising:

- **App install ad spend** in Sub-Saharan Africa surged 80% for shopping apps in 2024
- **Non-organic app installs** grew 28% across the region, driven heavily by Nigeria
- **In-app purchase revenue** increased 24% YoY – consumers are willing to pay for digital services
- **Common advertising challenge:** Many African businesses struggle with international payment methods for running Meta/Instagram ads (services like EverTry and Bitnob have emerged specifically to solve this)

What Insights You'd Unlock by Connecting Accounts

If You Connect...	You'd See...
Meta Ads	Merchant acquisition cost, ad creative performance, audience targeting insights, app install campaigns
Google Ads	High-intent search volume for "POS solutions Africa", "accept payments mobile", cost per click by country
Google Analytics	Website visitor behavior, app store click-through rates, merchant portal signup funnel drop-offs
HubSpot CRM	Full merchant pipeline: lead → activated merchant → transacting merchant, lifetime value tracking
LinkedIn Ads	Investor/partner targeting, B2B merchant acquisition for larger SMEs

Section 3: Actionable Recommendations

Recommendation 1: Connect Meta Ads & Launch Your First Merchant Acquisition Campaign

What: Connect your Meta Ads account and launch a mobile app install campaign targeting small merchants in your primary markets (Nigeria, Kenya, South Africa, Ghana).

Why: Your target audience – small business owners and informal merchants – are overwhelmingly active on Facebook and Instagram across Africa. App install ad spend in Sub-Saharan Africa surged 80% in 2024, and non-organic installs grew 28%. Meta is the #1 channel for fintech app acquisition in Africa. Every day without paid acquisition is merchant growth left on the table.

Platform Grounding: Meta Ads ❌ Not Connected — requires setup in **Settings** → **Meta connection card**

Execution Details:

- **Objective:** App Installs (OUTCOME_APP_PROMOTION)
- **Targeting:** Small business owners, entrepreneurs, retail traders in Nigeria, Kenya, South Africa, Ghana; ages 22-55; interests in business, entrepreneurship, mobile payments, POS systems
- **Budget:** Start with \$15-25/day to test and gather data
- **Creative:** Mobile-first video or carousel showing the app in action — "Turn your phone into a POS"
- **Expected Benchmarks:** Fintech CPI on Android in Africa: \$1.50-\$3.00; iOS: \$3.00-\$8.00

Execution Sequence:

1. You connect Meta Ads in Settings
2. You upload creative assets (app screenshots, merchant imagery, demo video)
3. I create the campaign → ad set (targeting + budget) → upload creative → create ad
4. Everything launches PAUSED — you activate when ready

 **Time to launch once connected:** Same day

Recommendation 2: Upload Brand Assets & Generate Ad Creatives

What: Upload your existing brand assets (logo, app screenshots, merchant photos) and I'll generate ad creative variants optimized for Meta's mobile-first placements.

Why: You currently have zero creative assets in your library. No assets = no ads. The fastest path to launching campaigns is getting your visuals uploaded so I can build ad creatives immediately. Based on benchmark data, UGC-style Reels and vertical video drive the strongest CTR (1.5-3.8%) and lowest CPC (\$0.30-\$0.80) on Meta — perfect for mobile-first African audiences.

Platform Grounding: Asset Hub — accessible via the + button in chat → "Upload a File"

Execution Details:

- **What to upload:** Logo, app screenshots (payment flow), merchant photos, any existing promo videos
- **What I'll generate:** 2-3 ad creative variants per campaign concept:
 - Variant A: "Turn Your Phone Into a POS" — product demo style
 - Variant B: "Get Paid Anywhere" — merchant testimonial/lifestyle style
 - Variant C: "No Hardware Needed" — comparison/problem-solution style
- **Formats:** Square (1:1) for Feed, Vertical (9:16) for Stories/Reels
- **Creative benchmarks to beat:** CTR > 1.5%, Thumbstop rate > 30%

Execution Sequence:

1. You upload assets via the + button in chat
2. I generate 2-3 creative variants using `generate_asset`
3. Variants are immediately available for campaign use

 **Time to generate:** Instant once assets are uploaded

Recommendation 3: Connect Google Analytics & Map Your Merchant Signup Funnel

What: Connect GA4 to track the full merchant journey from ad click → storo.africa visit → app download → merchant portal signup at merchant.storo.africa.

Why: Without analytics, you're flying blind. You won't know which channels drive signups, where merchants drop off, or what your true cost per activated merchant is. For a company in fundraising mode, these metrics are essential — investors want to see CAC, activation rates, and unit economics. GA4 gives you the data foundation for all of this.

Platform Grounding: Google Analytics (GA4) ❌ Not Connected — requires setup in **Settings** → **GA4 connection card**

Execution Details:

- **Key events to track:** Page views, app store clicks, merchant portal signups, first transaction

- **Funnel to build:** Ad Click → Landing Page → App Store Click → Install → Account Creation → First Transaction
- **Metrics unlocked:** Bounce rate, session duration, conversion rate by source, geographic breakdown
- **Reporting:** Once connected, I'll build automated weekly performance reports tracking merchant acquisition funnel

Execution Sequence:

1. You connect GA4 in Settings
2. I verify the connection and discover available events via `get_key_events`
3. I build your first funnel report showing traffic sources and conversion paths
4. I set up a recurring weekly performance digest schedule

 **Time to first report:** Same day once connected

What's Next

The fastest path to merchant growth:

1. **Today:** Connect Meta Ads + GA4 in Settings (5 minutes each)
2. **Today:** Upload brand assets via the + button in chat
3. **This week:** I launch your first merchant acquisition campaign on Meta
4. **Ongoing:** Weekly performance reports + optimization

Your competitors are already spending. The SoftPOS wave is accelerating. Let's get Storo in front of merchants now. 🚀