

## 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<br>(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

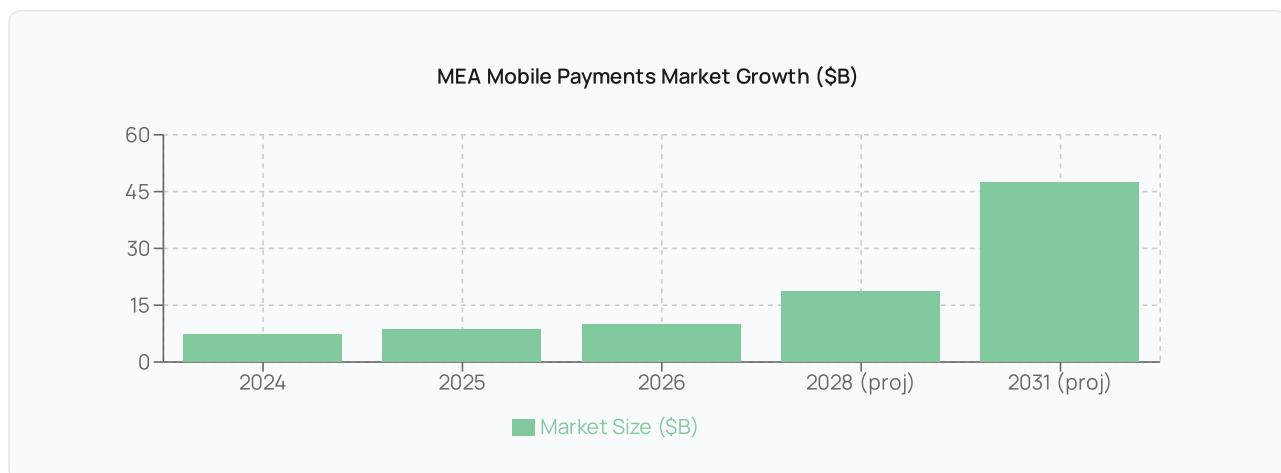
## Section 2: Market & Competitive Analysis

### 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  |
|---------------------------|----------------------|-----------------------------------|---------------------------------|--|
| <b>Flutterwave</b>        | Pan-African payments | 34 countries, 2.03M web visits    | Enterprise scale, virtual cards | Storo is merchant-first, not enterprise-first                  |
| <b>Paystack (Stripe)</b>  | Online payments      | Nigeria-dominant, 2.5M web visits | Developer APIs, Stripe backing  | Storo targets informal/micro merchants<br>Paystack underserves |
| <b>Yoco</b>               | South Africa POS     | 2.3M web visits                   | Affordable contactless          | Storo is pan-African, not SA-only; no hardware needed          |
| <b>M-Pesa (Safaricom)</b> | Mobile wallet        | Kenya-dominant                    | Massive user base               | Storo is a merchant acceptance tool, not a consumer wallet     |
| <b>MTN Mobile Money</b>   | Telco wallet         | West/Central Africa               | Telecom distribution            | Storo is AI-powered and hardware-free                          |
| <b>Addispay</b>           | Ethiopian SoftPOS    | Ethiopia only                     | Local regulatory compliance     | Storo has multi-country, multi-platform ambition               |
| <b>MyPinPad</b>           | 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...  |
|-------------------------|---|
| <b>Meta Ads</b>         | Merchant acquisition cost, ad creative performance, audience targeting insights, app install campaigns    |
| <b>Google Ads</b>       | High-intent search volume for "POS solutions Africa", "accept payments mobile", cost per click by country |
| <b>Google Analytics</b> | Website visitor behavior, app store click-through rates, merchant portal signup funnel drop-offs          |
| <b>HubSpot CRM</b>      | Full merchant pipeline: lead → activated merchant → transacting merchant, lifetime value tracking         |
| <b>LinkedIn Ads</b>     | 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%, Thumstop 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. 