Moneytime

THE APPLICATION THAT REINVENTS LOCAL COMMERCE

CONCEPT

SELLER

Moneytime's toolbox.

Moneytime was first created for the sellers, local shops that are lacking of innovation and in-store traffic. **Moneytime** offers them a toolbox service to help them digitalize : a desktop and mobile eshop, the ability **to order delivery missions directly from the shop**, a cash register software, and an order management tool.

TIMER

Moneytime's API.

Timers are at the center of the system, they are the link between users and sellers. **Moneytime** opens its delivery service to all app, platform or shop that wish to benefit from a fleet of delivery guys, without handling the logistics part. This new service means more missions for the timers, and lower acquisition cost for **Moneytime.**
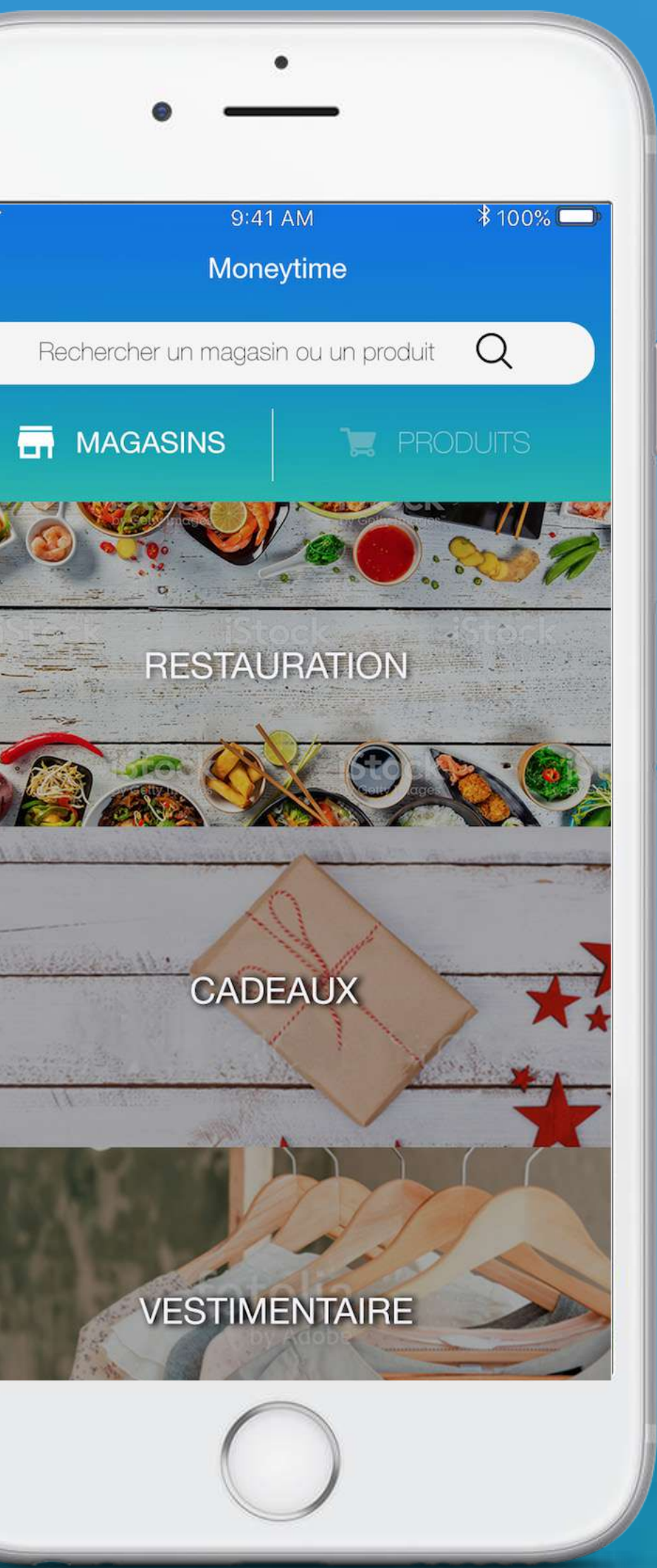
USER

Being relaxed with Moneytime.

Users are the one enjoying the service at the end. They order all kinds of missions and get their delivery within one hour. They save time and feel more relaxed. **They order anything from their mobile or web app.**

We are in the era of instantaneity and hyper connection. Moneytime offers a quick delivery service for all the individuals and stores, while increasing the value of the latter via an innovative service offer. Both poles are linked by a fleet of timers, delivery guys, who monetize their free time.

MONEYTIME IS
A PLATFORM WITH

- **A search tool** to look both for products and for shops. Users are then redirected according to their search to the right mission. **They also have the ability to order specific products without searching for it on the tool.** With the Product and Seller Missions, they can be delivered **any item from any store,** referenced or not in the system

- **A Service Mission** *(in process of outsourcing)* to enable companies and individuals **to move an object** from point A to point B

  With the outsourcing of the Service Mission and its transformation into a B2B service, as well as with the opening of the timer app via API, Moneytime gets an almost-free customer acquisition.

MONEYTIME
TOOLBOX

A mobile and desktop management tool for orders and bills, with the possibility to directly order deliveries.

A mobile and web app in which sellers create their own eshop, thanks to different templates.

A cash register software on Ipad (currently developing) at the latest norms, and a mobile payment app to get rid of the payment terminal during deliveries.

Services of a professional photographer for a nice and seamless look.
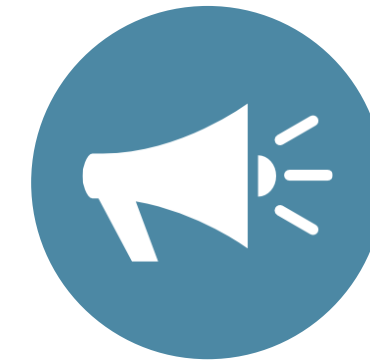
A marketing platform.
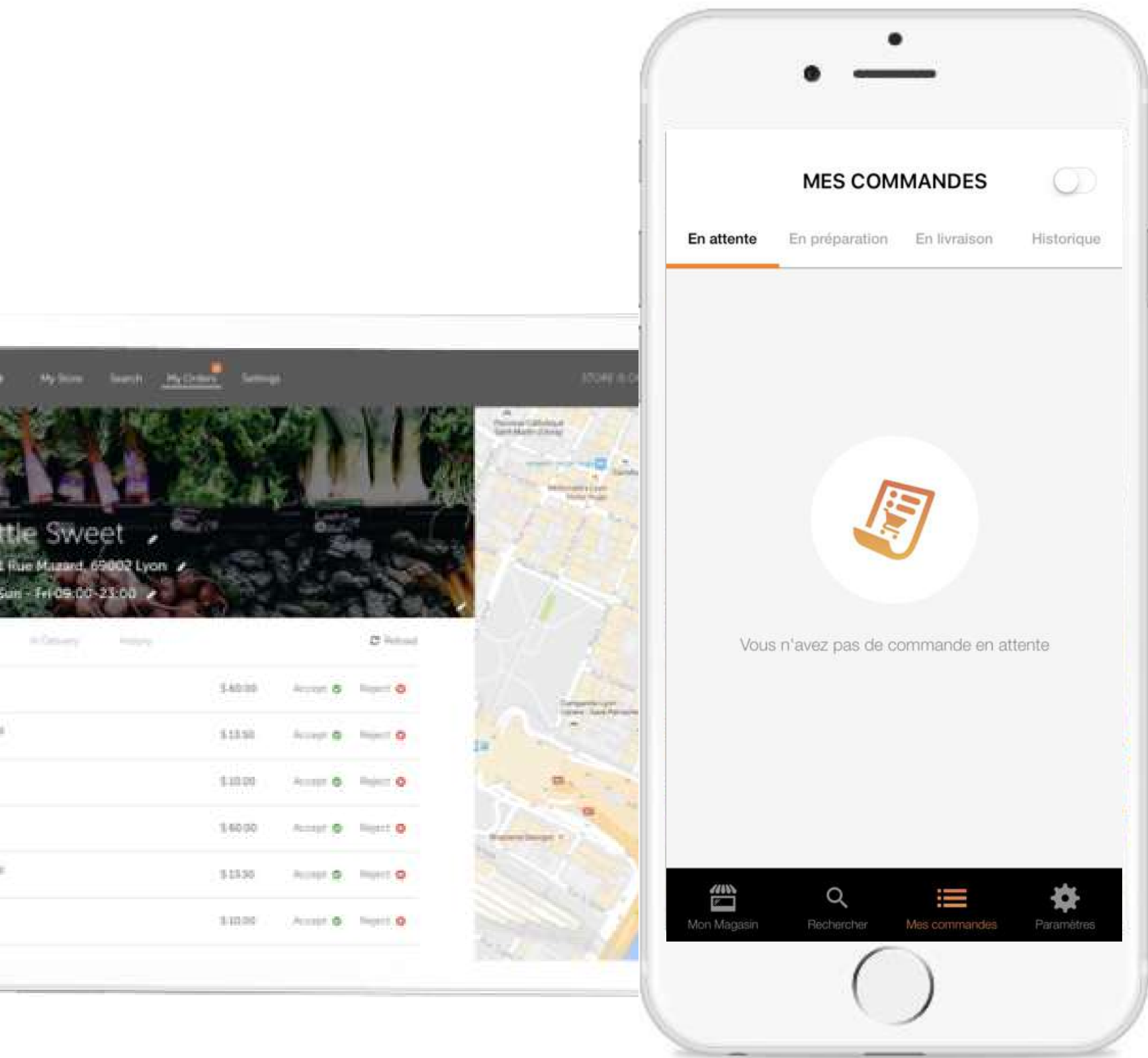
A customer support 24/7.
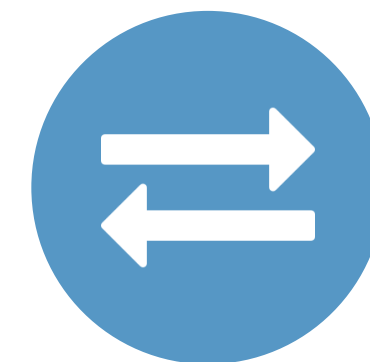
A matching tool to match commerces with one another and offer more attractive delivery packages.
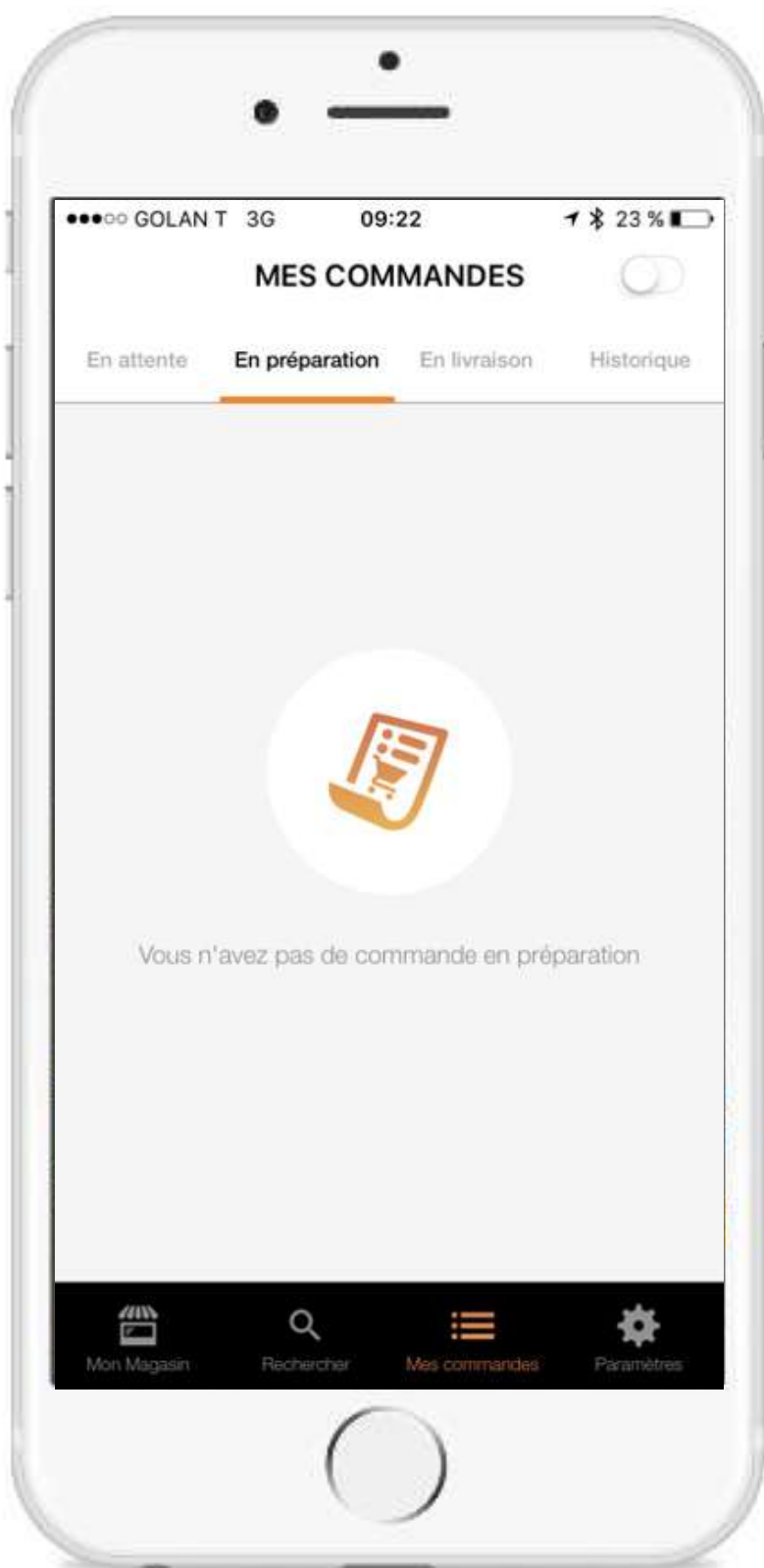
SELLER
ORDERING EXPERIENCE

1

-In store, the seller can order a timer for a customer who shopped at their store but who preferred to be delivered somewhere directly.

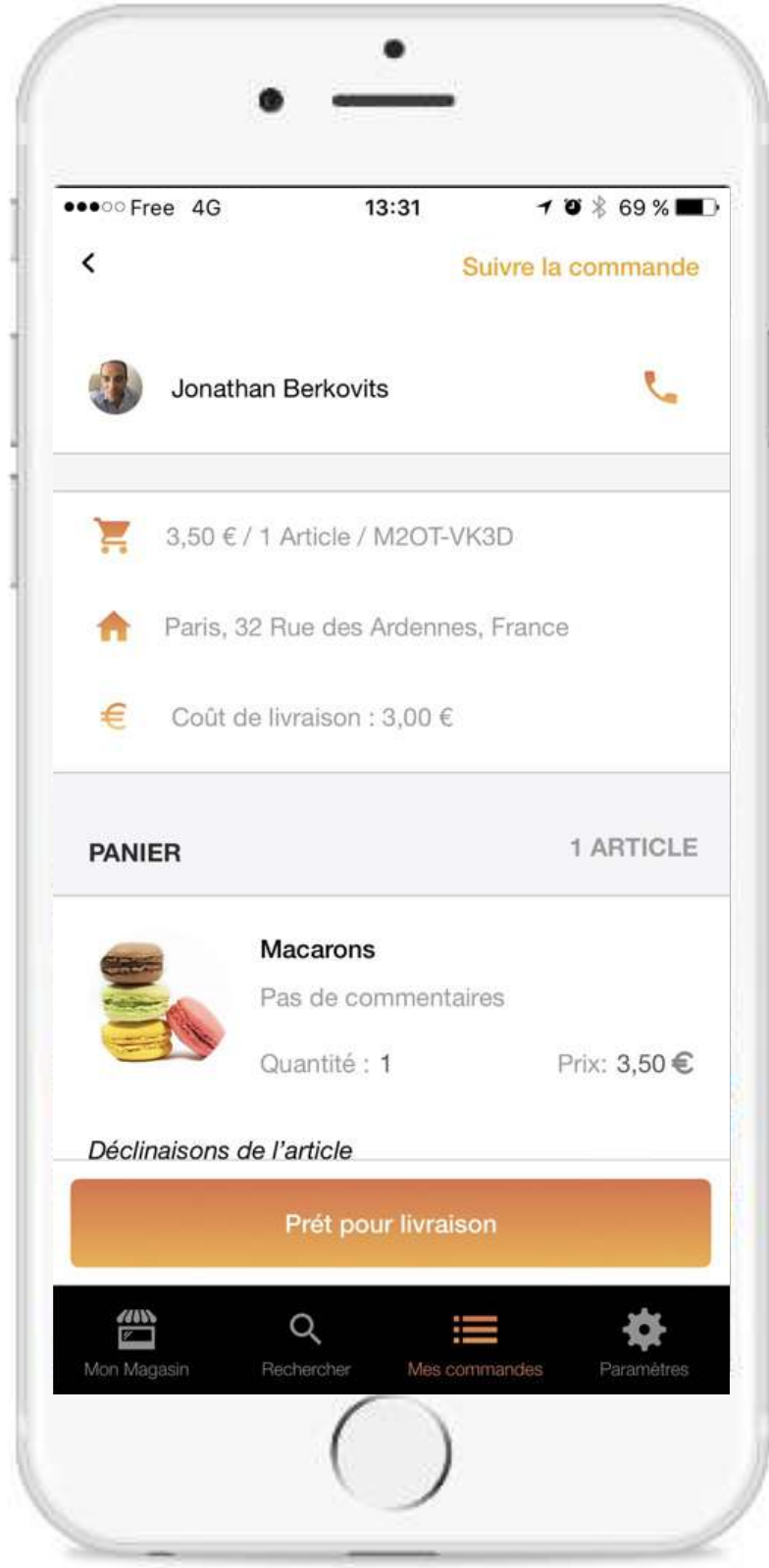- The seller gets a notification saying an order was required.

2

Once the order ready, the seller warns the timer so that he comes and picks it up.
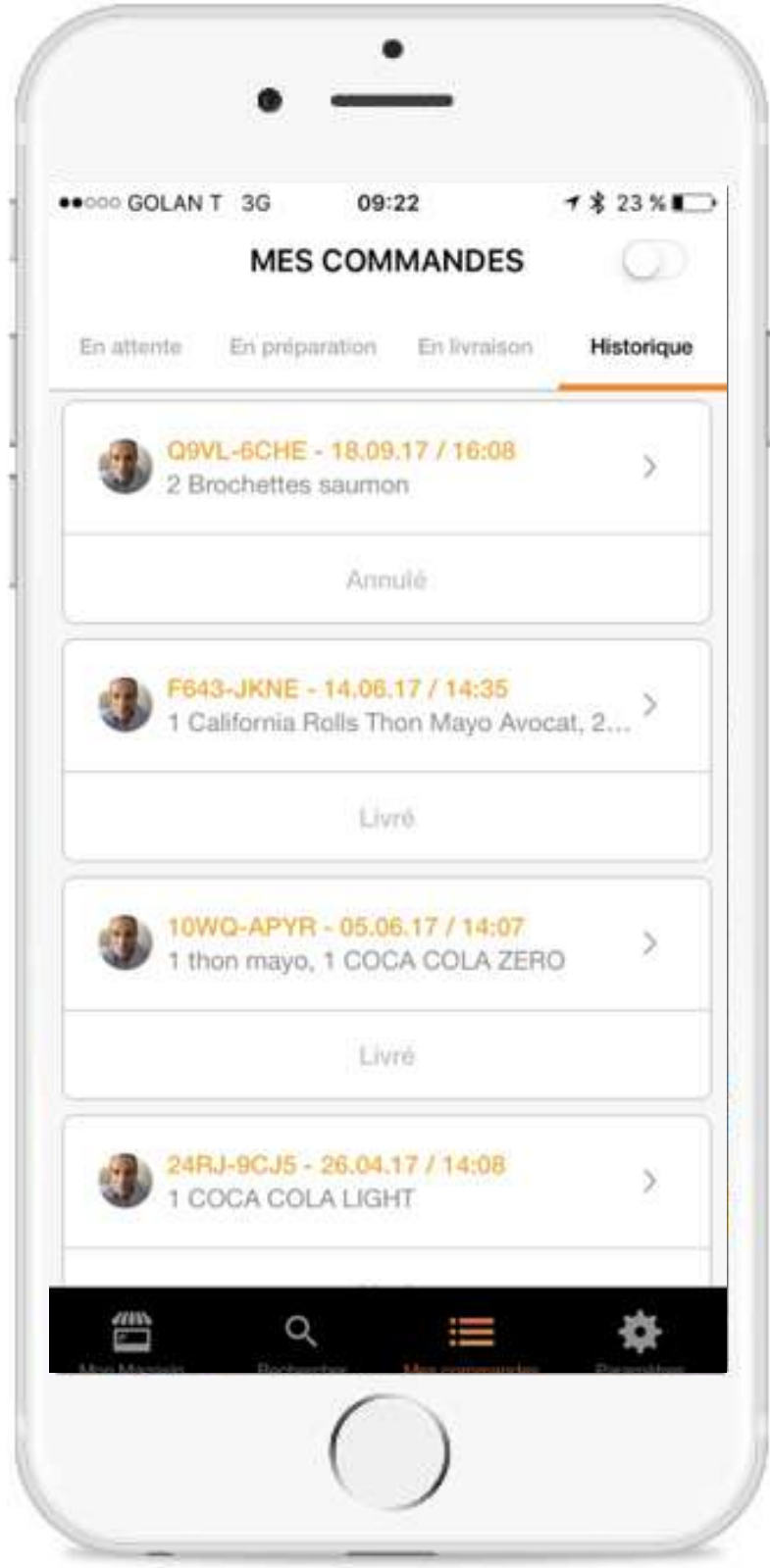
3

The order is given to the timer for delivery.

4

The seller follows the order on his management tool.

THE BENEFITS OF THE MONEYTIME'S TOOLBOX
AND OF THE SELLER'S OFFER.

Increase one's revenue without investing money : communicate about the offer to the users, who will then use the service and pass the word.

Increase one's visibility and attractivity : with a new customer database, a digital window and a delivery service brought by Moneytime.
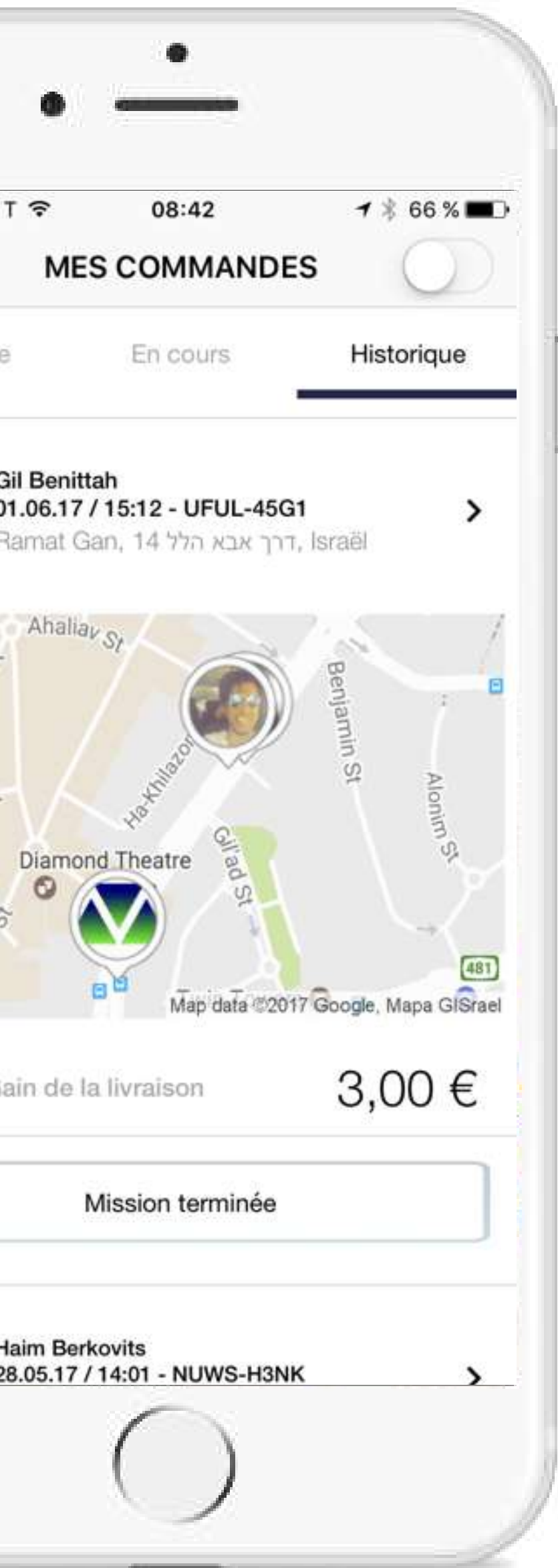
Retention : thanks to the management tool, sellers know their most successful products and are able to propose personalised special offers.

Be in conformity with the latest rules with Moneytime's cash register software. High tech, cheap and easy to use.

TIMERS, AT THE CENTER OF MONEYTIME'S ECOSYSTEM

Logistics linked to the delivery market is quite heavy and difficult to handle, from a human and technologic point of view. Timers have to be at the right place, at the right time and they have to receive the most fitted missions with the best ROI.

For the application/shops/platforms that sell products, asking for a delivery service often comes at a high cost and requires a lot of time. Thanks to the API, those players don't have to worry about delivery anymore, and the service cost is offset by the additional orders. With a single interface, hundreds of services are interlinked.
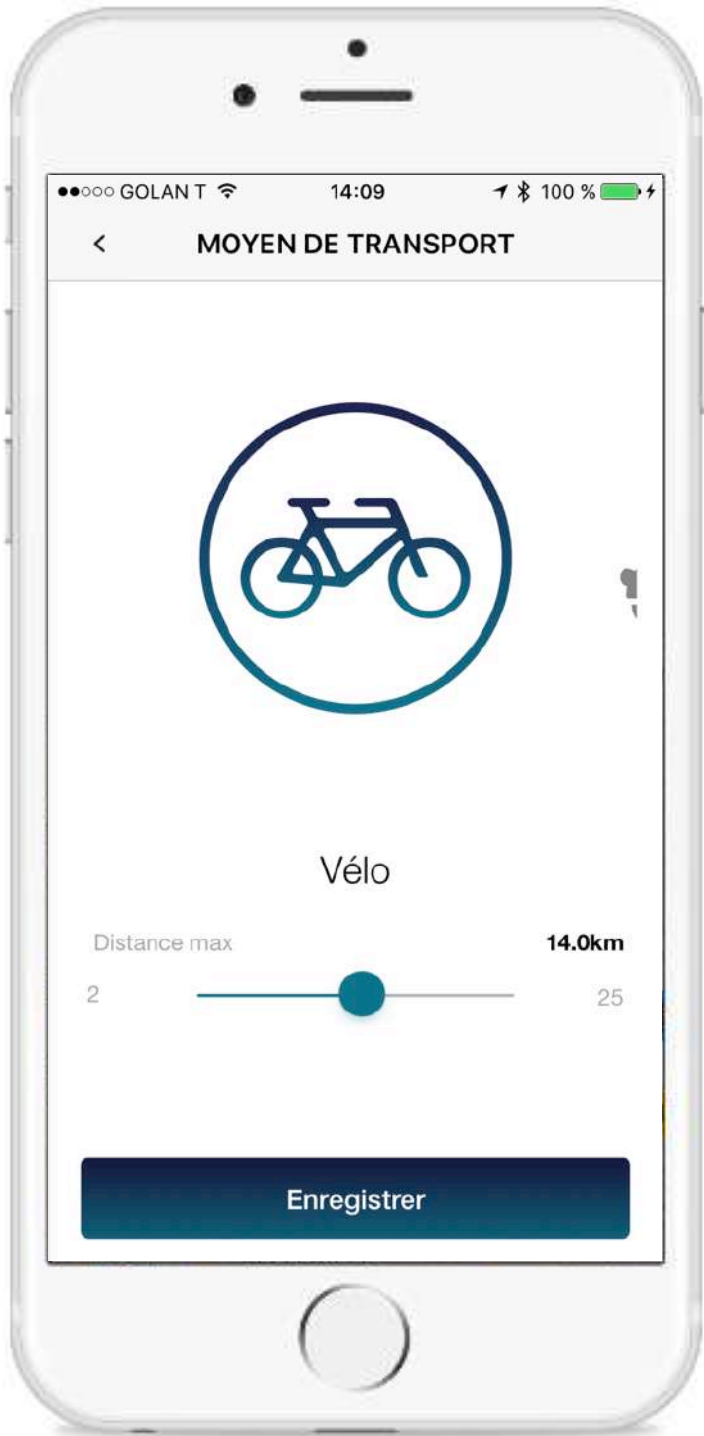
Moneytime is launching shared delivery to deliver more users in less time. The user pays less, the timer earns more.
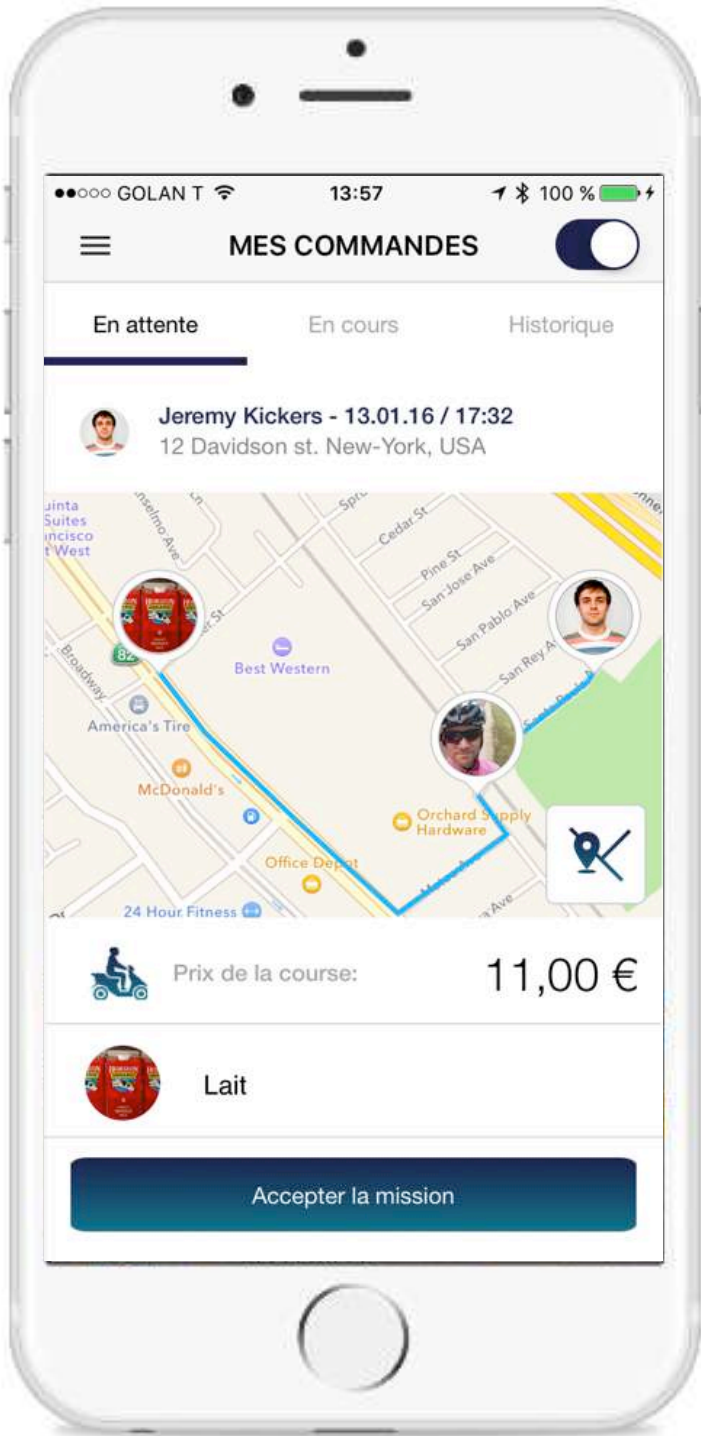
TIMER

JOURNEY

1

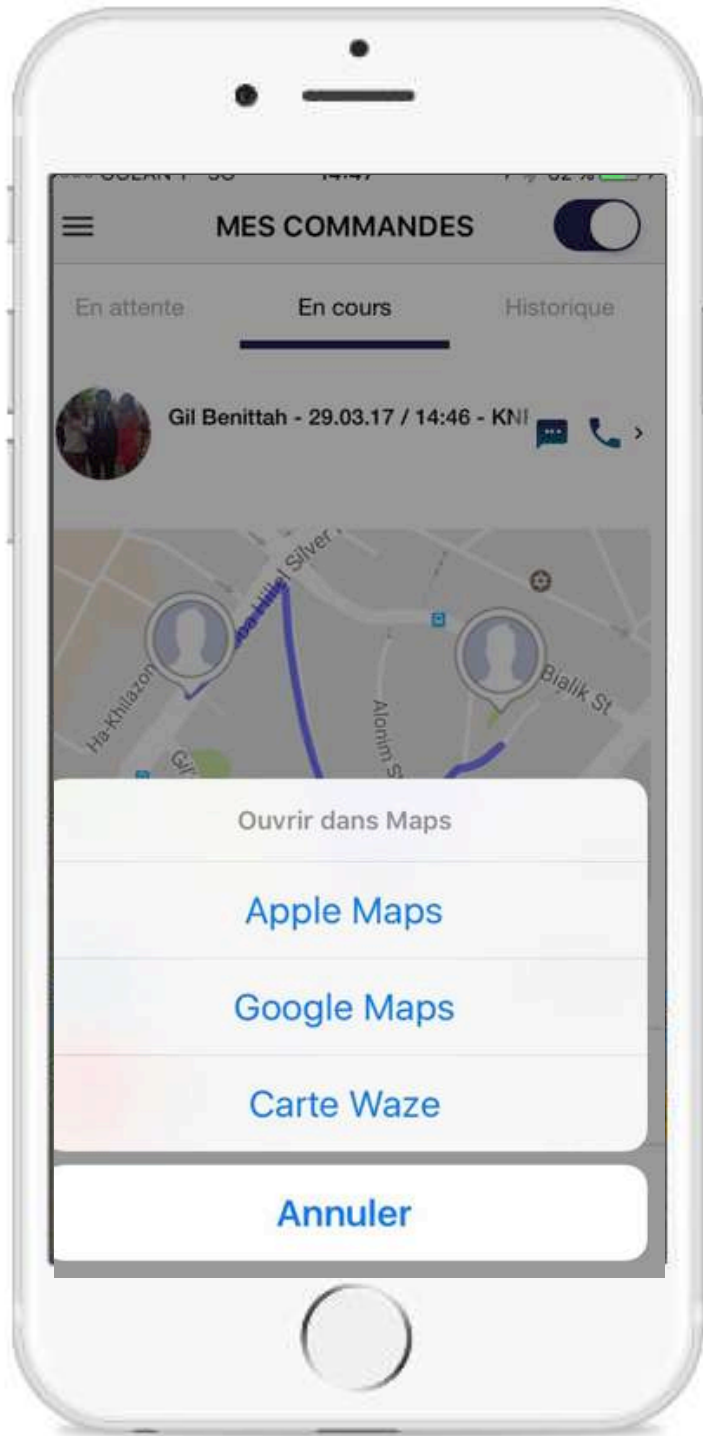The Timer chooses his transportation, and the distance he is willing to travel.

2
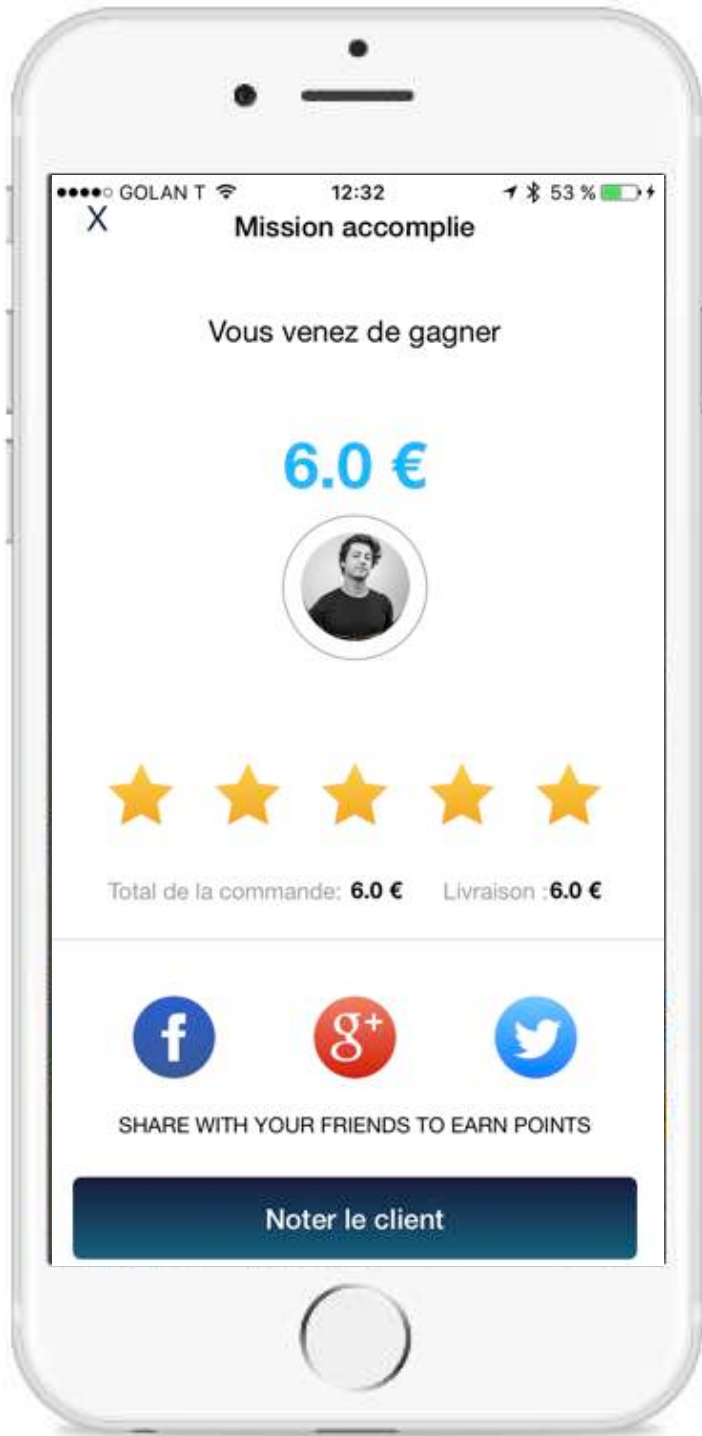
The application sends the closest missions to the timer.

3

The timer chooses his itinerary to carry out the mission.

4

Once the mission completed, the timer can evaluate the user.

5

At any time the Timer can transfer the money earned to his bank account.

MONEYTIME'S API

Opening the delivery service to all businesses.

Moneytime developed an API to enable any service wishing to offer delivery services to their users. They can use Moneytime's Timers without using other Moneytime's services.
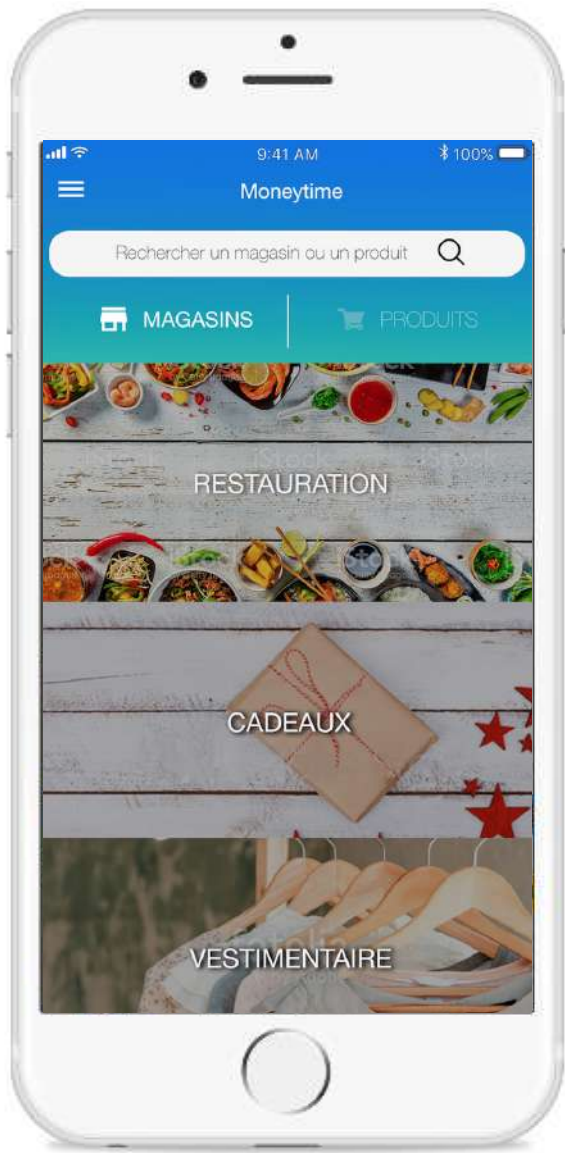
→ More profitable for timers.

→ More users for Moneytime.

→ A lower customer acquisition cost.

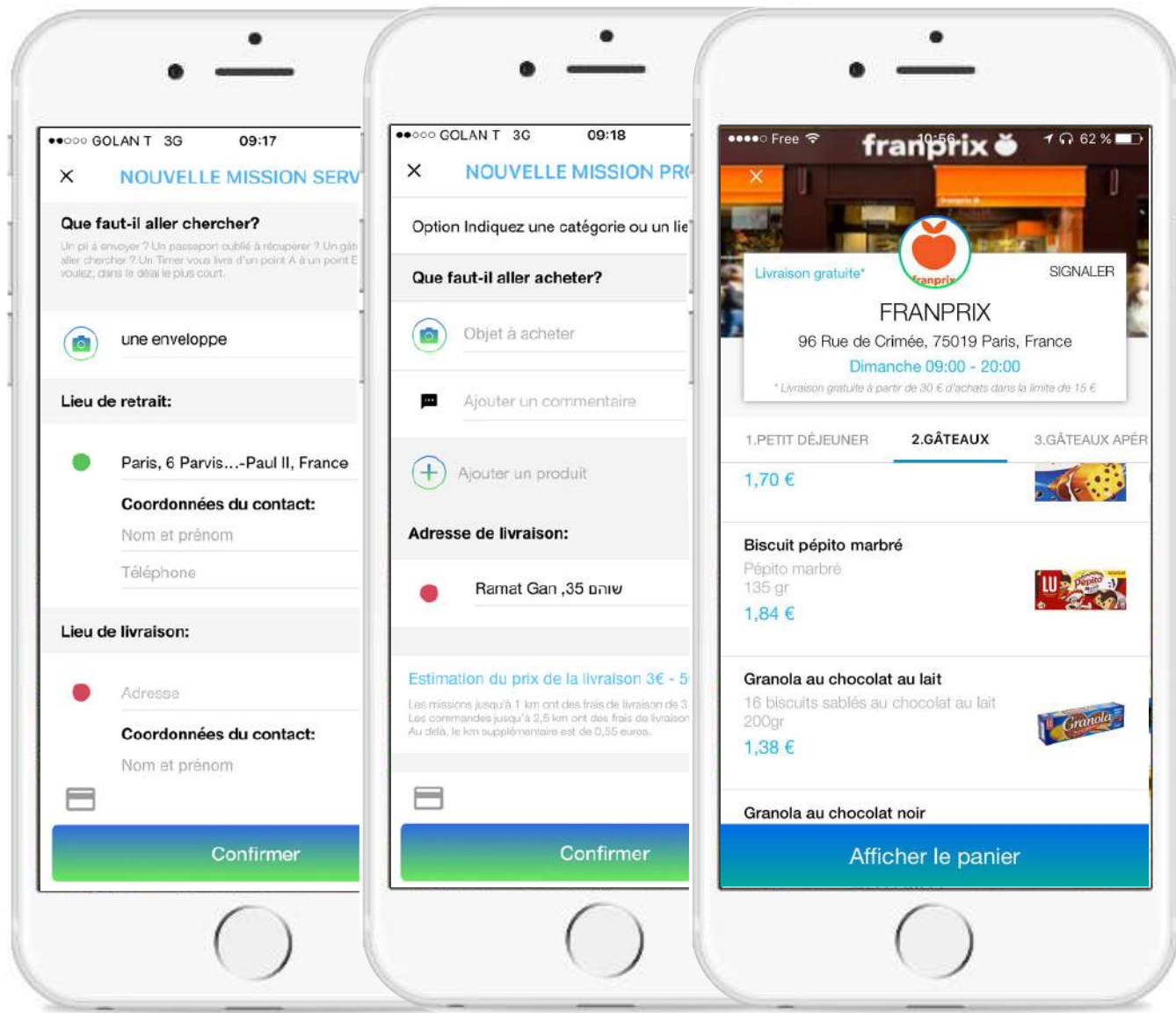→ An additional service for the users.
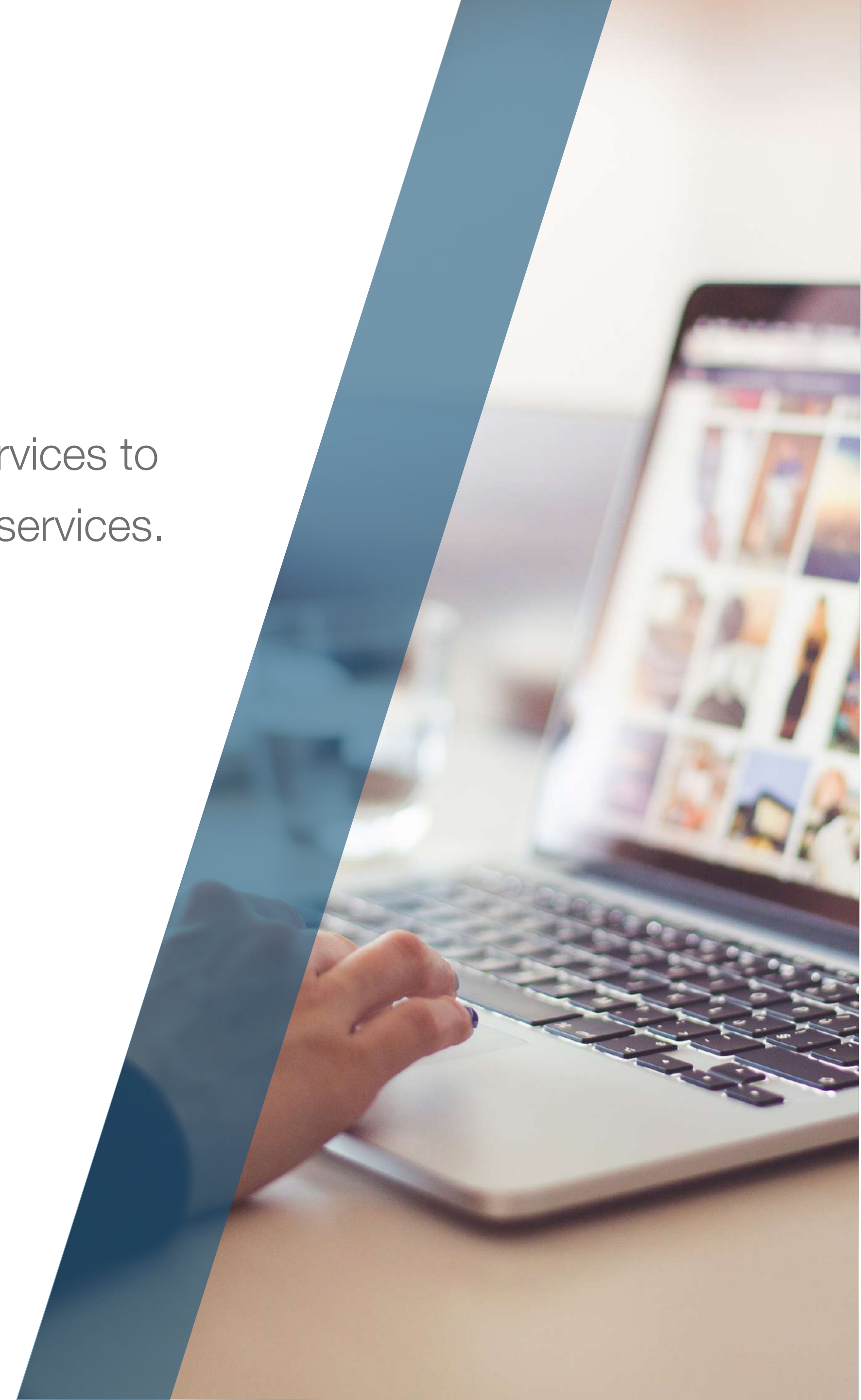
USER
ORDERING PROCESS

1 The User chooses his kind of order.

2 The User describes the product to buy, to deliver, or fills his basket, and types the delivery address.
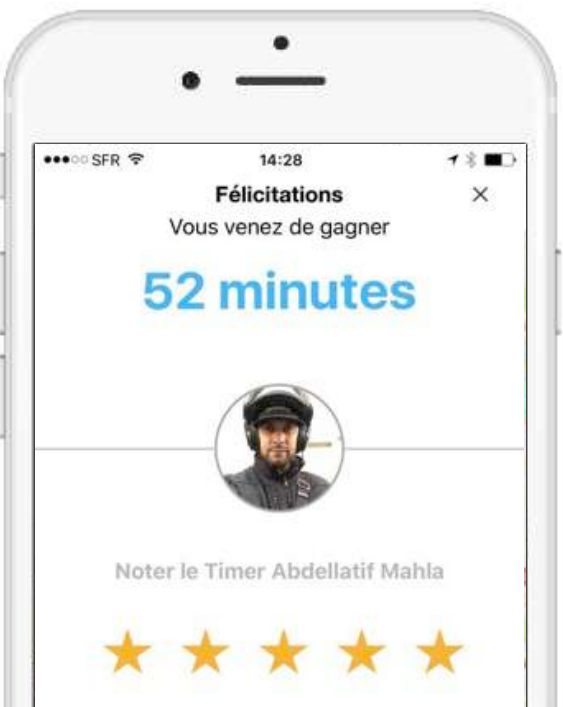
3 The User confirms their order.

4 Moneytime looks for the closest Timer.

5 A Timer takes over the mission and performs it.

**6** When the mission is complete, the User can evaluate the Timer.

USERS
STORIES

ALAIN, 40

Optician, updated the pictures of his new products on **his Moneytime eshop.**Thanks to the management tool and the delivery system, **he knows he will be able to increase his revenues** and extend his customer base.

SOPHIE, 32

Sophie, is a stay at home mom. She ordered diapers **in emergency through Moneytime** for her baby. Mathilde, a timer, accepted the mission and saved Sophie by delivering the product.
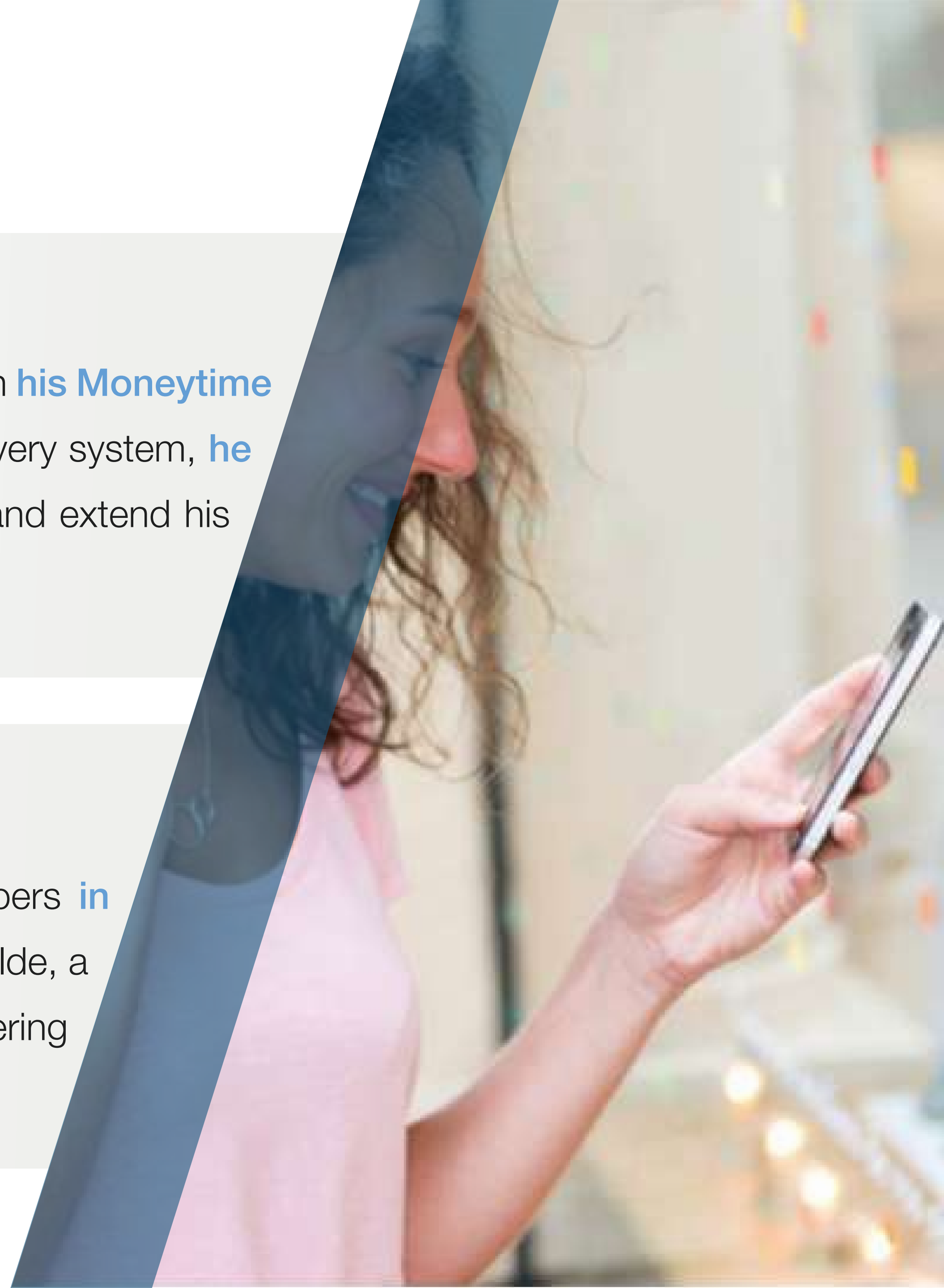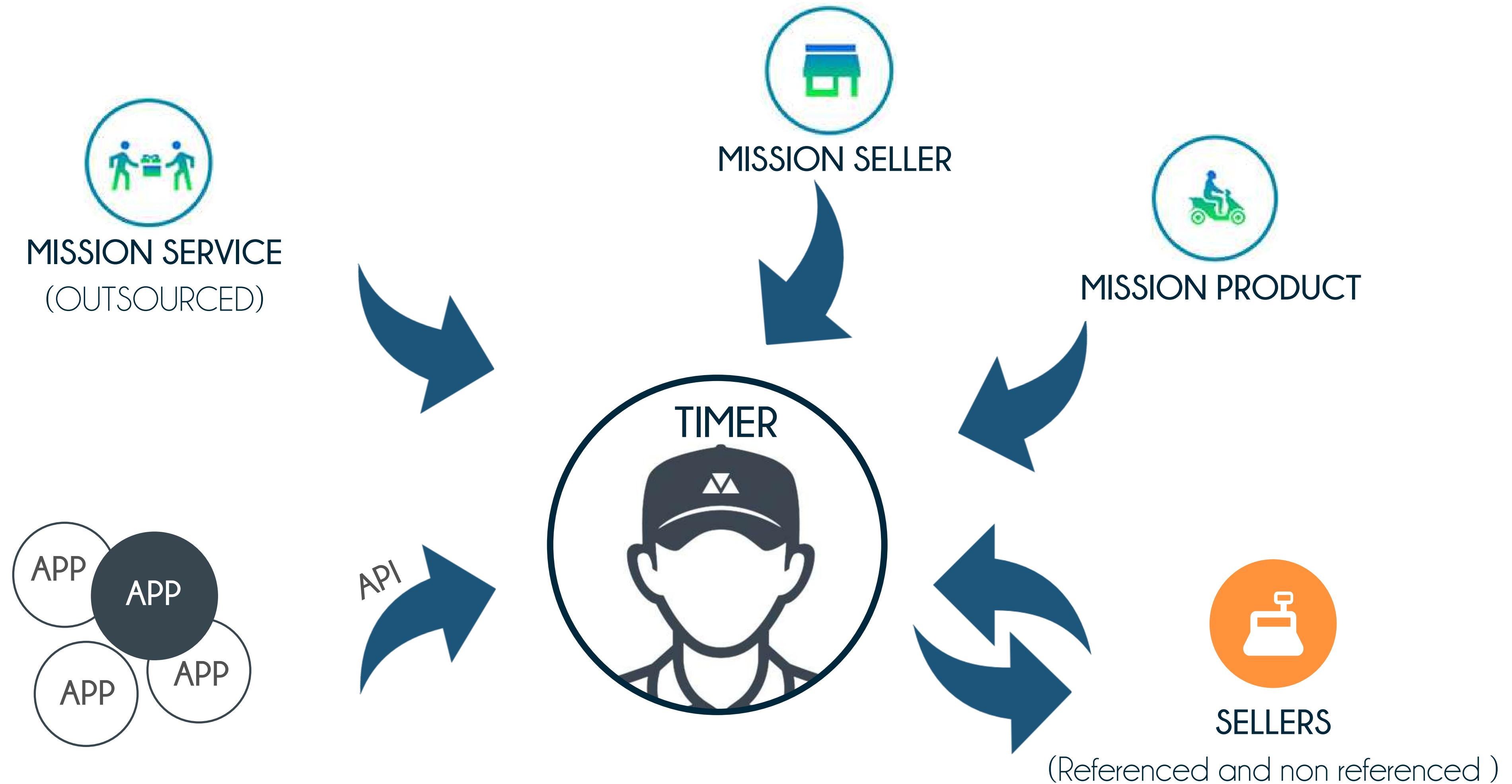
With 3 mobile apps, 2 web apps, numerous players and an API,
Moneytime is a complex and very technologically advanced ecosystem.

MISSION SELLER

MISSION SERVICE
(OUTSOURCED)

MISSION PRODUCT

TIMER

APP

APP

APP

APP

API

SELLERS
(Referenced and non referenced)

DELIVERY IS NOW THE ULTIMATE SERVICE STEP TO SATISFY THE CONSUMER

45%
of French people accept to pay more to be delivered.

83%
wish that all shops would offer a delivery option.

35%
consider that delivery times are too long.

53%
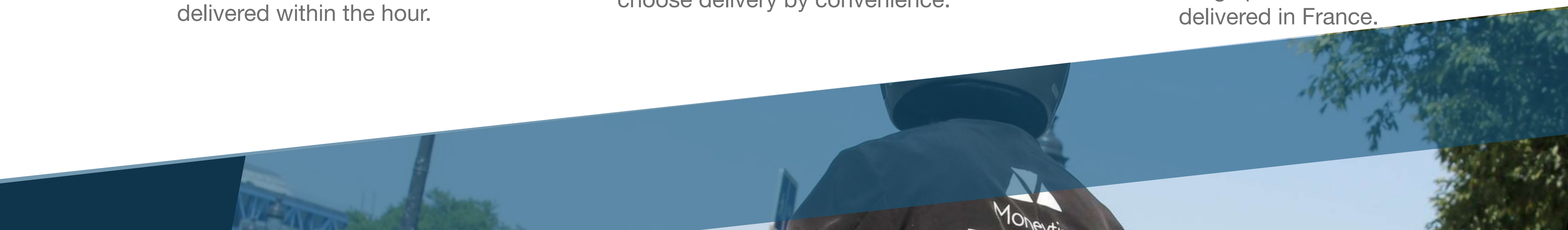of French people wish to be delivered within the hour.
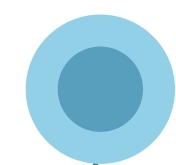
52%
choose delivery by convenience.

38€
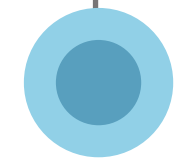average purchase order delivered in France.
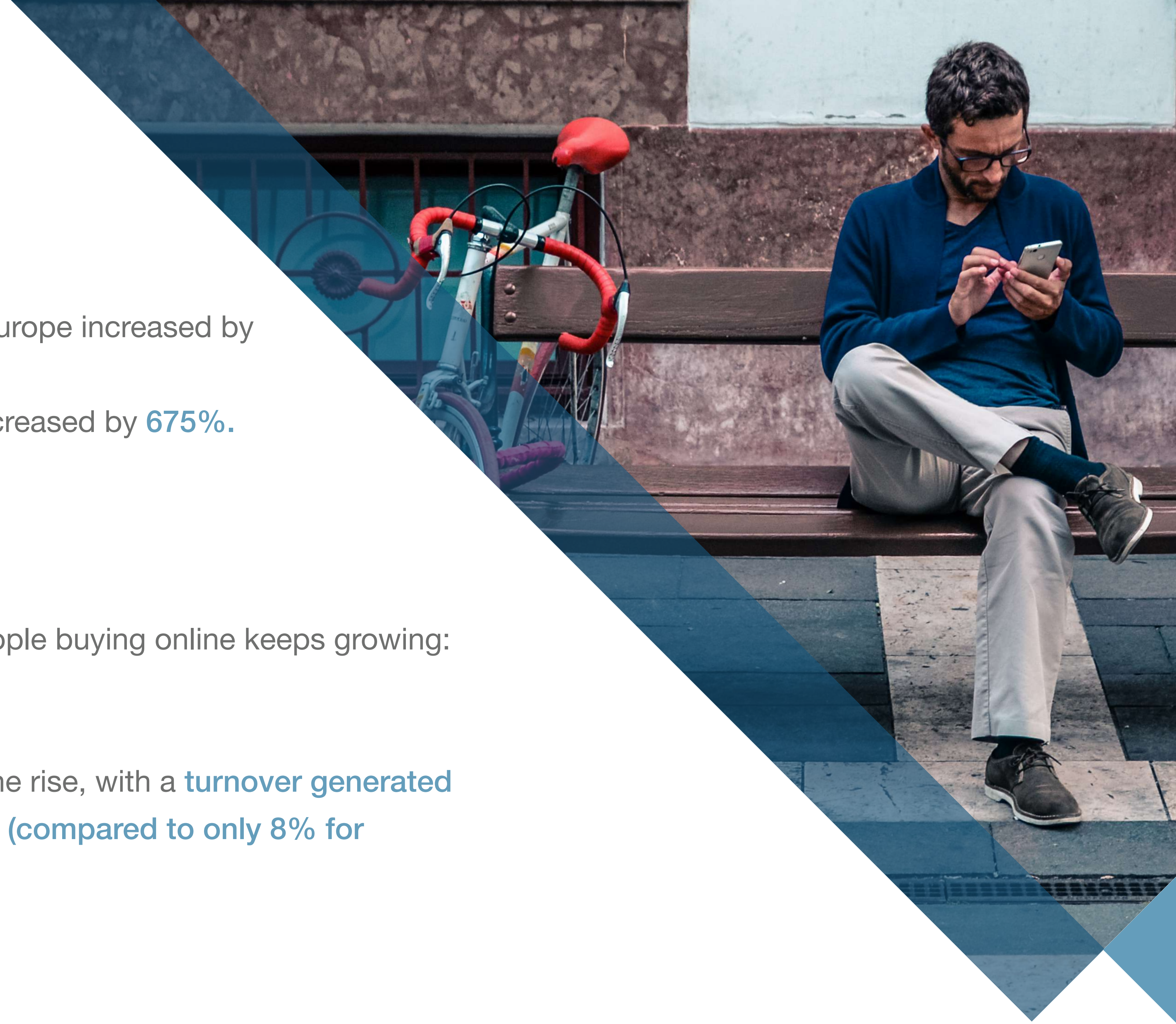
E-COMMERCE

2015

In 2015, e-commerce revenues in Europe increased by **14% compared to 2014.**

In 10 years, sales on the Internet increased by **675%.**

2016

- In 2016, the number of French people buying online keeps growing: **+ 850 000 buyers**

- In 2016, mobile commerce is on the rise, with a **turnover generated by smartphones growing by 89% (compared to only 8% for desktops).**
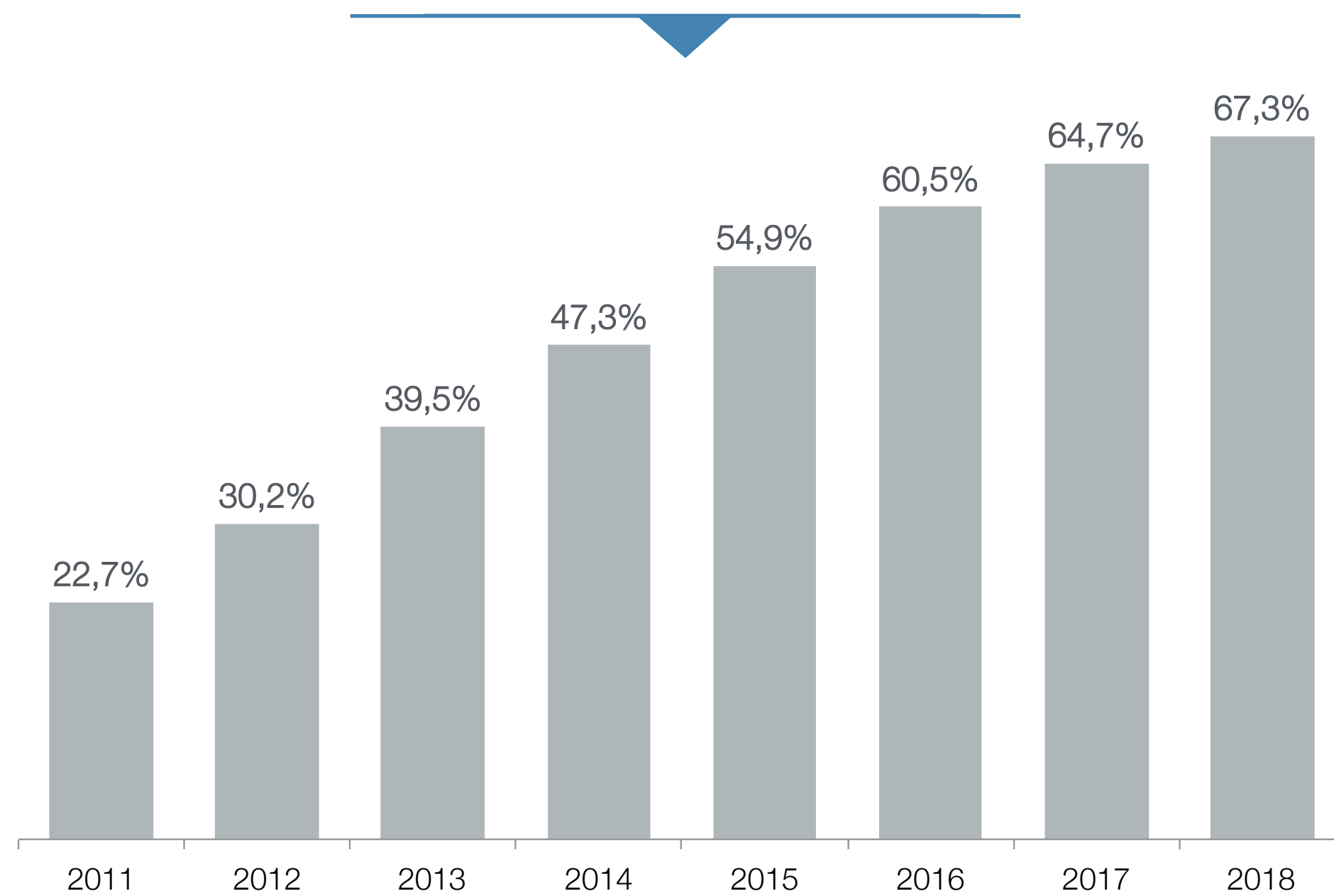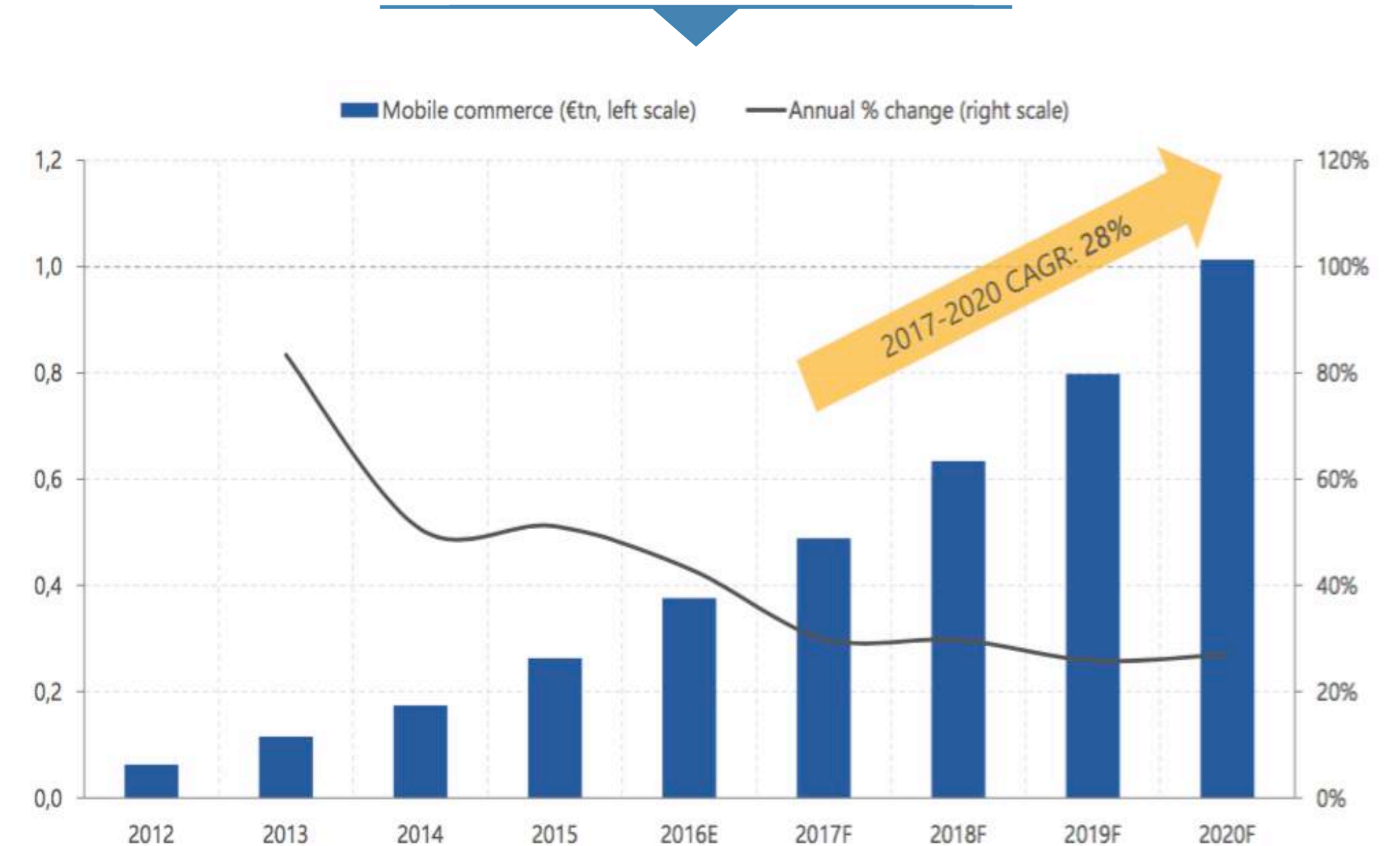
M-COMMERCE

Thanks to the growing adoption and use of mobile devices (smartphones, tablets), worldwide mobile commerce retail sales amounted to approximately **€152bn in 2014** and are expected to grow at a CAGR of **28% per year over the period 2017-2020.**

Smartphone user penetration rate, Western Europe
(% of total Western Europe population)

Year	Value
2011	22,7%
2012	30,2%
2013	39,5%
2014	47,3%
2015	54,9%
2016	60,5%
2017	64,7%
2018	67,3%

Worldwide mobile commerce retail sales (trillion €)

Mobile commerce (€tn, left scale)   —Annual % change (right scale)

2017-2020 CAGR: 28%

2012 · 2013 · 2014 · 2015 · 2016E · 2017F · 2018F · 2019F · 2020F

BUSINESS MODEL

25%
commission for each delivery
ordered by sellers, users, API.

5%
retrocession on Service Missions.

Selling consumption data we collected
from sellers, brands, cities, corporates.

0,99€
for each order through a **referenced seller**
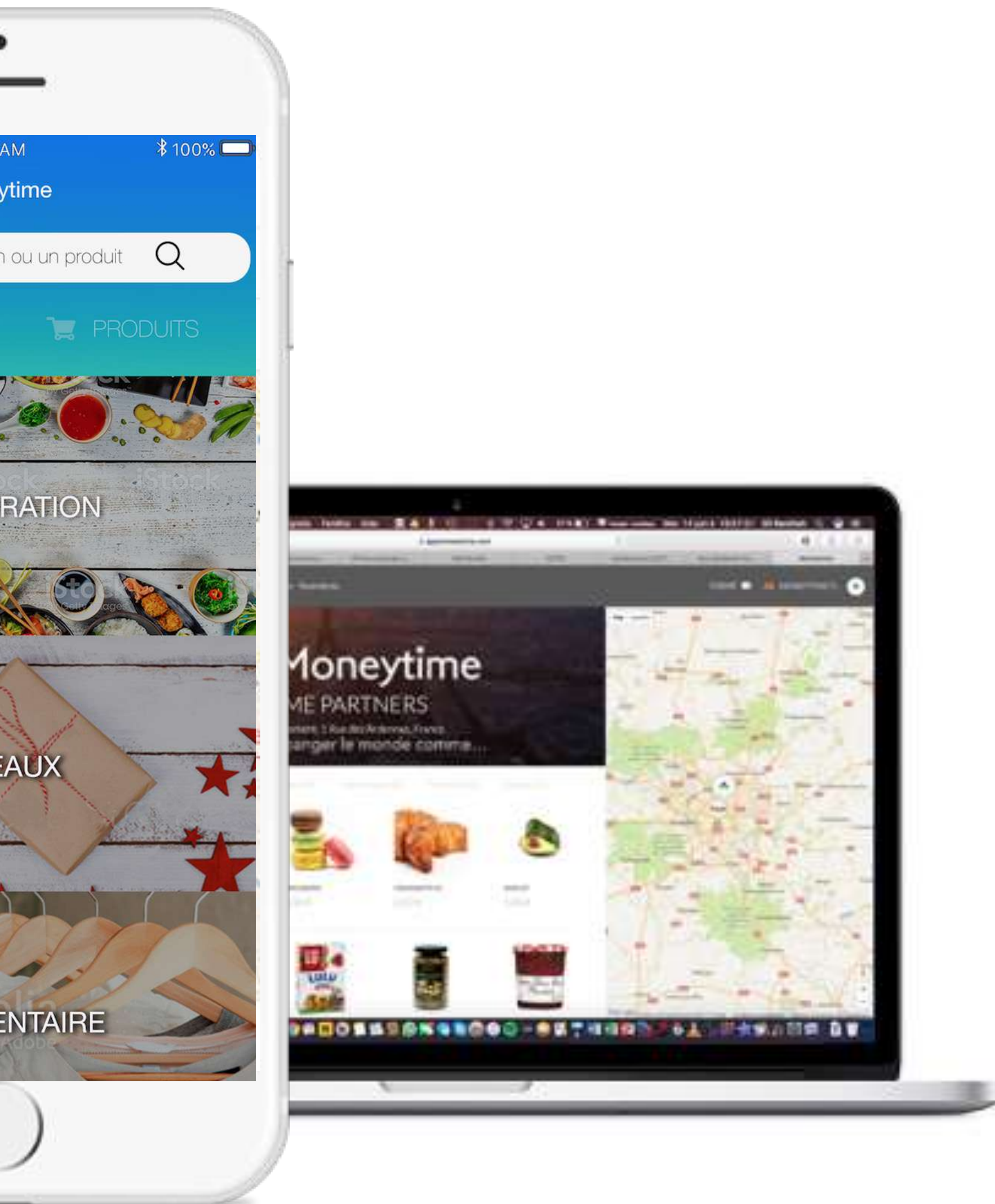
49€
per month to use the cash register software

Highlighting products of specific brands:
distribution brands

ROAD MAP

We are constantly improving our product to offer the most relevant service to our users.

- Dissociation of the missions and development of the search tool.

- New app design.

- New website with the webapp to allow users to order from their computers, and sellers to manage their digital shop and their orders.

- Offering several templates to the sellers so that they are able to create digital windows according to their brand identity.

- Outsourcing of the Service Mission.

- Development of the API for the players who want to use the services of the timers.
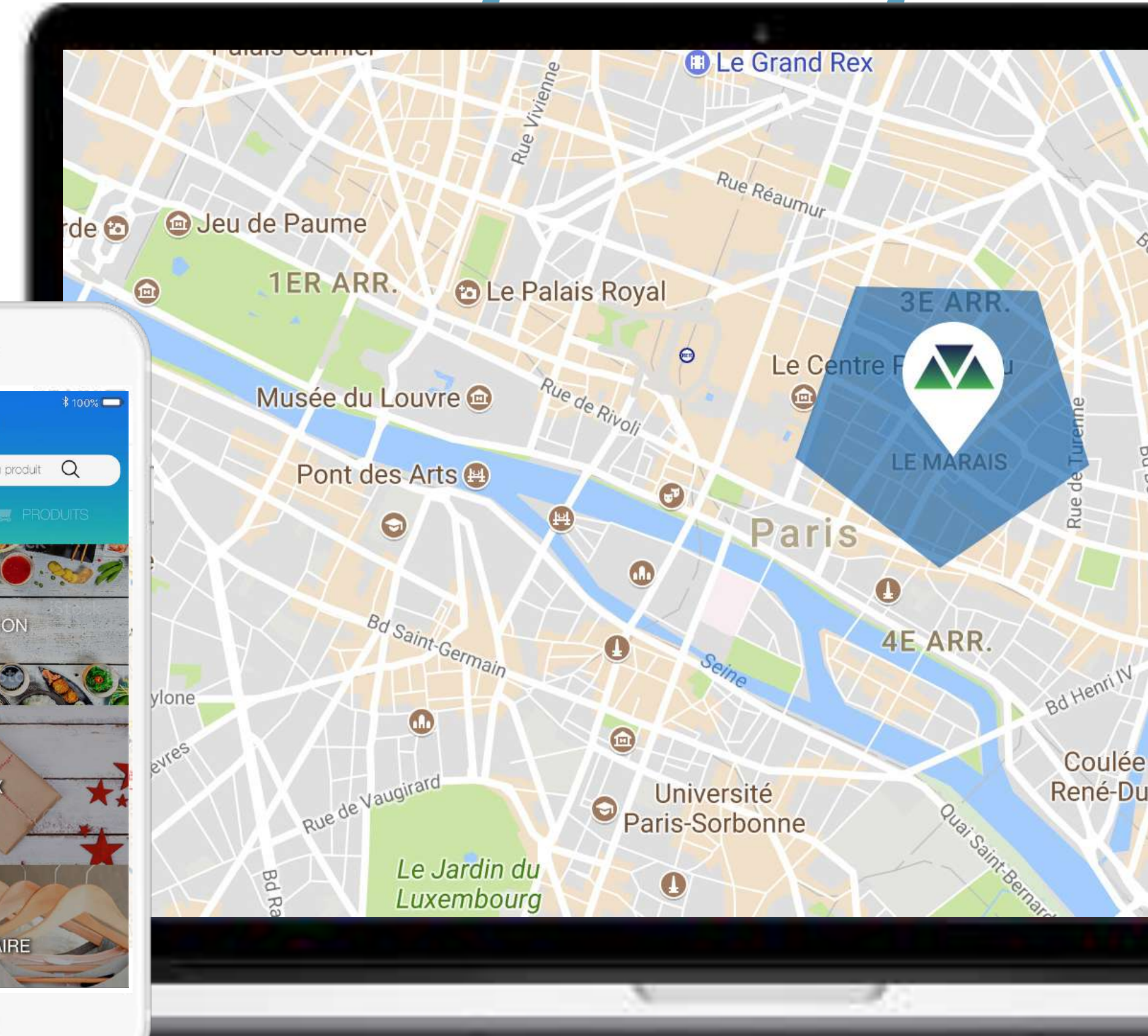
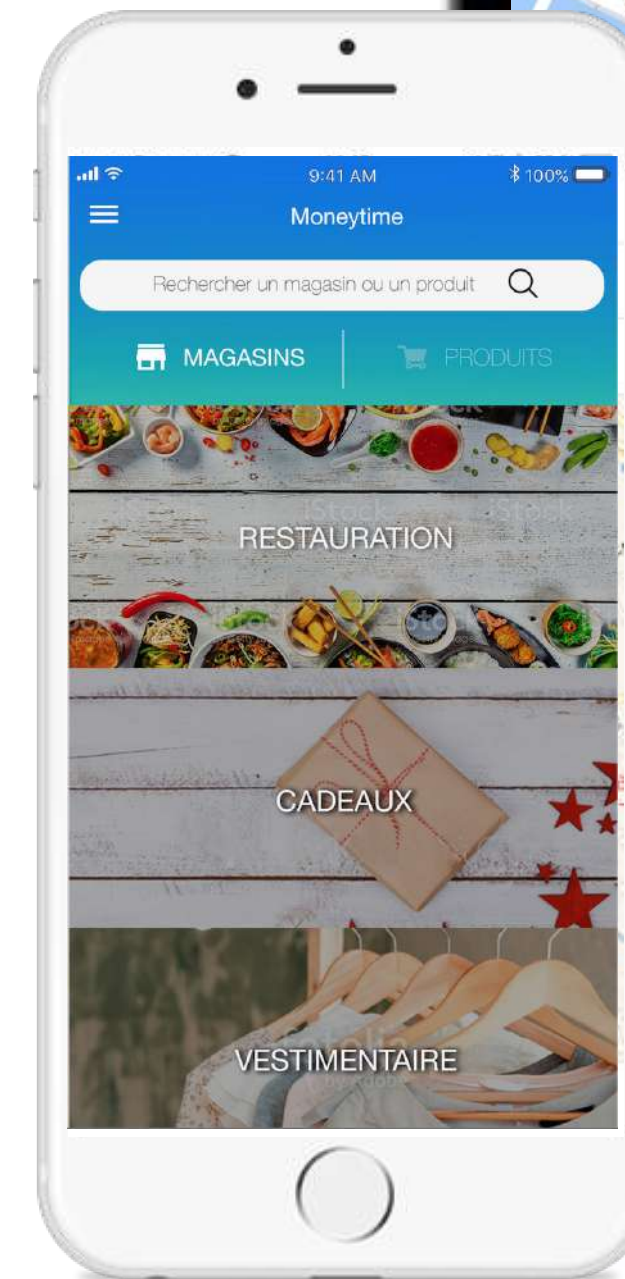- Launching the cash register software.

Automatized dispatch and real-time tracking, optimised by our machine learning technologies.

Deliveries are distributed to the different available timers according to their transportation, distance and traffic.
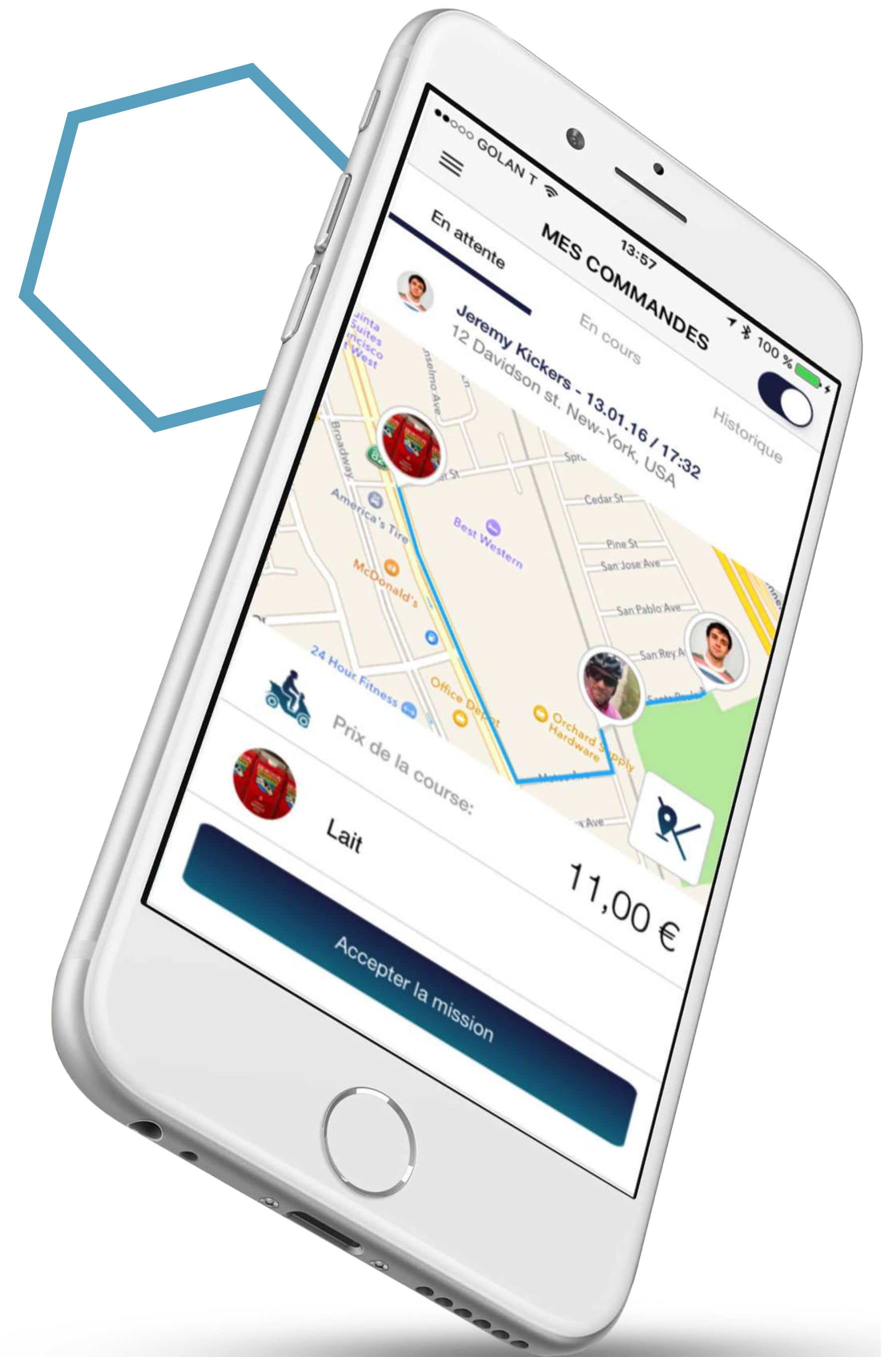
App Moneytime User

THE TECHNOLOGICAL
PLATFORM - TIMER

The application for timers is opensource, with an API to enable external applications to plug into Moneytime's service enjoy a simple delivery service.

App Moneytime Timer

THE TECHNOLOGICAL PLATFORM - SELLER

- Managing and following orders and inventory, on desktop and mobile.

- Moneytime developed an unique technology to enable shop managers to integrate all types of products to their online store.

- Moneytime's cash register software on iPad is connected to the delivery API and offers the shops the option to order deliveries and to send payment instructions via SMS to the users. This interface is also opensource.
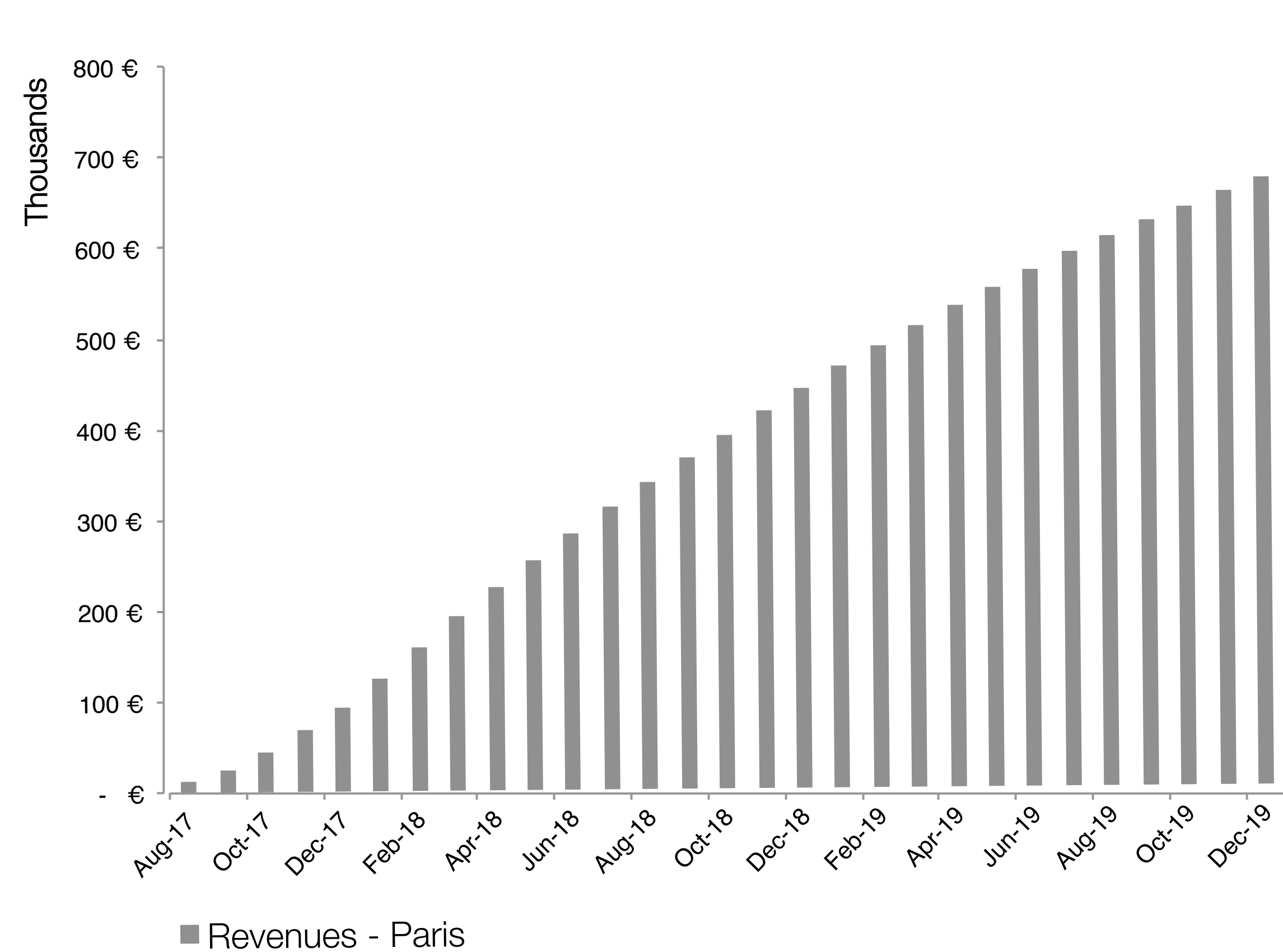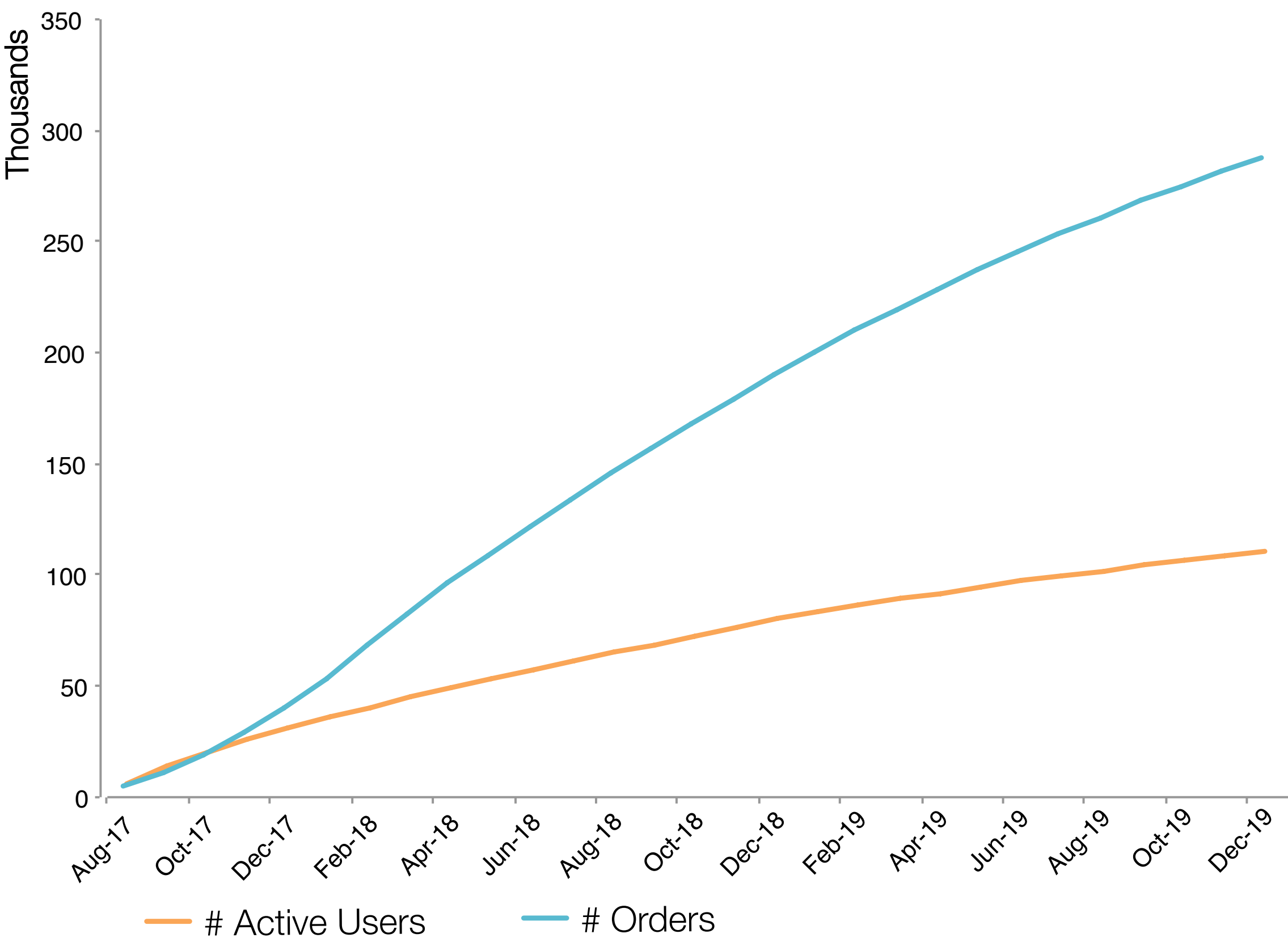

App Moneytime Seller

REVENUS
AND USER ACQUISITION

Average Revenue Per Order: **2,32€**

Revenues (2017-2019)

Number of active users and number of orders (2017-2019)

Revenues - Paris

Active Users   # Orders

FUNDS ALLOCATION
FIRST SECTOR: PARIS

2017

Costs	1 196 398 €
Revenues	191 345 €
Financial needs	1 000 000 €

315 005 € 364 529 € 410 773 € 106 091 €

26,5%   30,5%   34%   9%

Users	1600
Orders	20 000

Legend:
- 🟩 G&A
- 🟪 Sales
- 🟦 Marketing
- 🟥 Operation & RD
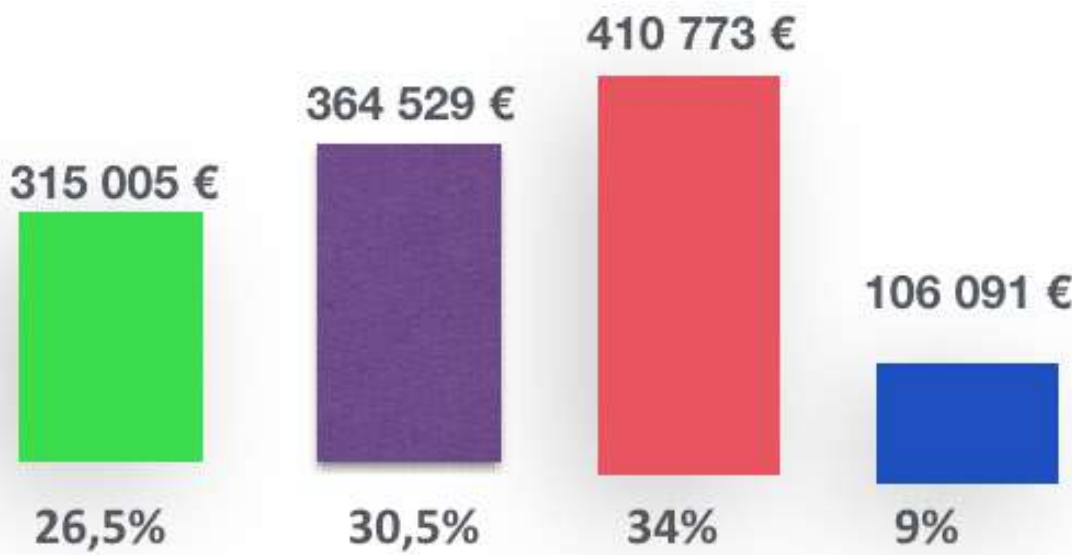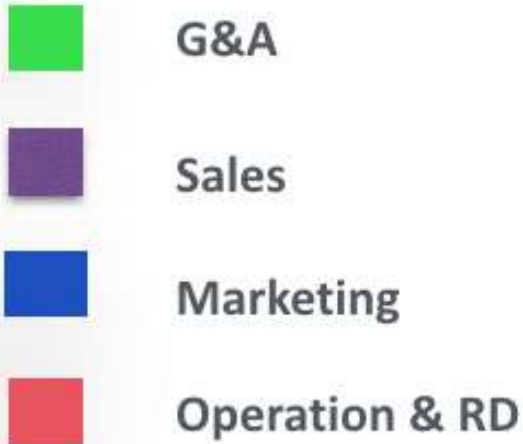
2017 - 2019

Costs	6 483 107 €
Revenues	6 424 334 €
Financial needs	2 100 000 €

Expected profitability JAN 2019

1 279 212 € 1 557 326 € 1 550 491 € 2 096 078€

19,7%   24%   24%   32,3%
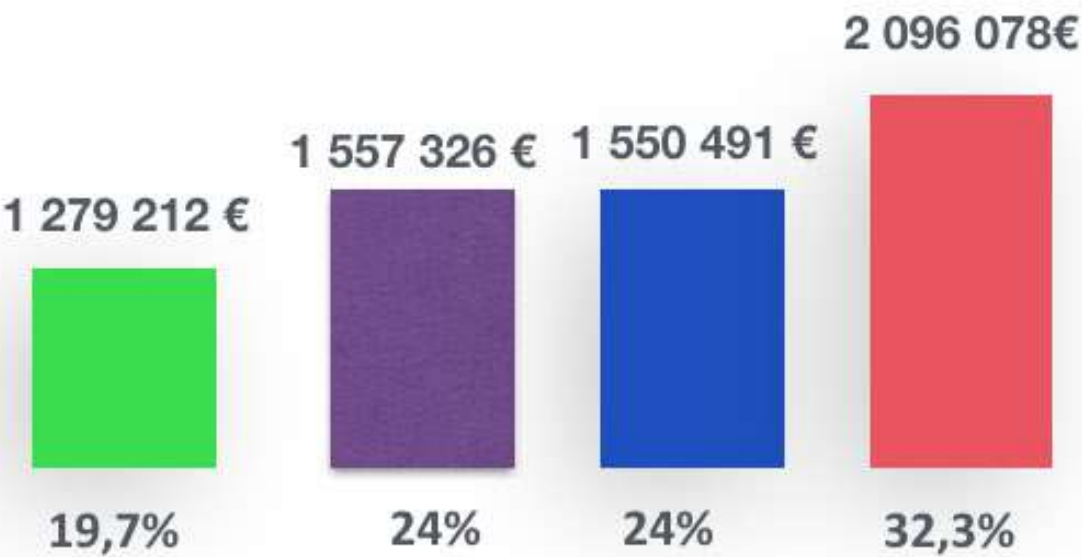
Users	120 000
Orders	4 687 000

FUNDS ALLOCATION
ADDITIONAL COUNTRY

Year 1

Additional costs	246 014 €
Additional revenues	279 866 €

198 818 €

46 960 €

0 € 0 €

0% 0 % 80,1% 19,9%
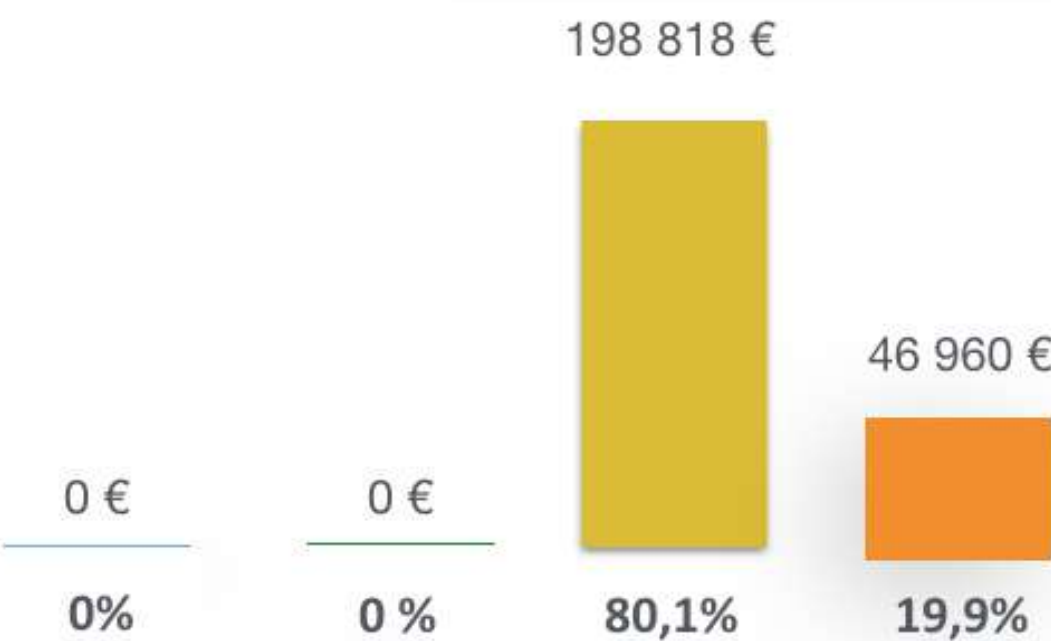
Additional users	3500
Additional orders	86 386

Legend:
- Customers service
- Operation & RD
- Marketing
- Sales

Year 1 & 2

Additional costs	575 981 €
Additional revenues	1 700 522 €

466 753 €

108 065 €

1 000 € 1000 €

0,1% 0,1% 81% 18,8%

Additional users	21 000
Additional orders	102 795

OPENING IN NEW EUROPEAN COUNTRIES

YEAR 1

Additional costs

1 822 329 €

Additional revenues

1 030 388 €

YEAR 1 & 2

Additional costs

3 868 105 €

Additional revenues

1 822 329 €

ESTIMATION, DEVELOPMENT IN EUROPE
(FRANCE + 3 COUNTRIES)

EUROPE

YEAR 1

Costs

5 466 988 €

Additional revenues

3 091 164 €

YEAR 1 & 2

Costs

11 604 318 €

Additional revenues

18 218 966 €

SIMULATION FOR THE NEXT 4 YEARS
TO OPEN IN EUROPEAN COUNTRIES

France & Europe - (France + 3 Additional Countries)

Opening 5 new cities in France (Paris, Marseille, Lyon, Nice, Bordeaux, Strasbourg) and 3 European countries (with 3 cities) - **within the next 4 years**

REVENUES 187 240 856 €	COSTS 84 430 570 €

PROFITS
102 810 286 €

Profitability : Paris : January 2019 / Marseille & Lyon : 6th month / Nice, Bordeaux, Strasbourg : 5th month / European countries : 14th month

THE COMPETITION

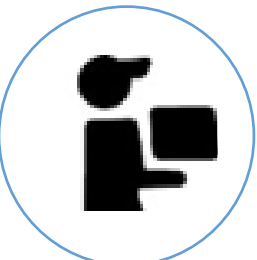Contrary to what we think, the competition has unparalleled benefits, it educates the market

		Delivery cost for user		Cost for merchant	
		0 - 3,5 km	3,5 - 7 km	0 - 3,5 km	3,5 - 7 km
stuart	Classic delivery service from point A to point B. Very expensive price for customers.	Depending on the merchant		6€- 11,5€	6€- 11,5€
DELIVEROO	Focused exclusively on FoodTech. Very expensive price for the businesses.	2,5€	X	25/30% of purchase amount 20% if exclusivity	
Glovo	Similar offer to Moneytime.	5,9€- 7,5€ 10% service fee	8,9€ 10% service fee	10% of purchase amount	
Prime now	Delivery service for Amazon Prime members.	1-hour delivery: 5,9 € 2-hours delivery: free Annual Amazon Prime subscription: 50 €		X	
	Classic courier service.	6 € / 60 € standard delivery 13 € / 126 € express delivery		X	
	Couriers directly employed by merchants, essentially in the restauration. High cost for businesses.	Depending on the merchant		2 000 € / month / courier	
	Moneytime, the solution that reinvents local trade.	3€/5,55€ 0,8% of purchase amount	5,55 € / 7,5 € 0,8% of purchase amount	0,99	

THE COMPETITION
CASH REGISTER

Contrary to what we think, the competition has unparalleled benefits, it educates the market

	Fee Price	Material	Additional information
iZettle	2,75% of Revenues	1228 € HT	iPad Air 2 Printer Card Machine Scanner
Addict group	75 €/month	530 € HT	TSamsung Touch Pad Card Machine Printer Scanner
HIBOUTIK Logiciel de caisse gratuit	9,90 €/month	410 € HT	X
l'addition	49 €/ month	1879 € HT	X
Quoram	65 €/month	990 € HT	Computer with 18.5" non tactile screen Printer Laser USB Cash Register

INVESTMENT

FIRST ROUND

Investments for 1 440 000€ business angels

Investment in progress: 560 000 €

Development of the application and launching in Sector 1

SECOND ROUND

December 2017: 5 000 000€ / 10 000 000€ investment fund

Development of all the Moneytime system

Roll out in several cities and sectors; international expansion of the Moneytime model

THE TEAM

PARIS

THE BOARD

GIL BENITTAH, CEO & FOUNDER. Specialized in digital and Social Network.

HAIM BERKOVITS, CEO & FOUNDER. Master Graduate in Economics and Management.

THIERRY OHAYON, CEO, Entrepreneur, Specialist in Strategy and Business Development.

DENIS GIHAN, ADVISOR. Founder of Dailymotion, CEO of Keyrus, Consultant et Expert in Strategy and Business Development.

A PART OF DEVELOPMENT TEAM

VADIM FANSHTEIN : Project coordinator, **SACHA FELDMAN :** Chief developer, **MATTHIEW MICHALSKY:** Developer, **LIOR LEV-RAN :** Developer,

THE INVESTORS

MICHEL OHAYON, THIERRY OHAYON, RAPHAËL HARARI, SCI GT IMMO, BRITT INVEST, MT ANGELS SCS

A PART OF THE FRENCH TEAM

JONATHAN BERKOVITS : France CEO, **DORIANE GUEHENNEC :** Missions coordinator, **ELISABETH MELIH :** Seller commercial, **ELOY RUIZ :** Timer recruitment, **ELI ABDELLAK :** Seller commercial

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Moneytime