

MONAIZE

Your business account
with no bank
and 100% mobile



SUMMARY

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Monaize

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THE PROBLEM

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Opening a professional bank account for Freelancers or a SME is difficult or maybe even impossible in France.

There's been **525 000** Companies established in France in 2015 & **51%** of them are Freelancers & SME, with a **4.5%** annual growth.

The credit mediation office (Mediateur du credit) indicated that, **86%** of the demands for mediation are coming from SME due to problems with their banks.



THE SOLUTION

MONAIZE is an e-banking
platform for freelancers & SME

WE ALSO PROVIDE →



Online insurance
for SME



Short term
“smart” loans



3rd party
crowdfunding “long
term loans”

OUR MILESTONE

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June 2016

The idea

July 2016

Started building our team with
Guillaume Derivery (co-founder & CTO)

Monaize the brand

July to
September
2016

Had meetings and evaluating with 16
SEPA e-banking license partners. (France,
Germany, England, Belgium, Luxembourg,
Malta, Gibraltar, Hungary & Lithuania)

September to
November
2016

We had a shortlist of 3 partners that we started negotiating technological solutions and pricing:

1. WiredCard (Germany)
2. Fintech Group (Germany)
3. Prepaid Financial Services (UK)

October 2016

Registration of Monaize SAS, 6 Avenue Franklin D. Roosevelt, 75008 Paris

November 2016

We signed an official e-banking license & MasterCard programme partnership for 5 years with Prepaid Financial Services (UK).

We launched our official social network pages & the V2 of our website.

Started the connectivity process with PFS.

COMPETITIVE LANDSCAPE

THE TRADITIONAL BANKS :

THE ONLINE PLAYERS :

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Credit
Agriculture



BNP
Paribas



Societe
General



Caisse
d'Epargne



Credit
Mutuelle



Limited services and very bad online & mobile experience

Anyti.me (Belgium based, without personalised IBAN)

Soon.fr (belonging to AXA group, only available for auto entrepreneurs)

The potential fintech entering the French market in 2017 :

Friendsandfamilybank.com
Qonto.eu

WE HAVE A HEAD START

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We will be the first Fintech to provide B2B,
Banking as a Service (BaaS) in France.

Very strong banking license partner (PFS)

We have the lowest banking license &
credit-card operating cost in the European
market.

Open platform to integrate future value
added services.

THE MARKET

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1.2 million
Freelancers &
SME



21%
Percentage of the entrepreneurs
under 30 years old.



373,8 Billion €
Loans given out by banks
to SME in 2014.



300 Million €
Budget raised thru crowdfunding
platforms in 2015.

WE HAVE THE MOMENTUM

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We will have more than 2000 potential clients signed in before the launch of our services in March 2017.

+500

+500

FOLLOWERS
ON FACEBOOK

+500

FOLLOWERS
ON TWITTER

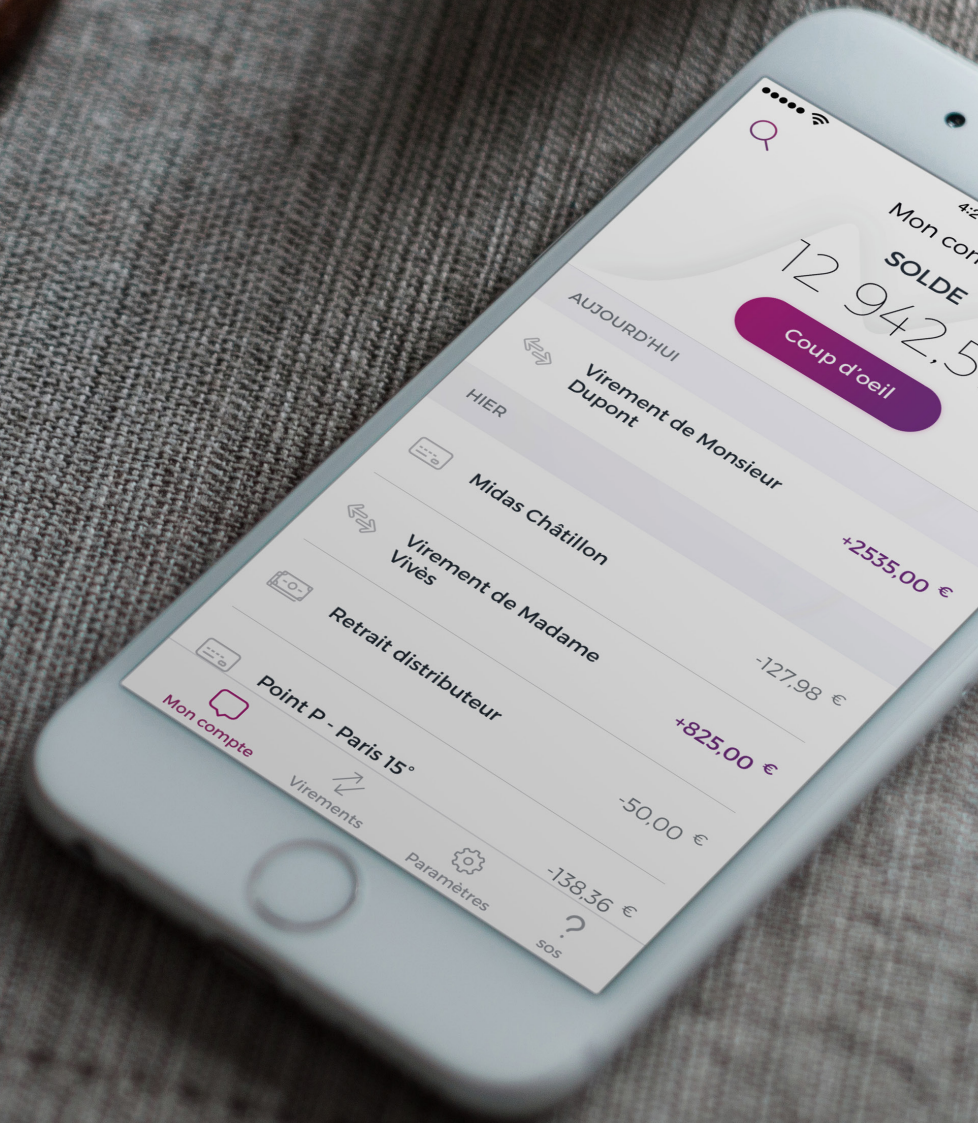
PEOPLES GAVE US
THEIR EMAILS TO
BE OUR POTENTIAL
CLIENTS.

OUR BUSINESS MODEL

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- A. Annual fixed fee for the bank accounts
- B. Shared commissions for the insurance products
- C. Interest in the short term loans (future core business unit...)
- D. Shared commissions with the 3rd party crowdfunding partners.



WE ARE COST EFFECTIVE

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We build the whole
banking platform
with **100 000 €**.



We will be needing
400K €, to go thru
2017.



And
will be doing
benefits in 2018

OUR OBJECTIVE

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Product will be **available** at the end of the first trimester of 2017.

1

- 2017, 2 000 Accounts - 200 K€

Average revenue per client 100€

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- 2018, 20 000 Accounts - 3000 K€

Average revenue per client 150€

3

- 2019, 50 000 Accounts - 11 500 K€

Average revenue per client 230€

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OUR TEAM

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VINCENT RAJOO (CEO & FOUNDER)

1994: Co-founded his first tech start-up, Megadrive Inc. (USA) and raised 1.8M\$.

1996: Founded easytransfer.com, an airport shuttle services. It was sold to a large UK group in 1999.

2001: Sold yellowsolutions.com, a parcel-tracking software solution to Yellow Freight Inc. (USA)

2004: Helped to raise 1.5M€ for Siriona SA (FR), a hotel booking engine thru Siparex as a shareholder & CMO

I have been investing and playing key roles in multiple projects since 2006.

And now fully focused on crafting the ideal e-banking platform.

Guillaume Derivery (CTO & Founder)

Challenges are the motor of life.

Graduated from both EPITECH (one of the top french programming school) and CSUSM (California State University of San Marcos) majoring computer science & software engineering.

Worked in the sports industry: FIFA 2014 football world cup, UEFA 2016 European Championship, Fox Sports Australia...

Now co-founder and tech leader building the most exciting & challenging service.

The Others :

Thibault Bronchain

Fullstack back-end developer & DevOps.

Florian Greine

Back-end manager & System administrator.

Trécy Azérot

Digital graphic designer & Art director

*The beauty of “**marketplace banking**” is that it competes directly with banks on core banking services without the need to build all the infrastructure..*

THANK YOU