



# spark

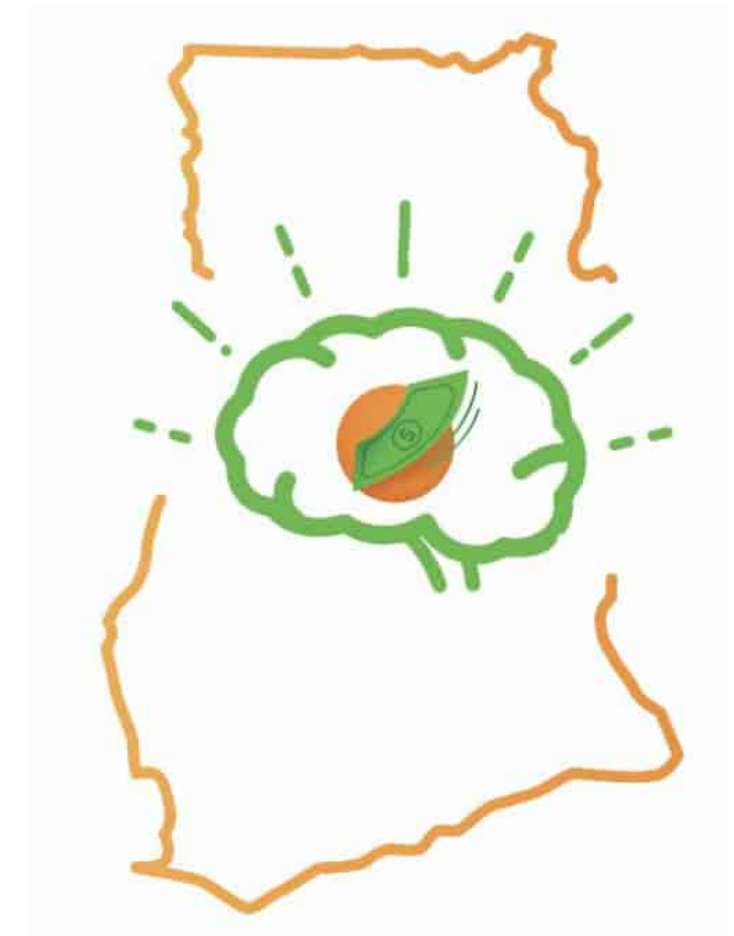
We make it easy for financial communities  
to engage & transact in one app

Spark is a brand new  
African fintech category:

# Social Finance

We started with Group Loans in Ghana, processed \$120k with 85 people and had under 2% defaults.

We learned that the **deepest pain** is managing **Community Funds** and performing **Group Transactions**.



## We believe

that Social Finance will power the most transactions and interactions in African Banking.







## Meet **Priscilla**

She is *already active in multiple financial communities today...*

### Personal



Church

MEMBER



Wedding

ADMIN



Funeral

ADMIN

### Professional



Food Catering

ADMIN



Beauty Shop

ADMIN



Investing in Land

MEMBER

Combined, her various financial networks are

over a 1,000 people.





Today, her communities use a  
**combo of whatsapp + mobile money**



## Transacting in Groups is a major **Time-Suck!**



### Transacting

*Multiple single transactions are required, time-redundancy for repeat transactions, and inter-wallet transactions often flat-out fail.*



### Tracking

*multiple phone calls with the same questions: "where's the money?", "did you get the money?", "has everyone else sent the money?"*



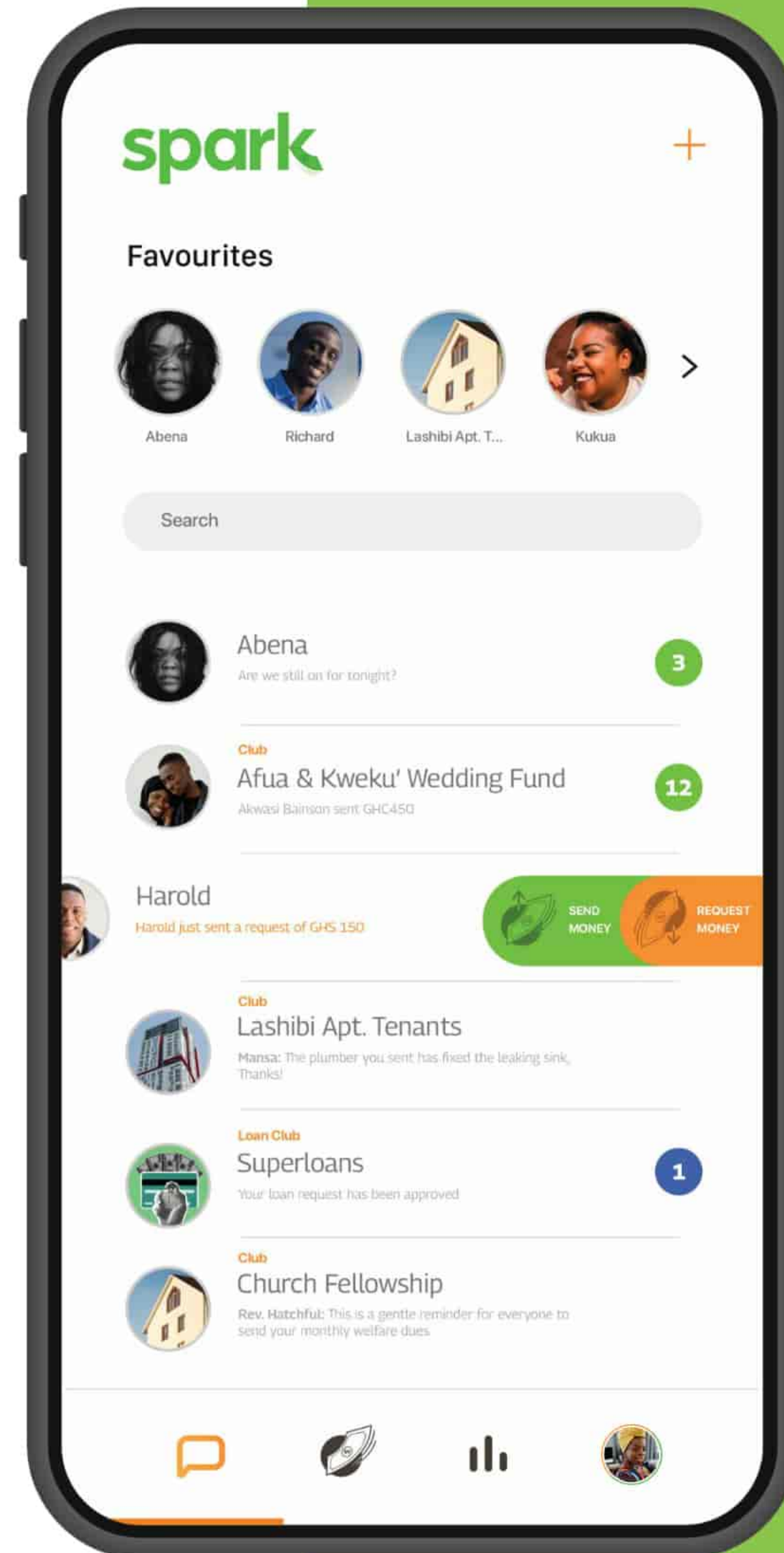
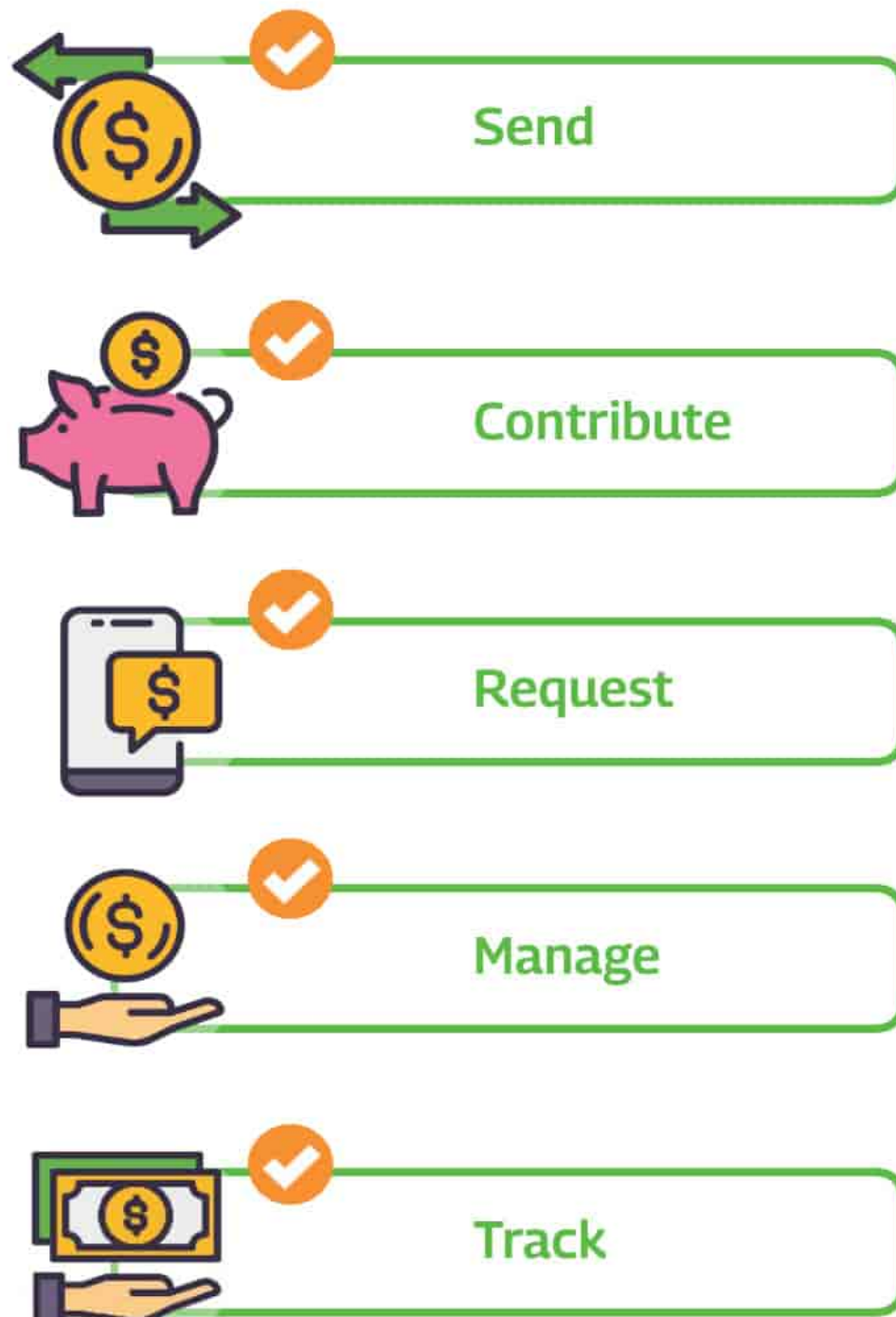
### Managing

*Personal and Business groups are blended and difficult to manage. Convo are siloed from transaction visibility.*

# Spark saves time

for Priscilla and her members.

Spark merges group chats and transaction tools into one app:







In Ghana there are **8,000,000+** people like Priscilla.

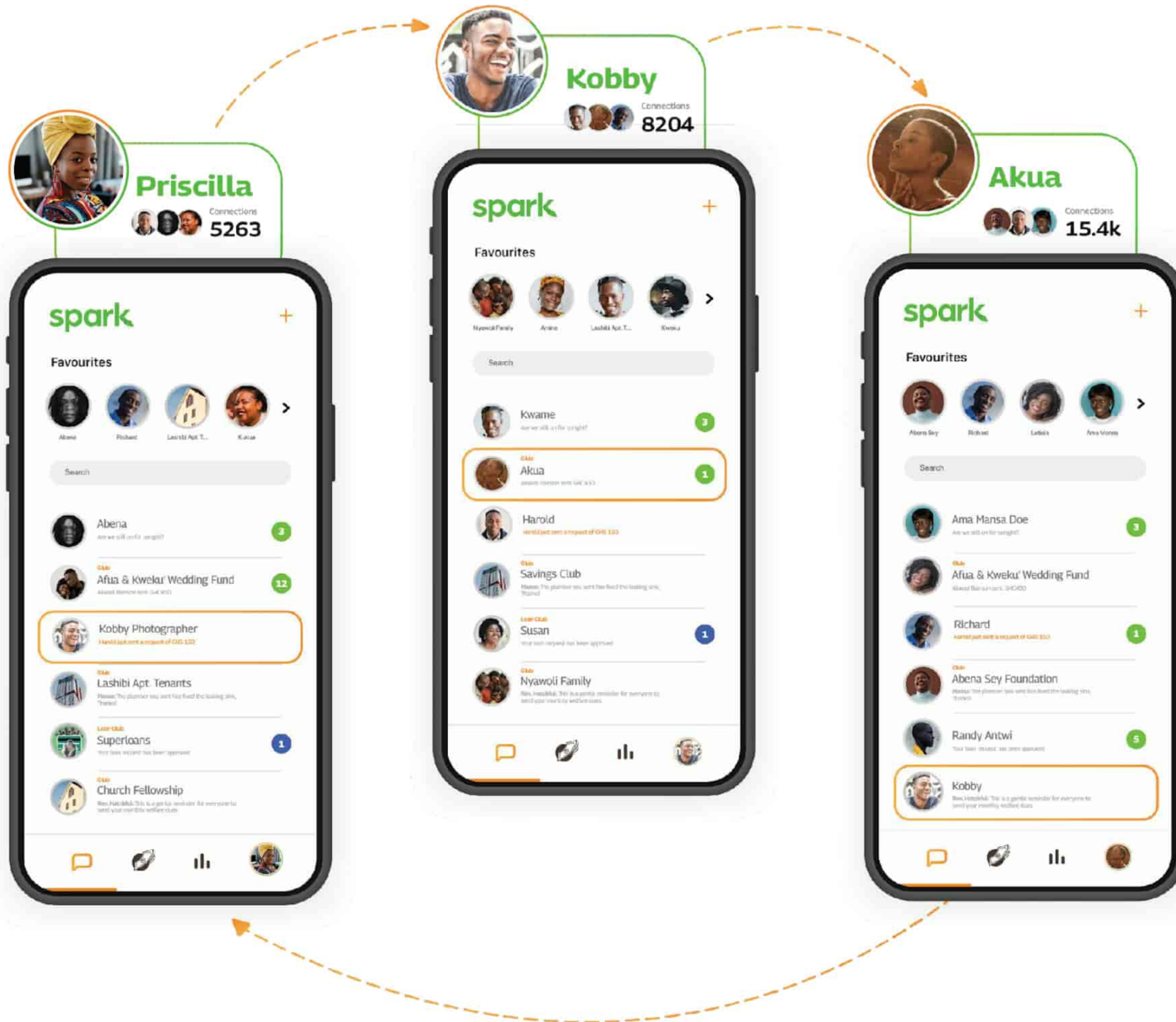


In Sub-Saharan Africa, there are **170,000,000+** people like Priscilla



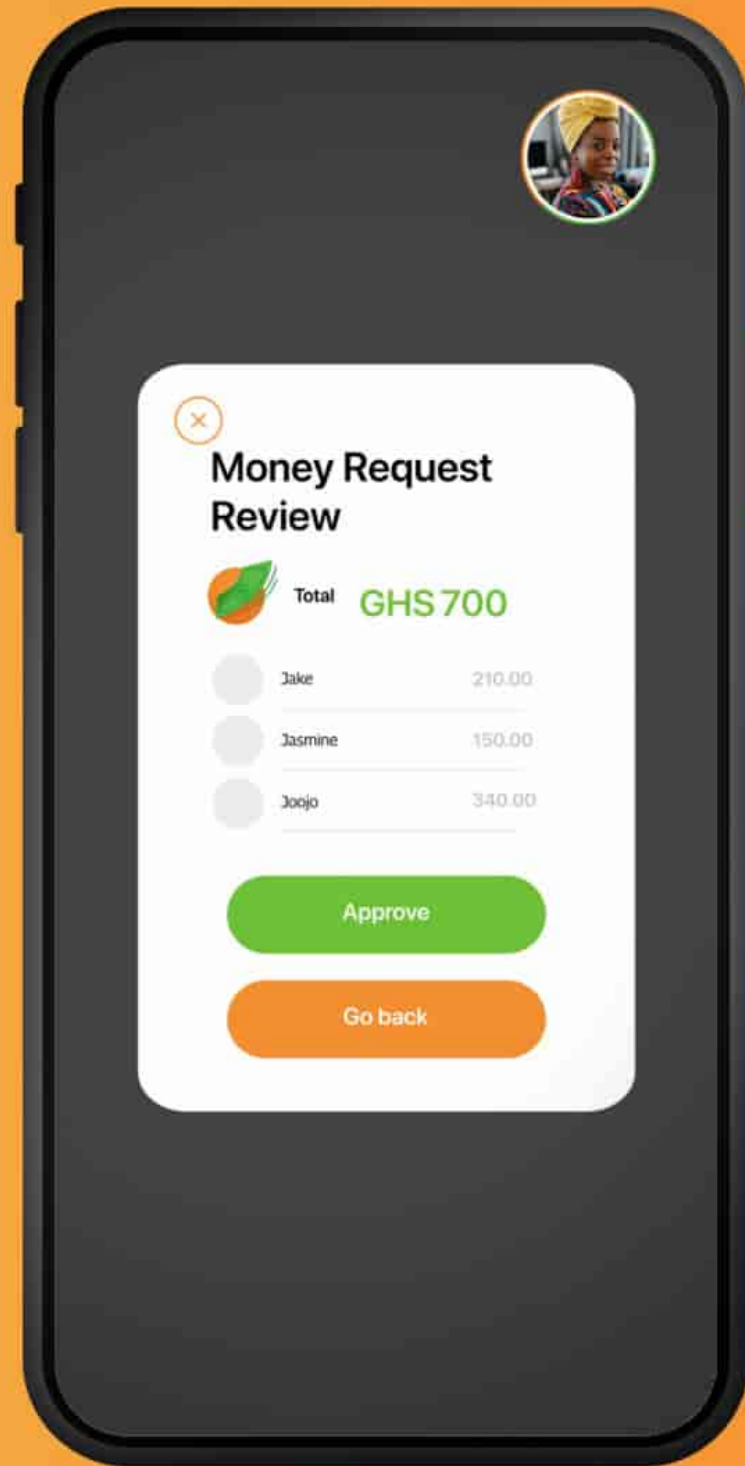
**Over 170M adult internet users face the same challenges as Priscilla, and this market is set to grow rapidly in the years ahead.**

We are excited to **discover our Community K-Factor**,  
as Admins add Members, who then become Admins, and **grow Spark**.



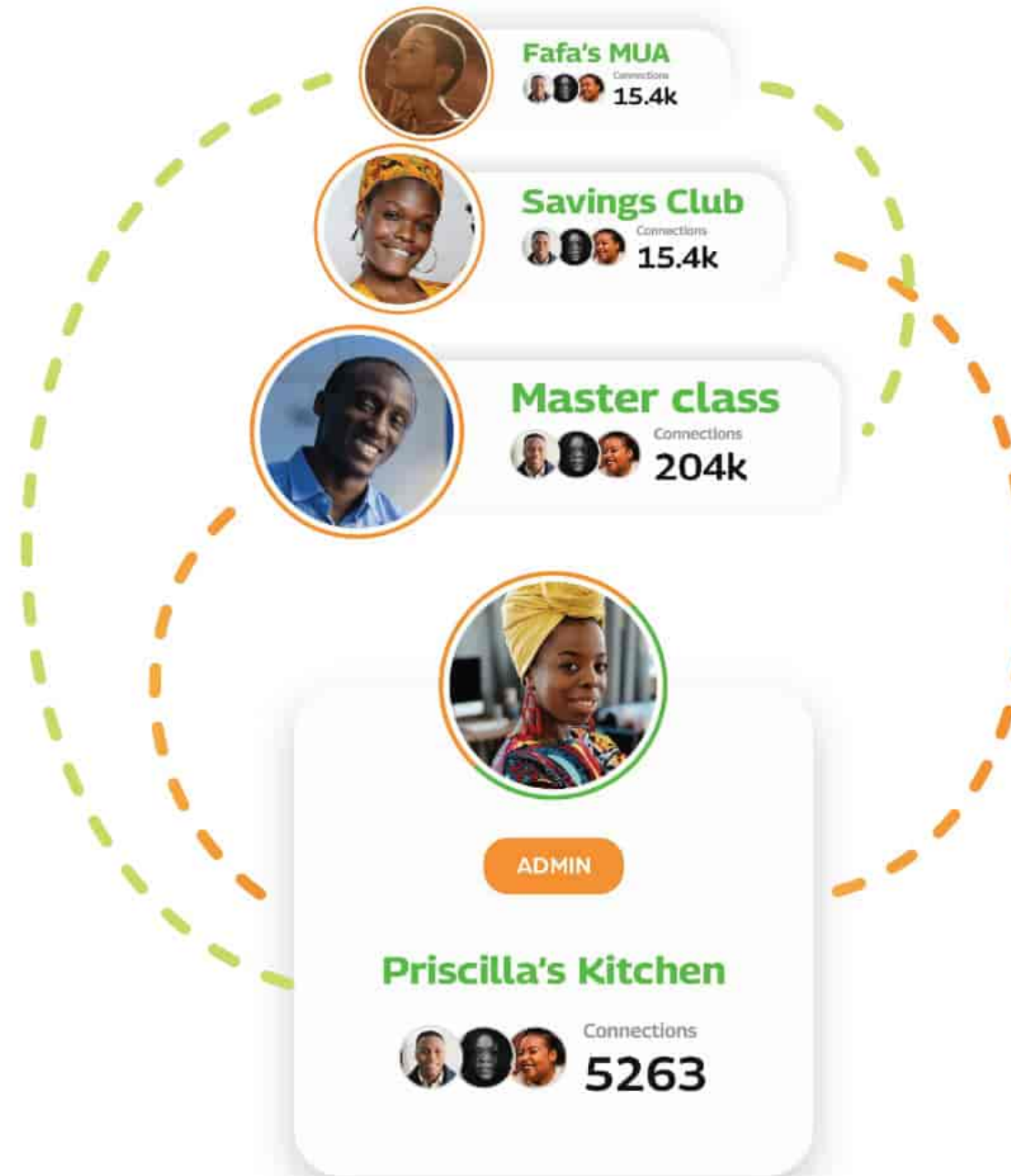


Come for the Tool. Stay for the Network.



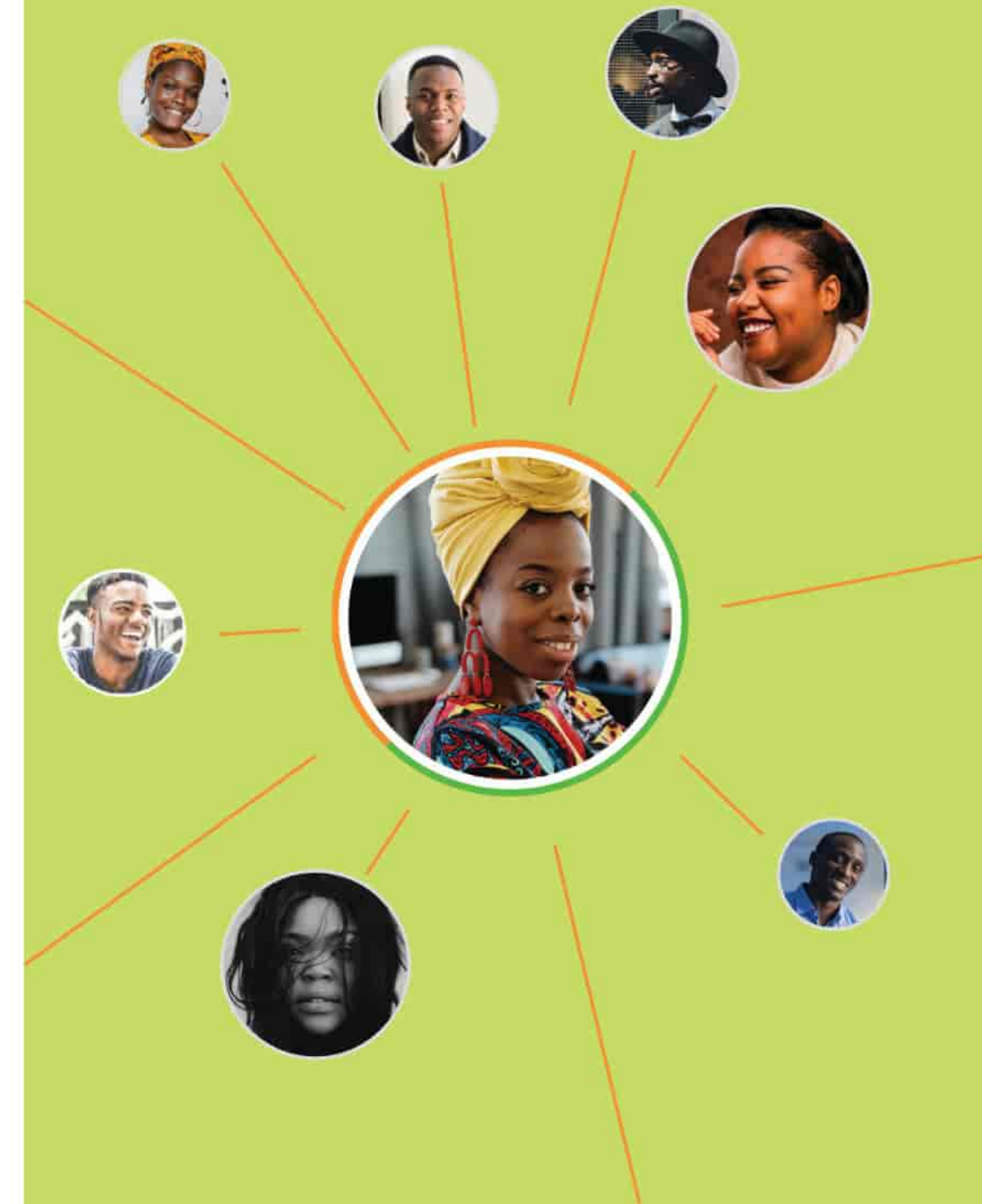
## Engage

The *utility of our tools* embed Spark into existing financial communities.



## Discover

Users can Discover and join other Clubs, and showcase their individual Professional Services.

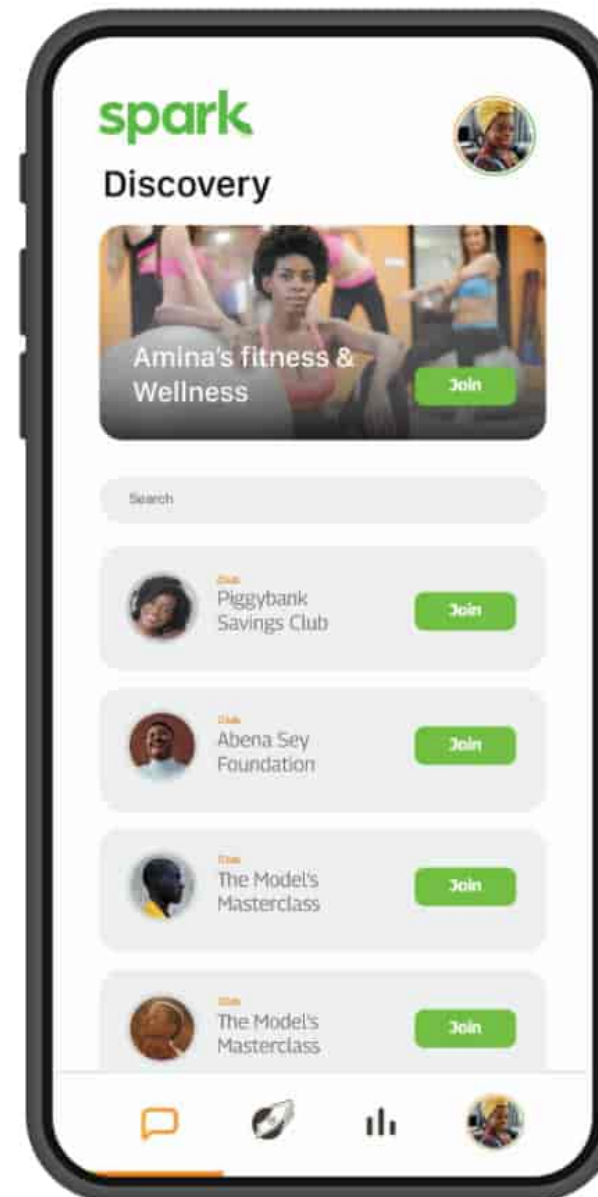
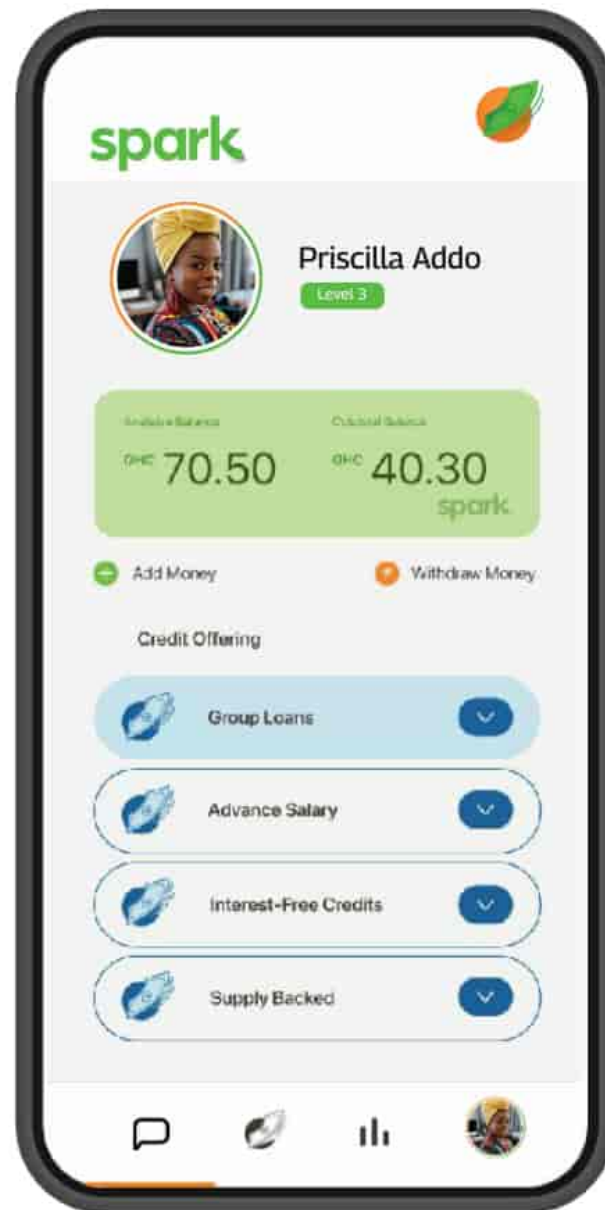


## Network

Users can connect and coordinate beyond the limits of their existing financial networks.



# Our plans to monetize Spark over time



## Targeted Credit (Q2 2022)

Spark will provide targeted credit offerings to the top 5% of super users in our network.

## Commerce (Q4 2022)

Spark will charge for promoting your Club or Service on our social feed.

## Crypto + More Financial Services (Q1 2023)

Spark will connect into other fintech APIs to enable social investing inside of our Community Super App



From Sept 2021

We have been preparing for Launch, building our Product and assembling a great Team.

1



Leadership Team

2



Tech Team

3



License

4



Products

5



10,000+ Waitlisted

We have **200 admins** ready to bring **10,000 users** into Spark's Clubs

## Meet the Leadership Team



**Michael Costa**

Spark's CEO

Prev: CEO @AtlasMoney



**Ashwin Ravichandran**

Spark's Head of Ops

Prev: MD @MEST Africa



**Eugene Afeti**

Spark's Head of Tech

Prev: Head Of Tech @Zeepay

We are a full-time team of **12**  
that problem solve together:  
7 Tech, 4 Biz Ops and 1 Admin





# Competition

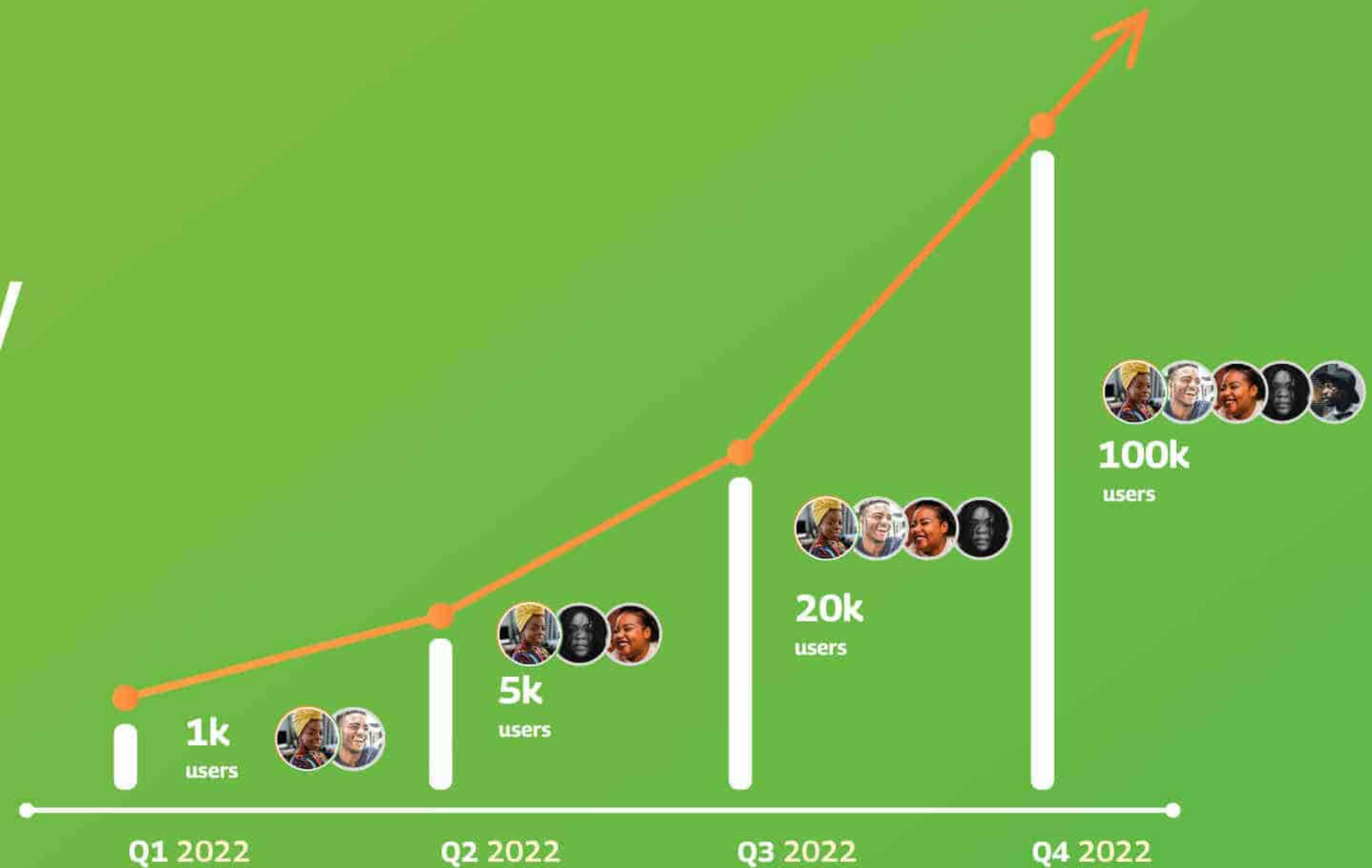
	P2P Transactions	Offers 1 or more Financial Services	Community Based	Social Finance Network
	✓	✓	✓	✓
	✓	✓	✓	✗
	✓	✓	✗	✗
	✓	✓	✗	✗
	✓	✓	✗	✗
	✓	✓	✗	✗

We will leverage our group transaction tools into a community of community funds, with **deep network effects**.

2022

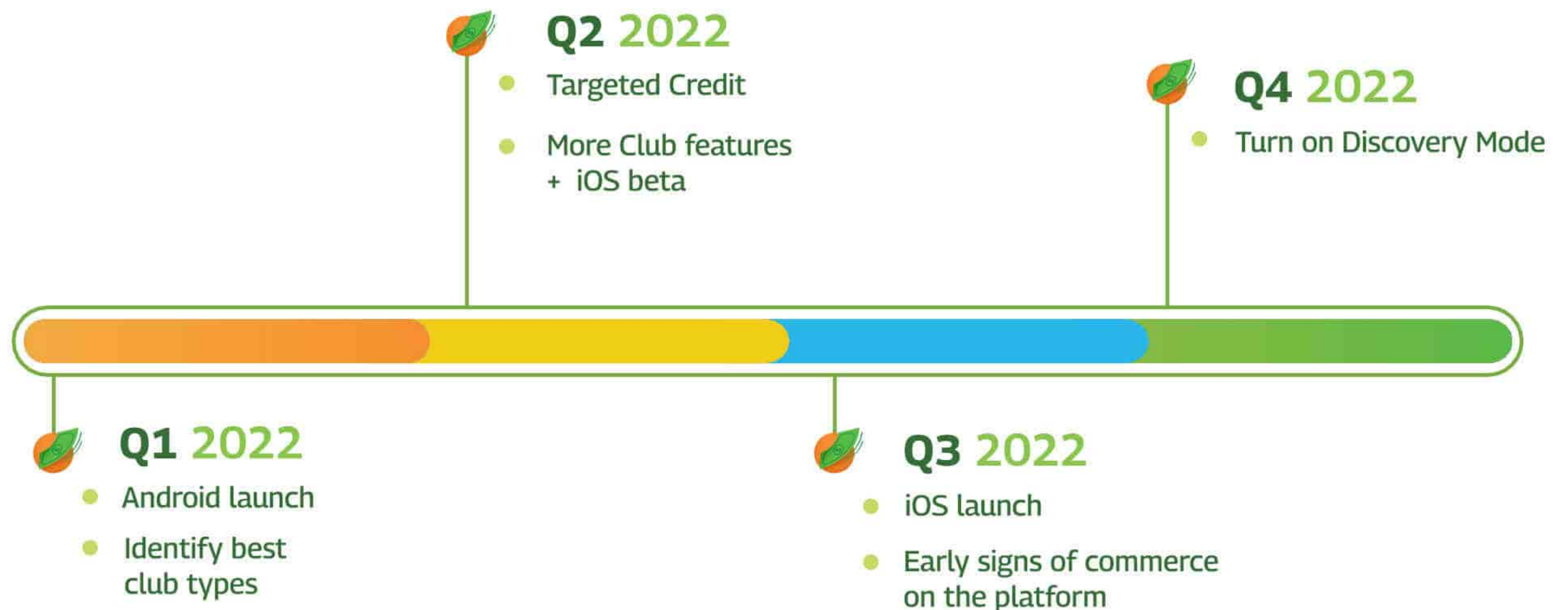
# Go-to-Market Strategy

We are focused on existing online and offline communities of Ghanaians aged 25 to 40 who are avid users of existing social networks like WhatsApp, Instagram and TikTok.

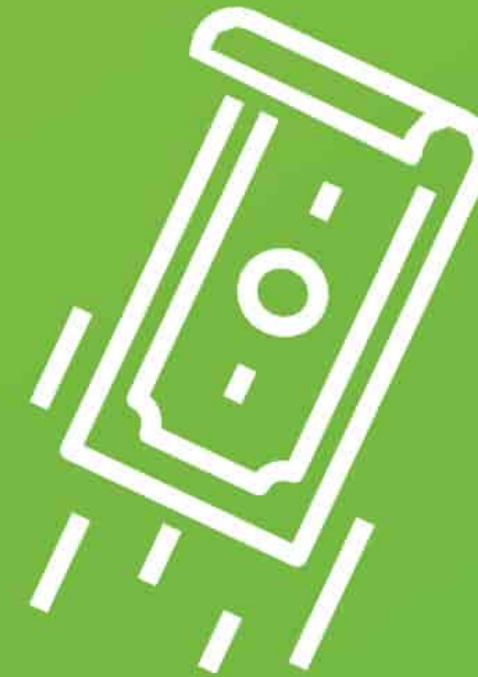
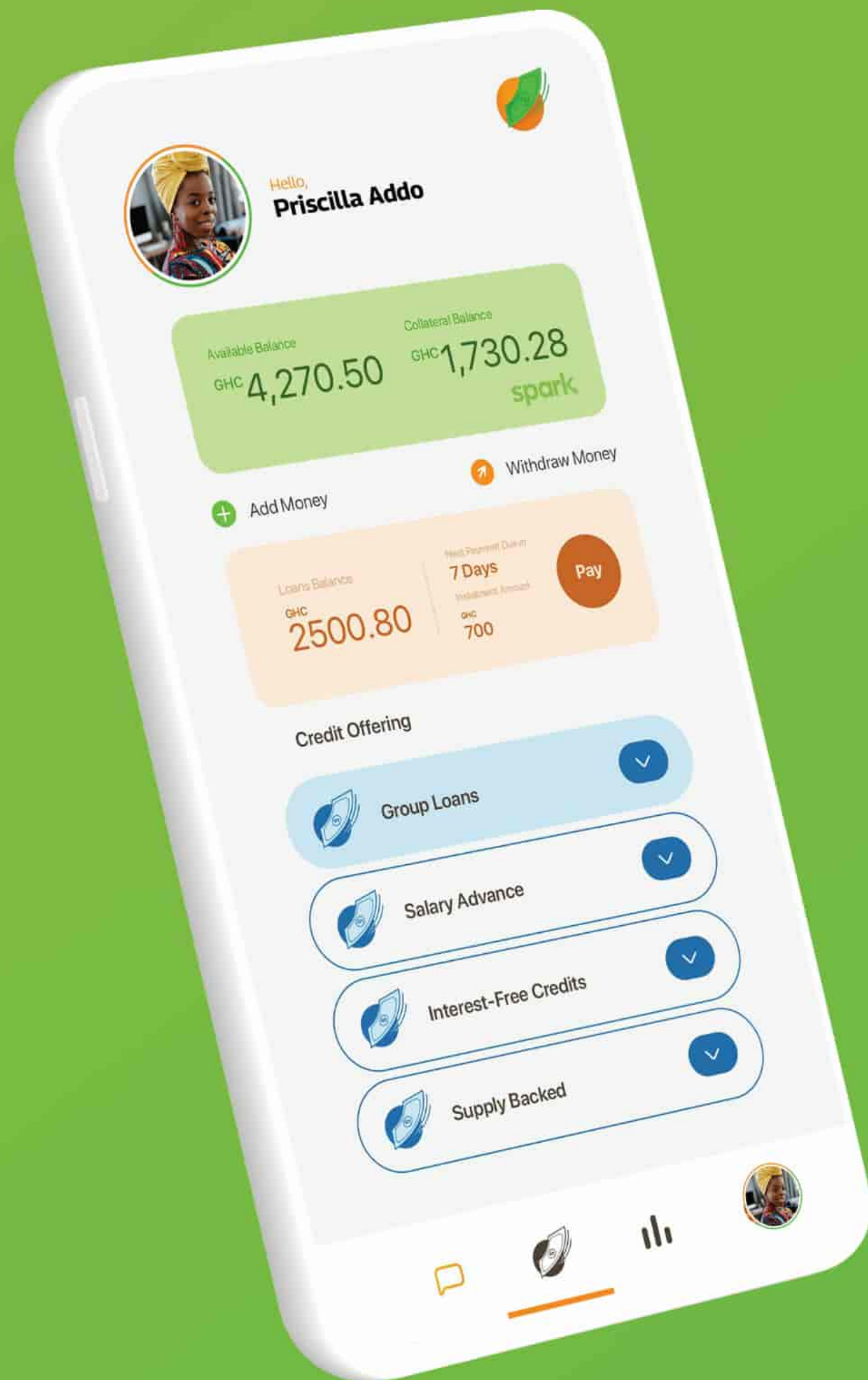


2022

## Product Roadmap







We are raising a

**\$750k Pre-Seed**

to GTM and continue to perfect our product tools to attract and retain more existing financial communities.



Till date, we've been supported by a few community funds and some incredible family & friends.

VILLAGE

WndrCo



Future Africa

If you also believe in **Social Finance in Africa**,  
we're happy to share more about **Spark**.

## Contact us

**Michael Costa**

[michael@joinspark.app](mailto:michael@joinspark.app)

**Ashwin Ravichandran**

[ashwin@joinspark.app](mailto:ashwin@joinspark.app)

[joinspark.app](https://joinspark.app)

**spark** 