

carrot

Outline

- The Problem
- The Opportunity
- Our Solution
- Launch/Go-To Market
- Business Model
- Financial Projections
- The Product
- Milestones

The Problem

There are no EASY, VIABLE options to access and collateralize short term loans

With the expansion of “FinTechs” over the past 7 years, investing is as accessible to the average citizen as it has ever been

This has especially been necessitated by the steady decline in value of several African currencies

More Africans are looking to dollar backed investments as a means of preserving value & creating wealth

However, pressing needs sometimes arise which require cash

The Opportunity

This need for cash has meant going through the **tedious process** of getting **traditional loans** or lending money at **unreasonable interest rates**

Given the sizeable number of Africans with digital assets, there is a fast growing market size of those who can safely and easily get a credit line based on their portfolio value

There has been no way to seamlessly access capital while de-risking the loan process

Traditional banks have tedious lending processes.
Other digital solutions have high interest rates



Our Solution

Carrot enables **USERS** access **CREDIT** using their **DIGITAL ASSETS** as collateral

Users will have access to instant cash at low interest rates without having to liquidate their portfolio, allowing them to maintain their positions in the market

In collaboration with companies that hold digital assets, Carrot will automatically extend a line of credit to users based on their portfolio value.



Launch/Go-To Market

Market Research

Early Adopters

An initial survey carried out with the target audience showed that 500 of them will take a loan backed by their portfolio if given the opportunity

M.V.P Development

Prototyping & Testing

Create & test a fully functional solution that will be accessible to users, available across different platforms

Beta Launch

Beta Test

Carrot offers will be made available to 250 Bamboo Gold users (users with portfolio of \$10,000 or more)

Our Advantage

Carrot's value proposition is **NOVEL** in the sense that we will be the first company to successfully “collateralize” digital assets

This proves to be a more practical and viable means of hedging risk

Traditional banks are our biggest competitors but the tedious processes in accessing loans leave room for other players

Existing digital alternatives have a much different business model and operate more like traditional banks

Companies holding digital assets for customers may decide to do what we do but they won't have:

- Access to a credit line at scale like we do.
- Ability to scale beyond their existing user base

Business Model

Carrot will generate revenue in at least 2 ways:

- Interest Spread Model
- Transaction Commission & Fees

- Carrot will make money from interest rates charged on loans disbursed.
- The customer would remit a percentage interest & 3% of the principal each month until the loan is repaid.
- This would more than sufficiently cover the cost of capital.

FINANCIAL PROJECTIONS

Upon launch, Carrot will make available
an initial credit line of

USD 500,000

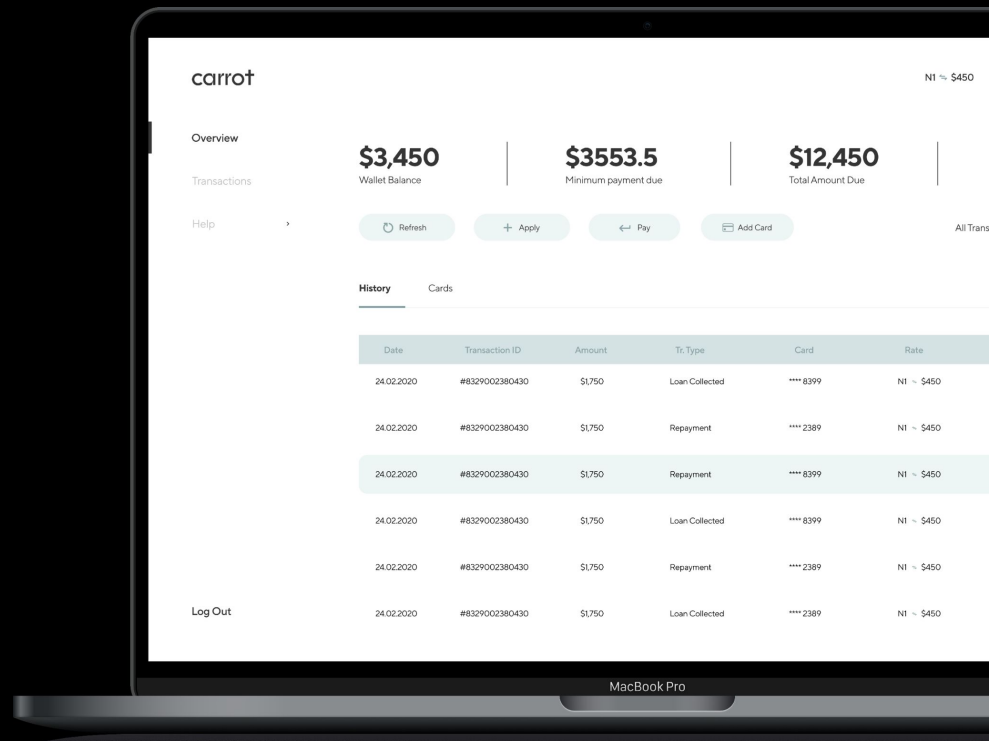
	July	August	September	October	November	December
Total Value Disbursed	200,000.00	260,000.00	338,000.00	439,400.00	571,220.00	742,586.00
MoM Change	200,000.00	60,000.00	78,000.00	101,400.00	131,820.00	171,366.00
Revenue						
Interest Income	6,000.00	7,800.00	10,140.00	13,182.00	17,136.60	22,277.58
Fee Income						
Loan commision						
Gross Revenue	6,000.00	7,800.00	10,140.00	13,182.00	17,136.60	22,277.58
Cost of Funds	821.92	1,068.49	1,389.04	1,805.75	2,347.48	3,051.72
CAC	2,000.00	2,600.00	3,380.00	4,394.00	5,712.20	7,425.86
Collections Provision	10,000.00	3,000.00	3,900.00	5,070.00	6,591.00	8,568.30
COGS	12,821.92	6,668.49	8,669.04	11,269.75	14,650.68	19,045.88
Gross Profit	-6,821.92	1,131.51	1,470.96	1,912.25	2,485.92	3,231.70

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	January	February	March	April	May	June	Total	Efficiency Ratios
Loan portfolio size	597,196.80	716,636.16	859,963.39	1,031,956.07	1,238,347.28	1,486,016.74		
MoM Change	99,532.80	119,439.36	143,327.23	171,992.68	206,391.21	247,669.46		
Revenue								
Interest Income	17,915.90	21,499.08	25,798.90	30,958.68	37,150.42	44,580.50	237,483.01	100%
Fee Income							-	0%
Loan commision							-	0%
Gross Revenue	17,915.90	21,499.08	25,798.90	30,958.68	37,150.42	44,580.50	237,483.01	100%
Cost of Funds	2,454.23	2,945.08	3,534.10	4,240.92	5,089.10	6,106.92	32,531.92	14%
CAC	5,971.97	7,166.36	8,599.63	10,319.56	12,383.47	14,860.17	79,161.00	33%
Collections Provision	4,976.64	5,971.97	7,166.36	8,599.63	10,319.56	12,383.47	74,300.84	31%
COGS	13,402.84	16,083.41	19,300.09	23,160.11	27,792.13	33,350.56	185,993.76	78%
Gross Profit	4,513.06	5,415.68	6,498.81	7,798.57	9,358.29	11,229.94	51,489.25	22%

The Product

Carrot will be made available on
web, iOS & Android



The MVP

1

Available Credit

2

Request Loan

3

User Wallet

4

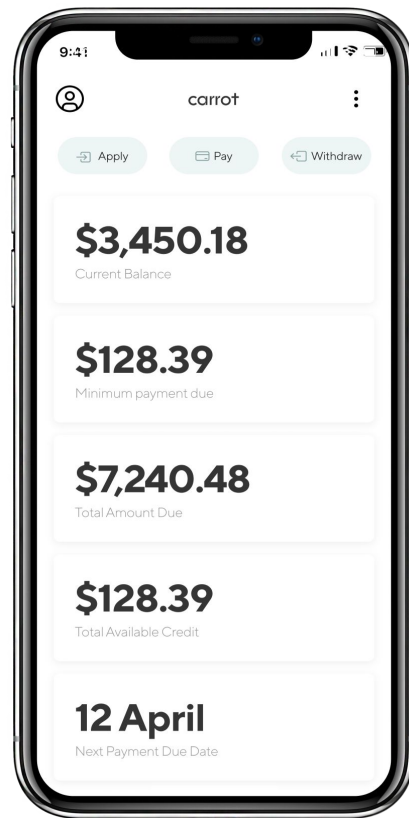
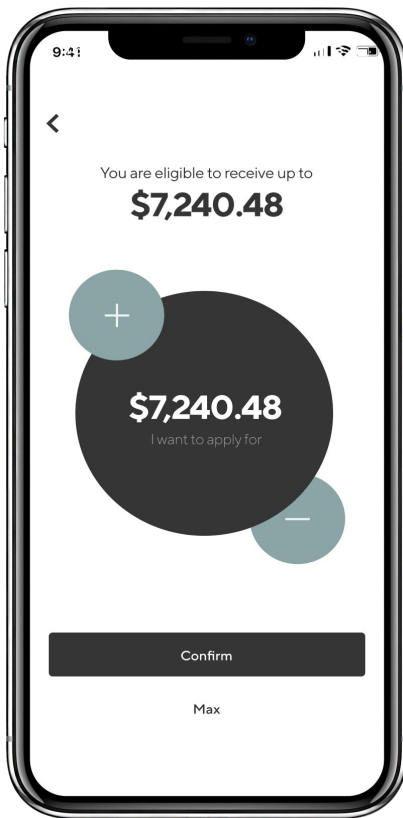
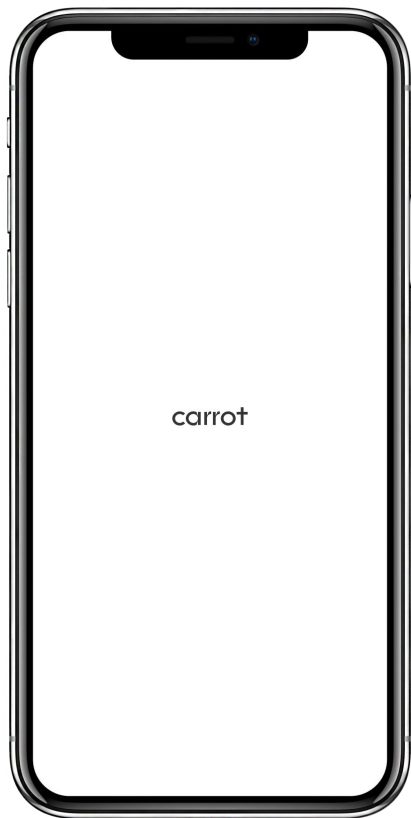
View Balance

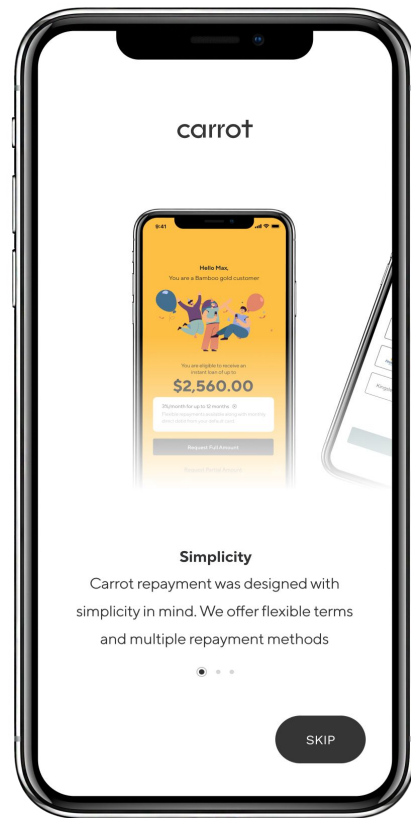
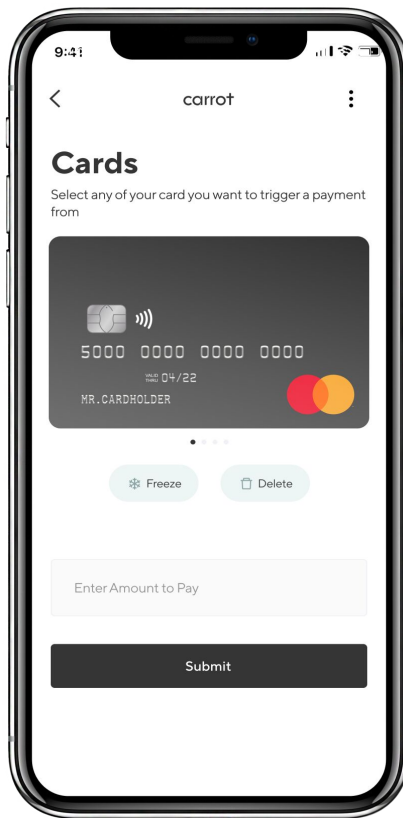
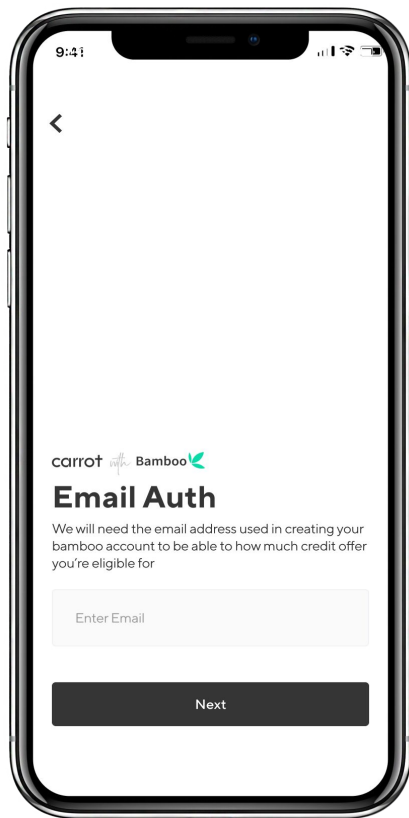
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Make Withdrawal

6

Customer Support





Milestones

Where & When we are going

Raise Money	
Develop MVP	
Beta Launch	
New Hires	
New Features	
Public Launch	
Expand User-base	
New Features	

Thank You.