



The Tribe. Your Relationship. Our Growth.

Investment Pitch Deck

Moses Omuetha,
Founder/CEO

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www.tribease.com

ANDERSTEK

Tribease

Who are we?

ANDERSTEK

Incubating technology solutions to address customer needs across lifestyle and hospitality.

Incorporated March, 22nd 2021 with RC Number 1773830 with a joint operating lenders License.





Moses Omuetha
Founder/CEO, Anderstek Limited

Moses is the Founder of Anderstek Limited. He is a serial entrepreneur in the business of PropTech, Real Estate, Construction and FinTech. He is also the Founder, Patrifields Partners and Cofounder, Coworkstyle, Mobod Synergy and Actus Prime.

He has held executive positions as Managing Director/CEO of FACL Properties (An affiliate company of First Ally Capital) and also at Mitcherutti Contractors Limited. He also held positions as the Head, Strategy Formulation, Business and Product Development of Palton Morgan Holdings before leaving to set up Actus Prime Realty Limited.

Prior joining Palton Morgan Holdings he was the Project and Real Estate Manager at International Fairwood Property Limited. He has also worked with UACN Property Development Company Plc as a Project Manager and later on as Project Quality Manager, implementing Project Quality Management System at all project sites ensuring the effective management of the cost of quality and customer satisfaction.

Moses is driven by the ambition for breakthrough innovations in creating opportunities and solutions to the needs of the everyday people.

In the course of his 16 years work experience, Moses developed an affinity for precision and excellence. With a dogged determination to create innovative standards that outlive him. Moses is committed to build your vision with precision, and a consistency that can only be described as excellence.



Christopher Abiodun
Co-Founder/CTO, Anderstek Limited

Christopher Abiodun is an experienced ICT expert with over 15 years experience in software development, robust internet network implementation, ICT consulting and project management. Christopher has led several teams to implement ICT projects for the Federal Government of Nigeria.

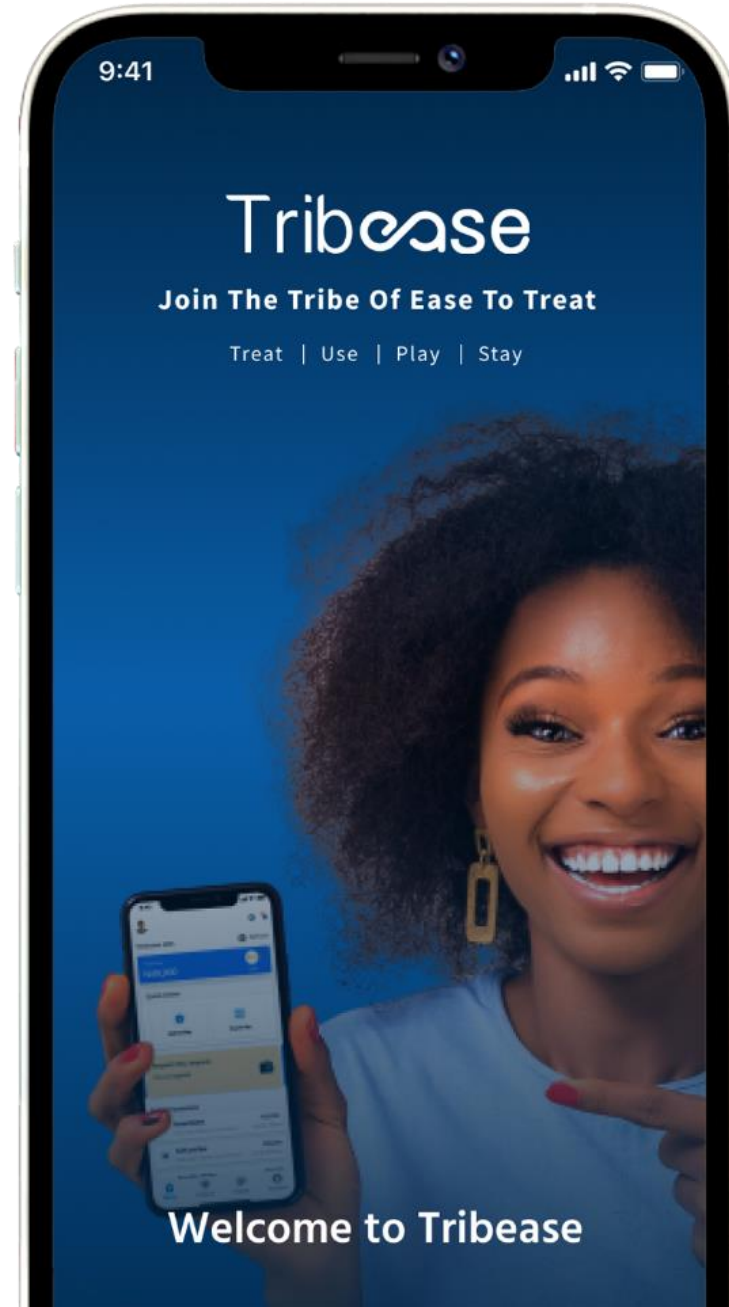
Such projects include technology systems for institutions like NEPAD (New Partnership for Africa's Development), LIRS (Lagos State Inland Revenue Service), NYSC (National Youth Service Corps), NEPC (Nigeria Export Promotion Council), Abuja MOU, UBL (Union Bank Limited), Union Registrars, Bayelsa State Government, SkyCapital Limited, QuickShelter Limited and British Council across 8 different states in Nigeria.

Christopher is a qualified Advanced Software Engineer who has led technology efforts for Farmcrowdy, Crowdyvest and Plentywaka.

Introducing Tribease

Tribease is the first Pan African cardless credit charge platform that allows customers to freely consume products and services from registered merchants.

Maximise the benefits of flexible payments to increase customer acquisition, expenditure and satisfaction.



How it works

3 Steps with ease



Download the app

Customer downloads the Tribease app on Google Playstore or Apple Appstore



Setup Profile

Customer creates a profile and enters details to get verified within 24 hours.



Start Paying

Once verified, customer can begin paying for products and services using Tribease.

Payment will be facilitated through 4 avenues: Face Recognition, QR Code, Token and recently, USSD.

Value Proposition for Tribe Members



Access to credit and
wider variety of
products and services



Access is not
restricted by bank
account



Elimination of concerns
surrounding payment
infrastructure or limited funds



Treat

Food sector including restaurants, bakeries, lounges, eateries, diners, café etc.



Use

Consumables including petrol stations, utility bills, Pharmacy stores, salons, shopping etc.



Play

Recreational sector including sport facilities, gyms, spas, tourism companies, cinemas, events etc.



Stay

Hospitality sector including hotels, guest houses, inns, lodges etc.

Value Proposition for Merchants

Increase in
Average
Spend



Increase
in New Customer
Acquisition



Reduced
Merchant
Risk



Enhanced
Customer
Experience



About the User

ANDERSTEK

Both retail and corporate members will enjoy seamless payments and financial planning perks

The Tribease App will leverage technology and its relationships across the value chain to provide an optimal customer experience for its 2 categories of customers



Retail

- Seamless and prompt payment for goods and services
- Enables adequate financial planning
- Offers prestige and status benefits for the member
- Provides a buffer for emergency events
- Security



Corporate

- Expense management to eliminate manual processes and documentation required for expenses
- Enables enhanced financial planning for the organization
- Access to cheap source of funding for day-to-day business operations
- Eliminate fraud or loss of funds

Tribease App will cater to a niche market..

		Customer Type	Credit Limit (N)	Segment Needs	Value Proposition
Retail		Corporate	250k and above	<ul style="list-style-type: none">• Demand for discounts, cheap, quick and convenient access to financial services	<ul style="list-style-type: none">• Provide expense management services to eliminate need for manual documentations
		HNI	350k – 500k (Diamond and Platinum)	<ul style="list-style-type: none">• Optimized digital customer experience with discounts• Access to credible financial services platforms to obtain services in an efficient manner	<ul style="list-style-type: none">• An alternate solution to financial services as opposed to traditional operators
		Affluent Middle Class	150k – 350k (Silver and Gold)	<ul style="list-style-type: none">• Ease to use platforms to attend to financial service needs• Potentially obtain optimal value for products purchased with discounts	<ul style="list-style-type: none">• Users have increased flexibility and a back up option• Improved customer experience with little to no need for human interaction with companies
		Young Professionals	50k – 100k (Bronze)	<ul style="list-style-type: none">• Access to credible and convenient popular and luxury centres• Access to funds to get what you want at anytime.	<ul style="list-style-type: none">• Quick and easy access to luxury treatment and services without delays• A backup option when traditional card use is experiencing downtime

Persona 1: Kene CFO

Designation	CFO
Work Experience	15 years
Industry	Oil and Gas
Company Turnover	Above ₦10 billion

Kene is a chartered accountant who started his career as a financial risk consultant. He received a lucrative offer from one of his clients and made the switch to join the upstream oil and gas company. He has grown in rank to hold his present position as Chief Financial Officer. He is passionate about health and safety issues and is a key member of an NGO focused on health matters.

Goals

- Maintain operating cash flow
- Reduce capital expenditure investments
- Manage exchange rate risks
- Monitor credit portfolio
- Improve audit score rating

Values

- Taking responsibility for decisions
- Minimizing costs without losing quality
- Innovative thinking
- Safety first in making decisions

Motivations

- Maintain company liquidity
- Achieve target forecasts
- Identify opportunities for growth and cost savings
- Meet all financial commitments

www.tribease.com

Moments that Matter

- Proactive information on emerging market trends
- Integrated view of funding and risks
- Bespoke risk management solutions

Moments that Fail

- Multiple handoffs before issue resolution
- Failure to meet initial expectations
- Operating in silos



Customer Persona 2



Nike Professional

Age
24 years old

Marital Status
Single

Education
BSc.

Monthly Income
Above N200,000

Bio

Nike is a young banker. She graduated top of her class and got a job at one of the biggest banks in Nigeria.

She hopes to grow to a senior position in the industry. She is very focused and aims to have the best quality of life for herself and future family.

Goals

- Get a promotion
- Save for a Master Degree
- Go on an annual vacation with friends

Interests

- Spend quality time with friends and family
- Jogging every morning
- Weekly religious activities

Values

- Personal and professional happiness
- Healthy lifestyle
- Convenience
- Self-control and fulfilment

Motivations

- Have a good quality of life
- Reach the peak of her professional career

Customer Lifetime Value



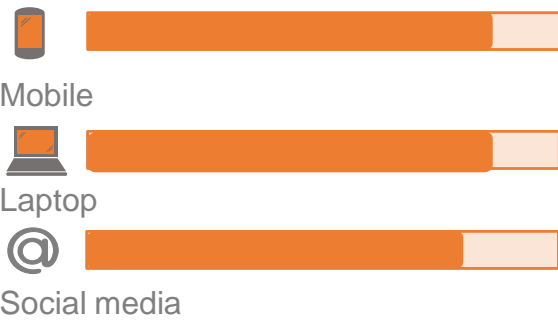
Flexibility to change channel



Assistance Needed



Use of Technology



Frustrations

- Unequal gender expectations at work
- Limited quality time with her friends and family
- Daily traffic to work

Customer Persona 3



Bisi
Affluent
Middle-Age

Age
45 years old

Marital Status
Married

Education **MSc.**

Monthly Income
Above N700,000

Bio

“Aunty” Bisi is the Finance Manager in a Telecom company. She has worked for the same company in the last 15 years. In her spare time, she bakes for gigs for friends and family. She has 3 teenage children.

She is looking forward to being promoted to Head the Finance Department in the next 5 years and at the same time, plan her retirement.

Goals

- Promotion
- College education for her children
- Comfortable life during retirement
- Possibly relocating to another country

Interests

- Religious activities
- Board seats

Values

- Loyalty
- Consistency
- Hardwork
- Family

Motivations

- Decent life after retirement
- Children’s school fees

Customer Lifetime Value



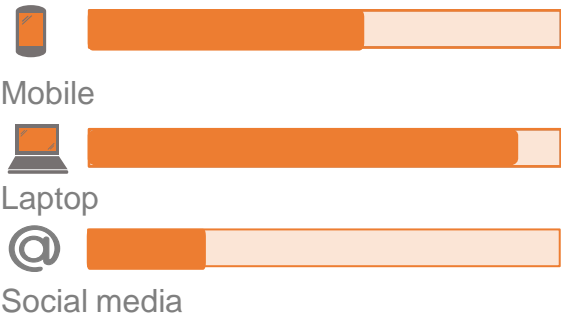
Flexibility to change channel



Assistance Needed



Use of Technology



Frustrations

- Traffic congestion
- Insecurity in the land
- Gender bias at work

Customer Persona 4



Sani

HNI Senior
citizen

Age **57 years old** Marital
Status **Married**
Education **BSc.**
Monthly Income
Above N10,00,000

Bio

Alhaji is a business tycoon with interests spanning across multiple sectors including oil and gas and construction. He has 2 wives and 7 children with the eldest just finishing University. Alhaji is a very strict Muslim and does not indulge in commercial activities for the purpose of profit-making.

Alhaji intends to leave a legacy for his children by teaching them financial responsibility in addition to giving them a good education.

Goals

- Leave a legacy with the children
- Responsibility to the society
- Consolidate all business holdings

Interests

- Religious activities
- Board seats

Values

- Loyalty
- Networking
- Communal affairs

Motivations

- Respect for the individual

Customer Lifetime Value



Flexibility to change channel



Assistance Needed



Use of Technology



Mobile



Laptop



Social media

Frustrations

- Traffic congestion
- Insecurity
- Unreliable business partners

Targeting 2.5mn potential members in associated industries worth \$10b (₦5tn)

Food Consumed
Outside of the Home

NGN 4.5tn¹



Customer Segmentation²

Nigeria Adult Population
99.6 million

Based in Urban Areas
37 million

Population with access to Payments
15 million

Income Segmentation
of Target Market

Customer	Population (millions)	Income (USD)
HNI	0.014	>1mn
Affluent	0.130m	100k to 1mn
Middle Class	2.28m	10k to 100k

Entertainment
Industry

NGN 428bn¹



Total Target Market

Value of Related Industries
NGN 5tn

Total Addressable Market
2.5 mn

Total Target Users
1000 (Year 1)

Anderstek offers a unique value proposition in comparison market competitors..

	Anderstek	 CredPal.	 migo	 HubCredit	 carbon	 Lidya
Flat based subscription model (Equal access and benefits for all customers)	✓	X	✓	X	✓	✓
No interest is charged on late repayments	✓	X	X	X	X	X
Expense Management Solution	✓	✓	✓	✓	✓	✓
Direct credit line to industry partners, products and services	✓	✓	X	✓	X	X
Access to community of merchants	✓	✓	✓	X	✓	✓
Bank Affiliation is not necessary	✓	✓	✓	X	✓	✓
Prestige, status and community benefits	✓	X	X	X	X	X

The Tribease App ecosystem consists of 5 major players

1 Financial Institutions

Through partnership with the platform, traditional financial institutions gain;

- Increased customer count
- Increased number of deposits
- Increased risk asset through the deployment of credit card loans

2 Merchants

Enables more commercial transactions by increasing average customer order and growing number of customers

3 Payment Processing Provider

Serve as link between customers, merchants and financial institutions enabling seamless transactions.

4 Credit Bureaus

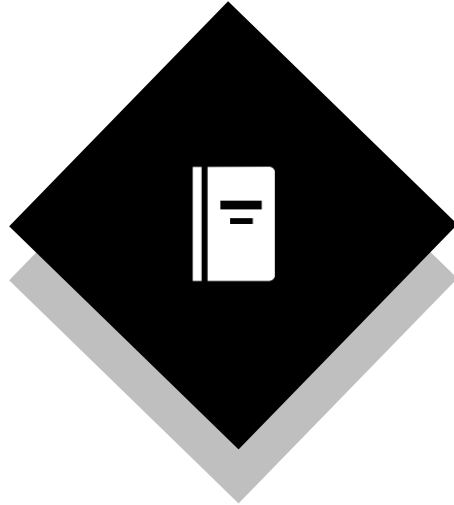
Enables the company to assess borrowers' credit worthiness and reduce the number of defaulters. Ensure defaulters are penalised.

5 Insurance

All credit will be insured as cover against defaulters and as a means of de-risking the loans.

Anderstek plans to establish a strategic board of directors from its 3rd year of operations

Advisory Board



Start the company with a group of diverse professionals dedicated to providing non-binding strategic advice to management.

Period: 2 years

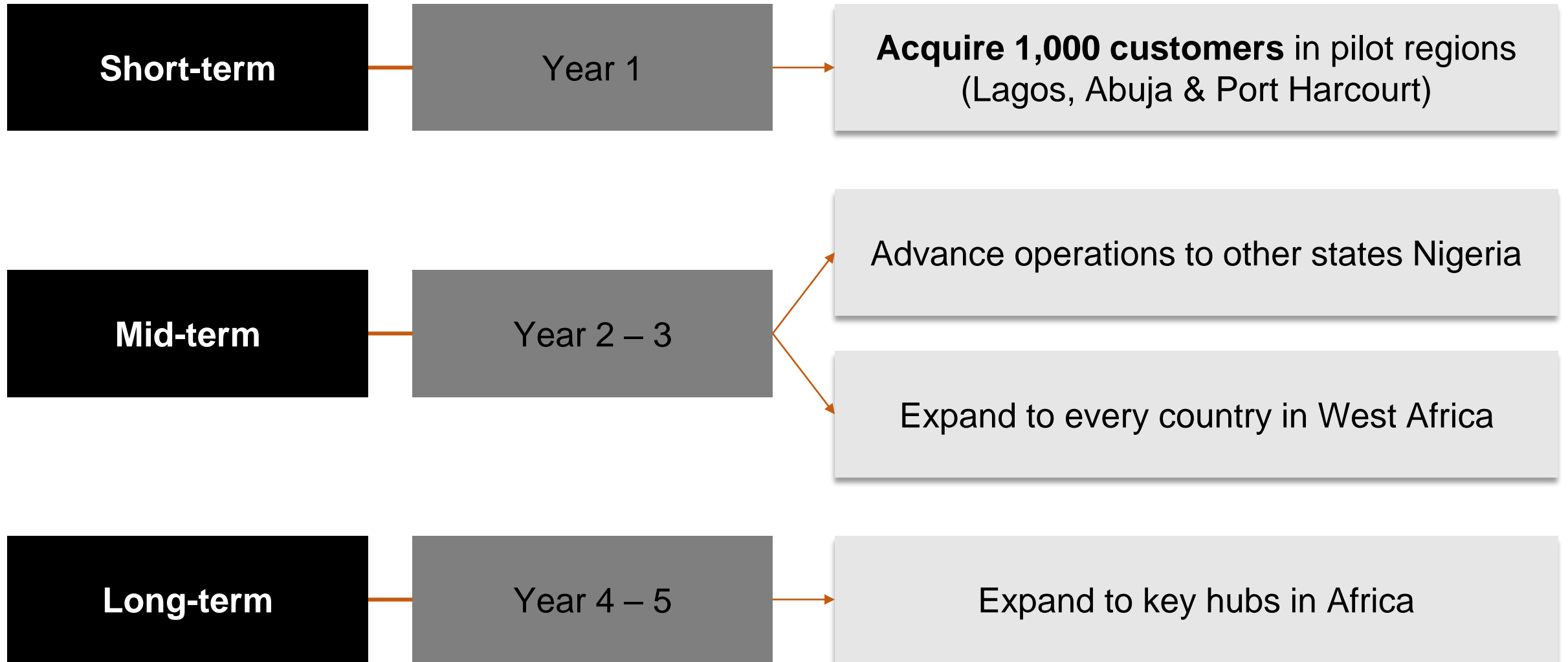
Board of Directors



Transition to having a board of directors who will make binding decisions.

Membership will be constituted with individuals from the following backgrounds: **Financial Services (Banking and Investment Banking), Hospitality, Corporate Law and Fintech.**

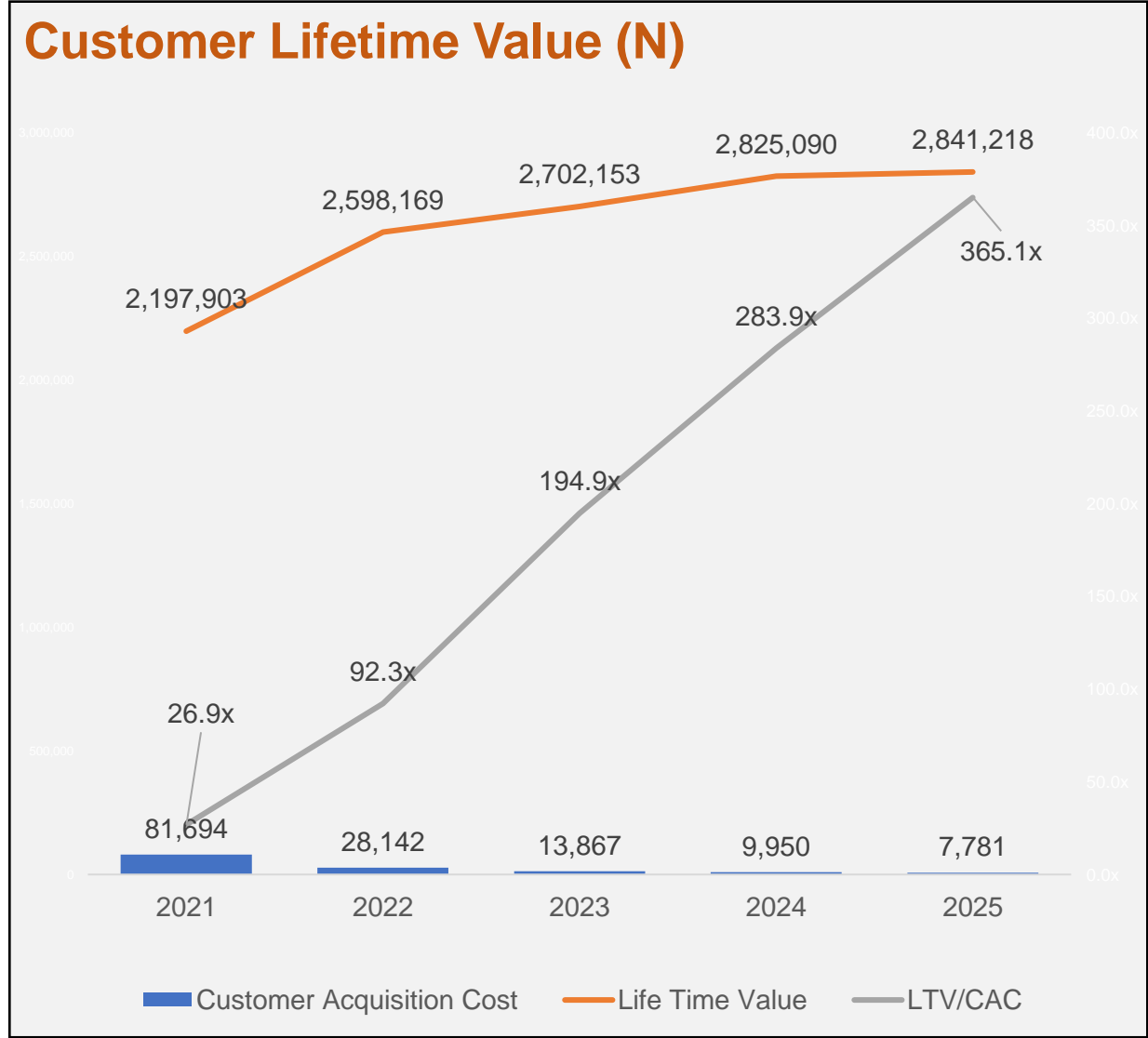
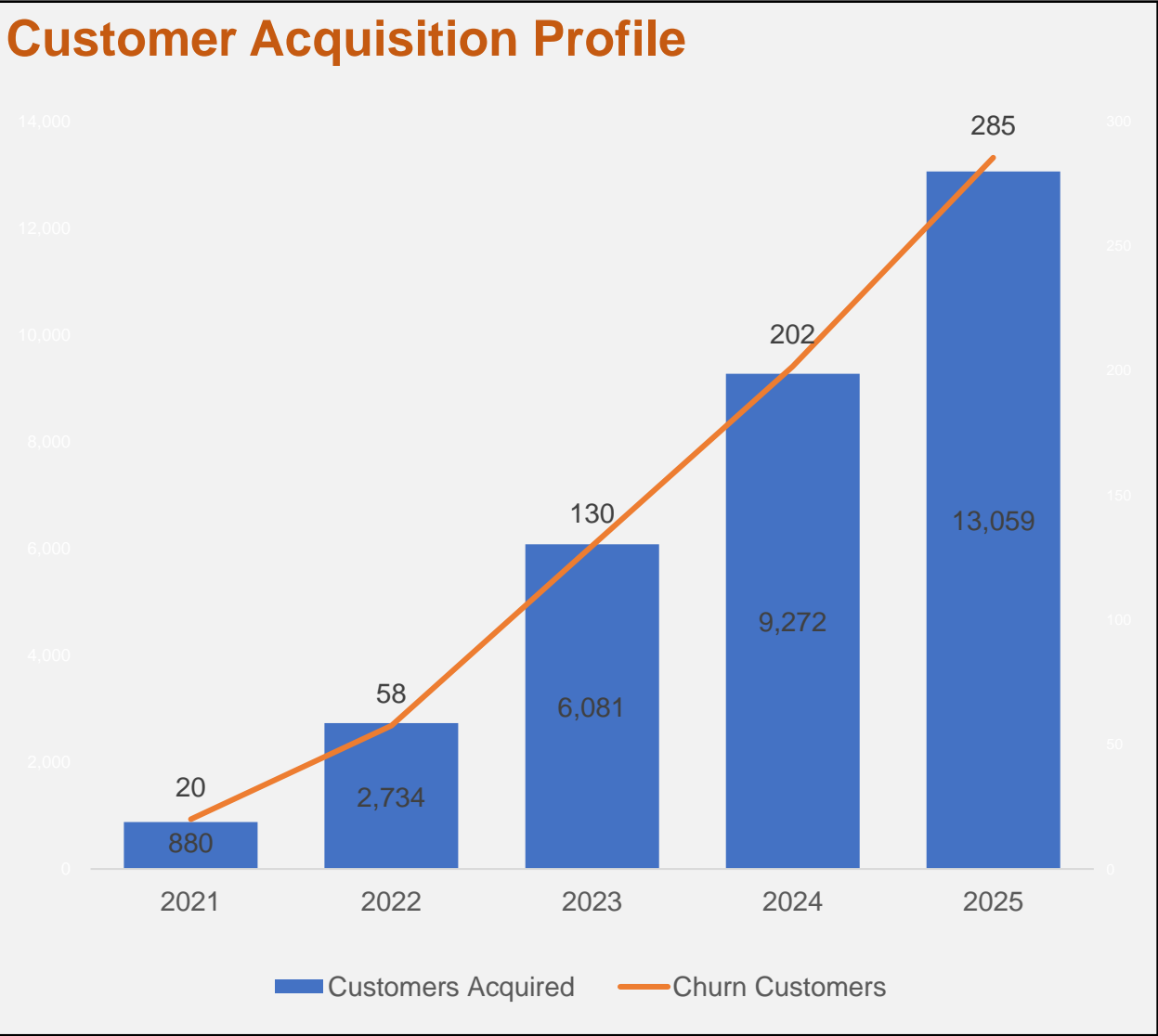
Anderstek intends to grow its operations across Africa..



Financials

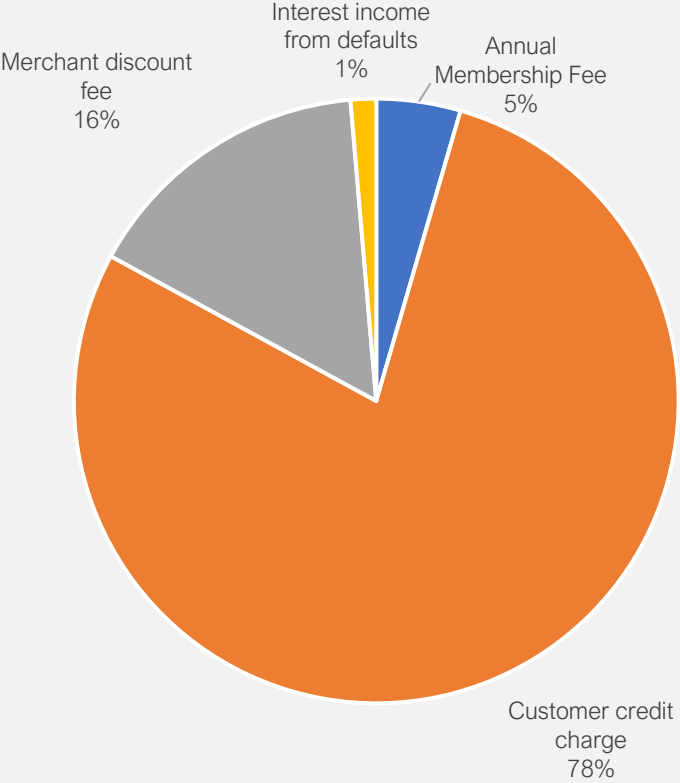
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Customer Information

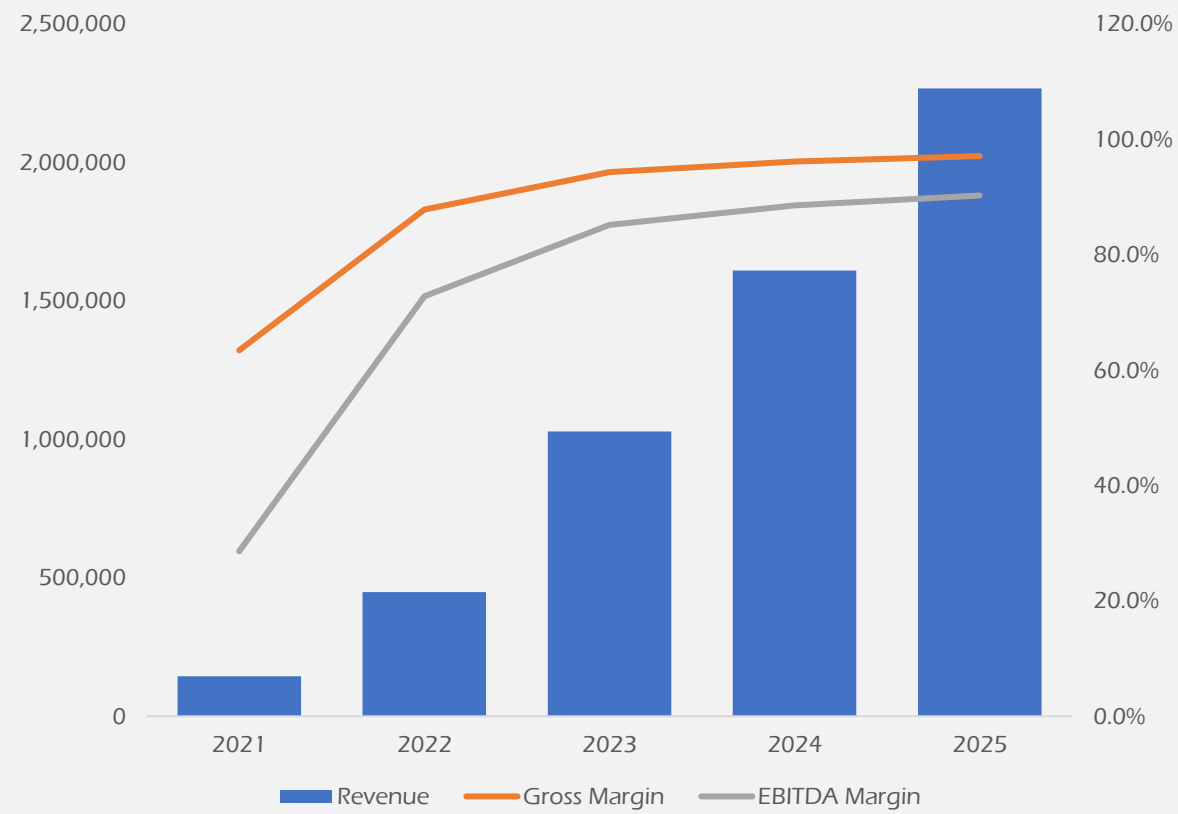


Financial Profile

5-year Composition of Revenue

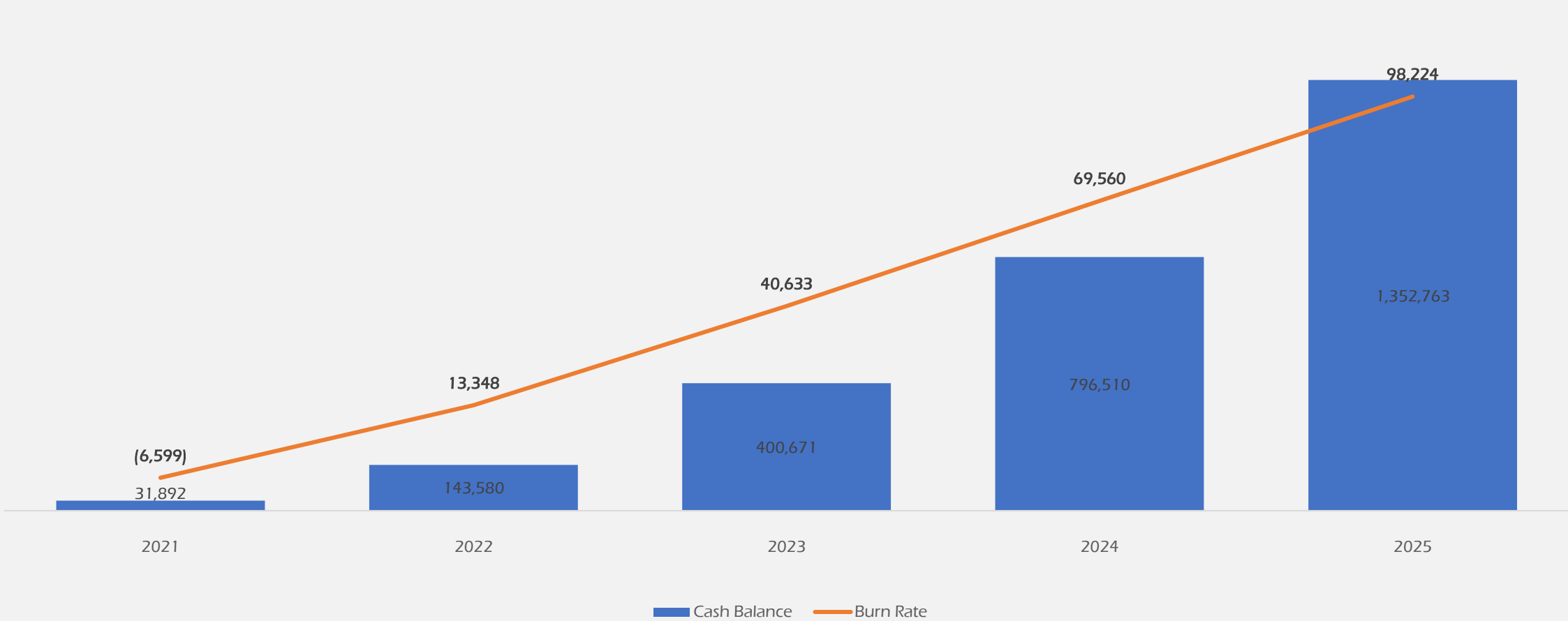


Revenue Profile (N'000)



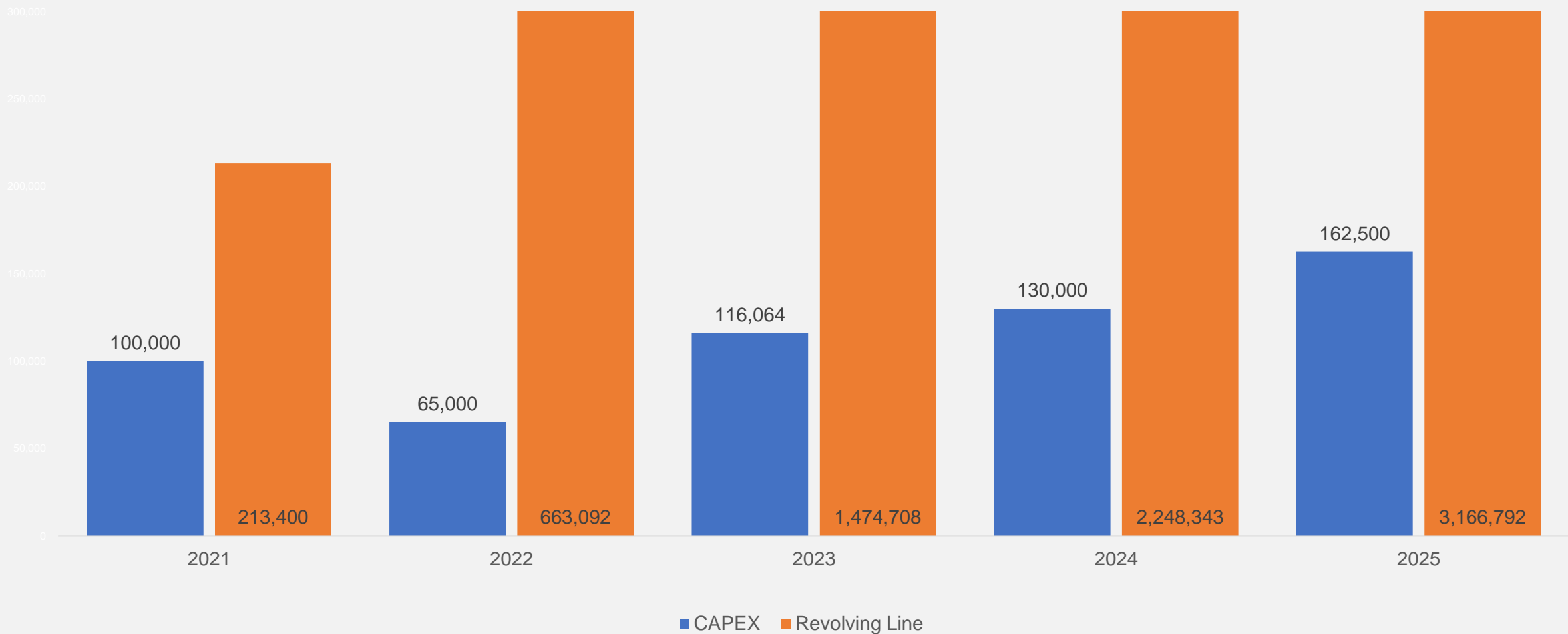
Cash Profile

Monthly Cash Burn Rate (N'000)



Funding Need

CAPEX vs Revolving Line (N'000)



The Ask

ANDERSTEK

We seek \$200k for 10% equity to fund the various activities.



Breakdown of Costs	
Item	Costs
Pre-Operating Expenses	\$25,000
General and Admin Expenses	\$95,000
Human Capital	\$30,000
Technology Development	\$50,000

Get in Touch

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