



Payroll-linked financial benefits platform for employees.



Meet Jawad

Jawad is an engineer in Casablanca, Morocco making an above-average **\$850/month**. Yet, he struggles every month to cover living expenses for him and his small family.

Meet Nia

Nia is a teacher in Mombasa, Kenya making **\$450/month**. She has never been debt-free and barely manages to meet her family's basic needs.



Like millions of lower and middle-class workers across Africa,

Jawad and **Nia** live in economic precarity. They struggle to meet unexpected expenses, **causing stress and vulnerability.**



The Problem

Liquidity Crunch

About 2 in 3 employees in developing economies run out of money before the next payday.

Financial Vulnerability

Lack of reliable data points for underwriting & servicing drive fees and interest rates very high.

Loss of productivity and high turnover caused by financial distress **cost Africa over \$150B per year.**



Our Solution



Instant access to
earned wages at any
point during the pay
cycle



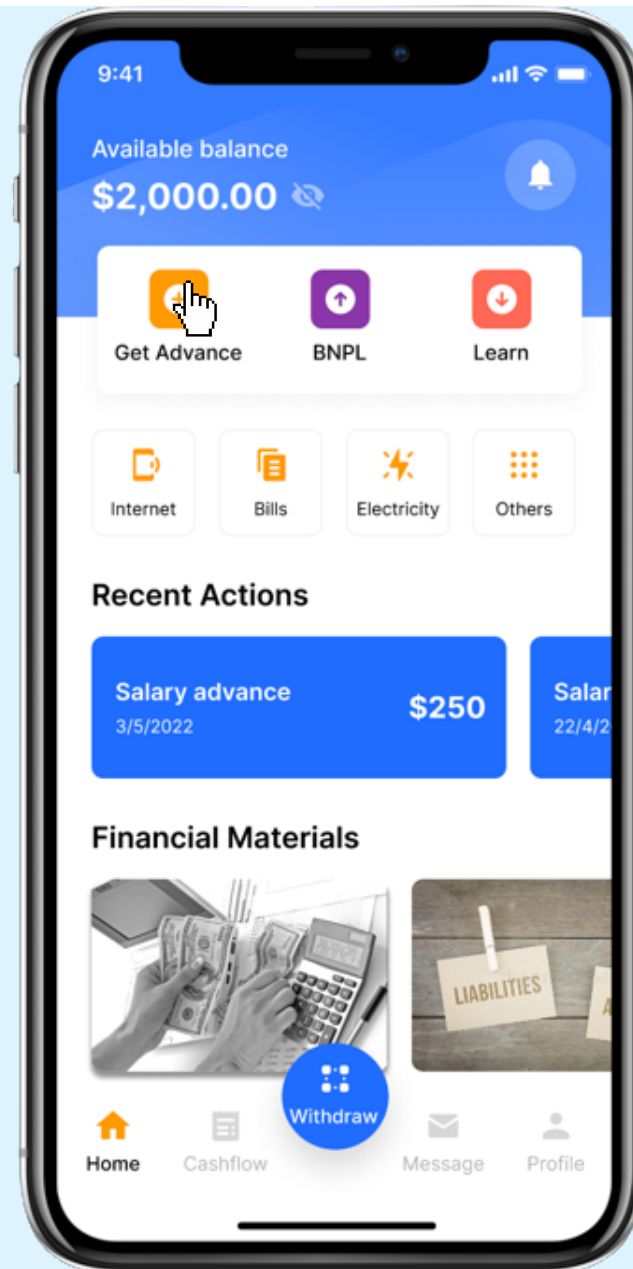
Extend credit lines that
are deducted directly
from the employee's
payroll salary



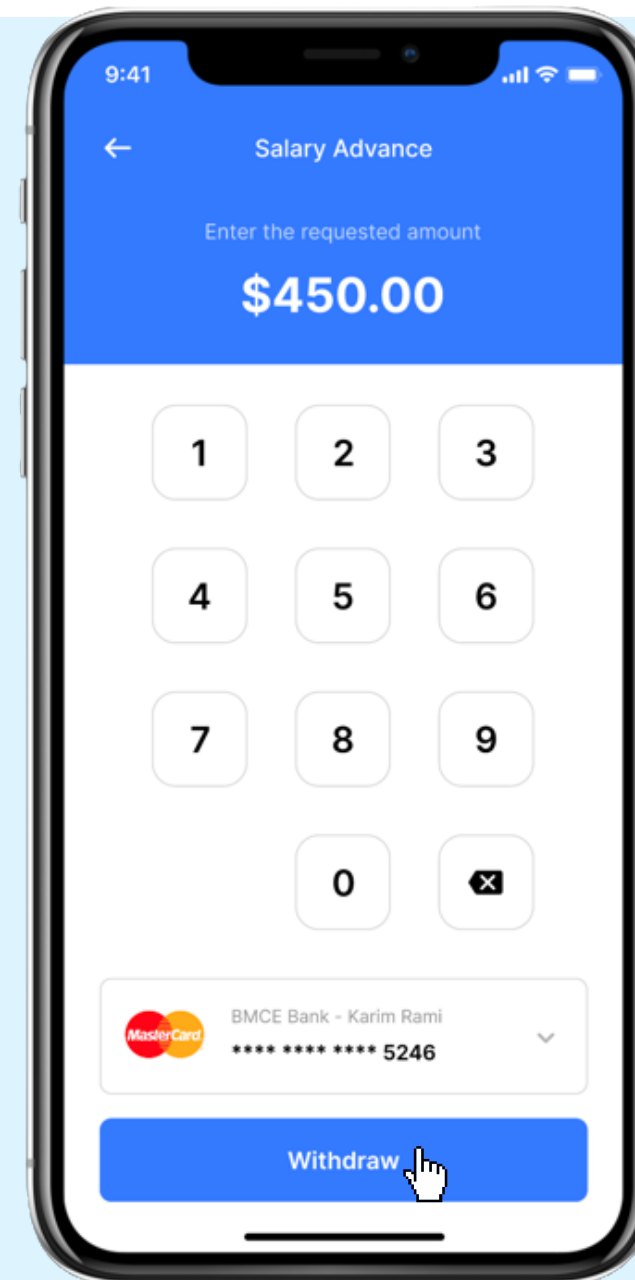
Needs-based short term
credit options split into
four salary-backed
installments



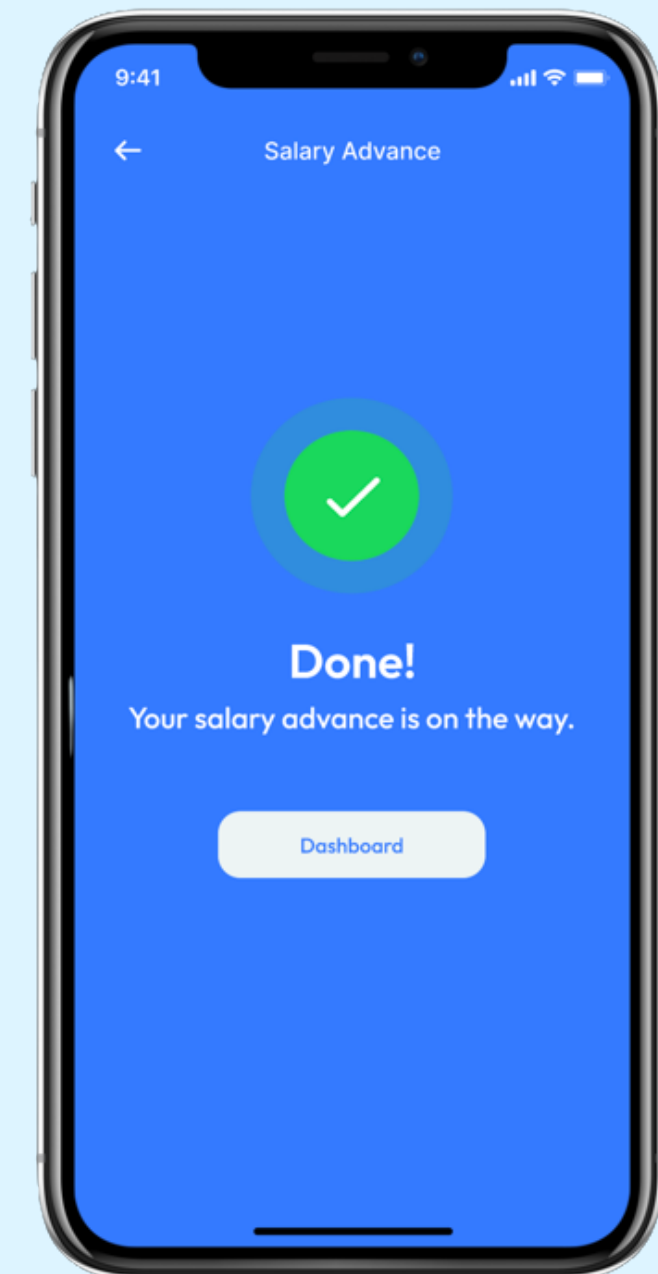
Earned Wage Access



Open the app
Tap "Get Advance"



Enter desired amount
Tap "Withdraw"



Get paid in
less than 24h

Business Model

Earned Wage Access

- ✓ Instant access to earned income
- ✓ **Small fee per advance**
- ✓ Fee depends on range of advanced amount
- ✓ Repayment from the next paycheck

Credit Options

- ✓ Needs-based short term financing
- ✓ **Fees depend on type of need and attrition**
- ✓ Repayment by deductions from next 4 paychecks
- ✓ Requires HR approval

The Market



**800 Million
Employees**

Total Available
Market (TAM) in **Africa &
Latin America**

\$75 Billion
Annual Revenue
Opportunity
from employees in
structured jobs

300 Million

Employees in structured
wage-paying jobs

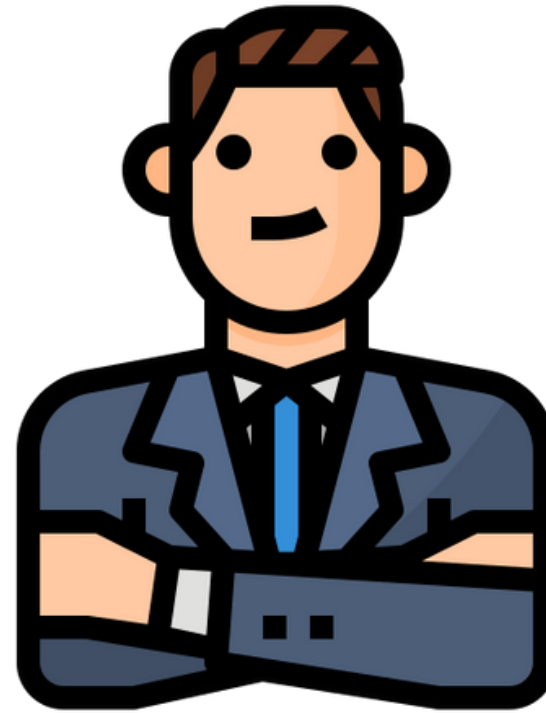
+10 Million

*New employees joining the
workforce each year*

Benefits for Employers



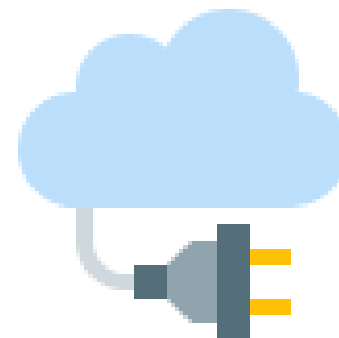
Increased productivity and retention, less absenteeism and turnover costs



Zero cost, lower working capital requirements



Cashflow support, we advance all the money



Seamless and quick payroll integration process



Access to Gwala Insights dashboard on borrowing activity, rewards, etc.

Benefits for Employees



Easy and frictionless approval process



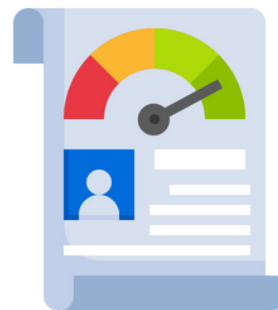
Access to Financial Education & Wellness tools on saving and budgeting



Access earned salary whenever they want



0% interest on salary advances to avoid debt cycles

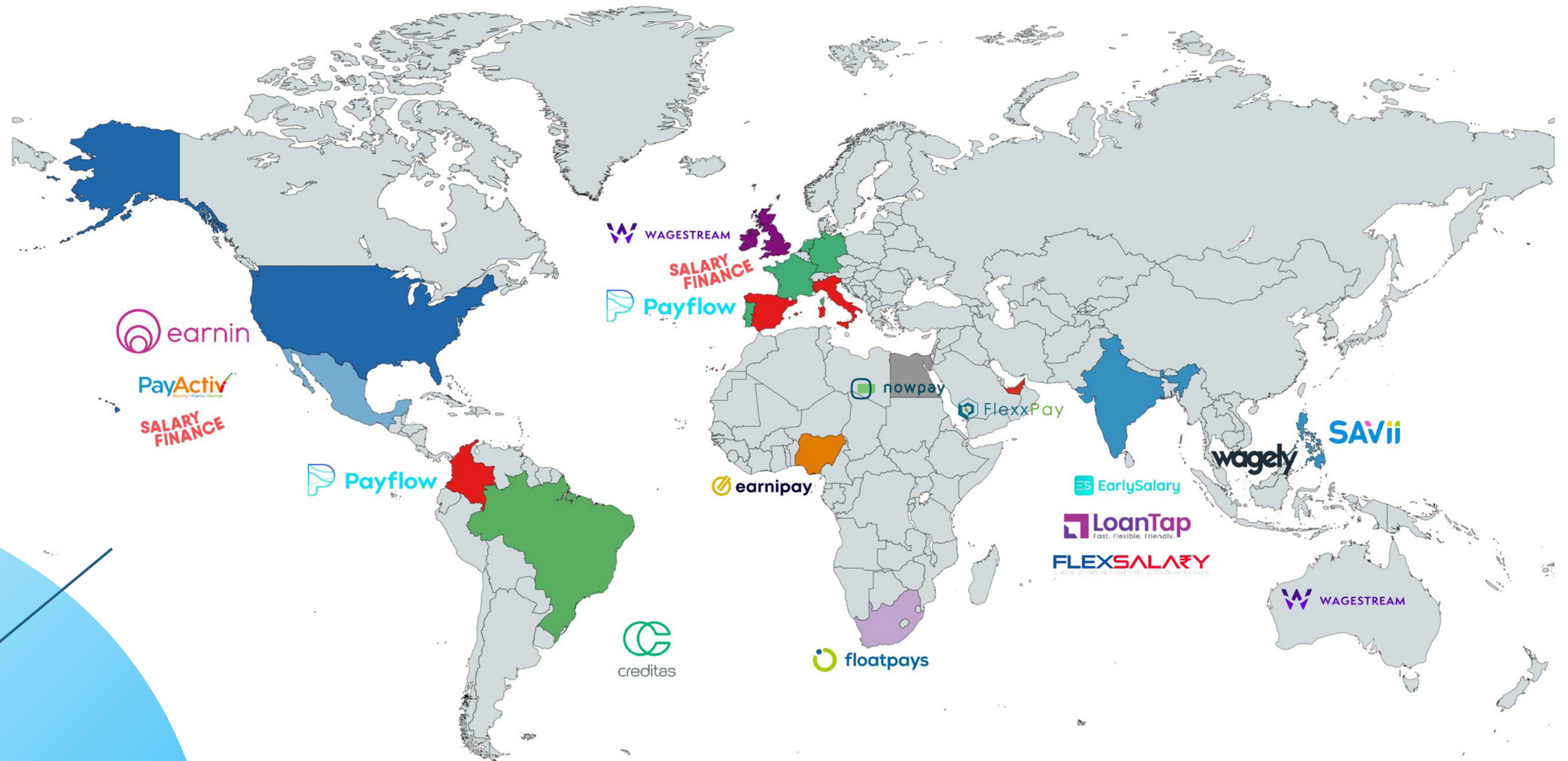


Build credit history and credit score, reduce financial vulnerability and stress



Finance major expenses via short term needs-based credit options

Successful Peer Models In A Global Trend



Gwala Today*

- ✓ 4 talented engineers based in Casablanca, Morocco
- ✓ **Access to Credit License to operate in Morocco, Africa's 6th largest economy**
- ✓ Over 10 medium-size companies ready to integrate
- ✓ **Pipeline of 300+ CEOs in Africa through warm introductions**
- ✓ Developing strategic partnerships across Africa and Latin America

Go-To-Market

**Strategic
Corporate
Partnerships**

**Inside
Sales**

**B2C
Marketing**

**Powerful
Infrastructure
Driving Rapid
Expansion**

Highly predictive unit economics and metrics of our business model combined with our focus on identifying and doubling down on repeatable strategies to acquire new customers will result in massive adoption and scalable growth.

2022 Roadmap

By August
2022

- Complete version 1.0 development
- Legal structuring
- Strategic connections
- Start beta phase

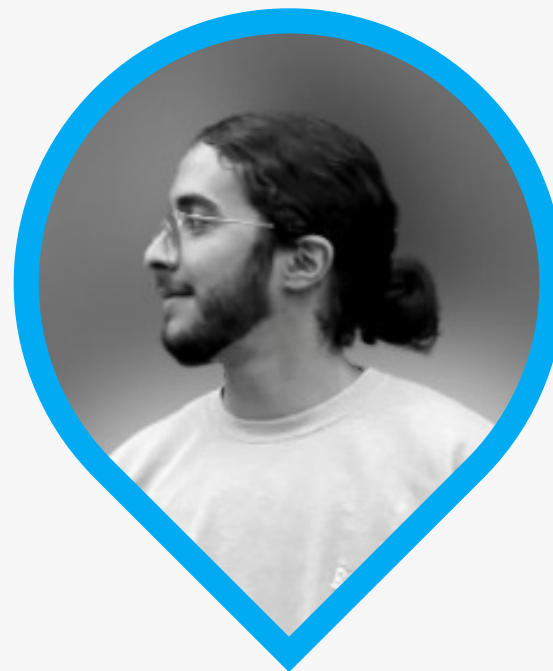
Through end
of 2022

- Beta testing with 5 companies
- Improve UI/UX, add features, fix bugs
- Find product-market fit
- Launch large B2C marketing campaigns
- Tailor value proposition
- Develop Financial Wellness resources

Early 2023

- Scale up via corporate connections
- Raise debt facility for fast market takeover
- Develop BNPL offerings
- Start expanding to other African markets

Team



Simo Abaouz
CEO/Co-Founder

CS & ML, Stanford
Co-Founder, Warmly Decor (exit)



Aakash Jain
Co-Founder

Partner, VU Ventures
Fintech, FT Partners
VP, IR Derivatives eTrading, Morgan Stanley



Khalid Zitouni
Founding Advisor

Chairman, Endeavor Morocco
Ex-Executive, Motorola, Softbank
Startup Advisor

Our Mission

Eradicate the poverty premium by offering innovative financial products to enable financial wellness for millions of underserved workers.



Creating financial
resilience via
proper financial education



Promoting social equity via
financial inclusion

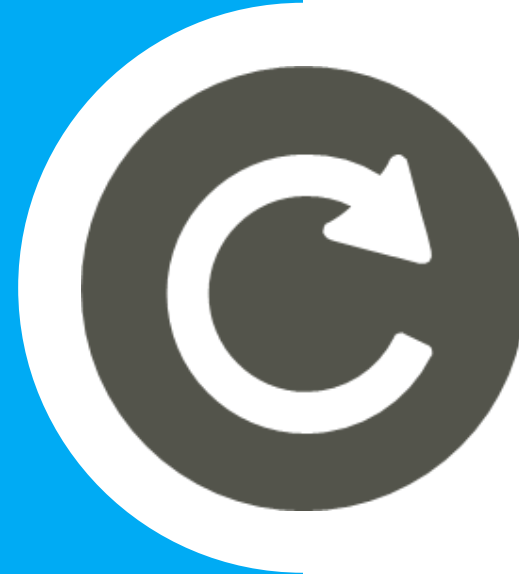


Providing innovative and fair
financial services to escape
debt traps



contact: simo@gwala.co

Why Companies Want Gwala



RETENTION

79% of employees would switch to an employer offering salary advances.



SAVINGS

Salary advances reduced turnover rate by 18–24%, saving millions in recruitment, onboarding, etc.



BETTER RESULTS

Increased productivity in the workplace, improved culture, and talent attraction.