

# Saüda Store

On-demand grocery financing & delivery platform

Pre-Seed | Mar 2023  
Private & Confidential



# The Gap

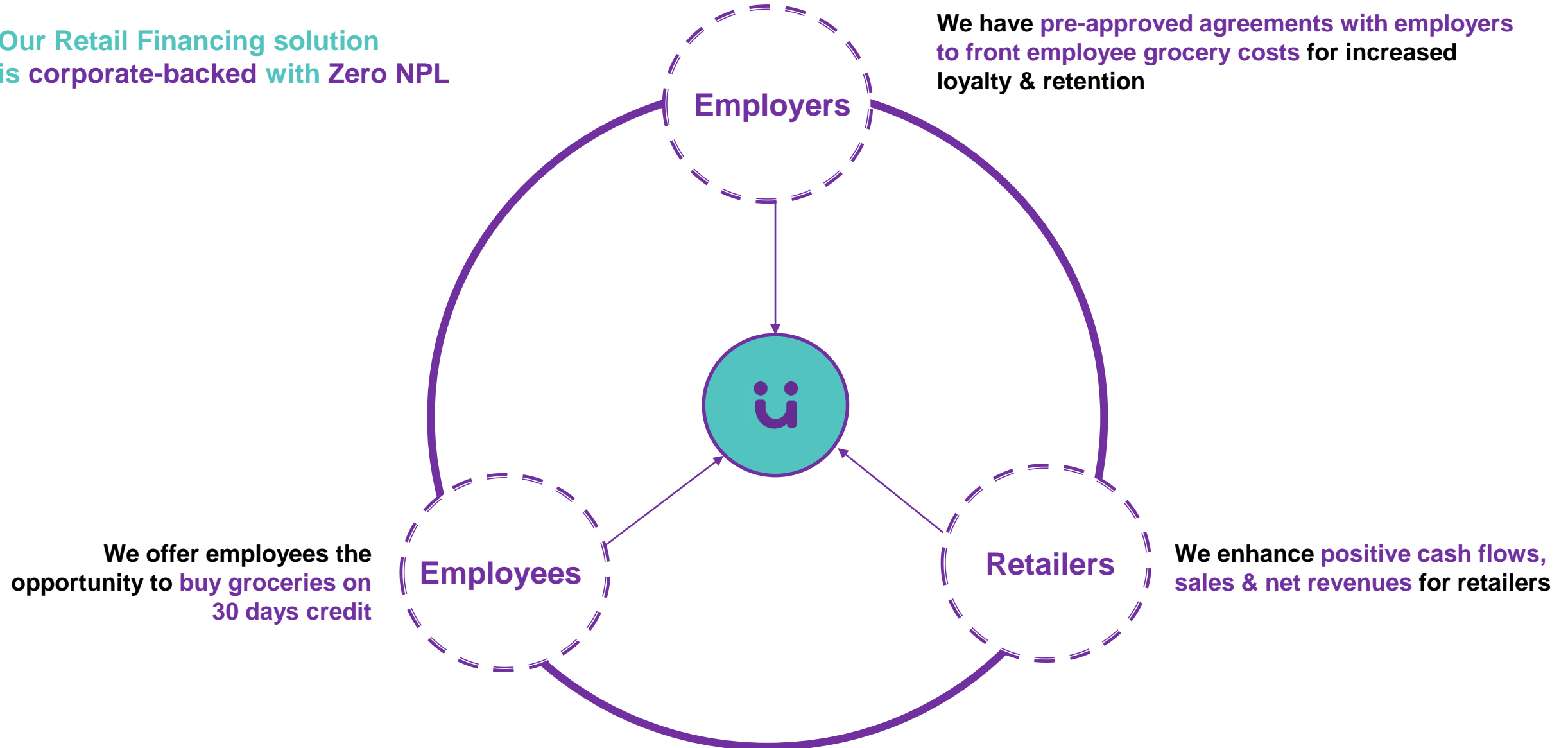
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Employee retention, payroll management, & credit management are domino effects of the outdated cash-to-credit conversion

# The Solution

Our Retail Financing solution  
is corporate-backed with Zero NPL



# Why does Sauda work?

01 Onboarding corporates for salary deductible financing agreements of employees

02 Providing safe grocery credit solutions to eliminate consumer & retailer cash flow problems

03 Converting traditional retail stores into e-commerce marts with in-house Order Management Devices

04

In-house delivery building brand equity & trust with customers and retailers

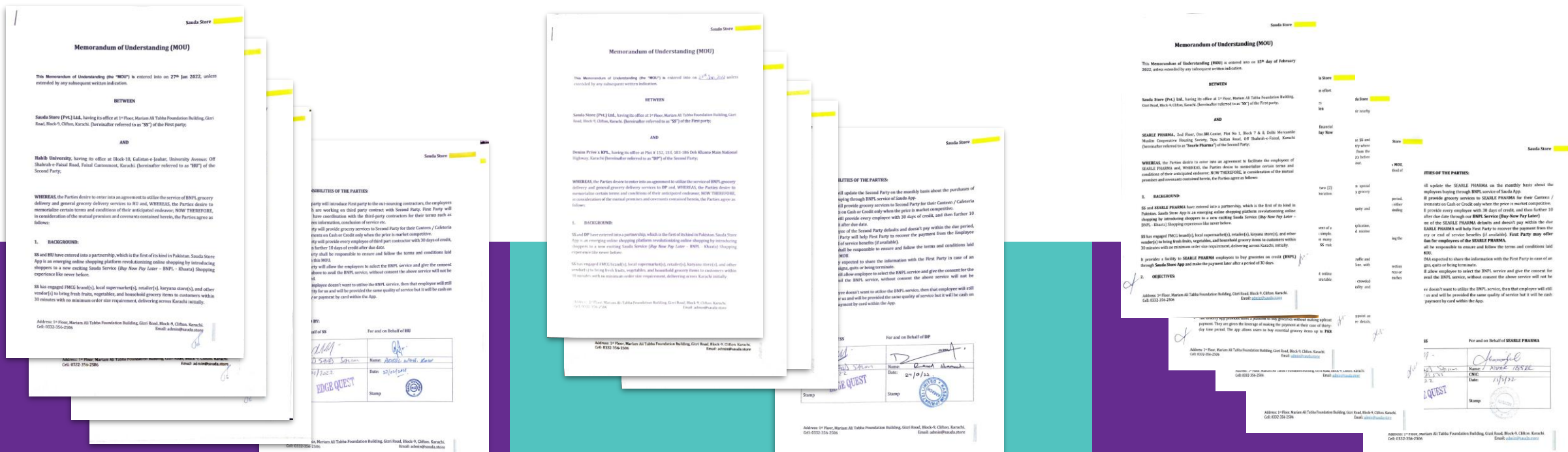
05

Easy refund and exchange policies

06

Collecting & leveraging data to deliver credit scoring & behavioural analytics

# We have secured ~30,000 customers



Onboarded employers include :

**Kassim Textile**  
(4,000 employees)

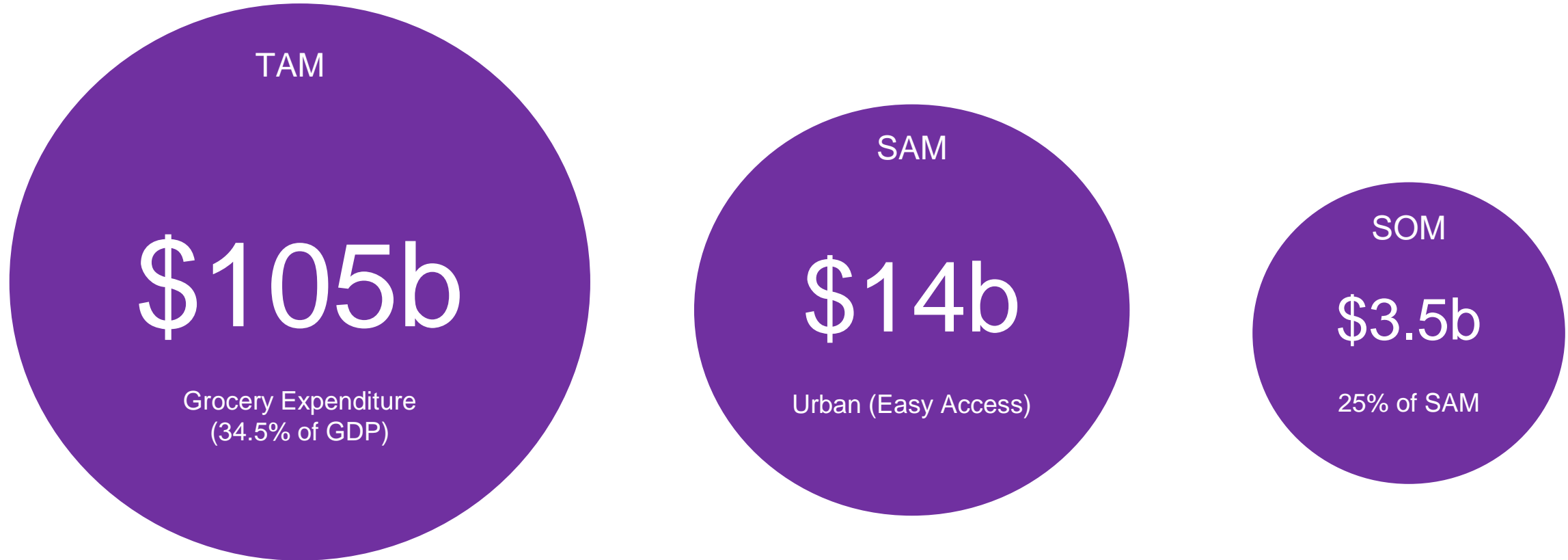
**Habib University**  
(2,350 employees)

**Searle Pharma**  
(4,000 employees)



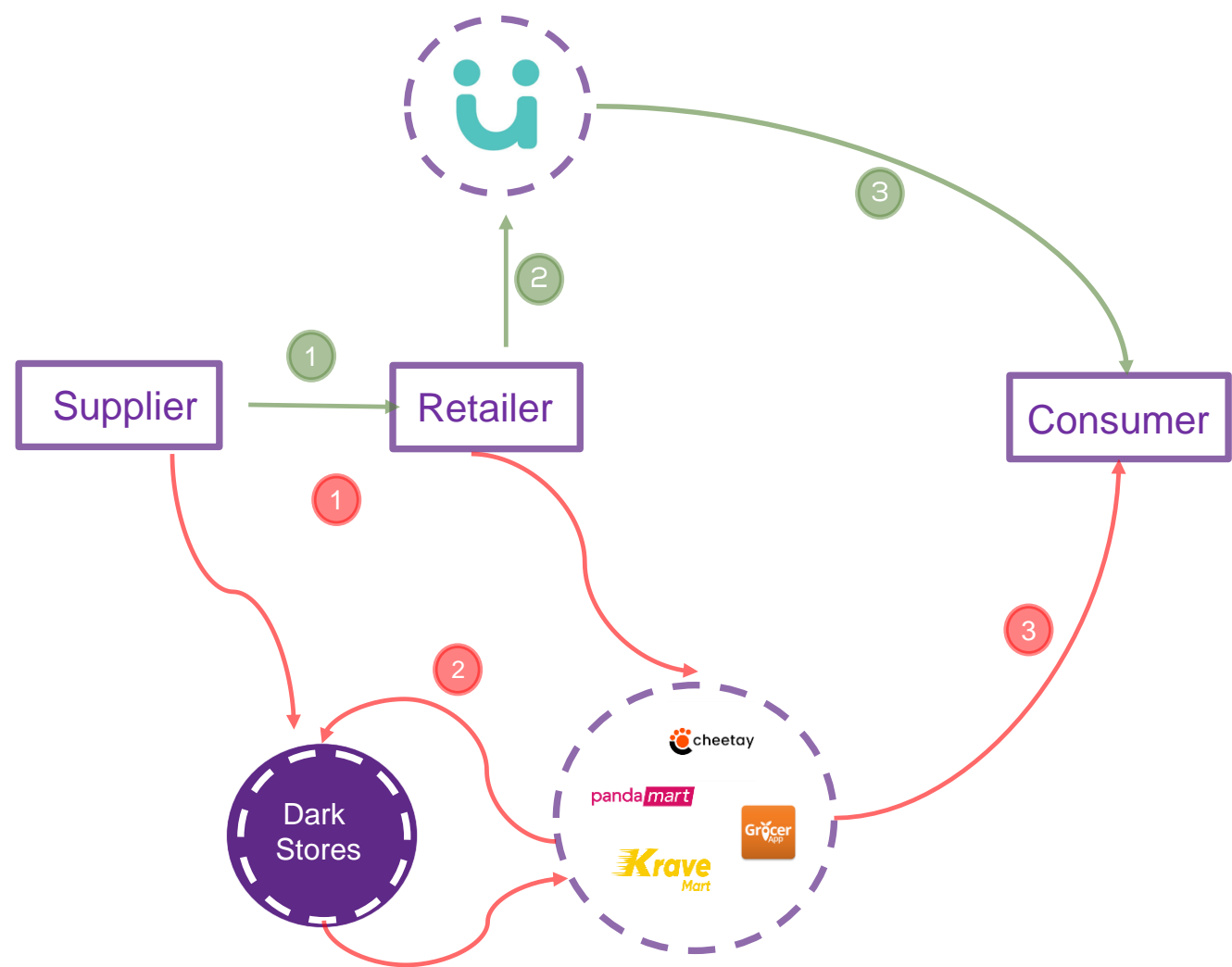
# Our Market Opportunity in Pakistan

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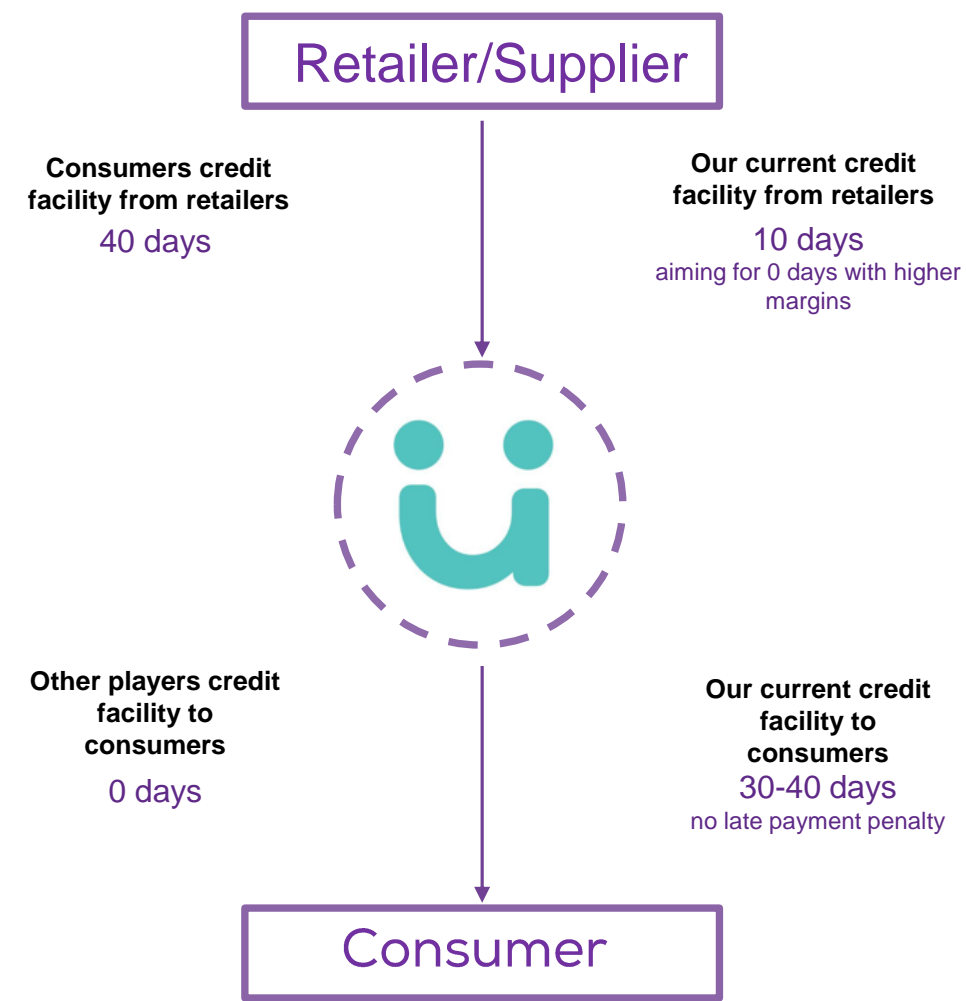


# Empowering Local Retailers & Eliminating Dark Store Inefficiencies

By eliminating dark stores, we ensure retailer empowerment & reduce COGs significantly

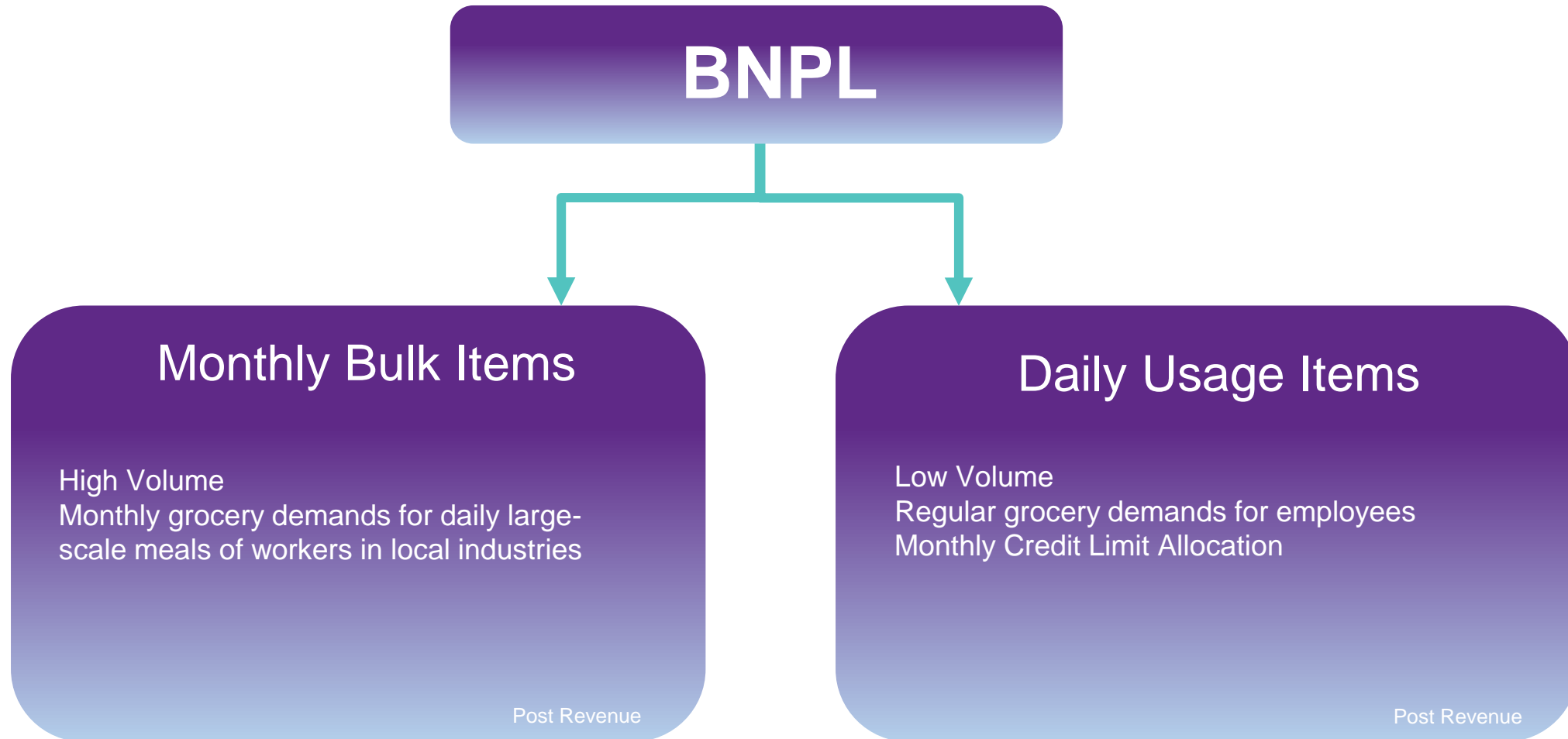


Our grocery credit facility improves retailer cash flow cycle



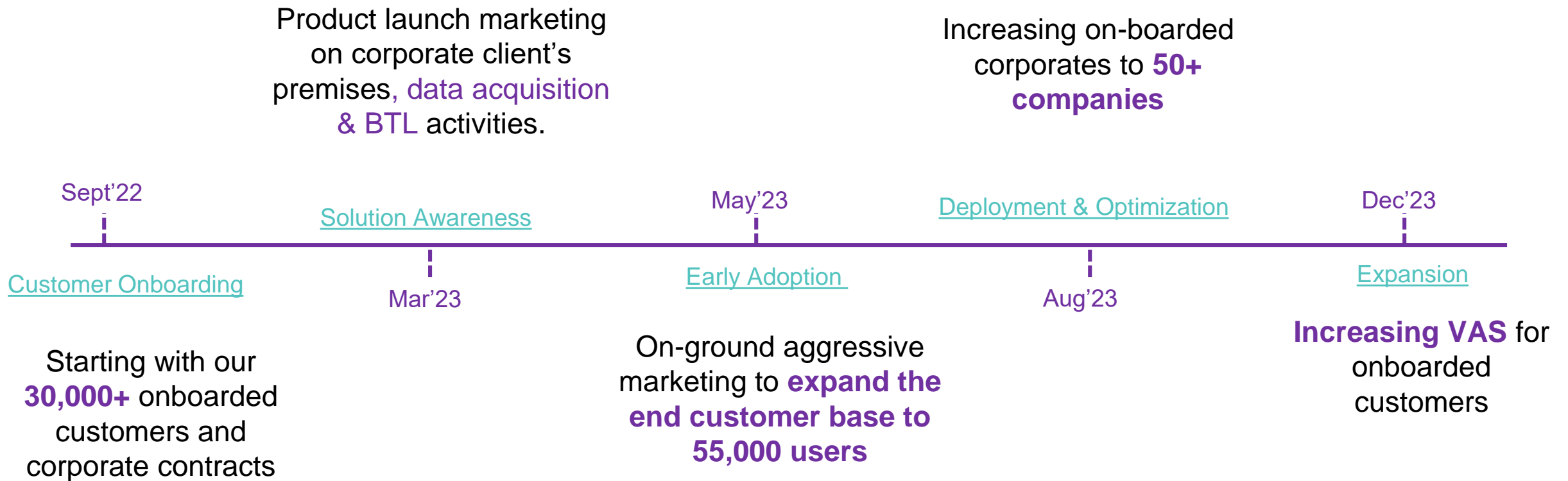
# Our Structure Built for Sustainable Growth

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# Go to Market Strategy



# The Competitive Landscape

Attributes						
Corporate-backed Financing	✗	✗	✗	✗	✗	✓
Wide SKU selection	✗	✗	✗	✗	✗	✓
Fresh Perishable items (Meat & Poultry )	✗	✗	✗	✗	✗	✓
Enterprise Focus (B2B Supply)	✗	✗	✗	✗	✗	✓
Refund/Exchange policy	✗	✗	✗	✗	✗	✓
No Dark Stores	✗	✗	✗	✗	✓	✓

# Our Unit Economics

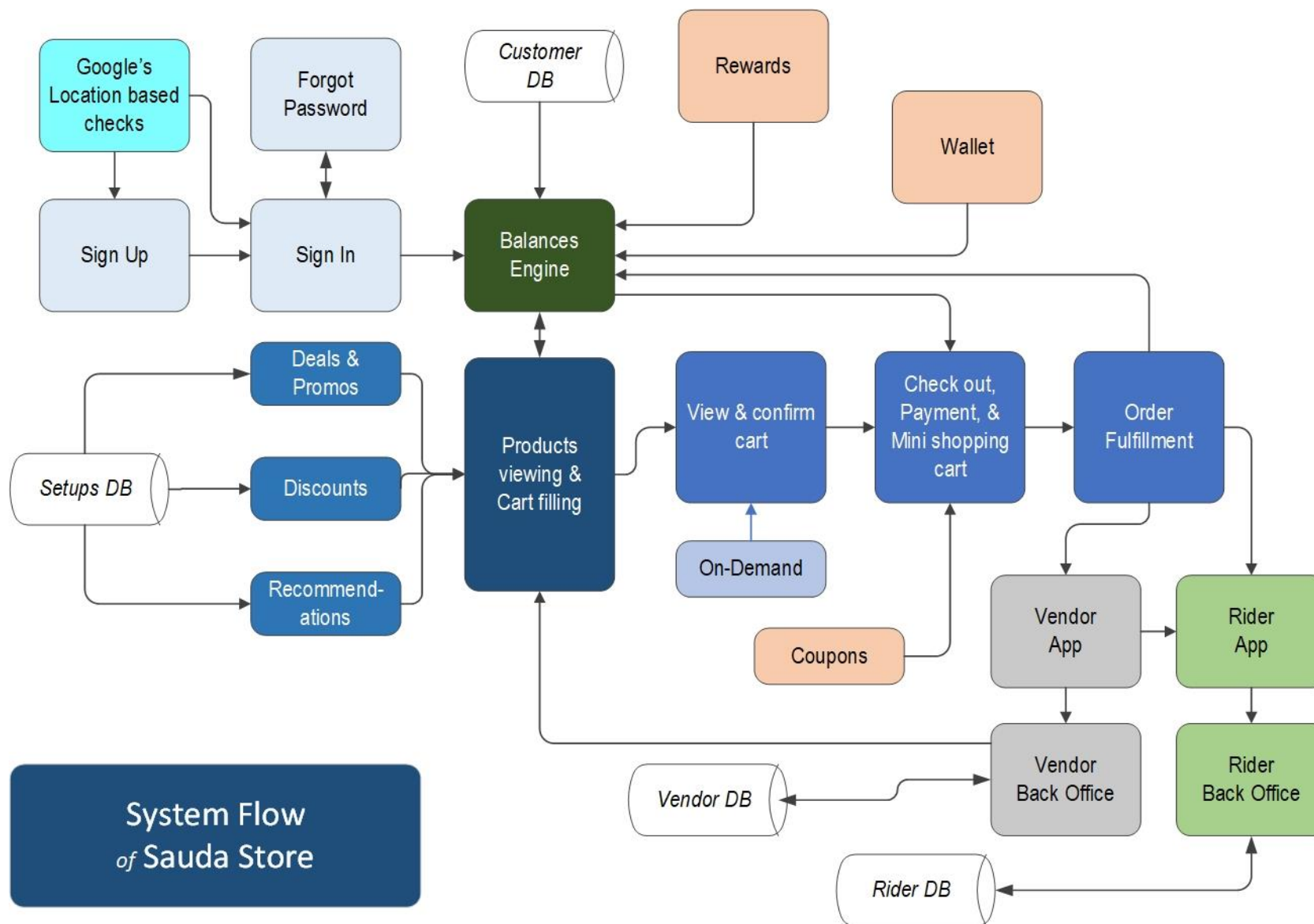
Amount in PKR	Launch*	Year 1	Year 2	Year 3	Year 4	Year 5
Avg. Revenue Per Order (B2B2C)	10,000	15,000	20,000	25,000	30,000	35,000
Number of Customers	12,575	73,390	186,481	420,577	845,832	1,455,799
Customer Acquisition Cost (CAC)	456	916	1,405	1,790	2,127	2,508
Average Lifetime in Months (ALT)	12	12	24	24	24	24
Contribution Margin Per User	-1,649	6,354	13,895	20,556	26,026	32,431

Note: Avg. employee turnover is kept to 12 mo. conservatively against the 24-36 mo. time received by our clients

\***Launch:** This data is for the first 6 months after launch.



# Our System Flow



# Our Pillars of Growth & Outcome Efficiencies



## LTV/CAC

Our CAC is 30% lower & our LTV is 50% higher than the market



## Financially secure

Discarding BNPL risk, dark stores & heavy inventory cost with zero NPLs



## High organic demand

Rapid customer onboarding reflects high demand in targeted sectors



## Sticky customer

High customer retention SEC C & D grocery lifeline

**+22%**

Employee Retention

**+15%**

Retailer Net Sales

**+34%**

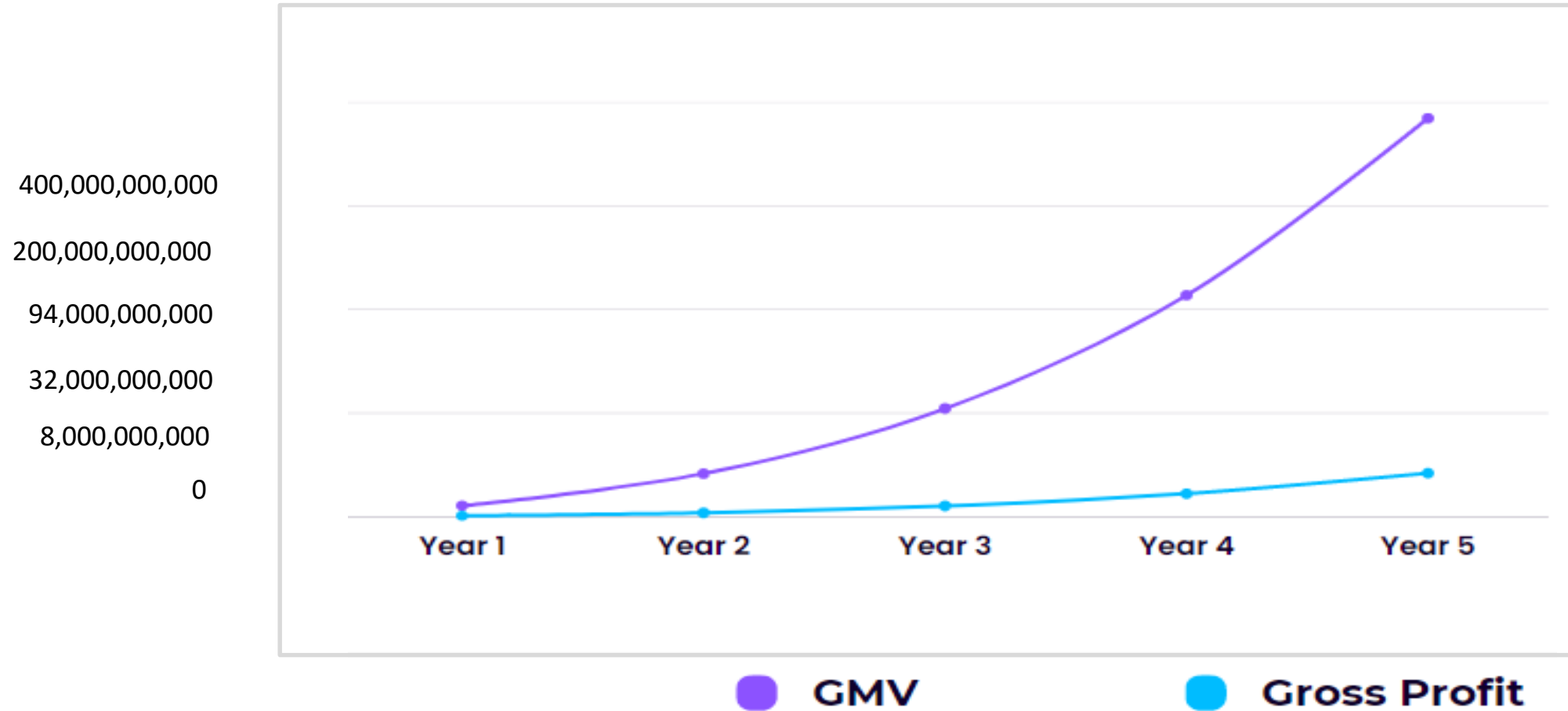
Employee Cashflow

**+10%**

Retailer Cashflow

# Projecting Strong Growth

With consistently **increasing GMV** & maintaining **low operating expenses**, the company is well-positioned for a **self-sustainable** model



# Our stellar founders with operational expertise across industries

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**Shireen Khan**

**CEO**

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**8+ years** of working closely with the corporate space from PSO to Franklin Covey, Shireen has played a strategic role in ensuring, the fast-tracked professional development of individuals in organizations.



**Syed Saad Salim**

**COO**

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**18+ years** of serving MNCs across the US, UK, UAE & Pakistan. With extensive experience in supply chain management & operations, he has kickstarted and exited several ventures across real estate, education & event management.

# Our Ask & Fund Distribution







Join us to **re-entail** financial  
inclusion!

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