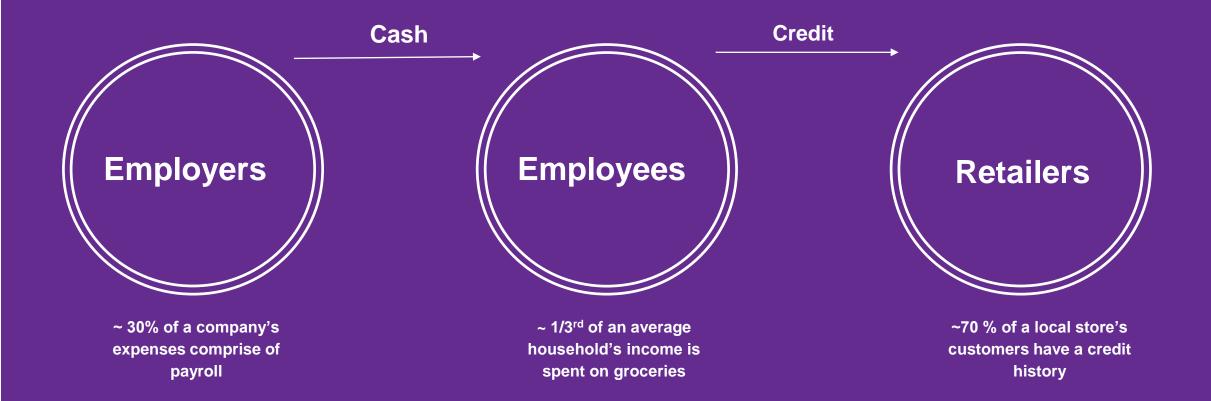


On-demand grocery financing & delivery platform

Pre-Seed | Mar 2023 Private & Confidential







Employee retention, payroll management, & credit management are domino effects of the outdated cash-to-credit conversion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 We have pre-approved agreements with employers to front employee grocery costs for increased loyalty & retention

Retailers

Employers

We offer employees the opportunity to buy groceries on 30 days credit

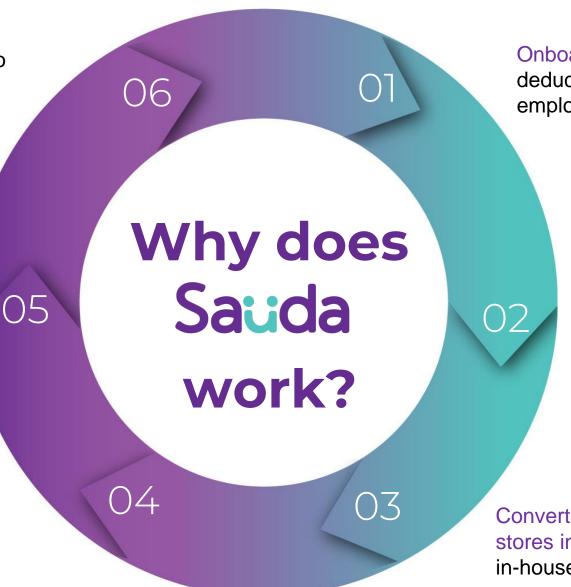
Employees

We enhance positive cash flows, sales & net revenues for retailers

Collecting & leveraging data to deliver credit scoring & behavioural analytics

Easy refund and exchange policies

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



Onboarding corporates for salary deductible financing agreements of employees

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

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

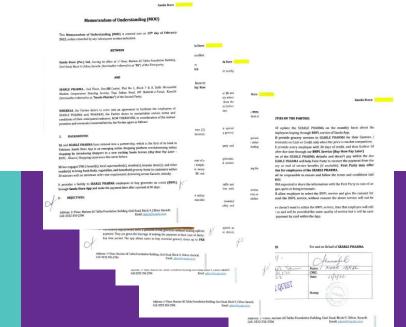
We have secured ~30,000 customers





to a summarian value choosing platform revolutionizing online choosing by introa new enoting Sauda Service (Rey New Pay Later - IINPL - Khaata) Shopping d HUG brand(s), local supernarbet(s), retailer(s), karyana store(s), and other irrog fresh fraits, segetables, and huminoid genery items to contonners within th namineum order size requirement, delivering across Karachi antially.

Address: 14 Poor, Marlam Ali Tabba Foundation Bailding, Girri Baad, Black 9, Oifben, Karachi Geb. 0332, 156-2505. Rev. Coll. 2010. Coll. 201



Onboarded employers include :

Kassim Textile

(4,000 employees)

Habib University (2,350 employees)

Sauda Store

ILITIES OF THE PARTIES:

after due date.

expected to share th

gas, quits or being ter

The Car

E QUEST

d within the App.

Address: 14 Picor, Mariam Ali Tabha Foundation Building, Giri Road, Block-9, Clifton, Karachi, Edd: 0332-356-2506 Email: admini@Sauda.store

ell update the Second Party on the monthly basis about the purchases

an update the Section Farty of the anomaly spring through BURS. service of Studia App. all provide grocery services to Second Party for their Canteen / Cafeteria 5 on Caho or Credit only when the price is market competitive. still provide every employee with 30 days of credit, and then further 10

te of the Second Party defaults and doesn't pay within the due pert

Party will help First Party to recover the payment from the Employ

tail be responsible to ensure and follow the terms and conditions

an arrow employee to adject the diversion of the ana give the dream of the sil the BNPL service, without consent the above service will not be

For and on Behalf of DP

the DMPI service and give th

t to utilize the BNPL service, then that employee will st remoted the same quality of service but it will be cash (

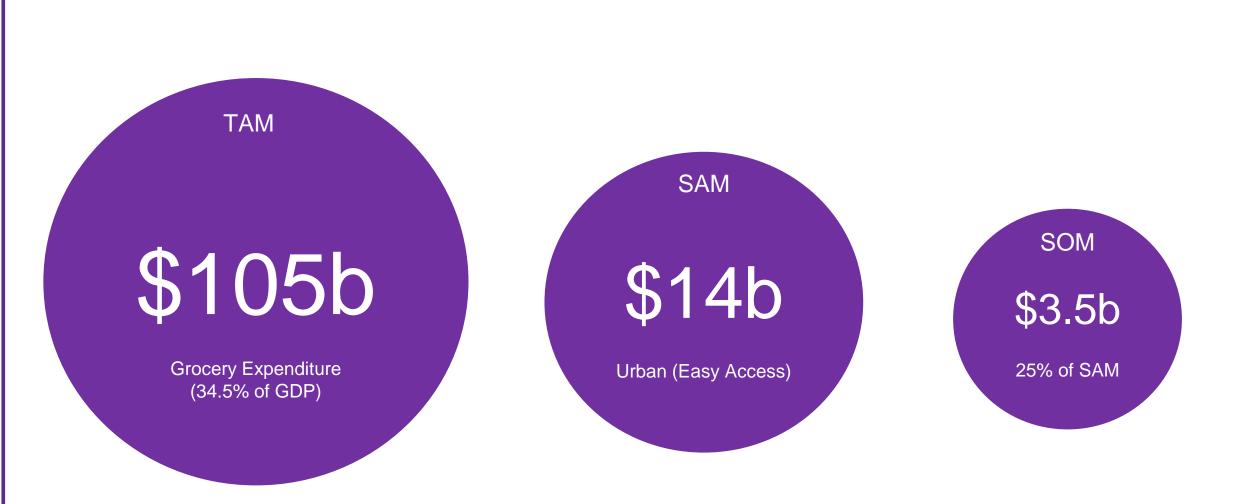
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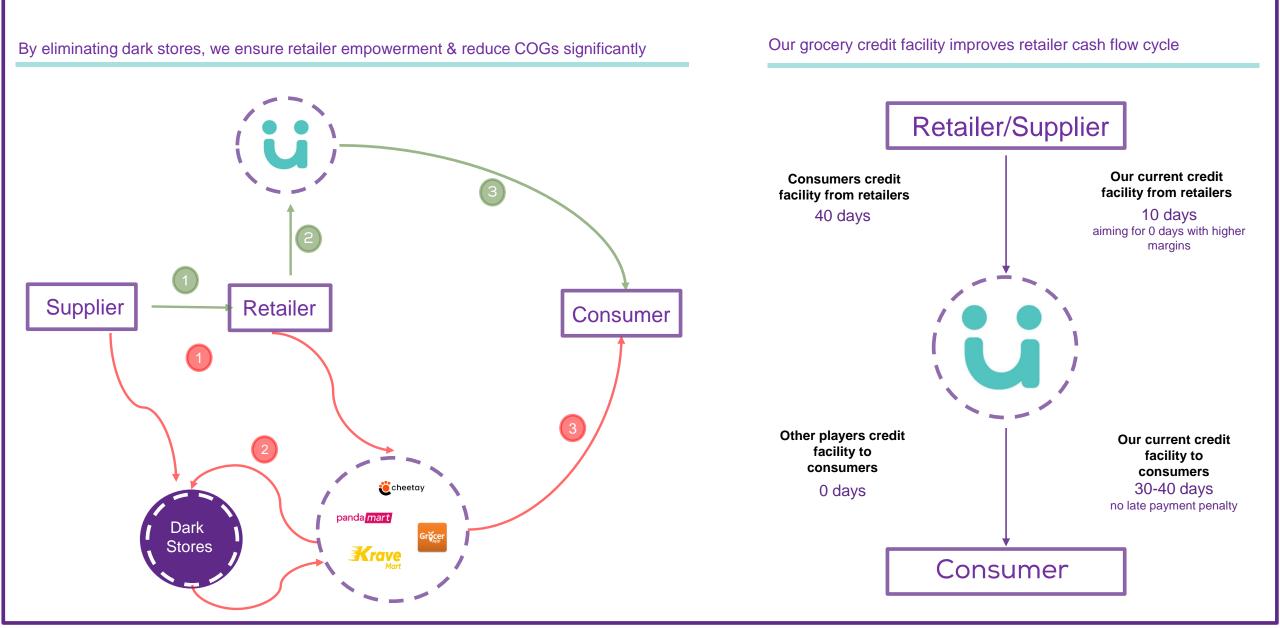
ation with the First Party in case of an

Searle Pharma (4,000 employees)

Our Market Opportunity in Pakistan



Empowering Local Retailers & Eliminating Dark Store Inefficiencies



Our Structure Built for Sustainable Growth

BNPL

Monthly Bulk Items

High Volume Monthly grocery demands for daily largescale meals of workers in local industries

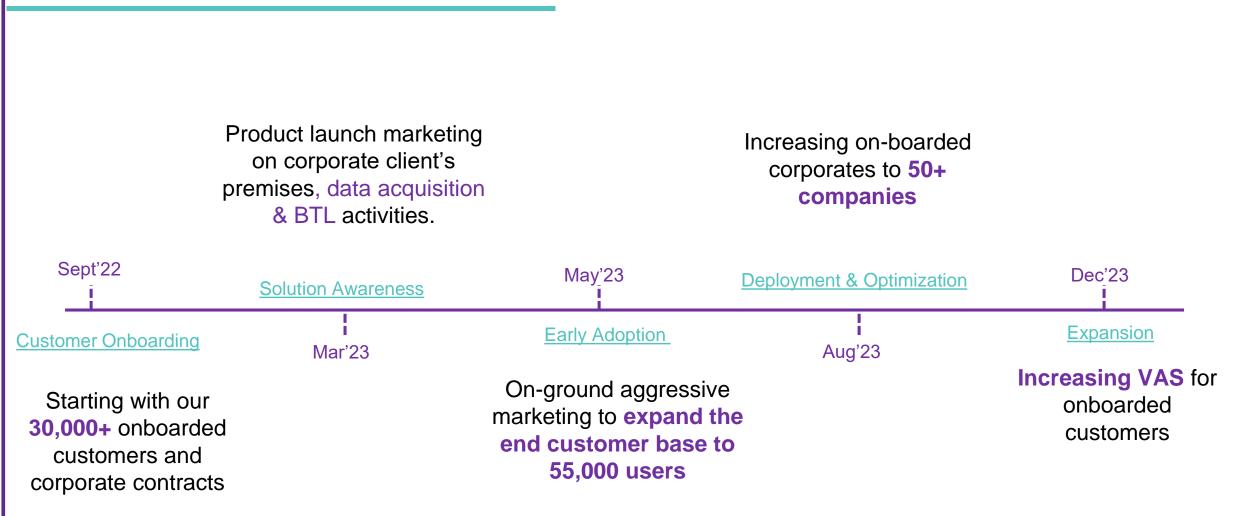
ost Revenue

Daily Usage Items

Low Volume Regular grocery demands for employees Monthly Credit Limit Allocation

Post Revenue

Go to Market Strategy



The Competitive Landscape

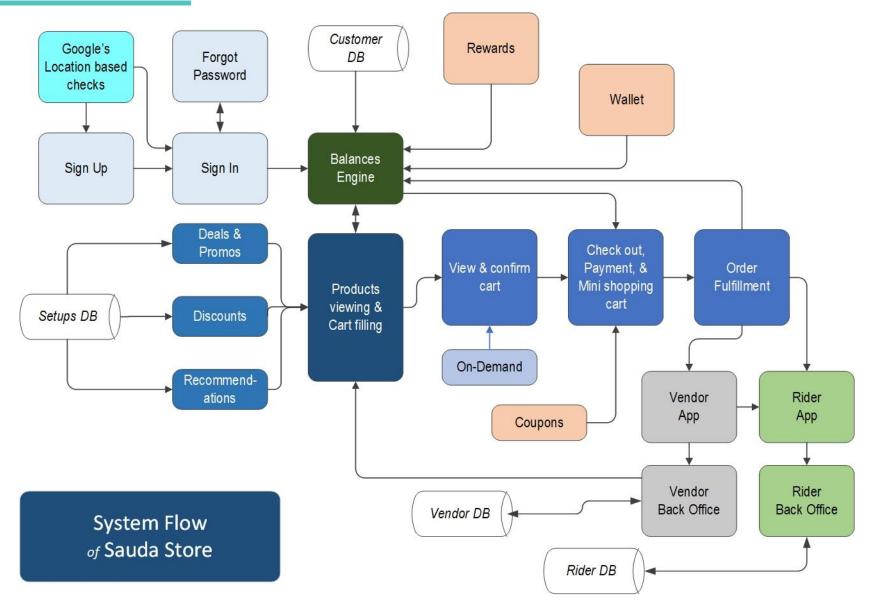
Attributes	Cheetay	panda mart	Krave Mart	Gröcer	tokrie	Sauda Store
Corporate-backed Financing	\bigotimes	\mathbf{X}	\bigotimes	\bigotimes	\bigotimes	
Wide SKU selection	\bigotimes	\mathbf{X}	\bigotimes	\bigotimes	\bigotimes	
Fresh Perishable items (Meat & Poultry)	\bigotimes	\mathbf{X}	\bigotimes	\bigotimes	\bigotimes	
Enterprise Focus (B2B Supply)	\bigotimes	\mathbf{x}	\bigotimes	\bigotimes	\bigotimes	
Refund/Exchange policy	\bigotimes	\mathbf{X}	\bigotimes	\bigotimes	\bigotimes	
No Dark Stores	\bigotimes	\mathbf{x}	\bigotimes	\mathbf{X}		

Our Unit Economics

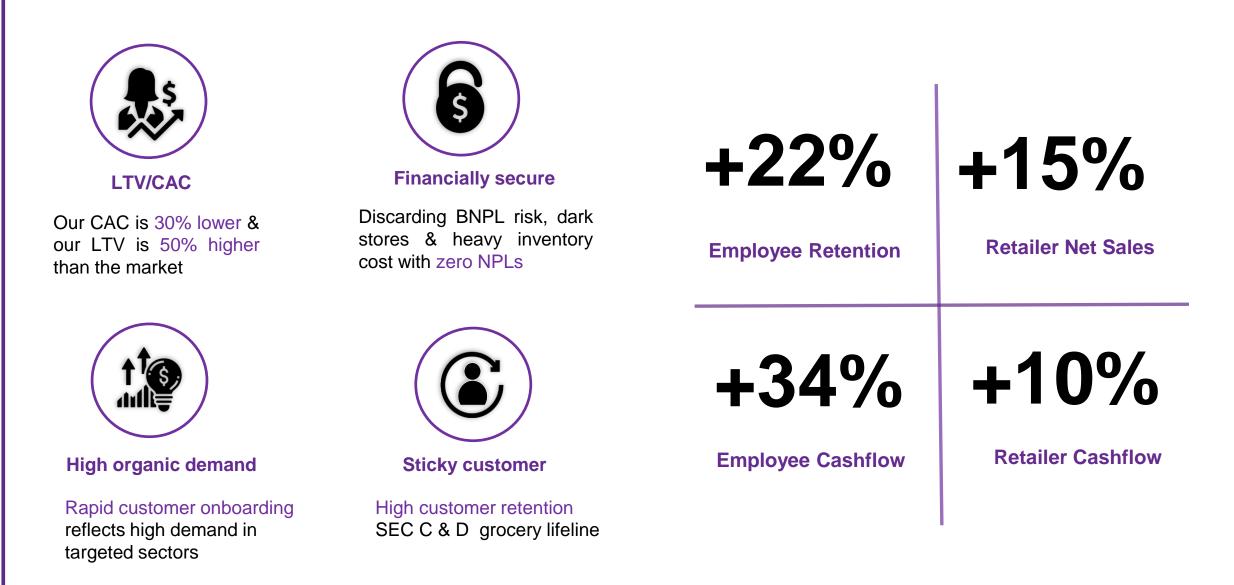
Amount in PKR	Launch*	Year 1	Year 2	Year 3	Year 4	Year 5
Avg. Revenue Per Order (B2B2C)	10,000	15,000	20,000	25,000	30,000	35,000
Number of Customers	12,575	73,390	186,481	420,577	845,832	1,455,799
Customer Acquisition Cost (CAC)	456	916	1,405	1,790	2,127	2,508
Average Lifetime in Months (ALT)	12	12	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

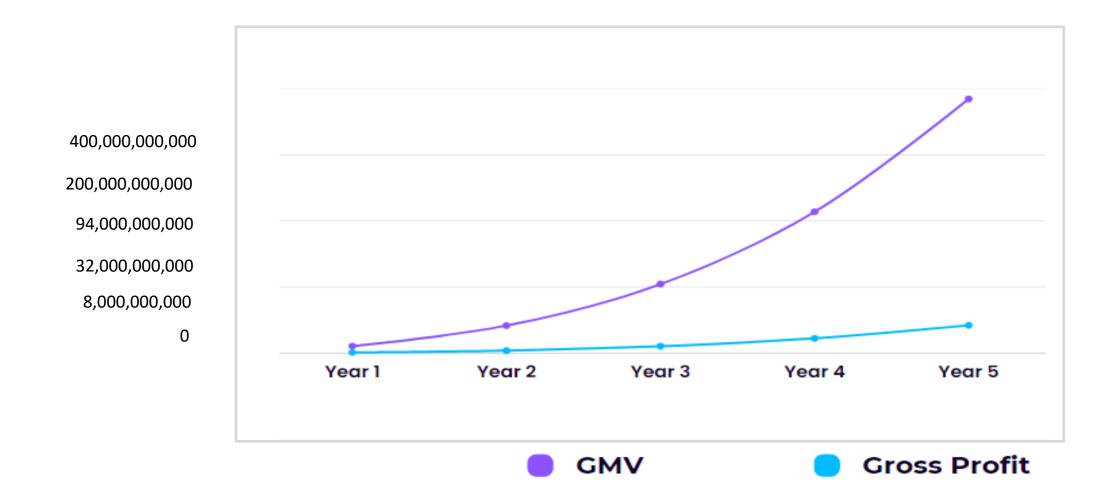


Our Pillars of Growth & Outcome Efficiencies

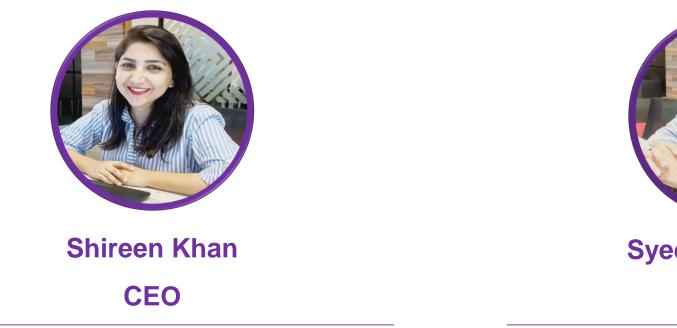


Projecting Strong Growth

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



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.



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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