FlezPay is building the future of African retail — an AI-powered platform helping SMEs prevent theft, cut costs by up to 50%, and grow profits through smart automation and affordable financing.

THE PROBLEM

60–80% of SMEs fail within two years.

Inflation, Staff theft, and high loan rates are erasing profits and jobs, really fast.

Commerce drives 80% of Africa’s jobs, yet retail is breaking - and without change, millions of more livelihoods will disappear.

EXISTING SOLUTIONS FALL SHORT

What’s available today is either incomplete, or just not built for our today's realities.

Uzapoint

High maintenance costs deepen inflation’s squeeze, while lack of AI theft detection or overdraft support exposes owners to shrinkage, payroll delays, and business failure.

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SimbaPOS

Delayed reports hide real-time theft, draining inventory, while manual processes force owners into costly loans for restocking and payroll.

Smart Retail

Costly add-ons and lack of overdrafts or online sync leave owners cash-strapped, pushing them toward risky loans.

IQ Retail

Slow setup and lack of AI or QR pricing expose owners to theft, fragmented sales, and loan dependency.

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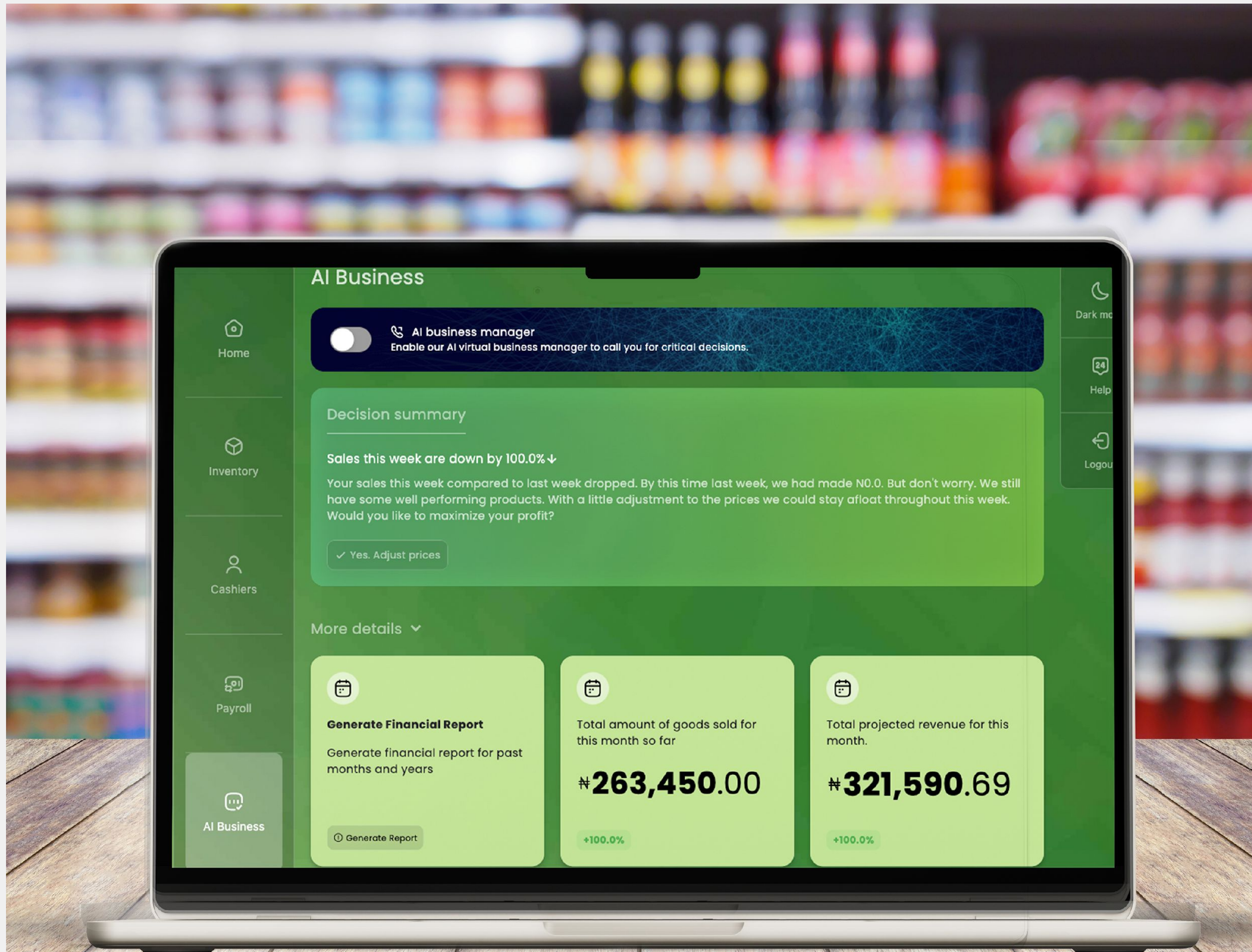
OUR EDGE: FLEZPAY SOLVES IT ALL

With high focus on reduced operational cost, eradication of shrinkage and revenue growth for African retailers by leveraging AI and Automation.

- **Cut Costs, Boost Margins:** Adaptive AI optimizes stock and pricing, cutting waste and protecting margins from inflation.
- **Eliminate Theft Losses:** Real-time AI monitoring flags irregular POS activity, cutting shrinkage by up to **40%**.
- **Preserve Jobs:** 5% payroll overdrafts keep salaries on track during slow sales, preventing layoffs.
- **End Loan Dependence:** Unified POS, QR pricing, and online tools cut costs by up to 50% and free retailers from predatory loans.

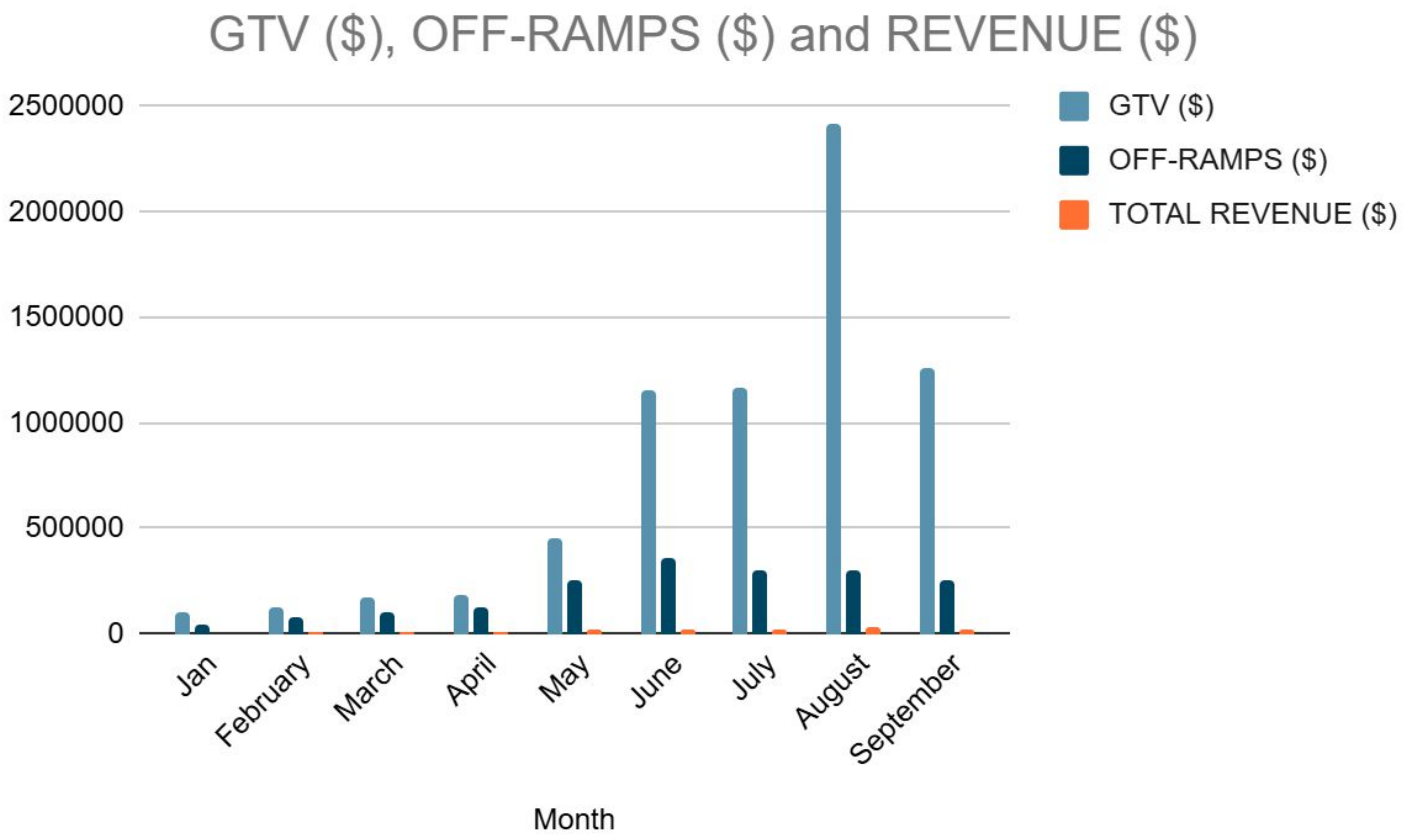


Traction

Growing organically.
Building trust on the ground

- 1613 paying businesses
- $1M+ in Monthly Gross Transaction Volume
- $31,000 in generated monthly recurring revenue.

MRR 2025



GTV ($), OFF-RAMPS ($) and REVENUE ($)
2500000
2000000
1500000
1000000
500000
0
GTV ($)
OFF-RAMPS ($)
TOTAL REVENUE ($)
Jan
February
March
April
May
June
July
August
September
Month

BUSINESS MODEL

01

Saas subscription plan. N12,000 – N20,000/monthly.

02

Transaction Fees. O.1% on withdrawals.

03

5% interest on payroll overdraft

04

0.5% on logistic charges.

05

$1 stable coin off-ramp fees

Direct Competitors (Africa-Focused Retail POS/Inventory)

COMPETITOR	DESCRIPTION	STRENGTH	WEAKNESS	FLEZPAY EDGE
Uzapoint (Kenya)	Cloud ERP/POS for SMEs; inventory, online sales, analytics. Powers 60% women-led businesses; disbursed $200K+ loans	Affordable ($30+/month); mobile/web access; stock alerts	Basic monitoring (no AI theft flagging); high maintenance costs; limited financing.	FlezPay's adaptive AI cuts 40% shrinkage vs. Uzapoint's generic tracking; 5% overdrafts vs. their basic loans.
SimbaPOS (East Africa)	Cloud POS for small shops; sales tracking, multi-branch reporting. Popular in Kenya for restaurants/bars.	User access rights (owner/manager roles); reasonably priced for startup	Manual processes; delayed email reports; no embedded credit or AI optimization.	Real-time Redis alerts in FlezPay vs. SimbaPOS's emails; unified ecosystem slashes costs 30-50%
Smart Retail (South Africa)	Rental-based POS with inventory, multi-device support for SMEs.	Easy rental model; broad hardware compatibility.	Add-on complexity/costs; no overdrafts or online sync.	FlezPay's all-in-one Flutter app (mobile/desktop) vs. Smart Retail's modules; 25% margin boost via AI.
IQ Retail (South Africa)	Cloud ERP for SME trading; stock control, invoicing, quick deployment.	Fast setup; retail-specific invoicing.	Generic tools (not AI-native); slow adaptation for volatile markets.	FlezPay's ChatGPT-4.o reasoning for predictions vs. IQ's basic ERP; 95% repayment on low-rate financing.
Store Harmony (Nigeria)	E-commerce/inventory automation for merchants; distribution focus.	Local Nigerian support; simple cataloging	Lacks theft detection; limited analytics.	FlezPay's proactive AI (95% accuracy) vs. Harmony's passive tracking; broader fintech integration

Indirect Competitors (Broader Fintech/Accounting with Africa Presence)

COMPETITOR	DESCRIPTION	STRENGTH	WEAKNESS	FLEZPAY EDGE
Wave (Pan-Africa)	Free mobile accounting/payroll for SMEs.	No-cost entry; simple invoicing.	No POS/inventory; lacks retail-specific theft tools.	FlezPay's full retail suite (POS + AI) vs. Wave's accounting-only; adds 40% shrinkage savings.
QuickBooks Online (Global, Africa)	Accounting software with basic inventory; integrates with POS.	Syncs with Xero/Shopify; strong financial reporting.	Generic (not retail-tuned); discontinued POS in 2023; higher cost ($30+/month).	FlezPay's Africa-tailored AI vs. QuickBooks' broad tools; lower $10-14/month pricing.
Sumundi (Ghana)	Retail SaaS for merchants; inventory, bookkeeping.	User-friendly; local Ghana focus.	Basic analytics; no financing or real-time alerts.	FlezPay's WebSocket alerts + overdraf vs. Sumundi's static reports; 85% retention edge.

SCALABILITY ROADMAP.

Vision: Start with price, own the retail layer from inventory to compliance to checkout.

Q1-Q2 2026

Enable existing retail stores sell online.

Q3 - Q4 2026

20,000 Active Businesses

Q1-Q4 2027

Deploy 1,000 Biometric Pay ment Terminals to retail and onboard 50,000 stores.

Q1-Q4 2028

Onboard 100,000 Active Businesses across multiple regions

E Commerce Integration – Sell both online and Instore.

Reach target audience faster in their homes, offices, etc.

One-Click Online Store: Instantly launches a synced online store, unifying inventory for seamless online/offline sales.

Secure Cashier Checkouts: Integrates secure POS systems for offline sales with real-time data syncing to online platforms

FINANICIAL PROJECTION

2026

ARR

10,000 businesses pay saas fee of **$10/monthl**y. Our MRR from SaaS alone will be **$1.2M**

2027

ARR

40,000 businesses pay saas fee of **$10/monthl**y. Our MRR from SaaS alone will be **$4.8M**

2028

ARR

100,000 businesses pay saas fee of **$10/monthl**y. Our MRR from SaaS alone will be **$12M**

Meet Our Team

ESTHER ABIATOR
[CMO/ Co founder]

Esther has 6+ years of experience in marketing, strategy, and growth, working with SaaS companies across Africa to scale through tailored solutions. At FlezPay, she drives user acquisition, business development, and product-market fit to meet modern retail needs.

PEREMI AREPADE [Co Founder/CTO]

Peremi is a seasoned software engineer with over 9 years of experience building scalable systems across fintech, commerce, and enterprise tools. He has led multiple technical teams and built mission-critical infrastructure from the ground up.

HENRY NWACHUKWU
Head of Sales

Henry is a seasoned sales expert with 9 years of experience, having worked with leading global companies. At FlezPay, he drives sales strategy and growth.

BEAUTY JONAH
Customer service Rep

Beauty is a customer service rep with high knowledge in telemarketing. She has 5 years of experience and currently handles outbound and inbound calls at Flezpay.

NINI OYETOYE
Head of Digital

Nini is a digital strategist with 5 years of experience, has a strong background in advertising and leds digital execution at Flezpay.

OUR PARTNERS

9payment Service Bank

Paystack

We are in partnership with two financial service providers, **9PSB and Paystack**, whose APIs we integrate to process transactions securely for our customers. These partnerships enable seamless payments, faster settlements, and reliable cash flow management across all retail operations on the FlezPay platform.

Ask — $300,000 Pre-Seed Round.

How We'll Use It and what we will achieve

Marketing & Customer Acquisition – 40%
Scale user growth from 1,600 to 20, 000 retailers across Nigeria & Kenya through digital campaigns and in-market activations

Team Expansion – 20%
Hire sales and technical talent to support growth and product scaling. Achieve $100 K+ MRR and $1M ARR within 12 months

Strengthen AI model to achieve 10x growth. Improve AI theft detection accuracy, automate analytics dashboards, and expand payroll overdraft features

Together, we can keep millions of African retail businesses alive — and thriving.

We look forward to working with you.

Phone
+2349067181502

Website
www.flezpay.com

Email
info@flezpay.com

Social Media:
@flezpay