

**Ride-Hailing Marketplace**

## Araka: Fast Facts

The world doesn't need another generic ride-hailing app -- but drivers absolutely need one with better commissions, low-cost consumer credit and more. Araka fulfills those needs in one incredible platform.



## Key Highlights

5%

Araka's app allows ride-hailing drivers to receive ride requests from passengers

*For mobility or logistics, drivers pay Araka 5% commission per trip*

10%

For credit, Araka offers a B2B fintech product, providing digital driver with cooperatives a line of credit for their members at 10% monthly interest

*Members can access work tools such as airtime, data, insurance, license renewal, food, or repairs of vehicles*

**Industry**

**Ride-hailing**

**Market Size**

**1.1 Billion +**

**Target Customer**

**Drivers and riders**





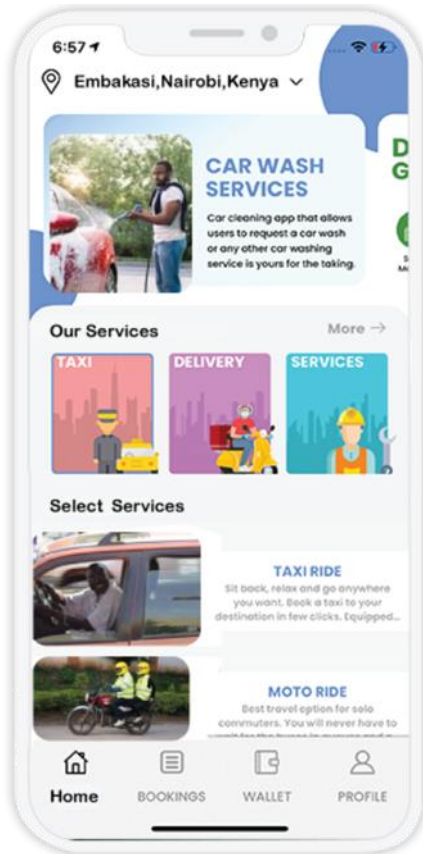
## Ride-Hailing Drivers Are Being Taken For a Ride

Uber and Bolt drivers frequently complain about the high commissions and excessive cost of credit for work tools.

In fact, digital drivers spend up to 25% commission to access clients using online platforms (with the cheapest being 15%), and up to 150% monthly as interest rates on consumer credit increases.

# Araka Solves These Problems (And More!)

Araka solves these problems by offering digital drivers a low-cost platform to connect to clients, as well as low-cost consumer credit.



## Pay-As-You-Go

Araka offers drivers low-interest rate pay-as-you-go asset loans for EVs.



## Get Connected Now

Our low commission platform connects drivers to clients for mobility and logistics.



## Everything You Need

Araka goes even further by offering “buy now, pay later” consumer credit for daily consumables and protective clothing.

# Araka Serves Mobility And Logistics Like No Other

Here's how it works:



1

## User Initiates Ride

This feature quickly reveals which digital driver is close, estimates fare, and summons motor vehicle taxi or motorcycle taxi.



2

## Connect to Digital Driver

Drivers use our app to find customers and are routed to a pickup location.



3

## Pay Fare Via App

Upon arrival, the passenger pays the driver directly through our app.

# More Than Ride-Hailing

Araka is more than a ride-hail app. We also provide unique credit services:



Cooperative registers with Araka and sets limit for member's credit line; digital driver uses app to request for credit (insurance, license renewal, food, fuel, repairs).

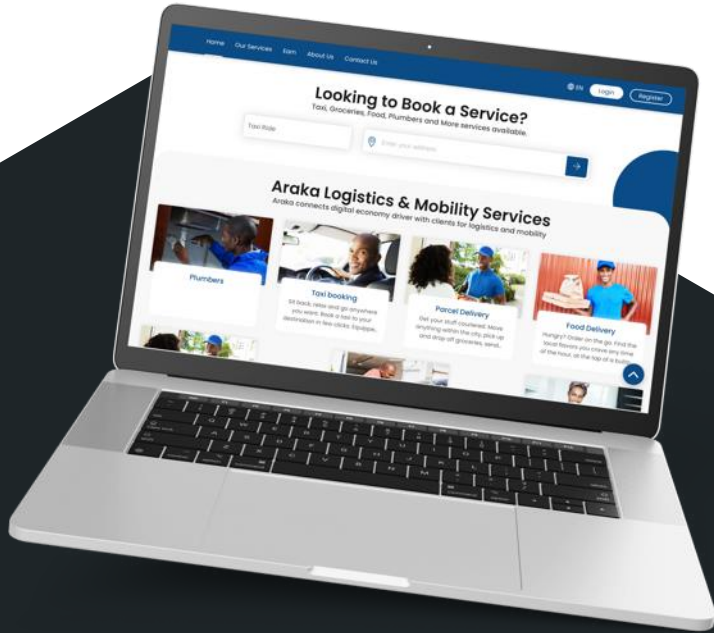


App confirms if user is member of cooperative, and cooperative has credit line; Araka approves funds to the beneficiary/service provider.



Araka sends notification to the cooperative of the credit to the digital driver; digital driver gets notification of funds paid, and message to repay credit.

# Traction & Accomplishments



## Apps

Web, iOS and Android apps are live.



## Customers

We have:

**2,616**

digital drivers

**93**

loan transactions

**US\$716**

Life Time Revenue

**3,316**

users (who have taken 344 trips)

**340**

merchants

## Growth

We are growing our digital drivers list by up to 40% MoM.

## Partnership

We've already secured partnerships with suppliers,, saccos and api providers



# Meet The Team



Mark Pascal  
**CEO**



Wanderi Carol  
**CMO**



Kato Drake  
**CTO**



Karaimu Michael  
**COO**



## Market Opportunity

We are initially focused on the **\$1.1B digital economy drivers' market in Kenya** (in the 47 Kenyan county capitals), but we aim to disrupt the overall \$88 billion digital taxi industry in Africa.

# Business Model & Revenue Streams

We are revenue positive with \$515 in LTR. Our revenue streams are as follows:



**4%**

monthly interest on  
asset PayGo financing



**1.5%**

commission on utility  
bills payments



**5%**

commission on logistics  
and mobility services



**10%**

monthly interest on  
consumer BNPL financing

# Competitive Overview

## Key Strengths

**Leasing Companies  
(Mogo, Watu, etc.)**



They've been in business for a while

**Banks/Micro  
Finance Companies**

Banks have a long-established heritage

**Ride-Hailing Platforms  
(Uber, Bolt, etc.)**

Uber **Bolt**

The Uber name carries some clout  
Everyone knows Uber exists

## Key Weaknesses

No option to buy now, pay later with consumer credit / digital credit

No value-added services like insurance, discounts, etc.

No low interest rates on digital credit

Same weaknesses as leasing companies – and many more

In fact, we couldn't list them all here for either group of businesses!

No assets PayGo financing

None of the benefits provided by Araka

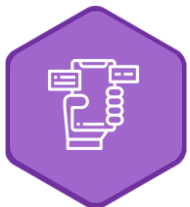
# Unique Advantages



**Price And Model:** Our low commissions mean drivers take home more money, and our credit component is unlike any other option available.



**Multiple Income Streams:** Additional sources of income include consumer credit loans and B2B products.



**Already In Market:** Araka is already developed and ready to scale.

# Investment Opportunity

**For this round, Araka is seeking a total raise of \$1,500,000 in convertible debt.**

The funds will allow us to:

- 20,000 digital drivers
- 100,000 users
- 5million ride-hailing trips,
- 10,000 loans,
- \$50,000 monthly recurring revenue



## Previous Funds

To date, Araka has secured \$20,000 in convertible debt.

Our anticipated use of funds includes:

**\$375,000**

Logistics and Mobility

**\$150,000**

BNPL Digital Credit

**\$187,500**

Asset PAYGO Finance

**\$375,000**

Opex

**\$412,500**

Capex



# Why You Should Invest

## Lowest Risk

Tracking, Insurance  
Ready Traction  
Proven Team  
Revenue +ve

## High Returns

Low Valuation,  
2X Exit within 12 Months  
200X In 5-year IPO

## Big Market

2.2 Million in Kenya  
(Bodabodas & Taxis)  
27M in Africa  
\$3.5 daily revenue

## Early Exit

Multiple Exits Opportunities  
Exit in 12 months  
Exit in subsequent rounds



**For more information on this investment opportunity, please contact:**

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**Thank you!**

Araka is solving many of the pain points drivers face in the ride-hail world.

As a result, we will be able to scale quickly and attract more happy drivers.

Their satisfaction will carry over to clients, who will be eager to ride with Araka.

We would love for you to join us on this incredible journey, so please be in touch.