

tulix

www.tulix.app



**Enabling Africans
globally to **spend,
track and manage**
remittances more
effectively.**

www.tulix.app



36 million+
Africans abroad
send back over
\$85bn* home
annually.

They face numerous challenges**
when sending money for specific
purposes.

82%

Wish to bypass
sending cash to
individuals when
making payments

74%

Would increase how
much they send
home given more
visibility on spending

*African Union report estimates that total remittances into African exceed US\$200bn annually (2019)

**Cenfri study – Is there a case for for-purpose remittances?

PROBLEM

Transacting into Africa from abroad is complex, expensive & inconvenient.

The fragmented services and solutions currently available make it costly, insecure & opaque when transacting with people and businesses on the continent.

End-to-end solutions catering to both senders & their beneficiaries are lacking.

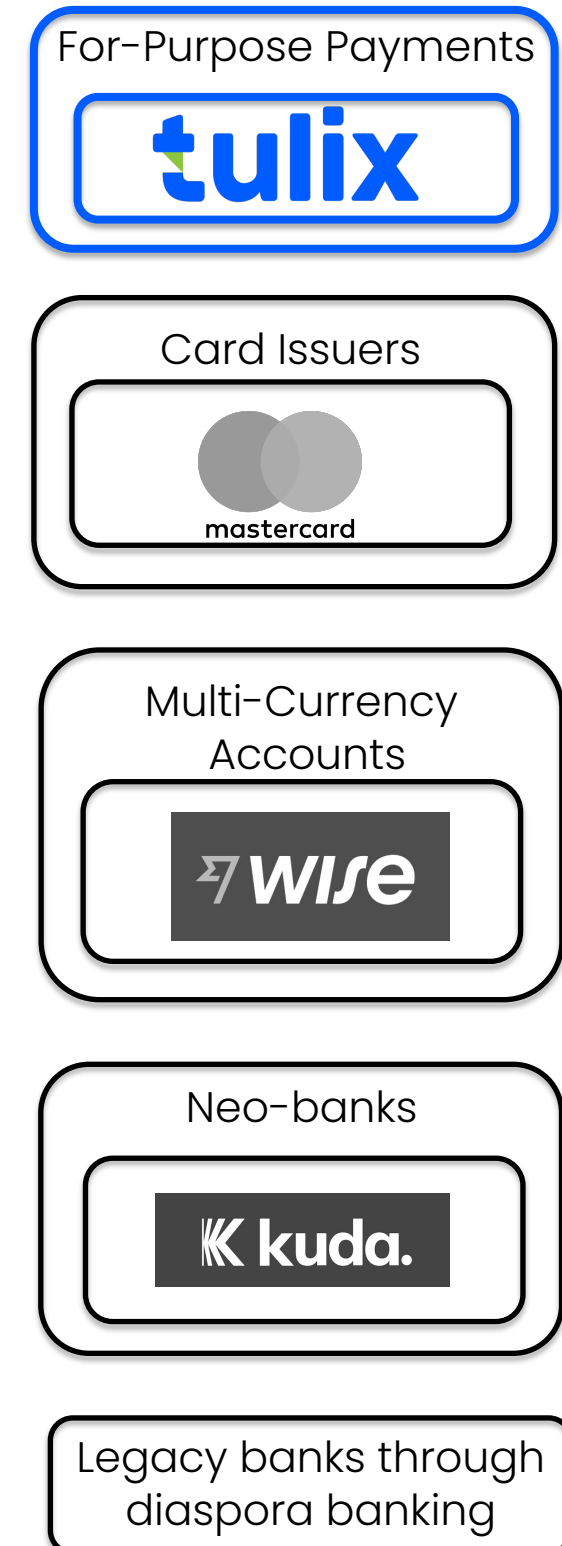
Sending



Receiving



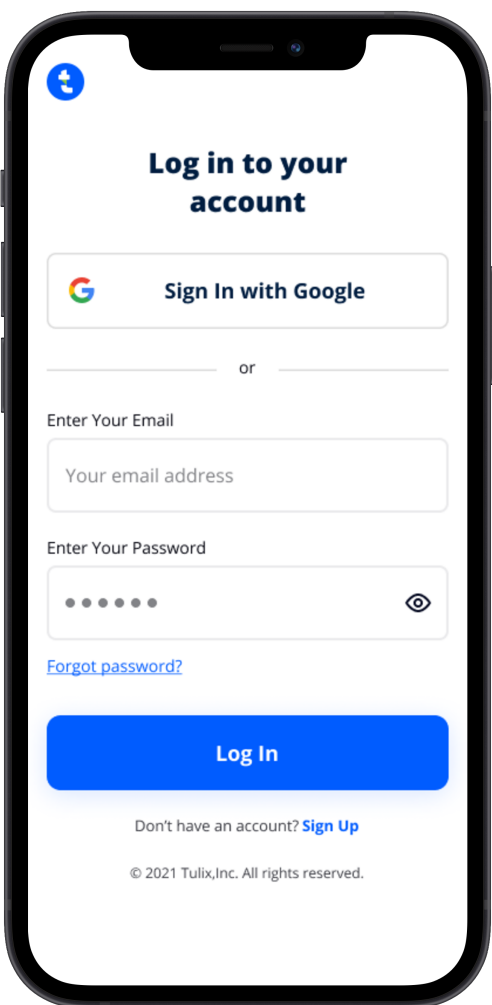
Transacting



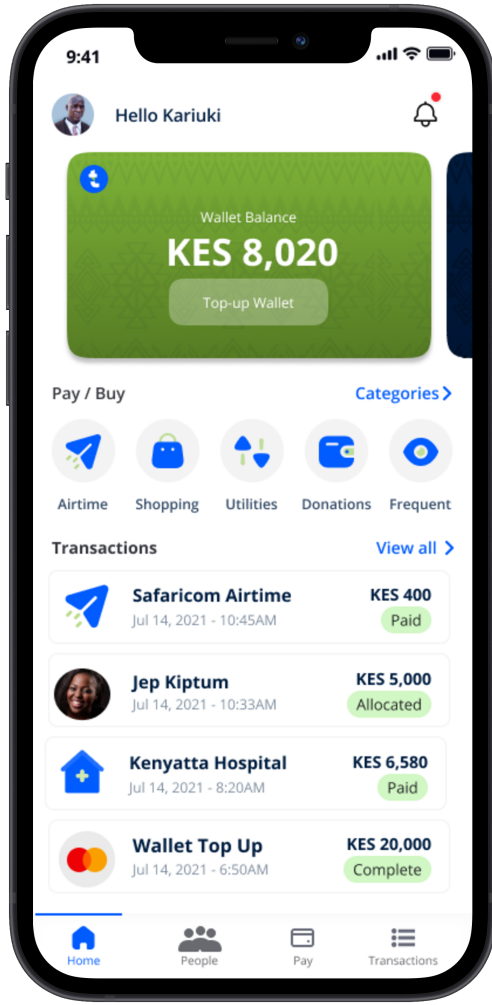
A mobile app that enables African migrants to pay businesses directly and support their dependents back home.

Tulix is Africa's first payments app that allows you to sign up with just your email & ID, use your credit / debit card to fund your wallet and make instant mobile money transactions to businesses directly or through your beneficiaries.

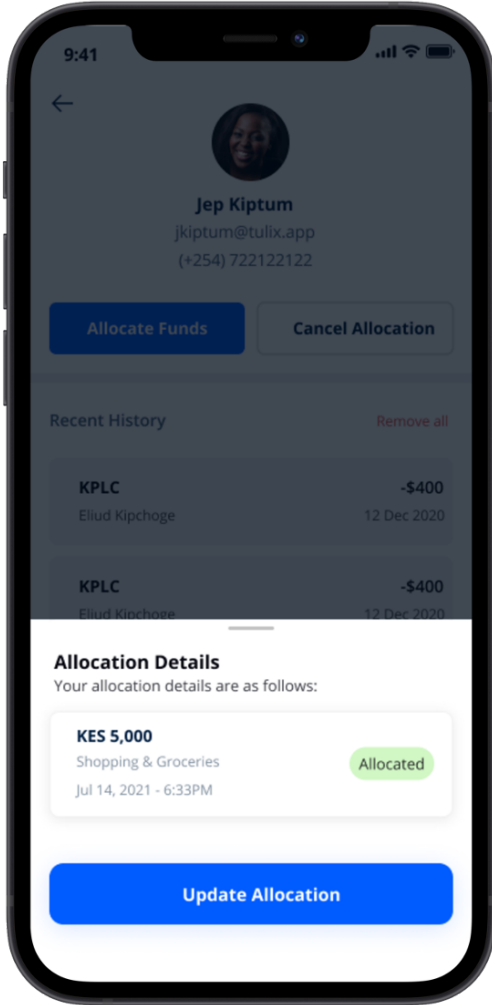
Make payments & allocate funds to beneficiaries



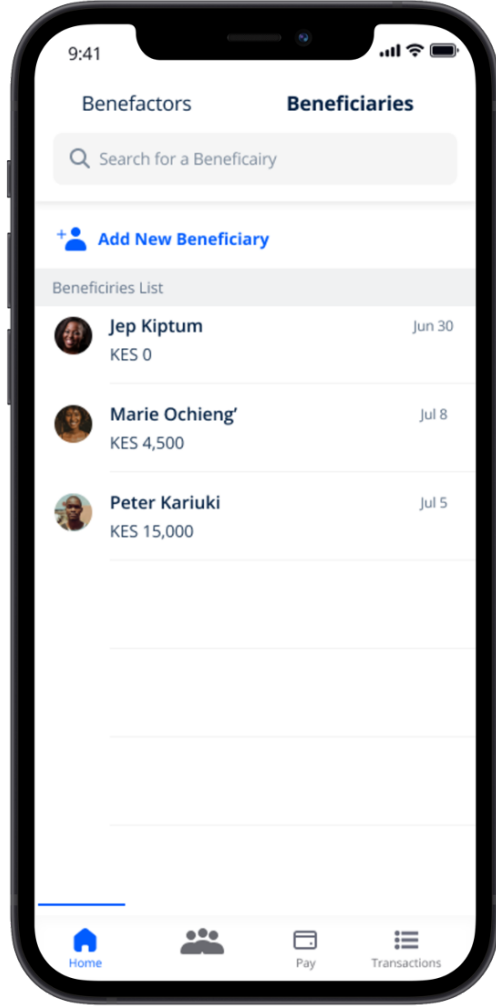
**Register
& KYC**



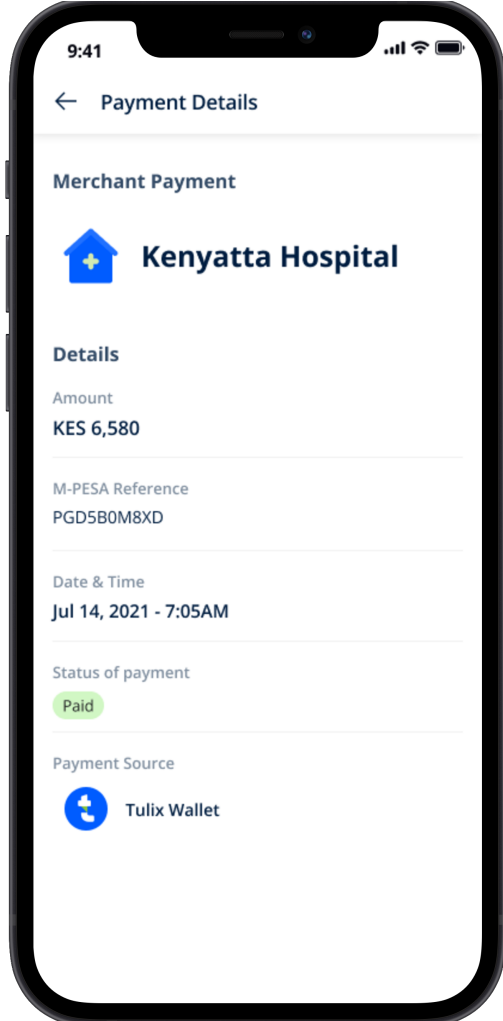
**Load Home
Currency Wallet**



**Create
Supplementary
Wallets**

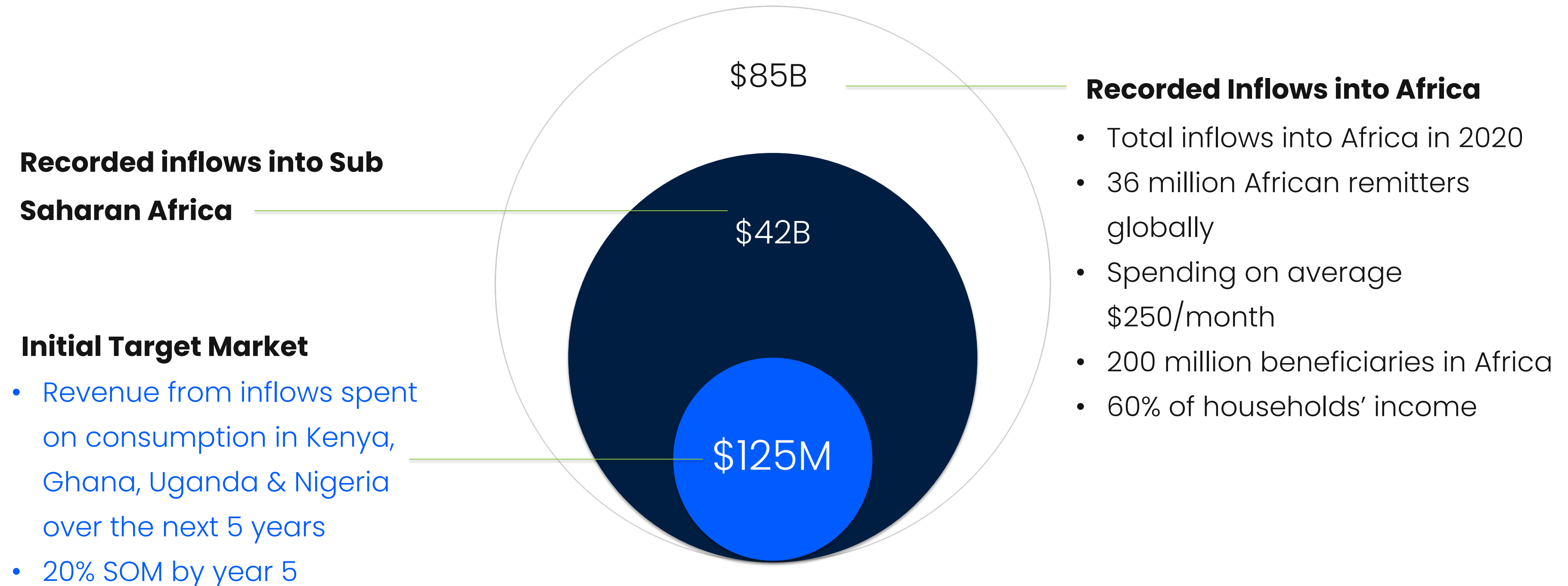


**Add Your
Beneficiaries**

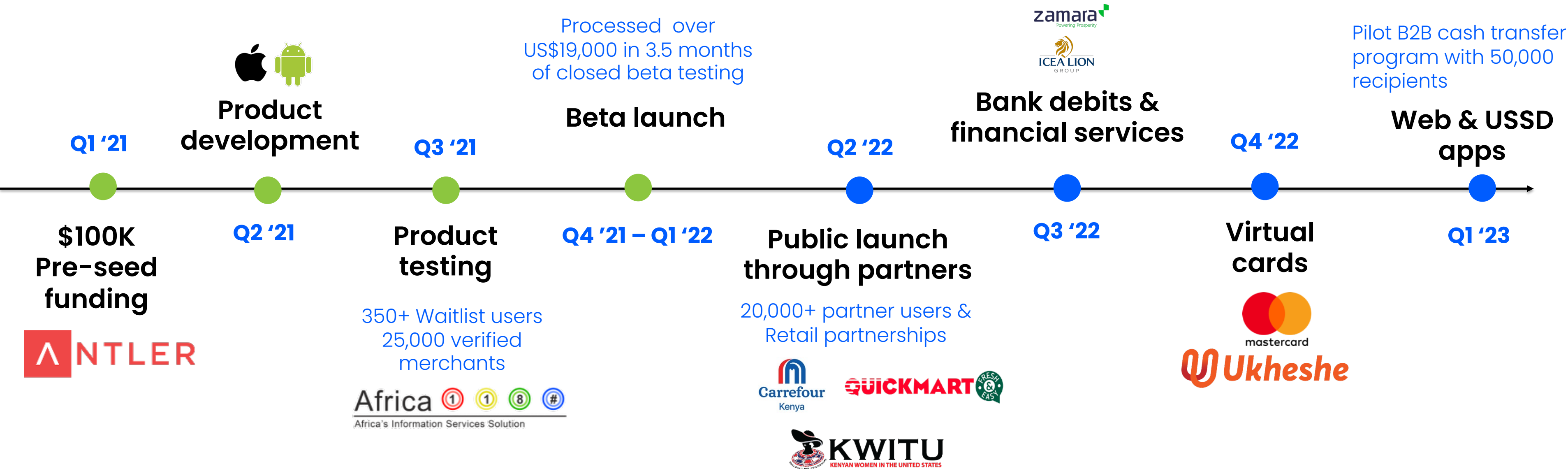


**Execute Mobile
Money Payments**

We address a growing \$85B Africa market with a **\$125M revenue opportunity**



We're on track to acquire over 10,000 active users in 2022



REVENUE MODEL

**We generate our
revenue through
transaction fees**

And have additional revenue expansion
opportunities to explore.

2.5%

Payments
Transaction Fee*

\$250

Avg. Pay. Vol
per user/month

<\$14

CAC**

\$225

LTV (3 years)

*This fee does not include the collection fees charged by payment processors.
It varies depending on source of funds e.g. credit card (2.9%) vs Bank charges (0.8%)

3-year revenue channel **expansion**

2022



**Retail Partners
Discounts Income**

Discounts on retail
purchases

2023



**Cash Disbursement
Programs For NGOs**

Allocations & data provision
from over 100k recipients

2024



**Concierge
Marketplace**

Up to 15% in service fees
for origination



**Financial Service
Commissions**

Up to 7% in commissions
on some product



**Integrating
Remittance Services**

API integration for
collections



**Expense Controls
For Corporates**

Paid features for corporates
including data & reports

Passionate, experienced **team**



Brian Muriu

CEO

10-year consultant & digital marketer,
leading marketing, operations, product
roles in startups in East Africa, USA
Engineering Degree – University of
Nairobi



Alistair Gould

COO

15-year investment banker in Kenya,
experience in trading, sales, business
development, corporate finance
Finance Degree – Strathmore
University



Soulaïmane Saadi

CTO

10-year software engineer, founding
teams of two tech startups
Cross-platform mobile development.
Msc. Computing – University of Oran,
Algeria

5 years from now, **Tulix** will serve 5m+ Africans globally as their partner for all financial needs .

We're reimagining remittances to reduce the complexity & cost of transacting back home.

