

Kustmann

Pitch deck
July 2022

TL;DR

Kustmann is a Fintech startup focusing on explosive growth in emerging markets.

We have reached over 350k users in one year developing apps, but realized a piece of the puzzle was missing in Africa and Asia. **Monetization.**

Now we're building the app monetization solution **for the next billion** people

Having bootstrapped and verified the market by ourselves, we're now seeking a seed round of 0.4M€.

350,000

Downloads

6

Apps launched

21 %

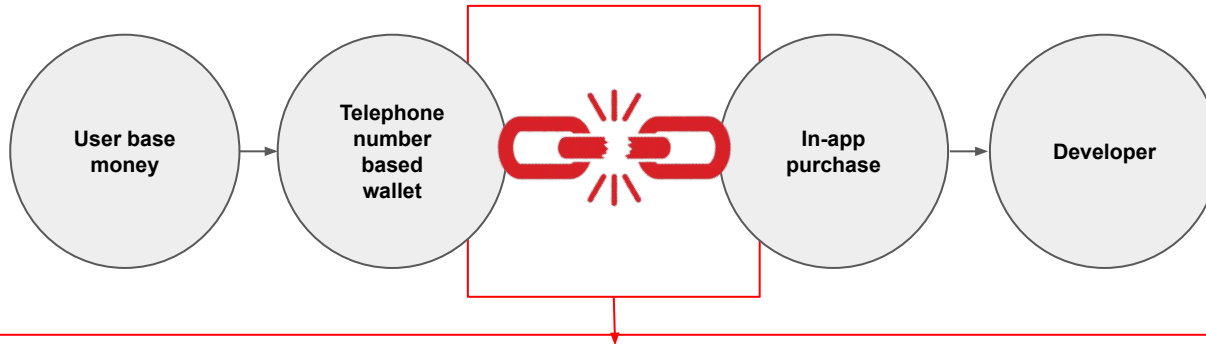
Click through rate on ads

150 M

Total KaiOS users

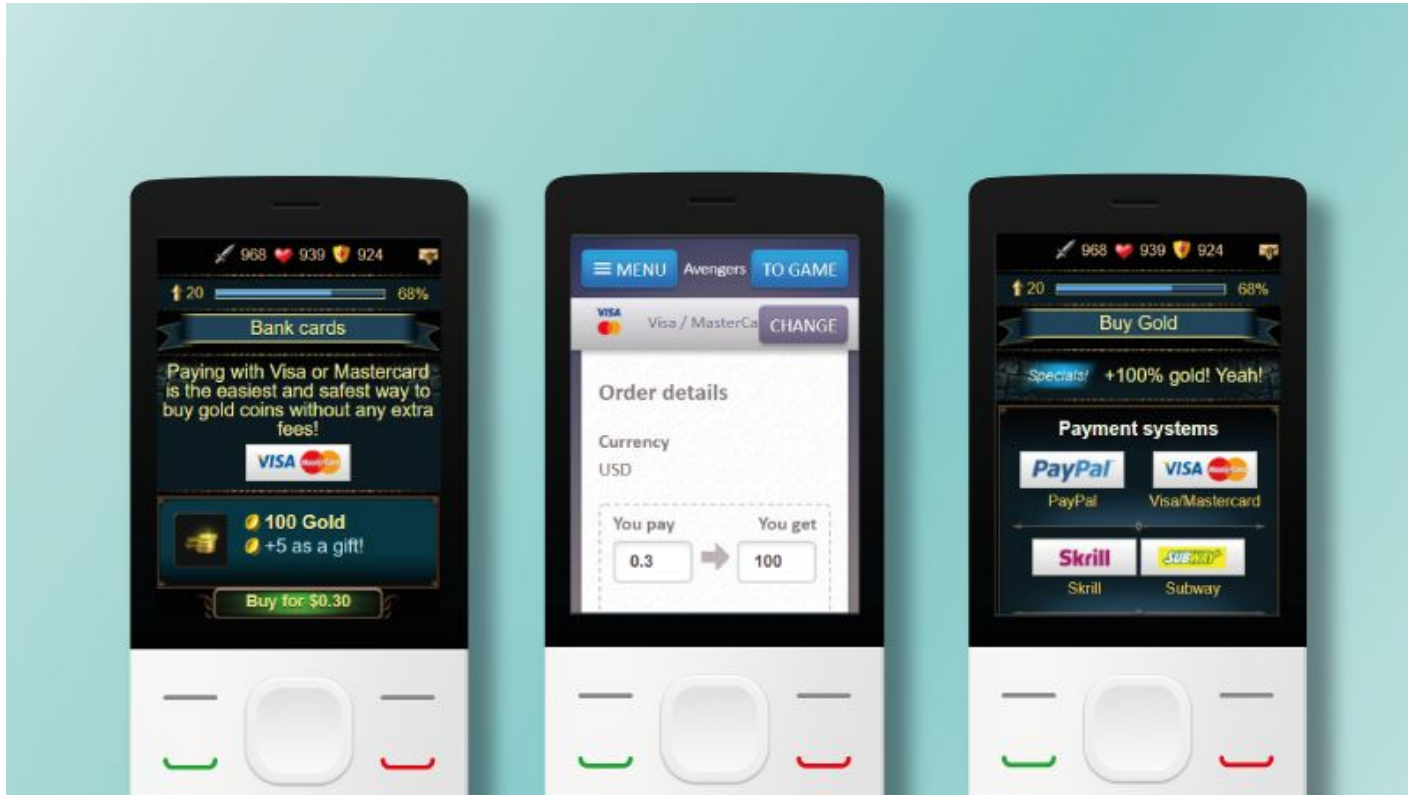
Problem

- **Emerging markets** are onboarding hundreds of millions of first-time mobile users a year
- However current in-app payment solutions need **traditional bank-accounts**
- Emerging markets consumers are almost wholly **bank-less** and only use SIM-card based payment methods



- Emerging markets app ecosystem lack mobile-pay supporting monetization options
- **Method to convert explosive growth of user base to revenue does not yet exist**

Problem



Current state of microtransactions in emerging markets - only traditional bank payment method stack possible (PayPal; Visa/MC etc) unavailable to most consumers

TOTAL APP INSTALL DEVICE COUNT

434976

Our journey to the problem

Background:

KaiOS is the world's 3rd most popular mobile operating system after Android and iOS (**median cost of phone 15 dollars** vs 60 for cheapest Android)

Explosive growth to over 300 million users in only 1.5 years in **Africa + Asia**

Journey:

- We started developing entertainment apps and games for the platform
- Achieved over **400,000 users in 20+ countries**
 - **Every month over 30,000 user steady growth**
- Only way to monetize is advertising
- Emerging market advertising rates are low (40k users = 100€)
- **No way to monetize our gigantic user base**



Solution

- Emerging markets rely on **mobile-number based payment systems**
- Africa + SEA region customers pay for bills and personal items using **mobile payments**
- Such payment methods (mPesa, Jazzcash etc) have **not been integrated for in-app micropayments**

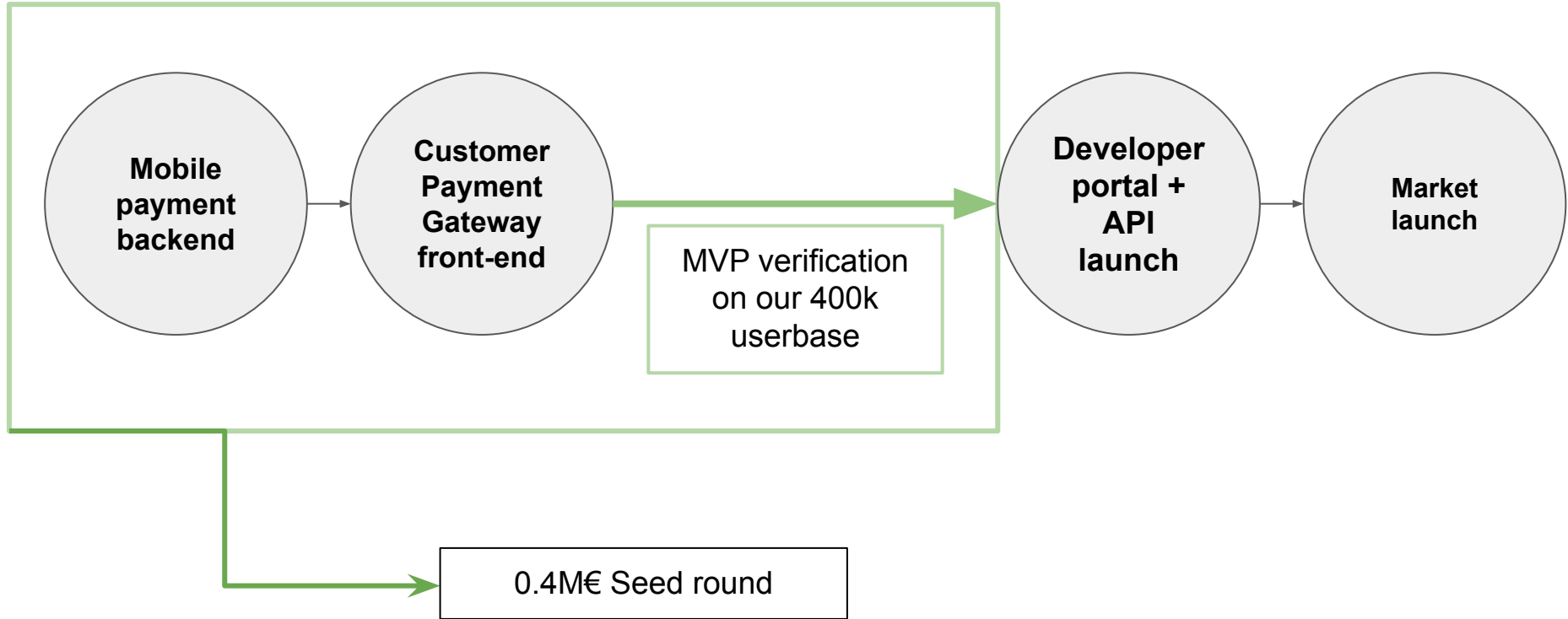


- Create **modular alternative payments gateway** for emerging market apps
- Developers can integrate our product into their app to ask for payment from their customers **who do not have access to bank accounts**

Revenue model

- **KISS principle for MVP**
- Fixed percentage-based fee to monetize gateway use
 - e.g 2-5% of revenue of developer integrating our payment gateway to their app
 - Decide our service fee based on MVP data
- TAM of mobile in-app payments was valued at **\$76.43 billion** in 2019 and is projected to reach **\$340.76 billion** by 2027
- The African internet economy is expanding quickly, with online commerce in the region **growing 21% year-over-year, 75% faster than the global average.**

Product development roadmap



Kustmann monetization solutions will power the creator economy for the next billion people

Team



Erik Markus Kannike
FOUNDER



Karl-Oscar Piipuu
CO-FOUNDER



Daniel Koch
CO-FOUNDER