

# Bohikor Tribe of Money

Bohikor is a personalized financial health mobile/web platform providing employees a range of salary-linked employee benefits that improve financial wellbeing.



August 2022

[info@bohikor.com](mailto:info@bohikor.com)





# Problem

We want to get the 34% of middle income employees in Sub-Saharan Africa living paycheck to paycheck off of that cycle because financial stress tends to cause a number of issues that trouble our communities- higher rates of divorce, more health issues, and worse employee engagement and productivity.

73%

Of employees admit financial worries impact their work

7 in 10

Of under 34s are borrowing to meet basic financial needs

9 in 10

Employers believe employee personal finance issues impact overall job performance

Source: Wages in Africa - ILO 2019





# Value Proposition

An Easy-to-Use Employee Budgeting, Expense and Income Tracking Mobile App

Socially Responsible, Low-Cost Loans Exclusively to Employees

On-Demand Salary Advances with Zero Interest/Penalties

Automatic Savings Every Payday for Better Money Habits



# Bohikor

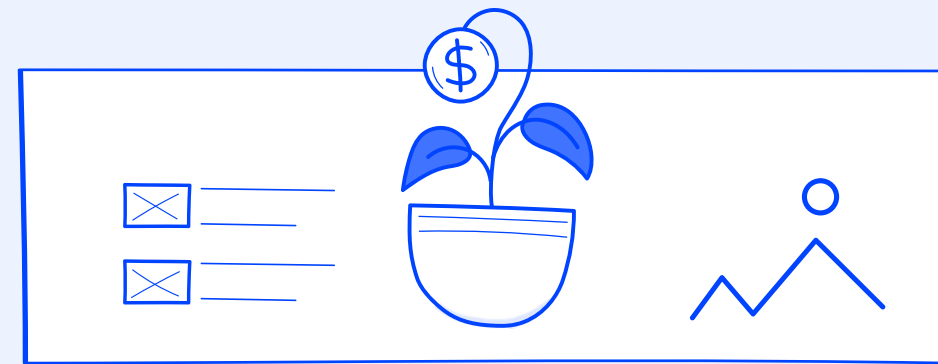
Join the Journey today!



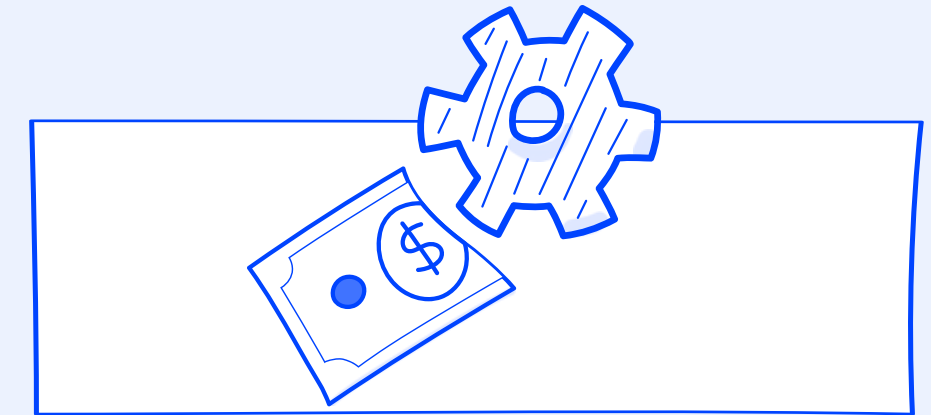
# Business model



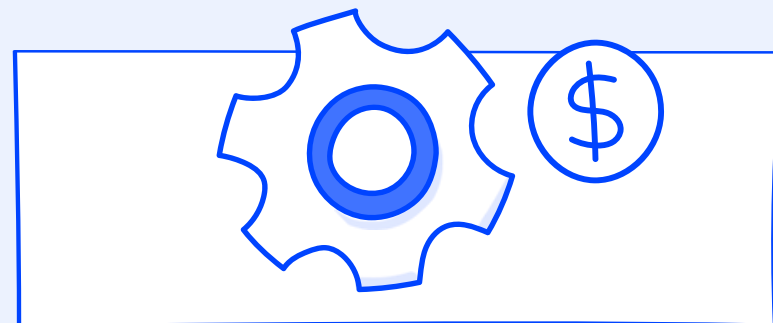
Budgeting and Tracking  
**Free**



Financial Wellness Score  
**Free**



On-demand Salary  
**1% per withdrawal**



Employee Loans  
**1% Interest**



# Market Size

\$124.3 B

Total Addressable Market (TAM)

Source: [alliedmarketresearch.com](http://alliedmarketresearch.com)

\$3.45 B

Serviceable Addressable Market (SAM)

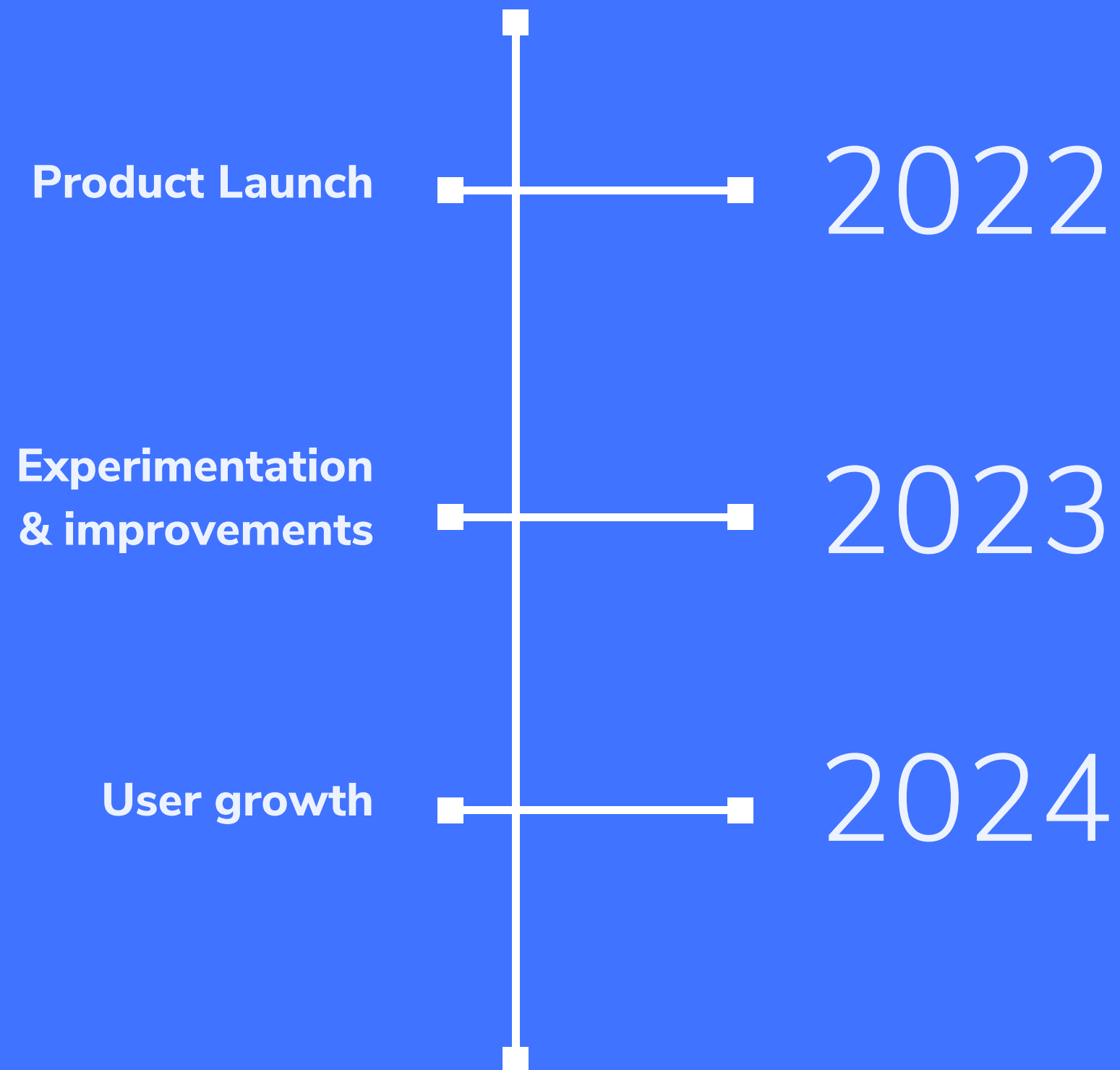
Source: [wheelsofarabia.com](http://wheelsofarabia.com)

\$1.35B

Serviceable Obtainable Market (SOM)



# Go-to-market plan



## Ideal customer

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Low- to moderate-income -employees aged 18 - 41 struggling with impulse spending habits, caught in overdraft, stuck in debts, belong to many njangi groups and don't feel happy with their financial future.

## Acquisition

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In five years, we aim to grow our market share to 30%. We'll do this by improving product availability, building our online presence, and introducing a referral program.

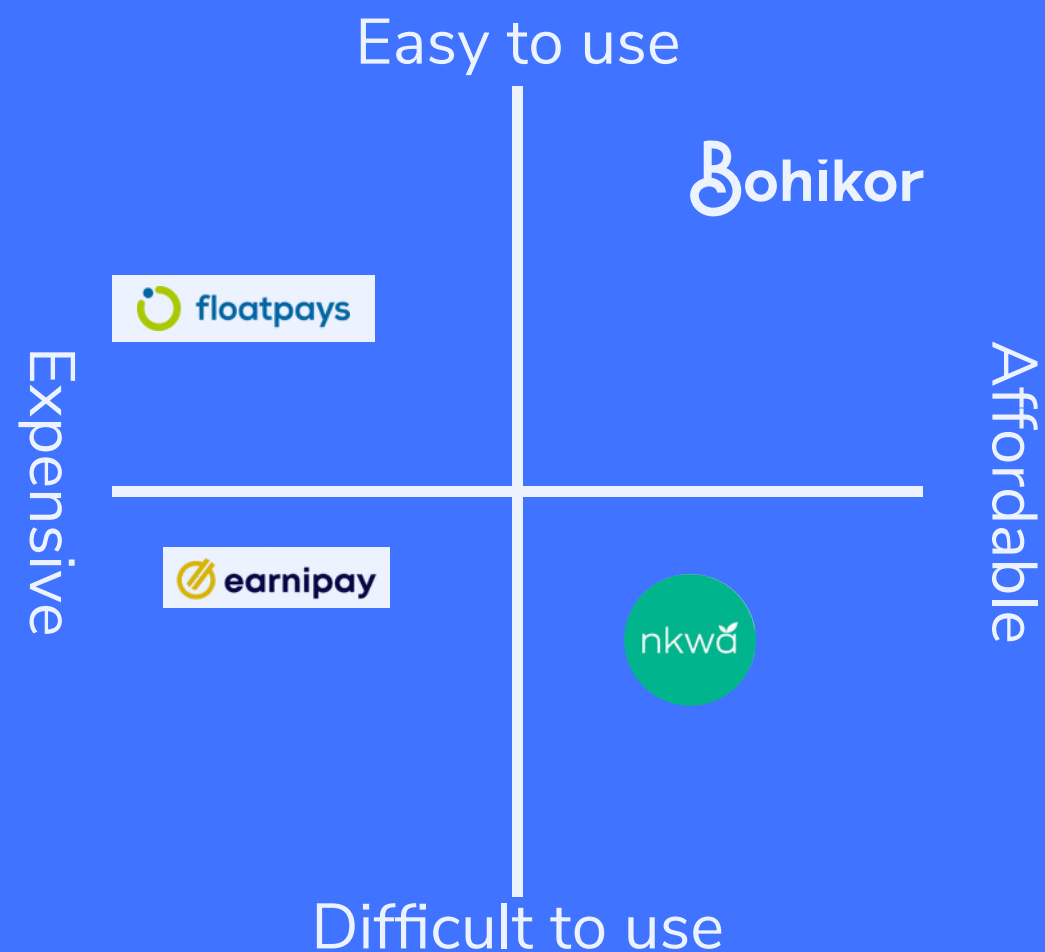
## Scale

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We are looking to enter five new markets: Nigeria, Ghana, Kenya, Egypt, and South Africa. We'll be launching in one new market every year, starting with Nigeria.



# Competitor analysis



## Competitive advantages

### Financial Wellness Score

A financial wellness score that enables employees to keep track of their financial health status and monitor their credit score.

### On-demand Financial Experts

Employees benefit from a welcoming, safe, and judgment-free environment to build the sort of trusting relationships that support real financial wellbeing.

### Financial Educational Resources

Although many resources are available publicly and the workplace, there are still significant challenges. The Bohikor app makes available free mental health and wellbeing resources directly to those in need, in the privacy of their own phone





# The Team



**Ayuk Etta**  
President



**Effansa Simon**  
CEO



**Bermond Yange**  
CPO

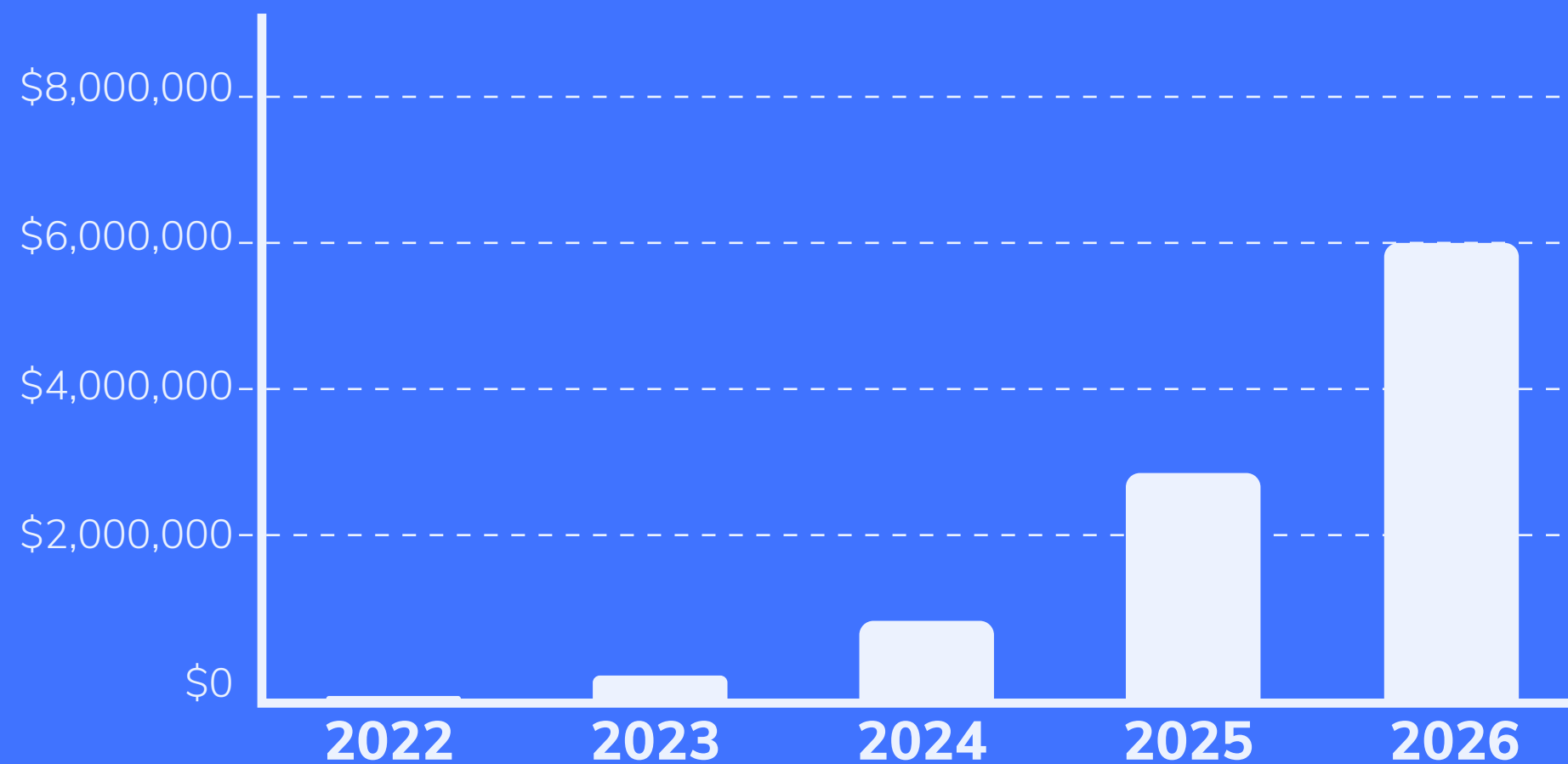


**Larry Akah**  
CTO



# Financial projections & key metrics

Projected ARR



## Marketing metrics

Website visitors: 60,000,000

Signups: 6,000,000

Conversion rate: 10%

## Product metrics

Activation rate: 75%

Week 1 retention rate: 20%

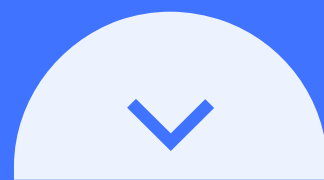
## Revenue metrics

Conversion rate: 10%

Customer lifetime: 276 months

Customer lifetime value: \$552

Churn rate: 0.04%





# The Ask?

Seed funding  
between \$500,000  
and \$2 million



# Milestones

# Accomplishments

# Use of funds

- 2022**  
B2B Partnerships
- 2023**  
Revenue Generation
- 2024**  
Scale and Grow



- 1**  
1000+ Active Users
- 2**  
42% Month-over-month user growth rate
- 3**  
Raised \$200K in pre-seed funding



- 1**  
Product marketing (30%)
- 2**  
Sales (40%)
- 3**  
Engineering (30%)

## Contact Us

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Money management  
the fun way !

**Thank  
you**