



Brainers  
Tech

# Creditor Build

... enabling a flawless transaction



Creditor build



# Introduction

The Creditor is a Fin-tech set up designed to enable business owners and salespersons have a smooth running of their daily transactions.

This setup helps to keep record of sales taken on loans especially in settings where businesses thrive much when sales are done on loan and paid later. The Creditor setup keeps a good record of all such dealings and bring forth all loans exceeding the limits in terms of amount and/or duration.



# Problems

Businesses which transact with Customers on loans and credits face series of challenges which tends to run down their businesses and Most times lead to Customer-Sellers dispute. Some of those problems which called our attention to providing solutions are outlined below:

## Problem 01

Manual records of Sales and transactions on loans are likely lost due to disasters or any form of accident or negligence. It's also a big challenge in a big business environment where 2 or more customers might have same names without a proper way of distinguishing such.

## Problem 02

In settings with large number of customers such as parastatals(civil servants etc), school campuses (students etc), even when records of debtors are manually taken, identification of debtor on subsequent visit is less likely possible.

## Problem 03

Debtors vacate the business environment leaving no traces of himself while most times customers make away with huge debts after transacting on loan.





# Target Market



## Small and Medium-sized Enterprises

Small businesses giving customers products on loan at a fixed Maximum price and time.



## Malls and Restaurants in Companies/Factories

Malls and restaurants around companies/factories giving products to the company or firm workers on loans to pay back upon receiving their salaries/wages.



## General Salesmanship

Our services are useable for all businesses as loaning can be practiced in all forms of businesses. Besides the creditor functionalities, we help keep records of a whole day, whole week, whole month, whole year sales on the platform.



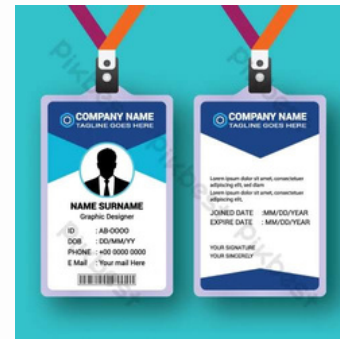
# Solutions

The Brainers tech provides these solutions to enhance a smooth and effective B2C transaction with less or no stress.



## Solutions 01

Use of biometric for all customers before initiating any transaction which helps to identify customers who have outstanding debts or loans to clear. Transaction proceeds for customers without records of outstanding debt/loan.



## Solutions 02

Enabling traceability of customers with outstanding debts, with records of their location, graduation or retirement time, contacts etc. With these details taken from valid identify cards, debtors can be tracked easily before vacation



## Solutions 03

The creditor software keeps record of all sales on loan, with the functionality to mark out loans above a specific amount/duration setup limit. This rings to the business owners loans due to take back and with database of all sales records daily enabling transparent and reliable operation.



# Traction

This shows the projected growth rate of the start-up for 5-years run.

**80%**

Revenue Growth

**10%**

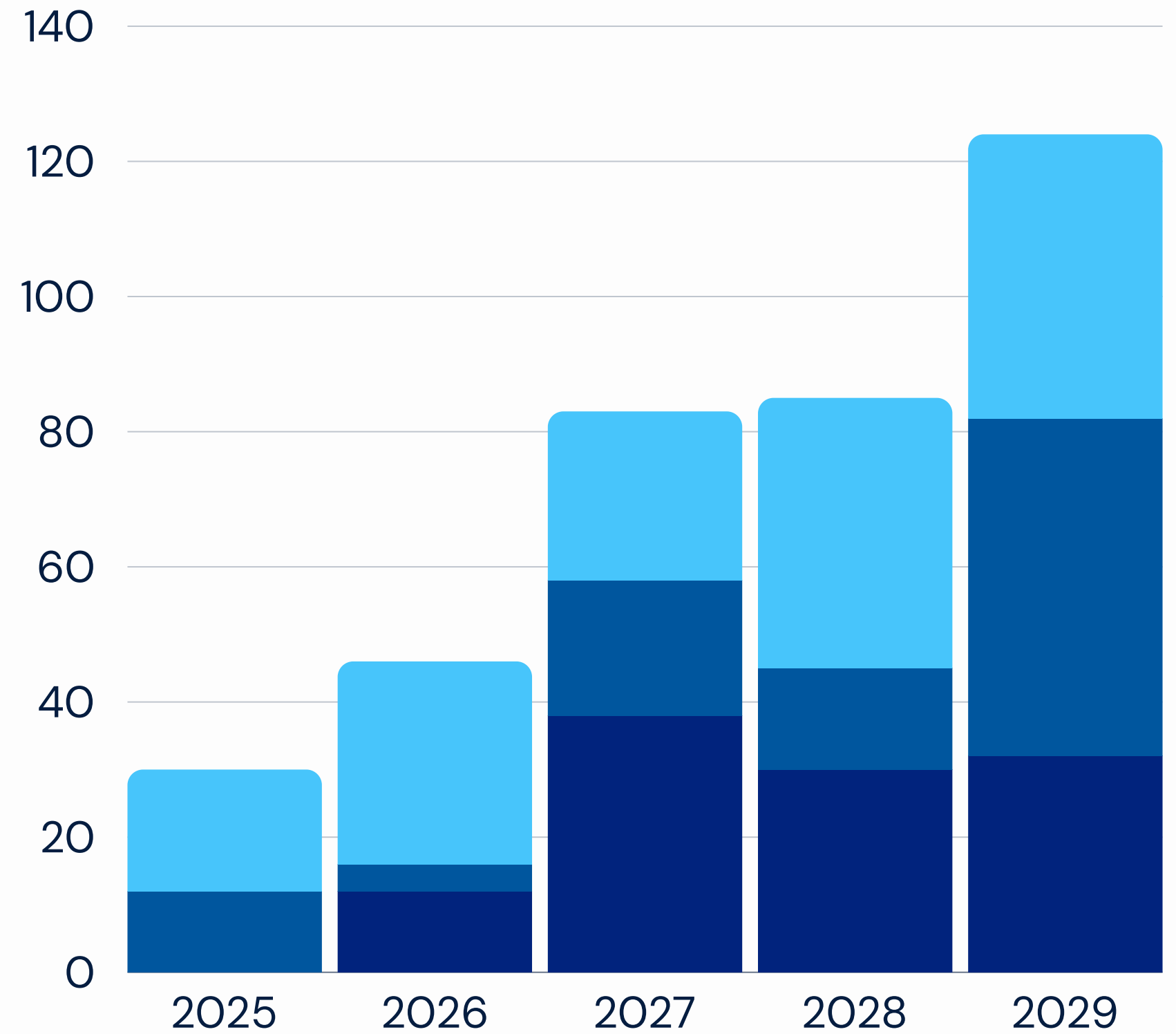
Return on Investment

**60%**

Growth in users

**75%**

Customer Satisfaction



# Marketing Strategy

Brainers tech has got a very simple, feasible and effective strategize to monetize these ideas and market the products to the esteemed target Customers/users of our services.

01

Social media marketing of the products and services by running ads, creating contents, graphics, videos and posts to a large number of our targeted audience on the social space.

02

Setting up paid distributors/agents who serve as link between the service providers and the business owners.  
The agents pay reciprocates the number of Users registered.

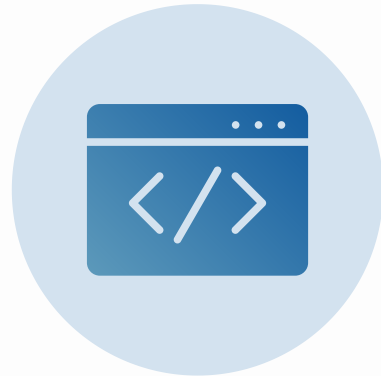
03

%reduction of subscription cost for users of the service at 3 or more of his/her separate businesses.  
This makes business owners to subscribe much more for the discounts.

04

Subsequent progress to introducing a device which renders the CREDITOR services and also enables cash withdrawals and transfers.

# Revenue Stream



## Software

Multiple Use and download of the software application is a source of revenue generation in addition to increased web visits and traffic.

## Creditor App



## Subscription

Initial subscription to our services and subsequent renewal of subscription is a big source of revenue generation.

## Creditor Web



## Device Sales

Sales of our specific devices to our target Customers for the creditor services and other sales functionalities serve also as impressive revenue sources

## Creditor device





# Competitive Landscape

The uniqueness of our idea is quintessential upon the features unfound on other Competitors platforms.

## Uniqueness Overview

Use of biometric for smart identification of debtors

Less Expensive subscription

Enabling maximum amount/duration of debt

Additionally keeping all sales record

Enabling Cash withdrawal and transfers

Smart debtor tracker

Specific Creditor device for convenience



# Brainers Tech

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## INVESTMENT/FUNDING

### Requirements

Cost (USD)

Cloud server hosting set-up and maintenance

\$1,000

Software development and Programming

\$5,000

Mobile Application development

\$10,000

Customization of software for individual client

\$5,000

IT infrastructure Set-up and equipment

\$10,000

Marketing, advertising and distribution

\$10,000

Hiring of skilled Employees

\$20,000

Legal fees for incorporation and patents

\$5,000

Initial software testing and launching

\$5,000

**Total**

**\$71,000**



# Our Team



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TEAM LEADER



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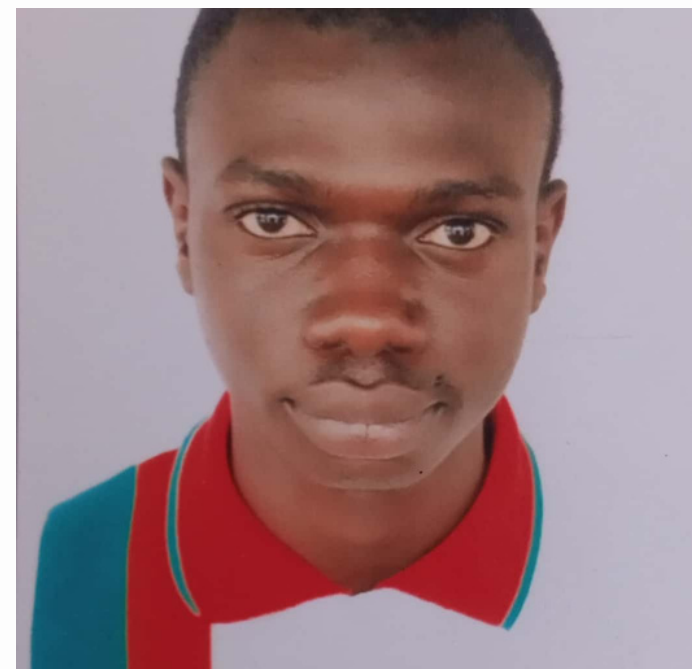
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# THANK YOU



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