



 **RedCloud**®
Join the connected marketplace

*THE WORLD'S LARGEST
LOCAL COMMERCE NETWORK*

redcloudtechnology.com

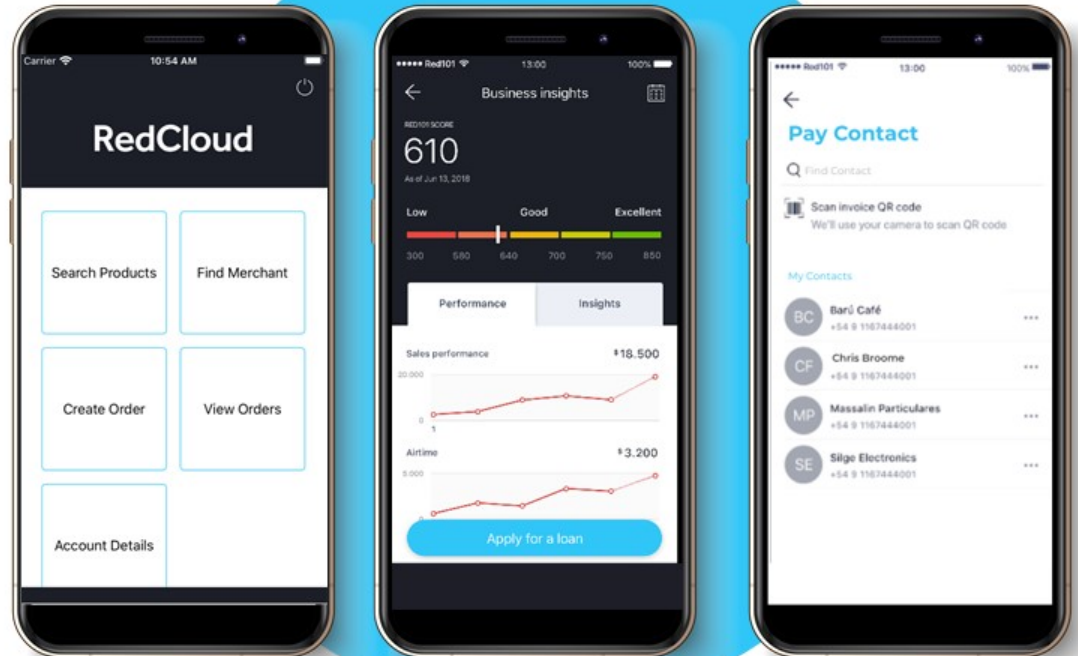
Investor Deck
February 2021

WHAT IS REDCLOUD?

RedCloud is a revolutionary B2B commerce platform reducing the friction in B2B supply chains that enables hundreds of thousands of products to be bought, sold, and paid for digitally.

Starting with the emerging markets where the need is greatest, RedCloud aims to unlock the value of over 1 billion Stores and Microentrepreneurs to:

BUY BETTER
SELL SMARTER
PAY SIMPLER



THE PROBLEM

Commerce in emerging markets is manual, slow, and suffers from significant buying, selling, and payment friction across the whole supply chain.

MANUFACTURERS

have increased costs due to inefficient manual ordering processes, a loss of marketing data and visibility of customer purchase trends, and an increased cost and risk of fraud from cash handling.

DISTRIBUTORS

have a lack of information on inventory requirements from their merchants and an inability to easily track and market to their merchants as they are offline.

MERCHANTS

do not have digital inventories and therefore have to place orders manually and are unable to accept or make digital online payments. They also have a lack of ability to upsell digital or financial products to their customers.



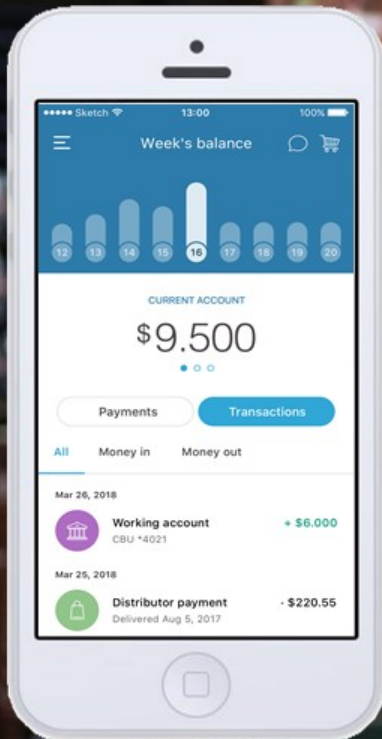
\$19
TRILLION

Of non-digital cash payments are made globally per year, representing inefficiencies of cash handling, loss of customer data, and increased risk of fraud and theft.

\$34
TRILLION

FMCG Sales are made through third party sellers, representing a loss of marketing data and visibility for manufacturers and increased costs of distribution channels.

THE SOLUTION



[Click for Demo](#)

REDCLOUD IS LIBERATING BUSINESSES ACROSS THE SUPPLY CHAIN TO:

BUY BETTER

Digital stock ordering
and inventory
management

SELL SMARTER

Intelligent insights
increase sales and
ability to upsell digital
and financial products

PAY SIMPLER

Efficient mobile phone
digital payments save
time and money

1BN+
Micro-sellers in the Global
Supply Chain

500M
Small and medium sized
businesses with no digital
storefront

OUR 2020 KEY METRICS

2020 marked the start of the growth and scale phase at RedCloud. After a number of years of intensive R&D we hired a VP of Sales, VP of Marketing, and an Enterprise Sales team for large brands. From their activities we are starting to see tremendous growth and traction.

440K

digital commerce products sold to consumers (data, travel, and utilities) through our merchant network in Latam.

\$28M

Of funding raised to date

17K

active installs of Red 101, the free small merchant app that allows them to accept mobile phone payments and track and receive commission for selling digital products.

357%

YoY growth in Gross Platform Revenue, from \$0.3m in 2019 to \$1.372m in 2020, driven by higher value transitions during lockdown.

175%

Growth in the number of stores using our app each month in Argentina, with plans in motion to begin onboarding more stores in Mexico, Peru, Colombia, Brazil.

\$170K+

per month revenue run rate as of Jan 2021 from Argentina alone.

160+

countries accessible through strategic partnerships with payment providers, banks and digital transfer networks.

WHAT THEY'VE SAID ABOUT US

Forbes

"The RedCloud marketplace promises a 'profound global economic' change"

PYMNTS.com

"Up to 40 percent of FMCG earnings need manual processing - RedCloud's new solution aims to systematize the process"

*i*Profesional

"It's not Amazon: Mercado Libre's new rival comes to take a "chunk" out of their business"

MarketWatch

"RedCloud's technology can help towards creating operating efficiencies, reduce costs and improve sales across global supply chains"



"RedCloud take a big step with us to achieve the digital transformation of the industry, NCR Corporation."

ON THE GROUND IN LATAM AND AFRICA...

We are currently trading and on the ground in Latin America and Sub-Sahara Africa

Latin America

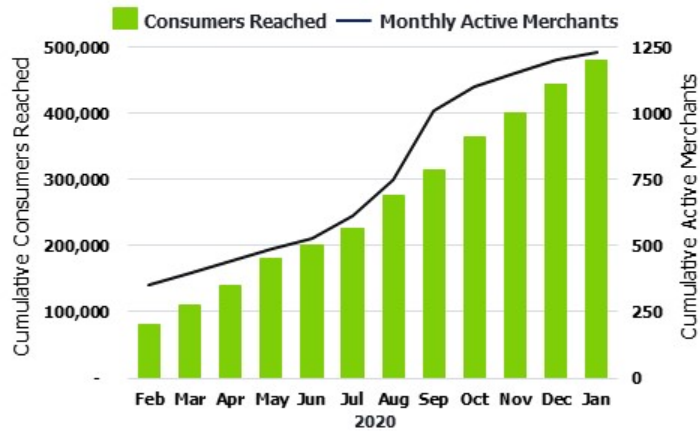


Sub-Sahara Africa

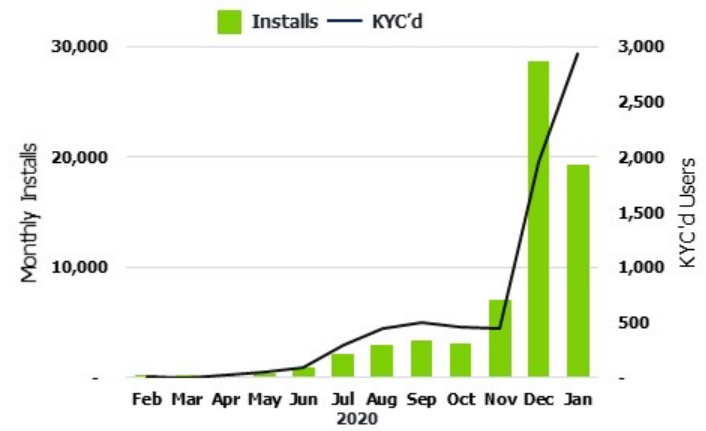


...AND GAINING MOMENTUM

Reach - Merchant growth drives Strong and Sticky Consumer Reach Network Effect



Acquisition - Strong acquisition metrics for installs and registration



PIPELINE

Countries	Opportunities	Key Targets
Argentina	21	  
Mexico	17	  
Nigeria	29	   
South Africa	14	  
Brazil	14	  
TOTAL	95	

\$37.3M

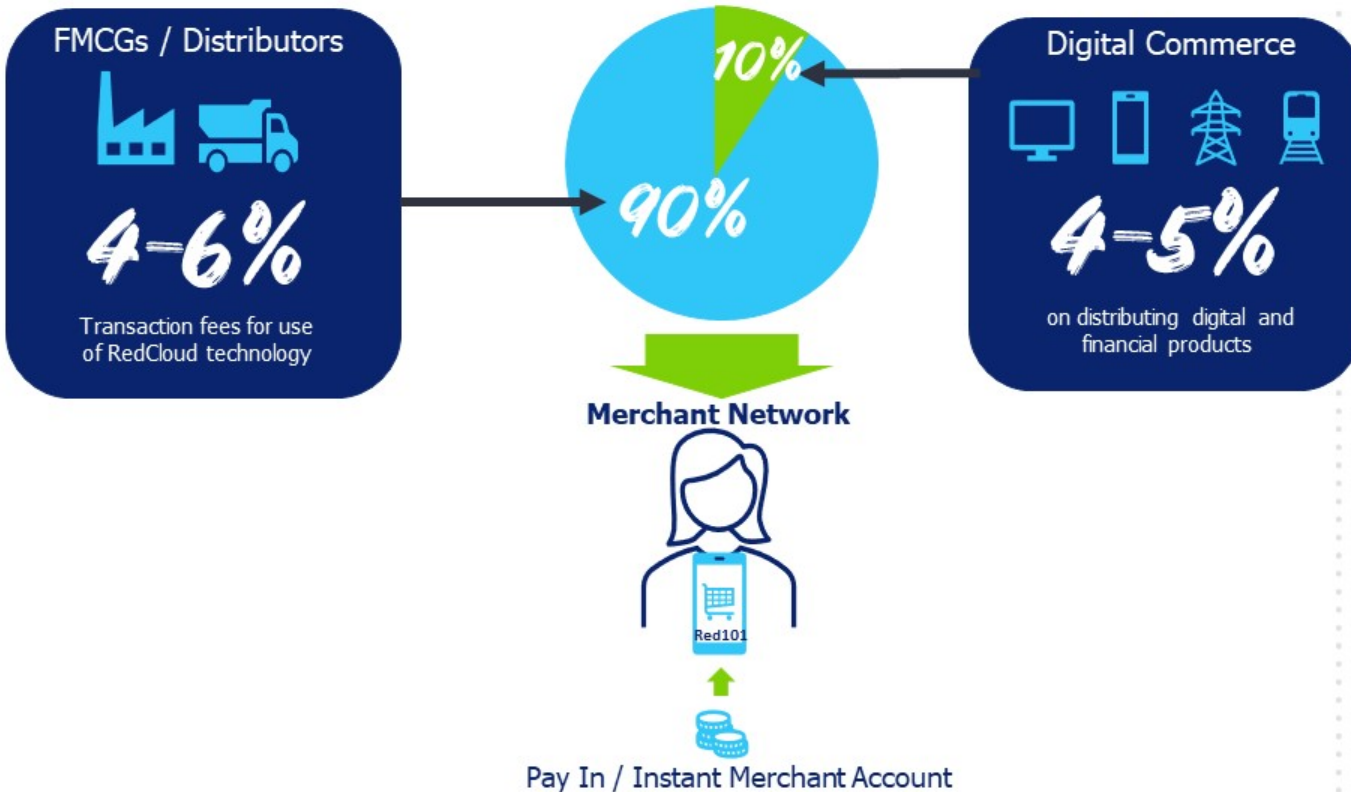
Gross Pipeline

95

Live opportunities

OUR REVENUE MODEL

Revenue diversification and multiple sources of income means that we have reduced risk of over-reliance on one particular area.

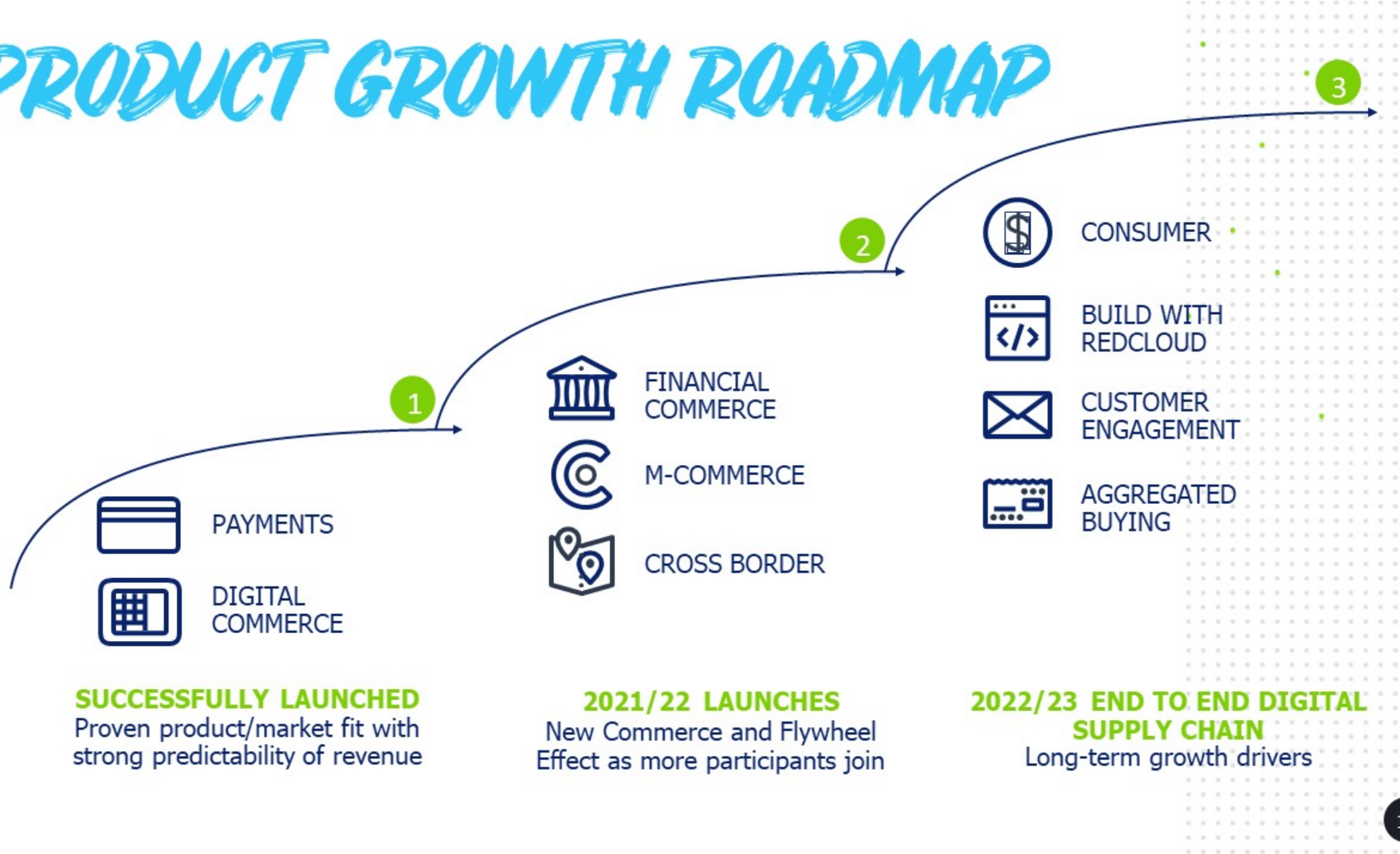


COMPETITION

	B2B marketplace	Offline Payment Gateway	Martech integrated	Mobile Payment
	(mainly B2C)	Depends on Country	YES (Amazon Advertising)	X
	(mainly B2C)	YES (Mercado Pago)	X	YES (Mercado Pago)
	X	X	X	X
	YES	X	X	YES
	YES	Depends on Distributor	YES	Does Not Handle Payment
	B2C	YES	X	YES
	YES	X	YES	X
	YES	YES	YES	YES



PRODUCT GROWTH ROADMAP





ACCELERATING INTO OUR NEXT PHASE OF GROWTH

£20M WILL SUPPORT AN **ACCELERATED EXPANSION**

- £7.5m: Sales expansion and scale
- £7.5m: Product scale
- £5.0m: Investment payment network including additional emoney licences

Investment to accelerate customer acquisition and revenue generation

A PLATFORM FOR GROWTH

Team and Partners Making Digital Commerce Universally Accessible



*Rapyd – Agreement in process

OUR LEADERSHIP TEAM



Hans Rudolf Kunz
Chairman

Hans has co-founded RedCloud with the vision to pioneer the way in which banking services are accessed in emerging markets. His expertise in investment banking was earned through 22 years at Bear Stearns International as a Senior Managing Director, member of the Board and Executive committee. Hans is also an international investor and a board member in various industries. His financial market insight will help pioneer RedCloud's future commercial strategies.



Justin Floyd
CEO & Founder

Justin is a serial entrepreneur and investor in technology ventures across EMEA, USA, Africa and Asia. He has extensive experience in investing and building early-stage businesses. He was previously the Chairman and co-founder of the Vecta Software Corporation and Chairman and co-founder of CCL. Justin is also a shareholder in two innovative Cambridge Technology companies: Cambridge Medical Robotics and Omnisense Ltd. He is twice a regional Ernst and Young Entrepreneur of the Year finalist, four times a Red Herring 100 winner, finalist in Codie award winner, and a Fast Track 100 finalist.



Dr Nick Senn
Member of the Board

With over 30 years of experience in Investment Banking and Asset Management Nick brings a wide range of expertise to the Board of RedCloud. A former Managing Director at UBS in London, he was responsible for large trading operations in Derivatives, Fixed Income, Currency and Emerging Markets at UBS London, Dresdner Kleinwort Benson and WestLB. He is now Managing Partner, Board Member and investor of several independent companies in the industrial, real estate and service sector.

OUR LEADERSHIP TEAM



Soumaya Hamzaoui
Chief Operating Officer

With a 10-year background in software and telecommunication, Soumaya oversees the Operations and Product strategy for RedCloud, as well as heading the Design and Business Development and Customer Engagement teams. She has deep expertise in Product Management for highly evolved digital financial services.

Previous to RedCloud, she worked on the development of Orange Money in Africa and supported multiple industries in their transformations towards new technologies: Transport, Banking and telecommunication.



Paul Brandon
Chief Technology Officer

Paul manages the software development, and infrastructure teams at RedCloud. He specialises in building and improving technical teams to support the company product roadmap. Previously he was CTO at Calastone, the largest global funds transaction network, connecting many of the world's leading financial organisations. Paul has worked in the City of London for 20 years in a number of sectors including FinTech, insurance and technical consultancy.



Eduardo Silva
Chief Revenue Officer

As Chief Revenue Officer Eduardo works closely with the rest of the leadership team to help shape the strategy and direction of the enterprise global sales strategy. Having acquired 20+ years expertise with Nortel, Brightstar and start-ups across markets Spain, Austria, UK, USA and Latin America he will lead the growth strategy and its execution. He is an evangelist at heart, a strategist and teacher to his global sales team and colleagues.

FINANCIAL MODEL

Powerful Business Model with Revenue Diversification

	21/22	22/23	23/24
	£M	£M	£M
Gross Merchandise Revenue	513.1	4,941.8	21,090.6
Product and Platform Revenue	44.0	284.6	1,005.1
Cost of Sales	32.2	168.7	509.3
Gross Profit	11.9	115.9	495.8
Operating Costs	(15.2)	(48.0)	(124.6)
EBITDA	(3.0)	68.2	371.6
EBITDA / Gross Revenue %	-7%	24%	37%
No. of Merchants	235,750	669,750	1,203,750
No. of FMCG / Distributors	10	29	53
Staff Headcount	218	326	335

WHY INVEST IN REDCLOUD?

GAME-CHANGING PLATFORM

Unique financial and commerce platform for global and local supply chains

POWERFUL BUSINESS MODEL

Instant solutions that enable small business to drive digital commerce

OMNI-CHANNEL CAPABILITIES

Flexible platform expands functionality that transforms B2B supply chains

BREADTH AND EFFICIENCY OF GO-TO-MARKET

Significant partnerships built covering over 100+ countries

STRONG TEAM

Extensive background in Financial Technology, Banking, Digital Commerce

REVOLUTIONARY ONBOARDING

Instant merchant account for stores and sellers



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