





Bill Gates

"In the early days of Microsoft, I felt like I was explaining something completely foreign to people when I would talk about our business plan. They didn't understand how a company built entirely around software could be profitable.

The idea today that anyone would need to be pitched on why software is a legitimate investment seems unimaginable, but a lot has changed since the 1980s."

The Past is our Future



BiDMe is Key



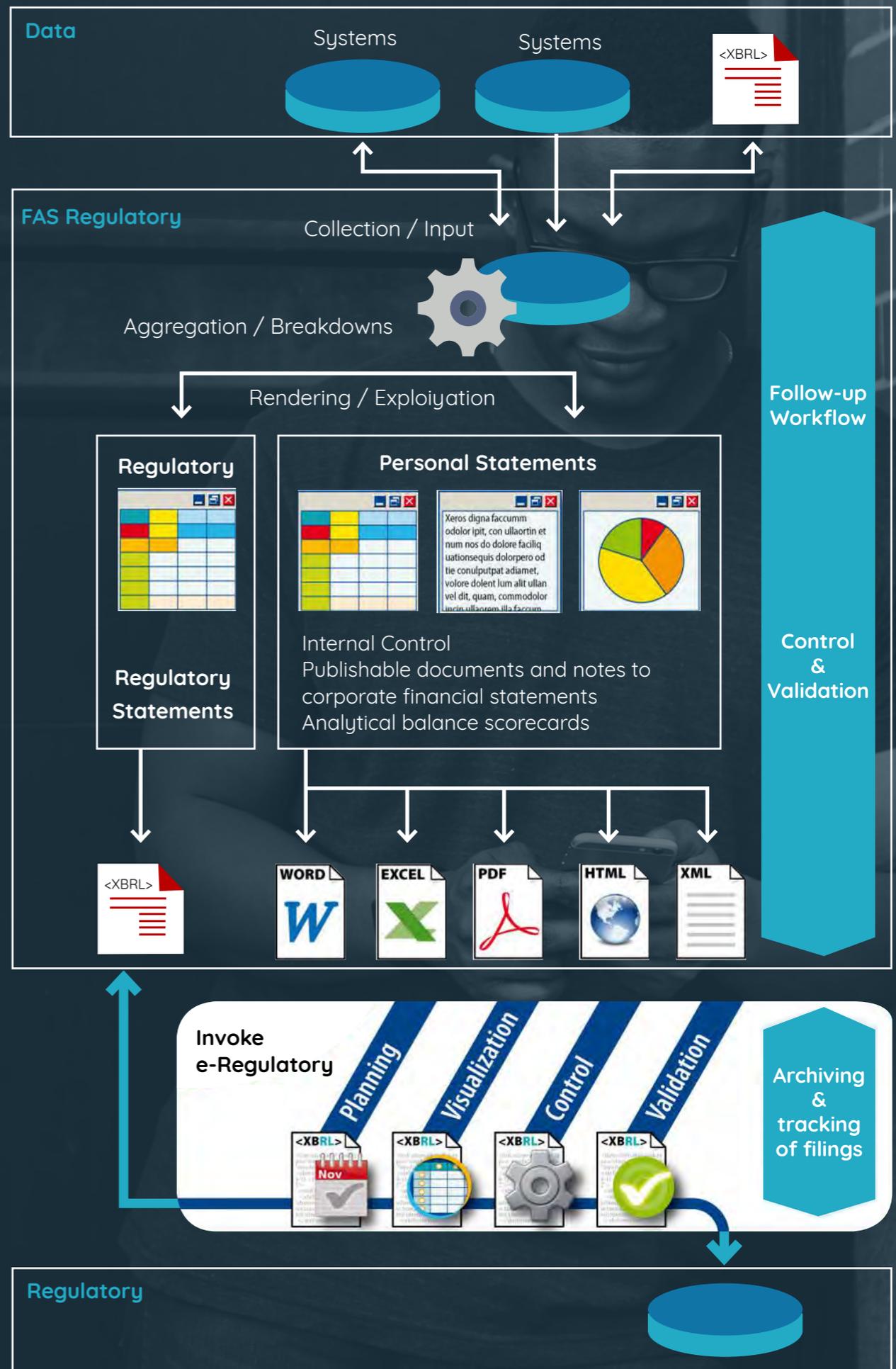
- The first Reg-Tech / Fin-Tech Hybrid
- First of its kind globally
- Fully transparent pricing platform
- Fully digital application ecosystem
- Pricing model disrupter



BiDMe Compliance Future

- The first Open Banking platform (**PSD2**), leapfrogging Europe and America
- Real Time NCR monitoring, without the need for Commercial Banks to submit their monthly credit granting reports.
- BiD-Me will ensure Fair Credit Lending, Credible Credit Lending and Compliant Credit Lending with real-time monitoring.
- BiDMe is 2017 **FSR Act**. Compliant, with the technological ability to give the **Prudential Authority** oversight over each financial institution.
- Fully digital application ecosystem, with the ability to see each and every credit lending agreement with each financial institution in real-time.
- Be **FSR Act**. Compliant, without exposing your bank's API to start-ups.

- Standard Data Inputs
- Highly Isolated data management
- Highly manipulative data collection
- Loss of critical data
- No real accountability to the end data
- Data for the sake of data
- Dead data
- Retrospective data
- Inadequate data

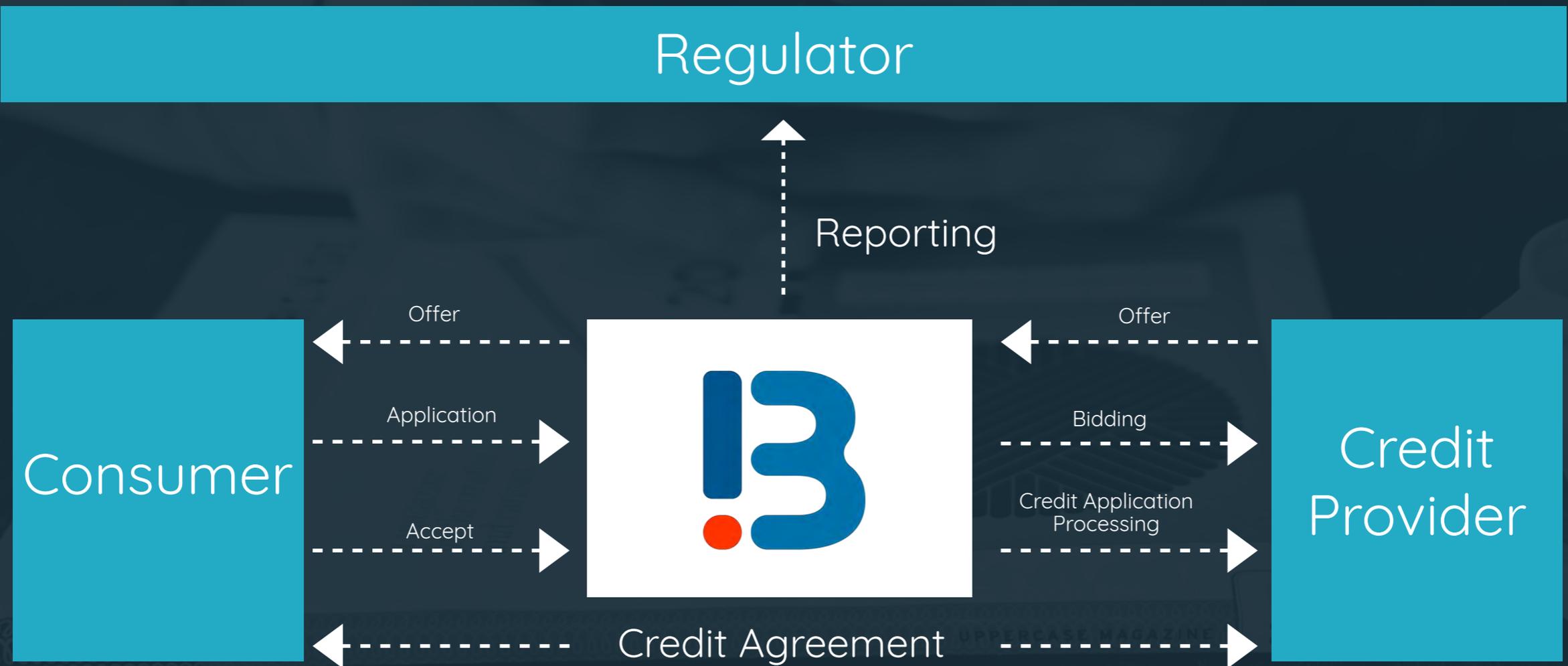


Regulatory As-Is to To-Be State

Current State



BiDMe Future State



Regulator Reports:

- CP - National
- CP - Provincial
- CP - Municipal
- CP - Branch
- CP - Consultant
- CP - Consumer

Benefits

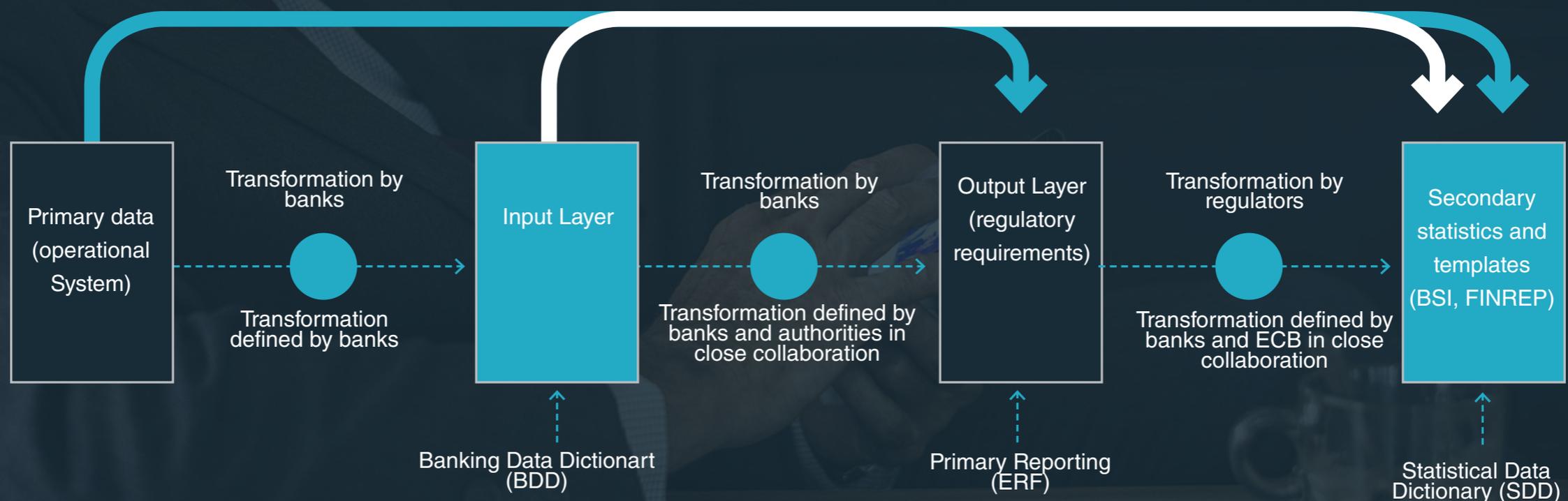
- Real-time
- Drill-Down Option
- Decision Matrix

BiDMe Drill-Down Stats

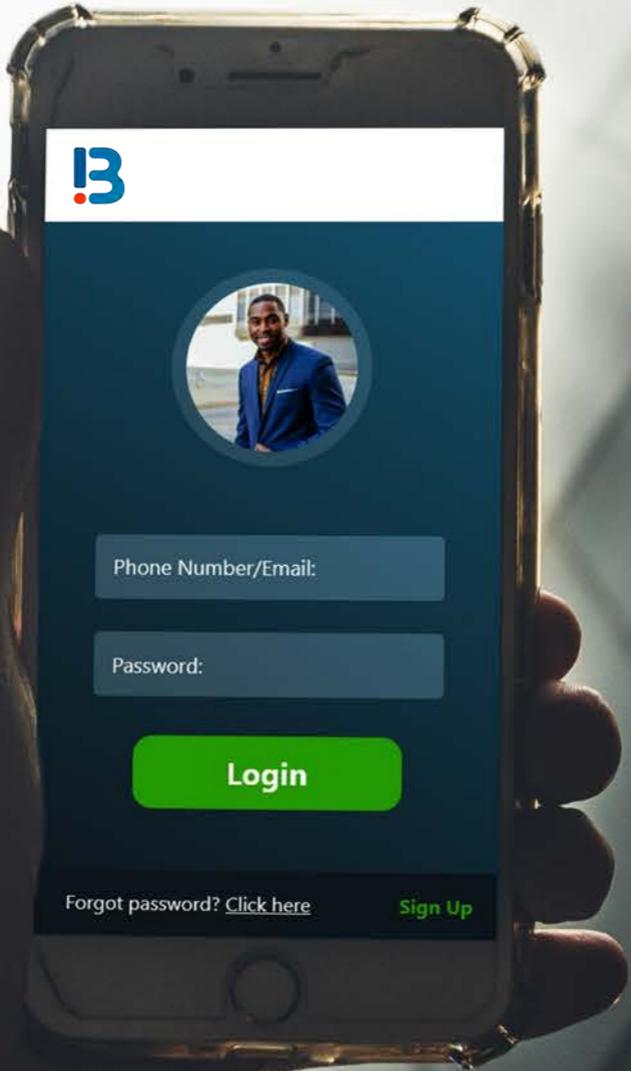
- National Stats
- Provincial Stats
- Municipal Stats
- Branch Stats
- Consumer

BiD-Me the Reg-Tech enabled Fin-Tech

- The Regulatory world has fallen back with the creation of Digitally driven financial institutions.
- This challenge has not gone unchallenged by the South African SMME world, as we have seen case study after case study of how FSP have circumvented the current statuesque with very little recourse of regulatory oversight.
- The regulatory framework of BiD-Me will see Regulators leap interms of capability.
- The leap will be enabled only if the Regulators of South Africa take a page from the 2005 bold move that lead us in the creation of the NCR.

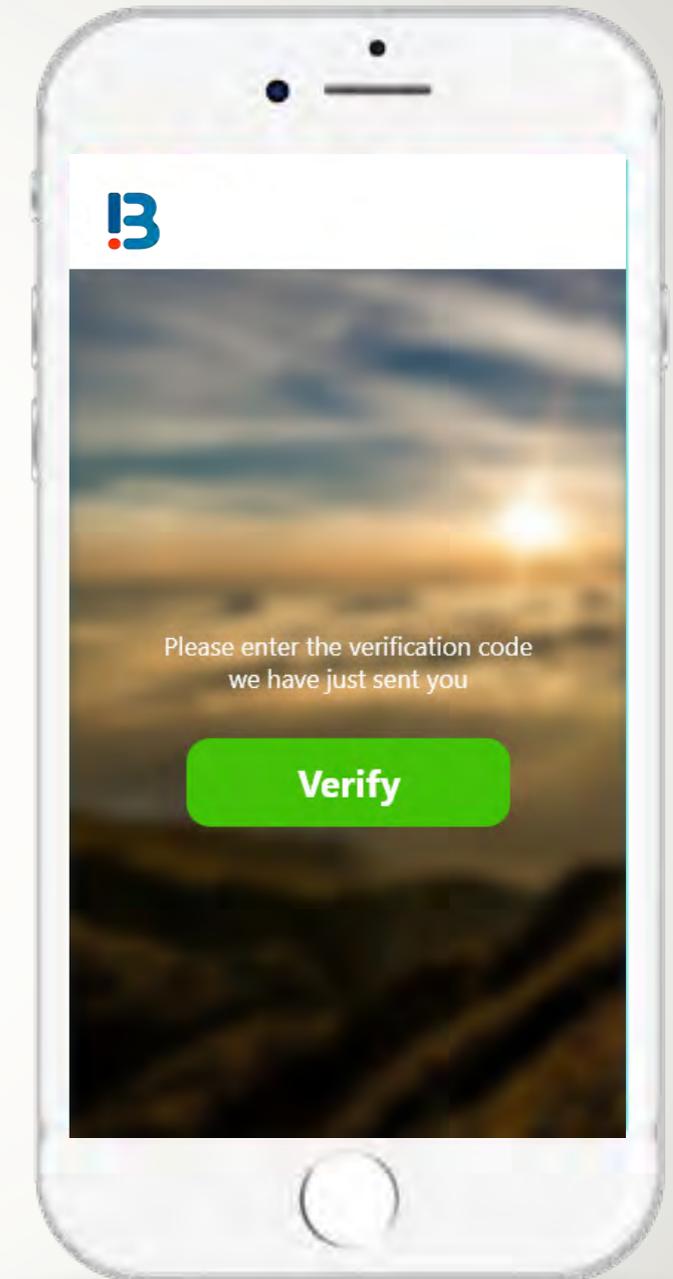
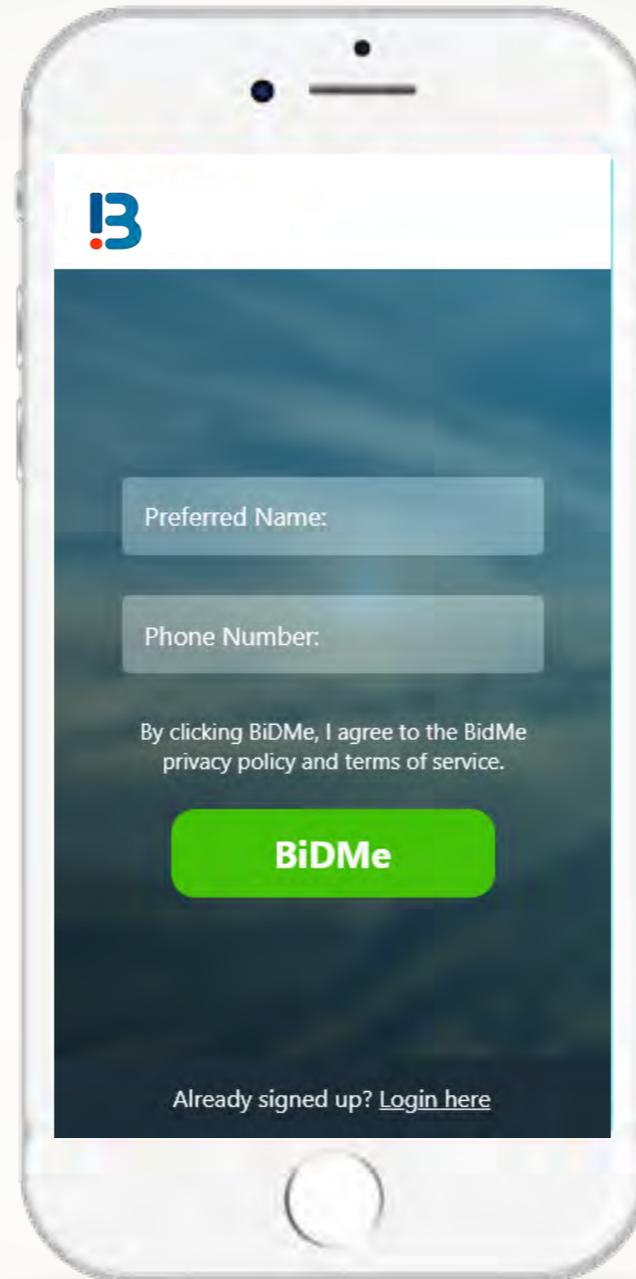
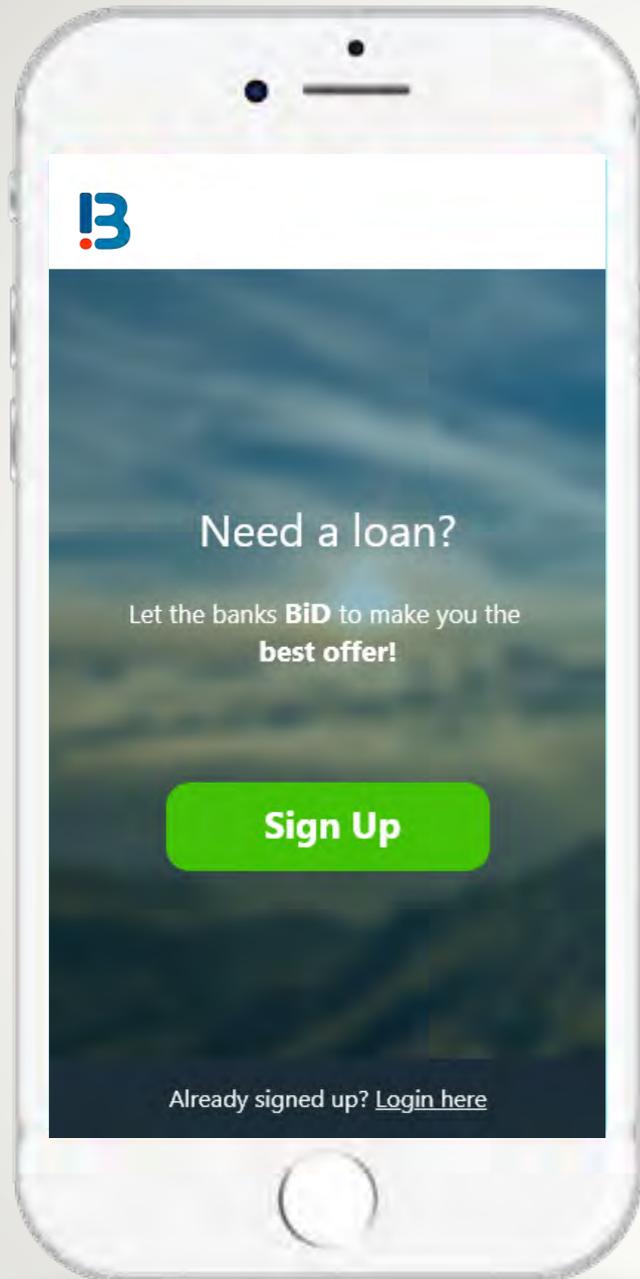


The European regulatory framework demands increasingly granular data reporting Regulatory reporting data transformation and collaboration

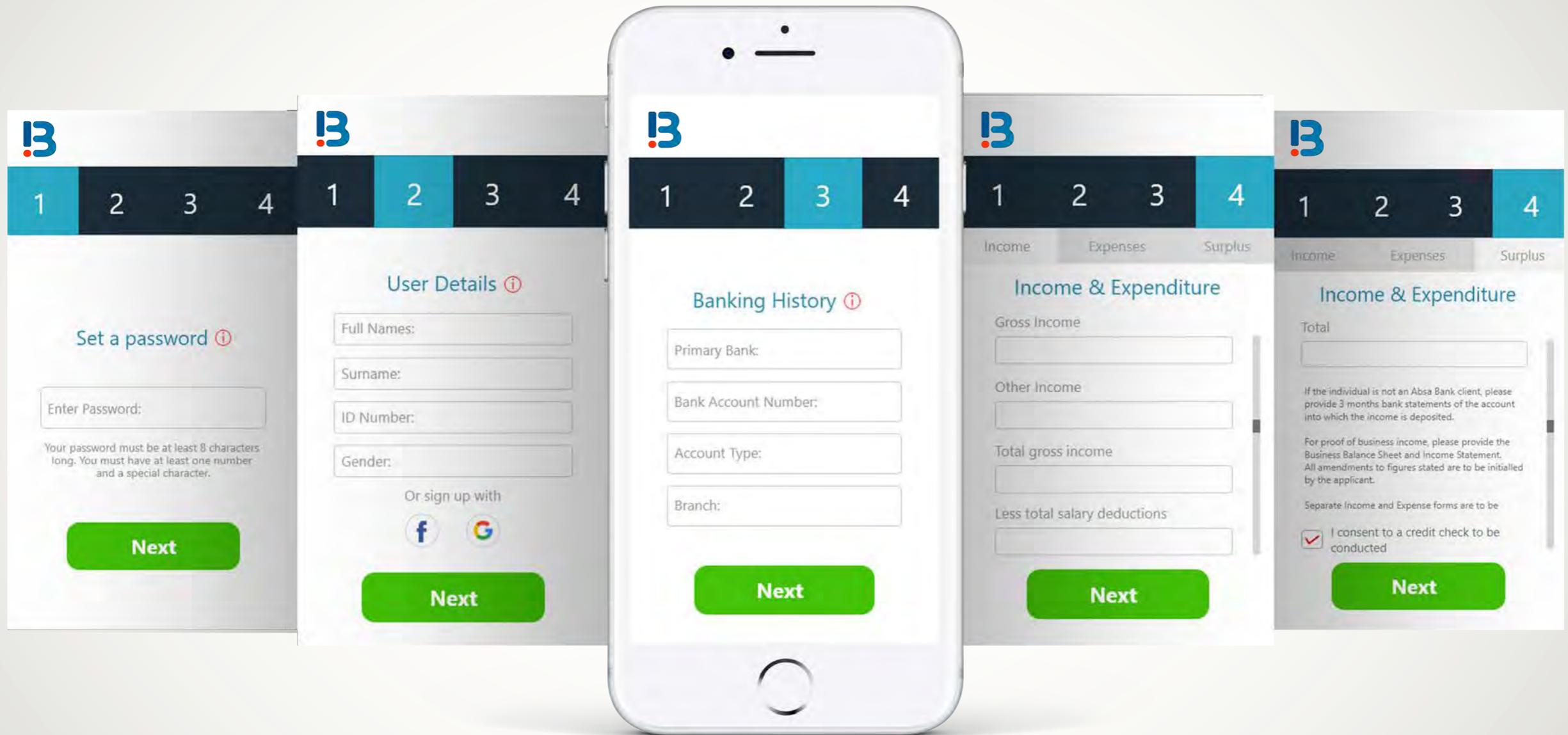


User Flow

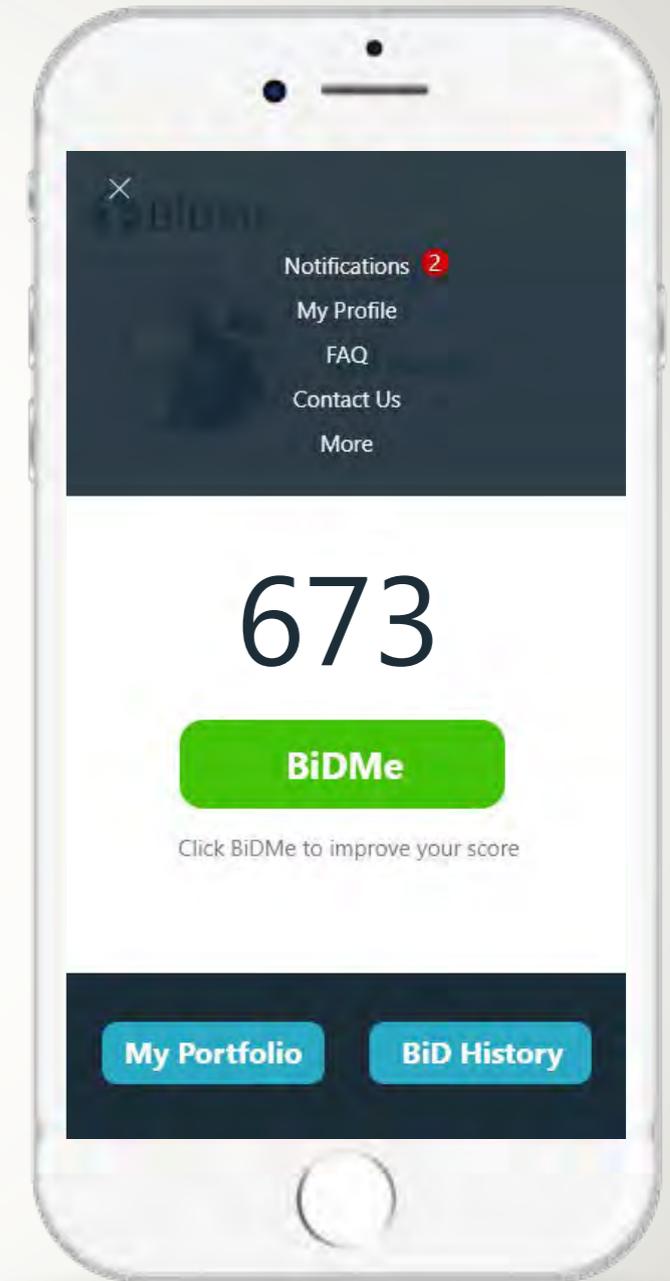
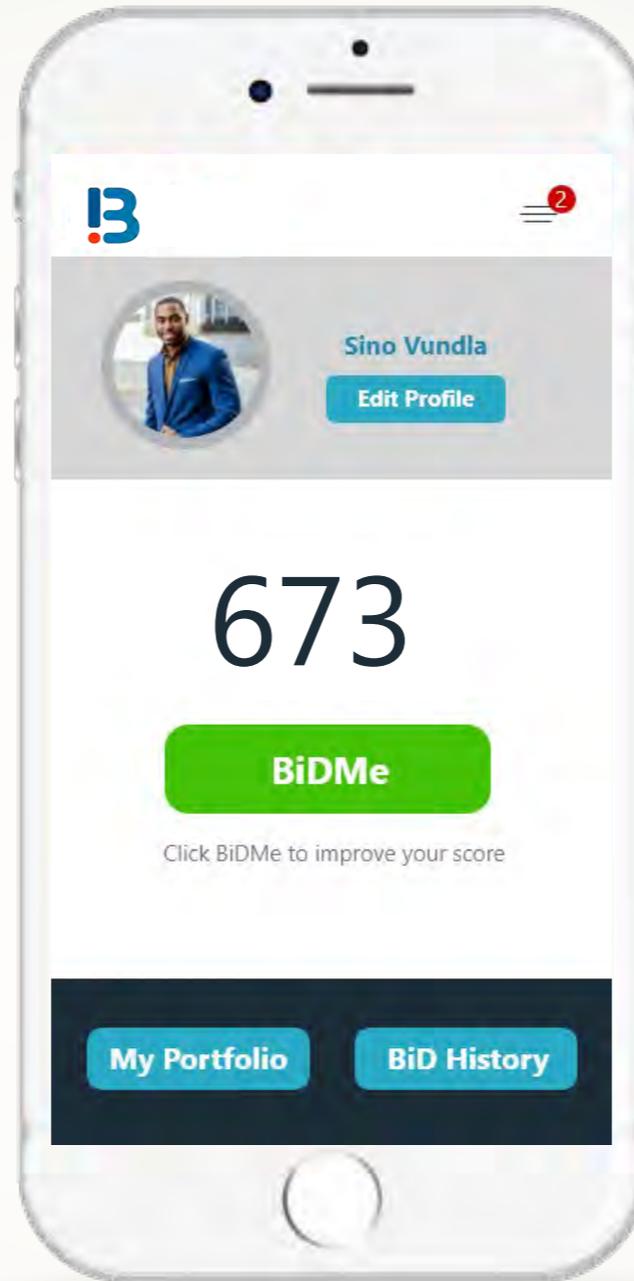
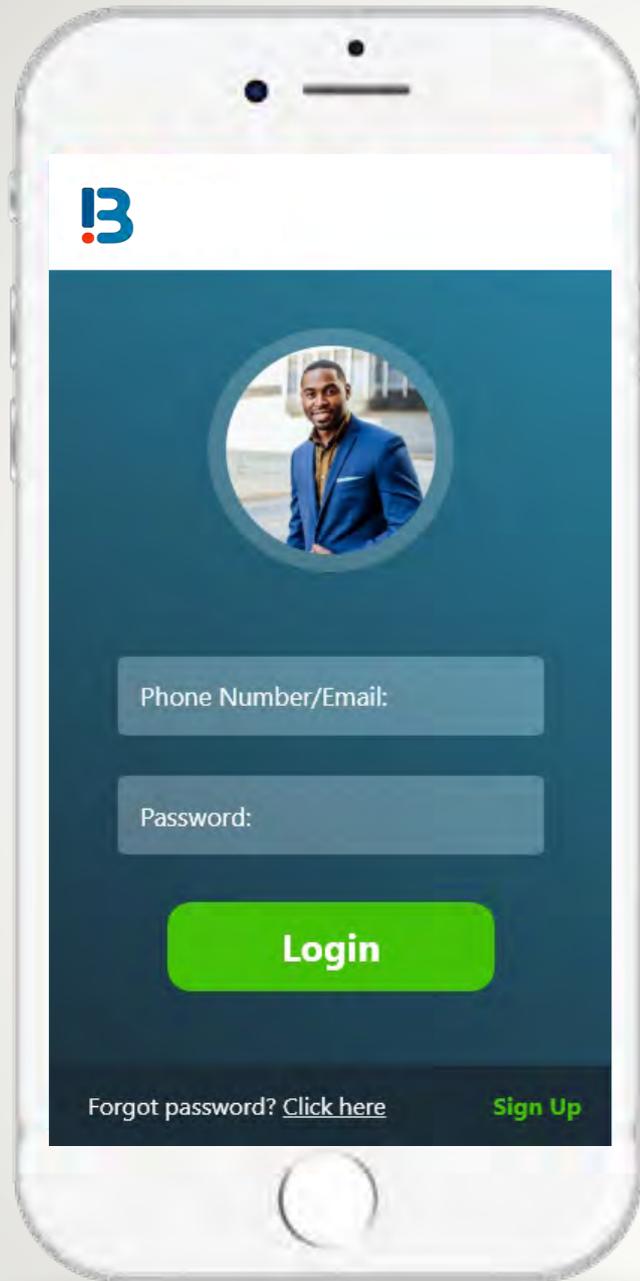
New User - Part 1



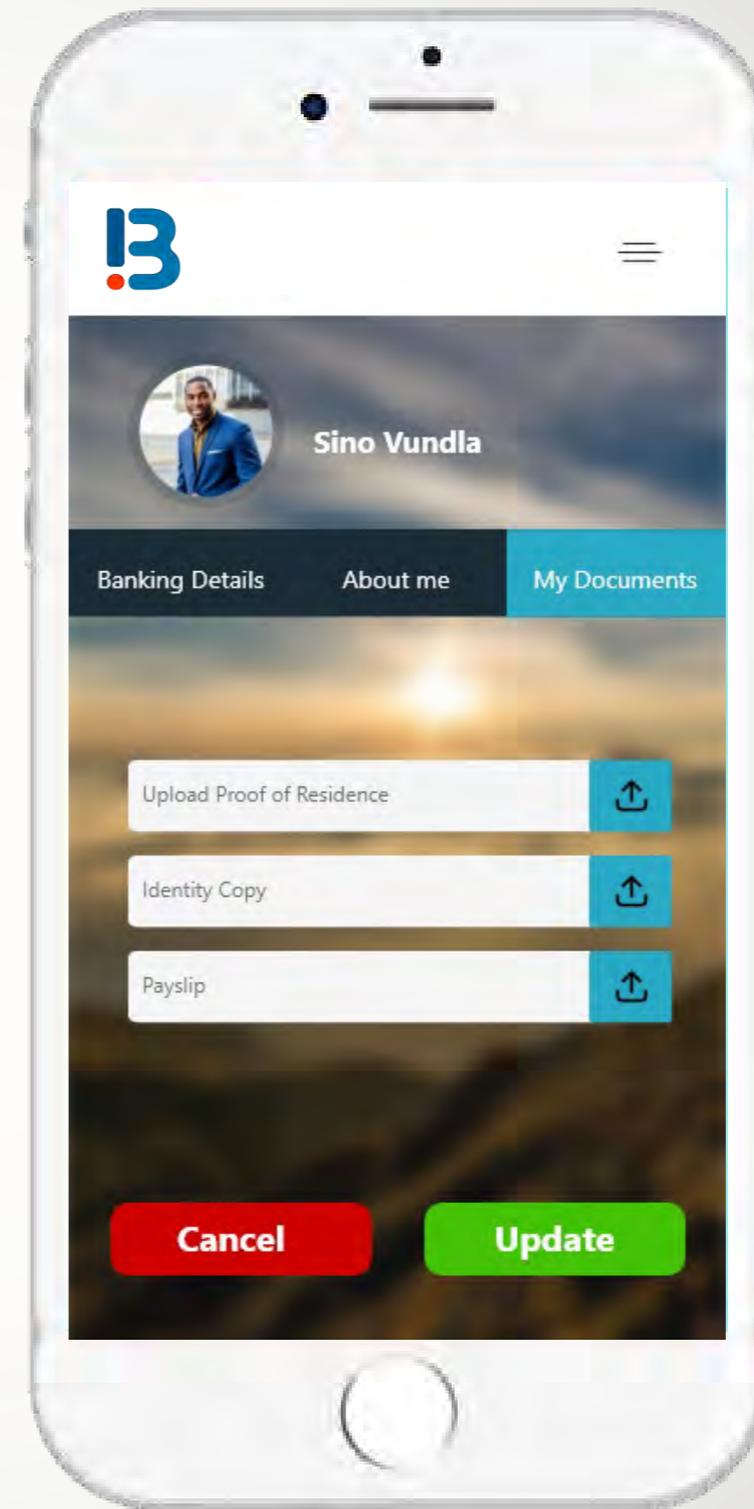
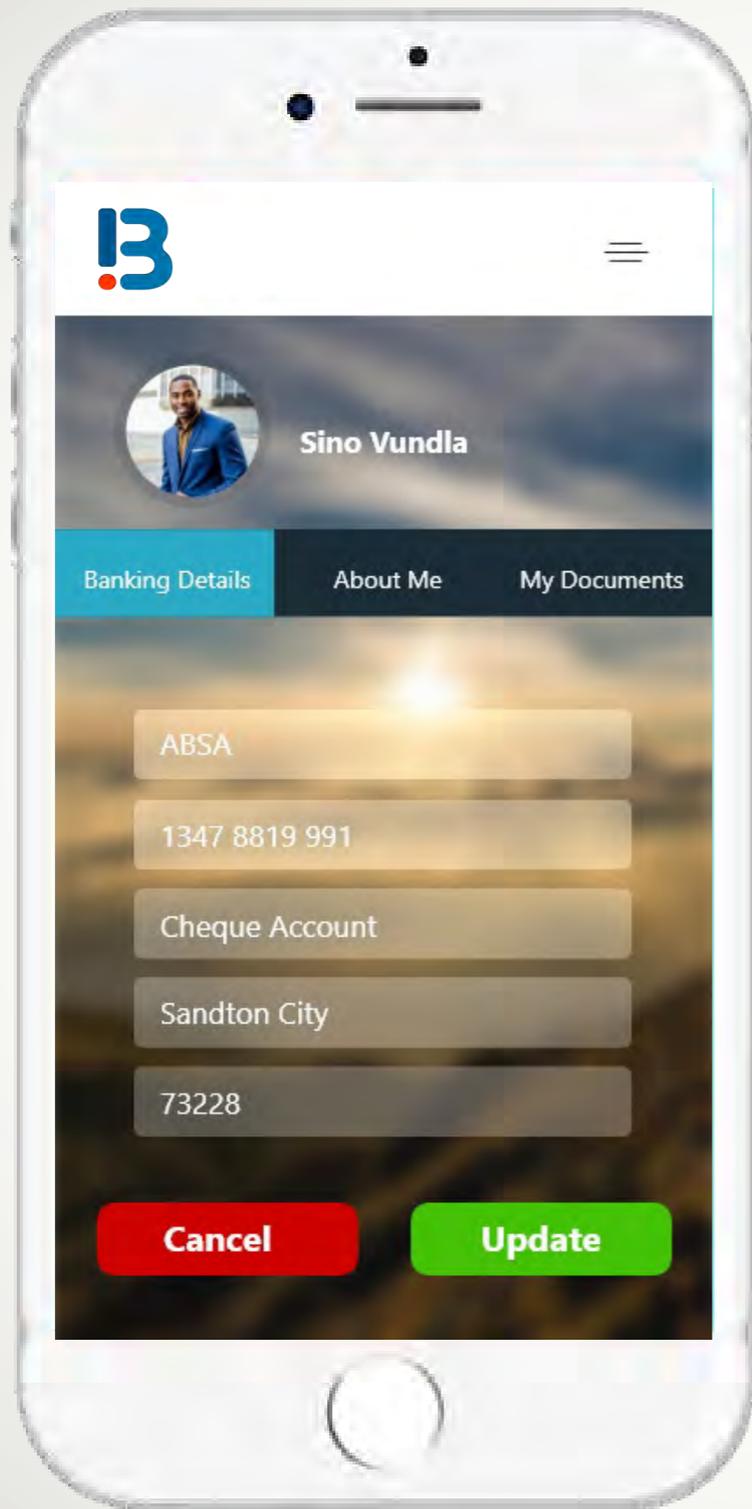
New User - Part 2



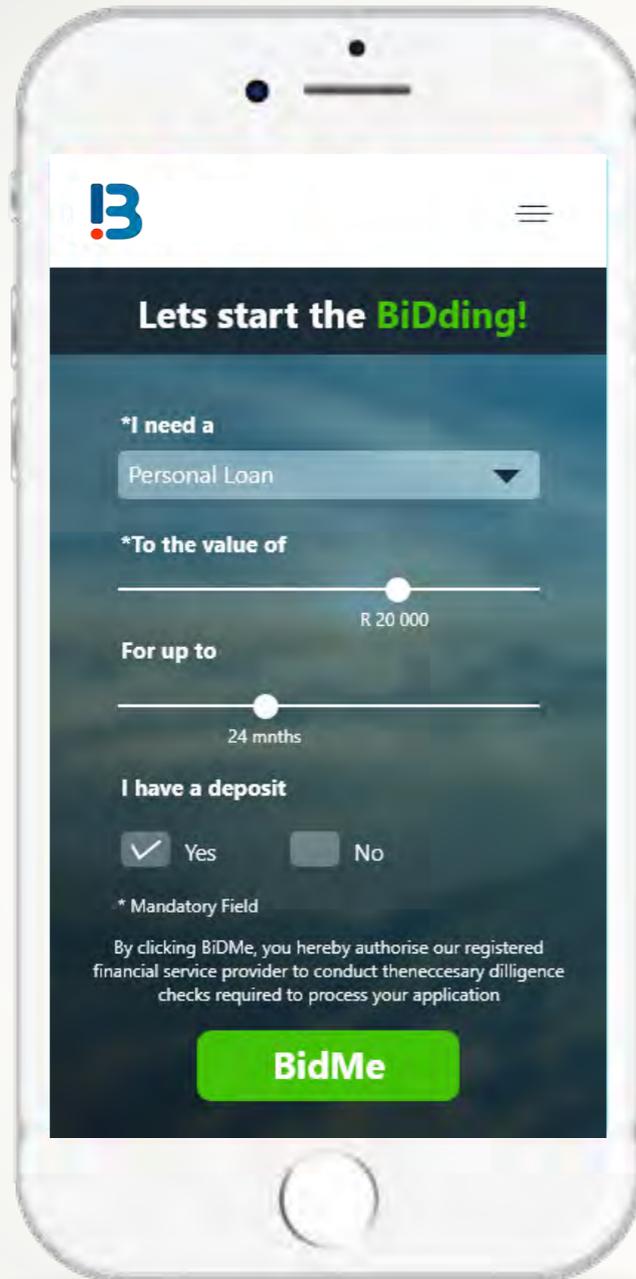
User Login & Profile Landing Page



Profile Update



BiDding Process



The smartphone screen shows the BiDding process form. At the top, there is a blue logo with a white 'B' and a red dot. Below the logo, the text "Lets start the BiDding!" is displayed in white on a dark blue background. The form includes a dropdown menu for "Personal Loan", a slider for "R 20 000", and another slider for "24 mnths". There are also radio buttons for "Yes" and "No" under the heading "I have a deposit". A green "BidMe" button is at the bottom.

B

Lets start the **BiDding!**

*I need a
Personal Loan

*To the value of
R 20 000

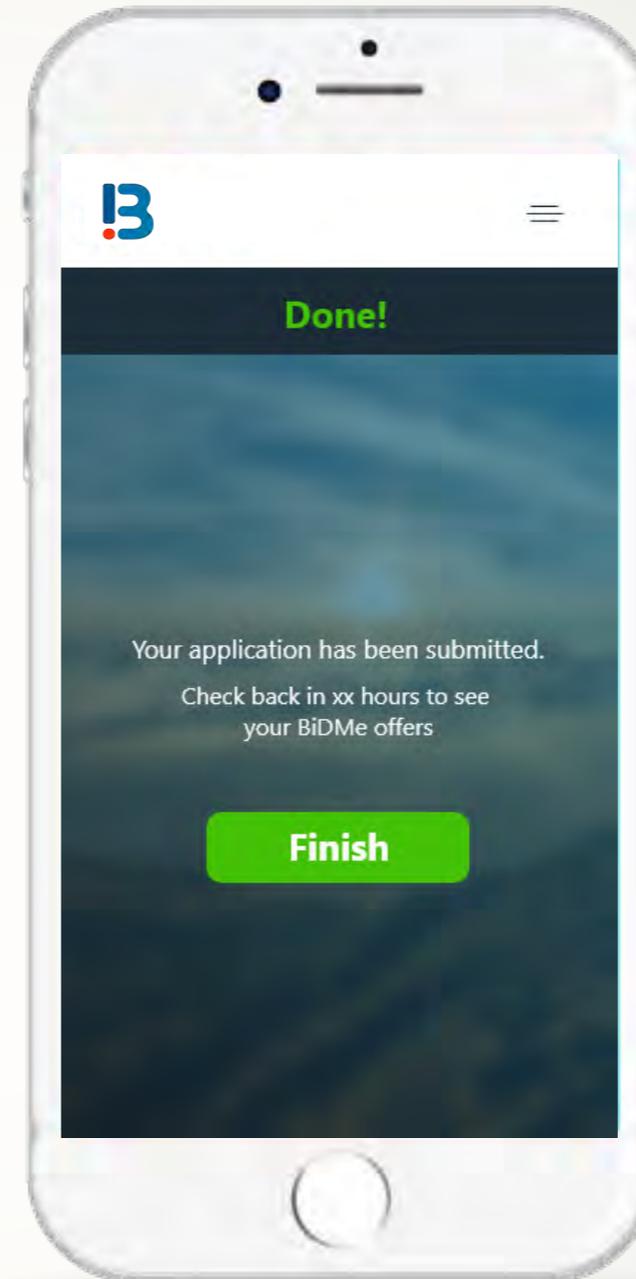
For up to
24 mnths

I have a deposit
 Yes No

* Mandatory Field

By clicking BiDMe, you hereby authorise our registered financial service provider to conduct the necessary diligence checks required to process your application

BidMe



The smartphone screen shows the "Done!" confirmation screen. At the top, there is a blue logo with a white 'B' and a red dot. Below the logo, the text "Done!" is displayed in green on a dark blue background. The screen contains the text "Your application has been submitted. Check back in xx hours to see your BiDMe offers" and a green "Finish" button.

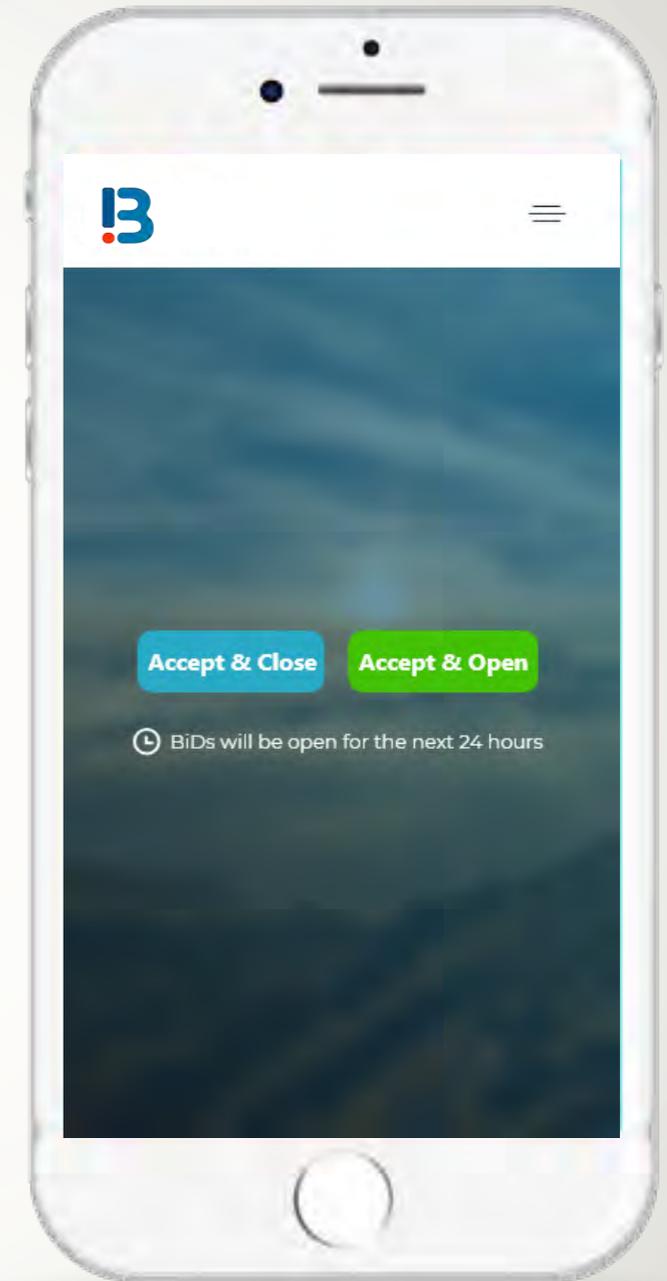
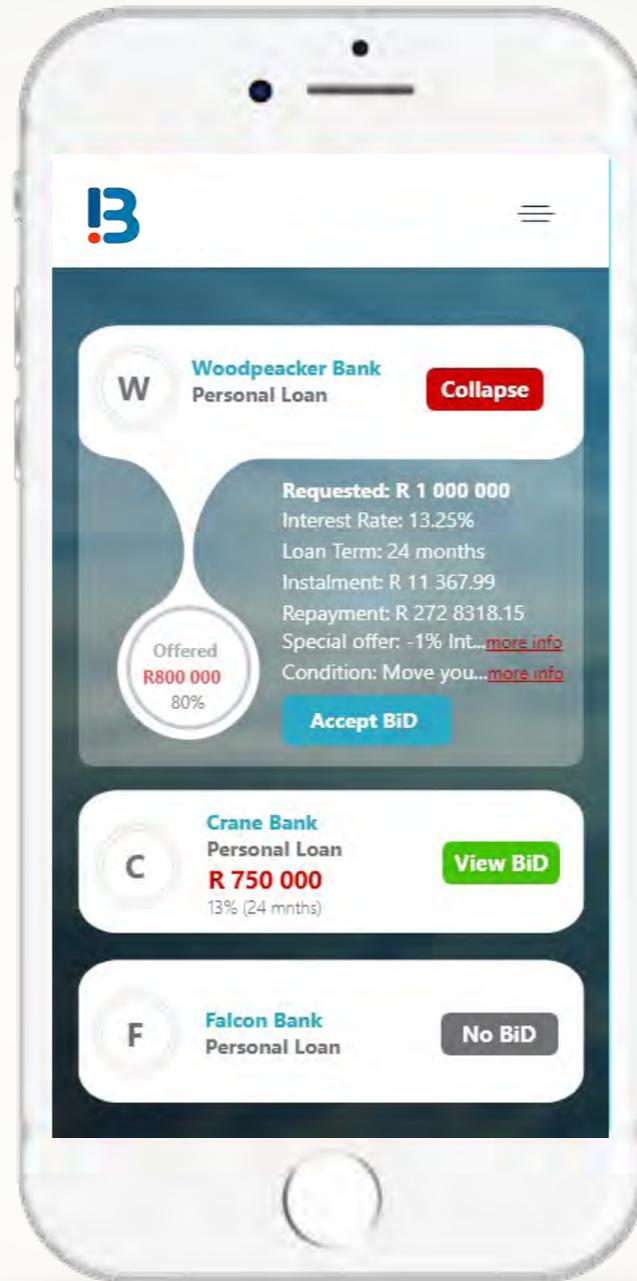
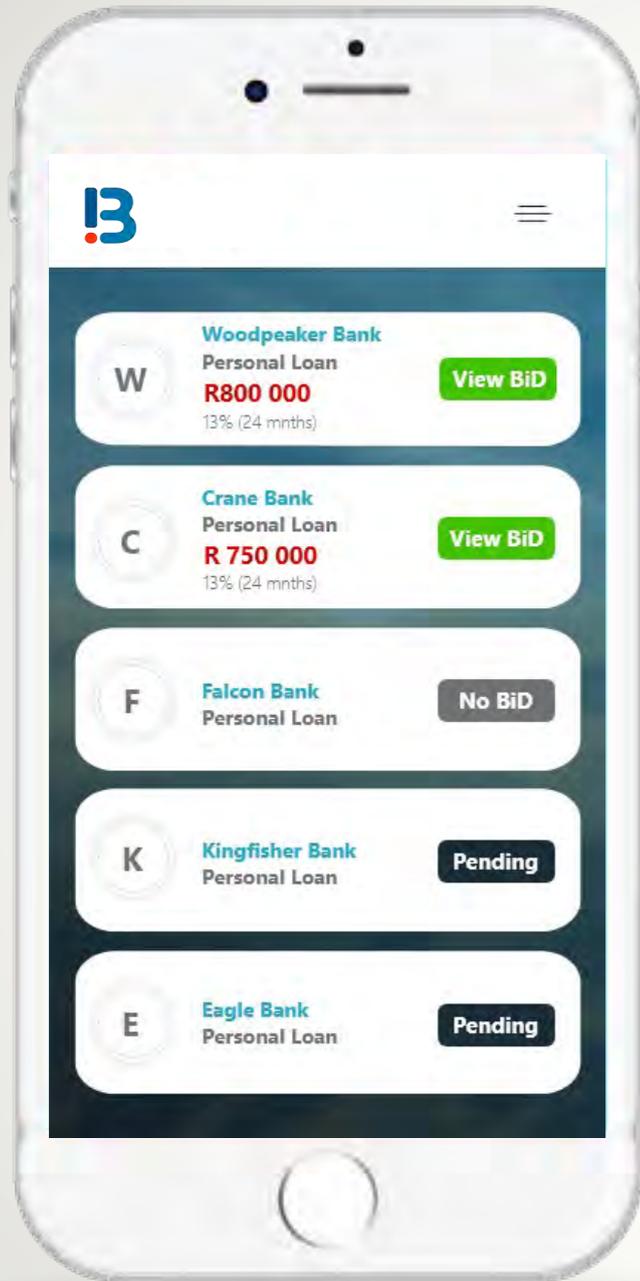
B

Done!

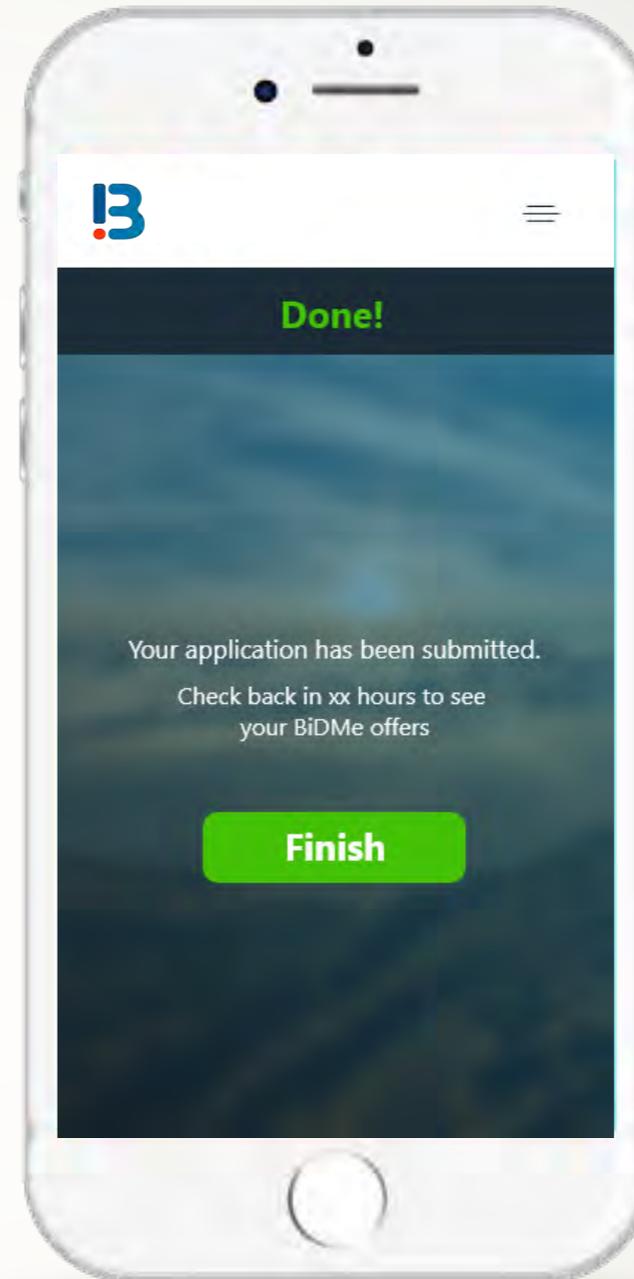
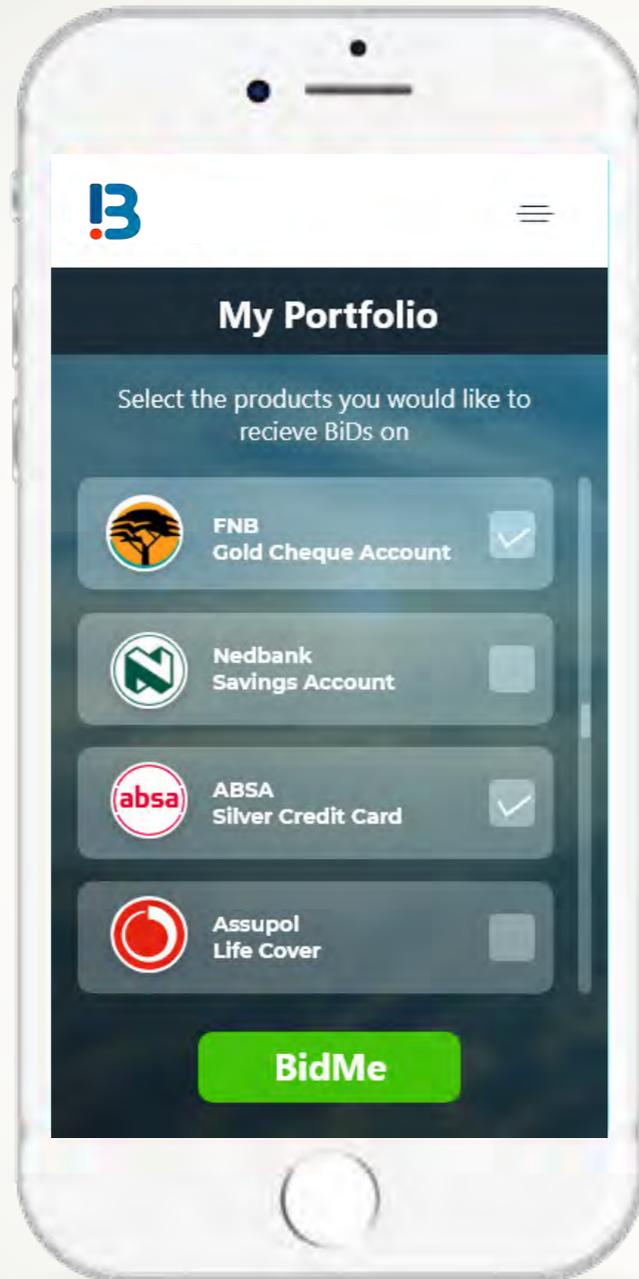
Your application has been submitted.
Check back in xx hours to see
your BiDMe offers

Finish

BiD Response View



BiD Profile



- All BiDs
- All Products
- Personal Loans
- Home Loans
- Vehicle Finance
- My BiDs
- All Products
- Personal Loans
- Home Loans
- Vehicle Finance



Personal Loan

Requested Amount: R 1 00 000
 Deposit: 0%
 Disposable Income: R 12 500
 Period: 240 months
 Gross Income: R 45 000
 Employment Status: Employed
 Total Expenses: R 32 500
 Trans Union Score: 743

[View Supporting Documents](#)

My Offer

Offered Amount	Deposit
Interest Rate	Period
Special Offer	Condition

[BiD](#)
[Reject](#)

Home Loan

Sino Vundla
 App No.: 872 661
 Request: R 1 000 000
 Credit Score: 650

[View](#)

Credit Card

Rishad Maharaj
 App No.: 872 661
 Request: R 1 000 000
 Credit Score: 650

[View](#)

Vehicle Finance

Lisa Smith
 App No.: 872 661
 Request: R 1 000 000
 Credit Score: 650

[View](#)

Credit Card

Thando Dlamini
 App No.: 872 661
 Request: R 1 000 000
 Credit Score: 650

[View](#)

Personal Loan

Andrew Bekker
 App No.: 872 661
 Request: R 1 000 000
 Credit Score: 650

[View](#)

Home Loan

Akhona Jiyane
 App No.: 872 661
 Request: R 1 000 000
 Credit Score: 650

[View](#)

Home Loan

Bongani Khumalo

Vehicle Finance

Kagiso Mathabe

Home Loan

Mathabo Hlahatshi



- All BiDs
- All Products
- Personal Loans
- Home Loans
- Vehicle Finance
- My BiDs
- All Products
- Personal Loans
- Home Loans
- Vehicle Finance

Requested Amount: R1 000 000
 Deposit: 0%
 Disposable Income: R 12 500
 Period: 240 months
 Gross Income: R 45 000
 Employment Status: Employed
 Total Expenses: R 32 500
 Trans Union Score: 743

- Proof of Residence [View](#)
- ID Copy [View](#)
- Payslip [View](#)

Notes

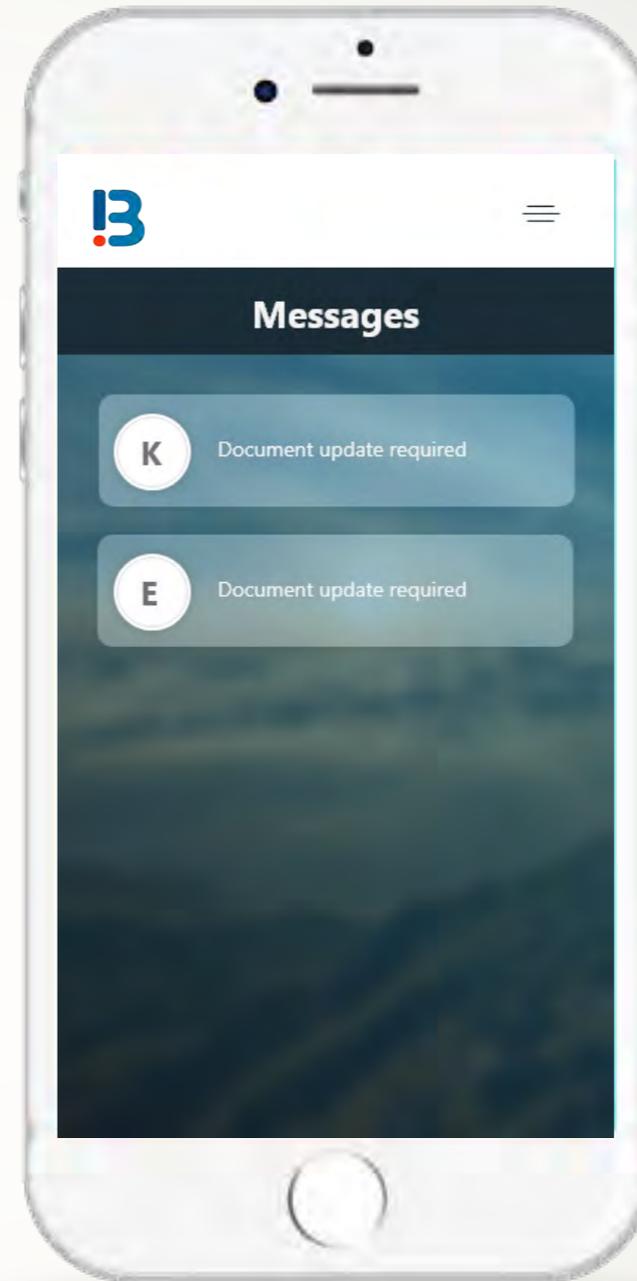
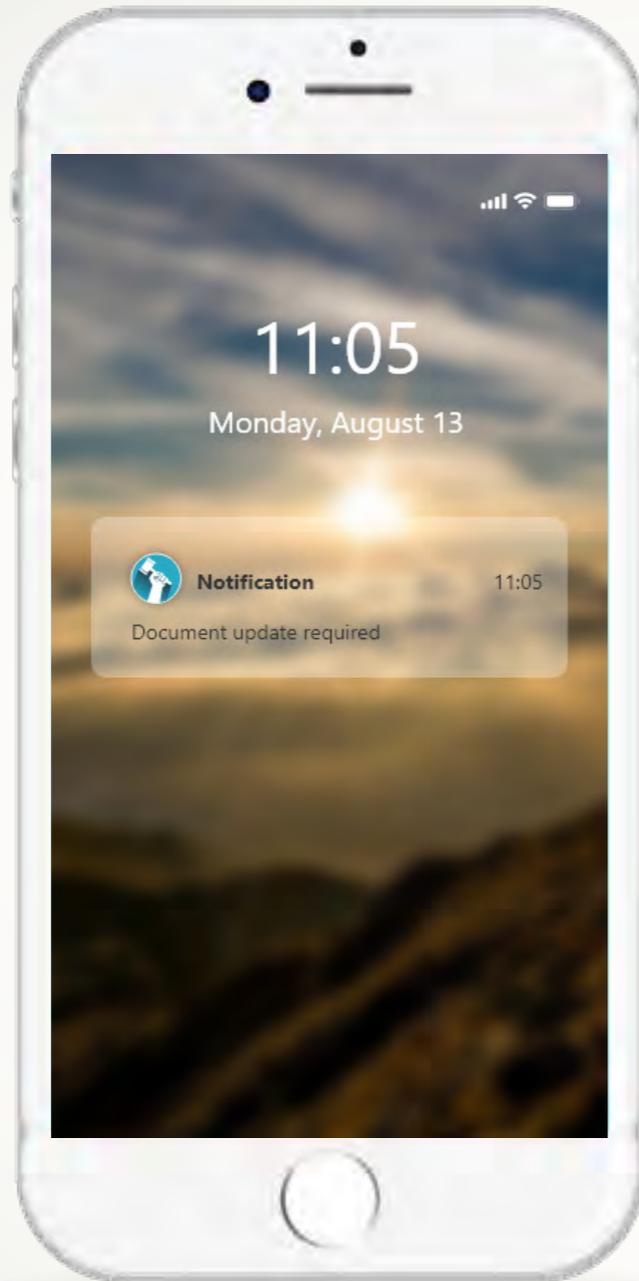
- ID copy missing
- Payslip not clear

[Send](#)

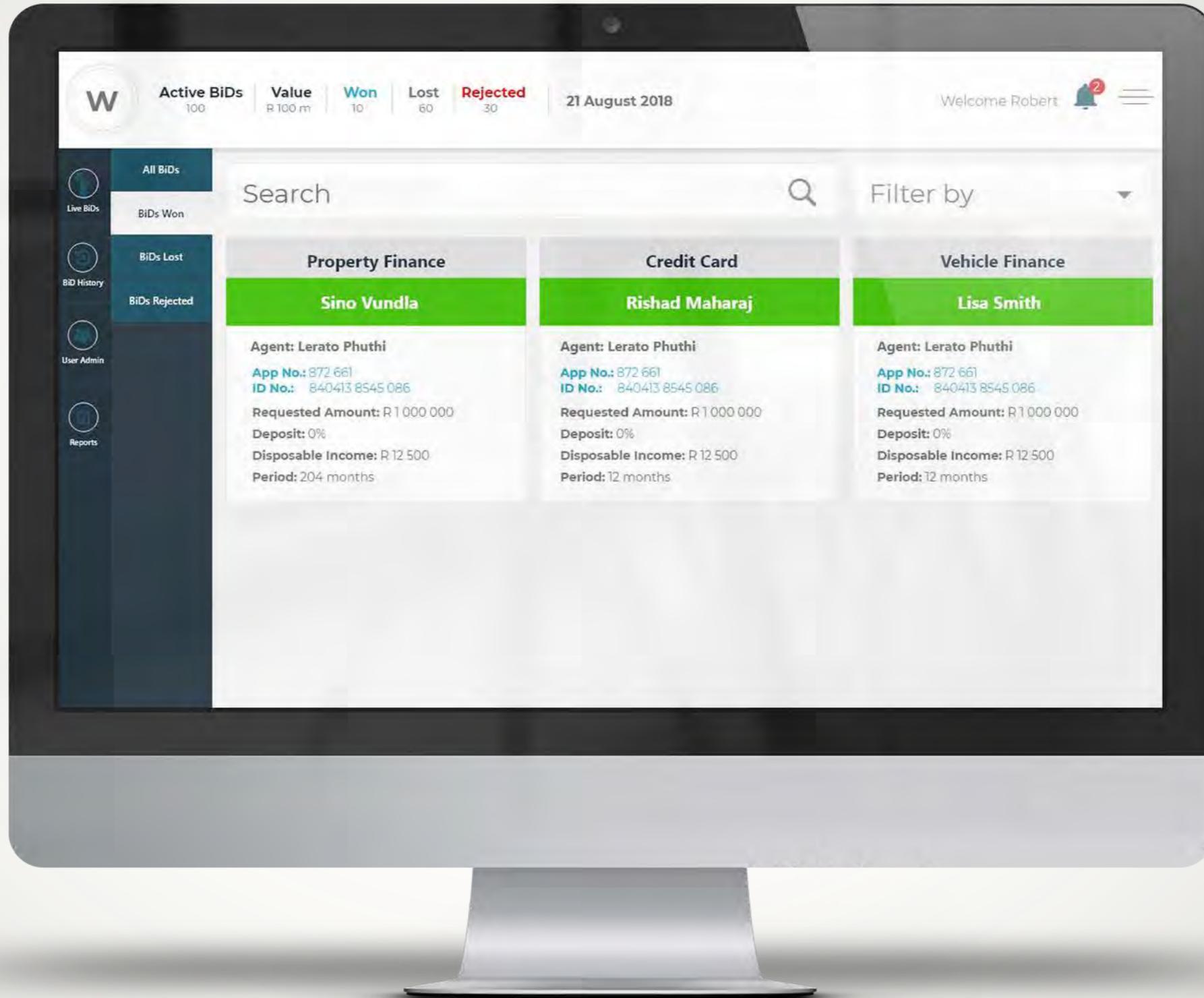
[Save](#) [Print](#)



Push Notifications



BiDs Won



Banking is having an UBER Moment...



Why Join?

Credit Provider

- Bankable Leads
- Real time intelligence into product demand
- Real-time credit exposure
- Cost Saving on huge sales, marketing and cold calls teams
- Real-time performance of sales and lost sales
- Agility enablement in credit financing

The Client

- Transparent and convenient
- Real-time view of all their credit applications
- Lowest credit price – Guaranteed
- 1 Credit Bureau Call -> Multiple BiDs -> Counted as 1 Credit Check Score

Benefits

Marketing

- Gross Budget of R1.5b annually
- Brand Awareness
- Market Relevance
- New Product Launch
- Sponsorships

**Billions per
Annum**

Conversion

- Sales Call (R2500)
- Account Opening
- Card Embossing
- Card Delivery
- Account Contract Enforcing

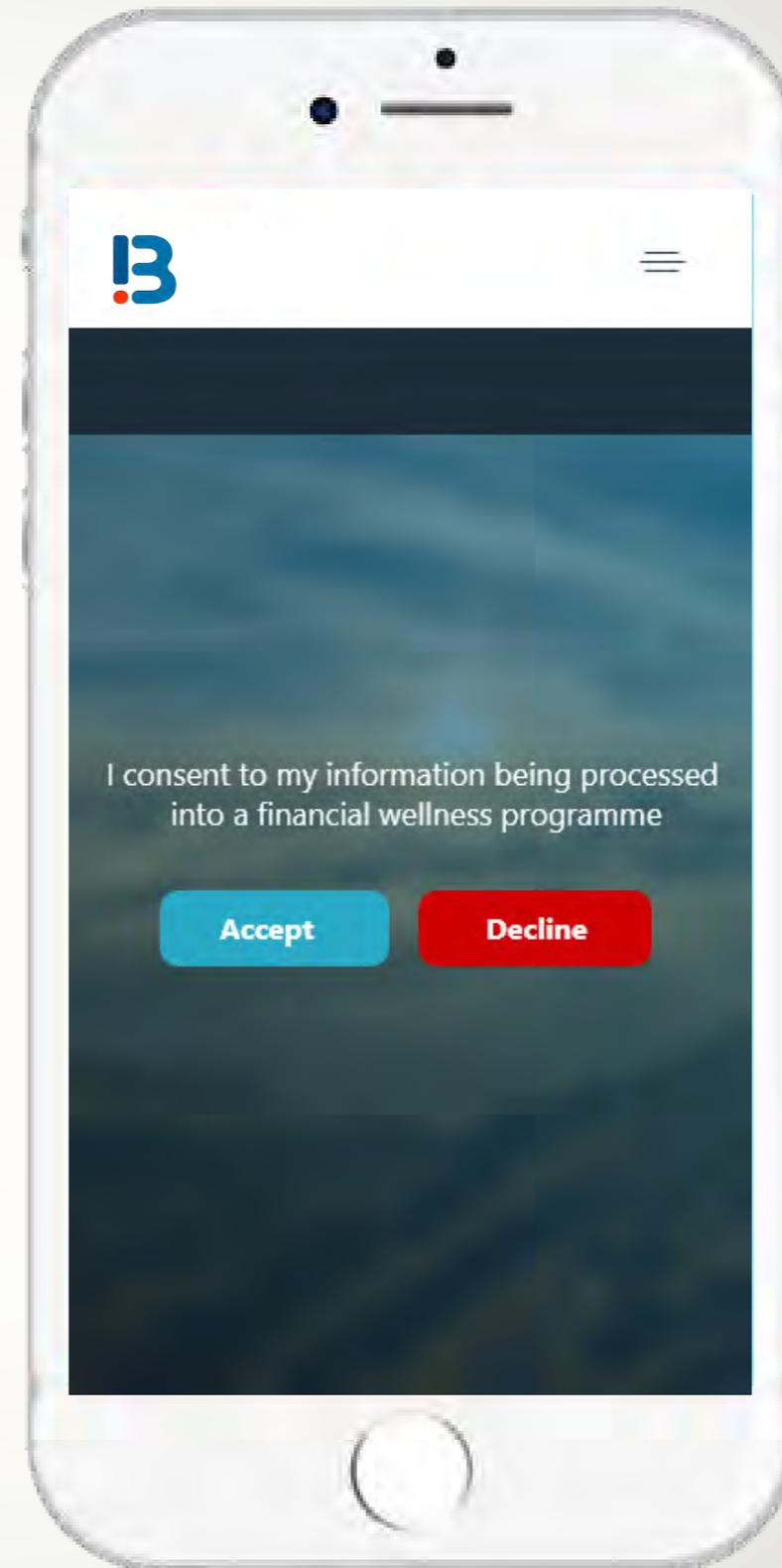
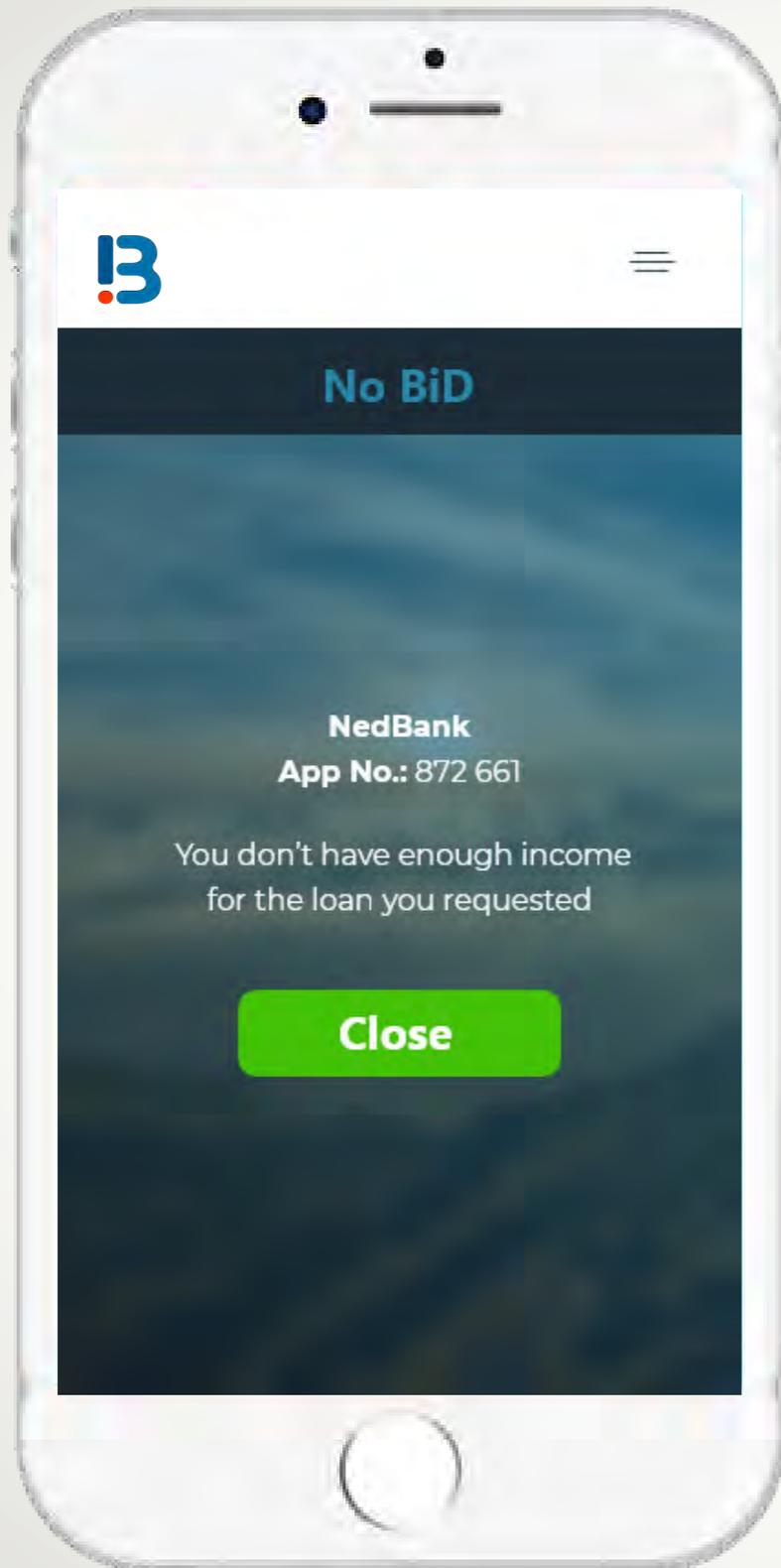
Intelligence

- Market Research (R1b Market)
- Trend Product Design Analysis
- Product Test Analysis
- Data Gathering
- Competitor Analysis

Performance

- Market Penetration (Google Searches)
- Product Relevance
- Functionality Targeting (Digital Platforms)

BiDMe Rehabilitation



CEO
Zama Titi

PA Shared Service for C-suit

COO
Muzi Masilela

CTO
Trevor Ndobela

CFO
Vacant

Legal Compliance
Divhani Consulting

Human Capital
Vacant

Marketing
Litha Yaya

Design Team

Development Team
Quarphix

Financial Governance

Compliance

Compliance

Digital
Bamboo Net

Product Owner
(HL, PL, O/D, CC, AVAF)

Big Data Analysis
Microsoft

Pay Roll Budget

Market Conduct

Recruitment Specialists

Traditional
Ayvel

Sales Consultant

Vendor Management

Privacy

Pay Roll
MM Financial Consulting

Graphic Design

Procurement

Contracts

Financial Crime Consultant

Customer Service
(Contact Service)

Banking is having an UBER Moment...

Insurance Launch

Feb'19



- Build Insurance Capture Screen
- Finalise Penetration Testing
- Soft Market Launch
- Prepare for Fin Products

Financial Launch

Mar'19



- Activate API for 3rd Party Validation
- Integrate with UBank and Bayport
- Cont Soft Market Launch
- Measure Customer Experience

Readiness Review

Apr'19



- Review Marketing Initiatives
- Present Progress Update with potential Financial Institutions

Marketing Explosion

May'19



- Corporate Identity Market awareness
- Go for above the line marketing mediums
- Press Presence
- On-Board more Financial Institutions

Full Launch

Jun'19



- BiDMe official Launch with all partners
- On-Board more Financial Institutions

Activities

Outcomes

- Generate Income through Insurance Product
- Market Assessments
- Est Corporate Identity
- Est User Base

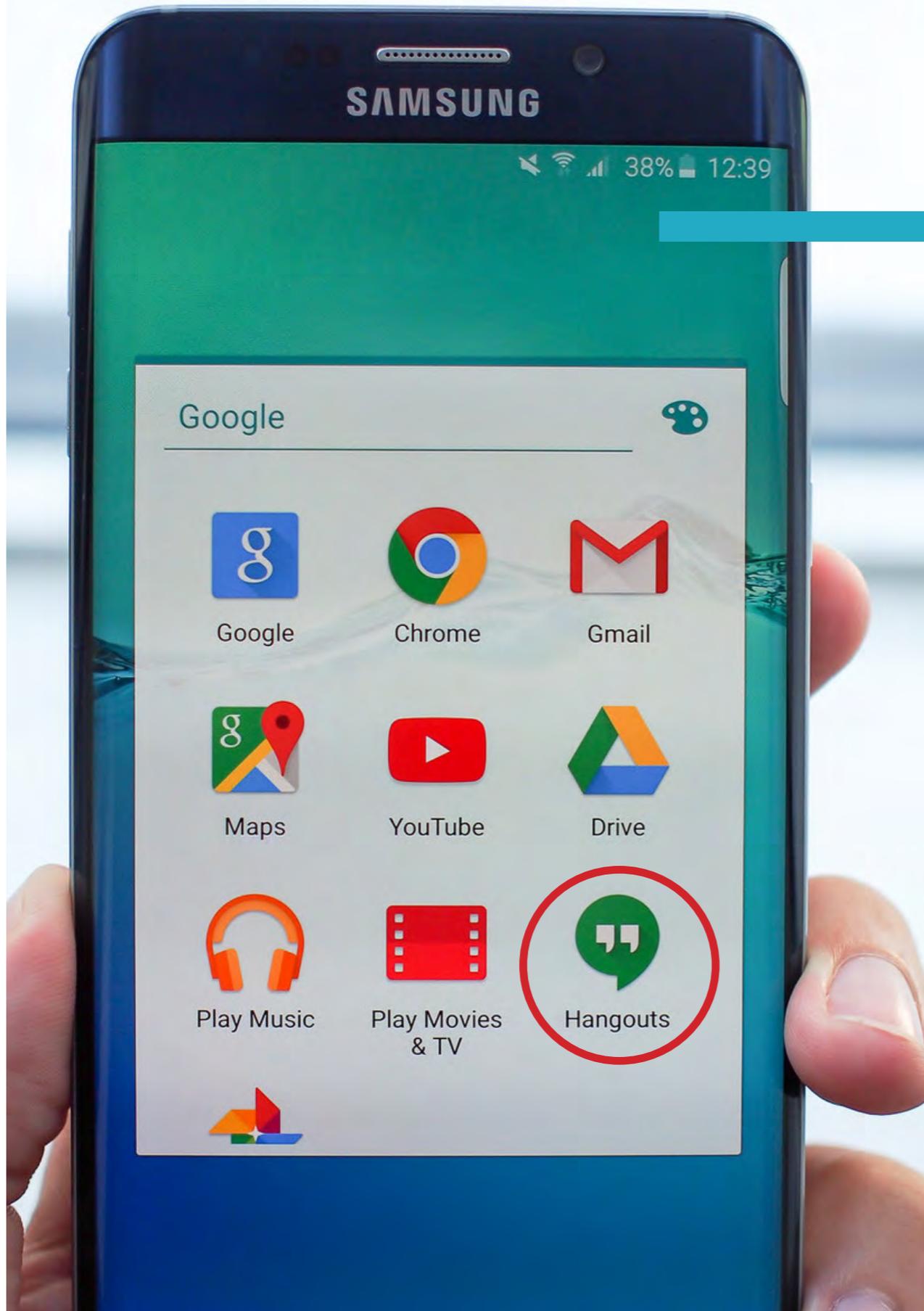
- Generate Income through Financial Product
- Cont Market Assessments
- Embed Corporate Identity

- Finalised Market Assessment
- Robust Go-to market strategy – Corporate Identity

- Present Regulatory reports (NCR)
- Dominate marketing platforms
- Enhanced user experience

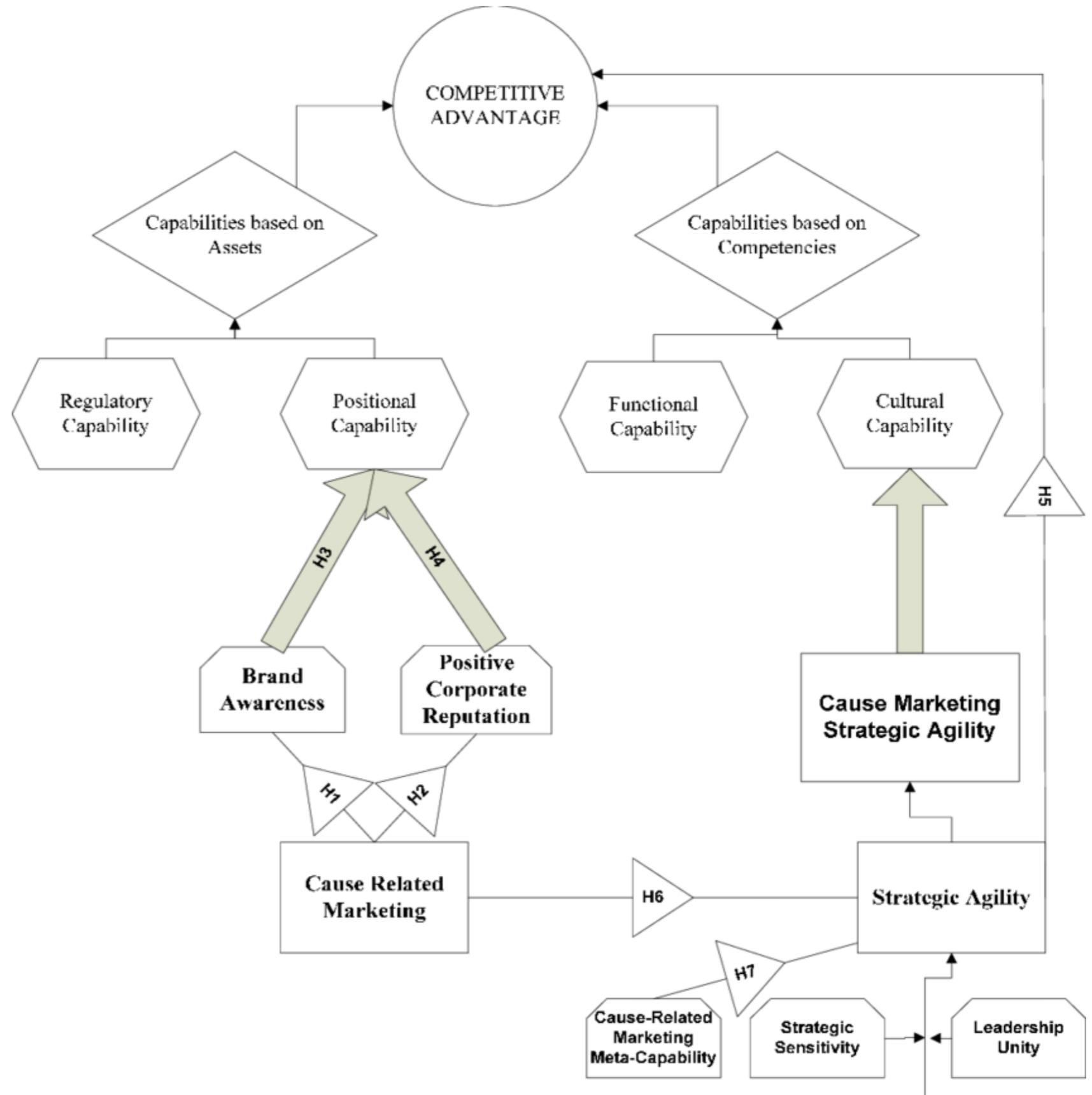
- Grow Revenue and Market Base
- Establish international penetration strategy with assistance of Microsoft

The Unbanked Millennial

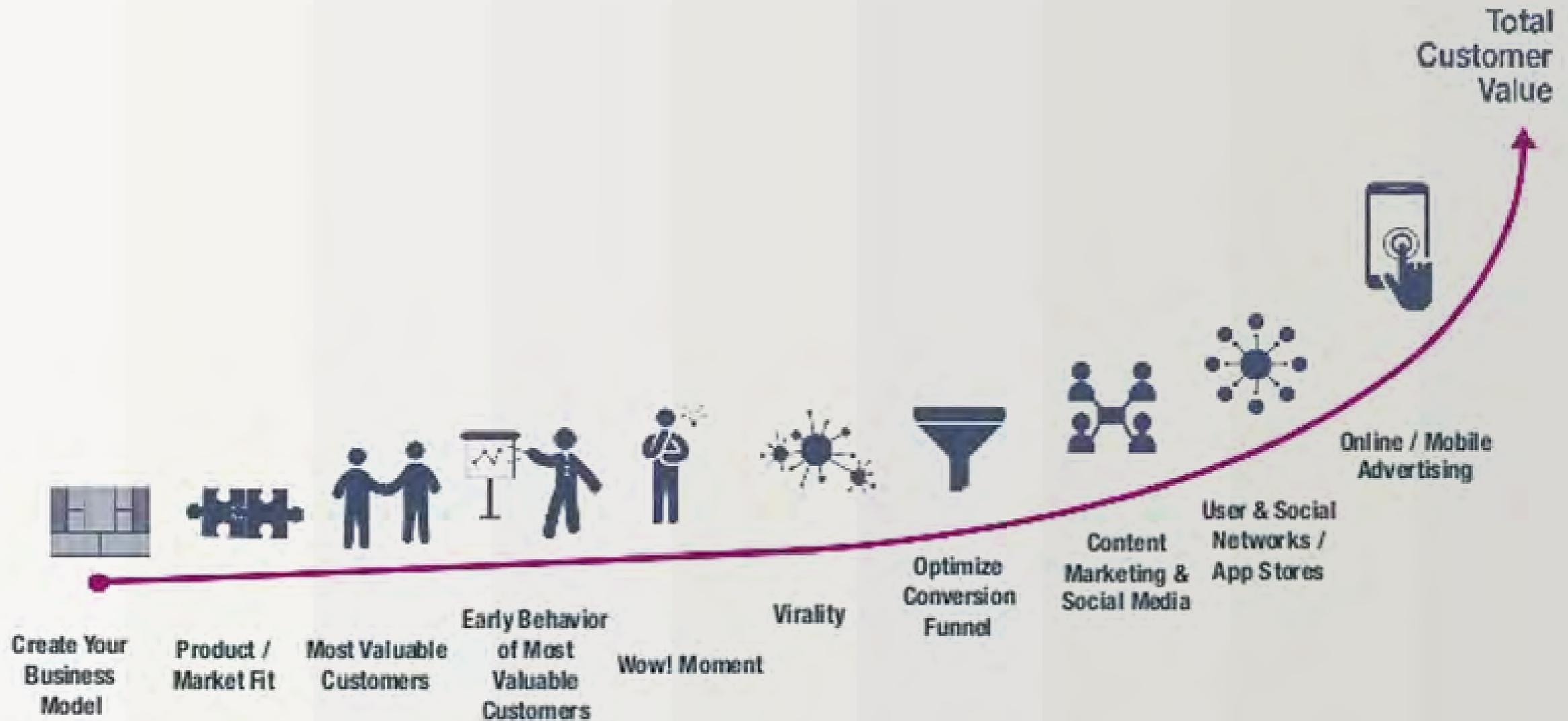


- A Tech Savy, Facebook Teened into University, twittering native 25-30 year old
- They don't print, they think the FAX machine is a myth or story of legends and argue about the true existence of one, and how and why people will send each other pages of information.
- They don't know what a phonebook (they think it's a code for 40 year old facebook users) is, or why Yellow pages was a thing to be used.
- If you send them anything that cannot be done on the phone, you lose them completely.
- What are the characters of these natives?
- They actually use Google Hangouts, the RED cycle if you don't know what that was in your factory fitted apps by Google.
- This is the world of BiD-Me and its prime users.
- We need an image of this person.

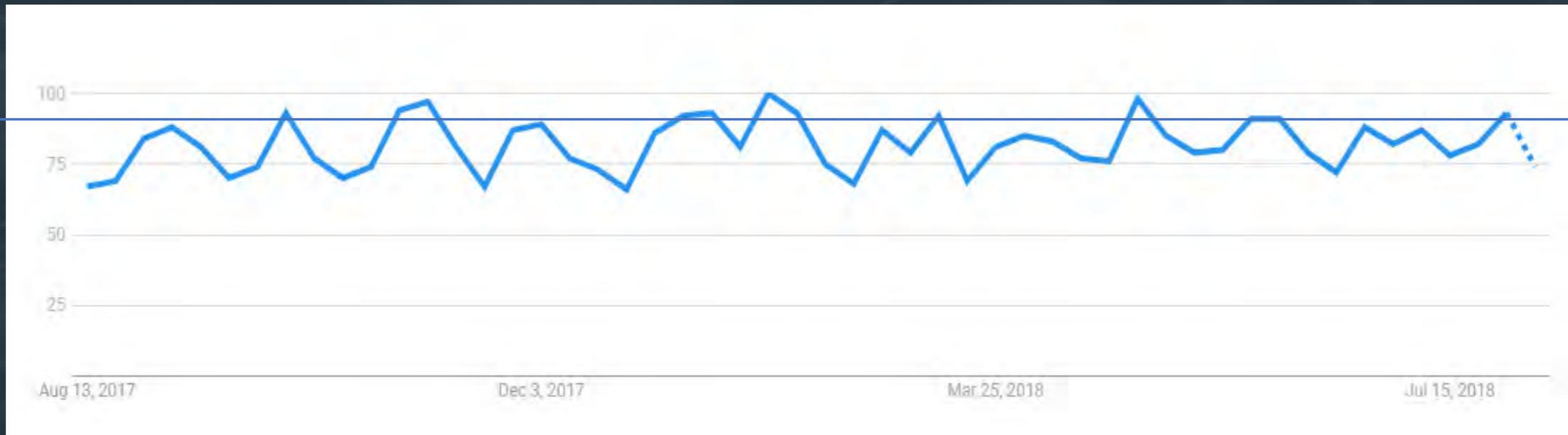
Understanding Purpose Marketing



Growth Hacking Roadmap for Tech Startups



Loan Search Frequency



Loan Search Regional

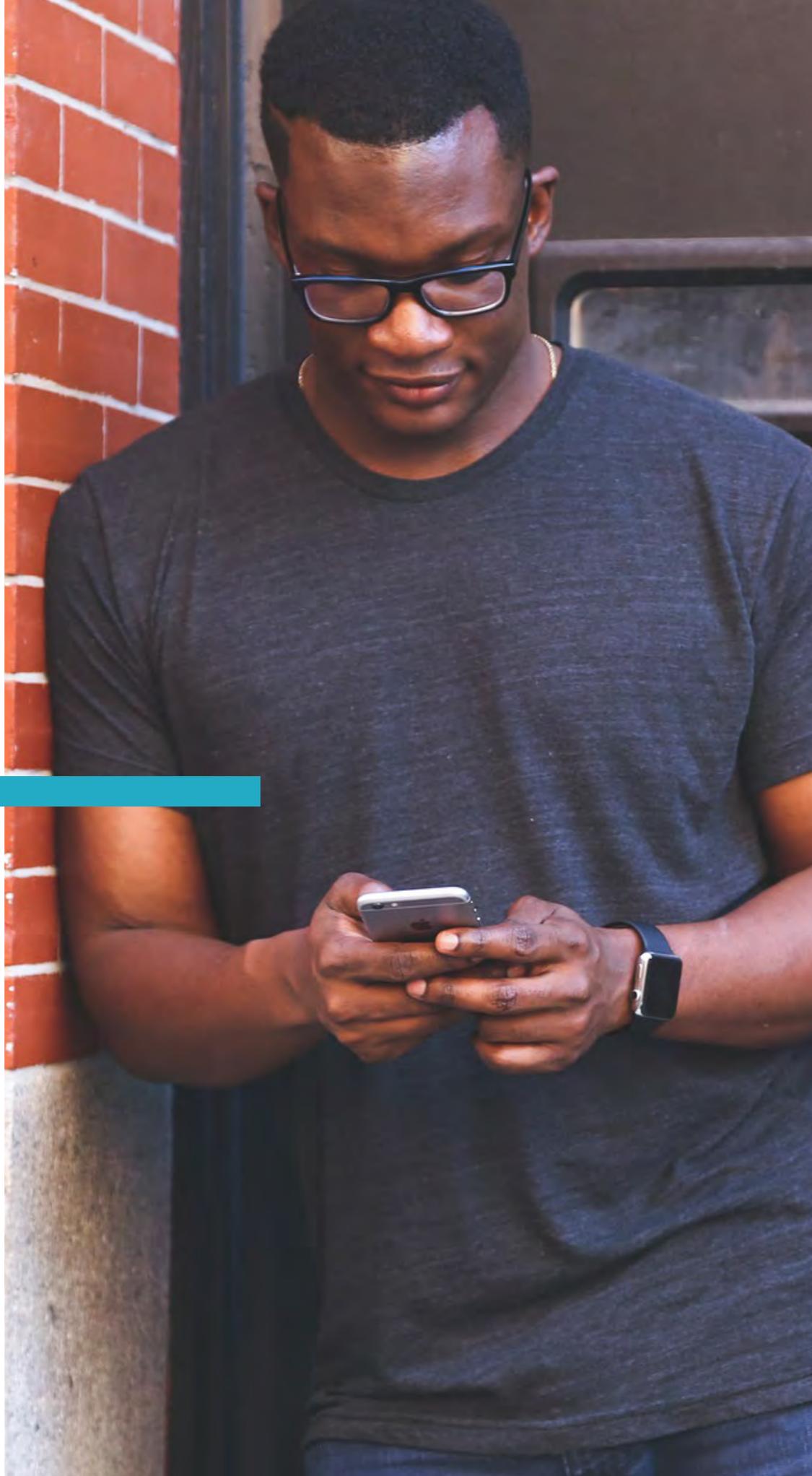


1	Northern Cape	100	<div><div style="width: 100%;"></div></div>
2	Mpumalanga	99	<div><div style="width: 99%;"></div></div>
3	Gauteng	88	<div><div style="width: 88%;"></div></div>
4	Limpopo	86	<div><div style="width: 86%;"></div></div>
5	North West	83	<div><div style="width: 83%;"></div></div>



1	Brakpan	100	<div><div style="width: 100%;"></div></div>
2	Soshanguve	86	<div><div style="width: 86%;"></div></div>
3	Rustenburg	83	<div><div style="width: 83%;"></div></div>
4	Emalahleni	80	<div><div style="width: 80%;"></div></div>
5	Midrand	80	<div><div style="width: 80%;"></div></div>

Costing Model

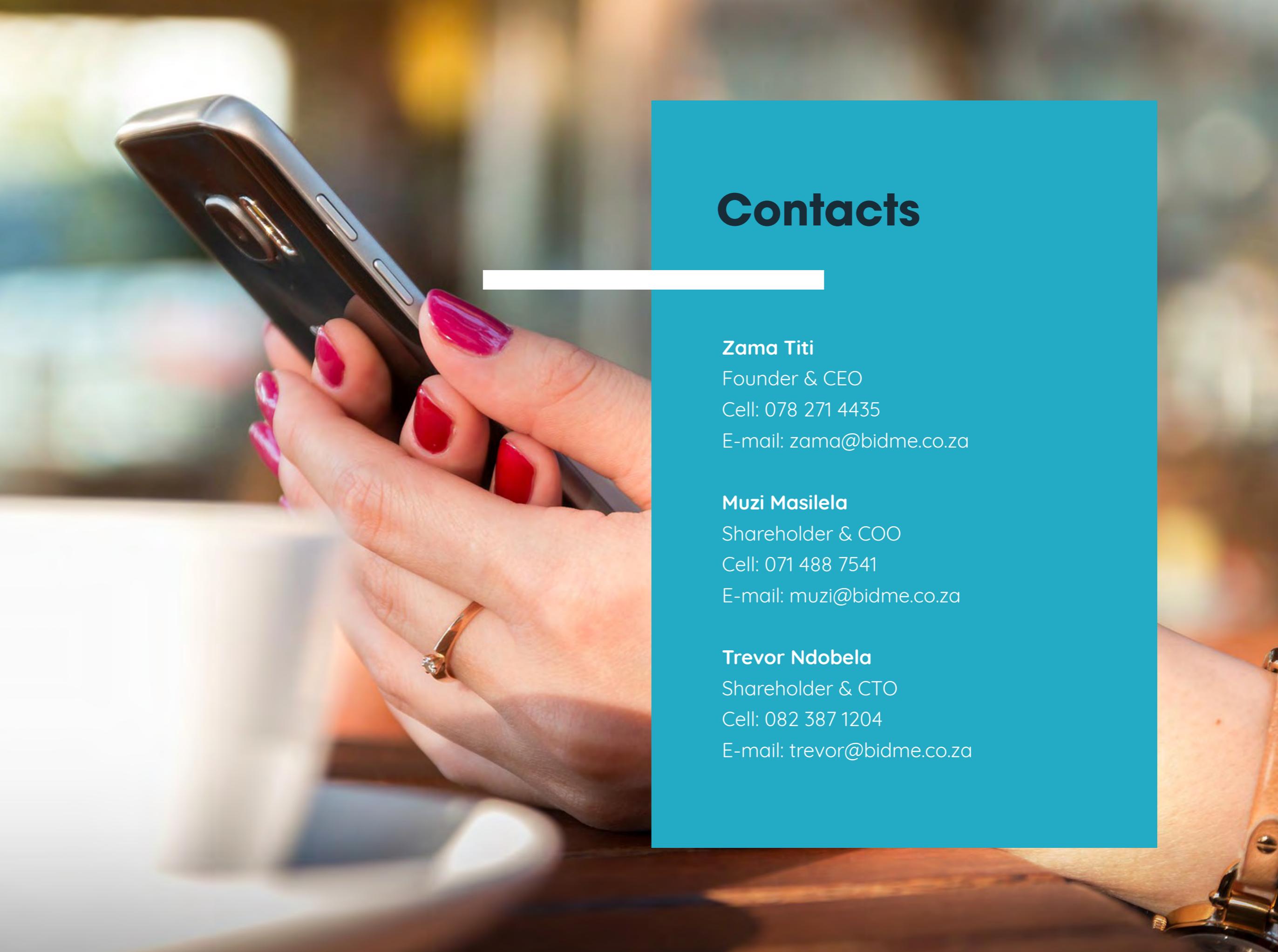


Client
Free Registration
Free Bidding
Free Product Report
Free Credit Scoring

Insurance & Credit Providers
Free Registration
Free Product Purchase Report
Free Product Demand Report
Free Client Interaction Report
1% of the Bid sale

Questions





Contacts

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Trevor Ndobela

Shareholder & CTO

Cell: 082 387 1204

E-mail: trevor@bidme.co.za