

# Unique partnership offer for Phonselink from DeltaPay

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For example:

## Who we are?



«DeltaPay» is the part of the international group of companies with payment business across the world which has more than 15 years of experience in payment industry.

«Solo payment system» - the subsidiary of «DeltaPay» in Kenya, is fast-growing network of self-service kiosks – unique machines with payment platform where customers can pay for a wide range of a services with instant top-up in a single point.





## A payment kiosk is ideal for...(What is self-service kiosk?)



### Telco

Customers can pay their bills and top-up their account easily



### Energy

Energy providers can offer their customers 24/7 payment service



### Government

Taxes, fees, traffic fines and all other governmental payments can now be made by citizens more easily



### Banking

Banks and financial institutions offer their customers payment kiosks as an alternative way for payment and transactions.



### Services

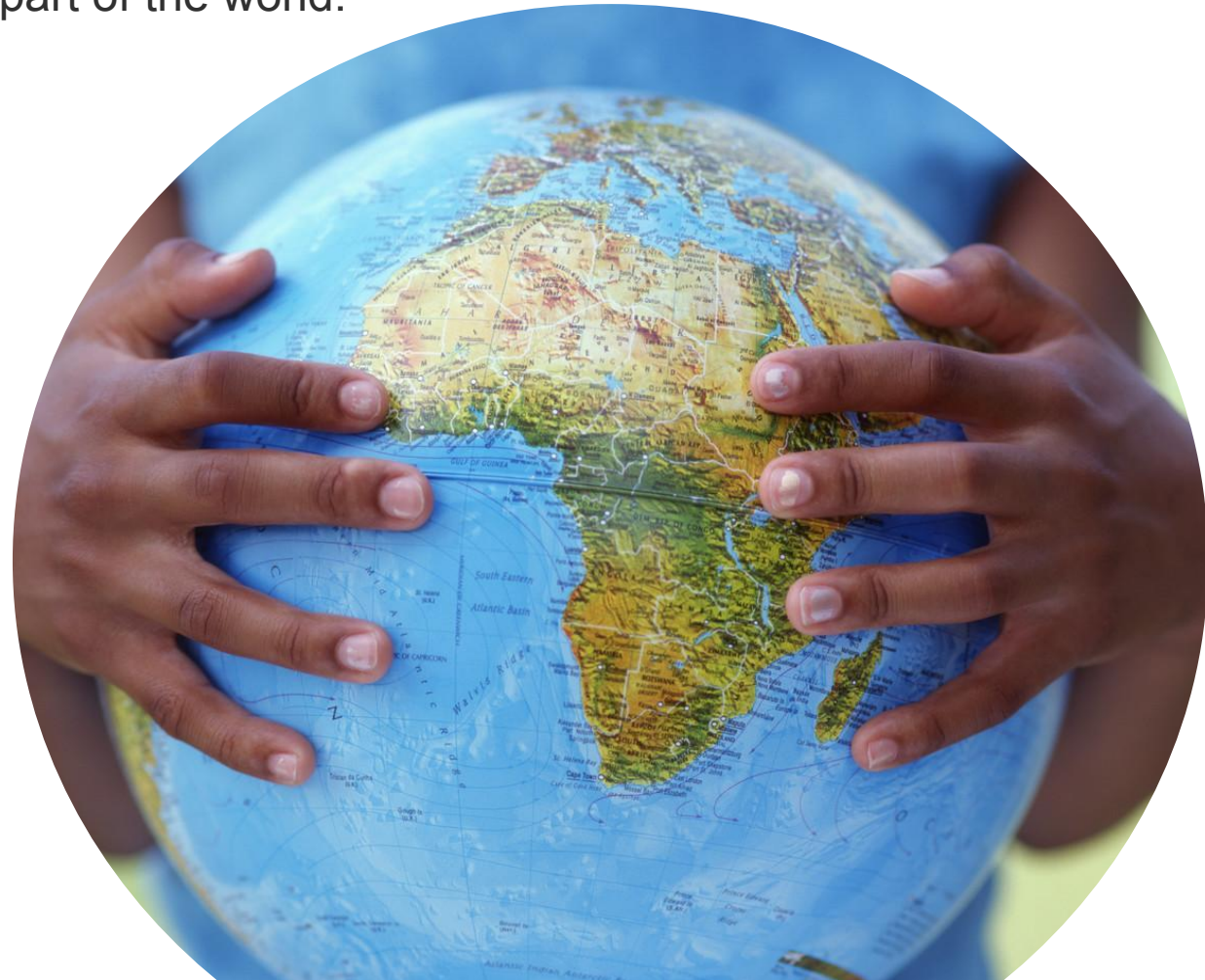
Patients, guests and students can make payments and pay their tuition fees on the spot

## Why have I received this e-mail?

Automatization is trend following everywhere in the world.

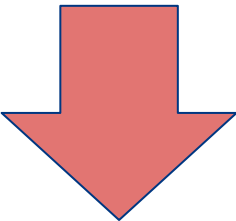
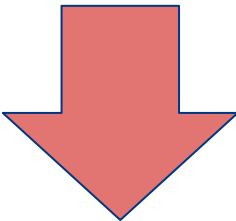
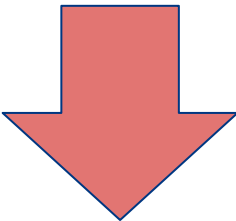
But not long ago we have established «Solo» and realized that African payment market is such a greater opportunity for our business than any other part of the world.

We suppose that NAME OF COMPANY understands the profitability of payment system development within COUNTRY as good as has enough knowledge and resources to run new business with DeltaPay. From our point of view we could not only achieve “win-win” with, but obtain the best results together.



	Mobile money	Solo Pagoid	Solo Terminal
Agent commission	0,50 %	4,7-4,8%	4,7-4,8%
Amount of employees	Min 2 people	Min 2 people	1 person per 60 terminal
Salary of employees per serving location	~50.000 kes	~50.000 kes	500 kes per terminal
Square	4 square meter	4 square meter	1 square meter
The possibility of quick rotation to another location	No	No	Yes
Financial Control System	No	Yes	Yes
The ability to create an agent network	No	Yes	Yes
Advertising opportunities	No	No	Yes
Cash out	Yes	Yes	No
Costs for the first year	600.000 kes (50.000*12)	600.000 kes (50.000*12)	126.000 kes (120.000+500*12)
Costs for next years	600.000 kes (50.000*12)	600.000 kes (50.000*12)	6.000 kes (500*12)

If we are talking about the choice of location, we should note that there are 3 different approaches to working with this location



<b>Main business</b>	<b>Main business with Mobile money</b>	<b>Additional business</b>
Solo terminal	Solo Pagoid	Solo Pagoid
20-30 unique customers per day (500 per month)	Raises the income for the main business on Mobile money by 10 times due to a higher rate	Additional income with minimal invests (about 50% per month)

# Costs and their comparison

	Solo Pagoid	Solo Terminal
Office administator	No	1 per 200 terminals (30.000 kes + motivation)
Technican on motobike	No	1 per 60 terminals (15.000 kes + motivation)
Paper receipt	No	Yes (cost of box 10.000 kes, box contains 65 pieces, in one piece 300 receipts, it means 1 receipt 0.5 kes)
Bandles data	350 mb per simcards for 250 kes, safaricom	350 mb per simcards for 250 kes, safaricom
Turnover up to 100.000 kes per terminal	Working capital starts from 2.500 kes (in this case your income will be 1.100 kes per location)	Working capital starts from 2.500 kes (in this case your income will be 600 kes per location)
Turnover assets from 100.000 – 300.000 kes	Working capital starts from 10.000 kes (in this case your income will be 5.200 kes per location)	Working capital starts from 10.000 kes (in this case your income will be 4.700 kes per location)
Turnover assets from 300.000 kes	Working capital starts from 20.000 kes (in this case your income will be 10.200 kes per location)	Working capital starts from 20.000 kes (in this case your income will be 10.700 kes per location)
Rent location	No	25% out of income from terminal
Average payment	85 kes	85 kes
Average profit from one payment	5.1 kes	5.1 kes



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