



INVOICEWORX

CASH FLOW MADE POSSIBLE

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#spazacredit #invoiceworx

Invoiceworx

Invoiceworx is a FINTECH company founded in 2015 by Siya Ntutela and Mdu Thabethe.

Invoiceworx has built various technologies that service the FMCG sector and operates across three verticals that include:

- Payments
- Distribution
- Credit

Invoiceworx works very closely with FMCG produces and township retailers. The company acts as buying group to leverage better pricing for its clients which includes Stockvels.



Problem : Grocery Stockvels

- Big Discounts from producers are reserved for Bulk Buyers.
- Stockvels have to travel long distances and wait in long queues to buy their year end groceries.
- Stockvels buy from wholesalers and not directly from produces.
- Deliveries are expensive.
- No loyalty rewards system linked to Stockvel Bank accounts.





SOLUTION

A Stokvel Account that provides:

- Access to great grocery discounts.
- Cheaper delivery of packaged groceries to a central location.
- Sourcing of groceries directly from FMCG producers.
- A rewards program e.g. eBucks.

Partners : Pioneer Foods

Pioneer Foods has agreed to Partner with us as our first FMCG producer. These are the brands from which our clients will enjoy discounts under this partnership.



Last Mile : Parcel Ninja

We are currently negotiating a service level agreement with Parcel Ninja an e-commerce last mile specialist company to assist us in the fulfilment and packaging our orders.

1

A Stockvel opens their accounts at an FNB branch, selects their FMCG products and delivery dates.



2

Orders are placed with FMCG producers and prepared by our fulfillment centers.



3

Orders are delivered to the nominated addressed on the delivery date.



Time Lines



2018 :Q1

API integration with
Parcel Ninja.

2018 : Q2

On-board other
FMCG producers.

2018 : Q2

Launch with FNB a new
Stockvel product.

2018 : Q3-4

Delivery to Customer.

EXECUTIVE TEAM



Siya Ntutela
Chief Executive Officer

10 years experience in the financial service sector.

Founder of Bonsai Capital - an enterprise development company.



Mdu Thabethe
Chief Operating Officer

Over 20 years in the Banking sector.

Obtained an MBA from Milpark Business School & a range of other banking qualifications.



Kwasi Gyasi-Agyei
Chief Technology Officer

Over 10 years experience in software development and architecture

7 years experience cloud computing



THANK YOU

“All humans are born entrepreneurs”

*Muhamma Yunus, Nobel Peace Prize
Recipient, Grameen America Founder*