

The Neobank for Tradespeople.

*400M tradespeople. No business tech. No business bank. No credit history.
Manano fixes all three: entirely inside WhatsApp.*

PROBLEM

Tradespeople are the world's most underbanked business owners.

400M+ globally. They build everything. The financial system serves them nothing.

60-90 days

waiting to get paid
after a job is done

Personal accounts

used for business: no
financial identity

Zero working capital

can't access credit:
no bankable data trail

Admin shoebox

invoices, receipts,
VAT all managed
manually

No fintech serves them

They're not scared of
tech. Tech is scared of
them.

Start where they already work. Become their bank from there.

No app download. No branch. No onboarding friction. Just a WhatsApp message.

01 WORKFLOW

Business OS

Invoices, quotes, expenses and VAT:
all by voice note or text. No app. No
learning curve.

[Watch the product →](#)

02 PAYMENTS

End-to-end infra

Payment links on every invoice.
Deposit, staged milestone release,
sign-off. Built for trades.

03 CAPITAL

Financial OS

We see every invoice and payment.
We underwrite on real cash flow: not
credit scores.

Four steps. Each earns the right to the next.

Sequenced land-and-expand into a full financial relationship.

01

COMPLETE ✓

Win the workflow

Invoices, quotes, expenses, VAT via WhatsApp. Earns the daily habit and the data.

02

IN PROGRESS

Own the payment

Every invoice becomes a payment event. Deposit, milestone release, sign-off.

03

NEXT

Unlock embedded lending

Underwrite on invoice volume, payment patterns, seasonal cash flow. Highest-margin layer.

04

THE CEILING

Primary account

Manano wallet, IBAN and debit card via licensed EMI partner. Float income activates.

From voice note to money in. No app. No branch. Just WhatsApp.

01

Voice note or text

"Invoice John €2,000 for the bathroom job"

02

Invoice generated

Professional PDF invoice created in seconds

03

Payment link sent

Customer pays by card, Apple Pay or bank transfer

04

Settled instantly

Funds hit the Manano IBAN: same day

TRACTION

€12.4M+ in business activity. In under 12 months.

Real usage. Real retention. Real need.

420+

Signups

72%

Activation

€7.3M

Invoices

€4.9M

Quotes

2.1 days

Time to paid

98% organic · K-factor 3 · CAC < €25 · Ready to go Partnership: 26 stores Ireland + UK closed

Nine revenue layers. Each compounds the others.

	Layer	Product	At 250K users
IMMEDIATE	Subscription	Workflow OS: invoicing, VAT, expenses	€180M ARR
	Payment fees	1.75% on invoice transactions, €6B card volume	€105M ARR
	Quote deposits	2% on deposit-on-acceptance flows	€24M ARR
	Escrow fees	2% on milestone/staged release flows	€72M ARR
DATA MOAT	Risk-as-a-Service	Trade credit scoring for builders merchants	€30-60M ARR
	Origination	Pre-qualified trades to lender partners	€5-10M ARR
	Embedded lending	We underwrite, partners fund. 3-5% TAM	€35-115M ARR
	Credit insurance	Insurance on the lending book	€7-12M ARR
	Milestone advances	Lowest-risk lending against escrow	€15-20M ARR
AT 250K USERS · ~€12B TPV			~€300M ARR · ~€145M from lending

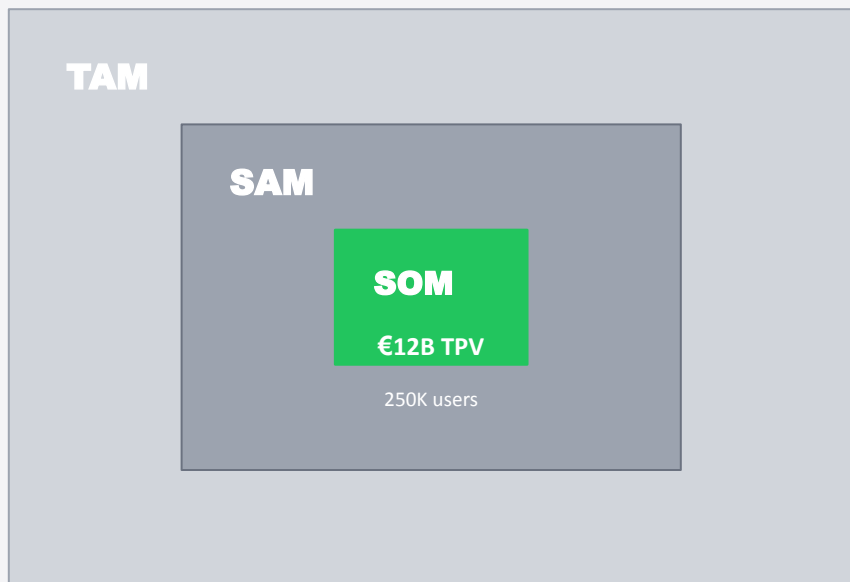
Our moat is data no bank can see.

Banks see personal credit scores. We see actual business: income, spend, customers, work history.

TODAY	WhatsApp platform depth	Full trades-business OS inside WhatsApp's API. Not a chatbot wrapper. Deeply embedded, not easily replicated.
COMPOUNDS	Proprietary financial identity	Every invoice and expense builds a profile that doesn't exist anywhere else. We're creating the credit history.
DISTRIBUTION	Partners, not desk sales	Builders merchants and suppliers where trades already are. 26 stores of reps become Manano reps.
UNLOCKS	Lenders need us, then distribute us	Data layer lenders need to underwrite a segment they currently misprice. They become our acquisition channel.
LONG-TERM	The neobank for trades	Wallets, lending, credit lines, insurance. Regulated stack. Compounding barriers no one can shortcut.

A €10T market hiding in plain sight.

Massive, underserved, and already on WhatsApp.



Global tradespeople / market	400M / €10T+
UK + EU SME lending TAM	€60-80B
Serviceable via WhatsApp	100M+
Target users (4-5yr)	250K
Projected TPV	€12B
Projected platform ARR	~€300M
Lending ARR alone	~€145M

Distribution is everything. We just unlocked it.

Two years of aggressive distribution and network effects. Starting now.

01

Merchant: 26 stores

First partnership closed at leadership level. Ireland + UK. Phase 2: their reps become Manano reps.

02

Word of mouth (K=3)

98% organic acquisition. Latest cohort k-factor of 3. Self-evident proof. CAC < €25.

03

Supplier networks

Builders' yards onboard at point of purchase. Suppliers pull because we accelerate their cash collection.

04

Lenders as distribution

Lenders cut defaults on a mispriced segment. They need our data. We need their reach.

Validated wedge.

Aggressive UK GTM next.

DONE

Validate ✓

- €12.4M+ business activity
- 420+ users, 69% activation
- K-factor 3
- Payment links live
- Deposit payments live
- Brooks deal closed (26 stores)

NOW

Deploy

- 26 merchant stores live
- UK market entry
- Staged escrow shipping
- Phase 2: reps to sales
- 2,000+ users

NEXT

Scale

- Risk-as-a-Service live
- Lender partnerships
- €100M+ monthly volume
- Embedded lending
- Series A

Battle-tested co-founders with exits and scars. Together.

Experienced across finance, AI, trades, and product. Been together through exits and failures. Still together.



David Coallier

CEO & Co-founder

Repeat founder. 3 exits including Sophos and Engine Yard. Leads product, distribution, and company building.



Clodagh Monks

CFO & Co-founder

Repeat founder. 20 years in finance and compliance. Leads finance, risk, compliance, and operational scale.



Ross Duggan

CTO & Co-founder

Repeat founder. AI infrastructure and large-scale systems. Leads architecture, reliability, and technical execution.

Raising €1.2M SAFE.

First builders merchant partnership closed. 26 stores. UK entry. Distribution distribution distribution.

€1.2M SAFE · €8M cap · Deploying ASAP

Use of Funds

- 55% UK GTM with merchant partner
- 25% Engineering: KYC, AI escrow, lending prep
- 10% AI Agents and tokens
- 10% Ops and compliance

Target Outcomes

- 26 merchant stores live
- UK market established
- 5x user growth (~2,000+)
- Staged escrow shipped
- Priced round ready for November 2026

**The neobank for
400M tradespeople
starts with one
WhatsApp message.**

