

Manano

The **first** *AI-native* financial system built for **400M** tradespeople starting **with a simple WhatsApp** message.

90% of tradespeople are financially invisible

And technologically ignored. That's a **€100B+** opportunity hidden in plain sight.

400M+ tradespeople globally

They're the people who build and care for the communities we call home.

Yet they are critically **under-served.**



Wait 60-90 days to get paid



No access to working capital



Use of **personal bank accounts** for business



Unpaid for time wasted on admin

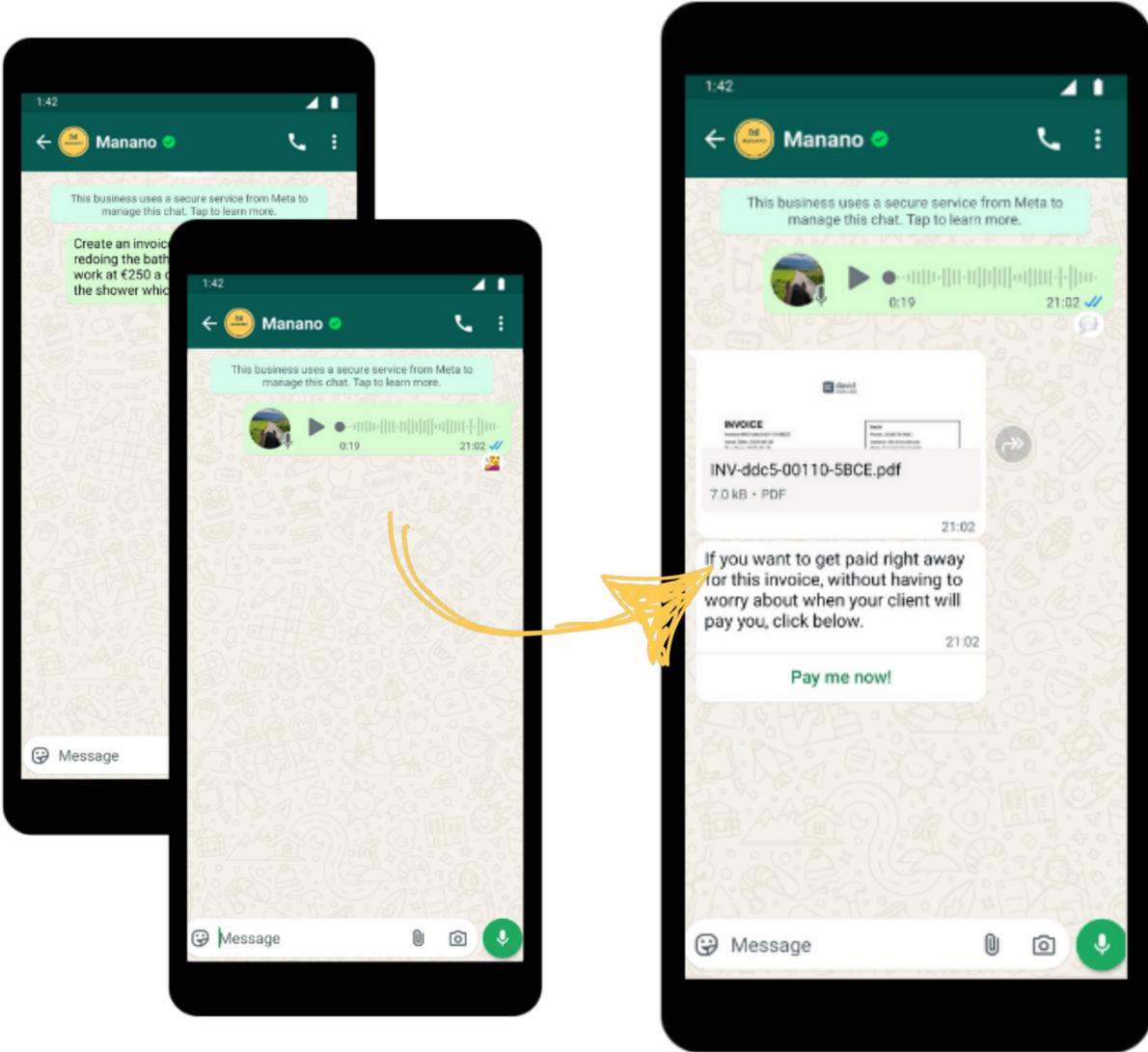


Ignored by tech companies

Start where they already work... in WhatsApp

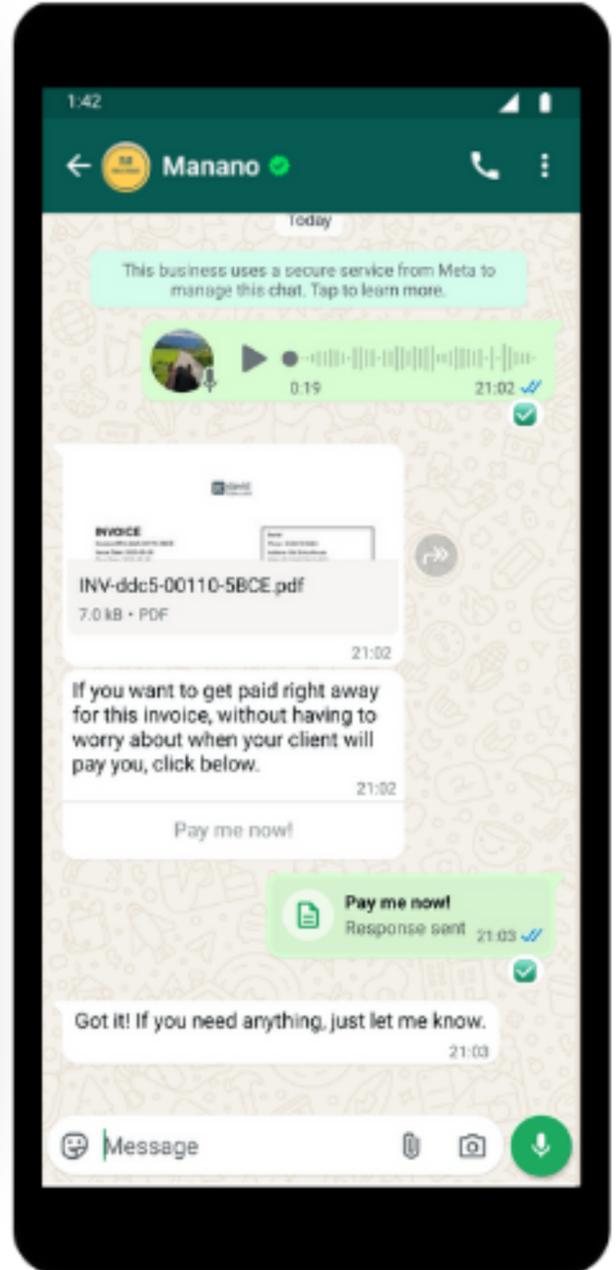
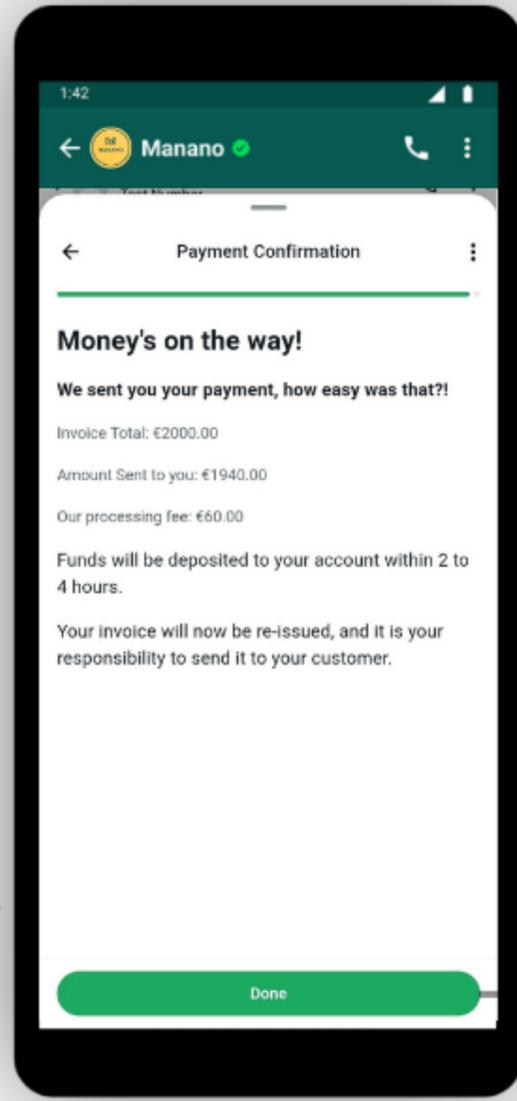
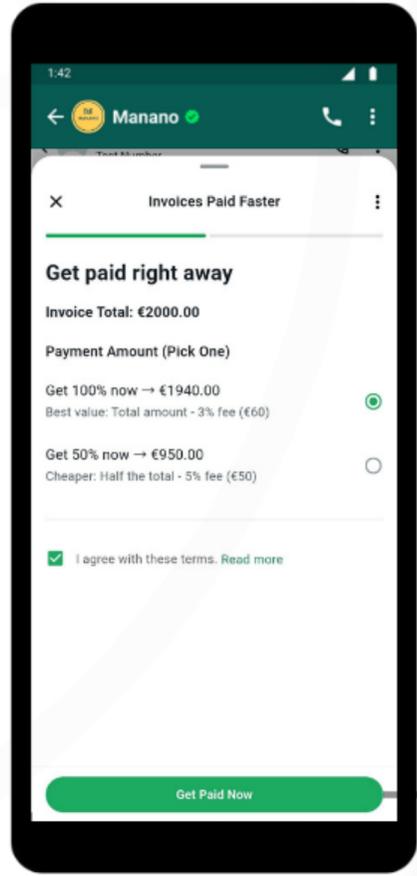
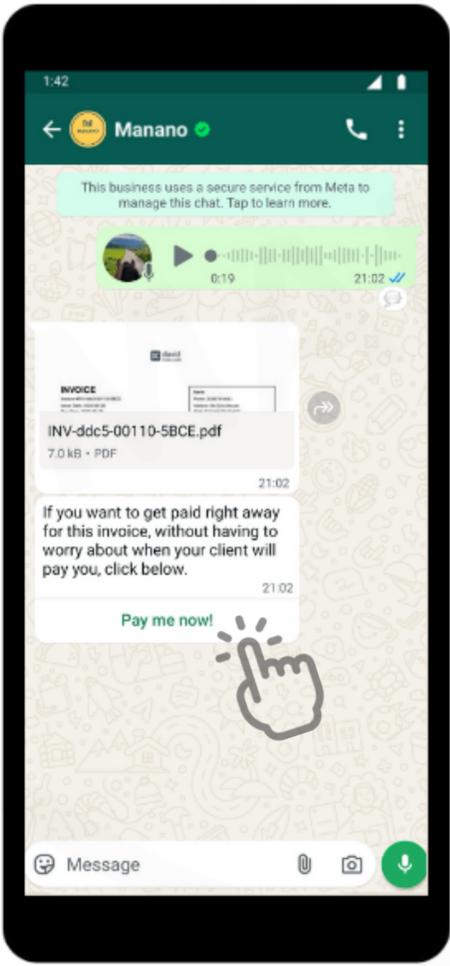
We're not fighting behaviour. We're meeting them where they are.

-  Tradespeople send a voice note or text, we handle the rest
-  In seconds: professional invoice + instant payment option
-  AI-first, multilingual invoicing, payments & book-keeping
-  Quotes, invoices, expenses, VAT reports. Full loop.
-  No app. No learning curve. No new **tech**.



From a simple message to full financial power

The fastest path from job done to money in.



Special early access fee. Real product shots.

We monetise by moving money

Invoices drive usage, payments and capital drive monetisation.

Layer	Product	Revenue
Quotes, Invoices, Expenses	Automated admin	€60 mo / user <small>(Free now)</small>
Payments	Credit card transactions	1.75% fee
Capital	Embedded financing	5% fee

Early product-market fit

Real usage. Real retention. Real need.

€10,000,000+

Business activity managed in under 12 months

€6.4M in invoices created - €3.4M quoted - €235k expenses tracked

Tradespeople

352

Quotes created

€3.4M+

Invoices created

€6.4M

Expenses tracked

€235,000.00+

Distribution

10 stores

Our defensibility is data, not just code

What we have today, what compounds, and where it leads.

DEFENSIBLE TODAY

WhatsApp platform depth and supplier pull

A full financial system: invoicing, quoting, expenses, VAT. Deep integration entirely within WhatsApp's constrained API. Not a chatbot wrapper. Suppliers like Brooks Timber distribute Manano because it accelerates their own cash collection. Pull, not push.

COMPOUNDS WITH SCALE

Proprietary financial data, invisible segment

Every invoice and expense builds a financial profile that doesn't exist anywhere else. Tradespeople have no credit history, no digital trail. We're creating it.

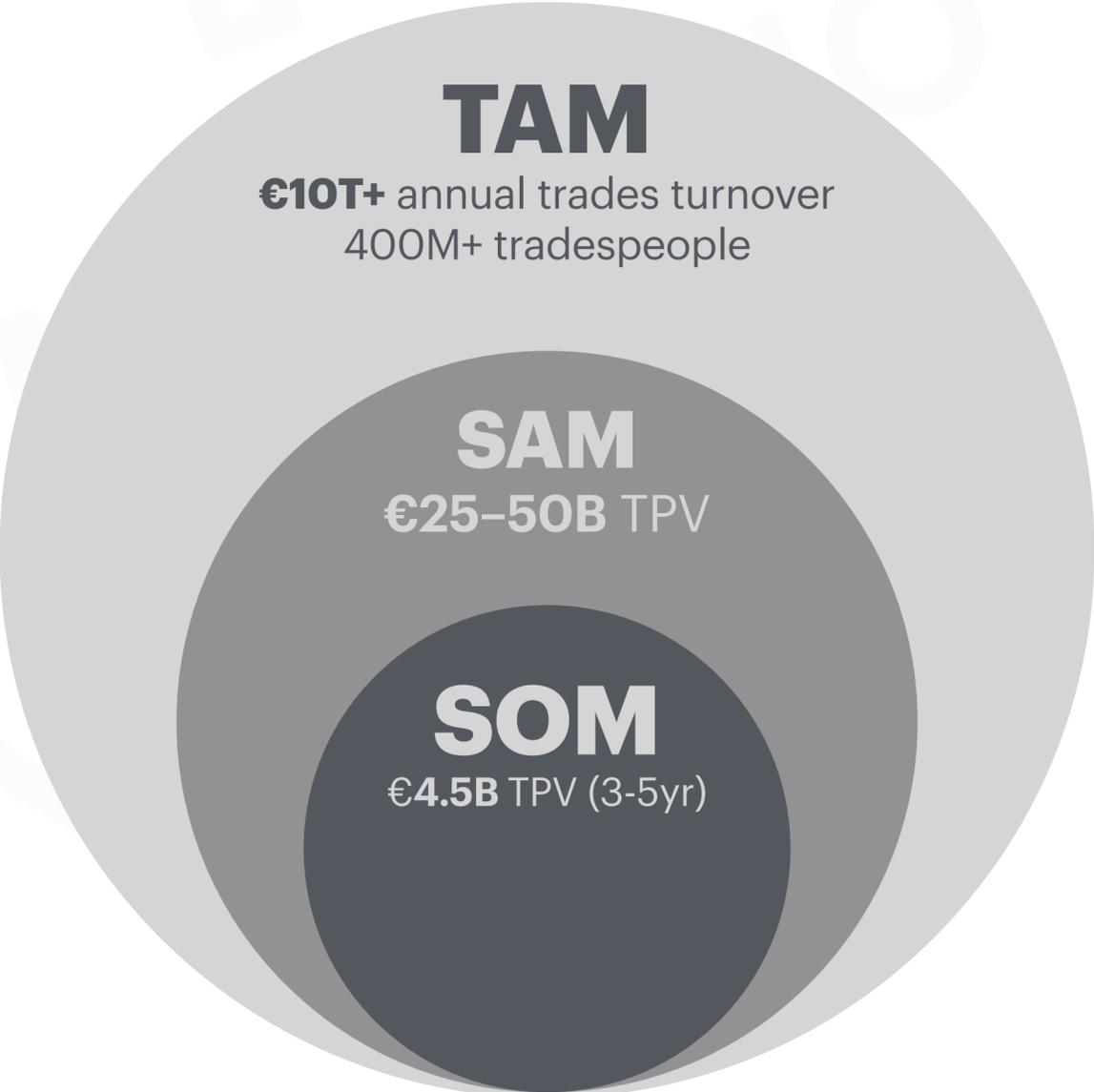
WHERE IT LEADS

Underwriting & embedded finance

Banks see personal credit scores. We see actual business activity: income, spend, repayment patterns, repeat customers, work history. This data opens up financial products no one else can price.

Market size & opportunity

A massive, under-served offline market already running on WhatsApp



Metric	Value
Global tradespeople / market	400M+ / €10T+
Currency serviceable via WhatsApp	100M+
3-5yr target users	120,000
Avg annual user flow	€50K
3-5yr projected TPV	€6B
3-5yr projected revenue	€102M
Avg take rate	~1.7%

Grassroots first. Network effects next

Distribution built on trust and existing behaviour.

1. Referrals

Tradespeople trust other tradespeople.

Tests show 3 out of 4 users come from personal referrals. CAC < €25

2. Local Heroes

Power users onboard crews and given freedom to run their own events and gatherings.

3. Suppliers & Partners

Merchant + yard partners onboard users at point of purchase

10 stores **live** → expanding to 50 by 2026

Built from the ground up, not top-down.

Validated wedge with clear expansion

Clear line from workflow to financial stack.

2025

Validate

€2M+ volume (achieved)

200+ users (achieved)

10 stores (achieved)

2026

Expand

€10M+ volume

2K users

50 stores

3 countries

2027

Scale

Credit engine

€100M+ volume

Embedded finance

European expansion

DACH launch

Battle-tested co-founders with exits and scars

Experienced complementary operators across finance, AI, trades, and product.



David Coallier

CEO, co-founder

Repeat founder. AI and product background. 3 previous exits. Leads product, distribution, and company building.



Clodagh Monks

CFO, co-founder

20 years in finance and compliance. Built and scaled financial operations. Leads finance, risk, compliance, operational scale



Ross Duggan

CTO, co-founder

Expert in AI infrastructure, reliability, and large-scale systems. Leads architecture, reliability, and technical execution

"This team was forged together through success and failure"

Raising a €3,500,000 pre-seed round

From validated PMF to national rollout and European expansion.

Use of Funds

40% GTM & partnerships

40% engineering & AI

20% compliance and ops

Target Outcomes

10x user growth (~2,000+ users)

€10M+ monthly volume processed

50+ merchant partners (from 10 today)

3+ countries live

Higher capital turnover

Get in touch.



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