

# Manano

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

**€4.9M+**

*Volume processed*

**300+**

*Signed up tradespeople*

**10**

*Partner stores*

# 90% of tradespeople are financially invisible

*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 accounts** for business








**Unpaid** for time wasted on paperwork

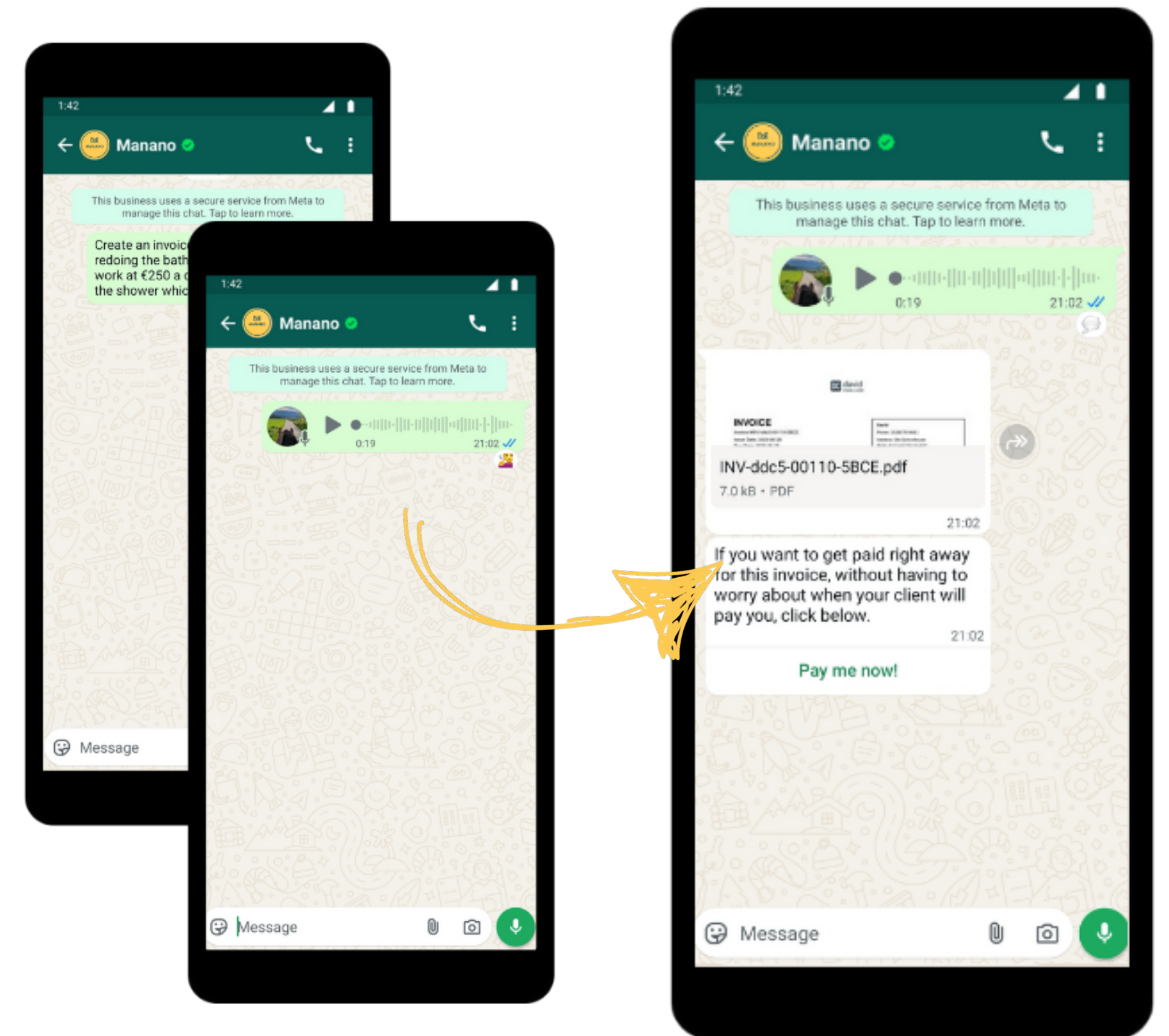


**Ignored** by tech companies

# Start where they already work... in WhatsApp

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

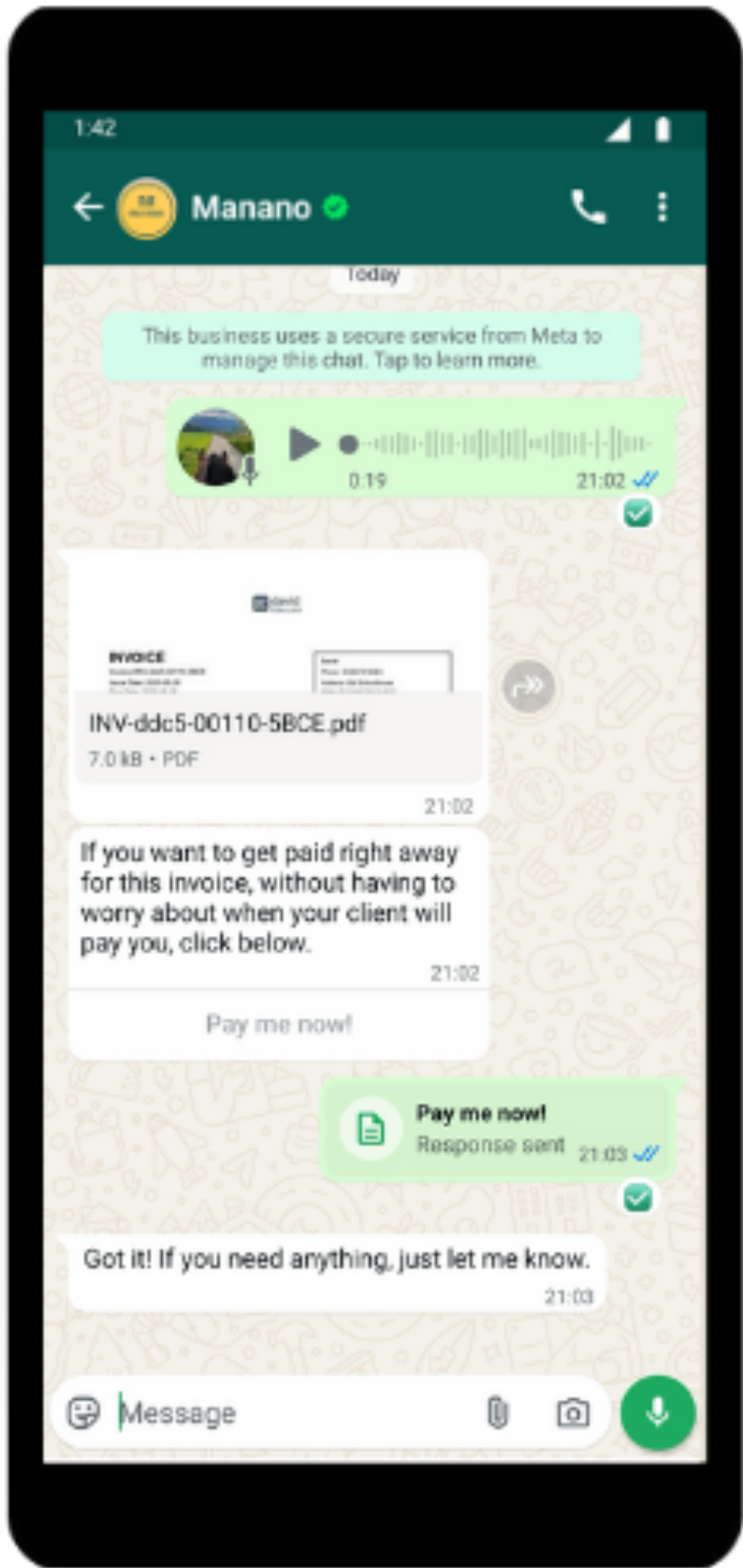
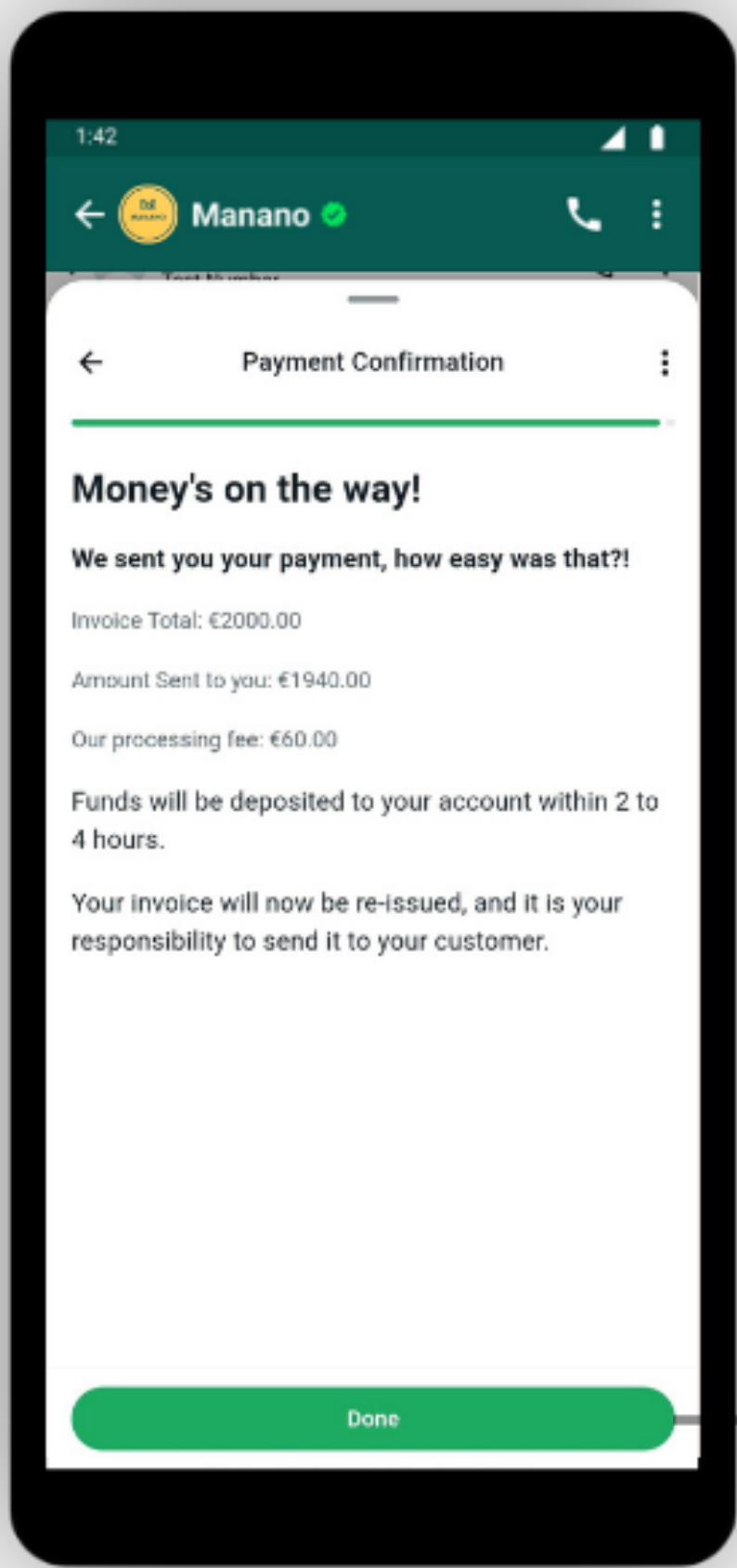
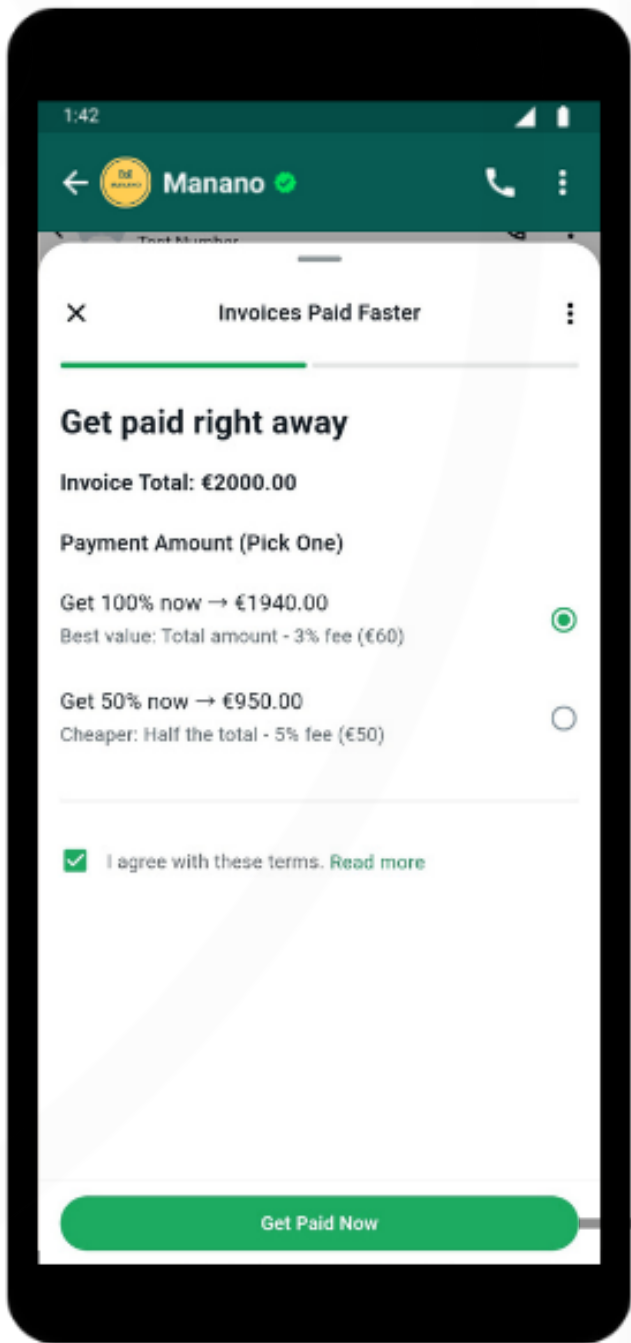
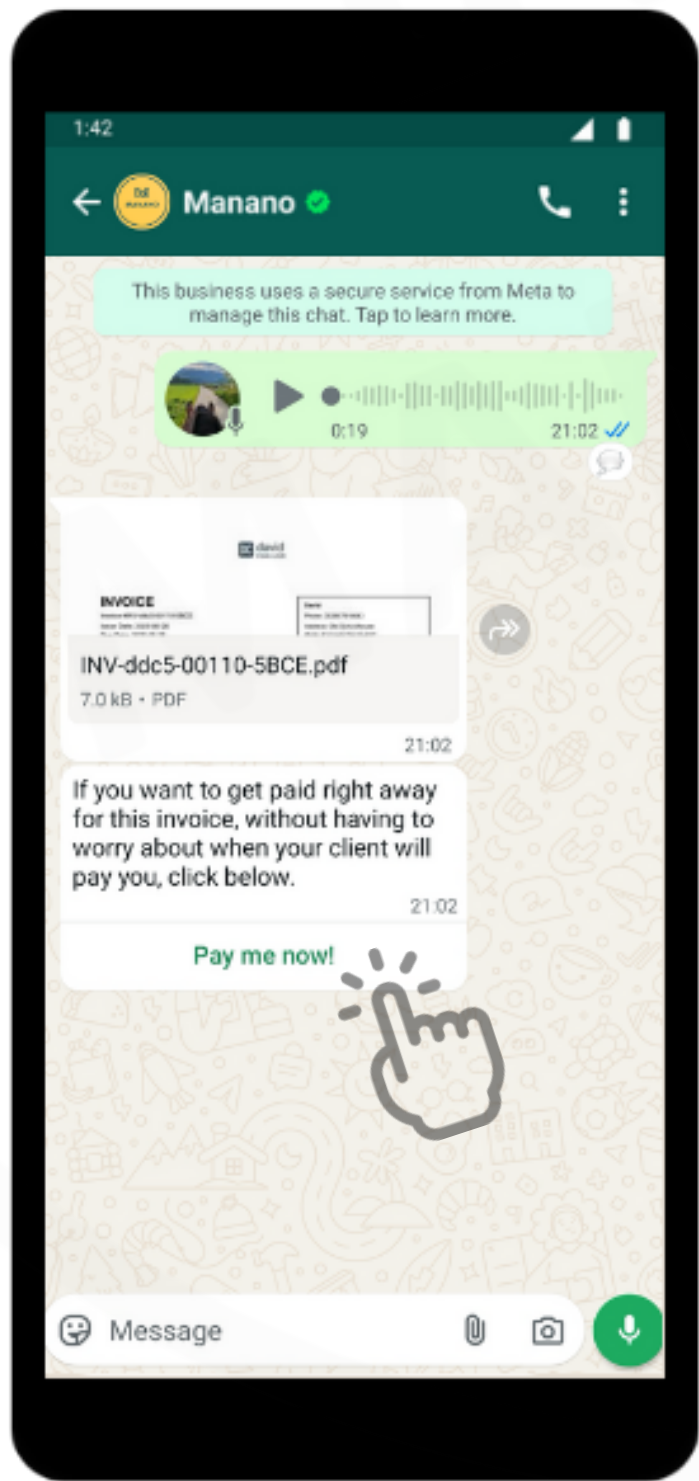
-  Tradespeople send a voice note or text, we handle the rest
-  In seconds: professional invoice + instant payment option
-  AI-first, multilingual invoicing, payments & book-keeping
-  Quotes, invoices, expenses, VAT reports. Full loop.
-  No app. No learning curve. No new **tech**.





# 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	Free
Payments	Credit card transactions	3.5% fee
Capital	Cash advances	5% fee

# Early product-market fit

*Real usage. Real retention. Real need.*

**€4,900,000 +**

Volume processed in 6 months.

**Tradespeople**

300+

**Quotes created**

€2.9M+

**Expenses tracked**

€85,000+

**Distribution**

2 partners

# Our defensibility is data, not code

*These five levers compound; each strengthens the next.*



## **Proprietary work → Spend graph**

We capture full income → spend → repayment flows

*No one else has a closed-loop signal set.*



## **Work-based underwriting**

Real work becomes the credit file

*Banks see personal credit files, we see business activity*



## **Network effects**

Trades refer, share suppliers; graph compounds

*Each new user strengthens the graph.*



## **Supplier distribution**

Low CAC; repayment leverage at source

*Instant trust with the trades.*



## **Cashflow → Lock in**

Owning money movement makes switching materially risky

*Switching becomes extremely costly.*

# How we compete

We run workflow, payments, capital, and spend in one place.

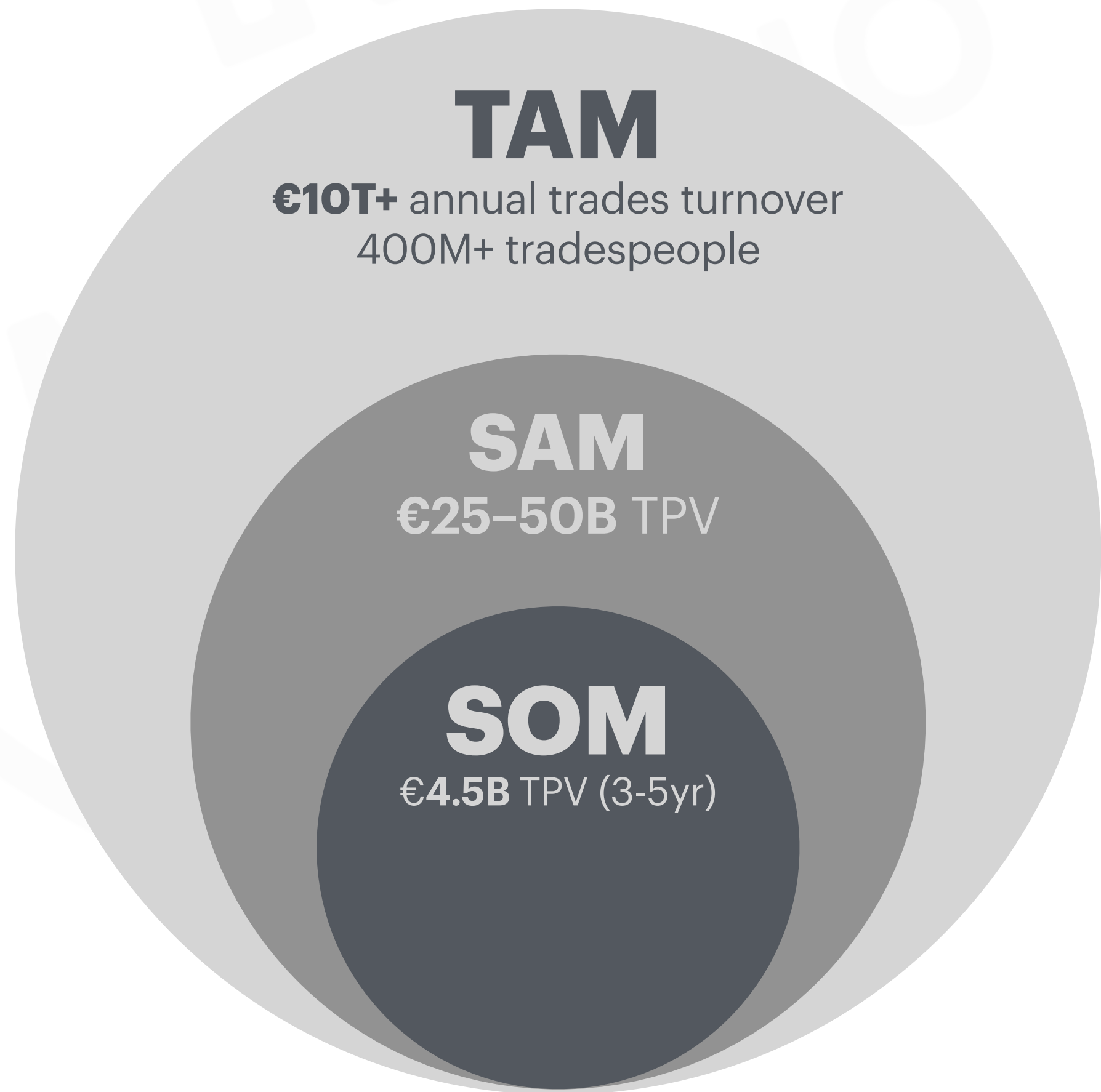
Category	Manano	Field Ops Apps (Jobber/Joist)	Fintech / Banks
WhatsApp-native	✓	✗	✗
No-app interaction	✓	✗	✓
Target user: non-tech trades	✓	⚠	✓
End-to-end workflow to finance	✓	⚠	⚠
Real-time work-based underwriting	✓	✗	✗
Access to local supply chains	✓	✗	✗
Go-to-market via suppliers	✓	✗	✗
Capital access	✓	✗	✓

Tools like Invoice2Go, Dext, Salesforce, SumUp, HubSpot exist but do not close the loop or underwrite trades from job data.



# Market size & opportunity

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



Metric	Value
Global tradespeople / market	400M+ / €10T+
Reachable via WhatsApp (primary comms platform)	100M+
3-5yr target users	100K
Avg annual user flow	€45K
3-5yr projected TPV	€4.5B
3-5yr projected revenue	€67.5M
Avg take rate	~1.5%

# 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 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 mid-2026

*Built from the ground up, not top-down.*

# Unit Model (Early but directional)

Early signals: low CAC, strong retention, frequent use, repeat revenue, high future LTV.

CAC	Engagement	Revenue Layers	User Value + LTV
< €10-€25	70% every 2-3 weeks	3.5% payouts	€3-8k monthly flow per user
Referral-driven	~0% churn	5% cash advances	High frequency → repeat rev
		* <i>Supplier + Spend</i>	Low CAC → strong future LTV

# Managing key risks

*Tiered ticket sizes, short cycles, and strong real-time data signals.*

Risk	Mitigation
Credit underwriting	Start with small/short advances; work-based scoring; 7–14 day cycles; zero defaults to date
Regulation	Operating with KYC/AML and lending guidance; experienced founders, advisors, and strategic investors
Platform dependency (WhatsApp)	Multi-channel messaging; customer-owned financial core
Scaling underwriting capital	Partner credit; recycling float; improving terms as data grows
Trust	Brand + local heroes + instant payments; referrals as core acquisition
Fraud / identity / job authenticity	Work history, customer validation, staged limits for new accounts, tiered payouts



# Validated wedge with clear expansion

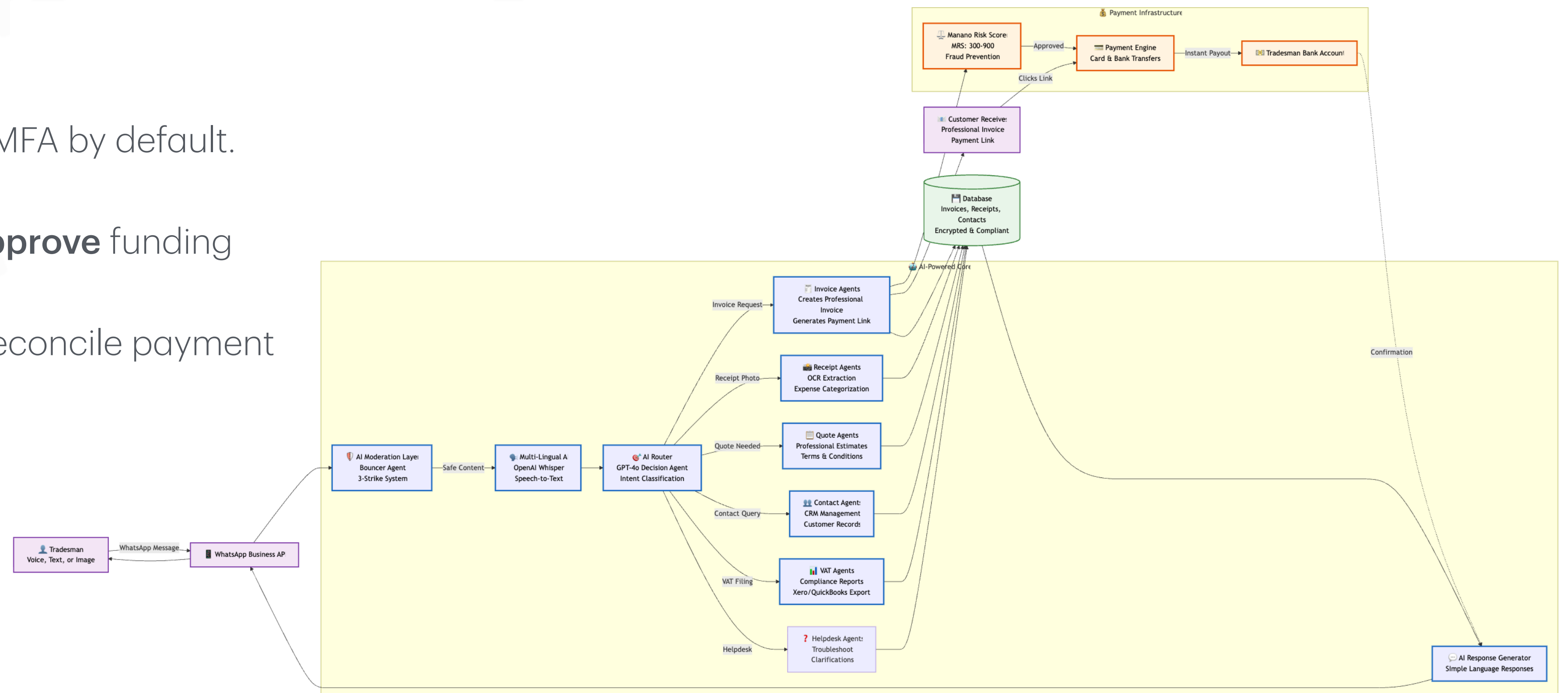
Clear line from workflow to financial stack.

2025	2026	2027
Validate	Expand	Scale
€2M+ volume (achieved)	€10M+ volume	Credit engine
200+ users (achieved)	2K users	€100M+ volume
10 stores (achieved)	50 stores	Embedded finance
	3 countries	European expansion
		DACH launch

# Message to payment lifecycle

*A simple message becomes real-time underwriting and payments.*

- We validate identity. MFA by default.
- We **score risk** and **approve** funding
- We send funds and reconcile payment



More detailed technical overview [image available here](#)

# Battle-tested founders with exits and scars

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



David Coallier

CEO

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



Clodagh Monks

CFO

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



Ross Duggan

CTO

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 €3.5M seed round

*From validated PMF to national rollout and international expansion.*

## Use of Funds

25% underwriting float

15% engineering & AI

30% GTM & partnerships

30% compliance and ops

## Target Outcomes

**10×** 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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