

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.

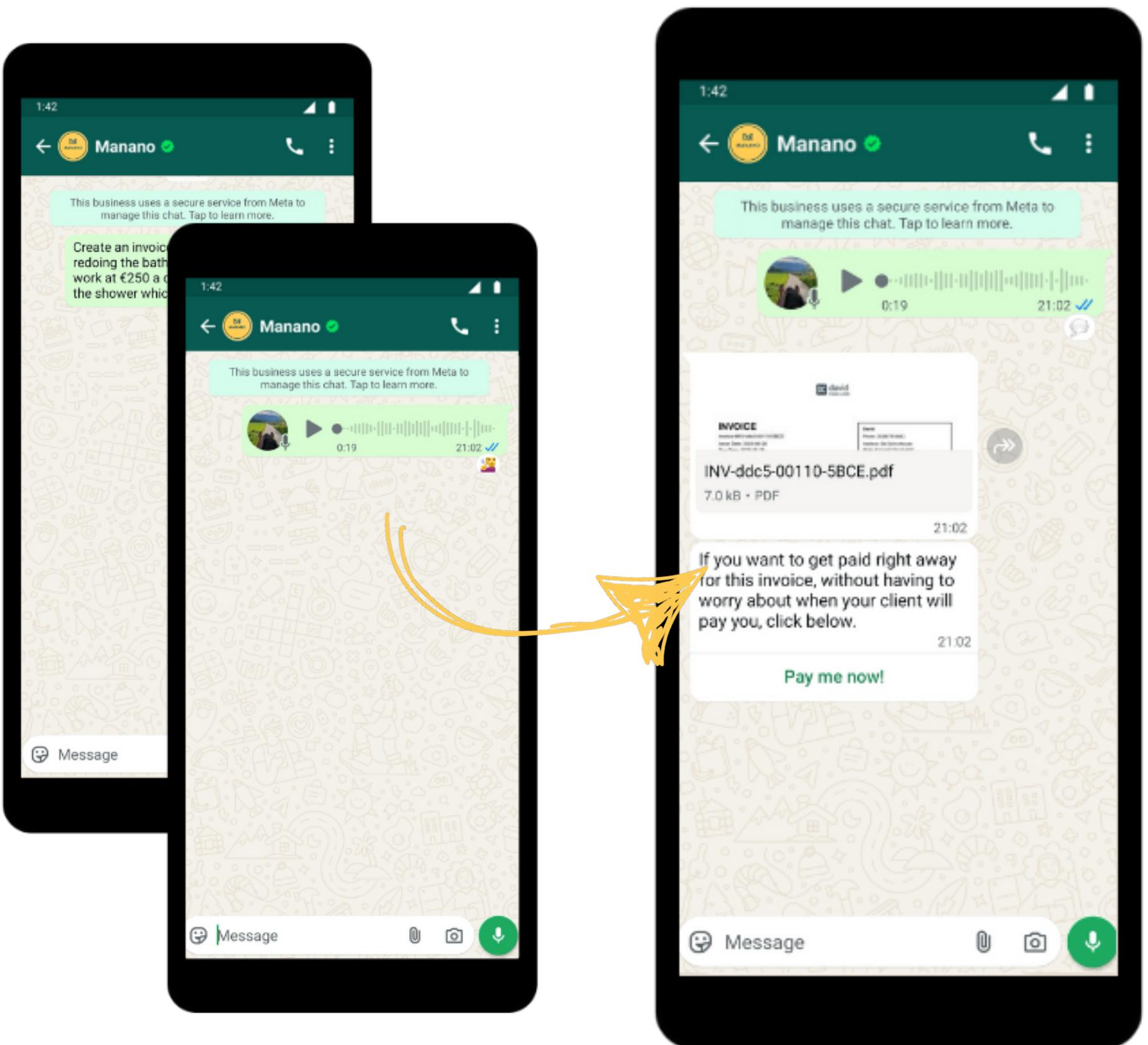
Yet they are critically **under-served**.

-  **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

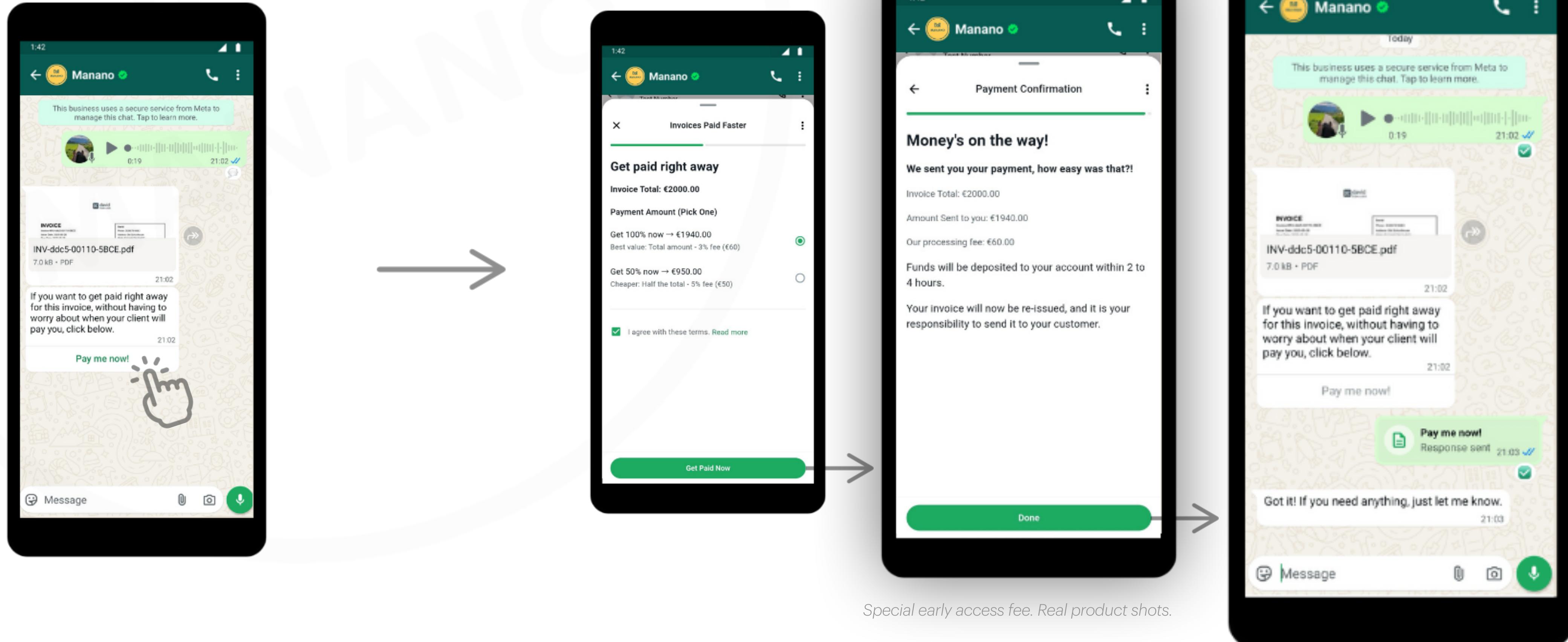
We're not fighting behaviour. We're meeting them where they are.

-  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.



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

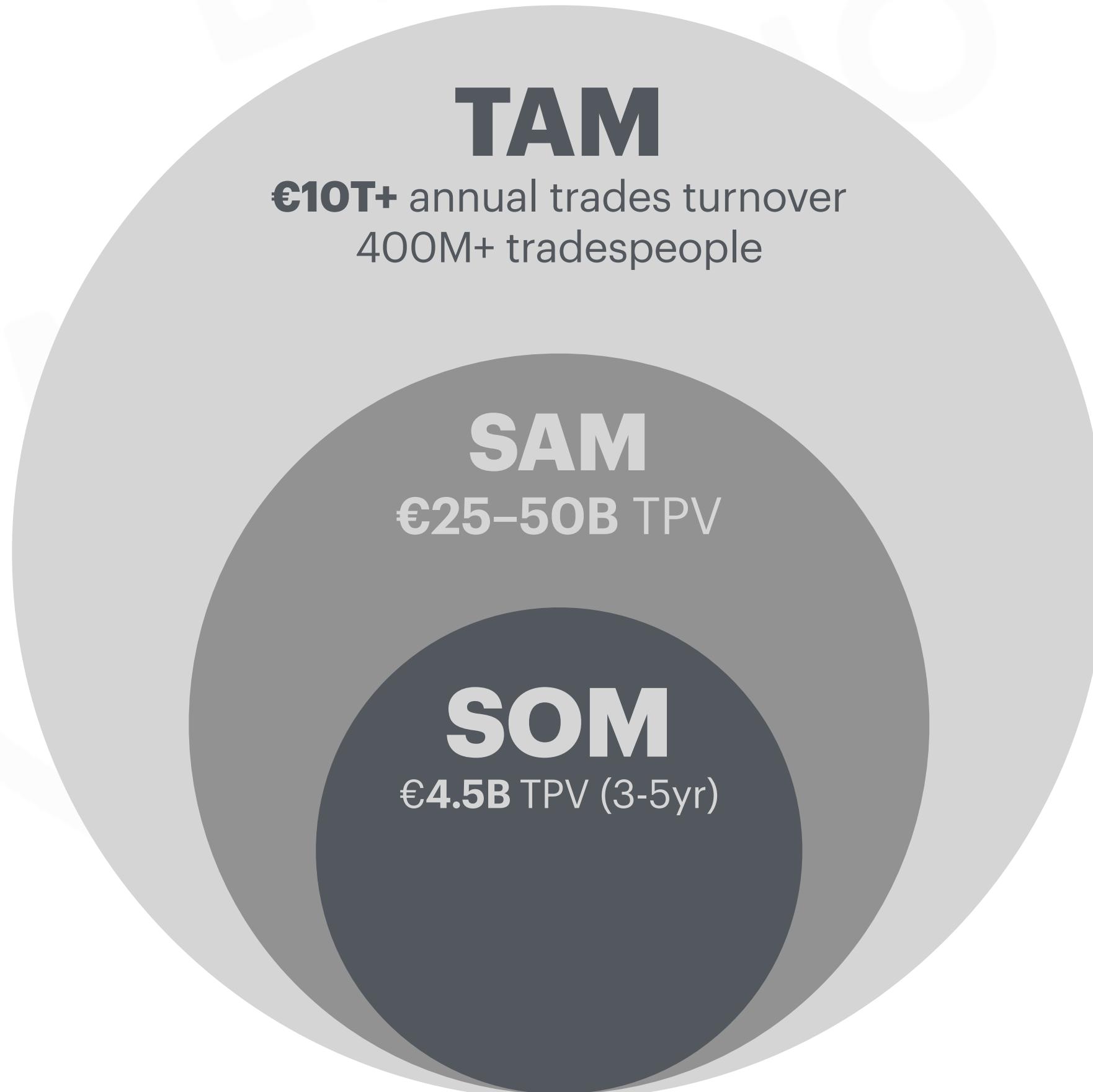
We run workflow, payments, capital, and spend in one place.

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 <i>* Supplier + Spend</i>	High frequency → repeat rev 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

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

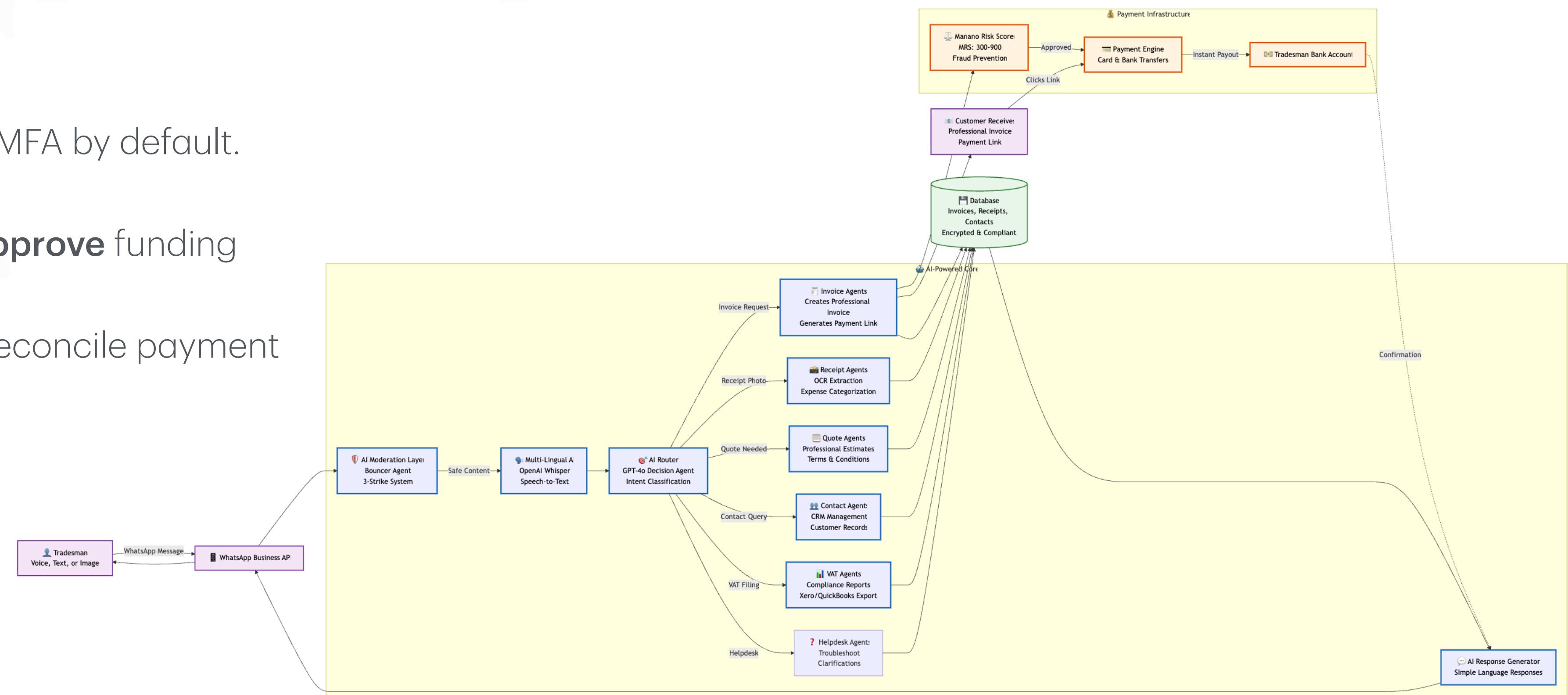
European expansion

DACH launch

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

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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