

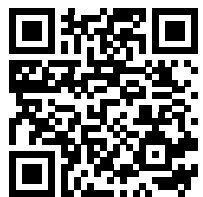


TabTrack

Bank Partnership Proposal

Fund the launch of Tanzania's digital hospitality wallet — and earn from every subscription, payment and wallet transfer it creates.

Ask: TZS 98M innovative-projects / fintech investment in exchange for exclusive wallet and settlement partnership.



invest.tabtrack.live

Why a bank should back TabTrack

Thousands of Tanzanian restaurants, bars and hotels still run on paper tabs and cash. TabTrack digitises the whole flow — order, bill, payment, receipt and loyalty. Every payment that moves onto TabTrack can move through one partner bank.

Venues subscribe

TZS 100,000 – 350,000 per venue per month (Starter, Pro, Group).

Guests use the app free

They register a TabTrack wallet held at the partner bank and top it up from bank or mobile money.

Payments pay the platform

About 1% on online and wallet payments, plus small wallet and member fees.

The bank becomes the rail

Settlement accounts, wallet deposits and subscription collections all sit at the bank.

How the bank earns

- **Share of transaction fees**

An agreed share (e.g. 30%) of the 1% fee on every wallet and online payment.

- **Subscription collection**

Venue subscriptions debited through the bank: merchant accounts plus fee income.

- **Wallet transfer fees**

Small fees on top-ups and withdrawals between bank, mobile money and wallet.

- **Deposits & new customers**

Wallet balances stay as deposits; each venue and guest is a new relationship.

- **Lending**

Verified venue sales history supports overdrafts and equipment loans.

TZS 98M launch budget (12 months)

Development — web app, PWA, admin		TZS 50M
Hosting — full first year		TZS 18M
Branding		TZS 2M
Promotion — launch & pilot incentives		TZS 6M
Marketing — field sales & social		TZS 12M
Monetization — gateway, wallet & bank integration		TZS 10M

Monthly cash-flow model (illustrative)

Month 13 Operating break-even	34 venues Needed at break-even	Month 25 Launch cost paid back	218 venues Active by Month 36
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Assumptions: 5 pilot restaurants live in Month 5, 3 new venues a month to Month 12, then 8 a month; TZS 100,000 subscription; TZS 6M digital payments per venue per month at 1%; lowest cash balance TZS 7.8M in Month 12. Full model: TabTrack_Cash_Flow_Break_Even.xlsx.

Proposed next steps

1. Discovery meeting and sandbox access to the bank's wallet / payments APIs.
2. Agree exclusivity scope, fee-share and investment structure (grant, equity or facility).
3. Joint pilot with 5 sample restaurants in Dar es Salaam, Arusha and Zanzibar.
4. Review pilot results at Month 8, then scale jointly across Tanzania.