

PALLI

# The Payment Network for Africa's Supply Chain



Francis and Jon,  
co-founders of PALLI

## Context

# 90% of Supply chain transactions use physical cash<sup>1</sup>

### Cash-based informal economy



**Consumers**



**Retailers**



**Local  
Wholesalers**

### Formal economy



**Distributors  
and  
Aggregators**



**Suppliers and  
Manufacturers**

<sup>1</sup> [Fintech in Africa: The End of The Beginning. McKinsey. 2022](#)

## Complex Local Operations

Tom, local wholesaler, has cash **in constant motion**



**Tom (middle) local Wholesaler**

Tom uses a network of tuk-tuk drivers and bicycle riders to move inventory, generating cash sales several times each day

## Unpredictable Supply Operations

Suppliers expect cash payment **at unexpected times**

Suppliers send out delivery trucks to the market and expect that their sales teams come back with cash or bank receipts



**Formal supplier**



## Problem

# Misalignment of cash cycles and delivery schedules **disrupts supply and risks local business survival**



70% of businesses like Tom  
**will collapse in 5 years<sup>1</sup>**

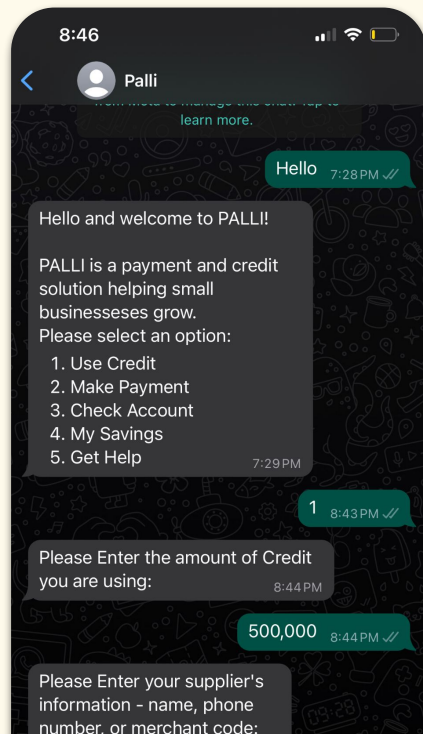


**Turnover stagnates growth**  
across the entire supply chain

<sup>1</sup> [Future Readiness of SMEs and Mid-Sized Companies: A Year On. 2022](#)

## Solution

# Coordinating payments and cash flow on WhatsApp



For Local Business Owners

## Flexible Payments managed through WhatsApp

Coordinate payments across multiple suppliers

For Suppliers and Distributors

## Safe and Secure Cashless Payments direct to bank account

Eliminate cash collection with secured bank deposits

## Team

# Building for the future of Africa

### **JONATHAN BROWN, CEO**

10 years mentoring small businesses owners in Africa

**Navio**, a cancer navigation company.

First Hire, *Head of Product*

**Counsyl**, genetic diagnostic lab (acq. '18 **Myriad**)

#1 in sales. *First software product manager*

**Axena**, an antibacterial coating company, > \$1M in revenue in Asia Pacific Market. *Founder and CEO*

### **FRANCIS BYOBUDDE, CTO**

Built and Manages savings club with > \$1M in assets

**Population Services International (PSI)**, a Global NGO, (formerly Pace), *Head of system engineering*

**Nymbow Uganda**, Migrating African businesses to cloud-based servers. *Founder and CTO*







PALLI was inspired by how local communities work together to solve problems, our mission is to enable that same collaborative dynamic across the entire supply chain, transforming local business operations and fostering collaboration in Africa's growing economy.

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