WinguPay

PITCH DECK

Dennis Asiema

Managing Director

A product of WinguApps

How WinguPay Began

2020

WinguApps Incorporated

2021

WinguApps sets up office in Westlands, Nairobi.

2022

The WinguApps rolls out Payroll product called EasyPay released for Beta testing with active client portfolio from various companies spread across the country.

2023

WinguApps crosses ***KES*** 1M revenue generated from Payroll SaaS

2024

WinguApps crosses KES 1M in revenue generated from Payroll SaaS

2025

WinguPay rebrands Payroll from EasyPay to **WinguPay** and positions itself as a next-generation payroll infrastructure company.

2026

WinguPay becomes one of the first payroll platforms in East Africa to deploy AI-powered payroll intelligence, automating complex compliance calculations and expanding into Uganda, Tanzania, and Malawi.

2020 2021 2022 2023 2025 2025 2026

WinguApps Incorporated

WinguApps sets up Westlands, Nairobi.

WinguPay

The Problem

Problem Statement: Many businesses in Kenya struggle with manual payroll management processes such as excel, leading to errors, accountability and compliance issues, and inefficiencies.

Statistics: 65% of businesses in Kenya still manage their payroll manually, leading to an average of 15% in payroll errors annually.

Customer Pain Points: Businesses spend significant time and resources on manual calculations, face challenges in tax compliance, and experience dissatisfaction among employees due to payroll errors. The government is also constantly revising tax rates and tax brackets making forcing companies to invest in outsourced or automated payroll management alternatives to keep up with compliance, which can be costly investments.

The AI Breakthrough

Introducing Payroll Intelligence for Africa

WinguPay is pioneering AI-powered payroll automation in East Africa.

Our AI engine is trained to:

- **Execute** complex payroll computations (tiered NSSF, tax bands, caps, thresholds)
- Interpret regulatory changes and update payroll logic dynamically
- Perform automated compliance validation before payroll approval
- Provide natural-language payroll assistance through our AI agent
- Detect anomalies and potential payroll errors before processing

This moves **WinguPay** from a payroll system → to a **Payroll Intelligence Infrastructure Platform.**

The Opportunity

Market Size: The payroll management services market in Kenya is estimated to be worth $40 million annually and is expected to grow by 80% over the next five years.

Growth Trends: The adoption of SaaS solutions for payroll management in Kenya is growing rapidly, driven by the need for efficiency and compliance.

Competitive Landscape: WinguPay competes with traditional payroll providers and emerging SaaS solutions, but stands out due to its comprehensive features and localized focus, as well as a centralized dashboard where subscribers can manage their active payroll SaaS subscriptions.

Size the Market

The market potential is high and growing for cloud-based payroll management software subscription services and integrated payment integration services, with the growing demand for digitization and cloud-based subscription services.

KES 4 Billion per Year

Total Available Market (TAM)

KES 1 Billion

Serviceable Available Market (SAM)

KES 350 Million

Serviceable Obtainable Market (SOM)

Key Features & Value Proposition Overview

AI-Powered Payroll Engine

- Intelligent statutory calculation engine (PAYE, NSSF 2022, SHIF, Housing Levy)
- Automated tier validation & contribution caps
- AI assistant for payroll queries and real-time breakdown breakndown explansations
- Smart contractor classification logic
- Built-in audit intelligence layer

Impact:

80%

reduction in payroll calculation errors

- Faster processing time
- Reduced reliance on external payroll consultants
- Increased compliance confidence for SMEs and corporates

Automated Payroll Calculations

- Easily perform automated calculations for overtime with biometics, absence, leave, and wages with compliant formulas that auto update in compliance with government directives. Available are ALL statutory reports and fully customizable additional beshole respote usind SAP's crystal reports

Employee Self-Service Portal

- Time satures, inclulcinge self errors, compliance assurnce assuranced improved ahe ooiled satisfactio.

Integrated Complisnce Management

We leverage a managed states the art platform that saves companies men investing in costly irfrstructure.

Who We Help

We would like to focus our WinguPay Solution to the following target market:

SME's

Businesses with 1-5000+ employees seeking to streamline their payroll processes.

Industries

Hospitality, transport, retail, technology, and services sectors where payroll management is critical for business operations.

Startups

Newly established companies looking for scalable and cost-effective payroll solutions.

Corporates

Corporates have huge reliance and demand for compliance, and with integrated and automated solutions, it becomes easier to manage and compliant processes

Business Model

We would like to focus the WinguPay to the following target market:

Subscription Model

WinguPay offers monthly or annual subscription plans based on the number of employees and additional features required.

Scalability

Pricing plans are scalable to accommodate the needs of businesses of all sizes, from startups to large enterprises.

Revenue Projections

Projected revenue of KES 4 million in 2024, with a growth rate of 60% annually.

Break Even Point

Projected break-even point is at 350 subscribers annually with each subscriber having an average of KES 75,000 per subscription.

Traction

WinguPay now serves **120+** companies and processes payroll for over **5,000+** employees

120+
Companies

$30,000+
Cumulative Revenue Generated

5,000+
Employees

With the launch of **AI-powered payroll intelligence**, WinguPay has positioned itself as a **technology pioneer** in East Africa's payroll automation sector.

Trusted by Industry Leaders

Sahel Capital | Springfield Logistics | Nuru Healthcare | Pamoja Foods | Vertex Digital | Vertex Digital

Primary Markets: Kenya • Uganda • Tanzania • Malawi

Data as of August 2025

Competitive Advantages

Competitor Approach

Affordable Pricing

We offer robust solution at discounted prices because of synergies arising from hosting the applications on our infrastructure.

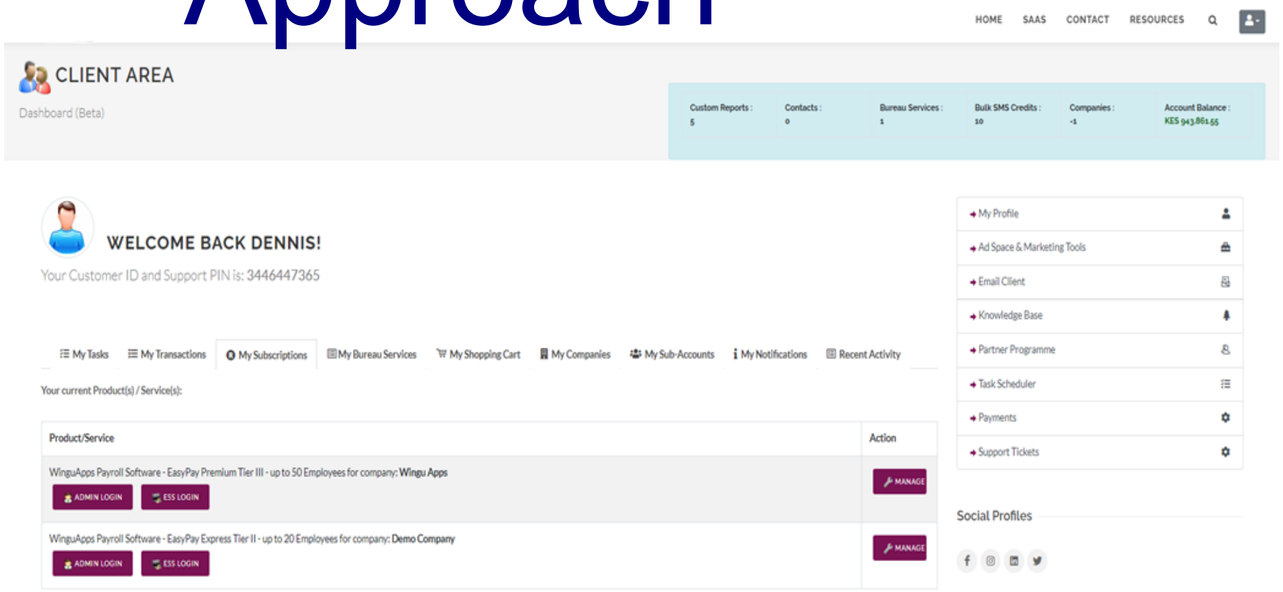
User Experience

We provide a seamless interface, centralized customer dashboard portal, and process of executing tasks which reduces the demand on user training, reduced turnaround time.

Cost Saving

Our platform eliminates the necessity for our clients to invest in costly infrastructure and hiring qualified expertise to manage it resulting in huge cost savings

Competitor Approach



Low Charges

Cheaper subscription Charges below the market prices (Price Penetration)

Multi Country

Different instances for Kenya, Uganda, Tanzania, Rwanda

Multi Company

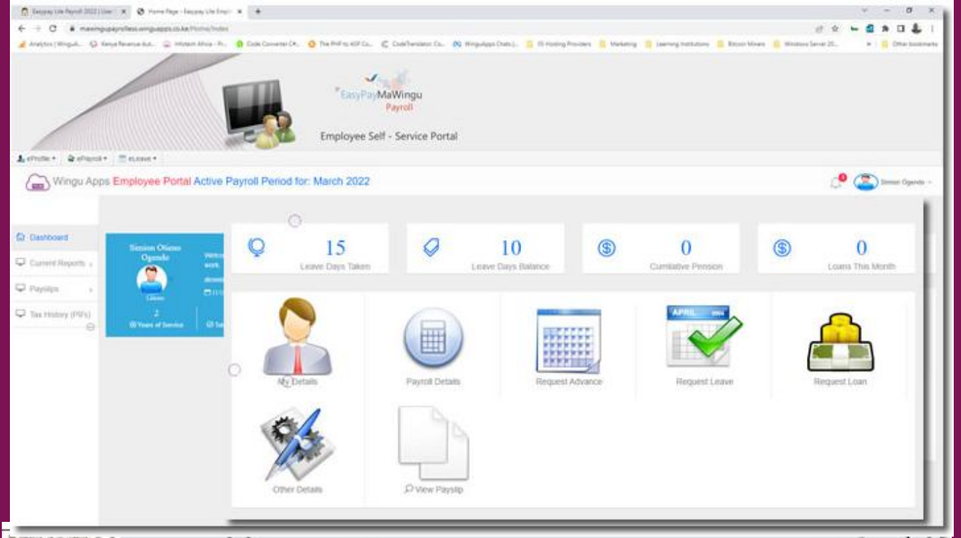
Multi company payrolls all manageable from one central dashboard with merged reports

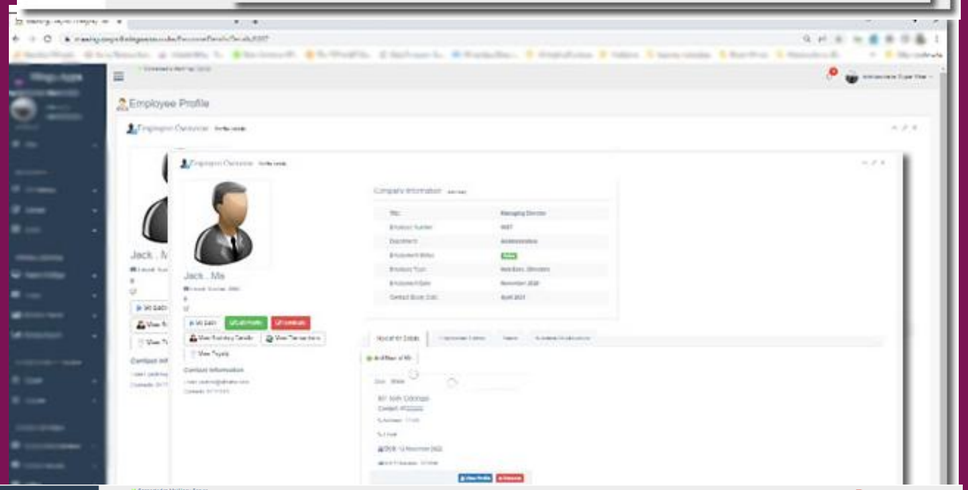
Integrated Services

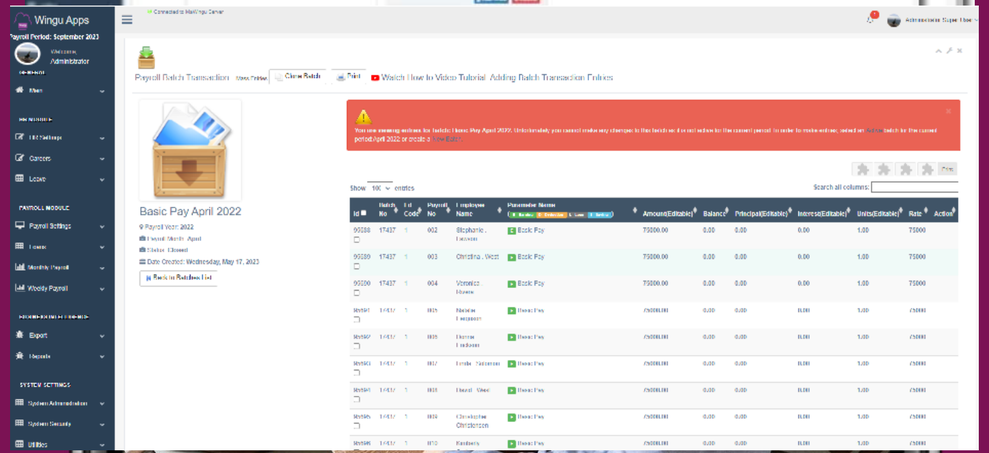
Integrated Services that offer convenience and offer compliance such as MPESA, Bulk SMS, PAYE, NHIF, NSSF compatible format CSVs

Client Area (Back End)

A customer backend that allow them to manage active subscriptions (limited Admin functions), raise support ticket requests, add system users and company information, as well as receive system updates and notifications.







WinguPay

WinguApps

Features:

- Self-Service Portal
- Leave/Loan/Advance Requests
- Payslips / P9's Access Management (POS)
- Parametrized Payroll Batches
- Import Excel Staff Details / Payroll Transactions
- Help-Desk and Ticketing
- Knowledge Base and Document
- Reporting
- Customer Support Dashboard
- Role-Based Access
- Email Notifications

Business or Revenue Model

Our business revenue model comprises of the following:

Subscription Based. By offering various Tier levels for desired services, subscriptions for those tiers can be broken down further into Monthly, Quarterly, Bi-Yearly, and Annual renewable subscriptions.

Transactional Commissions. We profit from transactions fees for our salary disbursements bundled on to our solution from our merchant service. The channels of income range from MPESA, Airtel Money, Pesalink, and Credit Card deposits and payments.

We also charge a small fee of KES 5000 per payroll year for backdating employee payroll data for previous payroll periods processed by legacy systems prior to the client on-boarding.

Marketing & Sales Strategy

Digital Marketing

We carry our content marketing through blogs, social media advertising such as FB, Twitter, IG. LinkedIn; SEO optimization for relevant keywords. Our keyword optimization for our online calculator has brought us the grates results leading to multiple enquires on the payroll subscription service.

Partnerships

We collaborate with accounting firms and HR consultants for referrals and co-marketing efforts. Our greatest source of new clients is through accountants and referrals from existing clients.

Sales Teams

We use dedicated payroll sales team targeting SMEs, participation in industry events and trade shows. We have campaign days where the sales team approach companies on a door-to-door basis, cold calling, or via email advertising campaigns.

2026

- Launch AI Payroll Agent (complex statutory computation engine)
- Automated compliance validation layer
- Payroll anomaly detection system

2027

- Cross-border payroll intelligence
- Multi-country tax harmonization engine
- API infrastructure for embedded payroll services

Aliiebonted payroll exallidence

Certified validation layer

Payroll anomaly dedetion engine

API infrastructure for embended payroll services

Long-Term Vision:

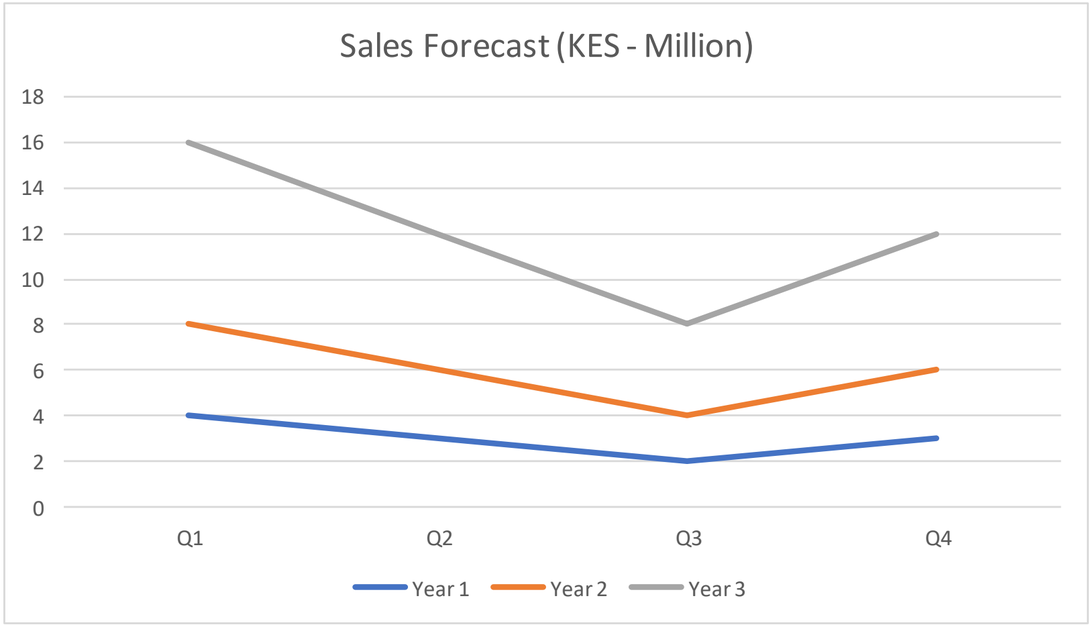
To become the **Payroll Infrastructure** Layer for Africa, **powered by AI.**

Financial Projections

Revenue Forecast: Year 1: KES 12 million, Year 2: KES 24 million, Year 3: KES 38 million.

Cost Structure: Development: 30%, Marketing: 40%, Operations: 20%, Contingency: 10%.

Profitability: Expected breakeven within the first two years, with a projected ROI of 30% for investors.



The Team

Kizito Ikapel
Board Advisor

Dennis Asiema
Managing Director

Ngotho Gathu
Non-Excecutive Director

Sylviah Mwitumi
Non-Excecutive Director

Samuel Kaimaiti
Software/Data Engineer

Martin Ruriga
Software Implementer

Rungurua Machira
Business Development

Funding Requirements

Investment Needed: Seeking $2.5 Million in Seed funding to fuel product development, marketing campaigns, and expansion efforts.

Use of Funds: 40% for product development, 30% for marketing, 20% for market expansion, 10% for operational expenses.

Investment Terms: Equity stake negotiable/SAFE, with an expected ROI of 30% over the next five years.

Contact Information

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Thank You
Q & A