PRE-SEED INVESTOR DECK

Flirox

The merchant operating system that turns everyday sales into a verifiable financial identity.

Chineke Michael Chukwuedozie, Founder & CEO
Pitchmic Network Limited | Abuja, Nigeria

Raising $500K Pre-Seed

THE PROBLEM

Africa's SMEs run the economy, invisibly

Fragmented operations

Paper ledgers, several POS terminals, cash and informal credit, with no single source of truth.

No verifiable financial trail

Real revenue and cash flow never get captured in a form that banks or investors can trust.

Locked out of capital

Lenders, insurers and suppliers cannot underwrite what they cannot see, so creditworthy merchants stay excluded.

Nigeria has an estimated 40M+ MSMEs (SMEDAN), contributing roughly half of GDP. Most remain invisible to formal capital.

THE SOLUTION

One operating system. One financial identity.

Point of Sale

Checkout across POS terminals, transfers, cash and payment gateways.

Inventory

Real-time, multi-store stock with tamper-evident audit trails.

Staff Management

Role-based accounts, shifts and permissioned access per store.

Financial Intelligence

Every operational signal becomes a lender-ready financial identity.

Platform-agnostic: Flirox listens to every payment channel a merchant already uses, without changing how they operate.

THE INTELLIGENCE LAYER

A closed-loop economic brain, built in, not bolted on

Living Economic State

Ledger events become a 12-dimension state: revenue velocity, margin, cash runway, stockout hazard and shrinkage.

Decision Engine

Demand and supplier lead-time uncertainty produce stockout probabilities and evidence-linked actions.

Verified Economic Impact

An immutable, SHA-256 audit-hashed ledger of the net Naira value each decision created or preserved.

Governed Autonomy

Three authorization tiers, from advisory to bounded autonomy with spend ceilings and margin floors.

Zero-Fake-AI: every metric is derived from verified ledger facts. Fraud scoring and a live Merchant Health Score run in production.

MARKET OPPORTUNITY

A large market, sized from the bottom up

TAM: $4.2B+

Nigeria's 40M+ MSMEs at a blended ~$100 per merchant per year across subscription, transaction and embedded-finance revenue.

SAM: $450M+

~4.5M digitally active urban retail and service merchants in Lagos, Abuja, Port Harcourt, Kano and Ibadan.

SOM: $8-10M

50K-100K merchants within 3 years, expanding city by city from a 50-100 merchant validation cohort.

Why now: cashless retail dominates, digital lending needs alternative underwriting data, and AI infrastructure is now affordable for SMEs.

GO-TO-MARKET

Start with operations, build the data, scale the network

1. Operations layer

Onboard merchants onto POS, inventory and staff tools.

2. Data layer

Every sale, restock and shift becomes a live scoring signal.

3. Distribution

Bank, insurer and trade-association partnerships, city by city.

4. Monetization

Verified scores unlock lender, insurer and BNPL partnerships.

Initial focus: urban retail and service merchants in Lagos and Abuja with high transaction volume and little access to credit.

BUSINESS MODEL

Multiple, compounding revenue lines

Starter: NGN 10,000/mo (~$7)

Core POS, inventory and staff tools for single-location merchants.

Growth: NGN 15,000/mo (~$11)

Multi-store support, advanced reporting and credit intelligence.

Transaction fees: 0.2%

Processing margin on payments through Flirox rails.

Embedded finance: 5-10%

Revenue share on credit, insurance and working-capital products underwritten with Flirox data.

API licensing: per call

Consented financial-intelligence access for lenders, insurers and partners.

Merchant pricing is Naira-denominated; USD figures are approximate at NGN 1,400/$1 (August 2026).

COMPETITIVE LANDSCAPE

A different category: financial intelligence infrastructure

Moniepoint	Payments and banking infrastructure
OPay	Consumer payments and wallets
PalmPay	Consumer payments and wallets
Bumpa	Inventory and storefront management
Flirox	Merchant financial intelligence infrastructure

Flirox sits above the tools merchants already use and turns their data into a financial identity institutions can underwrite.

PROGRESS

Built. Team forming. Ready to pilot.

Company incorporated

Pitchmic Network Limited, registered under CAMA 2020.

Production platform built

10+ microservices across payments, inventory, ledger, staff, fraud and reconciliation, plus a live Next.js merchant portal.

Team forming

Sole technical founder; Chioma Ozoejike on board as Co-Founder & CBO; hiring a Head Engineer and Data Science Lead.

Raising pre-seed

$500K to run the first 50-100 merchant cohort and prove the credit-intelligence model.

THE FOUNDING TEAM

One built the product. One will build the market.

Chineke Michael Chukwuedozie, Founder & CEO

8+ years in distributed systems; built Flirox end to end (backend, frontend, security, infrastructure). Door-to-door sales at Frontline Energy (2023-24). B.Sc. Computer Science, PMP, Tony Elumelu Foundation alumnus.

Chioma Ozoejike, Co-Founder & CBO

VP Business Development, PayOnUs. 5+ years in retail and relationship banking at GTBank. 2+ years in wealth and asset management at FCSL Asset Management.

THE ASK

$500,000 pre-seed to prove the credit-intelligence model

$225K	45%	Team & operations: engineering, data science, GTM
$125K	25%	Merchant onboarding (50-100 validation cohort)
$40K	8%	Infrastructure
$40K	8%	Security & audits
$35K	7%	Data protection & compliance
$35K	7%	Legal & regulatory

This round delivers

A validated credit-intelligence score on the first 50-100 merchants. LOIs converted to active, paying usage. Head Engineer and Data Science Lead hired. First lender or insurer pilot.

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