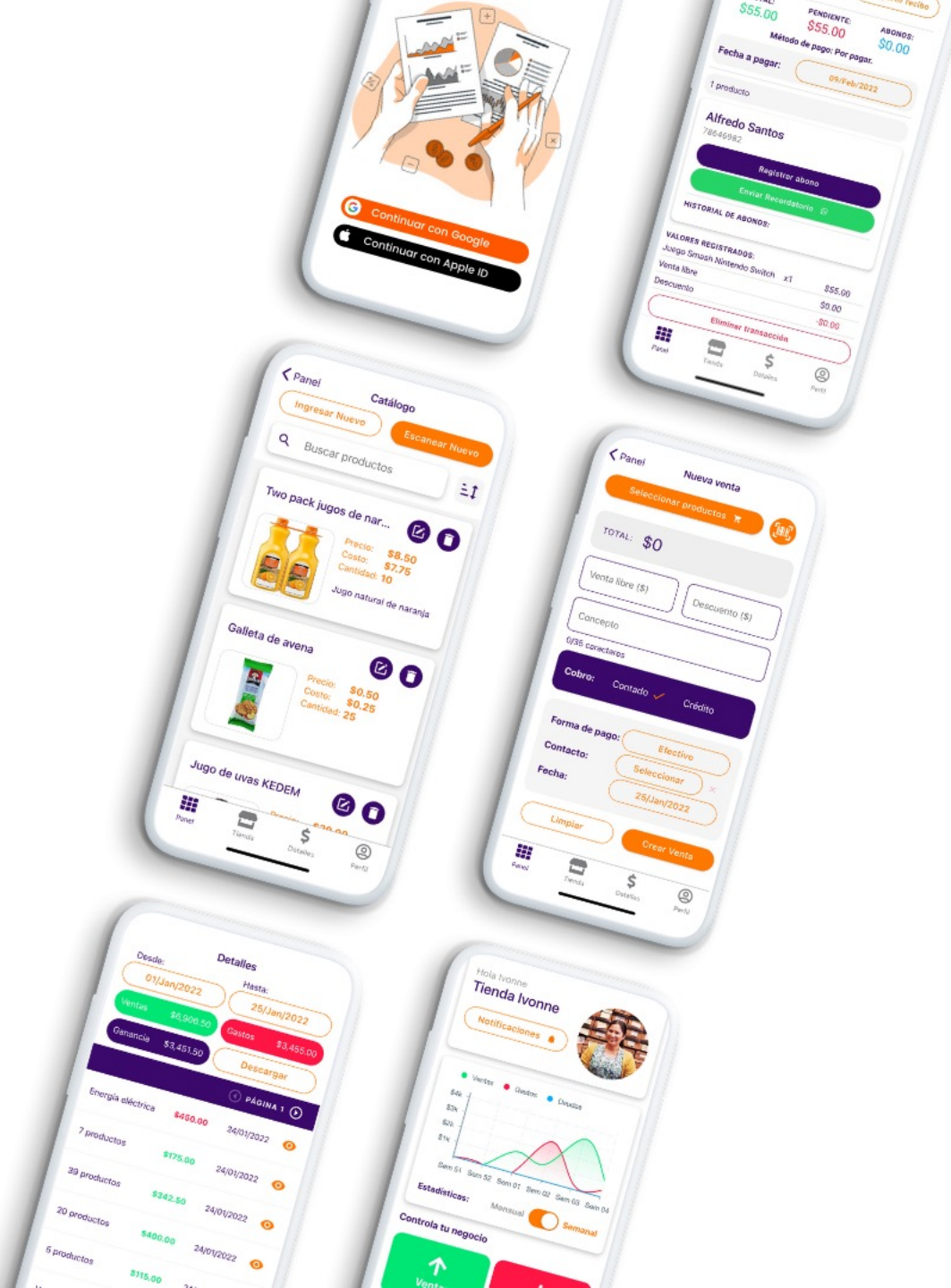


cabal.

August, 2023



vende registra crece.

Our Founders



Diego Ruiz
Co-Founder & CEO

Former Financial
Advisor, M&A



Jorge Chica
Co-Founder & COO

Former Regional Data
Coordinator (PepsiCo)



**Bringing technology and financial inclusion
in Latin America**

The Problem

of small and micro businesses in Latam

Low productivity and low financial access

90%

Use paper & pencil

No reliable information about their economic activity

**Latin America
Financial Depth**

Credit to Private Sector
GDP

47.4%

(U.S. 198.9%)

Our Opportunity

+55 M

Micro-businesses

Total Addressable
Market
85% use smartphones



Our solution today

Enables microbusinesses of Latin America to do bookkeeping, have an eCommerce presence, and access financial solutions in one single app.




Inventory

Products
Categories
Reports 
Analytics 

POS System

Sales
Orders
Analytics



E-commerce

Sales
URL Link
Personalization 
Discounts 
Coupons 

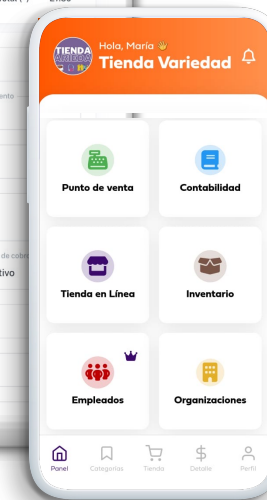
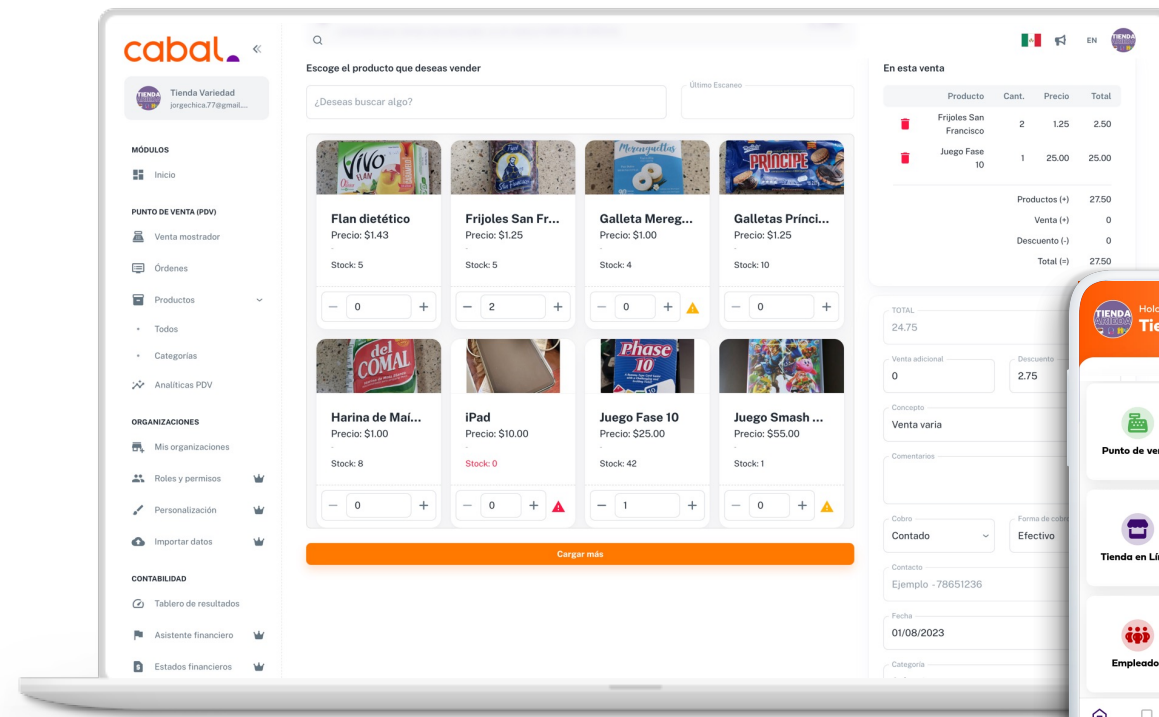
Bookkeeping

Sales
Expenses
Debts
Profits
Financial Statements 
Forecasting tool 
Bulk import 

Management

Organizations 
Employees 

Cabal Web



Cabal App

<https://www.cabal-app.com>



Our Business Model

Enables microbusinesses of Latin America to do bookkeeping, have an eCommerce presence, and access financial solutions in **one single app**.

The roadmap we will go over:

Subscription

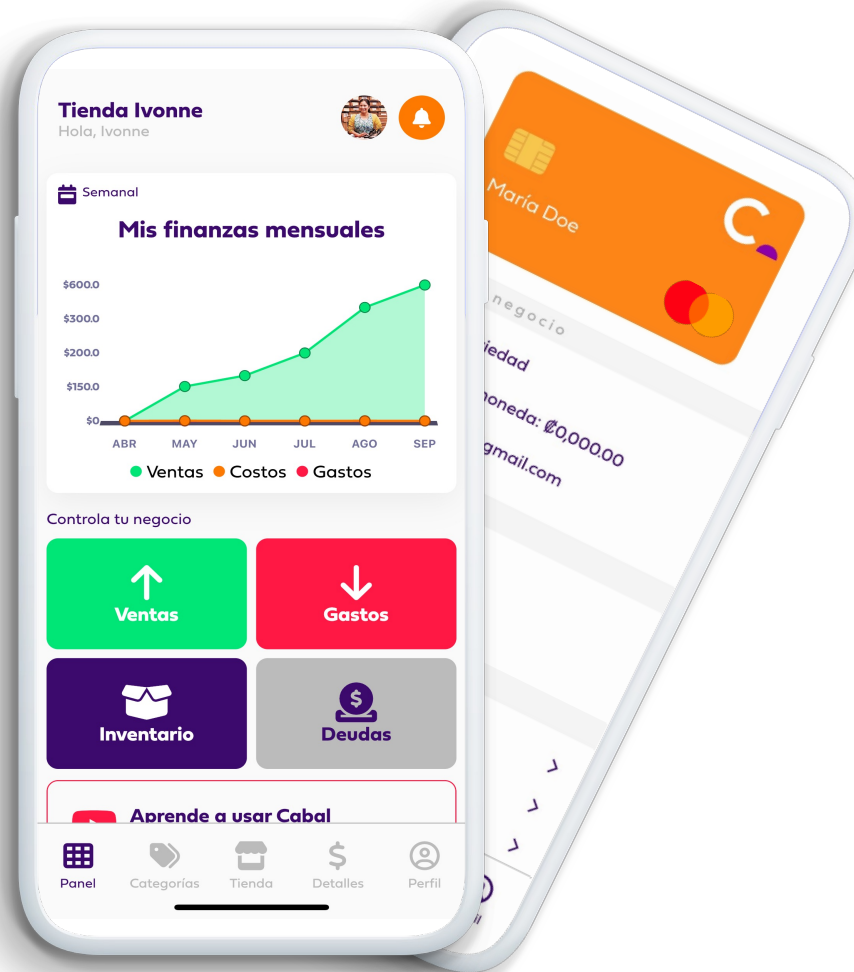


Cabal Plus
App+Web robust
accounting +
ecommerce solution

Education



**Online
Courses**
On how to conduct a
business



Payments



**eCommerce
checkout**



Tap-to-phone
(avoids the need for
external hardware)



Prepaid card

Lending



**Capital
solutions**



Individuals/micro-merchants (1-3 people)
Vast majority unbanked

Micro-merchants (4-10 people)
Usually, unbanked

Small-merchant (>10 people)
Vast majority has bank account

Free account

Payments

Ads & courses

Cabal Plus

USD \$6.99/mo

Payments

Subscription

Ads & courses

Lending

Our sweet spot



Cabal Pro

USD \$-/mo

Payments

Subscription

Ads & courses

Lending

Our Market

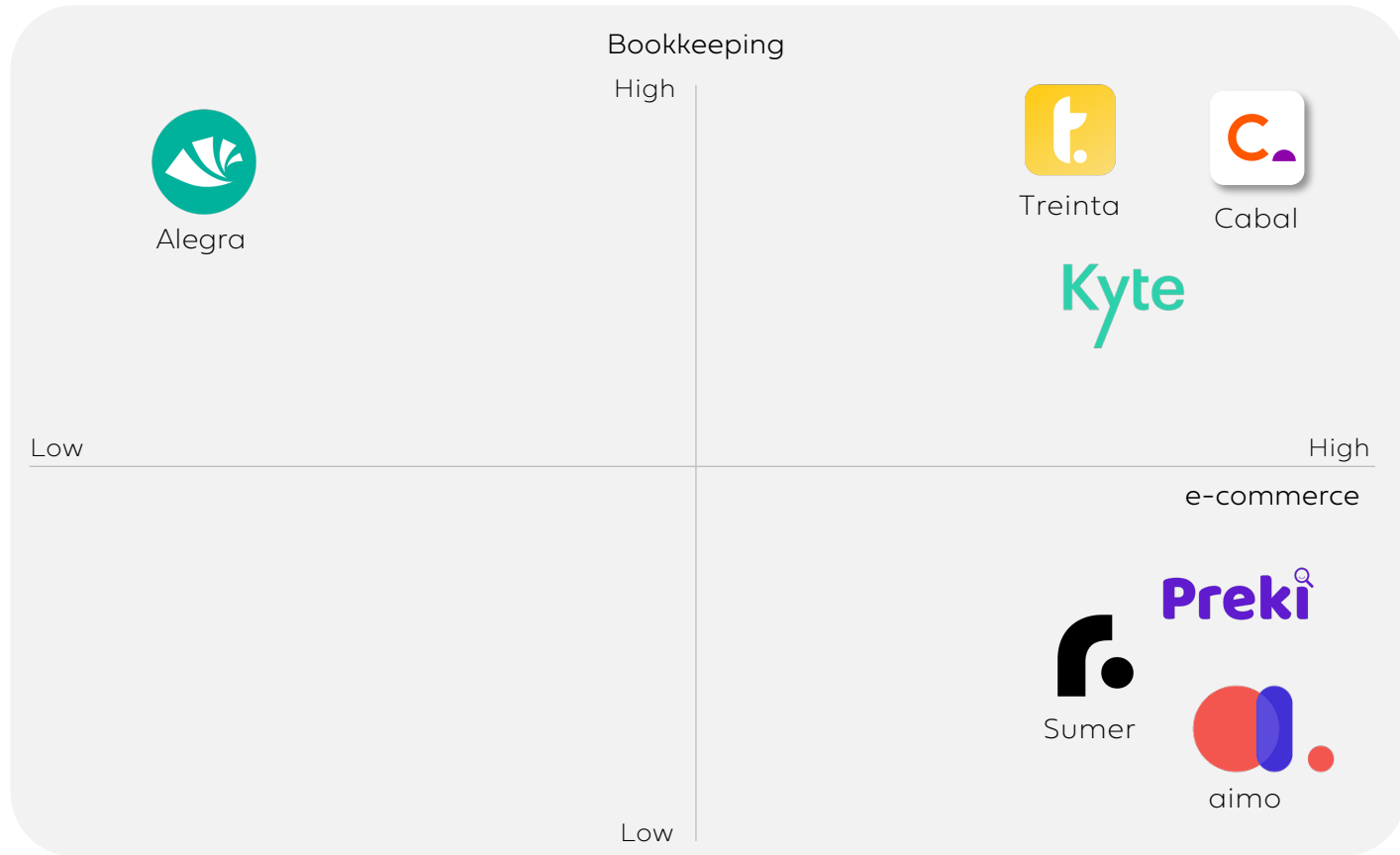
Not all micro-merchants are created equal, but we have a way to be the best ally for all of them.

Key facts

- 98% operate on an informal basis
- Mostly family operated
- Most of them, unbanked
- Historically focused on cash and on-premise sales (massive opportunity in payments and ecommerce)
- Low education regarding managing a business



Our Competitors



Competitive advantages



Easiest design for users



Agile feedback implementation




Tech-moat

What users say about us...

"Manage my inventory is easy, add products is a very **user-friendly** process... ¹⁰⁰ totally recommended"

- Isabel 

"I didn't know how to sell online... with your app now I can and I'm very **thankful** 🙌"

- Diego 

👑 Amazing. I'm really **happy** with this app, I hope every microbusiness owner use this tool"

- Patricia 

"It's an excellent app. My life is **easier** now, I can track my sales and expenses of my business... and IT'S FREE 🏆"

- Iveth 



Our Investors

PARETO

Pareto Holdings is an early-stage investment fund based on Miami and created by Jon Oringer (Shutterstock founder).



Estonian early-stage VC Europe's Top B2B Startup Accelerator. It has more than +250 investments in startups.



RICORP is one of the leaders in securitizations in Central America with marked experience in corporate finance.

rgdcapital

RGD Capital is a group of companies with experience in telecommunications, marketing, and food franchises.



Group of companies with a diversified portfolio of investments in Central America and the Caribbean.



Mexican Venture Capital Fund led by a group of companies with media content exposure in Latin America.



Thank you



[Click here for a demo](#)

cabal



Enhancing technology and financial inclusion in Latin America

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