

Tontine Web

INVESTOR README

1 What Is a Tontine?

A **tontine** is a Rotating Savings and Credit Association (ROSCA) — a centuries-old community finance model widely practiced across West and Central Africa, the Caribbean, and diaspora communities worldwide. A group of people contribute a fixed amount of money into a shared pool at regular intervals (e.g., monthly). Each cycle, one member receives the entire pool. This repeats until every member has received the pot exactly once.

The platform digitizes this trusted community model — removing the friction of cash collection, trust disputes, record-keeping errors, and geographic limitations.

2 How the Platform Works

User Registration & Wallets

- Users sign up with email/password and receive a digital wallet (denominated in **FCFA**, the CFA Franc used across Francophone Africa).
- Three user roles: **Admin**, **Group Leader**, and **Member**.

Group Formation

A user creates a **Tontine Group** with configurable parameters:

Parameter	Description
Contribution Amount	Fixed amount each member pays per cycle (e.g., 1,000 FCFA/month)
Currency	FCFA (default)
Total Cycles	Number of payout rounds (e.g., 12)
Cycle Duration	Days between cycles (e.g., 30 = monthly)
Distribution Type	How the pot is assigned each cycle (see below)

Three Distribution Models

Model	Mechanism	Best For
Fixed	Members are assigned a rank at join time. Pot is paid out in rank order (1st, 2nd, 3rd...).	Groups where order is agreed upfront
Lottery	Each cycle, a random eligible member is selected to receive the pot.	Groups that prefer chance/fairness
Auction	Members bid a percentage of the pot each cycle. The highest bidder receives the pot minus their bid. The bid amount is redistributed to all participants.	Groups comfortable with market mechanics

Contribution Cycle

1. A cycle begins — all active members must contribute the agreed amount.
2. At cycle end, the pool is awarded to the selected recipient (per the distribution model).

3. Transactions are recorded on the platform as: **Contribution, Payout, Penalty, Refund, or Auction Surplus.**
4. The next cycle begins. After all cycles complete, every member has received the pot once.

Transparency & Health Monitoring

- Every group has a **Health Score** — the percentage of active members who have paid the current cycle.
- Full transaction history with reference numbers for audit trails.
- Members can track: current cycle, payment status, rotation rank, lifetime contributions, and lifetime payouts.

Bilingual Platform

- Full **English** and **French** support — critical for the target Francophone African market.

3 Market Opportunity

- **Francophone West & Central Africa** represents ~120 million people across 8+ countries using FCFA.
- Tontines are a deeply embedded cultural institution — most African families participate in them informally.
- The shift from cash-based to digital financial services is accelerating rapidly (mobile money penetration growing 20%+ YoY).

No dominant digital tontine platform exists in the Francophone market — this is a blue-ocean opportunity.

4 Revenue Model (Proposed)

Revenue Stream	Mechanism
Transaction Fee	Small percentage (1-2%) on each contribution processed through the platform
Group Creation Premium	Advanced features (custom branding, analytics, API access) for group leaders
Payment Gateway Margin	Spread on mobile money / card payment processing
SaaS Subscriptions	White-label solutions for cooperatives, microfinance institutions, and diaspora associations

5 Competitive Moat

Cultural Fit

Built specifically for the tontine model, not a generic payment app with tontine features bolted on.

Bilingual by Design

French-first approach avoids the localization debt of English-only competitors.

Multiple Distribution Models

Fixed, Lottery, and Auction in a single platform covers all regional tontine variants.

Blockchain-Ready Architecture

Transaction model with reference numbers and audit trails designed for future on-chain settlement.

6 Current Development Status

Component	Status
Database Schema (5 tables)	Complete
Eloquent Models & Relationships	Complete
User Roles & Wallet System	Complete
Group Management Logic	Complete
Three Distribution Models (Fixed/Lottery/Auction)	Complete
Bilingual UI (EN/FR)	Complete
Livewire Reactive Components	Complete
Payment Gateway Integration	Planned
Cycle Auto-Advancement & Payout Execution	Planned
Admin Dashboard Views	In Progress
API (Mobile App Support)	Planned
KYC/AML Compliance Layer	Planned

7 Tech Stack

Laravel (PHP)	Eloquent ORM	Blade	Livewire	Alpine.js	Tailwind CSS
MySQL / MariaDB	WebSocket-ready				

8 Investment Ask

Seeking Seed Funding

To complete MVP development, integrate payment gateways (Orange Money, MTN MoMo, Wave, Stripe), launch pilot programs in 2 Francophone markets, and build the mobile API.

ENGINEERING

50%

COMPLIANCE

25%

OPERATIONS

15%

MARKETING

10%

9 Team

Founder / Technical Lead information to be added

10 Contact

Contact information to be added

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