

# Cardly

**Loyalty program,  
without compromise**



Daniel Gehrman • [CardlyWallet.net](http://CardlyWallet.net)

 академпарк

# Problem

**60% – 73%** all data within the company **is not used for analytics at all**

— Forrester

**73% retailers** are unable to track the true value of a customer due to broken data – costing them **15-20% in lost revenue**

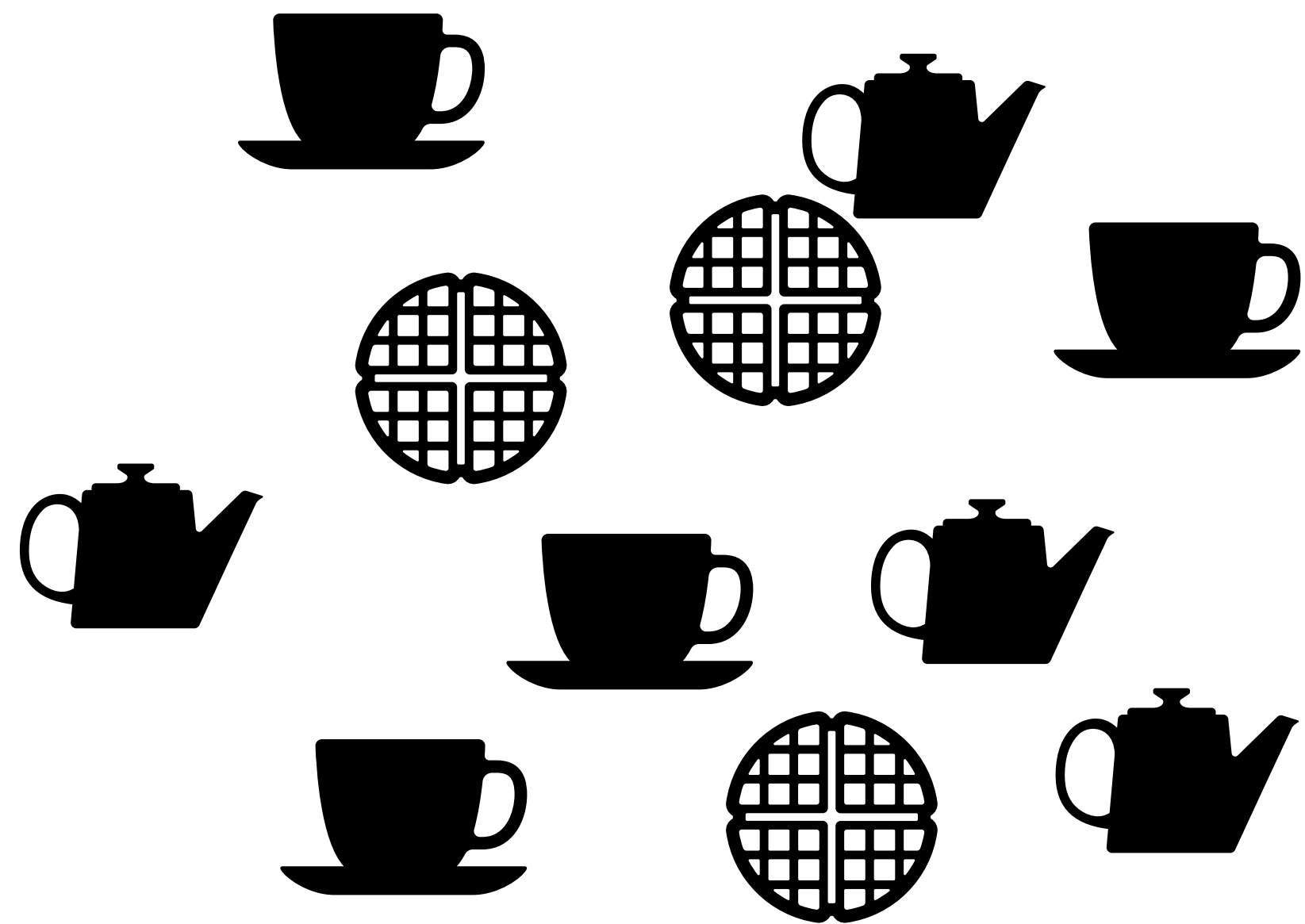
— SRAnalytics

**Coffee Shop:** without analytics

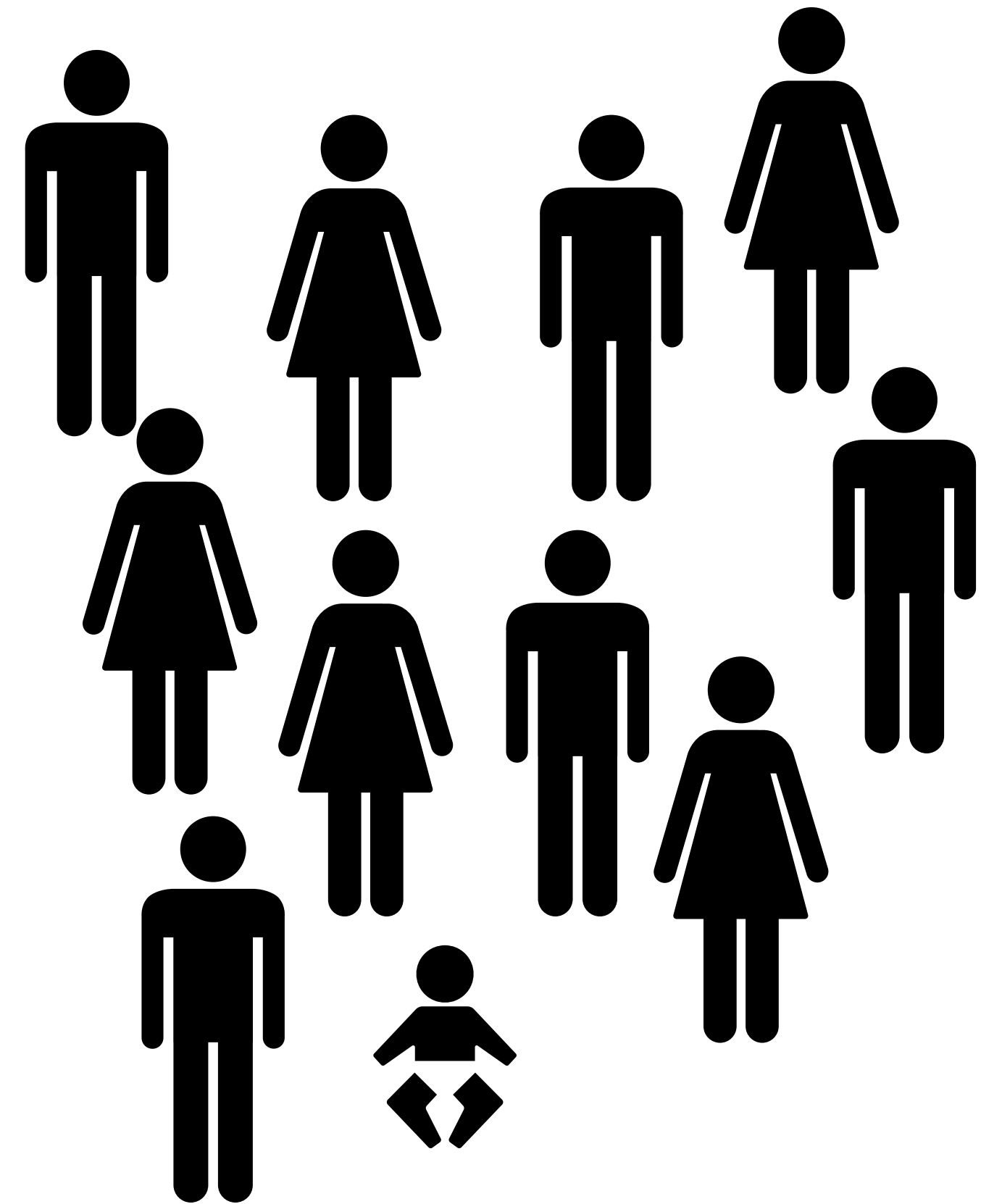
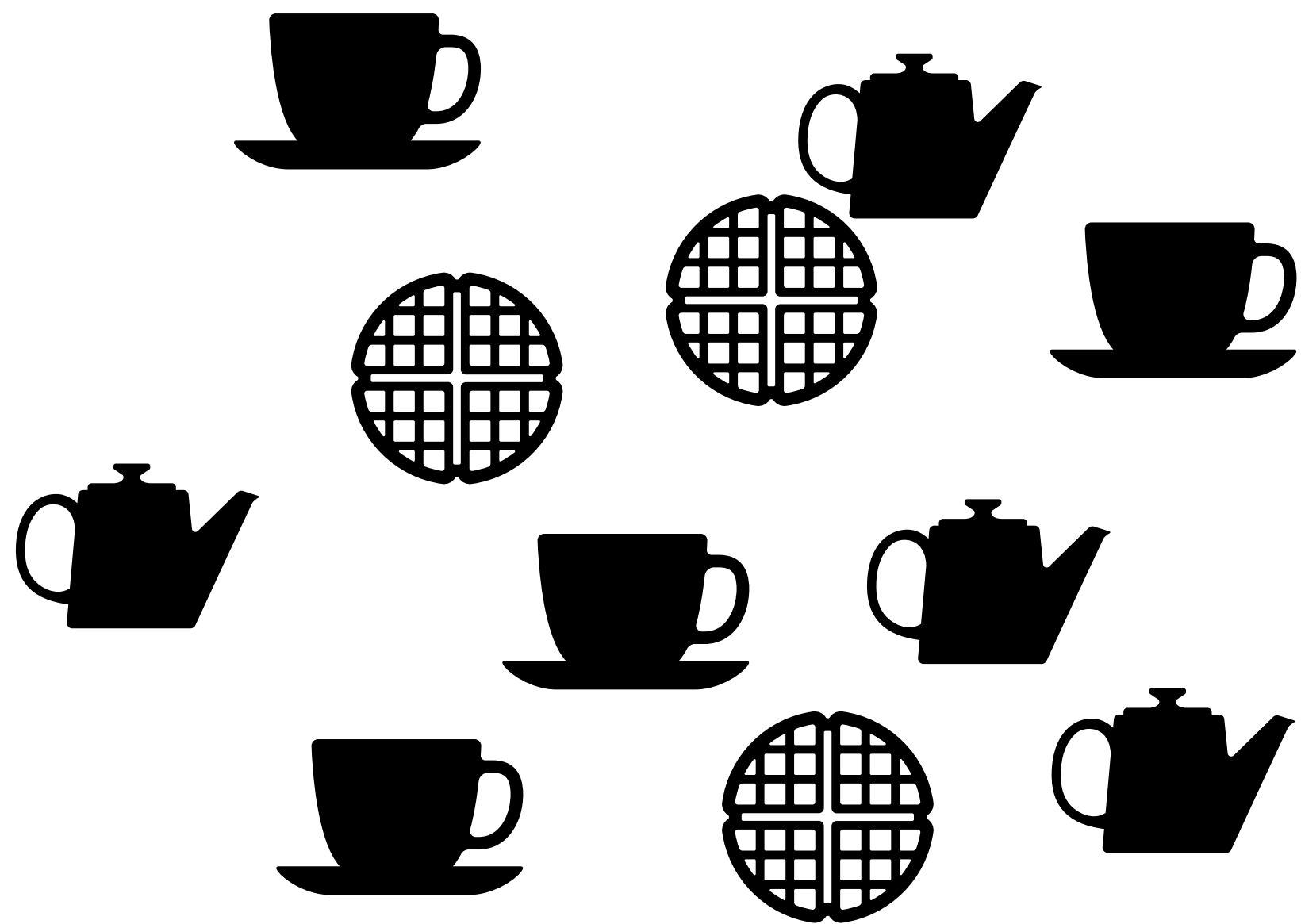
**Revenue:** 1m ₺/month

**Потери:** up to 200 000 ₺ monthly

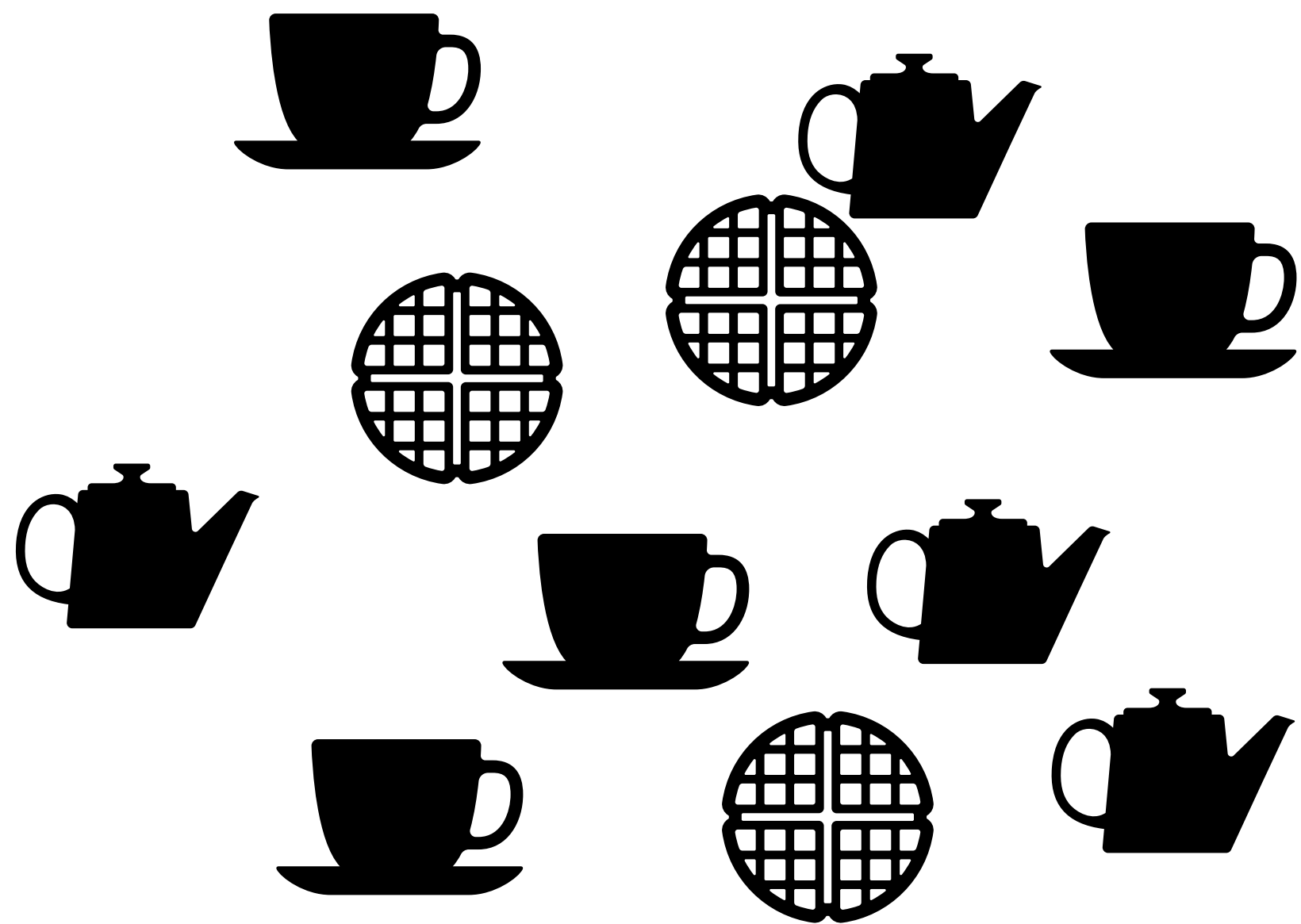
# Problem



# Problem



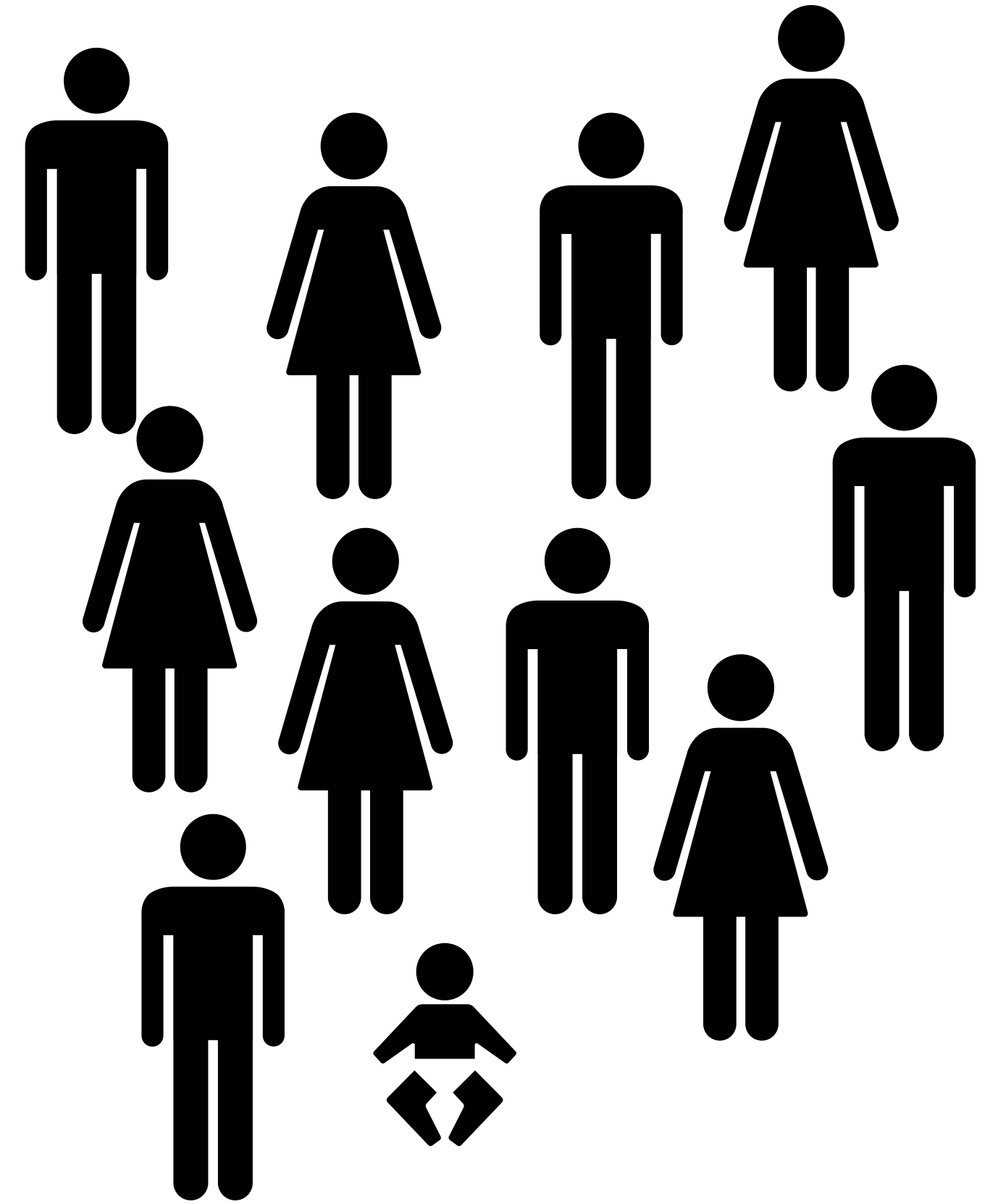
# Problem



**Know *what* what bought**

# Problem

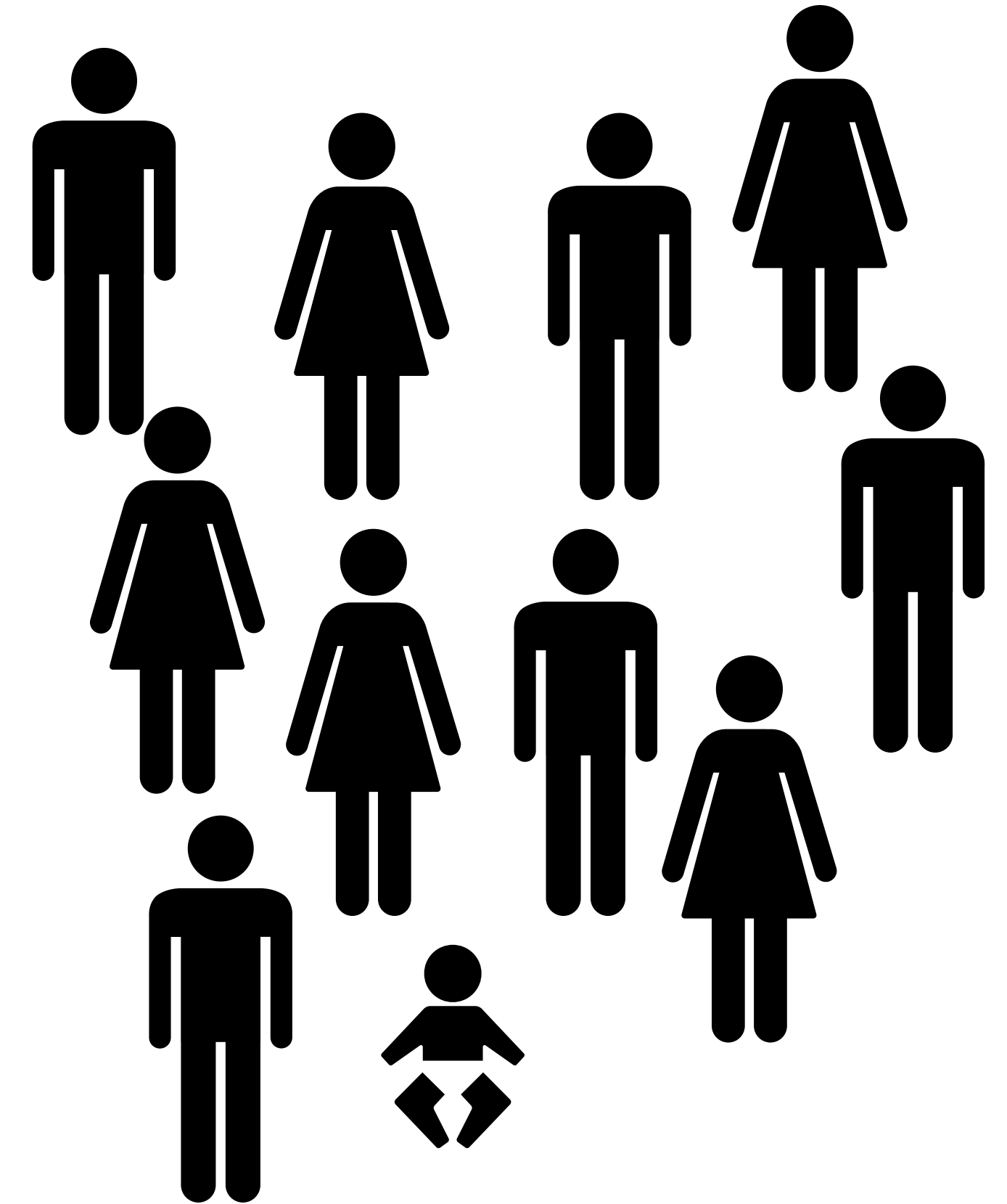
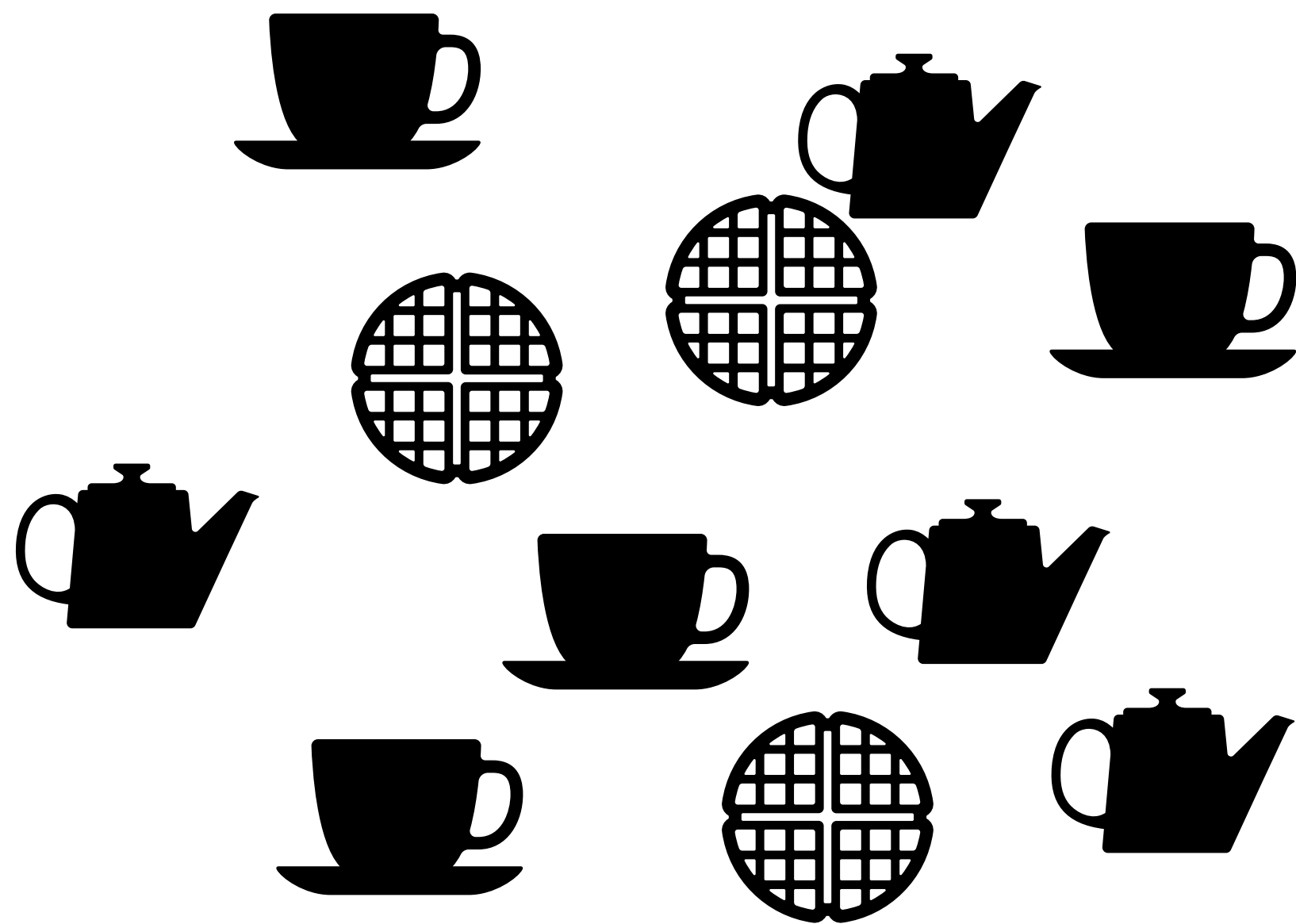
**Know *who* bought what  
But don't know the whole picture**



# Problem

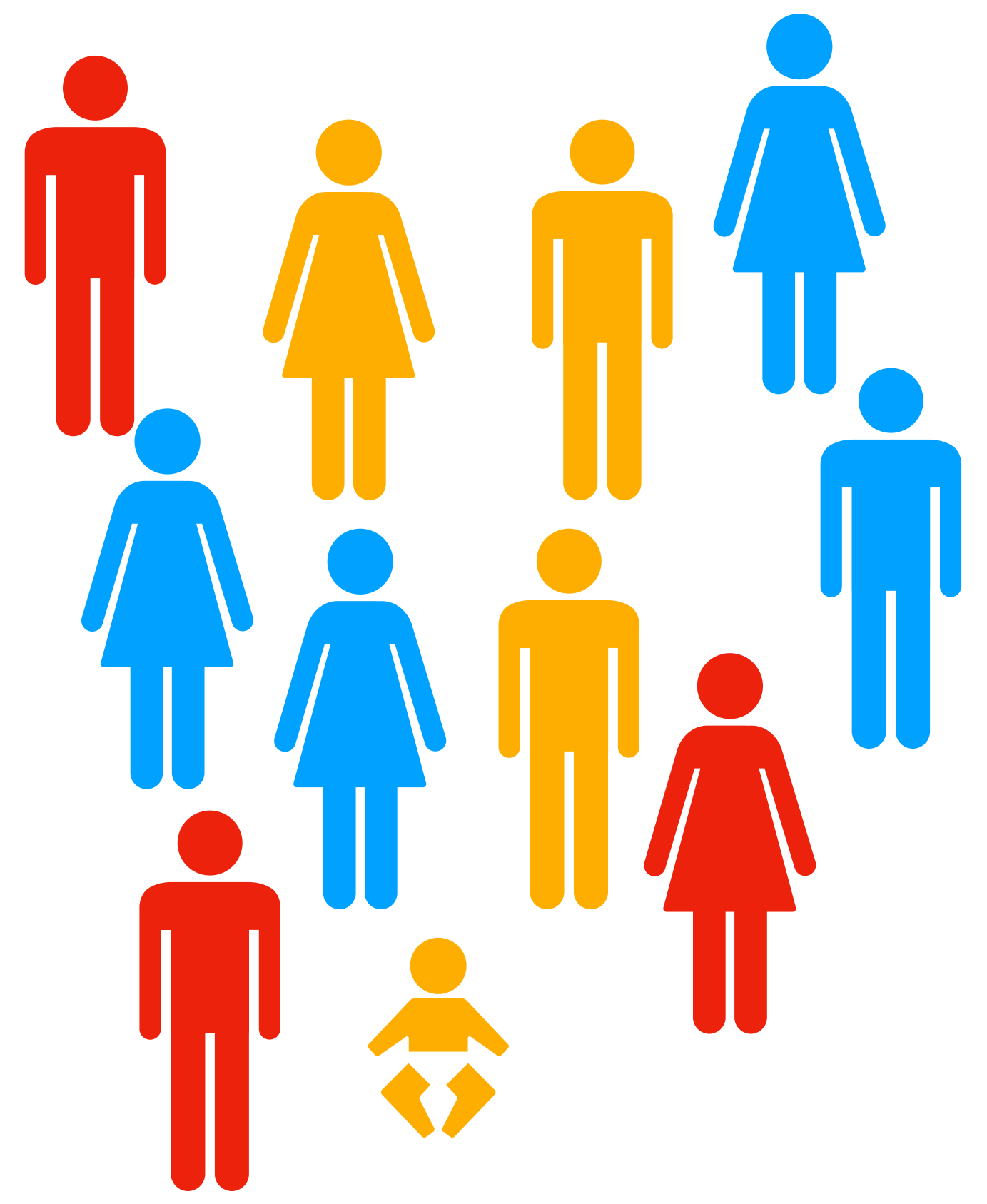
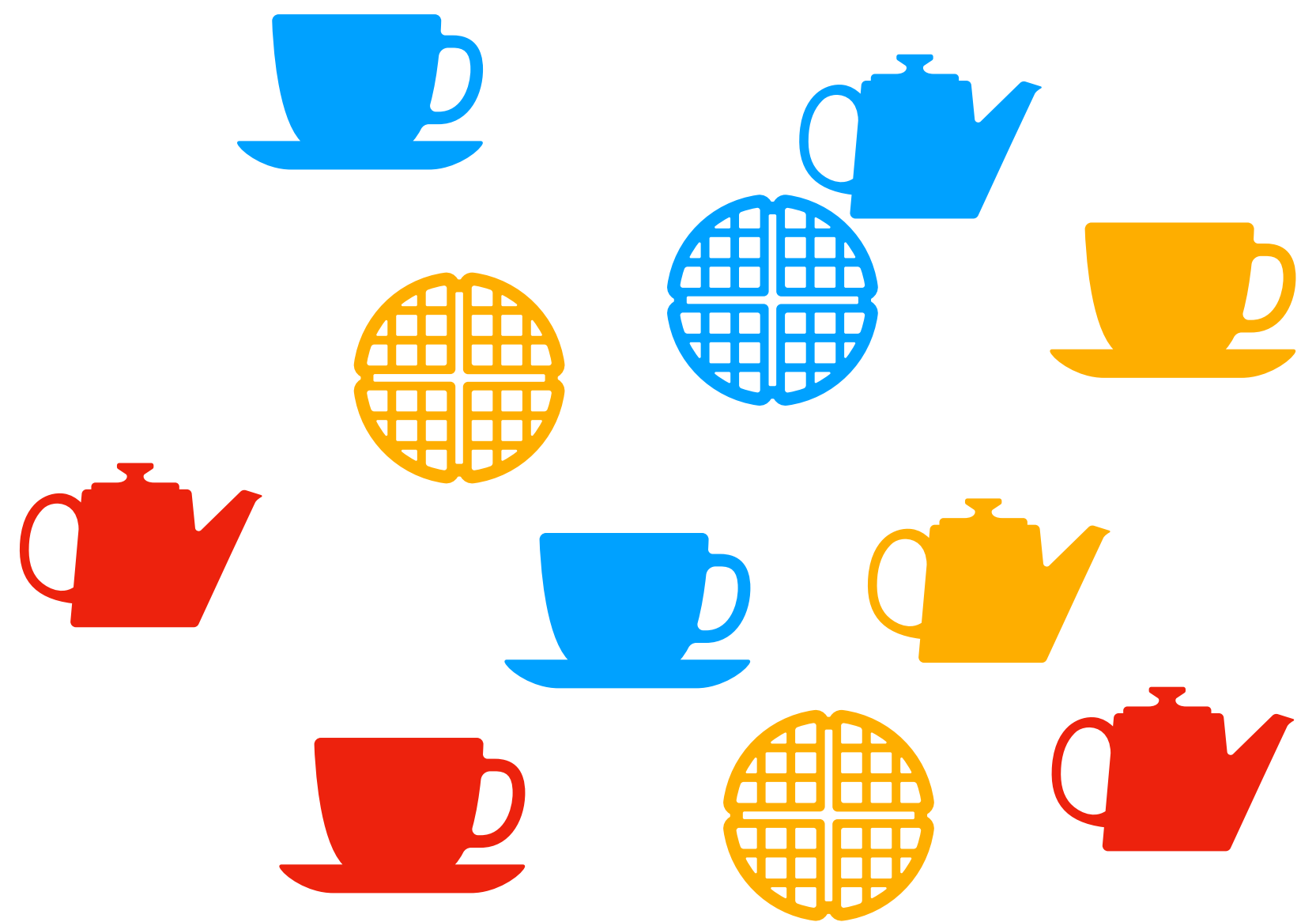
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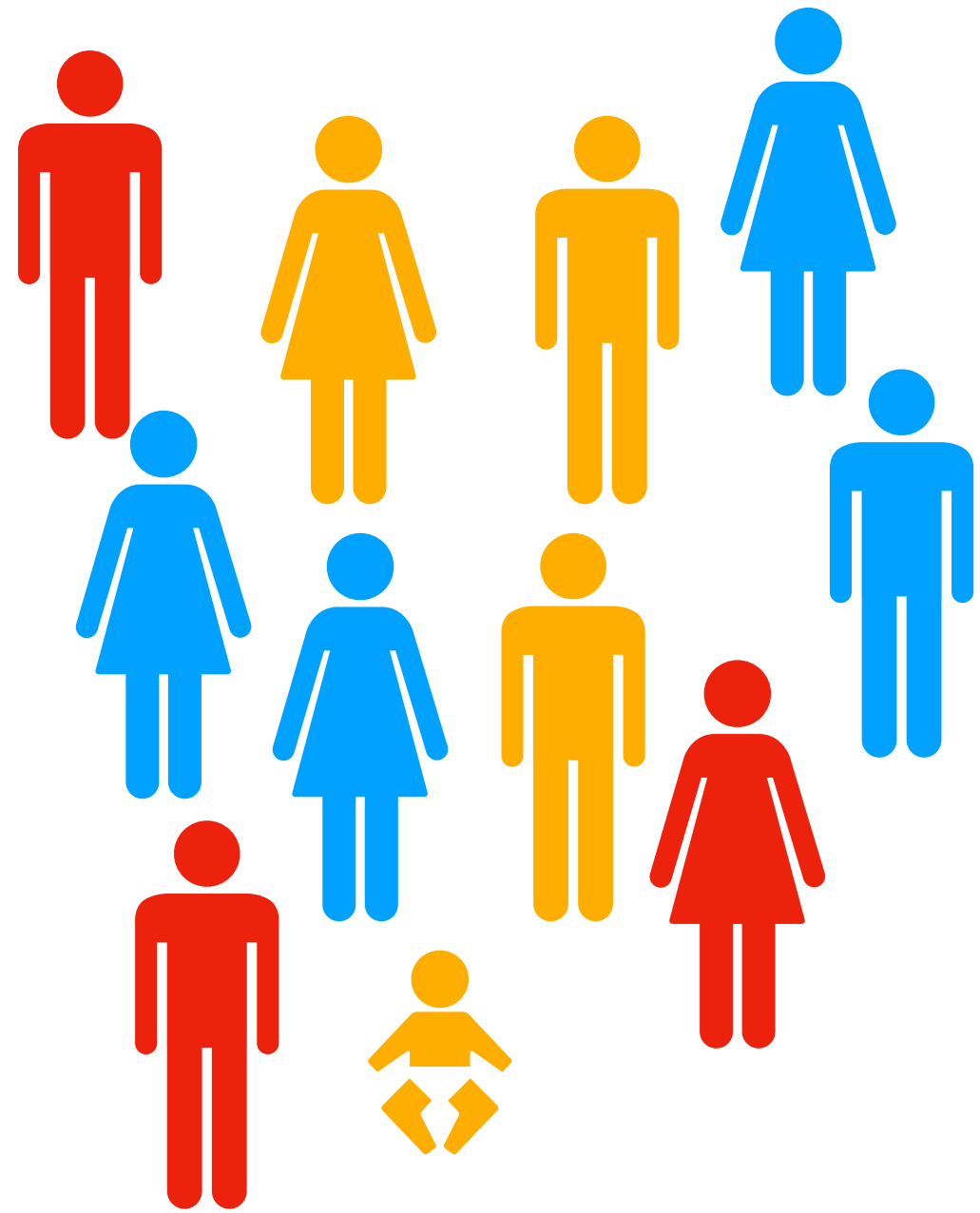


# Cardly Solution



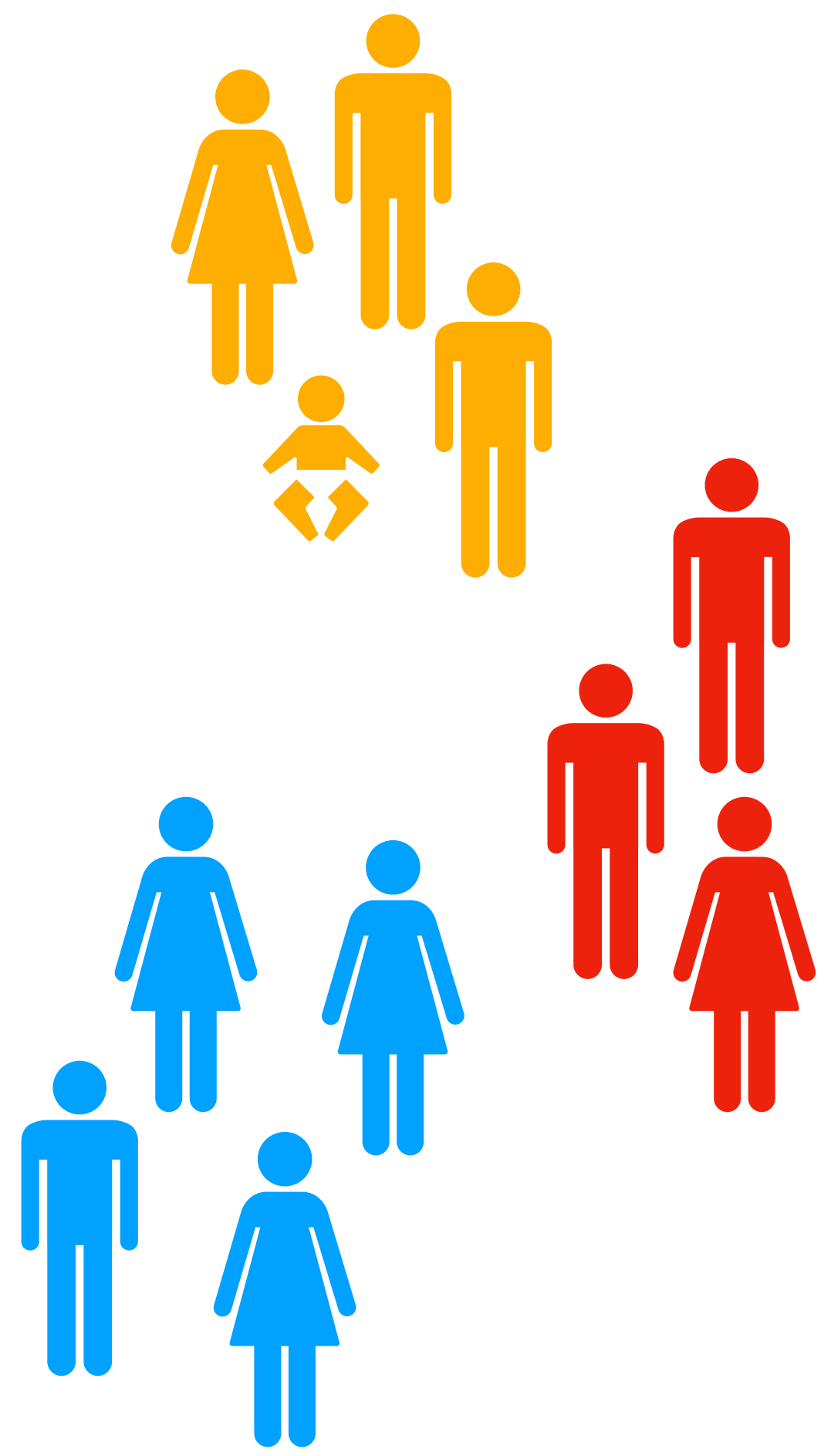
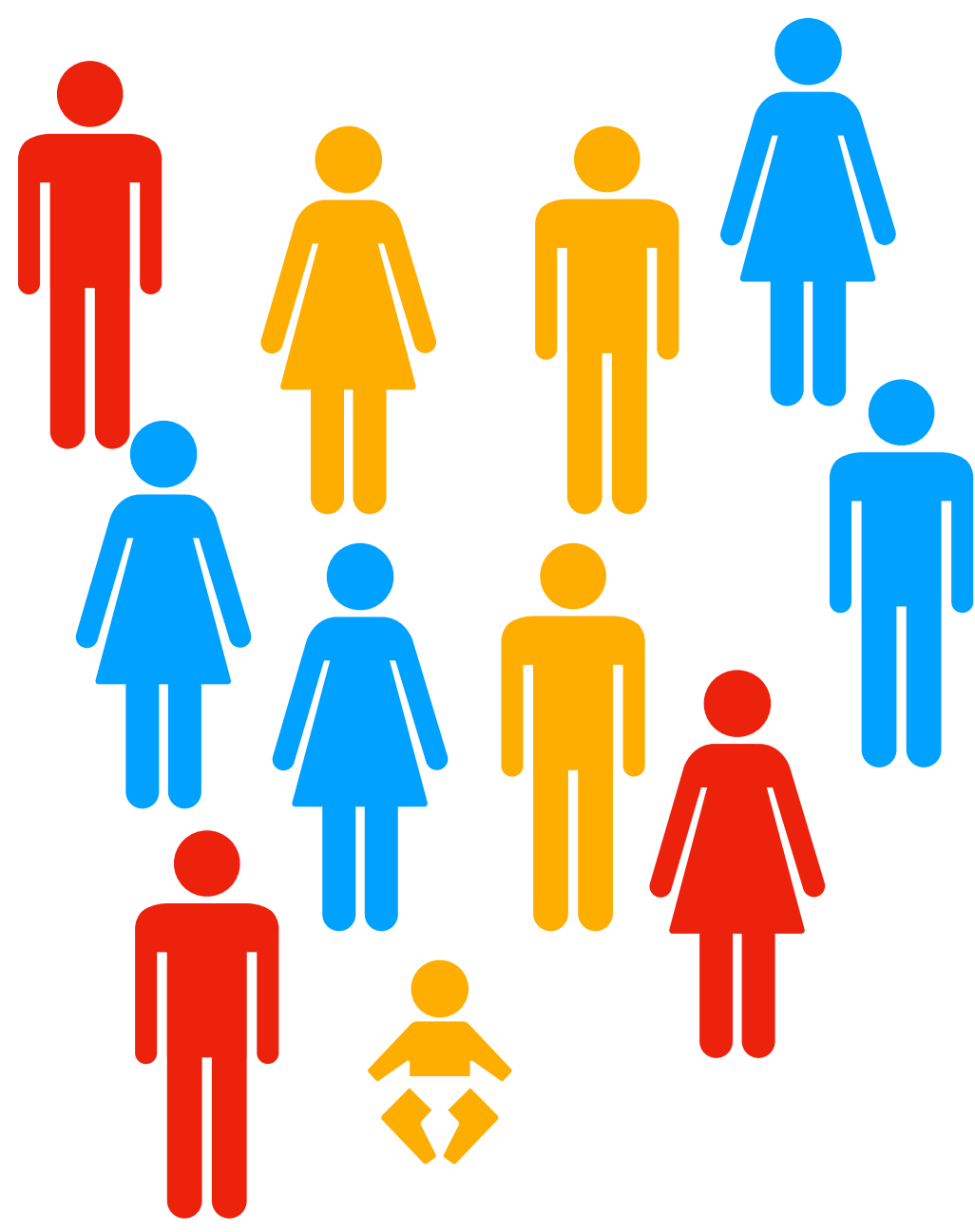


# Cardly Solution





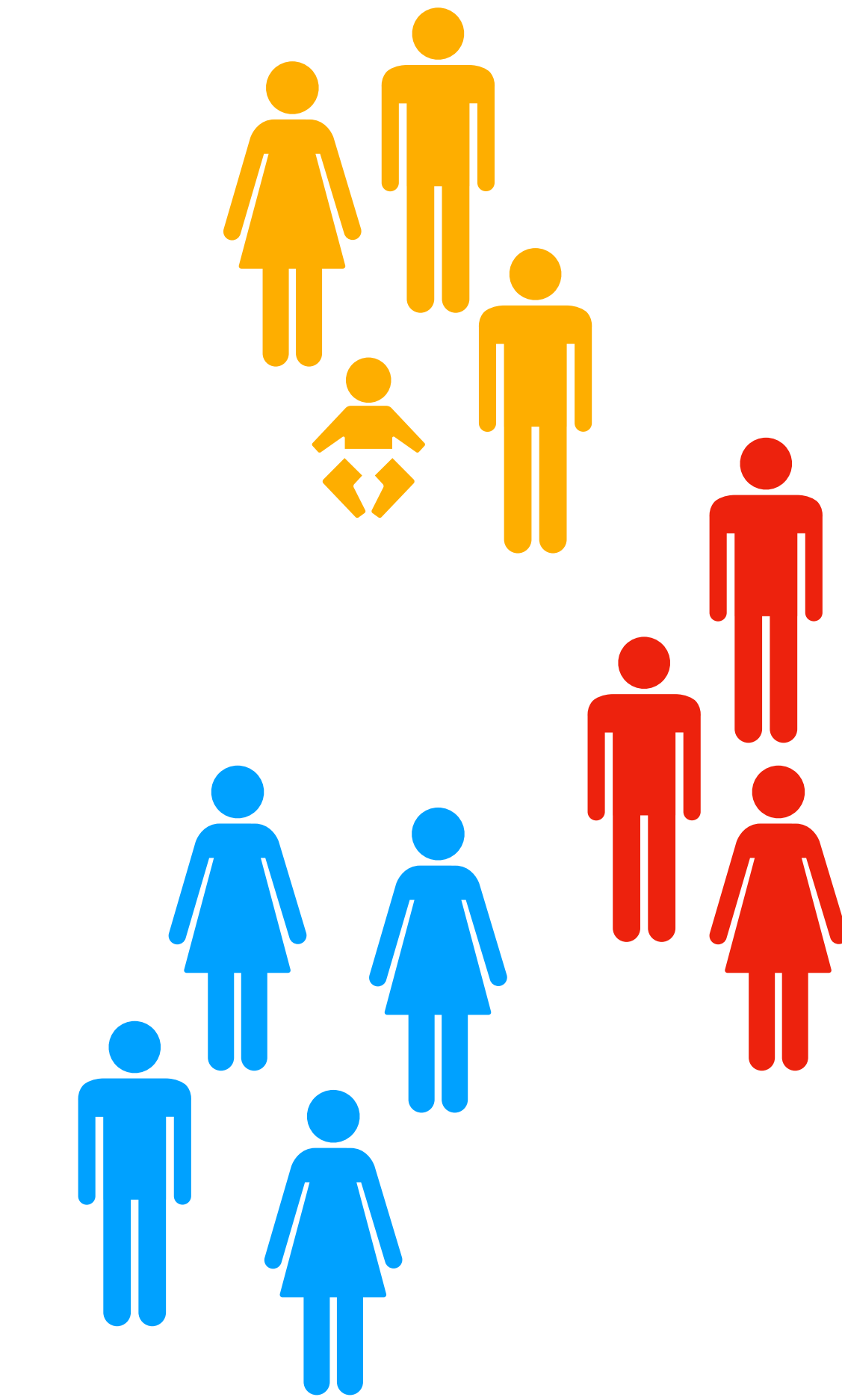
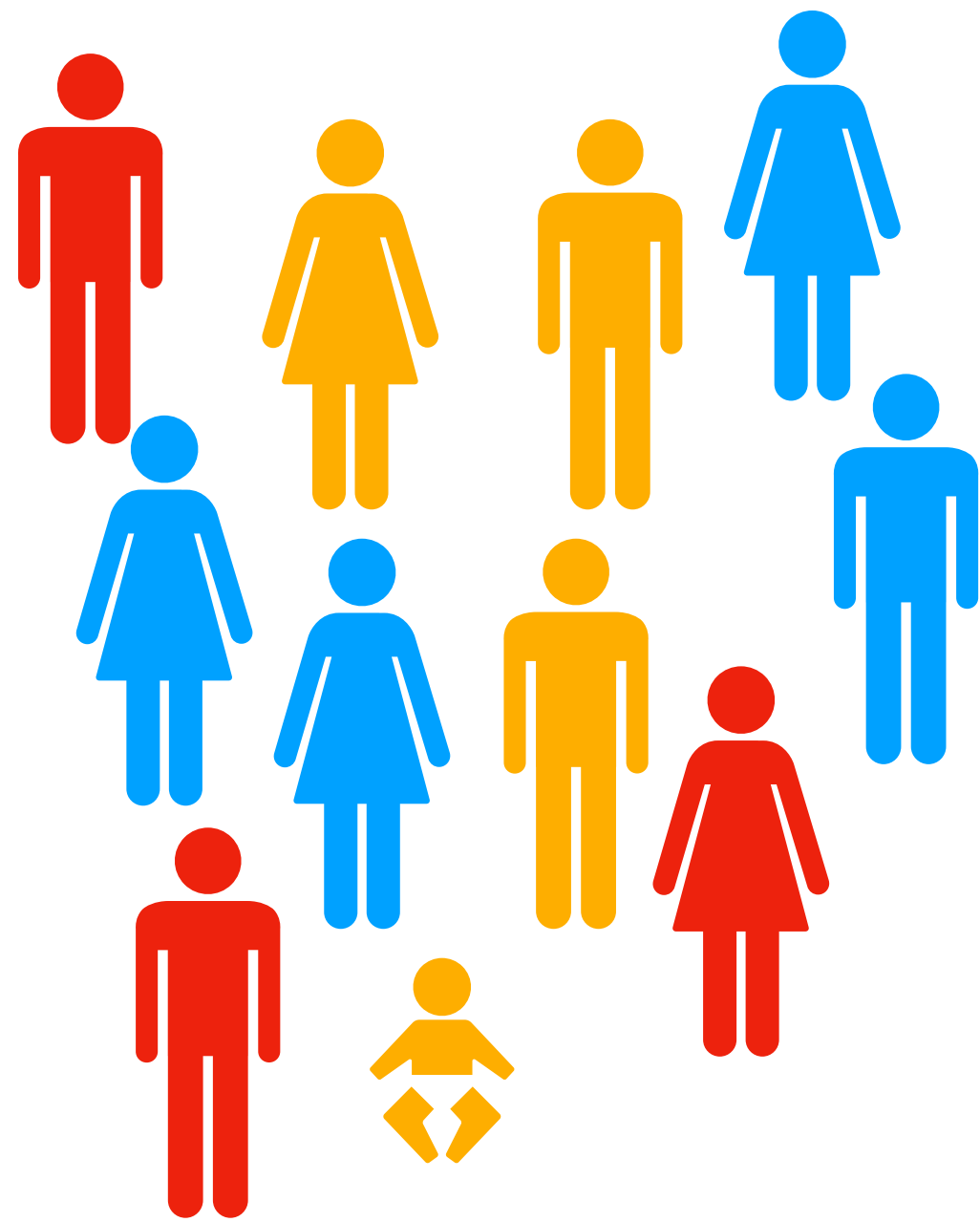
# Cardly Solution



[step 1] segmentation



# Cardly Solution



[step 1] segmentation

Free drink

Discount

Additional cash back points

Push notification

Other

[step 2] action



# Cardly

## Final product

## Loyalty Program Platform with ML powered analytics

### 1. **CLV at the individual level**

Not the average bill for the entire venue, but the exact amount from a specific customer.  
Your top 10% of customers generate 40-60% of your revenue. Do you know them by sight?

### 2. **Individual churn prediction**

Not a revenue decline graph, but a list of names that have stopped coming.  
It's 5-7 times cheaper to bring back one regular than to attract a new one — Harvard Business Review

### 3. **ROI of promotions by customer segments:**

Not just an increase on the day of the promotion, but a clear indicator: new customers or a discount for existing customers.

### 4. **Quiet Day** VS **Loss of Specific Customers**

Not "always like this," but you can see which specific regulars are missing —> and how to bring them back.

### 5. **Customer Retention after the promotion**

Did the customer stopped by for the "free food" or became a regular?

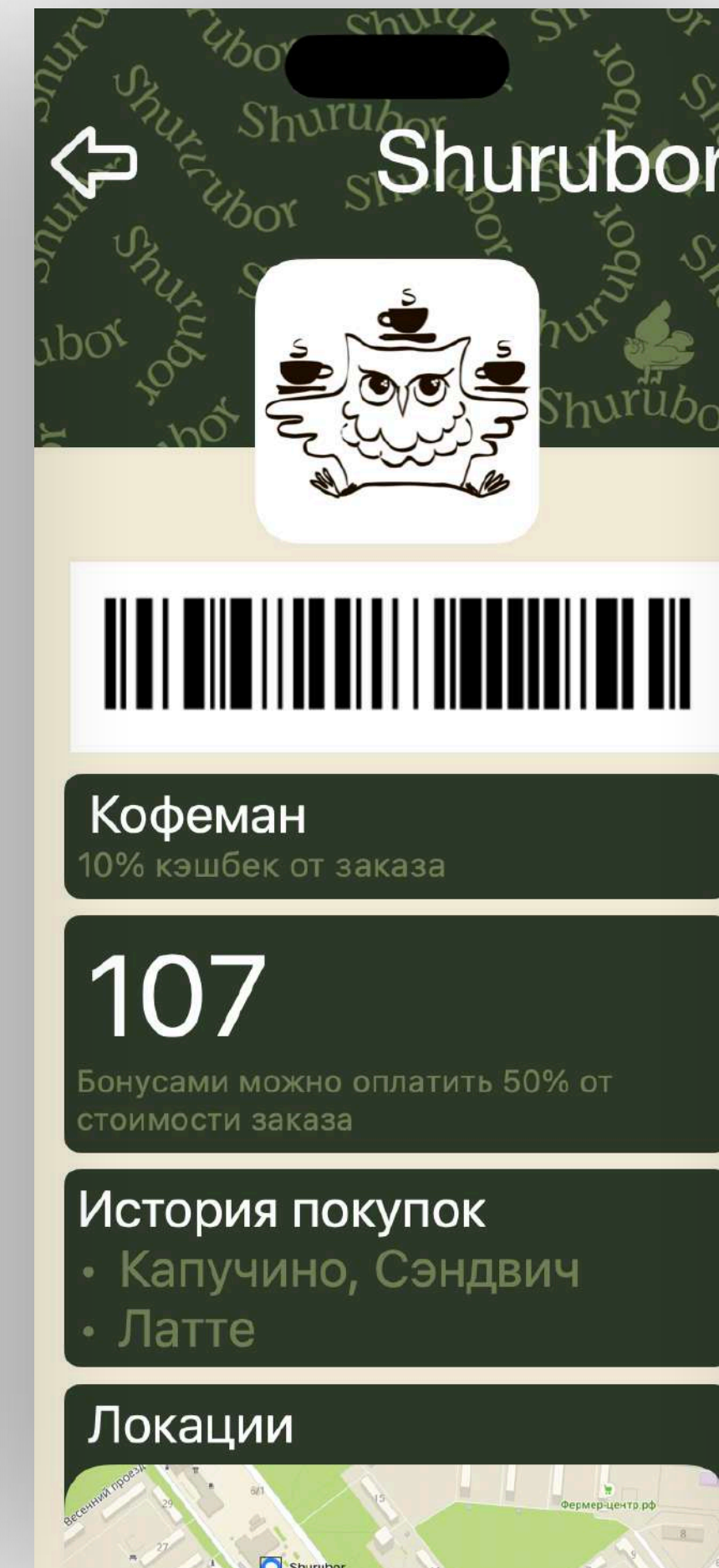
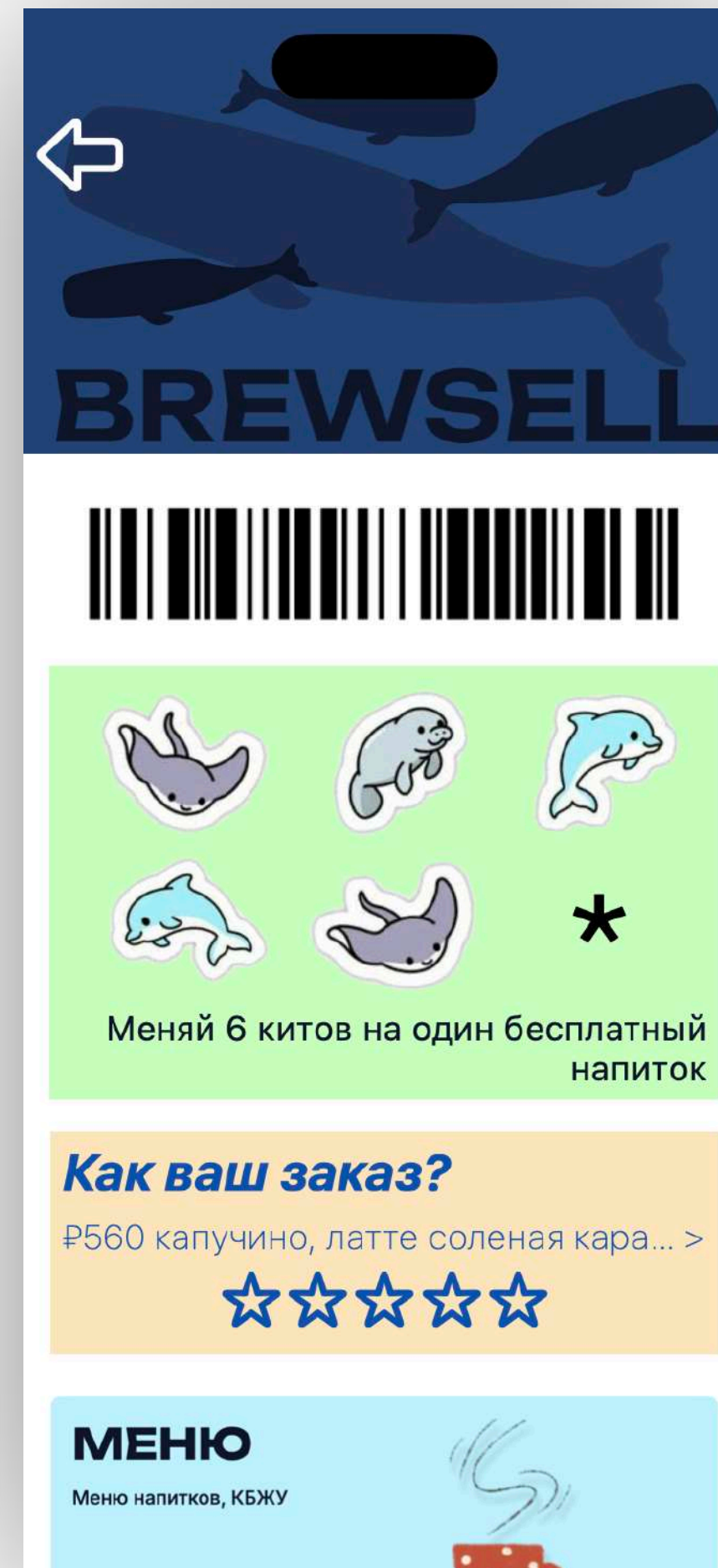
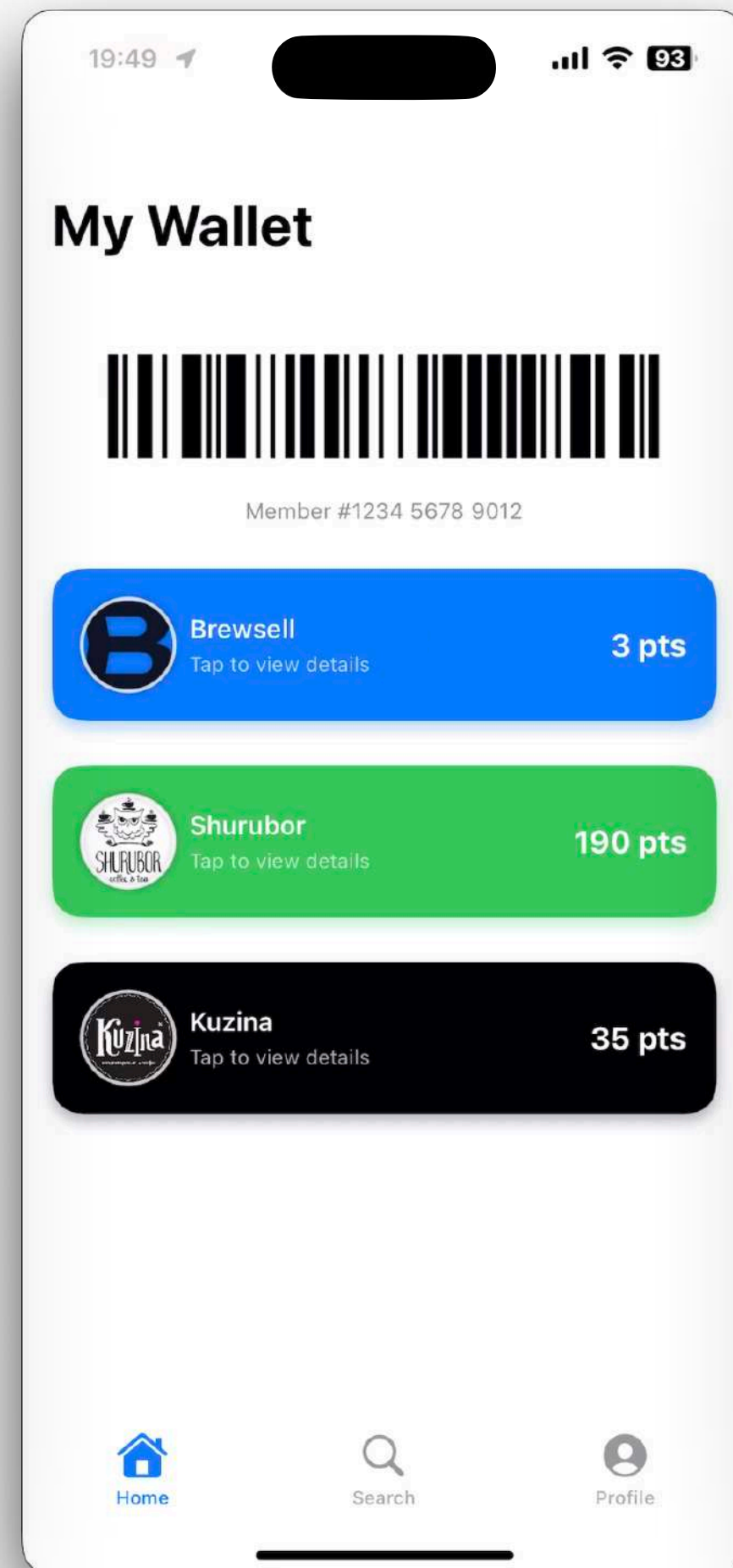
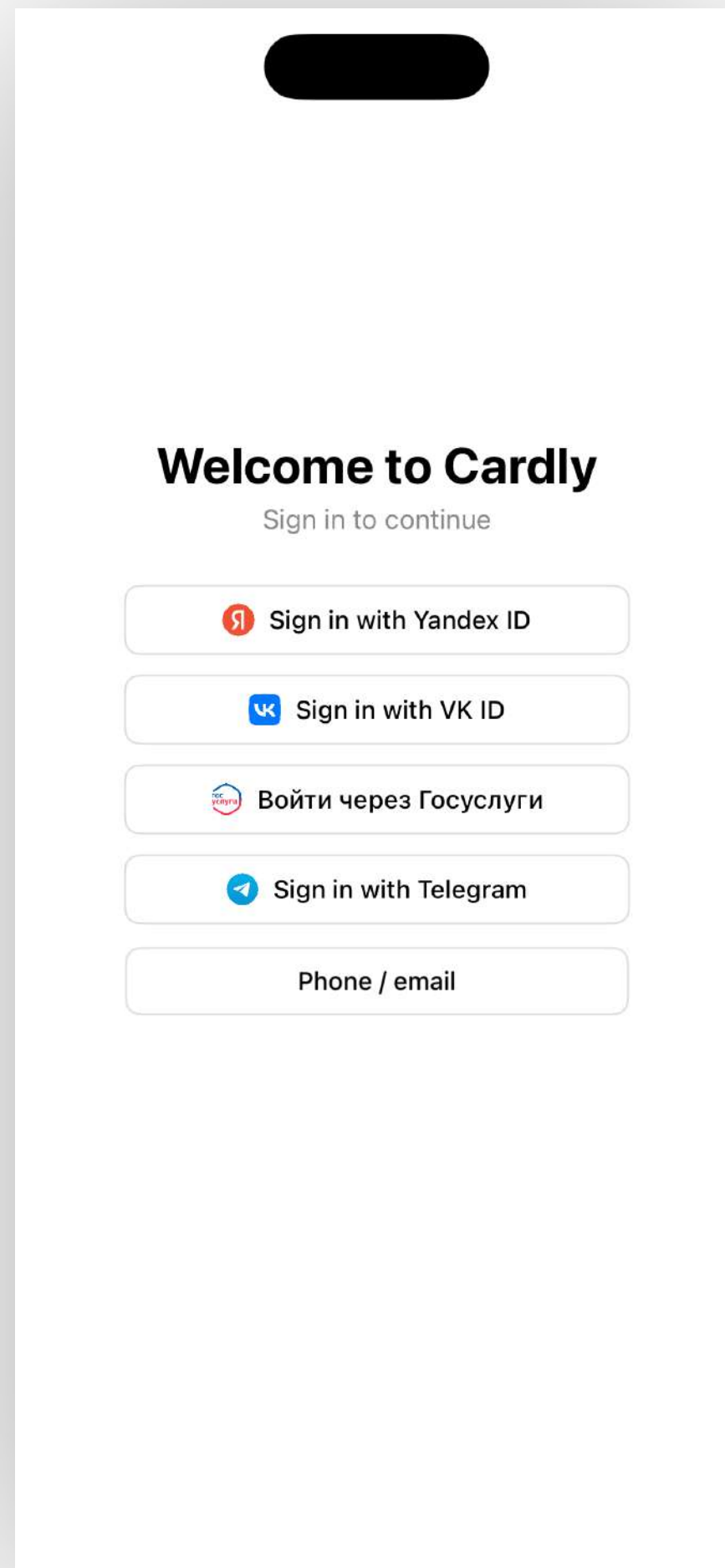


# Cardly

## Final product

# Loyalty Program Platform

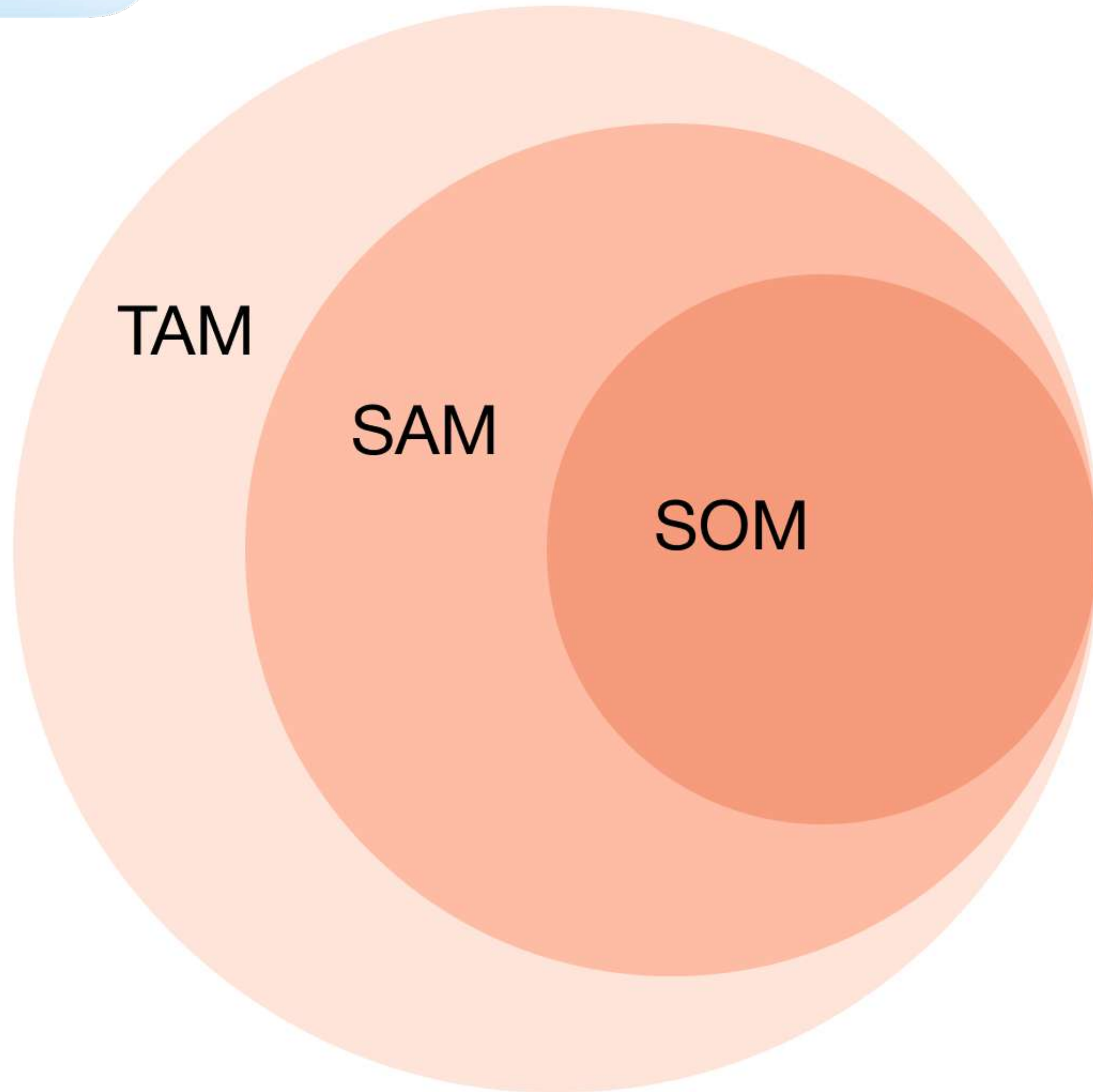
## with ML powered analytics



Visual concept. Collaboration or support from Brewsell, Shurubor, and Kuzin is not implied at this stage.



# Market



**15,25 billion rub**

- 211,8k HoReCa outlets in Russia  
~6000 rub/month

**172,8 million rub**

- 2,4k HoReCa outlets in Russia  
~6000 rub/month

**1,8 million rub**

- 25 businesses  
~6200 rub/month



# Business Model

B2B • SaaS

**TA:** SMEs in the HoReCa sector with a turnover of <300 receipts per day.

**Avg. revenue** from a single business: 74 400₱/year

**CAC:** 7440₱

## Marketing channels

- Cold/Warm sales
- Referral program
- Conferences
- Advertising

Projections	2026	2027	2028	2029
<b>Business cnt</b>	25	48	144	300
<b>Revenue</b>	1,860,000 ₱	3,571,200 ₱	10,713,600 ₱	22,320,000 ₱



# Monetization Model

B2B • SaaS

## Base

5 000₽/m

- PlayInstant/AppClips
- Google/Apple Wallet
- Feedback, Review
- Review in 2GIS/Yandex
- 1 location
- 100 cards

## Tier 1

9 000₽/m

- Everything in Base
- Everything in Analytics
- Part of ML Analytics
- Edit Feedback, Review
- Manager Roles
- 3 locations
- 500 cards

## Tier 2






11 000₽/m

- Everything in Tier 1
- Full ML Analytics suite
- Yandex Delivery
- 10 locations
- ∞ cards

## Analytics

4 500₽/m

- Basic analytics for:
- Buying the right amount of product
  - Knowing the 20% that bring 80% of revenue
  - Which product are frequently bought together
  - Unlimited reports for any period and other

<b>Competitors</b> Loyalty Program X CDP Analytics					
Apple/Google Wallet Integration	✓	✓	+ -	✗	✓
One account for all loyalty programs on the platform	✓	✗	✗	+ -	✗
Complete control over image and brand	✓	✓	+ -	✗	+ -
Improved feedback and review system	✓	✓	✗	✗	✗
Duplicate reviews in 2GIS/Yandex Maps	✓	✓	✗	✗	✗
AI assistant	✓	✓	✗	✓	✗
ML analytics	✓	✓	✓	✗	✗
Cost	4 500 — 11 000₽/m	Oh boy...	from 7 000 ₺/m	from 4 000 ₺/m	from 1 200 ₺/m



# Team



## Max Nonkin

Founder – Backend

3у ИИР НГУ

Backend Dev:

ООО «СП Солюшен»

ООО «Найра»

АО «Инвест Проект»



## Simon Burmanov

Product manager

4 года в области

product management

4 года в области автоматизации



## Daniel Gehrman

Founder – iOS

2у ИИР НГУ

NSU Continuing Professional Education

"Development of Mobile Applications"



## Bogdan Svirskii

Founder – Developer

3у ФИТ НГУ

Программа ДПО ЦК НГУ «Разработка

Мобильных Приложений»

ООО «Новософт» — разработчик

«Яндекс» — стажировка



## Leontii Bugaev

UI/UX Product Designer

3к НГУАДИ

Digital — дизайнер 4 года (3D, UX/UI)



# Road Map

~~May 1: Analytics module pilot~~

~~May 1: 1 business with analytics module~~

~~May 24: MVP analytics module with basic loyalty program~~

Starting **Q3:**

- Launch analytics module
- Launch Base L.P.
- MVP Tier 1
- 6-12 businesses

By the end of **Q4:**

- Launch Tier 1
- MVP Tier 2
- 20-25 businesses



**Traction**



# Traction

- 10 customer development interviews



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- Changed our focus on the analytics module



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# Traction

- 10 customer development interviews
- Changed our focus on the analytics module
- Expanded our team
- Launched our pilot with a coffee shop: *Будешь?*
- Became Technopark residents
- Developed an MVP with a simple I.p. and analytics module

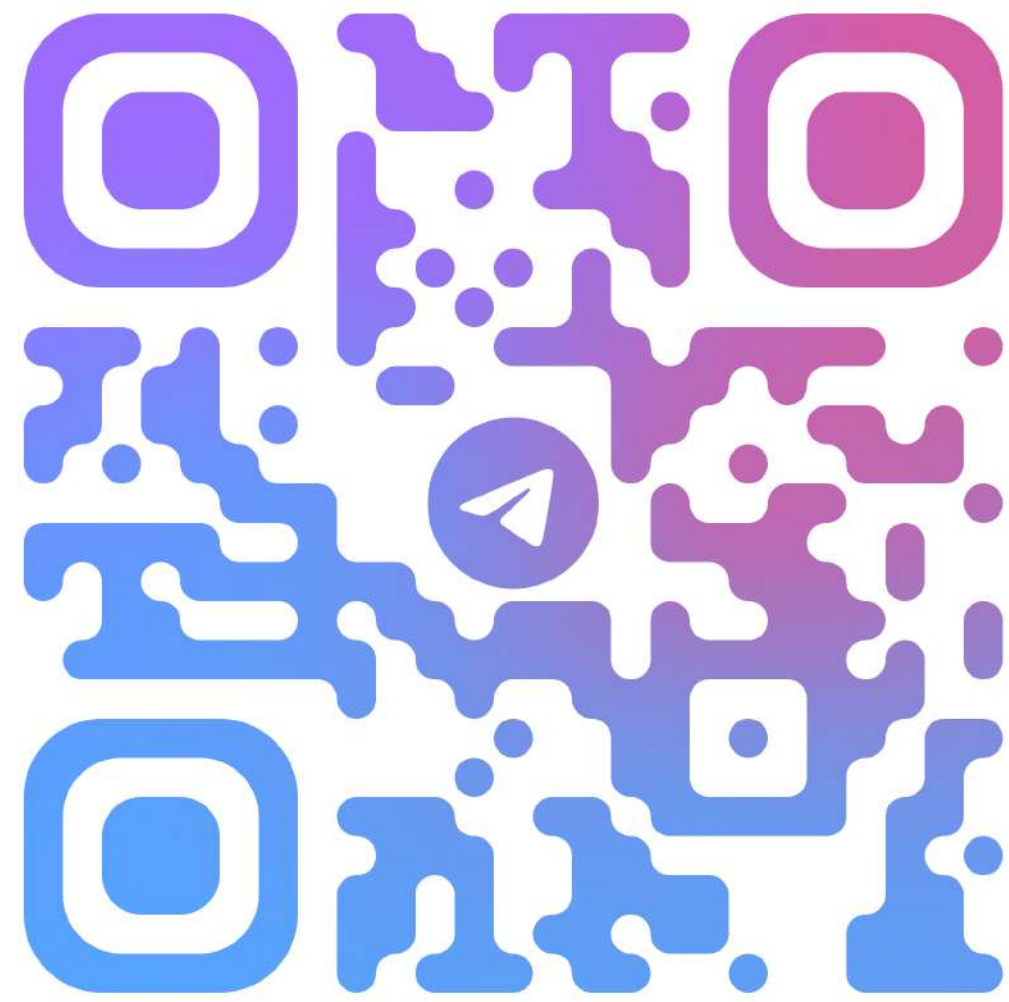


# Requests

- менторство в разработке высоконагруженных систем с фокусом на безопасность
- в поисках антропологов-социологов
- в поисках экспертов когнитивного-моделирования



# Loyalty Program Platform Without Compromise



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Read more on  
[CardlyWallet.net](https://CardlyWallet.net)



MVP