PENNY

BECAUSE EVERY SEN COUNTS

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VIDEO DEMO

THE PROBLEM

Over **20%** of Malaysian households live below or near the poverty line and reduce food intake to pay bills

Over **16,000** tons of food are wasted daily in Malaysia

WHO EXPERIENCES THIS

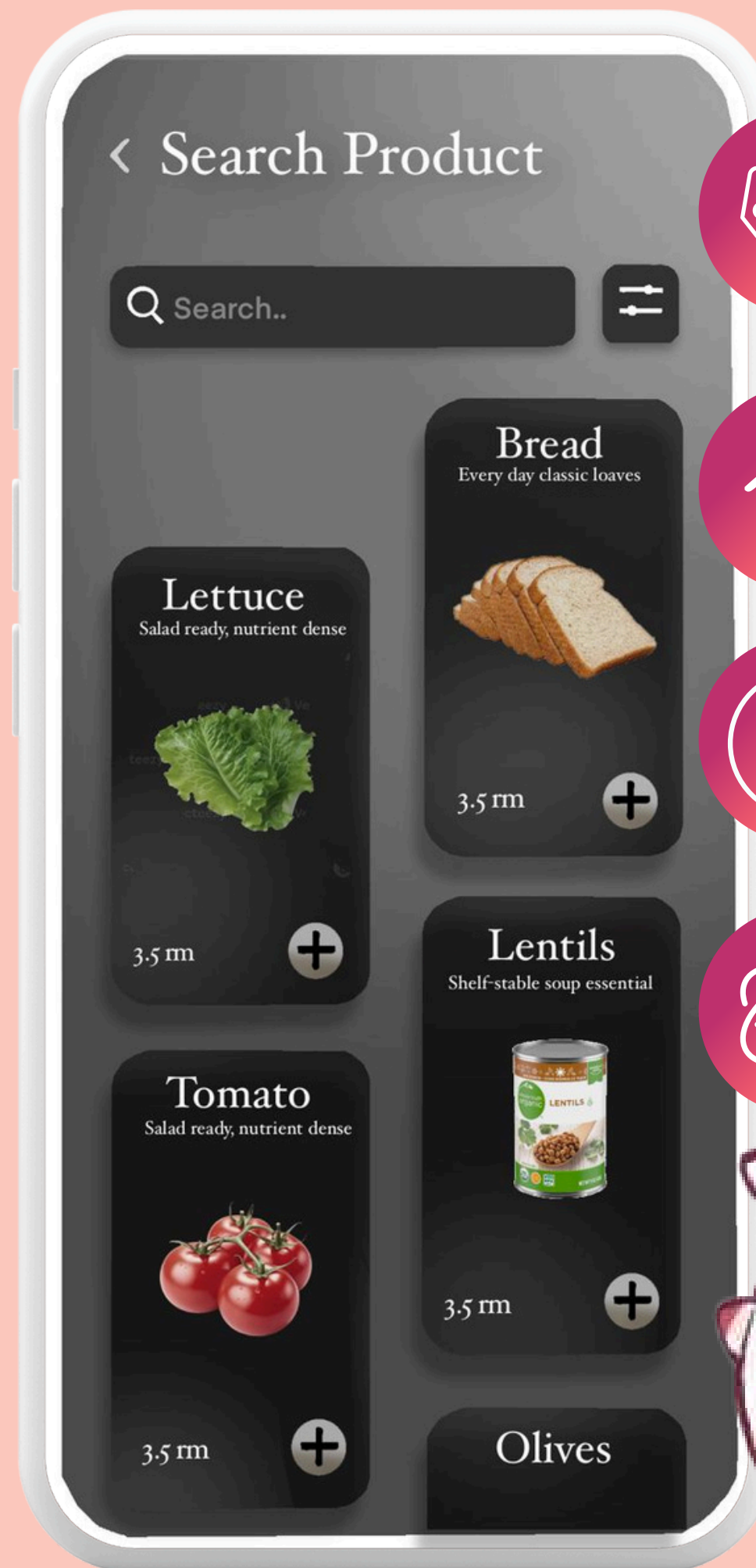Low-income households, especially single parents and rural families

Migrant workers in Malaysia revealed that a substantial percentage (57.6%) experiences food insecurity
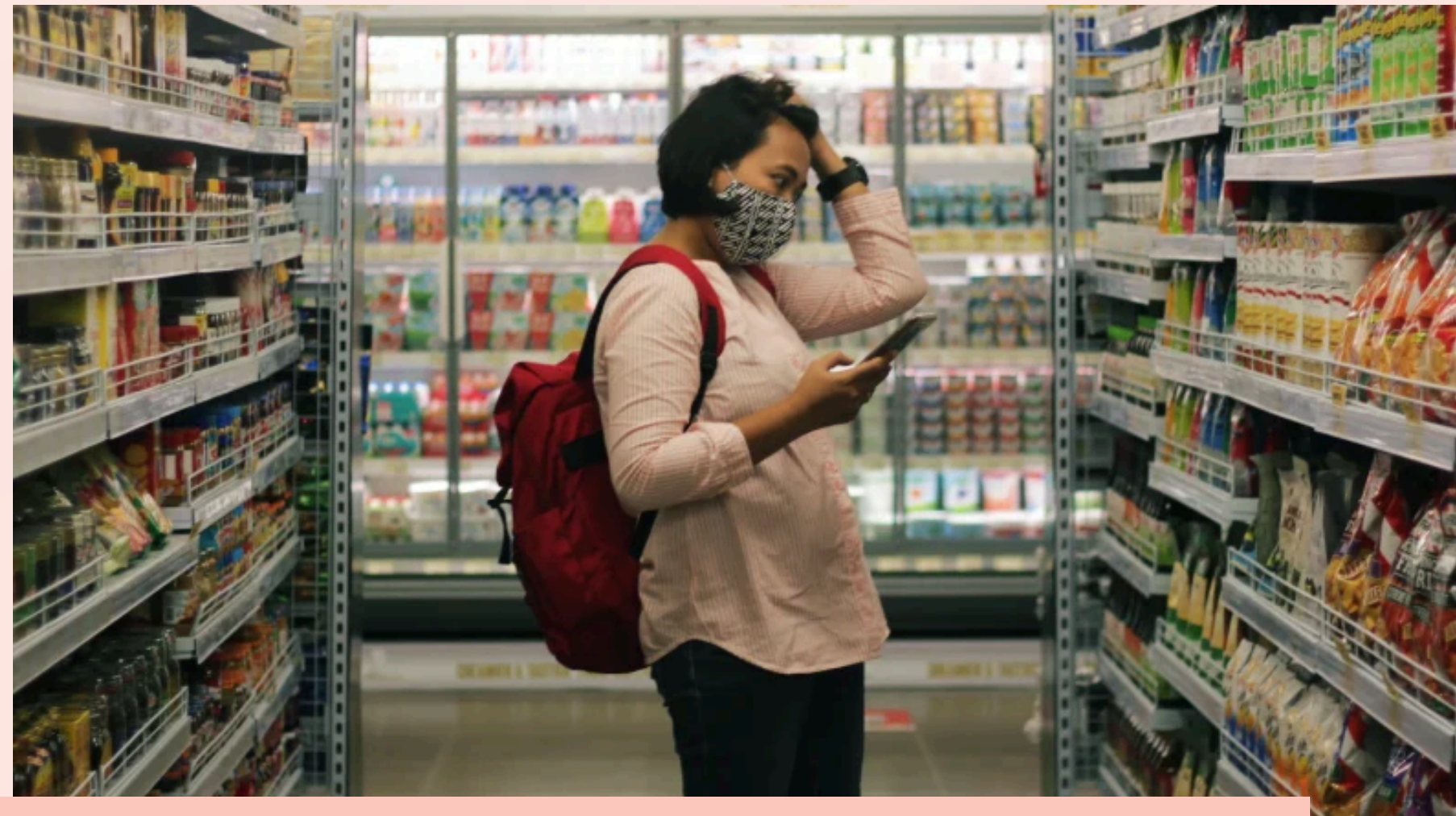
"78% of Malaysians actively seek cheaper deals when shopping for various items"

(Vodus Consumer Behaviour Survey, 2024)

"The fact is that as a consumer, we don't constantly go hunting for the most affordable option"
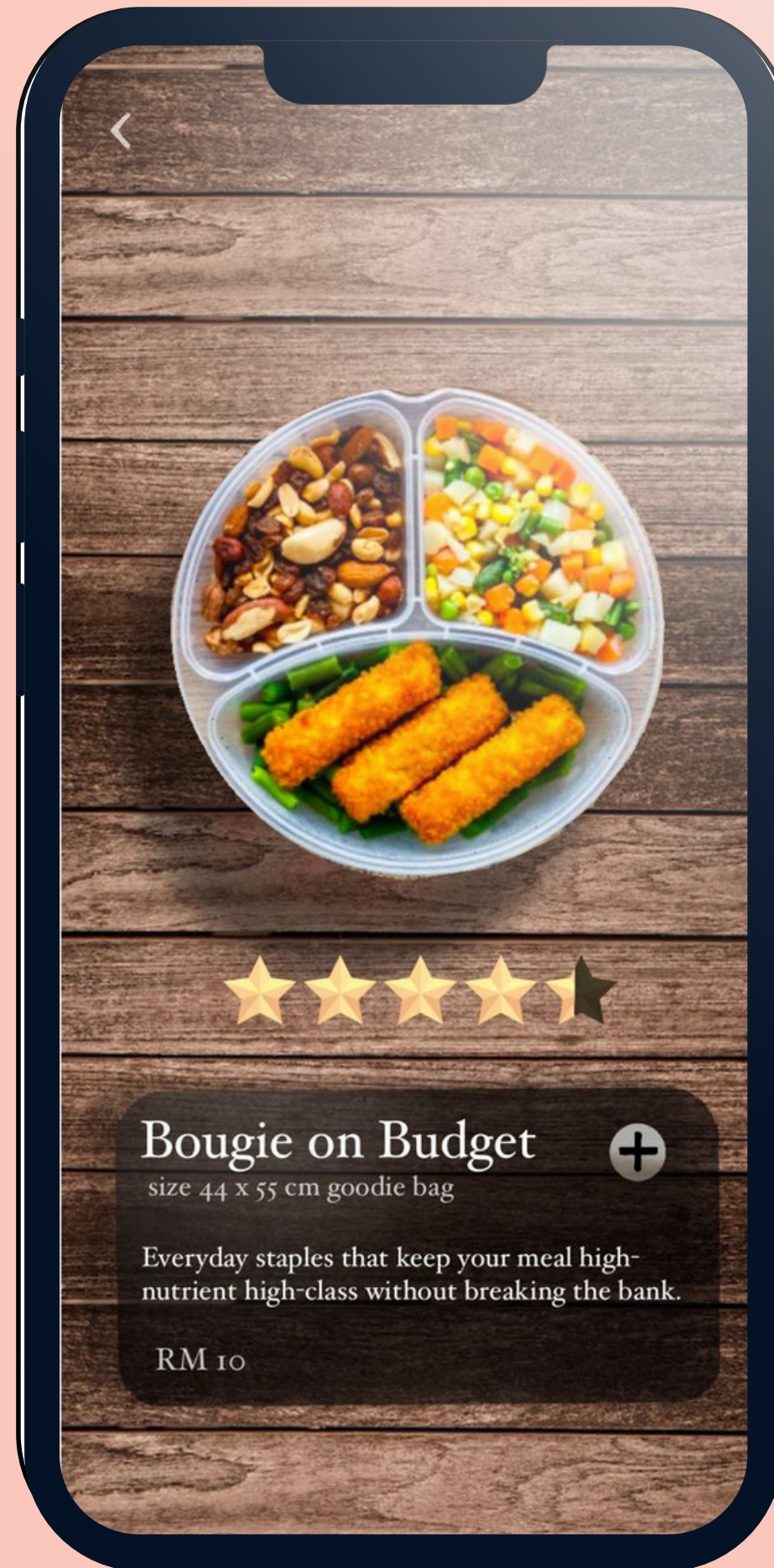
(Dr. Teoh from Khazanah Research Institute, 2024)

HOW DOES PENNY SOLVE THE PROBLEM?

Our Products/Service

Penny as a platform offers discounted groceries rescued from food nearing its best-before date, with a focus on dry food and essentials.

Bougie on Budget
size 44 x 55 cm goodie bag

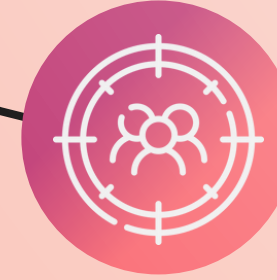Everyday staples that keep your meal high-nutrient high-class without breaking the bank.

RM 10

Competitive edge

- We check the quality of food
- Cater specifically to the Malaysian Market
- AI Personalisation: recipe bundles and product recommendations

How It Solves The Problem

- Makes safe food affordable and accessible
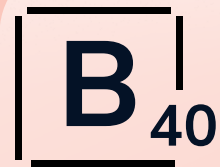- Reduces food waste from grocery stores

TARGET MARKET

WHO IS OUR IDEAL USER?

B40 income group

Working-class families in cities

Price-sensitive consumers seeking deals

USER DEMOGRAPHICS
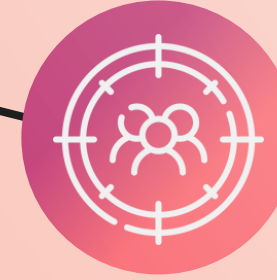
AGE

25-50

Often family heads or single parents

Income below

RM4,850 / month

[B40 Threshold]

TARGET MARKET

ENABLING TRENDS

- Smartphone penetration in Malaysia has reached 85%

- Preference for fresh produce creates demand for affordable alternatives

- social media use allows community driven growth via trust networks and referrals

MARKET SIZE & LOCATION

- 2.7 million B40 individuals, urban centers: Kuala Lumpur, Penang, Johor Bahru, and Selangor

- Initial focus: Kuala Lumpur (1.8 million residents, 30% B40)

PAIN POINTS

- Grocery costs consume 30-50% of income

- Limited access to affordable food in low-income areas
- Constraints from long working hours

- Lack of awareness of safe consumption on near-expired food
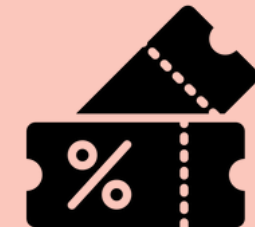
WHY WILL THIS WORK?

40 %

household heads from 755 households in KL are reported cutting spending due to food cost pressures

83 %

of Malaysians strive to buy at the lowest possible price, an increase from 78% in 2020

78 %

take advantage of special offers and deals to stay within budget (up from 76% in 2020)

WHY WILL THIS WORK?

Shopee Food

Supported **22,000+ SMEs**; majority are micro-vendors paying ~15% commission

TOO GOOD TO GO

62 million users and **164,000** businesses by March 2023
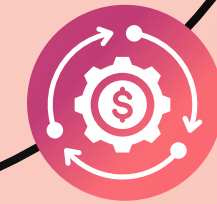
Grab

31.5% of GrabFood users redeem e-coupons 4–6 times per week

Present in **~95%** of Malaysian districts as of June 14, 2023

Malaysian users saved over **RM27 million** through Saver delivery options in 2023

VALUE PROPOSITION

Unique selling point (USP)

First dedicated platform in Malaysia for best-before food sales at scale and packages format.

Emotional/practical value to the user

Reduces stigma by making "near-expired" food normal

- Peace of mind: curated selection and safety checks reduce buyer hesitation

Key Benefits

- **Affordable**: More budget-friendly compared to competitors

- **Nutritious**: Packed with essential nutrients

- **Safe Food**: Ensuring quality and safety standards

- **AI Recipe Tool**: Innovative feature for personalised recipe suggestions

- **Savings tracker:** A saving feature that display how much user saved from the current market
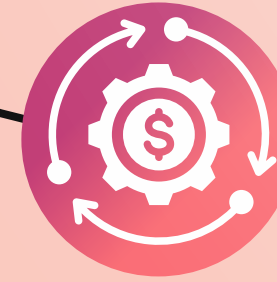
BUSINESS MODEL

30%

commission when surplus grocery items from grocery store partners sold through us
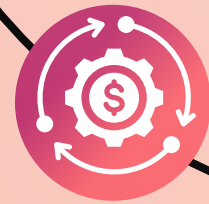
HOW WE MAKE MONEY

- **RM20** Subscription fees for grocery partners

- Selling in Bundles

MONETISATION STRATEGY

- Zero markup on food
- No transaction fees
- Advertising space for local food brands or NGO initiatives

market
strategy

Customer Reach

- Social media campaigns on Facebook, TikTok, and Instagram
- WhatsApp-based ordering for non-tech-savvy users
- Partnerships with NGOs, mosques, and community centers for

- Referral program: RM10 credit for each new user
- Educational campaigns on safe consumption of near-expired food
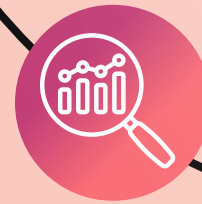- Collaborate with influencers in B40 communities

Pilot Plan

- Launch in Kuala Lumpur (Q1 2026) with 10 supermarket partners
- Expand to Penang and Johor Bahru by Q4 2026

Sales Channels

- Mobile app (iOS/Android) with simple UI for low digital literacy users
- Website for broader access
- Pop-up stores at wet markets to build trust and awareness

COMPETITIVE LANDSCAPE

WHO ARE OUR COMPETITORS?

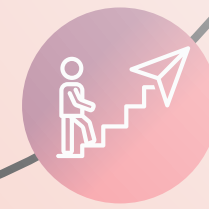WHAT DIFFERENTIATES US FROM OUR COMPETITORS?

COMPETITORS

- Flashfood (Canada)
- TooGoodToGo (Europe)
- OLIO (UK)

WHAT DIFFERENTIATES PENNY

- Customisable item selection
- Locally sourced food, culturally relevant inventory
- Quality-assured through safety checks
- Delivered safely (no peer-to-peer meetups needed
- App includes savings tracker, recipe ideas, and flash sales

social impact

Help Poverty

- Provides affordable groceries by rescuing near best-before food

- Offers essentials at 50–75% lower prices via grocery store partnerships

Benefits

- Supports low-to-middle income families, single parents & rural areas

- access to nutritious food without compromising rent or bills

Long-term social outcomes

- Boosts food security and health

- Helps reduce food waste

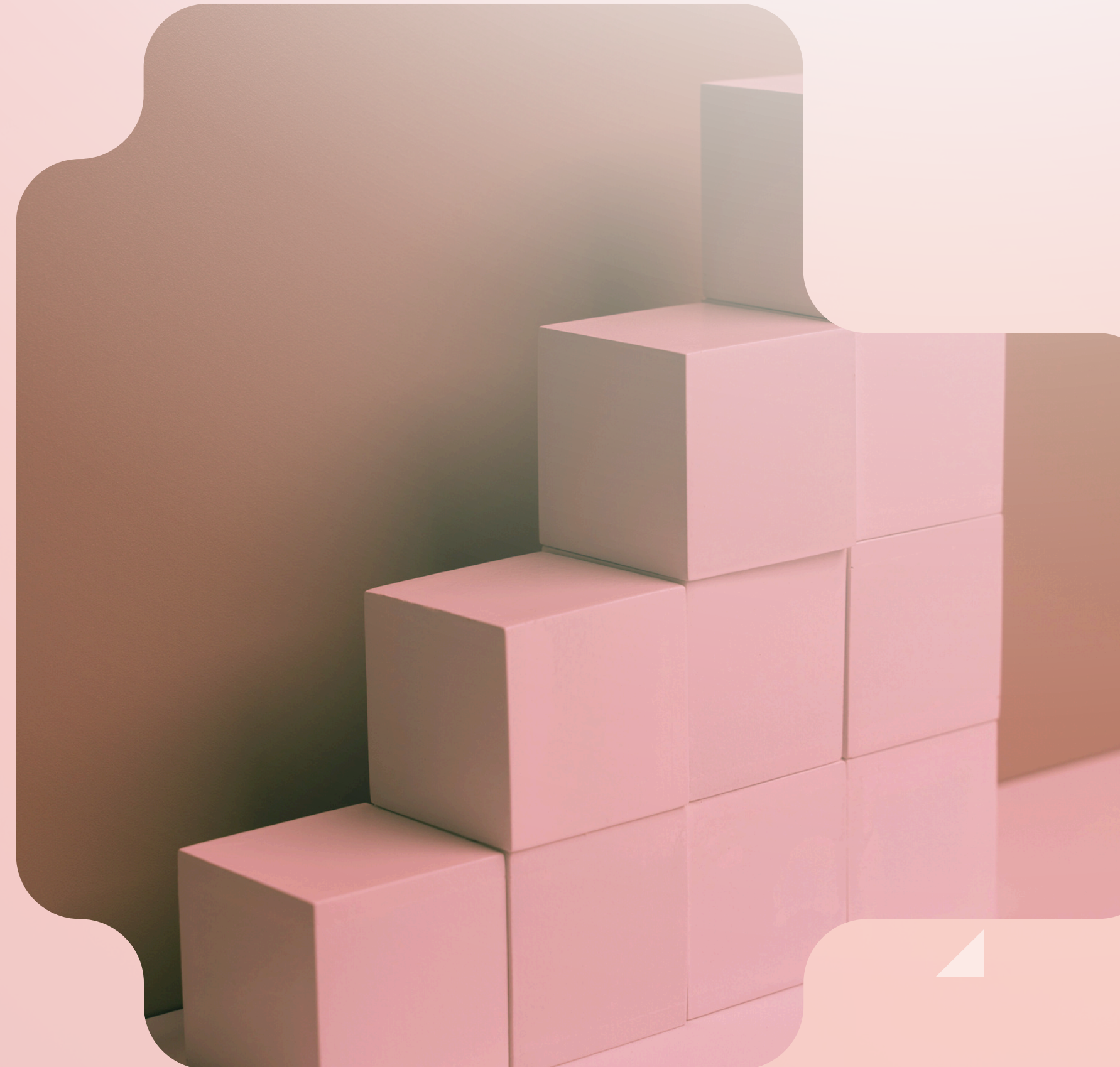- empowered communities through fair prices and dignity in service

next steps

Next milestones

- Soft launch of the app and secure 2 grocery store partnerships
- Reach 50, 000 downloads
- Expand delivery to major cities in Malaysia
- Reduce food waste by 10 tons in two years

Support needed

Funding for app development, logistics, and marketing (seeking RM775, 000 via grants and equity)

product demo

Search Product

Q Search..

Bread
Every day classic loaves
RM 1.5

Lettuce
Salad ready, nutrient dense
RM 2.0

Lentils
Shelf-stable soup essential
RM 2.0

Tomato
Salad ready, nutrient dense
RM 1.7

Olives

Bougie on Budget
size 44 x 55 cm goodie bag

Everyday staples that keep your meal high-nutrient high-class without breaking the bank.

RM 10

Snack Box
size approximates 15 x 25

Freshly Harvested Fruit and Vegetables from partner stores - thoughtfully packed for bites!

RM 10

Generating Recipes..

Rainbow Veggie Sticks

Slice 3 carrots, cucumbers, and bell peppers. Pack in a cup and sprinkle chili flakes and lemon juice for extra zing.

Lettuce Cups with Fruit Salsa

Chop mango with apples and cucumber into tiny cubes. Spoon into lettuce leaves for a fresh juicy wrap..

Money Saved

Type a number..

RM 1,500