

Grab Spark 2026

From skills to scale: Driving merchant growth and resilience in the AI era

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EXECUTIVE SUMMARY

Empowering MSMEs through 1-on-1 Student Coaching & Sustainable ESG Growth

Challenge

Market Deceleration

Thailand's F&B growth is slowing down to 3.9%, fueling intense price competition and squeezing merchant margins

Skill & Time Deficit

Small restaurant owners ("Busy Owners") lack data and marketing teams, and have no time to learn complex digital tools.

High Platform Disengagement

Low-earning merchants quit delivery apps before unlocking their true sales potential.

Question

"How can Grab reinvent merchant empowerment into a high-touch, scalable experience that turns struggling MSMEs into profitable, long-term partners?"

Solution

The *"3G"* Framework



Impact

Empowering MSMEs to achieve sustainable revenue growth and ESG initiatives, generating THB **32.1 M Net Profit for Grab (202.4% ROI)**

Pain Point

Access is not the problem. Turning help into results is.

Grab already gives merchants the tools to grow, yet busy restaurant owners still cannot turn them into results at their own store

Grab today: tools and support exist

856K+ New MSMEs onboarded in 2025 (SEA)

70+ cities served in Thailand

1 in 4 MSMEs used Merchant AI Assistant (SEA)

+15% average GMV uplift for those users

Market access
Group Orders, Dine Out, Reservations, GrabAds, sales insights

Digital operations
Merchant AI Assistant as a 24/7 advisor, payments and POS

Financial access
Cash advances and working-capital loans from platform data

Skills development
Online learning content and offline workshops with experts

LEARNING GAP

Reach is there, use is not.

Have access to the tool	100% of MSMEs on Grab
Actually used it	25%
	75% have not used it

Merchants today: growth under pressure

3.9% ▼ F&B market growth in 2026, slower than last year

THB 100 bn of food ordered through delivery every year



of an average restaurant's revenue now comes from delivery



326,403 restaurants, 93.1% run by individuals



62.9% of food-service cost is ingredients



2.45 / 4.00 Thai SME digital maturity score

Intense competition
Price-led competition squeezes margins, especially for small operators

Delivery is must-win
A listing is no longer enough and owners must read customers and data

The skills gap
Large chains have analysis teams; street-food stalls and neighborhood shops do not

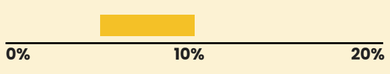
Tools adopted, not used well
SMEs adopt digital tools but struggle to use them strategically

Owners have plenty of help. What they lack is a way to use it. Three gaps stop them

No time to learn

- The owner is on shift, cooking or serving, so workshops and courses compete with service hours

Profit lift from business training

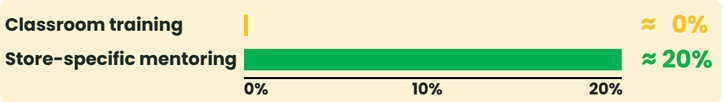


5–10%

Cannot see it applies to my store

- General content does not show how a lesson fits this menu, these prices and this street

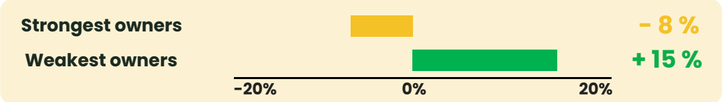
Profit impact



Knowledge stops short of action

- Advice ends at the chat or the course; setting it up in the app is left to the owner

Revenue change with an AI mentor alone



GRAB GUIDE

100% 1-on-1 Human-Led Student Coaching Engine for Grassroots MSME

Grab Certified Student Coaches

Step 1 Recruitment & Talent Selection

Who we hire ?

Target Talent Pool

Recruitment of top
BBA, Economics, Marketing
undergraduates across partner universities.

Chula Chulalongkorn University

What We Look For ?

Academic Background & Eligibility

Target Faculties : BBA, Economics, Marketing

Academic Standing : GPA 2.75+

Coursework Prerequisites : Completed core modules in Financial Accounting, Economics, or Marketing.

Hard Skills & Analytical Capabilities

Unit Economics Literacy	High Empathy & Communication	"Done-With-You" Ownership
Mastery of COGS, Margin engineering, and cash flow analysis	Ability to translate complex platform data into actionable steps.	Hands-on mindset to taste food, audit stores and configure app settings.

How We Screen

[Stage 1] Profile & Essay Audit

[Stage 2] Mini P&L Case Challenge

[Stage 3] Empathy Role-Play Interview

Step 2: Grab Certification Boot Camp

Intensive Bootcamp

2-day practical training on store auditing, designing menu, and using the Grab Fin-Genius AI toolkit.

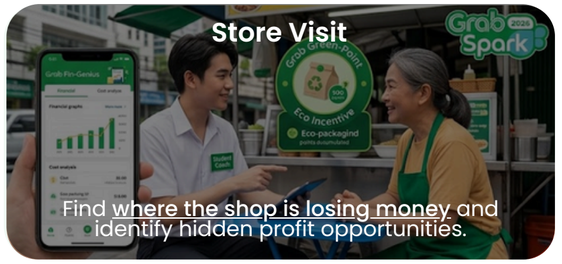
Grab Certification

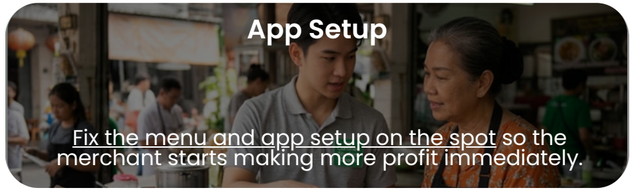
Passing practical simulation tests on store transformation to earn the official "Grab Certified Coach" badge.

Step 3: Smart Match & On-Site Help

Local Match

Connect student coaches with nearby shops by location.





Smart tools. Youth passion. Merchant profit

Step 4: Performance Evaluation & Payout

Base Fee

1,000 THB

Released immediately after completing the store audit and implementing the 3-step action plan.

Success Fee

5,000 THB

Awarded when the merchant achieves >15-20% GMV growth within 30-60 days.

"No Growth, No Fee"

Student coaches are motivated to actively follow up and ensure real profitability

Career Boost

Grab Certification

Earn the official "Grab Certified Business Coach" credential for LinkedIn and resumes.



GRAB GUIDE

AI Financial Advisor, Green Points

AI Financial Advisor

Guide Alert

AI sends each merchant the suggestion → Merchants encounter AI more often

Guide Insight

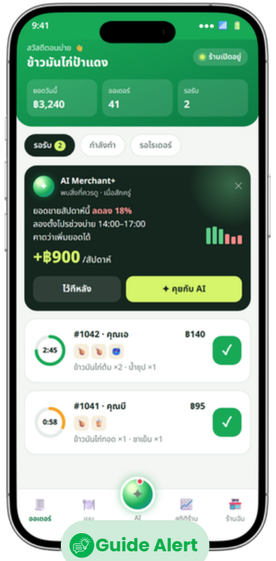
AI offers questions guiding merchants for analysis of store's insights → Merchants analyze store insight data with AI

Guide Hand

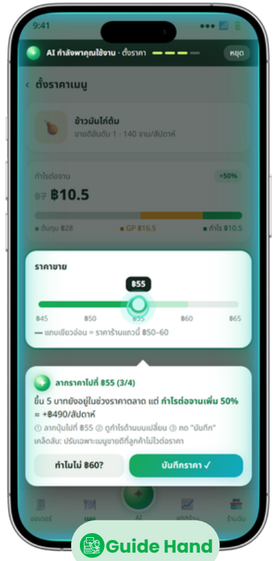
AI walks merchants through each tool step by step, teaching by doing → Merchants learn tools and app by using AI

Guide Radar

AI scans local demand to recommend the best opening and extended hours → Merchants learn local area insights from AI









How it works

Data Input

Grab Data

Sales
Order Amount, Order Time, Menu & Price, Promotion

Operations
Preparation Time, Offline Rate, Items Availability

Customer
Customer Details, Order Location, Order Cancellations, Ratings & Reviews,

Third-Party Data

Area
Ingredient Prices, Weather, Calendar, Local Events

1. Data Input
2. Train AI
3. Approach Merchant
4. Deliver Action
5. Measure Result

Note: Reinforcement learning can retrain the AI after Step 5

Green Point

Green Points are rewards earned by merchants for adopting sustainable practices

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

How can merchant obtain Green point

Eco-Friendly Packaging

Earn Green Points by switching

Original Packaging → Biodegradable / environmentally friendly packaging

helping reduce plastic waste and promote sustainable business practices.

Earn Green Points by

collecting & recycling used cooking oil

through certified recycling partners, reducing environmental pollution.

Used Cooking Oil Recycling

What can Green Point be use for

GrabAds Credit

Redeem Green points

Boost store visibility

Attract more customer

Redeem Green points

Professional food photographer to enchance menu appeal.

Professional Photographer

Analysis | **Strategy** | Implementation | Impact

GRAB GROW STRATEGY

Scaling 1-on-1 Coaching into Mass MSME Transformation & Public Engagement



Transform ร้านพังให้ปังด้วยโค้ชส่วนตัว

Platform

YouTube, TikTok

Length

6 Ep

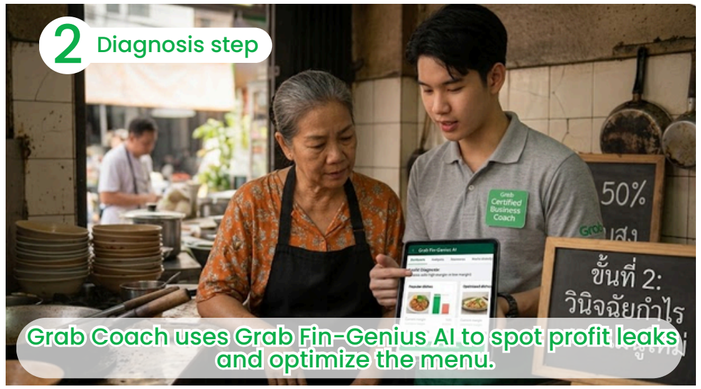
15–20 minutes per episode for high retention

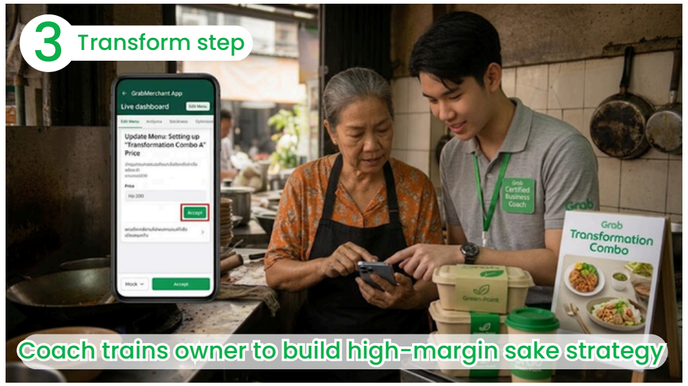
The Cast

- 10 Struggling MSMEs
- Grab Certified Student Coaches
- 3 Celebrity Mentors & Judges

Storyboard









Target Impact & Key Metrics (KPIs), Metrics Grid / Cards

1M+	≥4%	90%	+20%
Target Views across YouTube & TikTok	Engagement rate	Repeat use	Revenue Growth per MSME

Benchmark & Differentiation

Comparing the “3G” Framework with Grab’s AI Assistant today and the rest of the market

“3G” Framework vs today’s Grab AI Merchant Assistant

Same data. Our AI starts the conversation, reads the street, and walks the owner through the fix.

What we does	Grab AI Assistant today	“3G” Framework
Who starts	The owner opens the chat and asks	**AI messages the owner first with a tip (Guide Alert)**
What it reads	The shop's own sales data	**Sales data plus weather, events and ingredient prices (Guide Radar)**
How it explains	Gives an answer	**Asks guiding questions so the owner understands the numbers (Guide Insight)**
Making the change	Owner does it alone. Step-by-step help only for menu photos	**Walks the owner through every tool, step by step (Guide Hand)**
Help in the shop	None	**A certified student coach visits and sets it up with the owner**
Getting better	Same kind of advice for every shop	**Measures each shop's results and retrains itself**

Grab vs competitors

What a small restaurant in Thailand can get today from other platforms and the government

What they offer	LINE MAN Wongnai	DoorDash, Uber Eats	OSMEP SME Coach	Grab Spark
AI advice from the shop's sales data	○	●	○	●
Help fixing the menu and photos	●	●	●	●
A person visits the shop	○	○	●	●
Paid only when the shop grows	○	○	○	●
Shows results to other owners (reality show)	○	○	○	●

● Yes ● Partly ○ No / not announced

LINE MAN, Grab's only big rival since Foodpanda left in May 2025, is adding AI for photos and menus. No one sends a trained person into the shop and gets paid only when sales grow.

1. AI + a person in the shop

Grab's AI spots what to fix. A certified student coach sets it up with the owner. No one in Thailand offers both today.

2. Paid only on results

Coaches get the 5,000 THB success fee only when GMV grows 15–20%. Other programs pay for time, not results.

3. One shop's fix teaches many

Grab Rescue shows real before-and-after results to owners who never have time to attend training.

Implementation Roadmap, KPIs & Pilot Scaling

End-to-End Execution Framework from Pilot to Broadcast

	Month 1-2	Month 3-4	Month 5-8	Month 9-12	Year 2+
1 Grab Certified Student Coaches	Build Merchant Health Index	Recalibrate tiers with results			
2 Grab Rescue	Develop episode format Recruit coaches and MSME cases	Produce and publish episodes			
3 Grab Financial Advisor AI	Develop Ai Financail Dashboard Connect merchant sales data	Test Ai with 50 merchant	Launch personalized cost saving and profit optimization recommendations ai	Expand Ai Financial Advisor to merchant nationwide	
4 Grab Green point	Set point rules	Launch redemption Test feasibility, add more ways to get green point			

KPIs Tracked at every phase

20 coaches
recruited, 10 ESG partners secured

50 merchants
50 merchants coached, 100 Green Points participants

≥40% achieve 15%+ GMV growth

500K+ cumulative views

3,000 merchants/year
3,000 merchants/year, positive program ROI

Analysis | Strategy | **Implementation** | Impact

Impact Analysis & Value Creation for Merchants and Grab

Sub Header

Value for Merchants

- Free 1-on-1 Student Coach for pricing, menu, photos and app setup
- Green Points redeem for GrabAds credits and food photography

Baseline GMV THB/month (rows) / growth (columns)	15.00%	17.50%	20.00%	30.00%
10,000	92%	106%	120%	175%
15,000	134%	154%	175%	257%
20,000	175%	202%	230%	340%
30,000	257%	299%	340%	505%
50,000	422%	491%	560%	835%

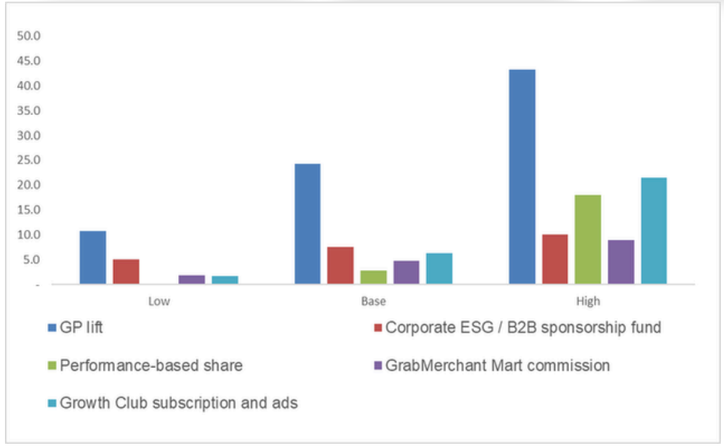


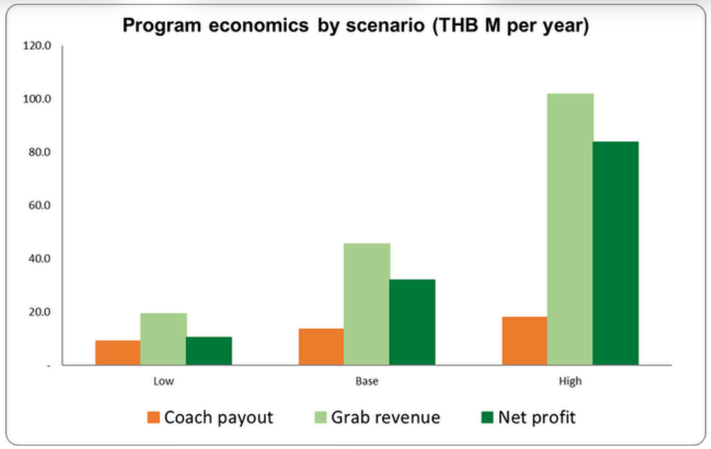
Base line: Monthly GMV THB 20,000

Net Profit Gain for Grab

VALUE FOR GRAB, PER STORE IN YEAR 1

LOW CASE	6,000 *Cost per store (THB)*	THB 11,936 *Revenue back (THB/Year)*	THB 5,936 *Net profit (THB/Year)*	98.9% *ROI Per Year*
BASE CASE	6,000 *Cost per store (THB)*	THB 18,144 Revenue back (THB/Year)	THB 12,114 *Net profit (THB/Year)*	202.4% *ROI Per Year*
HIGH CASE	6,000 *Cost per store (THB)*	THB 30,588 *Revenue back (THB/Year)*	THB 24,588 *Net profit (THB/Year)*	409.8% *ROI Per Year*

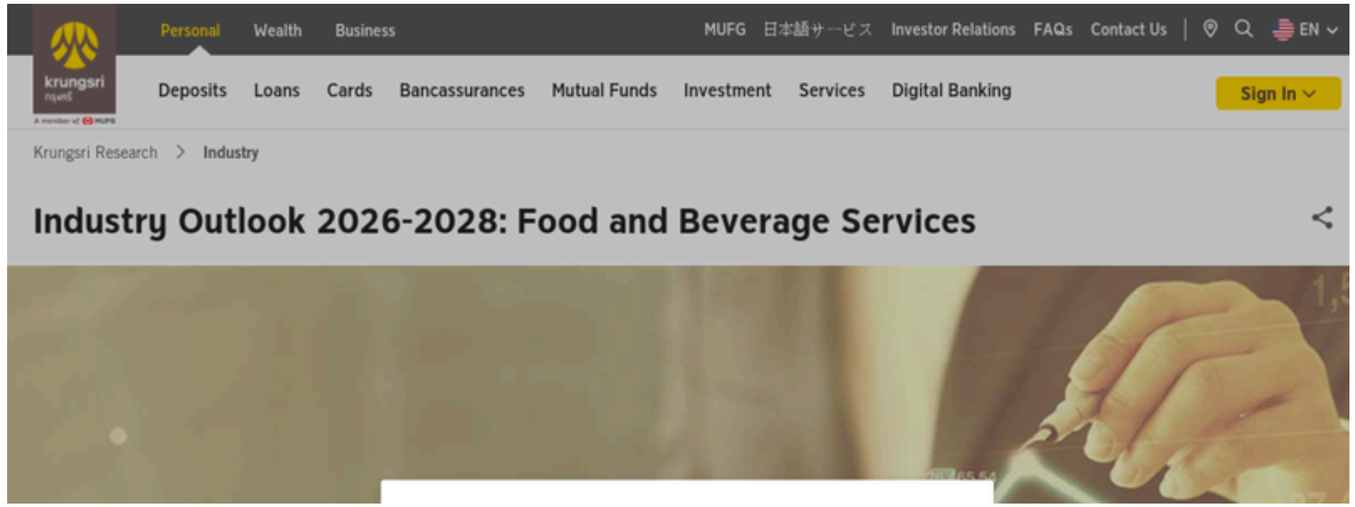




Appendix
Pain Point Appendix

	Context	Source	Context
GRAB TODAY			
1	856K+ new MSMEs onboarded in 2025 (SEA)	Case Booklet	Grab onboarded more than 856,000 new MSMEs across Southeast Asia in 2025
2	70+ cities served in Thailand	Case Booklet	Grab operates in more than 70 cities in Thailand
3	1 in 4 MSMEs used Merchant AI Assistant (SEA)	https://www.grab.com/inside-grab/stories/new-tools-we-launched-in-2025-for-grab-merchants-to-boost-efficiency/	One in four active merchant-partners across the region used the AI assistant
4	+15% average GMV uplift for those users	Case Booklet	Users saw GMV rise 15% on average. Regional figure from self-selected users, not a trial
MERCHANTS TODAY			
7	3.9% F&B market growth in 2026, slower than last year	https://www.kasikornresearch.com/EN/analysis/k-social-media/Pages/info461-Food-Beverage-FB-15-05-26.aspx	Case gives 3.9% for 2026. KResearch later cut it to 2.5%, with growth coming from higher prices, not more customers
8	THB 100bn of food ordered through delivery every year	Case Booklet	Thai food delivery is worth about THB 100bn a year
9	15% of an average restaurant's revenue comes from delivery	Case Booklet	Delivery is about 15% of an average restaurant's revenue
10	326,403 restaurants	https://www.krungsri.com/en/research/industry/industry-outlook/services/food-beverages/io/io-food-beverage-restaurant-2026	326,403 registered restaurants, 84.1% of all 388,219 F&B businesses (2024)
11	93.1% run by individuals	https://www.krungsri.com/en/research/industry/industry-outlook/services/food-beverages/io/io-food-beverage-restaurant-2026	361,474 of 388,219 F&B businesses (93.1%) are owned by individuals. For restaurants alone: 92.7% (302,585 of 326,403)
12	62.9% of food-service cost is ingredients	https://www.krungsri.com/en/research/industry/industry-outlook/services/food-beverages/io/io-food-beverage-restaurant-2026	Ingredients are 62.9% of food-service cost, from Thailand's 2021 input-output table
13	2.45 / 4.00 Thai SME digital maturity score	https://opengovasia.com/thailand-expands-smes-growth-2026-programme-to-accelerate-digital-adoption/	Thai SMEs scored 2.45 of 4.00, up 3.81% from the last survey. Original ETDA report not found
PAIN POINTS			
14	PP1 chart: 5–10% profit lift from business training	McKenzie (2021), Oxford Review of Economic Policy 37(2)	Across training trials, profits or sales rise about 5–10% on average. The main problem is delivering training cheaply at scale
15	PP2 chart: Classroom ≈0% vs store-specific mentoring ≈20% (Kenya, 372 owners)	Brooks, Donovan & Johnson (2018), AEJ: Applied Economics 10(4)	Mentoring by an experienced local owner raised profits about 20%; classroom training had no effect on profits. The gain faded after mentoring ended
16	PP3 chart: AI mentor alone, strongest owners +15%, weakest -8% (Kenya, 640 owners)	Otis, Clarke, Delecourt, Holtz & Koning (2024), Harvard Kennedy School	An AI mentor on WhatsApp helped strong performers (+15%) and hurt weak ones (-8%). The average effect was not significant

Thai restaurant market: mostly small, owner-run businesses



What the source says

- 388,219 registered F&B businesses in 2024; 326,403 (84.1%) are restaurants
- 93.1% of F&B businesses (361,474) are run by individuals; for restaurants alone it is 92.7% (302,585)
- Ingredients make up 62.9% of food-service cost (Thailand's 2021 input-output table)
- Many small eateries are not registered, so these counts understate the real number

Store mentoring raised profits buts classroom training did not



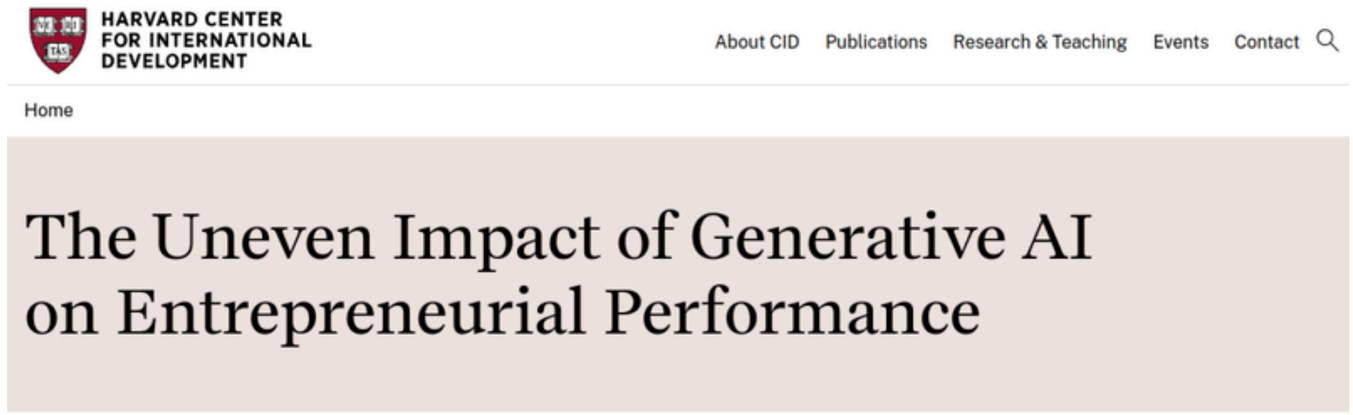
What the source says

- Randomised trial with 372 women running small businesses in Kenya
- Mentoring by an experienced local business owner raised profits by about 20%
- Classroom business training changed some practices but had no effect on profits
- The gain came from local, store-specific knowledge (such as suppliers) and faded once mentoring ended

Source: Krungsri Research, Food & Beverage Industry Outlook 2026–28 (24 Apr 2026)

Source: Brooks, Donovan & Johnson (2018), American Economic Journal: Applied Economics 10(4)

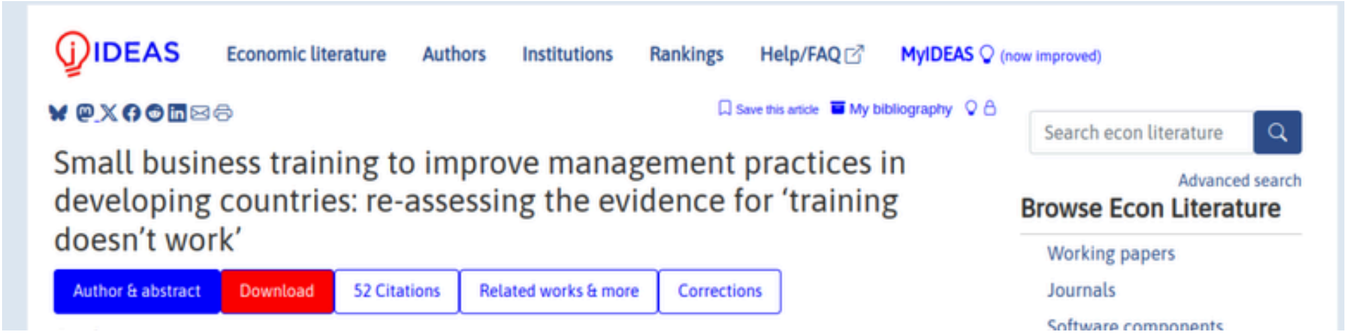
An AI mentor on its own helped strong owners and hurt weak ones



What the source says

- Field experiment with 640 small business owners in Kenya, given a GPT-4 business mentor on WhatsApp
- Owners who were already doing well: revenue and profits up about 15%
- Owners who were struggling: down about 8%
- The average effect was not significant; the gap came from which advice owners chose to act on

Business training on its own gives only a modest 5–10% lift



What the source says

- Review of randomised trials of small business training in developing countries
- A meta-analysis finds training raises profits and sales by about 5–10% on average
- Effects this size are too small for most single experiments to detect
- Adding localisation and mentoring can improve results; the challenge is delivering it cheaply at scale

Source: Otis, Clarke, Delecourt, Holtz & Koning, "The Uneven Impact of Generative AI on Entrepreneurial Performance", HBS Working Paper 24-042 (Harvard Kennedy School CID page)

Source: McKenzie (2021), "Small business training to improve management practices in developing countries", Oxford Review of Economic Policy 37(2)



CHINADAILY.COM.CN

HOME CHINA WORLD BUSINESS CULTURE TRAVEL VIDEO SPORTS OPINION REGIONAL NEWSPAPER MOBILE

• China Daily Global / 2025-08 / 21 / Page004

TikTok leads in ad-views in SE. Asia

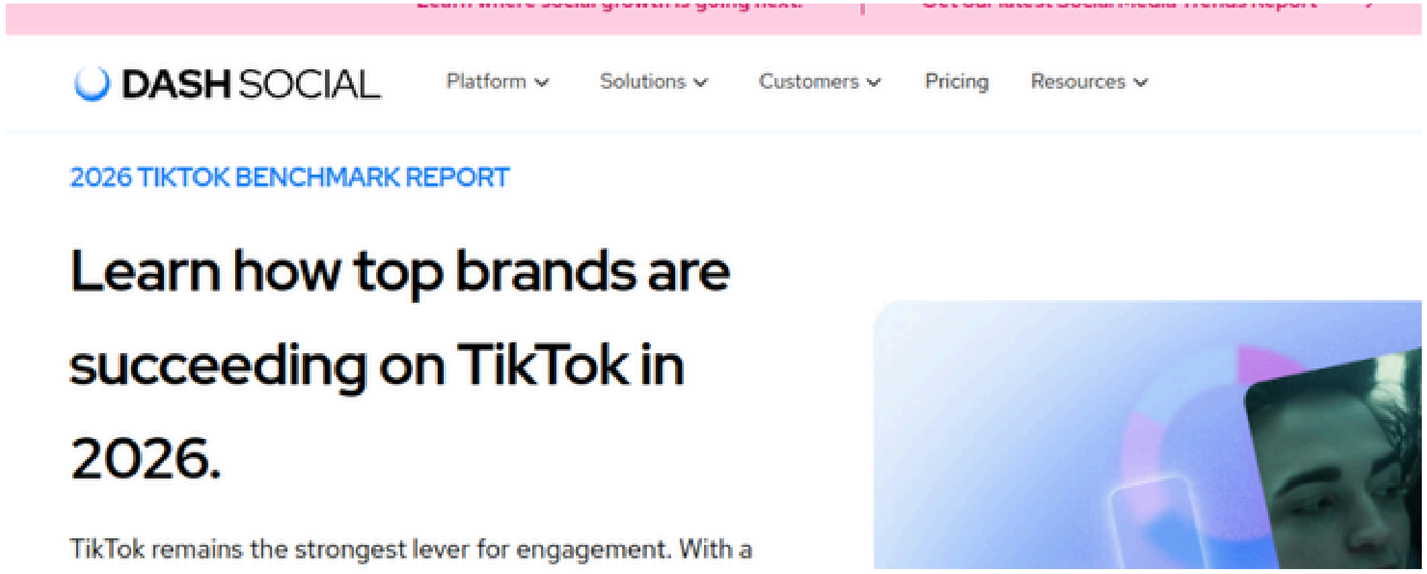
Most Viewed

China Daily Global | Updated: 2025-08-21 00:00

The latest Digital 2025: July Global Statshot report revealed that Southeast Asia accounts for

Key findings

- Over 80% of Thai internet users use TikTok every month
- That is the 2nd-highest share in the world
- The global average is only 30%
- TikTok leads ad views in Southeast Asia



DASH SOCIAL Platform Solutions Customers Pricing Resources

2026 TIKTOK BENCHMARK REPORT

Learn how top brands are succeeding on TikTok in 2026.

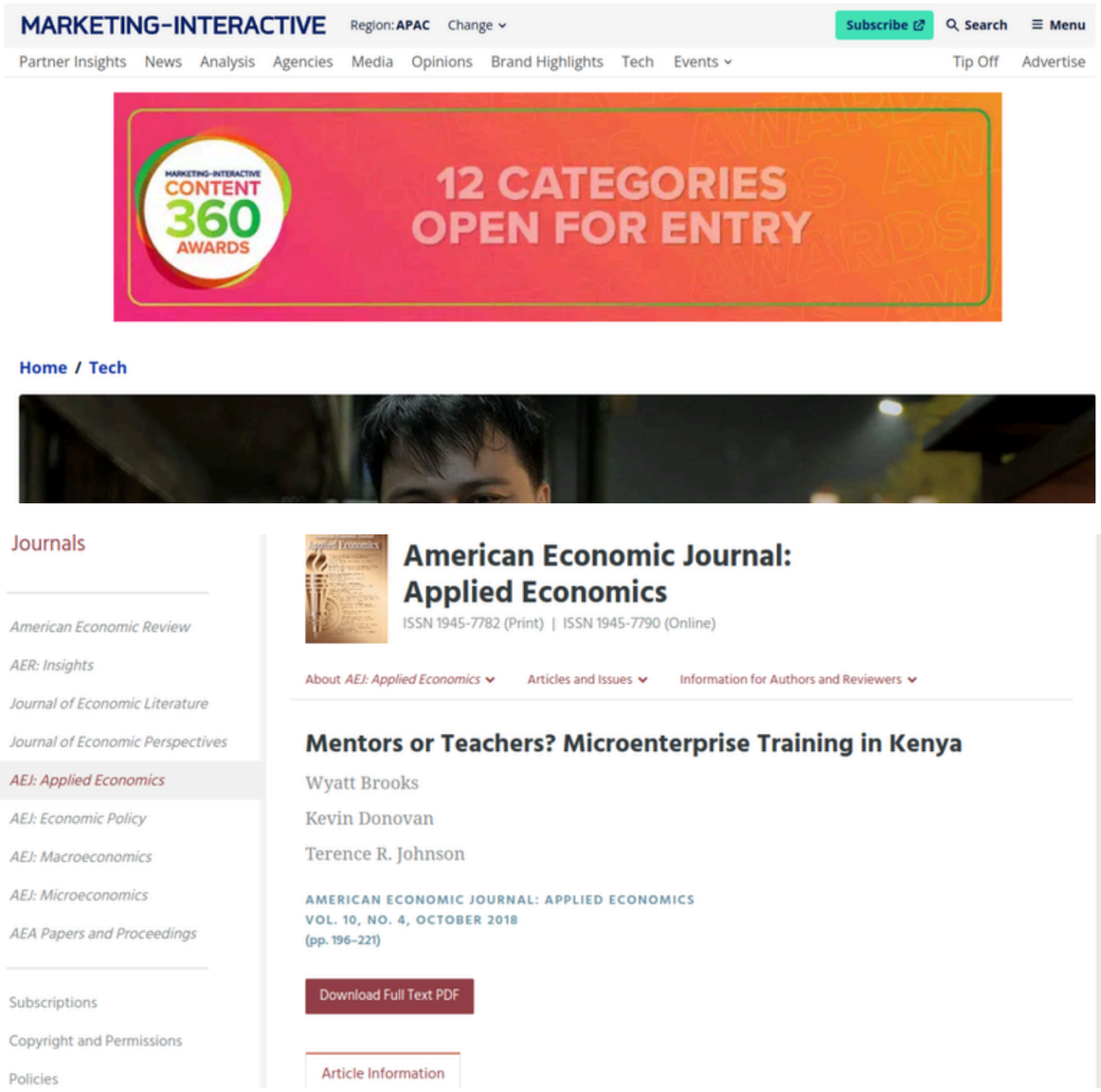
TikTok remains the strongest lever for engagement. With a

Key findings

- Brands average 4.4% engagement per view on TikTok
- Per follower it is 3.4%, down from 3.9%
- TikTok is still the top platform for engagement
- This is an industry average, not a forecast for our show

Source: China Daily Global (21 Aug 2025), "TikTok leads in ad-views in SE. Asia"
https://epaper.chinadaily.com.cn/a/202508/21/WS68a6556fa3109bd772f82b49.html

Appendix
Grab Grow Appendix



Key findings

- 89.9% of small merchants used it again
- 97.2% of mid-size merchants used it again
- 96.1% were happy with it, with 1M+ chats in under 5 months
- 59.2% of new GrabFood merchants in Indonesia used it by May 2026

Key findings

- New shop owners in Kenya were paired with an experienced local owner
- Their profit went up about 20% on average
- A business class changed habits but did not raise profit
- The gain faded once the mentor pairs stopped meeting

Source: Marketing-Interactive (6 Jul 2026), "Grab's AI assistant surpasses 1m merchant interactions in under five months"

Source: Brooks, Donovan & Johnson (2018), "Mentors or Teachers? Microenterprise Training in Kenya", AEJ: Applied Economics 10(4)

Appendix
Assumption and input

Parameter	Low	Base	High	Unit	Source / rationale
1. Program scale & coach fees					
Stores coached per year (steady state)	3,000	3,000	3,000	stores / yr	Slide "Implementation Roadmap" (Year 2+: 3,000
Tier 1 share of stores (1-on-1 Guided Growth Coaching)	70%	70%	70%	% of stores	Proposal Tab 2: 70:30 split. Remaining 30% = Tier 2 (1-
Coach base fee per store	1,000	1,000	1,000	THB / store	Slide "Grab Guide" Step 4: paid once the store audit
Coach success fee per store	5,000	5,000	5,000	THB / store	Slide "Grab Guide" Step 4: paid when GMV grows >15-
Success rate: share of coached stores that reach the GMV-growth threshold	40%	70%	100%	% of stores	Low = Roadmap KPI floor (>=40% reach 15%+ GMV
2. GMV uplift drivers (successful stores)					
Baseline monthly GMV per coached store	20,000	20,000	20,000	THB / month	Back-solved: 20,000 x 12 months x 17.5% growth =
GMV growth achieved by a successful store	15.00%	17.50%	20.00%	% growth	Slide "Grab Guide": success = GMV growth >15-20%
Months of uplift counted in Year 1 (annualised run-rate)	12	12	12	months	Simplification: the new GMV level is counted as a full-
Grab commission (GP) on incremental GMV	25.00%	27.50%	30.00%	% of GMV	Proposal Tab 3, Stream 1: Grab deducts GP of 25-
3. Other revenue streams (5-Stream Growth Monetization)					
Stream 2: Corporate ESG / B2B sponsorship fund (program level)	5,000,000	7,500,000	10,000,000	THB / year	Proposal Tab 3, Stream 2: ~5-10M THB/yr from FMCG
Stream 3: share of successful stores growing >20% (eligible for performance share)	-	10%	25%	% of successful stores	TEAM ASSUMPTION. Stores above 20% growth
Stream 3: Grab performance share per eligible store	2,000	3,000	4,000	THB / store / month	Proposal Tab 3, Stream 3: Grab takes 5-10% of the
Stream 3: duration of performance share	3	4.5	6	months	Proposal Tab 3, Stream 3: 3-6 months.
Stream 4: GrabMerchant Mart B2B commission	1,500	2,250	3,000	THB / store / yr	Proposal Tab 3, Stream 4: 3-5% commission on
Stream 5: Grab Growth Club subscription price	399	499	599	THB / month	Proposal Tab 3, Stream 5: 399-599 THB/month. Base
Stream 5: months subscribed in Year 1	12	12	12	months	Proposal ~4,800-7,200 THB/store/yr = 12 months of
Stream 5: Growth Club adoption among successful stores	30%	50%	100%	% of successful stores	TEAM ASSUMPTION. High = 100% (the proposal's

Appendix

Unit Economics

1. Coach cost per successful store			
	Low	Base	High
Base fee	1,000	1,000	1,000
Success fee	5,000	5,000	5,000
Total coach cost per successful store	**6,000**	**6,000**	**6,000**
2. GMV uplift per successful store (annual)			
Baseline monthly GMV	20,000	20,000	20,000
GMV growth achieved	15.00%	17.50%	20.00%
Months of uplift counted	12	12	12
Incremental GMV per successful store	**36,000**	**42,000**	**48,000**
3. Grab revenue per successful store (Year 1)			
Grab commission rate (GP)	25.00%	27.50%	30.00%
GP Lift	9,000	11,550	14,400
Performance-based share	-	1,350	6,000
GrabMerchant Mart B2B commission	1,500	2,250	3,000
Growth Club subscription	1,436	2,994	
Total revenue per successful store (excl. sponsorship)	**11,936**	**18,144**	**30,588**
Net profit per successful store	**5,936**	**12,144**	7,188
ROI per successful store	**98.90%**	**202.40%**	**409.80%**
4. Break-even and headroom (GP only, ignoring other streams)			
GMV uplift needed for GP alone to repay the 6,000 THB coach cost	24,000	21,818	20,000
Break-even GMV growth on baseline	10.00%	9.10%	8.30%
Headroom: achieved growth / break-even growth	**1.5x**	**1.9x**	**2.4x**

Appendix

Program Impact

1. Volume			
	Low	Base	High
Stores coached per year	3,000	3,000	3,000
Success rate	40%	70%	100%
Successful stores (earn success fee)	1,200	2,100	3,000
Tier 1 stores: 1-on-1 Guided Growth Coaching	2,100	2,100	2,100
Tier 2 stores: 1-on-1 Intensive On-Site Rescue	900	900	900
2. Coach payout (youth income, ESG 'S')			
Base fees paid (every coached store)	3	3	3
Success fees paid (successful stores only)	6	10.5	15
Total paid to student coaches per year	**9**	**13.5**	**18**
Maximum payout (every store earns the success fee)	18	18	18
3. Merchant impact			
GMV expansion for grassroots stores	**43.2**	**88.2**	**144**
GMV uplift per successful store	36,000	42,000	48,000

4. Grab revenue and net profit	Low	Base	High
GP lift	10.8	24.3	43.2
Corporate ESG / B2B sponsorship fund	5	7.5	10
Performance-based share	-	2.8	18
GrabMerchant Mart commission	1.8	4.7	9
Growth Club subscription and ads	1.7	6.3	21.6
Total Grab revenue	**19.3**	**45.6**	**101.8**
Less: coach payout	9	13.5	18
Net new profit to Grab	**10.3**	**32.1**	**83.8**
ROI on coach payout (program level)	**115%**	**238%**	**465%**
Net profit excluding sponsorship	5.3	24.6	73.8
Sponsorship as % of coach payout	56%	56%	56%
Sponsorship as % of maximum (18M) payout	28%	42%	56%
5. Per coached store (blended, includes unsuccessful stores)			
Grab revenue per coached store	6,441	15,201	33,921
Coach payout per coached store	3,000	4,500	6,000
Net profit per coached store	**3,441**	**10,701**	**27,921**

Appendix

Sensitivity

Success rate (rows) / GMV growth (columns)	10.00%	15.00%	17.50%	20.00%	25.00%
20%	9.4	11.4	12.4	13.4	15.4
40%	14.3	18.3	20.3	22.3	26.2
60%	19.2	25.2	28.2	31.1	37.1
80%	24.2	32.1	36	40	47.9
100%	29.1	39	43.9	48.9	58.8

Baseline GMV THB/month (rows) / growth (columns)	15.00%	17.50%	20.00%	30.00%	50.00%
10,000	92%	106%	120%	175%	285%
15,000	134%	154%	175%	257%	422%
20,000	175%	202%	230%	340%	560%
30,000	257%	299%	340%	505%	835%
50,000	422%	491%	560%	835%	1385%
75,000	629%	732%	835%	1247%	2072%

Appendix

MHI Tiering

A. Index design: 0-100 score, four dimensions					
Dimension	**Weight**	**Metrics used**			
Financial & Sales Trend	30%	GMV over the last 3 months and growth rate			
Menu & Conversion Efficiency	30%	Conversion rate to orders and menu structure			
Digital & Platform Engagement	20%	App usage and promotions run			
Operations & Customer Satisfaction	20%	Review score and order-cancellation rate			
Total weight (must equal 100%)	**100%**	**OK**			
B. Tiering rules					
MHI cut-off (MHI <= cut-off -> Tier 2)	55	Proposal Tab 2: Tier 1 = MHI > 55; Tier 2 = MHI <= 55			
Ultra-low revenue threshold (THB / month)	15,000	Proposal Tabs 2-3: stores below 15,000 THB/month on Grab, or zero-revenue new stores, go to Tier 2			
Tier 1 share of stores	70%	Assumptions (70:30 split)			
Tier 2 share of stores	30%	Remainder			
Tier 1: 1-on-1 Guided Growth Coaching	Mid-income stores that sell reasonably but want more. Personal coach by phone / chat plus scheduled store health checks.				
Tier 2: 1-on-1 Intensive On-Site Rescue Coaching	Low-MHI, ultra-low or zero-revenue stores. Coach visits the store, tastes the food, shoots menu photos, fixes pricing and helps in-store; also teaches the owner to use GrabMerchant.				

Appendix

MHI Tiering

C. Store scoring calculator (ILLUSTRATIVE data: overwrite blue cells; scores are 0-100)									
Store ID	**Monthly GMV (THB)**	**Financial & Sales Trend**	**Menu & Conversion**	**Digital & Platform**	**Operations & CSAT**	**MHI**	**Tier**	**Coaching model**	**Reason**
S001	85,000	72	65	80	70	71.1	Tier 1	1-on-1 Guided Growth	MHI above cut-off, GMV ok
S002	42,000	58	60	55	65	59.4	Tier 1	1-on-1 Guided Growth	MHI above cut-off, GMV ok
S003	12,000	40	45	50	60	47.5	Tier 2	1-on-1 Intensive On-Site Rescue	Ultra-low revenue
S004	9,500	62	58	60	70	62	Tier 2	1-on-1 Intensive On-Site Rescue	Ultra-low revenue
S005	-	20	30	25	50	30	Tier 2	1-on-1 Intensive On-Site Rescue	Zero revenue
S006	28,000	50	52	48	55	51.2	Tier 2	1-on-1 Intensive On-Site Rescue	MHI at or below cut-off
S007	60,000	66	70	62	75	68.2	Tier 1	1-on-1 Guided Growth	MHI above cut-off, GMV ok
S008	18,000	55	60	58	68	59.7	Tier 1	1-on-1 Guided Growth	MHI above cut-off, GMV ok
Stores in calculator: Tier 1	4								
Stores in calculator: Tier 2	4								
Tier 1 share in calculator vs 70% target	50%	*Illustrative sample only: real portfolio will be set by the MHI cut-off, so tune the cut-off to land near 70:30*							
D. Tier split at program scale (Base scenario)									
Tier 1 stores per year	2,100								
Tier 2 stores per year	900								

Appendix

Green Point

A. Program design (from slide and proposal)					
Activity	**Earn / Redeem**	**How it works and how it is verified**			
Eco-friendly packaging	Earn	Points for switching to biodegradable / eco packaging that meets defined material standards. Verified from Supplier Partners' packaging purchase data, so no store audits. Standards must be strict because 'biodegradable' is not always greener.			
Used cooking oil recycling	Earn	Points for collecting used oil and handing it to certified Recycling Partners (e.g., biofuel). Verified from partner-recorded litres / kg, so merchants do not self-report.			
Food-waste and CO2-footprint features	Earn (roadmap M5-8)	Further ways to earn points once a credible, low-cost verification method exists.			
GrabAds credits	Redeem	Boosts store visibility and brings new customers, helpful for small stores with little marketing budget.			
Professional food photography	Redeem	Better menu photos lift conversion. Also part of the Tier 2 on-site coaching toolkit.			
Future rewards	Redeem (idea)	Ingredient or packaging discounts and an AI cost / pricing tool; sponsors and suppliers can co-fund rewards.			

Appendix

Green Point

B. Cost to Grab: illustrative model					
Input / output	**Value**	**Unit**	**Note**		
Green Points participants	100	merchants	Slide KPI: 100 participants by M3-4		
Points earned per participant per month (TEAM ASSUMPTION)	100	points	Placeholder		
Redemption value of one Green Point (TEAM ASSUMPTION)	1	THB / point	Placeholder: 1 point = 1 THB of GrabAds credit or photo-shoot value		
Share of points actually redeemed (TEAM ASSUMPTION)	60%	% of points	Placeholder: unredeemed points expire or lapse		
Share of rewards co-funded by sponsors (TEAM ASSUMPTION)	50%	% of rewards	Slide roadmap: "Rewards co-funded by sponsors"		
Points issued per year	120,000	points	Participants x points/month x 12		
Face value of points redeemed	72,000	THB / yr	Points x value x redemption rate		
Net cost to Grab after sponsor co-funding	**36,000**	THB / yr	Face value x (1 - sponsor share)		
Net cost per participant per year	360	THB			
Net cost per participant as % of Base GP lift per successful store	3.10%	%	Affordability test: reward cost vs the GP Grab earns from a coached store		

C. Sensitivity: annual net cost to Grab (THB thousand) by participants and sponsor co-funding					
Participants (rows) / sponsor share (columns)	**-**	**25%**	**50%**	**75%**	
100	72	54	36	18	
500	360	270	180	90	
1,500	1,080.00	810	540	270	
3,000	2,160.00	1,620.00	1,080.00	540	