ONDO STATE → NIGERIA → GHANA, KENYA, SOUTH AFRICA

Paddi*Ride*

The way people already move around West Africa is a **negotiation** — you name a price at the keke stand, the rider counters, you settle. Every ride-hailing app that's launched here instead imported a fixed Western meter. PaddiRide put the negotiation back in, then built everything else a household actually needs — sending things, ordering things, staying safe, and financing a vehicle — around that one idea.

5 vehicle types — keke, bike, car, dispatch, haulage	**15+** core products in one app, one wallet
4 countries on the region roadmap	**1** price model: theirs, not the app's

THE GAP

Three separate problems, three separate apps

None of them talk to each other, and none of them were built for how a Nigerian household actually gets around.

Getting somewhere is a fixed-price guess

A rider either accepts whatever the algorithm names, or falls back to hailing a keke on the road and haggling the old way. Nothing in between — and the app never learns that a driver would have taken ₦200 less for a trip going their way anyway.

Sending, ordering and financing are somebody else's app

A dispatch rider for parcels. A different app for food. A moneylender or a personal savings group for the keke itself. A vehicle owner tracking daily sales on paper. Each one a separate relationship, none of them seeing the whole picture.

THE CORE IDEA

You name the price. The market answers back.

A rider posts what they're willing to pay for a trip — not a system-generated fare. Every nearby driver sees it live and can accept it outright or send back their own price and ETA. The rider can counter again, or just compare whoever's replied and pick. It's the okada-stand haggle, running at app speed.

01 — RIDER POSTS

Akure GRA → Oja Oba, offering **₦1,200**

02 — DRIVERS SEE IT LIVE

Can do **₦1,500** — I'm 4 min out

03 — RIDER COUNTERS

Meet at **₦1,350?**

04 — SETTLED, COMPARED

Deal — 2 other offers also in, rider picks

HOW IT WORKS

Two sides of one negotiation

For a rider

1. **Set the route and your price**
   Pickup, destination, vehicle type — keke, bike, car — and what you're offering.
2. **Watch offers come in**
   Nearby drivers accept or counter in real time; compare price and ETA side by side.
3. **Accept, ride, pay**
   Wallet, card or the PaddiCard — settle however suits, cash included.

For a driver

1. **See requests going your way**
   Ranked by distance and route match, not just first-come-first-served.
2. **Counter instead of walking away**
   A price too low isn't a lost trip — send back what actually works.
3. **Get paid, get tracked**
   Daily sales logged automatically — the same ledger a fleet owner sees.

WHAT'S IN THE APP

Fifteen products, four jobs

Not a ride app with extras bolted on — one wallet and one safety net underneath everything a household needs to move people, goods and money.

Getting around 5 products

Real-time fare negotiation

The flagship mechanic above — riders name a price, drivers counter, both sides settle. No other feature in this app matters more to why people switch.

Keke & bike booking

Inclusive of how Nigeria actually rides — not just car-hailing dressed up as a platform.

Carpooling

Pool with people on your route, daily or once-off. A monthly plan reserves your seat — built for anyone already driving to work with room to spare.

Car hire & escort

Hire a car outright, or a car with a personal escort, for a day, an event, or a route you don't want to drive yourself.

Car haulage

Moving goods between locations at haulage scale, booked and tracked the same way as a ride.

Sending & buying 3 products

Dispatch & delivery

Waybill an item and send it to anyone, tracked door to door like a trip.

Order from a shop

Pooled ordering across partner shops — fast food, supermarket, fuel station, market run — from different locations in one basket.

Vendor marketplace

Any vendor can onboard and list what they sell, reaching every rider already in the app.

Safety net `4 products`

SOS, by incident type UPGRADED

Accident, robbery, kidnapping, or another threat — you name it, and robbery or kidnapping widens the alert past your own contacts to every nearby rider and driver in the area, not just the people you listed.

Go Live

Record and broadcast a dangerous moment as it happens; anyone in your location is alerted the instant you go live.

Emergency contacts & health profile

Contacts alerted automatically on SOS; a health practitioner can pull your status in an emergency.

Road reports, by state UPGRADED

Flooding, blockages, protests, diversions — a page per state so anyone can read the latest report for where they are, with a push notification to riders and drivers in that state or local government the moment it's filed.

Money & growth `3 products`

PaddiCard

Tap to pay any driver or vendor — no app or signal needed on their end. A health responder scans the same card for your reports and emergency contact.

Fleet management

An owner onboards their bikes or cars, drivers book every trip through the app, and the owner watches daily sales and sets an installment deduction until the vehicle's paid off.

Trip insurance

Insure a booked ride against accidents or missing items before you set off.

BEYOND THE FIFTEEN

Already built, not on the original list

Work that happened along the way and is live in the app today — worth knowing before anyone assumes this is fifteen features and nothing underneath.

- **In-app calls, video & chat**
  Self-hosted, not billed per minute to a third party — driver and rider stay in one thread the whole trip.
- **Multi-country region model**
  States, regions and local governments already modelled for Ghana, Kenya and South Africa, not hardcoded to Nigeria.
- **Driver verification & video interview**

ID, selfie, liveness and BVN/NIN checks, plus a scheduled live video interview before a driver is approved.

- **Referral & influencer rewards**
  A referral code or an influencer's link tracks who brought a rider in, with a payout trail behind it.

- **PaddiCard+ lost-card tracking**
  Any nearby PaddiRide phone anonymously reports hearing a lost card's Bluetooth beacon — a crowd-mesh trail back to it.

- **Idle session lock**
  The app re-locks itself after sitting untouched for a while, so a picked-up phone can't book a ride on someone else's account — off automatically mid-trip, so it never interrupts one.

- **Multi-language interface**
  Built to carry more than one language from the start, not retrofitted later.

- **Offline-aware design**
  An SOS or a road report queues and sends the moment signal returns, on roads where signal comes and goes.

WORTH ADDING NEXT

What we'd recommend, not yet built

Gaps a household or an investor would ask about that the current fifteen don't cover.

Business & school accounts

A company wallet, monthly invoicing, and a standing staff-shuttle or school-run contract — recurring revenue, not one trip at a time.

Driver earnings statements

A daily/weekly statement a driver can actually hand to a lender — turns fleet-management data into a case for vehicle financing.

Earnings-linked micro-loans

Let a driver's own trip history qualify them for the loan that buys the keke, repaid the same way the fleet installment already works.

Accessibility mode

Voice-led booking and wheelchair-flagged vehicles for elderly or differently-abled riders.

Impact tracking

As EV and CNG vehicles onboard, show the emissions story alongside the trip — a real ESG line for anyone funding the fleet.

Government & NGO partnerships

Subsidised rides to a clinic, or disaster dispatch running on the same SOS infrastructure already built for robbery and kidnapping alerts.

Built where the road is unpaved, not just where the market is proven.

PaddiRide starts in Ondo State because that's where the negotiation, the keke, and the need for a safety net are all real right now — the same model travels to every market that already haggles.

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PaddiRide — an explainer prepared for partners, investors and anyone asking what makes it different.