

STOK · RETAIL INTELLIGENCE BRIEF

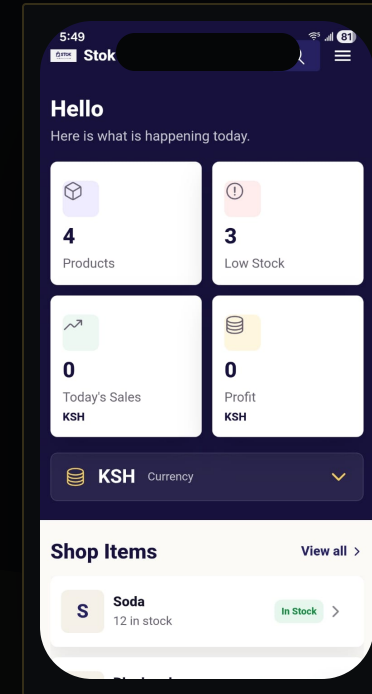
Know what moved. Know what is left. Know *what comes next.*

An offline-first Android inventory system built for the speed and constraints of small shops—
with a roadmap from record keeping to predictive selling intelligence.

LIVE ON ANDROID

OFFLINE FIRST

CLOUD BACKUP



THE PROBLEM

Small shops lose margin in the gap between *memory* and *evidence*.



01

Stock drifts

Purchases, sales and wastage are recorded late—or not at all—so the shelf and the notebook disagree.

02

Profit is unclear

Owners know cash moved but cannot easily see product-level margin, historic cost or loss.

03

Most tools overshoot

Full POS suites can require hardware, reliable internet, setup time and workflows that are too heavy for a small shop.

THE PRODUCT

A shop record that works *even when the network does not.*

Create a shop, add products, record stock in and stock out, protect history, track current stock, review profit and keep a recoverable cloud-backed copy when online.

Second

Designed for
fast daily
entry

Mobile-first
interaction goal

Offline

Device remains
source of
truth

Cloud sync
supports backup
and analytics

KSh+

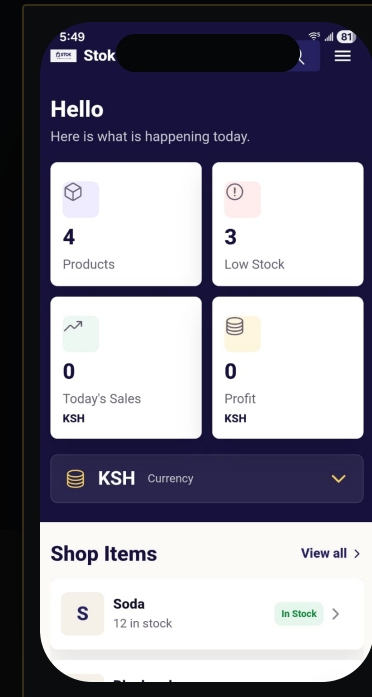
Multi-currency
foundations

Shop currency is
explicit in
current product

v24

Current
Android
release line

API 36
production
artifact built
July 2026



The opportunity is not “all retail.” It is the *underserved operating layer*.



7.4M+

Kenyan MSMEs

Draft MSME Policy 2025,
citing KNBS

83.5%

Smartphone penetration

Communications
Authority, June 2025

53.4M

Active mobile-money subscriptions

Communications
Authority, Q3 FY2025/26

1 phone

Core deployment target

No dedicated terminal
required for the
essential workflow

Win below the complexity floor, then grow with the *merchant*.

DIMENSION	STOK	LOYVERSE	NOTEBOOK / SPREADSHEET
Core wedge	Fast offline stock and profit control on Android	Free POS plus paid advanced inventory	Familiar and flexible
Setup burden	Phone-first, lightweight	Broader POS configuration	Low at first, high as records grow
Advanced layer	Planned predictive local retail insights	\$25/store/month advanced inventory	Manual analysis
Data model	Local truth with visible backup state	Cloud-connected POS ecosystem	Fragmented files and pages
Current proof	Live product; early adoption	Established global product	Default incumbent behavior

The moat is not a prettier stock count. It is a *better next decision*.



01

Record

Clean purchase, sale, price, shop and product events.

02

Protect

Offline resilience, schema migrations and recoverable backups.

03

Understand

Restock cadence, margin, time-of-day demand and perishability.

04

Predict

Explainable sell-through and stockout signals, never invented numbers.

05

Act

Useful prompts: buy, hold, discount or investigate—with owner control.

Free to form the habit. Paid when the app *protects money*.

01

Stok Free

Essential products, purchases, sales and current stock. Grow daily active use before adding friction.

02

Stok Pro

Long-range reports, exports, advanced backup/recovery and owner controls at an accessible local price.

03

Stok Intelligence

Predictive restock, margin leakage, slow movers, perishability and natural-language business questions.

04

Stok Teams

Employee mode, permissions, multi-shop control and auditable activity for growing merchants.

ILLUSTRATIVE PAID MIX

A small subscription can become meaningful at *merchant scale*.



ILLUSTRATIVE MONTHLY RECURRING REVENUE

KES 1.18M

Scenario only. Current adoption is early and no recurring revenue is claimed.

2,000 Pro merchants × KES 299 **598K**

500 Intelligence add-ons × KES 799 **399.5K**

120 Team accounts × KES 1,499 **179.9K**

Annualized at the same monthly run rate **KES 14.1M**

Distribution should arrive where the owner already *buys and moves money*.



01

Wholesalers

Bundle Stok onboarding with supply relationships and help downstream shops reorder more predictably.

02

Mobile money & fintech

Partner around merchant education, payments and cash-flow products—only with explicit consent and benefit.

03

Associations

Deploy through market groups, SACCOs and local business networks with shared training.

04

Stok → ZidiSales

Turn accurate catalogue and inventory data into trustworthy WhatsApp selling automation.

The next milestone is retention—not *download theatre*.

30 days Measure activation Shop created, products added, first purchase/sale and first successful backup.	90 days Measure habit Weekly transaction recording, retained shops and recovery confidence.	6 months Price value Run Pro and Intelligence paid tests with clear cancellation and cohort tracking.	12 months Partner channel Prove one repeatable association, wholesaler or fintech distribution route.
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THE INVITATION

*Help small shops turn daily records into **better** decisions.*

Stok is suited to investors and partners in retail, distribution, payments, FMCG, merchant software and explainable applied AI.

[Discuss Stok](#)[Open on Google Play](#)

Product facts, market anchors and *scenario labels*.



Stok on Google Play

Public listing, feature set, screenshots and release notes.

Loyverse pricing

Free core and current add-on pricing used as a competitive anchor.

Kenya Draft MSME Policy 2025

Cites more than 7.4 million MSMEs and over 14.9 million people employed.

Communications Authority of Kenya

Smartphone penetration reached 83.5% by June 2025.

Communications Authority, Q3 FY2025/26

Current mobile-device and mobile-money statistics.

Stok repository and release audit

Feature, architecture, tests and Android release evidence reviewed 25 July 2026.

Revenue scenario

Illustrative assumptions only; not current traction, forecast or investment advice.