

Tembea Africa

Travel Africa, better.

A modern marketplace for booking unforgettable, guide-led African trips — with payments that fit the continent, an AI travel concierge, and buyer protection built in.

Stakeholder Overview

The opportunity

Africa is one of the world's most sought-after travel destinations — yet booking a multi-day trip is still fragmented, opaque, and built for foreign wallets.

Hard to book

Great tours are scattered across operators, email chains, and PDFs. Travelers can't easily compare or book with confidence.

Trust gap

Paying a distant operator upfront is scary. Reviews are unverified; refunds are unclear.

Wrong payments

Card-only checkouts ignore how Africa actually pays — mobile money — and demand 100% upfront.

Tembea closes all three gaps in one product travelers and operators actually want to use.

What Tembea is

An online marketplace where travelers **discover**, **plan**, and **book** curated, guide-led multi-day African tours — and pay the way they want, safely.

Tour operators list their trips and dated departures. Travelers browse, get help from an AI concierge, book seats, and pay by card or mobile money. Tembea earns a commission on every booking and holds the operator's payout securely until just before travel.

How it works — for travelers

1 Discover

Browse curated tours with rich photos, day-by-day itineraries, and a real map of every stop. Prices shown in the traveler's own currency.

2 Plan with an AI concierge

Chat about the dream trip — budget, interests, who's coming — and get matched to real tours from the catalogue.

3 Book & pay flexibly

Pay in full, or a deposit now and the rest in instalments. Pay by card or M-Pesa mobile money. Details are saved for next time.

4 Travel protected

Money is held safely until shortly before departure. Clear cancellation terms. Message the operator anytime. Earn rewards for the next trip.

How it works — for operators

List trips

Publish tours and dated departures, set pricing, deposits, and cancellation terms.

Fill seats

Reach travelers worldwide, take secure bookings, and message customers in-app.

Get paid

Receive payouts across African corridors — automatically, once trips are secured.

What makes Tembea different

Africa-native payments

Mobile money (M-Pesa) alongside cards, plus **deposits & instalments** instead of 100% upfront — and payouts that actually reach African operators.

AI travel concierge

A friendly chat planner that recommends only real, bookable tours — turning "I want a safari" into a booked trip.

Follow your guide

Travelers follow individual local guides and get notified of their new trips — building loyal, repeat demand around the people who make trips special.

Protection by default

Escrow-style holds, verified reviews, and transparent refunds make booking a distant operator feel safe.

How Tembea makes money

~15%

Booking commission

A commission on every confirmed booking — the core revenue engine.

+

Affiliate revenue

Revenue share on flights, insurance, transfers and more, offered after booking.



Repeat & loyalty

Rewards, wallet credit, and guide-following drive high-margin repeat bookings.

Where we are

The product is built and tested end-to-end — this is an execution story, not a research one.

Live

Full booking & payments flow

4

Languages supported

Card + M-Pesa

Payment methods

What's next to launch

- Onboard the first operators and load real trips
- Switch on live payment keys and go to production
- Grow demand through the AI concierge, guides, and content

Tembea Africa — a tour-first marketplace built for how Africa travels, and how the world wants to travel Africa. **Tembea** is Swahili for "to wander, to travel."