QC Fintech Class 6 Investor One-Pager

saffe
your money your face

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Face recognition mobile payments and
authentication solution.

Financial Information

- Company Stage: pilots > go to market
- Previous Capital: 400k
- Monthly Net Burn: 8k
- Pre-money Valuation: 1,2M
- Capital Seeking: 3M

Management Team

Antonio Castilho 52, MBA Executive partner
former CEO of Elavon Brasil and founder of
Visanet Cielo one of the biggest acquirers in the
world. Andre Coelho 31, MBA, Founder/ CEO:
former investment banker working with M&A
and corporatet. Giovani Chiachia 35, PhD,
Founder/ CTO: 7 years in academia doing research
on automatic face recognition in institutions like
Harvard University (USA) and Fraunhofer IIS
(Germany). Expert in machine learning with
special focus on deep learning.

Business Summary

Business will have two verticals; payment service
provider as SPI and authentication technology
provider.

Problem

Offer merchants a lower fee and a unique solution
to receive payments at the Point-of-Sale directly
with a smartphone or tablet.

Solution

If you are a merchant, we enable you to receive
payments at the point-of-sale directly with your
smartphone. No need to pay for a dedicated POS or
any extra equipment.If you are a consumer, we
enable you to pay in store with your face. We also
offer this tech as a SDK for any developers to embed
our face recognition engine.

Target Market

According to several reports, the Mobile payment
market volume reached $235 billion in the year of
2013 and is expected to reach $750 billion by 2017.
The numbers of mPOS was 9.5 million in 2013 and
increased to 30 million in 2015.

Competitors

Unlike competitors like Paypal, Applepay, Izzetle or
Android Pay we offer a solution for consumers to
pay without any device even the smartphone, and
for the merchant no extra hardware to read the
payment method only need is a device with camera.

Competitive Advantage

Saffe detains the intellectual property of the face
recognition technology (Deep Learning) created by
a Harvard researcher PhD. With full control over
tech Saffe can scale and improve over time.

Marketing Strategy

Establish partnerships with Banks and ISOs for
building a portfolio of clients with higher
profitability, intensive investment in social media.

Revenue Model

Saffe charge 1,5% MDR and use license for the API.

Financials	2016	2017	2018	2019

Revenues	3.800	629.770	1.864.337	4.383.832
Expenses	44.300	467.657	1.261.253	2.272.326
Net	-40.500	162.112	765.196	2.876.702

The Market

Every bank and virtually every non-bank financial institution in the US, including Insurance Companies, Pawn Shops, Mortgage Companies, Trust Companies, Securities Broker/Dealers, Mutual Funds, Commodities Brokers and Dealers, Precious Metals Dealers, and Money Service Businesses (MSBs) (Money Transmitters, Check Cashers, Virtual Currency Administrators and Dealers, Forex Dealers), must comply with the requirements of the Bank Secrecy Act (BSA), the US Patriot Act, and related laws and regulations with regard to assessment, management, control, and reporting of Anti-Money Laundering (AML) and Terrorist Financing and cybersecurity risks and events (see FFIEC BSA/AML Examination Manual, p.5[1]).

The Problem

The US Department of Justice, FinCEN, the OCC, FDIC, OFAC, IRS, and related regulators and governmental entitles have in the last few years assessed more than $16B in fines, penalties, and forfeitures against US-based financial institutions and their customers for BSA/AML violations including JP Morgan Chase $2.05B, HSBC $2B, Banamex $140MM, TD Bank $52.5MM, Oppenheimer $20MM, Caesars Palace $8MM. These are penalties and forfeitures only and do not include the internal costs of recovering from a BSA compliance breach and the reputational and operational costs associated with BSA violations and remediation. FinCEN says that institutions must identify and manage cybersecurity risks under the BSA.[2]

Publications, commentators, and regulators readily recognize that many institutions do not adequately identify and manage BSA and cybersecurity risk. Recent examples include:

- "Banks are Drowning in BSA Demands" *American Banker[3]*
- New York Department of Finance requires board or executive officers to *personally certify* compliance with 22 specific BSA requirements annually[4] and has proposed similar certifications for cybersecurity compliance.[5]
- ABA says personal liability of officers and directors for BSA failures is "on the table," *American Banker[6]*
- OCC has a "laser-like focus" on Cybersecurity, *American Banker[7]*

The RegSmart[SM] Solution

RegSmart systematically collects data, analyzes risk using a proprietary algorithm, and delivers real time, actionable information on BSA and cyber risks to managers and decision makers.

Governance and risk management are never simple, but RegSmart's suite of tools offer a unique, systematic, continually updated, intuitive approach to governance and risk management that will serve as the core of an institution's BSA and cybersecurity governance systems. Institutions of every size and structure must understand, manage, and accurately report to regulators BSA and

cybersecurity risks. The principles of BSA and cybersecurity governance and risk are the same without regard to the institution's size or complexity and vary little based on the type of institution (bank, securities dealer, MSB, etc.).

RegSmart's Features & Benefits:

- Employs a Proprietary Risk Algorithm to direct managers and decision makers to products, services, geographies, and systems in which loss is most likely to occur.

- Collects information via a simple, intuitive interface that includes help and best practices at virtually every step of the process.

- Creates actionable, plain language reports for every level of the organization from managers to the board.

- Provides a governance and risk roadmap while "institutionalizing" BSA and cybersecurity data, analysis, and knowledge—helping manage personnel turnover and institutional change.

- Saves time, saves money, and facilitates more effective compliance by collecting, storing, and managing critical data and analysis that is currently recreated annually or more often in response to regulatory and leadership demands.

- Changes the risk and compliance paradigm from reactionary to proactive by identifying risks before they result in "pattern and practice" losses and penalties.

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[1] https://www.ffiec.gov/bsa_aml_infobase/pages_manual/manual_online.htm
[2] https://www.fincen.gov/sites/default/files/advisory/2016-10-25/Cyber%20Threats%20Advisory%20-%20FINAL%20508_2.pdf
[3] http://www.americanbanker.com/news/consumer-finance/whats-behind-the-uptick-in-bsa-enforcement-1068937-1.html
[4] http://www.dfs.ny.gov/about/press/pr1606301.htm
[5] http://www.dfs.ny.gov/legal/regulations/proposed/rp500t.pdf
[6] https://www.aba.com/Products/bankcompliance/Documents/BCcoverstory.pdf
[7] http://www.americanbanker.com/news/bank-technology/occ-our-cybersecurity-exams-are-plenty-detailed-too-1071708-1.html?zkPrintable=true

Finsophy

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Digital banking platform that adds transparency, purpose, and impact to bank products:
Banking-as-a-Mission Platform™

Financial Information
Company Stage: **Pre-revenue & Seed**
Previous Capital: **$45K pre-seed & $120K seed raised to date**
Monthly Net Burn: **$10K / month**
Valuation: **Current valuation cap is $3M**
Capital Seeking: **$400K at $3M val. cap**
2nd Seed tranche of $550K at $6M val. cap

Management Team
Jason Aspiotis – Founder & CEO
15+ years project management, systems engineering and strategy, Fortune 500 corporate intrapreneur

Tiago Soromenho – Co-founder & CIO
20+ years FinTech, software and UI/UX guru, has founded 3 startups with one successful exit in FinTech

Advisors
Thomas Zayko, Banking Advisor
35+ years retail and community banking experience – former SVP at Citigroup

Brian Monbouquette, CPA
35+ years CPA experience – former Pwc

Michael Griffin, Strategy Advisor
40+ years government and corporate leadership – former NASA Administrator

Business Summary
Finsophy is a marketplace for socially and environmentally responsible banking products. It facilitates transparent relationships between customers and their assets with commercial or community banks. Moreover, it gives customers the ability to vote on which causes their banking assets will support: society, environment, sustainability, education, or commercial Space.

Problem
- Lack of transparency in banking – where do our banking assets go? Do they benefit the kinds of economic activities we care about, or do they contribute to a profit bottom line that isn't beneficial to society, the environment or our values?
- Lack of differentiated digital banking – all banks, for the most part, are the same and are struggling to attract or retain customers.

Solution
- Digital banking products and experience that enable customers to **vote on** and **see the impact** of their banking assets on the causes **they** care about.
- A reinvigorating **customer** and **values** centric approach for banks to differentiate and grow their deposit base and loan revenues.

Target Market
- Millennials in the near term + Gen Z in the long term
- Top 100 banks and >2,000 community banks

Competitors
Mainstream competitors are digital banking platforms such as *Moven*, *Simple*, *Digit* and *BankMobile*. "Responsible finance" sector competitors are *OpenInvest*, *Aspiration*, *CNote*, and *MightyDeposits*.

Competitive Advantage
Mainstream competitors are not capitalizing on the important relationship between **purpose** and **Millennials**. In the "responsible finance" sector our differentiators are our **multi-partnership** business model, **voting and transparency mechanics** and multi-channel **platform technology**.

Marketing Strategy
1. Organic growth – capitalize on community, thought leadership and influencers within Millennial target market
2. Values-affinity targeted marketing campaign on social media and Google Ads (environment, sustainability, education, Space etc.)

Revenue Model
Finsophy as a Front-end: white-label partner banks pay ~1% net interest on aggregated deposits
Finsophy PaaS: we charge partner banks a fee equivalent to 0.2% to 0.5% of aggregated deposits per year (depending on integration scale)
Total revenue opportunity is **~$2B / year**

Traction to date
- >450 accounts waitlisted @ 10% conversion
- 1 bank partner secured (integrating in June 2017)
- Pilot summer 2017 – Space benefit bank account SpaceVault.world

Financials (USD)	2016	2017 (projected)	2018 (est.)	2019 (est.)
Revenues	–	$125K (Q4)	$1,750K	$7,500K
Expenses	$45K	$478K	$1,931K	$4,428K
Net	($45K)	($353K)	($181K)	$3,072K

envudu

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Leveraging emotion
to eliminate overspending.

Financial Information:
Startup Stage
$62,500 convertible notes
$4,200 monthly burn
Pre-money valuation of $2.5 million
Seeking $175,000

Management:
CEO | Ryan Ruff: 3rd generation in Personal Finance. Personal Finance Analyst (6 years), Strengths: sales and psychology of spending.
COO/CFO | Larry Ruff: 20+ years PFM experience. Founded 2 multi-million dollar personal finance companies. Strengths: operations, partnerships, financial modeling
CTO | Tyler Slater: Former CTO of App Raptors (dev agency), Sr. developer with 7+ yrs. Strengths: Databases, back-end development.

Advisors:
John Richards: Infospace Founder
Phillip Chipping: Zagg Founder
Ron Hammond: Quarterdeck SVP, PowerQuest CFO
Paul Woodland: Dreyer's Ice Cream CFO, Hooked on Phonics COO

Business Summary: We provide consumers with a money management platform that dramatically increases the user's emotional attachment to their money, making them less likely to raid their savings for something they would later regret. Leveraging emotion has proven to be the most effective way to eliminate overspending.

Problem: In today's digital economy, it's hard for most people to create and live by a budget. This has lead to an epidemic of overspending. In spite of the budgeting tools that are available today, 7 out of 10 Americans have accumulated a total of less than $1,000 in savings.

Solution: Envudu stores user's money in several separate accounts we call Envelopes. Each Envelope is given a strategically chosen nickname designed to strengthen the user's emotional attachment to the funds in that Envelope. In order to overspend an Envelope, the user has to consciously "steal" money being saved in another Envelope. Facing the prospect of losing something the user has an emotional attachment to has proven to be the most effective way to deter overspending.

Target Market: Couples with household income from $50k to $150k who feel like they are living paycheck to paycheck. 4.8B TAM with 40M+ potential accounts.

Competitors: Simple, Moven, Mint.com, YNAB, Mvelopes.

Competitive Advantage: Envudu is specifically designed to help users develop the strongest possible emotional attachment to the purpose behind how they plan to spend each dollar. Getting a user to change behavior using "discipline" like our competitors is really hard. Leveraging the user's instincts and emotions helps the user naturally make better spending decisions.

Marketing Strategy: For early adopters: email list (150,000+ emails), educational content marketing and grassroots social media marketing via an invite-only referral program. Early and late majority: Paid social media, influencers, affiliate bloggers, and Larry Ruff's (COO) strategic relationships in the credit counseling/bankruptcy industry.

Revenue Model: Early adopters: monthly subscription of $7.95 for our Envudu Card (Prepaid) + 0.5% of interchange revenue when an Envudu Prepaid Card is used at the POS. Future revenue: Envudu will be free for users and supported by an increase in interchange income to 1% and the Envudu Deals Network- Ex. Disneyland Hotel offers to people who have an Envelope saving for Disneyland.

Annually	2017	2018	2019	2020
Revenue	7,078	1,132,679	9,930,998	41,100,522
Expenses	175,263	2,052,537	7,850,410	25,472,559
P+L	-168,186	-919,858	2,080,588	15,627,963
Raised	370,000	2,000,000	0	0
Ending Cash	216,008	1,296,150	3,376,739	3,838,705

CURU

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Curu is a robo-advisor for credit.

Financial Information

- Company Stage: Pre-seed
- Previous Capital: $65K
- Monthly Net Burn: $2,000
- Pre-money Valuation: $1.9M
- Capital Seeking: $130K -$200K

Management Team

David Potter – CEO & Co-Founder:

- 3+ years in Financial Services
- Gates Millennium Scholar – Studied Finance
- Board Certified Credit Consultant & Credit Score Advisor

Abhishek Kapoor – COO & Co-Founder:

- 3+ years as Leasing Agent
- Studied Electrical Engineering & Computational Finance
- Board Certified Credit Consultant & Credit Score Advisor

Minh Vo – CTO

- 3+ years Leading Business & Social Ventures
- Studied Information Systems & Business Analytics
- IT Analyst at Exelon (Fortune 100)

Advisors

Rick Hansen - CTO at APS Global

- 30+ years in Cyber Security
- Professor of CS and Information Assurance

Philip Elliot – Managing Director at Paladin Capital

- 10+ years in Venture Capital
- Board member of RulesPower – Acquired by FICO

Business Summary

Curu is a financial technology company that improves the credit scores of millennials who want to improve their credit. Curu services its customers through its app with a Wealthfront-like model by analyzing their financial profile, goals, and spending habits to find the best opportunities for them to improve their credit score and applies those actions automatically.

Problem

Millennials have bad credit scores and don't know how to fix it. Like the founders, when they need a car or an apartment, they end up getting denied because of their poor credit scores. This leads people to resort to unsustainable "duct-tape" solutions like searching for a co-signer or applying for sub-prime loans. With the urgency of needing housing and transportation, consumers are forced to choose between sky-high interest rates that will leave them in debt for years to come or not getting approved at all.

Solution

Curu is a web and mobile service that analyzes the user's finances and finds unique actions to improve their credit score and automates them. Curu acts in the background by automating payments that consider the users debit balances, automatically disputing credit report errors, and rebalancing credit limits to directly impact up to 80% of what determines the users credit score. Through automation and gamification - Curu makes a good credit score sustainable and engaging.

Target Market

43% of millennials between the ages of 18-36 have "sub-prime" credit scores. Curu meets the needs of these millennials who have a credit score below 650 and need a vehicle or housing in the next year. Those who have been rejected for a loan or living accommodation recently are ideal customers as they need housing or transportation urgently but have not gotten approved due to their credit score.

Competitors

Credit improvement: Credit Karma, Credit Sesame, CreditWise, WalletHub, Revolution Credit
Credit automation: Mint, Debitize, Lenny, Albert, eCreditHero

Competitive Advantage

Curu does not rely on the rules of the traditional credit system. Instead of just showing a user their credit score and offering financial products they can sign up for, Curu changes the way credit is viewed and interacted with. With our initial millennial focus, we make credit management more engaging through gamifying credit and making it an experience — ranking up by incentivizing good credit practices.

Marketing Strategy

Pain point: Rejection (i.e. car dealerships, apartment complexes and real estate agencies)
Remedy: Curu branded credit improvement pamphlet, digital MVA advertisements
Customer acquisition cost: $8

Revenue Model

Financial product affiliate advertising & lead generation:
Loans - 2% earned (average $400 per signup)
Credit cards - $50-100 earned (per signup)

Financials (USD)	2017	2018	2019	2020
Revenues	$69,524	$2,030,207	$9,135,930	$31,975,754
Expenses	$120,595	$1,334,572	$5,576,567	$20,008,391
Net	($51,071)	$695,635	$3,559,363	$11,967,363

c|ourier

Courier
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Financial Information

- Company Stage: Pre-Seed
- Previous Capital: $500k SAFE cap 5m
- Monthly Net Burn: $25k
- Pre-money Valuation: $6m
- Capital Seeking: Not raising

Management Team

Byron Sorrells, Founder & CEO, Technology & Product
Previous at Twitter

Lea Jafiarova, Co-Founder & Head of Product, UX/Design & Research
Previous at Conde Nast

Advisors

Louise Doorn, Exec Director Digital Marketing Chase

Steve Richmond, Founder/CFO Mosaic

Larry Kantor, Head of Research Barclays

Chris Meyer, Head of FX Sales at Citi, MD of Fordham Incubator

Business Summary

AI customer acquisition and engagement tools for retail banks.

Problem

The inability of retail banks to identify life events and target and engage customers across channels and business units with personalized messages at the right time means customers are less valuable and more prone to churn. Existing solutions are not built for financial institutions and are prohibitively expensive to implement for small institutions.

Solution

Courier is a suite of tools for financial institutions to offer intelligent, personalized experiences via web and native apps. Our chat bot, message feed, life event analytics, and contextual content are available a la carte or in a comprehensive, white labeled app. We enable institutions to achieve OKRs like retention, reduced defaults, mobile app adoption, cross-selling, and financial education.

Target Market

8k US retail banks with an initial focus on small institutions with assets > 1bn and < 10bn.

Competitors

Moven, Salesforce, Adobe Marketing Cloud, Marketo, IBM Unica, Intercom, direct mail and marketing consultants.

Competitive Advantage

Integrates with core banking data and designed for the specific workflow, compliance, and sign-offs required by banks. Modern SaaS technology. Self serve allows for immediate usage and no implementation time.

Marketing Strategy

Integration with the three core banking systems to give us a large volume of potential customers (6k) with a solution that can be implemented quickly. Pursuit of first large banks through the innovation departments with introductions facilitated by the QC and Plug and Play accelerators.

Revenue Model

Monthly subscription with value-based pricing (size of institution, number of employees, number of customers). Pricing ranges between 1k/mo and 350k/mo.

Financials (USD)	2016	2017	2018	2019
Revenues	$0	$0	$250,000	$1,500,000
Expenses	$300,000	$300,000	$750,000	$1,500,000
Net	($300,000)	($300,000)	($500,000)	$0

COMMANDIV

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Smarter stock-trading with personalized trade suggestions

Financial Information

- Company Stage: Pre-Seed
- Previous Capital: ~$150K
- Monthly Net Burn: ($4K)
- Pre-money Valuation: $5MM
- Capital Seeking: $1.5MM

Management Team

John Zettler, CEO & CoFounder (financial engineering / product / marketing)

Mr. Zettler previously served as an investment analyst at hedge fund SeaStone Capital, where he specialized in long/short, value-driven equity investments. Previously, he served as an investment banker in Morgan Stanley's Global Power & Utilities Group.

Tom Goldenberg, CTO & CoFounder (software engineering / product)

Mr. Goldenberg was previously a lead software engineer at Agolo, a prominent, venture-backed machine learning company in New York City. He was recently named by LinkedIn the #8 Top Voice in technology, and has a large following among New York software engineers as the lead Organizer of the React Native NYC Meetup.

Advisors

Please inquire separately. We have many informal advisors from whom we frequently ask advice.

Business Summary

Commandiv is a smarter stock-trading platform with personalized trade suggestions. We help self-directed investors diversify, choose securities, and rebalance through personalized trade suggestions and $0 commission trading.

Problem

Self-directed investing is hard. Investors don't know what to do with undeployed cash, how to diversify, how to choose securities, or how to rebalance. Robo-advisory is not ideal. It lacks customization, thesis expression, and single-name equity trading.

Solution

Commandiv is the best of both. We empower self-directed investors by offering: 1) $0 commission stock & ETF trading; 2) customization of target portfolios; and 3) personalized trade suggestions that **save time & money** by using lowest-fee products to guide portfolios back into alignment with target portfolios.

Target Market

Our target market is self-directed investors between the ages of 26-45 with $10K - $150K in investable assets.

US investable assets total $33.5Tn and our addressable market commands $660Bn. **Our market grows by >700% in a decade** as $30Tn of assets are inherited, growth in self-directed investing continues to outpace advisory relationships, and with compounding interest and wealth accumulation.

Competitors

Self-directed brokerages: E*Trade; TD Ameritrade / Scottrade; Merrill Edge; Schwab; Fidelity; Vanguard; Robinhood

Robo-advisors: Betterment; Wealthfront; Personal Capital; FutureAdvisor; SigFig; etc.

Competitive Advantage

Our advisory algorithms are completely proprietary. Current functions: asset allocation; rebalancing; security selection based on an internal map of the US ETF universe; backtesting. We have planned enhancements in the backlog.

We were built on the premise of a fiduciary-standard investment advisor with all trading fees wrapped ($0 commission trades). Incumbents would cannibalize significant sales by mimicking our structure.

Marketing Strategy

Inbound: Pre-launch waitlist and upgade-based referral program; content marketing; give & get existing client referral program

Outbound: Facebook advertising (Lookalike Audiences); affiliate program with personal finance bloggers & content creators

Revenue Model

We charge an annual advisory fee on a % of assets under management. This fee ranges from 49 – 25bps, with larger accounts paying a smaller %.

Financials (USD)	2016	2017	2018	2019
Revenues	0	12,572	346,377	2,640,786
Expenses	(40,037)	(181,049)	(919,867)	(3,225,175)
Net	(40,037)	(168,477)	(573,490)	(584,389)

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Catapult is a cloud based, technology enabled (SaaS) Request for Proposal ("RFP") solution. It is industry agnostic thereby permitting any industry to utilize the technology to create or respond to an RFP. With robust features and intuitive design Catapult's well-defined process will assist amateurs and professionals alike with their procurement search.

Financial Information
Company Stage: Developing Application
Previous Capital: $23,000
Current Monthly Net Burn: $7,500/month
Pre-Money Valuation: $2,000,000
Capital Seeking: $1,500,000

Greatest Needs for Next 6 Mos. - 1 Year
Capital for distribution (i.e., marketing and sales) and additional developer.

Management Team

Co-Founder | CEO, Justin Witz: 11+ Years experience as a Project Manager, Technology C-Suite position and a part of hundreds of RFP's exceeding $25B in assets.

Co-Founder | COO, David Witz, 36+ Years in Financial Services with consulting, sales, compliance and operations background.

CRO, Todd Timmerman, 28+ Years as Managing Director at Principal Financial Group. Handled over $60B in RFP's.

Legal Counsel, Thomas Clark, 9+ Years in ERISA Litigation and consulting.

Advisor Board
Chad Schuchmann, Global Business Execute at 3M
Chris Kilkelly, President of delaPlex Software
Steve Haxton, CEO of a Bank and Actuarial firm
Felipe Luna, CEO of a CRM solution, Broker-Dealer and RIA

Problem
In 2015 over $5 trillion dollars of business was awarded through the procurement process with WORD and EXCEL as the primary methodologies utilized. Both primary methods are antiquated, archaic, laborious and inefficient for both the procurement office and the responder.

Solution
Catapult is designed as an all in one solution offering time and cost efficiencies for both sides of the ledger. We estimate that using Catapult will save the procurement office and the responder a minimum of 50% of their time once they have completed their first RFP. Furthermore, Catapult is a road map that provides a documented process to support a prudent decision. In addition, Catapult provides the flexibility to create custom RFPs, reuse previous RFP questions or answers, attach documents, and invite multiple people to participate in the RFP at all levels at the same time. Finally, Artificial Intelligence is incorporated into Catapult so that future RFPs can be pre-populated with previous answers to similar questions.

The Market
Although Catapult is designed as a universal RFP solution for any industry, our initial target market is the Financial Services industry. The Financial Services industry is where we have over 36 years of history and hundreds of relationships of which many are with Fortune 500 companies. We also have experience processing over $10 billion of business through an existing RFP tool we created and which will be replaced with Catapult. At the same time, we market Catapult to the financial service industry we will simultaneously market other industries through existing established relationships with other SaaS companies such as Atlassian and 3M.

Competitors
Microsoft Word & Excel: Microsoft is our primary competitor; however, as stated before, this approach is archaic, limited in functionality and one of the primary solutions that creates a very frustrating and laborious process.

RFPio: A cloud-based solution for responders to upload their Word or Excel RFP's into 1 single account where team members can help respond. You still have to export your answers to submit back to the Sender. Unfortunately, this solution does not benefit both sides of the ledger. In addition, there is no tracking, scoring, analytics and no ability for both parties to interact through the system.

InHub: A Financial Advisor RFP solution where Plan Sponsors can identify Advisors to participate in an RFP for a Retirement Plan. InHub is extremely expensive, not intuitive, offers a small closed market of advisors to select from, is only available for the procurement officer not the responder on standalone opportunities, requires the responder to utilize an outside vendor at a significant cost to create a response before responding. Leadership has limited technology and industry experience.

Competitive Advantage
Catapult has a team of experienced experts who have directly participated in the creation and/or response to over $100 billion in business procured through the RFP process. In addition, David Witz our COO and Litigation Expert is the founder of FRA PlanTools which offers an industry leading benchmarking solution that has benchmarked over $228 billion in plan assets on over 4000 plans. FRA PlanTools reputation and relationships will have an immediate impact on Catapult's successful launch. We already have companies like Principal Financial Group, Retirement Playbook, TIAA-CREF, The Standard, Vanguard and T. Rowe Price lined up to beta test and advise us through the public release of Catapult.

Marketing Strategy
Catapult has established relationships with several Fortune 500 companies for beta testing and marketing. In addition, an extensive social marketing effort will be implemented along with strategic appearances at industry conferences and advertising in soft publications. Finally, our relationship with Atlassian gives us direct access to 60,000+ project managers. We will also use Retargeting Ads to enhance our visibility in the market.

Revenue Model
Catapult has multiple subscription models that are adaptable to different industries. User fees per year or engagement can be modified for user type and enterprise relationships. For example,
Single Engagement: $2500
Basic User: $5,400/year
Pro User: $10,800/year
Enterprise User: $15,000+/year based on customization.

amicus

We are in business to end waste and mismanagement in the non-profit space. We help charities perform like the best-run companies using a SaaS platform built just for them — and turn donors from cynics to fans.

Investment Round

- Company Stage: Pre-revenue
- Round: $4.5M Series A ($3M net new cash)

Management Team

Cor Hoekstra (CEO) – Technology industry veteran with 25 years at IBM, Oracle leading enterprise and supply chain transformation engagements.

Walt Ruloff (Founder, Strategic Partnerships) – Entrepreneur, serial founder.

Paul Welsh (Founder, Marketing Communications) - 25-year communications and PR veteran.

Torbjorn Kanestrom (Chief Technology Officer) - 25 years of entrepreneurial, technology, business development and marketing experience in the global software industry.

David Collins (Non-profit Engagement) - 30-year veteran in the humanitarian and community relief sector.

Development team

5-person development team based in Tel Aviv driving **first release of the product (early Q317).** Delivery of donor giving UX: 06/17.

Business Summary

Amicus is a software company that matches donors with non-profit projects and helps them deliver those projects more efficiently. Donors get transparency and non-profits get access to funds and technology to deliver on their missions.

Market Opportunity

We are focused on bringing new donors (new sources of revenue) to non-profits to drive uptake on the platform. TAM includes:

- $160B of Global Aid flowing through 37,000 international non-profits annually.
- $375B given to 1.5M charities in the US (2015).
- Donor Advised Funds (DAFS), an $80B annual market in the US, growing at +20% annually.

Problem

- Donors don't trust non-profits and want to know how their money is spent and impact made
- DAFs fastest growing asset class in US; banks must find projects to fund as customers push to put their charitable assets to work
- Charities have no funding for systems, IT, SW or cloud capabilities, can't get to DAF capital, not prepared for next gen donors
- Non-profits competing for donors, inefficient funding cycle, no transparency, delayed reporting, poor performance tracking

Solution

We are digitizing aid by building an end-to-end SaaS giving platform that connects donors to the non-profit projects they care about. We use data and analytics to track the first dollar raised to the last dollar spent — all at a cost the sector can afford. An elegant donor front end is powered by back end reporting and performance measurement tools that help non-profits be more productive and give donors the transparency and accountability they expect.

Competitors

Indirect competition by those providing isolated links in the Amicus value chain (crowdfunding, donor management, ERP systems, etc.) as opposed to the end-to-end Amicus solution. Companies are selling successfully into the non-profit space (ie. Blackbaud: $4B market cap, $500M annual sales).

Competitive Advantage

Competition addressing only one part of the value chain. By linking non-profits to donors on the platform, and providing the SCM/logistics connective tissue in between (done through SaaS to make it affordable to both groups), we will shift behavior and improve performance. Without access to net new funds at next-to-no-cost to non-profits, change won't happen.

Customers

- Signed LOIs with 4 non-profits (advanced discussions with 2 more) working with us to design system and begin processing on system ($120M in combined annual spend).
- Established a "Founders Circle" of donors who will act as first donors when system goes live in Q317.

Revenue Model

Amicus generates revenue from three sources; (1) Platform license fees; (2) SaaS subscription fees; and (3) BPO processing fees. A 4.5% SaaS and 3% BPO fee is included in the cost of the project plan funded by the donor.

Financial Summary

The Pref A financing is designed to get Amicus through to commercial release, with 35 non-profits signed to the platform by end of year 2, growing to 450 by the end of year 5. Revenue is projected to reach over $60m in year 5 with over $1.2B in projects processed on the platform, representing less than 1% of the annual spend on global aid ($160B annually).