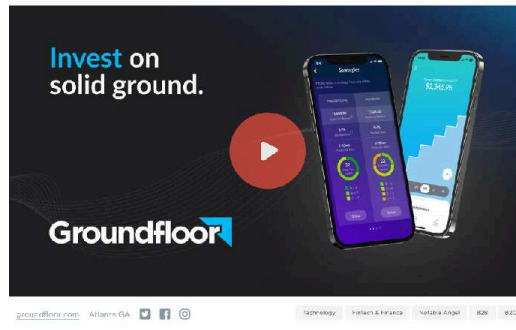



## Short-term, high-yield real estate debt investments for everyone




### Highlights

- 1 First and only company qualified by the SEC to issue payment-dependent real estate notes
- 2 Our platform makes investing safe, easy, and predictable - with no fees, ever
- 3 Short-term, high-yield investments that average a 10% annual return
- 4 Nearly 200,000 users and growing quickly
- 5 Over \$600 million invested on the platform to date
- 6 Winner of over two dozen industry and innovation awards
- 7 Annual revenue CAGR of 62% since 2018, on track to grow from \$14.1m in 2021 to \$23.1m in 2022
- 8 Raised more than \$38 million from notable angels, VCs, and over 6,375 individual retail investors


### Our Team

- 


**Brian Dally** Co-Founder & CEO

Brian's 20-year career building disruptive technology startups includes stints in Silicon Valley, Boston, London, and the North Carolina Research Triangle. Brian has a JD from Harvard Law School and an MBA from Harvard Business School.
- 


**Nick Bhargava** Co-Founder & EVP Regulatory Affairs

Nick leads product development and is responsible for regulatory strategy. An expert in securities law, Nick was heavily involved in the JOBS Act as an early pioneer of crowdfunding. Nick received his LL.M. at Duke University School of Law.
- 


**Rhonda Hills** COO

Rhonda has spent her career building digital supply and demand marketplaces. Prior to Groundfloor, she served as CHO for Dharma, EVP Operations for BLUNQ Media and CHO for Kudzu.com. Rhonda is a summa cum laude graduate of the University of Maryland.
- 


**Chris Schmitt** CTO

Chris has 15 years of software experience as a Full Stack developer, including stints at Republic Wireless (with LinkedIn) and building financial services backend systems for Fidelity Investments. Chris earned his BA from Roger Williams University.
- 


**Benjamin Sutton** SVP, Finance & Strategy

Ben's career began in the Audit practice at KPMG LLP and worked in a financial reporting role at a public company during the company's initial public offering. Ben is a certified public accountant, and has a MAcc from the University of North Florida.
- 


**Justin Kroop** SVP, Marketing

Justin is responsible for the company's strategic marketing and execution with 25+ years experience in high-growth, high change environments. Justin has a B.A. from University of Kansas, and an MBA from University of Phoenix.
- 

**Patrick Donoghue** VP, Risk Management

Patrick is a seasoned real estate professional with a breadth of real estate and financial operations experience, including wholesale loan origination, market research, and valuation. He graduated from Edinburgh University with a B.A. in Psychology.
- 

**Chris Garrett** VP, Product

Chris has led development on 60+ mobile apps, working with companies ranging from lone founders to corporations with millions in revenue. Chris earned an MS in Biochemistry from Duke University and BS in Biochemistry from Florida State University.
- 

**Megan Heaney** Head of People, Culture and Projects

As a 12-year tech startup veteran, Megan knows how to grow a thriving organization and has developed a world-class employee experience at Groundfloor for our amazing team. Megan holds a BS in Strategic Communications from the University of Colorado.

Groundfloor is an award-winning wealth-tech platform offering high-yield, short-term, real estate debt investments directly to the general public.





## Why Groundfloor is Good for the World

We are mission driven to provide financial access for all walks of life and help communities in the process.

**THE PROBLEM**

... **BANKING.**

Depositors get next to nothing. Banks call the shots on who gets funded, at what level, for what uses, and **they take all the profit** - from your money.

And inflation is only making matters worse.

**THE SOLUTION**

**Groundfloor**

We believe **everyone** should profit from their savings and investments the way banks do.

Our award-winning platform makes earning better returns **safer, easier, and predictable.**

Investing shouldn't come with annual management fees, hidden spreads, or lock-ups that put control in the hands of a fund manager. Our platform enables everyone to build diversified portfolios that deliver continuous cash flow with high yields secured by real assets.

**OUR TWO EXCITING PRODUCTS:**

**Groundfloor**

**Low Risk Investing**

No maximum balance, high yield, short term

**Stairs**  
by Groundfloor

**Savings on Steroids**

No minimum balance, 10% liquidity

Groundfloor is the only platform where you can safely earn up to 10% returns with investments that are secured and backed by real assets. Now you don't have to sacrifice returns when minimizing risk.

**WHAT GROUNDLOOR OFFERS**

**Safe & Stable Investing for Everyone**

- ✓ CONSISTENT 10% RETURNS
- ✓ REGULAR CASH FLOW
- ✓ NO FEES, EVER
- ✓ INVESTMENTS SECURED BY REAL ESTATE PROPERTY

### Sign Up

Setting up your account is quick and easy. Choose the amount you'd like to invest and get started with as little as \$10.

### Fund Your Account

Link to your bank account through our secure encryption partner to transfer funds to begin investing. With Groundfloor, your financial future is already looking up!

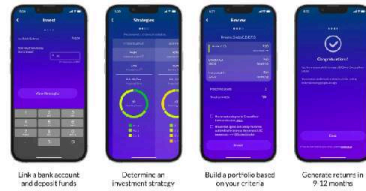
### Choose Investments

Build your own portfolio of short term, high yield, real estate debt investments based on your own personal risk/reward profile. Or let our investment wizard guide you.

### Manage & Earn

Debt products inherently carry less risk, which is why we've been able to generate consistent 10%+ returns for our investors over the past eight years.

#### HOW GROUNDFLOOR WORKS



Groundfloor investments are secured by real assets in a first lien position. You can choose individual renovation projects to invest in, or use our automatic investing tools to continuously invest in projects that meet your criteria. Investments repay every 9-12 months on average, so if you make investments each month, after 9 months, you'll always have investments repaying each month. That's pretty good liquidity for a secured investment backed by real assets! Groundfloor is a safe way to earn great results.

#### GROUNDFLOOR VS. OTHER INVESTMENTS

	Groundfloor	Bank CDs	Stock Apps	Crypto	Collectibles
ANNUAL INTEREST RATE	10%	0.01-3.0%	✗	varies	0%
NO FEES	✓	✗	varies	✗	✗
SECURITY	residential property	FDIC insured	✗	✗	physical or virtual assets
PRODUCT	debt note	bank interest	stocks, options, funds	coins	SPV
RETURNS/TURNS	continuous	1-72 months	?	??	???

#### WHAT STAIRS OFFERS

##### A Better Way to Save

- ✓ FIXED 4% RATE
- ✓ WITHDRAW ANYTIME
- ✓ NO FEES, EVER
- ✓ INVESTMENTS SECURED BY REAL ESTATE NOTES



### Sign Up

Download Stairs from the App Store or Google Play and sign up in just minutes.

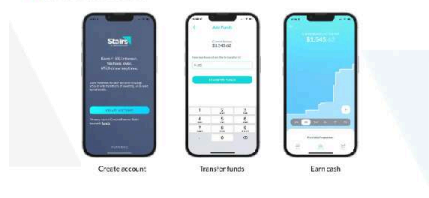
### Connect Your Bank

Link to your bank account through our secure encryption partner to transfer funds to begin earning interest.

### Start Earning

Turn on recurring deposits and watch your balance start growing immediately!

#### HOW STAIRS WORKS



#### SAVING WITH GROUNDFLOOR VS. SAVING WITH BANKS

	Stairs	citi	CHASE	WELLS FARGO	AMERICAN EXPRESS
ANNUAL PERCENTAGE RATE	4%	0.5%	0.01%	0.01%	0.01%
UNLIMITED WITHDRAWALS	✓	✗	✗	✗	✗
FREE TO USE	✓	✗	✗	✗	✗

### Safe and Stable

Our investments are backed by real estate debt, which carries lower risk than common or preferred equity investments.

### Consistent Returns

Over the last eight years, Groundfloor investments have consistently generated an average of 10% returns for our investors.

### Short-term Liquidity

With recurring investments and our short-term loans, your portfolio can generate cash flow in as little as nine months.



### THE ADVANTAGE OF REAL ESTATE DEBT

Groundfloor offers debt investments that carry less risk and are backed by secure, collateralized real estate assets in a **first lien position**.



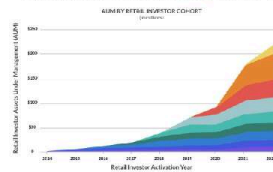
## Why Groundfloor is Good for Shareholders

### UNIQUE, SELF-SUSTAINING BUSINESS MODEL



### OUR CUSTOMERS ARE STICKY

The portfolio of our earliest investors continues to grow year over year



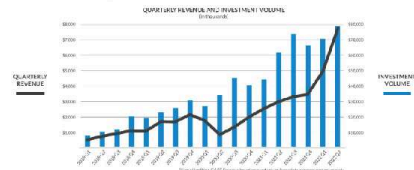
### MULTIPLE REVENUE STREAMS

For every \$1,000 invested on the Groundfloor platform, we earn an average of \$66.58 from three revenue streams:



### GROWTH IS STRONG

Quarterly investment volume has grown consistently, reaching \$78 million and supporting \$7.7 million in revenue in Q4 2022.



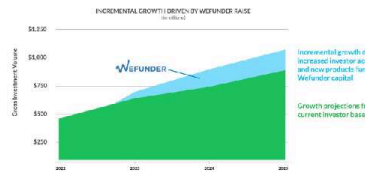
As a provider of debt, we can preserve investor capital through market turbulence, while profiting from capital scarcity and new opportunities to supply equity capital to fill the gap created by lower available leverage while allowing our investors to “buy low.”

As an intermediary, Groundfloor creates value by matching demand for capital with supply through market cycles. Our unique value proposition for investors is a competitive advantage, especially when traditional capital markets are challenged by economic conditions.

#### WE WERE BUILT FOR TURBULENT TIMES



#### WE'RE RAISING CAPITAL TO PLAY OFFENSE IN 2023



Utilizing our Series B-3 financing, growth is accelerating again after 2021. Our model projects earnings of \$6.1m on \$80.5m revenue and \$1.6b invested in 2025.

#### CLEAR PATH TO PROFITABILITY

	Actual and Projections				Projections			
	2018	2019	2020	2021	2022	2023	2024	2025
Net revenue*	\$3,023	\$7,872	\$5,627	\$24,659	\$25,126	\$28,854	\$56,663	\$100,465
Net revenue growth rate	90.7%	112.2%	30.4%	348.7%	44.2%	54.1%	101.6%	93.1%
Cost of goods sold	424	720	411	1,543	1,725	2,307	5,225	4,567
Gross profit	2,601	6,383	5,016	23,116	23,401	26,547	51,438	95,898
Operating expense	7,667	3,156	9,021	11,181	22,779	32,717	46,590	65,906
Advertising	700	224	607	2,428	2,163	2,871	5,228	4,893
Net (loss) income	\$5,690	\$5,167	\$4,412	\$12,976	\$9,622	\$13,730	\$49,248	\$65,359
Net (loss) income	18%	6%	7%	48%	37%	46%	87%	72.6%

Without any expansion in revenue multiple, achieving these projections would generate **3-4x share price appreciation** on a Series B-2 investment in three years, by 2025.

#### BATTLE-TESTED EXECUTIVE TEAM

**BRIAN DALLY**  
CEO  
Entrepreneur Magazine  
October 2019

**NICK BIRKHOFF**  
EVP Regulatory Affairs  
Entrepreneur Magazine  
October 2019

**RENEE WELLS**  
COO  
Entrepreneur Magazine  
April 2019

**CHRIS SCHMITT**  
CIO  
Entrepreneur Magazine  
April 2019

**BENJAMIN SUTTON**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**PATRICK DONOGHUE**  
VP of Sales & Marketing  
Forbes Magazine  
April 2018

**CHRIS GARRETT**  
VP of Product  
Forbes Magazine  
April 1, October 2020

**MEGAN HEANEY**  
Head of People, Projects & Culture  
Forbes Magazine  
April 1, October 2020

#### NOTABLE INVESTORS

**Yair Goldfinger**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**DAVID STINSON**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**MICHAEL GAUDIN**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**MICHAEL D. OLANDER JR.**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**JOHN HEANEY**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**BRUNA BOENIGK**  
VP of Finance & Strategy  
Forbes Magazine  
2017

**T.R. HOMAN**  
VP of Finance & Strategy  
Forbes Magazine  
2017

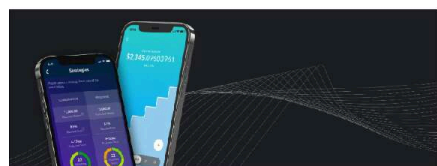
**LITAL TIMBERSKO**  
VP of Finance & Strategy  
Forbes Magazine  
2017

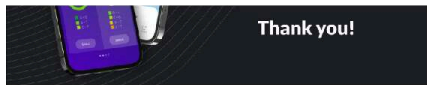
#### WE'RE GAINING MOMENTUM FAST

- ✓ Nearly 200,000 users and growing
- ✓ Over \$800 million invested to date
- ✓ Over 2,000,000 individual investments
- ✓ Covered in hundreds of publications
- ✓ Winner of two dozen industry and innovation awards

Over 6,375 Shareholders and... growing!

**JOIN US, TODAY!**





Thank you for your interest in Groundfloor. If you would like a .pdf copy of our pitch deck, please click below.

## Downloads

 [Groundfloor Wefunder Pitch Deck](#)