



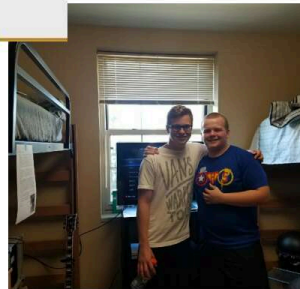
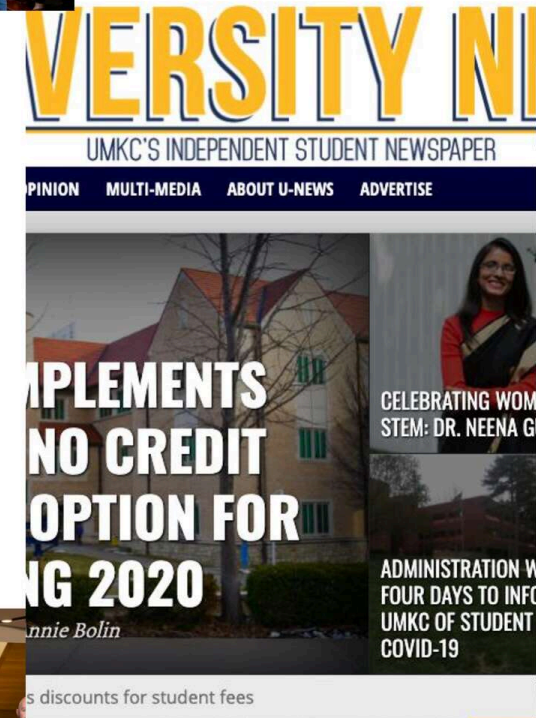
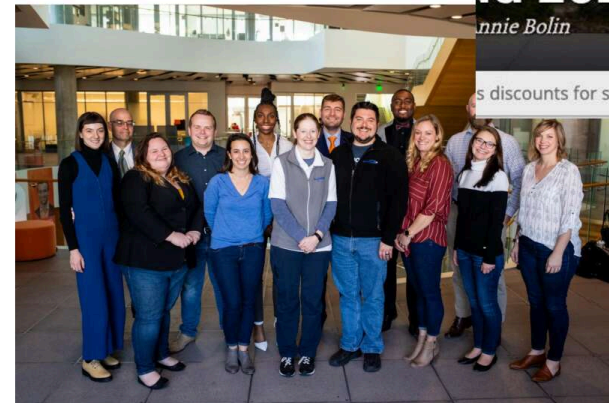
Splitting Peer Payments Made Easy

# It All Started From Sharing Large Group Bills

Our Co-Founders experienced hiccups with sharing large bills.

With 3 total roommates, this left room for problems.

**We're not the only ones.**







## The Problem

### Roommates Can't Split Bills Easily

Over **66 million Americans**  
Share Bills

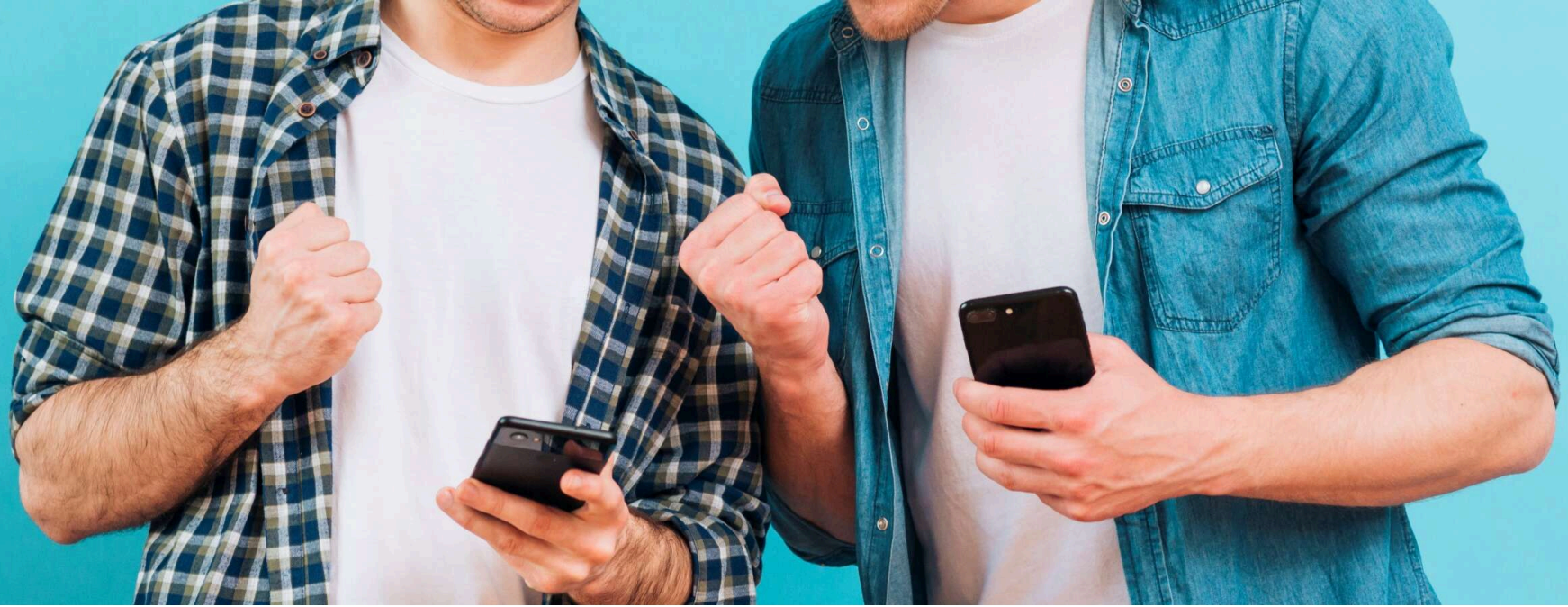
### Roommates waste time splitting bills

Roommates who split the bills, report  
that leading the split **doubles** their  
time to pay bills

### Roommates don't get credit history

Only the main roommate gets  
credit for bills everyone has paid





# OUR PATENT-PENDING MOBILE APP

## **Shared Automatic Payment System**

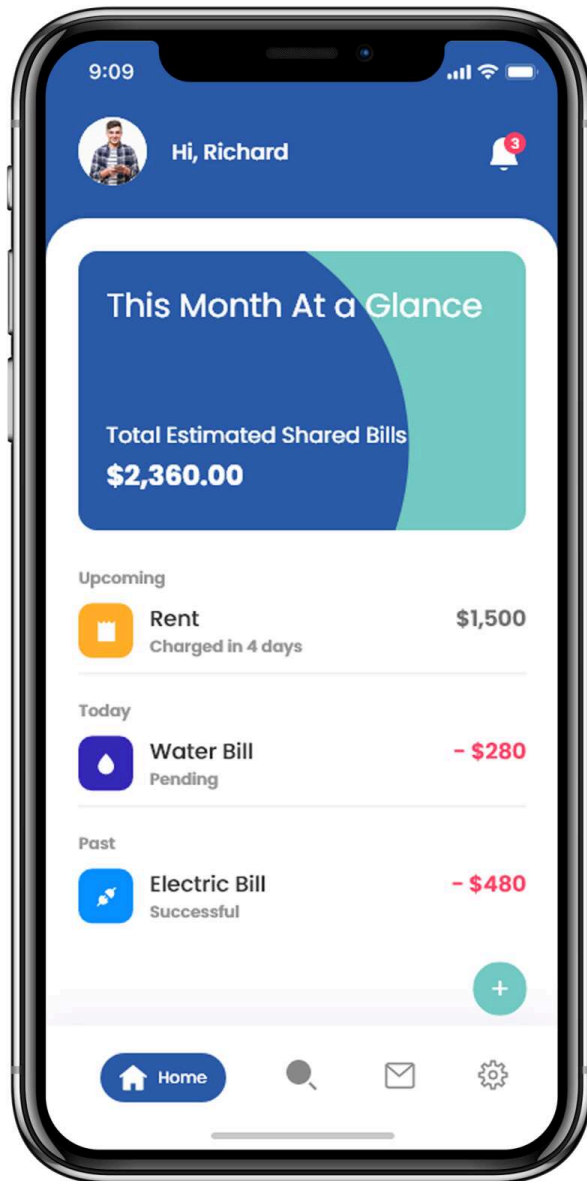
Create a Transaction, Go “Splitsies”, and forget about it!

## **Time & Relationships Saved**

No more fighting over who paid, when it was paid, and how much you owe.

## **Specialized Offers for your share!**

Get offers tailored specifically to you and your billing history

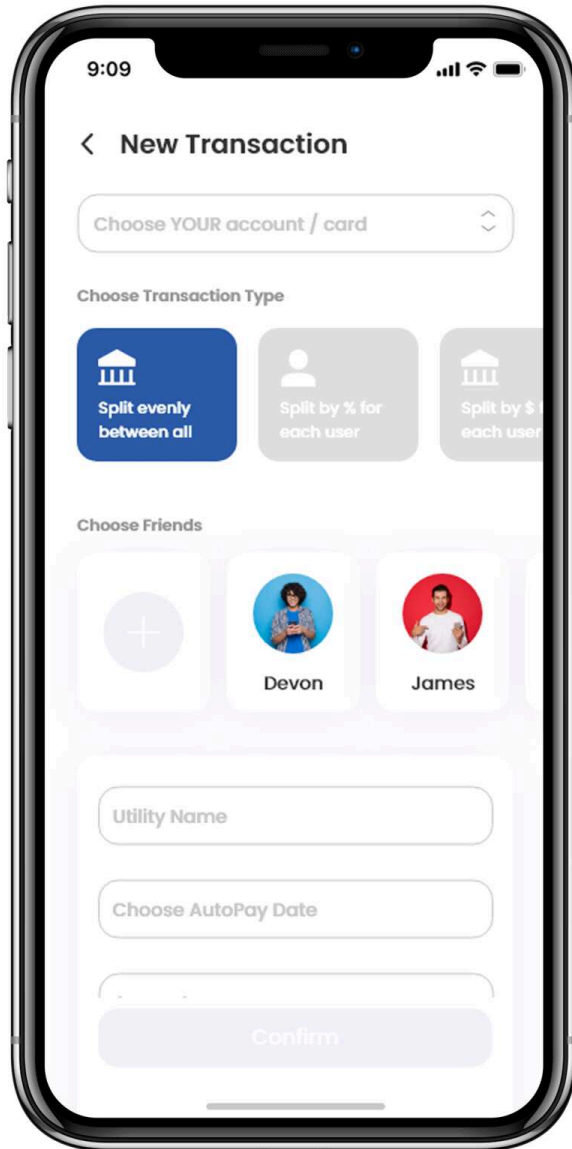


# Dashboard

View Total Shared Bills at a Glance

View Past & Upcoming Bills

Create New Transactions



# New Transaction

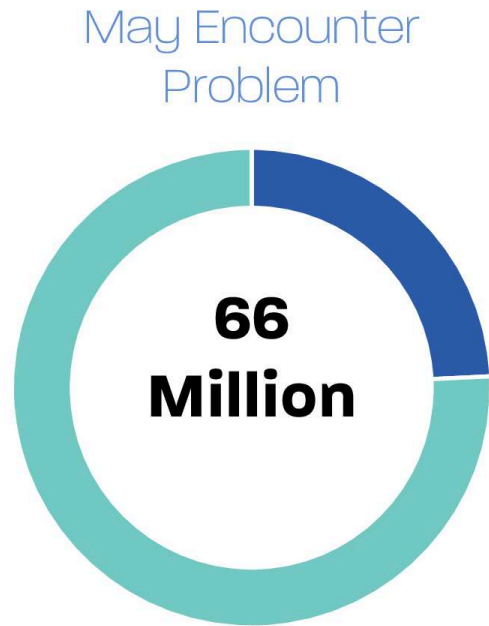
Choose Splitting Preferences

Choose Friends to Split With

Choose Biller & Payment Preferences

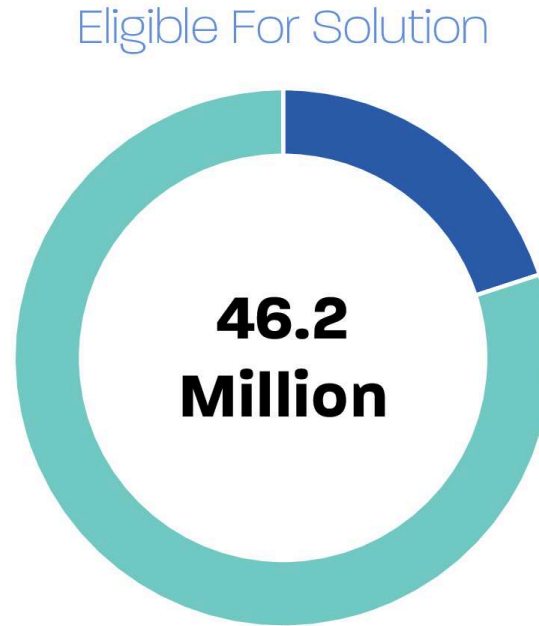


# Market Analysis



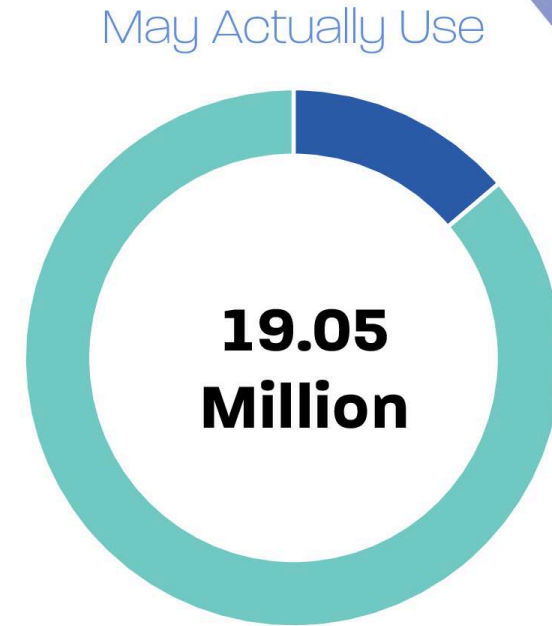
- Population That Share Bills
- Adult Population (18+)

**\$9.5 Billion**  
Shared Utility Industry



- Doesn't live with parents
- Target Market (18-34)

**\$180 Billion**  
Apartment Rental Industry



- 25% in Target w/ roommates
- 18-34 Eligible for Solution

# Business Model

1.3%

AVERAGE  
INTERCHANGE FEE

01

SHARED AUTOMATIC UTILITY BILLS



02

SPECIAL OFFERS



03

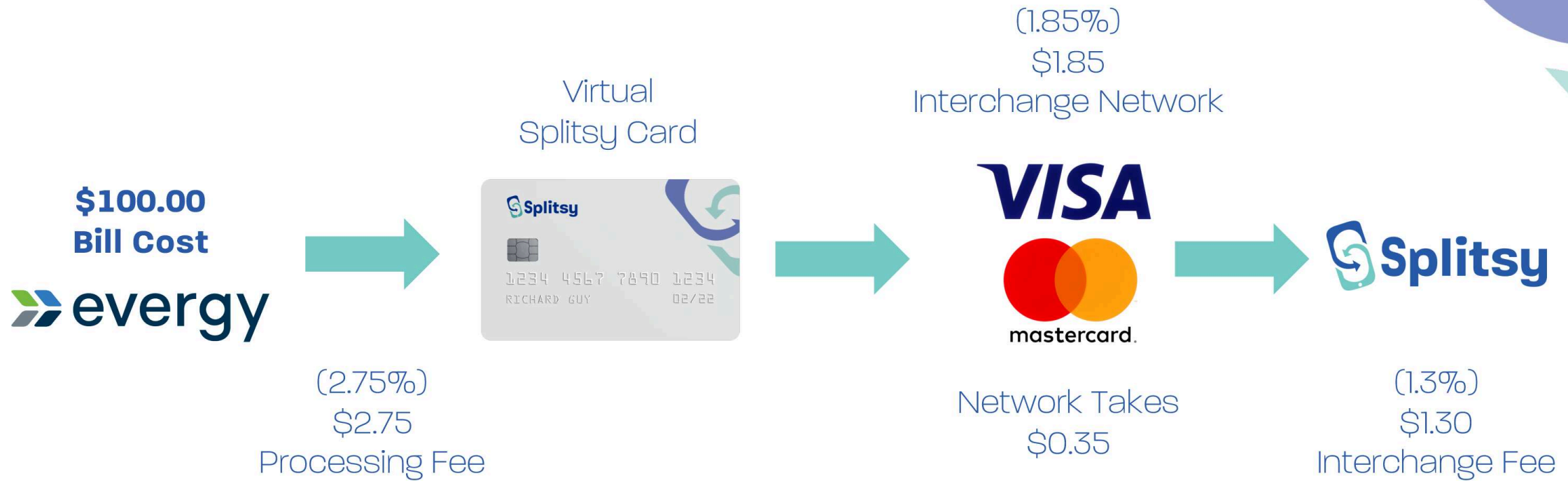
LOOKING AHEAD



CONFIDENTIAL



# Interchange Fee's



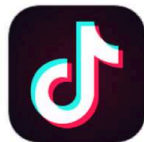
**No Additional Splitsy Fee's to Merchants & Users!**

# Go-to-Market Strategy

## Online Partnerships



## Millennial & Gen-Z Social Media



## Campus Brand Ambassadors



# Financial Projections

Splitsy					
	Year 1	Year 2	Year 3	Year 4	Year 5
Total Market in Users	19,050,000	19,150,000	19,250,000	19,350,000	19,450,000
Total Users - Splitsy	40,000	130,000	422,500	1,373,125	2,746,250
% Market Penetration	0.2%	0.7%	2.2%	7.1%	14.1%
Total Payments Processed by Splitsy	\$24,000,000	\$78,000,000	\$253,500,000	\$823,875,000	\$1,647,750,000
Percentage Fee Earned by Splitsy	1.3%	1.3%	1.3%	1.3%	1.3%
Special Offer Revenue	\$6,000	\$19,500	\$63,375	\$205,969	\$411,938
Total Revenue	\$ 318,000	\$ 1,033,500	\$ 3,358,875	\$ 10,916,344	\$ 21,832,688
Cost of Goods Sold	\$ 214,350	\$ 491,800	\$ 988,775	\$ 2,609,206	\$ 4,200,631
Gross Profit	\$103,650	\$541,700	\$2,370,100	\$8,307,138	\$17,632,057
Total Expenses	\$ 120,000	\$ 240,000	\$ 505,000	\$ 1,091,250	\$ 2,182,500
Sales and Marketing	\$ 110,000	\$ 220,000	\$ 440,000	\$ 880,000	\$ 1,760,000
Research and Development	\$ 10,000	\$ 20,000	\$ 65,000	\$ 211,250	\$ 422,500
EBITDA	(\$16,350)	\$301,700	\$1,865,100	\$7,215,888	\$15,449,557
% Net Margin	-5.1%	29.2%	55.5%	66.1%	70.8%



# Meet Our Leadership Team



*President & Co-Founder*

**Brad Starnes**

- 6+ Years Website Development
- 4+ Year Retail Experience
- UMKC E-Scholars Graduate
- UMKC MBA in January of 2021



*Vice President & Co-Founder*

**Joe Allen**

- 2+ Years Urban Planning
- 7+ Years Customer Service & Hospitality Experience
- Focus on economic impact in urban areas



*Director of Finance & Partnerships*

**Nolan McMichael**

- 3+ Years in Finance Experience
- 6+ Years of Customer Service & Sales Experience
- Focus on contract negotiations, financial data, and sales

# THANK YOU!

