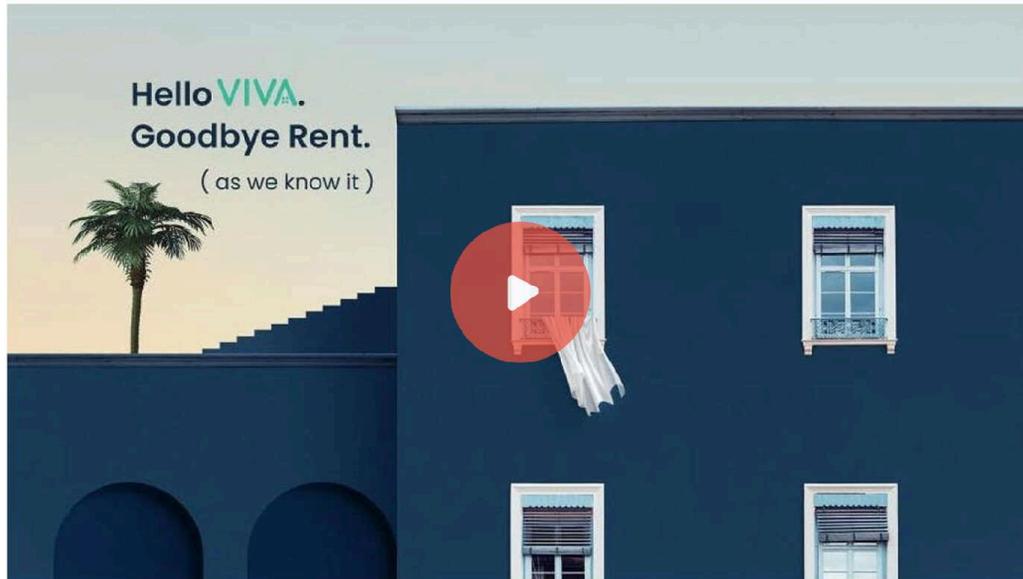


Growing returns for landlords, wealth for renters



[viva.fund](#) Austin, TX

Highlights

- 1 Renters earn cash back from rent to save, invest, and pursue their financial goals.
- 2 Landlords, who own apartment portfolios worth billions, use Viva rewards to boost profits by 9%.
- 3 Founded by the former CEO of TeacherTalent, a Techstars co. (Acquired 2018).

Featured Investors

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Our Founder



Michael Barnes

How landlords and renters build wealth side by side.



Problem: **40X Wealth Equity Gap for Renters**



***Renters**

\$6,300 median net wealth



Homeowners

\$255,000

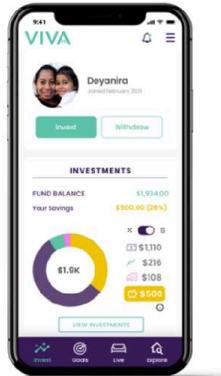




* **Facts: Renters are a majority of America's Black (58%), Hispanic/Latinx (53%), Lowest-income (41%, LGBTQ+ (51%), & single Mom households (49%).**
 This compares to a White (non-Hispanic) rental rate of 25%. (source link)
 (Source: <https://fredaccount.stlouisfed.org/public/dashboard/84122>)

Solution: Our 'Rent to Invest' App Viva helps renters like Deyanira earn cash back to build wealth

- earn up to \$1k/yr. by being a great renter
- rewards become emergency savings
- even invest in risk-adjusted assets



Secret Sauce:

Landlords use Viva to improve renter behavior, create loyalty.

- reduce vacancy & 'wear and tear'
- increase profits by up to **9%**
- **\$288k** more profit per property



Real Estate can be **9% more efficient**,
 if renters are invested.

That's worth **\$70B** in annual savings,
 and **\$588B** in appreciation
 of the real estate assets.





Innovation Arbitrage?

Old News:

Safe drivers save up to 40% on car insurance

Why: Better drivers create better economics for insurance companies.



Great News: 🎉

Better renters earn up to \$1k cash back per year with Viva!

Why: Better renters create better economics for landlords.



Jennifer Searles, CEO Veritas Impact Partners

“We need Viva to grow to support 25,000 families in our housing portfolio this year, and we appreciate how Viva is ‘hyper-responsive’ to our needs, and puts residents’ voices first.”



Our customers project growth to **32,000+ families in network by Q1, 2024.**



Viva is live and supports customers with **\$3B+ in assets**, available to **5,000+ families in network**

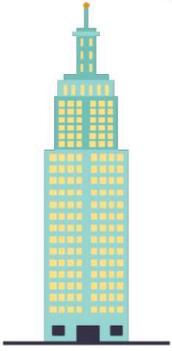




Viva earns **\$100+ per family** per year through:

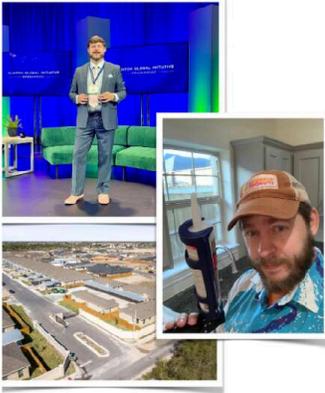
- SaaS fees paid for by landlords
- Interest on deposits ("Float")
- Fees from investments

This will yield Viva **\$3M+ ARR in 2024**



Note: future projections are not guaranteed.

VIVA CEO: MICHAEL ON "WHY VIVA?"



- Michael committed to a life of Service at age 17
- Joined **Teach For America** in Texas' Rio Grande Valley (2006)
- Earned **Master's in Computer Science** & applied skills as a software engineer to help non-profits, cities, & Texas solve problems (2008+)
- 1st Techstars Company: **TeacherTalent helped 200+ U.S. Schools recruit & hire teachers, earning \$200k+/mo. when acquired** (2018); via M&A scaled to support 2,000+ schools
- **Started Viva** to eliminate America's renter wealth equity gap
- **Lived & loved the problem** by owning & operating apartments (2021) before building a B2B SaaS solution
- Recruited a **world-class team**, incl. from well-funded competitors (2022) to build product side by side with B2B housing partners
- Michael is now a 2X **Techstars** founder, and Viva is celebrated by the **Clinton Global Initiative & MassChallenge** (Top 5 Social Impact)



Michael Barnes
CEO, co-founder
2X founder, Exit



Dan Wu
CPO,
co-founder



Jon Woo
CTO, co-founder
2X founder, Exit



Karina Gutierrez
Dir. of Product,
co-founder



Selene Benavides
CFO



RAISED \$2M+ FROM:



& BACKED BY –



CLINTON
GLOBAL
INITIATIVE



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