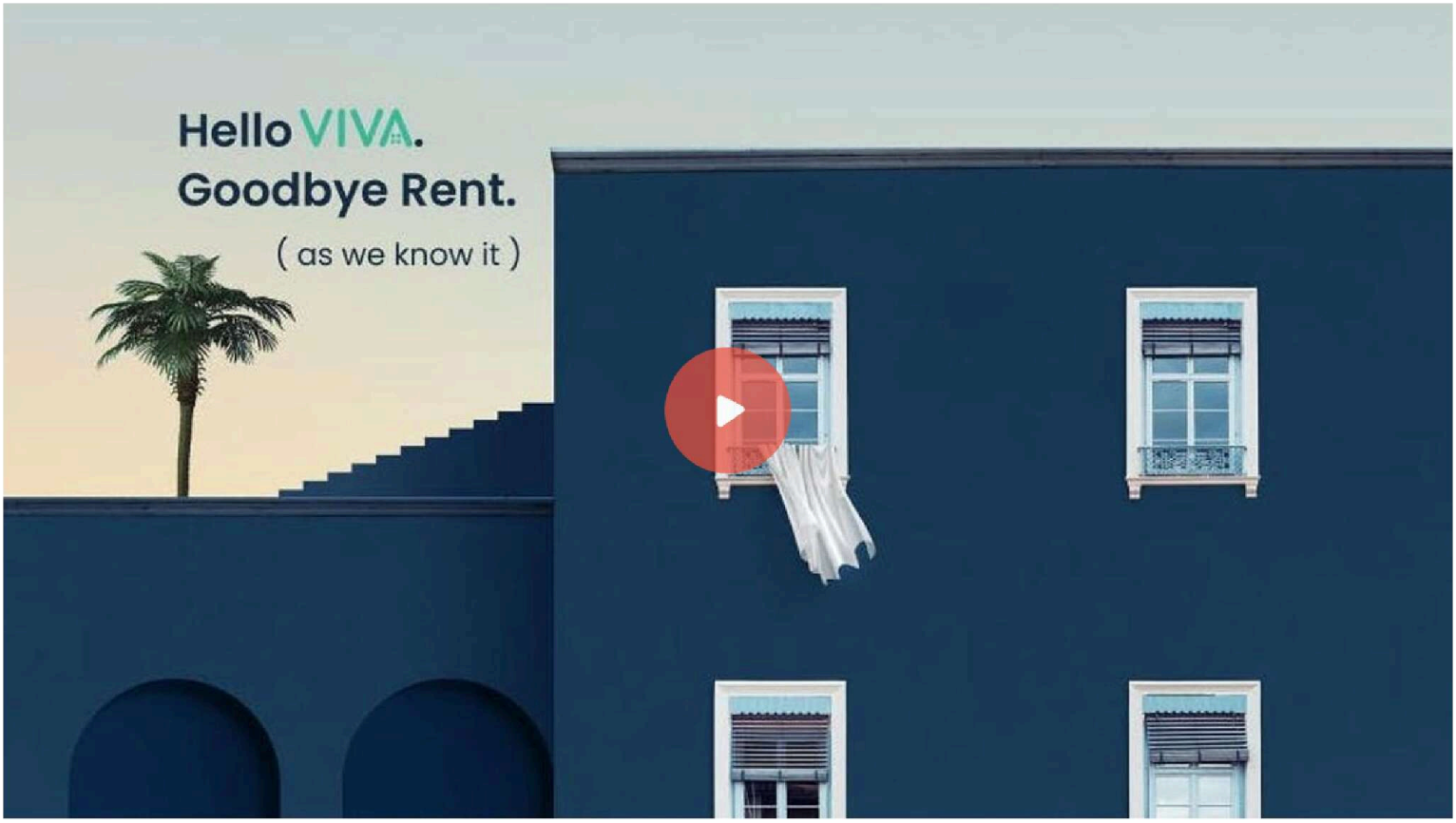


VIVA

Growing returns for landlords, wealth for renters

viva.fund Austin, TX Technology SaaS Real Estate

Highlights

1. Renters access benefits like 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).

Our Founder

Michael Barnes

How landlords and renters build wealth side by side.

Problem: 40X Wealth Equity Gap for Renters

Homeowners
$255,000

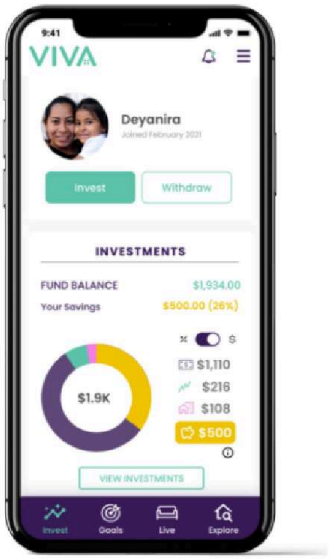
*Renters
$6,300 median net wealth

* Facts: **Renters are a majority of America's Black** (58%), **Hispanic/Latinx** (53%), **Lowest-income** (61%), **LGBTQ+** (51%), & **single Mom households** (69%).
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

Great News: 🎉

Better renters earn up to $1k

car insurance

Why: Better drivers create better economics for insurance companies.

cash back per year with Viva!

Why: Better renters create better economics for landlords.

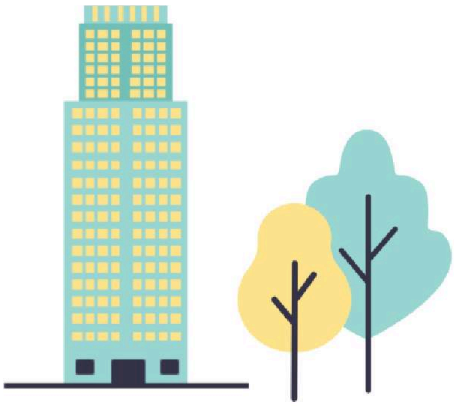
VERITAS IMPACT PARTNERS

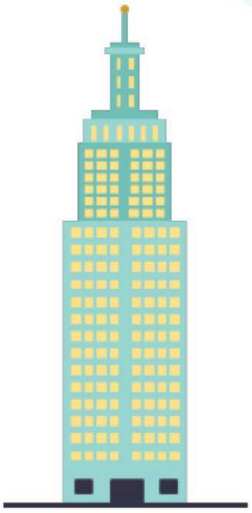
Jennifer Searles, CEO Veritas Impact Partners

"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 **50,000+ families in network by Q2, 2024.**

Viva is live and supports customers with **$3B+ in assets**, available to **10,000+ 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

techstars
techstars_

Dan Wu
CPO,
co-founder

Cooley

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

CDK

Karina Gutierrez
Dir. of Product,
co-founder

BrainStation

Selene Benavides
CFO

ALPFA
DELL

RAISED $2M+ FROM:

chingona ventures

GRAHAM & WALKER

VITALIZE

Altari VENTURES

& BACKED BY —

CLINTON GLOBAL INITIATIVE

ATA
ATLANTA TECHNOLOGY ANGELS

THE FUND

EVERYWHERE

techstars_

MC MASSCHALLENGE

VIVA EQUITY

JOIN US