



**Invest Together, Grow Together**

[www.lets.band](http://www.lets.band)

**December 2024**

**Andrew Racine, co-founder & CEO**

**Chimu Shikopa, co-founder & CTO**

●▲ **“We believe wealth-building should be collaborative, accessible, and effortless for everyone”**



problem

- 48% of Americans are locked out of investing  
missing out on decades of compound growth



Source: Investment News (2004), Why don't nearly half of Americans have any investments

## problem

# Traditional investing is too **complex**, **isolating** and **inaccessible** for the majority

Investment clubs: 85% decline 

DIY investing: High failure rate 

Financial advisors: Big barriers 

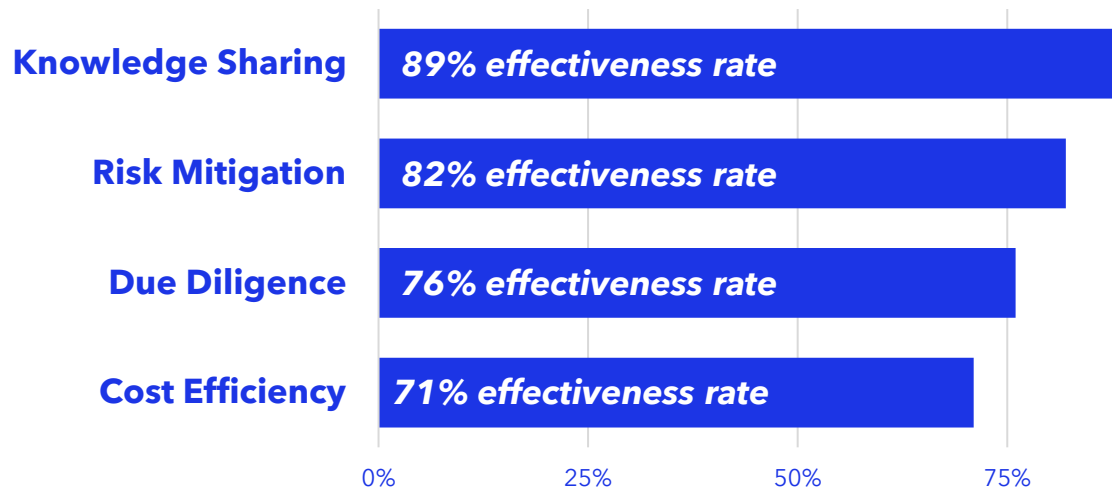
Challenging processes 

Lack of guidance 

High minimums (~\$250K+) 



# Research validates: 71% better returns and 65% higher confidence through **group investing**

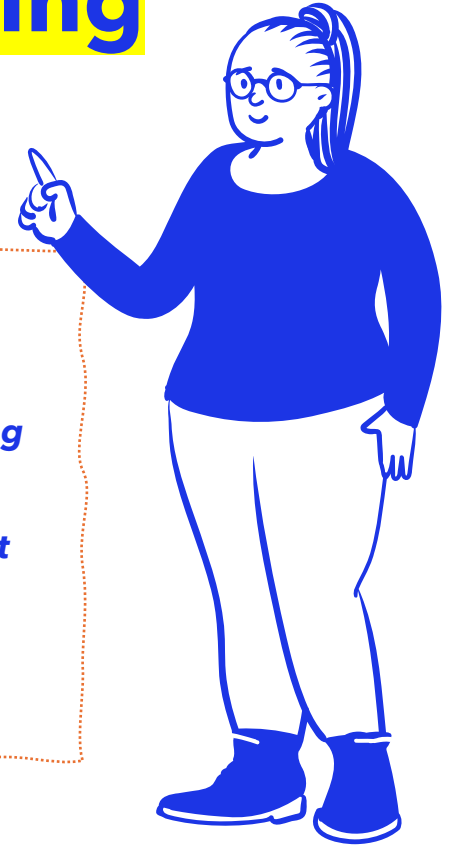


*Members pool expertise and experience*

*Diversification and collective decision-making*

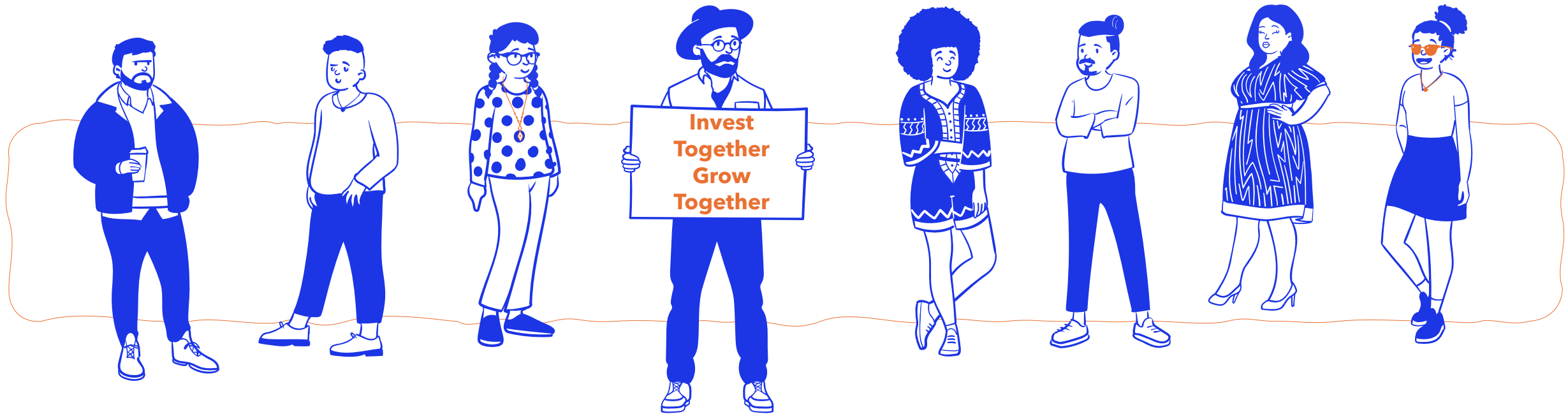
*More thorough research through group effort*

*Shared trading costs and research resources*

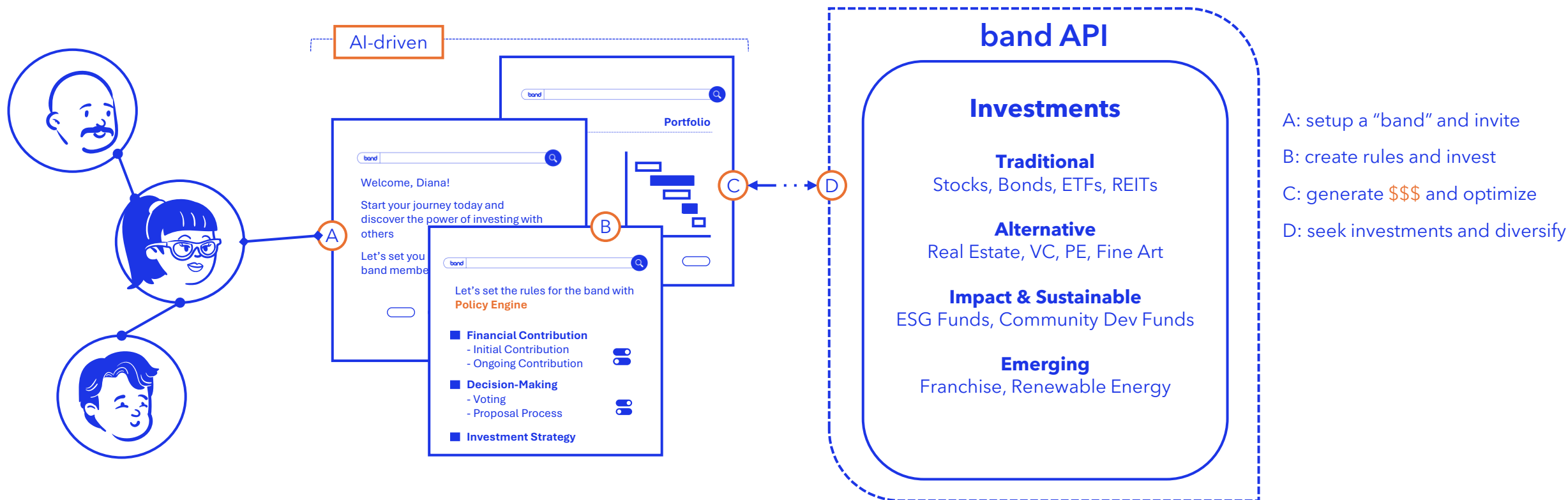


●▲ Fortunately, we have **band**—a game changer in collective investing

**band revolutionizes investing by connecting users into collaborative groups, automating compliance, integrating with brokers, and scaling trust through a community-first model**



# band simplifies the investing journey with seamless tools designed to build wealth collaboratively



# Our **proprietary AI core** solves the group investing market's biggest challenge

## Group Formation & AI Matching

- Analyzes members profiles and investment goals
- Matches compatible investors using behavioral patterns

## Risk Management

- Real-time compliance monitoring
- Investment limit enforcement
- Conflict detection and tracking verification

## Governance Automation

- Generate customizable voting frameworks
- Automates decision-making processes
- Handles member entry/exits protocols



## Investment Rules

- Customizable investment criteria
- Portfolio allocation rules
- Rebalance protocols and performance tracking

Source: Journal of Financial Economics (2021), Trust and Governance Issues | FINRA Foundation Study (2022), Technology Gap | BetterInvesting, Traditional Investment Club Decline

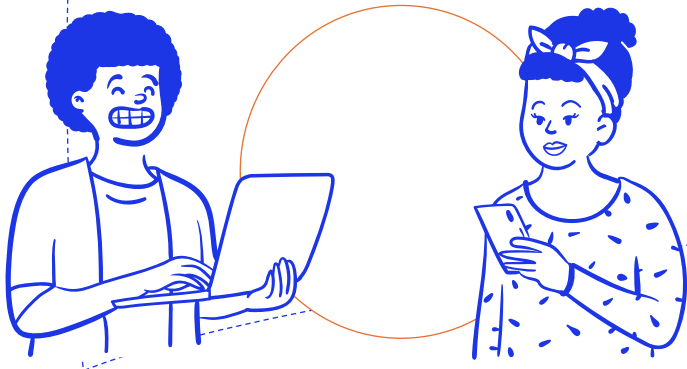
Note: Users can create private groups or let AI match with like-minded investors



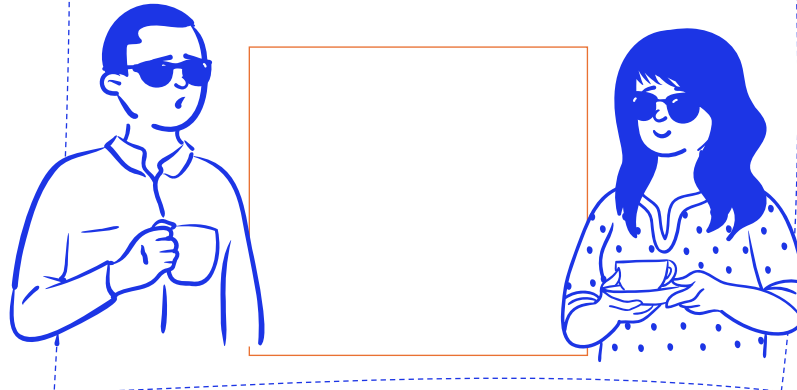
# ●▲ Empowering users' long-term growth with modern features

## AI-Powered features

Real-time fraud detection  
Compliance automation  
Conversational AI bot  
Automated group matching

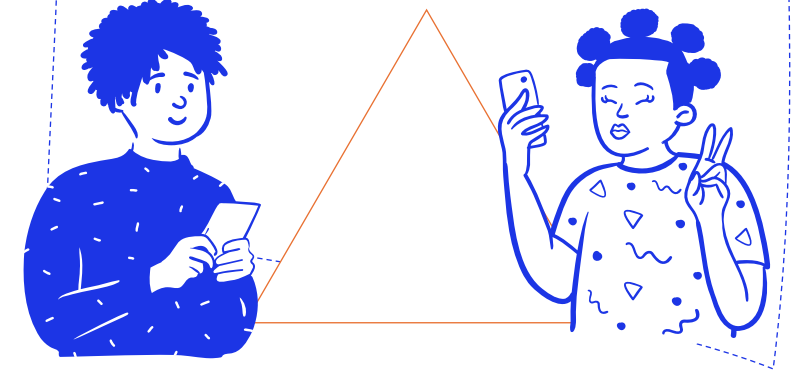


Group governance  
Voting automation  
Custom investment rules  
Strategy deployment



## Investment tools

Fractional investing  
Multi-asset support  
Broker integration  
Portfolio optimization



why now

# Power in numbers: Social investing platforms thrive amid explosive growth



Social investing platforms expected to reach \$1.2T in AUM by 2025 <sup>①</sup>

Diverse investment groups make more rational decisions than individuals 76% of the time <sup>②</sup>

Social trading platform saw user growth rates 100-150% year-over-year in 2021 <sup>⑤</sup>

③

72% of millennial investors prefer collaborative investing decision-making over solo investing

④

64% of Gen Z investors participate in some form of social or group investing activities

82% of investors under 40 seek community validation before making investment decisions



Source: 1) Journal of Behavioral Finance (2022) | 2) FINRA Foundation Study (2022) | 3) Deloitte's "Future of Wealth Management" (2023)  
4) Goldman Sachs Global Investment Research (2024) | 5) Forbes, The Rise and Evolution of Social Investing (2022)

why now

# ●▲ With deep customer discovery of 50+ target users that validate urgent market need

**100% eager to invest with like-minded individuals**

*"As a proud soro, I know firsthand how powerful collaboration can be. My soros and I have been discussing ways to pool our resources and invest together"*



Brooklyn, NY residence  
SVP, Community Relations  
Sorority Member  
Millennial | HHI: \$200K+

*"I'm constantly surrounded by creativity and ideas, but when it comes to investing, my friends and I are often at a loss"*



Chicago, IL residence  
Sr. UX Designer  
Design Instructor at Art College  
Gen Z | HHI: \$120K+

**92% intent-to-invest rate shows compelling value proposition**

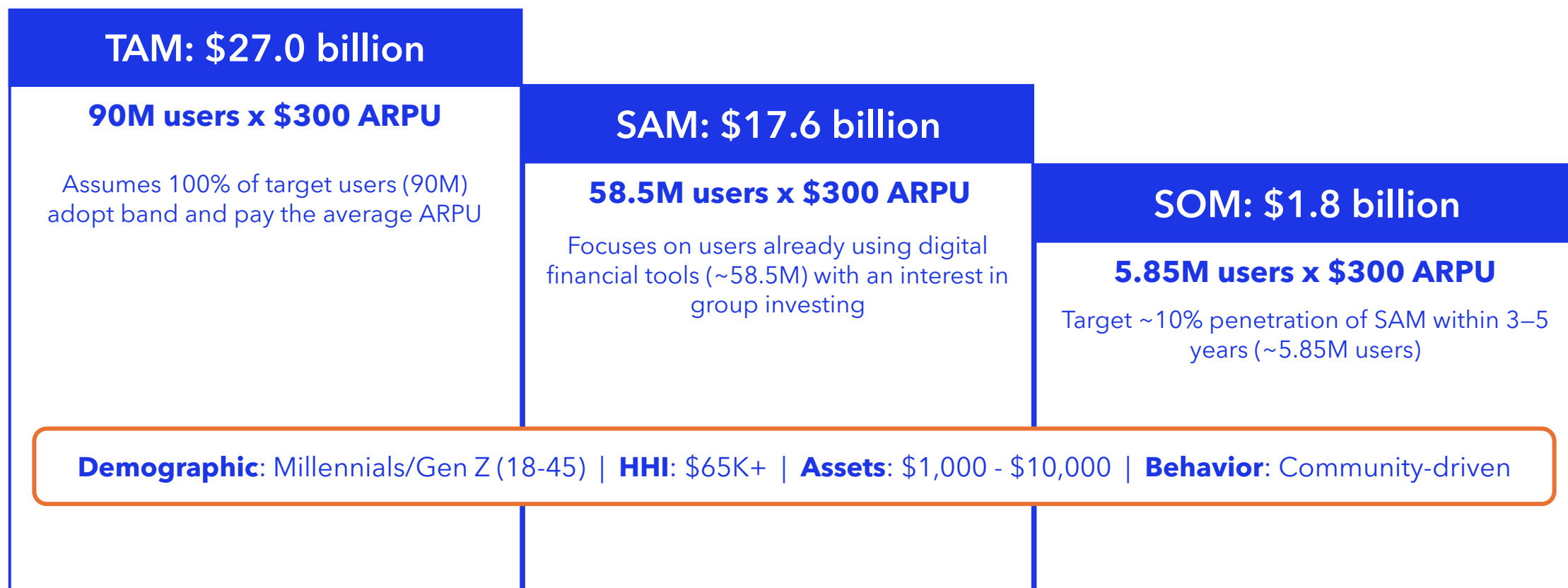
**4.4/5 prototype satisfaction rate demonstrates strong product-market fit**

*"I find myself bouncing between Reddit and YouTube videos, trying to piece together advice that feels incomplete and overwhelming"*



Washington DC residence  
Strategy Consultant  
Professional Gamer  
Gen Z | HHI: \$90K+

# Tapping into **Millennials and Gen Z's \$18B** investing potential

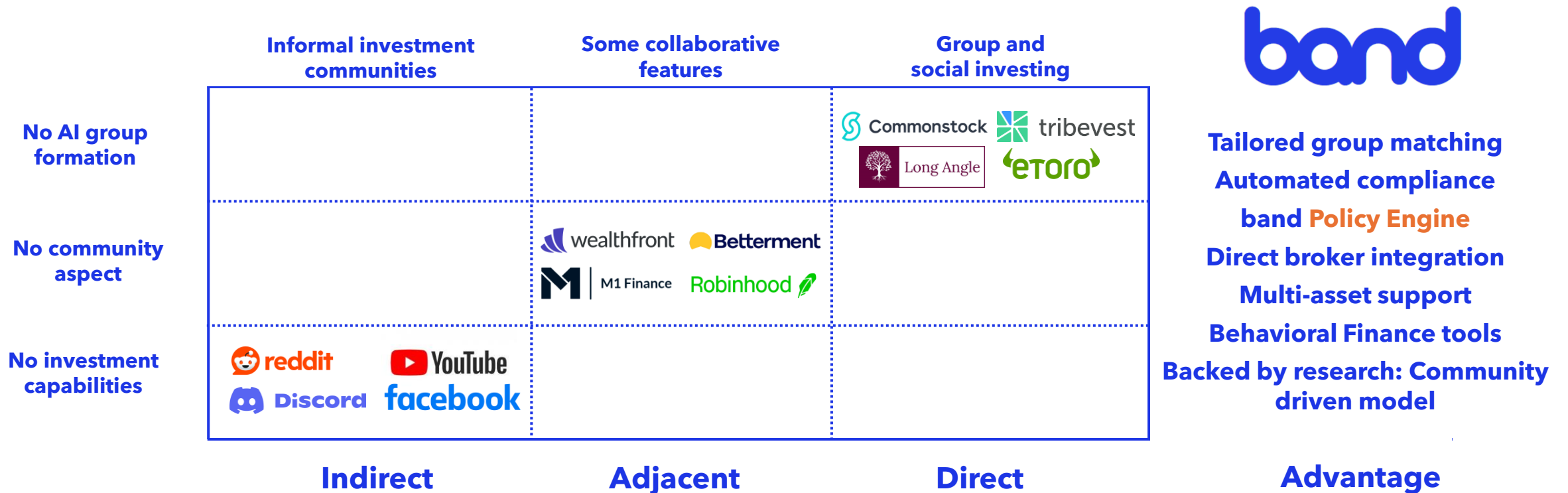


Source: US Population / Target demographic: ~90M (Census data) | Average Revenue Per User, Monthly subscription: \$30/user (assuming 3 groups/user at \$10) | Annual ARPU: \$300  
 Penetration of Investment Apps: ~65% of Gen Y and Gen Z use digital financial tools (Investment Company Institute, 2022)  
 Group Investing Adoption: ~20% of these users are likely to participate in group investing based on peer-learning and social finance trends | Addressable base: ~11.7M users

## competition



# No competitor offers end-to-end policy automation with built-in intelligence and learning capabilities



Note: band is seizing the 48% traditional platforms left behind  
 band Social Calculus Research team: No company in the market currently has a robust AI-driven tool like Policy Engine

- ▲ **\$10 monthly fee per group member, we target \$300 ARPU leading to a path to \$3.6M ARR in our first year**

### Monthly Subscription

**\$10/month per group membership**

**Average user joins 2-3 groups**

**Potential monthly revenue: \$20-30/user**



### One-Time Setup Fee

**\$20 per group creation**

**Incentivizes committed group formation**

**First-month revenue:  
\$20 + \$10 = \$30/group**

# ●▲ From launch to **\$22M ARR by Year 3**: A scalable path to profitability

Year	Year 1	Year 2	Year 3
Expected Users	12,000	24,000	62,000
Expected Groups	3,200	15,000	26,000
<b>Subscription Revenue</b> (Users × Groups × Monthly Fee × 12)	<b>\$4,320,000</b>	<b>\$8,640,000</b>	<b>\$22,320,000</b>
<b>Setup Revenue</b> (New Groups × Setup Fee)	<b>\$64,000</b>	<b>\$300,000</b>	<b>\$520,000</b>
<b>Total Revenue:</b>	<b>\$4,384,000</b>	<b>\$8,940,000</b>	<b>\$22,840,000</b>
<b>Total ARR:</b>	<b>\$3,600,000</b>	<b>\$8,640,000</b>	<b>\$22,320,000</b>
<b>ARPU:</b>	<b>\$300</b>	<b>\$360</b>	<b>\$360</b>
Total Expense:	\$4,200,000	\$2,600,000	\$5,900,000
Total COGS:	\$555,000	\$1,665,000	\$3,228,000
Gross Profit:	\$3,829,000	\$7,275,000	\$19,612,000
Gross Profit Margin:	87.3%	81.4%	85.9%
Operating Loss/Profit	(\$371,000)	\$4,675,000	\$13,712,000
Operating Margin	(8.5%)	52.3%	60.0%
<b>Net Loss/Profit including tax rate:</b>	<b>(\$371,000)</b>	<b>\$3,693,250</b>	<b>\$10,832,480</b>

**Year 1, we're prioritizing product development and user acquisition** to capture strong network effects early and secure a foothold in the market

**By Year 2, we project significant user growth** driven by deepened partnerships with professional and alumni organizations, which will fuel group creation and expand our reach across key target demographics

Year 3 we plan to launch our premium product, **rubberband**, targeting 25-30% adoption rate; however, revenue from **rubberband** is not included in our Year 3 projections

# Focus is on partnerships and influencer-driven campaigns to onboard our first 12,000 users

## Acquisition Channels

### Influencer Marketing

- Collaborate with fintech influencers and personal finance coaches

### Community Partnerships (Beta / Beachhead)

- Partner with alumni groups and professional organizations

### Digital Marketing

- Leverage social media ads (Instagram, LinkedIn)

### Content Marketing

- Use SEO-optimized articles to attract organic traffic

## Engagement Channels

### Community Features

- Foster engagement through in-app forums and voting mechanisms for decision-making

### Educational Content

- Provide resources like investment tutorials and webinars for first-time investors
- Use gamification elements (e.g., milestones for group performance) to keep users engaged

### Customer Support

- Offer white-glove onboarding for early groups to ensure smooth adoption and create case studies for future users



# ●▲ Driving \$50 CAC and >85% retention by strategically investing in product development and targeted marketing

## Product Development 40%, \$300K - \$400K

Finalize platform with core features and ensure scalability

## User Acquisition & Marketing 30%, \$225K - \$300K

Build awareness and onboard the first 12,000 user

## Operational Costs 10%, \$75K - \$100K

Cover infrastructure and essential business operations

## Team Expansion 20%, \$150K - \$200K

Strengthen product development, marketing, and customer success

- Our goal is to expand to global markets with localization and **4 new revenue streams**

**rubberband**

"quant-as-a-service" for everyone, not just institutions

**band manager**

helping companies foster financial wellness and employee engagement

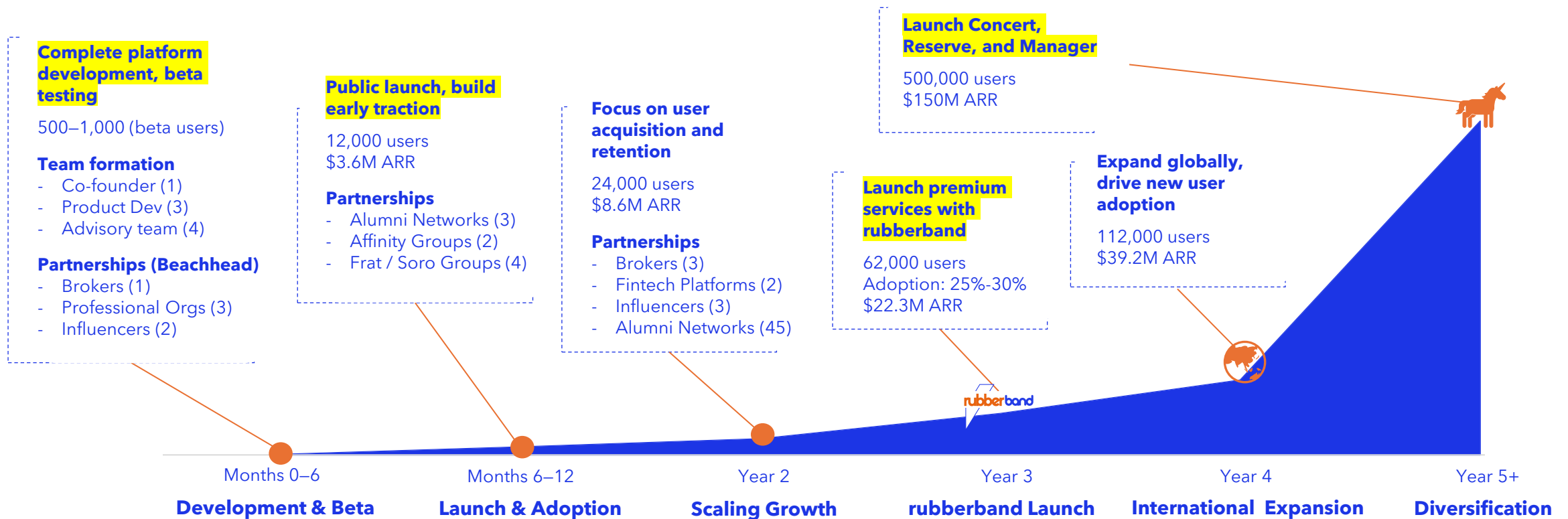
**band Concert**

bridging the gap between fundraisers and collaborative investors

**band Reserve**

concierge service for elite band members

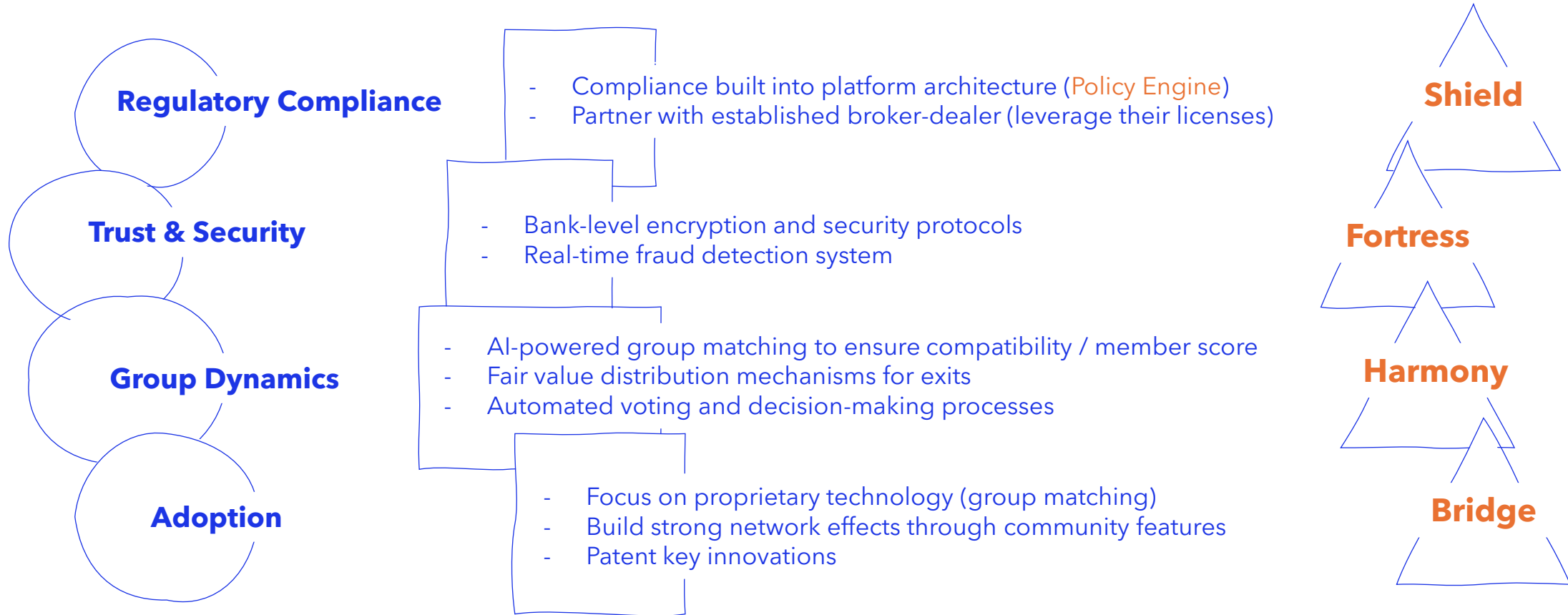
# ●▲ We are building the foundation today and diversify the revenue tomorrow



Note: Year 3 ARR projections does not include rubberband revenue

Our beachhead strategy to is work with professional, fraternity, sorority, and alumni organizations across NYC, San Fran, LA, DC, ATL, and Austin  
We will onboard 50 alumni networks by the end of Year 2, targeting key metros, and scale this strategy nationally in Year 3

# Eliminating barriers ahead of time to build a resilient collaborative investing platform



# ●▲ Visionary leadership driving band's mission to democratize wealth-building



co-founder & CEO

CHANGE  
HEALTHCARE

dentsu

**Andrew Racine (CEO)** has 12+ years scaling AI products, managing a \$125M+ portfolio, and leading launches at **Change Healthcare, Dentsu,** and **Hearst**

**Chimu Shikopa (CTO)** brings critical infrastructure leadership from **JPMorgan Chase**, where he built global-scale cloud solutions and led FinTech and EdTech engineering teams



co-founder & CTO

JPMORGAN  
CHASE & CO.

foundever™

**Together, we're uniquely positioned to capitalize on the \$18B+ market opportunity with secure, scalable solutions**

HEARST

GUGGENHEIM

Marcus:  
BY GOLDMAN SACHS

MACH49

TRIBE AI

Transcom

closing

●▲ ● Community ■ Structure ▲ Growth

**band empowers community-driven  
investing with structure and support,  
paving the way for collective growth**

Andrew Racine  
co-founder & CEO  
[etzer.racine@gmail.com](mailto:etzer.racine@gmail.com)

Chimu Shikopa  
co-founder & CTO  
[chimu@shikopa.com](mailto:chimu@shikopa.com)

**Be part of band's mission to revolutionize collaborative investing. With cutting-edge technology, a community-first model, and a vision to democratize wealth-building, we're transforming how the next generation invests. Let's grow together!**

band