



Share What You Know

Presented to

InnovateHER 2016:
Innovating for Women Business Challenge



Jeannine Torres and Marynn Garabedian

www.swykapp.com

November 2015

What is SWYK™?

SWYK™ is an interactive, on-demand knowledge-sharing mobile platform that connects female founders intuitively and instantly with the collective wisdom of peers, experts, and resources to help them launch and grow their businesses.



 SWYK™ Mission

- **Mission:** To help innovative women put their thoughts and ideas into action
- **Vision:** To increase the knowledge, status, and wealth of women across the globe





CAN HAVE A MEASURABLE IMPACT ON
THE LIVES OF WOMEN

The Problem

Lack of
Open
Access to
Mentors

Lack of
Confidence
& Support

Lack of
Financing /
Funding

“We need to take what’s working [for women] and build a better communication system around it” –
Barbara Corcoran, Shark Tank

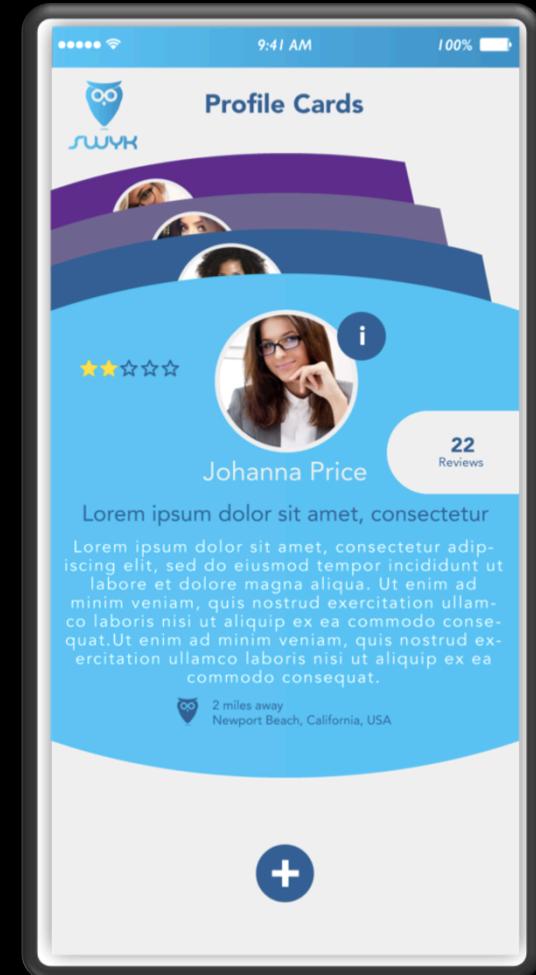
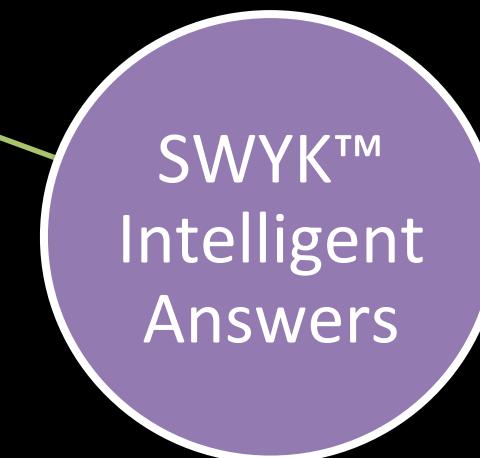
Meet Our Entrepreneurs

Lynn

- Wants to start her first restaurant but has a ton of questions about permits, credit, leasing property, design, etc
- She lives 50 miles from the closest mentor program
- She really wants to talk with someone who has started a business similar to hers



Intelligent Search = On-Demand Answers to Lynn's Questions

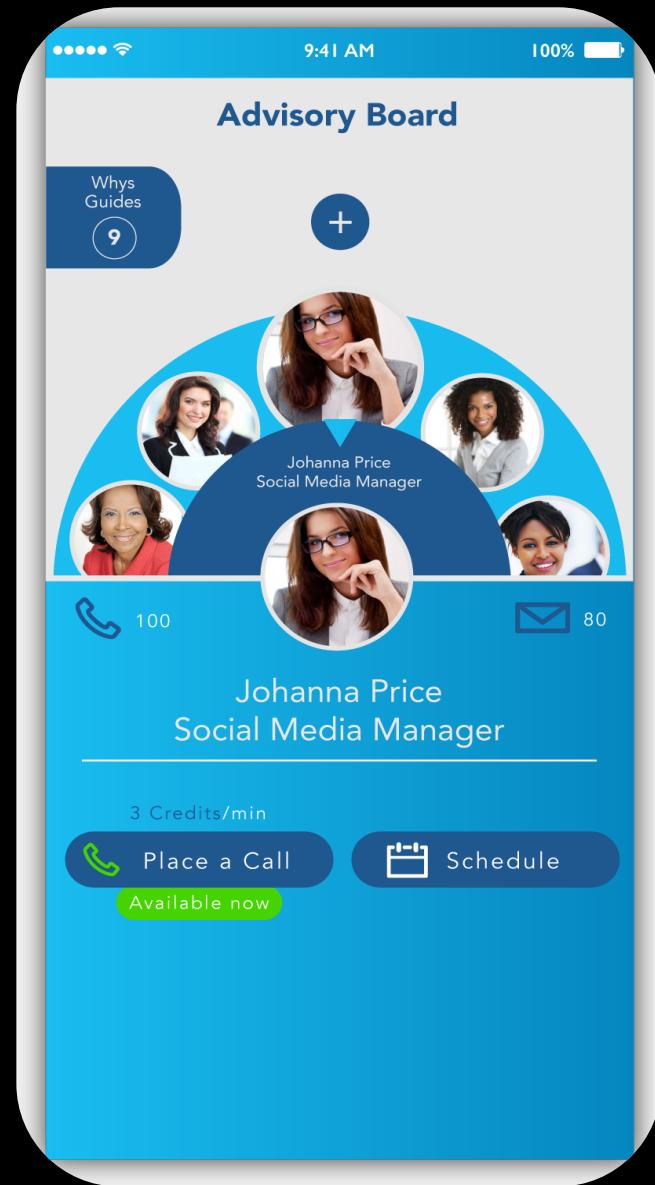


See Who's Online Now

Virtual Advisory Council

- Lynn can create her virtual advisory council of WHYS GUIDES™ that is custom tailored to her business needs
- She can send the group “hoots”, or private in-app messages

With SWYK it no longer matters where you live or who you know to find answers



Whys Guides™

Who are
they?



Why should I
trust them?



Why become
one?



Meet Our Entrepreneurs

Diana



- Recently launched her second startup
- She's looking for investors and collaborators

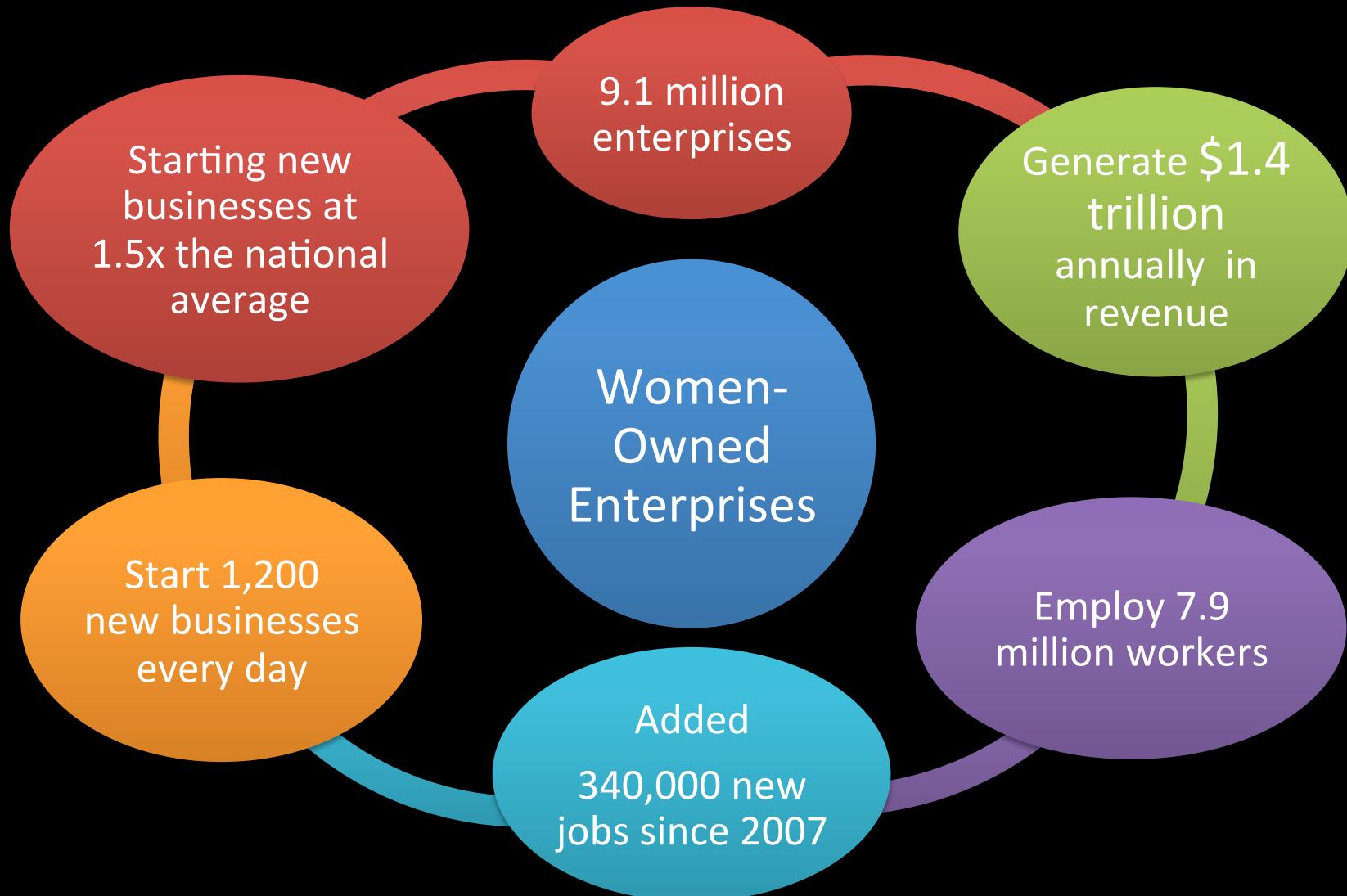
Interactive Business Pages = Dynamic Online Engagement for Diana





HAS THE POTENTIAL FOR
COMMERCIALIZATION

Market Opportunity



Sources: 1997-2007, Census Bureau, 2015 estimates, American Express OPEN/Womenable

Go-To-Market Strategy

Demographic

- Women 18+
- Entrepreneurs & Founders
- Women-owned businesses
- Southern California initial beta focus (436K in Los Angeles alone)

Partner With

- Colleges
- Chambers of Commerce
- Women-focused orgs
- Startup –focused orgs
- Businesses for sponsor/brand pages

Channels

- PR & Social Media
- Blogger Networks and influencers
- Marketing/promotion with corporate partners

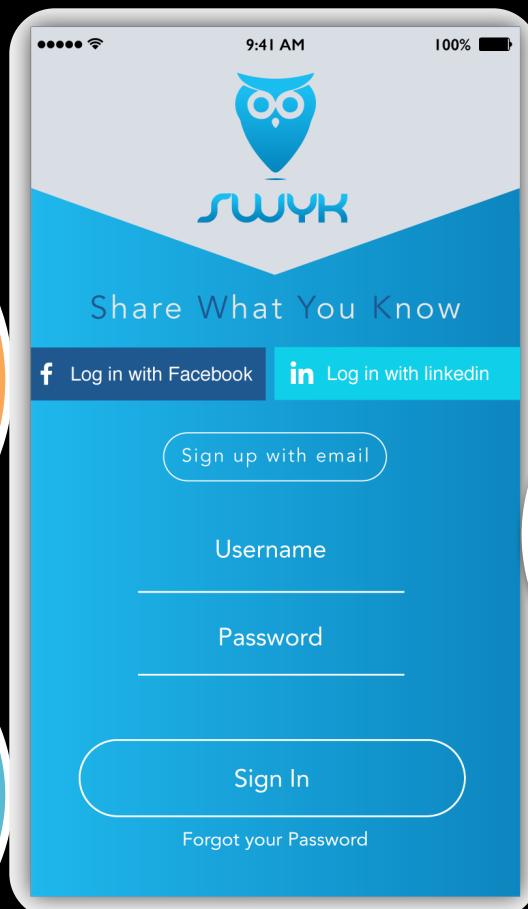
What Keeps them Coming Back

Ask or Answer Questions

Live ads and special opportunities on business pages

Virtual workshops & Videos

Make or Take Video/Audio Calls



Sponsor/Brands hosted informational group calls

Managing their own interactive business pages

Gamification

SWYK™ Gamification

Earn Coins

Create professional profile

Answer calls & questions

Create interactive business page profile

Referrals

Use Coins

To ask questions

Redeem Rewards

Bid on special opportunities

Increase clout & Level up

Monetization



Sponsor Brand Pages = Live Communication Channel

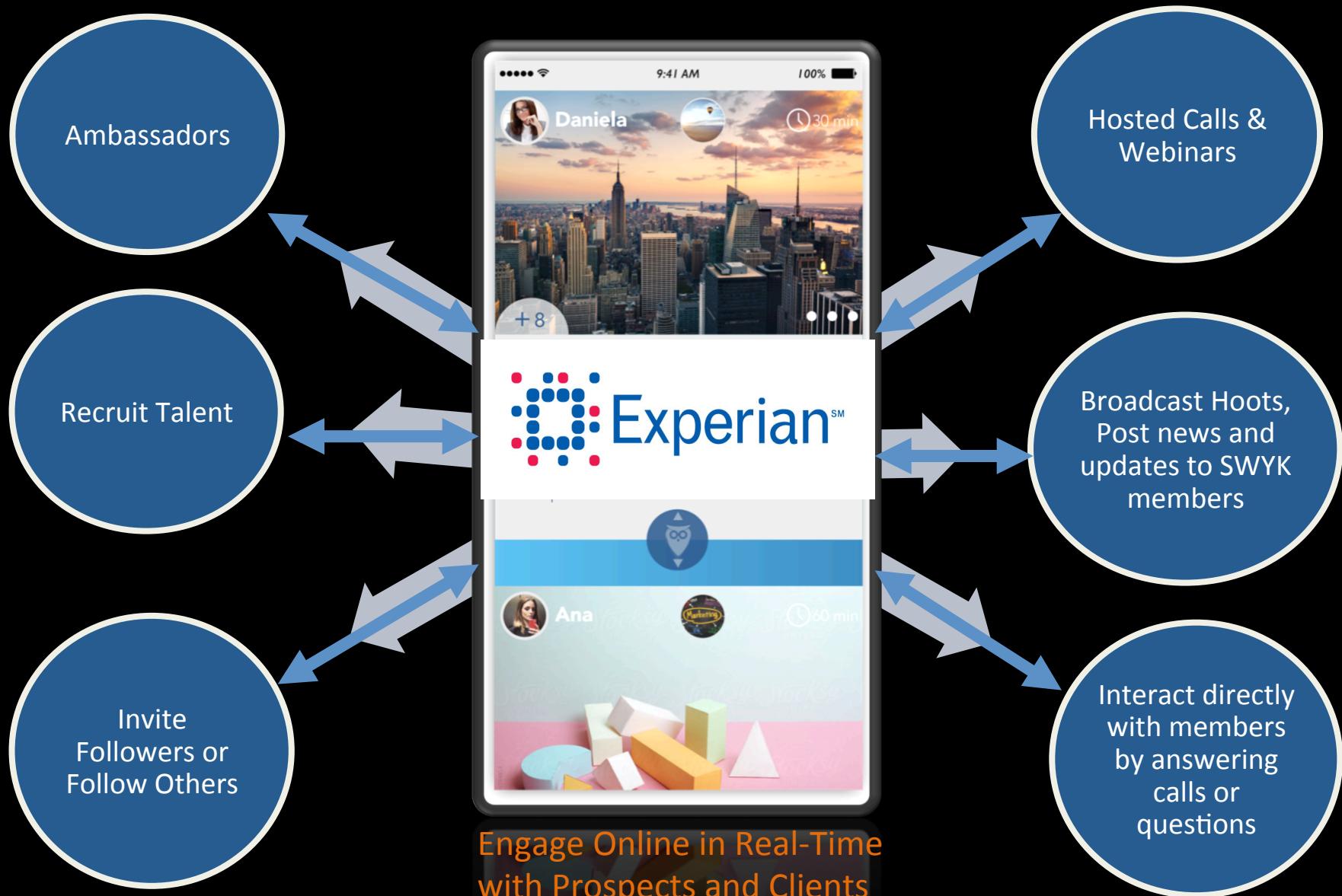
SWYK IS GREAT FOR BRANDS!

SWYK has the capability to connect groups serving women and their target market of female founders through interactive business pages. Brands can assign individual ambassadors (employees) to serve as WHYS GUIDES™ who can answer questions in a dynamic mobile environment about their organization, their services, and specific queries relevant to business owners.

This goes beyond brand listening, it's brand engagement

Women-business owners can interact and engage with corporate brand's knowledgeable “guides” in real time to obtain the advice they need to help them launch and grow their companies.

Sponsor Brand Pages = Live Communication Channel



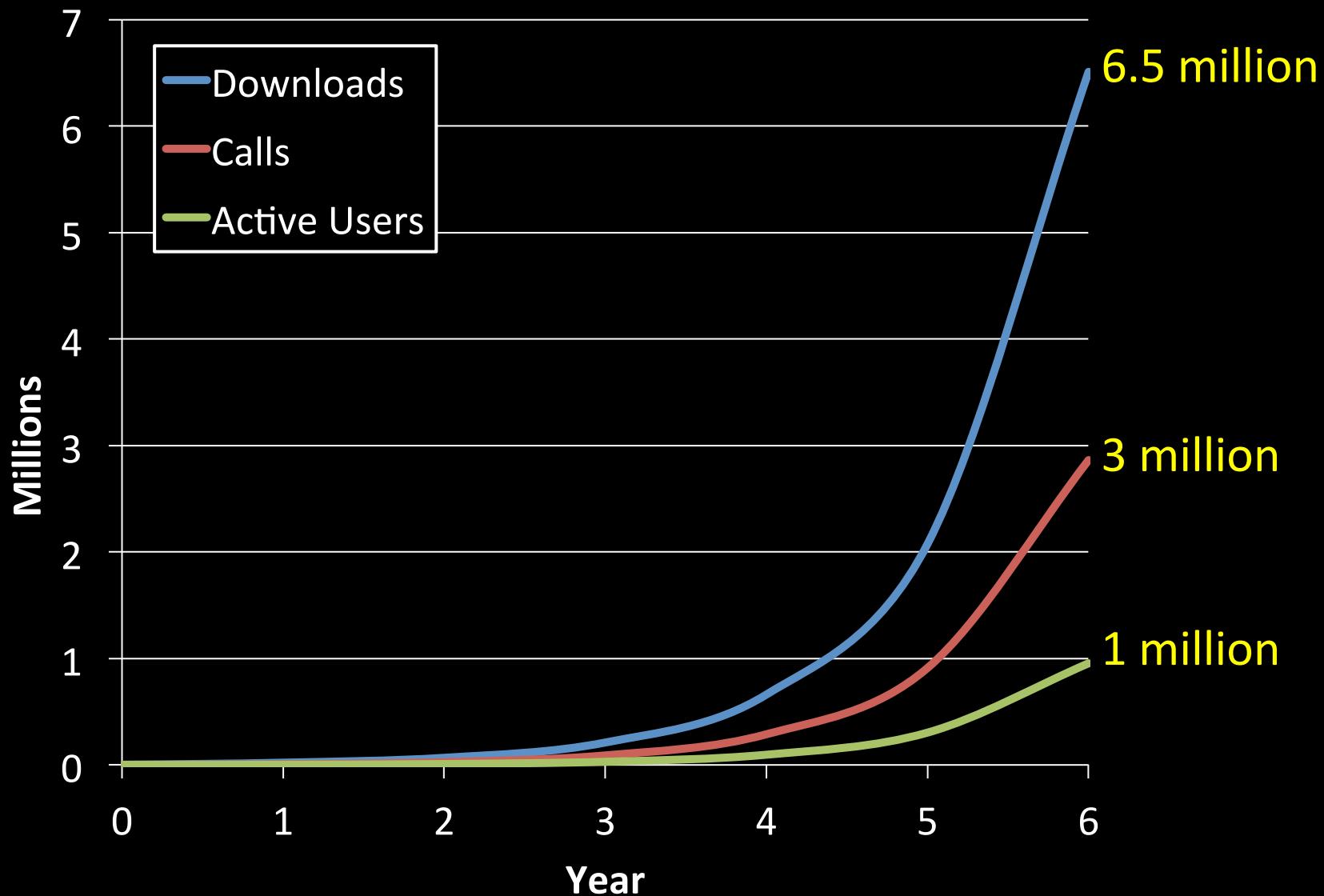
Financial Projections

YEARS 1-6	EOY 1	EOY 2	EOY 3	EOY 4	EOY 5	EOY 6
Downloads/month	2,853	8,954	28,102	88,197	276,801	868,722
New Users/month [Assumption: 10% conversion rate from downloads]	285	895	2,810	8,820	27,680	86,872
Active users	2,138	8,850	29,913	96,017	303,482	954,594
Calls made/month [Assumption: 3 calls/month by active users]	6,415	26,549	89,738	288,052	910,445	2,863,781
Monthly revenue [Assumption: 30-minute call at \$3/min, 15% of revenue to SWYK]	\$87K	\$358K	\$1.2M	\$3.9M	\$12.3M	\$38.7M
Annual Revenue	\$467K	\$2.5M	\$8.9M	\$29.0M	\$91.9M	\$289.6M

SWYK will generate roughly
\$500k at EOY1

SWYK will generate roughly
\$300m total at EOY6

Growth Projection: 6-year timeline

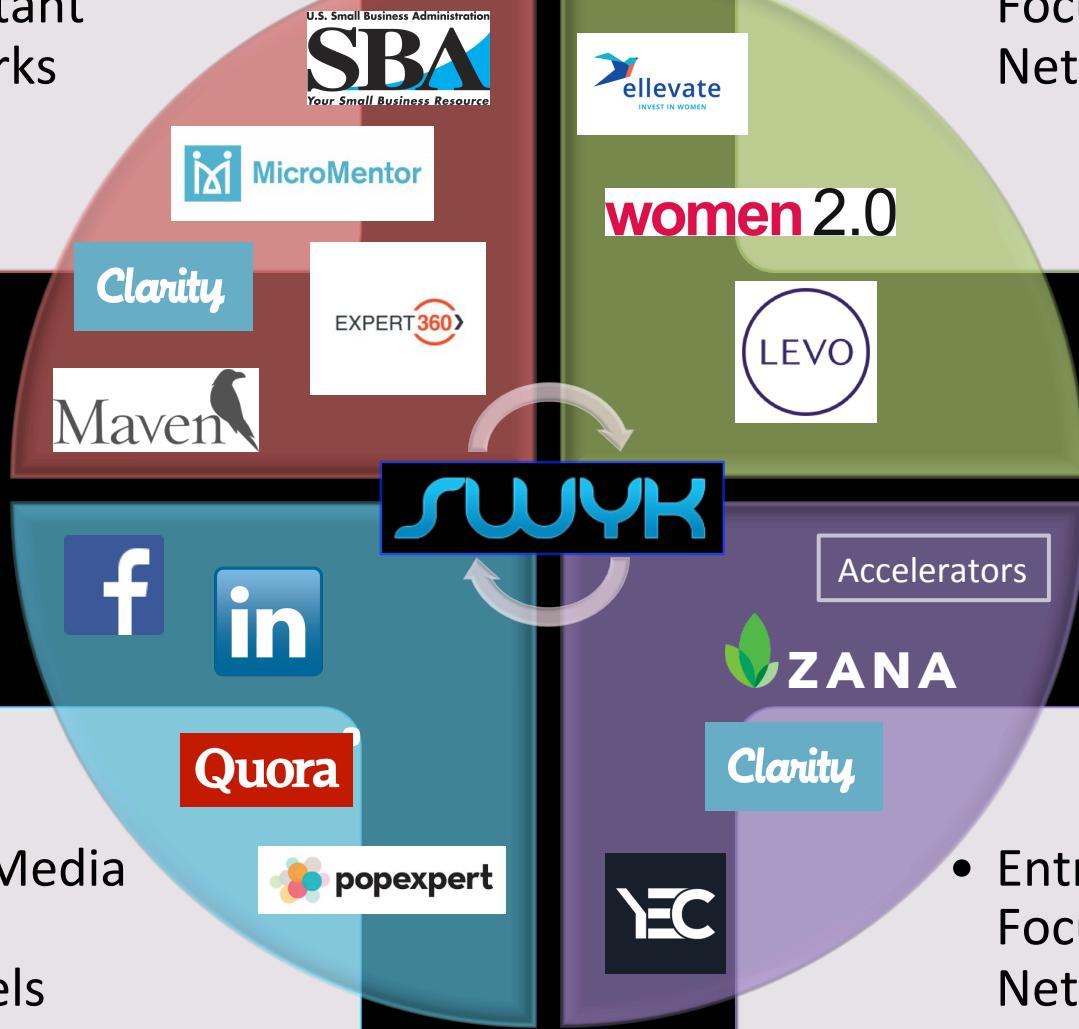




FILLS A NEED IN THE MARKETPLACE

Competition & Differentiators

- Mentor/
Consultant
Networks

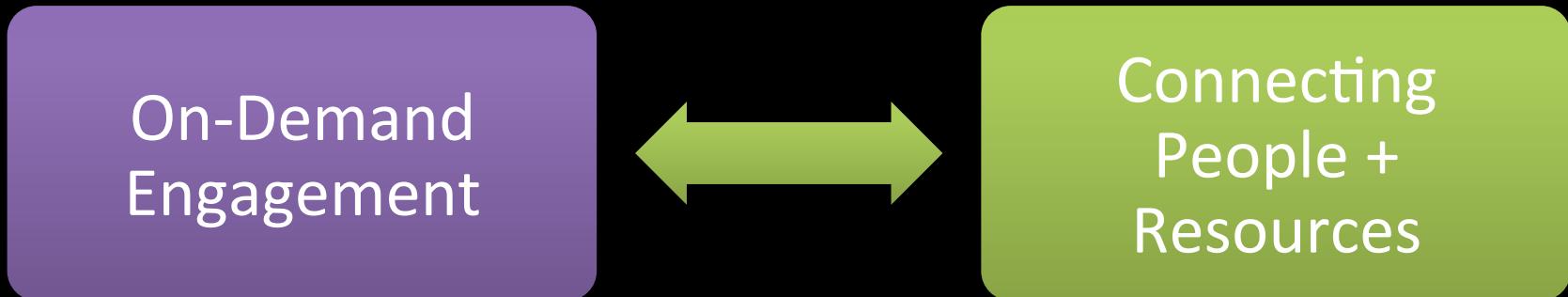
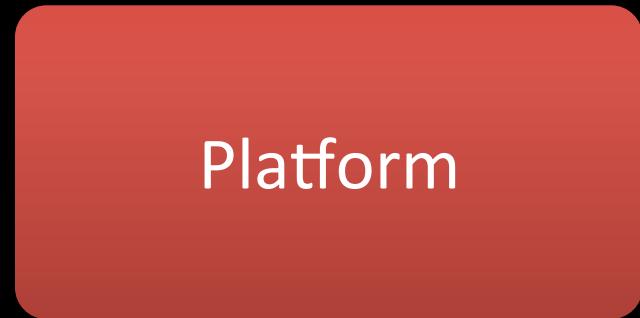


- Social Media
Q&A
Channels

- Female
Focused
Networks

- Entrepreneur
Focused
Networks

Competitive Advantage





“Women-owned companies perform 63% better (in terms of valuation)...generate 35% higher ROI...[produce] 12% higher revenues...and use capital more efficiently than those founded by men”

“Despite being a fast and large growing market, women business owners are underserved”

**HELPING WOMEN SUCCEED IN BUSINESS OWNERSHIP IS
GOOD FOR COMMUNITIES, FAMILIES, AND SOCIETY**

SWYK™ is the Solution



SWYK is the platform that ties it all together

Team

Jeannine Torres



- **Co-Founder**
- Serial Entrepreneur: Founded Torres Productions (1996), The Parent Tree (2011), Favorite9 (2013)
- Advisor/Consultant to startups and incubators: OCTANe, Digital Media Center, & FastStart Studios
- Former Googler
- MBA from NYU Stern, MPA from Harvard, BS from Santa Clara University

Marynn Garabedian



- **Co-Founder**
- Advisor to startups at the Digital Media Center and other local startups with over 25 years in the IT and marketing fields
- Marketing executive for information technology companies and web development manager for a \$2 Billion semiconductor firm
- BA, Psychology, University of California, Irvine

Carlos Orellana



- **CTO**
- His very first technology product was acquired by a publicly traded company for over \$2,000,000 in stocks and cash in 2011
- Carlos uses his leadership skills and hands-on experience to develop multiple technology products and companies
- Currently holds 2 patents

Lean on SWYK, while leaning in



Launching January 2016!

Join our launch list: www.swykapp.com

Contact:

jeannine@swykapp.com or marynn@swykapp.com

SWYK Investment Opportunity

- ✓ Need to raise total of \$55,000
- ✓ \$20,000 committed to date
- ✓ Money will be used for MVP, legal fees, Marketing/PR
- ✓ Timeline: MVP launching in January 2016





Business Plan

November 2016

Jeannine Torres & Marynn Garabedian

Executive Summary:

Despite a growing market of 9.1 million women-owned businesses generating \$1.4 trillion in revenue annually, employing 7.9 million workers, and starting on average 1,200 new businesses a day in the U.S., women-owned companies are still extremely underserved.

According to recent reports by American Express and the Kauffman Foundation entrepreneurship division, the 3 main factors that limit the initiation or growth of women-owned businesses are:

- Lack of open access to mentors and advisors in an easy, affordable and inclusive way
- Lack of confidence to start a company and the vital support structure behind them to help guide them through the ups and downs of entrepreneurship
- Lack of fair financing and funding opportunities for women founders
 - In fact, they receive less than 7% of venture capital funding, less than the 5% of the federal contracts allocated for women-owned businesses, only 5% of small business loans (and when they do obtain loans they often get less favorable terms than their male counterparts), and only a 1/3 of angel funds.

Another part of the problem is a history of societal norms that reinforce subtle gender biases, women are often overlooked or passed up for opportunities that could help them start and/or grow their businesses. Other issues include a lack of communication and awareness between groups that offer services/programs for women-owned businesses and the women they are intended for. It has been noted by several prominent business folks (for example, Barbara Corcoran of ABC's Shark Tank) that there is a strong need for a communication platform that brings women entrepreneurs and organizations that want to help them together in one place.

Moreover, women need work flexibility, particularly when raising a family or caring for aging parents. Corporate jobs offer limited maternity leave, flextime, and PTO, which is why entrepreneurship appeals to many women. It's time to change the ratio!

SWYK™ – (Share What You Know) helps women launch their companies. SWYK™ is an interactive knowledge-sharing mobile platform that connects female founders intuitively and instantly with the collective wisdom of peers, experts, and resources to help them launch and grow their businesses. It truly is the platform that ties everything together. It offers entrepreneurs and the organizations that want to help them a platform to connect and to collaborate together in one place.

Women founders are a huge growing market that is largely ignored. Whether they are from a small town or right in the heart of Silicon Valley, female founders can now reach WHYS GUIDES™ and supportive organizations to help guide them. SWYK has a solid go-to-market strategy and has the potential to generate a quarter of a billion dollars of revenue within 6 years, not to mention the immense impact it could have on the knowledge, status, and wealth of women across the globe. It is time for female founders to “lean on SWYK while leaning in™”. SWYK™ expects to launch in early 2016.

Mission:

To help innovative women put their thoughts and ideas into action

Vision:

To increase the knowledge, status, and wealth of women across the globe

The problem:

Despite 9.1 million women-owned businesses generating \$1.4 trillion in revenue annually, employing 7.9 million workers, and starting on average 1,200 new businesses a day in the U.S., women-owned companies are still extremely underserved.

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Other issues include a lack of communication and awareness between groups that offer services/programs for women-owned businesses and the women they are intended for. It has been noted by several prominent business folks (for example, Barbara Corcoran of ABC's Shark Tank) that there is a strong need for a communication platform that brings women entrepreneurs and organizations that want to help them together in one place.

Despite the many business mentors, consultants, coaches, government sources, incubator programs, websites, and social networks available for small business owners, most of the resources available involve significant research time or money, unreliable response rates, and limited direct access to the experts. Many result in offline engagement after initial introduction and often charge fees or are exclusive in other ways such as by age, invitation-only, application-only, or pay-to-play scenarios that require payment up front to access resources. Some even offer free calls or initial consulting but are more of a lead generation tactic than actionable advice. These programs exclude rather than include all who need advice and support and leave many underserved, especially those with very limited bootstrap funds who cannot afford the fees like minority or women-owned businesses and/or those who are either not located near available small business programs or are limited because they don't know anyone to ask for help. Additionally, women need work

flexibility, particularly when raising a family or caring for aging parents. Corporate jobs offer limited maternity leave, flextime, and PTO, which is why entrepreneurship appeals to many women.

Women entrepreneurs face uphill battles when starting new companies from scratch, whether they are tech startups or brick and mortar businesses. The founders of SWYK™ have both experienced sexism and gender bias as female entrepreneurs and they are confident that one of the only ways to change how women are viewed and how successful they are is by changing the. Changing the ratio of the number of women starting and succeeding in entrepreneurship and changing the number of female angel investors and venture capitalists will get us closer to that goal. As women, we also feel the need to provide more opportunities to other female founders by sharing what we know through collective wisdom. Owning your own business not only helps the community at large with potential jobs and revenue, but also offers a work life balance for female founders on their own terms. As women, it is our responsibility to lead by example and pave the way to inspire more women business owners to flourish not only here in the U.S. but also eventually around the globe. It's time to change the ratio together!

Service Overview:

At SWYK™ , we aim to inspire more women to start, grow, and expand their businesses by giving them the resources to lean on while leaning in™ through our interactive, on-demand mobile app. Our philosophy is that you don't have to be an expert to share knowledge and to help "guide" others through the various trials and successes of owning your own business. SWYK™ also has the capability to connect groups serving women and their target market of female founders through interactive business pages and as individual group ambassadors serving as WHYS GUIDES™ (experts) who can answer questions about their organization, their services, and specific queries relevant to that business owner. With SWYK™ , female founders are in the driver's seat. They can connect with these organization's knowledgeable "guides" as well as other entrepreneurs to obtain the best on-demand advice they need to help them launch and grow their companies. With SWYK™ , it no longer matters who female entrepreneurs know or where they live, advice and resources are always available at their fingertips through their mobile phones and tablets.

Getting advice is as simple as downloading our app onto your mobile device. Once logged in you are immediately plugged in to a dynamic, entrepreneurial, and supportive environment that is filled with knowledgeable people and resources ready and willing to help. It's the mobile platform that ties everything together.

SWYK™'s Competitive Advantage:

"We need to take what's working [for women] and build a better communication system [platform] around it." – Barbara Corcoran, ABC's Shark Tank

SWYK's competitive advantage includes the fact that the platform itself is a unique communication app that fills a need for women entrepreneurs, but in addition to that fact, it also:

- **Connects them to the primary resources they need to launch and grow**



- Doesn't just pair them with advisors, but offers them peer and expert collaboration in real-time
- Creates a dynamic platform for those offering resources to interact with those who need them

"Women-owned companies perform 63% better (in terms of valuation)...generate 35% higher ROI...[produce] 12% higher revenues...[and] use capital more efficiently than those founded by men."ⁱⁱ But yet despite these wonderful stats, women owned businesses are still underserved. To give you some more specific examples of the problems listed above—they only make up 36% of small businesses, they do not get the funding they need, and they tend to start non-high growth companies, and if they do start high growth companies—they have limited expansion options due to lack of funding and support.

How does SWYK™ specifically address these issues?



The graphic features the SWYK logo at the top left. Below it, the text "SWYK is the Solution" is displayed. Three green circular icons are arranged horizontally below the text, each containing a white checkmark and text: "Open Access to Mentors", "Confidence & Support", and "Opportunities for Financing / Funding". At the bottom, the text "SWYK is the platform that ties it all together" is centered.

Imagine if women knew that they could follow their dreams of launching their own business because they had the tools and advice they needed, when they needed it. Whether they are from a small town or right in the heart of Silicon Valley, women can now reach WHYS GUIDES™ and supportive organizations to help guide them and answer their questions. SWYK™ gives women-business owners the confidence to start, grow, and flourish through a support network of peers and subject matter experts who want women-owned

businesses to succeed. Even though we will have subject matter experts on our platform, the philosophy behind SWYK,™ is that you don't have to be an expert to be a WHYS GUIDE. Everyone has something to share. Crowd wisdom is powerful because it works on the strength of weak ties beyond the 3rd degree of separation; this means that our WHYS GUIDES™ can offer more diverse/objective perspectives than personal networks.

SWYK™'s mobile knowledge-sharing platform gives those seeking advice and support when starting a business a whole new way for accessing and engaging in real time with experts, peers, organizations and investors interactively on demand through the app no matter where they live or who they know.

Not to mention, SWYK is great for brands and organizations that want to help women business owners. SWYK has the capability to connect groups serving women and their target market of female founders through interactive business pages. Brands can assign individual ambassadors (employees) to serve as

WHYS GUIDES™ who can answer questions in a dynamic mobile environment about their organization, their services, and specific queries relevant to business owners.

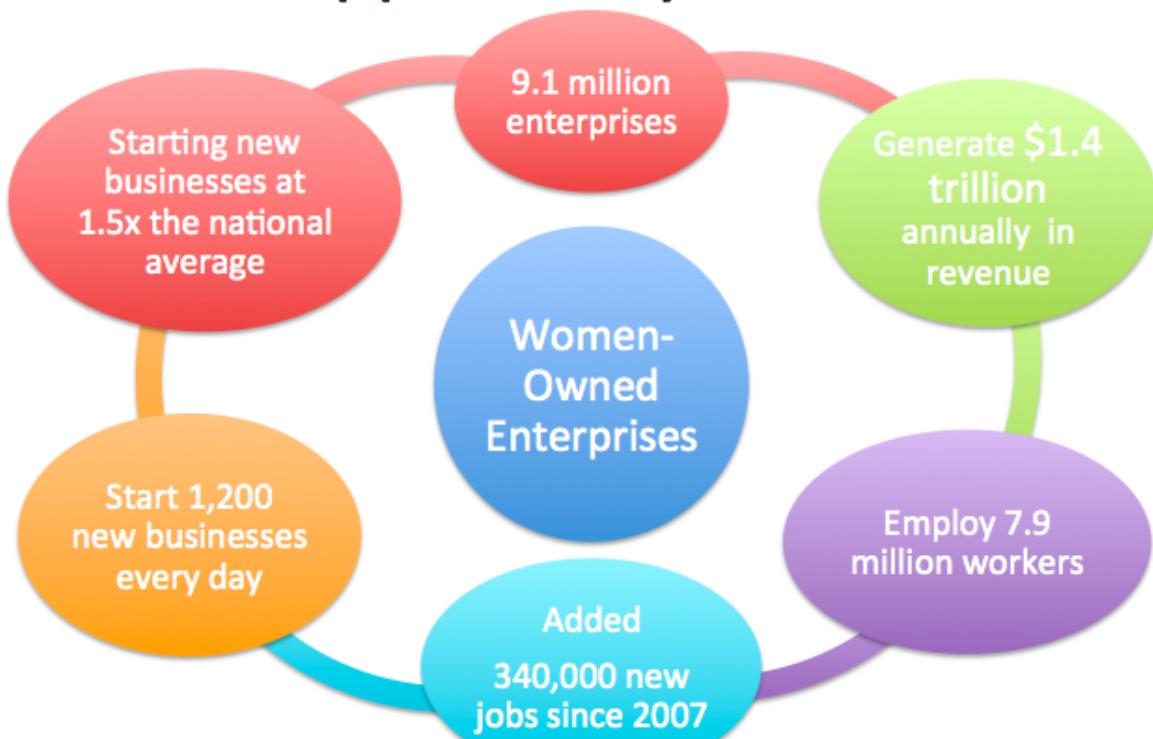
This goes beyond brand listening, it's brand engagement

Women-business owners can interact and engage with corporate brand's knowledgeable "guides" in real time to obtain the advice they need to help them launch and grow their companies.

Market analysis:

Women are starting both tech and brick and mortar companies at an accelerated rate. In fact, they are starting companies 1.5x faster than the national average. We are confident that we can secure a large portion of this fast growing target market.

Market Opportunity



Sources: 1997-2007, Census Bureau, 2015 estimates, American Express OPEN/Womenable

Competitors:

With SWYK, we are creating a new category of search. Not just searching for information, but searching for people who can answer your questions—people-to-people, not people-to-direct information.

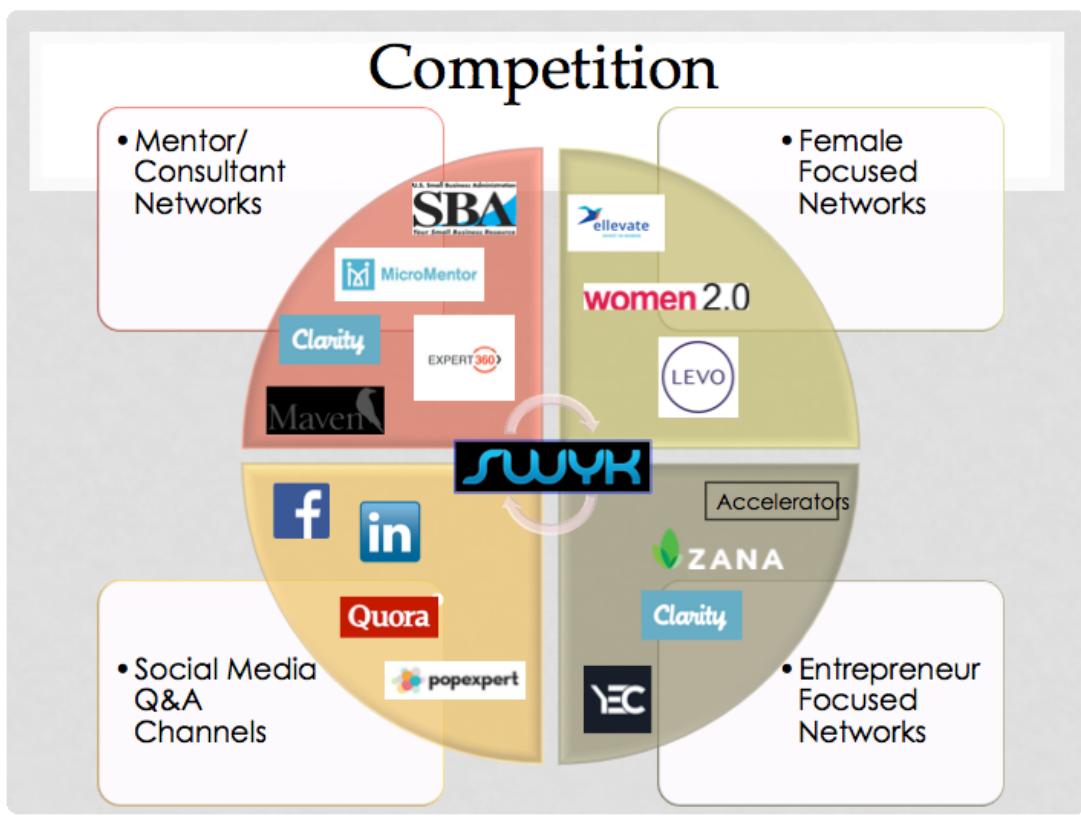
While we believe there are several indirect competitors in this space, we view many of them as future partners. SWYK™ does, however, have two direct competitors that are outlined below.

Ellevate

The closest competitor focused on women is EllevateNetwork.com, which is a site that provides women a business network and investment opportunities to invest in women-owned enterprises. Through their blog, podcast, education offerings, events and meet ups through their various chapters, Ellevate encourages and inspires women to break the glass ceiling and join together in solidarity for causes that elevate women in the workplace. Ellevate is not an interactive app and does not have the dynamic real-time communication and interaction that SWYK™ offers (like our powerful virtual advisory board capability and live business pages). It also does not have the capability to communicate with other online app users within a geographic location. Ellevate also does not fetch a deck of members who fit your question like SWYK™ does when you use the SWYK™ intelligent search feature.

Clarity

Clarity.fm, is a close competitor in that they offer a mobile app that offers advice to startups and offers some high-profile mentors. Clarity consultants charge significant fees, which are beyond the means of many small businesses and startups, and many of the high profile mentors are not usually available. They also target all businesses, it's not exclusively for women. Moreover, they are missing many of the key features that SWYK™ offers such as intelligent search, business pages, and the interactive, on-demand engagement we mentioned above.



SWYK's Differentiators:

Many of the companies listed in the chart above do have some overlapping features and verticals with SWYK. However, SWYK touches on all of these categories and is truly a hybrid model that encompasses the best of each platform all in one place. Our primary differentiators include:

- **SWYK™ is focused** specifically on the topic of startup businesses and helping female founders start and grow their own businesses by addressing and resolving the main barriers to their success
- The **patent-pending technology** behind SWYK™ as a mobile app enables members to communicate bi-directionally on a dynamic, on-demand mobile platform whereby both the information seeker and the advisor can engage in real-time in a mutually beneficial way beyond the restrictions of many popular social media networks (that have limited access beyond the 2nd degree of connection unless a premium upgrade is purchased or they are introduced by another connection which takes time) or geography (remote or underserved locations).
- **Interactive Business Pages** go beyond just brand listening via social media and instead offers businesses dynamic, real-time engagement online with other businesses, brands, members, prospects, potential employees, and resources. By assigning their own employee as a SWYK™ Brand Ambassador to manage their interactive business page, the brand can answer questions,

send/receive in-app “hoots™” (messages) from members, and calls from members directly through the SWYK™ app in real-time. Corporate brands/sponsors can not only keep a pulse on their customers by listening to reactive issues, but also get the blood flowing with exciting new ways to communicate and engage proactively.

- **Personal Profile Pages and Virtual Advisory Boards** go beyond social media and bring together the best of the crowd-sharing knowledge aspects of social networks and the power of weak links beyond your inner circle (which can be too much like you) to make smarter, more objective and creative decisions.

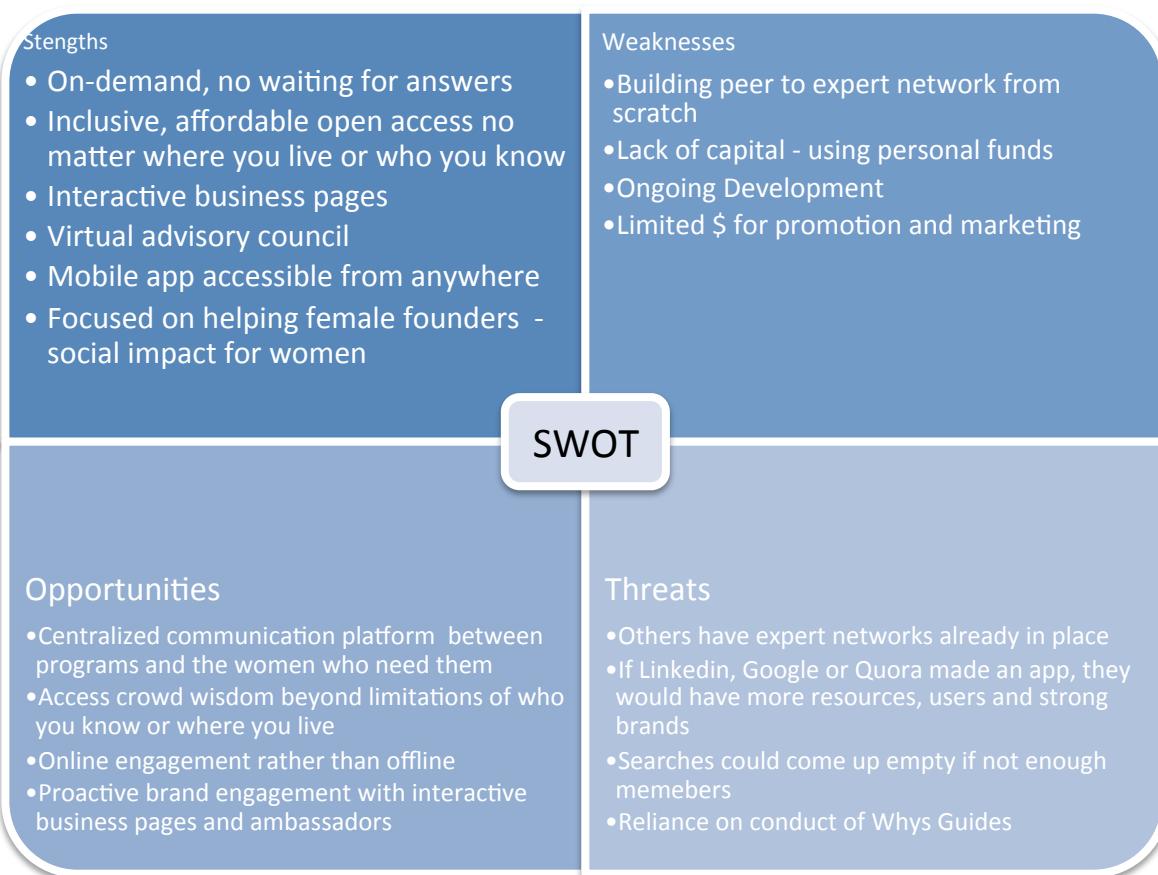
Marketing Strategy:

Initially we plan to launch in Southern California in January of 2016. In the Los Angeles alone, there are nearly half a million female-owned businesses that we intend to target. We plan to team up with universities, incubators/accelerators, the SBA, the UN Women’s Initiative, and other women-in-business/technology/entrepreneurship focused groups and organizations to expand throughout California and ideally to the top cities with the fastest growing pockets of women-owned businesses (like Atlanta, New York City, Portland). We are already making connections with well-connected social media mavens (bloggers, Twitter/LinkedIn/Facebook influencers) to start spreading the word. Additionally, we are meeting with several organizations that have entrepreneurial-focused services and products to get them excited about SWYK™, get them on-board as WHYS GUIDES™, and to set up their interactive business pages. By end of year 2, we expect to in every major city in the US.

Go-To-Market Strategy

Demographic	Partner With	Channels
<ul style="list-style-type: none"> • Women 18+ • Entrepreneurs & Founders • Women-owned businesses • Southern California initial beta focus (436K in Los Angeles alone) 	<ul style="list-style-type: none"> • Colleges • Chambers of Commerce • Women-focused orgs • Startup –focused orgs • Businesses for sponsor/brand pages 	<ul style="list-style-type: none"> • PR & Social Media • Blogger Networks and influencers • Marketing/promotion with corporate partners

SWOT Analysis:



Financials:

Cash Flow Statement

(See “financials” attachments for full spreadsheet)

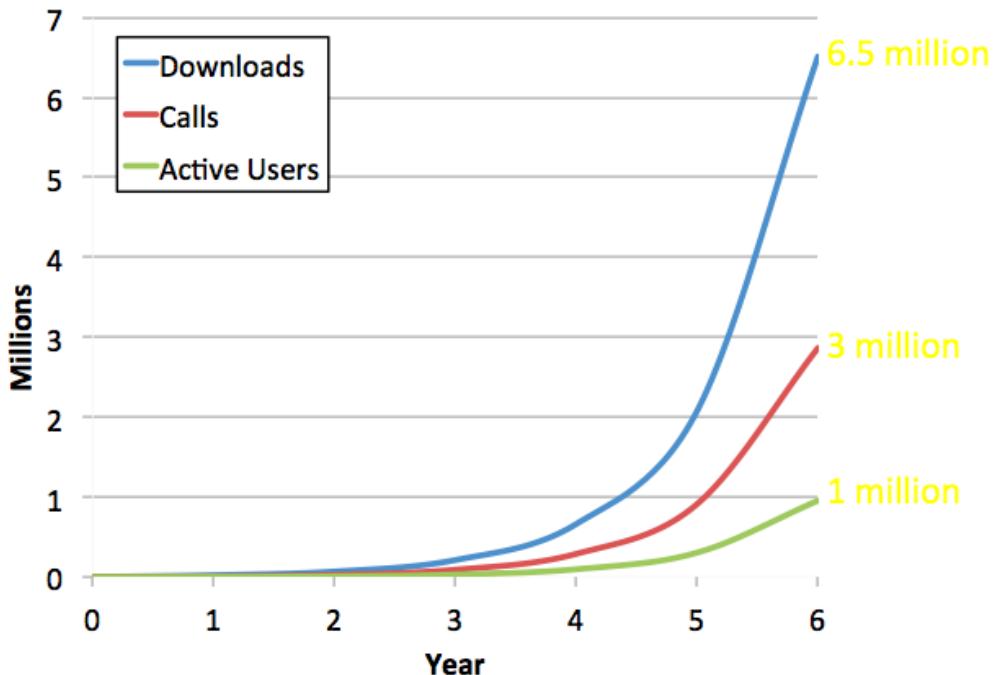
Operating Budget

(See “financials” attachments for full spreadsheet)

Revenue and Growth projections:

Based on our growth projections, we expect to have over 21,000 downloads with roughly 2,100 active users by the EOY1 making nearly 6,000 calls per month, and generating roughly \$500,000 total at EOY1. By the EOY2, we expect to have 8,000+ active users making roughly 26,000 calls per month and generating a total revenue of roughly \$2.5 million. By EOY6, we expect to make nearly \$300 million in total revenue. Taking in to account, marketing/PR, legal, technology development, and HR expenses, we expect we will need about \$450,000.00 over the next two years to reach our financial and growth metric goals stated above.

Growth Projection: 6-year timeline



Revenue Forecast

(See "financials" attachments for full spreadsheet)

Financial Projections

YEARS 1-6	EOY 1	EOY 2	EOY 3	EOY 4	EOY 5	EOY 6
Downloads/month	2,853	8,954	28,102	88,197	276,801	868,722
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SWYK will generate roughly
\$500k at EOY1

SWYK will generate roughly
\$300m total at EOY6

Beyond the financial monetization and membership metrics we hope to reach, if SWYK™ can inspire just a few more women members to start or expand their businesses, start a business in a male-dominated field like construction, seek and win more small loans, angel investments, or venture capital funds, help women in underserved or disadvantaged areas succeed, and hear how our members helped others by sharing their knowledge and experience in a whole new way, then we will know that SWYK™ has succeeded.

SWYK HELPS WOMEN SUCCEED IN BUSINESS OWNERSHIP BY BEING THE COMMUNICATION PLATFORM THAT BRINGS TOGETHER FEMALE FOUNDERS AND THE PEOPLE AND ORGANIZATIONS WHO WANT TO HELP THEM.

SWYK™ Management Team:



L-R: Jeannine: Co-Founder,
Carlos: CTO, and Marynn: Co-
Founder

As serial entrepreneurs, both founders have cultivated relationships with women's groups, incubators and accelerators, investors, other founders, and services and vendors who cater to startups. Jeannine has raised funds before for her prior startup and has built a vast network of mentors, vendors, and potential advisory board members. Both founders are actively seeking sources of capital and considering all of our options such as competitions, crowdfunding, friends and family, and angel funding sources. **We have currently raised \$20,000 of \$55,000 needed for the initial MVP, PR/Marketing, and legal fees for our January 2016 launch.**

We wholeheartedly believe that the SWYK™ platform is innovative and important enough to attract talent and investors because it is a unique solution to some long-running issues for women. The very nature of the app itself will also enable us to reach out directly to experts, services, businesses, prospective employees, and investors as we build our own advisory board and SWYK™ network. Jeannine and Marynn are both the co-founders of SWYK™. They have equal say in how the company operates and grows. While they have many overlapping responsibilities, Jeannine focuses primarily on the financials, growth hacking, business development, and strategy. Marynn is primarily focusing on marketing, PR, social media, SEO/SEM, partnerships, HR (when we are ready), and overseeing the technical development with our CTO. We communicate on a daily basis and have a very open-style of communication.

JEANNINE TORRES – Co-Founder

Jeannine is a California native who grew up in the heart of Silicon Valley in Northern California. She is passionate about entrepreneurship, social change, and media/technology. She started her first successful company at age 16 organizing concerts for at-risk teens in the San Francisco Bay Area, receiving several accolades and awards from both local government officials and the greater community at large. She worked for Google during its early startup (pre-IPO) days in the trailblazing Adwords department. In 2006, she helped direct a small, Harvard-affiliated social enterprise that focused on online education resources and workshops for underrepresented minorities and women across the US. In grad school, her business plans made it to the semi-finals in the extremely competitive NYU Stern Business Plan Competition two years in a row. Jeannine founded The Parent Tree in 2011, a site where parents could share information and advice, as well as search for and write reviews on local kid-friendly businesses, services and activities. In 2013 she founded Favorite9, an online destination for expecting moms. Since then she has been advising, investing in, and supporting other startups across the country. Jeannine has been invited to speak about entrepreneurship and business at Women 2.0's Founder Friday in Orange County, Harvard Business School, and UC Irvine. She obtained a Bachelor of Science in Commerce in Business/Marketing from Santa Clara University where she graduated with honors in her major, a MBA in Entrepreneurship and Entertainment, Media and Technology from New York University's Stern School of Business where she was a Consortium Fellow recipient, and a MPA in Business &

Government Policy from Harvard University's Kennedy School of Government, where she was awarded the Don K. Price Fellowship.

MARYNN GARABEDIAN – Co-Founder

With over 25 years of experience in marketing and information technology management leading large web development projects in addition to a creative career in design, Marynn brings a unique skillset and leadership to the team. Her technical knowledge helps her communicate easily with the development teams as well as aids in identifying and solving technical issues that surface during testing and R&D. As a Web Development Manager for a \$2 billion semiconductor firm, she was responsible for redesigning the corporate website, intranet, and localizing two international websites. Marynn not only led and managed her team, but also served as one of the principal leads on a cross-functional team. Faced with a recalcitrant IT department during a major web redesign project that involved virtually every department in the company having to consolidate content from 11 acquisitions in less than 12 months, she needed to manage an internal team as well as a broad cross-functional team during this intense time. As a result of the successful launch, on time and within budget, and due to the impact of the project, she received one of the company's prestigious company-wide teamwork awards along with her team. She obtained a Bachelor of Arts in Psychology from the University of California, Irvine in only 3 years where she served as Pledge Class President and Chapter Historian for her national sorority, Delta Delta Delta, raising funds for children's oncology research. In addition to her degree, Marynn also completed some post-graduate studies at Western State University Law School. Marynn worked with Jeannine at The Parent Tree as the marketing strategist before advising other startup companies at the Digital Media Center in Santa Ana, a startup incubator and working in digital marketing.

CARLOS ORELLANA – Chief Technology Officer/Development

At a young age Carlos was attracted by computers and information technology and received further education in this field by joining the United States Air Force. There, through hands-on experience, Carlos gained the knowledge he sought, and also obtained the leadership skills he would need to become an entrepreneur and create various technologies with a talented team. He is the founders of Ideas.Technology a web development firm where he and his team have created and sold several technology software and applications to two publicly traded companies. Carlos' very first technology product was acquired in 2011 by a publicly traded company for over \$2million in stocks and cash. Additionally, he currently holds two technology patents. He is an important part of Team SWYK™ because of his talent, experience, and passion for creating new business opportunities.

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- i Washington Post, How Congress, SBA Can Help Close the Small Business Gender Gap, by Barbara Corcoran July 2014
 - ii Inc.com, Why The Next Steve Jobs Will Be a Woman, by Kimberly Weisul. Oct 2015

SWYK App Revenue Forecast

Monthly Growth Rate: 10%

YEAR 1	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Number of downloads per month	1,000	1,100	1,210	1,331	1,464	1,611	1,772	1,949	2,144	2,358	2,594	2,853
% of downloads that convert to active users	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
# of new users (new/month)	100	110	121	133	146	161	177	195	214	236	259	285
# of active users (cumulative)	100	210	331	464	611	772	949	1,144	1,358	1,594	1,853	2,138
Average number of calls made by active users each month	3	3	3	3	3	3	3	3	3	3	3	3
Total number of calls made by all active users each month	300	630	993	1,392	1,832	2,315	2,846	3,431	4,074	4,781	5,559	6,415
Average revenue made on all calls (\$13.50 on average made on each call)	\$4,050	\$8,505	\$13,406	\$18,796	\$24,726	\$31,248	\$38,423	\$46,315	\$54,997	\$64,547	\$75,051	\$86,606
Total Revenue (est) per month	\$4,050	\$8,505	\$13,406	\$18,796	\$24,726	\$31,248	\$38,423	\$46,315	\$54,997	\$64,547	\$75,051	\$86,606
Total Revenue per year												\$466,670

YEAR 2	Month 13	Month 14	Month 15	Month 16	Month 17	Month 18	Month 19	Month 20	Month 21	Month 22	Month 23	Month 24
Number of downloads per month	3,138	3,452	3,797	4,177	4,595	5,054	5,560	6,116	6,727	7,400	8,140	8,954
% of downloads that convert to active users	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
# of new users (new/month)	314	345	380	418	459	505	556	612	673	740	814	895
# of active users (cumulative)	2,452	2,797	3,177	3,595	4,054	4,560	5,116	5,727	6,400	7,140	7,954	8,850
Average number of calls made by active users each month	3	3	3	3	3	3	3	3	3	3	3	3
Total number of calls made by all active users each month	7,357	8,392	9,532	10,785	12,163	13,680	15,348	17,182	19,201	21,421	23,863	26,549
Average revenue made on all calls (\$13.50 on average made on each call)	\$99,317	\$113,299	\$128,679	\$145,596	\$164,206	\$184,677	\$207,194	\$231,964	\$259,210	\$289,181	\$322,149	\$358,414
Total Revenue (est) per month	\$99,317	\$113,299	\$128,679	\$145,596	\$164,206	\$184,677	\$207,194	\$231,964	\$259,210	\$289,181	\$322,149	\$358,414
Total Revenue per year												\$2,503,886

YEAR 3	Month 25	Month 26	Month 27	Month 28	Month 29	Month 30	Month 31	Month 32	Month 33	Month 34	Month 35	Month 36
Number of downloads per month	9,850	10,835	11,918	13,110	14,421	15,863	17,449	19,194	21,114	23,225	25,548	28,102
% of downloads that convert to active users	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
# of new users (new/month)	985	1,083	1,192	1,311	1,442	1,586	1,745	1,919	2,111	2,323	2,555	2,810
# of active users (cumulative)	9,835	10,918	12,110	13,421	14,863	16,449	18,194	20,114	22,225	24,548	27,102	29,913
Average number of calls made by active users each month	3	3	3	3	3	3	3	3	3	3	3	3
Total number of calls made by all active users each month	29,504	32,755	36,330	40,263	44,589	49,348	54,583	60,341	66,675	73,643	81,307	89,738
Average revenue made on all calls (\$13.50 on average made on each call)	\$398,306	\$442,186	\$490,455	\$543,550	\$601,955	\$666,201	\$736,871	\$814,608	\$900,119	\$994,181	\$1,097,649	\$1,211,464
Total Revenue (est) per month	\$398,306	\$442,186	\$490,455	\$543,550	\$601,955	\$666,201	\$736,871	\$814,608	\$900,119	\$994,181	\$1,097,649	\$1,211,464
Total Revenue per year												\$8,897,543

SWYK App Revenue Forecast

Monthly Growth Rate: 10%

YEAR 4	Month 37	Month 38	Month 39	Month 40	Month 41	Month 42	Month 43	Month 44	Month 45	Month 46	Month 47	Month 48
Number of downloads per month	30,913	34,004	37,404	41,145	45,259	49,785	54,764	60,240	66,264	72,890	80,180	88,197
% of downloads that convert to active users	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
# of new users (new/month)	3,091	3,400	3,740	4,114	4,526	4,979	5,476	6,024	6,626	7,289	8,018	8,820
# of active users (cumulative)	33,004	36,404	40,145	44,259	48,785	53,764	59,240	65,264	71,890	79,180	87,197	96,017
Average number of calls made by active users each month	3	3	3	3	3	3	3	3	3	3	3	3
Total number of calls made by all active users each month	99,012	109,213	120,434	132,778	146,356	161,291	177,720	195,792	215,671	237,539	261,592	288,052
Average revenue made on all calls (\$13.50 on average made on each call)	\$1,336,660	\$1,474,376	\$1,625,864	\$1,792,500	\$1,975,800	\$2,177,430	\$2,399,223	\$2,643,195	\$2,911,565	\$3,206,771	\$3,531,498	\$3,888,698
Total Revenue (est) per month	\$1,336,660	\$1,474,376	\$1,625,864	\$1,792,500	\$1,975,800	\$2,177,430	\$2,399,223	\$2,643,195	\$2,911,565	\$3,206,771	\$3,531,498	\$3,888,698
Total Revenue per year												\$28,963,578

YEAR 5	Month 49	Month 50	Month 51	Month 52	Month 53	Month 54	Month 55	Month 56	Month 57	Month 58	Month 59	Month 60
Number of downloads per month	97,017	106,719	117,391	129,130	142,043	156,247	171,872	189,059	207,965	228,762	251,638	276,801
% of downloads that convert to active users	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
# of new users (new/month)	9,702	10,672	11,739	12,913	14,204	15,625	17,187	18,906	20,797	22,876	25,164	27,680
# of active users (cumulative)	105,719	116,391	128,130	141,043	155,247	170,872	188,059	206,965	227,762	250,638	275,801	303,482
Average number of calls made by active users each month	3	3	3	3	3	3	3	3	3	3	3	3
Total number of calls made by all active users each month	317,157	349,173	384,390	423,129	465,742	512,616	564,177	620,895	683,285	751,913	827,404	910,445
Average revenue made on all calls (\$13.50 on average made on each call)	\$4,281,618	\$4,713,830	\$5,189,262	\$5,712,239	\$6,287,513	\$6,920,314	\$7,616,395	\$8,382,085	\$9,224,343	\$10,150,828	\$11,169,960	\$12,291,006
Total Revenue (est) per month	\$4,281,618	\$4,713,830	\$5,189,262	\$5,712,239	\$6,287,513	\$6,920,314	\$7,616,395	\$8,382,085	\$9,224,343	\$10,150,828	\$11,169,960	\$12,291,006
Total Revenue per year												\$91,939,393

YEAR 6	Month 61	Month 62	Month 63	Month 64	Month 65	Month 66	Month 67	Month 68	Month 69	Month 70	Month 71	Month 72
Number of downloads per month	304,482	334,930	368,423	405,265	445,792	490,371	539,408	593,349	652,683	717,952	789,747	868,722
% of downloads that convert to active users	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
# of new users (new/month)	30,448	33,493	36,842	40,527	44,579	49,037	53,941	59,335	65,268	71,795	78,975	86,872
# of active users (cumulative)	333,930	367,423	404,265	444,792	489,371	538,408	592,349	651,683	716,952	788,747	867,722	954,594
Average number of calls made by active users each month	3	3	3	3	3	3	3	3	3	3	3	3
Total number of calls made by all active users each month	1,001,789	1,102,268	1,212,795	1,334,375	1,468,112	1,615,223	1,777,046	1,955,050	2,150,855	2,366,241	2,603,165	2,863,781
Average revenue made on all calls (\$13.50 on average made on each call)	\$13,524,157	\$14,880,623	\$16,372,735	\$18,014,059	\$19,819,514	\$21,805,516	\$23,990,117	\$26,393,179	\$29,036,547	\$31,944,252	\$35,142,727	\$38,661,050
Total Revenue (est) per month	\$13,524,157	\$14,880,623	\$16,372,735	\$18,014,059	\$19,819,514	\$21,805,516	\$23,990,117	\$26,393,179	\$29,036,547	\$31,944,252	\$35,142,727	\$38,661,050
Total Revenue per year												\$289,584,475

Twelve-month cash flow

SWYK, Inc.

Fiscal Year Begins: Jan-16

	Pre-Startup EST	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total Item EST
Cash on Hand (beginning of month)	0	-1,020	1,310	9,440	21,762	40,392	64,022	516,157	523,292	542,427	571,562	610,697	664,832	664,832
CASH RECEIPTS														
Cash Sales	0	4,000	8,500	13,692	19,000	25,000	33,000	40,000	50,000	60,000	70,000	85,000	100,000	508,192
Loan/ other cash inj.	0	0	0	0	0	0	450,000	0	0	0	0	0	0	450,000
TOTAL CASH RECEIPTS	0	4,000	8,500	13,692	19,000	25,000	483,000	40,000	50,000	60,000	70,000	85,000	100,000	958,192
Total Cash Available (before cash out)	0	2,980	9,810	23,132	40,762	65,392	547,022	556,157	573,292	602,427	641,562	695,697	764,832	958,192
CASH PAID OUT														
Gross wages (exact withdrawal)	0	0	0	0	0	0	30,000	30,000	30,000	30,000	30,000	30,000	30,000	210,000
Payroll expenses (taxes, etc.)	0	0	0	0	0	0	250	250	250	250	250	250	250	1,750
Franchise fees	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000
Internet connection, hosting, server fees	20	25	25	25	25	25	50	50	50	50	50	50	50	495
Advertising/PR/Marketing	1,000	1,000	100	100	100	100	100	100	100	100	100	100	100	3,100
Travel	0	0	0	1,000	0	1,000	0	0	0	0	0	0	0	2,000
Accounting & legal	0	400	0	0	0	0	200	200	200	200	200	200	200	1,800
Postage/Shipping costs	0	0	0	0	0	0	20	20	20	20	20	20	20	140
Supplies	0	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Telephone	0	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Miscellaneous	0	45	45	45	45	45	45	45	45	45	45	45	45	540
SUBTOTAL	1,020	1,670	370	1,370	370	1,370	30,865	30,865	30,865	30,865	30,865	30,865	31,865	223,225
Other startup costs (computers/software)	0	0	0	0	0	0	0	2,000	0	0	0	0	0	2,000
Owners' Withdrawal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH PAID OUT	1,020	1,670	370	1,370	370	1,370	30,865	32,865	30,865	30,865	30,865	30,865	31,865	225,225
Cash Position (end of month)	-1,020	1,310	9,440	21,762	40,392	64,022	516,157	523,292	542,427	571,562	610,697	664,832	732,967	732,967



FUNDING	Estimated	Actual	Over/(Under)
Investor Funding			
Owner 1	10,000	10,000	-
Owner 2	10,000	10,000	-
Other	35,000	-	(35,000)
Total Investment	55,000	20,000	(35,000)
Loans			
Bank Loan 1	-	-	-
Bank Loan 2	-	-	-
Non Bank Loan 1	-	-	-
Total Loans	-	-	-
Other Funding			
Revenues	500,000	-	(500,000)
Investors (Angel Round)	450,000	-	
Total Other Funding	950,000	-	(500,000)
Total FUNDING	1,005,000	20,000	(535,000)
COSTS	Estimated	Actual	Under/(Over)
Fixed Costs			
Advertising for Opening	2,500	-	-
Basic Website	-	-	-
Brand Development	2,500	-	-
App Development	35,000	-	-
Business Cards/Stationery	40	-	-
Business Entity	1,000	-	-
Franchise Start Up Fees	850	-	-
Internet Setup Deposit	75	-	-
Legal/Professional Fees	4,000	-	-
Operating Cash (Working Capital)	5,000	-	-
Reserve for Contingencies	3,000	-	-
Travel	2,000	-	-
Misc	-	-	-
Total Fixed Costs	55,965	-	-
Average Monthly Costs			
Advertising (print, broadcast and Internet)	100	-	-
Employee Salaries and Commissions	10,000	-	-
Franchise Fee	150	-	-
Internet Connection	50	-	-
Legal/Accounting Fees	200	-	-
Miscellaneous Expenses	550	-	-
Owner Salary	20,000	-	-
Payroll taxes or Self-employment tax	1,750	-	-
Postage/Shipping Costs	20	-	-
Supplies	200	-	-
Telephone	200	-	-
Travel	400	-	-
Website Hosting/Maintenance	60	-	-
Other 2 (specify)	-	-	-
Total Average Monthly Costs	33,680	-	-
x Number of Months	6		
Total Monthly Costs	202,080	-	-
Total COSTS	258,045	-	-
SURPLUS/(DEFICIT)	746,955	20,000	(726,955)