

Montreux Financial 1-Minute Pitch

Project overview: Montreux Financial is a new **neobank** designed for millennials, digital nomads, and small businesses, offering AI-powered banking and personalized investment tools.

Product overview (3 pillars):

1. **Daily Banking:** IBAN account & debit card
2. **Crypto Tools:** Real-time trading
3. **Investments:** Trade major stocks & commodities.

Growth potential: The digital assets market is growing to \$448.4B by 2028, with a significant gap in neobank competition.

Market opportunity: As of May 2024, there were a total of 4,886 banks operating in the European Union and only 77 neobanks. The demand is there, waiting for us to rollout!

Funding: Seeking €380k for a pre-seed stage to build tech, hire talent, and market. Projected revenue: €8M in Year 1, targeting €300M by Year 5.

Initial Investment Breakdown (€EUR)

Investment Item	Cost
Technology infrastructure	220,000
Talent acquisition	70,000
Investment in marketing	90,000
Total	380,000

First Year Income Statement Jan - Jun (€EUR)

	Jan	Feb	Mar	Apr	May	Jun
Revenue	400,000	435,530	474,216	516,338	562,202	612,140
Cost of Goods Sold	160,000	174,212	189,686	206,535	224,881	244,856
Gross Margin	240,000	261,318	284,530	309,803	337,321	367,284
Operating Expenses						
Wages and Benefits	24,000	26,132	28,453	30,980	33,732	36,728
Marketing	20,000	21,777	23,711	25,817	28,110	30,607
Rent	0	0	0	0	0	0

	Jan	Feb	Mar	Apr	May	Jun
General Administrative	4,000	4,355	4,742	5,163	5,622	6,121
Depreciation	8,000	8,711	9,484	10,327	11,244	12,243
Utilities	0	0	0	0	0	0
Other Expenses	4,000	4,355	4,742	5,163	5,622	6,121
Total Expenses	60,000	65,330	71,132	77,450	84,330	91,820
Earnings Before Interest and Taxes	180,000	195,988	213,398	232,353	252,991	275,464
Interest Expense	0	0	0	0	0	0
Earnings Before Taxes	180,000	195,988	213,398	232,353	252,991	275,464
Income Taxes	36,000	39,198	42,680	46,471	50,598	55,093
Net Income	144,000	156,790	170,718	185,882	202,393	220,371

First Year Income Statement Jul - Dec (€EUR)

	Jul	Aug	Sep	Oct	Nov	Dec
Revenue	666,514	725,717	790,179	860,367	936,789	1,020,000
Cost of Goods Sold	266,606	290,287	316,072	344,147	374,716	408,000
Gross Margin	399,908	435,430	474,107	516,220	562,073	612,000
Operating Expenses						
Wages and Benefits	39,991	43,543	47,411	51,622	56,207	61,200
Marketing	33,326	36,286	39,509	43,018	46,839	51,000
Rent	0	0	0	0	0	0
General Administrative	6,665	7,257	7,902	8,604	9,368	10,200
Depreciation	13,330	14,514	15,804	17,207	18,736	20,400
Utilities	0	0	0	0	0	0
Other Expenses	6,665	7,257	7,902	8,604	9,368	10,200
Total Expenses	99,977	108,857	118,528	129,055	140,518	153,000
Earnings Before Interest and Taxes	299,931	326,573	355,579	387,165	421,555	459,000
Interest Expense	0	0	0	0	0	0

	Jul	Aug	Sep	Oct	Nov	Dec
Earnings Before Taxes	299,931	326,573	355,579	387,165	421,555	459,000
Income Taxes	59,986	65,315	71,116	77,433	84,311	91,800
Net Income	239,945	261,258	284,463	309,732	337,244	367,200

Income Statement Year 1 - 5 (€EUR)

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	8,000,000	13,760,000	23,667,200	40,707,584	70,017,044
Cost of Goods Sold	3,200,000	5,504,000	9,466,880	16,283,034	28,006,818
Gross Margin	4,800,000	8,256,000	14,200,320	24,424,550	42,010,226
Operating Expenses					
Wages and Benefits	480,000	825,600	1,420,032	2,442,455	4,201,023
Marketing	400,000	688,000	1,183,360	2,035,379	3,500,852
Rent	0	0	0	0	0
General Administrative	80,000	137,600	236,672	407,076	700,170
Depreciation	160,000	275,200	473,344	814,152	1,400,341
Utilities	0	0	0	0	0
Other Expenses	80,000	137,600	236,672	407,076	700,170
Total Expenses	1,200,000	2,064,000	3,550,080	6,106,138	10,502,556
Earnings Before Interest and Taxes	3,600,000	6,192,000	10,650,240	18,318,412	31,507,670
Interest Expense	0	0	0	0	0
Earnings Before Taxes	3,600,000	6,192,000	10,650,240	18,318,412	31,507,670
Income Taxes	720,000	1,238,400	2,130,048	3,663,682	6,301,534
Net Income	2,880,000	4,953,600	8,520,192	14,654,730	25,206,136