Impart

Productivity for personal finance
(Not a PFM)

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Two exited Fintech founders, 20+ years in D2C

Experienced strategists on consumer Fintech for the UK's biggest finance firms

We've continually witnessed Fintechs & Banks:

❌ Create siloed, read-only & un-shareable UX

⚠️ Fail to solve the crucial consumer problems

🚫 Miss the point with non-impactful PFM

There is a market-defining personal finance tool still to emerge

Financial stress is endemic in the UK

- Households face pressing financial challenges
- Expert advice out of reach for most
- Separate financial products for individual tasks make finance messy
- Governments keep changing rules and allowances
- Excel is unguided, outdated & disconnected

70% of UK adults experienced financial stress in the last 12 months

91% of UK adults have <u>not</u> received regulated financial advice in the last 12 months

For most, their personal finance needs go unmet

UKPersonalFinance

Is it worth me making extra student loan repayments?

I'm in a fairly fortunate position where I managed to get myself a high paying job soon after graduating.

1 10

UKPersonalFinance

Help manage my money: £65k earner

Hello, trying to get some thoughts on whether current financial plan is most savvy or I'm missing a trick. Below is current situation:

32

UKPersonalFinance

How to manage £160,000 for elderly parents?

Good afternoon. I'm new to reddit... But hoping for advice on the following:

6 16

UKPersonalFinance

Recently inherited £85k and not sure how to manage it

Hi UKPF,

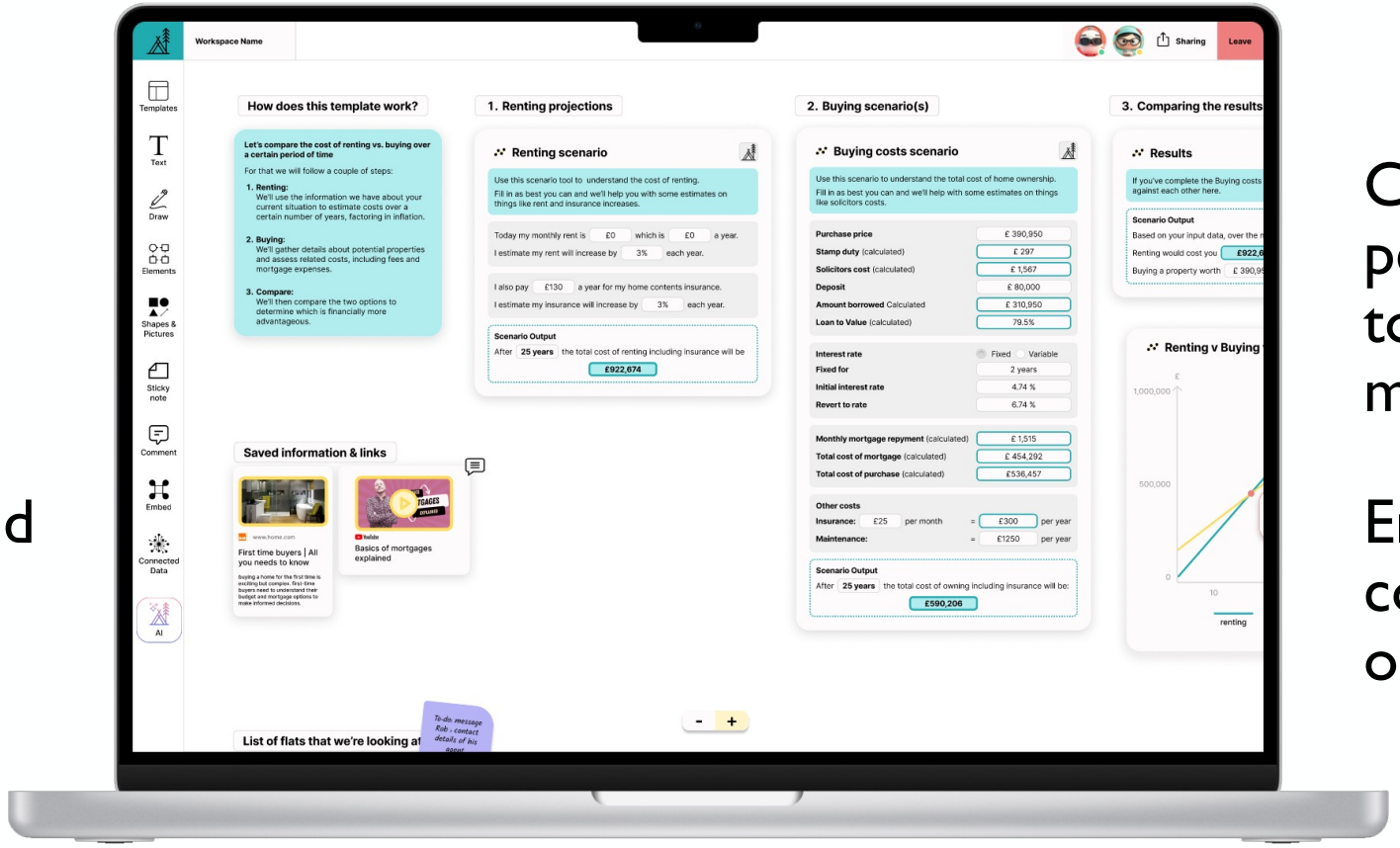
I'd like to know the best way to strategise for using my

19 113

A productivity tool that helps with all your finances

Gives answers quickly with pre-built templates + AI

More usable and helpful than spreadsheets



Covers all personal finance topics and mission

Enables better conversations & outcomes

Get a taster at Demo.Impart.Finance

A personal finance tool for everyone

1

Open your productivity workspace

As simple to use as Canva, way more relevant for finance than Notion

2

Discover quick ways to get-and-do finance

Immediately useful real-life expert templates + AI assistance

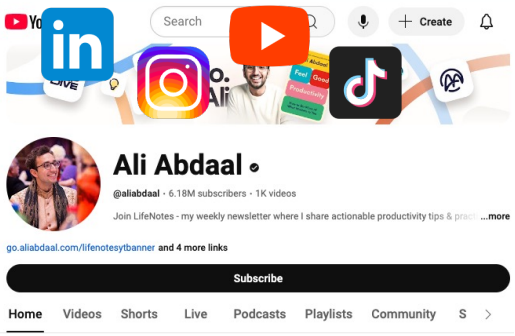
3

Connect real-world data relevant to you

Keep up-to-date on what you've got and how it's working for you

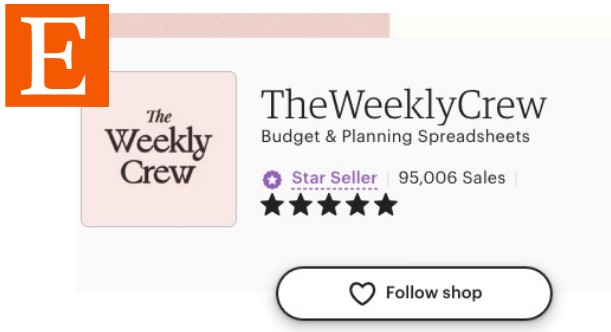
There is a proven market for this solution

Journalists /influencers



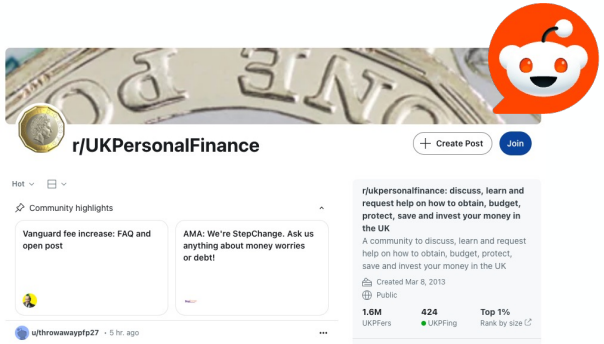
Billions of views on finance and productivity influencer content

Template marketplaces



Millions of paid downloads for PF Excel and Notion templates

Finance Forums



1.6M UKPFers on Reddit, 100's of daily posts asking questions

Impart is the next platform revolution for money

1995+

Supermarket brands & start of online

M&S BANK
egg
Sainsbury's Bank
cahoot
TESCO Bank

2005+

Price comparison websites

MONEY SUPERMARKET
Confused.com
GO.COMPARE
comparethemarket

2015+

PFMs & NeoBanks

monzo
CLEO
Revolut
Starling Bank

2025+

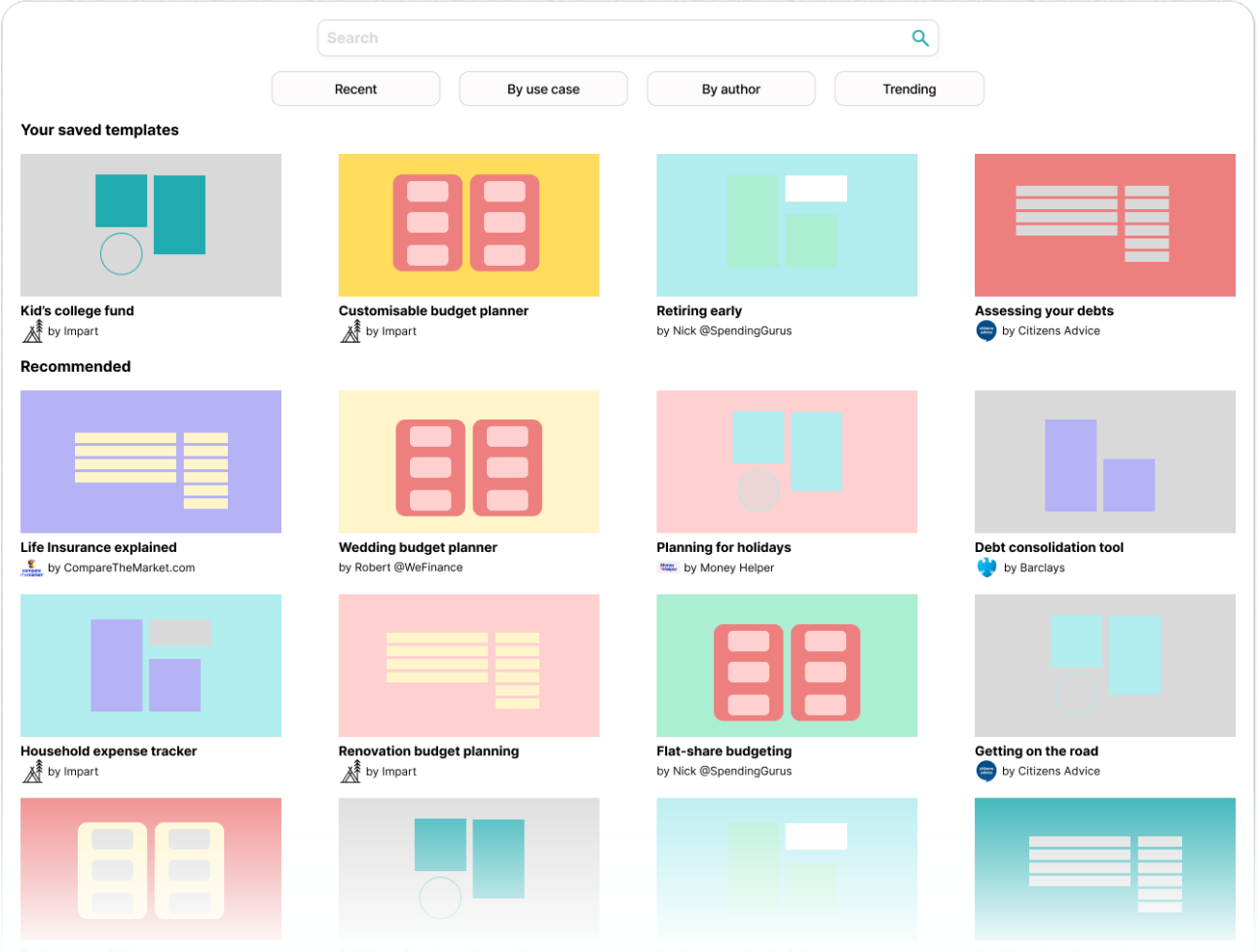
Productivity for personal finance

Brand partnerships & premium tiers

Free to use for all customers

Premium AI £8/month

Premium membership £8-£20/month



Branded Template £10k/month

Branded Scenario £3k/month

Product referrals Avg. £40 CPA

Network effects

Impart is useful to share with householders, family & friends

Journalists /influencers

Impart encourages referrals to templates that bring finance to life

Brand partnerships

Impart offers unique interactivity for Brands to showcase

Initial target is template/niches matches via LinkedIn
e.g. French professionals in the UK with *French tax for expats* template

No competing apps in the UK

Finance Apps

CLEO

Productivity across all Personal Finance

Productivity Apps

Canva

Lack productivity features

Lack personal finance specialism

Fina.money in the US provides evidence of the opportunity

Huge experience in D2C Fintech 🤜🤛

Gavriel Magonet

Runpath: (fully exited) Cofounder, Product owner & Consumer Fintech Strategy

LoveMoney.com: (now non-exec shareholder) Cofounder & Product Owner

Audret Bret

Groypus: Senior product owner

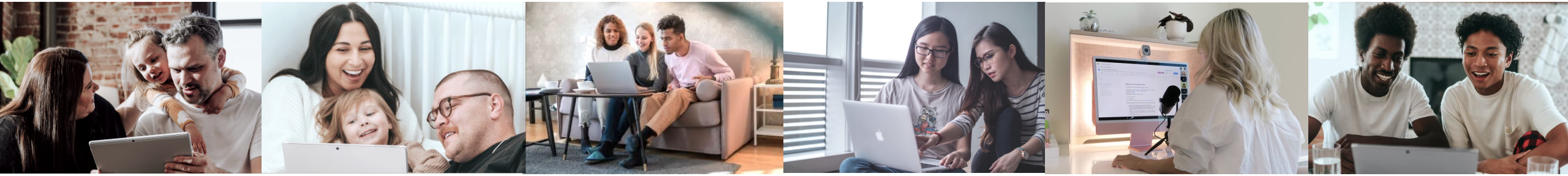
Runpath: Consumer Fintech strategy

Barclaycard: Consumer product strategy

We were colleagues at Runpath, delivering consumer fintech strategy and digital products for these clients:

Market opportunity

	TAM	SAM	SOM
UK adult population	52M	34M	2.3M
UK revenue	£1.7B	£1.1B	£79M
EU adult population	354M	232M	10.9M
EU revenue	£11.7B	£7.7B	£539M
UK+EU revenue	**£13B**	**£9B**	**£685M**



Projections & our ask

£1M

SEIS/EIS pre-authorised

Offering standard investor protections

Financials summary					
P&L	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Revenue	**£0.2 M**	**£1.4 M**	**£7.5 M**	**£26.6 M**	**£99.3 M**
UK	£0.2 M	£1.4 M	£7.5 M	£22.9 M	£78.9 M
Territory 1				£3.7 M	£16.6 M
Territory 2					£3.7 M
COGS	**£0.0 M**	**£0.3 M**	**£1.1 M**	**£3.1 M**	**£11.5 M**
Labour	£0.0 M	£0.0 M	£0.2 M	£0.4 M	£0.6 M
Costs	£0.0 M	£0.3 M	£0.8 M	£2.7 M	£10.8 M
Gross Profit	**£0.1 M**	**£1.1 M**	**£6.5 M**	**£23.5 M**	**£87.8 M**
Gross Margin	68%	79%	86%	88%	88%
Operating Expenses	**£0.7 M**	**£2.0 M**	**£4.2 M**	**£7.0 M**	**£15.8 M**
People Costs	£0.6 M	£1.6 M	£3.3 M	£4.8 M	£6.8 M
Other Expenses	£0.2 M	£0.4 M	£0.9 M	£2.3 M	£9.1 M
EBIT	-£0.6 M	-£0.9 M	£2.3 M	£16.5 M	£72.0 M
EBIT margin	-427%	-63%	30%	62%	72%
People	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Year end total headcount	10	39	50	80	110
People costs	£0.6 M	£1.6 M	£3.6 M	£5.2 M	£7.4 M
G&A	£0.1 M	£0.2 M	£0.6 M	£1.2 M	£1.8 M
R&D	£0.5 M	£1.1 M	£2.2 M	£2.9 M	£3.9 M
S&M	£0.0 M	£0.3 M	£0.8 M	£1.2 M	£1.6 M
Users	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
UK	1,102	12,119	75,223	419,885	2,388,306
Territory 1				53,552	363,787
Territory 2					53,552
Vertical revenue	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
B2B (sponsorship) revenue	£0.2 M	£1.4 M	£6.8 M	£20.9 M	£64.9 M
B2B (embedded product) revenue	£0.0 M	£0.0 M	£0.2 M	£1.7 M	£9.9 M
D2C (AI addon) revenue	£0.0 M	£0.0 M	£0.2 M	£1.0 M	£6.1 M
D2C (subscription) revenue	£0.0 M	£0.0 M	£0.4 M	£3.0 M	£18.4 M
Investment	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Pre-seed	£1.0 M				
Seed		£2.0 M			
Est. valuation	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
10x revenue scenario			£75 M	£266 M	£993 M
15x revenue scenario			£113 M	£399 M	£1,489 M

Complete MVP

Gain 2000 active users

First brand partnerships

Prepare for Seed round

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