Impart

Productivity for personal finance

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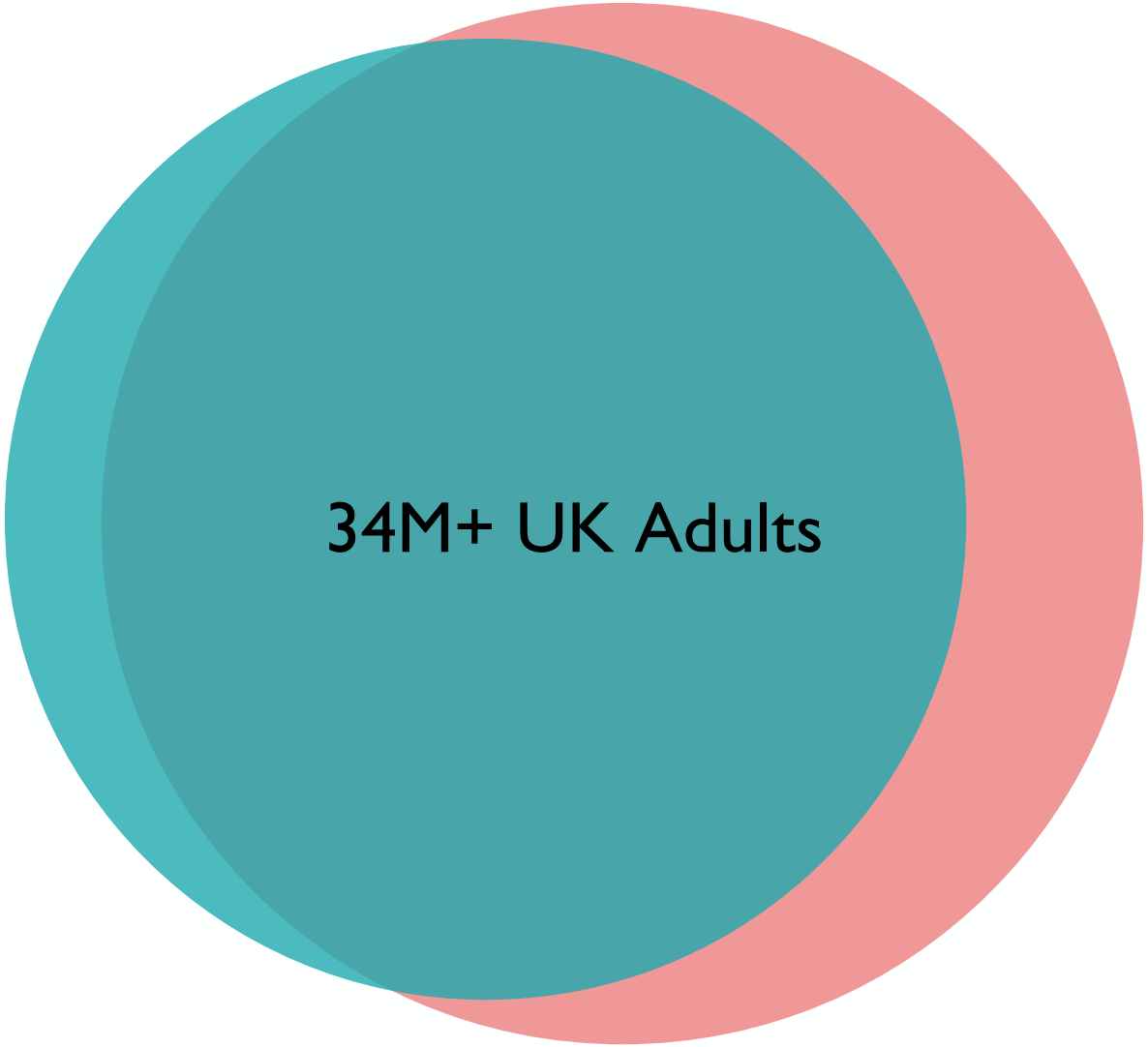
Financial stress is endemic in the UK

- 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- Excel is unguided, outdated & disconnected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

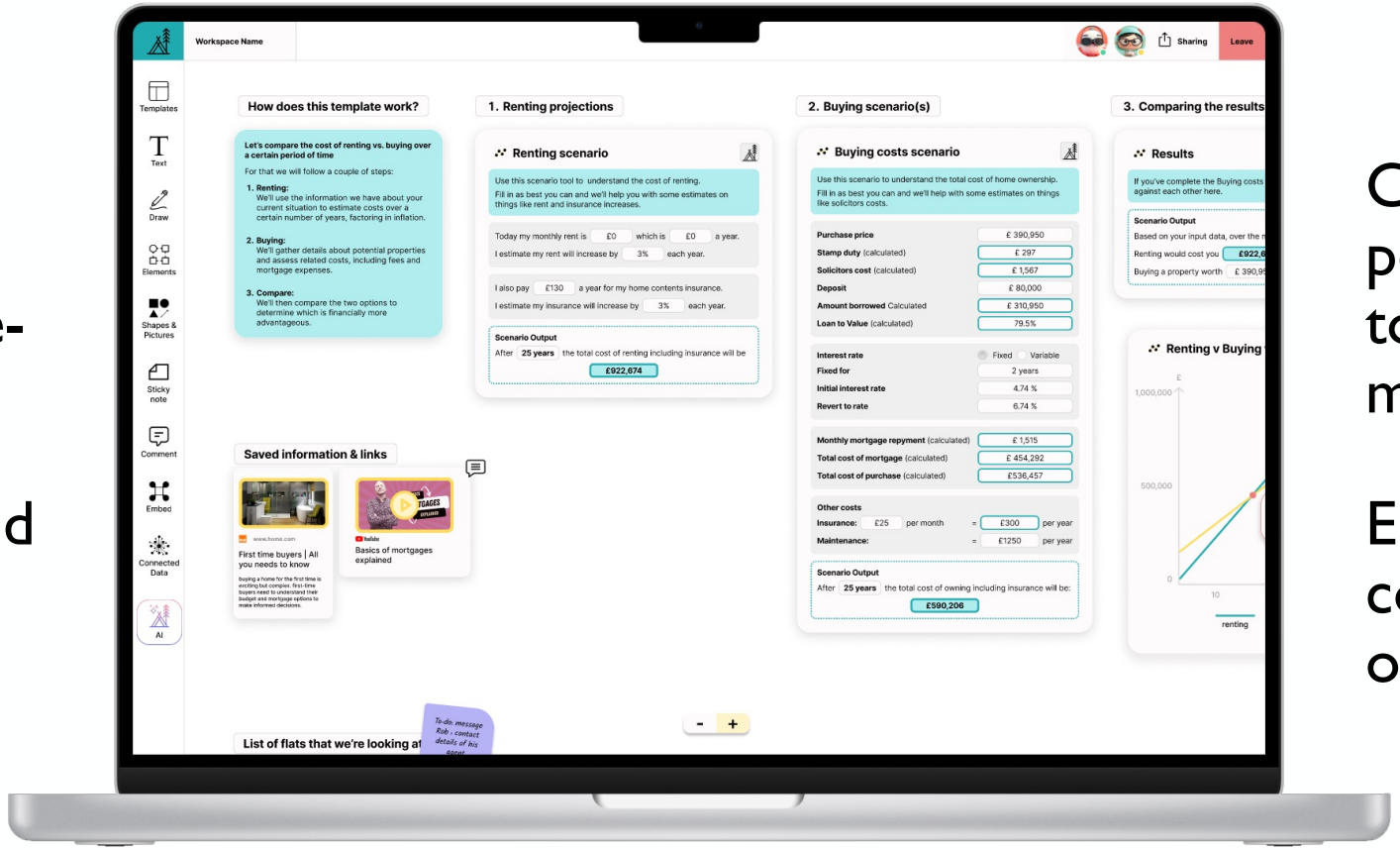


91% of UK adults have not received regulated financial advice in the last12 months

Impart is a productivity tool for getting help with all your finances

Gives quick answers with inbuilt AI & pre-built templates

More usable and helpful than spreadsheets



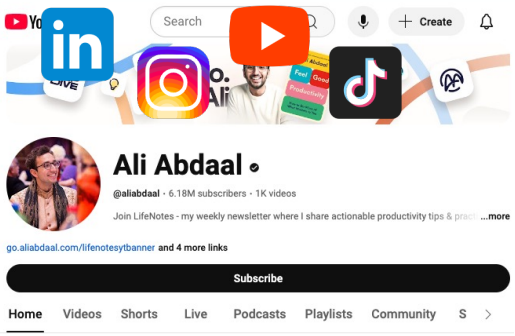
Covers all personal finance topics and mission

Enables better conversations & outcomes

Get a taster at Demo.Impart.Finance

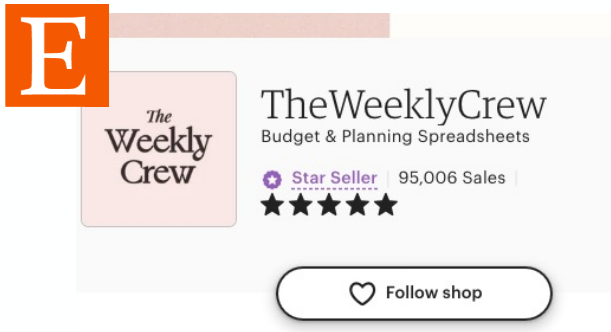
There is a proven market for this solution

Journalists /influencers



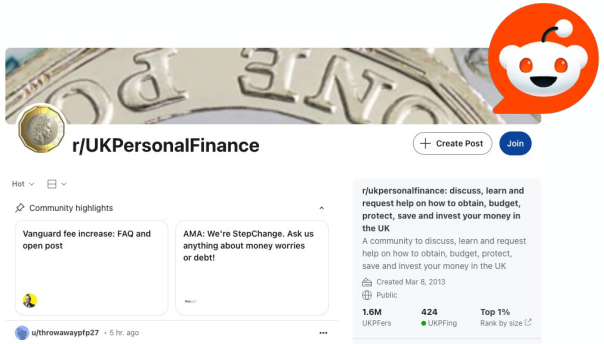
Billions of views on finance and productivity influencer content

Template marketplaces



Millions of paid downloads for 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+

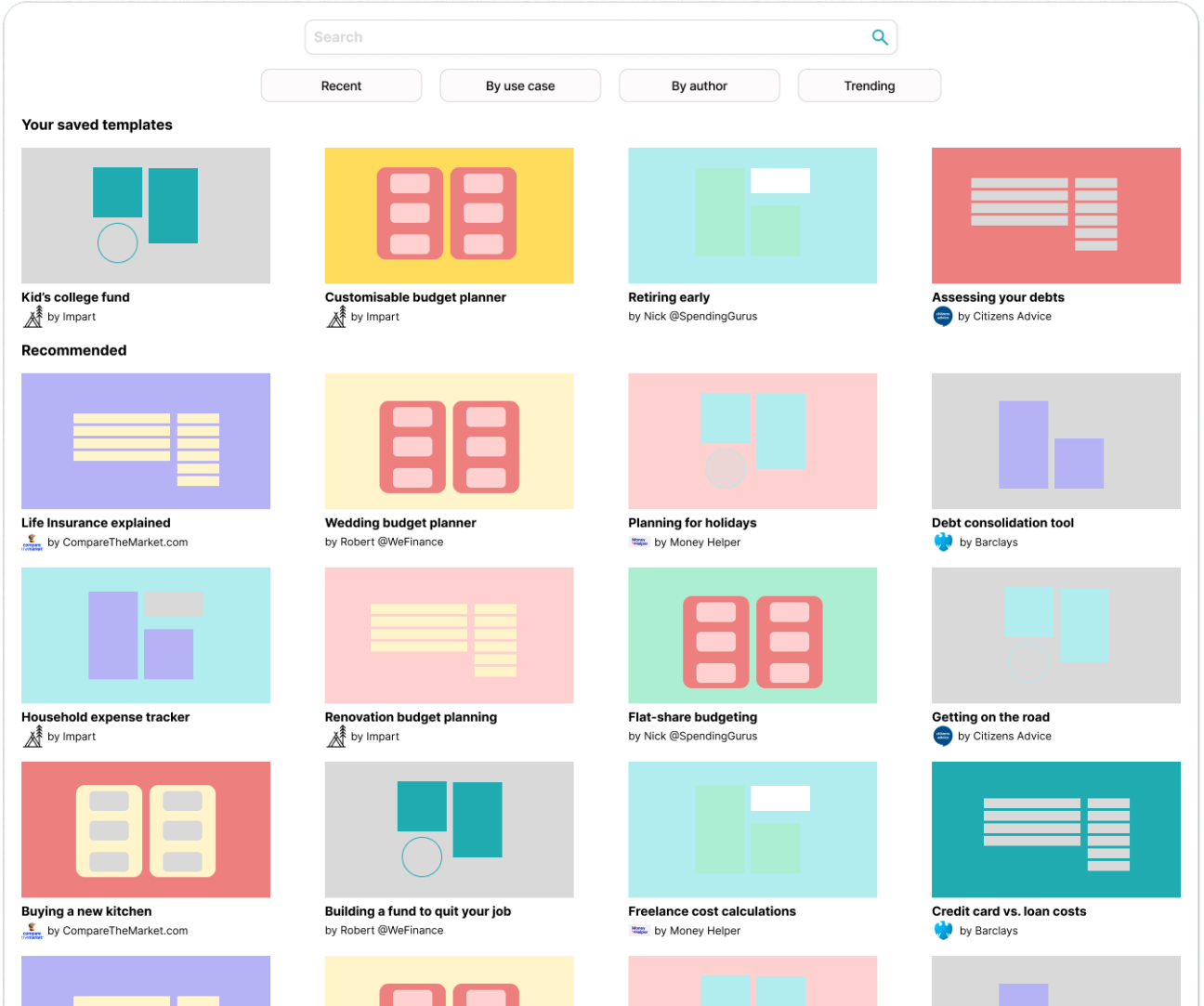
Productivity for personal finance

Freemium + Brand Partnerships

Free to use
for 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

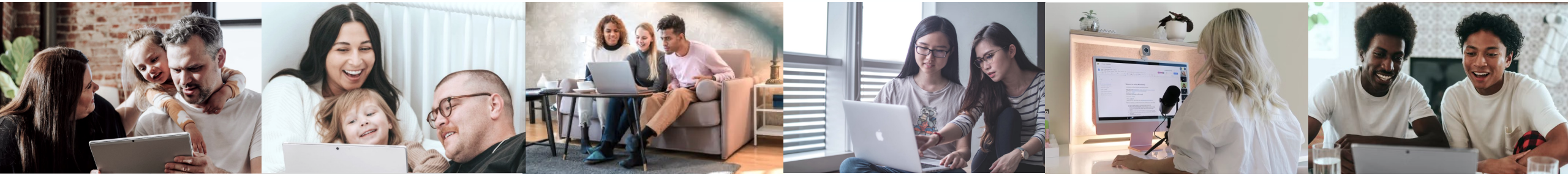
Lack productivity features

Lack personal finance specialism

Fina.money in the US provides evidence of the opportunity

Market opportunity

	TAM	SAM	SOM
UK adult population	52M	21M	1.6M
UK revenue	£1.4B	£569M	£88M
EU adult population	354.7M	114.4M	10.9M
EU revenue	£9.5B	£3.9B	£597M
UK+EU revenue	**£11B**	**£4.5B**	**£685M**



Why us

Huge experience in Fintech

Gavriel Magonet (He/Him)
Building tech enabling the sharing of finances
London, England, United Kingdom

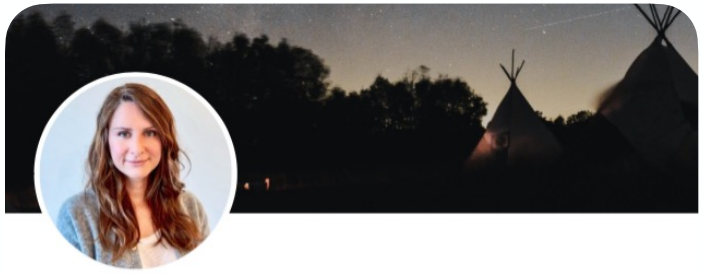
Co-founder & Fintech Strategy, Runpath, 2009-2019* (fully exited)

Sales & consultancy for top-tier UK retail finance brand clients: comparethemarket.com, Gocompare.com, Santander, NatWest, RBS, LBG, HSBC, Experian, RGA, Aberdeen Standard, Just Retirement, AVIVA

Product leadership in Price Comparison and PFM

Co-founder lovemoney.com, 2009+ (now non-exec shareholder)

Co-created global personal finance digital content destination



Audrey Bret (She/Her)
Building products for financial inclusion & independence
Berlin, Berlin, Germany

Software Product Management, Gropyus, 2020-2024

1-click building strategy: first end-to-end digital automation of design, manufacturing and assembly of buildings

Finance strategic consultancy, Runpath, 2017-2018*

Open finance strategy for UK financial brands, including: Santander, NatWest, RBS, LBG, HSBC, Experian…

Innovation & Digital Product Strategy, Barclaycard, 2013-2017

Product strategy for omnichannel payments, wearables, digital wallets, AI use cases, biometric features, digital currencies

Saul Devine

Chairman, Infact, 2022+

Managing Director Love Inc. / LoveMoney.com, 2009+

CEO Runpath, 2009-2019*

Managing Director, The Motley Fool, 2006-2009

J-P Wilkins
Open Data Fintech

Board Advisor - Infact & Payment Bear, 2022+

Director Content Streams & Aro, 2019+

Managing Director, Runpath, 2015-2019*

Director TOMD, 2009+

Charlie Schofield
CTO

CTO Advisor - Infact & Payment Bear, 2022+

CTO / Co-founder Runpath, 2011-2019* (fully exited)

CTO / Co-founder LoveMoney.com, 2009+

We were all colleagues at Runpath 🤜🤛

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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