

Personify

INVESTMENT STRATEGY AND
PROJECT OVERVIEW





Why is it needed?

Paying bills on time is an essential skill to learn in terms of reaching financial freedom and effective way of leading personal finance.

The availability of well-structured payment statistics empowers users to manage their personal finances in the most efficient way.



COMPETITION

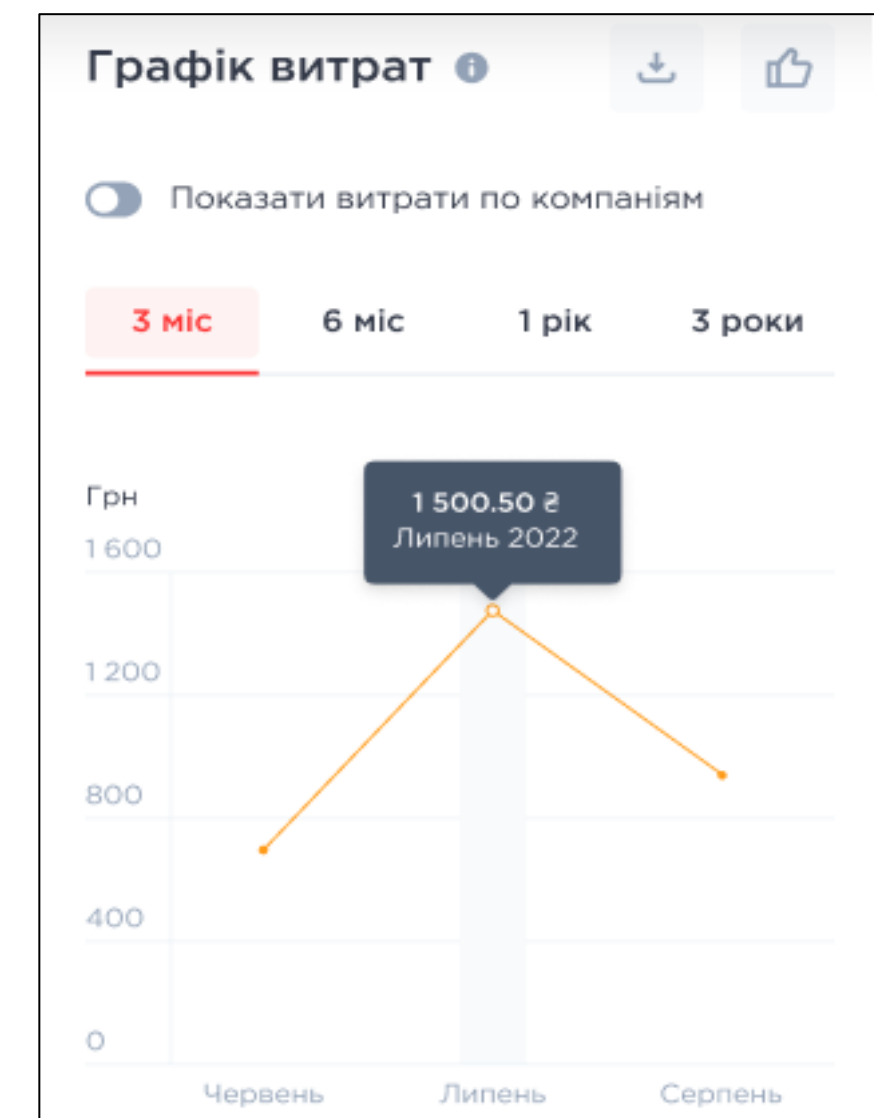
portmone.com

iPay.ua



Online bills payment	✓	✓	✓
Payment templates	✓	✓	✓
Statistics	✓	✗	✗
Detailed statistics	✗	✗	✗

portmone.com



Available statistics
doesn't tell anything.

UNIQUE SELLING PROPOSITION

Using benefits of 'Personify' step by step:

1

PAYING BILLS

Intuitive UI allows to pay all bills easily and **free of charge**.

2

TRACKING HISTORY

Personal cabinet keeps all accruals and payments were made.

3

EXPENSES ANALYSIS

Detailed factor analysis provides valuable insights that are crucial for optimizing and reducing costs.

4

MONEY SAVING

Using saved money for further investments or vacation.

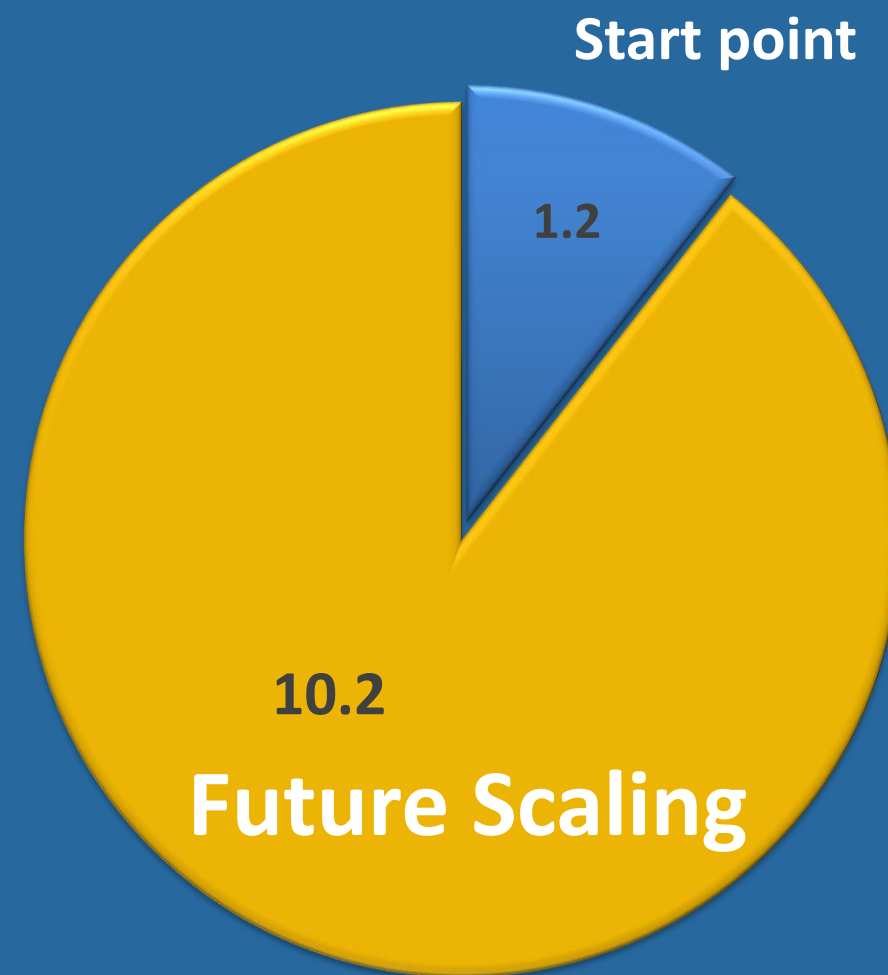
Standard functionality

Extended functionality

'Personify' functionality

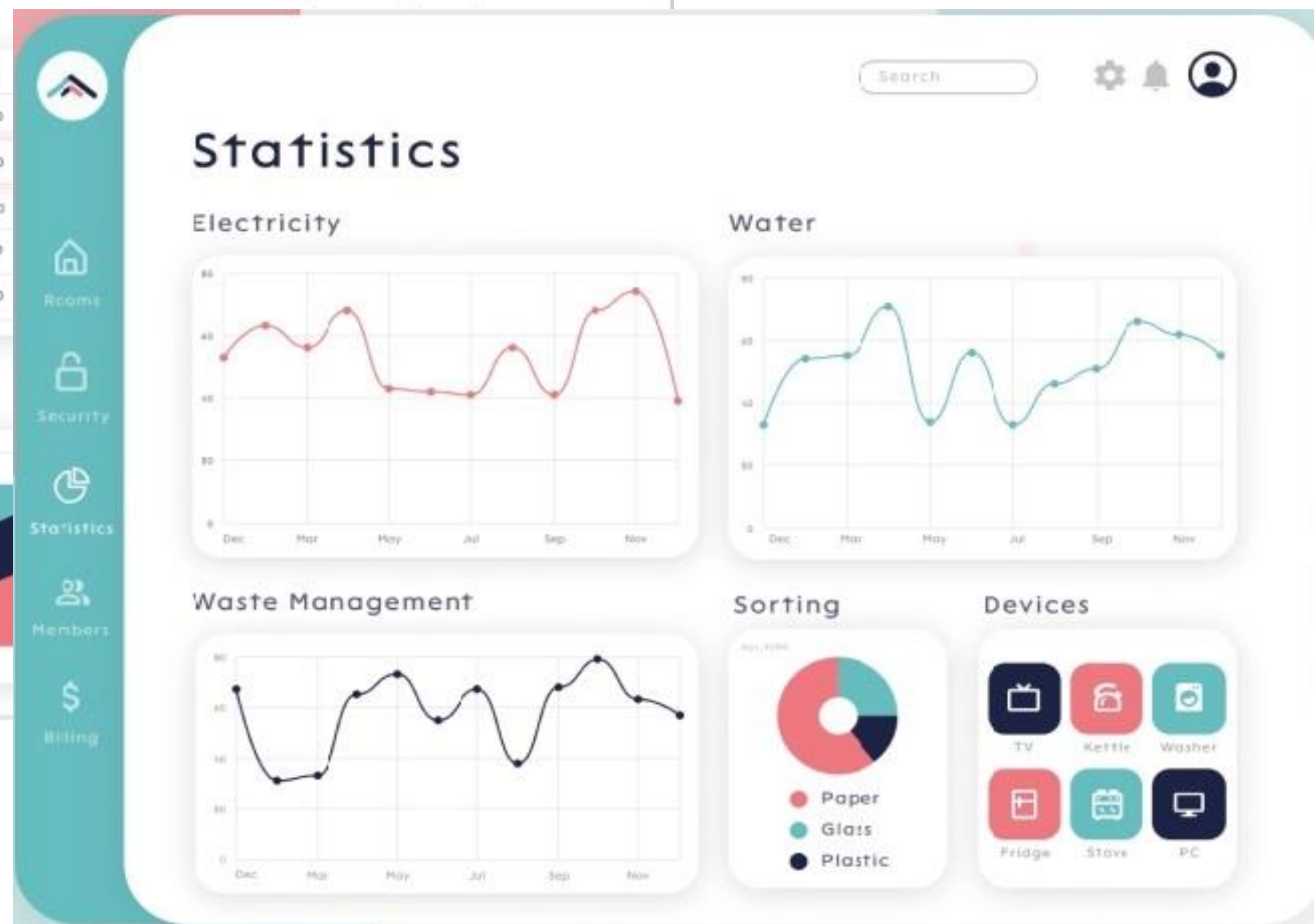
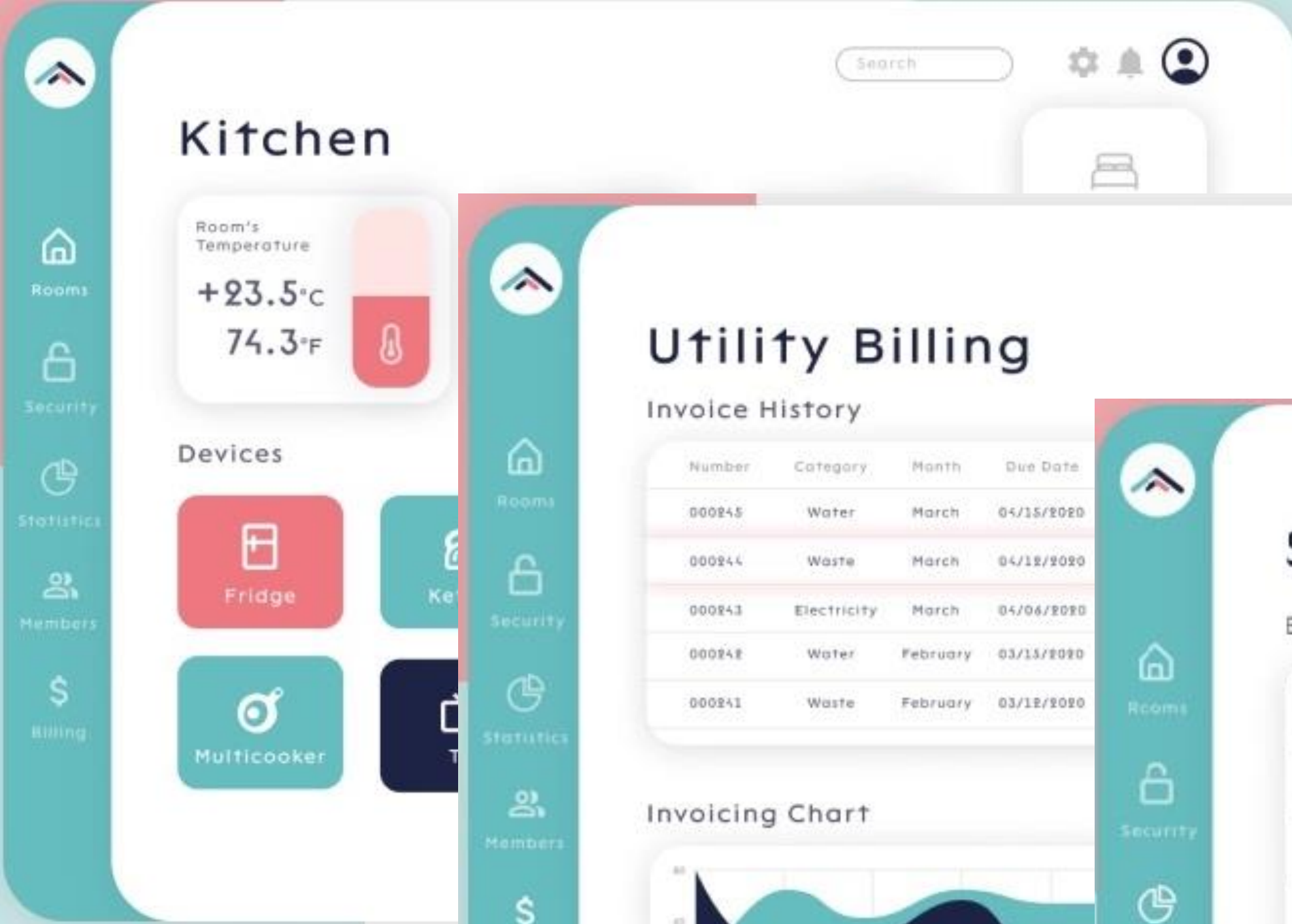
TARGET CUSTOMERS

1.2 million households are the potential clients in Kyiv.



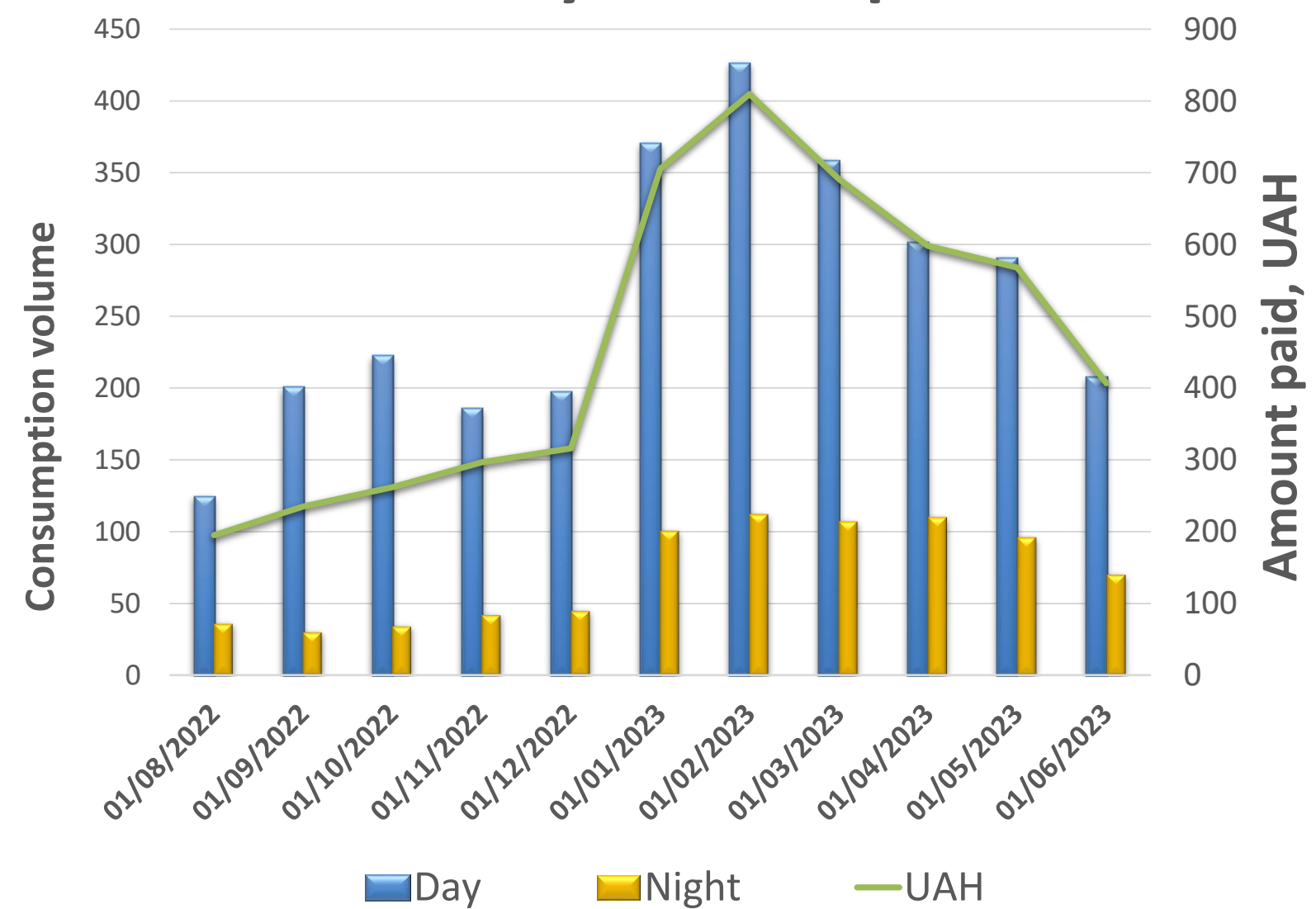
million households



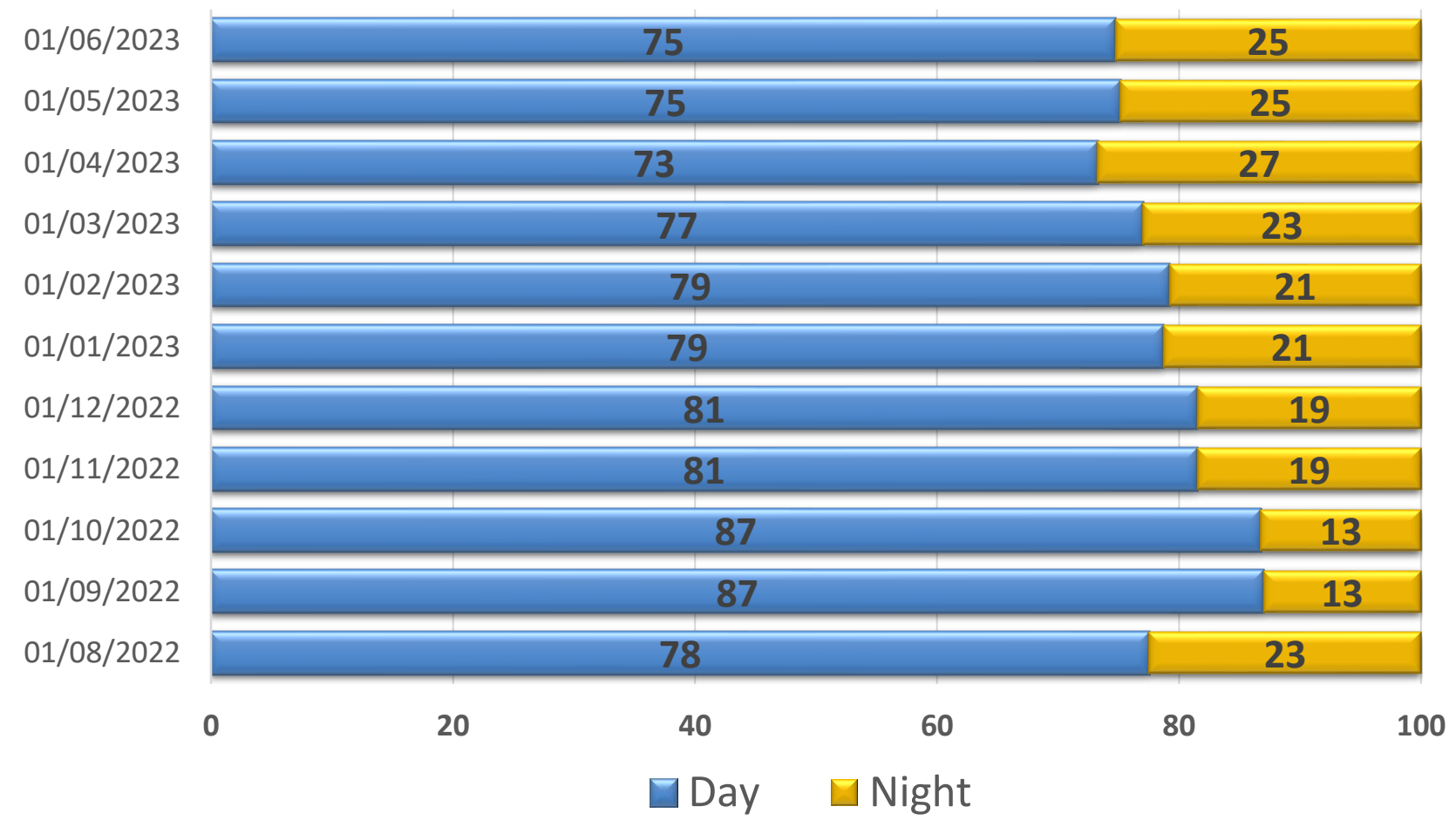


GRAPHS EXAMPLE

Electricity consumption



Electricity consumption structure, %



SCALING POSSIBILITIES

1.

As the service supplier has different subsidiaries with different bank accounts, there is a possibility to expand the app's functionality to all regions of Ukraine by adding local utilities suppliers.

EXPANDING TERRITORY

2.

Possibilities to cooperate with unions of owners of multiple houses (OCBB).

In tandem with the previous scaling point, would provide an increase in the target audience to 14.7 million.

ADDING UQMH

3.

Providing similar platform for legal entities to make utilities expenses analysis more convenient.

ENTERPRISES CONNECTION

HOW TO MAKE A PROFIT?



PREMIUM SUBSCRIPTION

Extended statistics and cost reducing advises.



ADVERTISEMENT SECTIONS

Cooperation with partners.



'PERSONIFY' INTEGRATION

Allowing access to app from different services.



BOOTSTRAPPING



LOANS

The possibility of obtaining bank loans or credits to finance project.



LOOKING FOR 'ANGELS'

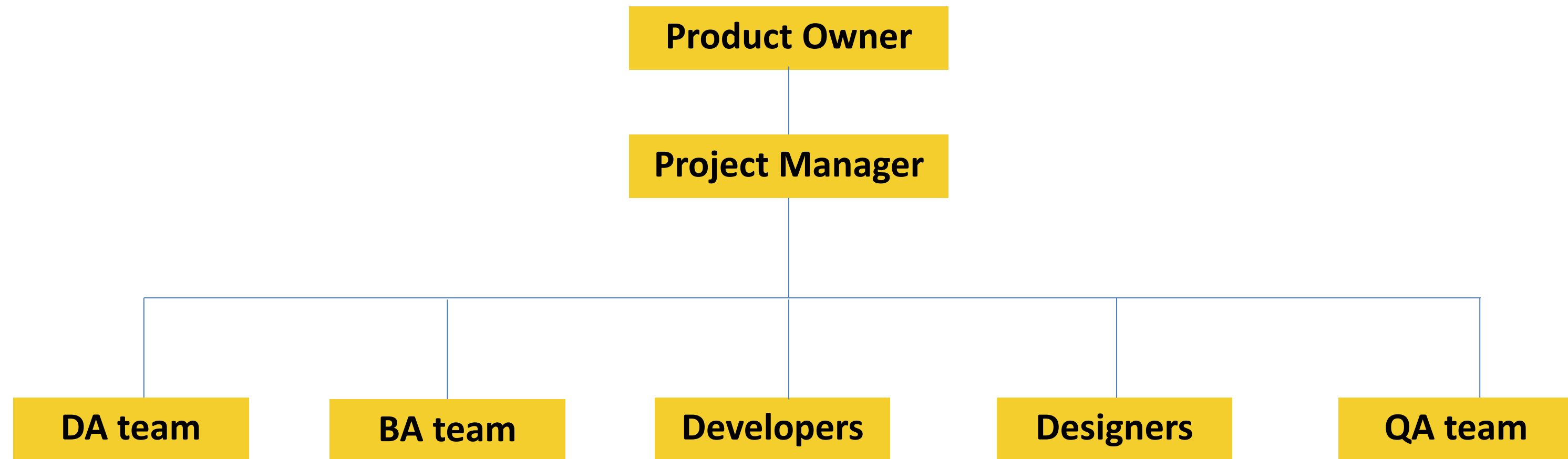
Investors who invest their own funds and time in numerous innovative developments and promising projects in order to support young companies.



CROWDFUNDING

Using crowdfunding platform for raising the capital by describing all benefits of the project.

SOFTWARE DEVELOPMENT TEAM



FUTURE DEVELOPMENT STRATEGY

Action plan for the next 6 month:

Step 1



Collaboration with services suppliers in terms of sharing customers accruals data.

Step 2



Increasing of the coverage area, adding new cities etc.

Step 3



Adding unions of owners of multiple houses as services suppliers.

The background of the image is a photograph of a modern building's exterior, featuring a grid of windows and vertical architectural elements. A large, semi-transparent blue rectangle is centered over the image. At the bottom, there are two solid yellow horizontal bars, one on the left and one on the right.

Thanks for watching!