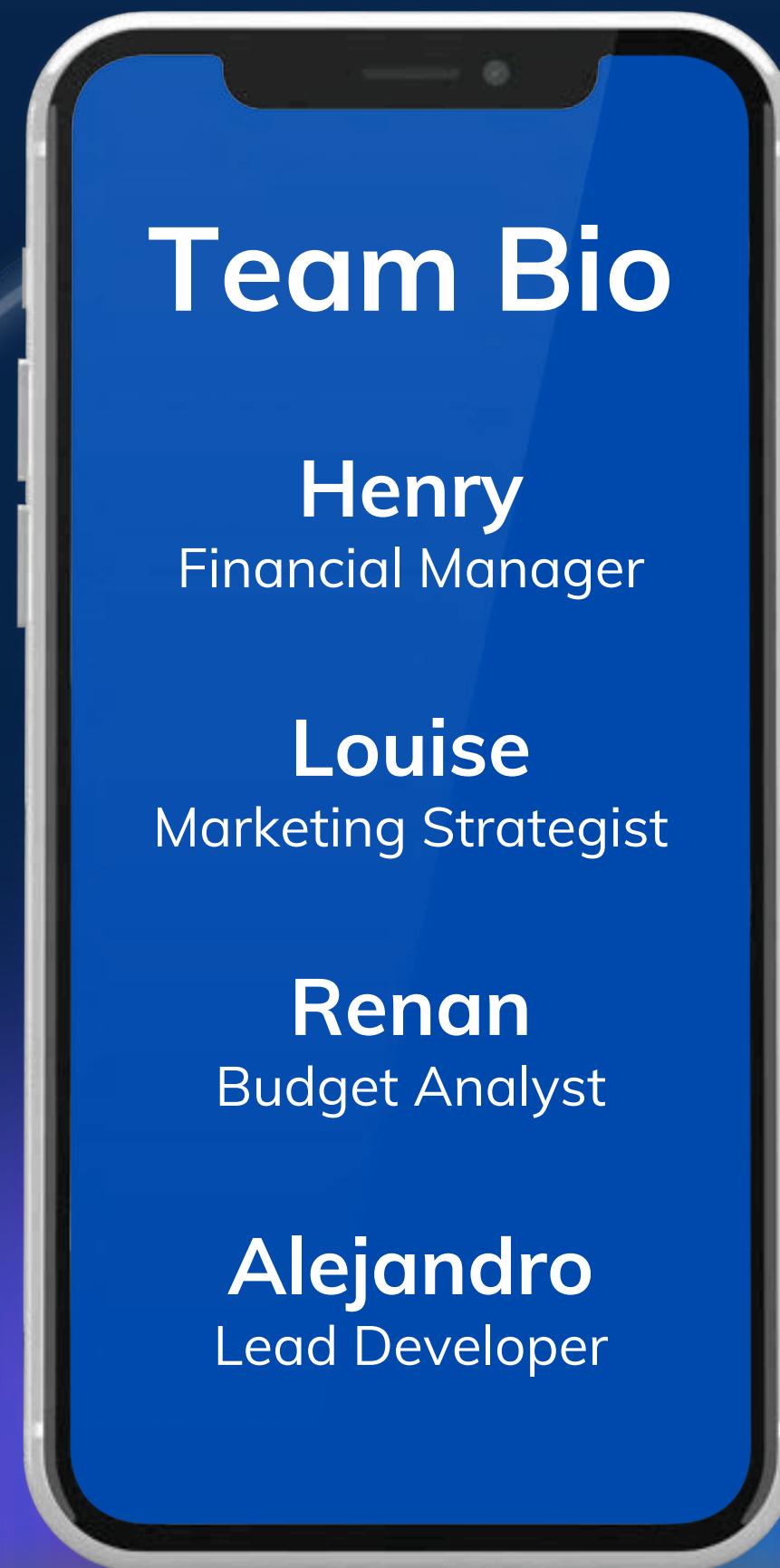




Expense Management Has Never Been Easier.

ExpenseEase is a groundbreaking app designed to revolutionize expense management, offering a fun and rewarding solution for both personal and business finances.

Get Started



Your Problem is our Problem

Track your Expenses

According to a 2021 study by Intuit, about 65% of Americans don't know how much they spent in the last month, and many don't actively track their expenses.

 INTUIT

Through a survey done by PennyHoarder, survey respondents who said they do follow a budget, about 40% manage their financials with a spreadsheet alongside a financial app.

A 2021 study by the American Psychological Association found that 57% of people feel stressed or anxious about managing their finances, leading to avoidance or procrastination when it comes to budgeting and financial planning. This lack of motivation contributes to poor financial habits.



Our Solution



Reduces Financial Stress:

- Turns financial tasks into rewarding activities with points, badges, and cashback incentives.
- Eases complex tasks like expense sharing and tax preparation, making them user-friendly.

Encourages Consistent Financial Management:

- Consolidates financial tracking, reporting, and rewards into one streamlined app.
- Eliminates the need for multiple tools or spreadsheets, offering a comprehensive solution.
- Engages users with gamification elements, encouraging regular use and consistent financial habits.



How We Will Spend the \$3,300,000

04



Development and Operations: \$1,250,000

- **Software Development Team: \$750,000**
 - 5 Full-stack developers (\$120,000/year each).
 - 1 UX/UI Designer (\$150,000/year).
- **Cloud Infrastructure and Tools: \$250,000**
 - Hosting services, APIs for bank integration, backend tools, and database management.
- **Testing and QA: \$250,000**
 - Ensures the app is reliable, secure, and user-friendly.



Marketing and Customer Acquisition: \$700,000

- **Digital Marketing Campaigns: \$400,000**
 - Collaborations with influencers on TikTok, Instagram, and YouTube.
- **Referral Program: \$200,000**
 - Rewards users for inviting others to join ExpenseEase.
- **Brand Awareness Campaigns: \$100,000**
 - Ads on Google, Facebook, Instagram, and LinkedIn to attract users.



Acquisition, Partnership Management, and Sales: \$990,000

- **Head of Partnerships and Revenue (1): \$120,000/year.**
 - Leads the team and secures high-profile partnerships.
- **Senior Partnership Managers (2): \$90,000/year each (\$180,000 total).**

Focus on mid-tier partnerships and relationship management.
- **Sales Representatives (4): \$70,000/year each (\$280,000 total)**
 - Conduct outreach to onboard new partners across industries.

- **Data Analyst (1): \$85,000/year.**
 - Analyzes partnership performance data for optimization.
- **Customer Success Manager (1): \$75,000/year.**
 - Oversees user satisfaction and ensures partner alignment.
- **Customer Support Representatives (5): \$50,000/year each (\$250,000 total)**
 - Provide chat, email, and phone support for users.



- **Customer Support Technology: \$40,000**
 - Includes AI-powered chatbots, ticketing systems, and tools to handle inquiries at scale.
- **Administrative and Legal Costs: \$60,000**
 - Covers business setup, financial regulations, and compliance fees.
- **Contingency Reserve: \$260,000**
 - Emergency funds for unexpected costs and future scalability.



Primary Revenue Sources

Cashback Commissions

- Partner with brands offering cashback. ExpenseEase earns a commission (3-10%) on qualified purchases in the expense report.
- Example: If a user earns \$2 cashback on a purchase, ExpenseEase earns up to \$0.20 as commission.



Gift Card Sales

- Users redeem points for gift cards through the app. ExpenseEase earns 5-10% on every gift card redeemed.
- Example: A \$20 gift card could generate up to \$2 in revenue.



Ad Revenue

- ExpenseEase displays personalized, non-intrusive ads based on users' financial behaviors. Advertisers pay for impressions and clicks.
- Projected Revenue: \$2 per active user/month.

Breakeven Analysis

Annual Operating Costs: \$3,000,000

Includes salaries, marketing, infrastructure, and customer support.

Revenue Per User:

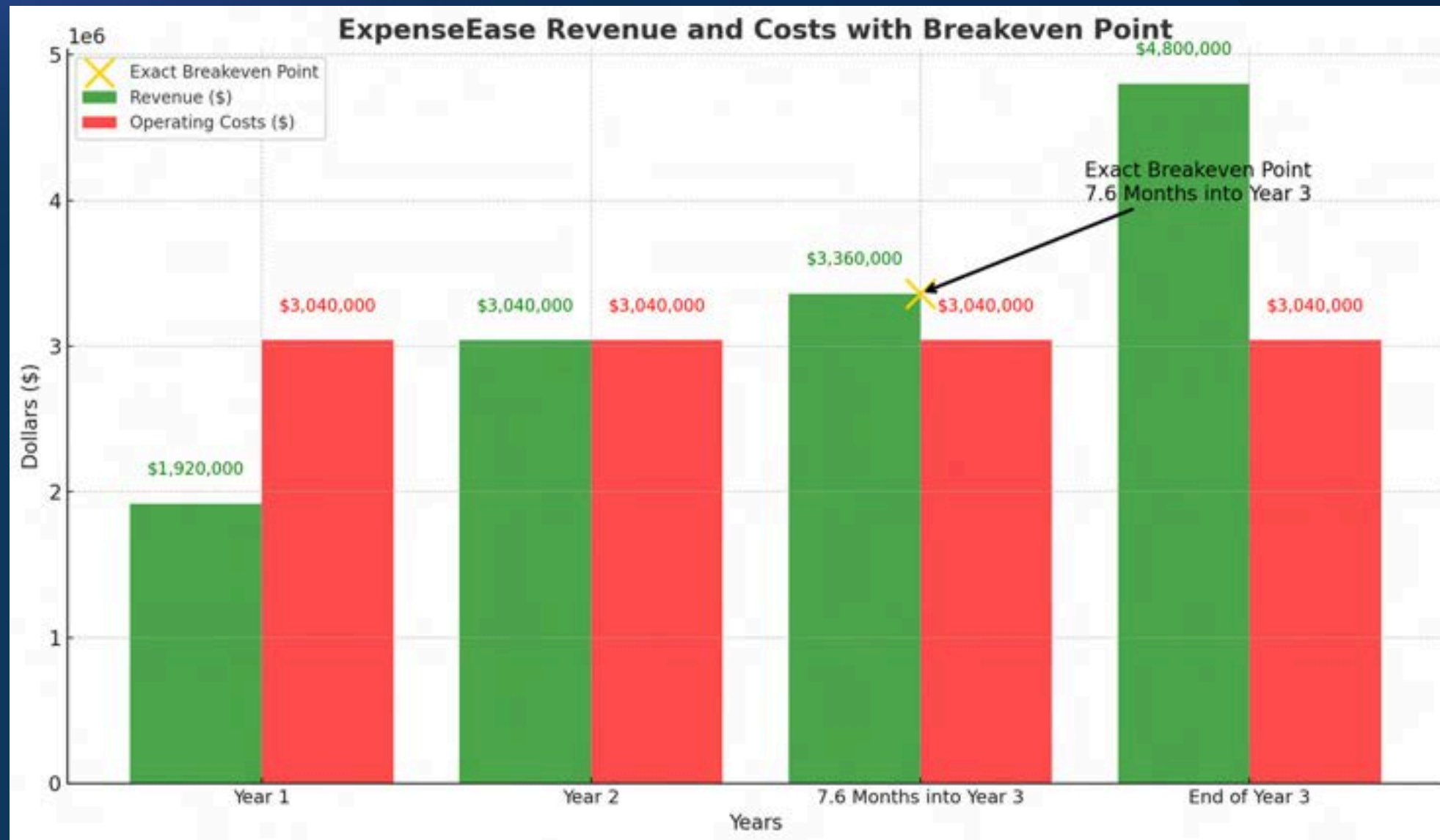
- Average Revenue Per User (ARPU): \$24/year (ads, cashback commissions, and gift card sales).

Breakeven User Count:

- Users Required: 125,000 active users ($\$24/\text{user} \times 125,000 = \$3,000,000$).



Profitability Timeline



Year	Revenue	Expenses	Net Position	Cumulative Position
Year 1	\$1,920,000	\$3,040,000	-\$1,120,000	-\$1,120,000
Year 2	\$3,040,000	\$3,040,000	\$0	-\$1,120,000
Year 3	\$4,800,000	\$3,040,000	+\$1,760,000	+\$640,000

- Year 1:
 - Focus on app development, user acquisition, and building partnerships.
 - Goal: 80,000 active users generating \$1.92 million in revenue.
- Year 2:
 - Expand partnerships and scale marketing efforts.
 - Goal: 125,000 active users generating \$3 million in revenue.
 - Achieve profitability by the end of Year 2.
- Year 3:
 - Scale to 200,000 active users and expand to international markets.
 - Projected Revenue: \$4.8 million.



Acquisition and Partnership Strategy

Target Areas:

1. Retail and Grocery:

- Walmart, Amazon, Target, Costco.

2. Travel and Hospitality:

- Airlines, hotels, and rental car companies.

3. Subscription Services:

- Streaming platforms, fitness apps, meal kits.


4. Entertainment and Experiences:

- Movie theaters, event ticketing, and local attractions.


Timeline:

- Months 1-3: Onboard 10-15 major retail and grocery partners.
- Months 4-6: Expand to 25+ companies across industries.
- Year 1 Goal: Secure 50+ active partnerships.
- Year 2 Goal: Expand to 100+ partners, diversifying user options and revenue.





Potential Headwinds and Alternative Scenarios



Challenges

- 1.Regulatory: Compliance with data privacy and financial laws.
- 2.Competition: Competing apps like Quicken and Rocket Money in the finance tracking; or ibotta and Fetch in couponing may pose a threat.
- 3.User Retention: Retaining users long-term and ensuring regular interaction with the app.

Alternative Scenarios

- **Positive Scenario:** Viral adoption through gamification and cashback benefits. Achieve 125,000 users in Year 1, reaching profitability earlier than projected.
- **Negative Scenario:** Slower growth due to competition or marketing inefficiencies. Profitability delayed to Year 3 or beyond, requiring additional funding.



Thank You!

Join ExpenseEase and be part of the future of personal finance—where every dollar tracked is a dollar earned!



Effort Reporting



Alejandro Rodriguez

Prototype development



Henry Faya

Discussions and competitors research



Renan Barros

Business plan and PowerPoint



Louise Barros

Business plan and PowerPoint

