



The go-to financial management platform
purpose-built for microbusinesses

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Problem

Financial management is a major pain point for microbusinesses

31m

U.S. businesses have
less than 5 employees,
including the owner

Pain Points Owners Feel

Difficult Setup

Prior Accounting
Knowledge Needed

Feature Overload

Time Consuming



Business Failure

Hindered growth

No access to capital

Costly tax mistakes

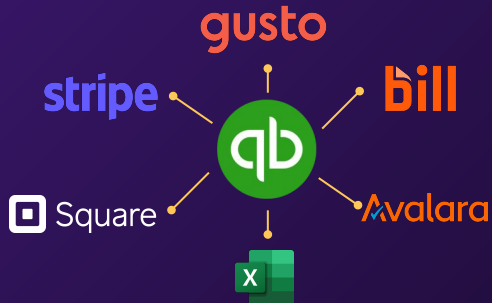
Opportunity

Owners must choose between a patchwork approach or an expensive accountant

Patchwork Approach

18-24 hrs

Avg. time spent per week on financial management tools



Fractional Accountant

~\$260

Avg. money spent per month on an accountant

Bookkeepers / Accountants

 collective

 Fincent

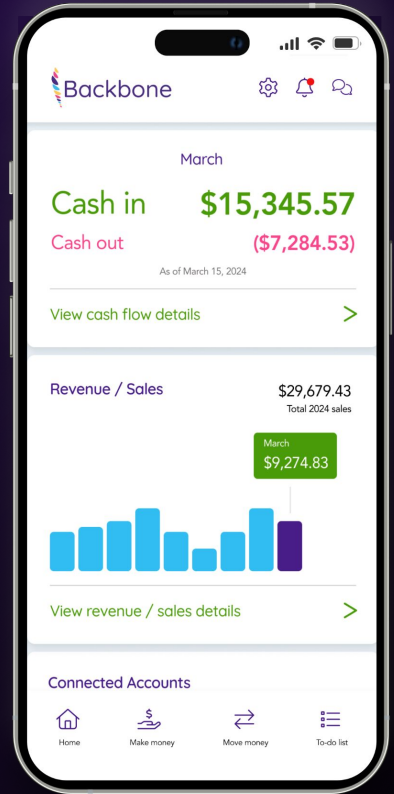
Decimal

\$17B

U.S. TAM for microbusiness financial management

Meet Backbone

The financial management platform purpose-built for microbusinesses



Solution

All the essential utility — and nothing else

We kept what owners need...



...and cut what they don't



17 Hours

Time Saved / Week



Mobile-First

The Backbone Difference

Our financial management platform **replaces** the role of QuickBooks

QuickBooks is an operational centerpiece. Backbone replaces QuickBooks, while bringing in the key features microbusinesses need from supporting services.



Business Model

Balanced SaaS pricing model for sustainable growth

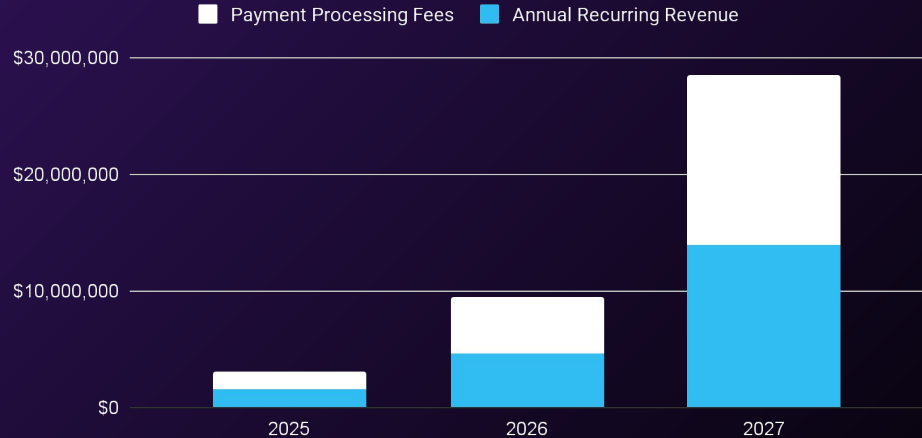
Monthly SaaS

\$46/month

Payment Processing

1.9% + \$0.50

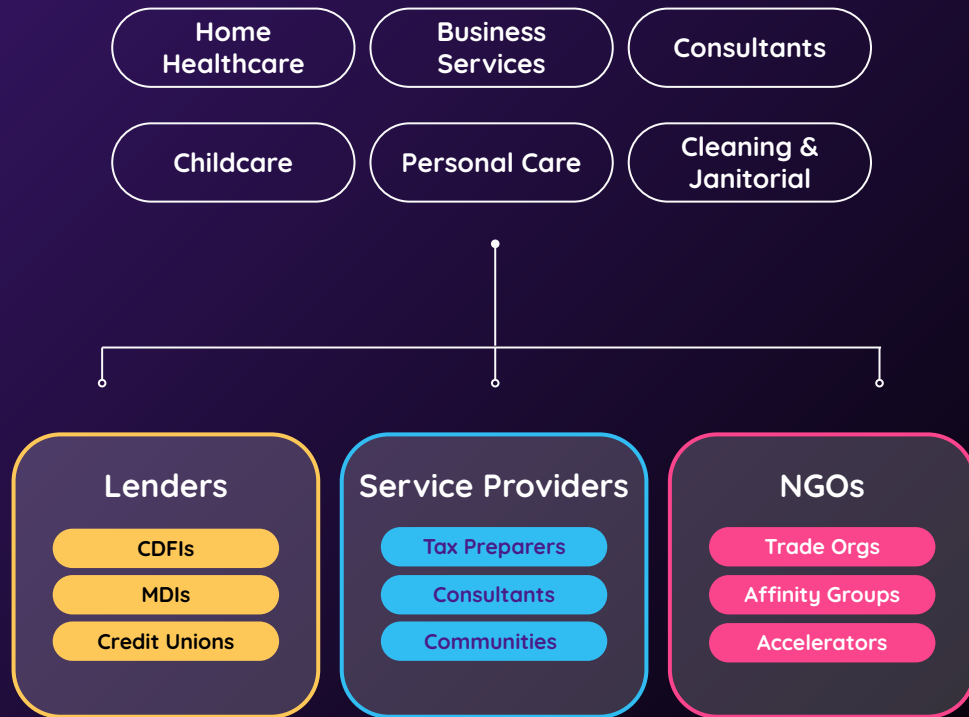
Financial Projections



Go-To-Market

Attacking beachhead of service businesses with help from key referral partners

Hyper-local outreach in **Memphis, Atlanta, Detroit, and Chicago** to spark growth





Traction

We're preparing for soft launch, with early love from paying customers

MVP

In Paid Alpha
Testing

\$1,150

Monthly Recurring
Revenue (MRR)

500+

Soft Launch Users

600+

Waitlist

Team

Former microbusiness owners with deep expertise in finance and engineering



Stuart P. Lott
Founder

Helped Prosper grow its home equity product suite from idea, to launch, to consistent triple-digit YoY growth



Anthony Fizer
Engineer

Co-founder & CTO of Ed Tech startup



Kelyn Njeri
Engineer

Co-founder & CTO of HR Tech startup



Courtney Vinson, CPA
Accounting & Tax

Ex-Big Four; provides accounting services to microbusinesses



Fundraise

We're raising a \$500k pre-seed round to reach key milestones

Onboard Waitlist

Execute GTM

Secure 4 Referral
Partnerships

Integrate with Shopify, Square, PayPal, and more

Acquire 10k
Paid Users



Vision

A **global ecosystem** of financial products and services. We are the **backbone** for microbusinesses



Thank You

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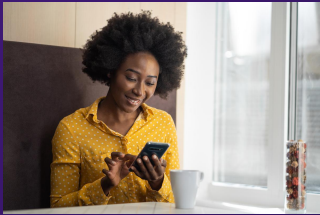
Appendix



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Appendix

Demos (linked)



[Account Creation & Plan Purchase](#)



[Business Setup & Onboarding](#)



[Home Dashboard](#)



[Make a Sale](#)



[Send an Invoice](#)



[Pay a Contractor](#)



[Sort & Categorize Transactions](#)