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Presented by | TEAM IVORY

# Previa<sup>\*</sup>

YOUR  FINANCIAL HEALTH PARTNER



*Transforming Financial Stress into Financial Confidence*

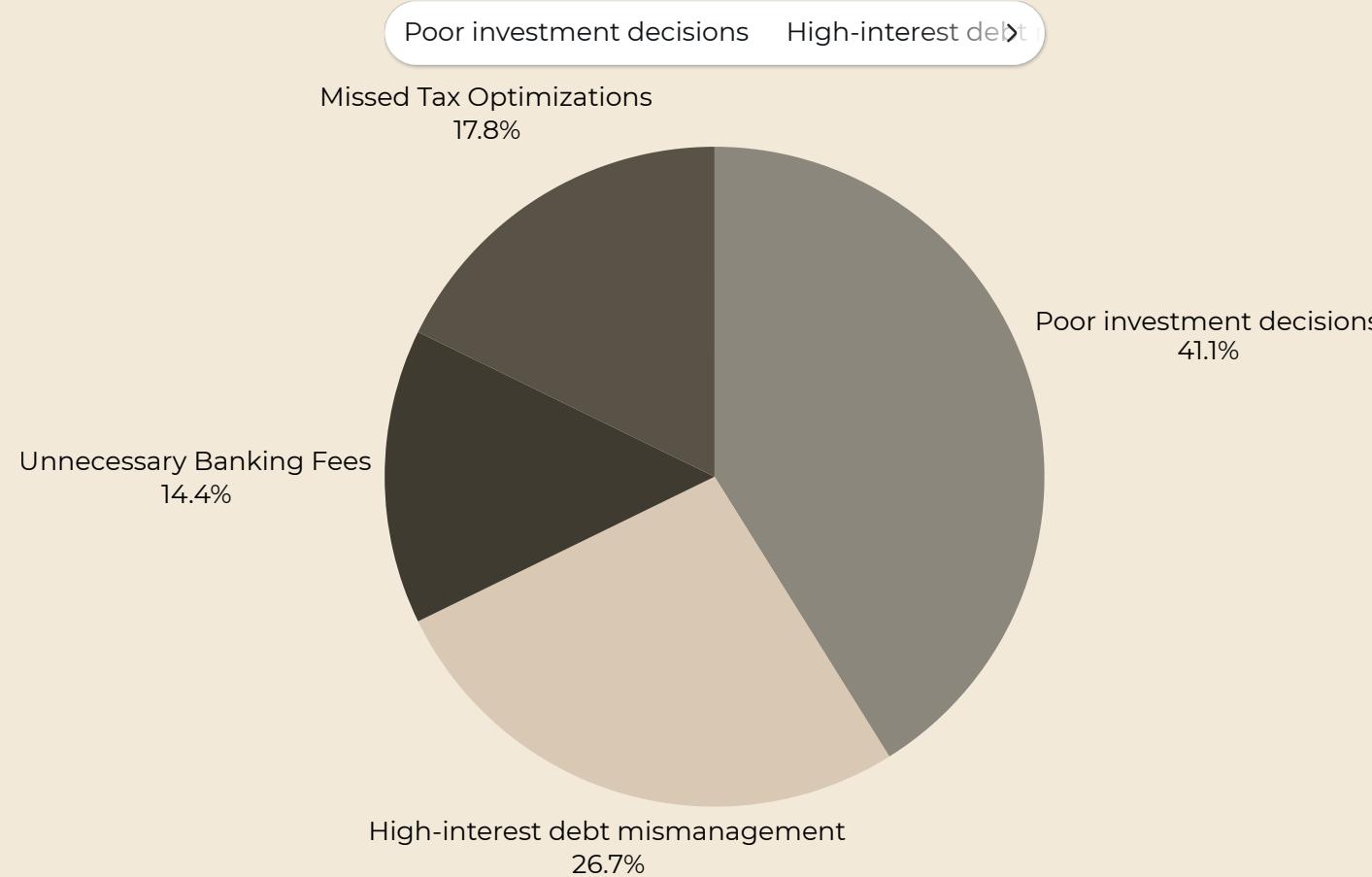


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# The Financial Health Crisis

# 45%

of Australians are financially illiterate costing \$7,381 annually



- **\$1,850** lost to poor investment decisions
- **\$1,200** to high-interest debt mismanagement
- **\$650** in unnecessary banking fees
- **\$800** in missed tax optimizations



# The \$66 Billion Problem



**Time Drain :** 5+ hours/week on manual financial admin



**45% Knowledge Gap :** 45% financially illiterate



**Money Leaks:** 26.5% have \$0 left after payday



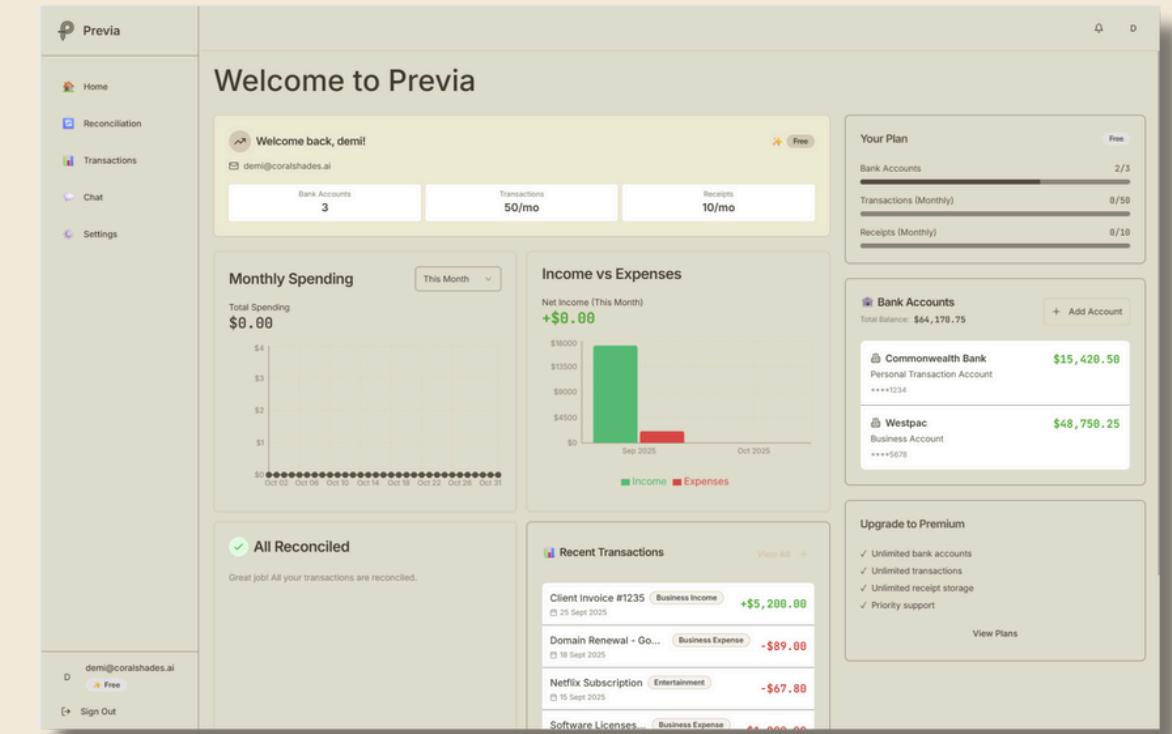
# Introducing



# Previa<sup>★</sup>

YOUR AI FINANCIAL HEALTH PARTNER

*Transforming Financial Stress into Financial Confidence*

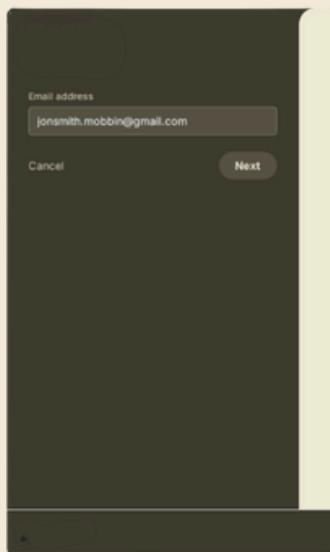
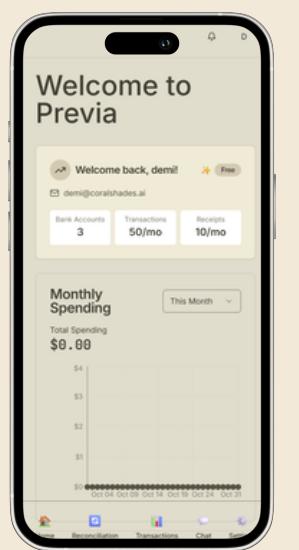


## Comprehensive Financial Management Features



- Bank Aggregation**  
Consolidates financial accounts for easy management
- Smart Categorization**  
Organizes transactions automatically for tracking
- Alerts**  
Notifies users of important financial activities
- Goal Tracking**  
Enables users to set and monitor financial objectives

- AI Coach
- Automation
- Gamified Learning



Your intelligent financial coach for a brighter future.

Budgeting, expense tracking, fraud detection, and more. Previa empowers you to take control of your financial health.

- Budgeting

Track Income

Fraud Detection
- Reconcile

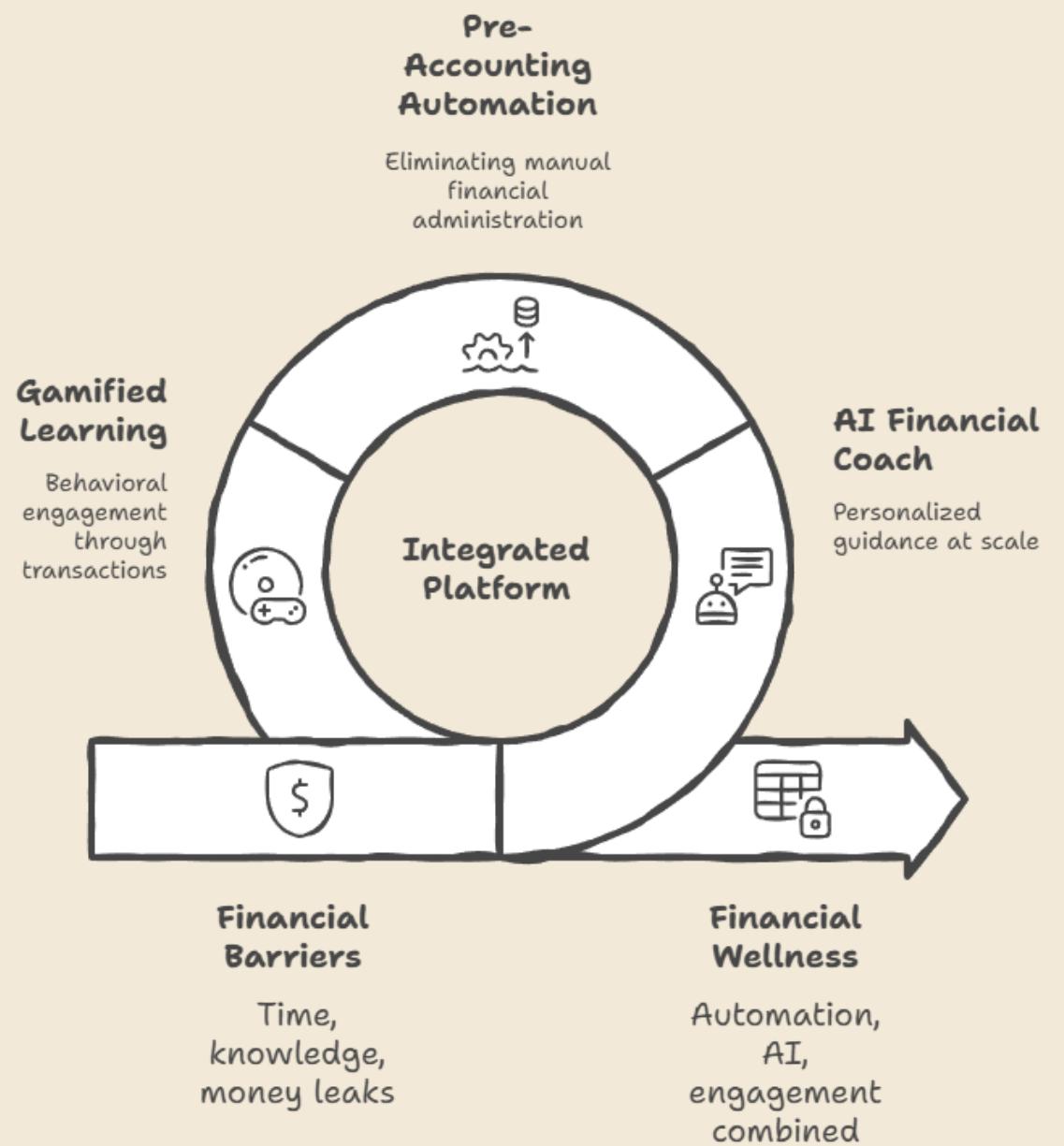
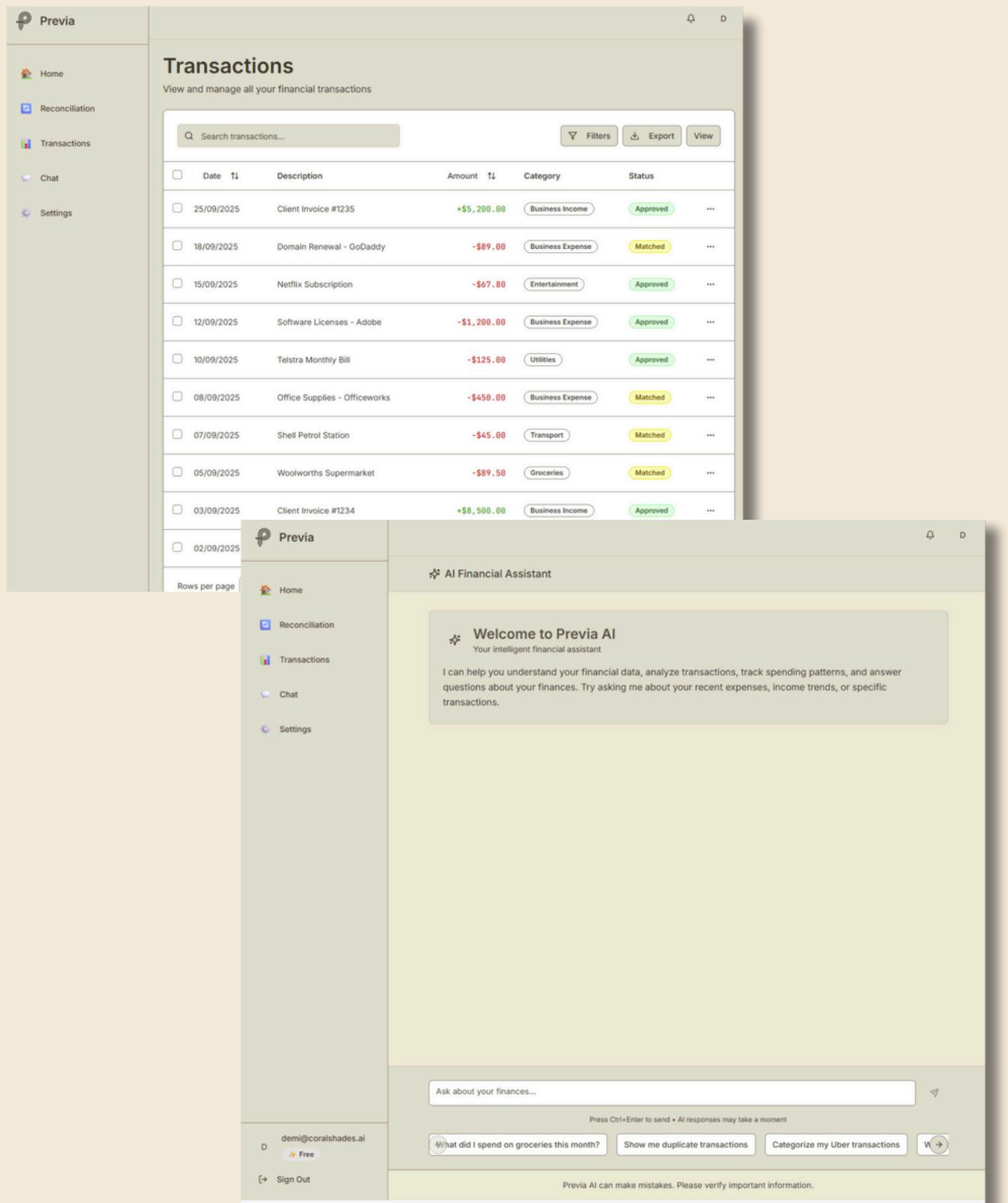
Literacy

Pay Bills

Save yourself, your team, and your company time and money. Get started with Previa today.

Made with Napkin

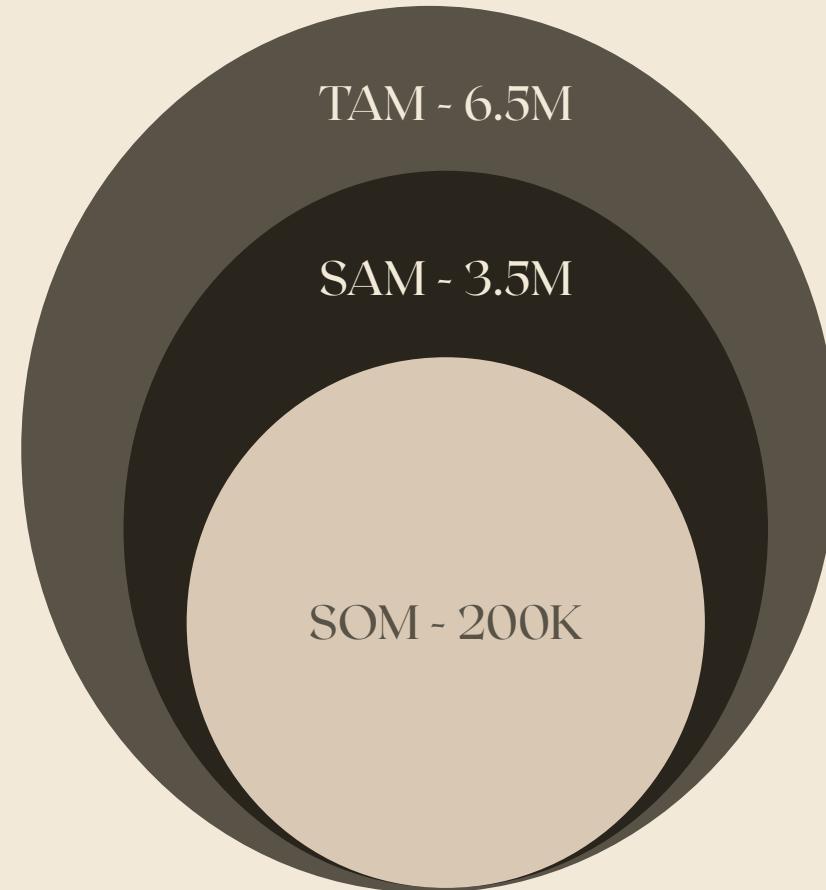
# How It Works

The screenshots demonstrate the Previa AI platform's features:

- Transactions Dashboard:** Shows a list of financial transactions with columns for Date, Description, Amount, Category, and Status. Examples include "Client Invoice #1235" (Approved), "Domain Renewal - GoDaddy" (Matched), and "Netflix Subscription" (Approved).
- AI Financial Assistant:** A chat interface where the AI provides welcome information and helps with financial analysis and tracking.
- AI-powered Chat:** An AI-driven conversation window where users can ask questions about their finances, such as "What did I spend on groceries this month?" and receive responses from the AI.

# Market Opportunity & trends



## Australia's Fintech Boom

- 58% of adults use at least one fintech platform
- Rising cost-of-living pressure drives demand for budgeting & cashflow tools
- AI adoption in finance up 45% YoY (2024–25)
- Government & ATO initiatives encourage digital compliance & open banking

Previa sits at the intersection of fintech, AI, and financial wellbeing, a market ready for

proactive solutions

Target Audience:

8M tech-active adults (30–55 yrs)

1.5M small business owners

Freelancers & gig workers

# Competitive landscape

Where Previa stands in Australia's fintech ecosystem.

| Competitor      | Personal + Biz | AI Coach | Pre-Accounting | Gamification | Pricing   |
|-----------------|----------------|----------|----------------|--------------|-----------|
| Xero/QuickBooks | Biz only       | No       | No             | Limited      | \$25–60   |
| PocketSmith     | Personal only  | No       | No             | No           | Free      |
| Cleo (UK/US)    | Personal only  | Yes      | No             | Youth focus  | \$5–10    |
| Thriday (NAB)   | Biz only       | Partial  | Yes            | No           | \$25–60   |
| Frollo          |                |          |                |              |           |
| Previa          | Both           | Yes      | Yes            | Yes (30–55)  | \$9.99–49 |

# Our Team



**Minul Lokuliyana**

Chief Product Officer,  
Chief Commercial Officer



**Elton Lim**

Chief Security Officer



**Wihithe "DEMI" Thathsara**

C.E.O  
Chief Technology Officer

# Business Model & Revenue Streams

How Previa creates and captures value.

|          | Free Tier<br>("Financial Health Free")  | Premium Tier<br>("Financial Health+")  | Business Tier<br>("Business Financial Intelligence")   | Enterprise Tier ("Enterprise Financial Platform")   |
|----------|---|--|--|---|
| Pricing  | Free +  | AUD \$9.99/mo<br>30 day free trial   | AUD \$29.99–49.99/mo<br>30 day free trial  | Custom  |
| Features | <ul style="list-style-type: none"> <li>Basic aggregation</li> <li>2 -3 Bank accounts</li> <li>Limited AI answers</li> </ul> | <ul style="list-style-type: none"> <li>Unlimited accounts</li> <li>Advanced coaching</li> <li>Family sharing.</li> </ul> | <ul style="list-style-type: none"> <li>Pre-accounting</li> <li>Tax Management</li> <li>Multi-user</li> </ul> | <ul style="list-style-type: none"> <li>Partner referrals</li> <li>SME bundles with banks</li> </ul> |

## Partnership Integrations

- Commissions from accounting/finance partners
- White-label APIs for financial institutions (Previa engine integration)

How Previa will reach and retain users across Australia.

## Phase 1: Beta Launch (Months 1–3)

- Partner with 3–5 accounting firms
- Target early adopters: freelancers & small businesses
- Gather data-driven feedback for product refinement

### Target (Year 1):

5,000 active users | 12% conversion | 90% retention

## Phase 2: Growth (Months 4–12)

- Integrate with Xero & QuickBooks ecosystems
- Digital marketing via LinkedIn, fintech forums & startup networks
- Referral incentives and SME partnerships

## Phase 3: Expansion (Year 2+)

- White-label partnerships with banks & fintechs
- National marketing campaigns & financial literacy collaborations

# Team Ivory Production

## Previa

# Your Financial Health Partner

### Three-Year Revenue Model

#### Assumptions:

| Metric                                  | Year 1 | Year 2 | Year 3     |
|---|--------|--------|------------|
| <b>Seed Funding</b>                     | \$1.5M | -      | -          |
| <b>Free Users Acquired</b>              | 25,000 | 75,000 | 200,000    |
| <b>Conversion Rate (Free → Premium)</b> | 3%     | 4%     | 4.5%       |
| <b>Paid Users (End of Year)</b>         | 750    | 3,000  | 9,000      |
| <b>ARPU (Monthly)</b>                   | \$15   | \$16   | \$18       |
| <b>Annual Churn</b>                     | 40%    | 25%    | 18%        |
| <b>Monthly Churn</b>                    | 4%     | 2.3%   | 1.5%       |
| <b>CAC (Blended)</b>                    | \$80   | \$120  | \$150      |
| <b>Monthly Burn Rate</b>                | \$70K  | \$50K  | Break-even |

#### Revenue Calculations:

##### Year 1:

- Paid users: 750
- ARPU: \$15/month
- Gross Revenue:  $750 \times \$15 \times 12 = \$135,000$
- Churn impact: -40% = Effective 450 average users
- **Net ARR: \$81,000** (conservative with high early churn)

##### Year 2:

- Paid users: 3,000
- ARPU: \$16/month
- Gross Revenue:  $3,000 \times \$16 \times 12 = \$576,000$
- Churn impact: -25% = Effective 2,250 average users
- **Net ARR: \$432,000**

##### Year 3:

- Paid users: 9,000
- ARPU: \$18/month
- Gross Revenue:  $9,000 \times \$18 \times 12 = \$1,944,000$
- Churn impact: -18% = Effective 7,380 average users
- **Net ARR: \$1,594,080**
- Operating margin: 20%
- **Net Profit: \$318,816**

# Funding Ask & Use of Funds

SEEKING AUD \$500K SEED / PRE-A FUNDING

## Use of Funds Overview

| Category                     | Amount           | Percentage  | Key Deliverables   |
|------------------------------|------------------|-------------|--|
| Product & Technology         | \$250,000        | 50%         | Complete alpha, CDR integration, full feature set        |
| Marketing & User Acquisition | \$150,000        | 30%         | Launch campaigns, 10K user acquisition, partnerships     |
| Compliance & Operations      | \$100,000        | 20%         | ASIC licensing, legal, insurance, support infrastructure |
| <b>TOTAL</b>                 | <b>\$500,000</b> | <b>100%</b> | Public launch Month 6, Series A ready Month 18           |

## 3. Compliance & Operations: \$100,000 (20%)

| Line Item                         | Amount           | Timeline    | Purpose  |
|-----------------------------------|------------------|-------------|--|
| ASIC AFS License Application      | \$40,000         | Months 1-6  | Application prep, submission, compliance framework       |
| Legal Counsel                     | \$20,000         | Months 1-18 | Data privacy, terms of service, contracts, IP protection |
| Professional Indemnity Insurance  | \$10,000         | Annual      | Required coverage for financial services                 |
| Cybersecurity Insurance           | \$10,000         | Annual      | Data breach protection, CDR requirement                  |
| Customer Support Infrastructure   | \$10,000         | Months 3-18 | Helpdesk software, knowledge base, chatbot               |
| Accounting & Financial Operations | \$10,000         | Months 1-18 | Bookkeeping, financial reporting, compliance tracking    |
| <b>SUBTOTAL</b>                   | <b>\$100,000</b> |             |  |

## Detailed Breakdown by Category

### 1. Product & Technology: \$250,000 (50%)

| Line Item                     | Amount           | Timeline   | Purpose  |
|-------------------------------|------------------|------------|--|
| Alpha Testing & Refinement    | \$30,000         | Months 1-2 | 50-user alpha program, bug fixes, UX optimization            |
| Enhanced AI/LLM Integration   | \$50,000         | Months 1-6 | Fine-tune AI for Australian context, expand training data    |
| Full Gamification Suite       | \$40,000         | Months 2-5 | Complete achievement system, challenges, leaderboards        |
| Basiq CDR Integration         | \$30,000         | Months 3-6 | Connect to 135+ Australian banks, avoid \$250K accreditation |
| Additional Bank Integrations  | \$20,000         | Months 4-8 | Manual CSV/PDF parsers for non-CDR institutions              |
| Security Infrastructure       | \$30,000         | Months 2-6 | Penetration testing, encryption, compliance prep             |
| Mobile App Optimization       | \$30,000         | Months 3-8 | iOS/Android native improvements, performance tuning          |
| Development Team Augmentation | \$20,000         | Ongoing    | Additional offshore developers during peak periods           |
| <b>SUBTOTAL</b>               | <b>\$250,000</b> |            |  |

### 2. Marketing & User Acquisition: \$150,000 (30%)

| Line Item                  | Amount           | Timeline    | Purpose   |
|----------------------------|------------------|-------------|---|
| Digital Advertising        | \$50,000         | Months 3-12 | Google Ads, Facebook/Instagram (\$5K-8K/month)      |
| Content Marketing & SEO    | \$30,000         | Months 1-18 | Blog articles, guides, calculators, video content   |
| Community Management       | \$15,000         | Months 3-18 | Reddit, Facebook groups, referral program setup     |
| PR & Media Relations       | \$20,000         | Months 4-18 | Press releases, media outreach, founder positioning |
| Partnership Development    | \$15,000         | Months 6-18 | Bank partnerships, workplace wellness, accountants  |
| Marketing Technology Stack | \$10,000         | Months 1-18 | Analytics (Mixpanel), email (SendGrid), CRM tools   |
| Landing Page Optimization  | \$10,000         | Months 2-6  | A/B testing, conversion optimization, design        |
| <b>SUBTOTAL</b>            | <b>\$150,000</b> |             |   |

THANK YOU  
FOR LISTENING