Hi, my name is Jacob Wall and I am on a mission to disrupt the multibillion-dollar market for tax and financial planning by pioneering a multi-platform experience centered on saving you money on taxes during the year.

If you’re like most Americans taxes are confusing, stressful, and like playing a twisted game of darts, and sadly most peoples accuracy is about as good as SMU Football’s record.

This era of frustration is finally over, I am going to show you something simple, yet so impactful; it will fundamentally change how you look at filing taxes on April 15th

Meet Spot, your one-stop-shop for anything tax or financial planning related.

Connected to your payroll provider, bank, and brokerage account, in real-time Spot gives you a breakdown of what your tax obligation is year-to-date, what you should expect, and gives recommendations on how to take advantage of as many tax credits and deductions as you can during the year to save you tax dollars come filing time.

On the financial planning side, we can show you the breakdown of your spending habits, budget planning, and ways in which how you can reach your financial goals – whether that is buying a new car, putting a down payment on a house, or getting out of debt.

There’s no additional work, it’s user friendly, and will put money back in your pocket. Our web based platform works entirely in the background eliminating the need to purchase CDs or download cumbersome software. With tax planning now a breeze, all online and updated in real time, you can simply file taxes with just an easy few clicks.

**Who is our target market for Spot?**

The market size for taxes is incredibly large, but we understand we cannot expect to be successful by going after everyone so we have chosen to go after two markets – those who are already using online services such as TurboTax and H&R Block Online as well as those who are new to filing taxes.

**How do we make money?**

We have three distinct ways of which our revenue stream is focused:

1. Users submit their financial information and we can gather their income sources and spending habits to provide recommendations based on this. Say for example a consumer has a credit card with an APR of 23.99%, we can provide a recommendation to open a new card with XYZ Bank for an APR of 17.99%.
2. The world is shifting their approach from analytical insights to synthetic problem solving. The value of consumer spending habits paired with their income sources is valuable to 3rd parties, with user information removed, to drill down statistics for new campaigns. For example if Lilly Pulitzer was looking at adding a new store to the Dallas marketplace, which zip code should it be in? What are the trends on apparel expenses per month? What about in each age group? Other companies provide this information but we would have up to date information, on incredibly specific subsets, unattainable by other companies.
3. As users approach tax season they can e-File directly from our website and we would be able to leverage our value to the consumer to charge higher-than-normal when e-Filing in a mere seconds.

**So who is our team?**

Our team has years of experience in working together to solve tough problems. We are also the team that was involved with the physical infrastructure implementation of the largest email provider in the world with successfully sending 7 billion emails per month (Sendgrid).

We are in the works with Cooley, LLP, a top intellectual property firm, and a top ranked IP attorney in getting a patent issued. We are currently in the preliminary stages to confirm that our technology doesn’t conflict with any currently issued patents and should have an answer in the next few weeks. With the history of success with companies such as Quallcomm and Phillips we are confident in our ability to obtain a patent so long as there aren’t any patents issued that we would be infringing upon.

**Why do people invest and support Spot?**

Spot is still in the early days but we believe this platform is primed for massive growth. We cannot do this without your help and we are here to raise $500,000. We have $20,000 already committed. If you have a background in ecommerce security or are interested in learning more about Spot please do not hesitate to find me after this presentation.

Spot allows you to work on saving money on taxes, on your own time, on your own turf, and at your own convenience. If you want to learn more about redefining the tax and financial planning market please reach out to me.

**Elevator Pitch:**

Spot merges two ideas together, financial management and tax planning, providing an intuitive easy-to-use website to take control of your finances and taxes. Spot solves the frustration of not knowing what your tax bill (or refund) will be by showing you a running total of your tax obligation and providing tax-reduction recommendations to help the everyday American pay the least they can come April 15th. We make money by providing recommendations on ways to reduce their expenses, whether tax related or not, to keep more money in their wallet as well as the revenue generated for e-Filing taxes.

**Problem:**

I started filing taxes only a few years ago and I, along with most Americans, never seem to know what their tax obligation or refund will be. One year I received a $250 refund, then the next year when my income went down I had to pay $1,900. I felt as if I was playing a twisted game of darts, and sadly my accuracy was about as good as SMU Football’s record. Now, I was fortunate to have the money to pay my tax bill – but not everyone has the luxury to be hit with an unexpectedly high tax bill and not go into a panic or stress them financially.

**Solution:**

I am about to show you something simple, yet so impactful; it will fundamentally change how you look at filing taxes on April 15th. Spot will enable you to take advantage of tax credits and deductions that otherwise you would not know about. There’s no additional work, it’s user friendly, and will put money back in your pocket. Our web based platform works entirely in the background eliminating the need to purchase CDs or download cumbersome software. Connected to your payroll provider, bank, and brokerage account, in real-time Spot can provide useful tips to reduce your tax obligation by giving you recommendations as they arise during the year. With tax planning now a breeze, all online and updated in real time, you can simply file taxes with just an easy few clicks.

**Market Size:**

The market size for taxes is incredibly large, but we understand we cannot expect to be successful by going after everyone so we have chosen to go after two markets – those who are already using online services such as TurboTax and H&R Block Online as well as those who are new to filing taxes.

**Business Model:**

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**Competition:**

There are currently no financial management + tax planning competitors in the marketplace.

**Go-To-Market Strategy:**

We are incredibly confident in our product and the needs it fulfills for nearly every tax-paying individual. Our platform, unlike most tax-related products, isn’t affected by the date of which we went live. Even if it went live after April 15th we would be helping consumers get ready for taxes in the year ahead. We also plan to be heavily involved in forums related to taxes, by using banners advertisements as well as user-engagement from staff on tax related issues. Word of mouth growth will provide us the most attractive KPIs. To iterate on a few:

* CAC (Customer Acquisition Cost) – We are on the forefront of tax innovation which, with our experienced team and their stellar performance of WOM advertising, will keep our CAC down to sub $x
* Retention Rate – In order to take advantage of the most tax savings users must login. By further engaging them with financial management blog posts we will be able to keep our retention rate on the higher side.

**Team:**

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**Tractions / Projections:**

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**Needs:**

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