

## Company Overview

StartupX is a fintech company with the tagline 'Banking for Everyone'. Our mission is to democratize access to financial services for underbanked populations.

## Problem Statement

Over 2 billion people worldwide lack access to formal banking services. This limits their ability to save, borrow, and grow economically.

## Solution / Product

StartupX provides a mobile-first banking solution with zero-fee savings accounts, microloans, and AI-powered budgeting tools.

## Market Opportunity

The global fintech market is projected to reach \$324 billion by 2026. Our target is the 500M unbanked smartphone users in Asia and Africa.

## Business Model

We monetize through transaction fees, interest on microloans, and partnerships with local merchants.

## Traction

In 12 months, StartupX acquired 100,000 users, \$1.2M in revenue, and 20% MoM growth. We partnered with 3 major telecom operators.

## Competition

Competitors include Nubank and Chime. StartupX differentiates by focusing on underbanked users in emerging markets.

## Team

Founded by Jane Doe (ex-Goldman Sachs) and John Smith (ex-PayPal). Advisors include Prof. Alan Turing (MIT).

## Technology / IP (optional)

We have filed 2 patents for our AI-based credit scoring algorithm. Our proprietary fraud detection model reduces default rates by 30%.

## Financial Projections

Year 1 revenue: \$1.2M. Projected Year 3 revenue: \$12M. Current burn rate: \$100k/month with 18 months runway.

## **Funding Ask**

We are raising \$5M in Series A funding to expand into 3 new markets and double our engineering team.

## **Vision / Roadmap**

Our vision is to provide universal access to affordable financial services. Next milestones: launch in 2 new countries, reach 1M users, and introduce insurance products.