

The Problem



- Cost of living in Australia is skyrocketing! With housing and utilities being a major cause.
- Home builders all over Australia are going bust!
- Australia's population is expected to boom!
- People can't afford to live on their own.
- Supply and demand aren't changing anytime soon so what's the solution?



Share houses!

Pros

- Shared bills!
- Don't have to buy all the furniture yourself!
- Friendships and decreased loneliness!
- Shared Memories!

Cons

Housemates might steel your ice-cream!

What do they care about?

Dozens

- After speaking with Thousands, of share houses.
- Who they're living with



2. Cleanliness





Grrr bills! What does this look like?

• One person has all the bills in their name.

Multiple contracts with multiple companies Credit score

• Everyone else needs to **transfer** or use a one time bill splitting app at the same time.

Reputation





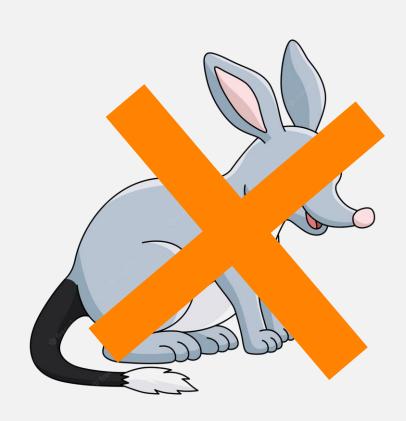
What a headache!

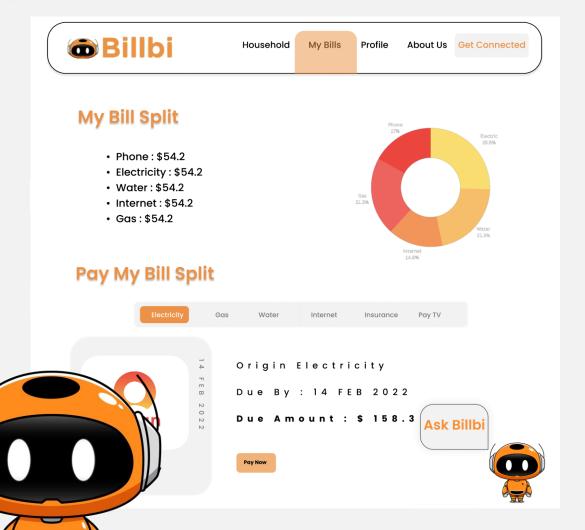


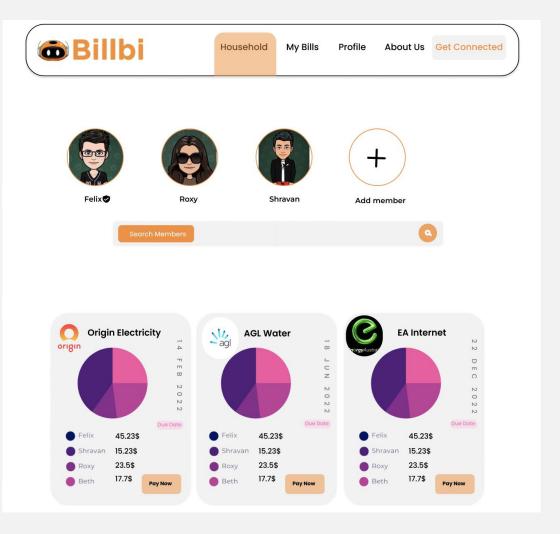


Out of pocket

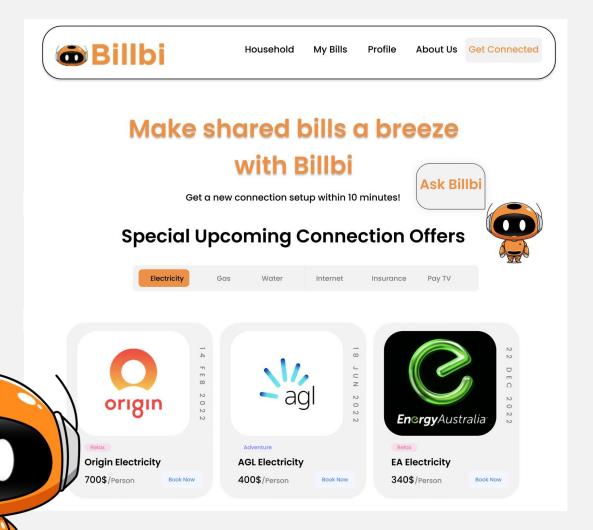








lbi is an integrated bill management and sourcing platform for you, and your household.



Bill Management

- ➤ Sign up
- > Cancel
- Change
- Notifications

Billbi scours the market looking for the best deal for you in your

Wow no more doing it manually!

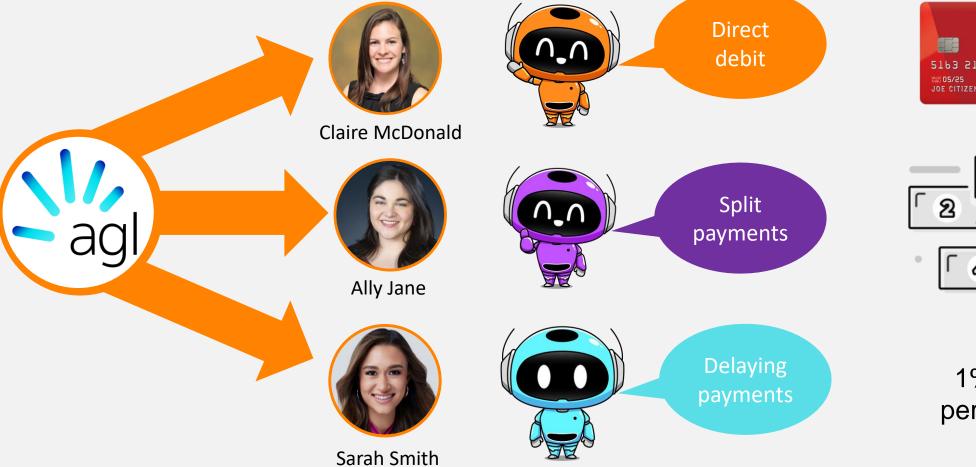








1% Fee per month



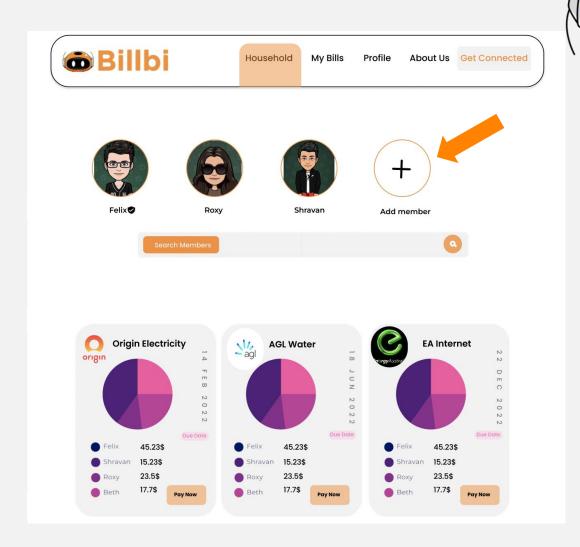
Handle all payments through Billbi and divide payments between house members who can decide how they







Contracts are with you on an individual basis. Billbi will communicate only with the person late on bills initially, and if it remains unresolves then we notify the entire household.



Add or swap members made easy

Australian households

Households 12.6m

Multiple people 9.6m

All households in Australia by 2041

Families, couples and Share houses

That's over \$2.26 billion a year being paid in utilities alone Share And over houses \$19.7 billion .661M in rent With 50% growth till 2041

Shared living made easy!

Target Market?

Share houses .661M

Young, 18-35 years old

University students

Low to Middle income

Young couples

Young people with mortgages

• 50% can't afford to rent on their own.

Over 25% are only Verbal agreements.

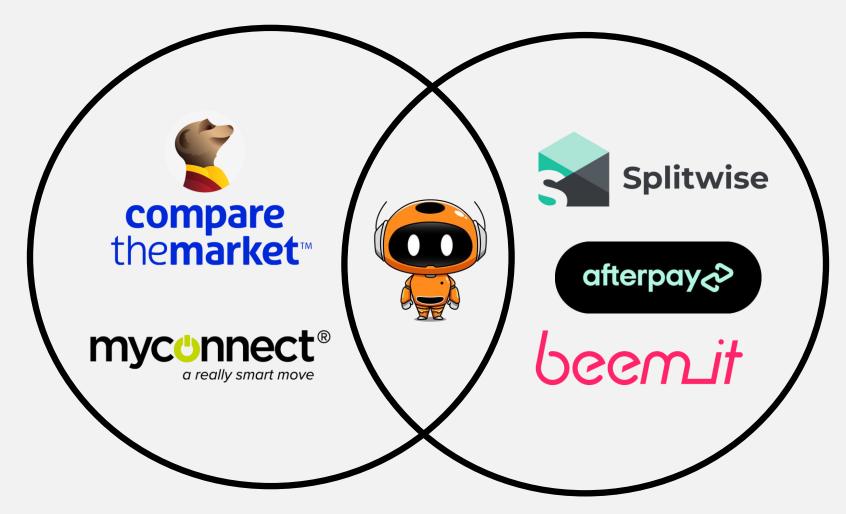
 Tend to concentrate in built up urban areas 61% of share houses members are female.



Shared living made easy

Source: https://flatmates.com.au/info/how-covid-19-has-affected-people-living-in-share-houses

Our place in the market?



Business model

Income sources

Commission s

For every contract we send to retailer we take a commission

Interest

1% per months for delayed bills totaling 12% annually on our money

Subscriptions

Tiered service for users and landlords for rent

Hypothetical revenue

1000 households

\$650,000

10,000 households

\$6,500,000

100,000 households

\$65,000,000

A hungry ambitious team

A combination for success

Our team is a beautiful combination of business strategy, transactions, sales and corporate finance with the technical software excellence and experience to build sophistication into our products for years to come.

Two heads are better than one and being able to lean on each others' strengths will be what leads our business to success.





J.P.Morgan



Shravan GV
Founder

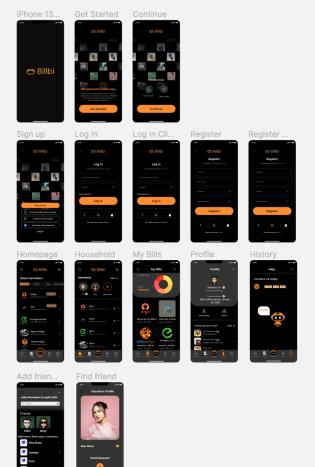




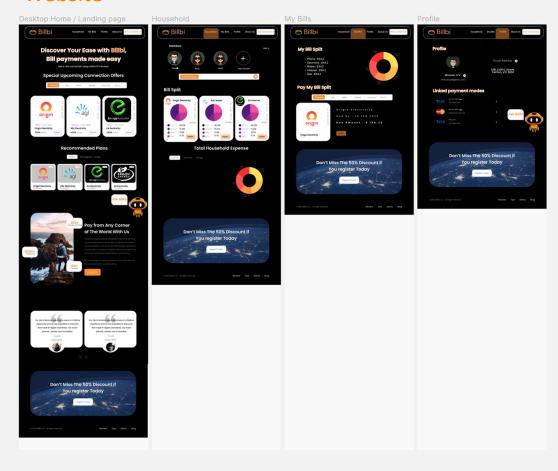
Shared living made easy!

Prototype stage

App



Website





To make shared living easy!