



A B A C A \$ H I

The easiest way to collect money within a group

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BUSINESS GOAL

To create a platform that allows groups to easily raise money for a cause

*Today,
Abacashi is:*



Website
Web app



iOS app
Android app



Brazil



50,000 users



7 days a week
customer service

Anyone who has ever organized an event with friends or offered a group gift has run into challenges — from collecting an equal amount of money from each person, some being capable of paying more than others, to spending personal funds and never getting paid back, the issue is relevant. Abacashi offers a solution to ease and encourage people to create group projects without hesitation.

In 2019 Abacashi will be the leading Brazilian platform for day-to-day money collection by providing:

Quickest bank transfers for both funding and collecting

Widest array of project sharing tools direct from app to your contacts

Still the cheapest money pot platform

THE BRAZILIAN MARKET

A generous & tech-savvy population

Target Market

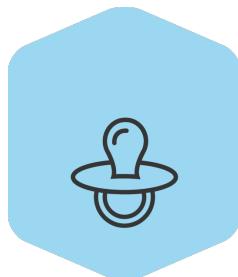
- Millennials (22 to 37 years old)
- Tech-Savvy / well-connected on Social Media
- Classes B,C & D
- NGO's
- Businesses

Facts

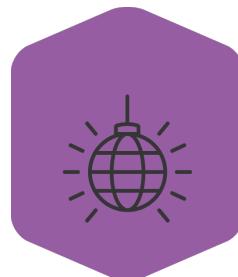
- 3rd most active country on internet worldwide
- Daily average 9h14 on internet and 3h39 on social media
- Culturally, Brazilians are incredibly social which provides greater opportunity for the creation of money pots
- In 2017, there were 108 million churrascos (Brazilian barbecue) organized. The same year Brazilians organized:



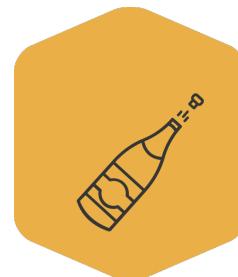
190,000,000
Birthdays



2,800,000
Births



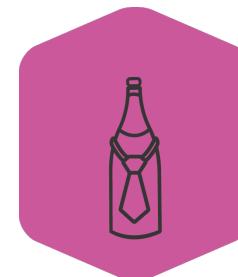
10,000,000
Private Parties



550,000
Bachelor Parties



1,100,000
Weddings

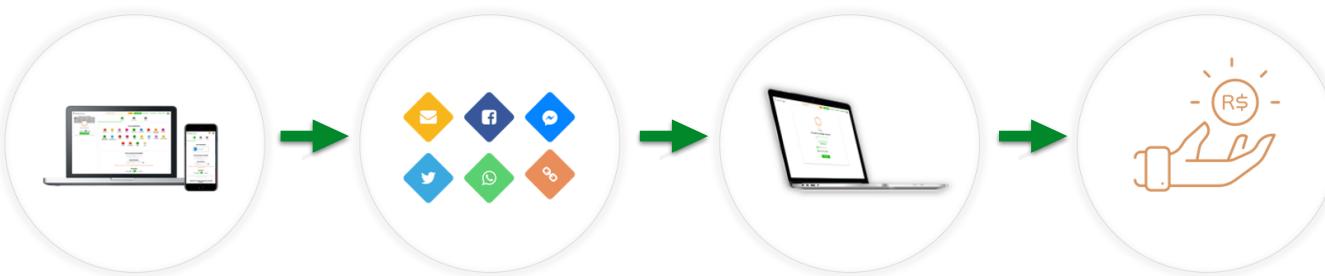


6,600,000
Farewell Parties

*Above a R\$3152,01 (US \$ 750) Family income

ABACASHI

A simple and secure fund collection platform:



CREATE
30 seconds
Create and customize
your “money pot” for
a project or cause

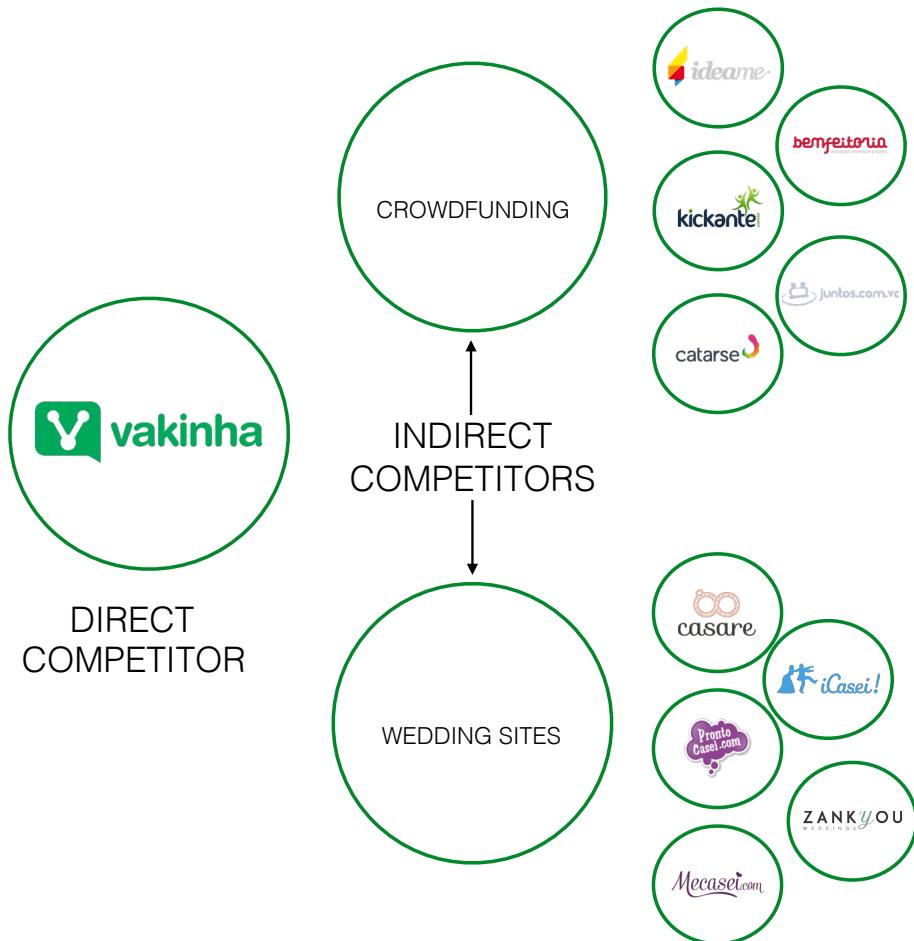
INVITE
30 seconds
Share the fund via
What's App, email, or
social media outlets

COLLECT
1 minute
Users contribute via credit
card or bank deposit
without subscribing to app

SHARE
1 minute
Send a bank transfer,
contribute to the cause, or
give as a gift to a friend!

COMPETITION

One direct competitor & various indirect



Brazilian competitors offer a bank transfer time fluctuating between 10 and 30 days and an average fee of 11,9% compared to our 6% fee and 2 days' time transaction.

| Company | Subscription | Pool creation | Contribution | Bank transfer | Partner e-commerce | Transaction time |
|----------|--------------|-----------------|-----------------------------------|---|--------------------|------------------|
| ABACASHI | FREE | FREE | R\$0,30 | 6% | FREE | 2 working days |
| vakinha | FREE | FREE | R\$0,50 | 6,4% | X | 14 working days |
| catarse | FREE | FREE | FREE | 13% | X | 10 working days |
| kickante | FREE | FREE | FREE | 12% if the goal is reached, otherwise 17,5% | X | 28 working days |
| iCasei! | FREE | Up to R\$239,90 | 4,99% or 0,99% +R\$2,99 by boleto | FREE | X | 15 working days |

COMPETITIVE ADVANTAGE

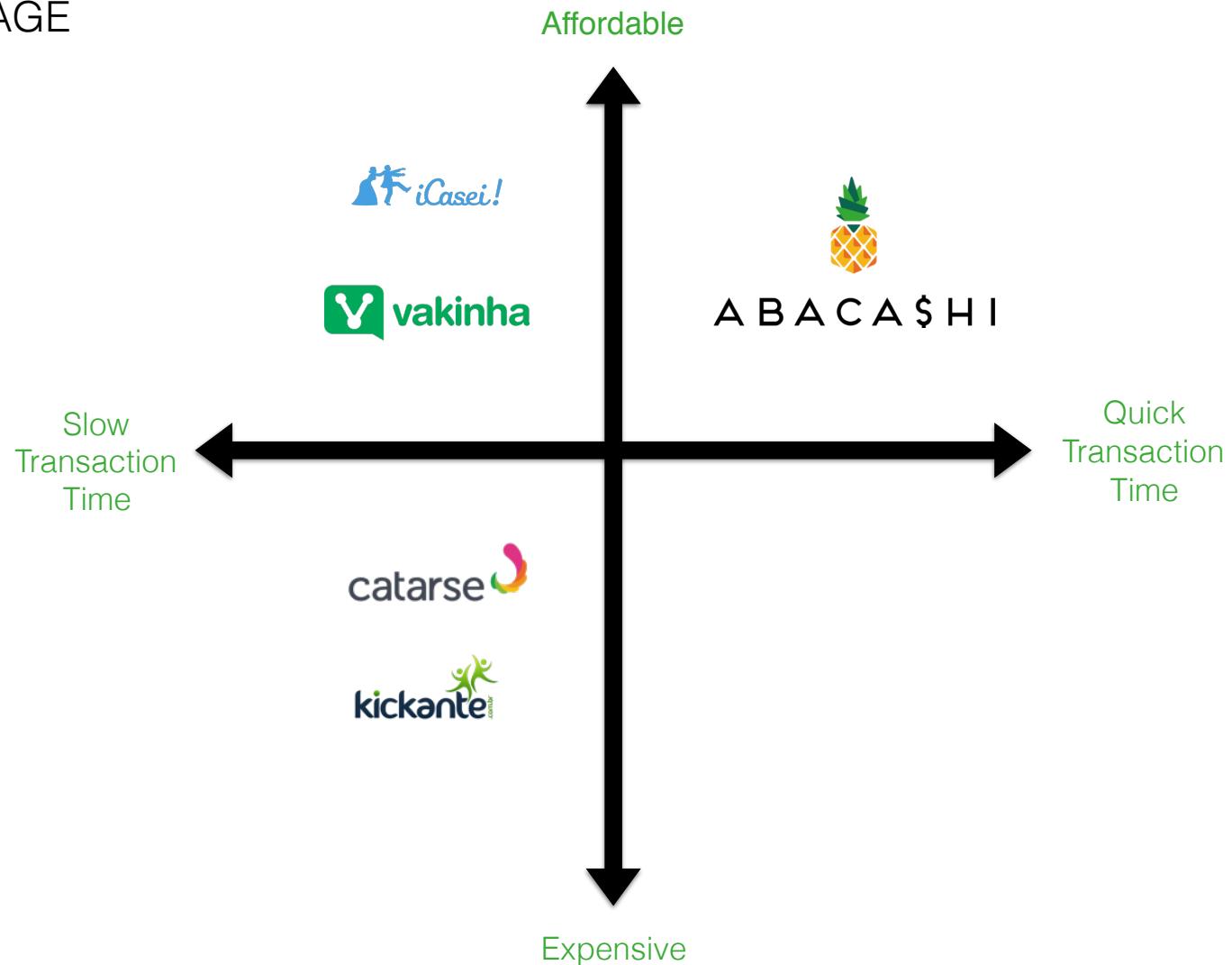
Today, abacashi is:

THE QUICKEST
bank transfer Time

THE CHEAPEST
commissions on the
market

THE MOST
FLEXIBLE
as you can receive
the collected money
without hitting goal

THE MOST
INNOVATIVE
Only company with
an application



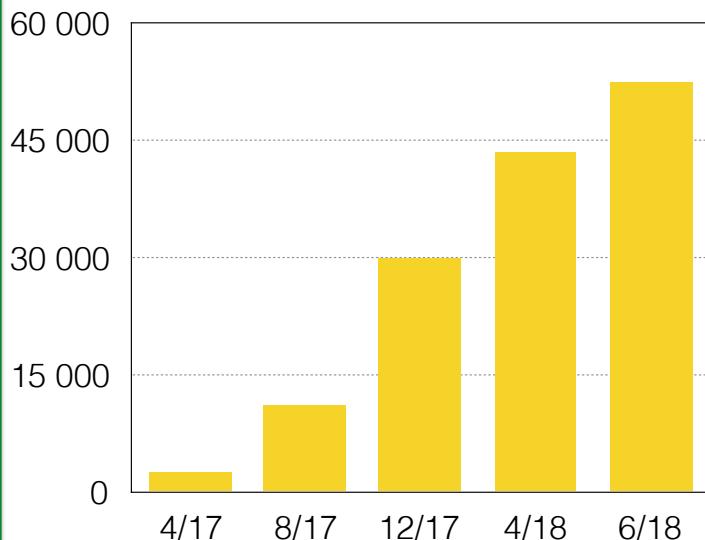
TRACTION

A business model based on recurrence

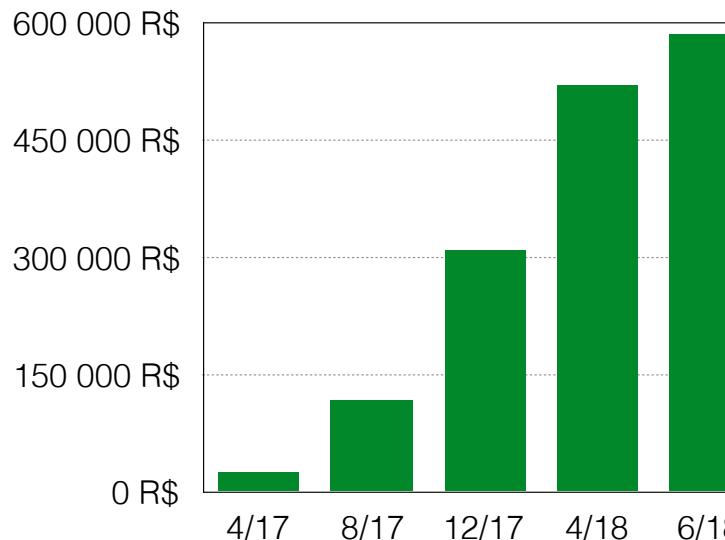
One third of contributors will eventually create their own money pot within a year

From April 2017, Abacashi is showing exponential growth in users, money pots and contributions. Our investment in marketing and communication was, until today, very low (less than \$1,000/month) which proves the virality of our business.

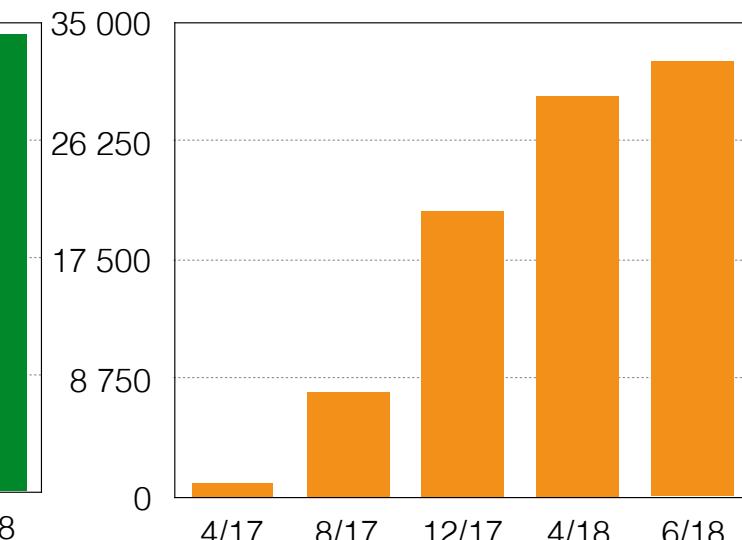
Users



Contributions

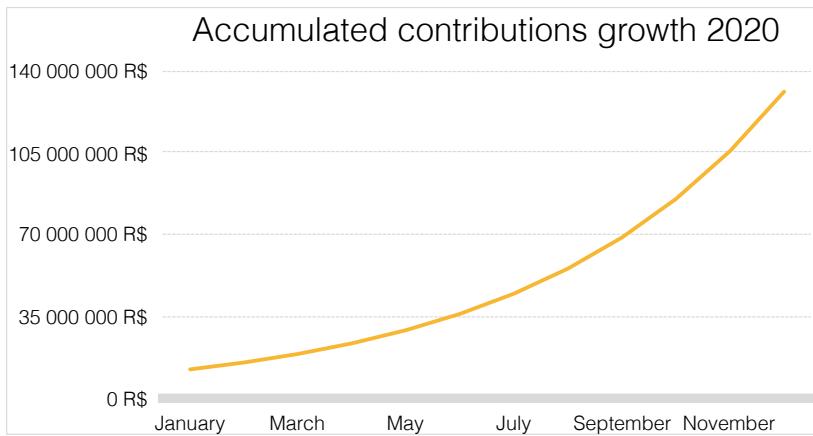
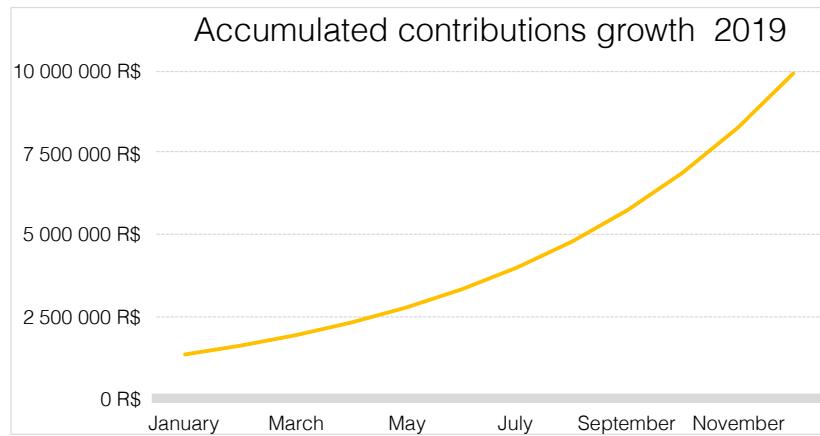
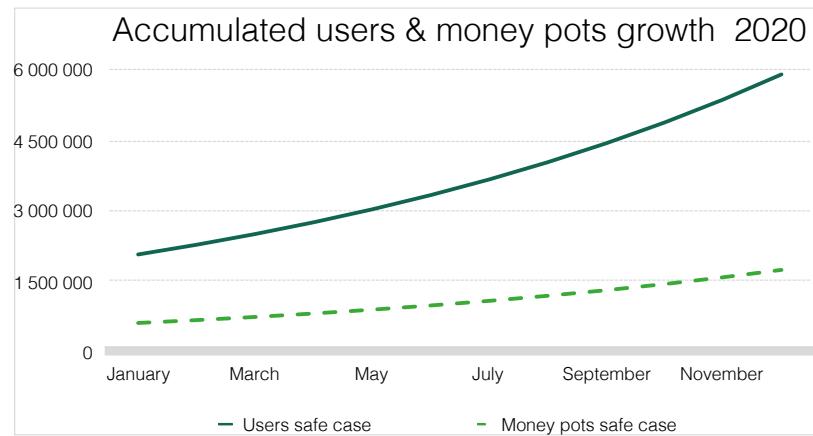
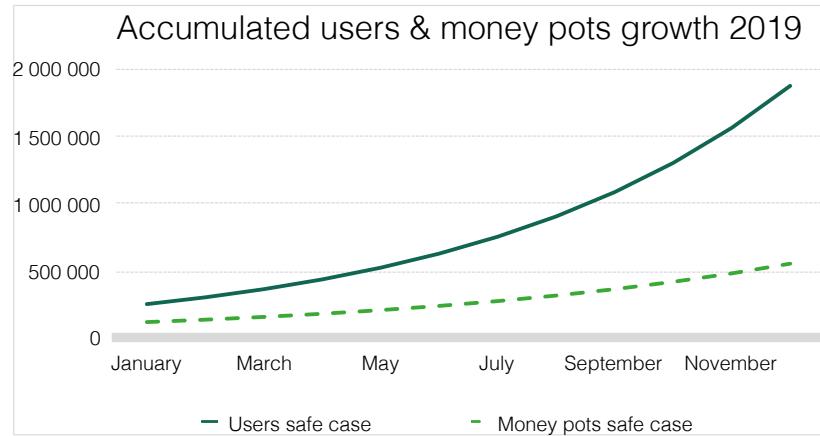


Money Pots



COMMERCIAL RESULTS GROWTH FORECAST

A very high potential for users, money pots & contributions exponential growth



OBJECTIVES

Focus on users and contribute to growth

At the end of 2019 Abacashi has potential to grow to:

1.9M
Users

R\$10M
Collected

500K
Money Pots

INCOME STATEMENT

| | Real profit taxation | Presumed profit taxation | 2018 Apr-Dec | 2019 | 2020 |
|--------------------------------------|----------------------|--------------------------|-----------------|----------------|----------------|
| Gross revenue | | | 21616 | 297129 | 4087852 |
| COFINS | 7,60 % | 3,00 % | 1643 | 22582 | 122636 |
| PIS | 1,65 % | 0,65 % | 357 | 4903 | 26571 |
| ISS | 5,00 % | 5,00 % | 1081 | 14856 | 204393 |
| Net revenue | | | 18536 | 254788 | 3734253 |
| (-) Fixed costs | | | 61000 | 78500 | 78000 |
| (-) Payroll (sal + ch) | | | 298600 | 702132 | 863604 |
| (-) Other costs | | | 653903 | 413036 | 545034 |
| EBITDA (pre taxes on revenue) | | | -994967 | -938880 | 2247615 |
| EBITDA margin | | | -4603 % | -316 % | 55 % |
| (-) Depreciation & amortization | | | | | |
| EBIT (pre taxes) | | | -994967 | -938880 | 2247615 |
| (-) Financial result | | | | | |
| EBIT (post costs on revenue) | | | -994967 | -938880 | 2247615 |
| Income tax | | 15,0 % | | | 196217 |
| Additional tax*** | | 10,0 % | | | 130811 |
| Social contribution tax | | 9,0 % | | | 117730 |
| Net profit | | | -994967 | -938880 | 1802857 |
| Net profit margin | | | -4603 % | -316 % | 44 % |

At the end of 2020 Abacashi has potential to grow to:

5.9M
Users

R\$131M
Collected

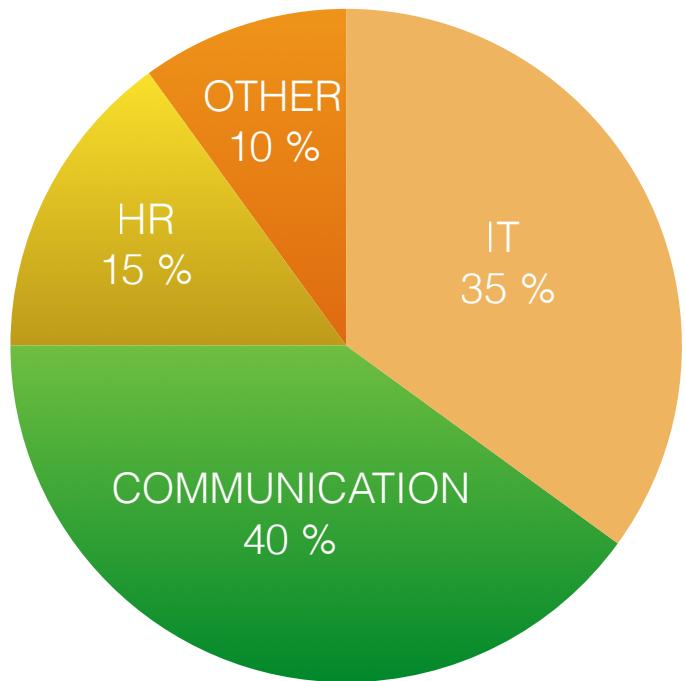
1,7M
Money Pots



FUNDRAISING GOAL

Raise 450.000€ (R\$ 1.800.000) to support ongoing growth & integrate own payment system

SPEND BREAKDOWN



FUNDING REQUEST

| | EURO | REAL |
|--------------------|-------------|---------------|
| Valuation | 4.500.000 € | R\$18.000.000 |
| Investment | 450.000 € | R\$1.800.000 |
| Share offer | 10% | 10% |
| Minimum investment | 90.000 € | R\$360.000 |
| Share offer | 2% | 2% |

A COMPLIMENTARY TEAM

With a global, specialized and diversified experience



Dimitri Mussard
COO
ESCP-EAP (Paris, France)
BA & Master in Finance
Rabobank – Hermès – Publicis
MV Grupo co-founder :
www.abacashi.com



Leonardo Tristão
CTO
FATEC: Faculdade de Tecnologia (São Paulo, Brazil)
BA in computer science
Procsys Tecnologia
Performa founder:
www.performait.com



Nicolas de Virieu
CEO
EAE Barcelona, Spain
Master in International Business
M6 – Canal + - Eclair Group
MV Grupo co-founder :
www.abacashi.com

BOARD OF ADVISORS



BRAZIL

Venture Capitalist with focus on fintech
Silvio Bentes & Vincent Giraudeau

le pot commun

FRANCE

2nd biggest money pot player in Europe
Ghislain Foucque , Adrien Soucachet &
Thibault Saint-Georges

twilio

USA

Specialized in app launching, growth & acquisition
Peter Sung & James Healey

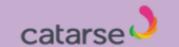
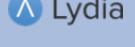
EXIT STRATEGY

An obvious acquisition appeal through 6 hot markets

For **consumers**, we ease everyday life.

For **acquisition partners**, we bring new consumption habits and offer technological expertise.

6 KINDS OF POTENTIAL ACQUIRERS

| BANK | PAYMENT SOLUTION | CROWDFUNDING PLATFORM | MARKETPLACE | SPLIT BILLS SOLUTION | SOCIAL NETWORK |
|---|--|--|---|--|---|
|      |       |      |        |      |  |

NUMEROUS WORLDWIDE ACQUISITIONS

More than 140 M\$ M&A in the last 2 years.



acquired by its financial provider Crédit Mutuel in 2015 for 50M€ against 86% of its shares + 10M€ in cash



acquired by Airbnb in 2017 for 12M\$ which was not a successful exit (Tilt had no monetization) but brought new acquisition opportunities.



acquired by its financial provider BPCE in 2015 for 20M€ against 85% off its shares.