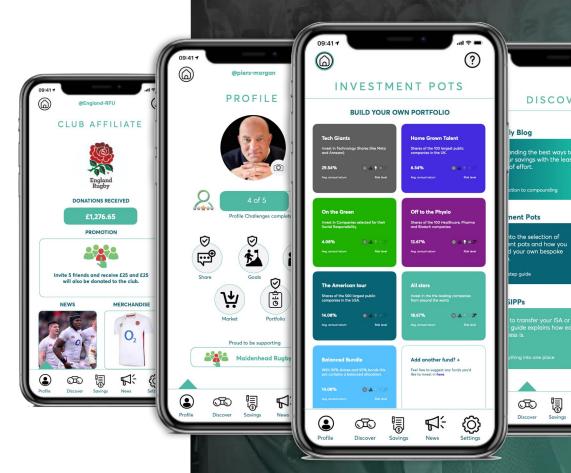


- ✓ A first-of-its-kind savings and investment app.
- ✓ Targeting only 2.5% of the 21 million UK sports fans.
- ✓ Offering proven and performing investment portfolios.
- ✓ Uniquely structured to reduce costs and maximise revenues.
- ✓ Uniquely donating 50% of fees to good causes.
- ✓ Built on proven technologies and infrastructure.
- ✓ Experienced development and operations team in place.
- ✓ Independently valued and independently forecasted.
- ✓ EIS approved by HMRC reduces risk through tax breaks.



## INTRODUCTION

The Cluberly App Limited ("Cluberly" or the "Company") is pleased to conclude the final stage of its funding objectives and the launch of its unique fintech app due to release in January 2025.

Cluberly is a savings and investment application similar in many ways to other rival apps such as MoneyBox, Plum, Tide and GoHenry.

But unlike the competition, Cluberly focuses on community by providing a solution for savers to also help support causes they are passionate about.



## **COMPANY DETAILS**

Registered Name

The Cluberly App Limited

Company Registration Number 13213572

Incorporation Date

19th February 2021

Registered Company Address

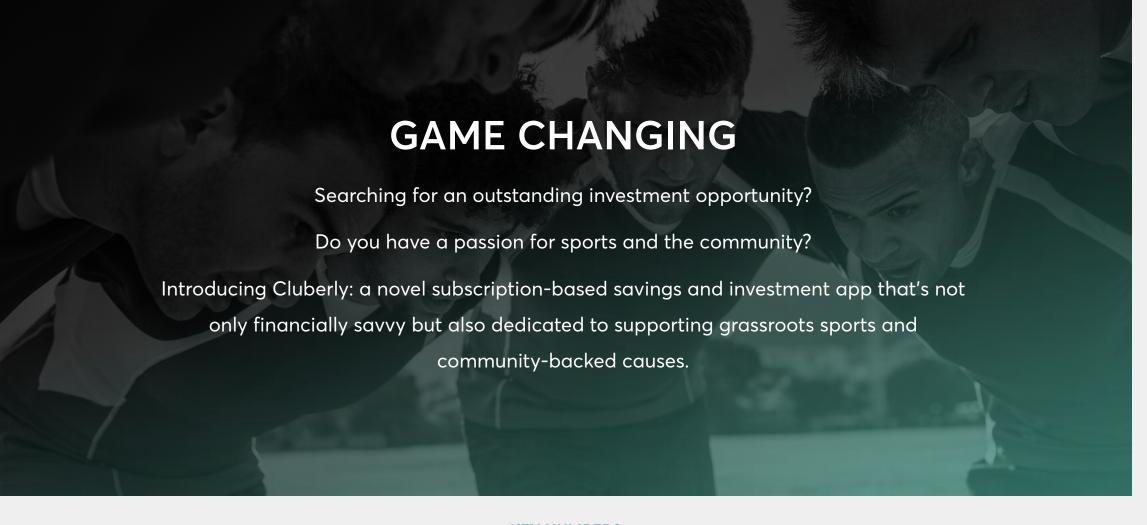
North Lodge, Hawkesyard, Armitage Lane, Rugeley, United Kingdom, WS15 1PS

Directors

Kevin London Darren Dackombe John Lewis

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Cluberly is a subscription-based app that simplifies saving, and investing, whilst allowing the user to support worthy community causes they are passionate about.

App users can easily round up their daily purchases to build a savings plan and invest in a variety of externally managed pension and investment portfolios.

Cluberly provides more than just savings and investment options. The app also features debit card banking services, perfect for pre-loading funds for away tours or offering a child's account that can be conveniently managed by a parent.

### **KEY NUMBERS**

**Avg Annual User** 

Savinas

**Monthly** Subscription Costs £1 - £2.99

**Transaction Cost** to User

0.45%

**3rd Party Licence** 

0.2% p.a

£2.000 -£5.000

**Targeted 5 Year** Revenues

+£20 Million

**Targeted 5 Year** 

+£1.5 Billion

**Targeted 5 Year** Users

+300.000

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Cluberly has analysed various competitors offering similar services and has integrated their best elements into one platform.

For instance, MoneyBox is renowned for allowing students to round up purchases to form a savings plan.

Similarly, GoHenry provides a solution for parents to set up and manage their child's bank account.

Notably, both these companies are individually valued at over £100 million, within 5 years, demonstrating to investors the potential in this market sector.

# **BEST OF THE BEST**

The market for savings apps is expanding as it remains relatively young.

Cluberly merges the best features from these existing apps to offer a unique proposition that distinguishes it from the competition.

## COMPETITION

Competitor Apps Comparison

MoneyBox GoHenry Established Within the Market

> 7 Years 6 Years

Targeted Users First Time Savers

Parents

Monthly Subscriptions

£1.00+ £2.99+ Total User Subscriptions 1 Million +

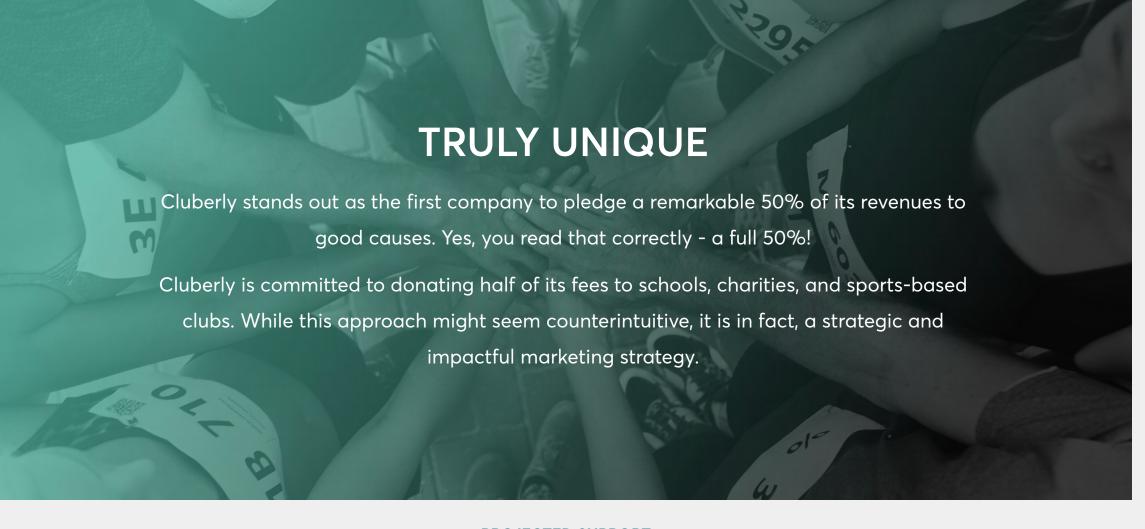
2 Million +

Valuation £150 Million+ £200 Million+

**Estimated** 

Budgets £30 Million+ £50 Million+

Marketing





Numerous good causes in the UK depend on external support, and Cluberly steps up as a trailblazer in this arena.

We are proud to be the first-ever company to allocate 50% of our fees to good causes, setting us apart as a genuinely unique enterprise. Users have the freedom to nominate their preferred club, charity, or school, and a portion of the fees charged by the Cluberly app will be directed to their chosen cause.

Importantly, our fees remain competitive with rival apps, ensuring no additional cost burden on our users.

## **PROJECTED SUPPORT**

**Monthly User** Subscription Costs 50%

**User Transaction** Costs

50%

Merchandise Sales

50% of Profits

**Forecasted Annual Donations** 

£2Million+

**Registered Clubs** 

**Qualifying Causes** 

Charities

**Schools** 

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# **COMMUNITY LED**

Cluberly's strategy is straightforward and effective: We embrace a socially responsible and community-led philosophy to attract more users at a lower cost.

Our approach involves providing a valuable solution for savers while also supporting causes that our users are passionate about.



Cluberly's strategy is clearly defined. We offer services comparable to other market competitors but at the same or lower cost. Our unique charitable framework is what we believe will draw users to choose Cluberly over others.

We've asked numerous people a simple question: 'Would you sign up for an app that also supports a school, charity, or club?' The response has been unanimously positive.

People not only prefer Cluberly for its support of worthy causes but are also more inclined to refer others, knowing it helps the causes they care about.

### TARGET MARKET



The strategy is relatively straightforward, and so is the mathematics behind it.

For every 100 new users, Cluberly anticipates that about 5% will invite five friends each.

This referral process creates a multiplier effect, leading to an approximate 50% reduction in marketing costs.

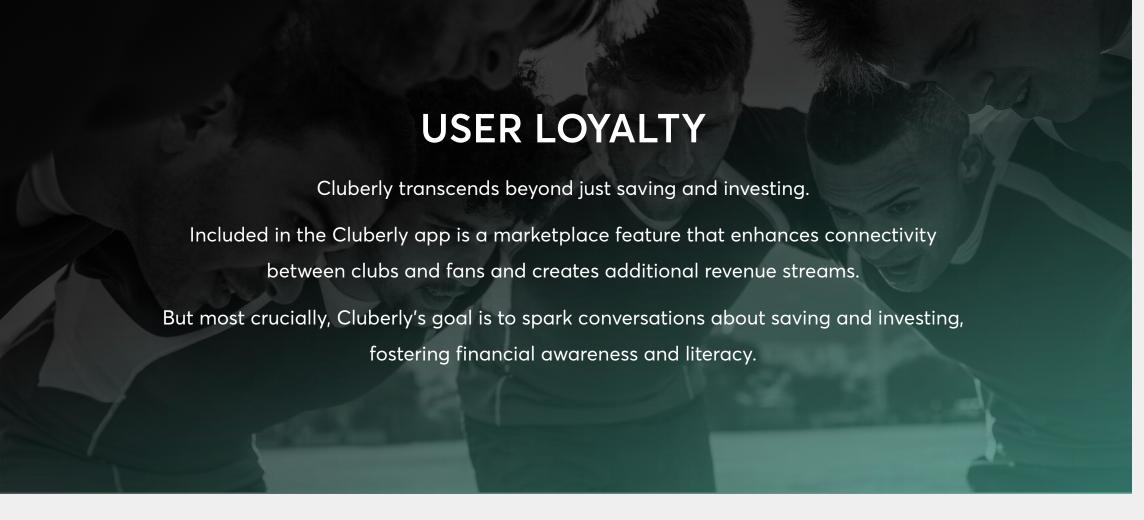


Cluberly plans to harness the eagerness of its users to refer friends, thereby amplifying support for their chosen causes

By helping spread the word further, Cluberly offers vital support to clubs, encouraging them to promote to their fan base.

The savings achieved in marketing costs through user referrals and endorsements from clubs, charities, and schools enable Cluberly to generously donate 50% of its charged fees.

#### MARKETING COSTS





When clubs, charities, and schools promote Cluberly, any new users they bring on board are rewarded with Cluberly credits.

Each new user who signs up through an accredited sponsor receives credits. These credits can be used to purchase causebased merchandise or can be deferred to the accredited sponsor.

This loyalty scheme is designed to reward fans and clubs for referring Cluberly to their fan base, friends, and family, creating a mutually beneficial relationship.

#### SIMPLE USER SIGNUP

User downloads Cluberly app

Step 2

User completes their profile setup

#### Step 3

User links account to existing bank accounts

#### Steps 4

The user selects savinas and investment plan

#### Steps 5

User nominates a club, charity or school

#### Steps 6

Account is activated with first deposits

#### Steps 7

Cluberly calculate fees and payout to the cause



Cluberly is pleased to confirm it has secured approval from HMRC for the Enterprise Investment Scheme (EIS). This approval provides investors with significant tax relief, making their investments more attractive while supporting our growth.

The EIS status reinforces our commitment to delivering strong returns and long-term value to investors.



#### **KEY INVESTOR BENEFITS**

With EIS approval secured, investors can now take advantage of the scheme's valuable benefits, including:

- 30% Income Tax Relief
- Capital Gains Tax Exemption
- Capital Gains Tax Deferral Relief
- 38.5% Loss Relief
- Inheritance Tax Relief (IHT)

These benefits make EIS an ideal choice for investors seeking tax-efficient opportunities while supporting innovative, high-growth businesses like Cluberly.



To verify the accuracy of cost calculations, Cluberly has engaged external consultants to estimate development expenses and evaluate fund utilisation, minimising the risk of overspending.

The company will also generate monthly management statements, ensuring that expenditure is meticulously monitored and managed by an independently appointed Chief Financial Officer (CFO).

## **FULLY COSTED**

To maximise profits, it's crucial to minimise costs and streamline operations.

Cluberly has adopted a strict mode of operation, which includes capping salaries, offering incentives through options, and maintaining rigorous money management.

#### **USE OF FUNDS**



# **DREAM TEAM**

Cluberly's team comprises professionals, each possessing unique skill sets that align with and enhance the company's strategy.

This core team is supported by dedicated in-house developers and an operations team, supplemented by outsourced consultants as necessary.



#### **Kevin London CEO**

Kevin leads Cluberly as CEO, leveraging over 20 years of experience in technology and business management, driving innovation and operational excellence.

#### **Darren Dackombe CSO**

Darren heads cybersecurity at Cluberly, with 25 years of expertise in IT security, financial services, and risk management, ensuring secure operations.

#### John Lewis CFO

John oversees Cluberly's financial resources, bringing 20+ years of experience in finance and technology, ensuring sustainable growth and financial integrity.

### MANAGEMENT TEAM

DirectorsNon-ExecsAdvisorsDevelopersSupportComplianceTotalThreeFourTwoThreeOneOneFourteen



Cluberly's seed round is now complete and ensures our app is sufficiently funded to meet our end-of-summer launch.

To ensure we achieve our targeted growth, we need to accelerate our marketing. To achieve this, we aim to secure a significant amount of funding to enable our January 2025 launch date.

Following this, the remianing funding once secured is forecasted to take us successfully through our first year of live operations.

## **ROUND TWO**

Having secured our initial seed capital we are now commencing our second round of funding to secure the final £1,500,000

Second round funding will be utilised to secure additional personnel and marketing to secure our first 20,000 users.

#### **FINAL STEPS TO LAUNCH**

## **FUTURE VALUATIONS**

Cluberly has established conservative forecasts for user acquisition costs and income from referrals, detailed below.

These projections are based on a modest marketing budget, with the potential for enhanced valuations through increased marketing expenditure from additional funding.

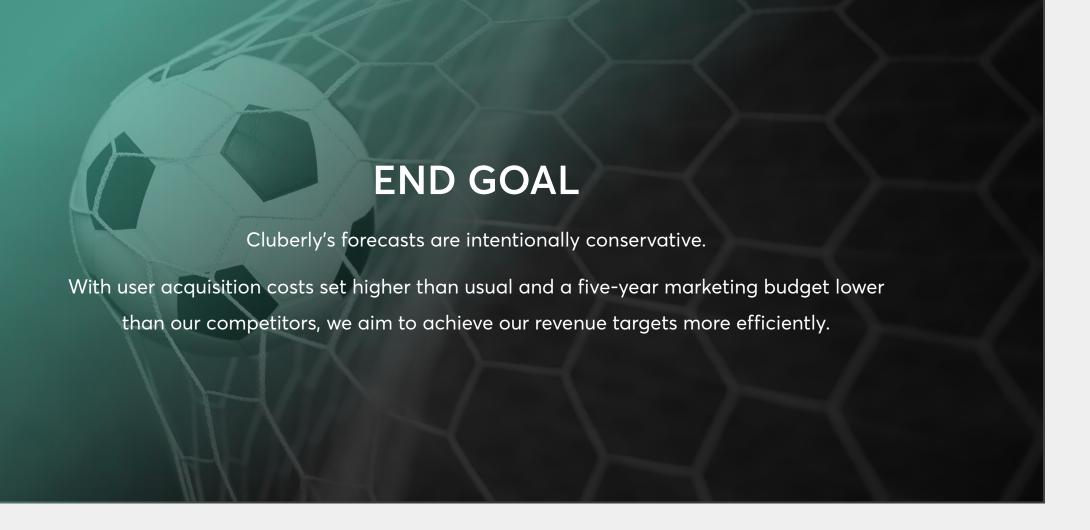


Securing a high future valuation is a primary goal for most investors, with many venture capitalists aiming for a 20-fold return to deem an opportunity worthwhile.

Cluberly is strategically positioned for a conservative valuation in excess of £100 million within five years, contingent on successfully meeting its forecasted milestones and exceeding expectations.

This potential for significant growth makes Cluberly an attractive prospect for investors seeking substantial returns.

### **CONSERVATIVE PROJECTED VALUATIONS**





Cluberly is committed to conducting annual funding rounds, providing our early investors with flexible options.

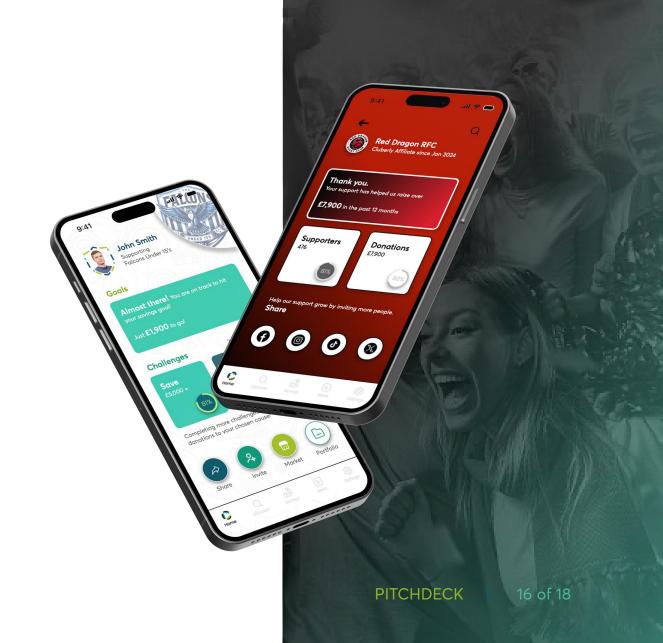
These investors can either exit their investment early or increase their stake in the company.

Looking ahead, after five years, our strategic goal is to either take Cluberly public through a listing or facilitate the sale of the company to a larger consortium.

This move is contingent on achieving our targeted user base, thereby maximising value for our stakeholders and offering a significant return on investment.

## £100,000 INVESTOR ROI PROJECTIONS

- ✓ A Cause for Good.
- ✓ Proven Business Model.
- ✓ Tax Incentives.
- ✓ Cost-Efficient Operations.
- ✓ Target Market Readiness
- ✓ Powerful PR and Marketing Potential.
- ✓ Independently Assessed.
- √ Global Expansion Potential.
- ✓ Strong Return on Investment Potential.
- ✓ Momentum and Clear Path to Launch.



## **SERVICE PROVIDERS**

Assisting the Company achieve its goals requires a complete set of service providers.

**Whitehawk Corporate Services Ltd** 

Corporate Support www.whitehawkcs.co.uk

Wilson Wright LLP

Auditors www.wilsonwright.com

**Richards Associates Ltd** 

Accounting & Secretarial www.richardsassociatesltd.co.uk

Maddox Legal ltd

Corporate Law Services www.maddoxlegal.co.uk

## **NEED MORE INFO?**

Click the images below to open:

#### **OFFER DOCUMENT**



## **INFORMATION MEMORANDUM**



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