

PITCHDECK - SECOND ROUND



The content of this promotion has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of the property or other assets invested.

- ✓ 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**



GAME CHANGING

Searching for an outstanding investment opportunity?

Do you have a passion for sports and the community?

Introducing Cluberly: a novel subscription-based savings and investment app that's not only financially savvy but also dedicated to supporting grassroots sports and community-backed causes.

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

Monthly
Subscription
Costs
£1 - £2.99

Transaction Cost
to User
0.45%

3rd Party Licence
Fees
0.2% p.a

Avg Annual User
Savings
£2,000 -£5,000

Targeted 5 Year
Revenues
+£20 Million

Targeted 5 Year
AUM
+£1.5 Billion

Targeted 5 Year
Users
+300,000



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.

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.

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 +

Estimated Valuation

£150 Million+
£200 Million+

Marketing Budgets

£30 Million+
£50 Million+



TRULY UNIQUE

Cluberly stands out as the first company to pledge a remarkable 50% of its revenues to good causes. Yes, you read that correctly - a full 50%!

Cluberly is committed to donating half of its fees to schools, charities, and sports-based clubs. While this approach might seem counterintuitive, it is in fact, a strategic and impactful marketing strategy.

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
Categories
Charities

Schools



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

Target Market
Middle/High
Income Earners

Target Users
Sports Fans
Parents

User Base
21 Sports Fans

UK Clubs
150,000

Charities
170,000

Schools
24,000

Advantages
Socially
Responsible



FAN POWER

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

Acquisition Cost Per User	New Users Per £1,00,000 Spend	Target Referral Rate	Referral Cost Saving Per User	Increased User Acquisition	Advantages Over Competition	Reduced Marketing Cost
£50	20,000	5% to Invite 5 New Users	£23		Tax Efficient	



USER LOYALTY

Cluberly transcends beyond just saving and investing.

Included in the Cluberly app is a marketplace feature that enhances connectivity between clubs and fans and creates additional revenue streams.

But most crucially, Cluberly's goal is to spark conversations about saving and investing, fostering financial awareness and literacy.

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 cause-based 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

Step 1

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
savings 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

HMRC APPROVED

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.

OFFER DETAILS

Target Raise
£2,000,000

SEIS & EIS
Approved

Offer
Equity/Shares

Initially Raised
£500,000

Remaining Raise
£1,500,000

Valuation
£5,600,000

Share Price
£0.56

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.

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).

USE OF FUNDS

App Development
£312,000

Staff Salaries
£364,000

Marketing
£1,094,000

Offices & IT
£70,000

Services
£130,000

Miscellaneous
£30,000

Total
£2,000,000



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

Directors

Three

Non-Execs

Four

Advisors

Two

Developers

Three

Support

One

Compliance

One

Total

Fourteen



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.

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 remaining funding once secured is forecasted to take us successfully through our first year of live operations.

FINAL STEPS TO LAUNCH

Press Release
Announcing Our
Launch Date

API Connectivity
Final Integrations
of the App

Offices
Located in
Berkshire

Recruitment
Communications
& Marketing

Marketing
Initial Targeted
Outreach

Beta Testing
Early Bird Users to
Gather Feedback

Official Launch
On Track for
January 2025

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

Dev Year Valuation	Year 1 Valuation	Year 2 Valuation	Year 3 Valuation	Year 4 Valuation	Year 5 Valuation	Total ROI Over 5 Years
£5,600,000	£9,758,800	£22,735,043	£45,987,234	£79,858,484	£124,348,793	893%



END GOAL

Cluberly's forecasts are intentionally conservative.

With user acquisition costs set higher than usual and a five-year marketing budget lower than our competitors, we aim to achieve our revenue targets more efficiently.

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

Dev Year Share Value
£100,000

Year 1 Share Value
£124,499

Year 2 Share Value
£240,713

Year 3 Share Value
£447,532

Year 4 Share Value
£744,765

Year 5 Share Value
£1,131,351

Total ROI Over 5 Years
£1,031,351

- ✓ 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





**BE PART OF A TRULY
UNIQUE
COMMUNITY
INSPIRED BUSINESS**

