



Pulse on Business

2021

Overview

The Problem: 82% of small business failures are due to poor cash flow management and understanding per the US Bank and SCORE Megaphone of Main Street studies.

Current accounting software relies on humans to record, validate, and/or categorize transactions before providing financial results. Due to this traditional accounting process, financial results are not provided until 15 days after the month end close.

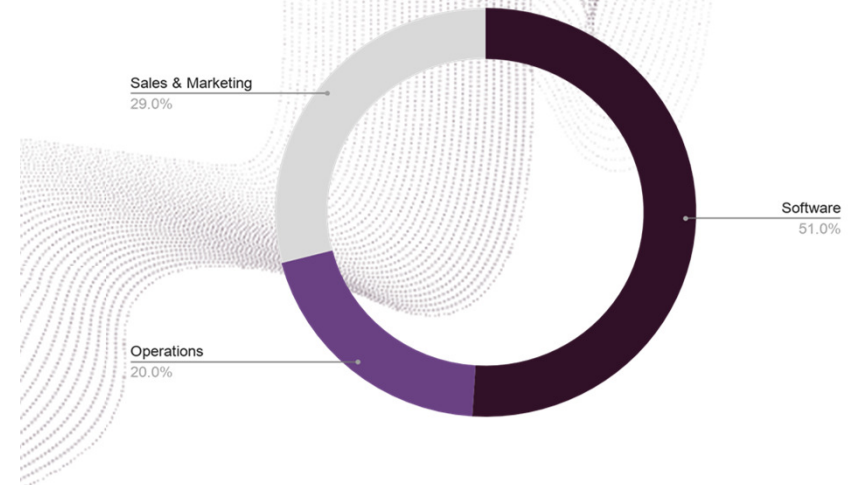
Our Solution: We use artificial intelligence and natural language processing to record and categorize transactions based on accounting principles, therefore providing powerful financial insights and key performance indicators in real-time.

Our Founder & CEO has been successfully working with small business owners on improving their financial results for the last 14 years as founder and operator of The Accounting Experts. Due to this extensive work with small businesses, Olivia Aqui identified the need for a software solution that solves these problems.

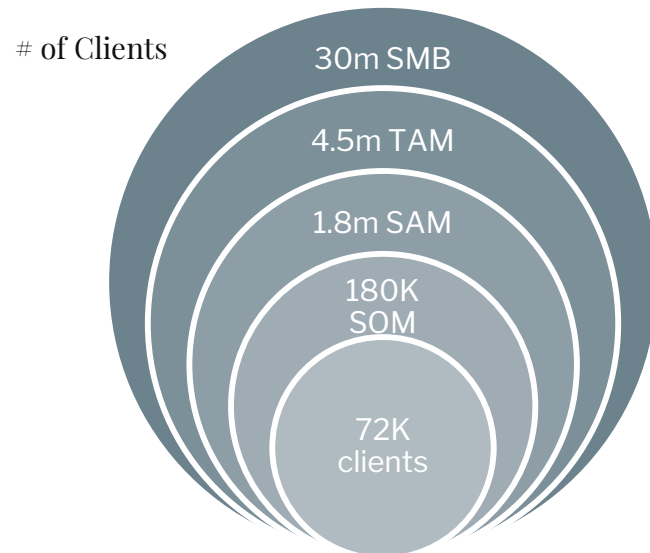
Capital Raise

We are looking to raise \$3 milion to build the minimal viable product and kick start the operations

Use of Proceeds

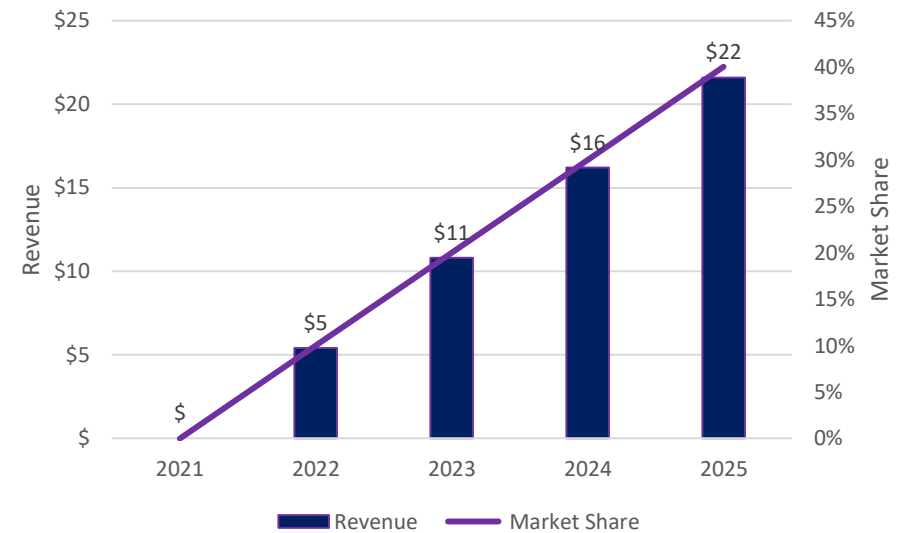


Market Sizing



- 30 million small and medium businesses in the U.S.
- 4.5 million business software users (QuickBooks, etc.) comprising the Total Available Market (TAM).
- 1.8 million users in service industries which will be our Serviceable Available Market (SAM).
- 180,000 do-it-yourself (DIY) clients will constitute the Serviceable Obtainable Market (SOM).
- Our target market share is 40% in 5 years or 72,000 clients.

Revenue and Market Share



- Revenue forecast \$22 million by 2025 based on 72,000 paying customers and a \$25 monthly fee.
- Net income forecast 14 million by 2025 based on the following assumptions:
 - Our gross margins will be in the 50%-75% range.
 - Our annual fixed costs are expected to be \$2.5 million once the operations are launched.

Behind Veranda

The Core Team



Olivia Aquí
CEO & Founder

Olivia is a seasoned financial executive with 31 years in the accounting industry. She has successfully helped businesses save over \$10M through strategic analysis and financial direction. She founded The Accounting Experts in 2007 and has dedicated her CFO expertise over the past 13 years to helping small businesses grow and overcome their financial challenges.

Through her work with small business owners, she is inspired to empower and educate small businesses by providing financial tools and KPI's to drive business success.



Nikolay Sudarikov
Technology Expert/Lead

Nikolay is an innovation leader and software architect with more than 15 years in the technology space. As founder of CTO-as-a-Service, he consulted more than 20 start-ups on how to gain a disruptive competitive advantage using the latest innovative technology in a variety of industries, including Fintech. His knack for inspiring software engineering productivity lends to his success in technology leadership and building strong teams. For five years, he worked at Just Eat (JET.L) from growth phase to IPO and beyond, overcoming all scalability challenges related to technology, people and processes and helping the company achieve a £5.5B valuation.



Art Baker
Strategic and Finance
Expert/Lead

Art is an elite talent in mergers and acquisitions and finance. He has over 15 years of experience evaluating, modelling and advising on M&A opportunities totaling \$70 billion in value across various industries and for companies including Smart Start, AAA, General Motors, Royal Bank of Canada and Direct Energy. He received an international investor relations award for two consecutive years and wrote a thesis on international mergers and acquisitions, earning him further respect in the financial world. Additionally, Art was a founding member at two start-ups in the mobility space, overseeing growth from concept to a ubiquitous transportation solution in the ten largest American cities.



Tara Prien
People and Business
Development Expert

Tara is our most versatile team member, with over 15 years of experience in development and entrepreneurship. Through her training and design expertise, she has directly implemented growth opportunities for four educational organizations, spearheaded the expansion of corporate and community partnerships, and transformed underperforming teams and programs, increasing performance by up to 25%. Her aptitude for analyzing program KPIs earned her graduate recognition at the University of Chicago and has driven her success in identifying key client needs, increasing performance outcomes for diverse teams, and building efficient administrative supports. Tara was recognized nationally for her early program development and community partnership talents at a White House ceremony in 2008.