

# BuildUp

Empowering Communities!  
One Transaction at a Time!

# Problem

Small businesses, which make up 99.9% of all U.S. businesses and employ 45.9% of the private workforce, often struggle due to limited resources and support. This leads to missed opportunities for customers to access better value, savings, and meaningful local connections.



Transaction Fees  
Reduce Profit  
Margins

In 2023 the US businesses paid ~200 Billion in “swipe fees” which is significant, further squeezing the already limited profit margins of small businesses.



High Customer  
Acquisition &  
Retention Cost

Small businesses face costly and ineffective tools for attracting and retaining customers in a competitive market.



Lack of Access to  
Capital

High-interest loans and complex processes shut many out. Minority-owned businesses face a 42% loan denial rate, nearly triple the 16% faced by non-minority-owned firms.



Consumers are  
unaware of local  
Businesses

67% of consumers are unaware of unique local businesses, as large retailers dominate attention and overshadow community-based alternatives.



Lack of Instant  
gratitude at Local  
Businesses

Local businesses often lack loyalty rewards and instant gratitude, leaving consumers without meaningful benefits

# Solution



## Empowering Local Businesses

BuildUp pools micro-roundups from everyday transactions to user's digital wallet to support local businesses by spending or lending.



## Boosting Local Economies

Incentivizes shopping local with rewards and reinvests business repayments, creating a sustainable cycle of growth and community wealth.



## Driving Customer Loyalty

Exclusive rewards and DeFi-powered revenue sharing reduce acquisition costs and enhance visibility for local businesses.



## Measurable Impact

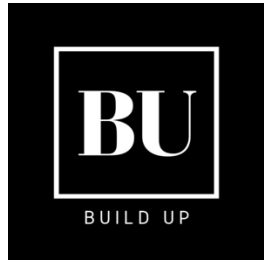
Transparent dashboards show users their role in creating jobs, growing businesses, and strengthening the economy.



## Scalable Revenue Model

Monetizes through minimal transaction fees, subscriptions, and marketplace commissions, tapping into a \$100B+ market.

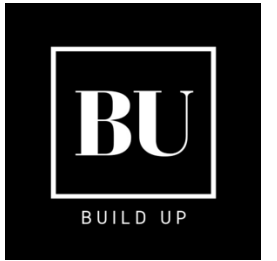
# How it works?



- **Seamless Contribution**
  - Securely connect the bank account, and BuildUp automatically sets aside a percentage of your everyday transactions into your digital wallet.
- **Support Local Businesses**
  - Use your funds to make purchases or contribute to pooled loans that directly fuel the growth of local businesses.
- **Earn and Give Back**
  - Businesses repay loans via a small revenue share, which is redistributed as passive income while reinvesting in the community.
- **Unlock Reward**
  - Enjoy exclusive discounts, incentives, and passive income for consistently supporting local enterprises and engaging with the platform.
- **Track Your Impact**
  - Monitor your contributions, see businesses flourish, and witness your role in strengthening the local economy through our intuitive dashboard.

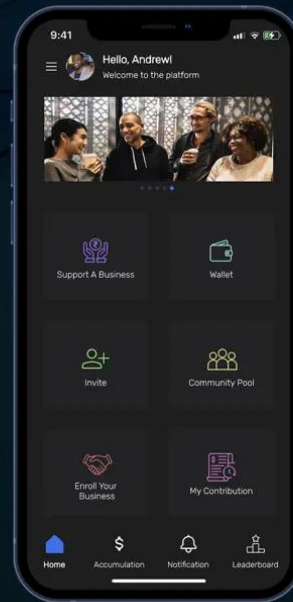


# BuildUp – Shop Local



## BUILDUP

BuildUp is a platform geared at incentivizing consumers to circulate their dollars to support black-owned businesses in your community effortlessly by rounding up your spare change from everyday transactions

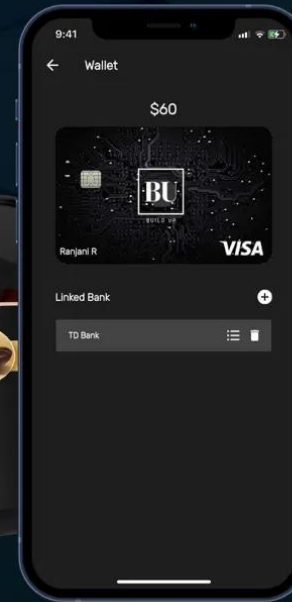


## Small change equals big impact

+\$0.50

Spare change from transactions are placed into a digital wallet and community pool, that is used to pay for goods and services or lend to registered small businesses in your community

\$2.50  
Coffee

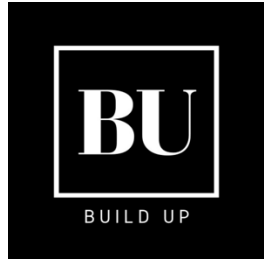


## Be a part of an ecosystem

-  Set your round-ups to \$5 increments 
-  Keep your money circulating in your community
-  Discover, shop local and lend to business owners in your area 



# Why Now?



- **Explosive Growth in DeFi Market**

- The decentralized finance (DeFi) market is projected to grow at a CAGR of 46.8% from 2024 to 2032, unlocking massive revenue potential for low-cost, transparent financial solutions tailored for small businesses.

- **Digital Transformation Opportunity**

- The convergence of blockchain technology, projected to grow from \$32.69 billion in 2024 to \$162.84 billion by 2027, and the rising consumer preference for digital-first financial solutions, with 89% of U.S. adults now using digital payments, creates a pivotal moment for BuildUp to capture market share, address critical challenges, and unlock transformative potential.

- **Economic Challenges at a Critical Point**

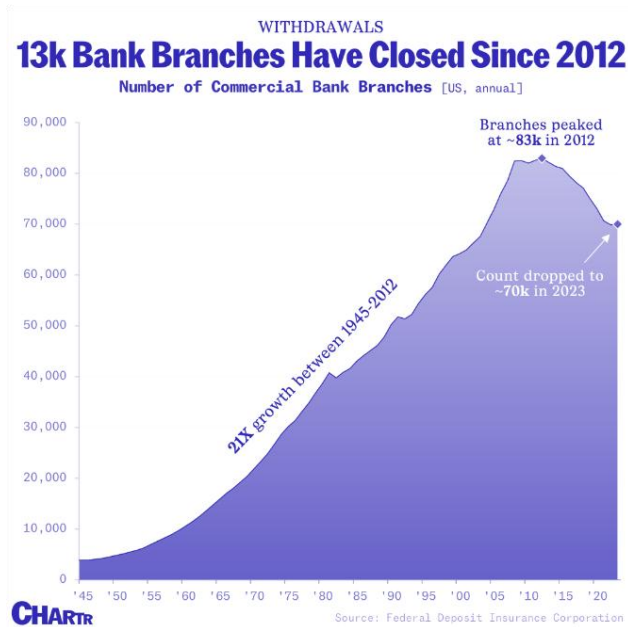
- Inflation, labor shortages, and supply chain disruptions impact 56% of small businesses, creating an urgent need for innovative solutions to ensure their sustainability.

- **Rising Demand for Innovation**

- The pandemic accelerated the move to digital-first financial services. With 6M users on platforms like Marcus and 80% of U.S. small businesses as solo ventures facing mounting operational challenges, the need for tech-driven solutions connecting businesses to communities is greater than ever.



# Market Opportunity



Millennials say they would switch accounts for better rewards

SOURCE: Kasasa © March 2017 The Financial Brand



\$17 Trillion Languish in Low-Interest Bank accounts

x



28% of Banking is at Risk of Disruption Due to Fintech

x



Captures 1% of Disruption

=



#48 Billion in Deposits

+



2 Million Members

# Business Model



Buildup is free for users who accumulate spare change.

Free

SUBSCRIPTION



Payment gateway for our online businesses and brick-and-mortar stores with the BuildUp Visa card.

Up to 2% + \$0.10

Payment Processing



Business owners pay for targeted advertising.

Upto \$12 /month

ADVERTISING

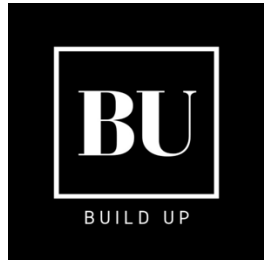


Premium Subscription  
Revenue from lending  
Marketplace commission  
Data Analytics Services

Much More...



# Competitive Landscape



	BuildUp	Shopify	Square	Etsy	Acorns	iBotta
Seamless Roundups	Yes	No	No	No	Yes	No
Local business Focused	Yes	Yes	Yes	Yes	No	No
Payment Processing Fee per transaction (In Person)	Up to 2% + \$0.10 USD	NA (3 <sup>rd</sup> Party)	2.6% + \$0.10 USD	3% + 0.25 USD	NA	NA
Loyalty Rewards System	Yes	No	No	No	No	Yes
DeFi/Blockchain Powered	Yes	No	No	No	No	No
Lending to Local Business	Near Future	No	No	No	No	No



# Competitive Advantage

- **First-to-Market**

- The first platform that connects customers with local business through roundups, tapping into a \$12 trillion SMB market in the US.

- **Lowest Payment Processing Fees**

- Offers the lowest payment processing fees, saving businesses money.

- **DeFi Integration**

- Uses decentralized finance for transparent, low-cost funding access for small businesses.

- **Community Rewards**

- Unified rewards system boosts customer loyalty across all BuildUp businesses.

- **Micro-Lending**

- Everyday transactions fund small businesses through a community-driven lending pool.

# Go-To Market Strategy

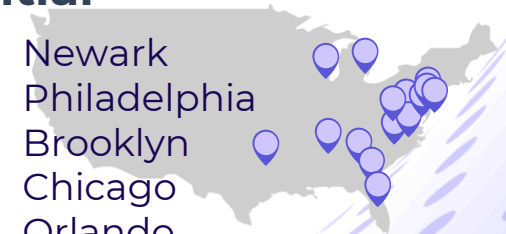


- Accelerate Growth by onboarding **businesses** with a compelling low-transaction-fee value proposition
- Empower onboarded businesses to attract and retain **customers** with impactful loyalty rewards
- Build strong relationships with the Small Business Administration & Development Centers (**SBA & SBDCs**), and **Chambers of Commerce** in target cities.
- Launch **Gift Card Matching Programs** with sponsorships from organizations aligned with our shop-local vision, in partnership with Economic Development Councils.
- Partner with **high-traffic shopping centers and malls** to onboard small and medium businesses (SMBs) connected to them.
- **Launch a community-driven movement to support SMBs and encourage local shopping.**
  - Launch an **Ambassador Program** and **partner with influencers** to onboard businesses and amplify the message.
  - Organize scheduled events like **Small Business Saturday** to encourage movement activities.
  - Run focused **social media campaigns** with inspiring short videos featuring **success stories** of participating businesses.

## Target Cities

### Initial

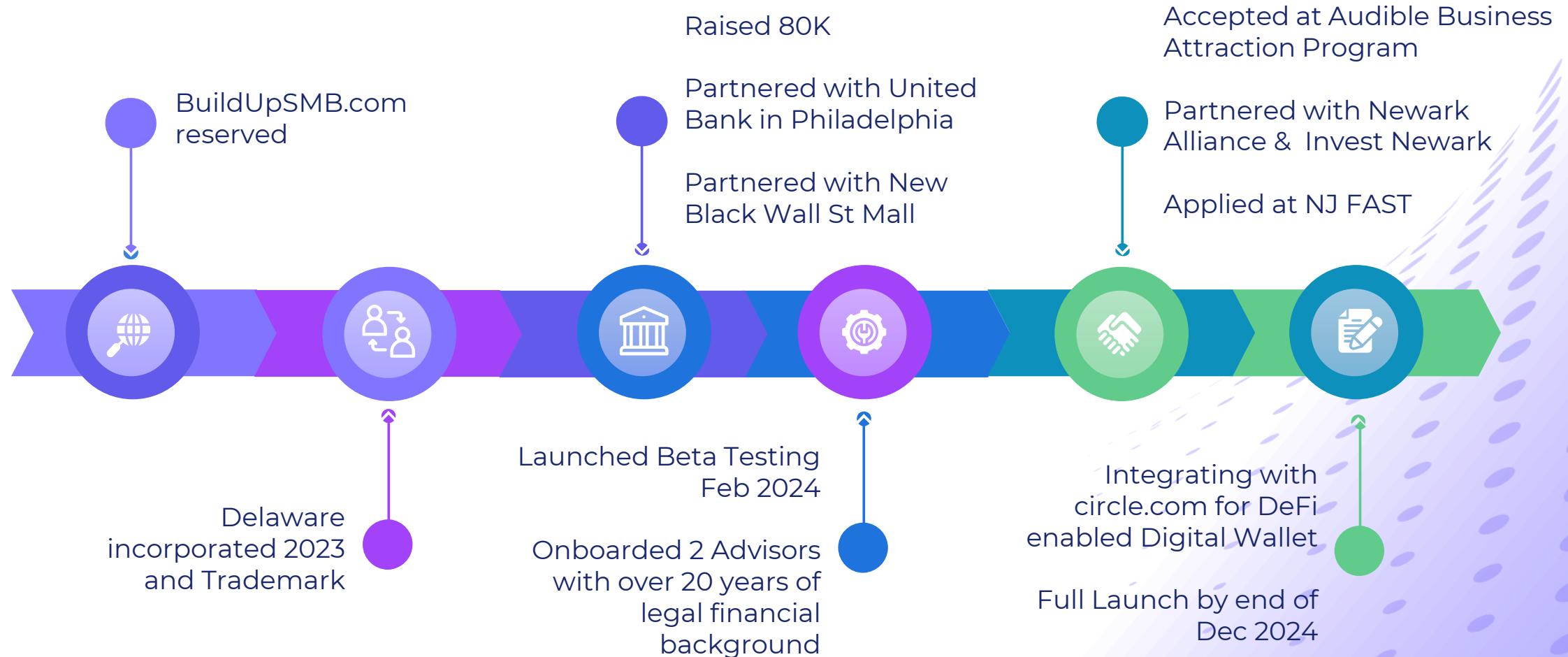
- Newark
- Philadelphia
- Brooklyn
- Chicago
- Orlando
- Atlanta



### Near term expansion

- Detroit
- Memphis
- Dallas
- Bronx
- Jacksonville
- Queens
- Manhattan
- Charlotte
- Washington

# Traction



# Team



**Andrew Thomas**

CEO

Visionary leader leveraging blockchain to empower underserved communities and support small businesses



**Padmanabhan VijaiSenthil**

CGO

Growth strategist with deep expertise in business expansion, technology innovation, blockchain, and E-commerce.



**Steven Burg**

CTO

Accomplished Tech expertise in software innovation, leadership, Blockchain and successful tech company exits.



**Gergory Stone**

Legal Counsel

Experienced corporate attorney specializing in startups, business growth, and creative legal solutions



## Advisors



**Anessa Santos**

Blockchain Attorney

Expert attorney specializing in fintech, digital asset regulation, and corporate compliance.



**Nick Yoder**

Financial Specialist

Expertise in trading, derivatives structuring, and advanced cryptographic solutions.

