



**THE SMART WAY**

**TO TEACH KIDS**

**ABOUT MONEY**

Bringing Personalized Financial Literacy to  
the Next Generation

# We Are Facing a Financial Literacy Crisis



**74%**

of people in US are living paycheck to paycheck



**33%**

have \$0 saved for retirement



**60%**

can't cover \$1,000 emergency

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## AND YET

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**ONLY 6 STATES**

Require a financial literacy class



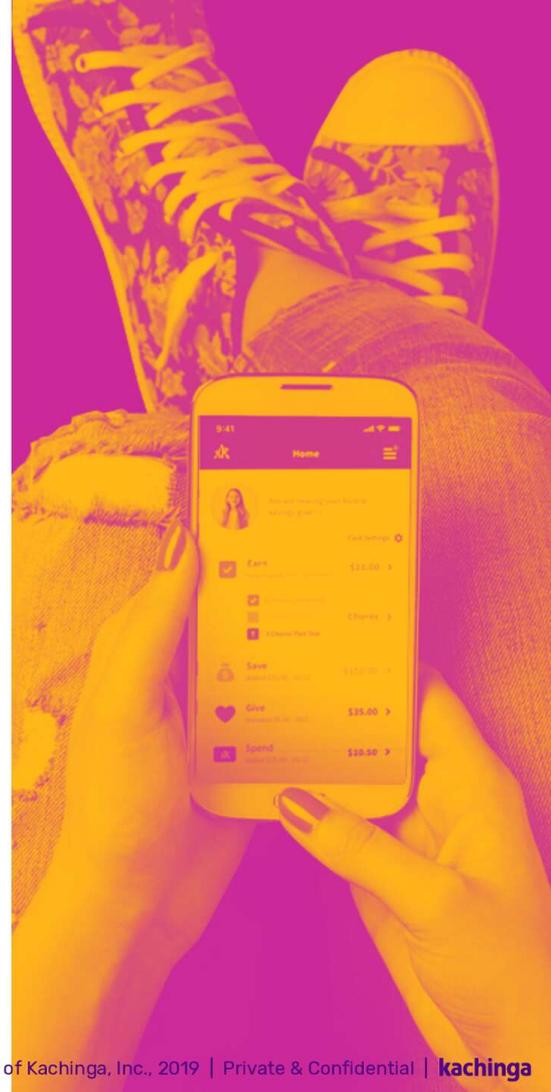
**MOST PARENTS**

lack the time, knowledge & confidence to teach their kids



Peace of mind for parents.  
Financial independence for kids.

Our mission is to bring financial literacy to the next generation by helping parents teach their kids to be smart with money



# Kachinga Helps Parents Raise Financially Smart Kids

**Allowance, chore & savings management app**

**Secure debit card with parental controls**

**Personalized guidance & education**



# Provides Clear Benefits for Parents & Kids

## For Parents

### Convenience & Peace of Mind

Fast & easy money transfers

Track & control spending

Tools & guidance to teach kids

1

2

3

## For Kids & Teens

### Freedom & Responsibility

Easily track earnings & savings

Spend online or in stores

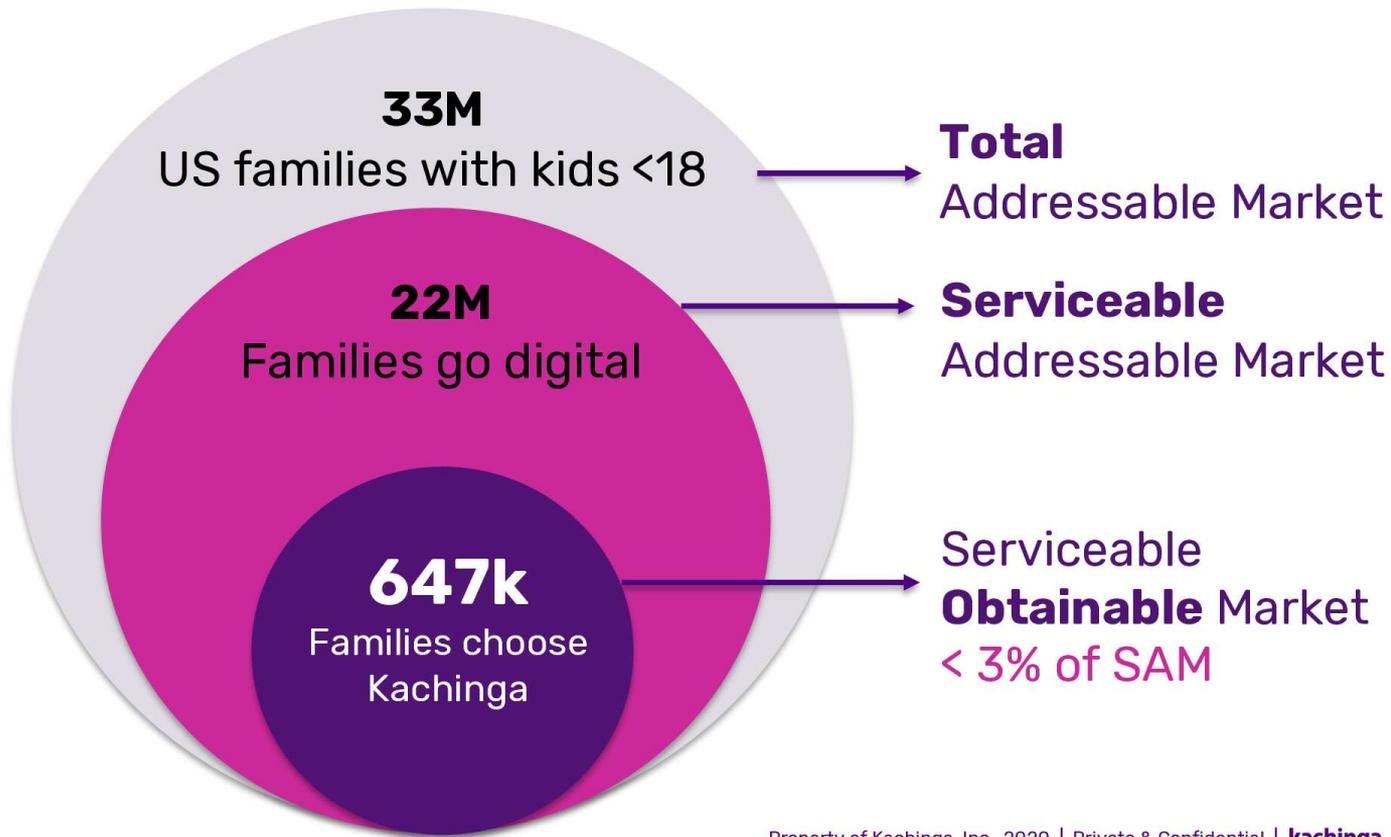
Gain real-world money experience

# Lead Shift Of Massive Market From Cash To Digital



**\$91B**

Spent by US  
kids annually



# Teaching Kids the Smart Way to Manage Money



- One-time or recurring money transfers
- Empower kids to earn money inside & outside the home while allowing parents to track



- Set near & long-term savings goals
- Allow family & community to contribute to kids' savings goals



- Donate to the causes kids care about
- Enable family & community to match contributions



- Track where the \$ goes with real-time spend notifications
- Set limits for or block stores/categories

**Helping kids get what they want, while learning what they need**

# Options To Fit Every Family



## Virtual Money

**Free**

Parents manage & track money they're holding elsewhere for their kids. Perfect for younger kids!



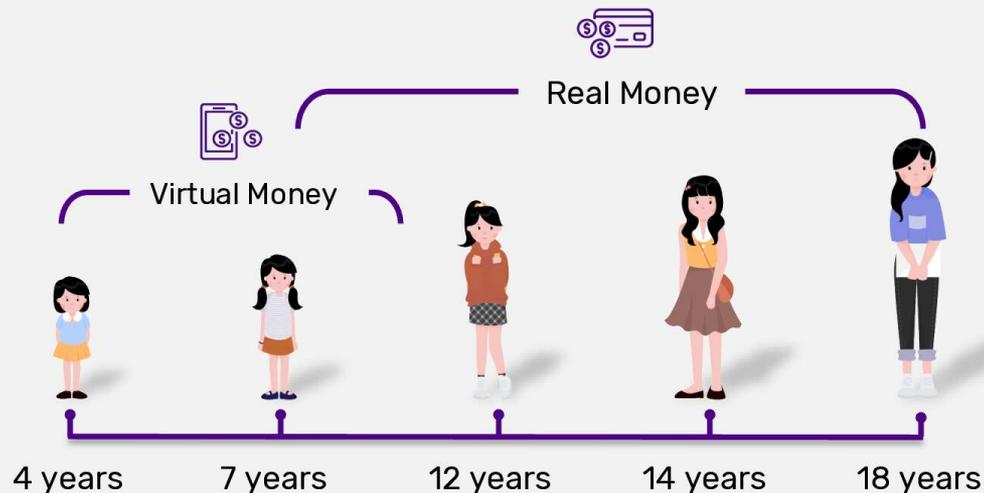
## Real Money

**\$36/year/child**

Parents connect their bank account to transfer money to their kids' debit card to provide critical real-world experience.

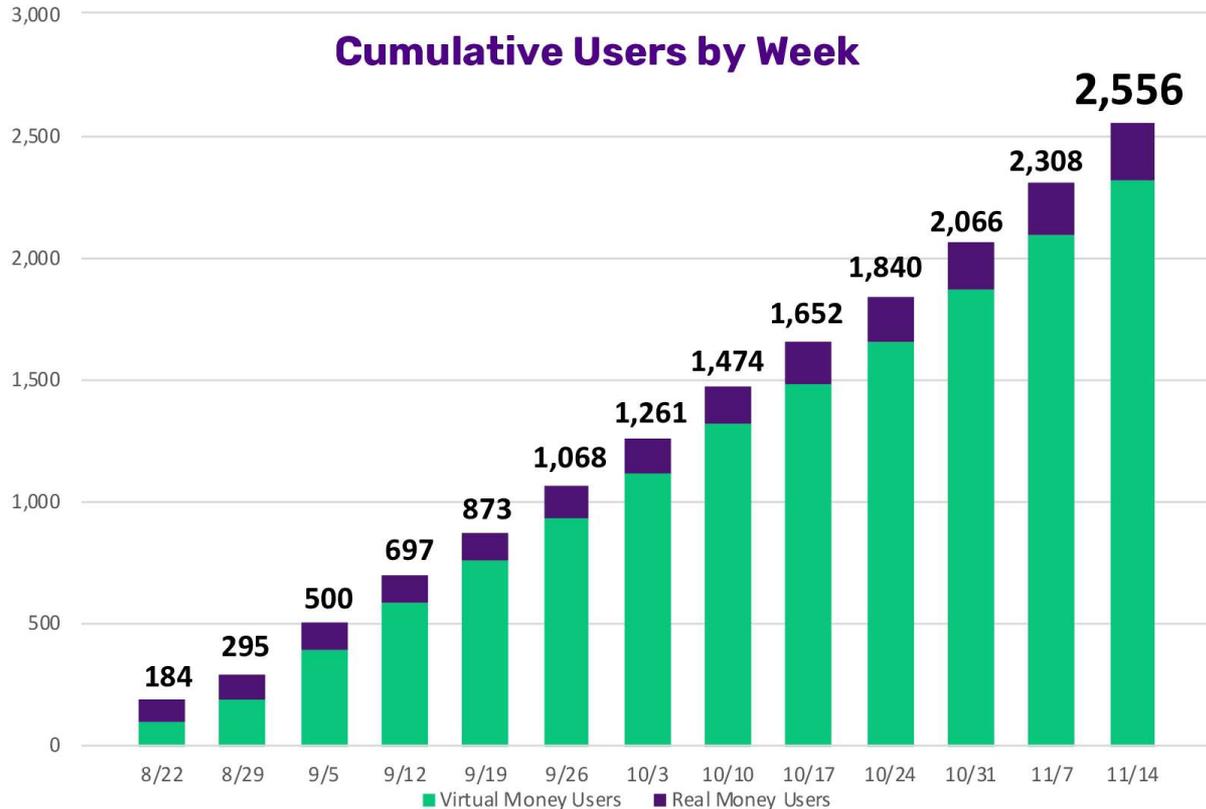
## You Can Choose What Works Best For Your Family

Parents choose which kids are ready for a Kachinga debit card to make purchasing decisions on their own.



# Early Traction Demonstrates Demand

## Cumulative Users by Week



**25%**

**Week over Week  
Growth**

**50%**

**Kids Average  
Savings Rate**

# A Passionate Team Of Experts (and Parents!)



**John McIntyre**  
CEO

- Serial entrepreneur
- Built 3 SaaS companies from start-up to \$30M+ ARR



**Elaine Werffeli**  
Chief Analytics Officer

- Customer acquisition expert
- Former Dir. of marketing sciences at MSFT



**Mike Shane**  
CTO

- Expert in consumer & financial apps
- Built & leads dev team of 100+ in Philippines



**Paul Lee**  
IA Architect

- ML/AI/IA technology expert
- Former chief market analyst for MSFT



**John Zdanowski**  
CFO

- 20+ years with consumer & financial start-ups
- Raised > \$300M & led successful exits including IPO



# Renowned Education & Financial Industry Advisors



**Sam Hayes**

- FinTech and financial services industry expert
- Seasoned BizDev & Ops executive with startups & Fortune 500 companies



**Jim Marggraff**

- Expert in technology-based learning systems for kids
- Serial entrepreneur and inventor including LeapFrog's LeapPad Learning System



**Robyn Morrison**

- Financial literacy & financial services expert
- 20+ years in banking & wealth management
- Focused on social impact of FinLit



**Maneesh Sagar**

- Expert at driving growth via BizDev
- Serial entrepreneur & successful VC
- Innovation fellow at Columbia Business School

# Extended Family Engagement Supports Virality

**Allows Grandparents, Aunts & Uncles to Contribute to Child...**

## **Gift Giving Made Easy**

Easily contribute to one or more Save goals or directly transfer to the child's Spend account

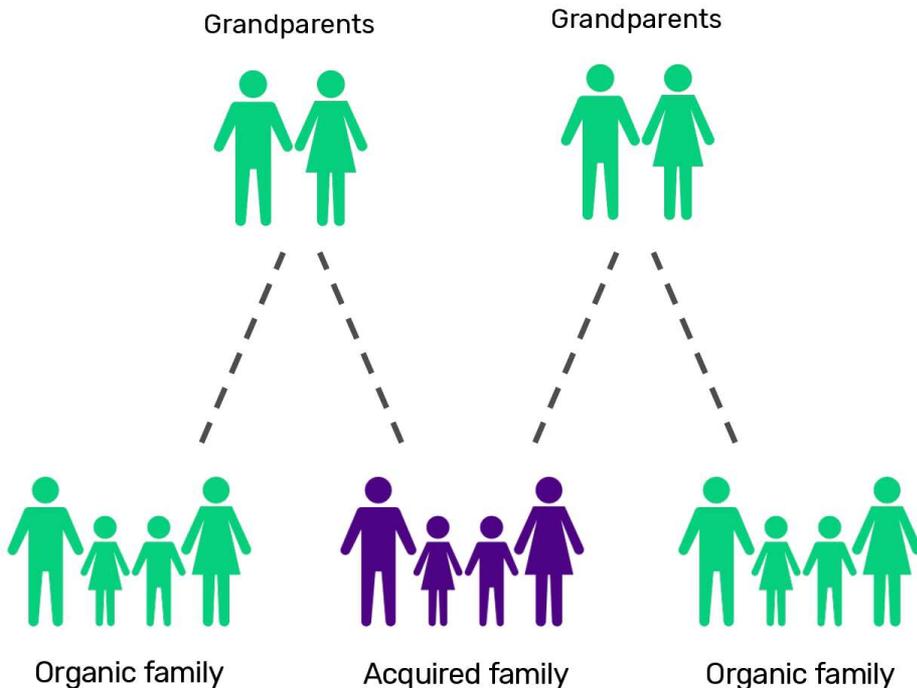
## **Support Savings & Giving Goals**

Be notified of new goals created by the child and contribute to or match funds for the goals

## **Enables Stronger Connection**

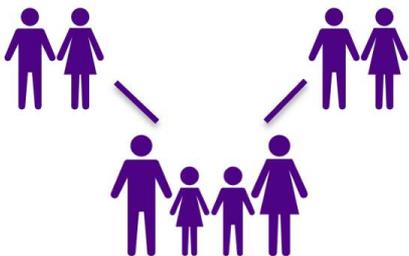
Provides insight into the child's interests to increase engagement with extended family members

## **...Creating An Organic Community**



# A Robust Go-To-Market Strategy

## Social & Community



Extended family virality  
Kid refer-a-friend program  
Parent blogs

## Digital Advertising



Search/display/video  
Google/Facebook  
Tech-driven CAC

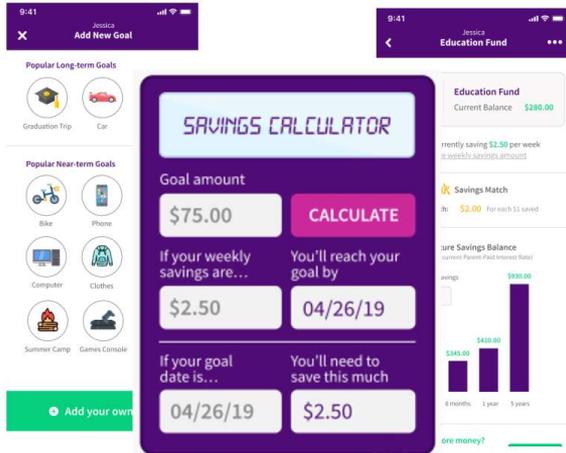
## Channel Partnerships



Wealth mgmt./CFPs  
Local banks/credit unions  
Advocacy orgs/schools

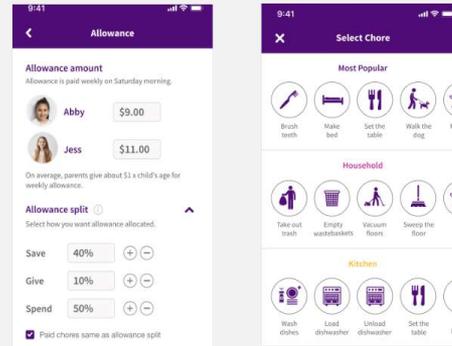
# Focused on Financial Education As Key Outcome

## Tools



Savings Calculator  
Parent Match  
Parent Paid Interest

## Insight & Guidance



Popular Chores, Allowance Amount & Split Guide  
Child Comparison to Avg  
Teaching Moment Alerts with Tips

## Educational Quizzes

**Coming Soon!**

Parent Paid \$ Incentives  
Gamify with Contests & Leaderboards  
Child Progresses Through Levels (Level Up!)

# Augmented Intelligence Drives Differentiation

## Financial Education



### Answer parents' questions

Guide decisions about allowance, chores, savings goals & more

"What chores & savings goals are appropriate for my child?"



### Identify teaching moments

Notify parents of opportunities to teach critical money lessons

Child's below average savings rate generates parent prompt with recommendations on how to improve



### Parents & experts helping parents

Connect experts & parents with other parents facing challenges to share practical advice

"My child spends more than she earns, what should I do?"

## Personalization & Insights



### Identify trends & behaviors

Proactively share progress & comparison of child's money habits

"How do my child's spending habits compare to others?"



### Drive measurable results

Deliver most impactful advice based on child behavior & family dynamics

Use earn, spend & save history along with quiz results to correlate behavior/knowledge impact of specific advice



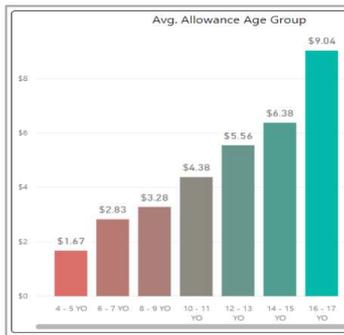
### Improve financial education

Help experts learn what advice works best to support financial literacy

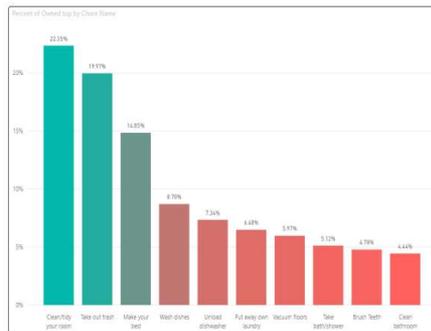
Use feedback of what advice works for whom to advance development of guidance/education

# Kachinga Data Analytics for Guidance & Insight

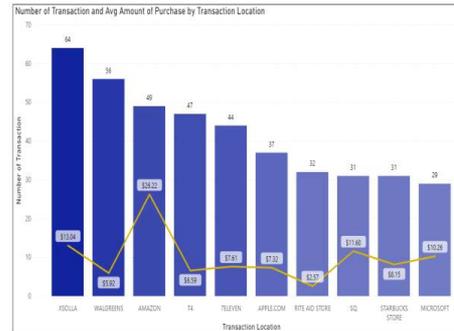
## Allowance by Age



## Top Chores



## Top Spend \$ & Locations



## Savings %



Parents already benefiting from data-driven guidance & insights

# Only Solution With Data-Driven Personalized Guidance

**kachinga**

 goalsetter

 GREENLIGHT

*jassby*

**gohenry**

 ROOSTER MONEY

	kachinga	goalsetter	GREENLIGHT	jassby	gohenry	ROOSTER MONEY
Debit card for kids w/parent controls						
Early age child engagement w/free option						
Extended family & community model						
Financial education outcome focus						
Data-driven personalization & insights						
Headquarters	US	US	US	US	UK	UK

Current digital competitors represent <5% of serviceable addressable market

# Target Exit Options: It's a Sellers Market

## Big Banks

Bank of America 

Capital One 

citibank

usbank 

## Payment Providers

Apple Pay



PayPal

AMERICAN EXPRESS

MasterCard

VISA

## Financial Mgmt.

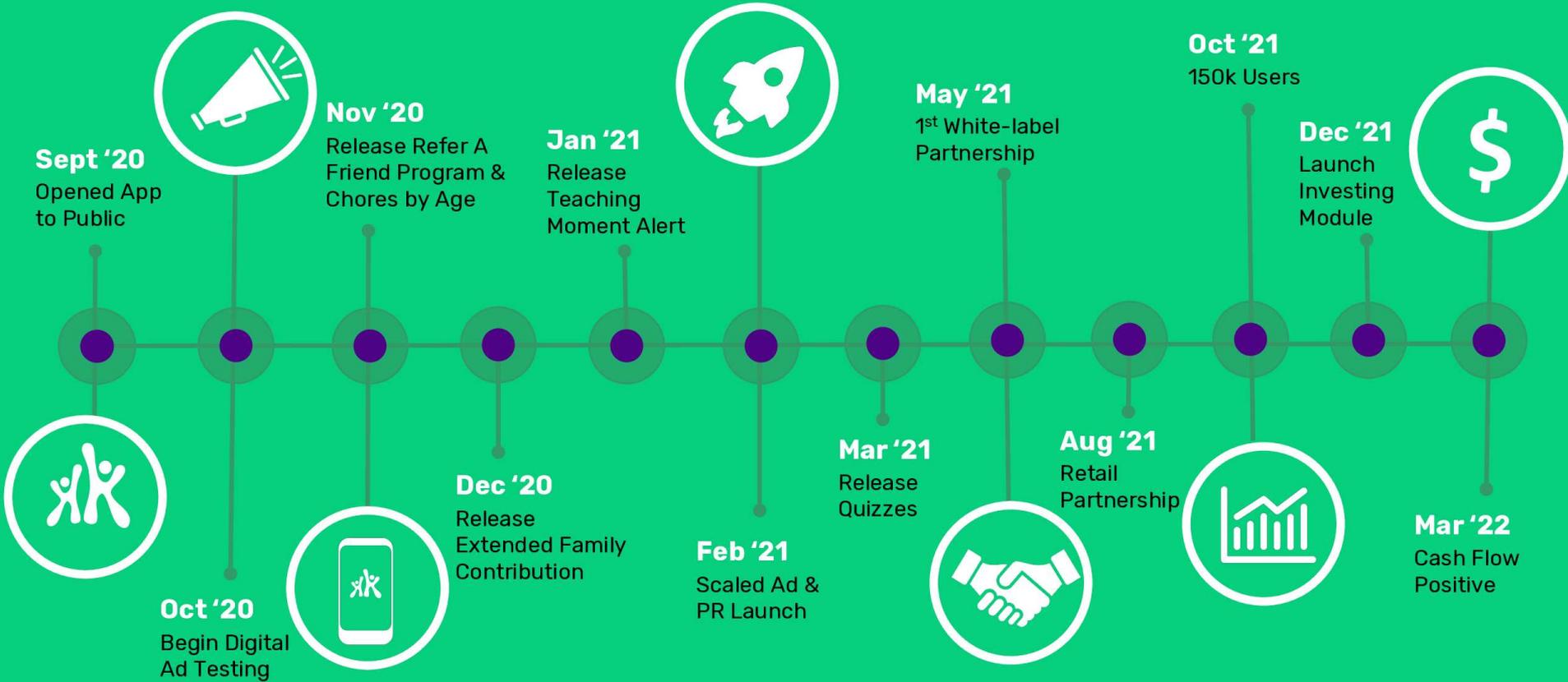
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charles SCHWAB

Morgan Stanley

 Fidelity INVESTMENTS

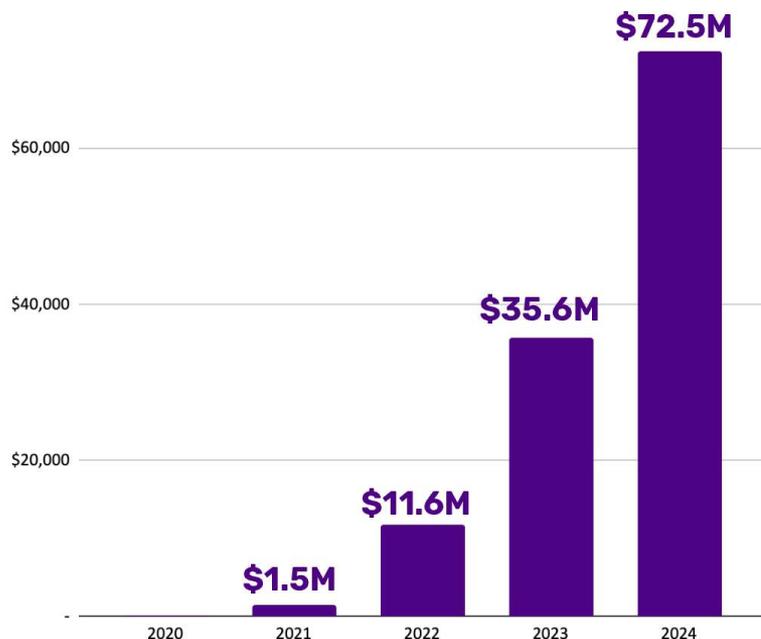
# Roadmap to Success



This slide contains forward looking projections which cannot be guaranteed.

# Compelling Financial Forecast

## Annual Revenue (\$000)



## Profit & Loss (\$000)



	2020	2021	2022	2023	2024
<b>Revenue</b>	<b>4</b>	<b>1,480</b>	<b>11,639</b>	<b>35,649</b>	<b>72,463</b>
<b>Gross Profit</b>	<b>(12)</b>	<b>198</b>	<b>6,201</b>	<b>25,800</b>	<b>56,077</b>
Engineering	244	613	2,655	5,616	8,624
Sales & Marketing	56	1,693	6,085	13,391	25,169
G&A	12	262	1,794	4,396	7,918
<b>Operating Expense</b>	<b>312</b>	<b>2,568</b>	<b>10,534</b>	<b>23,402</b>	<b>41,710</b>
<b>Net Income</b>	<b>(323)</b>	<b>(2,369)</b>	<b>(4,334)</b>	<b>2,398</b>	<b>14,710</b>
Investments	750	0	5,000	0	0
Cash	742	189	5,395	13,746	34,946
Subscribers (000)	2	88	317	647	1,029
Total Users (000)	9	337	1,214	2,478	3,942

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# Our Ask

## WE ARE SEEKING \$1M

\$400k in cash contributed by founders to date

### USE OF FUNDS



PR & advertising  
launch



Deploy quiz,  
extended family &  
investing features



Grow team from 6  
to 10 Mktg, Ops, Dev



Scale users to  
150k in 12 months



Reach cash flow  
positive in < 18 mo.



**kachinga**

**Contact us for more information**

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