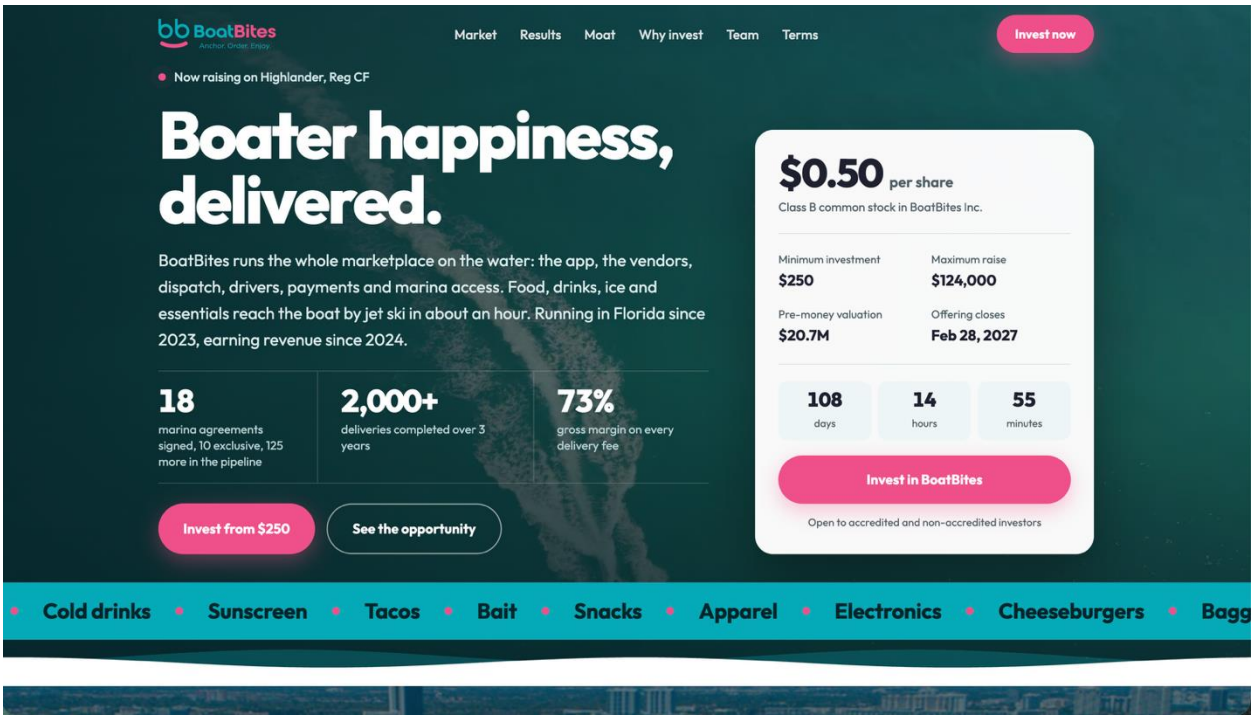
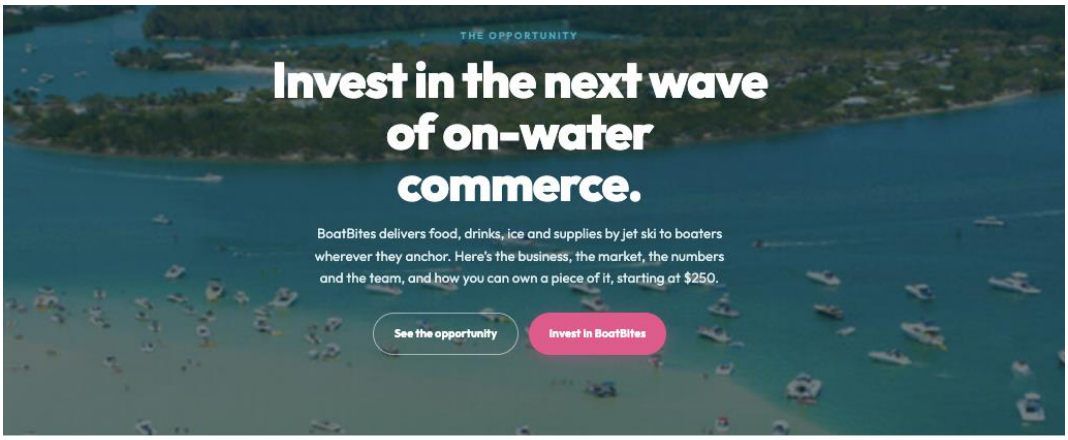

BoatBites
Anchor. Order. Enjoy.
Market
Results
Moat
Why invest
Team
Terms
Invest now
Now raising on Highlander, Reg CF
Boater happiness, delivered.
BoatBites runs the whole marketplace on the water: the app, the vendors, dispatch, drivers, payments and marina access. Food, drinks, ice and essentials reach the boat by jet ski in about an hour. Running in Florida since 2023, earning revenue since 2024.
18
marina agreements signed, 10 exclusive, 125 more in the pipeline
2,000+
deliveries completed over 3 years
73%
gross margin on every delivery fee
Invest from $250
See the opportunity
$0.50 per share
Class B common stock in BoatBites Inc.
Minimum investment
$250
Maximum raise
$124,000
Pre-money valuation
$20.7M
Offering closes
Feb 28, 2027
108
days
14
hours
55
minutes
Invest in BoatBites
Open to accredited and non-accredited investors
Cold drinks
Sunscreen
Tacos
Bait
Snacks
Apparel
Electronics
Cheeseburgers
Bagg



HOW IT WORKS

Uber Eats and Amazon, for the water.

Boaters have everything they need on the water, until they don't. The ice melts, the snacks vanish and someone forgot the sunscreen. BoatBites fixes that without anyone pulling anchor. Drop a pin, pick from local restaurants, marina grills and BoatBites essentials, and a trained, insured driver on a jet ski brings it to the boat in about an hour. The boat can drift. The order still finds it.



Step 1

Anchor.

Drop a pin in the app. Our geofencing finds the boat on the water, even as it drifts.

Step 2

Order.

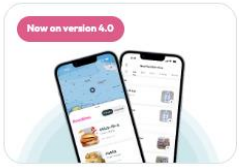
Pick from partner restaurants, marina grills and BoatBites essentials.

Step 3

Enjoy.

A trained, insured driver on a jet ski brings it to the boat, tracked live to the handoff.

Food • Drinks • Ice • Sunscreen • Bait • Apparel • Essentials



Boater app

Download on the App Store | GET IT ON Google Play

Driver app

Download on the App Store | GET IT ON Google Play

CUSTOMER PAIN

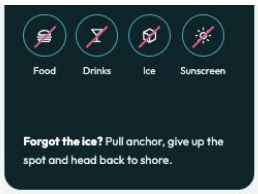
Boaters are among the most affluent Americans. Once they leave the dock, commerce stops.













Proven on the water: 2,000+ deliveries • Earning revenue since 2024 • Now expanding

Source: National Marine Manufacturers Association (NMMA)

MILLIONS OF BOATERS

Affluent boaters. Premium spend. Repeat occasions.

About 100 million Americans go boating every year, taking roughly 300 million trips. The core customer is affluent: 14.5 million boat-owning households, median household income of $90K to $110K+, and more than 90% own their homes. Each boater spends $5,000–$15,000 per year on boating and are on the water 20 to 30+ days a year, so every outing is another chance to order.

MARKET SIZE

100M

Americans go boating every year

300M

boat trips a year

14.5M

Boat-owning households

Backed by 100M+ annual boating participants.

27%

$200K+ households

High-income share that supports premium spend.

$90K–$110K+

Median boater household income

Roughly 15–30% above non-boater households.

90%+

Homeownership rate

Versus about 65% nationally. Stable, liquid customers.

$5,000–$15,000

Boating spend per boater, per year

3x to 5x a typical U.S. leisure budget.

20–30+ days

On the water each year

Frequent trips mean repeat orders and higher lifetime value.

Boaters already pay for convenience everywhere else. The boat is one of the few places they can't. Until now.

Source: National Marine Manufacturers Association (NMMA.org).

DELIVERY UNIT ECONOMICS

$75 per delivery. We keep $55.

Boaters pay a premium to stay on the water. After the driver and the marina are paid, most of the fee is ours.



WHERE EACH $75 GOES



Marina $5



AVERAGE DELIVERY FEE

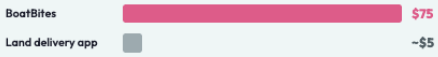
$75 paid by the boater, per delivery

73%
gross margin on every delivery fee

79%
margin on a typical order with alcohol and the 10% cart markup

0
boats, jet skis or kitchens owned. Gig drivers do the delivering.

Boaters pay 15× a typical land delivery fee



ROOM TO GROW THE FEE

Boaters told us they'd pay $90. We charge $75.

In 2023, we surveyed thousands of boaters from 26 states. The average delivery fee they said they were willing to pay was $90, before the $10 surcharge for adding alcohol to an order.

Surge pricing. When demand is high, BoatBites raises the delivery fee, increasing profitability on the busiest days.

Delivery fee boaters said they'd pay, by state



Source: BoatBites 2023 boater survey. Figures exclude the $10 alcohol surcharge.

BUSINESS MODEL

Delivery is just the first revenue stream.

BoatBites is a B2B2C platform: it earns from boaters, charter operators, marinas and brands, not just from the delivery itself.

73.3%
average gross profit on delivery

Delivery fees

Boaters pay a premium for on-water delivery. After the driver and the marina are paid, BoatBites keeps an average of 73.3% of each delivery fee: $55 of an average $75 fee.

Average delivery fee	$75 · 100%
Paid to the driver	$15 · 20%
Paid to the marina	$5 · 6.7%
BoatBites gross profit	$55 · 73.3%

10% cart markup
Every cart carries a 10% markup on top of the restaurant or store price.

$9.50 on a typical $95 cart

Alcohol fee
Orders that include alcohol carry an added fee.

$10 per order with alcohol

Charter boat servicing
Supplying charter operators whose guests can't buy food or drinks on board.

Target gross margin: about 76%

Memberships
Seasonal and annual tiers with rewards and loyalty benefits for regular boaters.

Target gross margin: about 60%

BoatBites bagged ice
House-brand ice, the one thing every boat runs out of. About $2 to make, $6 to $15 a bag.

Target gross margin: 67% to 87%

Sponsorships and advertising
In-app advertising, sampling and sponsorships with brands like Coca-Cola, reaching boaters right on the water.

Target gross margin: about 75%

The 73.3% delivery figure is based on the company's $75 average delivery fee. Margins for the other streams are company targets and may not be achieved.

WHY INVEST

Seven more reasons to come aboard.

BoatBites holds 18 signed marina agreements, 10 of them exclusive, with 125 more in the pipeline, giving us water access a competitor can't copy. Every order is profitable at the unit level: on a typical $95 order, we keep $68.70 after paying the driver, the marina and card fees. More than 2,000 deliveries are already done, four apps are live, and we grow with local partners instead of buying jet skis or kitchens. With a marine insurer and a Coast Guard veteran on the board, BoatBites is built for the water. You can own a piece of it from $250.

REASON 1 · THE HARDEST BARRIER TO ENTRY

Two years. Nearly 100 insurers. One industry-first policy.

It took us two years and nearly 100 insurer pitches to create the first commercial jet ski policy for independent delivery drivers, backed by Lloyd's of London. That policy is the hardest barrier to entry in this industry, and it's a moat copycats can't easily cross.

18
Signed marina agreements
10 of the 18 are exclusive for five years, with 125 more in the pipeline. An app can be copied. The docks can't.

$68.70
Kept from a typical order
On a $95 order with alcohol, BoatBites keeps $68.70 after paying the driver, the marina and card fees: 73% of our revenue.

2,000+
Deliveries already made
Real orders from real boaters, with 18% ordering again within just 13 weekends on the water.

4 apps
The hard part is built
Boater, driver, merchant and operations apps are live, built with almost $2M. New capital funds growth, not the product.

0
Jet skis or kitchens owned
Drivers bring the jet skis, restaurants bring the food and marinas bring the docks. We grow with partners, not a fleet.

2
Water experts on the board
Jack Falvey runs Falvey Insurance Group, a marine insurer. Chip Birthisel is a retired Coast Guard officer and maritime attorney.

Own a piece of the marketplace on the water.

From $250 • $0.50 per share • Offering closes Feb 28, 2027

Invest in BoatBites | Read the offering documents

Investing in startups is risky, and you could lose your entire investment. Read the offering documents before you invest.

WHY THE MODEL WORKS

This isn't a delivery business. It's a margin machine.

60%+ Gross profit margin

$75 Average delivery fee

18 / 10 Hubs signed / exclusive

50+ Inbound marinas since April

Insured where no one else is
Nearly 100 insurers said no. Lloyd's of London backs our first-of-its-kind policy for independent drivers.

Pricing power that holds
Land delivery fights over pennies. Boaters pay $75 plus a 10% markup because nobody else can reach them.

We hold the docks
Every order runs through a marina Service Hub that earns on it. You can't outspend that.

Scale without burn
Local operators run each market. Nine revenue streams, from delivery fees to our Coca-Cola deal.

Every ramp is a restaurant
Food trucks at ramps, launches and small marinas turn almost any water access point into a kitchen.

Food is just the start
Drinks, ice, fuel, supplies, charters. Every boat is a storefront, and we own the checkout.

Every water access point in America is a potential waterfront restaurant. We're built to serve it.

A NEW CHANNEL FOR RESTAURANTS

Restaurants need new sales. Boaters want to stay on the water. We deliver both.

Restaurant traffic is falling. A new market is on the water.

Quick-service restaurants are seeing fewer customers through the door, but a massive opportunity exists beyond traditional locations.

4.4%
QSR traffic fell 4.4% year over year in May 2026.[1]

100M
Americans take recreational boating trips each year.[2]

- **New customers**
- **Incremental revenue**
- **Expanded market reach**
- **No additional locations**

BoatBites connects restaurants with the on-water community, creating an additional sales channel for food and beverages delivered directly to boats.

Restaurant Dive, "QSR traffic fell 4.4% in May, Placer.ai says," July 6, 2026. restaurantdive.com
National Marine Manufacturers Association, Recreational Boating Access and Infrastructure. nmma.org



SCALABLE LOGISTICS TECH

Built for the water. From the ground up.

On land, the address stays put. On the water, the boat drifts, the vendor might be a marina and the tide keeps changing the route. BoatBites' proprietary routing and geofencing lock onto the boat and solve for all three in real time, with a target delivery time of about 60 minutes. Land apps stop at the shoreline. BoatBites starts there.

Three things move. Our routing solves for all of them, in real time.



~60 min
target delivery time, anywhere on the water

97%+
delivery completion rate

3
moving variables solved: boater, vendor, tide

2.5%
support ticket rate

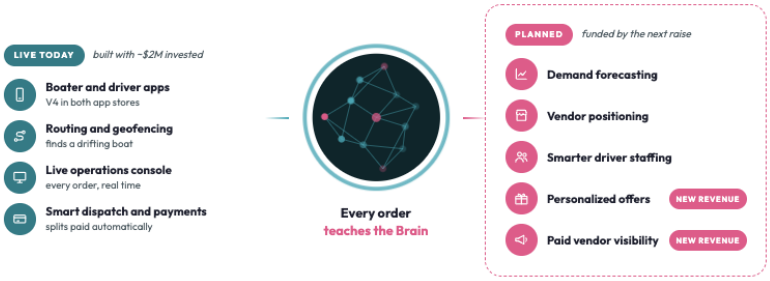
Land apps stop at the shoreline. BoatBites starts there.

THE BOATBITES BRAIN

Built with $2 million. Getting smarter with every order.

The platform is built. The BoatBites Brain is next.

Almost $2 million has built a platform that already runs every BoatBites order: boater and driver apps, routing and geofencing that find a drifting boat, a live operations console, and smart dispatch with payments. The next raise funds the BoatBites Brain, a planned layer that learns from every order to forecast demand, position vendors, staff drivers smarter and personalize offers. Over time, that same data is planned to open new revenue through paid vendor visibility. The core business stands on its own today. The Brain is the upside as the network grows.



HOW DATA PAYS OFF

Capture orders, timing, location, weather → **Learn** demand by sandbar and season → **Act** faster service now, new revenue later

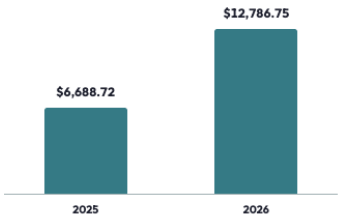
THE BOATBITES BRAIN

Two years of real deliveries and real revenue.

BoatBites started on the water, not in a slide deck. Since 2023, the team has run live commercial orders alongside beta testing in Florida, charging real boaters, testing pricing, logistics and memberships, and refining the software before asking investors to fund growth.

Gross merchandise value (GMV)

Total value of orders placed through BoatBites in each test season



Revenue 2025: **$4,737.18** 2026: **$6,520.72**

Source: BoatBites company data.

18% — **Repeat customers**
Boaters returning for subsequent orders during the 2026 Ft. Myers test. A highly engaged retention rate achieved over just 13 active delivery weekends, with 7.5% ordering three or more times.

20 — **Operating weekends**
All of these results came from just 20 weekends on the water: 7 on Anna Maria Island in 2025 and 13 in Ft. Myers in 2026.

2,000+ — **Deliveries completed**
Paid and promotional deliveries completed to date, combining real commercial runs and live beta testing over 3 years.

1,100+ **Inbound partnership inquiries**
From marinas, restaurants, resorts and charter operators asking to join the network.

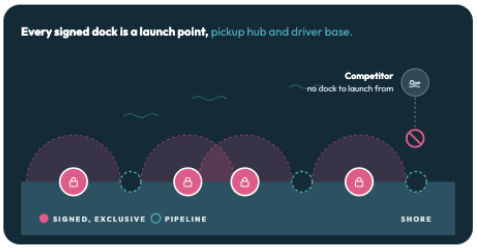
Brand activations and strategic partners

Coca-Cola · Marriott · Argo Navigation

DEFENSIBILITY

Anyone can build an app. We locked down the water.

Physical, long-term water access creates a barrier to entry that code can't cross. BoatBites signs **long-term marina agreements**, 10 of them exclusive for five years, so a competitor needs water access we already hold.



18 signed marina agreements, 10 of them exclusive

125 marinas in the pipeline, each a future launch point

5 yrs exclusive term on our exclusive agreements

Three core defensibility pillars

Physical waterfront footprint
- Each contracted marina is an active dispatch point for couriers, a vendor pickup terminal and a staging ground for boaters.
- You can't serve the water from a desk. Without docks, on-water logistics fail.

Incentive-aligned economics
- Traditional land apps take heavy commissions from merchants.
- BoatBites pays marinas on every single delivery, turning property owners into invested distribution partners.

High barrier to entry
- Built dock by dock since 2023 through local trust, operational validation and signed contracts.
- A competitor can't simply copy our code. They start at zero, locked out of the shoreline access we hold.

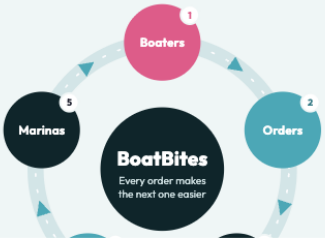
Anyone can copy an app. Nobody else can launch from our docks.

THE COMMERCE FLYWHEEL

Every delivery spins the flywheel faster.

Each new boater, partner and marina makes the network more valuable for everyone already on it.

1. **Boaters** Order from the water, wherever they anchor
2. **Orders** More orders mean more earnings per shift
3. **Delivery partners** More partners mean faster deliveries



5 **Marinas**
Service Hubs promote us and earn on every delivery

The loop compounds.
Every market we open plugs into the same apps, partners and playbook, so the next one spins up faster.



THE MARKETPLACE

We own the whole order. Dock to deck.

Most delivery apps own one piece of the transaction. BoatBites runs all of it: the boater app, the vendor network, dispatch, drivers, payments and marina access. That's why every order pays us more than once.



ONE EXAMPLE ORDER

Food, drinks and ice for the boat: a $95 cart with alcohol

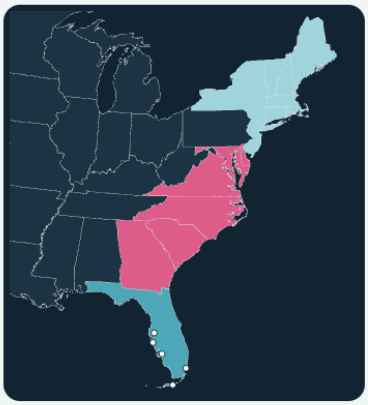
Boater pays	**$189.50**
Cart, passed through to the restaurant	−$95.00
BoatBites revenue	**$94.50**
$75 delivery fee + $9.50 cart markup (10%) + $10 alcohol fee	
Driver	−$15.00
Marina	−$5.00
Card processing (2.9% + $0.30 on $189.50)	−$5.80

$68.70 **left after direct costs, before overhead**
73% of BoatBites revenue on this order

MARKET ROLLOUT

Florida first. Then up the coast.

We're proving the model in Florida today, in Tampa, Sarasota, Fort Myers, Miami and the Keys. In early 2027, we move up the coast through Georgia and the Carolinas to Virginia and the Chesapeake Bay. By summer 2027, we're in the Northeast, from New Jersey to New England. We don't buy docks or real estate, so each new market opens on marina partners and the platform we've already built.



1 NOW **Florida core**
Tampa, Sarasota, Fort Myers, Miami and the Keys. Prove density, routing and margins.

2 EARLY 2027 **Up the coast to the Mid-Atlantic**
Georgia and the Carolinas through Virginia and the Chesapeake Bay.

3 SUMMER 2027 **Into the Northeast**
New Jersey, New York and New England, in time for the summer boating season.

Capital-efficient: we don't buy real estate or lease docks. Each market opens on marina partners and the platform we've already built.

ASSET-LIGHT EXPANSION

We expand with partners. Not a fleet.

BoatBites never buys jet skis, restaurants or kitchens. Drivers bring their own jet skis, local restaurants bring the food and marinas bring the docks. The expensive part is already built: the apps, routing, dispatch, payments and a launch playbook we've tested at six locations. Opening the next market means signing access, recruiting local partners and running it on the platform we already own.

WHAT WE NEVER BUY

- Jet skis
- Restaurants
- Kitchens
- Boats

ALREADY BUILT. READY FOR THE NEXT MARKET.

- V4 apps
- Ops console
- Insurance program
- Launch playbook

Opening the next location four steps, tested at six locations

Next market

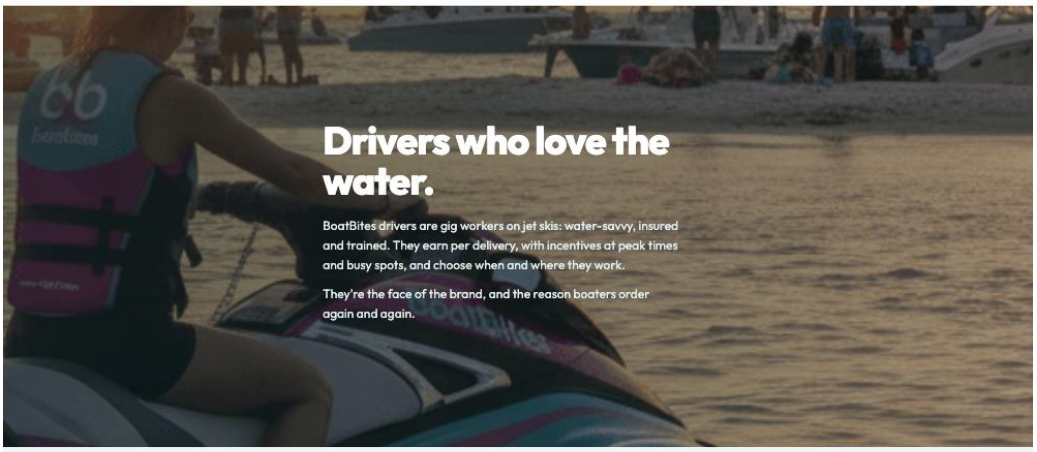
1 **Secure access**
PARTNER BRINGS
Marina docks, a launch point and parking
BOATBITES FUNDS
Onboarding and signage, then $5 per delivery

2 **Recruit locally**
PARTNERS BRING
Restaurants, gig drivers on their own jet skis and a local operator
BOATBITES FUNDS
Recruiting, vetting and driver training

3 **Activate boaters**
PARTNERS BRING
Marina members, sandbar crowds and local events
BOATBITES FUNDS
Launch marketing, promos and dock signage

4 **Operate**
ALREADY BUILT
Apps, routing, dispatch, payments and the ops console
BOATBITES FUNDS
Per-order driver and marina payouts. No new infrastructure

Proof: Fort Myers runs on this model with a local regional operator, and opened at about 7 orders a day with zero ad spend.



Drivers who love the water.

BoatBites drivers are gig workers on jet skis: water-savvy, insured and trained. They earn per delivery, with incentives at peak times and busy spots, and choose when and where they work.

They're the face of the brand, and the reason boaters order again and again.

THE TEAM

Operators who've built companies before.

JB

John Bonaccorso

Co-Founder, CEO and Chairman

Serial entrepreneur and lifelong boater. Founded a tech company he licensed to Apple, built a digital marketplace years before blockchain, and served clients including AmEx, Marriott and Disney.

CF

Colleen Ferrary

Chief Operating Officer

20+ years scaling operations at Target and venture-backed companies, including last-mile delivery. Has led teams of 5,000+ and P&Ls over $500M.

CW

Christopher Weems

Chief Technology Officer

Product designer and engineer with experience at Meta and Yahoo, building scalable, compliant systems.

CG

Cary Gould

Co-Founder, Customer Operations

Veteran customer service executive who has managed hundreds of employees across multiple regions.

Board of directors

JF

Jack Falvey

Director

CEO of Falvey Insurance Group, a specialty marine insurance MGA approaching $300M in premiums under management.

CB

Robert "Chip" Birthisel

Director and Maritime Counsel

Robert "Chip" Birthisel, a founding partner in Hamilton Miller Law, boasts an illustrious legal career specializing in high-stakes domestic and international litigation across transportation, maritime, and defense law. As a retired Coast Guard officer, he leverages elite government expertise gained from his final active-duty years serving as a premier law specialist and trial attorney for the U.S. Department of Justice's Aviation and Admiralty Litigation Section.

RM

Ridaa Murad

Director

Managing Partner of Breakform Ventures. Previously held senior roles at Bear Stearns, HSBC and Barclays Capital.

USE OF PROCEEDS

Where your investment goes.

Every dollar is aimed at growth you can measure: more boaters, more partners and more harbors. 40% opens new markets up the coast and brings more boaters onto the app. 25% goes to technology, including building the BoatBites Brain. 20% covers operations and compliance, and 15% signs and onboards exclusive marinas.



40% **Market expansion and user acquisition**
Open new markets up the coast and bring more boaters onto the app.

25% **Technology and product**
Keep improving the apps and build the BoatBites Brain.

20% **Operations and compliance**
Driver vetting, insurance, safety and the team to run more harbors.

15% **Marina partnerships**
Sign and onboard exclusive marinas from our 125-marina pipeline.

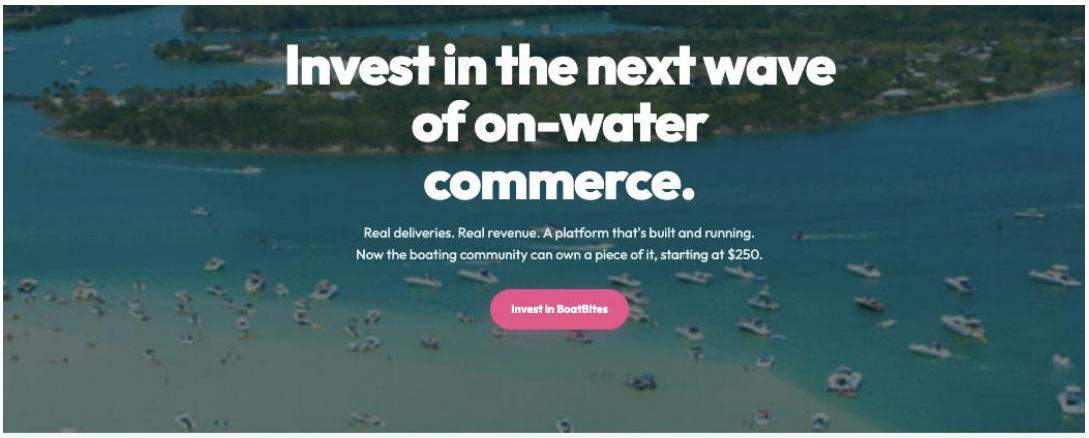
$250 buys you 500 shares of BoatBites.
Class B common stock at $0.50 per share

Offering closes
Feb 28, 2027

Invest from $250 →

See the Form C for the full use of proceeds, including platform and intermediary fees.





EARLY-BIRD BONUS

Invest sooner. Get more shares.

Every investment, from $250, earns bonus shares through December 30, 2026. It stacks with the volume bonus.

LIVE NOW: 19 DAYS LEFT		
15% bonus shares	10% bonus shares	5% bonus shares
By Nov 30	Dec 1–14	Dec 15–30
$1,000 = 2,300 shares	$1,000 = 2,200 shares	$1,000 = 2,100 shares

Example: $1,000 buys 2,000 shares at $0.50. Investments must be received by 11:59 p.m. ET on the last day shown. Bonus terms are set out in the Form C.

INVESTOR BONUS SHARES

Invest more. Earn up to 20% more shares.

Volume bonus shares for investments of $2,500 or more, on top of the early-bird bonus.

INVEST $2,500+	INVEST $5,000+	INVEST $10,000+
10% bonus shares	15% bonus shares	20% bonus shares
$2,500 = 5,500 shares	$5,000 = 11,500 shares	$10,000 = 24,000 shares

STACK BOTH BONUSES: YOUR TOTAL BONUS SHARES

	By Nov 30	Dec 1–14	Dec 15–30	After Dec 30
Invest **$250+**	+15%	+10%	+5%	—
Invest **$2,500+**	+25%	+20%	+15%	+10%
Invest **$5,000+**	+30%	+25%	+20%	+15%
Invest **$10,000+**	+35%	+30%	+25%	+20%

Volume bonus applies for the full offering. Example: $10,000 buys 20,000 shares at $0.50, plus 4,000 volume bonus shares. Investments must be received by 11:59 p.m. ET on the last day shown. Bonus terms are set out in the Form C.

THE OFFERING

The terms, in plain English.

A Regulation Crowdfunding offering of Class B common stock in BoatBites Inc., open to accredited and non-accredited investors.

Security	**Class B common stock in BoatBites Inc.**
Price per share	**$0.50**
Pre-money valuation	**$20,704,915**
Minimum investment	**$250 (500 shares)**
Maximum raise	**$124,000 (248,000 shares)**
Offering deadline	**February 28, 2027**
Company	**Delaware corporation, headquartered in St. Petersburg, FL**

What you actually own

Each $0.50 buys one share of Class B common stock. A $1,000 investment buys 2,000 shares.

- Voting: any votes attached to Class B shares are assigned to the CEO by proxy, so the CEO votes them on investors' behalf. See the Form C for full details.
- Your shares share in the value of the company if it's sold or goes public. Dividends aren't guaranteed.
- You'll be a minority shareholder. The founders hold a majority and control company decisions.
- Future funding rounds will issue new shares, which can reduce your percentage.
- You can't resell your shares for one year, except in limited cases, and there may never be a market for them.

Read the documents, then decide.

Everything on this page is summarized from the official offering documents. Read them in full before you invest.

Invest in BoatBites

Form C offering document — SEC

Ask the founders.

Post a question about the company, the platform or the raise. The BoatBites team answers publicly so every investor sees the response.

BK What's on your mind? Ask a question...

Sign Out

No questions yet. Be the first to ask the founders!

Everything You Need to Know About Investing

About BoatBites

- What happens when the weather turns?
- Is the business seasonal?
- How does BoatBites find enough drivers?
- How does a new marina or market launch?
- What could slow BoatBites' expansion?

Investment Process

- How do I create an account and start investing?
- What information do I need to provide?
- What payment methods are accepted?
- When is my investment actually finalized?
- Can I cancel my investment after I make it?

Understanding the Raise

- Where can I find details about BoatBites Inc.'s financials and valuation?
- What types of securities am I buying (equity, SAFE, debt, etc.)?
- What happens if we don't reach our minimum funding target?
- Where can I learn more about this raise?

Risks & Returns

- What are the risks of investing in early-stage opportunities?
- When and how could I see a return on my investment?
- Is my investment liquid? Can I sell my shares?

After Investing

- What happens to my money after the raise ends?
- How do I track my investment over time?
- Will I receive updates from BoatBites Inc. on my investment?
- Are there tax implications resulting from my investment?
- Is my personal and financial information secure?
- What happens if I run into an issue with my investment?

Risk Disclaimer

WHEN MAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE TERMS OF THE OFFERING. THIS INCLUDES ANALYZING THE MERITS AND RISKS INVOLVED WITH INVESTING IN THE OFFERING. INVESTMENTS ON HIGHLANDER AI ARE SPECULATIVE, ILLIQUID, AND INVOLVE A HIGH DEGREE OF RISK. THIS RISK INCLUDES THE POSSIBLE LOSS OF YOUR ENTIRE INVESTMENT. INVESTMENTS ARE NOT INSURED BY THE FDIC, SIPC, OR ANY OTHER GOVERNMENT AGENCY AND MAY BE LONG-TERM OR NON-TRANSFERABLE.

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