use-beez.com

Get a sweet deal

Company's purpose

We want to change the way peoples shop and finances their spending, increase saving rate ,change the Consumer Finance market disrupt the credit card industry

Problem

Banks sell money for a profit, but people, actually want to buy products.

Therefore people emotionally get credit cards and don't fully understand how they work(Buy now, pay later with no interest…..) and end up paying unnecessary interest and commission to the bank

Solution

Our approach is to eliminate the bank from the equation, give users access to buy now pay later shopping model, and support de financing cost directly from the retailer.

We are building an automated account with:
Spending benefits (Cashback)
Automated saving for objectives
NO interest, NO late fees, NO commissions on consumer loans

How we do it

Cashback (buy now ...pay now)

We know that users buy stuff so from 460+ stores we provide cashback on everything you buy

Buy a product for 1000

You save 50 lei in you Beez account

Beez Pay (buy now ...pay later)

Use Beez Pay to buy products from our app and pay the instalments no interest using as collateral guarantee money saved from the previous purchases

1. Save 1000 lei in Beez + Get 1000 lei loan from Beez Pay
2. Buy a product for 2000 lei
3. Pay back 2000 lei in 90 day

After 90 days
User - 1000lei + 60 lei cashback (2%/month)

BEEZ - 140 lei revenue (5%/month)

Why are we ..in Blue Ocean ?

KEY Features	BEEZ APP	Cashback Platforms (Bonusway, Top Cashback)	Budgeting APP Tools (Clarity Money)	Savings tools (Revolut Volt)	Card Linked Offers (ING Bazar, BCR Plus In Cont)
Extra Income	✓	✓			✓
NO interest consumer loans	✓				
Gamified experience	✓	✓	✓	✓	✓
Automated Savings	✓			✓	
Planning Expenses	✓		✓		
Micro Investments	✓			✓	
Financial Objectives Sharing	✓				
Frictionless UX	✓	✓		✓	

Our positioning makes, competition irrelevant

Customer Acquisition

At this time the cost for user acquisition are
- **0,31 euro / user**
- **9 euro / active user**

- Influencers / bloggers
    We will begin with financial education advocates and personal development teachers, but also fashion bloggers.

- Social Media ADS

Business Model

At the time we are generating revenue from 2 Revenue Strings, generated from retailers side our user don't pay anything for the benefits

Cashback
Buy now... pay now
We take 30% of the money saved by user on transactions

Revenue

2,6 euro
/ user/ month

Projected Revenue 2020

500k euro

Beez Pay
Buy now pay... later
We make 40-60% /year on shopping made thru Beez Pay

Revenue

15 euro
/ user/ month

Projected Revenue 2020

5,5 M euro

Share Holders

GAP Minder VC
Investor

Share Percentage 6%

Vasile – age 32
CEO

Past experience
- Marketing
- Management
- Audit and Accounting
- Start-ups

Share Percentage 59,2%

Lucian – age 31
COO

Past experience
- Business Development
- Sales
- Advertising / PR
- Product Management
- Start-ups

Share Percentage 9,5%

Karles – age 25
CTO

Past experience
- Product Development
- Team Management
- Agile Methodology
- Software architecture

Share Percentage 16,9%

Laurentiu – Age 19
Marketing

Past & Present experience
- Music
- Marketing automation specialist
- Customer Care

Share Percentage 8,4%

Team

Mihai
Frontend Developer

Dragos
Mobile Developer

Lucian
COO

Doru
Backend Developer

Raul
Dev Team Management

Karles
CTO

Laurentiu
Customer Care

Vasile
CEO

Adriana
Content & PPC

Sorana
Graphic Designer

Mirela
Video Content

Our status

So far we have invested **200.000 euro** in operational costs on extreme bootstrap mode, currently we are burning **15.000** euro/month

Results

USERS
70.000

MONTHLY
ACTIVE
USERS
21.000

DAYLEY
ACTIVE
USERS
2300

Rating in
Google
Play
4.8

We are looking for

Investment

250,000 euro

USE of FOUNDS

The Founds will be used to cover:

- Growth (Sales & Marketing R&D costs as described in P&L)
- Features Development (R&D costs as described in P&L)

The founds over all objective is to prepare a BIG Series A in 2020, to scale the product on other markets