Investor Deck July 2024

Poklet

Empowering the Next Generation
to Be Ready for Real World of Money

A smart way to educate kids about personal finance

START



Why are we here?

Kids and teens are growing up in an increasingly cashless and digital society, in which they are unbanked.

Source: OECD, INFE 2023 Results

By age 7, children start exhibiting financial behaviours that could last into adulthood. Without proper financial education from a young age, the cycle of low financial literacy can continue across generations causing:



Financial Stress and Burden



Reduced Economic Mobility



Vulnerability to Financial Exploitation

Source: OECD, INFE 2023 Results

While children’s lives are increasingly online, they receive their allowance in cash and remain unbanked

Google Play App Store

Apps

amazon

Online retail



Gaming

Source: OECD, INFE 2023 Results

Company Mission

Our company is building Revolutionizing Financial Platform for Young People : Empowering and Securing Futures.

Through our engaging digital banking solution and smart debit card, we make learning about money fun and rewarding both for youngsters and their parents.

Trusted by parents and Loved by children



Jonas Valička

“My child loves the app as it offers really nicely presented info about finance and we both like the way and the card work, everything is convenient, fast, secure and clear”



Ieva, 10 years old

“Poklet helps me and my brother to complete chores and get paid from parents during the summer, this way I can earn my money for ice-cream and clothes.”



Goda Sabutyte

“Love it! Fine tool to educate kids on money matters in fun and interesting way. Happy to have Lithuanian based app.”



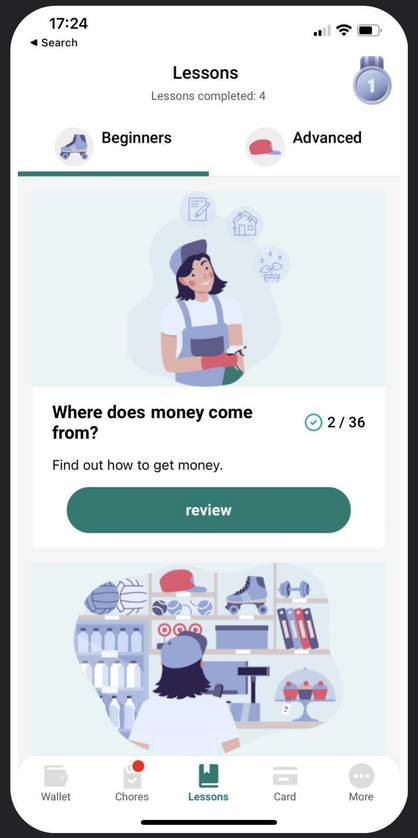
Kajus, 16 years old

“When I first used my contactless card in front of friends, they were all amazed and started asking what is it. Finally, I have digital money in my pocket”

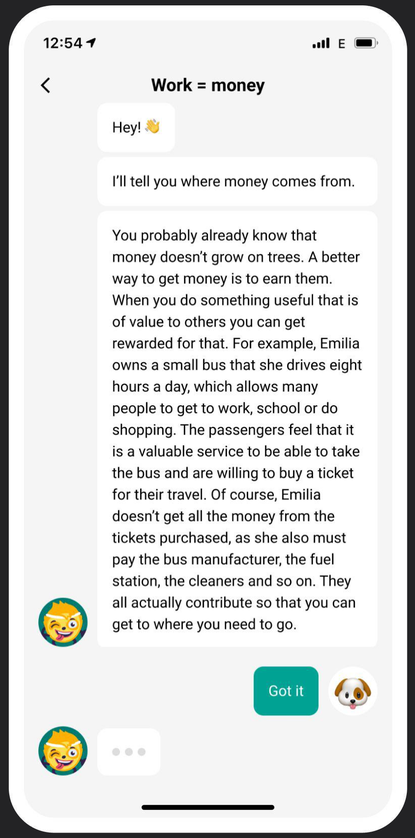
- A full digital banking solution for youngsters
- Digital wallet with real money
- VISA personalised contactless card
- An easy way to manage allowance for the whole family

Meet Poklet

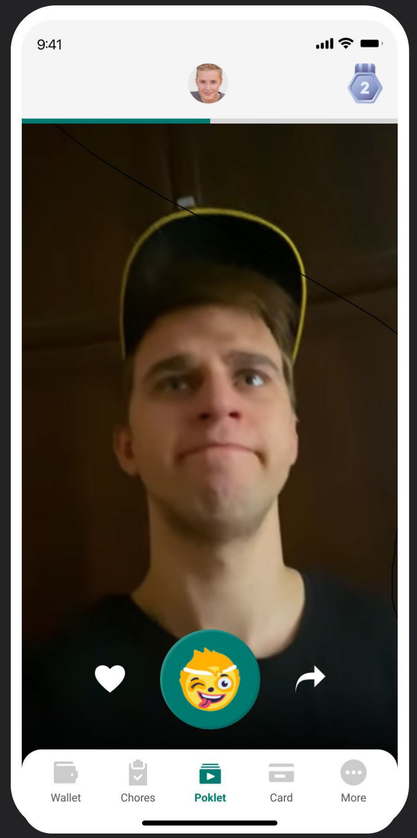




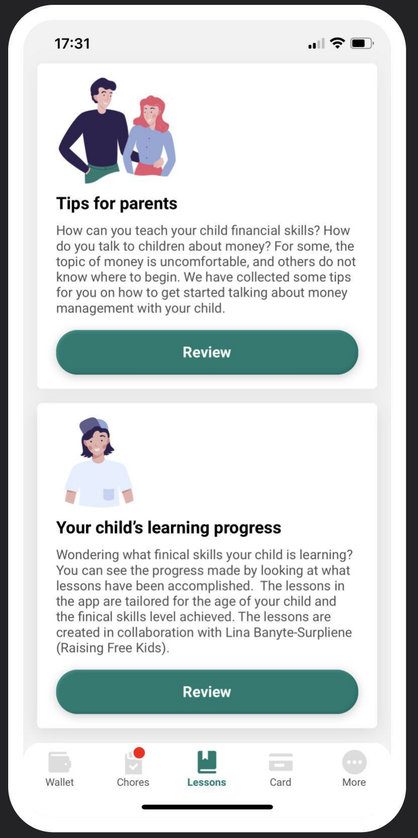
120+ lessons for children



Interactive chat-bot



TikTok style video content



Tips for parents and child learning progress overview

Educational content



Empowering the NextGen of Investors

1. **Virtual Trading:** Teens learn by managing a simulated portfolio with real-world market data.
2. **Educational Challenges:** Interactive quizzes and articles teach key financial concepts about stocks and bonds.
3. **Goal Setting & Rewards:** Set savings goals and earn rewards for responsible investing decisions.
4. **Parent-Child Connection:** Parents can monitor progress, discuss investment strategies and compete.

Marketplace for trending items

Partnerships

Possibility to acquire trending items digitally

Only digital items (e.g. discount coupon)

Affiliate program: Kids get easy access & good price, we get sales commission



The Opportunity

The Target Audience

Parents	Children
25-50 years old	6-18 years old

Total Addressable Market (TAM)

100 million individuals (ARPU at 200€)
Market potential: € 6.5bn

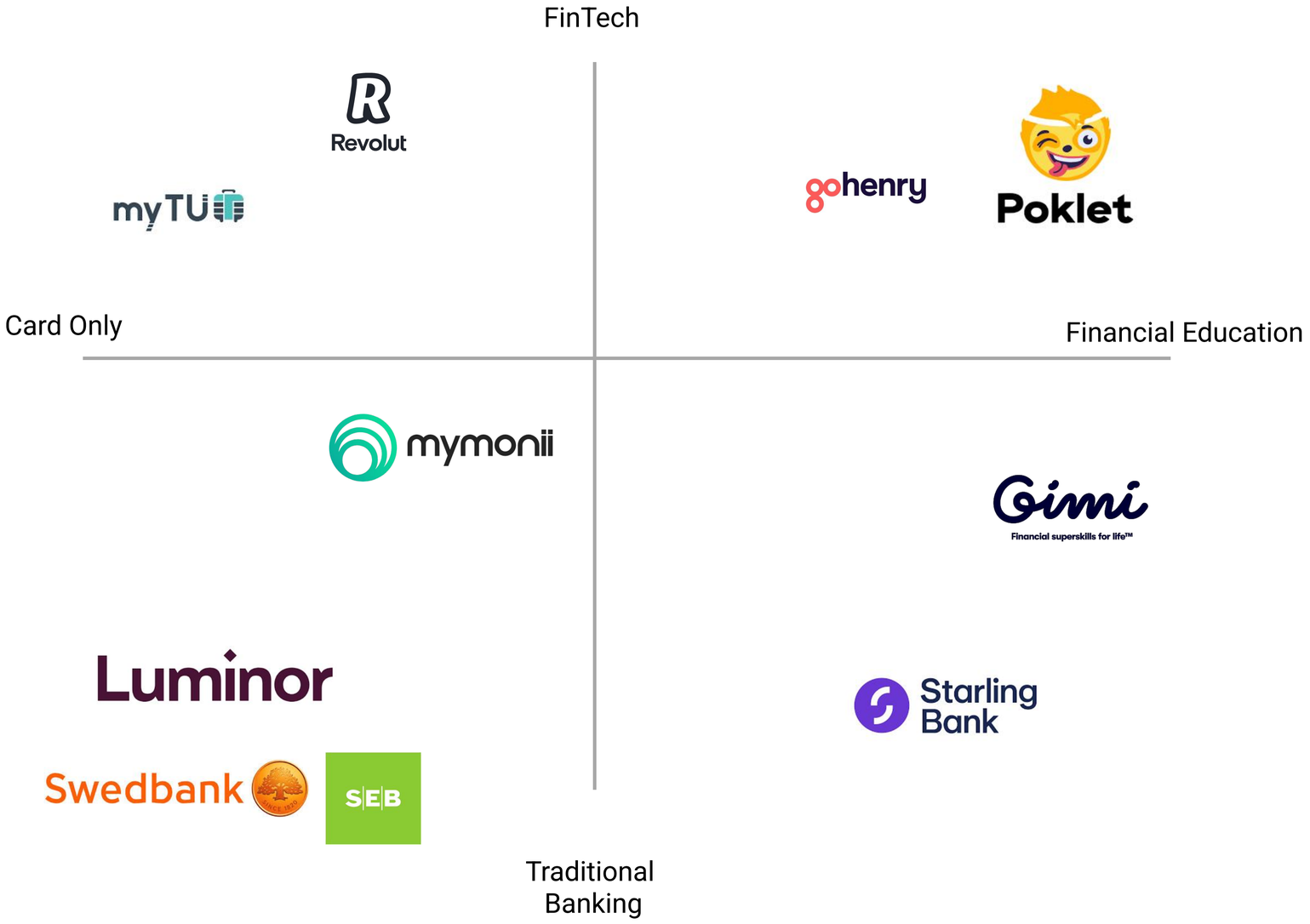
Early Majority (SAM)

21 million individuals with kids
(ARPU at 200€)

Target Market (SOM)

> 3 million individuals in target group
(ARPU at 200€)





Poklet is different

- Proprietary educational methods
- Parents involvement into the education process
- Behaviour based advices and lessons

Competitive Landscape

Traction

60k
App Downloads

15k
Current Active IBANs

265k
Payment Transactions

€1M+ ARR (VISA card volumes)

Growth success in Lithuania first, then rest of the Europe & UK

4.5

Google Play App Store

Monetisation

Freemium business model

Free Basic

Key features for free
(limited transactions)

Free KYC & IBAN opening
Free card with basic design
(up to 5 transactions per month)
Free investment game
(up to 5 transactions per month)
Free money top-up
(up to 5 transactions per month)
Free educational features: *savings, chores, content*

Premium

Pro package - **3,99 eur/month**
(no transaction limit)

Pro package is enabled automatically when at least one free transaction limit is reached.

Add Ons

Additional one-off fees

Personalisation
Skins - 1.99 EUR/pcs
Design Card - 6.99 EUR
Flex Card Design - from 9.99 EUR

Partnership fees
Cinema discount card
(10% commission)

Other
Lost card fee - 8 EUR

Roadmap


Aug
Pre-Seed round raised
September
Launch of the Investment Game
November
Raise 1M+ EUR Seed round
Market research, Analysis and selection of Strategic Initiatives
Active Marketing campaign
Active Marketing campaign
2024
Investment Game Development, Partnerships
PR and earned content Active Marketing campaign
Fundraising, Active Marketing campaign
June
Strategy agreed upon by new co-founder team
August
UX improvements and gamification features
October
Achieve 5k EUR MRR
December
Build a plan for entering new market

Go-to-market Strategy

Infiltrate Into The Target Audience

- Rebrand that resonates with teens, using their input to ensure relevance
- Brand Identity Development
- Kids Advisory Board
- Content Creation
- Building a Self-Influencers Team Around Social Media
- Influencer Collaboration

Generating Buzz Around the Restart

- Teaser Campaign
- Content marketing
- Partnerships
- PR and Media
- Personal branding
- Revive own Social media
- Share small milestones
- Involve active users

Virtual LAUNCH party

- A virtual event with games, and live demos of the new app features.
- Include popular teen influencers as hosts or guests.
- Surprise giveaways, exclusive content, or early access for attendees.

Own Influencers Content Marketing

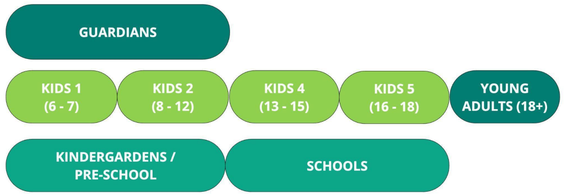
- Selection of motivated influencers
- Building a team of own influencers
- Jumping on viral trends
- Rich, informative content about money
- Personal branding
- Provide valuable insights and metrics for the media

Performance Marketing & collaborations

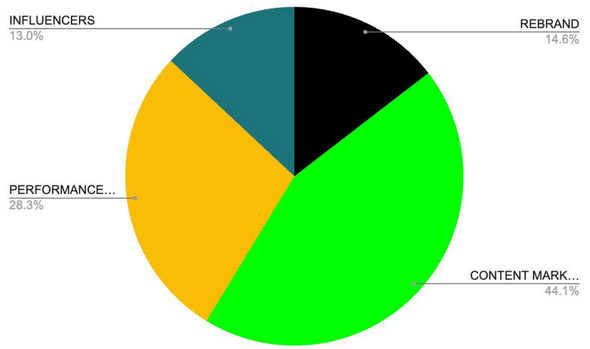
- Ads campaigns
- Public Relations
- Sponsored Content
- Live Sessions
- Work with influencers
- Collabs with partners brands
- Events, publications

Measure & adjust

- multi-channel marketing approach to maximize our reach and engagement
- Measure each channel
- Key metrics (Reach, customer acquisition costs, and ROI).
- Adjust marketing steps to optimize investment.



Target audience



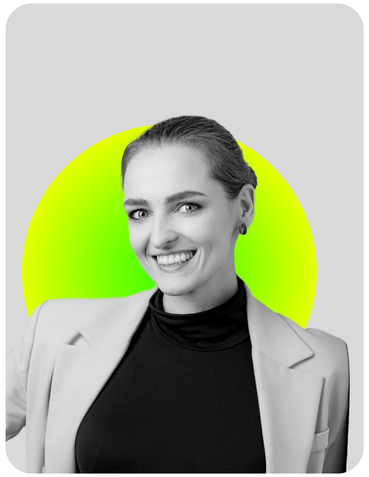
Marketing Budget

Powerful Team
with true founders & parents mindset



Dominykas Čeledinas
CEO & Co-founder

20+ years of fintech/insurtech software building experience. Entrepreneur and former country manager at Tia Technology Lithuania.



Neringa Čeponė
CMO & Co-founder

15+ years of experience in marketing & communication, Freelance CMO, Board member of Lithuanian Marketing Association.



Elvis Sinijs
CPO & Co-founder

10+ years of international fintech expertise and app world. Sold his app to TikTok. App Store & Google Play Award Winner



Daniel Klinge
Head of Engineering

iOS and Flutter expert. Experienced engineering leader with passion towards the finance and banking.



Edvīns Mihailovs
Head of Design

10+ years of experience in the design field, specializing in creating innovative and visually compelling solutions. Red Dot Design Award Winner.

Advisors & Lead Angels



Justina Bučinskaitė
CPBDO

15 years international business development experience. Entrepreneur, experienced board member.



Evaldas Remeikis
FinTech & Strategy

+20 years business development experience. "NEO Finance" founder and chairman of the board.

NOW

Raising pre-seed round

Raising €300k to Reach €5k MRR until end of 2024. With aimed Revenue generating of €2.08M in 2026

Valued at 2m EUR pre-money

Use of funds:

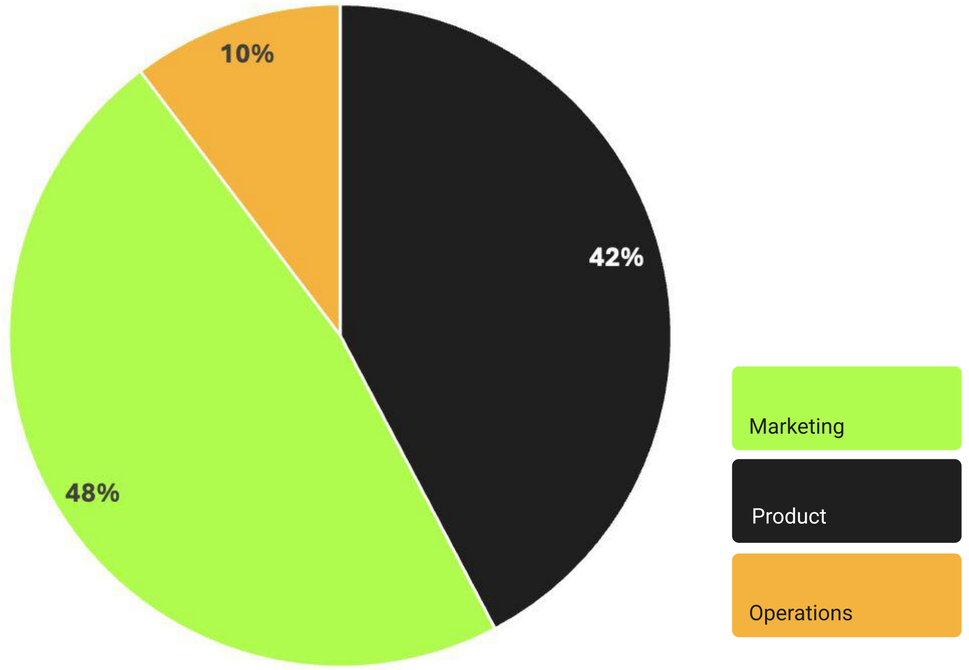
Development of the Investment Game

Rebranding & UX improvements

Partnerships development

8x active user growth and PMF in Home Market

Use of Funds



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INVEST



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