

Bafu

BUCKS FOR YOU

Problem



- The food service industry faces a turnover rate of 80–132% annually⁽¹⁾;
- each employee turnover costing \$2,000 to \$5,000;
- leading to an estimated annual financial loss of \$52.5 billion;
- Inadequate compensation package is a primary reason employees pursue opportunities elsewhere.

(1) U.S. Bureau of labor statistics 2024, United States. Job Openings and Labor Turnover Survey. Industry: Accommodation and food services. Stat/Region: Total US, Area: All areas

Solution

Our app allows food service business owners to:

- Access to Early Wage Access before payday for employees;
- Turnover Rate Predictive Analytics;
- Employees satisfaction surveys with KPIs;

And helps implementing targeted retention strategies that can reduce turnover by an estimated 20–30%⁽¹⁾

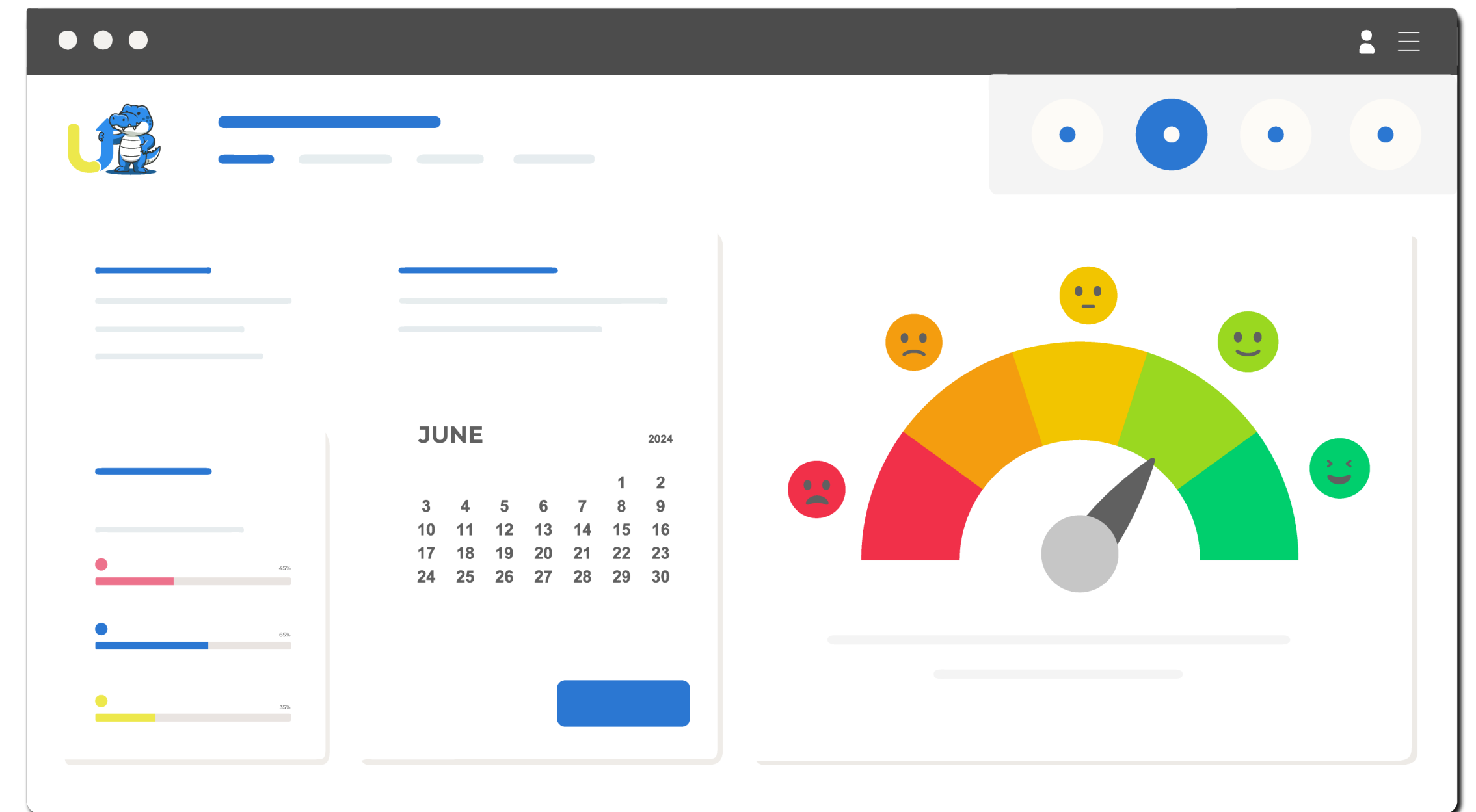
(1) Earned Wage Access: An Innovation in Financial Inclusion. Mossavar-Rahmani Center for Business & Government. June 2023. https://www.hks.harvard.edu/sites/default/files/centers/mrcbg/214_AWP_final_2.pdf

Product Highlights



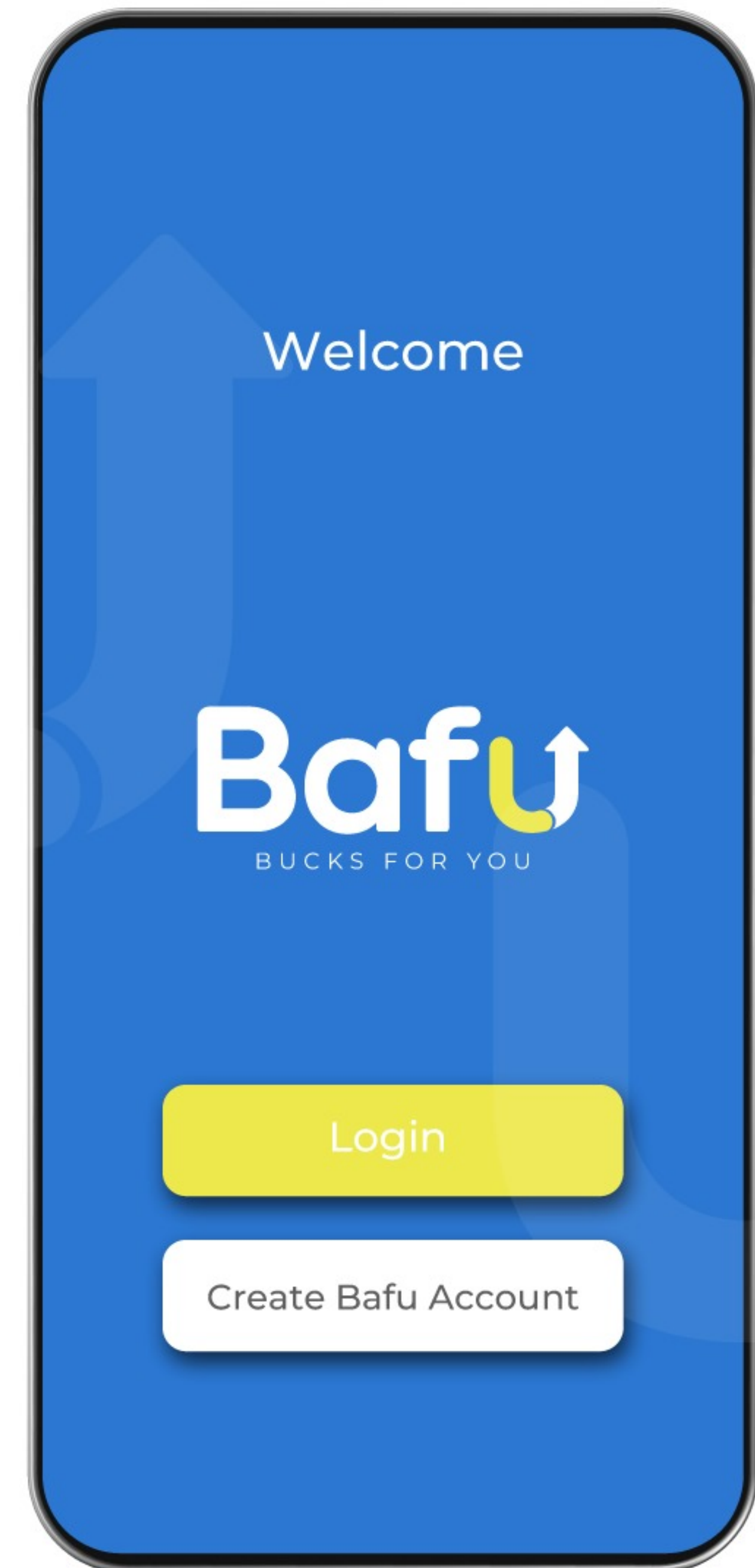
**AI-Powered Financial Guidance
and Retention Strategies:**

Predictive analytics identify at-risk employees and implement targeted retention strategies, enhancing employee engagement and reducing turnover rates



Product Highlights

Turnover Rate Predictive Analytics

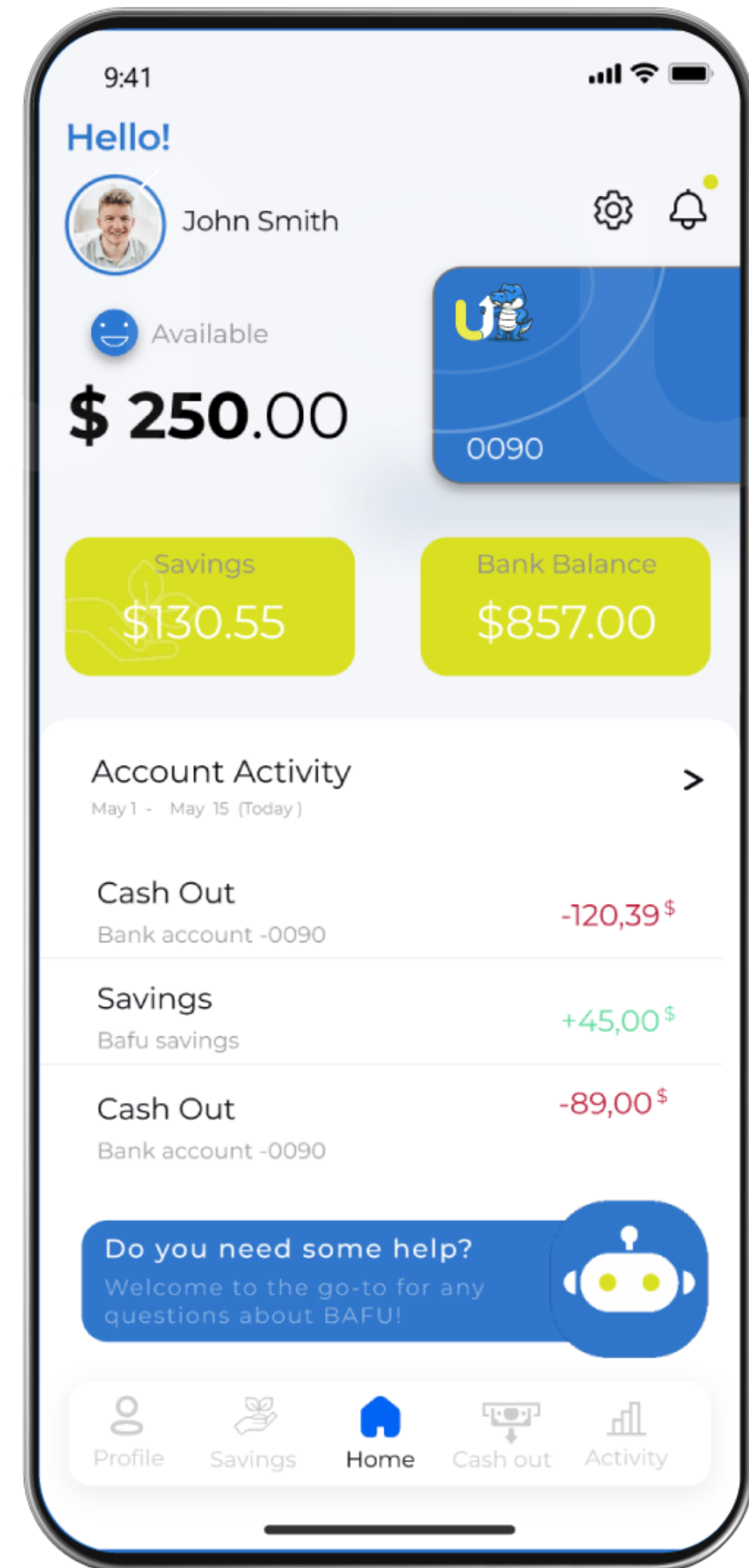


Product Highlights



Cost-Effective and Secure Transfers

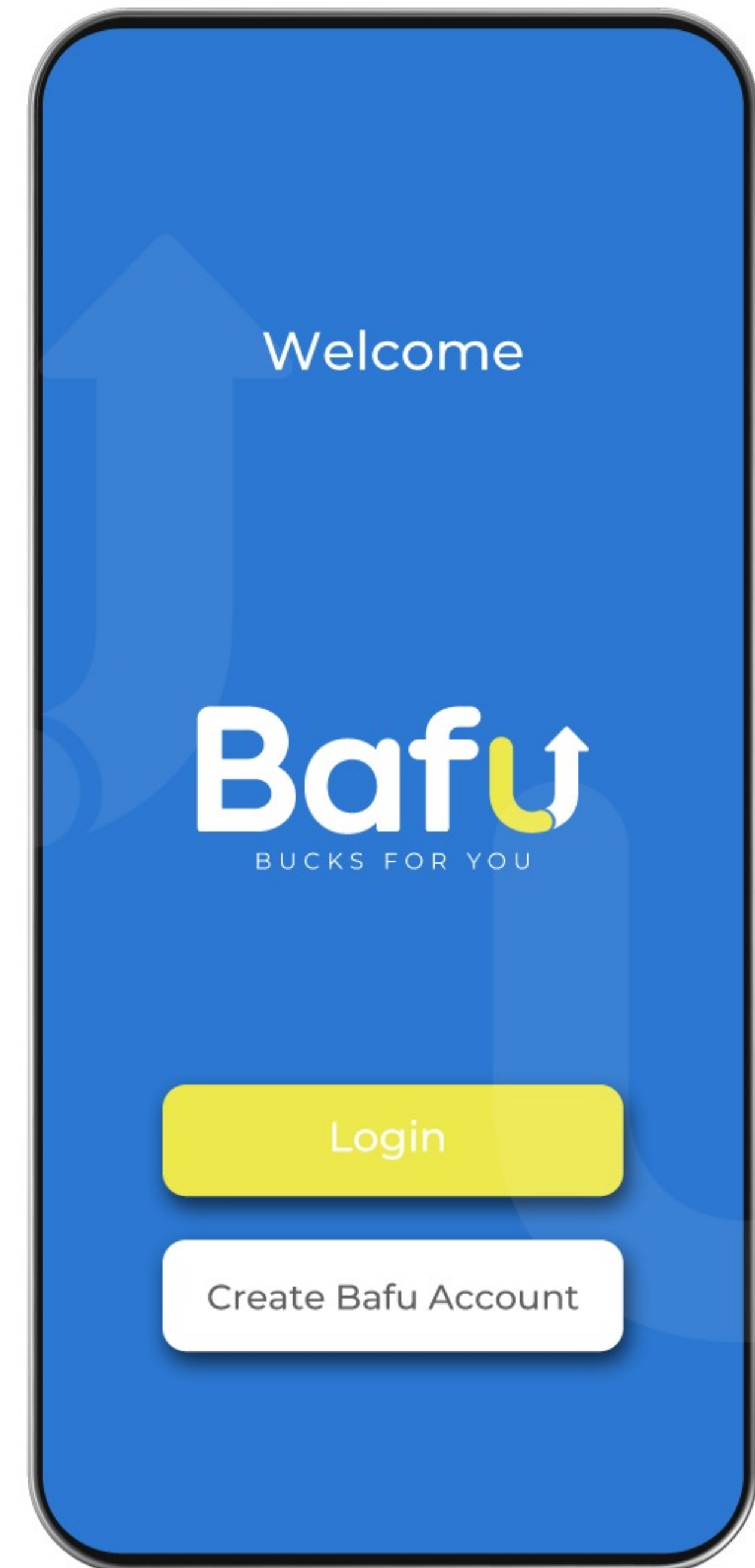
Instant transfer option for \$3.99 plus tip, with no APR



Product Highlights

Easy Enrollment:

**Quick and simple sign-up
process through the mobile
app**

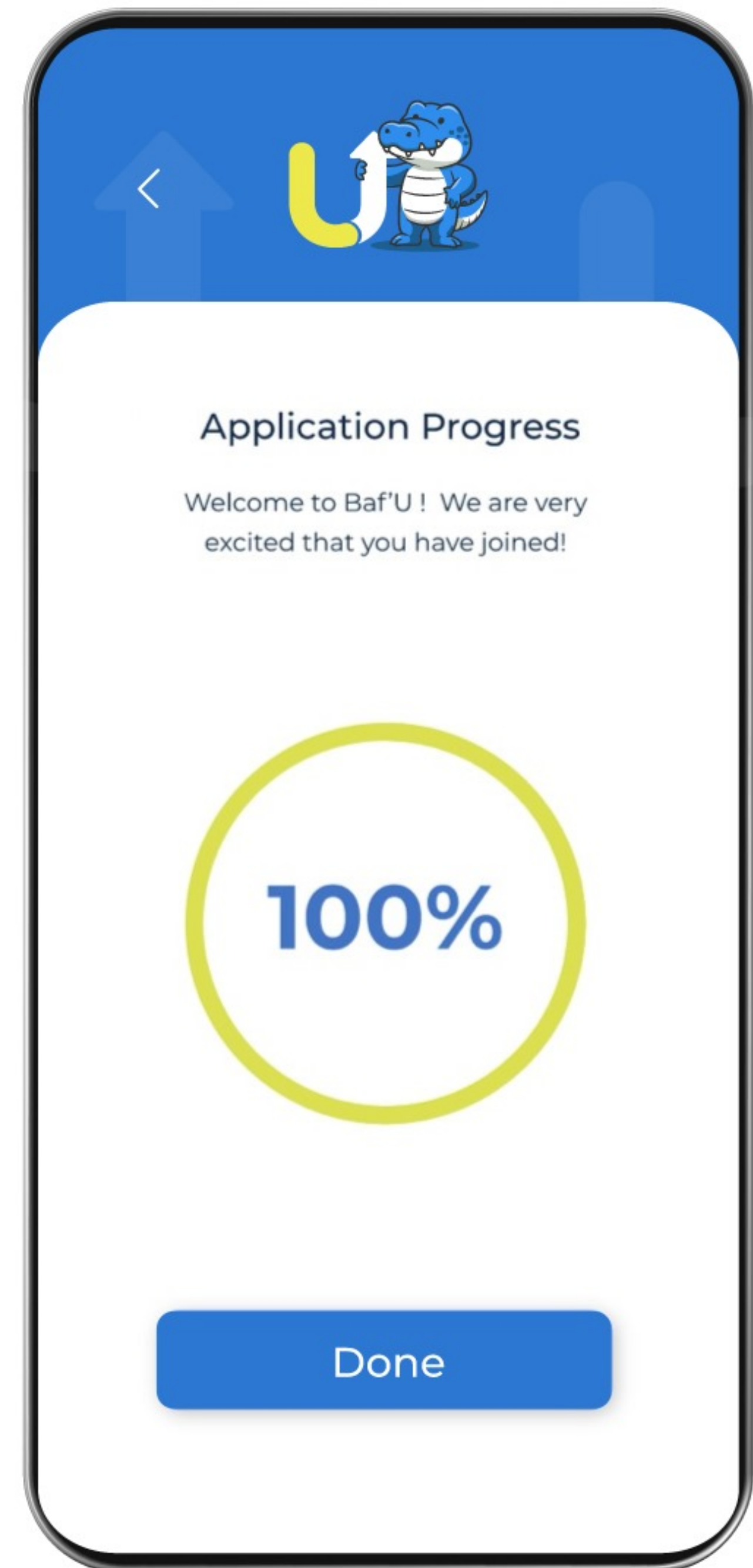


Product

Highlights

Instant Access to Earned Wages:

Withdraw a portion of your earned wages or tips instantly for a small fee or free ACH transfer

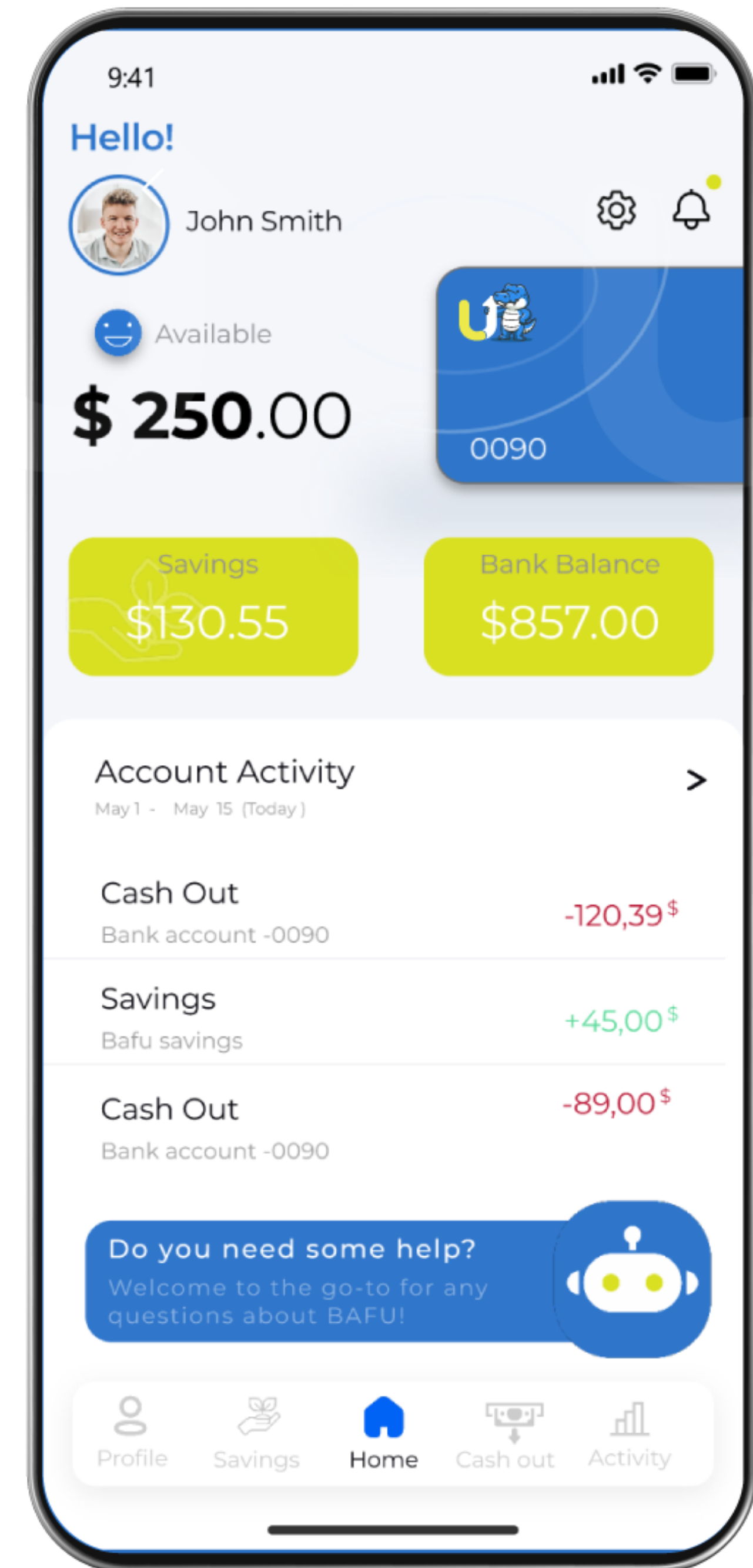


Product Highlights



AI-Powered Insights: Get personalized financial tips and track your spending habits

Secure Transactions: Bank-level security to ensure your money and data are safe.



Opportunity



(1) \$10.5 T in wages, 11,2 MM Business, 128.7 MM Salary Employees. U.S. Bureau of labor statistics 2022, United States.

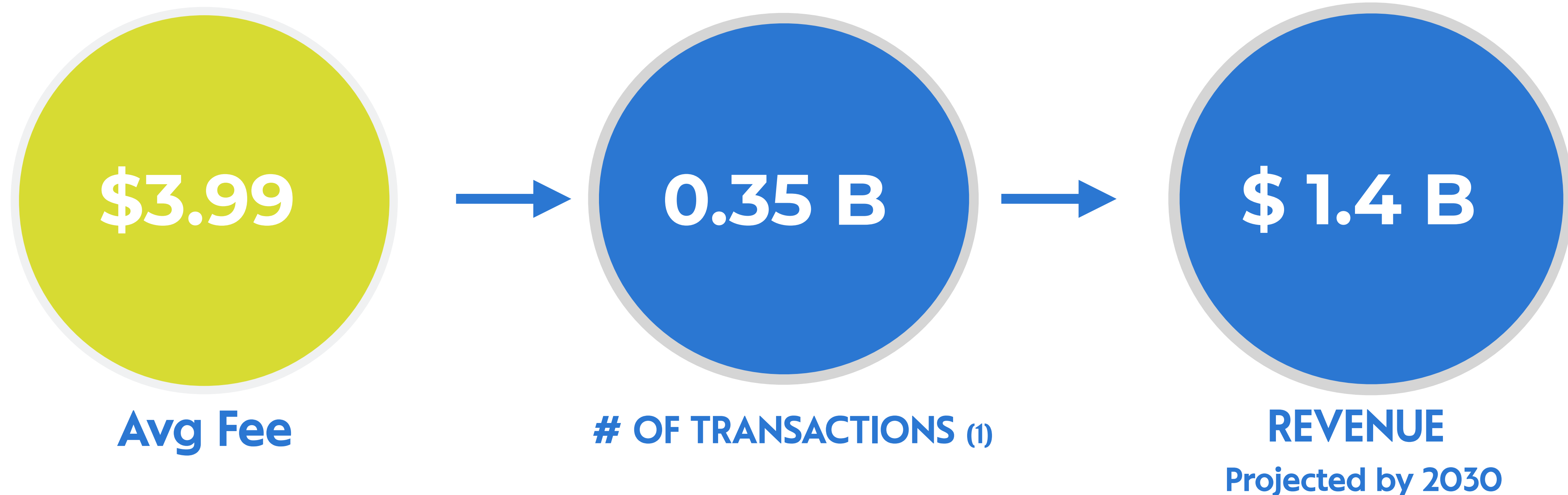
(2) A survey conducted by the American Payroll Association in 2022 indicated that 21% of employees in America want access to their wages as they earn them. The Fast Food Restaurants industry pays total wages of \$100.8 B in 2024. IBIS World.

(3) Our SOM for Early Wage Access advance is \$3.5 B with a CAGR 2.98% year to year.

Business Model

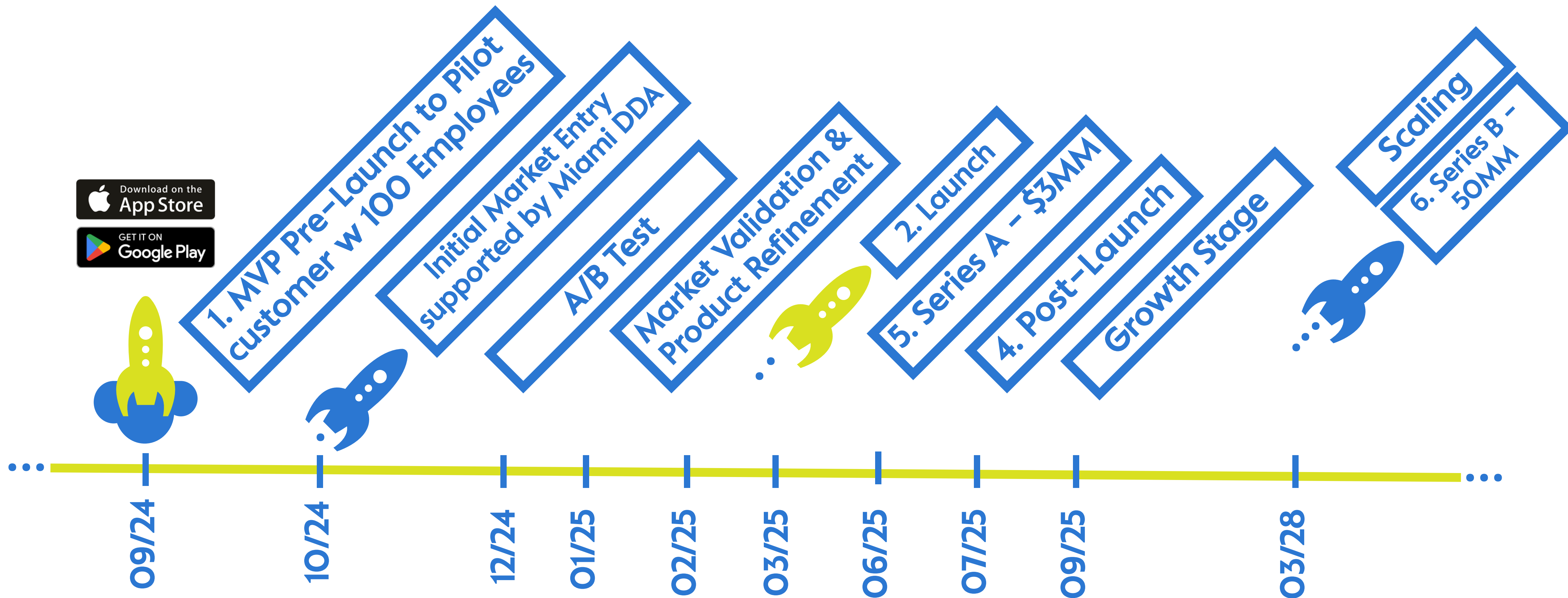


B2B2C



(1) # of transactions is calculated based on an average transaction of \$100 from the Serviceable Obtainable Market

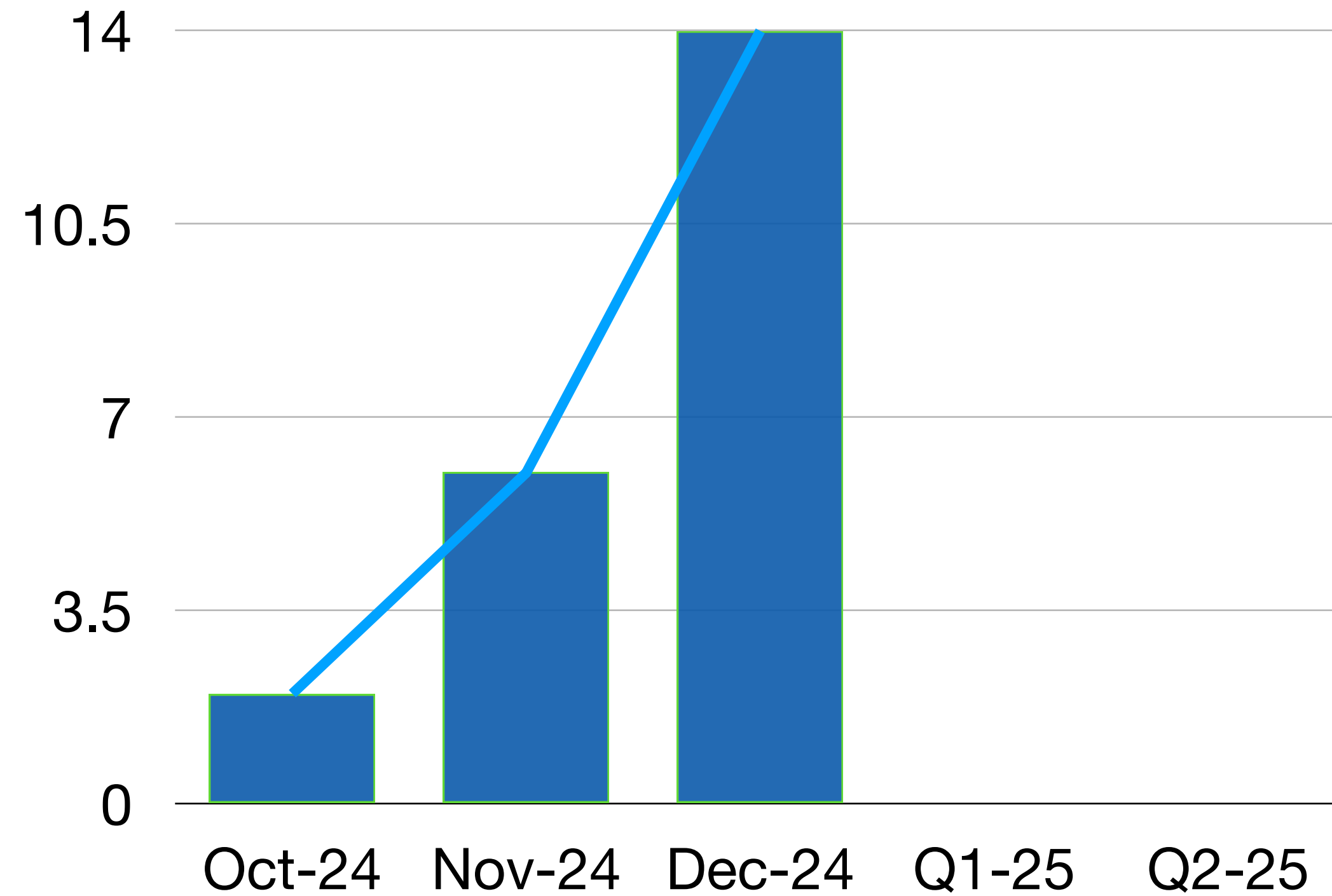
Go to Market Strategy



Traction



Employees (5-Business)



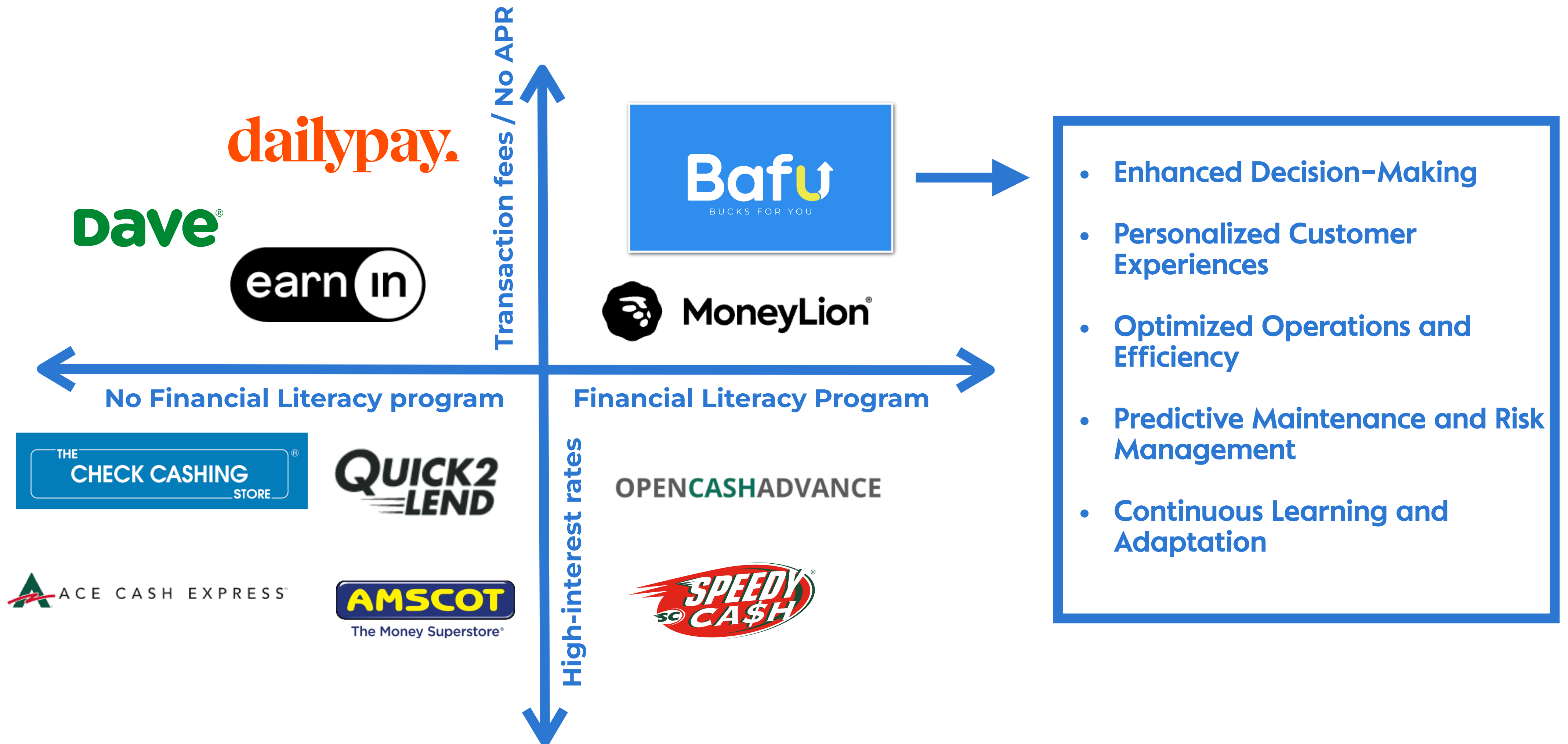
133%

Month-over-Month (MoM)
Growth Rate

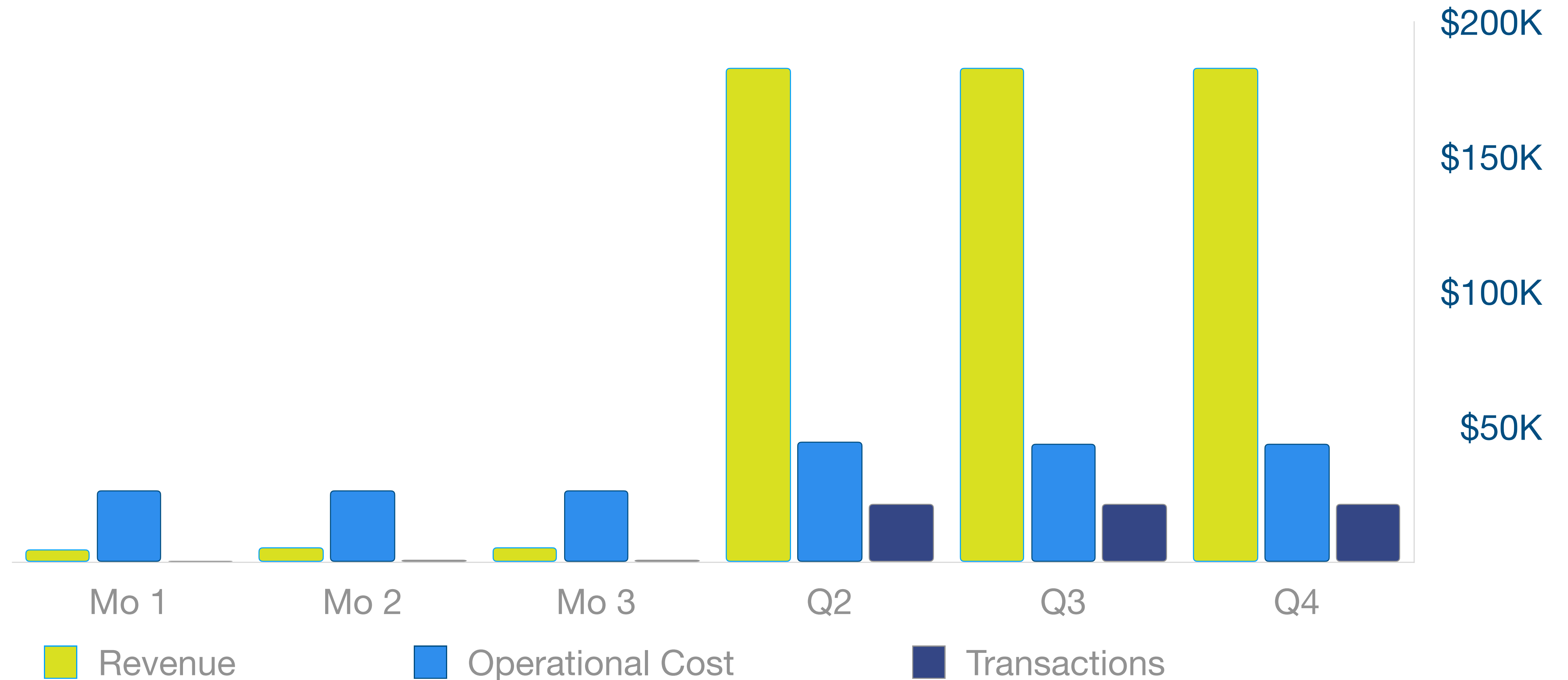
14
10.5
7
3.5
0



Competitive Landscape



Financial Forecast



12 Months of Cash Runway

Team



HENRY GRIJALBA
FOUNDER & CEO

- Twenty years of expertise in technology investments, financial operations, blockchain, and financial services
- Serial Entrepreneur
- Y combinator investor since 2018
- Heavily involved in Miami's tech entrepreneurship ecosystem
- Holds a Master of Science Degree in Electric Engineering

Key Hires



OSCAR LÓPEZ
CTO / BUSINESS DEVELOPMENT
MANAGER

- Technology Infrastructure Development
- Data Security and Compliance
- Innovation and Product Development

Terms



We're raising a \$1.5MM seed round on a SAFE, 20% discount and 5MM CAP

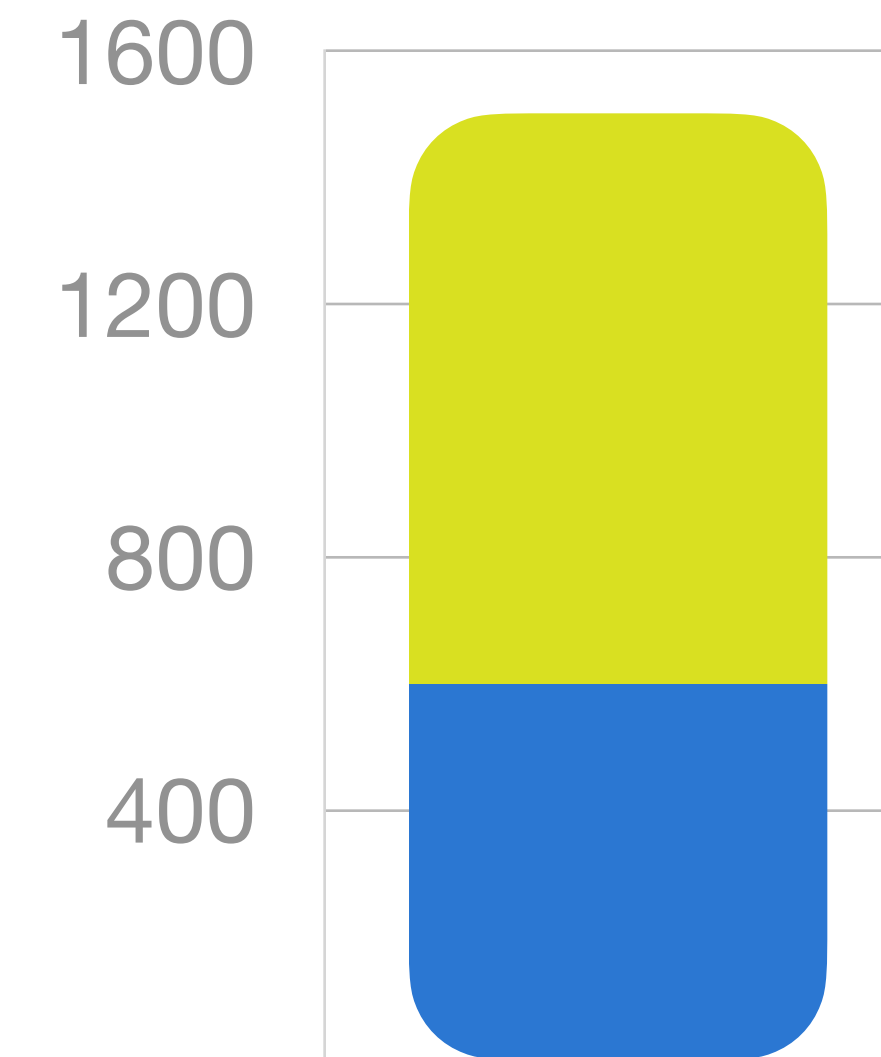


Working Capital
Deployed & 12
months of cash
runway



Pre-seed Round Raised

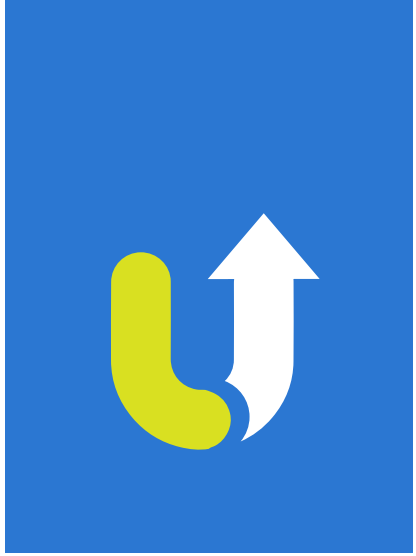
Seed



Committed

Seed Round

Use of Funds

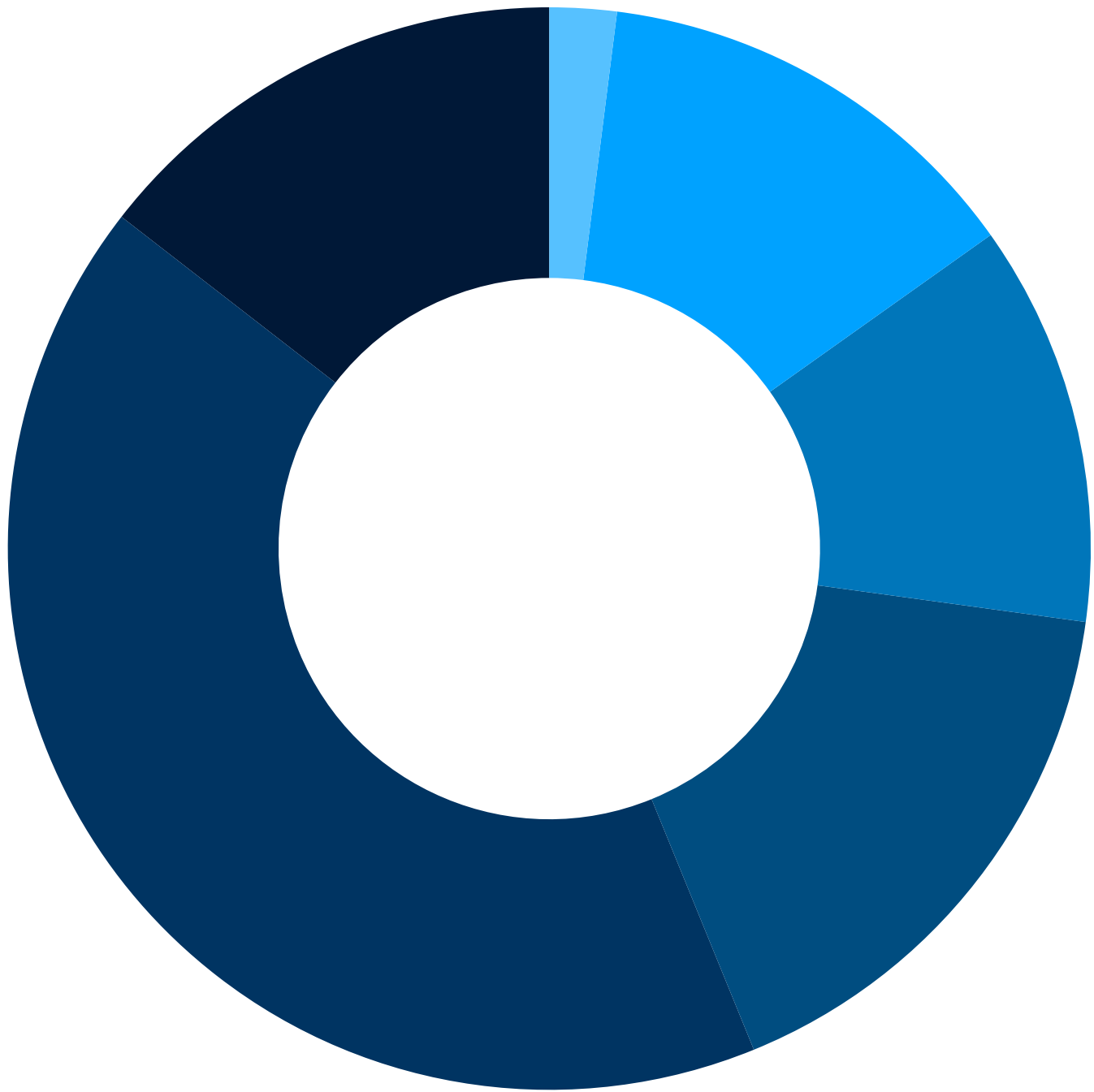


Investment	
Investors	\$1,500,000
Total investment	\$1,500,000

Capital Funding (*)	
Working Capital Deployed	\$900,000

Operational Cost (**)	
Rent	\$12,000
Cloud Infrastructure	\$79,000
Marketing	\$72,000
Software Development	\$100,000
Salaries (CEO, Financial Analyst (2)	\$250,000
Outsourcing (Customer Service)	\$87,000
Total expenses	\$600,000

Operational Cost



- Rent
- Cloud Infrastructure
- Marketing
- Software Development
- Salaries (CEO, Financial Analyst (2)
- Outsourcing (Customer Service)



Thank you!

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