



Executive Summary Template



BUSINESS DESCRIPTION

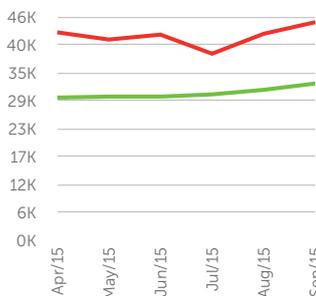
Iugu is a payment infrastructure that empowers the new generation of businesses, allowing in just a few minutes to make charges using credit or bank slip, set up recurring billing or manage split payments.

Powered with a complete whitelabel solution, iugu meet the demands of business models such as saas, e-commerce, mobile applications or marketplaces. It's infrastructure enables each business to customize their payment experience offering a seamless checkout, subscription billing management, commissions to providers, and reports with metrics that help calculate the life time value of your customers.

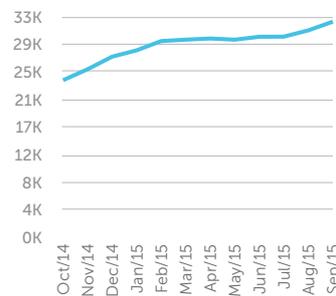
FINANCIALS

	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
INCOME STATEMENT						
Revenue	29K	30K	30K	30K	31K	32K
Gross Margin	79%	79%	79%	79%	79%	79%
Operating Income	-13K	-12K	-13K	-8K	-12K	-13K
Net Income	-20K	-18K	-19K	-15K	-18K	-19K
BALANCE SHEET						
Assets	N/A	N/A	N/A	N/A	N/A	N/A
Liabilities	N/A	N/A	N/A	N/A	N/A	N/A
Stockholder's Equity	N/A	N/A	N/A	N/A	N/A	N/A
CASH FLOW						
Cash from Operations	-16K	-15K	-16K	-11K	-15K	-16K
Capital Expenditure	0K	0K	-15K	0K	0K	0K
Free Cash Flow (Unlevered)	-16K	-15K	-31K	-11K	-15K	-16K
KEY INDICATORS						
Shares	30K	30K	30K	30K	30K	30K
Shares Available to Sell	0K	0K	23K	23K	23K	23K
Price per Share, Last Round Price	R\$14	R\$14	R\$14	R\$14	R\$14	R\$14
EPS	-0,00	-0,59	-0,63	-0,49	-0,60	-0,65
Founders Equity	70%	70%	70%	70%	70%	70%
Net Debt	N/A	N/A	N/A	N/A	N/A	N/A
Liquidity Ratio	> 1	> 1	> 1	> 1	> 1	> 1
Runway in Months	18	17	16	15	14	13
Burn Expenses Ratio	38%	36%	37%	30%	34%	35%

REVENUE VS EXPENSES



REVENUE GROWTH



COMPANY DETAILS

YEAR ESTABLISHED 2012	HQ São Paulo / SP
INDUSTRY Diversified Financial Services	SITE iugu.com
ADDRESS Av. Paulista 123, 01304-001	CONTACT EMAIL ceo-email@company.com

OPERATION DETAILS

FISCAL YEAR ENDS 31/December	EMPLOYEES 0	REVENUE MODEL Fees	BOARD SEATS 4
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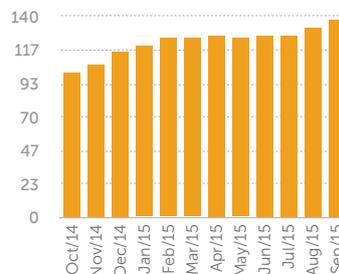
KEY EXECUTIVES Executive Name #1, Executive Name #2, Executive Name #3	BOARD MEMBERS Board Member #1, Board Member #2, Board Member #3, Board Member #4
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KEY INVESTORS & ADVISORS Investor Name #1, Investor Name #2, Investor Name #2, Advisor Name #1, Advisor Name #2, Advisor Name #3

KEY OPERATING DRIVERS

GMV 250M	TRANSACTIONS 127	CUSTOMERS 127	CAC R\$ 50	ARPU R\$ 235
REVENUE 32K	WoW 5%	MoM 46%	REVENUE CHURN -12%	LITETIME 6 YEARS
EXPENSES 41K	PEOPLE COST RATIO 30%	PRODUCT METABOLISM ★★★☆☆		

CUSTOMER GROWTH

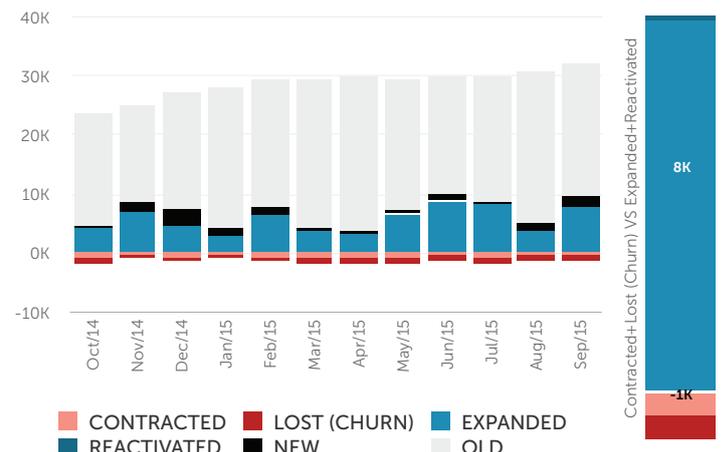


IN-DEPTH ACTIVATION ANALYSIS

	#	CAC	LTV	ROI
Jan/15	6	R\$ 123	23K	23K
Feb/15	6	R\$ 63	12K	12K
Mar/15	2	R\$ 104	4K	4K
Apr/15	2	R\$ 89	5K	5K
May/15	2	R\$ 99	7K	6K
Jun/15	4	R\$ 121	10K	10K
Jul/15	2	R\$ 68	4K	4K
Aug/15	6	R\$ 107	11K	11K
Sep/15	8	R\$ 110	21K	20K

IN-DEPTH GROWTH ANALYSIS

	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
■ New revenue from Activation	0K	0K	1K	0K	1K	2K
+ Expansion and Reactivation	3K	7K	9K	8K	4K	8K
- Contraction and Lost (Churn)	-2K	-2K	-1K	-2K	-1K	-1K



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EXECUTIVE SUMMARY

Financial Infrastructure in the Cloud
Platform as a Service - PaaS

BUSINESS DESCRIPTION

iugu is a payment infrastructure that empowers the new generation of businesses, allowing in just a few minutes to make charges using credit or bank slip, set up recurring billing or manage split payments.

Powered with a complete whitelabel solution, iugu meet the demands of business models such as saas, e-commerce, mobile applications or marketplaces. It's infrastructure enables each business to customize their payment experience offering a seamless checkout, subscription billing management, commissions to providers, and reports with metrics that help calculate the life time value of your customers.

FINANCIALS

	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
INCOME STATEMENT						
Revenue	29K	30K	30K	30K	31K	32K
Gross Margin	75%	75%	75%	75%	75%	75%
Operating Income	-13K	-12K	-13K	-8K	-12K	-13K
Net Income	-20K	-18K	-13K	-15K	-18K	-19K

	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
BALANCE SHEET						
Assets	N/A	N/A	N/A	N/A	N/A	N/A
Liabilities	N/A	N/A	N/A	N/A	N/A	N/A
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	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
CASH FLOW						
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Capital Expenditure	0K	0K	-15K	0K	0K	0K
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	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
KEY INDICATORS						
Shares	30K	30K	30K	30K	30K	30K
Shares Available to Sell	0K	0K	23K	23K	23K	23K
Price per Share, Last Round Price	\$514	\$514	\$514	\$514	\$514	\$514
EPS	-0.60	-0.59	-0.63	-0.49	-0.60	-0.65
Founders Equity	70%	70%	70%	70%	70%	70%
Net Debt	N/A	N/A	N/A	N/A	N/A	N/A
Liquidity Ratio	> 1	> 1	> 1	> 1	> 1	> 1
Runway in Months	18	17	16	15	14	13
Burn Expenses Ratio	68%	66%	67%	60%	64%	65%



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COMPANY DETAILS

YEAR ESTABLISHED	2012	HQ	Sao Paulo / SP
INDUSTRY	Diversified Financial Services	SITE	iugu.com
ADDRESS	Ru. Paulista 123, 01304-001	CONTACT EMAIL	cto_email@company.com

OPERATION DETAILS

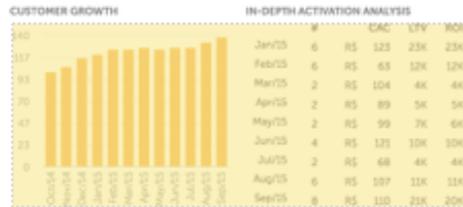
FISCAL YEAR ENDS	31/December	EMPLOYEES	0	REVENUE MODEL	Fee	BOARD SEATS	4
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IN-DEPTH GROWTH ANALYSIS						
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Expansion and Reactivation	3K	7K	9K	8K	4K	8K
Contraction and Lost (Churn)	-2K	-2K	-5K	-2K	-1K	-1K



Company Details

Basic company information

Operation Details

Information about the company's revenue sources, current size in number of employees and investors/board composition

Key Operating Drivers

Information about revenue generation drivers:

GMV – Gross Merchandise Volume

CAC – Cost of Acquisition

ARPU – Average Revenue per User

WoW – Week over Week Growth

MoM – Month over Month Growth

Revenue Churn – How much revenue we lost in a particular group of customers, as in "customers acquired in January"

ACV – Annual Contract Value

People Cost Ratio – How much of the expenses are actually spent on people

Product Metabolism – How fast we are able to implement features based on user feedback

Customer Growth Graph

A graph that shows the growth (in number of active customers) of direct customers. Ignores accounts owned by customers.

ROI Analysis

Ex: January => 41 * R\$ 87 = R\$ 3,5k.

Generated revenue: R\$ 93.

R\$ 93k - R\$ 3,5k = R\$90k.

Business Description

Brief company overview

General Financials Statement

The three most important financials summary and some KPIs

Burn Expenses Ratio

The percentage of expenses paid with investors' or venture money

Revenue vs. Expenses

A graph plotting the evolution of revenue vs. expenses (cost of service + operational expenses)

Gross Merchandise Volume

A graph plotting the evolution of GMV (Gross Merchandise Volume, or Market Value transacted because of services offered by the startup)

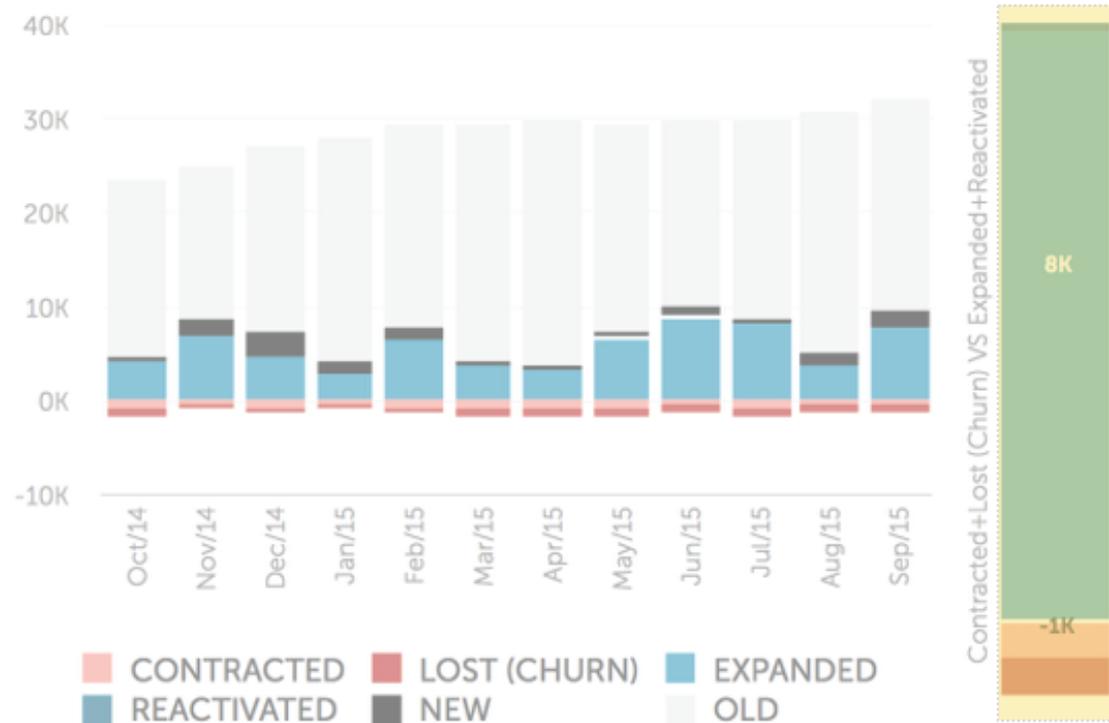


Revenue Movement

Recurring GMV/Recurring Analysis

IN-DEPTH GROWTH ANALYSIS

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Revenue Movement

Breaks out MRR into months/quarters and category of movement, e.g. expansion, new business, churn etc. This allows the understanding of how the business is evolving.

New from Activation – Revenue from sales, new businesses or new activations.

Expansion – Any increase in the MRR of an existing customer, e.g. an increase in quantity, bigger sales, an upgrade to a higher plan, adding a 2nd subscription or a discount expiring.

Reactivation – When a previously churned customer starts to generate revenue again.

Old/Not Changed – Revenue without any change.

Contraction – Any decrease in MRR. e.g. a decrease in quantity, sales, downgrade to a lower plan, or a discount being added.

Churn – A customer who didn't acquire, cancelled or failed to renew a subscription – and they don't have any other active subscriptions.

Isolated Current Customers – Growth vs. Contraction

Last month's analysis of current customers.

This graph isolates new activation/sales to allow us to answer these questions:

- If we stop selling today, does the business keep growing?
- Do our customers generate more revenue each month?
- Are we fighting customer churn by making other customers of the same churn period generate more revenue?



2015-V1

iugu.com