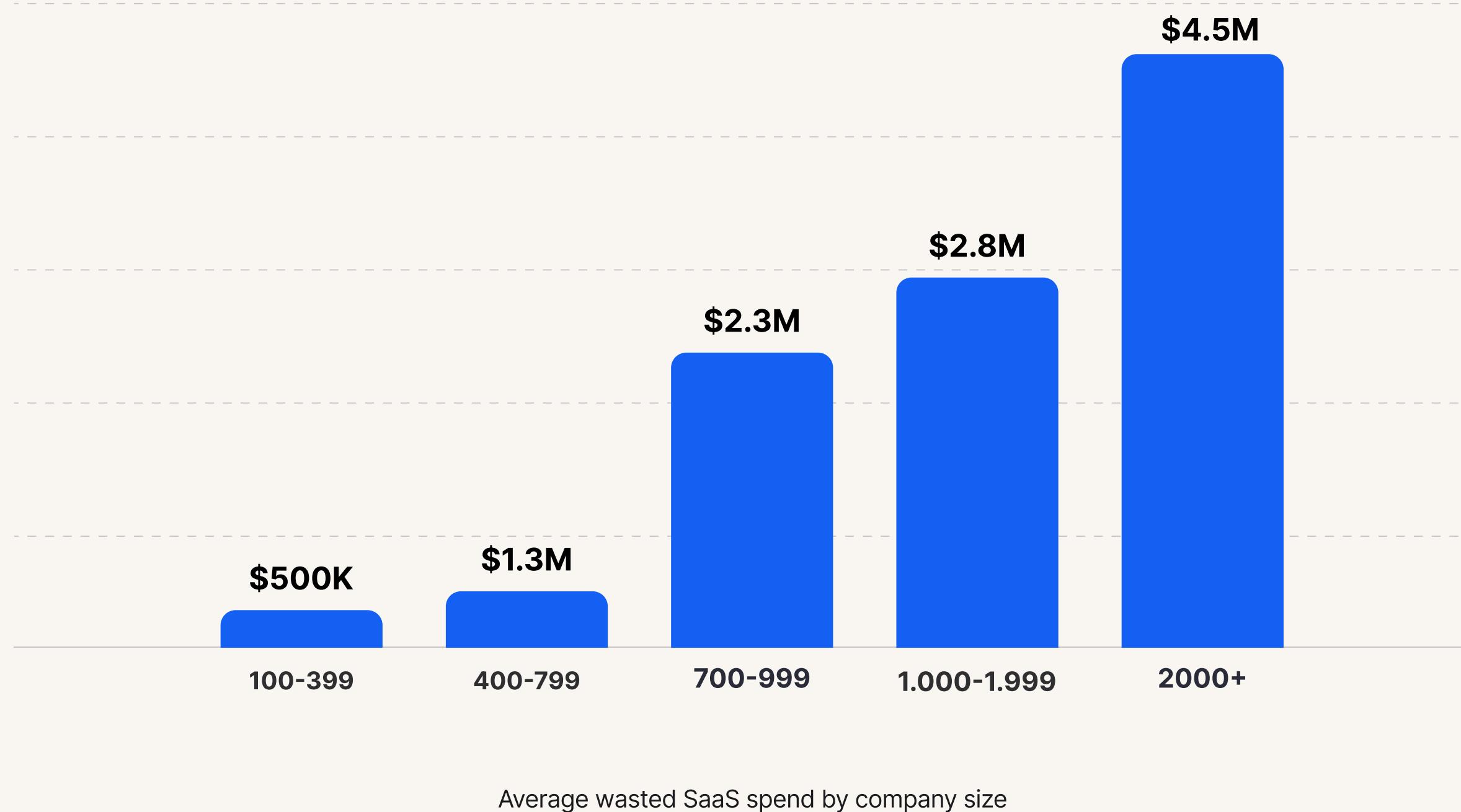




A platform for companies to manage spending
and optimize company expenses

An average company of 1K employees **wastes \$2.5M**

On pricey SaaS tools and unused licenses



And **\$340K** and almost **2K hours** annually

On manual expense management

20 min
to complete one expense report

19%
of the reports contain errors

\$58
avg cost of processing of it

\$52
more to correct the errors

We cut SaaS costs by 39%

- ↗ Track usage and spend by teams & tools
- ↗ Negotiate better pricing
- ↗ Set renewal monitoring and alerts
- ↗ Manage SaaS procurement

The image shows a user interface for managing SaaS procurement. On the left, a sidebar menu includes: Insights, Virtual Cards, Procurement (selected), Applications, Users, and Integrations. The main area displays a workflow for a procurement request:

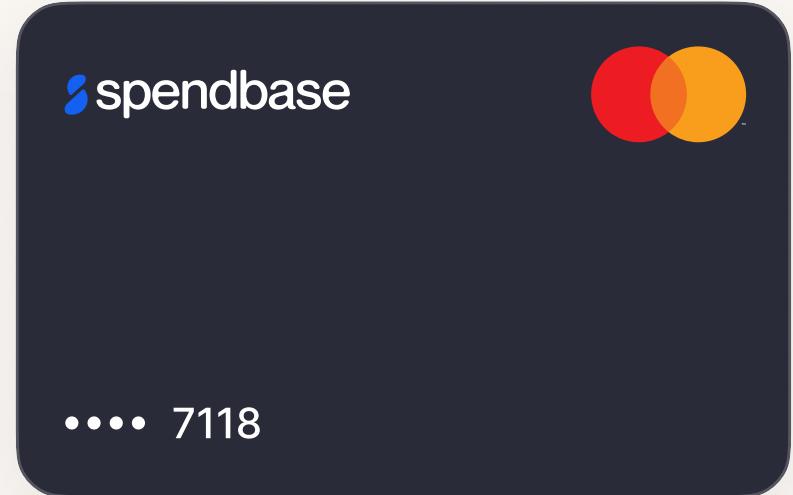
- Action: Request form has been submitted
- Condition: If these conditions are true...
 - Request category is New purchase
 - and Expected price is greater than \$5,000
- Require approval by Alex Garcia
- + Add Condition
- Action: Approve request

On the right, a dashboard titled "Applications" shows the following statistics:

Category	Count	Status
Applications	320	↓ 5
Active users	692 / 720	↑ 12
Underutilized licenses	18	↓ 3

The dashboard also includes a table of applications with the following data:

Application	Owner	Department	Licenses	Users	Last used	Annual cost	Renewal
HubSpot	Alex Garcia	Sales	15	15	Yesterday	\$17,880	19 Nov 1 day left
GitHub	Alex Garcia	Development	120	150	2 days ago	\$30,240	27 Nov 9 days left
Miro	Alex Garcia	Production	+9	100	14 days ago	\$24,000	29 Nov 11 days left
Notion	Alex Garcia	Product Management	50	411	2 days ago	\$10,800	5 Dec
Slack	Alex Garcia	Core	500	1,000	Today	\$90,000	12 Dec



Soon

Vendor	Date	Account	Status	Total
D DUTCHUNCLE T...	Apr 18	•• 7118	Failed	\$390.00
C Chatgpt Subscri...	Apr 11	•• 7118	Paid	\$20.00
L Linkedhelper	Apr 5	•• 7118	Paid	\$15.00
A Airbnb	Mar 1	•• 5299	Paid	\$278.00
T Turkish Airlines	Mar 1	•• 5299	Paid	\$1,200.00

Virtual banking

\$100M in transactions volume already committed from our customers

→ We cover the US, EEA & the UK

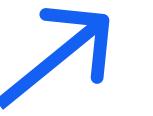
→ Cashback for all purchases

→ Custom spending rules and automated expense reports

For Finance teams

Benchmark software spend 

Gets the best SaaS prices 

Controls expenses 

For IT teams

Unveil Shadow IT 

Track all the stack in one place 

Spot unused licenses 

Customers

300

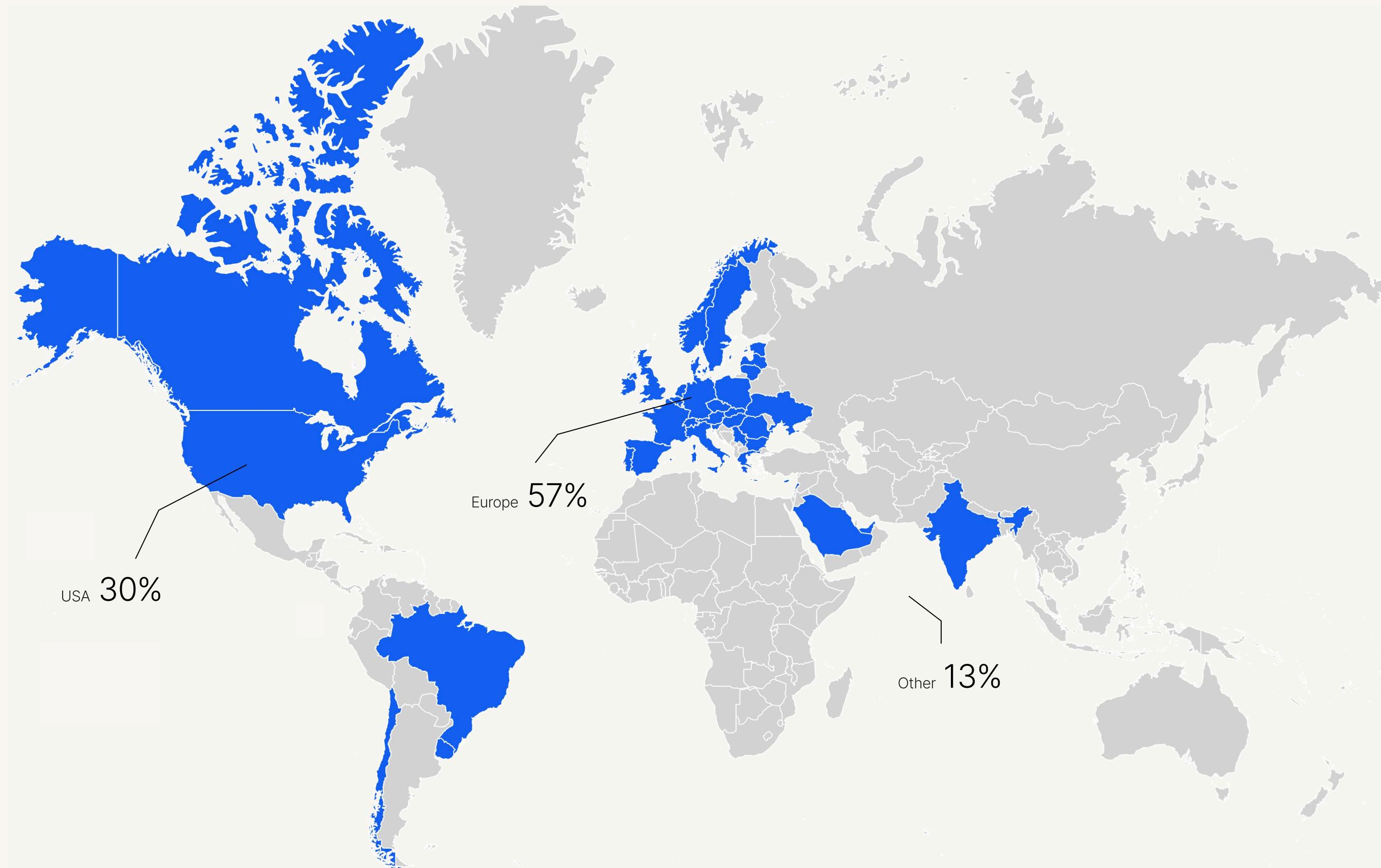
Companies

1%

Yearly churn

41

Countries



MacPaw



Thredd



Preply



Solidgate



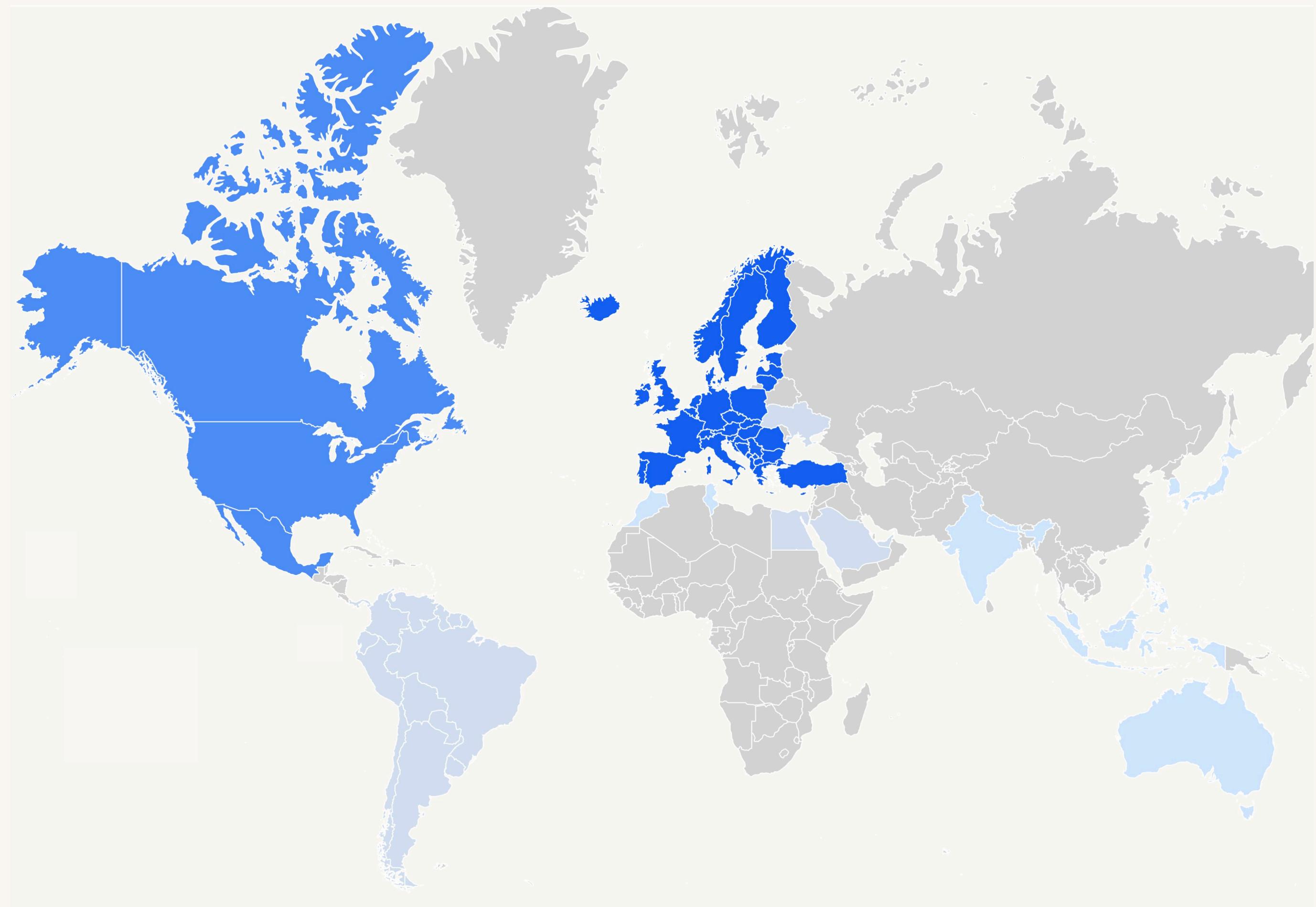
Salesfive

Blitzscaling

In just 2 years, we bootstrapped from 0 to 41 countries. With the economy of scale, it takes less and less resources to scale into new regions.

It takes around \$1 million to launch a card program in one region for a typical Fintech startup. Our cost per new region is around \$100k and less.

With investments, we can scale to the majority of countries worldwide by the end of 2027.

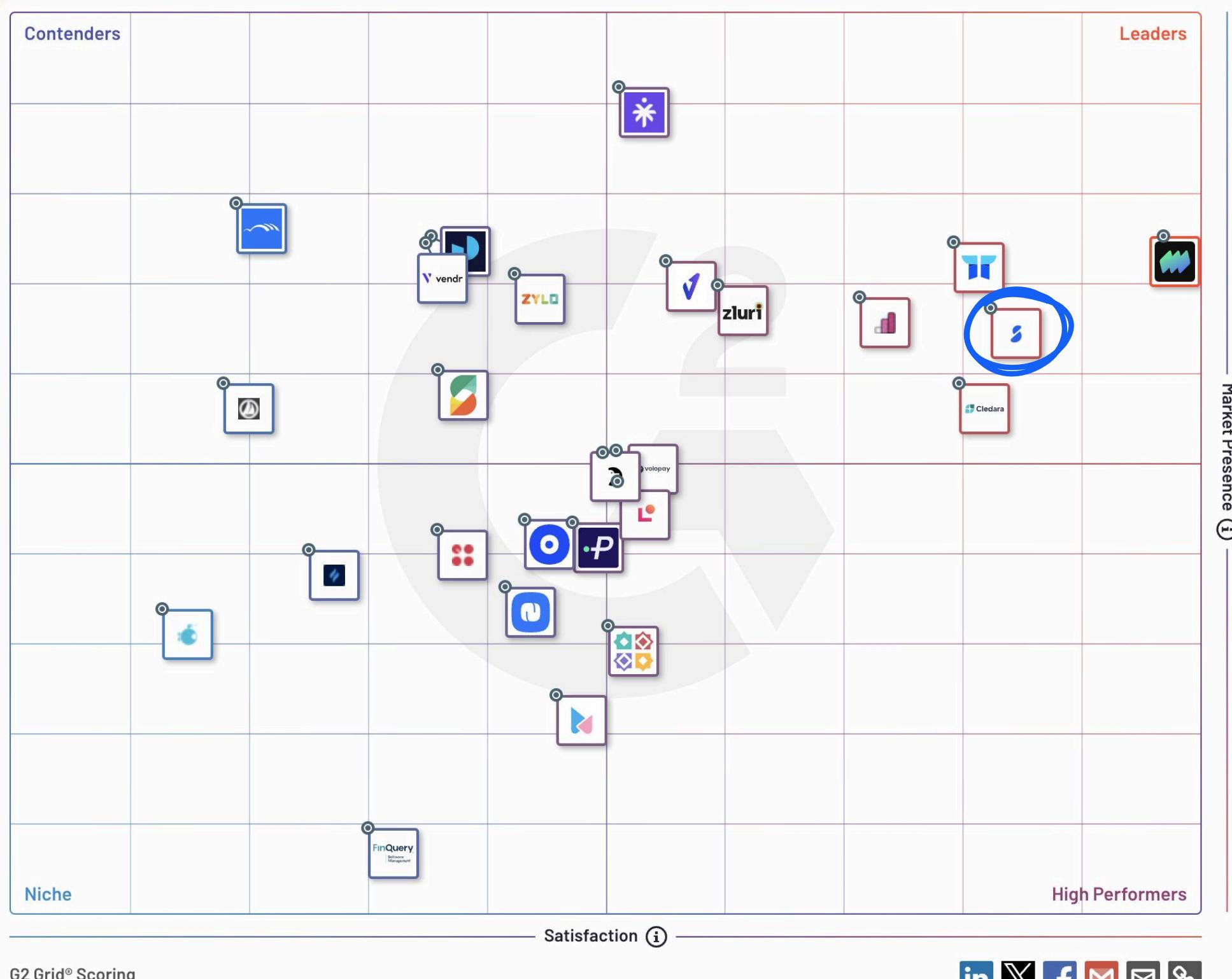


Competitive advantage

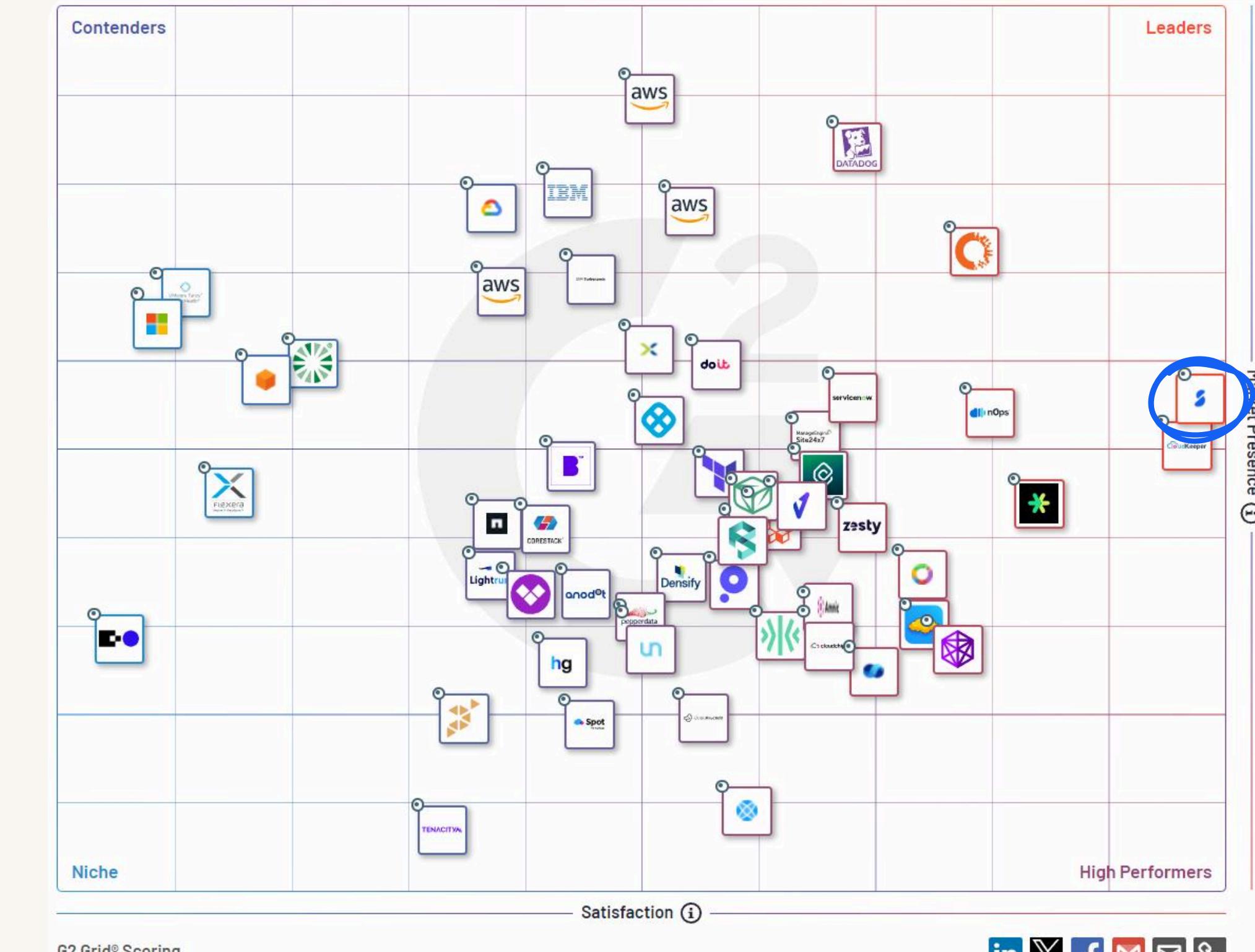
	Spendbase	Vendr	Brex	TorriHQ	Navan
Geo	Europe, Americas, Asia	USA, New Zealand, Europe	USA & Asia	USA & Israel	United States of America
Target	Startups & Mid-sized companies	Startups & Mid-sized & Enterprises	Startups & Mid-sized & Enterprises	Startups & Enterprises	Mid-sized companies
SaaS management	✓	✓	✗	✓	✗
Vendor management	✓	✓	✗	✗	✗
Spending management	✓	✓	✓	✗	✓
SaaS cost reduction	✓	✗	✗	✓	✗
Virtual cards	✓	✗	✓	✗	✓
Annual pricing	Free	\$40-120K	\$0-36K	\$20-40K	~\$25/business trip

Market Leader

With no external investments, we have outperformed our competitors with billion-dollar valuations.
We already lead in SaaS & Cloud management and are ready to compete in Expense management.



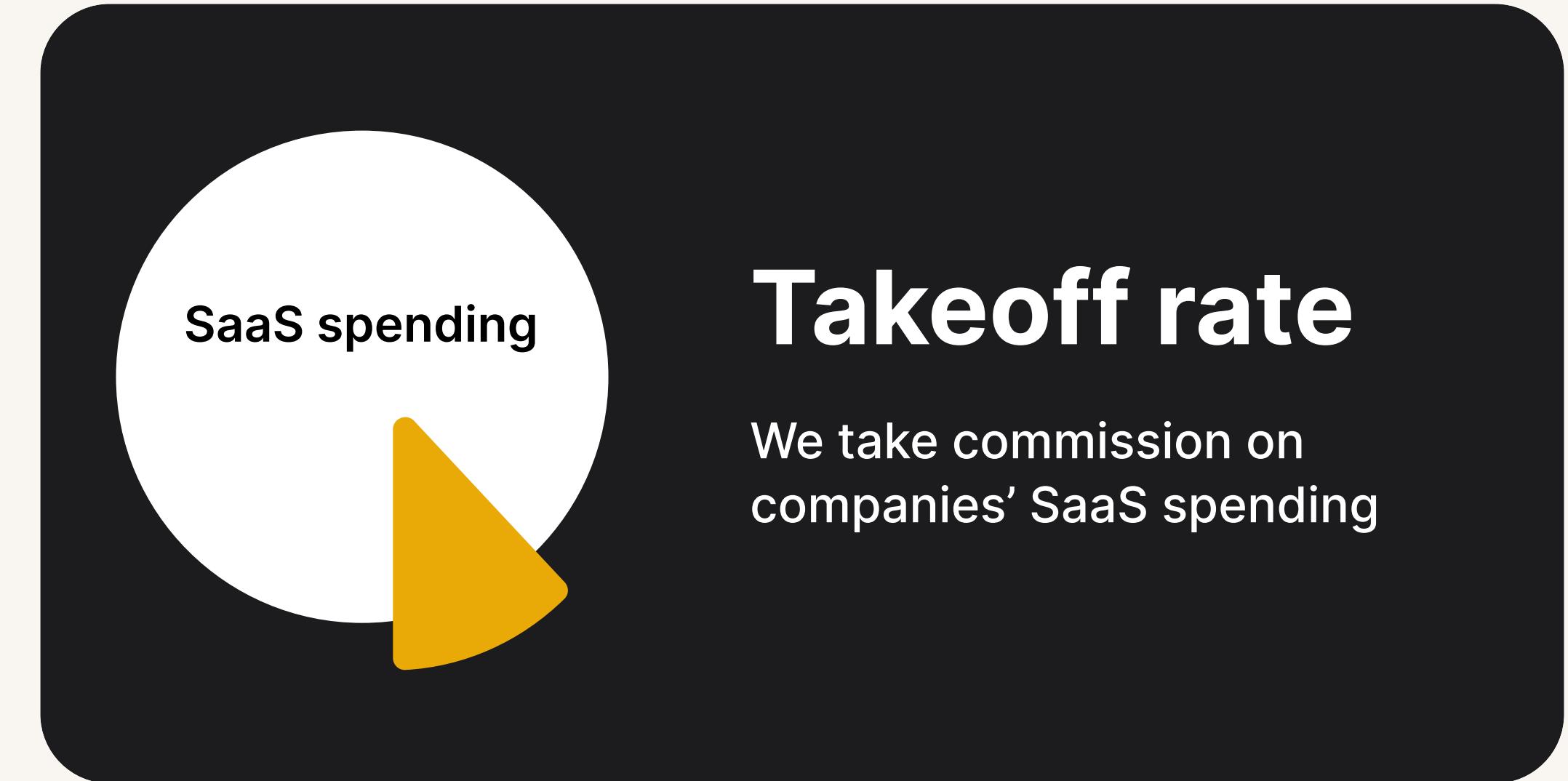
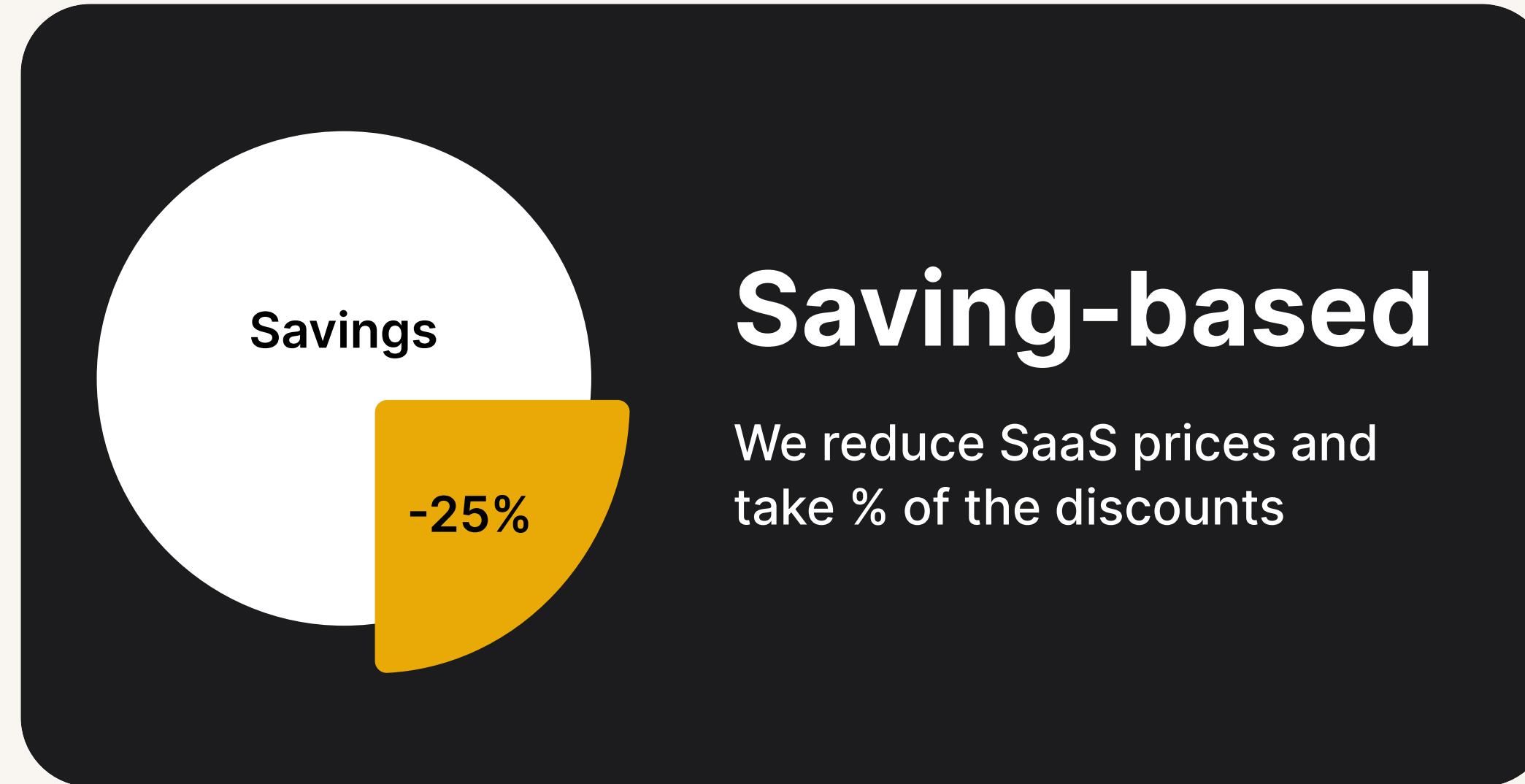
SaaS Spend Management



Cloud Cost Management



Business Model



Interchange fee

↗ We'll take % of each transaction, after Virtual Banking launch

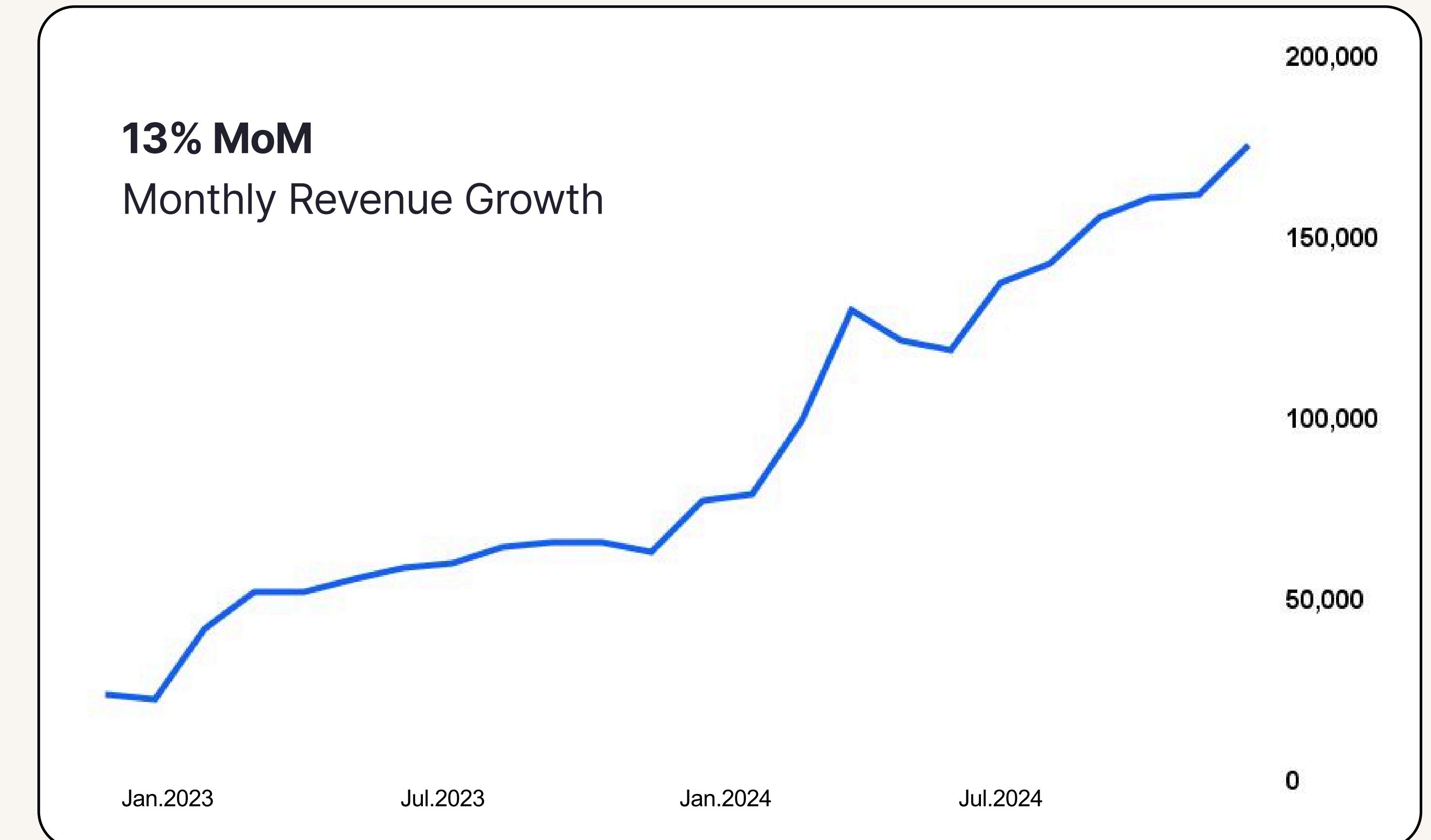
Traction

\$2M
Annual Revenue

260%
YoY Growth

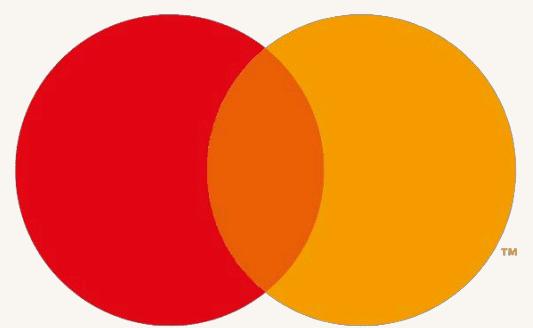
400
Customers

1%
Annual churn



Backed by

\$10M in incentives and bonuses



mastercard.

\$100K in grant + mentorship

Google for Startups

\$100K+ equity free



EU



POLISH - UKRAINIAN
STARTUP BRIDGE

Glovo **other**

Projected growth

Over 3 years

x2
LTV growth

+2
Revenue streams

335% - 230% - 130%
YoY Revenue Growth projection

\$61.3M

Virtual banking launch

In Europe, the UK and the US, Canada

\$8.1M

2025

\$26.6M

2026

2027

Core Team



Andrew Alex

Founder & CEO

3-rd time Founder. Previously bootstrapped Storypoint – \$600K ARR in the first year. Managed products for \$80M in ARR.
[Aura](#)



Dmytro Bieliaiev

CTO

Previously sold his startup Kattana (a trading platform for crypto traders). Has 10+ years of expertise
[Kattana](#)



Sofia Shcherbenyuk

COO

5 years of experience in international project management

[AIESEC](#)



Petro Khometa

CPO

5 years of experience, 2 years in fintech. Led international teams of 15+ people.

[EuroSpektras](#)



Max Bondarenko

CMO

Secured a \$20M Series A investment for [Revenue Grid](#). 12 years of marketing expertise.
[Revenue Grid](#), [KaaloT](#), [CyberVision](#)



Alex Khilchenko

Head of Design

Former product design director at [Aura](#). 8 years of experience in leading design teams.
[Aura](#)



Ivan Baranenko

Sales Director

3+ years in Tech Sales. Certified AWS Partner and Cloud Practitioner.

[Cloudvisor](#)



Serge Laputs

CFO

7 years in finance. Raised a \$75M round.
[Fuelfinance](#)