Bicy.ai 🚴

Democratizing Financial Expertise Through Community

We teach people how to manage money better—not just track it. Bicy.ai combines expert-led financial education with peer-to-peer learning, creating a scalable platform where knowledge compounds and communities thrive.

Massive Addressable Market

Our platform serves four distinct channels, each representing billions in annual opportunity. We're positioned at the intersection of financial literacy gaps and the growing demand for affordable, accessible expertise.

Corporate Wellness

150M US employees seeking financial wellness programs

$150/year per employee

Market size: **$22.5B**

University Programs

20M students needing financial literacy training

$200/year per student

Market size: **$4B**

Government Training

22M government workers requiring financial education

$100/year per worker

Market size: **$2.2B**

Advisor Tools

330K financial advisors seeking client engagement platforms

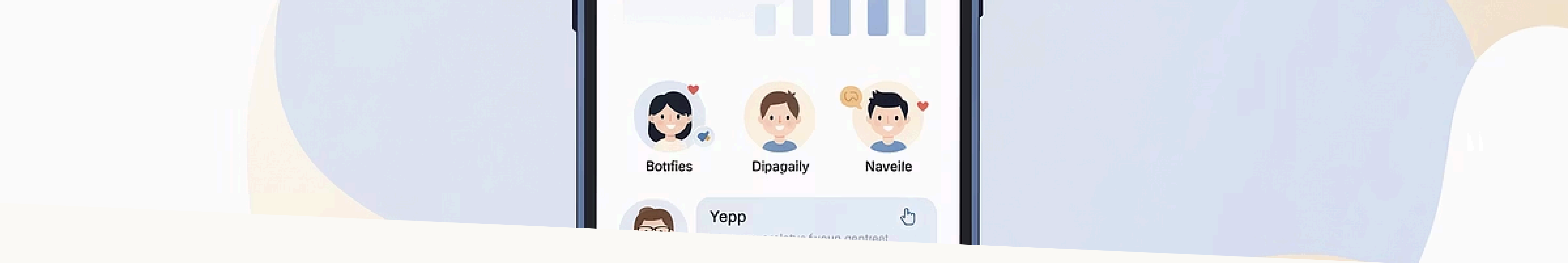
$3K/year per advisor

Market size: **$1B**

$29.7B

Total Addressable Market

Combined opportunity across all segments



Our Competitive Edge

Traditional financial apps focus on tracking transactions. Bicy.ai transforms behavior through education and community support, creating lasting financial capability rather than temporary oversight.

Traditional Competitors

- **Mint/YNAB:** Track spending after it happens
- **Cleo/Dave:** Basic AI chatbot tips without depth
- **NerdWallet:** Product comparison and reviews
- **Financial Advisors:** Premium pricing at $200+/hour

Bicy.ai Advantage

Expert guides + Community Q&A at $19.99/month

We don't just track transactions—we build financial skills that last a lifetime. Our community-driven model provides personalized guidance at a fraction of traditional advisory costs.

Gamified Learning: Our platform incorporates game mechanics like points, badges, challenges, and leaderboards to make financial education engaging and habit-forming, actively driving behavior change beyond passive tracking.

Scalable Economics Built for Growth

Our cost structure defies traditional SaaS models. While competitors scale costs with users, our franchise-community model keeps expenses flat as revenue grows exponentially.

1

Content Created Once

Expert guides serve infinite users globally with automatic translation—no per-user content costs

2

Community Self-Service

Peer-to-peer answers eliminate the need for large customer support teams

3

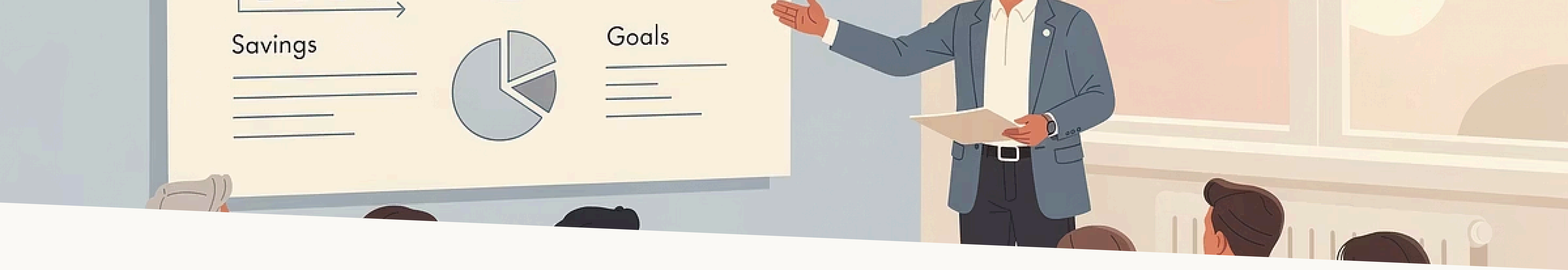
Coach-Driven Acquisition

Certified coaches recruit from their networks—zero marketing spend required

4

85% Margin Achievement

Significantly higher than traditional SaaS at 70%, with costs staying flat as revenue scales



The Franchise Model

We've reimagined growth through a franchise approach that turns financial experts into business owners. Certified coaches invest in their local communities while building sustainable income streams.

01

Coach Certification

Financial experts join at $299/month to access our platform and training

02

Content Creation

Coaches develop financial guides tailored to their community's needs

03

Network Recruitment

Coaches leverage existing relationships to build their user base organically

04

Revenue Sharing

Coaches earn 30% of regional revenue, aligning incentives for long-term growth

This model eliminates traditional marketing expenses while creating passionate advocates who have skin in the game. Every coach becomes a growth engine.

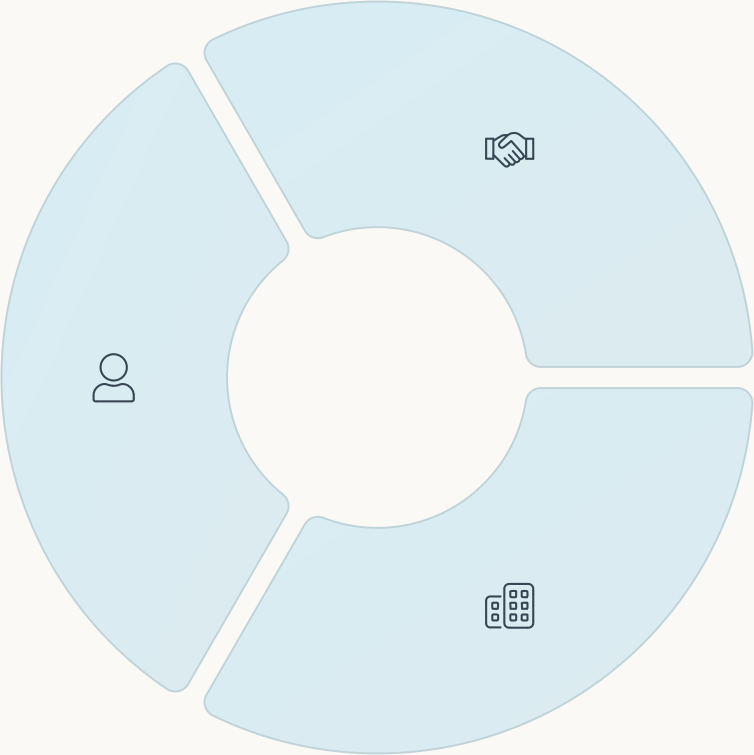
Diversified Revenue Streams

Our three-tier monetization strategy balances volume, engagement, and enterprise value. Each stream reinforces the others, creating a resilient business model that captures value across market segments.

Consumer Subscriptions

60% of revenue

$19.99/month for individual users accessing expert guides and community support



Franchise Partners

25% of revenue

$299/month subscription plus 30% regional revenue share from certified coaches

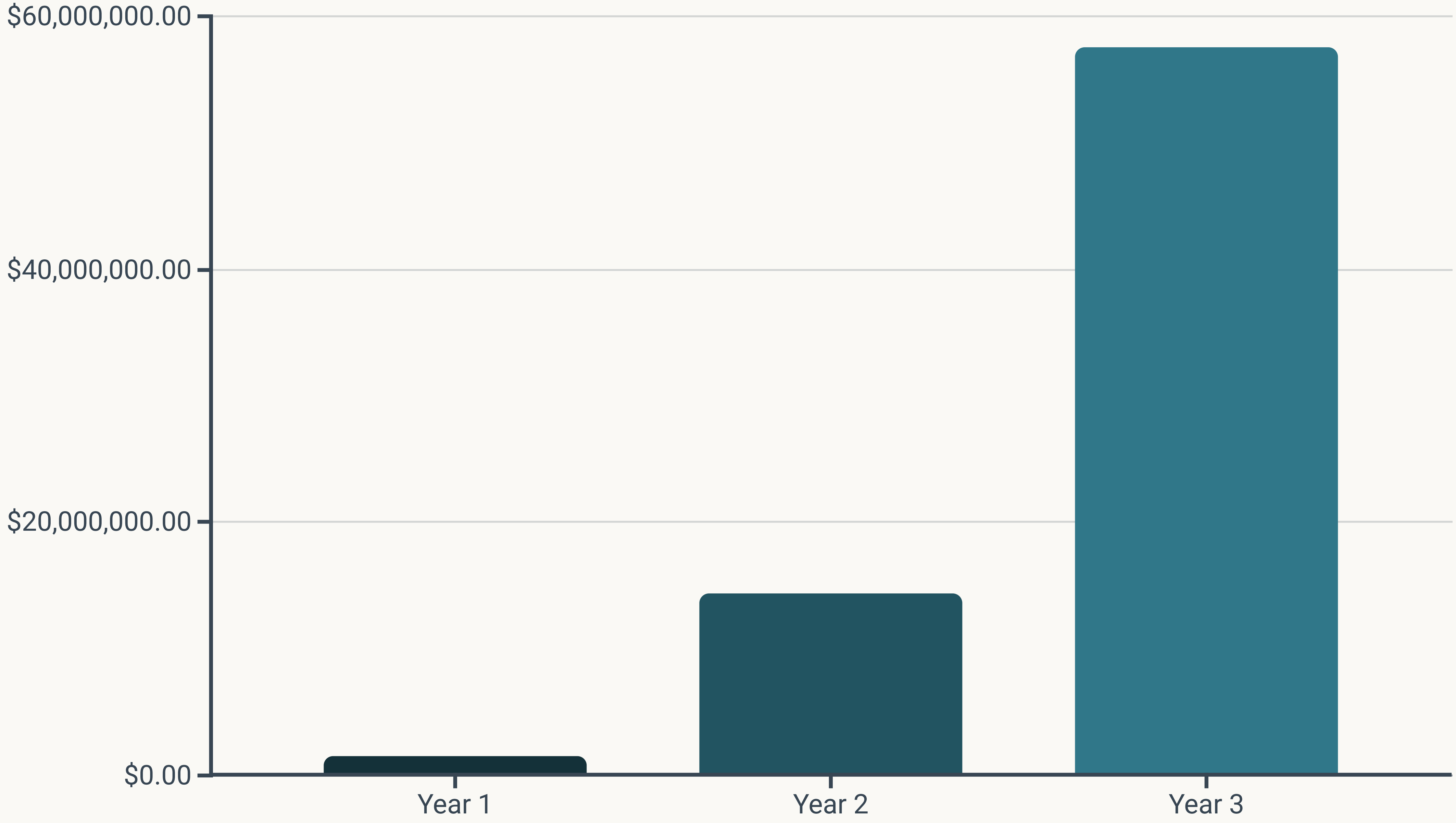
Enterprise Licenses

15% of revenue

$999-$4,999/month for corporations, universities, and government programs

Aggressive Growth Trajectory

Our financial projections reflect the compounding power of community-driven growth. As coaches recruit users and users become coaches, our network effect accelerates exponentially.



Year 1: Foundation

$1.4M revenue

Build core platform, certify initial coaches, validate model

Year 2: Expansion

$14.4M revenue

10x growth through coach network effects and enterprise pilots

Year 3: Scale

$57.6M revenue

4x growth as flywheel accelerates across all segments

Exceptional Unit Economics

Our metrics demonstrate a capital-efficient path to profitability. The 10.7x LTV:CAC ratio—more than 3x the industry benchmark—proves our model's sustainability and scalability.

Lifetime Value

$480 per customer

Based on 24-month average retention and $19.99 monthly subscription

Customer Acquisition Cost

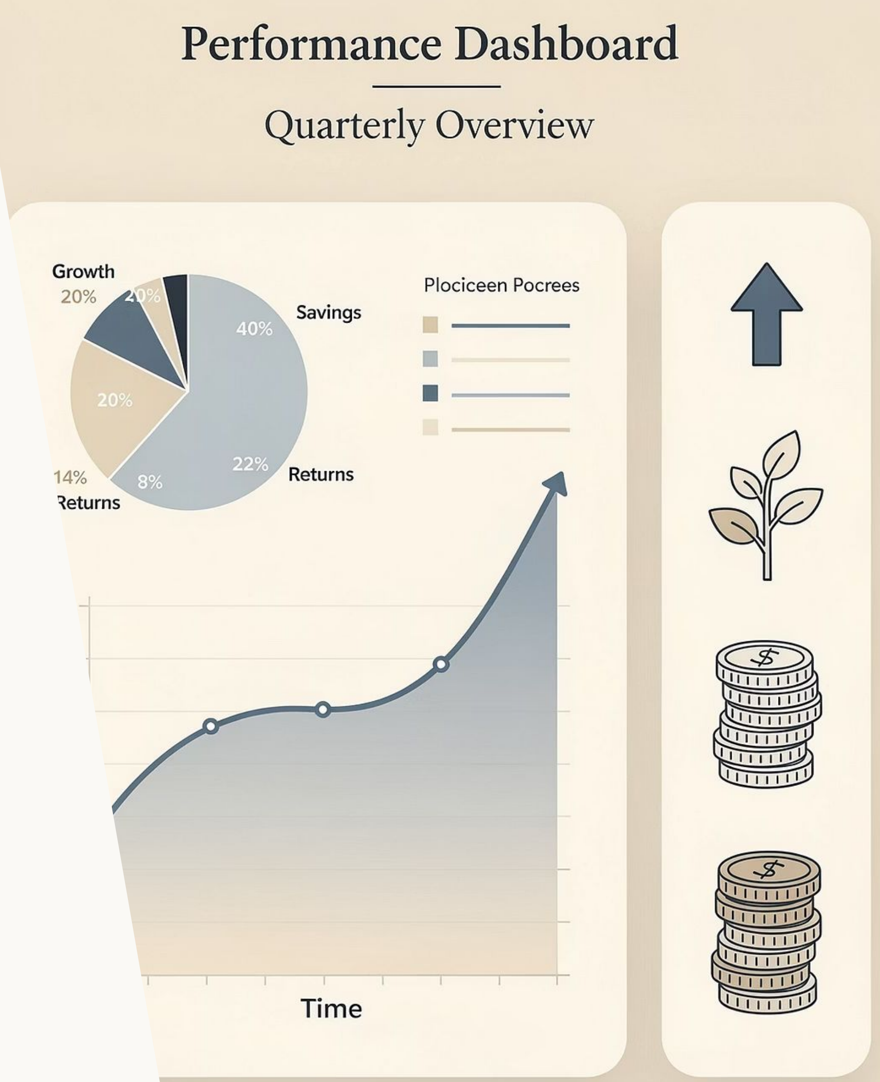
$45 per customer

Coach-driven recruitment eliminates traditional marketing spend

LTV:CAC Ratio

10.7x return

Industry-leading efficiency enables rapid, profitable scaling



Perfect Market Timing

Three powerful macro trends converge to create an unprecedented opportunity. The financial literacy crisis, the community platform boom, and middle-class economic pressure align perfectly with our solution.

1. ## Financial Literacy Crisis

   500M people worldwide lack basic financial skills, creating urgent demand for accessible education

2. ## Community Platform Growth

   Community-driven platforms growing 40% year-over-year as users seek authentic peer connections

3. ## Affordability Gap

   Middle-class consumers demand expert guidance but can't afford $200+/hour traditional advisors

Building the Future of Financial Success

The world's largest community helping each other achieve financial success

Bicy.ai represents more than a platform—it's a movement. We're democratizing financial expertise, transforming isolated struggle into collective empowerment. With proven unit economics, scalable infrastructure, and perfect market timing, we're positioned to become the category-defining company in community-driven financial education.

The Opportunity

- $29.7B total addressable market
- 85% gross margins with flat cost structure
- 10.7x LTV:CAC ratio
- Path to $57.6M revenue by Year 3

Join Our Mission

We're seeking partners who share our vision of financial empowerment for all. Together, we'll build a platform where knowledge compounds, communities thrive, and financial success becomes accessible to everyone.