

IUGU'S DATA REPLACED BY SAMPLE DATA EXECUTIVE SUMMARY

Financial Infrastructure in the Cloud

Platform as a Service - PaaS

BUSINESS DESCRIPTION

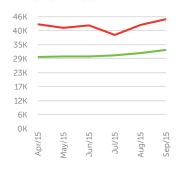
Diugu

lugu 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.

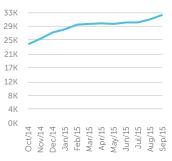
Powered with a complete whitelabel solution, iugu meet the demands of business models such as saas, e-commerce, mobile applications or marketplaces. It's infrastructure enables each business to customize their payment experience offering a seamless checkout, subscription billing management, commissions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

Apr/15	Mav/15	Jun/15	Jul/15	Aua/15	Sep/15
29К	30K	30K	30K	31K	32K
79%	79%	79%	79%	79%	79%
-13K	-12K	-13K	-8K	-12K	-13K
-20K	-18K	-19K	-15K	-18K	-19K
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A
-16K	-15K	-16K	-11K	-15K	-16K
ОК	ОК	-15K	ОК	ОК	ОК
-16K	-15K	-31K	-11K	-15K	-16K
30K	30K	30K	30K	30K	30K
ОК	ОК	23K	23K	23K	23K
R\$14	R\$14	R\$14	R\$14	R\$14	R\$14
-0,00	-0,59	-0,63	-0,49	-0,60	-0,65
70%	70%	70%	70%	70%	70%
N/A	N/A	N/A	N/A	N/A	N/A
> 1	> 1	> 1	> 1	> 1	> 1
18	17	16	15	14	13
38%	36%	37%	30%	34%	35%
	79% -13K -20K N/A N/A N/A -16K 0K -16K 0K -16K 0K -16K 0K -16K 0K -16K 0K -16K -16K -16K -16K -16K -18 -13 -13 -13 -13 -13 -13 -13 -13 -13 -13	29K 30K 79% 79% -13K -12K -20K -18K N/A N/A N/A N/A N/A N/A N/A N/A -16K -15K 0K 0K -16K -15K 30K 30K 0K 0K R\$14 R\$14 -0,00 -0,59 70% 70% N/A N/A >1 >1 18 17	29K 30K 30K 79% 79% 79% -13K -12K -13K -20K -18K -19K N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A -16K -15K -16K 0K 0K -15K -16K -15K -31K -30K 30K 30K 0K 0K 23K R\$14 R\$14 R\$14 -0.00 -0.59 -0.63 70% 70% 70% N/A N/A N/A >1 >1 >1 >1 18 17 16	29K 30K 30K 30K 79% 79% 79% 79% -13K -12K -13K -8K -20K -18K -19K -15K N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A -16K -15K -16K -11K 0K 0K -15K 0K -16K -15K -31K -11K 30K 30K 30K 30K 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 71 >1 >1	29K 30K 30K 30K 30K 31K 79% 79% 79% 79% 79% 79% -13K -12K -13K -8K -12K -20K -18K -19K -15K -18K N/A N/A N/A N/A N/A -16K -15K -16K -11K -15K -16K -15K -31K -11K -15K 30K 30K 30K 30K 30K 30K 30K 30K 30K 30K <

REVENUE VS EXPENSES



REVENUE GROWTH



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

OPERATION DETAILS

FISCAL YEAR ENDS 31/December	EMPLOYEES 0	REVENUE MODEL Fees	BOARD SEATS 4
KEY EXECUTIVES Executive Name #1, E	xecutive Name #2,	BOARD MEMBERS Board Member #1	Board Member #2
Executive Name #3		Board Member #3	Board Member #4

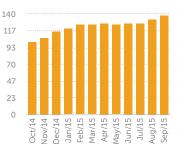
KEY INVESTORS & ADVISORS

Investor Name #1, Investor Name #2, Investor Name #2, Advisor Name #1, Advisor Name #2, Advisor Name #3

KEY OPERATING DRIVERS

GMV	TRANSACTIONS		CUSTOMERS	CAC	ARPU
250M	127		127	R\$ 50	R\$ 235
REVENUE	WoW	МоМ	REVENUE CHURN	LITETIME	ACV
32K	5%	46%	-12%	6 YEARS	R\$ 10K
EXPENSES 41K	PEOPLE 30%	COST RATIO	-	 PRODUCT № ★★★☆☆	ETABOLISM

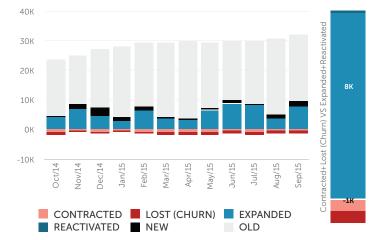
CUSTOMER GROWTH



	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	ОК	ОК	1K	ОК	1K	2К
+ Expansion and Reactivation	3К	7K	9К	8K	4K	8K
- Contraction and Lost (Churn)	-2K	-2K	-1K	-2K	-1K	-1K



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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 transactioned because of services offered by the startup)

🤁 iugu

BUSINESS DESCRIPTION

ugu is a payment infrastructure that empowers the new generation 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, jugu meet the demand of business models such as saas, e-commerce, mobile applications of 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	3.6/15	Aug/15	Sep/15
INCOME STATEMENT						
Revenue	29K	30K	30K	30K	31K	-32K
Gross Margin	79%	79%	79%	79%	79%	79%
Operating Income	-138	-128	-13K	-8K	-128	-138
Net Income	-20K	-18K	-196	~15K	-18K	-196
BALANCE SHEET						
Assets	NIA	NIA	NIA	NDA	NOA	NO
Liabilities	NIA	NA	NIA	NIA	NIA	NO
CASH FLOW						
Cash from Operations	~16K	~15K	-16K	-01K	~15K	-16K
Capital Expenditure	0K	OK.	-158	OK.	OK.	0K
Free Cash Row (Unlevered)	-16K	-15K	-318	-31K	~15K	-16K
XEY INDICATORS						
Shares	-30K	30K	30K	30K	30K	30K
Shares Available to Sell	0K	OK.	25K	238	23K	23K
Price per Share, Last Round Price	R514	R514	R514	R514	R514	R514
095	-0,00	-0.59	-0.63	-0,49	-0.60	-0,65
Founders Equity	70%	70%	70%	70%	70%	70%
Net Debt	NIA	NID	NIA	NDA	NON	NDA
Liquidity Ratio	>1	>1	>1	>1	>1	>1
Rumway in Months						
Burn Expenses Ratio	TANK	365	37%	30%	34%	34.50



EXECUTIVE SUMMARY

Financial Infrastructure in the Cloud Platform as a Service - PaaS

COMPANY DETAILS

VEAR ESTABLISHED 2012 INDUSTRY Diversified Financial Services ADDRESS Ar. Paulota 123, 01304–001			HQ São Paulo / SP							
			SITE lugu.com							
			CONTACT EMAIL Deo-email@company.com							
OPERATIO	ON DETAILS									
RISCAL YEAR ENDS EMPLOYEES 35/December 0				REVENUE M Fees		L I		SEATS		
EY EXECUTIV Executive Nam Executive Nam	ne #1, Executive	Name #2.		BOARD ME Board Mem Board Mem	ber #	1		Member Member		
rivestor Name Advisor Name			vestor N	ame #2, Ad	isor	Name I	1. Advi	ior Nam	e #2,	
rivestor Name Advisor Name	#5, Investor Na	/ERS	custo			Name A	rt, Advi	ARPU R5 235	e #2.	
KEY OPER	ATING DRIV TRANSACTIO	/ERS	CUSTO 127			cac			e #2,	
NVESTOR Name Robitor Name KEY OPER GAV 250M REVENUE 32K EXPENSES	ATING DRIV TRANSACTIO	MoH 46X 5T RATIO	CUETC 127 REVEN -125	MERS UE CHURN		CAC R\$ 50 LITETIM 6 YEAR	IE S	ARPU RS 235 ACY		
Investor Name Advisor Name KEY OPER GMV 250M REVENUE 32X EXPENSES 41X	ATING DRIV ATING DRIV TRANSACTIC 527 WoW 505 PDDPLE CO 305	/ERS MoH 66%	CUETC 127 REVEN -125	MERS UE CHURN		CAC R5 50 LITETIM 6 YEAR PRODU # # # 1	KE S CT MET	ARPU RS 235 ACV RS 10K NBOLIS		
Investor Name Revenue GMV 250M REVENUE 32K EXPENSES 41X	ATING DRIV ATING DRIV TRANSACTIC 527 WoW 505 PDDPLE CO 305	MoH 46X 5T RATIO	CUETC 127 REVEN -125	IMERS		CAC R\$ 50 LITETIA 6 YEAR PRODU * * * 1		ABPU RS 235 ACV RS 10K MBOLIS SHS UTV	M	
Investor Name Reliator Name KEY OPER GMV 250M REVENUE 32X EXPENSES ALX CUSTOMER G	ATING DRIV ATING DRIV TRANSACTIC 527 WoW 505 PDDPLE CO 305	MoH 46X 5T RATIO	CUETC 127 REVEN -125	IN-DEPTH /	NCTTP 6	CAC R\$ 50 LITETIN 6 YEAR PRODU * * * 1 ATION	ALE CT MET HR ANALY CAC 123	ABPU RS 235 ACV RS 10K ABOLIS SIS LTV 23K	M 1008 23X	
Invester Name Rely OPER GMV 250M REVENUE 32X REPENSES AUX EUSTOMER G 340	ATING DRIV ATING DRIV TRANSACTIC 527 WoW 505 PDDPLE CO 305	MoH 46X 5T RATIO	CUETC 127 REVEN -125	IMERS		CAC R\$ 50 LITETIN 6 YEAR PRODU * * * 1 ATION R\$ R\$	E CT MET HD ANALY CAC 123 63	ARPU RS 235 ACV RS 10K WBOLK WBOLK 10K 23K 12K	M M 123K 128	
Investor Name Advisor Name KEY OPER GRV 2550M REVENUE 32X EXPENSES 41X EXPENSES 41X EXPENSES 41X EXPENSES 41X	ATING DRIV ATING DRIV TRANSACTIC 527 WoW 505 PDDPLE CO 305	MoH 46X 5T RATIO	CUETC 127 REVEN -125	MERS UE CHURN IN-DEPTH/ Jan/15 Feb/15	NCTTP 6	CAC R\$ 50 LITETIN 6 YEAR PRODU * * * 1 ATION	ALE CT MET HR ANALY CAC 123	ABPU RS 235 ACV RS 10K ABOLIS SHS LTV 23K	M 1008 23X	

Jun/25 4 R5 121 10K 10K 3.075 2 R5 68 4K 4K Aug/15 6 RS 107 11K 11K Sep/15 8 R5 110 21K 20K IN-DEPTH GROWTH ANALYSIS Apr/15 May/15 Jun/15 Jul/15 Aug/15 Sep/15 New revenue from Activation OK OK IK OK IK 2K 94 84 44 88 76 38 -10 -78 -10



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.



IN-DEPTH GROWTH ANALYSIS	Apr/15	May/15	Jun/15	Jul/15	Aug/15	Sep/15
New revenue from Activation	ОК	ОК	1K	OK	1K	2K
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- Contraction and Lost (Churn)	-2K	-2K	-1K	-2K	-1K	-1K
40К 30К 20К					+Reactivated	
IOK		_			Sep/15 Contracted+Lost (Churn) VS Expanded+Reactivated	
Oct/14 Nov/14 Jan/15 Feb/15	Mar/15	Apr/15 May/15	Jun/15 Jul/15	Aug/15	Sep/15 Sep/15 Sep/15	-1K
	LOST (C	HURN)	EXP/	ANDED	ů	

Revenue Movement

Recurring GMV/Recurring Analysis

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?

