Be Belong

CAPITAL DEPLOYMENT PLAN · 2027

$10M to put renters on the platform and pay them directly.

$10M Series A

60K
Average monthly active users in 2027

$5.4M
Net revenue in 2027, up from $75K

$10M
Series A, deployed in 12 budget buckets

WHY

We believe no one should live one bill away from falling behind. We exist to give everyday people extra capital for essentials.

HOW

We put a price on attention: brands pay people for their participation, and Gaini, our AI, matches each person to the offers that pay.

WHAT

A plan to reach 60K average MAU and $5.4M net revenue in 2027 with direct payouts, the Visa card, and an iOS app.

THE GROWTH THESIS

1,143 brands are on the platform today

The 2027 plan turns them into $9.0M of spend, which funds earner payouts and Be Belong net revenue.

1,143

brands on the platform today

$3.6M

paid to users, about 40% of platform spend

$5.4M

net revenue to Be Belong, about 60%

The $10M puts renters on the platform and pays them directly: 25% to earner acquisition, 12% to product and engineering, and 12% to the brand sales team that keeps offer inventory ahead of users. Sales runs on a VP, two account executives, and three AI outreach agents, focused on activating the existing brand base and signing new brands.

OFFER SUPPLY IS NOT THE CONSTRAINT

$1,496,520,340

CASH offers available to earn

Games, surveys, market studies, videos, subscriptions, cashback, interactions, product reviews, and gig work. More offers are added daily.

At least 50% are non-purchase cash payouts

Estimated earning potential before fees, subject to eligibility and offer terms.

THE LOGIC CHAIN

From $10M raised to $180 of LTV per user

STEP 1

$10M

Capital raise, deployed at close

STEP 2

1,143

Brands on the platform, activated and grown through sales, agencies, and affiliates

STEP 3

60K

Average MAU from referrals, installs, property managers, and CollegeGain

STEP 4

$9.0M

Platform spend in 2027

STEP 5

$5.4M

Net revenue to Be Belong, after $3.6M paid to users

STEP 6

$180

LTV per MAU on a two-year average life

WHAT THE RAISE PROTECTS

Three commitments sit inside the $10M

$1.3M

Existing burn rate

$110,000 a month for 12 months. Existing operations stay fully funded and uninterrupted. Bucket 10.

$500K

90-day AR bridge

Survey, game, and CPA partners pay on 30 to 90 day terms. The reserve finances the gap while volume ramps. Bucket 11.

3 agents

AI replaces headcount

AI runs outreach and first-line support. Marketing headcount stays minimal, and engineering is the existing team plus contract specialists. Buckets 06 and 08.

WHERE THE $10,000,000 GOES

25% of the $10M goes to earner acquisition

$10M

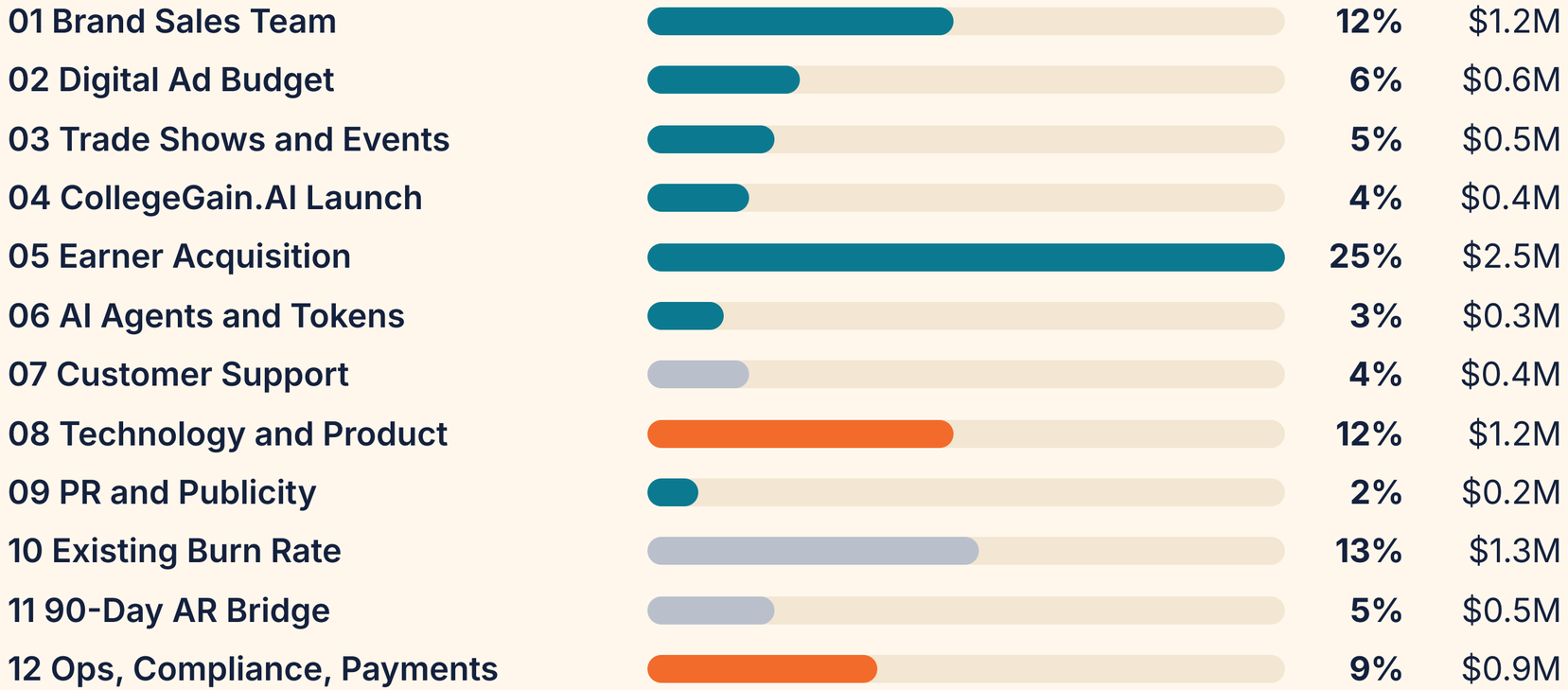
Series A across 12 buckets

25%

to earner acquisition, the largest line

12%

to product and engineering



Teal: growth. Orange: product and payments. Grey: foundation.

BRAND ACQUISITION

How we turn 1,143 brands into $9.0M of spend

Eight overlapping channels activate the existing base and add new brands. To reach $9.0M, average annual spend is about $31K if 25% of brands spend, $20K at 40%, and $13K at 60%.

Channel	Role in 2027
Direct outbound (VP and 2 AEs)	Activates large existing brands and signs new enterprise accounts
AI outreach agents (3 agents)	Re-engage dormant brands and prospect new ones; an AE closes
Agency and trading desk deals	Bring several brands per agency deal onto the platform at once
Trade shows and events	Ten events across three tracks that open new brand conversations
Affiliate partner program	Affiliates earn commission on brand referrals
Inbound: ads, PR, SEO	Brands searching for rewarded video and performance advertising
Existing client upsell, referral	Live brands increase spend or refer a peer in their vertical
PM partner co-marketing	Property managers introduce vendors: moving, insurance, telecom

BUDGET BUCKET 01 · $1,200,000

01 Brand Sales Team: $1.2M, 12%

Line item	Amount	Purpose
VP of Sales	$140,000	Closes enterprise and agency deals; owns quotas
2 Account Executives at $50K base	$100,000	12% commission on signed IOs; AI agent assigned
Commission pool, 12% on signed IOs	$480,000	Performance-gated; paid only on collected IOs
CRM and outreach tooling	$60,000	HubSpot, Apollo, ZoomInfo, DocSend
BD travel and enterprise meetings	$60,000	In-person closes at $100K and above
Account management and 48-hour onboarding	$120,000	Campaign live within 48 hours of IO signature
Media kits, rate cards, case studies	$40,000	Case studies close more brands per vertical
Agency partner program	$60,000	Co-op agreements and white-label options
Affiliate program setup and management	$50,000	Portal, tracking, Affiliate World West launch
Benefits and payroll taxes, VP and 2 AEs	$60,000	About 25% employer cost on $240K base payroll
Incentive travel and quota rewards	$30,000	Quarterly rewards and annual president's club

BUDGET BUCKET 02 · $600,000 AT $50K A MONTH

02 Digital Ad Budget: $600K, 6%

Channel	Monthly	Annual	Goal
LinkedIn Ads: CMOs and media directors	$12K	**$144K**	Demo requests from brand decision-makers
Meta: brand managers and PM owners	$6K	**$72K**	Inbound leads from both audiences
Google Search: rewarded video terms	$6K	**$72K**	Form fills from brands already searching
Trade publication ads	$6K	**$72K**	MediaPost, AdExchanger, Multifamily Exec
Affiliate commission budget	$8K	**$96K**	Pays affiliates for brand referrals
Video and content production	$6K	**$72K**	Demos, testimonials, earner stories
Retargeting and programmatic	$2K	**$24K**	Follows up with every proposal opener
Podcast advertising	$2K	**$24K**	AdExchanger and BiggerPockets
Test and learn, emerging channels	$2K	**$24K**	A/B tests and influencer pilots
Total ad budget	**$50K**	**$600K**	**Always-on engine feeding the sales team**

BUDGET BUCKET 03 · $500,000 · TRACK 1 OF 3

03 Trade Shows: Advertising and Affiliate

$175,000 across 3 events. Pipeline: 100+ affiliates, 8+ performance brands, 5+ agency deals.

Event	Location	Date	Budget	Why we go	Pipeline target
Affiliate World West	Las Vegas, NV	Jan 2027	**$70,000**	Affiliates and performance agencies; launches the affiliate program	100+ affiliate partners
Performance Marketing World	Miami, FL	Feb 2027	**$50,000**	Performance marketers, DSP buyers, CPA and CPI brands	8+ performance brands
Digiday Media Buying Summit	Vail, CO	Mar 2027	**$55,000**	Senior media buyers and agency planners; VP-only audience	5+ agency deals

BUDGET BUCKET 03 · $500,000 · TRACK 2 OF 3

03 Trade Shows: Real Estate and PM

$155,000 across 3 events. Pipeline: 20+ PM deals and 10+ senior PM contacts.

Event	Location	Date	Budget	Why we go	Pipeline target
Multifamily Innovation	Scottsdale, AZ	Feb 2027	**$30,000**	PM operators; speaking slot; RentGain as new NOI revenue	5+ PM deals
NAA Apartmentalize	Las Vegas, NV	Jun 2027	**$75,000**	Largest multifamily event; booth and full team	15+ PM deals
Sponsored VIP PM Dinners	Various	Ongoing	**$50,000**	Dinners with PM decision-makers	10+ senior PM contacts

BUDGET BUCKET 03 · $500,000 · TRACK 3 OF 3

03 Trade Shows: Colleges and Universities

$170,000 across 4 events. Pipeline: 30+ university MOUs. All tracks: $500,000, 10 events.

Event	Location	Date	Budget	Why we go	Pipeline target
NACUBO Annual Conference	Chicago, IL	Jan 2027	**$50,000**	University chief business officers; MOU sign-ups	10+ universities
EDUCAUSE Annual Conference	New Orleans, LA	Mar 2027	**$55,000**	Higher-ed tech buyers; platform demos	15+ universities
NAASC Spring Summit	Atlanta, GA	Apr 2027	**$35,000**	HBCU and minority-serving institutions	5+ HBCU deals
VP Dinners: University Presidents and CFOs	Various	Ongoing	**$30,000**	MOU acceleration with university leadership	5+ senior contacts

BUDGET BUCKET 04 · $400,000

04 CollegeGain.AI Launch: $400K, 4%

A skin on the shared AnyGain stack. The higher-ed conferences are funded in bucket 03.

Line item	Amount	Purpose
University Partnership Lead	$120,000	Owns outreach and MOUs; target 5 pilot campuses
CollegeGain skin and student UX	$60,000	Built on the shared AnyGain stack; FERPA-ready
5 university pilot campaigns at $10K	$50,000	Earner onboarding, brand campaigns, dashboard
Student earner acquisition	$60,000	Installs, campus events, referrals at 5 pilots
Higher-ed marketing, FERPA legal, compliance	$70,000	Pitch decks, legal review, MOU drafting
Student payout timing buffer	$30,000	Covers the gap before brand revenue arrives
Administrative contingency	$10,000	Unexpected university onboarding delays

BUDGET BUCKET 05 · $2,500,000 · THE LARGEST LINE

05 Earner Acquisition: $2.5M, 25%

Users drive revenue. Renters join directly and choose where their earnings land.

Line item	Amount	Purpose
App install and paid social campaigns	$1,000,000	Meta, TikTok, Google UAC at a $30 install target
Referral bonus pool at $7 per activation	$400,000	About 57,000 activated referrals; viral loop
PM co-marketing and bulk activation	$300,000	High-adoption properties; PMs earn 5% or 10%
Earner-side social and creator content	$250,000	Earner stories supplement paid installs
Exclusive club launch and activation	$250,000	Verification, scoring, member notifications
Re-engagement of existing users	$200,000	Brings back 19.4K sign-ups once payouts launch
Community activation at properties	$100,000	Leasing office materials and events

BUDGET BUCKET 06 · $300,000

06 AI Agents and Token Budget: $300K, 3%

Three AI agents run outreach beside the sales team instead of added marketing headcount.

Line item	Amount	Purpose
Claude and GPT API tokens, 3 agents	$70,000	Personalized outreach, objections, demo booking
Clay, Apollo, and lead enrichment	$50,000	Lead data, ICP scoring, intent signals
AI content generation	$40,000	Pitch decks, ad copy, email sequences
HubSpot AI CRM intelligence	$30,000	Lead scoring and next-action recommendations
AI social listening and intent signals	$30,000	Brand budget cycles and spending signals
Automated BI and revenue reporting	$30,000	Dashboards and the monthly investor update
AI Level 1 and 2 support triage	$30,000	Target: 80%+ of tickets resolved before escalation
AI video and creative production	$10,000	Sora, Runway, and HeyGen for demos and testimonials
Contingency: emerging AI tools	$10,000	New tools that speed brand acquisition

BUDGET BUCKET 07 · $400,000

07 Customer Support: $400K, 4%

AI answers first and people take the escalations. Direct payouts raise ticket volume, so the surge buffer is sized for launch.

Line item	Amount	Purpose
Customer Support Manager	$70,000	Queue, SLAs, and escalation protocols
3 support agents at $45K each	$135,000	Handle escalations, including payout disputes
Zendesk, AI triage, and routing tools	$50,000	First-line AI triage with smart escalation
Training, onboarding, knowledge base	$25,000	Product training and support scripts
Quality assurance and CSAT monitoring	$20,000	SLA tracking and satisfaction scoring
Contingency: surge capacity	$100,000	Direct payout launch and onboarding surges

BUDGET BUCKET 08 · $1,200,000

08 Technology and Product: $1.2M, 12%

Engineering salaries sit in bucket 10. Every vertical runs on one AnyGain stack, so each improvement reaches all of them.

Line item	Amount	Purpose
Native iOS rebuild and resubmission	$350,000	New codebase; returns the app to the App Store
Social app relaunch and AI matching	$350,000	Raises stickiness and interest, RentGain included
Direct payout and wallet integration	$150,000	Interim rail, then Southern Bank Visa and top-ups
Business Center and AnyGain engine	$150,000	Self-serve onboarding and agency accounts
Stability, performance, and security	$100,000	Includes the games experience
Maintenance, bug fixes, minor integrations	$100,000	Upkeep and existing API partner maintenance

BUDGET BUCKET 09 · $200,000

09 PR and Publicity: $200K, 2%

Earned media shortens brand sales cycles and supports every acquisition channel.

Line item	Amount	Purpose
PR agency retainer, 12 months	$96,000	Real estate tech, adtech, and higher-ed beat
Press releases on Business Wire (6)	$24,000	Partnerships, MOUs, launches, milestones
Podcast guest placements	$30,000	Reaches media buyers, PMs, and administrators
Creator and influencer seeding	$30,000	Personal and student finance audiences
Speaking fees and panel placement	$20,000	Positions the team as category experts

BUDGET BUCKET 10 · $1,300,000

10 Existing Burn Rate Coverage: $1.3M, 13%

$110,000 a month for 12 months. This is the foundation the 2027 expansion is built on, not overhead.

Line item	Amount	Purpose
Existing team salaries, 12 months	$720,000	Engineering, operations, and founding team
Existing technology infrastructure	$180,000	AWS, APIs, KYC, and the SaaS stack
Existing vendor and partner commitments	$120,000	PM agreements, brand IOs, and legal retainer
Existing marketing and acquisition	$120,000	Keeps current earner momentum going
Office, admin, and operating costs	$80,000	Subscriptions, insurance, and travel
Buffer and working capital variance	$80,000	A 10-week buffer against cost spikes

BUDGET BUCKET 11 · $500,000

11 90-Day AR Bridge Reserve: $500K, 5%

Survey, game, and CPA partners pay on 30 to 90 day terms while earners are paid on their own schedule.

Quarter	Platform spend	Paid to users	What the reserve does
Q1 2027	About $0.4M	About $0.15M	Funds early payouts before first collections
Q2 2027	About $1.3M	About $0.5M	Gap widens as 60 to 90 day terms stack up
Q3 2027	About $2.8M	About $1.1M	Collections catch up; absorbs timing swings
Q4 2027	About $4.5M	About $1.8M	Net revenue covers timing; reserve is a buffer

Illustrative ramp that averages the plan's 60K MAU and totals $9.0M of platform spend and $3.6M paid to users. Media buying brands on standard IOs pay net-30, which partly offsets the gap.

BUDGET BUCKET 12 · $900,000

12 Ops, Compliance, and Payments: $900K, 9%

The Southern Bank card program enables direct withdrawals and top-ups. Bank lines follow proposed terms still under negotiation.

Line item	Amount	Purpose
Southern Bank card program reserve	$250,000	Proposed terms; scaling reserve under negotiation
Southern Bank onboarding and program fees	$165,000	$25K onboarding, $20K annual, $10K monthly minimum
Card network, BIN, and processor setup	$85,000	Network and BIN fees pass through at cost
Legal	$100,000	Contracts, IP, regulatory, brand IO agreements
KYC and AML compliance at scale	$100,000	A 100% KYC-verified base is the core value
Finance systems and GAAP audit	$80,000	Investor-grade reporting and audit readiness
Office tools and remote team operations	$60,000	Slack, Notion, Google Workspace, Zoom
Working capital reserve	$60,000	Buffer for compliance events or late receivables

THE FIVE-YEAR PATH

From 1,839 to 1.5M monthly active users by 2031

2026 is actual. 2027 onward is the management plan, and 2027 is the year this capital funds.

Year	Downloads	Sign-ups	Avg MAU	Paid to users	Net revenue	LTV per MAU
2026 · actual	165K	19.4K	**1,839**	$44.8K	**$75K**	$82
2027	1.4M	211K	**60K**	$3.6M	**$5.4M**	$180
2028	3.3M	594K	**220K**	$18.7M	**$29.7M**	$270
2029	5.6M	1.1M	**500K**	$55M	**$92.5M**	$370
2030	9.0M	2.0M	**1.0M**	$130M	**$230M**	$460
2031	11.4M	2.5M	**1.5M**	$225M	**$390M**	$520

Forward-looking estimates: annual retention above 50%, sign-up to MAU conversion rising from 28% toward 40%, and direct payouts and balance top-ups from 2027. LTV assumes a two-year average life.

2027 MILESTONES

Payouts and the card come first

Growth spend scales once the round closes. Dates are targets and move with the close.

Q4 2026
Now to close

- Direct payouts on an interim third-party rail
- **Round closes:** target end of 2026, may extend into Q1 2027
- GAAP auditor retained before year-end

Q1 2027
Targeted dates

- **BIN issued:** unlocks the Visa card and top-ups
- Visa card live with withdrawals and top-ups
- iOS rebuild submitted to the App Store

REST OF 2027
Dates set after close

- Social app relaunch with AI user-matching
- Exclusive club and renter acquisition ramp
- CollegeGain launch on the shared stack

2027 target: 60K average MAU and $5.4M net revenue

ASSUMPTIONS AND REPORTING

What has to be true, and how we report it

What has to be true

- Growth is mostly referral-led: 1.4M downloads on $2.5M is about $1.79 each
- Sign-up to MAU conversion rises from 28% toward 40%
- Annual retention stays above 50%
- Payouts start mid-November; the card and iOS follow in Q1 2027
- Brand spend ramps: $9.0M across the 1,143 brands on the platform

Reported every month

- Cash position and runway
- Revenue and payouts
- Spend against each budget line
- Financing, debt, and capital structure
- Product direction and material risks

A GAAP auditor is retained before year-end, and the data room stays open to every stakeholder.

About $42 to acquire an average MAU worth $180 in LTV, or 4.3 to 1

IMPORTANT DISCLOSURES

Assumptions and forward-looking statements

This presentation is for discussion and is not an offer to sell securities.

Pilot figures are company data and have not been independently audited. Projections, unit economics, and the allocation of proceeds are illustrative management targets, not guarantees, and depend on closing the round. Quarterly figures are an illustrative ramp. The $1.5B of cash offers available to earn is estimated earning potential before fees, subject to eligibility and offer terms, and is not a payout commitment. Southern Bank terms are proposed and under negotiation. The Be Belong Visa debit card is planned for 2027 and will be issued by a sponsor bank; BIN sponsorship, interchange, reward funding and rent acceptance remain subject to contractual, regulatory and operational requirements. Earnings vary by eligibility and offer terms. Any securities offering will be made only to verified accredited investors under Rule 506(c) of Regulation D through definitive offering documents. Be Belong is not a bank, lender, insurer, financial adviser or credit bureau.