



Executive Summary

Opportunity:

The market to extend credit to low income families with poor or little credit exceeds \$10B. It is filled with good people wanting what's best for their families. The industries serving these people have yet to embrace this. We're going to be the first to approach this market in an entirely new way.



And we'll do this with “consumer friendly” risk mitigation

Our team has decades of experience in senior leadership covering all core areas of our business



With funding from founders of \$60,000 and F&F of \$45,000 secured,
we're now raising \$500,000 to complete our launch this fall

The Opportunity

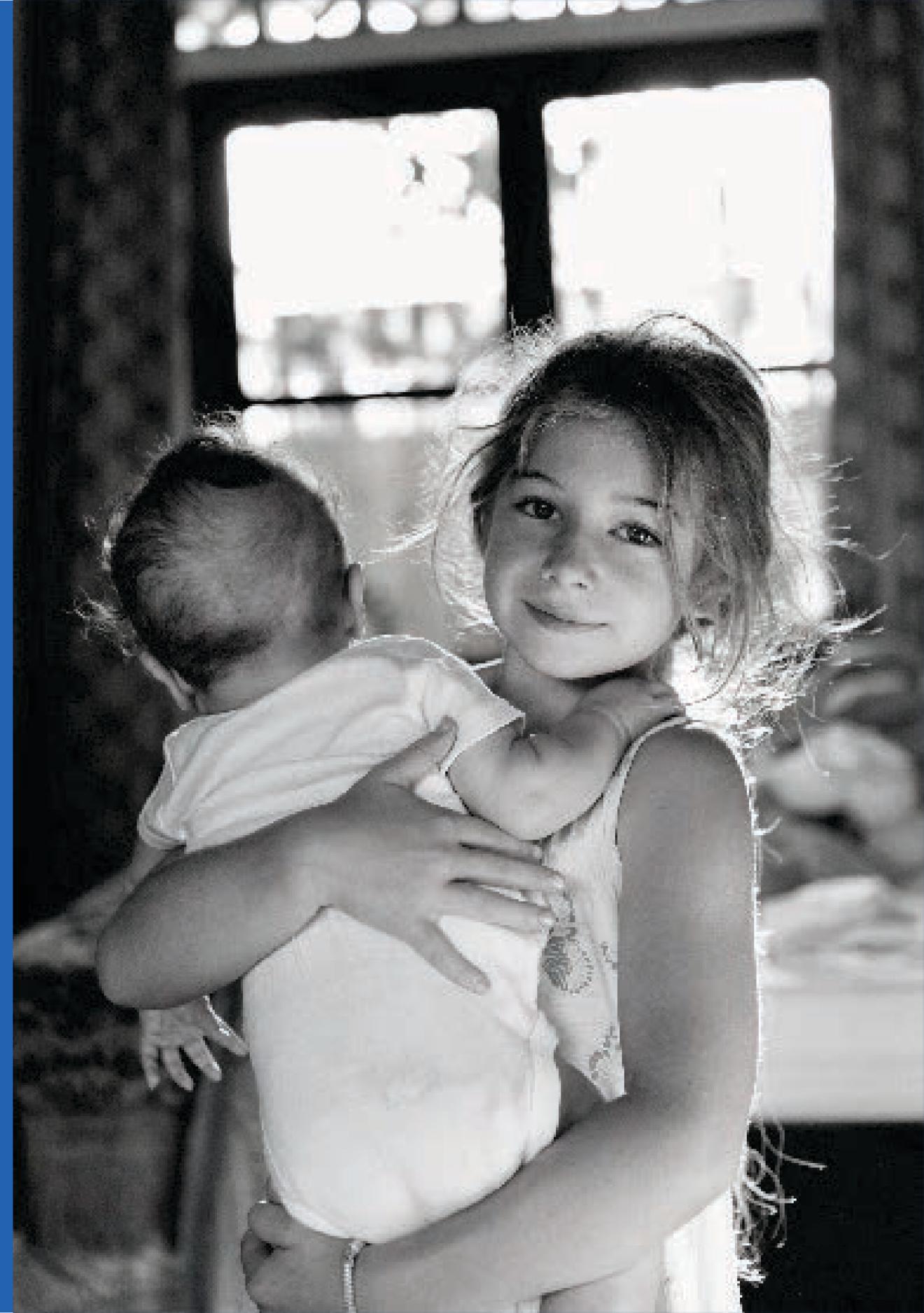
8.5 million

working, low income families struggle to get unsecured credit, making purchases like kids clothing difficult or impossible

Back to school clothes come from alternate sources (hand me downs, thrift stores, outgrown, clothes, etc.)

Parents feel guilty

“Poor kid” clothes make fitting in, even harder



The Solution

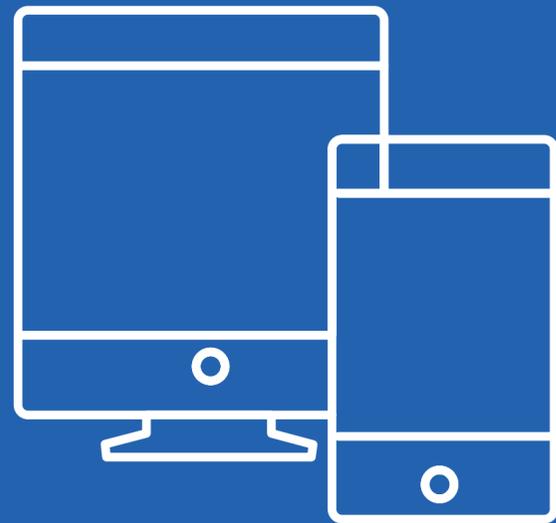
Provide an accessible credit option and a high value marketplace committed to customer success.

We offer quality products at low prices, with an amazing customer experience.



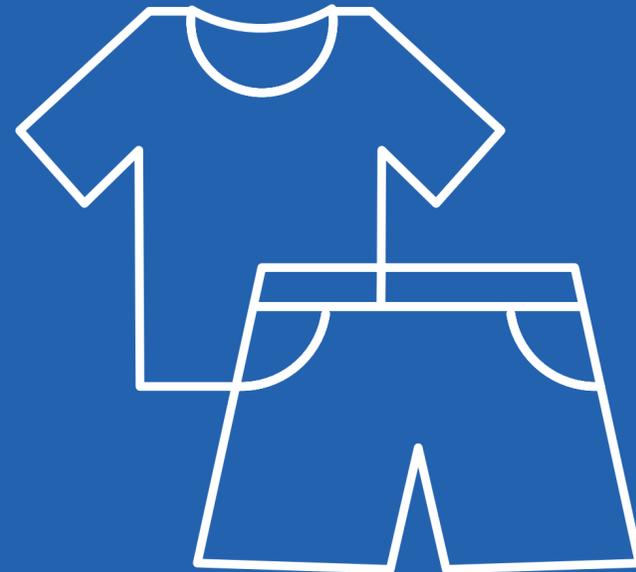
How it works

Customer signs up



Valid checking account
\$1 deposit for \$3 of credit

Starts shopping



Fulfillment held until
deposit clears – 48 hours

Saves money & builds
credit



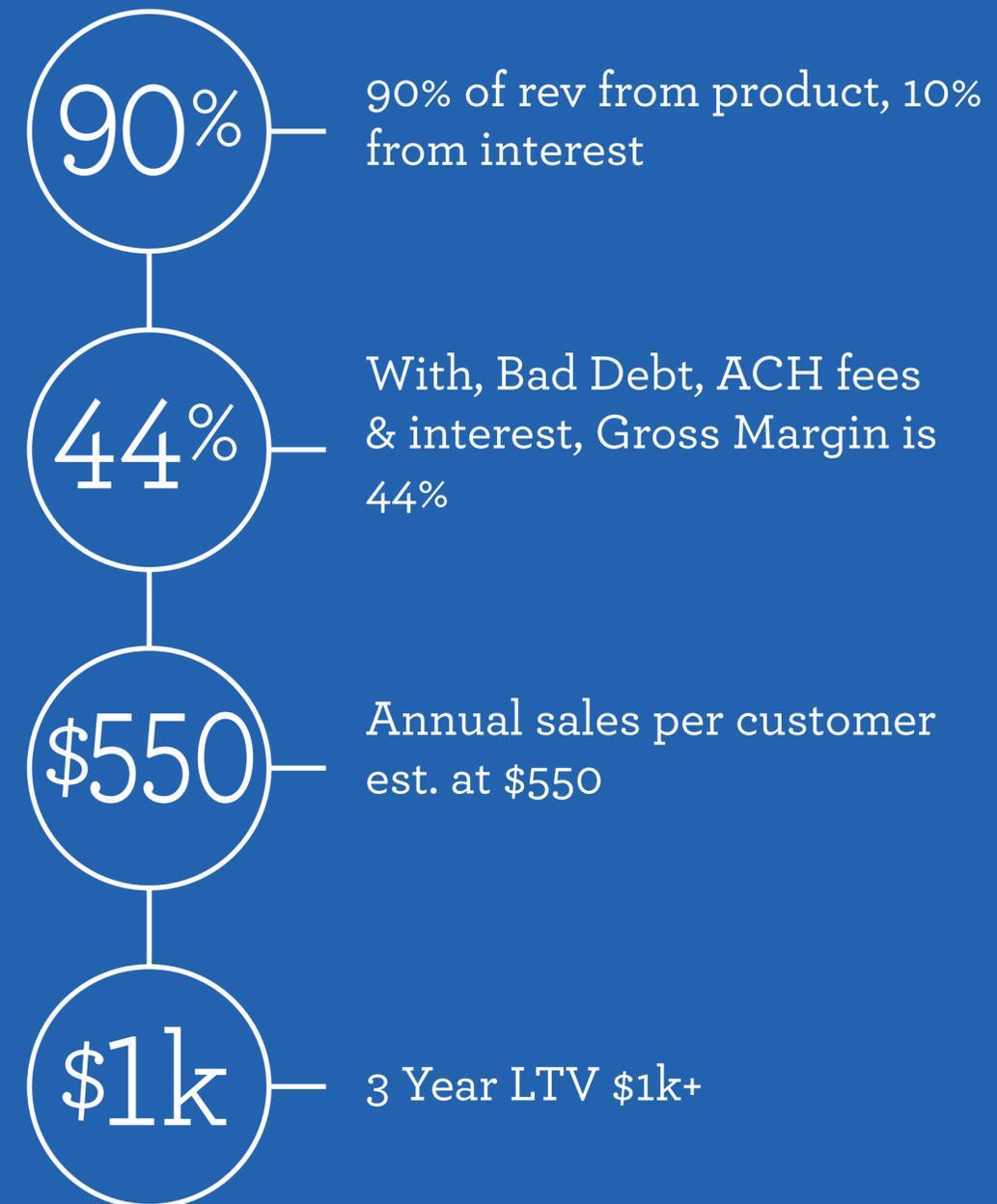
Low prices
Low interest
Report to credit
agencies

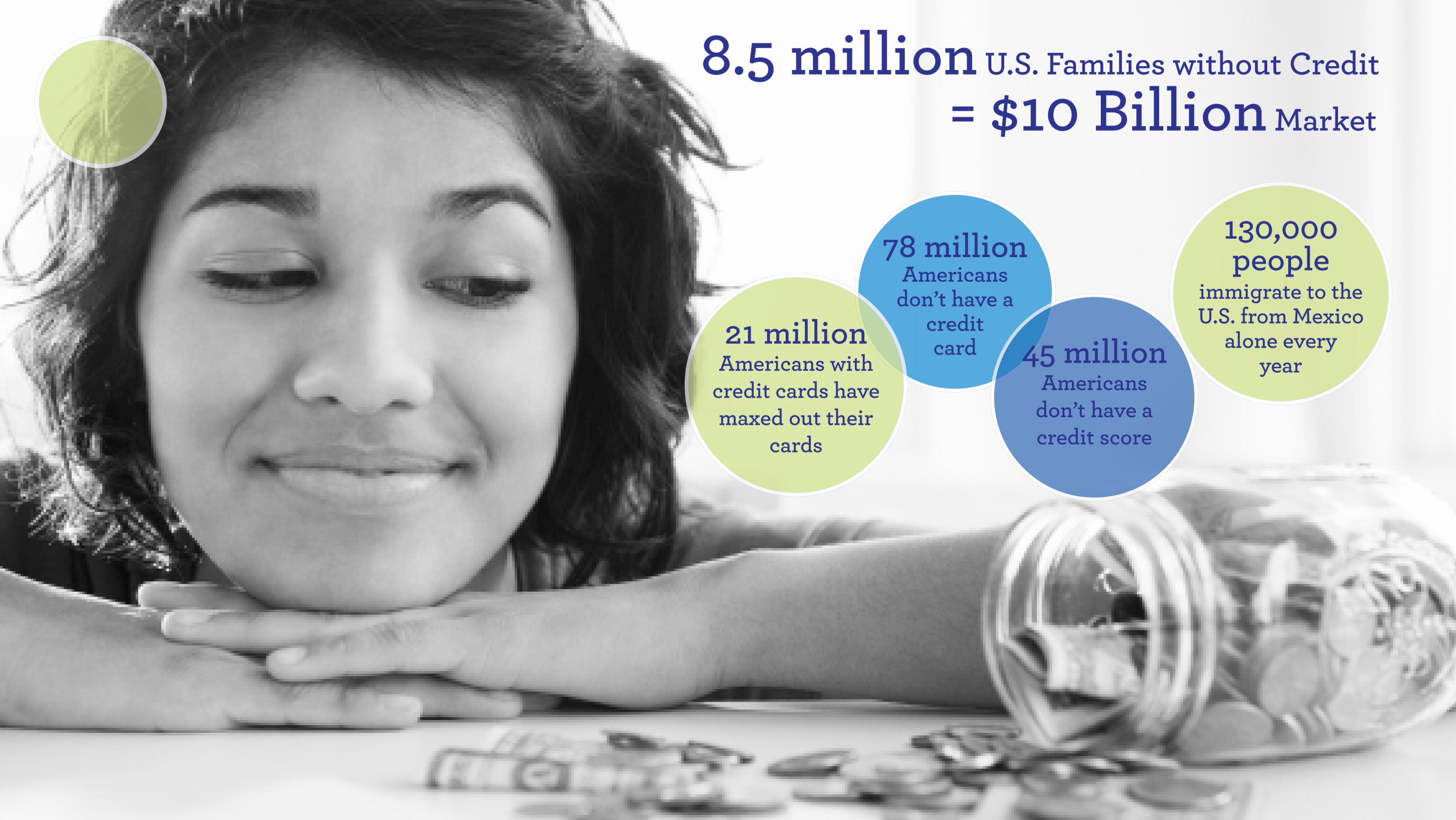
Business Model

Strategy



Revenue Highlights





8.5 million U.S. Families without Credit
= \$10 Billion Market

21 million
Americans with
credit cards have
maxed out their
cards

78 million
Americans
don't have a
credit
card

45 million
Americans
don't have a
credit score

130,000
people
immigrate to the
U.S. from Mexico
alone every
year

Market size and Competition

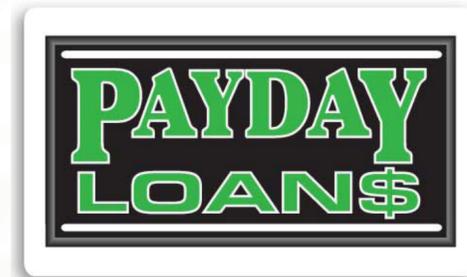


\$1.7b

Revenue 2015



- High product costs
- 24.9% APR
- Lower quality products



\$46b

Annual Revenue



- APR's up to 300%
- Predatory approach



\$3.2b

and growing



Comes with stigma



Offered by all
banks

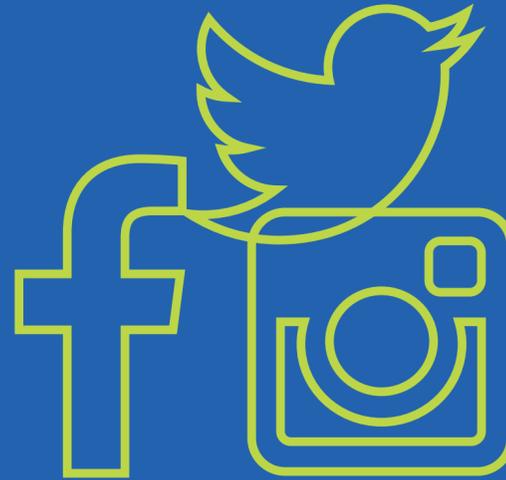


- 100% Deposit Required
- Annual fees up to \$69
- Interest rates 21-24%

Growth Strategy



Position BSCo. as desirable marketplace and a great way to rebuild credit.

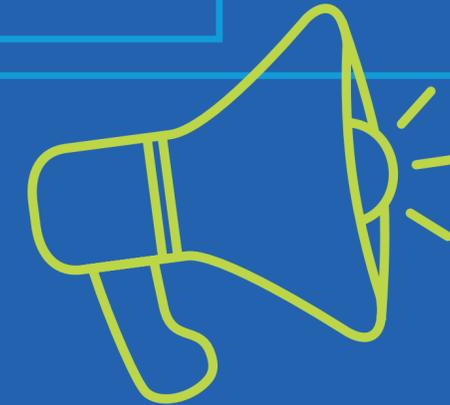
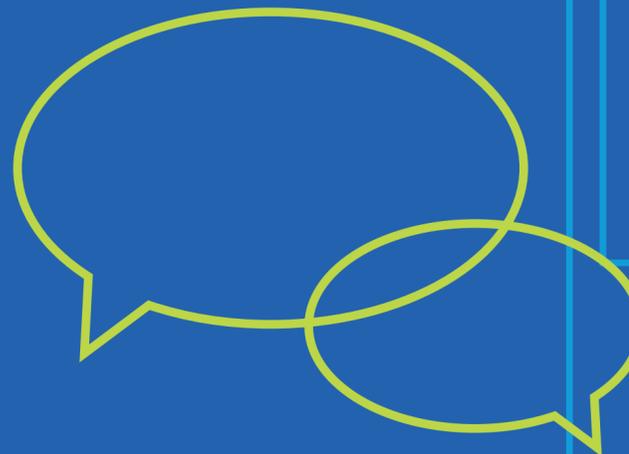


Leverage digital media: social media, blogs, targeted advertising



Maintain strong customer retention

Build a strong customer referral program



Leverage PR – We're a great story!

Financial Projections

750 — 750 customers by end of first month (\$40k pre launch marketing budget)

35% — Growth trends in line with top 35% of e-commerce businesses as of 2015

550 — Estimated annual revenue per customer of \$550

20% — Assumes 20% product return rate

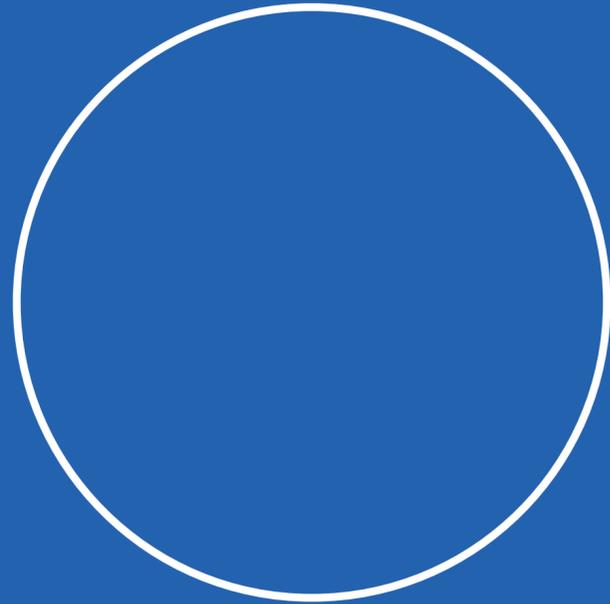
20% — Assumes 20% default rate

10% — Assumes 10% attrition rate

	Revenue	EBITDA	Customer Count
Year 1	\$7,671,000	\$732,000	17,551
Year 2	\$32,397,000	\$3,661,000	62,449
Year 3	\$65,654,000	\$9,664,000	119,927

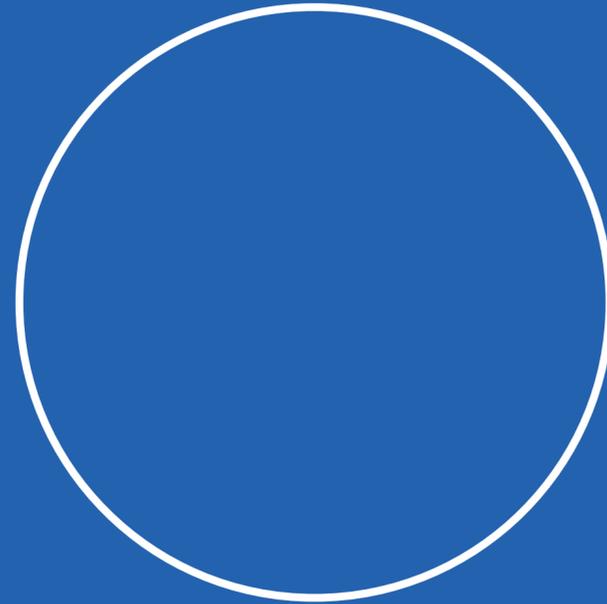
The Average Family Spends **\$270** on Back to School Clothing

Founding Team



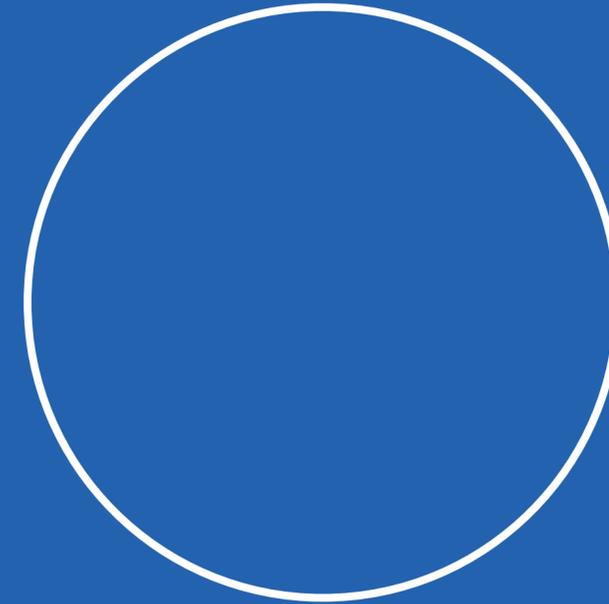
Name

Founder/CEO
Managing Director EFM East-
ern Canada



Name

CMO/Head of Media
President DAC Media Group
Europe

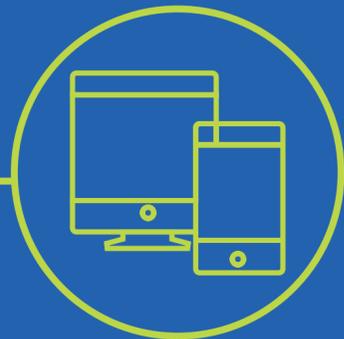


Name

V.P./Production
Founder Coolibar Specialty
Apparel

Our Traction

Our website and account management platform designed to manage the e-commerce portion of the business, the credit and underwriting, and provide an amazing proactive customer experience!



Final sourcing is in progress for

back to school 2016.

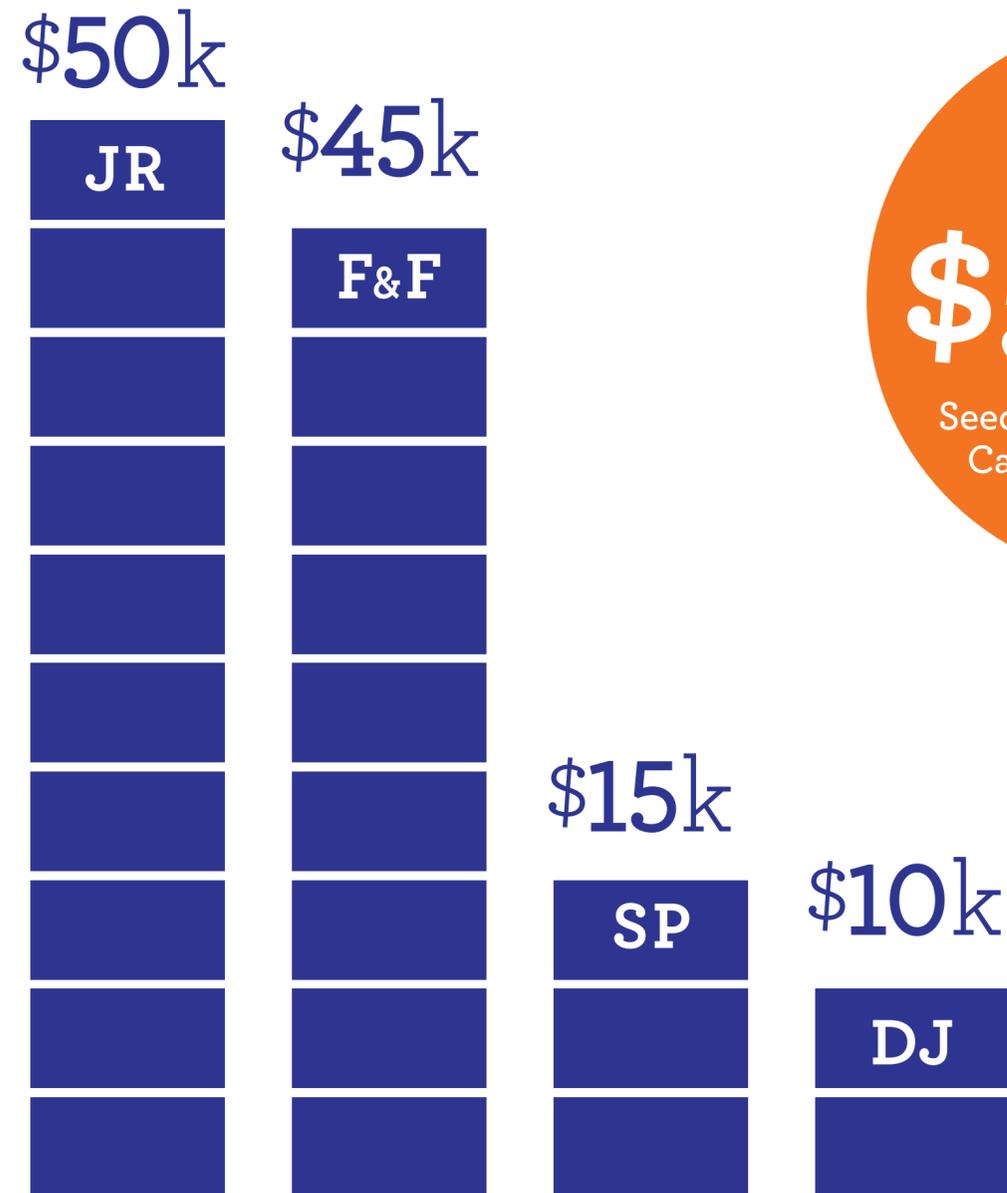
We're able to start with clothing from new born thru grade 10.



Our offices in **Charleston, SC** will be **staffed by late July**, and our **\$40k** pre-launch targeted marketing campaign will encourage customers to build profiles before site goes live.

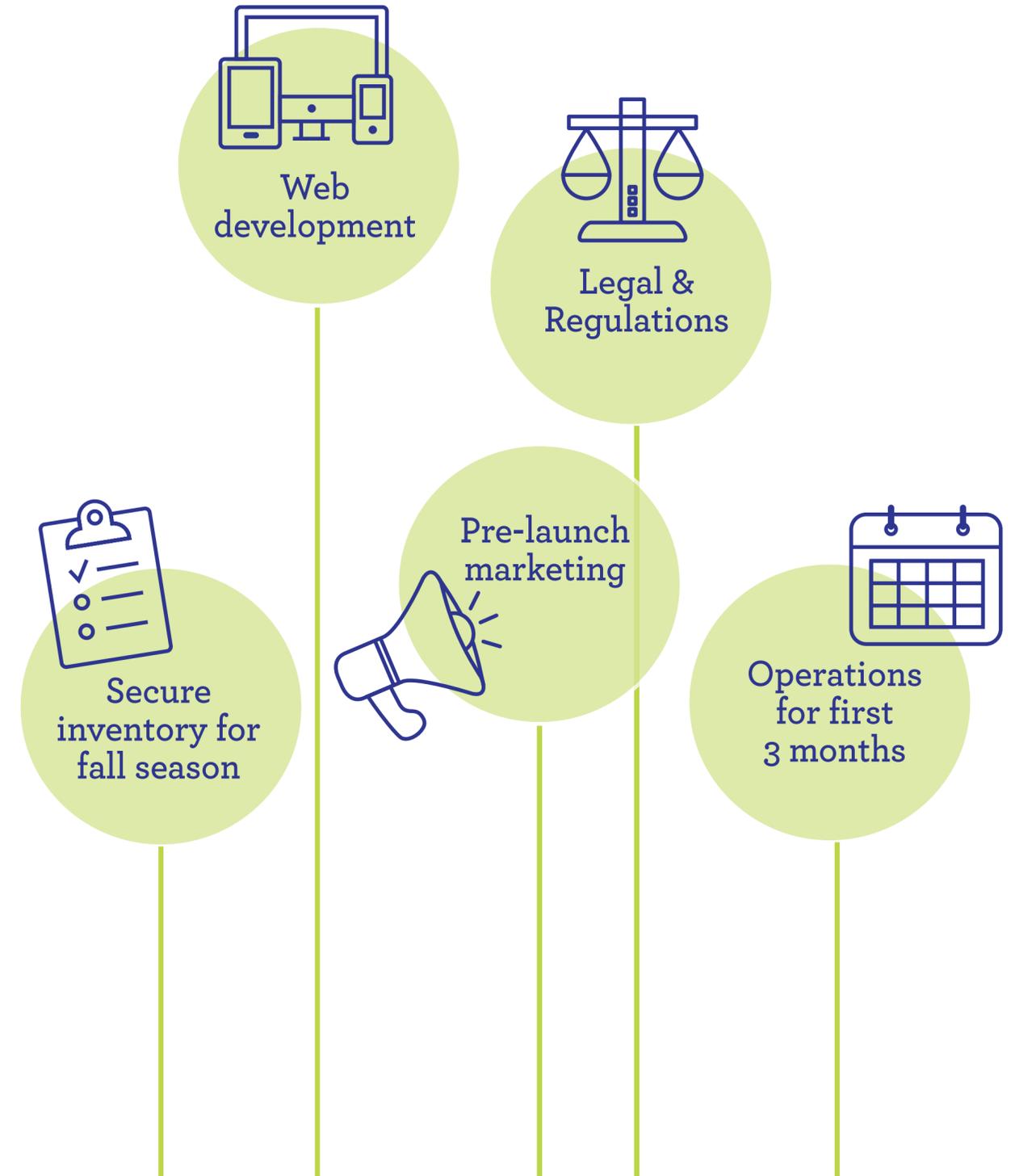


Funds collected



Seeking additional
\$500k
Seed Round (pref. conv).
Cap table included in appendix

Use of funds



The Mathis Family >>>



Sandra Mathis is a hypothetical single mother of two who works full time earning \$2,200 a month. Her son is in 6th grade, her daughter in 8th. They live in low income housing and rely on Medicaid for health care. Because of her income and past credit challenges, Sandra can't get a conventional credit card.

New school clothes weren't an option for the Mathis family. Every fall Sandra sent her kids to school dressed in clothes that reflected their financial position. She didn't have the hundreds of dollars it took buy back-to-school wardrobes. They wore what fit from the prior year, clothes from thrift stores, and a new piece or two she'd bought or got from relatives.

Last fall, for the first time, Sandra was able to turn the money she did have, \$95, into a \$285 BrookStreetCo.com credit line, which meant she could buy everything the kids needed for school without paying huge interest fees or outrageous premiums for her clothes. She saved money, her kids were thrilled, and for the first time felt good about the new school year.

Appendix

Inventory Risk:

Mitigated by leveraging manufacturer relationships to be able to order as needed, keeping minimums low. More committed items will be the basic evergreen line, with the “fun add-ons” coming in limited quantities.

Data Sources:

10 million Families Can't Get Unsecured Credit:

Reserve May, 2015 Buy Here Pay Here Car Lot Market: bhphinfo.com (National Association for Buy Here Pay Here lots) Number of Pay Day Loan Stores: NBCnews.com Nov. 2014 – “There are more Payday Lenders in U.S. than McDonald's”

“Assumptions” Sources:

20% default Rate:

2015 Annual Report Bluestein Group, Inc. (Finger Hut)

Total default rate of 12% - Default rate for “Fresh Start” program 19%. Defaults are a Warning Sign for Auto Sales” Article cites current trend of: 12% past due rate of 30 days, 4% past due of 60 days, and a 2.9% repossession rate, as being the worst since 2009.

Ibtimes.com March, 2015

Highlights Default Rates...” The 6 month default rate for the worst kind of loan available to a consumer is 33%, however, the study shows that 59% of customers who default still end up paying off their loan. So the actual % of loans left unpaid in that sector within the first six months is less than 15%.

We used 20% as “worst case scenario.” Our 20% also assumes that 100% of the purchase less the deposit will go bad, meaning that zero payments were made on the account. This is unlikely.