

# The Financial Operating System For Solopreneurs

Bookkeeping, Tax Readiness & Funding





so·lo·pre·neur

*/,sōlōprə'nər/*

a person who sets up and  
runs a business on their own.

# 42 million **Solopreneurs** are powering the future economy, without financial infrastructure built for them

01

## Fragmented Tools

Existing tools overlook how solopreneurs manage their business and personal finances, forcing them to rely on multiple systems

02

## Missed Insights

Up to \$15k/year is missed on tax deductions, funding, and reinvestment opportunities

03

## Invisible System

No W-2's = harder to access capital and have a financial identity

# The First Financial Operating System for Solopreneurs

## Agentic Intelligence

**AI-agent** that takes actions based on income, expenses, taxes and cashflow

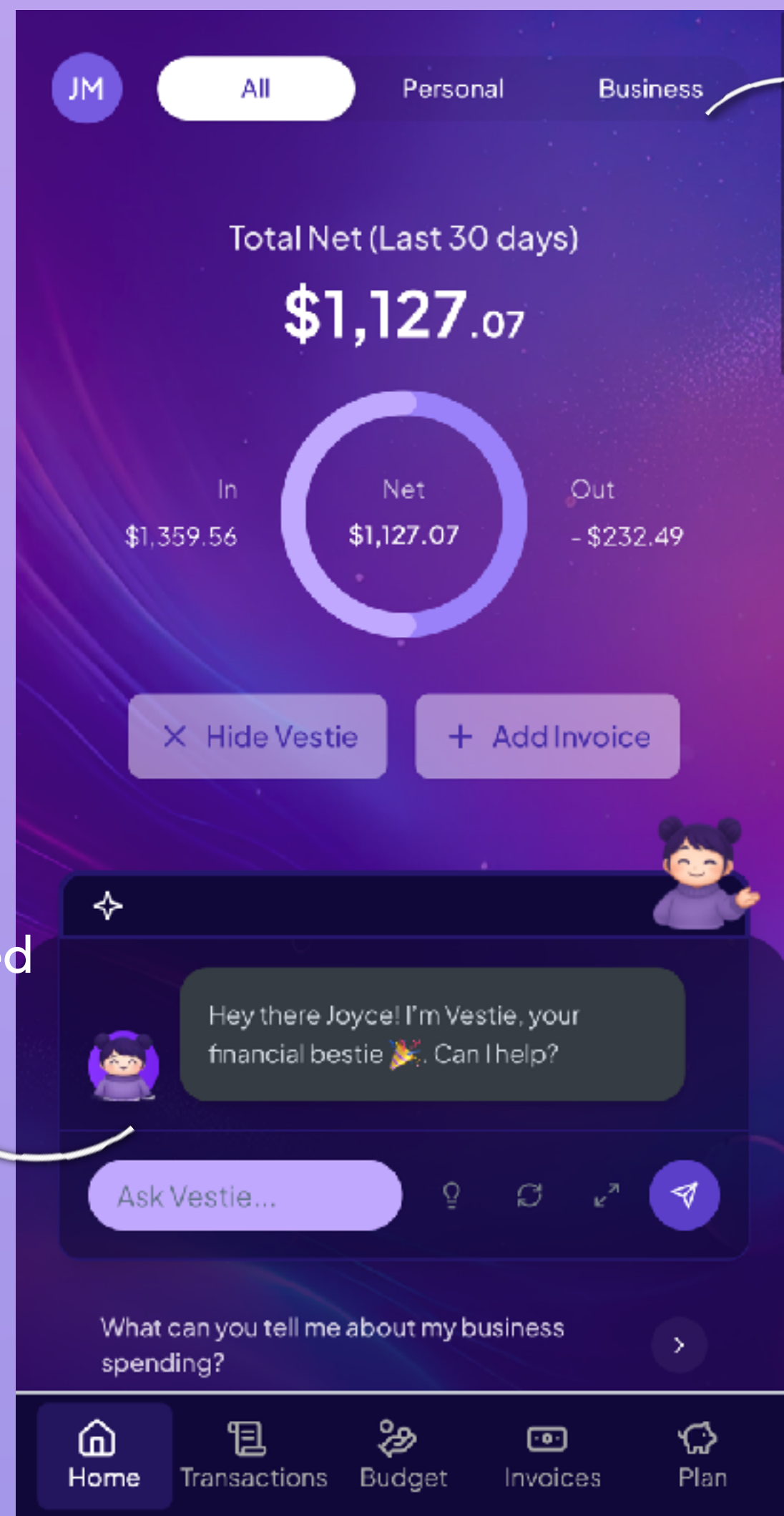
## Access + Identity

A **new system of record** to access capital and grow, without the need of a W-2

## Unified View, Seamless Separation

**Manage** all finances in one place, while keeping them separated behind the scenes

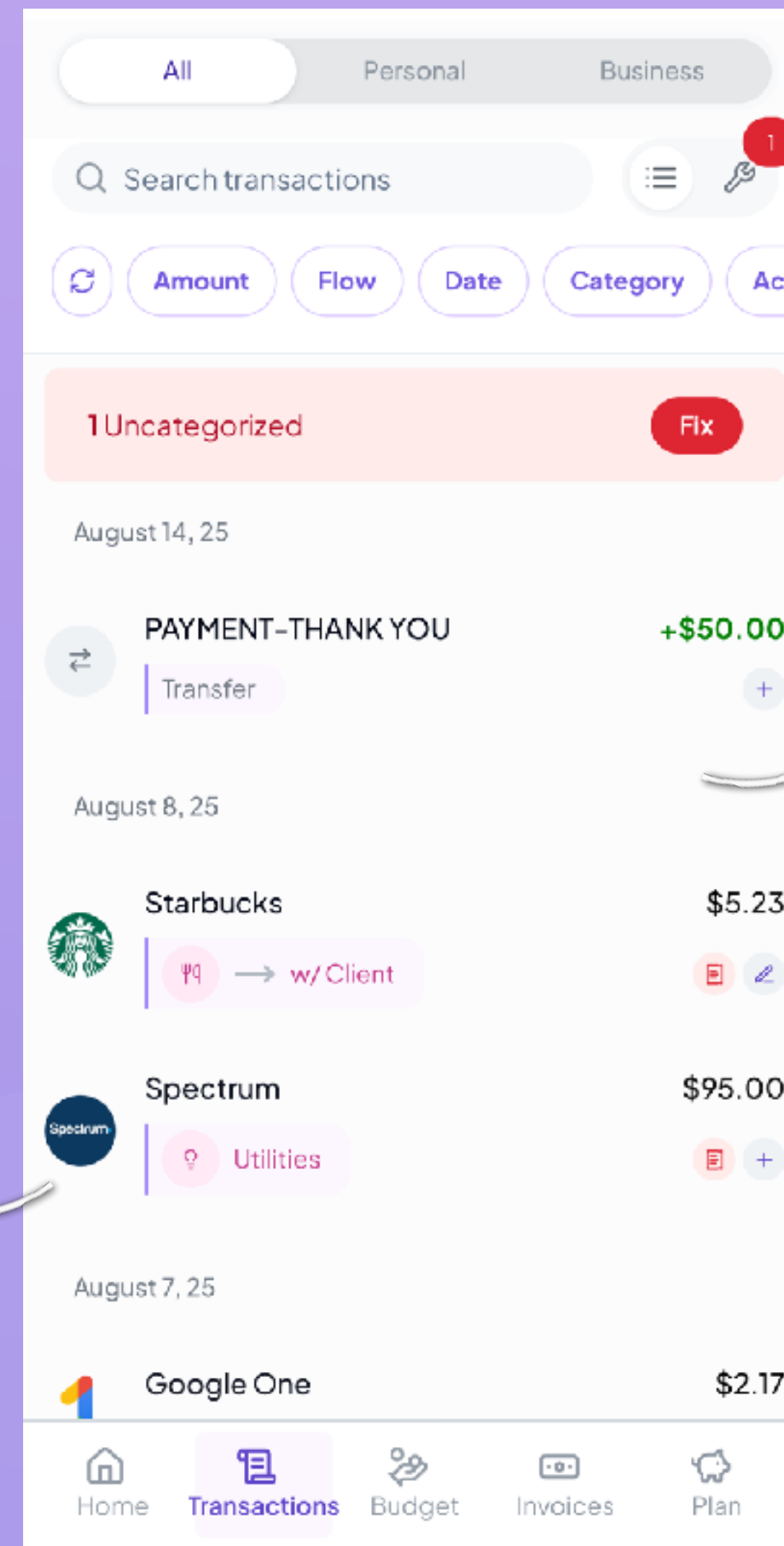
# Reimagining **infrastructure** for the future of work



Personalized insights powered by Vestie

Easily switch between "Business" or "Personal"

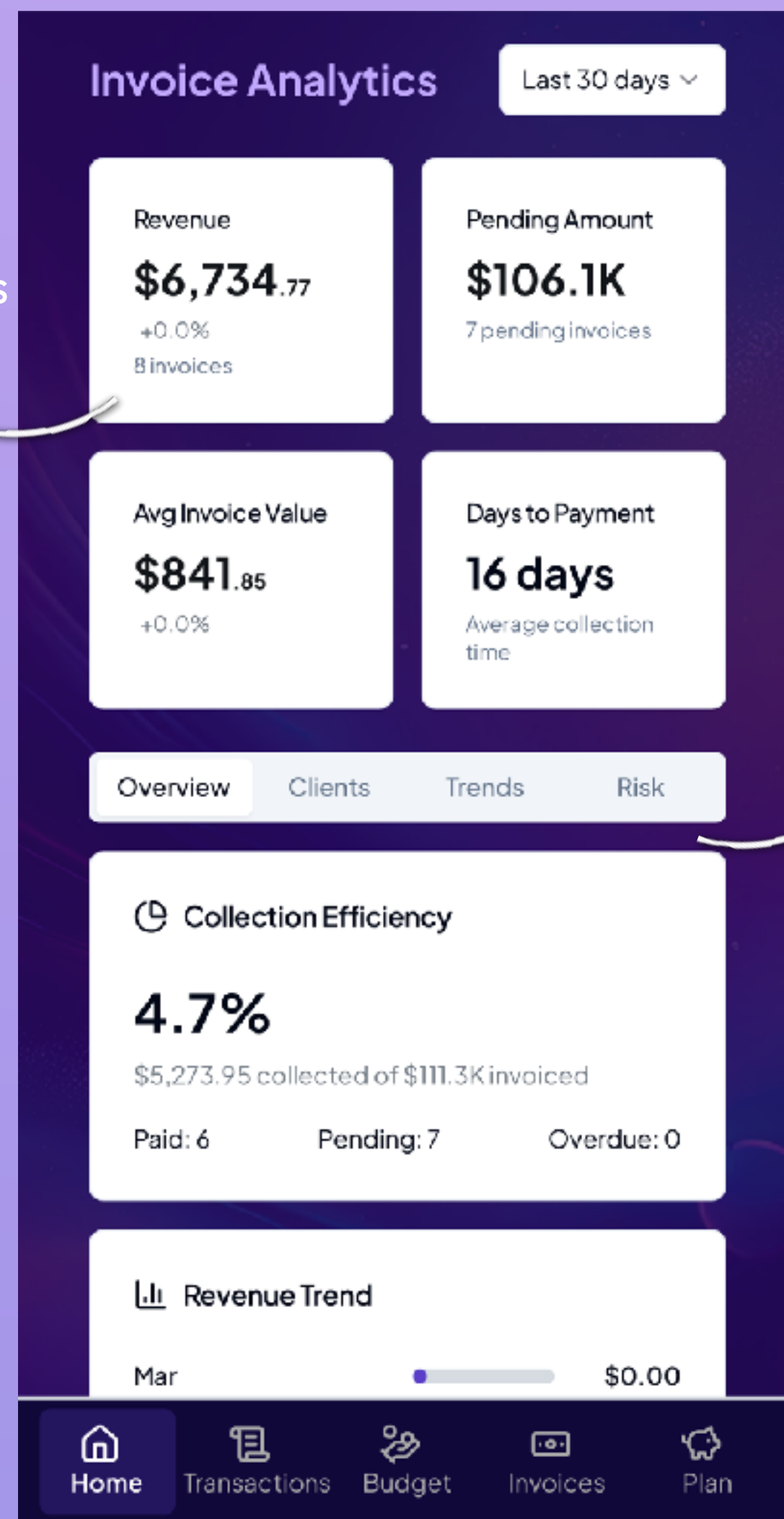
Bookkeeping auto-magic



Simple design, without the jargon

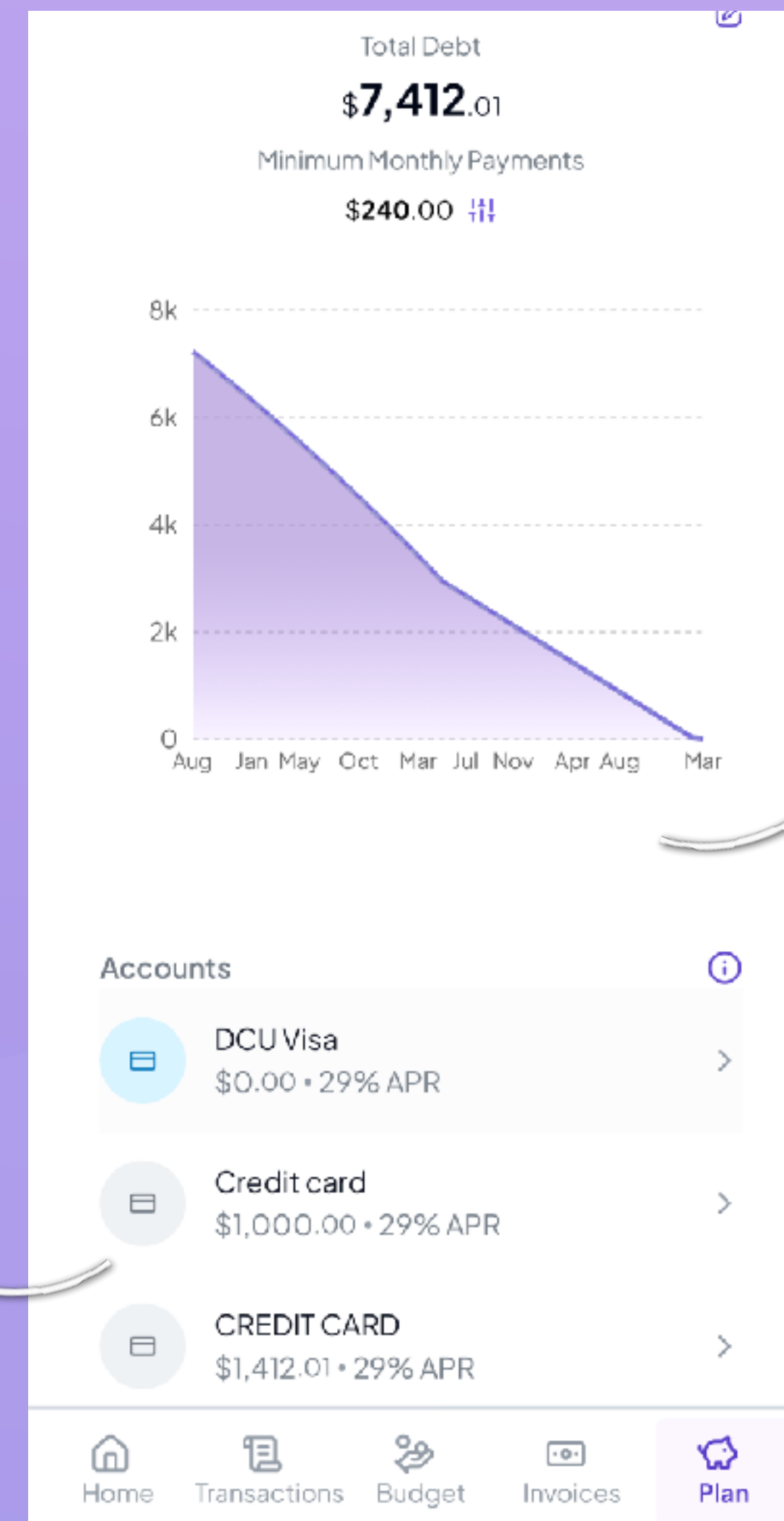
# The only app **Solopreneurs** need to manage, plan and grow their finances

Multiple income & cashflow analytics



Payments and invoice tracking

Tools to access funding



A system of record solopreneurs can rely on, even without a W-2

# A changing **workforce** requires new and improved tools

## 87mm solopreneurs by 2027

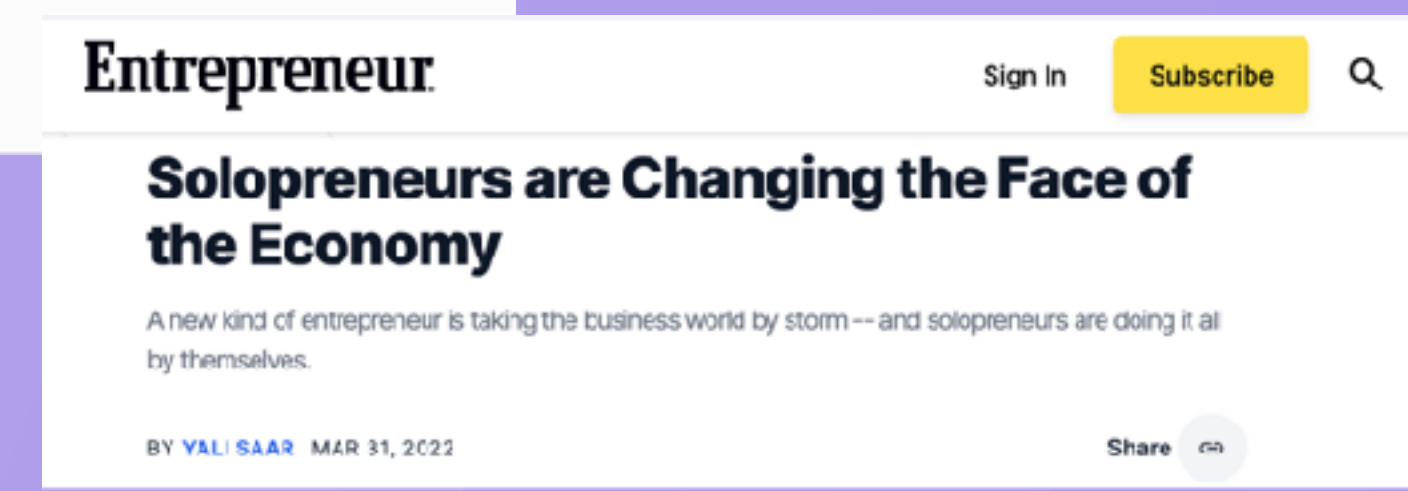
From consulting, freelancing and creative industries.

## Lower barrier to enter with AI

Solopreneurs want affordable & scalable solutions

## Big tech is not keeping up

Missing the hybrid complexity, income fluidity



**Solopreneurs** represent \$1.4T of the economy, yet most manage with unsuitable tools, spreadsheets or nothing at all.

Criteria/Features	Investrio	Quickbooks	Lili	Collective	Bags
Business & Personal Finance	✓	✗	✗	✗	✗
AI-Driven Financial Insights	✓	✗	✗	✗	✓
Tax & Expense Tracking	✓ (additional fee)	✓	✓ (pro-plan)	✓	✓
Access to Funding	✓	✗	✗	✗	✓
Community	✓	✗	✗	✗	✗
Pricing	\$29/mo	\$20-\$200/mo	\$15-\$55/mo	\$299-\$400/mo	\$99-\$800+/mo

Built-in feedback loops power a trusted user experience, one that deepens engagement, drives referrals, and accelerates organic growth.

# Capturing the growing **Solopreneur** opportunity

**\$12.6 Billion**

Total Available Market  
(TAM)

**\$6.6 Billion**

Serviceable Available Market (SAM)

**\$375 Million**

Serviceable Obtainable Market (SOM)

# Strong traction built entirely through **community** and founder-led content

1000+

Launched end of June,  
early feedback shows  
strong product  
resonance

\$10k

ARR

3k+

Community newsletter  
growing steadily  
through content

11k+

Followers built through  
authentic content and  
brand voice

3m+

Organic impressions  
Q1 - Q3

Our content is reaching new-age Bookkeepers and Accountants who see the value in modernizing their toolkits.



# Revenue model

## Annual Subscription

Starting at \$300/year

## Tax Filings

Starting at \$1,000

## Affiliate & Referral

B2B Licensing  
(Bookkeepers &  
Accountants)

# We know what's next to meet our **Solopreneurs**

## Beachhead

Organic Content  
Community Events  
Niche Podcast  
Appearances  
Refferal Program

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## Expansion

CPA & Bookkeeper  
Referral Program  
Newly Formed LLCs/  
S Corps  
CPA & Bookkeeper  
Referral Program  
Business Dev Centers

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## Growth

Bank Partnerships  
Thought Leadership  
Community Events

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# Our vision is to be the ultimate financial tool for solopreneurs and micro-business owners

## Foundation

Operational Finance

- Bookkeeping Automation
- Grant Access Engine
- Agentic Finance (Vestie)
- Invoicing System
- Tax Ready Reporting

## Intelligence

Smart Finance

- Tax Planning & Filing
- Embedded Payments
- Agentic Finance v2 (Voice-Enabled Vestie)
- Credit Identity Layer for Underwriting

## Infrastructure

Ownership & Capital

- Capital Issuance
- Banking Infrastructure
- Data-Backed Lending

Today



5 Years

# We get it, we were all **Solopreneurs** once



## Joyce Medeiros

Co-Founder & CEO

From automating trading to automating finances for solopreneurs.

Solopreneur: Financial coach for 2yrs



Registered Representative (Series 3, 7, 63)



## Laura Texidor

Co-Founder & COO

Scaled fintech unicorns and supported 25+ startups as a VC Program Manager.

Solopreneur: Built and ran a cactus leather e-commerce brand



## Sean Blecher

Full Stack Engineer

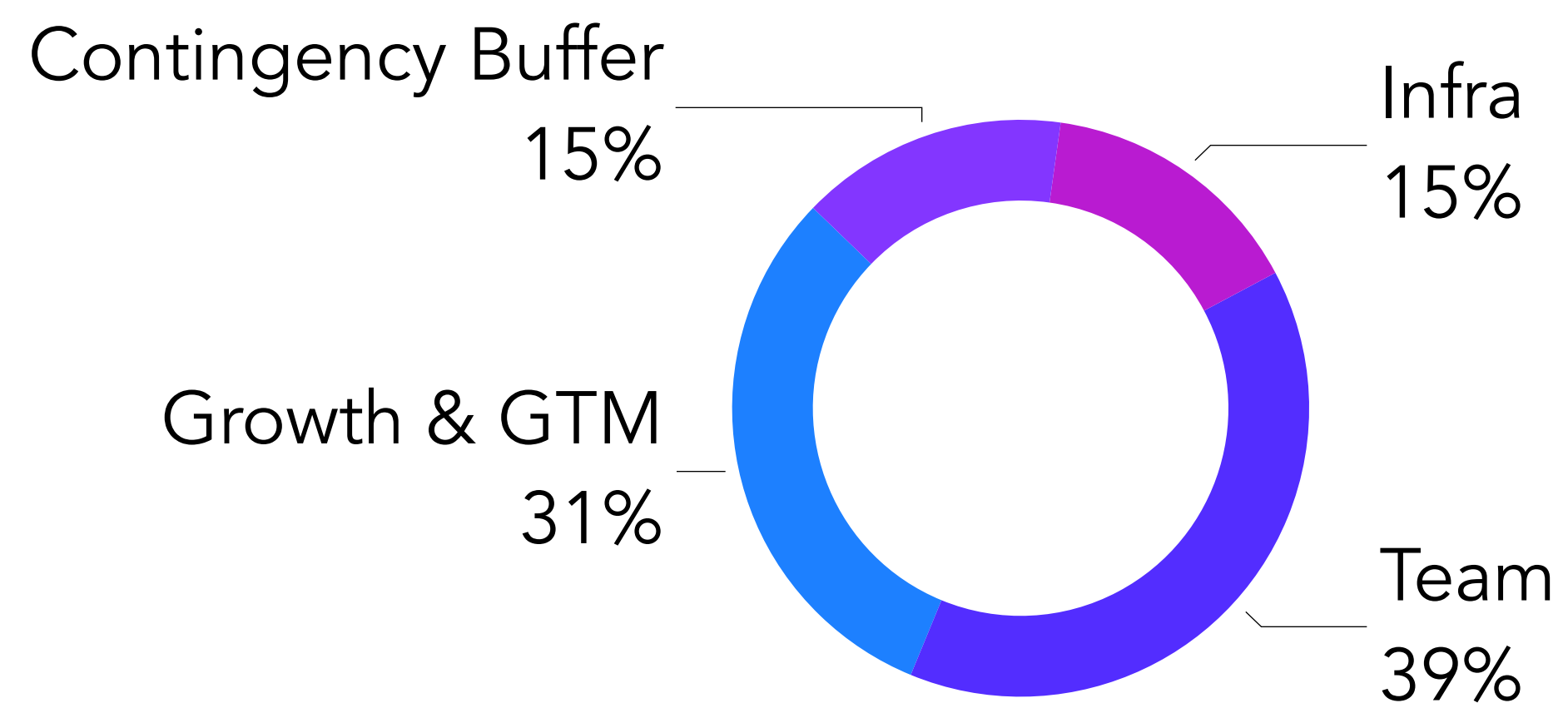
13+ years building scalable tech at startups

Solopreneur: Developer freelancer for multiple years



# \$1.5mm

Pre-Seed Round via SAFE



## This Round Unlocks:

- Growth Engine to 5k Paying Clients
- B2B Channels

investrio

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