

TOP 10 REASONS TO INVEST IN SPEEDY HOLDINGS GROUP

Investor Update | June 2026 | Raising \$5M at \$50M Pre-Money Valuation

SPEEDY HOLDINGS GROUP | CONFIDENTIAL INVESTMENT BRIEF | 2026

Speedy Holdings Group is a fully built, AI-powered fintech platform that has solved the three biggest profit killers in the multi-trillion-dollar payments industry—chargebacks, bounced fees, and low balances—while launching the most disruptive **"Business in a Box"** zero-upfront-cost franchise model in history. Below are the top ten investor-grade reasons why this is one of the highest-upside early-stage opportunities available today.

1 Patent-Pending Category-Killer Technology (FPS)

Financial Protection Services (FPS) is the **only solution** that eliminates 100% of chargeback and bounced-fee losses for processors and helps merchants significantly via automated, real-time micro-MCAs. It turns a massive industry pain point into a high-margin, recurring revenue engine.

U.S. merchants face approximately 671,000 chargebacks per day, costing up to 6.5x the disputed amount — a problem growing 20% annually. FPS is **fully built and patent-pending**. Rather than untested technology, FPS is an innovative combination of multiple existing, individually battle-tested technologies, each with decades of proven performance behind them. Our patent-pending contribution is the novel architecture that integrates these proven components into a single, automated solution — creating something the market has never seen, built entirely on a foundation that is known to work. The \$2.5M initial raise funds the first live FPS deployment, validating the full revenue model at scale.

2 Explosive Unit Economics — 25% Return Every Two Weeks

Capital deployed through FPS generates approximately **25% ROI every two weeks** (not annualized) on short-term, automatically repaid advances secured by daily merchant receivables. Conservative modeling shows fewer than 5% defaults (realistic estimate: ~1%).

A \$2.5M first deployment is projected to **return 100% of invested capital within 90 days** — a 30-day ramp-up followed by 60 days of full operations. Upon confirming that return, the company will leverage the performance data to access large-scale debt financing and accelerate toward the \$12B+ revenue trajectory in much less than 36 months (\$2.5M alone scales to over \$12B in 36 months). This creates a self-funding flywheel for massive scale with predictable, defensible economics.

Recent projections show (additional to FPS above) the franchise revenue to scale to \$139M per month revenue (50% profit) with 3,000 boarded franchises. This does not include the residual and renewal revenue of 5 revenue streams and only includes the first month revenue when the account activates as these revenue streams last for the lifetime of the accounts and compound monthly. Speedy is diligently working on modeling and forecasting to deliver accurate projections for these compounding streams. Detailed financial models are available for review.

3 Zero-Cost Customer Acquisition + Hyper-Scalable Franchise Model

Speedy's **"Business in a Box"** gives qualified sales offices, brokers, and ISOs a complete AI-powered fintech operation at zero upfront cost. In return, Speedy captures 100% of new franchisee revenue plus 50% of ongoing profits under exclusive agreements — no royalties, pure upside.

Proven demand, validated twice: When Speedy soft-launched the franchise model in January 2020, 73 franchisees were onboarded in just three weeks on approximately \$1,000 in total ad spend — with over 1,000 more queued and waiting. COVID-19 forced an industry-wide shutdown three weeks in, halting the launch before the model could reach full velocity. That early result established an extraordinary proof of concept that has never been replicated by any franchise model at this stage.

The demand has not faded. A new campaign launched this week with just \$500 in ad spend has generated nearly **200 qualified franchise applications in under 48 hours**, with approximately 90% of applicants meeting qualification criteria. The campaign continues to run for 30 days — applications are stacking up daily. Two Franchise Relationship Managers are currently in training and will begin screening and onboarding next week. This is the fastest-scaling and most profitable franchise model ever created.

4 Eight Synergistic, AI-Powered Revenue Streams That Cross-Sell Automatically

Merchant Services, Business Funding (MCA), Consumer Lending, Real Estate Finance, Credit Restoration, Debt Relief, Equipment/Acquisition Financing, and the Investor Platform — a Shark Tank-style matchmaking engine paired with AI-generated decks, PPMs, and executive summaries.

AI bots, 24/7 agents, professional closers, and a 7,000+ lender platform drive seamless upsells. Six of the eight streams are backed by multi-million- and multi-billion-dollar partners who handle all backend servicing and share profits — delivering enterprise-grade capabilities at startup agility.

5 Free, High-Quality Leads Delivered Directly to Franchisees

FPS alone generates free, warm merchant leads already connected to Speedy — ready for instant upsells across the full product suite. Franchisees receive leads free at half the normal commission. Additional leads cost Speedy approximately \$2 each versus the industry average of \$40, plus 10 premium mirrored websites, AI CRM, 90-second pre-approvals, and celebrity brand power — capabilities no independent operator could afford to build independently.

6 Massive Market Opportunity with a Defensible Moat

The U.S. payments industry is multi-trillion dollars. Speedy partners directly with processors who serve thousands to millions of existing merchant accounts, enrolling them via a simple opt-in on monthly statements — projected opt-out rate of 10% or less. Zero customer acquisition cost, seamless integration, and automatic enrollment create an unbeatable go-to-market flywheel that no competitor can replicate without the same architecture.

Due to boarding the processor that already has thousands or even millions of merchants under them already (not the merchants one-by-one) allows the platform to scale to millions of customers in record time with a simple opt-in / out by giving notification of automatically being enrolled in our chargeback / overdraft protection via their monthly processing statement. And because we are offering free insurance at zero upfront or monthly cost unless they have to use it (we could easily charge these fees and most would pay them but we are making 25% returns every 2 weeks on average on the capital deployed so we want to minimize opt outs initially but later we could easily charge them and add even more revenue in the future).

7 Proven Demand & Industry Recognition

Speedy's traction is not theoretical — it has been demonstrated under real-world conditions:

- **73 franchise offices onboarded in 3 weeks** in January 2020 on ~\$1,000 ad spend — halted only by COVID-19.
- **200 new franchise applications in under 48 hours** from a current \$500 campaign (June 2026) — 90% qualified, applications continuing daily for 30 days.
- Two Franchise Relationship Managers in training now; screening and onboarding begins next week.
- **Nominated Fintech Startup of the Year 2025** by the Northern American Startup Awards.
- Assembled one of the strongest fintech leadership teams at this stage of growth.

8 Clear, High-Conviction Exit Path — \$25 Billion IPO Target

IPO planned for October 2027 with a data-backed \$25 billion valuation. Early investors are positioned for **100–1,000x ROI** depending on milestones achieved. The current \$50M pre-money valuation — raising \$5M for 10% equity — represents a tiny fraction of the projected exit and will be among the most asymmetric entry points available in this cycle.

9 Celebrity Brand Power + Instant National Credibility

Speedy will be backed by a high-profile NASCAR driver as official spokesperson and partner (Speedy was already approved with a top 5 driver - Ross Chastain 2 years ago), leveraging the massive NASCAR fanbase among small business owners (Speedy is all about speed in the financial services industries), plus additional celebrity endorsements including Kevin from the hit TV show Shark Tank. This delivers instant trust and national brand recognition that independent operators could never afford — accelerating franchisee recruitment and merchant conversion simultaneously.

10 Asymmetric Risk/Reward with Built-In Execution Excellence

Low-risk advances (100% secured by receivables), automated operations, professional closers at zero cost to franchisees, and founder/CEO Scott Clymo's decades-plus track record building and consolidating these exact businesses. Speedy retains full control of deal flow, closings, and economics while franchisees do what they do best —originate.

This is not 'build it and they will come.' The demand is proven, the technology is built on a three-decade foundation, and the franchise pipeline is already filling again at record velocity. The \$2.5M deployment funds the proof-of-return that unlocks the institutional capital for scale.

Raise	Valuation	Equity	IPO Target	IPO Date
\$5,000,000	\$50M Pre-Money	10%	\$25 Billion	Oct 2027

Speedy has combined breakthrough IP, explosive unit economics, zero-CAC hyper-scaling, and a clear path to a multi-billion-dollar IPO. The company is raising \$5M at a \$50M pre-money valuation to fund the initial FPS deployment and franchise rollout — a 90-day proof-of-return that unlocks institutional debt capital for the full-scale \$12B+ growth trajectory. This is the rare opportunity where investors access founder-level economics in a platform that is already proving it can dominate an enormous market.

Serious investors: the window to enter at this valuation is closing fast.

To review the full data room and financial model, contact:

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