



Uncapped

Banking for Digital Entrepreneurs

Founders have limited options to fund growth

This stops them from achieving their goals



Equity

Expensive, complex
legals, dilutive



Debt

Requires Personal
guarantees & covenants



The only **two ways** are to
give up a piece of your
company or put up your
house

Uncapped introduced a third option to European founders

- Access **£10k - £5M+** to accelerate revenue generation
- Only pay a **flat fee**
- Repayments by a **revenue share** agreement



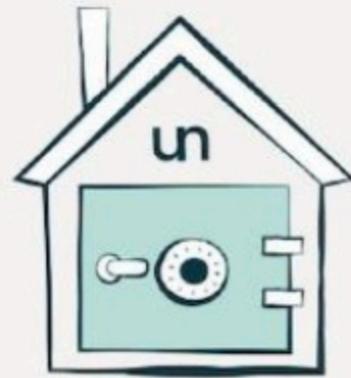
Our difference

Capital with fair terms plus analytics that gives the confidence to spend



Move fast

Minutes to apply, decision
in 24 hours



Keep control

No personal guarantee
or loss of equity



Stay flexible

If revenues slow, so do
repayments



Worry free

Know the full cost upfront
Pay only a flat fee

And founders loved it

Funding growing rapidly

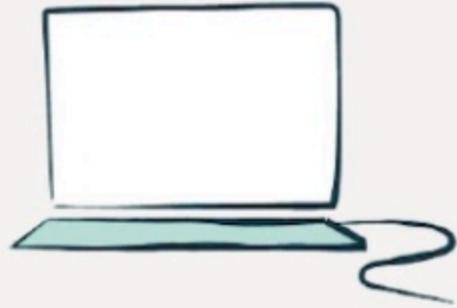
Loan Issuance (£M)

Huge traction with small team

Confidential

Who we fund

Most revenue generating online businesses are eligible



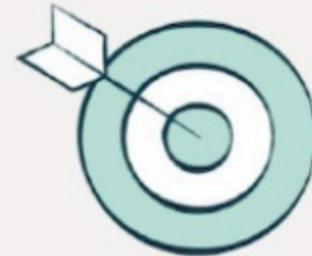
An online model

Such as e-commerce, subscription, mobile app, SaaS



6+ months of trading

Proven track record of growth and sales



£10k+ Monthly revenue

Business must be already generating revenue

How it works

Unlocking potential in 3 easy steps

1 Signup

Company name *

Business website *

Work email *

Customers register on our website with some basic details to see if they qualify in less than 5 minutes

2 Connect accounts



Customers connect their sales & marketing accounts to our revenue prediction engine

3 Receive offers in 24h



Customers receive 3 funding offers. They select the amount and repayment rate that's right for their business

Simple pricing

We charge only a flat fee based on how funds are used

£10k - 5M

Initial funding

Maximum available is based on recent revenue and growth

at

1-20%

Revenue share

Customers choose the percentage. The more they share, the more capital they can access

for a

6-12%

Flat fee

As low as 6% when funding is spent on marketing, 9.5% for inventory and 12% for cash



Equity isn't right for every business and can be an expensive way to grow. **Uncapped is a much more affordable option for funding digital ads and repeatable growth.**

Reshma, Seedcamp

Terms

- ✓ No fixed repayment date
- ✓ No personal guarantee
- ✓ No equity or warrants
- ✓ No hidden costs

Paid back as sales grow

No fixed repayment date

Our revenue share model means customers only repay when they generate sales

We'll simply take a fixed percentage of their daily sales until we have recouped the capital + flat fee

Customers choose what percentage of sales to share with us (from 1-20%)

If their revenues slow or stop, so do repayments



Example daily sales

Repayments (assumes 5% revenue share chosen)

How do we compare?

Uncapped is the faster, friendlier alternative to traditional funding options

	uncapped	Bank loan	VC / Equity	Venture Debt
Speed	24 hours	1-3 months	3-6 months	2-6 months
Cost	Flat fee	Compounding interest	Ownership of company	Compounding interest + warrants
Risks	None	Put up your house	Give away control	Give away control
Accessibility	For many	For few	For few	For even fewer

Success story

How a fashion brand grew revenues by 1106%

Hēdoïne

As a financially savvy founder, Alex accessed various growth financing options including VC and venture debt, but she wanted a more affordable option that would help take them to the next level.



Hedoïne signed up with Uncapped for a £50,000 advance at the end of 2019. It used the funds to increase their Facebook and Instagram marketing and in Q1 2020 saw **revenues grow 1160%** compared to the previous year!

When Covid hit, like many small businesses, they were concerned sales might slow, but because Uncapped doesn't have fixed repayments, they didn't have to worry. They were able to repay their advance as they generated more revenue and could keep investing in their business.



Uncapped's revenue share model makes it a **much better way to grow** in less certain times. Their flexible repayment model was a big comfort during the pandemic.

Alex, Co-Founder

£50k

Total funding

1160%

Revenue growth

Instagram

Use of funds

227%

Return on Investment

Our next horizon: Digital banking

Increasing value for customers and supporting new revenue streams

To be announced

TL;DR

Market opportunity is huge

- 2 million ecommerce biz in Europe
- €25B revenue opportunity

We have achieved strong market fit and growth

- [CONFIDENTIAL]
- [CONFIDENTIAL]

We have unique focus and capability to win long term

- [CONFIDENTIAL]
- [CONFIDENTIAL]

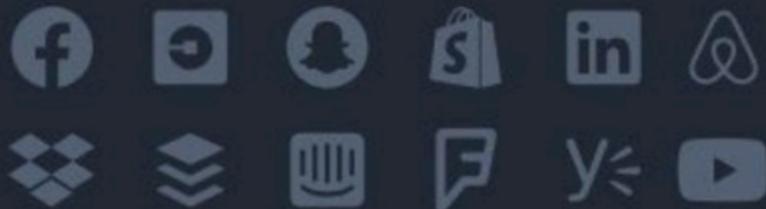
We have built the foundations to deliver major growth initiatives ahead

- Track record of delivering ahead of plan
- Key infrastructure already in place

Say hello to the future of banking for Ecommerce and SaaS



Get in touch
hello@weareuncapped.com



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