

Capitaliz

The Vision

- Capitaliz will have an on-going impact on the worldwide business community by introducing innovative, simple and strategic solutions, generating a positive legacy on a global scale.

Let's address....

- SMEs have huge aspirations and limited access to the advice required to maximize the value of their businesses.
- 60% of American SMEs are owned by the Baby Boomer generation, who are considering selling and retirement.
- This is estimated to trigger a \$14 trillion transfer of wealth in the next decade.
- The business sale advisory market is growing rapidly with over 10,000 exit planners now accredited in North America – 1,493 new graduates since January 2025 (2,097 in 2024).
- **More than 2 million Business Advisors globally do not have:**
 - Digital process and methodology
 - Proven IP
 - Use of AI to enhance outcomes
 - Collaborative tools with other advisers
 - Industry data and benchmarking
 - Efficient and accurate valuation methodologies
- **Many still use spreadsheets and produce reports manually**

Source: IBISWorld: Management Consulting in the US; Alexander Govdysh; May 2024

The Solution: Best-in-Class Product

End-to-End Solution

Comprehensive, end-to-end solution incorporating financial, qualitative and benchmarking data to maximize business value, help prepare for sale and manage risk.

Expert Advice + Workflows

Provides advice, recommendations and workflows to ensure clients stay on track with their goals.

- Business Insights Report and other ready-to-use reports
- Collaboration engine for advisors and owners
- Over 100 tools, templates and checklists, including value potential index and value gap assessment
- Valuation and analytics tools, including dynamic revaluations
- International industry benchmarking data
- Embedded training and resources

Proven Methodology

Based on a proven 21-step process and published methodology used to advise 1,000+ business owners to maximize the value of their business and achieve a successful exit.

Efficiency, Productivity and Networks

Accelerated and efficient workflows:

- Automated reporting
- Collaboration and project management tools, including dashboards and task management
- Automation of repetitive tasks and data collection
- Advisor community tools and support networks
- Scalable across multiple clients

The Solution: Best-in-Class Product

Traffic light scoring on key metrics

Strategic Overview



Business Insights



Financial



Credit



Benchmark



Foundation



ESG



Strategic Growth

Detailed financial analysis

Financial Scorecard



Liquidity 2 out of 2	Working Capital 3 out of 3	Profitability Ratios 3 out of 3
<ul style="list-style-type: none"> Current Ratio Quick Ratio 	<ul style="list-style-type: none"> Account Receivable Days Account Payable Days Inventory (WIP) Days 	<ul style="list-style-type: none"> Gross Profit Margin Profitability % NOPAT %
Efficiency Ratios 4 out of 4	Asset Usage 2 out of 4	Gearing 2 out of 2
<ul style="list-style-type: none"> Return On Equity Return On Total Assets Return On Capital Employed EGROCE 	<ul style="list-style-type: none"> Activity Ratio Asset Turnover Ratio GM Return on Inventory Working Capital Absorption Rate 	<ul style="list-style-type: none"> Interest Coverage Ratio Debt to Equity Ratio
Other 4 out of 4		
<ul style="list-style-type: none"> Sustainable Growth Rate Marginal Cash Earnings per Share Free Cash Flow 		

Deep-dive into key performance metrics

Breakeven Analysis



Variable costs		Fixed costs	
COS Goods	\$4,783,836	COS Fixed	\$0
COS Other	\$0	Non-Cash	\$0
Variable Expenses	\$1,994,863	Fixed Expenses	\$594,016
		Non-Cash Expenses	\$275,332
TOTAL Variable Costs	\$6,778,699	TOTAL Fixed Costs	\$869,348

Total Sales	\$9,792,530
Variable Cost %	69.22%
Breakeven	\$2,824,683
Safety Margin	71.15%

The Solution: Best-in-Class Product

Industry Benchmarking

Industry at a Glance

[54133] Engineering Services in the US

Key Statistics



Key External Drivers

3.52% Demand from mining
-1% Local and state government investment
-1% Value of residential construction
-1% Value of utilities construction
-2% Value of private nonresidential construction
1.38% Yield on 10-year Treasury note

Industry Structure

Positive Impact	Low
Capital Intensity	Low
Concentration	Low
Globalization	Low
Mixed Impact	Maturity
Life Cycle	Moderate
Industry Assistance	Moderate
Regulation	Moderate
Barriers to Entry	Moderate
Negative Impact	Moderate
Revenue Volatility	High
Technology Change	High
Competition	High

Non-Financial and Operational

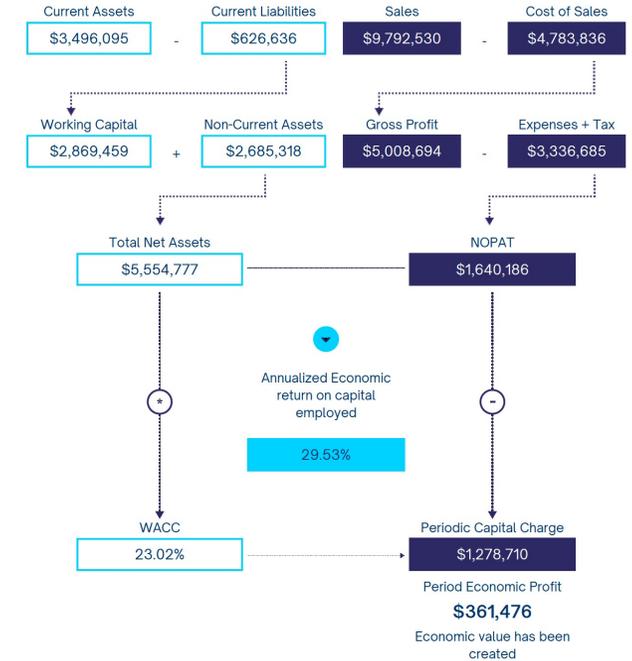
Foundation Scorecard

E+

Business Model 2 out of 5	Financial Management 1 out of 5	Compliance 0 out of 5
<ul style="list-style-type: none"> ● Boutique vs Scale ● Competition and Barrier to entry ● Business plan ● Market Share ● Scorecard/Dashboard KPIs 	<ul style="list-style-type: none"> ● External advisers ● Budgets & Cashflows ● Strategic financials ● Benchmarking ● Reporting package 	<ul style="list-style-type: none"> ● OHS / WHS ● Licences / trademarks / registrations ● Compliance - financial ● Compliance - non-financial ● Risk analysis
People 0 out of 5	Management team 1 out of 5	
<ul style="list-style-type: none"> ● Base - Job Descriptions, KPIs ● Performance Management ● Remuneration strategy ● Core Values, Vision ● Ladder to Equity 	<ul style="list-style-type: none"> ● Management team ● Functional Management ● Ownership Mindset ● Analytics / technology ● Senior management stability 	

Valuation Drivers - ECROCE vs Cost of Capital

Economic Profit Analysis



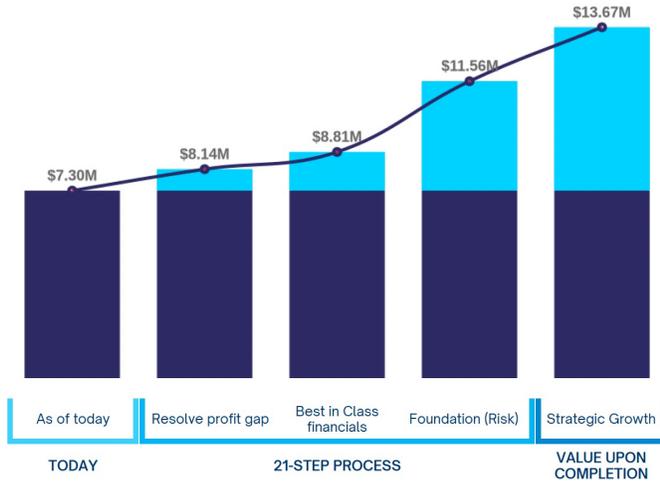
The Solution: Best-in-Class Product

Potential Valuation – Gap Analysis

Value Potential

	As of today	Resolve profit gap	Best in Class financials	Foundation (Risk)	Strategic Growth
Revenue	\$9,792,530	\$9,792,530	\$9,792,530	\$9,792,530	\$9,792,530
EBITDA	\$2,419,815	\$2,697,248	\$2,919,315	\$2,919,315	\$2,919,315
NOPAT	\$1,640,186	\$1,828,234	\$2,102,469	\$2,102,469	\$2,102,469
EBITDA Multiple	3.02	3.02	3.02	3.96	4.68
NOPAT Multiple	4.45	4.45	4.45	5.50	6.50
Valuation	\$7.30M	\$8.14M	\$8.81M	\$11.56M	\$13.67M

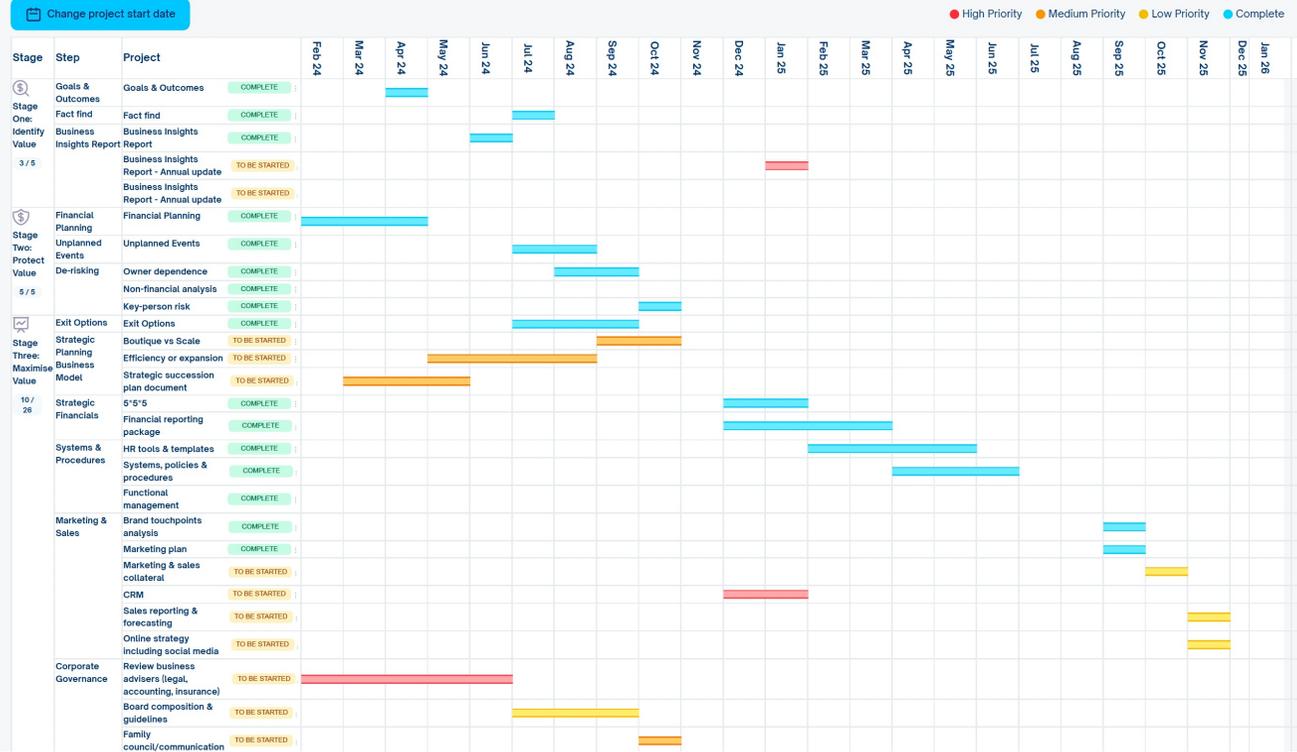
■ Current Valuation ■ Potential Valuation



Value Acceleration Roadmap to Increase Value

Capitaliz - Implementation Roadmap

Smith Engineering Demo



Integrations

Capitaliz integrates with Xero, MYOB, QuickBooks and 29 accounting platforms, to extract financial information.



User Feedback

You've got a new review by Phil Greer on CapitalizNow!

Title: **The Gold Standard** of how high value add consultancy should be done

Comment: I've been consulting for two decades and have to say that every single thing about this Business Advisory service is 18 carat.

And the best thing is that it's not just based around some academic or theoretical work. It's based upon working at the coal face of more than 700 businesses in order to create and then constantly tweak an **incredible set of tools** that makes the **extraction of additional value for clients a straightforward process.**

Rated 5 out of 5

Macy Siefert

Business Solutions Associate, Buckingham Strategic Wealth

"The Capitaliz platform has streamlined our whole process and helped to keep us organized and on track - the Business Insights Report itself typically being the only sales tool we need. Once the client sees the report that shares both current and potential value, they almost always decide to move forward with us to implement the 21-Step process. It contains a lot of information from the client, and you can see lightbulbs go off for them as you're walking through the report with them."

Taylor Hodges

Founder, Southern Capital

"The Capitaliz platform, specifically the Business Insights Report, guides the strategic planning approach at Southern Capital. This approach has helped differentiate our firm, develop long-term engagements, and deliver exceptional planning solutions that drive AUM."

David Ortiz

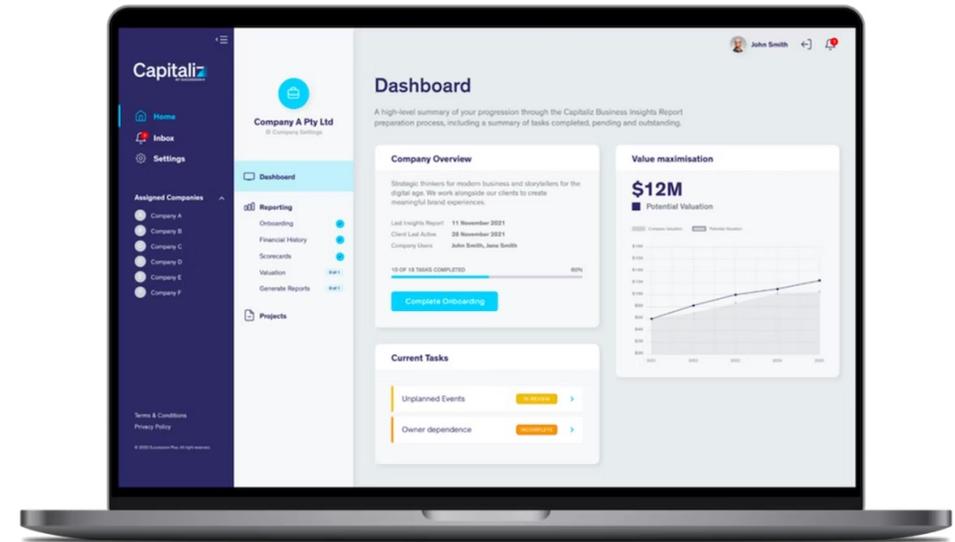
Director of Strategic Planning, Legacy & Succession

"We couldn't be doing what we're doing without Capitaliz. It has taught me everything I need and given me the confidence to drive meaningful engagements with significant and valuable businesses."

Benefits

Capitaliz provides strategic benefits for advisors, at scale:

- Empowers advisors to better advise clients
- Deepens and further embeds the advisor-client relationship
- Provides advisors with a competitive edge to win more clients
- Provides advisors with more, and better, client information and reduced friction
- Reduces admin time and frees up advisors to focus on business development and strategic advice
- Practice level advantages – e.g. retention and satisfaction levels

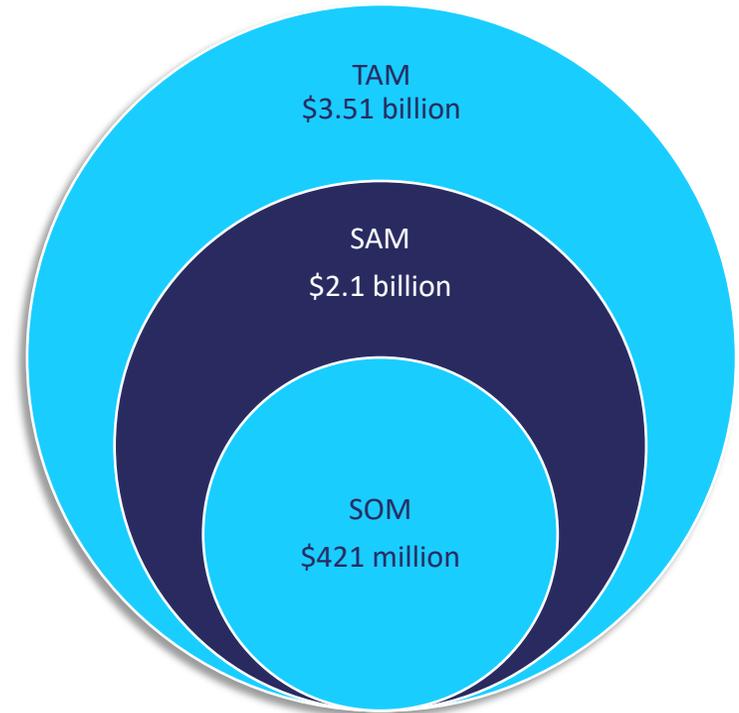
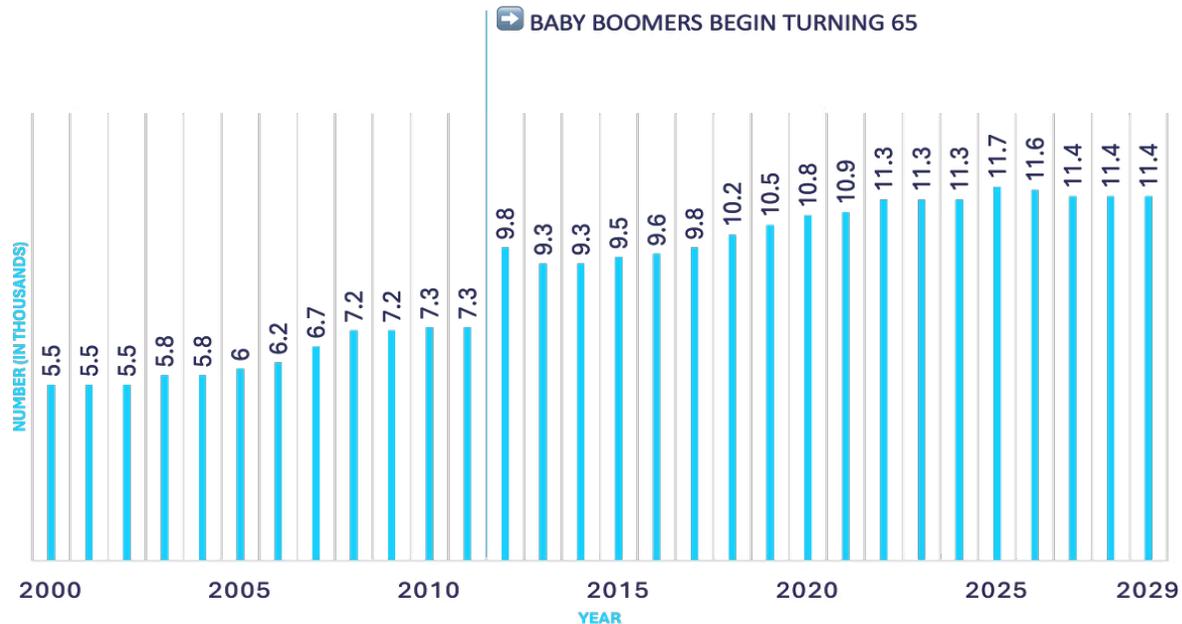


Demonstrated by strong client growth and zero churn

Huge Market

Advisor-led Channels

- **Primary Market**
 - Exit advisors = c.10,000 in the USA and c. 15,000 worldwide
- **Secondary Market**
 - Accountants, brokers, M&A advisors, wealth planners, bankers, family offices, PE funds

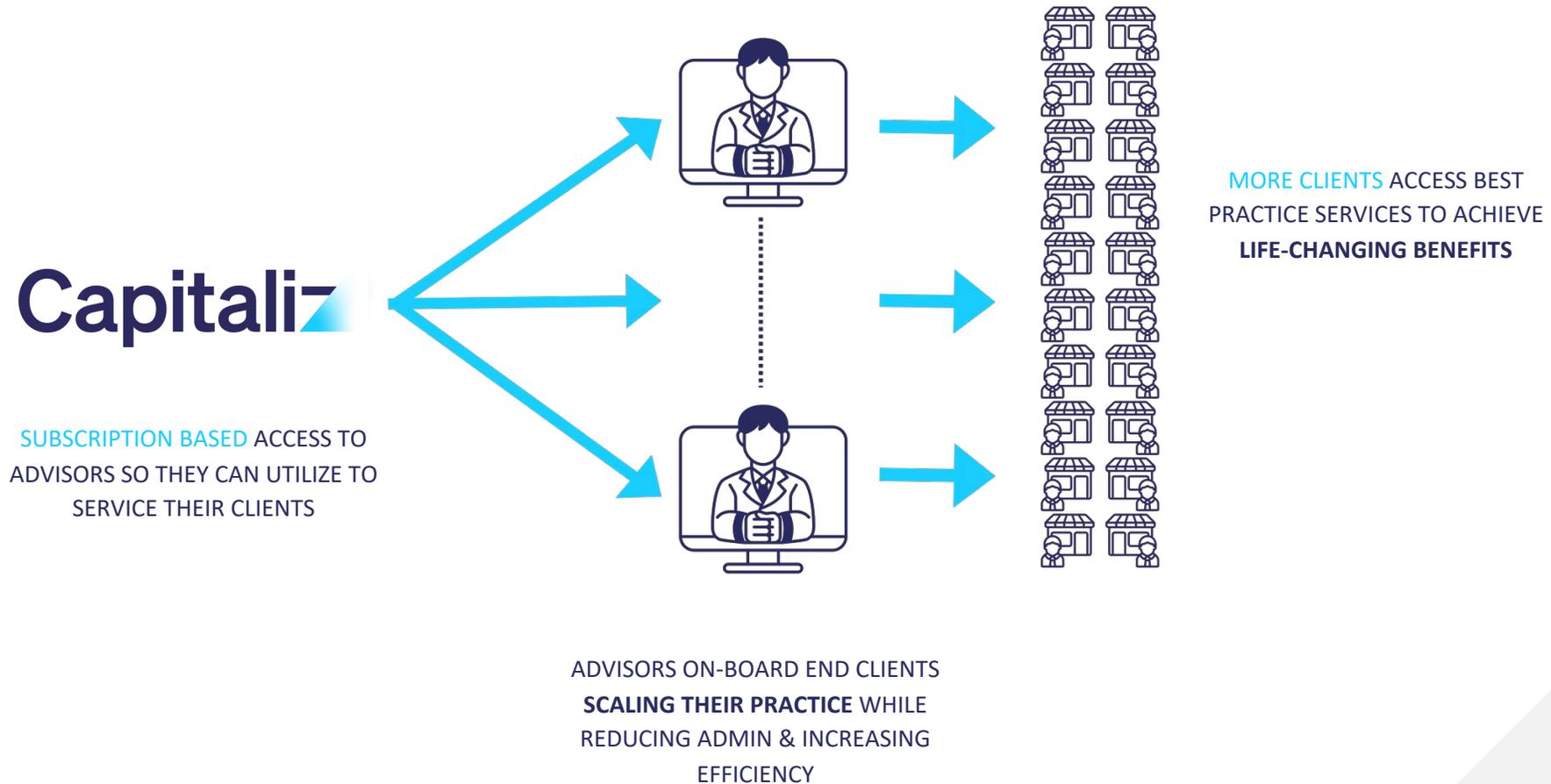


The next decade will see the retirement of US baby-boomer business owners, transferring the \$14 Trillion wealth tied up in privately owned businesses.

In 2025, 11,700 baby boomers turned 65 daily.

Business Model: Strong Advisor Network

Agency driven business model fosters strong relationships between Capitaliz, advisors and owners.



Business Model: B2B SaaS Subscription

Advisors subscribe (become Capitaliz Accredited Advisors)

Ongoing \$6,000 per year accreditation, training/onboarding, access to the Value Gap Assessment tool (typical \$4,500 client acquisition cost)

Advisors on-board end clients

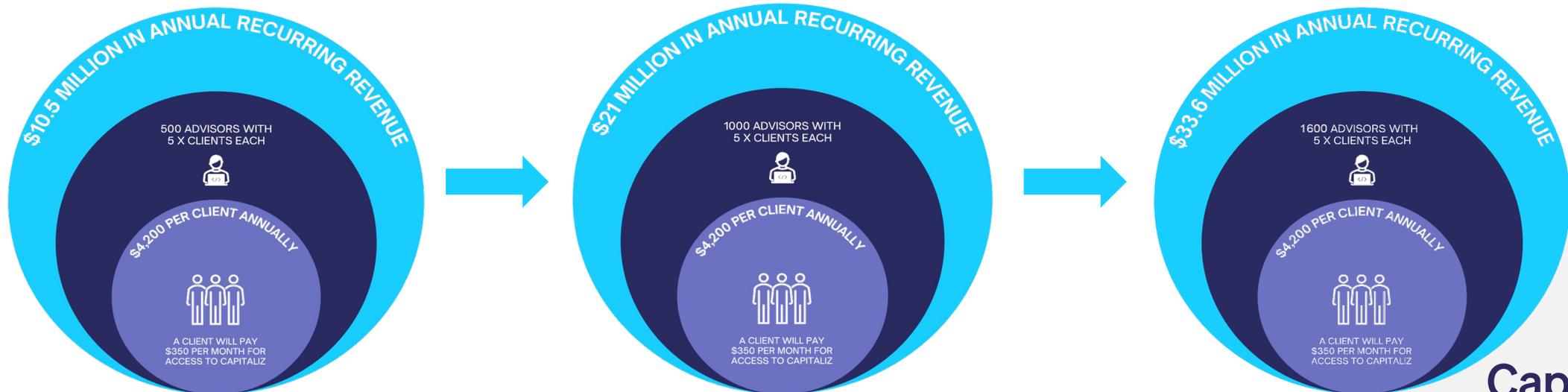
\$4,200 per year per end client business (24mth contract), access to the full suite of services

Expected lifetime value per advisor

\$168,000+ @ 85% margin

Adviser lifecycle of +/- five years, servicing 5 clients per annum (\$33,600) = \$168,000

Potential revenue examples

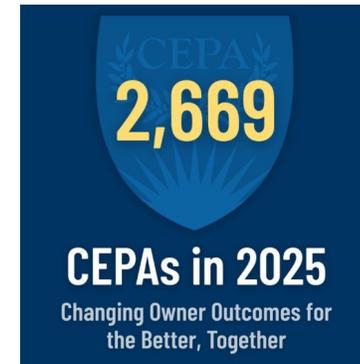




Go-to Market

Established Presence + Sales Channels

- Established sales teams in USA (industry specialists with > 10 years experience), the UK and AU.
- **Endorsed as “best in class” by the two largest exit planning bodies in America**
 - **Exit Planning Institute (EPI)** – Craig West has strong ties to EPI and its owners, and was previously Exit Planner of the Year-and added to the EPI circle of excellence in 2024
 - **Business Enterprise Institute (BEI)**
- JV partnerships with Ninety.io (16,000 businesses and 2,000 advisers) and REAG (US based M&A).
- Target clients are midsize advisory firms with 5-10 advisors focused on baby boomer business owners and looking for tools to systemize process and provide scale and quality outcomes.
- Currently used by practitioners from EOS (900 implementers), Pinnacle Coaching (200 coaches), Focal Point (250 coaches), Impact Architects and Loud Collective – all are growing their exit planning practices.
- ***Exit Planning Institute sales team contracted to sell the software on commission to members in September 2025.***





Go-to Market

Established Presence + Sales Channels

Key Pipeline Opportunities

Entity	Members/Advisors	Status	Comment
Exit Planning Institute	10,000	EPI preferred	>1,400 new graduates 2025 YTD, Internal sales team promoting on commission basis.
Business Enterprise Institute	2,500	Preferred partner	
UBS	10,000	Pilot underway	Substantial focus on exit planning – over 800 CEPA graduates at UBS.
Guardian Life	2,500	Approved for use by advisers.	100+ advice businesses. Looking to replace \$1mil p.a. contract with BizEquity.
Edward Jones	19,000	Pilot underway	Building new Exit focused division.
EOS	900	Pilot underway	8 initial users in pilot
Ninety.io	14,500	JV signed to integrate within the ninety.io software	2,000 registered partners (advisors) and over 16,000 businesses use Ninety.io
REAG		JV signed to partner with major M&A business.	US based M & A firm building joint offering with Capitaliz.
TOTAL	59,400		

Advanced Tools for Sales & Marketing

Capitaliz

BUSINESS VALUE & EXIT READINESS ASSESSMENT
 Know your potential value.
 See your potential risks.

Know your potential business value and see your potential gaps in less than 15 minutes with a free report that includes:

- ✓ Your value benchmarked against your industry
- ✓ Current valuation estimate
- ✓ Your best value potential for exit
- ✓ Identified gaps and risks

[START ASSESSMENT](#)

Gap/Risk

Summary

1 of 5

This gap/risk assessment measures the 4 key areas that will help you scale your business and close your value gap.

Operational	64.44%	Marketing & Competition	53.33%
Business & Ownership	62.86%	Regulatory & Legal	60%

We want to help you propel your business beyond expectations. Below you'll find a tool we use to measure the gap-risk of your business in the four key areas for scale. By understanding the gaps and opportunities in each area, you'll maximize your enterprise value.

Using the scores above, you can assess those areas of your business that need the most attention. The four key areas will help you identify unnecessary risk (which reduces value) and areas of opportunity for growth (which increases value).

Gap/Risk Score

60%

81 out of 135

Foundation Scorecard

E-

Business Model	Financial Management	Compliance
<ul style="list-style-type: none"> • Multiple vs. Single • Revenue Streams • Customer Segments • Market Share • Revenue Growth Rate 	<ul style="list-style-type: none"> • Budget & Cashflow • Strategic Initiatives • Breakdowns • Pricing Strategy 	<ul style="list-style-type: none"> • OHS / WHS • Contract Management / Legal • Regulatory • Compliance • Insurance • Risk Analysis
People	Management Team	
<ul style="list-style-type: none"> • CEO / COO • Management • Board of Directors • Core Values, Vision • Culture & Equity 	<ul style="list-style-type: none"> • Management • Product Management • Ownership Model • Analytics / Technology • Team Management • Stability 	

The Business Insights Report will critically analyse over 100 non-financial data points and identify issues that will be problematic for buyers and detract from your valuation (higher risk = lower valuation). Importantly, the report will also map out an implementation roadmap and over 100 tools to close the value gap.

GET IN DEPTH

Podcasts



Episode 5, Season 2
Podcast • 18h ago



Episode 4, Season 2
Podcast • 2M ago



Episode 3, Season 2
Podcast • 2M ago



Episode 1, Season 2
Podcast • 3M ago

Capitaliz [Contact us](#)

PREPARE FOR YOUR BIGGEST EVER BUSINESS DEAL.

EXIT LIKE A BOSS

21 STEP CHALLENGE

There is one guarantee you have as a business owner: one day you're going to leave the business. The question is, will it be on your terms?

This free 21-day audio guide has been developed to give you the foundations to get the best outcome and maximum value when you eventually exit.

[Listen On Apple Podcasts](#)

[Listen On Spotify](#)

[Watch On Youtube](#)



Key Growth Pillars



Capitalize on positive market sentiment to activate new advisor-led sales channels and grow key metrics – advisor numbers and clients per advisor.



Expand adoption with financial institutions pursuing efficiency in credit and risk determination of SMEs as borrowers, customers or suppliers – underway.



Implement AI to refine rich non-financial and qualitative business information and risk metrics to drive efficiency of collation and analysis for advisors and owners – underway to finalize 2025 in partnership with AWS.



Implement AI to provide a “virtual advisor” service for business owners, as a pathway from the light tool to the full application to broaden market appeal - late 2025.



Establish network of business buyers, sellers, lenders and investors to create a marketplace utilizing Capitaliz as a means of valuation and risk analysis – planned late 2025.



Licence to distributors, on a regional basis to secondary markets in Asia. Regional licence of \$250,000 to provide 5-year resale rights by country.

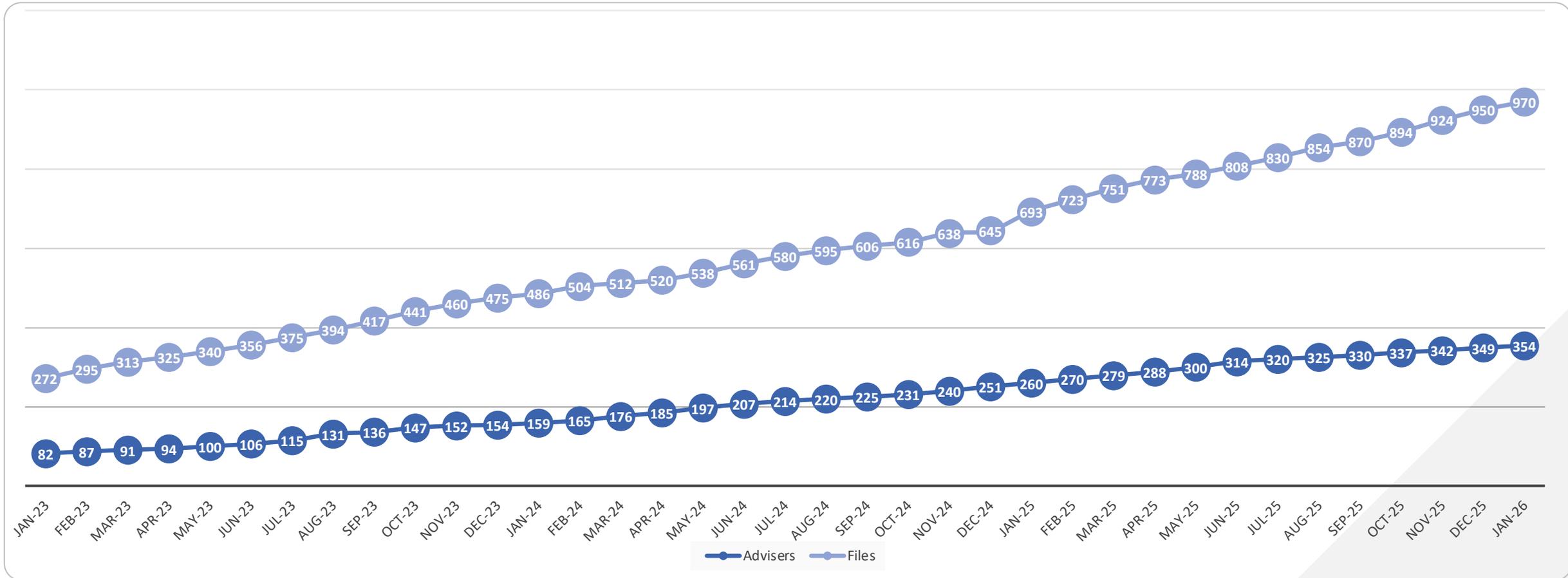
Competitive Landscape

- Significant, sustainable competitive advantages with high barriers to entry (technology, IP, reputation, management team)
- Most comprehensive solution to succession and exit planning
- Several players introduced partial solutions when exit planning was “launched”, but no end-to-end solution
- Incumbents are tired, old and ineffective, with advisors looking for a better way

	Highly Scalable	Comprehensive Exit Planning Solutions	Client Acquisition	Delivery Network Capabilities	Automated, Collaborative Workflow	Detailed Valuations	Dynamic Re-valuation	Fully-fledged educational element – Academy	Qualitative Insights to Drive Business Strategy
	●	●	●	●	●	●	●	●	●
	●		●			●			
	●	●	●						●
	●	●	●	●	●				●
	●				●	●			
	●	●	●	●				●	●

Platform User Metrics

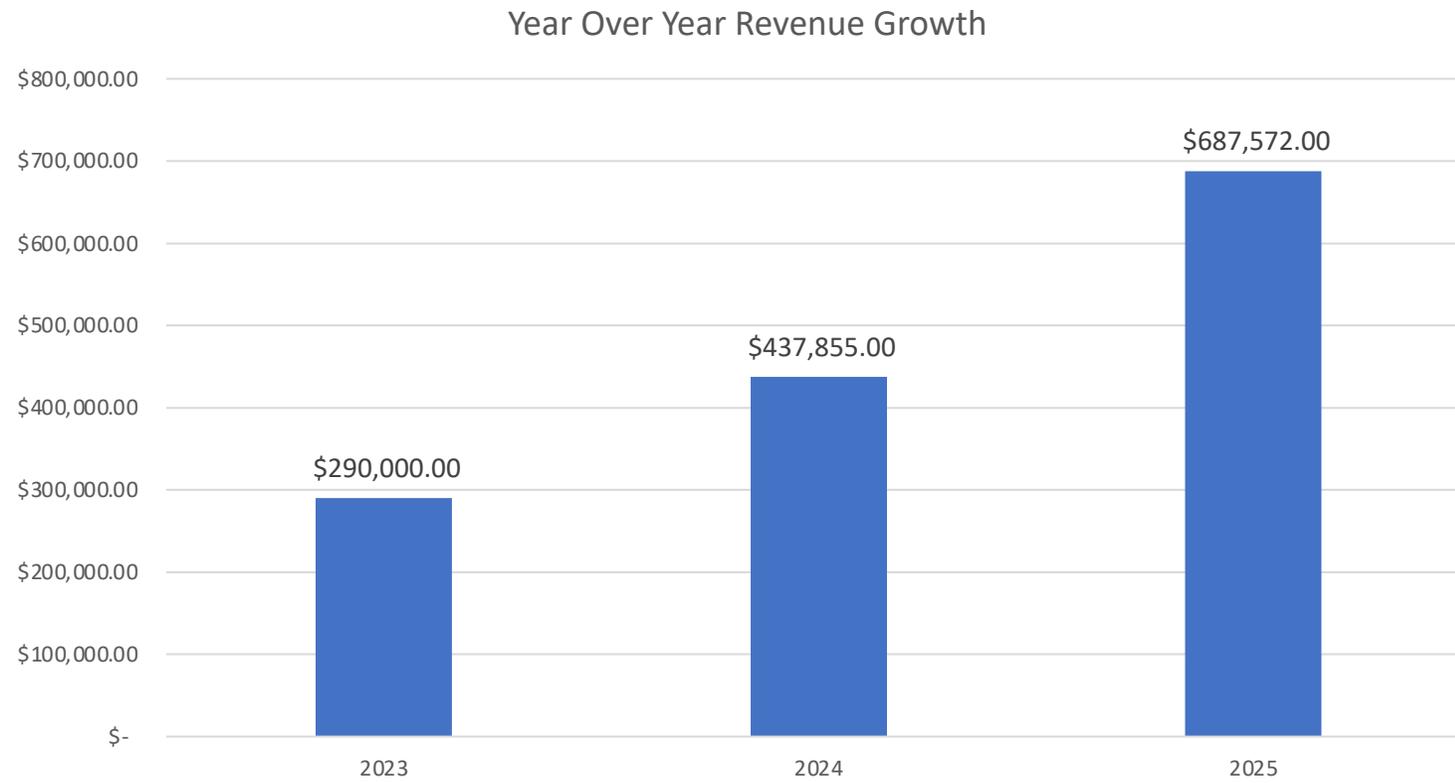
Strong and consistent growth



Revenue Growth

57% Year on Year growth in US market

YoY growth in USA—accelerating



24vs 23 50.9 %

25 vs 24 57.1 %

Current Financials and Projections

	FY23	FY24	FY25	FY26	FY27	FY28
Advisors	106	207	314	500	600	700
Businesses	356	561	808	1500	2000	3000
Businesses per Adviser	3.36	2.71	2.57	3.00	3.33	4.29
Revenue	\$321,845	\$1,093,566	\$1,430,349	\$3,970,000	\$5,970,000	\$8,358,000
Gross Profit	\$300,573	\$989,409	\$1,265,266	\$3,575,000	\$5,735,000	\$7,522,200
GP %	93%	90%	88%	90%	90%	90%
Profit	(\$272,609)	(\$1,165,672)	(\$1,855,126)	\$455,000	\$1,718,000	\$3,480,000

A detailed financial model and financial statements, including all assumptions, are available on request.

Dr Craig West - Founder

Profile

- **Strategic Business Adviser | Author | Thought Leader**
- Founder of **Succession Plus**, Australia's leading succession & exit planning firm
- 25+ years advising mid-market business owners
- Masters' degrees in Taxation Law and Business (Accounting & Finance)
- Doctor of Business Administration (2022) – research on SME exit drivers

Expertise & Impact

- Specialist in valuation, structuring, value acceleration & exit strategies
- Developed **21 Step Process & Peak Performance Trust** – applied to 800+ businesses
- Digital platform for advisers launched through **Capitaliz**
- Keynote speaker & educator for CPA Australia, IOOF, Count, CAANZ

Leadership Roles

- Non-Executive Chairman, **Umwelt Australia** (employee-owned, high growth).
- Non-Executive Chairman, **SME Association of Australia.**
- Advocate for **employee ownership**, with award-winning ESOPs

Published Works & Media

- Author of 6 business succession & employee ownership books
- Host of **Exit Like a Boss & Mid-Market Matters** podcasts
- Co-host, **SME Experts** with Mark Bouris

Awards & Recognition

- Exit Planner of the Year – Exit Planning Institute (2014)
- Circle of Excellence – Exit Planning Institute (2024)
- ESOP of the Year – Employee Ownership Australia (twice in 4 years)



Executive Leadership

The leadership team is experienced across product design, business development, technology, and financial services.



**Jared
Johnson**

**President
United States**

Proven experience in the exit planning industry, served as the CEO of Business Enterprise Institute (BEI) for over seven years



Chris Nelson

**Chief
Technology
Officer**

Co-founder of Juicebox, winner of the 2019 Australian Digital Agency of the Year. Architect of multiple financial services SaaS systems



Zach Broyles

**VP – Client
Success**

Seasoned financial professional with expertise in valuation, risk management, and alternative investments



Sam Walters

**VP – Client
Delivery**

Expert in business exits, specializing in valuation, succession planning, and guiding privately-owned businesses and advisors



**Brent
Heflin**

VP – Sales

Over 15 years experience managing sales of SaaS to business advisers. Previously head of sales at BizEquity

Board of Directors

The Board of Directors, led by founder Dr. Craig West, is made up of three seasoned entrepreneurs and governance experts specializing in Exit and Succession, Mergers & Acquisitions, SaaS, financial services and ESG.



Dr Craig West

Founder & Chair

DBA on Drivers of Business Succession and Exit Planning. Exit Planner of the Year 2015 and EPI Circle of Excellence 2024.



Eric Boone

Non-Executive Director

Partner at Madison Marcus Law Firm - Banking & Finance, ESG and Strategic Advisory, International partnerships and Special Projects.



Brenda Jacobsen

Non-Executive Director

Over 30 years in Mergers and Acquisitions and currently managing director at STS Capital and Global Chair of YPO. Brenda is an experienced exit adviser with deep industry connections in the USA.

Key Investment Highlights



»One.

Best-in-class product offering with proven methodology



»Two.

Established presence and sales channels in mature US market



»Three.

Proven and experienced leadership team



»Four.

Strong industry tailwinds with positive shift in demand for services



»Five.

Strong advisor client network and zero churn



»Six.

Strong pipeline with potential for near term step-change growth (pilot programs with large enterprise clients, key industry partnerships)



»Seven.

Strong competitive position with strong barriers to entry



»Eight.

Business model produces strong annual recurring revenue, across 8 countries



»Nine.

Multiple, attractive exit options, including trade sale to strategic industry buyers and PE firms

Capital Raise

Up to \$3m equity raise at a pre-money Enterprise Valuation of US\$10m.



Structure

Ordinary shares

Runway

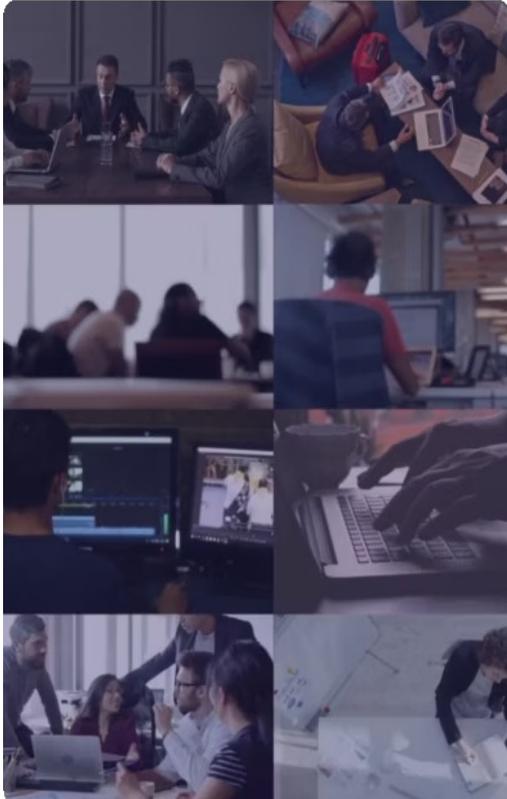
Capital raising provides ten months of runway with expected breakeven in early 2026.

Current Status

\$1,212 mil is already confirmed and received.

Use of Funds

\$3 Million Raise at Enterprise Valuation of US\$10,000,000.



Use of Funds

Operating Expenses - \$1.4m

- Operating expenses, for approx. ten months – estimated breakeven early 2026.
- Salaries and wages (incl. expanded sales team): \$576,000 (\$96,000 per month)
- Marketing and advertising: \$127,000
- Repayment of inter-company loans (used to fund opex during capital raising): \$677,000

Capital Expenses - \$1.6m

\$600,000 – Product Features

- UX/UI improvements, Business Insights Report automation, digitize 21-Step tools.

\$1,000,000 – Adviser Intelligence

- Build out scoped AI feature set to attract wider market, improve report and tool outputs and provide detailed adviser insights to guide client outcomes

Contact:

Dr Craig West

Founder

cwest@capitaliz.com

+61 418 414 766