



Financial Platform Built for Creators & Entrepreneurs

Investor Presentation | 2026

Vadera Capital is a financial technology company and is not a bank. Banking services are provided by FDIC-insured partner banks. Funds held in deposit accounts are eligible for FDIC insurance through such partner banks, subject to applicable limits. The Vadera Capital Visa Debit Card is issued by an FDIC-insured bank pursuant to a license from Visa U.S.A. Inc. and may be used wherever Visa cards are accepted.

The Problem

Digital creators are the fastest-growing economic class — yet traditional financial institutions weren't built for them.



Unrecognized Income

Financial institutions reject creators whose income is non-traditional — gig payments, brand deals, platform payouts, and royalties are misunderstood.



Account Freezes & Denials

Creators routinely face frozen accounts, rejected applications, and zero recourse from institutions that don't understand their business model.



No Access to Capital

Small business loans and credit lines require income documentation that most creators can't easily produce, locking them out of growth capital.



Our Solution

Vadera Capital is a fintech built from the ground up for creators, freelancers, and digital entrepreneurs.

"We remove the barriers that keep creators from accessing modern banking and growth capital."

— Angel Rivera, Founder & CEO



Modern Financial Tools

FDIC insurance available through partner banks (up to \$3M via sweep network, subject to program availability)



Creator-Friendly Underwriting

Data-driven credit decisions that account for non-traditional income streams.



Capital Access

Planned credit lines up to \$250K (subject to regulatory approval and partner program availability)



Market Opportunity

\$250B+

**Creator Economy
Global Market Size**

Expected to reach \$480B by 2027

50M+

**Creators Globally
Seeking Financial Tools**

Across YouTube, TikTok, Instagram & more

\$1.8T

**U.S. SMB Banking
Total Addressable Market**

33M small businesses underserved

Vadera Capital targets the intersection of the creator economy and underserved SMB banking — a combined serviceable market exceeding \$500B globally. Legacy banks are not built for creators, while modern financial infrastructure now enables specialized platforms like Vadera to emerge.



Product Suite

A full-stack financial experience designed for the digital economy.



FDIC-Insured Accounts

Up to \$3M coverage via sweep network. Business & personal accounts.



Debit Card

Visa® or Mastercard® debit card with modern controls & instant notifications.



Bill Pay & Expense Mgmt

Built-in tools for tracking income, managing bills, and monitoring spend.



Business Insights

Real-time dashboards tailored to creator income patterns and cash flow.



Credit Lines (Roadmap)

Planned credit lines up to \$250K (subject to regulatory approval and partner program availability)



Creator Tools

Integrations with creator platforms, brand deal tracking, and payout management.



Traction

Proven early momentum — capital raised, customers acquired, and partnerships established.



\$700K+

Raised to Date



350+

Initial beta validated demand before strategic pause to restructure banking partnerships. (May–Dec 2025)



\$3M

FDIC Coverage per Account



3

Founding Investors Closed Capital

Key Milestones:

- ✓ Company incorporated, Florida Corporation
- ✓ Beta platform launched May 2025
- ✓ 200+ customers onboarded in beta



Competitive Landscape

| Feature | Vadera Capital | Traditional Banks | Generic Neobanks | PayPal / Stripe |
|-----------------------------------|----------------|-------------------|------------------|-----------------|
| Creator-focused banking | ✓ | X | X | Partial |
| Planned credit lines up to \$250K | ✓ | ✓ (250K) | Varies | X |
| Non-traditional income accepted | ✓ | X | Limited | X |
| Credit lines for creators | ✓ (roadmap) | X | X | X |
| Debit card (Visa®/MC®) | ✓ | ✓ | ✓ | Partial |
| Transparent fees | ✓ | X | Varies | X |
| Creator tools & integrations | ✓ | X | X | Partial |

Business Model

Multiple diversified revenue streams designed to scale with our customer base.



Interchange Fees

Revenue generated each time a customer uses their Vadera debit card — a standard BaaS revenue model. Primary revenue driver from debit card usage once banking partnerships are active.



Interest on Credit Lines

Planned credit lines up to \$250K for qualifying creators and businesses, generating net interest margin.



Premium Subscriptions

Tiered plans with advanced analytics, higher account limits, and priority support for power users.



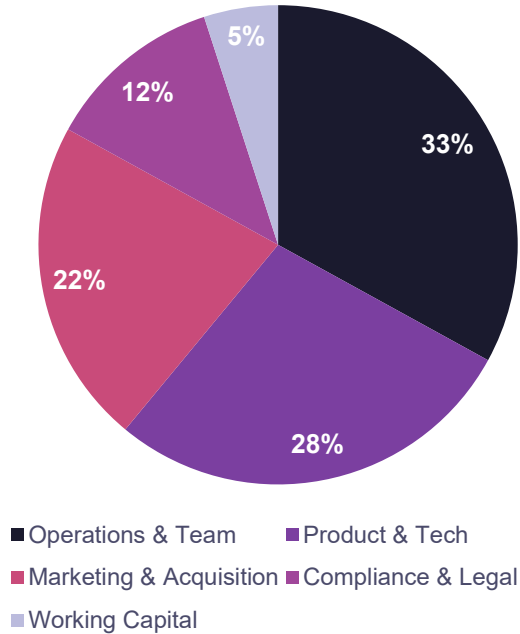
Partner Revenue

Revenue sharing and referral fees from banking, insurance, and financial tool partners integrated into the platform.



Use of Proceeds

\$10M Target Raise — Allocation by Category



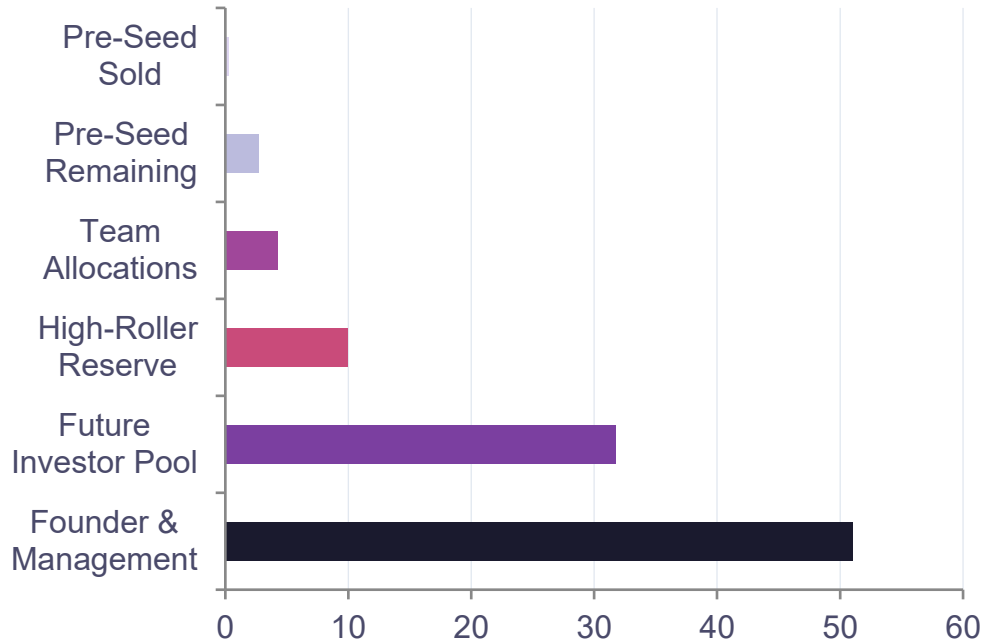
\$10M Raise Breakdown

| | | |
|-------------------------|-------------|--------------|
| Operations & Team | 33% | \$3.3M |
| Product & Technology | 28% | \$2.8M |
| Marketing & Acquisition | 22% | \$2.2M |
| Regulatory & Compliance | 12% | \$1.2M |
| Working Capital | 5% | \$0.5M |
| TOTAL | 100% | \$10M |



Capitalization Table

Current authorized share structure — 100,000,000 total authorized shares



Share Class Breakdown

| | | |
|-------------------------|--------------------|-------------|
| Founder & Management | 51,000,000 | 51.0% |
| Future Investor Pool | 31,725,000 | 31.7% |
| High-Roller Reserve | 10,000,000 | 10.0% |
| Team Allocations | 4,275,000 | 4.3% |
| Pre-Seed Remaining | 2,702,969 | 2.7% |
| Pre-Seed Closed | 297,031 | 0.3% |
| TOTAL AUTHORIZED | 100,000,000 | 100% |

Only 3,000,000 shares allocated for current offering.



Investment Offering

Offering Terms

| | |
|---------------------|--------------------------|
| Security Type: | Common Stock |
| Price Per Share: | \$20.00 |
| Target Raise: | \$10,000,000 |
| Maximum Offering: | \$60,000,000 |
| Shares in Offering: | Up to 3,000,000 |
| Minimum Investment: | None |
| Offering Exemption: | Rule 506(b) Reg D |
| Eligible Investors: | Accredited Only |
| Offering Period: | 24 months max |

Investor Incentives

Available for investments \geq \$500,000:



Bonus Shares

BOGO incentive — buy-one, get-one share bonus for qualifying investors.



Founding Circle

Exclusive Founding Team Circle recognition and investor benefits.



Right of First Refusal

ROFR to participate in all future financings before outside investors.

This is an early-stage company. Product features, banking partnerships, and financial services are subject to change, regulatory approval, and partner availability.

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6-Month Product Roadmap

Key milestones from Q1 through Q2

Month 1

Month 2

Month 3

Month 4

Month 5

Month 6

Platform Hardening

Security audit, fraud monitoring go-live, KYC/KYB workflow optimization.

Card Program Launch

Issue Visa®/Mastercard® debit cards to all active accounts.

Business Accounts

Launch dedicated business checking with EIN support and multi-user access.

Creator Analytics Dashboard

Real-time income tracking, payout reconciliation, and cash flow insights.

Credit Line Beta

Begin invite-only rollout of planned credit lines up to \$250K for qualifying users.

Series A Preparation

Finalize metrics package, engage advisors, and launch institutional roadshow.



Leadership Team

Experienced operators united by a shared mission to redefine banking for the creator generation.

Angel Rivera

Founder & CEO

Visionary leader driving Vadera's mission to democratize financial services for creators and entrepreneurs.

Miriam Otano

Chief Content Officer (CCO)

Leads brand storytelling, content strategy, and creator community engagement.

Cassandra Rivera

Communications Strategist

Manages media relations, messaging strategy, and investor communications.

Tatiana Figueroa

Director of Customer Acquisition

Growth expert driving user acquisition, retention, and partnership development.

Ricky Nkansah

Sr. Developer & Systems Engineer

Leads platform architecture, API integrations, and technical infrastructure.





Join the Future of Creator Finance

Vadera Capital is raising \$10M to scale a financial platform built for creators and digital entrepreneurs. Early investors are positioned ahead of full banking partner integration and product expansion.

[Invest Now](#)

Contact Us

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