Reinventing the way we do business

One ecosystem – Model • App • Network

www.flexup.org

What is FlexUp ?

A comprehensive **ecosystem** designed to help you start and growth your **business** through:

Economic model

An innovative **economic model**:

- promoting **cooperation** among all your stakeholders,
- through a **common remuneration system**,
- built on a solid **contractual framework.**

App

A simple yet powerful **business management app** to manage:

- contract, orders, deliveries
- invoices, payments
- budgeting, cash allocation
- equity split, profit distribution

Partner network

A **network** of business partners:

- offering various **professional services**
- ready to invest in your project with our **flexible remuneration** system

Problem: Structural complexity and conflicts in the business world

The current economic system creates barriers, conflicts of interest, and unnecessary complexity

Building a business is hard …

Capital & Ownership

- Control
- Equity split
- Fundraising & dilution
- Valuation stress

People & Partnerships

- Attracting top talent
- Building solid partnerships
- Finding clients

…the current system makes it harder

Costs & Operations

- Fixed cost structures
- Rigid frameworks
- Red tape
- Tool sprawl

Fairness & Alignment

- Risk concentration
- Unequal treatment
- Cash-flow shocks

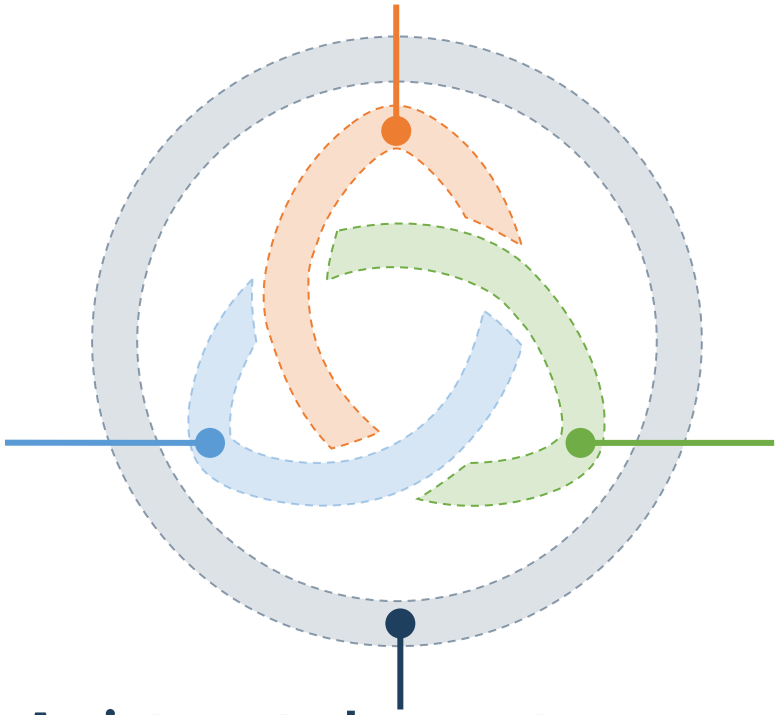
Result: too many businesses needlessly struggle, stagnate or fail

Solution: The FlexUp Ecosystem

A unified model, app, and network for fair and effective collaboration

1. An innovative economic model

- A unified **framework** that fosters **collaboration** by aligning **incentives** across all participants
- Rewards **contribution** and **risk**



2. A powerful business app

A **platform** to manage your business end-to-end, from contracts to payments, on web and mobile

3. A trusted partner network

Advisory services, vetted **partners**, and an open **marketplace** for products, services, talent, and capital

An integrated ecosystem

Together, the model, app, and network reduce friction, build trust, and help businesses start, grow, and thrive

How it works: 1. The FlexUp economic model

Replacing structural **discrimination** by alignment of interest to encourage **collaboration**

Conventional system

Discrimination – Cash waterfall by participant type

Inflows

Employees — Paid first, minimal risk

State
Suppliers
Banks

- Paid next, low risk
- Must be paid on due date, else company risks **bankruptcy**

Shareholders — Paid last, takes all the risks & rewards

Result: **conflicts of interests** lead to **friction**

FlexUp economic model

No discrimination – Cash waterfall by priority level

Inflows — All participants can split their remuneration between **firm**, **flex** and **credit** priorities*

Firm — Unconditional commitments, paid first

Flex

- Paid next, from available cash
- Unpaid **residue** converted to **credits**

Equity

Credits

- Investment / deferred remuneration
- Repaid from annual **excess cash**

Tokens

- Issued as reward for **risks** taken
- Determine share of **profits** & **voting rights**

Result: aligned interests enhance **collaboration**

* : The model includes other priorities (e.g., preferred, superflex), not shown for simplicity

How it works: 1. The FlexUp economic model

A unified system that builds alignment, resilience, and shared prosperity.

Objectives

- **Simplicity** – Streamline creation, restructuring & daily operations with clear frameworks, tools and services.
- **Collaboration** – Reduce friction by eliminating discrimination and aligning everyone's financial interests.
- **Resilience** – Strengthen businesses through flexible cost structures and higher loyalty from teams, clients & suppliers.
- **Profitability** – Unlock more growth and long-term value through enhanced collaboration across all participants.
- **Common prosperity** – Ensure fair, transparent distribution of the wealth created by the project.

Key principles

- **Non-discrimination** – One **remuneration system** for all: founders, employees, investors, suppliers & clients.
- **Flexibility** – Participants choose their **risk** level by splitting remuneration across **priority** tiers.
- **Cash waterfall** – Payments follow **priority** (not participant type) and are paid at the same rate within available cash.
- **Preservation** – Unpaid flexible **residue** amounts are automatically rescheduled or converted into equity.
- **Fairness** – Tokens reward **risk**, with a share of **profits** and **voting** rights.
- **Transparency** – Real-time visibility on cash flows, commitments, and equity for all participants.

FlexUp: aligning **incentives** to unlock **collaboration**

How it works: 2. The FlexUp App

Run your entire business in one place – simple, automated, transparent

Your business operating system

Launch & operate

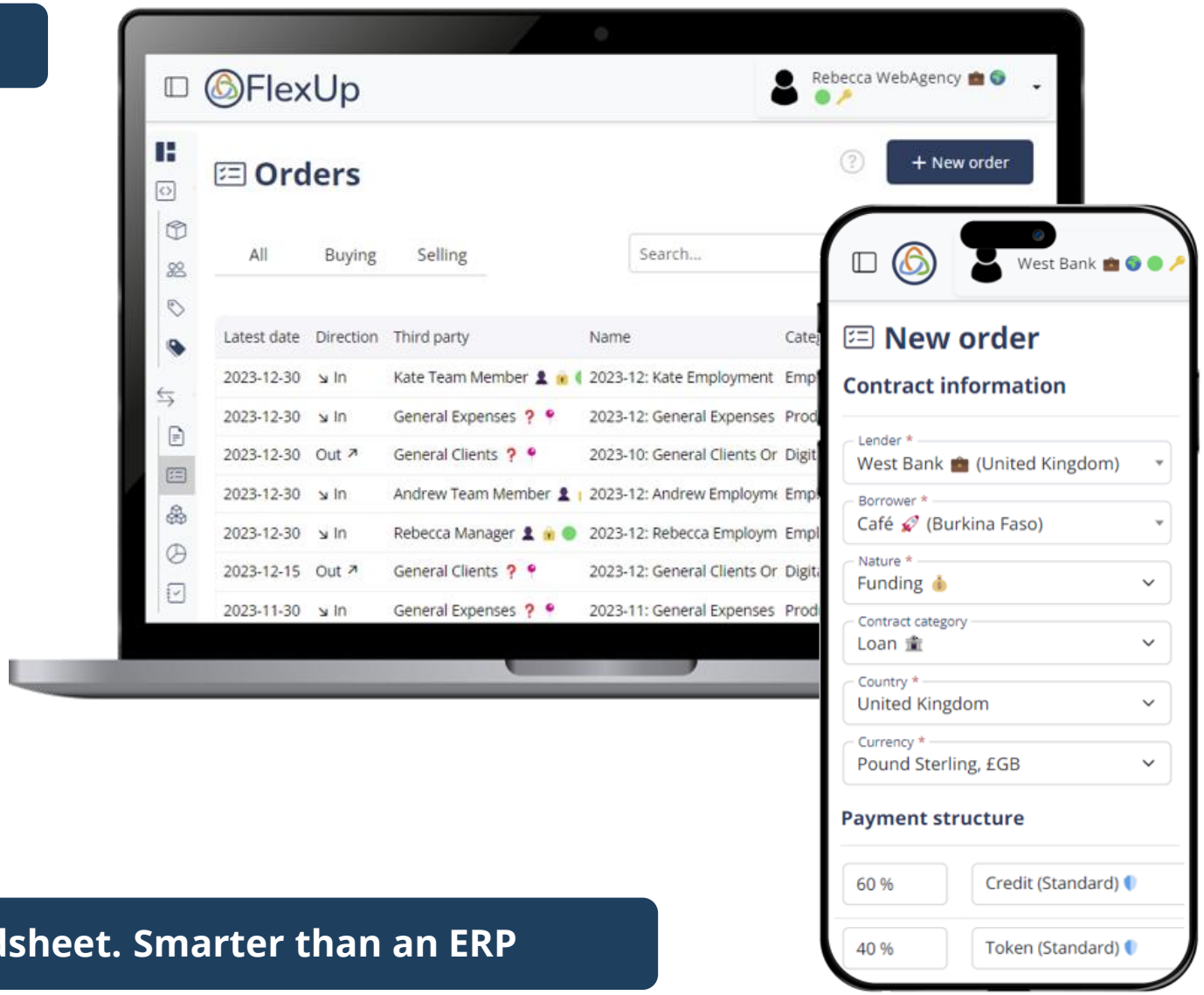
- Start in minutes – even without a **legal entity**
- Manage the full lifecycle, from **contracts** to **payments**
- Handle both **conventional** and **FlexUp** transactions

Automate equity & payouts

- Track every **contribution** & **risk**
- Issue and track **credits** & **tokens** automatically
- Auditable **cash waterfall** and **profit sharing**

Ensure transparency & trust

- Real-time **visibility** on cash, commitments, and equity
- Role-based **access**, audit trails, and **authorisation limits**



Simpler than a spreadsheet. Smarter than an ERP

How it works: 3. The Partner network

A curated network of advisers and partners, pre-aligned with our model and ready to invest in your success

On-Demand Expertise

Get strategic, legal, and financial advice from FlexUp's in-house team and certified partners who are already experts in our framework

Curated Talent

Find developers, designers, and marketers in the marketplace ready to contribute, often for flexible, success-based remuneration

Aligned Capital

Connect with investors who value the transparency and alignment of the FlexUp model and are ready to back your project

All the resources you need, aligned to your success

How it works: 3. The Partner network

Finding trusted experts, talent, and capital is a startup's biggest hurdle. Our network solves this.

Advisory

Support provided by FlexUp

- On-demand help in all areas
  - Operations
  - Technical & Creative
  - Business & Compliance
  - Regulated Advisory
  - Strategic Advisory
- Available independently of your subscription
- Scopes and engagement depth are flexible.
- Delivered under standardized contracts and the FlexUp model for speed and clarity.

Partners

Support from vetted providers

- Work directly with freelancers, firms, and specialized agencies; partners set their own rates and terms.
- Consistent quality via vetting and (optionally) FlexUp-certified expertise.
- Simple, fair and transparent fees*:
  - 5% referral fees when FlexUp introduced a client to a partner
  - 10% royalty fees when partners monetize FlexUp intellectual property

Marketplace

Services • People • Capital • Projects

- Post projects/needs (legal, finance, product, design), find service providers, recruit co-founders/managers, and connect with backers.
- Match → contract → deliver → pay inside the app, using the same rules (Firm/Flex/Credit; Credits & Tokens).
- Start curated; expand to open listings, reviews, and certifications.

All the ressources you need to start and grow your business

* % of the resulting revenue generated by partners

Who We Serve: From Solo Founders to Scaling Enterprises

FlexUp adapts to the unique needs of every business – across all stages and roles

Freelancers / Solo founders

→ Consultants, Project Leaders, Creatives

- **Launch your project in a few clicks**
- Free & simple business app
- Get paid in equity in your clients' projects

SMEs & Agencies

→ SMEs, Agencies, Companies in Restructuring

- Increase **resilience** with flexible cost structure
- Execute fair & transparent **restructuring**
- Enhance team **motivation** & retention

Startups

→ Bootstrapped teams, Incubator projects

- **Hire top talent with limited cash**
- Bootstrap growth by paying suppliers in equity
- Raise funds easily without losing control

Investors

→ Angel Investors, VCs, Family Offices

- **Reduce risk** as all stakeholders are co-invested in success
- Solve the "principal-agent problem" by aligning interests of founders and investors

A unified **ecosystem** for aligned, resilient, and fair business **collaboration**

Initial Focus: Empowering Founders, Startups, and the People Who Back Them

Competitive Landscape: Business Apps

Only FlexUp unifies contracts → payments → equity with transparent, risk-aligned economics.

	Spreadsheets	Invoicing & Accounting	Startup Platforms	Affordable ERP	Enterprise ERP	FlexUp
Examples	Excel, Google Sheets, Airtable, Notion	QuickBooks, Xero, Sage, Quicken	Carta, Pulley, Clerky	Odoo, Zoho, ERPNext, Monday.com	SAP, Oracle NetSuite, Microsoft Dynamics	
Who it fits	Solo / micro	Freelancer & small biz	Funded startup	SME	Large enterprise	Solo → SME
Time to start	hours	hours	days	weeks	months	**minutes**
TCO* *(monthly)*	0-15 € *+ manual time*	15-50 €	100-500 €	50-200 €	5-50 k€+ *+ expensive setup*	0-250 €+ *(usage-based)*
Scope *(lifecycle)*	X *manual*	Invoice→ payment *(no ops)*	Equity	Order → delivery → invoice	Comprehensive *(rigid)*	**Complete** *Contracts → payments → equity*
Equity & risk	X *manual*	X	Static cap table	X	Rare & complex	**Dynamic equity** & priority payouts
Cash & planning	X *manual*	Basic	X	Module-based	Advanced	Monthly & annual cash resolutions
Legal & governance	X	Basic templates	Equity docs only	Basic templates	Custom projects	Charter + standardized contracts

ERP power • Startup speed & cost • Built-in equity

* TCO: total cost of ownership

Competitive Landscape: Advisory services

We deliver certified experts, integrated operations, and aligned incentives

	In-House Team	Specialized Firms	Bundled Services	Freelance Platforms	Incubators & Accelerators	FlexUp
Time to start	Months	Days–weeks	Days	Hours–days	Weeks *selection/cohort*	Minutes
Pricing model	Salaries + overhead	Hourly/retainer *high cost*	Monthly bundle + overage	Variable *pay per task; high search time*	Equity %, fees, time commitment	Pay-per-use *no minimums*
Coverage	Role-limited	Deep but fragmented	Broad but generic	Extremely broad *inconsistent*	Mentorship & network *limited ops*	Curated multi-service
Quality control	You manage	Reputation-based	SLA; varies	User reviews *inconsistent*	Program curation *limited support*	Certified + tracked
Operational integration	Internal tools & processes *you build*	External deliverables *email/docs*	External workflows	External; fragmented tools	Limited *events & mentoring*	Native *(inside FlexUp)*
Remuneration / incentive	Salary/bonus	Billable hours	Utilization targets	Billable hours + platform fees	Equity % upfront *value uncertain*	Cash or aligned equity

FlexUp transforms advisory from a fragmented, costly expense into an integrated, aligned investment in your growth

App: Plans & Pricing

Simple, competitive, and transparence pricing

Free

Free forever

- Everything to get started
- No credit card required
- Core features

Usage limits:
- Members: 2
- Subaccounts: 2
- Orders: 25/mo, 5 k€/mo

Pro

20 €/month

- All Free features
- Comments & 90-day history
- Marketplace
- File uploads

Usage limits:
- Members: 3
- Subaccounts: 3
- Orders: 100/mo, 10 k€/mo
- File storage: 1 GB

Scale

50 €/month

- All Pro features
- API & integrations
- Store + custom URL

Usage limits:
- Members: 5
- Subaccounts: 5
- Orders: 500/mo, 50 k€/mo
- File storage: 10 GB

Enterprise

250 €/month

- All Scale features
- Advanced roles & governance
- Branding & custom domains

Usage limits:
- Members: 10
- Subaccounts: 10
- Orders: 500/mo, 250 k€/mo
- File storage: 100 GB

Start free. Only pay as you grow

Beta testers receive 12 month free Pro subscriptions

Contact us for Corporate plans. See appendix for details on extras & usage.Pricing indicative during beta. Beta testers get 12 months Pro free.

Flexible Payment Fee

Applies only to orders with flexible payment terms under the FlexUp Economic Model

💡 What it is

Business logic:

- FlexUp applies a small **flexible payment fee** on orders using **flexible payment terms** (Credit, Token, Preferred, Flex, or Superflex).
- These terms let users **defer or reschedule payments**, improving cash flow resilience.
- Convert **fixed → flexible** costs for smoother cash flow
- Treat participants as **associates** (credits/tokens), increasing ownership & alignment

Applies only to:

- Accounts that signed the **FlexUp Charter**
- Orders using **flexible payment terms**
- The **account that created** the order

⚙️ How it works

- Fee depends on **payment terms:**

  Higher **risk factor** = Greater **flexibility**

- Formula:

  🧮 `Fee = 3% × Risk Factor × Order Amount`

- Example for a 1 000 € order:

Payment Term	Risk Factor	Fee %	Fee (€)
Credits	80 %	2.4 %	24 €
Flex	20 %	0.6 %	6 €
Preferred	5 %	0.15 %	1.5 €

🤝 Recognizing the value of flexibility & alignment

Next steps: Join the FlexUp ecosystem

Two value paths for you: use FlexUp for your business or offer your services to the ecosystem

Use FlexUp for your own business

Audience (who this is for)

- Solo founders & freelancers, startups, SMEs, agencies

Benefits (what you get)

- **One app, end-to-end** from contracts to equity (web & mobile)
- **Gain resilience** with a **flexible cost** structure
- **Aligned incentives:** make your stakeholder true associates
- **Bootstrap** your business by paying with equity
- **Transparent governance:** audit trail, roles, templates, multi-currency, automation
- **Faster execution:** fewer tools,

👉 **Focus on your business (not on your admin)**

Join & support the ecosystem

Audience (who can participate)

- **Service providers**: lawyers, accountants, auditors, payroll, tax
- **Freelancers**, consultants/creatives, integrators & mentors
- **Investors:** angels, VCs, family offices, incubators, accelerators

Benefits (what you get)

- Qualified deal flow from startups/SMEs
- Expanded client base by accepting flexible compensation
- Standardized digital workflows
- Lower risk & more transparency: shared data, clear governance
- Grow reputation & relationships

👉 **Support founders you believe in while sharing upside**

Start and grow your business with FlexUp

Appendices

Appendices

1. FlexUp Economic Model

2. App fee structure

Principle Nr 1 – Non-discrimination

No discrimination based on **participant**'s nature, all *can* have the same **remuneration system**, on an voluntary basis*, regardless of the nature of their **contribution**

Suppliers

Goods & services

Purchases

Project
(company, NGO, community project…)

Goods & Services

Income

Clients

Funding

Return of/on investment

Work

Wages

Investors
shareholders, banks

Team
entrepreneurs, employees, managers, consultants, freelance, interns, subcontractors, temporary workers…

Public Services

Taxes

Subsidies

State
governments, public institutions, local authorities and administrations…

Legend:

Non financial

Cash inflows

Cash outflows

Each **participant** negotiates his target **remuneration** with the project in return for his respective **contribution**

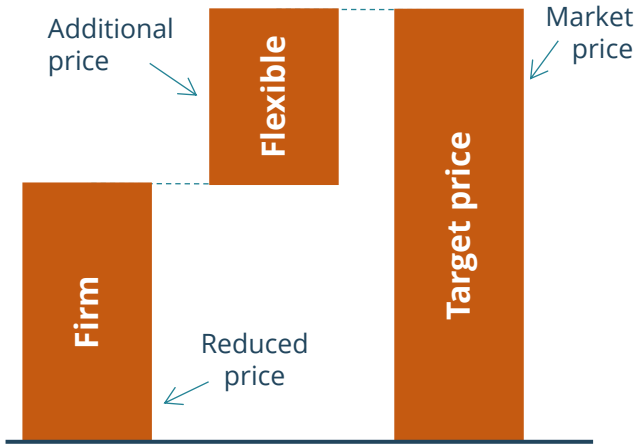
**: Participant are also always free to opt for FlexUp model or stay in the conventional model. Their may have different remunerations of course, but based on a common system.*

Principle Nr 2 – Flexibility

Each **participant** is free to choose how much **risk** he is willing to take on his **remuneration** by splitting it over one or more **priority** levels

For suppliers:*
Target price = firm + flexible

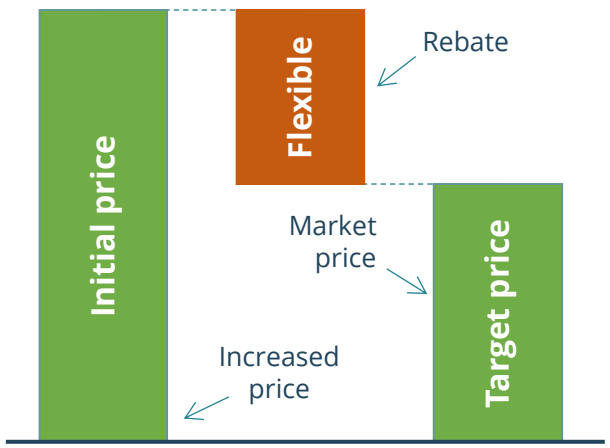
*Ex.: **60**% out + **40**% out = **100**% out*



- **Target** price is the fair market price
- Initial price paid to supplier is **firm** and is below market price
- **Flexible** price is paid next, based on available cash

For clients:
Target price = inflow – flexible

*Ex.: **150**% in - **50**% out = **100**% in*



- **Target** price is the fair market price
- Initial price paid by client is **firm** and is above market price
- **Flexible** price is then refunded by supplier back to client, based on available cash

- **Suppliers*** can support a project by splitting their **remuneration** over multiple **priority** levels:
  - **firm** commitments must be paid first,
  - **flexible** commitments are paid next, conditionally, if the project has enough **available cash**
- **Flexible** priorities include all priorities except firm.
  - **preferred**, **flex** & **superflex** are paid **monthly**,
  - **equity** (**credits** & **tokens**) is paid **annually**,
  - if there is not enough **cash** for a given **priority**, all related commitments are paid at the **same rate**

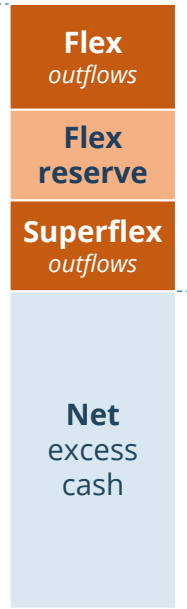
  Ex. everyone receives 60% of his flex for that month
- Unpaid residues are **rescheduled** or converted to **equity**
- **Clients** can also support a project by paying a **higher initial price**, and receiving **flexible rebates**, paid later based on available cash

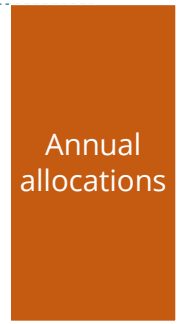
Legend:
Inflows
Outflows

For each **priority** level, all commitments are paid at the same rate, regardless of each participant's nature

** in FlexUp, the term "supplier" also includes employees, banks, investors … anyone providing a contribution and being remunerated for it*

Payments are made by order of **priority**. If there is insufficient cash, commitments of a given priority level are all paid at the same **rate**





- Each month, the **available cash** is equal to the initial cash plus the month's **inflows**, and is used to pay the base outflows:
  - **Firm**: unconditional commitments, paid first to third parties who are not using the FlexUp model,
  - **Preferred**: flexible commitments, paid after firm outflows, within the limits on available cash as per the FlexUp model.

- A **base reserve** is set up to cover 12 months of **base outflows** (firm + preferred). The base excess cash is **allocated** to this reserve until it reaches its target level.

- The remaining <u>available</u> cash is used to pay **Flex+** outflows (flex & superflex) and to fill the flex reserve:
  - **Flex**: is paid after base reserve allocations,
  - **Flex reserve**: cash is put aside to cover 6 months of flex outflows,
  - **Superflex**: is paid after the allocation to the flex reserve.

- The **net excess cash** is allocated annually as follows*:
  - 30% **strategic reserve** to fund the project's growth,
  - 40% **credit buyback**,
  - 10% **token buyback**,
  - 10% **distributions**, paid based on the number of tokens owned,
  - 10% **endowments** to support actions that have positive impact.

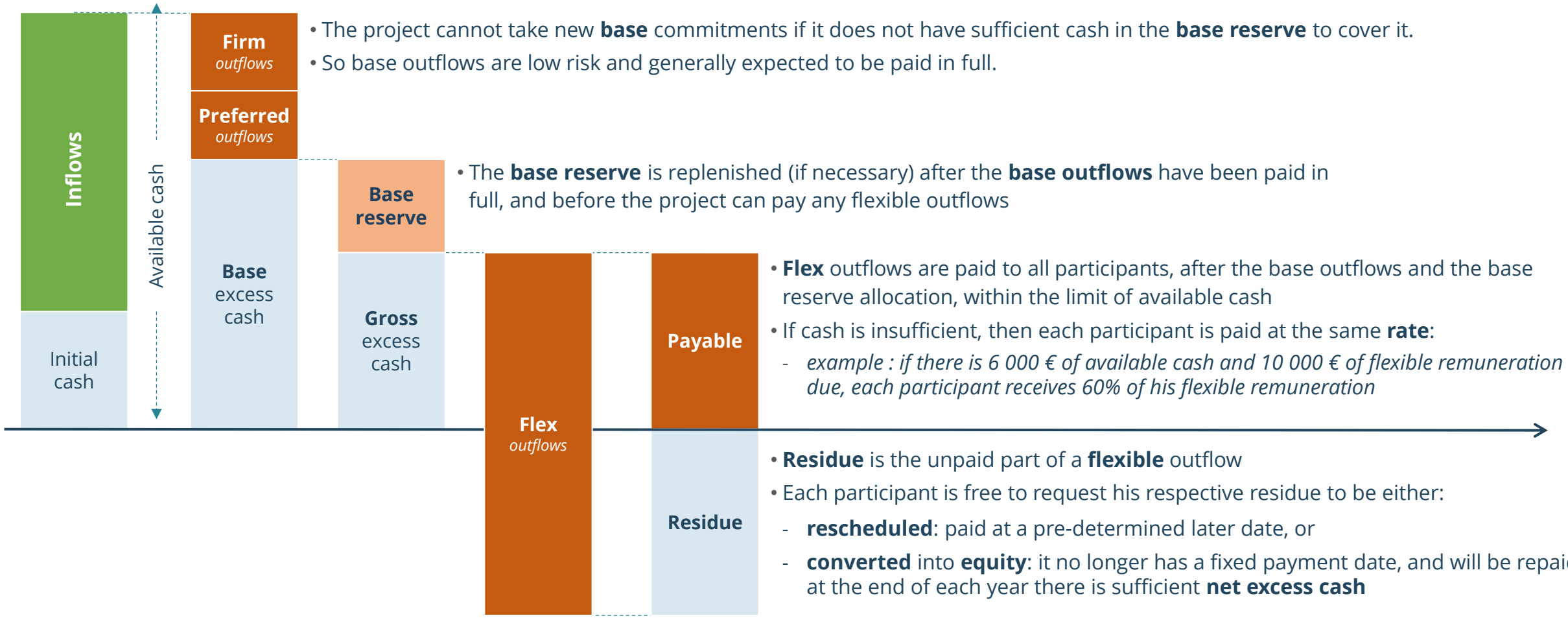
Cash waterfall

The **payment** order does not depend on the nature of the participant but on the **priority** of each **commitment**, chosen freely by each participant

** these % are default values. They can be changed by decision of the assembly of associates (token holders).*

Principle Nr 4 – Preservation

Residues of unpaid outflows are **rescheduled** or **converted** into **equity**



- The project cannot take new **base** commitments if it does not have sufficient cash in the **base reserve** to cover it.
- So base outflows are low risk and generally expected to be paid in full.

- The **base reserve** is replenished (if necessary) after the **base outflows** have been paid in full, and before the project can pay any flexible outflows

- **Flex** outflows are paid to all participants, after the base outflows and the base reserve allocation, within the limit of available cash
- If cash is insufficient, then each participant is paid at the same **rate**:
  - *example : if there is 6 000 € of available cash and 10 000 € of flexible remuneration due, each participant receives 60% of his flexible remuneration*

- **Residue** is the unpaid part of a **flexible** outflow
- Each participant is free to request his respective residue to be either:
  - **rescheduled**: paid at a pre-determined later date, or
  - **converted** into **equity**: it no longer has a fixed payment date, and will be repaid at the end of each year there is sufficient **net excess cash**

Accepting a **flexible** remuneration does not mean you earn less, it means you are willing to **invest** in the project

Profits and **voting rights** are distributed based on **tokens**, which are issed to associates based on the **risk** taken on their remuneration

Example 1:

- Tony does a job for 100 €. He decides to split his **remuneration** in 3 **tranches**: 50% firm, 25% flex, and 25% credit
- Based on this **payment structure**, the total **risk** is 30 € *(100 € * 30%)*
- If the **token index** is 1 €/token, he receives 30 **tokens** *(30 € ÷ 10 €/token)*

Tranche	Portion	Nominal amount	Risk factor	Risk	Discounted value	Tokens #
Firm	50%	50 €	-	-	50 €	-
Flex	25%	25 €	40%	10 €	15 €	10
Credit	25%	25 €	80%	20 €	5 €	20
Total	100%	100 €	30%	30 €	70 €	30

Example 2:

- At the end of the year, the projet has 1 000 € of excess cash
- It is distributed to all associates based on their number f tokens

Associate	# tokens	% total	Distribution
Tony	30	20%	200 €
Kim	70	35%	350 €
Claire	90	45%	450 €
Total	190	100%	1 000 €

Principles:

- **Tokens** are issued to all participants to reward the **risk** taken on their **flexible remuneration**
- The **risk** is based on the remuneration's **payment structure**, i.e. the split between several **tranches**
- Each **tranche** has different **payment terms**
- **Payment terms** include **priority** levels, due date, interest rates, etc
- **The number of tokens** issued is equal to:

```
tokens = remuneration × risk factor ÷ token index
```

- Participants that have **tokens** are called **associates**
- **Tokens** determine both **voting rights** and **profit share**

**: other payment options include: buyback options, rescheduling, interest priority…*

Appendices

1. FlexUp Economic Model

2. App fee structure

App: Plans & Pricing Details

Key info

How Our Plans Work

- **Per-Account Billing:** Plans and usage limits apply to each account (not each user).
- **Team Access:** Accounts can invite multiple users as members.
- **User Limits:** Each user can join up to 3 free accounts and unlimited paid accounts.

Notes

- **Orders & volume:** Only orders created by your account (buying or selling) count toward usage (not orders received from other accounts).
- **Order types:** All order types are included (commercial, funding, donation, transfer) in both directions (buy/sell).
- **Core features:** Multi-account, end-to-end digital transactions, multi-currency, templates & automation, data import/export.
- **Subaccounts:** Usage limits apply only to free subaccounts (both direct & indirect). Unlimited paid subaccounts are allowed.
- **Taxes:** Prices exclude local taxes (e.g. VAT in Europe, Sales Tax in US).

Extras (Pay-As-You-Go)

- Need more than what's included?
  - No problem – our pay-as-you-go system ensures smooth scaling with no penalties.
  - Just keep working – extra fees apply automatically based on actual usage.
- You can also upgrade/downgrade to another plan at anytime as your needs changes.

- Here are the applicable rates if you exceed your plan's usage limits:

Extra usage	Extra fee (€/month)
Additional member or subaccount	15 € each
Additional orders per month	0.10 € each
Additional order volume	0.10% of extra volume
Additional file storage	1 €/GB

Fee structure: SSAS* Subscription

	Subscription plan →	Free	Pro	Scale	Enterprise	Corporate
Fee per account	**€/month**	**-**	**20**	**50**	**250**	*contact us*
Usage Limits						
Order volume	€/month	5 000	10 000	50 000	250 000	
Free subaccounts	# subaccounts	2	3	5	10	
File storage	GB	-	1	10	100	
Members	# member	2	3	5	10	
Number of orders	# orders/month	20	100	∞	∞	
Products	items	20	200	∞	∞	
Third parties	items	100	1 000	∞	∞	

** SSAS: software as a service*