

SHIFT

CAPITAL

Financial Performance & Growth Model

CEO Briefing · July 18, 2026 · Confidential

LIFETIME REVENUE

\$184,230

All-time gross

LIFETIME NET

\$78,275

After all costs

ACTIVE MEMBERS

188

As of 7/18/2026

JULY GROSS (MTD)

\$100,568+

Month still open

Business Snapshot

AS OF JULY 18,
2026

JULY GROSS REVENUE

\$100,568

Month not yet closed

JULY NET (est.)

\$34,706

After 60% field + fees

LIFETIME NET

\$78,275

Cash retained all-time

ACTIVE MEMBERS

188

87.2% seen in last 30d

MRR SUBSCRIPTIONS

\$8,118

82 active @ \$99/mo

CORP SALARY TODAY

\$0

Changing 8/1/2026

Revenue Deep Dive

LIFETIME +
MONTHLY

LIFETIME GROSS

\$184,230

All-time

FIELD COMMISSIONS

\$94,840

51.5% to members

COSTS + FEES

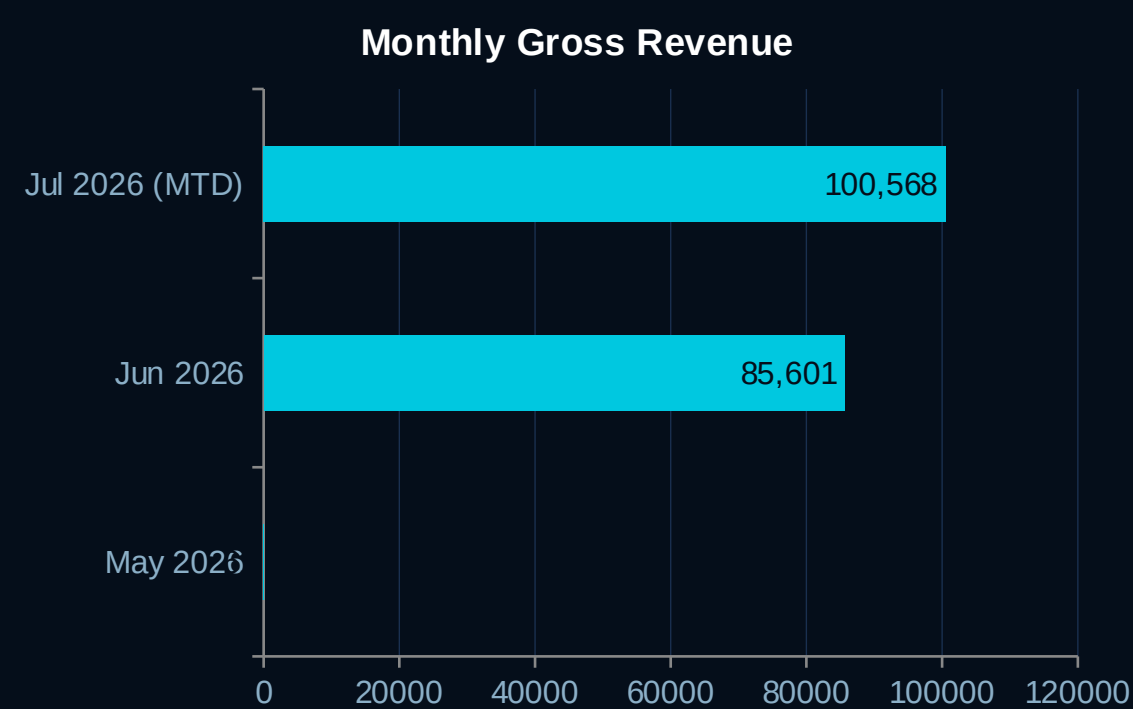
\$6,115

Stripe + overhead

LIFETIME NET

\$78,275

Company retained



REVENUE STREAMS

ConnectPay

\$47,219

Top stream · Jul MTD

\$99/mo Subscriptions

\$8,118

82 active · MRR

CreditPay (Hold)

\$373.90

Pool — distributes Fridays

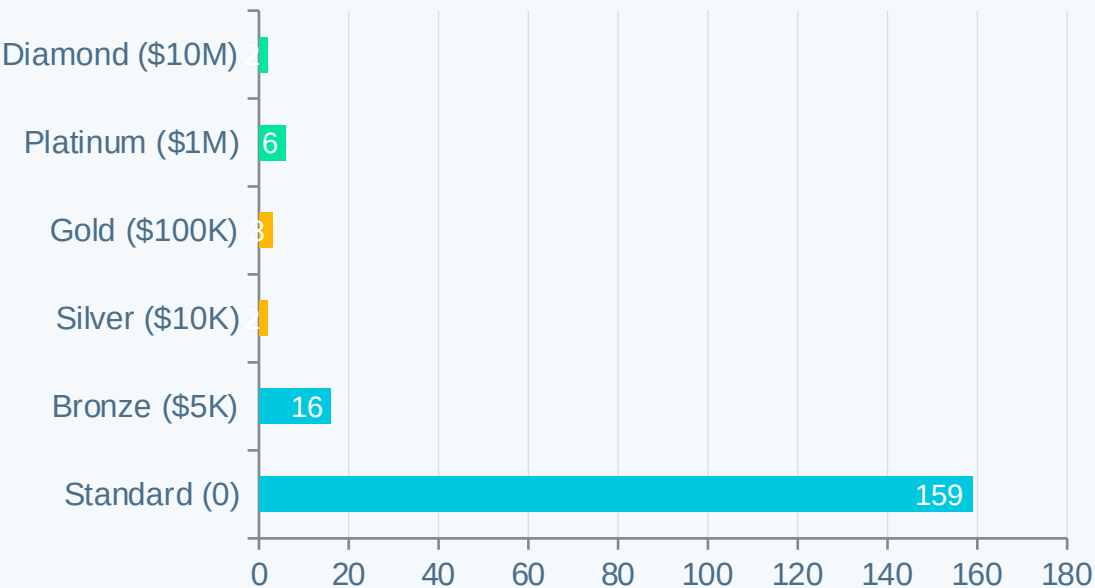
CompetePay

\$373.90

Membership & Engagement

PEOPLE • 188
ACTIVE

Tier Distribution



SUBSCRIPTION STATUS

ACTIVE \$99/MO

82

Paying subscribers

TRIALING

14

In free window

ENGAGEMENT BY RECENTY

Active · last 7 days	118	62.8%
Active · 8–30 days	46	24.5%
Dormant · 31–90 days	12	6.4%
Dormant · 90+ days	0	0%
Never active	12	6.4%

CONNECTPAY-ONLY

21

\$99 entry tier

NOT SUBSCRIBED

105

60 in free window

Key Risk: Field Retention

ACTION REQUIRED

CURRENT RETENTION

46%

\$99.8K paid out lifetime
504 total transactions
46% of members retained

**Raising to 65% = \$3K/wk
milestone without new members**

WHAT THIS MEANS FOR THE BUSINESS

At 46% you need 2 recruits to net 1 member — the treadmill problem.

105 of 188 members are NOT on the \$99/mo plan. 60 still in free window.

Churned subscribers = recovery problem.
Never-converted = onboarding/sales problem. Different fixes.

Converting just half the 105 adds \$5,000+/mo in pure recurring MRR — zero acquisition cost.

Corporate Salary Model

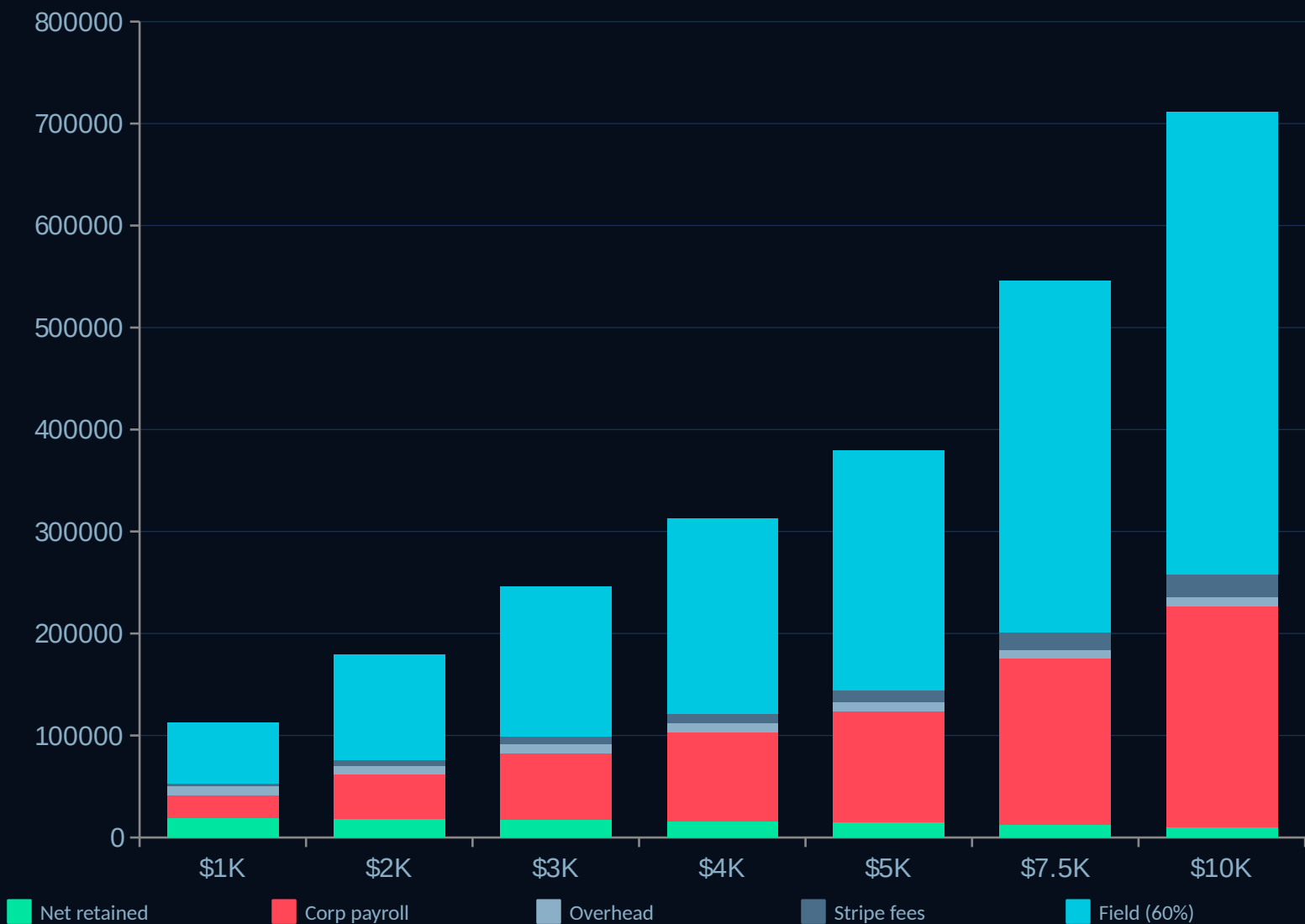
5 CORP MEMBERS •
20% BUFFER

Tier	Members	Gross Rev/mo	Field (60%)	Stripe	Overhead	Payroll/mo	Net/mo	Net/yr	Window
\$1,000/wk	186	\$100K	-\$60K	-\$3K	-\$9K	-\$22K	\$6K	\$75K	
\$2,000/wk	317	\$170K	-\$102K	-\$5K	-\$9K	-\$43K	\$11K	\$126K	Nov 2026
\$3,000/wk	448	\$240K	-\$144K	-\$7K	-\$9K	-\$65K	\$15K	\$178K	Early 2027
\$4,000/wk	579	\$310K	-\$186K	-\$9K	-\$9K	-\$87K	\$19K	\$230K	Early 2027
\$5,000/wk	711	\$380K	-\$228K	-\$11K	-\$9K	-\$108K	\$24K	\$284K	Early 2027
\$7,500/wk	1,038	\$555K	-\$333K	-\$16K	-\$9K	-\$162K	\$34K	\$412K	Early 2027 (stretch)
\$10,000/wk	1,366	\$731K	-\$438K	-\$22K	-\$9K	-\$217K	\$45K	\$542K	Early 2027 (stretch)

Gross rev = members × \$535/mo avg • Field = 60% • Stripe = 2.96% • Overhead = \$9K/mo • Payroll = weekly × 5 × 4.33 • 20% safety buffer applied

Where Every Dollar Goes

REVENUE
BREAKDOWN BY
TIER



KEY NUMBERS

\$1K/WK TIER

\$99K gross

186 members needed
\$19K net/mo · \$232K/yr

\$2K/WK TIER

\$170K gross

317 members needed
\$18K net/mo · \$220K/yr

\$5K/WK TIER

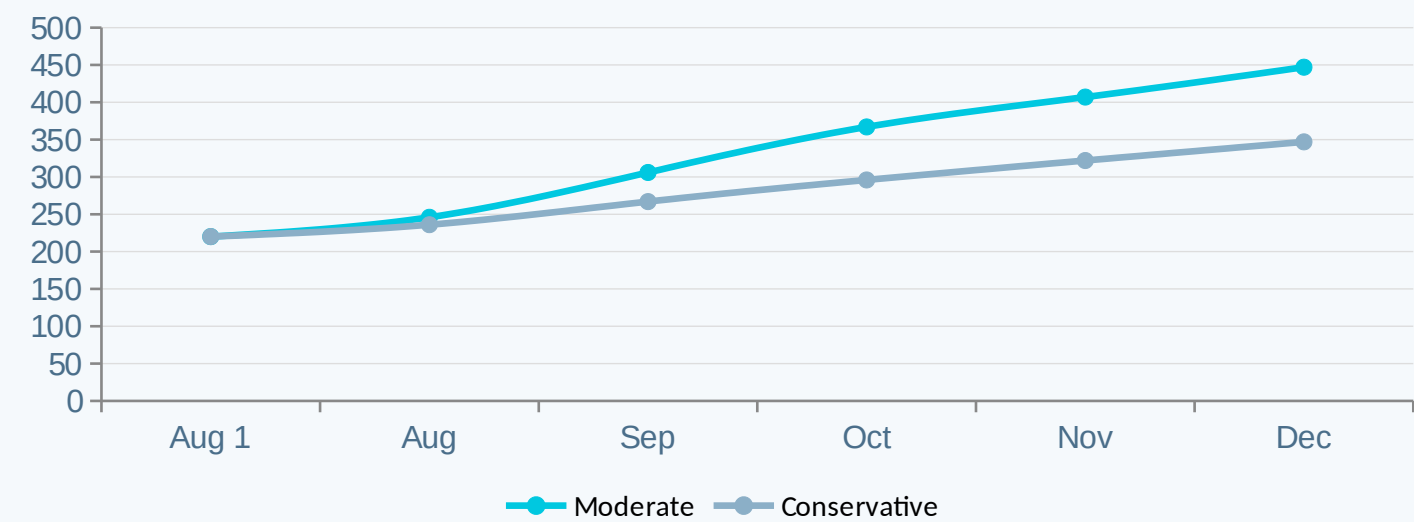
\$380K gross

711 members needed
\$15K net/mo · \$184K/yr

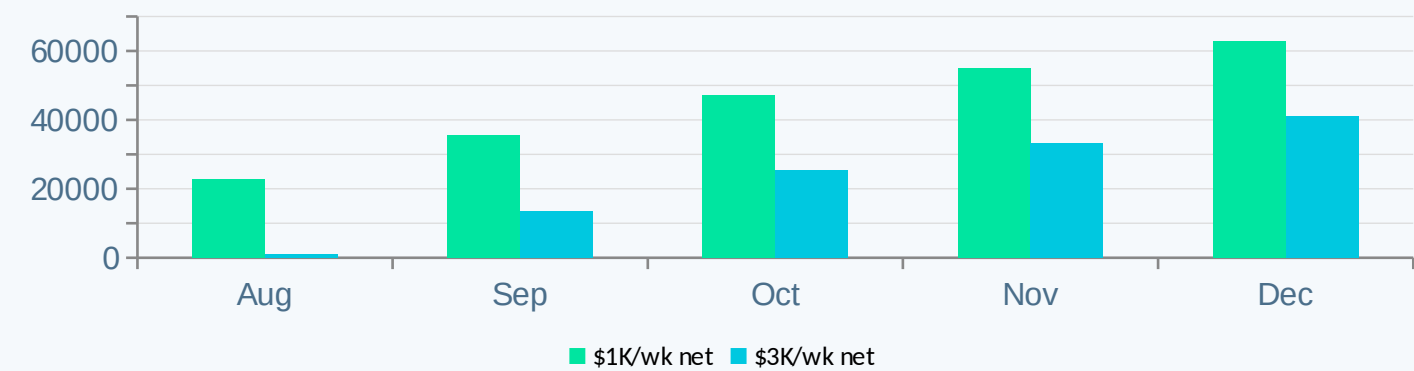
Growth Projection: Aug-Dec 2026

STARTING 220
MEMBERS · 8/1

Projected Active Members



Monthly Net by Tier — Moderate Growth



EVENT CATALYSTS

7/31 Chicago Event

+15-25 members
Minor near-term boost

8/1 Payroll Starts

\$21,650/mo total
\$1K/wk per person

9/24 Miami Launch

+45-80 members
Exponential inflection

Q4+ Heavy Hitter Pipeline

200K-network warm lead
Potential multiplier

Infrastructure: Near-Zero Cost

AI PLATFORM
10X-50X BELOW
WHOLESALE

MONTHLY AI
INFRASTRUCTURE

\$42.52

per month

\$0.23 per member
10x-50x below public rates
Powering AI tools for 188 members

30-day projection: \$42.52
Daily run rate: \$1.42

PROVIDER BREAKDOWN

OpenAI

\$38.58/mo

160 samples/wk · Image generation (Square, Portrait, HD)

90.7% of spend

Anthropic (Claude)

\$3.94/mo

91 samples/wk · Chat + translation for members

9.3% of spend

ElevenLabs

~\$0.00/mo

25 samples/wk · Text-to-speech + voice cloning

<0.1% of spend

Fal.ai

~\$0.00/mo

17 samples/wk · Video gen (Hailuo, Kling, Veo 3)

<0.1% of spend

Strategic Priorities

4 LEVERS TO
ACCELERATE
MILESTONES

01 Fix retention first

At 46%, you need 2 recruits to net 1 member. Getting to 65% retention hits the \$3K/wk milestone without adding a single new member. Diagnose root cause: churned subscribers vs. never-converted are different problems.

03 Codify raise triggers

Propose a board policy: when member count sustains a threshold for 30 consecutive days, salary moves up automatically. Aligns all 5 corporate members' incentives with growth. Removes the "when do we get a raise" ambiguity.

02 Convert the 105 unsubscribed

105 of 188 members aren't on the \$99/mo plan. Converting half adds \$5,000+/mo in pure MRR at zero acquisition cost. Focus on the 60 still in free window first — they're the warmest leads.

04 Maximize Miami (9/24)

Miami is the exponential inflection in every scenario. Fully activate the warm-lead pipeline before the event — including the 200K-network contact. This is the single biggest variable in the entire model.

SHIFT

The business is ready. The milestones are clear. The growth is coming.

IMMEDIATE NEXT STEPS

Aug 1

Approve \$1,000/week salary — all 5 corporate members

Aug 1

Document milestone-based raise policy and share with team

Now

Segment the 105 unsubscribed: free-window vs. churned vs. never-converted

Now

Begin retention root-cause analysis — understand the 54% churn

Pre-Miami

Activate full warm-lead pipeline ahead of 9/24 Miami launch

Sep 24

Miami launch — target 45+ new members at or immediately post-event