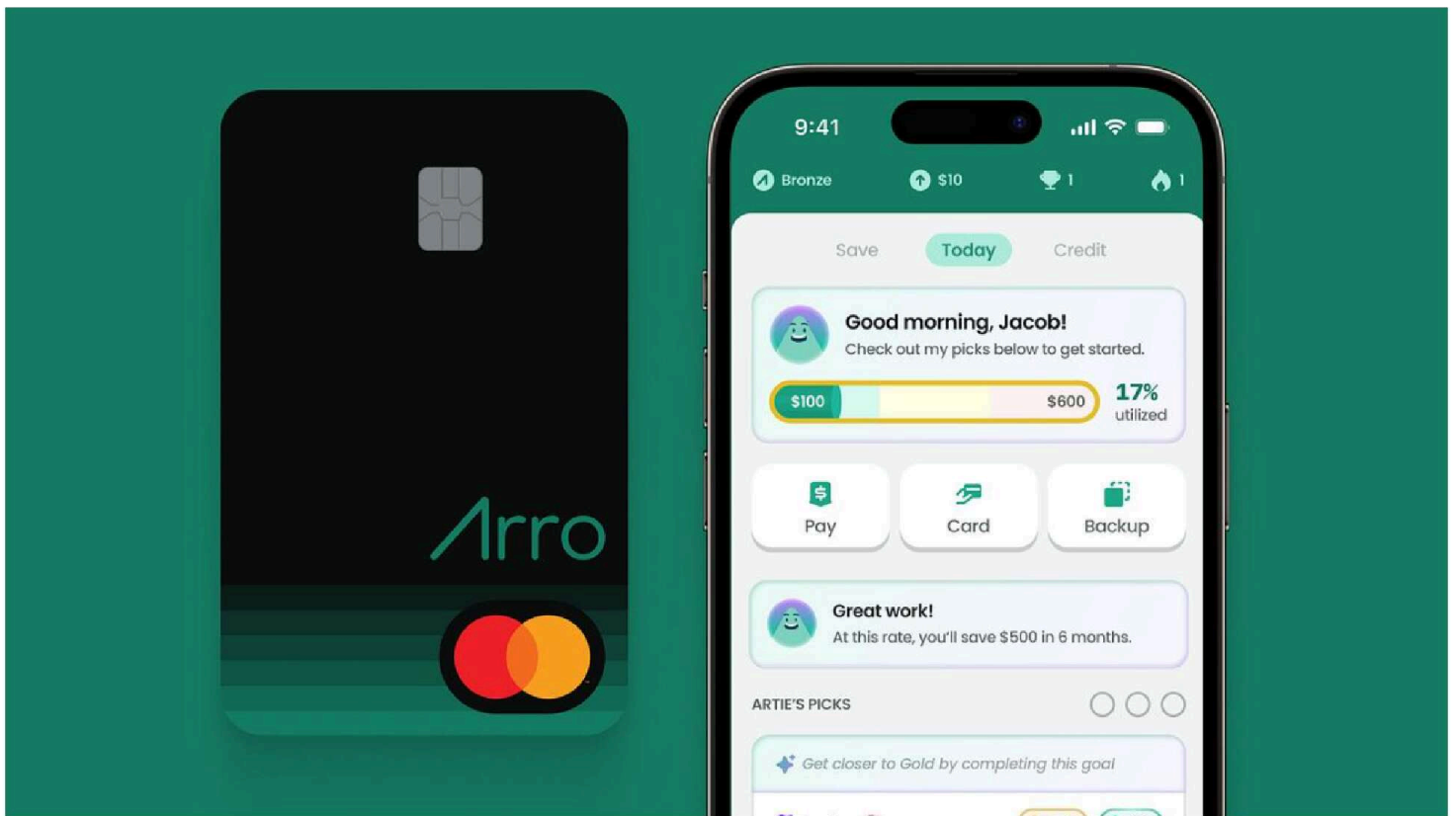




[arrofinance.com](https://arrofinance.com)



ARRO FINANCE

## AI-Driven Innovation Democratizing Consumer Credit

### Highlights

#### VC-Backed

Raised \$250K or more from a venture firm



#### Fast Growth

Revenue growing 2X/yr for at least prior 6 months



1

Backed by top VCs including Crosslink Capital, BAM Ventures, and Bling Capital

- 2 \$1.3M revenue run rate in Dec 2024 & 500% revenue growth since January 2024
  - 3 \$30M debt facility closed in Nov 2024 to fuel growth of customers and credit lines
  - 4 Won 8 industry awards including Gartner's 2024 Eye on Innovation
  - 5 300k+ Arro app downloads
  - 6 1,500+ 5 star reviews on App Store & Google Play and NPS of 71
- 

## Team



**Ryan Duitch** CEO

Ryan is a repeat VC-backed founder previously starting Field Day. Before getting his MBA from USC Marshall his career began in wealth management and financial planning.



**Luke Pelullo** COO

Luke is a multiple time founder and has been in fintech for over 12 years. He was an early employee and VP at Virtual Piggy (Oink), and formerly Head of Global Operations for HyperloopTT and co-founder of Switch before co-founding Arro.



**Geoff Jenkins** Chief Credit Officer

Geoff was the previously the Head of Consumer Credit at Wells Fargo.

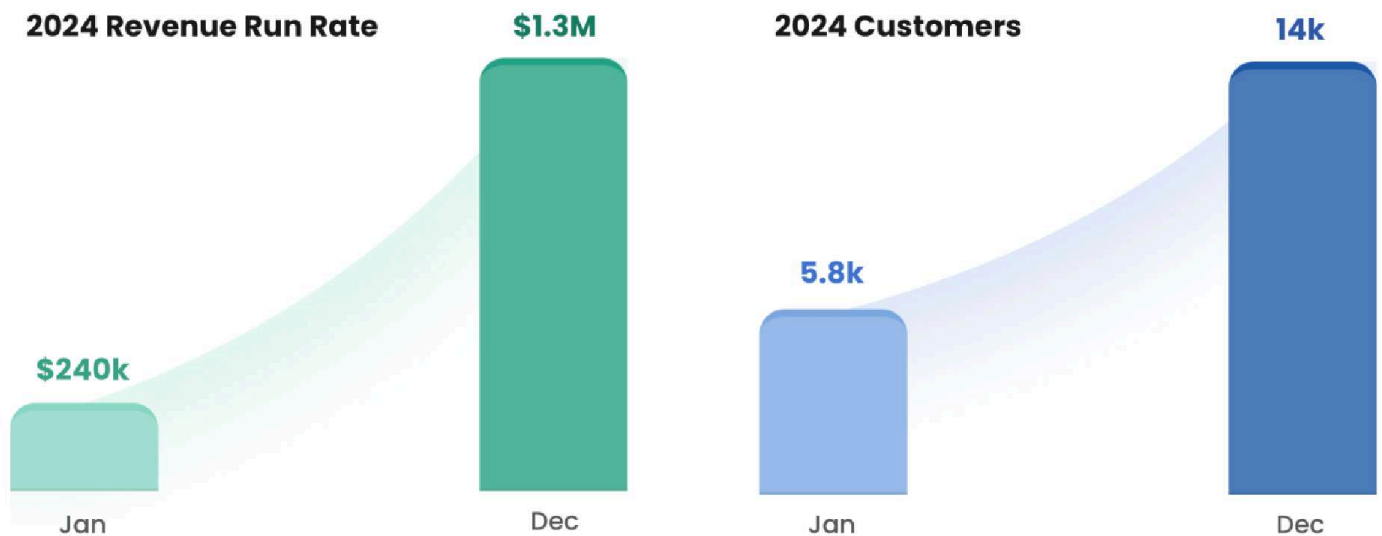


**Abby Butkus** VP of Strategy

Abby is an impact VC with over 15 years of experience driving innovation in fintech & social impact. She has led startup accelerator programs and scaled social enterprises like One Acre Fund across Africa.

## In 2024, we grew revenue by 500% and our user base by 250%

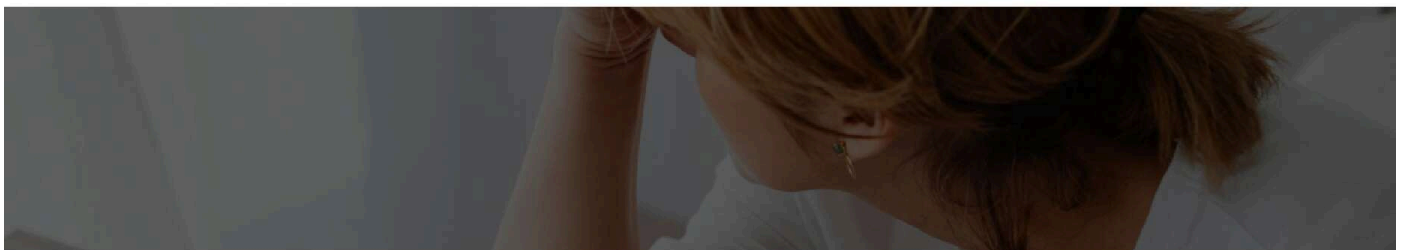
In December 2024 we reached \$1.3M ARR with profitable customers from day one.



Learn more about our incredible momentum and where Arro is headed in 2025.

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## A Better Financial Future for Millions of Americans



# 160 MILLION PEOPLE

are shut out of mainstream credit

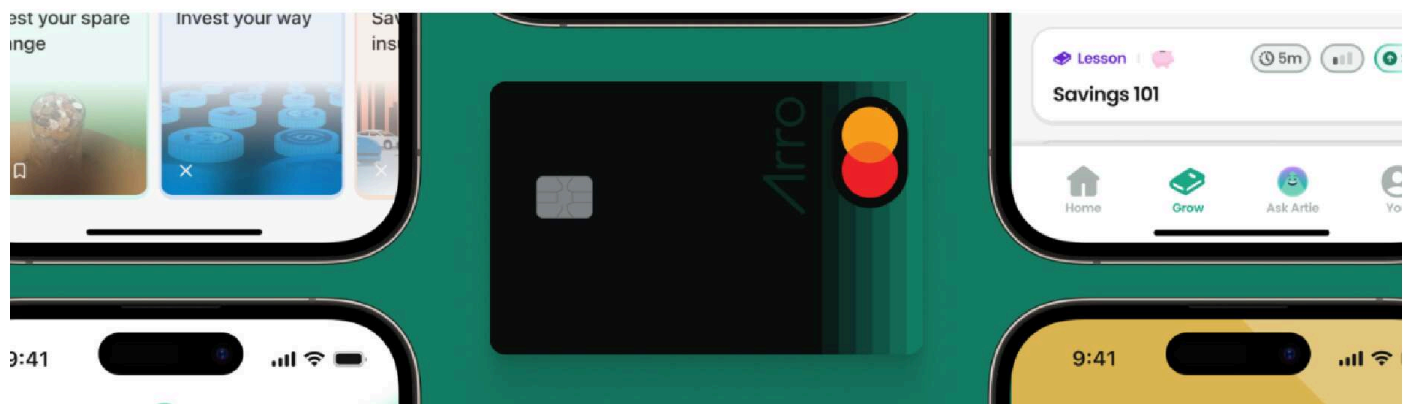
160 million people in the U.S. are locked out of mainstream credit—a staggering number that represents real lives held back by a broken system.

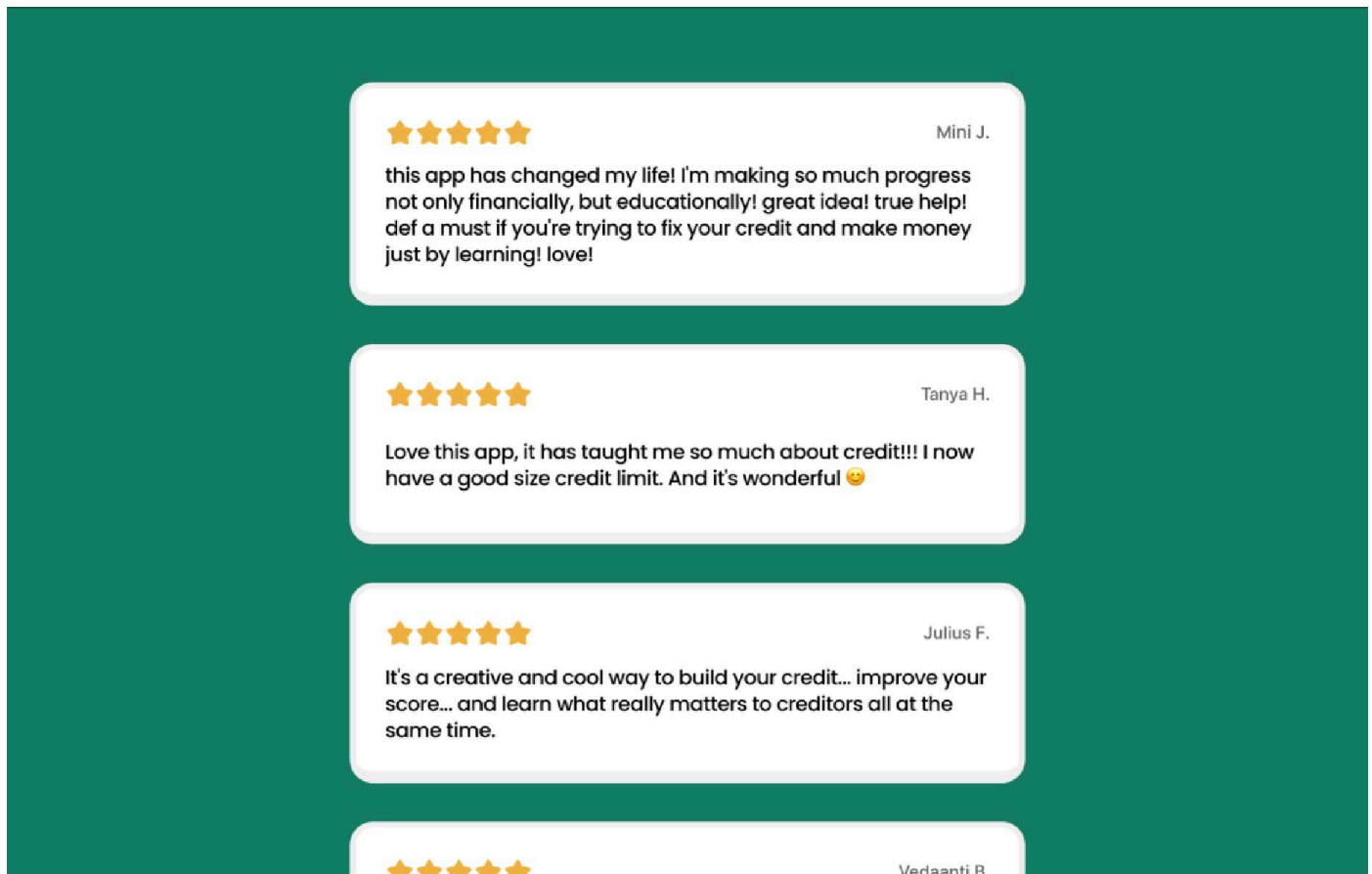
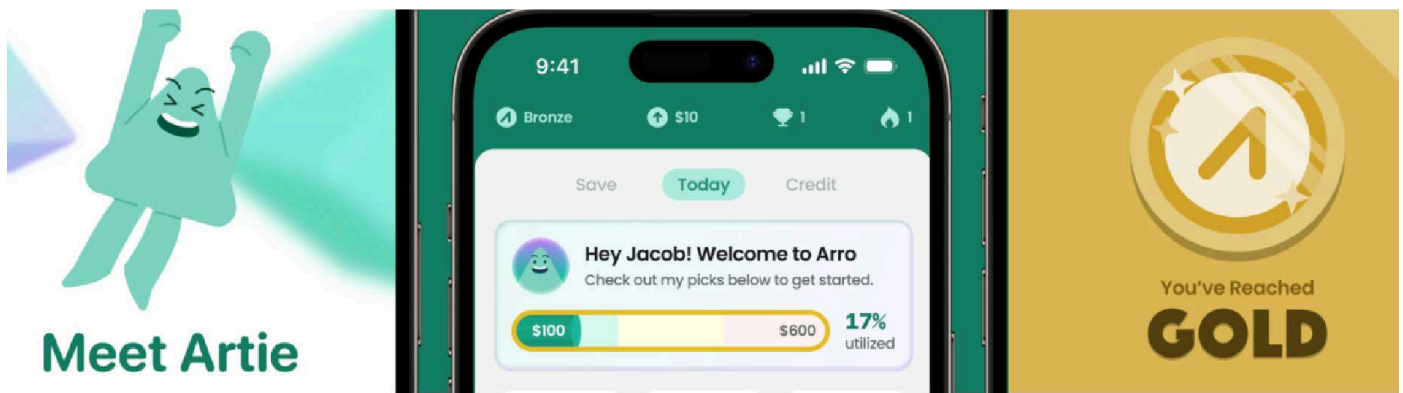
When we spoke with college students, gig workers, and immigrants across the country, we heard the same struggles again and again: fear of overspending, anxiety of falling into a debt spiral, and deep distrust of financial institutions.

We discovered millions of creditworthy individuals—hardworking, resourceful, and determined—who are eager to take control of their financial futures. They just need the right tools and guidance to unlock their potential. The problem isn't a lack of responsibility, it's a lack of access and understanding.

Arro is changing the game by putting control back into the hands of consumers. With a manageable starting credit line and a gamified learning journey, Arro empowers people to build financial confidence while mastering personal finance.

It's more than just credit—it's a pathway to good money habits, better opportunities, and a stronger financial future.



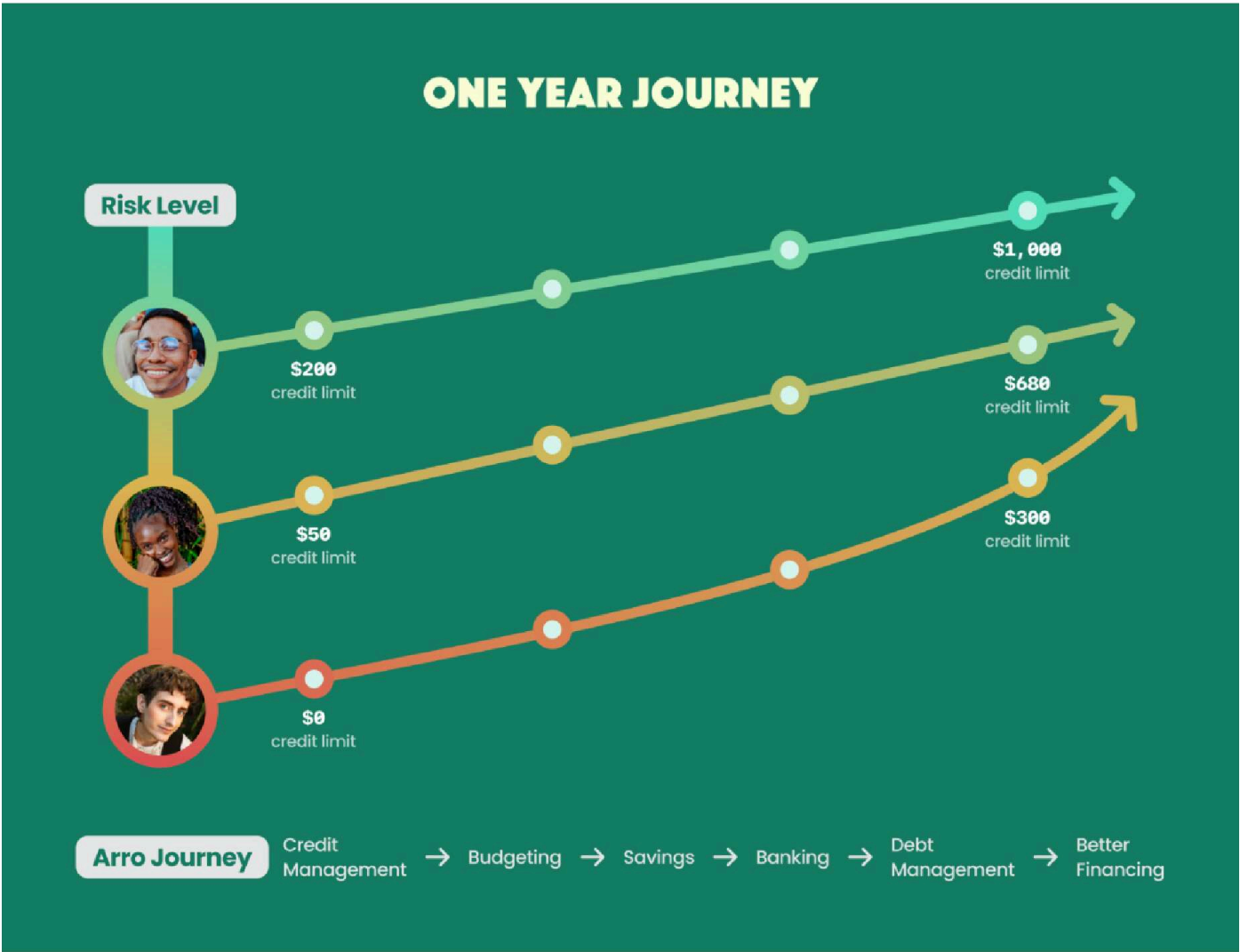


## Individual Customer Journeys Manage Credit Risk & Generate the Arro Score

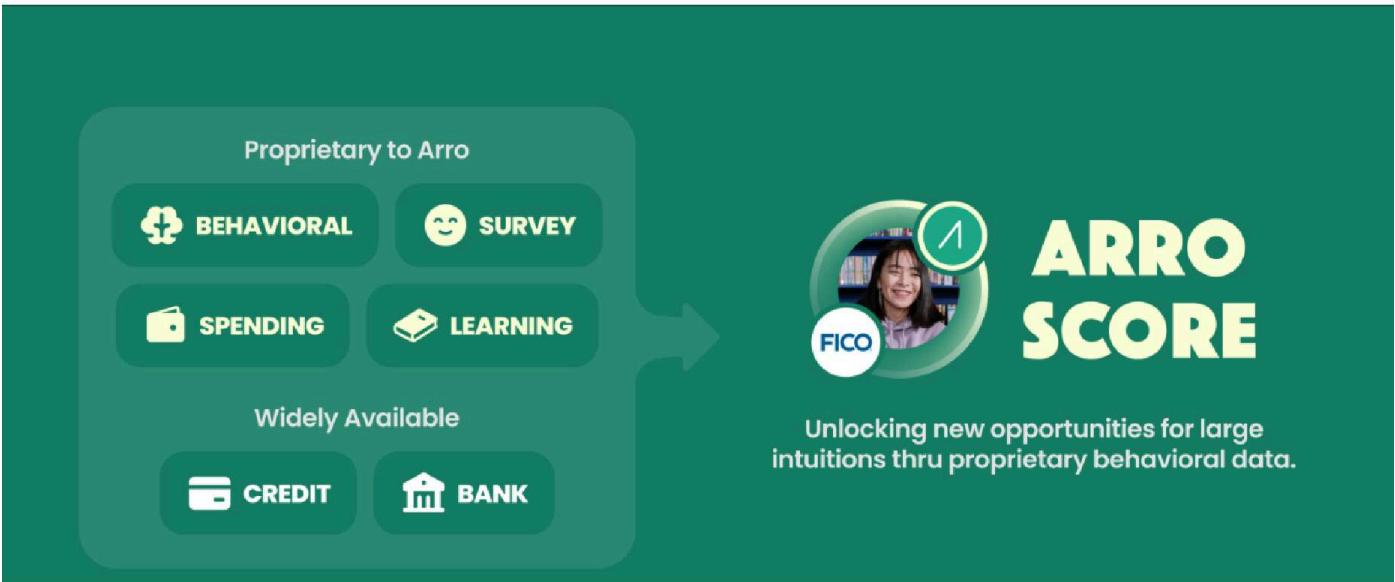
Every Arro customer embarks on a personalized journey tailored to their unique financial profile and risk level. No two paths are the same, ensuring that each person gets the support and tools they need to succeed.

Arro's innovative gamified financial education platform doesn't just teach—it learns. By tracking how customers engage and progress, it generates a groundbreaking dataset that goes beyond traditional credit metrics, offering a more accurate and insightful way to assess and price risk. This means better outcomes for customers and smarter decisions for the future of credit

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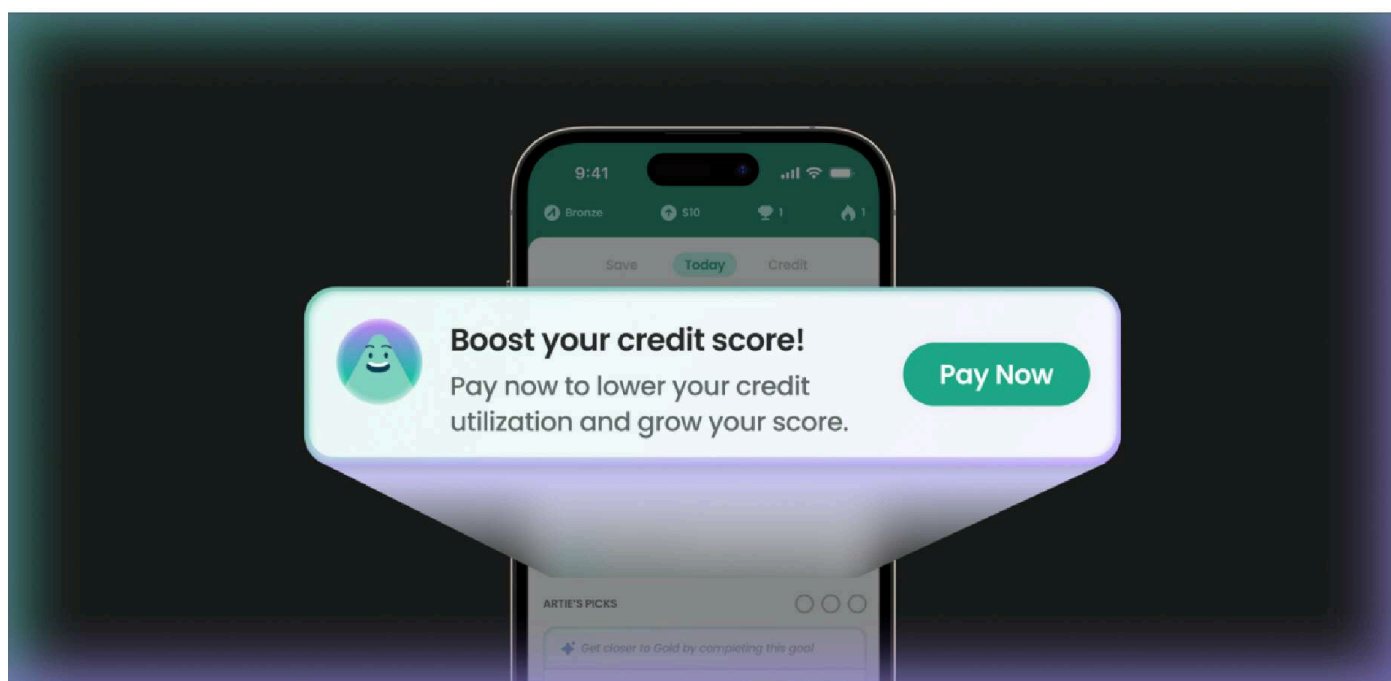
We are a data company and each customer’s Arro Score indicates their risk level. Some people will grow quickly and others more slowly based on live dynamic risk signals where we score customers daily. We are risk pricing in real time.



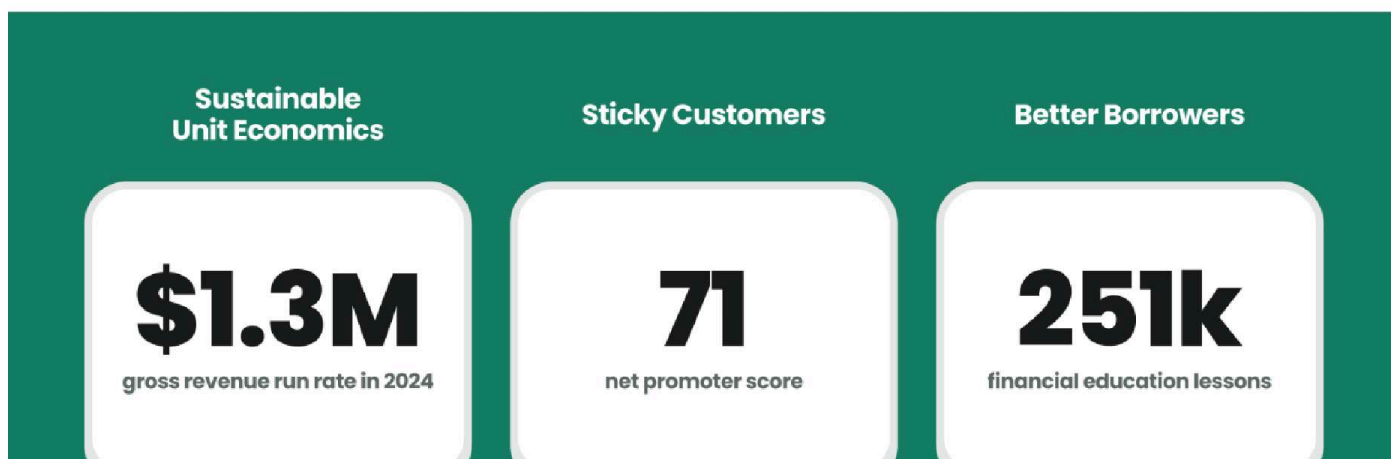
## Arro's AI Financial Coach Guides Customers

Our AI financial coach, Artie, meets customers where they are and nudges them into better financial decisions. Artie doesn't just provide answers—Artie offers timely nudges and actionable advice to help users make smarter financial choices. With Artie, building better money habits feels natural, approachable, and achievable.

Arro customers are succeeding. Thousands of members have increased their credit score by up to 100 points.



## Strong Traction is Ready to be Scaled

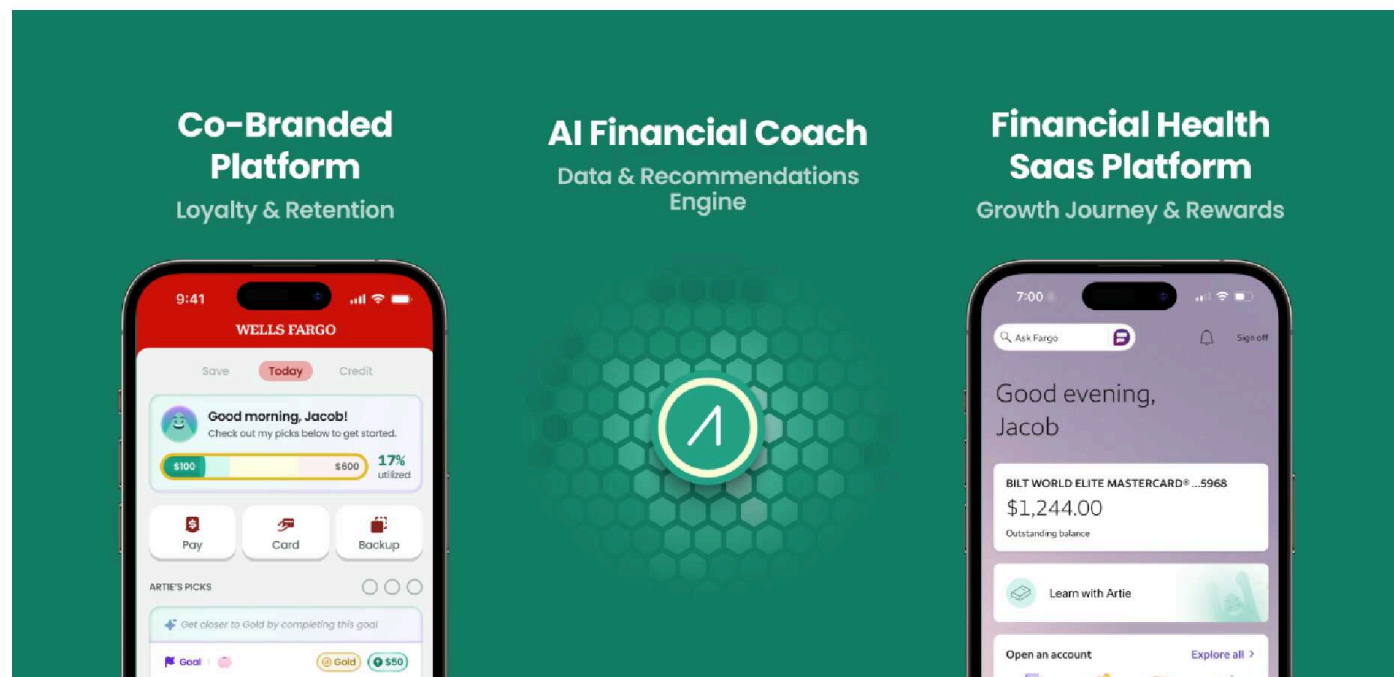


## Outsized Revenue Potential with Active B2B Opportunities

Arro's vision extends far beyond today's offering. We have opportunities in data, embedded finance, and white-labeled solutions—innovations that are not reflected in our financial model but have outsized revenue potential.

FICO is broken for these consumers and by combining a 600 FICO score with the proprietary Arro Score – built on behavioral data that's otherwise nearly impossible to capture – we can provide a more accurate picture of creditworthiness. This innovation doesn't just empower individuals; it enables large institutions to responsibly expand their credit access while offering better rates.

Looking ahead, our ultimate goal is to integrate Arro's solution directly into banks and companies, embedding our technology where it can make the greatest impact and redefining how financial systems serve the people who need them most.

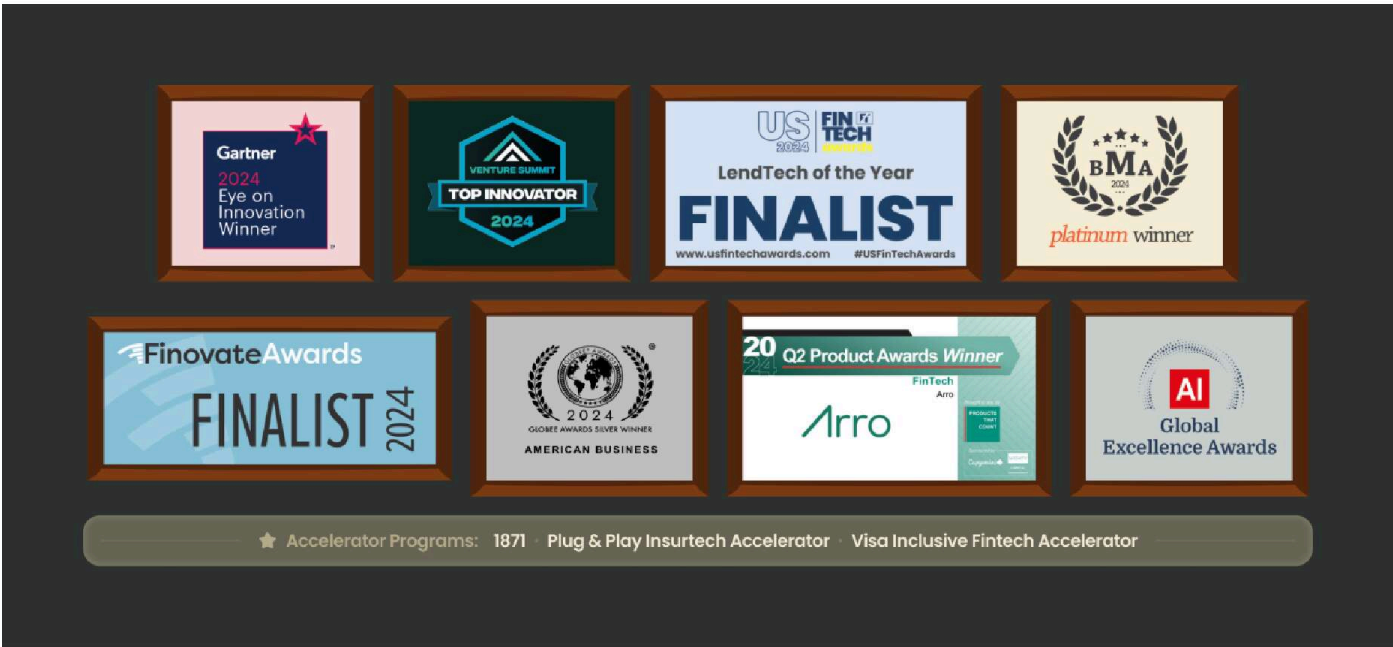


## 2024 was an Incredible Year

This year has been nothing short of incredible for Arro. We've achieved 21%

month-over-month growth, 5x'd our revenue since January, and hit a \$1.3M run rate—all while intentionally capping growth in our first year. From July-October, we more than doubled our user base as we've begun to scale.

Our success is fueled by one of the lowest customer acquisition costs in the industry at just \$9, thanks to a differentiated go-to-market strategy. Combine that with an innovative behavioral model and a growing list of prestigious awards, and it's clear: we're building something that truly resonates with consumers and sets a new standard for the industry.



## Join the Top Tier VCs Backing Arro

Join the top tier VCs backing Arro, and invest alongside a \$30M debt warehouse facility that started funding in December 2024.

