

# ceio

A photograph of two young men walking through a sun-dappled forest. The man on the left is wearing a dark green sweater and dark pants, with a backpack. The man on the right is wearing a light grey hoodie and dark pants, also with a backpack, and is holding a tablet. The background is filled with trees and foliage, with sunlight filtering through the leaves.

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# WE ARE CEDO

**Cedo is the first and only FinTech that provides university athletic programs, collectives, and student-athletes with a no-cost solution that tracks and monitors NIL related endorsement payments.**

Cedo provides a suite of tools that make entity formation, taxation tracking, and adherence to compliance/IRS legislation easy for the student. Cedo's proprietary FinTech is open access to the entire student body for opportunities to grow within their enterprise, while practicing financial responsibility.

Transactional history can be viewed and exported to ensure tax compliance, while offering a host of business literacy tools to keep each student's enterprise on track to succeed.

Additionally, Cedo promotes social entrepreneurship through brand ambassadors in ownership of their brand, name, image and likeness. All students can take advantage of small business expenses which extend beyond tuition and books.





# WHAT CEDO CAN DO

## AUTO GENERATES REPORTS IN REAL TIME

- Auto-reports all endorsements to the University on behalf of the student-athlete
- Provides direct deposits from vendors to CEDO accounts
- Uploads contracts, receipts from appearances and social media requirements on behalf of the student-athlete

## PROVIDES PROTECTION FROM “BAD ACTORS”

- Know-Your-Customer
- Anti-Money-Laundering

## TAX COMPLIANCE AND SUPPORT

- File taxes instantly through Intuit
- Export yearly transactions and expenses to your accountant

## INSTANT REPORTING TO COMPLIANCE

- Works within existing platforms
- Auto reports to University Compliance Departments
- The only platform that can execute IRS audits



# REAL-TIME TRANSACTIONAL DASHBOARD VISIBILITY



Student-Athlete  
Wallet

9:41

Create invoice

Phone number

+ 9177978747

Amount

£ 150,000.00

20 50 100 500

Phone number

McDonalds Endorsement Request

Next

COLLECTIVE  
DASHBOARD

cedo

EXPLORERABOUT USWALLET

51,234

Blocks

1,234

Transactions

515,234.234

Addresses

0.1 USD

Price

Search

Last Transaction

Blocks	Hash	Date	Time	Amount (TKN)
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:2	100,103.00
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:20	2,056.00
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:20	3,000.00
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:20	150,000.00
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:20	4,695.00
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:20	100,103.00
68324	\Yfk5(9*b_ExtVlg.uccUcv.XS8.CFg9xReXkHH*Wfp)xz#FHZR	03.03.21	22:20:20	325,778.00



NCAA  
Dashboard

cedo

EXPLORER

ABOUT US

WALLET

51,234

Blocks

1,234

Transactions

515,234.234

Addresses

0.1 USD

Price

Search

Real-Time Transaction History

Blocks	Universities	Date	Time	Amount (TKN)
68324	University of West Virginia	03.03.21	22:20:2	100,103.00
68324	University of Texas	03.03.21	22:20:20	2,056.00
68328	University of Baylor	03.03.21	22:20:20	3,000.00
68324	Florida State University	03.03.21	22:20:20	150,000.00
68324	Cowlege	03.03.21	22:20:20	4,695.00
68324	University of Colorado	03.03.21	22:20:20	100,103.00
68328	Kansas University	03.03.21	22:20:20	325,778.00



University  
Dashboard

cedo

EXPLORERABOUT USWALLET

51,234

Blocks

1,234

Transactions

515,234.234

Addresses

0.1 USD

Price

Search

Real-Time Transaction History

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68324	Kansas University	03.03.21	22:20:20	325,778.00



# USER PROFILE

## USER DETAILS

Name: Rebecca Saunders

Team: FSU Women's Soccer

Height: 5 ft 11 in (1.80 m)

Position: Forward

Year: Sophomore

High School: Florida Central HS

Hometown: Miami, Florida

Accolades:

- 2nd Team All-ACC 2020,
- 1st Team All-American 2018,
- Second Team All-American 2017, First
- Team All-State 2017/2018, First Team
- All-Conference 2016/2017/2018

## USER BIO

Rebecca Saunders is a sophomore forward for the Seminoles. After a stellar career at Florida Central where she scored a record 28 Goals in her career, the two time All-American brought her talents to the Seminoles where she is now the team captain. Going into her second season Rebecca has been named to several pre-season All-ACC and All-American teams and looks to lead FSU to their quest for the Conference Championship.

Rebecca is the all-time leader in multiple-goal games, four hat tricks, two four-goal games and one five-goal game. Rebecca currently holds 7 Florida and 2 US records.

Rebecca is currently endorsed by NIKE, McDonalds MCD, Coca-Cola COKE, and Panasonic PCRFY 6752 which will bump her 2021 earnings to \$364,000.00.





# THE CEDO ADVANTAGE.

## CEDO'S BENEFITS AND PROPRIETARY VALUES:

### **FOR UNIVERSITY SYSTEMS, ATHLETES, AND STAKEHOLDERS:** **COMPLIANCE**

- Auto reporting of all NIL endorsements on behalf of the student-athlete, this includes social media postings and appearances on behalf of collectives and booster organizations.
- With real-time transparency and alerting of NIL activity, Sponsorship, and Transactional Monitoring, Tracking, and Reporting
- Third-party (IRS) Adjudication Integration for Compliance, Mediation, and Substantiation of NIL Athlete Value/Monetization

### **UPLIFTS ATHLETES TO RISE TO THEIR FULLEST POTENTIAL:** **ATHLETE EMPOWERMENT**

- Business Banking Partnerships and Business Account Creation
- Direct Portal to Business/Corporate Entity Formation
- Facilitating/Channeling directly to Institutional Grade Experts and Specialist Service Providers and Companies in the arenas of contract law, sports agency, finance, business consulting, healthcare services & insurance, marketing, general insurance, and investment management.
- Financial Management, Tax Benefits, and especially protection and significant comfort for athletes and their families

### **FOR SAFE, SECURE, SIMPLE, AND SWIFT TRANSACTIONS AND ENGAGEMENTS, AS WELL AS MARKETPLACE AND COMMUNITY GROWTH:**

### **NIL SPONSOR & ATHLETE BRIDGING & PARTNERSHIPS**

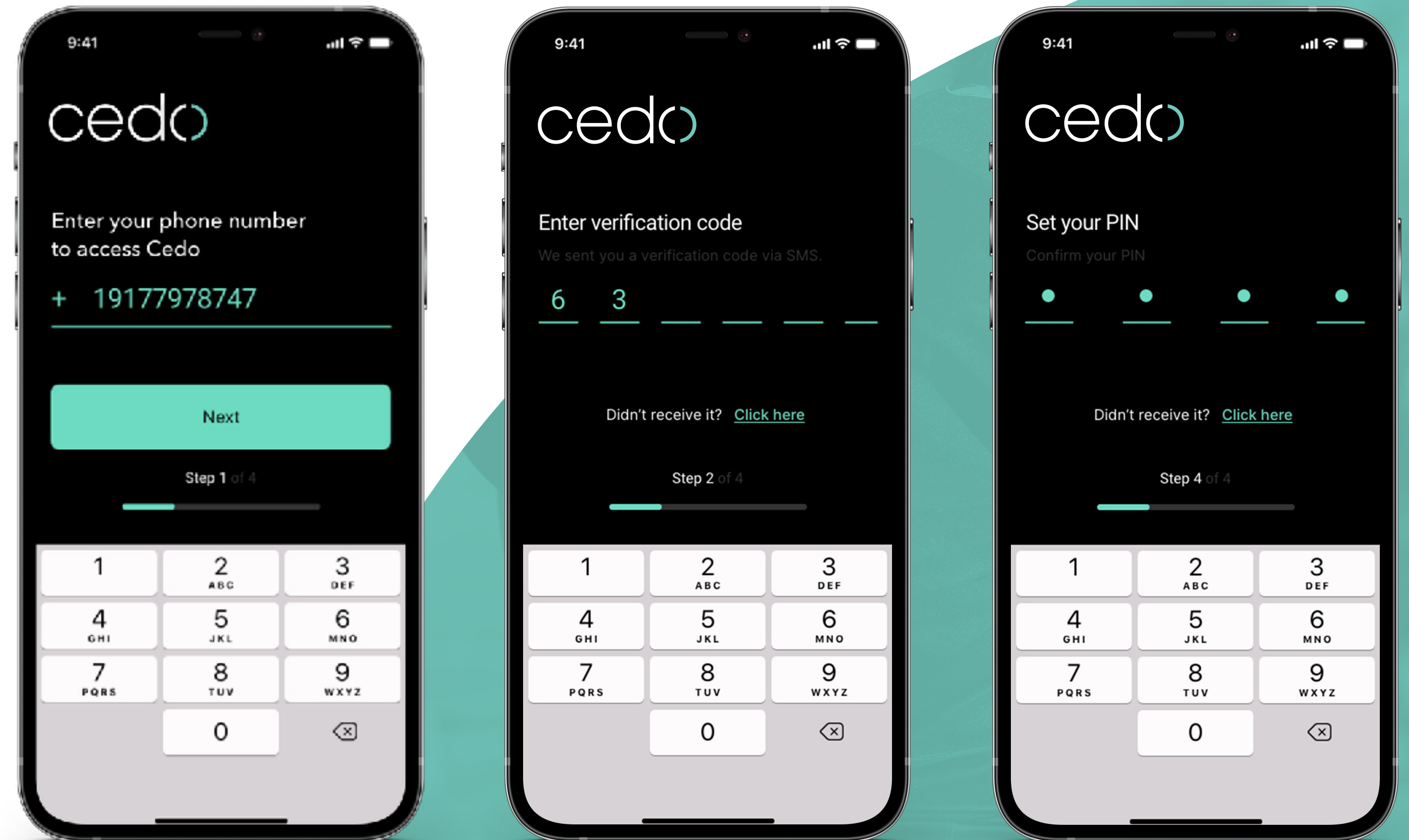
- Know Your Customer (KYC), Anti-Money Laundering (AML), and other institutional verification in order for an NIL Sponsor to become Registered on the platform
- A Whole Transactional Suite of Options and Reporting for secure, compliant, simple, and swift transactions between NIL Sponsors & Athletes
- A Transparent and Collaborative Community Established between NIL Sponsors & Athletes, partnering together via registered and robust informational profiles/backgrounds and contractually secure and supportive business engagements



# SECURE INTERFACE

## Secure Mobile App Setup

- + Personal Phone #
- + 2 Factor Security
- + Personal Pin Code
- + 250-bit encrypted with Random Token & Key







# NON-NORMATIVE ACCOUNT ACTIVITY

Cedo cross-references the databases of Boosters, Season Ticket Holders, Corporate Sponsors and University Employees to ensure that there is compliance with University and NCAA guidelines and prevents infractions for endorsement above market value.

## BOOSTER DATABASE

University Boosters and Alumni

## SEASON TICKET HOLDERS

Fans and Regular Season Ticket Holders

## CORPORATE SPONSORS

Corporate Sponsors seeking  
one-time transactions

## EMPLOYEES OF UNIVERSITIES

Members of the University seeking  
one-time transactions

**TRACK ONE TIME IN PERSON ENDORSEMENTS — CROSS REFERENCE  
WITH THE ABOVE DATABASES, AND IF A TRANSACTION IS ABOVE THE  
STANDARD RATE OF ENDORSEMENT VALUE, THE UNIVERSITY IS NOTIFIED.**

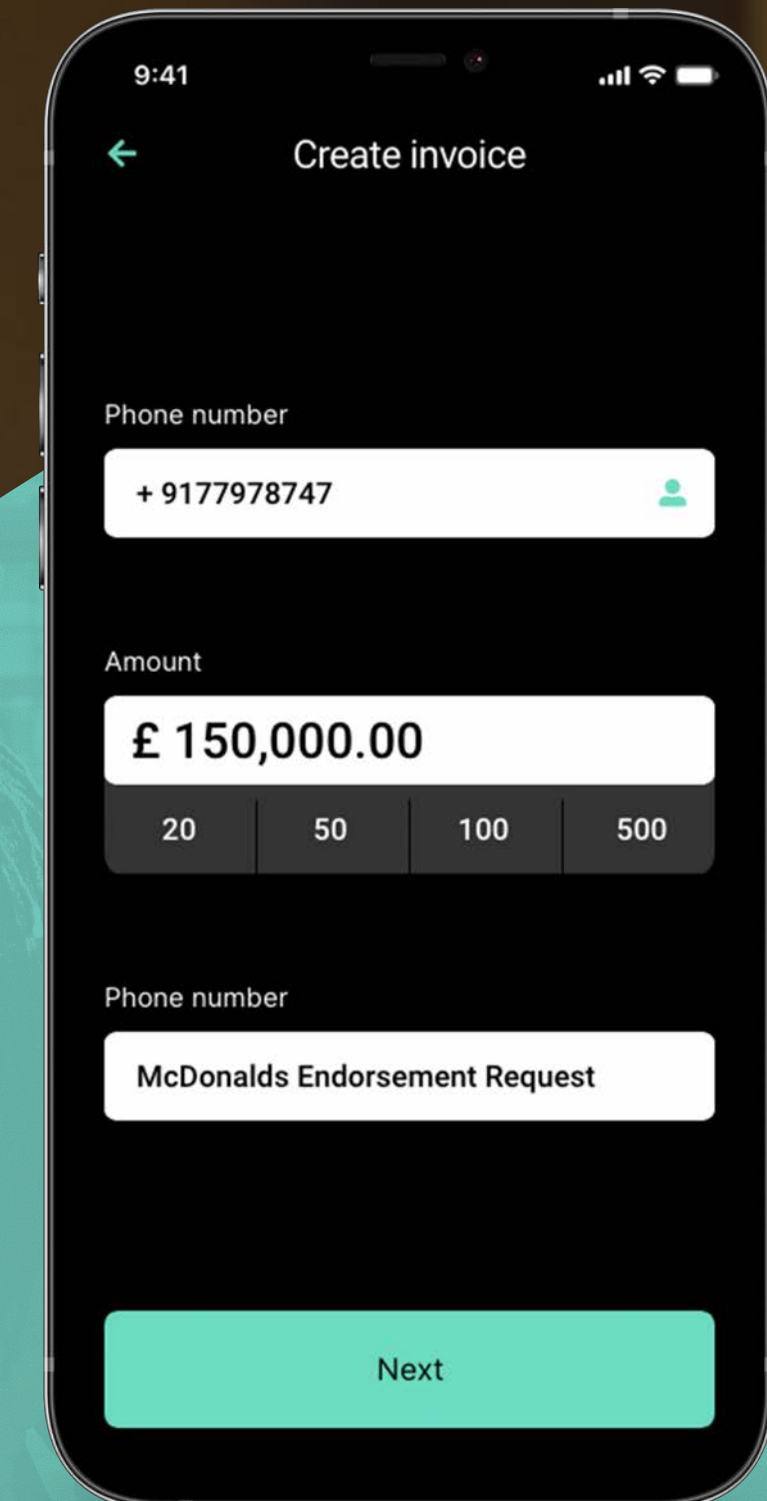
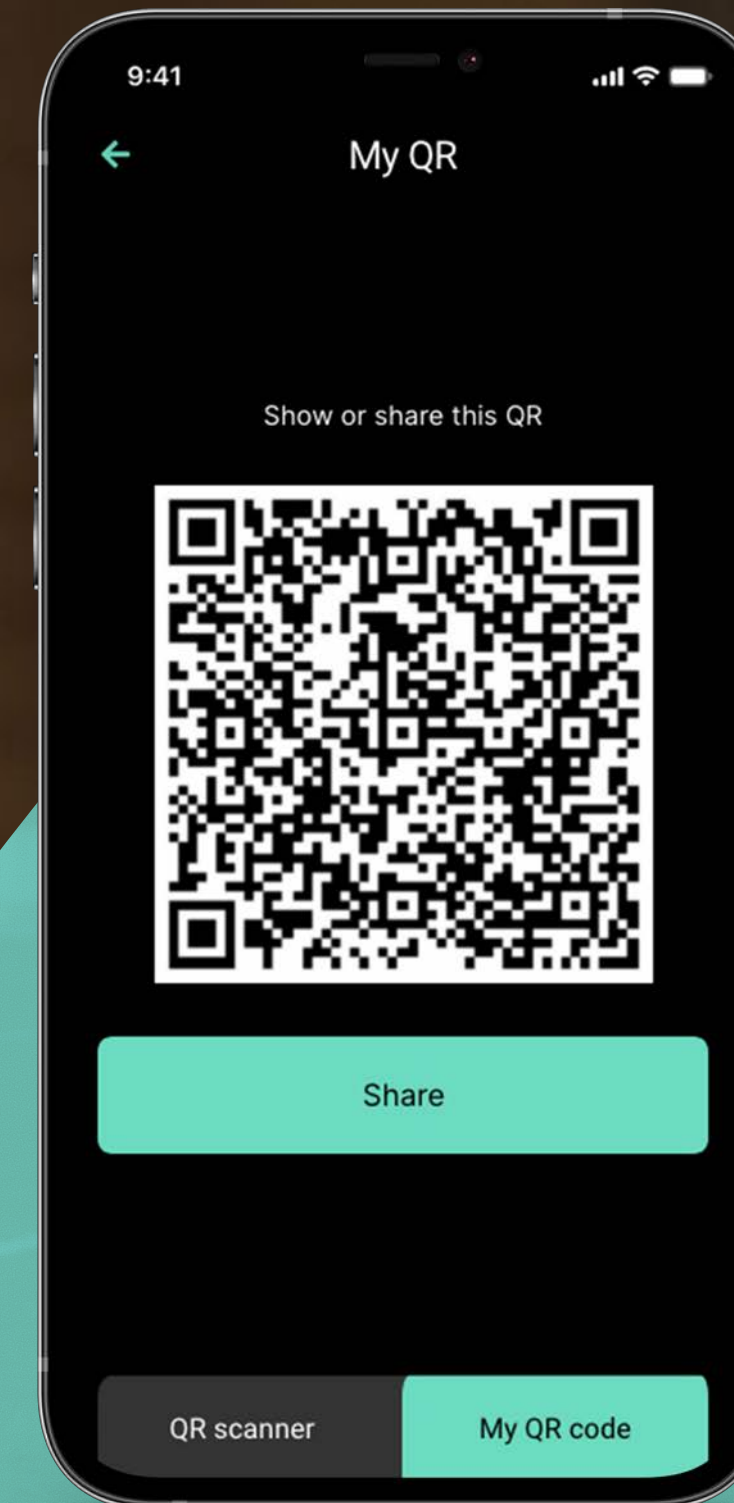


# MOBILE FRIENDLY

Secure Mobile App Setup

+ QR Code

+ Request Payment



Corporate endorsement  
Send, receive & show Tracking

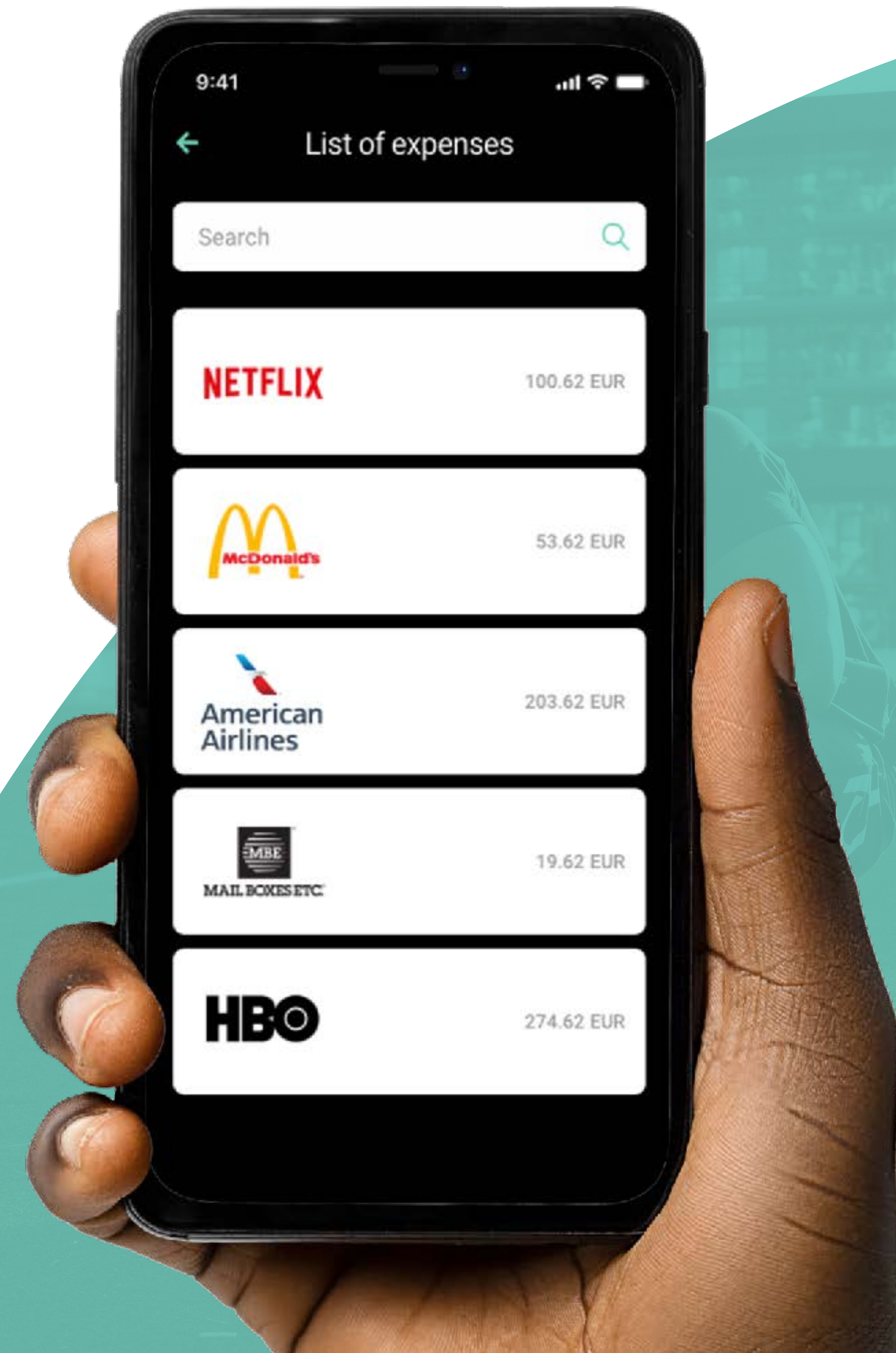
Fan-Based, Booster, Season Ticket Holder, Corporate  
Sponsor, University Employee, In-Person Individual Invoice



# ACCOUNT HISTORY

## UTILITIES AND EXPENSES

Expenses are calculated and itemized in Cedo for Accountant Expenditures and Deductions for the Student.





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# STUDENT ENTERPRISE

SAMPLE REPORTING  
SNAP SHOT  
YEAR-END EXPENSES

## User SASB LLC - Expense Reporting Aggregate Yearly Expense Accounting

Date of Transaction	Entity Name	Expense Account	Sub Total	Tax	Total
4/15/22	Netflix	Entertainment	\$1207.44	\$96.60	\$1,304.04
4/15/22	HBO	Entertainment	\$3295.44	\$263.64	\$3,559.08
4/15/22	Mc Donalds	Food	\$643.44	\$51.48	\$694.92
4/15/22	Aggregate	Utilities	\$2,75421	\$220.34	\$2,974.55
4/15/22	Aggregate	Training Equipment	\$517.99	\$41.44	\$559.43
4/15/22	Aggregate	Charitable Giving	\$15,899.47	\$1,271.96	\$17,171.43
4/15/22	Aggregate	Tuition	\$28,478.54	\$4,000.00	\$24,478.54
4/15/22	Aggregate	Insurance	\$11,175.32	\$894.03	\$12,069.35
4/15/22	Aggregate	Transaction Fees	\$335.00	\$26.80	\$361.80
4/15/22	American Airlines	Transportation	\$11,000.00	\$880.00	\$11 ,880.00

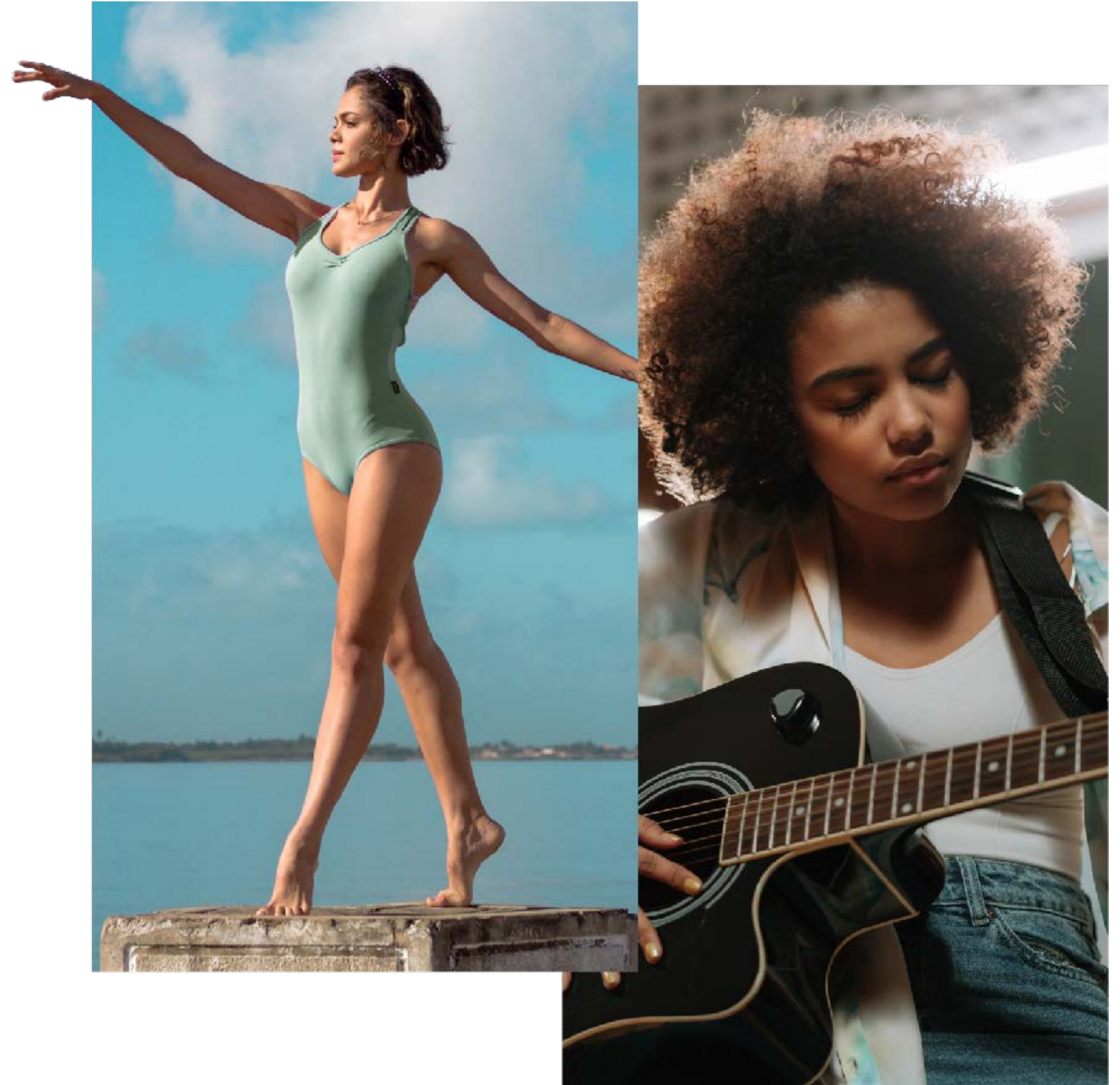


# UNIVERSAL BENEFITS

Cedo isn't just for athletes. Whether you are a performing artist, an athlete, or even a speech pathologist, you are able to set up and use your business entity to deduct expenses related to your company.

This means that a significant portion of your tuition can be considered a legitimate business expense that can be deducted as you attend University.

Create your brand and beginning your marketing to get your company up and running before you graduate allows you to take advantage of the tax benefits, all with Cedo user interface. It's easy with Cedo.





# TOTAL ADDRESSABLE MARKET & CONSERVATIVE MARKET ACCESSIBILITY

The Nascent NIL Endorsement Market is growing between 4.5% to 6% per Year

In short order, Cedo is conservatively estimated to capture +\$120M in EBITDA generated in relation to NIL endorsement market

Conservatively during years 1-5, Cedo is estimated to capture +\$120M in EBITDA generated in relation to the NIL Endorsement Market

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Endorsement footprint spend of college sports: ~\$1.3 Billion Per Year

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Endorsement, advertising, & licensing royalties spend of college sports: ~\$4 Billion Per Year

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Top 65 NCAA schools' (of 350 Division I NCAA Schools) revenue generation: ~\$7.6 Billion Per Year

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Total addressable market (TAM) of college sports: ~\$14.1 Billion Per Year



# THE TEAM

## KEITH MILLER | CEO

Team Leader | Operations | Marketing | Business Development | Relationship Development

## AUSTIN FRAVER | CFO

FinTech Development | Merchant Banking | Venture Capital Financial Compliance | Financial Supply Chain Monitoring

## SHANE ZILINSKAS | CTO

Dev Team Head | Full Stack Mobile | Web Software Engineer | FinTech Builder | Virtual Product Developer

## DAVID GRIFFIN | COO

Operations | Marketing | Business Development | Sales Management | Relationship Development





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CONTACT

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