








# TIP BOLD

Tipping for the cashless society



# TIPPING IS BROKEN...

-  **Law change (Oct 2024):** £200m+ tips redirected to staff
-  **Cash is disappearing:** Down ~30% since 2019; only used in 12% of payments
-  **Workers lose out:** ~1.9m paid at or below minimum wage
-  **Tipppers:** Few carry cash; hard to tip drivers, cleaners, trainers etc
-  **Workers:** Employers skim, payouts delayed, no easy way to share fairly

**Result: Tipping today is messy, unfair, and outdated**

See appendix for sources



**REBEL TIP**

# TIP & BE TIPPED LIKE A REBEL

Workers get tips directly, instantly, and fairly.

No cash. No employer cuts. No waiting.

Register in seconds. Withdraw anytime.



# HOW IT WORKS

SCAN → PAY → DONE!

Scan a QR → Choose amount → Pay → Worker receives tip instantly.

Workers can display their Rebel ID in countless ways – on a phone, a lanyard, branded kit... even using their own face!

Even unregistered workers can be tipped instantly with *Promise to Pay*.

This flexibility drives distribution – and opens new revenue from branded merchandise.



# MARKET OPPORTUNITY



## Vast and under-served

- TAM (Total): Global tipping > £200bn annually
- SAM (Serviceable): Cashless tipping in core markets ~£5-10bn
- SOM (Launch focus): UK 'tipless society' sectors ~£100-300m

## Our entry wedge → tipless society

Massive untapped space, unique point of difference

### TIPPLESS SOCIETY

- |   |   |
|---|---|
|  Gym & personal trainers |  Swim instructors      |
|  Hotels                  |  Valet parking         |
|  Cabin crew              |  Ski instructors       |
|  Therapy providers       |  Tour guides           |
|  Delivery drivers        |  Car mechanics         |
|  Plumbers                |  ... and so many more! |

## Other segments follow

- | OCCASIONALLY TIPPED   | → | TRADITIONALLY TIPPED  | → | GLOBAL   |
|---|---|---|---|--|
|  Postal workers    |   |  Restaurants |   |  Borderless opportunity   |
|  Beauty industry   |   |  Bars        |   |  Partner, license, launch |
|  Refuse collection |   |  Taxis       |   |  Taxis                    |

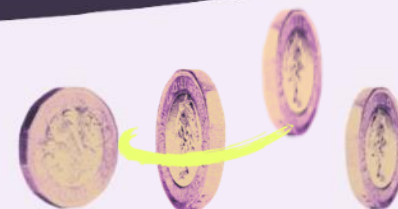
See appendix for sources & method



# THE COMPETITION

Rebel Tip stands out — while others fight over restaurants, we win in underserved sectors

- **Pure P2P:** No corporate lock-in, no POS integration headaches — just people tipping people.
- **Worker-first:** 100% of the tip goes straight to the worker, instantly.
- **Viral by design:** Every tip promotes the system — “I tipped / I was tipped” is free marketing.
- **Bigger than restaurants:** Competitors are stuck in hospitality; we open tipping to everyone — from trainers to hotel cleaners to tour guides.
- **Fintech DNA:** Not just a startup — we’re seasoned payments experts with a track record in e-money, open banking and global card processing.



# GO TO MARKET

Rebel Tip is **live today** – product launched, partners engaged, systems ready.

The **Tipping Bill** and the **decline of cash** create a unique moment for adoption. We begin in visible services – beauty, cleaning, delivery – where tipping has faded but demand remains.

Every tip carries its own promotion: “**I tipped / I was tipped.**” This loop drives organic growth.

→ Early traction: MVP processing first transactions; strong interest from gyms, taxis, hotels



# REBEL MANIFESTO

## → SPREAD THE LOVE

A tip is more than money – it's recognition, connection, and community.

## → KEEP IT SIMPLE

No friction. No faff. No middlemen. Just people rewarding people.

## → OWN IT

Your reputation is yours. Tips & ratings create a powerful Digital CV.

## → TIP EVERYWHERE

Wherever people give their time and care, gratitude flows.

## → BE A REBEL

No skimming. No lock-in. No compromise. Tip like a rebel.

## AND WHY IT MATTERS

Every tip is viral. Each transaction creates new users and advocates, driving growth without extra spend.

P2P model avoids integrations and hardware. Simpler, cheaper, and faster to scale than competitors

Workers keep control. We build trust and loyalty, while creating data-driven stickiness.

Beyond restaurants: we unlock new verticals and geographies, expanding the addressable market.

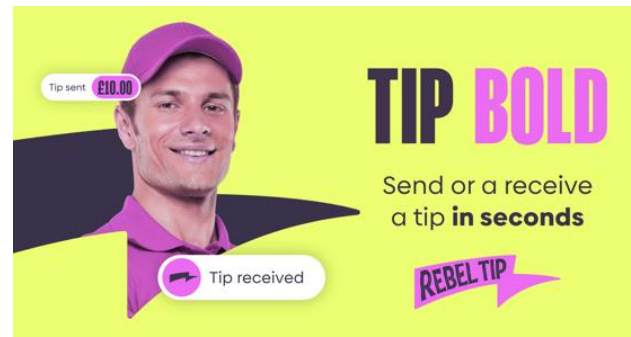
Payments complexity is a hygiene factor for us – our expertise lets us focus on experience, not plumbing.



# TEASER CAMPAIGN

## How we cut through

Playful, shareable campaigns that make tipping impossible to ignore



Every campaign drives buzz, brand, and user growth — at low cost



# REVENUE MODEL

## TIPPERS:

Can pay nothing. 100% of tip goes to the worker

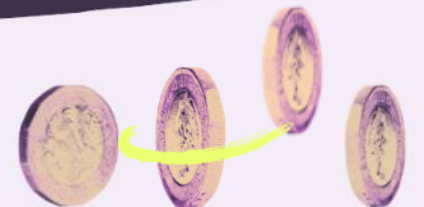
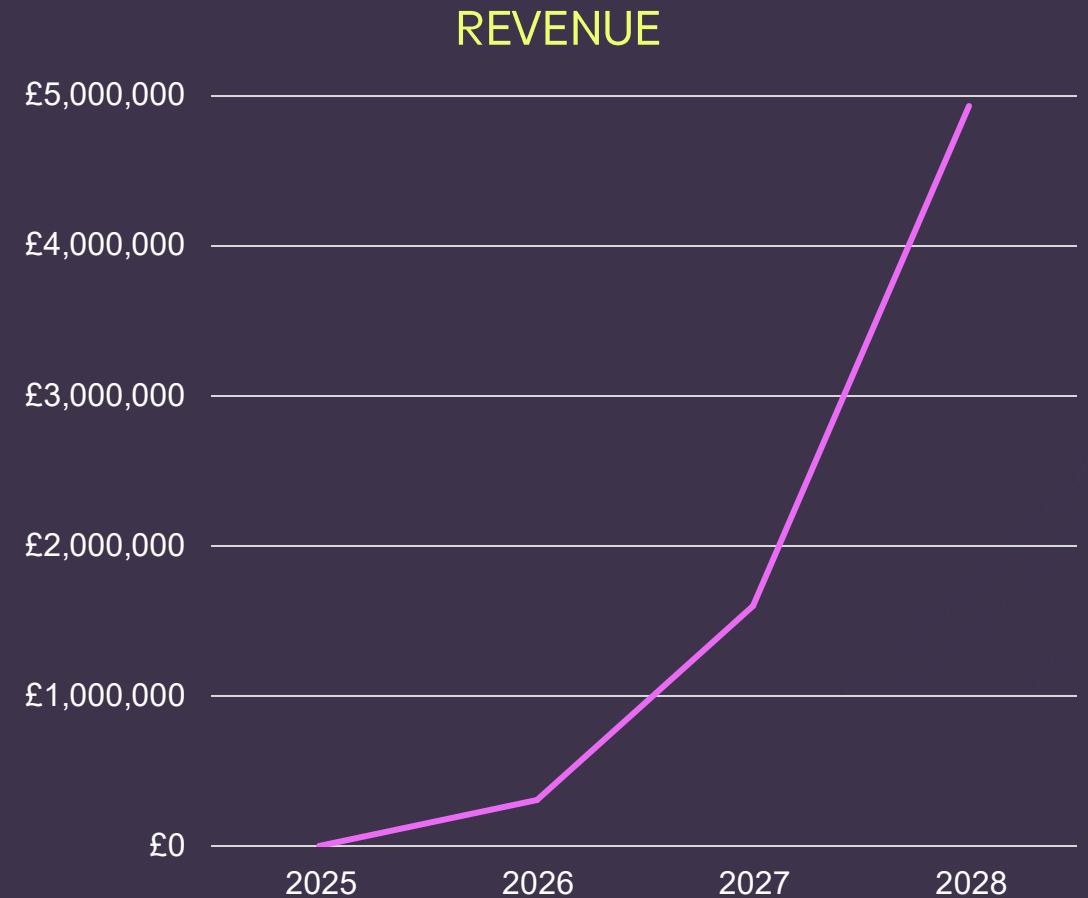
## WORKERS:

Free to receive; small fee on bank withdrawals. Free payout options coming.

## REBEL TIP:

Voluntary tipper fees, payout fees, branded merchandise

→ Transparent for users. Sustainable for us.





# AND THERE'S MORE

## TIPPING IS JUST THE START

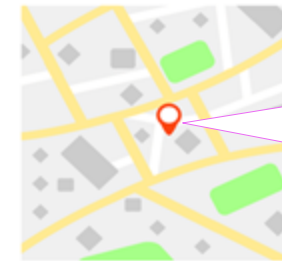
For workers:

-  Digital CV – reputation built on tips and ratings
-  Cash out your way – bank, card, or vouchers

For tippers:

-  Smarter tipping – scan a bill, get instant suggestions
-  Find great service – discover highly rated Rebel Tip workers nearby

→ More value. More stickiness. More growth.



**The Pizzeria**  
1 High Street, City Centre

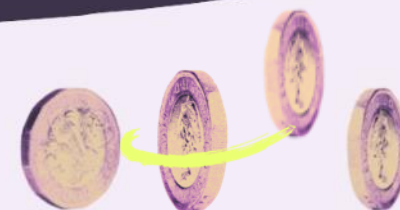
**On Shift:**  
6 Tip Tap staff  
Average rating: 4.7



# THE NUMBERS

|           | 2025    | 2026    | 2027    | 2028   |
|-----------|---------|---------|---------|--------|
| CUSTOMERS | 93      | 4.7k    | 18.6k   | 51k    |
| # TIPS    | 7.8k    | 985k    | 5.2M    | 16.1M  |
| £ TIPS    | £27.5k  | £3M     | £14.7M  | £43.7M |
| REVENUE   | £3k     | £307k   | £1.6M   | £4.9M  |
| EBITDA    | (£100k) | (£647k) | (£940k) | £933k  |

This **£350k** seed gets us to **3.5k customers**, **£1.3M tips**, and **£130k revenue** at the Series A milestone (mid-2026), with full-year 2026 revenue forecast at **£307k**. Marketing and ops front-loaded in 2026; profitability from 2028.



# REBEL TEAM

Not just another startup...

Experienced fintech founders with decades in payments, regulation, and scaling businesses.

Track record of exits, industry credibility, and leadership.


Now bringing that expertise to reshape tipping for the cashless age.



**Alan Smith – CEO**

 @alan5mith


**David Monty – Co-Founder**

 @david-monty-fintech


**Craig Dewar – Co-Founder**

 @craigsdewar

**Tony Poole – Co-Founder**

 @tony-poole

**Ionut Neacsu – Advisor**

 @ionut-neacsu

**Marcus Raithatha – Advisor**

 @marcus-raithatha-46a563a



J.P.Morgan

PSR



mastercard



tell.money

REBEL TIP

# INVESTMENT ASK

We are seeking £350k seed funding.

Use of funds:

|  |                       |
|--|-----------------------|
|  | 51% Sales & Marketing |
|  | 25% Ops               |
|  | 24% Tech              |

This round gets us to 3.5k customers, £1.3M tips, and £130k revenue at the Series A milestone (mid-2026) — with full-year 2026 revenue forecast at £307k — setting up a £1.5M Series A.



A man with a grey beard and a checkered shirt is sticking his tongue out and holding his hands to his temples. The background is a vibrant pink with stylized white and grey shapes.

**REBEL TIP**

**YOU DON'T  
NEED TO BE A  
REBEL TO TIP**

 [saywhat@rebeltip.com](mailto:saywhat@rebeltip.com)

 [rebeltip.com](http://rebeltip.com)

# APPENDIX

# SOURCES & METHODOLOGY

## TIPPING IS BROKEN

- £200m tips redirected to staff → UK Dept. for Business & Trade (DBT), Employment (Allocation of Tips) Act estimate, Oct 2024.
- Cash down ~30% since 2019 → LINK ATM statistics (2019 withdrawals £116bn vs ~£80bn in 2024, ~31% decline).
- Cash = 12% of UK payments (2023) → UK Finance, UK Payment Markets 2024.
- ~1.9m workers at/below minimum wage → House of Commons Library briefing, Low Pay Commission, 2024.

## MARKET OPPORTUNITY

- TAM (Global tipping >£200bn) → Derived from:
  - US tipping alone estimated at \$40–50bn annually (restaurant + hospitality sector studies).
  - Scaled to OECD & global workforce (using ILO employment stats) → conservative estimate >£200bn.
- SAM (Cashless tipping in core markets £5–10bn) → Assumes 3–5% of TAM in OECD economies is currently addressable via cashless solutions.
- SOM (UK 'tipless society' sectors £100–300m) → Based on UK tipping market ~£1bn (ONS employment × % tipped workers × average tip income), with 10–30% attributable to under-served sectors (gyms, delivery, trades, etc.).

## INVESTMENT NUMBERS

- Rebel Tip model assumption: avg. tips per worker ~£600 annually, revenue from voluntary tipper fees + payout fees ≈ 9–10% take-rate.
- Profitability from 2028 → Forward projection based on scaling revenues against ops & marketing spend.