

fate.

Dating Apps Optimise For Engagement. Fate Optimises For Outcomes.





The Best Platforms Don't Force You To Choose They Learn And Curate Your Experience

NETFLIX



Spotify®

amazon

Spotify, Netflix, and Amazon continuously learn from behaviour to improve what they show over time.

Yet users still spend 3.2 hours per week on dating apps with minimal results.

That's because dating apps still optimise for engagement not outcomes.

PROBLEM

Unlike Other Major Consumer Platforms, Dating Apps Still Rely On Manual Browsing

68%

Safety Concerns

Women reporting harassment on traditional dating platforms



3.2hrs

Weekly Waste

Average time spent with minimal desired results



0%

Feedback

Transparency on why matches don't work out



As Dating Shifts Away From Swiping, fate. Is Emerging As A Leader In This Transition

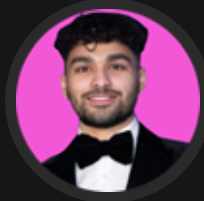
The
Guardian

GDI
GLOBALDATINGINSIGHTS.COM

Featured as #1 Tech Story
in The Guardian



Recognised as 1 of 16 leaders shaping
the future of online dating in 2026 by Global
Dating Insights, the only independent
publication dedicated to the sector.



Rakesh Naidu

Founder & CEO - Fate

- o \$10M+ in enterprise AI sales. Featured #1 in The Guardian
- o 1 of 16 global leaders transforming dating in 2026 (GDI)
- o Built dating focused content in 2020 that reached millions.
- o 12+ years in tech, 2x award winner. Founded Fate (2023) combining AI + human connection



Mitesh Naidu

COO - Fate

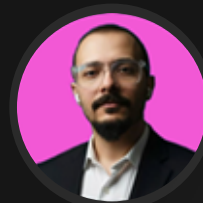
- o 11+ years in IT, systems, QA, and operations
- o Built and operated AI and voice-enabled systems



Phillipa James

CMO - Fate

- o Award-winning CMO
- o 20+ years experience
- o Director at Almond Marketing



Muhammad Usama

CTO - Fate

- o Built 450+ applications globally
- o Leads architecture, scalability, platform

Dating apps optimise for engagement. Users want successful matches. fate. closes that gap.

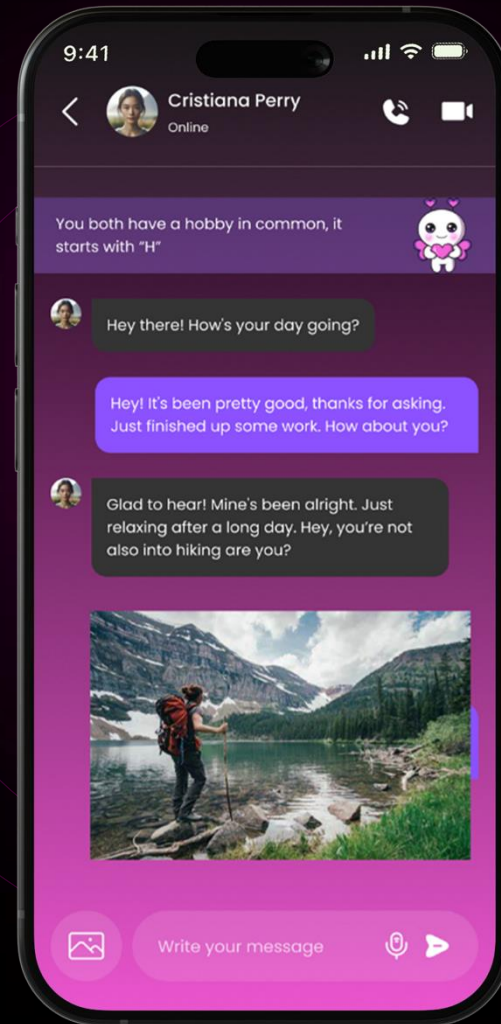
No swiping
Matches are allocated, not browsed

Transparency
Users understand outcomes, not just rejection

Learns over time
The system improves through real behaviour

Trust
Designed around safety and intentionality

Optional interactive experiences (like games) accelerate learning but the system improves naturally through usage.



Operational Intelligence & Marketplace Control

USER ENGAGEMENT

DAU / WAU / MAU Live

Retention (D1-D30) Tracked

Conversion to Paid % Real-time

MATCH QUALITY

Matches w/ 2+ Msgs %

Median Time to Match Min/Sec

Gender Distribution Ratio

AI GOVERNANCE & MODERATION

LLM Looks Scoring

RLHF Refinement

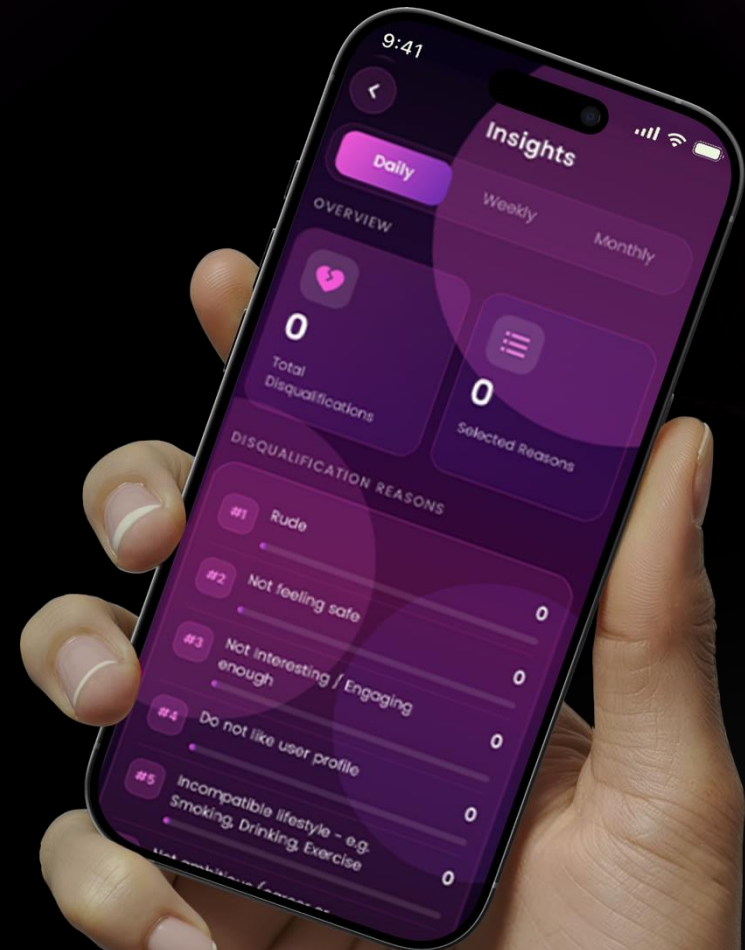
User Reporting

Manual Moderation

Dynamic Monetization: Automated paywall triggers when Male user density exceeds **70%**

MULTI-TIER NOTIFICATION ENGINE

Global, Group-based, and Single User targeting



Driving Leadership

Our Strategic Team & Expertise

Our lean, cross-functional core team of a full-time CEO, CMO (Equity), COO (Equity), Ads Manager (Pay), Social Media Manager (Equity) & Full-time Dev (Pay) - the rest work as contractors.



Subtain Afzal

Board Advisor



Bobby Quinn

Social Media



Marijana Stoja

Head of PR



Anisha Naidu

PM



Himanshu

Graphics Design



Sophie Wortle

Ads Manager

Technological Architecture

Our AI and data flywheel, combined with real-time communication, powers both our product features and user insights. The architecture creates a virtuous cycle where more data improves matching quality.



Matching engine

We grade looks, analyze behavior, and build psychometric models for personality matching, combining hybrid rules with learned embeddings.



Agent layer

Fate's in app agent, powered by STT/TTS and LLMs, exhibits agentic behaviors, facilitating conversations, providing coaching on matching based on live messages, profile and reasons you're unmatched.

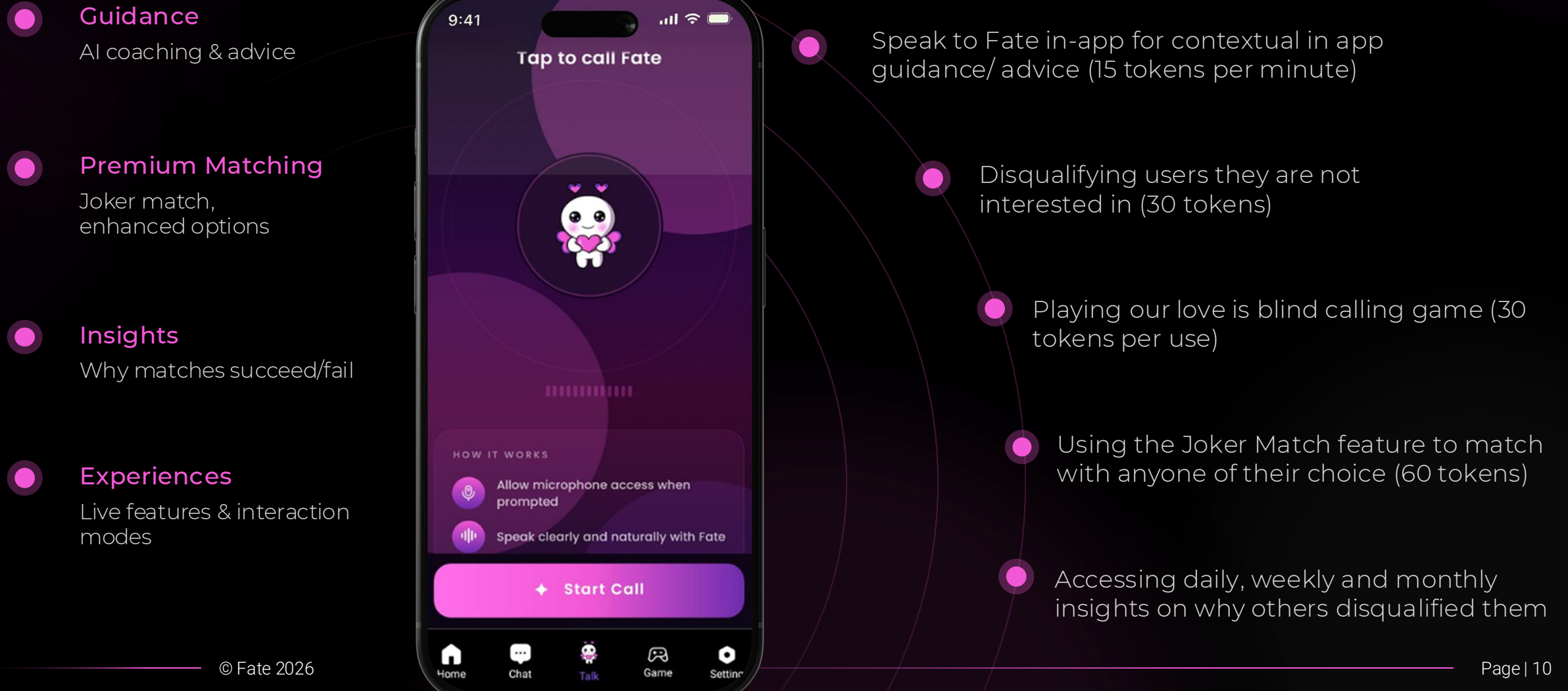


Data / insights layer

An Insights engine driven by aggregated disqualification data, secure WebRTC for audio/video, and a robust privacy/compliance layer ensures GDPR adherence.

The result is a system that becomes more accurate as users engage, rather than one that depends on endless browsing.

Monetisation Strategy - Weekly Subscription



Early Traction Shows Strong Retention, Monetisation, And Marketplace Health



Installs

9,000+

Early traction to date



Paid conversion

11%

Last 30 days



Retention (D1 / D7)

56% / 51%

Cohort retention



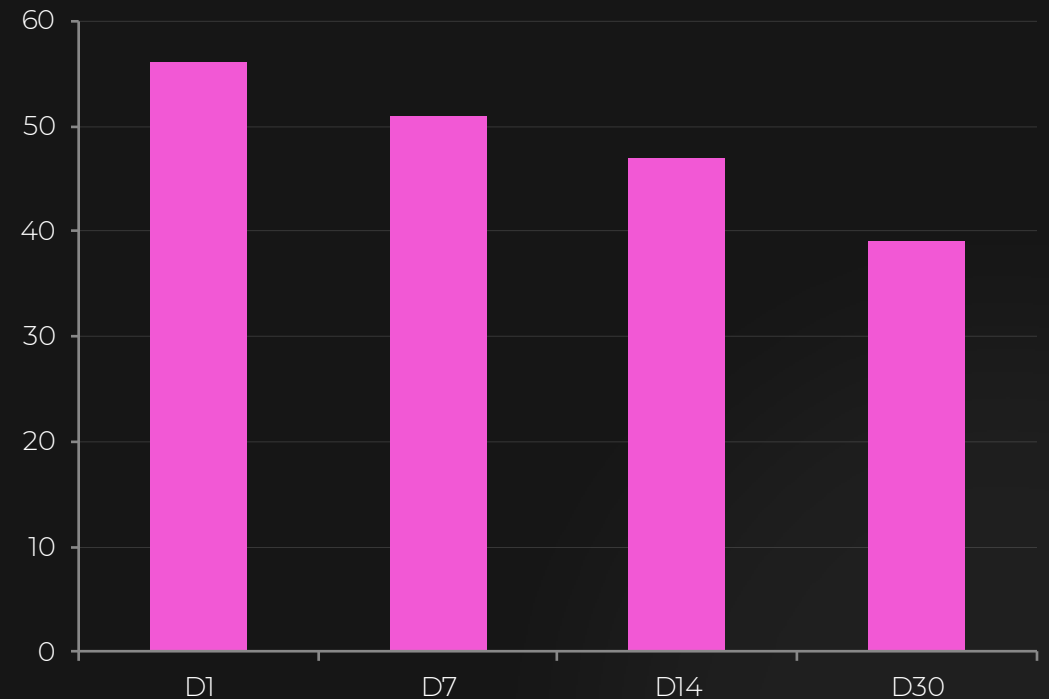
Gender mix

40% women

Targeting 50/50 with scale

Retention by cohort

Claim: D1, D7, D14 outperform competitors (add competitor series when sharing externally).



Efficient Acquisition With Strong Payback And Scalable Margins

Acquisition Economics



- CAC (Male): **£0.60**
- CAC (Female): **£10.00**
- CAC (1x Male + 1x Female): **£10.60**
- Voice AI onboarding: **£0.20 per user**
- All-in CAC (per user): **£5.50**
- Conversion to paid: **11%**
- CAC per paying subscriber: **£50.00**
- Weekly ARPU (net): **£5.00**
- Payback: **10.0 weeks**

Token Economy + Margins



- 200 tokens: **£1.99/week**
- 600 tokens: **£4.99/week**
- 1500 tokens: **£9.99/week**

Key token sinks (free to serve)

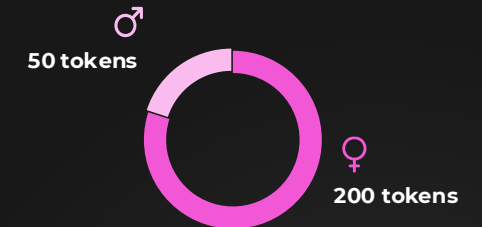
Most actions: 30 tokens (disqualify / roulette / joker / unlock)

Starting balance

- Female: **200 tokens**
- Male: **50 tokens**

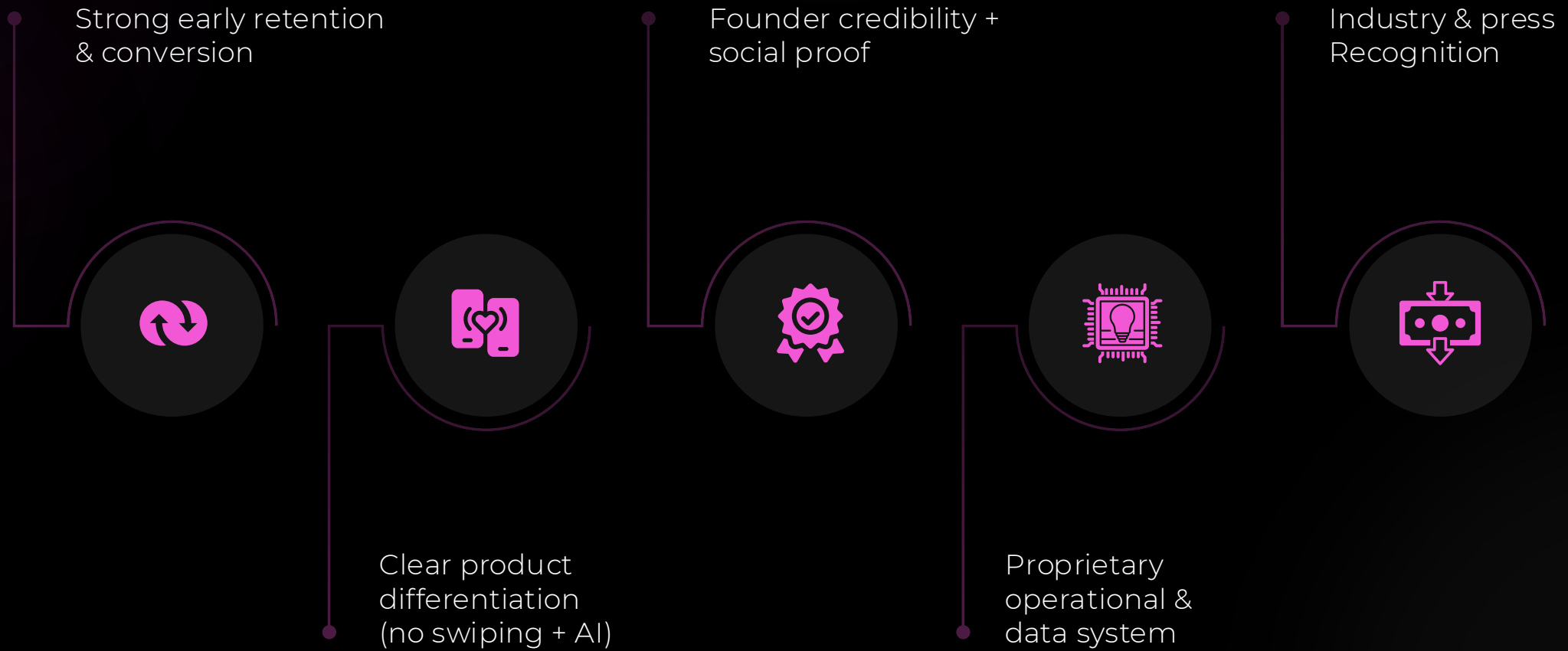
Talk to Fate (variable cost)

- Charge: **15 tokens/min**
- Cost: **£0.10/min**
- Implied revenue/min: **£0.10 – £0.15** (by tier)
- Gross profit/min: **£0.00 - £0.05** (by tier)



Most engagement features are **100%** margin; variable cost is isolated to Talk to Fate and priced to stay profitable.

£4M Post Money Valuation



Why Now?

Industry Shift

- Dating moving from swiping to AI-led matchmaking
- User fatigue at an all-time high (swipe burnout)
- Platforms optimizing for engagement, not outcomes

Market Validation

- Bumble and Hinge moving toward AI-driven matchmaking
- Emergence of AI assistants in dating
- **Shifts** toward quality over quantity

Fate's Position

- Already live with working product and real user behaviour
- Strong retention and monetization signals
- Built around outcomes from day one
- Monetisation already live with strong early conversion

A 12 – 18-month window to define the next category leader in dating. Early movers define user behaviour. Late entrants compete on cost.

Every Major Dating App Maximises Engagement.

Fate Maximises Outcomes.

Core Philosophy	fate™	tinder	Bumble	Hinge
Goal	Meaningful connection	Max swipes & time	User Engagement	"Designed to be deleted"
Incentives	Matches must work	Endless swiping	Endless chatting	Slow matching
AI & Intelligence	✓	✓	✓	✓
Agentic AI	Yes (core product)	✗ No	✗ No	✗ No
AI Onboarding	Conversational	Static forms	Static forms	Static forms
In-app AI Advisor	Voice + guidance	✗	✗	✗
AI Match Feedback	Explains outcomes	✗	✗	✗
Matching Mechanics				
Swiping	✗	⚠ ✗	✓ Yes	✓ Yes
Looks + Personality	Deep + weighted	Mostly looks	Mostly looks	Prompts-heavy
Time to First Match	Minutes	Days	Days	Days
Transparency & Trust				
Gamification	✓ Shown	Hidden	Hidden	Hidden
*Love is Blind Mode	✓ Yes	✗	✗	⚠ Partial
Token Economy	✓ Aligned Incentives	✗	✗	✗

A Clear Path To Scale And Value Creation

SEIS-approved opportunity with up to £250k in eligible investment, offering significant HMRC-backed tax relief for lead investors



Raise

£1m for 25%



Use of Funds

- 60% – Acquisition (paid + creators)
- 25% – Product & AI
- 15% – Operations

Founder continues to fund core operations (~£12k/month), ensuring investor capital is deployed purely towards scaling the platform.



Milestones (next 6-12 months)

- 1,000+ monthly paying users
- 50,000+ users and balanced marketplace
- Repeatable, capital-efficient growth model

Why it matters

Establishes a repeatable, scalable growth engine with strong retention and monetisation.

