LEASETRACKER

Intelligent Connected-Car Telematics & Capital Protection · Executive Investment Summary

Confidential Investor Briefing · Prepared for Commercial Partners & Angel Investors · November 2026

1. Executive Overview

LeaseTracker is Norway's dedicated automotive leasing intelligence platform. Originated from a practical lease-auditing model, the platform has evolved into a production-grade 4-language mobile application (iOS/Android PWA) and a B2B enterprise telematics gateway. LeaseTracker eliminates the notorious 15 000 kr kilometer-shock penalty for private consumers while solving the GDPR regulatory blindspot that leaves commercial lessors (Møller Bilfinans, Santander, DNB Autolease, Ayvens) unable to monitor asset mileage across 36-month contract terms.

2. Market Problem & Dual-Sided Solution

Market Pain Point	LeaseTracker Solution & Competitive Moat
The 15 000 kr Return Shock: Norwegian drivers face penal overage rates of 1.25–3.50 NOK/km upon contract termination, with zero proactive warnings from OEM apps.	**AI Camera OCR & Safe Drive Budgets:** Computer vision digitizes odometer stand in under 2 seconds. Algorithms calculate exact daily allowance and standstill recovery days to avoid fines.
The GDPR Privacy Wall: EDPB and Datatilsynet rulings prohibit lessors from continuous GPS/OBD tracking on private consumer leases, creating 36 months of data blindness.	**Driver-Consented Telematics Gateway:** Drivers voluntarily snapshot mileage to protect their own wallets. Milestone telemetry flows to lessors under GDPR Art. 6(1)(a) consent.
Residual Value (RV) Collapse: Over-mileage returned vehicles cause massive secondary-market valuation write-downs on Finn.no for leasing financial institutions.	**Predictive Contract Re-Balancing:** Flags unavoidable overruns mid-term and converts drivers into monthly quota upgrades (+290 kr/mo), securing recurring margin for lessors.

3. Financial Grounding, Capitalization & Unit Economics

Component	Valuation / Allocation	Strategic Detail
Founder Sweat Equity	**38 400 NOK**	96 development hours evaluated at realistic 400 NOK/hr starter rate across 18 AI-accelerated production releases.
Angel Seed Grant	**1 900 NOK**	100% utilized for AI token credits, model inference plans, and OCR neural training.
12M Operating Runway & AS Setup	**77 779 NOK**	Brønnøysundregistrene AS incorporation (5 784 kr), bank (1 500 kr), aksjekapital (30 000 kr), legal/GDPR (8 500 kr), accounting (5 400 kr), AI Team Subscriptions 2 seats (7 920 kr), In-App AI Token Refills (9 000 kr), cloud servers & store licenses.
Total Project Capitalization	**118 079 NOK**	**Grounded pre-incorporation enterprise value prior to institutional commercial rollout.**

4. Executive Governance & Immediate Milestones

Executive Chairman
Co-Founder & Executive Chairman / Lead Angel
Commercial governance, capital strategy, and enterprise negotiations with industry leaders (Møller Bilfinans, Santander, DNB, Ayvens).

Founder & CTO
Founder, CTO & Product Architect
Full-stack engineering, telemetry algorithms, computer vision OCR, PWA mobile architecture, and cloud infrastructure operations across 17 production builds.

Next Immediate Milestones: (1) Complete Norwegian AS entity incorporation at Brønnøysundregistrene; (2) Release native iOS/Android builds to App Store and Google Play; (3) Launch formal B2B enterprise pilot sandbox with tier-1 Norwegian lessors.