



COINCARE GROUP

Business Plan

Official Partners



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CoinCare's Promise

Serve the underserved, educate our communities, and support the people. CoinCare will be the people's bank. CoinCare will offer banking and education for millions of people to learn finance, investing, and how to use the money system to build a strong foundation for their families & communities.

Problem

1.7 Billion people are underserved and unbanked. Less than 30% of adults are considered financially literate in first-world countries. Without the tools & knowledge, a person remains trapped in a state of economic disadvantage & even poverty.

In a 2019 survey, the Federal Reserve reported that 63 million of adults were underbanked in the United States alone. This accounts for nearly 22% or 1 in 5 people without access to modern financial tools. Approximately 7 million adults were completely unbanked, with checking, savings, or money market account.

The vast majority (89%) of people use alternative financial services at a place other than a traditional bank. This is the reason neo-banks such as Cashapp & Chime, with standard offers such as fee-free banking & early access to paychecks, have grown so quickly. The American people's needs are no longer being met by traditional banks.

The majority of the affected are low-income families & minority populations, as seen in the report below. The numbers (i.e. "14") are referring to percentage of the total American population affected.

Banking Status by family income, education, and race/ethnicity

Data from the [Federal Reserve Report](#) of 2019. All figures represent percentages of the total US population.

Characteristic	Unbanked	Underbanked	Fully banked
Family Income			
Less than \$40,000	14	21	64
\$40,000 - \$100,000	2	17	80
Greater than \$100,000	1	7	92
Education			
High school degree or less	13	21	66
Some college or associate degree	4	18	77
Bachelor's degree or more	1	9	89
Race/ethnicity			
White	4	11	85
Black	14	35	50
Hispanic	11	23	66
Overall	7	16	77

(source)

Introduction to CoinCare

CoinCare was founded in 2021 by Jalal Ibrahimimi & Christopher Tabaro. To break through the financial industry & create an easy-to-use neo-bank that focuses on financial literacy, they provided a hands on service that other banks simply lacked the time & care to provide personally.

At the height of the pandemic, the US government issued \$1 Trillion Dollars in financial aid for small businesses across the country. Due to the complexity of the application process, the vast majority of small business owners' self-filled applications were rejected. CoinCare seized the opportunity by creating a system for applicants to submit their information in a simple way & have it organized into the perfect application; resulting in a 100% success rate for its clients. Over a period of 6 months CoinCare helped more than 3000+ small businesses to access over \$50+ Million in funding.

Jalal Ibrahimimi, cofounder of CoinCare, discovered a [Reddit forum](#), teaming up with small business owners & entrepreneurs in desperation due to funding application rejections by the Small Business Administration (SBA). Ibrahimimi helped several members of the community pro-bono, but within 2 weeks, they gratefully compensated Ibrahimimi regardless. With this initial proof of concept, CoinCare was born.



Christopher Tabaro, Cofounder of CoinCare, suggested scaling the business by partnering with banks in the Los Angeles area, most notably American Lending Center, to underwrite the loans & handle a much higher volume of applications. To scale customer acquisition more efficiently, Tabaro focused on advertising & simplifying customer experience, achieving more than 2300% Return on Ad Spend through social advertising channels.

CoinCare quickly solidified its reputation as a brand that could source qualified applicants & guide them through difficult processes with ease & at scale, becoming a platform trusted enough to provide future services for its community. CoinCare went from processing a dozen applications per day to more than 50+ new clients sourced daily; each securing an average of \$20,000 in funding.

CoinCare learned first-hand that a surprising number of Americans are underbanked & depend on apps such as Venmo & PayPal to carry on their businesses. The team was privileged to connect personally with hundreds of American families, getting an intimate view of their everyday lives & struggles in business. After a successful year in the lending industry, CoinCare's founders knew it was time to pivot the company into the banking industry. This would have more of an impact on the communities that want to grow but have little access to fundamental tools & necessary education to do so.

CoinCare has now acquired partnerships with financial industry leaders such as Galileo Financial Technologies, Visa, Metropolitan Commercial Bank, Prime Trust, TAG Systems, Sightspan Risk Management, and others to build the first international crypto-fiat bank that helps build credit America has ever seen.

Products & Services

Traditional Banking

CoinCare will offer:

- Standard banking services
- Business & Consumer accounts
- Early access to pay-checks
- Fee-Free checking accounts
- CoinCare Card
- All accounts will have digital currencies functionality built in
- Mortgage financing, business loans, credit cards, & other lending



CoinCare has partnered with the leading banking API provider in the world to create the CoinCare Card & Neo-Bank. [Galileo](#) is the infrastructure behind hundreds of millions of bank accounts in the US for companies such as [Chime](#), [Varo](#) & more. Galileo provides scalable solutions for CoinCare's Visa-branded card program, digital currency onramp/offramp, and technical/customer support.

CoinCare Credit Union

CoinCare will expand its offerings by registering as a credit union in New York state. Credit Unions receive all the features, benefits, and access that banks do, with low startup cost (\$500K), faster licensing (180 days total), and lower compliance requirements.

CoinCare credit union will allow CoinCare to back its own program, be the first truly crypto-friendly banking entity in America, and offer modern banking services to the nation, and then the world. Credit unions are backed by the National Credit Union Share Insurance Fund (NCUSIF) to offer insured deposits up to \$250,000 per client; bringing confidence & trust to the CoinCare name & its clients.

CoinCare Card & Account

In partnership with Visa, CoinCare offers debit cards that build credit to all of its customers for free.

The card allows members to:

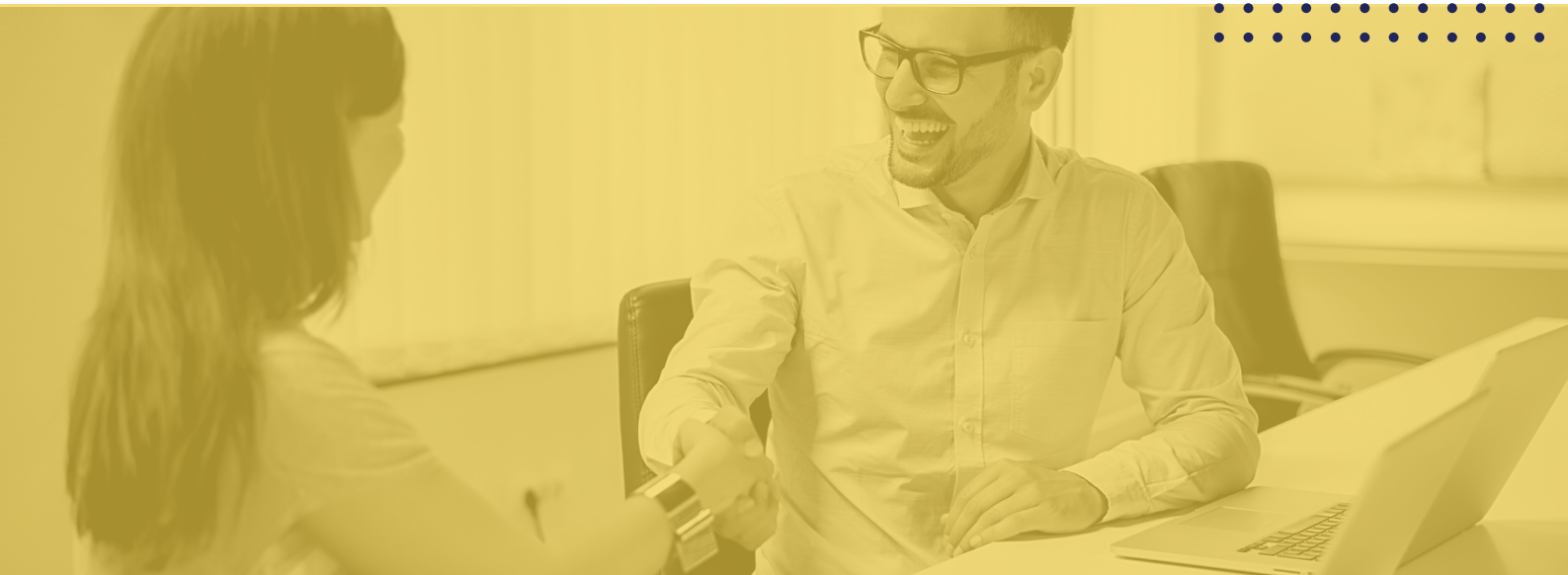
- Pay with their usual checking account balance
- Grow their credit score each month without risking overdraft
- Pay with digital currency using the card anywhere that Visa is accepted (worldwide)
- Withdraw cash at ATMs & ABMs internationally (with digital currency as well)
- Allow members to do all their financial activities in one place (digital & fiat)
- Earn rewards for card usage

Over-the-Counter Services

Inspired by increasing demand from high net worth individuals and OSIS' 20,000+ members, CoinCare has partnered with Prime Trust to offer OTC services. Prime Trust is North America's largest custodian of digital assets & processes more than \$2.4 Billion USD in monthly transaction volume for platforms like Kraken & Binance. Prime Trust's partnership allows CoinCare to sell any amount of digital currency to its clients at spot market rates with fees of 4% - 10% on trades.

This partnership allows CoinCare to offer these services within its mobile app to all members without the need for a money transmitter license. All compliance & custody is handled by Prime Trust via direct API integration to the CoinCare mobile app & website.

CoinCare clients can buy & sell up to \$200M USD in digital currencies with near-instant settlement on all trades. Clients can also buy digital currency for as little as a few hundred dollars directly from within their CoinCare banking app.



Marketing



CoinCare's marketing & user acquisition is driven by The Viral Marketer, LLC - built by Ibrahimi & Tabaro.

TVM & CoinCare will leverage all digital channels to acquire users, from Facebook to Google.

CoinCare x VISA Co-Marketing includes Visa-led national campaigns & more.

CoinCare is projected to earn greater than \$340 Million in revenues with 100K users.

2020-2022 Case Study Statistics

- Acquired 3000+ small business clients & funded \$50M+ using only social media advertising for CoinCare.
- Reached 1600% Return on Ad Spend for CoinCare campaigns in 2021.
- TVM delivered more than 60 million ad impressions.
- Averaging 2.3x Return on Ad Spend across all campaigns.
- Acquired community of 25,000+ for sister company OSIS, resulting in 20,000+ waitlist for CoinCare.



Revenue Model

Card Program Revenues

Interchange Fees

CoinCare earns a percentage of all transactions & foreign exchange fees when a user makes a purchase with the CoinCare card. Users can pay bills, buy things online, and use their cards as they normally use a Visa debit. The figures in this projection are actually projected profits after all card & bank-related fees from the card program operations.

Annual Card Fees

Users who opt for a premium card with more benefits & rewards will pay an annual fee of \$199. In the projections, CoinCare estimates that 1 out of 20 customers will subscribe to the premium card.



Banking Program Revenues

Wire Transfer Fees

CoinCare charges a standard fee of \$20.00 for domestic & international wire transfers. Wire transfers are the fastest method of money transfer, next to ACH, which is offered as a service to all of our customers.

ATM Fees

A component of the Banking Fees revenue stream, CoinCare customers may withdraw cash at partner ATMs and Automated Banking Machines globally for a flat fee of \$3.00. Projections show CoinCare's ATM fees collected if 1% of all card transactions are ATM cash withdrawals.

Lending Interest

As part of CoinCare Credit Union's operations, it will be lending capital & financing mortgages, while borrowing at low rates directly from the Federal Reserve & other partner banks. CoinCare earns revenue on the interest mark-up from all lending activity.

Alternative Service Revenues

Over-the-Counter Digital Currency Purchase Fees

Prime Trust's partnership allows CoinCare to sell any amount of digital currency to its clients at spot market rates with a revenue of 4% - 10% on all trades. CoinCare's cost per trade ranges from 5 - 30 basis points. Every trade is profitable & settles instantly; providing a competitive, value-added service for all clients.

User Count

CoinCare customer count is directly correlated to OSIS & Ethos' userbase. Active, paying customers on our other platforms will be offered the CoinCare card, lowering the acquisition cost of a new user. User acquisition cost is \$9.00 (account opening fee) plus the advertising cost of getting the user to download the CoinCare app. This cost is offset within 3 months of banking with CoinCare.

Revenue Streams	2025	2026	2027	2028	2029
Interchange Fees	9.2M	29.6M	296.1M	1.35B	2.25B
Annual Card Fees	298.5K	995K	9.95M	29.85M	49.75M
Banking Revenue	354K	1.18M	12.8M	54.6M	91M
OTC	1M	6M	20M	60M	120M
Lending Interest	0	0	1M	4M	20M
Total Revenues	10.86M	37.79M	339.88M	1.499B	2.532B

COINCARE



CoinCare University

Less than 33 percent of adults worldwide are financially literate. This means that around 3.5 billion adults globally, most of them in developing economies, lack an understanding of basic financial concepts [\(source\)](#). Most surprisingly, surveys find that less than 30 percent of Americans understand how compound interest, net worth, or credit scores affect their lives [\(source\)](#).

CoinCare University aims to change this, starting with its customers & communities. CoinCare will launch the Learn & Earn program, starting with Finance 101 and teaching up to sophisticated, college-level courses & money-management concepts. Members are incentivized with a fiat or digital currency bonus after each subject they complete, and each exam passed.

This will have a great impact on communities globally, as well as on the long term relationship & customer value. By inspiring its small business and entrepreneurial clientele with deeper knowledge, CoinCare believes it will be rewarded with more trust, a higher deposit rate, and a more financially successful client base. CoinCare will also reduce its risk by lending capital out to more educated business owners.



OSIS Partnership

OSIS is a sister company to CoinCare; developed by the same founding team. OSIS is a blockchain education & tokenization-as-a-services company. The partnership has created a waitlist of more than 20,000 interested customers for the CoinCare Card. CoinCare will be generating interchange & other banking revenues as soon as it is launched.

As part of its value proposition, OSIS is dedicated to helping people transition, particularly small businesses & entrepreneurs, from an old, traditional system (web2) to a new way of doing business (web3), using blockchain. All businesses can greatly benefit from accepting digital currency payments & reimagining their products/services for the blockchain world. All of the users within the OSIS community have a deep interest in being able to access & spend digital currencies more easily. This is where the CoinCare Card program receives both validation & demand.

[Learn more about OSIS here >>](#)



Roadmap



Seed Round Fundraising - Q1 2025

CoinCare is raising a total of \$11M USD for 18 months runway.



Beta Launch - Q1 2025

Testing features & digital currency debit cards with CoinCare community.



Public Launch - Q2 2025

Live app released on all app stores & announcement of launch party.



UK/EU Launch - Q1 2026

CoinCare Card Program launches in Europe & UK with all the same features.



Credit Union Launch - Q1 2026

First branch will be open in New York City. Transfer over all customer deposits from MCB to CoinCare's in house Credit Union.



OSIS Integration - Q1 2027

CoinCare integrates with OSIS Wallet & allows customers to transact in a Web3 world.



Lending Starts - Q2 2027

With access to the Federal Reserve & its own deposits, CoinCare will begin offering mortgages & other lending products.



Exit Event - Q1 2028

Raising a large private round, offering an exit point for all investors.

Phases

Phase 1 - Initial Launch

Fundraise & Development Phase.

With the partnerships already inked, the development phase begins with the following partners:

- Galileo Financial Technologies - establish digital currency payments integrations
- Metropolitan Commercial Bank - establish Bank Identification Number (BIN) for CoinCare & integrations to database infrastructure
- TAG - begin card manufacturing
- Visa (payment processor)
- Sightspan - compliance infrastructure & planning
- Prime Trust integration
- Nordstone Development of Mobile & Web applications

This phase requires a minimum of \$2M to begin building of back end & issuance of cards. These partners & activities are the essential foundations of the program.

This phase also involves the development & buildout of the CoinCare architecture, infrastructure, and integration with all technological partners (listed above). CoinCare's partners set up the system & architecture beforehand, then collaborate with CoinCare's internal development team to execute the integrations.

Other processes beginning in Phase 1:

- Credit Union application process begins
- Cyber security policies & technology implementation
- Build more partnerships in the traditional & progressive finance space
- Buildout of premium card rewards program
- User Experience & Testing

Phase 2 - Program Launch

In this step, CoinCare's first public launch is with the mobile banking app & visa debit card. This phase will ship cards to the waitlist members located in the US. CoinCare's existing customer base will serve as beta testers for the card program & banking features for 3 months.

- Pre-publicity marketing, warm audience
- User acquisition starts
- Community outreach, UX testing, quick iterations based on user feedback

Next, CoinCare will have an open public launch.

- Marketing + publicity (articles, press releases, placements on popular media)
- Social media challenges & campaigns (rewards, prizes, influencers, etc.)
- Credit union launched in USA
- User acquisition campaigns aggressively launched
- Human resource scaling

Phase 3 - Overseas Expansion & Scale

- Hiring scale up
- Reassess market, strategy, etc.
- Studying competitor campaigns, quickly iterate great features
- Seek HNI & PE customers for higher ticket account services & OTC
- CoinCare Card program expands to UK/EU
- Full integration with OSIS

Phase 4 - Franchising & Product Expansion

- Lending product launch, offer mortgages, business lines of credit
- CoinCare expands US operations, opening branches nationally
- Full launch of CoinCare University educational program

Phase 5 - Exit Opportunity & Business Development

- Build out our internal investment consultant team (begin investment banking)
- More agreements, partnerships, etc. in preparation for international expansion
- Licensing
- Share buyback fundraising (exit point)

Phase 6 - International Banking Expansions

- CoinCare bank goes international, establishing first branch in Switzerland
- Active share buyback & exit for investors

Phase 7 - Maturity & Acquisitions

- CoinCare is a mature bank with strong reputation
- Acquisitions of smaller banks & fintech, scale operations to multi-billions quarterly profit



Team



**Chris
Tabaro**
CEO/ Founder



**Jalal
Ibrahimi**
COO/ Founder



**Vanessa
Stival**
Head of Design



**Ronak
Shah**
Development Lead



**Aaron
Dillon**
VC & Advisor



Get in Touch

