



**COINCARE GROUP**

# Credit makes the world go round.

But more than 22% of Americans are credit invisible, meaning they have little to no credit; effectively neglected in today's economy & doomed to suffer the consequences. ([source](#))

63+ million are underbanked in the USA alone

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.



# The Credit Problem

Credit is required to do fundamental things in life, such as:

- Getting into college to start in the career you love
- Buying a car
- Buying a home
- Insuring your life, family, and assets
- Building any type of business

70+ million Americans have little or no credit at all - meaning they do not have access to these basic rights, while all strive for it every day.

Without access, they are trapped in a cycle of poverty & economic struggle passed down through generations.

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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 helps the underserved by building their credit scores & reputation.
- 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.



# How?



**CoinCare is a digital bank that offers debit cards that build credit.**

Use your card as you normally would every day. CoinCare reports activity to the credit bureaus, and each month that passes will improve your credit score.

Using Coincare's 3-step program, members can achieve a 600+ credit score within a few months; without doing anything differently.

# Proof of Concept

## Case Study

CoinCare helped 3000+ small business owners get access to \$50 Million+ in funding.

Surprisingly, over 30% were unbanked - relying on PayPal & CashApp for their business.

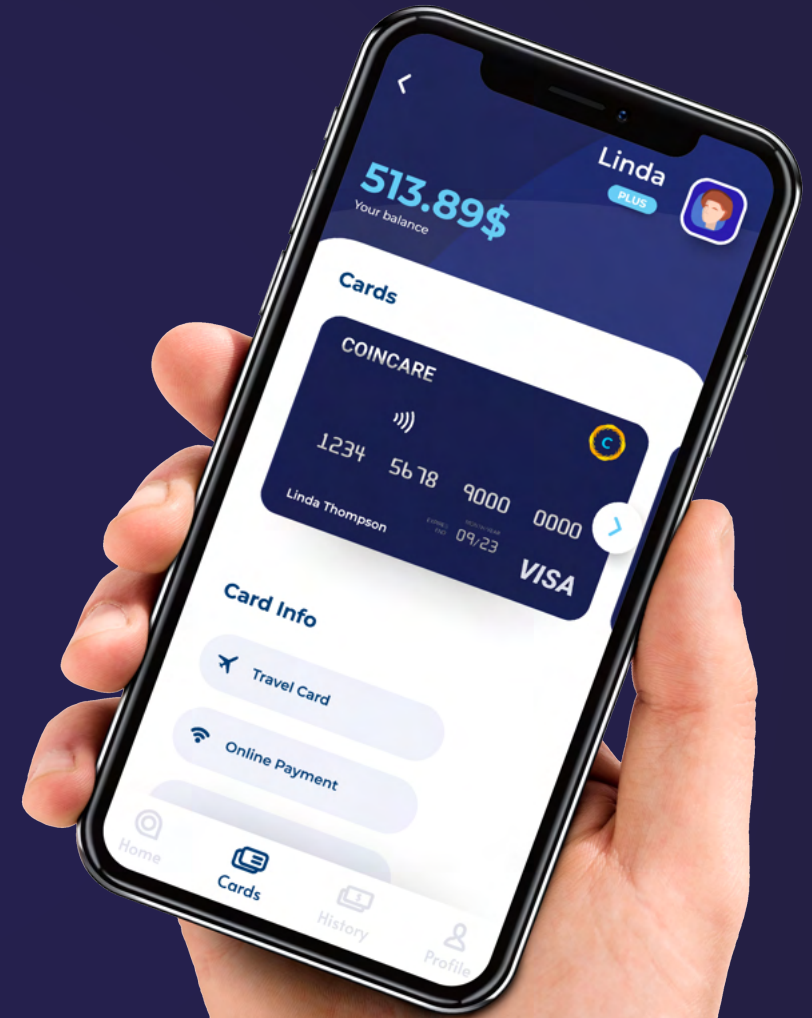
Neobanks had a \$47 Billion market size in 2021.

This market is projected to grow at an annual average rate of 53.4 percent until 2030, reaching a value of \$2.05 Trillion U.S. dollars.



# CoinCare Neo-Bank

Bank for the People.



## Official Partners



APOTHEOSIS



BAANX





# CoinCare in Action

CoinCare brings banking services & financial education to the global population.

Partnered with Visa to offer Debit Cards internationally.

Partnered with Galileo to offer FDIC Insured banking.

Partnered with Prime Trust. Convert up to millions in fiat or digital currencies with one click, all inside your CoinCare mobile Banking App.



# Competitors

Feature	CoinCare	Bank of America	Chime Bank	Venmo	Wise
FDIC Insured Deposits	YES	YES	YES	NO	YES
Fee-Free Checking	YES	NO	YES	YES	YES
Credit Building	YES	YES	YES	NO	NO
Early Access Paychecks	YES	NO	YES	YES	NO
Customer Support Hours	24/7 Online Chat 13hrs/day 7days/week Call support	13hr/day 7 days/week	11hr/day 7 days/week	12hr/day 7 days/week	12hr/day 5 days/week
Peer to Peer Payments	YES	ZELLE	YES	YES	YES
International Transfers	YES	YES	NO	NO	YES
Digital Currency Support	YES	NO	NO	NO	NO
Educational Programs Offered	YES	NO	NO	NO	NO
User Experience focused	YES	NO	YES	YES	YES

# 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.

# CoinCare Revenue

**CoinCare Group** is a sister company of OSIS, owned by the same founders.

At the height of the pandemic, the US issued \$1 Trillion in aid for small businesses across the country. CoinCare generated \$50+ Million in funding, for 3000+ small businesses, in just under 6 months. Now, CoinCare plans to offer traditional banking services, & Debit Cards, to an even larger community.

## Interchange Fees

With MasterCard & Visa, CoinCare will earn a 1.5% transactions fee from all purchases, online & physical.

## Annual Card Fees

Members who opt for a premium card with more benefits & rewards, will pay an annual fee of \$199.99 USD. We estimate that 1 out of 20 CoinCare customers will get a premium card.

## 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 we offer as a service to all of our customers.

## **ATM Fees**

CoinCare card users may withdraw cash at partner ATMs and Automated Banking Machines globally for a flat fee of \$3.00.

## **OTC Revenue**

Inspired by increasing demand from high net worth individuals and OSIS' 20,000+ members, CoinCare has partnered with Prime Trust to offer Over-the-Counter digital currency purchase services. Prime Trust is North America's largest custodian of digital currencies & processes over \$2.4 Billion USD in sales monthly to 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 a flat fee of 4% on all trades.

## **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.

## **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 in less than 3 months of banking with CoinCare.

# 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.

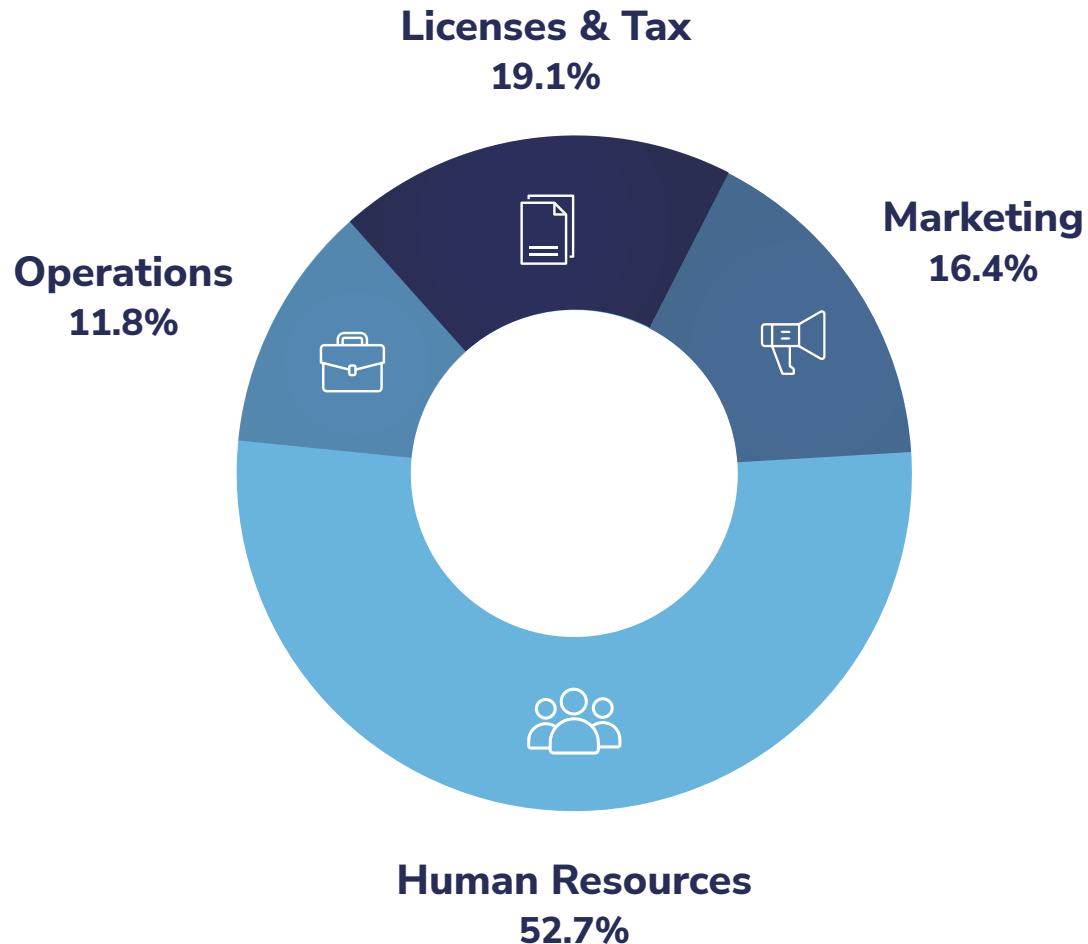


# CoinCare is accepting investment

Minimum investment 100 Thousand USD

Maximum investment 11 Million USD

# Investment Allocation



## Licenses & Tax

Includes cost to get chartered license for CoinCare Credit Union, saving millions, creating more scalability, & new revenue streams. Some tax expense will be recouped using the R&D Tax Credit.

## Marketing

Anticipated spend for marketing & advertising activities.

## Operations

Day to day costs, office expenditures, etc.

## Human Resources

All new hires - the foundation of CoinCare. This includes R&D employees.

# Financial Projections

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
<b>Total Revenues</b>	<b>10.86M</b>	<b>37.79M</b>	<b>339.88M</b>	<b>1.499B</b>	<b>2.532B</b>

K = Thousands USD

M = Millions USD

B = Billions USD

# Team



**Chris  
Tabaro**

CEO/ Founder



**Jalal  
Ibrahimi**

COO/ Founder



**Vanessa  
Stival**

Art Director



**Ronak  
Shah**

Development Lead



**Aaron  
Dillon**

Advisor



**Want to dive deeper?  
Check out the CoinCare Business Plan**



**Get in Touch**

