



GloFi

EVERYTHING YOU OWN, ALL IN ONE PLACE.





Seamless, Instant, Borderless

A Borderless Financial Ecosystem for a NEW World Order



GloFi solves for fragmentation across the financial industry moving digital.

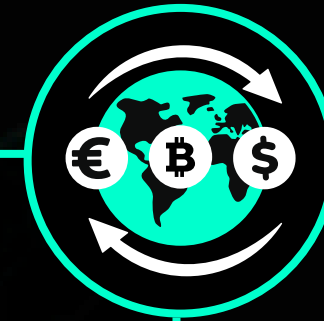
Starting with a crypto wallet and expanding into a super app where anyone can manage all their digital wealth in one place.

Why Now + Momentum



Mainstream Corporate & Enterprise Adoption

- 1 in 4 North American CFOs expect their finance function to use digital currency within two years



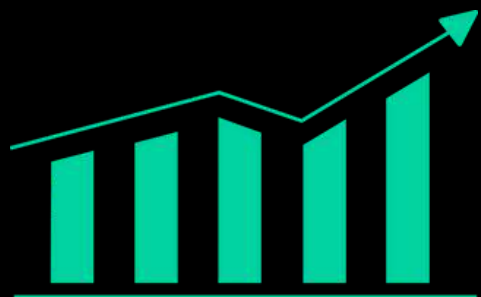
Institutional capital entering the space

- 61% of institutional investors plan to increase their crypto allocation
- More stable, long-term capital is flowing into digital assets, which improves market infrastructure, credibility, and lowers perceived risk for new platforms.



Congress passed favorable regulation:

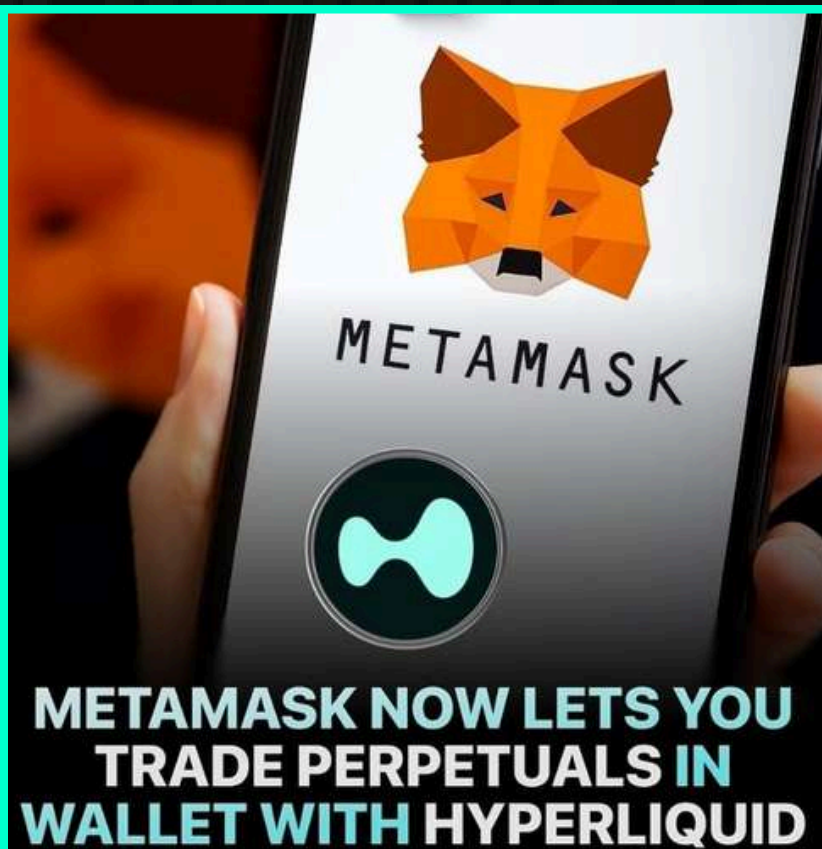
- Genius Act (July 2025),
- CLARITY Act & Anti-CBDC Surveillance State Act,
- Project Crypto (SEC Initiative, July 2025),
- Executive Order 14178 (Jan 2025)



Market momentum is clear:

We are building within the window when infrastructure, demand, capital and regulation are all aligning!

MAINSTREAM ADOPTION OF CRYPTO



**METAMASK NOW LETS YOU
TRADE PERPETUALS IN
WALLET WITH HYPERLIQUID**



**COINBASE FILES FOR
A BANKING LICENSE
WITH THE SEC**



**Elon Musk's X to offer
investment and trading in 'super
app' push**

Foray into financial services could include
introducing credit or debit card, CEO Linda
Yaccarino says



**THE SEC HAS LAUNCHED
"PROJECT CRYPTO" INITIATIVE TO
MODERNIZE SECURITIES RULES
AND SHIFT MARKETS ONCHAIN.**



**FROM VISION TO
TOKENIZATION:
JESSE POLLAK
MAPS BASE'S
NEXT PHASE**



**COINBASE CEO AIMS TO REPLACE
BANKS WITH ALL-IN-ONE
CRYPTO SUPER APP**



**PAYPAL ENABLES
BITCOIN AND CRYPTO
PAYMENTS IN U.S.**



**ROBINHOOD NOW LETS YOU BUY
TOKENIZED SHARES IN PRIVATE
COMPANIES LIKE CHATGPT**



**BREAKING: SOUTH KOREA'S TECH
GIANT NAVER TO ACQUIRE UPBIT &
LAUNCH A TRADING + CRYPTO
SUPER-APP!**



**EMIRATES SIGNS MOU WITH CRYPTO.
COM FOR PAYMENT INTEGRATION.**

The Gap in Finance... ... And Our Bridge

User Pain:

Consumers use **4–5 finance apps** to manage basic transactions and small investments.

Why it matters:

Wasted time, poor visibility, and higher security risks.

The GloFi Solution:

Able to transact with any financial instrument, **anytime and anywhere** through a single super app.

Builder Pain:

Teams spend **30–40%** of development time rebuilding core infrastructure like wallets, custody, and KYC.

Why it matters:

Burn runway, slower MVPs, missed opportunities, and higher security risks.

The GloFi Solution:

Our **plug-and-play** SDKs and APIs can integrate wallet services, tokenized assets, payments rails, and collateralized lending.

Merging Legacy Finance and Emerging Fintech

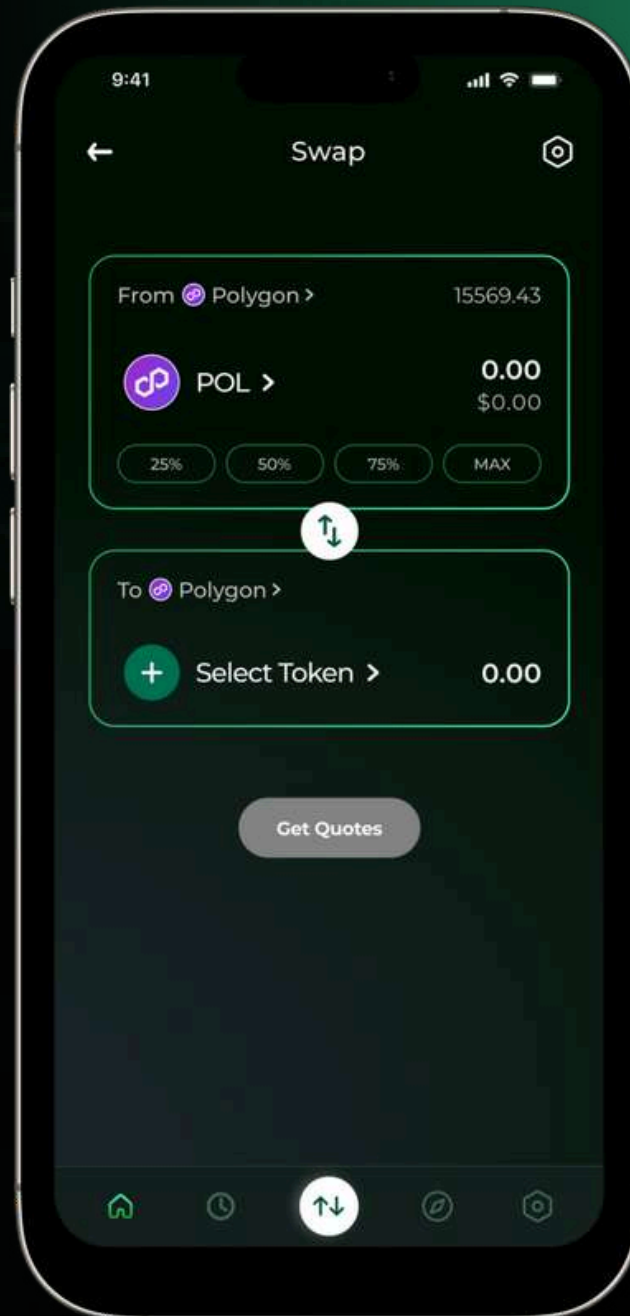


Product Screens

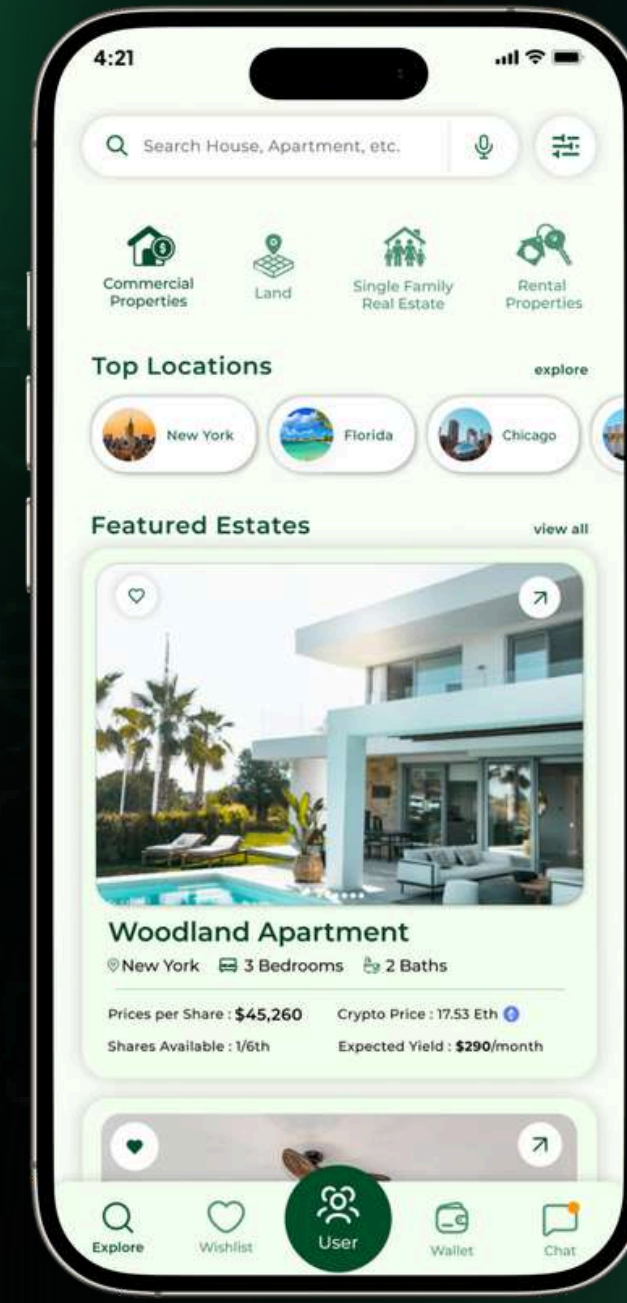
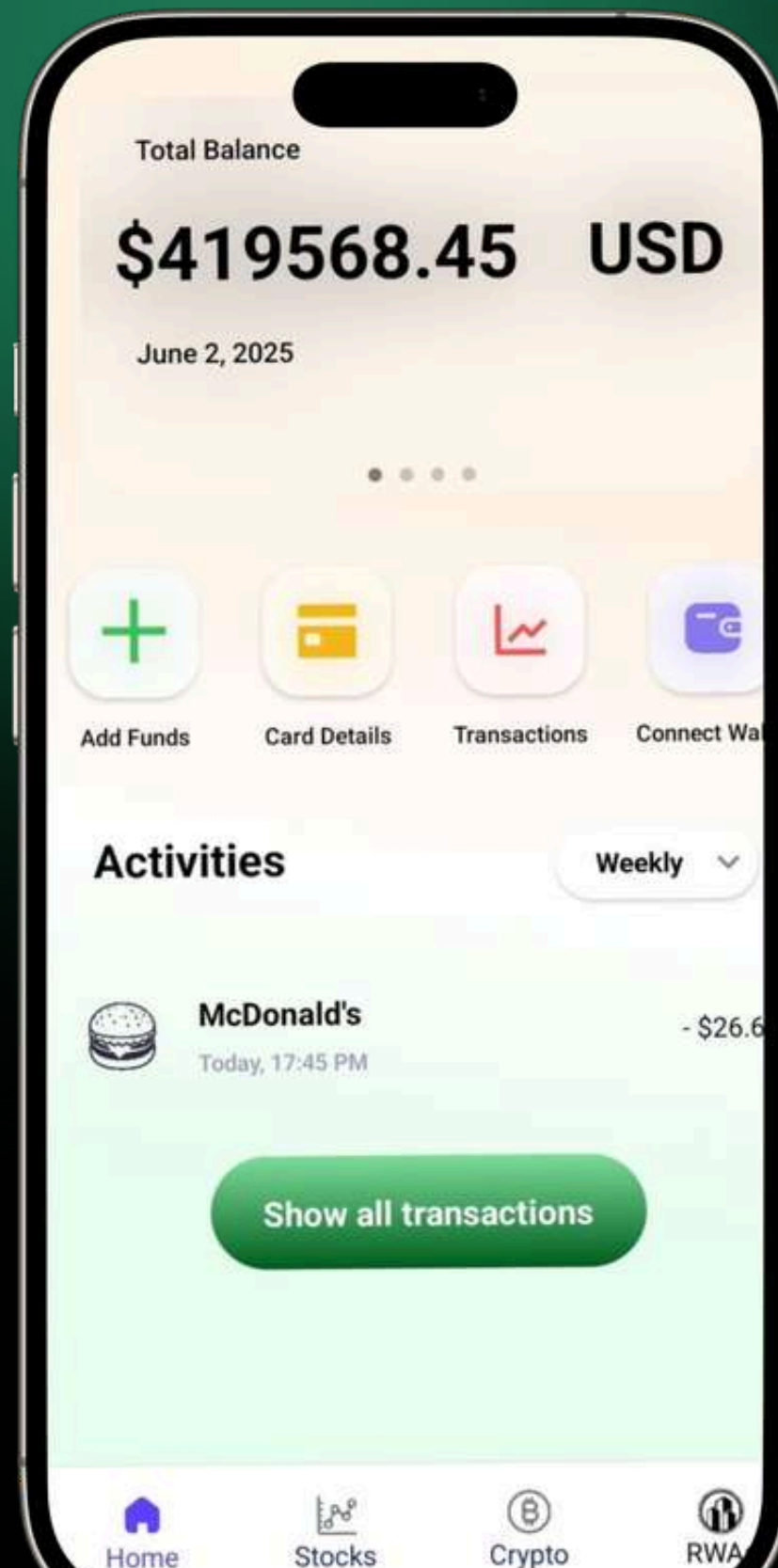
Crypto, Stocks, Real Estate, Lending | All in one SUPER APP!



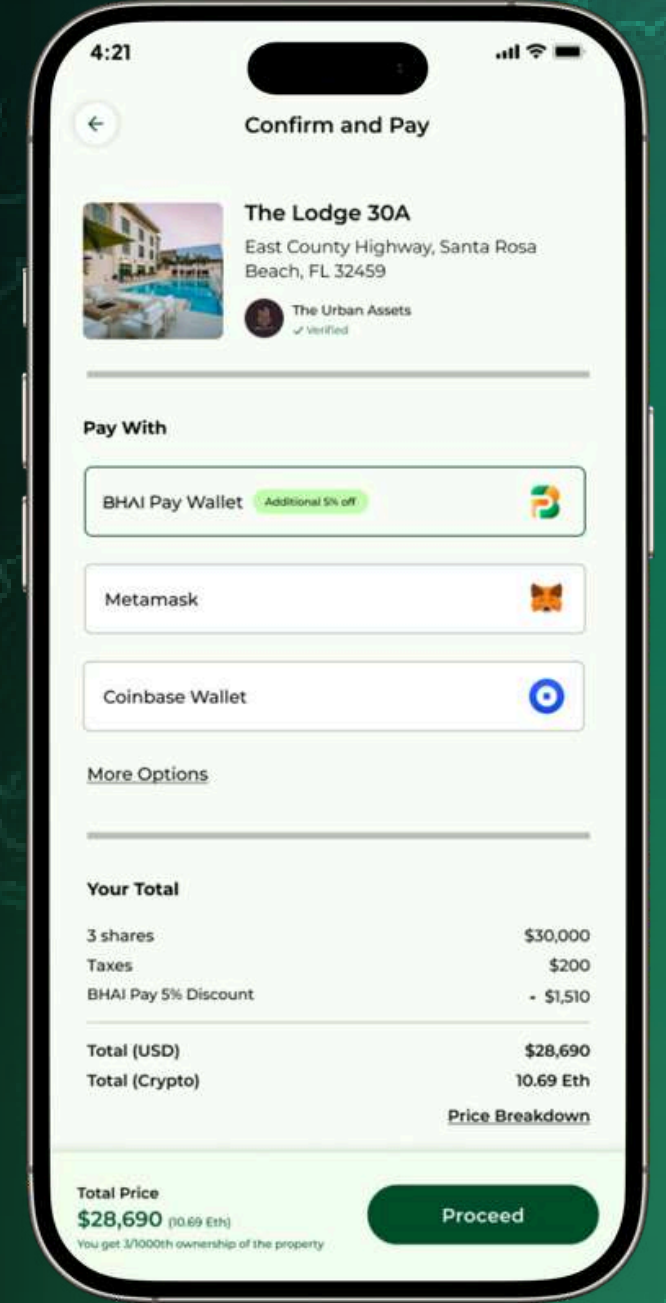
**Multi blockchain
network compatible**



**Send and Receive
currencies in seconds**



**Real estate as low as
\$100!**



**Buy real estate with
any currency**

Our Unique Value



For Users:

One Super-App. Zero Complexity

- No more **app-switching**
- All your money (crypto, fiat, stocks, real estate, credit) accessible & transactable in just **3 taps of 1 app**
- **Switch & swap** between asset classes
- **Transact** with crypto, stocks, cards
- **RWA investing** with as low as \$100
- **Direct P2P secured lending** (cut out middle man)



For Builder:

Infra-as-a-Service. Ready to Deploy.

Skip months of dev time by simply plugging into GloFi's SDKs and APIs to launch

- Non-custodial wallets
- Fiat and crypto payments
- Tokenized asset marketplaces
- Collateralized lending modules

Compliance You Can Build On

- Licenses in progress: **UAE, India, and USA**
- KYC & AML compliant
- Securities & tokenization structured

Builders spend an average of 3-6 months setting up basic infra (wallets, KYC, compliance, fiat bridges). GloFi cuts this to days with out-of-the-box SDKs.



Market Opportunity

\$100T+ of value is stuck in systems that don't talk to each other

\$4T in Crypto Total Addressable Market (TAM)

\$1T in Serviceable Available Market (SAM)

\$20B Serviceable Obtainable Market (SOM) over next 3-5 years

| Market Segment | Size Today (2024–25) | Problems Today |
|-----------------------|---|--|
| Cross-border Payments | \$206.5B – \$221.6B (revenue); \$194.6T (total flows) | High costs (~6.3%, IMF), slow speed, opacity, limited access |
| Real World Assets | ~\$14.5 trillion+ (tokenized assets) | Complex entry barriers, lack of standardization, interoperability issues |
| Consumer Lending | ~\$1.7 trillion | Credit risk assessment, operational costs, financial literacy gaps |
| Crypto + Equities | Crypto: \$4.0T; Equities: ~\$90T+ | Practical use limited, interoperability issues, settlement delays, transparency issues |

Sources: 1. [Allied Market Research](#) 2. [Research and Markets](#) 3. [Grand View Research](#) 4. [FXC Intel](#) 5. [Indian Express](#)

The Upside Case — GloFi's Advantage

Fintech Super Apps to grow at **28% CAGR**

Rising Wave of **Crypto IPOs**



Circle



Bullish



eToro



Gemini



Galaxy Digital



Webull = proof of demand
for crypto trading.



SoFi = validation
of utility-first adoption.



GloFi bridges both — a **multi-chain wallet** for trading, payments, and investing. With peers valued in the multi-billions, GloFi offers **early asymmetric upside** with scarcity (round partly committed).



Perpetual Trading Feature

(powered by Bitunix )

Launching in Q1 2026



Market Opportunity (as of 2025):

- Daily trading volume: \$80–\$120 billion (often higher during volatile periods)
- Monthly notional volume: \$2.5–\$3 trillion+
- Active traders: Estimated 6–10 million globally, concentrated in Asia, Europe, and emerging markets (Latin America, Africa)



Copy Trading Feature:

- Ability to follow and copy your favorite trader
- Promotes constant referral loops and retention keeping users on our platform
- Influencers will promote as they keep 10-20% of profits from people copying them



Total Trading Volume:

- **\$152M** in less than 30 days with 12 users
- Total Fees Generated **\$43,773**

Business Model

GLOFI WALLET

PLATFORM FEE
INTERCHANGE FEE

PLATFORM FEE

USERS * MONTHLY TRANS. VOL. *
0.50% = MONTHLY REVENUE

INTERCHANGE FEE

USERS * MONTHLY TRANS. VOL. * 1.5%
(OFFRAMP TO DEBIT CARD)

PAYMENTS

PLATFORM FEE
INTERCHANGE FEE

PLATFORM FEE

USERS * MONTHLY TRANS. VOL. *
0.50% = MONTHLY REVENUE

INTERCHANGE FEE

USERS * MONTHLY TRANS. VOL. * 1.5%
(OFFRAMP TO DEBIT CARD)

REAL WORLD ASSETS

BROKER FEE
PLATFORM FEE
AI SUBSCRIPTION MODEL
SECONDARY SALE OF ASSETS

BROKER FEE = 3% * USERS * TVL

PLATFORM FEE = 0.50% * USERS * TVL

AI BROKERS = \$79 * USERS

SECONDARY SALE (10% OF TVL) * 0.50%

LENDING

PLATFORM FEE
INTERCHANGE FEE

PLATFORM FEE

0.50% * USERS * LOAN AMT

INTERCHANGE FEE

1.50% * USERS * LOAN AMT
(OFF-RAMP TO DEBIT CARD)

Revenue Projections

Minimum 5% of total monthly users will do perpetual trading 1k a day at 10x leverage. Available leverage upto 100x

Minimum 20% of the users will use crypto payments

Minimum 25% of the users doing P2P lending (2027)

We used User CAGR 20% where as fintech superapp CAGR is 28%

\$5m in Monthly RWA Volume (Q42026)

| GloFi | 2026 | 2027 | 2028 | 2029 | 2030 |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| GLOFI WALLET | \$9,009,542.40 | \$13,514,313.60 | \$20,271,470.40 | \$30,407,205.60 | \$45,610,808.40 |
| GLOFI TRADING (PERPETUAL)(Q1 2026) | \$15,119,231.23 | \$22,678,846.85 | \$34,018,270.27 | \$51,027,405.41 | \$76,541,108.11 |
| PAYMENTS | \$2,669,862.72 | \$4,004,794.08 | \$6,007,191.12 | \$9,010,786.68 | \$13,516,180.02 |
| REAL WORLD ASSETS | \$496,500.00 | \$744,750.00 | \$1,117,125.00 | \$1,675,687.50 | \$2,513,531.25 |
| LENDING | | \$335,923.13 | \$503,884.69 | \$755,827.03 | \$1,133,740.55 |
| TOTAL | \$27,295,136 | \$41,278,628 | \$61,917,941 | \$92,876,912 | \$139,315,368 |

Go To Market

PHASE 1

On-Off Ramp in **64 countries**

| | |
|---------------------|--|
| Wallet | 175k USERS |
| Perp Trading | 8750 USERS (5% OF WALLET USERS) |

01 Launch Campaign:

- Co-branded launch with **brands**
- Bitcoin giveaway campaign partnered with GloFi Wallet (a chance to win up to 1 BTC!)
- UGC influencer campaigns for GloFi wallet

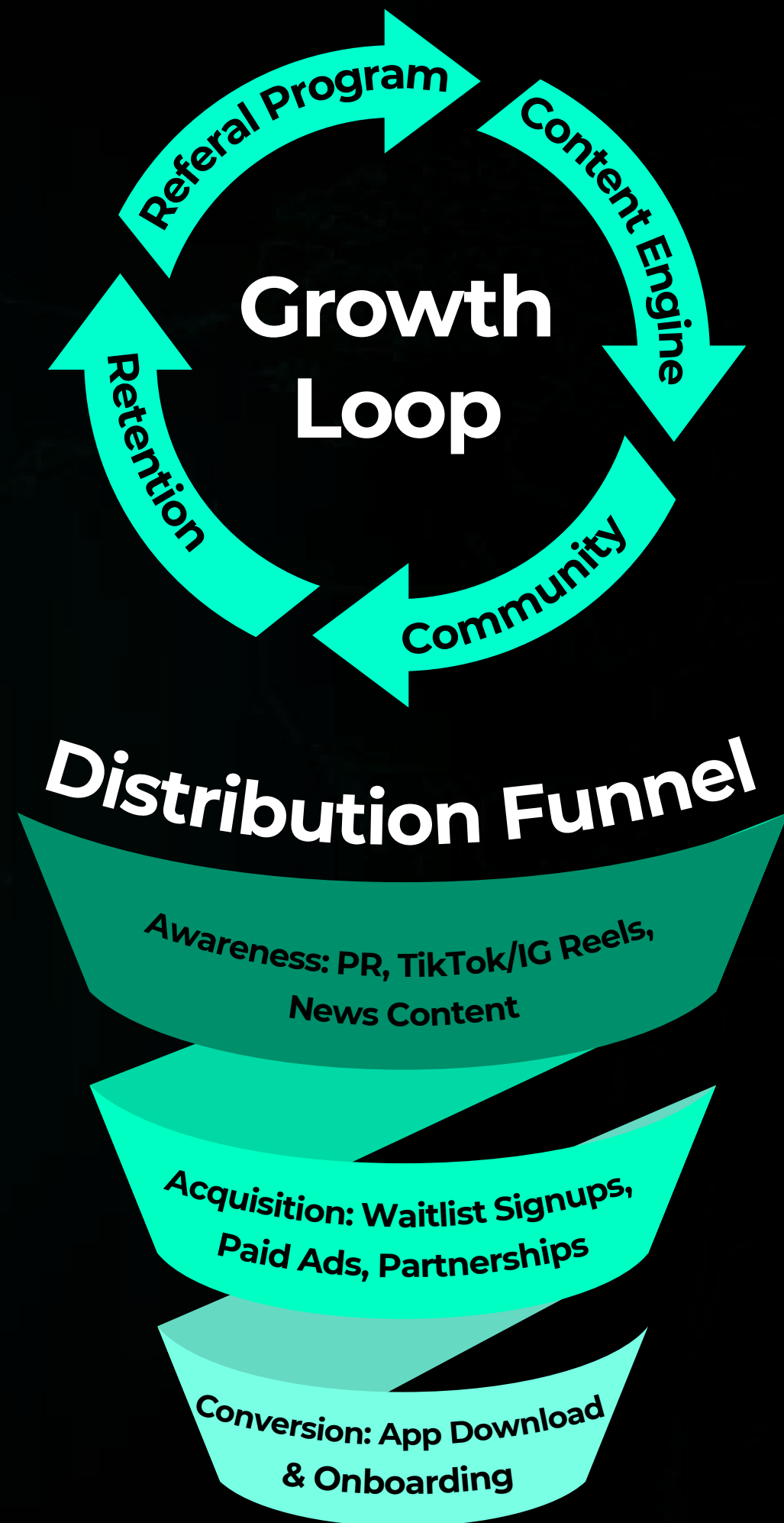
02 Phase 1 KPIs (2026):

- **60K** wallet downloads in 6 months
- **\$500K+** in fee revenue monthly
- CPI ~ **\$4-5**
- **60%** activation rate (wallets used within first week)
- High-frequency content across Telegram, Discord, X, IG, YouTube, LinkedIn

03 Retention Loops:

- **0.005%** cashback on every swap
- No Platform fee for initial 1k users
- Referral programs: **More referrals = more revenue**

How we Acquire, Retain & Grow Users



Go To Market Strategy

Gen Z / Millennials

Crypto-curious

Traders

Crypto-native power users

Retail Investors

Future RWA buyers

Target Market

1

One wallet. All assets

2

Early traction proven

3

Designed for mass adoption

Why We'll Win

Roadmap & Growth Milestones






| Quarter | Q4 2025 | Q1 2026 | Q3 2026 | Q4 2026 | Q3 2027 |
|------------------|--|--|---|--|--|
| Milestone | Wallet Launch | Payments & Perp Trading | Stocks + Debit Cards | Tokenized Real Estate | Lending Engine |
| KPI Target | 25K users, 10K MAU, \$5M TV* | 1K business users, \$20M payment volume | 50K traders, \$10M in equities traded | 10K RE investors, \$20M asset value tokenized | \$30M loan book, 20K borrowers |
| Strategic Impact | Identity creation, swap volumes, user onboarding | Real-world transactions, fee revenue boost | Diversification of assets, long-term holding UX | New yield paths, first real estate lending layer | Peer-based liquidity loops, builder monetization |

*TV = Transaction Volume






Strategic Partnerships

Building with the trusted few ↓

Confirmed:

-  **Bitunix** - Exchange and Liquidity Partner
-  **FOMOSCAN** - Launch Campaign
-  **India Blockchain Alliance** - Policy and Network
-  **The Crypto Capital** - Liquidity Sourcing
-  **Transak** - On-Off Ramp Partner

In Progress:

-  **Circle** - USDC infra
-  **Visa** - off-ramp debit cards
-  **Empire Holdings** - USA real estate supply
-  **Cedar Land Dev.** - USA RE tokenization
-  **Emirates Worldwide** - regional RE access

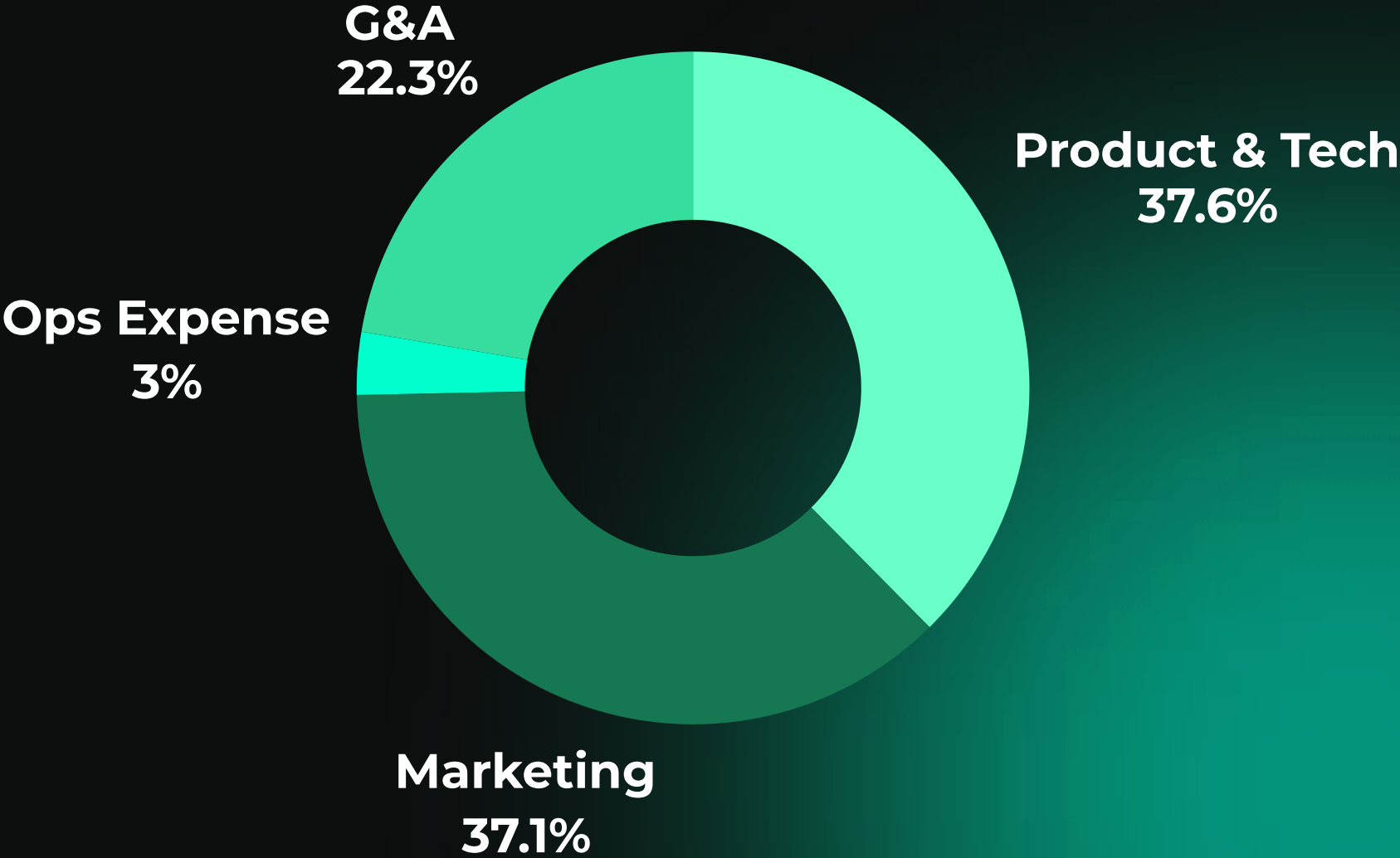
Partners = trust, traction, and regulatory reach from Day 1.

Use of Funds

- Round: \$2.5M SAFE
- Runway: 12 months

❖ Goals

- 175K wallet users
- live globally
- \$25M ARR



| \$2.5MM 12 month run rate | | |
|---------------------------|----------------|--------|
| Product & Tech | \$937,788.00 | 37.59% |
| Marketing | \$925,000.00 | 37.08% |
| Ops Expense | \$75,000.00 | 3.01% |
| G&A | \$556,931.59 | 22.32% |
| Total | \$2,494,719.59 | 100% |

Meet Our Team



MAAZ MEMON

Chief Executive Officer

Web3, Digital Banking,
Startup Growth



ALEX SALGUEDO

Head of Operations

Lending Ops,
Compliance, Scaling



LUISA LADEVEZE

**Head of Business
Development**

BD, Partnerships, GTM



DEBOSMIT MAJUMDAR

**Product Manager
(IIT Delhi)**

Product, Growth,
Retention

The Ask

Let's build the future
of finance, **together.**

RAISE: \$2.5M SAFE

**Ready to scale.
Ready to lead.**

Website

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