

# GloFi Business Overview

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## Executive Summary

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**Company:** GloFi

**Founded:** 2024

**Industry:** Financial Technology / Cryptocurrency

**Stage:** Seed-stage, revenue-generating

**Website:** <https://www.glofi.io>

GloFi is building a borderless financial super-app that unifies crypto, stocks, real estate, payments, and lending into a single seamless platform. Starting with a multi-chain crypto wallet and expanding into a comprehensive financial ecosystem, GloFi solves the \$100 trillion interoperability problem plaguing fragmented financial systems.

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## The Problem

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### Financial Fragmentation is Costing Everyone

Modern consumers and businesses are trapped in a maze of disconnected financial platforms:

- **Consumers** juggle 4-5 different finance apps just to manage basic transactions and investments
- **Businesses** spend 30-40% of development time rebuilding core infrastructure (wallets, custody, KYC)
- **\$100+ trillion** in value is locked in systems that don't communicate with each other
- High costs, poor visibility, security risks, and missed opportunities

### Market Pain Points:

- **Cross-border Payments:** \$194.6T in flows, but 6.3% average fees and slow settlement
  - **Real World Assets:** Complex entry barriers, lack of standardization
  - **Consumer Lending:** Credit risk assessment challenges, operational costs
  - **Crypto + Equities:** Limited interoperability, settlement delays, transparency issues
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## The Solution

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### One Super-App. Zero Complexity.

GloFi provides a unified financial platform where users can:

## **For Consumers:**

- **Manage Everything in One Place:** Crypto, fiat, stocks, real estate, credit - all accessible in 3 taps
- **Seamless Asset Switching:** Instantly swap between asset classes without friction
- **Fractional Real Estate:** Invest in tokenized real estate for as low as \$100
- **Direct P2P Lending:** Secure collateralized lending without middlemen
- **Multi-Currency Payments:** Transact with any currency across 64 countries

## **For Builders (B2B):**

- **Plug-and-Play Infrastructure:** Skip 3-6 months of development time
  - **Complete SDK/API Suite:**
  - Non-custodial wallets
  - Fiat and crypto payments
  - Tokenized asset marketplaces
  - Collateralized lending modules
  - **Regulatory Compliance Built-In:** KYC & AML compliant, licenses in progress (UAE, India, USA)
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## **Product & Features**

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### **Phase 1: Core Infrastructure (Q4 2025 - Q1 2026)**

**GloFi Wallet** - Multi-blockchain support (Ethereum, Polygon, Solana, Avalanche, etc.) - Non-custodial security - On/off ramp in 64 countries - Instant swaps and transfers

**Perpetual Trading** (Q1 2026) - Powered by Bitunix partnership - Up to 100x leverage - Copy trading feature (follow top traders) - Daily volume potential: \$80-120B market

### **Phase 2: Expansion (Q3 2026 - Q4 2026)**

**Crypto Payments** - Real-world transactions - Business integrations - Instant settlement

**Stocks & Equities** - Trade traditional assets alongside crypto - Unified portfolio view - Fractional shares

**Tokenized Real Estate** - Fractional ownership starting at \$100 - Partnerships with Empire Holdings (USA) and Cedar Land Development - Secondary marketplace

### **Phase 3: Financial Services (Q3 2027)**

**Peer-to-Peer Lending** - Collateralized loans using crypto assets - Direct borrower-lender matching - Automated risk assessment

**Debit Cards** - Visa-powered off-ramp - Spend crypto anywhere - Cashback rewards

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## Market Opportunity

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### Total Addressable Market (TAM): \$4 Trillion

- Crypto market capitalization: \$4.0T
- Global equities: \$90T+
- Cross-border payments: \$194.6T in flows
- Tokenized RWA market: \$14.5T+

### Serviceable Available Market (SAM): \$1 Trillion

- Active crypto users globally
- Cross-border payment users
- Retail investors seeking unified platforms

### Serviceable Obtainable Market (SOM): \$20 Billion (3-5 years)

- Target: 175K wallet users by end of 2026
  - Conservative 20% user CAGR (industry: 28%)
  - Multiple revenue streams activated
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## Business Model

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### Revenue Streams:

- 1. Platform Fees** - 0.5% fee on all transactions (wallet, payments, RWA trading) - Volume-based recurring revenue
- 2. Interchange Fees** - 1.5% on off-ramp transactions (crypto to debit card) - Card payment processing fees
- 3. Trading Fees** - Perpetual trading commissions - Copy trading revenue share (10-20% to influencers)
- 4. Broker Fees** - 3% on RWA transactions - AI subscription model: \$79/month per user
- 5. Lending Spreads** - Platform fee on P2P loans (0.5%) - Interest rate optimization
- 6. Secondary Market Fees** - 0.5% on tokenized asset resales (10% of total volume)

### Revenue Projections:

Year	2026	2027	2028	2029	2030
Total Revenue	\$27.3M	\$41.3M	\$61.9M	\$92.9M	\$139.3M

Users	175K	210K	252K	302K	363K
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**Early Traction:** - \$152M trading volume in <30 days with 12 beta users - \$43,773 in fees generated - Validated product-market fit

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## Competitive Advantage

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### Why GloFi Wins:

1. **Perfect Timing** - Mainstream crypto adoption accelerating - 61% of institutional investors increasing crypto allocation - 1 in 4 CFOs expect to use digital currency within 2 years - Favorable US regulation: GENIUS Act, CLARITY Act, Project Crypto (SEC)
  2. **Comprehensive Solution** - Only platform combining crypto, stocks, RWA, lending, and payments - Competitors focus on single verticals (Coinbase = exchange, SoFi = banking)
  3. **Builder Infrastructure** - B2B revenue stream that competitors lack - Network effects: more builders = more users = more builders
  4. **Strategic Partnerships** - **Bitunix**: Exchange and liquidity - **Transak**: Fiat on/off ramps (64 countries) - **Circle**: USDC infrastructure - **Visa**: Debit card program (in progress) - **Real Estate Partners**: Empire Holdings, Cedar Land Dev, Emirates Worldwide
  5. **Regulatory Forward** - Licenses in progress: UAE, India, USA - KYC & AML compliant from day one - Securities & tokenization properly structured
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## Go-to-Market Strategy

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### Phase 1 Launch (2026):

**Target:** 60K wallet downloads in 6 months

**Acquisition Channels:** - Co-branded launch with crypto brands - Bitcoin giveaway campaign (win up to 1 BTC) - UGC influencer campaigns - Paid ads (CPI target: \$4-5) - PR and media coverage

**Retention Tactics:** - 0.005% cashback on every swap - No platform fees for first 1K users - Referral programs with escalating rewards - Community building (Telegram, Discord, Twitter)

**KPIs:** - 60% activation rate (wallets used within first week) - \$500K+ monthly fee revenue - 5% conversion to perpetual trading

### Growth Loops:

1. **Content Engine:** High-frequency content across all social platforms
2. **Community:** Active engagement and education
3. **Referral Program:** Viral growth mechanics

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- 4. **Copy Trading:** Influencers promote to earn revenue share
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## Technology Stack

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### Infrastructure:

- Multi-chain wallet architecture (EVM + non-EVM)
- Non-custodial key management
- Enterprise-grade security
- API-first design for builder integrations

### Integrations:

- DEX aggregators for best swap rates
- CEX connections for liquidity
- Banking rails for fiat bridges
- Real estate tokenization protocols

### Compliance:

- Automated KYC/AML screening
  - Transaction monitoring
  - Regulatory reporting tools
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## Team

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### **Maaaz Memon** - CEO

Web3 entrepreneur, digital banking expert, startup growth specialist

### **Alex Salguedo** - Head of Operations

Lending operations, compliance, scaling expertise

### **Luisa Ladeveze** - Head of Business Development

Partnerships, go-to-market, strategic relationships

### **Debosmit Majumdar** - Product Manager

IIT Delhi graduate, product growth, retention focus

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## Traction & Milestones

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### Achieved:

- ✓ Product live in beta
- ✓ \$152M trading volume with 12 users
- ✓ \$43K+ in fees generated
- ✓ Strategic partnerships confirmed (Bitunix, Transak, India Blockchain Alliance)
- ✓ Multi-chain wallet operational

#### **Q4 2025:**

- Public wallet launch
- 25K users, 10K MAU
- \$5M transaction volume

#### **Q1 2026:**

- Perpetual trading launch
- Payments integration
- 1K business users
- \$20M payment volume

#### **Q3 2026:**

- Stocks & debit cards
- 50K traders
- \$10M in equities traded

#### **Q4 2026:**

- Tokenized real estate
  - 10K RE investors
  - \$20M asset value tokenized
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## **Investment Opportunity**

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### **The Ask: \$2.5M SAFE**

**Use of Funds:** - 37.6% Product & Tech Development - 37.1% Marketing & User Acquisition - 22.3% G&A (team, legal, compliance) - 3.0% Operations

**12-Month Goals:** - 175K wallet users globally - \$25M ARR - All core features launched - Profitable unit economics

### **Why Now?**

- Market timing is perfect (regulation + adoption converging)
- Early traction validates product-market fit

- Clear path to profitability
  - Multiple revenue streams de-risk model
  - Comparable companies valued at multi-billion dollars (Coinbase, SoFi, Webull)
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## Risk Mitigation

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**Regulatory Risk:** - Proactive licensing strategy - Legal counsel in all target markets - Compliance-first product design

**Competition Risk:** - First-mover advantage in unified super-app - Network effects create moat - B2B revenue diversifies from consumer apps

**Market Risk:** - Conservative user growth assumptions (20% vs 28% industry CAGR) - Multiple revenue streams - Asset diversification (not crypto-only)

**Technology Risk:** - Battle-tested infrastructure partners - Security audits and insurance - Redundancy and disaster recovery

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## Vision

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**GloFi is building the financial operating system for the digital age.**

A world where anyone, anywhere can: - Access all their assets in one place - Transact instantly without borders or friction - Invest in previously inaccessible opportunities - Build financial products without rebuilding infrastructure

We're not just creating another crypto wallet or neobank. We're solving the fundamental interoperability problem that prevents the global financial system from operating at the speed of the internet.

**Join us in building the future of finance.**

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## Contact

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*Document Version 1.0 | November 2024*

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