





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.



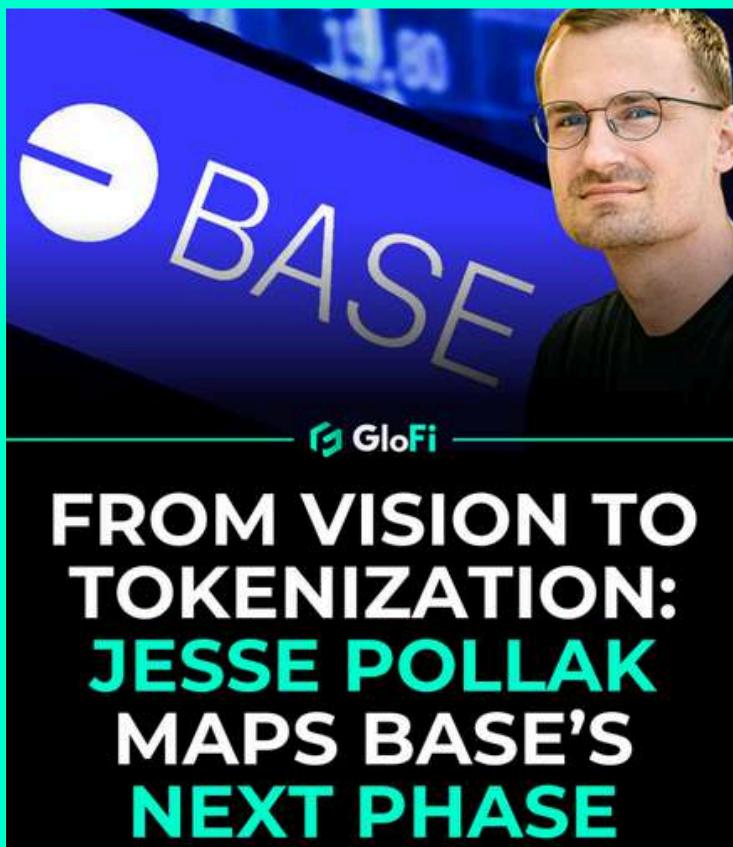
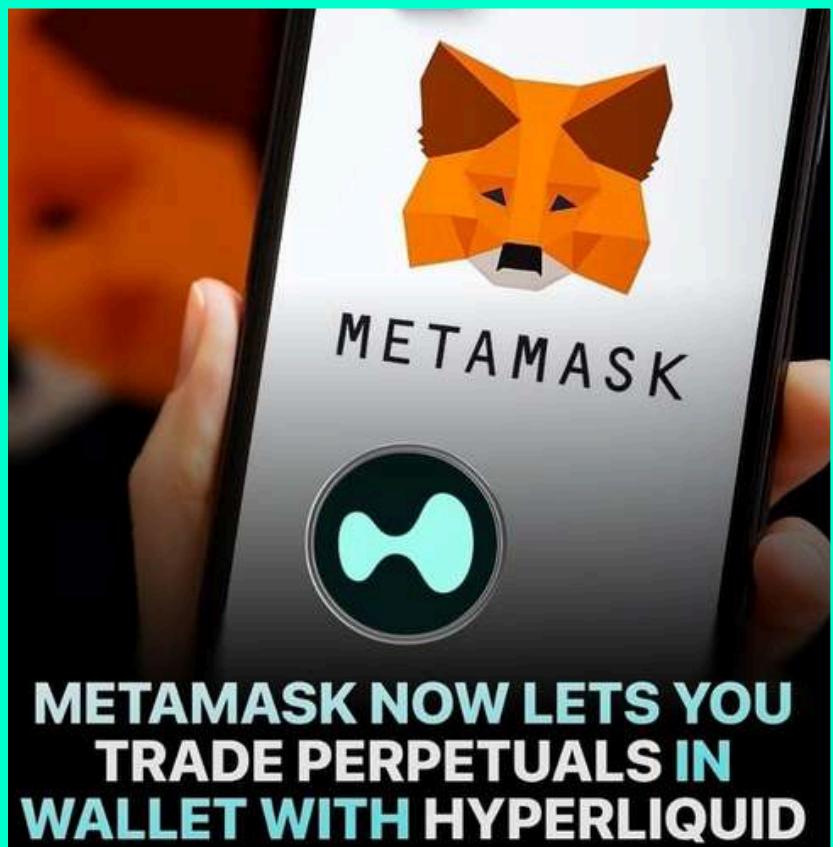
Congress passed favorable regulation:

- 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





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:

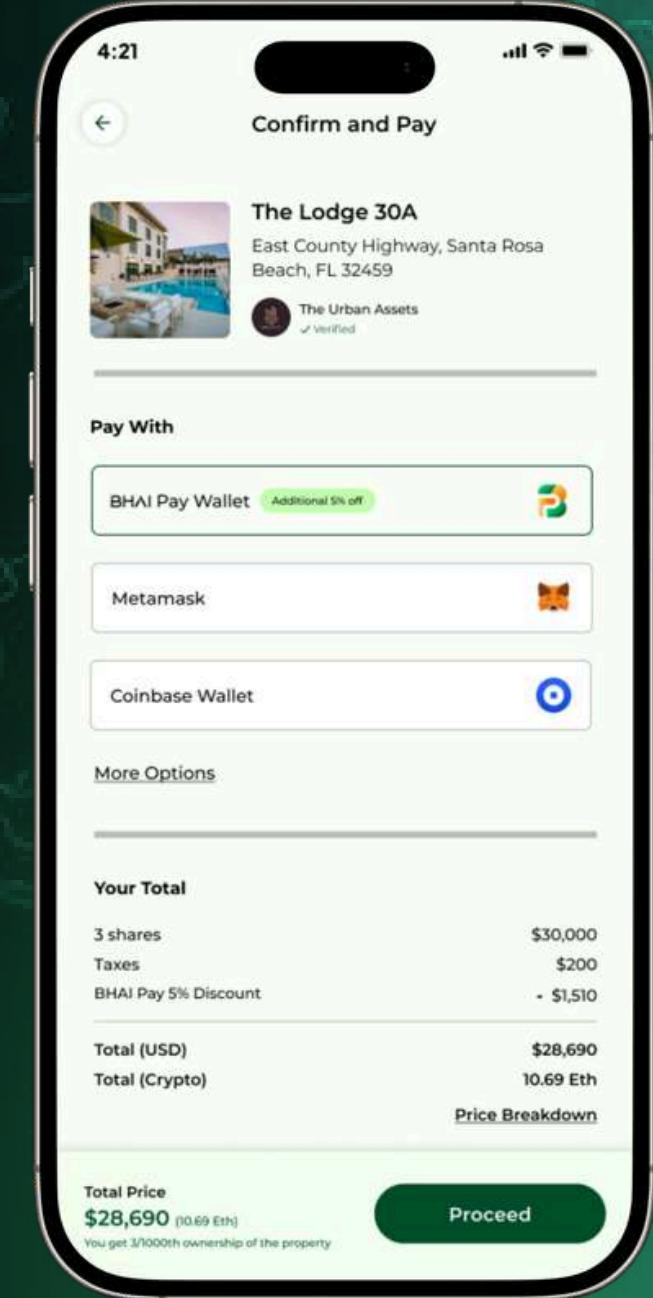
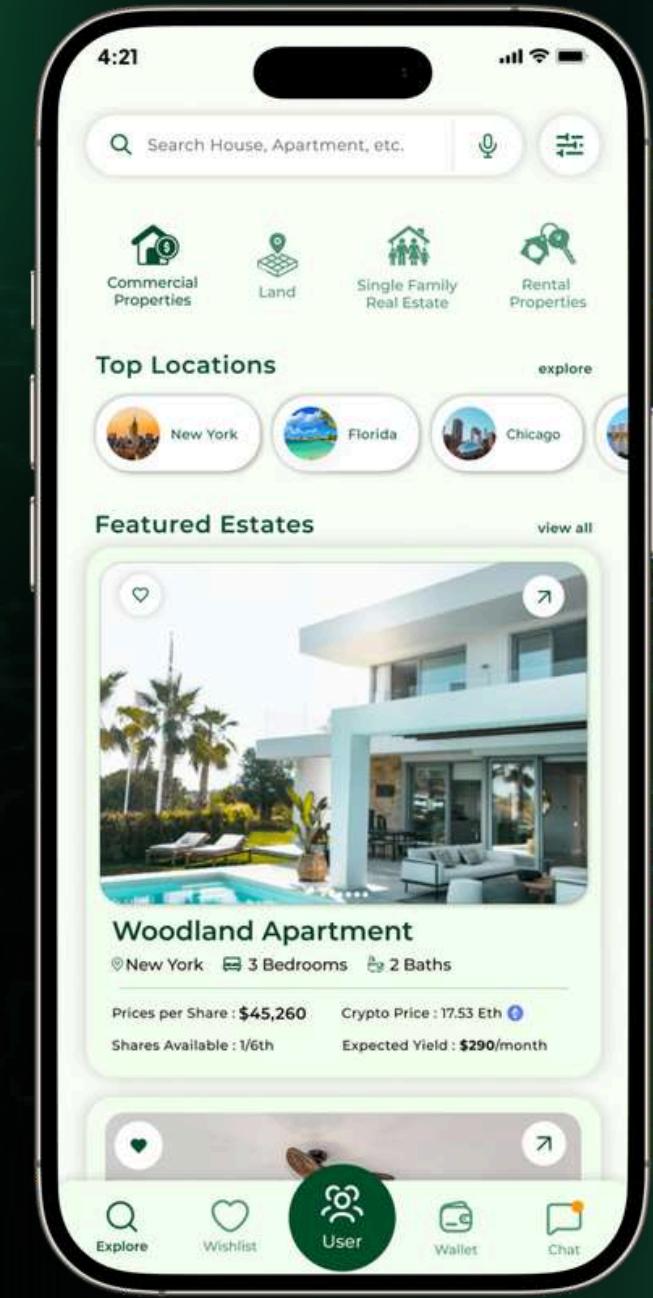
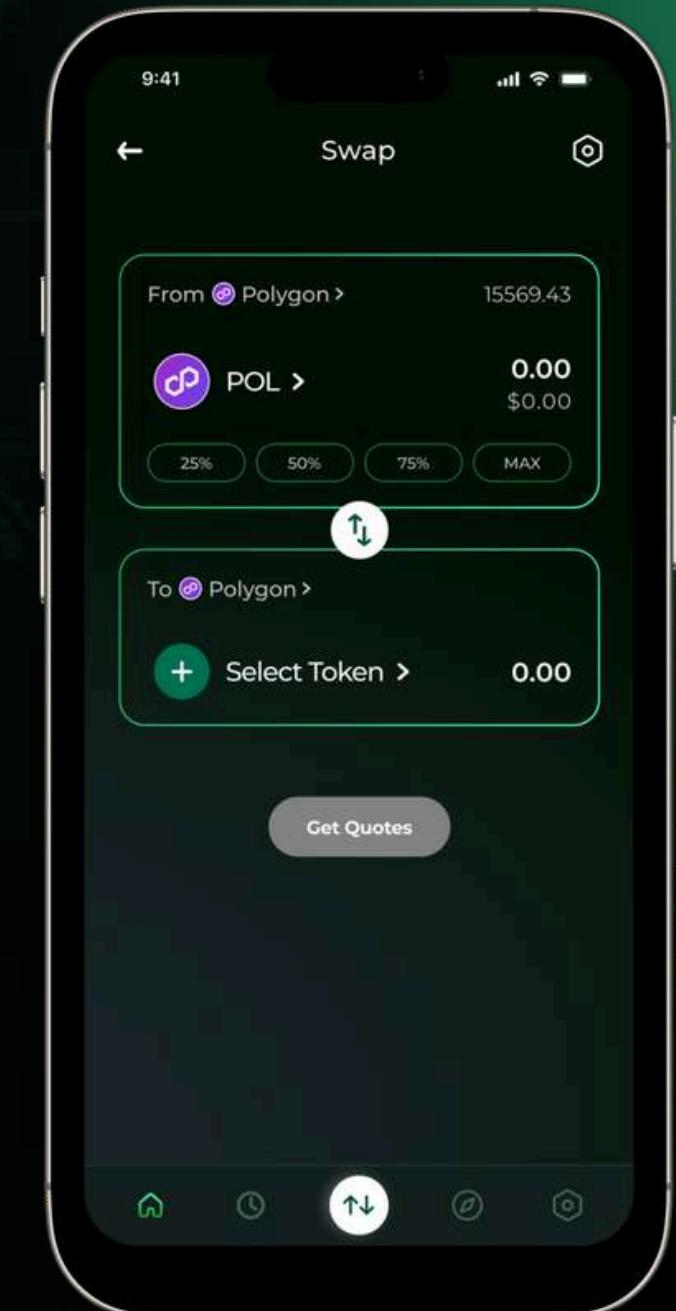
Our **plug-and-play** SDKs and APIs can integrate wallet services, tokenized assets, payments rails, and collateralized lending.

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. [EXC 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

AI BROKERS = \$79 * USERS

PLATFORM FEE = 0.50% * USERS * TVL

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

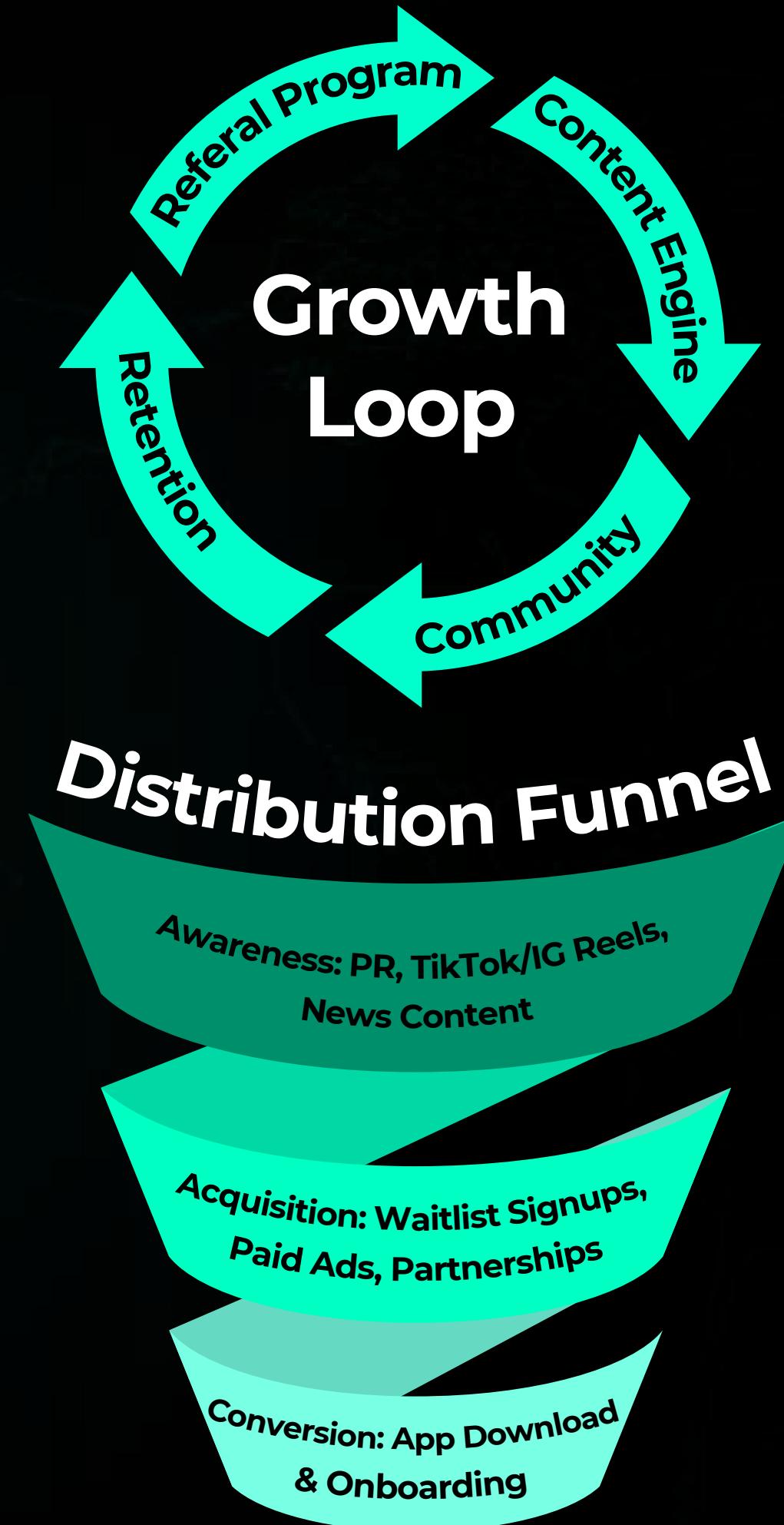
02 Phase 1 KPIs (2026):

- **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

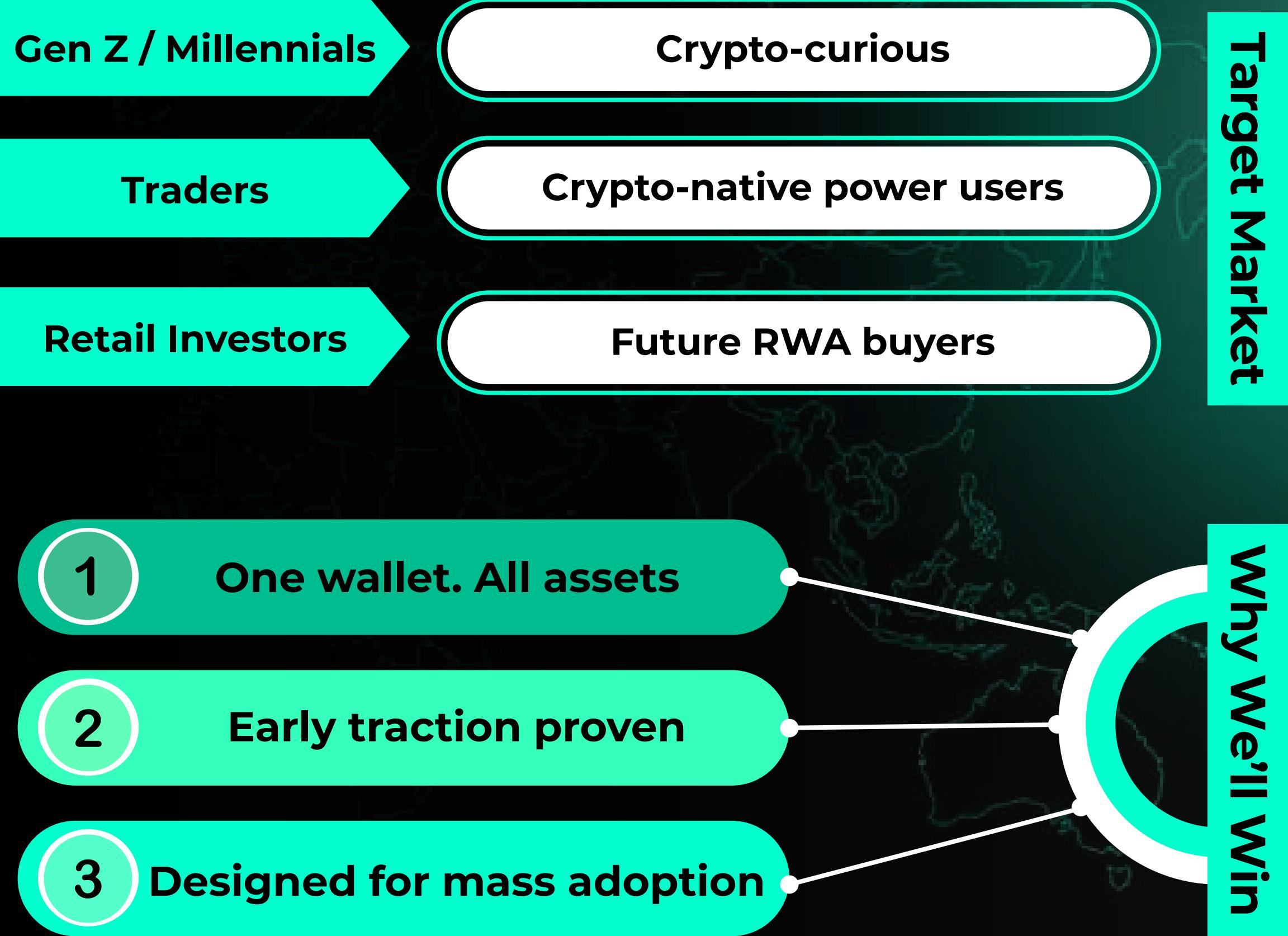
03 Retention Loops:

- **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



Roadmap & Growth Milestones

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

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

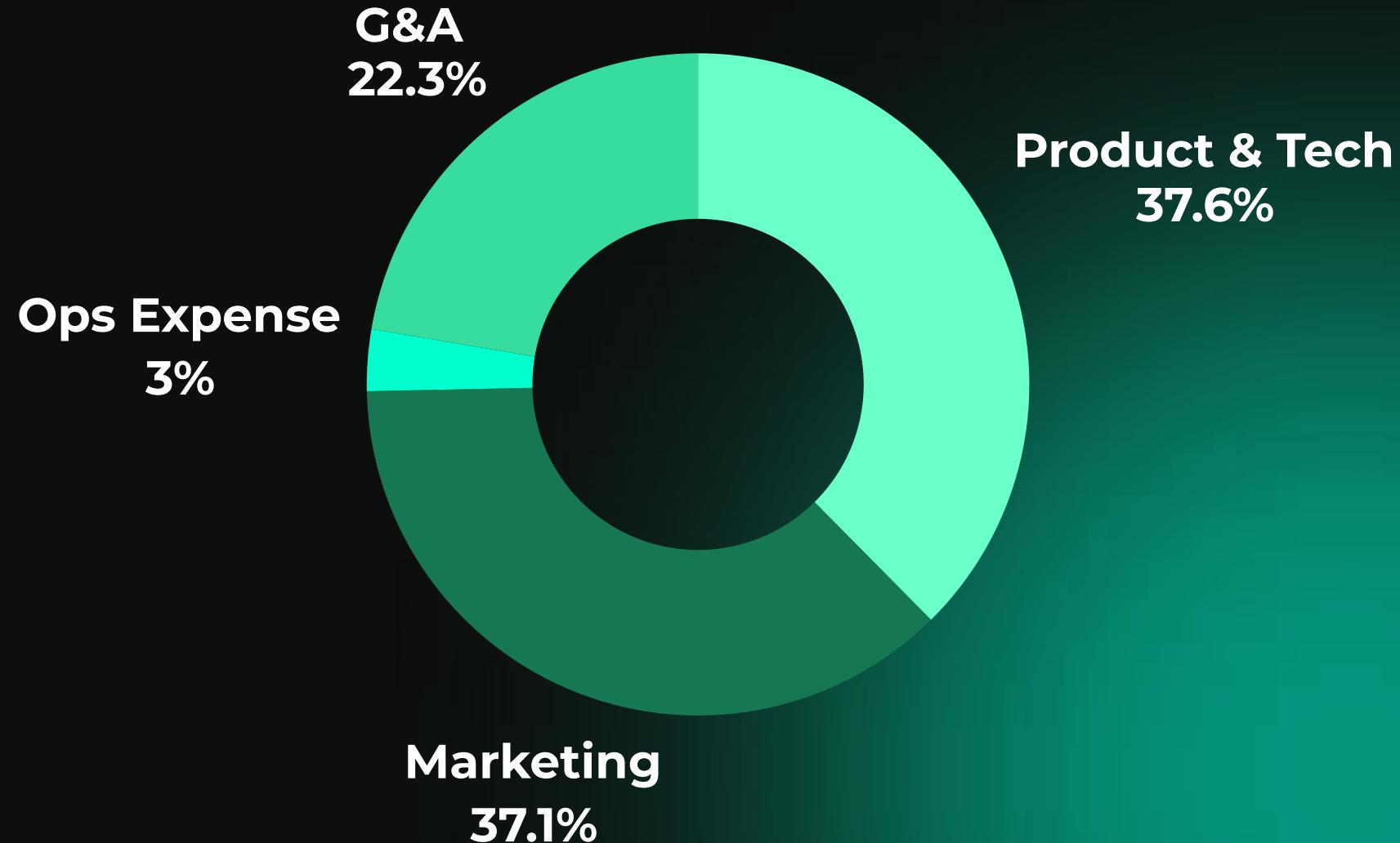
Partners = trust, traction, and regulatory reach from Day 1.

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.**

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