

Business Plan

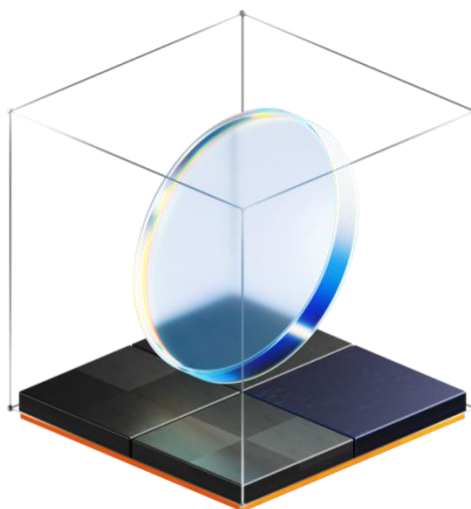
Revolut DAO Suite

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Executive Summary

The Revolut DAO Suite is an intrapreneurial initiative designed to integrate Decentralized Autonomous Organization (DAO) functionalities into the Revolut platform. This suite will empower users to create, manage, analyze, and participate in DAOs directly through the Revolut App, simplifying decentralized governance and finance. By leveraging blockchain technology, the Revolut DAO Suite addresses inefficiencies in traditional financial services and challenges associated with adopting new financial technologies, offering a transparent, efficient, and user-friendly alternative.

Decentralized Finance for Everyone.

Simple, Secure, and Seamless.

Company Description

Overview

DAO Suite is an intrapreneurial initiative within Revolut, a leading global digital banking platform. Founded in 2015, Revolut has rapidly expanded its services to over 50 million customers across more than 160 countries, offering a comprehensive suite of financial products including banking, trading, cryptocurrency, and business services (Revolut, 2025). As of August 2024, the company achieved a valuation of \$45 billion, positioning it among Europe's most valuable private fintech firms.

Mission

This service aims to integrate DAO functionalities directly into the Revolut app, enabling users to create, manage, and participate in DAOs seamlessly, thereby democratizing access to decentralized finance (DeFi). By integrating DAO tools into a widely adopted financial platform, Revolut can bridge the gap between traditional finance (TradFi) and decentralized governance, while leveraging the transparency, low fees, accessibility, and trust offered by DeFi (Alamsyah et al., 2024).

Problem Statement

Current Financial Service Model & Inefficiencies

Traditional group financial coordination, such as investment clubs, diverse funds, and charitable organizations, often rely on centralized banking systems and manual governance processes. However, these approaches present several challenges:

- **Legal Complexity:** Establishing legal entities, such as LLCs, incurs high costs, bureaucracy, and jurisdictional variation, deterring small and global groups.
- **Centralized Authority:** Decision-making is concentrated among a few individuals, which can lead to trust issues and barriers due to hierarchical power structures.
- **Fragmented Tools:** Financial management, governance, and communication tools are often spread across multiple platforms, complicating coordination.
- **Geographic Barriers:** Cross-border collaboration is hindered by varying banking regulations and currency exchange complexities.

Limitations of Existing DAO Tools

Despite offering a decentralized alternative to finance and governance, current DAO platforms come with their own set of challenges. These platforms often require users to have a deep understanding of blockchain technology and smart contracts, which limits the widespread use and accessibility for individuals without technical expertise (Khan et al., 2021). Additionally, users frequently need to navigate multiple platforms for different functionalities, resulting in a long and fragmented customer journey. This complexity

increases the likelihood of user drop-off due to confusion or loss of interest. Furthermore, non-technical users may be hesitant to trust unfamiliar technologies with steep learning curves. By simplifying these services through a familiar and user-friendly platform like Revolut, more people from diverse backgrounds could gain confidence in and access to the benefits of DeFi (Anglen, 2024).

Product Development

Conceptual Innovation

The DAO Suite aims to make DeFi accessible to a broader audience by streamlining the process and providing an integrated platform. Its competitive advantage relies on the intuitive UX and UI, designed to accommodate users who are not crypto-native and lack the technical skills to create a DAO, e.g., writing smart contracts in Solidity. Step-by-step guidance for users to set up DAOs tailored to various purposes could simplify the onboarding process and empower more individuals to participate in DeFi. Nonetheless, establishing multiple partnerships with legal service providers will be essential to offer legal wrappers for DAOs—either optional or mandatory depending on each country's jurisdiction. While compliance with regulations is good for DAO operations, comprehensive legal frameworks have yet to be fully developed and implemented (Ali, 2024).

Financial Features

Also, DAO Suite would offer seamless treasury management by integrating multi-signature wallets directly into Revolut's secure financial infrastructure. This would allow DAO members to collectively manage funds with built-in approval workflows, enhancing both transparency and security. By leveraging Revolut's infrastructure, users could easily convert fiat to crypto and vice versa, track real-time balances across multiple currencies, automate recurring payments, and access detailed transaction histories—all within a familiar and regulated financial environment. This integration reduces complexity and ensures compliant and efficient financial operations for DAOs.

Governance Features

Governance tools such as built-in proposal creation, voting mechanisms, and smart contract templates could reduce the governance hurdle and encourage users to make use of DAOs. For instance, Revolut could develop an interface that allows users to define governance rules in plain language, which are then automatically translated into Solidity code by the platform's backend infrastructure. To ensure accuracy and transparency, users would have the option to review and verify the generated code before deployment as any changes made to the blockchain are immutable. This approach would significantly lower

the technical barrier to DAO creation, enabling non-developers to confidently participate in decentralized governance while maintaining trust in the underlying smart contract logic.

Technology

Therefore, DAO Suite simplifies DeFi access by merging intuitive DAO creation, integrated treasury tools, automated governance, and legal compliance within a single platform. This unified, user-friendly approach removes technical and regulatory barriers, enabling mainstream users to confidently participate in decentralized finance—marking an innovation in accessible, compliant, and secure DAO infrastructure. The chosen cutting-edge technologies are already well-established within the blockchain and Revolut ecosystems, offering security, scalability, and interoperability. For this reason, integrating these technologies into the DAO Suite platform would be a strategic move that delivers added value to users.

Market Research

Target Audience

To effectively deploy the DAO Suite in the market, the Segmentation, Targeting, and Positioning (STP) framework alongside a clear value proposition will be applied. Market segmentation enables Revolut to understand diverse user needs and tailor its approach accordingly. The following customer segments have been identified:

- **Crypto Enthusiasts:** Users who already invested in cryptocurrencies and are interested in decentralized governance but are discouraged by the complexity of existing DAO platforms.
- **Regular Users:** Individuals or groups of friends seeking to pool their resources for diverse investments, savings, or community projects.
- **Non-Profit Organizations:** Entities aiming for transparent and democratic fund management that could have a charitable purpose.
- **Small and Medium Enterprises (SMEs):** Businesses exploring decentralized models for project coordination, funding, and lower governance costs.

Moreover, the targeting strategy should focus on both crypto enthusiasts and the wider mainstream audience who may be unfamiliar with decentralized finance but are already engaged with Revolut's ecosystem. With over 50 million users globally, Revolut is already well-positioned in the financial services market. Thus, the DAO Suite can be positioned around the core message of “*Decentralized finance for everyone*”, offering a simple, intuitive gateway into DAOs without the complexity associated with blockchain. The core product is a no-code, integrated DAO builder embedded directly within the Revolut platform, allowing users to create, manage, and join DAOs, define governance rules in plain

language, and oversee collective funds within a trusted and familiar app. This leads to a compelling value proposition: empowering users and organizations with secure, transparent, and democratic financial tools—without a high level of technical expertise.

Market Size & Trends

The DAO ecosystem is experiencing significant growth, with total assets under management surpassing \$17.2 billion as of 2025, highlighting increased adoption and financial activity within DAOs (DeepDAO, 2025). This expansion is mirrored in the DAO-as-a-Service (DAOaaS) market, which is projected to grow from \$123.6 million in 2023 to approximately \$680.6 million by 2033, reflecting a robust compound annual growth rate (CAGR) of 18.6% (Market.us, 2024). In this context, fintech platforms like Revolut are well-positioned to bridge the gap between TradFi and DeFi. Revolut has the potential to introduce DAO functionalities to a broad audience, facilitating wider participation in decentralized finance.

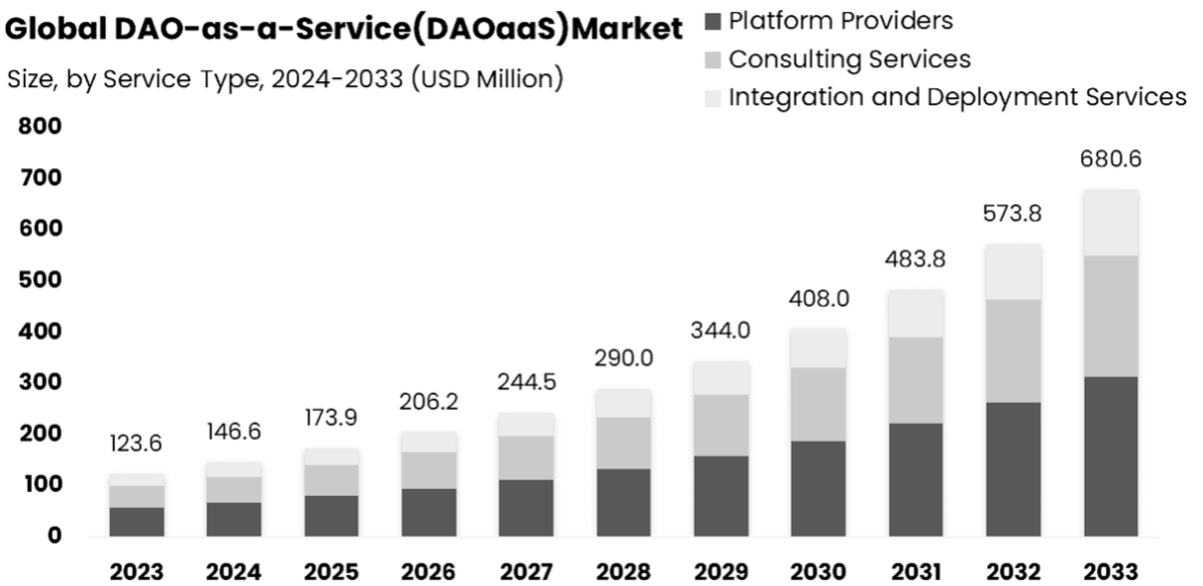






Figure 1: DAO-as-a-Service Market Size Projected Growth (Market.us, 2024)

Competitive Analysis

To understand how Revolut DAO Suite can position itself in the growing decentralized governance market, it's essential to evaluate existing DAO platforms. The table below compares four leading solutions—Aragon, DAOhaus, Syndicate, and Juicebox—across key criteria such as usability, pricing, and features. This analysis reveals that while each platform serves distinct user segments, most still require technical knowledge or lack some financial integration features. Revolut’s unique strength lies in combining accessibility, compliance, strong UX & UI, and seamless fiat-crypto functionality within one regulated ecosystem.

					
	Aragon	DAOhaus	Syndicate	Juicebox	
Name					
Founded date	2016	2019	2021	2021	
Customer base	Over 7500 worth \$35 billion	Many DAOs, but numbers vary	Over 1100 worth \$50 million	Over 1000 projects worth \$180 million	
Price	Approximately 0.2 ETH (\$360) to create a DAO	Free to use; HAUS token price around \$0.31	Free to use; no native token required	2.5% fee on funds withdrawn from the treasury	
Ease of use	Moderate; offers a no-code setup but may require familiarity with blockchain concepts	User-friendly; designed for non-technical users with a no-code interface	High; emphasizes simplicity and accessibility for users	Moderate; requires understanding of fundraising mechanics	
Features	Modular framework, on-chain governance, token management, proposal creation	Moloch DAO framework, proposal and voting systems, treasury management	Investment club formation, legal entity integration, capital pooling	Programmable funding cycles, treasury management, governance tools	

Operations Management

Development Phases

The implementation of the DAO Suite will follow a structured, phased approach to ensure a smooth rollout and user adoption. Phase 1 will focus on developing and testing the core functionality, including a no-code DAO creation wizard and integrated governance tools such as proposal and voting systems. In Phase 2, Revolut will establish partnerships with legal service providers to offer optional or mandatory legal wrappers, depending on jurisdictional requirements. Phase 3 will involve launching pilot programs in selected markets to collect user feedback, evaluate platform performance, and refine features before broader deployment. Also, the implementation will rely on Revolut's internal development team, legal advisors, and customer support staff specifically trained to assist users with DAO-related inquiries.

Potential Operational Challenges

Several operational challenges may arise during the rollout. Translating plain-language rules into accurate and secure smart contracts may be complex; this can be addressed by integrating real-time code previews and validation tools. Legal compliance is another key challenge, as DAO regulations have not been established yet; ongoing collaboration with local legal partners and institutional frameworks will be critical. Additionally, Revolut's customer support may face a steep learning curve in managing DAO-related questions, which can be mitigated through before-launch tailored training. By anticipating and proactively addressing these challenges, Revolut can deliver a secure, user-friendly, and compliant DAO platform that aligns with its broader mission of making decentralized finance accessible to all.

Marketing Plan

The marketing strategy for the DAO Suite will be piloted in select markets to evaluate and refine key elements of the 4P framework—product, price, place, and promotion. Promotion will focus on in-app visibility, using targeted banners and feature highlights to engage Revolut's existing user base. To support adoption, educational content such as tutorials, webinars, and guides will help demystify DAOs and onboard users with varying levels of technical knowledge. At the same time, Revolut can extend its existing “invite a friend” strategy by encouraging users to start DAOs with friends—framing it as a way to launch an organization, invest together, or pool funds for a shared purpose. This social angle not only reinforces user engagement but also aligns with the collaborative nature of DAOs.

The pilot will also test the pricing structure, likely starting with a freemium model where basic DAO features like joining an existing DAO would be free, while advanced tools like creating a DAO or analytics are offered for a subscription. With distribution fully integrated into the Revolut app, access to the DAO Suite will become seamless and familiar, supporting widespread adoption. Feedback gathered during the pilot will guide adjustments in messaging, user flows, and pricing.

Financial Projection

Revenue Generation

The DAO Suite will generate revenue through three primary streams: a tiered subscription model, transaction fees, and commissions from legal service partnerships. Basic DAO governance and participation features will be available for free, while advanced tools such as analytics dashboards, automated workflows, and no-code smart contracts will be offered under a premium tiered subscription priced at an average of \$100 per month per DAO. To create a DAO, a one-time fee of \$250 will be incurred. It is projected that around 5% of users will create a DAO and adopt the premium tier, while the remaining 95% will use the free version. Additionally, Revolut will collect a 0.1% fee on DAO treasury transactions, and earn 10–15% commission from legal wrapping services facilitated through integrated third-party providers. This model is designed for growth and scalability by leveraging Revolut's existing infrastructure and user base to support fast adoption while maintaining low marginal costs. Breakeven is projected by the end of Year 3, with profitability beginning in Year 4.

Financial Model

Year	DAOs Created	Transaction Fees	Total Revenue	Estimated Costs	Profit/Loss	Key Notes
0	0	\$0	\$0	\$2.5 million	-\$2.5 million	Initial development, legal setup, pilot testing
1	1,000	\$50,000	\$1.5 million	\$1.8 million	-\$300,000	Support, onboarding, and early market scaling
2	2,000	\$300,000	\$3 million	\$3.25 million	-\$250,000	Growth through promotion, snowballing, network effects
3	5,000	\$750,000	\$7.5 million	\$7.3 million	\$200,000	Breakeven point achieved
4	15,000	\$2.5 million	\$23 million	\$19.7 million	\$3.3 million	Reinvestment into new markets and infrastructure

Note: The model assumes a \$250 one-time DAO creation fee and additional revenue from transaction fees and premium subscriptions. We apply a 10% year-on-year reduction in average costs per DAO due to economies of scale. DAO creation is projected to grow by 100% in Year 2, 150% in Year 3, and 200% in Year 4. Based on initial investment and early-stage losses, the DAO Suite is expected to achieve cumulative profitability early in Year 5.

Financial Challenges

On the one hand, the DAO Suite's revenue model presents a concentration risk, as early-stage income depends heavily on one-time DAO creation fees and a small percentage of premium subscriptions. If user conversion to paid tiers lags behind projections, total revenue could fall short, impacting profitability timelines. On the other hand, the financial model shows a high initial burn rate, with significant development, legal, and operational costs in the first two years leading to negative returns until Year 3. This puts pressure on Revolut's internal resources and heightens the financial risk if adoption or market readiness is slower than anticipated.

Conclusion

The Revolut DAO Suite represents a forward-thinking expansion of the company's mission to make advanced financial tools accessible to everyone. By embedding intuitive, legally compliant, and user-friendly DAO functionalities directly into the Revolut app, the Suite bridges the gap between traditional and decentralized finance. It addresses major barriers—*complexity, trust, and fragmentation*—while unlocking collaborative financial capabilities for individuals, communities, and organizations. With a clear roadmap, a scalable revenue model, and a strong foundation in Revolut's existing infrastructure, the DAO Suite is positioned not only to drive user adoption but to redefine how everyday users engage with decentralized governance.

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