

CoinNest Africa Digitization



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About CoinNest Africa

CoinNest.Africa is a Fintech company headquartered in Lagos State, Nigeria with her presence in United States and Dubai. Coinnest Automation is a platform created for the purpose of making daily transactions easy and assessable with the use of cryptocurrency.

CoinNest.Africa is a sustainable and accredited CryptoCurrency Company with its focus on Coinnest Refill, Paylite, Coinnest Cash and Crypto Brokerage.



Value Proposition

Our Value Proposition is to:
Redefine Payments using Blockchain Technology.

PART 1: COINNEST AFRICA

FULL REBRANDING, AUTOMATION AND DIGITIZATION OF THE PLATFORM

- Web Platform
- Android
- iOS

Available Currencies

- Bitcoin
- Ethereum
- USDT
- Coinnest Token
- Ripple

FEATURES:

- 1. CRYPTOCURRENCY BROKERAGE** (CoinNest for Individuals)
 - Bitcoin wallet
 - Buy - Sell - Exchange
 - Automated Buying of all available currencies
 - Automated Selling of all available currencies
 - Send – Receive – Store – Spend anytime, anywhere
 - Real-time payout/Instant funding
 - KYC
 - Profile Management

- Transactions History
- Two-Factor Auth
- All users must create an account
- Waive KYC for transactions below \$1,000
- All transactions are automated and in real time

Similar models (some not automated):

www.coinnest.africa
www.patricia.com.ng
www.naira4dollar.com
www.signalexchange.com
www.wirex.com
www.coinjar.com

2. E-BILLS PAYMENTS (CoinNest for Individuals)

- Payment of bills using all available currencies – electricity, DSTV, PHCN, internet etc.
- Purchasing of airtime
- Exchange of airtime for cash or all available currencies

Suggested partners:

- Flutterwave** (Contacted, their bill offerings below)
 - Airtime Available Bill Services under Flutterwave* - Airtime Nigeria (All networks)
 - Airtime Ghana (All networks) - Airtime US
 - DStv payment Nigeria(also known as DStv box). - DStv payment Ghana - DStv Boxoffice

- LCC Lekki & Ikoyi - Eko Disco Post & Prepaid - Data bundles all network (Nigeria & Uganda)
- Remita government bill payments.

b. Interswitch

c. Quickteller

d. Other third party bill payment companies

e. Mr. Uche Cole

f. Moonpay

g. Freshworks

h. Blockchain

3. TRADE/SPOT EXCHANGE (CoinNest for Individuals)

- Swap all available currencies within the platform e.g. Bitcoin to Perfect Money

4. E-LEARNING FEATURE (CoinNest for Individuals)

- Full fledged cryptocurrency learning platform with courses, timetables, calendars etc.
- Learn about cryptocurrency
- Course management
- Lesson monitoring
- Quiz/Exam Automation
- Calendars and Notifications

5. E-CURRENCY GATEWAY FOR ONLINE PAYMENTS (CoinNest for Businesses)

- CoinNest API development
- Accept Bitcoin on your website service
- Accept Bitcoin from clients via email service
- Accept Bitcoin from clients via Whatsapp service
- Accept Bitcoin in person service

Similar models:

www.bitpay.com

www.coingate.com

www.coinremit.com

6. SUPPORT

- Customer support & technical services

Other Noteworthy Features

- Automated transactions – both crypto and FIAT payments will be automated
- Waive off KYC for transactions below \$1000 in Nigeria (Coinnest Platform only, not CoinnestPay or CoinnestMoney)
- Live chat support
- Bitcoin, Ethereum, USDT, Ripple and Coinnest token support
- Instant payment notifications
- Live rates are displayed in both USD and NGN





PART 2A: **PAYLITE**

FULLY AUTOMATED WORLDWIDE REMITTANCES TO NIGERIA

- 1. SEND MONEY FROM THE DIASPORA TO NIGERIA** (Using cryptocurrency model)
 - Cash Pickup (low exchange rate)
 - Bank Account Transfer (recommended - high exchange rate)
 - Airtime Topup
- 2. ESTABLISH INTERNATIONAL PAYMENT PROCESSING PARTNERS REMITTING CRYPTO**

Binance – Coinbase – Simplex – Mercury – Paybis – Bitok.me – Kraken – Koinal – Banxa. Partner must accept Debit cards – Credit cards – Bank transfer – Other available local payments in the operating country, on our behalf and remit Bitcoin instantly
- 3. UPON BITCOIN RECEIPT, OUR PLATFORM AUTOMATICALLY RECOGNIZES THE SELL ORDER AND PROCESSES NAIRA PAYMENT TO THE MONEY TRANSFER RECIPIENT**

Process:

- User visits our website (KYC completed)
- Send money to Nigeria
- User enters only the recipient's account number and bank
- Platform displays the account name and other details
- User picks preferred payment method
- International Partner's API accepts payment
- Partner remits Bitcoin instantly to our provided address
- User is notified of complete transaction
- Platform recognizes the sell order
- Local Partner's API makes payment to recipient's account details
- User is notified of money remittance

Similar models (models unknown):

www.transferwise.com – Bank account transfer rate: N371/\$ +
From \$1 Fees (Next day remit)

www.ping-express.com – Bank account transfer rate: N376/\$ +
From \$0 Fees

www.worldremit.com – Bank account transfer rate: N374/\$ + From
\$2 Fees & Cash Pickup rate: N371/\$

www.westernunion.com

www.moneygram.com



PART 2B: **COINNEST** **CASH**

FULLY AUTOMATED WORLDWIDE REMITTANCES TO NIGERIA USING BITCOIN



1. SEND MONEY FROM THE DIASPORA TO NIGERIA USING BITCOIN

- Cash Pickup (low exchange rate)
- Bank Account Transfer (recommended - high exchange rate)
- Airtime Topup

2. UPON BITCOIN RECEIPT, OUR PLATFORM PROCESSES NAIRA PAYMENT TO THE MONEY TRANSFER RECIPIENT INSTANTLY.

Similar model (only one):

www.sendcash.africa – Bank account transfer rate: N445/\$ + From \$0 Fees
(Using crypto model)



PART 3A: **RESOURCES**

CoinNest.Africa key resources that are necessary to create value for the customer includes:

- Partners
- Man Power (Staff)
- Automated Websites
- PR and Media
- Digital Access



PART 3B: **CUSTOMER RELATIONSHIP**

CUSTOMER SEGMENT

To ensure the survival and success of CoinNest.Africa, we have identified below the types of relationship we want to create with our customers.

- Social Media Platforms
- Customer Relationship Management
- Automated Services
- E-Newsletter
- Ambassadors

CoinNest.Africa has identified her target audience to which she wants to serve which includes and not limited to:

- Nigerians in Diaspora
- Nigerian Resident with access to a smartphone.
- People with affinity for technology and fintech



PART 4A: CHANNELS

CoinNest.Africa will deliver its value proposition to her targeted customers through:

- Website
- iOS and Android Applications
- Social Media Platforms



PART 4B: COST STRUCTURE

This describes monetary consequences while operating under CoinNest.Africa platforms.

- **Fixed Cost:** Website Construction/Automation, Salaries, Utilities, Rent.
- **Variable Cost:** Marketing Materials, PR & Media, Labor and Commission.
- **Revenue Streams:** Crypto Brokerage, Commission, Usage Charges, Trainings, SMS Alert.



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