



# Remity

A faster way to home

# Personal problem

Our team is made of migrants, travelers and pseudo called digital nomads, our connection to home is not only emotional, it is also economic so we need an easy, cheap and fast way to send money back home.



# Global problem

Remity is easy, faster and a cheaper way (3% than any other service) to send money for both, remitters and the destinatory, we bring together what we do best: technology.

We share our pain with millions of people,

Our solution helps to send money for

immigrants and small-medium size companies globally.



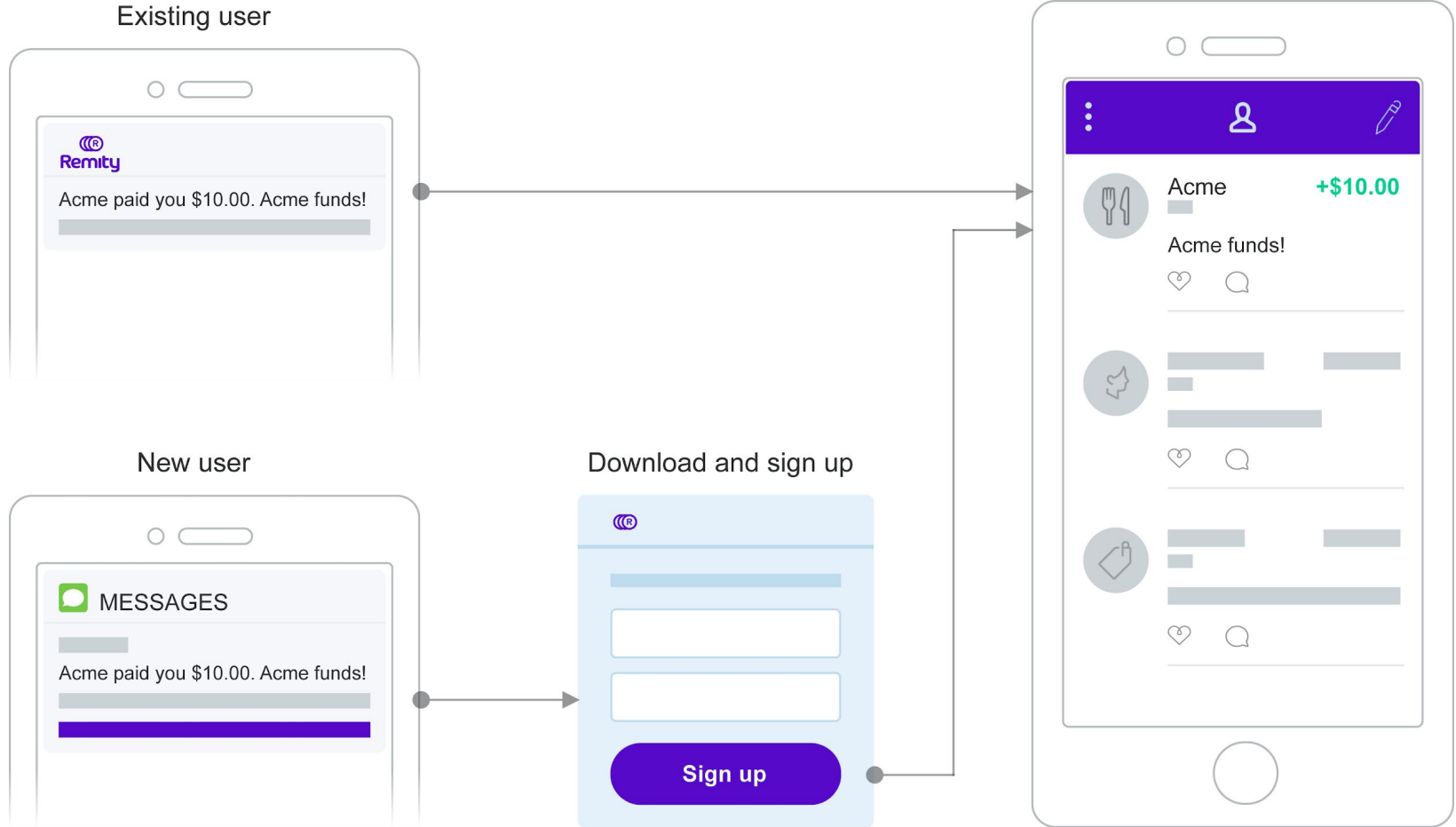
# The solution



Remity helps to send money to other countries, following this steps:

1. Register your personal information
2. Indicate the country of origin and destinationary bank's details
3. You make a deposit in your local currency
4. You get a verification code
5. Finally your money has been sent to the destinationary

# What we have created



# Market

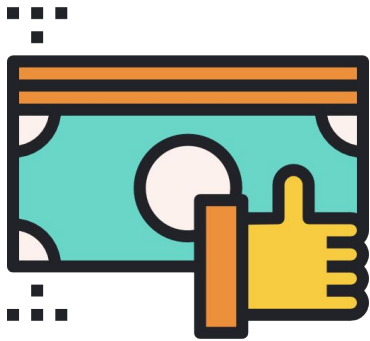
Our main target market are: immigrants, active international workers, millenials and small and medium companies, who needs need to send international payments to their workers, vendors or customers.

Market size immigrants: 272 million international migrants in 2019 out of a global population of 7.7 billion: 1 in every 30 people.

Overall increase in remittances in recent decades, from USD 126 billion in 2000, to USD 689 billion in 2018. There was a 9 per cent increase in remittances in 2018, up from USD 633 billion in 2017.



# Investment opportunity



150k  
USD



Invest in developing  
Remity platform and  
expand our core  
countries in Latin  
America

# Competitors





# Why we are better

- Targeted on immigrants
- Faster transaction time (just hours...not days)
- Better exchange rate
- Less fees and commissions
- Blockchain ledger (traceable)
- Separated crypto and fiat wallet



# Automatization on remittances and savings

Remity allows the customer to not only send money but also save it at a very low cost. That is the our advantage.

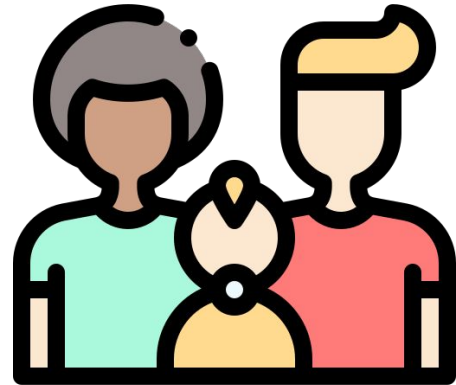
The majority of Remittance-Senders in the United States and globally alone feel that they are stuck, financially - and many of the remaining are simply unaware that they are. Their goal is to escape generational poverty - but the challenges to that objective are numerous.

These Remittance-Senders include the Six Million senders to Latin America living in the US.

Remity facilitates parental quality of life management, via remittance-sending, while unlocking the secrets of saving and life advancement.

# Business model

We charge a commission of every transaction that is sent through Remity. The average customer gets a rate between 2 and 4%. That way we can provide good currency rates but also guarantee their money will be received in hours.



# Financial projections

	Y1	Y2	Y3	Y4	Y5	
<u>USD</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
Revenue	\$150,000	\$560,000	\$3,900,000	\$9,500,000	\$35,000,000	\$90,000,000
Operations Costs	\$240,000	\$460,000	\$1,280,000	\$3,200,000	\$2,500,000	\$2,500,000
Marketing Budget	\$140,000	\$320,000	\$620,000	\$400,000	\$400,000	\$400,000
Net	-\$230,000	-\$220,000	\$1,000,000	\$5,900,000	\$32,100,000	\$87,100,000

# Growth Strategy

## Stage 1

Waiting list app: Referral program:

Organic and quick growth. KYC + surveys + request beta : A/B testing with these data and obtention of important KPIs for next round.

- Free media Spanish / english coverage
- Press Latin America release
- Social media viral campaign
- Street and university campaign obtaining free media.
- Push notifications to report about your position, saved money and more

# Growth Strategy

## Stage 2

- All growth strategies from stage one will be applied and the referral program will be implemented on other countries.
- Special huge campaign where users will start leaving the waiting list and will start going into the final app (it's the same app with an update).
- Mailing: Inform about user earnings, evolution tips, and promotions.
- SEO
- Important influencer and blogger campaigns.
- Activate new saving methodologies and new features that will reactivate users and obtain new ones.

# Road map & technology used

Jan-Dec 2018	Jan-Dec 2019	Jan-Dec 2020	Jan- Dec 2021
-Launch MVP with organic referral system and early adopters testing.	-Successfully executed more than 100,000 USD (one hundred thousands) remittances through Chile, Mexico, Brasil, Colombia and USA.	-Design and creation of new API and connect it to 3rd party payment gateways. -Rise seed round funding.	-Expand operations and marketing efforts to Australia, China and Europe.

## Technologies used

- React web
- Chatbot interface and powered by NPL and Artificial Intelligence
- Microservices Architecture
- Kubernetes + Docker (Microservices cluster) - Nodejs, Python and Go.
- Rabbitmq as message broker
- NEM Blockchain as a database
- Wordpress site for marketing campaigns

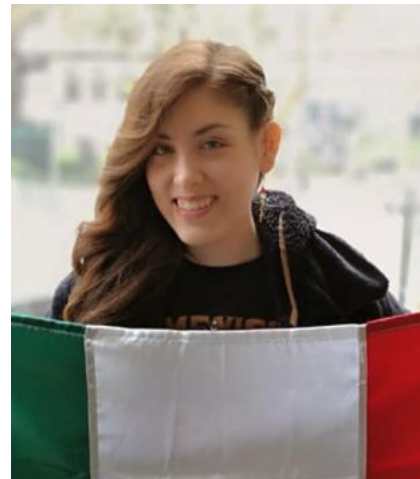
# Us



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