

# XRPChange: Investment Documentation

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## 1. Executive Summary

XRPChange is a P2P bulletin board with collateral guarantees, leveraging the XRP Ledger to ensure secure transactions. We are raising \$1.5M to build an MVP, targeting the \$50B+ annual P2P trading market in the EU, Asia, and the US.

Key Advantages:

- P2P Bulletin Board: Users post offers, and the platform ensures transaction security via collateral tokens.
  - Collateral Guarantee: Transactions backed by encrypted tokens with XRP reserves.
  - Open API: Enables third-party integrations.
  - AI KYC: Identity verification in minutes.
- Forecast: 500K users and \$10B in volume by Q1 2027.
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## 2. Problem and Solution

Problem: Traditional P2P platforms are slow, expensive (fees of 1–3%, delays up to 3 days), and carry risks of fraud in P2P trading.

Solution: XRPChange offers a P2P bulletin board with collateral guarantees on the XRP Ledger, ensuring secure transactions with a 0.5% fee and near-instant verification.

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## 3. Market and Target Audience

- Market Size: Over \$50B annual P2P trading volume in the EU, Asia, and US (based on Binance P2P, Paxful, and Chainalysis reports, 2024).
  - Target Audience:
    - Traders (18-35 years) seeking secure P2P transactions.
    - Small businesses using crypto for cross-border payments.
    - Developers integrating via open API.
  - Market Growth: Expected to grow 15% annually (based on crypto market trends).
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## 4. Financial Details

Investment Request: \$1.5M

Fund Allocation:

- 28% (\$418.4K) — Development:
  - Backend (\$106.6K):
    - Blockchain integration (XRP Ledger nodes, token operations): \$40K.
    - 2 Blockchain Developers (6 months, \$3,800/month each): \$45.6K (2 × \$3,800 × 6).
    - AWS servers (12 months): \$5.2K.
    - Taxes and social contributions (20% across all development roles):

\$15.8K.

- AI KYC (\$146.2K):
  - ML model development: \$50K.
  - 2 ML Engineers (6 months, \$4,500/month each): \$54K ( $2 \times \$4,500 \times 6$ ).
  - API integration for KYC: \$10K.
  - Data for training (biometric/document datasets): \$4.4K.
- Frontend (\$149.8K):
  - UI/UX design: \$30K.
    - 1 UI/UX Designer (3 months, \$3,000/month): \$9K ( $1 \times \$3,000 \times 3$ ).
  - Mobile app (iOS/Android): \$80K.
    - 2 Mobile Developers (4 months, \$3,500/month each): \$28K ( $2 \times \$3,500 \times 4$ ).
  - Web version: \$40K.
    - 2 Web Developers (3 months, \$3,000/month each): \$18K ( $2 \times \$3,000 \times 3$ ).
  - Open API implementation: \$20K.
    - 1 API Developer (2 months, \$3,500/month): \$7K ( $1 \times \$3,500 \times 2$ ).
  - Testing (QA): \$14.4K.
    - 2 QA Engineers (3 months, \$2,000/month each): \$12K ( $2 \times \$2,000 \times 3$ ).
- 34% (\$512K) — Marketing:
  - Influencers and airdrops: \$300K (Telegram, Twitter).
  - Content and SMM: \$212K.
- 38% (\$569.6K) — Regulation and Branding:
  - XRChange UAB registration: \$10.5K.
  - VASP/CASP license: \$101K.
  - Branding and trademark: \$50K.
  - Operational expenses: \$319.6K.

#### Revenue Forecast:

- Q3 2026: 10K users, \$200M volume, \$1M revenue (0.5% fee).
- Q1 2027: 500K users, \$10B volume, \$50M revenue.

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## 5. Roadmap

- Q3 2025: XRChange UAB registration, MVP launch, team hiring, open API beta.
- Q1 2026: Obtain VASP/CASP license, launch in EU, release full API documentation.
- Q3 2026: Expand to France/Germany, 10K users, third-party integrations via API.

- Q1 2027: 500K users, \$10B volume.
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## 6. Regulatory Aspects

### Why Lithuania?

- Remote UAB registration (\$10.5K, €2.5K capital).
  - VASP/CASP license (\$15K, 1-3 months).
  - 0% tax on undistributed profits.
  - MiCA readiness for EU scaling.
- Plan: Obtain VASP/CASP by Q1 2026, reserve capital \$88.5K.
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## 7. Market and Regulatory Risks

- Regulatory Risks: VASP/CASP compliance minimizes issues.
  - Market Risks: XRP volatility—diversification via stablecoins.
  - Competition: Unique P2P bulletin board features (transaction oversight, AI KYC, open API) provide an edge.
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## 8. Team

- Sergey Zhigar — Backend Tech Lead, Idea Author: Overseeing technical architecture and blockchain integration.
  - Petr Karpenin — Promoter, Skilled Negotiator: Leading marketing and partnerships.
  - Artem Byzgaev — Frontend Lead: 7+ years of experience, managing UI/UX and app development.
  - Alexander Chupanov — SMM Specialist: Driving social media strategy and community engagement.
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## 9. Contact and Call to Action

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Join the secure P2P trading revolution—contact us to discuss investment opportunities.