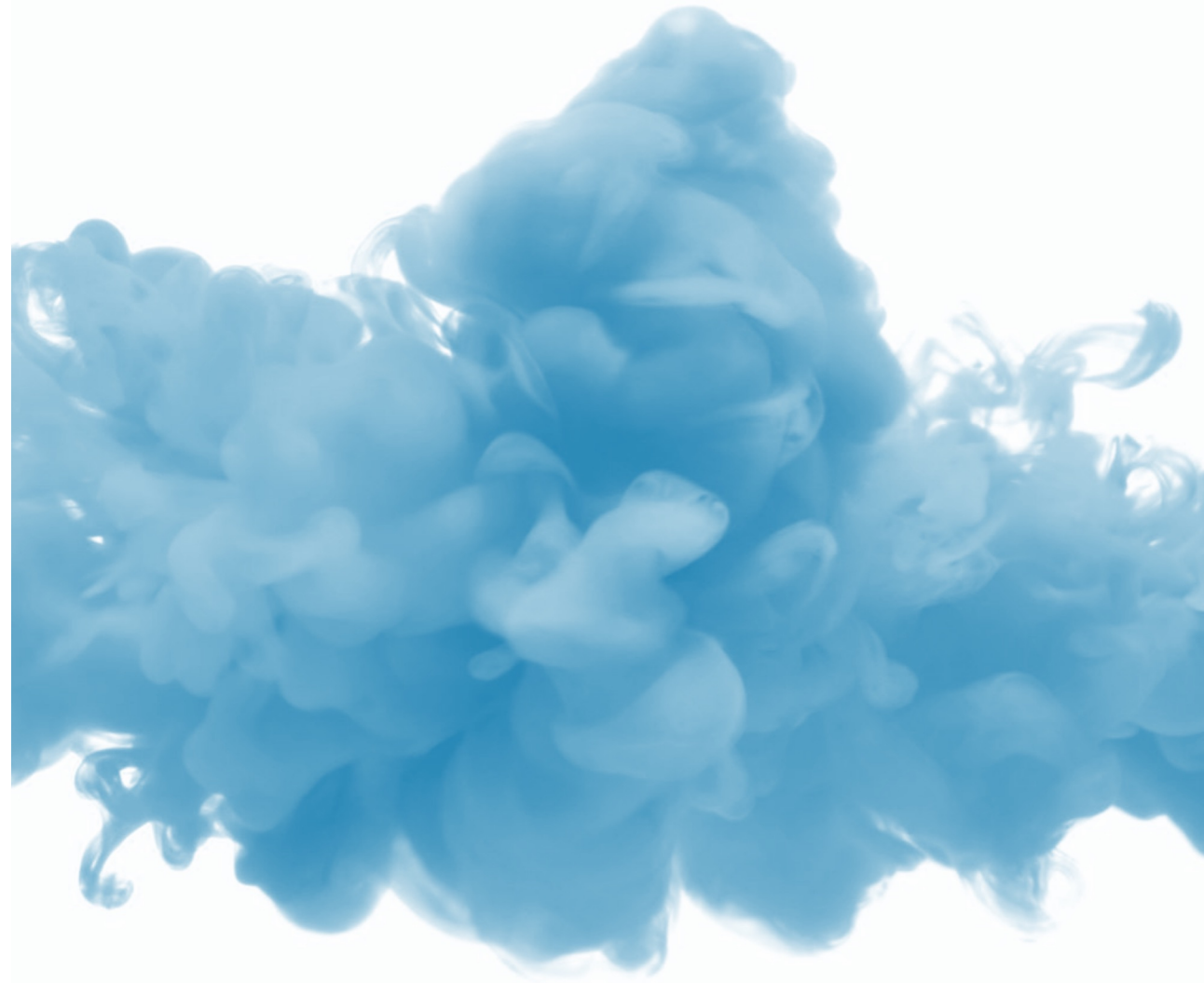


\$702
BILLION
TAM
STARTUP

GRRN
C-Corps



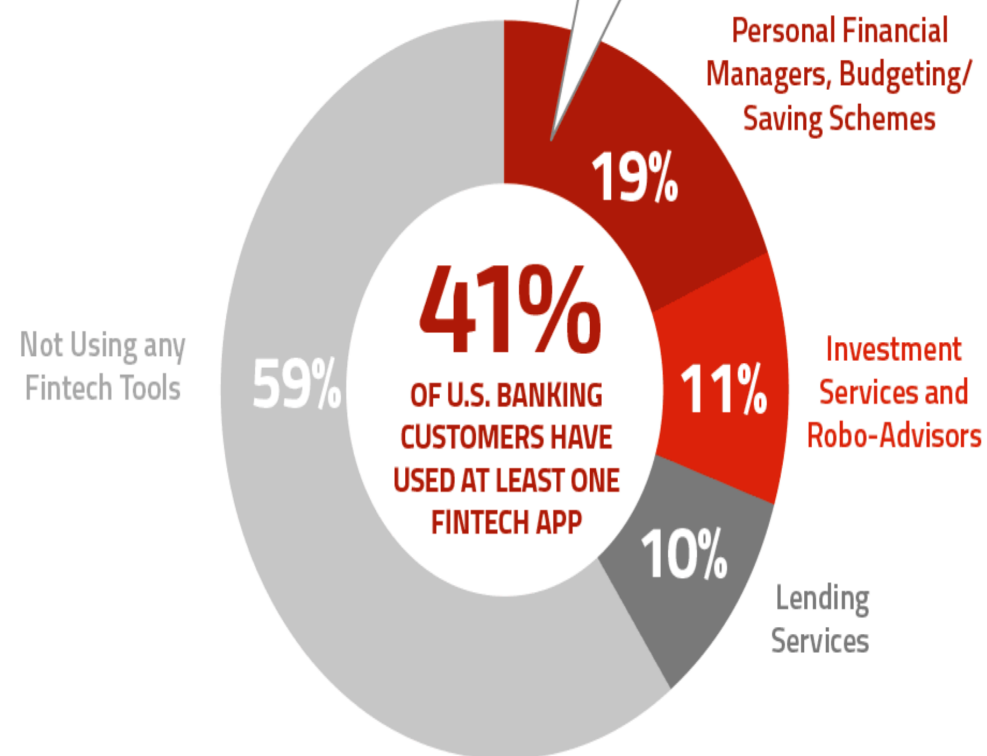
REVOLUTIONIZING FINTECH

Welcome to GRRN, where we're redefining the future of financial technology. We appreciate your time and are excited to share with you how GRRN is set to transform the financial landscape.

In today's rapidly evolving financial world, many face significant challenges: high transaction fees, inefficiencies, and a lack of personalized solutions. At GRRN, we've developed a solution that addresses these issues head-on.

Our innovative platform integrates Decentralized Finance (DeFi) with traditional financial systems, combining the best of both worlds. With GRRN, you gain access to a unified, secure, and efficient financial experience tailored to your unique needs.

Types of fintech apps consumers use





THE PROBLEM

In today's financial ecosystem, individuals and businesses face several significant challenges.

- 1. High Fees and Inefficiencies in Transactions:** Traditional financial systems often impose high fees for transactions, particularly for cross-border payments. These fees, combined with delays and inefficiencies in processing, result in added costs and frustration for users, whether they are managing personal finances or conducting business operations.
- 2. Limited Personalization and Access to Advanced Tools:** Many financial services fail to provide personalized solutions tailored to individual needs and behaviors. Traditional financial institutions and many FinTech solutions offer generic advice and tools, lacking the ability to adapt to the unique financial situations of diverse users. This lack of personalization can hinder effective wealth management and financial planning.
- 3. Inadequate Security Measures:** Security remains a critical concern, especially in cross-border transactions. Users are frequently exposed to vulnerabilities and potential fraud due to inadequate security measures and outdated systems. This issue is compounded by the need for improved protection against cyber threats.
- 4. Barriers to Access for Diverse Economic Backgrounds:** Advanced financial tools and services are often inaccessible to those without substantial capital. This exclusivity limits the ability of individuals from various economic backgrounds to benefit from sophisticated financial solutions, perpetuating financial inequality.
- 5. Fragmented Financial Systems:** The integration between Decentralized Finance (DeFi) and traditional financial systems remains fragmented. This lack of cohesion leads to missed opportunities for users who could benefit from the strengths of both systems, resulting in reduced control, security, and efficiency.

GRRN'S SOLUTIONS



- **XE Send Money:** Send money in your local currency, receive in local currency in real time XE rate.
- **Payments and Remittances/Global Reach:** Support for multiple currencies and countries, making it easy to send and receive payments worldwide.
- **Digital Banking:** Manage your bank accounts, view transaction history, and perform financial operations through our secure online platform.
- **Personal Finance Management:** Create and track budgets, monitor spending, and receive personalized financial advice to improve money management.
- **Personal Loans:** Apply for personal loans with competitive rates and flexible terms to meet individual financial needs.
- **Virtual Cards:** Use reloadable GRRN virtual card for secure online and in-store transactions, ideal for budgeting and managing expenses.
- **Advanced Analytics:** Utilize big data to analyze spending patterns, investment performance, and market trends, helping you make informed financial decisions.
- **AI-Driven Recommendations:** Benefit from AI-powered insights and recommendations tailored to your investment goals and risk tolerance.

GRRN Fintech Services Are Dedicated To Democratizing Financial Access. We Designed Our Services To Empower Users, Enabling Them To Take Control Of Their Financial Future And Make Informed Financial Decisions.



TRACTION AND METRICS

- **Outstanding Financial Projections and Market Potential**
- **US Market Potential:**
 - **Current FinTech Users:** Of the 41% of the US population currently using FinTech services, we project to capture around 5% of the total population, which equates to approximately 17.3 million users. This includes a target of 5% from current users and an additional 5% from those who are not currently using FinTech services.
 - **Projected Revenue:** At \$1 per user per month, capturing 5%-10% of this market could generate monthly revenue of **\$13.57 million** monthly.
- **Nigeria Market Potential:**
 - **Current FinTech Users:** With approximately 0.30% of the Nigerian population (about 223.5 million) currently using FinTech services, totaling around 659,000 users, we aim to capture 5% of this market. This includes 1% of active users and an additional 4% from untapped segments.
 - **Projected Revenue:** At \$1 per user per month, capturing 5% of this market could generate monthly revenue of **\$37.485 million**.
- **Combined Market Potential:**
 - **Total Potential Revenue:** With a 5% capture rate in both markets, the projected combined monthly revenue is **\$37.485 million**.

GRRN MARKET

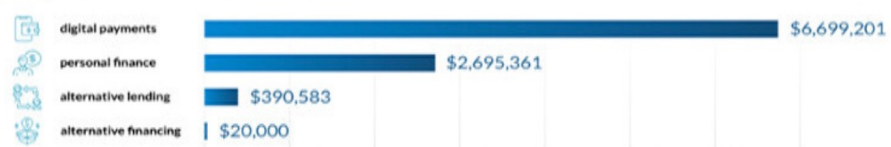
1 Top US fintech startup segments, by number of US bank investors



2 Number of fintech startups by region



3 Top fintech segments by transaction value, in millions



The US FinTech market is one of the largest and most mature markets globally. As of 2023, approximately 41% of the US population uses FinTech services. With a focus on payments, digital banking, and personal finance management, the US market is characterized by high competition and rapid innovation. Market research firm *Statista* reports that the US digital payments market alone is projected to surpass \$1 trillion by 2026, highlighting significant opportunities for growth and innovation.

Nigeria represents one of the most promising emerging markets for FinTech, driven by a young, tech-savvy population and increasing internet penetration. As of 2023, only about 0.30% of the Nigerian population uses FinTech services. However, this percentage is expected to rise as financial inclusion efforts gain traction and digital solutions become more accessible. According to *McKinsey*, Nigeria's FinTech sector is projected to reach \$15 billion by 2025, reflecting substantial growth potential.

The global FinTech market is experiencing unprecedented growth, driven by technological advancements and increasing consumer demand for innovative financial solutions.

According to a report by *Research and Markets*, the global FinTech market size was valued at approximately \$140 billion in 2021 and is expected to grow at a compound annual growth rate (CAGR) of around 20% from 2022 to 2028. The rise in digital payments, online banking, and investment platforms is contributing significantly to this growth.

MAJOR COMPETITORS



Overview: PayPal is a global leader in digital payments and online financial services.

- **Strengths:** Extensive global reach, established brand, and comprehensive payment solutions.
- **Limitations:** Primarily focused on transaction processing with less emphasis on integrating DeFi or personalized financial insights.



• **Overview:** Chime is a US-based digital bank offering fee-free banking services and savings tools.

- **Strengths:** Attractive fee structure and focus on financial inclusion.
- **Limitations:** Limited range of services compared to broader FinTech platforms and less focus on international transactions.



• **Overview:** Wise specializes in cross-border payments with a focus on low fees and transparent exchange rates.

- **Strengths:** Competitive rates for international transfers and user-friendly platform.
- **Limitations:** Primarily focused on payments with less emphasis on comprehensive financial management or investment solutions.

WHY GRRN TEAM



Diverse Financial Advisory Board: To further strengthen our strategic positioning, we have assembled a diverse financial advisory board.

Leadership Diversity: Our leadership team brings between 5 to 12 years of experience in various strategic, technical, and business roles.

Customer-Centric Approach: Prioritizing client needs and satisfaction is a cornerstone of our philosophy.

Innovation and Adaptability: Innovation is at the heart of what we do.

Strategic Thinking: Our team excels in crafting long-term plans and strategies to achieve our business goals.

Inclusivity Commitment: We are deeply committed to creating financial solutions that are accessible and beneficial to all users, regardless of their economic background.

Cross-Disciplinary Skills: We bring together a unique blend of skills from technology, business, and humanities.

AI Expertise: Our team includes leading experts in artificial intelligence who are pivotal in developing and refining our AI-driven solutions.

GROWTH AND REVENUE PROJECTION

- Product Offerings:
- Payments and Remittances
- Digital Banking
- Personal Finance Management
- Financial Software
- Lending - Consumer Finance
- Digital Wallet and Prepaid Cards
- Analytics and Big Data
- Online Investments

Monthly Profit Projections (Month Post Launch)

- **US Market Revenue: \$100,000**
- **Nigeria Market Revenue: \$125,000**
- **Third-Party API Integrations: \$5,000**
- **Loan Interest: \$4,167**
- **Conversion Fees for Cross-Border Transactions: \$45,000**
- **Mobile Money Services: \$15,000**
- **Peer-to-Peer Transactions: \$7,500**
- **Total Monthly Revenue: \$301,667**

Profit Projections for the First 6 Months:

- **Month 1 Profit: \$301,667**
- **Month 2 Profit: \$310,000**
- **Month 3 Profit: \$320,000**
- **Month 4 Profit: \$330,000**
- **Month 5 Profit: \$340,000**
- **Month 6 Profit: \$350,000**

INVESTMENT TERMS

Pre-Money Valuation: \$10,000,000

Post-Money Valuation: \$11,500,000

Amount Seeking: \$1,500,000

Amount seeking: \$1,500,000 for 13% SAFE equity

@\$50,000 Minimum investment



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By securing funding from an investor like you, we can accelerate the development of our Fintech services, expand our team with top-tier talent, and enhance our capabilities to deliver innovative financial solutions. Your investment will enable us to advance our vision more rapidly and effectively, transforming the Fintech landscape with cutting-edge services.

The entire GRRN team are enthusiastic about the potential of our project and are eager to elevate it to the next level with your support. Thank you for considering our application. We look forward to the opportunity to collaborate and drive meaningful change in the Fintech industry together.

We aim to set a new standard for Financial technology and sustainability, one that prioritizes the needs and well-being of users above all else