



Business Plan

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Executive Summary

REMI is a regulated, confidential settlement infrastructure for cross-border money movement, starting with the UAE → Egypt; EU → Morocco corridors and expanding across GCC, EU, UK and high-remittance emerging markets.

The model combines:

- A confidential blockchain settlement layer
- 1:1 fiat-backed stable utility token for transaction settlement
- xREMI fixed-supply token for staking, governance and fee rewards
- Multi-stream monetization: Retail remittance, B2C freelancer payouts, B2B payroll and B2B payments

Phase 1 focuses on retail remittance in the UAE → Egypt; EU → Morocco corridors. Phase 2 activates B2B payroll and freelancer payouts while adding Egypt → UAE and EU → Egypt corridors. Phases 3 and 4 expand corridor depth and geographic scale.

The financial model projects strong revenue growth driven by user expansion, increasing transaction density, and multi-stream activation, with gross margins modeled at 90% and EBITDA margins expanding over time.

Capital is allocated toward licensing, liquidity infrastructure, corridor activation, technology scaling, and go-to-market execution.

This document outlines REMI's business model, expansion roadmap, capital requirements, and use of funds.

1. Market Opportunity

1.1 Structural Inefficiencies in Legacy Rails

Global remittance exceeds \$800B annually. Traditional rails remain:

- 3–5 business days settlement
- ~6–7% average cost
- Capital-intensive due to prefunding and correspondent banking

In Egypt alone:

- Annual remittance inflows commonly range \$30B–\$40B+
- Remittance represents ~10% of GDP
- Significant parallel crypto/stablecoin value transfer exists outside formal reporting

The UAE is one of the largest outbound remittance hubs globally, with a high concentration of expatriate workers and regulatory clarity around digital asset frameworks.

Implication: The UAE → Egypt; EU → Morocco corridors are high volume, high friction, and well suited for infrastructure-level modernization.

2. Product & Technology Architecture

2.1 Core Components

A. REMI Settlement Layer

- Confidential blockchain transaction layer
- Sender, receiver, and amount encrypted
- Selective transparency for regulators and partners
- Bank-integrated off-ramping and fiat settlement

B. REMI Stable Utility Token

- 1:1 backed by regulated stablecoins
- Minted and burned per transaction
- Used exclusively for private remittance settlement

C. xREMI Token

- Fixed supply: 1B tokens
- Utility: staking, governance, fee rewards
- Fee distribution model:
 - 50% to xREMI holders
 - 30% to partners
 - 20% to REMI

D. Dual Token Model

- Stable transactional layer (REMI token)
 - Governance and incentive layer (xREMI)
 - Flywheel: More volume → more demand → higher staking participation → ecosystem reinforcement
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3. Revenue Model

For the first two years, revenue streams are categorized as follows:

3.1 Retail – Remittance (Starts Day 0)

- Consumer remittance via exchange houses, mobile app and partners
- Revenue per transaction derived from fee + FX spread model
- Revenue share allocated per xREMI distribution structure

Financial model highlights (Year 1 to Year 2 ramp):

- Users grow from 3,000 initial base with 80% MoM in Year 1, 1% MoM in Year 2
- Active users modeled at 80% of total users (Year 1)
- Revenue scales from \$1,350 monthly (Apr-26) to \$466K monthly (Mar-27)
- Gross margin modeled at 90%

3.2 B2B – Payroll (Starts Oct-26)

- Employer-driven salary disbursement across corridors
- Recurring monthly volume
- Reduces acquisition cost through institutional distribution

3.3 B2C – Freelancer Payouts (Starts Jan-27)

- Cross-border payouts to freelancers
- Instant settlement differentiator
- Higher transaction frequency per active user

3.4 B2B – Payments (Starts Jan-27)

- SME cross-border payments
- Corridor depth expansion
- Higher ticket size, lower churn profile

Revenue is modeled with:

- 10% COGS assumption
 - EBITDA expanding with scale
 - Net income growing from \$-66k (Apr-26) to \$840k monthly (Mar-28)
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4. Go-To-Market & Corridor Strategy

Phase 1 (0–12 months) – Genesis

Corridor:

- UAE → Egypt
- EU → Morocco

Focus:

- Retail remittance
- Prove <1 minute settlement
- Validate corridor economics

KPIs:

- 50k–100k users
- \$50M–\$100M annualized volume
- Sub-minute settlement

Phase 2 (12–24 months) – Hashrate

Corridors:

- UAE → Egypt
- EU → Morocco
- Egypt → UAE
- EU → Egypt

Streams Activated:

- Payroll (Oct-26)
- Freelancer payouts (Jan-27)
- B2B payments (Jan-27)

Focus:

- Liquidity scaling
- Institutional partnerships
- Volume density per corridor

Phase 3 (24–36 months) – Corridor Depth

Send markets:

- UAE
- EU
- Saudi Arabia
- Kuwait
- Qatar

Receive markets:

- Egypt
- Morocco
- India
- Pakistan
- Bangladesh
- Nigeria

- Kenya

Objective:

- Increase corridor mesh density
- Expand emerging market footprint

Phase 4 (36–48 months) – Corridor Scale

Send markets:

- GCC
- EU
- UK

Receive markets:

- Egypt
- Morocco
- India
- Pakistan
- Bangladesh
- Nigeria
- Kenya

Objective:

- Multi-regional settlement network
 - Institutional protocol adoption
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5. Financial Model Overview

5.1 Growth Profile

Revenue:

- Apr-26: \$1,350
- Mar-27: \$408,968
- Mar-28: \$1,358,300

Gross Margin:

- 90% (modeled)

EBITDA Margin:

- Expands above 80% in early scale period

Net Income:

- Grows from \$-66k monthly to \$840k monthly over 24 months

Cash Flow:

- Financing injections modeled at staged intervals
- Working capital requirement driven by liquidity balancing

5.2 Capital Efficiency

- Capital deployed primarily toward liquidity scaling and regulatory infrastructure
 - EBITDA positive trajectory early in lifecycle
 - Increasing operating leverage as streams diversify
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6. Investment Ask

Pre-Seed round structured to:

- Fund corridor activation
- Secure licensing and compliance infrastructure
- Scale technology and liquidity pool
- Drive go-to-market execution

Capital injections in model:

- \$1.25M initial
- \$5M follow-on
- \$15M growth
- \$60M expansion phase

Investment structured to align with:

- Token distribution mechanics
 - Equity participation (where applicable)
 - Governance via xREMI staking
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7. Use of Funds

Allocation priorities:

1. Regulatory & Licensing
 - Canada, UAE and expansion jurisdictions
 - Compliance infrastructure
 - Legal and audit
 2. Liquidity Infrastructure
 - Off-ramping pool
 - Prefunding optimization
 - Corridor liquidity buffers
 3. Technology & Security
 - Confidential settlement layer
 - Smart contract auditing
 - Infrastructure scaling
 4. Go-To-Market
 - User acquisition
 - Institutional partnerships
 - Payroll and freelancer channel onboarding
 5. Operations & Team
 - Core engineering
 - Compliance
 - Business development
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8. KPI & Measurement Framework

Retail

- User growth rate
- Active user ratio
- Transaction frequency
- Average revenue per user
- Cost of acquisition

B2B Payroll

- Employer onboardings
- Average payroll volume per employer
- Retention rate

Freelancer Payouts

- Platform integrations
- Monthly payout volume
- Transaction recurrence rate

Protocol Metrics

- Total settlement volume
 - Liquidity utilization ratio
 - xREMI staking participation
 - Fee distribution yield
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9. Key Risks & Mitigation

Regulatory Risk

Mitigation:

- Partner licensing model
- Jurisdictional diversification
- Compliance-first architecture

Liquidity Risk

Mitigation:

- Netting mechanisms
- Off-ramping pool
- Staged corridor activation

Adoption Risk

Mitigation:

- Institutional distribution (payroll + B2B)
- Incentive alignment via xREMI
- Focus on high-density corridors

Competitive Risk

Mitigation:

- Confidential layer differentiation
 - Infrastructure positioning rather than pure retail app competition
 - Multi-stream revenue diversification
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10. Strategic Thesis

REMI is positioned as:

- A compliant settlement protocol bridging regulated finance and blockchain rails
- A liquidity-efficient alternative to correspondent banking prefunding
- A multi-stream cross-border revenue engine
- A scalable corridor network expanding from UAE → Egypt ; EU→ Morocco to GCC + EU + UK → high-remittance emerging markets

The model combines early retail traction with institutional volume expansion, producing increasing capital efficiency and network effects through its dual-token incentive structure.

REMI is designed to evolve from corridor application to regional settlement infrastructure.