



Media Plans & Budget

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Executive Summary

This document outlines REMI's media strategy, budget allocation framework, and performance measurement system for the first 24 months of operations, aligned with:

- Financial model assumptions (REMI_StreamDriven_24M_Master)
- Revenue streams: Retail (Remittance), B2C (Freelancers Payouts), B2B (Payroll, B2B Payments)
- Corridor sequencing:
 - Year 1: UAE → Egypt
 - Year 2: UAE → Egypt, Egypt → UAE, EU → Egypt

The media plan is designed to:

1. Support Phase 1 (Genesis) KPI targets:
 - 50,000–100,000 users
 - \$50M–\$100M volume
 - Sub-1-minute settlement positioning
2. Optimize CAC relative to modeled unit economics
3. Transition from retail-led acquisition (Year 1) to blended Retail + B2B growth (Year 2)

The approach prioritizes digital performance marketing in corridor-specific audiences, partnership-driven distribution for B2B, and controlled CAC scaling in line with modeled churn and growth rates.

1. Strategic Objectives

1.1 Phase 1 (0–12 Months) – Retail Remittance Focus

Primary objective:

- Acquire and activate retail remittance users in the UAE → Egypt corridor

Modeled assumptions (Year 1):

- Initial users: 1,000
- Month-over-month user growth: 25%
- Retail revenue driven by transaction fee (USD 1.5 per transaction) with 30% REMI revenue share
- Active users scale to >11,000 by Month 12

Media must support:

- Consistent top-of-funnel acquisition
- Controlled churn
- Increasing transaction frequency per active user

1.2 Phase 2 (12–24 Months) – Multi-Stream Expansion

Additional revenue streams activated:

- B2B Payroll (starts Oct 2026)
- B2C Freelancer Payouts (starts Jan 2027)
- B2B Payments (starts Jan 2027)

Media shifts from pure consumer acquisition to:

- Employer and SME acquisition
- Corridor-based targeting expansion
- Brand positioning as settlement infrastructure

2. Budget Allocation Framework

2.1 Budget Philosophy

Media spend is structured as a percentage of projected revenue and gross profit, not as a fixed static budget.

Financial model reference:

- Gross profit margin: 60%
- Year 1 monthly revenue grows from ~\$112K to ~\$1.35M

Media allocation principles:

- Early months: Higher % of revenue allocated to acquisition
- Scaling phase: CAC compression through organic and referral
- B2B: Lower volume, higher LTV accounts justify higher acquisition cost

2.2 Allocation by Channel (Year 1 Retail Focus)

Channel	Objective	% Allocation (Range)
Paid Social (TikTok, Instagram, Facebook)	Retail user acquisition	35–45%
Search (Google)	High-intent senders	15–20%
Influencer / Community	Trust + diaspora reach	10–15%
Referral Incentives	CAC compression	10–15%
Offline activations (UAE labor clusters)	Corridor penetration	5–10%
Creative production & testing	Optimization	5–10%

Channel mix optimized monthly based on:

- Cost per install
- Cost per funded transaction
- Cost per active user

2.3 Allocation Shift (Year 2 Multi-Stream)

With B2B streams activated:

Segment	% of Media Budget (Indicative Range)
Retail Remittance	50–60%
Freelancer Payouts	15–20%
B2B Payroll & SME	20–30%

B2B spend includes:

- LinkedIn ads
 - Founder-led outbound
 - Event sponsorship (UAE fintech / SME forums)
 - Account-based marketing
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3. Performance KPIs & Measurement Framework

3.1 Retail KPIs (Year 1)

Aligned with financial model:

- Monthly Active Users (MAU)
- Transactions per active user
- Cost per acquired user (CAC)
- Cost per funded transaction
- Revenue per active user (RPAU)
- LTV / CAC ratio
- Churn rate (modeled at 25% Year 1, 5% Year 2)

Target discipline:

- CAC must remain compatible with USD 1.5 transaction fee structure
- Payback period < 3 months target
- LTV/CAC \geq 3x target

3.2 B2B KPIs (Year 2)

- Cost per qualified lead
- Cost per signed employer / SME
- Average monthly payroll volume per client
- B2B gross margin contribution
- Sales cycle duration

3.3 Corridor Performance Tracking

By corridor (UAE → Egypt, Egypt → UAE, EU → Egypt):

- User acquisition cost per corridor
- Average ticket size

- Volume growth
 - Liquidity efficiency impact
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4. Funnel Architecture

4.1 Retail Funnel

1. Paid acquisition
2. App install
3. KYC completion
4. First funded transaction
5. Repeat usage
6. Referral activation

Drop-off monitored at each stage.

Primary optimization focus:

- KYC completion rate
- First transaction conversion

4.2 B2B Funnel

1. Lead generation
 2. Qualification
 3. Demo
 4. Compliance onboarding
 5. Pilot volume
 6. Full deployment
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5. Unit Economics Discipline

Retail unit economics must respect:

- Modeled churn
- Transaction frequency assumptions
- Revenue share structure
- 60% gross margin constraint

Marketing scale will only increase when:

- Contribution margin remains positive after CAC
 - Liquidity and settlement capacity support incremental volume
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6. Risk Assessment & Mitigation

6.1 CAC Inflation Risk

Risk:

- Rising paid media costs in UAE corridor

Mitigation:

- Referral engine activation
- Community partnerships
- Employer-based distribution

6.2 Regulatory Messaging Risk

Risk:

- Misinterpretation of crypto/stablecoin positioning

Mitigation:

- Messaging focuses on regulated settlement and bank partnerships
- Avoid speculative token language in consumer campaigns

6.3 Over-Scaling Before Liquidity Depth

Risk:

- Media-driven volume growth exceeds corridor liquidity balancing

Mitigation:

- Media scale tied to operational capacity
- Volume throttling capability

7. Strategic Rationale

The media plan is intentionally conservative in Year 1:

- Focused on one primary corridor (UAE → Egypt)
- Retail-first volume proof
- CAC discipline aligned with 60% gross margin model

Year 2 transitions into:

- Multi-stream monetization
- Higher LTV B2B acquisition
- Corridor expansion without uncontrolled marketing burn

This structured allocation ensures:

- Capital efficiency
 - Predictable scaling
 - Alignment between acquisition velocity and settlement infrastructure maturity
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