



Sales Pipeline

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Executive Summary

REMI's sales pipeline is structured across three revenue streams over the first 24 months:

- **Retail (Remittance)** – Launch stream (Day 0)
- **B2B (Payroll)** – Launch October 2026
- **B2C (Freelancer Payouts) + B2B (B2B Payments)** – Launch January 2027

Corridor rollout is phased and consistent with the current corridor strategy:

- **Year 1:** UAE → Egypt; EU → Morocco
- **Year 2:** UAE → Egypt; EU → Morocco plus expansion corridors **Egypt → UAE** and **EU → Egypt**
- **Phase 3 (24–36 months):** GCC depth expansion (UAE, Saudi Arabia, Kuwait, Qatar) into Egypt + South Asia + Africa
- **Phase 4 (36–48 months):** Add and deepen EU + UK send markets on top of Phase 3

Pipeline construction is aligned with the financial model assumptions and unit economics:

- Retail user growth: **80% MoM in Year 1, 1% MoM in Year 2**
- Retail churn: **5% in Year 1, 1% in Year 2**
- Gross margin baseline: **90%**
- COGS baseline: **11-13%**
- Retail revenue share assumption: **30%**
- Transaction fee baseline: **USD 1.5** per transaction

The pipeline supports the model's trajectory from retail-led early traction toward diversified revenue streams in Year 2, improving revenue durability and capital efficiency.

1. Sales Pipeline Architecture

1.1 Pipeline Definition

Pipeline is defined as **qualified volume and revenue potential** mapped across:

- Stream (Retail, B2C, B2B)
- Corridor (current and future)
- Stage (qualified lead → pilot → contract → live)
- Probability weighting (forecast discipline)

1.2 Pipeline Principles

- Retail is the wedge to build corridor trust, liquidity discipline, and operational muscle.
 - B2B payroll anchors predictable volume and improves liquidity efficiency.
 - Freelancer payouts and B2B payments expand monetization with higher average ticket size and lower churn characteristics.
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2. Stream Timeline and Corridor Coverage (First 24 Months)

Stream	Start	Corridors Covered	Strategic Role
Retail Remittance	Day 0 Month 4	UAE → Egypt EU → Morocco	Volume engine, acquisition wedge, liquidity proving
B2B Payroll	Oct 2026	UAE → Egypt	Institutional recurring volume anchor
Freelancer Payouts	Jan 2027	UAE → Egypt, EU → Egypt	Structured payout rail, retention driver
B2B Payments	Jan 2027	UAE → Egypt, EU → Egypt	Higher ticket, margin expansion

3. Retail Pipeline (Year 1 Core)

3.1 Growth and Behavior Assumptions

Financial model inputs (Retail Remittance):

- Initial users: **3,000**
- MoM user growth: **80% MoM in Year 1, 1% MoM in Year 2**
- Churn: **5% in Year 1, 1% in Year 2**
- Transaction fee: **USD 1.5**
- REMI revenue share: **30%**

3.2 Genesis KPI Targets (Operational North Star)

- **50–100k users**
- **USD 50–100M volume**
- **< 1-minute settlement**

3.3 Retail Pipeline Sources

- Consumer performance marketing in UAE (always CAC-tracked)
- Diaspora and community channel partners
- Employer referral loops (entry channel for payroll later)
- Exchange house / distribution partnerships (where applicable)

3.4 Retail Funnel and Operating KPIs

Funnel Stage	Primary KPI	Measurement Cadence
Acquisition	CAC, qualified signups	Weekly
Verification	KYC completion rate	Weekly
Activation	First transaction conversion	Weekly
Retention	Monthly active users, churn	Monthly
Monetization	Revenue per active user	Monthly

Note: Where internal benchmark targets are not yet confirmed in the model, this document maintains the measurement framework without fabricating thresholds.

4. B2B Payroll Pipeline (Launch October 2026)

4.1 Target Segment

- UAE-based SMEs and mid-market employers with recurring cross-border payroll
- Labor-intensive sectors with high outbound salary flows

4.2 Standard Pipeline Stages

Stage	Definition	Exit Criteria
Prospect Identified	Employer mapped and qualified	Workforce profile + corridor need confirmed
Intro Call	High-level compliance + ops fit	Agreement on pilot structure
Commercial Proposal	Pricing + integration shared	Commercial alignment or negotiation
Pilot	Limited rollout	Pilot volume + SLA confirmation
Contract Signed	Master agreement executed	Go-live date locked
Live	Active recurring volume	Monthly volume + retention tracking

4.3 Payroll Pipeline KPIs

- # of qualified employers in active pipeline
- # of employers in pilot
- # of contracted employers
- Expected employee count per employer
- Expected monthly payroll volume per employer
- Average sales cycle length (lead → pilot → contract)

5. Freelancer Payouts Pipeline (Launch January 2027)

5.1 Target Segment

- UAE agencies paying Egypt-based contractors
- EU companies paying Egypt-based freelancers (EU → Egypt corridor expansion)
- Remote workforce payout platforms and employer-of-record partners

5.2 Pipeline KPIs

- # of payout organizations in pipeline
 - # of onboarded freelancers per organization
 - Expected monthly payout volume
 - Payout frequency (weekly, biweekly, monthly)
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6. B2B Payments Pipeline (Launch January 2027)

6.1 Use Cases

- Cross-border supplier payments
- SME trade and service payments
- Recurring settlement flows between UAE/EU and Egypt

6.2 Pipeline KPIs

- # of active B2B accounts
- Average contract value / expected run-rate volume
- Transaction size distribution
- Renewal/repeat rate

7. Corridor Expansion Strategy (Pipeline Implications)

Year 1

- **UAE → Egypt** (primary corridor for launch economics)
- **EU → Morocco**

Year 2

- **Egypt → UAE** (reverse corridor readiness)
- **EU → Egypt** (second send-market activation)

Phase 3 (24–36 months) Corridor Depth

- **From (send):** UAE, EU, Saudi Arabia, Kuwait, Qatar
- **To (receive):** Egypt, Morocco, India, Pakistan, Bangladesh, Nigeria, Kenya

Phase 4 (36–48 months) Corridor Scale

- **From (send):** GCC + EU + UK
- **To (receive):** Egypt, Morocco, India, Pakistan, Bangladesh, Nigeria, Kenya

Pipeline design assumes corridor depth before corridor scale to maintain operational control and compliance certainty.

8. Forecast Discipline and Reporting

8.1 Forecast Method

Forecasts are reported using stage-weighted methodology:

- Assign stage probability ranges per stream (retail is volume-led; B2B is contract-led)
- Maintain a monthly forecast reconciliation against actuals
- Track pipeline slippage and conversion rates by stage

8.2 Reporting Cadence

- **Weekly:** retail funnel and leading indicators
 - **Biweekly:** B2B pipeline stage movement
 - **Monthly:** forecast vs actual, cohort retention, margin performance
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9. KPI and Measurement Framework

Commercial KPIs

- Monthly active users
- Total transaction volume
- Revenue by stream
- Gross profit and gross margin
- Revenue per active user
- CAC, retention and payback period (where applicable)

B2B KPIs

- Qualified accounts in pipeline
- Signed accounts
- Pilot conversion rate
- Run-rate volume per account
- Sales cycle length

Liquidity and Operational KPIs

- Settlement time
 - Liquidity utilization and net funding requirement per corridor
 - Exception rate (failed payout / manual review)
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10. Risks and Mitigations

Retail acquisition underperformance

- **Risk:** Consumer growth slower than modeled MoM assumptions
- **Mitigation:** Multi-channel acquisition mix, REMI infrastructure network activation day 0, diaspora distribution, employer referrals, corridor community partnerships

B2B sales cycle delays

- **Risk:** Payroll and B2B payment deals require longer compliance and procurement cycles
- **Mitigation:** Pilot-first structure, standardized onboarding pack, staged integration options

Corridor liquidity imbalance

- **Risk:** Sudden volume spikes increase liquidity stress and working capital needs
- **Mitigation:** Controlled corridor ramp, liquidity balancing design, partner bank liquidity agreements

Regulatory and partner dependency

- **Risk:** Corridor activation depends on licensed partner readiness and jurisdictional constraints
 - **Mitigation:** Partner-license operating model, corridor sequencing, compliance-first operating controls
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Conclusion

REMI's pipeline sequencing is designed to maximize execution certainty:

1. Retail remittance establishes volume, trust, and liquidity discipline
2. Payroll provides recurring institutional flow and improved predictability
3. Freelancer payouts and B2B payments expand monetization and margin profile
4. Corridor depth precedes corridor scale to maintain operational and compliance control