



Industry:

Payments, FinTech

Management / Founders:

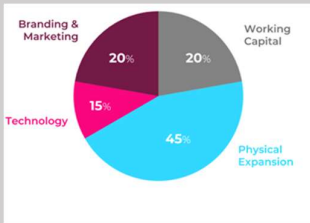
Enayet Rasul, Ben Woolley,
David Peerless

Entrepreneurs with 60+ years of combined experience in financial services/ management /media

Advisors:

Simon Bradley, Samuel Head

Use of Funds:



Key facts

- Tech back-end and Regulatory License procured from market-leading provider
- High growth and valuation potential
- Broadcast marketing relationships mean we pay 20p/E and have superior customer acquisition costs
- Spend in two currencies or more from one debit card
- Focusing on three key areas of revenue, including:
- Newcomers / Dual Nationality
- Expat second home owners / Frequent travellers
- Cross boarder trading SMEs

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A cheaper, faster way to send money abroad

Banks make foreign exchange transactions inconvenient and very expensive, and foreign exchange providers are cumbersome and insecure. CoAtcha seeks to disrupt the foreign exchange market by offering competitively priced services through its digital App and linked card.

Company and services

CoAtcha collaborates with proven SaaS service and global card scheme providers to reduce investor risk and cash burn and unlock tremendous value. Our solution is a pioneering, secure and scalable commercial model where substantial value can be unlocked quickly and efficiently.

The opportunity

B2C: The UK sends over \$20 billion abroad every year through international money transfers. Nigeria receives more money from the UK than any other country, accounting for 15.4% of all transfers abroad. This is followed by India (14.7%), France (6.7%), Pakistan (6.3%) and Germany (4.7%). Cash-to-cash remittances still account for 80% of smaller retail transactions, with transaction fees of up to 15%.

B2B: Our roadmap includes the possible facilitation of ancillary services to challenger and neo banks, allowing them to expand their services by simply connecting to CoAtcha as a single API SaaS service. This offers commercial benefits to both entities, enabling them to develop their product line at reduced cost and minimal risk, whilst offering customer enhanced services.

Target market

CoAtcha will focus its marketing efforts on profitable demographics with high and regular demand for foreign exchange, including owners of overseas property, immigrant families sending money to their families, regular travellers, and SMEs trading across international borders, to whom it will offer secure transfers at competitive rates with no hidden fees, ensuring rapid revenue-generation and positive cash flow within a year.

Marketing strategy

The team's existing media relationships will enable it to create extremely cost-effective media campaigns, penetrate the market faster and more profitably, leading to a positive impact on valuations versus peers.

Better value and security for customers

Our service can save individuals and businesses thousands on international money transfers, a clear competitive advantage over banks and remittance exchanges. Use of encrypted distributed ledgers will provide trusted real-time verification, ensuring security and traceability of fund transfers. CoAtcha can deliver much more competitive exchange rates, typically saving as much as 2-3% vs a bank on a money transfer, within a transparent fee structure.

What makes CoAtcha different?

CoAtcha is neither a bank nor money exchange but a hybrid, enabling customers to hold and spend money in 24 currencies with no hidden fees via its multi-currency card. By focusing on high value-add and profitable services to specific demographics, we expect CoAtcha to generate 10x revenue per customer than the competition at a similar stage in its development.

