



A HYBRID BANKING AND MONEY TRANSFER BUSINESS

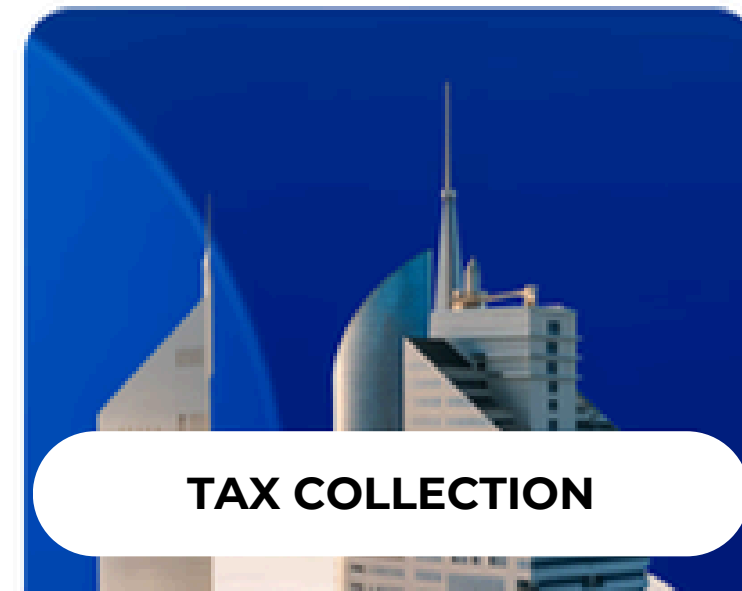
Seamlessly connecting crypto, cash, and compliance in one platform



ATM'S



**VIRTUAL ASSETS
BANKING**



TAX COLLECTION



OUR MISSION

**To make crypto usable, finance unified,
and compliance effortless for everyone**

This deck presents Moneypark's vision, positioning, and infrastructure model. Execution details, regulatory pathways, and financial models are provided in the full business plan.

What is Moneypark

Moneypark is a virtual-asset bank that lets users trade, store, and transfer fiat and crypto, connected by a growing global crypto-fiat ATM network.

Industry Distinction

Securing market leadership by partnering with governments to collect taxes, shape regulatory guidelines, and set industry standards.

Strategy

Seamlessly connecting crypto, cash, and compliance in one platform



PROBLEMS

KEY BARRIERS TO THE ADOPTION OF VIRTUAL ASSETS

CRYPTO LACKS REAL-WORLD CASH ACCESSIBILITY

01

- Crypto holders face friction converting digital assets into physical cash for daily use
- Crypto-to-cash ATM infrastructure is scarce, fragmented, and unevenly distributed globally
- High fees, low withdrawal limits, and poor liquidity reduce practical usability

NO UNIFIED FINANCIAL SUPER APP FOR FIAT + CRYPTO/END

02

- Users must rely on multiple disconnected apps to manage banking, crypto, payments, and compliance
- Fragmented experiences create friction, inefficiency, and poor user retention
- Lack of end-to-end fiat-crypto integration blocks mainstream adoption

REGULATORY RESISTANCE DRIVEN BY TAX AND COMPLIANCE CONCERNS

03

- Governments struggle to track taxable crypto activity due to limited transparency, length of time tracking and calculating profits/losses for each user
- Weak or inconsistent KYC/AML standards increase perceived risk of illicit use
- Absence of standardized regulatory frameworks slows legalization and institutional trust

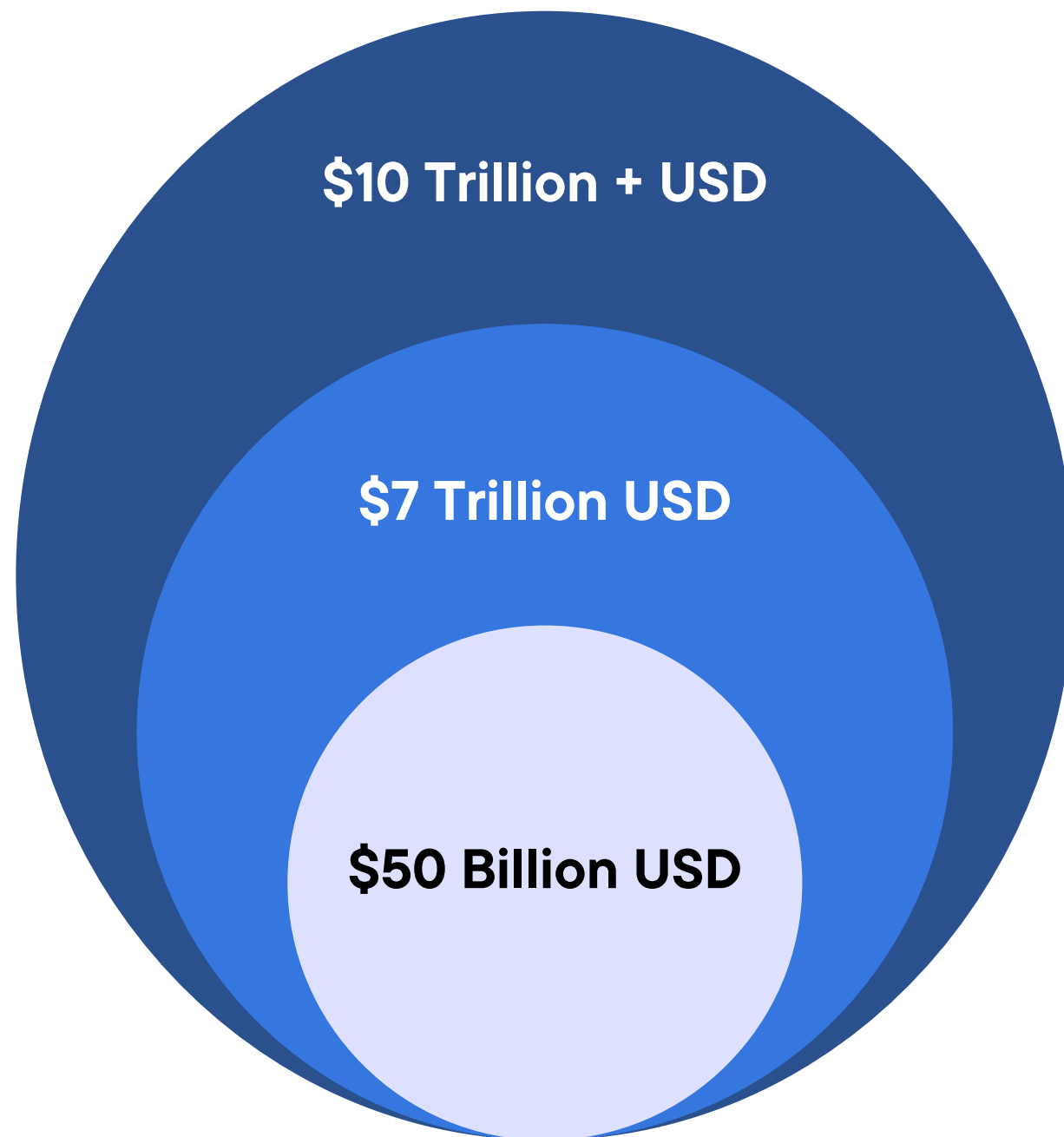
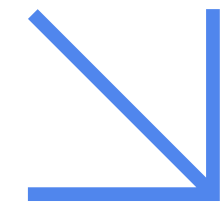


SOLVING KEY BARRIERS SOLUTIONS

- 01 MAKING CRYPTO SPENDABLE ANYWHERE**
We make crypto instantly spendable by enabling seamless fiat withdrawals through our global ATM network.
- 02 ONE PLATFORM FOR ALL THINGS FINANCE**
Simplifying finance by combining crypto and traditional banking in one platform.
- 03 COMPLIANCE AND TAX MADE EFFORTLESS**
We automate tax calculation and remit payments directly to revenue authorities, while partnering with regulators to integrate enhanced KYC/AML standards into official guidelines.

CORE MARKETS WE UNLOCK

We're expanding crypto from a \$3T speculative asset class into a multi-trillion-dollar global financial utility.



TOTAL ADDRESSABLE MARKET (TAM)



\$10T +

Global payments, remittances, banking revenue + crypto AUM

SERVICEABLE AVAILABLE MARKET (SAM)



\$7T

Addressable flows via fiat-crypto on/off-ramps, super app, retail & SMEs

SERVICEABLE OBTAINABLE MARKET (SOM)



\$50B

Initial capture: compliant corridors, early adopters, 0.5–1% take rate

3 KEY PRODUCTS

Turning crypto into everyday money while giving users and regulators the tools they need to thrive



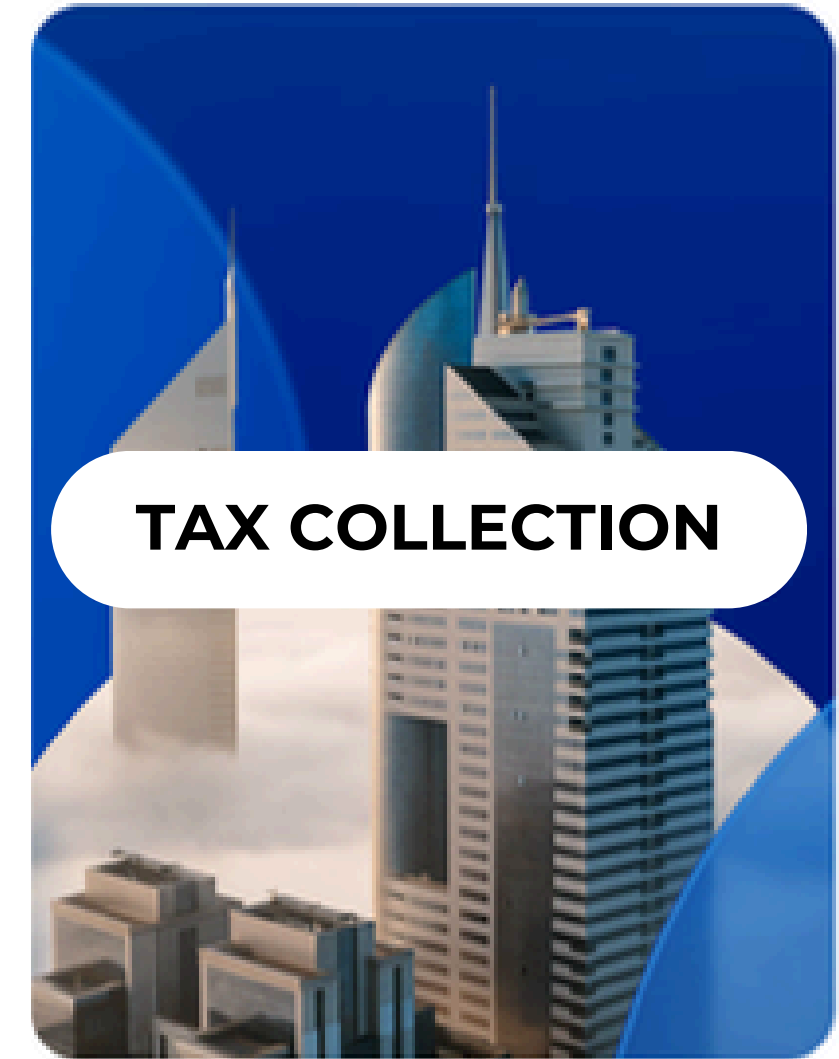
ATM TERMINALS

Virtual Assets-Cash ATM's for instant, high-limit cash deposits/withdrawals



VIRTUAL ASSETS BANKING

Digital virtual assets banking app to trade, transfer, store and borrow currencies



TAX COLLECTION

Government collaboration to collect and remit taxes to the tax authority while retaining a portion as a collector's fee

PRODUCTS

All of finance, under one roof
Uniting Cash, Crypto, and Digital Currency for a Full Financial Journey

moneypark ATM'S

- Moneypark users exclusively and only linked with Moneypark App, can withdraw and deposit cash to crypto/crypto to cash instantly

moneypark PLATFORM

- Banking & Virtual Assets Banking Services- users can trade, swap, borrow, transfer, and store cryptocurrencies, stablecoins and traditional money;
- Moneypark users can transfer crypto and other currencies across continents, instantly.

moneypark COMPLIANCE

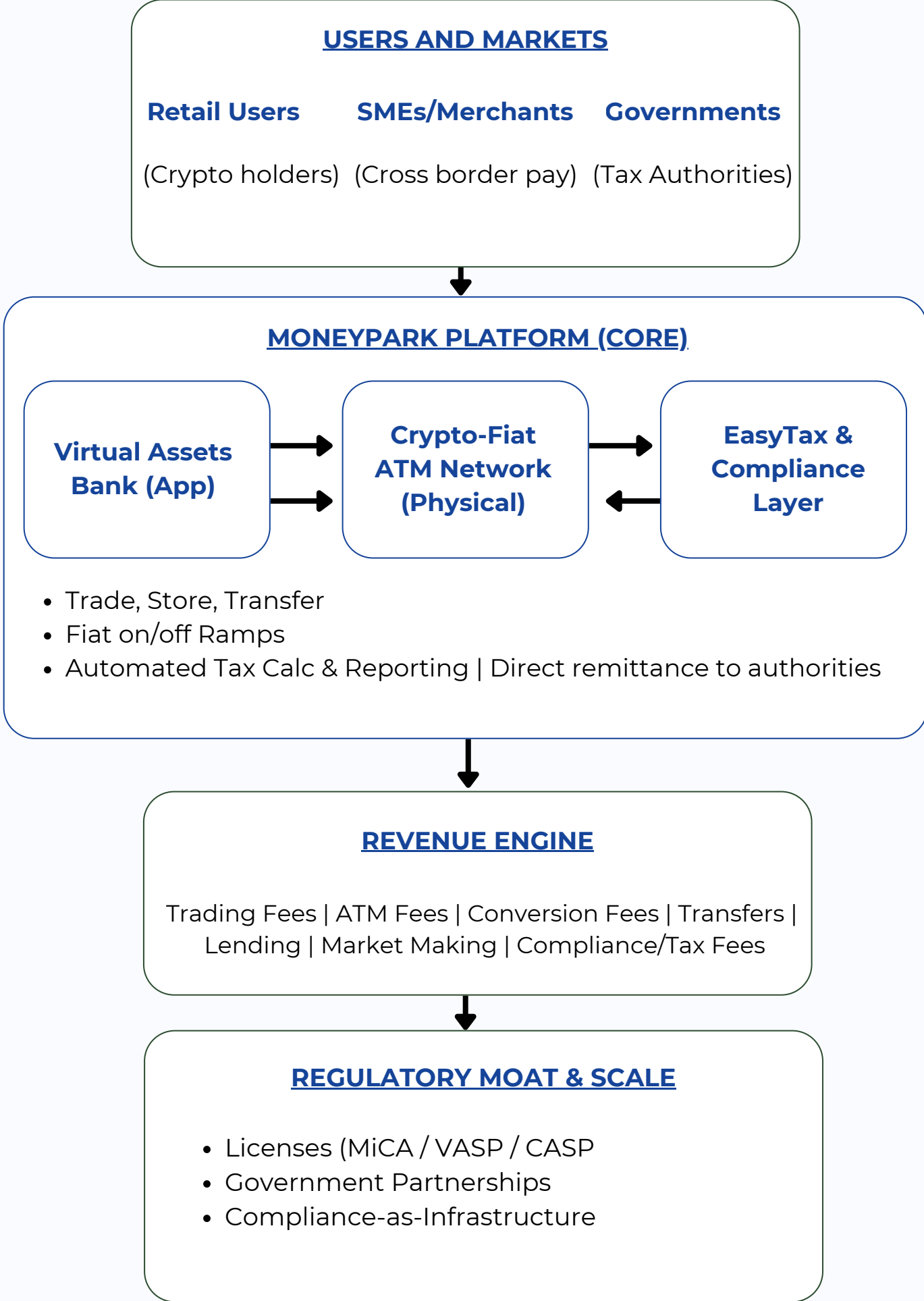
- Partnering with the government to collect taxes, remitting them to the tax office, while keeping a portion of the taxes collected as a fee for the service;
- Securing key positions in newly compliant countries and jurisdictions, gaining majority market share, customer flow, and increased turnover.





VISUAL BUSINESS MODEL DIAGRAM

Moneypark turns crypto adoption into regulated financial infrastructure by unifying access, compliance, and tax settlement in one platform.



INCOME STREAMS

Moneypark Generates Income from 7 Different Income Streams



1. Trading Fees (1%-2%)

Fees per each crypto trade in the Moneypark app (buying or selling cryptocurrencies)

3. Fiat Conversion Fees (1%-2%)

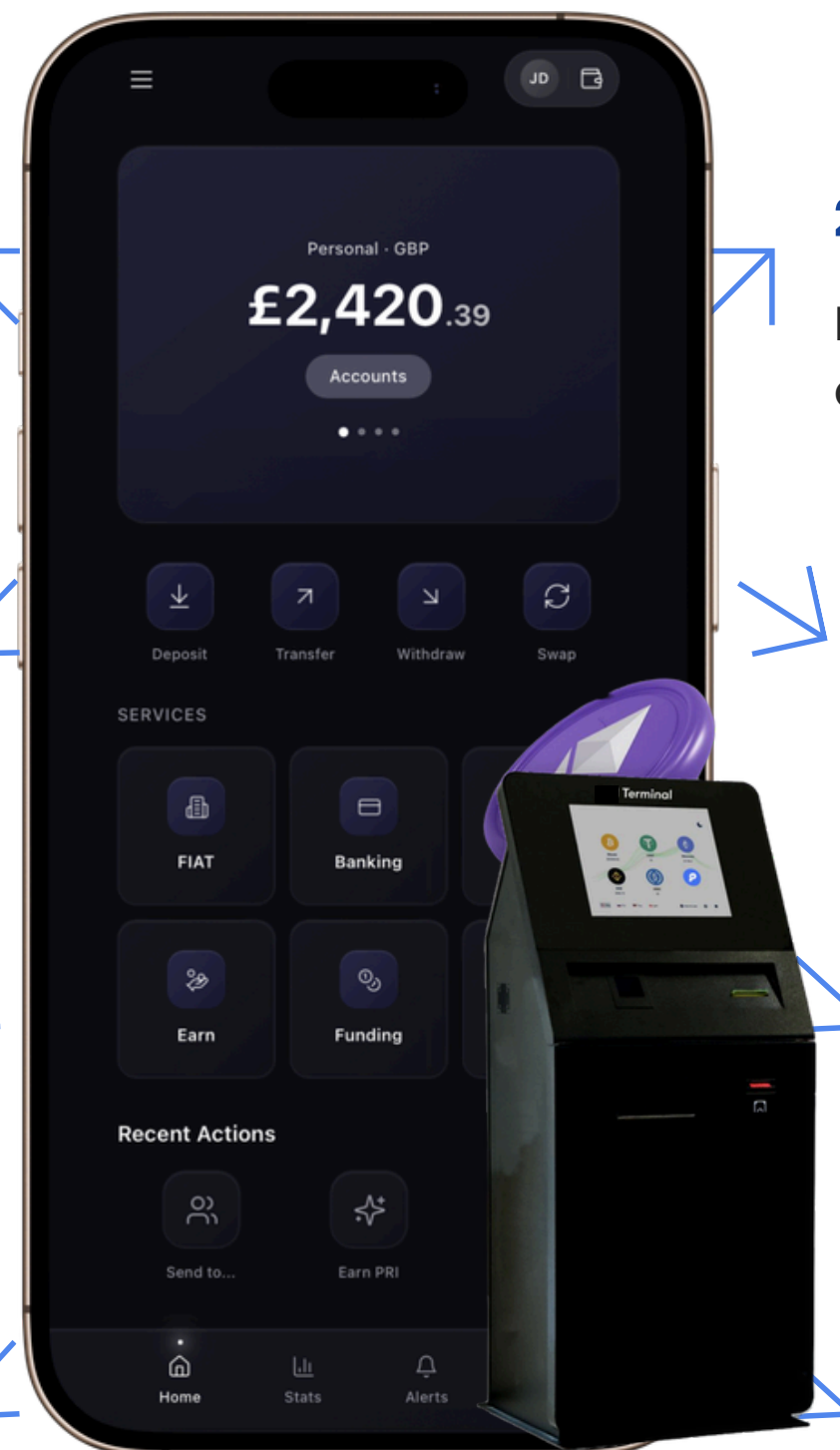
Fees on credit card and bank transfers into our app, and fiat currency swaps in our app

5. Transfer/Remittance Fees (0.5%-1%)

Fees for crypto and fiat transfers to other wallets or platforms

7. Token Sales

Revenue from Moneypark's virtual assets (Bitcoin Africa & Moneypark Coin) via app, ATMs, and exchanges.



2. ATM Fees (2.5%-5%)

Fees for buying or selling crypto at our network of our own ATM's/Terminals with cash

4. Withdrawal Fees (1%-2%)

Fees to move fiat money out from our app into bank accounts

6. Loans (8%-12%)

Revenue from interest charged on loans in our app

8. Market Making

Provide liquidity by buying at the bid and selling at the ask, profiting from the spread on each round trip.



SEAMLESS VIRTUAL ASSET TAX SETTLEMENT



Moneypark EasyTax automatically calculates capital gains when users sell crypto and withdraw to fiat.

- Users receive a clear breakdown of each transaction (buy date, sell date, asset, and profit), a summary of total gains, tax due, and net amount available to withdraw.
- A ready-to-file tax return PDF is generated, for their personal bookkeeping, that includes their name and tax identification number.
- Tax is paid directly to the revenue authority when the user clicks on Pay Tax. The user then receives a Payment confirmation slip that confirms the tax has been remitted to the revenue authorities.
- The net proceeds are withdrawn to the user’s bank account—seamlessly, in one flow.



REMOVES TAX FRICTION AT THE POINT OF EXIT

Capital gains are calculated, reported, and paid automatically when converting crypto to fiat—eliminating manual tracking, errors, and post-transaction compliance risk.



BRIDGES CRYPTO AND TRADITIONAL FINANCE SEAMLESSLY

Users move from crypto to bank accounts in a single compliant flow, accelerating real-world adoption and making crypto usable without legal or accounting complexity.



INCREASES TRUST, LEGITIMACY, AND INSTITUTIONAL READINESS

Built-in tax reporting and direct payment to revenue authorities make crypto transactions transparent and audit-ready, enabling broader acceptance by regulators, banks, and institutions.

1st Step

Global Crypto Tax Settlement (USD)
Review, Pay Tax, and Withdraw Net Proceeds (Using 15% CGT Rate)

Total Net Gain \$4,750.00 <small>Net profit/loss before tax</small>	Tax Status PENDING <small>Tax must be paid before withdrawal</small>	Tax Due (15% CGT) \$712.50 <small>15% on positive net gain</small>	Net Available \$4,750.00 <small>Funds after tax payment</small>
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Simulated Transaction History (Cost Basis Tracking)

ASSET	DATE SOLD	PROCEEDS (USD)	COST BASIS (USD)	GAIN/LOSS (USD)
BTC	2023-01-15	\$4,200.00	\$1,500.00	\$2,700.00
ETH	2023-03-01	\$1,800.00	\$2,200.00	-\$400.00
ADA	2023-05-20	\$950.00	\$600.00	\$350.00
SOL	2023-06-10	\$1,100.00	\$1,300.00	-\$200.00
DOT	2023-07-28	\$5,500.00	\$3,200.00	\$2,300.00

[Pay \\$712.50 Tax](#) [Withdraw Net \\$4,037.50](#)

*Disclaimer: This is a simulation using USD and a fixed 15% CGT rate. Consult a certified tax professional for actual filings.

2nd Step

Global Crypto Tax Settlement (USD)
Review, Pay Tax, and Withdraw Net Proceeds (Using 15% CGT Rate)

Total Net Gain \$4,750.00 <small>Net profit/loss before tax</small>	Tax Status PAID <small>Tax payment confirmed.</small>	Tax Due (15% CGT) \$712.50 <small>15% on positive net gain</small>	Net Available \$4,037.50 <small>Ready for immediate withdrawal.</small>
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[Pay \\$712.50 Tax](#) [Withdraw Net \\$4,037.50](#)

Payment and Withdrawal Confirmation Slip

Tax Payment Confirmation	Ref: CGT-USD-PAY-2023-01-15
Total Net Capital Gain Assessed:	\$4,750.00
CGT Rate Applied:	15.00%
Tax Deduction / Payment:	\$712.50
Net Funds Available for Withdrawal:	\$4,037.50

Transaction Date: Jan 24, 2026 at 11:17
Tax Authority: Simulated 15% CGT Levy

Withdrawal Successful!
\$ 4,037.50 has been transferred to your designated bank account (Simulated). Funds should reflect within 1-3 business days.

*Disclaimer: This is a simulation using USD and a fixed 15% CGT rate. Consult a certified tax professional for actual filings.

INDUSTRY DISTINCTION AND EXPERTISE



Moneypark has engaged in exploratory consultations with governmental bodies and public-sector stakeholders in various jurisdictions on matters relating to virtual assets and digital finance:



President Yoweri Museveni
President of Uganda



Dumitru Alaiba
Deputy Prime Minister of Moldova &
Minister of Economy



Zorica Kalezić
Governor of the Central
Bank of Montenegro



IVORY COAST- The Ministry of Economy and Finance

MOLDOVA- Ministry of Finance, The Central Bank of Moldova

MONTENEGRO-The Central Bank of Montenegro

GHANA-Securities and Exchange Commission, Central Bank of Ghana, Ghana Revenue Authority

KAZAKHSTAN- Ministry of Digital Development and Innovations Industry of the Republic of Kazakhstan

MALAWI- The Reserve Bank of Malawi, Ministry of Finance and Economic Affairs

UGANDA- The Central Bank of Uganda, Ministry of Finance, Planning and Economic Development

ALBANIA- Ministry of State for Youth and Children & National Agency for Employment and Skills

ACTION PLAN ROADMAP

A look at where we are going this year



PLAN OF ACTION Q2 2026-Q4 2026

Q2 2026

REGULATORY AND INFRASTRUCTURE FOUNDATION

Regulatory Foundations

- Apply for EU licenses: MiCA / CASP / DORA
- Apply for Ghana VASP license
- Regulatory gap analysis and compliance alignment

Physical Infrastructure Rollout

- Begin installation of 14 crypto terminals across the EU
 - a. Czechia: 6 ATMs
 - b. Cyprus: 4 ATMs
 - c. Lithuania: 2 ATMs
 - d. Poland: 2 ATMs
- Integrate terminals with Moneypark backend and compliance systems
- Enable KYC, EasyTax, and fiat on/off-ramp functionality

Q3 2026

MARKET ENTRY & INFRASTRUCTURE DEPLOYMENT

Regulatory & Compliance

- Finalize and stabilize licensing (EU MiCA / CASP, Ghana VASP)
- Finalize internal compliance, reporting, and audit readiness
- Prepare go-live regulatory procedures

Launch & Operations

- Soft launch of Moneypark platform (EU & Ghana)
- Activate crypto-to-fiat, EasyTax, and banking flows
- Go-live with installed EU terminals
- Begin live transaction processing and monitoring

Revenue Activation

- Enable transaction fees (ATM, swaps, withdrawals)
- Launch premium user features and services

Q4 2026

SCALE, OPTIMIZE, EXPAND

Market Expansion

- Expand crypto ATM network beyond initial 14 terminals
- Strengthen local banking and payment partnerships
- Begin negotiations with other jurisdictions for EasyTax implementation

Revenue & Growth

- Optimize fee structures and pricing models
- Introduce additional premium and institutional services
- Increase transaction volume across app and terminals

Strategic Development

- Explore B2B white-label and licensing opportunities
- Prepare Phase 2 geographic expansion roadmap
- Assess strategic partnerships and acquisition opportunities



COMPETITIVE ADVANTAGES

REGULATORY
ADVANTAGE

RANGE OF
PRODUCTS

FIRST-MOVER
ADVANTAGE



TECHNOLOGY
SOPHISTICATION

SCALABILITY

MULTIPLE EXIT
PATHS

KEEPING OUR COMPETITIVE ADVANTAGES

Moneypark is strategically attractive across multiple industries, offering diverse exit opportunities. With a first-mover advantage as an all-in-one finance ecosystem and a uniquely integrated compliance solution that unlocks access to new markets, Moneypark is positioned significantly ahead of the competition.

GOVERNANCE ARRANGEMENT & FULL ORGANIZATIONAL STRUCTURE

Primary operations in Europe, but also connecting Africa and Asia



FINANCIAL FORECAST

REVENUE BREAKDOWN BY INCOME STREAM

Revenue forecasts assume primary operations in Europe, with African operations segmented to allow granular breakdowns and accurate assessment of market volatility, segmentation, and variances.



REVENUE FORECAST BY GEOGRAPHY (USD ' 000s)

MONEYPARK - INCOME STATEMENT (USD '000s)	Year 1	Year 2	Year 3	Year 4	Year 5
5-Year Projection					
REVENUE					
ATM Fees	\$ 2,700	\$ 3,645	\$ 4,738	\$ 5,923	\$ 7,107
Trading Fees	\$ 3,000	\$ 4,050	\$ 5,265	\$ 6,581	\$ 7,897
Fiat Conversion Fees	\$ 1,800	\$ 2,430	\$ 3,159	\$ 3,948	\$ 4,738
Withdrawal Fees	\$ 1,800	\$ 2,430	\$ 3,159	\$ 3,948	\$ 4,738
Transfer/Remittance Fees	\$ 1,200	\$ 1,620	\$ 2,106	\$ 2,632	\$ 3,159
Loan Fees	\$ 960	\$ 1,296	\$ 1,684	\$ 2,106	\$ 2,527
Token Sales	\$ 600	\$ 810	\$ 1,053	\$ 1,316	\$ 1,579
Market Making Fees	\$ 240	\$ 324	\$ 421	\$ 526	\$ 631
Total Revenue	\$ 12,000	\$ 16,200	\$ 21,060	\$ 26,325	\$ 31,590
COST OF GOODS SOLD					
COGS (12% of Revenue)	\$ 1,440	\$ 1,944	\$ 2,527	\$ 3,159	\$ 3,791
Gross Profit	\$ 10,560	\$ 14,256	\$ 18,533	\$ 23,166	\$ 27,799
Gross Margin %	88.00%	88.00%	88.00%	88.00%	88.00%
OPERATING EXPENSES					
Sales & Marketing	\$ 2,250	\$ 2,430	\$ 2,624	\$ 2,834	\$ 3,061
Technology & Development	\$ 1,875	\$ 2,025	\$ 2,187	\$ 2,361	\$ 2,550
General & Administrative	\$ 2,250	\$ 2,430	\$ 2,624	\$ 2,834	\$ 3,061
Compliance & Legal	\$ 1,125	\$ 1,215	\$ 1,312	\$ 1,417	\$ 1,530
Total OpEx	\$ 7,500	\$ 8,100	\$ 8,747	\$ 9,446	\$ 10,202
EBITDA	\$ 3,060	\$ 6,156	\$ 9,786	\$ 13,720	\$ 17,597
D&A	\$ 414	\$ 414	\$ 414	\$ 414	\$ 414
EBIT	\$ 2,646	\$ 5,742	\$ 9,372	\$ 13,306	\$ 17,183
OTHER ITEMS					
Interest Income	\$ 200	\$ 300	\$ 420	\$ 560	\$ 720
Interest Expense	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income/(Expense)	\$ -	\$ -	\$ -	\$ -	\$ -
EBT (Earnings Before Tax)	\$ 2,846	\$ 6,042	\$ 9,792	\$ 13,866	\$ 17,903
Taxes (19%)	\$ 541	\$ 1,148	\$ 1,860	\$ 2,635	\$ 3,402
Net Income	\$ 2,305	\$ 4,894	\$ 7,931	\$ 11,231	\$ 14,502
Net Margin %	19.21%	30.21%	37.66%	42.66%	45.91%

Over the next five years, the business is projected to experience steady revenue growth, improved profitability, and positive cash flow, reflecting both operational efficiency and market expansion. The key financial metrics—profit and loss, EBITDA, EBIT, and cash flow—are summarized in the business plan.

ENDORSEMENTS



“
What Moneypark stands for and the work they are doing, is music to the ears of all the world leaders. It shouldn't be too long before they are the industry standard.
 ”

Modibo Toure
 Special Representative of the
 Secretary General at United Nations

“
Moneypark is finding a lot of success and will continue to do so. They will become a billion dollar company in the next 5 years, I can see that.
 ”

Mohammed Hamid
 Business Billionaire Magnate
 Owner and Chairman at AYA Group



PARTNERS

Accredited Partners



AML/KYC Partners



Payment Partners, Liquidity Providers



Development Partners





moneypark.io

Expanding
Worldwide 2026



moneypark

LAUNCHES IN

2026

