

Australian Crypto Coin

Investment Pitch

2023

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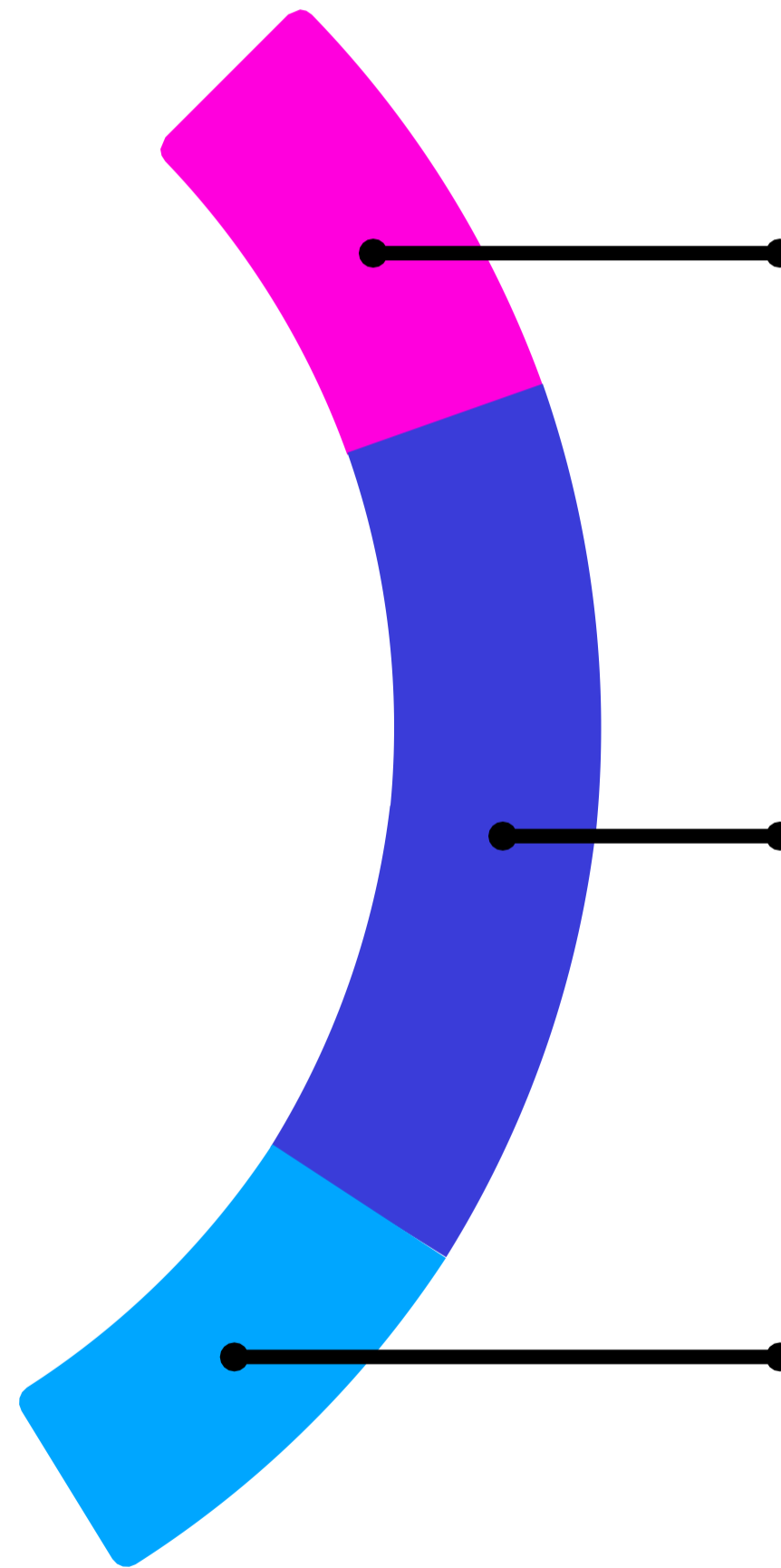
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Background

Problem Statement

ACCOIN is a fintech lending platform, tokenizing investments in infrastructure, real estate and captive sectors. It will allow retail, HNI and institutional investor to diversify their investments and deploy fraction of the total project cost with a focus on projects first from **Australian Market**.

It is achieving the same by deploying “**wrapped AccoinGreen**” to raise funds in form of private debt carrying interest and capital repayment over the tenure of 3-5 years depending upon the project



Raising funds for Projects

Infra developers, RE players can raise funds for their projects by securitizing the asset holding or the project and tap in the direct funding from the retail investors

Project size ranging from \$2-5 million in the 1st phase

MVP

Started the operations on setting up payment infrastructure using BEP-20 token in 2021

Launching platform for fund raising for projects in 2023 with a target of \$10 million fund raising in CY

Democratizing Infra Investments

Retail investors can participate and earn regular interest income securitized by assets offered by borrowers

50% of the Fee distribution among ACCG coin holders and wrap holders

Background

Experienced Management Leading from the Top

Cameron Guymer | Founder

Has over a decade of experience in **management** across retail and healthcare. He has been instrumental in formation of strategy for **product, tech, marketing** and onboarding investors

Experienced in networking, resource management and innovative offerings through new age solutions in the areas of fintech space

SAG InfoTech Pvt. Ltd. | Tech & Marketing

SAG Infotech with a decade of experience in **block chain development, platforms and tech architecture** designing is advising, developing and maintaining systems for Accoin

Specializes in ICO, token, wallet, P2P exchange, NFTs, development as well as marketing of these services

Wonderley & Hall | Legal

Advising Accoin on wrapped structures, agreements between investors and project developers, licensing requirements, and other such scenarios

Specializes in commercial and business law, estate, employment, land and other key areas

Product and Services

End Markets & Product Offering

Sectors

ACCOIN is offering platform access to Infrastructure players engaged in road, bridges, pipeline and irrigation services wherein state or central government projects carry lesser credit risk in terms of realization

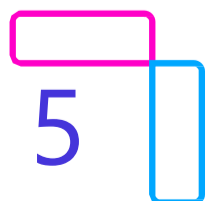
Further, real estate projects where there is 1.25x-1.50x in collateral for securitization purposes. This would cover principal and any delayed payment risks. Other areas like projects in manufacturing, captive spaces can be expanded in the future

Product

Retail/ Institutional investors investing in projects offered by Infra Cos.
Private Debt

Two offerings

- 1 Secured lending with targeted RoI of 10%-12%, 5 years [90% portfolio]
- 2 Unsecured lending with targeted RoI of 16%-18%, 2 years [10%]



ACCOIN charges fee 2.8% (Secured) and 3.8% (Unsecured) in fee from borrower

Product and Services Cont.

Value Proposition

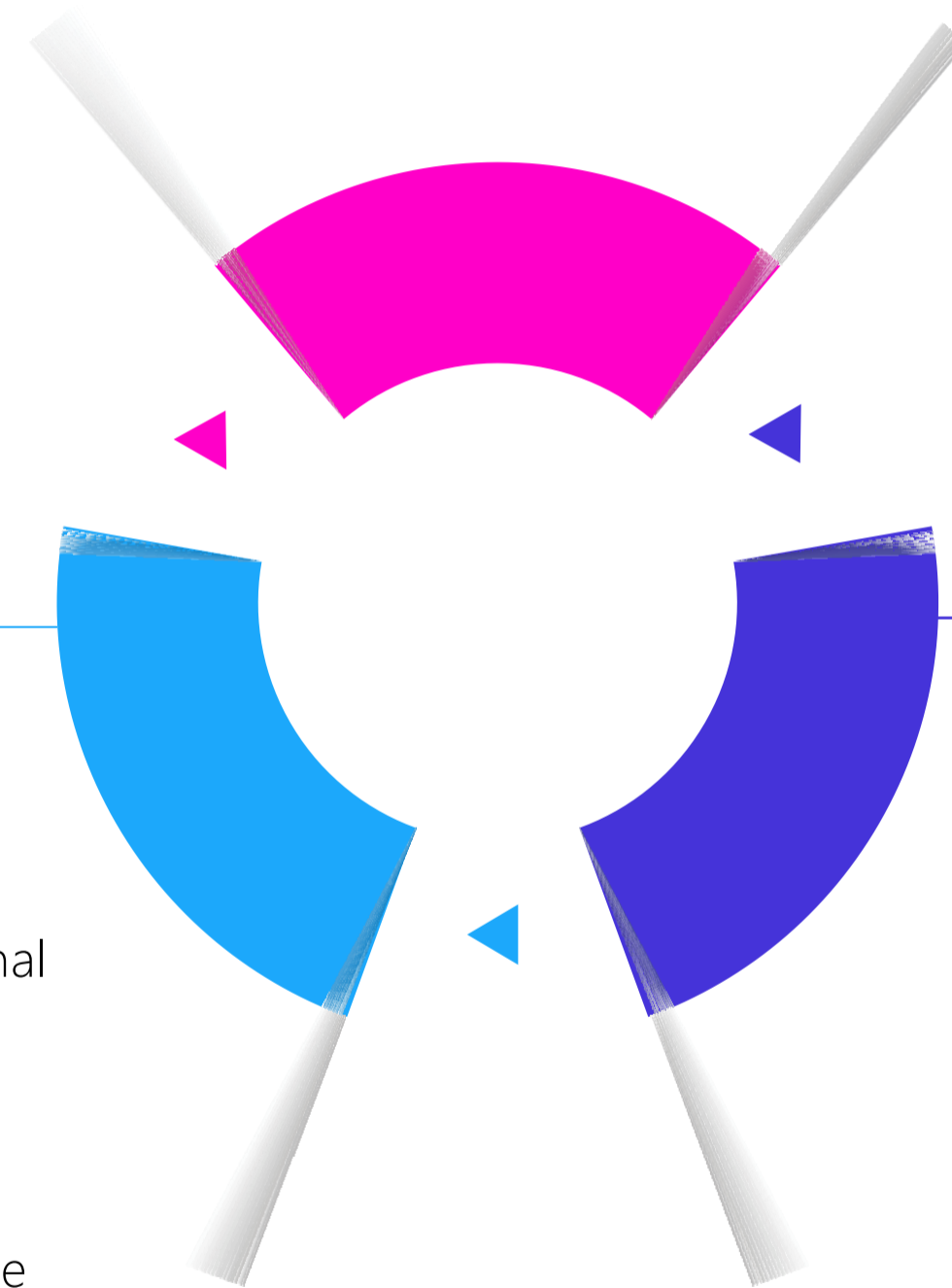
Decentralized platform for investing, transacting

Borrowers

Decentralised platform beyond traditional methods

High liquidity, customized terms

Quick turnaround and competitive rate offerings



All stakeholders

Decentralized platform meeting demand and supply of efficient capital

Risk management

Using Blockchain BE-20 framework

Secondary market for liquidating investments

Investors

Invest directly in projects with high RoI

Earn portion of fees made by Accoin

Securitized projects with professionals managing all aspects of lending

Pre defined investment and return of capital period through private debt offerings

Fund Flow & Structure

Origination of projects in the Australian Market



Select projects undertaken for wrapped structure



Legal, securitization, rates, modes discussed & finalized by Accoin's Investment Team



Accoin charges 2.8%/3.8% of the total fund raise [\$280K]



Accoin distributes 50% to wrap and coin holders in the proportionate valuation [\$140K]



Investments secured from retail/ HNIs/ institutions within 1 month



Finalization and listing of Structure (Eg. \$10 million) on the platform



Accoin further receives 5%/10% of the total interest earned by investors [\$50k in Y-1]



Monitors, due diligence, helps in closure or liquidation in case of defaults

Tapping Retail, Funds Focusing on Australian Market

Investors' Profile

Investments in the wrapped structures (tokenized) of infrastructure projects is expected to come from multiple quadrants. Existing network of fund raising including banks, debt funds and institutions is highly illiquid and long term process oriented approach

ACCOIN's project evaluation and risk metrics method will be simplified and presented in front of varied interest groups. As the interest rates will be highly attractive as compared to the term deposit rates or investing through existing fund structure. Also, the added advantage of liquidity to exit the project by selling the wrap to other investors, funds (especially private equity) at any point of time can monetize their holdings.

Prima facie investors

- Retail investors (Min investment of \$100)
- Close ended Infra funds
- Institutional funds investing in Infra projects
- HNIs/ Family Offices looking for alternative investment options

Borrowers' Profile Overview

ACCOIN will be enable tokenization of infrastructure projects for the purpose of funding the tenure of the construction and monetization period

- Infrastructure clients
 - EPC construction companies
 - Focusing on Roads, bridges, irrigation, pipeline projects
 - Bills Discounting of Government approved receipts
 - Discounting of Annuities
- Real estate projects [\$10 million and above]
 - Residential
 - Commercial
- Lease Rental Discounts [Up to 5 years of Annualized Cash Flows]

Revenue range	20m+ AUD
Current leverage	<1x
Project Size	\$3-\$500 million
Funding Range	Up to 70% of the construction cost
Interest Rates	Secured – 10-12% Unsecured – 16%-18% [Mezzanine]
Tenure	Up to 5 years

Technology

01 Platform & Wrap

Accoin's platform will incorporate wrap structures, agreements, KYCs, financials, payment automation, integration with ERP, collection analytics and behavior. Platform will also integrate third party information for faster credit checks and processing. It is a combination of origination, payments and monitoring

02 Metrics for Underwriting

Accoin's platform will also incorporate prima facie metrics for underwriting including credit checks, scoring, financials, bank statements. This coupled with investment team's decision on approval of wrap structure will help in improving risk-return profile for investors

03 Apps

Accoin's mobile app, web based platform would allow for easier onboarding of retail and institutional investors. At the same time, investors will be able to monitor, perform market making function related to their investments.

Marketplace and integration with ACCG will enable exchange level trading experience for investors

04 ACCG

Accoin's ACCG coin will garner portion of the fees collected from the borrowers, with a clear distinctive APRs as compared to other currencies. Its blended mix of crypto and interest payments in fiat currency offering stability and long term outlook for the coin.

Risk Mitigation

One major element in scaling up fund raising for various projects and companies is that of minimizing default rates, timely collection of outstanding dues (principal and interest) and continual monitoring of the sector, economy

Accoin is expecting to see default rates below 1% over the next 3 years given that most of the lending is securitized, backed by cash flows and some reserve margin in form of deposits

01 Robust Underwriting Mechanism

— Accoin's platform will incorporate financials, banking, ratios, payment schedules, project risks and other metrics for each borrower. Further, investment committee will approve the entire project for wrap structure

2. Securitization

— Lending will be backed by assets in and outside of the projects as well as cash flows of the project

3. Auto debits

— Auto debits using APIs integration with various banks in the country in help in timely collection of installments from the borrowers. This also allows an additional safety net in case of legal issues arising in the future

4. Curated regions/ sectors

— Accoin is targeting sectors and companies which are expected to do well over the foreseeable estimated time frame (2-3 years) plus the areas where fund flow visibility quite rich

Expected Traction

Focus on Tokenisation, Capturing Market Share

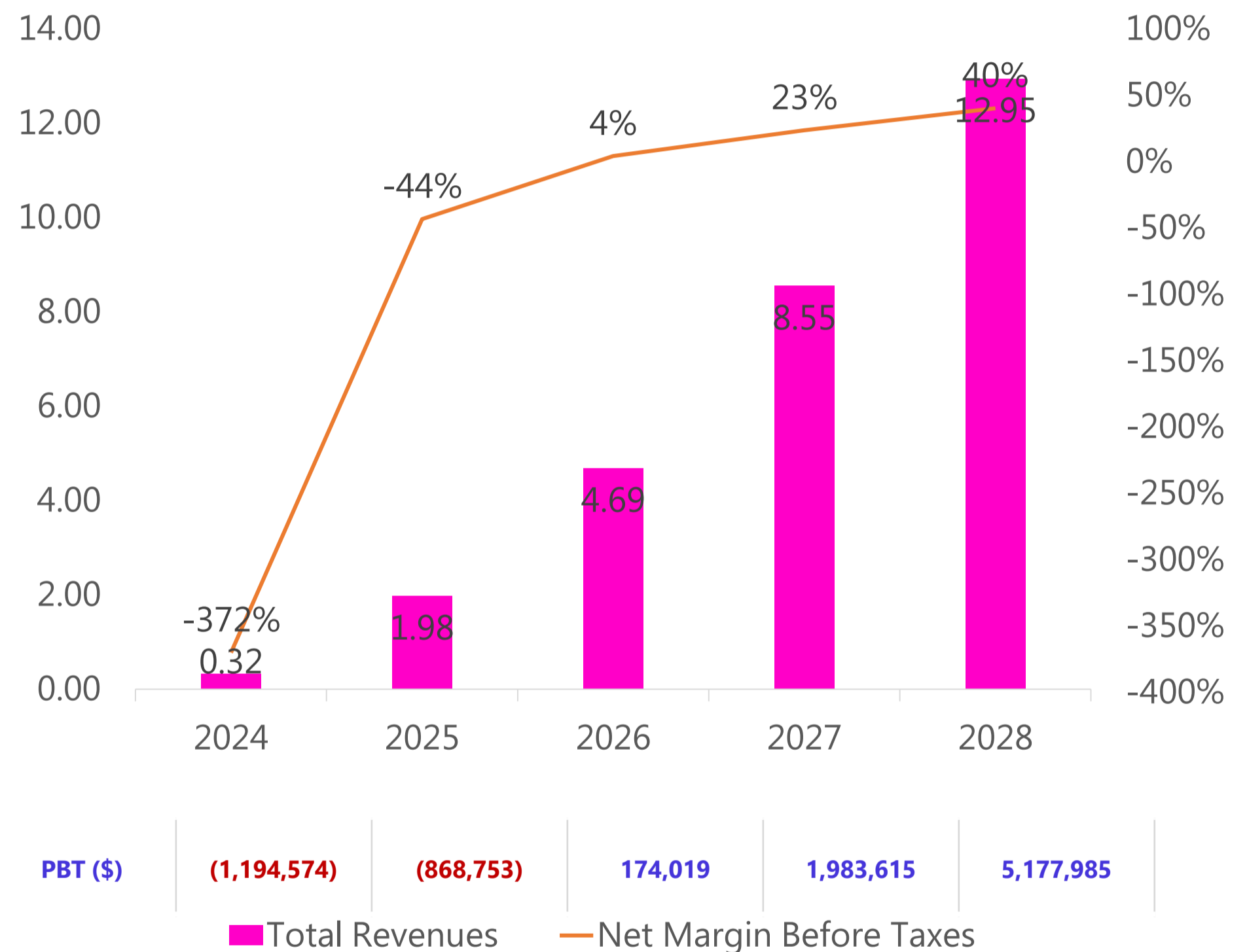
Operating breakeven in 2 years

Of the total addressable market of ~\$40 billion in infrastructure lending in Australia, **Accoin** is eyeing SOM of \$700 million – 0.18% in 2024 and scaling it up to ~1.75% by the end of 2028

Its expected to achieve operating and net breakeven in 2 years (4th year - Net margin before taxes of ~23%)

Short term financing, high churning, cash flow backed lending can help garner better rates and hence better margins for Accoin

Accoin's Expected Trajectory & Margins



Loan Book & Clientele

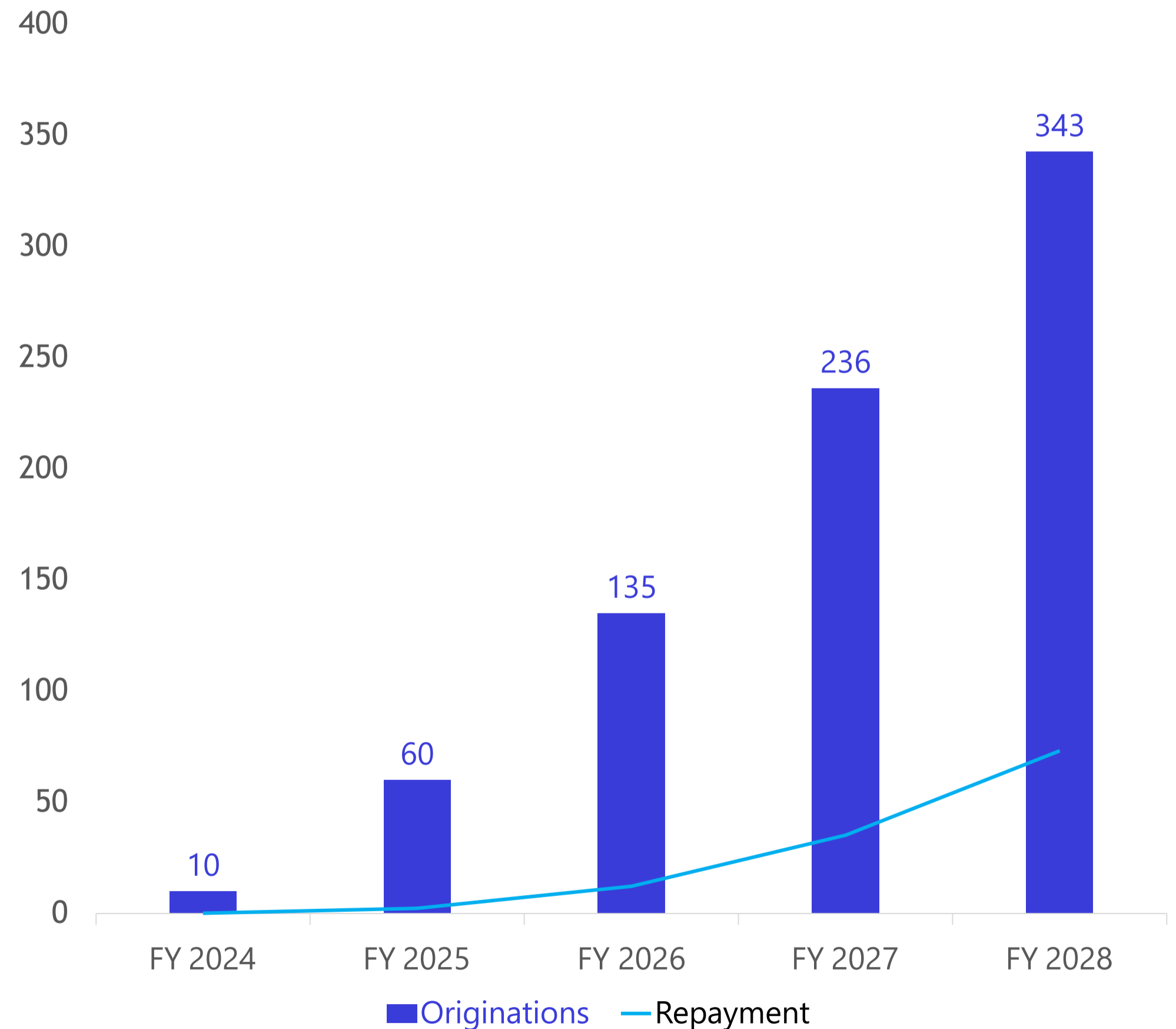
Capital Availability, Structured Solutions to Augment Growth

Originations

In Infrastructure lending space, demand for capital is buoyant, quality of asset as well as sponsor is key in onboarding for fund raises. Accoin is expected to clock \$135 million+ in originations the third year of operations

Accoin is targeting net outstanding loan book of above \$0.5 billion by the 4-5 year of operations which should help in garnering substantial portion of income in form of revenue sharing fees. Repayment terms - on an average 5 years and 2 years in incase of short term or unsecured lending.

Accoin's Originations & Repayment



Long Term Return Profile

Fee Charged from Borrowers	2.8%
Fee Returned to Wrap & Coin Holders	1.4%
Annualized Origination	\$300 M
Net Fee Generated	\$4.2 M
Interest Rates	10%
Accoin's Fee of Interest Rate	5%
Targeted AUM (3-4 years)	\$500 M
Interest Income	\$2.5 M
Total Income (3-4 year)	\$6.7 M
5 th Year	\$12.5 M

Accoin is able to command 2.8% fee of the total fund raise inclusive of processing fee, origination and fund raising fee. The rate is quite competitive when compared with the commercial and investment banking cost combined for corporate borrowers

As AUM increases, the recurring fee portion contributes almost 50% of the total revenues (4-5th year onwards)

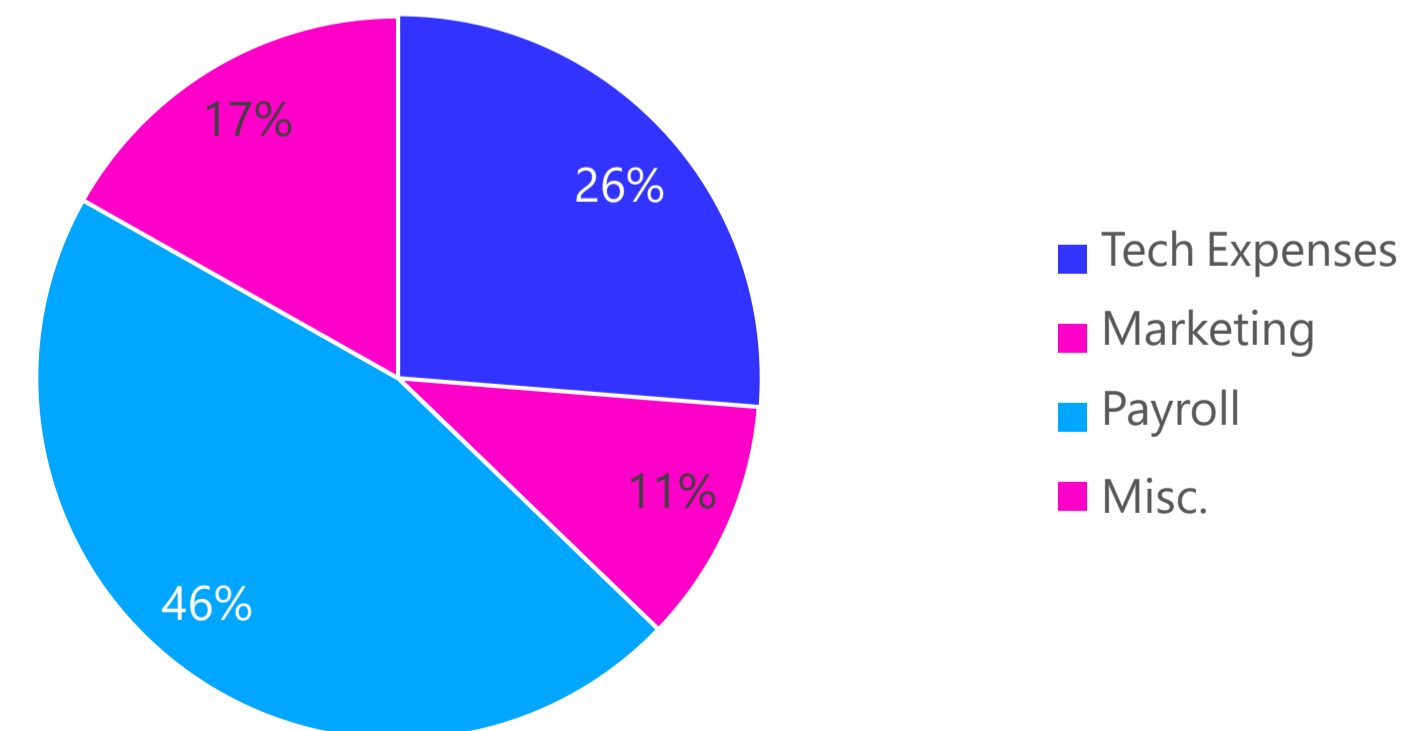
On an average Accoin can manage 2-3% returns on total AUM combining origination and recurring fee. Further, the 50% sharing can be reduced marginally after 2-3 years of operations as brand building gets strengthened

Fund Raise and Cap Structure

- Accoin is targeting \$5 million fund raise to mainly fund
 - Team for origination, marketing, wrap structure and committee
 - Tech development for marketplaces and enhancements to the wrap structure
 - Marketing towards retail and HNI investors in and outside of Australia
- Expected monthly burn rate in the first year - ~\$110k
- Marketing CAC expected to be high in the first two quarters and then declining to industry levels

Fund Raising

Round	1st
Amount	\$5 Million
Mode	Direct/ Convertible
Profile	Institutions & Angel
Amount Invested	\$160k



Accoin's DeFi approach, Tokenisation Amidst Global Adaption Across Asset Classes

Focus Areas & Funding

Global Peers	
Securitize (US)	Focusing on alternative investments, allowing private businesses to raise capital. 200+ Businesses, 325k + Investors, Funding - \$75 M
ADDX (Singapore)	Focusing on PE, VC, Hedge Funds, Unicorns & private market opportunities. Tokenisation process to reduce costs and availability to retail investors, Funding - \$141 M
Alliance Block (Netherlands)	Bridges gap between traditional and decentralized finance (DeFi), integrated system to tap flows and technology
Tokeny (Luxembourg)	Allows financial actors operating in private markets to issue, transfer and manage securities using distributed ledger technology (DTL), Funding - \$11 M
Stokr (Luxembourg)	Market place for investments in alternative assets, largely funding start ups, Funding - \$8 M
CodeFi (US)	One of the world's largest blockchain companies, Tokenized billions of dollars in digital assets - consumer products, stablecoins, real estate, and financial instruments
Harbor (US)	Decentralized platform offering tokenization for assets like real estate, company equity, investment funds etc, Funding - \$38 M
Smart Token Labs (Australia)	Blockchain-based software for creating smart token bridges (largely for NFT Communities), Funding - \$6 M

Projected Financials

Financial Model - Base Case

All numbers are expressed in
\$ Millions

	FY 2024	FY 2025	FY 2026	FY 2027	FY 2028
Originations	10	60	135	236	343
Repayment	0	2	12	35	73
Total AUM	10	67	190	391	661
Total Revenues	0.32	1.98	4.69	8.55	12.95
Gross Profit	0.18	1.11	3.07	5.72	9.71
Tech Expenses	0.36	0.38	0.60	0.67	0.69
Marketing	0.15	0.28	0.23	0.28	0.38
Payroll	0.63	1.04	1.69	2.40	3.06
Total Operating Expenses	1.37	1.98	2.90	3.74	4.53
PBT	-1.19	-0.87	0.17	1.98	5.18
Shareholders Funds	3.81	2.94	3.11	5.09	10.27

Thank you