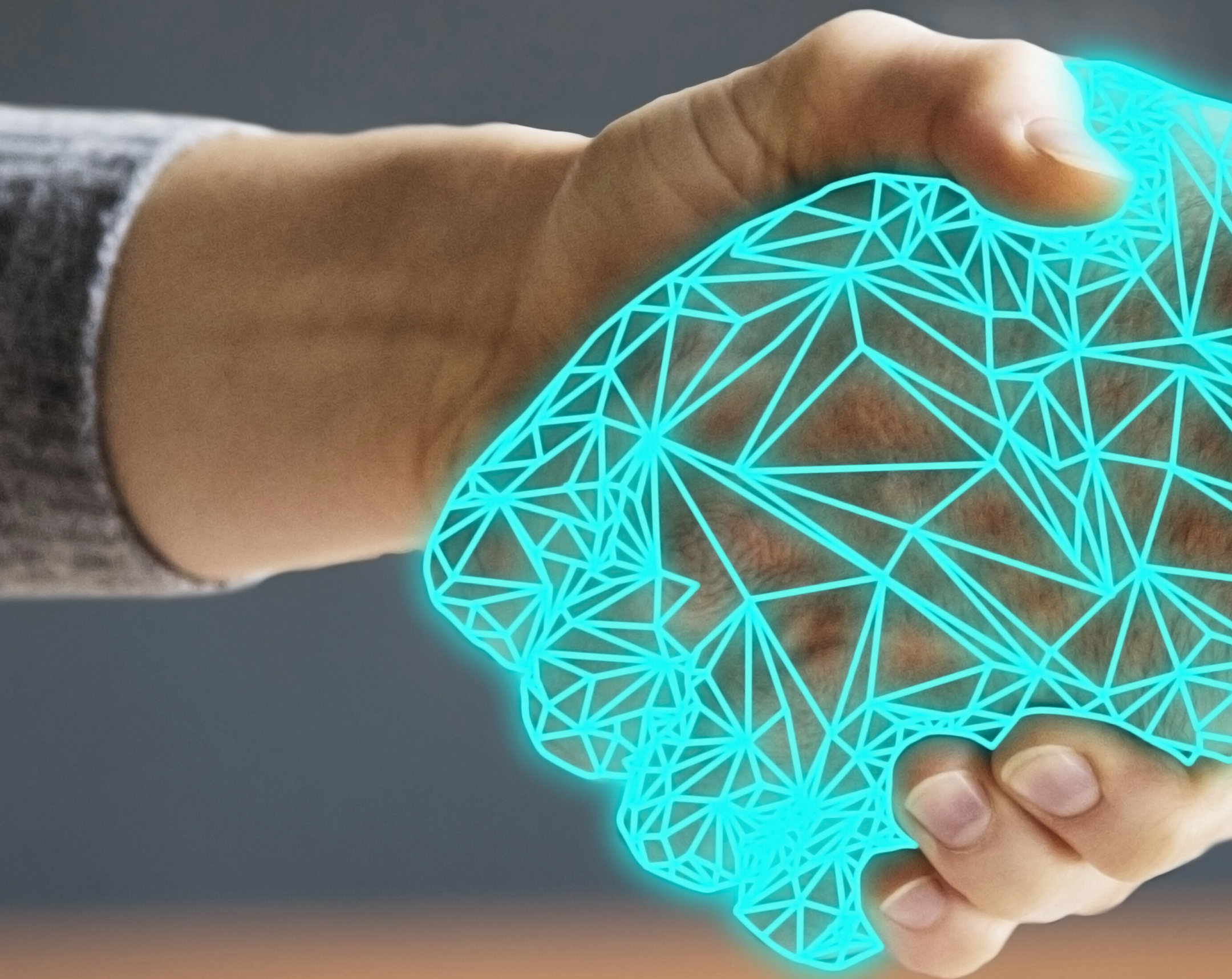


# FINTEC



NEW REVOLUTION IN  
YOUR HANDS!!

# PROBLEMS

## PROBLEM 1

One of the biggest problems in the world is access to a fast, efficient and secure banking system that gives customers a better platform for their transactions

## PROBLEM 2

These problems affect customers' time, cost, procedures, security, generating a slow and inefficient system.

## PROBLEM 3

The traditional banking system has reached a point of inefficiency where the control of the funds, bank management, risk analysis have generated since 2008 an economic instability that caused the population to find an uncertainty in the banking belief seeking from there an alternative of investment to give greater speed, profit and security for your money.

# OUR SOLUTION

FINTCO will solve the issue of transactions as a digital currency of exchange, stable, simple and with only exchange costs that will be handled directly from FINARED app which is a FINTECH as it is a fully mobile digital banking, fast and uses blockchain for your security thus making it an inclusive bank with clients working 24/7, efficient, and incredibly low commission costs and a cryptocurrency that will allow people to enter the financial system that traditional banking does not reach.



## FINTCO-FINARED

FINTCO is an standard token of the STELLAR network, the initial blockchain that we will be using through the effectiveness of its smartcontract is from stellar ,giving a backup to our customers with it. This token will be linked to the application wallet of our fintech FINARED APP and in the future our token will go to its own blockchain giving better support to our customers.





CREATION OF FINARERO  
INTERNATIONAL LIMITED  
OCTOBER 2017

FINARERO RESTRUCTURING  
NOVEMBER 2018

DEVELOPMENT OF FINTECH  
FINARERO WITH CRYPTO FINTECO  
AUGUST 2019

## BIRTH OF FINTECO

This started when we as a company carried out international transactions and shipping costs were expensive, the transaction time was very long and the currency changes caused money losses leading us to create a product that can do the same in less time, less cost and above all very efficiency.

# THIS IS THE TIME!

This is the best time to invest in FINTCO because the fintechs market is in its infancy, especially in the African continent, which is a continent that is emerging with the highest percentages of global growth.

Our proposal is revolutionary for Ghana and Africa including the world as a whole since there is no consolidated Fintech in this continent and we therefore have a wide market and also since the African countries are the fastest growing worldwide and Ghana is the fastest growing country in the African continent (<https://www.dw.com/en/imf-world-economic-outlook-puts-ghana-in-the-lead/a-48356052>) thus giving the opportunity to our company that has relations with the Ghanaian government in an exponential growth and solidification of it.

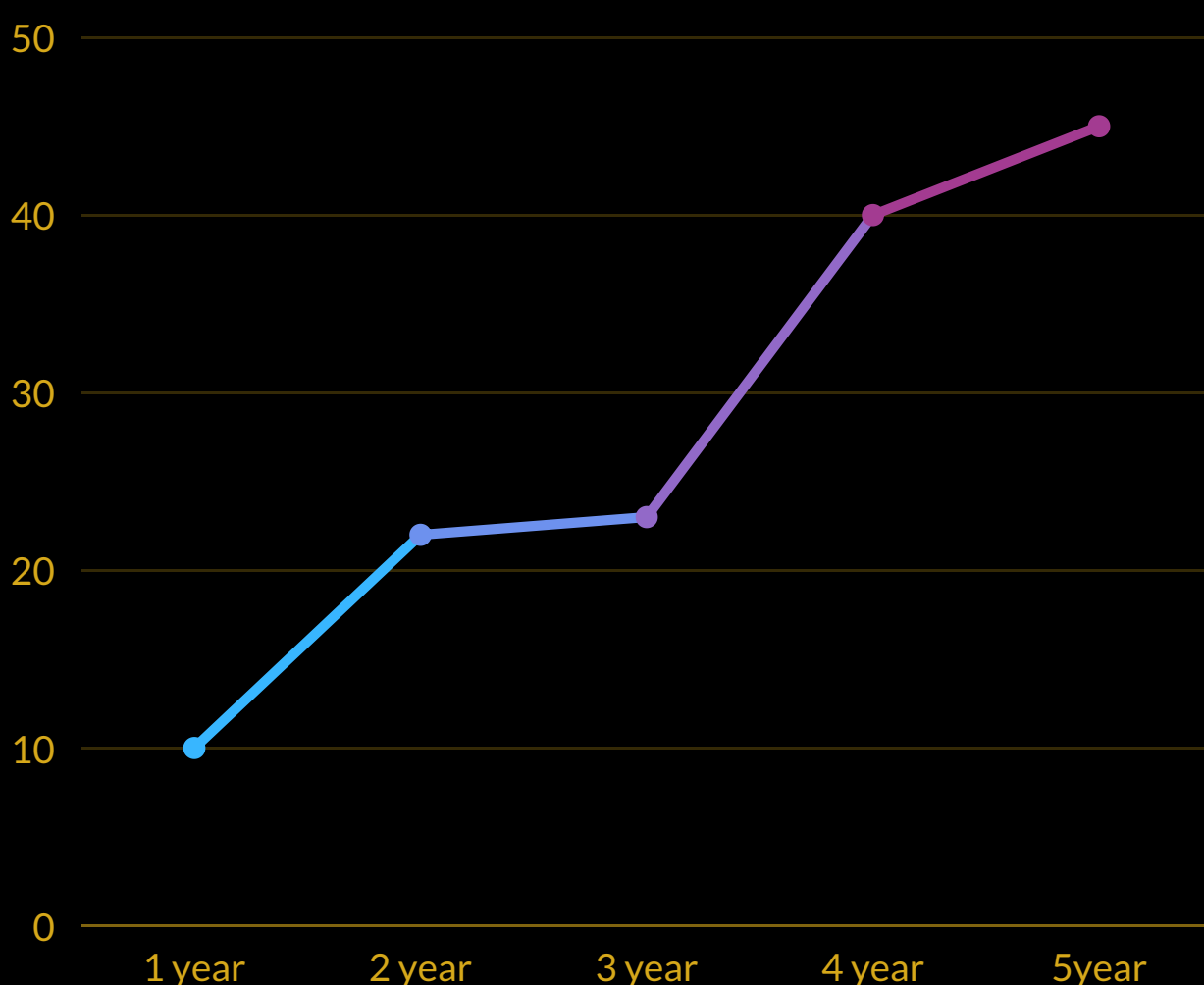
## OUR PERFORMANCE

These advantages give FINARED the ability to manage a portfolio of clients desiring an inclusive fintech that cares about their money and safety thus giving them the opportunity to join the financial society and providing them with a range of financial products for their benefits in the present and for the future.



# US\$80M

## GROSS PROFIT FOR 1 MILLION PEOPLE



**This implies that the project is viable since the need for an inclusive fintech would only open in Ghana that has a mass of 7 million people WITHOUT BANK ACCOUNTS in the last 5 years with 4 millions peruvian people without banking account.**



# SIZE THE MARKET

9 Billion

TOTAL AVAILABLE MARKET (TAM)

30 M

TOTAL AVAILABLE MARKET (TAM)

8 M

TOTAL AVAILABLE MARKET (TAM)

## INDIRECT COMPETITORS

FINTECHS



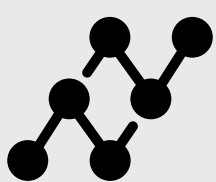
WESTER UNION



FOREX BUREAU



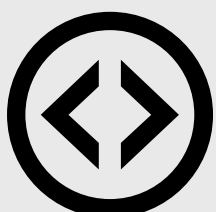
## DIRECT COMPETITORS



TRADITIONAL BANKS



CRYPTOCURRENCIES



CASH MONEY

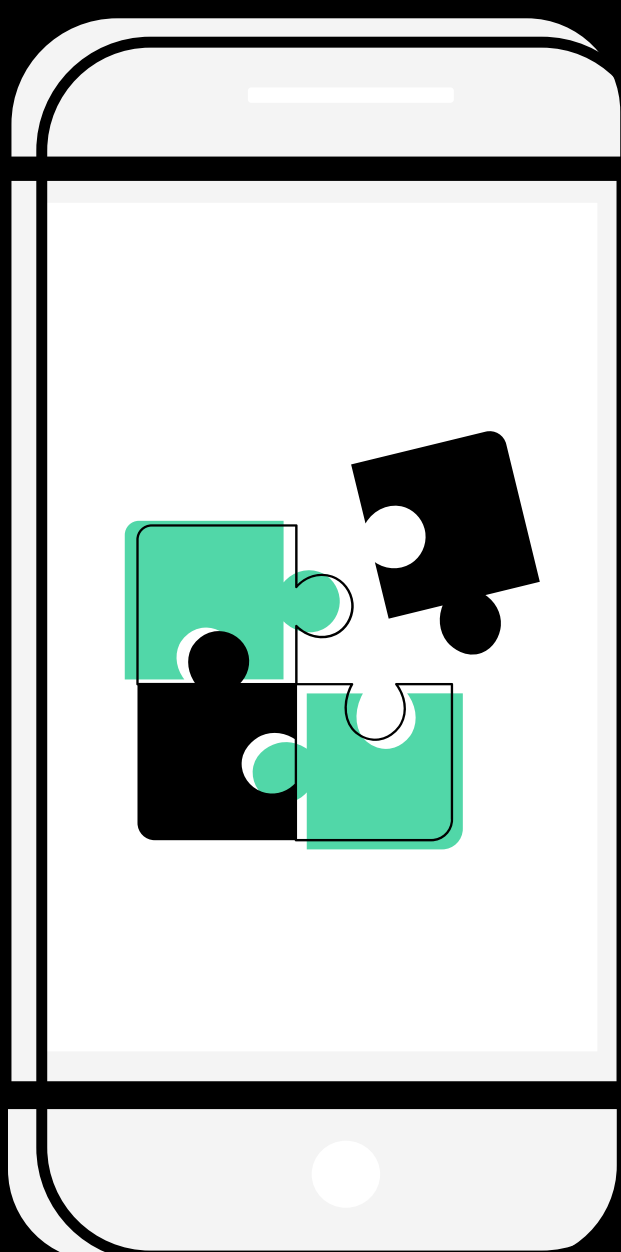
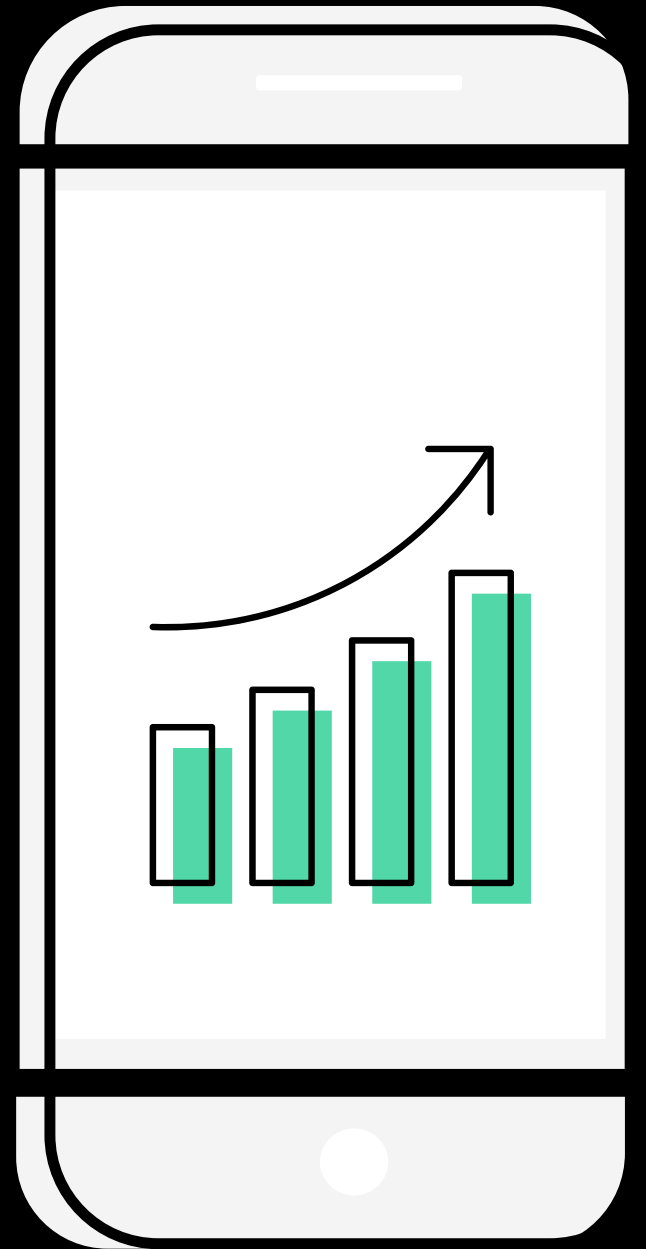
The background is a dark, textured surface with a faint grid pattern. Overlaid on this are several glowing yellow lines and shapes, including a large, stylized 'X' or cross shape, and various smaller, abstract geometric forms. The overall aesthetic is futuristic and high-tech.

# COMPETITIVE

## ADVANTAGES

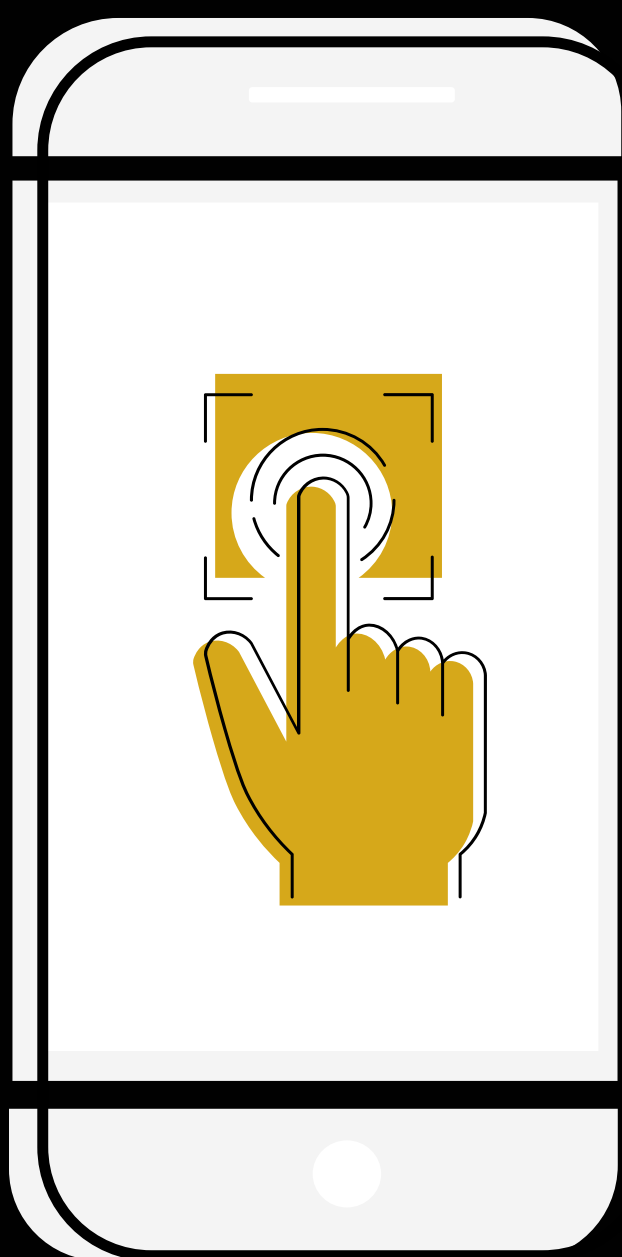
## ADVANTAGE 1

Secure and stable cryptocurrency because it will be managed according to a continuous stock until 2030



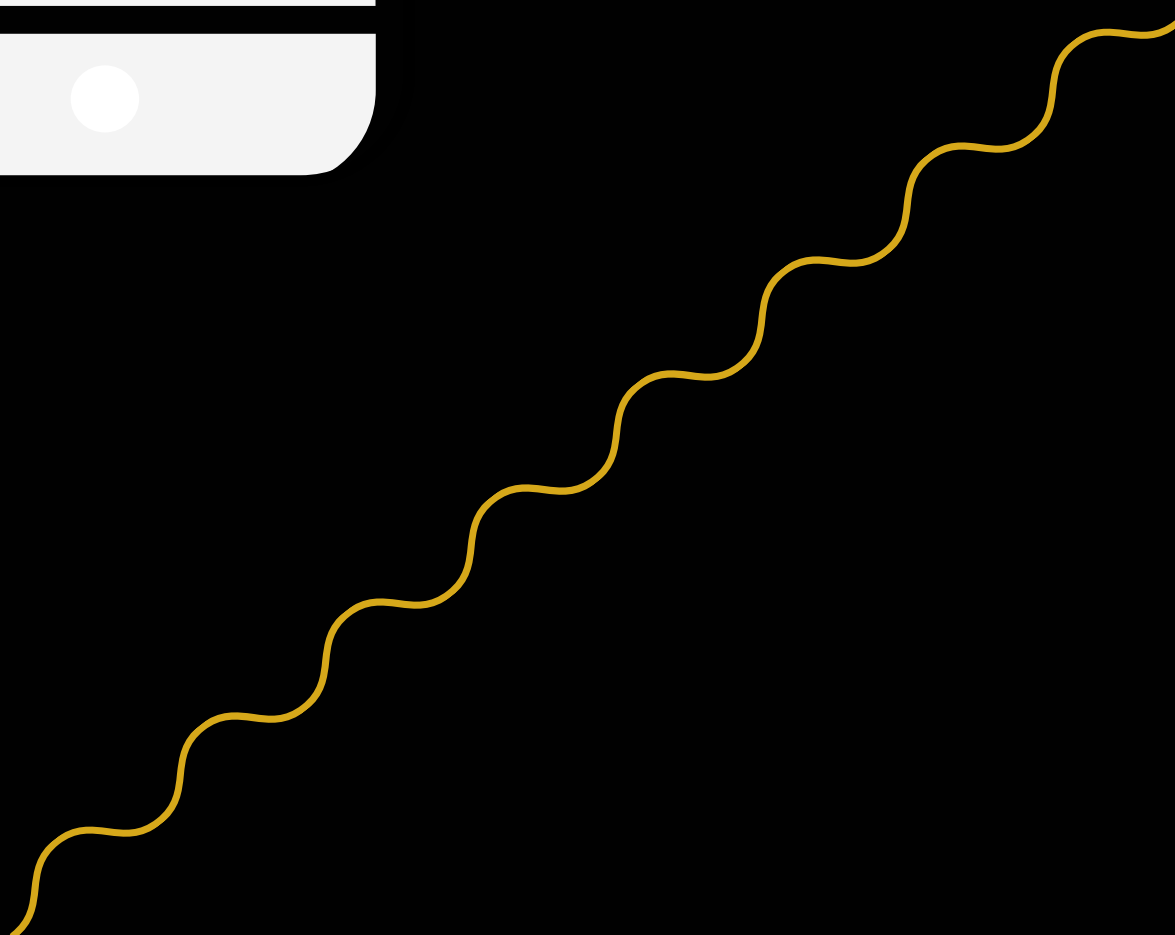
## ADVANTAGE 2

Use of cryptocurrency through the Finared app, to make payments, transactions, exchanges, investment support and everything under the security of the blockchain



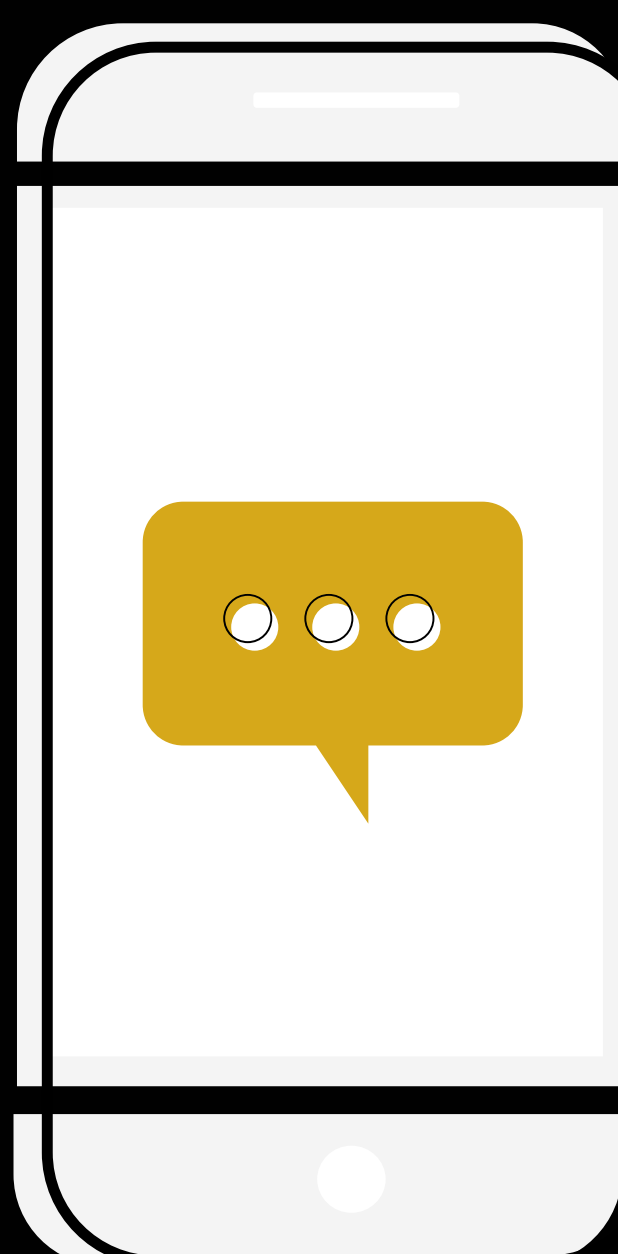
## ADVANTAGE 3

Personalized attention to our clients, zero maintenance costs, prepaid card coverage for worldwide withdrawal



## ADVANTAGE 4

The strength of FINTECO is the backing of fintech FINARED that will have a backup strengthened by reserves of funds, uses of our currency in different services and in turn a guarantee line that will be backed up with gold.



# FINTECO DISTRIBUTION

## Total Token Issuance:

- 10,000,000,000 (10 BILLONES DE TOKENS)

Below is a description about the distribution of the 10,000,000,000 total of PIC Tokens:

Estimated issuance of Tokens over 10 years on the platform:

- 5,000,000,000 - 50% of the total with annual inflation of 7%.

Tokens offered during Pre ICO PIC - ICO PIC:

- 1,000,000,000 - 10% of the total.
- 500,000,000 - 5% of the total for rewards
- token.

Each currency is backed by a FINARED share, therefore a total of 1 BILLION coins equivalent to 1 billion FINARED shares will be sold.

## Token issuance through the platform

The total supply is 10 billion tokens, 50% will be issued monthly until mid-2029-2030.

# TOKEN ISSUANCE THROUGH THE PLATFORM

Each month, a predefined number of Tokens will be released by smart contract according to the following table (with an annual inflation of approximately 7%). 100% of these Tokens will be made available to the users of the platform according to the activity and contributions made.

FINTCO users can obtain these Tokens through fintech FINARED.

## Token Price:

> The Token price in the PRE ICO is set at:

$$1 \text{ PIC} = 0.7 \text{ US\$}.$$

> The Token price in the ICO is set at:

$$1 \text{ PIC} = 1 \text{ US\$}.$$

> 24 hours before the start of the Pre ICO PIC and the ICO PIC. This equivalence will be fixed for the entire period of Pre ICO PIC and ICO PIC.

# FINTCO DISTRIBUTION

## PRE-SALE METRICS (PRE ICO PIC):

>The Pre ICO PIC period will be 1 month:

- Soft Cap: US\$ 500,000
- Hard Cap: US \$ 2,000,000

>Bonus according to contribution:

> US\$ 10,000 to US\$ 99999 - 5% Descuento en pre ICO.

> US\$ 100,000 to US\$ 999 999 - 10% Descuento en pre ICO.

> US\$1 000 000 to US\$ 9 999 999 - 20% Descuento en pre ICO.

> US\$ 10,000,000 a más - 40% Descuento en pre ICO.

> Unsold tokens will be contributed to the ICO.

# FINTCO DISTRIBUTION

## SALES METRICS (ICO PIC):

> The ICO PIC period will be 90 days:

- Soft Cap: 3 M US\$ (Pre ICO PIC + ICO PIC)
- Hard Cap: 100 M US\$ (Pre ICO PIC + ICO PIC,
- If everything was collected in Pre ICO, the Hard Cap in ICO will be 100 M US\$)

> Bono 15% primera 1 semana.

> Bono del 10% de 2 semanas a 4 semanas.

> Bonificación del 5% de 5 semanas a 7 semanas.

> Bono 0% la última semana.

> Unsold tokens will be destroyed by sending them to an ether address from which no one owns the private keys (“Tokens burn process”).

- For each Fintco transaction, we have REWARDS TOKEN.

P.D. : The other 50% of the tokens will be put in reserve by the company to generate stability in the currency and the distribution will be issued, when the market requires it.



# INVESTMENT METHODS

## PRE - ICO

In this period the investment will not be made via Smart contract, but rather using traditional methods and private as contracts, investor by investor.

Investors will be able to contact our company to finalise investment contracts, they will also be able to invest directly in USD , transferring them to the company's bank account, or to wallet of cryptocurrencies.

## ICO

During the ICO period, the investment will be made via a Smart contract, and so investment would only be paypal,bitcoin,ethereum, ADA,XRP,Waves and other altcoins,credit card,debit card and wire transfer, that will be shown at the appropriate time in the company's website but if the investors will want, they will also be able to invest directly to the company bank account with private contract.



Correo Electrónico



Contraseña

Ver contraseña



Iniciar sesión

The money raised will be to invest in infrastructure, technology, customer service center, container bank and support for the use of the token within FINARED APP as a means of payment, bank transactions, loans with digital assets, investment funds.

# STAFF

## FRANCISCUS VOSS

### PRESIDENT - COFOUNDER

[fvoss@finaredgroup.com](mailto:fvoss@finaredgroup.com)

Financial consultant with more than 20 years in financial management, stock market and capital management for Latin America, Asia, Europe and Africa.



## JOSE ARROYO

### CEO - COFOUNDER

[jarroyo@finaredgroup.com](mailto:jarroyo@finaredgroup.com)

Entrepreneur, with 4 years of experience in financial management, technology management and blockchain, development and investigation of financial market in Africa and Latin America.



Membership of PERUVIAN ASSOCIATION OF FINTECH.



# STAFF

## IORELA ALVARADO

### CMO-PERU

[falvarado@finaredgroup.com](mailto:falvarado@finaredgroup.com)



Marketing manager with 6 years of experience in the advertising sector with prestigious companies, nationally and internationally recognized brands, manager of the FINARED brand in the Peruvian market with great success.

## JOSE ARBILDO

### CTO-PERU

[jarbildo@finaredgroup.com](mailto:jarbildo@finaredgroup.com)



System engineer, innovator in institutional process improvements through Information Technology (IT), works with nationally and internationally recognized companies, expert in blockchain and cryptocurrency development.

## DAVIS SORIANO

### CTO-PERU

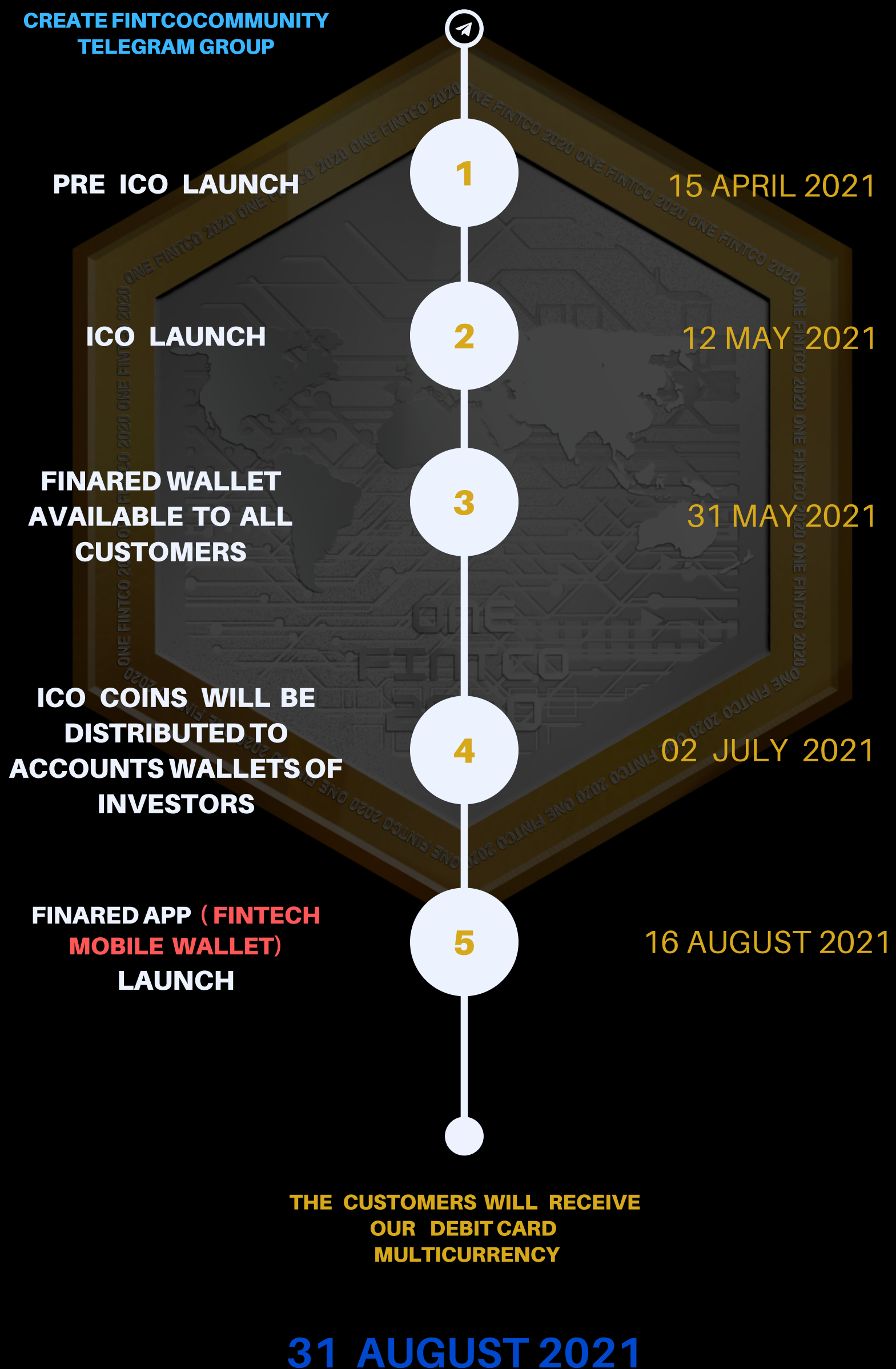
[dsoriano@finaredgroup.com](mailto:dsoriano@finaredgroup.com)



Technician in Computing and Computer Maintenance, Graphic Designer and web designer with experience and with ease to work in a team.

# FINTCO ROADMAP

We will explain the route that the token will have and the initiation of the FINARED app





# CONTACT US



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