



KOINONOS.IO
Global Payments & Tokenization

Revolutionizing decentralized finance, the perfect union of a Neo Bank and the best blockchain technology, we focus on the automation of processes to reduce costs and facilitate access for the majority of the world's population to all types of financial services.
Koinonos provides innovative solutions, registered with the Bank of Spain for Europe under number D728.



SERVICES OFFERED

Global Mobile Payments:

Koinonos.io offers a seamless, mobile-first approach to global payments. With the ease of your smartphone, you can send and receive payments worldwide with unparalleled speed and cost-efficiency.

Guaranteed Cryptocurrency Loans:

Unlock the potential of your crypto assets by securing guaranteed loans, providing immediate access to funds while still enjoying the benefits of your digital assets.

International transfers:

Facilitating swift and secure international money transfers, Koinonos.io ensures that you can support your family and friends, no matter where they are in the world.

Swaps:

Easily swap between various cryptocurrencies, optimising your portfolio and adapting to market dynamics efficiently.

Cryptocurrency-to-Fiat Bridge:

Koinonos.io acts as the bridge between the cryptocurrency and traditional fiat money worlds, allowing you to fluidly convert between the two.

SERVICES OFFERED :

Asset Tokenization: Unlock the potential of your real estate, commodities, businesses, or investment funds by tokenizing them on our platform. This empowers you to access new markets and liquidity.

Blockchain-Based Banking Services for Businesses

Koinonos.io provides cutting-edge blockchain-based banking services for businesses, ensuring transparency, security, and efficiency in their financial operations.

Cross-chain bridge: Make and exchange your tokens between 60 blockchains and over 15,000 tokens.

With Koinonos.io, you can expect a reliable and user-centric platform that takes the complexity out of finance. Our suite of services is designed to cater to the modern financial needs of a global audience, and we are committed to making the future of finance accessible today. Join us as we redefine financial services for the digital age.

THE CURRENT LANDSCAPE OF MOBILE PAYMENTS & INTERNATIONAL TRANSACTIONS

The present landscape of mobile payments & international transfers is marked by both exciting advancements and notable challenges. Mobile payments & international transfers have seen significant growth, particularly in the last decade, yet they grapple with various limitations that need to be addressed.

Challenges and Limitations:

Slow Cross-Border Transactions:

One of the foremost challenges in the current international transfers is the sluggish pace of cross-border transactions. Transferring money internationally can take several days to complete, resulting in delayed payments and increased transaction costs.



High rates:

Users when sending money to family members or businesses when making international transfers often face high fees, especially when sending money across borders or using certain platforms. These fees can affect the value of the transaction, making it less profitable for both consumers and businesses.

Lack of financial inclusion:

While mobile payments have made financial transactions more convenient for many, they still leave a significant portion of the world's population underserved. Those without access to traditional banking services, especially in remote or economically disadvantaged regions, continue to be excluded from the benefits of mobile payments due to their high fees or the need to use a POS.

Safety concerns:

Security remains a primary concern, and cases of data breaches and fraudulent activities continue to undermine trust in mobile payment systems. It is essential to have strong security measures in place to safeguard sensitive financial information.

Asset Tokenization:

Currently the stock market has certain limitations such as:

Regulatory barriers.

The current markets are very limited when it comes to dividing assets such as real estate, works of art, jewelry, NFT, Cars, companies, debt, etc.

Current markets have different schedules in different regions and that limits their unification.

Transaction costs still high.

Guaranteed Cryptocurrency Loans.

There are few solutions and the way to manage risks for users is very difficult to understand and there are high risks of liquidating their guarantee.

Banking services to companies specializing in cryptocurrencies:

Great negativity on the part of banks to offer these services to crypto companies and when they do so, exaggerated rates.

ADVANTAGES OF KOINONOS.IO FOR GLOBAL MOBILEPAYMENTS AND INTERNATIONAL TRANSFERS

Koinonos.io offers a revolutionary approach to global mobile payments and international transfers, providing a multitude of advantages for both consumers and merchants. Here are the key benefits:

Instant Payment Settlement:

One of the standout advantages of Koinonos.io is the ability for merchants to receive payments in their bank accounts in less than 3 seconds. This instant settlement is a game-changer, improving cash flow and reducing the waiting period associated with traditional payment systems.

Cost-Efficient Transactions:

Koinonos.io's transaction fees are an astonishing 5 times cheaper than those of our competitors, making it an incredibly cost-effective choice for businesses. This affordability reduces the financial burden on both merchants and customers, making Koinonos.io a cost-efficient payment solution.

Elimination of Traditional Point-of-Sale (TPV) Systems:

With Koinonos.io, merchants no longer need to invest in and maintain traditional point-of-sale systems. The platform's mobile-first approach simplifies payment processing, reducing the cost and complexity associated with traditional hardware.

Smart Contracts and Process Automation:

Koinonos.io leverages smart contracts and process automation to facilitate financial inclusion. This technology allows for the creation of innovative financial products and services that can be tailored to the needs of a wide range of users, including the unbanked and underbanked populations.

Competitive Cost Structure:

Koinonos.io maintains a competitive cost structure in comparison to its competitors. Lower operational costs translate to more attractive terms for users and businesses alike. This approach ensures that a broader audience can access Koinonos.io's services.

In summary, Koinonos.io is not only simplifying the way we make global mobile payments and international transfers but is also significantly enhancing the experience for both merchants and consumers. With instant payment settlement, lower fees, and innovative technologies like smart contracts, Koinonos.io is positioning itself as a driving force in the evolution of the global payments industry.

ADVANTAGES OF KOINONOS.IO IN TOKENIZATION OF ASSETS, LOANS AND BANKING SERVICES.

Asset Tokenization:

Opening markets to millions of users in an easy and affordable way.

Splitting of assets,Tokenization allows assets to be divided into smaller fractions, making it easier to invest in property, artwork, businesses, and other expensive assets. Investors can purchase tokens that represent a proportional share of the asset, lowering the barrier to entry.

Tokenized assets can be traded on secondary markets 24/7, increasing liquidity compared to the limited trading hours of traditional stock exchanges.

Transaction costs still high.

Loans guaranteed with cryptocurrency: (Bitcoin)

Very easy to use lending platform, Bitcoin, usdc, usdt, EuroK guarantee. Immediate loans in less than five minutes. These types of loans are immediate and give the investor the possibility of continuing to have their assets and have liquidity.

Banking services to companies specializing in cryptocurrencies:

We know the industry and will provide quality services at affordable prices.

	TAM (Total adressable marquet)	SAM (Served available marquet)	SOM (Serviceable obtainable marquet)
Global Mobile Payments	100.000 millions	150.000 millions	50.000 millions
Loans with Bitcoin guarantee	420.000 Bitcoin y 5000 millions on loans	5000 millions	5000 millions
International transfers	5000 millions	5000 millions	1000 millions
Assets tokenization	16.000 millions (2030)	16.000 millions	1000 millions
Crypto banking services	Low income, high partnerships.		
Traditional banking services	5000 millions Neo Banks Revolut 1100 millions	5000 millions	100 millions
Bridge between cryptocurrencies	8000 millions	8000 millions	800 millions
Purchase and sale of cryptocurrencies	113.000 millions	113.000 millions	1000 millions

FUSION OF EMI LICENSE AND BLOCKCHAIN TECHNOLOGY

The Backbone of Koinonos' Financial Innovation

Leveraging EMI License:

Koinonos.io will obtain a license a prestigious Electronic Money Institution (EMI) license, enabling us to offer a wide array of financial services. This license is a testament to our commitment to regulatory compliance and the responsible handling of digital money.

The EMI license grants Koinonos.io the authority to issue electronic money, safeguard customer funds, and provide various financial services in a secure and regulated environment. It's a key component that sets us apart from traditional mobile payment platforms.



Benefits of EMI License: Regulatory Compliance: We adhere to stringent financial regulations, ensuring the safety and security of user funds and transactions.

User Protection: Customer funds are held in segregated accounts, safeguarding them against unforeseen events and insolvency.

Consumer Trust: The EMI license instills confidence among users, as they can rely on Koinonos.io to operate transparently and ethically.

Integrating Blockchain Technology:

Koinonos.io combines the power of blockchain technology to further enhance the security, transparency, and efficiency of our financial services.

Blockchain, as a distributed ledger, ensures that all transactions are recorded in a transparent and immutable manner. This technology eliminates the risk of data tampering, fraud, and manipulation.

Benefits of Integrating Blockchain Technology:

Enhanced Security: Transactions are secured through cryptographic encryption and decentralized consensus mechanisms, making them highly resistant to fraudulent activities.

Transparency: The blockchain ledger is accessible to all participants, providing real-time transparency and traceability for all transactions. Users can verify their transactions, fostering trust in the system.

Efficiency: Blockchain technology allows for faster and more streamlined transaction processing. It accelerates cross-border payments and reduces settlement times.

In summary, the fusion of an EMI license and blockchain technology in Koinonos.io's framework results in a robust, compliant, and technologically advanced financial ecosystem. Our commitment to regulatory standards, along with the benefits of blockchain technology, ensures that users experience a secure, transparent, and efficient platform for their global mobile payment and financial needs.

LIGHTNING-FAST TRANSACTIONS

Koinonos' Pioneering Speed in Payment Processing

Koinonos' Unparalleled Speed

Koinonos.io takes pride in its unparalleled capability to process a staggering 10,000 payments per second. This is not just a feature; it's a revolution in the world of payment processing.

How Koinonos' Speed Revolutionizes the Payment Industry

Real-time Transactions:

The ability to process 10,000 payments per second means that transactions occur in real-time. This instant gratification significantly enhances the user experience, making it more efficient and convenient.

Business Agility: For merchants, rapid payment processing translates into enhanced business agility. They can adapt to market dynamics more swiftly and take advantage of opportunities as they arise.



Reduced Costs:

Speed in payment processing means reduced overheads and operational costs. With Koinonos.io, businesses can optimise their operations and allocate resources more efficiently.

Cross-Border Efficiency: Cross-border transactions are notorious for their delays and inefficiencies. Koinonos.io's speed breaks down these barriers, making global payments as quick and seamless as local ones.

Competitive Edge:

In a competitive market, speed can be a game-changer. Businesses and consumers alike benefit from the competitive edge that Koinonos.io's payment speed provides.

In summary, Koinonos.io's ability to process **10,000 payments per second** redefines the payment industry, setting a new standard for efficiency, responsiveness, and adaptability. It's not just about speed; it's about transforming the way we think about and engage with payments.

MOBILE-FIRST APPROACH

The Power of Simplicity - Mobile Payments Redefined

The Simplicity of Koinonos

Koinonos.io takes a mobile-first approach to payment solutions, putting the power of global transactions right in your pocket.

Why Mobile-First Matters

1.No Additional Hardware:

- . With Koinonos.io, there's no need for additional hardware or complex setups. Your smartphone becomes your gateway to seamless global payments.

2.User-Friendly Interface:

- . Our user-friendly mobile app is designed for intuitive navigation, making it accessible to users of all backgrounds and tech-savviness.

Instant Accessibility:

Your mobile phone is something you already have with you at all times. Koinonos.io leverages this accessibility for instant and convenient payments, whether you're at home or on the go.

No Learning Curve:

Koinonos.io's mobile-first design ensures that users can start making payments without a steep learning curve. It's as easy as sending a text or making a call.

Global Reach:

By embracing a mobile-first approach, Koinonos.io is inherently positioned to reach a global audience. As smartphones become ubiquitous, financial services are now available to virtually anyone, anywhere.

In essence, Koinonos.io's mobile-first strategy simplifies the payment process. It eliminates barriers and complexity, bringing the world of global payments directly into your hands, right where you are.



INSTANT SETTLEMENT

Transforming Business Operations with Swift Fund Access

Merchant-Friendly Instant Settlement

Koinonos.io empowers merchants with the ability to receive funds in their bank accounts in less than 3 seconds following a transaction. This remarkable feature is a game-changer for businesses of all sizes.

Impact on Cash Flow and Business Operations

1. Optimising Cash Flow:

Instant settlement transforms the cash flow dynamics of businesses. Instead of waiting for days or weeks to access their funds, merchants can utilise the money they've earned almost immediately. This improves liquidity and allows for better financial planning.

2. Reduced Financial Stress:

The anxiety of waiting for payments to clear is a thing of the past. Instant settlement minimises financial stress, allowing businesses to focus on their core operations and growth.

3. Enhanced Customer Satisfaction:

Customers appreciate the promptness of transactions. The ability to swiftly finalise a payment not only satisfies customers but also encourages repeat business.

4. Increased Productivity:

With more immediate access to funds, businesses can invest in growth opportunities, purchase inventory, and expand their operations without delay. This enhances overall productivity.

5. Greater Agility:

Instant settlement equips businesses with the agility to respond rapidly to market shifts and capitalise on opportunities as they arise.

In summary, Koinonos.io's instant settlement feature redefines how businesses manage their finances. The near-instant access to funds enhances cash flow, reduces stress, and fosters a more agile and responsive business environment, ultimately leading to greater financial success.

COST-EFFICIENT PAYMENTS

Highlight how Koinonos charges merchants only a fraction of the fees compared to traditional payment giants like Visa and Mastercard.
Comparison Fees.

Koinonos.io Fees **0.2%** or **Free**

Visa: 1%

Mastercard 1%

P R I C E

FINANCIAL INCLUSION

Bridging the Financial Divide with Affordable Fees

Financial Inclusion Through Affordable Fees

At Koinonos.io, our mission extends to bridging the financial divide by providing access to financial services for the unbanked populations. We believe that affordable fees are the key to achieving this, as they have been a significant barrier for both traditional banking and cryptocurrency services.

Breaking Down Barriers:

Affordable Fees for All:

We've dismantled the high fee barriers that have traditionally kept many individuals on the fringes of financial services. Our competitive pricing enables those who couldn't access financial services due to prohibitively expensive fees to finally unlock a world of opportunities.

GLOBAL RESEARCH



Unlocking the World with Koinonos.io

Koinonos.io's International Footprint

Koinonos.io's reach extends beyond borders, making global transactions more accessible and seamless. Our platform has a global presence, and we're continuously expanding our international operations.

Facilitating Cross-Border Transactions:

International Transactions: Koinonos.io makes cross-border transactions as simple as local ones. With our platform, users can transfer funds across countries effortlessly and with remarkable speed.

Partnerships for Growth: We're dedicated to building strategic partnerships that enhance our reach and services. Our collaborations with financial institutions and fintech companies enable us to further extend our global presence.



Registered with the Bank of Spain: Koinonos.io is proud to be registered with the Bank of Spain, allowing us to operate in Europe for wallet services and the purchase and sale of cryptocurrencies. This regulatory compliance ensures trust and reliability for our users.

Expansion Plans in Latin America:

We're excited to announce our upcoming expansion plans in Latin America, where we intend to provide efficient and affordable money transfer services for families separated by geography. We're committed to fostering financial connectivity and inclusivity across the Latin American region.

In summary, Koinonos.io is not confined by borders. Our international presence, strategic partnerships, and upcoming expansion into Latin America demonstrate our dedication to facilitating global financial transactions and ensuring that everyone has access to the benefits of our innovative platform.

THE FUTURE OF PAYMENTS

Koinonos.io - Shaping the Future of Global Payments

Reshaping the Global Payment Ecosystem

Koinonos.io is not just a payment platform; it's a catalyst for change in the way the world conducts financial transactions.

The Broader Implications:

Financial Inclusion: Koinonos.io is empowering the unbanked and underbanked, bringing them into the financial fold. As we extend our services, we contribute to global financial inclusion.

Blockchain Innovation: Our integration of blockchain technology promotes transparency and security, setting new standards for the industry. We're leading the way in the adoption of blockchain for mainstream financial services.

Cost Efficiency: By significantly reducing transaction costs, Koinonos.io is democratizing access to financial services. This will have a profound impact on the global economy by driving down the overall cost of financial transactions.



Market Agility: With our mobile-first approach and lightning-fast transaction processing, we are enhancing the agility of businesses and individuals. This not only fosters economic growth but also accelerates the transition to a digital-first economy.

Disrupting the Traditional Banking Industry:

Koinonos.io poses a substantial challenge to the traditional banking industry. Our innovative approach threatens the status quo in several ways:

Reduced Dependency: As individuals and businesses gain the ability to manage their finances directly, there is reduced dependency on traditional banking institutions.

Lower Fees: Our cost-effective services make the traditional banking fee structure less attractive. Consumers and businesses will naturally gravitate towards more affordable options.

Innovation Catalyst: Koinonos.io's commitment to innovation is driving the banking industry to adapt and improve its services, ultimately benefiting consumers.

In conclusion, Koinonos.io is at the forefront of the financial revolution, reshaping the global payment ecosystem. Our mission is not just about offering services; it's about transforming the way the world transacts and interacts with financial services. We have the potential to disrupt the traditional banking industry, catalyze innovation, and make financial services more accessible, affordable, and efficient for everyone.

The future of payments is here, and it's exciting. At koinonos we believe that the future is decentralized finance and automated processes with an excellent service that traditional banks have undoubtedly lost.


THE TEAM

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Certainly, maintaining the anonymity of key team members is a common practice in many organizations, especially in the blockchain and cryptocurrency sector. This can be a strategic choice to protect individuals' privacy and reduce security risks. If you have any specific questions or need guidance on how to manage this aspect within your project, please feel free to ask, and I'd be happy to provide advice or information while respecting your privacy considerations.



The size of the market for payment methods such as debit cards varies significantly by region and is influenced by factors like economic development, financial infrastructure, and consumer preferences. As of my last knowledge update in September 2021, here are some general figures for the use of debit cards:

United States: In the U.S., debit card usage is prevalent, with over 40% of all non-cash transactions being made through debit cards. The number of debit cardholders is estimated to be in the hundreds of millions.

Europe: Debit card usage is also widespread in European countries, with high adoption rates in countries like the United Kingdom, Germany, and France. The European market for debit cards is substantial, with hundreds of millions of users.

China: In China, mobile payment methods like Alipay and WeChat Pay have gained significant traction. However, debit card usage remains substantial, and the market size is vast, with hundreds of millions of cardholders.

Global: When considering the global market, it's essential to acknowledge the billions of debit cardholders worldwide. However, these numbers can fluctuate over time due to changes in consumer behaviour and advancements in payment technologies.

It's important to note that these figures are based on data available up to September 2021, and the market size may have evolved since then. Additionally, the COVID-19 pandemic has accelerated the adoption of digital payment methods in many regions, potentially impacting the use of physical debit cards.



The market for international transactions between family members is a component of the broader remittance market. Remittances represent the money sent by individuals working in one country to support their families or loved ones in another country. This market is significant and plays a vital role in global finance. Here are some key points about the market for international transactions between family members:

Market Size: The global remittance market is substantial, with billions of dollars sent annually. In 2020, it was estimated that over \$540 billion were sent in remittances to low and middle-income countries, according to the World Bank.

Key Players: Various financial institutions, money transfer services, and fintech companies provide platforms and services for international remittances. Prominent names in this space include Western Union, MoneyGram, PayPal, TransferWise (now Wise), and many others.

TOKENOMICS

The total supply: 600,000,000,000

- 8% Marketing
- 4% Private sale and IEO
- 4% quote exchange
- 2% Building Bridges
- 12% Team
- 25% Treasure & Sell NFT.
- 6% Staking
- 1% Community
- 18% Liquidity
- 20% EMI banking license

TOKENOMICS VESTING

Token will be unlocked gradually to ensure a sustainable economy and avoid sharp volatility

The total supply: 600,000,000,000

- IEO & private sale 20% TGE, 3 monthslock 80% linearly released in 12 months
- Community 0% TGE, 12 monthslock 100% linearly released in 12 months
- Staking 0% TGE, 3 monthslock 100% linearly released in 12 months
- Liquidity 10% TGE 12 monthslock, 90% linearly released in 24 months
- Treasure & Sell NFT 4% TGE, 96% linearly released in 72 months
- Marketing 2% TGE, 98% linearly released in 72 months
- Team 0% TGE, 18 monthslock, 100% linearly released in 24 months
- Exchange 10% TGE, 3 monthslock, 90% linearly released in 24 months
- Building Bridges 0% TGE, 6 monthslock, 100% linearly released in 12 months
- Banking license 10% TGE, 12 monthslock, 90% linearly released in 12 months

ROAD MAP:

Stage 1.

- Logo Creation. (Done)
- Web page. (Done)
- Comunity Building. (Done)
- Creation of Telegram, Twitter channels. (Done)

Stage 2.

- Website creation. (Done)
- Obtaining registration a bank of Spain app and exchanging fiduciary currency for virtual currency for all of Europe. (Done) D726
- Audit tokens.
- Bsc token update. (Done)
- White paper. (done)

ROAD MAP:

Stage 3.

- Coingecko and coinmarketcap listing.
- Initial exchange offering.
- Collaboration social media influencers.
- Trustwallet logo update.
- Finalization of app programming.
- Nft collection creation. (Done)

Stage 4.

- Cex & Dex listing.
- Koine Staking. (Done)
- Liquidity Provider Rewards.
- Launch Sale NFT Koinonos.
- EuroK token sale with debit card payment.

ROAD MAP:

Stage 5.

- Certik Audit.
- EMI Bank License Application.
- Connection of the payment app with the Sepa Europea Banking network.
- Specialized banking service to crypto companies.

Stage 6.

- Official Launch Global Payment Solution.
- Launch platform of loans with cryptocurrency guarantee.
- Launch staking.
- Launch bridge between cryptocurrencies and fiat money.
- Launch platform tokenization of real estate assets, commodities, companies and investment funds.
- Launch banking services specialized to companies that use Blockchain technology.

COMMERCIAL ROAD MAP:

Establish profiles on relevant social networks and keep them updated with interesting and educational content about blockchain and finance.

Content Marketing:

Publish blogs, articles and guides on topics related to blockchain, cryptocurrencies and decentralized financial services.

Share relevant news and analysis about the cryptocurrency market.

Advertising aimed at the appropriate segment for companies and users:

We will use online advertising such as Google ads, Facebook, Instagram, Tik Tok to target people interested in our services.

We will create an affiliate program that will reward users who share and attract new customers to our company.

Events and conferences:

We will participate in conferences and events related to Fintech, blockchain and cryptocurrency services to establish relationships and increase the visibility of our company.

We will consider hosting webinars or online events to educate our audience about our services and related topics.

Public relations:

We work and will work with media outlets and blogs specialized in blockchain and fintech to obtain press coverage.

We will prepare press releases about your company's milestones and achievements.

COMMERCIAL ROAD MAP:

Strategic collaborations:

Seek partnerships with other blockchain or cryptocurrency companies to offer joint services or promotions.

Explore alliances with fintech companies that share similar interests.

Depending on growth, we can offer our mobile payment solution to other banking entities.

Make web companies, programmers, and platforms aware of our payment solution so that they can install it on their website.

Exceptional Customer Service:

Provide high-quality customer service to encourage user loyalty and positive word of mouth.

Creation of commercial team:

I am considering creating a sales team to visit stores and offer our global mobile payments solution. I will create a team in which I will define specific roles and responsibilities for each member.

I will look for professionals with sales experience and knowledge of financial technology and mobile payments who are willing to travel and can effectively communicate the benefits of our solution.

I will provide them with comprehensive training on the technical details of our product, as well as how to approach customers, overcome objections, and close sales. We will work together to develop effective sales strategies, identify potential customers and present our solution convincingly. In addition, I will prepare updated sales materials, presentations and demonstrations that you can use during store visits.

COMMERCIAL ROAD MAP:

We will set clear sales goals, such as how many stores to visit per month, how many sales to close, and how many new customers to acquire. We will also define performance metrics to evaluate our progress. We will plan store visit routes efficiently, taking into account the geographical location and the density of potential customers.

We will constantly monitor the team's performance, scheduling regular meetings to provide feedback, share successful experiences and resolve challenges. We will consider establishing a performance-based incentive system, such as bonuses for achieving specific goals.

We will regularly evaluate the effectiveness of our sales strategies and make adjustments as necessary to improve results. Additionally, we will ensure that the team has access to technical support in case of questions or problems related to our mobile payments solution.

Lastly, we will ensure that the team is aware of and complies with all regulations and legal requirements related to mobile payments and financial technology. Proper training and management of the sales team is critical to our company's success in promoting and selling our global mobile payments solution to stores and potential customers."

COMMERCIAL ROAD MAP:

The KPIs (Key Performance Indicators) that we will use to measure the performance of our company are the following:

Number of registered users: This KPI allows you to track the number of people who have registered on our platform and is a key indicator of customer acquisition.

Transaction volume: Measures the total number of transactions carried out through our platform, allowing you to evaluate the financial activity of your users.

Total value of tokenized assets: This KPI will help us evaluate the total value of tokenized assets on our platform.

Total Revenue: We will record the revenue generated by our financial services, including commissions, fees and other transaction-related revenue.

User Retention Rate: We will measure the number of users who continue to use our services over time, indicating the satisfaction and loyalty of our customers.

Customer Acquisition Cost (CAC): We will calculate how much it costs to acquire a new customer, allowing us to evaluate the effectiveness of our marketing and sales strategies.

Average revenue per user: We will divide the total revenue by the number of users to get the average revenue per user value, which helps you understand the value that each customer.

Service utilization rate: We will measure how many financial services and features offered are used by each registered user.

Conversion rate from registered users to active users: We will calculate how many of the registered users actually become active users using our services.

Customer Satisfaction Index: We will collect customer feedback through surveys or online comments to evaluate customer satisfaction and detect areas for improvement.

Average Transaction Processing Time: We will measure how long it takes to process different types of transactions on our platform, which may impact user experience.

Security and Compliance Rate: We will evaluate the effectiveness of our security and compliance measures,

These KPIs will help us monitor and evaluate our company's performance, identify areas for improvement, and make informed decisions for the growth and continued success of our business.

KPI to measure advertising performance and the relationship between advertising expenditure and customer acquisition.

Income per year	YEAR 2	YEAR 3	YEAR 4
Fee for swap	540,000	1,200,000	2,000,000
Debit card issuance	270,000	540,000	810,000
Annual account maintenance	500,000	1,100,000	1,700,000
Liquidity provider swap	60,000	130,000	190,000
Sales of NFT 8990 units	4,000,000		
Sales of NFT 1000 units	3,000,000		
Sales of NFT 10 units	3,000,000		
Sales token Koine	2,500,000	2,000,000	2,000,000
Total incomes	13,870,000	4,970,000	6,700,000
Expenses per year	3,000,000	2,200,000	2,400,000
Ebitda	10,870,000	2,770,000	4,300,000

INFORMATION FOR INVESTORS: ROUND 1 OPEN 500.000 €/ 10% EQUITY

Investors will have the tokens corresponding to the team in the same proportion and they will be delivered in the same manner and time as the rest of the team according to the document on the Vesting token website.

The second round will be opened 12 or 18 months after closing the first round, the company will be valued at €30,000,000 and 10% of the shares will be offered for 3,000,000 €.

Any proposal will be considered, thank you.

How Koinonos.io leads the way in sustainability with its ESG-friendly payments app.

Discover the green benefits of Koinonos.io and why ESG is important for a sustainable future.



Features	KOINONOS
TwH/Year	0.0004
Kwh/day	1.814
Kwh/transaction	0.000001

ETHEREUM
0.02
67.68
0.04

RIPPLE
0.4
1023
0.008

VISA
0.2
563
0.001



For Koinonos EFG it is not just about numbers that validate our words, it is about really improving global energy consumption and in addition to creating a DEFI ecosystem and making energy consumption fall drastically thanks to decentralization and smart contracts that allow energy consumption is minimal and they also avoid the use of other infrastructure such as premises, Koinonos.io firmly believes in decentralizing and automating the maximum number of processes and consequently we make our company more sustainable with the planet.



LINK KOINONOS

Kwallet

Linkedin

Telegram Announcements

Telegram Oficial Community

YouTube

Twitter

Github

Medium

Linktree

Ama Koinonos ing

Airdrop contest



KOINONOS.IO

Global Payments & Tokenization