

FINTECO



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 created in the WAVES RED the initial blockchain that we will be using through the effectiveness of its smartcontract is from waves, THIS TOKEN WILL BE SALE IN WAVES EXCHANGE ,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 FINARED
INTERNATIONAL LIMITED
OCTOBER 2017

FINARED RESTRUCTURING
NOVEMBER 2018

DEVELOPMENT OF FINTECH
FINARED 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.

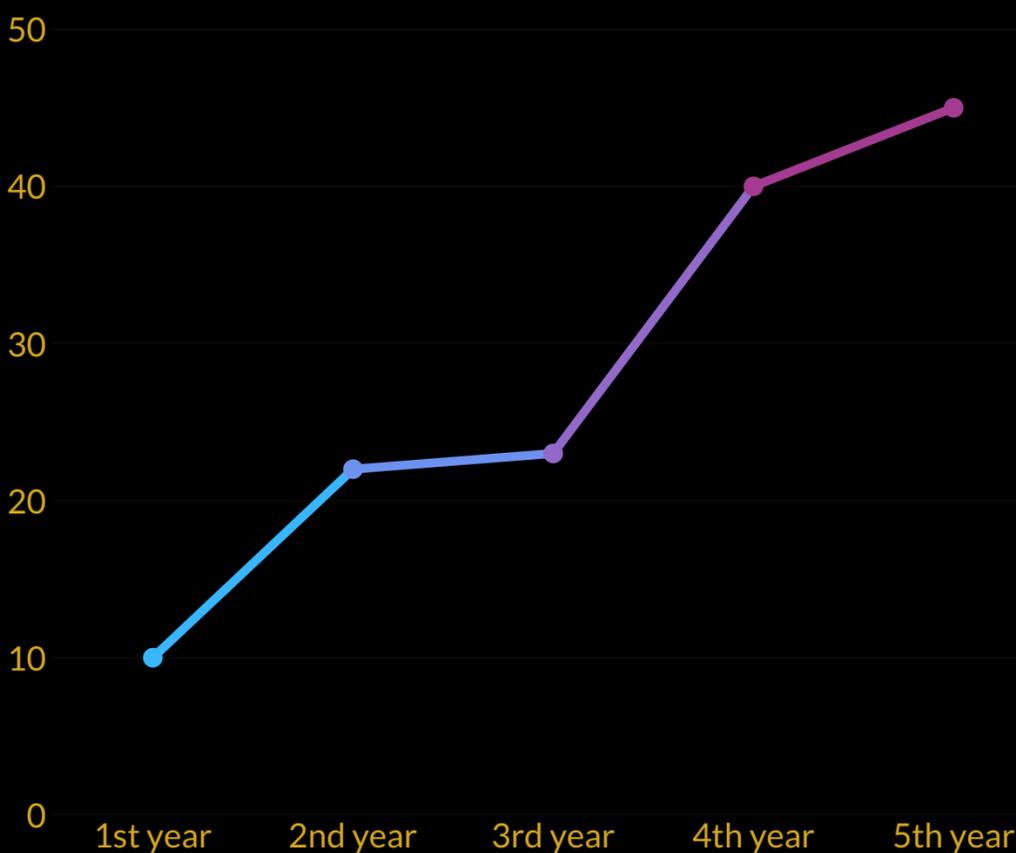
OUR PERFORMANCE

These advantages give FINARED the ability to manage a portfolio of clients desiring an inclusive bank 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 bank would only open in Ghana that has a mass of 7 million people WITHOUT BANK ACCOUNTS in the last 5 years.



SIZE THE MARKET

9 Billion

TOTAL AVAILABLE MARKET (TAM)

30 M

SERVICEABLE AVAILABLE MARKET (SAM)

8 M

SERVICEABLE OBTAINABLE MARKET (SOM)

INDIRECT COMPETITORS

TRADITIONAL BANKS



WESTER UNION



FOREX BUREAU



DIRECT COMPETITORS



FINTECHS



CRYPTOCURRENCIES



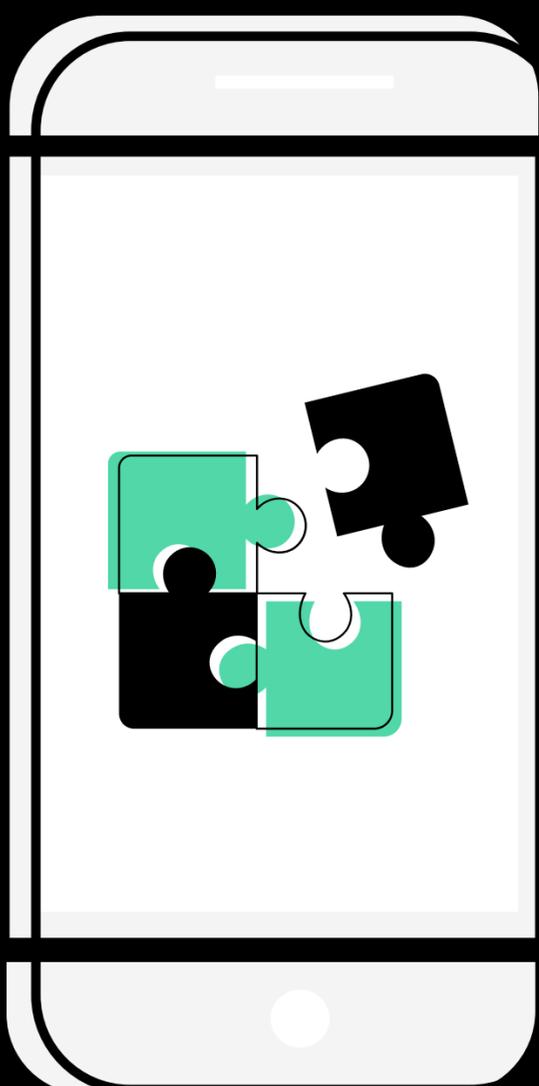
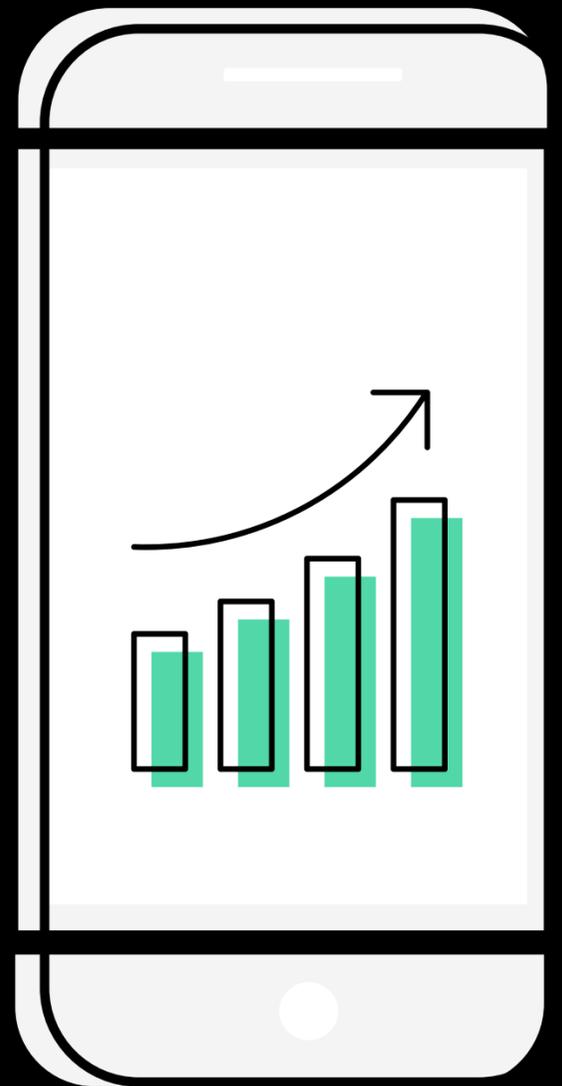
CASH MONEY



COMPETITIVE ADVANTAGES

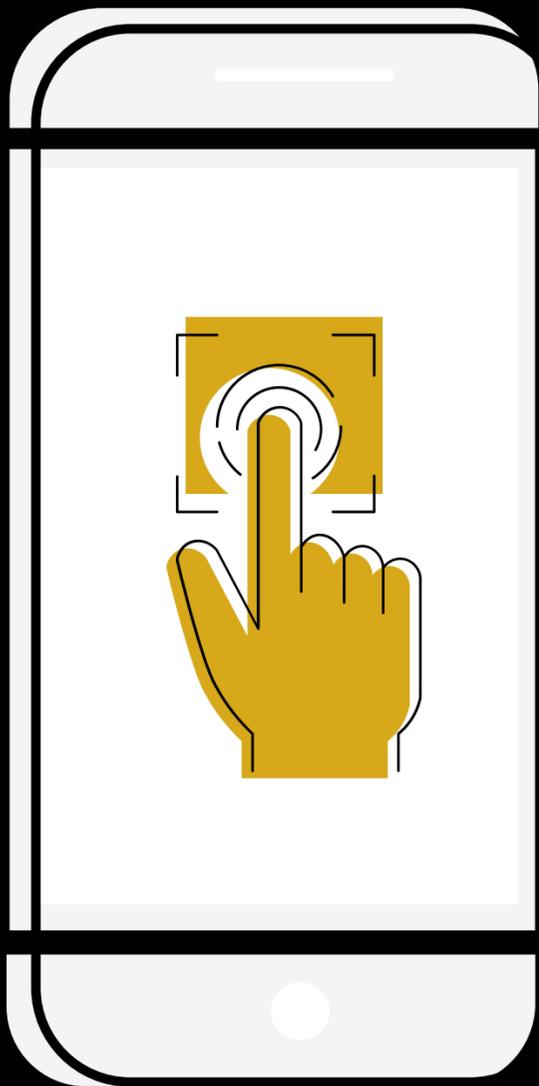
ADVANTAGE 1

Secure and stable cryptocurrency because it will be managed according to a continuous stock until 2029



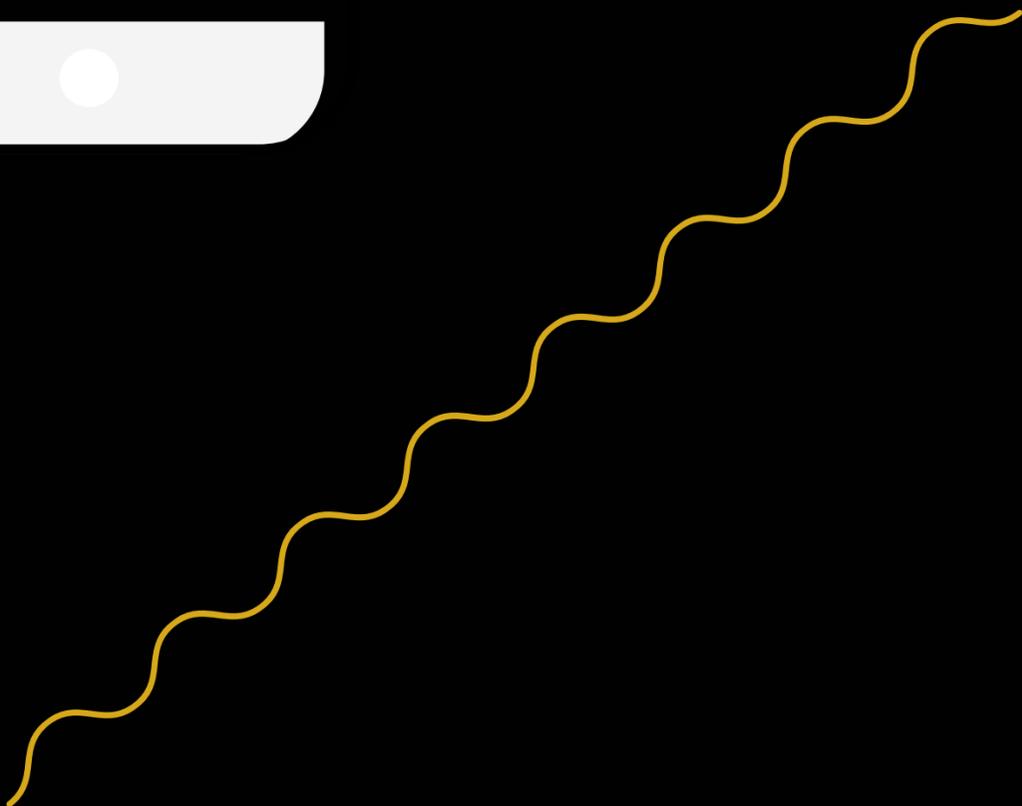
ADVANTAGE 2

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



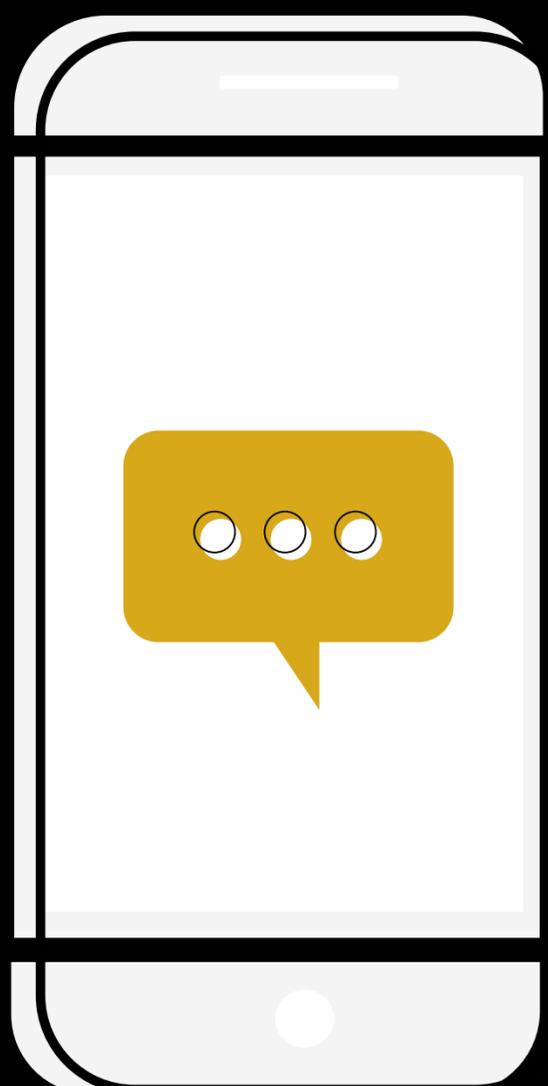
ADVANTAGE 3

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



ADVANTAGE 4

The strength of FINTCO 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.



FINTCO DISTRIBUTION

Total Token Issuance:

- 10,000,000,000 (10 BILLION 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, of which 50% will be issued monthly until mid-2029.

DISTRIBUCION FINTCO

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 PIC = 0.5 US\$.

> The Token price in the ICO is set at
1PIC = 1 US\$.

> 24 hours before the start of the Pre ICO PIC and the ICO PIC, the equivalences in ETH will be established according to market price. This equivalence will be fixed for the entire period of Pre ICO PIC and ICO PIC.

FINTECO DISTRIBUTION

PRE-SALE METRICS (PRE ICO PIC):

>The Pre ICO PIC period will be 2 weeks:

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

>Bonus according to contribution:

> US\$ 10,000 to US\$ 99999 - 20% Discount on pre ICO.

> US\$ 100,000 to US\$ 999 999 - 30% Discount on pre ICO.

> US\$1 000 000 to US\$ 9 999 999 - 40% Discount on pre ICO.

> US\$ 10,000,000 upwards - 50% Discount on pre ICO.

> Unsold tokens will be contributed to the ICO.

FINTCO DISTRIBUTION

SALES METRICS (ICO PIC):

> The ICO PIC period will be 60 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\$)

> Bonus 15% first 1 week.

> Bonus 10% from 2 week to 4 week.

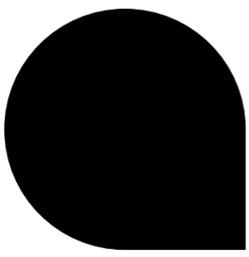
> Bonus 5% from 5 week to 7 week.

> Bonus 0% the last one week.

> 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.

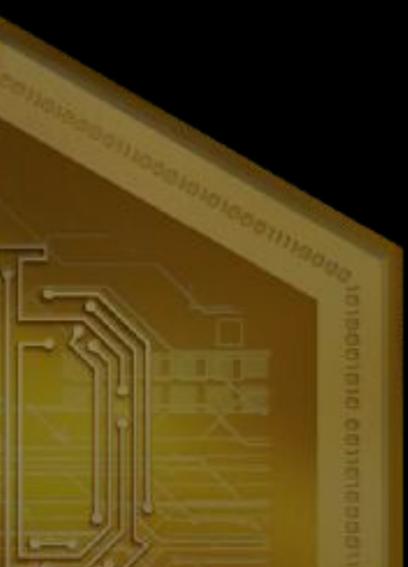
Investors will be able to contact our company to finalise investment contracts, they will also be able to invest directly in USD , transferring them to the company's bank account, or to wallet of cryptocurrencies.

ICO

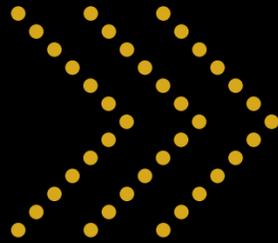
During the ICO period, the investment will be made via a Smart contract, and so investment would only be made to the ethereum address of the smart contract, that will be shown at the appropriate time in the company's website but if the investors will want, they will also be able to invest directly to the company bank account with private contract.



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.



FIXED FINARED FINTCO



. SHE IS MARY !!

. SHE HAS SAVED MONEY, THEREFORE SHE WANTS TO MAKE MONEY WITH GOOD INTERESTS WITHOUT NEED OF INTERMEDIARIES, BANKS AND WITH GOOD PROFITABILITY THROUGH I FIND A SOLUTION IN THE CRYPTOCURRENCIES

THAT'S WHY SHE FINDS THE SOLUTION FOR HER PROBLEM



NEW REVOLUTION IN YOUR HANDS!!

REQUIREMENTS

MINIMUM AMOUNT DEPOSIT:

1000 DOLLARS

MAXIMUM AMOUNT DEPOSIT:

5 MILLIONS DOLLARS

ANNUAL INTEREST RATE:

4.5%

OPERATING EXPENSES :

2 PIC = 2 USD

We give an EXCELLENT profit to our clients with competitive interests in the market:

1.- The evaluation will be instantaneous prior review of passport and documents previously required at the time of opening account.

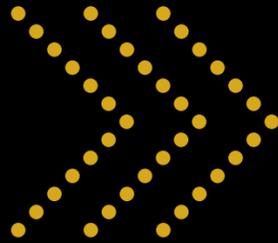
2.- At the moment of having a bank account with FINARED, you must acquire your FINTCO crypto to access this fixed-term deposit benefit. You can purchase it by buying with: BITCOIN, ETHEREUM, LITECOIN, MONEY FIAT OR GOLD.

3.- Does not require bank credit history.

4.- Payments will be made monthly to your FINARED bank account.

5.- The fixed term deposit is a minimum of 3 months to 1 year maximum. 6.- Being a FINARED customer, you can request a loan after 3 months.

LOAN FINARED FINTCO



. HE IS JOSEPH !!

. HE HAS DIGITAL ASSETS.

. BUT HE NEEDS TO LOAN IN FIAT MONEY BUT HE DOESN'T WANT TO PAY MANY COMMISSIONS IN THE CRYPTDEXCHANGES AND THAT IS WHY LOOKS FOR A SOLUTION.

THAT'S WHY HE FINDS THE SOLUTION FOR HIS PROBLEM



NEW REVOLUTION IN YOUR HANDS!!

REQUIREMENTS

MINIMUM AMOUNT BORROWED:

400 DOLLARS TO 4 MILLION DOLLARS

INTEREST :

6% ANNUAL

OPERATING EXPENSES :

2 PIC = 2 USD

We give loans in any Fiat currency at a value of 50% of the digital assets :

1.- The evaluation will be instantaneous prior review of passport and documents previously required at the time of opening account.

2.- Client at the time of having a bank account with FINARED for a minimum of 2 months as a fixed term account, you can access a loan through FINTCO, in which you must leave as a security deposit: either the digital asset or gold. You can place other digital assets such as: BITCOIN, ETHEREUM, LITECOIN, ETC, prior evaluation, in which they will tell you the approval if your loan goes.

3.- Does not require bank credit history.

4.- The approved amount will be deposited in your FINARED account or a bank account determined by the client.

5.- The client reimburses the borrowed money and the cryptocurrencies will be returned to his wallet (in case the client wishes another loan will be evaluated for this credit).

FINARED



STAFF

FRANCISCUS VOSS

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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

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



FINARED



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ISRAEL SUAREZ

COO

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System Engineer, entrepreneur, professional videogamer, He has experience in the realization of control panels, information exploitation, market research, management of project schedules.



CARITO MURO

COMMERCIAL ADVISOR

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She has experience in business issues in public and private matters in Peru with more than 15 years in the business sector.



DAVID SILVA

ADVISOR IN JAPAN

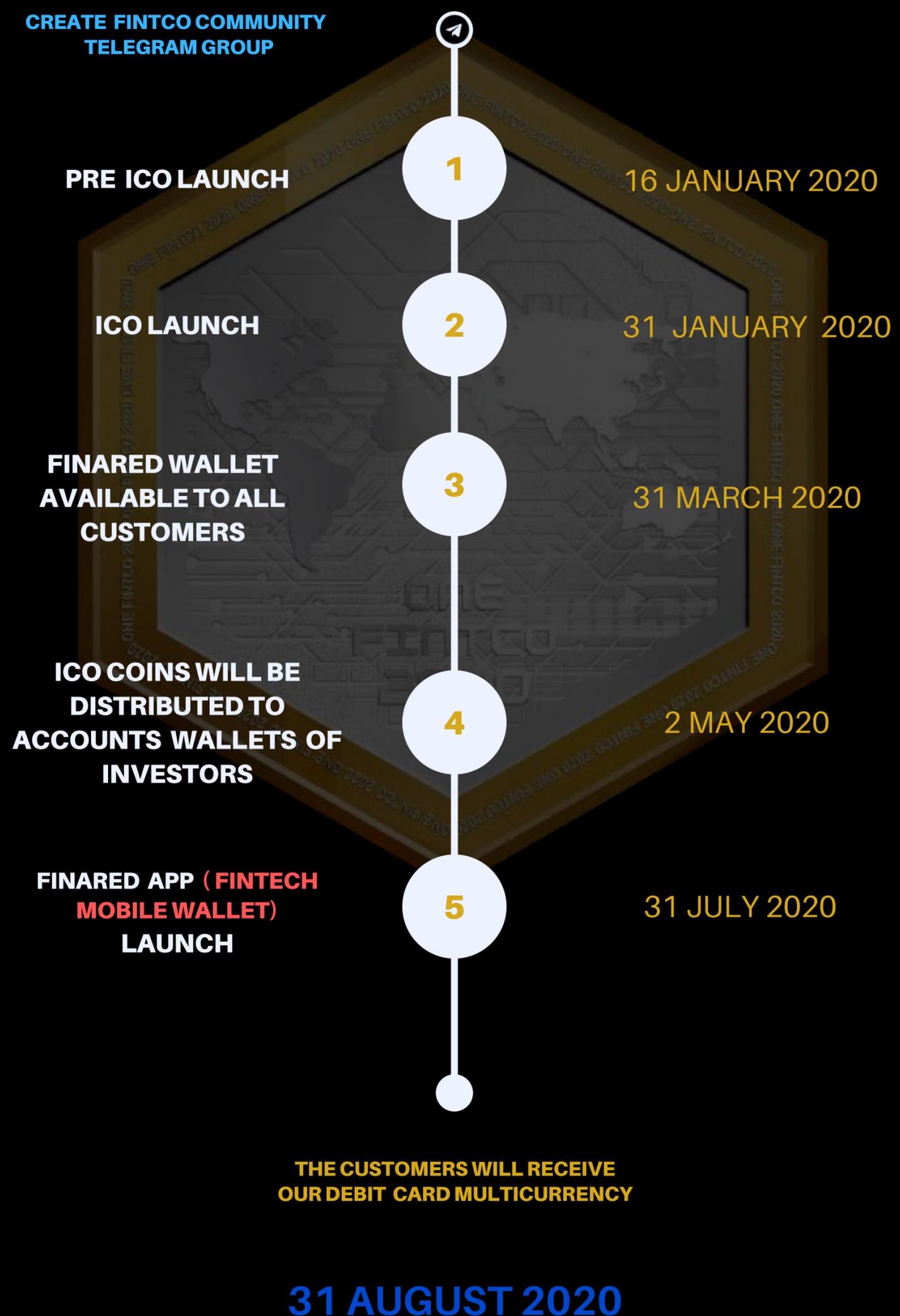
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He is professional in International Business with experience in different sectors in Peru, Japan and trading with different people in the world as Japanese, Americans, Koreans, Thai, Bolivian.



FINTECH ROADMAP

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





CONTACT US

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