INTRODUCTION

# CAPITALPARK

## BLOCKCHAIN-SECURED AGENTIC AI BANKING

Community-driven banking infrastructure combining blockchain-secured governance, AI-assisted execution, and transparent private credit access. Built on the existing Moneypark Global ecosystem operating across 35 countries.

PRIVATE CREDIT · LOAN SERVICING · CAPITAL POOLING · NEXT-GEN BANKING

02 — PRODUCT / MARKET NEED

# THE PROBLEM

### TRADITIONAL PRIVATE CAPITAL IS

- Opaque
- Inefficient
- Inaccessible to individuals
- Operationally fragmented

### RETAIL INVESTORS LACK ACCESS TO

- Private credit
- Syndicated loans
- DCMs / ECMs
- Institutional-grade asset allocation



*Meanwhile, AI automation introduces major security and accountability risks, and global loan servicing remains highly inefficient and non-transparent.*

**THERE ARE NO SEAMLESS BANKING SOLUTIONS FOR GLOBAL INVESTORS.**

03 — SOLUTION

# CAPITALPARK BANKING

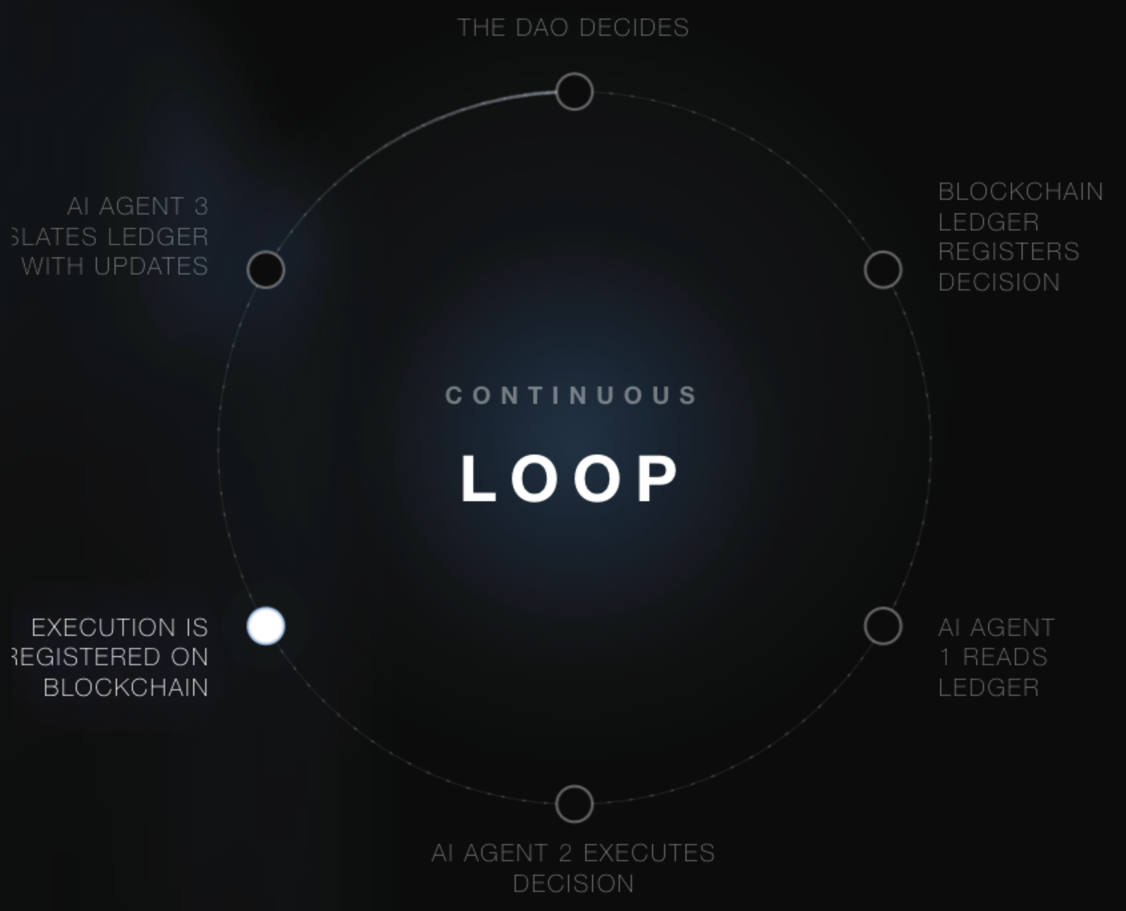
A blockchain-secured bank where the DAO governs allocation, the blockchain registers approvals, AI agents execute and every action remains auditable on-chain.

### COMPETITIVE ADVANTAGE

- Existing proprietary fintech infrastructure
- Modular, globally deployable architecture
- Compliance-first KYC/AML framework
- Banking functions incl. loan syndication, debt servicing
- Cooperative investment pooling and SPVs

DOWNLOAD SIMPLE EXPLANATION

### THE LOOP



04 — MARKET

# A LARGE, EXPANDING OPPORTUNITY

### BANKING MARKET (GLOBAL)

**TAM:** $5T–10T+ relevant financial activity

**SAM:** $50B–150B+ addressable banking and credit activity (Moneypark Global)

**SOM:** $1B–3B AUM + servicing

$50M–150M annual revenue potential. Strong recurring revenue from servicing, treasury, and transaction infrastructure.

### FUNDING MARKET (US ONLY)

**TAM:** 1,500–2,500 US boutique VC funds, AUM ~$100M

**SAM:** ~80 funds

**SOM:** 10% resulting in $800M AUM in the first 3–5 years



### GO-TO-MARKET

— Existing Moneypark Global users
— Angel investor communities
— Private credit participants
— SME financing demand
— Institutional fintech partnerships

### INFRASTRUCTURE EDGE

CapitalPark has direct access to the Moneypark Global Network of users as well as local operating licensing. Moneypark Labs has already developed a modular structure of financial infrastructure solutions, tested in real-life environments, with compliance-first architecture.

05 — TRENDS, COMPETITION & REVENUE

# TAILWINDS & ECONOMICS

## MARKET DRIVERS

- Institutional tokenization accelerating
- Global private credit demand growing
- Demand for transparent financial infrastructure
- Regulatory momentum around digital assets

## REVENUE STREAMS

- Interchange & FX spreads (Phase 1)
- Premium subscriptions ($12/mo · $99/yr)
- Treasury yield & lending spreads
- Wealth AUM & institutional servicing

## CONSUMER UNIT ECONOMICS

**ARPU**
$58 → $248
Y1 → Y3

**PREMIUM CONV.**
6% → 22%
Y1 → Y3

**MONTHLY CHURN**
4.8% → 2.4%
Y1 → Y3

**LTV / CAC**
4.2x → 18x
Y1 → Y3

*Retention driven by embedded servicing, recurring participation, governance, and deep operational integrations.*

DOWNLOAD BUSINESS PLAN

06 — FINANCIAL OVERVIEW

# STAGE & STRATEGY

### CURRENT STAGE

**Pre-seed · Licensing & deployment phase**

### EXISTING ASSETS

- Fintech infrastructure already developed
- Prior successful tokenized cooperative exit
- Existing international operating network

*Objective: scalable recurring revenue through servicing and infrastructure economics — not speculative token activity.*

PHASE 1 · Q3/26

**Payments & Consumer Banking**

- Debit/credit card
- Multi-currency & crypto
- ATM network

PHASE 2 · Q4/26

**Treasury & Monetization**

- Premium subscriptions
- AI-enabled EasyTax©
- Earn & Borrow

PHASE 3 · 2027

**Credit & AI**

- US banking license
- Loan syndication & servicing
- AI-assisted underwriting

PHASE 4 · 2028+

**Wealth & Institutional**

- Cooperative investment pooling
- AUM & advisory fees
- Institutional capital markets

07 — TEAM

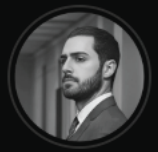
# EXPERIENCED INTERNATIONAL TEAM



### Mikayel Hasratyan

**ESTABLISHING FOUNDER**

Cooperative-model roots from the 1980s; treasury experience; exited Privateum Tokenized Cooperative (2023).



### Arman Nalbandjan

**CO-FOUNDER · MONEYPARK GLOBAL**

Digital asset fiscal policy specialist; advisory in Ghana, Ivory Coast, Malawi, Kazakhstan, Albania. Web3/DeFi since 2018.

### Prof. Martin Quist

**SENIOR ADVISOR · UK & AFRICA**

Professor of Commercial Law, University of Essex. Represented the Republic of Ghana at the UN Assembly.

### Moneypark

**STRATEGIC PARTNER**

Moneypark will provide product, technical support and compliance.

08 — VISION

# THE NEXT GENERATION OF BANKING

CapitalPark builds community-driven financial infrastructure with blockchain-secured capital allocation, transparent private credit markets, and AI-assisted yet fully auditable operations.

**3–5 YEAR VISION**

- Global private credit infrastructure platform
- Tokenized servicing and syndication ecosystem
- Institutional-grade blockchain financial rails
- Expansion across regulated international markets

09 — INVESTMENT PROPOSAL

# PRE-SEED RAISE

| RAISE | VALUATION | EQUITY | TICKET SIZE |
| --- | --- | --- | --- |
| $2.4M – $3.6M | $42M pre-money | 10% common | $400K – $800K |



## USE OF FUNDS

- US operating licenses
- Regulatory & compliance expansion
- Institutional onboarding
- Platform deployment & technical scaling
- ICO preparation

## TARGET OUTCOME

Scale CapitalPark into a regulated, blockchain-secured private credit infrastructure platform operating at international scale.

DOWNLOAD THIRD-PARTY VALUATION

# CAPITALPARK

Community-Driven Banking. Blockchain-Secured Infrastructure. AI-Efficient Operations.

The future Bank will be transparent, programmable, and globally accessible. You should be a part of it.



PRIVATE CREDIT · LOAN SERVICING · COOPERATIVE FINANCE · TRANSPARENT CAPITAL MARKETS

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CONTACT

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