



The gateway to Web3 sustainable investing



About Changex

Changex is an all-in-one personal finance management platform that enables management of crypto and fiat assets from a single point of control.

Users can connect multiple non-custodial wallets to Changex in order to manage all of their assets, buy and sell crypto, earn passive income by staking and investing in early stage ESG projects and cash-out via multi-currency IBANs and Crypto Debit Cards.

The Ask

Looking to raise

\$2M

Funding Type

EQUITY

Up to 15% Equity

Bonus Token Allocation

Up to 50M \$CHANGE tokens for the lead investor

Ticket Size

\$0.2M - \$2M

The Team



Nick Iliev

Co-Founder | CEO

Self-driven entrepreneur, co-founder of trading platform xChange.bg, and well-versed in IT and Finance. Co-founder of DeFi hedge fund Finexify. Nick's leadership sets an example, motivates, and stimulates the teams he manages.



Petya Nankova

Co-Founder | COO

Finance professional with vast experience in VC, M&A and FX. She oversaw, managed, and was instrumental in the growth of xChange.bg, the leading crypto platform in Bulgaria. She holds an MSc in Finance & Investments from Erasmus University Rotterdam.



Nino Chaney

Co-Founder | CBDO

Nino is a seasoned marketer with over a decade of experience in the gaming industry where he was able to scale multiple mobile games to worldwide audiences. Nino holds an MSc in Digital Marketing from the University of Sheffield and has a strong interest in DeFi, Fintech, and Gaming.



The Advisors



Dr. Bernhard Kronfellner

Advisor

He has more than 15 years of experience working for Boston Consulting Group and is a partner for web3 and Metaverse. Besides BCG, Bernhard is a co-founder and angel investor in various FinTech/Web3 companies and a lecturer at University of Technology Vienna. He holds the following degrees: PhD, MSc, BSc in Math, and MSc, BSc in Business.



Paul Solntsev

Advisor

Paul is the Head of Cointelegraph Accelerator. Paul brings a wealth of expertise on the investment side of large-scale media holdings and in traditional corporate finance at PwC. He holds a Master's Degree in Strategic Management, which has helped him develop a keen eye for identifying and seizing opportunities in the blockchain industry.



Neil Cunha-Gomes

Advisor

Over the past 5 years, Neil has led a number of high-profile investments globally at the SoftBank Vision Fund, which has over \$100 billion AUM, where he focuses on Growth Equity and Crypto investing. His crypto investments include Consensys (one of the most reputable brands in the industry, behind flagship projects such as MetaMask) and Elliptic.



Current Traction



1 000 MAU

Monthly Active Users



100 DAU

Daily Active Users



500 Active

Stakers



\$1.5M TVL

In Staking Pools

Features

**Buy & Sell Crypto With
Card Or Bank Transfer
Swap**

Send & Receive Crypto

Earn Crypto By Staking

Integrated blockchains



Ethereum



Hydra



Polygon



Arbitrum



KCC



BNB



Why Changex?

Effortlessly manage crypto and fiat from a single platform while saving the planet.



Buy, Sell Or Swap Crypto

Connect multiple wallets to Changex and transfer assets to a trading account to sell, swap, and stake, or simply use the trading account to buy crypto and transfer it back to your connected wallets.



Generate Passive Income

Changex provides unique investment opportunities through its novel sustainable launchpad which features early-stage ESG companies, and also through staking and stablecoin savings products.



Cash Out Via Crypto Debit Card And IBANs

Changex completes the entire crypto cycle by offering users a straightforward method to cash out via a linked Crypto Debit card and IBANs.

With the Crypto Debit Card, users can conveniently handle everyday expenses, while the IBAN facilitates seamless transfers of larger fiat amounts based on individual preferences.

Problems



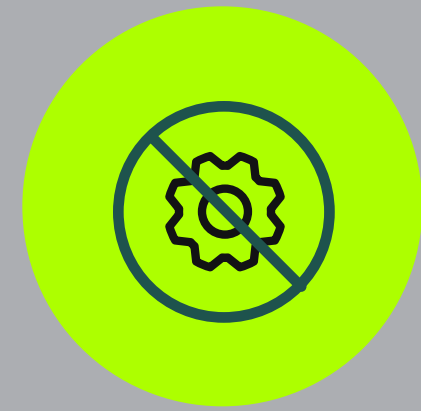
Solutions



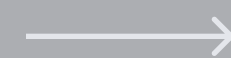
Everyday individuals don't relate to crypto.



Changex puts truly meaningful projects under the bright lights which people can relate to and changes the narrative in crypto. From dogs with hats to sustainability!



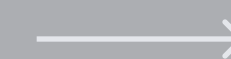
Poor UI & UX create technological barriers for new users.



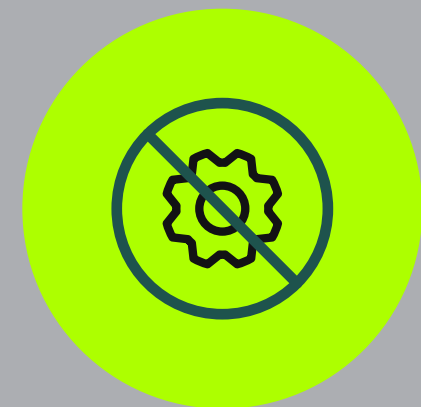
Changex acts as a seamless vessel for web2 users to navigate the web3 space by prioritizing user experience and turning complex concepts into simple solutions.



Fragmented services lead to problems with crypto management.



Changex consolidates fragmented financial and crypto platforms into one, offering a cohesive experience for the masses.



Cashing out is problematic on many platforms.



Changex facilitates easy conversion to fiat currencies via Crypto Debit Cards and IBANs.



Competitors

Changex stands out from the competition as the only crypto platform that offers the complete crypto end-to-end cycle topped with an integrated banking solution.

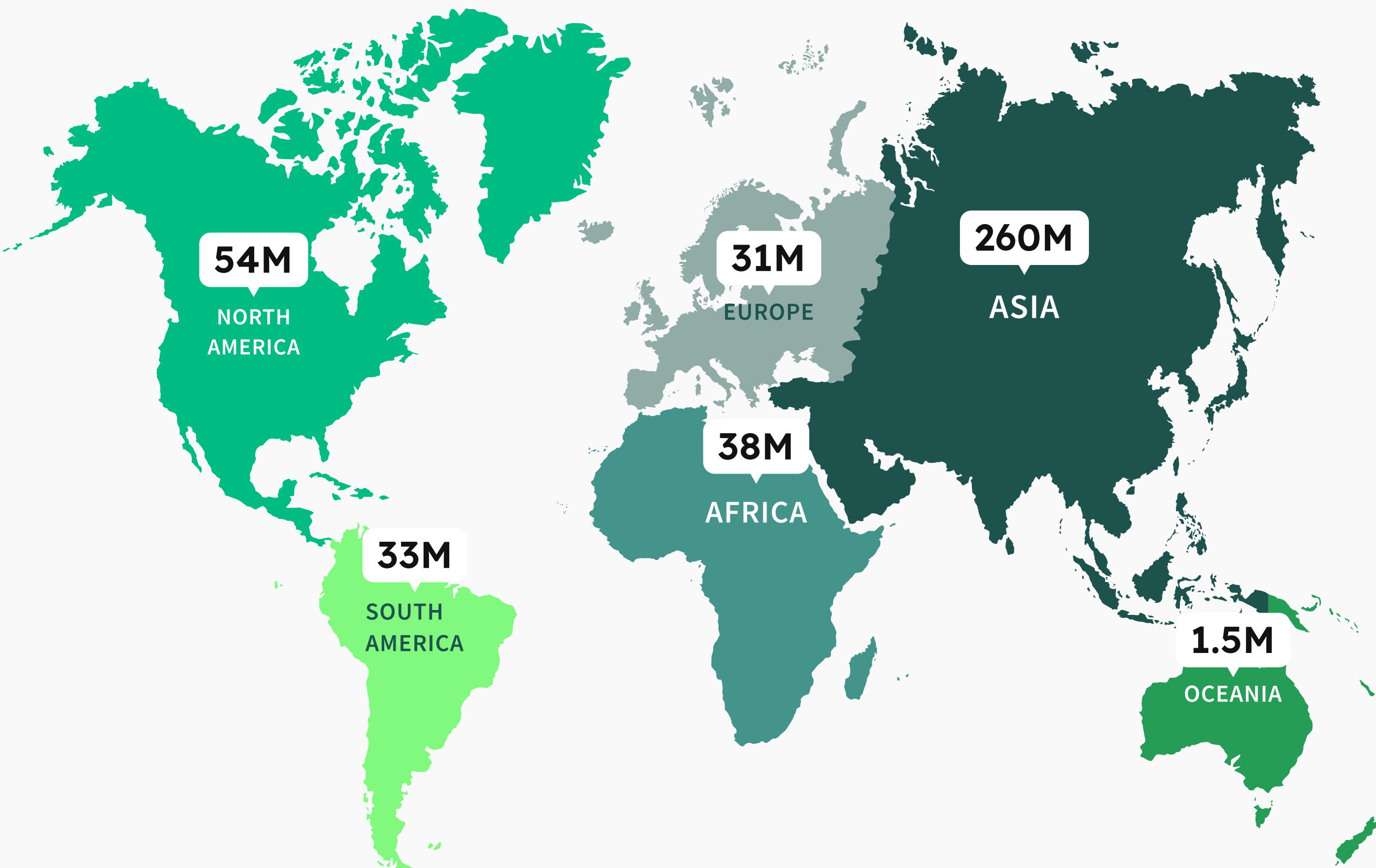
This includes connecting multiple wallets, facilitating buying, selling, swapping, and earning crypto as well as issuing IBANs and Crypto Debit Cards

	Changex	Holyheld	Wirex	Crypto.com	Plutus	Monolith	Nebeus	Banxe
Wallet	Web App	✓	✓	✓	✓	✗	✓	✓
	Mobile App	✓	✓	✓	✓	✓	✓	✗
	Connection To External Non-Custodial Wallets	✓	✓	✗	✗	✗	✗	✗
	DeFi Portfolio Tracker	✓	✗	✗	✗	✗	✗	✗
	Custodial	✓	✗	✓	✓	✗	✗	✓
	Multi-Chain	✓	✓	✓	✓	✗	✗	✓
Earn	DeFi Staking	✓	✗	✗	✓	✗	✓	✗
	Savings Accounts	✓	✗	✓	✓	✗	✓	✓
Fiat	Crypto Debit Card	✓	✓	✓	✓	✓	✓	✓
	IBAN	✓	✓	✓	✗	✗	✓	✓
	Crypto-Fiat Trading (Buy & Sell)	✓	✗	✓	✓	✓	✓	✓



Market Size & Potential

Crypto & DeFi are set to skyrocket by 2030!



Market Size ≈ 420M Users

Market Potential

Crypto Users

	2023	2030
Crypto Users	420M	1B
Market Size Value	\$5.15B	\$11.71B

DeFi Users

Unique Wallets/Users	6.5M	32M
TVL	\$47.3B	\$231.19B





Market Opportunity

With a set of custom-tailored solutions and with a groundbreaking change of the crypto narrative, Changex is poised to onboard the next billion crypto users.

Onboard Everyday Individuals

Changex offers an end-to-end crypto and fiat service specifically built for users without previous crypto experience. The platform promotes sustainability which is a topic that is close to the hearts and minds of everyday individuals and incentivizes them to make sustainable investment decisions every step of the way.

Attract Web3 Users

Changex is poised for a huge influx of web3 users as it offers excellent staking opportunities, and rare gems with huge potential that investors can cash out on at all times

Attract Whales

The platform is a fantastic venue for crypto whales as they can buy and sell from the comfort of their own wallets, and move huge amounts of fiat using our banking services.



Business Model

Transactions-Based

Changex will charge a commission fee for buying, selling, and swapping crypto assets in the range of 1% to 5% depending on the asset and amount of CHANGE tokens users hold.

Subscription-Based




Changex will offer a subscription for its Banking functionality for 14.99 EUR which will enable users to operate with Changex's Debit Mastercard and IBANs with negligible fees.



GTM Strategy



	2023-2024	2024-2025	2025-2026
Targeted Markets	EU	EU & LATAM	EU, LATAM & SEA
Targeted Users	Casual Crypto Investors	Casual Crypto Investors & Whales	Casual Crypto Investors, Whales & Web2 Investors
Targeted Registrations	240 000	2.5 M	5 M

		Targeted Registrations
 Partnerships	Changex has developed an affiliate program that enables websites to monetize users through a revenue-share model. By integrating Changex, websites like bitdegree.org, probit.com, and swyftx.com can bring millions of users onto the platform and monetize them hustle-free. Another major UA driver for Changex are partnerships with projects that seek token listing and staking. Such partnerships will bring large communities to the platform as it will serve as a host for their favorite project.	2.5 M
 Organic	By enabling the purchase of crypto assets with various fiat currencies and by adding consumer favorite products such as stablecoins savings and crypto loans Changex aims to achieve massive organic growth. On top of that, a powerful ambassador program and regular Zealy contests will contribute to the steady and powerful organic growth of the platform.	1.5 M
 Paid	By the end of 2026 Changex aims at attracting 1M users from paid marketing. The funds will be partially secured from the current Seed round and also from Changex's profits going into 2026. To acquire these users we will rely on our strong network of KOLs and long-lasting experience with marketing platforms like Apple, Twitter, Brave, Coinzilla, and others.	1 M

\$CHANGE Token

The CHANGE token is set to skyrocket! While the circulating supply is being reduced by a powerful Buy & Burn mechanism, the demand for the deflationary CHANGE token is increasing as investors are incentivized to buy and hold it, in order to gain significant benefits in the app.



Up to 3% Cashback on Mastercard Debit Card purchases.



Cheaper fees using Changex's on and off-ramp.



Increased APR on staking rewards.

CHANGE Token Is Available On:  **MEXC** &  **UNISWAP**



The Ask

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\$2M

Bonus Token Allocation

Up to 50M CHANGE tokens for the lead investor.

Funding Type

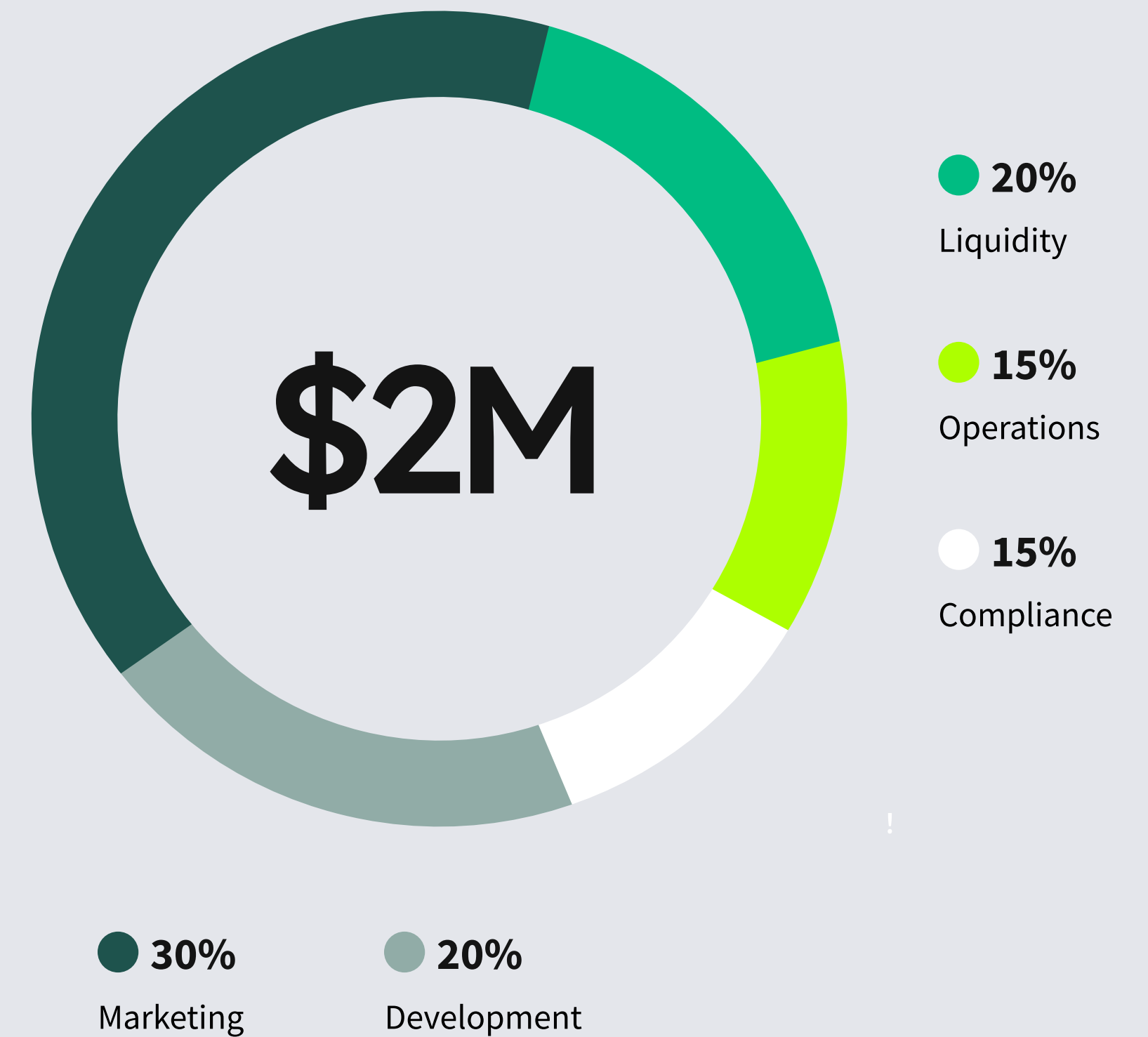
EQUITY

Up to 15% Equity

Ticket Size

\$0.2M - \$2M

Use of Funds



Roadmap



Q1'24

- Release of the Changex web app
- Support for Metamask
- Custodial trading wallet for both fiat (EUR) and crypto
- Updated Changex on- and off-ramp with limit orders and available buy, sell and swap options for multiple coins and chains, incl. Bitcoin, Ethereum, Tron
- Integrated Multi Currency bank account + card
- Instant funding of the trading account with integrated bank account
- Instant bank account and card balance top-up from trading wallet

Q2'24

- Release of Changex 2.0 mobile app
- Introduction of decentralised and centralized earn and staking options (incl. liquid and leveraged staking ones) on both web and mobile
- Introduction of CHANGEback (cashback on card purchases)
- Introduction of CHANGE-based tiers on crypto purchase and sale orders
- Support for USD-to-crypto and crypto-to-USD trades
- Support for other main non-custodial wallets, both cold- and hot ones (e.g. Ledger live, Keystone, Trust wallet)

Q3 & Q4'24

- Automated crypto top-ups of debit card at Point-of-Sale
- Support for other chains and tokens
- Additional payment methods
- Expansion of the list with supported non-custodial wallets, both cold- and hot ones
- Introduction of more staking options
- Product-refinement

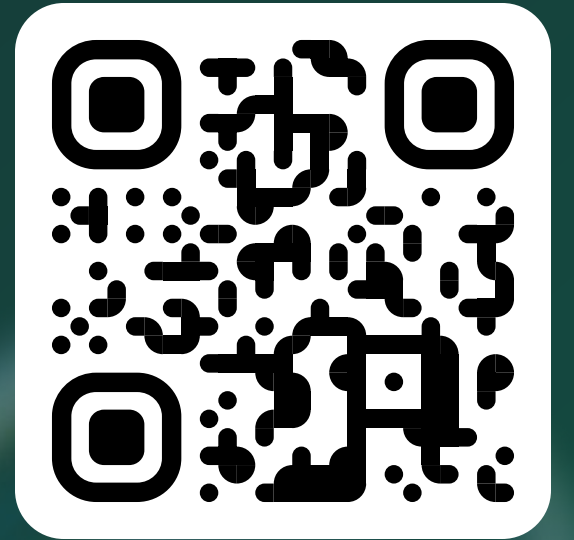
2024

2025





lets connect ↘



Nino Chaney

Co-Founder | CBDO

+359884006067 | nino@changex.io

Invest Responsibly
Thrive Sustainably



Appendices

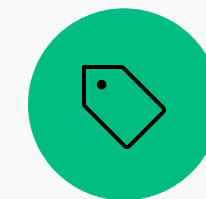


The Exchange

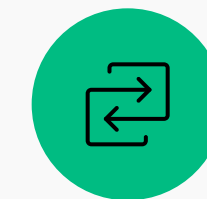
Changex proudly houses the emerging rare gems poised to lead the charge in the upcoming bull market! Leveraging our insight into the challenges faced by new projects, we've curated a bespoke listing package designed to empower these ventures for success in the early stages of their crypto journey. All tokens on the Changex ramp have an independent ESG score and users are incentivized to purchase tokens with high ESG scores.

An alternative to CEXs:

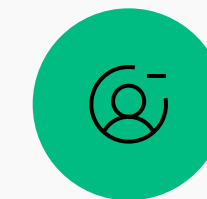
Changex offers a proprietary on and off-ramp that enables investors to easily buy cryptocurrencies with Debit Card or Bank Transfer.



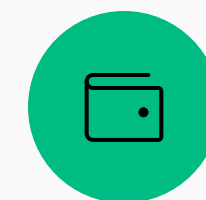
Buy Crypto



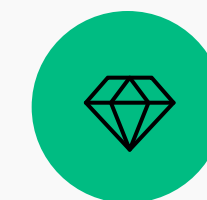
Sell Crypto



Swap Crypto



Send/Receive Crypto



Top Notch User Interface



Impeccable Security





The Mint

Changex is the hub for the newest and most cutting-edge DeFi solutions, offering investors the quickest and simplest path to passive income.

Staking

Enjoy high-yield liquid staking pools and an additional bonus of up to 2% on all staking rewards, paid in CHANGE token.

Leveraged Staking

Changex's Leveraged Staking enables investors to use margin positions for long-term staking in order to significantly boost APR.

Savings

Deposit & Earn stablecoins at a fixed interest rate.



The Bank

Changex equips investors with DEBIT CARDS and IBANS so they can efficiently manage their fiat assets and cash out on their crypto holdings.

Become your own Bank!



Mastercard Debit Card

- Earn up to 3% cashback on purchases made with Changex Mastercard Debit Card.
- Card connected to the bank account balance.
- Spend staked assets without impairing APR.
- Spend crypto anytime & anywhere.



Bank account

- Send & Receive third-party fiat transfers.
- Instant purchases of cryptocurrencies.
- Free fiat transfers between Changex addresses.
- Fund your account with either crypto or fiat.
- Move funds through a multi-currency IBAN (EUR, GBP, USD).



The Launchpad

Changex empowers early-stage web3 ESG projects by providing them with a launchpad where a savvy community of web3 investors will get the chance to buy their tokens on pre-sale prices. Vice-versa, the platform provides a unique opportunity to its community members to invest in meaningful projects that can change the world for the better. Invest (Sustainably) & Prosper!

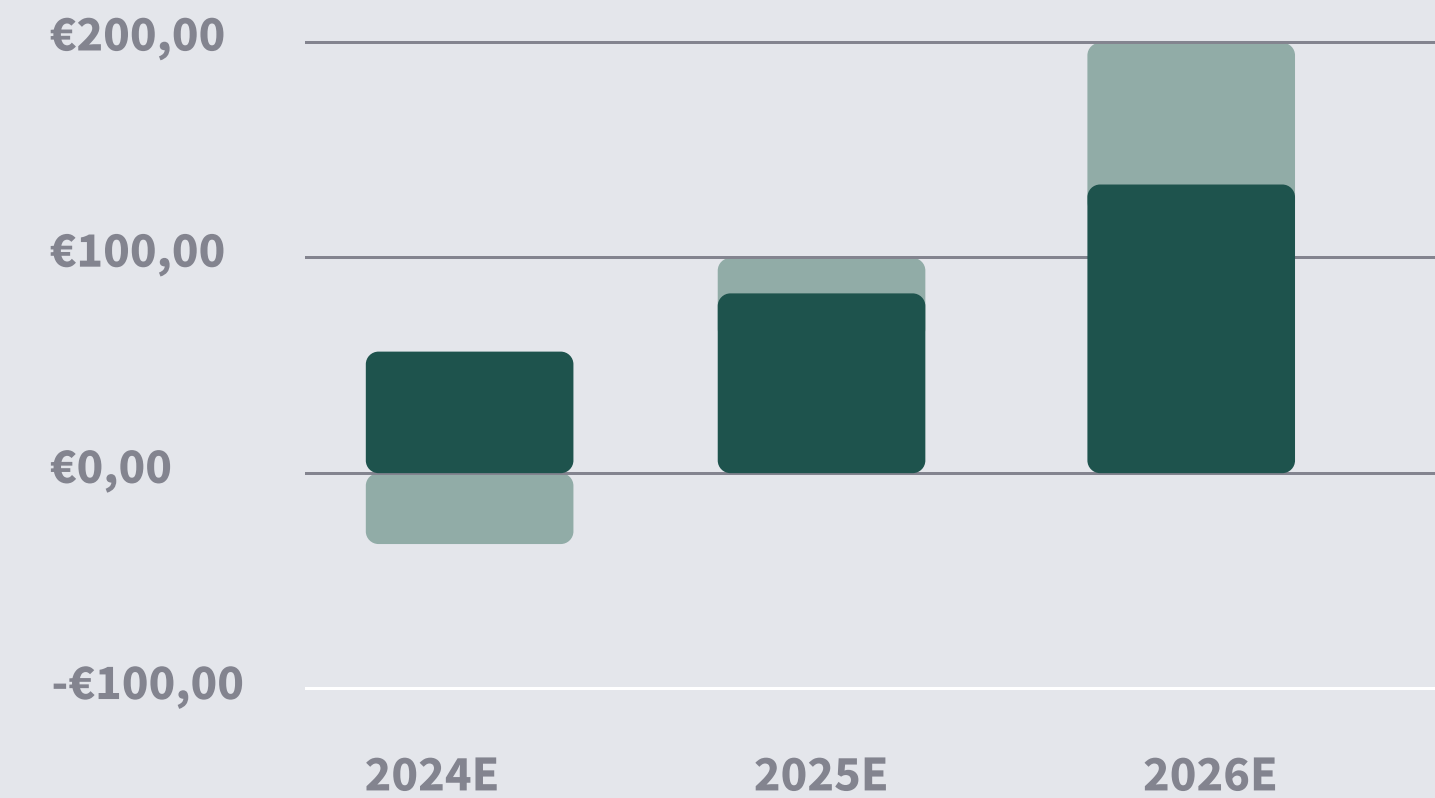


Financial Projection

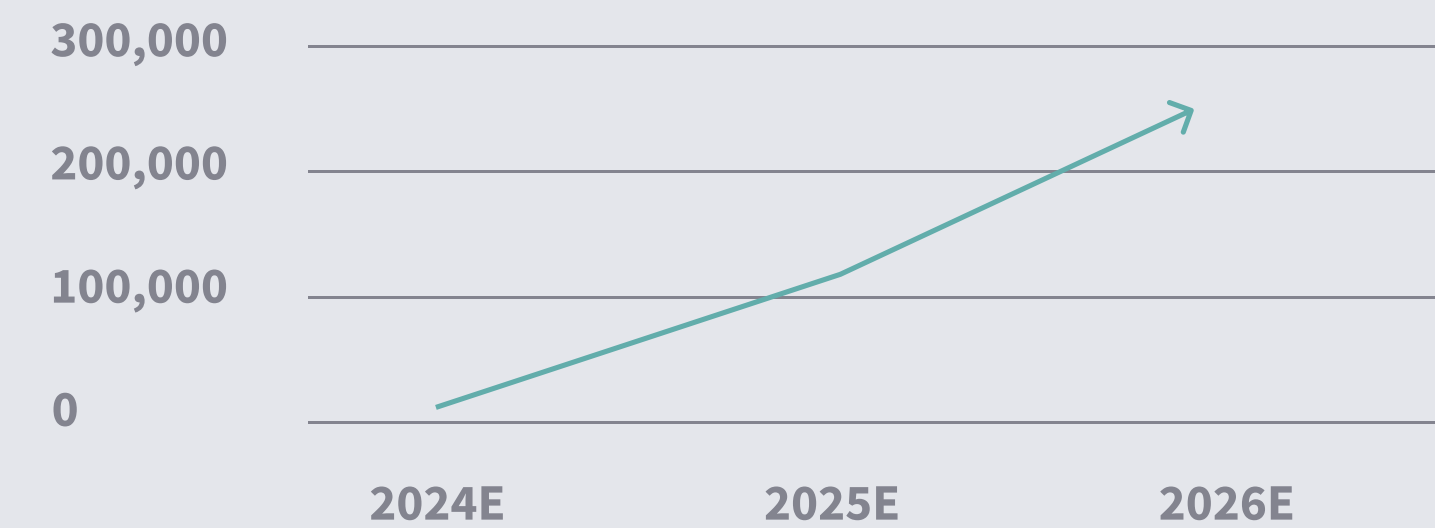


	2024E	2025E	2026E	Growth '25-'26
Total Revenue	€574,947	€10,603,153	€36,652,684	245%
Total COGS (Cost Of Goods Sold)	-€200,922	-€4,086,595	-€14,322,218	250%
Total Gross Profit	€775,870	€6,516,558	€22,330,465	242%
Less Total Operating Expenses	-€1,072,669	-€5,497,055	-€6,381,693	16%
EBITDA	-€698,644	€1,019,503	€15,948,772	1464%
EBITDA/Revenue	-133%	10%	44%	
EBITDA/Gross Profit	-90%	16%	71%	

● EBITDA Per Paying User
● Revenue Per Paying User



Total Paying Users



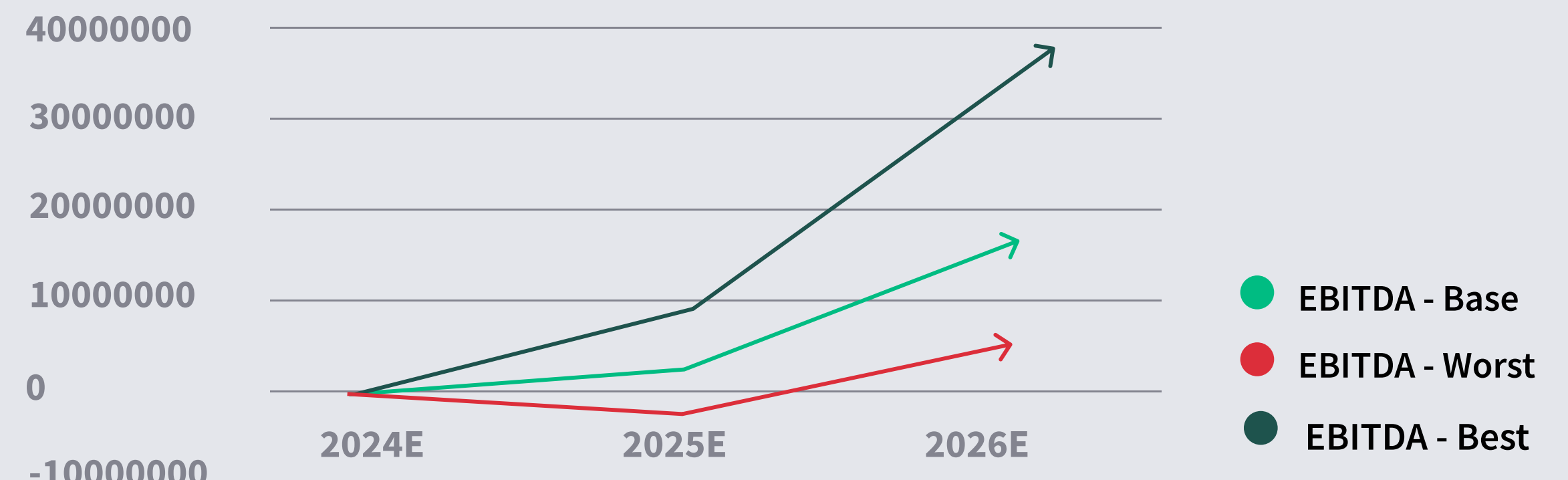
Best, Base, And Worst Case Scenario Analysis



The suggested analysis is based on KPIs from our operations with Changex as well as on benchmarks taken from similar platforms. The model takes into consideration our ability to attract new users and convert them into paying ones, the cost associated with their acquisition, and the expected lifetime value.

Overview Scenario Analysis Assumptions

	Worst	Base	Best
MAU In 3 Years	200k	250k	350k
Lead Conversion Rate	4%	5%	7%
Churn Rate	6%	5%	4%
Cost Per Registration 2024 (In EUR)	€3	€2.5	€2
Monthly Trading Volume Per Active User (In EUR)	€400	€500	€750



Team Extended



Gary Guerassimov

Co-Founder | CPO

Experienced in audit and managing compliance risk in the private banking, wealth management, and cryptocurrency sectors across Europe. In 2019, he built the compliance department of a major crypto platform from the ground up.



Minko Vassilev

Tech Architecture

Minko is an experienced IT manager with a 15-year successful track record of building IT companies and projects. He holds an MSc in Computer Science and together with Emiliyan Stoenchev co-founded the Eurocoders, one of Bulgaria's leading payment-processing development companies.



Emiliyan Stoenchev

Tech Architecture

Seasoned IT professional with over 20 years of experience in payment processing systems, software for Electronic Money Institutions (EMIs), and affiliate programs. Emiliyan is the co-founder of the Eurocoders.



Joaquin Tusquets

Advisor

Joaquin is an accomplished expert in finance and technology, with a seven-year track record in blockchain, Web3, and cryptocurrencies. He specializes in strategic development for investments and has advised a broad spectrum of entities. He is dedicated to advancing blockchain technology solutions, fostering growth, and shaping the future of decentralized finance.



Nikola Alexandrov

Investor | Advisor

Nikola is a co-founder and ideator of HydraChain (HYDRA) and CEO of LockTrip.com (LOC). He has seven years of experience with liquidity and HFT systems. He co-founded the Bitcoin7 exchange, top 3 by volume back in 2011. Nikola holds a BA in Business Administration from Portsmouth University.



Hristo Tenchev

Investor | Advisor

Co-founder of LockTrip and Bitcoin7. Founder of xs-software.com, a gaming company with more than 50M registered players. Cofounder at Softuni.bg - an innovative IT education center with more than 300,000 students. He was listed in the European Forbes "30 under 30" as one of the most successful entrepreneurs in 2016.

