



MEM Cash: Investment Proposal for Revolution in Microloans*

Preface

This investment proposal was compiled from a full set of internal design documents, technical specifications, and business plans developed between 2015 and 2025. It represents a concise strategic overview of the MEM Cash initiative, designed to provide potential investors with a clear and concise understanding of the market opportunity, technology solution, business model, and investment vehicle.

1. Opportunity: Reimagining Financial First Aid in the Digital Age

Billions of people around the world face the frustrating, often critical, moment of needing just a small amount to make a necessary purchase. This "last mile" problem in personal finance represents a vast, under-exploited global market for what can best be described as **financial first aid**. Traditional loans are too slow, too expensive, and too inaccessible for such micro-needs. This section quantifies this opportunity and describes the unique combination of technological maturity and market readiness that makes this moment ideal for a revolutionary AI-powered solution like MEM Cash.

1.1 The "last meter" problem in global finance

The potential market for an instant, intelligent microcredit service is enormous. The global digital payment user base is estimated at 3 to 4 billion people, each of whom is a potential beneficiary. The greatest need is found among the 1.4 billion **unbanked people** and **the 2-3 billion** people without access to traditional financial security systems. By conservative estimates, between **500 million and 1 billion people** regularly encounter situations where a service like MEM Cash can provide instant and essential benefits, turning a stressful situation into a seamless transaction.

1.2 Target Markets: The Epicenter of Need and Growth

MEM Cash will employ a targeted go-to-market strategy, targeting regions with the highest demand and growth potential in the fintech sector.

Region	Key markets	Strategic rationale
Global South	India, Brazil, Nigeria, Kenya	The world's 1.7 billion unbanked population and high mobile penetration create an ideal combination of needs and opportunities, allowing MEM Cash to completely bypass traditional banking infrastructure.
East Europe and the South Caucasus	Ukraine, Poland, Romania, Armenia, Georgia	The fintech sector is rapidly growing, with annual investments of \$70–100 million . This signals that the market is ripe for change, as existing players have so far failed to meet the demand for flexible, micro-scale lending solutions.

* See our super offer at the end of the document - page 7



1.3. Why Now? Convergence of Technology and Demand

The initial concept for MEM Cash was conceived in 2016, but the technology at the time was insufficient to fully realize its potential. The market was characterized by basic automation, a high risk of fraud, and a reliance on traditional credit data, making the creation of a truly "invisible" and inclusive service impossible.

In 2026–2027, three key vectors of technological and market maturity converged, creating an ideal entry point that had not previously existed:

- **Ubiquitous AI:** Advanced machine learning models for alternative credit scoring, transaction categorization, and fraud detection are now available and scalable.
- **Open banking standards:** Regulations such as the European PSD2 have standardized secure API access to users' banking data (with their consent), making real-time balance checking possible.
- **Market Maturity:** The global microfinance market is projected to reach US\$300–400 billion by 2027, driven by digital transformation and growing demand for financial inclusion.

MEM Cash technology is specifically designed to capitalize on this unique moment in the market, offering a solution that was just a concept just ten years ago.

2. Solution: An "invisible" financial security system based on artificial intelligence

MEM Cash isn't an app you can open, but an intelligent financial reflex that works seamlessly within the user's payment flow. It anticipates and instantly resolves micro-shortcomings at the point of sale, providing *the exact amount*, turning financial difficulties into seamless success. In this section, we'll take a closer look at the product's innovative features and the sophisticated, scalable technology that powers it.

2.1. Mechanics of the Core Product: More Than Just a Loan

MEM Cash offers a multi-tiered system of financial support, prioritizing non-credit solutions before activating a microloan.

- **"Borrow from Yourself" (funds aggregation):** This is the primary, non-credit feature. When a deficit is detected, the service first attempts to cover it by combining funds from several linked user accounts (debit cards, e-wallets). The user pays a small fixed fee for this convenience, avoiding the complications and costs associated with manual transfers.
- **"Microloan for Essential Moments" (AI-powered microlending):** If the total amount is insufficient, or if the user wishes to save funds in one or more of their accounts, the basic microloan service is activated. Importantly, this service is limited to essential items *only*. Using advanced BERT-based natural language processing models with over 95% accuracy, the system classifies transactions to ensure that funds are provided exclusively for **food, transportation, medicine, and cultural needs** (e.g., museum or event tickets, community participation and well-being incentives), preventing the misuse of funds for non-essential expenses.
- **"Community Safety Net" (ROSCA integration):** The platform integrates rotating savings and credit associations (ROSCAs). This feature digitizes the centuries-old community savings model, providing a financial buffer with zero credit risk. Strategically, this helps build user trust and create a powerful network effect, transforming MEM Cash from a simple tool into a cornerstone of community financial resilience.



2.2. Tech Stack: Built for Scale, Security, and Intelligence

The platform's architecture was designed from the ground up with global scale, bank-grade security, and real-time analytics in mind.

Component	Key technologies and goals
Infrastructure	AWS/Google Cloud, Kubernetes, Kafka: Provides global scalability, high availability, and real-time processing of millions of transactions
Backend and API	FastAPI, Serverless (AWS Lambda), Open Banking (Plaid), Payment Processing (Stripe): Creates a highly efficient, event-driven backend for instant responses and secure integration
Artificial intelligence	XGBoost (alternative credit scoring), BERT (transaction categorization), Generative AI (Llama/Grok) (chatbots for customer interaction)
Front end	Progressive Web App (PWA) powered by React: Ensures accessibility and a seamless user experience even on low-end devices and poor internet connections
Safety	OAuth 2.0, AES-256 encryption, AWS KMS: Implements banking-grade security protocols for authorization, data transfer, and storage, ensuring compliance with standards such as GDPR

2.3. Loyalty Mechanism: Strengthening Trust and Responsible Use

MEM Cash uses a five-tier AI-powered loyalty program that encourages responsible financial behavior. As users make regular and timely payments, they advance to the next tier, unlocking tangible benefits:

- **Extended coverage:** the percentage of payment shortfall covered by a microloan increases from **10% for new users to 100% for premium users**.
- **Higher Limits:** The absolute credit limit increases from an initial **\$0.10 to a maximum of \$50**.

To ensure ethical and affordable lending across economies, these limits are dynamically adjusted for each country based on its **purchasing power parity (PPP)**.

This integrated technology stack is designed not only for current operations; it is a future-proof foundation designed to handle tens of millions of daily transactions, positioning MEM Cash to become a core element of financial infrastructure in its target markets.

3. Business model and monetization strategy

The project's commercial structure is built on a unique dual-control model designed to separate technological innovation from financial risk management. This structure enables rapid scaling while ensuring regulatory compliance and financial stability in each target market. This section details revenue sources, partnership structure, and a clear path to profitability.



3.1 Partnership Structure: Symbiotic Model

The MEM Cash ecosystem operates through a symbiotic structure consisting of a technology company and individual lending institutions working in partnership with the technology company :

1. **Technology Company:** This company is responsible for the development, support, and scaling of the core AI platform, custom applications (PWAs), and all technical integrations with payment and banking systems. Its activities are focused exclusively on technology and user experience.
2. **Local Credit Institutions :** In each target country, MEM Cash partners with a licensed local credit institution. This partner provides loan capital from its own balance sheet or from investors and is responsible for meeting all local regulatory and compliance requirements (e.g., KYC/AML).

This symbiotic structure is a crucial risk mitigation mechanism. It protects technological intellectual property from local financial and regulatory risks, ensuring rapid and cost-effective global scaling—a key competitive advantage over monolithic competitors.

3.2. Dual sources of income

Monetization is simple, transparent, and designed to align with the mission of providing sustainable, first-line financial assistance.

1. **Tech company revenue:** The tech company receives a small **fixed fee** for each transaction processed on the platform. This fee is standardized and transparent (e.g., 0.50 lari in Georgia, 100 drams in Armenia), averaging approximately **\$0.20** globally. This revenue model is volume- based and does not depend on the loan amount or interest rate.
2. **Income of credit institutions :** Local partner (credit institution, fund, merchants) receives income from a fixed commission if the equivalent of the issued microloan is < 0.1 - up to \$ 3-7 (depending on country PPP) or moderate interest rate if equivalent to the issued microloan $> 3 - 7$ \$ (depending on (Country PPP) . Rates are kept low (e.g., **15-60 % per annum for terms of 7 to 30 days**) to prevent debt traps and ensure that the service remains a form of financial first aid rather than an expensive credit product.

3.3 Financial Forecasts and the Path to Profitability

The efficiency and scalability of the business model are reflected in its strong financial projections.

The required initial investment to develop and launch a minimum viable product (MVP) is **\$185,600**, which is based on training the MEM Cash **AI model**.

Transaction volume is projected to grow from 10,000 per month in the first year to over **1,000,000 per month** by the end of the second year. With ultra-low operating costs of approximately **\$0.01 per transaction**, the fixed-fee model provides the tech company with high profitability. According to these projections, the project is expected to reach breakeven within **12 months** of launch, which is projected for the fourth quarter of 2026.

This cost-effective and scalable model lays the foundation for strategic market expansion, described in the next section.



4. Market entry strategy and development roadmap

Our go-to-market strategy is designed for disciplined execution, using a phased rollout to mitigate expansion risks and optimize the model for hypergrowth. The strategy begins with targeted pilot programs in key markets, followed by aggressive scaling into larger, high-potential regions. This section details geographic rollout, product development, and key milestones.

4.1. Gradual market expansion

1. Phase 1: Pilot Project (2025–2026): The initial launch will take place in **Armenia and Romania**. These markets provide a balanced environment for testing and validating the core business model, including the integration of both offline point-of-sale (POS) terminals and online e-commerce platforms, in a space-constrained environment.

2. Phase 2: Scaling (2027): Following a successful pilot, the service will expand to larger, fast-growing markets, including **Poland, Ukraine, and key African countries (e.g., Nigeria)**. This phase will focus on strengthening strategic partnerships and deep integration with major regional e-commerce and delivery platforms, such as Jumia and Glovo.

3. Phase 3: Globalization (post-2027): The long-term goal is to make MEM Cash a global standard. This phase aims to expand into key **markets in Latin America and Asia**, as well as implement advanced features, including cryptocurrency support for expanded cross-border functionality.

4.2. Product Development Roadmap

The service's functionality will develop in sync with its geographic expansion to meet growing market needs.

- **2025-2026 (launch):**
 - The main "invisible" service for POS terminals and online cash registers has been launched.
 - Key features include automated fund aggregation and AI-powered micro-lending for essential goods.
- **2027 (Scale):**
 - Deep integration with global online stores (e.g. Amazon, Alibaba) and exploring integration with Google's Agent Payments Protocol (AP2) to leverage the vast Android ecosystem.
- **After 2027 (worldwide):**
 - Implementation of a "Google Pay-like" mode, offering users a dedicated digital wallet accessible via an NFC-enabled PWA or a physical card.
 - Integrating cryptocurrency (stablecoins such as USDT/USDC) to facilitate low-cost and instant cross-border transactions for the unbanked and underbanked.

This strategic growth will be funded and accelerated through an innovative tokenization model, which represents a key investment opportunity.



5. Investments: MEM STO token-based securities offering

To fund its ambitious roadmap, accelerate the necessary intensive AI development, and build a global community of early adopters, MEM Cash is conducting an early-stage security token offering (STO). The MEM token (MEM) is not a speculative utility token, but a registered security representing a direct economic and governance stake in the future success of the MEM Cash platform.

5.1 Tokenomics and Distribution

MEM is designed around a clear and sustainable economic model that delivers long-term value to its holders.

- **Total supply:** fixed, non-inflationary supply of **100,000,000 MEM**.

- **Token standard:** fully compliant security token.

- **Holder cost:** MEM provides owners with two basic rights:

1. **Revenue share:** the right to receive a share of the revenue generated by the platform's transaction fees, distributed periodically as dividends.

2. **Governance:** the right to participate in key strategic decision-making through the future structure of a decentralized autonomous organization (DAO).

The total token supply will be distributed as follows:

Distribution pool	Percentage of total supply volume
Public sale	40%
Team and founders	20% (with a 3-year transfer of rights)
Ecosystem development	15%
Liquidity and reserves	15%
Community and Governance	10%

5.2. Offer: Starting Price and Staged Evaluation

STOs provide an opportunity to invest early in a platform with clear, outcome-oriented value drivers.

- **Initial token price:** **0.05 US dollars**

- **Denomination:** **Valued** and issued as a stablecoin (**USDT/USDC**) for stability and accessibility.

- **Initial market capitalization:** **5,000,000 US dollars**

- **The purpose of increasing public sales:** **US\$2,000,000** (from 40% of shares received in the public sale).



The token's value is projected to grow proportionally to the successful implementation of the development roadmap:

- **Short-term (0-6 months):** A target price of **\$0.11 is projected**, driven by the successful launch and validation of pilot programs in Georgia and Armenia.
- **Medium-term (up to 3 years):** A target price of **\$1.10 is projected upon scaling to over 1 million monthly transactions and successful entry into the European Union market.**
- **Long-term (3-10+ years):** A target price of **\$6.93 is projected**, reflecting global market penetration and business model maturity.
- **Bullish Scenario:** In a high-growth scenario where MEM Cash becomes the dominant player in the global microcredit market, a valuation of **\$20+** per token is considered achievable.

Analyst Note: Internal planning documents contain multiple valuation models tied to various development milestones. The milestone valuation presented here (\$0.11 -> \$1.10 -> \$6.93) reflects a forecast based on user adoption and revenue growth, which we believe are the most direct drivers of investor value. An alternative, feature-based model projects a valuation of \$0.30 after AP2 integration and \$1.00 after full DAO implementation.

MEM STO offers a unique opportunity to acquire a direct stake in a scalable AI-powered fintech platform with a clearly defined strategy, a huge addressable market, and a clear path to significant value creation by funding a global financial first aid network.



MEM Cash Early Adopter Bonus Super Proposal



Incentive Structure

- **Initial Pool (First 10,000 Joiners):** Each of the first 10,000 individuals to join www.memcash.app will receive 1,000 MEM tokens as a bonus.
- **Secondary Pool (Next 100,000 Joiners):** The following 100,000 joiners will receive 20 MEM tokens each.

Token Allocation

- **Total Tokens:** 100,000,000 (fixed, non-inflationary supply).
- **Public Sale Allocation:** 40% (40,000,000 tokens).
- **Initial Pool Usage:** $5,000 \times 1,000 = 5,000,000$ tokens (12,5% of public sale).
- **Secondary Pool Usage:** $100,000 \times 20 = 2,000,000$ tokens (5% of public sale).

Pricing

- **Starting Token Price:** \$0.05 USD.
- **Denomination:** Valued and issued as a stablecoin (USDC/USDT).

Rationale

This tiered bonus system incentivizes early adoption, rewarding the **first 10,000 joiners** with a significant token bonus while offering a reduced but still attractive incentive to the **next 100,000**. The structure aligns with the fixed token supply and supports the platform's growth strategy.