

# NYROBEONKA LLC

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Investor-Ready Business Plan

Prepared for: Investors and Lending Institutions

Prepared by: Nyrobeonka LLC

## Executive Summary

Nyrobeonka LLC is a fintech and technology development company revolutionizing equitable financing through blockchain-powered tools. Our flagship product, ORBS (Our Replacement Banking System), is a SaaS platform designed to empower underserved communities with debt-free financial solutions, digital assets, and transparent transaction systems that make consumption in all forms monetizable—including interactions, influence, transactions, and more. We operate at the intersection of FinTech, PropTech, and Blockchain, targeting a rapidly growing market of over 1.4 million individuals actively seeking alternative financial products.

## Impact Statement

We exist to dismantle systemic financial exclusion. Our mission is to democratize wealth-building by providing accessible, transparent, and community-centered financial tools. ORBS is not just a product—it's a movement to restore economic agency to those historically left behind.

## Business Model Canvas

**Customer Segments:** Entrepreneurs, financial institutions, community organizations, real estate developers, tech startups, and underserved individuals.

**Value Proposition:** Debt-free financing, blockchain transparency, and community revitalization.

**Channels:** Community events, digital marketing, strategic partnerships.

**Customer Relationships:** Personalized support, collaborative partnerships.

**Revenue Streams:** SaaS licensing, transaction fees, consulting services, Coin Cap Retainer.

**Key Resources:** Sharechain™ technology, ORBS ecosystem, strategic partnerships.

**Key Activities:** Platform development, partner onboarding, user education.

**Key Partners:** Local governments, nonprofits, fintech developers.

**Cost Structure:** MVP development, marketing, compliance, staffing, infrastructure.

## Customer Profile & Journey

**Jobs:** Secure financing, build wealth, revitalize communities.

**Pains:** Loan denials, predatory lending, systemic exclusion.

**Gains:** Transparent, accessible, and empowering financial tools.

**Pain Relievers:** ORBS, MoorCurrency™, and BEONxChange™ eliminate traditional barriers.

**Gain Creators:** Sharechain™ enables collaborative growth and financial independence.

## Product Overview

**The ORB™:** A repayment assistance product that grows with the borrower.

**MoorCurrency™:** A digital asset designed to increase in value as consumption within the

ecosystem grows. Users are rewarded in the form of money—represented as digital assets—for their participation.

**BEONxChange™:** A secure, transparent digital asset exchange platform that supports monetized interactions.

**Sharechain™:** The blockchain infrastructure powering all ORBS products, enabling a collaborative economy.

## Market Opportunity

\$6.6 trillion U.S. financing industry

11.4% annual growth in alternative lending

1.4M+ underserved individuals actively seeking alternatives

88% locally adopting among Black consumers

## Competitive Advantage

Community-first design

Debt-free financing model

Proprietary Sharechain™ technology

Deep partnerships with local organizations

Founder-led with lived experience and grassroots credibility

## Revenue Model

**ORBS-Powered Financing:**  $25 \text{ accounts/month} \times \$150,000 \times 1.5\% \text{ fee} \times 12 \text{ months} = \$675,000$

**BEONxChange Transactions:**  $10 \times \text{Binance's 24h avg volume } (\$20.6\text{B}) \times 1\% \text{ fee} \times 12 \text{ months} = \$741.6\text{B}$

**Consulting Services:** Flat \$144,000 for 44 sessions

**Community Development Engagements:**  $1 \text{ engagement/quarter} \times \$144/\text{hour} = \$576$

**Coin Cap Retainer:** Monetization of 1,008,000,000 coins at \$0.01 per coin (average) = \$10,080,000

**SaaS Licensing:**  $3 \text{ clients} \times \$90,000/\text{year} = \$270,000$

## Go-to-Market Strategy

Raise 9 months of working capital to generate our first nine months of capital using our MVP licensing model.

**MVP SaaS Licensing:** \$90,000 per joint venture, with 3 clients currently engaged.

**Debt-Free Financing Fee:** 0.05% per new entry purchase, averaging 1,000 new entries/month at \$125 per entry \$6,250/month after launching first Client DreamStakes. Launch in St. Louis as a blueprint, leverage community partnerships, and target B2B contracts.

## Financial Summary

Total Projected Revenue (12 Months): \$741,611,169,576

Revenue Streams include ORBS-Powered Financing, BEONxChange Transactions, Consulting Services, Community Development Engagements, Coin Cap Retainer, and SaaS Licensing.

## Funding Ask

We are seeking \$800,000 to:

- Complete MVP development - \$10,000 for 8 weeks - \$40,000 for 3 months - \$40,000 for 4 months - \$15,000 for 2 months – Total \$145,000 for Our 4 products
- Scale operations – Outbound Marketing begins at \$2289.29/flat – To Inbound Marketing \$2,800/month – Outbound B2B \$5,200/month – Inbound B2C - \$6,000/month – For 9 months to project revenue Grand Total \$2289.29 Starting Expense + \$126,000 for 9 months
- Expand our team – Live in Tech Incubator One in St Louis and One in Nairobi Kenya 5 dev specialist per location. Dev Specialist for Research and Product Management Roles – 12 employees – \$4,200 x 5 - \$40,000 x 7 – Total \$301,000
- Finalize IP protection – NYROBEONKA LLC Copyrights to Trade Secret on all Dev Proposals, and Trademark Brandings of BEON Tech. Software Patents - \$1,250 x 1 - \$3,500 x 4 - \$7,500 x 4 – Total \$45,250 estimate can be exceeded
- Accelerate marketing and outreach – Purchase Copilot enterprise - \$56/month/user - Hire production team to Produce Live Business reality Show The Office Meets Wolf of Wall Street. Create Viral Moments to monetize for streaming platforms for each product and joint venture. Purchase 2 properties – \$172,396.71

GRAND TOTAL: \$800,000