

# MoneyScape

## A BANK FOR THE UNBANKED

There are more than 30,000 banks operating across the world today.

But in spite of this, more than 2 and a half billion people in the developing world don't have access to even basic banking services.

These "unbanked" individuals face several limitations.

When you are entirely dependent on cash, there is always the risk of theft or loss.

And it also means you have to buy everything you need locally, with no ability to make online purchases - despite the fact that in most regions there is now good mobile phone coverage and reasonable online connectivity through smartphones.

Millions of people in the developing world rely on remittances - regular gifts of money from relatives abroad - as their main source of income.

When the remittance arrives, the transaction costs are often very high, and recipients usually have to convert the international currency they receive (for example, Dollars, Euros or Pounds) into their local currency right at that moment - and that puts them at risk of local currency devaluations.

There has to be a better way.

Introducing MoneyScape – a bank for the unbanked.

MoneyScape's concept is simple. Through our platform, we will offer an easy way to make payments, and a set of basic banking services, based on remittances.

The sender simply creates an account in the MoneyScape app – and transfers funds to the beneficiary at the other end. The funds will remain in the recipient's MoneyScape account until they are ready to withdraw, transfer or spend them.

This approach has several advantages for beneficiaries:

- They can keep their money in the original currency until they need to withdraw it, minimizing their exposure to local currency devaluations.
- Funds are held in a prestigious and established European bank, further increasing security
- They receive a payment card with their account, which they can use to make payments, or to withdraw money at ATMs.
- In addition, they can use the MoneyScape app to pay for a number of products and services directly
- Also, beneficiaries can transfer money to other beneficiaries who are using the MoneyScape platform. These transfers are free and virtually instantaneous.

The MoneyScape platform has the potential to transform the lives of millions of people, facilitating access to secure banking services, and empowering them to make online purchases, and funds transfers, opening up access to many online possibilities.

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The MoneyScape team bring a number of unique advantages to this project:

Firstly, our team already have extensive experience in remittances, online commerce, web and app development, and building cross-border platforms, and a highly successful track record of prosperous and profitable businesses.

In addition, MoneyScape is already a registered payment institution, supervised by the Bank of Spain and the European Central bank, licensed to make financial transfers from any EU country to any other country in the world. [show license on screen]

We have already established a minimum basic service. This is already in operating and makes a number of monthly remittance transfers between Europe and Latin America, operating in absolute compliance with all the necessary regulations.

We believe this puts us in a highly advantaged position to realise the full potential of this project. We have already ticked many of the boxes, but need your help to get us to final launch.

With your help, we can onboard new users, finalise the development of the platform, and enhance our existing value proposition by adding further services.

We hope you will agree that this is an outstanding investment opportunity – innovative, sustainable, highly scalable, and with almost limitless potential.

Not only is it likely to provide an excellent return on investment, it has the potential to improve the lives of millions of people.

MoneyScape – a bank for the unbanked.

We are looking forward to working with you.

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