



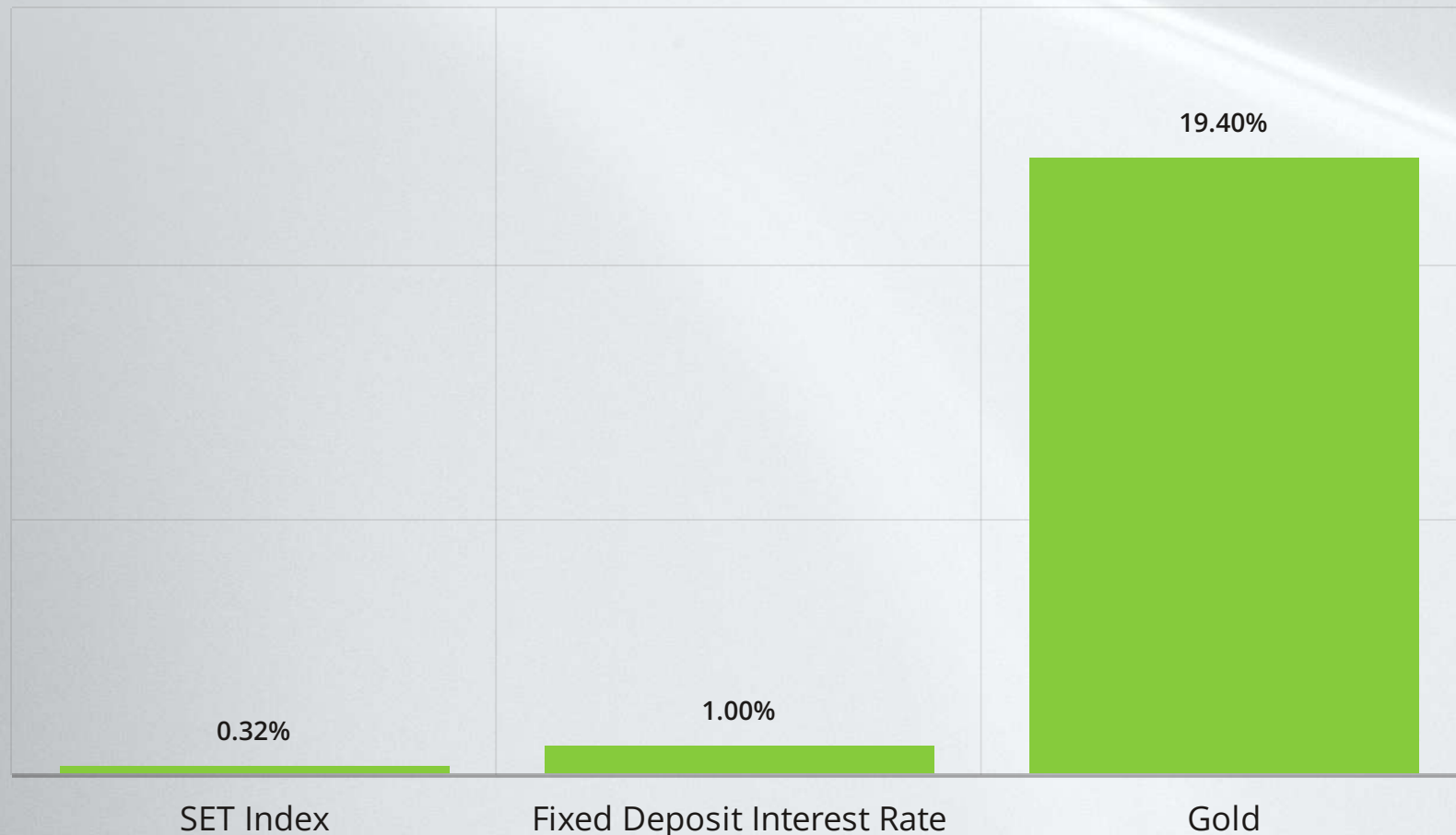
# Democratizing Gold Investment for **Everyone**

Invest in Gold starting with just 10

**Gold** is the second most popular investment in Thailand and is owned by more than **50%** retail investors.

# Average Yearly Return

Return on investment on average per year over the last 10 year in THB. YOY

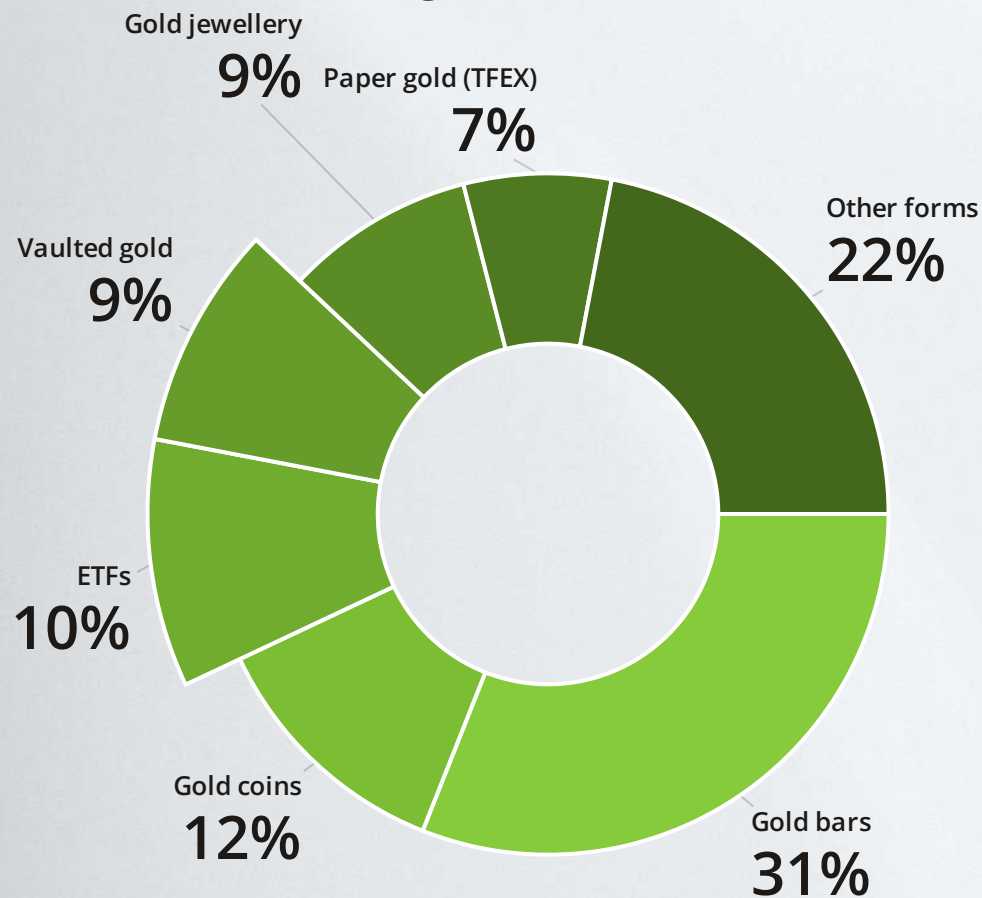


**19.4%**  
Yearly Return

**80 % of potential investors said they lack the knowledge necessary to buy gold, including an understanding of inexpensive possibilities, with the perception that gold is "not affordable" being the biggest obstacle.**

# Distribution of Gold Investment

Breaking Down Gold Investment Forms: Percentages from Bars to ETFs Among Investors in Thailand



Thailand  
**83%**  
Physical Gold

# The Problem with Physical Gold



## Storage and Security Risks

- Risks theft and loss.
- Costly security measures



## Trust Issues

- Fake or counterfeit gold
- Purity



## Lack of Divisibility

- Fixed size
- Difficulty in buying and selling small quantities.



## Transfer and Exchange Challenges

- Cumbersome
- High exchange and transfer rates
- Impractical for small transactions

# Elefin revolutionizes gold investment by making it **accessible to everyone.**

With as little as **10**, users can invest in gold through our user-friendly iOS and Android apps.



**Elefin**

# The Best of **Both Worlds**

Easy, AI-powered onboarding, automated investment and instant withdrawals.



- ✓ Bits of Gold™
- ✓ Brinks Storage
- ✓ Spare Change™
- ✓ Gold on Demand™

# Spare Change™

Connect your Thai bank account to Elefin and enable the Spare Change™ feature to automatically round up each transaction



- Connect your Thai bank account to activate Spare Change™.
- Integration with Truemoney, debit/credit card and PromptPay (Xendit)
- Automatic deduction for hassle-free investments.
- Rounding up every purchase to the closest ฿10.

# Gold on Demand™

Enjoy instant transfers, cash-out options, insured deliveries, or store pickups, ensuring full control and seamless access to your investment.



- Send gold to any Elefin user with a tap, enhancing peer-to-peer transactions.
- Convert gold directly to cash in any Thai bank account, offering immediate liquidity.
- Opt for insured delivery to get physical gold safely to your door.
- Pick up your gold at a local Thai gold store

# eKYC AI onboarding

24/7 AI-Powered KYC with Instant Precision



	AI eKYC	OCR eKYC	Traditional KYC
Speed of Verification	●	◐	◑
Accuracy	●	◐	◑
User Experience	●	◐	◑
Cost	◑	◐	●

The background of the image features a vibrant sunset sky in shades of orange and red. In the foreground, the silhouettes of four elephants and a large, leafless tree are visible against the bright light of the setting sun. The elephants are standing in a line, and the tree is positioned on the right side of the frame.

**A Golden Future:**  
**Unveiling Thailand's**  
**Digital Finance Trends**

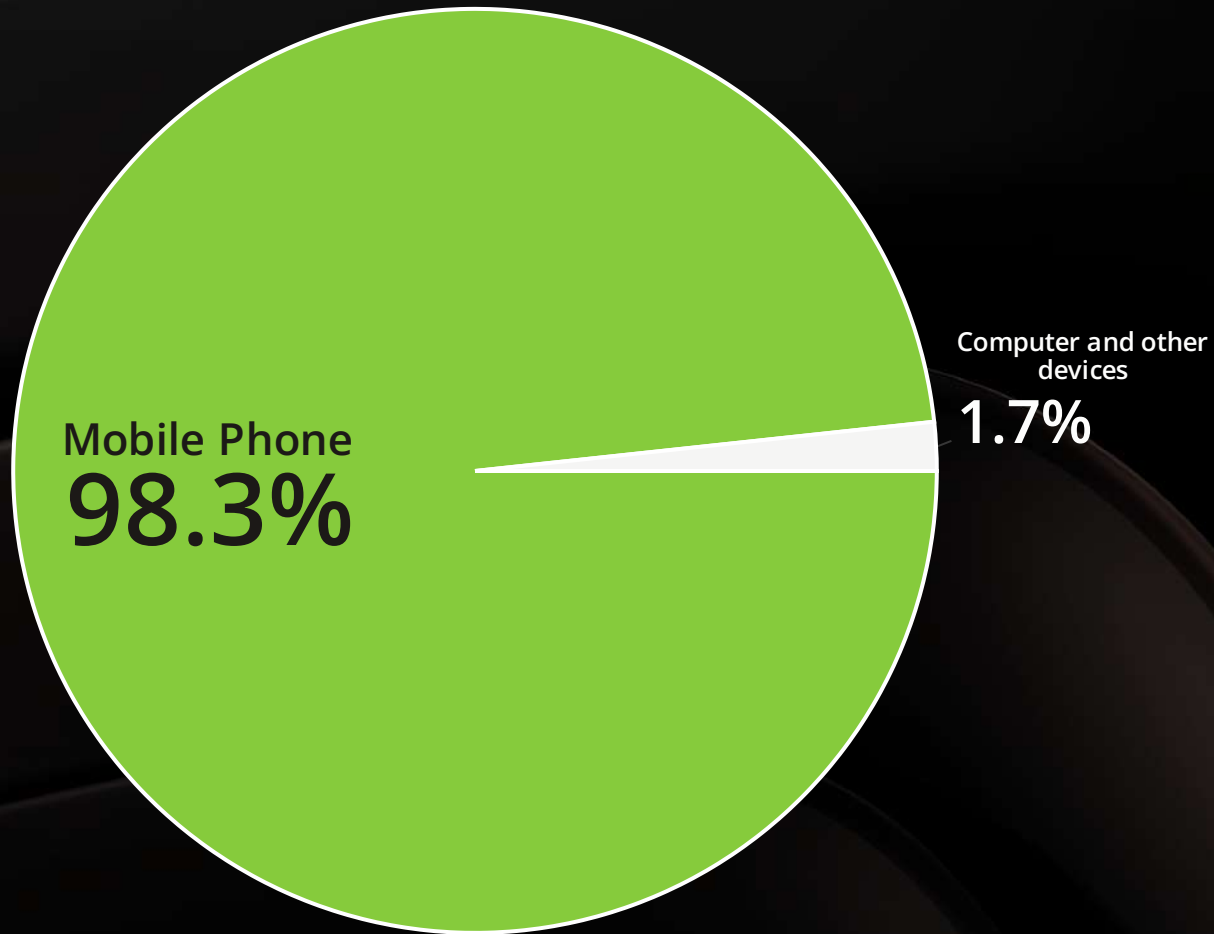


**88%**

**INTERNET USERS  
IN THAILAND**

SOURCES: KEPIOS ANALYSIS; ITU; GSMA INTELLIGENCE; EUROSTAT; CIA WORLD FACTBOOK; CNNIC; KANTAR & IAMA; LOCAL GOVERNMENT AUTHORITIES; UNITED NATIONS. TIME SPENT AND MOBILE SHARE DATA FROM GWI (Q3 2023), BASED ON A BROAD SURVEY OF INTERNET USERS AGED 16 TO 64. SEE GWI.COM. ADVISORY: FIGURES FOR INTERNET USER GROWTH MAY UNDER-REPRESENT ACTUAL TRENDS. SEE NOTES ON DATA.

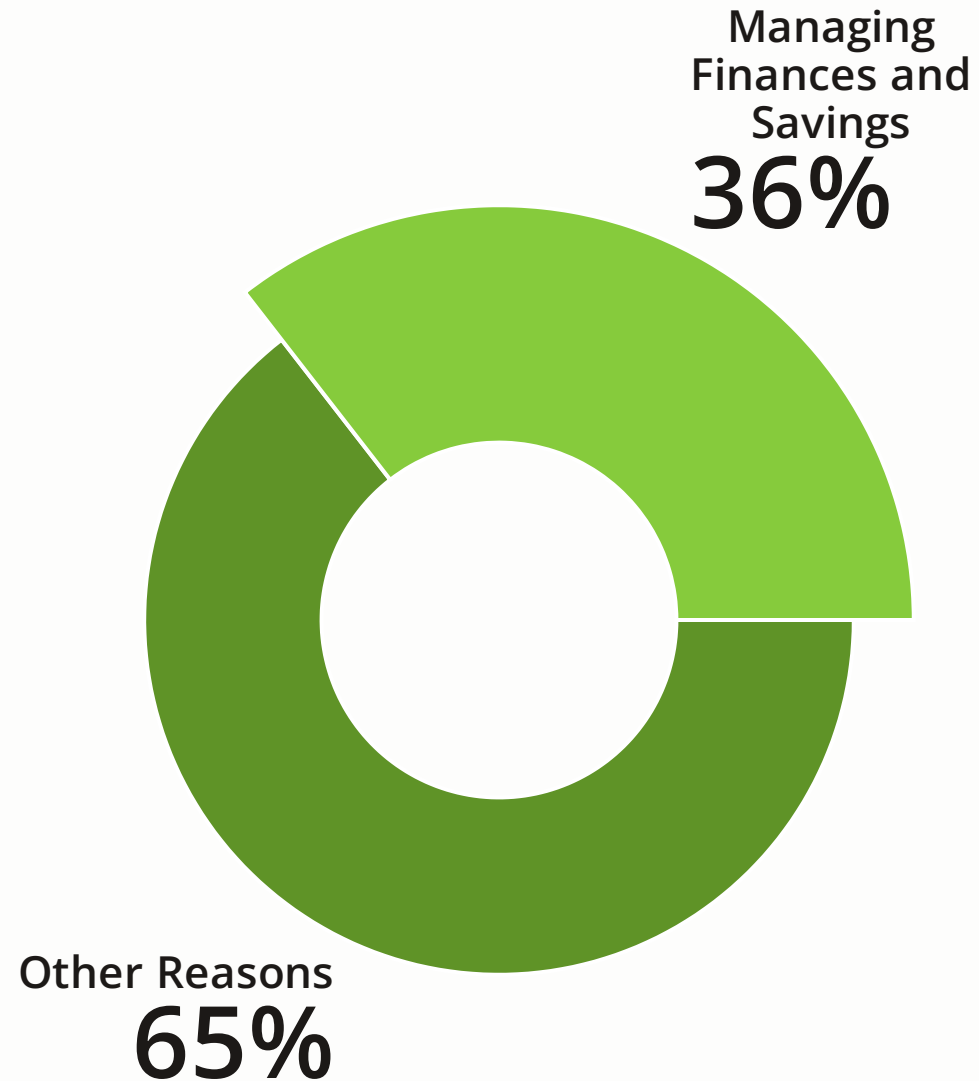
## Mobile Phone use in Thailand 2024



**7H 58M**

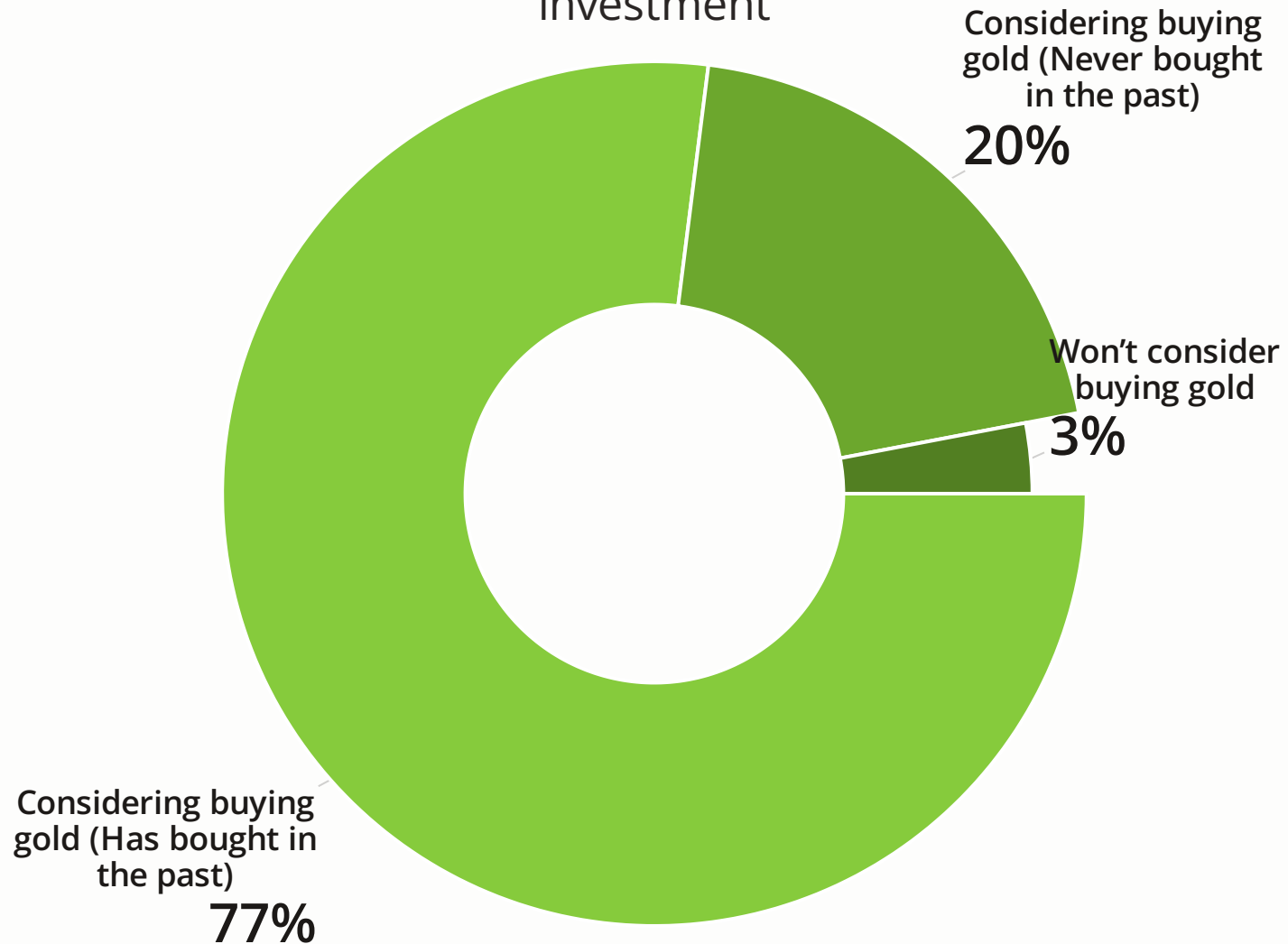
**Average  
time spent  
using the  
Internet**

# Main Reason for using the Internet



# Gold Penetration

Purchase intent of respondents in who are aware of gold as an investment



**97%**  
considering  
buying Gold  
in the Future

# Market Size in Thailand

Strategically Capturing 1-5% of the Market, 2024-2029



Total Addressable Market



Serviceable Addressable Market



Serviceable Obtainable Market

# Launching in 4 key markets.

Seamless Growth Across Southeast Asia, 2024 - 2027



**Thailand**

Q2 2024



**Cambodia**

Q2 2025



**Vietnam**

Q2 2026



**Indonesia**

Q2 2027

# Our Partners

 SAFEGOLD

SAISON  
CAPITAL

 xendit

true money

BRINKS

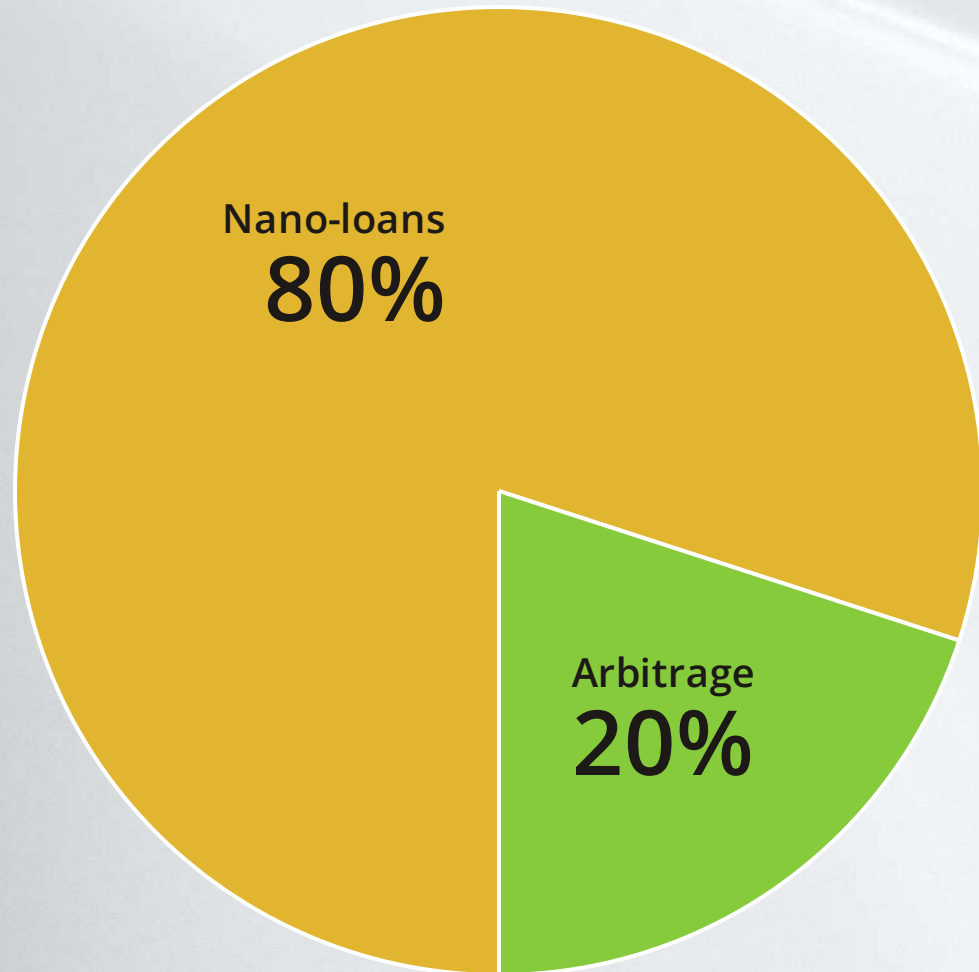


ADVANCE.™



Elefin

# Business Model



- **Arbitrage from Gold Sales and Purchases**  
2.4% from the spread in gold buying and selling prices
- **Gold-Backed Nano-Loans**  
Financing at an annual rate of 36%

# Our Go-To-Market Strategy

**1** Launch digital/influencer marketing in Thailand.

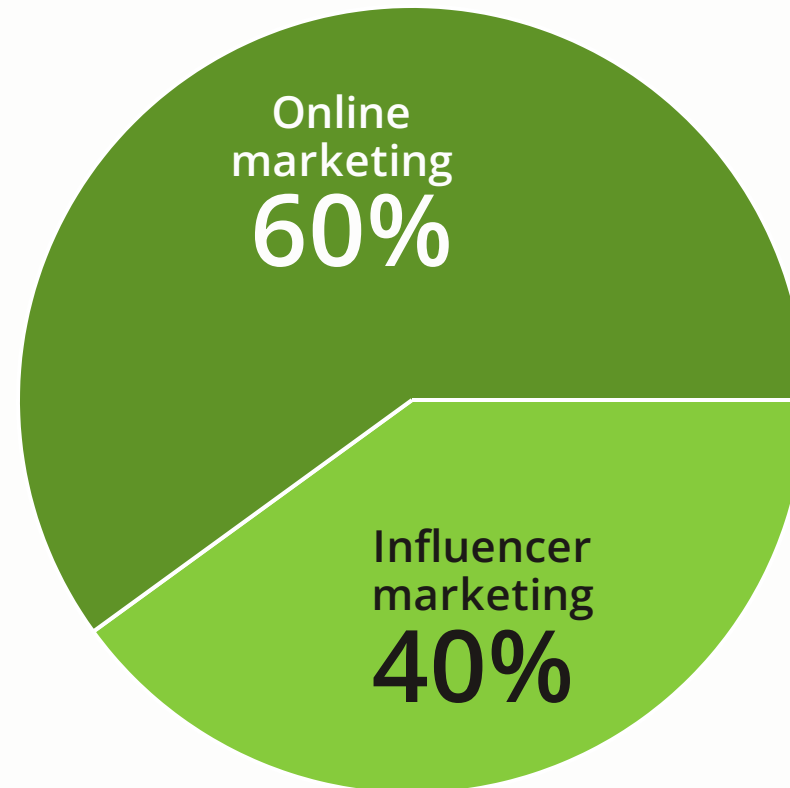
**2** Offer initial users attractive financing options.

**3** Implement a referral program for increased financing rewards.

# The Launchpad for Viral Adoption Through Nano Loans

- **Influencer marketing**  
40% of our efforts focused on influencer
- **Digital Marketing**  
Allocating 60% of our marketing on "traditional" Social Media and Search Engine ads
- **Nano Loan Incentive**  
Introducing a compelling financing for every new user

Spreading the Word



# Competition Analysis

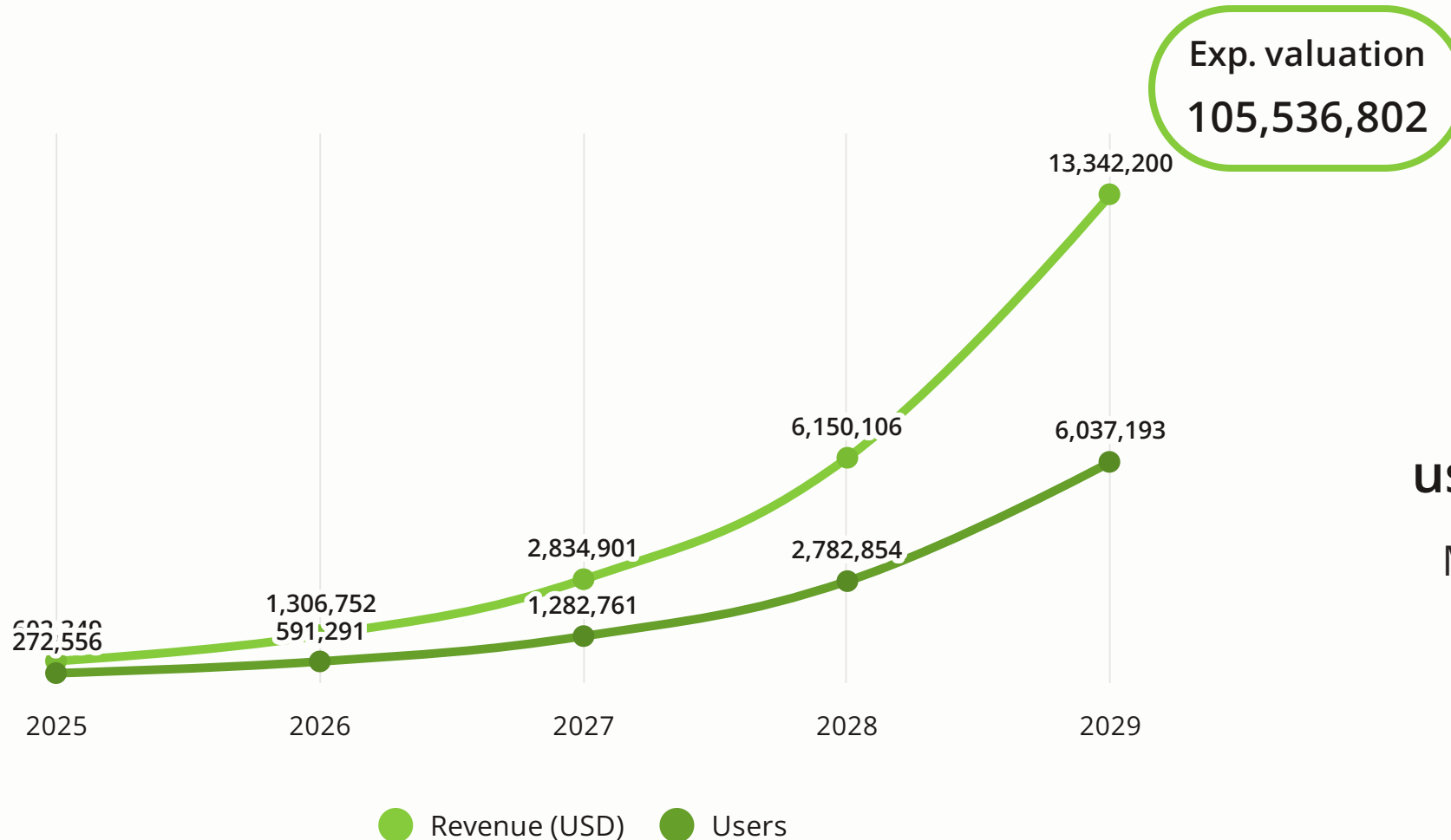
	 <b>Elefin</b>	Gold Shop	Legacy Gold Apps	Financing/Loan Apps	Other Investment Apps
<b>Minimum Investment</b>	10 THB	1,000 THB	1,000 THB	-	500 THB
<b>Trading Time</b>	8:00 - 23:00	8:30 - 17:30	9:00 - 15:30	9:00 - 15:30	9:30 - 15:30
<b>Gold Storage Option</b>	BRINKS World Vaults	Private Lockers	Third Party Lockers	-	No
<b>Gold Delivery</b>	Yes (1g Min.)	No	Varies	No	No
<b>Gold Store Pickup</b>	Yes (1g Min.)	Yes	No	No	No
<b>Micro/Nano Loans</b>	Yes	No	Varies	Yes	No

# Prospective Budgets

	\$500K Seed Round	Remarks
<b>Product Development (34.5%)</b>	\$172,500	Enhanced development; additional features and faster rollout.
<b>Marketing &amp; Acquisition (34.5%)</b>	\$172,500	Rapid growth for larger market share; includes digital campaigns, content, community build.
<b>Operational Expenses (20%)</b>	\$100k	Increased operational scaling; includes legal, compliance, office expenses, and additional hires.
<b>Salaries &amp; Compensation (5%)</b>	\$25,000	Early employees' salary & compensations
<b>Emergency Fund / Contingency (6%)</b>	\$30,000	For unforeseen expenses; scaled with the size of operations.
<b>Total (100%)</b>	<b>\$500,000</b>	Allocations ensure strategic growth, operational efficiency, and risk management.

## Thailand 2024-2029

# Estimated User & Revenue growth

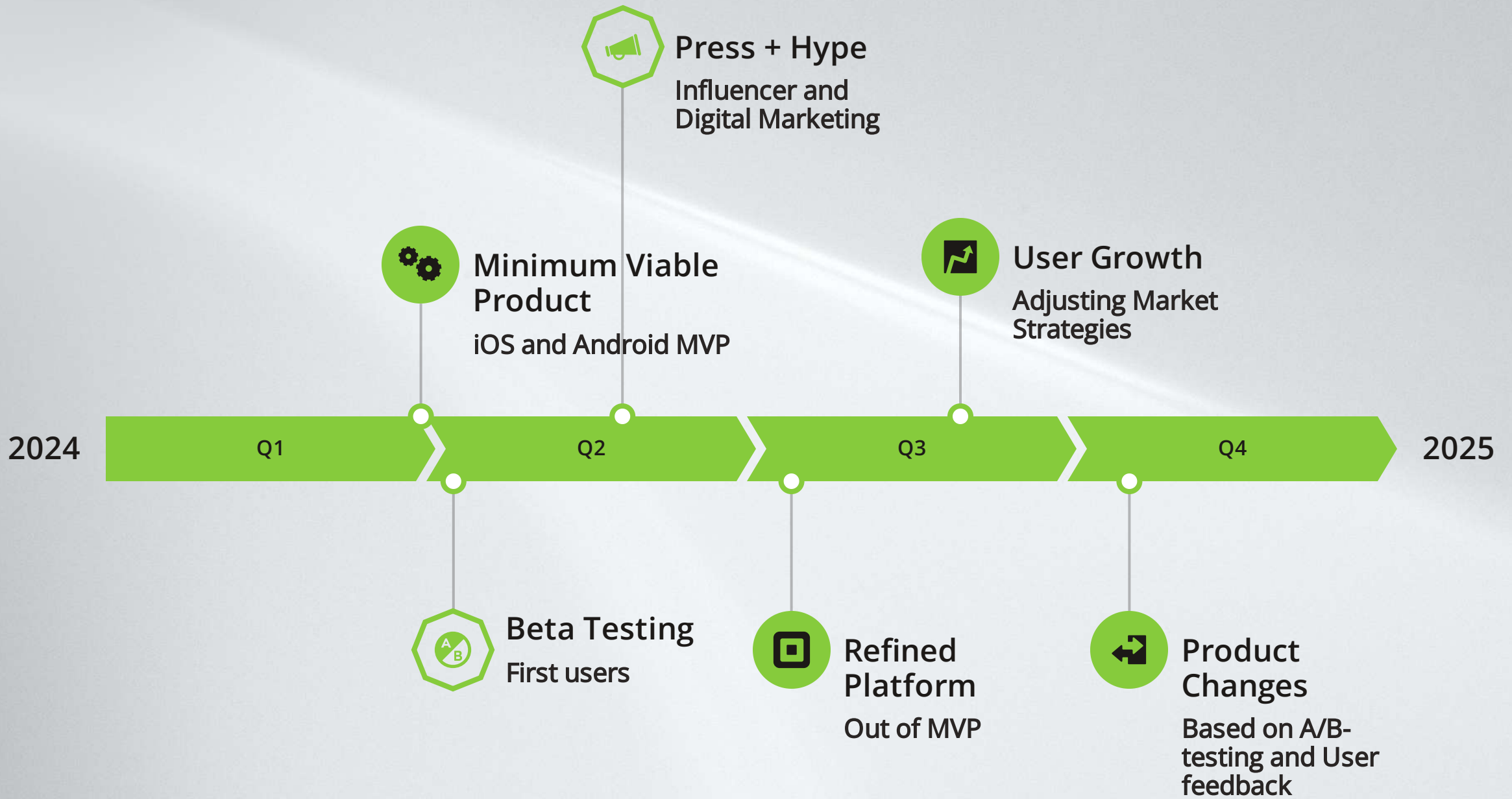


# 10x

users in 15 months

Myjar 1M - 11M users

Oct. 2021 - Jan. 2023



**Press + Hype**  
Influencer and Digital Marketing



**Minimum Viable Product**  
iOS and Android MVP



**User Growth**  
Adjusting Market Strategies



**Beta Testing**  
First users



**Refined Platform**  
Out of MVP



**Product Changes**  
Based on A/B-testing and User feedback

2024

Q1

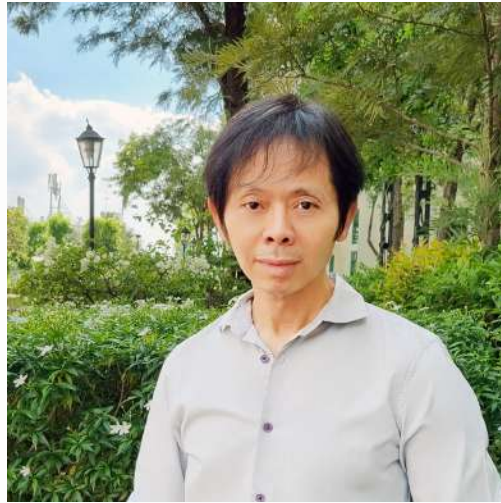
Q2

Q3

Q4

2025

The Elefin Team  
**Bangkok**



**Danny Ong**  
CEO

With extensive finance experience, guiding Elefin towards financial inclusivity and wellness for everyone.



**Magnus Strand**  
CTO


Leveraging his technical expertise and emphasis on efficiency and security to drive Elefin's innovations.



**Rittitorn Chantrachaya**  
CMO

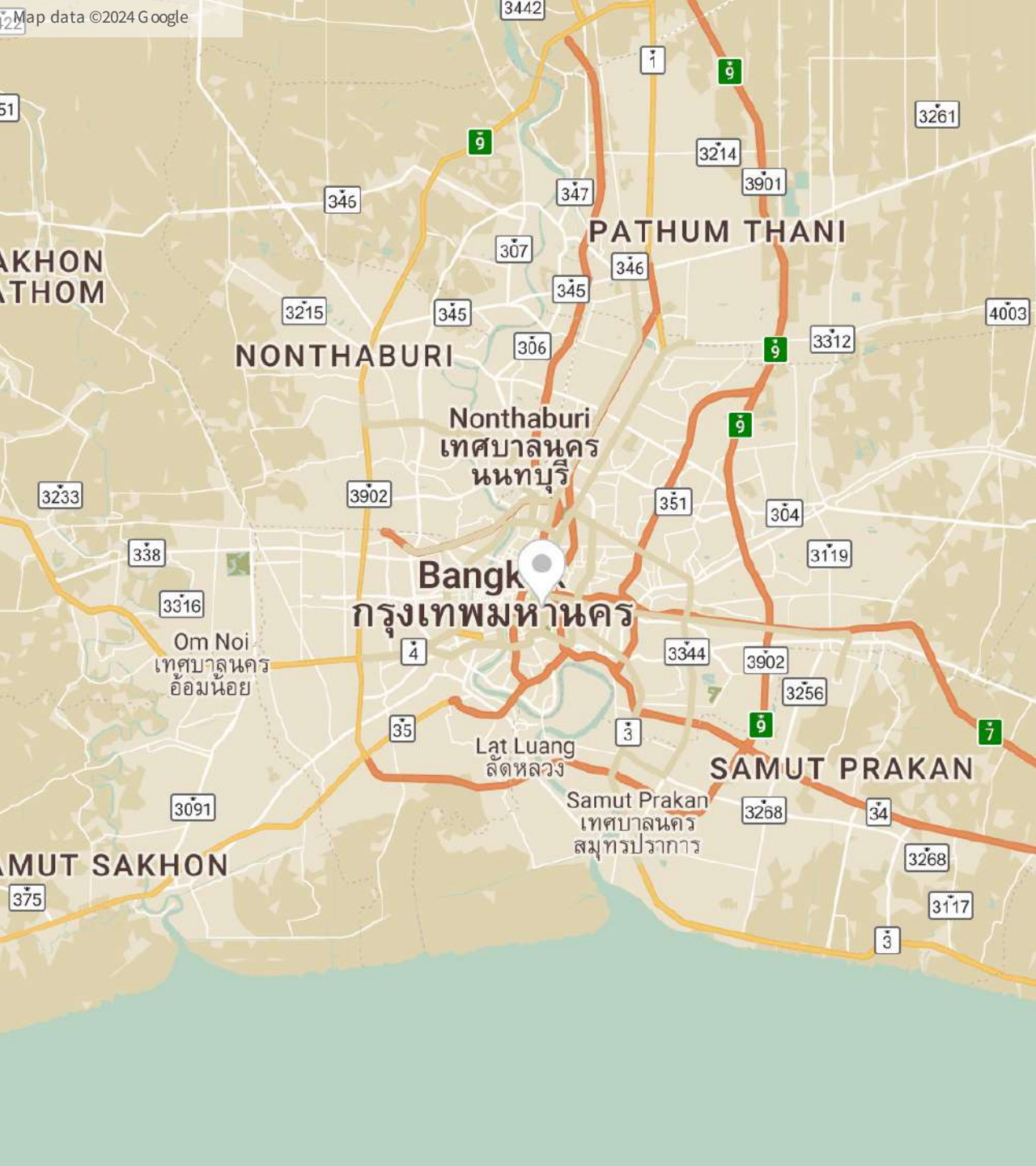
Nine uses his marketing prowess at BitKub, Thailand's top crypto exchange, to develop strategies that engage a broad audience.



A silhouette of an elephant with several people riding on its back, set against a hazy, misty savanna background with trees. The scene is captured in a dark, monochromatic style with a light mist or fog.

Seeking **\$500.000** in seed funding  
to bring Elefin to market and  
revolutionise **Gold investment**.





# Thank you!

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