



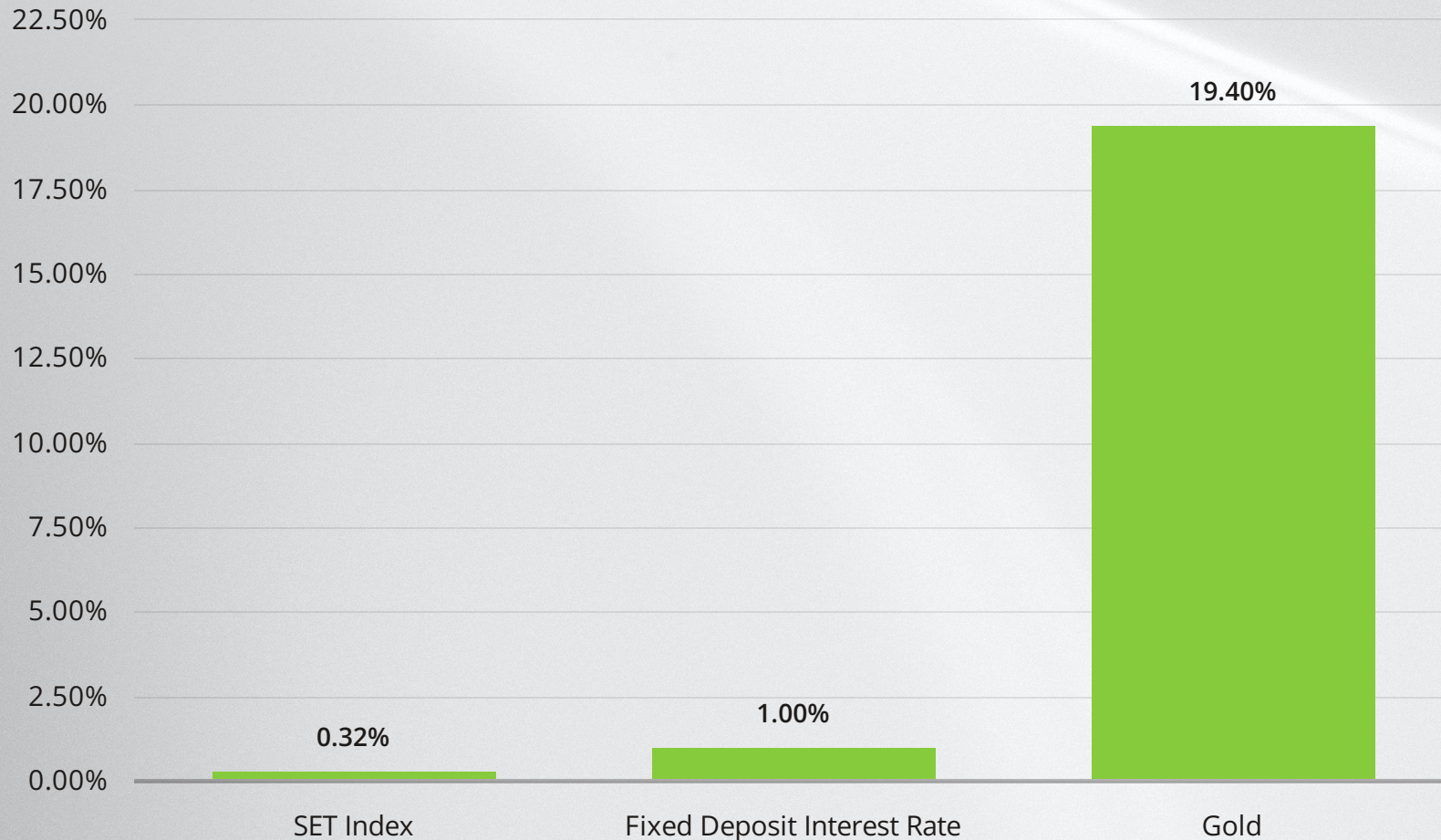
Democratizing Gold Investment for **Everyone**

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



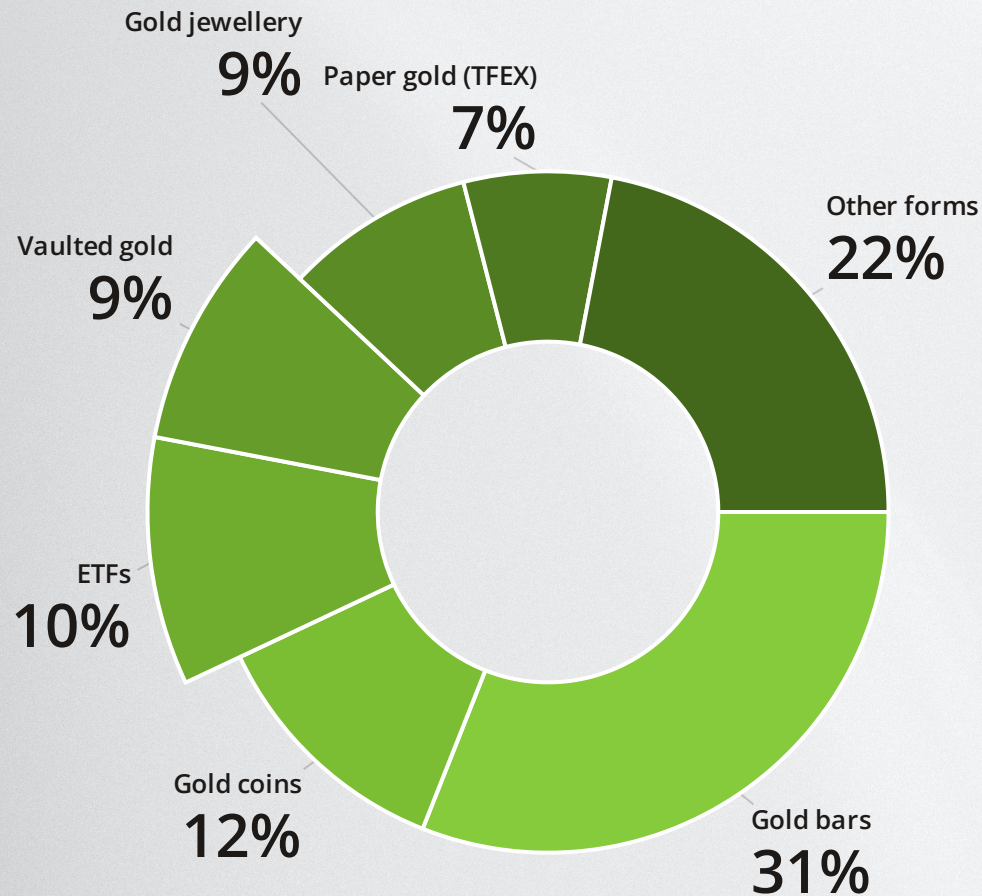
458%

higher returns than those achieved through the stock market or traditional bank deposits.

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



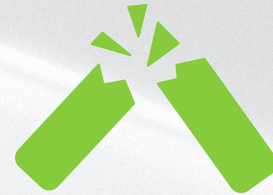
Storage and Security Risks

Storing gold personally, exposes you to risks of theft and loss, demanding costly security solutions. Safe storage, though more secure, incurs significant expenses, making personal gold investment both risky and financially burdensome.



Trust Issues

Concerns over the integrity of gold products and the fear of purchasing fake or counterfeit gold are significant barriers.



Lack of Divisibility

Buying and selling gold in small quantities is nearly impossible, limiting accessibility for average investors.



Transfer and Exchange Challenges

Transferring and exchanging physical gold is cumbersome due to its significant weight and value, posing risks and high costs, especially for small amounts, making it impractical for minor 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™**

Unlock the power of gold investment with purchases as low as 10, making wealth building accessible and scalable for everyone.

✓ **Storage**

Your gold is securely stored in Brinks' vaults, offering peace of mind and safety far beyond the traditional "mattress method."

✓ **Spare Change™**

Effortlessly save for your future with every purchase by rounding up transactions to the nearest 0, turning everyday spending into golden savings.

✓ **Gold on Demand™**

Instantly transfer gold or its value through the Elefin app, bypassing the logistical nightmares of physical gold movement. Whether it's sending to another app user, converting to cash in your account, or opting for insured physical delivery or pickup at a local gold store in Thailand, Elefin provides seamless options.

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 (GB Pay)
- Automatic deduction for hassle-free investments.
- Rounding up every purchase to the closest 0.

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

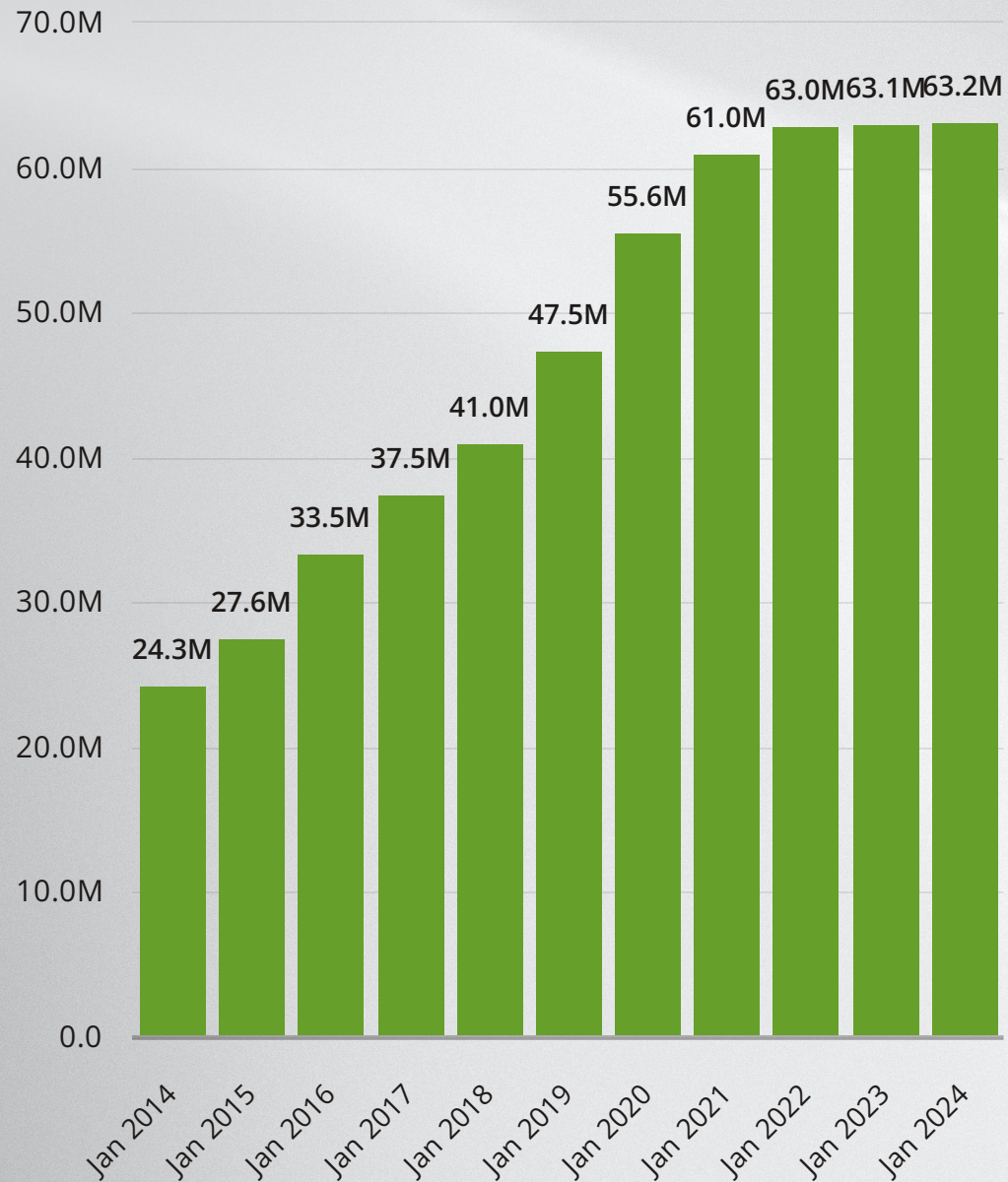
24/7 AI-Powered KYC with Instant Precision



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



A Golden Future: Unveiling Thailand's Digital Finance Trends

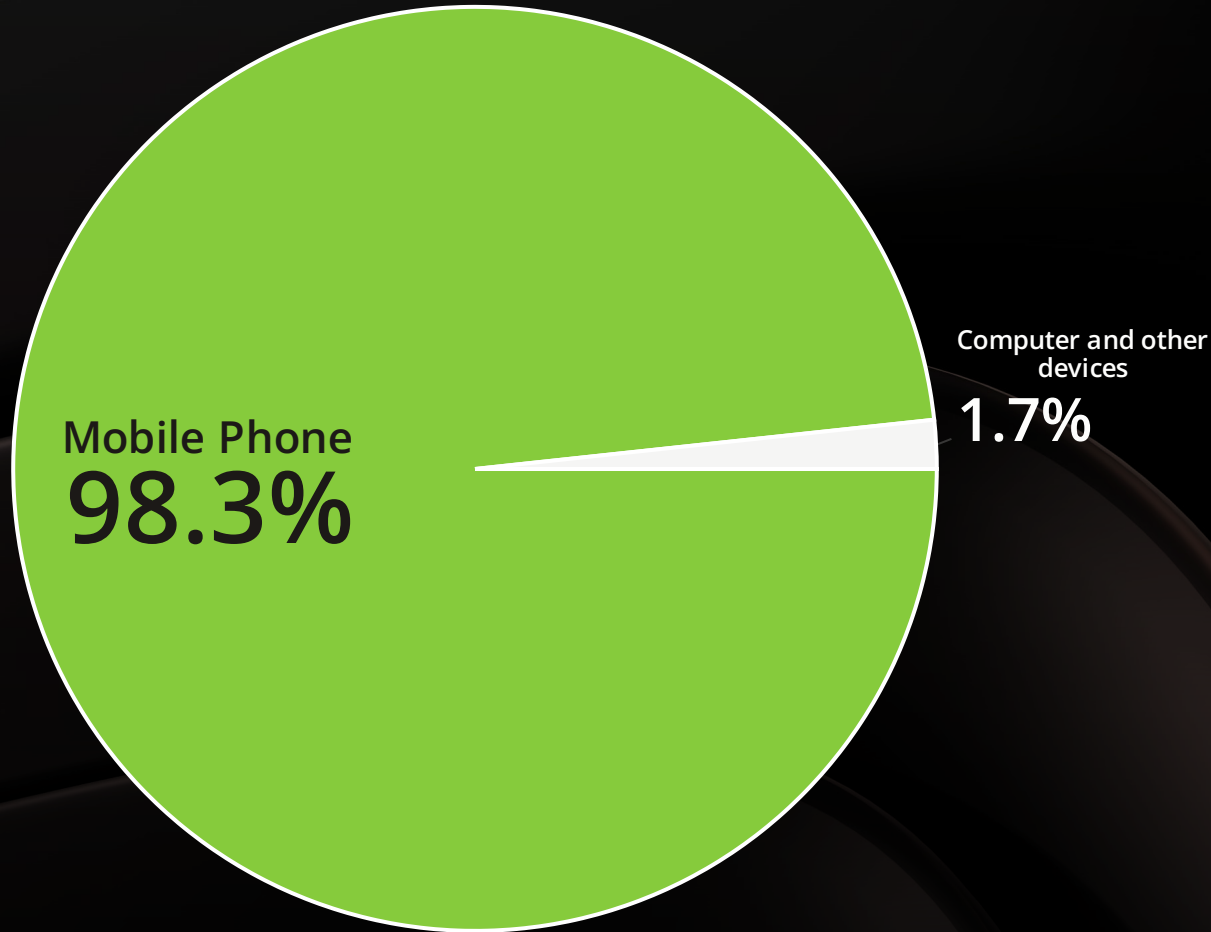


88%

**INTERNET USERS
IN THAILAND**

SOURCES: KEPIOS ANALYSIS; ITU; GSMA INTELLIGENCE; EUROSTAT; CIA WORLD FACTBOOK; CNNIC; KANTAR & IAMAI; 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.

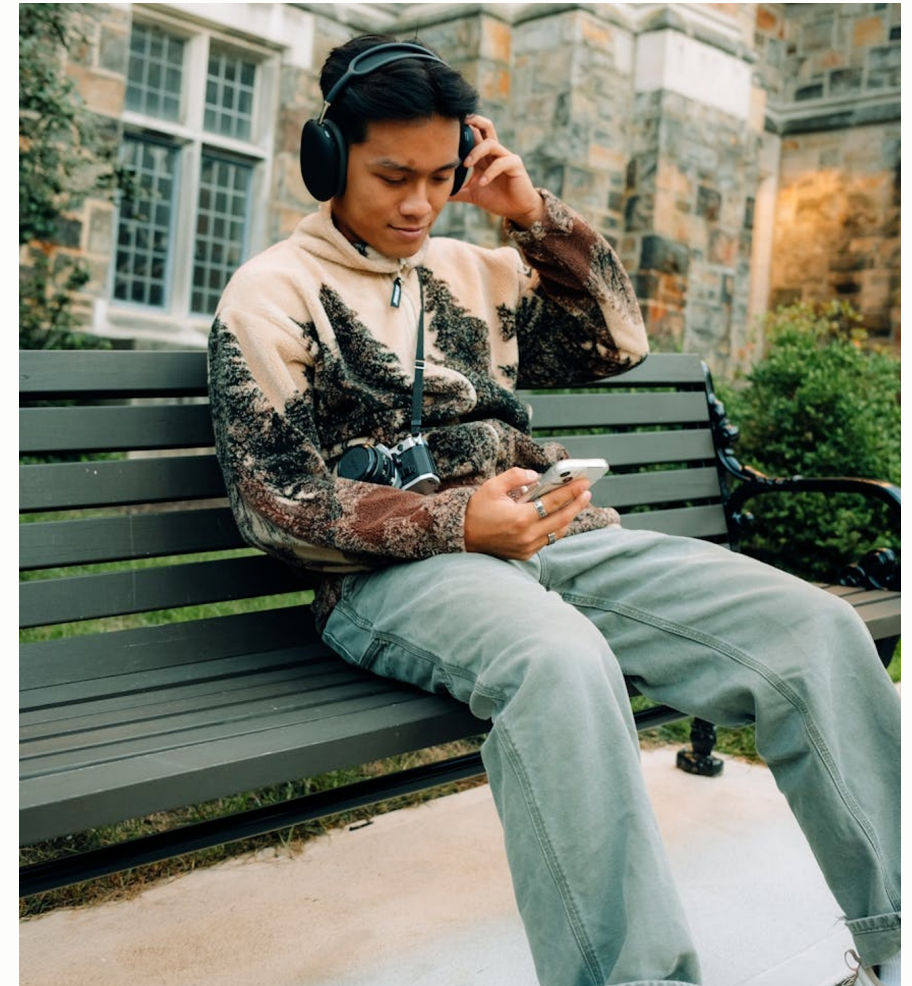
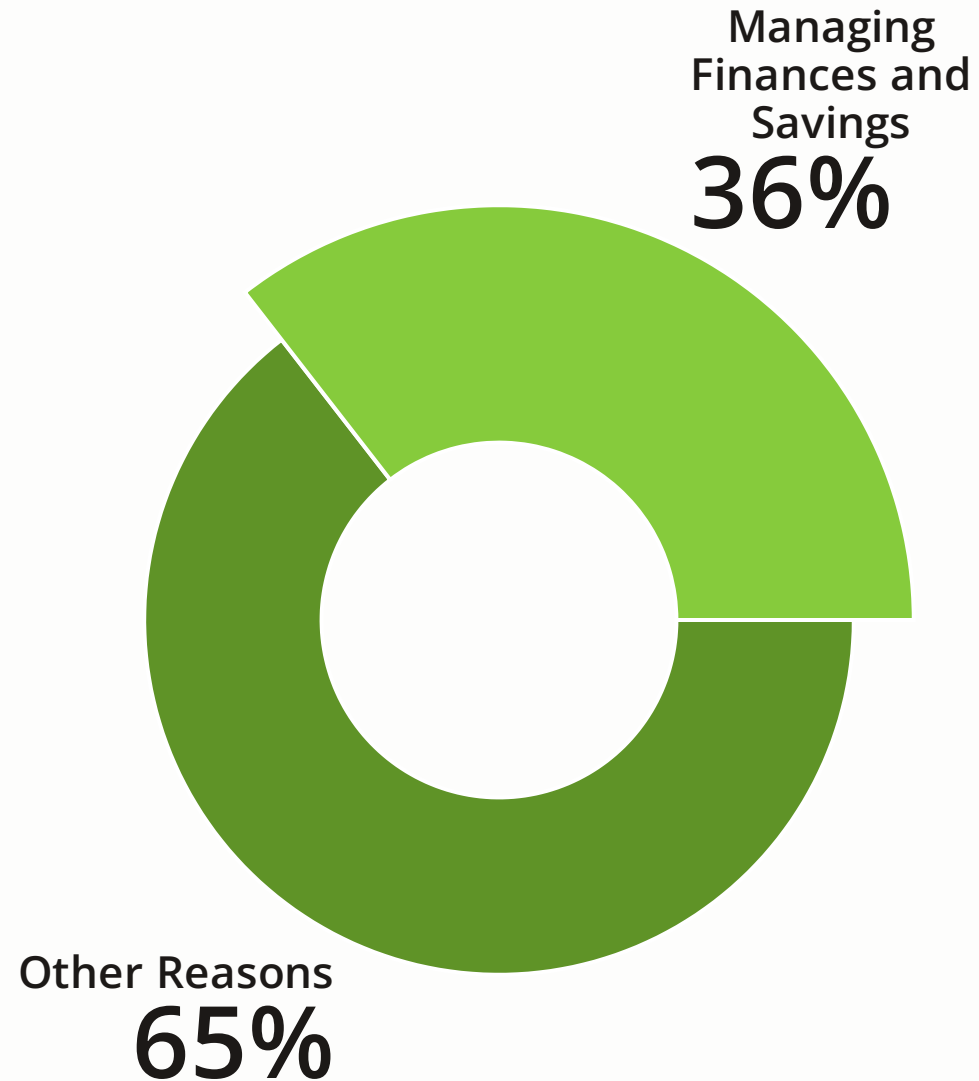
Mobile Phone use in Thailand 2024



7H 58M

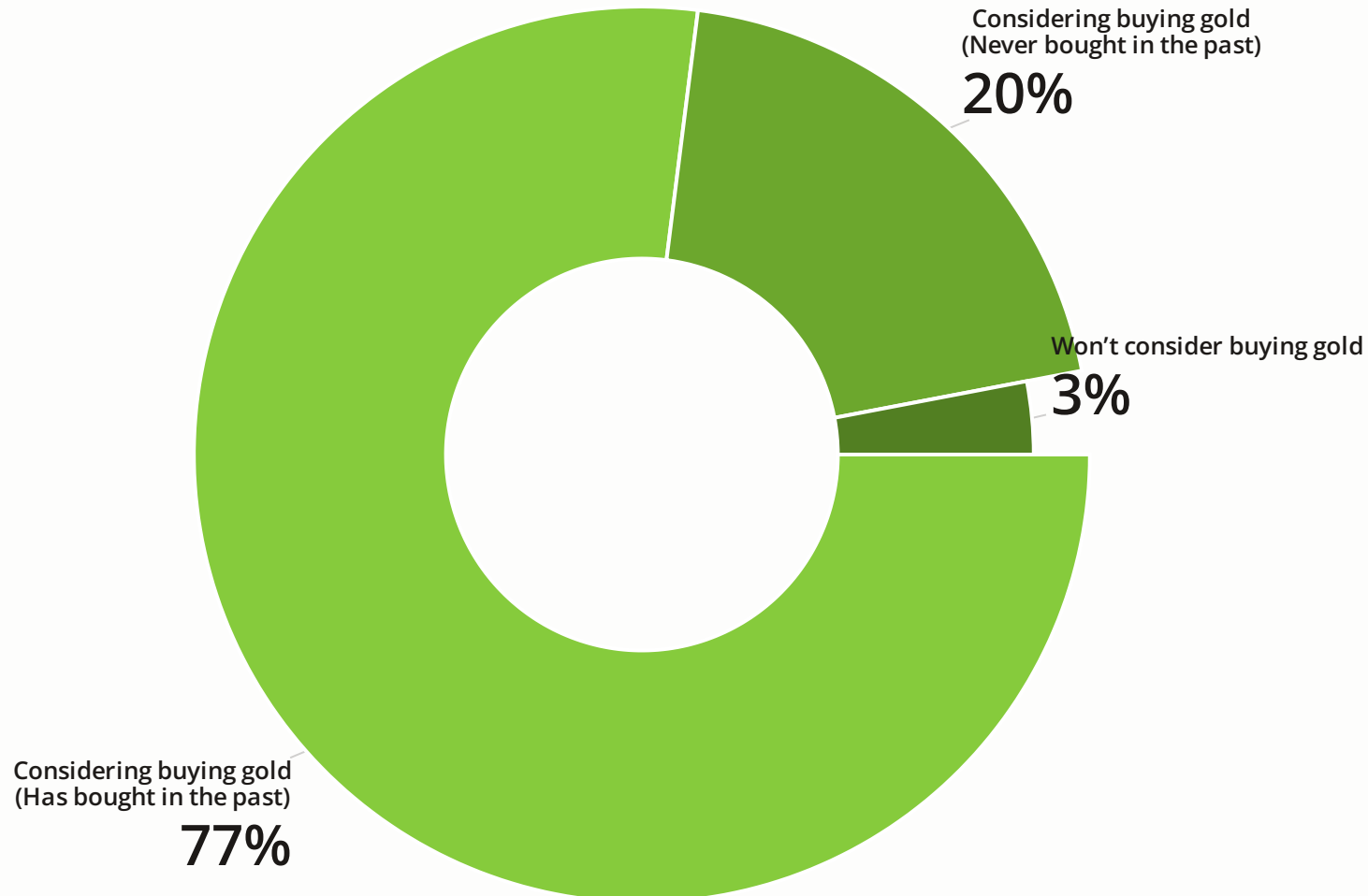
**Average
time spent
using the
Internet**

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 - 2026



Thailand

Q1 2025



Cambodia

Q1 2026



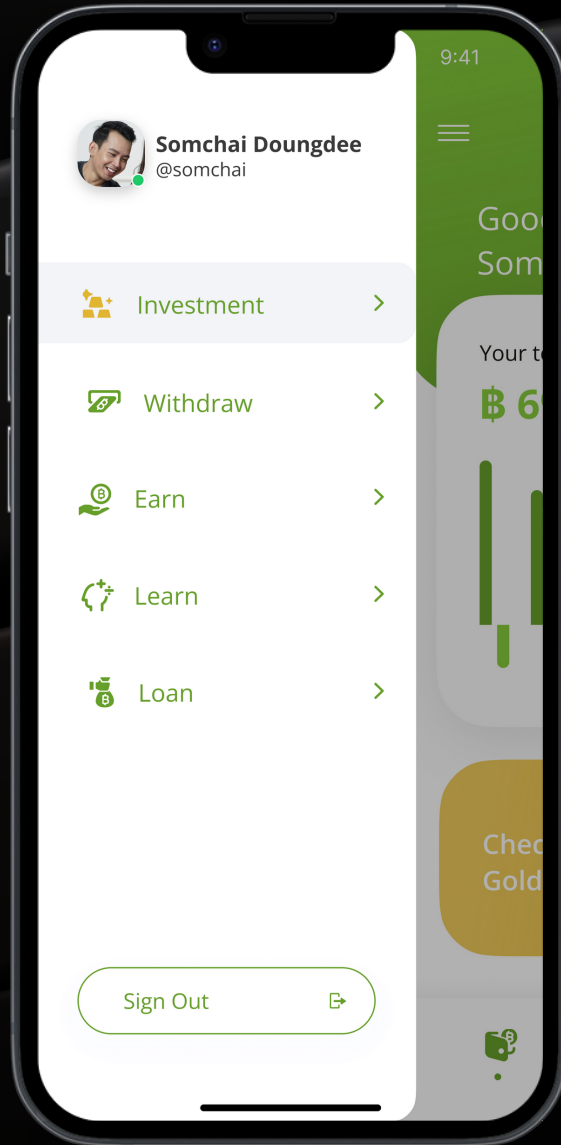
Vietnam

Q3 2026



Indonesia

Q1 2027



Intuitive User Experience

Elefin prioritizes simplicity and accessibility, ensuring that navigating investment options, tracking gold prices, and managing transactions feel natural and effortless for users of all tech levels.



Seamless Financial Integration

Directly connect with major Thai banking and payment systems for smooth transactions, including Truemoney, and PromptPay, simplifying investment processes.



Advanced Security and Privacy

Leverage cutting-edge encryption and security protocols to protect users' investments and personal data, ensuring a trustworthy platform.



Market Expansion Potential

Designed for scalability, ready to expand into new Southeast Asian markets with localized features and support.



Flexible Loan Options

Leverage your gold investments with secure, gold-backed loans or access instant liquidity with a 500THB microloan, designed for immediate financial empowerment.

Our Partners

Partnering with industry leaders like Brinks, GB Pay, Saison Capital, and Safegold, Elefin combines top-tier security, payment solutions, and gold investment infrastructure to enhance and secure your financial journey.

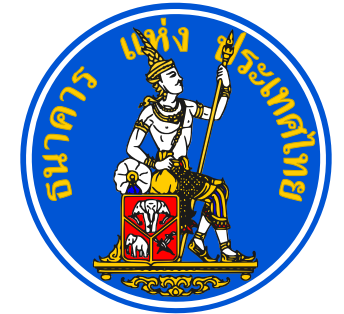
 SAFEGOLD

SAISON
CAPITAL

GB
PAY

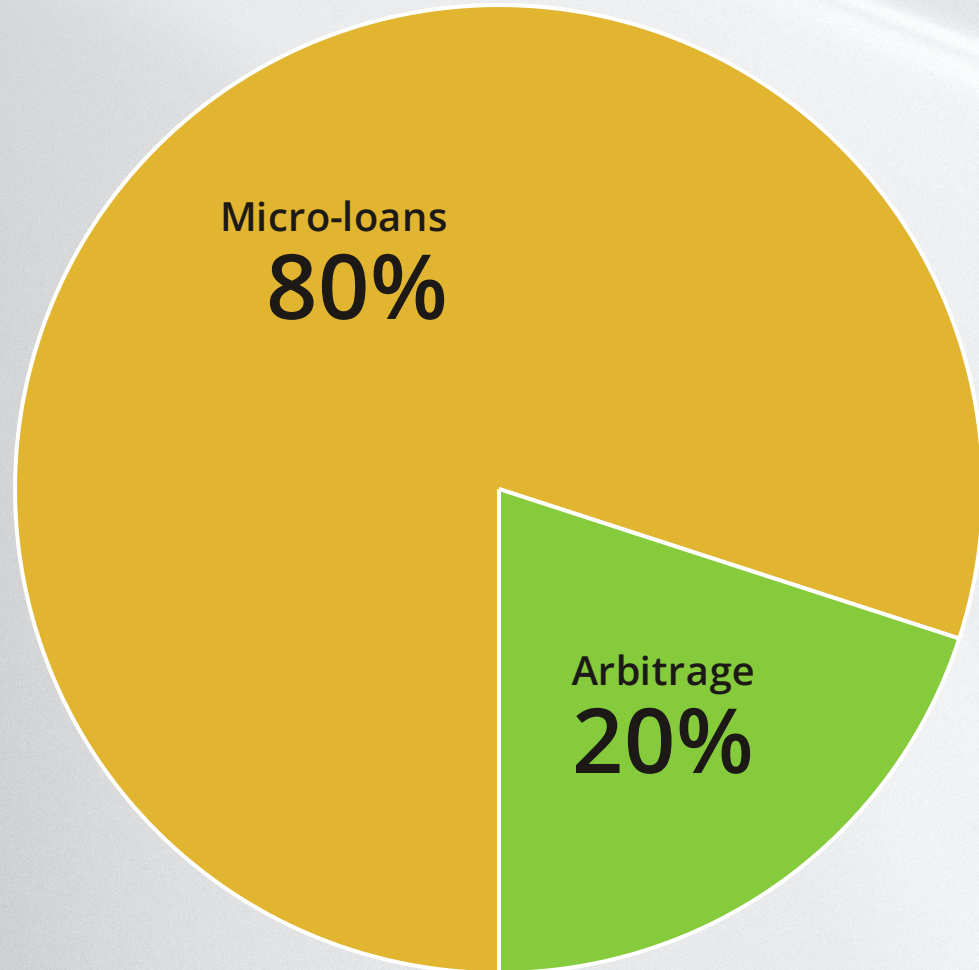
true money

BRINKS



ADVANCE. 

Business Model



- **Arbitrage from Gold Sales and Purchases**

Earn a consistent **2%** from the spread in gold buying and selling prices, leveraging market dynamics to sustain revenue.

- **Gold-Backed Micro-Loans**

Provide gold-backed loans at an annual rate of **29.87%**, to our users and generating significant interest income.

Our Go-To-Market Strategy

1 Begin with a targeted digital and influencer marketing campaign to create brand awareness and attract early adopters in the Thai market.

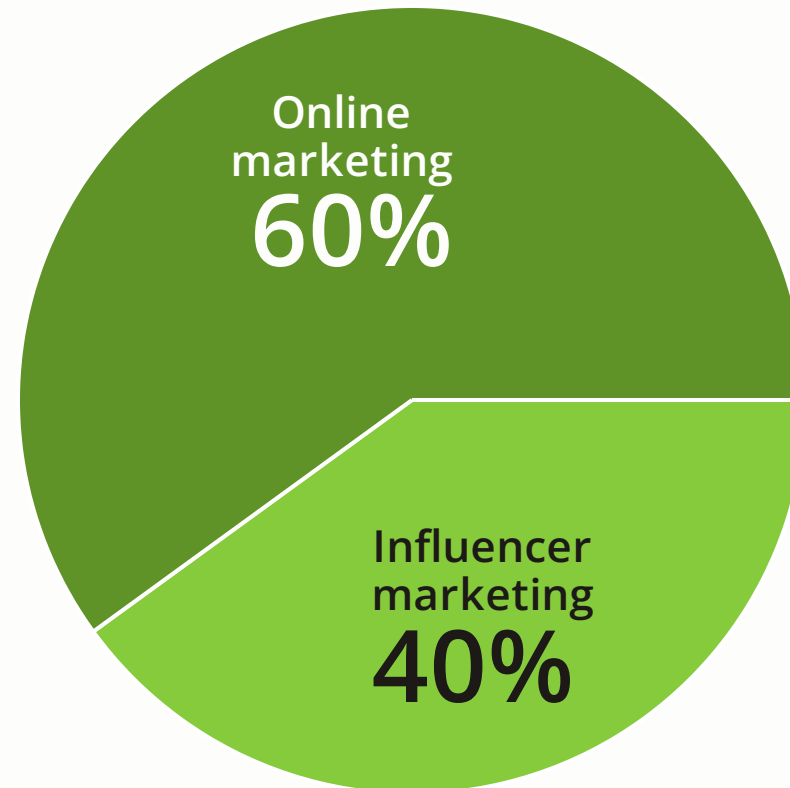
2 Offer initial users attractive unsecured financing options, creating a compelling reason to choose Elefin and setting the stage for organic, viral growth.

3 Implement a referral program that rewards users with increased unsecured financing for each successful invite, turning our customer base into our most powerful marketing tool.

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 customer offer of a 500THB unsecured loan for every new user

Spreading the Word



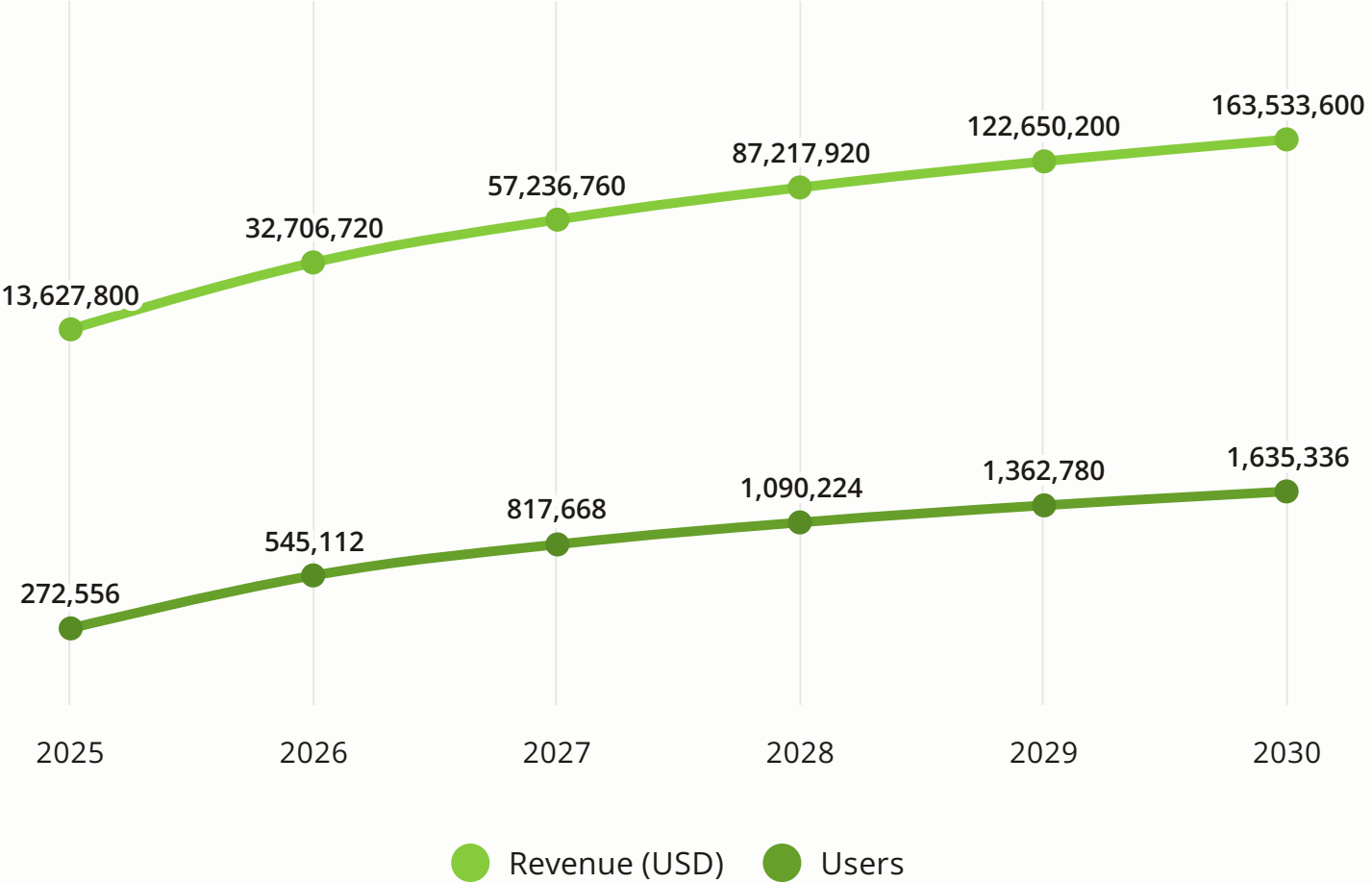
Competition Analysis

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

Prospective Budgets

	\$500K Seed Round	\$750K Seed Round	\$1M Seed Round	Remarks
Product Development (33%)	\$165k	\$248k	\$330k	Enhanced development; additional features and faster rollout.
Marketing & Acquisition (33%)	\$165k	\$248k	\$330k	Rapid growth for larger market share; includes digital campaigns, content, community build.
Operational Expenses (20%)	\$100k	\$150k	\$200k	Increased operational scaling; includes legal, compliance, office expenses, and additional hires.
Salaries & Compensation (8% @ \$500K)	\$120,000	\$120,000	\$120,000	Early employees' salary & compensations
Emergency Fund/ Contingency (6%)	\$30,000	\$45,000	\$60,000	For unforeseen expenses; scaled with the size of operations.
Total	\$500,000	\$750,000	\$1,000,000	Allocations ensure strategic growth, operational efficiency, and risk management.

Elefin's User & Revenue (2024-2029)

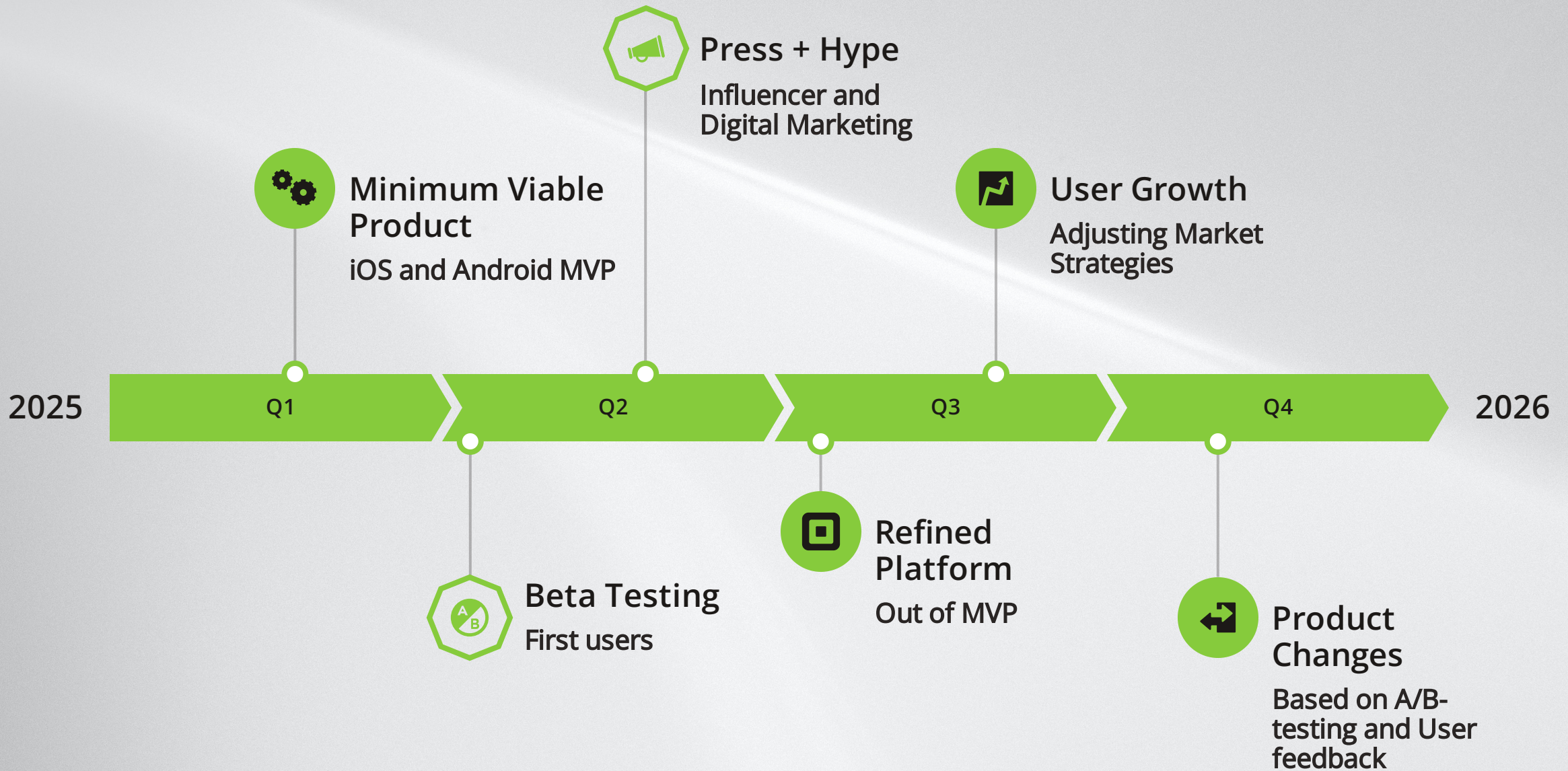


Estimated

1.63M

users in Thailand

driving robust revenue
upsurge and establishing
market leadership.



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.



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





Thank you!

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