

# FINANCIAL BUSINESS PLAN – JTV BANK

Powered by JT TRADECAPITAL LTD (UK) Version

1.0 – May 2025

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## 1. Executive Summary

JTV BANK is the first UK-based hybrid digital bank, designed to offer integrated banking services to retail and corporate clients, with a focus on tokenized assets and decentralized governance via the JTV token. The project builds on the strong corporate structure of JT TRADECAPITAL LTD and aims to obtain FCA UK regulated license.

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## 2. Strategic objectives (2025–2030)

- Obtaining FCA license as an E-Money Institution (EMI)
  - Operational launch in the UK and EU by 2026
  - Custody and management of €200M in tokenized assets by 2030
  - Activation of €50M guaranteed loans by 2028
  - DAO governance activation with 20,000+ active users
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## 3. Revenue Model

- **Bank fees:** account opening, crypto-to-fiat conversion (0.5% average)
  - **Interest on loans:** 6-10% per annum on collateralized loans
  - **Custody fee:** 1-1.5% per annum on artistic and real estate assets
  - **Card issuance:** activation fee + % transactions
  - **Staking JTV e DAO premium services:** fee e reward programmati
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## 4. Synthetic Economic Projections

Year	Users	Total Revenues (€)	Operating costs (€)	EBITDA (€)
2025	1.000	250.000	600.000	-350.000
2026	10.000	2.000.000	1.500.000	+500.000
2027	25.000	5.500.000	3.000.000	+2.500.000
2028	50.000	11.000.000	5.500.000	+5.500.000
2029	75.000	16.500.000	7.000.000	+9.500.000
2030	100.000	22.000.000	9.000.000	+13.000.000

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## 5. Cost Structure

- Technological development (app, wallet, DAO): €600k in the first two years

- UK licensing and legal compliance: €150k/year
  - Customer care e KYC/AML: €300k/anno
  - Marketing and user acquisition: 15% annual revenues
  - HR (CTO, CEO, CLO, technical team): €700k/year average
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## 6. Funding Plan

### Initial capital call: €2,000,000

- 35% platform development
- 20% FCA Licensing & Lawyers
- 20% marketing and launch
- 15% team and HR
- 10% reserve for DAO treasury and liquidity tokens

Scheduled rounds:

- Pre-Seed: €500k (Q2 2025)
- Seed: €1.5M (Q4 2025)
- Serie A: €5M (fine 2026)

## 7. Top KPIs to Monitor

- Number of active accounts and monthly transactions
- AUM (tokenized assets under management) volume
- % of secured loans activated
- User engagement in the DAO
- Average value held in JTV tokens per customer

## 8. Risks & Mitigations

- **Regulatory:** Partnership with UK lawyers for advance compliance
- **Technological:** Smart contract audits and multi-level backups
- **Market:** Product diversification (NFT, real estate, art)
- **Fraud and AML:** Biometric KYC solutions and AI risk scoring

## 9. Conclusion

JTV BANK represents a concrete and scalable opportunity in the European digital banking landscape. With a solid business model, projected growth, and a real impact in the world of art and innovation, the bank is poised to become a leader in decentralized and tokenized finance.