

Business Plan - CMIFOX Inc.
As of November 24, 2018

The Company

Business Sector

The company currently operates in the following industry:

CMIFOX Inc. will provide the first ever, multi-use, all-in-one digital currency Kiosk and financial services terminal which integrates both traditional finance and FinTech.

Company Goals and Objectives

Hardware

CMIFOX is the first financial services provider in Canada to bring to market a fully integrated FinTech ATM Kiosk. The CMIFOX team is committed to place over 13,500 Kiosks and over 40,000 POS systems in Canada with in the next 72 months.

As the dominant integrator in this space, we are able to set the standard for this up and coming market while working with retailers that use traditional ATM and POS systems to make the move to CMIFOX's advanced multi-use wireless handheld devices that have multiple technologies integrated for a high level of security and lightning fast transaction speed.

CMIFOX is also working with industry leaders to provide a multi-use Fiat ATM kiosk with services that include: money transfers, payday loans, FinTech exchange, insurance purchasing platform, and an easy-to-use currency exchange service in our all-in-one stand-alone FinTech and Blockchain Technology ATM Kiosk.

With over 65,000 ATMS in Canada, CMIFOX's goal to hold a 15% market share is highly achievable due to the fact we are a multi-use, all-one-system with no current competition.

Software

We are able to offer to retailers a payment processing solution using blockchain technology, speeding up transaction speed and reducing their day-to-day operational costs. Software licensing will be the largest revenue stream to CMIFOX.

We will be selling licenses for distribution using a territorial format, either country based or by region inside said country. There will be terms and conditions set for service and trademark agreements.

A high percentage of software at CMIFOX is proprietary and we will be building a highly skilled development team to build new platforms.

Company Ownership Structure

The company is structured as a corporation.

Ownership Background

Gilles A. Kelly (CEO):

From a young age, I have always been very entrepreneurial. Starting at the age of 13 with a local business, I built up to a handful of loyal clients. I would spend weekends and summers catering to their needs to ensure happy clients. While doing so, I promoted my family company and generated an income for my family at a young age. After college, I worked for a Toronto based company growing their profits while reducing overhead, as measured on monthly basis. After that experience, I returned to my family's company of 50 years. While in management, I doubled revenues, while tripling profits. At Kelly and Sons Roofing, I had great success with furthering out our branding and expansion in the industry.

Being a successful business developer, I was able to develop three companies. One being in the roofing industry, creating a innovative platform and vertically integrating every step of the process to have the roof put over your head.

While I was working on developing multiple companies, I took a strong interest in blockchain technology. After 4 years of learning the ins and outs of FinTech, I earned a position at Nikola Tesla Unite Ltd. During this time, I have been able to develop a tight global network of smart investors and industry leaders to facilitate success in Global Financial Ecosystems (GFe) and CMIFOX - both which are Canadian corporations.

Laddel G. Edwards JR. (COO):

Mr. Edwards is an exceptional thinker with vast experience in sales and marketing. He was the head of sales in the Toronto area for a very large textile trimming company. In this job, he was able to achieve great management experience, which he was able to transfer to CMIFOX. His ability to see and take advantage of opportunities that present themselves has become a great asset to CMIFOX. Over the last 4 years, he has been involved in the crypto community, initially as a professional investment trader. As he progressed, Mr. Edwards saw more opportunities in forming CMIFOX and going after crypto rights and mining rights. Mr. Edwards has taken a dream and made it a reality.

Company Management Structure

Gilles A. Kelly is the acting CEO, and Mr. Laddel Edwards is the COO of CMIFOX. The CMIFOX management team consists of two professional managers with over 4 years of experience in the

FinTech industry. We are in the process of forming a 3-member board to govern over CMIFOX's operational and financial proceedings. Ms. Jamie Debassige is CMO.

Organizational Timeline

CMIFOX has a conservative growth model to hit revenues exceeding \$350 million in 72 months. This will be achieved by setting annual milestones to have our services integrated into many industries across Canada. With access to multiple markets CMIFOX will generate revenue streams giving us the luxury of hitting our soft targets to achieve a strong and steady annual growth rate in order to hit our 6-year revenue goal.

Company Assets

CMIFOX owns the rights to its ATM and POS systems. These rights alone have taken CMIFOX to an 8-figure valuation. According to the contract giving CMIFOX the rights to the POS and ATM systems, CMIFOX is bound to having 250 ATM and 750 POS terminals installed by Year-2, plus the servers and storage capacity to run the facility - which will account for 6 to 7 million dollars of valuation in the company. The leasing and franchising of these rights will account for another \$200 to \$300 million, plus the revenues generated.

The Product

The Product

We will be offering our POS systems to businesses and ATMs in strategically placed locations all throughout Canada. We will then lease or sell the rights to provincial partners in a franchise manner. As we continue to expand our multi-use division, we will be expanding into digital advertising and sales, including the ability to purchase the products we are advertising directly from each ATM Kiosk. CMIFOX believes that administering these rights, far out performs any other financial services providers and payment solutions. We can see where these rights can bring revenues in the mid to high 9 figures yearly when applied correctly.

Future Products

CMIFOX plans to franchise out the ATM and POS systems by Province. This will happen when we prove the analytics of our concept of operation. In doing so, the valuation of such a system will be very bullish to say the least. We will also be providing an integrated insurance purchase program, crypto-to-fiat option, fiat-to-crypto service, product sales and digital advertising. The options are endless with our strong management team setting industry standards.

Marketing Plan

The Target Market

Our strategy is to target current operators of ATM and POS systems for fiat currencies. We plan to run a small test system of 750 terminals and then provide the analytics to prove its viability.

These operators will be our target market to add an additional product lines with our POS and ATM services. CMIFOX has the luxury to expand reach into the automotive and retail industries making us the forgoing choice for payment services, digital advertising and product sales.

Location Analysis

Being a payment processing solution and financial services provider, we are (or will be?) in 1000's of locations, making us very visible to everybody who uses a card to pay for daily expenses. We will be in the eye of consumer with plans to expand to merchant services online. Being the bridge between digital and traditional currency users, CMIFOX will aid in the mass adoption of cryptocurrency.

Established Customers

CMIFOX is currently in discussions with select retailers, large multi-national automotive technology providers, as well as, corporations in payday loans and money transfers.

Pricing

Our plans are to make this affordable to all walks of life. We would like the young, old and middle age as well, to feel comfortable to use our system with no financial barriers stopping an individual from using our application of cryptocurrency. Our pricing model is competitive to using your credit or debit card of choice. It will be a matter of convenience and not a matter of wealth.

We will be charging a fee per transaction, service mark and trademark license fee along with a territorial license fee. Our fee per transaction using our payment solutions terminal (POS) is set by credit card companies plus a fixed percentage. Credit card companies charge different rates based on rewards given to the customer, and charges the retail or solutions provider so they do not have to incur the costs of their program. We will be charging cost, plus 1-2% of the total purchase to the retailer for any credit card related purchases. There is a fixed fee of .6 to .15 cents per debit transaction depending on the industry. Rates vary from retailer to retailer for processing fees.

When working with a digital currency customer there will be 7% deducted each time the client uses our system to process their FinTech related business. This is where CMIFOX sees the market will be. If we look at where the market was using private liquidity providers, customers incurred a 7.14% to 10% rate.

Advertising

Currently we have contracted an online marketer to earn us the public eye. CMIFOX plans to be involved in every form of media coverage that is possible. Including: social media, digital advertising, radio, television, billboards, and or postings of any sort. Our best advertising will be our price point and speed of transaction.

Competitor Analysis

The Competitors

Being the first multi-use kiosk of this nature, we currently have no competition. There are multiple companies that have single payment services that are competing against each other, however, we are the first to launch an all-in-one ATM that handles the complete FinTech spectrum. We are confident this will enable CMIFOX to rise above the single service providers, due to the fact that we offer so much more in the same retail "real estate" footprint.

Competitor Strategies

The credit card and debit card companies allow a merchant to conduct business all month long and at the end of the month they send the merchant a bill for all transactions processed. We aim to eliminate that procedure. Small businesses have a hard-enough time trying to succeed, why should we make it any harder. The writer honestly sees that this current service is a detriment to society on the financial level.

SWOT Analysis (Strengths/Weaknesses/Opportunities/Threats)

Strengths

CMIFOX has an unsurpassed amount of strengths in the kiosk services industries. We are the first stand-alone all-in-one currency exchange, married-up with digital advertising and product sales, including insurance and payday loan options. In this regard, CMIFOX is leading the industry with blockchain technology. We are able to offer a vast array of services due to the fact we have strong partners in many financial markets.

Weaknesses

FinTech is positioned for global mass adoption, and this, along with our blockchain technology... has positioned CMIFOX as the leader in a revolution in the financial services industry that is here to stay. Thus, we are weak, only in the realm of having a weakness.

Opportunities

The current opportunities for CMIFOX are endless. We are currently keeping our eyes open for market niches that we can fill with our system. We are able to enter into everything from automotive to digital advertising, financial services to data collection for advancing technology.

Threats

We have assessed our threats in great detail and we see a clear path to regulation of the FinTech industry and mass adoption of cryptocurrency along digital assets. We would like to work with the Canadian government to help with setting regulations and to set industry standards in order to achieve long lasting revenue streams and success in the FinTech industry.

Operations

Daily Operations

CMIFOX's daily operations are very simple. With daily loading and unloading of fiat currencies, the system will be monitored by our 24-hour data center. Our data software will produce reports assessing what cryptocurrency is to be adopted so we can insure to have the most widely used digital currencies. With our digital advertising platform, we can promote local products made in Canada that can be changed out when a market change happens.

Operational Facilities

Our data center will control all rates of exchange to a real time market update. This will control fluctuations in the valuation of each digital currency or fiat currency to our advantage. Every transaction is monitored from a central data point. A database of customer information will be kept, while abiding by government regulations on its use. We will have a multitude of servers to ensure a safe storage facility for all digital currencies and customer information.

Staffing

Our aim is to employ as many individuals as possible while being fiscally responsible to our shareholders. We are looking for strong devoted individuals who know the logical path to complete their task without interjection from management.

Suppliers

We have been working with multiple suppliers/partners to supply liquidity on a daily basis for our digital currency to fiat currency. We are looking for a strong digital advertising sales company to streamline our digital advertising revenue stream with their existing clients. At the same time, we are in discussions with multiple contractors for installation of our multi-use FinTech and Blockchain Kiosks.

Capital Repayment Plan

CMIFOX is raising capital through traditional finance. We have 10 Million Class B Shares to be purchased and will pay a fixed dividend based on growth and financial health of CMIFOX. Starting at Year-3, CMIFOX plans on buying back the Class B Shares for those investors who may be interested in selling. Price of shares will be determined at time of buyback and where CMIFOX stands with current assets.

***ADVISORY:** This is an investment product which does come with risks financially, like all other investments. Please do your research and consider all potential risks. As a corporation registered and licensed in the province of Ontario, CMIFOX .INC is required by law to provide all shareholders with a annual financial statement on a individuals holding shares in the corporation. CMIFOX INC. Is also required by law to provide a summary of the corporation's financial standings yearly to all its shareholders annually. Any and all decisions within the corporation are subject to board approval.*

This business plan is the property of CMIFOX INC. And all rights are reserved as such by the order of its corporate seal duly affixed to this document. This document shall also carry the signature of one CMIFOX INC. Director with signing privileges.