

Bro in Finance (BIFN) – Investment Proposal

The financial analysis and news sectors, valued at \$24 billion annually, and growing, remain dominated by centralised institutions and fragmented across paywalls. What if there was a better financial platform that you go on before you buy or trade stocks, crypto, forex and commodities? Bro In Finance (BIFN) offers a game-changing, AI-based platform, a global financial intelligence platform that leverages proprietary AI models and community-driven content to democratise financial information. Our platform will provide actionable real-time market insights, predictive analytics, unbiased journalism, trading competitions, personal financial tools, and a whistleblower exchange, which will create a decentralised ecosystem that empowers traders, investors, and financial analysts.

Market Opportunity & Monetisation Strategy

Unlike traditional financial media and analytics platforms, BIFN enables users to access AI models that have long been reserved for hedge funds and high frequency traders (HFTs). We believe there is a gap in the market for a financial intelligence platform that has integrated predictive AI, crowd-sourced financial intelligence and performance based reviews to create a dynamic, self-sustaining financial ecosystem. The competitive advantage we have is that current financial information platforms Reddit, TradingView, X, Medium and Bloomberg all serve their own niche:

Reddit: Community- driven discussion wide variety of topics

TradingView: Primarily for charting and as a trading platform

X: Real time news and wide range of topics

Medium: Wide Range of topics from technology to finance

Bloomberg: Institutional grade Analytics

FXStreet: Financial News and Analysis

BIFN focuses on seizing the opportunity by providing a decentralised platform with cutting-edge AI-driven financial tools, leveraging a community of vetted contributors for credible content alongside the introduction of innovative features, such as predictive analytics and a whistleblower exchange. If we manage to capture roughly 5% of the user bases of Reddit, TradingView, Medium, Bloomberg and FXStreet, excluding X, we could achieve a potential viewership of 30 million unique visitors per month, demonstrating the true potential of this venture. With the rise of retail investing (23% U.S. equity volume from retail investors) and the success of predictive markets such as Polymarket, BIFN is poised to capture a significant share of the market.

Our Solution

BIFN is an all in one financial intelligence ecosystem with the following key features:

1. **Proprietary LLM:** Trained on curated financial data for real time news aggregation, assets price prediction, and personal finance assistance.
2. **Community Driven Content:** Vetted journalists and writers produce unbiased articles, paid in BIFN tokens based on ad revenue and views.
3. **Trading Competitions:** Global events reward top performers with BIFN tokens, feeding data into our predictive models.
4. **Personal Finance Tools:** Risk profilers, tax assistant, and banking/insurance guidance, all powered by AI.
5. **Betting Mechanism:** Peer-to-Peer betting on Financial outcomes such as earnings reports' data, verified by Chainlink.
6. **Whistleblower Exchange:** A secure marketplace for sensitive financial information exchange and to foster investigative journalism.
7. **SME Advertising:** Low-cost, AI-generated, sponsored articles paid in BIFN tokens.

The intelligence platform will generate revenue through subscriptions, transaction fees, and advertising, all facilitated through the BIFN token.

Market Validation

Retail Investor Growth: Over 150 million retail investors globally by 2024 seeking accessible tools [8].

Predictive Market Success: Polymarket's accurate 2024 U.S. election prediction demonstrates demand for betting-based insights especially for highly anticipated market events.

AI in Finance: Hedge funds and institutions already leverage AI, but retail access remains limited due to lack of know-how and cost of development.

Whistleblower Exchange: The demand for transparency in financial markets is growing, as evidenced by high-profile whistleblower cases such as Edward Snowden's 2013 leaks which exposed the surveillance overreach, and 2021 Archegos Capital collapse, when inside information could have mitigated losses.

SME Advertising needs: SMEs spent \$200 billion on digital ads in 2024, yet struggle with ROI due to rising costs [9].

Tokenomics: The BIFN Token

The backbone of the BIFN financial intelligence platform is the BIFN token, which is used for:

- Subscriptions to access premium features
- Rewards in trading competitions and content creation
- Payments for advertising and whistleblower transactions
- Participate in betting pools

Total Supply

- 1,000,000,000 BIFN (Fixed supply)

Token Address

- **Bro In Finance (BIFN)**
- **Address (0x1a6704d10737Ce6C1a10977649EBEe48f07f001b)**

Allocation

- Investor Allocation 30%
- Founders 40%
- Development team 10%
- Marketing & Partnership 10%
- Reserved for acquisitions and Development 10%

Fundraising Strategy

Initially, we will conduct a crowdsale at a valuation of \$5 million, issuing 5% of the total supply, which is 50,000,000 BIFN tokens at a price of 0.005 USDC. This will be considered as the seed round of fundraising with a target of raising \$250,000.

- Tokens Offered: 50,000,000 BIFN
- Valuation: \$5M pre money
- Token Price: 0.005 USDC

Use of Funds

- Team hiring process \$15,000
- Initial ML development and platform infrastructure \$ 100,000
- Initial Marketing and community building \$75,000
- Legal and compliance \$ 25,000
- Reserves for operational costs \$35,000

Three months target: Beta Launch of Global Financial Intelligence Platform with investment-grade forecasting models, 1,000 users and initial launch of Whistleblower exchange.

Revenue Streams and Growth Projections

Revenue Streams	Year 01	Year 02	Year 03
Subscriptions (\$10/month)	\$600K (10K users)	\$2.1M (35K users)	\$4.2M (70K users)
Trading Competitions fees (5% of total winnings)	\$20K	\$70K	\$140K
Advertising and Sponsored content	\$250K	\$875K	\$1.75M
Affiliate Revenue (50% share)	\$200K	\$700K	\$1.4M
Betting Market fees (2% of volume)	\$500K of (\$25M betting Volume)	\$1.75M	\$3.5M
Whistleblower Exchange fees (5% of Volume)	\$50K of (\$1M of volume)	\$250K (\$5M of volume)	\$500K (\$10M of volume)
Personal Finance tools (Paid AI services)	\$100K	\$350K	\$700K
Total Revenue	\$1.67M	\$5.845M	\$11.69M

Valuation Estimate based on a hybrid approach:

The valuation for the seed round has considered Market Sizing, comparable market analysis and venture capital.

Market sizing:

The global financial and information market is estimated at \$24 billion [7]. We are positioned alongside Reddit (500 million users) [3], TradingView (66.4 million) [4], Medium (100 Million users) [6], Bloomberg (350,000 subscribers) [1] and Fxstreet (1,000,000 users) [5] for a total user base of approximately 667.75 million users worldwide. We target to capture 5% of this user base which is about 33.38 million users per month worldwide.

Assuming a 1% conversion rate we could account for 333,875 premium subscribers out of 33.38 million users at a \$10 monthly subscription, we project an annual revenue of \$40,065,000, excluding other revenue streams.

Comparable Market Analysis:

Seed-stage tech startups, especially in fintech and AI, typically have a pre-money valuation ranging from \$1 million to \$15 million in 2024. Crypto projects such as Chainlink launched with a raise of \$32M in 2017 with an undisclosed valuation. We are launching our seed round with a very conservative valuation of \$5 million respecting the pre revenue status with ambitious scope of dominating AI in finance with a decentralised finance intelligence platform which is somewhat comparable to Polymarket, Tradingview and Bloomberg.

Venture Capital Method:

In this method we will estimate a future exit value and discount it back based on expected returns. The assumption is that within three years BIFN will achieve 1 million users with only 10% of the users subscribing to premium packages at \$10/Month will generate \$12M annual revenue. At 3X revenue multiplication, exit valuation of \$36 million. Meaning any investor who invests will generate a 7.2X return. If we discount \$36 million back 3 years at an annual discount rate of 50% that would be \$10.6 million and our valuation is at \$5 million that's at 0.5 of the present value.

Based on the above analysis we have come up with a very conservative valuation of \$5 Million which is 3X multiple of the expected revenue of the first year while also considering marketing sizing comparable market analysis and venture capital method. We believe there is a great potential upside in the valuation in future funding rounds after the intelligence platform is in the beta phase.

Competitive Advantage

First mover advantage: We believe BIFN has a first mover advantage as no platform has combined AI-driven financial tools, trading competitions, a predictive market based on betting and a whistleblower exchange into a single, self-sustaining ecosystem.

Decentralised model: This approach empowers qualified professionals, prioritising quality over quantity. The platform should be able to compete with Bloomberg or Reuters in terms of sheer quantity of users that we can enroll in our ecosystem.

Affordability: We believe in fair pricing relative to the gdp per capita to bring affordability which ensures global accessibility.

Token Incentives: By using the BIFN token in our ecosystem, we are creating an ecosystem similar to Apple's, which will allow us to process payments to our writers more efficiently. It also enables us to create an investment fund to foster innovation, raise funds and promote value appreciation over time. With a fixed supply of BIFN tokens unlike USD, these deflationary tokens allow us to reward our investors more efficiently.

Risks and Mitigation

Regulatory Uncertainty: Engage in legal experts and hire the best to ensure compliance with global financial regulations.

Technical challenges: We will hire top-tier AI and blockchain developers, conduct rigorous testing, and respond rapidly to bugs in the system.

Market Adoption: We will leverage early adopters in the community and promote the platform through reviews, offering incentives in our native token BIFN. With the growth of the community a CEX and a DEX listing will proceed, protecting and fostering early investors.

Development Roadmap and Milestone

Phase 01 Planning, Hiring, and Development (1-6 months)

Objectives:

- Onboard key hiring, beta platform development and secure initial funding
- Get An Office!!
- Initial development of the ML-based forecasting model, with access to the public for major forex and crypto pairs, will be released.
- Onboarding journalists and analysts to write about financial events
- Whistleblower exchange beta launch
- Trading competition launch
- Affiliate review mechanism beta launch

Phase 02 Feature expansion and Public launch (7-12)

Objectives:

- Launch of Financial betting mechanism
- Ad Platform launch for registered businesses
- Beta launch of Personal Risk profiler with personal finance assistant
- Secure first wave of paying users and monetisation of the platform

We believe in rapid development of the platform in accordance with our whitepaper that we published on 13/02/2025. We are fully committed to provide a 12 month planning schedule that will be published on our website BroInFnance.com after considering the actual development progress.

Team

Of course, we don't plan to have an HR team, but we will build five solid teams to support our growth.

AI & Data Science team: Develop and Train financial AI Models

Development & Engineering team: Building the platform infrastructure and Security

Finance & legal team: Ensuring compliance & financial management

Marketing & Growth team: Drive user adoption & partnerships

Community & Content team: Assist with onboarding journalists and analysts and provide help desk support to users.

Founding team

Founder: Lithika Ranepura, an early investor in Ethereum in April 2016 at \$10.49 per ETH, has a keen sense of value hunting. With a thesis on building a novel hybrid forecasting system for crude oil producers, developed at the University of Birmingham, he currently holds an MSc in Investments and a BSc (Hons) in Mechanical Engineering from Swinburne University of Technology. He is driving the BIFN platform toward becoming a highly intelligent finance solution. His strength in building ML models and understanding of underlying theory and inputs is valuable in developing the platform.

Co-Founder: Dinuwan Fernando, an early investor in the Doge meme token, has a skill set in developing platforms and infrastructure to enable ML models to be used by users. He currently holds a BSc (Hons) in Software Engineering from the University of Plymouth and developed an ML-based automated credit card approval system, which can be used by financial institutions in an attempt to eliminate human biases from the credit approval process. His strengths will be used at beta stage development of the intelligence platform and integrating it with ML models

Call to Action

We invite investors to join us in building a state-of-the-art global intelligence platform to accelerate decentralised finance. We strongly believe seed investors will achieve at least a 7.2X return by the end of the first year after the platform's public launch, with a self-sustaining ecosystem. We believe in community-based fundraising to build a more prosperous society and individual investments are capped at \$5,000. Institutional investments are limited to a maximum holding of \$25,000 per company, and a single bulk purchase of \$250,000 is not permitted. To discuss investment opportunities or request further details, please contact us via BIFN@broinfofinance.com. Let's build a decentralised global finance intelligence platform together.

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