



VouchX

Instant digital gift cards, delivered worldwide.

INVESTMENT PROPOSAL

Seed Round · Dubai, UAE

Prepared by

Nwekar Sharif · Zano Salih

Co-Founders, VouchX

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1. Executive Summary

VouchX is a Dubai-based e-commerce platform that sells digital gift cards and game vouchers — Steam, Apple, Razer Gold, PUBG Mobile (UC), Google Play, PlayStation and more — to customers worldwide. Every product is priced in **US Dollars** and delivered **instantly and automatically** after payment, with **no shipping, no logistics, and no physical inventory**.

Customers pay by **credit/debit card or USDT (Tether)**. The USDT rail is our edge: because crypto payments are irreversible, they carry **zero chargeback risk** and open the door to crypto-comfortable and card-underserved markets that competitors struggle to serve profitably.

We are raising **\$10,000 – \$15,000** in exchange for **30% equity** to formally launch: register the company and open a business bank account in Dubai, stock initial inventory, and run our first marketing campaigns. The two founders contribute the full operating capability — **Nwekar Sharif** leads all technology, and **Zano Salih** leads business development and growth.

2. The Opportunity

Digital gift cards are one of the largest, fastest-growing segments of global e-commerce. Independent estimates place the digital gift card market at roughly **\$450–580 billion in 2025**, growing at a **double-digit annual rate** toward **well over \$1 trillion by 2030**. The **Middle East & Africa** region — VouchX's home base — is among the fastest-growing, driven by rising smartphone adoption and government-backed cashless initiatives in the UAE and Saudi Arabia.

Demand is constant and global: gamers topping up wallets, app-store purchases, and gifting. The codes are a commodity delivered in seconds, which makes the business **inventory-light, borderless, and highly scalable** — but also crowded and fraud-prone. VouchX is built specifically to win on the things that actually matter in this market: **cost, trust, fraud control, and payment reach**.

3. The Product & How It Works

VouchX is a single, trusted storefront. The customer journey is simple and fully automated:

- **Browse & select** a brand and denomination, priced clearly in USD with the valid region shown.
- **Pay** by credit/debit card or USDT.
- **Receive instantly** — on payment confirmation, the code is delivered to the customer's account and email in seconds, 24/7, with no manual step.

Behind the scenes, VouchX sources codes from **multiple back-end suppliers** and routes each order to the best price and availability. **Suppliers are never shown to the customer** — every purchase is made directly from VouchX. Codes are held in an encrypted vault and reserved at checkout so the same code can never be sold twice.

4. Why VouchX Wins

- **The USDT advantage (our moat)**. Card-based competitors are throttled by chargebacks, reserves, and high-risk processing fees. USDT is irreversible — zero chargebacks — giving us a structural cost advantage and access to global markets others can't serve profitably.
- **Instant, trustworthy delivery**. Automated fulfilment and correct-region codes build the reputation that converts and retains buyers in a market full of scams.
- **Lean cost base**. A small founder team, automation, and a Dubai base keep overheads low, so more of each sale is profit.

- **Smart sourcing.** Multiple suppliers played against each other for the best code cost — the single biggest lever on margin.

5. Business Model & Unit Economics

VouchX earns the **margin between the wholesale cost of a code and its sale price** — typically a single-digit to low-double-digit percentage per order. USDT orders keep more of that margin because they carry no chargeback or reserve cost.

Illustrative example (assumptions, not a forecast):

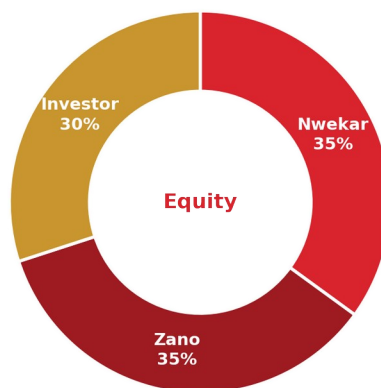
Driver	Illustrative figure
Working inventory deployed	\$5,000
Average gross spread per order	~8–10%
Inventory cycles per month (codes resold as cash recycles)	3–4x
Resulting monthly sales volume (GMV)	~\$15,000–\$20,000
Gross margin before marketing & fees	~\$1,200–\$2,000 / month

Actual results depend on sourcing cost, order volume, marketing efficiency, and — above all — fraud control. The model improves as the USDT share of sales grows and as repeat customers lower acquisition cost.

6. The Team & Ownership

VouchX is run by two committed founders, with the investor joining as a capital partner. Founders retain **70%** and remain fully hands-on.

Partner	Role	Equity
Nwekar Sharif	Co-Founder — Technical. Platform, supplier integrations, automation, payments, security.	35%
Zano Salih	Co-Founder — Business Development. Sourcing & supplier relations, partnerships, marketing, growth.	35%
Investor	Capital partner. Funds launch (Dubai company + bank, inventory, marketing).	30%



7. The Investment Ask

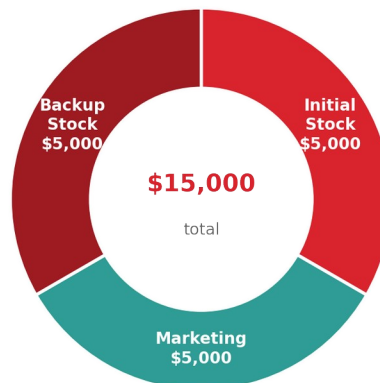
We are raising **\$10,000 – \$15,000** for **30% equity**. This values VouchX at an implied **post-money valuation of roughly \$33,000 – \$50,000**. The capital is used to take VouchX from ready-to-launch to live and selling:

- **Establish the company** — register a Dubai e-commerce entity and open a business bank account, giving the platform a legitimate, bankable foundation.
- **Stock inventory** — initial float of gift-card codes so popular products are in stock from day one.
- **Launch marketing** — first paid campaigns and channels to acquire the first wave of customers.
- **Backup stock** — a reserve float to avoid stockouts on best-sellers as demand grows.

8. Use of Funds

Allocation shown for the **\$15,000** target. At the \$10,000 floor, the same priorities apply at reduced scale, weighted toward initial stock and marketing.

Allocation	Amount	Share
Initial product stock	\$5,000	33%
Marketing & customer acquisition	\$5,000	33%
Backup stock (reserve float)	\$5,000	33%
Total	\$15,000	100%



Note: Dubai company-formation and bank-account setup fees are treated as a separate establishment cost (founder-covered / to be confirmed) and are not drawn from the operating allocation above. Confirm the licence and banking budget before finalising the round.

9. Roadmap

- **Phase 0 — Setup.** Register the Dubai company, open the business bank account, finalise the platform, and onboard suppliers and payment (card + USDT).
- **Phase 1 — Launch.** Go live with the core catalog; first sales on both payment rails.
- **Phase 2 — Grow.** Deploy the marketing budget, widen the catalog and supported regions, and build public reviews and trust.

- **Phase 3 — Scale.** Reinvest profit into inventory and marketing, expand SKUs and markets, and grow the USDT share of revenue.

10. Risks & Mitigation

- **Fraud & chargebacks** — the category's biggest threat. Mitigated by fraud screening on card orders and by steering volume toward chargeback-immune USDT.
- **Supplier reliability** — mitigated by holding multiple suppliers and routing to whoever is in stock at the best price.
- **Payment-processor risk** — gift-card merchants are high-risk for card processors; USDT reduces our dependence on them.
- **Competition** — we don't fight the giants head-on; we win a wedge (USDT + key SKUs and regions) and expand from a position of trust.

11. The Offer & Next Steps

In summary: **\$10,000 – \$15,000 for a 30% stake** in a lean, automated, globally scalable digital business with a clear payment-driven edge and an experienced, hands-on founding team. Founders retain 70% and run the company day to day.

Next step: a short call to walk through the platform, agree the final amount and terms, and proceed to company formation and launch.

Nwekar Sharif · Zano Salih | Co-Founders, VouchX | nwekar@vouchx.co · zano@vouchx.co