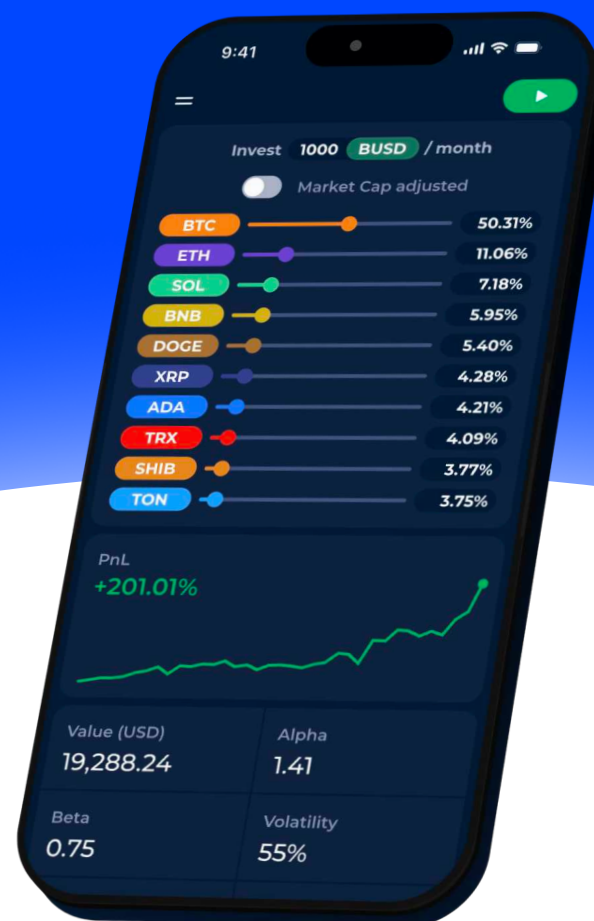




deltabadger

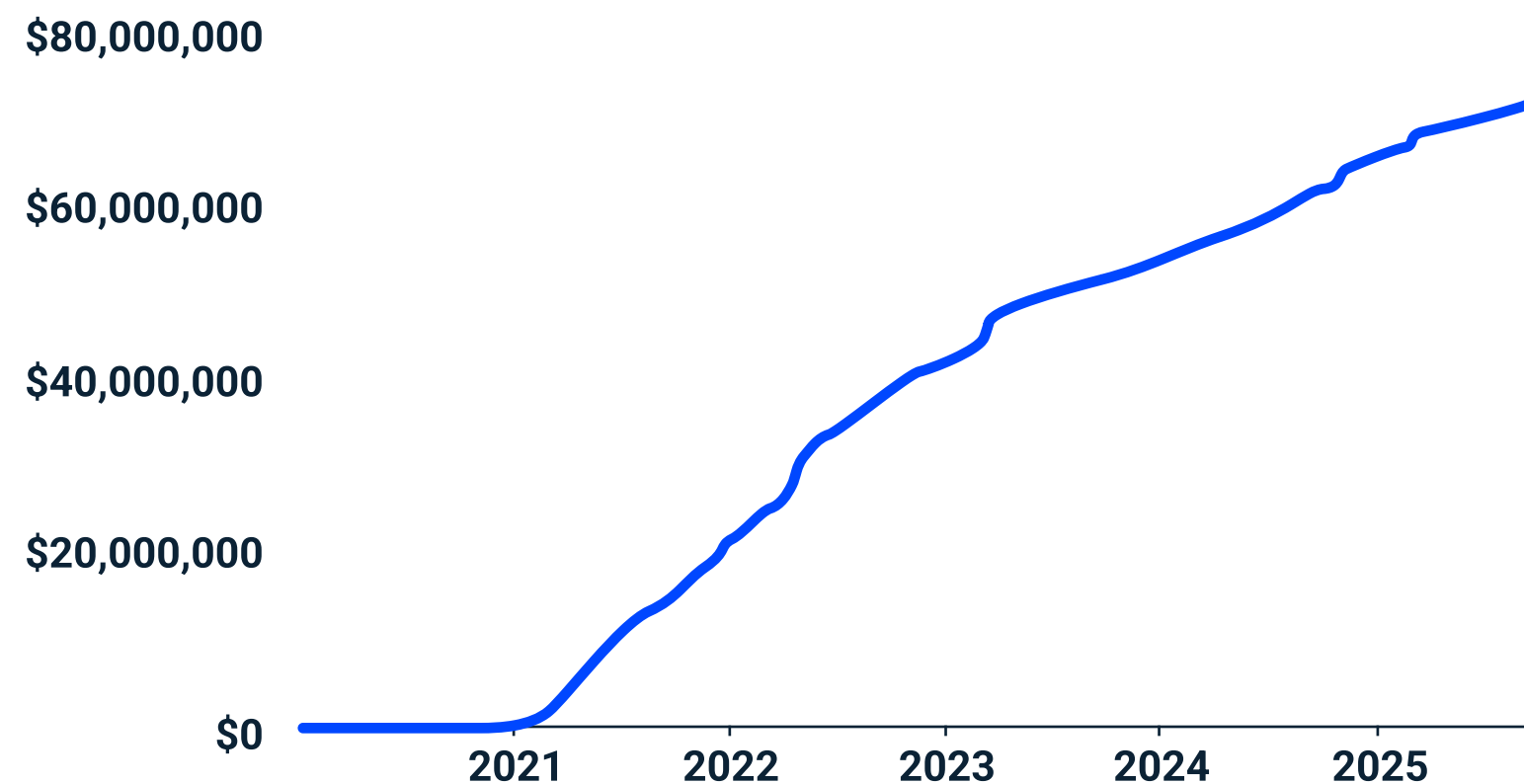
Index investing in stocks and crypto. No brokerage.



In 2020, I built a dollar-cost averaging bot for crypto that in the following years helped users acquire

\$72 million worth of digital assets.

This is what I learned.



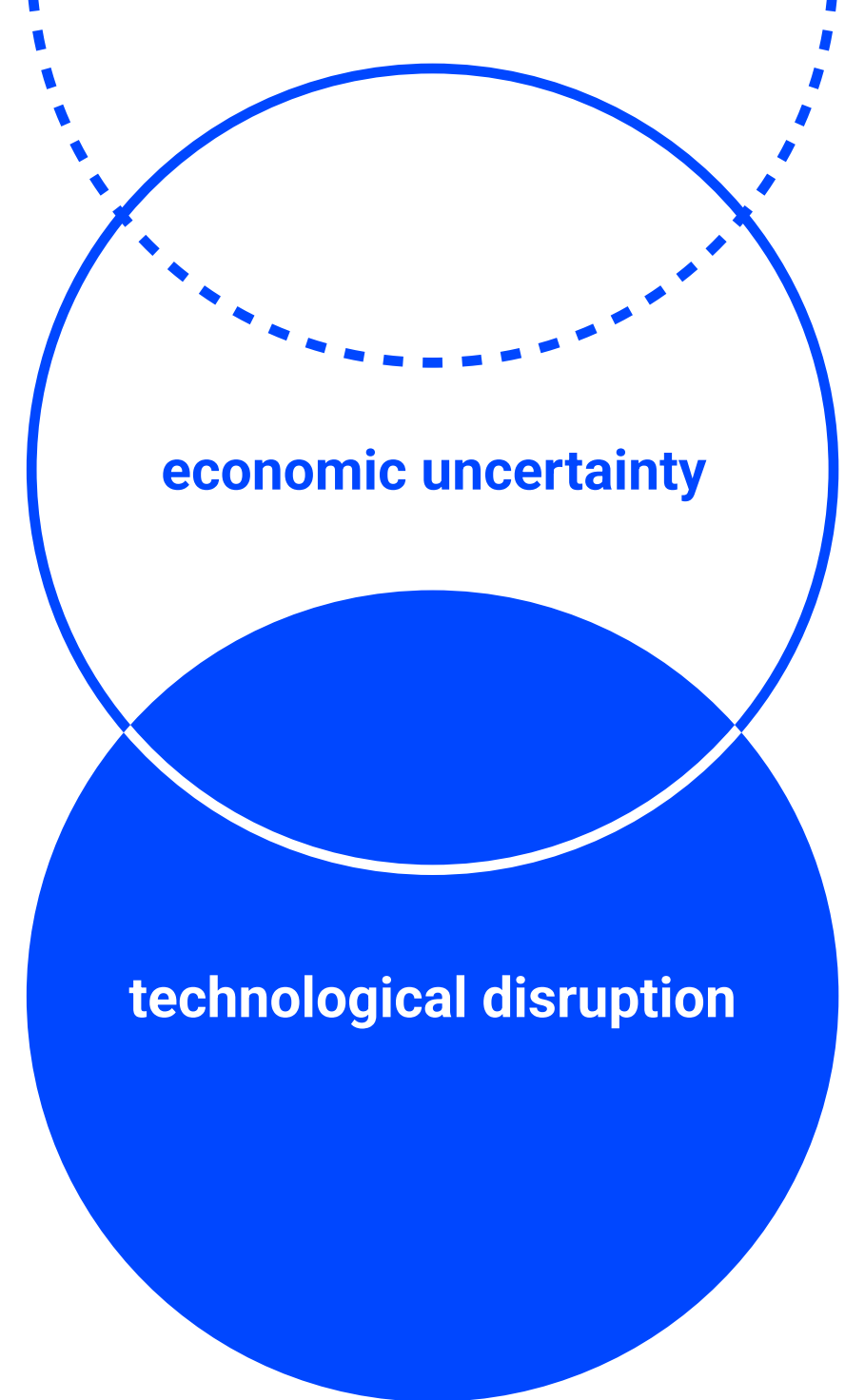
In times of rapid technological and economic disruption, investing is essential to secure your uncertain future, but millions of investors are still locked out of the market:

- Geographic restrictions
- High taxes on every trade
- No access to best strategies

Access to good investing is still a luxury.

That's why investors look into crypto, but the opportunity is bigger.

Much bigger.



\$1.5-2.5 trillion in potential capital flows to U.S. equities is blocked by restrictions affecting **280 million investors** worldwide due to strict capital controls, international sanctions, and regulatory prohibitions on outbound investments in countries like China, Russia, or Argentina.

 **Curious_Agency3629** · 5mo ago

Gone or stolen forever. No one cares about them, and the government has stated that stocks are highly risky operations. It would be much easier to use crypto exchanges instead; you can easily transfer from Binance to your local storage, and you can also use Binance abroad. American exchanges like Kraken have openly stolen anything you store on them.

 **ladyshki** · 4mo ago
  Tatarstan

1. It is muck riskier to own stocks in Russia due to the the war we have been having for the last 30 years

 **Vaniakkkkkk** · 5mo ago
 Russia  Top 1% Commenter

I have sold all my western stocks on the morning of 24.02.2022.

 **valar morphulis** · @eldivyn · Jul 31, 2019

People don't appreciate the difficulty Nigerians face trying to access financial services globally due to bad actors. One of the reasons

syouth · 5mo ago

y western stocks were effectively stolen by the west(inviolability of private property y ass) and I will try to do the same to them as well. Russian market works just fine.

5    Reply  Award  Share ...

 **r/uepersonalfinance** · 2 mo. ago
DeepLogicNinja

Restricted access to US ETFs for ordinary EU retail investors

Investment

Can anyone provide some updates on the EU restrictions on US ETFs?

I am noticing many HIGHER consistent yields in the US ETFs, ETNs, CEFs that I would not have access as an EU citizen.

 **oxothuk1976** · 5mo ago

Stolen by EU.

12    Reply

 **occamsrazorben** · 2y ago

EU regulations MIFID/PRIIPS prohibit the *selling* of non-EU them as a customer, or selling ones that you already own, i prohibition only affects the broker. At least that is my under

21    Reply  Award  Share ...

An additional \$1-2 trillion of European capital cannot efficiently access U.S. equities due to dividend withholding taxes, complex cross-border reporting requirements, FX conversion costs, and restrictive pension fund allocation limits.

 **r/interactivebrokers** · 9 mo. ago
abzz123

Restriction on purchasing US ETFs for US expats in Europe

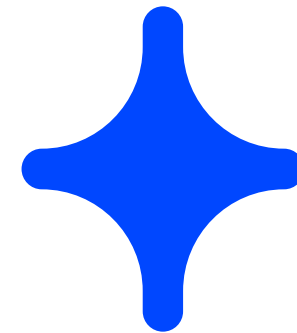
General Question

I am a US citizen and I plan to move to Europe. Normally European residents are not allowed to purchase US ETFs because of the PRIIPs regulation. I heard that IRBK supports registering as a professional which lifts this restriction. Was anyone able to do that with European address on the account? I would prefer to not transfer my account to IRBK only to find out later that I can't purchase assets once I move to EU.

But what if an investor in Berlin, student in Shanghai and entrepreneur in Georgia could invest in the same portfolio of the best world assets?

- No geographic restrictions
- Minimal regulatory burden
- No bank account needed
- Minimal fees and taxes

What if all you need is just access to the internet?



Meet **deltabadger**.



Your personal index fund in 3 minutes.

MetaMask



Coinbase



Smart contract-powered investment vaults that automatically rebalance diversified index portfolios of stocks and crypto.

- Accessible globally.
- Minimal barriers.
- Investing from \$1.

Capital gain taxes?
Only when you withdraw.

Crypto Index

Invest in the cryptocurrency market without the guesswork.



Magnificent 7

Ride the wave with tech giants powering post-AI economy.



Permanent Portfolio

Build wealth for any economic weather with a balanced mix.

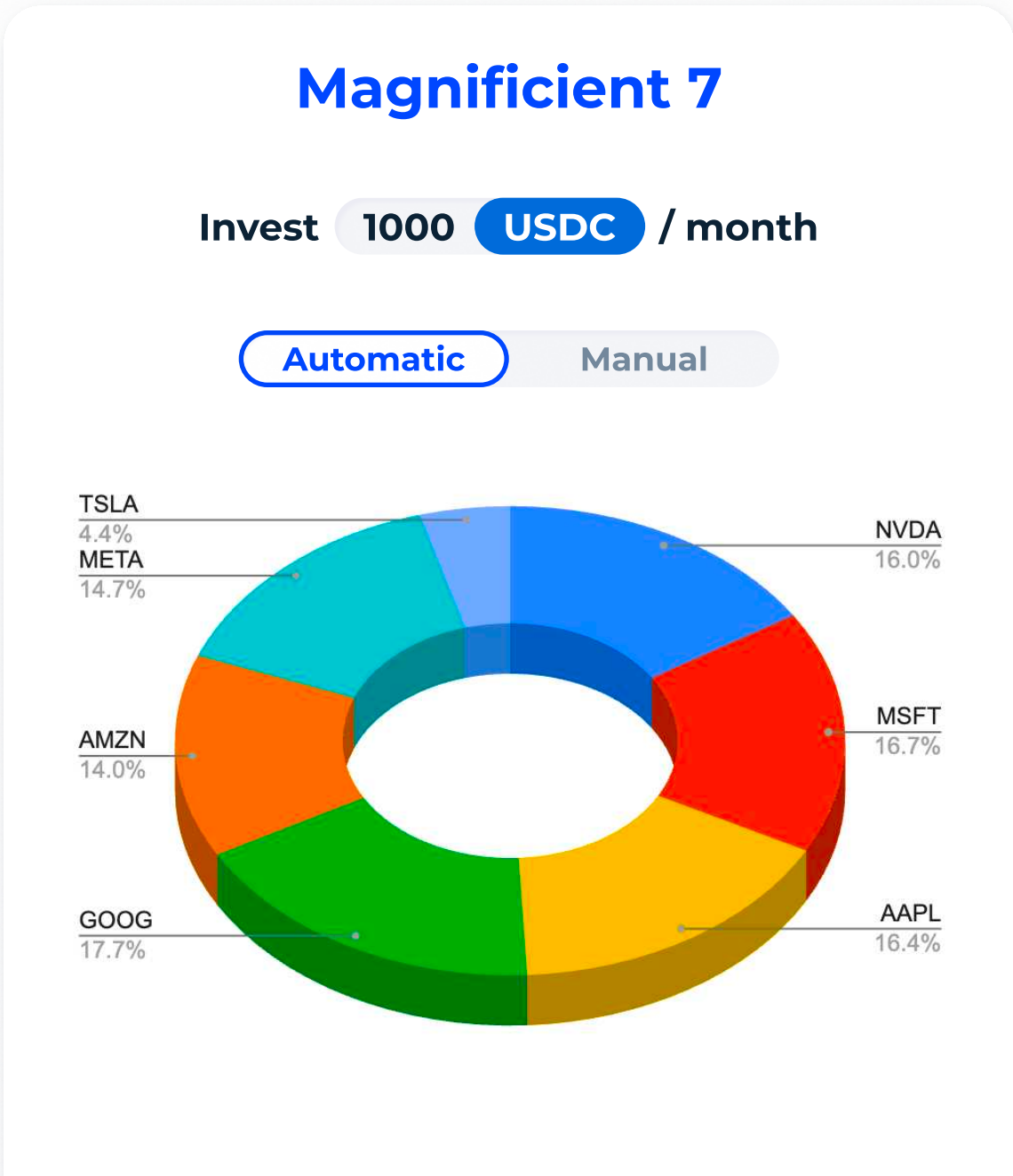


Custom

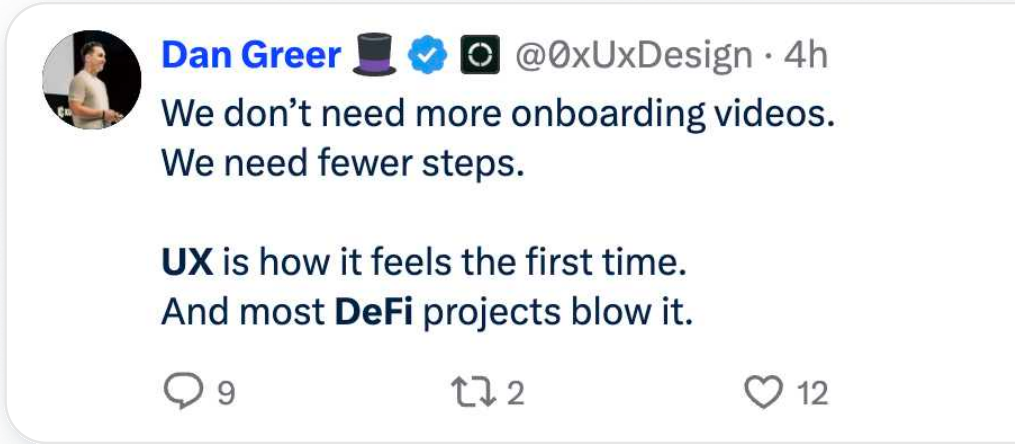
Select assets manually.

While others focus on trading or yield, we focus on long-term investors.

One-click portfolios instead of complex DeFi interfaces that require understanding technical quirks.



Users get **beautiful iOS-like interface**, and timeless strategies: DCA, rebalancing, indexing to build their personal digital “ETFs.”



How do we make money?

0.5% annual fee.

Vaults on Enzyme protocol allow to implement an annual management fee.

Enzyme charges 0.25% annually.
We charge 0.5% which for the end user sums to 0.75% annually.

This is still competitive to multi-crypto ETFs and ETPs with common expense ratio 0.95%.

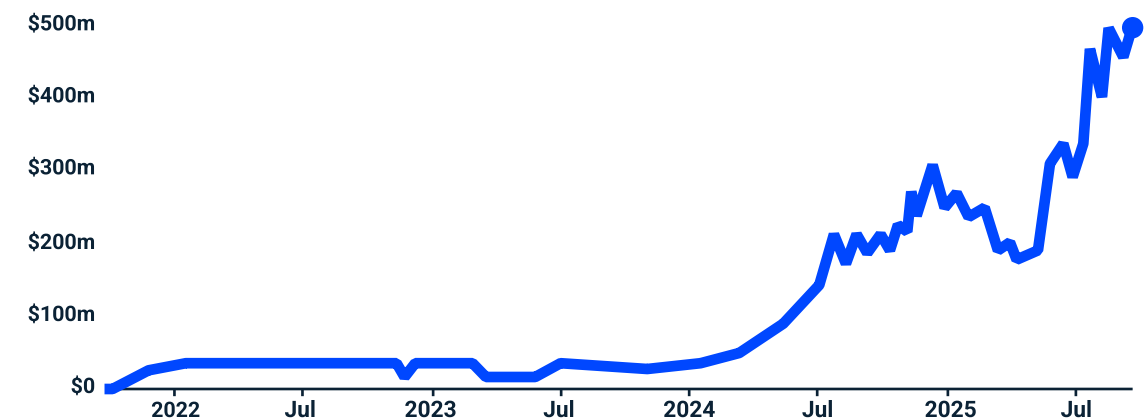
Proven market demand:

Reserve (\$500M TVL in 3 years) and **SoSoValue** (\$200M* in 2 months) validate strong appetite for automated crypto index products.

*\$200M = \$1,000,000 ARR in our business model

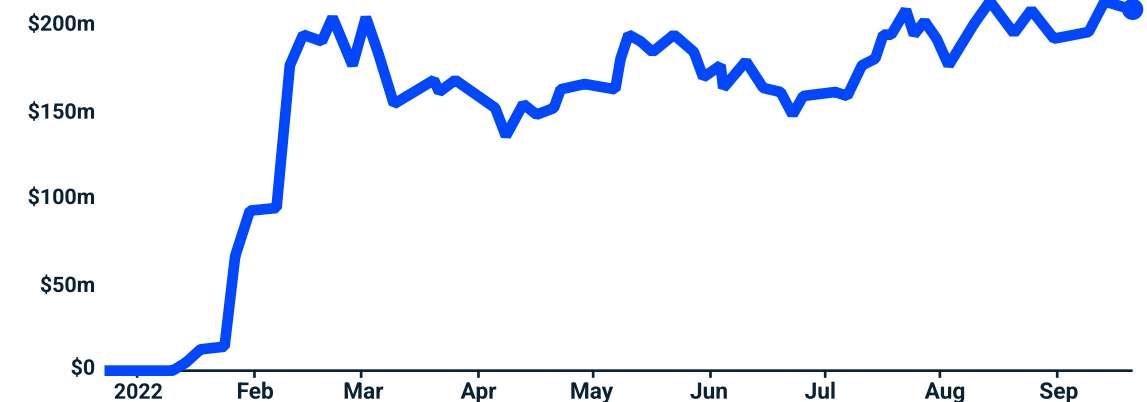
Reserve Protocol

TVL
\$507.52M



SoSoValue

TVL
\$209.96M



2 years ago it was impossible, and digital stocks were just a dream.

The **RWAs (Real World Assets)** are finally here and grow fast:

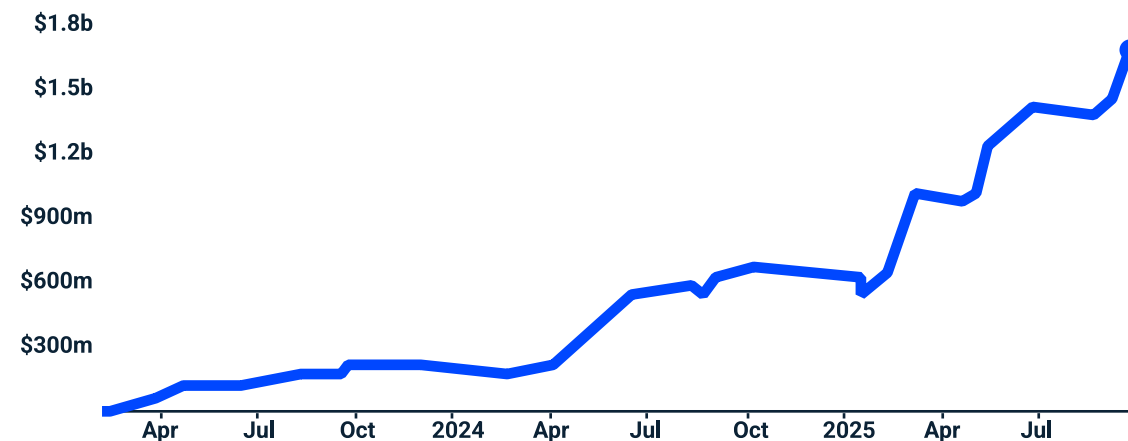
Protocols like **Ondo** and **xStocks** provide **tokenized stocks and ETFs**. **Enzyme** provide platform to build secure **automated vaults**.

xStocks started **only 3 months ago**.

The opportunity is NOW.

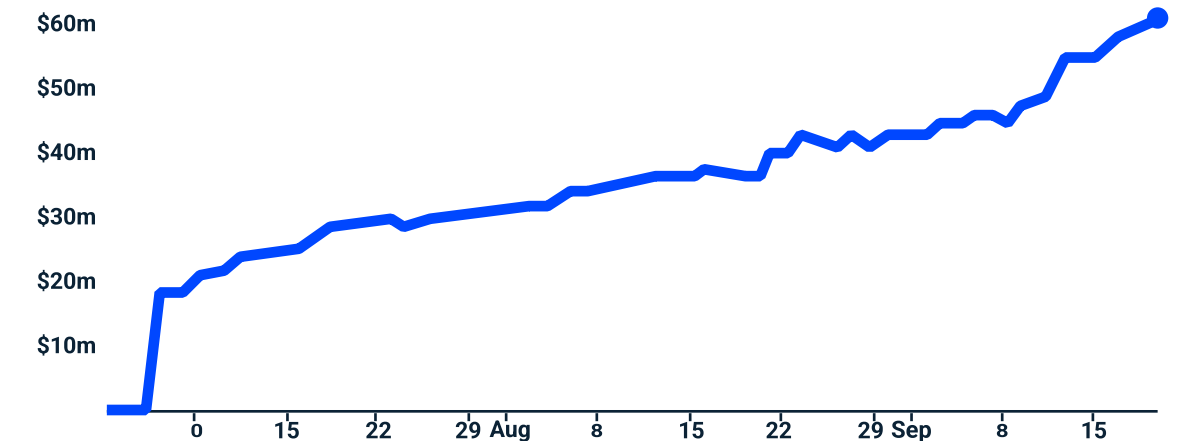
Ondo Finance

TVL
\$1.651B



xStocks

TVL
\$59.5M



Let's zoom out, and see the bigger picture:

Market cap-weighted index funds represent ~45% of total assets under management (AUM) across long-term mutual funds and ETFs in the US, with total AUM at ~\$30 trillion.

People use ETFs and index funds because they offer:

- strategies not possible to replicate on small accounts
- time-taking portfolio management “outsourced”
- no capital-gain tax from rebalancing

Automated DeFi vaults are coming to disrupt this market.

Why bother with KYC or MiFID II forms if you can transfer your stable coins to a vault, and deploy on the market today?

We're building an “ETF killer.”

● Total Value Locked (TVL) in DeFi today: \$160 billions

The team for the job.

Combined experience in crafting beautiful fintech products, with smart-contract/DeFi expertise.

- **Jan Klosowski | CEO**

UX designer at **BBH**, **Enso**, **ZEN**, and **Volt**.

15 years of experience in banking, fintech, and other startups.

- **Guillem Avila | CTO**

Blockchain developer at **VALK** and other projects.

10 years of experience with algorithmic trading, and DeFi.



MVP to meaningful market position in 12 months.

We have 9000+ users on our mailing list, 750 paid subscribers, and 250 power users actively using our bots at volume. They're excited about the DeFi product and ready to deploy capital day one.

- **Q1 2026** **MVP launch**
 - Core vault functionality on Enzyme
 - 2 curated portfolio vaults (Magnificent 7, Crypto Index)
 - Basic user onboarding and wallet integration
- **Q2 2026** **User traction**
 - 500 active users, €4M TVL
 - Advanced portfolio customization features
- **Q3-Q4 2026** **Scale & expand**
 - 2,000+ users, €200M TVL (\$1M ARR)
 - Additional tokenized asset integrations
 - Professional fund manager tools, Series A preparation

Key success metrics:

- User retention,
- TVL growth,
- fee revenue generation.

Raising €1.2M seed round.

Use of funds (18-month runway):

Team expansion (35%) 420,000

- Rails/Turbo engineer
- API/Integration engineer
- Growth/marketing lead

Founder salaries (20%) 240,000

- Modest salaries for both founders over 18 months

Regulatory & legal (15%) 180,000

- Lithuanian UAB license (€150k + ongoing)
- Cayman Islands company deploying smart contract
- legal advisory

Marketing & user acquisition (20%) 240,000

- Influencer campaigns
- partnerships
- content creation

Infrastructure & operations (10%) 120,000

- Smart contract audits
- development tools, hosting



deltabadger.com/seed



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t.me/janklosowski