



# Tippgeber24 Businessplan



Founder

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URL

[tippgeber24.de/eu](http://tippgeber24.de/eu)

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# Overview

<b>Founder:</b>	Robert Beckmann, Timm Beckmann, Alexander Kögl, Florian Heidenfelder
<b>Projekt:</b>	Development of apps and web applications for the recommendation of various products and the integration of several products  Target group: Private customers in the product area (Insurance comparison/ management, Token investments, Club benefits, ...) Networkers in the area of Affiliate systems
<b>Location:</b>	82256 Fürstenfeldbruck
<b>Legal form:</b>	GmbH
<b>Company name:</b>	Be Rich Company
<b>Planned Launch:</b>	01.05.2023
<b>Total Capital Requirement:</b>	3.600.000€
<b>Investment amount:</b>	3.000.000€
<b>Existing funds:</b>	600.000€
<b>Financing:</b>	Existing funds and investor funds
<b>Outlook:</b>	100.000 Users 2024 (Year 1) 250.000 Users 2025 (Year 2) 700.000 Users 2026 (Year 3)

# 02

## Business Idea

Have you ever thought about what people like Jeff Bezos (Amazon), Mark Zuckerberg (Facebook/ Meta), the Google brothers, Bill Gates (Microsoft), Steve Jobs (Apple) and many others, earn from their products? Think about it, if you use one or more of these products!

What do YOU earn from them?

What if you could earn from it?

Our idea is to give you exactly this opportunity.

In the future we offer you an unprecedented comparison platform with a wide range of products, which offers all users the opportunity to earn money through recommendations.

There will be applications for Android, iOS, and a web application for browsers.

The company's success depends on the amount of active users. Therefore, it is our goal to get as many users as possible. The personal recommendation through a "Customer advertises Customer" program, is an efficient way to achieve this goal. All users have the opportunity to actively recommend others as partners and to profit from it.

Users who have a bigger goal to earn more and/or want to build up a side or main income, can take part in our online trainings and receive appropriate training materials.

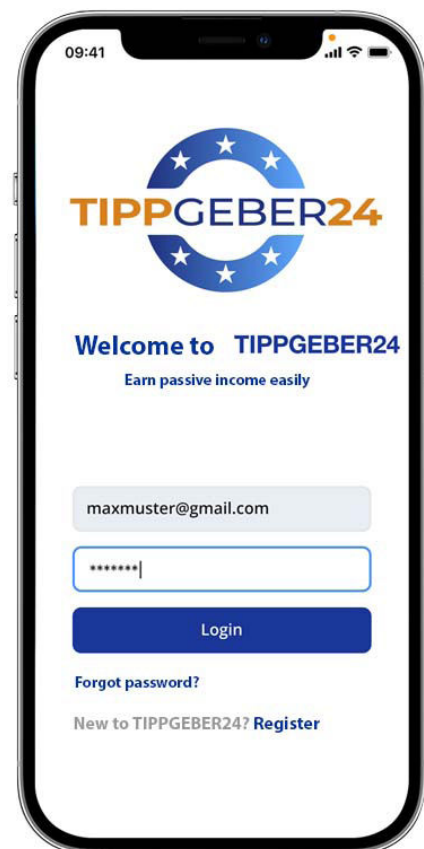
Revenue made by the recruited partners in the App, increase the profit of the recruiter.

Our growth target is to reach at least 1 million users by the end of Q4 2028. From the experience of past projects in the network marketing area, this goal is realistically achievable.

If you would have invested 2200 dollars 40 years ago in Apple stock, your fortune would be round about 2.35 million dollars today.

Use the chance now to participate in a company that offers you the opportunity to achieve financial freedom and independence!

INVEST NOW in Tippgeber24!



# Products

- 3.1 Trainings
- 3.2 Financial products (ETFs, equity funds, life insurance since 2004, tokenized asset management) as token
- 3.3 Precious metals as tokens
- 3.4 Real estate as token
- 3.5 Valuable objects (necklaces, paintings, ...) as tokens
- 3.6. Account with a german IBAN
- 3.7 Debit card (Mastercard) and Cryptocurrencies
- 3.8 Exchange for Cryptocurrencies
- 3.9 Comparison of electricity/gas and insurances

## What is a token?

Cryptocurrencies can be split into two different types. The first one is intended to be used as a means of payment (cryptocurrencies, also called coins). The other serves other purposes (sometimes referred as tokens).

Depending on their design, tokens can be legally classified in different ways, e.g. as securities, financial instruments or assets. However, the term “token” is also sometimes used as an overall term for both types.

In addition to their function as a means of payment, crypto tokens can also function as digital securities. They are also called security tokens or equity tokens. Those tokens grant the owner rights to participate in profit shares or voting power. Such securities can, for example be issued in the course of an initial coin offering. Those coin offerings may, however, entail a permission requirement (Source: **Wikipedia**).



### 3.1 Trainings

Numerous training courses on various topics are available in our academy. A topic contains several training blocks with different content. The access to a training block will be available for a fixed price per year.

In addition, there is an annual access to a training package, in which you can choose 3 different training blocks.

Some topics may include:

Crypto, Sales, Personality, Financing and Real Estate.

### 3.2 Financial products (ETFs, equity funds, life insurance since 2004, tokenized asset management) as tokens

The basic idea of financial products should be clear to everyone. So why as tokens?

In Germany it was confirmed that a rise in prices from cryptocurrencies, as a private disposal transaction, is tax-free after a holding period of one year (Source: [Bundesministerium für Finanzen](#), Page 15 par. 53).

This can be an advantage over many conventional products that are taxed with 25%. (flat rate withholding tax).

Due to the conception as tokens, which are a type of cryptocurrency, a purchase and sale can thus be made tax-free after one year holding period. The normal earnings of the financial products are pledged as security and the Token is thus secured with a value. The token can also be sold at a higher price, but it always has at least the same value as the underlying financial product.

In addition, the cost structure for tokens is usually lower than for traditional, financial products, which can lead in some cases to a higher return than a direct investment in the financial product.

### 3.3 Precious metals as tokens

Instead of physically storing precious metals at home or in a safe deposit boxes, you can buy and sell a token with the current value of the precious metal.

In this case, the same scenario (tax free after 1 year holding time) applies in Germany.

In the case of pure investments on products that do not represent direct access to the precious metal, but only reflect the value, count as securities and are therefore usually subject to the final withholding tax in Germany (25% tax).

### 3.4 Real estate as a token

In the case of owner-occupied real estates, a tax-free sale is only possible after 3 years and for rented properties even after 10 years in Germany. In addition, there is always the land transfer tax, as well as notary and brokerage costs, etc. at sale

Tokens again offer the advantage of tax exemption after 1 year and, depending on the situation, there are none of the described costs above, such as notary or land transfer tax, when selling.

Tokens as a share in property can also be sold in large quantities and thus at a low price per token. This enables people with little capital to profit from a property without having to pay a six- or seven-digit amount of money to afford one.

Therefore, tokens offer an excellent alternative to the traditional investment in real estate.

### **3.5 Valuable objects (necklaces, paintings, ...) as tokens**

There are valuable paintings by famous painters, unique necklaces or watches, which many people not even dream of ever owning. With a token as a share in such an object of value, it is possible to own at least a part of it and to profit from the increase in value.

The well-known advantages of tokens, such as the simple purchase/sale or the tax-free sale after 1 year, remain.

### **3.6 Account with german IBAN**

With the help of a product partner, there will be an account with a german IBAN that can be used to make payments and receive money.

This can directly be used to buy or sell numerous of our products.

Among other things, it will also be possible to send, receive and hold cryptocurrencies.

### **3.7 Debit card (Mastercard) Fiat, and Cryptocurrencies**

A debit card in the form of a Mastercard is offered by our partners, which not only allows the usage of the funds on the IBAN account, but also to spend existing cryptocurrencies.

The cryptocurrency will be converted into the corresponding national currency at the time of spending.

Compared to other providers, where you have to load the card and sell the cryptocurrency at the time of loading, a cryptocurrency can be held on the account and will be automatically exchanged just at the time of the card usage.

It is also planned to be able to earn money from all card sales by recommending the app.

### **3.8 Exchange for Cryptocurrencies**

An exchange for cryptocurrencies is offered by partners, which is directly linked to the bank account/wallet. This will make it possible to exchange a variety of well-known cryptocurrencies.

The possibility of earning from the sales through recommendation is planned as well.

### **3.9 Comparison of electricity/gas and insurances**

Currently, there are around 450 mil.<sup>1</sup> active insurances in Germany. This means that every German citizen owns at least 6 different active insurance policies. Many insured probably do not even know how much they spend on them each month or year. That is why the company's first goal is to develop an application that enables the user to have an up-to-date overview of active insurance policies.

In addition, the app should provide a simple method to switch to cheaper or better insurance policies by simply pressing a button. Our unique selling proposition compared to other providers of such systems is that we offer users the possibility to earn commissions by recommending and using this app.

Cooperating brokers can evaluate the existing insurances and can send customized offers to the user.

In this way, the customer can not only save money or receive better services, but also earn money as an affiliate.

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<sup>1</sup><https://www.gdv.de/de/zahlen-und-fakten/versicherungsbereiche/ueberblick-4580>

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## Location

Our company headquarters, as well as those of our cooperation partners, are located in Germany.

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## Founder profile

Over the past 30 years, we have successfully supported numerous network marketing projects in various areas.

The concept behind a customer-advertises-customer program is very attractive to many people. Many people recommend to others in their everyday's life restaurants, various products or services, without receiving anything in return.

The possibility to earn money with it might be interesting for many of them.

## Our Vision

### **A business model, that**

- adds value for the people
- is sustainable long term
- builds a secure, passive income for active users through recommendation
- is easy to use and transparent

Through a charity pool into which a part of all income flows, we finance various charitable and social projects such as the construction of schools/wells in third world countries or the reduction of waste and plastic in the oceans as well as other projects promoting sustainability.

Since we also have decades of experience in the field of insurance and we have found partners in whom we have full confidence, we now have the ideal opportunity to bring our own idea to life with the first product in this area.

The integration of further interesting product partners is already planned. This offers a wide range of products on which the stable recommendation program is based. Thus an Affiliate system is born that, unlike many others, is planned to last for decades.

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## Market evaluation

Around 71% of customers trust personal recommendations above all other when buying products. Only 30 % of customers trust manufacturer information alone. These statistics from statista give actually already enough arguments why one should use affiliate marketing.

Advantages of recommendations:

- Recommendations are credible
- Recommenders have a trust bonus
- The result is a buying mood instead of buying resistance
- No cold calling, but prepared contacts
- Referral marketing is effective and free!

Even if you pay an affiliate marketing commission, the payout only takes place when sales or a lead has been generated. For it to not incur any costs with the second option, you must have analyzed your key figures in advance, so that you know how much a lead may cost you. Only then you can generate sales profit. (Source: <https://wasistdigitalisierung.com/30/archive/5107/>)

Due to the broad positioning in different product areas, it is possible to react individually to the market. Our entry product is insurances. These are generally stable products, as there are constant inquiries for various insurances e.g. for cars, liability, household or legal protection.

In 2020, every German citizen is paying around €2657<sup>2</sup> per year for insurances. That corresponds to approx. an annual volume of 200 billion €

Through our unique possibility to manage your own insurances, save money or getting better services for the same price, as well as the ability to receive money by recommending the app, our customer base grows in the long term and we will secure more and more market share.



<sup>2</sup><https://de.statista.com/statistik/daten/studie/6576/umfrage/versicherungsdichte-in-deutschland-seit-1980/>

Financial products that require liquid funds, such as when investing in securities, precious metals, jewelry, trading or real estate, is an interesting way to protect one's money and assets, especially in times of high inflation.

Financial products were and will always be a stable mainstay.

Our primary target groups are all persons of legal age who use our products or recommend them. Existing partner companies benefit from the immense customer growth, which leads to the fact that other companies also want to offer their products on our platform.

It will become more and more attractive to use our service, as we will offer more and more benefits, such as discounts at retailers, gas stations or other included services like streaming providers and much more.

A support portal will offer the possibility to suggest interesting products and services. Moreover, through feedback and experiences of the users, our development team can respond to the needs and constantly improve the app.



## Competitive situation

As the first company in the world, we offer all users the opportunity to participate in company sales and to build up a stable passive income without financial investment.

There are hardly any companies that offer tokenized financial products. With the few providers that exist, there is no possibility to profit from the recommendation by using an app.

Competitors Apps that offer the possibility of managing insurance policies exist, e.g. Clark (<https://www.clark.de/>) or Check24.

While Clark is a rather small company so far and only offers insurance as a product, Check24 has already a wide range of products.

What our competitors do not offer, however, is the possibility to build a passive income by recommendation to other users and profit from all product sales.

This fact alone has an enormous effect on the users, as they receive the same or better products via our app, but in addition they can also earn money.

While both competitors rely on conventional advertising on TV or other channels, we use personal recommendation. We rely on a better advertising concept through personal recommendations to family, friends or acquaintances.

The saved money of the advertisement is passed to the affiliates.

A personal recommendation is more interesting and trustworthy for many people and leads more often to success, than a conventional advertising message.

In addition, we will offer products in the financial sector and the crypto sector, which are not available from the aforementioned competitors.

Through our charity pool, we also have already planned charitable projects, which we cannot recognize at the other competitors.

Brokers and distributors in the field of insurance and finance are competitors.

These offer the customers an individual consultation, which is of high value for some customers.

This is also given with our concept.

With our cooperation partners in the field of insurance, we start from the beginning with thousands of independent brokers nationwide, which can advise our customers individually.

By the possibility of the “customer-advertises-customer” concept, many brokers earn a multiple of their previous income.

Therefore, it is interesting or even more lucrative in the long run to use and stay in our system.

Another aspect is the unique possibility of customized contracts. This means that our partners in insurance, can give discounts on their own products and thus are cheaper with the same of even with better services.

This possibility can be offered, since we have our own insurer as a partner.



## Marketing und Sales

Our main marketing will be the “customer-advertises-customer” program.

Instead of high advertising and marketing costs, the company distributes this capital to the affiliates.

Through our many years of experience in network marketing, we already have numerous partners who are just waiting to recommend the app in direct sales.

There will also be an online presence, with various advertising campaigns, in different channels (Website, Facebook, Instagram, ...).

Our target area will be expanded from Germany across the entire German-speaking regions.

Also an expansion into the international area is prepared accordingly and is planned with the acquisition of interesting business partners.

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## Cooperation Partner

The application (smartphone app and web application) is developed and maintained by a professional team.

We have various product and cooperation partners. However, we are not directly depending on them.

We are in a polypolistic market.

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## Company Organization and Personnel Management

The legal form of the company is a GmbH.

In order to receive insurance commissions, permits are necessary, which are already available. If further approvals, e.g. a BaFin request is required in order to distribute pay outs as affiliate commission, these are obtained accordingly with our legal experts.

Our company already has good connections, experiences and partners for corresponding areas, such as tax advisors, development, support, product partners, marketing etc.

At the beginning, many activities are therefore outsourced accordingly and are supplemented with internal experts when the company grows.



# Risk analysis

Our project has been audited by independent tax advisors and lawyers.

Through a constant exchange with experienced legal experts, we are made aware at an early stage when legal situations change. Furthermore, we are provided with suggestions for possible solutions.

One risk is, that others could imitate our unique selling proposition and also want to distribute affiliate commissions.

We therefore conclude exclusive agreements with strong partners that minimize this risk. In addition, we have the “first mover” advantage. This means that we are the first on the market and imitators are usually less successful.

We counteract the risk of excessive growth by creating scalable IT systems with our IT partners right from the beginning.



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## Financial Planning



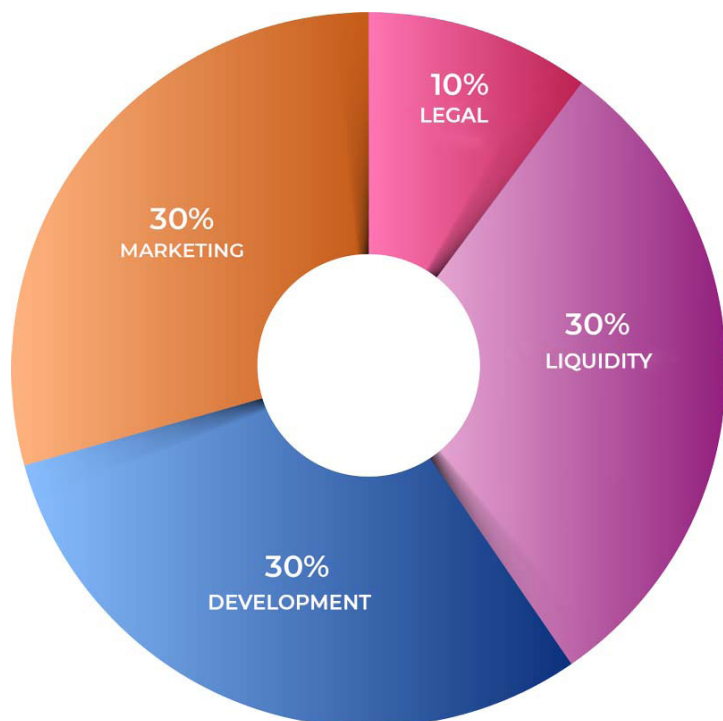
### Capital budgeting

A certain proportion of costs (10%) are required at the beginning to clarify legal circumstances, the structure of the company and defining processes.

The development and operation of the web application is estimated with 30%.

The first steps in the area of marketing and branding are already in progress.

Further costs to improve the company branding as well as, initial marketing/ training videos for distribution partners, are estimated with 30%



**Investmen Requirement:** 3.600.000€

### Resource Requirement

For the working capital of the first 2 years, 30% of the start capital is used.

### Revenue and Profitability plan

With the targeted user base of 100,000 users by Q4 2024, the revenue will be around €30 million.

60% of this will be distributed to affiliates.

With a starting capital of €3.6 million, an estimated cost of €18 million for the affiliates and 2,25 million working capital requirement, a profitability result for the first year is estimated with approx. 9.75 million Euro. Distributions/profits will be made to investors/founders from this.

### Sales Development

Trough constant affiliate referrals, sales will grow steadily each year.

### Liquidity plan for 12 - 24 months

1. year 30 Mil. revenue - 18 Mil. affiliates - 2,25 Mil. workin capital -= 9,75 millions Euro profit
2. year 75 Mil. revenue - 45 Mil. affiliates - 5,625 Mi.. working capital = 24,375 millions Euro profit

