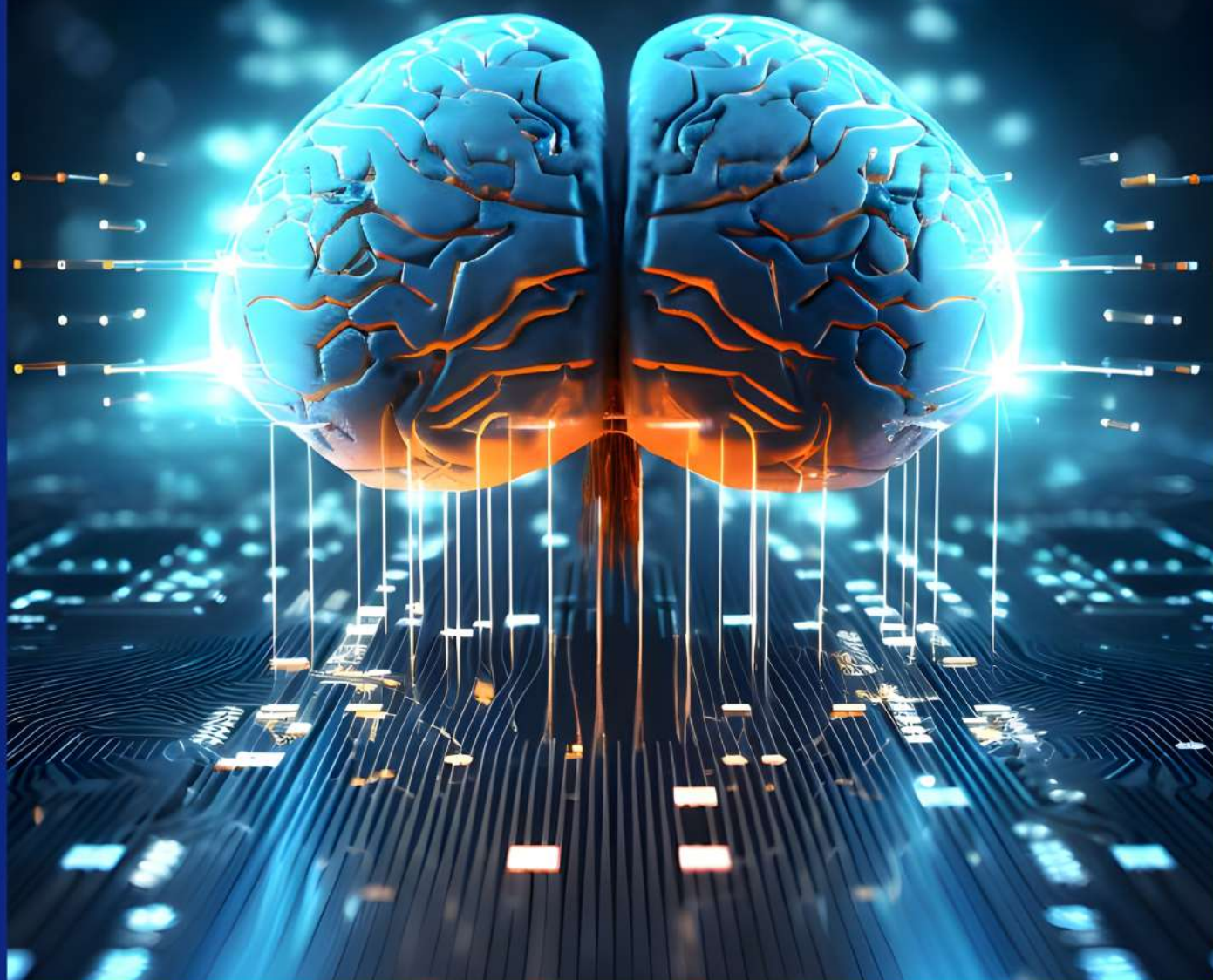


AI TECHNOLOGY & SYSTEMS

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PROJECT OVERVIEW

This project aims to create a revolutionary digital platform in the field of divinatory arts, initially on the French-speaking market, powered entirely by artificial intelligence (AI) to provide high-quality automated services: astrology, numerology and tarot reading.

Currently, no structure on the French-speaking market offers such a solution.

The French market alone accounts for over 15 million psychic consultations per year — that's more than **1,700 consultations per hour** — generating a total estimated revenue of **€3 to €4 billion**.

The ambition is to combine tradition and technology to build a unique platform capable of delivering personalized guidance 24/7, with no human intervention, through specialized chatbots enhanced by machine learning.

The project follows a dual strategic approach:

- ✎ Democratising access to quality divination consultations thanks to reliable and accessible AI, available at all times.
- ✎ Maximize profitability through a digital business model with extremely low operating costs, ensuring long-term sustainability.

This initiative is both commercial and technological: one of its main objectives is to develop high-value intellectual property (algorithms, customer base, brand) that can be deployed fairly quickly on the French-speaking market and, eventually, on a global scale.

INNOVATION

Generative Artificial Intelligence is now capable of producing, among other things, conversational exchanges — or in this project's case, consultations — opening up new perspectives in many fields, including divination.

Definition:

Generative AI can broadly and flexibly replicate human cognitive abilities.

Today, machines are capable of matching human skills in the creation of various concepts and content.

This is made possible by rapid technological advancements in data computing and processing power.

MARKET ANALYSIS

Existing Competition

The French-speaking digital fortune-telling market is currently occupied by a few players that make limited use of AI to deliver automated services.

Here are two notable examples that illustrate the growing interest in this sector, without undermining the uniqueness or potential of the IRMA project:

- **Faladdin:** A Turkish-based fortune-telling app available on French-speaking app stores, although the interface is primarily in English, Arabic, and Turkish. It offers free services such as horoscopes and tarot readings, based on a freemium or ad-supported model.
- **Yiaho:** A French platform providing free predictions through an AI chatbot named Samira. Entirely in French, it targets the French-speaking public with a currently free positioning.

DIFFERENTIATION OPPORTUNITY

The IRMA project is positioned as a top-of-the-range alternative in a market where the rare free services are often perceived as generic and lacking in personalisation.

Its value proposition is built on:

- A more advanced AI, specifically trained to deliver deeper and more personalized interpretations
- A more immersive interface, integrating voice and a refined graphical environment
- A quality-first positioning, creating trust and appealing to clients willing to pay a fair price for a superior experience
- In the long term, the introduction of interactive AI avatars capable of conducting live video consultations in a fully digital environment will represent a technological breakthrough, further enhancing the user experience.

This innovation — still absent among current competitors — will position the project as a true pioneer in this emerging segment.

The French-speaking market remains very open to innovation in this area. A well-designed, attractively priced and clearly promoted offering can quickly establish itself as a key player in a sector where digital transformation is still incomplete.

BUSINESS MODEL & FINANCIAL VIABILITY

Tax optimization and legal structuring in Luxembourg

The operational company's headquarters will be based in Luxembourg — a strategic choice for several reasons:

- Political and financial stability
- Positive reputation among international investors
- Clear legal framework for holding companies and intellectual property structures

The company will be eligible for a favorable tax regime on revenues generated from intellectual property rights (e.g., software, algorithms, AI models). Under the so-called “intellectual property income regime,” up to 80% of net profits related to eligible IP assets can be exempt from taxation.

This benefit will significantly improve net profitability, thereby increasing the dividends available for distribution to investors. The legal structure is fully compliant with Luxembourg regulations and will be supported by expert local tax advisors.

A scalable and high-margin business model

The project is built on an ambitious yet coherent economic model. Thanks to AI automation, operating costs are extremely low, allowing for a very high gross margin. The pricing strategy — **€25** per consultation, compared to **€60 to €350** for traditional human-based services — enables access to a broad customer base. This model is based on a mass adoption strategy, made possible by:

- 📣 Targeted, multichannel marketing
- ⚡ A vastly superior user experience (speed, accessibility, intuitive interface)
- 🤖 A perceived AI service quality that is both professional and personalized

Strategic Considerations

- The platform does not compete with free services, but instead targets an audience seeking quality, reliability, and exclusivity.
- In the current test version of the site, we favor the credit pack purchase model, but this may evolve if needed — toward subscription plans, freemium access, or premium content offerings.
- Adjustments will be made if customer acquisition costs turn out to be higher than anticipated.

In summary, the business model is built on solid market assumptions:

- Strong demand,
- Lean cost structure,
- High adaptability.

The profitability potential is significant, provided we maintain disciplined execution, which remains at the core of our strategy.

MULTI-PLATFORM ACCESS

The service platform will be accessible through multiple channels to maximize reach and user accessibility:

- A responsive website (PC / mobile)
- A mobile application for iOS and Android
- Integration with social media and instant messaging platforms (e.g., Telegram, Instagram, etc.)

This omnichannel strategy will enable us to reach a broad and diverse audience, while making access to the service easy and intuitive, aligned with each user's preferred digital habits.

PHASED DEPLOYMENT & BUDGET

Total projected budget:

€390,000

The budget is structured into **three major phases**, each representing a **strategic step** in the development of the project:

PHASE 1 – STRUCTURE SETUP: €70,000

Tax Attorney: €15,000

- Drafting of legal documents: bylaws, terms of service (ToS), terms and conditions (T&Cs), legal notices
- Creation of the holding company

Notary & Accountant: €15,000

- Establishment of three legal entities:
 - A founder's holding company, owning 51% of Company A
 - An investor holding company, owning the remaining 49%
 - Company A, the operational entity that will manage the activity and hold the project's assets

Web Architecture & Equipment: €40,000

- Acquisition of 2 web servers + 2 switches for external hosting
- Acquisition of 2 web servers + 2 switches for internal hosting
- Purchase of fully equipped workstations (PCs, monitors, accessories)

PHASE 2 – AI TECHNICAL DEVELOPMENT: €80,000

Development of 3 specialized chatbots (R&D: 6 months):

- **Numerology** (4 weeks)
- **Tarot** (8 weeks)
- **Astrology** (12 weeks)

Salaries for AI/Web Developers: €54,000

- 2 developers at **€4,500** gross/month × 6 months

Fixed Operating Costs: €26,000

- Office rental: €1,750/month × 6 = **€10,500**
- Server hosting (rack): €1,000/month × 6 = **€6,000**
- Accounting services: €750/month × 6 = **€4,500**
- Other expenses (software, subscriptions, security – 6 months): approx. **€5,000**

PHASE 3 – COMMERCIAL OPERATIONS & GROWTH: €240,000

Marketing Team Recruitment: €48,000

- 2 community managers at **€4,000**/month × 6 months

Multichannel Marketing Campaigns: €112,000

- Platforms: Google Ads, Facebook/Instagram, YouTube, TikTok
- SEO, influencer partnerships, webinars, and specialized press coverage

Extension of Technical Team: €54,000

- Continued employment of the 2 AI/Web developers for an additional 6 months

Recurring Operating Costs (6 months): €26,000

- Infrastructure, server hosting, SaaS subscriptions, and collaboration tools

Within 12 months (6 for R&D and 6 for the launch of the brand), we should reach cash flow.

PROFITABILITY & PROJECTIONS

Objective 1: Annual Revenue & Dividends

The primary goal is to reach **€3 million in annual revenue** starting from the third year of operations. Thanks to a lean cost structure and high automation, this performance would enable the generation of significant dividends:

- Investor share: 49%
- Estimated annual redistribution: approx. **€1,234,800**
- Estimated annual return: **+316%**

These revenues are designed to be recurring and constantly increasing.

Objective 2: Company Exit

After 5 years, the company could be valued at three times its annual revenue, in line with tech sector valuation standards:

- Target valuation: **€9,000,000**
- Estimated total return for investors (49% share): **€4,410,000**

This scenario represents a potential cumulative return of **over 1,000%** for initial investors. It is important to note that even if Objective 2 (exit or company sale after 5 years) were to be postponed or reassessed, Objective 1 — reaching €3 million in annual revenue — would still generate significant yearly dividends, thanks to the 49% equity share reserved for investors.

Key Assumptions

- Premium model with no current equivalent on the French-speaking market
- Rapid user adoption expected through technological differentiation and intensive marketing strategy
- Model flexibility (subscriptions, freemium, exclusive content) to adapt if user behavior requires it

TECHNICAL & REGULATORY FEASIBILITY

Technical Implementation

The platform's development is based on existing, proven technologies:

- Language models such as GPT can be adapted to generate credible responses in astrology, numerology, and tarot reading.
- Text-to-speech solutions and animated AI avatars are already available on the market.
- Platforms such as Yiaho and Faladdin, though more basic, demonstrate user readiness to engage with virtual psychics.

The real challenge lies in integrating these tools into a seamless, high-value interface, both on web browsers and mobile applications.

This approach requires particular attention to:

- UX/UI design (user experience and interface)
- Data security
- Fluidity of AI-driven conversations

Mid-Term Innovation

A second phase of the project includes the deployment of an interactive 3D avatar for video consultations, designed to offer a more immersive and human-like experience.

Thanks to ongoing advances in AI-driven facial animation and voice synthesis, this feature is technically feasible within 12 to 24 months.

Technologies such as real-time deepfake, automated VTubers, or AI avatar APIs (e.g., Synthesia, HeyGen, etc.) will be considered to support this evolution.

Regulatory Aspects

No major legal or ethical obstacles have been identified at this stage:

- The service is non-medical, and therefore requires no specific regulatory approval
- Legal disclaimers and Terms of Service (ToS) will clearly define the scope and limitations of the service, as well as the publisher's liability
- A strict privacy and data protection policy (compliant with GDPR) will be implemented from launch

TEAM & PARTNERS

Founders

The project is led by two brothers with complementary skill sets:

- **Obez Lenny**
 - Experienced Web/AI developer
 - In-depth knowledge of Luxembourg-based structures and European tax law
 - Will lead the project's technical direction, AI development, and digital supervision
- **His brother**
 - Specialist in web development and administrative management
 - Will be responsible for back-office operations, operational coordination, and legal compliance

This family partnership ensures stability, seamless communication, and long-term commitment. Their technical and organizational complementarity is a key pillar of the project's success.

Team Expansion Post-Funding

Following cash flow, the team will be **strategically expanded** to support execution:

- **2 other AI/Web Developers**
 - To work alongside the founding duo
 - Responsible for scaling chatbot development, structuring the software architecture, and system maintenance
- **2 other Community Managers**
 - To manage social media communication, engage the community, and produce targeted content
- **Specialist Partners to Be Recruited**
 - In digital marketing, UX design, AI avatar animation, and data security

Strategic Partnership Development

The project also plans to initiate strategic collaborations as soon as the first tangible results are achieved, particularly with:

- Providers of AI solutions, including specialized APIs and cloud infrastructure services
- Online media outlets or influencers for cross-promotion campaigns
- Institutional players (TV channels, traditional media) and/or complementary platforms to broaden the service's reach

The holding company structure allows for the allocation of equity to future strategic partners if needed — without diluting the shares of early-stage investors.

TIMELINE & MILESTONES

Three-Phase Deployment Plan

The IRMA project follows a structured timeline divided into three major phases, aligned with the development standards of a tech startup:

Phase 1 – Year 1 (2025 to early 2026)

- Legal incorporation of the corporate structure
- Development of the three AI chatbots (tarot, astrology, numerology)
- Internal testing & beta user feedback
- Official website launch + initial marketing campaigns

Phase 2 – Years 2 to 3 (2026–2028)

- Commercial scale-up
- User acquisition & product optimization
- Gradual rollout of the video-based AI avatar
- Development of exclusive content, user retention, and community building

Phase 3 – Year 5 (2029–2030)

- Targeted exit strategy via acquisition by a strategic player (AI platform, media group, tech or wellness company)
- Capital return to investors with a **target 10× ROI**

Realism & Flexibility

This timeline is ambitious yet realistic, based on the following assumptions:

- Efficient execution of the technical roadmap once funding is secured
- A high-performing marketing strategy to quickly reach a critical mass of users

As a reminder, even if Objective 2 (company exit) were to be postponed, Objective 1 remains fully viable. By generating consistent revenue from Year 3 onward, the company will be able to distribute **significant dividends** and continue its **independent growth trajectory**.

POSITIONING & INNOVATION

The **IRMA project** positions itself as a disruptive player in a high-potential market still largely dominated by traditional approaches. It aims to drive a profound transformation of the business model in the field of divinatory arts, by turning a traditionally craft-based practice into a modular and fully automated digital service.

A Differentiated Strategic Positioning

- Digital-native: designed from the ground up for 100% online use (website + mobile app)
- Technology-driven: built on a proprietary AI trained in divinatory practices
- Premium-oriented: targeting users who are willing to pay for a smooth, serious, and confidential experience
- Personalized: every response is adapted to the user's profile and history

The IRMA project is first and foremost a response to an emerging demand, without claiming to replace human professionals (psychics, tarot readers, etc.). Instead, it offers a complementary alternative, built on:

- Immediacy, anonymity, and user comfort
- An immersive experience accessible anytime, anywhere
- Affordable pricing without compromising on perceived quality

Ongoing Innovation

The platform is designed for continuous evolution:

- Ongoing AI improvement based on user feedback
- Gradual rollout of AI avatars with voice and video capabilities
- Expansion into new markets (English-speaking, Spanish-speaking, etc.)

IRMA is committed to a long-term innovation strategy, with one clear goal: To become the AI leader in divinatory services in the French-speaking world — and eventually, internationally.

CONCLUSION FOR INVESTORS

The IRMA project is not just an innovative idea — it is a structured, strategic, and profitable opportunity, designed to deliver a real return on investment in both the short and medium term. In a world where Artificial Intelligence is transforming entire industries, this project aligns with a deep and lasting trend. It combines a highly active existing market (divinatory arts), mature technologies (generative AI, voice synthesis, avatars), and a clear vision:

To democratize access to high-quality digital divination.

Key Advantages for Investors

- A scalable business model with very low fixed costs
- A strategic base in Luxembourg, offering an optimal tax framework (up to 80% exemption on eligible IP revenues)
- 49% equity share available through a dedicated investor holding
- A clear 5-year exit strategy via planned resale
- Dividend potential as early as Year 3, regardless of exit timing

Supporting the IRMA project means investing today in the creation of a solid and innovative company and brand, destined to become a pioneer in a market still largely untapped in terms of technology.

Now is the time to step into the future of divinatory arts.

FEASIBILITY PROJECTION

As a reminder, our platform will offer three core disciplines: Astrology, Numerology, and Tarot Reading.

These practices are based on the interpretation of symbols, cycles, and personal data. They do not require supernatural abilities, but rather logic, structure, and coherence — elements that Artificial Intelligence can replicate and even enhance.

This makes them perfectly suited for automated management, while still ensuring personalized, consistent, and high-quality responses.

The IRMA project thus aims to provide reliable and professional services, made accessible to all through the power of AI.

The French market alone accounts for over 15 million psychic consultations per year, or more than 1,700 per hour. This impressive momentum highlights the public's sustained interest in such practices.

Now consider the following scenario:

Even with only 5 paid consultations per hour per discipline, our platform would generate:

- 5 consultations × €25 = **€125/hour per discipline**
- Across all three discipline: **€375/hour**
- Which equals **€3,285,000** in annual revenue

(€375 × 24 hours × 365 days)

This projection demonstrates that by capturing only a tiny fraction of the market, the platform can reach its financial targets within the first few years of operation.

The beta version of the website is already available (in French) at:
<https://www.iirmaa.com>

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Created By :
OBEZ Lenny



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