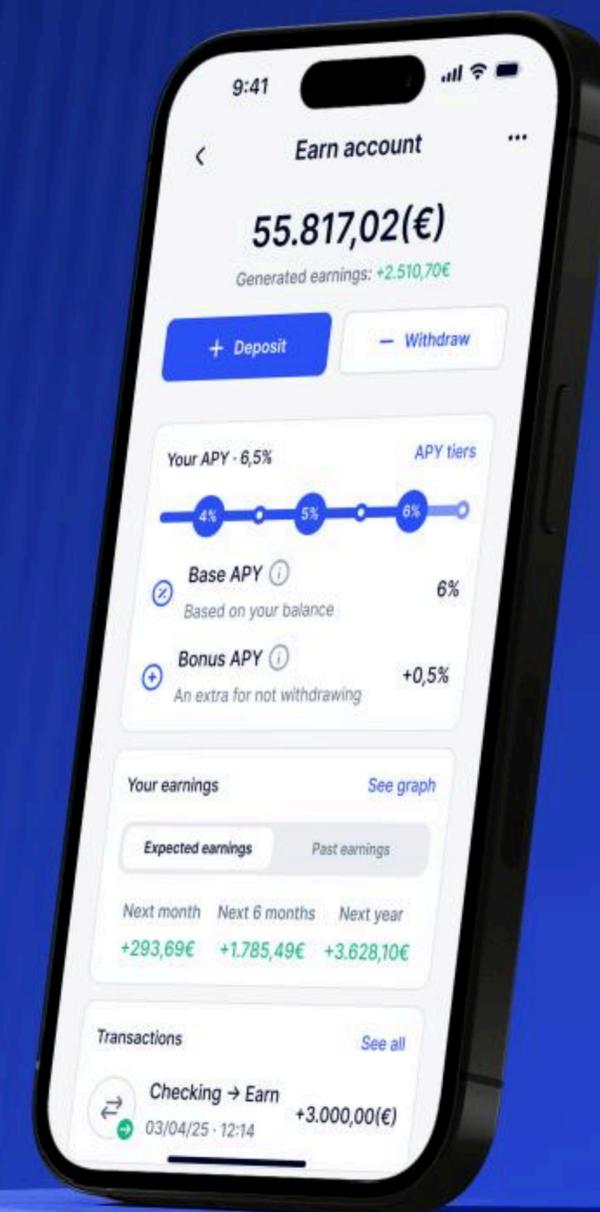
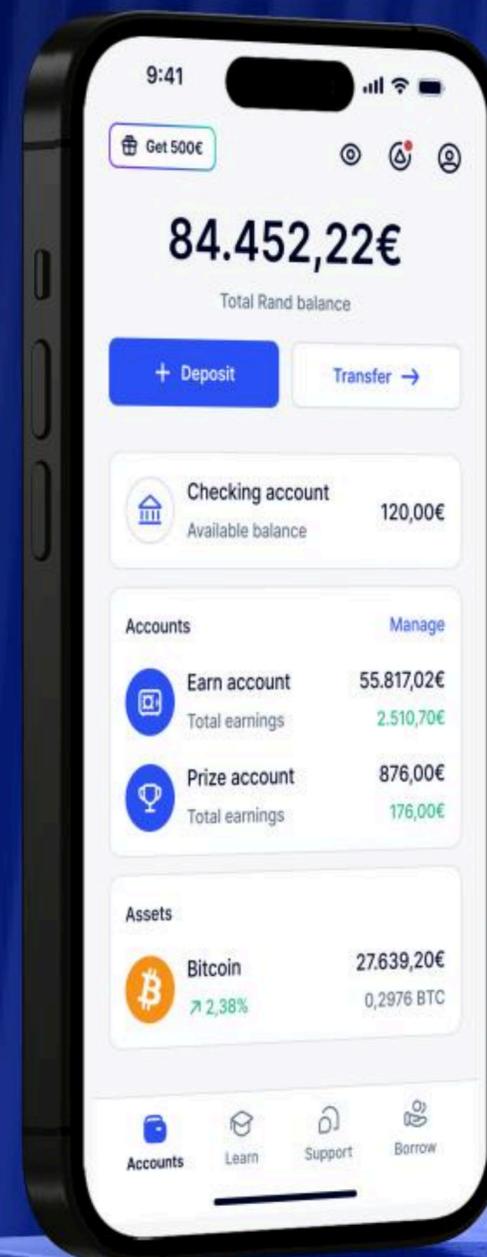


Redefining how people build long-term wealth



Already backed by leading global investors



JME VENTURES



Managing €45+ million in assets for 35,000+ users

Rand has grown into one of Europe's largest platforms focused on stable, asset-backed yields.

Over the past years, tens of thousands of users have trusted Rand to manage their savings through regulated, transparent products designed for long-term capital preservation and growth.

We are now opening this fundraising round to allow our community to become shareholders and support the next phase of the company's expansion.

€2.6M

in yield paid to our users since 2023

VASP

License under the Bank of Spain (D697)

MiFID II

License expected by Q2 2026

MiCA

License expected by Q2 2026

The only platform you need to build and compound your wealth

Rand brings together high-yield savings, investing, and asset-backed borrowing in one regulated platform.

Earn yield in EURC, invest in global markets, and unlock liquidity without selling your assets. All from a single account, built for long-term investors in Europe.



Stablecoin Yield

Earn up to 6.50% APY in EURC from industry leading money markets in stablecoins.



Borrow

Access liquidity without selling your BTC or ETH or triggering a taxable event.



Coming Q2 2026

Stocks & ETFs

Trade 7,000 US and EU stocks and ETFs without minimum commissions.



Coming Q3 2026

Crypto

Trade any crypto on-chain with one of the lowest fees on the market.

Earn Account

Earn up to 6.50% APY

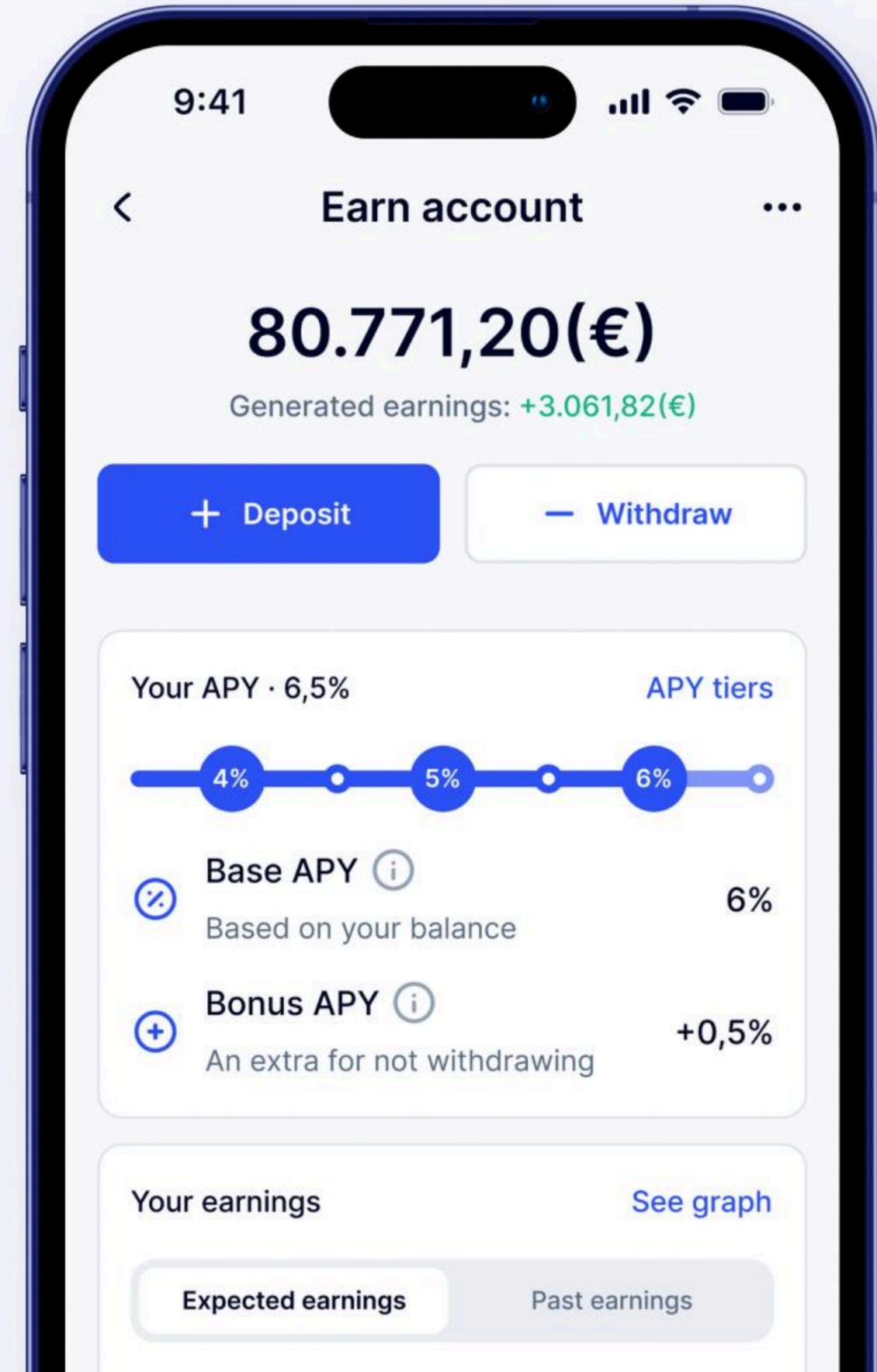
Users can automatically convert EUR into EURC and earn up to 6.50% APY. Returns are generated through institutional-grade money markets, accessed via a diversified network of partners with a track record proven across multiple market cycles.

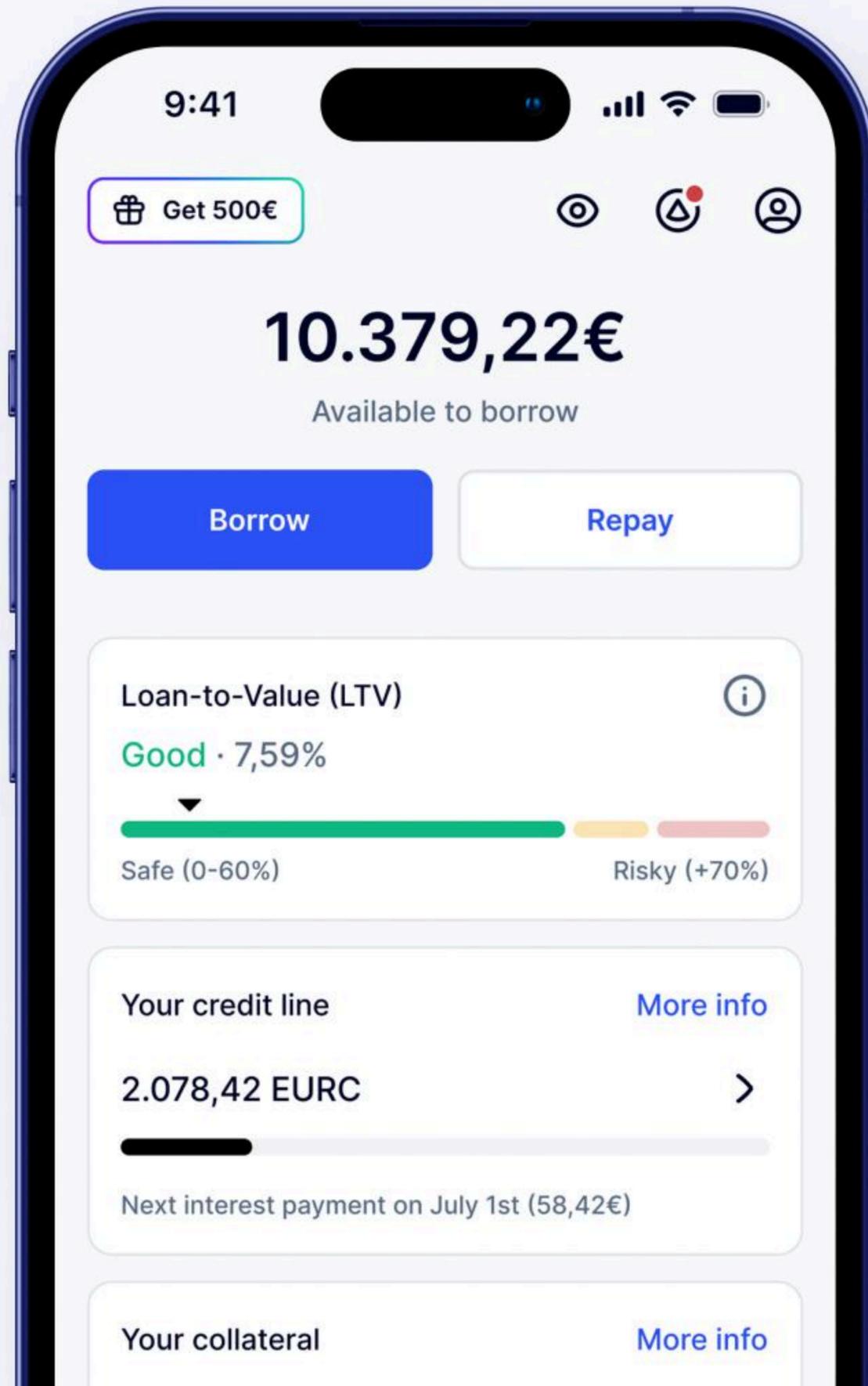
- ✓ Interest paid and reinvested daily
- ✓ Investment fully backed with collateral
- ✓ Withdraw when you need, no lock-up periods

Designed for capital preservation and steady yield

All capital is deployed through overcollateralized lending, at an average ~50% LTV. Borrowers (institutional and retail) must always post more collateral than they borrow. Deep dive [here](#)

In partnership and custody from:  copperco  Maple +more





Credit Line

Don't sell your Bitcoin, borrow from it

Users can unlock liquidity by borrowing against their Bitcoin or Ethereum without selling their assets. This lets them stay invested, access capital, and avoid triggering a taxable event.

- ✓ No fixed maturities, repay when you want
- ✓ Low and transparent rates at 8.00%
- ✓ Swap and transfer cash to your bank instantly

During 2026, we plan to expand the range of assets that can be used as collateral, including stocks and ETFs, further increasing flexibility for investors.

With institutional custody in:  **BitGo**

It's very intuitive and the user experience is perfect

★ Trustpilot



Interesting

I've been using Rand for around 3 years, I have achieved some of my objectives and help me to increase my economy. Really interested, you just need to know and be sure how this funds works, understanding is not like an Indexed Fund or any kind of inversion but you are trusting and knowing the risk and volatility of USDT and EUR

★ Trustpilot



The app is easy to use

The app is easy to use, it helps you make some money with the interest they provide. Overall I'm super happy with Rand

★ Trustpilot



The best option to save without effort

I've been using the app for a few days and would like to save enough money to heal a large part of my weekly expenses. I'm very happy! I had been looking for an

★ Trustpilot



Easy and very convenient

I have been with RAND for more than 2 years. It works really well, just as expected. Best option for having an above market average returns for fixed income.

What customers love about Rand

Rated 4.5 on Trustpilot



★ Trustpilot



Transparence and profit

Great app to get profit of your savings, up to a 6,5%, very transparent in order you know how do they do that.

★ Trustpilot



I like how easy is to save money with Rand and how the app encourages you to keep going. The experience is easy and the whole idea seems consistent and trustworthy.

★ Trustpilot



So far, great experience

So far the experience has been great, I had several issues and they always helped me very fast. Great support team

★ Trustpilot



The app is clear and easy to use

The app is clear, the support is great and I feel confident knowing my money is safe

★ Trustpilot



Loved the app

Loved the app, excellent support

★ Trustpilot



Why we are growing so fast

Our assets under management have grown at an accelerating pace, reaching €45M as of January 2026.

Between 2024 and 2025 alone, AUM increased by over 160%, driven primarily by strong product-market fit and high user retention. 85% of active users consistently reinvest their capital month after month, compounding growth organically.

Importantly, 45% of new inflows come from referrals, highlighting strong word-of-mouth dynamics and low customer acquisition costs.

Based on current growth trends, retention metrics, and planned product expansion, our projected AUM is:

€171M

2026 AUM



€395M

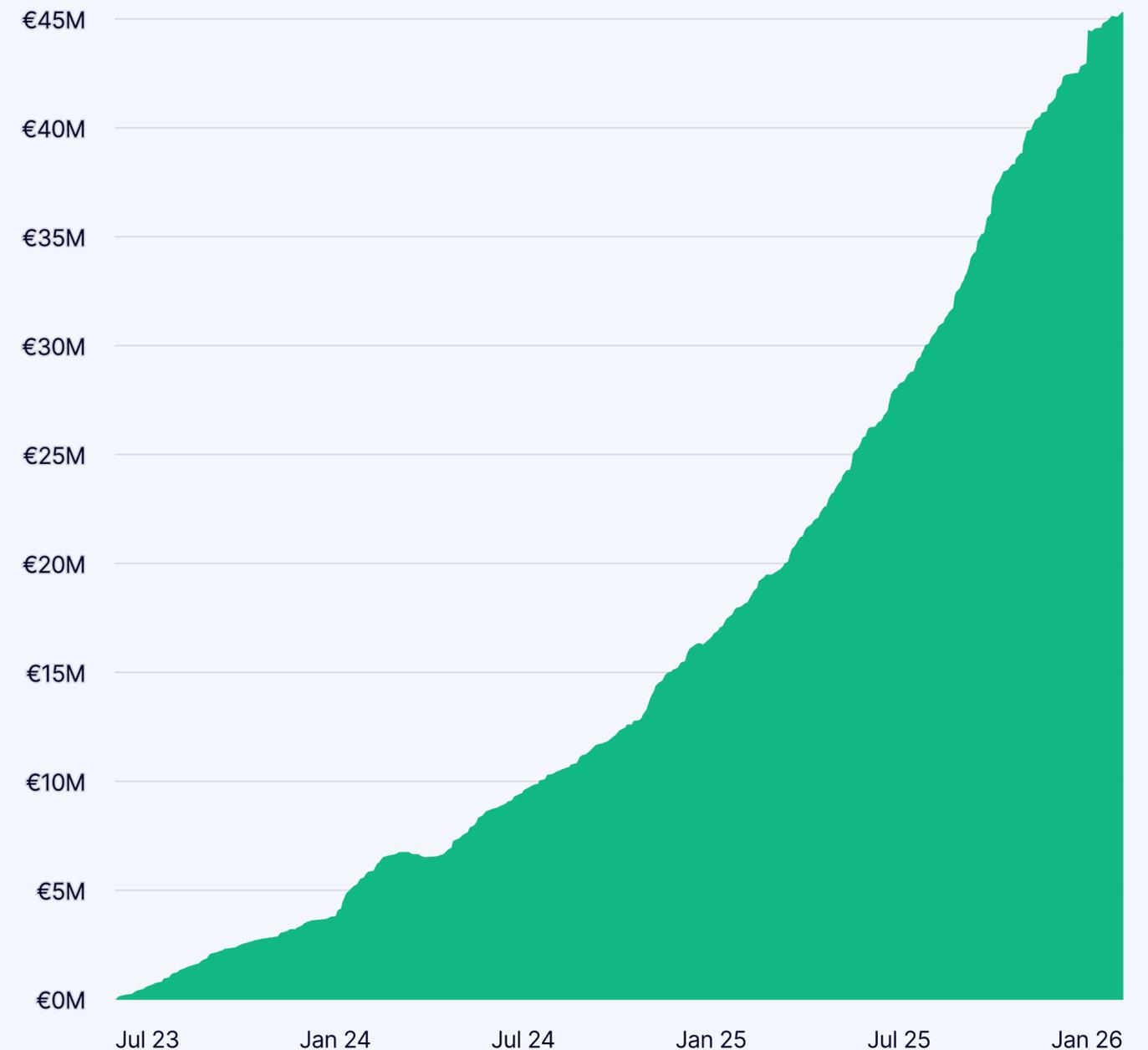
2027 AUM



€763M

2028 AUM

Assets under management



Big opportunity ahead

Europe holds €37T+ in household savings, yet over 30% still sits in bank deposits, more than double the US.

This is now changing.

High inflation, low real returns on cash, and unaffordable housing are structurally pushing younger Europeans to invest. This is reflected in behavior:

Already investing

23% Boomers VS **47%** Gen Z

Plans to invest next year

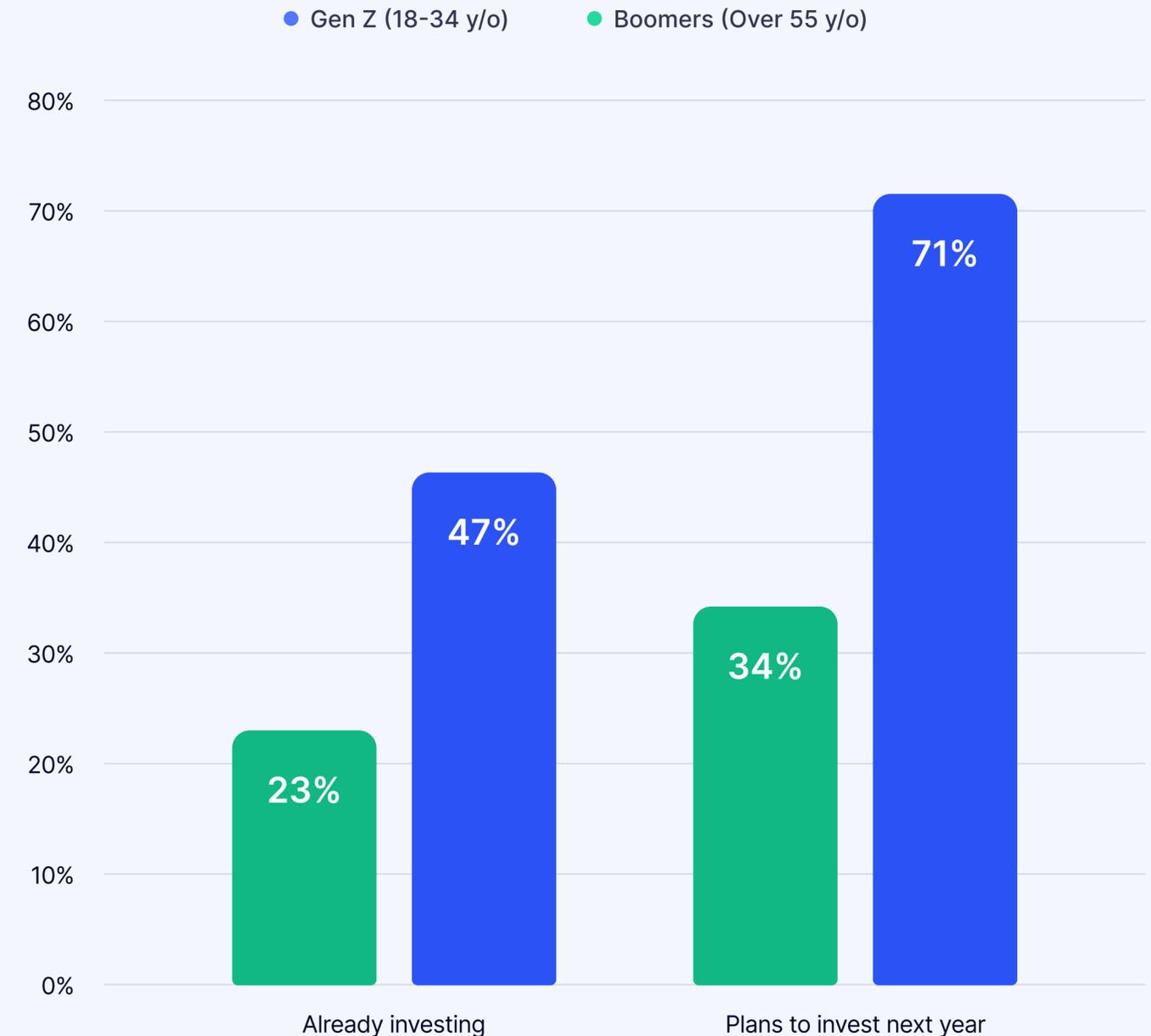
34% Boomers VS **71%** Gen Z

As €5 trillions of wealth transfers to younger generations over the next 15 years, capital market participation in Europe will rise structurally.

This capital will not flow into legacy banks but into platforms designed for yield, liquidity, and investing in one digital-first experience.

Rand is built to capture this market shift.

Gen Z invests at double the rate of older generations



Source 1: <https://ffnews.com/newsarticle/fintech/gen-z-and-millennials-boast-strongest-appetite-to-invest-compared-to-older-generations/>

Source 2: <https://www.afg.asso.fr/app/uploads/2025/02/Etude-AFG-OEE-2025.pdf>

Source 3: <https://konvi.app/magazine/article/how-gen-z-millennials-gen-x-and-boomers-are-rethinking-wealth-in-2025/>

Our model

We have designed our business model to be sustainable across different market cycles. Our product mix allows us to generate recurring revenue by charging an average fee of around 1.5% annually on the Assets Under Management of the Earn Account, while also increasing revenue through transaction fees from Stocks and Crypto trading when market activity rises (typically between 0.15% and 0.30% per trade).

	2025	2026	2027	2028	2029
Assets under management	€42M	€171M	€395M	€763M	€1.2B
Users	34K	129K	298K	586K	920K
Total revenue	€450K	€1.6M	€3.8M	€6.9M	€11.1M
Cost of revenue	€324K	€427K	€710K	€1.19M	€1.75M
Client acquisition cost	€201K	€375K	€737K	€1.2M	€1.61M
Opex	€586K	€518K	€703K	€965K	€1.25M
EBITDA	(€586K)	(€123K)	€898K	€2.17M	€6.5M

The future financial projections and assumptions used here are subject to risks and uncertainties that could cause actual future results to differ materially from those expressed or implied by these projections. EBITDA expansion is driven by fixed-cost absorption and increasing contribution from higher-margin brokerage and lending products.

Rand executive board



Founder

Pol Martin

Founder of Rand in 2021, he began his entrepreneurial journey at the age of 16, giving rise to two startups fueled by his passion for blockchain technology. Named 30under30 by Forbes Spain in 2023.



Board Member

Rafael Martinez

Ex-Deputy general manager of Banco Santander with more than 15 years of experience in the financial industry. Renowned PhD professor at the IE Business School.



Board Member

Richard Jhang

CEO and founder of STRATMINDS, a renowned venture capital firm in Silicon Valley headquartered in San Francisco, leading investments in the fields of AI. Richard is CFA charterholder.



Our team has previously worked at...



Morgan Stanley

McKinsey
& Company



... and is backed by world-class investors



JME VENTURES



Why is now the inflection point



New Licensing

After 15+ months, MiFID II and MiCA licenses are in it's final sprint for approval. This positions us among a very small set of fully regulated platforms in Europe.



Full Investing Platform

Over the past 12 months we've built the core infrastructure for stocks and ETFs, with launches scheduled for Q2-Q3, expanding Rand into a full investing platform.



New Revenue Streams

With new products we forecast an increase in balances with new revenue streams. This is where strong user growth converts into outsized revenue increase.



Upcoming Series A

By the end of the year, we expect to raise our Series A round with institutional investors at a higher valuation than this round driven by the increase in AUM and revenue.

We are raising €1M

We want to give our community the opportunity to invest at the same valuation as our last institutional round, ensuring that the cap table remains fully aligned.

€24M Pre-money valuation

Already backed by leading global investors



JME VENTURES

Join us in our journey to
become the top choice for
long-term investors in Europe

As featured on

EL  ESPAÑOL

yahoo!
finance

LA VANGUARDIA

Entrepreneur

Forbes

Risk warning

RISK WARNING

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Any forecasts of business activity for future financial years are only forecasts of business activity estimated by the company's management, and under no circumstances can the company guarantee that it will be achieved in the future.

