



NICO:
Gender-Smart.
Climate-Ready.
Digitally
Dominant.

Building the First Mobile-
Only, AI-Focused,
Carbon-Smart Bank
in the Caribbean



Nico

Executive Summary & Strategic Fit

Why Nico?

NICO is not just a digital bank — it is designing a new financial infrastructure for the **underserved, underbanked and overlooked**, starting in the Dominican Republic and scaling across the Caribbean.

Inspired by IFC's **Banking on Women** and Banco BHD León's Mujer Mujer program, NICO reimagines finance as a force for **equity, resilience, and decarbonization** — the three pillars of ESG in action.

ESG Built-In from Day One

We are designing the Caribbean's first ESG-native bank—every product KPI sits next to a carbon, inclusion, and ethics KPI on the same dashboard. Independent third-party auditors will verify both our emissions data and our AI fairness scores from day one, making ESG performance as visible to investors and regulators as our balance-sheet returns.

- **Environmental:**
Powered entirely by Google Cloud's 24/7 carbon-free energy roadmap.
Dynamic carbon routing reduces Scope-2 emissions by up to 90%.
- **Social:**
Inclusion-first design targeting 50%+ women users, with micro-insurance, micro-savings for children, savings nudges, and financial literacy modules embedded in the app.
- **Governance:**
Independent board with ESG & Risk committees.
Responsible AI built to OECD fairness standards.
Transparent pricing and AI-based credit limits capped at DBR ≤35%

Market Tailwinds

NICO launches at the perfect inflection point, where unmet demand and enabling infrastructure converge to create a once-in-a-generation growth window.



51% of Dominican women unbanked.



\$14B/year in remittances, with high fees.



Biometric national e-ID (e-Cédula) rollout = instant e-KYC.



Fintech sandbox acceptance by Superintendencia de Bancos (June 2025).

What Women Want — NICO Listened

- **Segmented UX**: for mothers, micro-entrepreneurs, informal workers.
- **Smart product bundles**: cervical cancer insurance, savings boosters, women-only referral programs.
- **Inclusive onboarding**: e-ID, low-doc KYC tiers, branchless access.

“We aren’t layering gender on top of fintech — we’re building a bank where gender equity is at the **core of architecture**.”

ESG = Our Operating System

According to the FSDC 2023 ESG in Fintech report: “Fintech is an opportunity to build ESG into the foundation — not retrofit it later.” NICO lives that thesis:

- **Carbon-mapping**: Every workload via Google’s Carbon Intelligent Compute Scheduler.
- **AI fairness checks**: to audit lending outcomes by gender and income tier.
- **No greenwashing**: Every dollar saved or decarbonized is measured, verified, and aligned with WRI GHG Protocol.

Scalability, Monetization & Partner Value

Triple-Proof Business Model

- Revenue grows from \$1.2M (FY26) to \$35.6M (FY30).
- Diversified stack: interchange, FX, credit NIM, premium services, B2B.
- Cash OPEX per account: \$0.83/month - 90% below branch-based banks.

Risk-Ready & Regulation-Backed

- Accepted into Innovation Hub of Superintendencia de Bancos.
- Beta “no objection” granted for pilot.
- Roadmap to e-money license by 2027.
- Audit, AML, and ESG subcommittees instituted pre-revenue.

Google + IFC + Government = Momentum

- Google Cloud backing (infrastructure + visibility).
- IFC-aligned framework (AIMM-mapped impact KPIs, SDG tracking).
- MoUs with Dominican Government for G2P disbursement pilots and female empowerment initiatives.

Impact Metrics (FY28 Target)

Indicator	Target	ESG	SDG
650,000 new accounts (≥52% women)	✓	Social	5, 8, 10
\$14M saved in bank fees for low-income users	✓	Social	10
Scope-2 emissions <20 tCO ₂ e	✓	Environmental	13
45,000 MSMEs receiving microcredit	✓	Social	8
Public digital payments (G2P transfers): \$95M/ year	✓	Governance	1.4

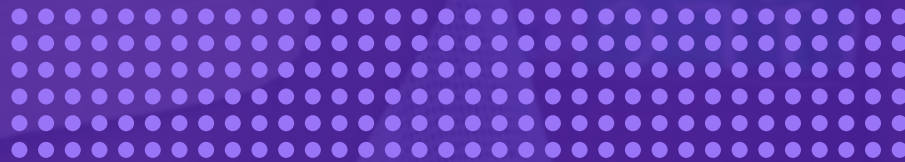
The Sustainable Development Goals (SDGs), also known as the Global Goals, are a universal call to action adopted by the United Nations in 2015 to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030.





Nico

Unlocking modern,
fair, and inclusive
banking



For Partnership and Investment :



info@nico.finance



+1 (829) 458-6600



www.nico.finance

