

COCO PAGO (YC S19)

2022 Report

Dear investors,

Dear Investors,

I want to express our unwavering commitment to our mission of transforming the way unbanked and underbanked individuals in Latin America send and receive remittances. We are achieving this by harnessing the power of blockchain technology and stablecoins to eliminate the barriers that have historically hindered access to modern financial services in the region.

Our journey so far has been marked by significant milestones, particularly in terms of our go-to-market strategy. Leveraging the substantial user base of our inaugural product, Coco Mercado, has allowed us to establish a strong foothold. Moreover, we have been diligently enhancing the Coco Pago app, a critical component of our ecosystem, to ensure a seamless and user-friendly experience for our rapidly growing user base.

While we are immensely proud of our achievements to date, we recognize that our path forward is substantial and filled with opportunities. We acknowledge that there is much more work to be done, but we are genuinely pleased with the progress we have made thus far. It's important to remember that we are only at the beginning stages of our journey, and there are many exciting chapters yet to be written.

Your continued support has been instrumental in our success, and we are excited to have you as partners on this transformative journey. Together, we will continue to innovate, grow, and make a meaningful difference in the lives of the unbanked and underbanked population in Latin America. We believe that our vision is not just a dream; it's a future that we are actively building.

Thank you for your trust, your dedication, and your belief in our mission. We look forward to sharing many more milestones and successes with you as we progress on this remarkable adventure.

We need your help!

We would greatly appreciate any introductions to investors who have a keen interest in the fintech sector within Latin America. Additionally, if you have any leads on exceptional talent, particularly software engineers and product managers, we would be extremely interested in exploring those connections.

Furthermore, as part of our ambitious growth strategy, we are actively planning to expand into other markets across Latin America in the coming year. In this regard, any assistance in making introductions to entities that could potentially form strategic partnerships with Coco Pago would be invaluable to us. These partnerships can play a pivotal role in advancing our mission and fostering our growth in new markets.

Your support in any of these areas would be tremendously beneficial as we continue to develop and expand our presence in the dynamic and promising landscape of Latin American fintech.

Sincerely,

Francisco Martin

CMO

Kevin Charles

CEO

Our Mission

We will become the number 1 crypto remittances company in the world. Forward-looking projections cannot be guaranteed.

[See our full profile](#)



How did we do this year?

Report Card

B+

The Good

revenue + user growth in new product, Coco Pago.

App improvements.

We're in advanced partnership conversations with Visa to allow our users to get a debit card.



The Bad

Coco Mercado GMV/Revenue has been stagnant

We had to let go our longtime CTO and get a replacement

We haven't been able to raise funds outside Wefunder this year

2022 At a Glance

January 1 to December 31



\$10,178,282 **[24%]**

Revenue



-\$732,985

Net Loss



\$133,296 **+34X**

Short Term Debt



\$717,895

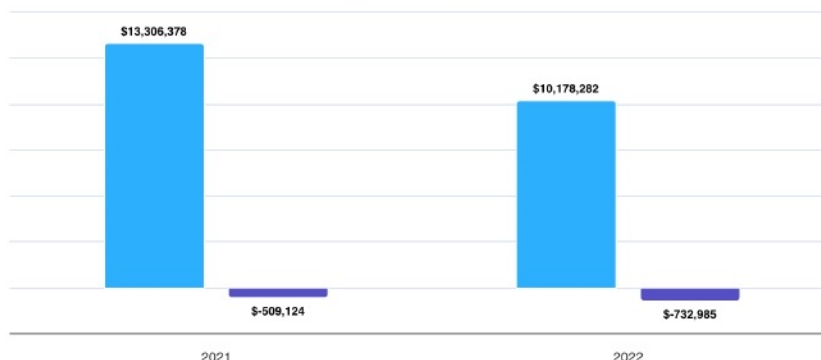
Raised in 2022



\$100,000

Cash on Hand
As of 09/12/23

Revenues Profit



Net Margin: -7% Gross Margin: 4% Return on Assets: -737% Earnings per Share: -\$91,623.13 Revenue per Employee: \$290,808 Cash to Assets: 66% Revenue to Receivables: ~ Debt Ratio: 1,476%

Coco_Mercado_Financials_and_CPA_Review_Report_2022_and_2021__1_.pdf

COCO_MARKET_INC.-Financial_Review__19__20.pdf

We ♥ Our 426 Investors

Thank You For Believing In Us

Todd Cowles	Matthew Eisner	Guido Avogadro	Tan Quan Nguyen	Shari Johnson	Mitchell Roe	Hatem Rowaihy
Travis Shore	Alan Aspera	Ralph Angelo Noriega	Bryan Tan	Francisco Malafaya	John Pereira	Jaime Matus
David Macario	Kapeesh Bhagavathula	Hosam Abu-Zeid	Richard Dahan	Alfonso Aduna	Marques Mason	Martha Perazzo
Riz Karim	Laura Montoya	Sadhasivaraj Nadarajan M.	Dennis Comer	Moresby Villarreal	Joseph Lizyness	Jerry Cellilo
Patrick Spaulding Ryan, P.	Nicky Golbahar	Inemulhaque Saboor	Rosaly Rivero Gonzalez	Maria Torres	La Monte Wayne Peters	John Alexander Farrill
Patrick S Ryan PhD	Garrett French	J.J. Furlano	Gowtham Alluri	Nathan Jansch	Danny Mathis	Tracey Bonfiglio
Gunwant S Dhallwal	Leonard Wong	Jose Manuel	Alexander Harriman	Alexander Harriman	Jack Kushner	Gloria Rammanan
Dwayne Patrick Hall	Omar ALSHARIF	Axa Caldera	Donmar Oliveros	Juan Vogliero	Virginia Fritt	Milagro Almenar
Karina Rodriguez	Rick Slater	Mark Bruckner	James Faumina	Michelle Jackson	Richard Burton	Francis A. Cutrone
Volkan KURTOK	Marty Hall	Jeffrey Scales	Priest Brooklyn	Sabith Khan	Trippy Jack	Ed Silvels
Pancho Daskalov	Thomas Goodish Jr	Steve Brady	Adam Stant	Adam R. Carmack	Daniel Wurst	Idalin Bobe
Anuska Darnott	Jerrile Gordon	Sebastian Buenaventura	Alireza Khadem-Ghaeini	Anthony Thomas	Chi Zeng	Enrique Segura
Alana Alvarez Vernice	Brian Roberts	Giuseppe De Giorgi	E. Frischhut	Betzaely Valdez	Norman Maxim	Mauricio Chirino
Jeff Stone	Brian Samson	Larry Parker	Russell Mu	Ricky E Zehr	Christopher Gates	Guy Futi
Manuel Guillermo Pachan...	Lionel Barbe	Deschamps Martial	Constance Mtuvaits	Jean Luc Tissut	Fanny Boutard	Humberto Garcia
Tiru Mangalarapu	Michelle Paulin	Stéphane Davezac	Leonardo Cammona	David Brown	Bo Bergstrom	Guillaume Breteau
Alexandre DUPUY	Nidhin Mattappally	Nathalie BERTHAUX	Uzoma Eze	Anatoly Corp	Christi Sifri	Mauricio Rivasdeneyra
Miguel Angel Maldonado	Anthony Bossan	Juan Manuel Alvarez	Mariano Rosa Jr	Dean A	Theresa Weik	Joanem Michel
Dale Franklin	Guillermo Plaza	Kelvin Cox	Wilfrid Jean-Francois	Daniel Philippe Berz	Simão Antonio	Mariana Scolari
Carlos R	Tamedit Villegas	Adimar Dupouy	Myrian Gil	Daniel Samson	Elkin Montoya	Mare Jolies
Sai Kumar Yerubandi	Seem Winner	Nick Zhang	Dominic Milar	Mical Salmonson	Jakob Andersson	Jacob Andersson
Matthew Parsons	Eric Pratama Kurniawan	Ryan Medien	Yeferson Torres Berru	Isaacand Erika Painter	Eric Rademacher	Seth Parsons
Alex Cruttenden	Spencer Seow	Radu Hasan	Myrta Vida	Z Longmore	Terry Campbell	Natali Rivas
Carlos Vegas	Ze Creativo	Rodrigo Rivas	Christian Domador	Thomas Brady	Khalifa Sultan	Marco Pan
Justin Charles Mattson	Heidi Hecht	Aaron Daniel Pushkin Cha...	Robert Davis	Robert Lambert	Andrew Anthony	Morris Gelman
Christopher Helfers	Rolando Marroquin	Ankush Grover	Loryn Higgins	Calvin Nguyen	Frank GIBIER-PASCOLI	Mercedes Gades Lopez
Kevin McCormick	Jeffrey Schmitz	Sarah S Pollak	Jason Keith Westover	Giles Walger	Robert Bron	Marcus Martinsson
Kevin Kim	Arul Thiagarajan Sarava...	Dhiraj Adya	Marysol Hinojosa	Jorge Leon	Adan Ibarra	Noah Posner
Cameron Hilton	C Vedue	Francis Chu Tze KHEN	Christopher Layh	Sandy Toth	Steven Karanja	Travis Kimball
Sundeep Singh Ahuja	Adriana Vilchez	Rita Maribel Rivas	Gaurav Tulsyan	Ben Love	Nandor Ersek-Obadovics	Marela Sanoja
Maryelen Delgado De Gut...	Paul Hietko	Irma Aguilar	Jose Monroy	Wai Peng MAK	Heliodoro Sulbaran	Venkateswara Kopanathi
Maciej Rumprecht	Elin Heras	Brigitte Marley Quintero ...	Sameer Lakhani	Maria Gabriela Coll	Alba Burgos	Rixio Morales
Raul Pino	Clive Benson	Estefani Polanco	Haroli Pimental	Trinh A Nguyen	Cesar Maiorino	Jacquelyn Moultrie
Graham York	Liling Tan	David Wiley	Kahilij Bhatwadekar	Yogendra Kumar Patel	Nubymar Rangel Rodrigu...	Douq Kamin
Ricardo Gutierrez	Francisco Sebastian Rodri...	Maria Jose Morr	Marcus Thomas	Ahmed ZOUBO	Jorge Luis Gamez Mora	Naresh Neupane
Roberto Feng Chang	Veronica Hurtado	Vijayakumar Aluru	Ivory Pacheco	Celsa Dominguez Iglesias	Stefania Overman	Michael Friedman
Nezamur Mollah	Sornchal Bookaman	Alecsandra De Freitas	Jesmar Arevalo	Sherlin Herard	Jose A ESPEJO	Vinay V SATTI
Kesay Asendra	Spagnoli FABIO	Goureau David	Raphaël Badia	Corentin Peyresblanques	Alexis Kerroux	Rémy Lourme
Clay Christophe	Pierre BONDROIT	Badr Ait Mouraghdane	Antonin Rousseau	Marc Habrial	Julien Mornet	Adrien Lachazette
Alexandre Chaland	Le Moullour	Chaker MEMMADI	Tahity Seijas	Thierry Ropson	Hughes Eichinger	Kamil Hammouch
Clement Rouillard	Yann Leroy	Christophe Oliveira	Jean Marie Robert	Franck Chevalier	Lejeune Stéphane	Geoffrey LACOUR
Natasha Lebrun	Jonathan Tran	Stella Montell	Hector Osoric	Marien Edgard Ngball Bem	Erika Lara Pintor	Pierre Luc Hamard
Jason Wells	John Kelley	David Maestri	Antoine Capomazza Dura...	Teddy Trarbach	Anthony Suen	Edvin Memet
Sylvain Hogue	Clément Secheresse	Satya Sainadh Vanamaia	Rakesh B SASVIHALLI	Couilliot Morgan	Luis Vladimir Vera	Omar Sinno
A Canovas Lopez	Brent Hartman	Douared Ferdine	Terrance Antwine Thom...	Lawrence Braйтman	Armando Jesus Aguilar R...	Georgy Philip
Eduardo Moar Da Camara	Ramon Marquez	Gelsomino Certanni	Maria Teresa Busnego Bar...	Celsa Sánchez	Reinaldo Gonzalez	Rebecca Carolina Vargas C...
Nicolas Toro	Andres Subia	Steven Brevett	Francica Noga	Shekar M	Carlos Alberto Gonzalez	Antonio Corral Muci
Maria Montero	Carlos Alejandro Trias Fer...	Yolaimy Arisleydis Pineda ...	Cesar Valencia	Les Time	Eufred Houndegla	Michael C Stephens
Kesay Asendra	Enock Charlton	Bruce Ryon	Ebrima Jallow	Alexander R Duplessie	Alan M Angeloni Jr	Alexander Raia
Tony Benitez	Luisana Gualita	Pedro Sanchez	Gordon M	Calvin Markwat	Sean G	Joris Strypens
Eric Roquemore	Gabriel Plaza	Theodore OSHMAN	Patrinjel Robert	Victoria Lerner	Felix Vayssieres	Frank Chensky
Charles Kosco Jr	Yosel Hertz	Mario Christen	Donny Green	Brooke Marshall	Mario M Teel Jr.	David Scheffele
Amit Bansal	Lynette Judd	Robert Stauffer	Bradley Leuty	Frank Peart	Jerry Irwin	Adaly Rosado
Nicolas RAGUENES	Sigitas Zivoltas	Kenley Pierre	Brian Hogan	Vincent Purini	Konstantins Logviss	David Botsford
Yessica Lugo	Charles Pelletier-Gagné	Sherry Everett	Katherine Hernandez	William Raymond Regan II	Maria Bermudez	Ben Goodchild
George Johnson	Edward Kelly Medlock	Danny Lindley	Fahad ALARADAH	Anibal Capellan	Venessa Battle	Denise Donnelly
Albenis Curiel	Yegor Zadorozhnyi	Monina Cabrera	DOTTY HUDSON	Jonathan Avalos	Andrey M.	Jerry Farinha
Luis Briceño	Brett Fish	Offiong Bassey	Denis Shen	Olukayode Oginni	Muhammed Negiat Resul	Keith M Yelle
Rodrigo Rivas	Andres Perra B	Brendan Parets	Kathy Maestas	Joshua Perry	Sheel Mehta	Eureka Tansico
Richard Armstrong	Neil Dinth	Ryan Huynh	Joel Cohen	Joshua Mayes	Carlos A Gomez	Rafael Hernandez
Jesus D Iraisquin V	Siva Kumar	Astrid Cedeno	Majed Rasheh Alblooshi	Katie Powers	Benjamin Garcia	

Thank You!

From the Coco Pago (YC S19) Team



Kevin Charles
CEO/CTO



Victor Charles
CFO



Francisco Martin
CMO

Details

The Board of Directors

DIRECTOR	OCCUPATION	JOINED
Kevin Charles	CEO @ Coco	2019

Officers

OFFICER	TITLE	JOINED
Victor Charles	COO	2019
Kevin Charles	CEO	2019
Francisco Martin	CMO	2019

Voting Power ²

HOLDER	SECURITIES HELD	VOTING POWER
Victor Charles	3,000,000 Common Stock	37.5%
Kevin Charles	3,000,000 Common Stock	37.5%
Francisco Martin	2,000,000 Common Stock	25.0%

Past Equity Fundraises

DATE	AMOUNT	SECURITY	EXEMPTION
05/2020	\$567,465	Safe	Section 4(a)(2)
02/2021	\$14,170		Other
08/2021	\$70,600		Other
09/2021	\$48,540		Other
10/2021	\$500,000	Safe	Section 4(a)(2)
10/2021	\$150,281		4(a)(6)
04/2022	\$50,000		Other
04/2022	\$88,700		Other
05/2022	\$174,462		4(a)(6)
06/2022	\$250,000		Other
08/2022	\$50,800		Other
08/2022	\$103,933		Other
03/2023	\$250,000		Other

The use of proceeds is to fund general operations.

Outstanding Debts

LENDER	ISSUED	AMOUNT	OUTSTANDING	INTEREST	MATURITY	CURREN
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US Government	02/10/2021	\$14,170	\$0 ⁽¹⁾	0.0%	09/21/2022	
STRIPE	08/03/2021	\$70,600	\$0 ⁽²⁾	13.7%	02/09/2022	
Stripe	09/07/2021	\$48,540	\$0 ⁽²⁾	6.0%	02/08/2022	
Create Trade	04/05/2022	\$50,000	\$0 ⁽²⁾	18.0%	05/17/2022	
Maria Arellano	04/19/2022	\$88,700	\$0 ⁽²⁾	10.0%	02/14/2023	
STRIPE	06/07/2022	\$250,000	\$0 ⁽²⁾	13.7%	04/11/2023	
Maria Arellano	08/15/2022	\$50,800	\$0 ⁽²⁾	6.0%	02/01/2023	
Stripe	08/17/2022	\$103,933	\$0 ⁽²⁾	13.0%	02/15/2023	
STRIPE	03/14/2023	\$250,000	\$89,000 ⁽³⁾	13.2%	12/19/2023	Yes

Related Party Transactions

None.

Capital Structure

CLASS OF SECURITY	SECURITIES (OR AMOUNT) AUTHORIZED	SECURITIES (OR AMOUNT) OUTSTANDING	VOTING RIGHTS
Common Stock	10,000,000	8,000,000	Yes
Warrants:	SECURITIES RESERVED FOR ISSUANCE UPON EXERCISE OR CONVERSION 0		
Options:	0		

Risks

We're entering the remittances space with a unique business model. However, large players, such as western union, could get into the crypto or cash-to-goods space and leverage their assets to outcompete us.

The Company may never receive a future equity financing or elect to convert the Securities upon such future financing. In addition, the Company may never undergo a liquidity event such as a sale of the Company or an IPO. If neither the conversion of the Securities nor a liquidity event occurs, the Purchasers could be left holding the Securities in perpetuity. The Securities have numerous transfer restrictions and will likely be highly illiquid, with no secondary market on which to sell them. The Securities are not equity interests, have no ownership rights, have no rights to the Company's assets or profits and have no voting rights or ability to direct the Company or its actions..

The Company may never receive a future equity financing or elect to convert the Securities upon such future financing. In addition, the Company may never undergo a liquidity event such as a sale of the Company or an IPO. If neither the conversion of the Securities nor a liquidity event occurs, the Purchasers could be left holding the Securities in perpetuity. The Securities have numerous transfer restrictions and will likely be highly illiquid, with no secondary market on which to sell them. The Securities are not equity interests, have no ownership rights, have no rights to the Company's assets or profits and have no voting rights or ability to direct the Company or its actions.

Regulatory landscape for crypto and stablecoins might change in the future, which could have a negative affect on our business model

We believe crypto and stablecoins will make remittances more efficient. However, this might not be the case if mass adoption fails.

There's a possibility that timing could not be right for the adoption of stablecoins as a broadly accepted payment method by businesses in emerging countries.

Sanctions had been imposed by the State Department on the Venezuelan government back in 2018. Since we're a private company not doing any type of business with the Venezuela government or its officials, we can operate there. However, if for some reason, in the unlikely escenario where sanctions were to be expanded to the rest country, the way they do in North Korea for example, we would have to stop operating there.

Our future success depends on the efforts of a small management team. The loss of services of the members of the management team may have an adverse effect on the company. There can be no assurance that we will be successful in attracting and retaining other personnel we require to successfully grow our business.

From time-to-time cash balances, held at a major financial institution may exceed federally insured limits of \$250,000.

Description of Securities for Prior Reg CF Raise

Additional issuances of securities. Following the Investor's investment in the Company, the Company may sell interests to additional investors, which will dilute the percentage interest of the Investor in the Company. The Investor may have the opportunity to increase its investment in the Company in such a transaction, but such opportunity cannot be assured. The amount of additional financing needed by the Company, if any, will depend upon the maturity and objectives of the Company. The declining of an opportunity or the inability of the Investor to make a follow-on investment, or the lack of an opportunity to make such a follow-on investment, may result in substantial dilution of the Investor's interest in the Company.

Issuer repurchases of securities. The Company may have authority to repurchase its securities from shareholders, which may serve to decrease any liquidity in the market for such securities, decrease the percentage interests held by other similarly situated investors to the Investor, and create pressure on the Investor to sell its securities to the Company concurrently.

A sale of the issuer or of assets of the issuer. As a minority owner of the Company, the Investor will have limited or no ability to influence a potential sale of the Company or a substantial portion of its assets. Thus, the Investor will rely upon the executive management of the Company and the Board of Directors of the Company to manage the Company so as to maximize value for shareholders. Accordingly, the success of the Investor's investment in the Company will depend in large part upon the skill and expertise of the executive management of the Company and the Board of Directors of the Company. If the Board Of Directors of the Company authorizes a sale of all or a part of the Company, or a disposition of a substantial portion of the Company's assets, there can be no guarantee that the value received by the Investor, together with the fair market estimate of the value remaining in the Company, will be equal to or exceed the value of the Investor's initial investment in the Company.

Transactions with related parties. The Investor should be aware that there will be occasions when the Company may encounter potential conflicts of interest in its operations. On any issue involving conflicts of interest, the executive management and Board of Directors of the Company will be guided by their good faith judgement as to the Company's best interests. The Company may engage in transactions with affiliates, subsidiaries or other related parties, which may be on terms which are not arm's-length, but will be in all cases consistent with the duties of the management of the Company to its shareholders. By acquiring an interest in the Company, the Investor will be deemed to have acknowledged the existence of any such actual or potential conflicts of interest and to have waived any claim with respect to any liability arising from the existence of any such conflict of interest.

Minority Ownership

An Investor in the Company will likely hold a minority position in the Company, and thus be limited as to its ability to control or influence the governance and operations of the Company.

The marketability and value of the Investor's interest in the Company will depend upon many factors outside the control of the Investor. The Company will be managed by its officers and be governed in accordance with the strategic direction and decision-making of its Board Of Directors, and the Investor will have no independent right to name or remove an officer or member of the Board Of Directors of the Company.

Following the Investor's investment in the Company, the Company may sell interests to additional investors, which will dilute the percentage interest of the Investor in the Company. The Investor may have the opportunity to increase its investment in the Company in such a transaction, but such opportunity cannot be assured.

The amount of additional financing needed by the Company, if any, will depend upon the maturity and objectives of the Company. The declining of an opportunity or the inability of the Investor to make a follow-on investment, or the lack of an opportunity to make such a follow-on investment, may result in substantial dilution of the Investor's interest in the Company.

Exercise of Rights Held by Principal Shareholders

As holders of a majority-in-interest of voting rights in the Company, the shareholders may make decisions with which the Investor disagrees, or that negatively affect the value of the Investor's securities in the Company, and the Investor will have no recourse to change these decisions. The Investor's interests may conflict with those of other investors, and there is no guarantee that the Company will develop in a way that is optimal for or advantageous to the Investor. For example, the shareholders may change the terms of the articles of incorporation for the company, change the terms of securities issued by the Company, change the management of the Company, and even force out minority holders of securities. The shareholders may make changes that affect the tax treatment of the Company in ways that are unfavorable to you but favorable to them. They may also vote to engage in new offerings and/or to register certain of the Company's securities in a way that negatively affects the value of the securities the Investor owns. Other holders of securities of the Company may also have access to more information than the Investor, leaving the Investor at a disadvantage with respect to any decisions regarding the securities he or she owns. The shareholders have the right to redeem their securities at any time. Shareholders could decide to force the Company to redeem their securities at a time that is not favorable to the Investor and is damaging to the Company. Investors' exit may affect the value of the Company and/or its viability. In cases where the rights of holders of convertible debt, SAFES, or other outstanding options or warrants are exercised, or if new awards are granted under our equity compensation plans, an Investor's interests in the Company may be diluted. This means that the pro-rata portion of the Company represented by the Investor's securities will decrease, which could also diminish the Investor's voting and/or economic rights. In addition, as discussed above, if a majority-in-interest of holders of securities with voting rights cause the Company to issue additional stock, an Investor's interest will typically also be diluted.

Restrictions on Transfer

The securities offered via Regulation Crowdfunding may not be transferred by any purchaser of such securities during the one year period beginning when the securities were issued, unless such securities are transferred:

- to the issuer;
- to an accredited investor[®];
- as part of an offering registered with the U.S. Securities and Exchange Commission; or
- to a member of the family of the purchaser or the equivalent, to a trust controlled by the purchaser, to a trust created for the benefit of a member of the family of the purchaser or the equivalent, or in connection with the death or divorce of the purchaser or other similar circumstance.

Valuation Methodology for Prior Reg CF Raise

The offering price for the securities offered pursuant to this Form C has been determined arbitrarily by the Company, and does not necessarily bear any relationship to the Company's book value, assets, earnings or other generally accepted valuation

criteria. In determining the offering price, the Company did not employ investment banking firms or other outside organizations to make an independent appraisal or evaluation. Accordingly, the offering price should not be considered to be indicative of the actual value of the securities offered hereby.

The initial amount invested in a SAFE is determined by the investor, and we do not guarantee that the SAFE will be converted into any particular number of shares of Preferred Stock. As discussed in Question 13, when we engage in an offering of equity interests involving Preferred Stock, Investors may receive a number of shares of Preferred Stock calculated as either (i) the total value of the Investor's investment, divided by the price of the Preferred Stock being issued to new Investors, or (ii) if the valuation for the company is more than the Valuation Cap, the amount invested divided by the quotient of (a) the Valuation Cap divided by (b) the total amount of the Company's capitalization at that time. Because there will likely be no public market for our securities prior to an initial public offering or similar liquidity event, the price of the Preferred Stock that Investors will receive, and/or the total value of the Company's capitalization, will be determined by our board of directors. Among the factors we may consider in determining the price of Preferred Stock are prevailing market conditions, our financial information, market valuations of other companies that we believe to be comparable to us, estimates of our business potential, the present state of our development and other factors deemed relevant. In the future, we will perform valuations of our stock (including both common stock and Preferred Stock) that take into account, as applicable, factors such as the following:

- unrelated third party valuations;
- the price at which we sell other securities in light of the relative rights, preferences and privileges of those securities;
- our results of operations, financial position and capital resources;
- current business conditions and projections;
- the marketability or lack thereof of the securities;
- the hiring of key personnel and the experience of our management;
- the introduction of new products;
- the risk inherent in the development and expansion of our products;
- our stage of development and material risks related to our business;
- the likelihood of achieving a liquidity event, such as an initial public offering or a sale of our company given the prevailing market conditions and the nature and history of our business;
- industry trends and competitive environment;
- trends in consumer spending, including consumer confidence;
- overall economic indicators, including gross domestic product, employment, inflation and interest rates; and
- the general economic outlook.

We will analyze factors such as those described above using a combination of financial and market-based methodologies to determine our business enterprise value. For example, we may use methodologies that assume that businesses operating in the same industry will share similar characteristics and that the Company's value will correlate to those characteristics, and/or methodologies that compare transactions in similar securities issued by us that were conducted in the market.

Company

Coco Market Inc
- Delaware Corporation
- Organized January 2019
- 35 employees

New York
125 borinquen pl
Brooklyn NY 11211

<http://www.cocomercado.com>

Business Description

Refer to the [Coco Pago \(YC S19\)](#) profile.

EDGAR Filing

The Securities and Exchange Commission hosts the [official version of this annual report](#) on their EDGAR web site. It looks like it was built in 1989.

Compliance with Prior Annual Reports

Coco Pago (YC S19) is current with all reporting requirements under Rule 202 of Regulation Crowdfunding.

All prior investor updates

You can refer to the company's [updates page](#) to view all updates to date. Updates are for investors only and will require you to log in to the Wefunder account used to make the investment.

