



THE STONK CAPITAL IDEA

One stock market for the *whole world.*

A global stock market where anyone can invest: from anywhere,
with any amount, on any day of the year.



A global stock market where *anyone* can invest.

Not only people with the right passport, the right bank or the right postcode. Anyone with a phone and an internet connection.

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A stock market for everyone, *everywhere.*

Stonk Capital is building a global stock market where anyone can invest: one place where a person in Lagos, Tegucigalpa, Manila or Paris can own a piece of the world's largest companies, on the same terms, with the money they already have.

The world's great companies are global. Apple sells iPhones almost everywhere. NVIDIA's chips run phones and data centres on every continent. McDonald's serves customers in more than 100 countries. Their customers are everywhere. Their shareholders are not.

Owning a share of these companies is still a privilege of geography. You usually need a bank account, a broker that accepts people from your country, enough money to meet its minimums, and a market that happens to be open while you are awake. Hundreds of millions of people tick none of these boxes.

Stonk Capital removes them. With a phone, an internet connection and a few dollars in crypto, anyone can buy a piece of Apple, NVIDIA, Tesla or the 500 largest American companies, at any hour, on any day of the year, and take their money back out whenever they want.

"The internet now reaches almost every corner of the planet. Crypto lets anyone send money to anyone. But owning a piece of the world's great companies is still reserved for a lucky few. Stonk Capital exists to close that gap."

Crypto is the road, not the destination

Stonk Capital does not sell crypto as an investment. It uses crypto for one reason: it is the only kind of money that already reaches everyone, with or without a bank. The destination is the real economy, the companies that make the products the whole world uses.

Already live

This is not a plan for later. The platform runs today, with real money, at stonkcapital.com.

21

US stocks and funds,
from Apple to the S&P
500

5

cryptos accepted:
USDC, USDT, BTC, ETH
and SOL

\$5

to get started, and
purchases from \$1

24/7

buying and selling, every
day of the year

The stock market is global. *Access to it is not.*

Over the long run, owning shares in large companies has been one of the best ways to grow savings: since 1957, the S&P 500 has returned about 10% a year on average (past results never guarantee future ones). Yet who gets to benefit depends, above all, on where you live.

1.4 bn+

people in Africa with no local fund that follows the S&P 500

1.3 bn

adults with no account at all, not even mobile money

2 of 7

days of the week when Wall Street is closed

280 m+

people living outside the country where they were born

1 Your country decides what you can buy

Stonk Capital checked every country in Latin America, Africa and Asia, one by one, for a fund that follows the S&P 500 and can be bought on the local stock exchange. In Latin America, we found one in only seven countries: Brazil, Mexico, Chile, Colombia, Peru, Argentina and El Salvador. Everywhere else, from Honduras and Guatemala to Bolivia, Paraguay, Uruguay and Venezuela, we found none. In Africa, we found one in South Africa and in its neighbours Namibia and Botswana, where the same South African fund is also listed. More than 1.4 billion Africans live in countries where there is none. In Asia, we found one in Japan, China, South Korea, Taiwan, Hong Kong, Singapore, Thailand, Kazakhstan and Israel, but none in Indonesia, Pakistan, Bangladesh, the Philippines, Vietnam or Iran, home to more than a billion people. India's exchanges only list funds on parts of the US market, and the rules cap how much Indian funds may invest abroad.

2 Banks and brokers say no

Where no local product exists, the usual answer is an international broker. But many brokers serve only a limited list of countries, and they ask for an identity document, often a recent proof of address, and usually money from a bank account in the client's own name. About 1.3 billion adults have no account at all, not even mobile money (World Bank, Global Findex 2025). Others lose theirs through no fault of their own, for example when their bank stops serving the country they live in.

3 Markets close, life does not

US stock exchanges hold their main session six and a half hours a day and, even with the longer weekday hours planned from December 2026, stay closed every weekend. In Manila, the main session runs from late evening to early morning. Someone paid on a Saturday must wait until Monday to invest.

4 Moving abroad breaks your portfolio

More than 280 million people live outside the country where they were born ([United Nations](#)). When they move, their bank or broker often closes the account or forces them to sell, because it does not serve their new country. Investing for the long term and living an international life are hard to combine.

5 Paying for their leaders' decisions

Savings belong to the people who earned them, and should not depend on decisions made by those in power. Yet it is always the same people who pay for those decisions: ordinary citizens. When Russia invaded Ukraine in 2022, the country's main banks were shut out of the SWIFT payment network, the foreign investments of more than 3.5 million Russian savers were frozen, and several large foreign brokers closed their accounts. These savers had no say in the war, criticising it can mean years in prison, and most Russians now tell pollsters they would rather see peace talks ([Levada Center, 2026](#)). Stonk Capital respects the law and international sanctions, but we believe a person's savings should never be the price of their leaders' choices.

What “anyone can invest” *really means.*

Our answer fits in one sentence: a global stock market where anyone can invest. In practice, “anyone” means five things.

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- | | | |
|----|-----------------------|---|
| 01 | From anywhere. | One account, not tied to any country. Move from Honduras to Spain, or from Paris to Dubai: your portfolio stays exactly where it is, in your account. |
|----|-----------------------|---|
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- | | | |
|----|-------------------------|---|
| 02 | With any amount. | Start with \$5 and buy from \$1. You buy an amount in dollars, not whole shares, so a \$10 budget can own a piece of a company whose share costs hundreds of dollars. |
|----|-------------------------|---|
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- | | | |
|----|--------------------|--|
| 03 | On any day. | Buy and sell 24 hours a day, 7 days a week, including weekends and holidays, when Wall Street is closed. |
|----|--------------------|--|
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- | | | |
|----|------------------------|---|
| 04 | Without a bank. | Pay with the crypto you already hold: USDC, USDT, BTC, ETH or SOL. Withdraw the same way, to your own wallet. |
|----|------------------------|---|
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- | | | |
|----|---------------------------------|---|
| 05 | Without being an expert. | No jargon, no leverage, no options, no day-trading tools. The S&P 500 is presented as what it is: the 500 largest American companies. |
|----|---------------------------------|---|
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The principles behind it

- **Long-term investing, not betting.** There is no leverage and there are no derivatives. Stonk Capital is built for people who want to own good companies for years.
- **Honest numbers.** Fees are shown before you confirm. Your portfolio is valued at the price a sale would really get.
- **Your money is really there.** Every dollar and every share that customers own is checked against what the platform actually holds, automatically, around the clock.
- **Simple by design.** Every screen is written for someone who has never invested before.

It *already* works.

Stonk Capital is not a concept. The platform is live, with real money, at stonkcapital.com. Here is the full journey of a customer, as it works today.

1

Sign up in a minute

An e-mail address and a password are enough to open an account.

2

Deposit crypto

Send USDC, USDT, BTC, ETH or SOL to your personal deposit address: it is credited to your balance in dollars, automatically. Deposits start from \$5.

3

Choose

21 US stocks and funds, from Apple and NVIDIA to the S&P 500, the Nasdaq 100 and gold. Each one has its own page, explaining in plain words what the company does, with its price history.

4

Buy

Pick an amount, from \$1. Before you confirm, the screen shows the price, the fee and what you get. The purchase is done in seconds.

5

Follow

The dashboard shows what you own, what you put in and what you have gained or lost, valued at the price a sale would really get.

6

Sell

Sell all or part of a position at any time, day or night. The money is back in your balance within seconds.

7

Withdraw

Send your balance to your own wallet, in USDC, USDT, BTC, ETH or SOL. Before you confirm, the screen shows the minimum you will receive. That minimum is a promise: if the market moves so that it can no longer be kept, the withdrawal is refused before a single cent leaves your balance.

Built for the people *markets left out.*

Stonk Capital is for anyone who wants simple access to the world's companies. Four groups need it most.

01

People with no local access

The residents of the many countries, in Africa, Latin America and elsewhere, where no local product follows the world's main markets.

02

People who already save in crypto

In countries such as Nigeria and Argentina, stablecoins like USDT have become an everyday way to protect savings from a falling local currency. These savers already hold digital dollars. What they lack is a simple way to put them to work in real companies.

03

People who move

Expatriates, international students, remote workers and families spread across several countries: people whose life does not fit inside a single national bank.

04

First-time investors, everywhere

Including in rich countries: people put off by paperwork, jargon and minimums, who want to start small and learn as they go.

How big is it?

Taken together, these groups number in the hundreds of millions of people. Most of them, today, have no simple way to invest in the world's companies.

Good for savers, *and for markets.*

For us, it is a conviction: every human being should have the right to access the financial markets, to save and to invest, just as everyone should have the right to go online, to own a phone or a computer, and to own crypto.

FOR SAVERS

Savings that work

Long-term savings go into productive companies instead of cash under the mattress, a weakening local currency or speculative coins.

FOR FIRST-TIME INVESTORS

Learning by doing

Starting with small amounts and plain explanations builds a habit, and an understanding of how companies grow over time.

FOR LOCAL FINANCE

Healthy competition

When people can compare, local banks and markets have a reason to offer better products. Everyone gains from that pressure.

FOR COMPANIES

Shareholders from everywhere

The world's companies gain shareholders in every country, not only in a handful of rich ones. Their owners start to look like their customers.

Our real competitor is “*nothing*”.

Tokenized shares have gone mainstream: large crypto exchanges and trading apps now offer them too. That proves the technology works. But these services are built for people who already trade.

	NO BANK ACCOUNT NEEDED	MADE FOR FIRST- TIME INVESTORS	LONG-TERM, NO LEVERAGE	START WITH A FEW DOLLARS	OPEN IN MOST COUNTRIES
Traditional brokers	No	No	Partly	Partly	Partly
Banking and trading apps	No	Yes	Partly	Yes	No
Crypto exchanges with tokenized shares	Yes	No	No	Yes	Partly
Stonk Capital	Yes	Yes	Yes	Yes	Yes*

General picture by type of service; individual providers vary. *Within the law.

Creating investors, not stealing them

Stonk Capital is built for people who have never been able to invest at all. Our main competitor is not another app: it is the absence of any option. Winning these people does not take customers away from anyone. It creates new investors.

From 21 American stocks *to the world's stock exchange.*

The first step was to open the world's largest stock market, the American one, to everyone. The next steps bring in the rest of the world's markets, and the last one turns Stonk Capital into a stock exchange of its own.

2025 TO 2026

Done

- The idea, a country-by-country study and our first white paper
- Brand, website and platform
- Live with real money: deposits in five cryptos, 21 US stocks and funds, trading around the clock, withdrawals with a guaranteed minimum
- Safety systems that watch over customer money around the clock

FURTHER OUT

Later

- The site in more languages
- A mobile app
- More of the world's markets: European and Asian companies, and global indices, as tokenized versions become available

THE LONG TERM

A stock exchange for the whole world

The final step: Stonk Capital becomes a global stock exchange in its own right. Companies from any country can list their shares on it, and people from any country can sign up and buy them: not only the giants of Wall Street, but also growing companies from Lagos, São Paulo or Manila, which could then reach investors everywhere. Like any stock exchange, it will operate under the licences this requires.



One stock market *for the whole world.*

The pieces are already here. The internet reaches almost everyone. Crypto moves money across borders in seconds. Tokenized shares put the world's companies on the same network as that money. What was missing was a place that brings them together for ordinary people, simply and honestly.

That place is Stonk Capital: a global stock market where anyone can invest. Where a nurse in Honduras can own a piece of Apple. Where a developer in Lagos can build long-term savings in the 500 largest American companies. Where someone who moves to another country never has to sell everything and start again.



Companies are global.
Their customers are global.
Their shareholders should be too.

INVEST BEYOND BORDERS. · STONKCAPITAL.COM

Stonk Capital, White Paper 2.0, October 2026. Questions: stonkcapital.com/contact.

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