



Secure Business Credit Data on the Blockchain

PROBLEM STATEMENT

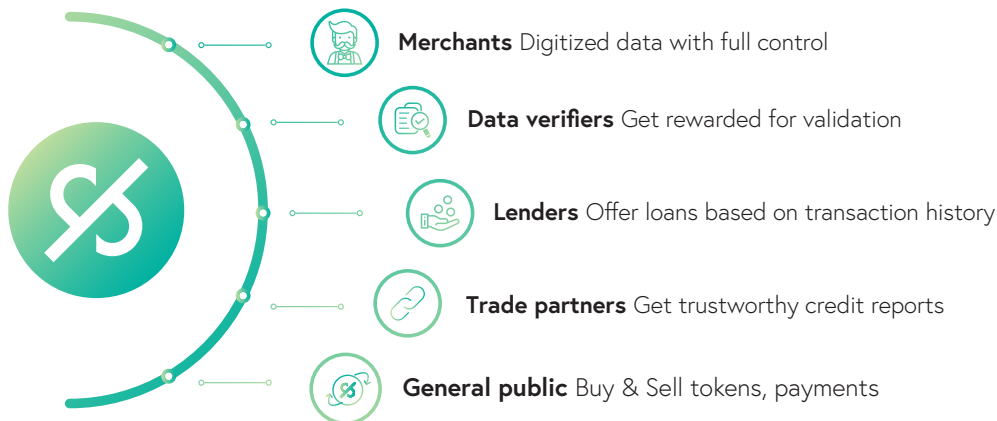
- Small and Medium Enterprises (SMEs) in Emerging Markets (EM) are economic powerhouses: contributing 9 out of 10 new jobs and over 80% of world GDP growth.
- Yet 40% of small businesses lack access to credit - a Funding Gap of over \$5.2 trillion per annum.
- Reason for this gap is the difficulty in assessing Credit Risk due to a lack of Trustworthy Data, Pledgeable Collateral and the High Cost of originating and servicing loans.
- They lack digital records especially financial information and EM countries have fewer than half the number of POS terminals compared to developed markets on average (6 vs 15+ per 1,000 people).
- What is missing a system that digitizes, consolidates, updates and verifies business credit data.

SOLUTION

- SmartPesa Credible is a novel solution for providing secure Business Credit Data on the Blockchain.
- All data is encrypted at source ensuring full privacy.
- Merchants own their data and they directly receive benefit from its sale and use. They are incentivized to continually increase the quality and volume of their own data.
- Provides for Merchant attestation and 3rd party data creation and verification.
- Enables controlled access to data consumers such as credit bureaus, lenders, trade partners, etc. They can filter, search and acquire data in exchange for Tokens.
- Facilitates securitization of Tokens as merchant loan collateral.
- Credit Engine computes credit scores on all Merchants to drive underwriting decisions.
- Provides a loan marketplace for SMEs, banks, MFIs, peer-to-peer and alternative lenders.

TOKEN MODEL

- All transactions across Credible take place in SmartPesa Credible Tokens (PESA).
- Merchants receive Tokens from 3rd parties for accessing their data.
- Tokens can be pledged as collateral for loans.
- Merchants pay Tokens to Verifiers for attestation and to Creators for data upload.
- Investors can Buy and Sell Tokens through SmartPesa CryptoATM at their nearest Merchant.
- Customers can purchase goods and services in Tokens through SmartPesa CryptoPay.



WHY SMARTPESA

- Payment Specialists: Operating since 2014 with 8,000+ merchants across 5 Emerging markets.
- Compliance Ready: Certified with all major international and local payment and banking standards.
- Strong Market Presence: Loan shortfall in the countries in which SmartPesa operates is over \$600 billion per annum.

LEADERSHIP & ADVISORY TEAM



Barry Levett
Co-Founder & CEO



Cat Williams-Treloar
Chief Marketing Officer



Thorsten Neumann
Co-Founder & CTO



Matteo Chiampo
CGAP Consultant



Ville Oehman
Crypto Fund Manager

OUR CREDIBLE AIM

To unlock the value of merchant data to solve the \$5.2 trillion funding gap for SMEs

OUR MISSION

To help businesses in Emerging Markets prosper

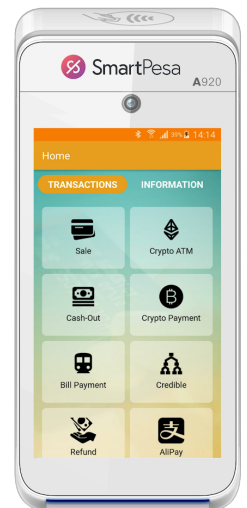
OUR EXISTING PRODUCTS

CryptoATM
Buy & Sell all major Cryptocurrencies

CryptoPay
Buy products with Cryptocurrencies

AgencyBanking
Turn SME businesses into mini-bank branches

SmartPay
Card and Mobile payments with any Fiat currency



"What is growth for if not to help ordinary people thrive?"

Winnie Byanyima
Oxfam International