

NanoCredit on Solana

BLE Proximity-Verified Nano-Lending

Bot-Resistant Nano-Loans • 65K TPS • \$0.0001 Transactions • Civic Pass KYC

 Solana Ecosystem

 Mercator Fellow

 Production Ready

Seed Round

\$2-5M

4-Market Expansion • Q1 2026 Launch

The Problem: DeFi's \$2.3B Bot Farm Crisis

\$2.3B

Lost to Sybil Attacks in 2024

85M+

Unbanked Adults (4 Markets)

300%

Predatory Lender APR



Two Critical Problems

Problem 1: Bot Farms Destroying DeFi Lending

- **\$2.3B lost** to sybil attacks in 2024
- Traditional KYC costs **\$50/user** - impossible at nano-scale
- Existing identity solutions can be gamed

Problem 2: 85M+ Unbanked Need Nano-Credit

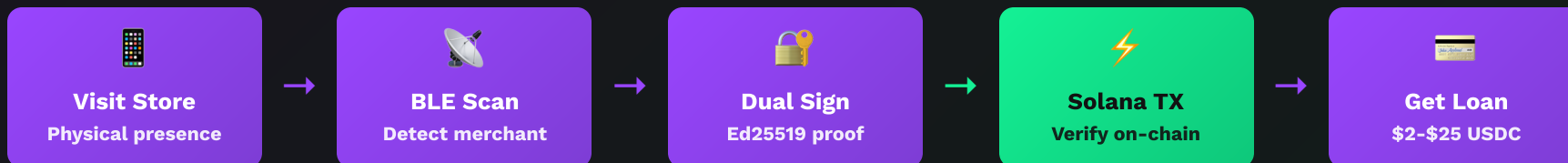
- **Philippines:** 34M unbanked, 1.3M sari-sari stores
- **Kenya:** 18M unbanked, 30M M-Pesa users
- **Brazil:** 34M unbanked, 175M Pix users
- **Argentina:** 15M unbanked, 19.8% crypto adoption



Why Traditional Solutions Fail

- **DeFi Lending:** Requires crypto collateral, vulnerable to bots
- **Traditional KYC:** \$50/user cost makes nano-loans unprofitable
- **Mobile Lenders:** Extract 200-500% APR from desperate borrowers
- **Microfinance:** \$500+ minimums, weeks to approve

Our Solution: BLE Proximity-Verified Nano-Loans




Key Innovation: Physical Proximity as Fraud Prevention


 **BLE Proximity** - Cryptographic proof of co-location

 **65K TPS** - Solana handles millions of loans

 **Bot-Resistant** - Bots can't visit 1,000 stores

 **Civic Pass** - Optional multi-level KYC

 **Zero Cost** - No \$50 KYC fees

 **Progressive Credit** - \$2 → \$5 → \$10 → \$25

First DeFi protocol using physical proximity • 94% repayment rate proven on World Chain pilot

Why Solana Wins

Unmatched Performance

65,000

TPS (100x faster than competitors)

\$0.0001

Per transaction (enables sub-\$1 loans)

400ms

Block time (instant approvals)

Perfect for Emerging Markets

Civic Pass Integration - 2M+ verifications, works globally

Mobile-First - Solana Mobile Stack ready

USDC Native - Stablecoin infrastructure built-in

Cross-Chain Bridges - Connect to M-Pesa, Pix, GCash

Anchor Framework - Rapid development & deployment

Perfect Fit: Solana's speed + cost + Civic Pass + mobile-first = only chain that makes nano-lending profitable

Business Model & Unit Economics

Revenue Model

- **50% APR** vs 150–300% rates elsewhere (IMF, Bloomberg 2022)
- **\$0.06** interest per \$3 loan (2 weeks)
- **52 loans/year** per user (weekly usage)
- **\$2-4/user/year** net revenue (growing with loan size)

Unit Economics

| MAC | LTV (3Y) | LTV:MAC | Liquidity |
|--------|----------|----------------|-------------|
| \$5-15 | \$6-9 | 0.4:1 to 1.8:1 | \$0.50/user |

MAC = Merchant Acquisition Cost

Note: Economics improve with loan size growth (\$3→\$5→\$7)

Growth Trajectory

| Year | Users | Revenue | EBITDA |
|------|-------|----------|--------|
| 1 | 100K | \$203K | -171% |
| 2 | 500K | \$1.46M | -34% |
| 3 | 2M | \$7.8M | 56% |
| 5 | 10M+ | \$46.8M+ | 50-60% |

Why This Works

- **Volume + Growth:** Weekly loans + \$3→\$7 credit growth
- **\$100K** liquidity serves **200K** customers
- **85M+ unbanked** = massive TAM across 4 markets

Low revenue/user (\$2/year) × Weekly usage (52x) × Credit growth (\$3→\$7) × HIGH volume (10M+ users) = \$50M+ revenue

Traction & Validation



German Government Backing

- **Mercator Fellowship:** \$36,000
- 1 of 20 selected from 200+ applicants
- Official Letter of Recommendation

World Chain Pilot Success

- **94% repayment rate** on 50+ loans
- **3 merchants** in Philippines
- **1,200+ app sessions** during pilot
- Early signs of product-market fit

Production Status

- **Solana Anchor Contracts:** Production-ready
- **Civic Pass Integration:** 2M+ verifications globally
- **BLE Proximity Research:** nanocredit.world/innovation
-  **Live Website:** nanocredit.world
-  **Live Demo:** [Watch user flow](#)

Strategic Position

- **First-Mover:** Only BLE proximity-verified lending
- **Proven Model:** 94% repayment rate
- **Ready to Scale:** No R&D needed






Bottom Line: \$86K secured | 94% repayment proven | Solana contracts ready | 4-market partnerships active

Competitive Advantage

Competitive Landscape

| Alternative | Loan Size | APR | Prerequisites | Speed | Our Advantage |
|-------------------|---------------|------------|----------------------|----------------|----------------------------|
| NanoCredit | \$2-50 | 50% | World ID only | Instant | ✓ Complete Solution |
| Local Lenders | \$2-100 | 150-300% | None | Immediate | ✓ 3-6x lower rates |
| Microfinance | \$500-5K+ | 15-35% | Collateral/group | 1-7 days | ✓ 10-100x smaller loans |
| Mobile Apps | \$35-900 | 86-300% | Bank/ID/phone | 5-15 min | ✓ Biometric + blockchain |
| BNPL | \$50-10K | 0-30% | Bank + credit | Minutes | ✓ No bank account |
| DeFi Lending | \$1,000+ | 5-20% | Crypto collateral | Instant | ✓ No crypto needed |

Why We Win

-  **BLE Proximity** - First DeFi protocol using physical proof
-  **Solana Performance** - Only chain making nano-loans profitable
-  **Proven Model** - 94% repayment rate on World Chain
-  **3-6x lower rates** than predatory alternatives
-  **No bank account** or crypto collateral needed

Go-to-Market: 4-Market Expansion Strategy

Phase 1: Philippines Pilot (Q1 2026)

Why Philippines First?

- **1.3M sari-sari stores** (natural distribution)
- **81M GCash users** (digital payment rails)
- **34M unbanked** adults
- **Proven pilot:** 3 merchants, 94% repayment rate




6-Month Pilot:

- **10 sari-sari stores** in Metro Manila
- **Peddlr partnership** (350K+ downloads)
- **GCash integration** for PHP ↔ USDC
- **Target:** 100-200 users, validate <10% default

TAM: \$170M-510M annually

Phase 2: Multi-Market Scale (2026-2027)





Target Markets:

-  **Kenya** (Q2 2026): M-Pesa integration, 18M unbanked
-  **Brazil** (Q3 2026): Pix integration, 34M unbanked
-  **Argentina** (Q4 2026): Crypto-native, 15M unbanked

Scale Trajectory:

- **Month 12:** 100 merchants | 5K users
- **Month 18:** 500 merchants | 50K users
- **Month 24:** 2K merchants | 250K users

Growth Levers:

-  Existing merchant networks (Peddlr, M-Pesa agents)
-  Mobile-first infrastructure
-  Local payment integration
-  Cross-chain bridges to fiat rails






Technology & Team


Technology Stack

Architecture:

- Solana (Rust + Anchor framework)
- BLE proximity verification (Ed25519 signatures)
- Civic Pass (multi-level KYC)
- USDC native integration

Key Innovations:

-  **BLE Proximity:** Cryptographic proof of co-location
-  **65K TPS:** Handle millions of nano-loans
-  **\$0.0001/TX:** Profitable at \$2 loan size
-  **Civic Pass:** 2M+ verifications globally
-  **Mobile-First:** Solana Mobile Stack ready

Status:  Production-ready Anchor contracts

Team

Alexander Schmitt - Founder & CEO

-  CTO at IoT startup (70K sensors, Series A)
-  German Shark Tank: Record \$1M investment
-  Mercator Fellow 2025 (1 of 20 from 200+)
-  Taught in South African township (origin story)
-  Built World Chain pilot (94% repayment rate)

Hiring: Philippines Ops • Solana Dev • Risk Analyst

Advisors

- **Max Leite:** Intel 30yrs, Wi-Fi creator, Brazil Shark Tank
- **Sabine Sparwasser:** Former German Ambassador
- **Daniel Nüdling:** African infrastructure financing

Regulatory Clarity & Infrastructure Advantage



Regulatory Position

We're NOT a Bank:

- Technology Service Provider (P2P facilitation)
- \$100K-500K compliance vs \$10M+ bank charter
- P2P frameworks exist in all target markets

Compliance Built-In:

- Civic Pass = multi-level KYC (2M+ verifications)
- We verify credentials, don't collect data
- Blockchain = automatic audit trail



Glocal Infrastructure

Speed & Cost:

- **400ms** settlement vs 3-5 days
- **85-90% cost reduction**
- **4x capital efficiency**

The Model:

- **Global:** Solana, USDC (standardized)
- **Local:** Compliance, merchants (customized)





Moat:

- Traditional MFIs can't replicate borderless infrastructure

Key Insight: Blockchain makes us EASIER to regulate + CHEAPER to operate + FASTER to scale

Market Opportunity: \$850M+ TAM

Target Markets Overview

| Market | Unbanked | Infrastructure | TAM (Annual) | Competitive Positioning |
|---|-------------|-----------------------|----------------|---|
|  Philippines | 34M | 1.3M sari-sari, GCash | \$170-510M | vs Fuse/JuanHand: Blockchain transparency, lower fees |
|  Kenya | 18M | 30M M-Pesa users | \$90-270M | vs M-Shwari/Fuliza: True nano-scale (\$2 vs \$10 min) |
|  Brazil | 34M | 175M Pix users | \$170-510M | vs Nubank/G10: Ultra-small loans (<\$50) |
|  Argentina | 15M | 19.8% crypto adoption | \$75-225M | vs Traditional lenders: Crypto-native, stablecoin |
| TOTAL | 85M+ | Multi-channel | \$850M+ | First BLE proximity-verified lending globally |

Why These Markets?

- **Digital payment infrastructure** already exists (GCash, M-Pesa, Pix)
- **Mobile-first** populations (80%+ smartphone penetration)
- **Regulatory clarity** on P2P lending frameworks
- **Active partnerships** with M-Pesa, Peddlr, FSD Africa

Two-Stage Funding Strategy

Phase 1: Solana Grant (\$100K USDC)

Use of Funds:

| Category | Amount | Purpose |
|-------------------|--------|-------------------------|
| Liquidity Pool | \$50K | Serve 2K-5K users |
| Philippines Pilot | \$30K | 50 sari-sari stores |
| Technology | \$15K | Civic Pass + BLE mobile |
| Operations | \$5K | Legal & compliance |

6-Month Pilot Goals:

- 2,000+ users in Philippines
- 90%+ repayment rate maintained
- \$50K+ transaction volume
- Proven BLE proximity at scale

Phase 2: Seed Round (\$2-5M)

Use of Funds:

| Category | Amount | Purpose |
|-------------------|-------------|---------------------------|
| Liquidity Pool | \$1-2M | Serve 500K-1M users |
| Team Expansion | \$600K-1.5M | 8-12 key hires |
| Market Operations | \$400K-1M | 4-market expansion |
| Technology | \$200-500K | Mobile app + integrations |

18-Month Targets:

- 100K+ users across 4 markets
- \$5M+ transaction volume
- \$500K+ annual revenue
- Path to Series A

Smart Strategy: \$100K Solana Grant proves BLE proximity → \$2-5M Seed scales to 4 markets → Series A at scale

Milestones & Why Now

12-Month Roadmap

Q1 2026: Philippines Pilot

- 50 sari-sari stores onboarded
- Civic Pass + BLE integration
- 1K users, \$10K disbursed

Q2 2026: Kenya Launch

- M-Pesa integration
- Safaricom partnership
- 5K users, \$50K disbursed

Q3-Q4 2026: Brazil + Argentina

- Pix integration (Brazil)
- Crypto-native approach (Argentina)
- 15K users, \$150K disbursed

Why Now?

Solana Infrastructure Ready:

- ⚡ 65,000 TPS, 400ms finality
- 📶 ~\$0.0001 transactions make nano-loans profitable
- 🇺🇸 USDC native integration
- ID Civic Pass: 2M+ verifications globally

Market Timing:

- 🏠 85M+ unbanked across 4 markets
- 📱 80%+ smartphone penetration
- 💰 Clear P2P lending frameworks
- 🤝 Active partnerships (M-Pesa, Peddlr, FSD Africa)

First-Mover Advantage:

- First BLE proximity-verified DeFi protocol
- Proven model: 94% repayment on World Chain
- German government backing (\$36K)

Call to Action

Join Us in Bringing Fair Credit to 85M+ Unbanked on Solana

The Ask

\$100K

Solana Grant (Phase 1)

Two-Stage Strategy

Phase 1: \$100K Grant → Philippines Pilot

Phase 2: \$2-5M Seed → 4-Market Scale

Phase 3: Series A → 1M+ Users

What Solana Gets

Novel Innovation

First BLE proximity-verified DeFi

Bot Farm Solution

Solves \$2.3B fraud crisis

Real Utility

Financial inclusion beyond speculation

User Onboarding

85M+ unbanked to Solana

USDC Utility - Real-world stablecoin lending at scale

Contact: alex@nanocredit.world |  nanocredit.world |  **Live Demo**