



credit Pitch Deck

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Credit Smart Chain

Introduction

Credit Smart Chain is an innovative blockchain platform dedicated to providing zero-fee transactions and driving the widespread adoption of cryptocurrencies. Our native token CREDIT is a fully tracked Asset with verified supply on coinmarketcap.com since 2019.

We are spearheading a transformative revolution in the crypto space by eliminating the financial barrier that currently prevents global participation in blockchain. Credit Smart Chain is at the forefront of democratizing financial services and empowering individuals globally.



Founded in 2018 by CEO Daniele Ronchese



Near Zero Gas fee of \$0.000000002 per transaction



Unbeaten scalability up to 100,000 transactions per second



The emerging African project

Credit Smart Chain has emerged as a resounding success story, boasting unparalleled mass adoption among new users. This success is a testament to the platform's commitment to the elimination of gas fees.



Impressive numbers

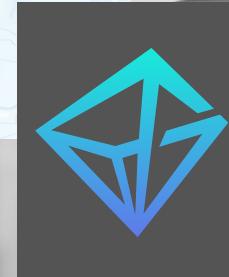
With over 550,000 airdrop applications and 165,000 real users who passed KYC back in 2018, we have grown over the last 5 years to more than 28 million wallets with countless users from all over the world.

Problem Statement

Traditional payment systems using fiat currency are built on old and outdated infrastructure, making it very difficult to integrate new forms of payment like cryptocurrency. In addition, these systems have centralized structures with strict regulations, high costs for participants, and limited adaptability to innovations or currencies.

Therefore, more modern decentralized fiat currency payment solutions have replaced traditional systems, such as mobile money or wallet-based cash apps using cryptocurrency as fiat. But there is very little innovation in terms of self-custody because the blockchain fees are not affordable for 99% of the world's adults.

-  Southeast Asia - estimated 69% of citizens excluded from financial activities.
-  Africa - estimated 57% of citizens excluded from financial activities.
-  India - 190 Million citizens excluded from financial activities.
-  America - 5.9 Million citizens excluded from financial services.



Disadvantages of being unbanked

They may struggle to securely store money, make transactions, or access credit for business or personal needs.

Limited ability to save, invest, or access financial products and services that can improve their economic well-being.



The Solution

Our solution integrates essential elements to revolutionize the financial landscape, with a key emphasis on zero-fee accessibility. Through the development of a decentralized wallet and app, we provide users with a comprehensive range of financial services, enabling seamless asset exchange, storage, and access to DeFi and NFTs. By establishing a superhighway for fast and free transactions, connecting major cryptocurrencies, we prioritize affordability and inclusivity.

-  100% Self custody solution that is completely devoid of fees and requirements for basic services.
-  Every single transaction will be executed on chain and this ensures that there is complete security and transparency.



28M+
Existing wallets



Focused on users

With a user-centric approach and a commitment to global accessibility, our solution paves the way for financial inclusiveness and serves as a leading force in the blockchain industry.

The Solution

Our innovative solution opens up new avenues for generating passive income, particularly for individuals who have been historically excluded from traditional financial systems. Through our decentralized wallet and app, users can actively participate in decentralized finance (DeFi) protocols, enabling them to earn passive income from their digital assets. By engaging in activities such as lending, yield farming, and liquidity provision, individuals can leverage their assets to generate ongoing returns. Additionally, our platform facilitates staking, where users can lock their tokens to support the operation and security of blockchain networks, earning rewards in the process.



Interacting with blockchain-based financial services has never been easier, thanks to our intuitive and user-friendly platform.



16M+
Transactions

Access, access and access

This access to passive income opportunities within the blockchain ecosystem empowers the unbanked and provides them with a means to build wealth and financial stability, fostering greater economic inclusion and opportunities for long-term financial growth.



Market Opportunity

The market opportunity for our solution is vast and promising. With a significant portion of the global population remaining unbanked or underserved by traditional financial institutions, there is a tremendous potential for blockchain-based financial services to fill this gap. By providing access to decentralized finance (DeFi), asset exchange, and other financial tools, we tap into a growing demand for inclusive and accessible financial solutions. Moreover, the rising interest in cryptocurrencies and the increasing adoption of blockchain technology further expand the market opportunity, as individuals seek innovative ways to manage their assets and generate passive income. Our solution is well-positioned to capture this market demand and drive the widespread adoption of blockchain-based financial services on a global scale.



Billions of potential users

With billions of unbanked adults globally, equipped with smartphones, actively seeking better financial solutions due to their disqualification from traditional banking systems, our solution presents an unparalleled opportunity to deliver accessible and inclusive financial services.



Trillions of dollars

Tens of trillions of dollars held in hard cash, highlighting the immense market potential for our digital financial solutions to tap into this vast pool of wealth.



Business Model

Our business model centers around providing accessible and inclusive financial services to the unbanked population through our innovative blockchain-based platform. We generate revenue through several key streams:

Transaction Fees:

We charge nominal transaction fees for activities such as asset exchange, lending, and other financial services offered on our platform. These fees ensure the sustainability of our operations while keeping our services affordable and competitive.

Staking Rewards:

We incentivize users to stake their digital assets on our platform by offering attractive rewards. A portion of the staking rewards contributes to our revenue generation while promoting network security and participation.

Partnerships and Integrations:

We collaborate with strategic partners, including financial institutions, decentralized protocols, and technology providers. Through these partnerships and integrations, we create mutually beneficial opportunities, expand our user base, and generate revenue through revenue-sharing models or licensing arrangements.

Premium Services:

We offer premium services and advanced features to users who desire enhanced functionality and personalized support. These premium services provide additional value and generate revenue through subscription models or one-time fees.

Token Economics:

Our native token, used within the ecosystem, plays a vital role in the business model. As the platform adoption grows, the demand for the native token increases, creating potential value appreciation. This value appreciation can contribute to revenue through token sales, market-making activities, or token burns.

Merchant Services:

In addition to our comprehensive suite of financial services, our app also includes merchant services for point-of-sale transactions, both online and in physical stores. We offer a separate merchant app that enables seamless in-store payments, while our SDK and other plugins provide instant online payment capabilities. This expansion into merchant services allows businesses to leverage our platform for efficient and secure payment processing, catering to both online and brick-and-mortar establishments. By offering a unified solution for consumer and merchant needs, we create a holistic ecosystem that fosters financial inclusion and empowers businesses to thrive in the digital age.

Competitive Analysis

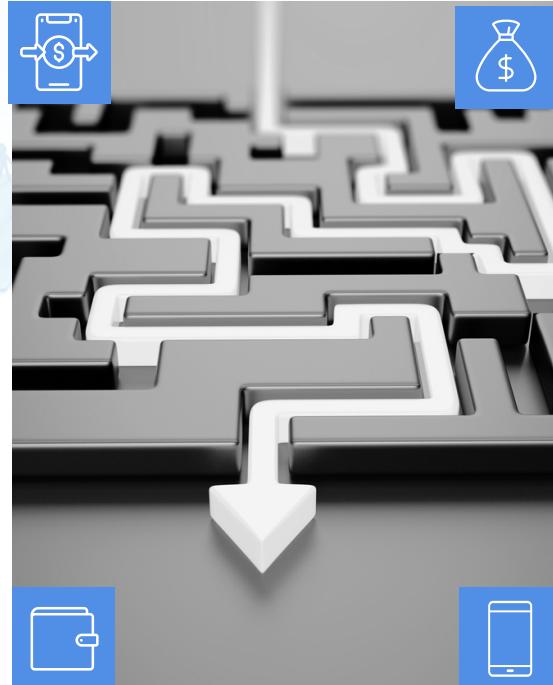
In the financial services landscape, we face competition from various players offering solutions to address the needs of the unbanked population. Here is a brief analysis of our competitors:

Mobile Money Providers:

Mobile money platforms, prevalent in many developing regions, offer basic financial services such as money transfers and mobile payments. While these services provide convenience, they often have limitations in terms of scalability, interoperability, and access to advanced financial tools like lending or investing.

Crypto Wallets and Exchanges:

With the rise of cryptocurrencies, crypto wallets and exchanges have emerged as alternative financial service providers. These platforms enable individuals to store, transact, and invest in digital assets. However, the complexity of cryptocurrency operations and the volatility of the crypto market can be barriers to entry for the unbanked population.



Through our business model, strategic partnerships, and emphasis on simplicity and inclusivity, we aim to position ourselves as the preferred choice for the unbanked, delivering comprehensive financial services that cater to their specific needs and drive their financial empowerment.

Cash Apps and Digital Payment Platforms:

Various cash apps and digital payment platforms have gained popularity, offering seamless transactions and payment solutions. However, these services typically rely on traditional banking systems, which can exclude the unbanked population due to stringent requirements and lack of accessibility.

Fiat-Based Financial Institutions:

Traditional banks and financial institutions serve as competitors, catering to individuals with access to banking services. While they offer a wide range of financial services, their rigid processes, high fees, and stringent eligibility criteria often exclude the unbanked population.

Go-To-Market **Strategy**

One of the core pillars of our go-to-market strategy is to leverage our strong and engaged community while focusing on new exchange partnerships and vastly improved cross-chain liquidity. Here's how we plan to execute this strategy:

Community Empowerment:

We will prioritize community engagement and empowerment, leveraging our existing user base to drive growth. By providing valuable resources, educational content, and exclusive benefits to our community members, we aim to strengthen their loyalty and transform them into enthusiastic brand advocates. Through referral programs, incentivized participation, and exclusive events, we will encourage our community to actively promote our platform, attracting new users organically.



Strategic Partnerships:

We will forge strategic partnerships with key players in the blockchain and financial industry. Collaborating with established exchanges, DeFi protocols, and other relevant stakeholders, we will integrate our platform into their ecosystems, creating synergistic opportunities for both parties. These partnerships will enable us to expand our reach, tap into new user segments, and enhance the overall value proposition of our platform.

Enhanced Cross-Platform Integration:

Recognizing the importance of interoperability, we will focus on improving cross-platform integration within our ecosystem. By seamlessly connecting our platform with other prominent blockchain networks and DeFi protocols, we will enable users to access a broader range of financial services and liquidity options. This enhanced interoperability will attract users seeking a comprehensive and seamless experience, driving user acquisition and retention.

Go-To-Market **Strategy**

Targeted Marketing Campaigns:

To foster mass adoption at the grassroots level and reach new users, we will implement impactful offline outreach programs as part of our go-to-market strategy. These initiatives will complement our digital marketing efforts and focus on directly engaging with individuals in local communities. Through in-person events, workshops, and educational sessions, we will showcase the unique advantages of our platform, including our existing user base, robust liquidity, and the diverse range of financial services available. By effectively conveying our value proposition and building personal connections, we aim to attract and onboard new users, expanding our user base while fostering a strong sense of trust and community.



Continuous Platform Development:

We are committed to continuous platform development, incorporating user feedback, industry trends, and emerging technologies. By regularly releasing updates, introducing new features, and optimizing user experience, we ensure that our platform remains competitive and meets the evolving needs of our community. This focus on continuous improvement will drive user satisfaction, foster engagement, and attract new users seeking advanced and user-friendly financial solutions.

By leveraging our existing community and ecosystem, forging strategic partnerships, enhancing cross-platform integration, implementing targeted marketing campaigns, and focusing on continuous platform development, we aim to strengthen our market presence, drive user adoption, and become a leading force in providing accessible financial services to the unbanked population.

The Team



Daniele Ronchese

Daniele Ronchese, our CEO, is a visionary leader experienced in driving financial inclusion through technology. His expertise and commitment to social impact guide our mission of fostering a more inclusive financial landscape.



Syed Asadi

His illustrious career is adorned with a distinguished bachelor's degree in electronic computer science, coupled with prestigious designations as a Certified Financial Technician (CFTe) and a Master of Financial Technical Analysis (MFTA).



Amin Heidari

Amin Heidari, our dedicated Community Manager, is a seasoned professional with a wealth of experience in nurturing vibrant and engaged communities.



Esme' Wade-Davis

Esme' possesses a profound comprehension of social dynamics and the art of community-building. Her expertise enable us to develop strategies that are attuned to the unique needs of highly diverse rural communities.



Traction and Project Milestones

Credit's journey began in 2018, and since then, we have achieved significant milestones and garnered substantial traction. Here are some key highlights:

User Base and Blockchain Statistics:

Our Layer 1 EVM mainnet has attracted a staggering 28 million wallets, facilitating over 16 million transactions and nearly 9 million blocks. We are proud to have countless thousands of users from around the world who trust and utilize our platform for their financial needs.



Bridge Development:

One year ago, we successfully developed a bridge that connects Credit with the Binance Smart Chain (BSC). This bridge enables seamless interoperability and enhances accessibility for our users, allowing them to leverage the benefits of both ecosystems.

AMM DEX Launch:

A year ago, we launched an Automated Market Maker (AMM) decentralized exchange (DEX) within our ecosystem. This AMM DEX provides a secure and efficient platform for users to trade their digital assets with high uptime and no reported security breaches. Its robust functionality enhances the liquidity and trading experience within our ecosystem.

Consistent Uptime and Security:

We take pride in maintaining almost 100% uptime across our entire ecosystem, ensuring a reliable and uninterrupted user experience. Our commitment to security has resulted in no reported hacks, providing our users with the peace of mind they deserve.

Notably,

It is worth mentioning that we have accomplished all of this without external funding. As we press onward with innovation and the expansion of our services, we eagerly anticipate reaching new milestones and continuing to empower individuals globally with accessible and inclusive financial solutions.

Financials and Projections

- Initial Expenses:** Year 1 includes significant initial expenses, which contribute to a negative net income. However, these expenses are necessary investments to establish a solid foundation for our platform. Subsequent years show positive net income, showcasing the growth and maturation of our business.

- Operating Expenses:** Our operating expenses are carefully managed to ensure sustainable growth while delivering value to our users. We allocate resources to key areas such as payroll, professional fees, rent, utilities, and other necessary expenses to support our operations effectively.

By presenting these financial projections, we aim to provide potential investors with a clear understanding of our revenue generation, expense management, and path towards profitability. Our robust financial strategy, coupled with our innovative platform, positions us for long-term success and sustainability in the ever-evolving financial services industry.

Revenue Growth: Our financial projections indicate a strong upward trajectory in total revenue over the next five years, reaching \$263,795,238 by Year 5. This signifies the increasing adoption and utilization of our platform, translating into substantial revenue growth.

EBTDA Growth: Despite the initial investment costs, our projected EBTDA shows consistent growth, indicating a positive operating performance and improving financial position. By Year 5, we expect to reach an EBTDA of \$213,144,956, demonstrating the scalability and profitability of our business model.

Gross Margin: We anticipate a consistent improvement in gross margin, reflecting the efficiency and scalability of our operations. This highlights our ability to generate revenue while effectively managing costs and optimizing profitability.

Series A Funding Allocation: The series A funding phase will be strategically allocated to compliance, legal requirements, marketing efforts, and liquidity provision for fiat on and off ramps in selected regions. This ensures that we are well-positioned to expand our reach, enhance user experience, and drive widespread adoption.

Ask and Call to Action

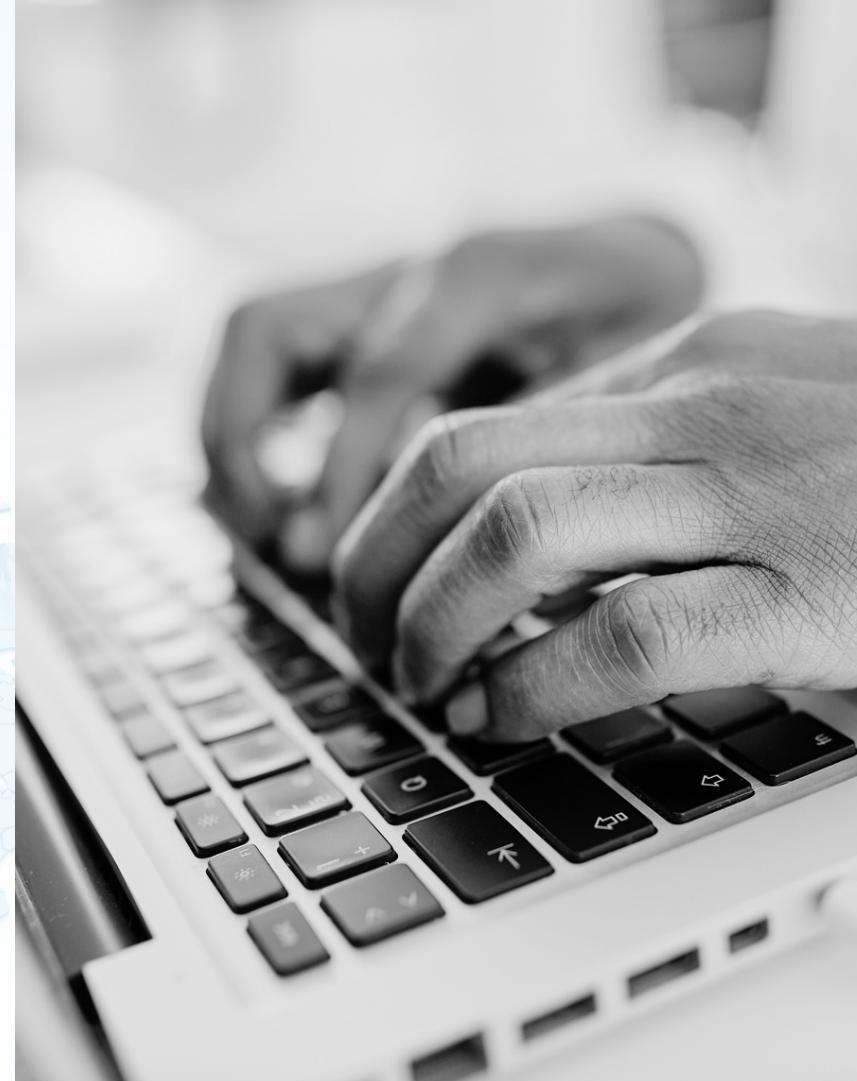
We appreciate your time and interest in our vision for revolutionizing financial inclusion through our platform. We welcome any questions or inquiries you may have, as we believe in fostering open dialogue and collaboration. To further our mission and accelerate our growth, we are currently seeking funding at various stages.

The pre-seed funding of \$100k will primarily be allocated to developing the new Delegated Proof of Stake (DPoS) chain, as well as improving liquidity. This investment will lay the foundation for a robust and scalable blockchain infrastructure that powers our platform.

In the seed funding phase, with \$1m investment, we will focus on building, testing, and deploying the fundamental elements of our wallet app. Our core objective is to achieve complete decentralization of every feature while enhancing cross-chain liquidity provision. Additionally, a significant portion of the funds will be allocated to extensive marketing and promotional activities to drive user adoption and brand awareness.

As we move forward to series A funding, with a target of \$100m, our focus will be on compliance, legal aspects, and further strengthening our marketing efforts. A substantial portion of the funds will be allocated to liquidity provision for fiat on and off ramps in selected regions. This strategic investment will enhance our platform's accessibility and enable users to seamlessly transition between traditional fiat currencies and digital assets.

We invite potential investors, partners, and supporters to join us on this exciting journey. Together, we can empower individuals worldwide with accessible financial services and create lasting social and economic change. To discuss investment opportunities or learn more about our platform, please don't hesitate to reach out to us. Let's shape the future of financial inclusion together.



 **2.7 Billion**
Potential users

 **28 million**
Existing wallets

 **8 Million**
Transactions