



## PITCH DECK

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**Elkin Nocua**  
Chief Executive Officer

# Problem

Only 11% of the population obtained a loan from a financial institution and less than 7% in the lowest income group.



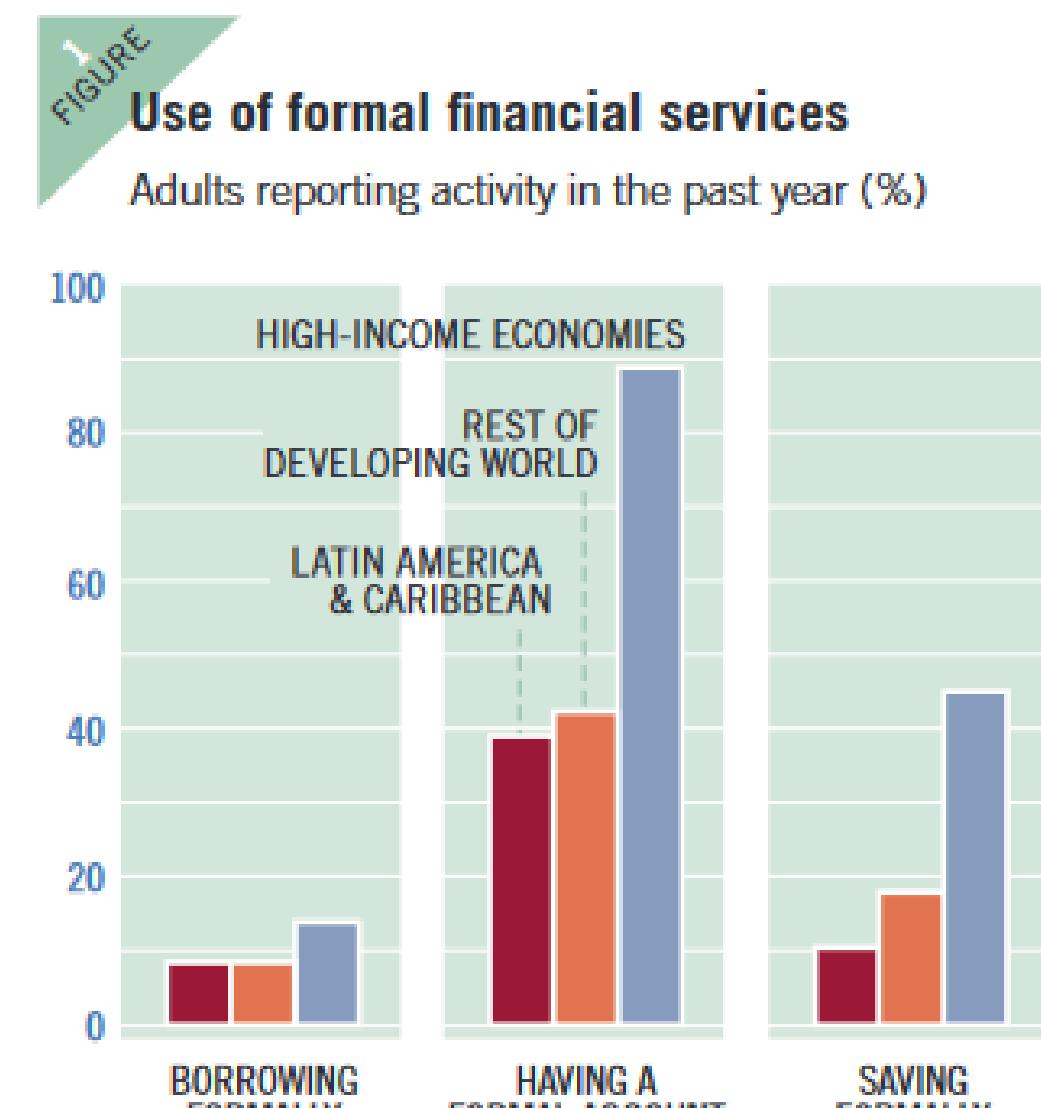
## Fact 1

Around 185 million people in Latam, Central America and the Caribbean remain without access to formal financial services.



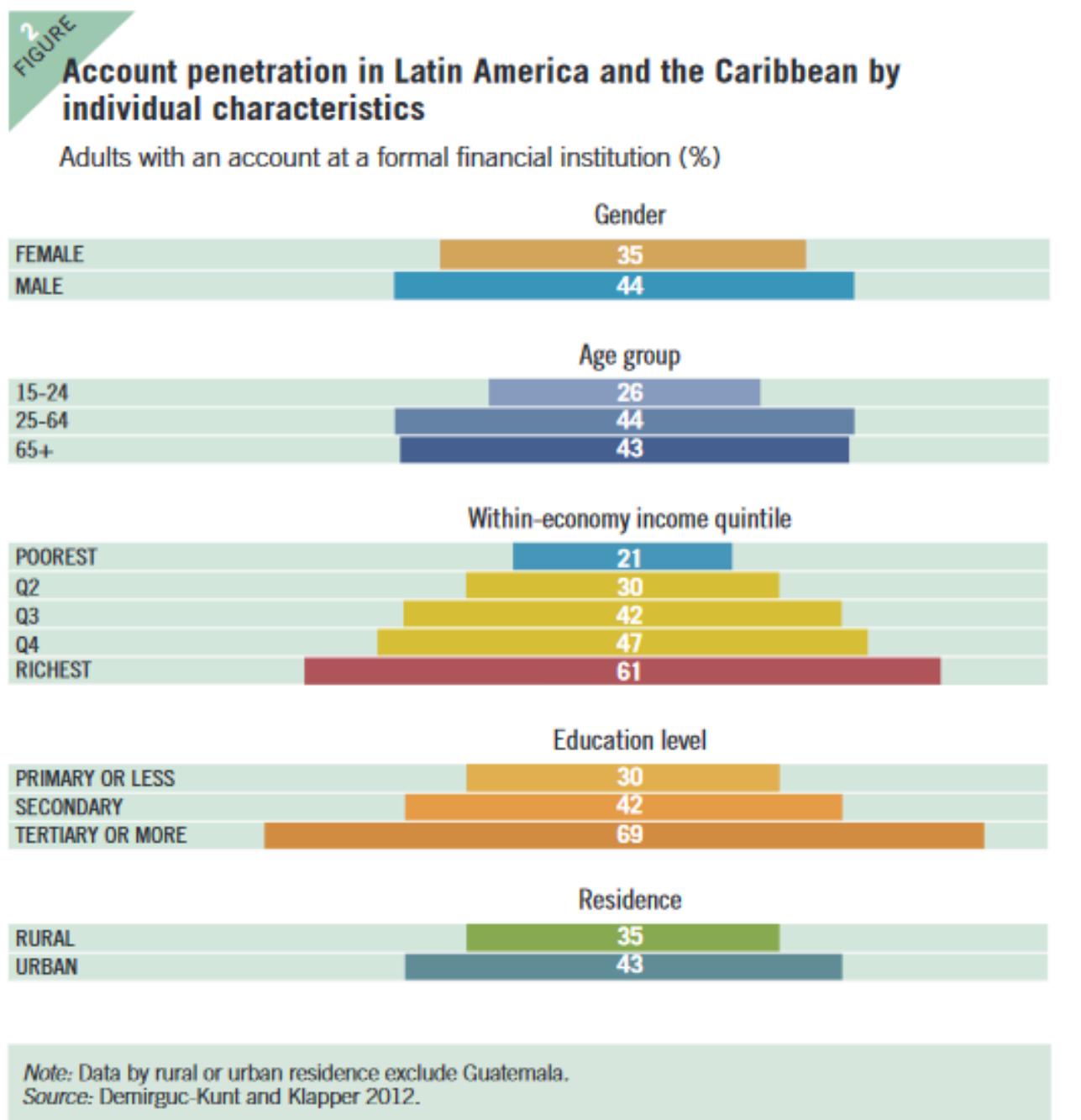
## Fact 2

Access for the poorest households is below the world average for developing economies (48%).



Source: Demirguc-Kunt and Klapper 2012.

# Account penetration in Latin America and the Caribbean by individual characteristics.



Despite comparable account penetration rates, adults in Latin America and the Caribbean are significantly less likely than their counterparts in other developing regions to report having saved money at a formal financial institution in the past 12 months.

# Opportunity

Unlocking Access for Over 185 Million Wallets Across Latin America.

Our DApp's empowers people with easy access to high-quality financial services, bridging the gap between potential and prosperity.

 **START WAVES**  
SMART FINANCIAL ECOSYSTEM





# Size the Market

Our 5-year projections



+ 186 million

Potential customers of open banking services

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10%

Potential clients who will consume financial services on our DeFi platforms

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# Main Services

We will offer a range of innovative financial services, including:

**Digital Wallets:** Secure storage for multiple cryptocurrencies and tokens, with seamless conversion between digital and fiat currencies.

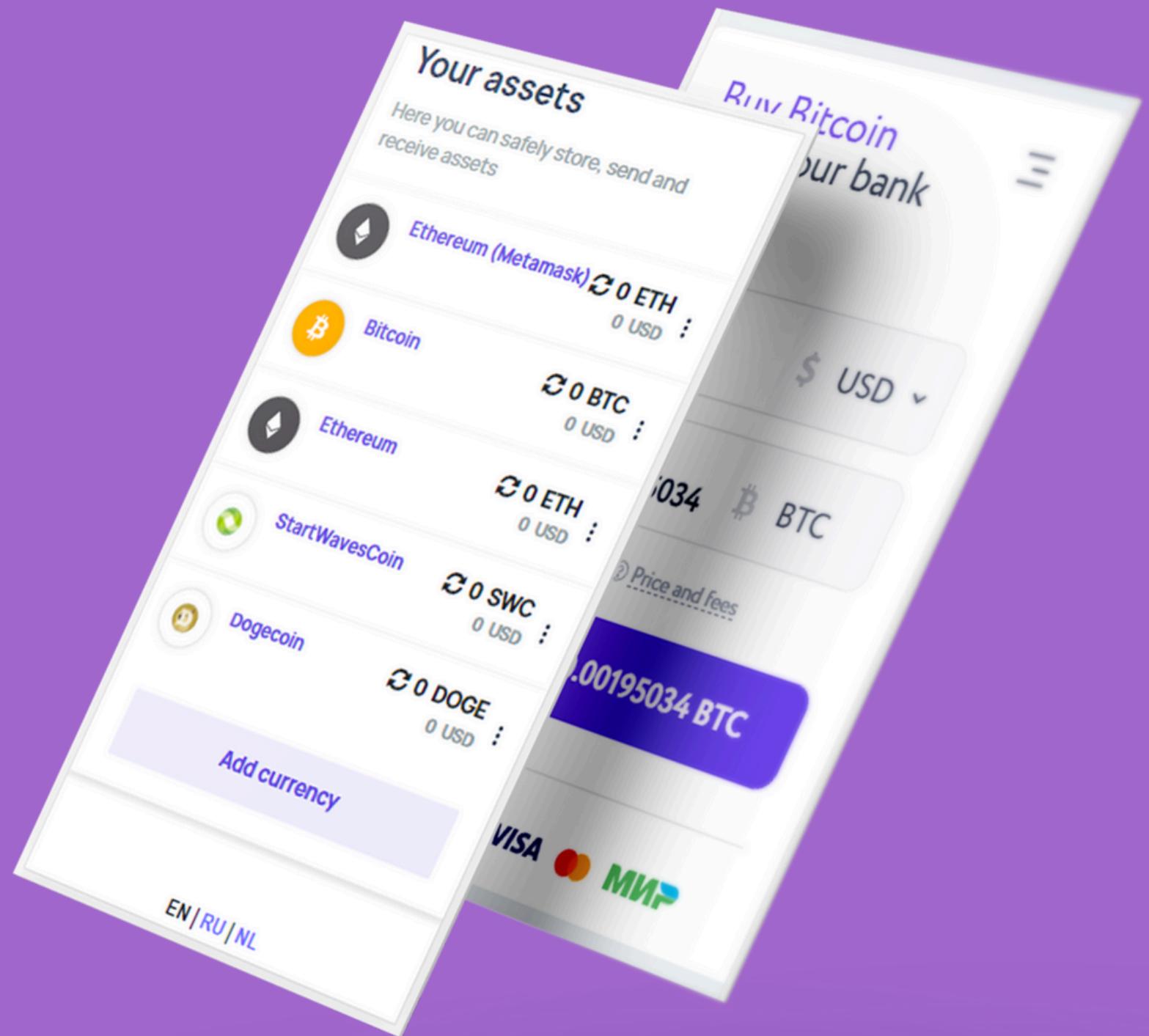
**Crypto Debit/Credit Cards:** Cards linked to crypto wallets that allow users to spend their digital assets anywhere traditional payment cards are accepted.

**Bill Payments and Cash Withdrawals:** Solutions that allow users to pay bills or withdraw cash using their crypto assets.

**Remittances and Cross-Border Payments:** Low-cost, near-instant transfers between countries without the need for traditional banking intermediaries.

**Crypto-Backed Loans:** Loans secured by cryptocurrency assets, enabling users to leverage their digital holdings without selling them.

**Payment Processing Solutions:** Enabling businesses to accept cryptocurrencies as a form of payment, with automatic conversion to fiat if needed.



# DApp Wallet

[wallet.startwaves.co](http://wallet.startwaves.co)

# SWC Tokenomics

SMART CONTRACT: SOLIDITY

TOKEN NAME: START WAVES (SWC)

TYPE: ERC20

BLOCKCHAIN: ETHEREUM

SUPPLY: 1.000.000.000 SWC

DECIMALS: 0

INITIAL PRICE: 1 SWC = \$0.005 USD



See Token  
here



# Revenue Model

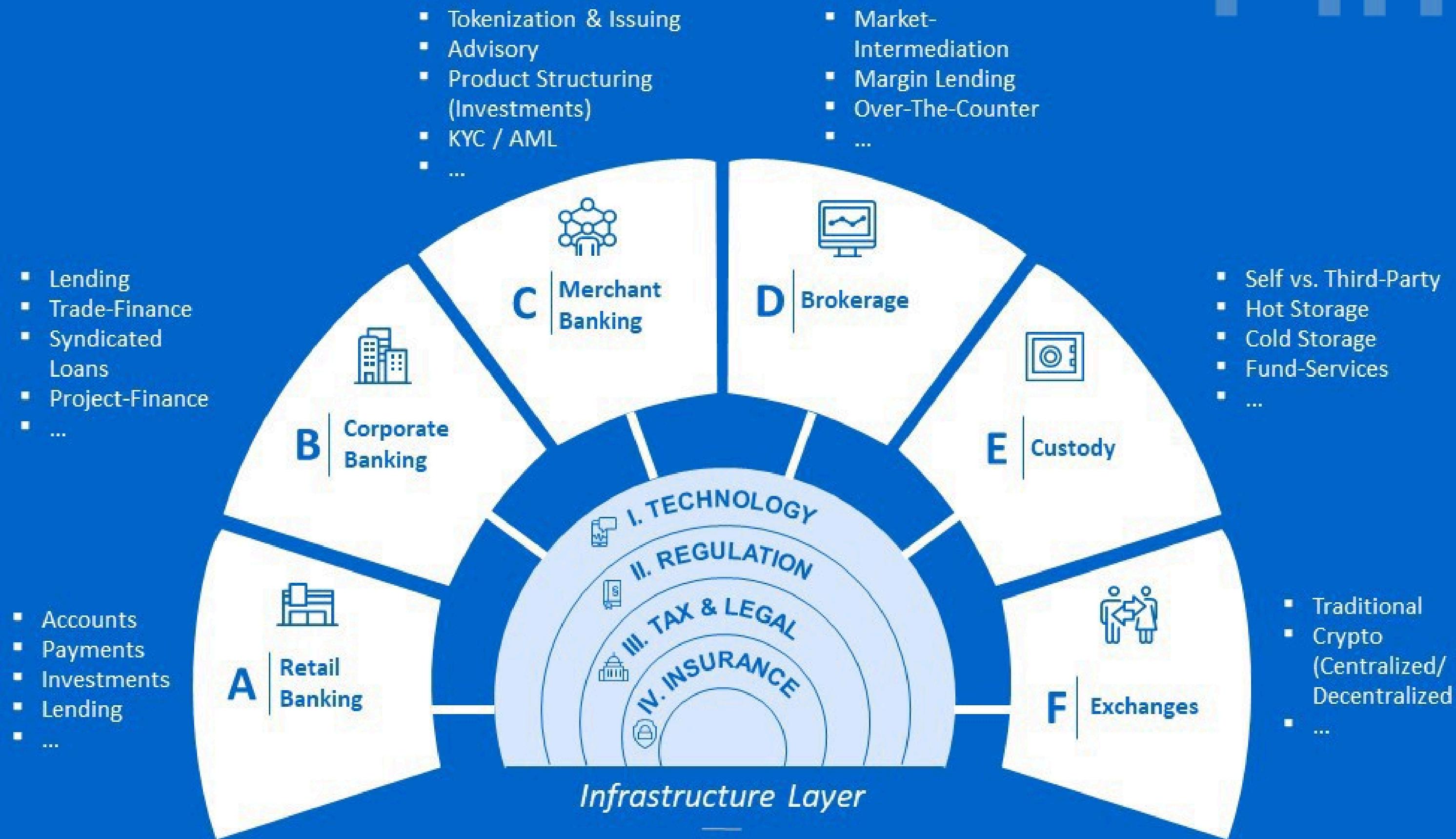
The Token Model is a fundamental part of a tokenized Business Model.

A Token Model describes the properties of a token, the nature of the users and services that interact with that token and the economic characteristics of such interactions, in fact represents an entire economic and technological ecosystem.

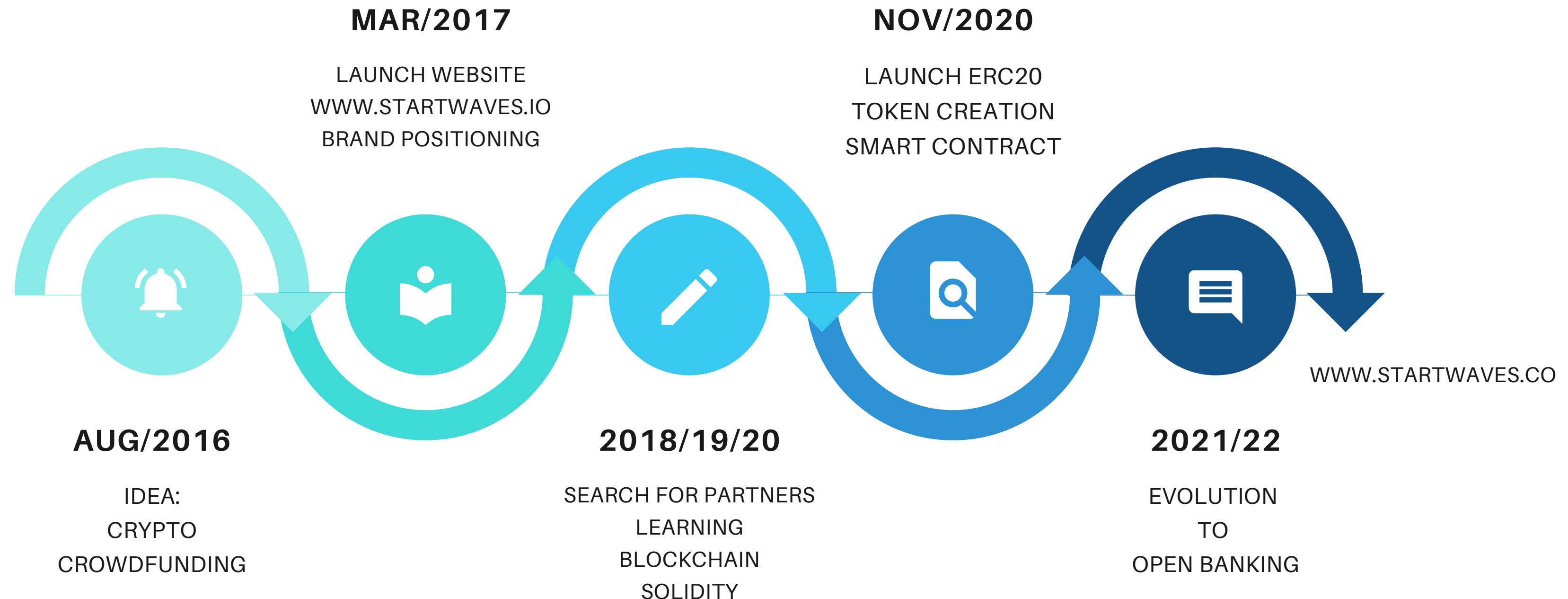
Introduce tokens that promote the use of the business and create economic incentives to support.

Divide the functional features of the business among more entities preferably redundant and permissionless to increase the reliability of the project.

## FINANCIAL SERVICES FOR TOKENIZED ASSETS



# Road Map



# Competition





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# Competition

30  
MILLIONS  
USERS

STRENGTH

INTERNATIONAL  
CREDIT CARD

PRODUCTS

HIGH  
INTEREST  
RATE  
(19.9% - 27.7%)

WEAKNESS



# C6 BANK

# Competition

15  
MILLIONS  
USERS

STRENGTH

Digital account,  
credit card,  
investments and  
more:  
all in one app

PRODUCTS

TRADITIONAL  
BANKING

WEAKNESS



# Competition

6  
MILLIONS  
USERS

STRENGTH

MASTERCARD  
INTERNATIONAL  
DEBIT CARD

PRODUCTS

4x1000  
FROM  
\$2,000,000  
COP

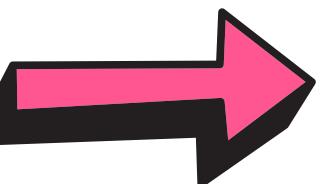
WEAKNESS



# Competition

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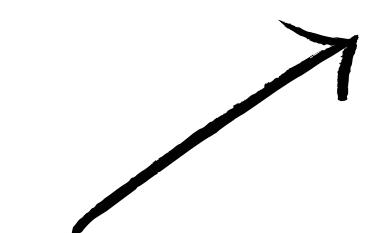
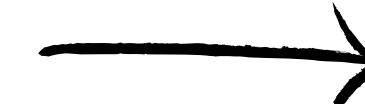
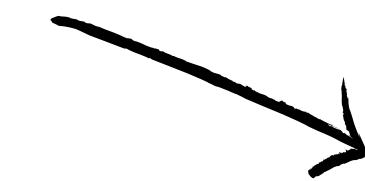
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OPEN  
BANKING  
API

OPEN  
BANKING  
API

OPEN  
BANKING  
API



CONSUME API

 START WAVES

CONSUME API

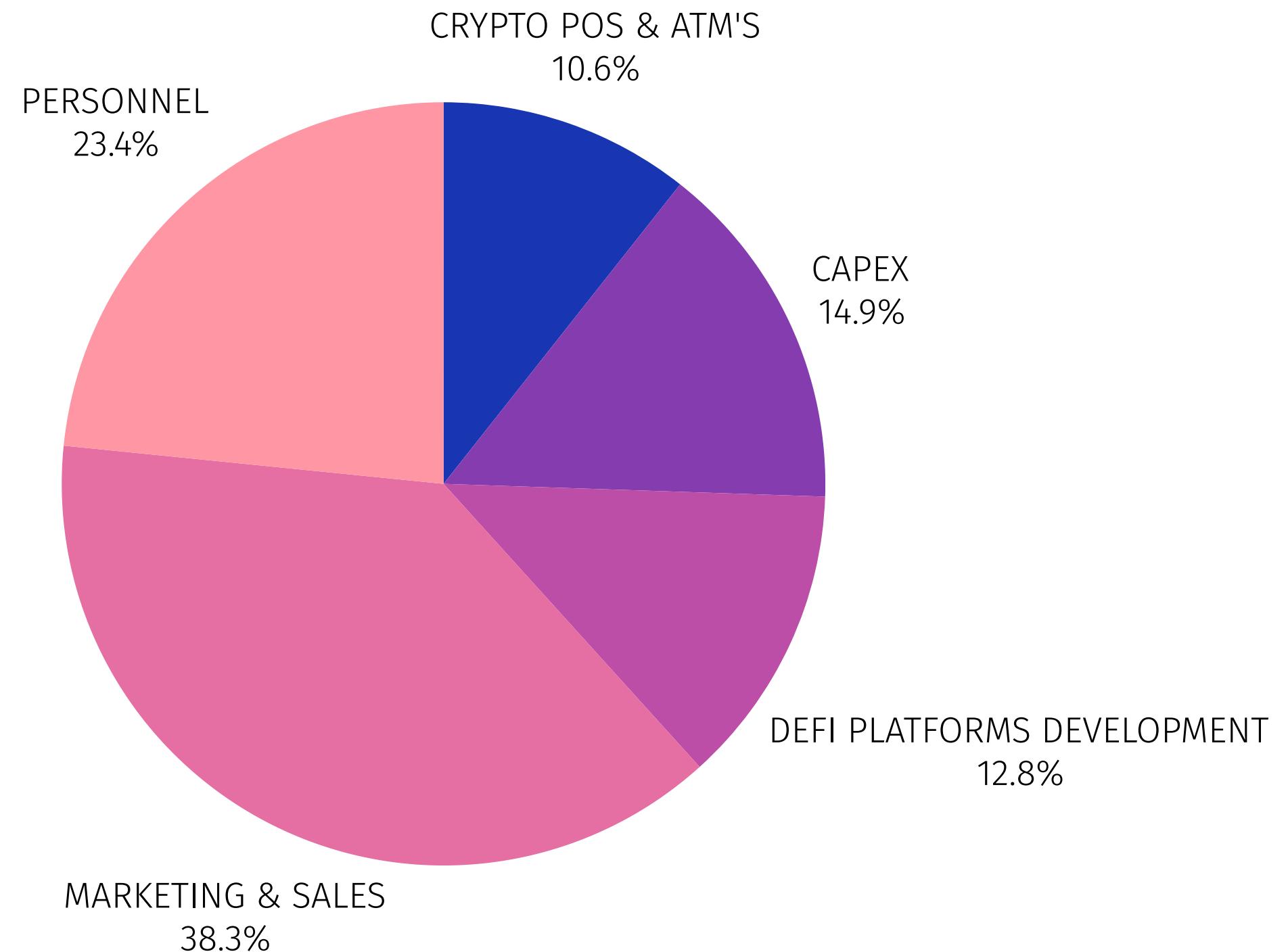
# Our Advantages

- LATAM exceeded 9.7 billion dollars in the first three quarters of 2021, compared to 3.1 billion for all of 2020.
- The region is home to more than 2,301 fintech companies, targeting a market of more than 650 million people in 33 countries.
- New financial infrastructure providers, such as open banking APIs, payment portals or service aggregators, which are acting as the foundation for these new products and services, allowing their growth and accelerating their time to market
- The fintech industry can help increase the market size of the financial sector in Latin America. This is because in emerging markets, the growth of this new industry – with open banking as a catalyst – allows for greater innovation and the possibility of greater financial inclusion.

- 01 **LOW COST FEES X TRANSACTION FOR USERS**
- 02 **STRONG SECURITY**
- 03 **CHEAP TECHNOLOGICAL INFRASTRUCTURE (STANDARD BLOCKCHAIN MINER FEES)**
- 04 **HIGH GROWTH MARKET**

# The Ask

We are raising PRE SEED  
round of \$500.000



# Contact Us

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WHATSAPP: +57 3203158442

MOBILE: +57 3245217436

EMAIL: elkin.nocua@startwaves.co

WEBSITE: [www.startwaves.co](http://www.startwaves.co)

