

BUCCONOMICS



Decentralizing Prosperity for Local Communities

Empowering MSMEs & individuals through blockchain-backed, community-driven financing.



BUCCONOMICS

Local Communities Are Not Able To Access Traditional Routes To Prosperity

99%

SMEs account for 99.8% of the business population (5.5 million businesses).

- FSB 2024

3/5

SMEs account for three-fifths of the employment and around half of turnover in the UK private sector

- FSB 2024

17%

17% of SMEs unable to secure business or personal credit cards

- TogetherMoney Study 2024

21%

21% of business leaders postponing innovation efforts and new product development

- TogetherMoney Study 2024

- MSMEs struggle to access flexible credit due to rigid bank requirements.
- Individuals burdened with high-interest loans & limited savings options.
- Regional economic stagnation due to wealth leaving local areas.
- Lack of transparent, adaptable financial systems tailored to local needs.

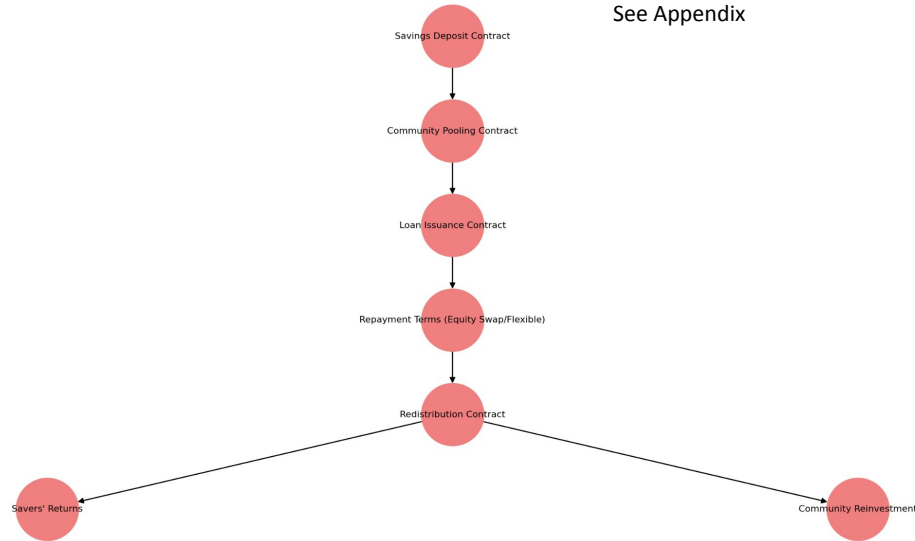


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Decentralised, Hyper-Localised, Alternative Finance Empowers Local Communities

Smart Contract Flow for Savings, Pooling & Redistribution

See Appendix



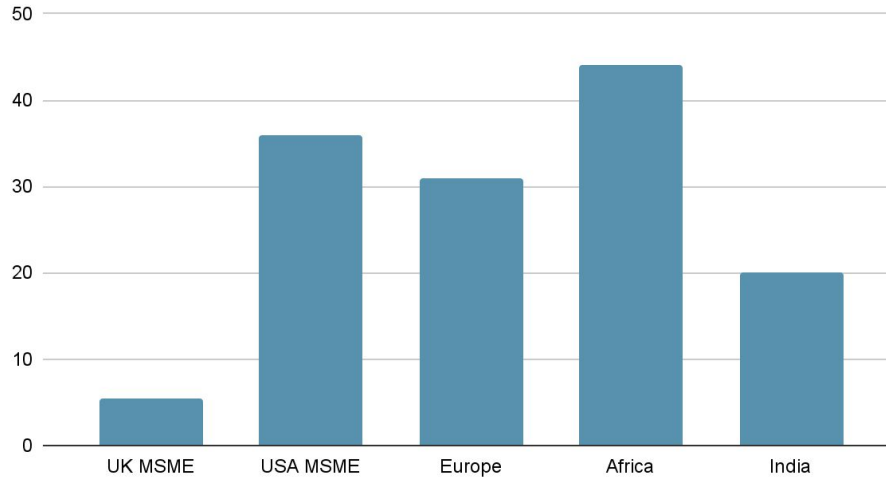
- Blockchain-powered business & personal loans.
- Community pooling & savings products reinvested locally.
- DAO-based governance ensuring transparency & fairness.
- Adaptive, equity-backed financial products aligned with community prosperity.



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BUCC's Opportunity Is Local, Regional, National & Global

Number of MSME's



- 5.5M MSMEs in the UK alone and an estimated £22B+ UK SME lending gap.
- Global scalability based on number of MSME's
 - 33.2M USA (estimated 3.2TR lending gap)
 - 31M Europe, 44M Africa, 20M India.
- Fintech adoption accelerating post-pandemic.



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What Will Each Local “BUCC” Offer It’s Members?

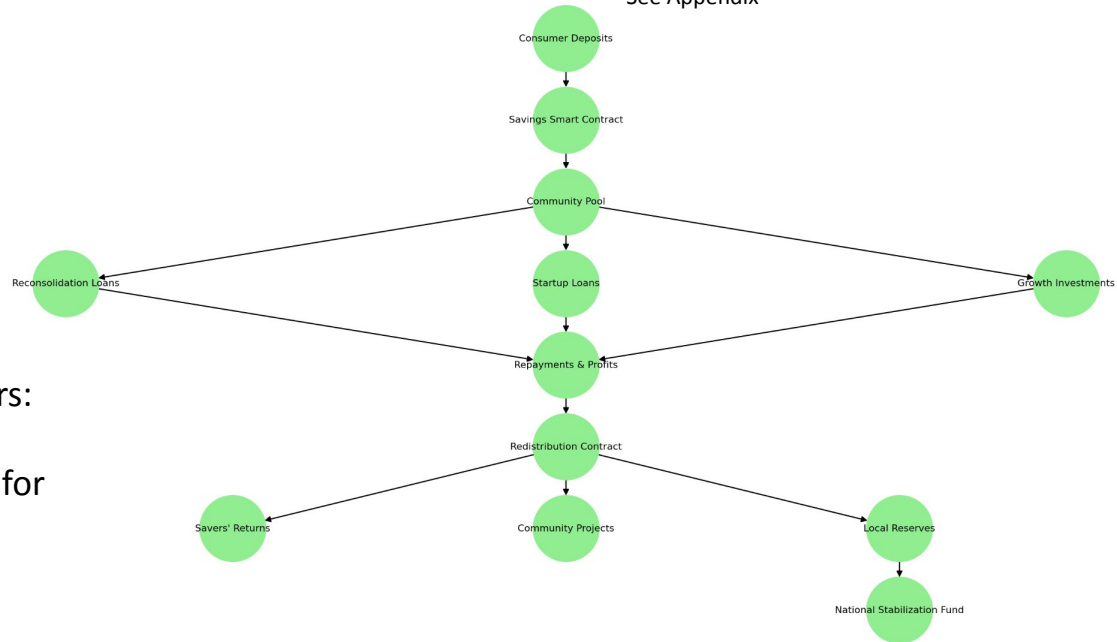
- Long-Term Savings Smart Contracts (Consumer).
- Reconsolidation Loan Pool.
- MSME Business Loans (Startup, Scale, Growth).
- Community DAO Governance Platform.
- Blockchain Infrastructure: Ethereum, BTC L2/L3, AI-enhanced credit scoring.

Strategically, BUCC would also offer it’s members:

- Access to BUCC Stable Coin via exchange for Fiat or Crypto
- Access to BUCC payment card
- Local spending discounts & rewards for using BUCC payment card at BUCC funded organisations

BUCC Capital Flow Model

See Appendix

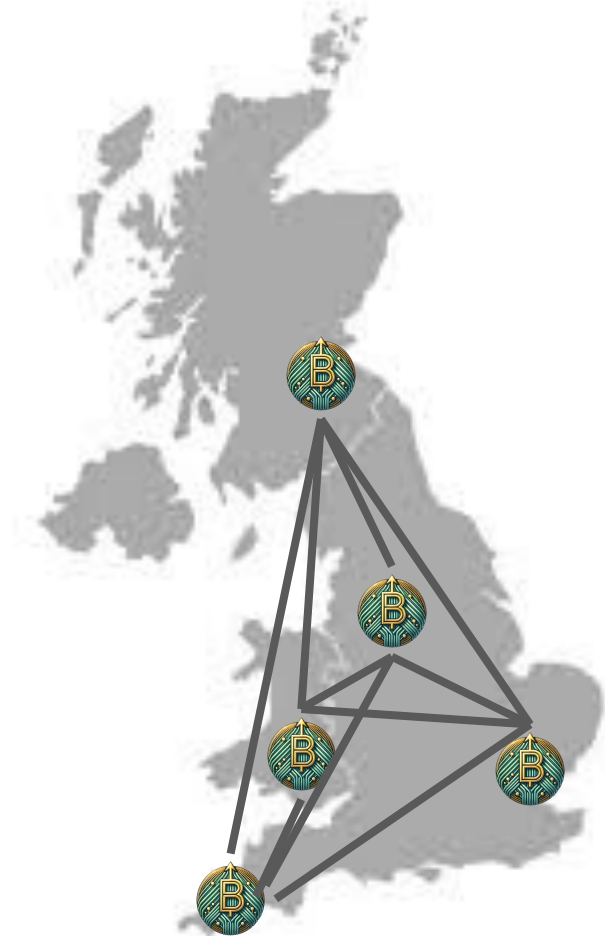




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Validation & Traction So Far

- Active discussions with MSME groups & regulators.
- Tech architecture finalized, leveraging proven blockchain frameworks.
- FCA compliance roadmap + sandbox strategy ready.
- Growing relationships & interest with UK councils for pilot launch.





BUCCONOMICS

Our Team

Founder

Rayyan Karim
Ex-FTSE100 & NASDAQ,
Fintech Leadership Coach.



Co-Founder

Established Crypto Entrepreneur
Product Manager



Advisor

FinTech, Regulation & Data
Science Expert.



Advisor

Local Councillor



Advisor

VC Fund & FinTech Veteran.



Advisor

FBS - Federation Small Business





BUCCONOMICS Competition

<u>Feature</u>	<u>BUCC</u>	<u>Traditional Banks</u>	<u>DeFi Platforms</u>
Tech	Blockchain Smart Contracts	Conventional Banking	Ethereum/DeFi
Community Focus	High, reinvested locally	Limited	No specific focus
Repayment Flexibility	Adaptive, equity-based	Fixed	Crypto-collateral
Regulatory Compliance	FCA-aligned, transparent	FCA-compliant	Largely unregulated
Customization	Tailored to local needs	One-size-fits-all	Standardized

- BUCC vs Traditional Banks: Greater flexibility, transparency, and community reinvestment.
- BUCC vs DeFi Platforms: Local focus, regulatory compliance, and real-world impact.



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Financial Projections

	Business Products				Individual Products				Community Savings			Total Size
Council Area	# SME's	Total Invested	Interest Rate	Margin	# Individual Loans	Total Invested	Interest Rate	Margin	Total Invested	Interest Rate	Margin	Total Margin
Southend	15,182	1.5m	10%	151k	180,620	£361m	10%	£36m	£1.8m	10%	180k	£36.31m

- Southend-on-sea, Essex, estimated profit margin size of £36.31m, majority driven from affordable reconsolidation loans targeting individuals with average debt size of £2k
- Further financial projections will adapt to the demographics of each Council Area



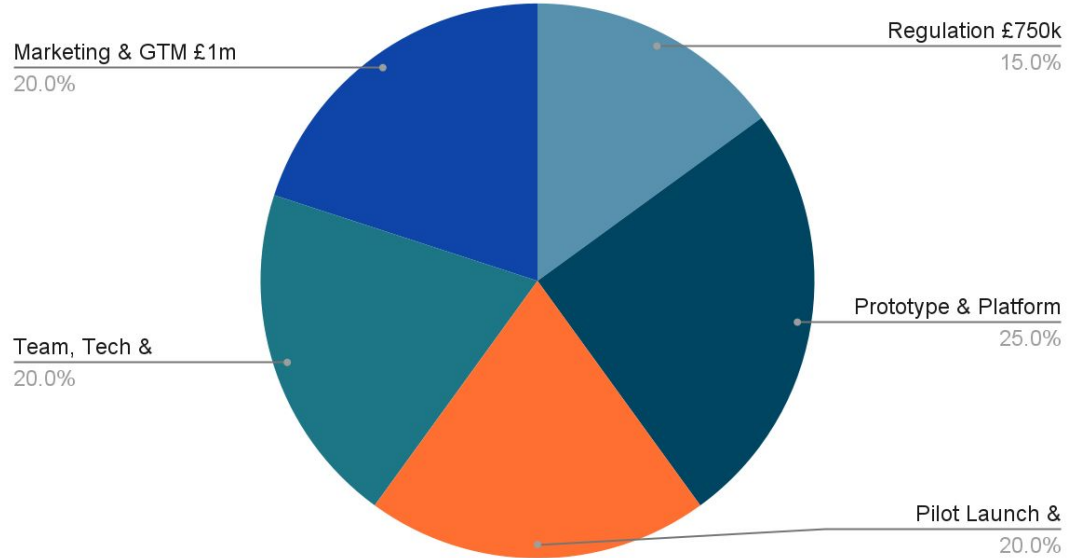
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Investment Opportunity

Raising **£5M Seed Funding** to:

- Secure licenses.
- Launch prototypes
- Launch pilots.
- Scale tech & compliance teams.
- Execute go-to-market strategy.

Investment Categories



APPENDIX

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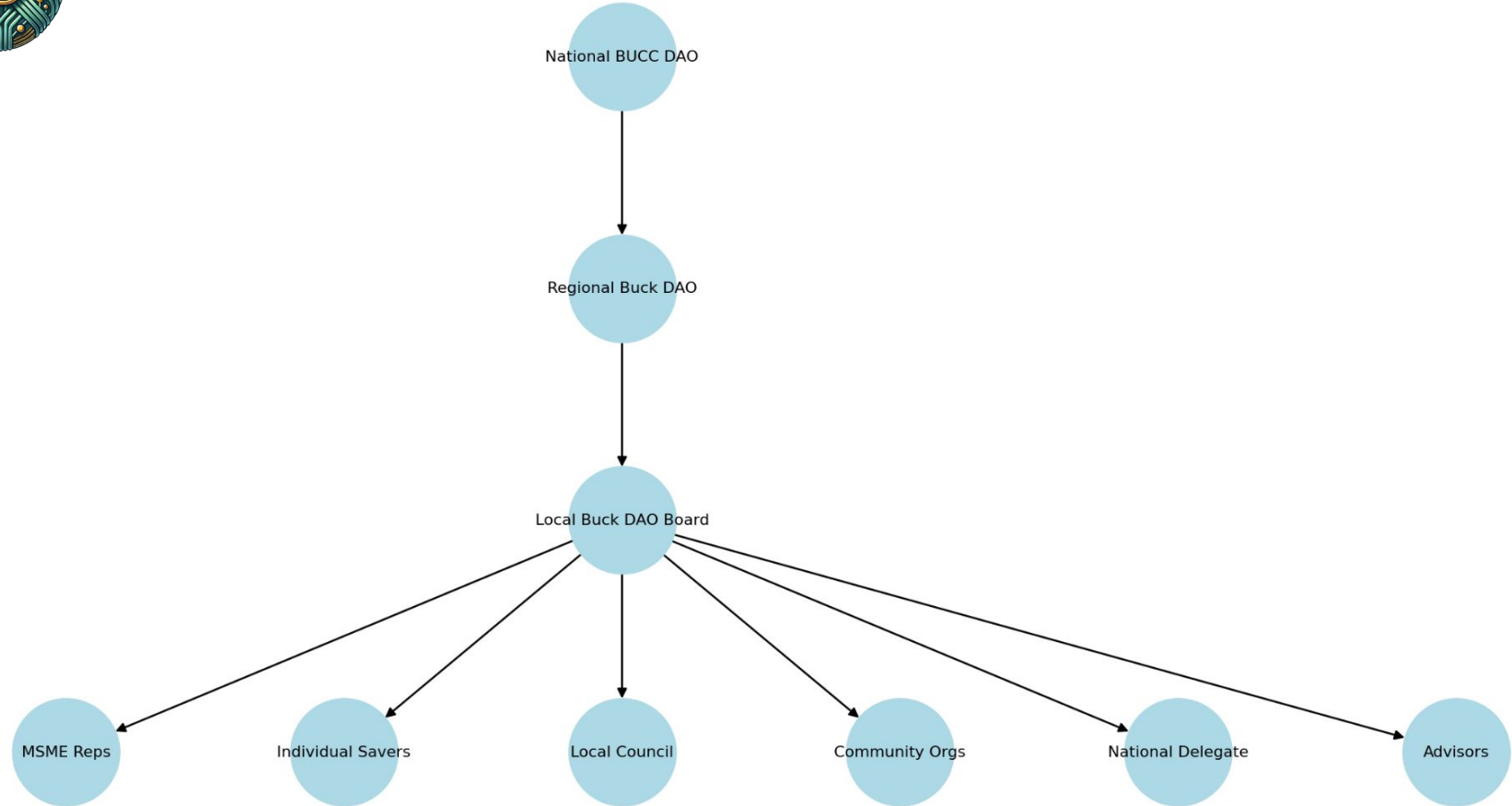


£5M Seed Funding Allocation Breakdown

<u>Category</u>	<u>Allocation (£)</u>	<u>Explanation</u>
1. Regulatory & Licensing	£750,000	<ul style="list-style-type: none">- FCA Consumer Credit License, Payment Services License, Cryptoasset compliance fees.- Legal & regulatory consultations to align reconsolidation loans, savings products, and governance tokens with UK law.- GDPR compliance setup (DPO, audits).
2. Prototype & Platform Development	£1,250,000	<ul style="list-style-type: none">- Development of smart contracts (savings, loans, pooling mechanisms).- Building the DAO governance platform.- Integration of KYC/AML modules.- Blockchain infrastructure deployment (Ethereum, BTC L2/L3), AI-powered credit scoring engines.- UI/UX for borrower, saver, and investor dashboards.
3. Pilot Launch & Community Engagement	£1,000,000	<ul style="list-style-type: none">- Rollout of pilot Bucks in 2-3 council areas.- Local community workshops & onboarding campaigns.- Initial liquidity reserve to fund early loans and savings contracts.- Setting up regional Buck boards and DAO governance structures.
4. Team Scaling (Tech & Compliance)	£1,000,000	<ul style="list-style-type: none">- Hiring additional blockchain developers, compliance officers, risk analysts, customer support.- Training & operational costs for local DAO facilitators and advisory board coordination.
5. Marketing & Go-to-Market Strategy Execution	£1,000,000	<ul style="list-style-type: none">- Multi-channel marketing: local council partnerships, fintech conferences, MSME outreach programs.- Educational campaigns targeting individual savers and MSMEs.- Public relations, content creation, and digital acquisition funnels.

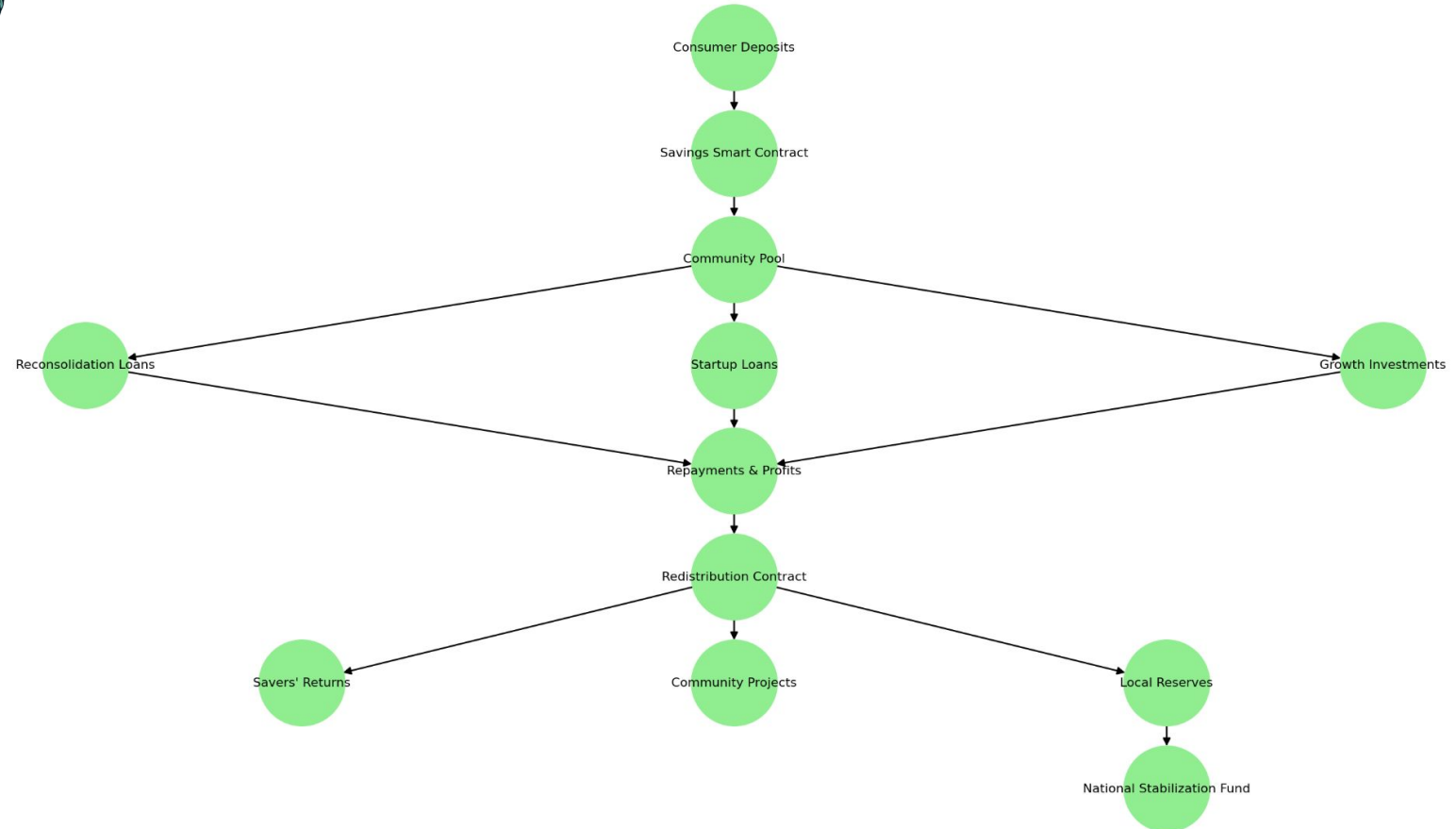


BUCC Governance Structure



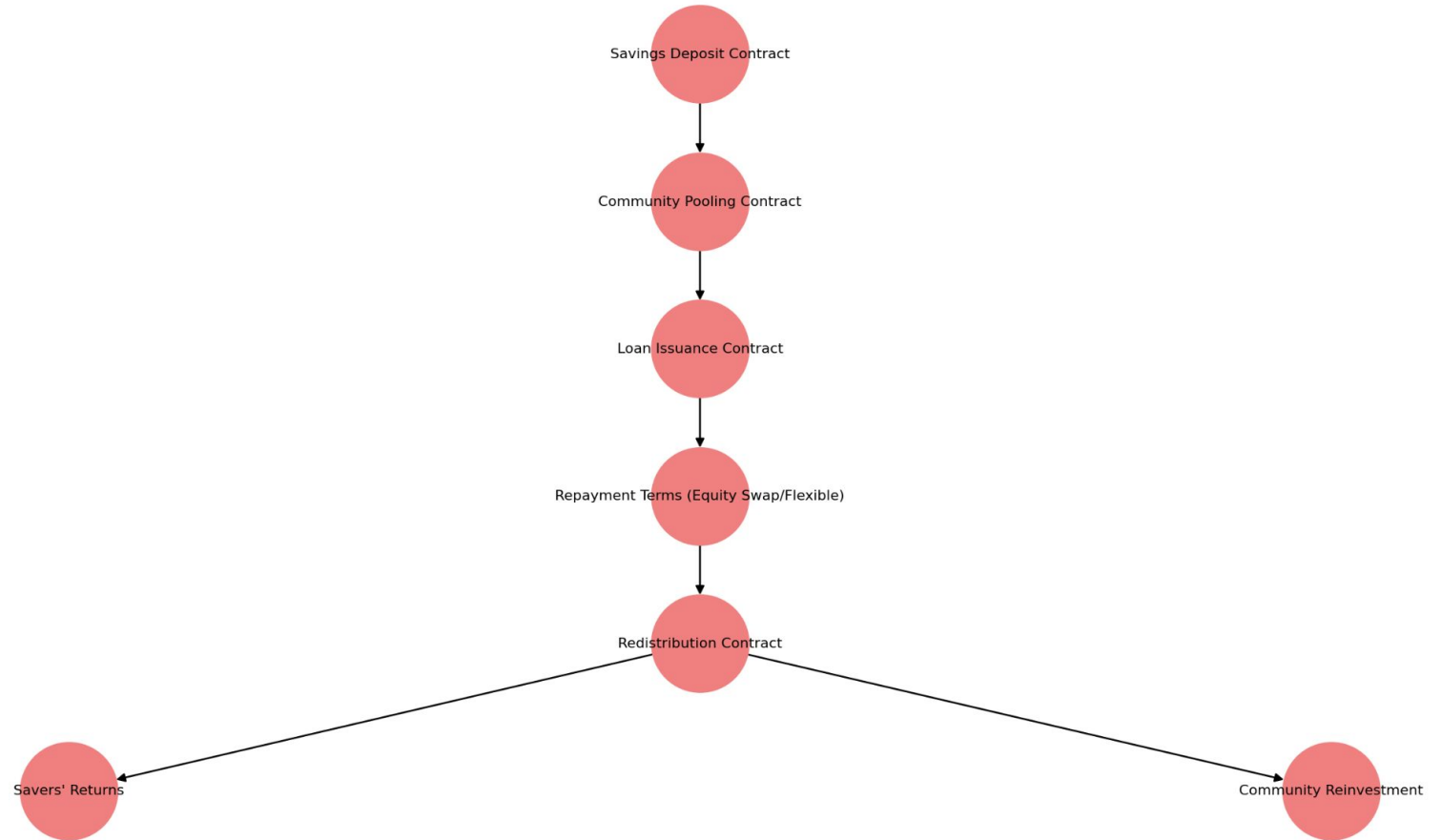


BUCC Capital Flow Model





Smart Contract Flow for Savings, Pooling & Redistribution





BUCC Franchise Rollout Blueprint

