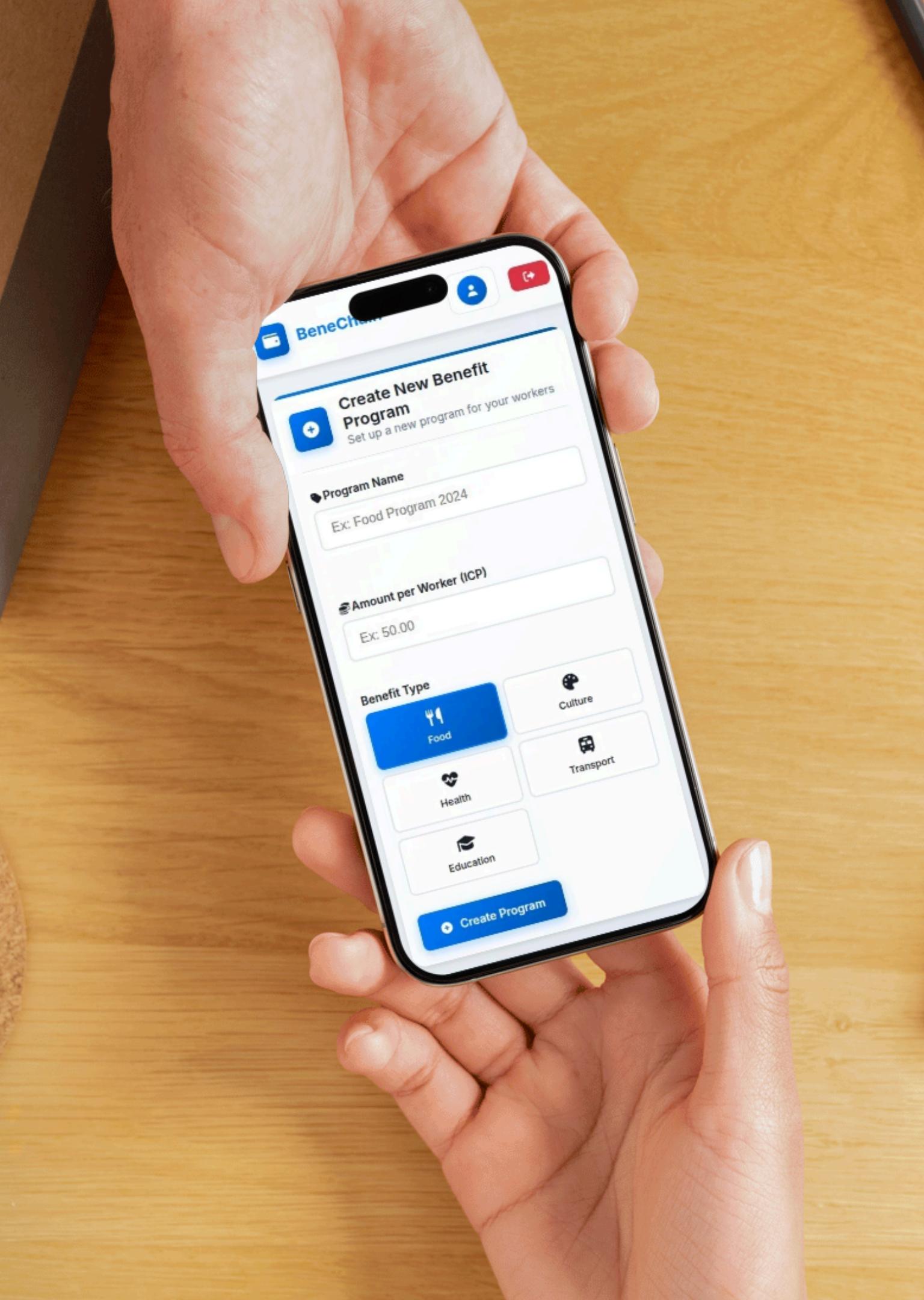


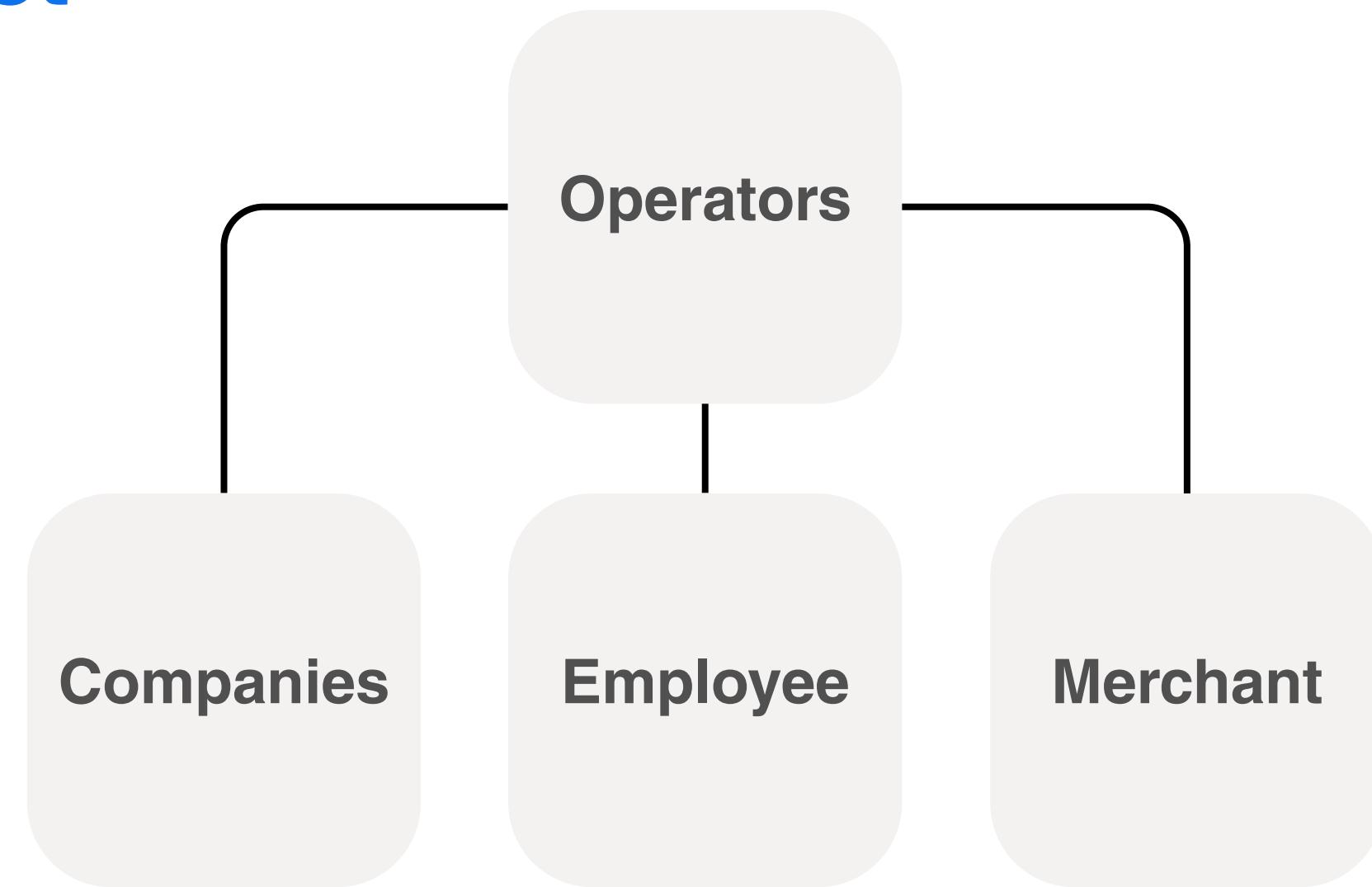


BeneChain



The revolution of the benefits market

Benefits Market



The corporate benefits market is a complex ecosystem with four main pillars: **companies** that offer benefits for talent retention, **operators** that manage distribution via cards or digital credentials, **workers** who use the benefits for goods and services, and **commercial establishments** that accept them, increasing their revenue.

Problem

Human Resources



No visibility on benefits usage

Fragmented reports hinder strategic decisions

Inflexible packages that don't meet employee diversity

Employee

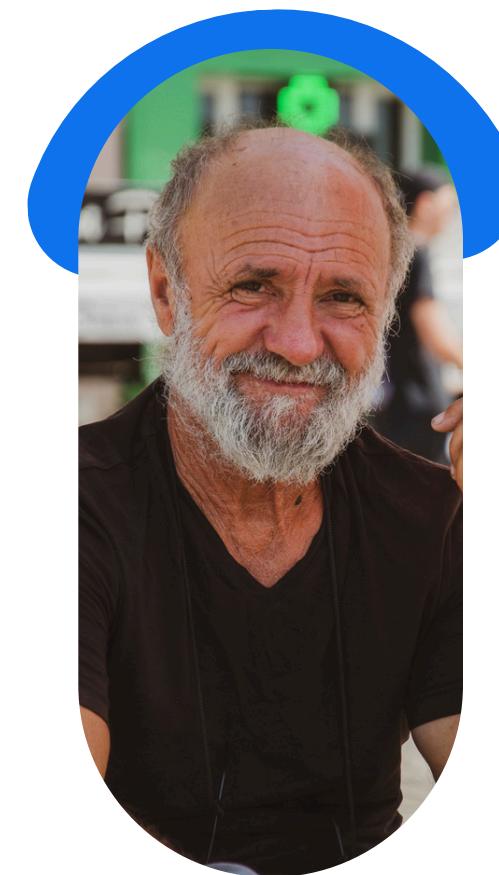


Needs to switch cards/platforms with every job

Loses part of the benefit to "invisible" fees

Can't use the voucher at frequently visited locations

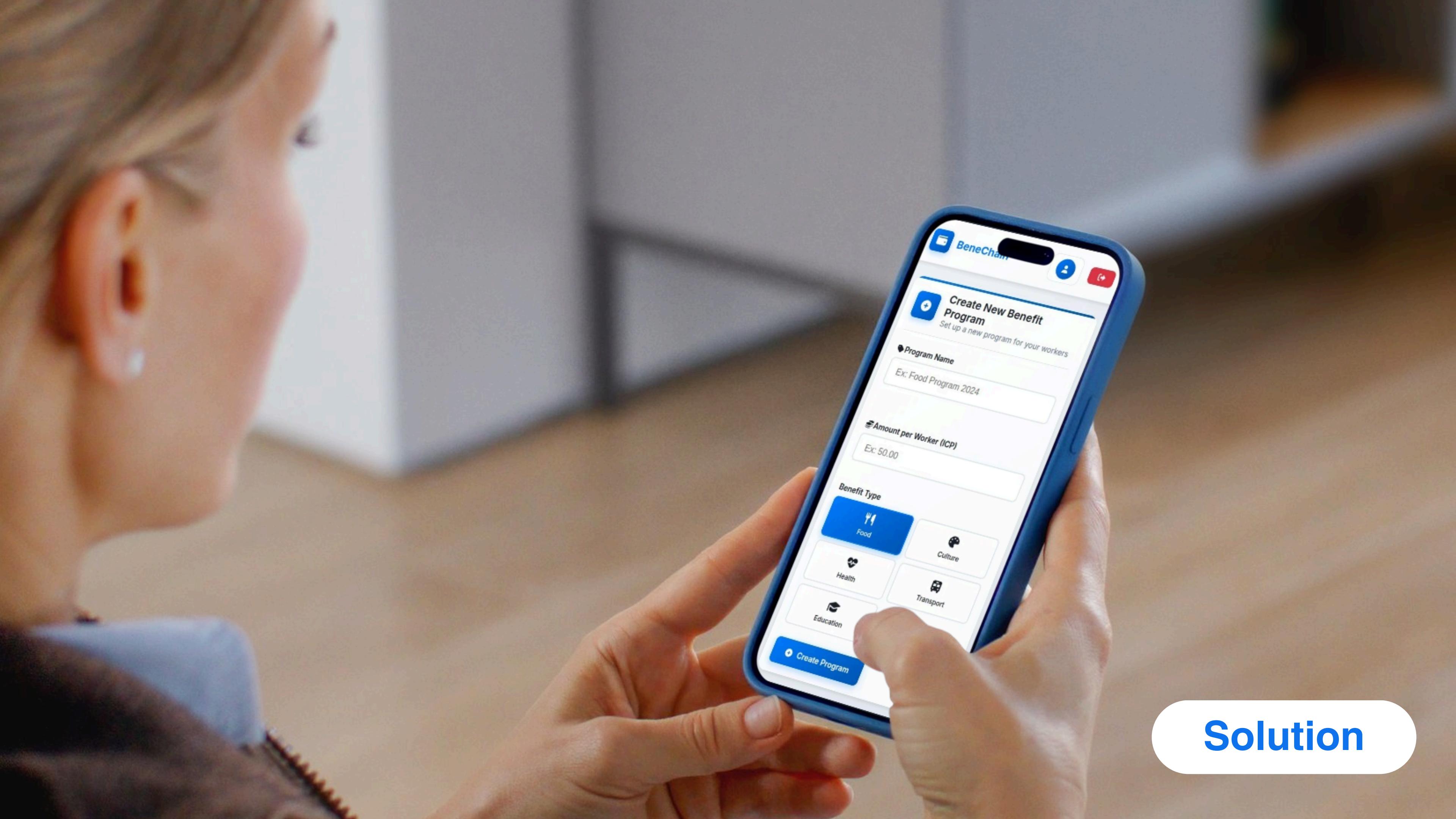
Merchant



Fees of up to 14% on each transaction

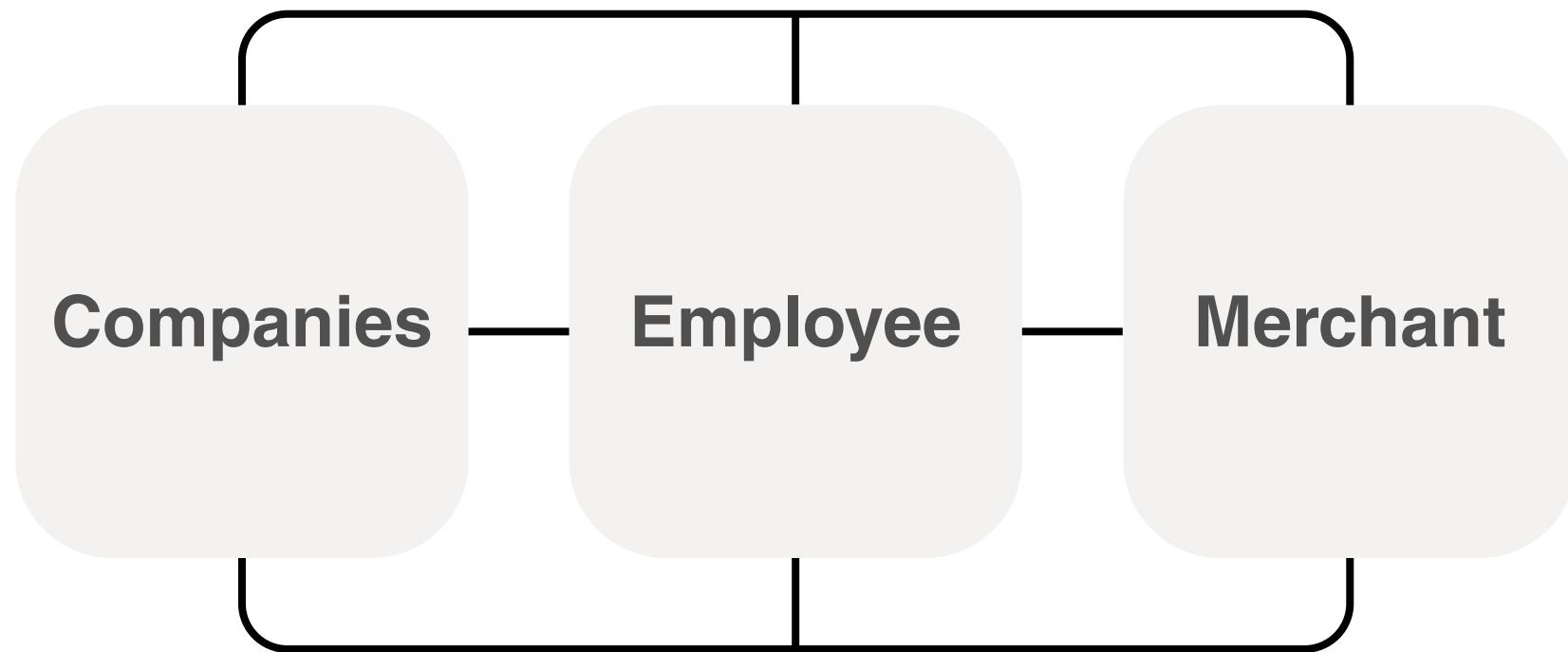
Fund transfers take days or weeks

Held hostage by large operators, with no negotiation power



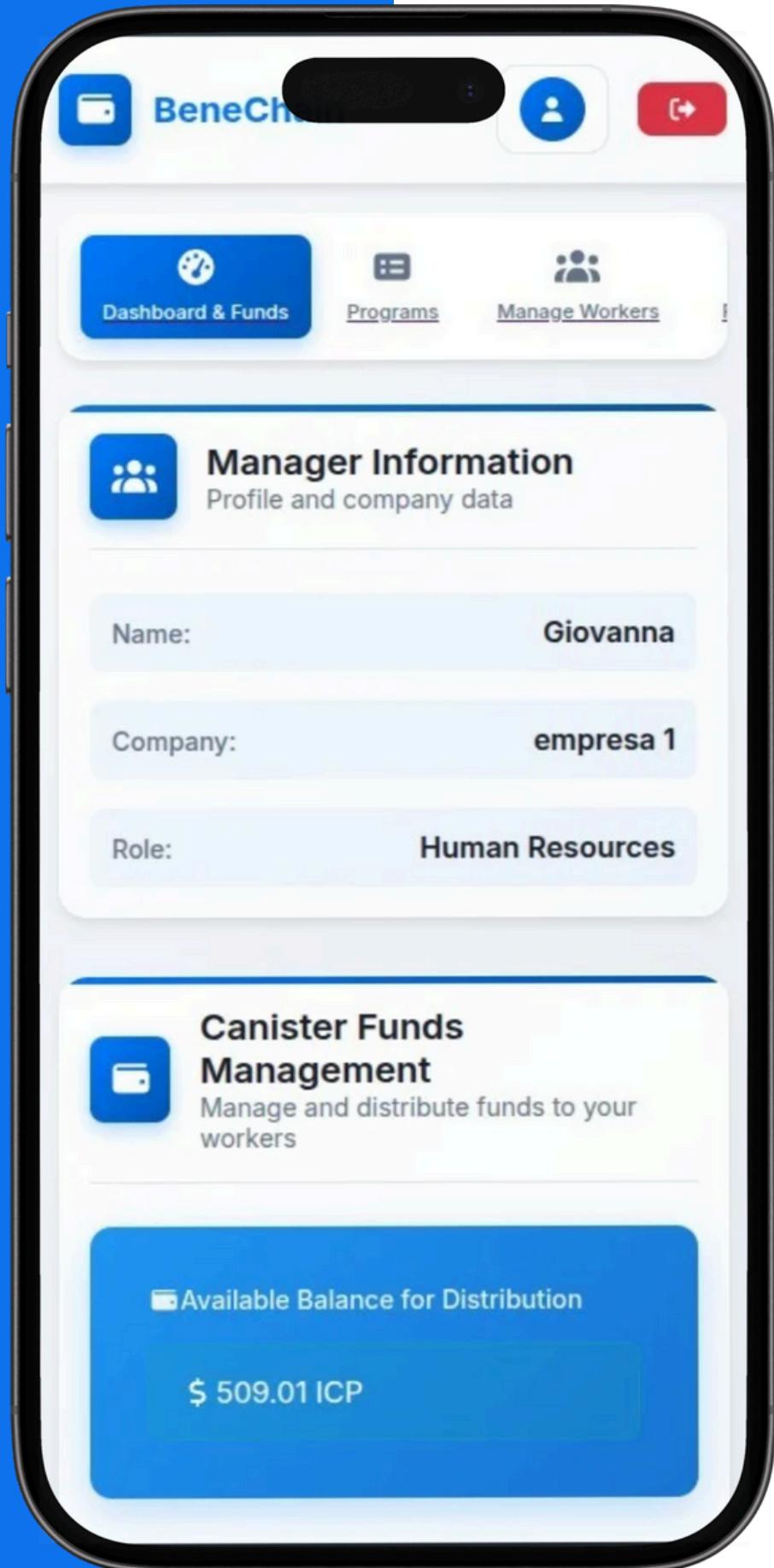
Solution

Solution



BeneChain is a digital corporate benefits platform built entirely on the Internet Computer Protocol (ICP). With it, companies can create, distribute, and track benefits for their employees 100% securely, without intermediaries, abusive fees, or manual processes.

Solution



For HR Departments:

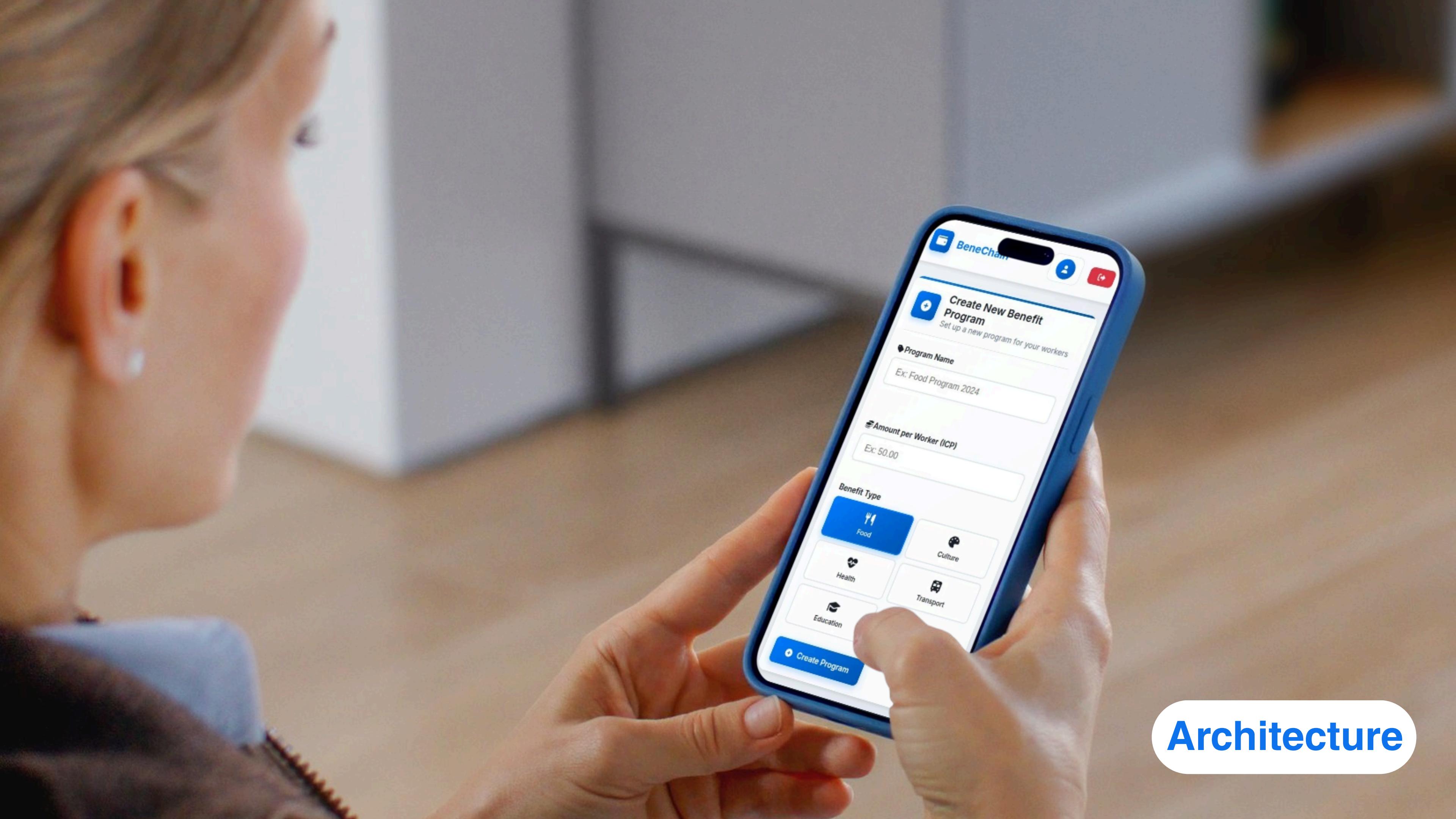
- Create benefit programs (such as food, culture, or well-being vouchers) with customized rules.
- Automate distributions: the platform sends benefits on the right days, without the need for spreadsheets or reminders.
- Monitor employees' benefit usage in real-time.
- Prevent fraud: all transactions are recorded on the blockchain, with full traceability.

For Employees:

- Receive your benefits in a digital wallet linked to your identity, without needing to download apps or use multiple cards.
- Use your balances freely, at accredited establishments, and see everything in real-time.
- Take your wallet wherever you go: if you change jobs, your benefits remain centralized in the same wallet.

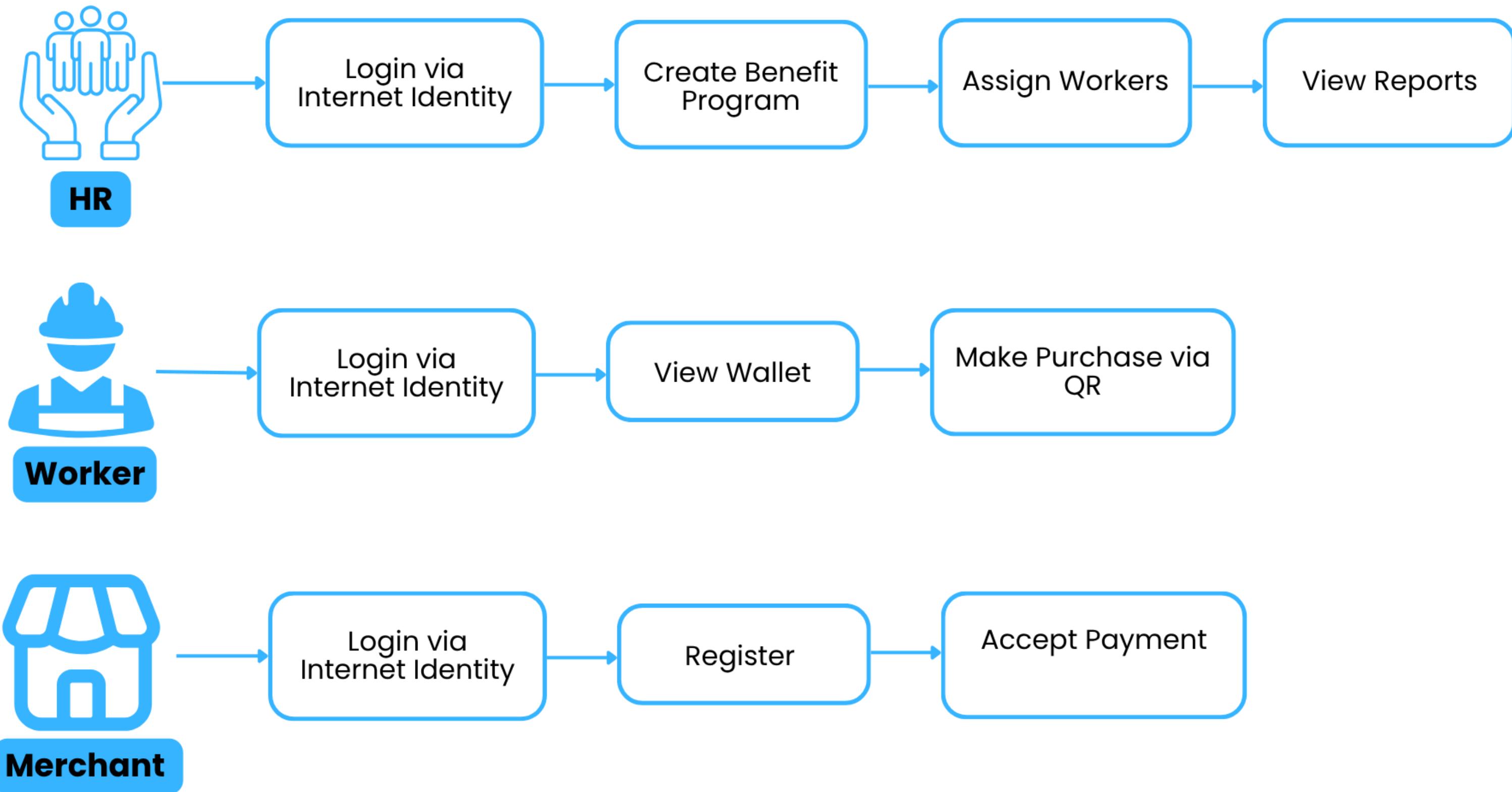
For Establishments:

- Accept benefit payments instantly, without card machines or payment delays.
- Pay minimal fees, much lower than those charged by current operators.
- Do everything yourself: registration, receipt, and control, without depending on support or complex contracts.

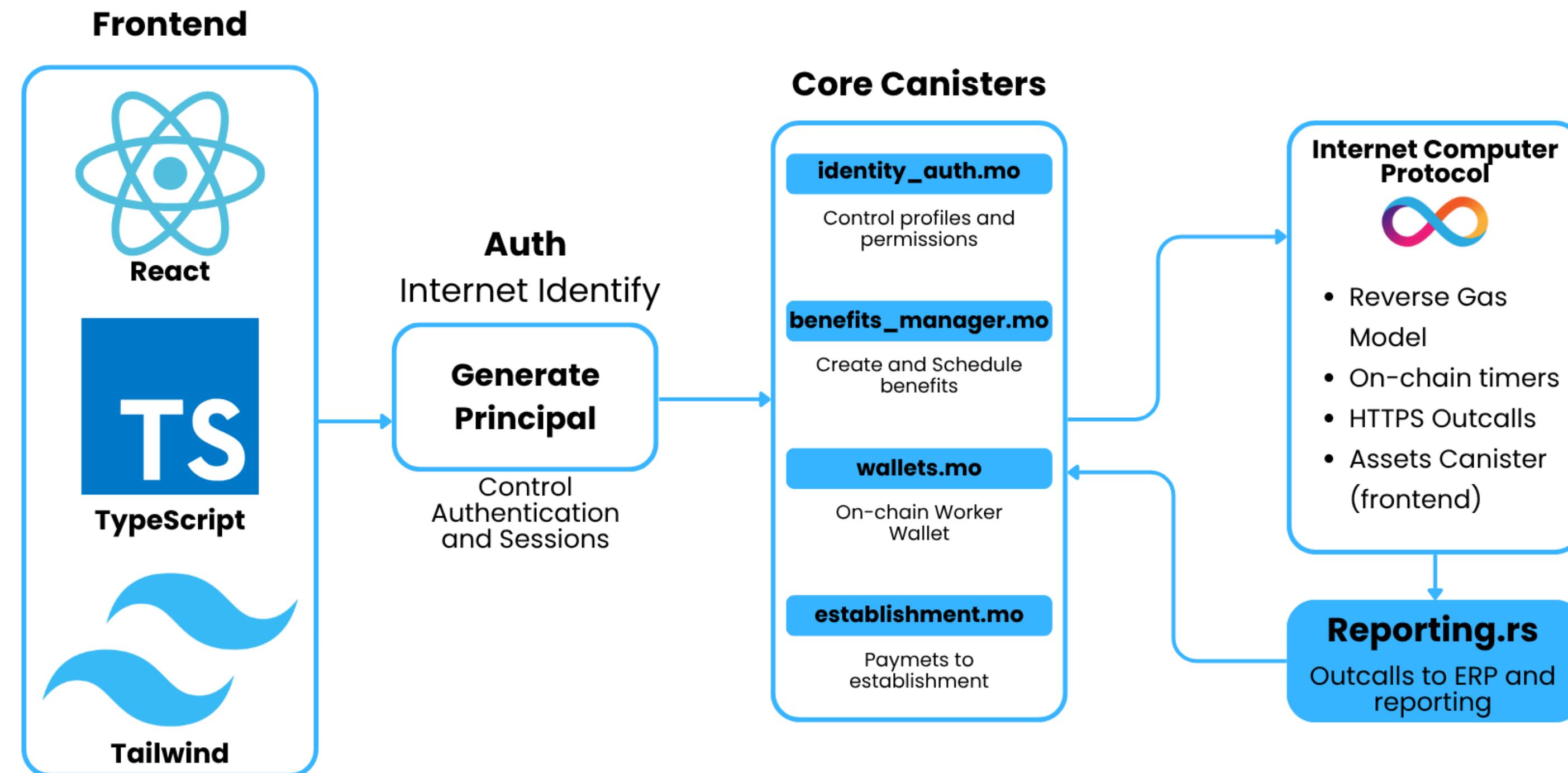


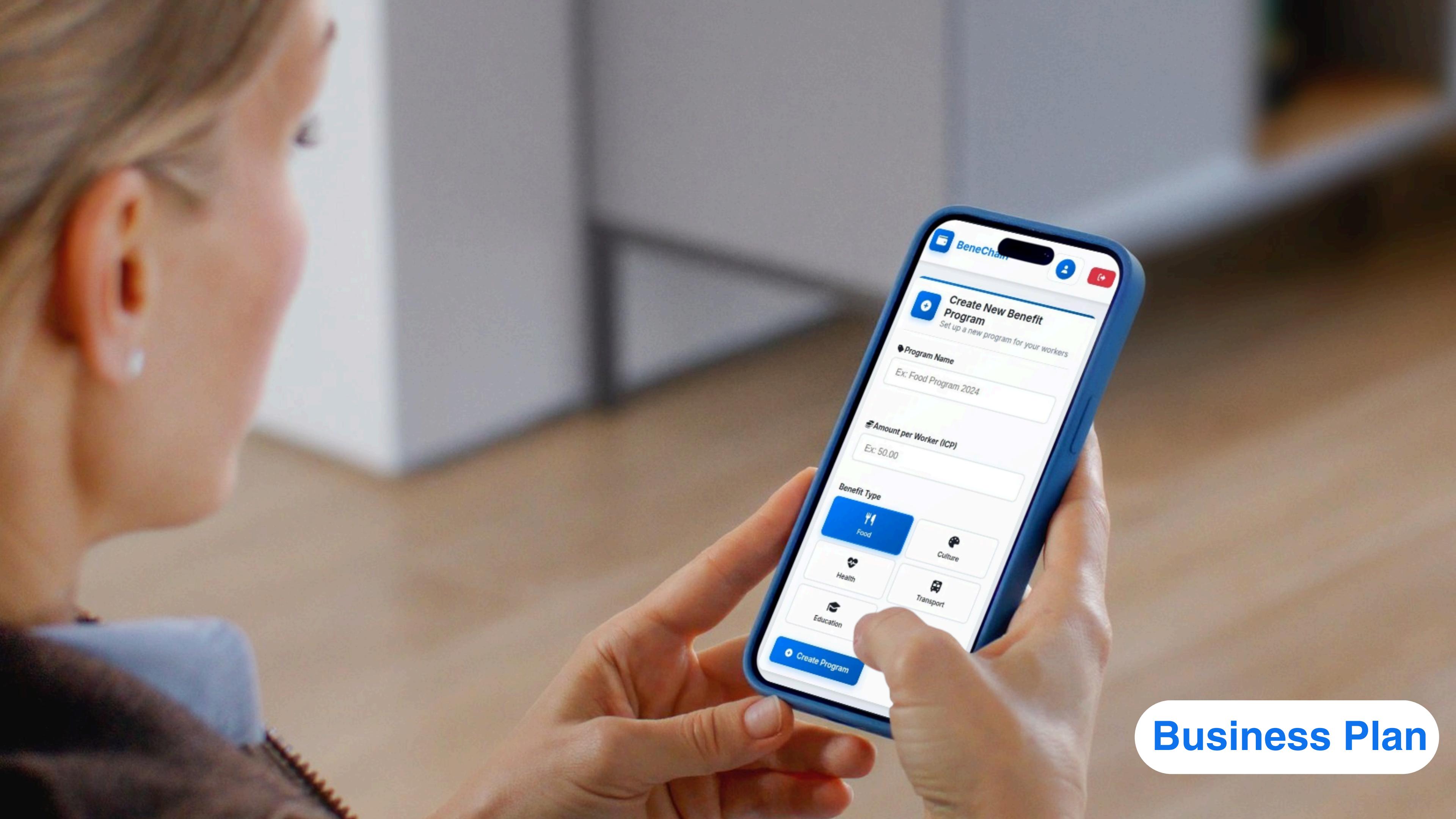
Architecture

Macro Flow

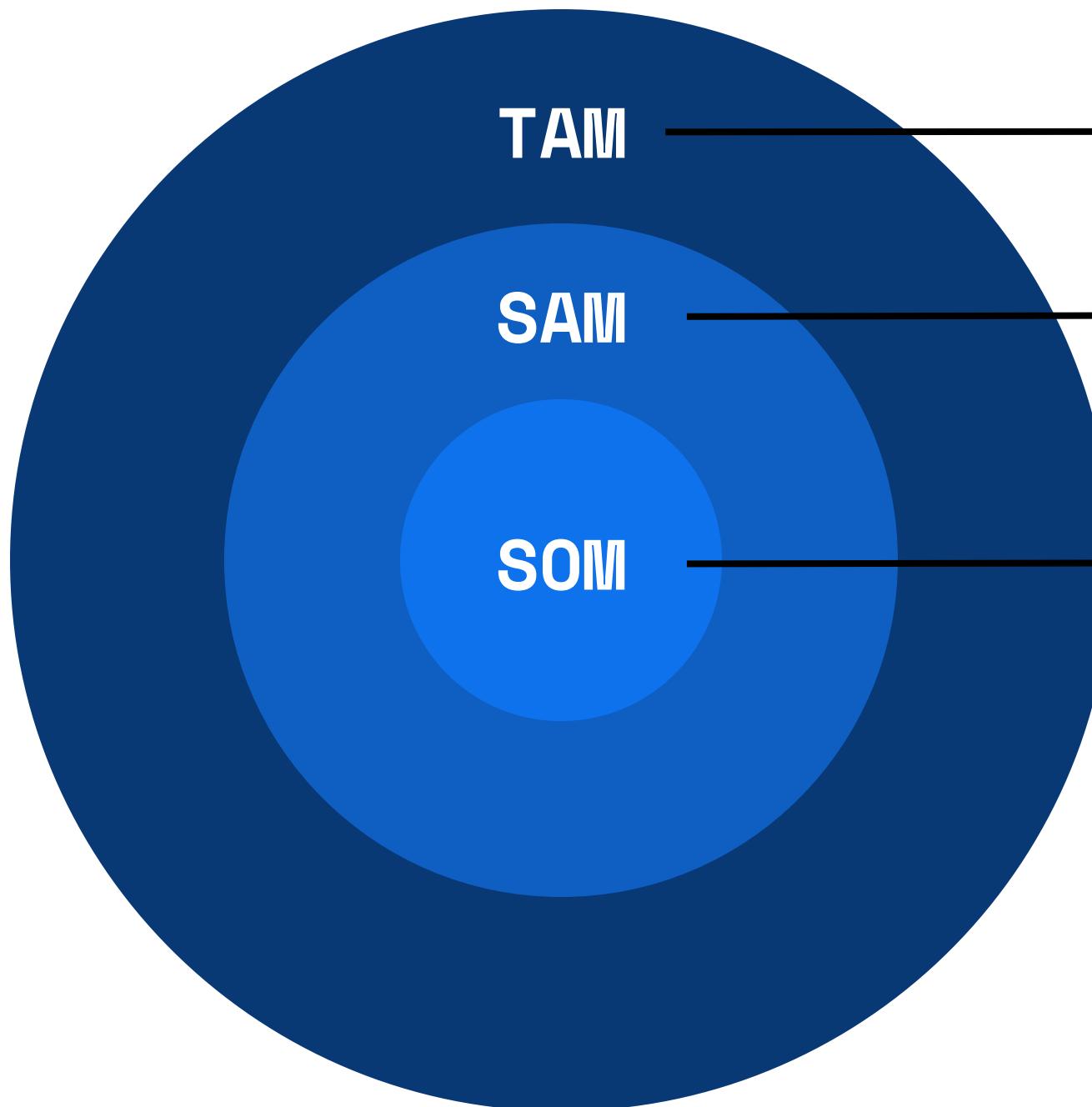


Simplified Architecture





Business Plan

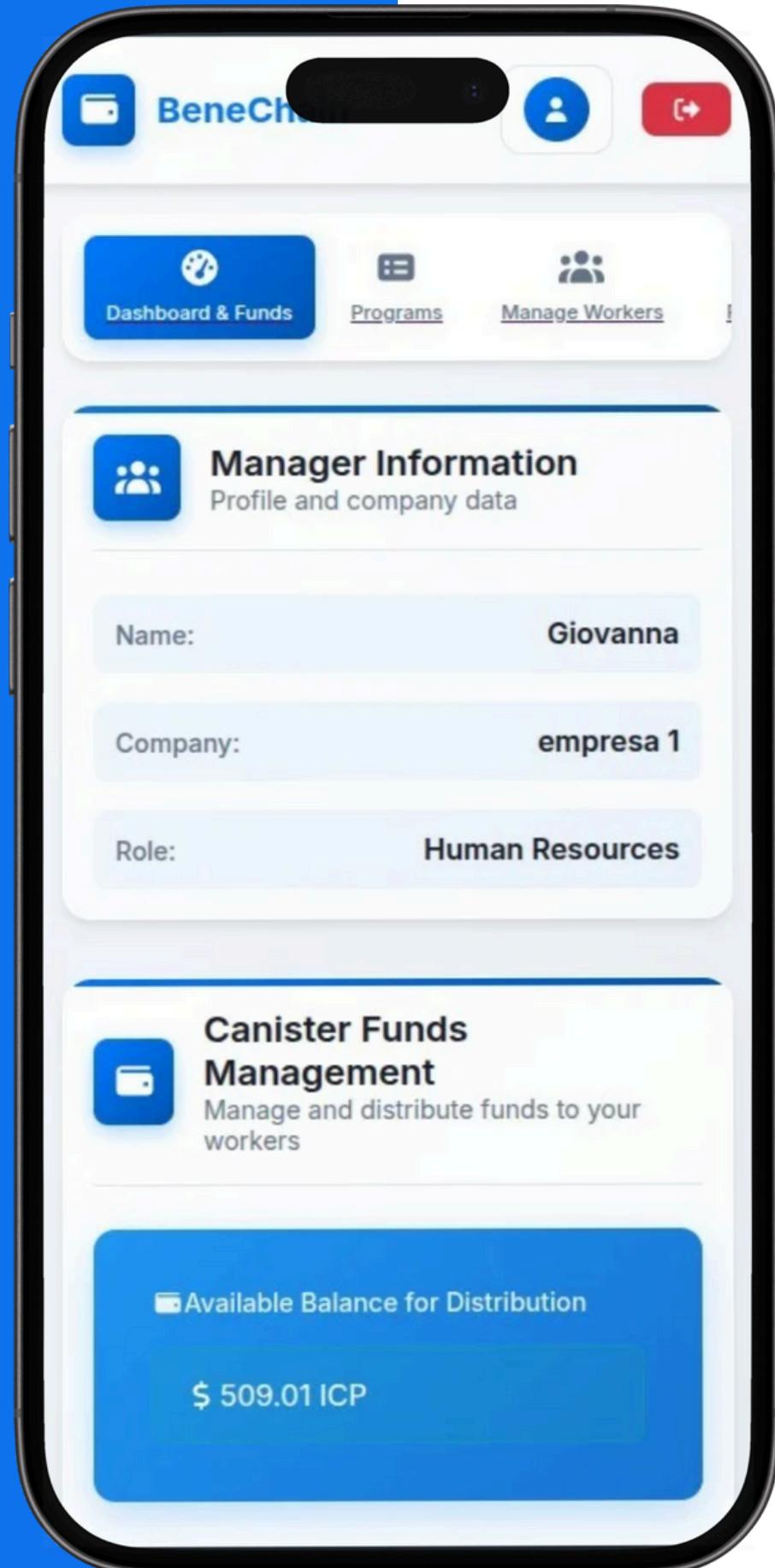


TAM → US\$ 232 Billion

SAM → US\$ 15 Billion

SOM → US\$ 150 Millions

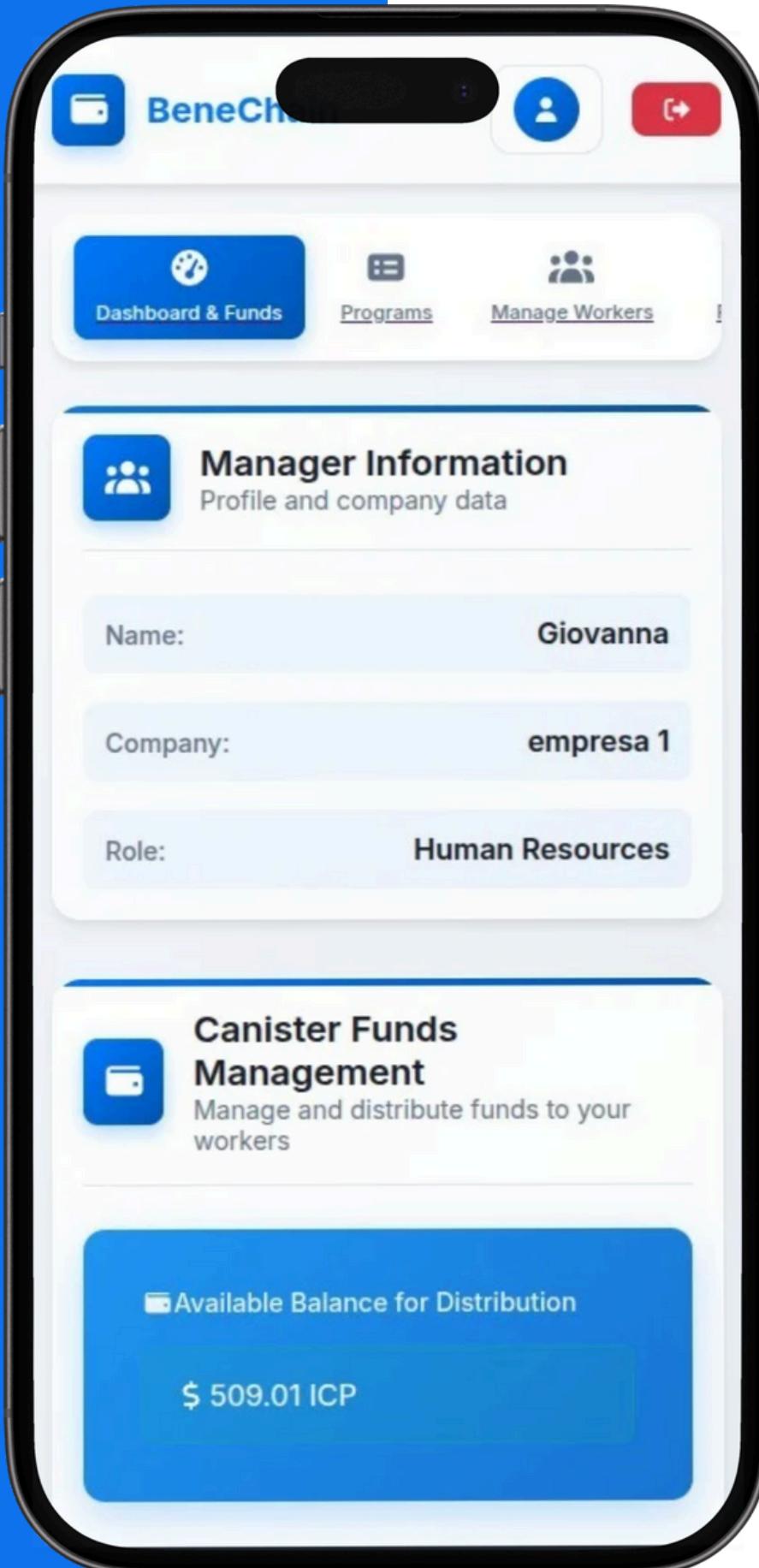
Revenue Streams



Transaction fees (0.5% to 1%) paid by commercial establishments

Subscription plans for companies with advanced features (for benefit customization)

Go-To-Market Strategy



For HR Departments:

- Market awareness and education campaign (posts, videos, whitepapers)
- Recruitment of pilot clients (10 to 20 companies) with free benefits or reduced fees
- Strategic partnerships with establishment networks
- Creation of materials: FAQs, tutorials, landing pages, explanatory videos

Phase 2 – Launch (3-4 months):

- Go live with pilot clients
- Demonstration events (webinars, meetups) with HR and establishments
- Marketing campaigns focused on:
 - HR (via LinkedIn, Google Ads, HR management events)
 - Establishments (via local partnerships, visits, and Instagram)
 - Activation of employees' digital wallets

Phase 3 – Traction and Scale (5-12 months):

- Expansion of the network of companies and establishments
- Introduction of paid plans with premium features
- Expansion to cities outside the capital (Beyond São Paulo)
- Initiation of partnerships with unions, cooperatives, and job marketplaces
- Referral strategy: referral program for companies and businesses

Team



Giovanna Britto



Lucas Vieira



Marco Ruas