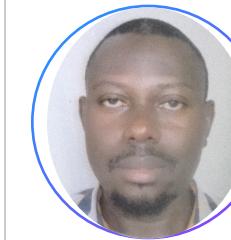
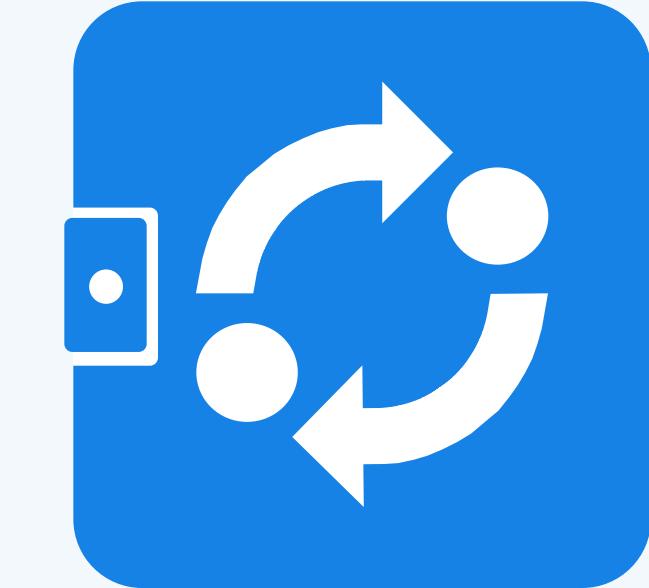


SECURITY AND CURRENCY DECENTRALIZED EXCHANGE



Samson Amosu
CEO & Co-Founder
Nichie Systems



SCURDEX



SCURDEX

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SCURDEX

INTRODUCTION

Digital Wallet(DApps) for

- Trading 2000+ cryptos with DeFi
- Trading tokenized securities or stocks of non-crypto startups
- Providing financial inclusion +
 ■■■
forex auction

All Available Through Digital Wallet or Card

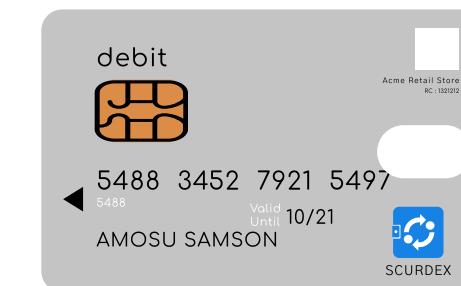


 Started Project in Jan, 2020

 Resilient Founders

 \$6.5B Market Opportunity

 Raising \$87,000.00



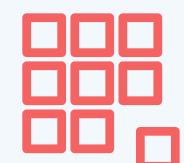
PROBLEMS



- Crypto: New investors & traders are loosing money



- FOREX: Shortages of supply & associated challenges

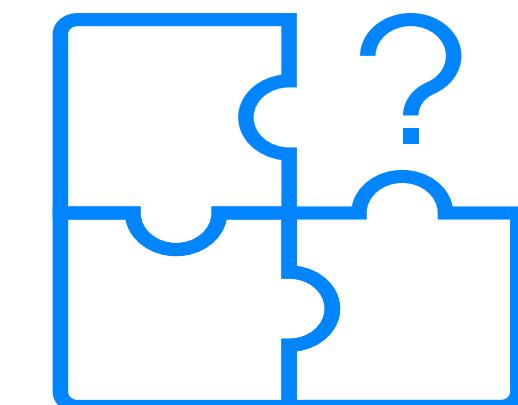
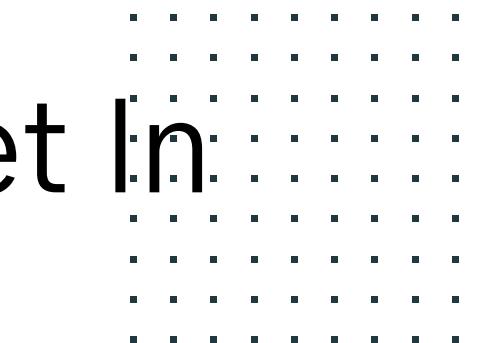


- Retail Investor & startup funding: Non-crypto startup
are not able to raise capital from crypto investors



- Financial Inclusion: Expectations Still Unmet In

Emerging Economies



SCURDEX

SOLUTIONS

- **FINANCIAL INCLUSION WITH DAPPS & DEFI**
- We provide retailers, farmers, food vendors & artisans with blockchain-enabled POS that optionally works Offline
- Users will get access to credit, pension, insurance, mortgage, payment & DeFi services with card
- • •
- We distribute PoS/cards & enroll users through partner retail businesses



How It Works

SME Business

Retailers

Food Vendors

Artisans

Farmers

Users or Customers

Un(der)served
Informal Sector

Micro Financial Services

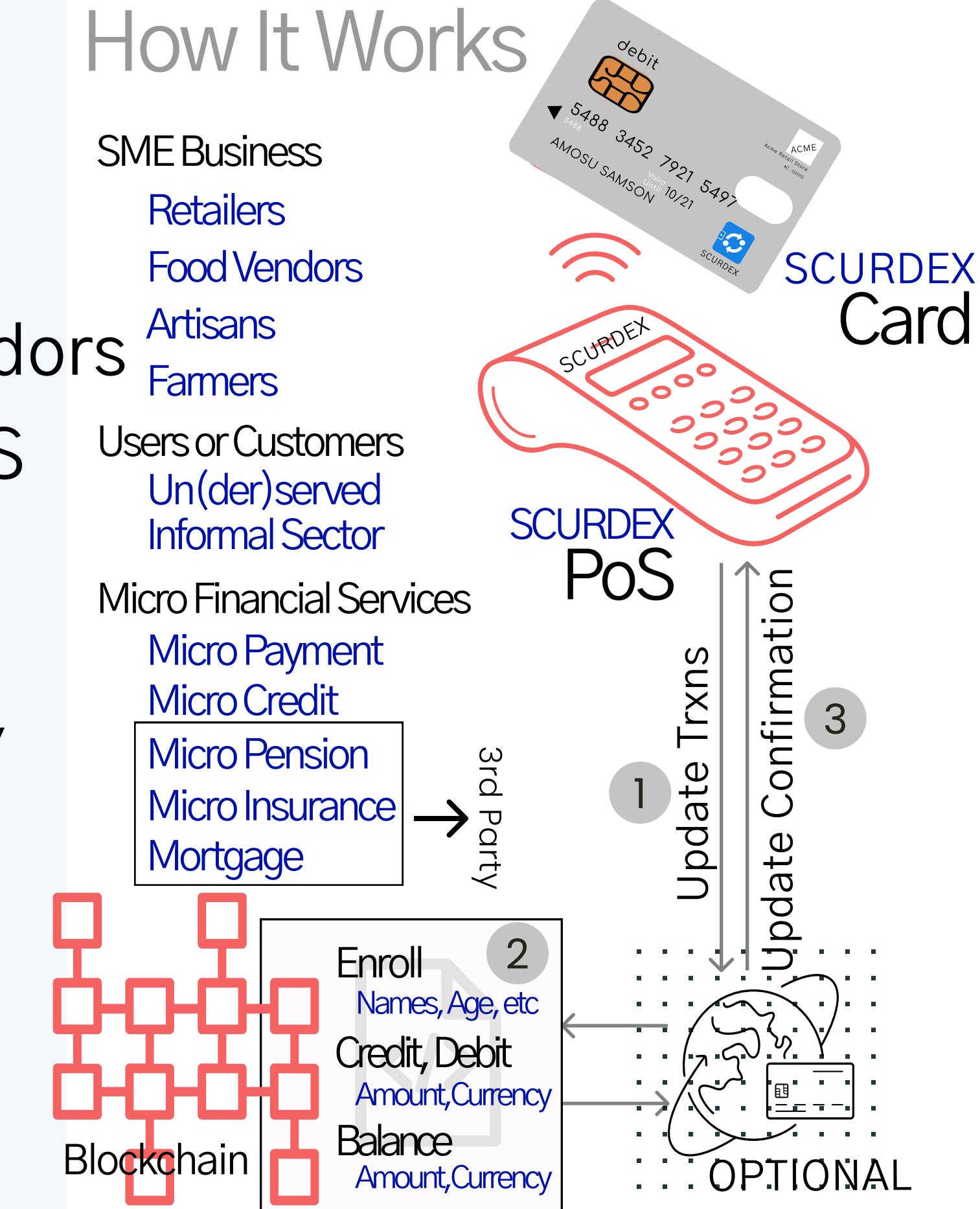
Micro Payment

Micro Credit

Micro Pension

Micro Insurance

Mortgage



Decentralized Finance (DeFi) → AAVE, COMP & BACOR
SCURDEXmFinance
Smart Contract

SOLUTIONS



- **FOREX: DECENTRALIZATION OF SUPPLY & DEMAND**
- We validate identity of all traders and prevent duplication of roles i.e sellers are not allowed to bid
- We connect real sources of Forex to validated demand thru Dutch Auction platform of Scurdex, e.g connecting diaspora citizens to local demand of Forex.



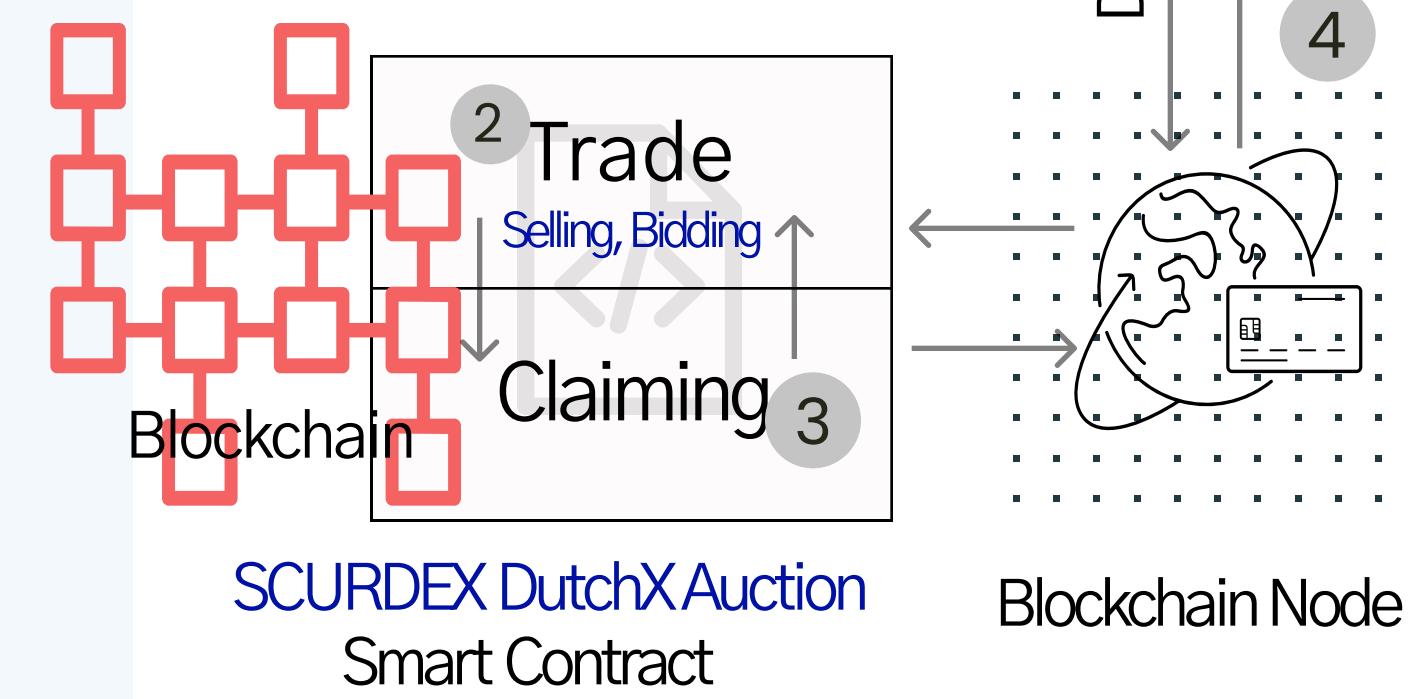
SCURDEX

How It Works

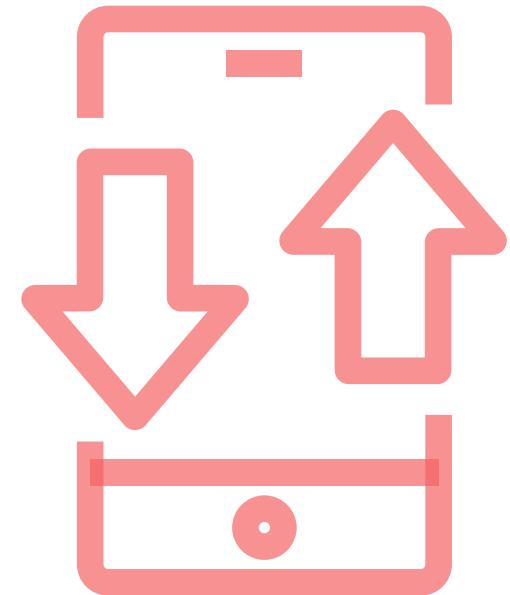
Auction Participants

Bidders
Importers
PTA/BTA Users
Medical Tourists
Students

Sellers
BDC
Diasporas



SCURDEX
WALLET

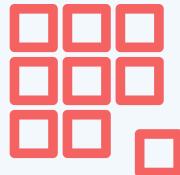


1 Deposit
4 Withdraw

Blockchain Node

5

SOLUTIONS



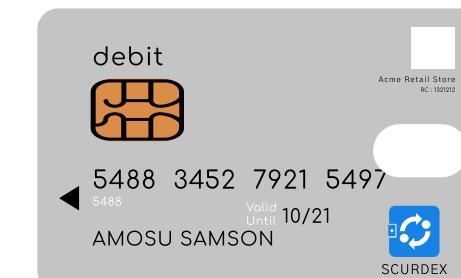
• RETAIL INVESTMENT & STARTUP FUNDING

- Great ideas of startup are presented for funding by crypto investors in crowdsales
- Retail investors earn passive income from dividends payout by startups on owned tokens & Scurdex's personalized asset mgt with DeFi
- Retail investors get access to trading of mass consumerized stocks of public companies



SCURDEX

How It Works



DeFi Investors

New Investors(Stakers)

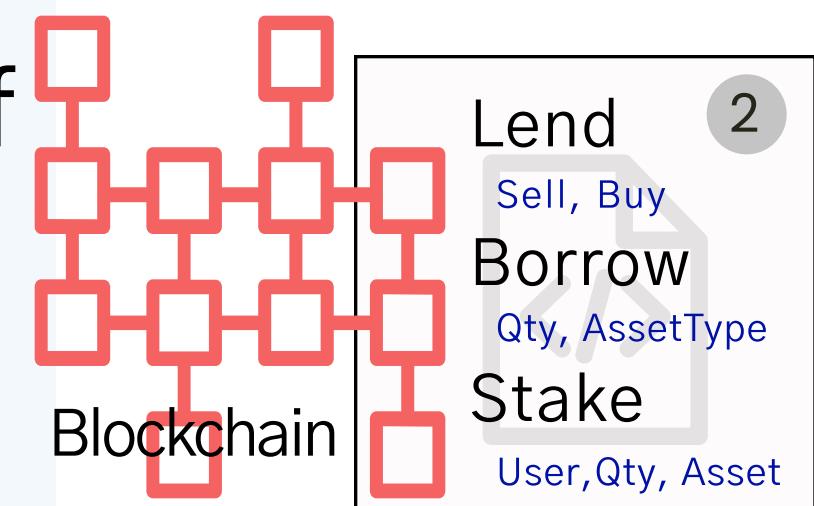
Liquidity Providers

Token Issuer Startups

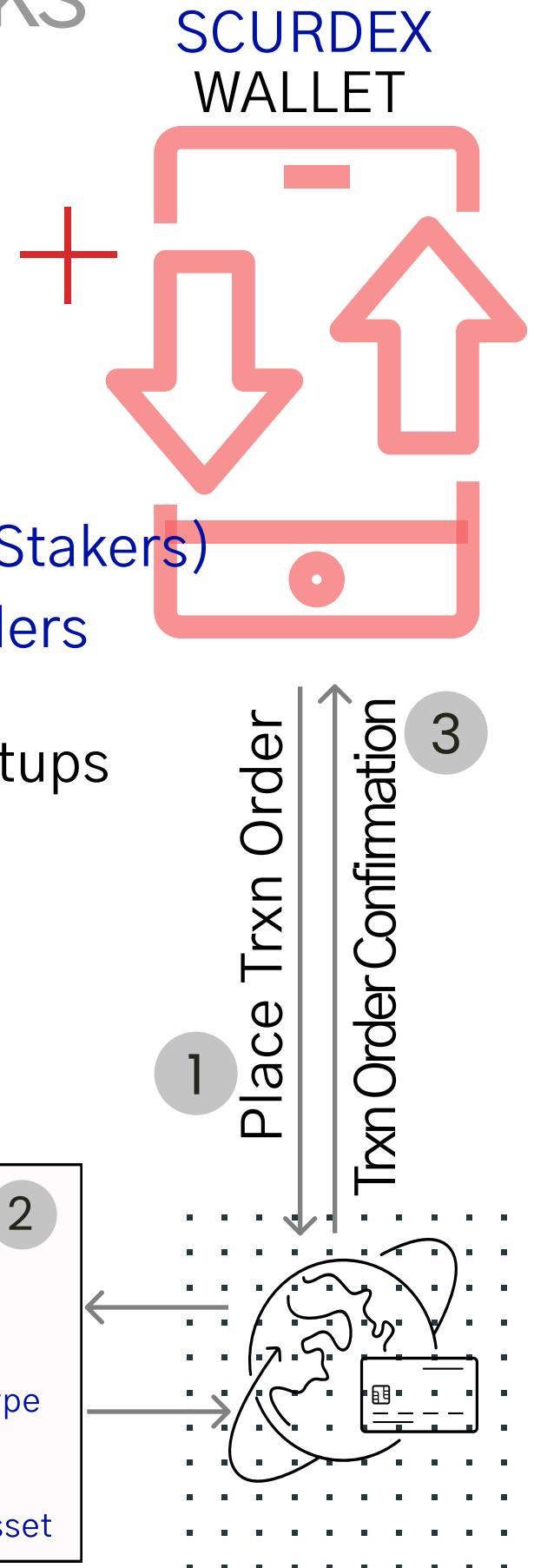
Housing

Healthcare

Agriculture



SCURDEX Tokenizer
Smart Contract



SOLUTIONS

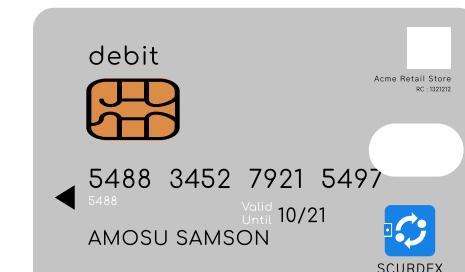
CRYPTO: VALIDATED TOKENS TRADING & DEFI

- We list only validated coins & tokens with strong fundamentals & utility advantages
- We provide non-sophisticated users passive income through portfolio mgt
- Less than 5% charge on fiat-crypto trnx & fraction of a cent as network fee only on trade/swap/transfer



Decentralized Exchanges (DEX) → UniSwap, 1INCH & PancakeSwap
DEX

How It Works

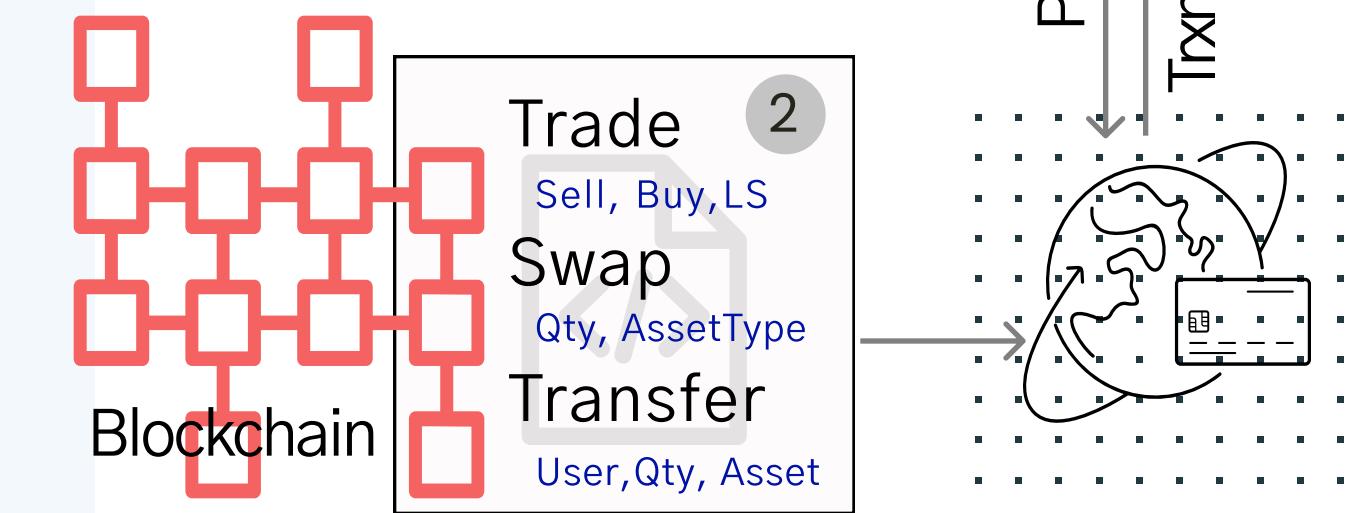


OPTIONAL

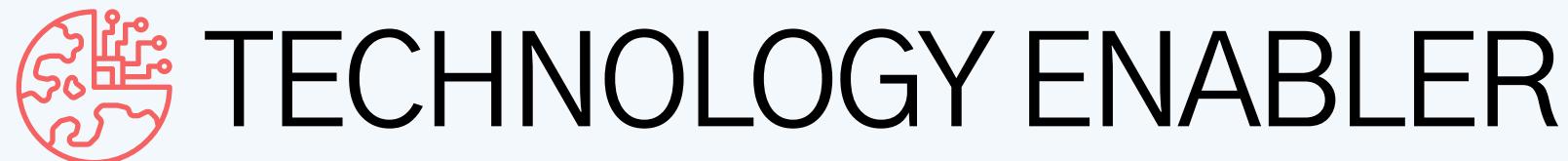
SCURDEX
WALLET



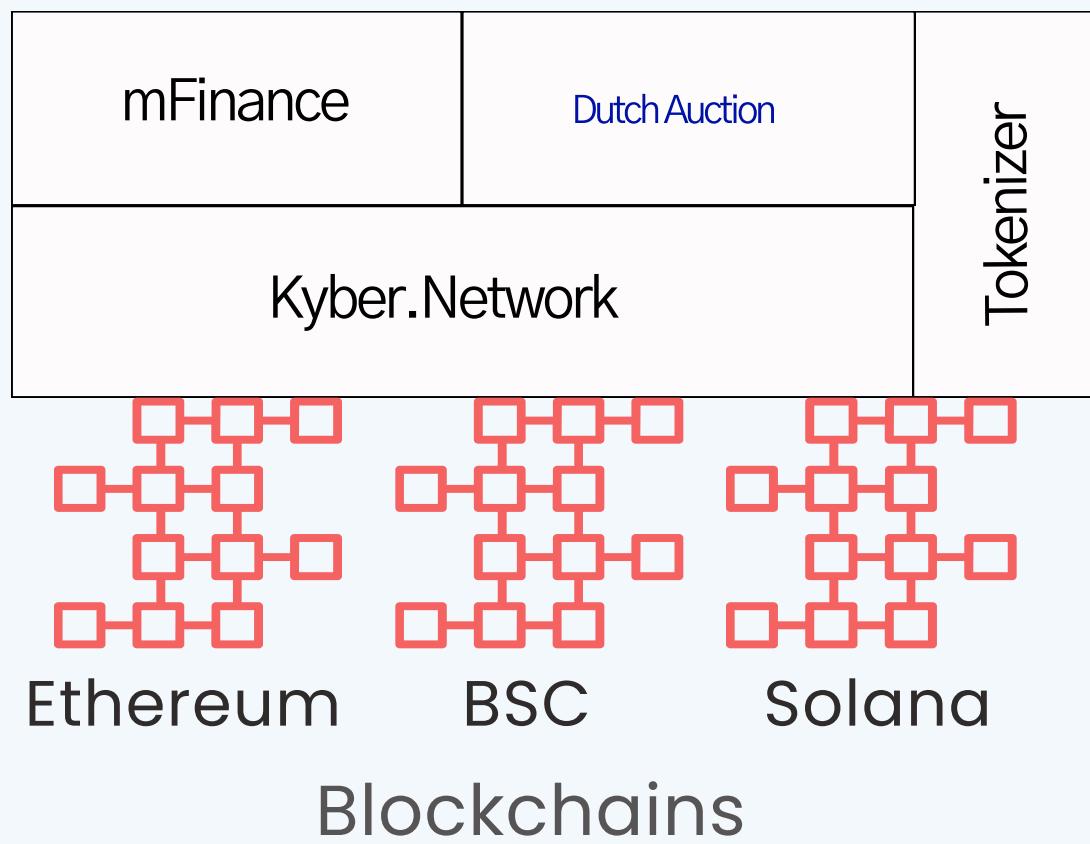
Users
New Investors/Traders
Liquidity Providers



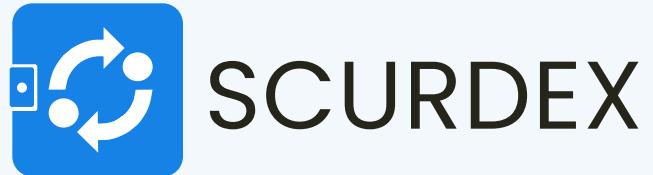
PRODUCT



Smart Contract Stack



DeFi - Staking, Lending & Borrowing

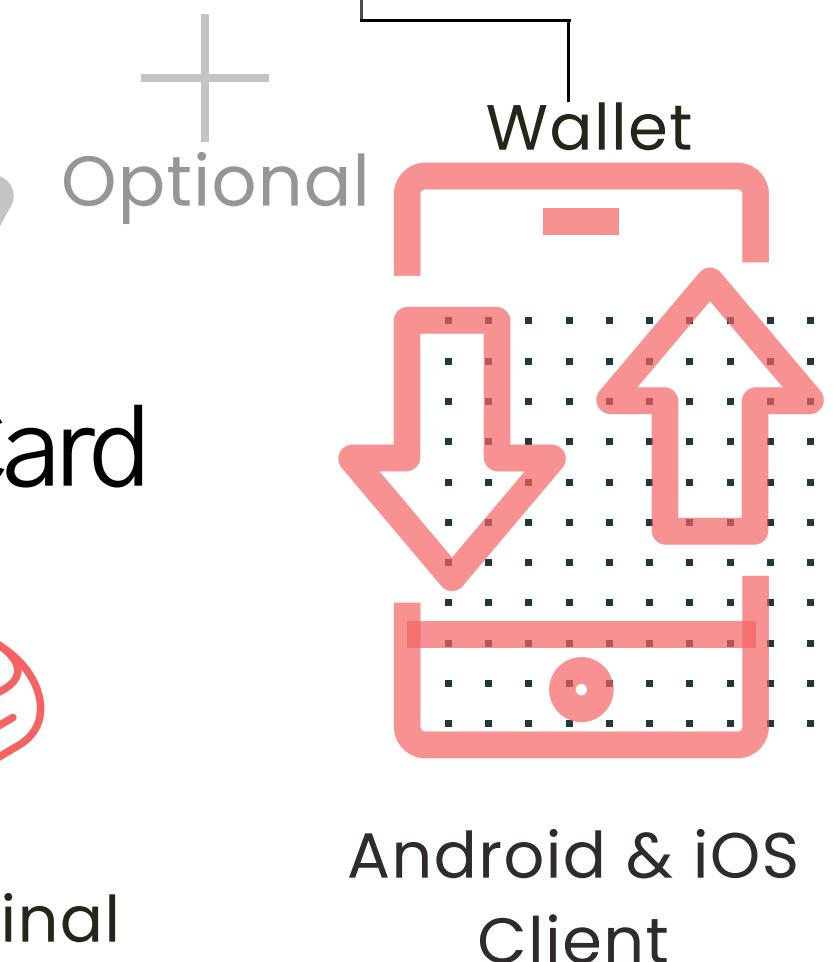


Backend

- Payment
- Credit (DeFi)
- Insurance
- Mortgage
- Pension



Payment Terminal

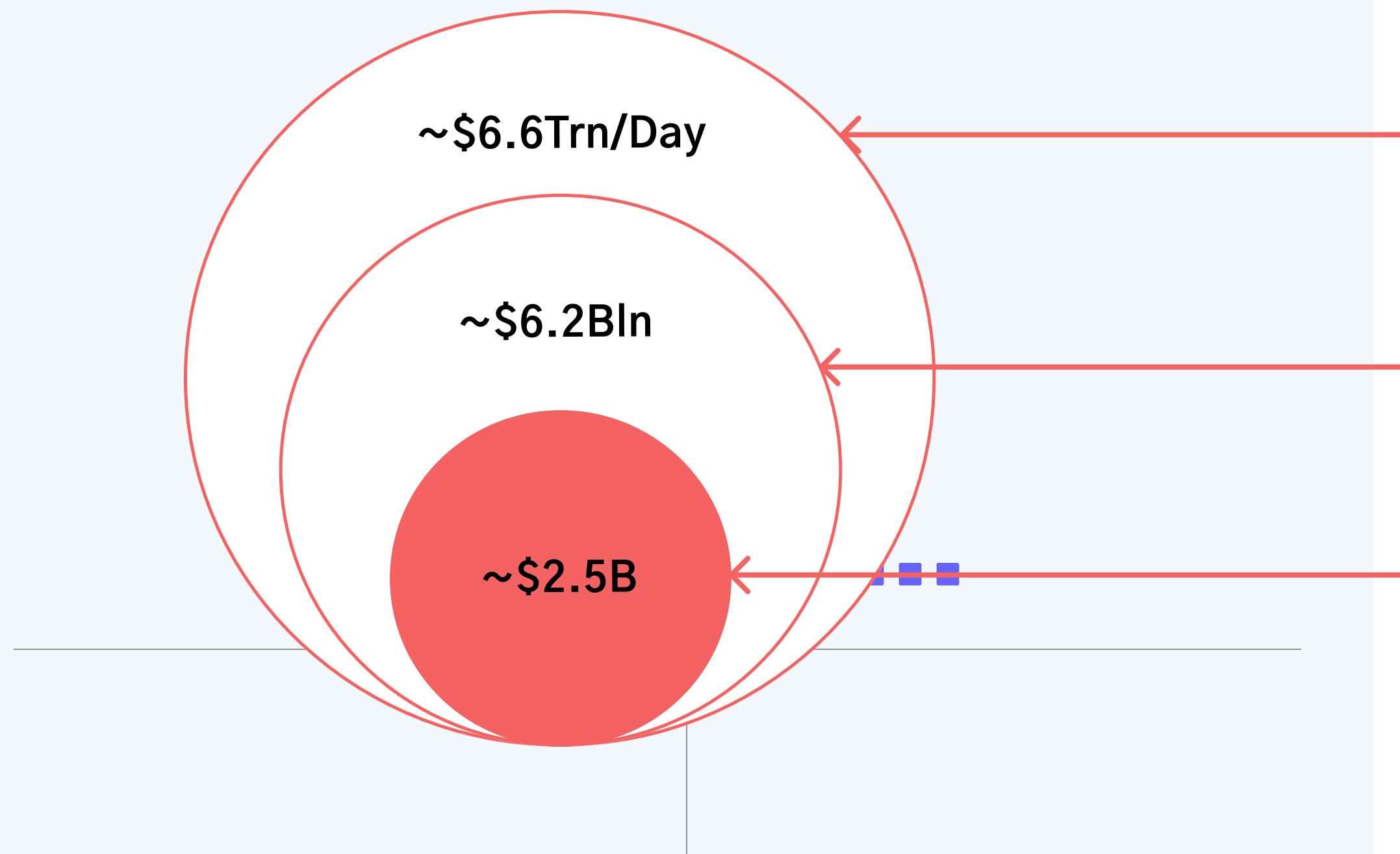


User Client

MARKET SIZE



FOREX MARKET OPPORTUNITY



CBN Policy Currently Allows Recipient of Diaspora Forex Remmittances To Sell

Global
FOREX Market

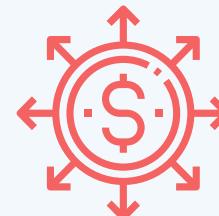
Nigeria
IMPORTATION
Deficit

Currently Addressable
FOREX Market

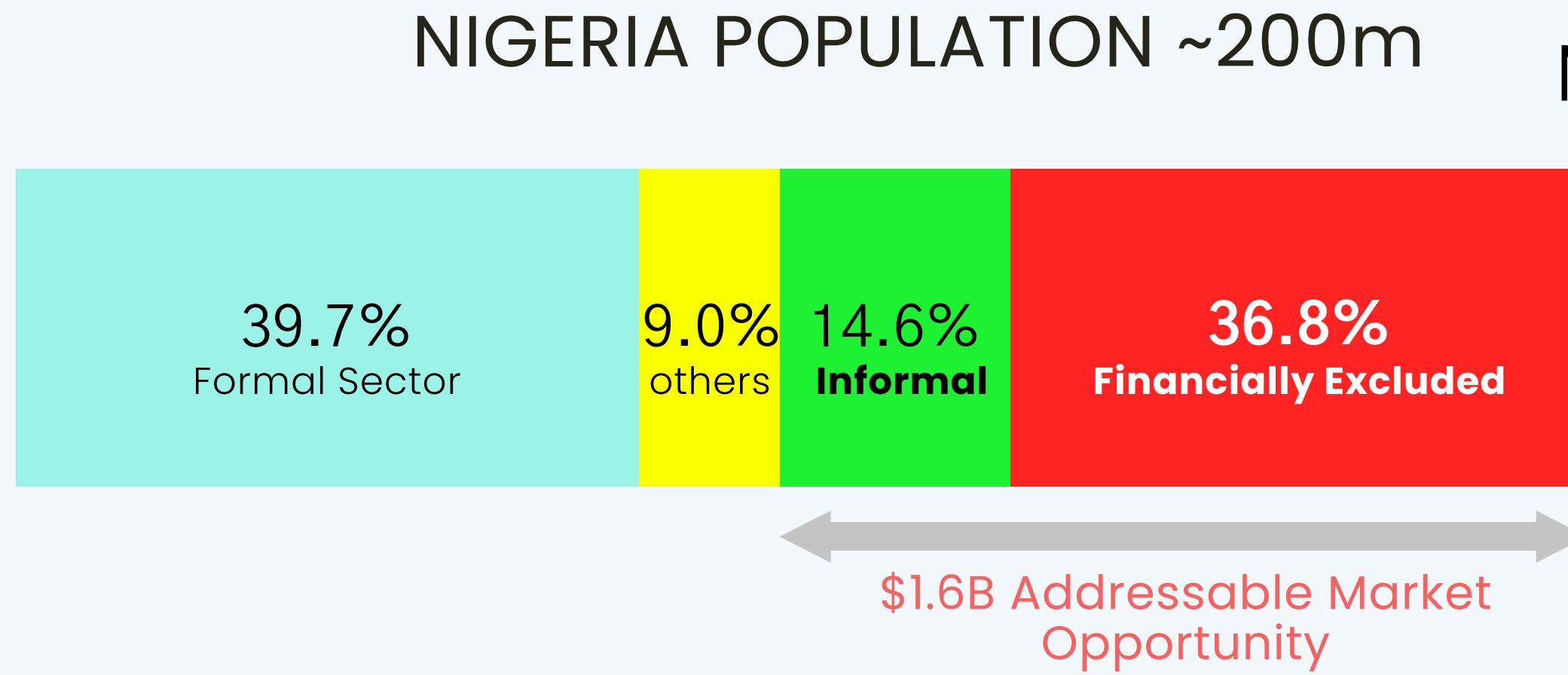


SCURDEX

MARKET SIZE



FINANCIAL INCLUSION OPPORTUNITY



Note: Liquidity Pool(LP) Provision & Staking is a form of Financial Savings To Earn Passive Income From Blockchain

Informal Sector Accounts for 65% of Nigeria's GDP
MFS - Micro Financial Services



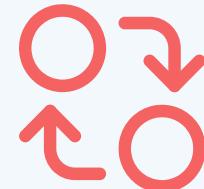
SCURDEX

Source: CBN & EFIna Access to Financial Inclusion in Nigeria

MFS Total Available Market

- Payment ↑22.5m
- Investment
- Stocks & Bonds ↓17m
- LP & Staking ↑17m
- Credit ↑31.8m
- Insurance ↑35.1m
- Pension ↑28.4m
- Mortgage ↑16.4m

MARKET SIZE



CRYPTO DEX OPPORTUNITY



\$5 Billion
Projected 5yrs Growth

\$2.4 Billion
Serviceable Growing
Market Size



\$684 Million
previous



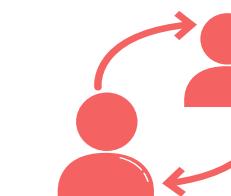
\$1.37 Trillion ↑

Global Market Capitalization



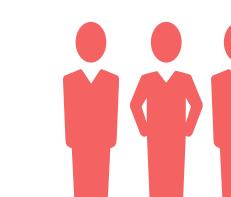
\$150 ↓

Average Transaction
Value Per User



~\$550 million ↑

Average Quarterly
Transaction



~2,500,000 ↑

Approximate Number
of Nigeria Users



SCURDEX

Source: UsefulTulips.org & Binance Transactions

BUSINESS MODEL



We Take 1.5% Commission On Each Transaction

\$6.5m

0.1% OF \$6.5B ADDRESSABLE
MARKET WITH 2083 USERS

Projected 2,083 MAU
@\$2.25/Trxn x 12 Trxns

\$27.50

MRR PER USER
Projected 2,083 MAU
@\$2.25/Trxn x 12 Trxns

\$48.50

AVERAGE PROFIT PER UNIT
SALES OF POS & 30 Cards

Projected Acquisition of
2500 Businesses/Month

\$4.3m

PROJECTED TOTAL
REVENUE BY 2023

From Trade Trxn Fee,
Sales of POS & Cards

Monthly Operational Cost - \$7,300.00

Monthly Break-Even-Point - 270 MAU



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COMPETITION



SCURDEX vs



Commercial
Banks Wallets

- LPIO

+
HFIA

5

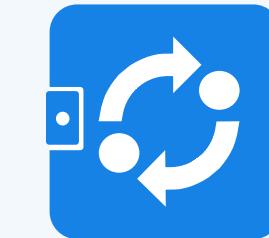
O Pay

1

-
LFIO

10

HPIO +



Scurdex



robinhood



UNISWAP

DeFi Platforms



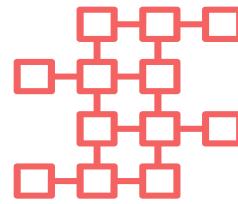
Crypto Wallets

- LFIA - Low Financial Inclusion Advantage
- HFIA - High Financial Inclusion Advantage
- HPIO - High Passive Income Opportunity
- LPIO - Low Passive Income Opportunity

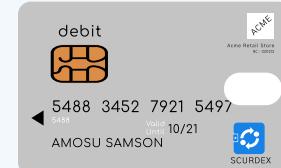


SCURDEX

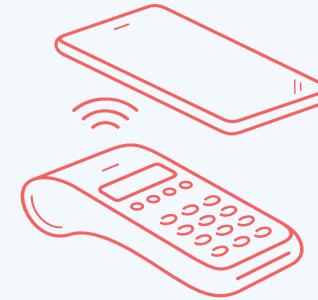
COMPETITIVE ADVANTAGES



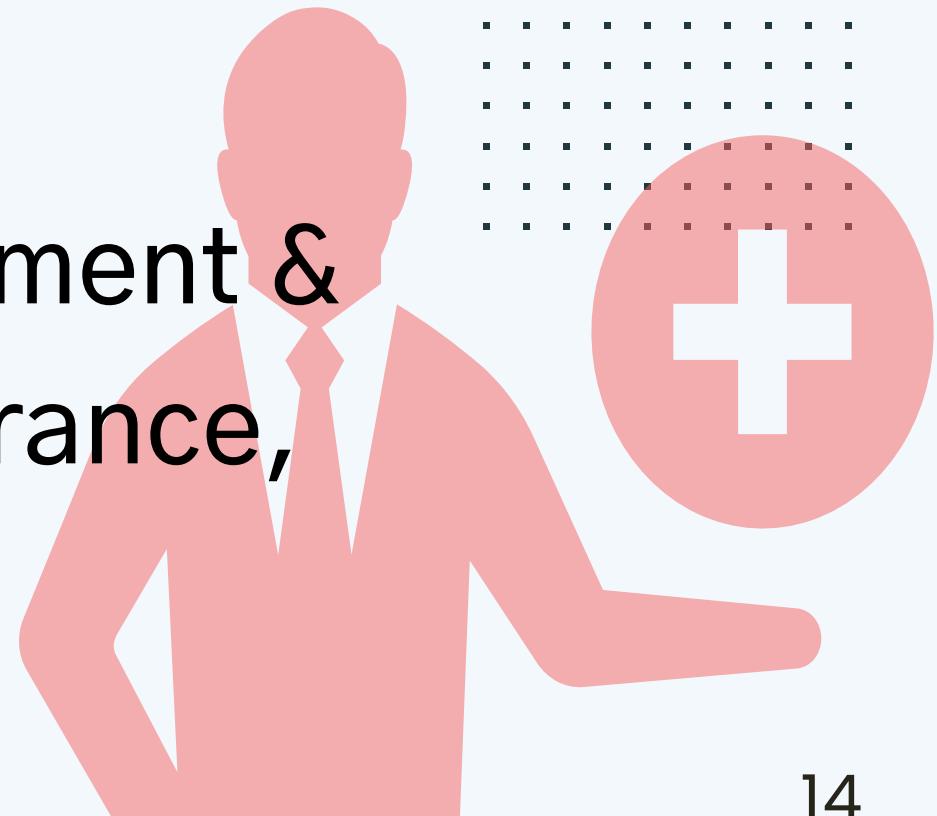
High throughput payment network with 50k Trxns/s at ~\$0.0002/Trxn for handling financial inclusion and forex Auction



store-value-card^{■■■} supporting micropayment & other financial services including insurance, pension, mortgage & credit



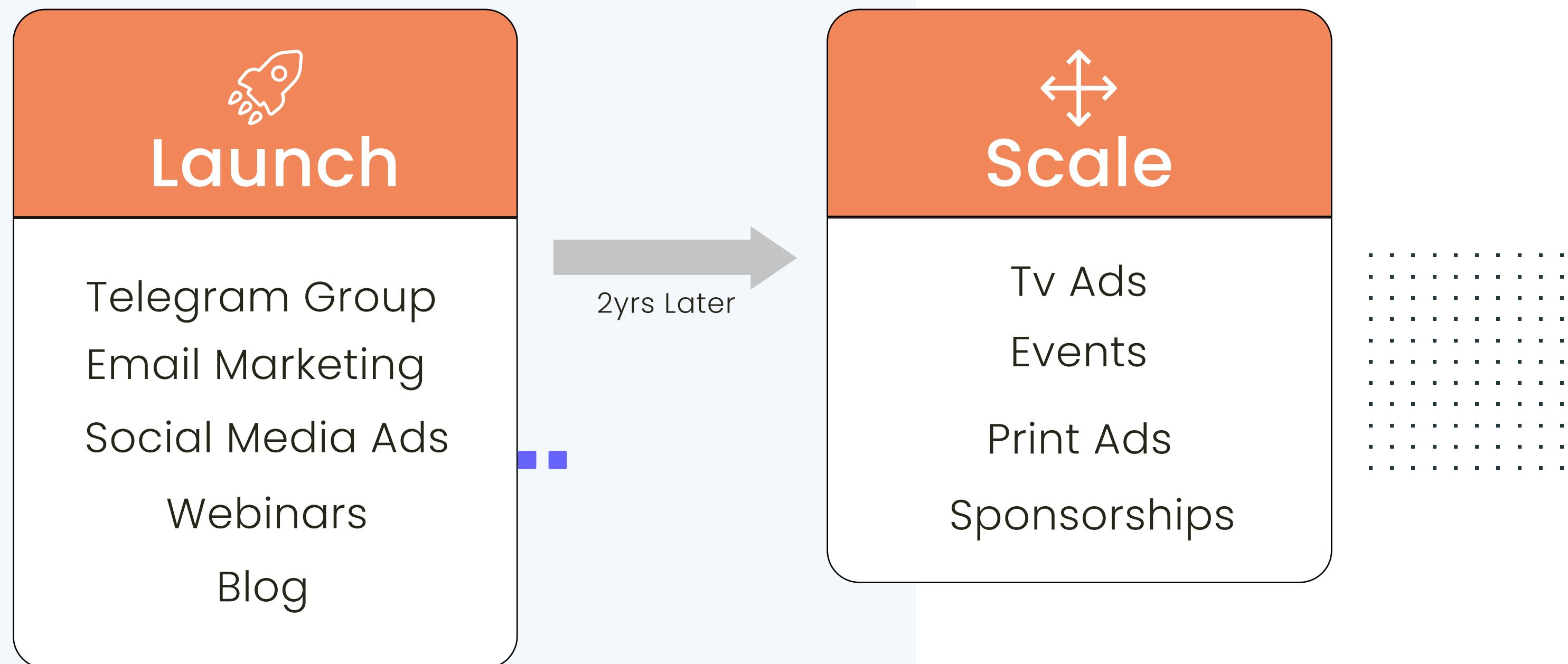
Highly portable, low-cost and efficient POS capable of handling offline trxns use case in areas with limited or no Internet



CUSTOMER ACQUISITION



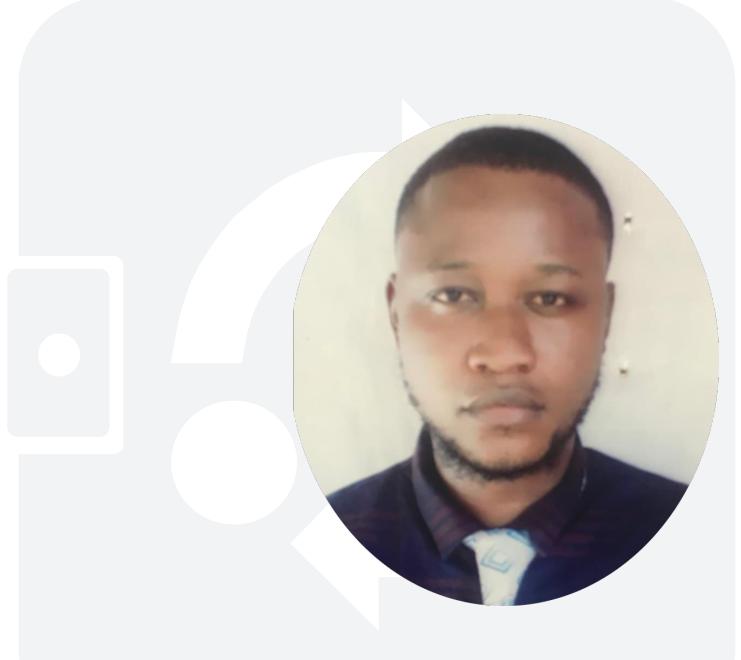
Defined, Focused User Acquisition Strategy



SCURDEX

TEAM

We have background and big vision



Kayode Williams

Dir. Investment & Risk Mgt

BSc, Banking & Finance

Project Finance | Project Management

Microfinance | DeFi



Samson Amosu

CEO/CTO & Founder

MSc, Automotive SW Eng

BEng, EEE

Embedded Systems | Blockchain DApps

Telecommunication | Mobile & Web Dev.



Mordecai Ugbeshi

VP, Brand & Marketing

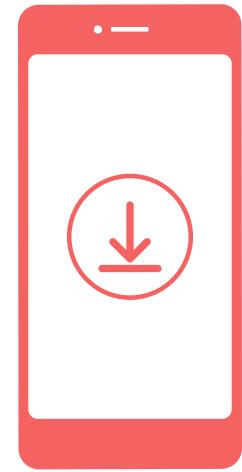
BSc, Computer Science

Digital Marketing | Website Design



SCURDEX

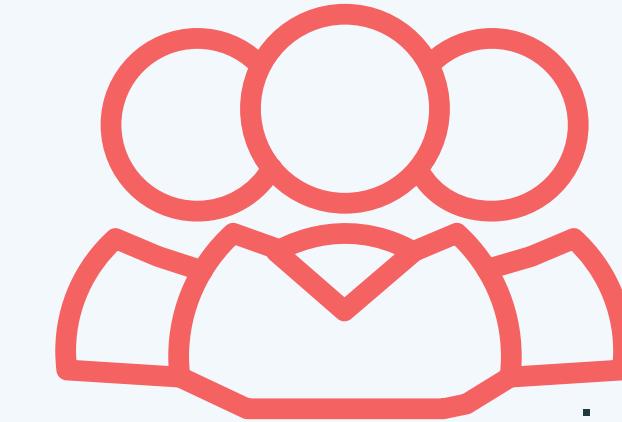
TRACTIONS



Downloads



ARR, MRR, ARPU



Active Users



SCURDEX

FUND RAISING



We are looking for 12 Months Financing to Launch and Reach 2,083 Monthly Active Users



SCURDEX

CONTACT INFO



<https://scurdex.com>

Social Media



@scurdex



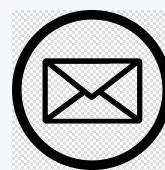
@scur_dex



@scurdex

Tel & EMail

...



samson.amosu@scurdex.com



+2349051383979



SCURDEX

Thank You for
Listening!

Q & A

...



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