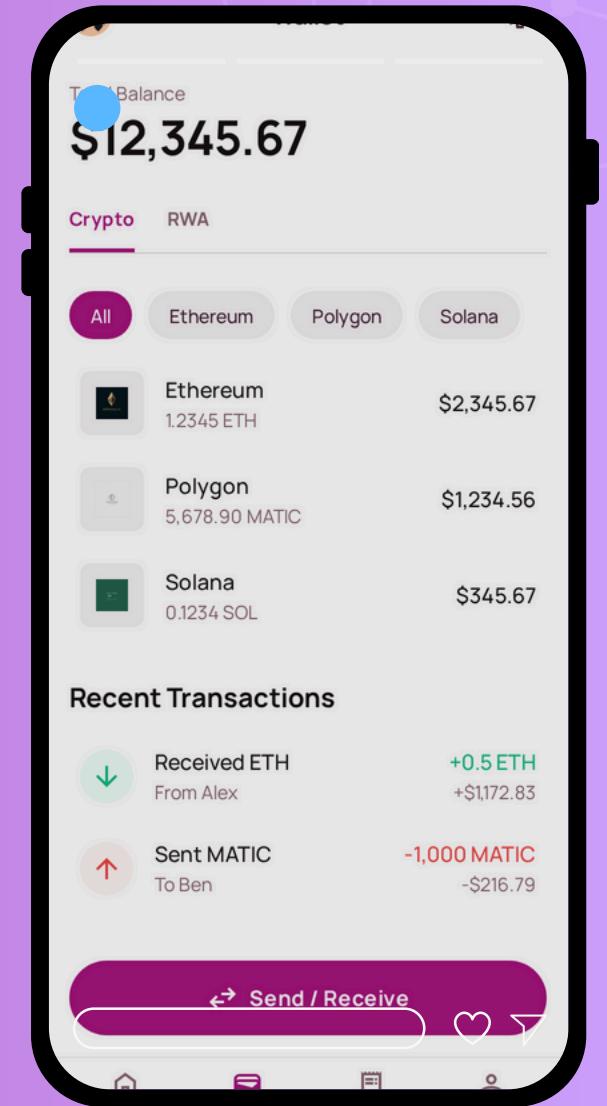


Kellon Mobile

Borderless Payments. Global Investments. One Wallet

About Kellon

Kellon is an innovative cross-border payment platform leveraging blockchain technology and cryptocurrencies to provide fast, secure, and affordable international money transfers. Users can receive and store crypto assets in smart wallets powered by chain abstraction, send crypto assets, and convert them instantly into fiat currency deposited directly into recipients' bank or mobile money accounts across Nigeria, Africa, Europe, and the Americas.



The Problems

Cross-border payments remain a significant bottleneck for individuals and businesses across Africa and other emerging markets. Despite growing trade and remittance flows, sending and receiving money internationally is often expensive, slow, and complicated. This undermines economic potential, limits financial inclusion, and creates frustration for millions who depend on seamless, affordable global payments.

Problem 1

High Transaction Fees and Costs:

- Cross-border remittances within Africa can cost up to 8–10% per transfer, among the highest rates globally. These fees disproportionately affect small businesses, entrepreneurs, and low-income individuals, creating a costly barrier that limits frequent or low-value transactions.

Problem 2

Slow Settlements and Complex Processes:

- Traditional payment systems often take days or even weeks to settle cross-border payments due to multiple intermediaries, manual compliance checks, and fragmented banking infrastructure. This delay disrupts cash flow, hinders trade, and increases operational risks.

Problem 3

Regulatory Fragmentation and Lack of Interoperability:

- Different licensing, KYC, AML, and financial regulations across African countries create friction and complexity. Local payment systems rarely interoperate, forcing payments through expensive correspondent banks outside the continent, increasing costs and reducing transparency.

Our Solutions

Kellon leverages blockchain to revolutionize cross-border payments worldwide. Using secure multi-chain wallets and automated crypto-to-fiat conversion, it enables fast, affordable, and transparent international transfers. Kellon unlocks wealth creation by tokenizing real assets like properties and stocks, opening investment opportunities to everyone.

Solution 1

Fast, Low-Cost Cross-Border Payments Using Blockchain:

- By cutting out intermediaries with blockchain, Kellon slashes fees and cuts settlement times from days to minutes, enabling affordable, real-time transfers to banks and mobile wallets across Africa, Europe, and the Americas.

Solution 2

Seamless Smart Wallet Experience

- Kellon's chain abstraction wallets simplify multi-asset management by automatically converting crypto to local fiat and depositing funds directly, making global payments seamless without blockchain complexities.

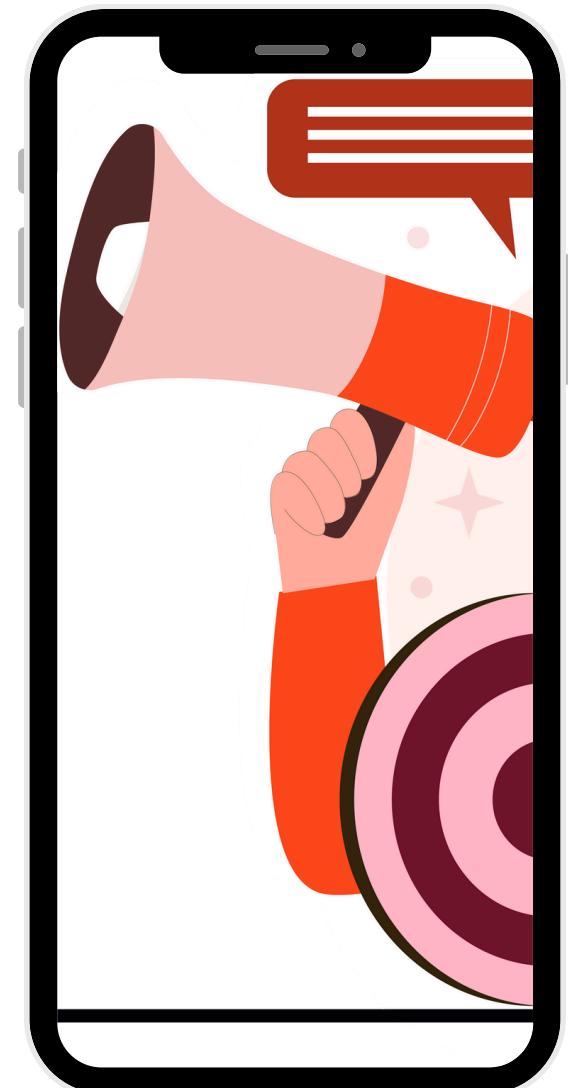
Solution 3

Tokenized Real-World Asset Ownership and Investment:

- Kellon lets users invest in fractional ownership of tokenized properties and stocks - both Nigerian and foreign - offering liquidity, transparency, and wider access to traditionally exclusive assets.

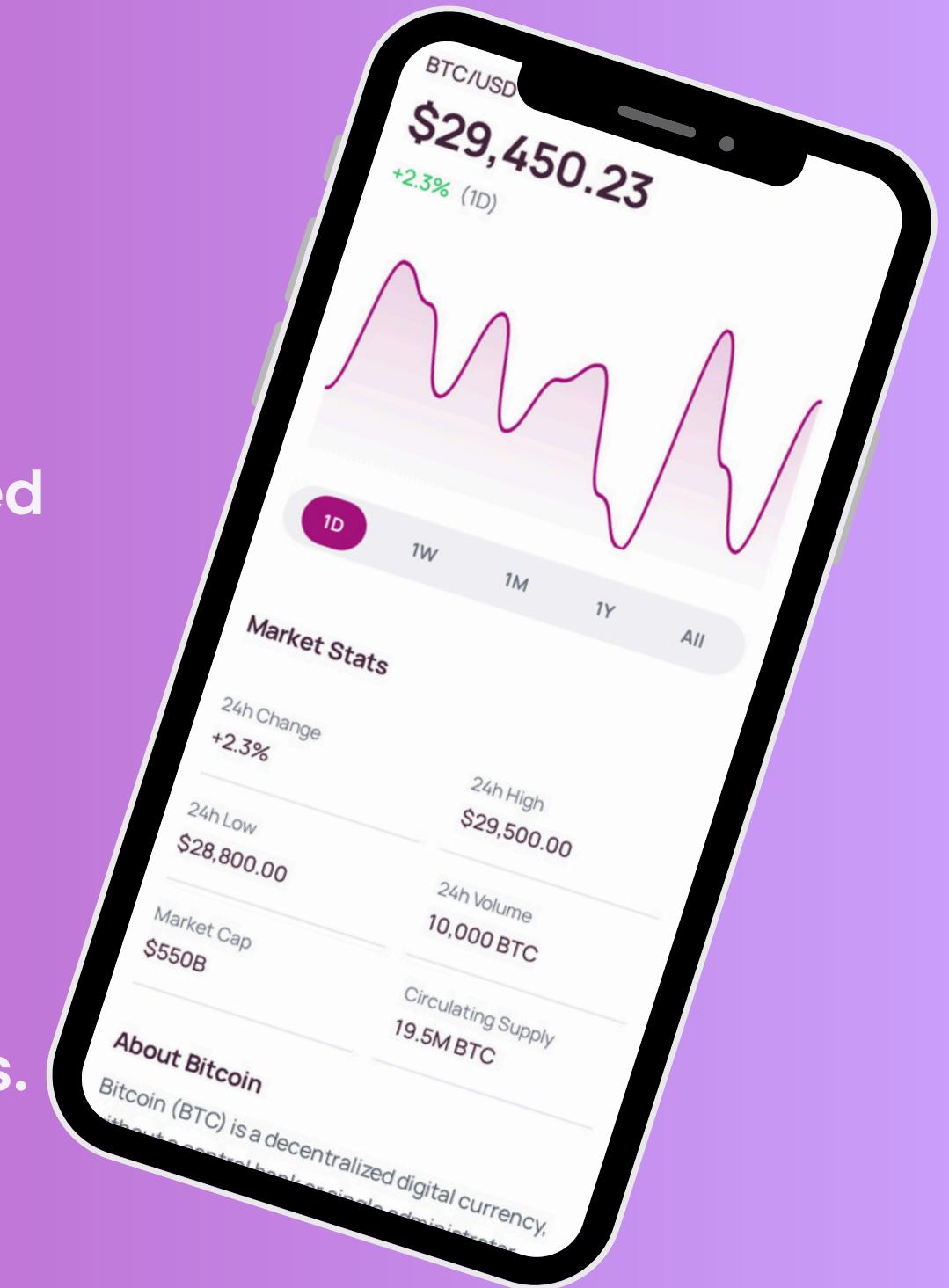
Market Size & Opportunity

- Remittances to Africa: \$95B+ annually.
- Africa's young, digital-native population is ready for new solutions.
- Nigeria: \$20B+ yearly inflows, one of the top 10 globally.
- Tokenization unlocks fractional ownership of global assets.
- Retail investor appetite growing with NGX digitization.
- Global tokenized assets market projected to reach \$16T by 2030.
- Rising crypto adoption provides alternative rails.

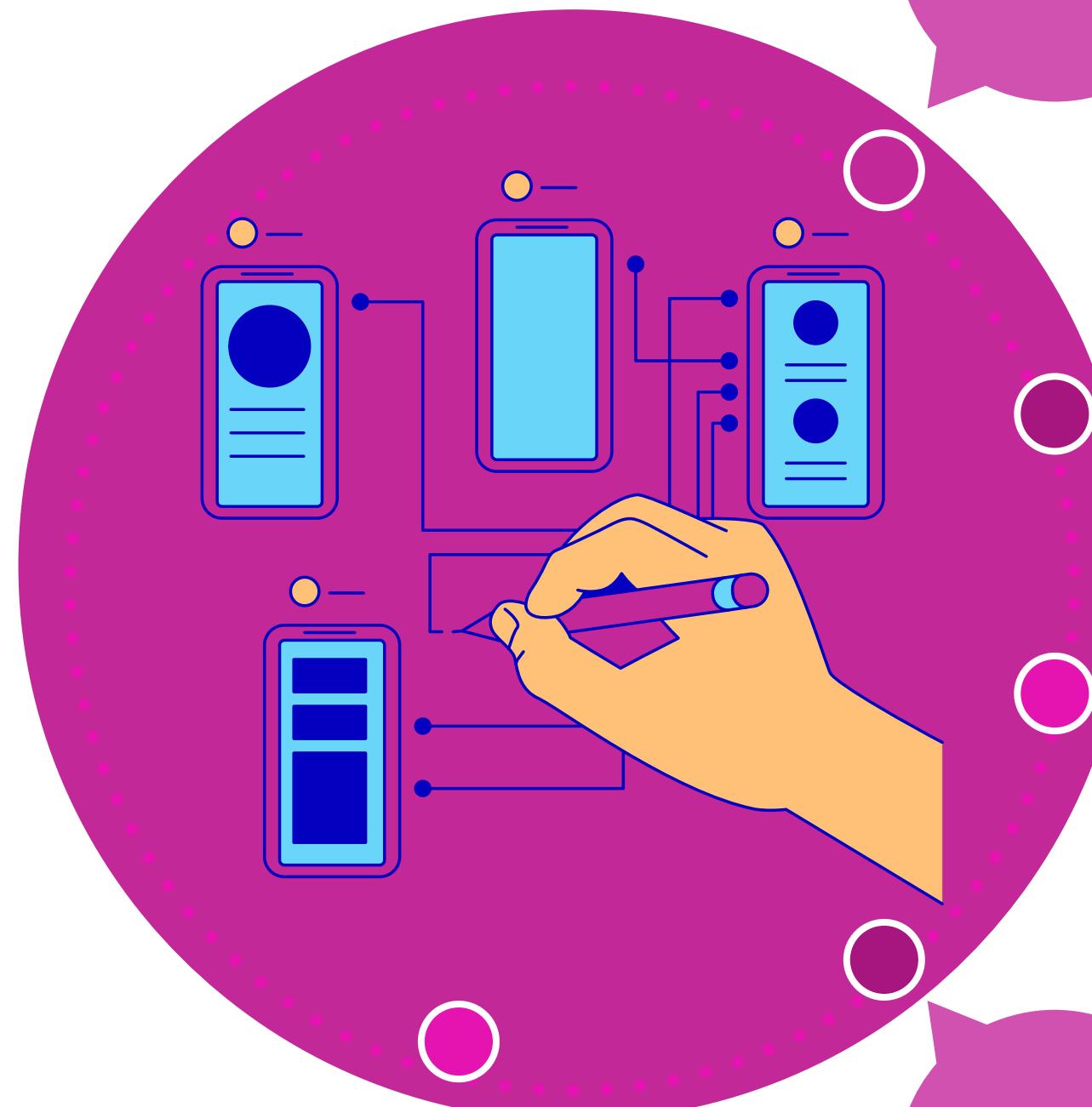


Competitive Advantage

- All-in-one app combining fast, low-cost payments with tokenized investing.
- Cheaper and quicker than banks and traditional money transfer operators.
- Exclusive access to both Nigerian Exchange (NGX) and global tokenized stocks.
- Uses stablecoin rails to bypass foreign exchange restrictions.
- Strong focus on Africa's diaspora and home remittance corridors.



Road Map



01

Nigeria launch – remittance + NGX stock access.

02

Add global tokenized stocks & diaspora corridors.

03

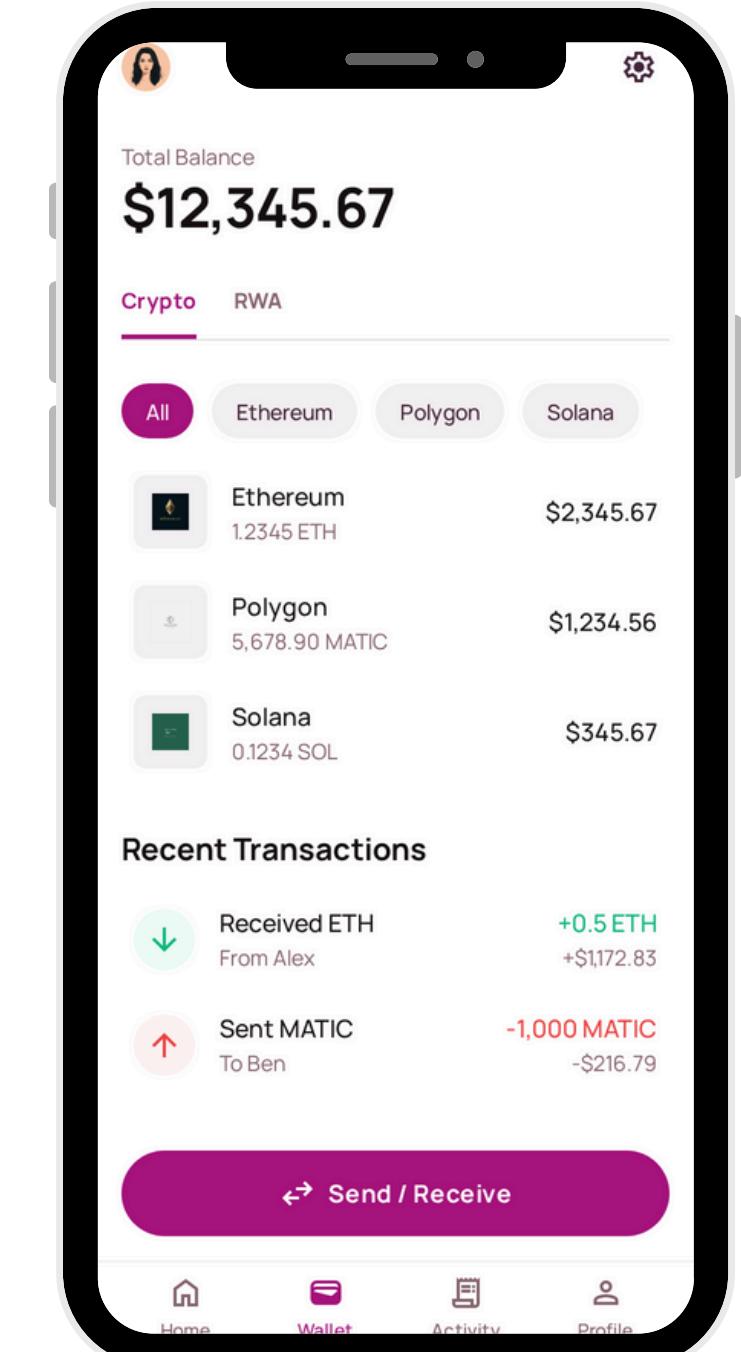
Expand to Ghana, Kenya, South Africa.

04

Build full tokenized assets marketplace

05

Regional partnerships with PSPs & brokers





Kellon 5-Year Financial Forecast

Overview

- Target user growth: starting with 500 users at launch, growing to 50,000 by year 5.
- Monthly active users (MAU) as % of total users: 60%.
- Average transactions per user per month: starts at 2, grows to 5.
- Average transaction value: \$100.
- Transaction fee: 0.45% per transaction.
- Other revenues: premium features and partnerships start in year 3, contributing 20% of total revenue by year 5.
- Cost of revenue (transaction costs, blockchain fees, etc.): 30% of transaction revenue.
- Operating expenses: marketing, development, support start higher and grow moderately.
- Customer acquisition cost (CAC): \$10 initially, reduces with scale.
- Churn rate: 5% monthly.
- Gross margin target: 65–70% by year 5.



Kellon 5-Year Financial Forecast Overview

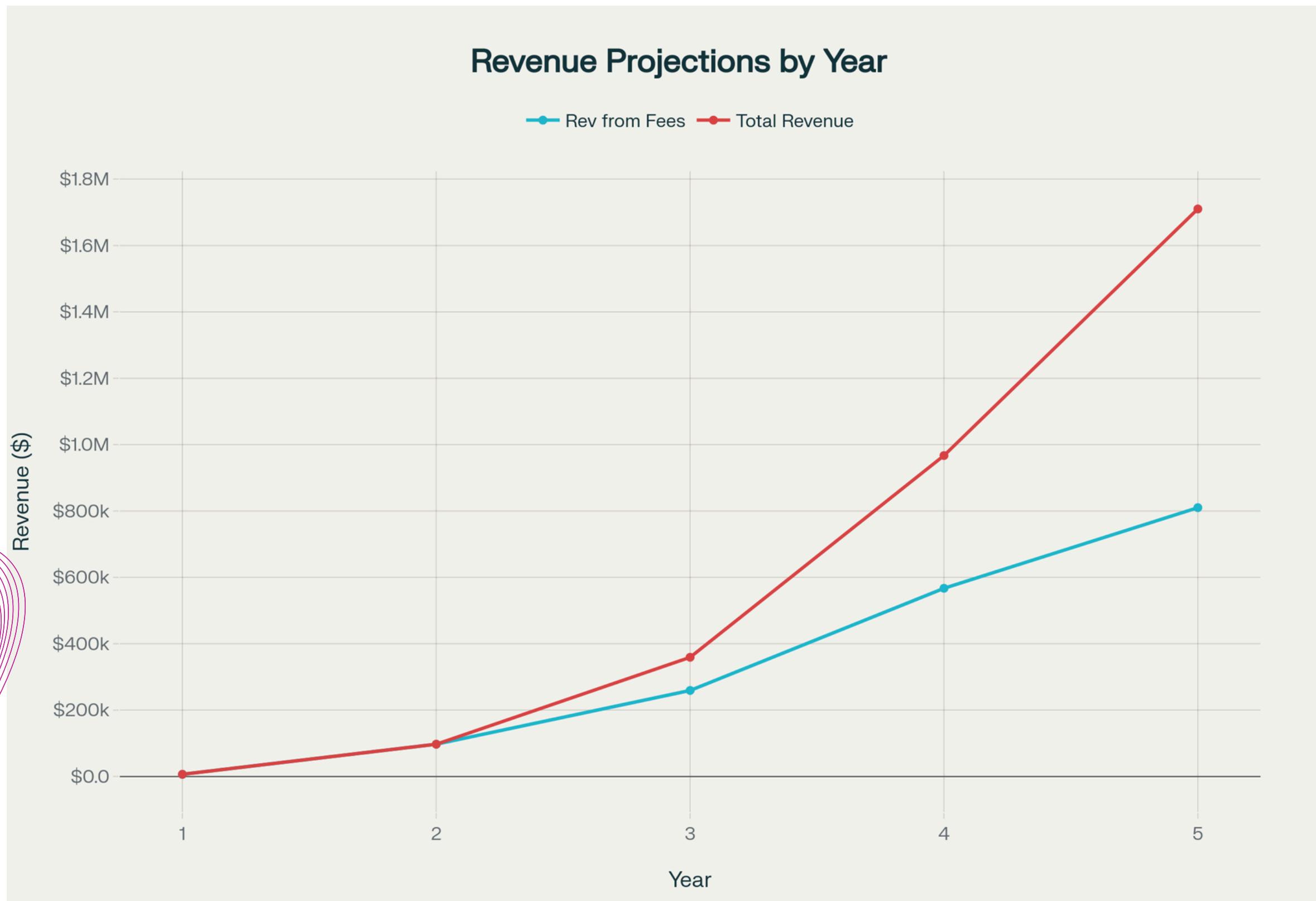
Year	Users	MAU	Trans/Mo/User	Total Trans/Yr	Fee Revenue	Other Revenue	Total Revenue
1	1,000	600	2	14,400	\$6,480	\$0	\$6,480
2	10,000	6,000	3	216,000	\$97,200	\$0	\$97,200
3	20,000	12,000	4	576,000	\$259,200	\$100,000	\$359,200
4	35,000	21,000	5	1,260,000	\$567,000	\$400,000	\$967,000
5	50,000	30,000	5	1,800,000	\$810,000	\$900,000	\$1,710,000



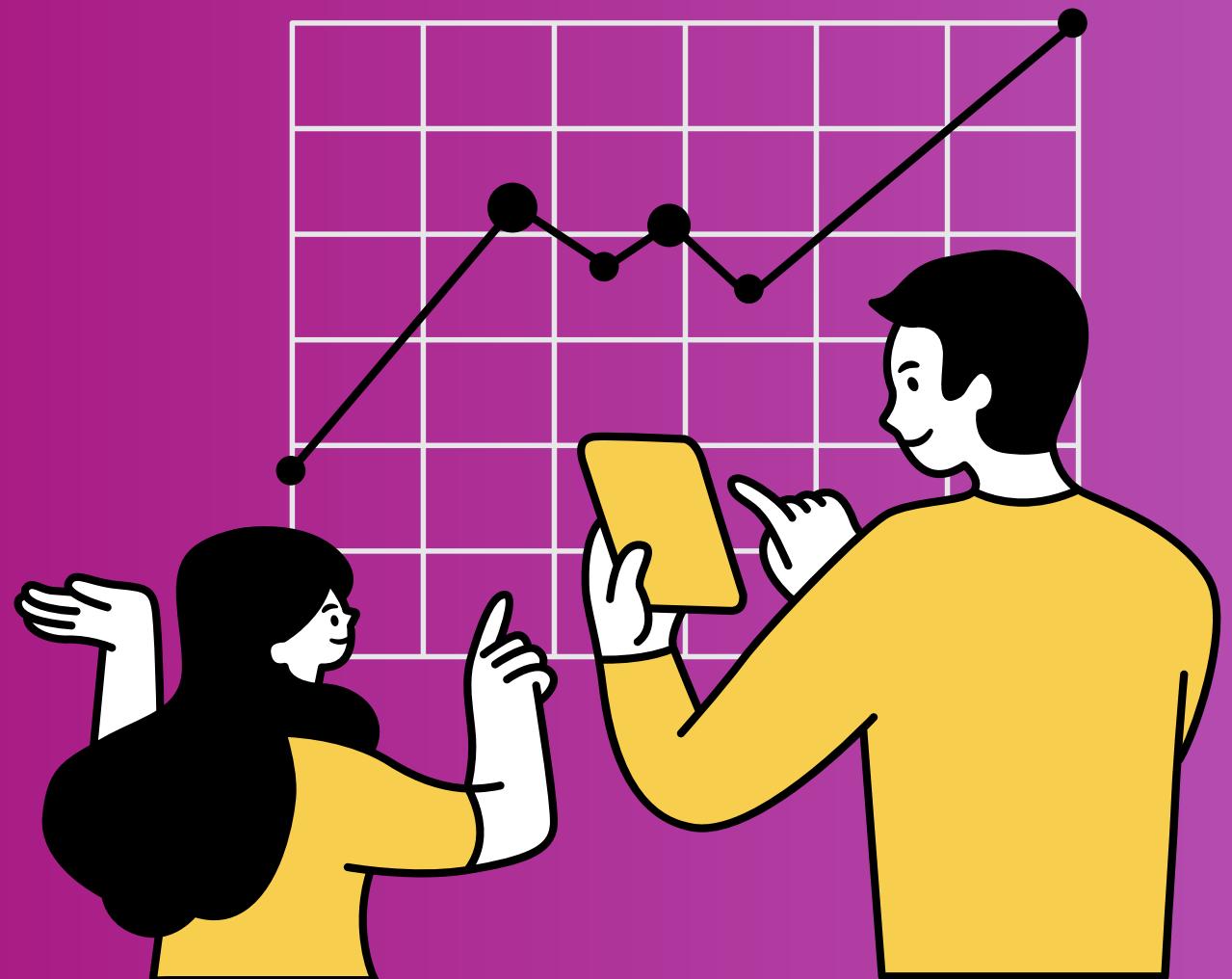
Year	Cost of Revenue (\$)	Operating Expenses (\$)	Total Costs (\$)	Gross Profit (\$)	Gross Margin %
1	1,944	100,000	101,944	(95,464)	-1472%
2	29,160	300,000	329,160	(231,960)	-239%
3	77,760	500,000	577,760	(218,560)	-61%
4	170,100	800,000	970,100	(3,100)	-0.3%
5	243,000	900,000	1,143,000	567,000	33%



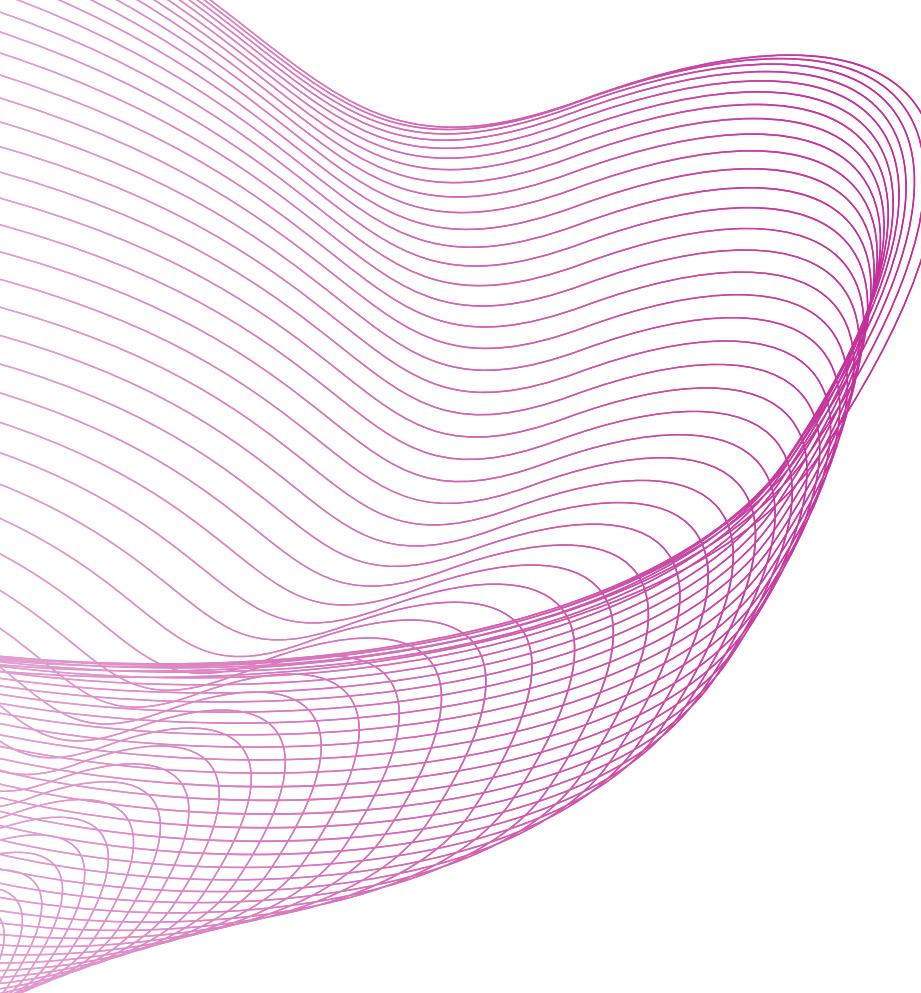
Kellon 5-Year Financial Forecast Overview



Revenue Model



-  Conversion Fees
-  02 spread on crypto ↔ fiat transactions
-  03 Flat/tiered fees on cross-border transfers
-  04 Remittance Fees
-  05 Trading Commissions
-  06 Fees on tokenized stock & asset trades



Go-To-Market Strategy

Bringing Our Vision to Life

Strategy 1
Organic Growth Through Crypto
and Social Communities

Strategy 2
Tactics: Crypto Influencer
partnerships, community
outreach, targeted advertising.

Strategy 3
Active Engagement on Owned
Social Media Channels.
Targeted Digital Marketing and
Paid Ads.

THE TEAM



Tserundede Ejueyitchie
Captain & Brand Storyteller
[Linkedin](#)



Progress Ojemeh
Chief Builder



Precious Onifade
App Alchemist



Innocent Okeke
Operations Alchemist

Franklin
Chain Architect