

BUILD THE FUTURE OF FINANCE

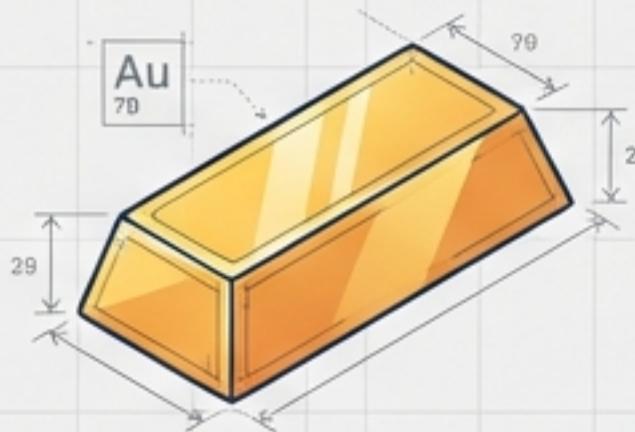
A HACKER'S GUIDE TO STELLAR

A Modular Primer for Future Founders & Builders

Presented by John Frank // Stellar East Africa Techlead

The Evolution of Value

Money is no longer just a medium; it is a software object.



COMMODITY

Physical, Scarce



FIAT

Centralized Ledger



CRYPTO

Trustless Settlement



TOKENIZATION

Programmable Logic

Insight: Tokens can represent **anything**: currency, loyalty points, equity, carbon credits, or API access. As a founder, you are designing incentive structures.

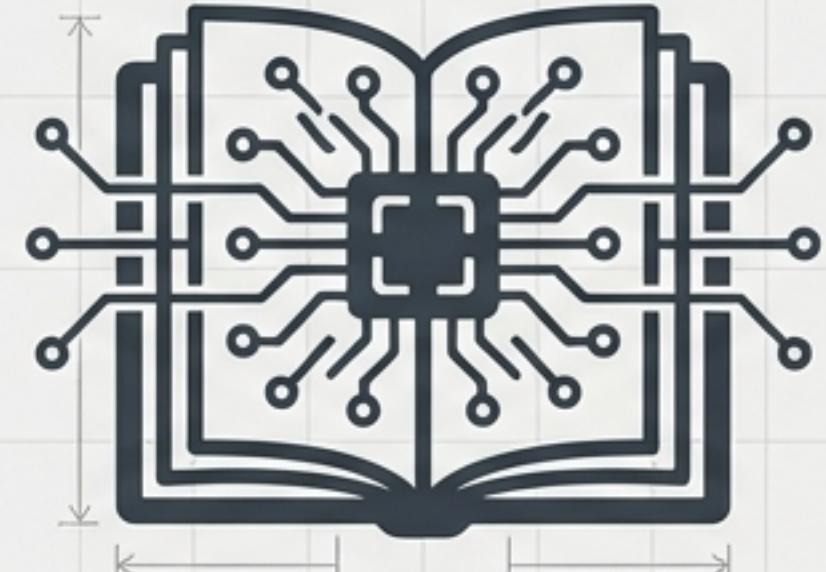
The Hacker's Criteria

Why build on this infrastructure?



Speed & Low Cost

Transactions finalize in 2–5 seconds. Cost is fractions of a cent. Iterate fast without burning capital on gas fees.



Purpose-Built

The core ledger is optimized for issuing and transferring assets, not just hype. Built for utility.



Accessibility

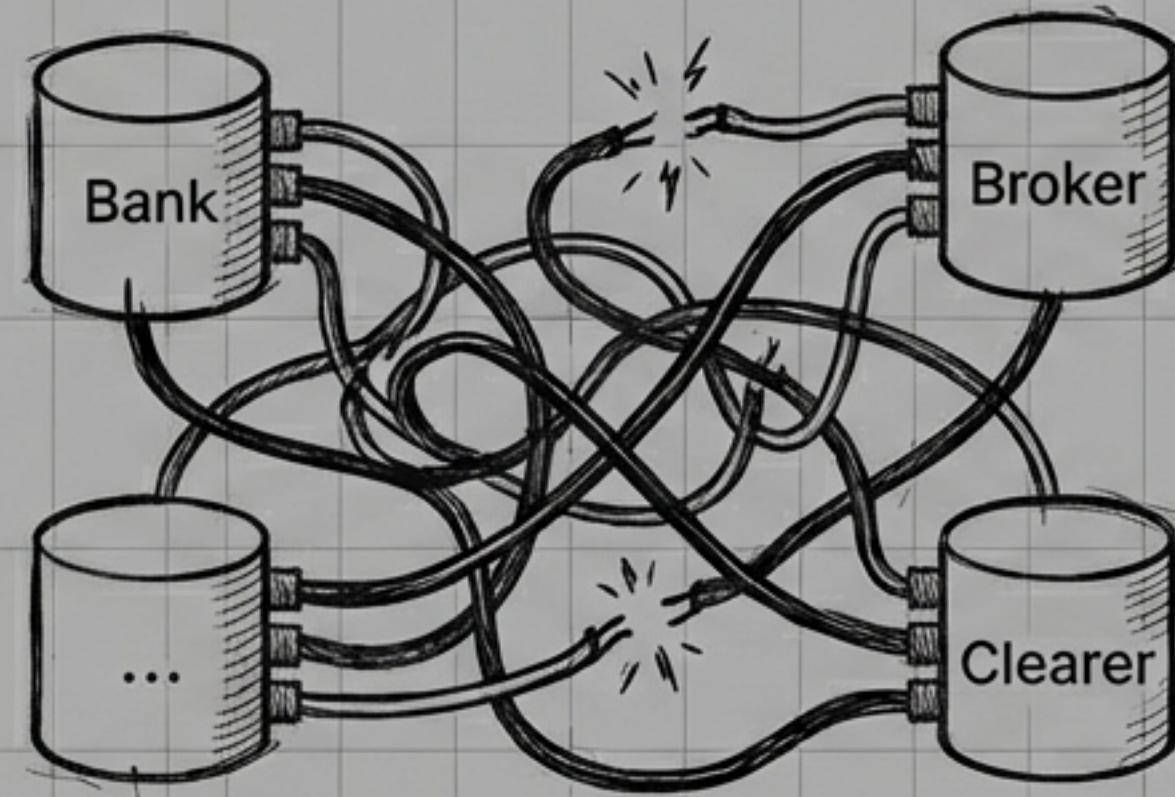
Designed for regulatory clarity. Your grandma shouldn't need a 12-word seed phrase for a simple payment.

Your next project isn't just a social app—it's a social protocol with a reputation token.

The \$800T Opportunity

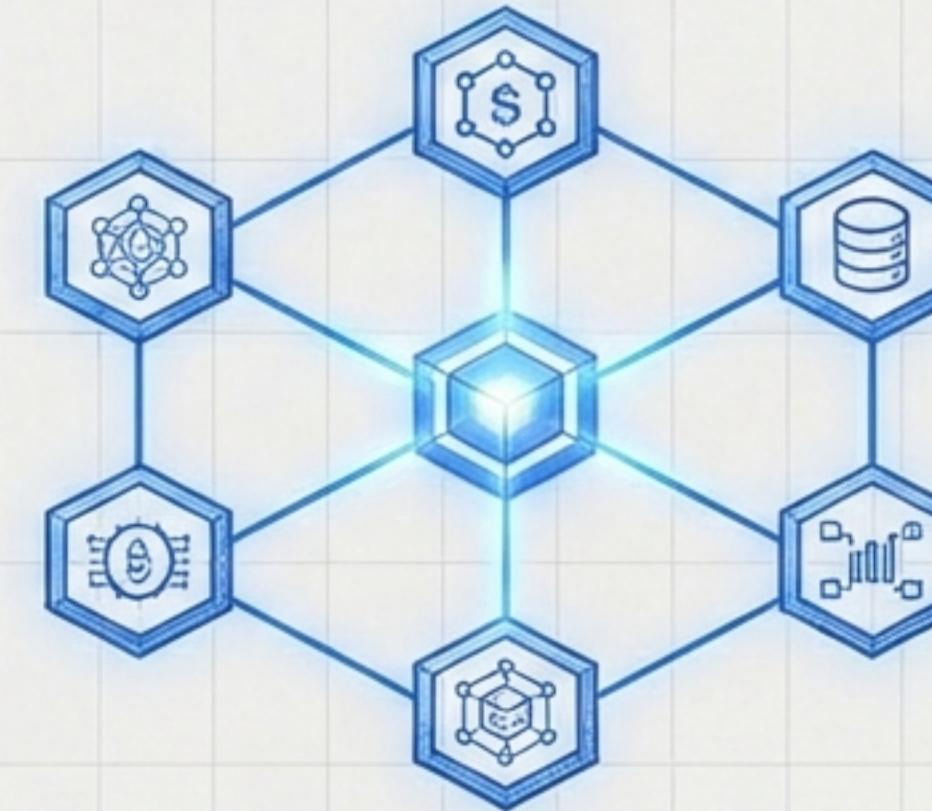
Fixing the mess of Traditional Finance.

TRADITIONAL FINANCE



- Siloed databases.
- Slow settlement (ACH > Days).
- Opaque & Exclusive.

TOKENIZATION



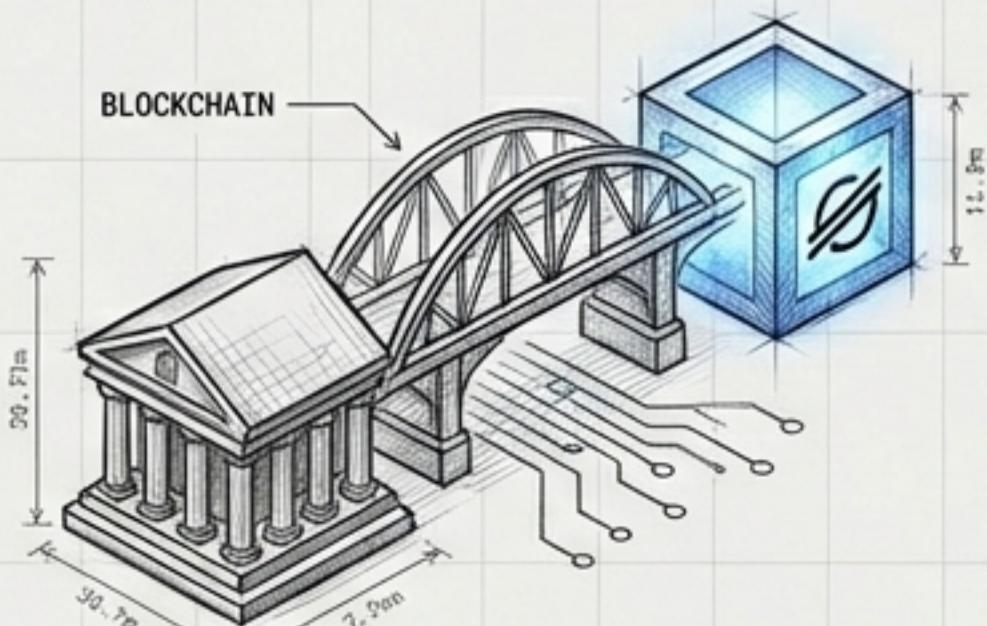
- Unified Network.
- Liquid & Automated.
- Open & Programmable.

SCOPE OF TOKENIZATION: Financial Assets (Stocks/Bonds) | Real-World Assets (Real Estate/Commodities) | Value & Access (Carbon Credits/Tickets)

The Stellar Advantage

Rails designed for real-world value.

Regulatory Bridges



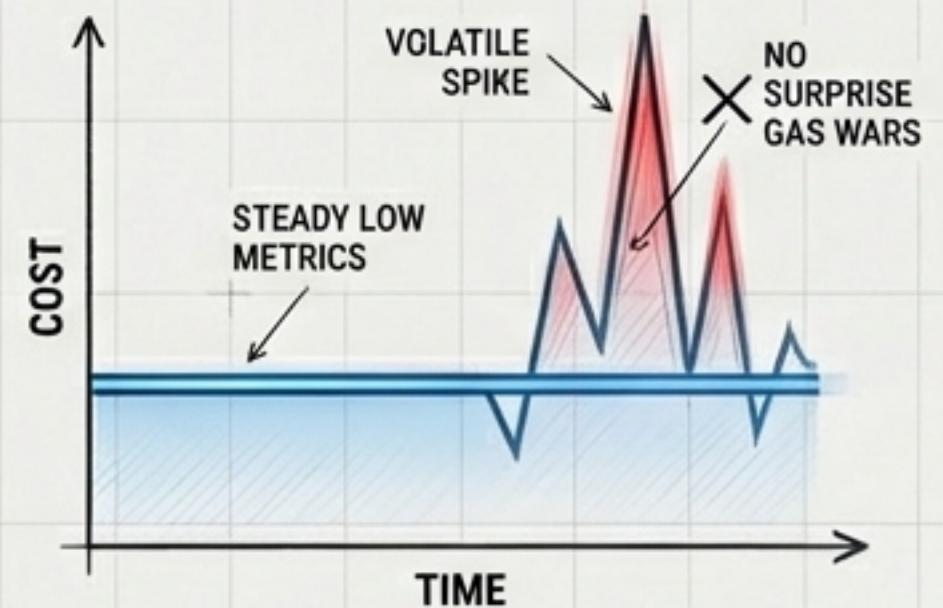
Connection to licensed anchors allows compliant minting (e.g., Stellar USD backed by regulated fiat).

Native Exchange (SDEX)



Every token is instantly tradable on a global order book. No need to bootstrap external liquidity.

Predictable Costs

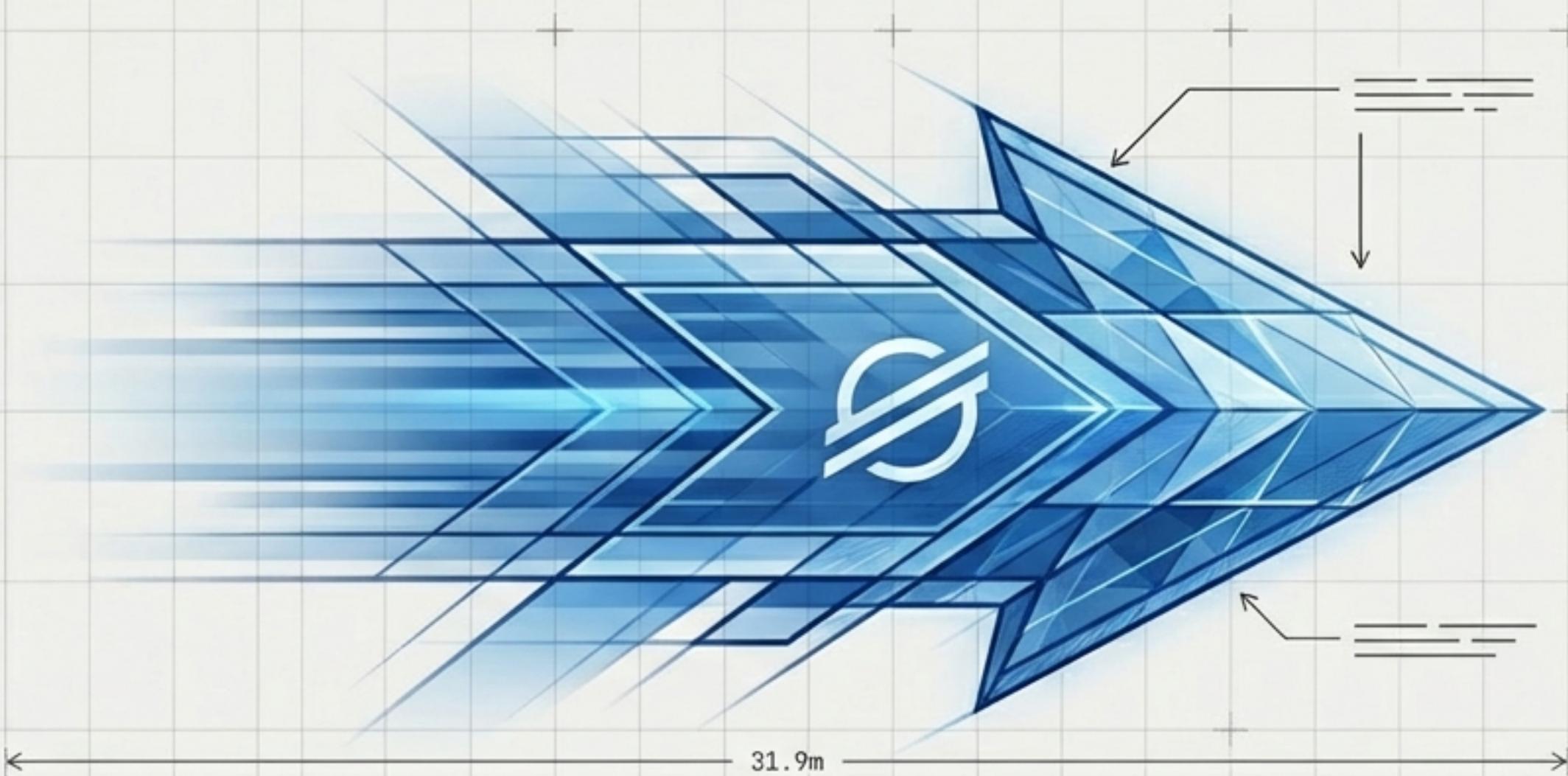


Calculate infrastructure costs for years. No surprise gas wars or spikes.

“ Founder's Insight: Don't just put things on-chain. Re-imagine industries by making illiquid assets liquid.

Choose Your Weapon: Layer 1

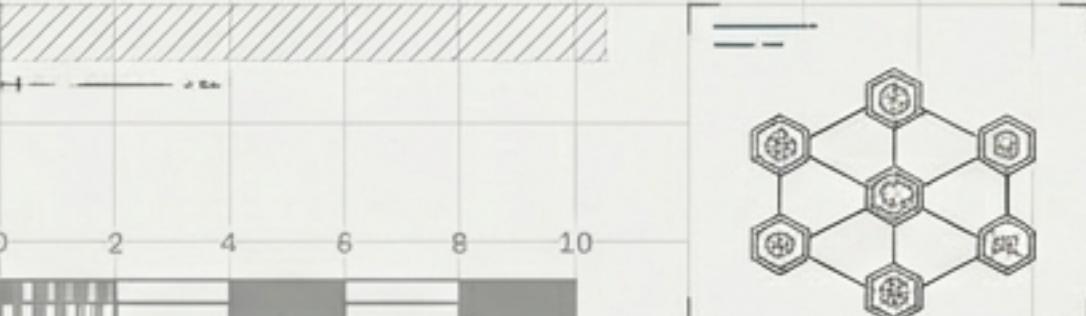
Stellar Classic Assets // The Speed Demon



Best For: Stablecoins, Loyalty Points,
Simple Payments, Branded Currencies.

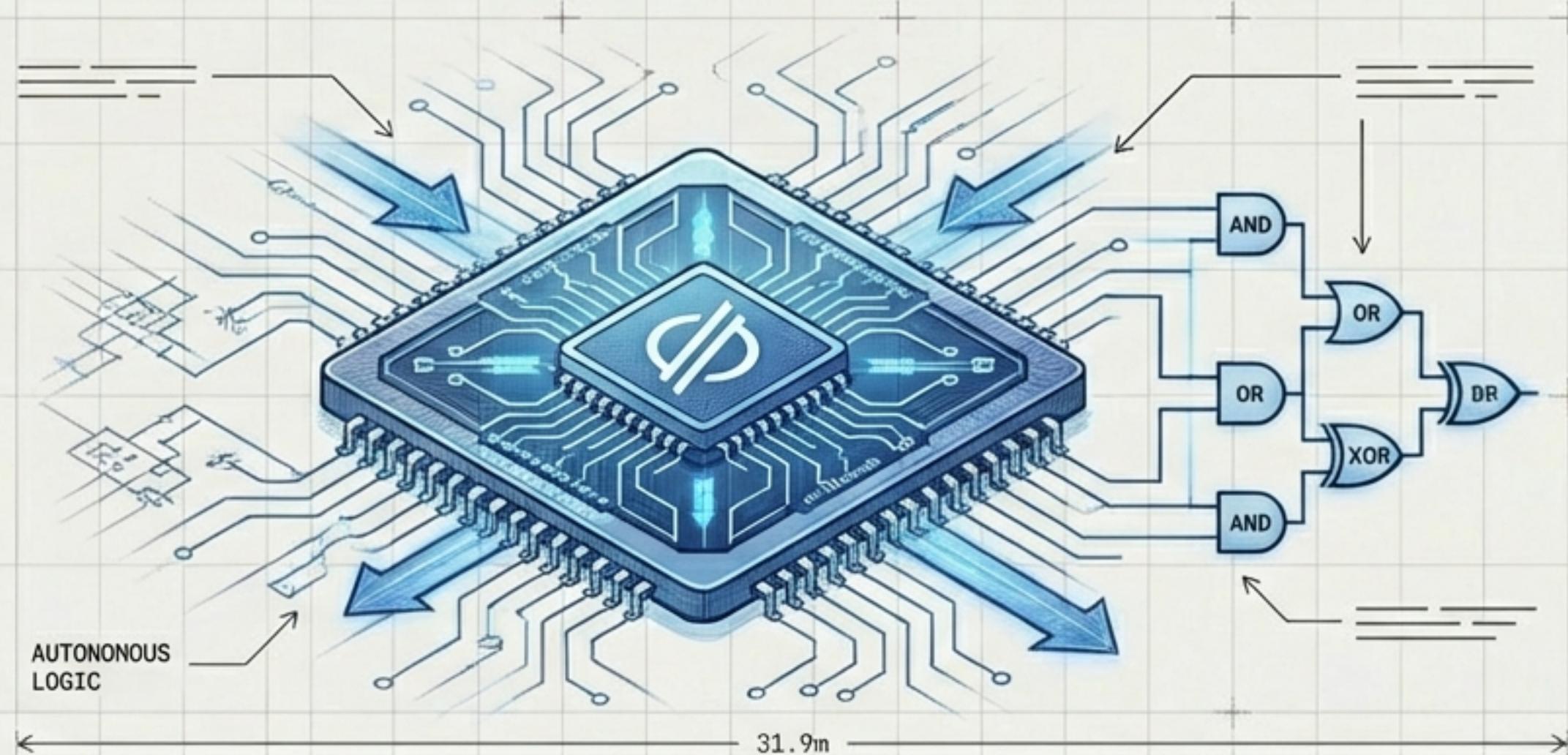
SPECIFICATION SHEET

PARAMETER	VALUE
PERFORMANCE	Core-layer speed (2-5s finality). Simple issuance.
TRUSTLINES	User opt-in required. Prevents spam, clarifies liability.
COMPLIANCE	Native "Auth Required" flags. Built-in Clawback capability.
COST	Micro-payments feasible. Fractions of a cent.



Choose Your Weapon: Layer 2

Soroban Smart Contracts // The Programmable Brain



SPECIFICATION SHEET

PARAMETER	VALUE
ENGINE	Turing-complete. Rust / WASM based.
STANDARD	Contract-implemented tokens (ERC-20 style).
METERING	Independent fee metering. Predictable compute costs.
LOGIC	Highly expressive. Autonomous execution.

30.7in

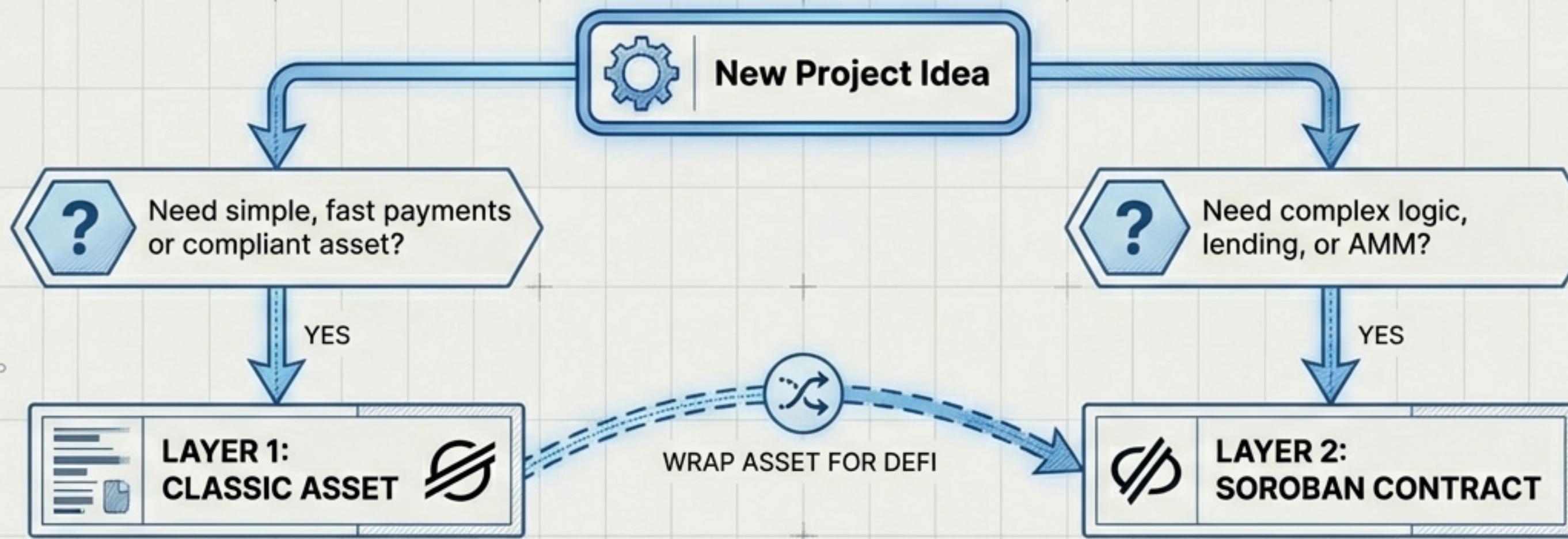


Best For: DeFi Protocols, AMMs, DAOs,
Complex Governance, Vesting Schedules.



Interoperability & Decision Logic

Start simple, then add complexity.

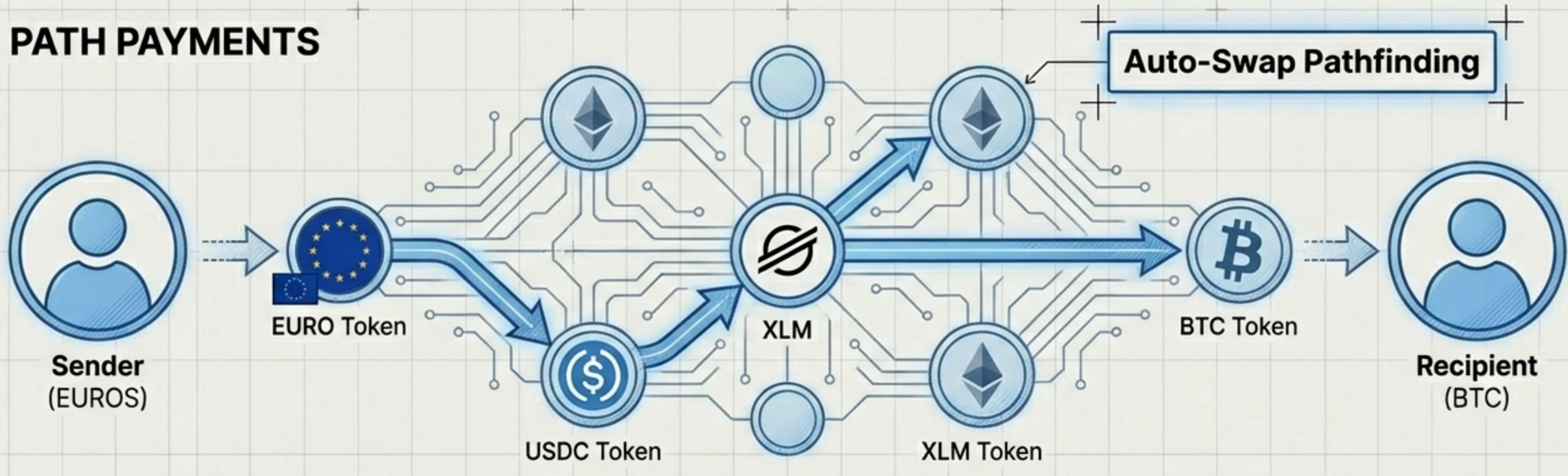


The Hybrid Model: A Soroban contract can hold and trade Classic Assets. You can evolve your product over time.

Built-In Liquidity (SDEX)

You don't need to build a marketplace; it's already there.

PATH PAYMENTS

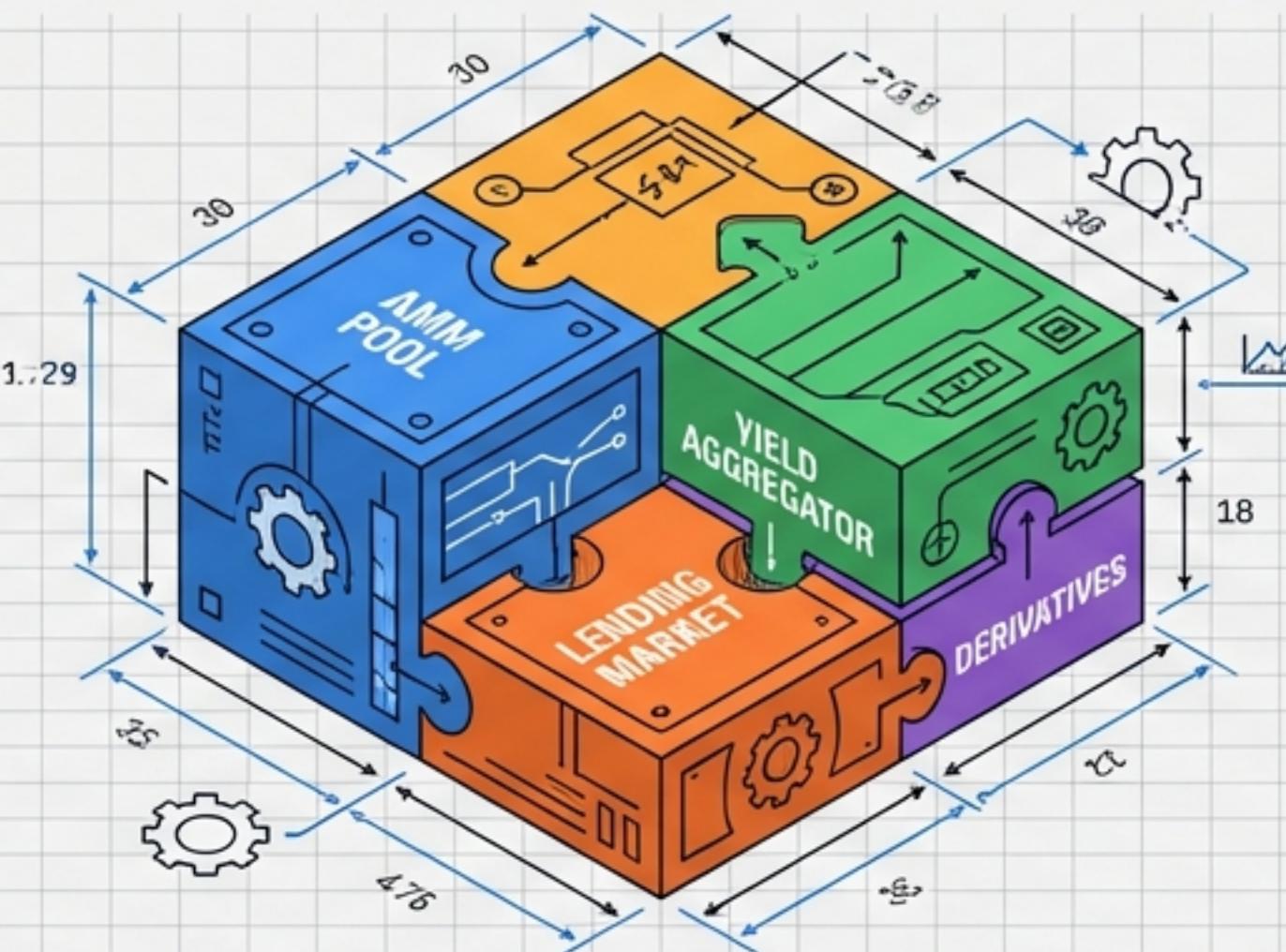


KEY FEATURES

- **Global Order Book:** Every asset listed automatically.
- **Path Payments:** Protocol finds the best price across all pairs instantly.

Soroban-Powered DeFi

The next generation of financial legos.



Programmable Liquidity: Moving beyond order books to custom curves.

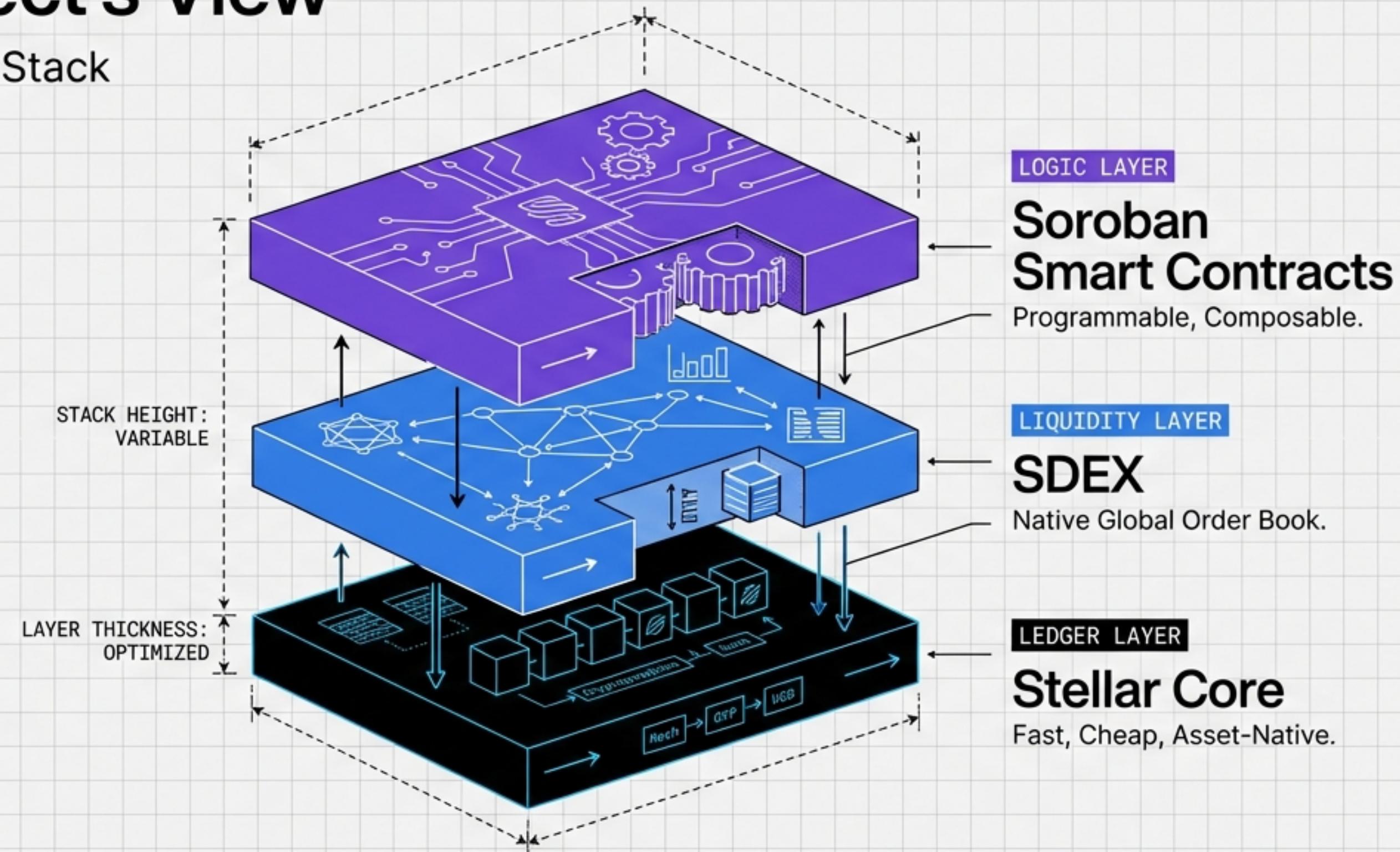
Possibilities: Uniswap-style AMMs, Lending Markets, Synthetic Assets.

PROJECT: SOROBAN DEFI MODULES // STATUS: DEPLOYMENT

The Architect's View

The Full Ecosystem Stack

Key Message:
Focus on your product logic. Do not waste energy rebuilding the blockchain or the exchange.



PROJECT: FULL ECOSYSTEM STACK // VIEN: ARCHITECTURAL DIAGRAM

TECHNICAL NEEDS:
MODERN ARCHITECTURAL BLUEPRINT

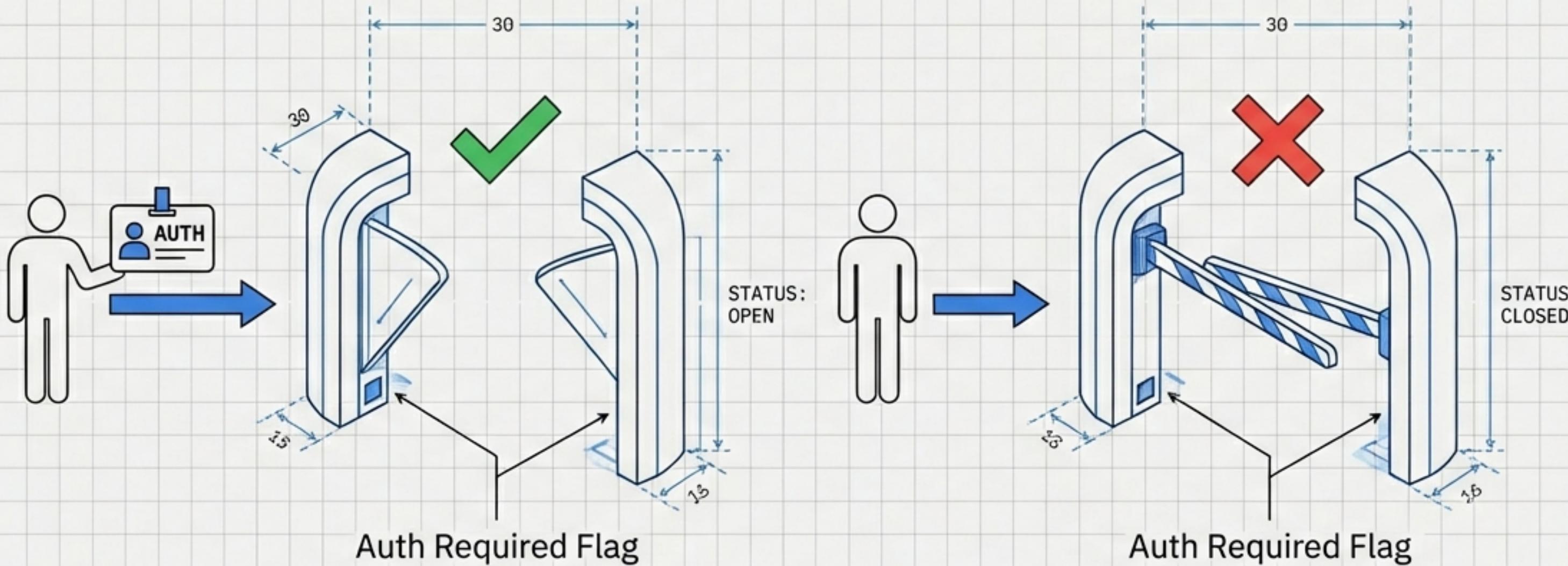
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AP4FT6

DATA:
0F4PAF4

REGISTRATION
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Security as a Feature

Programmable Compliance.



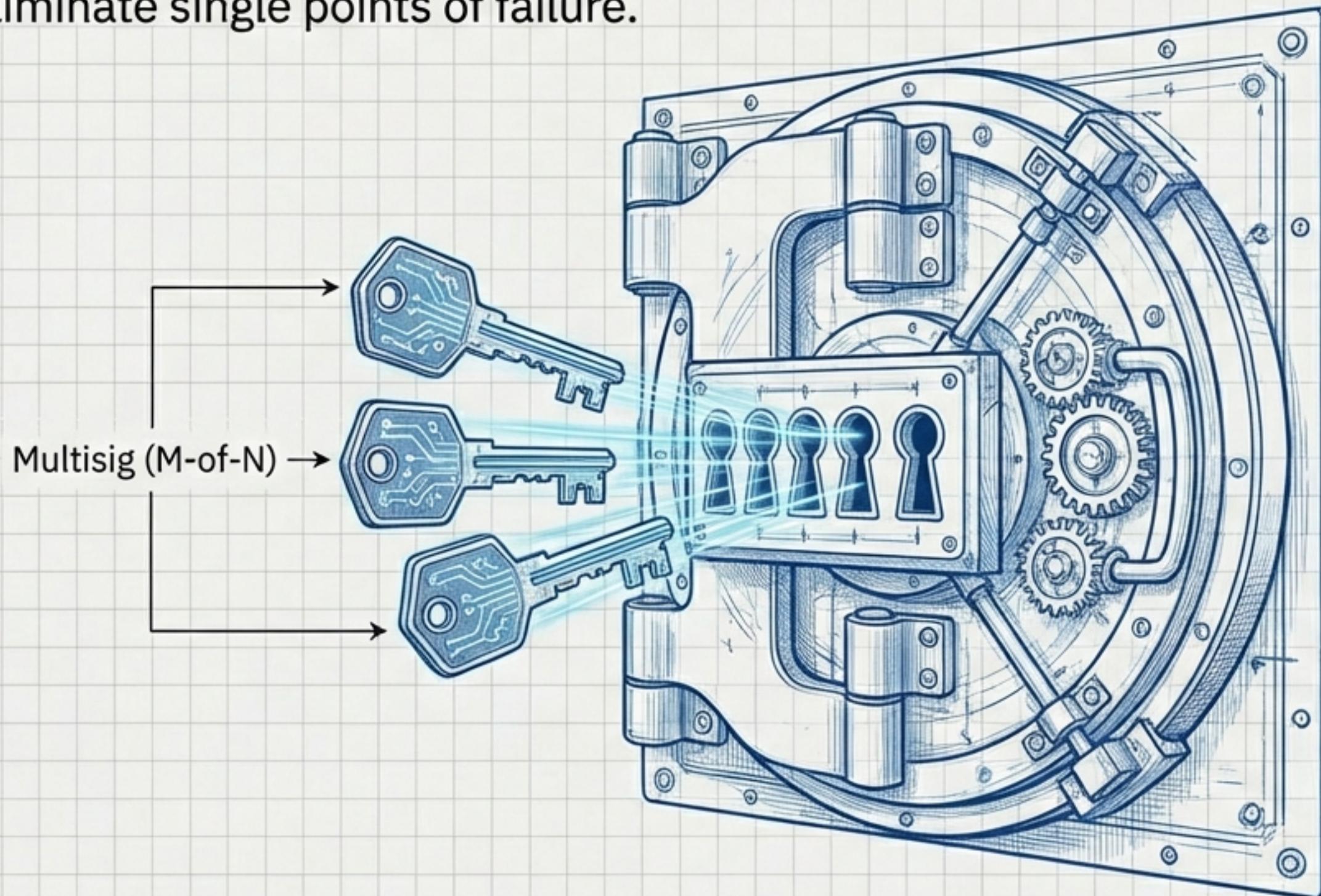
Compliance isn't an afterthought. Use the **Auth Required Flag** for regulated securities.

Use Case: Issuer must approve the holder (KYC/AML) before settlement occurs.

PROJECT: PROGRAMMABLE COMPLIANCE // STATUS: IN DEVELOPMENT

Programmable Control

Eliminate single points of failure.



Multisig: Require multiple signatures (e.g., Board Approval) to move funds.

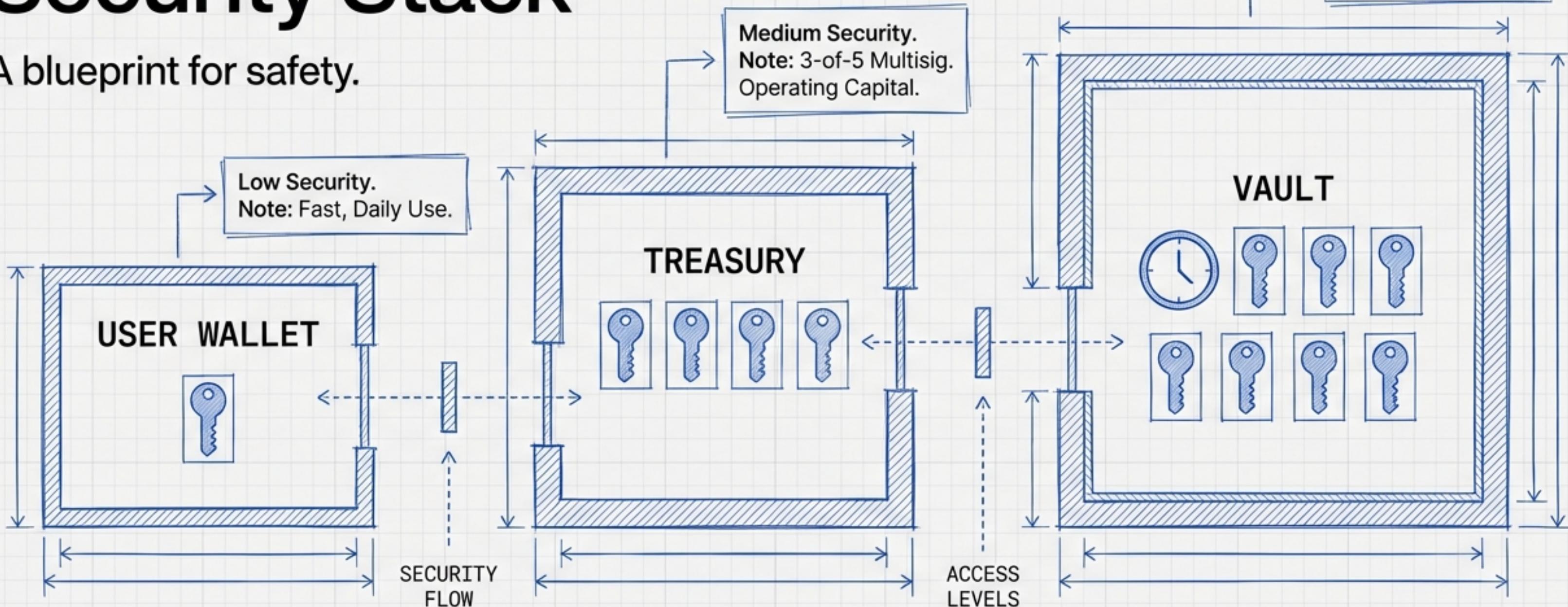
Smart Custody: Time locks (24h delays) and Recovery Agents.

Vaults: A pre-built pattern combining multisig + time locks for cold storage.

PROJECT: PROGRAMMABLE CONTROL // STATUS: IN DEVELOPMENT

The Founder's Security Stack

A blueprint for safety.



Design the safety model from Day One.

Your Mission Go Build the Future.



Pick Your Primitive: Classic Asset or Soroban Contract?



Solve a Real Problem: Tokenize value, don't just speculate.



Leverage the Stack: Use SDEX for liquidity.



Build with Safety: Implement multisig treasuries.

The infrastructure is ready. The rails are fast. Go build.