



BitPesa: Revolutionizing African DeFi

Bridging traditional finance and cutting-edge decentralized finance (DeFi) with Bitcoin-backed lending, empowering millions across Africa.

EXECUTIVE SUMMARY

1

Bridging Finance Gaps

BitPesa is a groundbreaking Bitcoin-backed lending platform, connecting traditional African finance with decentralized finance (DeFi).

2

Leveraging Key Technologies

Utilizing Internet Computer Protocol (ICP), Bitcoin's Lightning Network, and M-Pesa integration via Swypt SDK.

3

Empowering Africa

Democratizing financial access for millions of underserved individuals across Kenya and the broader African continent.

"To create the most accessible, secure, and user-friendly Bitcoin-backed financial ecosystem in Africa, empowering individuals and businesses with the tools they need to achieve financial independence and prosperity."

The Problem We Solve

Financial Exclusion Crisis

- **73% of sub-Saharan Africans** lack traditional banking access.
- **\$25 billion** annual remittance market with high fees (8-15%).
- Limited credit access with extensive collateral requirements.
- Currency volatility eroding savings and stability.
- Complex crypto barriers to mainstream DeFi participation.

Market Opportunity

- Kenya's mobile money market: **\$50+ billion** annual volume.
- African DeFi projected to reach **\$500 billion** by 2030.
- Growing Bitcoin adoption: **5.2 million** Africans own crypto.
- M-Pesa ecosystem: **51+ million** active users.

Our Revolutionary Solution



Bitcoin-Backed Lending

Collateralized loans up to 70% LTV, instant liquidity, competitive rates, flexible terms.



ICP Infrastructure

Decentralized hosting, smart contract automation, cross-chain interoperability, scalable architecture.



M-Pesa Integration

One-click crypto-to-fiat conversions, real-time rates, automated KYC, 24/7 availability.



Lightning Network

Instant, low-fee micropayments for global accessibility.

Innovation Highlights

Zero-Knowledge Loan Processing

Private credit scoring using ICP privacy, no personal data exposure, and automated risk assessment.

Cross-Chain Liquidity Pools

Bitcoin collateral across multiple EVM chains, yield farming, and automated market making.

Chain Fusion

Use ckUSDC and USDC across multiple chains and borrow from multiple chains

Social Recovery Mechanisms

Community-based account recovery, multi-signature wallets, and financial literacy programs.

Competitive Advantages

1 First-Mover Advantage

First Bitcoin-backed lending platform in Africa with deep M-Pesa integration.

2 Technical Superiority

Built on ICP for true decentralization and Lightning Network for instant settlements.

1 User Experience Excellence

Mobile-first design, seamless fiat on/off-ramps, and 24/7 customer support.

2 Community-Driven Approach

Open-source development, community governance, and financial literacy programs.

Development Roadmap

1

Phase 1: Foundation (Q1 2025)

Core smart contracts, ICP & Swypt SDK integration, basic lending, security audit.

2

Phase 2: Enhancement (Q2 2025)

Lightning Network, advanced liquidation, mobile app launch, yield farming, multi-language support.

3

Phase 3: Scale (Q3 2025)

Cross-chain bridge, institutional lending, API ecosystem, analytics dashboard, governance token.

4

Phase 4: Expansion (Q4 2025)

Multi-country expansion, traditional banking partnerships, insurance, merchant solutions, educational platform.

Tokenomics & Sustainability

Revenue Streams

- Lending fees (1-3% origination).
- Interest spreads (2-4%).
- Exchange fees (0.5% on fiat conversions).
- Premium services (analytics, features).
- Partnership commissions.

Token Utility (BPES)

- Governance rights for platform decisions.
- Fee discounts up to 50% for holders.
- Staking rewards from platform fees.
- Collateral enhancement for improved loan terms.

Why BitPesa Will Win

Unprecedented Market Need

Addresses a \$25B market by combining Bitcoin's value with Africa's top payment method.

Technical Innovation

Multi-chain, ICP, and Lightning Network integration at the cutting edge.

Real Impact

Empowering millions in the global digital economy.

Sustainable Business Model

Multiple revenue streams and clear path to profitability.

Join us in building the future of African finance.



BitPesa is more than lending; it's a financial revolution making Bitcoin accessible to all, regardless of location or technical knowledge.

[Website](#)[GitHub](#)[Demo](#)

Built with ❤️ for Africa's financial future



Made with GAMMA