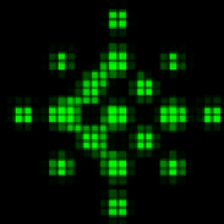


# N.O.D.E. >

Neighborhood Operated  
Decentralized Economy on  
Hedera



## KEY POINTS:

FINANCIAL EXCLUSION

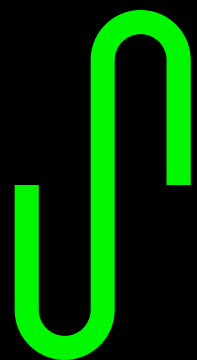
UNTAPPED CAPITAL

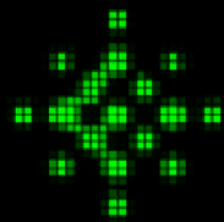
COMMUNITY DRAIN

# THE PROBLEM

My savings earn hardly anything in a bank, and I have no say in what happens to it. I want to invest in my own community, but there's no simple or safe way to do that.

I'm a local business owner, but getting a loan is a nightmare. The big banks don't understand my business, and I feel shut out from the money I need to grow.





# THE SOLUTION



We are building a new financial operating system for communities, one that is owned and controlled by the people who live there. Our platform empowers residents to invest in local businesses, fund community projects, and collectively own the assets that build lasting wealth.

## INVEST LOCAL

Seamlessly buy and sell shares in local businesses you believe in.

## COMMUNITY BANKING

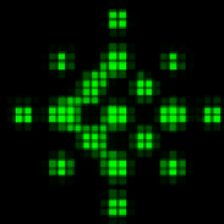
Pool community capital to offer fair loans and earn returns, cutting out the big banks.

## COLLECTIVE OWNERSHIP

Go beyond lending and collectively own the tools and infrastructure that build local wealth.

## LOCAL WEALTH

Keep money circulating within the community, strengthening the entire local economy.

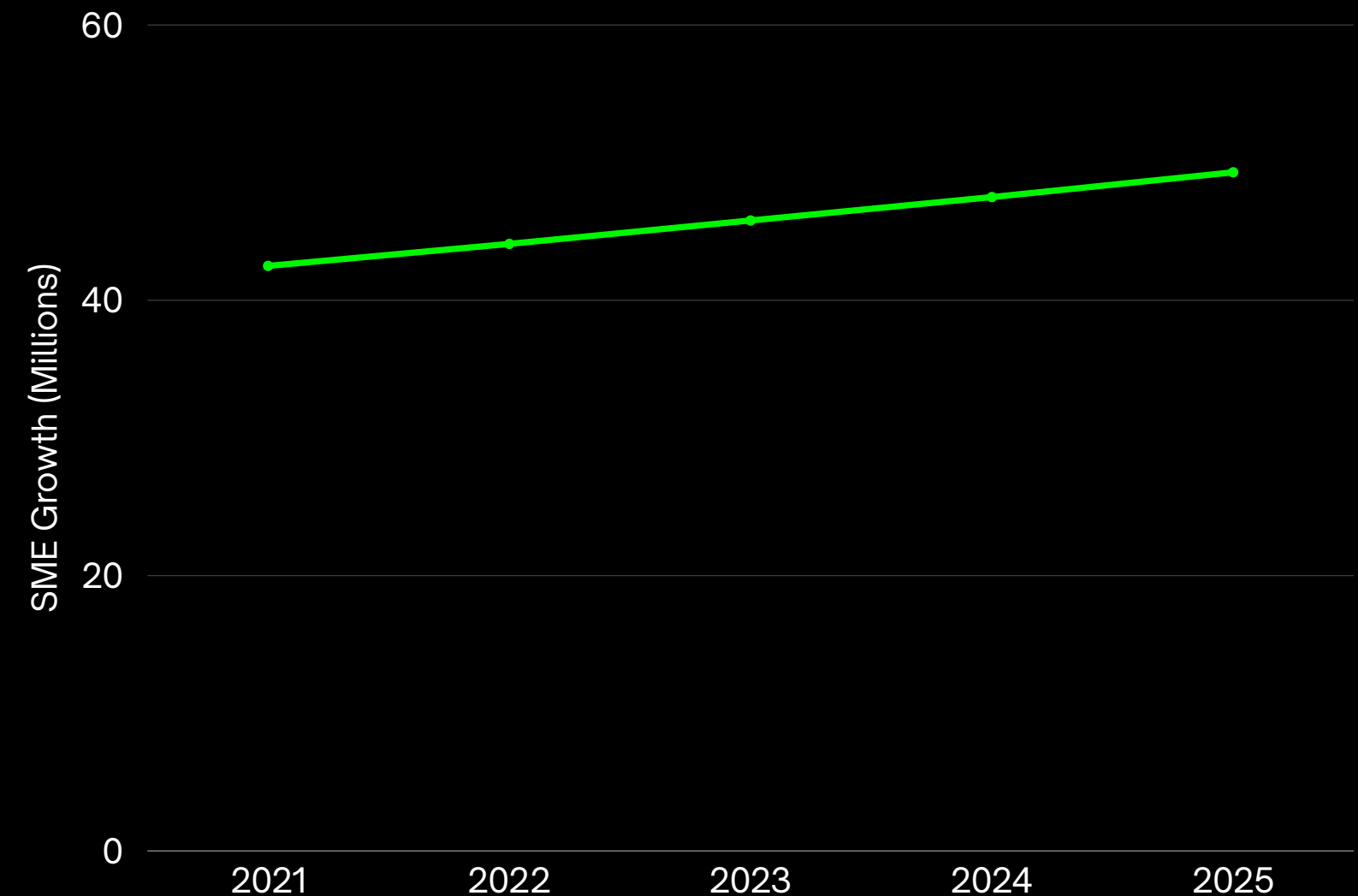


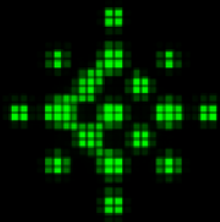
# MARKET OPPORTUNITY

Africa's economic engine is its small businesses, yet they are critically underserved by traditional finance, creating a massive, addressable market.

---

**\$421 BILLION SME FINANCING GAP: AFRICAN SMES, WHICH CREATE 80% OF JOBS, FACE A COLOSSAL CREDIT GAP, STIFLING GROWTH AND INNOVATION.**





# BUSINESS MODEL

Our revenue is generated by facilitating economic growth, not by taxing transactions. We take small, transparent protocol fees on value-added services.

## LOAN ORIGINATION

---

A small percentage fee (0.5-1%) is taken from the interest paid on loans originated through the N.O.D.E. Fund.

## EXCHANGE FEES

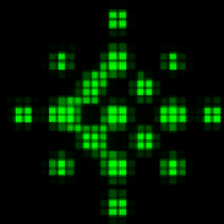
---

A nominal one-time listing fee for businesses on the Local Stock Exchange, plus a micro-fee (0.1%) on secondary trades.

## ASSET MANAGEMENT

---

A minor percentage of the revenue generated by collectively-owned, productive assets is taken by the protocol.



# TIMING: THE CONVERGENCE

## WHO ARE THE COMPETITORS?

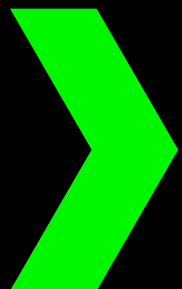
Our competitors include existing solutions in the market that address parts of the problem, whether through standalone tools, manual methods, or platforms with limited focus.

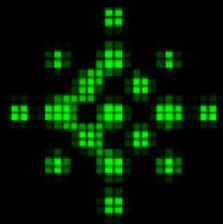
## WHAT ARE YOUR STRENGTHS?

We use a personalized system that adapts in real time to user behavior, creating a smarter and more engaging experience.

## WHY WILL PEOPLE CHOOSE YOU?

Unlike fragmented alternatives, our platform offers a seamless, end-to-end experience tailored to their daily routines and goals.





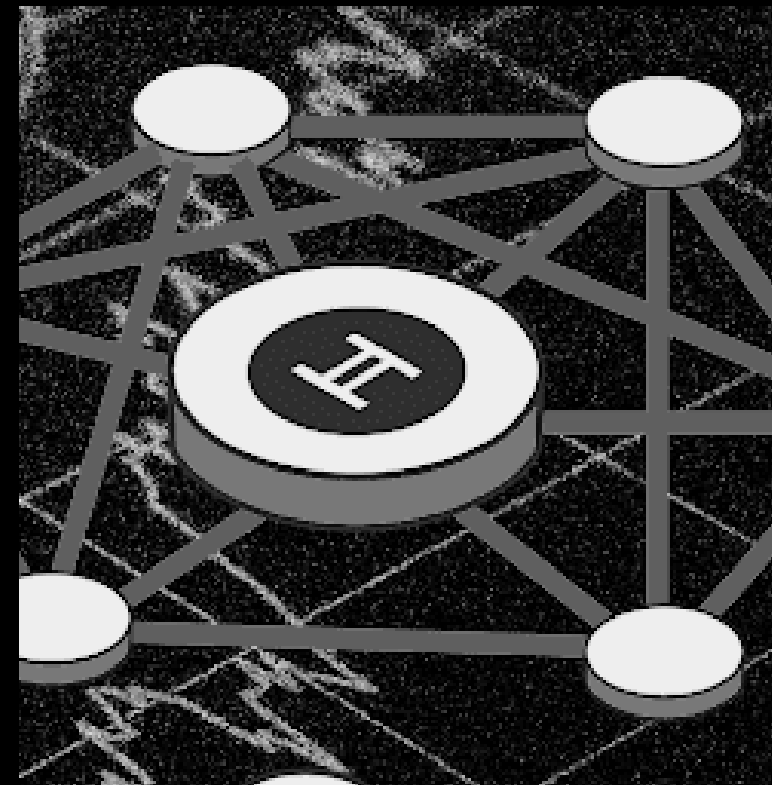
# WHY HEDERA

N.O.D.E. requires a distributed ledger that is fast, secure, and scalable enough for mainstream adoption. Hedera is the only choice.

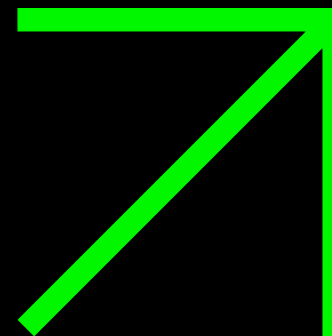
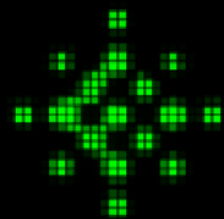


**Performance:** Near-instant transaction finality at massive scale with incredibly low, fixed fees is essential for a viable local exchange.

**Trust:** Bank-grade security (aBFT) and a governing council of world-leading organizations provides the trust layer necessary for community finance.

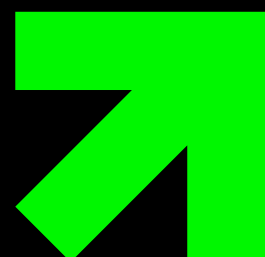


**Sustainability:** A carbon-negative footprint aligns with the community-first, sustainable ethos of the N.O.D.E. protocol.



# GO TO MARKET

Our strategy is rooted in grassroots adoption, building trust from the ground up through three distinct phases:

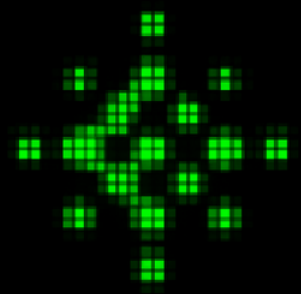


**HYPER-LOCAL PILOT**

**CITY-WIDE EXPANSION**

**PAN-AFRICAN HUBS**





# THANK YOU!

Let's build the future of local economies, together.