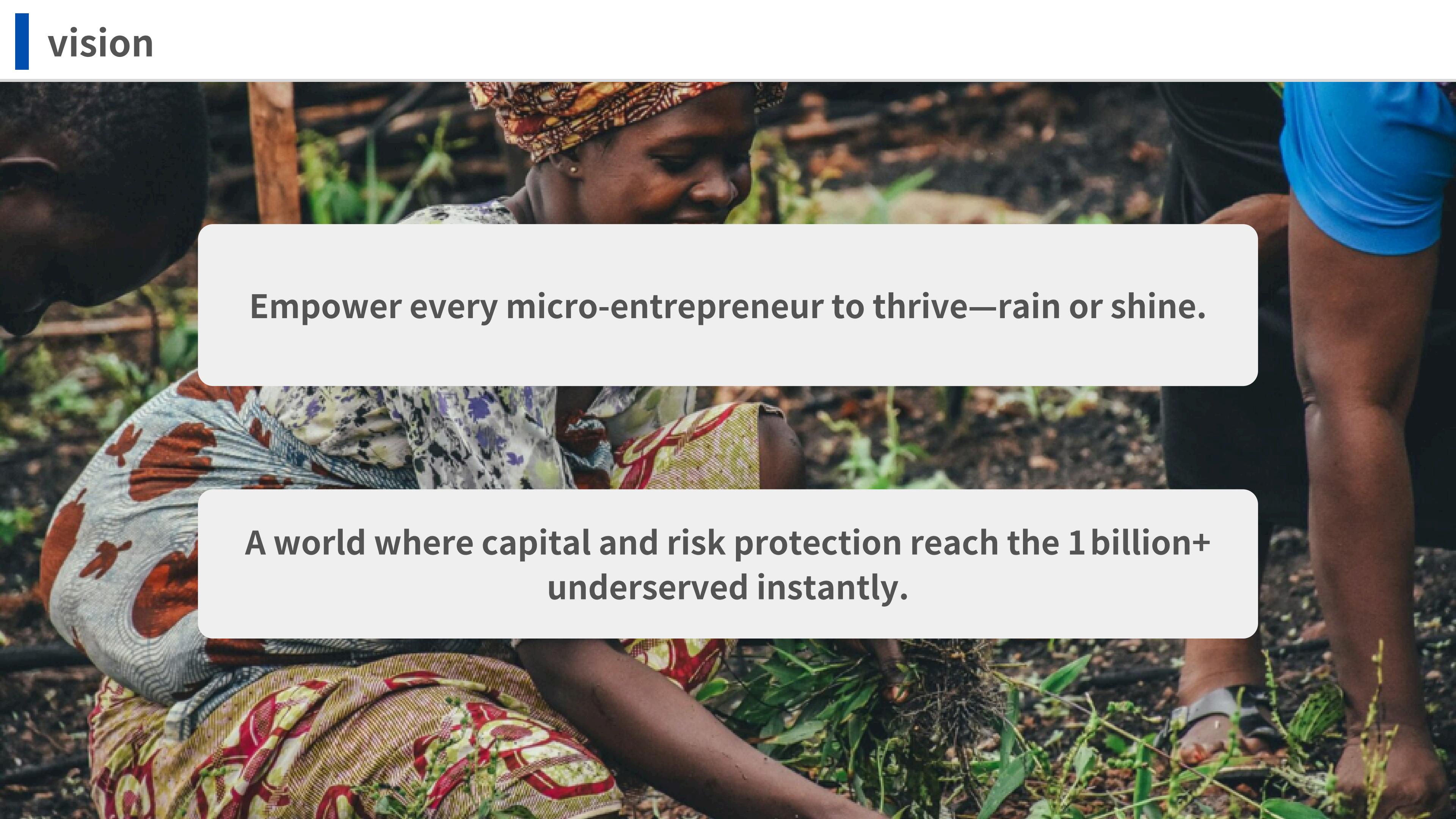




contributor : fuga





vision

**Empower every micro-entrepreneur to thrive—rain or shine.**

**A world where capital and risk protection reach the 1 billion+ underserved instantly.**

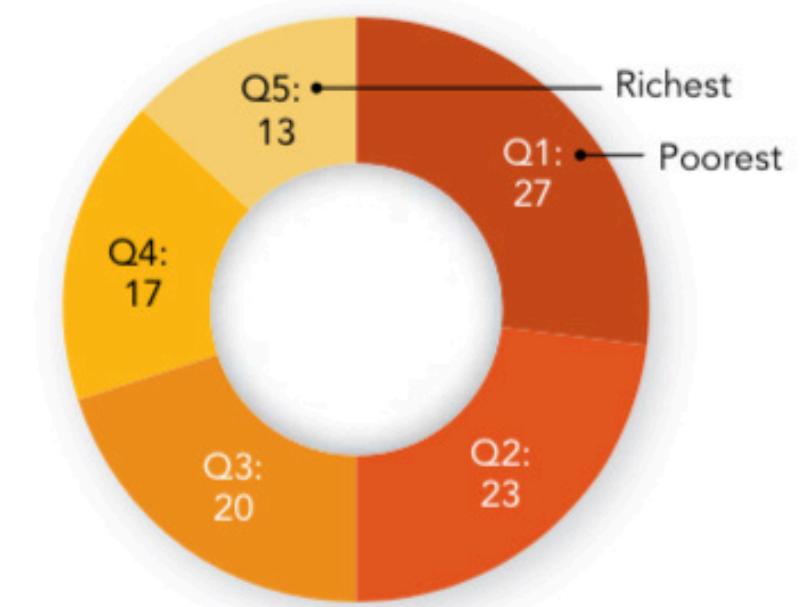
## Short Description

**DeFi micro-loans + parametric insurance for  
small farmers & shops.**

## Problem

- ✓ Credit gap:  $\leq \$200B$  annual unmet demand for rural micro-loans.
- ✓ 1.7 B unbanked adults; disasters push many into default traps.
- ✓ Traditional lenders fear default; insurers avoid high-friction rural payouts.

**FIGURE 2.4**  
Twice as many unbanked adults live in the poorest households in their economy as in the richest ones  
Adults without an account by within-economy income quintile (%), 2017



We are the solution to this challenge.

Source: Global Findex database.

# Product

## For Borrowers

Request \$50-\$300 loans

Add drought coverage

Funds arrive in local wallet

AI chatbot coaches in local languages

## For Lenders

- Deposit USDC/SPL-stable to regional pools
- Earn 8-12% + \$SEED tokens
- See on-chain impact

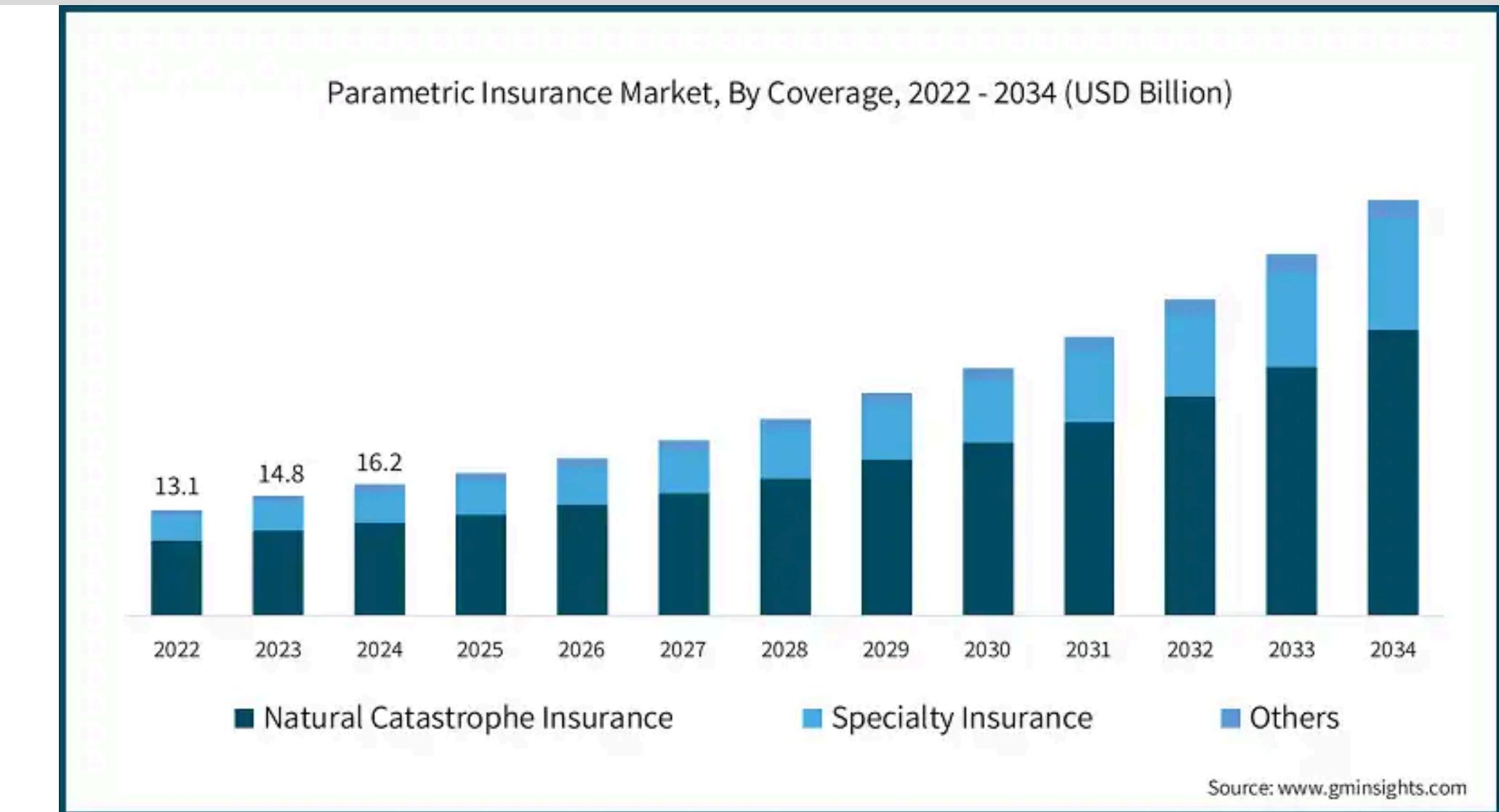
## When Disaster Strikes

- Oracle triggers automatically
- Payouts in under 5 minutes
- No manual claims process

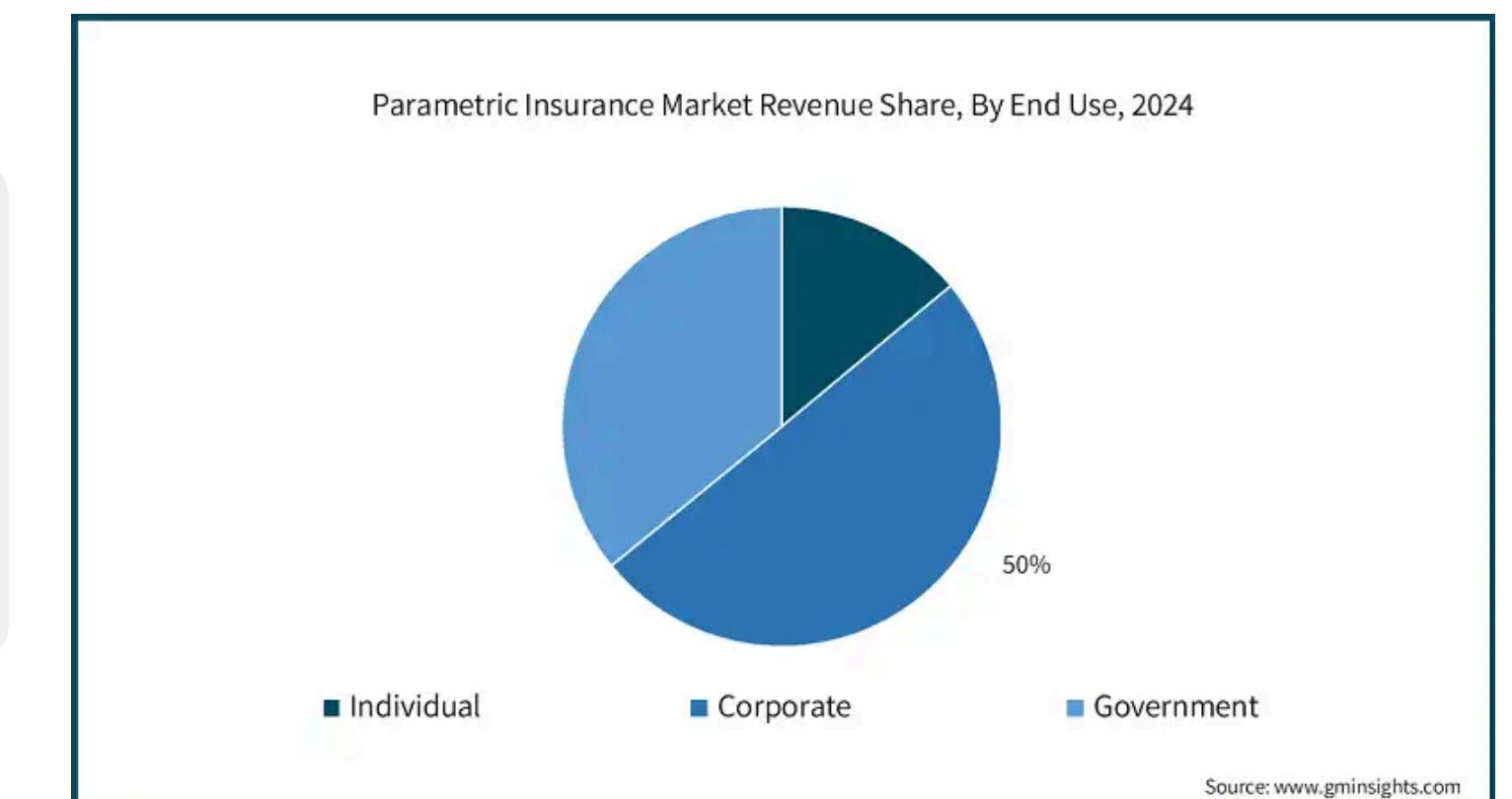
# Market

Microfinance TAM \$200B (2023).

Parametric insurance  
TAM \$16B → \$51B by 2034  
(12.6% CAGR).



Initial beachhead: 7 high-mobile-money nations (KE, UG, TZ, BD, PH, VN, KH).



# Competition

player	Focus	Gaps
<b>Goldfinch</b>	DeFi private credit	No insurance layer, high ticket size
<b>Kiva/Celo ReFi</b>	Donation & mobile DeFi	Manual payouts, limited risk cover
<b>CTraditional MFIs</b>	Offline micro-loans	High OPEX, slow disbursement

# Competitive Advantage

## 01.Bundled cover



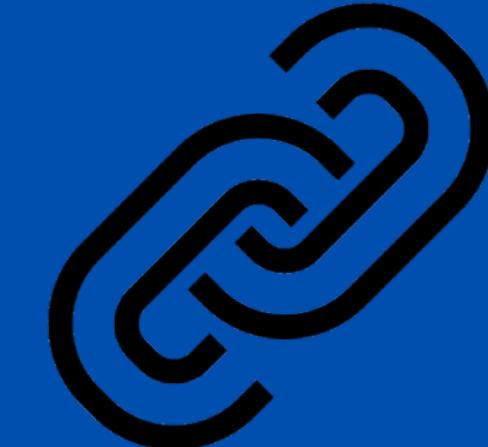
first to merge loan & parametric insurance on one chain.

## 02.AI alt-data scoring



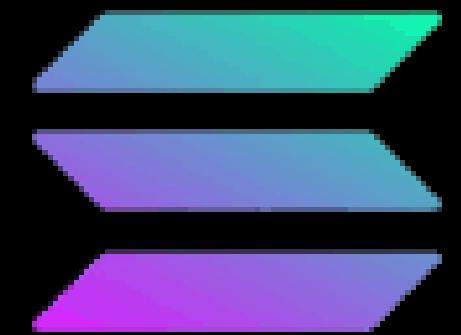
lower default ⇒ cheaper rates.

## 03.Tokenized incentives



keep liquidity sticky; reputation NFTs build portable credit history.

## 04.Ultra-Low Gas



SOLANA

Solana makes small transactions sustainable.

# Traction

**Alpha smart contracts audited; working test-app.**

**MoU with NGO “AgriLift” (2 K farmers) & telco agent-network (Kenya).**

**50 closed-beta borrowers; pilot default<2 %. (data sandbox)**

# System Architecture

React PWA —— REST/GQL API

AI Credit Micro-service (Python/ONNX)

Solana+ Anchor LoanPool & CoverPool Programs

Oracles: Pyth (weather), Switchboard (health index)

Liquidity Pools

Cover Pools

Mobile-Money Bridges (M-Pesa / GCash) via partner APIs

# Road Map



## Roadmap & Financials

- 1 Q3 2025  
Kenya pilot: 1,000 loans + drought cover
- 2 Q4 2025  
SEA rollout + crop pest index
- 3 2026  
100K active users; \$15M loan book; \$1.2M revenue
- 4 2027  
Pan-Africa/SEA expansion; \$60M loan book; \$5.5M revenue

# Business Model

**Revenue: 1.5% loan spread • 5% insurance margin • 0.3% FX fee**

**Costs: Solana gas & oracle fees ≈ 0.3% AUM • local partner share 20%**

**Breakeven ~50K users (avg loan \$150).**

# Financial Targets

Metric	2025E	2026E	2027E
Loan Book	\$3 M	\$15 M	\$60 M
Net Rev.	\$0.1 M	\$1.2 M	\$5.5 M
Default	4%	3%	$\leq 2.5\%$
EBITDA	-\$0.3 M	\$0.2 M	\$2.0 M





**SeedFlow**  
GROWING PROSPERITY



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**Thank you for  
your attention.**

**contributor : fuga**



**SeedFlow**

**Connect Wallet**

## **Empowering Global Entrepreneurs with Solana**

SeedFlow connects small-scale farmers and entrepreneurs with global capital and climate insurance on Solana.

Total Funded

**\$500,000**

Borrowers Protected

**1,250**

**Browse Opportunities →**