



S.P.A.R.K.

Scalable Platform for Asset Realization on Kaia





DISCONNECT IN LOCAL COMMERCE



Economic Fragmentation

Local Business operate in silos, unable to collaborate, access fair capital, or compete with centralized gaunts.

Value Extraction

Traditional finance acts as a gatekeeper, siphoning fees from every transaction and stifling the velocity of local money

Locked Out of Local Growth

Want to invest in the promising boutique down the street? Traditional finance makes it impossible. Your capital can't easily support the business you believe in.

Untapped Social Capital

The trust and influence within a community-its social fabric-is its most powerful asset, yet it remains unmonetized and unleveraged.

THE SOCIAL FINANCE LAYER

S.P.A.R.K. is a decentralized protocol that transforms everyday transactions into intelligent, interconnected events. By weaving a social and financial graph on the Kaia blockchain, we empower communities to invest in themselves, circulate value locally, and build a more resilient, emergent economy from the ground up—all through a seamless LINE Mini DApp.



INTELLIGENT COMMERCE, RADICALLY SIMPLE



Community Lending Fund

A decentralized capital pool provides instant, low-friction loans to listed businesses. Users park funds to earn stable returns, directly fueling local growth.



Social Transactions

Leveraging Kaia's high-speed network, payments with Kaia Stablecoins become real-time social signals. Every transaction triggers rewards and strengthens the on-chain data that powers the entire ecosystem.



Local Business Exchange

Businesses are tokenized into tradable NFT tokens, allowing community members to invest, own a share and trade stakes in their favorite local spots like stocks.



WHY THIS MATTERS FOR KAIA & WEB3

REAL-WORLD UTILITY

We move beyond speculation, Every transaction on S.P.A.R.K. represents a real coffee bought, a community strengthened-all settled on Kaia

MASS ADOPTION ENGINE

By integrating with LINE, we onboard millions of users to Web3 without jargon. They don't need to know about blockchain; they just know their community is thriving

IGNITING KAIA'S ECONOMY

S.P.A.R.K. will generate millions of micro-transactions, creating a vibrant, high-velocity on-chain economy and making kaia the settlement layer for real-world commerce.

A BLUEPRINT FOR SOFI

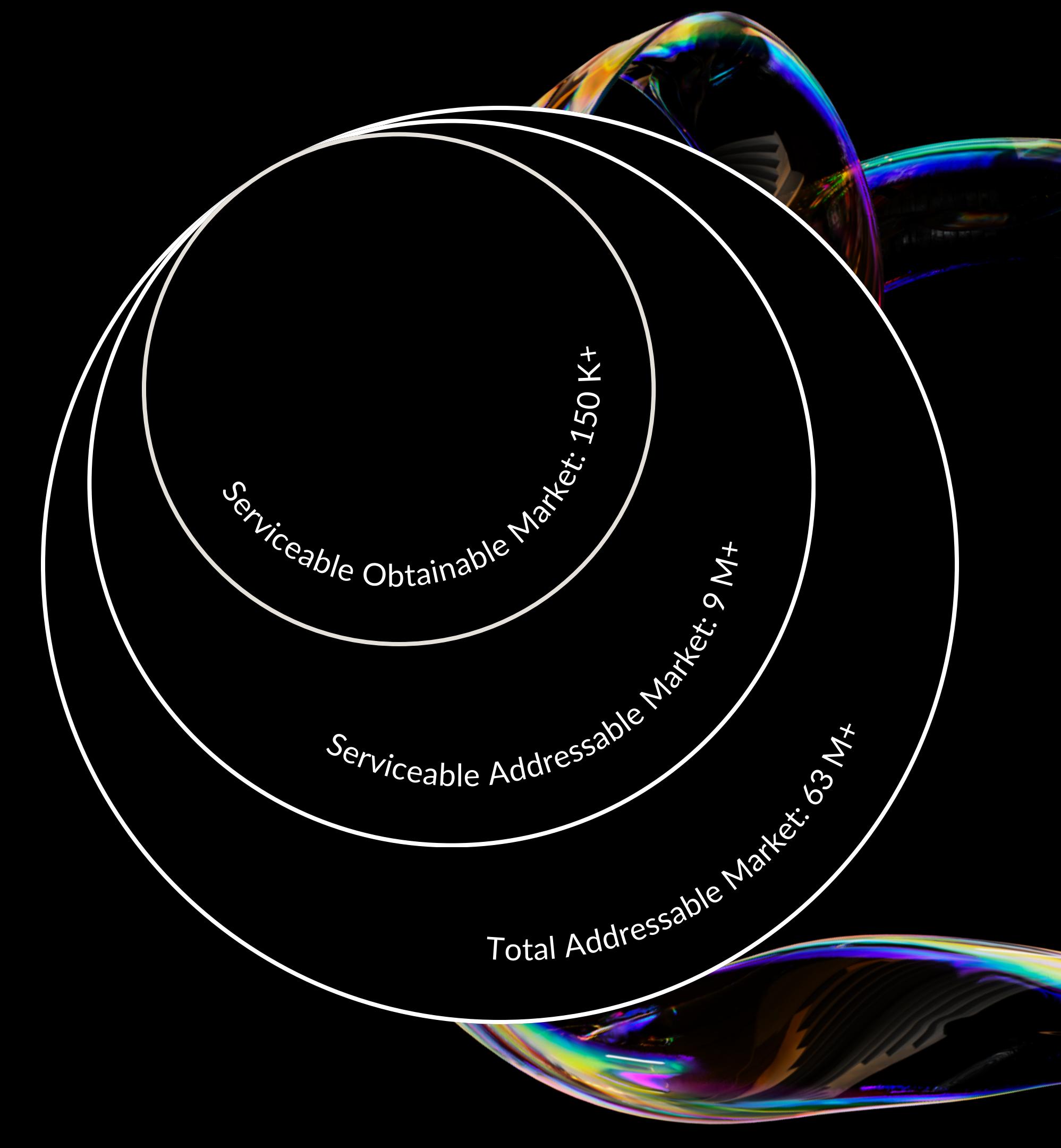
We are creating the playbook for Social Finance. Our success on Kaia will become the model for how decentralized technology can regenerate local economies globally.



SIZE OF MARKET

Our strategy is to ignite a self-sustaining economic engine in a dense, digitally-native urban environment (Lucknow) and then scale the model. We're not just capturing a market; we're creating the playbook for India's economic future.

- TAM: The 63M+ MSMEs across India represent a vast, untapped landscape for real-world decentralized finance.
- SAM: Uttar Pradesh, with 9M+ registered MSMEs, is the heart of India's commerce, ripe for a digital and financial revolution.
- SOM: We begin with Lucknow's 150,000+ businesses. Our goal is to onboard 1% (1,500 nodes) within 18 months, creating an undeniable proof-of-concept.





VALUE GENERATION MATRIX

PROTOCOL FEES

A micro-fee (0.5%) on all network transactions, fueling the protocol's growth and DAO treasury.

CAMPAIGN IGNITION

A flat fee for businesses to mint and launch viral NFT coupon campaigns, funding network development.

COMMUNITY YIELD

A percentage of the yield generated by the Community Capital Pools is reinvested into the ecosystem via the DAO.

COGNITIVE UPGRADES (SaaS)

Subscription access for businesses to unlock advanced, predictive AI marketing and analytics tools.



ACTIVATION SEQUENCE



Genesis (2025)

Alpha deployment of the LINE DApp. Onboarding of 50 foundational business nodes. Core smart contract audit and finalization.

Expansion (Q1 2026)

Multi-city rollout across India's Tier-2 cities. Integration of advanced predictive AI for market trends and supply chain optimization.

Emergence (Q3 2026)

Launch of the S.P.A.R.K. DAO. Governance and treasury control are progressively handed over to the network's participants.

Autonomy (2027+)

A self-evolving, self-sustaining economic network. The AI orchestrator manages resource allocation and market dynamics, guided by the DAO.



THANK YOU

Ignite the Future of Commerce

