

Blockchain Payments for SMEs in Emerging Markets

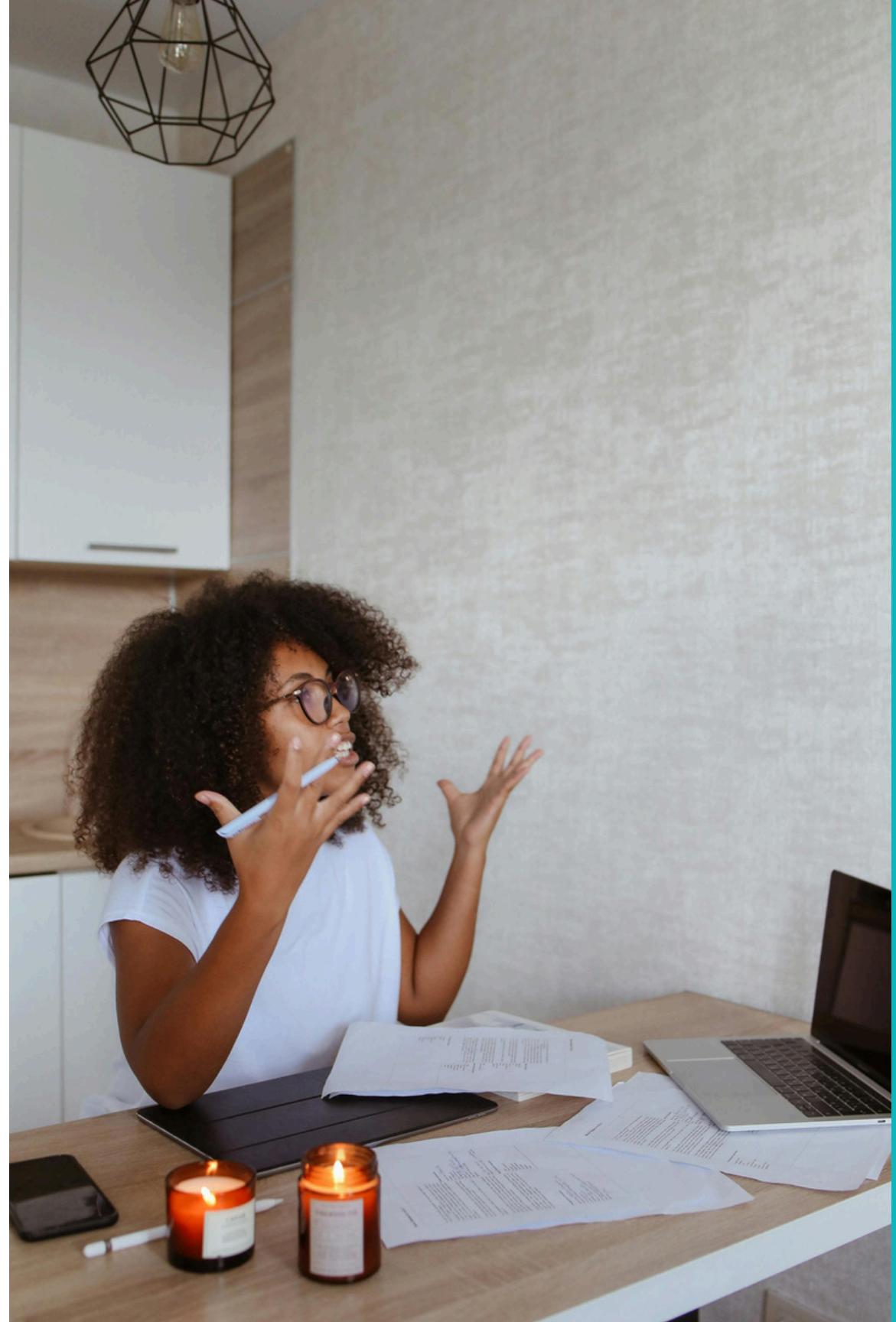
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Problem

- **High Fees & Delays:** Small businesses struggle with high transaction fees and settlements that take days.
- **Poor Integration:** Limited integration with e-commerce and mobile platforms stifles growth.
- **Lack of Transparency:** Opaque payment flows make fund tracking difficult and increase risk.



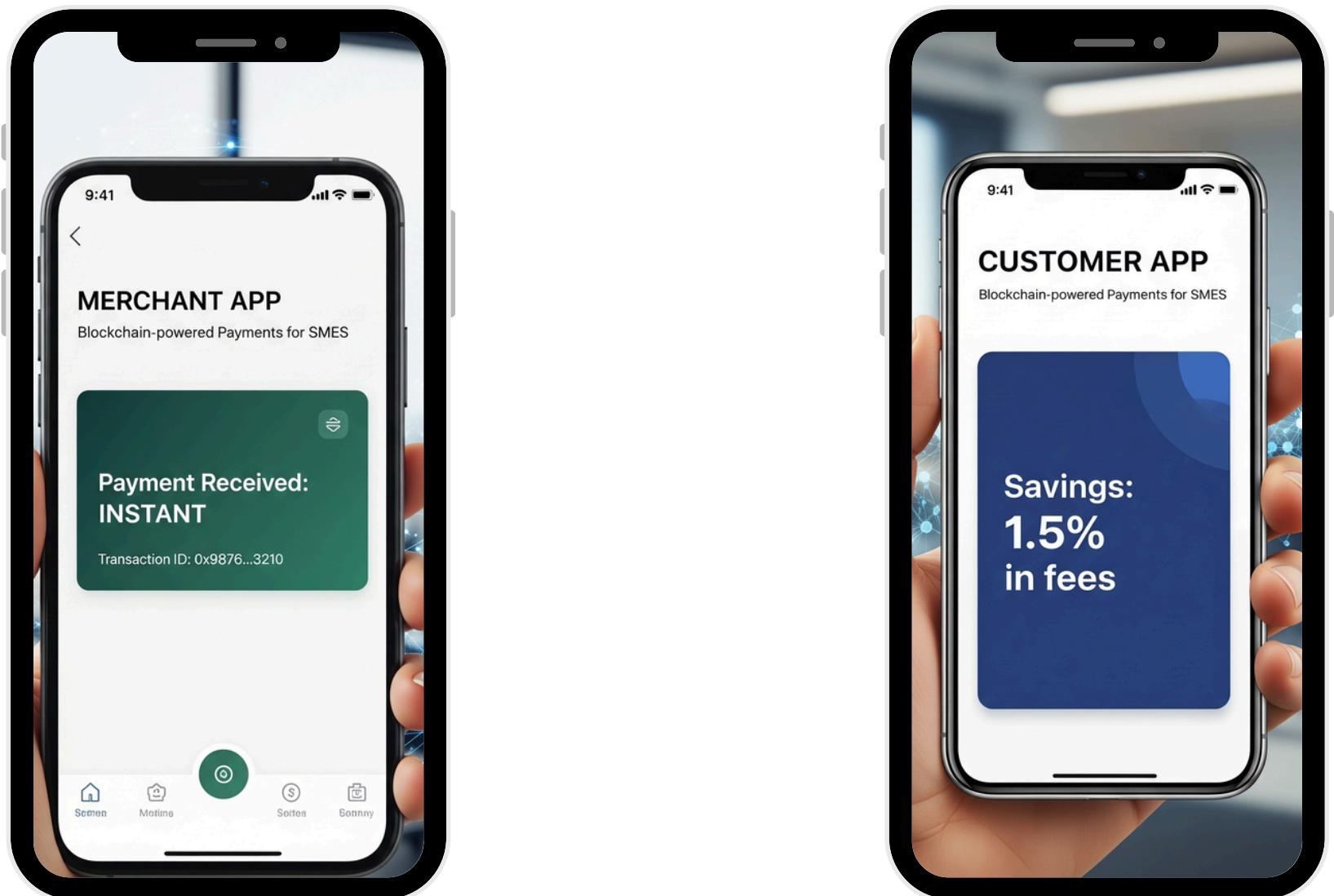
Solution

- **Instant, low-fee transactions:** Settlement in seconds and substantially lower fees, powered by blockchain.
- **Security and Transparency:** Smart contracts on Cardano eliminate intermediaries and guarantee secure payment processing.
- **Plug-and-Play Integration:** Seamless integration with existing business tools, POS systems, and e-commerce platforms.



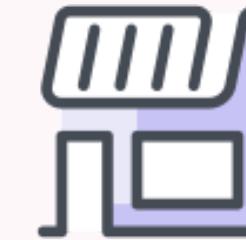
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Product: Focused on Customer Growth



- **Merchant & Customer Apps:** Full web and mobile solution for payment management.
- **Easy Integration (API & SDK):** Developer tools for instant integration with POS and e-commerce systems.
- **Real-Time Analytics Dashboard:** Instant sales data and insights for better decision-making.
- **Multi-Currency Support:** Seamlessly supports both fiat and crypto payments.

Target Market



SMEs (Retail, E-commerce, Services): Businesses seeking efficiency and cost reduction in payments



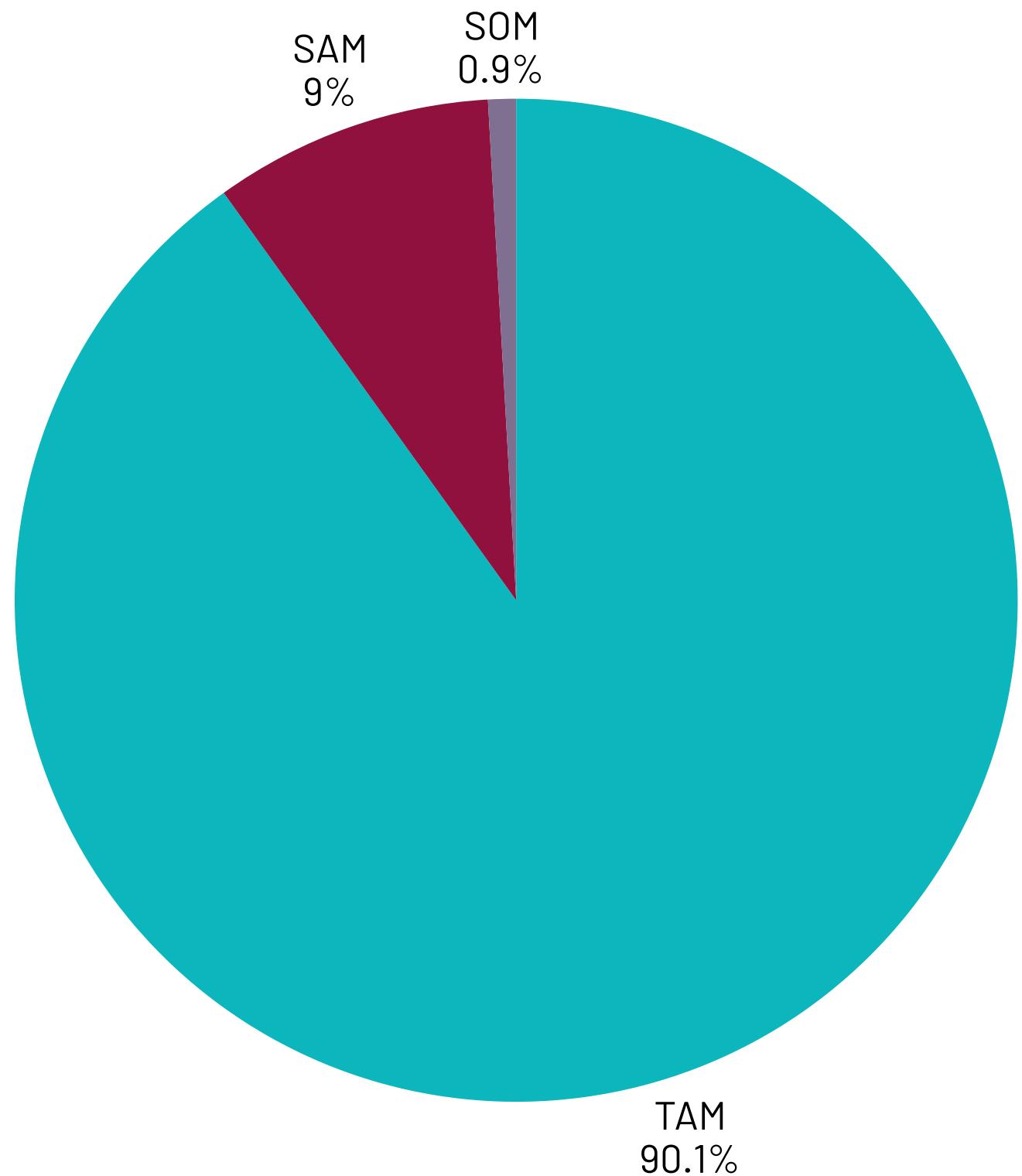
Freelancers & Gig-Economy Workers: Professionals requiring fast and cheap cross-border payments.



NGOs and Organizations: Entities that need transparent and auditable fund management for local disbursements.

Market Size

- **Total Addressable Market (TAM):** \$50B+ -
Total digital payments in Sub-Saharan Africa.
- **Serviceable Available Market (SAM):** \$5B -
Accessible regions with adequate digital infrastructure.
- **Serviceable Obtainable Market (SOM):**
\$500M - Initial target segment for market penetration.





Competitors

- **Traditional Banks/Processors:** High fees and multi-day settlement times.
- **Mobile Money Providers:** High FX rates and limited international payment capabilities.
- **Other Blockchain Payment Startups:** Lack of local market focus and tailored onboarding.

Feature	Our Solution (Blockchain)	Competitors (Banks/Mobile Money)
Transaction Fees	0.5% – 1% (Advantage)	2% – 5%
Settlement Time	Seconds (Advantage)	2 – 5 Days
Transparency	High	Low
Reach	Global	Local/International



Competitive Advantage: Technology

Lower Fees:

Significant reduction in operational costs through blockchain settlement.

Faster Transactions:

Payments completed in seconds, not days.

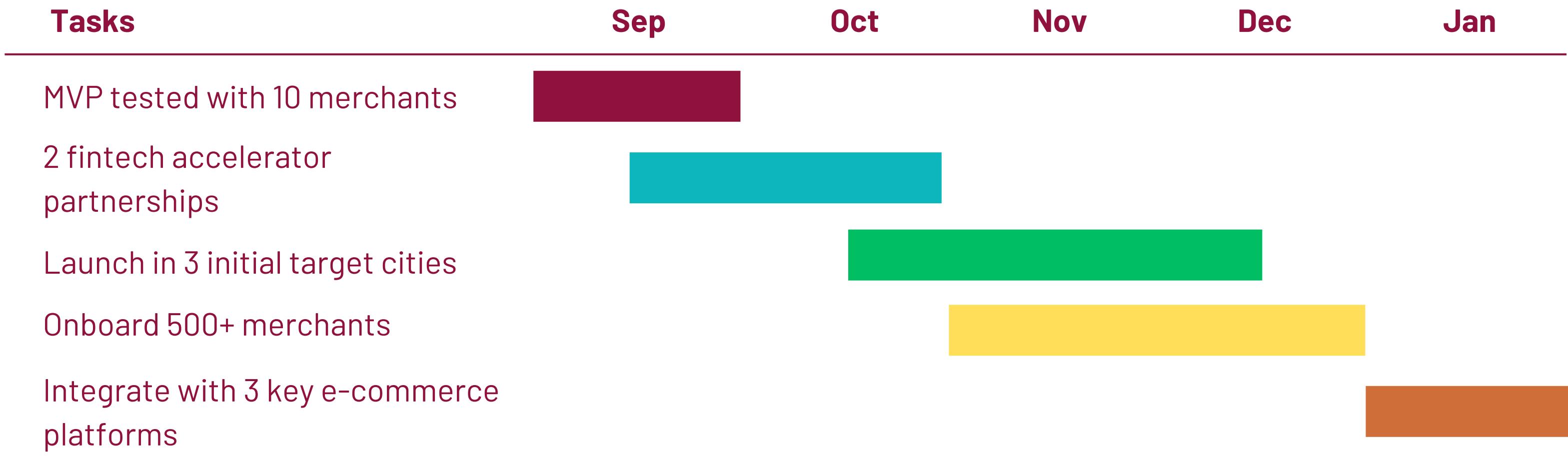
Total Transparency:

Security and auditability guaranteed by smart contracts.

Local Focus & Tailored Onboarding:

Dedicated support and approach adapted to the local SME environment.

Traction & Roadmap



Business Model



- **Transaction Fees:** 0.5–1% per payment (significantly lower than traditional methods).
- **Premium Subscriptions:** Access to advanced analytics, priority support, and enterprise features.
- **White-Label Licensing:** Licensing the core payment technology to partner fintechs.

Go-to-Market Strategy

Fintech & Bank Licensing: Offer White-Label API access to small local banks/fintechs lacking a proprietary blockchain solution.



Strategic Partnerships: Integrate with key local e-commerce platforms and existing POS (Point-of-Sale) providers for immediate exposure.



Direct Merchant Onboarding: Target high-density SME clusters (e.g., local markets, industrial zones) with dedicated sales teams for hands-on setup.

Social Impact

Our solution directly contributes to the Sustainable Development Goals (SDGs):

- **SDG 8 (Decent Work and Economic Growth):**
Reducing transaction costs directly increases profitability for SMEs, fostering job creation.
- **SDG 9 (Industry, Innovation, and Infrastructure):**
Building a new, resilient financial infrastructure (blockchain) for emerging markets.
- **SDG 10 (Reduced Inequalities):** Providing access to financial services for unbanked SMEs, driving financial inclusion.
- **SDG 17 (Partnerships for the Goals):** Collaborating with local financial institutions and technology partners to maximize regional reach.



Our Ask

We are seeking \$250,000 for a 12-month runway, allocated as follows:

- **Accelerate Development (40% / \$100,000):** Hire key technical talent to enhance the backend and user experience.
- **Growth Marketing (30% / \$75,000):** Launch targeted marketing campaigns focusing on SME acquisition in target regions.
- **Infrastructure & Operations (30% / \$75,000):** Scale backend infrastructure and cover essential operating expenses.

The Team



**AUGUSTO
MATE**

Founder & Lead
Developer



**MARIA
SANTOS**

Business
Development
Lead



**LETICIA
CHIMENE**

UX/UI Designer



ADVISORS

Expertise in
Blockchain,
Finance, and
Regional Strategy

Thank You!

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LinkedIn
Portfolio



FUND THE NEXT-GENERATION PAYMENT
INFRASTRUCTURE BUILT ON CARDANO. ELIMINATE
DELAYS. ELIMINATE FEES.

LEAD THE MARKET.