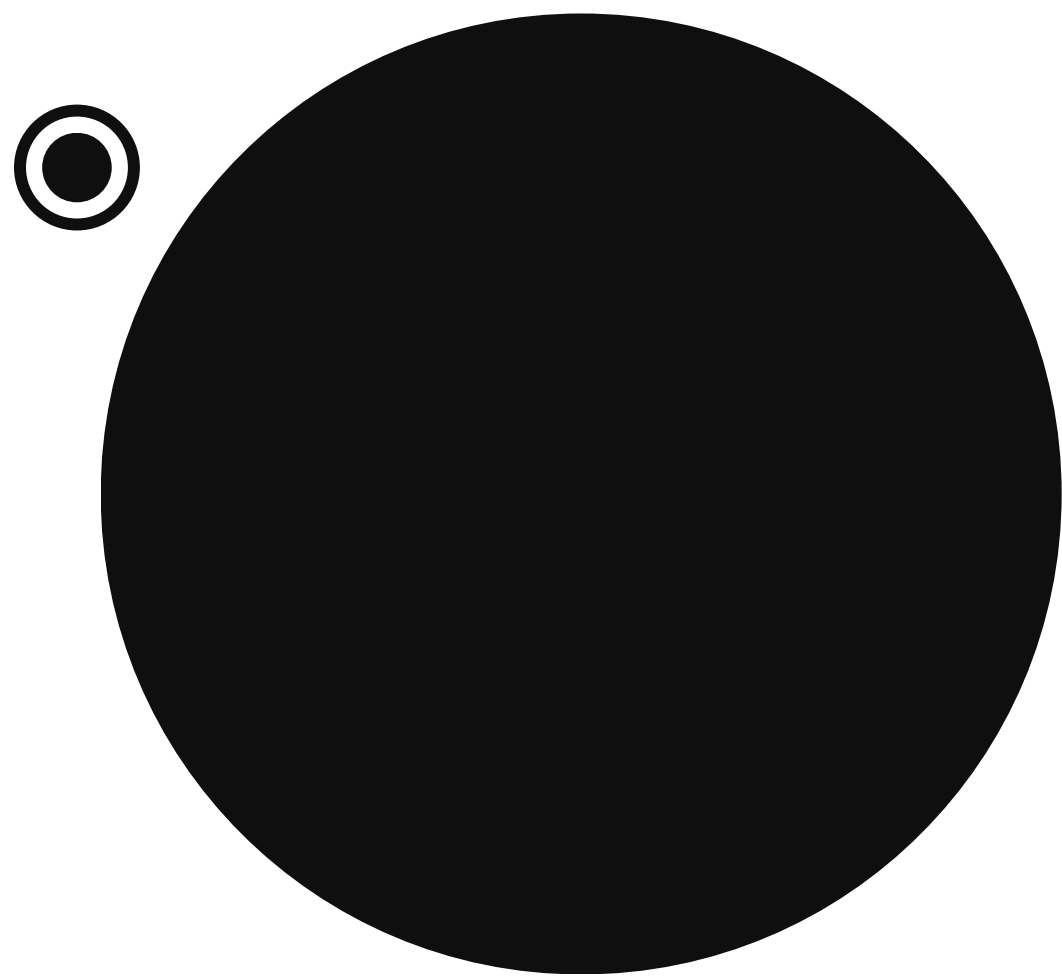




FreeLunch Pitch Deck

A Buy Now Pay Never Solution

What's FreeLunch?



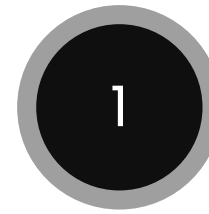
A **“Buy Now Pay Never”** PayFi implementation for the concept introduced by Solana Foundation Chair Lily Liu.

How FreeLunch_oWork?

1. **Buyer** want to pay for lunch, worth 10\$
2. **Buyer** stake and lock 100\$ worth of asset upfront in our protocol for 1 year
3. Our protocol will stake into lending platform to generate yield and create a proof of future payment for the merchant.
4. Yield will accumulate for a year, assuming 10% APY.
5. Once 10\$ of yield is accumulated, the 10\$ will be paid to the **Merchant** account
6. **Buyer** can then unstake their 100\$ asset once their payment is fulfilled.

The Problem

Existing BNPL (Buy Now Pay Later) solution is...



Expensive with high fees for merchant

High fees on merchant eating into their margin. Retail merchant would often have to jack up the price so that the cost is shared with the customer.



Lack of transparency

Hidden Fees, confusing terms, aggressive penalty and interest, causing dispute happen often.



Fuel impulsive purchase

Long term BNPL consumer often face financial challenge down the line when their payment could no longer keep up with their purchase

Lack of proof to justify revenue

Merchants that integrate with existing BNPL have no way to track and prove their revenue transparently, in addition to the high possibility of default.

Regulatory crackdown

There's an increasing government scrutiny due to the predatory lending practices and lack of credit transparency behind BNPL operation.

Fraud & chargeback risk

BNPL fraud such as chargebacks, stolen accounts/dientities results in huge merchant losses.



More Challenges

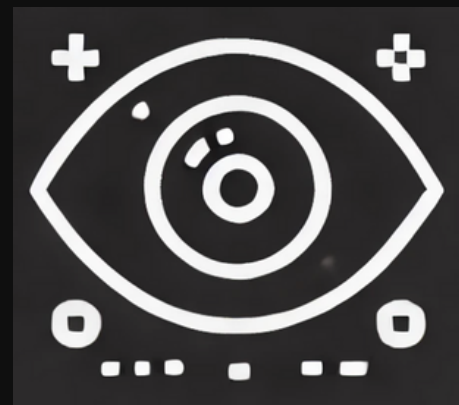
Our Solution ●

So here's FreeLunch, an ambitious project with the intention to bring a new angle in the PayFi industry, the **Buy Now Pay Never** payment solution.



Low Cost

No middleman, low interest
charges, no penalty



Transparent

Everything transparent
tracable on chain



Fast

Built on Solana with low TPS

Have **Proof of Future Payment** on chain

Merchant can rely on PoFP as a credit to potentially borrow money as an extension to invoice financing.

Tax benefit

In a lot of countries where selling their asset is a taxable event, they can use their asset to purchase and continue to hold onto their asset.

No Chargeback

Merchant will never experience chargeback

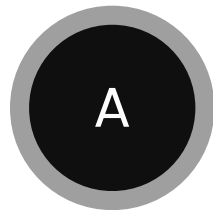
Better Saving

The more you purchase, the more you save for the future.

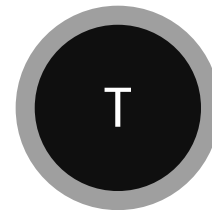


Delicious Perks

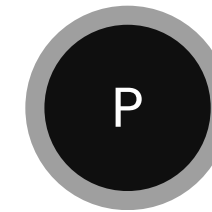
Our Business Model



Affiliate Marketing



Transaction fees



Partnership

Perceived Long Term Saving

Access to Defi Lending Yield

Lower Price

Token Airdrop Potential

Free Lunch



Why
Buy
Now
Pay
Never?

And Buyer Pay More Upfront?
A Radical Shift

Our Founding Team ☉



Jianesis, Founder

And more to
come...



Thank You

We would love to connect and discuss this opportunity further.

discord: jianesis

x: jianesis

github: jianesis

We look forward to hearing from you!

