

Kacha Labs

# Powering the Future of Work.

Come onboard our journey!



# Kacha Introduction, the Digital Economy & Future of Work in Emerging Markets

The Future of Work across Emerging Markets is in the Digital Economy:

- 🚀 Web 2 international, remote & borderless work mainly paid via digital dollar wallets like Deel, Payoneer or PayPal
- 🚀 Crypto, web 3, blockchain, gaming, digital content jobs & gigs paid in crypto wallets

As web 2 work becomes borderless and more work created as the crypto - web3 economy expands; crypto & digital wallets will grow to be the preferred means of global compensation, amidst currency issues & volatility, especially in emerging markets

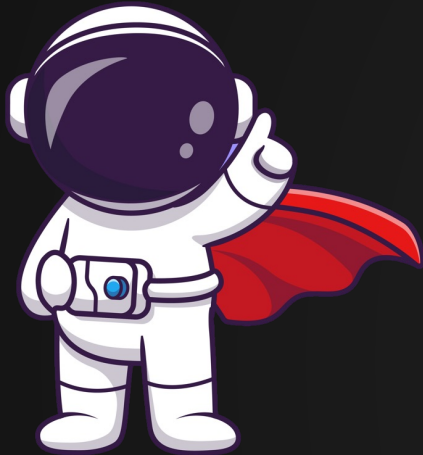
We are building the OS — income based financial products protocol & application - on which the global and digital work economy will run, beginning with income credit

Why are we building for the Digital Economy?

- 🚀 Opportunity to solve for overcollateralization in DeFi for consumers without causing market crises, by creating an uncollateralised credit product tied to future income and ensuring the lender has control of how that income is earned to ringfence collections
- 🚀 We are also avoiding currency mismatch as this is the emerging markets customer base that earns in USD or USD pegged crypto, and DeFi capital is denominated in USD
- 🚀 Impact oriented, faster growth and global scale. The digital economy presents a vista to a one currency world that closes the income inequality gap between developed countries and emerging markets

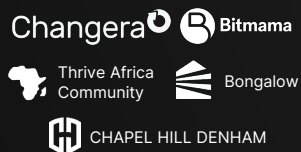


# Solid founding team driven by personal experiences with the problem



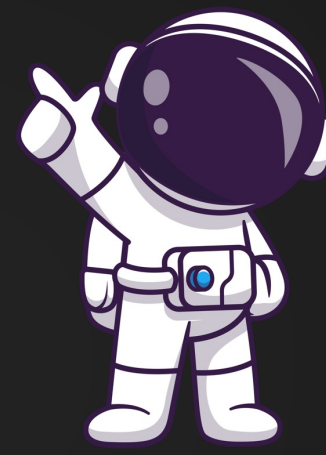
Ebovi Wali  
CEO

4 years + of executive management, growth, crypto, credit & banking, investor relations & capital raising



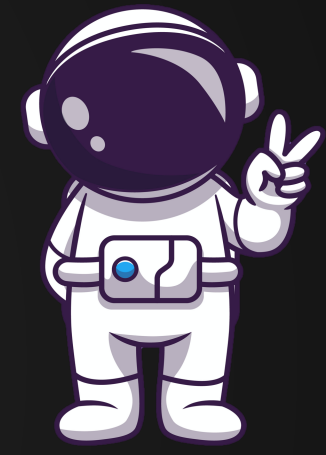
Solomon Okafor  
Products & Research

4 years + business development, product, deep crypto & web 3 expertise, leading blockchain consultant and advisor



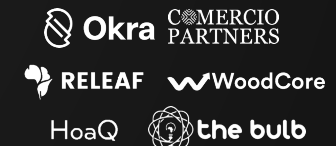
Jephthah Uche  
Technology

7 years + blockchain, fintech, data, AI & ML engineering



Soji Agboola  
Operations

4 years + solid B2B tech sales, growth & business strategy, operator, investment banking experience



# Problem Statement

People earning in the digital economy lack access to financial products based on their income, such as credit



# Beach-head Problem: No Access to Income-based Credit in the Digital Economy

## Problem #1: Income is received peer-to-peer; so traditional banks do not get it!

Income in the digital economy is earned in crypto & digital wallets like Deel, so it is exchanged and received in local accounts in peer-to-peer manner. Hence, there is no trace to the source of income for traditional lenders to evaluate.

## Problem #2: Income is not a collateral in DeFi currently

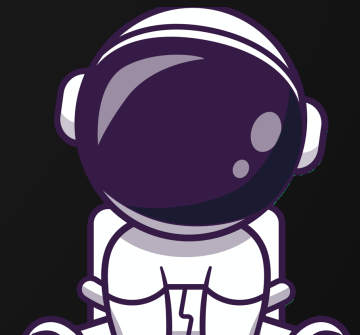
95% of DeFi loans today are heavily collateralised. A borrower must collateralize as high as 120% or more in the form of Bitcoin (BTC) or Ethereum (ETH) to take out a loan. Available under collateralized loans are only accessible to a vetted handful of corporations

## Problem #3: Employee loans are not the best use of business cash even in the digital economy

Companies would rather use its cash to finance business growth than offer staff loans, leaving 87% of workers unsatisfied and back in the job market.

## Problem #4: Existing payout and payroll platforms are not interested in financial products

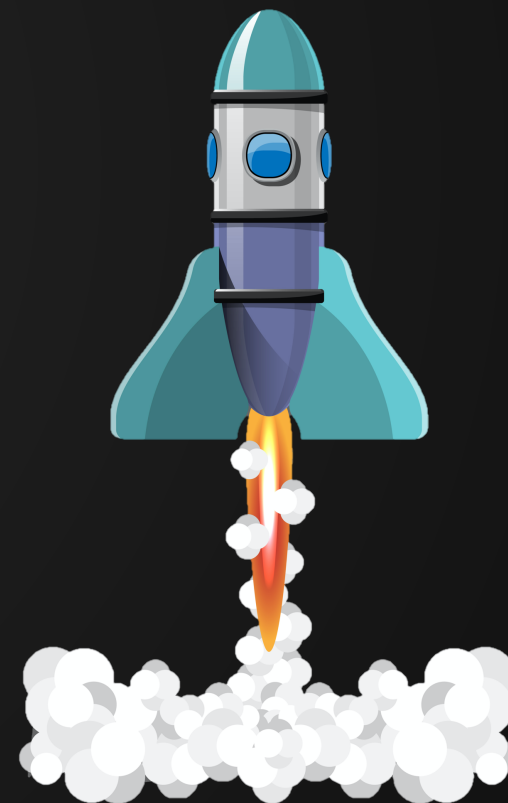
90% of payout and payroll platforms like Deel, Payoneer, Request Finance are focused on processing payments and compliance, and are not interested in the technicalities of credit and other financial products. Existing crypto payroll platforms are also not taking on the building of financial products.



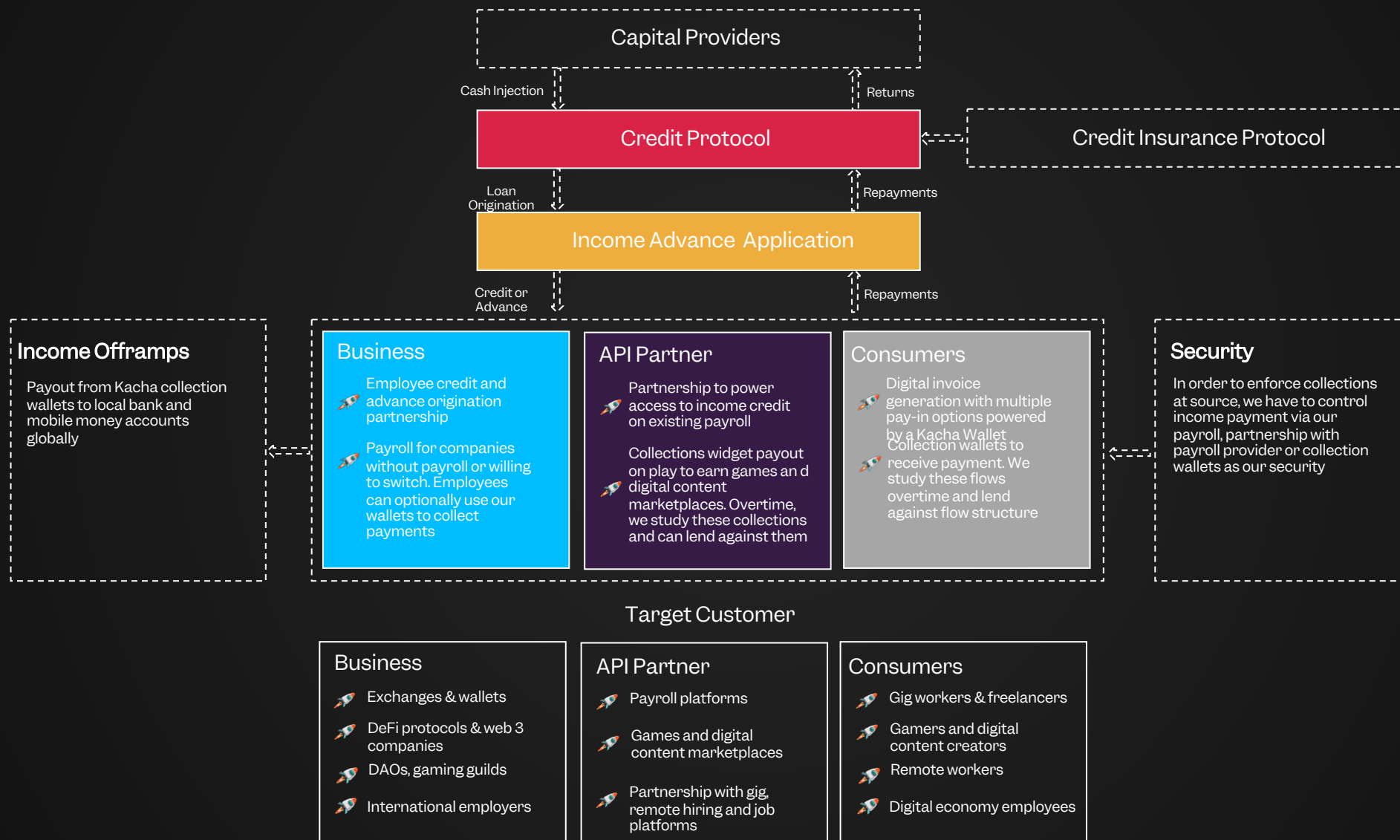
## Our Solution

# Kacha Protocol & Application

Aggregate DeFi capital to offer  
income-based financial products in  
the digital economy beginning with  
uncollateralized income credit &  
advance



# How it works: Protocol and Application



# 24 Months Roadmap: An Income-based Financial System

