



# XCEL

**on-demand services for the  
Unbanked**

Presentated by XCEL Crypto Partners

# Problem “The Global Financial Divide”



## Lack of Access to Financial Services

According to the World Bank's Global Findex Database, approximately 1.7 billion adults worldwide remain unbanked, lacking access to basic financial services such as savings accounts, credit, and insurance.



## Digital Identity Gap

Many people, particularly in developing regions, lack secure digital identities, which limits their access to financial services, government benefits, and economic opportunities.



## High Transaction Costs and Limited Infrastructure

In many underserved regions, inadequate banking infrastructure and high transaction costs pose significant barriers to accessing formal financial services.



## Environmental/Social Impact Challenges

Current financial systems and investment opportunities do not adequately address global sustainability challenges, such as environmental degradation and social inequality.



# Solution



## Biometric Digital Wallets

“**Crypto Banking with a Human Touch**” aimed at digital financial services, including mobile banking and digital payment platforms. Mobile technology reaches underserved populations in remote areas, overcoming geographical barriers and reducing reliance on traditional brick-and-mortar banking infrastructure.



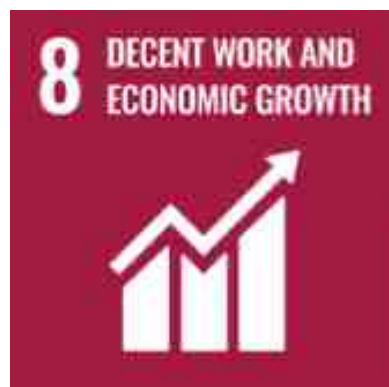
## Digital Identity Solutions

Blockchain-Based IDs: Develop decentralized, tamper-proof digital identities that enable individuals in underserved regions to access financial services, government benefits, and global markets, ensuring inclusion in the digital economy.



## Sustainable Investment Opportunities

- Tokenization of Green Projects: Facilitate investments in environmental and social impact projects by tokenizing renewable energy, conservation, and other sustainability-focused initiatives, allowing anyone to contribute to global sustainability..



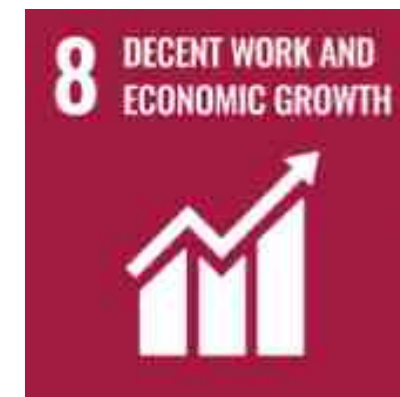
# PRODUCTS



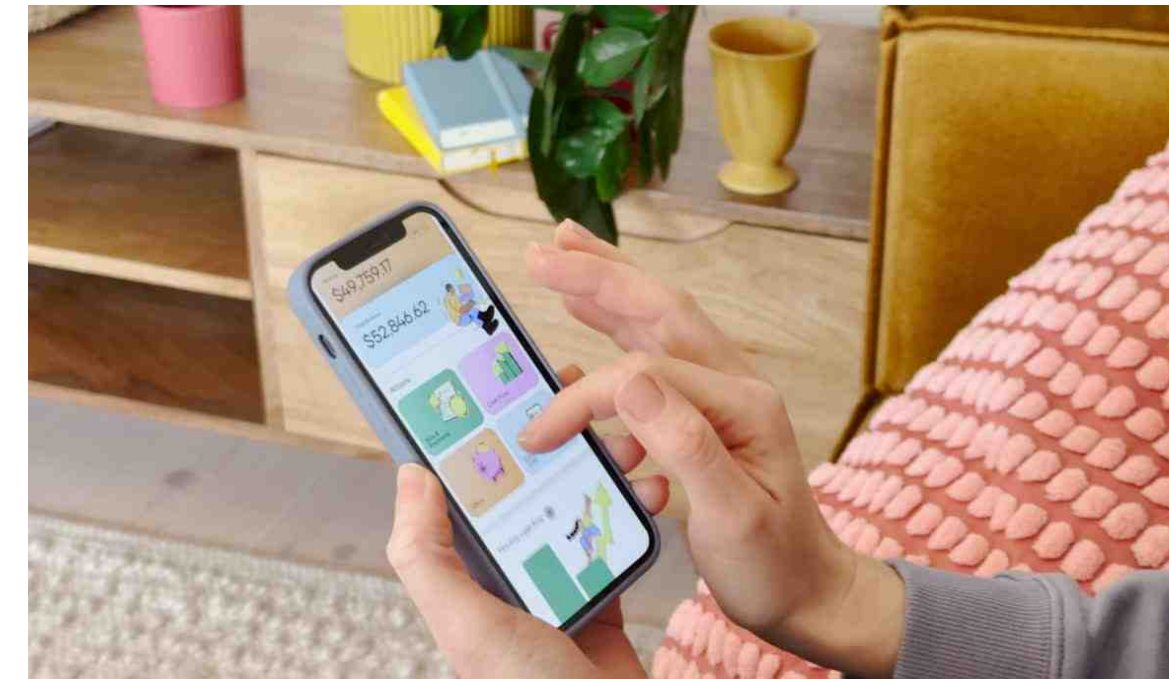
**BLOCKCHAIN-BASED DIGITAL IDENTITY**



**TOKENIZATION OF GREEN/SOCIAL IMPACT**



**DECENTRALIZED FINANCE (DeFi)**



**BIOMETRIC DIGITAL WALLET**



### 1. User Adoption

- 100,000+ Active Users: Rapid growth in user base across emerging markets, particularly in Africa and Southeast Asia, where financial inclusion and digital identity solutions are in high demand.
- 10,000+ Biometric Wallets: Successfully onboarded users with secure, biometric-enabled digital wallets, providing them with access to essential financial services.

### 2. Strategic Partnerships

- 500+ Major Partnerships: Collaborations with leading NGOs, government agencies, and fintech companies to expand reach and accelerate adoption of XCEL's solutions.
- Partnership with Oxfarm International: Partnered with a prominent global NGO to integrate digital identity solutions into their aid distribution programs, enhancing transparency and efficiency.

### 3. Market Expansion

- Launched in 5 Key Markets: Established a strong presence in five strategic regions, including Kenya, India, Nigeria, the Philippines, and Uganda, with plans for further expansion.
- 10% Quarterly Growth: Achieved consistent quarterly growth in user acquisition and transaction volumes, driven by targeted marketing and community engagement initiatives.



### 4. Product Development

- .3 Major Product Launches: Successfully rolled out key products, including the Biometric Digital Wallet, Blockchain-Based Digital Identity, and DeFi Platform, with strong user feedback and engagement.
- Tokenized \$3M in Green Projects: Enabled the tokenization of over \$50 million worth of green and social impact projects, attracting both individual and institutional investors.

### 5. Revenue Generation

- \$1M+ in Revenue: Generated over \$1 million in revenue from transaction fees, subscription services, and tokenization of assets within the first year of operation.
- 100% Year-on-Year Growth: Demonstrated robust revenue growth, doubling year-on-year, with increasing contributions from all product lines.

### 6. Community and Social Impact

- 250,000+ Empowered Individuals: Directly impacted over a quarter-million individuals through financial inclusion and digital identity programs, fostering economic empowerment and social mobility
- Environmental Impact: Contributed to the reduction of 50,000+ tons of CO<sub>2</sub> through investments in tokenized renewable energy projects.

**XCEL Crypto Partners is not just gaining traction but is making a significant impact on financial inclusion, digital identity, and sustainability. With strong user growth, strategic partnerships, and expanding revenue streams, XCEL is well-positioned for continued success.**

# Business Model

Diverse Revenue Streams for Sustainable Growth

## Subscription Services

- Monthly/Annual Subscriptions: Users access premium features, educational content, and exclusive financial services through flexible subscription plans. These recurring revenues provide a stable foundation for long-term growth.

## Strategic Partnerships

- Partnership Fees: XCEL collaborates with global NGOs, government agencies, and corporate partners, offering tailored blockchain solutions that drive mutual value. Partnership fees are generated through these alliances, enhancing our reach and impact.

## Cryptocurrency Transaction Fees

- Exchange and Trading Fees: Revenue is generated from transaction fees on our decentralized exchanges and trading platforms, where users buy, sell, and trade cryptocurrencies. These fees are a significant income source, scaling with the growing user base.

## Consulting Services

- XCEL offers expert consulting services to businesses, governments, and NGOs, helping them navigate the blockchain landscape, implement digital identity solutions, and develop cryptocurrency strategies. Consulting fees add an additional revenue stream, leveraging our industry expertise.

## Broadcasting and Media

- Broadcasting Fees: Through XCEL's media channels, including educational content, live broadcasts, and webinars, we generate revenue from broadcasting fees. This includes monetizing content through sponsorships, advertising, and premium access.

# Untapped market potential exists among Unbanked & Undermarketed

## 1.4 Billion Unbanked Adults Worldwide

- A staggering 1.4 billion adults globally, particularly in regions like Africa, Southeast Asia, and Latin America, remain unbanked and lack access to basic financial services

## Digital Identity Gap

- Millions of people, especially in developing countries, lack secure and verifiable digital identities. Providing blockchain-based digital IDs to the unbanked opens up access to financial services, government aid, and social programs, creating significant economic opportunities.

## \$380 Billion in Potential Deposits

- According to the World Bank, the unbanked population represents an estimated \$380 billion in potential deposits. By offering them access to digital wallets and financial services, this untapped capital can be activated and injected into the global economy.

## Growth in Digital and Mobile Payments

- The rapid adoption of mobile phones and internet access in underserved markets presents a major opportunity for digital financial services. Mobile payments alone have the potential to grow significantly, as they offer a fast, secure way for the unbanked to participate in the economy, especially in regions where traditional banking infrastructure is weak or nonexistent.

# Untapped market potential exists among Unbanked & Undermarketed

## Undermarketed Segments

- Underserved SMEs: Small and medium-sized enterprises (SMEs) in developing countries often lack access to financing and digital tools, which stunts their growth. Providing blockchain-based financial services can unlock their potential and empower them to contribute more fully to the economy.


## Female Entrepreneurs

- Women, particularly in emerging markets, often face challenges accessing credit and financial tools. Targeting this segment with microfinance solutions and blockchain-enabled business support can drive inclusive growth.

## Financial Inclusion as a Driver of Social Impact

- Bringing the unbanked into the financial system can have a ripple effect on broader social issues, including poverty reduction, access to education, and healthcare improvements. Digital financial inclusion can lead to a more equitable global economy, offering both social and financial returns.

*By addressing the financial exclusion of the unbanked and providing innovative solutions for the undermarketed, XCEL can tap into a massive and growing market, driving both profitability and social impact. This represents a unique opportunity to lead in the financial inclusion and blockchain technology space while unlocking billions in potential economic activity.*



# Go-To-Market

01

## User Acquisition

Target the Unbanked and Underserved: Focus on acquiring users in emerging markets, particularly those without access to traditional financial services, through community outreach, partnerships, and mobile app campaigns

02

## Product Adoption

Biometric Wallets & Digital Identity: Introduce the unbanked population to secure, user-friendly digital wallets and blockchain-based IDs, making it easy for users to access financial services and digital payments

03

## Financial Inclusion

Decentralized Finance (DeFi) Services: Enable access to decentralized financial services such as savings, loans, and investments, helping users improve their financial well-being.

04

## Revenue Generation

- Subscription Fees & Crypto Transactions: Monetize user activity through subscription services, transaction fees on crypto exchanges, and partnerships with NGOs and corporations.
- Consulting & Broadcasting: Leverage consulting services and content broadcasting to generate additional revenue streams, supporting continued growth.

# Competitors



- GoodDollar is a non-profit initiative that aims to create a new model for universal basic income (UBI) using blockchain and cryptocurrency.
- Competition: GoodDollar's mission to provide financial tools and income to the underserved overlaps with XCEL's goal of promoting financial inclusion through blockchain technology.



- Overview: Celo is a mobile-first blockchain platform focused on making financial tools accessible to anyone with a smartphone, particularly in developing countries.
- Competition: Celo's focus on mobile payments and financial inclusion through its stablecoin and decentralized applications positions it as a direct competitor in the space of digital wallets and financial services for the unbanked.



- Overview: Stellar is a blockchain platform designed for cross-border payments and financial inclusion, facilitating fast, low-cost transactions.
- Competition: Stellar's network is heavily used for remittances and cross-border payments, directly competing with XCEL's decentralized financial services and cryptocurrency exchange solutions.



Overview: BanQu is a blockchain-as-a-service company that provides digital identity solutions to empower people in the global supply chain, particularly in agriculture and developing markets. Competition: BanQu's emphasis on digital identity and financial inclusion through blockchain technology makes it a direct competitor in the space of providing identity and financial services to underserved populations.

# Our Team



**Rone de Beauvoir**

Founder/CEO



**Stephanie Hilburn**

Diplomatic Missions



**Karen Perkins**

International Trainer

# Investment Ask

## Current Funding Status

- Stage: Seed/Pre-Series A
- Total Raised: \$450,000

Use of Funds: Product development, market research, team expansion, regulatory compliance, operating expenses

## Funding Goal

- Target Raise: \$3 Million
- Funding Round: Series A (or applicable round)
- Valuation: Current pre-money/post-money valuation
- Equity Offered: 3% equity stake being offered in this round.
- Investment Structure: Equity, Convertible Note, SAFE, etc.

## Milestones & Growth Trajectory

- User Growth: Projected growth in user base, particularly among the unbanked and underserved populations.
- Revenue Projections: Expected revenue milestones over the next 12-24 months, driven by subscription fees, transaction fees, and partnerships.

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We are raising **\$1,000.000:**

## Use of Proceeds

- Product Development (10%): Accelerate the development and enhancement of our blockchain-based digital identity, DeFi services, and crypto exchange platforms.
- Market Expansion (15%): Scale operations in target regions, particularly in emerging markets where financial inclusion is a key priority.
- Partnership Development (20%): Build strategic alliances with global NGOs, governments, and financial institutions to drive adoption and expand reach.
- Regulatory & Compliance (5%): Ensure compliance with local and international regulations to build trust and secure necessary licenses.
- Marketing & Customer Acquisition (20%): Drive user acquisition and brand awareness through targeted campaigns, community engagement, and educational initiatives.

## Why Invest in XCEL Crypto Partners?


- Massive Untapped Market: XCEL is uniquely positioned to capture a significant share of the \$380 billion potential deposits from the unbanked population, offering a high-impact investment opportunity.
- Innovative Technology: Leveraging cutting-edge blockchain technology to provide secure, accessible financial services to underserved populations.
- Strong Social Impact: Aligning profitability with social good by driving financial inclusion and sustainability, appealing to impact investors.
- Scalable Business Model: Diverse revenue streams and a sustainable growth strategy that promises long-term returns.


# Thank you

## Contact Us

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