Over 2.5 Billion people globally lack an Economic Identity
A blockchain based identity platform accessible through any connected device

Our innovation dates back centuries when trade was done based on social/trust networks. Ex: funerals paid by the village in Africa and India.

The Solution
Reinvent the Paradigm of the Global Financial System

Trust-Network Enablement Information:
– family and trusted relationships
– diaspora relationships

Personal Information Baseline:
– demographic
– property and assets
– credit and transactional history
– health records
The Innovation
Creating Trust-Networks in the Blockchain using Human Characteristics*

Authenticate
Three way verification using cryptographic key codes and photographic proof of identity (selfie’s)

Secure
Hack proof, fraud proof using Blockchain's near real-time distributed, cryptographic database

Record
360 degree view of sender-receiver transactions enable big data insight and consumer credit extension

Trace
Auditable records with cryptographic “proof” of every user’s transaction

* Patent Pending
How It Works
Everyone is Connected through the BanQu Economic ID Network

1. The **unbanked connect** to the BanQu network (app) through their phone

2. The **banked**, family members and other organizations, **connect** to BanQu with identifying information such as selfie’s etc.

3. The **unbanked establish** their **identity** and **connect** to the global **economy**

4. Our customers **build** their **economic identity** and economic history over time
Two Critical Use Cases – Immediate Impact

Top 2 Priorities

**Refugee & IDP Crisis**
*(Registration, food and medical aid assistance and mobility)*
- A visual / selfie identity that is immutable and portable (without need of a device in hand)
- Enable aid agencies across borders to better co-ordinate efforts while using existing systems
- Shorten the path to resettlement because of digitized trust networks

**Underleveraged / Undercapitalized Global Capital For Good**
*(Catalyzing In-country INGOs, NGOs, social enterprises and local biz)*
- Leverage philanthropy & diaspora capital for a true "investment" path into fragile economies
- Increase in-country accountability, trade-flow and exports due to global diaspora trust-networks
- Enable supply chains that evolve and leverage technology advancements
**Example: Current Implementation In Nigeria**  
**Localized Jobs With Global Capital**

- Step 1 – Diaspora and Candidate follow the BanQu registration process and connect on BanQu
- Step 2 – BanQu communicates connected Diaspora and Candidates to MAX
- Step 3 – The Candidate registered with MAX to become a MAX Champion
- Step 4 – MAX goes through its internal process and qualifies the prospective driver. That way BanQu doesn’t have to qualify.
- Step 5 - BanQu gets list of qualified riders
- Step 6 - The BanQu diaspora provides the funds for the rider but money goes into a MAX account that is tagged with diaspora + driver

- Currently testing in Somalia
- Upcoming testing / pilots:
  - Syria: refugee registration
  - Liberia: health worker payouts
  - Ethiopia: drought aid delivery

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<th>BanQu-MAX Signup Process</th>
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<td>Connect to MAX Champion Candidate</td>
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<td><strong>BanQu</strong></td>
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<td>Generate BanQu Economic Identifiers</td>
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Business Model
A Profitable Venture

- Transactions
- Subscription Fees
The Market - $700B
Addressable Market – Our Impact

- Central Asia & Europe: 612 M (25%)
- Central & Latin America: 876 M (36%)
- Sub-Saharan Africa: 60 M (2%)
- United States: 136 M (6%)
- South Asia: 326 M (13%)
- Middle East: 250 M (10%)
- East & South East Asia: 193 M (8%)

BanQu can maximize penetration rates of its total market opportunity by:

- Taking advantage of the peer-to-peer aspects of the BanQu solution
- Leveraging NGO Distribution Channels
- Leveraging the “self-design” aspect of the solution where by customers can “implement their own use cases”

(1) McKinsey & Company – Counting the World’s Unbanked, March 2010
(2) World Bank – Remittance Growth Projections, April 2015
(3) USAID
Competition and Differentiation
It’s Not About the Technology

Our Competition:

• Views the current financial ecosystem assuming it was designed the way people transact
• Solves point “transactional” problems on top of the base

BanQu:

• Views current global financial system as a poor design in which open, global trust was overlooked and undervalued
• Solving the “systemic” problem of poor design and bringing everyone back into our center
Current Status/Roadmap and Milestones
Where We are Going – The Details

2015
- Q1: Ideation
- Q2: Secure Identity Profile
- Q3: Research: Blockchain, Poverty Programs, Conflict Zones
- Q4: Core algorithms, alpha and Team build

2016
- Q1: Secure Currency Transfer
- Q2: Beta Partnerships
- Q3: Secure Verify
- Q4: Audit Controls

2017
- Q1: Reporting and Analytics
- Q2: Closing Current Round – March
  Paid MVP Launches – April
  Close “Series A” Round – July
  Extend Network - May-Dec
  Extend Use Case Options - May-Dec
  Scale - August onward

- Credit Profile
- Lending
- Property/Title Records
- Aid Distribution
- Health Records
- Investment Pool

Product Roadmap

Ideation
Initial Launch
Foundational Build
Scale
How We Plan To Scale
Open API Platform For Multiple Sectors & Unlimited Use Cases

**Market 1 – Remote Purchase**

1. Established “banked” person or family member
2. No identity, unbanked family member or person

1 and 2 agree on purchase amount, and 3 “remotely funds” product for 2 who pays 3. As a result, 2 is moving from “unbanked” to “banked” by building a financial identity based on 3’s support.

**Market 2 – Connected Supply Chains**

1. Established “banked” person or family member
2. No identity, unbanked family member or person

1 and 2 agree on amount to send, 1 “remotely funds” wallet for 2 who pays and buys what they want from as many 3’s as they want.

**Market 3 – Buying with Terms**

1. Market 1 – Remote Purchase – with the addition of payment terms, 2-X automatic or reoccurring payments
2. Market 1 – Remote Purchase – with the addition of the ability to receive cash. Adding cash receipt as an option.
3. Market 3 – Buying with Terms – with the blockchain establishing and provide credit worthiness

1 and 2 act together as in use case one, in this use case, purchases a service under payment terms that span multiple payments. Based on the power of BanQu, 3 accepts the terms and is paid over time.

1 and 2 have a history of commerce, eventually, patterns form that allow risk management for credit worthiness of 2. 2 can now buy products and services on credit and is excited to be financially included in the global economy.

**Market 4 – Diaspora Investment**

1. Market 1 – Remote Purchase – with the addition of payment terms, 2-X automatic or reoccurring payments
2. Market 1 – Remote Purchase – with the addition of the ability to receive cash. Adding cash receipt as an option.
3. Market 3 – Buying with Terms – with the blockchain establishing and provide credit worthiness

1 and 2 act together as in use case one, in this use case, purchases a service under payment terms that span multiple payments. Based on the power of BanQu, 3 accepts the terms and is paid over time.

1 and 2 have a history of commerce, eventually, patterns form that allow risk management for credit worthiness of 2. 2 can now buy products and services on credit and is excited to be financially included in the global economy.

**Market 5 – Establish Credit Worthiness**

1. Market 1 – Remote Purchase – with the addition of payment terms, 2-X automatic or reoccurring payments
2. Market 1 – Remote Purchase – with the addition of the ability to receive cash. Adding cash receipt as an option.
3. Market 3 – Buying with Terms – with the blockchain establishing and provide credit worthiness

1 and 2 act together as in use case one, in this use case, purchases a service under payment terms that span multiple payments. Based on the power of BanQu, 3 accepts the terms and is paid over time.

1 and 2 have a history of commerce, eventually, patterns form that allow risk management for credit worthiness of 2. 2 can now buy products and services on credit and is excited to be financially included in the global economy.
Financials
Five-Year Revenue Projections – Most Conservative View

Results based on:

• Breakeven projected for mid-2019

• Partner network distribution – MFIs, INGOs, NGOs, Shared Economy Businesses, Govt., Banks, Social Enterprises etc.

• 5 Use cases in 10 markets
The Team
Who and Why We’re Here

Ashish Gadnis (CEO)
Founding member of Asili (a for-profit business in Eastern Congo), serial entrepreneur and applications developer. Ashish has developed and deployed mobile systems across the globe. His last startup was acquired by multi-billion dollar global firm. MBA from Carlson School and Exec. Educ. from Harvard Kennedy School.

Jeff Keiser (COO)
Operations and Technology Executive with diverse background in start-up, mid-size, IT solution services and industry leaders; multi-sector experience: retail, distribution/fulfillment, agriculture, professional services, B2B, eCommerce and manufacturing. MBA, Operations Management from Carlson School and BA, Physics from Hamline University.

Hamse Warfa (Vice Chairman, VP Development)
Philanthropic Adviser, Social Entrepreneur and former Program Officer at Margaret A. Cargill Foundation managing the foundation’s global and domestic children & families and health investments. Hamse has 18 years of experience in philanthropy/nonprofit and global development finance. He’s an author, a part-time Doctoral candidate in Public Admin at Hamline University, M.S. in Management & Leadership from Springfield College, B.A. political Science from San Diego State University.

Mike Linton (CTO / CIO)
Founder of successful technology startups in both the FinTech and enterprise technology spaces, experienced agile product development leader, and former solution architect at cloud B2B leader SPS Commerce. BS, Applied Economics from UMN.

Tim Myers (CPO)
25+ years experience in technology and operations specifically as it relates to consumer banking, payment and FinTech. Served in many C-level roles in small and large companies alike. Most recently CTO of Big Data analytics company ClickFox. BS in Computer Science from University of Pittsburgh.

Stanislav Natalenko (VP Engineering)
The Advisory Team
Their Influence and Why They’re Here

Shannon Sedgwick Davis
Shannon Sedgwick Davis is the CEO of Bridgeway Foundation, a philanthropic organization dedicated to ending and preventing mass atrocities around the world. As an attorney, activist, passionate advocate for social justice, Ms. Sedgwick Davis has guided Bridgeway Foundation in pioneering solutions to these seemingly intractable issues.

Seraina Maag, Chairwoman
Seraina is a Member of the Board of Directors of Credit Suisse Group AG and Credit Suisse AG as well as a Member of the Audit Committee. Throughout her career, Seraina has held leadership positions in commercial insurance and finance in the US and abroad working for global companies including AIG, XL Group and Zurich. Ms. Maag was elected a Young Global Leader by the World Economic Forum.

Mallori Morris
Starting her career in Jinja, Uganda, where for two years she directed a women’s empowerment program known as The Akola Project, there she taught them jewelry design as well as sustainable lifestyle skills. After that, she embarked on a start-up company in the fashion-tech industry and worked on that for a year and a half before deciding to transition to Real Estate and Development in Miami.

Zoe Schlag
Zoe is the Founder and Executive Director of UnLtd USA, backing the most promising entrepreneurs tackling pressing social and environmental challenges with seed funding and ongoing venture support. Prior to UnLtd USA, Zoe worked as an Associate at UnLtd India, served as a Princeton in Latin America Fellow working on microcredit initiatives in Argentina and has worked on community development projects in the United States, Guatemala, Bolivia and Chile.
Thank You

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Learn more about BanQu: http://www.banquapp.com/learn-more