

Stryke

WHO WE ARE

Startup technology company providing digital solutions in Micro credit, Remittance, Crypto, Mobile gaming, E-commerce

Local expertise + state of the art platform and alliance with global partners to provide better on demand experience & convenience while maintaining competitive fees

ORG STRUCTURE

Alex Razon - Founder
Kris Regis - Co founder Head of Compliance AMLA

MISSION/VISION

Digital fast / low fees
one stop mobile app

Leader in digital micro credit, money transfer,
blockchain products

Project brief

Blockchain mobile app development

- Access to credit or Revolving credit line
- Stored value for Cryptocurrencies
- Fast topup of funds w/o going anywhere
- Purchase essential goods i.e. Food

PHILIPPINE SITUATIONER



Strong presence of pawnshops, 17421 nationwide

Strong presence of money transfer outlets, more than 20k nationwide

High transaction fees, interest rates

Physical visit to outlets to perform transactions

Significant ratio of UNBANKED

Strong penetration of Filipino mobile gamers

Special economic zone for Fintech & gambling jurisdictions

MICRO LENDING STATISTICS

4.05M

Active
Borrowers

P28.246B

Gross Loans
Outstanding

7.6%

Ave. Growth
Of Active
Borrowers

26.7%

Ave. Growth
In Loan
Portfolio

PH MOBILE GAMING STATISTICS

109M
Ph population

\$572M
Spent on
online games

74%
Mobile gamers

5%
Crypto based
mobile gamers

REMITTANCE MARKET SIZE

10.2M

Overseas
Filipinos
globally

\$33b

Remittances
as of 2020

OVERSEAS FILIPINO REMITTANCE CHANNELS

14% Correspondent bank
22% Remittance centers
36% Direct tie ups
28% Money transfer operators



ARCHIPELAGO

FINANCIAL INCLUSION

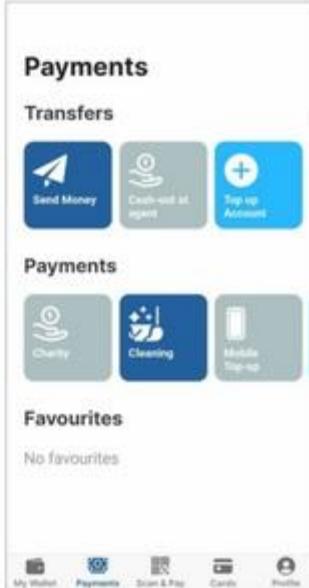
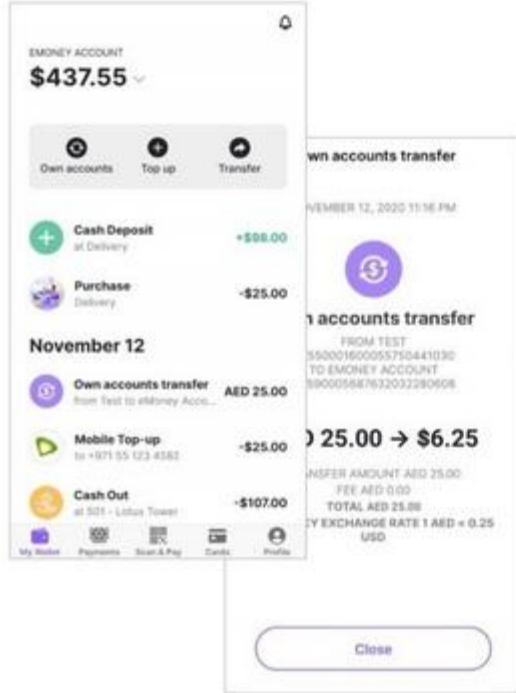
1,634 Total cities & municipalities in PH
36.4% UNBANKED municipalities

31.3% w/ formal bank accounts
11.8% credit users from formal institutions

AVE MONTHLY
OFW REMITTANCE
\$200 USD

MARGINS

3.6% Banks
4.9% Money transfer operators
3.7% Non-bank FI



SOLUTION

STRYKE

Mobile Wallet

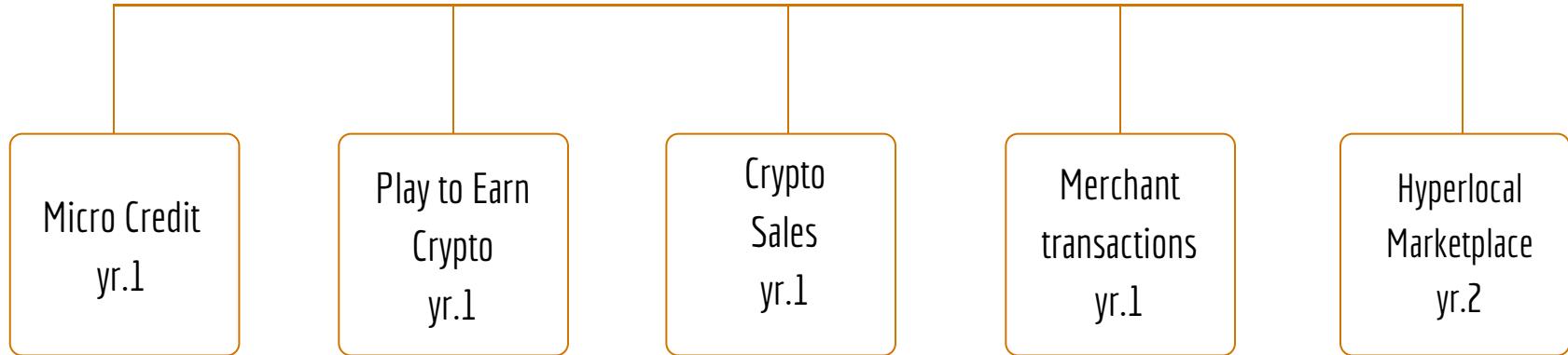
CRYPTO!

- Earn in Crypto!
- Stored value for crypto currencies
- Purchase/Receive/Convert digital assets
- Transfer funds to bank account anytime

RCL!

- Access to revolving micro credit line
- E-KYC for fast account opening

ENTIRE PRODUCT LINE



INCOME STREAMS

1. 3.5% per \$10.00 USD micro loan
2. \$450 USD profit/player/month (30% rev share)
3. \$0.20 USD fee per reseller transaction
4. 1% per \$200 USD crypto transaction

CLIENT ACQUISITION

RURAL BANK/S
(wide micro
loan portfolio,
but not digital)

ONLINE
GAMING
COMMUNITY

UNIONBANK
(Strongest
commercial
bank
supportive of
Fintech
projects)

STRYKE
website &
Online
alliances

QR TIE-UPS
with groceries,
pharmacies,
gas stations,
convenience
stores

INVESTMENT SIZE - Option 1

\$150,000

90% goes to
micro loan and/or
play to earn
portfolio

26%

Year 1-2
projected ROI
(all income
streams)

STRYKE TECH

CASHFLOW

INFLOW	1	2	3	4	5	6	7	8	9	10	11	12	13 TOTAL
INVESTMENT	7,500,000.00												
SALE FROM RESELLER	2,500.00	3,500.00	5,000.00	10,000.00	20,000.00	40,000.00	80,000.00	120,000.00	160,000.00	200,000.00	250,000.00	300,000.00	1,191,000.00
SALE FROM MICRO LOAN	4,375.00	6,125.00	8,750.00	17,500.00	35,000.00	70,000.00	140,000.00	210,000.00	280,000.00	350,000.00	437,500.00	525,000.00	2,084,250.00
RETURN OF LOAN	-	125,000.00	175,000.00	250,000.00	500,000.00	1,000,000.00	2,000,000.00	4,000,000.00	6,000,000.00	8,000,000.00	10,000,000.00	12,500,000.00	7,500,000.00
SALE FROM REMITTANCE	-	-	-	-	-	-	-	-	-	-	-	-	-
SALE FROM CRYPTO	-	-	-	-	-	-	-	-	-	-	-	-	-
SALE FROM GAMERS	112,500.00	225,000.00	450,000.00	562,500.00	675,000.00	900,000.00	1,125,000.00	1,350,000.00	1,575,000.00	1,800,000.00	1,800,000.00	1,800,000.00	12,375,000.00
TOTAL INFLOW	7,619,375.00	359,625.00	638,750.00	840,000.00	1,230,000.00	2,010,000.00	3,345,000.00	5,680,000.00	8,015,000.00	10,350,000.00	12,487,500.00	15,125,000.00	7,500,000.00
													80,075,250.00
OUTFLOW													
FIXED COST													
APP DEV FEE	600,000	-	-	-	-	-	-	-	-	-	-	-	600,000
WEBSITE DEV	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000
BRAND DEV	25,000	-	-	-	-	-	-	-	-	-	-	-	25,000
PERMITS	25,000	-	-	-	-	-	-	-	-	-	-	-	25,000
LAPTOPS	200,000	-	-	-	-	-	-	-	-	-	-	-	200,000
LEGAL	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000
OPERATIONS	150,000	-	-	-	-	-	-	-	-	-	-	-	150,000
CONTINGENCY	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000
SERVICE VEHICLE	450,000	-	-	-	-	-	-	-	-	-	-	-	450,000
MONTHLY COST													
LOAN	125,000.00	175,000.00	250,000.00	500,000.00	1,000,000.00	2,000,000.00	4,000,000.00	6,000,000.00	8,000,000.00	10,000,000.00	12,500,000.00	15,000,000.00	59,550,000.00
ADVERTISING	20,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	140,000
INTERNET	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	26,000
LEGAL/ACCTG	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	195,000
MISC	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	13,000
LEASE	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	325,000
SALARIES	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	1,950,000
UTILITIES	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	195,000
PAYROLL TAXES	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	650,000
SUPPLIES	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	65,000
MOBILE	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	65,000
TRAVEL	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	130,000
Web HOSTING	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	26,000
TOTAL OUTFLOW	2,025,000	465,000	540,000	790,000	1,290,000	2,290,000	4,290,000	6,290,000	8,290,000	10,290,000	12,790,000	15,290,000	290,000
NET CASHFLOW	5,594,375.00	- 105,375.00	98,750.00	50,000.00	- 60,000.00	- 280,000.00	- 945,000.00	- 610,000.00	- 275,000.00	- 60,000.00	- 302,500.00	- 165,000.00	7,210,000.00
													15,145,250.00
CASH BEGINNING	5,594,375.00	5,489,000.00	5,587,750.00	5,637,750.00	5,577,750.00	5,297,750.00	4,352,750.00	3,742,750.00	3,467,750.00	3,527,750.00	3,225,250.00	3,060,250.00	
CASH ENDING	5,594,375.00	5,489,000.00	5,587,750.00	5,637,750.00	5,577,750.00	5,297,750.00	4,352,750.00	3,742,750.00	3,467,750.00	3,527,750.00	3,225,250.00	3,060,250.00	2,650,875.00

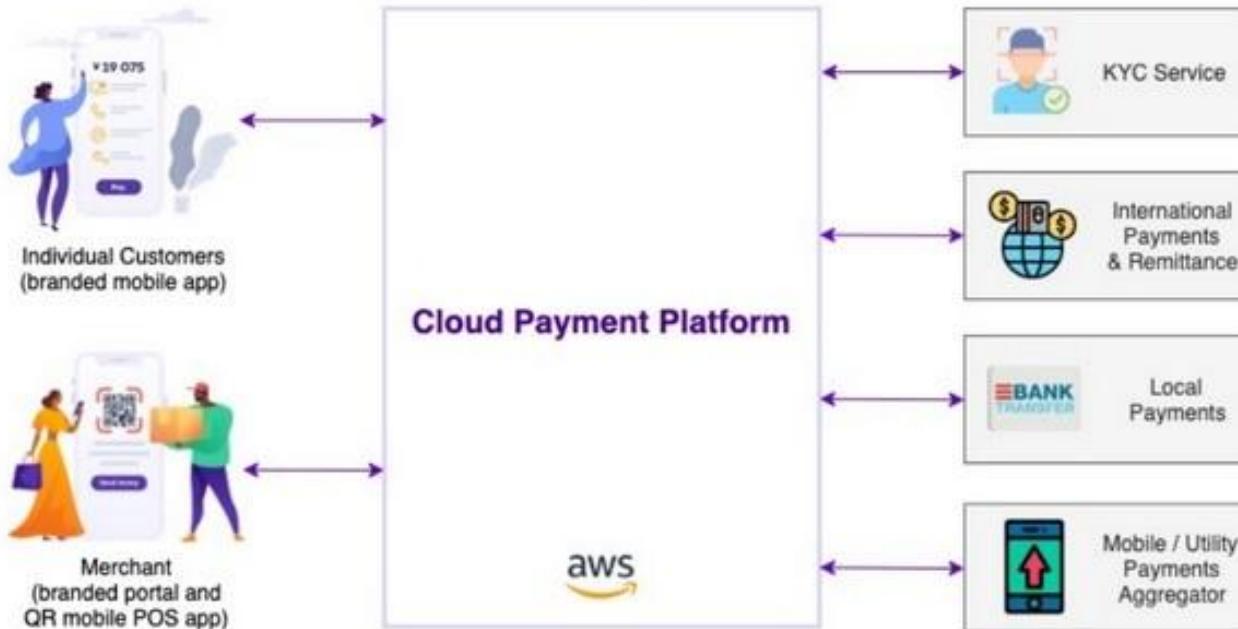
Wallet Company team

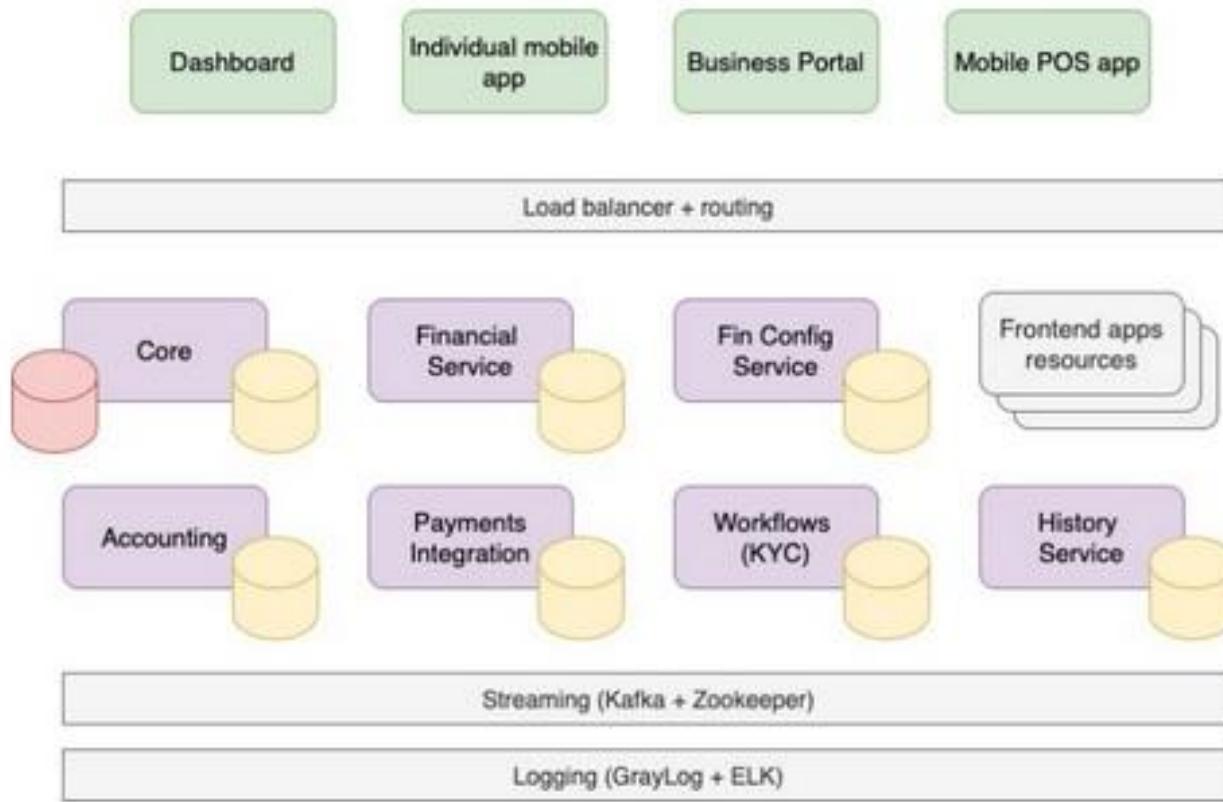


Wallet Company
customers

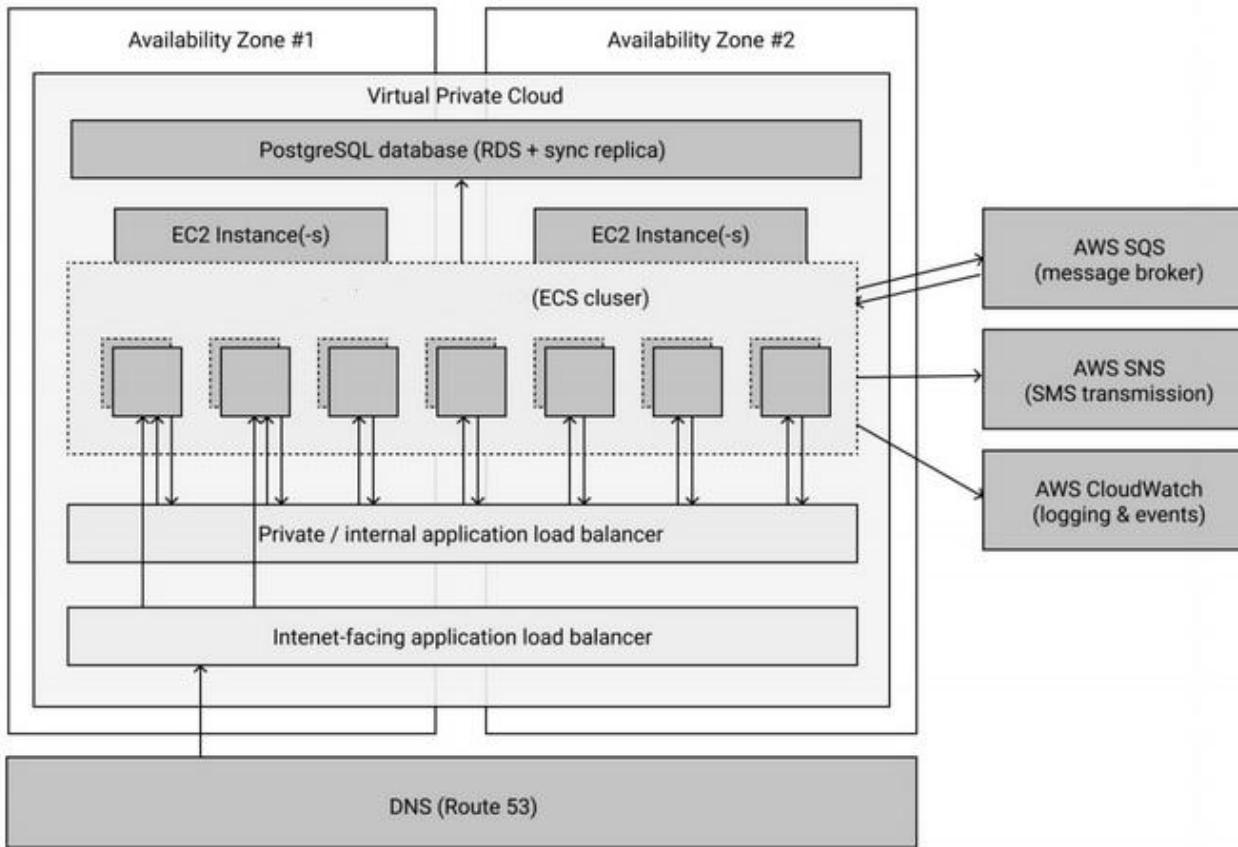
Sales Support Admin Finance Monitoring

Wallet Company
partners





AWS deployment schema



FUTURE DEVELOPMENT

Digital Tokens

Crypto
Custodian
(interest
bearing)

Crypto
Exchange
(w/ order book
& liquidity layer)

Smart
Contracts