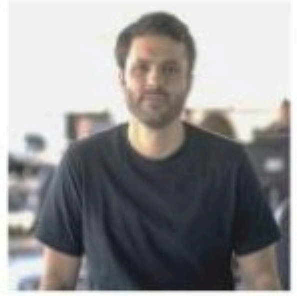
KAMINO

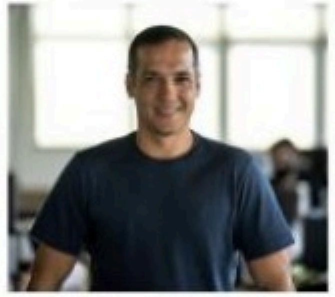
The End-to-End Financial Hub for High Growth LatAm Businesses

We are the right founding team to **solve LatAm B2B financial infrastructure gap**



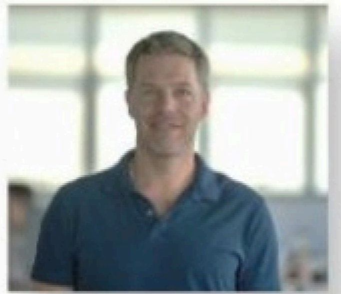
Gonzalo Parejo
Biz.Dev

Founder **@Ontruck** ($80M raised), 10+ yrs scaling B2B sales/ops teams across **LatAm & Europe**



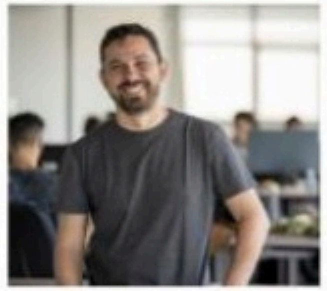
Rodrigo Perenha
Tech

Dir. of Engineering **@Meli. Hired 1,000+ devs** across LatAm for payment products



Benjamin Gleason
Corp.Dev

Founder **@Guiabolso** ($83M raised; **exit '21**), Open Banking & Corp Dev focus. **Endeavor** Entrepreneur & active angel investor



Gutemberg Fragoso
Product

Sr. Head of Product & Marketing **@Amazon Books**

Serial entrepreneurs, with 10+ years of experience each in high growth Fintech & Tech companies

Unlike in developed markets, **3MM LatAm growth businesses still suffer from outdated financial infrastructure**, with low credit availability and poor payment rails

Developed Markets

- Competent legacy providers
- New B2B fintech infrastructure plays

LatAm

- Analog banking oligopoly
- Lack of end customer fintech “aaS” solutions adapted to region

This **infrastructure bottleneck** has become even **more critical** as $94Bn of new funding will be deployed across ~4,000 VC deals **over next 4 years**

Recurring pains of high-growth businesses:

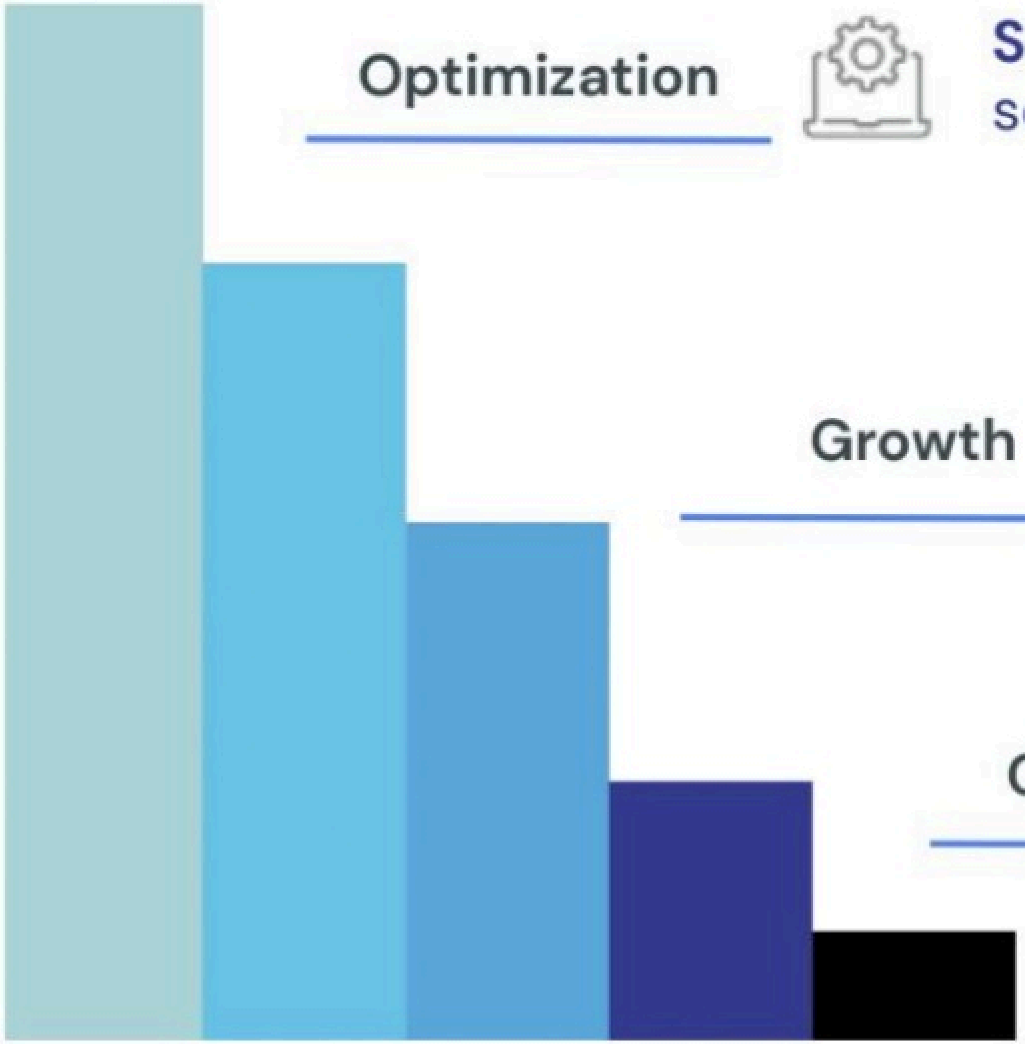
- Credit unavailability
- Inadequate payment rails
- Hard to get post-payment terms for ad expenses
- Recurring SaaS payments constantly denied
- Complex & expensive cross-border transfers

"For reasons we can't disclose, we are not interested in opening an account for you"
-Top Brazil Bank

"I just want a corporate credit card with a decent limit"
-Early stage founder

"We literally have 5 startups who we haven't been able to fund since they can't get a US bank account open"
-Early stage VC

To solve this, KAMINO will build a **complete financial & corporate hub** for high growth Latin American businesses



Optimization

Software / SaaS solutions to scale the business

Growth

Credit facilities & better **payment** rails

Operations

Fastest, cheapest and best set-up, **banking & payments tools** to scale from zero to one

Going after **huge untapped market opportunity** to adapt **$600Bn** banking & **$2.4Tn (TPV)** payments products and services to needs of **3MM high-growth businesses**

High-growth businesses in LatAm are only 12%* of total firms but account for **60%-80% of all new sales & employment volume**

	+ Recurring -		
Product & Services	**Corporate Credit Card**	**Credit** (New pool all LatAm & existing pool BR)	**FX services**
Volume (estimated)	**$46Bn**	**$606Bn**	**$2.4Tn**
Take rate (market)	1%	9%	0.5%
Net Revenue Pool (est. total market)	**$370MM**	**$50Bn**	**$12Bn**

* Based on the analyzed Reports the volume of HGBs in the region range from 10% to 20% of all SMEs in LatAm.

The time is now: successful playbooks from **fintech unicorn benchmarks** abroad & **big white space in Latam** with unmet demand growing exponentially

Developed Economies		Emerging Economies	
Verticalized Banking	Payments	End-to-End Financial Infrastructures	
MERCURY	Brex	Razorpay	KAMINO
Rho Business Banking		India	LatAm

KAMINO

The End-to-End Financial Hub for high-growth LatAm Businesses

Uber
Pitch Deck
airbnb
Dropbox