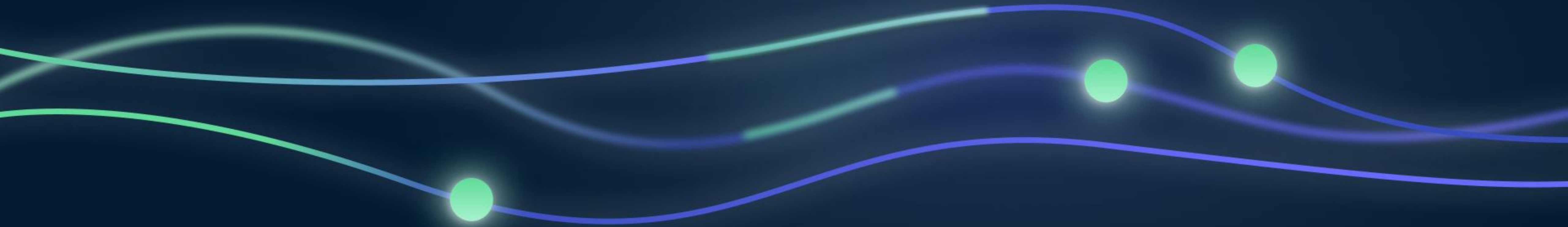




**STREAMABLE
FINANCE**

The future of finance is
instant and programmable. It's
a Streamable future



A disruptive financial streaming protocol at the intersection
between Fintech and Blockchain technologies.



Filter in your wallets...

Navigate



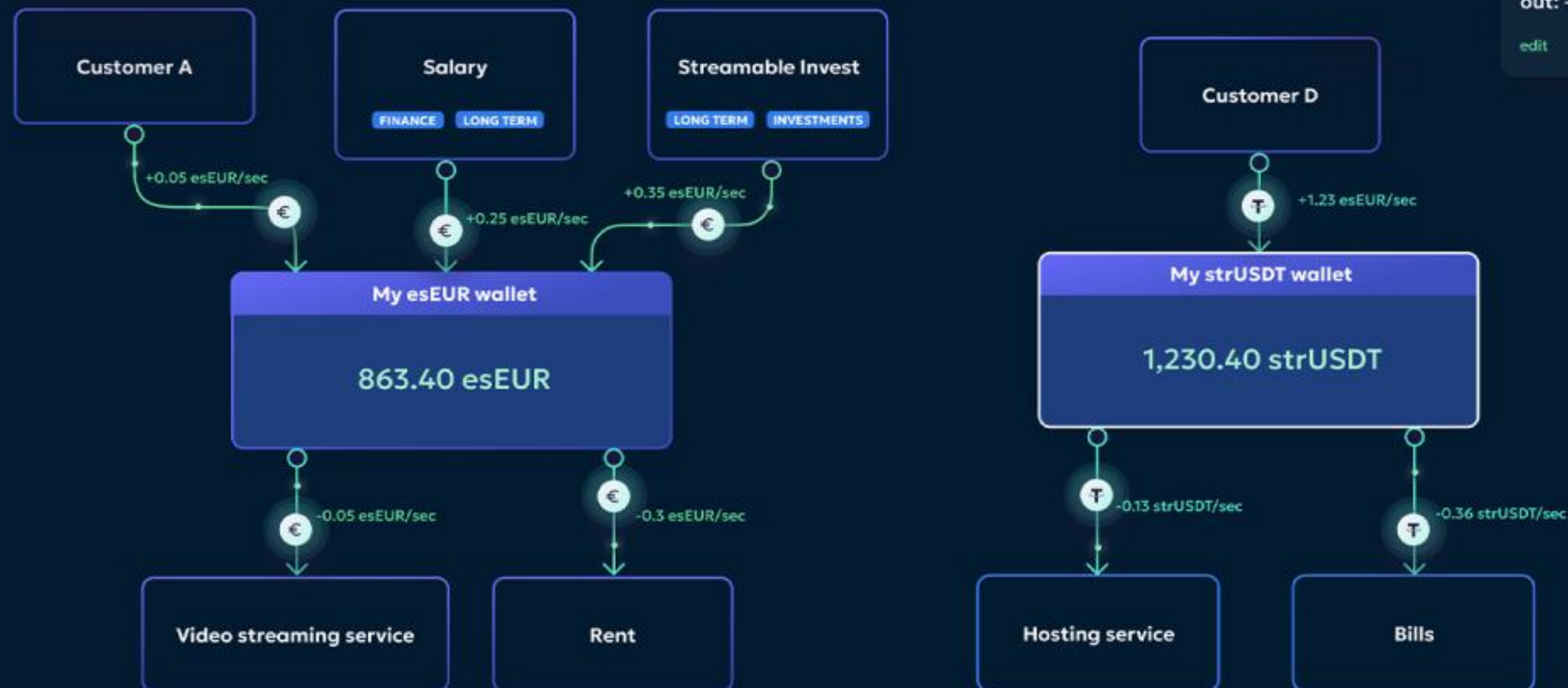
Search



Selected block details

My strUSDT wallet
0xdB055877e6c13b6A6B2

net: +0.74 esEUR/sec
in: +1.23 esEUR/sec
out: -0.49 esEUR/sec
[edit](#)



Full visibility and
control of your
money streams

Legacy payment systems are not compatible with the needs of today

Key Problems

1

Delayed access to earned income.

2

Overspending or Expensive subscriptions.

3

High working capital requirements for businesses and supply chains.

4

Poor visibility of financial flows.

Sources:

- [Payday Lenders and Loans](#)
- [Consumers spend an average \\$133 more each month on subscriptions than they realize, study shows](#)
- [Challenges in the supply chain are affecting working capital management](#)
- [Payday pressure: looking to flexible salary solutions](#)
- [Consumers Think Streaming Services Are Too Expensive: Fandom Survey](#)

Solutions



Getting paid by the second
(Pay-onDemand), no more
waiting for paydays



Works without working
capital or waiting for
payments



Maximise capital efficiency
(i. e. redirect "spare" capacity
to an investment pool)



Reinventing funding, credit
and borrowing with new rules
on the go



Visualise your real-time cash
flow and available balance



No more recurring payments
and deadlines



Pay for memberships,
rent, leasing and any
pay-per-use



Streams assets, property
rights, royalties and even
mortgages

Market potential

There is a market 1T opportunity to solve these problems:

Ernst & Young Analysis

1. No liquidity lockups
2. Real-time capital movement
3. A uniquely streamable fiat address various untapped markets simultaneously



Existing ecosystem
of clients and users
across Europe

We are servicing WEB 2.5
and leveraging an existing
ecosystem infrastructure

Our Edge

Full in-house KYC service,
licensing and compliance
with ever-demanding
regulations worldwide

Electronically
streamable fiat, fully
backed 1-1 and
regulatory compliant

How is this possible?

Through streamable payments:



Occur continuously
like a stream of water
out of a tap



Fully programmable,
with various sets of
parameters



Based on timestamps
related to the blocks
within the blockchain



No funds are locked,
allowing received streams
to be spent immediately



Our products



User acquisition from

Fintech and
regulatory layer sold
as a service by

Group interplay

Ecosystem workflow

toonie

Cash back program
Streamable payments

millionaire

Users

elviria

Streamable Invest investors



quid

Fintech infrastructure



Licensing

An existing revenue generating product ecosystem since 2020

Regulatory compliance and licencing

In the past decade, our Fintech group has secured numerous Fintech licences and continue securing those required to support E-Money and Streamable Payment infrastructures with regulatory framework.

	Current Licence	New Applications	Expectation
Switzerland	Asset Manager Payment Service Provider	Fintech Bank	Q1/2024
United Kingdom	EMD Agent	E-Money	Q1/2024
Europe	EMD Agent	E-Money Distribution of Fin. Products	Q1/2024 Q4/2023
USA	FINCEN - Agent	Money Service Business	Q4/2023
NZ + Australia	Financial Service Provider	-	-
Africa/India	-	Fintech Digital Bank	Q2/2024

Our competition

Web3

 **Superfluid**

 **Zebec**

 **Sablier**

Web3 competitors:

- Focus on niche use case only.
- Lack Fintech infrastructure.
- Years behind banking licensing and compliance.

Web2

 **WAGESTREAM**

hastee.

instant

Web2 competitors:

- Focus on payroll management.
- Have not yet adopted blockchain.
- Lack the benefits and versatility of DeFi solutions.

Streamable Finance
fills these gaps and caters both
Web2 and Web3 streamable
payment needs.

Development Roadmap

October 2023

Streamable
Invest

December 2023

Project codename "Streamable
Bank V0"

The first prototype of Steamable Bank
with es-Currencies has been
discussed with Bank of Italy.

Q2 2024

Project codename
"Streamable Bank"

The Streamable Bank is a regulated
financial technology that provides digital
banking services and es-Currencies.

Q4 2024

Privacy

Increased protocol
privacy functionalities.

November 2023

Streamable
Finance V1

May 2024

Streampay
Button

Streampay button allows people to start/
stop money flow within the activated
services offered by third-parties.

Q3 2024

Real-time
Billing & Recurring
Payments

Real-time billing allows utility companies to
instantly invoice users according to the real-
time usage of their services, increasing
accuracy and timeliness, reducing billing
errors, delays or inconsistencies. It is also an
alternative to standard direct debits.

2025

Lending

Lending market and credit history/
check tools based on real-time
cash-flow data and
creditworthiness projections.

\$STREAM token utility

\$STREAM - Streamable Finance native utility token.



Use cases

1

\$STREAM stakers share collected platform fees (swap and unstaking penalty fees).

2

\$STREAM holders get fee discounts in products utilising Streamable Finance streaming protocol (boosted yield in Streamable Invest, reduced swapping and minting fees).

3

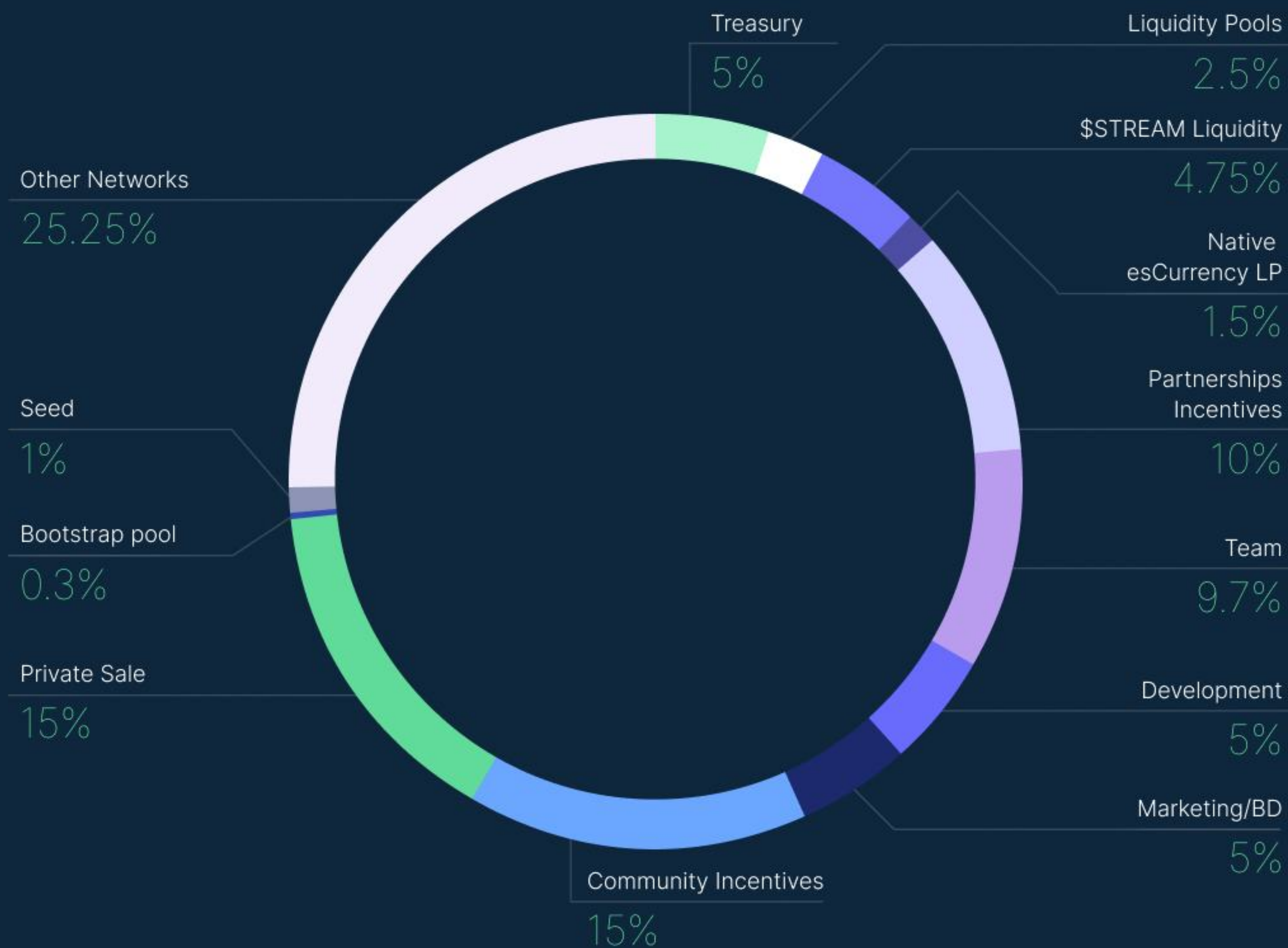
\$STREAM is paid as cashback tokens for purchases or transactions and allows users to buy products and services at discounted rates within the streaming economy.

Tokenomics

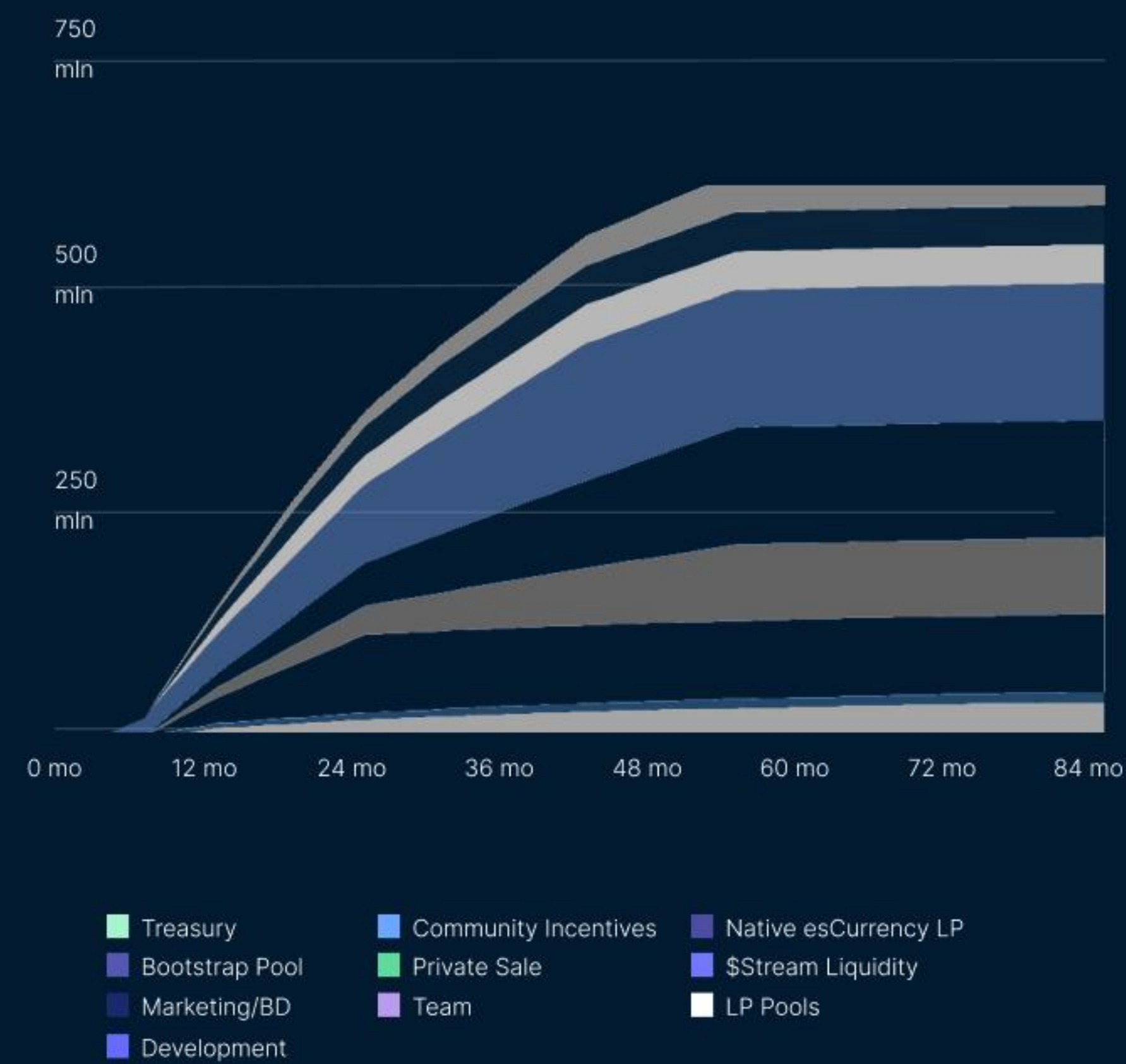


STREAM token (BEP-20)

- Total supply: **1B**
- Total BSC supply: **747.5M**
- Other Networks: **252.5M**



Token Cumulative Emission and Allocation



Allocation	Tokens (mln)	Vesting
Liquidity Pools	25	40% 1st year, 15% 2nd year, 10% 3rd year followed by 2% of remaining tokens montly.
\$STREAM Liquidity	47.5	40% 1st year, 15% 2nd year, 10% 3rd year followed by 2% of remaining tokens montly.
Native esCurrency LP	15	40% 1st year, 15% 2nd year, 10% 3rd year followed by 2% of remaining tokens montly.
Partnership Incentives	100	No cliff, ETA Q3 2024, TBD.
Team	97	6 month cliff followed by 2.1% monthly for 48 months.
Development	50	6 month cliff followed by 60% 1st year, 30% 2nd year and 10% 3rd year.
Marketing/BD	50	6 month cliff followed by 60% 1st year, 30% 2nd year and 10% 3rd year.
Community Incentives	150	2.8% monthly for 36 months.
Private Sales	150	6 month cliff followed by 2.1% monthly for 48 months.
Bootstrap pool	3	-
Treasury	50	6 month cliff followed by 2.1% monthly for 48 months.
Seed	10	25% TGE, 2 months cliff then linear unlock in 18 months.
Other Networks	252.5	TBD
Total	1000	

Core Team



Michele Tego

CEO / founder

- Founder and director of EasySoft Group, a disruptive Fintech service provider.
- Builder and manager of the Benetton Live Windows technical infrastructure, connecting Benetton flagship stores worldwide in real-time. Awarded "best cutting-edge software architecture" at Las Vegas DSE.
- 20+ years of experience in technology and finance.
- Extensive experience in DeFi, utilizing smart contracts to reshape traditional financial systems.



Anita Piazzetta

Web3 explorer / co-founder

- Physics and Philosophy at King's College London.
- High proficiency in mathematics and problem solving.
- Analytical and computational approach towards business and software projects.
- Deep understanding of Gen-Z trends and purchasing behaviour.
- Ability to shape a versatile, cross-generational product appeal.



Andrius Bartminas

Head of Blockchain

- 10+ years experience in large-scale innovative projects (e.g. Lithuania's archive digitalization).
- Working at the Bank of International Settlements (BIS) Innovation HUB London Centre on a techsprint project focused on prototyping use cases for central bank digital currencies (CBDCs). This project utilizes the API of project Rosalind.
- Executive advisor at SUPER HOW? spinoff projects "Axiology", "Micapass", "WISL", "Superhow.art", and "buidl1".
- Led a team for 4+ years on e-Health, e-Government, and e-Democracy projects in Lithuania.



Gian Marco Cabiato

Head of Fintech

- 15+ years in Engineering Management.
- Head of Engineering at Orwell Group.
- Led the Engineering team servicing Bank of England and becoming the first non-bank to take part in all 3 major UK payment schemes.
- Architected High Performance Payment Streaming solutions with Hortonworks and Cloudera.
- Director and CTO of PortIT.
- Technical Strategy advisor on several License applications with Regulators.



Lars Schlichting

Head of Legal

- Has deep expertise in regulatory law regarding innovative blockchain solutions and data protection.
- Has provided digitization insights to many exchanges and projects in an ever-shifting regulatory environment.

Team



**Robert
Bartkowski**

Head of Development



**Martynas
Kasiulis**

CMO



**Mateusz
Kot**

Quality Assurance



**Misha
Barskyi**

Business Development



**Matas
Vosylius**

Blockchain / Tech

Ephelia's support to Streamable Finance

Ephelia is a financial infrastructure provider acting as a regulatory and Fintech layer provider and advisor to Streamable Finance.

Key advisors in strategy, finance and compliance



Franco Mignemi

Group CEO - Founder

Franco has successfully established, developed, and sold three FinTechs in Payments and Asset Management, the last of which gained the first-ever access to the Bank of England's clearing systems.



Andrea Piazzetta

Group CFO

Andrea Piazzetta is a manager with 25 years of experience in banking, corporate finance, enterprise risk management, wealth management and Fintech. He was part of the Board of Directors of leading insurance and asset management companies.



Zayed Naji

Head of Compliance

Zayed has been working in the fintech and payment industry for more than 10 years, he covered various roles in relation to payments, KYC/KYB, regulatory reporting and implementing and maintaining financial crime prevention framework.

The opportunity

1

Option

Valuation - **20.5M\$**
Raise - **2M**
Equity

2

Option

Valuation - **50M\$**
Raise - **0.5M\$**
Tokens only

A detailed financial projections and business valuation file is available upon request.