



Devdraft AI

USD & EUR Cross-Border Business Bank for Emerging Markets.

\$15M processed • 4,000+ users • Seed round: \$3M

Seed



The Problem

Cross-border payments in emerging markets are broken.

When visiting Zambia from the United States,

Sali struggled to pay her Airbnb host.

Transfers were **delayed**.

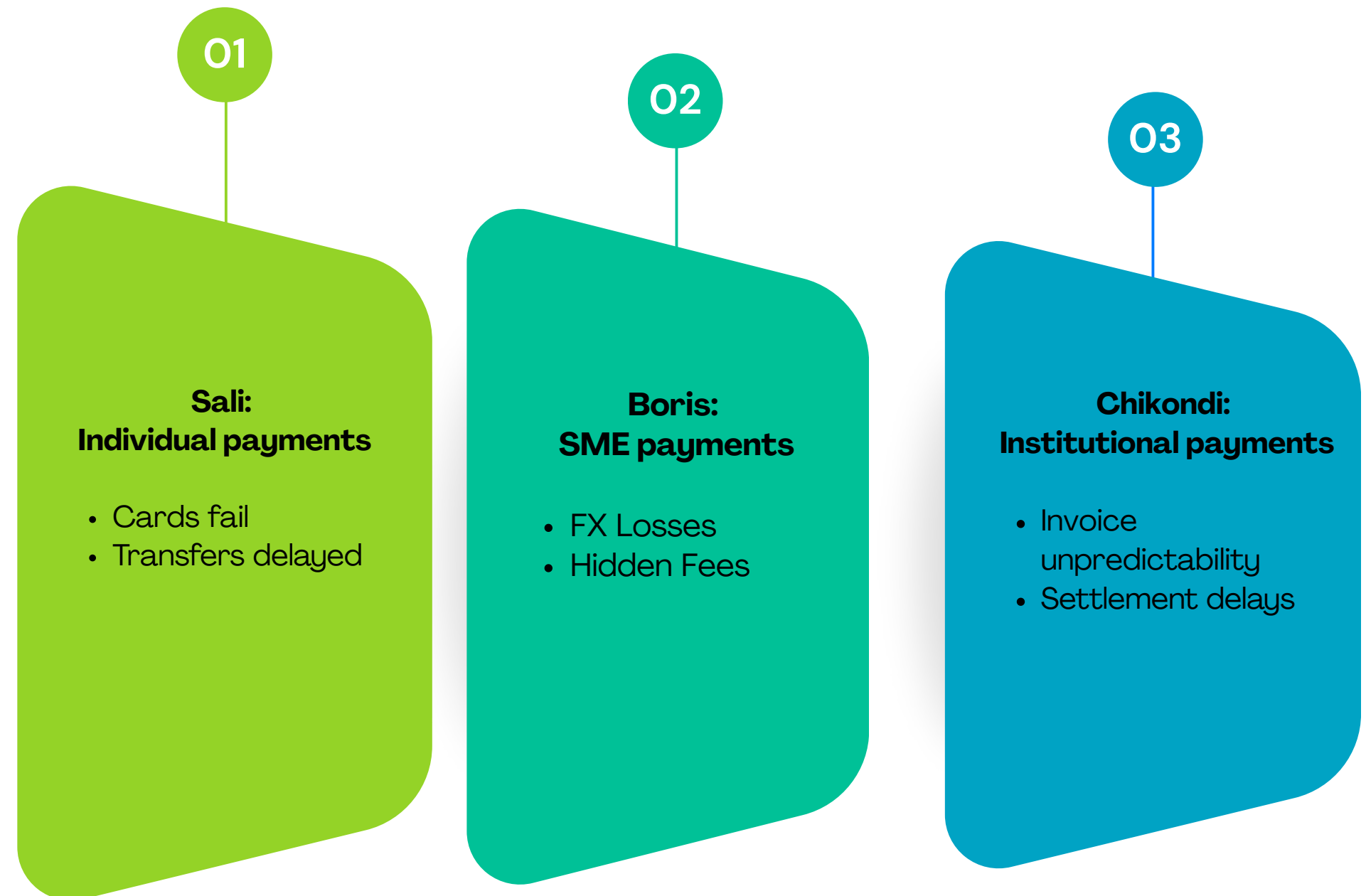
Fees were **unpredictable**.

The host **received less than expected**.

That host was Boris, now Devdraft's COO.

Fragmented cross-border payments cost African businesses billions and keep intra-African trade stuck at just ~15% of total trade.

*African Trade Report 2025 by Afrexim Bank



Our Solution

The screenshot displays a banking dashboard for a user named Trust Chocha. It features a 'Banking' header, account selection tabs for USD and EUR, and a 'USD Source Bank Account' section. The USD Wallet Balance is shown as €2,345,344.54. A virtual card is displayed with account number 2106 8513 2601 and beneficiary name DEVDRAFT AI. A 'Quick Actions' menu includes Receive, Send, and My Accounts. Below is an 'Account Activity' table with columns for Date, Type, Amount, Description, and Status.

Date	Type	Amount	Description	Status
2025-06-07 - 11:49 PM	Deposit	+€505.39	SEPA Transfer	Success
2025-06-07 - 09:32 AM	Deposit	+€382.39	USDC Transfer to ethereum Wallet	Pending
2025-06-07 - 09:32 AM	Withdraw	-€4612.84	ACH Deposit	Success
2025-06-07 - 11:49 PM	Withdraw	-€4612.84	EURC Transfer to solana Wallet	Failed

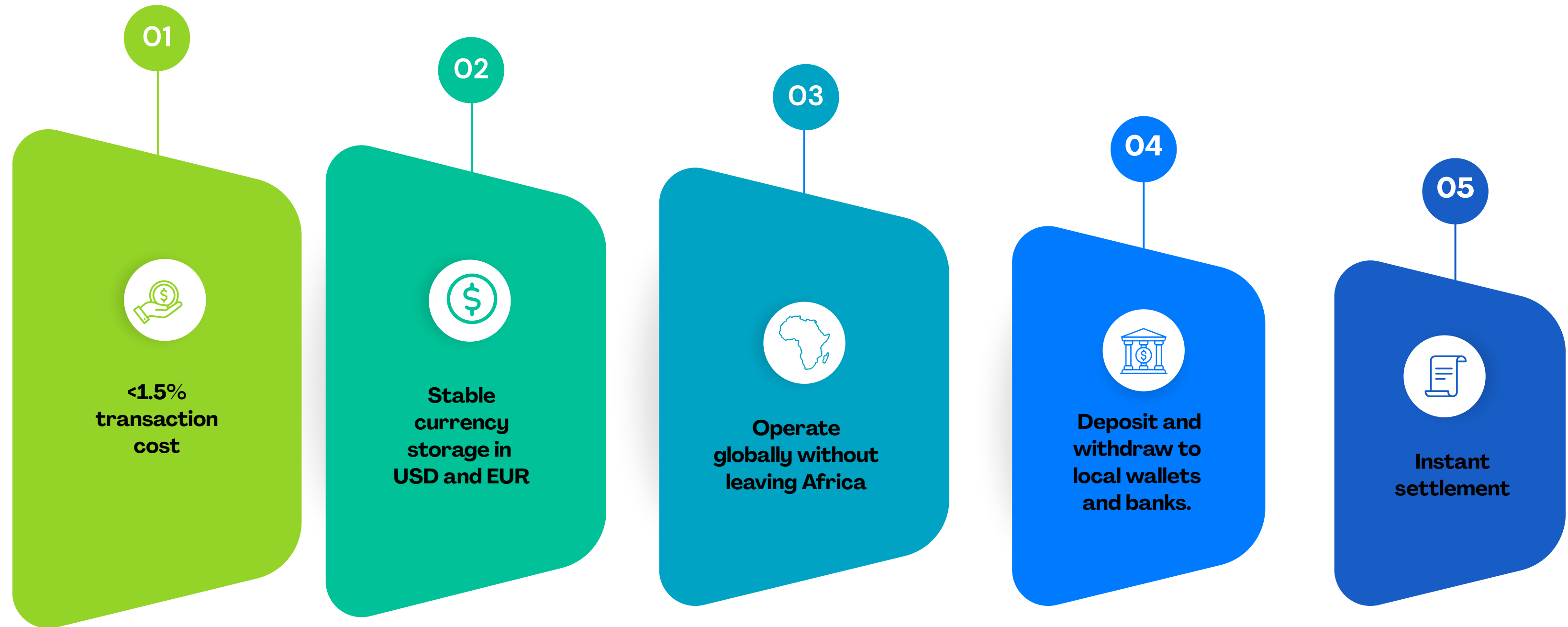
Global cross-border business bank that moves money instantly and reduces cost and friction

Stablecoin backed USD & EUR virtual accounts

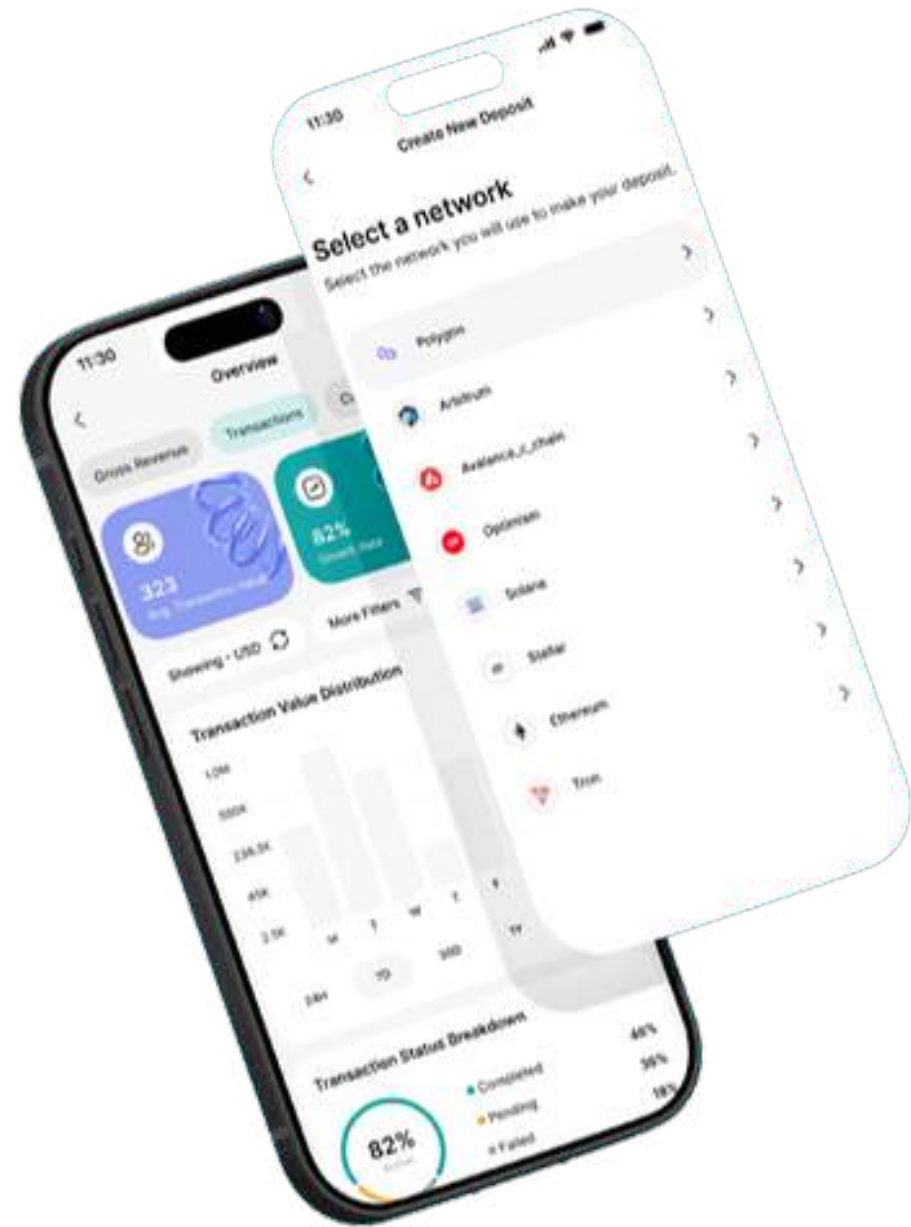
Deposit or Withdraw to mobile money or local bank account

Virtual cards
(Coming in June 2026)

Our Value Proposition



How it Works



01

Register at www.devdraft.ai or download the devdraft app and complete **KYB or KYC** process in under 10 minutes.

02

Open Multi-currency wallets in USD and EUR

03

Download Banking details for payments.

04

Send money on stable-coin backed rails for speed, security, and cost efficiency.

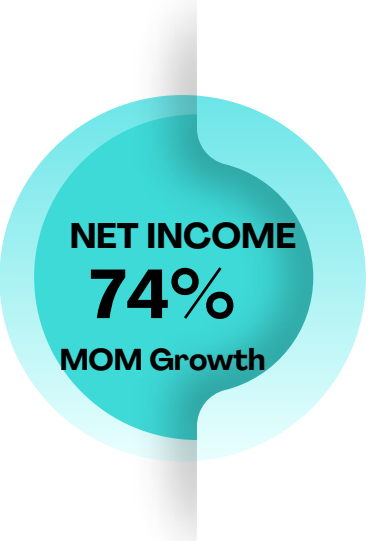
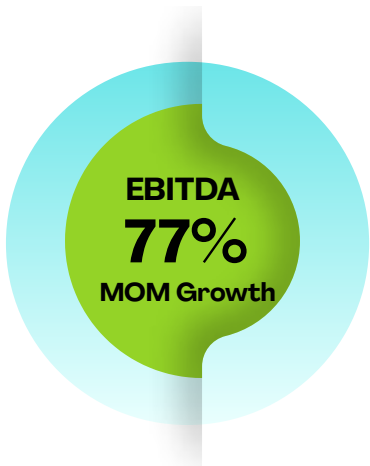
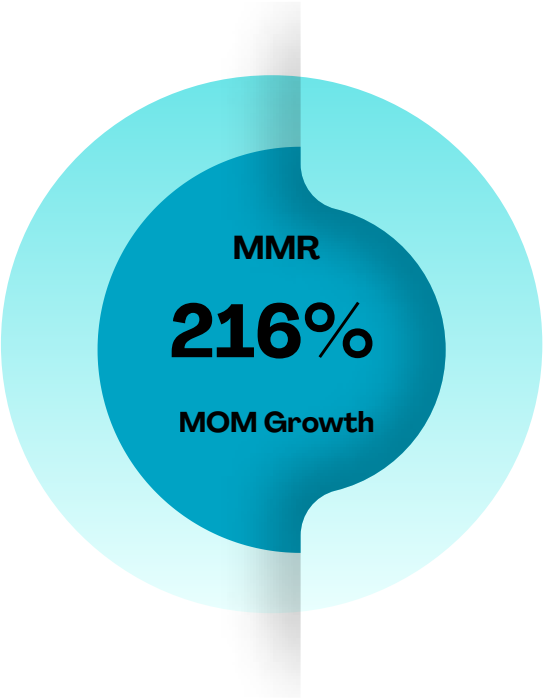
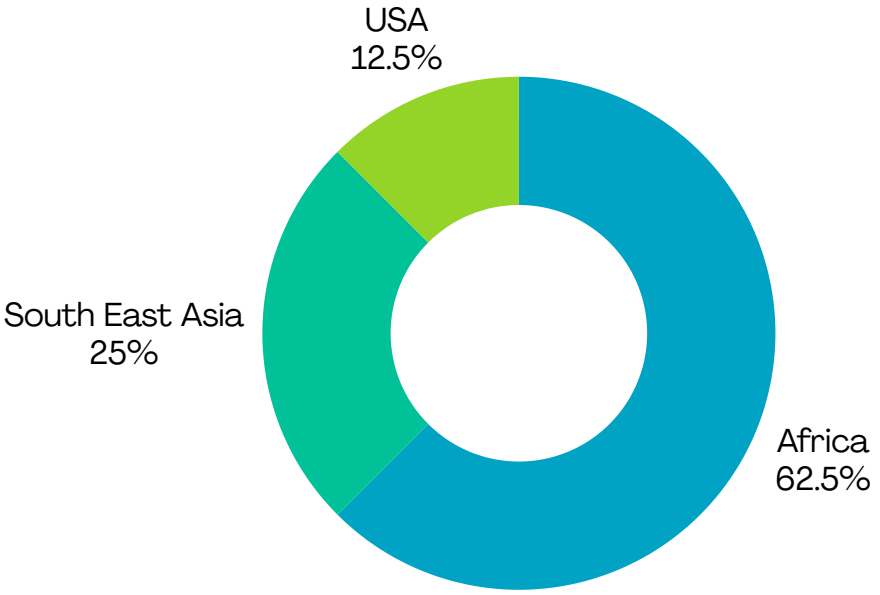
05

Deposit & withdrawal in multiple markets from **bank, mobile money wallets and blockchain** in under 5 minutes.

Traction

\$ 15M+
total volumes processed

4,000+
Active Individuals and business



*Average MoM growth over 5 months in 2025

RAPID GROWTH:

- Driven by demand for global payment access in emerging markets
- Average revenue per account (ARPA) Year 1-136.85, year 2-298.70 year 3-797.20 year 4-2408 and year 5-2049.91

CURRENT REGULATORY STATUS:

- Zambia - BOZ PSP License submitted | Malawi - In submission | Botswana - To be submitted June 2026 | Rwanda Fintech License Passport Q3 2026

Milestones

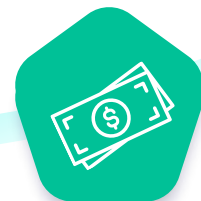
June 2025 - Launch

- Launched globally in 150+ markets
- Off-ramp Pilot launch in Zambia & Malawi
- 100 pilot users, first revenue



September 2025 - Mobile App Launch

- iOS & Android apps launched
- Multi-platform banking experience



April 2026 - Customer Traction

- Scaled to 4,000+ users
- \$15M+ transaction volume

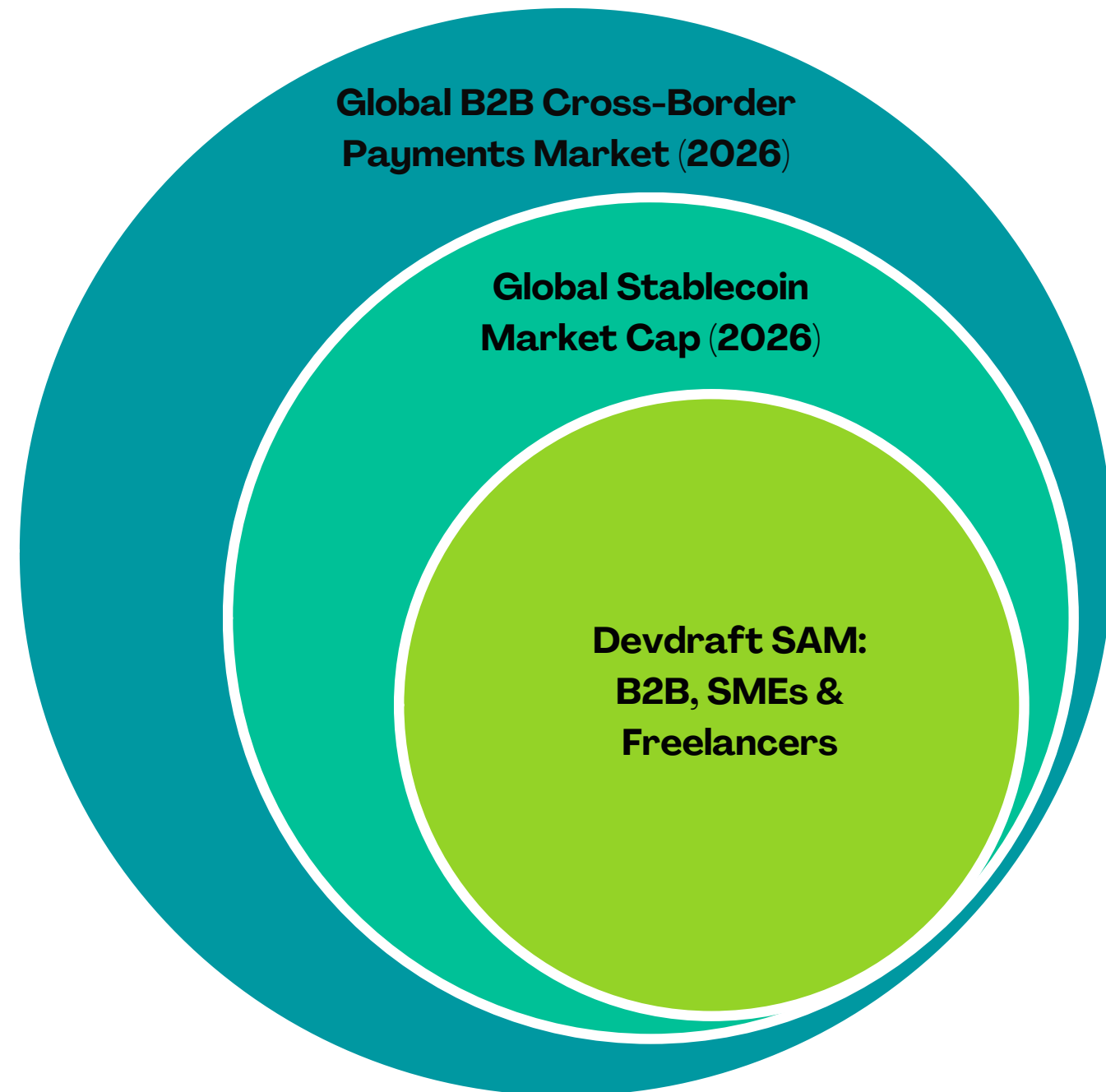


June 2026 - Virtual cards

- Card issuance (individuals & businesses)
- Global spending enabled



Market Validation



Total Available Market (TAM)

\$68T

Serviceable Available Market (SAM)

\$310B

Serviceable Obtainable Market (SOM)

\$30B

Sources: Global CoinGecko, DeFiLlama, Binance Research; FSD Kenya (Africa stablecoin volume \$30B), Chainalysis Geography of Cryptocurrency Report 2024

Revenue model

1%

per transaction corridor

< 25BPS





transaction fraud rates MoM

Business Model

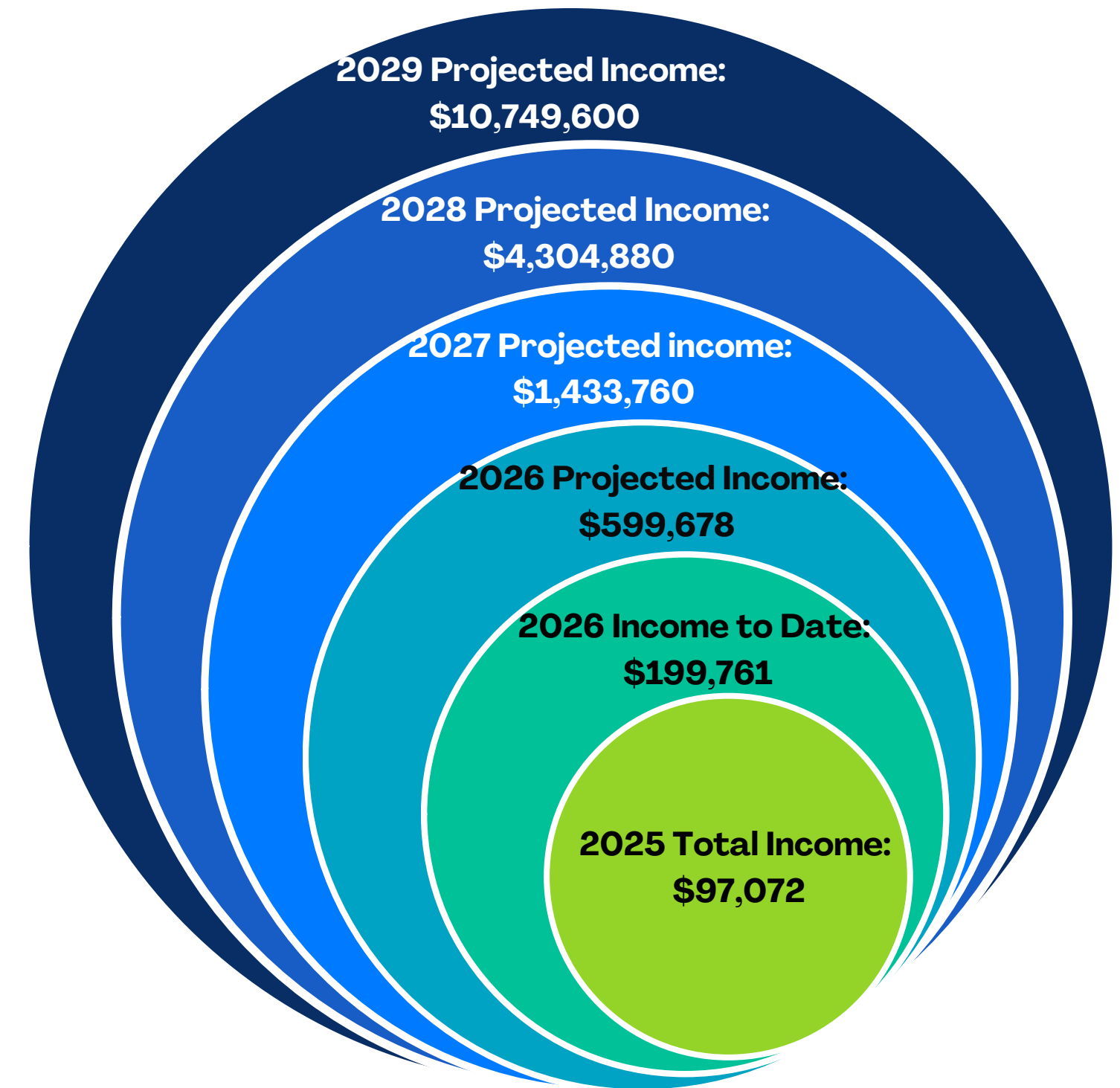
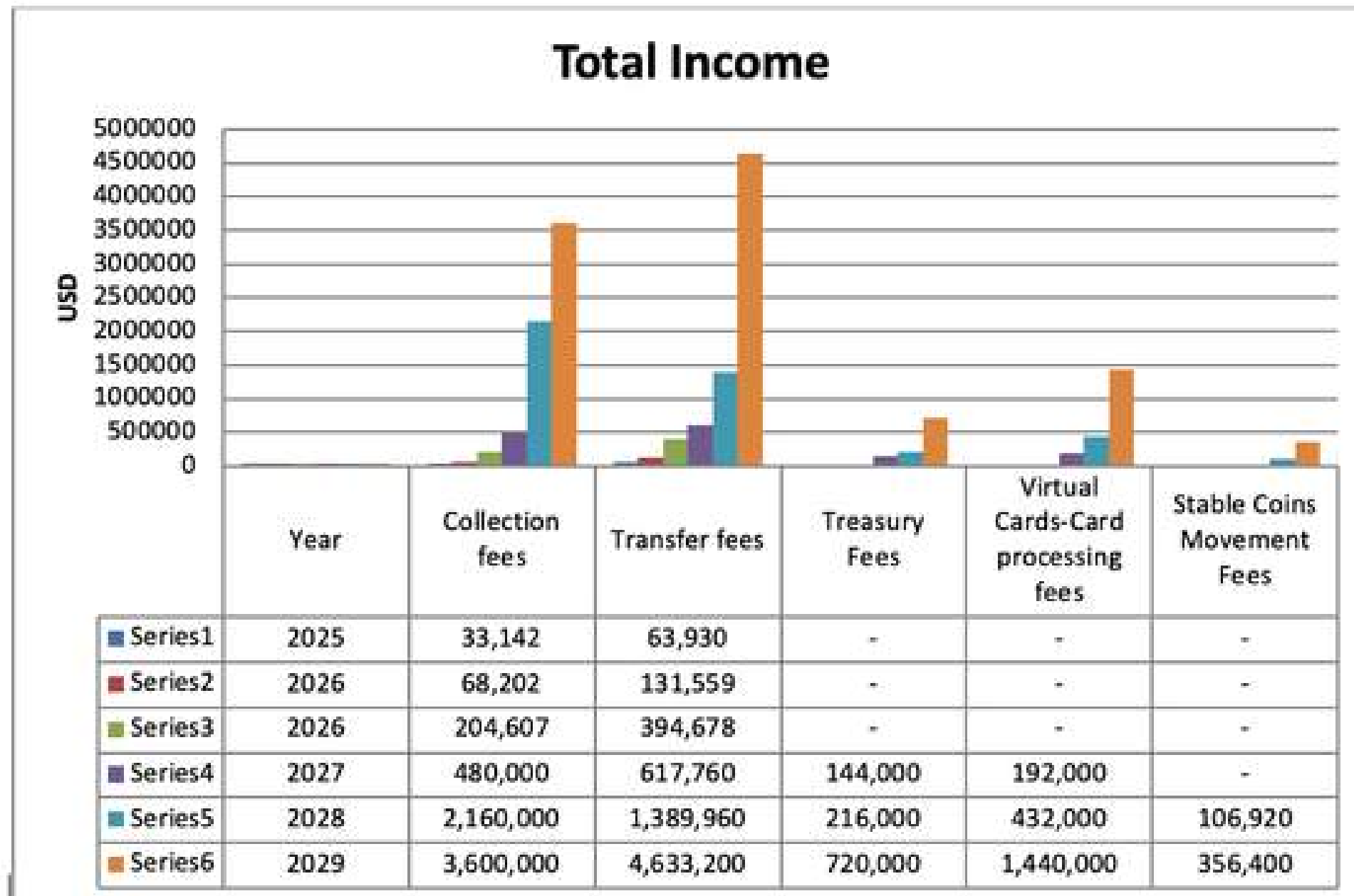


Competition

Key market players:

Category	Players	Differentiation
Traditional banking	 Swift	<ul style="list-style-type: none">• Slow 3-7 days, Expensive 5-7%, many intermediaries.
Payment processors	 flutterwave	<ul style="list-style-type: none">• Regional present in 30+ countries, long onboarding process,
Digital banks	 Wise	<ul style="list-style-type: none">• Not built for emerging markets
Global payment infrastructure	 devdraft	<ul style="list-style-type: none">• Built for emerging markets,• Stablecoin infrastructure• Virtual USD/EUR accounts

Current Financials



Meet Our Team



Salifyanji J Namwila
Chief Executive Officer

Computer Science (Artificial Intelligence Concentration) & Mathematical Data Science, Dartmouth College
Ex-Microsoft & Amazon Software Engineer



Boris Manda
Chief Operations Officer

Audit, Risk Management, Finance & Global Markets
2x Founder, scaled Avemeria to \$1M ARR in 12 months
Ex-Avnet & Live Nation



Trust Chocha
Chief Technology Officer

Software Engineer, AI Engineer (AI Systems Engineer),
Driving engineering for Africa's next-generation payment and settlement infrastructure



Chikondi Kanyenda
President Growth & Strategy

Economist, Driving market expansion, Risk & Compliance, Regulatory alignment, and strategic partnerships to scale Africa's global-to-local payment infrastructure.



DARTMOUTH



Our Ask: \$3 Million

Seed Round - SAFE Agreement only
Prioritizing investors participating with \$250K-\$2M tickets for a clean cap table

01



Product & Infrastructure
— \$1.5M (50%)

02

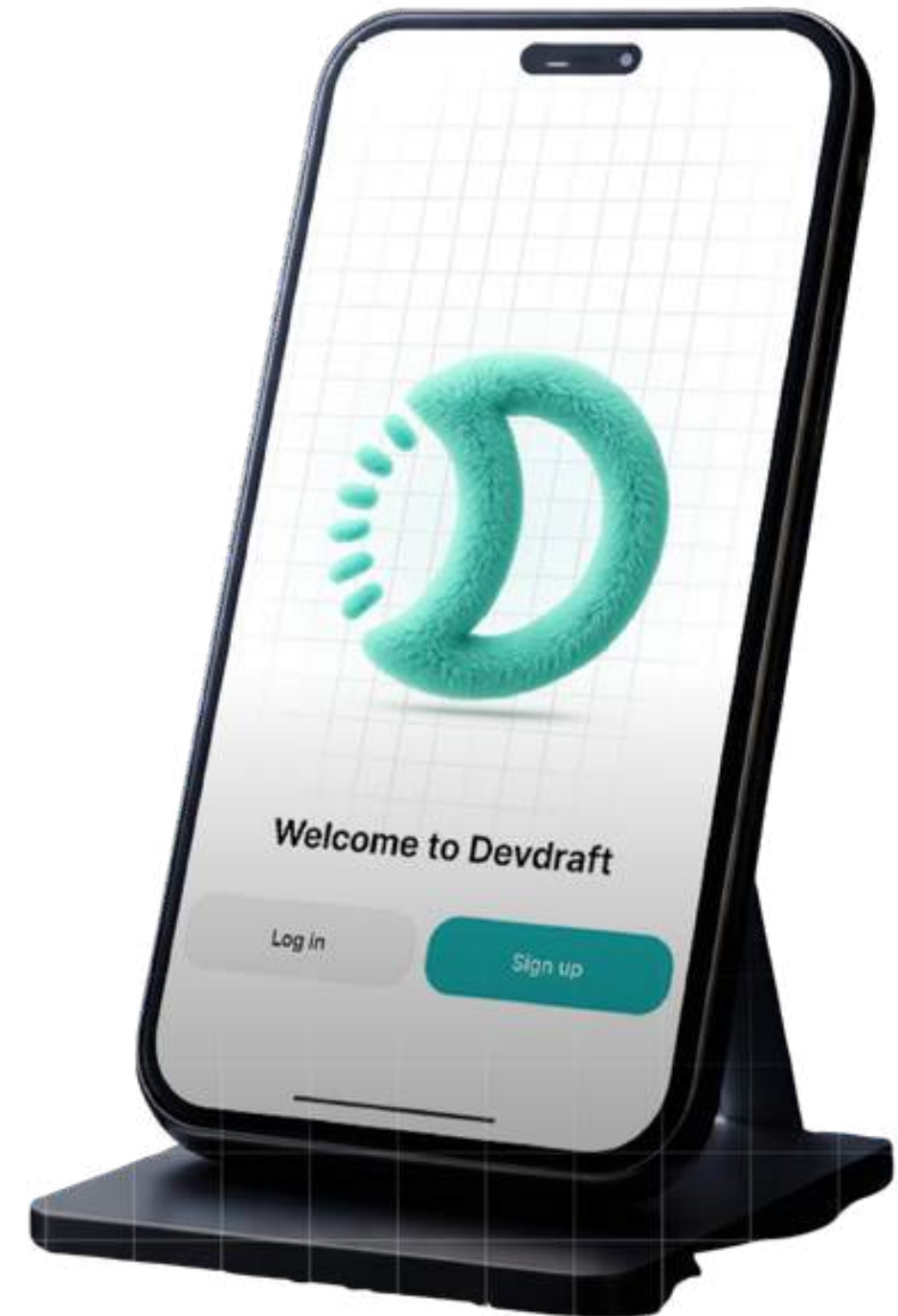


Security, Compliance & Licensing
— \$900K (30%)

03



Market Expansion & Growth
— \$600K (20%)



African businesses deserve
global financial infrastructure.

Devdraft is building it.

Will you join us?



Raising \$3M Seed Round | Lead investor + strategic co-investors

United States | Zambia | Malawi |

Telephone +260 571 527 093 | E-mail: Chikondi@devdraft.ai |

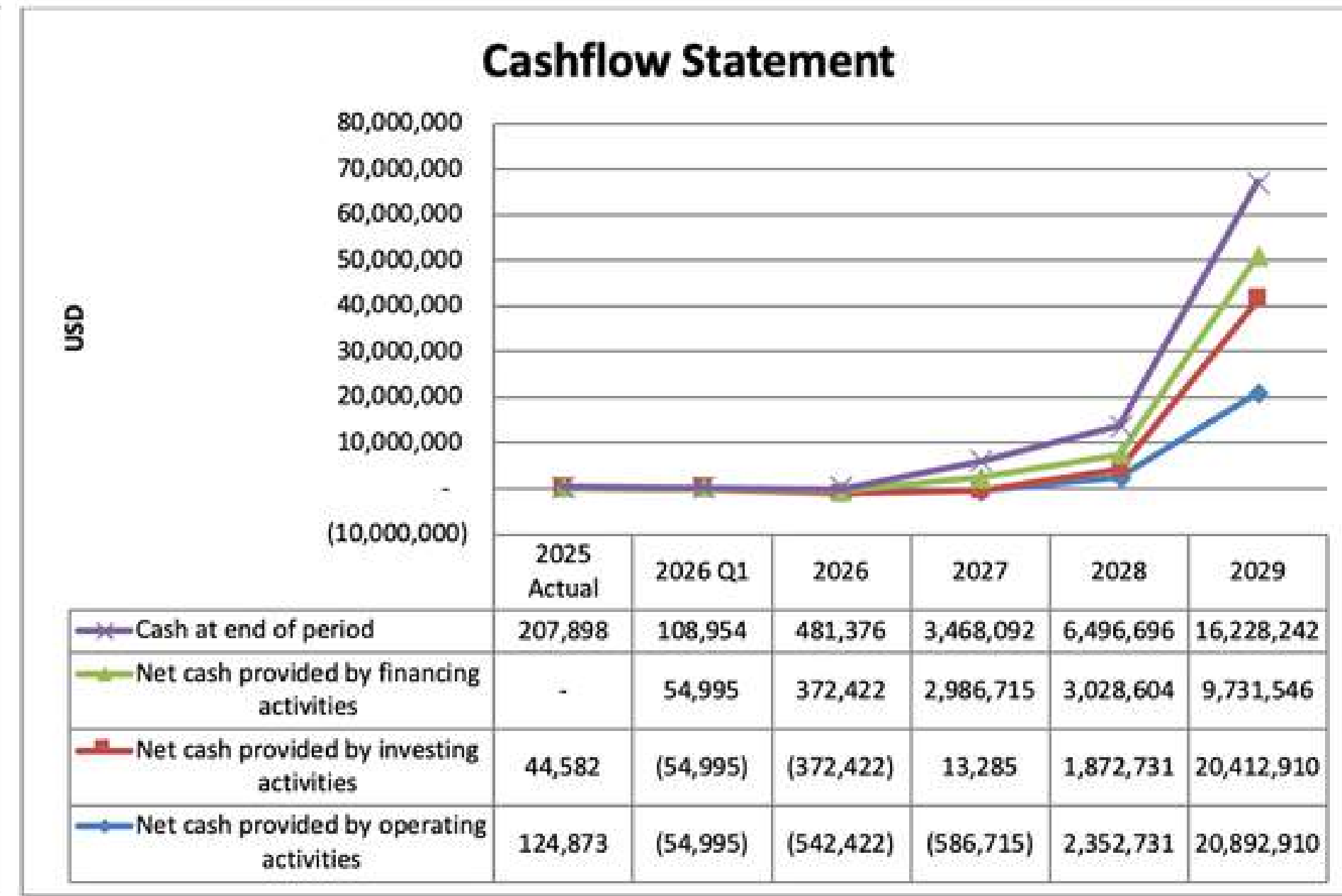
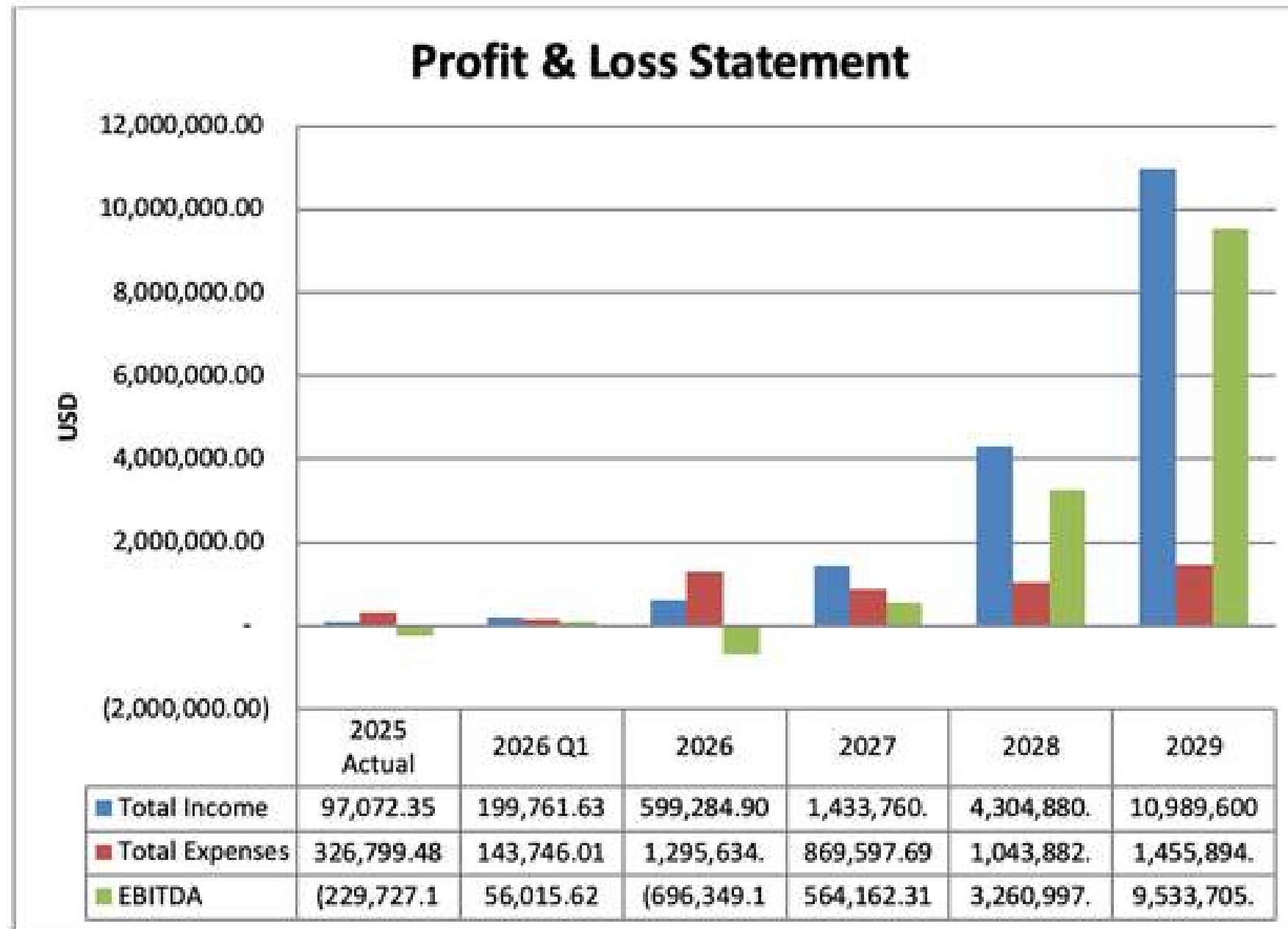
● www.devdraft.ai

ANNEX:

More info on the worlds biggest cross border business bank



Our Financial Projections



Devdraft Ai will begin to make a profit in 2028, this is after the introduction of Virtual cards, treasury and our own stablecoin.

Our Ask Explained



Use of Funds — \$3M Allocation

1. Product & Infrastructure — \$1.5M (50%)

Building the core financial infrastructure powering Devdraft's global payments platform.

- **Expansion of engineering team (backend, blockchain, infrastructure)**
- Multi-currency wallet development
- Virtual USD & EUR account infrastructure
- Stablecoin payment rails
- Developer APIs and integrations
- **Virtual card issuance**

2. Security, Compliance & Licensing — \$900K (30%)

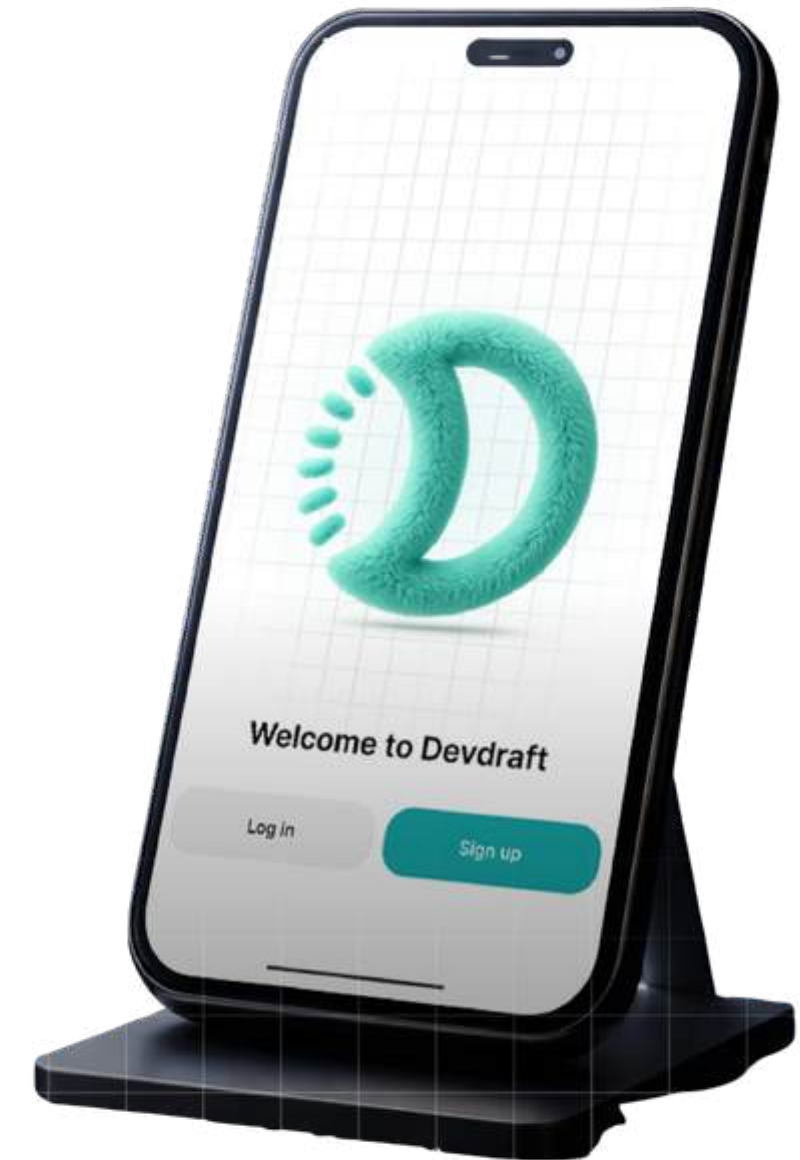
Strengthening regulatory readiness and enterprise-grade security.

- **PCI DSS Level II certification**
- **SOC 2 compliance**
- Cybersecurity infrastructure
- **Regulatory licensing across African markets**
- Risk and compliance systems
- Compliance team expansion

3. Market Expansion & Growth — \$600K (20%)

Scaling adoption and building strategic partnerships.

- Enterprise sales and partnerships
- Market expansion across Africa and global corridors
- **Customer success and merchant onboarding**
- Brand and ecosystem growth
- **Strategic fintech integrations**



- Seed Round
- Raising \$3 Million
- SAFE Agreement only