



Bantu

Blockchain Foundation

Better . Faster . Cheaper

There is nothing more powerful than an idea whose time has come.
-Victor Hugo



Bantu

The Blockchain That Empowers Humanity

The Bantu Blockchain Foundation (BBF) is a non-profit entity that develops blockchain-based financial inclusion solutions to help address Africa's unique challenges.

The springboard to the world for the Bantu blockchain is a technology that seeks to re-orientate Africa and her peoples towards a new technology that is aligned with the spirit of sharing and equality.

The foundation is initially focused on the African markets, catering to the unbanked, and underbanked. It also maintains the source code for the Bantu blockchain and acts as a governance body for its ecosystem of users (wallet users, developers, node operators, token creators, financial institutions and enterprise users).



An Africa-led blockchain ecosystem for the world

Why use the Bantu Network?

The Bantu Network makes it possible to instantly and securely transfer, swap, and trade digital assets globally and at a very low cost. It offers a scalable and reliable technology for global payments and trade.

Companies and financial institutions across the world can connect to Bantu network via its APIs.

Bantu blockchain combines the best attributes of popular blockchain and Distributed Ledger Technologies (speed, security, reliability) and adds a more human element that economically empowers every participant on the network while lowering the entry barriers for participation.

The network will go live with various products and services which will allow users to access the full functionality of the network and ecosystem from day one.

This is true freedom and empowerment for people in Africa, and other emerging economies around the world.

Bantu Network core features

Fast

Real-time settlement (2-5 seconds). Over 15,000 transactions per second.

Secure

Cryptographically secure transactions using Elliptic-curve cryptography. Protected by industry-standard public-key cryptography tools and techniques.

Global

International reach with a single integration. Optionally control of who can hold or use your digital assets.

Low Cost

Process over 100,000 payment transactions for less than \$0.1

Regulatory Compliance

Supports regulatory AML/KYC compliance features including smart contracts.

Decentralized Exchange

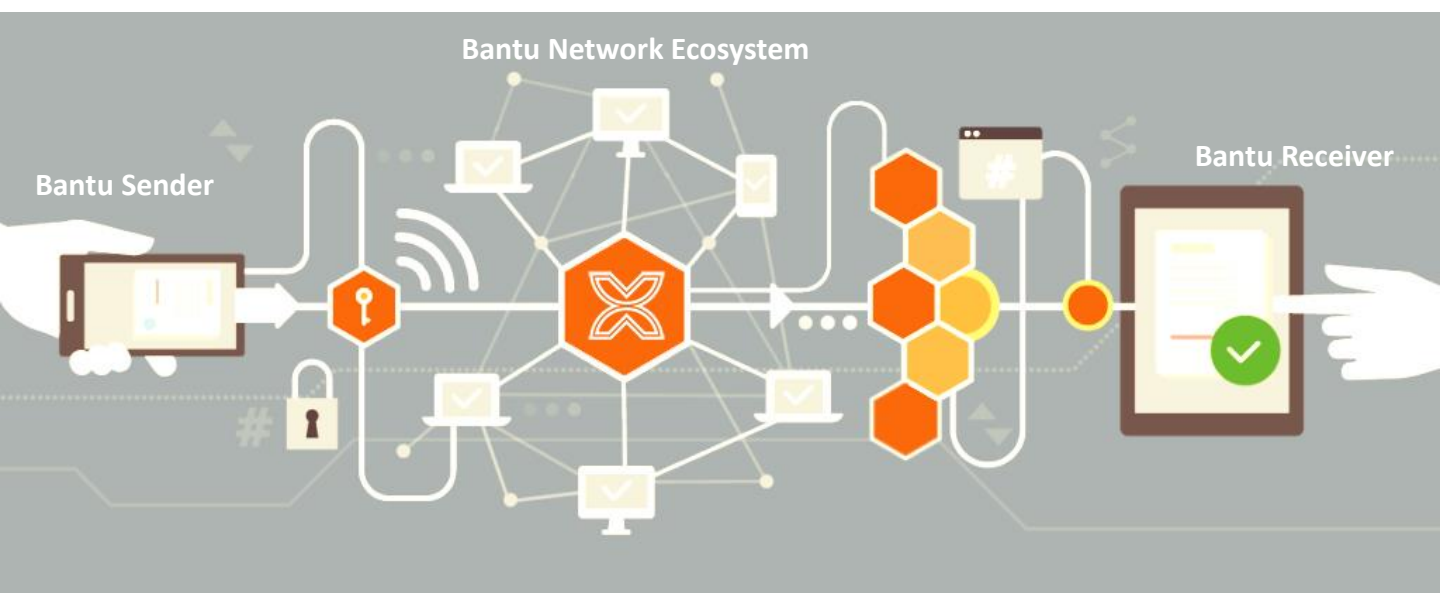
Built-in currency and digital asset decentralized exchange for trading digital assets.

How payments work on the Bantu Network

International and cross-border payments, especially in African markets, require companies and financial institutions to hold pre-funded accounts in foreign currencies or other collateral. This creates friction and can be costly while tying up resources due to regulatory and current legacy systems.

The Bantu Network provides a more innovative solution. While any company or financial institution on the network enjoys reliable, instant and lower-cost transactions, those who use the BANTU network token to source liquidity can do so in seconds—freeing up capital or digitized assets and guaranteeing the most competitive rates for their services.

Bantu Network users can use the Bantu network token to bridge two currencies or digital assets in under five seconds, ensuring payments are quickly sent and received on either side of a transaction in the local currency or traded digital asset.

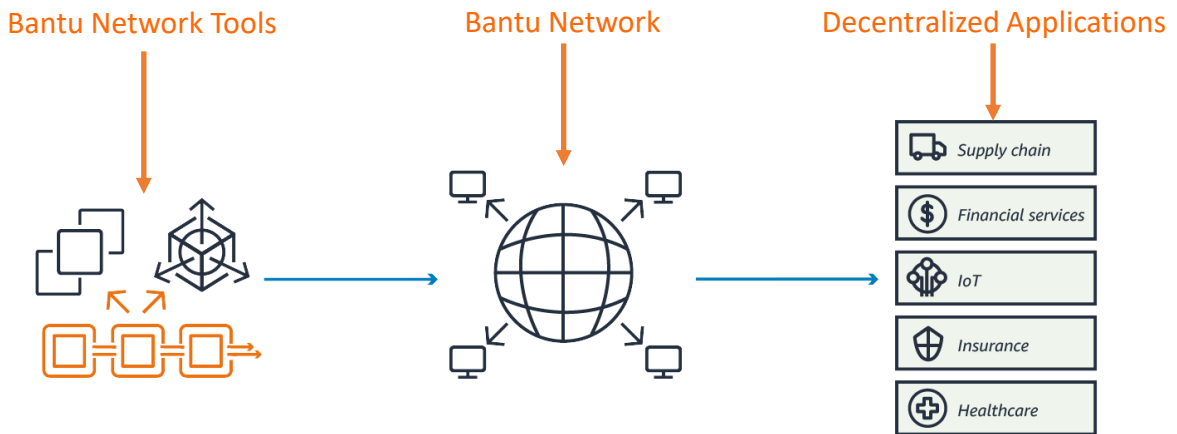


1. The sender initiates a payment which triggers a request for a quote on pricing and forex.
2. Bantu's technology calculates the pricing and forex across all parties and liquidity providers using its decentralized exchange orderbook and returns a quote to the sender. This is done by searching the orderbook for the best conversion rates.
3. The sender accepts the quote and submits payment instructions, initiating the payment.
4. The sender's service or application debits the sender's account and the Bantu network converts that amount into Bantu network tokens.
5. Bantu network tokens and other operations are then bundled into a transaction and submitted to the Bantu network for processing.
6. On the receiver's end, the Bantu network tokens are converted into the receiver's local currency or digital asset and the receiver's account is credited. Settlement happens in under five seconds.
7. The sender and receiver both receive confirmations that the transaction is complete.

Note: These series of steps above are actually *atomic*, meaning everything happens instantaneously. If any part of the above process fails, then the entire transaction fails. Nothing gets credited or debited.

Bantu Network Tools and Services

Bantu Network will go live with various products, tools and services to enable users to access the full functionality of the network and ecosystem from day one.



1. **Bantu Token** – BANTU is the native asset or token for the Bantu Network. It is used as a utility token for all operations and transactions on the Bantu network. When users carry out transactions on the network, the BANTU is used for payment of fees.
2. **BantuPay Wallet** – A non-custodial wallet for users to securely hold, transfer, swap and trade digital assets. APIs will be developed for third-party integrators to access the BantuPay infrastructure.
3. **BantuTalk Forum** – A vibrant community of Bantu users, advocates, developers and traders
4. **Bantu Dashboard** – A dashboard which provides a user-friendly and high-level overview of the entire Bantu Network in real-time.
5. **Bantu Laboratory** – A tool for Bantu Network developers to perform tests and transactions using the network testnet or mainnet.
6. **Bantu Node Viewer** – A tool for viewing all servers and devices that currently contribute to the Bantu Network. Nodes can be viewed by organization or by server or device.
7. **Bantu Token Creator** – A tool for any user to quickly and seamlessly create and distribute their digital assets or tokens without requiring any programming skills.
8. **Bantu Blockchain Explorer** – This tool allows anyone to browse, search and view all Bantu Network transactions transparently and in real-time.
9. **Bantu Decentralized Exchange** – A decentralized exchange platform that allows users to view and trade digital assets, securely.

How your organization can benefit from the **Bantu Network**

The African continent needs a blockchain infrastructure solution to manage its digitised assets, commodities and resources which can then be tokenised to enable seamless transactions between all users within the Bantu blockchain ecosystem.

Users and organisations will be able to easily deploy their tokenized projects, products, or services on the Bantu Network and through tokenisation, reach a global audience in real-time.

Bantu has identified six customer profiles for its launch and these customers will be able to create Decentralized Applications (**DApps**) that will leverage the Bantu Network and tools to create more value and efficiencies within their ecosystems. These customers will be the first movers from Africa within the emerging global Blockchain technology ecosystem.

These customer profiles are:

1. Developers
2. Token Creators
3. Node Operators
4. Financial Institutions
5. Regular Wallet Users
6. Enterprise Users (non-financial)

For customers looking for financing or looking to unlock liquidity (livestock, crops, minerals, commodities, stock, real estate, energy, transportation, healthcare), Bantu provides the platform for these category of users to access to more liquidity, by helping them to tokenize their securitized assets and expose them globally via Bantu's decentralized exchange platform.

Businesses involved within manufacturing, e-commerce, agriculture, etc. are typically focused on their local economies and are always seeking to expand their reach through exports of goods and services.

Bantu will help them by facilitating cross border transactions through a variety of payment options and secure transactions, with KYC//AML capabilities. Bantu will also support frictionless peer-to-peer payments that are fast, low cost with real-time settlement without any risky middle-men.

The economic downturn caused by the COVID-19 pandemic has had significant impacts on the global financial services industry. While the importance of electronic transfers is surging, current digital instruments are beyond the reach of the poorest and most at-need in Sub-Saharan Africa where over 80% of adults are still financially excluded.

One of Bantu's core missions is to improve the lives of the unbanked and underbanked populations by working with strategic partners within the financial services sector to build a more open, inclusive and empowering payments ecosystem. It is an enormous undertaking but with the current leadership team's experience, passion and vision, Bantu and its ecosystem of users are destined for success.

The Bantu Blockchain Foundation is a proud supporter of the UN Sustainable Development Goals (**SDGs**) with a strong focus on **SDG 9**.

9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



Build resilient infrastructure,
promote inclusive and sustainable
industrialization and foster innovation



Bantu

Why we are starting in Africa

Africa is home to many of the world's biggest opportunities with a tremendous economic potential estimated at \$50 Trillion by 2030. The continent has the largest concentration of youth population around the world, who make up a staggering three quarters of its entire population.

It is on target to account for more than half (approx. 54%) of the global population growth in coming decades and be home to 1.7 billion people, whose combined consumer and business spending will total \$6.7 trillion.

Since 2000, at least half of the world's fastest-growing emerging market economies have been in Africa. Rising household consumption is predicted to reach \$2.5 trillion by 2030 on the backdrop of this changing demographics and improving business environments across the continent boosted by regional integration, particularly intraregional trade and investments.

Combine the continent's soaring population with technology, improvements in infrastructure, agriculture, health and education, Africa could be the next century's economic growth powerhouse. We see a tremendous opportunity in leveraging our technologies (Blockchain, IoT, Artificial Intelligence) together with strategic partnerships to take advantage of this Fourth Industrial Revolution (4IR).

There is virtually no aspect of African social, economic and political life that is not in one way influenced by this first principle of value sharing as a form of economy.

The continent's historical account refers to a time when a robust reciprocal exchange economy sustained the society through culturally enforced agreements to give goods, services, information, or money in exchange for future compensation in-kind.

We believe this spirit is native to Africa and her peoples. Our will is resilient, and we now have the tools and talent to build a better value system for ourselves.

This is the spirit of BANTU.

Africa demands an ambitious vision scaffolded by an aggressive strategy of transformation of political, financial, educational, economic and social structures.

With the ratification of the African Continental Free Trade Area (AfCFTA) it is imperative for Africans to collaborate in invention, innovation, production and distribution in order to overcome the uncertainty and challenges brought about by change especially with the emergence of disruptive technologies like Blockchain and Artificial Intelligence.



Bantu

Join the Bantu Network

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