

Pre-Seed



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Unlike in developed markets, **3MM LatAm growth businesses still suffer from outdated financial infrastructure**, with low credit availability and poor payment rails



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



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



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