



**The Future of
Community Finance**



The ContriFi Ecosystem

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The Timeless Principle of **Collective Savings**

HISTORY OF SAVING FINANCE

ROSCA **(Rotating Savings and Credit Association)**

An organization in which participants who agree to contribute to a pool of funds at regular intervals benefit from the fund on a rotating basis.



A \$700 Billion Proven Market: The Global Force of Community Savings

\$700 Billion

Global ROSCA System Market

Türkiye Saving Finance

Eminevim, Birevim, Fuzulevim

400 Billion TRY

in transactions in the
first half of 2025

761,000

current customers,
with an end of year target
close to 1 million

Germany Bauspar

25-30 Million

active Bauspar
contracts

€70 Billion

annual volume
(2024)

Egypt Money Fellows

8 Million +

total users
(350,000 monthly active)

1.5 Billion

in volume as of October 2025

2 Million +

ROSCA saving groups formed

Pakistan Oraan

1 Million +

users

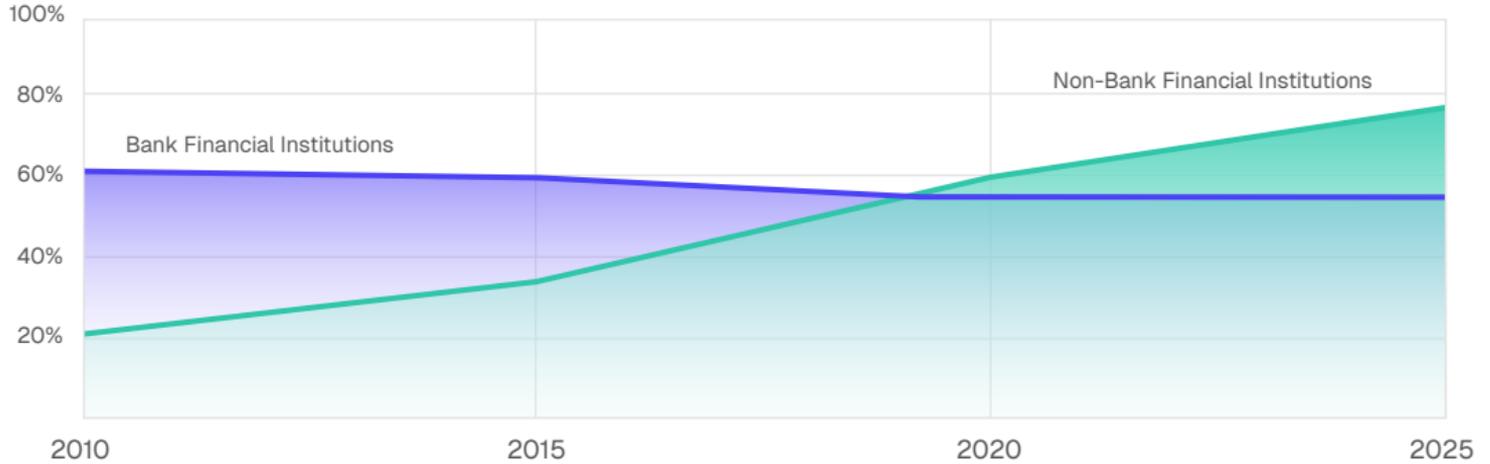
\$10 Billion

volume (2025)

A Generational Shift in Financial Trust

FINANCIAL MIGRATION

Comparison of Bank and Non-Bank Financial Institutions in Some OECD Countries.



OECD: As financial literacy rises, demand for alternative finance surges.

The Unstoppable Force of **Decentralized Finance**

DECENTRALIZED FINANCE REVOLUTION

Traditional Finance Faces Disruption



Permissionless, transparent,
24/7 blockchain operations.



High returns, low costs,
full asset control.



Diverse financial products
(Lending, Borrowing, Staking)

Key DeFi Statistics



\$700B

Total Value
Locked in DeFi
(as of 2025)



820M

Crypto Wallets
by 2025

198M are DeFi Wallets

DeFi's Trillion-Dollar Ecosystem Has a \$700 Billion Blind Spot

A MULTI-TRILLION DOLLAR FINANCIAL ENGINE



“It’s worth noting that no DeFi project has yet implemented Rosca Pools.”

Core DeFi Primitives

Delivering essential products including staking, yield farming, collateralized lending, borrowing, flash loans and liquidity provision. Aave’s Horizon marketplace also accepts Real World Assets (RWA) as collateral.



The Experience to Lead the **Next Financial Evolution**

OUR PROVEN SUCCESS

Nexspecto is founded by leaders who transformed the traditional savings finance sector. Now, we are scaling this proven model on-chain.



10 Years

of Sector
Leadership



300,000+

Users
Empowered



\$150M +

in Pooled Community
Capital Managed



25+ Years

of Combined Experience
in Financial Community
Management

A New Category for DeFi: **Introducing ContriFi**

CONTRIBUTION FINANCE



Bringing the thousand year old tradition of **'saving together'** to Web3

500M+

Participants
Globally

\$1T

Estimated
Annual Volume

The Platform for Contribution Finance

NEXSPECTO

A decentralized ROSCA integrated with blockchain and the creator of ContriFi.



Fair & Transparent

Secure access to finance using PAXG, USDT, USDC.



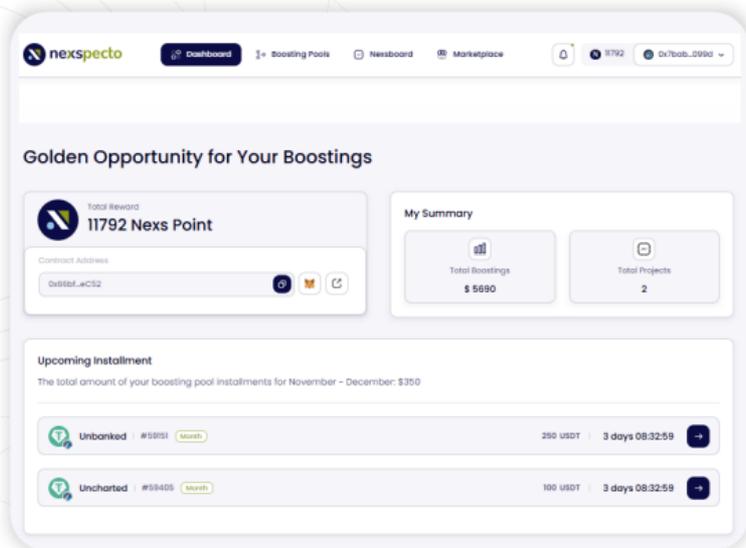
Community Powered

Encourages digital asset ownership and collective goals.



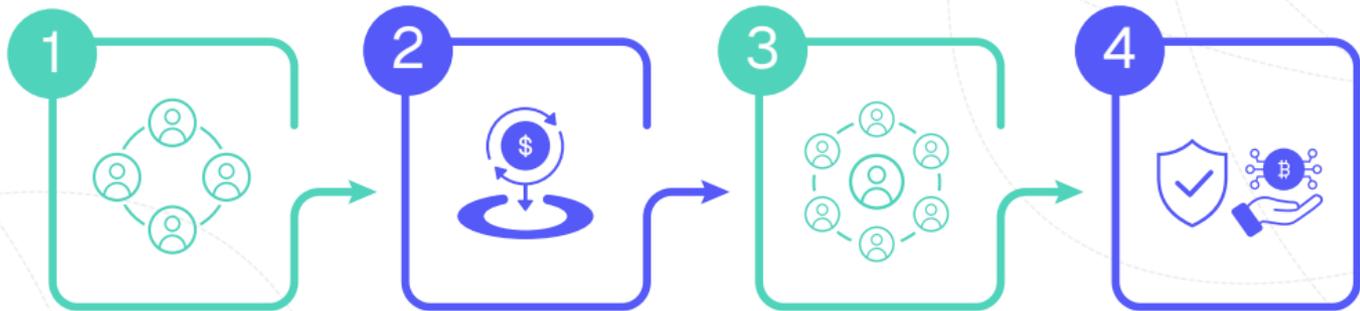
Secure & Decentralized

Built on the trustless principles of blockchain.



Start Contributing Towards **Your Financial Goal**

HOW CONTRIFI WORKS



Join the Pool

Make Regular Contribution

Boosting Pool Draw

Collateral and Claim

Revenue Model



Service Fee

Study fee collected from users during participation in boosting pools.



Platinum NFT Sale

Exclusive NFT sale where users can get special benefits within the system without paying a participation fee until an active project.



Pecto Token

Token usage and evaluation scenarios.



NFT Marketplace Commissions

Revenues from the sale and purchase of projects at the NFT Marketplace.



Penalty Fee

Fees applied for late payments or early withdrawals, ensuring pool stability and incentivizing commitment.

The Next Frontier: Bridging Real World Assets to DeFi

THE FUTURE IS RWA

Turning Real Assets into Collateral

RWA integration increases liquidity depth and collateral quality, placing Nexspecto at the center of the next major DeFi evolution.





Nexspecto: The Global Gateway to Real World Assets

THE FUTURE OF RWA IS NEXSPECTO



Nexspecto is the global gateway to RWA for millions of users.
The RWA market opportunity at the center of our vision.



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