

## White Paper

Create, fund and participate in extraordinary NFTs projects

Creativas is a new NFT model. It uses a decentralized network of blockchain-guaranteed smart contracts. to create a safer, cheaper and more global crowdfunding service.



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## Executive Summary

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In this white paper, the Creativas Platform presents an in-depth look at our innovative solution. Creativas is a decentralized technological platform that facilitates financial inclusion for everyone in Latin America, eliminating the bureaucratic barriers of traditional banks and investment funds. Our platform allows entrepreneurs to access a wide range of backers without relying solely on large investors by issuing reward tokens. At the same time, investors can participate with little capital, expanding access to those who cannot invest in investment funds due to burdensome requirements. At Creativas, anyone in the community can invest in projects, promoting greater diversity and opportunities for everyone.





## Problem Statement

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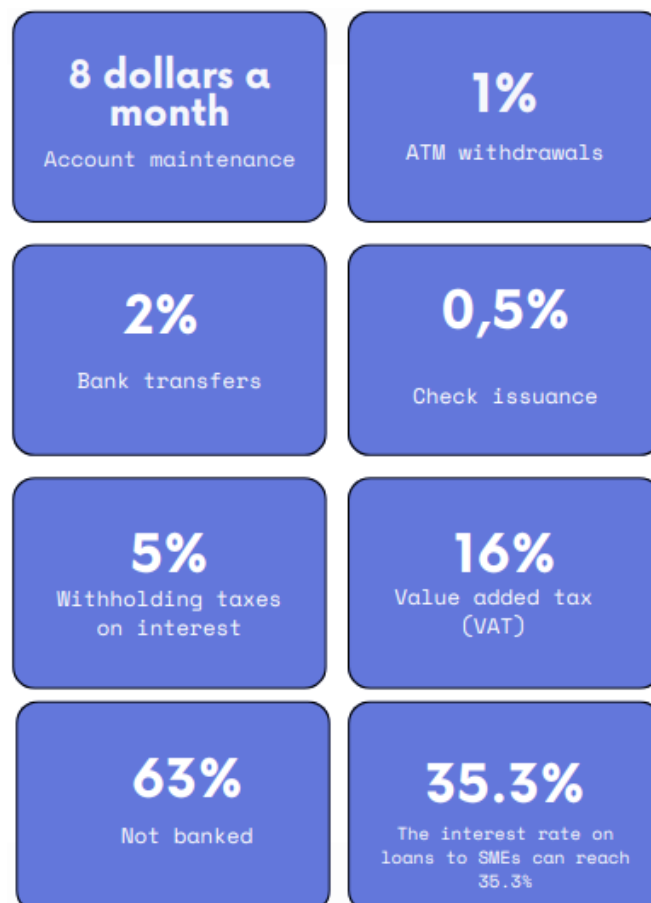
Financial discrimination affects millions of people in Latin America. In Mexico, around 54 million people, 53% of the adult population, are unbanked. This means they do not have access to basic financial services such as bank accounts, loans, or insurance.

According to INEGI, in Mexico, there are almost 5.1 million SME establishments (<https://www.inegi.org.mx/contenidos/saladeprensa/boletines/2024/EDN/EDN2023.pdf>).

SMEs often face difficulties obtaining loans from traditional banks due to strict requirements and high interest rates.

This situation is aggravated by the high rates charged by traditional banks, which can reach up to 35.3% annually for loans, limiting their growth and competitiveness.

Debanking and lack of access to affordable financing are serious problems that affect millions of people in Mexico and Latin America, especially small and medium-sized businesses (SMEs). This situation limits their ability to fully participate in the formal economy, impeding their growth and development.



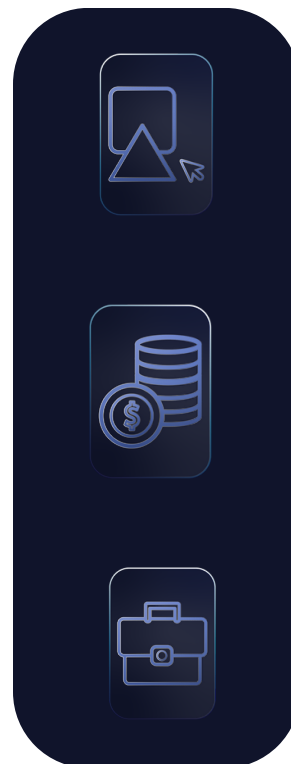


## Proposed Solution

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Creativas offers an innovative solution to financial discrimination:

- **NFT Venture Funding:** This allows entrepreneurs to tokenize their projects into NFTs and issue ERC1155 tokens as rewards to investors. Investors can purchase these tokens, and if the project reaches its funding goal, they receive the promised rewards. If the project does not reach its goal, investors receive their money back.
- **Rewards Marketplace and Payment Gateway:** This facilitates the purchase and sale of reward tokens, in addition to allowing for global, fast, and secure payments.
- **Investment Portfolio:** This offers better investment options and combinations, powered by artificial intelligence.





## Value proposal

### **Creativas Dapp: Democratizing Investment in NFTs.**

Creativas Dapp positions itself as an innovative platform that eliminates financial barriers and democratizes access to investment in NFTs, empowering creators and investors within a transparent and decentralized ecosystem. Our value proposition focuses on three fundamental pillars:

#### 1. Investment Without Barriers:

- **Micro-Investment:** Allows anyone, regardless of their capital, to participate in innovative projects.
- **Cost Reduction:** Eliminates intermediaries and excessive fees, significantly lowering investment costs.
- **Flexible Financing:** Offers affordable financing options.

#### 2. Democratization of Investment:

- **Access to Unique Opportunities:** Provides access to a wide range of carefully selected NFT projects with significant growth potential.
- **Diversity and Inclusion:** Promotes diversity and inclusion by allowing creators from around the world to submit their projects and obtain funding.

#### 3. Financial Empowerment and Transparency:

- **Full Control of Investments:** Investors have complete control over their investments, allowing them to choose which projects to participate in and manage their assets autonomously.
- **Transparent Transactions:** All transactions are conducted on the Rootstock blockchain, ensuring transparency, traceability, and immutability of data.
- **Access to Complete Information:** Provides detailed and up-to-date information about each project, enabling investors to make informed decisions.

#### 4. P2P Model:

- **Direct Exchange Between Creators and Investors:** Eliminates intermediaries, creating a more efficient and equitable ecosystem.
- **Cost Reduction:** Significantly lowers the costs associated with the investment and marketing of NFTs.
- **Greater Transparency:** Ensures transparency in all transactions and decisions.



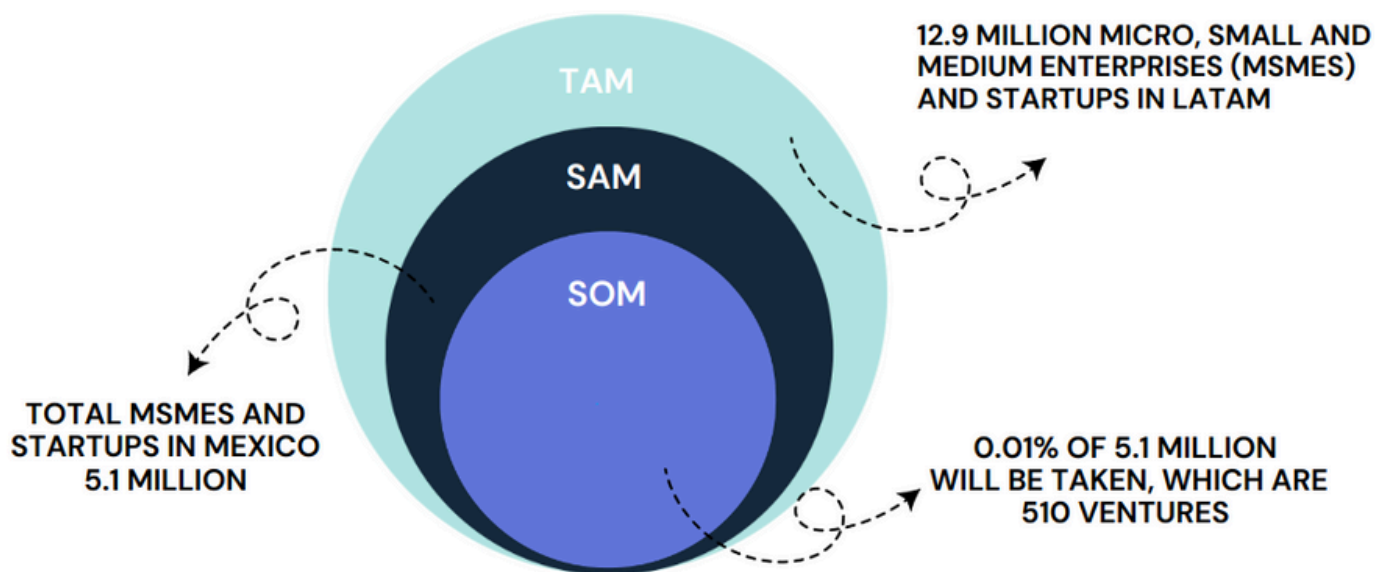
## The Market

A Market with Huge Potential:

Latin America presents an encouraging outlook for crowdfunding platforms like Creativas Dapp, driven by two key factors:

- **High Rate of Unbanked Individuals:** Approximately 45% of the adult population in the region lacks access to traditional financial services, creating significant demand for alternative solutions such as crowdfunding.
- **Growing Need for Financing:** SMEs, a crucial sector for economic development, face challenges in accessing traditional financing, representing an important opportunity for crowdfunding platforms.

In Mexico, the SOM (Serviceable Obtainable Market) potential of Creativas Dapp is estimated at 510 SMEs or startups for possible crowdfunding campaigns, which represents an extraordinary opportunity to generate a significant impact on financial inclusion, economic development, and community well-being.



(<https://www.inegi.org.mx/contenidos/saladeprensa/boletines/2024/EDN/EDN2023.pdf>).

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## The Market

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A Niche of Opportunity for the Growth and Sustainability of SMEs in Mexico

Identifying a Viable Market Niche:

The INEGI study on the number of SME establishments in Mexico provides valuable information to define a viable market niche for Creativas Dapp.

### **Below is a detailed analysis:**

- Total SMEs in Mexico: 5.1 million

### **Sectors with Greatest Potential:**

- Retail Trade: 2.8 million establishments (55%)
- Accommodation and Food Services: 911 thousand establishments (18%)
- Transportation Services: 570 thousand establishments (11%)

### **Factors to Consider:**

- Level of Formalization: Informality is a challenge in the SME sector. Creativas Dapp can facilitate formalization through the tokenization of assets and the creation of a transparent credit history on the blockchain.
- Access to Financing: SMEs face challenges in obtaining traditional financing. Creativas Dapp can offer accessible and flexible alternatives through crowdfunding.
- Specific Needs: Each sector has unique requirements. Creativas Dapp can adapt its platform and services to meet the specific needs of each sector.

### **Target Market Niche:**

Formalized SMEs in sectors with high growth potential, such as retail trade, accommodation and food services, and transportation services. For the initial phase of Creativas, 0.01% of 5.1 million will be targeted, which amounts to 510 ventures.



## Competence

### Companies and Organizations with Similar Products:

While Creativas Dapp offers a unique proposal that combines blockchain technology, crowdfunding, and social impact, there are other companies and organizations that operate in the ecosystem of alternative finance and investment in Latin America, some with products or services that present similarities with Creativas Dapp:

- **Crowdfunding platforms:** There are various crowdfunding platforms in the region that facilitate the collective financing of projects, such as Kickstarter, GoFundMe, Idea.me, and Kiva. However, these platforms generally focus on consumer or small-scale projects, while Creativas Dapp specializes in projects with greater social or environmental impact.
- **Angel investments and venture capital:** Angel investor networks and venture capital firms also provide financing to entrepreneurs, but they tend to require higher investment amounts and more rigorous selection processes than Creativas Dapp, which allows fractional investments and a more inclusive focus.

**Microfinance institutions:** Microfinance institutions offer loans and other financial services to low-income individuals and microbusinesses. While they share the goal of financial inclusion, traditional microfinance typically has a more limited scope and stricter credit requirements than Creativas Dapp.

#### Anticipated Level of Competition:

The alternative finance and investment market in Latin America is in a state of rapid growth, which means Creativas Dapp faces a dynamic competitive landscape. However, the platform differs from its competitors by:

- **Focus on financial inclusion:** Creativas Dapp specifically seeks to address financial exclusion and democratize access to investments, which differentiates it from traditional crowdfunding platforms and angel/venture capital investments that generally serve more specific market segments.
- **Blockchain technology:** The use of blockchain technology for the issuance of tokens and the traceability of investments provides transparency, security, and efficiency to the platform, differentiating it from traditional financial institutions.
- **Social and environmental impact:** Creativas Dapp's focus on projects with positive impact differentiates it from crowdfunding platforms that focus mainly on consumer projects.

#### Strategies to Compete:

To navigate the competitive landscape, Creativas Dapp can focus on the following strategies:

- **Emphasize its unique value proposition:** The platform must clearly communicate its competitive advantages, such as financial inclusion, blockchain technology, and social impact, to attract users and differentiate itself from the competition.
- **Strengthen its community:** Building a vibrant community of users, investors, and entrepreneurs is crucial to the success of Creativas Dapp. The platform must encourage participation, collaboration, and knowledge exchange among its members.
- **Expand its reach:** Creativas Dapp should explore opportunities to expand its reach to new markets and population segments, increasing its impact and diversifying its user base.
- **Develop partnerships:** Collaborating with other relevant companies, organizations, and entities can help Creativas Dapp expand its network, access new resources, and increase its visibility.
- **Continuous innovation:** The platform must remain at the forefront of technological trends and market needs, constantly innovating and improving its products and services.

Creativas Dapp operates in a competitive market, but its unique focus on financial inclusion, blockchain technology, and social impact gives it great potential to differentiate itself and become a major player in the alternative finance and investment ecosystem in Latin America. By focusing on the aforementioned strategies and continuing to innovate, Creativas Dapp can increase its chances of long-term success.



## Cryptocurrency Adoption

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### Study of Cryptocurrency Adoption in Mexico

#### **Detailed Analysis and Future Perspectives:**

The cryptocurrency market has experienced exponential growth in recent years, attracting investors, enthusiasts, and users from around the world. Mexico is no exception to this trend, with a growing adoption of cryptocurrencies among its population. In this study, we will take an in-depth look at cryptocurrency adoption in Mexico, exploring the factors driving this growth, the challenges it faces, and the future prospects for this emerging market.

#### **Current Panorama of Cryptocurrency Adoption in Mexico:**

**Key Figures:** According to a study by Sherlock Communications, 3.1 million Mexicans own cryptocurrencies, representing around 2.5% of the total population. This positions Mexico in third place in Latin America for cryptocurrency adoption.

#### **Driving Factors: Cryptocurrency adoption in Mexico is driven by several factors, including:**

- **Search for Investment Alternatives:** High inflation and the volatility of the Mexican peso have led many Mexicans to seek more stable and profitable investment alternatives, such as cryptocurrencies.
- **Remittances:** Cryptocurrencies have become an attractive option for sending and receiving remittances due to their low fees and fast transaction speeds.
- **Financial Inclusion:** Cryptocurrencies offer a way to access financial services for people who are unbanked or have limited access to traditional financial services.
- **Technological Innovation:** Interest in cryptocurrencies is linked to technological innovation and the potential they have to transform the traditional financial system.



## Cryptocurrency Adoption

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### Challenges and Obstacles:

Despite the growth of cryptocurrency adoption in Mexico, several challenges and obstacles need to be addressed:

- **Lack of Regulation:** The absence of a clear regulatory framework for cryptocurrencies creates uncertainty among users and investors.
- **Market Volatility:** The high volatility of cryptocurrency prices can deter some potential investors.
- **Lack of Knowledge:** There is a knowledge gap among the general population regarding cryptocurrencies, which can generate distrust and limit their adoption.
- **Access to Technology:** Access to adequate and secure technology for storing and using cryptocurrencies can be a challenge for some users.

### Future Perspectives:

Despite existing challenges, the outlook for cryptocurrency adoption in Mexico is positive. The market is expected to continue growing in the coming years, driven by the following factors:

- **Greater Regulation:** Governments in the region, including Mexico, are anticipated to implement clearer and more favorable regulations for cryptocurrencies, which will foster greater confidence and encourage investment.
- **Institutional Adoption:** The increasing adoption of cryptocurrencies by financial institutions and large companies will legitimize the market and attract more users.
- **Technological Innovation:** New technologies are expected to continue developing, facilitating the use and adoption of cryptocurrencies and making them more accessible to the general population.
- **Education and Outreach:** Efforts to educate and inform the public about cryptocurrencies and their potential benefits will play a crucial role in their widespread adoption.

<https://www.sherlockcomms.com/es/informe-blockchain-latam/>

<https://es.cointelegraph.com/tags/mexico>

<https://cointelegraph.com/news/bitcoin-adoption-in-mexico-boosted-by-lightning-partnership-with-retail-giant>

<https://www.kucoin.com/es/support/26683745436441>



## Creativas & Rootstock

### The Gateway to a World of Possibilities for Entrepreneurship

Taking Advantage of the Growth Potential of Cryptocurrencies in Mexico:

While cryptocurrency adoption in Mexico is still in its early development phase, this represents a unique opportunity for Creativas Dapp:

- **Educate and Raise Awareness:** Inform SMEs and the general public about the benefits of cryptocurrencies and blockchain technology.
- **Offer Accessible Investment Options:** Facilitate investment in cryptocurrencies through crowdfunding, enabling investments with small amounts and simple mechanisms.
- **Develop Practical Solutions:** Present practical solutions that integrate cryptocurrencies into the daily operations of SMEs, such as payments, transfers, and financial management.
- **Collaborate with Key Actors:** Seek partnerships with educational institutions, chambers of commerce, and governmental and non-governmental organizations to promote the responsible adoption of cryptocurrencies.

### Creativas Dapp and Rootstock: A Strategic Alliance

The alliance between Creativas Dapp and Rootstock offers a unique opportunity to:

- **Expand Reach:** Access a broader and more diverse audience of SMEs and investors through the Rootstock network.
- **Improve Security:** Leverage Rootstock's robust security measures to protect SME transactions and information.
- **Foster Interoperability:** Facilitate interaction between platforms, allowing users to access a wider range of services and opportunities.





## Creativas & Rootstock

### Transactional Impact of Creativas Dapp:

Creativas Dapp, an innovative platform for creating and trading NFTs, is poised to make a significant impact on Rootstock's transaction volume. This detailed analysis breaks down transaction projections for the first year of operation, highlighting the platform's transformative potential.

#### Transaction Projections

Transaction Type	Annual amount
Creation of NFT projects	510
Reward creation	510
Project contributions	76500
Completed Projects Fund	510
Reward Distribution	102000
Rewards Trading	102000
<b>Total</b>	<b>282030</b>

#### Transaction breakdown

##### 1. Creation of the NFT project:

- Each project requires a transaction to create its NFT.
- Total: 510 projects = 510 transactions

##### 2. Creation of Rewards:

- All rewards for a project are created in a single transaction.
- Total: 510 projects = 510 transactions

##### 3. Contributions to the Project:

- Each project receives 150 contributions.
- Total: 510 projects x 150 contributions per project = 76,500 transactions

##### 3. Completed Projects Fund:

- Each project fund receives a transaction.
- Total: 510 projects = 510 transactions

##### 4. Reward distribution:

- Each project distributes 200 tokens 2 types of rewards x 100 tokens each).
- Total: 510 projects x 200 tokens/project = 102,000 transactions

##### 5. Rewards Trading:

- Each reward token is exchanged once on average in the market.
- Total: 102,000 tokens x 1 transaction per token = 102,000 transactions



### Innovation and Transformation in the Rootstock NFT Ecosystem:

#### A. Innovation and Novelty:

- Unique approach that combines crowdfunding, rewards and NFT trading in one integrated platform.
- Comprehensive solution for NFT creators, investors and collectors.
- Expands Rootstock's capabilities beyond traditional financial transactions.

#### B. Impact on Rootstock:

- Significant increase in the volume of transactions (281,520 annually in the first year).
- Diversification of transaction types (contributions, rewards, trading, creation of digital assets).
- Strengthening the Rootstock ecosystem with new users and value.

#### C. Viability:

- Solid business model with commission income, NFT
- Scalable growth strategy thanks to modular design.
- Experienced team with experience in blockchain, software development and the creative industry.

#### D. Code Excellence:

- Robust and secure code built on proven blockchain technology.
- Continuous development with constant improvements, new features and bug fixes.
- Regular security audits to ensure the integrity and reliability of the platform.

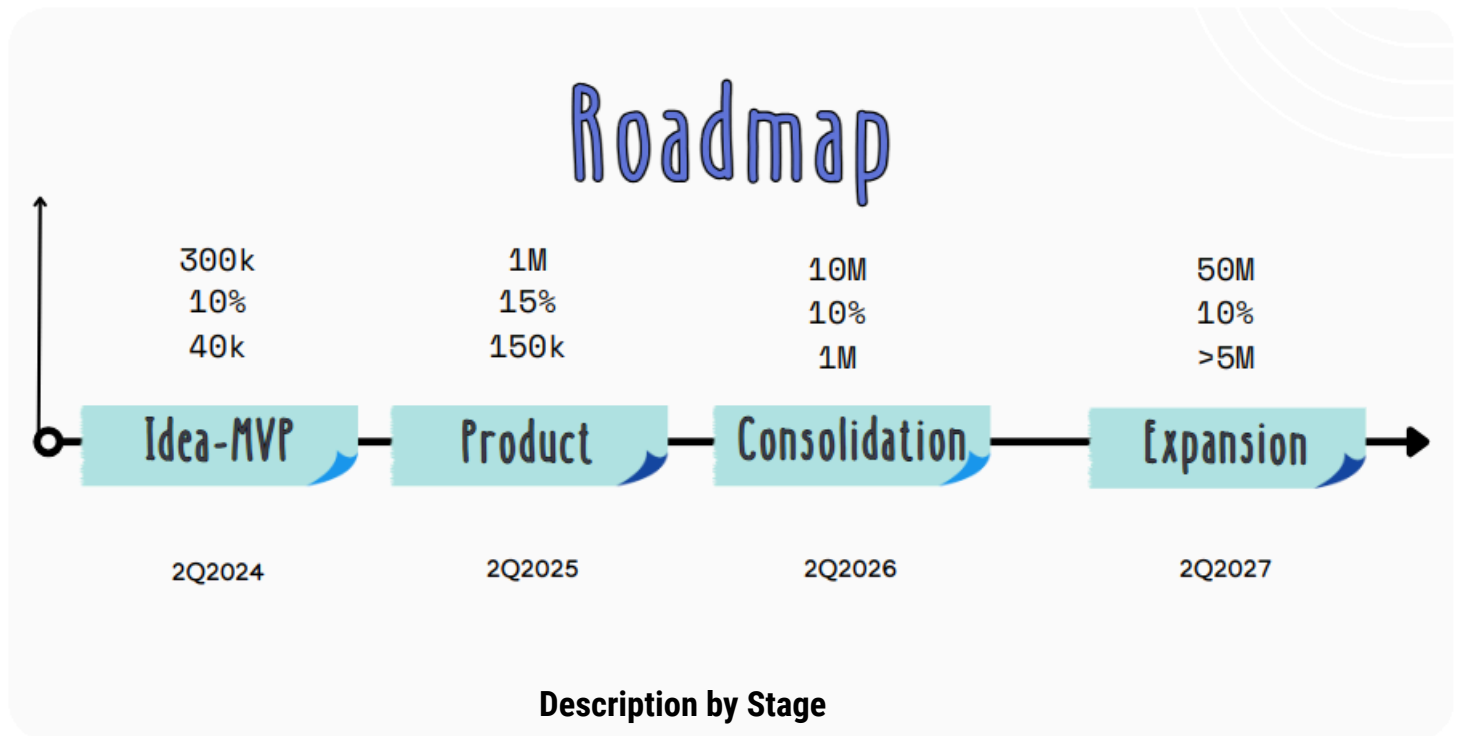
#### E. Equipment Adjustment:

- In-depth understanding of the NFT market and its needs and trends.
- Experience in product development to create an innovative, high-quality product.
- Engagement with the Rootstock and NFT community to foster collaboration and ecosystem growth.

Creativas Dapp is positioned as an innovative, viable platform with a significant impact on Rootstock. The experienced team, solid code, and market and product focus make it a project with great potential for success.



## Roadmap



**Idea-MVP:** In this initial stage, we will focus on creating a working prototype of the Creativas Dapp platform, validating the concept with potential users and securing initial funding for full development.

**Product:** With the MVP in place, we will focus on developing the complete platform, including all the planned functionalities and features, such as NFT creation, NFT marketplace, rewards system, and governance mechanism.

**Consolidation:** Once the full platform is launched, we will focus on consolidating its position in the Latin American market, increasing the user base, encouraging adoption and attracting investments for continued growth.

**Expansion:** In the final stage, we will seek to expand the Creativas Dapp platform to new markets and audiences globally, positioning it as a leading reference in the global NFT ecosystem.



## Business Model

Creativas Dapp generates income through two main sources:

- **Fees for Completed Projects Fund:** A fee of 4% is charged on the total amount funded in each project of the "Completed Projects Fund" program.
- **Fees for Rewards Trading Fees:** A 1% fee is charged on the total value of tokens exchanged on the Rewards Trading platform.

### Income Projections

Source of Income	Amount Price	Price Average	Projected Annual Income
Fees for Fund for Completed Projects	510 projects	18,900/project USD	USD 377,520
Rewards Trading Fees	66,300 tokens	USD 140/token	USD 92,820
<b>Total</b>			<b>USD 470,340</b>

These are initial projections and actual revenue could be higher or lower depending on various factors, such as the actual volume of funded projects, the average funding amount requested, the number of tokens exchanged, the platform adoption rate.

### Justification of Average Financing Amounts

The average financing amount of USD 18,900 for microbusinesses in Mexico is based on the following information:

- **Information Sources:** Various reliable sources were consulted, such as the National Business Financing Survey (ENAFIN) 2021, studies from financial institutions, articles, and research reports.
- **Annual Average:** The average annual financing amounts for SMEs in Mexico during recent years is estimated at around MXN 1 million, equivalent to approximately USD 54,000 at the current exchange rate.
- **Breakdown by Sector:** Microbusinesses, Creativas Dapp's target sector, typically request smaller financing amounts, around MXN 200,000 to MXN 500,000 (USD 10,750 to USD 27,125).
- **Adjustment by Type of Financing:** The average amount of USD 18,900 is adjusted slightly above the typical range for microbusinesses, considering that Creativas Dapp offers an innovative and attractive financing model that could attract projects with financing amounts slightly above average.



## Elevator pitch

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### **Creativas Dapp: Enhancing Innovation and Creativity**

Creativas Dapp is a decentralized platform that fuses blockchain technology with creativity and collaborative investment. Our vision is to transform the way startups are financed and promoted.

#### **Entrepreneurship Tokenization:**

- Creativas Dapp allows entrepreneurs to tokenize their projects, giving them access to a global community of investors and followers.
- Contributors receive rewards in the form of tokens, which can be products, discounts, other tokens, or even access to special events.
- These tokens are tradable, which encourages liquidity and active participation on the platform.

#### **Real Estate Projects and Certification:**

- In the future, we plan to leverage real estate projects within Creativas Dapp.
- We will certify the progress of the project, valuing or depreciating its value according to development milestones.
- Regulation is key – we will work closely with authorities to ensure projects comply with local and global regulations.
- Investors will see the increase in the value of their tokens based on the success of the project.

#### **Support for Artists and Curatorship:**

- Creativas Dapp also supports emerging artists.
- We offer curatorial certification and auction modules, directly connecting artists with their audience.
- Artists can share their creative process and establish a closer relationship with their community.

In short, Creativas Dapp is the platform where innovation and creativity meet blockchain technology. Join us to build an inclusive and dynamic ecosystem that drives the future of entrepreneurship and artistic expressions, always complying with applicable regulations.



## The Team

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**DANIELA CASTELLANO**  
FRONT END DEVELOPER



**ALFREDO CASTELLANO**  
SOFTWARE DEVELOPER



**NELLY MOLINA**  
ACCOUNTANT  
DATA SCIENCE



**ALFREDO CASTELLANO**  
BLOCKCHAIN DEVELOPER



## Conclusion

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### **An Innovative and Sustainable Financing Ecosystem for Entrepreneurs**

Creativas Dapp presents an innovative and sustainable business model that addresses the financing needs of startups in Mexico and Latam. Through its decentralized platform, Creativas Dapp offers entrepreneurs access to financing at competitive rates, with greater transparency and control over their projects.

#### **The impact potential of Creativas Dapp is significant:**

- **Empowerment of Entrepreneurs:** Provides entrepreneurs the opportunity to access financing to boost their growth and development, promoting financial inclusion and job creation.
- **Market Efficiency:** Reduces information asymmetries and costs associated with traditional financing, optimizing the allocation of resources and improving the efficiency of the financial market.
- **Technological Innovation:** Implements blockchain technology and tokens to create a transparent, secure, and efficient ecosystem, promoting innovation in the financial sector.

#### **The financial viability of Creativas Dapp is supported by:**

- **A solid income model:** Generates income through fees for "Completed Projects Fund" and "Rewards Trading," with total annual income projections of USD 470,340.
- **An experienced team:** Has a team of professionals with extensive experience in finance, technology, and entrepreneurship.
- **A growing market:** The microbusiness financing market in Mexico is large and has high growth potential.

Creativas Dapp seeks to promote positive change in the financing landscape for ventures in Mexico and Latam. With its innovative, sustainable, and social impact approach, Creativas Dapp has the potential to transform the lives of thousands of entrepreneurs and contribute to the economic development of the country.

#### **Call to Action:**

We invite investors, strategic partners, and the community in general to join us in this mission to empower entrepreneurs and build a more inclusive and sustainable financial future for Mexico and Latam.

Together we can make a difference.