



# Power Four Zeros Street Funding

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**Francis Bestman I.**  
PWFZStreet Funding  
34 Harbour Road,  
Town, Port Harcourt.

## Power Four Zeros Street Funding: Business Plan

### 1. Executive Summary

**Mission:** PWFZStreet Funding empowers informal street businesses (e.g., vendors, hawkers) by providing accessible inventory financing through community-driven syndicates, enabling micro-entrepreneurs to grow without reliance on traditional banks. Our training camps and syndicate model foster financial inclusion, leveraging word-of-mouth promotion to connect syndicates with local businesses.

**Vision:** To become the leading trade finance provider for informal street economies globally, closing the trade finance gap for micro-entrepreneurs by 2030, inspired by TFG's mission to remove barriers to trade. (<https://www.tradefinanceglobal.com/>)

#### Objectives:

- Train 10,000 street entrepreneurs across 50 communities in 5 years to form trade finance syndicates.
- Finance \$10M in inventory for street businesses within 3 years, achieving a 90% repayment rate.
- Establish a secure, transparent digital platform by Year 2, modeled after PrimeRevenue's ERP-integrated systems. (<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)
- Achieve \$1M in annual syndicate profits by Year 3, shared equitably among members.

#### Unique Value Proposition (USP):

*“Empowering street economies with accessible, community-driven trade finance, turning vendors into lenders.” Inspired by Financely's syndicate model and TFG's focus on inclusive trade. (<https://www.tradefinanceglobal.com/>)*  
 (<https://www.tradefinanceglobal.com/trade-finance/trade-finance-providers/>)

## 2. Market Analysis

### Target Market:

- - Street Businesses:

Informal vendors (e.g., market traders, hawkers) in urban and semi-urban areas, often excluded from banks due to lack of credit history or collateral. Estimated market size: 50M+ micro-entrepreneurs globally, with a \$1.7T trade finance gap, per the Asian Development Bank. (<https://gfmag.com/award/worlds-best-trade-finance-providers-2022/>)

- - **Trainees:**

Aspiring entrepreneurs and community leaders seeking financial education and investment opportunities. Focus on low-income communities with high informal trade activity (e.g., Nigeria, India, Kenya).

## Market Needs:

- - **Inventory Financing:**

Street vendors need quick, flexible funding to purchase stock, similar to Tradewind Finance's purchase order financing. (<https://www.tradewindfinance.com/>)

- - **Financial Education:**

Lack of trade finance knowledge limits access to capital, a gap addressed by TFG's educational resources and Start Up Loans' mentorship. (<https://www.tradefinanceglobal.com/>)  
(<https://stealthagents.com/common-sources-of-funds-for-entrepreneurs/>)

- - **Trust-Based Systems:**

Informal economies rely on community trust, aligning with PWFZStreet's "talking model" but needing formal governance like Financely's syndicate structure.  
(<https://www.tradefinanceglobal.com/trade-finance/trade-finance-providers/>)

## Competitive Landscape:

- - **Strengths of Competitors:**

TFG connects businesses to 270+ funders, Tradewind offers up to 95% invoice advances, and PrimeRevenue processes \$300B annually with robust digital platforms.

(<https://www.tradewindfinance.com/>)

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

(<https://www.tradefinanceglobal.com/>)

- - **PWFZStreet Advantage:**

Hyper-local focus on street vendors, low entry barriers, and community-driven promotion, unlike competitors' focus on formalized SMEs or exporters.

## 3. Operational Structure

### Syndicate Formation (Inspired by Financely and Start Up Loans):

- - **Training Camps:**

Conduct bi-monthly street camps, modeled after Start Up Loans' mentorship, to train participants in trade finance basics, syndicate governance, and deal evaluation. Camps are free, funded by sponsorships, similar to our CCN Cyber Cops model.

(<https://stealthagents.com/common-sources-of-funds-for-entrepreneurs/>)

- - **Syndicate Governance:**

Each syndicate (10–36 members) elects a leader via transparent voting, with roles defined in a Membership Agreement Form, inspired by our CCN Group Head Handbook. Legal contracts outline fund-pooling, profit-sharing, and dispute resolution, ensuring accountability, unlike PWFZStreet’s earliest informal structure.

- - **Technology Platform:**

Develop a secure, user-friendly platform (replacing primexfunded.com initially launched to test the cohort funding and leadership model first developed for CCN Cyber Cops) modeled after PrimeRevenue’s ERP-integrated system and TFG’s Treasury Management hub. Features include deal tracking, digital contracts, and real-time profit-sharing updates.

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

(<https://www.tradefinanceglobal.com/>)

### Partnerships (Inspired by TFG and Funding Options):

- - Partner with local microfinance institutions and CDFIs (e.g., per Federal Reserve’s Small Business Credit Survey) to co-fund syndicates, reducing financial risk.  
(<https://www.fedsmallbusiness.org/about/media/2025/52-chartbooks-reveal-small-business-trends-by-city-industry-revenue-and-more>)
- - Collaborate with trade finance specialists like Tradewind for deal structuring expertise and Allianz Trade for credit insurance to protect against defaults.  
(<https://www.tradewindfinance.com/>)  
([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))

### Staffing:

- - Hire certified trade finance trainers (e.g., via ICC-accredited programs) to lead camps, mirroring TFG’s expert-led webinars. (<https://www.tradefinanceglobal.com/>)
- - Employ a small tech team to maintain the platform, ensuring cybersecurity compliance, inspired by PrimeRevenue’s enterprise-grade systems.  
(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

## 4. Financing Model

### Syndicate Funding (Inspired by Financely and Tradewind):

- - **Fund-Pooling:**

Members contribute \$50–\$500 to a syndicate fund, with a minimum of \$5,000 per syndicate.

Contributions are tiered based on capacity, similar to our PrimeX Funded model tested for financing Otense Oil and Gas, ensuring equitable participation.

- - **Inventory Financing:**

Syndicates provide loans (\$500–\$5,000) for street vendors' inventory purchases, secured by purchase orders or receivables, mirroring Tradewind's 95% invoice advances. Interest rates: 5–10% over 30–90 days, competitive with microloans. (<https://www.tradewindfinance.com/>)

#### - Profit-Sharing:

Profits (after expenses) are shared monthly, proportional to member contributions (e.g., 1% daily returns for high tiers, inspired by PrimeX Funded's tiered returns). Retained earnings (20%) fund operations and growth.

### Revenue Streams:

- - Loan Interest:

5–10% on financed deals, ensuring sustainability.

- - Training Sponsorships:

Secure corporate sponsors (e.g., banks, fintechs) to fund camps, as in our CCN Cyber Cops model, reducing trainee costs.

- - Platform Fees:

Charge a 1% fee on transactions via the digital platform, modeled after TFG's scalable model. (<https://www.tradefinanceglobal.com/>)

### Credit Insurance (Inspired by Allianz Trade):

- - Partner with insurers like Allianz Trade to offer credit insurance, reducing default risks for syndicates, especially in informal markets.

([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))

## 5. Training and Education

### Curriculum (Inspired by TFG and Start Up Loans):

#### - Trade Finance Basics:

Cover letters of credit, invoice factoring, and purchase order financing, using TFG's educational guides. (<https://www.tradefinanceglobal.com/>)

#### - Syndicate Management:

Teach governance, risk assessment, and profit-sharing, drawing on Financely's structured syndicate model. (<https://www.tradefinanceglobal.com/trade-finance/trade-finance-providers/>)

#### - Community Outreach:

Train members to promote syndicate services via word-of-mouth, emphasizing accurate communication to build trust, addressing PWFZStreet's misinformation risk.

#### - Delivery:

Offer in-person camps and online modules (via the new platform), ensuring accessibility for trainees without formal education, similar to Start Up Loans' free courses.

(<https://stealthagents.com/common-sources-of-funds-for-entrepreneurs/>)

### **Certification:**

*Partner with the International Chamber of Commerce (ICC) for accredited certifications, enhancing credibility and trainee employability.*

(<https://iccwbo.org/business-solutions/services-for-small-business-and-entrepreneurship/grow-your-business-beyond-borders-with-icc-one-click/executing-your-transactions-trade-finance-export-documents-and-local-regulation/>)

## 6. Marketing Strategy

### **Community-Driven Promotion (Inspired by PWFZStreet's "Talking Model" and TFG):**

- **- Word-of-Mouth:**

Leverage street networks for organic promotion, training members to pitch syndicate services clearly, avoiding exaggerated claims. Use flyers and WhatsApp groups, as in our CCN Cyber Cops campaign, to drive engagement. (<https://www.tradefinanceglobal.com/>)

- **- Digital Presence:**

Build a professional website and social media presence (X, WhatsApp), modeled after TFG's Payments hub, to showcase success stories and attract businesses.

(<https://www.tradefinanceglobal.com/>)

- **- Sponsorship Campaigns:**

Create a Crowdfunding Campaign Page and Sponsorship Brochure, inspired by our CCN model, to secure corporate funding for camps, ensuring free training. (<https://www.tradefinanceglobal.com/>)

### **\*\*Partnerships\*\*:**

Collaborate with local chambers of commerce and microfinance networks, like Funding Options' 120+ lender network, to expand reach.

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

## 7. Cybersecurity Measures

## Platform Security (Inspired by PrimeRevenue and Allianz Trade):

- - Implement HTTPS, end-to-end encryption, and two-factor authentication on the new platform, ensuring compliance with GDPR/CCPA, unlike the unverified pfwzsfunding.com. (<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>) ([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))
- - Use a secure digital portal for deal submissions and fund tracking, modeled after Financely's platform, to protect member data. (<https://www.tradefinanceglobal.com/trade-finance/trade-finance-providers/>)
- - Partner with cybersecurity firms (e.g., inspired by our CyberGuard360 model) to conduct regular audits and protect against fraud in informal settings.

## Street Camp Security:

- - Train facilitators to handle data securely, avoiding public Wi-Fi or unsecured devices during camps.
- - Use printed contracts and offline verification for sensitive transactions, reducing digital risks in community settings.

# 8. Risk Management

## Financial Risks (Inspired by Allianz Trade and Tradewind):

### - Default Risk:

Require basic documentation (e.g., purchase orders, sales records) from street businesses, as per Tradewind's application process, and use credit insurance to mitigate defaults.

(<https://www.tradewindfinance.com/>)

([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))

### - Fund Mismanagement:

Implement transparent accounting via the platform, with monthly audits and member access to financial reports, inspired by Prime Funded's user dashboard. (<https://www.tradewindfinance.com/>)

### - Market Risks:

Diversify syndicate portfolios across vendor types (e.g., food, clothing) to reduce exposure to sector-specific downturns, as advised by J.P. Morgan's risk assessment tools.

(<https://www.jpmorgan.com/payments/solutions/trade-and-working-capital>)

## Operational Risks:

### ● - Governance:

Enforce legal agreements and clear leadership roles, drawing on your CCN Membership Agreement Form, to prevent mismanagement.

- - **Misinformation:**

Standardize syndicate pitches to ensure accurate communication, addressing PWFZStreet's "talking model" risks.

## Regulatory Compliance (Inspired by Funding Options and BSTDB):

- - Register PWFZStreet as a licensed financial entity in operating countries, complying with local regulations (e.g., FCA in the UK), unlike the unverified pwfzsfunding.com. (<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>) (<https://bschool.pepperdine.edu/events/most-fundable-companies/>)
- - Partner with regulated intermediaries (e.g., microfinance banks) to ensure compliance, as per BSTDB's model. (<https://bschool.pepperdine.edu/events/most-fundable-companies/>)

# 9. Financial Projections

## Year 1:

- - **Revenue:**

\$500,000 (100 syndicates, \$5,000 average fund, 5% interest on \$1M in loans, plus \$50,000 in sponsorships).

- - **Expenses:**

\$300,000 (training camps: \$150,000; platform development: \$100,000; staff: \$50,000).

- - **Profit:**

\$200,000, with 80% (\$160,000) shared among syndicate members.

## Year 3:

- - **Revenue:**

\$2M (400 syndicates, \$10M in loans, 5% interest, \$200,000 in sponsorships, \$50,000 in platform fees).

- - **Expenses:**

\$1M (camps: \$400,000; platform maintenance: \$200,000; staff: \$300,000; marketing: \$100,000).

- - **Profit:**

\$1M, with 80% (\$800,000) shared among members.

## Assumptions:

- - 90% loan repayment rate, supported by credit insurance (Allianz Trade). ([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))
- - 50% annual syndicate growth, driven by community promotion and partnerships, modeled after TFG's network expansion. (<https://www.tradefinanceglobal.com/>)
- - Sponsorships cover 100% of training costs, inspired by your CCN funding model.

# 10. Implementation Timeline

## ● - Month 1–3:

Register PWFZStreet as a legal entity, develop the platform with cybersecurity measures, and secure initial sponsors (e.g., local banks, fintechs).

## ● - Month 4–6:

Launch pilot training camps in 5 communities, form 20 syndicates, and fund \$100,000 in loans.

## ● - Year 1:

Expand to 50 communities, 100 syndicates, and \$1M in loans. Establish partnerships with TFG and Allianz Trade. (<https://www.tradefinanceglobal.com/>)  
([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))

## - Year 2–3:

Scale to 400 syndicates, \$10M in loans, and launch online training modules, mirroring Start Up Loans' scalability ](<https://stealthagents.com/common-sources-of-funds-for-entrepreneurs/>)

# 11. Funding Requirements

## - Seed Funding:

\$500,000 for platform development, initial camps, and staff salaries. Seek investors like those in your CCN Cyber Cops campaign (e.g., Google for Startups, Microsoft Ventures) or microfinance partners. (<https://www.tradefinanceglobal.com/>)

## - Syndicate Contributions:

\$5,000–\$50,000 per syndicate, raised from members and matched by CDFIs, as per Federal Reserve's survey. (<https://www.fedsmallbusiness.org/about/media/2025/52-chartbooks-reveal-small-business-trends-by-city-industry-revenue-and-more>)

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### □ - Sponsorships:

Target \$200,000 annually from corporate sponsors, using a Crowdfunding Campaign Page and Sponsorship Brochure, as in your CCN model.

## 12. Exit Strategy

### - Acquisition:

Position PWFZStreet for acquisition by a major trade finance provider (e.g., TFG, Tradewind) after reaching \$10M in loans, leveraging its unique street-focused model.

### - IPO:

If scaling to 1,000 syndicates and \$50M in loans by Year 5, consider an IPO, modeled after HSBC's global reach. (<https://www.expertmarketresearch.com/blogs/top-trade-finance-companies>)

### - Sustainability:

Reinvest profits to expand training and financing, ensuring long-term impact, as per TFG's sustainable trade focus. (<https://www.tradefinanceglobal.com/>)

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## How Advantages Were Integrated

### 1. TFG:

Adopted its educational resources, network of 270+ funders, and digital Treasury Management hub to enhance training, partnerships, and platform functionality. (<https://www.tradefinanceglobal.com/>)

### 2. StreetShares:

Incorporated its focus on small business financing and community lender connections to improve syndicate accessibility, despite its pivot to Atlas.

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

### 3. Financely:

Adapted its structured syndicate model and credit-insured deals to ensure governance and risk mitigation in PWFZStreet's syndicates.

(<https://www.tradefinanceglobal.com/trade-finance/trade-finance-providers/>)

### 4. PrimeRevenue:

Modeled the secure, ERP-integrated platform and real-time tracking to replace primexfunded.com, ensuring scalability and cybersecurity.

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

### 5. Tradewind:

Integrated its flexible inventory financing (95% invoice advances) and advisory services to tailor loans for street vendors and support trainees. (<https://www.tradewindfinance.com/>)

### 6. Funding Options:

Used its FCA-regulated model and lender network to ensure compliance and expand funding sources. (<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

### 7. Global Trade Funding:

Adopted its focus on alternative financing for underserved businesses to align with PWFZStreet's street vendor focus. (<https://www.tradefinanceglobal.com/>)

### 8. BSTDB:

Incorporated its intermediary-driven model for regulatory compliance and structured financing.

(<https://bschool.pepperdine.edu/events/most-fundable-companies/>)

### 9. Start Up Loans:

Drew on its mentorship and free courses to make training accessible and scalable for trainees.

(<https://stealthagents.com/common-sources-of-funds-for-entrepreneurs/>)

### 10. Allianz Trade:

Added credit insurance to protect syndicates from defaults, enhancing financial stability.

([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))

## Addressing PWFZStreet Funding's Weaknesses

- - Lack of Transparency:

Replaced pwfzsfunding.com and primexfunded.com with a regulated, secure platform, registered as a legal entity, mirroring Funding Options' compliance.

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

- - Informal Governance:

Introduced legal agreements and transparent accounting, inspired by your CCN and Prime Funded models, to prevent mismanagement.

- - Cybersecurity Risks:

Adopted enterprise-grade security from PrimeRevenue and Allianz Trade, ensuring data protection in digital and offline settings.

(<https://gfmag.com/award/award-winners/worlds-best-trade-finance-providers-2025/>)

([https://www.allianz-trade.com/en\\_US/insights/trade-finance.html](https://www.allianz-trade.com/en_US/insights/trade-finance.html))

- - Misinformation Risk:

Standardized training and pitches, drawing on TFG's educational rigor, to ensure accurate community promotion. (<https://www.tradefinanceglobal.com/>)