finsphera

gets it done!

The problem

SMEs generate over **70%** of jobs in *North America*, however they face high failure rates.

No access to credit & capital

SMEs underestimate costs, have funding gaps and can't access credit.

Poor Strategy

SMEs lack the capabilities to plan, execute and scale business strategies.

Null supply chain integration

SMEs are unable to meet the requirements to integrate into global supply chains.

The solution

Agentic Business Platform

Miru

Research markets and opportunities.

Ask where to sell, who to reach, or which area has more potential. MIRU synthesizes commercial signals and competition.

Atlas

Read documents and explain your flow.

Upload account statements or financial data. ATLAS detects costs, leaks, and trends you can act on.

Janus

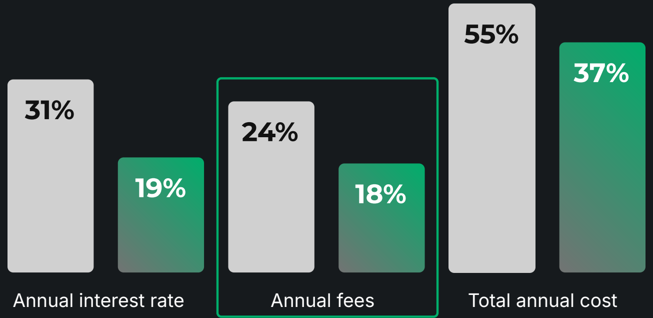
Plan a financing route.

Explore productive funding, structure the opportunity, and understand what an operation needs to move forward.

Business model

Finsphera
Others

SMEs Financing



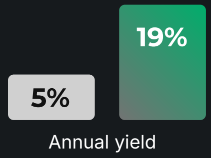
For every

100M

SMEs save

18M

Investors



For every

100M

Investors earn

14M

100M

For every 100 million financed in Finsphera

32M

We create ***a value of*** 32 million

Business model

Subscription Tier	Free	Basic - 119 MXN	Premium - 499 MXN	Premium+ - 999 MXN
Target Profile	Early-stage entrepreneurs, solopreneurs, and ideation founders.	Freelancers, micro-businesses, and individual operators.	Growing SMEs, finance managers, and operational teams.	Scaling companies, multi-entity businesses, and corporate teams.
Core AI Agent Access	Baseline access to MIRU (Market Strategist) for initial business idea validation and customer sentiment.	Standard access to MIRU (market discovery & audience profiling), core access to ATLAS (Financial Analyst) for standard accounts.	Advanced MIRU (deep competitor sentiment, ROI orientation, customer archetype mapping), full ATLAS with proprietary **Agentic RAG.**	Full multi-agent orchestration (MIRU + ATLAS + early access to JANUS).
Document Processing & Analytics	General conversational financial guidance. Zero or limited document ingestion.	Automated parsing of basic bank statements, Basic expense categorization and monthly cash-in / cash-out tracking.	Multi-document ingestion (bank statements, invoices, tax filings, investment records). Intelligent Cost Radar (detection of silent leaks, duplicate subscriptions, margin pressure), Predictive cash flow scenario modeling.	High-capacity, enterprise-scale document extraction and contextual indexing Advanced cross-entity financial consolidation and custom reporting, Working capital planning and liquidity optimization pipelines.
Macro & Workspace Features	Live macroeconomic telemetry sidebar (USD/MXN exchange rate, INEGI core inflation, GDP growth, retail indices). Standard access to economic news, calendar, and public library.	Single-project workspace organization. Macroeconomic dashboard and country profile telemetry. Standard response generation.	Multi-project workspace with dynamic Health Scores and risk factor blueprints Full sidebar analytical suite (reports, indicators, economic calendar) Context retention across long-term research threads	Unlimited project workspaces with end-to-end strategy blueprints Priority Agentic RAG processing and dedicated execution support Comprehensive integration with strategic financial research feeds and ecosystem tools

The road ahead.

Continental
Expansion

Q4 2027

Global
Expansion

Q4 2028

International
Funding Sources

Q4 2029

ESG Structured
Bonds

Q4 2030

Finsphera
IPO

Q4 2031

FinSphera
AI LAB

Q4 2032

Our ESG Strategy

Our credit Algorithm rewards SMEs with ESG principles implemented.

We are heavily focused on the following SDGs:

SUSTAINABLE DEVELOPMENT GOALS

100%

of our independent board of directors are women.

40%

of our shareholders are women.

All of our workers have comprehensive and adequate career paths.

Founders

Mario Adrian Cruz Espindola

Co-founder, Chairman & CEO

Adrian has over 15 years of experience in a broad range of engineering roles in advanced analytics, data science, machine learning, and artificial intelligence in the e-commerce, financial, pharmaceutical, retail, and technology industries.

Alberto Ratia Mendoza

Co-founder & CFO

Alberto has 17 years of experience as Executive Director of Investment Banking plus 7 years as an entrepreneur, consultant and CEO of FintechU. He is also a Master's professor, broadcaster, book writer, and president of the Master's Association in Banking and Financial Markets

Tecnológico de Monterrey
school of ai
Johns Hopkins University
GAIA
University of Washington
Genomma Lab.
Santander
Instituto Mexicano de Contadores Públicos
FintechU
UC Universidad de Cantabria
Stanford University
ITAM
Bolsa Mexicana
Universidad Anáhuac

Pre-Seed Funding Ask

We're on the lookout for <u>up to</u> *USD 300,000* to kick off the launch of our amazing product, and we can't wait to share it with the world!

USD 200k	USD 500k	USD 300k
Minimum capital required, by the mexican fintech law, to obtain a Crowdfunding Institution(IFC) fintech license.	Additional capital required, by the CNBV, in the issued authorization to operate as a Crowdfunding Institution(IFC).	Working capital to fuel our product launch and generate the initial momentum necessary for success.
Paid-in Capital		**Funding Ask**

finsphera

gets it done!

Unstoppable Growth for Your Thriving Business Life.

Join the adventure!

For further information:

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