



PANGEA

Futureproof Finance

Strategic Leadership for Global Growth





Aeron Sullivan

Founder, CTA, & CEO

- 10+ Years in Tech & Product
- 10+ Years in Ministry work.
- Former Product Leader at BibleProject.



BibleProject



Brian Divine

Co-Founder, CTA, & Head of Sales & Partnerships

20+ Years optimizing business operations in California's hospitality industry.





The Financial Operating System for Emerging & Frontier Markets

Global Payments • Optimized FX • Virtual Currency Accounts • Approvals • Hedging • Ai Powered Advisors

The screenshot displays the PANGEA Prime interface, which is divided into several key sections:

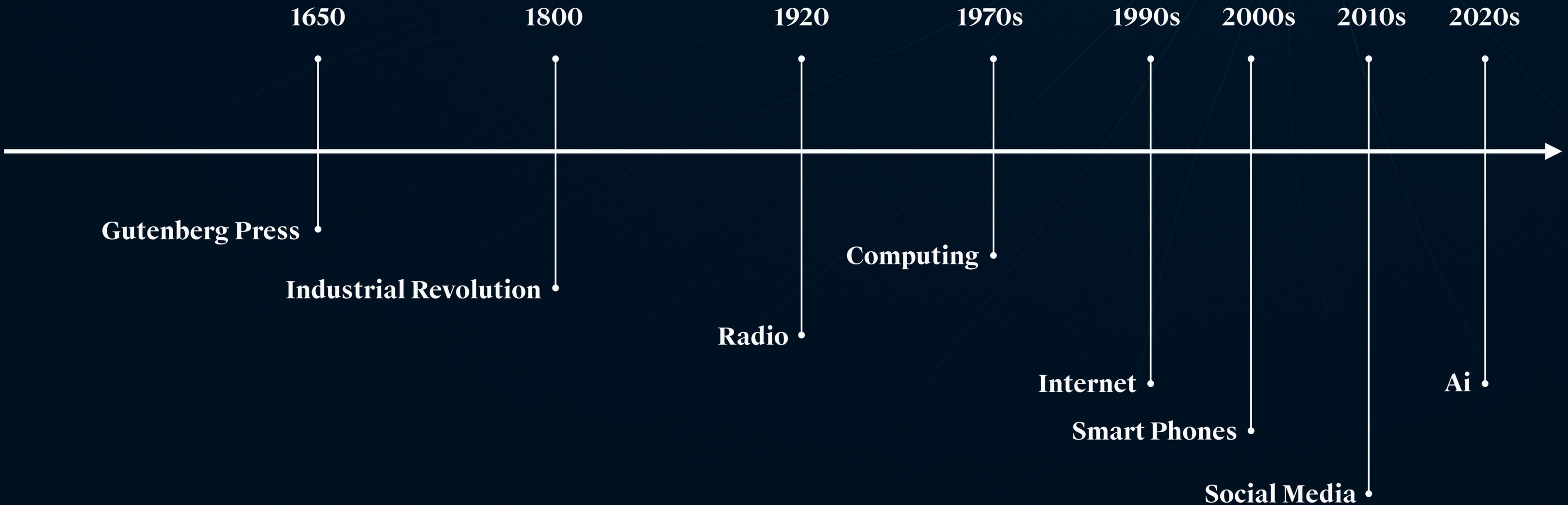
- Left Panel:** Shows currency balances and a "RATE LOCK" feature. The top balance is KES 53,242.49 (Kenyan Shilling) with a Kenyan flag icon. Below it, a "RATE LOCK" notification states: "Automatically lock rate as soon as liquidity improves. Recommended". The bottom balance is ¥138,062.12 (Japanese Yen) with a Japanese flag icon.
- Central Panel:** Titled "ACTIVITY", it contains a table of transactions with columns for Value Date, Transaction, Status, Buy, Sell, Payment ID, and Ticket ID.
- Right Panel:** Features a "PANGEA INSIGHT" section with a red warning: "LIMITED LIQUIDITY". Below this is a line chart showing a rate trend over time, with a vertical dashed line indicating "Tomorrow, 2AM". The x-axis is labeled with "Now", "4PM", "8PM", "12AM", "4AM", "8AM", and "12PM".

Value Date ↓	Transaction	Status	Buy	Sell	Payment ID	Ticket ID
4/24/24 ☺	Invoice #101	Scheduled	MXN 100,000.00	Pending	647834	5346523
4/22/24 ☺	Equipment	Working	Pending	MXN 100,000.00	535345	7657456
4/10/24	Payroll	Booked	AUD 10,000.00	USD 6,508.00	863543	1231534
4/10/24	Payroll	Awaiting In...	MXN 100,000.00	USD 6,080.30	358744	544803
4/8/24	Invoice #239	In Transit	MXN 100,000.00	USD 6,080.30	358744	544803
4/7/24	Equipment	Delivered	CAD 100,000.00	USD 36,516.23	443532	777545



Gutenberg to GPT

More has changed in 50 years than the last 500.



The Internet is the New Roman Road

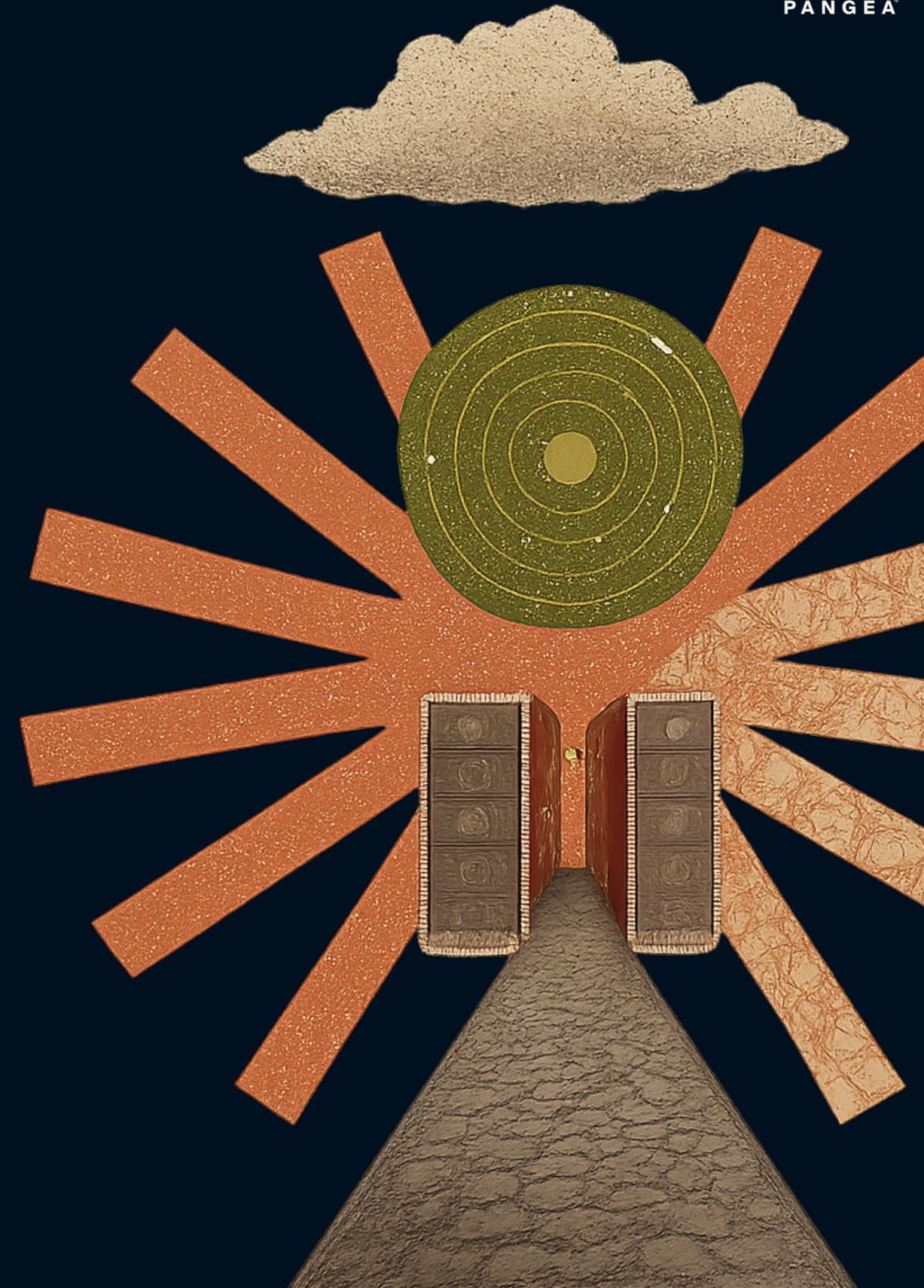
Technology

AI is the new electricity—and it's reshaping every aspect of our lives.



Finance

Information, Scripture, and even **Money** is digital.



What We Said

This session will take a forward-looking perspective to help equip top-level executives with the tools to ensure long-term success in a global arena. Key topics will include long-term strategic planning, market trends and policy shifts, and the alignment of vision and execution.

Learning objectives:

- **Assess how proactive C-suite engagement shapes treasury operations and manages financial exchange (FX) risks to drive sustainable growth**
- **Apply in-depth insights into emerging regulations, global market developments, and innovative financial management practice**
- **Formulate collaborative strategies to ensure leadership vision is tightly coupled with operational excellence across all financial functions**

Our Actual Goal

To provoke strategic rethinking amongst you, global Christian leaders, to treat financial infrastructure not as back-office admin, but as a essential missional strategy.

Reshape leader's paradigm:

FROM a cost center → TO a strategic engine of growth, agility, and stewardship.

FROM a compliance obligation → TO a force multiplier for Kingdom Impact.

FROM a technical detail → TO a leadership imperative.

Explore the future of finance & technology across 3 key themes with 3 lenses.

Headwinds

What's the risk? Rising complexity, volatility, and compliance pressure.

Tailwinds

What's trending in our favor? Technology trends and momentum are creating new growth opportunities.

Harnessing the Wind

How do we lead well? Turn vision into execution across finance, FX, and ops.

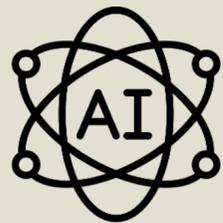
Technology is Accelerating

The future belongs to ministries who master innovation, not just adopt it.



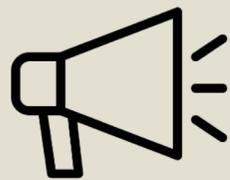
Banking Revolution

Digital payments, mobile wallets, and blockchain technology are significantly lowering transaction costs and increasing the speed of global money transfers.



Artificial Intelligence

AI-driven automation is improving compliance, reducing operational overhead, and enabling real-time insights in finance and risk management.



Gospel Accessibility

The Internet is the new roman road, and it is dramatically increasing global accessibility through instant translation, digital communication, and widely available online resources.

Headwinds

1. Entrenched Processes
2. Cultural Inertia
3. Hostile Countries also Leverage Ai



Tailwinds

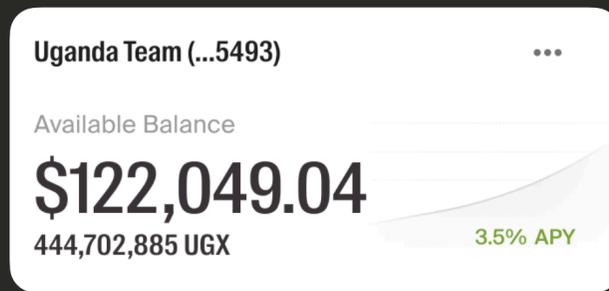
1. Ai = Workforce Multiplication
2. Ease of Access to Better Financial Products
3. Everyone has a Smartphone



Harnessing Innovation

As an example, here is how Pangea is helping organizations harness FinTech in a new age.

Finance: Pangea Global High-Yield Wallets. 3%+ Yield, backed by US Treasuries.

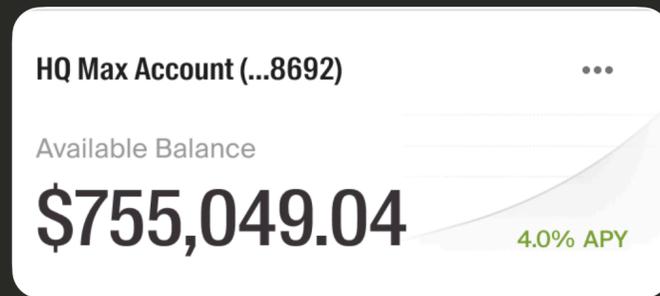


Uganda Team (...5493)

Available Balance

\$122,049.04

444,702,885 UGX 3.5% APY



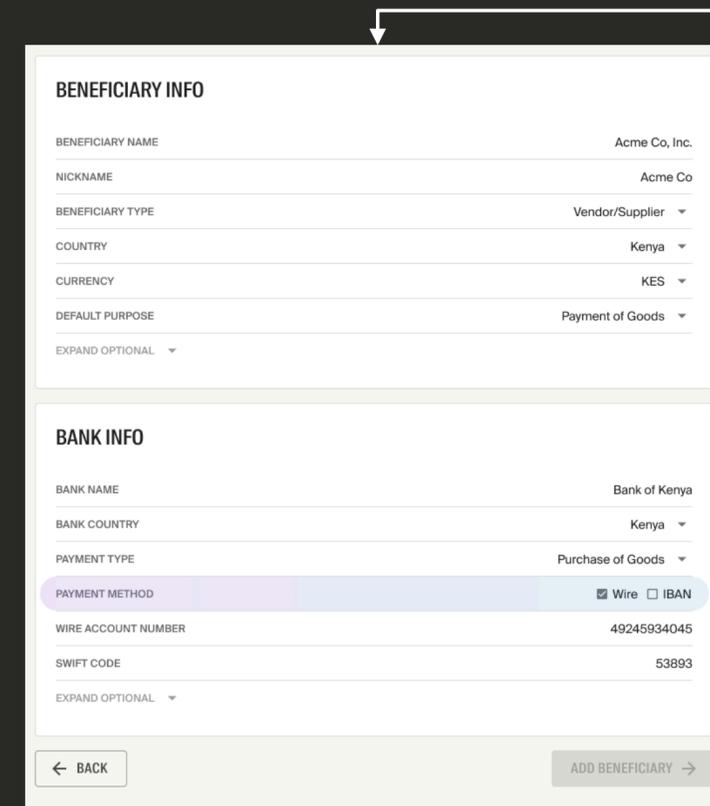
HQ Max Account (...8692)

Available Balance

\$755,049.04

4.0% APY

Tech: Pangea AI Assistant. Ensure seamless fund delivery anywhere.



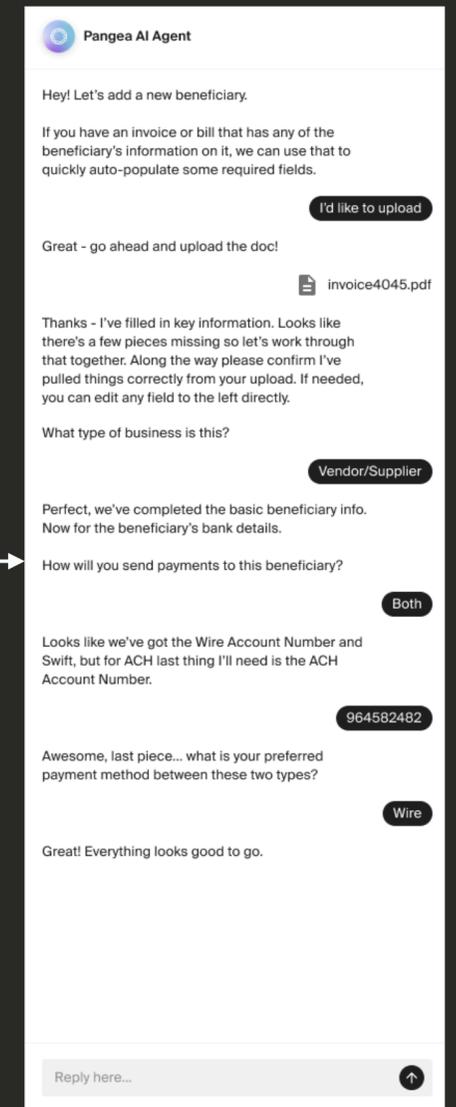
BENEFICIARY INFO

BENEFICIARY NAME	Acme Co, Inc.
NICKNAME	Acme Co
BENEFICIARY TYPE	Vendor/Supplier
COUNTRY	Kenya
CURRENCY	KES
DEFAULT PURPOSE	Payment of Goods
EXPAND OPTIONAL	

BANK INFO

BANK NAME	Bank of Kenya
BANK COUNTRY	Kenya
PAYMENT TYPE	Purchase of Goods
PAYMENT METHOD	<input checked="" type="checkbox"/> Wire <input type="checkbox"/> IBAN
WIRE ACCOUNT NUMBER	49245934045
SWIFT CODE	53893
EXPAND OPTIONAL	

← BACK ADD BENEFICIARY →



Pangea AI Agent

Hey! Let's add a new beneficiary.

If you have an invoice or bill that has any of the beneficiary's information on it, we can use that to quickly auto-populate some required fields.

I'd like to upload

Great - go ahead and upload the doc!

invoice4045.pdf

Thanks - I've filled in key information. Looks like there's a few pieces missing so let's work through that together. Along the way please confirm I've pulled things correctly from your upload. If needed, you can edit any field to the left directly.

What type of business is this?

Vendor/Supplier

Perfect, we've completed the basic beneficiary info. Now for the beneficiary's bank details.

How will you send payments to this beneficiary?

Both

Looks like we've got the Wire Account Number and Swift, but for ACH last thing I'll need is the ACH Account Number.

964582482

Awesome, last piece... what is your preferred payment method between these two types?

Wire

Great! Everything looks good to go.

Reply here...

Global Risk is Increasing

Ministries who fail to plan, plan to fail.



New Administration

Fundamental shifts in economic and trade policies are reshaping the global landscape, forcing ministries to rethink familiar strategies and **embrace greater agility**.



New Normal

Reduced global reliance on the U.S. dollar as the global reserve is driving unprecedented volatility, requiring ministries to **proactively manage currency and financial risks**.



New Paradigm

Increased regulatory scrutiny, tighter compliance, and budget constraints will compel ministries toward **more sophisticated and precise stewardship**.

Headwinds



- 1. Increased Electronic Market Access**
- 2. Faster Moving Markets**
- 3. Higher Loss Potential**

Tailwinds

- 1. Increased Electronic Market Access**
- 2. Improved Liquidity**
- 3. Better Opportunities**



Harnessing Innovation

Pangea's AI-driven platform proactively navigates FX volatility, recommending optimal execution strategies tailored to your ministry's needs.

Transaction Details

Settlement Details

Destination: Acme Co. (Mexico) | Funding Account: Primary Account (...1234)

Memo: Invoice #1234

Frequency: ONE-TIME | RECURRING | INSTALLMENTS

Amount

Sell Amount: 5,000.00 USD | USD 1.00

Buy Amount: 100,000.00 MXN | MXN 20.00

Delivery Date: 12/31/24

ACTIVITY HISTORY

Created by Jane Doe
7/12/24, 4:23PM

Execution Options

IMMEDIATE FORWARD FX *Pangea AI Agent Recommendation*

Execute a forward at the current forward rate now. This will deliver on your selected delivery date in the future.

SCHEDULED SPOT FX

Schedule a spot transaction for future delivery. Pangea will execute this with its AI in the days leading up to your future delivery date, ensuring on time delivery.

← BACK | NEXT →

Pangea AI Agent

Given your value date and the volatility we've seen recently in USDMXN, using an **Immediate Forward FX** contract might be a smart choice right now.

[Explain further](#)

The peso has been relatively strong this quarter (Q1 2025), supported by high interest rates in Mexico and continued foreign investment inflows. If that trend continues, MXN could appreciate further – which means you'd need to spend more USD later to cover the same amount in pesos. By locking in a forward rate now, you can protect yourself from further peso strength and know exactly what your cost will be, which is great for budgeting and protecting your margins.

[Show me volatility](#) [More about MXN](#)

Ask any question

Pangea AI Agent

Given your value date and the volatility we've seen recently in USDMXN, using an **Immediate Forward FX** contract might be a smart choice right now.

[Explain further](#)

The peso has been relatively strong this quarter (Q1 2025), supported by high interest rates in Mexico and continued foreign investment inflows. If that trend continues, MXN could appreciate further – which means you'd need to spend more USD later to cover the same amount in pesos. By locking in a forward rate now, you can protect yourself from further peso strength and know exactly what your cost will be, which is great for budgeting and protecting your margins.

[Show me volatility](#) [More about MXN](#)

Ask any question

Pangea AI Agent

strength and know exactly what your cost will be, which is great for budgeting and protecting your margins.

[Show me volatility](#)

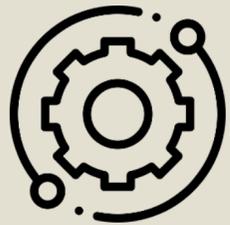
Sure! Here is the projected volatility for USDMXN based on a medium volatility scenario (2nd standard deviation).

Date	High	Low
May 29	18.64	17.21
June 4	18.64	17.21
June 6, 2024	18.64	17.21
June 8	18.64	17.21
June 17	18.64	17.21

Ask any question

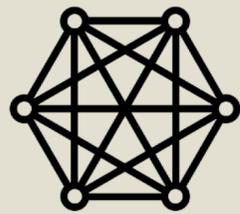
Time is Scarce

When we acknowledge and embrace our ministry's calling, we thrive as a whole.



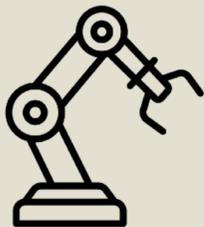
Technology Outpaces Operations

Rapid technological advancements create opportunities but also widen the gap between operational capacity and ministry demands.



Global Expansion Multiplies Complexity

Expanding into new regions dramatically increases operational complexity and compliance burdens, making strategic collaboration essential to steward limited resources



The Future is Strategic Specialization

Ministries must intentionally focus on their unique calling, partnering strategically with others to maximize collective Kingdom impact, rather than diluting resources and efforts.

Headwinds



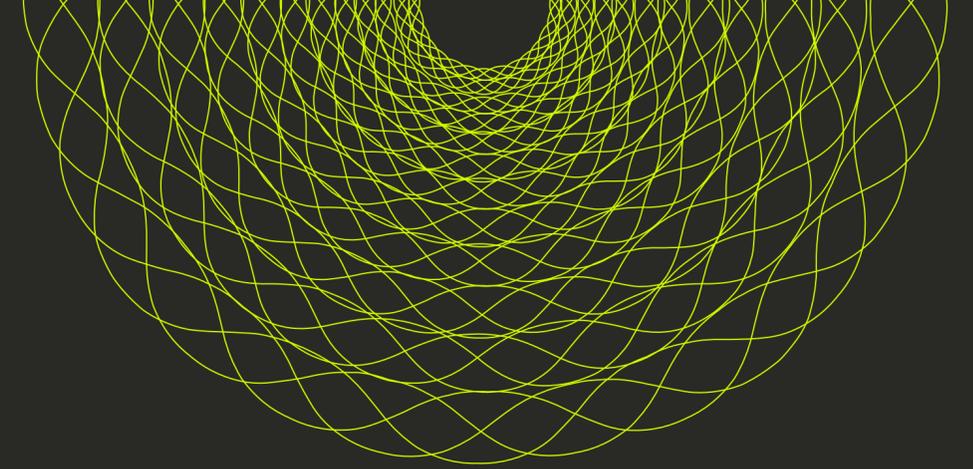
1. Staff & Resources Constraints
2. Complexity Doesn't Scale
3. Mission Drift

Tailwinds

1. Technology Increases Capacity
2. Automation & Ai Increases Scale
3. Trade CapEx for OpEx



Harnessing Innovation



Pangea Grant-Making Process Flow

1. Grant Request Submission

Grant application submitted digitally; automatically routed to the review team.



2. Internal Approval

Application reviewed and approved by relevant stakeholders via digital sign-off.



3. OFAC Compliance Check

Real-time OFAC sanctions and AML compliance checks performed via Pangea's AI-integrated system.



4. Payment Scheduling

Grant payment is scheduled in Pangea's platform, with customizable FX rate lock-in and timing.

5. Payment Approval

Multi-level digital approvals secured within the Pangea platform, ensuring accountability.



6. Funds Release

Payment executed swiftly via optimal rails (bank transfer, mobile wallet, digital wallet, or stablecoin) using Pangea's integrated system.



7. Beneficiary Receipt Confirmation

Real-time digital confirmation of funds received by the beneficiary, recorded securely.



8. Reporting & Audit

Automatic generation of audit-ready reports within Pangea, detailing all steps, ensuring transparency and easy compliance.

4 Key Takeaways

Shift Mindset



See global finance & tech as levers of missional effectiveness.

Engage Personally



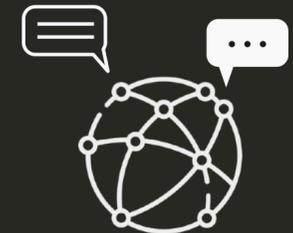
C-suite leaders must **own** financial strategy, not delegate it.

Build Adaptively



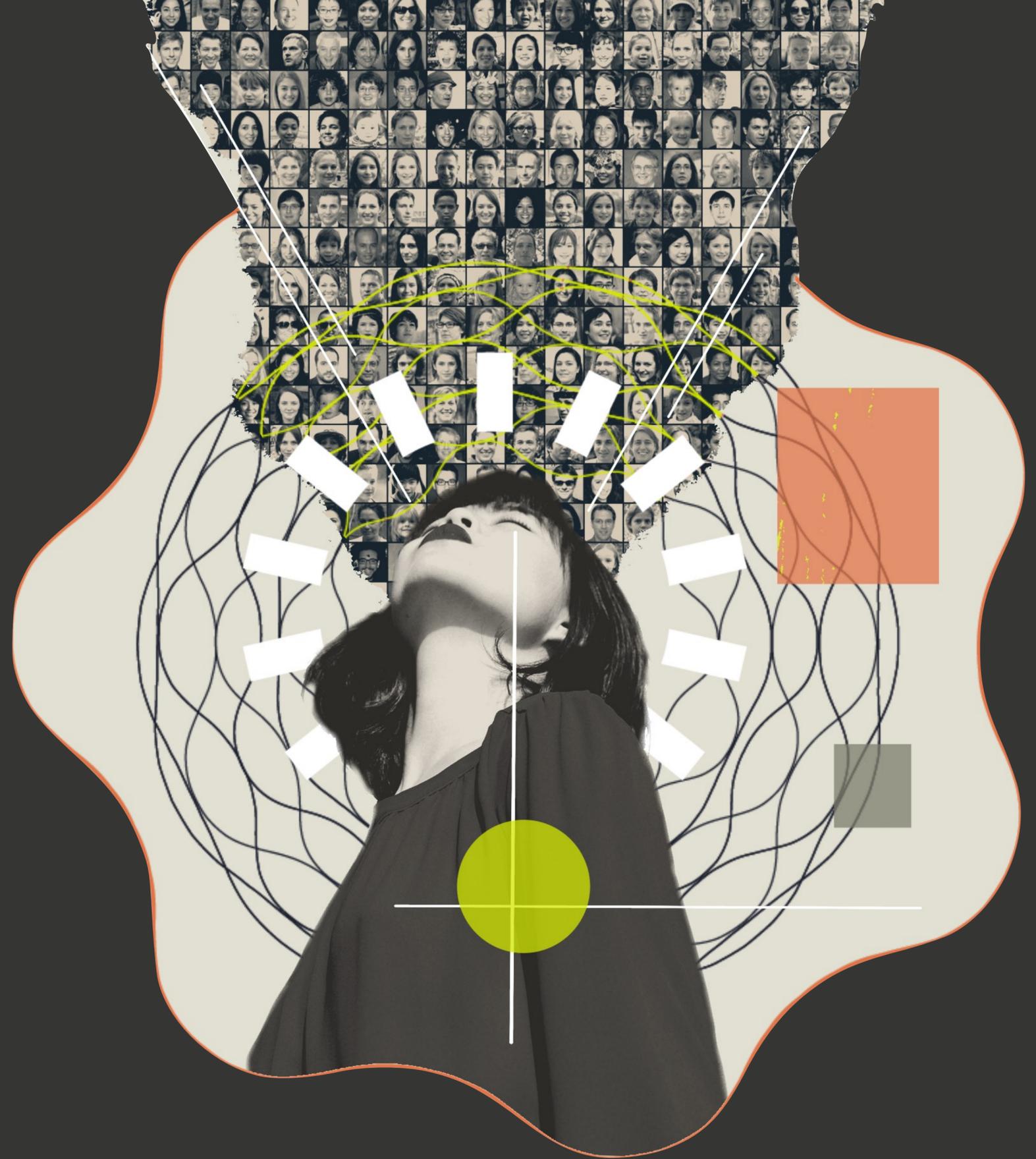
Embrace financial innovation that matches their global vision.

Invest in Alignment



Strategic vision must be “tightly” coupled with execution.

Q&A





The most helpful aspect of working with Pangea has been their expertise in handling less common currencies and providing competitive rates. Their support in securing forward contracts has been crucial for our financial stability.

Additionally, Pangea's innovative approach and the introduction of new features that address our specific needs have made our partnership highly beneficial.



- Dave Helman, CFO, Cure International



PANGEA

Thank You!

Visit us at pangea.io

Contact us at aeron@pangea.io & brian@pangea.io

