

BELIZE PILOT

DECEMBER 23, 2025



BUILDING SOVEREIGN DIGITAL INFRASTRUCTURE, DELIBERATELY



RAFT was not conceived in abstraction. It emerged from a specific set of realities faced by small nations:

High transaction costs, fragmented financial systems, external dependencies, and limited control over digital infrastructure that increasingly determines economic outcomes.

Belize is not a test case. It is a proving ground. This pilot represents the first practical deployment of RAFT's infrastructure, grounded in national context, institutional alignment, and long-term economic strategy.

WHY BELIZE

Belize occupies a rare position in the global system. It is:

- Small enough to coordinate nationally
- Open enough to innovate institutionally
- Strategically positioned between global capital, regional trade, and emerging markets

With a population under 500,000, Belize can do what larger nations struggle to do:

Deploy national-scale systems without bureaucratic paralysis or legacy drag. Belize already functions as:

- A regional trade hub
- A financial services jurisdiction
- A bridge between Caribbean, Central American, and global markets

At the same time, it faces the same pressures confronting many small states:

- High cross-border transaction fees
- Limited access to affordable credit
- Fragmented identity and compliance systems
- Dependence on external financial rails not designed in its interest

The Belize Pilot exists because the conditions for alignment already exist, politically, institutionally, and economically.

WHAT THE PILOT IS, AND IS NOT

This pilot is not a full national rollout. It is not a wholesale replacement of existing systems. It is not speculative experimentation. It is a focused, staged deployment designed to validate infrastructure, governance, and institutional coordination.

The pilot concentrates on three foundational rails:

1. Payments

- Low-cost, near-instant domestic and cross-border transactions
- Reduction of reliance on high-fee international intermediaries
- Improved settlement efficiency for SMEs, institutions, and public entities

2. Credit

- Alternative credit evaluation mechanisms
- Expanded access to working capital for underserved individuals and businesses
- Risk models grounded in local economic behavior rather than imported scoring systems

3. Identification (Limited Scope)

- Foundational digital identity primitives
- Designed for interoperability, compliance, and future expansion
- Not a full national digital ID rollout in this phase

Together, these rails form the minimum viable foundation for a sovereign digital economic layer.

HOW THE PILOT IS BEING DEVELOPED

The Belize Pilot is unfolding through deliberate institutional engagement, not public spectacle.

This includes:

- Ongoing dialogue with national trade and investment bodies
- Legal and governance consultation through public-sector-adjacent offices
- Academic and labor-linked conversations to ensure inclusion and legitimacy
- Alignment with regional trade, compliance, and interoperability standards

The work is intentionally quiet at this stage, because infrastructure requires trust before publicity.

WHAT THIS ENABLES LONG-TERM

Once validated, the Belize Pilot establishes a repeatable model for:

- Regional interoperability across CARICOM and neighboring jurisdictions
- Cost reductions that can be reinvested into public goods
- Financial inclusion without loss of sovereignty
- Digital infrastructure owned and governed in-region

This is how small nations stop importing systems and start exporting frameworks.

WHO THIS IS FOR

Governments

- Seeking cost reduction, resilience, and sovereignty
- Looking to modernize without surrendering control

Small and Medium Enterprises

- Burdened by fees, delays, and limited credit access
- Positioned to benefit immediately from improved rails

Financial Institutions

- Interested in modernization without displacement
- Able to integrate rather than compete with infrastructure

Citizens

- Currently excluded, overcharged, or underserved
- Who benefit when systems are designed with them in mind

Regional Trade Partners

- Seeking interoperability, not fragmentation
- Benefiting from shared standards and reduced friction

PARTICIPATION IS STAGED AND DELIBERATE

Not everyone participates at once. Engagement occurs in phases:

- Institutional alignment
- Limited-scope deployment
- Evaluation and governance refinement
- Expansion readiness

This is how infrastructure earns legitimacy.

CAPITAL AS INFRASTRUCTURE

National systems are not built by governments alone. They are built when aligned capital, public institutions, and long-term operators move in concert. RAFT is currently raising a \$10M seed round to support:

- Completion of the Belize pilot
- Legal, regulatory, and institutional integration
- Core infrastructure development across payments, credit, and identity rails
- Expansion readiness for additional jurisdictions

This round is structured for durable infrastructure, not speculative growth. We are seeking partners who understand that:

- Financial infrastructure compounds over decades
- Sovereignty and trust are competitive advantages
- Small nations represent the next frontier of clean, scalable system design

This is not an investment in an application. It is an investment in national and regional rails. For aligned investors and institutions: raft@hyde.bz

THE PATH FORWARD

The Belize Pilot is not a conclusion. It is a beginning, one built carefully, publicly accountable, and designed to scale without losing integrity. What is being built here is not simply technology.

It is capacity, it is coordination, and it's choice.