



Decentralized Lending Platform

VISION

To become worlds leading decentralized lending platform.

To provide an opportunity to participate in the global credit market and earn high interest.

Lenders could make a difference by supporting projects they believe in and would like to see them grow.

PROBLEM

Today, 1.7 billion people in the world are unbanked. It is very challenging for many of them to obtain loans and to operate in the universe of internet commerce.

For the time being, no platform has provided its token holders the professional tools of the existing credit industry, while enabling them to manage their own funds in a decentralized way.

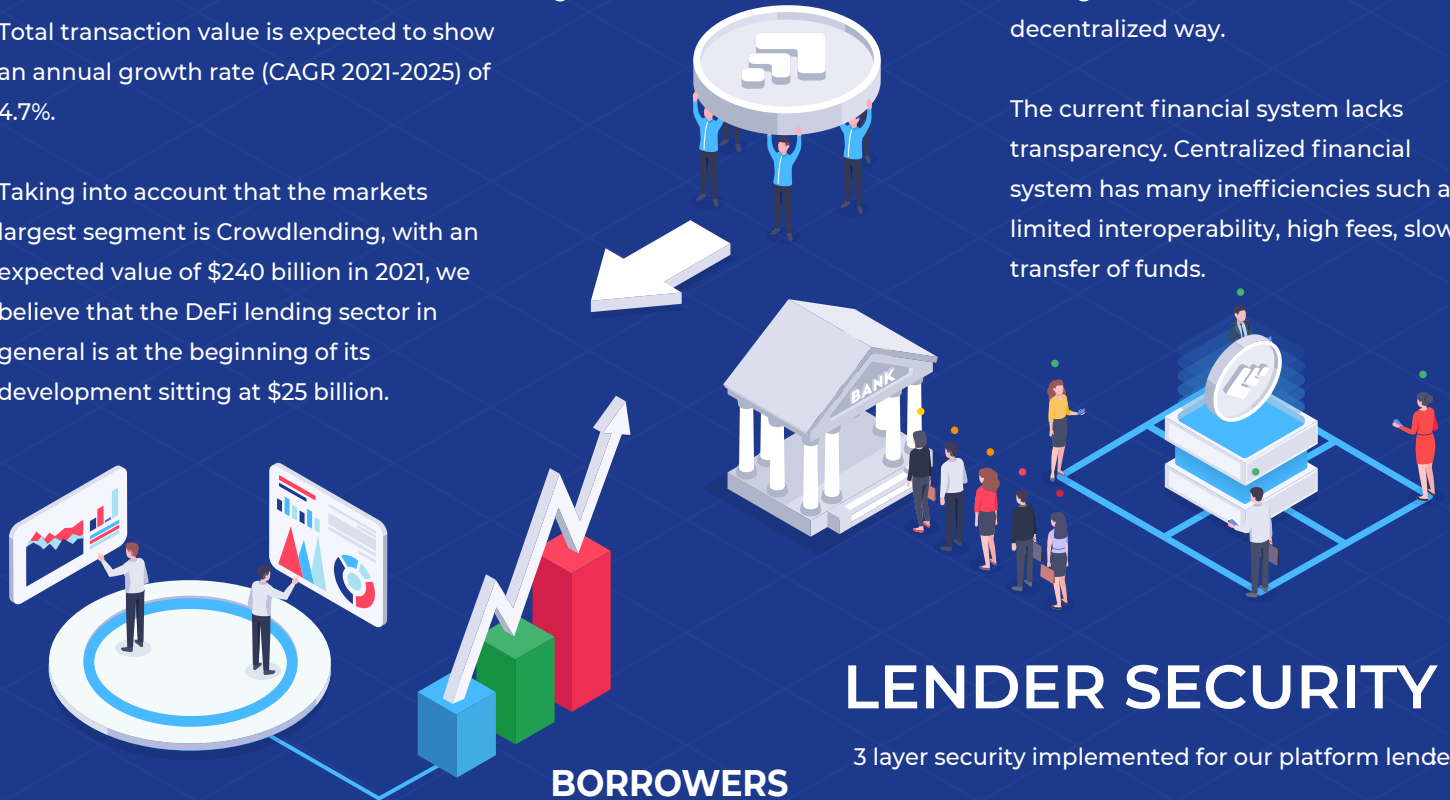
The current financial system lacks transparency. Centralized financial system has many inefficiencies such as limited interoperability, high fees, slow transfer of funds.

MARKET

Total transaction value in the alternative lending segment is projected to reach more than \$300 billion in 2021.

Total transaction value is expected to show an annual growth rate (CAGR 2021-2025) of 4.7%.

Taking into account that the markets largest segment is Crowdlending, with an expected value of \$240 billion in 2021, we believe that the DeFi lending sector in general is at the beginning of its development sitting at \$25 billion.



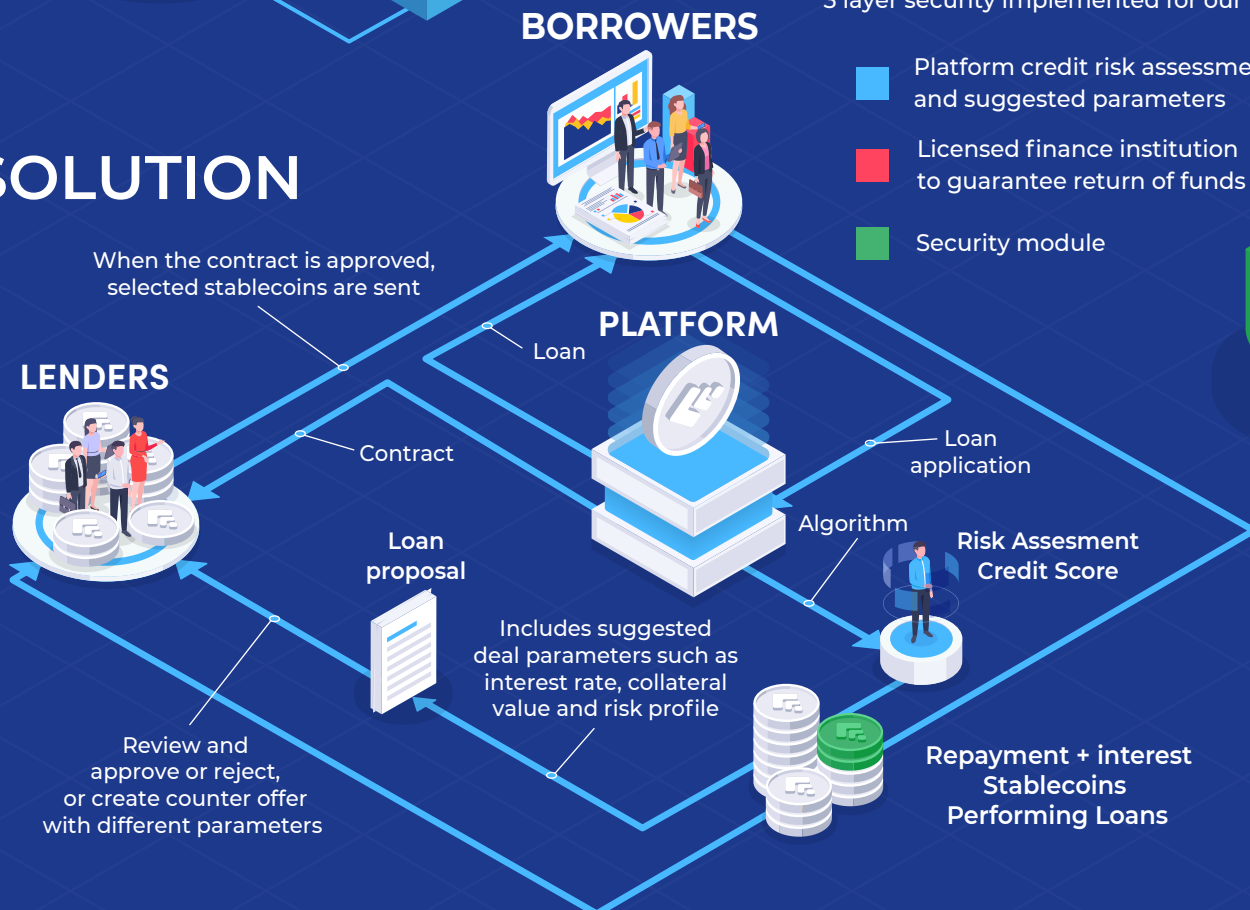
LENDER SECURITY

3 layer security implemented for our platform lenders

- Platform credit risk assessment and suggested parameters
- Licensed finance institution to guarantee return of funds
- Security module



SOLUTION



When the contract is approved, selected stablecoins are sent

LENDERS

PLATFORM

BORROWERS

Loan

Loan proposal

Includes suggested deal parameters such as interest rate, collateral value and risk profile

Review and approve or reject, or create counter offer with different parameters

Repayment + interest Stablecoins Performing Loans

Contract

Loan application

Algorithm

Risk Assessment Credit Score

TOKEN

Token Name: **Credi**
 Token Symbol: **CREDI**
 Token Type: **ERC-20**
 Total Supply: **1 000 000 000**



TOKEN UTILITY

- CREDI holders will enjoy better terms and VIP features
- Rights to participate in reward mechanisms
- Token is structured to have capital gains
- Loan-level governance rights
- Platform-level governance rights

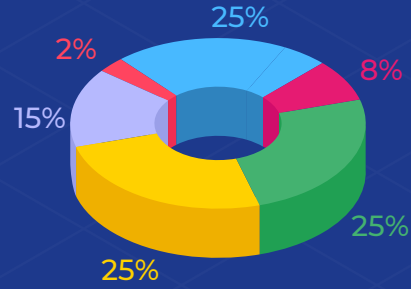
TOKEN DISTRIBUTION

TOKEN ECONOMY

The Credefi token economy setup follows a state-of-art two token system with added incentives for users who contribute to the system's stability:

CREDI - an inflationary token used for rewards on the platform.

xCREDI - a variable supply (but deflationary in the long run) token created by burning CREDI and stabilizing the Credefi ecosystem.



- Private sale: 250 million (25%)
- Public sale: 20 million (2%)
- Liquidity provision: 150 million (15%)
- Ecosystem incentives: 250 million (25%)
- Team and advisors: 250 million (25%)
- Reserve: 80 million (8%)

GOVERNANCE

Loan-level

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- 1 Review platform suggestion
- 2 Submit Amendment Proposal
- 3 Voting Decision
- 4 Proposal Implemented

Platform-level

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- 1 Team proposes changes to platform
- 2 Voting via off-chain solution
- 3 Changes implemented

ROADMAP

OCT 2020
Team and company setup

JUN 2021
Private Sale

JUL 2021
Public Sale & Uniswap listing

NOV 2021
Start Solana Migration
High-volume CEX listing

FEB 2022
Phase III launch - Trade Finance

AUG 2020
Credefi's vision is born

DEC 2020
Start of platform development

JUL 2021
Testnet & smart contract audit

OCT 2021
Platform launch (Phase I)

JAN 2022
Phase II launch - P2P lending and borrowing