P2P LENDING CRYPTOCURRENCY MARKETPLACE ON BLOCKCHAIN
BRAINYSOFT

“SKOLKOVO” INNOVATION CENTER RESIDENT FROM 2014

MORE THAN 15 YEARS OF SUCCESS ON THE ACCOUNTING SYSTEMS MARKET IN THE FINANCIAL SECTOR

HIGH OVERLOAD TESTED SYSTEM

AN UP-TO-DATE SAAS DECISION

FLEXIBLE API

191 MILLION rubles
worth of completed transactions in August 2017
THE PLATFORM ALLOWS PEOPLE ALL AROUND THE WORLD TO PROVIDE LOANS/CREDIT EACH OTHER IN DIGITAL MONEY/CRYPTOCURRENCY
CURRENT STATE OF P2P LENDING

**WE GOT:**
- Unicorns: LendingClub, Prosper, Jumibox, FundingCircle, SoFi
- Growing market
- The proof of fintech credit model
- Platforms do everything by themselves

**WE DON’T:**
- Global lending platform
- Integrating of “roles” to the platform
- Distributed use of data
A finding by Transparency Market Research suggests that “the opportunity in the global peer-to-peer market will be worth $897.85 billion by the year 2024, from $26.16 billion in 2015”.

The market is anticipated to rise at a whopping CAGR [Compound Annual Growth Rate] of 48.2% between 2016 and 2024.”
UK P2P LENDING MARKET

PARTICIPANTS

LENDER
BORROWER
RISK-ANALYST

KYC-PROVIDER
COLLECTOR
WEBMASTER
EXAMPLE

1. RISK-ANALYST USE
   a. Decentralized credit bureau
   b. And mobile app data to collect metrics about borrowers and make scoring algorithm
   c. Chooses KYC provider

2. LENDER
   a. Exchanges fiat to token
   b. Choose risk-algorithm
   c. And gets borrowers

3. BORROWER
   a. Gets the tokens and exchange them to fiat

4. IN CASE OF DELAY —
   collector uses soft collection tools to prevent hard default

All communications are made in smart-contracts on Hyperledger Blockchain.
HOW RISK-ANALYSTS USE DECENTRALIZED CREDIT BUREAU

To get the data about borrowers you should install the app and mine (maintain) blockchain to get up-to-date data.

Hyperledger Fabric blockchain is fast and responsible solution for scalable product.
<table>
<thead>
<tr>
<th>Target metrics</th>
<th>RISK-ALGORITHM #1</th>
<th>RISK-ALGORITHM #2</th>
<th>RISK-ALGORITHM #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country</td>
<td>BRAZIL</td>
<td>NIGERIA</td>
<td>THAILAND</td>
</tr>
<tr>
<td>Age</td>
<td>18-30</td>
<td>35-40</td>
<td>27-34</td>
</tr>
<tr>
<td>Income (Monthly)</td>
<td>&gt;1000$</td>
<td>&gt;200$</td>
<td>100-200$</td>
</tr>
<tr>
<td>Number of previous loans</td>
<td>3</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>OS version</td>
<td>4</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Potential annual income</td>
<td>10%</td>
<td>15%</td>
<td>23%</td>
</tr>
</tbody>
</table>
STRUCTURE OF THE PRODUCT

ETHEREUM —
transactions between participants, token

HYPERLEDGER FABRIC —
smart-contracts between participants, decentralized credit bureau

BRAINYSOFT CORE
(APPLICATION SERVER) —
Financial mathematics
KYC MARKETPLACE

NETWORK OF PARTNERS FOR IDENTIFICATION

VIDEOSTREAM/REMOTE IDENTIFICATION

ESTONIAN GOVERNMENTAL SERVICE

FINGERPRINT IDENTIFICATION

USING TOUCH ID AND FACE ID FOR IDENTIFICATION

CORPORATIONS DATA EXCHANGE

IDENTIFY.FOUNDATION

ZUG GOVERNMENTAL BLOCKCHAIN IDENTIFICATION
REGIONS

LENDERS
USA, Europe, UK, Australia
Low interest/refinance rates

BORROWERS
Africa, South America, South-Eastern Asia, Developing Economies
High interest rates/inflation
**TOKEN**

**FIXED SUPPLY**

- 8,5 MILLION TOKENS
- NO EXTRA EMISSION
- NO COINS MINING
- RULES OF EMISSION IMPLEMENTED INTO SMART-CONTRACT

**DEMAND — USECASES**

Transactions between:

- Lender — Borrower
- Lender — Risk-Analyst
- Lender — Collector
- Lender — Manager
- Lender — KYC Provider
- Hedging of volatility risks — Lender/Borrower — Marketmaker/Speculator
- Securitization — portfolio/CLO/CDS
After receiving $10.26 million in a Series A funding round in August 2007, Lending Club raised $12 million in a Series B funding round led by Morgenthaler Ventures.4

4. https://en.m.wikipedia.org/wiki/Lending_Club

<table>
<thead>
<tr>
<th>ISSUE DATE START</th>
<th>ISSUE DATE END</th>
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</thead>
<tbody>
<tr>
<td>2009</td>
<td>Q1</td>
</tr>
<tr>
<td>Q2</td>
<td>2010</td>
</tr>
<tr>
<td>TOTAL</td>
<td>FULY PAID</td>
</tr>
<tr>
<td>Issued</td>
<td>$16,790,625</td>
</tr>
<tr>
<td>B</td>
<td>$33,625,025</td>
</tr>
<tr>
<td>C</td>
<td>$25,594,775</td>
</tr>
<tr>
<td>D</td>
<td>$17,838,175</td>
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<tr>
<td>E</td>
<td>$7,242,475</td>
</tr>
<tr>
<td>FG</td>
<td>$3,857,150</td>
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<tr>
<td>All</td>
<td>$104,916,225</td>
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</table>
### Token Prospects

**P2P Lending Volumes by Platform and Compared with Other Credit Markets in the UK**

<table>
<thead>
<tr>
<th>Platform</th>
<th>End-2015 (£mn)</th>
<th>Consumer</th>
<th>SME</th>
<th>Secured on Property (mainly buy-to-let)</th>
<th>Total</th>
<th>Lenders '000</th>
<th>Borrowers '000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding Circle</td>
<td>657</td>
<td>-</td>
<td>243</td>
<td>89</td>
<td>332</td>
<td>42.9</td>
<td>15.4</td>
</tr>
<tr>
<td>Zopa</td>
<td>625</td>
<td>293</td>
<td>-</td>
<td>-</td>
<td>293</td>
<td>53.0</td>
<td>113.6</td>
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<tr>
<td>RateSetter</td>
<td>517</td>
<td>154</td>
<td>68</td>
<td>24</td>
<td>245</td>
<td>26.5</td>
<td>138.5</td>
</tr>
<tr>
<td>LendInvest</td>
<td>195</td>
<td>-</td>
<td>-</td>
<td>108</td>
<td>108</td>
<td>2.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Thincats</td>
<td>89</td>
<td>21</td>
<td>6</td>
<td>27</td>
<td>1.8</td>
<td>0.3</td>
<td></td>
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<tr>
<td>Market Invoice</td>
<td>36</td>
<td>Annual lending of £264mn to businesses</td>
<td>0.2</td>
<td>1.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lendbox</td>
<td>21</td>
<td>-</td>
<td>-</td>
<td>19</td>
<td>19</td>
<td>0.8</td>
<td>0.1</td>
</tr>
<tr>
<td>LendingWorks</td>
<td>14</td>
<td>10</td>
<td>-</td>
<td>10</td>
<td>10</td>
<td>1.1</td>
<td>2.9</td>
</tr>
<tr>
<td>Total P2P</td>
<td>2,155</td>
<td>456</td>
<td>332</td>
<td>246</td>
<td>1,033</td>
<td>128.3</td>
<td>273.6</td>
</tr>
<tr>
<td>All lenders</td>
<td>522,620</td>
<td>14,606</td>
<td>2,294</td>
<td>6,784</td>
<td>21,380</td>
<td></td>
<td></td>
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<tr>
<td>P2P (% of total)</td>
<td>0.4%</td>
<td>3.0%</td>
<td>12.6%</td>
<td>3.6%</td>
<td>4.8%</td>
<td></td>
<td></td>
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</tbody>
</table>

Notes. All P2P data were calculated from tables in the press releases of the UK Peer-to-Peer Finance Association (2016b, 2015c, 2015b and 2015a). The data on other lenders are from the Bank of England: BankStats Table 5.2 for stock and flow of consumer credit from monetary financial institutions (banks and building societies); BankStats Table A8.1 for the stock and flow of lending to small- and medium-sized enterprises (SMEs) by monetary financial institutions. Lending secured on property is calculated using Bank of England MLAR Table 1.33 to compute stock and flow for buy-to-let residential mortgage lending only and deducting P2P (we restrict comparison in this way because most UK P2P lending secured on property goes into the buy-to-let market, itself about 15% of total UK stock and flow of residential mortgage lending). The figures given here on lending flows are net of repayments and so are not directly comparable with the gross lending figures reported by Zhang et al., (2016) and illustrated in Figure 1.

ICO

**HARDCAP — 7 MILLION DOLLARS**
(March 13th 2018)

**PRE-ICO — 1 MILLION DOLLAR**
(January 21st 2018)

**BONUS 30%**

- **FIXED TOKEN SUPPLY**
- **MULTIPLE USECASES OF A TOKEN**
- **BRAINYSOFT**
  
  BASED ON TEAM, EXPERIENCED IN DEVELOPING OF FINANCIAL SOFTWARE
TEAM

Denis Krestin
CDO Brainysoft

Galina Bahmetieva
CEO Brainysoft and Gelios, Brainysoft product owner

Viktor Orlovskiy
Managing Director
FortRoss Ventures, Venture Capitalist

Artem Zhilin
Gelios COO

Andrey Drobishev
Brainysoft Product Director, Gelios CTO

Pavel Novikov
"Skolkovo" Fund Financial technologies centre Director

Anton Pushkov
"Skolkovo" Intellectual Property Protection centre
PROTOTYPE

MVP.GELIOS.IO
LEGAL

SPV STRUCTURE IN UK

PLANS TO ATTEND FCA REGULATORY SANDBOX
ГЕРМАН ГРЕФ

“Я не верю в банки. Если вы мне скажете, что нужно строить банк – это не я и не наша команда. Я думаю, что банкинг будет одним из [направлений работы технологичной компании и современного банка]»

14 декабря 2017
День инвестора в Лондоне

LINKS

1. gelios.io


4. https://en.m.wikipedia.org/wiki/Lending_Club


CONTACTS

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