

## VISION

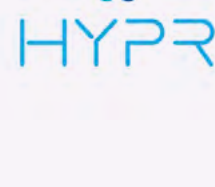
The key feature of Gelios is platform approach — not to provide scoring or KYC by itself, but let services connect to it for better coverage and synergy. Risk-analytics are miners of blockchain, encouraged by data about borrowers, implemented into blockchain. Lender can choose risk-algorithm, focused on particular country, age, income, etc.

## MAIN FEATURES

1. Decentralized credit bureau based on Hyperledger Fabric Blockchain
2. Lending in Gelios token and other cryptocurrencies (for others you need to buy membership in Gelios tokens, number of memberships on the platform are limited)
3. Matching algorithm between lender and borrower
4. Decentralized roles
  - Lender
  - Borrower
  - Collector
  - Webmaster
  - Risk-analyst.
5. Manager of funds
6. KYC marketplace — to provide identification in different countries



Network of partners for identification



Using touch id and face id for identification



Videostream/remote identification



Corporations data exchange



Estonian governmental service



Identify.foundation



Fingerprint identification



Zug governmental blockchain identification

### 7. Risk-analytics marketplace

Target metrics	Risk-algorithm #1	Risk-algorithm #2	Risk-algorithm #3
Country	Brazil	Nigeria	Thailand
Age	18-30	35-40	27-34
Income (Monthly)	>1,000\$	>200\$	100-200\$
Number of previous loans	3	5	0
OS version	4	7	10
Potential annual income	10%	15%	23%

8. Lending mobile app
9. White-label solution for your own cryptocurrency lending business
10. Lending in Gelios token and other cryptocurrencies (for others you need to buy membership in Gelios tokens)

## BACKGROUND



Brainysoft company - SaaS software development for microloan companies for more than 15 years. More than 90 microloan companies working on product, 3 million dollars of transactions in August 2017.

## MARKET

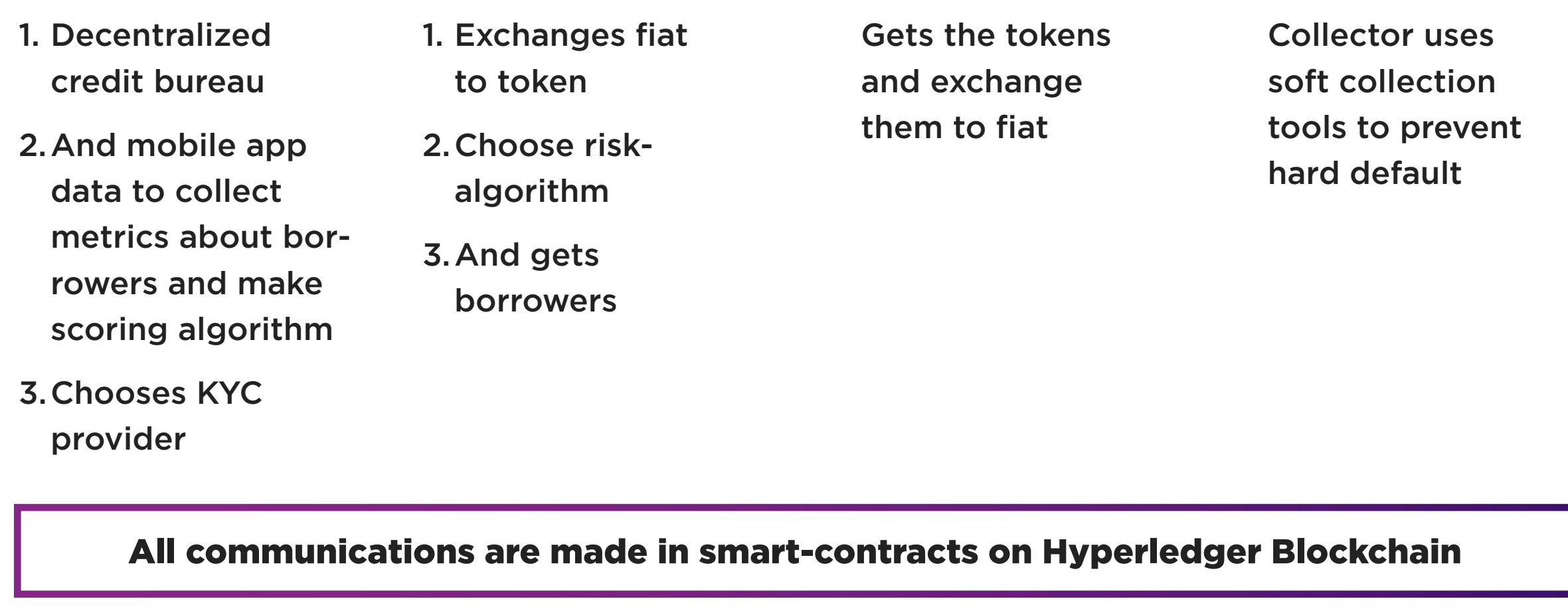


A finding by Transparency Market Research suggests that "the opportunity in the global peer-to-peer market will be worth \$897.85 billion by the year 2024, from \$26.16 billion in 2015"

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

<sup>1</sup> <https://globenewswire.com/news-release/2016/08/31/868470/0/en/Increasing-Small-Business-Units-to-Act-as-Building-Blocks-for-Peer-to-Peer-Lending-Market.html>

## LENDING PROCESS



## LOAN COLLECTION IN CASE OF DELAY



## TOKEN ECONOMY



### FIXED SUPPLY

1. 16 808 823 tokens
2. No extra emission
3. No coins mining
4. 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

**COMPARING TO GELIOS HARDCAP MOST P2P PLATFORMS WITH NO GLOBAL COVERAGE HAVE NET FLOWS ON THEIR PLATFORMS 10x-100x HIGHER WITH COMPARABLE FINANCING AT EARLY STAGES**

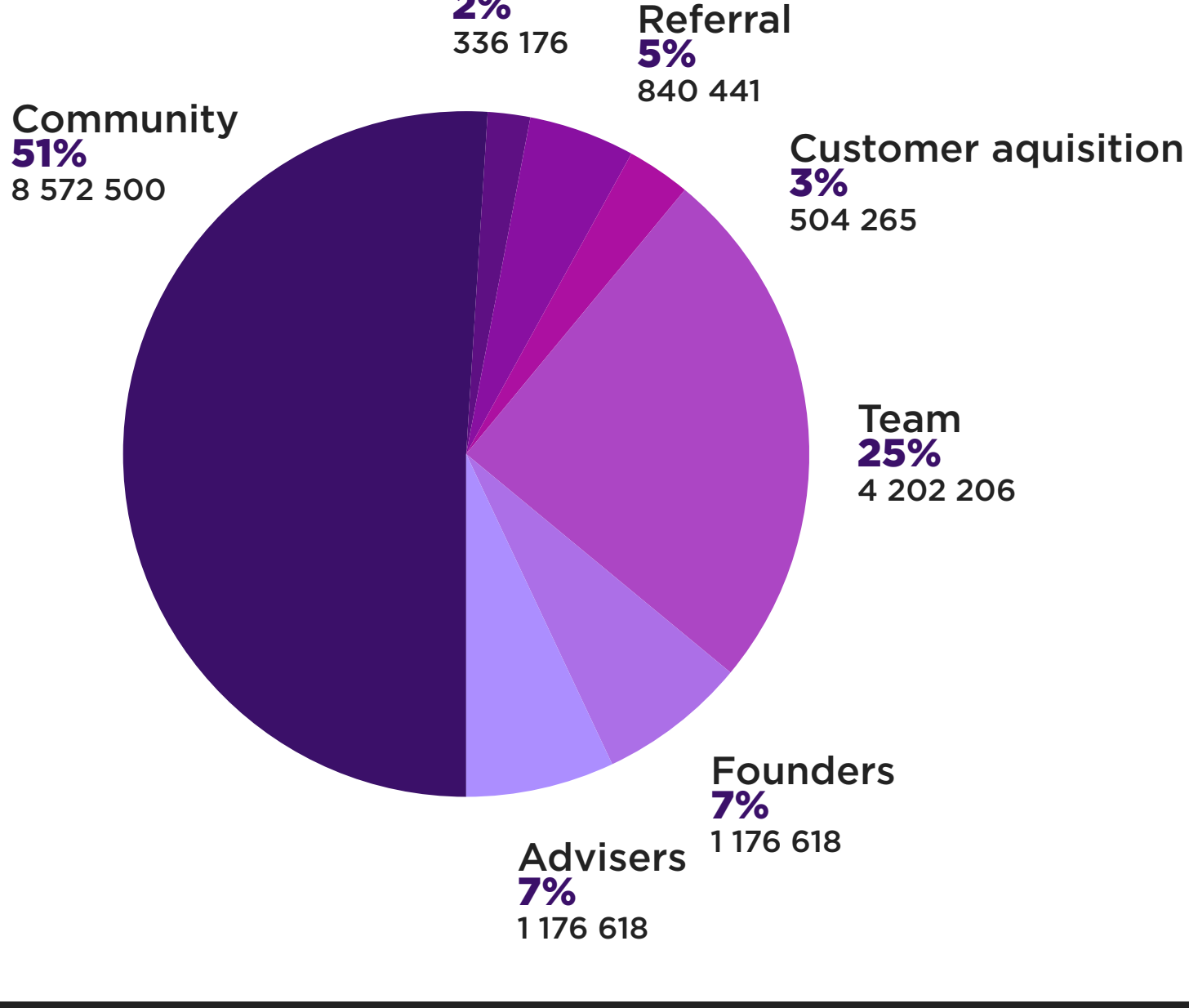
## LEGAL



- Registered company in UK — GELIOS LENDING SOLUTIONS LP
- Company number SL032527<sup>2</sup>
- Development staff - Moscow office

<sup>2</sup> <https://beta.companieshouse.gov.uk/company/SL032527>

## TOKEN DISTRIBUTION

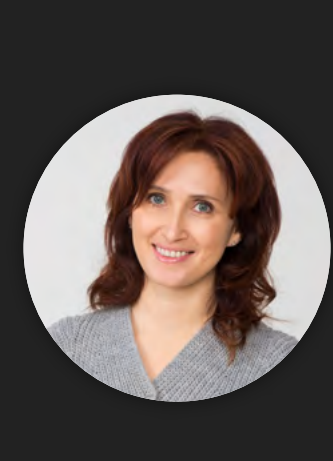


**Token allocation (overall)**  
**16 808 823**

## TEAM



**Victor Orlovsky**  
President  
in f



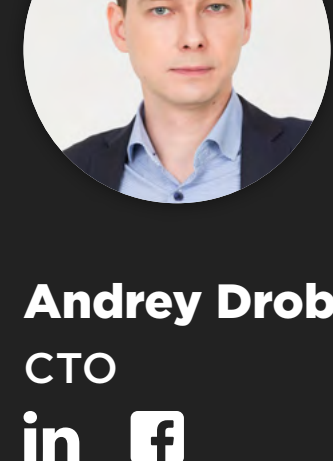
**Galina Bakhmetyeva**  
CEO  
in f



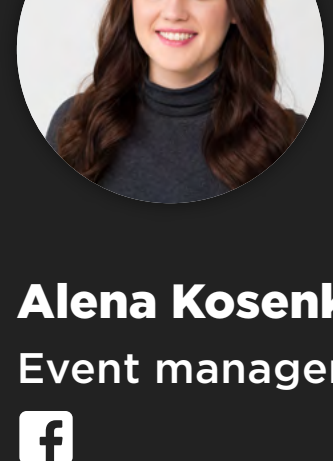
**Denis Krestin**  
CDO  
in f



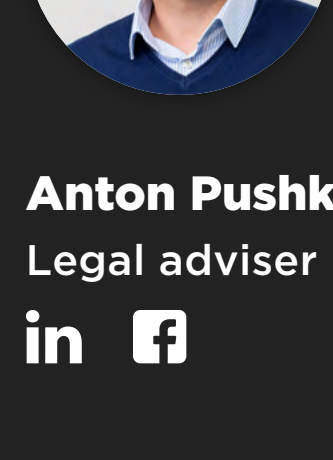
**Artem Zhilin**  
COO  
in f



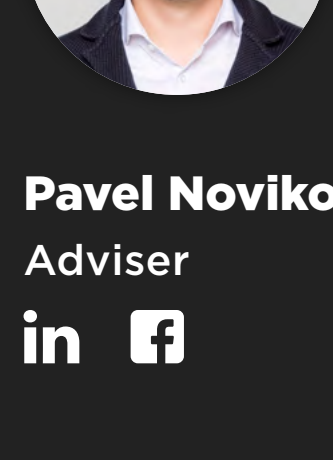
**Andrey Drobyshev**  
CTO  
in f



**Alena Kosenko**  
Event manager  
f



**Anton Pushkov**  
Legal adviser  
in f



**Pavel Novikov**  
Adviser  
in f