



→ LENDEX.io

Lendex, a peer-to-peer lending platform backed by blockchain.

Lendex is a blockchain-based, cross-border, peer-2-peer lending platform that connects lenders with real-world underbanked consumers across a number of high-growth markets in Central and Southeast Asia. Lendex enables crypto-investors to lend to creditworthy consumers and generate returns typical for emerging markets. Our borrowers are offered a range of micro-loan products in fiat currencies.

What we believe

We believe that alternative finance and blockchain technology create opportunities for those who do not have access to traditional banking products—and narrows the gap between rich and poor by improving financial inclusion in consumer lending space.

Problem

The majority of the Asian population is unbanked or under-banked—and can not get basic consumer finance products from traditional financial institutions.

We focus on selected Asian markets with a total population of 700 million people. More than 70% of them are underbanked. This means approx. **500 million people** are excluded from the traditional financial system.

Lenders do not have a practical and economically viable way to lend these consumer segments cross-border. Currently their possibilities to find and select trustworthy borrowers, apply effective credit underwriting and debt collection processes are non-existent without costly local presence and technological infrastructure.

Banks do not offer small loans, and larger loans are not widely available due to limited infrastructure, particularly in rural areas, where the underbanked typically reside.

Solution

Lendex is creating a hybrid ecosystem that combines both decentralized and centralized elements all connected through the blockchain.

The key building blocks of our ecosystem:

Lendex P2P Loan Management Platform

Our modular loan origination, credit underwriting and processing IT-infrastructure (Platform) integrated with external data sources—deployed and maintained by our team locally in each market.

Distribution Network

Integrated with our Platform to provide seamless transactions, the network of loan distribution and collection partners and agents (the Network) who are based “on the ground” and help us ensure fully compliant lending operations in fiat currencies. Our partners include MFIs (micro-finance institutions), payment processors, banks and marketing agencies amongst others. They provide a range of functions, from customer onboarding, credit scoring and risk assessment to debt collections.

Crypto-To-Fiat Gateway

To be able to provide loans in fiat currencies and take away cryptocurrency volatility from our customers, we are developing the structure that links LEN token to hard currencies and national currencies in which we operate.



ICO COMING SOON

TEAM

Alexei Sidorov (42)

CHIEF EXECUTIVE OFFICER

MBA in Finance. 12 years of experience in consumer banking. Passionate tech entrepreneur with strong track record of building fintech and adtech companies (prodengi.kz, cpc.kz, kredit24.kz, moneybank.vn).



Aitolkyn Meirmanova (42)

CHIEF OPERATING OFFICER

MBA in Marketing/Operations. 17 years of experience in banking, retail loan product development and credit card business.



Askar Toksanbayev (50)

DIRECTOR, INVESTOR RELATIONS

MA in Physics. 20+ years of experience in international banking and finance. Risk Management, Operations, NPL portfolio management.



Dinara Shalbayeva (34)

CHIEF PRODUCT OFFICER

13 years of experience in retail banking, development of traditional consumer finance products, mortgages and digital lending.



Gaziza Onalbayeva (45)

CHIEF FINANCIAL OFFICER

Chief Financial Officer, MBA in Finance, ACCA. Seasoned finance professional with 15+ years of background in implementation of IFRS reporting and ERP systems in publicly traded companies.



Zhenis Mukhiyev (31)

CHIEF MARKETING OFFICER

BSc in Marketing. 10 years of experience in digital marketing and 5 years—in financial, banking and startup marketing.



Vladimir Kislitsyn (30)

CHIEF TECHNOLOGY OFFICER

12 years in web development and Linux administration, more than 100 completed web projects with different load index. Built from scratch complete IT infrastructure and team of developers in two tech startups.



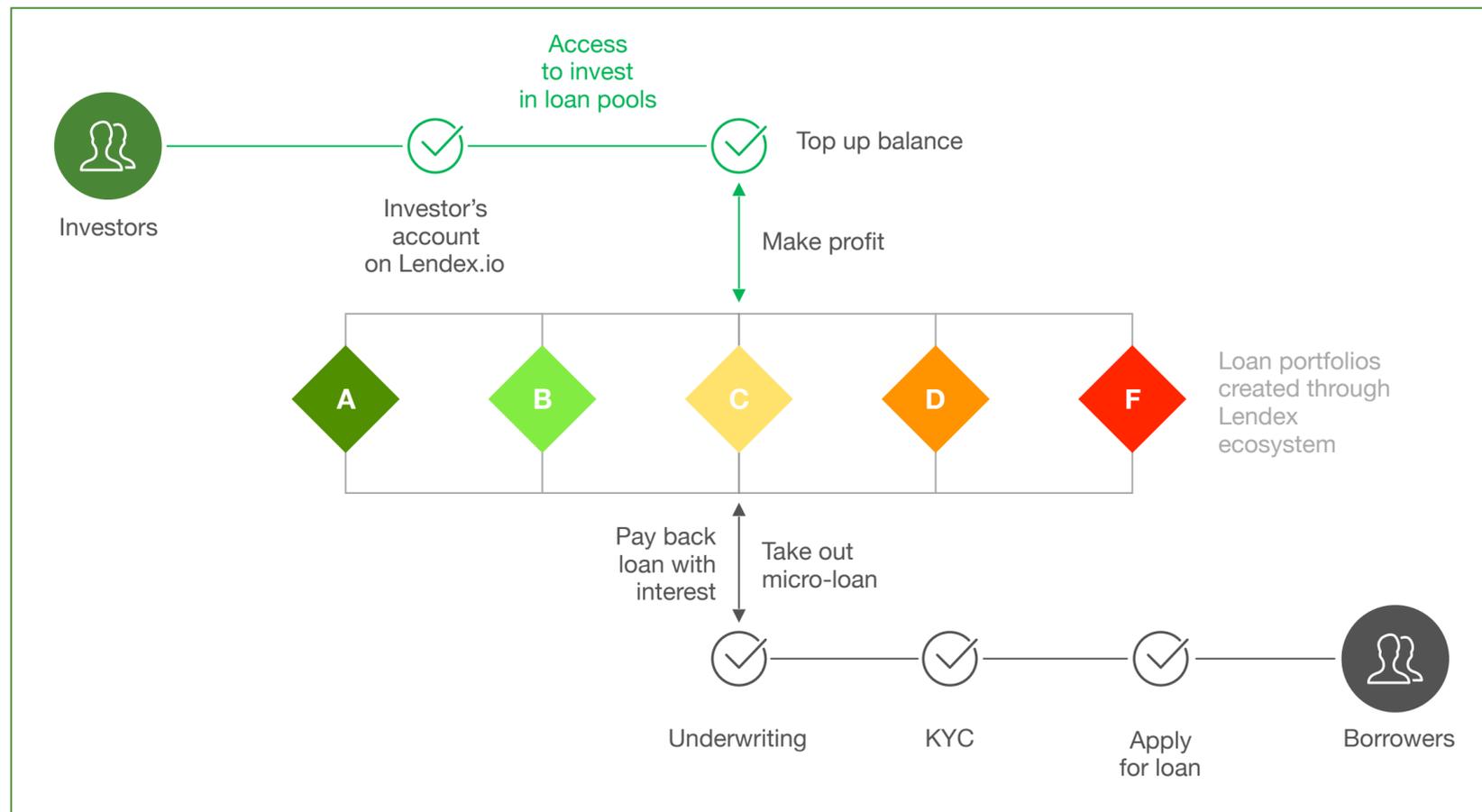
Arman Kurmanbay (29)

CHIEF DATA OFFICER

6 years of experience in retail lending. Built consumer credit scoring and risk management system in top-10 retail banks in Kazakhstan.



How it works



Our Ecosystem

Our ecosystem performs the full range of activities for micro-loan businesses with high level of automation. The technology, coupled with our experienced staff, is capable of delivering highly efficient marketing, customer relationship management, credit scoring and fraud management, loan origination and processing, debt collection, reporting, and API functions.

Our digital ecosystem is built on top of the existing infrastructure of our company and traditional payment and remittance providers and is designed to manage traditional operational risks and other risk types such as credit risk, digital conduct and fraud. Our risk management team continually rely on advanced data analytical tools to improve portfolio quality and lower cost of risk.

Our network participants help us to deliver our products and maintain country-wide presence in each market and geographic reach: payment and collection agents, credit bureaus, mobile operators, sales agents, lead generators, banks, debt collection agencies and external data providers.

LEN TOKEN VALUE FOR INVESTORS

We offer access to simple and flexible web-based functionality with a range of loan pools to invest in and maximize returns.

P2P lending in consumer and SME finance space demand has been on the rise for the past decade, creating range of finch players that quickly became multi-billion dollar companies or IPOs.

We apply our banking experience, entrepreneurial entrepreneurial and technology to create an alternative asset class that investors can take advantage of and diversify their investment portfolios.

Lendex has its “skin in the game” and will provide up to 10% of the loan principal amount to share the credit risk with investors.

REASONS TO INVEST

Access to Large and Growing Asian Markets
500 million consumers lack access to basic financial services, and we target them.

Proven Business Model

Our proven business model enables fast scaling up with lower risks.

Entrepreneurial Track Record

We are experienced in launching tech startups.

Experienced Management Team

Our strong educational and professional background is gleaned from Citibank, Amex, HSBC, Sberbank, American Express and RBS

High Growth Potential

Proven ability to grow 100% per year – with sufficient funding we can grow even faster.



**INCLUSIVE
FINANCE.
BLOCKCHAIN-
POWERED.**

Sign up for our pre-ICO

lendex.io



Join us on Telegram

t.me/lendex_io

