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→ LENDX.io

Lendex, a peer-to-peer micro lending marketplace backed by blockchain.

Lendex is a blockchain-based, cross-border, micro lending platform that connects lenders with underbanked consumers across a number of high growth markets in Central and Southeast Asia. Lendex creates opportunity for investors to lend their fiat currencies to creditworthy consumers and generate returns typical for emerging markets and not available in the developed world. Our borrowers are offered a range of micro-loan products in fiat currencies through approved high quality micro-finance institutions (MFIs).

What we believe

We believe that alternative finance and blockchain technology create opportunities for consumers who do not have access to traditional banking services and for MFIs to access global money markets. Convergence of sharing economy and financial inclusion creates the power to narrow the gap between rich and poor.

Problem

The overwhelming majority of Asian population is unbanked or underbanked—and can't get basic consumer finance products from the banks.

Nascent alternative finance and micro lending industries try to bridge the gap but have the major obstacle—lack of access to funding. Majority of MFIs and alternative lenders don't have deposit-taking licenses and can't grow fast enough.

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 micro loans due to limited infrastructure, particularly in rural areas, where the underbanked typically reside.

Solution

Lendex marketplace connects investors and borrowers through an ecosystem that removes the biggest stumbling block—MFIs can tap into global money markets. Now individual and institutional investors will be able to finance micro-loans issued in local currencies.

Our ecosystem is based on blockchain technology to assure data integrity and transparency between investors, loan providers and borrowers and uses tokens to compensate and incentivize the key participants' contribution within the ecosystem.

Lendex Ecosystem Participants

The network of distribution and collection agents (the Network) and helping us ensure fully compliant lending operations in fiat currencies. The key participants are MFIs (micro-finance institutions), affiliate marketing agents, credit underwriters, verification agents and blockchain bookkeepers. They perform a range of functions: from customer KYC on-boarding, credit risk assessment to debt collections. Their services will be remunerated in LEN tokens.

Private Blockchain

Will be used in order to maintain transparency and integrity of customer and transaction data for investors. It will facilitate settlements between MFIs, investors and borrowers and provide auditability to all involved parties.



ICO COMING SOON

TEAM

Alexey Sidorov (42)

FOUNDER AND CEO

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.



Yekaterina Kovtun (30)

BUSINESS DEVELOPMENT MANAGER

BBA, 9 years of experience in business development, expansion and franchising projects in CIS and SEA.



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 Kisliysyn (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.



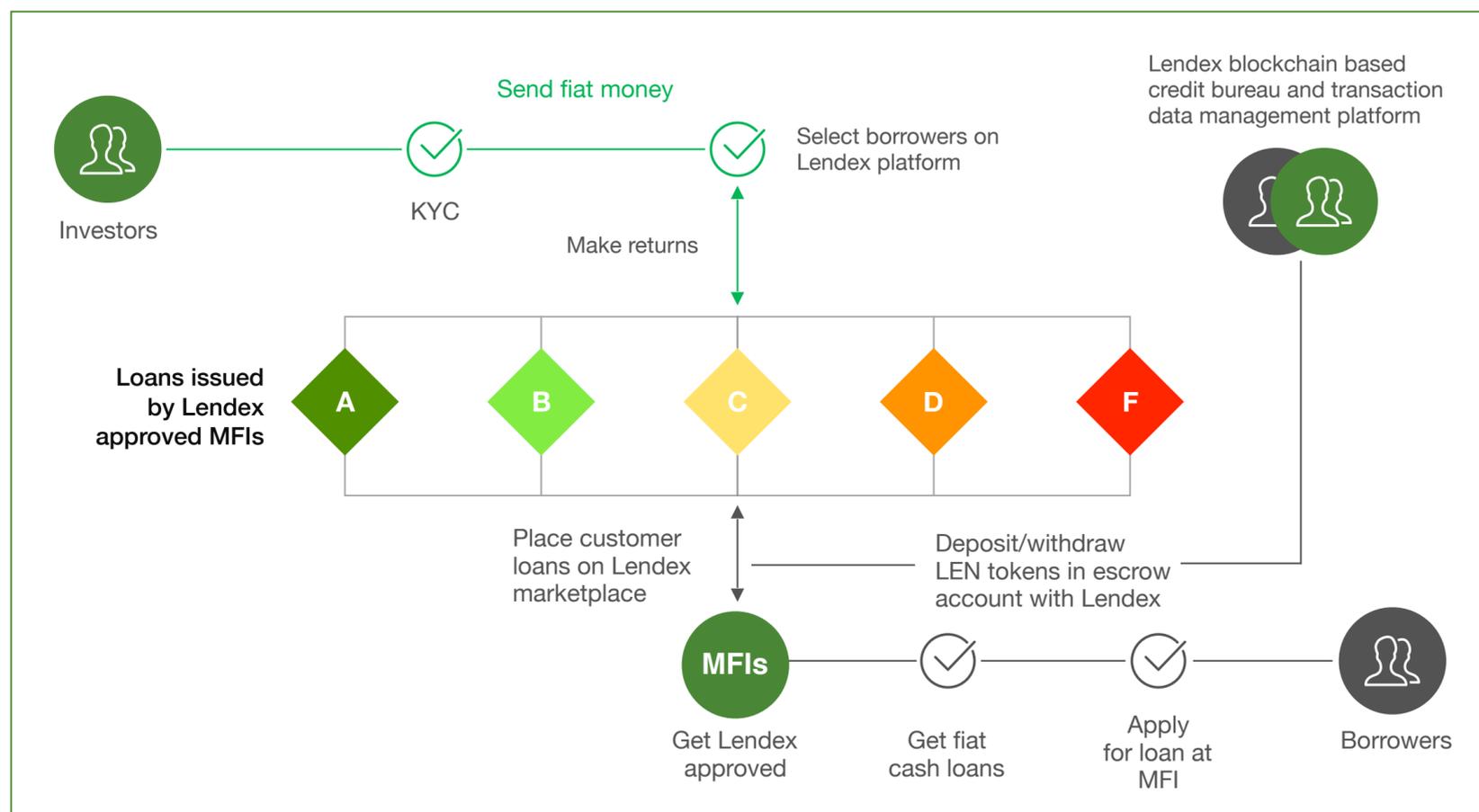
Arman Kurmanbay (29)

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



Lendex (LEN) token utility

The philosophy behind LEN token essentially revolves around building a trusted system between investors, MFIs and borrowers and other participants to contribute to loan assessment and distribution.

Any kind of money lending business is based on the fundamental premise that majority of the borrowers will repay their loans. However, certain percentage of loans will default and will never be repaid. Loan providers who join the Lendex marketplace will have to purchase and use LEN tokens to secure the portion of their loans expected to default, thus providing a risk-sharing mechanism and protecting investors from non-collectible loans. Under such mechanism of putting “skin in the game” lenders and will provide up to 10% of the loan principal amount to share credit risk with investors. Secured LEN tokens that will act as collateral to be placed on escrow account on the Lendex marketplace will be redeemable by the investors through a smart contract function in the event of default.

LEN TOKEN FUNCTIONALITY

LEN is the utility token and will power the ecosystem by functioning as:

- 1) The unit of accounting of loan providers' share of credit exposure or “skin in the game” they must share with the investor.
- 2) The unit of exchange to pay for services provided within the ecosystem - borrowers, affiliates, verifiers, blockchain bookkeepers.
- 3) Up to 50% discount on the platform fees.

REASONS TO GET INVOLVED

Promote Financial Inclusion

Supporting Lendex you can impact millions of people in the fastest growing parts of Asia.

Large Addressable Market

We target 500 million consumers who lack access to basic financial services.

Disruptive Business Model

Our business model enables fast scaling up with lower risks, friction and costs.

Strong Team With Entrepreneurial Track Record

We have strong professional background from financial giants like Citibank, HSBC, Sberbank, Amex and RBS and experience in launching successful tech startups.

We Solve Real Problems

We come from banking and fintech background and understand how to tackle biggest industry problems.

High Growth Potential

Proven ability to grow revenues over 150% per year. With proceeds raised through token crowd sale we can boost our growth substantially.

The LEN token sale does not constitute an offer of securities or a promotion, invitation or solicitation for investment purposes. The terms of the contribution are therefore not intended to be a financial services offering document or a prospectus. The token offering involves the development and use of experimental software and technologies that may not come to fruition or achieve the objectives specified in the white paper. The purchase of tokens represents a high risk to any contributor. Tokens do not represent equity, shares, units, royalties or rights to capital, profit or income in the network or software or in the entity that issues tokens or any other company or intellectual property associated with the network or any other public or private enterprise, corporation, other entity in any jurisdiction.



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POWERED.**

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