Premises

INVESTMENT IMBALANCE

- 1 million potential investors.
- 12 million potential borrowers.
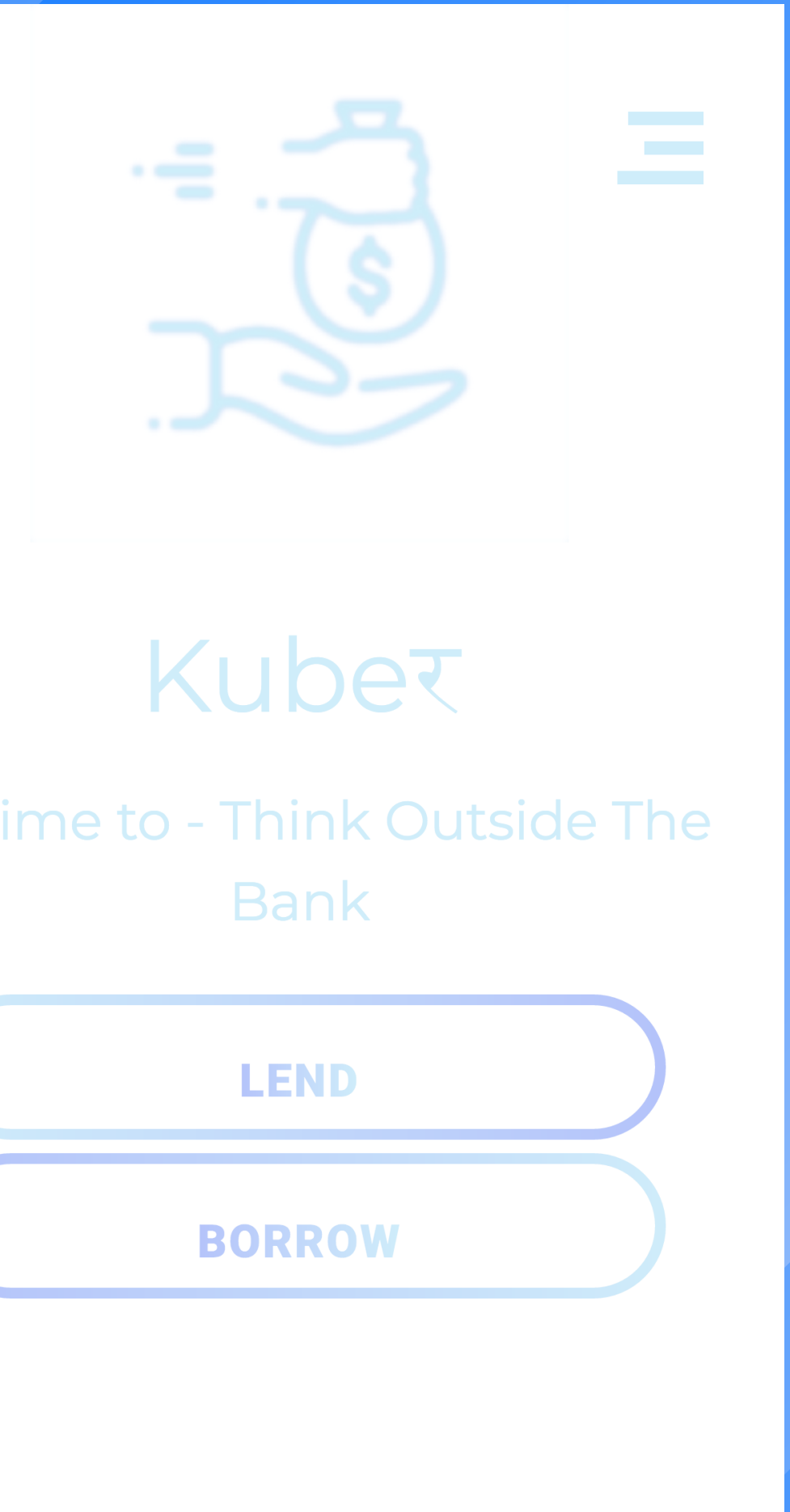- Trillions of USD at investors' disposal being idle, due to the lack of investment opportunities.

GEOGRAPHICAL IMBALANCE

- Low deposit rates in developed countries.
- In developing countries the loan interest rates are very high.
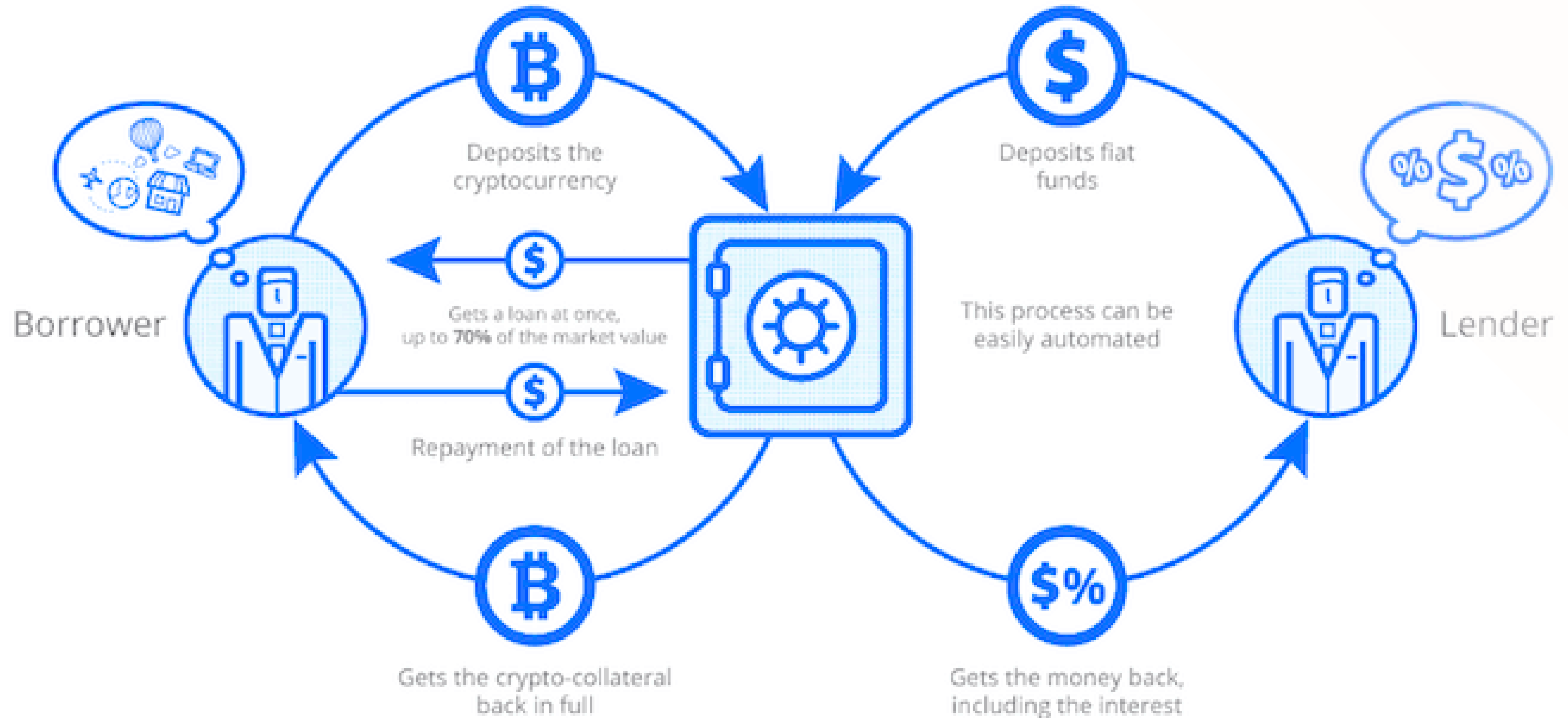- Entrepreneurs cannot get loans even if they accept the conditions.

Kube₹

CROSS-BORDER **PEER-TO-PEER** PLATFORM USING BLOCKCHAIN TECHNOLOGY THAT ENABLES INVESTORS TO DIRECTLY PROVIDE LOANS TO SMES (SMALL AND MEDIUM ENTREPRENEURS) AND OTHER POTENTIAL BORROWERS

Kube₹

It's time to - Think Outside The Bank

LEND

BORROW

How it Works

Borrower

Deposits the cryptocurrency

Gets a loan at once, up to **70%** of the market value

Repayment of the loan

Gets the crypto-collateral back in full

Deposits fiat funds

This process can be easily automated

Gets the money back, including the interest

Lender

Kubeरं

It's time to - Think Outside The Bank

Borrow ≡

Borrow request

Description

Why do you need the money?

Requested Amount:

e.g. 0.01 ETH

Installments count:

e.g. 2

Interest:

e.g. 2 ETH

ASK FOR FUNDING

State **Investment**

Address:
0xfb188019c9d955c26bfa95b
89feeb2026060962a

Borrower:
0x99da56be589d1d699a4841
b5113323e92dd14d32

Requested: 24 ETH

Funded: 12 ETH

Installments Count: 2

Interest: 2 ETH

Amount

INVEST

REVOKE VOTE

REFUND

FRAUD

My credits

Partty

State **Investment**

Address:
0xfb188019c9d955c26bfa
95b89feeb2026060962a

Requested: 24 ETH

Funded: 12 ETH

Installments Count: 2

Interest: 2 ETH

Check address ≡

Address: 0x99da56be589d1

Credited: Yes

Last credit:
0xfb188019c9d955c26bfa95b89fe

Fraud status: Fraudlent

Kube₹ Features

HIGH-TECH

Smart scoring to reduce default risk. Document e-management using digital signature

PROFITABLE

No intermediaries - it means the higher income for an investor and lower interest rates for a borrower.

SAFE & CONVENIENT

Secure and simple interfaces, personal account, mobile application and e-document management

BANKS

Months to approve an SME loan

Banks prefer providing secured credits, according to regulations

It is very risky for SMEs to receive funds from a single bank or investor.

Best case scenario is that investors' income from deposits covers inflation
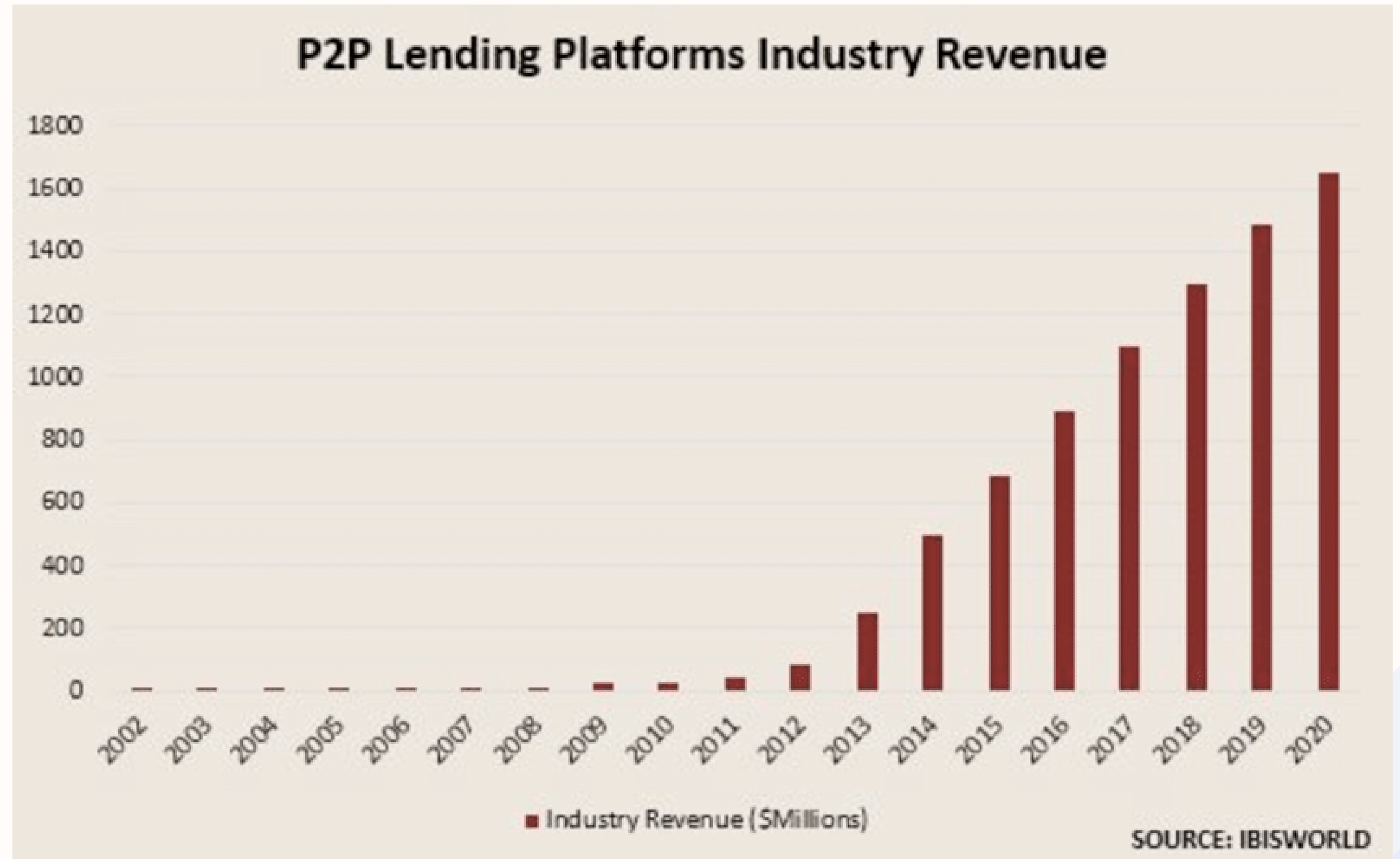
KUBE₹

Seconds to approve a SME loan

Works with both secured and unsecured loans

Crowdlending (funding from a few private investors) is used

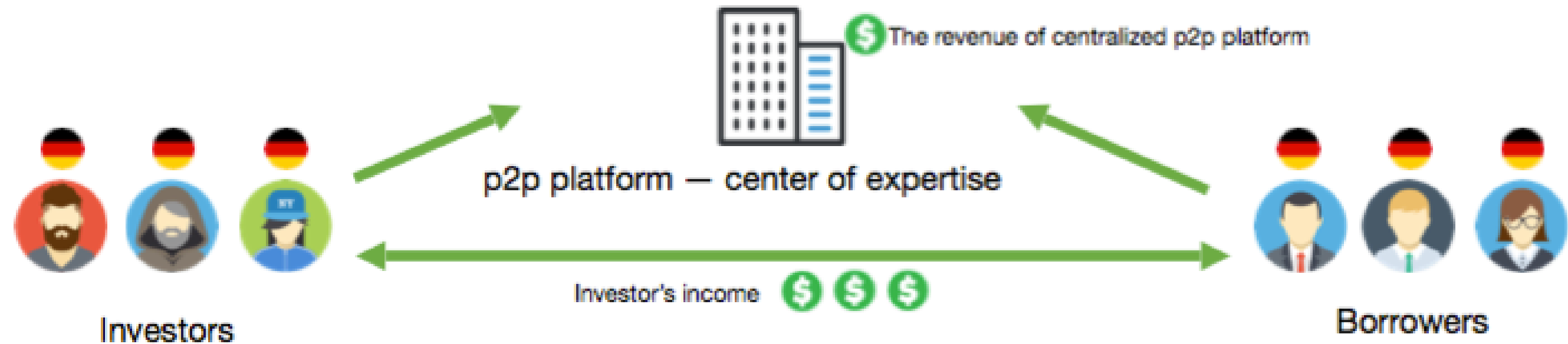Helps investors and borrowers to contract in mutually beneficial terms
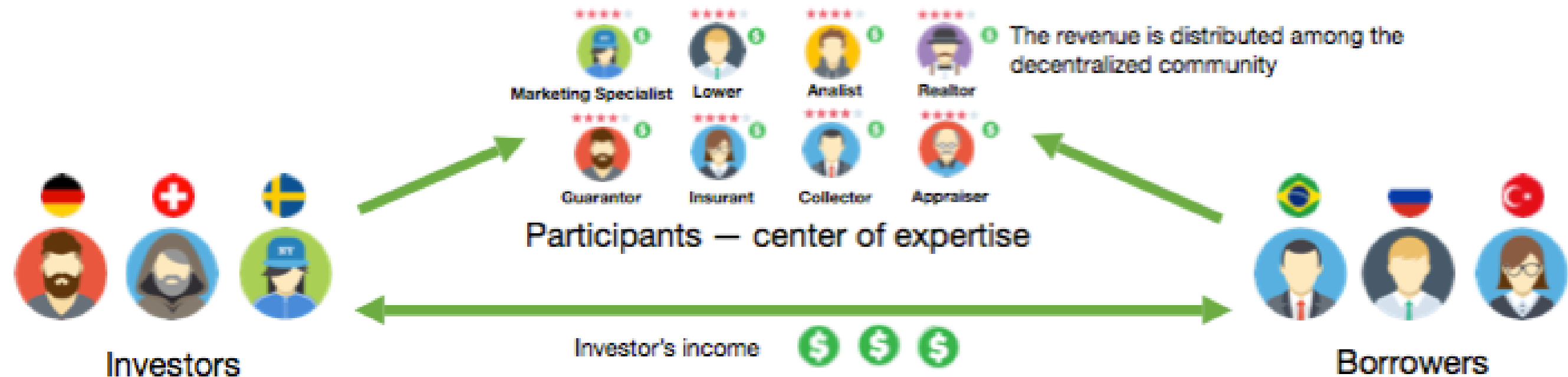
Economy of 18-20th centuries

Costs for banks and insurers (30% of GDP)

Investor's income

Bank — center of expertise

Cash flow

Investors

Borrowers

The investor brings money to the bank, because he is not competent and sufficiently informed for self-lending.

Economy of 21st century

The revenue of centralized p2p platform

p2p platform — center of expertise

Investor's income

Investors

Borrowers

Investor credits entrepreneur directly, independent peer-to-peer platform provides him expertise

Economy of the future

The revenue is distributed among the decentralized community

Marketing Specialist   Lower   Analist   Realtor

Guarantor   Insurant   Collector   Appraiser

Participants — center of expertise

Investor's income

Investors

Borrowers

Lending becomes transboundary. Expertises pass to independent participants, their efficiency is determined by the rating.

What Sets Us Apart?

PAYBACK IN CASE OF DEFAULT IN ANOTHER COUNTRY

Insurance option to sell the loan to the guarantor in case of default for the borrower.

EXCHANGE RATE RISK

No convenient mechanism for insurance exchange rate risk for small amounts of investments
We **will create** our own fund for currency risk insurance, which will further reinsure risk in international banks

Using Blockchain

TRANSPARENCY AND INFINITY.

The user will encounter a fiat only when raising and withdrawing funds on the platform.

TECHNICAL CHARACTERISTICS

The platform uses the sdBFT consensus algorithm - an improved version of the dBFT algorithm

SYNC

Sync the schedule of payments in order to obtain info about the upcoming payments of the borrower

OPEN SOURCE

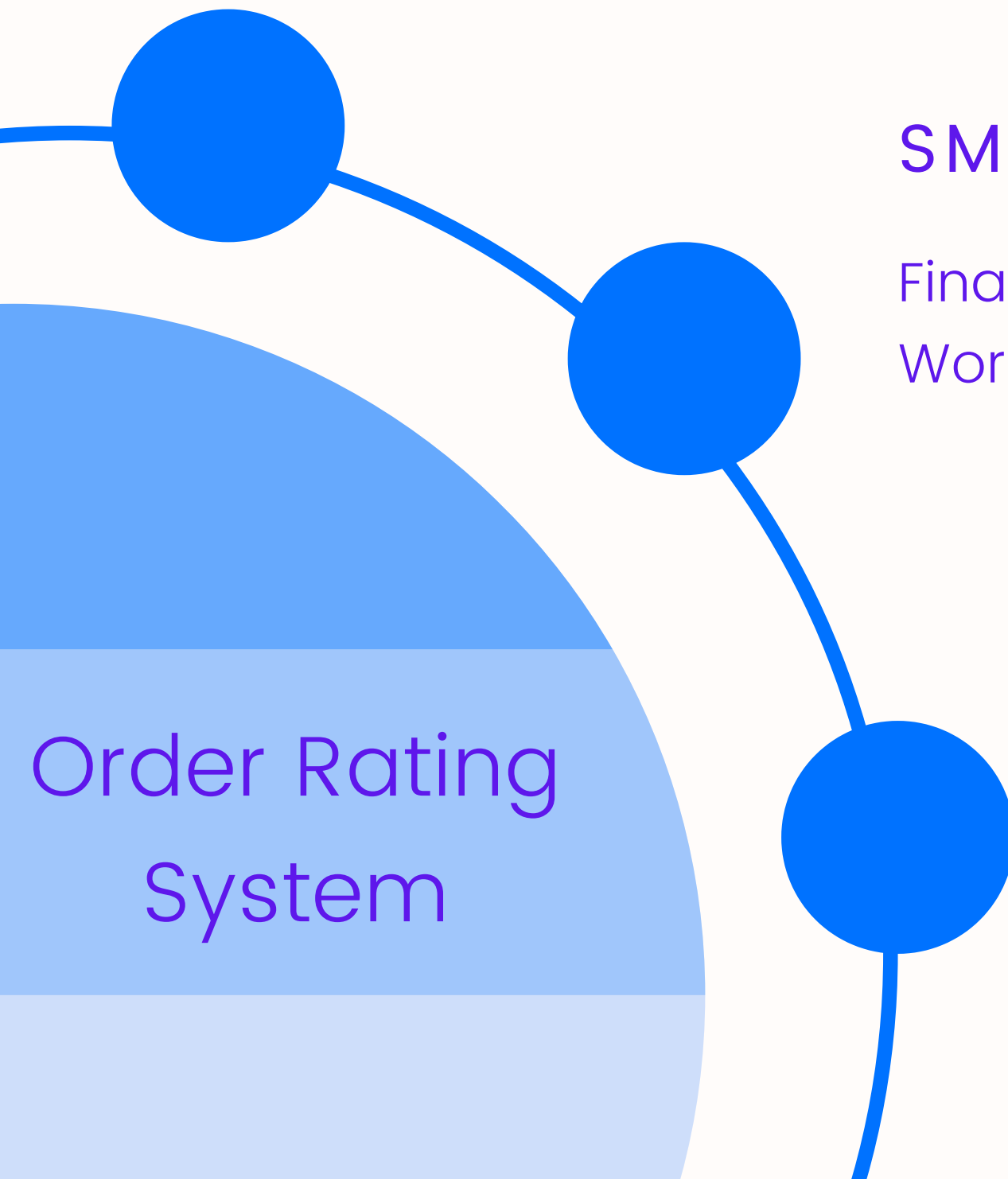Logic of the smart contracts is visible to all people.

REPUTATION (KARMA)

Good Karma of each member increases the demand for his services or improves his loan conditions

SMART SCORING

Financial condition assessment
Work experience and education

COLLATERAL

Real-estate, vehicles and equipment
Option for collateral selling in case of default

Order Rating System

Thank You!