

THINK OUT OF THE BANK



Kube₹

TEAM NAME : KUBER  
TEAM MEMBERS : SWARAJ  
THEME :FINTECH

# 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.

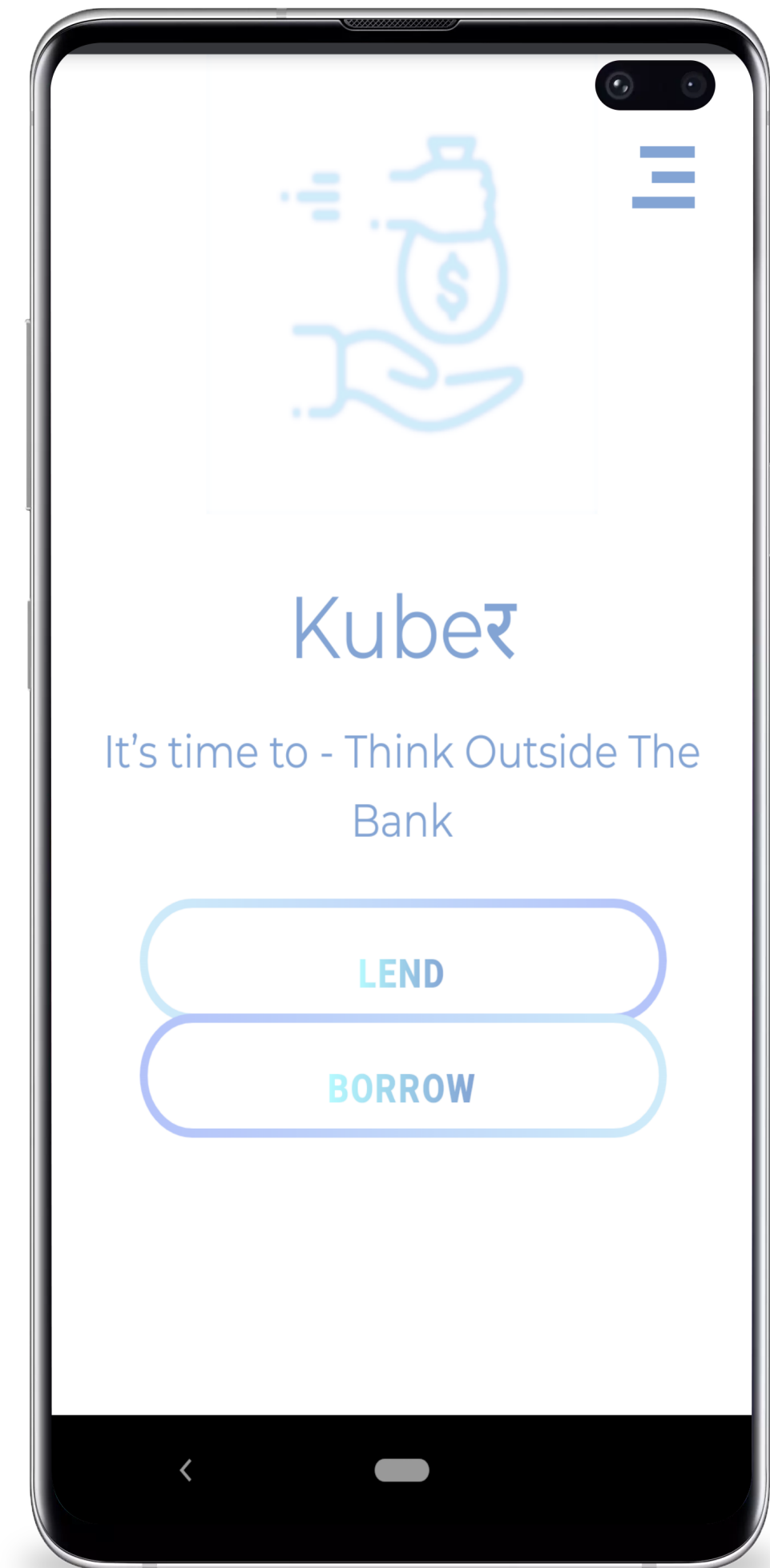
## **GEOGRAPHICAL IMBALANCE**

- 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.

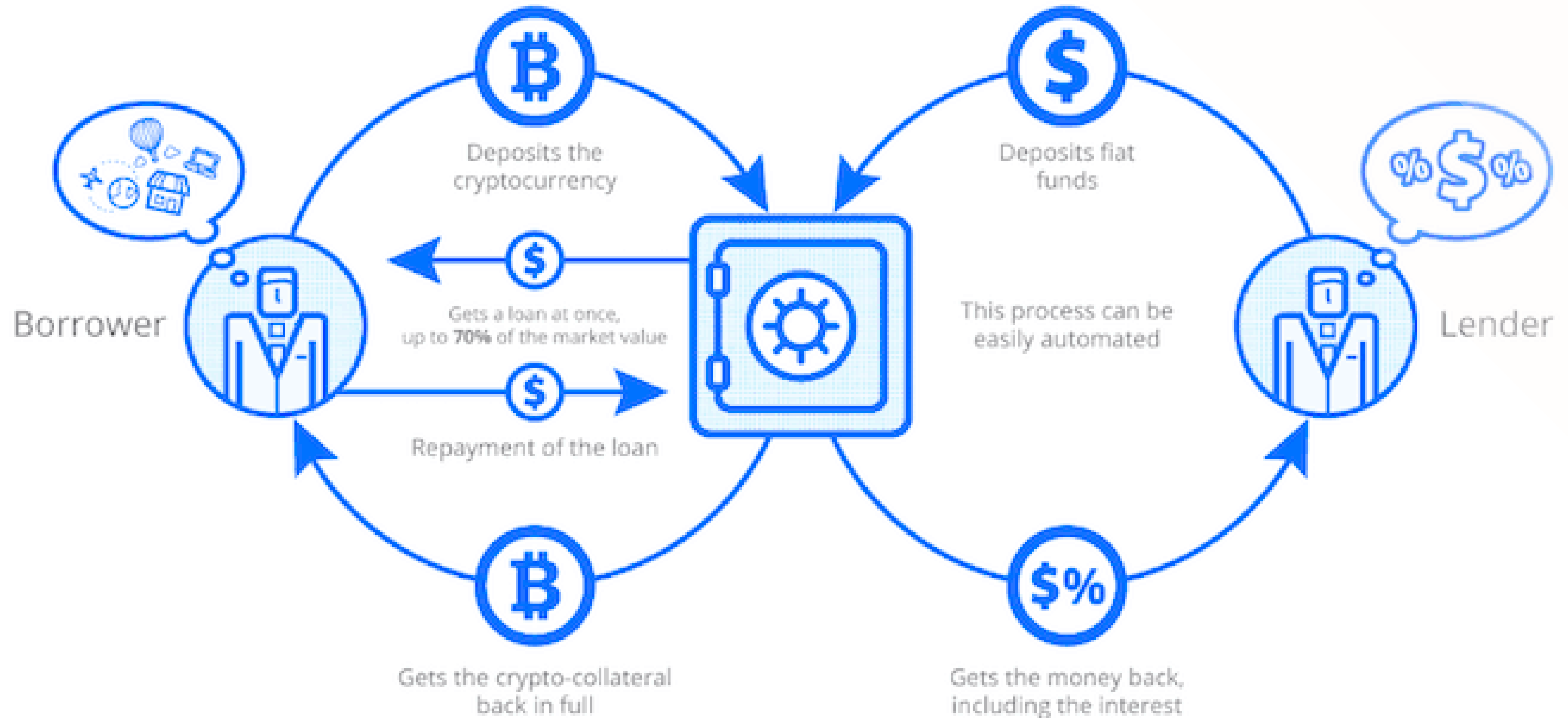
# Kube₹



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



# How it Works



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

Lend

Ecommerce Biz

State: Investment

Address:

0xdfa0205eabaa157a24538c00ab6ac50b96710e47

Borrower:

0x8f2aed886dbece2ea7ebaea6be17df828e3aa925

Requested: 2 ETH

Funded: 0 ETH

Borrower:

0x8f2aed886dbece2ea7ebaea6be17df828e3aa925

Requested: 2 ETH

Funded: 0 ETH

Installments Count: 1

Interest: 1 ETH

Amount

INVEST

REVOKE VOTE

REFUND

FRAUD



# 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₹**

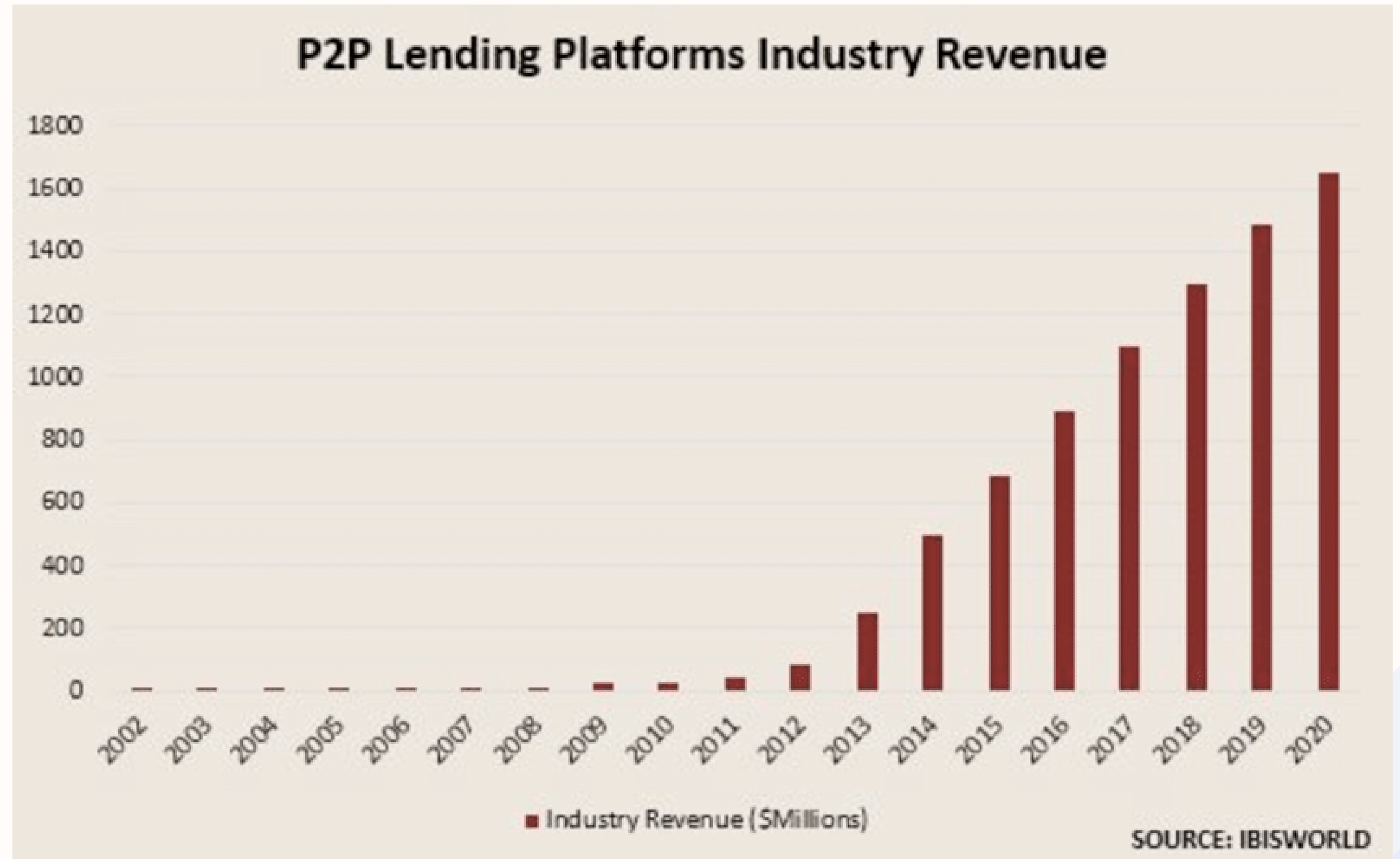
Seconds to approve a SME loan

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

# Growth



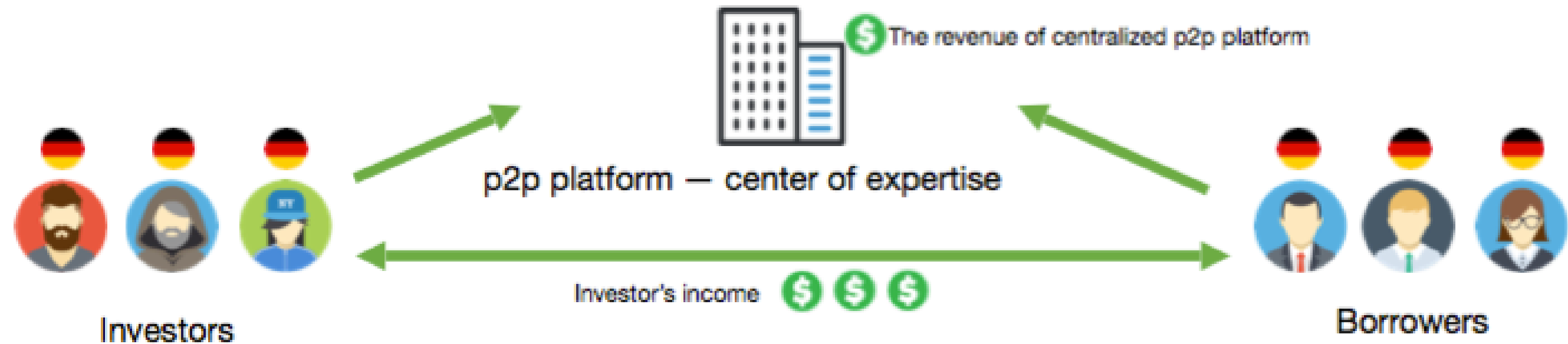


## Economy of 18-20th centuries



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

## Economy of 21st century



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

## Economy of the future



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)

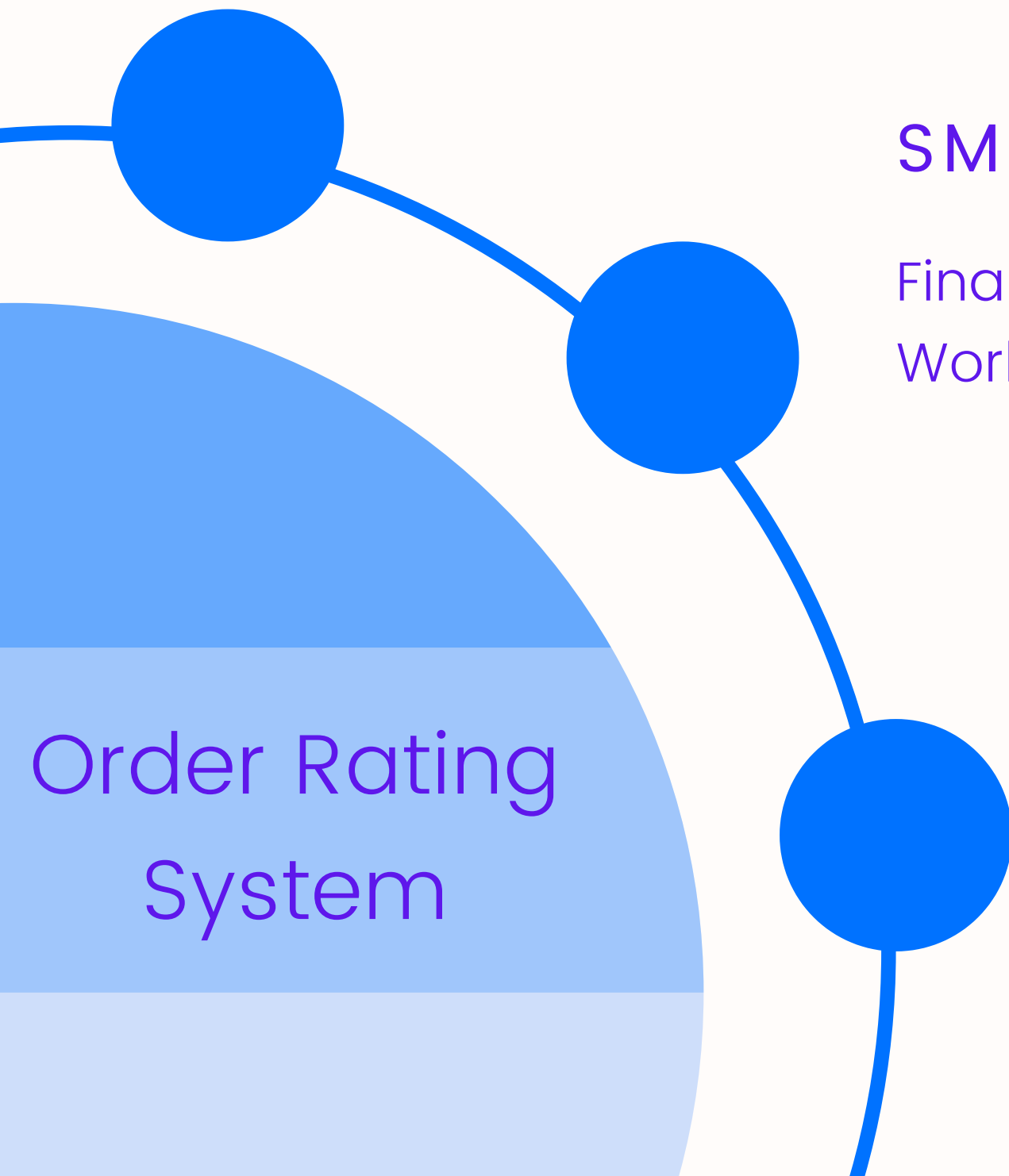
Good Karma of each member increases the demand for his services or improves his loan conditions

## SMART SCORING

Financial condition assessment  
Work experience and education

## COLLATERAL

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





# Thank You!