

FINBAR

Networked trade

FINBAR.IO (coming soon)

The FINBAR Supply Chain Financing Platform aims to facilitate lower financing costs and improve business efficiency for buyers and sellers linked in a sales transaction

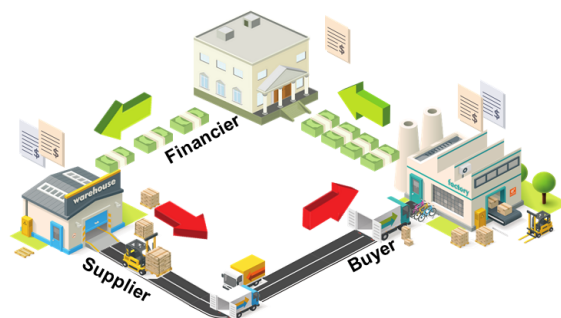
VALUE PROPOSITION

Cateina offers an open, blockchain powered, web based platform to ease buy/sell side supply chain financing needs, helping the customers derive key business benefits as mentioned below:

Buyer / Supplier

- Reduces financial burden by empowering their suppliers with easy access to finance.
- Better cash flows ensure on time and quality delivery of the promised goods increasing the credibility and reputation.
- **Financier**
 - Assured returns and increase in the lending business.
 - Lowers cost of audit and regulatory compliance
 - Realtime reconciliation
 - Enable seamless financing triggers using Smart Contracts
 - Increase the level of trust between the Financier, the Buyer & the Supplier.

HOW IT WORKS



The Buyers, Suppliers and Financiers are registered on the platform and have their KYC completed and Limits setup. The platform facilitates uploading all the documents that are required for financing

- **Supplier- uploads an invoice**
 - Supplier who is in need of finance uploads an accepted invoice on the platform and requests for finance.
- **Buyer - approves the invoice**
 - Buyer approves the invoice on the platform while the system notifies the financier providing buyer consent to the supplier request for finance and the promise to pay back on or before the due date.
- **Financier - finances the invoices**
 - Financier finances the invoice after validating the invoice and checking the limits on the system which are set for both the buyer and supplier.

PRODUCT FEATURES

- **Features**
 - Organization / Individual KYC
 - Limit Setup for both Buyer & Supplier
 - Supply Chain Financing (Invoice Financing, Work Order Financing, Dealer Financing, etc)
 - Asset Securitization
 - Marketplace based approach.
 - Automated reconciliation of transactions

THE PLATFORM (BLOCKCHAIN)

Blockchain represents an emerging technology platform that can radically improve banking, supply chains, and other transaction networks, giving them new opportunities for innovation and growth while reducing cost and risk with the introduction of trade, ownership, and trust into the equation. The platform will help in reducing the multi-trillion-dollar lending gap by facilitating easy finance to the small businesses and informal sector borrowers struggling to get credit from formal lenders. The benefits of a Blockchain-based approach are:

- Transactions are recorded on a secure, tamper-proof and immutable shared ledger
- Smart contracts ensure that only permissioned / sanctioned entities can manage workflows.
- Auditability is built into the platform making it easier for regulators and other participants to audit the entirety of transactions.
- Corporates are enabled to make quick financing decisions by providing access to real-time shared ledger.
- Reduces the need for intermediaries and third party agents strongly reducing or even eliminating counterparty risk.
- Facilitates automated reconciliation, no more need to do the accounting manually.