



# TOKENLEND

## WHITEPAPER

tokenlend.io  
2017

# Table of contents:

<b>Table of contents:</b>	<b>1</b>
Preamble	1
Background	1
Mission Statement	3
The Problem	3
Market Analysis	3
Competitors analysis	5
The Solution	5
The Tokenlend Platform	6
Business Model	8
TLN Token	9
Tokenomics	9
ICO	10
Token Sale Details	12
Pre-Sale Bonuses	12
Token Sale Bonuses	12
Core Budget	12
Roadmap	14
The Team	16
Advisors	18
Join us	19

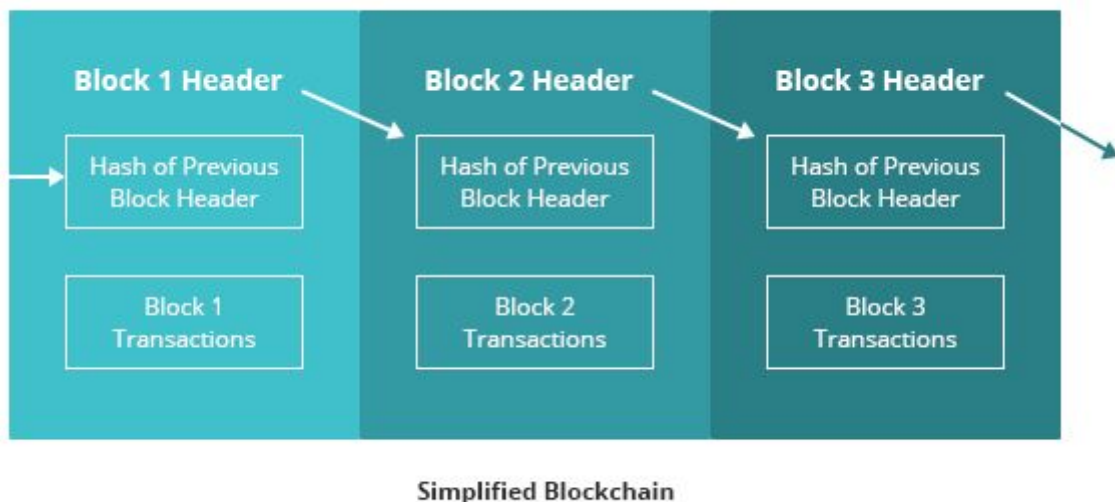
## Preamble

In a modern world full of technology, the Internet erases borders between countries and people. To some extent, the Internet brought equality and freedom but the world is still full of limitations and obstacles.

After its inception, blockchain technology not only took leadership in solutions where data authenticity, consistency and availability are vital. It also fueled the evolution of crowdfunding and fundraising platforms to make them more efficient and accessible.

## Background

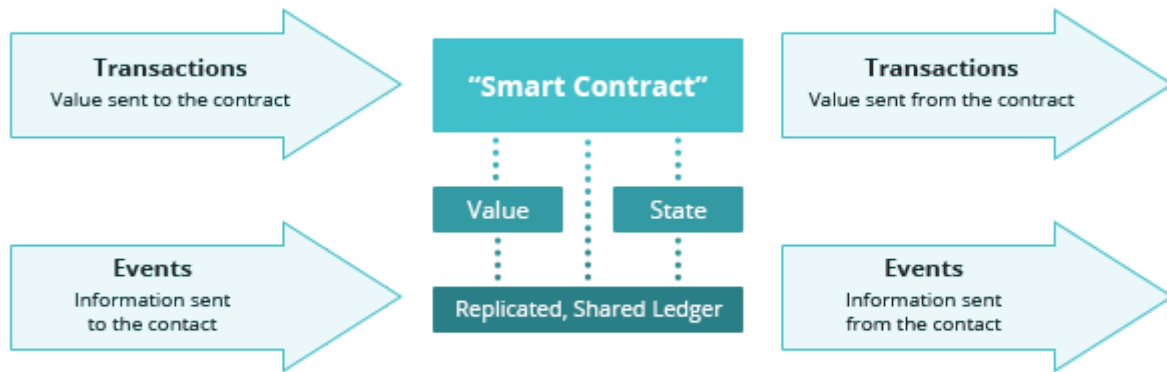
**Blockchain** - A type of distributed ledger or a decentralized database, where digital transaction records are stored. All database instances (nodes) are connected to each other via the Internet. Data is synchronized in real time between nodes and visible to anyone within the network.



After each digital transaction is processed, it is grouped with other transactions processed at the same time in a cryptographically encrypted block. The block is then cryptographically signed (validated) and added to the blockchain.

The key advantage of this technology is that all blocks are linked to the previous block, forming a chain. The chain therefore contains the entire transaction history from the very first (“genesis”) block to the very last. This gives every member the ability to prove who owns what at any given time.

**Smart contracts** - An embedded tool of Ethereum blockchain. The Ethereum blockchain is essentially a decentralized computer which allows the execution of complex script-based instructions, called “smart contracts”.



These instructions are mandatory for all parties and cannot be circumnavigated because smart contracts not only define the rules and penalties around the agreement, they also automatically enforce the obligations.

**Tokens** - The fungible, tradable goods, minted and governed by smart contracts in the Ethereum blockchain.

**ERC-20** - A standard interface that guarantees interoperability between tokens. ERC-20 tokens are a subgroup of the Ethereum tokens that comply to a defined standard. For instance, to comply with ERC-20, the token's smart contract must allow the execution of all the following instructions:

1. Total token supply
2. Account balance
3. Token transfer
4. Spending approval

## Mission Statement

Our mission is to provide safe fiat haven for your crypto funds. That's why we're planning the creation of a blockchain-powered lending platform. We strive to help users across the globe make profits by lending funds with fewer risks and hassles. We believe that by using blockchain technology, we can make the lending process easier and cheaper to use without the bureaucracy of traditional banking services.

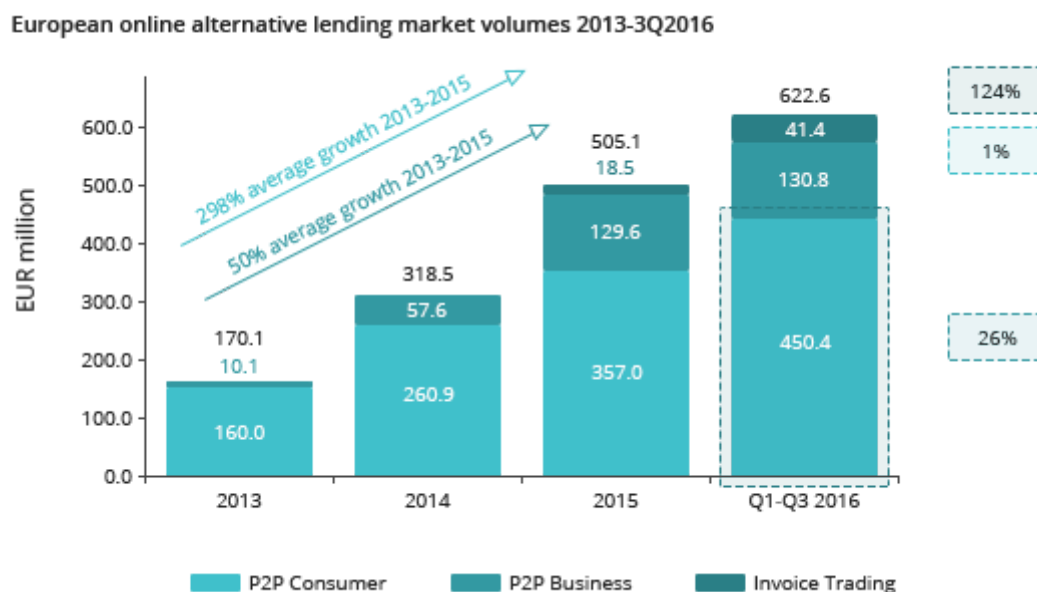
## The Problem

Traditional banking products and services are archaic and slow due to all their red tape and paperwork. In a world of cross-continental currency transfers, decentralised databases and smart contracts, people are still limited by their geographical location and residency. Different legislations, currencies and complex taxation make business activities more complicated than it should and could be. The lack of integration between financial services force people to deal with numerous middleman institutions with their own verification policies, fees and limits. This can turn a seemingly simple operation into a massive headache.

## Market Analysis

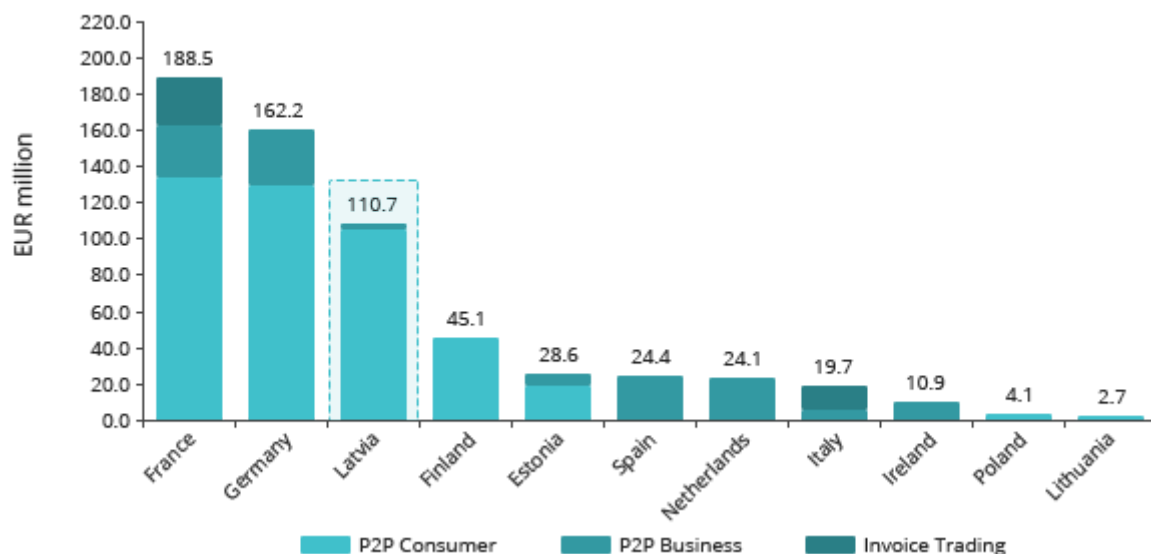
The 3rd quarter of 2016 saw the highest loan volumes of the Continental European P2P market in France, Germany and Latvia. Latvia was cited as being the fastest growing market on the continent for P2P lending with an average of 73% annual growth in loan volumes across Continental Europe.

Countries like Latvia and Estonia are in a position to benefit from current common sense regulations that attract investors, developers and loan originators across Europe. Although the European P2P lending market mainly consists of consumer lending platforms with an average lending term of 3 to 5 years; business lending, factoring, real estate and asset finance are all areas where significant volume growth is expected by analysts.



**From 2013 to 2016, the European P2P lending market grew three years in a row and maintains a growing trend.** The total market volume in Q1-Q3 of 2016 was up 23% compared to 2015 and amounted to 623 million EUR. While the leading positions are still held by consumer lending, business lending grew three years in a row. Despite the fact that business lending growth was slower in 2016 compared to 2015, analysts are looking forward to promising results in this sector by the end of 2017.

P2P market funded volumes by country, Q1-Q3 2016



Thanks to the rapid growth of P2P lending platforms in 2016, Latvia broke into the top 3 countries by alternative lending volume size.

The key factor for the future growth of Latvian P2P lending is the ability to enter new markets in Continental Europe where banks offer relatively high interest rates. Countries like Poland, The Czech Republic, Spain, Italy and Scandinavia for example. P2P business lending has plenty of growth potential, but without cutting-edge fintech solutions and proper expertise, it will take far longer for Latvia to compete in these markets successfully.

## Competitors comparison

At first sight, Tokenlend has three main competitors on the market:

- **ETHLend** - decentralized P2P lending platform. Provides crypto-to-crypto lending of virtually any ERC-20 token (at the moment).
  - **Pros:** Almost not regulated, due to pure crypto loan nature. Good for margin trading opportunities. Easy integration with new tokens.
  - **Cons:** Young team with low experience in complex software solutions development. No crypto-to-fiat loans. No low-risk collaterals (property, shares, etc.). Although, default risk is mitigated as long as loan is fully collateralized, market value of collateral can drop unpredictably, thus causing massive loss.
- **SALT** - decentralized lending platform. Provides crypto-to-fiat lending and borrowing.
  - **Pros:** Strong team. Enables to borrow fiat funds for immediate liquidity using crypto assets as a collateral. Network effect provides more liquidity to the platform.
  - **Cons:** Confusing fee model. Platform could suffer from margin calls due to volatile cryptocurrency prices. High rates for borrowers, as a compensation of possible risks.



- [Lendoit](#) - decentralized P2P lending platform. Provides free auction-like marketplace for lenders and borrowers.
  - **Pros:** Interest rates are set by bidding. Easy loan application process. Different loan types. Loan management from ERC20 wallet.
  - **Cons:** No collateralized loans. Defaulted loans are to be treated by collectors using uncertain mechanism of compensation to lenders. All loans issued in LOAN tokens and should be exchanged with non-market exchange rate to major fiat or crypto currencies prior withdraw.

## The Solution

The idea for Tokenlend resulted from a culmination of our investment experience as well as our vast experience in software development.

Our goal is to build a robust and reliable ecosystem that provides a complete fund lending service for all parties involved.

Tokenlend will offer to anyone from any part of the world a possibility to invest in real estate secured loans and earn competitive interest rates on various crypto assets nominated in fiat value (EUR,USD etc. ).

The platform will contain a list of carefully selected and pre-checked secured loans available for investment. Tokenlend will only accept loans from trusted EU loan originators. The presence of a legal entity as a counterparty will allow us to take necessary measures in advance to receive timely payments by the lender and mitigate the risk of default.

Tokenlend personnel will re-validate information received by the loan originator, including the borrower's personal details, pledge information, appraisal and LTV ratio. Loans will only be listed on the platform if they meet Tokenlend's stringent loan selection criteria.

## The Tokenlend Platform

The platform will provide a set of tools for potential investors and loan originators via user friendly web interface.

The core features of Tokenlend will be as follows:

- **Loan marketplace** where loan originators will offer opportunities for users to invest and receive income.
- **Loan Participation Note (LPN) market** (i.e. "Secondary Market") where users can trade ongoing investments for immediate liquidity.
- **Payments gateway** which will enable users and loan originators to make deposits and withdraw funds from their accounts.

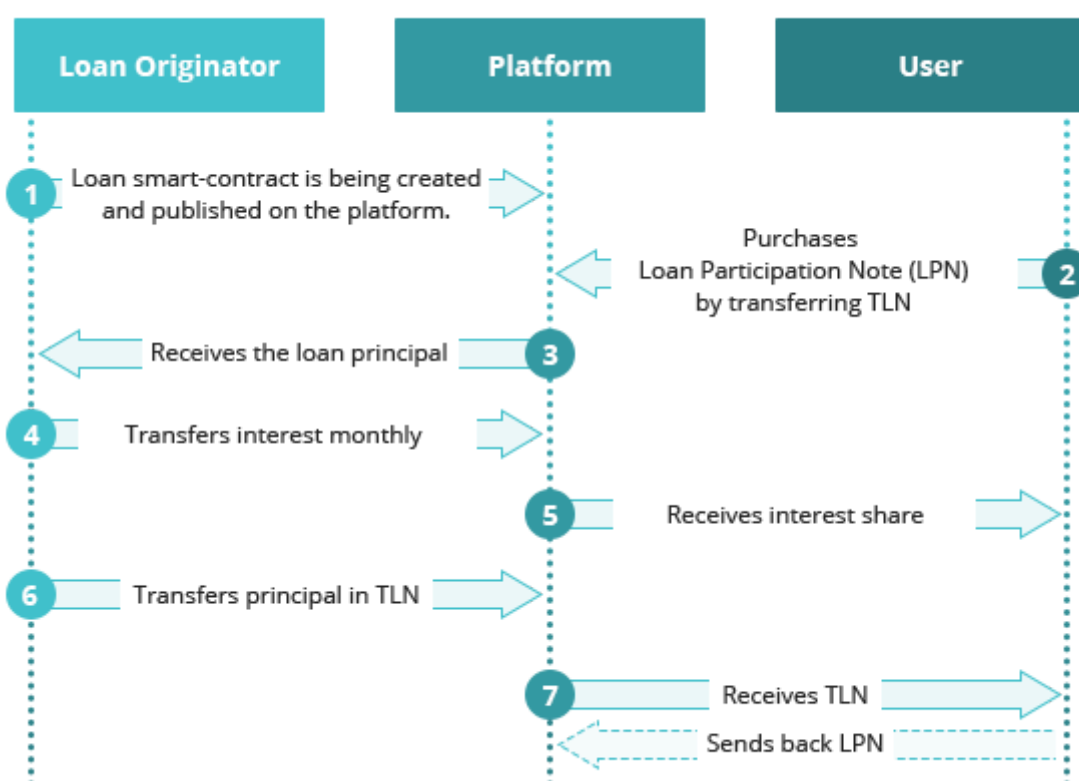
Each Loan Participation Note (LPN) represents the smallest indivisible share of a loan with value of 10 EUR. Users can invest into a particular loan by purchasing any number of available LPNs with fiat or crypto funds (including TLN tokens) from their platform account balance. Token holders will need to have at least 5 TLN on account balance (according to the calculations below) to purchase

LPN. Funds spent on such purchases will be taken from the account balance and locked into the loan's smart contract. Once the loan term is complete or repaid in full, the corresponding funds will be deposited into the accounts of users who own the corresponding Loan Participation Notes. LPNs will be tradeable within the Tokenlend platform so owners are able to transfer and sell their investments for quick liquidity.

The loan smart contract will issue loan repayments according to the repayment schedule and distribute the payment amounts between the loan's LPN holders. Each payment will consist from two parts: loan principal and interest. Users, who had invested their TLN tokens instead of Euros will receive TLN's back as loan principal and Euros - as a loan interest. In this case, TLN tokens will be deposited back to their ERC20 wallets according to the number of LPNs owned by each specific wallet address at the time. Interest payments will be deposited in Euros to the account balance on the platform. Repaid TLNs will be available for immediate investment into other available loan.

Users will be able to withdraw their earnings from the platform in Euro or cryptocurrency. Cryptocurrency withdrawals will be performed at the market exchange rate at the given date and time.

The typical loan lifecycle **for TLN token holder** will look as follows:



1. The loan originator adds a new loan to the system via the Dashboard. After loan details are validated and successfully verified by platform personnel, the loan smart contract is created and published onto the platform.
2. Token holders purchase Loan Participation Notes (LPN) for a particular loan by transferring a desired amount of TLN to the loan address. The loan smart contract then generates the LPN contract with a principal value equating to the amount of TLN transferred by the user as well



as a personal repayment schedule based on the creation timestamp of the LPNs and loan terms.

3. The LPNs are linked to the user's ERC20 wallet address as the beneficiary of the loan principal payments. The total amount of TLN received from all users are transferred to the Loan Originator's account as the loan principal.
4. In accordance with the loan smart contract schedule, the loan originator sends interest payments and principal repayments (if applicable) total to the platform.
5. The Loan Participation Note contract requests the relevant share of interest payment and principal payment (if applicable) from the loan smart contract. The LPN contract then receives the funds and deposits interest in Euro to the associated platform account, and part of loan principal in TLN - to the linked ERC20 wallet.
6. After receiving the last transaction from the loan originator, the LPN contract closes the repayment schedule and sends the interest along with the remaining TLN principal to the associated accounts.
7. The user account receives TLN and sends the LPNs back simultaneously. The loan is then considered closed, the wallet address association is removed and the LPN contract is considered fully executed.

The web dashboard will provide detailed statistics, repayment progress, projected income and other relevant information.

The LPN market will allow users to trade LPNs between one another, this is only available to registered users. Users are not obliged to sell at the original LPN principal price, they can submit sell orders for specific LPNs at their desired price in Euro or TLN (if LPN was created with tokens). Users can also add comments and details about the LPNs to be sold. All transactions will be performed by sending funds from one account to another within the platform. The LPNs will be considered sold once the transfer is confirmed by Ethereum network and at which point the LPNs' owner is changed automatically.

The payment gateway will be released during the public launch of the platform. It will help users deposit funds into their accounts in not only TLN, but also in any acceptable currency. The investment and repayment processes will be the same for token holders except for the one main difference: Users who did not have TLN tokens will not be able to withdraw the loan principal in TLN but they can still withdraw in any of the other supported currencies.

## Business Model

In average, loan originators in Latvia and Estonia offer real estate secured loans to borrowers with a 10-14% interest rate. At the same time they are open to accept funds from any available sources with a 5-8% interest rate. This is where Tokenlend can come in and securely connect both parties.

As a result, platform users have an accessible source of investment opportunities and loan originators have access to affordable funds.

Platform income will consist of the following sources:

- **Loan listing fee for loan originator.** This fee is to be collected for every successful loan submission to the platform. The rate is from 0,5% to 1% from loan principal, depending on particular loan originator's platform portfolio health and value.
- **LPN sale fee for user.** This fee is to be collected from user for every successful trade of LPN on a Secondary Market. It will be applied only at LPNs created by regular users (not token holders). The fee rate is planned to be 1% to 5% of sale price depending on reward/discount from original LPN value.
- **Withdrawal fee.** The 1% fee, which is to be applied at every withdraw transaction in fiat currency (EUR, USD, etc.) for all types of users.

So, in average, platform will receive up to 2% from every loan in fees and up to 5% from Secondary Market operations. For example: in case of adding 1 000 000 EUR of new loans every month, platform annual income from fees will be around 240 000 EUR. In case of 30% LPN will be reselled at least once per year, income from such operations will gain 180 000 EUR. Thus, total income will be around 450 000 EUR.

As stated in Tokenlend Core Budget breakdown (see below), 18,6% of budget will be allocated to marketing and PR activities. According to the current ETH/EUR exchange rate: 544 EUR for 1 ETH, marketing budget will be around 82 500 EUR. Based on Tokenlend team experience in advertising, and user acquisition costs statistics provided by our advisors - owners of loan originating companies, the average rate for the first successful investment per one new user on the Tokenlend platform (CPA) will be approximately 1.09 EUR. Since, average investment size per user is 1200 EUR, spending 82 500 EUR on marketing activities could potentially attract 91 000 000 EUR of investments, which could generate about 3 000 000 EUR of income from fees and Secondary Market.

Typical loan repayment schedule provides for the payment of a part of loan principal every month. These funds are available for reinvesting immediately after being deposited to user account balance. Based on this, reinvesting could potentially bring up to 50% extra income from fees, thus increasing platform income by 1 000 000 EUR per year.

For proper platform operation and establishing legal partnership with loan originators, Tokenlend will open legal entity and brick & mortar office in the Republic of Estonia. Based on preliminary calculations and estonian taxation - platform administrative expenses, fees and taxes will reach 25% of gross income.

So, the annual net income of Tokenlend platform will be around 3 000 000 EUR for the first year.

## TLN Token

During the Initial Coin Offering (ICO) campaign, Tokenlend will offer Lend Coin (TLN) tokens for sale. TLN tokens are a digital representation of the right to an exclusive membership on the Tokenlend platform. TLN holders have a ability to invest the desired amount of funds from their account into any of the available loans listed on the Tokenlend P2P platform. The account balance on the platform represents the number of TLN tokens stored in the Ethereum wallet of the member's Tokenlend account at any given time.

TLN tokens will be tradeable outside of the Tokenlend platform. Since they are ERC-20 tokens, they will have an inherent value on exchanges.

Tokens created during the ICO campaign will provide two types of income for its holders. Token holders will be able to use TLN to invest in any loan listed on the platform and receive income like regular platform users. Also, holders of TLN tokens will receive a share of company's profits in Ether every quarter directly on ERC20 wallet, which will contain tokens at the time of payment.

## Tokenomics

The Tokenlend project has three main financial milestones: Core Budget, Soft Cap, Hard Cap:

- **Core Budget - 800 ETH:** amount of funds, needed to develop, launch and promote lending platform. These funds don't provide any liquidity, thus - platform has no attraction as a financial partner for loan originators.
- **Soft Cap - 5 000 ETH:** reaching this milestone will cover development and promotion needs, and will provide a basic level of liquidity to attract potential partners. In case of reaching Soft Cap, Tokenlend platform will be able to offer potential loan originating partners more than 2 000 000 EUR of funds available for immediate investment.
- **Hard Cap - 41000 ETH:** reaching the maximum will provide an extraordinary level of platform liquidity to establish partnership with loan originators not only from Latvia and Estonia, but also from Germany and Poland on more favorable terms by offering outstanding 22 000 000 EUR of investments available immediately.

Here is projected TLN profit example in case of reaching soft cap (5 000 ETH):

Given:

- **Pre-ICO price:** 1 TLN = 0.00033 ETH = 0.18 EUR (20% bonus)
- **ICO price:** 1 TLN = 0.00036 ETH = 0.195 EUR (10% bonus)
- **Raised at pre-ICO:** 1400 ETH with 20% bonus = 4 200 000 TLN
- **Raised at ICO:** 1000 ETH with 10% bonus + 1600 ETH with 7% bonus = 7 030 000 TLN
- **Platform net income:** 3 000 000 EUR
- **Net income breakdown:**
  - 60% - investors share
  - 40% - reserve fund

According to the given values, 37,3% of TLN have a price of 0.18 EUR, 24% - 0.195 EUR and 38,7% were sold for 0.21 EUR. Based on platform net income total amount and breakdown, the annual profit per token will be:

- **For tokens purchased during pre-ICO** - 0.159 EUR per TLN, or 89% annual profit
- **For the Tier 1 tokens, purchased during the ICO** - 0.157 EUR per TLN, or 80% annual profit
- **For the Tier 2 tokens, purchased during the ICO** - 0.162 EUR per TLN, or 77% annual profit

The second source of income for TLN token holders is investing into loans on the platform. Here is a simplified calculation of projected annual return in case of soft cap being reached:

Given:

- **Total number of TLN in circulation:** 11 230 000
- **Value available for investment per TLN (After Core Budget deduction):** 0.2 EUR
- **Annual interest rate:** 5%
- **Re-Investment ratio:** 50%

The projected investment return is 7.5% per 1 TLN, or 0.015 EUR, 168 450 EUR total.

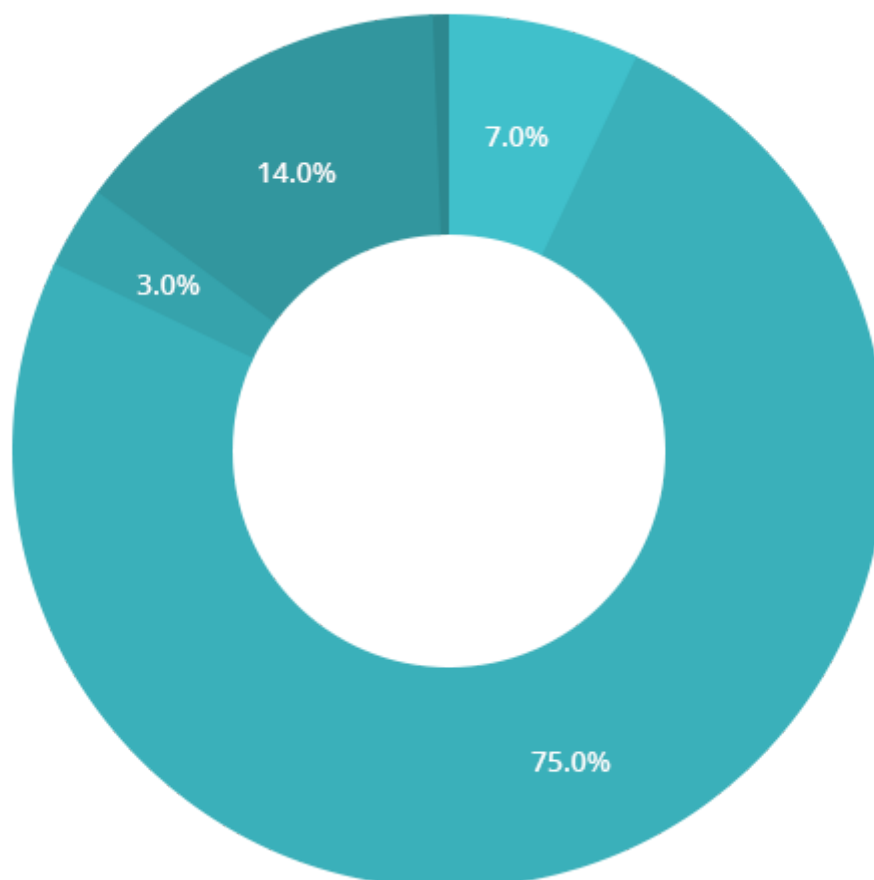
As all tokens will be created at the token sale stage, the token will not be inflationary. As more ongoing investments are on platform - more LPNs are active thus lowering the number of tokens that remain in circulation and their availability on exchanges. As Tokenlend's cumulative loan portfolio grows, so will the net profit of the platform making ownership of TLN tokens even more profitable. These events, we believe, will lead to an increase in the price of the token on the crypto-exchanges in the medium to long term.

## ICO

LendCoin (TLN) token sale is performed by **DT SOFT Ltd, a company organized and existing under the laws of Belize**, and subject to the [Tokenlend Sale Terms](#).

During the crowdsale, TLN tokens will be minted by the TLN smart contract. The total amount of tokens will be distributed in the following manner:

**Token distribution**



**Pre-sale - 7%** of all tokens will be sold during the pre-sale. All pre-sale participants will not only have an opportunity to purchase TLN tokens at special discounts, but will also have the exclusive right to participate in the platform's beta testing phase and receive investment profits before any other token holders.

**ICO - 75%** of tokens will be distributed during the ICO. All unsold tokens will be burned.

**Advisory - 3%** of tokens will be granted to our legal and advisory team for their contribution. These tokens will be locked\* for a 12 month period.

**Team - 14%** of tokens will be allocated to the Tokenlend founders and core team. 50% of these tokens will be locked\* for a 24 month period, and the remaining 50% will be locked\* for 48 months.

**Bounty - 1%** of tokens will be allocated for various bounty activities.

*\* "Locking" means that tokens will not be immediately tradable and cannot be used for purchasing LPNs within the platform.*

## Token Sale Details

- ✓ Participants willing to contribute to the development of the Tokenlend platform can do so by using cryptocurrencies and other payment methods listed on the Website
- ✓ Total number of tokens: 130,411,585 TLN
- ✓ Contributors receive TLN tokens at the rate of 2,500 TLN per ETH
- ✓ Contributors will receive bonus tokens during the pre-sale and crowdsale as described below.
- ✓ The sale will begin on the 26th of March 2018
- ✓ The contribution period will run for 45 days
- ✓ The pre-sale will start on the 1st of March 2018 and run for 11 days and will be capped at 3,500 ETH with a minimum contribution of 1 ETH
- ✓ During the ICO token sale, there will be soft cap of 5,000 ETH and a hard cap of 41,000 ETH.
- ✓ All unsold tokens will be burned
- ✓ TLN tokens received by contributors will be transferable 7 days after the end of Initial Coin Offering campaign

## Pre-Sale Bonuses

Depending on purchase total, the following bonus tiers will be applied:

- <5 ETH +20% bonus in TLN tokens
- 5<=ETH<10 +21% bonus in TLN tokens
- 10<=ETH<20 +22% bonus in TLN tokens
- 20<=ETH<40 +23% bonus in TLN tokens

- $40 \leq \text{ETH} < 80$  +24% bonus in TLN tokens
- $\geq 80$  ETH +25% bonus in TLN tokens

## Token Sale Bonuses

Depending on sale progress, the following bonus tiers will be applied:

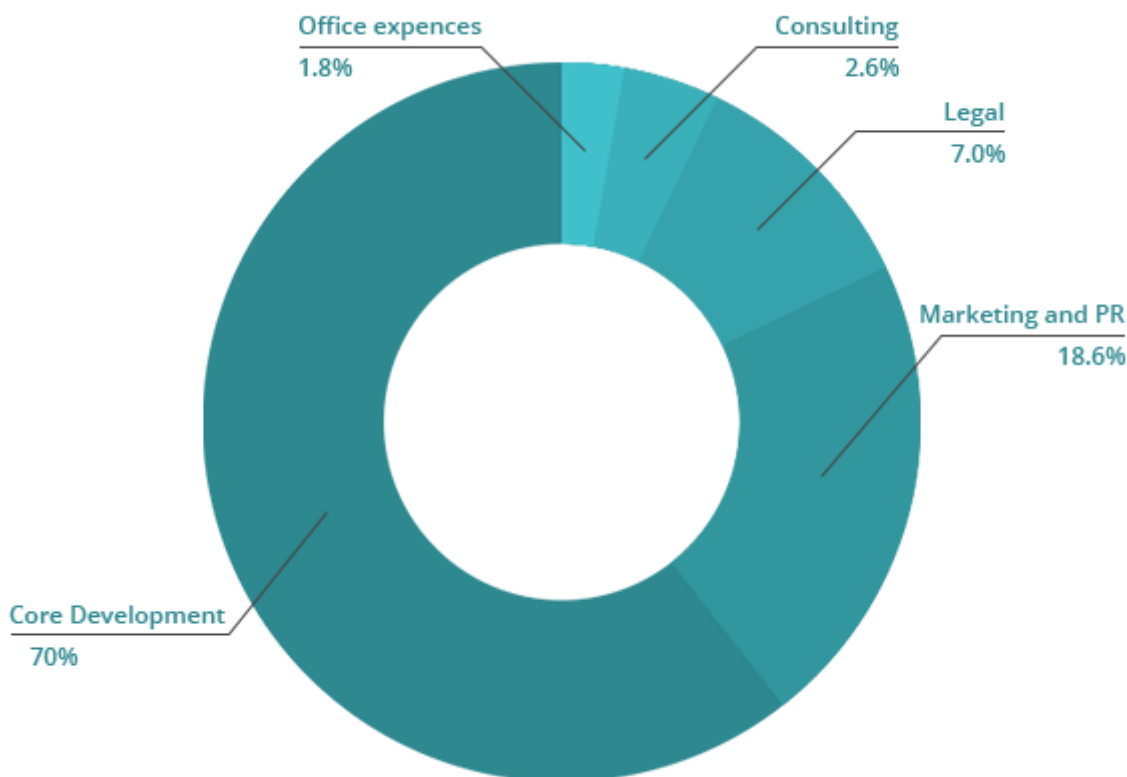
- **Tier 1:  $0 \geq 1,000$  ETH** - 10% bonus tokens
- **Tier 2:  $1,000 \geq 3,000$  ETH** - 7% bonus tokens
- **Tier 3:  $3,000 \geq 9,000$  ETH** - 5% bonus tokens
- **Tier 4:  $9,000 \geq 21,000$  ETH** - 3% bonus tokens

## Core Budget

The core budget required to deliver the Tokenlend Platform to TLN token holders and end-users on time and in accordance with the roadmap, has been calculated. These funds will cover development, deployment and promotion of Tokenlend platform covering all stages, from the very first sketches to the public launch.

Total amount of funds to be allocated is - **800 ETH**.

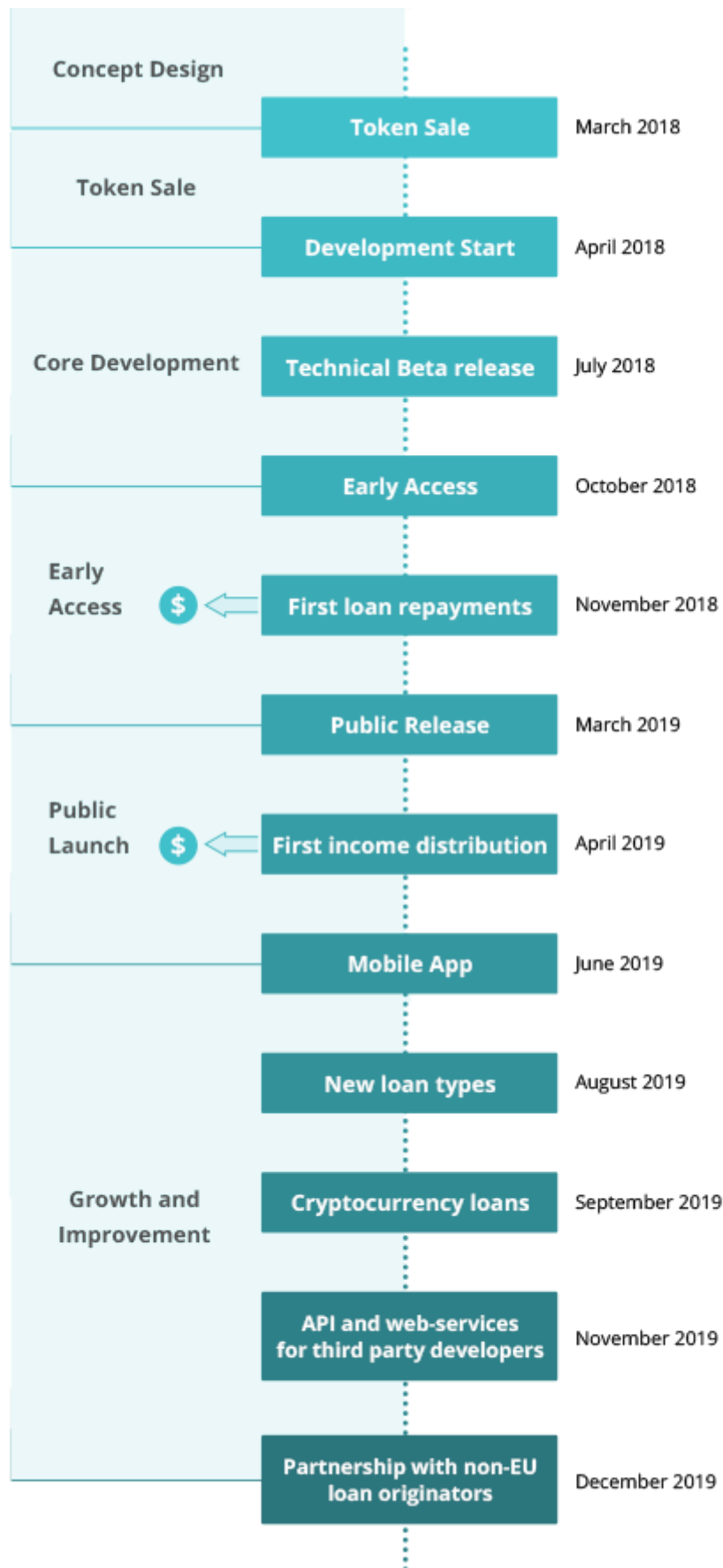
The budgeted funds will be withdrawn in full prior to starting the development. They will be distributed amongst various departments and activities in the following manner:





- **70% - Core Development:** The entire development process of the Tokenlend platform and its proprietary features.
- **18.6% - Marketing and PR:** The strategic process of attracting investors and loan originators to the platform in order to generate revenue.
- **7.0% - Legal:** Most of the legal funds will go towards developing a strong legal framework for the Tokenlend business structure, the remainder will go towards accounting and administration activities.
- **2.6% - Consulting:** For the future consulting services of SMEs. In particular, business domains to gather requirements for the development of new platform features.
- **1.8% - Office expenses:** Rent, utility and other costs.

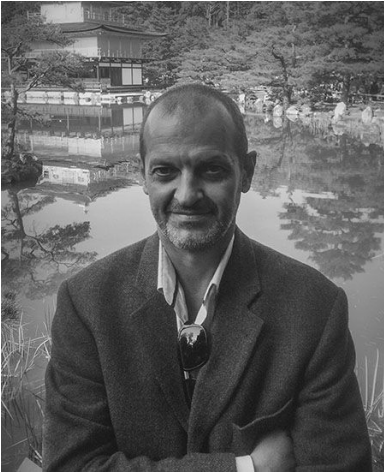
# Roadmap



Development of Tokenlend platform is a way of constant growth and improvement. That's why, after public launch of the first version, Tokenlend team will work even harder to bring our users new useful features according to the roadmap:

- **Mobile application (June 2019)** - handy tool for iOS and Android users, which will enable them to invest and manage existing investments from mobile devices, use Secondary Market, view account statistics, adjust account settings, receive notifications and, of course deposit or withdraw crypto and fiat funds from platform account.
- **New loan types (August 2019)** - Extra collateral types will be added: automobiles, business entities (businesses). We will add "Interest only" repayment schedule - suitable for business loans.
- **Cryptocurrency loans (September 2019)** - instead of some other lending projects, Tokenlend treats cryptocurrency lending very carefully. we believe, that attractiveness of such kind of loans for investor is strongly depends on cryptocurrency exchange rate growth in mid or long time perspective. Today, we cannot be sure, that investment in loans with cryptocurrency as a collateral will not be extremely risky due to exchange rate fluctuations. Also, after studying mechanisms of cryptocurrency loans repossession from our competitors, we didn't find any which met our strict requirements. By the date, mentioned in our roadmap we will finish development, testing and deployment of such mechanism alongside with other services to deliver high quality functionality to our users.
- **API and Web-services (November 2019)** - Releasing this functionality will be considered as a first major update of Tokenlend platform. API will enable loan originators and platform users to integrate Tokenlend services into existing infrastructure to reduce operations processing time.
- **Partnership with non-EU loan originators (December 2019)** - Right after Public Launch, Tokenlend business development department will start seeking for partners outside the European Union. Because of complexity of this process and hidden legal obstacles, we carefully plan to finish it by December 2019. Of course, our team will do their best to add non-EU partners as soon as possible.

## The Team



**Sergei Naiden** [in](#)

### **Chief Executive Officer**

Robert Morris University, USA:

Master of Science, Banking, Corporate, Finance and Securities Law.

Serial entrepreneur with 25+ years experience in managing large enterprises and 10+ years experience in the ownership and management of an international IT company. Developer and vendor of the world famous software product; DAEMON Tools.



**Ivan Kovtun** [in](#)

### **Chief Operating Officer**

Business analyst and product manager with 10 years experience in managing international business operations and 5+ years of experience in software product ownership and project management.



**Vitaliy Russkih** [in](#)

### **Chief Technical Officer**

Senior developer with 12 years experience in developing complex systems and 10 years experience in software team management.



**Alexandr Petrov** 

### **Blockchain Architect/Lead Developer**

Senior developer with more than 12 years experience in designing and implementing enterprise-grade solutions including kernel driver development and embedded systems development.

3+ years experience in designing blockchain solutions for IoT and FinTech.



**Maria Viter** 

### **Chief Marketing Officer**

Industry professional with more than 8 years experience in software product marketing and 5+ years experience in business development of the DAEMON Tools product line.



**Tanya Chuh** 

### **Chief Communications Officer**

Senior specialist with more than 5 years experience in public relations activities, specialising in building PR and Community management strategies for companies operating in stock markets and international software vendors.

## Advisors



**Leo Matveev** 

### **CEO & Founder at SearchInform, Russia**

Leo started his business from scratch and built an efficient information security company. Moreover, he developed and patented the technologies used by the business. Today Searchinform operates in Europe, Russia and the CIS, Latin America and the Middle East. SearchInform software protects the data of more than 2,000 customers and more than 1,000,000 PCs worldwide.

Leo Matveev's experience in the field of information security, business development and team building will undoubtedly help our project avoid many pitfalls and reach its goals most effectively.



**Maksims Matulevics** 

### **CEO & Founder at Money Express Credit, Latvia**

Talented entrepreneur and skilled investor, Maksims has extensive experience in the European loan market. His effective management skills and inexhaustible energy brought MEC to success.

Maksims' deep knowledge of background processes and EU legislation coupled with his sincere desire to help us, makes his advice priceless.



**Anton Kolomyeytsev** 

### **CEO & Co-Founder at StarWind Inc., USA**

Developer, Architect, Visionary, Owner of a world famous IT company, Anton can most definitely be called a "self-made man". His contribution into the development of data storage technologies is priceless. He has also built a successful enterprise-oriented business and is in strong partnership with companies like Microsoft, VMWare, Citrix and Veeam. Anton's advice regarding business relations, technology and data security will surely help us on the road to success.





**Nikolajs Timofejevs** 

**CVO at MONEY EXPRESS, Estonia**

Nikolajs is an experienced specialist in the development of products and services for the financial market. Under his guidance, Money Express Estonia has developed and launched many unique products that customers have embraced.

His invaluable experience in promoting financial products is indispensable to the project.

## Join us



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<https://github.com/tokenlend/tokenlendio>