



COMPASS

GN Compass

Peer-to-peer Cryptocurrency-Backed Lending platform for peace of mind, worry free investing.

Michael Collins

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Table of contents

GN Compass Lending Platform	3
Background	4
Industry Problems	5
Solution to Lending Issues	6
How it works:	
For Investors	7
For Borrowers	8
GN Compass Credit System	9
Microloans	9
Compass Token(GNCT)	
Transferability of Tokens	11
GN Compass Advantages	12
Investors	13
Borrowers	14
Competitors Analysis	15
Our Advantages Over The Competition	
Examples and Illustrations	16-17
Token sale & Bonus structure	18-19
Token advantages	20
Crowdfunding Distribution	21-22
Bancor's Protocol	23
Transaction Fees	24
Road map	25
Summary	26
Acknowledgements	27
Legalities & Disclaimer	28-30
References	31

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

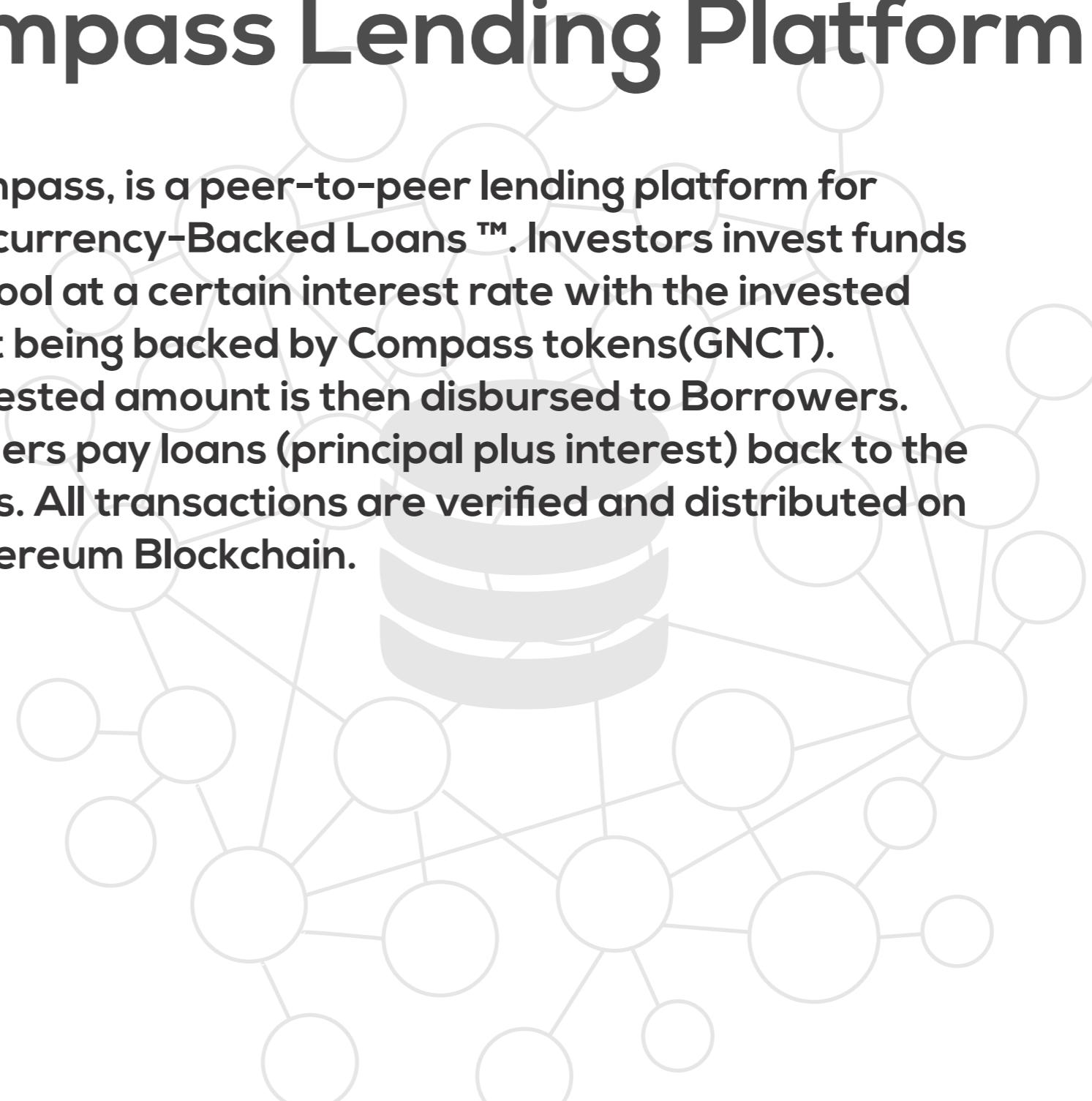
Acknowledgements

Legalities & Disclaimers

References

GN Compass Lending Platform

GN Compass, is a peer-to-peer lending platform for Cryptocurrency-Backed Loans™. Investors invest funds into a pool at a certain interest rate with the invested amount being backed by Compass tokens(GNCT). The invested amount is then disbursed to Borrowers. Borrowers pay loans (principal plus interest) back to the Lenders. All transactions are verified and distributed on the Ethereum Blockchain.





COMPASS

4

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Background

For most of human history, majority of transactions were done on the basis of credit, as precious metals were often too scarce to use. There is ample evidence of interest bearing loans, as well as call and put options dating back to Sumerian times. These ancient concepts have evolved to become the main source of revenue for modern banks in the form of personal loans, credit cards and mortgages. controlled currencies were usually introduced to decentralize the funding of armies, by demanding that taxes be paid in the states currency. In the mid19th century, the United States experienced what is known as the "Free Banking" Era, where private banks or even other businesses could issue their own currency. This extreme freedom is thought to have been responsible for much of the unequaled growth during that period.

In the early 1980's payday loan providers and other high interest lenders started to gain traction with interest rates well over 200%.

By the mid-2000's, peer-to-peer lending platforms began to emerge with their highly-regulated security-backed loans; which lack the liquidity of being sold or traded easily.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Industry Problems

Even with the internet and modern technology, loans remain very similar to their origins with big banks and gate keepers leveraging majority of the value.

This causes three large issues within the modern-day loan industry:

- 1 Centralized structures that lack transparency.
- 2 Low liquidity of notes and securities.
- 3 One-dimensional credit scores that only aggregates and analyzes public consumer data.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

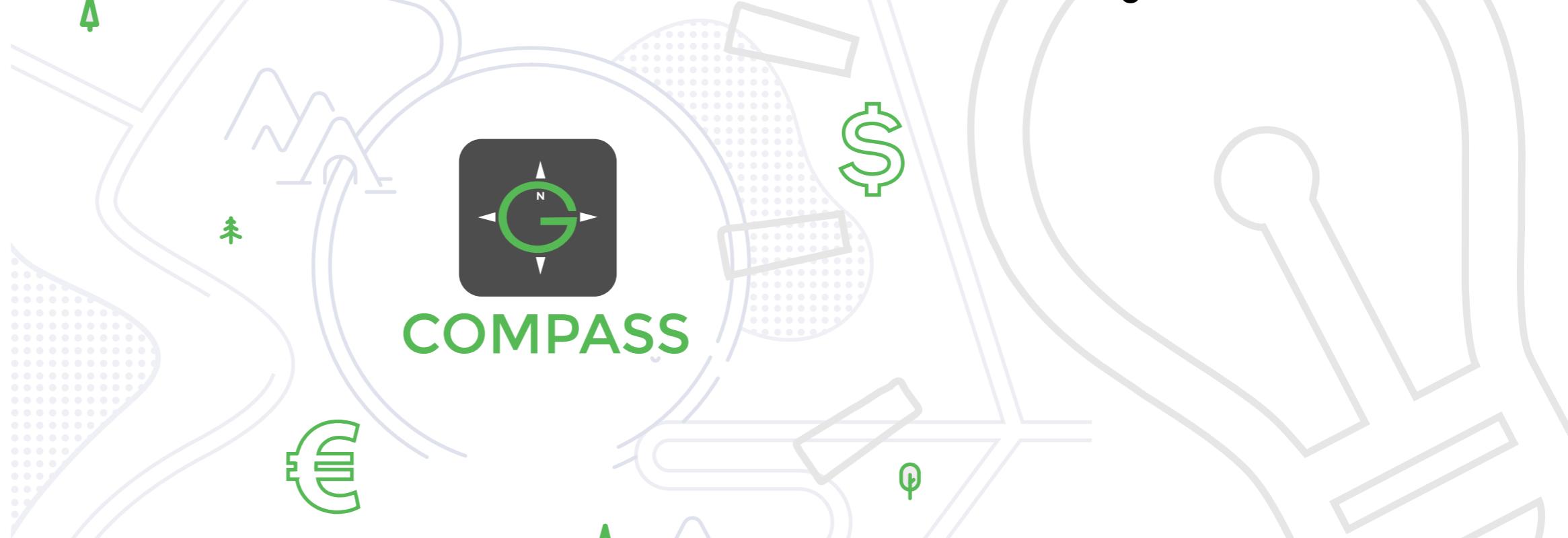
References



Solution to Lending Issues

In 2008, Satoshi Nakamoto created the Bitcoin Protocol, which revolutionized the transfer of value. Since then, many other cryptocurrency protocols have emerged such as Ethereum and Z-cash.

GN Compass provides Cryptocurrency-Backed Loans™ to create constant liquidity in the lending market. This is accomplished by allowing investors to sell portions of loans in their portfolio. Investors are not locked in to the term of a loan and can liquidate loans for any reason (E.g. financial hardship, increased GNCT price etc.) only after a certain no-trade time period has been reached. The buying investors will reap the benefits of the loans being paid back by borrowers while the selling investor still makes a profit. By using blockchain technology to verify and distribute all transactions across the Ethereum network, it guarantees transparency.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

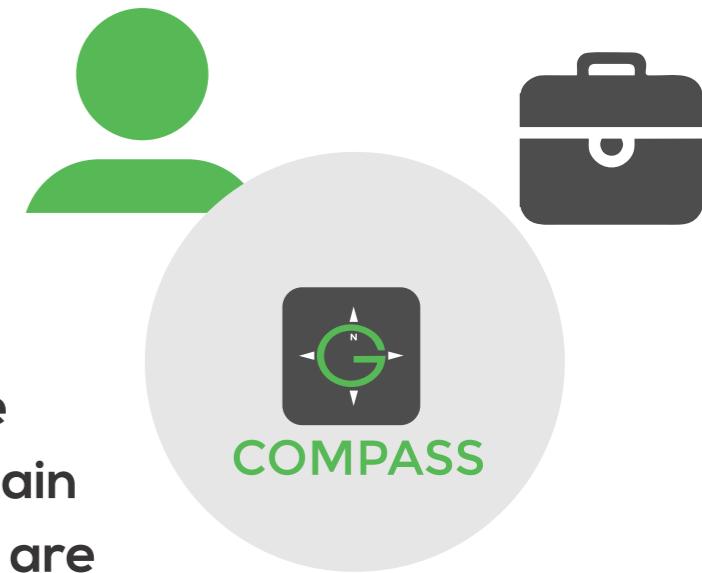
References



How it works

For Investors

Investors simply sign up and create their profile and investment portfolio. The investment portfolio page will ask the Investor about their investment goals such as retirement planning, preferred repayment cycle (e.g. To have investment re payments deposited to their account on a certain day per month). This is where they will input the amount they are looking to invest and the interest rate they are looking to receive plus the length of time they are looking to invest for.



sign up

Once the profile is complete and the Investor is happy with their investment settings, they will then be required to add their banking information into our secure payment system. From there, the Investor will be assigned a secure digital wallet attached to their bank account where all the transfers and payments will be made. The Investor investments will then be sent to a loan pool to fund loans. When loans are being repaid the GNCT backing the loans will be adjusted accordingly.

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

How it works

For Borrowers



Borrowers will sign up by creating a username, password and completing a profile page. They will also have the option to sign up using their Facebook account, which will enable GN Compass to connect and pull basic information from their Facebook profile.

Once the Borrower has successfully completed their profile and all required documents have been submitted and processed, a risk assessment will be done and the borrower will be given a risk rating. The loan amounts will range from \$1,000.00 to a maximum of \$50,000.00 with an interest rate from 3.99% to 11.99%. If their risk rating is within our parameters, they can proceed with their application. If their risk rating is beyond our parameters, they will be declined and required to reapply in three months.

Approved borrowers will fill out a loan application (aka smart contract), which will ask how much they want to borrow, loan length (e.g. six months, one year, three years etc.) and loan repayment cycle (e.g. to have automatic withdrawals from their account on a certain day per month). Loan requests will be sent to a pool of other loan requests with the same credit rating where Investors' funds will fund the loans.

Borrowers are required to pay balance protection insurance on loans. The insurance amount is a percentage of the outstanding balance. The percentage is determined by the borrower's risk rating.



COMPASS

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

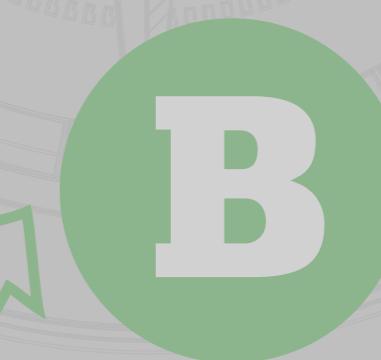
References

GN Compass Credit System

Our credit system will use traditional credit scores, mobile data and social media analytics to assess risk and assign a GN Compass credit rating from A+ to B. Other factors assessed to determine a borrowers GN Compass credit rating will be occupation, military service, volunteer work, credit history, debt-to-income ratio and income. This information will give us a more detailed picture of our borrowers.

First-time borrowers must have a credit score of 660 or above, a debt-to-income ratio of around 19.99%, six-year credit history and permanent residency or citizenship status. Our analytic tools will approve loans based on factors listed above but final approval and disbursement of funds will be granted by one of our credit specialists.

Returning borrowers will be approved based on the above requirement, minus a credit check and credit history. In place of both we will use previous payment history and current GN Compass credit ratings to make the decision. A borrower can improve their GN Compass credit rating by making timely payments and can drop their credit rating with late or delinquent payments.



COMPASS

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Microloans

In the future, we will offer micro loans to higher risk borrowers. These borrowers will be assigned a GN Compass credit rating of C+ to D, and receive loans from \$150 to \$1000 at interest rates from 13.99% to 16.99%. These borrowers will also have the opportunity to improve their credit rating with good payment history.

Compass Token (GNCT)

All loans will be backed by Compass tokens (GNCT). The tokens will represent the amount invested. This does not include the potential interest amount the Investors will receive. If Borrowers default on a loan over a certain period, the tokens will be automatically exchanged and the fiat currency the Investor originally invested with (e.g. US dollars) will be deposited into the Investors' wallet. The Investor can then choose to reinvest or transfer funds from their wallets back into their bank accounts.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

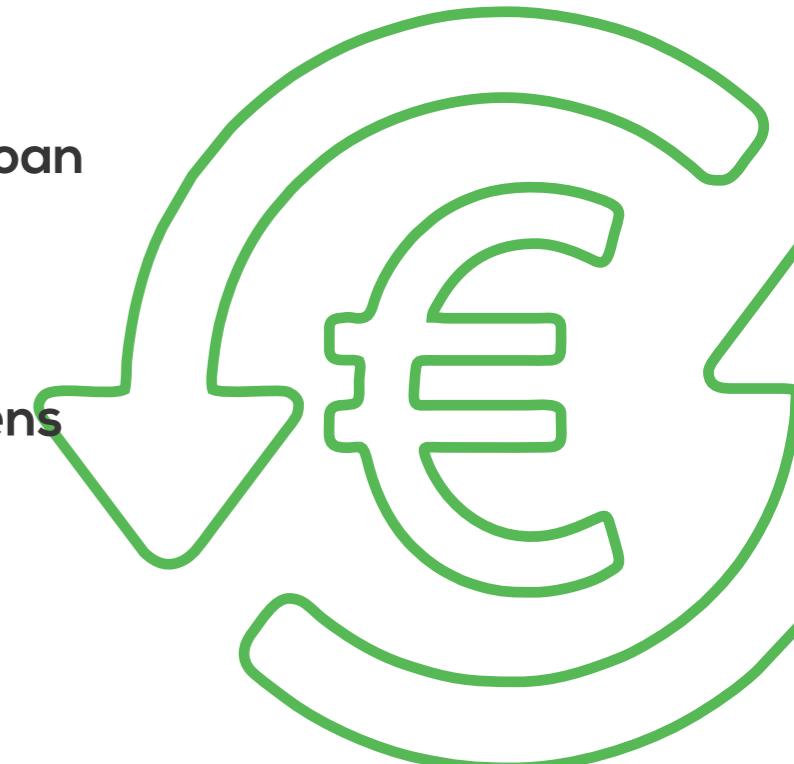
Acknowledgements

Legalities & Disclaimers

References

Transferability of Tokens

What makes GN Compass unique is that Investors can sell loan portions or their entire loan portfolio to another person. If an Investor wants to sell a portion on their loan to a new buyer(s), their information will be attached to the smart contract along with the Sellers'. The percentage of the tokens sold will determine the percentage of the investment and interest that will be divided among the seller and buyer(s). If the seller sells all their tokens, the smart contract will replace the seller's information for the buyers, and all the proceeds of the seller's former investment (plus interest) will go to the new buyer(s). The new buyer(s) would have to be registered as a token buyer or an Investor on our system and have a wallet with us.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

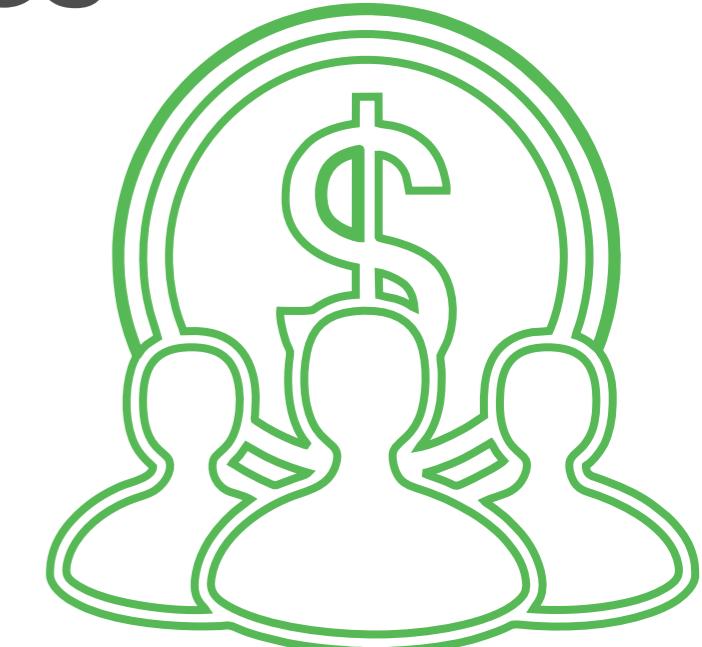
Legalities & Disclaimers

References

GN Compass Advantages

For Investors

- **Investment protection:** Loans are backed by GNCT.
- **Comprehensive borrower vetting process.**
- **Loan Liquidity:** Entire loan portfolios or loan portions can be sold easily.
- **Receive a higher interest rate than many traditional investment instruments.**
- **Transparency:** All transactions are verified and logged on the Ethereum blockchain and are searchable anytime, anywhere.
- **Advanced investment analytic tools that track your investments to make sure your investment goals being met.**



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References



COMPASS

GN Compass Advantages

For Borrowers

 A complete picture credit profile that doesn't just look at credit scores and income.

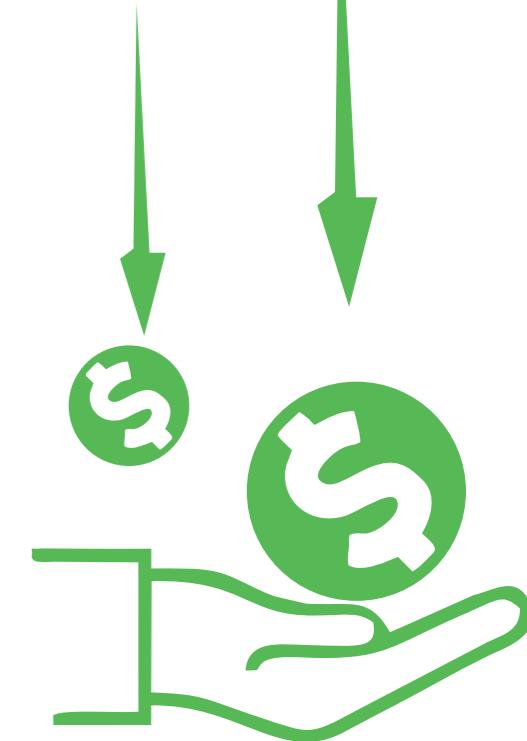
 Ability to improve credit rating by making timely payments.

 Lower interest rates compared to payday loans and high interest loan companies.

 Flexible repayment terms (between three months and three years).

 Speed and ease of use: You can use your mobile device to apply for loans from the comfort of your couch and receive funds 10X faster than bank loans.

 Transparency: All transactions are verified and logged on the Ethereum blockchain and are searchable anytime, anywhere.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

GN Compass Advantages

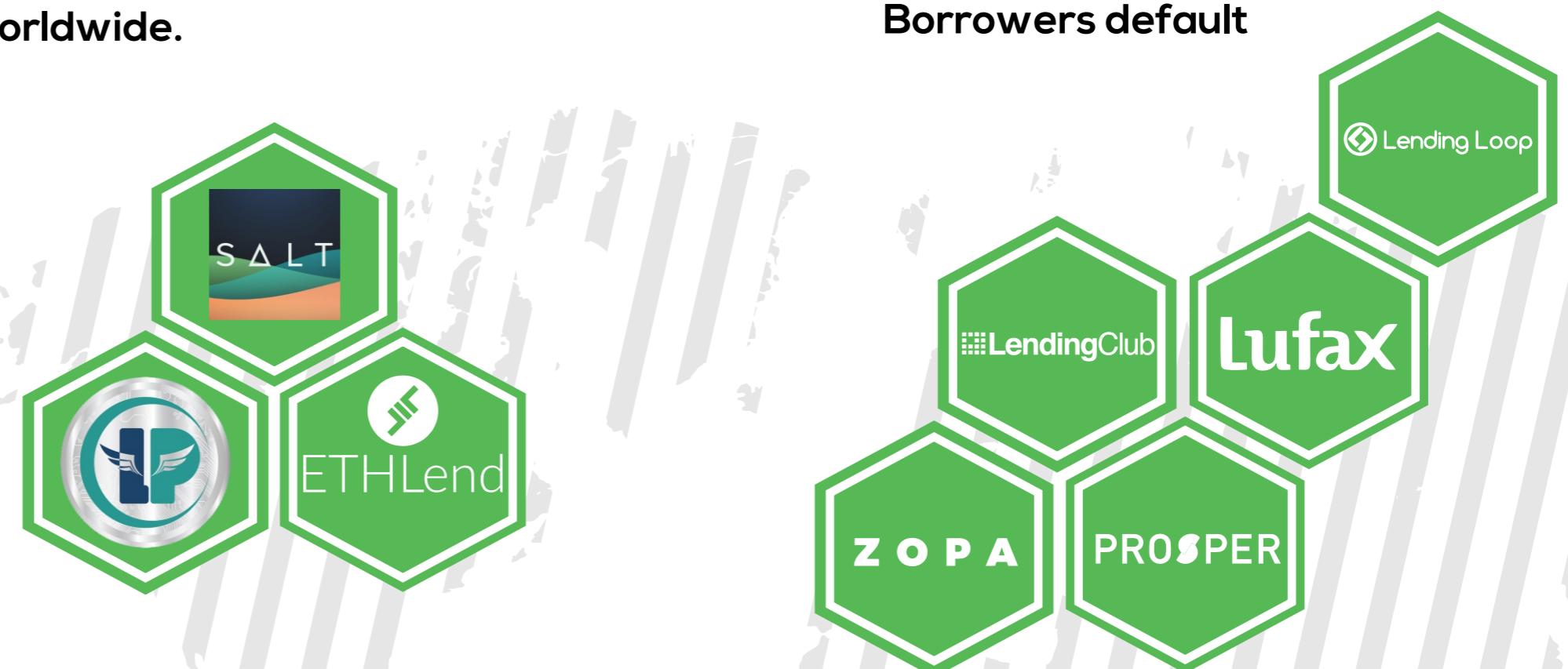
Competitor Analysis

Direct

- Requires borrowers to already own cryptocurrency (e.g. Bitcoin, Ether) to use as collateral before applying for loans.
- Limited market, only 3 million active cryptocurrency users worldwide.

Indirect

- Backs loans with notes and securities that have very low liquidity.
- Investors puts up all the capital and assumes all the risk if Borrowers default



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

GN Compass Advantages

Our Advantages Over The Competition



Borrowers are funded 10x faster than banks.



Borrowers and Investors don't need to own cryptocurrency.



Investors funds are backed by GNCT which are much more liquid than notes and securities.



Our cryptocurrency-Backed Loans™ secure Investors fund with GNCT so Investors have zero risks.



Easy to sign up, easy to apply for loans and easy to invest



Much larger global market

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References



COMPASS

1

Examples and illustrations

William, a doctor, is looking for a loan to consolidate his debts. He signs up on GN Compass as a borrower and completes his profile with all required documents. He is given an A- rating and can loan up to \$35,000.00 at an interest rate of 6.99% with a balance protection insurance rate of 0.5%. Because he fits our lending criteria, he is granted access to the smart contract page to create a loan. He requests for a loan of \$25,000 and needs two and half years to pay it back. His loan, plus interest, is \$27,320.52 and at a repayment rate of \$910.68 monthly it will take thirty months to repay the loan in full (Principal + Interest). His loan request is then sent to the A- loan pool.

Marie is a full-time interior designer and a part-time investor. She signs up on the GN Compass application as an investor and after filling out her profile and completing her investment portfolio page she is ready to invest. She invests \$100,000 and is given the equivalent amount of GNCT to back the loan. She decides that she wants to receive 6.99% in interest on the entire \$100,000 investment. Her funds are sent to the A- pool where it funds William's loan as well as others. Her information, wallet and token amounts will be attached to William's and other Borrower's smart contracts in the A- pool and she will receive the proceeds of the loans. She can keep track of her investments in real-time via the mobile app and website.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

2

Examples and illustrations

Marie notices that the value of GNCT in the market place has gone up and she wants to cash in on the upside. She decides to list 25% (\$25,000) of her entire portfolio for sale and hence the corresponding GNCT attached to it. Jayden, who is a registered token buyer on the GN Compass platform, sees her offer and buys the 25% of her portfolio for \$35,000. So, 25% of Marie's portfolio and corresponding GNCT is transferred to Jayden. His information is attached to 25% of the smart contracts that Marie's investment funded, so he will receive 25% of loan repayments. Loan portfolios with corresponding GNCT can only be sold in blocks (e.g. 5%, 10%, 20% etc.).

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Token Sale and bonus Structure

Token Allocation

Total ERC20 tokens created will be 1,000,000,000 GNCT and will be valued at 1 ETH or 0.030 BTC for 5000 GNCT.

20% or 200,000,000 GNCT will be reserved for pre-sale and ICO (Initial Coin Offering) sale.

10% or 100,000,000 GNCT will be reserved to pay out bonuses.

60% will be reserved to back investor funds on the GN Compass platform.

10% will be held in reserve.

Sale of tokens are to raise funds for platform development.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Token Sale and bonus Structure

Bonus structure

A pre-sale purchase of 100,000 GNCT will receive a 10% bonus (10,000 GNCT).

For tokens Purchased

100,000 GNCT

Pre-sale:

10%

200,000 GNCT

ICO

5%

300,000 GNCT
and above

20%

10%

30%

20%



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Token Advantages

-  Token buyers are protected by anti-scam systems.
-  Funds will be refunded to contributors in case of failure to reach targets.
-  Bonus tokens for early buyers.
-  Loans on the GN Compass platform will only be backed by GNCT.
-  Tokens will increase in value as Cryptocurrency-Backed Loans™ create liquidity in the lending market.
-  Investors can buy and sell the tokens backing loans only in GNCT.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

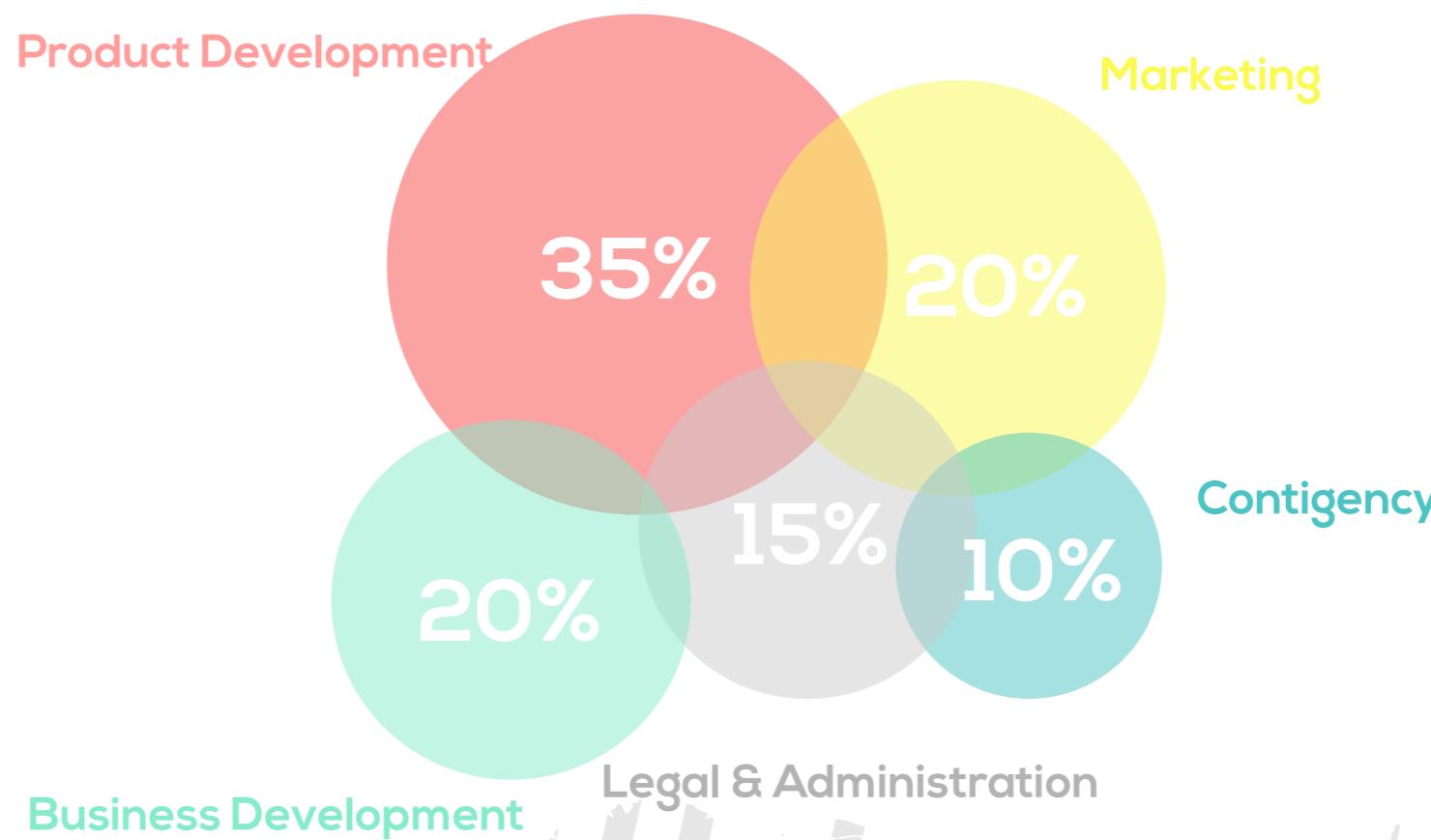
Summary

Acknowledgements

Legalities & Disclaimers

References

Crowdfunding Distribution



Allocation Details:

Software Development:

This allocation will be reserved for funding the development of the GN Compass Platform and related products. This budget will also include the necessary improvements to last throughout the MVP phase until the official product release Q4 2018. Also includes costs for independent security audits.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Crowdfunding Distribution

Allocation Details:

Business Development:

This portion of the budget will be required for business development to develop and implement growth opportunities which will attract and create long term value for the organization.

Marketing:

Marketing is an essential business activity to promote growth and loyalty among the user base. This allocation will be reserved for all promotional activities, as well as endorsement and partnership opportunities.

Legal and Administration:

These funds will be reserved for establishing a legal framework for GN Compass which includes all costs relating to compliance and regulatory activities. A small portion of this allocation goes towards accounting and administration.

Contingency:

These funds will be set aside for unforeseen and unplanned events.



COMPASS

23 |

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Bancor's Protocol

Bancor's Smart Token™ protocol will be used after our token sale/ fund-raising campaign to create continuous liquidity of Compass coin(GNCT). By using Bancor's Smart Token we can accurately predict price changes of the GNCT based on the supply, reserve and CRR (Constant reserve ratio) which will allow us to accurately back loans with the appropriate amount of GNCT and adjust the GNCT backing loans based on up to date pricing. Also by being able to set a higher CRR we can increase market depth and reduce price volatility.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

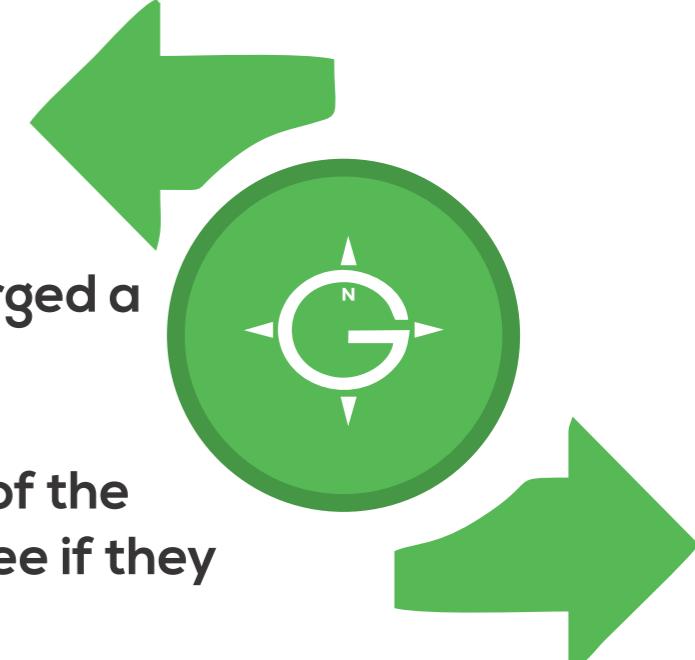
Legalities & Disclaimers

References

Transaction Fees

Investors are charged a servicing fee of 1.5% Apr. of the outstanding principal amount owed under a smart contract every time a monthly payment is due. Investors are only charged a servicing fee when they receive a repayment.

Borrowers are charged an originating fee of 0.50% – 4.99% of the loan amount. Borrowers will only be charged an originating fee if they accept the loan terms and the loan has been funded



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Road Map

- 
- Q2 2017:** RESEARCH AND DEVELOPMENT OF CONCEPT
 - Q3 2017:** BUSINESS INCORPORATION AND TEAM EXPANSION
 - Q4 2017:** BUILDING CORE STRATEGY AND FUNCTIONALITY. PRODUCT DEVELOPMENT BEGINS. DEVELOPMENT OF ERC20 TOKEN& MULTI SIG
 - Q1 2018:** RAISE SEED FUNDING(INITIAL TOKEN OFFERING PRE-SALE). GN COMPASS MARKETING CAMPAIGN LAUNCH.
 - Q2 2018:** HIRING MORE TEAM MEMBERS. GN COMPASS SMART CONTRACT TESTING AND BUG TESTING.
 - Q4 2018:** RELEASE OF COMPASS LENDING PLATFORM ON ANDROID AND iOS.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Summary

GN Compass is the first company to provide Cryptocurrency-Backed Loans ™ using the latest investment analytic technology, comprehensive credit rating system, the security and tradability of loans backed by GNCT and the security of all transactions being verified and logged on the Ethereum blockchain. GN Compass is the next evolution of lending.



Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

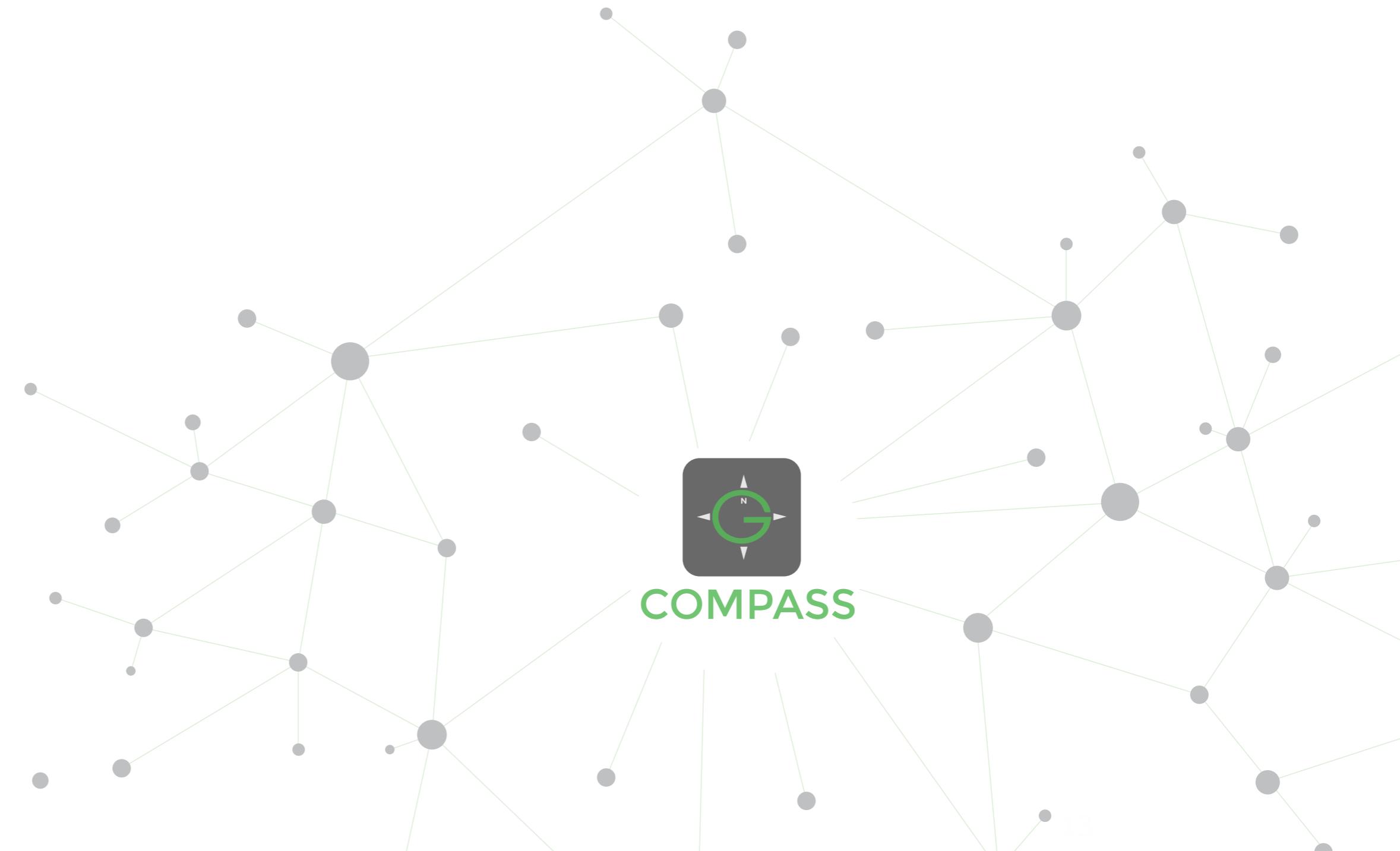
Acknowledgements

Legalities & Disclaimers

References

Acknowledgements

Thanks, to our amazing team including Jean Pierre Rukebesha and Jordan Tymburski for their contribution and hard work.





COMPASS

28 |

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Legalities And Disclaimers

This document is to be used for information purposes only, and is not an offer or a call to sell stocks or securities on the GN Compass platform, or that of any other related or associated company.

GN Compass Tokens (GNCT) are not securities

User acknowledges, understands, and agrees that GN Compass Tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such. User acknowledges, understands, and agrees that ownership of GN Compass Tokens does not grant the User the right to receive profit, or other payments or returns arising from the acquisition, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the GN Compass platform or any other GN Compass property, whole or in part.

Absence of guarantees of income or profit

There is no guarantee that GN Compass Tokens will grow in value. There are no guarantees that the price of GN Compass Tokens will not decrease due to some unforeseen events, or events over which the developers have no control, or because of force majeure circumstances.

Risks associated with Ethereum

GN Compass Tokens are ERC20 tokens that will be issued on the Ethereum blockchain. Therefore, any failure or malfunctioning of the Ethereum protocol may lead to the trading network of GN Compass Tokens not working as expected.



COMPASS

29 |

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Legalities And Disclaimers

Regulatory uncertainty

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. GN Compass Tokens may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of digital tokens such as GN Compass Tokens, which may slow or limit the functionality or repurchase of GN Compass Tokens in the future.

GN Compass Tokens are not an investment

GN Compass Tokens are not official or legally binding investments of any kind. In case of unforeseen circumstances, the objectives stated in this document may be changed, as will be indicated by a change in the date on page number 1. We intend to reach all goals described in this document, however all persons and parties involved in the purchase of GN Compass Tokens do so at their own risk.

Risk of lost funds

Funds collected during the GN Compass Crowdsale are in no way insured by any party. If they are lost or lose their value, there is no private or public insurance representative that buyers can reach out to.



COMPASS

30 |

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

Legalities And Disclaimers

Returning funds

If the GN Compass campaign does not end successfully, or is canceled by its creator, or by moderators, the funds are to be returned as soon as possible to the wallets of those users who transferred funds to the wallet of the campaign.

Risks of utilizing new technology

GN Compass Tokens are a new and relatively untested technology. In addition to the risks mentioned in this document, there are additional risks that the team of the GN Compass Team cannot foresee. These risks may manifest themselves in other forms of risk than those specified herein.

Overview

GN Compass Lending Platform

GN Compass Advantages

Examples and Illustrations

Token sale & Bonus structure

Token advantages

Crowdfunding Distribution

Bancor's Protocol

Transaction Fees

Road map

Summary

Acknowledgements

Legalities & Disclaimers

References

References

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