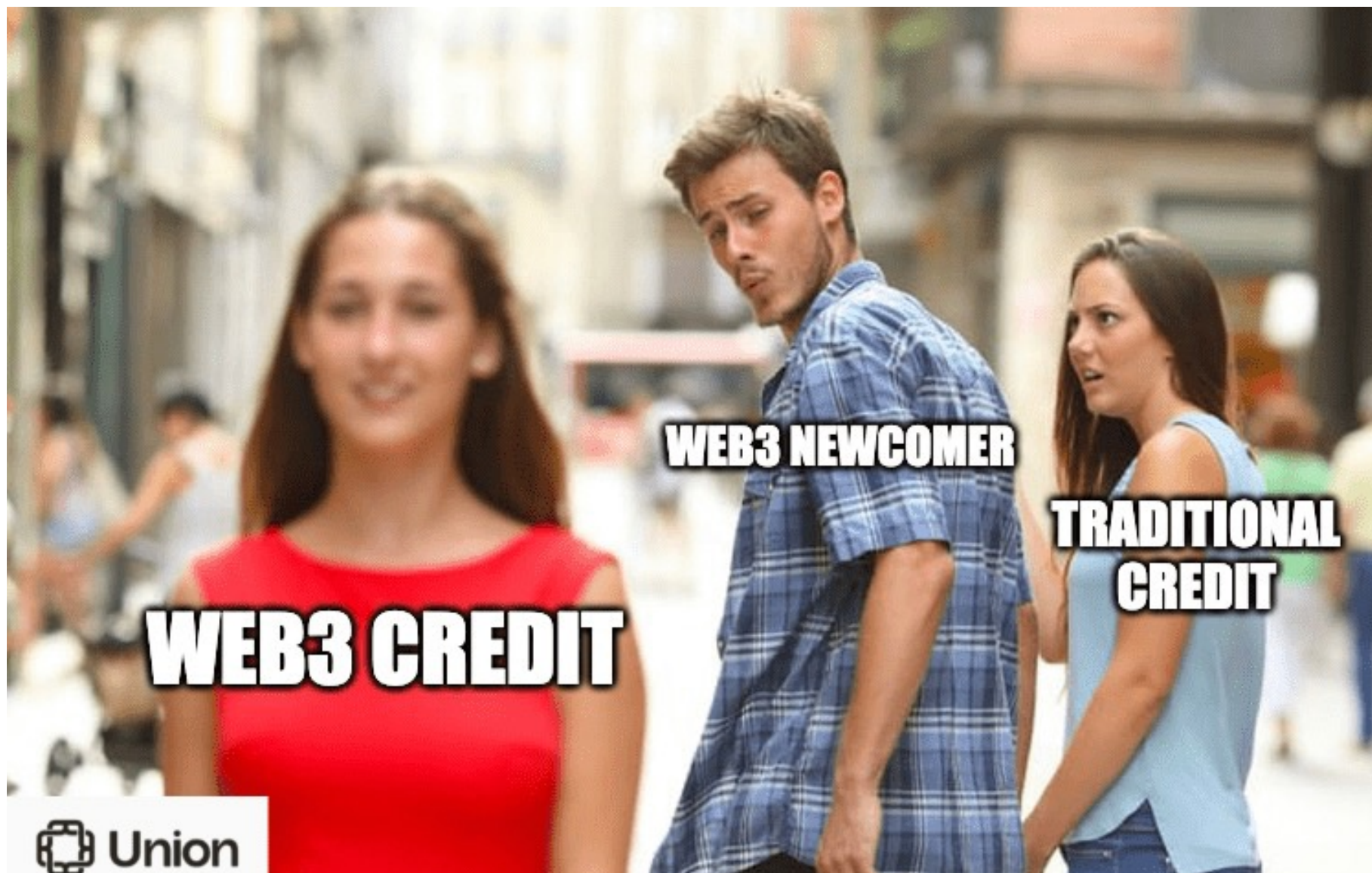




Union - No or Low Code Challenge
Future of Blockchain University Hackathon

Hacker Team - Summer Encoders:
[GitHub.com/matangolani/sina206/ivanmolto](https://github.com/matangolani/sina206/ivanmolto)

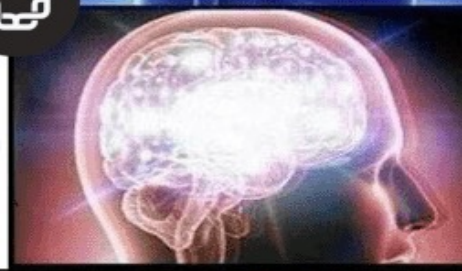
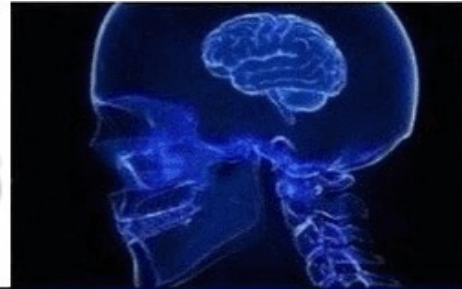


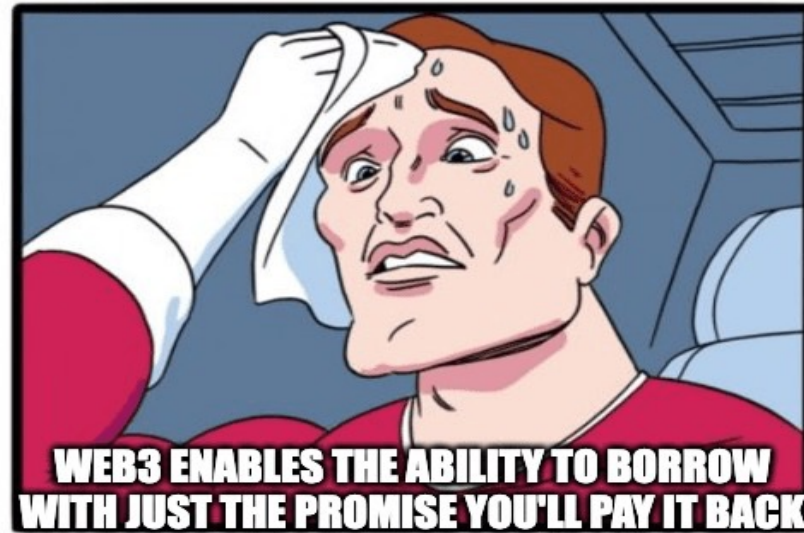
**CREDIT
ASSOCIATIONS**

**DAOS
UNDERWRITING
THEIR MEMBERS**

**MORE
AVAILABLE CREDIT**

**BORROW
FROM HUNDREDS
OF PEOPLE**











Depositing your
money in a bank
and delegating the
decision of who can
borrow against your
deposits to 3rd parties



Depositing
your funds in a Web3
protocol, and
it's up to you to
decide who can
borrow against your funds





WEB3 ENABLES NEW WAYS TO GAIN ACCESS TO CREDIT



**STARTING WITH NOTHING
MORE THAN AN ETHEREUM ADDRESS**

Thank you