

Big Data + AI + Blockchain

VS

Global SME Underfinancing

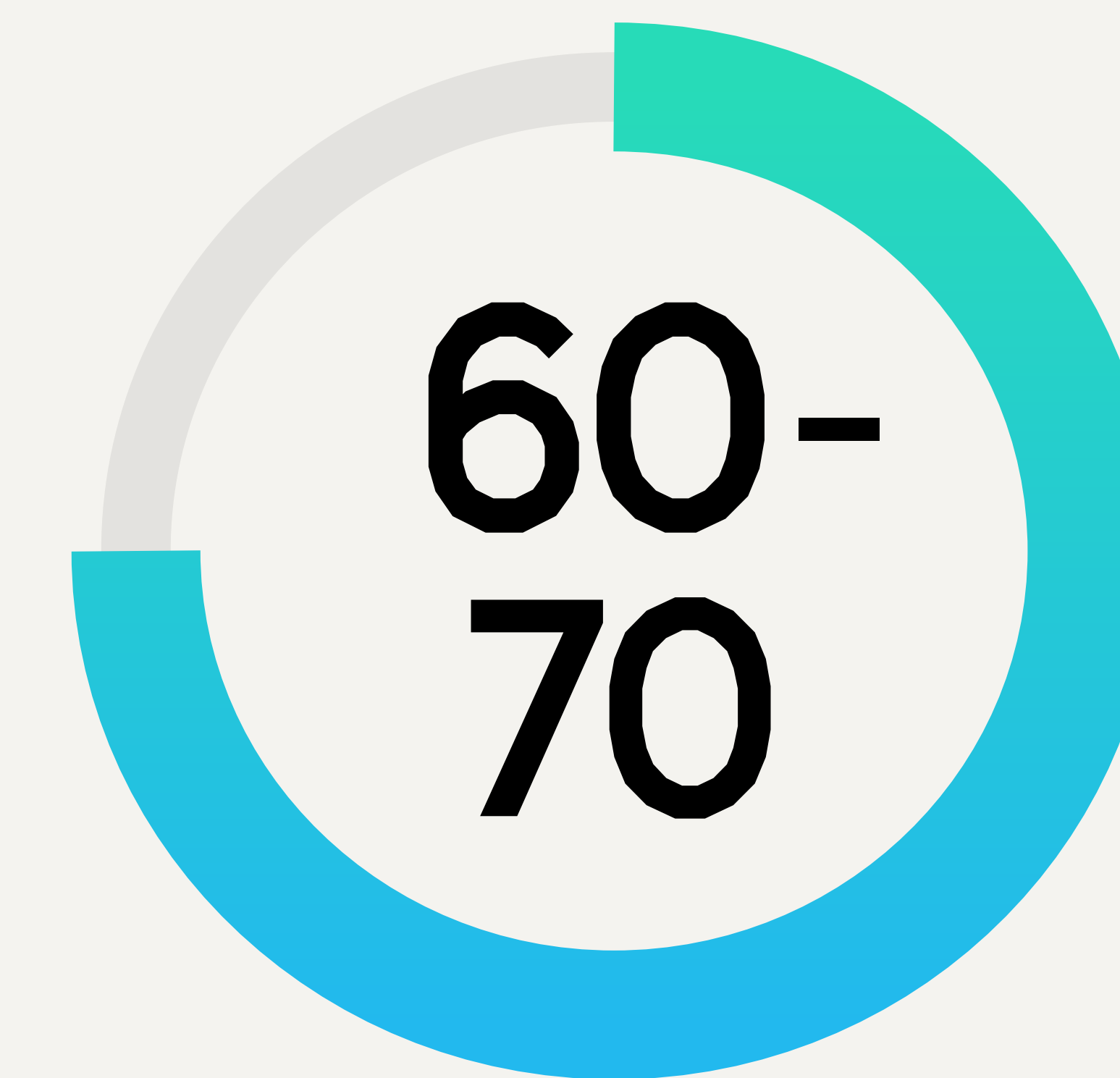
What is an SME?



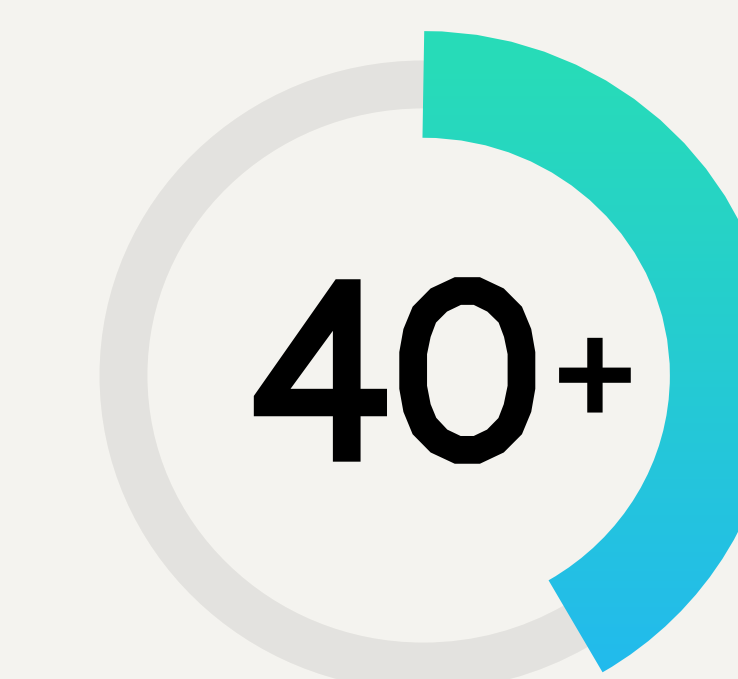
In most countries an SME is defined as a firm with fewer than 250 employees. In the US, the limit is 500 employees.



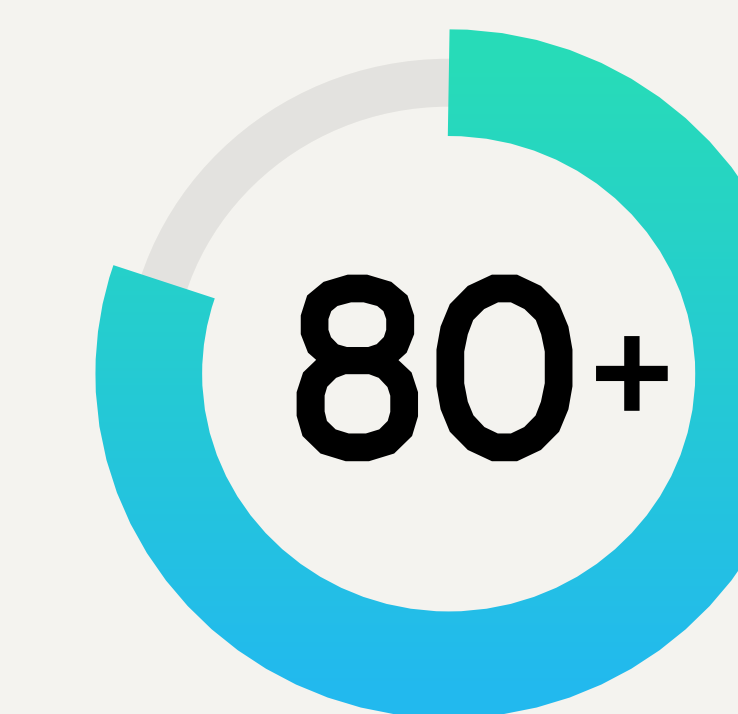
% of all companies



% of all jobs



% of jobs in manufacturing



% of jobs in construction

80 million

Underfinanced SMEs globally

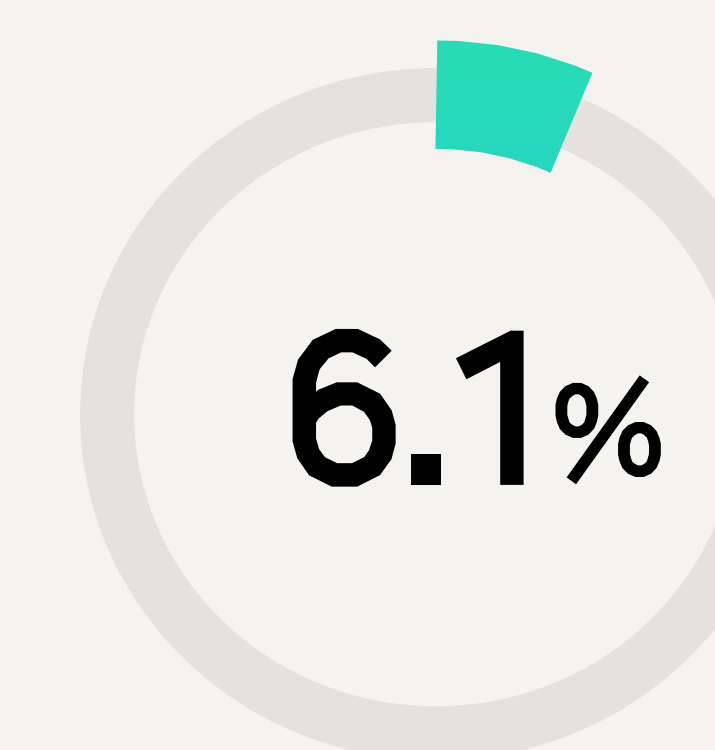
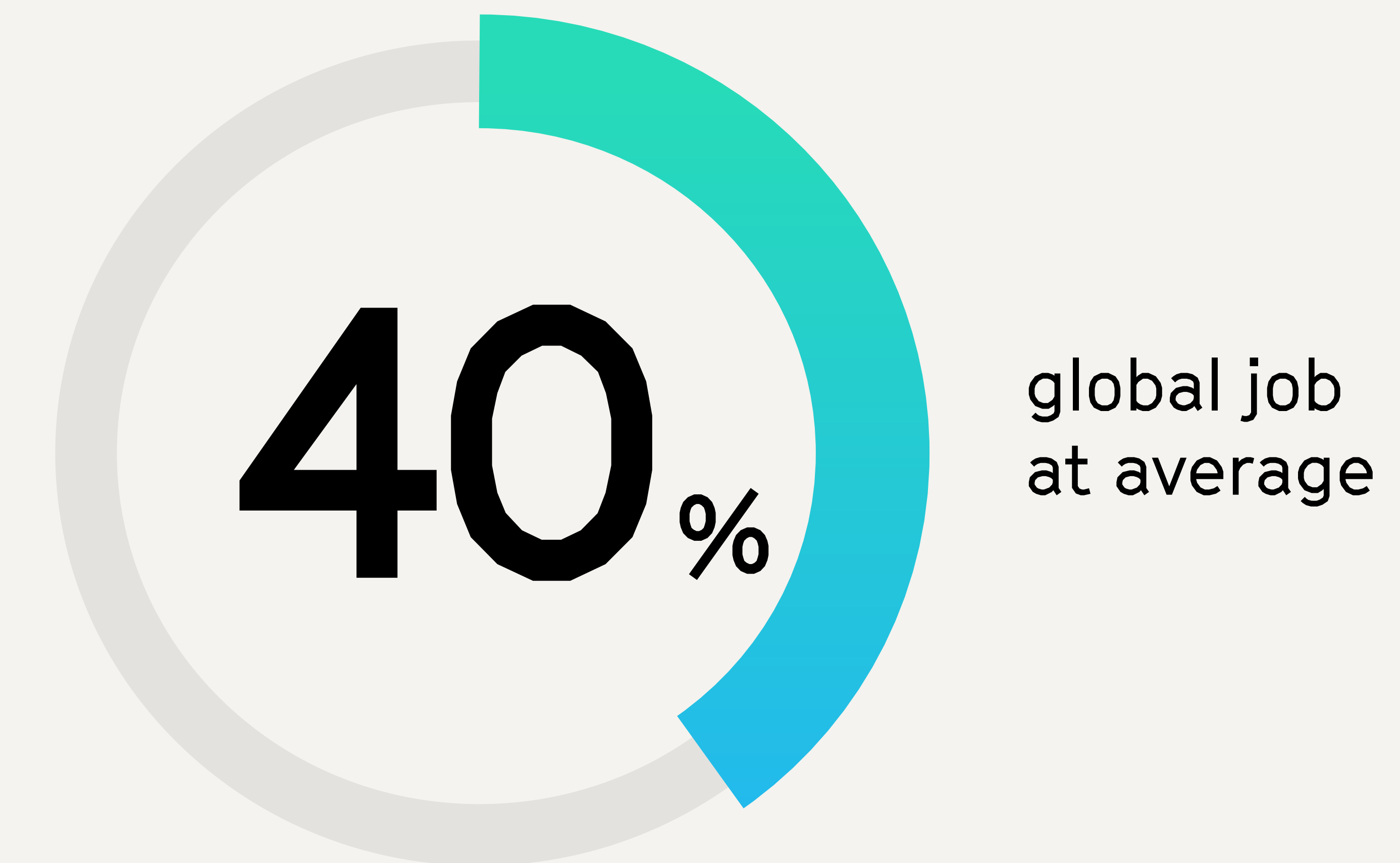
SMEs are the backbone of the economy - World

200+ million
SMEs globally

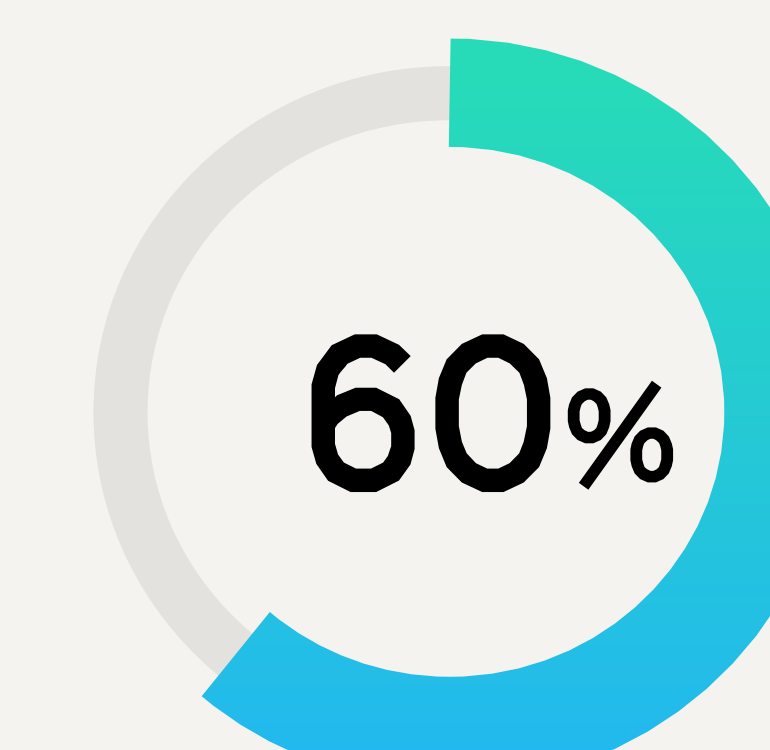


“200 million small businesses globally are unable to get the credit they need.”

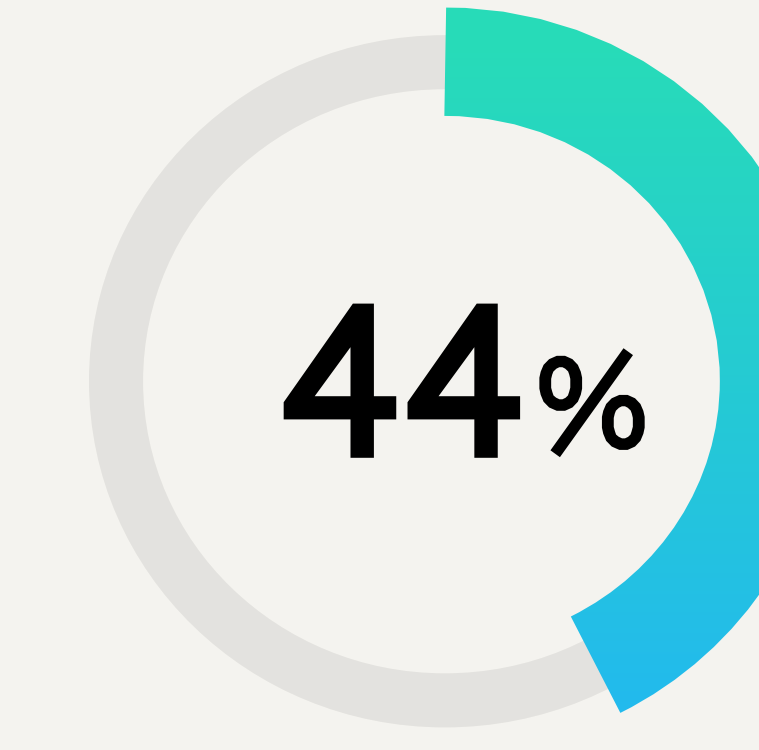
Peer Stein
Director, Finance and Markets Global Practice, World Bank Group



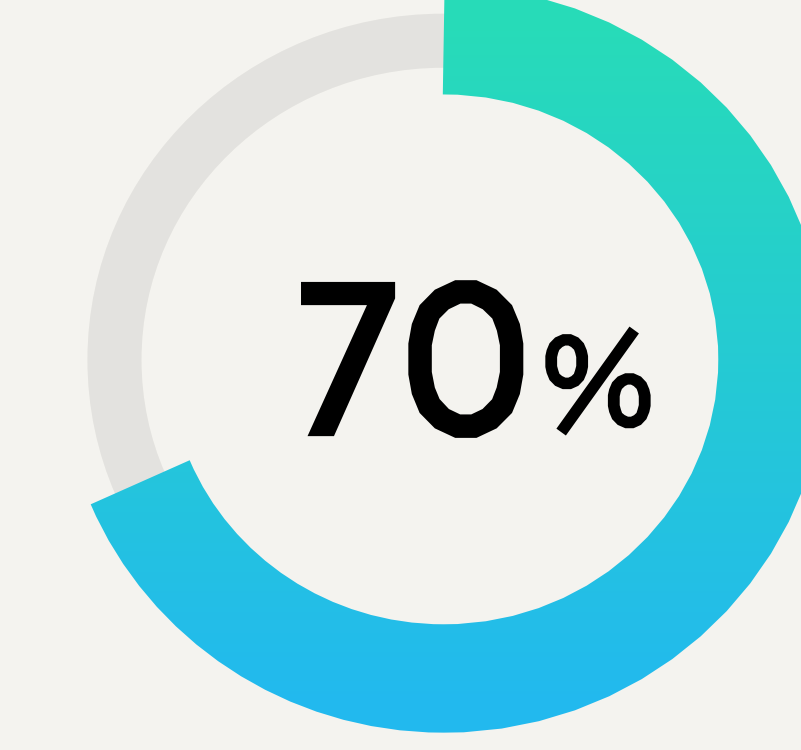
jobs in
Uganda



jobs in
Singapore



jobs in
Austria and
Denmark



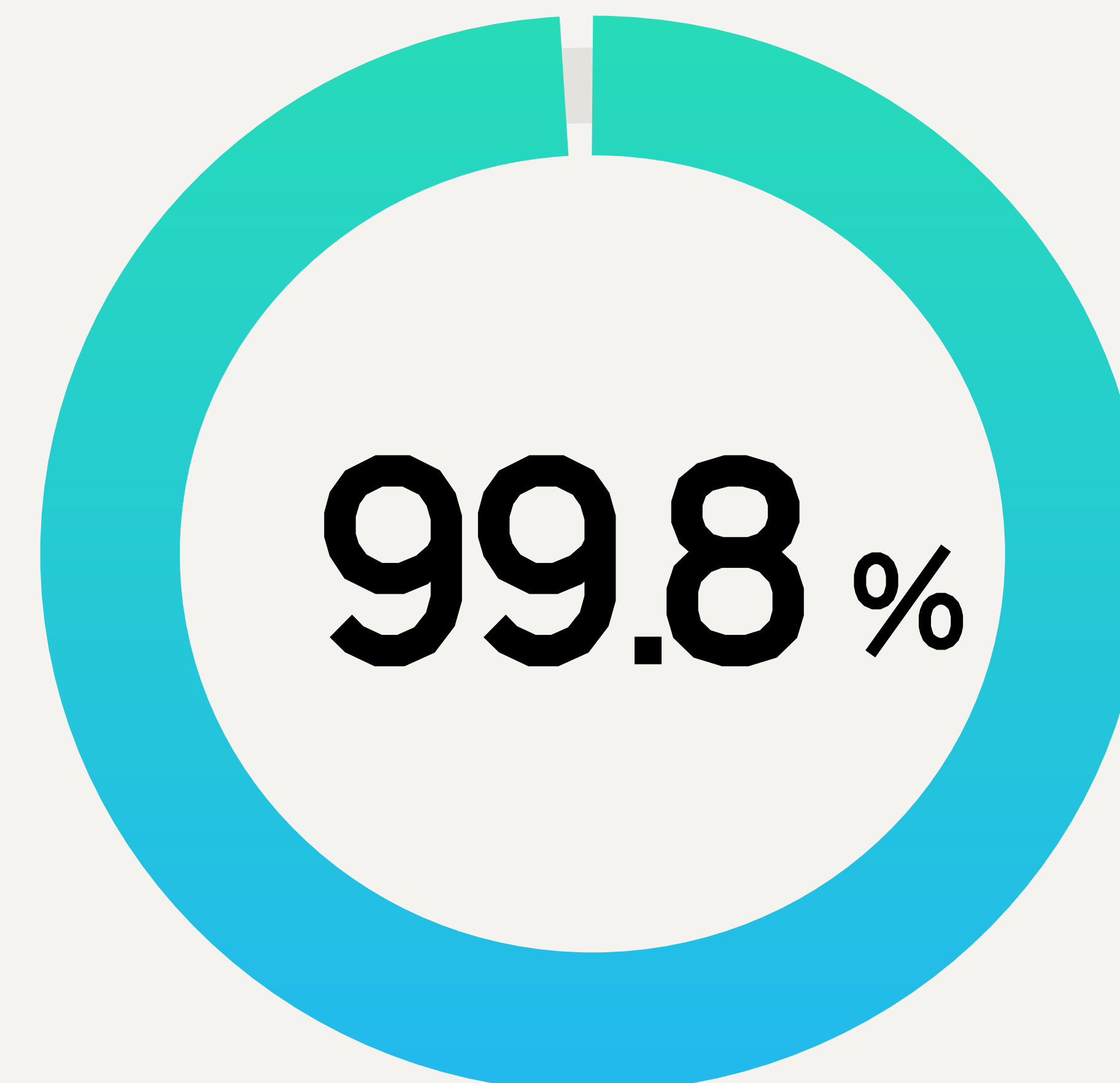
jobs in
Luxemburg

SMEs are the backbone of the economy - EU

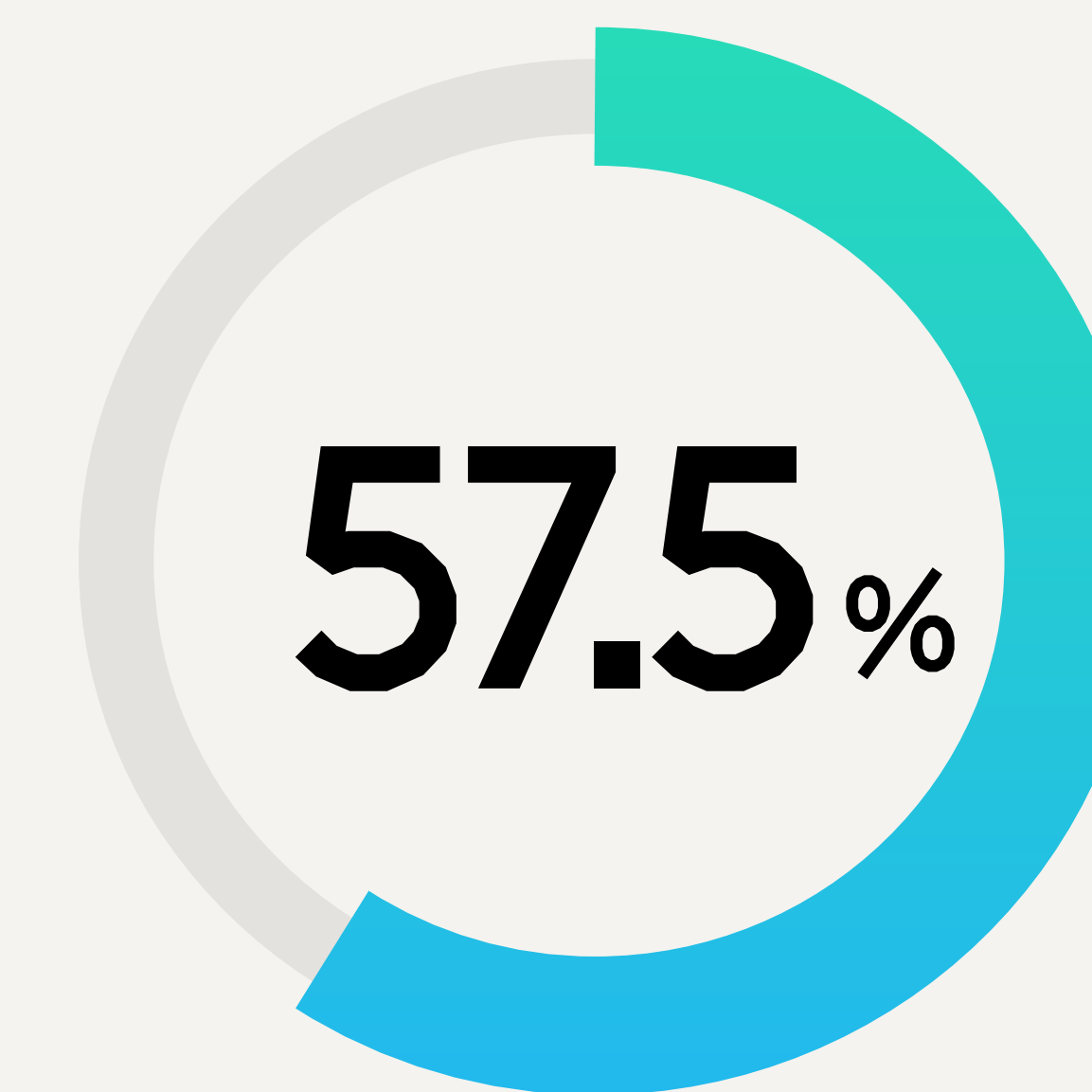
According to  eurostat 



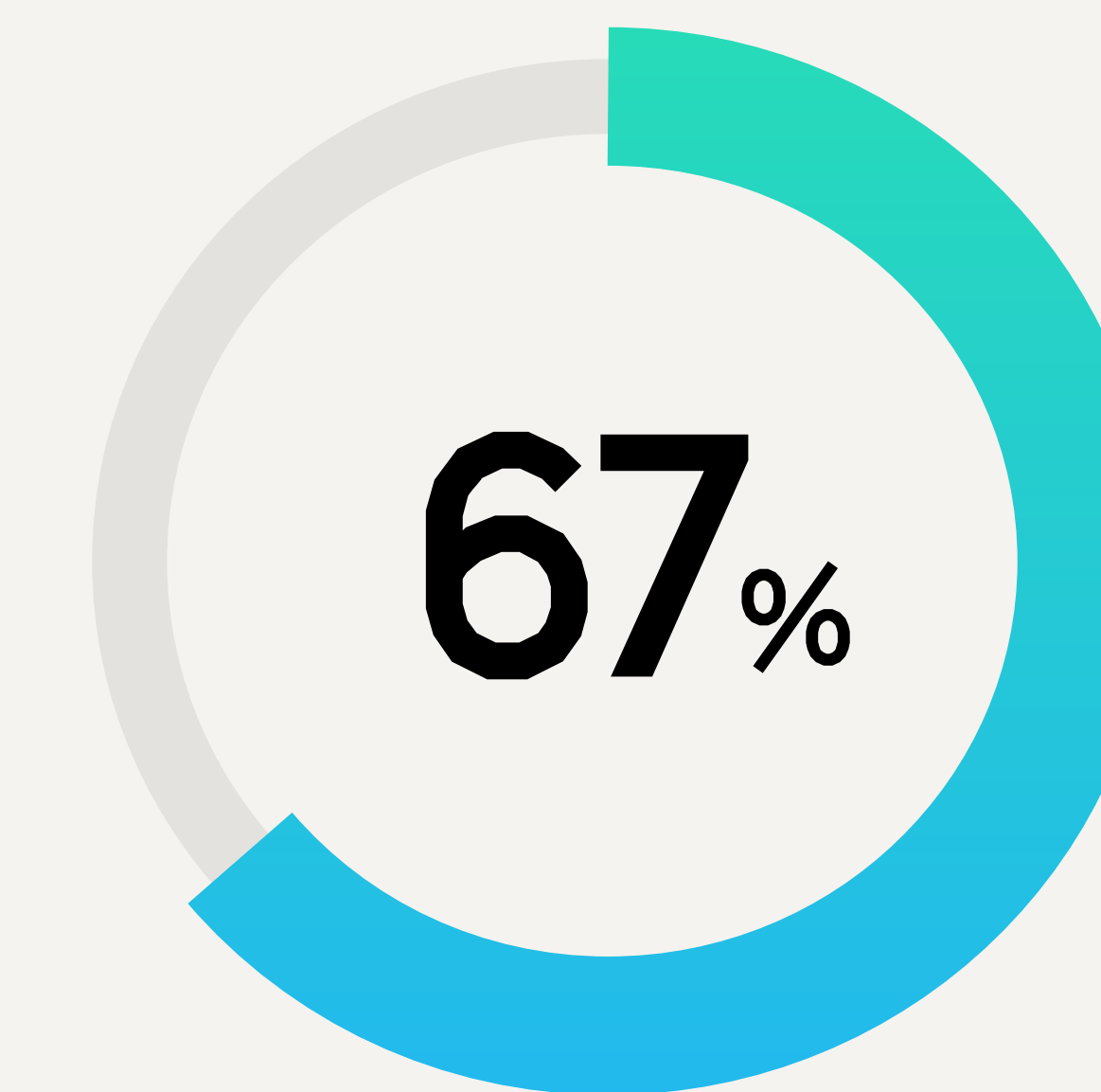
Registered
companies in EU



SMEs



jobs in EU
provided by SMEs



of european GVA
contributed by SMEs

58 %

jobs in
United Kingdom
provided by SMEs

86.5 %

jobs in Greece
provided by SMEs

Problems experienced by SMEs

01. Regulatory burdens
02. Technological ignorance

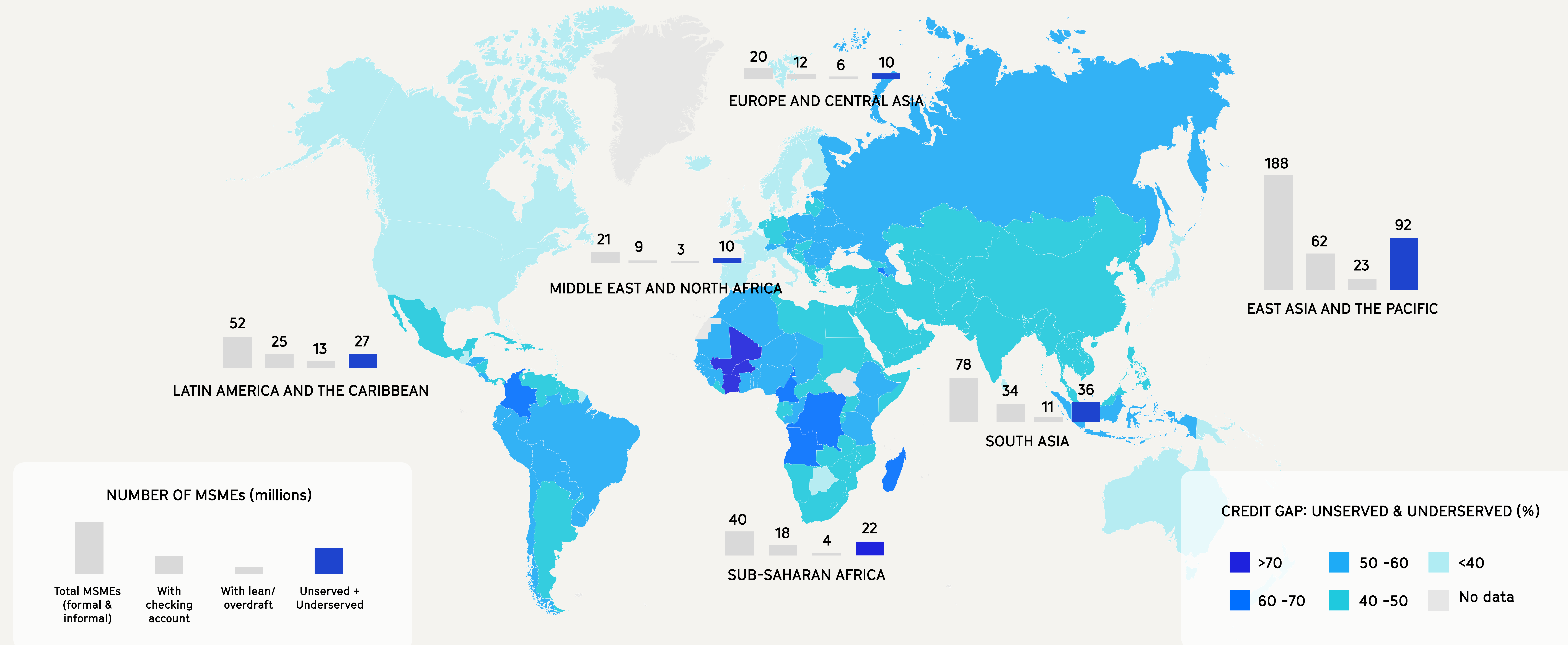
03. **Underfinancing**

- Higher interest rates
- Long inefficient processes
- Bank bureaucracy
- Weak financial reporting



Underfinancing

Total credit gap, formal and informal enterprises: \$2.1-2.6 trillion.



Fraud in Lending

And what about fraud in Fintech lending companies?

FORTUNE

How LendingClub's Scandal Echoes the Financial Crisis

The former chairman and CEO of Morgan Stanley (MS, +0.04%) has been tangled up in issues at LendingClub (LC, -2.32%), the online lending company where he has sat on the board since 2012. The problem is starting to reek of the

Forbes

Lending Club Scandal Provokes Major UK 'Peer-To-Peer' Investigation

Campaign for Fair Finance (CFF) founder Dr Roger Gewolb has welcomed the intervention of the UK Financial Conduct Authority's (FCA) new chief executive Andrew Bailey as an investigation gets underway into peer-to-peer (P2P) lending, a rel-

**FINANCIAL
TIMES**

One of China's biggest P2P lenders quits ahead of clampdown

One of China's biggest P2P lenders quits ahead of clampdown. Hongling Capital to wind up business ahead of tightening of rules for \$120bn industry. The circuitous relationship is complicated, but sounds something like this: Cirrix buys loans that

**BUSINESS
INSIDER**

Lending Club may have hit a dead end

Despite the aftermath of a governance scandal in early 2016, US alt lending giant Lending Club seemed to be on track for a slow but steady recovery at the end of the year. Its results for Q1 2017, published on Thursday, however, indicate its improve-

NE X CHANGE

P2P lenders react to China's \$7.6B Ponzi scandal

The biggest victims of the RMB50 billion (\$7.6 billion) Ponzi scam recently uncovered in China are, of course, the 900,000 investors who entrusted their money to peer-to-peer (P2P) lending platform Ezubao. But beyond that, many other P2P lenders

Blockchain

Introducing blockchain to lending. All important information is permanently stored on the blockchain, accessible 24/7.

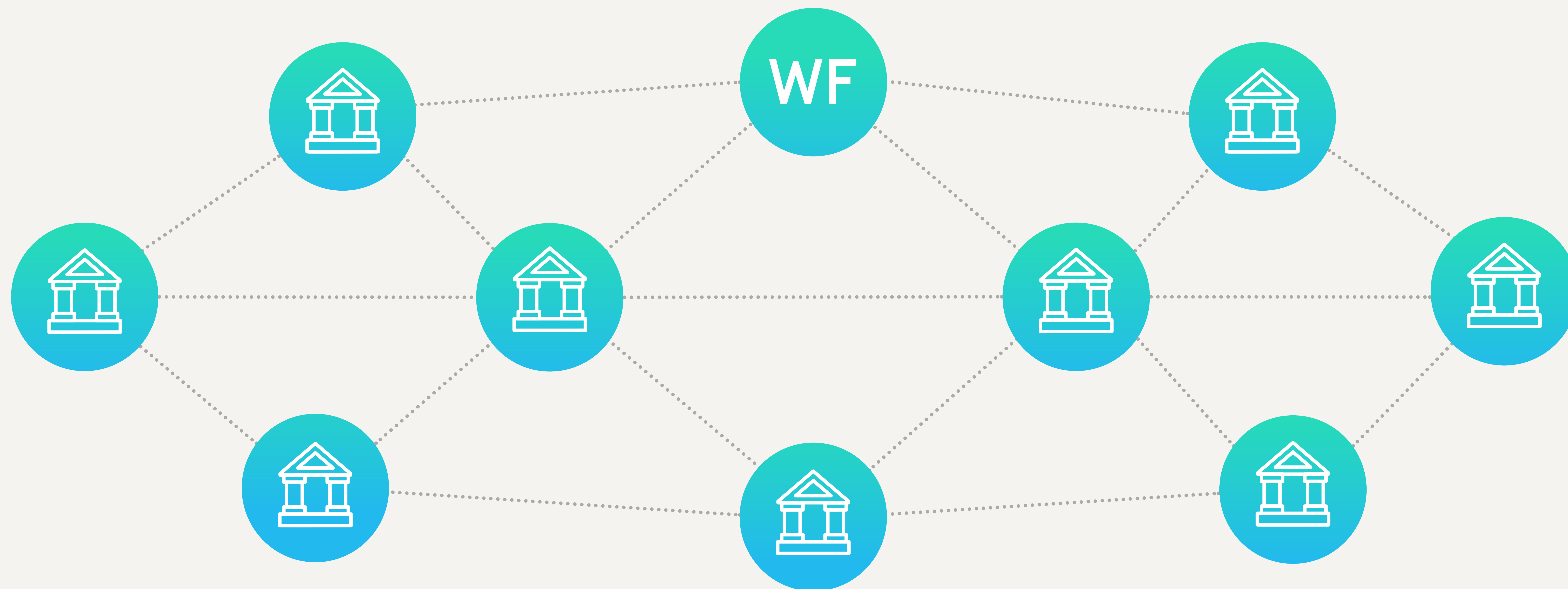
- Company info
- Loans
- Statements
- Transactions
- Taxes

Protected and safe.



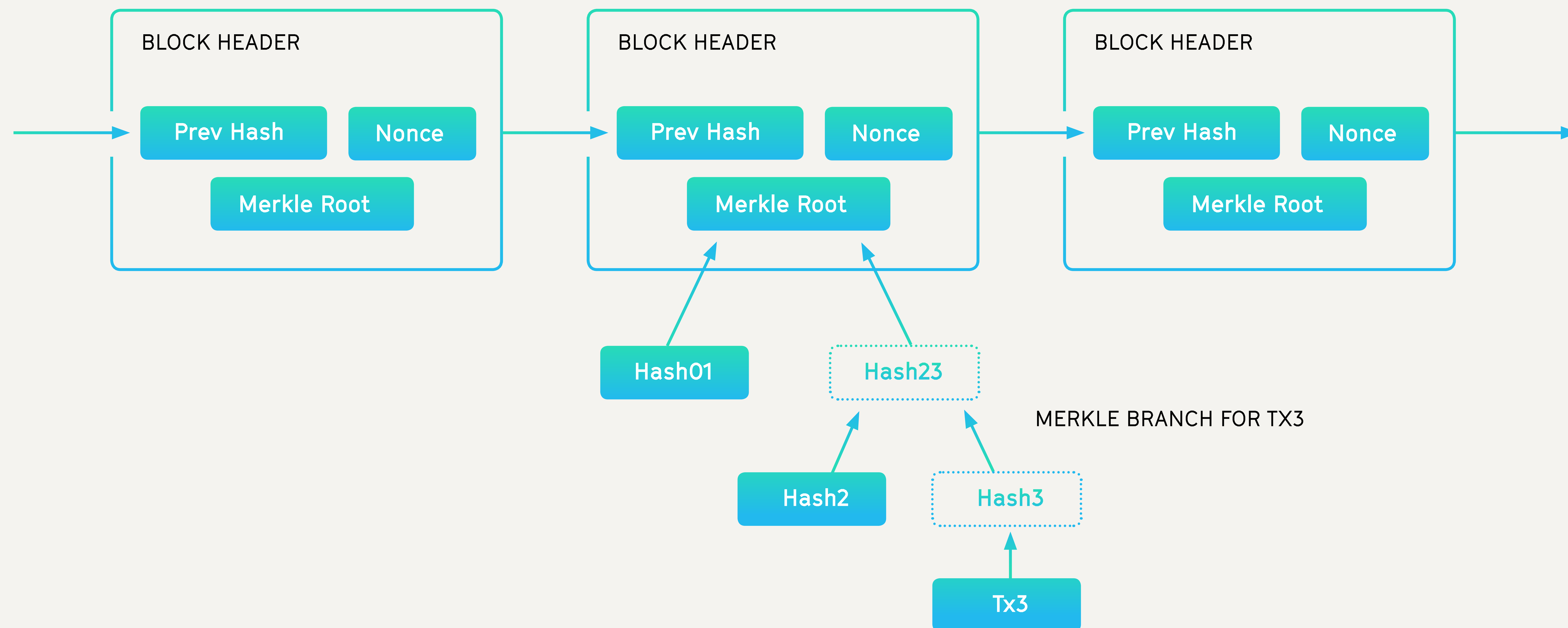
Wish Finance Distributed Ledger

By integrating distributed ledger technology we offer each borrower and participant in the network the ability to protect the integrity of their data.



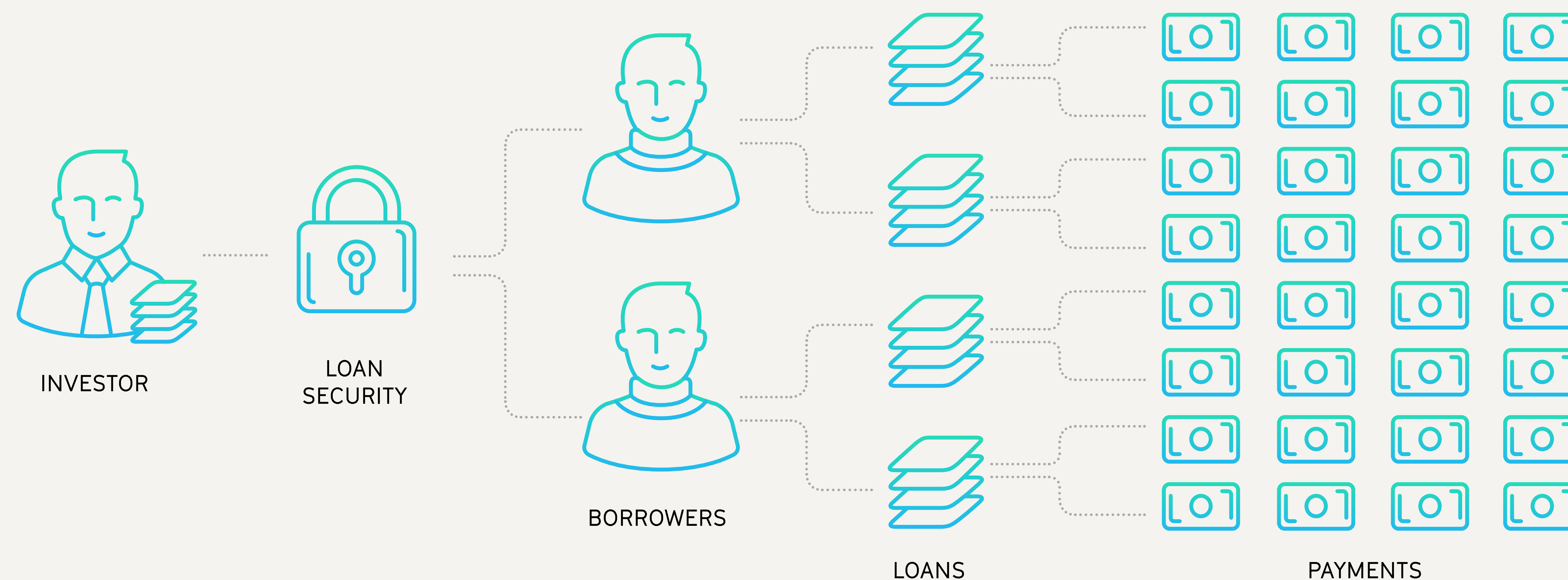
Blockchain for Lending

We use the Ethereum blockchain and smart contracts to set the relationship between Wish Finance as lender and every borrower, creating a separate contract for each loan issued. The history for every transaction is stored forever.



Transparent loan securitisation

Using this solution, loan securitisation is transparent for every investor, down to the very last transaction and fee.



Does this sound familiar? Peer lenders are packaging loans and selling them to Wall Street

FINANCIAL TIMES

Milestone for European P2P securitisation

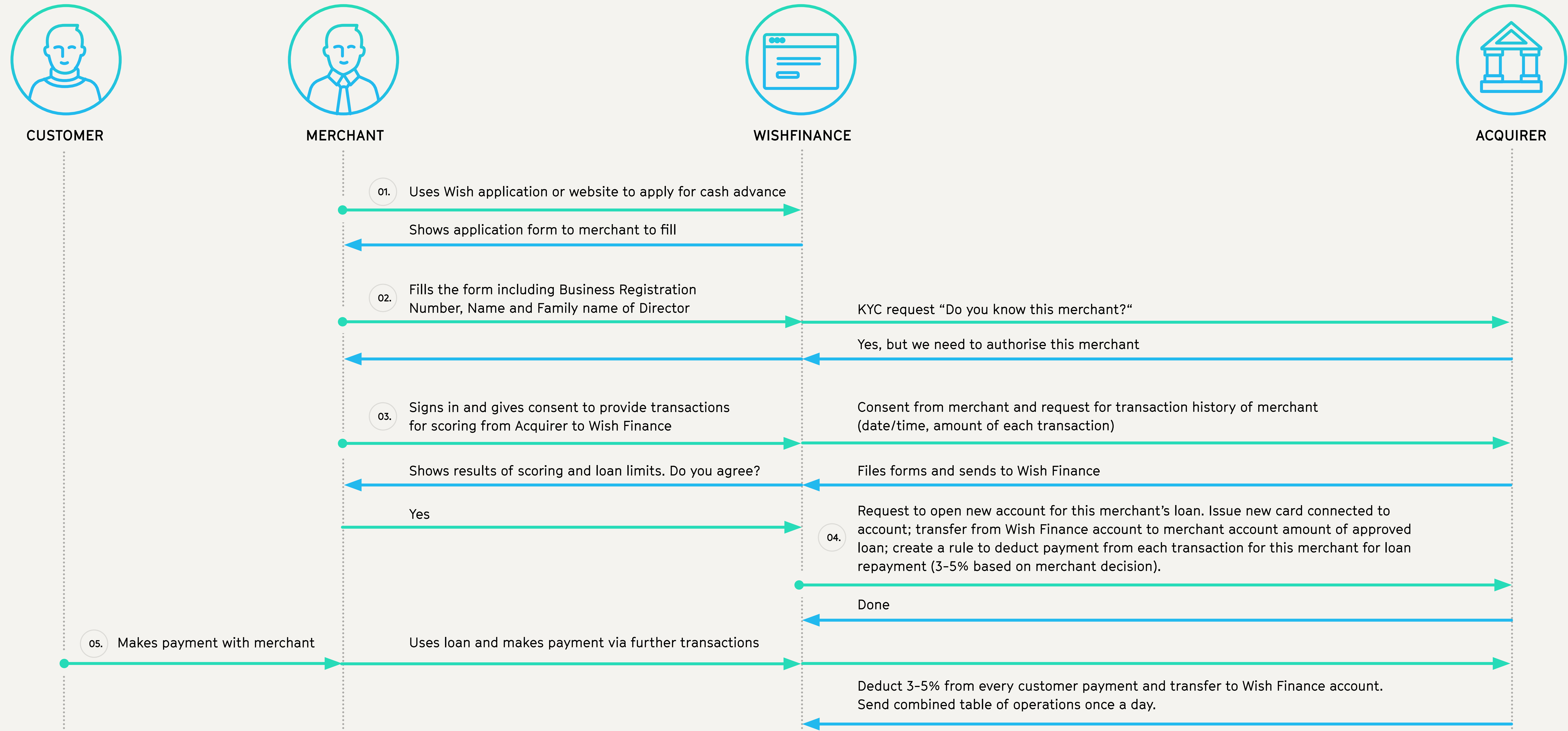
Neural Network for Scoring

Scoring is a highly formalized process involving analysis of unstructured data with dozens of variables. It is also a repetitive task, leading to high rates of human error. We use a neural network to analyze data, build forecasts and monitor real-time loan performance.

- 85+ variables used for scoring
- 15 minute average scoring time
- 24 hours for average loan issuance
- Cloud-based and highly scalable

Real Transactions Data

Wish Finance Private APIs -
channel to connect with POS data providers



Proof of Business - Zero Defaults

Before launching their ICO, Wish Finance's team completed a successful pilot of their platform in Singapore:



1,000

SMEs as
focus group



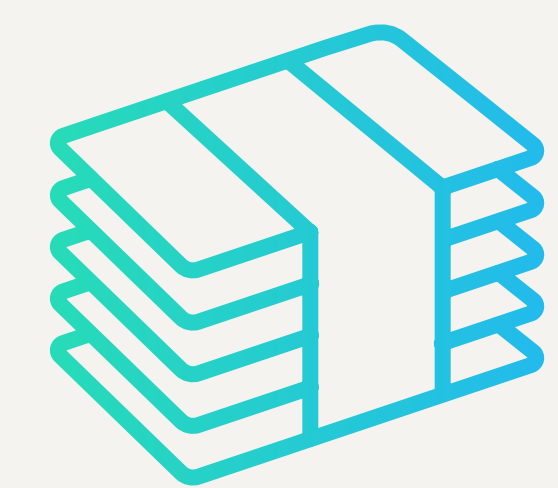
\$500,000

Portfolio size



103

Borrowers



112

Loans issued

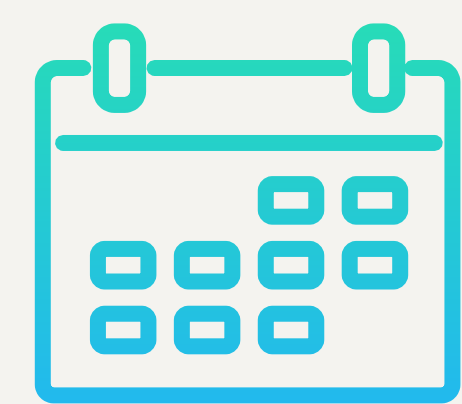


24%

p.a. average
interest

0

Defaults



**Nov 2016-
Feb 2017**

Issued



**Jan 2017-
May 2017**

Repaid



**\$ 2,000-
\$15,000**

Loan size



**2-6
months**

Terms



95 out of 112

Repaid on time

\$120,000

Interest income

Wish Finance ICO

TOKEN NAME:

WISH Token (WSH)

ICO PRE-ORDER:

15th October 2017

What does this token represent?

WISH tokens, represented by an Ethereum contract, can be converted to equity in the Wish Finance company at any time. One WISH token can be converted to one share.

Payout structure

A smart contract allows token owners to convert WISH tokens to company shares on a 1:1 basis. Conversion can be made at any time at the initiative of the token owner, following KYC. Converted tokens will receive a share of company profits as dividends.

TOTAL SUPPLY:

10,000,000+ tokens

PRICE PER TOKEN:

US\$1

Tokens not sold during the ICO will be burnt. Wish Finance will never trade or own its own tokens.

Thank you and join our ICO!

Eugene Green

CEO, Wish Finance
Singapore

Pre-order starts

15 October 2017

Website: <https://wishfinance.com>

Telegram chat: <https://t.me/wishfinance>

Email: ico@wishfinance.com

White Paper: <https://wishfinance.com/WishFinanceWhitepaper.pdf>

Join ICO: <https://wishfinance.com/join>