



Ethic Hub

WWW.ETHICHUB.COM

Ethicub is an ethical investment platform that gives access to investors to highly profitable positive-impact projects by connecting them to small unbanked producers through crowdlending.


FOUNDING TEAM

A solid team of entrepreneurs with experience in their respective areas: business management, innovation and entrepreneurship, financial intermediation, technological development and marketing.



JORI ARMBRUSTER 
Coordinator Node



PABLO CHANG 
Projects Node



RAÚL MARTÍNEZ 
Technology Node

AWARDS



BLOCKCHAIN4HUMANITY
2017 winners for Financial Inclusion

PRESS



Our mission is to democratize and humanize the international credit sector to make global equality of opportunities become true; money without borders.

Blockchain and cryptocurrencies now allow this international connection, cut transaction costs, add transparency and guarantee funds for investors. We want to be the reference on international crowdlending for productive projects of positive impact with a truly global projection.

THE PROBLEM





Small farmers do not have access to banking and due to lack of available private capital in their geographical area, they must bid to get it, because the lender has limited capital. This means they offer to pay interests even higher than 120% per year in order to obtain the required financing, because their crops generate enough benefits to cover it, even if their own profit gets reduced. On the other hand, socially responsible investors can't directly invest in positive impact projects, with high profitability and with affordable risk.

THE OPPORTUNITY

There are about 2 billion unbanked people. Most are agricultural producers. Average financial needs are 792\$ so the market is over 1T\$. Currently, no other blockchain project with a business model is attacking this niche market.

THE SOLUTION

The solution consists on connecting groups of small farmers from developing countries who currently offer to pay high interest for cash loans without leaving record of such payment history, with investors in markets with excess liquidity, allowing investors to obtain high returns for their money and at the same time, provide better interest rates for farmers. This is possible due to the difference in the cost of money in their respective economic zones.

-  THE USE OF BLOCKCHAIN TECHNOLOGY PROVIDES THE NECESSARY SECURITY AND REDUCES THE COST OF CONVENTIONAL MONEY (FIAT) TRANSFERRING.
-  ONLY POSITIVE IMPACT PROJECTS: FOCUSED ON UNBANKED FARMERS WITH PROFITABLE PRODUCTIVE ACTIVITIES, WHICH ARE PART OF A COMMUNITY WITH TRUST CIRCLES WE WANT TO CONVERT INTO VALUE. A GOOD CREDIT HISTORY WILL GIVE THEM ACCESS TO BETTER CREDIT CONDITIONS.
-  THE LOCAL NODES (PROJECT RECRUITERS) ARE ABLE TO MAKE A CORRECT IDENTIFICATION AND EVALUATION OF THE PROJECTS SINCE THEY PERSONALLY KNOW THE BORROWERS AND THEIR COMMUNITY. THEY ONLY OBTAIN BENEFITS WHEN THE RESULT OF THE PROJECT IS POSITIVE.
-  GUARANTEE FUND THAT REPURCHASES INVESTORS' CREDIT RIGHTS, MINIMIZING THE RISK OF DEFAULT FOR THE INVESTOR AND ALLOWING AN ETHICAL RECOVERY OF THE DEBT.

BUSINESS MODEL

We want to make a fair distribution of the profits between the borrower and the lender. In Ethic Hub there are Only-in-Success Fees (except for the exchange). Most of the fee goes to the local node, the rest goes to LendingDev, a nonprofit company that manages Ethic Hub. This money will be basically spent into development and marketing to bring investors to the platform. The profit for both the team and the investors is related to the token that will be the platform's payment method.

We will make four Token Sales, starting with a low cap and and a low valuation to increase it according to project's success and market situation, fixing the price with Vitalik's Interactive Coin Offering system, to make our funding as ethical as possible and not limiting its scalability by selling all the tokens at the beginning. Tokens will be always gradually delivered in order to discourage short term buyers so demand and supply will be better aligned. Team and advisors will be subject to 2 year vesting with 6 months cliffs.