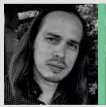




**EthicHub**  
www.ethichub.com


**EthicHub is a blockchain-based P2P platform that connects lenders with profitable small farming communities around the globe.**

#### FOUNDING TEAM



**JORI ARMBRUSTER**   
Coordinator Node



**PABLO CHANG**   
Projects Node



**RAÚL MARTÍNEZ**   
Technology Node

#### AWARDS



**Blockchain 4Humanity**  
Best Financial Inclusion project



**Spanish Fintech Award 2018**  
Fintech with the greatest social impact

#### PARTNERS

StartupToken™  mobilum

DEKALABS  DPO&it law

 Microfinanzas  Blockchain Institute & Technology

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*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 lenders. We want to be the reference on international crowdlending for positive impact projects with a truly global projection.*

## THE PROBLEM

Many small farmers do not have access to banking. Due to lack of available private capital in their geographical area, they must bid to get it, because the lender capital is limited. This means they offer to pay interests even higher than 120% per year to obtain the required financing. Their crops generate enough benefits to cover these rates, but their profit is heavily reduced, and cash loans do not even leave them with a record of their payment history. On the other hand, socially responsible lenders in developed countries do not have access to positive impact projects with high profitability and 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\$. We are the first blockchain project with a functional blockchain-based MVP that is attacking this niche market.

## THE SOLUTION

The solution consists on connecting groups of small farmers from developing countries with lenders in markets with excess liquidity. This allows lenders to obtain high returns for their money, while farmers obtain better interest rates and a credit history.

## THE BENEFITS

-  **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.
-  **TRUST:** LOCAL NODES (INDEPENDENT PROJECT RECRUITERS) IDENTIFY AND EVALUATE NEW PROJECTS BASED ON THEIR EXPERIENCE AND PERSONAL CONNECTION TO THE BORROWERS AND THEIR COMMUNITY. THEY ONLY OBTAIN BENEFITS WHEN THE RESULT OF THE PROJECT IS POSITIVE.
-  **GUARANTEE FUND** THAT REPURCHASES LENDERS' CREDIT RIGHTS, MINIMIZING THE RISK OF DEFAULT FOR THE LENDER 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. Our platform fees are only-in-success fees (except for exchange fees). These fees are used to cover insurances, local node benefits, and operative costs. The rest will be spent into development and marketing to bring lenders to the platform.

## THE TOKEN

Our token (ETHIX) is used to mitigate the Default and Exchange risk of the platform, incentivize key stakeholders, provide premium access to advanced platform features, and to include business services for borrowers on the platform.

Our 2<sup>nd</sup> presale starts at September 25, 2018. Sign up for the Whitelist [here](#).