About Bitbond

Bitbond is the first global business lending platform

- Bitbond was founded in 2013 and is based in Berlin, Germany
- Over 3,000 loans have been funded on the platform
- Retail and institutional investors finance business loans globally
- Germany's first BaFin regulated blockchain company
- €5M worth of SME loans funded in over 80 countries
- €13M+ in equity financing from venture capital funds and business angels

Pipeline:

- 50: Grow our team to 50 people in 2019
- €1B: Expected annual loan volume by 2022: €1 billion

FOR MARKETING PURPOSES
Bitbond makes revenue by charging origination fees to borrowers and repayment fees to investors.

The origination fees range from 2-3% of the loan amount. The repayment fee ranges from 0.5-1.5% of the total repayments.
### Team
Total team of 26 employees from 13 countries

**Radoslav Albrecht**  
**FOUNDER & CEO**  
Radko is passionate about finance and crypto. Previous to Bitbond he advised banks at Roland Berger and was a trader at Deutsche Bank.

**Jarek Nowotka**  
**CTO**  
Jarek has spent the last 16 years building products with hassle-free user experiences enabled by technologies like web/mobile/AR/blockchain.

**Michael Pinkus**  
**CFO**  
Michael is a seasoned professional with nearly two decades of experience in the financial sector with IKB and KPMG.

### Investors
€5 million raised in equity investment

**Point Nine Capital**  
**THE ANGEL VC**  
Point Nine is an early-stage Venture Capital firm from Berlin, invested in companies like Delivery Hero, Revolut or Zendesk amongst many others.

**Sky Level Group**  
**GROUP OF INVESTORS**  
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**Nelson Holzner**  
**CO-FOUNDER, BILLPAY**

**Christian Vollmann**  
**ANGEL INVESTOR**

**Alexander Graubner-Müller**  
**CO-FOUNDER, KREDITECH**
BB1 is a security token issued by Bitbond Finance GmbH (Bitbond subsidiary).

Bitbond Finance’s STO prospectus is fully compliant with EU Prospectus Regulation.

**ACCEPTED CURRENCIES**

- Euro (SEPA)
- Stellar (XLM)
- Bitcoin (BTC)
- Ether (ETH)

**DISCOUNT CODE**

Use **BB1STO** to enjoy a 3% discount on your BB1 tokens!

**MATURITY**

Bitbond Finance will buy back the token at the original price of €1 after 10 years.

**ISSUE**

Tokens are only generated if they are bought.
Token holders receive:

1. 1% of the invested amount 4x per year (4% p.a.)

2. A variable component paid out annually (60% of the pretax profits of Bitbond Finance)

The potential value of a €50,000 investment, after 10 years = €94,432

*These figures are based on the 3% discount code returns. The assumptions for the performance of the underlying portfolio of SME loans are based on historical figures and a 2019 forecast. Past performance is not indicative of future results. The information on this page does not constitute investment advice or investment recommendations. The statements made are based on evaluations, economic data, own assessments and are forward-looking statements at the time of preparation of the page and can be subject to change. Every investor should make their own analysis and financial forecast.

*An investment into the BB1 Token carries a risk of loss up to the total invested capital.
Use of funds raised

**USE OF FUNDS RAISED***

- **40%** Investments in SME loans on the Bitbond platform
- **40%** Financing of junior notes to leverage available capital
- **10%** Provision of working capital to Bitbond
- **10%** Administration, marketing, affiliate program

*Actual percentage of use may vary

**RELATION BETWEEN BITBOND AND BITBOND FINANCE**

- **Bitbond**
  - Operator of SME lending platform
  - 100% subsidiary
  - Provides working capital to support growth of Bitbond

- **Bitbond Finance**
  - Issuer of BB1 security token
  - Invests in SME loans on Bitbond lending platform
Bitbond Finance leverages the Stellar blockchain to provide efficient and instant international transactions.

As a Token holder you will benefit from:

1. **Instant transferability**
   The BB1 is distributed to the investors’ wallets when the STO subscription period concludes and becomes immediately transferable.

2. **Efficient transactions**
   Stellar is more efficient than other blockchains, drastically reducing the cost of global payment transactions.

3. **Easy setup**
   When purchasing the BB1 Token, Token holders will automatically receive a Stellar Wallet. Holders can also use existing Stellar wallets.

**EXAMPLES OF COMPATIBLE STELLAR WALLETS**
Bitbond provides financing to Jumia sellers.

Since partnering up with Bitbond in 2016, BitPesa has been facilitating payments to African borrowers.

With the help of Tempo borrowers and investors on Bitbond can deposit and withdraw money via their bank account in 30+ countries.

Bitbond provides financing to restaurant owners through the Delivery Hero platform.

Press

Partners of Bitbond GmbH

Forbes

Bloomberg

Gigaom

Reuters

Lend Academy
We look forward to working with you.

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