

# Bitbond | STO

EU compliant security prospectus available at  
[www.bitbondsto.com](http://www.bitbondsto.com)

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# 01 About Bitbond

Bitbond is the first global business lending platform



Bitbond was founded in 2013 and is based in Berlin, Germany

€5M

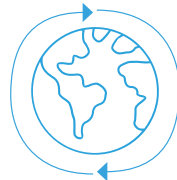
in equity financing from venture capital funds and business angels

€13M+

worth of SME loans funded in over 80 countries



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

Pipeline:

50

Grow our team to 50 people in 2019

€1B

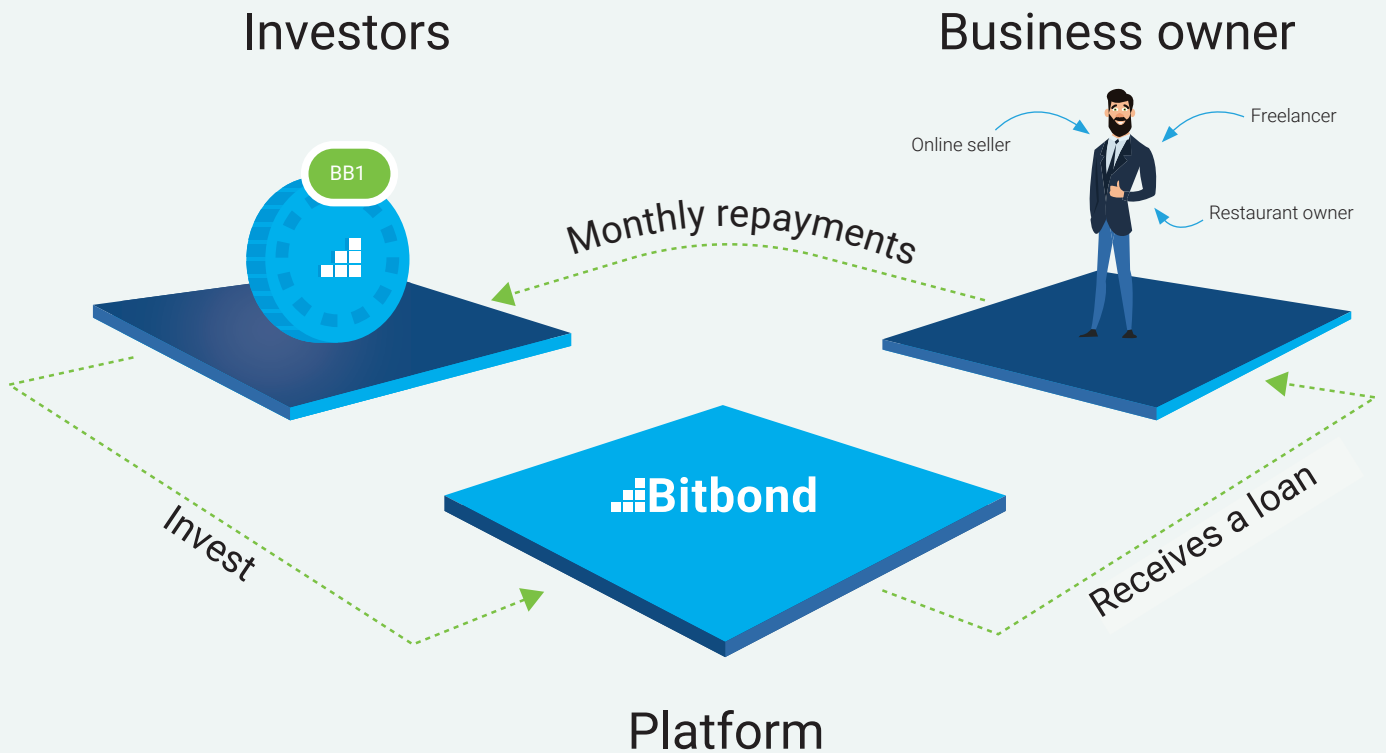
Expected annual loan volume by 2022: €1 billion

# 02

## Bitbond's business model

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.



# 03

## Bitbond team & investors

### 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

Sky Level is a group of experienced and serial investors who have invested in companies like Moilike.

**Nelson Holzner**  
CO-FOUNDER, BILLPAY

**Christian Vollmann**  
ANGEL INVESTOR

**Alexander Graubner-Müller**  
CO-FOUNDER, KREDITECH

# 04 BB1 Token sale

## SECURITY TOKEN

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.

# 05 BB1 Token returns

## RETURNS\*

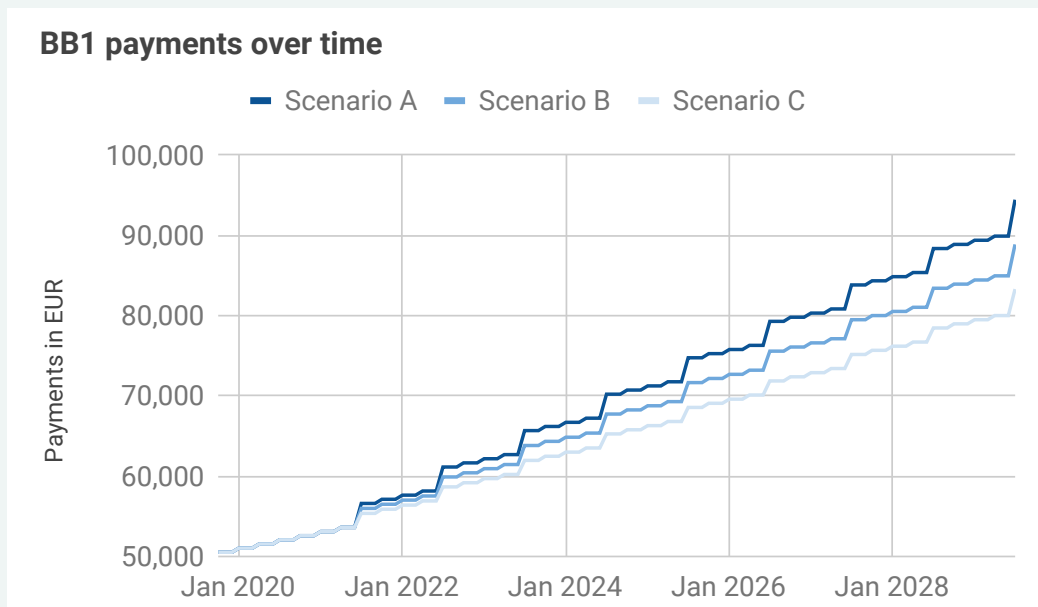
\*An investment into the BB1 Token carries a risk of loss up to the total invested capital.

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)

## BB1 RETURN SCENARIOS\*

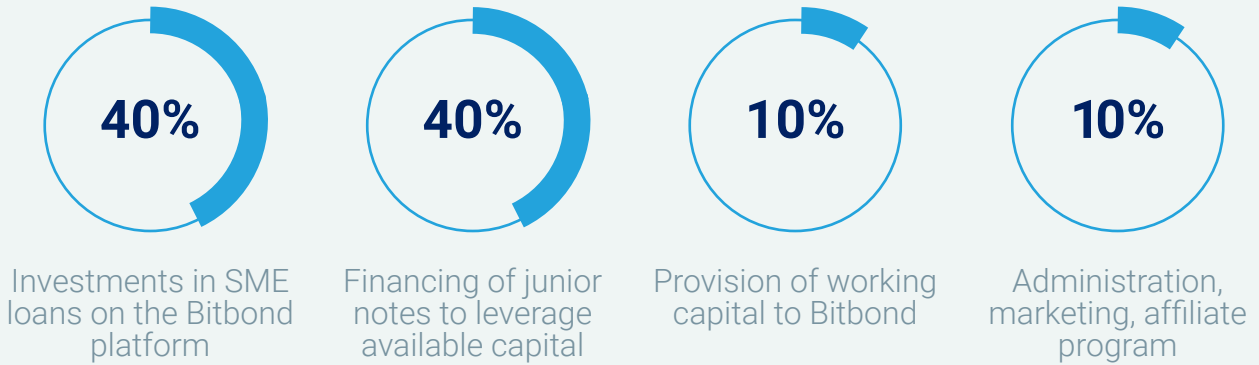
The potential value of a €50,000 investment, after 10 years  
**= €94,432**



\*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.

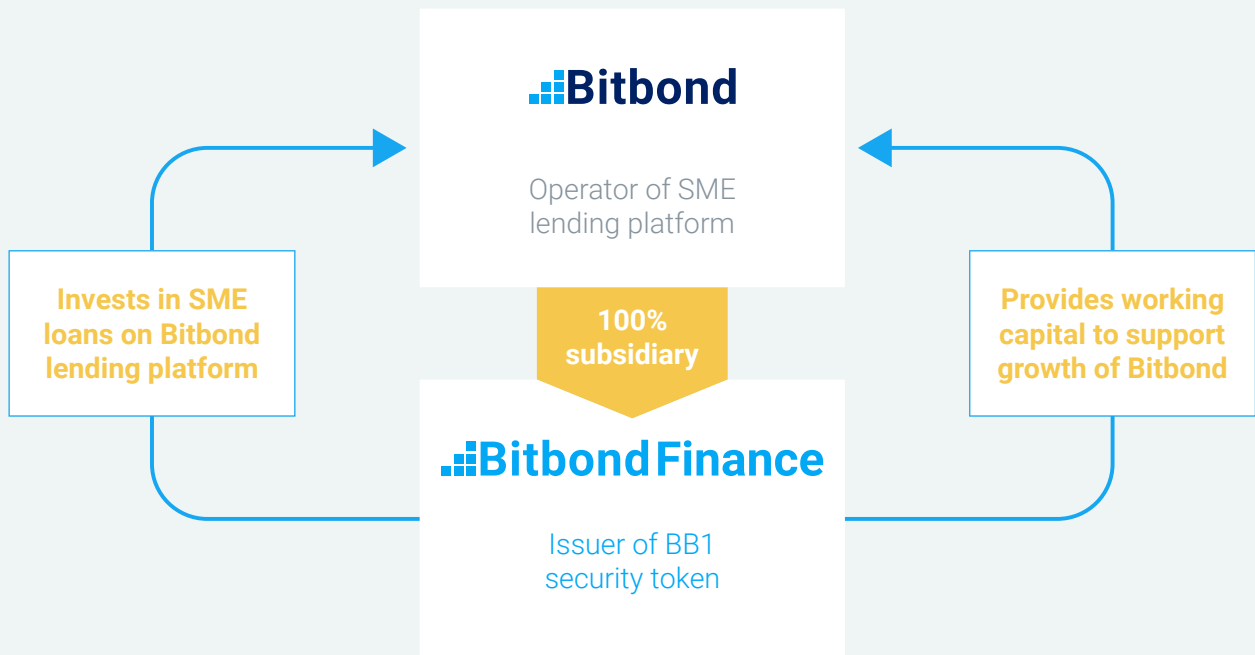
# 006 Use of funds raised

## USE OF FUNDS RAISED\*



\*Actual percentage of use may vary

## RELATION BETWEEN BITBOND AND BITBOND FINANCE





# 07 BB1 Token liquidity

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 BB1Token, Token holders will automatically receive a Stellar Wallet. Holders can also use existing Stellar wallets.

EXAMPLES OF COMPATIBLE STELLAR WALLETS

**LOBSTR**



# 08

## Partnerships and press

### PARTNERS OF BITBOND GMBH



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



REUTERS



LEND ACADEMY

Forbes

Bloomberg

GIGAOM

We look forward to  
working with you.

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