Blockchain infrastructure to power trillions in lending for small businesses
Lenders lack data on informal businesses

$2.9 Trillion*
Missing loans

$290 Billion
Lost interest margin

$29 Billion
Lost data monetization

* Unmet demand from informal micro-, small and medium enterprises in emerging markets

Source: IFC MSME Finance Gap Report 2017 and LendLedger analysis based on Happy Loans commercial terms
Our integrations unlock data on millions of small enterprises

*Through our partner Happy Loans in India*
But an intermediary cannot solve a $3 trillion gap

30 custom integrations with data providers

7 lenders including our own licensed NBFC

HAPPY (India)
25,000 loans ($15 million)
2% loss rate
Instead, the global play is an open network

- More loans at lower rates
- More lenders, better monetization
- More data, better lending
### Live Data Provider Offerings

The live market dashboard shows all data providers currently offering data. Roll over column headings to see definitions.

<table>
<thead>
<tr>
<th>Data Provider</th>
<th>Data Offered</th>
<th># of Leads</th>
<th>Fee Asked (as % of loan)</th>
<th>Standard Format?</th>
<th>Metric 1:</th>
<th>Metric 2:</th>
<th>Metric 3:</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayTM</td>
<td>M-Wallet Trans.</td>
<td>450,000</td>
<td>2.00%</td>
<td>Yes</td>
<td>61,650</td>
<td>18.6%</td>
<td>3.2%</td>
</tr>
<tr>
<td>eZee</td>
<td>E-Wallet Trans.</td>
<td>15,000</td>
<td>0.75%</td>
<td>Yes</td>
<td>2,055</td>
<td>17.3%</td>
<td>1.7%</td>
</tr>
<tr>
<td>MSwipe</td>
<td>Point-of-Sale Trans.</td>
<td>350,000</td>
<td>1.25%</td>
<td>Yes</td>
<td>47,950</td>
<td>19.2%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Flipkart</td>
<td>Online sales</td>
<td>50,000</td>
<td>2.00%</td>
<td>Yes</td>
<td>6,850</td>
<td>20.5%</td>
<td>1.9%</td>
</tr>
<tr>
<td>ItzCash</td>
<td>E-Wallet Trans.</td>
<td>75,000</td>
<td>0.80%</td>
<td>Yes</td>
<td>10,275</td>
<td>19.0%</td>
<td>2.1%</td>
</tr>
<tr>
<td>InstantPay</td>
<td>E-Wallet Trans.</td>
<td>10,000</td>
<td>0.75%</td>
<td>Yes</td>
<td>1,370</td>
<td>21.1%</td>
<td>3.0%</td>
</tr>
<tr>
<td>StoryKing</td>
<td>E-Wallet Trans.</td>
<td>45,000</td>
<td>0.65%</td>
<td>Yes</td>
<td>6,165</td>
<td>17.2%</td>
<td>1.4%</td>
</tr>
<tr>
<td>MoneyOnMobile</td>
<td>E-Wallet Trans.</td>
<td>400,000</td>
<td>1.20%</td>
<td>Yes</td>
<td>54,800</td>
<td>17.3%</td>
<td>1.0%</td>
</tr>
<tr>
<td>Ongo</td>
<td>Point-of-Sale Trans.</td>
<td>25,000</td>
<td>1.30%</td>
<td>Yes</td>
<td>3,425</td>
<td>18.4%</td>
<td>5.3%</td>
</tr>
<tr>
<td>iPay</td>
<td>Point-of-Sale Trans.</td>
<td>25,000</td>
<td>1.00%</td>
<td>Yes</td>
<td>3,425</td>
<td>16.2%</td>
<td>2.5%</td>
</tr>
<tr>
<td>BharatPay</td>
<td>E-Wallet Trans.</td>
<td>20,000</td>
<td>0.90%</td>
<td>Yes</td>
<td>2,740</td>
<td>15.5%</td>
<td>3.7%</td>
</tr>
<tr>
<td>AdityaBirla</td>
<td>E-Wallet Trans.</td>
<td>100,000</td>
<td>1.00%</td>
<td>Yes</td>
<td>13,700</td>
<td>20.3%</td>
<td>2.2%</td>
</tr>
</tbody>
</table>

Showing 1 to 10 of 57 entries.
LendLedger: a decentralized, open network

Open market
Any data source or lender can join

On-chain transactions
Create reputations for all parties

Borrower control
Means ownership of own data
Digital asset (LOANtoken) unlocks on-chain accounting

1. Sends INR 1000 (or any local currency) to Node
2. Stakes INR 1100 in LOANtokens to record on-chain transaction
3. Gets INR 1000 from Node
Decades of founding & leading pioneering ventures

Gautam Ivatury
CEO

Manish Khera
Co-Founder

Greg DeForest
Head of Product

Sanachit Mehra
Lead Blockchain Architect

Daniella Loftus
Communications
Advisors and Community Experts

Nick Hughes, OBE
Founder, M-PESA

Alberto Jimenez
IBM Watson

Ignacio Mas
Digital Frontiers Institute

Alex Mashinsky
Founder, Celsius

Prashant Reddy
Director, DemystData

Ben Lyon
Co-Founder, Hover

Isabelle Barres
VP, CFI (Accion)

Nicole Van Der Tuin
CEO, First Access

Aiaze Mitha
Ambassador, UNCDF

Akanksha Hazari
CEO, m.Paani

Ashish Desai
VP, Aditya Birla Bank

Matteo Marinelli
CEO, Maha MFI

Sameer Jaini
ex-CTO of DCB Bank
LendLedger Guide (Beta)

LendLedger is a global, open, decentralized network connecting Lenders with Data Providers and Borrowers. It expands access to credit and makes lending more efficient.

These guides will help you start working with LendLedger as quickly as possible.

GET STARTED

Monetize data
Offer credit data to lenders in an open market, and monetize ethically.
Learn more

Originate loans
Find data sources, set up a digital lending process, and begin disbursing.
Click to start

Integrate LendLedger
Create and add to lending applications, or integrate an existing software.
See developer guide

Learn more at lendledger.io