



inspeer.io

**Inspiring through
peer to peer**

Prospectus

September 2017

P2P lending platform, that works with cryptocurrency alongside with fiat

Combining years of experience in finance industry with successfully operating microlending business, and wide network of partners, Inspeer is going to build a modern P2P lending platform. Our platform will support P2P and P2B lending without intermediaries, working with cryptocurrencies alongside with fiat.

For the benefit of our borrowers and investors, Inspeer will provide high-quality scoring, ensure getting data from Credit Bureau, and control AML/CFT. We are building a platform for the safe, transparent and reliable peer-to-peer lending, aiming to expand it to new markets and to transform it to a modern financial institution with additional services in the long run.

Brief History of P2P Lending Market

Lightfin.ru was founded in 2016, and have already demonstrated robustness of its business model. There are some highlights regarding Lightfin.ru results:

- Lightfin.ru was the first company in this market that has reduced loan approval time to 1.5 minute due to development of a fully automated approval mechanism.
- In 2017, Lightfin.ru mobile application for iOS and Android were launched for the purpose of providing our customer with lightning-fast service.
- Automatic soft-collection for outdated debts was implemented.
- Due to usage of anti-fraud system, It is possible to identify fraudsters on early stages, sometimes even before application is sent.
- In collaboration with Scorista, unique scoring algorithm was developed.

The Highest Scoring Standards

Inspeer's prediction capabilities for assessing the individual loans risks are much higher than average industry standards. We have achieved that due to our unique scoring mechanisms:

InsCore: AI and Machine Learning based Scoring Algorithm

InsCore is a Scoring model consisting of 1000 scoring cards for microlending and collateral lending. The product of our partners from Scorista in the field of AI technologies allows us to instantly conduct a detailed analysis of the solvency and reliability of borrowers. The analytical library of the service contains more than 20 000 variables from traditional and alternative sources.

OLAF Anti-Fraud system

OLAF is an online system to track users who substitute identification data, that includes the database of devices and computers of such users.

Great opportunities for borrowers and investors

Inspeer P2P lending platform follows a mission to offer affordable and accessible loans to borrowers, and the highest possible profit for investors.

Inspeer for Borrowers

Low fees and Great Rates

The platform usually takes a low, around 2% transaction fee for checking credit/income/address and making the connection possible. This makes great rates and great returns possible. Additionally, Inspeer P2P platform will have flexible and convenient rating system for borrowers, which will allow them to reduce fees and to increase loan limits.

Access to lending services around the globe

The concept of peer-to-peer lending is already a more democratic way to loan money comparing to traditional bank loans. But unfortunately, since we have countries and currencies boundaries, current peer-to-peer lending platforms don't reach people located in developing countries or the poor people who happen to not have a great credit score yet. People who need it the most. With Inspeer we offer you the possibility to work with Bitcoin, Ethereum and Fiat, making the real first step to financial inclusion and credit access around the globe.

Inspeer for P2P Investors

Great diversification of investments possibilities

Inspeer can offer much better protection against systemic risks than its competitors who only offer to invest in a particular country. If you invest in many small loans with good borrowers across different verticals and geographies, it is statistically unlikely that more than just a small percentage default.

AutoInvest Tool

Inspeer has a convenient AutoInvest tool that takes care of the process, selecting and investing on the site's listings automatically.

Earning great returns on bitcoins investments

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We really believe in great potential of peer-to-peer lending. We see our mission in making financial services more affordable, reliable, and transparent. To achieve this goal, Inspeer decided to start an ICO.

Depending on the ICO results, Inspeer team will have enough resources to achieve:

\$2 million

P2P lending in Russia. PayDay Loans. Virtual cards issuance.

\$6 million

Opening P2P lending in Estonia, Spain, and Latvia. Issuance of plastic cards with a credit limit for regular customers.

\$12 million

Scaling the model, opening an office in the UK. Launching a program for debt restructuring for regular customers.

\$30 million

Loans for small and medium-sized businesses, cross-border payment system. Venture Capital. Crowdfunding

What do we offer to our ICO investors?

20% profit share

Every 6 months, 20% of Inspeer's net profit is redistributed to all holders of INSP token.

According to our forecast, in the five-year horizon of planning, the investor's profit will be 88% of the invested funds, based on 20% profit share and capitalization of the Inspeer token, set in the model as 10% per year.

The ratio of the turnover of funds is considered as equal to 12 and is based on the average indicators of the market under consideration. The Inspeer commission fee will be 2% of each transaction. Based on these prerequisites, the planned revenue is \$ 2.2 million per average year. With an estimated business profitability of 38%, Inspeer's net profit will be 1 million USD per year.

		2018	2019	2020	2021	2022
Raised funds	mIn, USD	2.0	2.4	2.9	3.5	4.1
Asset turnover ratio	times	12	12	12	12	12
Trading platform volume	mIn, USD	24	29	35	41	50
Trading platform growth per annum	%	20	20	20	20	20
Trading platform service fee	%	2	2	2	2	2
Revenue	mIn, USD	0.5	0.6	0.7	0.8	1.0
Return on business ratio	%	38	38	38	38	38
Operating profit	mIn, USD	0.2	0.3	0.3	0.4	0.5
Investor's operating profit	%	10	10	10	10	10
Investor's operating profit	mIn, USD	0.2	0.3	0.3	0.4	0.5
Investor's accumulated profit	mIn, USD	0.2	0.5	0.9	1.3	1.8
						88%

Token holders' rights protection

Together with White Stone Digital (part of White Stone Law Firm), Byron Capital (licensed manager acting as a full scope Alternative Investment Fund Manager (AIFM) with 5 year+ award winning track record managing highly regulated investment products) and other advisors we have mutually elaborated optimal legal structure based on indirect holding of project assets. We are able to ensure as-yet unknown level of token holders' rights protection. (see Whitepaper for more details).

Our Key Partners

SCORISTA

Scorista is a service for improving the quality of credit risk assessment for microfinance organizations. Scorista's solutions reduce losses from loans default by 30% and increase the income of business.

EQUIFAX

Equifax is the largest bureau of credit histories, which tops the list of Credit Bureaus of Russia. The general database of Equifax includes data from the credit bureau of 24 countries worldwide.

Ambisafe

Pioneer in cryptocurrency development since 2010. Ambisafe experience ranges from development of alternative consensus algorithms in 2010 to launching the first multi-currency wallet in 2014.



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