



Ethichub

Secured by Ethix 



Regenerative Finance

The first Agricredit solution to merge real world impact and Web3

1.2 Billion Smallholder farmers lack access to affordable credit despite having productive activities.



Scarce and expensive working capital



Prevents them from saving or investing



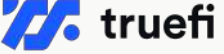
Yields low productivity and underpriced crops

A yearly USD \$971 Billion financial need that keep millions trapped in the Poverty Cycle

Source: World Bank

For those millions of small farmers with no data for credit scoring nor assets to use as guarantees, EthicHub created CROWD COLLATERAL to enable them access to affordable loans.

Under-collateralization (Credit Scoring)



Tokenize real world assets



Crowd Collateral



EthicHub

By engaging 4 stakeholders, we create a secure way of impactful lending



Ethix Stakers

Provide **collateral** for loans



Low Risk Lenders

Provide capital to earn 8% annual interest



EthicHub



Auditors

Search for Loan Originators providing **due diligence**



Loan Originators

Entities providing loans and services to **farmers**

HOW it works

Lenders buy Bonds

Fixed interest in Stable Coins
Fixed Maturity
Receive NFT bond



COMMUTER CONTRACT

Liquidity Surplus is allocated in DEFI

LOAN ORIGINATORS

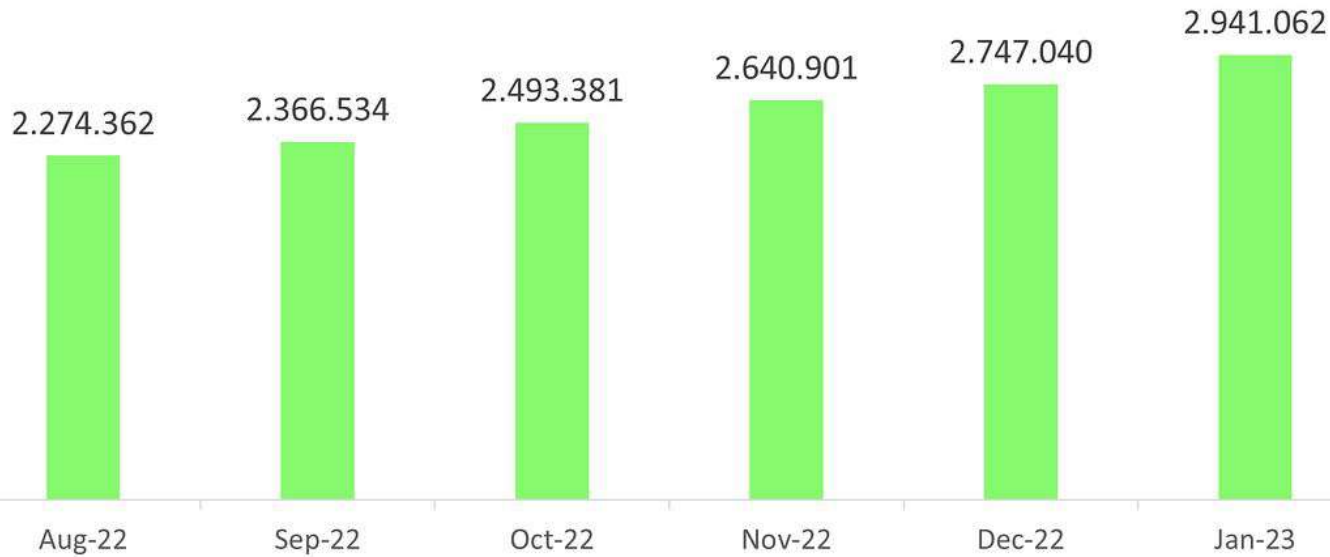


Stakers, Auditors and Originators provide collateral



Growing 8% monthly both in financing and lending: 3M USD by Feb 2023

Total financed loans, accumulated (US\$)



TODAY IN

2023

>\$10M
USD in TOTAL
VALUE LOCKED

≈\$3M
USD LENDED

>2000
USERS



<1%
DEFAULT

We're OGs and one of the most awarded and recognized projects in the ReFi space



COMPLEMENTARY BUSINESS MODEL:

EthicHub provides services and value to Ethix DAO Protocol



EthicHub

LENDINGDEV S.L.

- Product marketplace fee
- Auditor fees (first auditor)
- Institutional lenders spread
- Own 10% Ethix

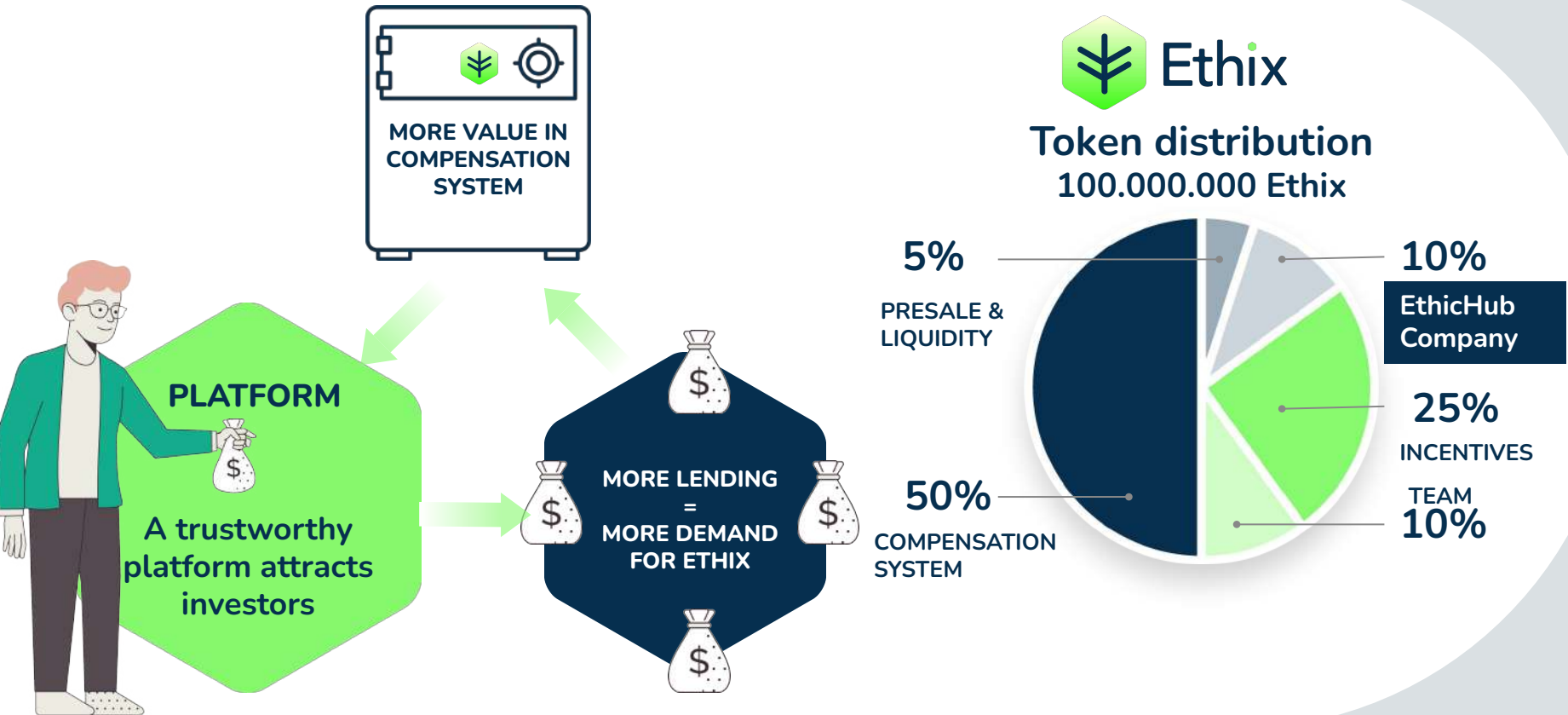


Ethix

DAO

- Lending fees from each loan (starting at 4%)
- Spread from Bonds fixed rate to DEFI yields

Leveraging on crypto economics to create a virtuous incentive loop



Only coffee in Mexico is a \$1B opportunity



ONLY COFFEE
ONLY MEXICO

>500.000 Small
coffee producers
>\$1Billion USD financial need

CREDIT MARKET
FOR AGRI BUSINESS

\$ 971 Billion
USD

116 billion USD in
LATAM only



Staking in the Compensation System

Our tokenomic design enables overcollateralized loans for the farmers. It adds up three main sources of capital.



4% from every loan



40% from the value of the credit lines staked by the Originators and Auditors



60% staked by EthicHub community.



EthicHub



We're going to be the leading ReFi player to connect with the Underserved

	TODAY	2023	2024	2025
Total financed loans	\$3M USD	\$6M USD	\$17M USD	\$67M USD
Smallholder farmers beneficiaries	600	1,200	5,100	17,900



Competitors

	EthicHub	kiva	mintos	Goldfinch	lendahand 
Impact Investment					
Competitive Yield (>8%)					
Over collateralized					
Web 3; Trazability, automatization, collateral					
Borrowers were not banked before					
Only productive loans					

Competitors

Web 3

Web 2

+ Impact

EthicHub

kiva

MICROWD

lendahand 

- Impact

 Centrifuge

Goldfinch

 AAVE

mintos

PROSPER 

 Maple

 LendingClub



A solid team with strategic experience on technology, business and agriculture



Jori Armbruster
Cofounder & CEO

Experience as CEO in wholesaler with over 800 employees and Mgr of family owned coffee estate



Gabriela Chang
Cofounder & CSO

Experience as Head of Dpt at Mexican Secretary for Economic Development and organic coffee producer.



Diego Pardilla
Cofounder & Lead Dev

Master on IA and Investigator on DNA Computation.
Prototyped bitcoin crowdlending in 2013



Raúl Martínez
Cofounder & Token Architect

Blockchain developer since 2017, SmartContract Lead at Forta, Token Engineering contributor, exSamsung RnD



Jordi Riulas

Board Member and Business Development

Successfully exited two startups to Amper Group and Tom Tom. Business Angel targeting Crowdfunding and Biotech



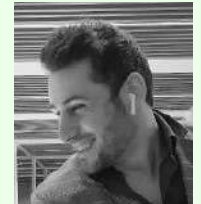
Iñigo Molero
Communication

Co-writer first blockchain book in spanish.
Organized first Bitcoin crowdfunding campaign in Spain



Eun Young
BackEnd Developer

Software development engineer.
Organizer of GDG and other tech events.
Master in PhytDev.



Joan de Ramón Brunet
Head of Institutional & Ecosystem

Hedge fund founder and manager
Over 4 years of experience in crypto and startups

and 6 In House: Front End, UX/UI, Customer Support, Community

JOIN US !

INVESTORS:



CURRENT CAPITAL RAISE



- Investors receive both equity and Ethix.
- Key milestones: opening 6 new countries, launching on 3 blockchains, listing Ethix in 1 CEX

CONTACT:

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