P2P is the future!

Connect people
Around the world

FinWhaleX

FinWhaleX

Experienced development team and strong partners
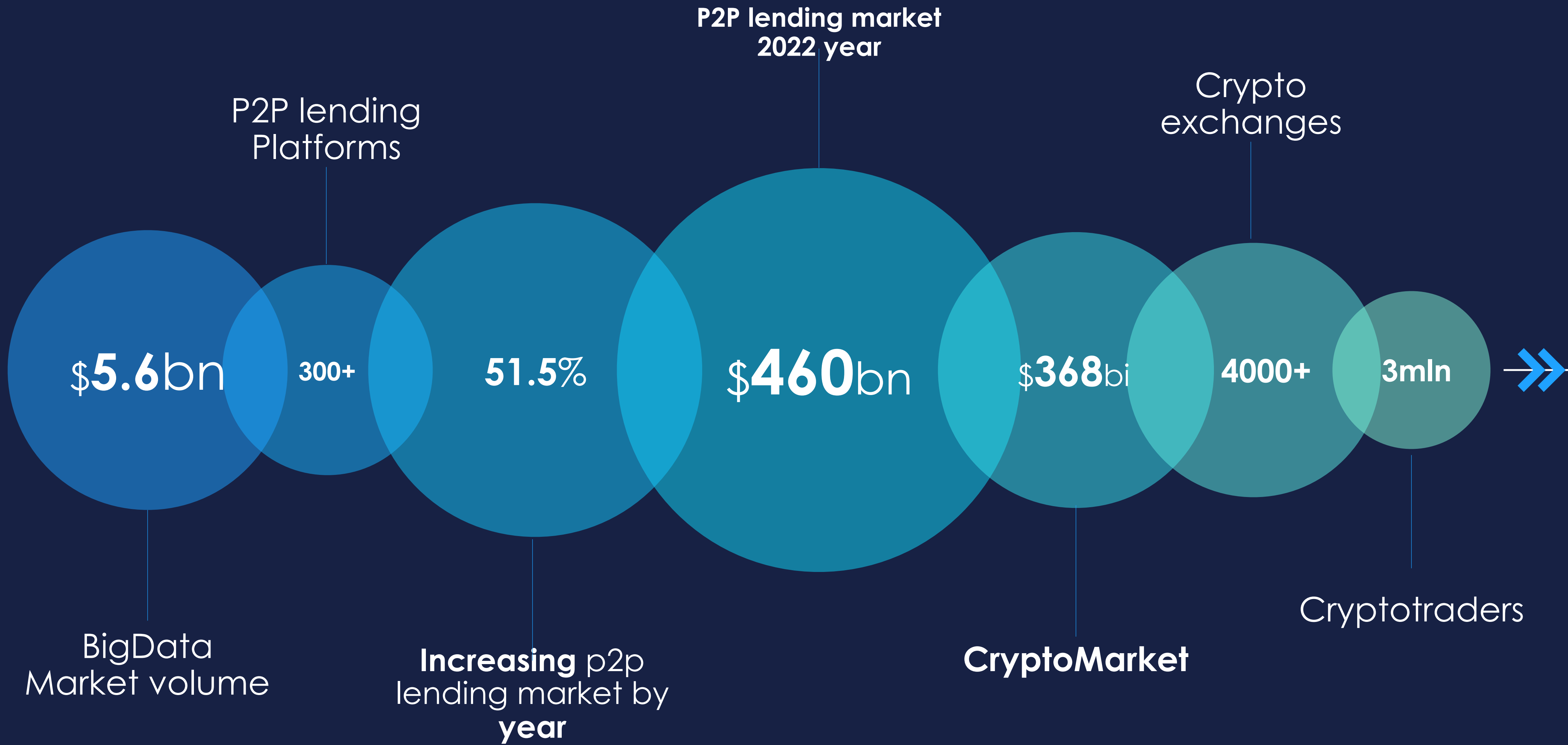

2014

Our activities in the financial services market originate in 2014

2015

2016

2018

We opened and developed a local network of pawnshops, which gave us the idea of creating a global lending system

2019

2020

2021

2022

P2P lending market
2022 year

Crypto
exchanges

P2P lending
Platforms

$5.6bn

300+

51.5%

$460bn

$368bi

4000+

3mln

BigData
Market volume

Increasing p2p
lending market by
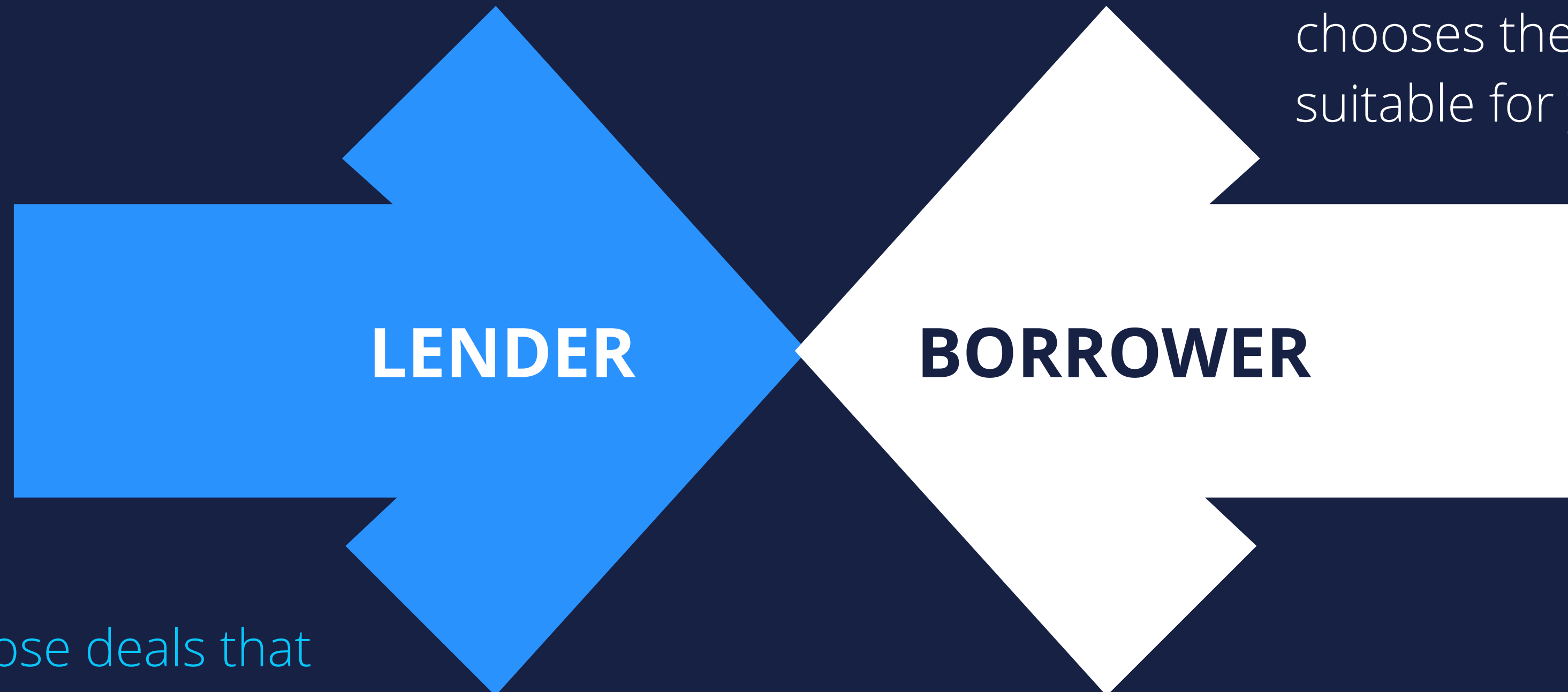year

CryptoMarket

Cryptotraders

FinWhaleX

All users can choose their role

Directly connect lender and borrower

Create conditions for taking a loan and chooses the most suitable for yourself

LENDER

BORROWER

Choose those deals that are interesting to you

Great start - successful development

01 The platform was launched **June 8**

02 Today, the number of users is more than **15,000** people

03 **4 active** cryptocurrencies on the platform

FinWhaleX

1 P2P lending secured by cryptocurrencies

2 P2P lending secured by Steam assets

3 P2P lending secured by real assets

4 Big data
Credit history bureau

We developed four main products

P2P — this is peer-to-peer lending, in which the loan is provided by private investors at an agreed interest rate. Banks and MFIs are not involved in the chain, which greatly facilitates the achievement of results.

P2P lending secured by cryptocurrency

Receive funds without selling cryptocurrency.

Choose only those deals that interest you.

Case about lending secured by crypto

Alice invested available funds in the BTC and ETH cryptocurrency. But her car suddenly broke down, so she urgently needed funds to repair it. Alice can sell part of the cryptocurrency, but at the moment, it is not profitable for her, because The price of cryptocurrency varies greatly (if the price rises or falls, it is not profitable in both cases).

Then Alice registered on FinWhaleX and received a loan secured by a small part of her cryptocurrency. After repaying the loan, she received the entire security deposit.

Thus, she received funds for repairs and she did not have to worry about possible losses due to the unforeseen need to sell cryptocurrency.

Get funds **without** Selling your crypto

1

Register on platform

Register on platform and create your offer

2

Wait lender's answer

Lenders will see your offer and ask for confirmation from you to make a deal

3

Receive funds

Accept offer from lender and receive funds which you can transfer to your bank card

4

Payback

When payback you will receive your crypto back

Steam Market
Using steam assets like a deposit

125 mln users
10 mln users online
5$ bn market volume

Case about lending secured by assets from Steam market

Harry has digital assets in the form of inventory in Steam games (TF2, Dota2, CS: GO) and he needs funds to buy a game on the Steam platform, but he does not want to sell his inventory.

Harry join to the FinWhaleX platform. Lenders consider his pledge and one of them approves it. After that, Harry receives funds leaving part of his inventory on the platform.

When paying the full amount of the loan, Harry returns his inventory, and the lender receives a percentage of the loan. If the loan is not repaid, platform will sell Harry's pledge and return funds to lender.

Get funds From your Steam assets

1

Register on platform
Register on platform and create your offer

2

Wait lender's answer
Lenders will see your offer and ask for confirmation from you to make a deal

3

Receive funds
Accept offer from lender and receive funds which you can transfer to your bank card

4

Payback
When payback you will receive your assets back

P2P lending secured by
Real assets

Thanks to blockchain technology, our users will be able to conclude safe loans around the world, secured by real assets in the form of cars, watches, etc.

Case about lending secured by real assets

Robert lives in Japan and he has a need of money.
But after a long monitoring of all pawnshops in his country, he realized that it is not profitable and too expensive.
Robert registered on the platform and issued his pledge as a his car at the partner pawnshop.

Then he created an application on the FinWhaleX platform and received a confirmation from a lender from Russia a few hours later, at the same time he received money in his account. But still he could not solve the problems and did not repay the loan.

At this time, the pawnshop sells his car and sends the money to the creditor and the pawnshop receives its interest for the storage and sale of collateral.

Best loan conditions in your country

1 — Register on platform
Register on platform and create your offer/make your pledge at the partner pawnshop

2 — Wait lender's answer
Lenders will see your offer and ask for confirmation from you to make a deal

3 — Receive funds
Accept offer from lender and receive funds which you can transfer to your bank card

4 — Payback
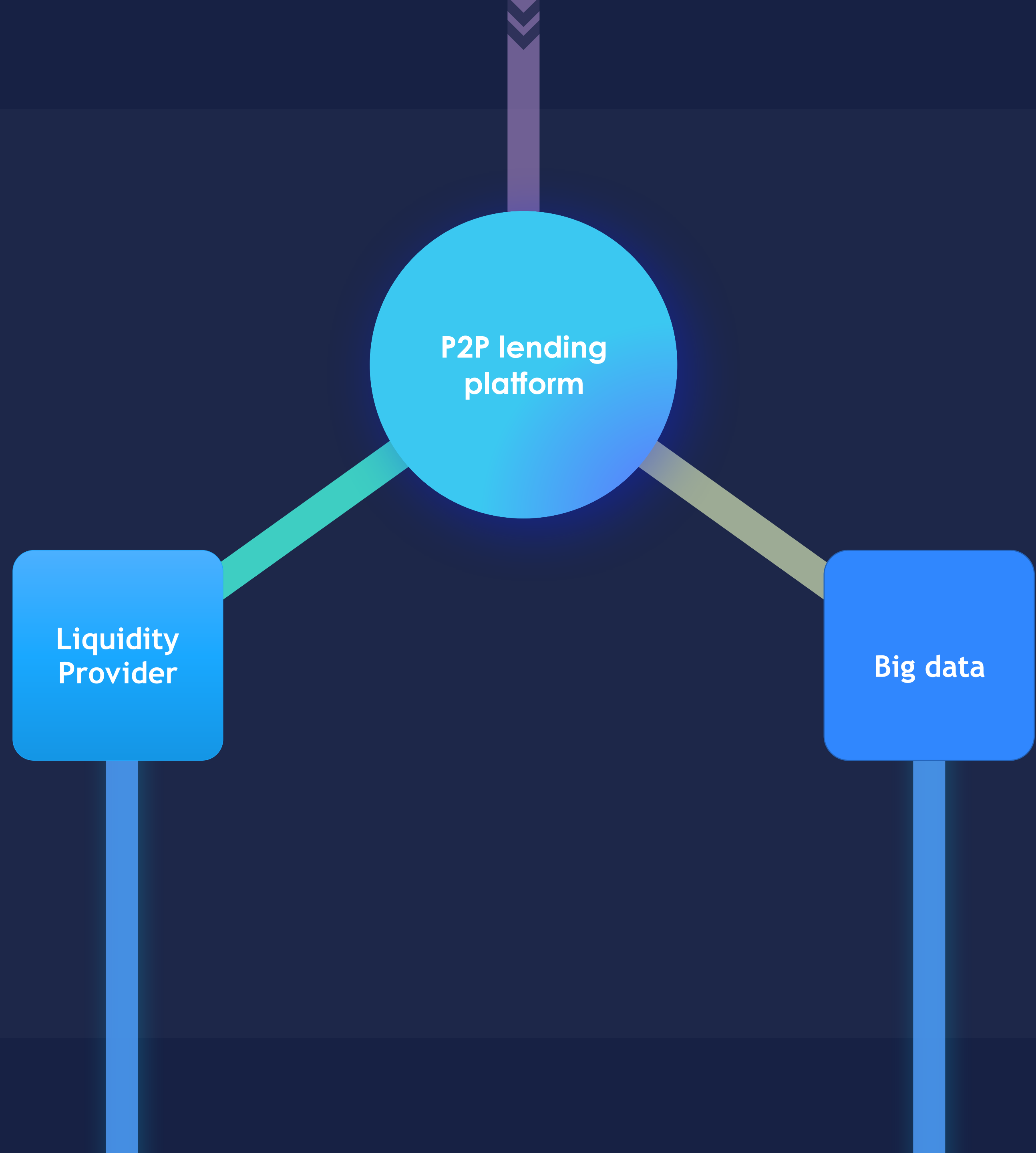When payback you will receive your assets back

Margin trading

Liquidity provider

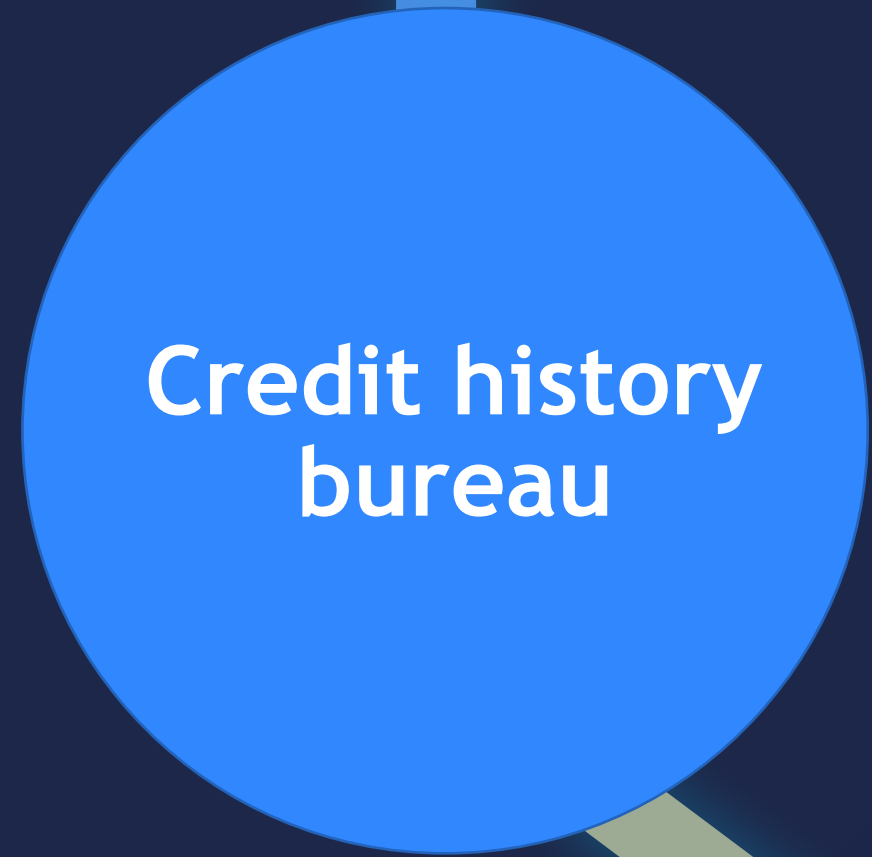**More profit for the traders**

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More liquidity for crypto exchanges

We combine the requests of our creditors and form them into one pool, which we provide to cryptocurrency exchanges.

Exchanges use the funds to provide margin trading opportunities for their traders, thereby creating better conditions for them and increasing the liquidity of their trading.

2015
Development of a
microfinance company and
the creation of a local
network of pawnshops

2017
Analysis of the P2P lending
market and the
cryptocurrency market

2019 Q1-Q2
Implementation of the platform
prototype

Private round of financing,
demonstration of the concept and
prototype of the platform.

Hiring a development team to
implement the product.

Presentation of the platform at the
Russian Tech Week-2019
conference.

2016
Development of MFIs and
pawnshop networks and
analysis of foreign markets

2018
The idea of a p2p lending service
based on blockchain technology,
smart contracts

Market and competitive analysis

Development of the concept,
architecture of the FinWhaleX
platform

2014
The beginning of the
microfinance company

2019 Q3

Start of platform development:
- smart contracts / crypto-wallets
- web interface / backend.
- Mobile application.

Launching the beta version of the
platform.

Launching the platform with the
functionality of issuing loans
secured by BTC and ETH,
verification of user documents,
referral system.

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2020 Q1

Adding a new type of collateral to the platform - EOS tokens

Adding a new type of collateral to the platform - Tron TRC-20 tokens

Listing FWX token on 5 cryptocurrency exchanges

Adding a new type of collateral to the platform - digital assets of the Steam Market (TF2, Dota 2, CS: GO)

2020 Q3

Launch of loans without collateral.

Release of a mobile application with support for working with fiat currencies.

Release of a mobile application with support for issuing loans without collateral.

Launching products based on Big Data.

2019 Q4

Launching the Liquidity Provider functionality in order to provide liquidity for cryptocurrency exchange traders.

IEO FinWhaleX.

The first release of a mobile application for the Android / iOS platform.

2020 Q2

Start of work of the platform with pawnshops.

Release of a mobile application with support for a new type of collateral.

The launch of the platform with fiat currencies.

Release of a mobile application with support for working with pawnshops.

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FinWhaleX vs.

	FinWhaleX	CryptoLoan	CoinLoan	ETHLend	Nexo	SALT	LendingClub	BitBond
Transnational deals	+	+	+	+	+	+	+	+
Interchangeability of roles of the lender-borrower	+	+	+	+	-	-	-	+
Users can create their own loan conditions	+	+	-	+	-	-	-	+
Credit rates are determined by the market	+	+	+	+	-	-	-	+
Credit checks	-	-	-	-	-	-	+	-
Keep assets ownership	+	-	+	-	-	-	-	-
Cryptocurrency assets accepted	+	+	+	-	+	+	-	+
Steam assets accepted	+	-	-	-	-	-	-	-
Real assets accepted	+	-	-	-	-	-	-	-
Liquidity provider	+	-	-	-	-	-	-	-
Big data	+	-	-	-	-	-	+	-

"

We are moving to a world where all calculations will be conducted in digital money. I do not mean cryptocurrency - in the money that is issued decentralized, the government of any major country is not interested. Most likely, we will make transactions in a single currency for the whole world, the rate of which will be calculated on the basis of a basket of leading national currencies. At the same time, it will be possible to make purchases and conduct transactions worldwide, without any cross-border commissions. This will change the banking industry. For example, if in ten years I need several thousand dollars for a new truck, I will not go to the bank, but I will go to the Internet to a "digital broker" - an ordinary individual who distributes loans in different countries for any purpose.

- Gerd Leonhard -

FinWhaleX vs. Traditional Lending and Other Platforms

The main advantage and difference from traditional lending platforms is the P2P philosophy of our platform.

Each of our users can choose the role of a borrower or lender, thereby choosing the terms of the loan and managing the market price, which makes the market regulated by its users.

FinWhaleX vs. Other P2P platforms

The advantage form other P2P lending platforms is that FinWhaleX aims to make the loan as flexible and profitable as possible for all its participants.
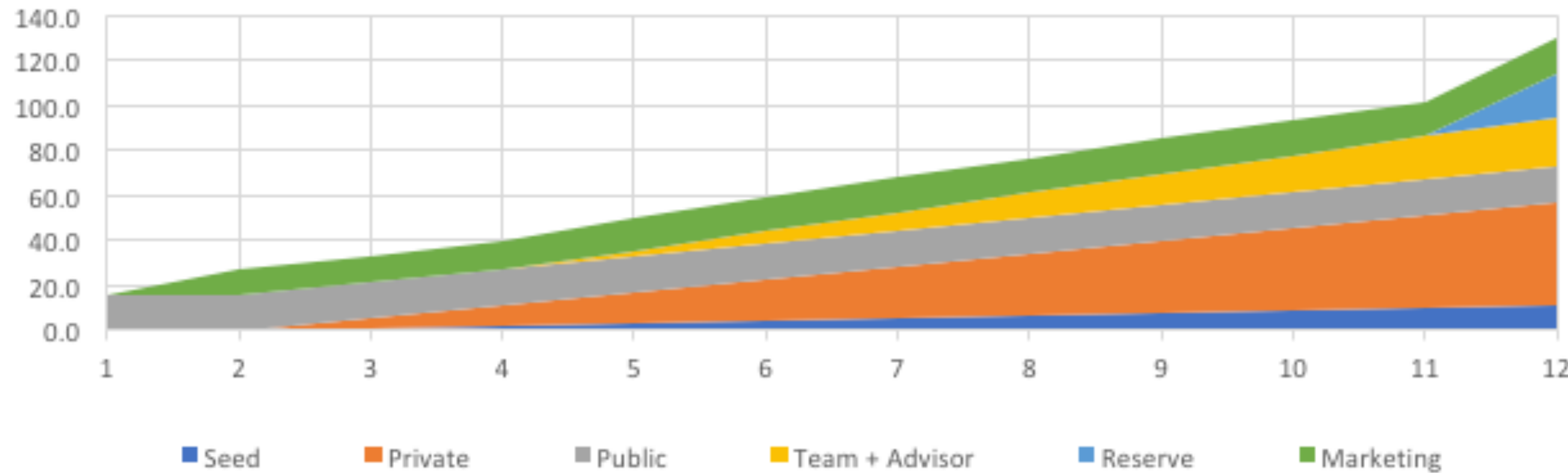
We accept collateral in the form of digital assets (cryptocurrencies / Steam gaming equipment) as well as real assets.
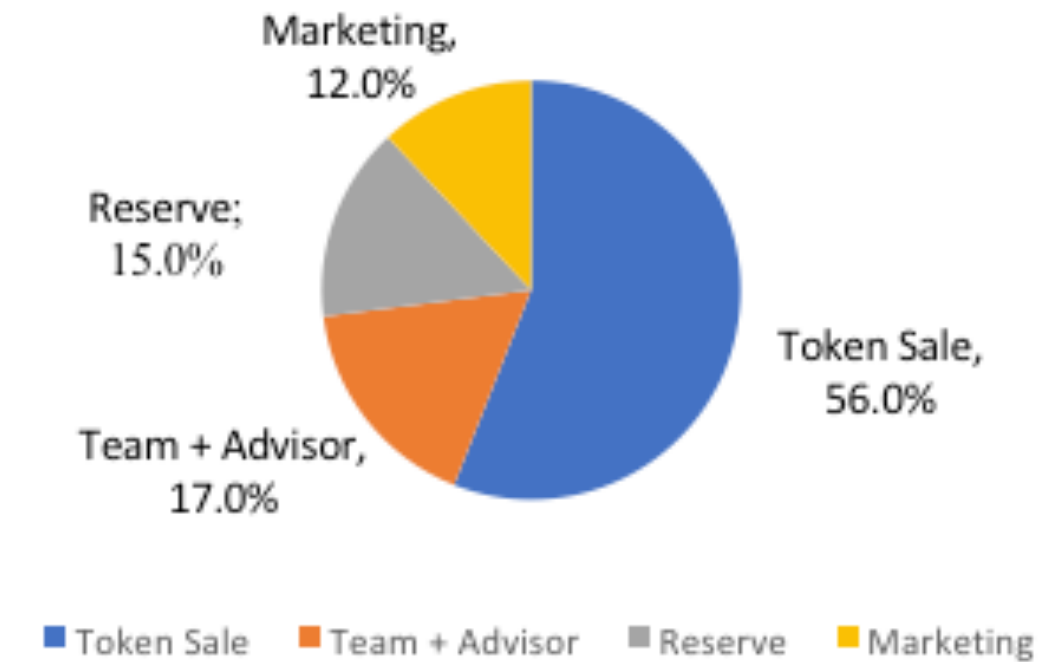
FWX tokensale

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Token release schedule, month

Period	Listing	2	3	4	5	6	7	8	9	10	11	12
Circulation, bln	15.6	27.3	33.0	40.0	49.7	59.6	68.1	76.6	85.1	93.5	102.0	130.0
Unlock	12%	21%	25%	31%	38%	46%	52%	59%	65%	72%	78%	100%
Seed	0%	0%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
Private	0%	0%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
Public	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Team + Advisor	0%	0%	0%	0%	13%	13%	13%	13%	13%	13%	13%	13%
Reserve	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
Marketing	0%	75%	0%	8%	8%	9%	0%	0%	0%	0%	0%	0%

	Share	Amount	Price|BTC	Fund BTC
Total	1	1.3E+11		
Seed sale	9.0%	11,700,000,000	0.00000001	117
Private sale	35.0%	45,500,000,000	0.00000001	455
Public sale	12.0%	15,600,000,000	0.00000001	156
Token Sale	56.0%	72,800,000,000		
Team + Advisor	17.0%	22,100,000,000		
Reserve	15.0%	19,500,000,000		
Marketing	12.0%	15,600,000,000		

TOKEN RELEASE SCHEDULE

Seed — Private — Public — Team + Advisor — Reserve — Marketing

Token Distribution

Marketing, 12.0%
Reserve; 15.0%
Team + Advisor, 17.0%
Token Sale, 56.0%

Token Sale — Team + Advisor — Reserve — Marketing

Our Partners
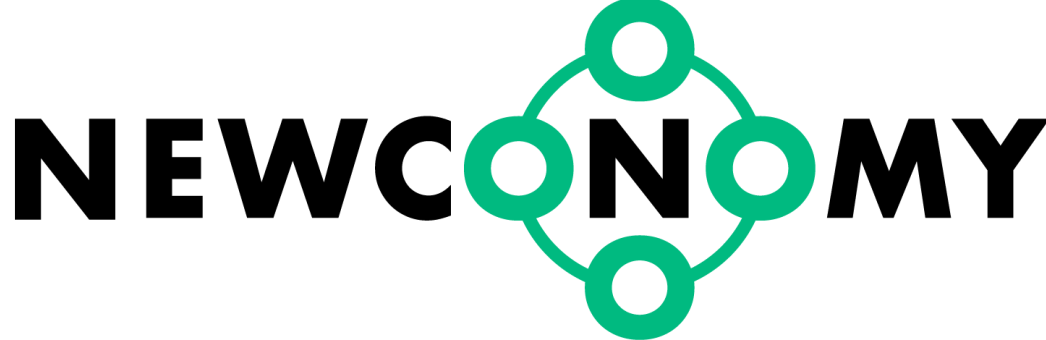
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Our team

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Vladimir Egorov
CO-FOUNDER CEO

18 years in leadership positions. In 5 years the financial sector in the field of loans and investments. From the management of micro financial services company to build from scratch a network of online pawn shops.

Artur Vartanyan
CO-FOUNDER COO

More than 14 years in the of information technology. Development and implementation of the first public services in the Russia. Automation of a large number of Telecom and financial companies in their industries.

Aldar Sandanov
CO-FOUNDER COO

From 2008 to 2016, he headed the IT Department at Promregionbank. He was responsible for the current operations of all Bank's information systems, involved in creating the IT development and security strategy.

Viktor Egorov
CFO

Over 13 years of experience in leadership positions. 10 years in sales, 3 years in the financial sector in the field of loans and investments. Achievement of leading positions at the head of departments.

Paddy Tan
CSO

Founder at InterVentures Asia. He is armed with vast experience in identifying startups from an idea to mentoring, funding and acquisition stage.

Glen Liu
BUSINESS DEVELOPMENT (SEA)

CEO at BlackBox labs. Glen engages clients on multiple strategic levels, providing them with network access and digital solutions required to deploy and commercialize businesses.

Andrei Ivanov
BUSINESS DEVELOPER

Over 14 years of experience in leadership positions. Development Planning and Optimization of the company's expenses. The increase in sales of related services. The interaction of government agencies. Achieving high levels in the market of his companies from scratch.

Sergey Sevantsyan
CIO

He regularly serves as a keynote speaker at international events. Investment Relations Manager at KryptoPal. Scorer and analyst of the ICO project in Neironix. Market Research Manager at ENVIENTA. International Investment Relations Manager at DEEX exchange.

The development of the FWX platform is provided by the development team from Tomsk Crypton.Studio.

The experience of Crypton.Studio in the field of blockchain technologies is more than 4 years, during which time the team participated in the implementation of more than 48 projects, including the team's copyrighted projects: DAPPdex, D8x, DAO PlayMarket 2.0, CryptoDuel, CryptoSlots.

Our team

FinWhaleX

Anastasia Leina
HEAD OF PR/IR

In advertising for more than 10 years: from the designer of the printing and fashion industry to the financial sector. Advertising Department of the financial organization for 5 years.

Kirill Kvan
PROJECT MANAGER

Over six years of experience in Internet marketing. He has an excellent track record, including over 100 successful advertising campaigns for ForteBank, Tutti Frutti Frozen Yogurt, GoodProject.kz, and many other companies.

Mikhail Vinertsev
FULL-STACK DEVELOPER

From 2011 to 2016, he worked at Promregionbank. He started as an IT department specialist and later was promoted to the Head of the IT Department. 5 years of experience in blockchain development.

Alexey Pronin
FULL-STACK DEVELOPER

In 2014, he joined Synthesis of Intelligent Systems as a front-end developer. He is fluent in a number of languages such as HTML, C#, PHP, JavaScript, and NodeJS.

Aleksandr Bragin
FULL-STACK DEVELOPER

He graduated from the Institute of Energy (Tomsk Polytechnic University) with a degree in Electrical Power Engineering and Electrical Engineering. From 2014, he worked as an front-end developer for the R70 Web Studio..

Igor Sakovich
ANDROID/IOS DEVELOPER

Extensive experience developing mobile applications for Android / iOS, as well as more than a year of experience with Flutter. He is fluent in programming languages Java, Kotlin, Swift, Objective-C, Dart.
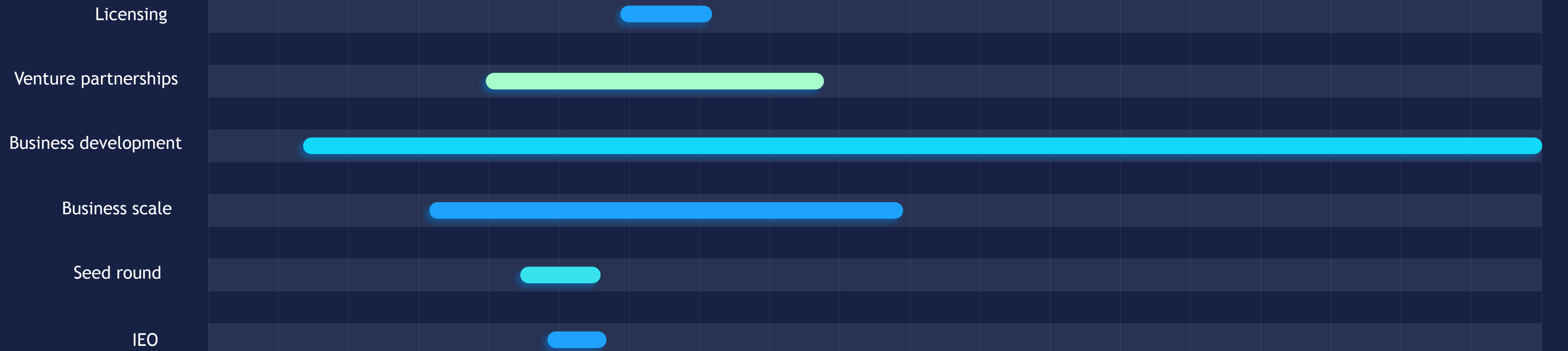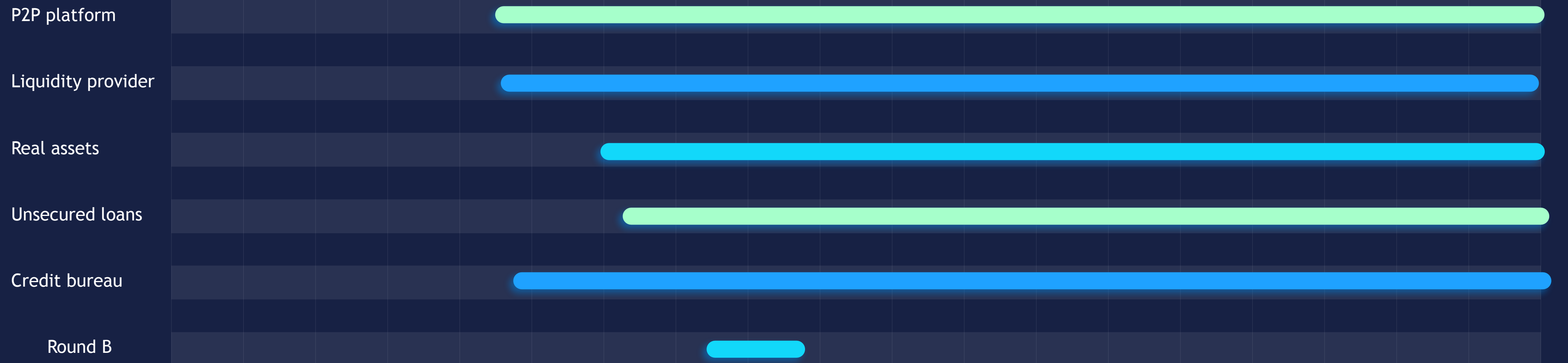
Aleksey Afonin
UI/UX DESIGNER

The main directions in the projects are corporate portals, web aggregators, financial dashboards, monitoring analytical systems.
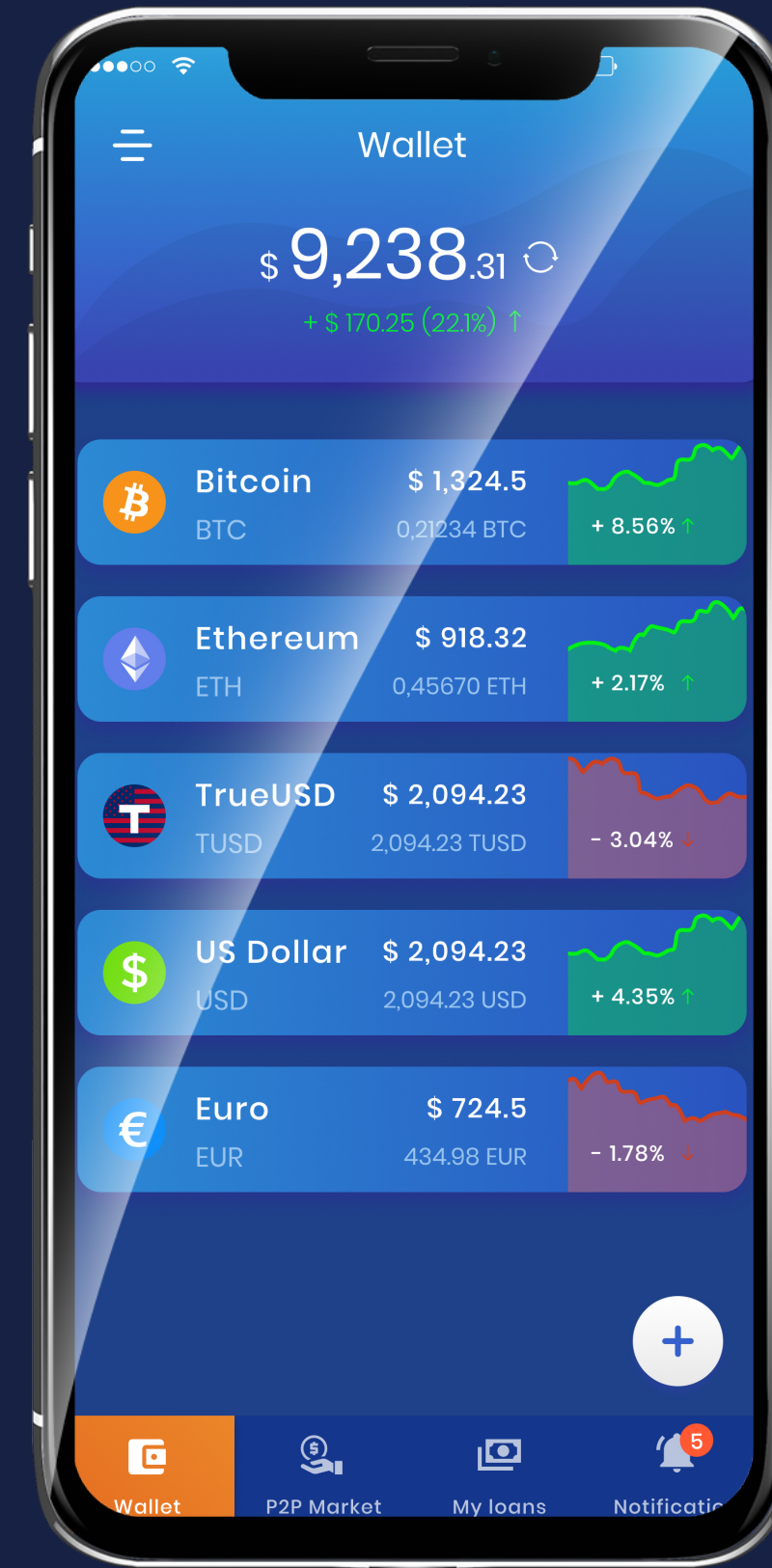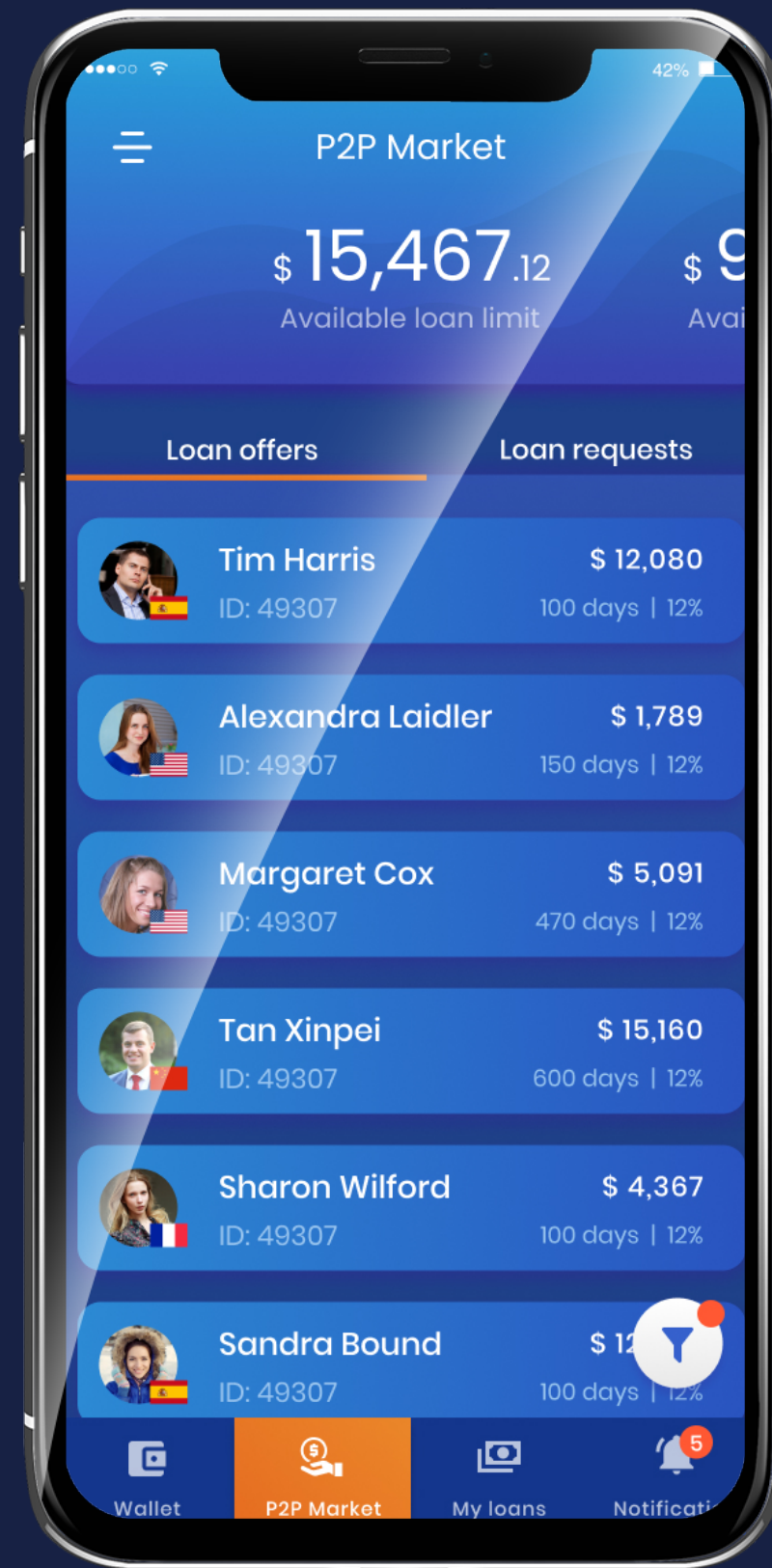
The development of the platform will be by Asian partners in Russia, Singapore, Bangkok and Seoul.

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Any questions?

Say Hello to:

contact@finwhalex.com

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