



# coinloan

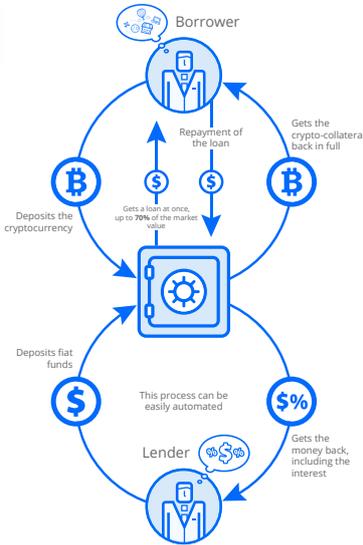
LOANS SECURED BY CRYPTOASSETS

CoinLoan is a licensed fiat lending platform that secures and guarantees loans with cryptoassets so you can hold onto your crypto instead of selling them when you need cash.

## HOW DOES IT WORK?

### Steps for the borrower

1. Deposit cryptoasset as a collateral.
2. Indicate the length and rate you wish: the platform will match you with best offer from a peer.
3. Immediately get a loan in fiat up to 70% of the market value of the deposit (to allow for volatility), without the need for background check.
4. Repay the loan and interest.
5. Get your cryptoasset back in full.



### Steps for the lender

1. Deposit your fiat.
2. Indicate the length and rate you wish: the platform will match you with best offer from a peer.
3. You can sleep without a worry: your funds are guaranteed by the cryptoasset the borrower deposited.
4. Get your money back, including the interest.

## WHAT IS THE BUSINESS MODEL?

In exchange for matching users bids and offers, guaranteeing cryptoassets and fiat funds, and paying the lender in case of default, the fees associated with using the platform will be:

### Lender side:

- 10% of their income (i.e. accrued interest)
- This fee will be payable in coinloan tokens (CLT) at the rate of 1 CLT = \$10 or 1 CLT = market price if CLT is traded > \$10.

### Borrower side:

- 1 CLT for borrowing \$10,000 for one month.
- At the rate of 1 CLT = \$10, this means 0.1% per month, and this rate would be much cheaper for pre-sale and ICO participants.

## DEVELOPMENT ROADMAP



## KEY TEAM MEMBERS



**Alex Faliushin**  
Founder & CEO

Entrepreneur, independent consultant on international payment processing, risk analyst, trader.



**Max Sapelov**  
Founder & CTO

Security and cryptography expert, system architect, developer, blockchain enthusiast.



**Mike Rozhko**  
Business Development

Entrepreneur, start-up founder, with experience in international marketing and commercial projects.



**Eugene Landau**  
Lead Developer

Python / Node.js developer, UI/UX specialist and frontend developer.

COME TALK TO US HERE

