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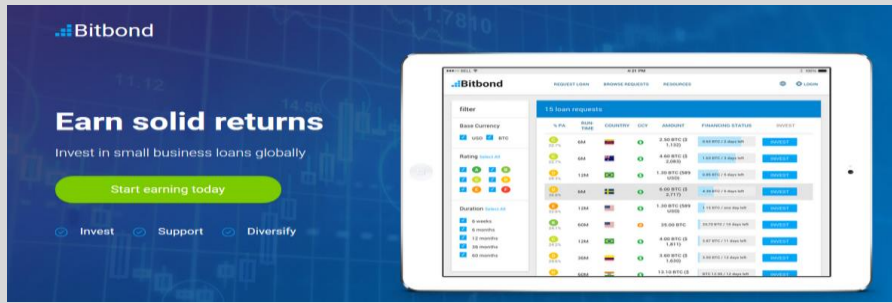
BITBOND LENDING GUIDE

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The blockchain technology has brought a lot of changes especially in the financial sector, the most common being the Bitcoin.

Bitcoin is a digital currency that is decentralized. It's peer to peer and do not require a central regulator like for fiat currencies which are regulated by central banks.

One of the many reforms that bitcoins has brought is banking of the unbanked population and access to credit. One platform that has leveraged on this is [Bitbond](#).



About Bitbond

We Serve Small Businesses – Globally

Bitbond is the first **global** marketplace lending platform for **small business loans**. We leverage **blockchain technology** to connect creditworthy borrowers with individual and institutional investors.

By innovating in the fields of payments and credit scoring, Bitbond makes **financial inclusion** a reality around the world. All payment transactions on Bitbond are conducted via the bitcoin blockchain. Therefore our service is available worldwide via the internet and is **independent of banks**.

In order to score borrowers who are not covered by conventional credit bureaus, we use **alternative data for credit scoring**. This includes transactions of small business owners from accounts like eBay, Amazon, Etsy, MercadoLibre, Shopify, PayPal, bank accounts and many others. The data gets evaluated with our **proprietary machine learning algorithm**.

As an investor on Bitbond you can either pick the loans you like to fund manually or you use our convenient **AutoInvest** tool. AutoInvest lets you create a diversified portfolio of loans according to your preferences in an automated way. The great benefit for investors who use Bitbond is that you can create a portfolio of loans that is **diversified across many different countries**.

Bitbond is incorporated in Berlin, Germany and is a fully **regulated financial institution** with its **own licence**.

Key stats

- 120,000+ USERS
- 2,100+ FUNDED LOANS
- \$5,000,000+ LOAN VOLUME

Bitbond is an online lending platform where you can lend out your bitcoins or borrow a loan for your business.

You can get a loan of up to £20000 with low interest latest from 1% per month. If you lend out your bitcoins you can earn upto 13% of your bitcoin investment.



There are so many bureaucracies one goes through to get a good loan for financing a business from credit score rating and all the paper work not forgetting the hustle of getting people to sign as your guarantors , ohh plus you need to give out something as a security like your vehicle log book.

For [Bitbond](#) you will just need to sign up and link your account to your business accounts especially if you are running a business online on sites such as Amazon, you link your account to the sites where they will have a “watch only permission” meaning that they can’t tamper with them.

[Bitbond](#) had issued over 2000 loans to users across 120 countries. The terms of the loans ranges from payback in 6 weeks to 3 years.

As an investor you can invest by financing published loans denominated in both USD and EUR currencies, as well as diversify your portfolio by investing in several loans.

ACTIVITY 1100			INVESTMENTS 370			LOANS 0			FOLLOWING 2			FOLLOWERS 490		
Portfolio summary														
USD			EUR			BTC								
Status	Outstanding Principal	Num. Loans	Status	Outstanding Principal	Num. Loans	Status	Outstanding Principal	Num. Loans	Status	Outstanding Principal	Num. Loans			
In Funding	4,696.66	34	In Funding	3,539.19	31	In Funding	0.0100	1						
Funded	3,494.15	20	Funded	1,978.59	14	Funded	0.0900	7						
Current	3,716.02	59	Current	2,644.66	48	Current	0.1259	9						
Late 0-30	808.75	11	Late 0-30	1,073.24	13	Late 0-30	0.0631	1						
Late 31-90	693.22	16	Late 31-90	414.63	12	Late 31-90	0.2232	6						
Defaulted	1,621.00	22	Defaulted	729.26	12	Defaulted	0.4155	5						
Total	15,029.80	162	Total	10,379.58	130	Total	0.9277	29						

So where do you get started?

First you need to [sign up](#) as either an **investor** or as a **borrower**.

For an investor

You deposit bitcoins to your account. Then you can see published loans which you may be interested to fund, then you will earn interest based on the loan terms.

Profitable Marketplace lending With Bitbond

With an **expected return of 13% pa**, Bitbond provides a great opportunity to grow your wealth. With global marketplace lending, investors finally get access to a **high-yield fixed income asset**. Take this opportunity to help fund small business owners located in over 120 different countries, from Argentina to Zambia. On top of helping entrepreneurs reach their goals, you will also be able to diversify your portfolio like never before, spreading risk and maximising your returns.


Through years of hard work, we have developed a system which can accurately assess the creditworthiness of borrowers, regardless of their location. We combine the powers of a machine learning algorithm, with the eagle eye of our credit rating team, in order make sure that the borrowers we accept are reputable and reliable.

Here is why **marketplace lending with Bitbond is the right fit for you:**

- Expected return of **13% pa**.
- NO FEES** for investors.
- Diversify your portfolio internationally
- Help entrepreneurs from around the world grow their business
- Use our AutoInvest tool to save time and earn high returns

Bitbond has been bringing investors and borrowers together since 2013, funding over 1,300 loans in the process. Our standards of excellence have been recognised by numerous trustworthy 3-party sites, such as Trustpilot and Ausgezeichnet, where we achieve a **4.6 out of 5 star rating**. We have been nominated on several occasions, as one of the most promising fintech startups and are determined to keep building on the great work we have done so far.

Thus, Bitbond is the perfect place for your marketplace lending and we look forward to seeing you on the platform!



	F	€345	33% funded	13 days left	INVEST
	D	\$2,928	33% funded	3 days left	INVEST
	C	\$6,135	30% funded	5 days left	INVEST
	E	€805	29% funded	13 days left	INVEST
	E	\$1,115	25% funded	12 days left	INVEST
	E	\$1,673	25% funded	12 days left	INVEST
	C	\$7,390	25% funded	7 days left	INVEST

As an investor once you log in you can view published loans.

The loans are listed and you can view the currency denomination of the loans, the level they have been funded by others and the days left to invest in them

Funds Loans Autoinvest Investments Settings Affiliate

@Legacy_maker

Mombasa, Kenya

Borrowed \$366 | 100% paid on time

50,000 KES gross monthly revenue, salaried

Works in transportation and storage

Working capital loan

Dear Investor,

The aim of this letter is to request a small business loan of \$1000 to improve and upgrade my Motorcycle Accessories & Genuine parts Business. My business is registered and approved in Mombasa, Kenya. I have been in business for the past Thirteen years.

One of the reasons my Business is so successful is because it is the only Supply point on the Mombasa Island of a seven mile radius that serves Genuine & Quality accessories & Bike Parts. We purchase Direct from Europe, Japan and India to be precise

I need to expand the Workshop, add some new Equipment & as well as expand the display area for used bikes sales.

Please feel free to ask for the business plan that outlines my financial projection for the next five years and clearly states my assets to date.

If you have any questions, I can be reached at 254-725-670896 or at legacyrally@gmail.com.

\$276 (฿0.02)

funded of \$1,107 goal

32.59% yearly interest rate

12 months Monthly Repayment

25% funded 12 days left

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Working capital loan

Connected accounts

Comments

Investors

If you click on any loan you wish to invest you will get a detailed information about it, this include; The location of the person bidding for the loan and his/her previous loan records.

You also get to read about his/her description of what the money is going to being used in.

You can also view the interest rates you earn if you invest in that loan plus the repayment period.

You can invest, watch the loan- you get notified on the loan progress- and also share the loan

Funds Loans Autoinvest Investments Settings Affiliate

Add funds

Choose payment method

BANK ACCOUNT **BITCOIN ADDRESS**

Funds are spendable after 1 confirmation (~10 minutes). We will notify you via email.

Your bitcoin address

1PtaKeEn5Zv644db7JxT08Ty4p2B5oQLJ8 [COPY](#)

Withdraw funds

Amount [Bitcoin] * [MAX](#)

Bitcoin transaction fee will be applied.

Choose payout method

BANK ACCOUNT **BITCOIN ADDRESS**

Recipient bitcoin address *

[AUTHORIZE WITHDRAWAL](#)

To invest in the loans you need to have some bitcoins in your [Bitbond](#) wallet. To deposit bitcoins to your wallet, on the menu click on Funds then copy the bitcoin wallet, you and then send bitcoins from your other wallets where you have them.

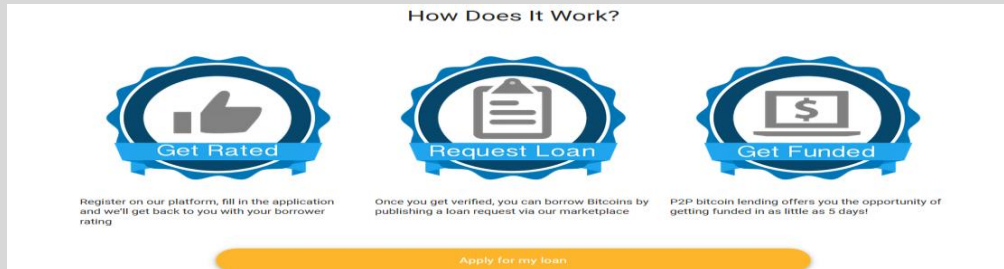
If you don't have bitcoins you can buy from any of the following sites: (click on the images)



For a Borrower

If you want a loan you can request from [Bitbond](#). You must have signed up as a borrower.

How it works:



3. Manage your risk easily

All borrowers on Bitbond are carefully checked. This includes a video identity verification and a thorough creditworthiness assessment. Applicants grant Bitbond read access to their business and seller accounts (eBay, Amazon, MecadoLibre, PayPal, bank account, accounting software etc.) for income verification. Our machine learning algorithm evaluates the data from these accounts plus we conduct a manual review. Each borrower gets a rating between A and F to let you choose the risk level that you are comfortable with. This helps to keep your fixed income investments safe on Bitbond.



Once you sign up you may be requested to link your business accounts such as PayPal account, however this is only a watch only access so no cause for alarm your PayPal is safe. After that they will rate you and give you a feedback within 2hrs, you can then publish your loan for potential lenders to view and even invest.

You will need to use a good convincing language and well outlined plan of how you will use the money to get funded faster.

I hope this guide will help you ought if you want to invest or borrow from [Bitbond](#).

To send feedback or for queries you can reach me through:

Email: samgathia@cryptokibao.com

Telegram: <https://t.me/SamGathia>

What's App: <https://goo.gl/c5UkoK>

There are more guides you can get from my Blog and Social Media Channels

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