



Goldfinch

Real World Loans

Web3 dApp Factsheets by Reshape Tech

THE PROBLEM

Many Entrepreneurs can't access loans to grow their business

Goldfinch crowdsources global capital and gives loans to businesses that need it most.

Using web3 to drive real world financial inclusion

BENEFITS

Web3 Smart Contracts manage stakeholders with less middlemen

Lower Cost

Smart contracts reduce middlemen cost

Faster

crowdsourced capital & less middlemen

Globally Diverse

Loans are allocated globally, spreading risk

Onchain Credit Record

Help accurately measure risk & lend more to good businesses

INCLUSIVE

Personal due diligence allows loans to businesses previously excluded

COMMUNITY

@goldfinch_fi

www.goldfinch.finance

discord.com/invite/HVeaca3fN8

HOW IT WORKS

Goldfinch is a marketplace for lenders and borrowers:

1. Crowdsourcing capital from around the world,
2. Giving loans to real businesses (who are overcharged or denied by banks)
3. Managing each stakeholder (reducing their risk & giving their rewards)

Goldfinch does this using smart contracts (which are low-cost, fast & secure), on a blockchain (Ethereum)

Step1: A Borrower suggests a loan e.g. \$1m at 10% interest

Step2: Junior lenders have to check the quality each individual loan

If Junior Lenders approve the loan, then they lend money to the borrower

Step3: Senior lenders money is automatically allocated to loans

Senior money is diversified across the whole group of loans (which junior Lenders have already approved and loaned to)

ADVANTAGES & OPPORTUNITIES

A new way of lending to businesses

supporting entrepreneurs who need it most.

Smart Contracts > Banks

Inclusive, faster, lower costs, globally diverse & on-chain credit history.

Strong Use-Case for Blockchain

sustainable model, offering a valuable service with real-world impact.

Sustainable DeFi Yields, Uncorrelated to Crypto

Real World Loans, backed by real businesses & profits

Empowers Businesses

Helps business who were paying high interest or excluded

RISKS & LIMITATIONS

Credit Risk is Still Real

Real businesses can fail, default risk is managed but non-zero

Currency Risk Due to USD Loans

Only USD loans are available (currently), currency can be hedged (at a cost)

Country Regulation

Each country has different levels of legal recourse for default