

COMPANY INFO

- **Founded:** Q3'2017
- **HQ:** New York, NY
- **Headcount:** core team of 5; another 15 collaborating
- **Status:** platform developed in past 6 mnths/successfully launched March'18
- **Target Market:** disrupt the \$6.2T consumer loan industry and create the next \$5T+ of crypto-traded debt

TOKENIZED LENDING ECONOMY

- AFI tokens are the way to buy ownership in CDO (Collateralized Debt Obligation) from the Alchemy network.
- Lenders use the peer-to-peer (P2P) platform to place loans; investors purchase AFI to receive interest/returns.
- Debt product managers find high-value products similar to AAA-rated bonds to increase the return of token holders.

PILOT CUSTOMERS

- Global opportunity including: real estate (RE) market in Asia and credit loan market in Africa.
- Alchemy gives users the ability to start reducing debt, solve financial inflexibility, and build credit early in life.
- Strong partnerships in mobile security enhancement, cloud storage, and finger-printed USB technology.

TEAM

- Cohesive, high-impact entrepreneurial executive team with unique access to industry veterans and HNWI
- Core Team combines experience from Wall Street + Blockchain + Marketing + Software:

✳️ **Justin Jung, CEO:** digital media and financial svcs entrepreneur; @ 18 y.o. launched JCKR Marketing and grew to 6 figure mnthly revenue w/i 1.5 yrs (acq. by family office)

✳️ **James Fan, COO:** graduated from Taiwan's top university; 5+ yrs of operations and RE mngnt experience

✳️ **Benjamin Chen, Blockchain & Security Expert:** 8-years+ full stack developer; 4+ yrs managing teams at BBIN Group (寶盈集團) one of Asia's largest gambling software firms

✳️ **Jahril Bell, Chief Business Development Officer:** PR management for top-tier NACD (provides intelligence to 18,000 corporate directors); DoD contracted software

OVERVIEW

Alchemy Finance Inc. (hereinafter, "Alchemy") is a blockchain-based peer-to-peer (P2P) lending marketplace. The platform allows for instant and direct lending between supply-side lenders and demand-side borrowers from all over the world in a trusted manner using smart contracts and blockchain technology. Alchemy's proprietary architecture facilitates the building of a risk-adjusted credit rate using Artificial Intelligence (AI) and Machine Learning (ML). We will be the first P2P lending platform that utilizes blockchain technology to reduce borrowers with a high credit risk and high default rate, while simultaneously offering risk-adjusted downside protection for capital commitment lenders. As Alchemy P2P credit products grow, and the network expands, we aim to become to the leading source of personal loan providers for individuals around the world.

MARKET

Alchemy is built for: 1/ **Crypto Investors** who want a valuable investment opportunity and de-risk their portfolios, 2/ **Family Offices** looking for a more efficient way to invest into crypto and debt instruments, 3/ **Retail Investors** searching for access to opportunities that were not accessible before. 4/ **Traditional financial investors** looking for products that provide a higher return.

Alchemy can streamline and help double the entire lending industry: Lending was \$6.2 trillion in 2017. We are well-positioned to simplify it, automate it, and open it up to more participants. Creating efficiencies, we can disrupt current \$310B in fees within the market. But more so, it's not just about efficiency and moving \$6.2T to the blockchain; it's about growing it: while the lending industry has doubled in size over the past decade, we think that by opening it up to a broader base of investors/lenders/borrowers the market can add another \$5T debt under management during next 2-3 years.

BENEFITS AND FEATURES

Removes Friction: Eliminates what makes lending, borrowing, trading debt difficult today → paper-free lender and borrower qualification, no 100-page+ agreements, higher speed, better risk management, and lower fees.

Makes Debt Assets Liquid with Unprecedented Features: View opportunities and lend/borrow with co-owners, debt/token tradability and liquidity respectful of regulatory restrictions; fractional ownership.

Improves Access for Everyone: No middle men. You choose and own the debt/tranches/assets. The Alchemy community contributes to capital inflows, opportunity, curation, policing (and de-risking).

Artificial Intelligence and Workflow Automation are Game Changers in making money work harder AND smarter: AI-powered investment opportunities; automate capital allocation/lending with user-set controls; Lenders can contribute to the Alchemy Network with incentives and rewards.

Building blocks for decentralization: Open-source blockchain technology, connecting a global network of lenders and borrowers; Legal framework with global regulatory compatibility and localization flexibility.

TOKENIZED LENDING ECONOMY

Alchemy's token model is designed for global regulatory compliance:

1/ Alchemy (AFI) tokens are the fundamental security token, based on ERC-20, that represent the value of the whole lending network; 2/ This token standard allows each debt/tranche/investment opportunity to be securitized using tokens, allows for transparency and a verified record throughout the end-to-end lending process, also allowing for fractionalized ownership of debt.

AFI tokens are the key to fueling the Alchemy lending network: Similar to Ethereum's token Ether, AFI is the security token that powers distributed financial services on the Alchemy network. Lenders/Borrowers' fees are deducted in AFI when capital is deployed into tranches. Borrowers pay AFI for access to the technical and legal infrastructure required to offer tokenized loans and industry competitive rates. AFI and the network work hand-in-hand: the more valuable the lending system (i.e., total debts under management), the more valuable the token.

MILESTONES + INITIATIVES

1/ AFI token sale (March'18): plan to raise \$60M in ETH and fiat predominantly from private sale. As of 2018.03.04, \$30M has been committed in the private selling of AFI.

2/ Platform MVP Release + Pilot Deployments (April'18): The only live fully functional debt investment platform built on the blockchain with transparency and security included; operating highly curated and trusted debt/loan partners, supported by internal development team and industry-best technology partners; significant capital inflow (\$500M+) target into platform after launch.

development; led transactions \$50M+ over two-years

✂️ **Nick Chen, Business Development**

Officer: Graduate of MIT Sloan School of Management. Research and execution at the open-market operations desk at Bank of Canada; 2 years at Macquarie in investment banking (IB) for North American infrastructure. Currently at major IB on Wall Street, delivering infrastructure advisory svcs in the M&A section.

3/ Alchemy Marketplace (Q3'18): Open up Alchemy's functionality to a broader investor base of debt instruments/projects using AI-based curation processes; Launch of 10-25 debt investment opportunities.

Contact Info

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