




BFEX.IO

The foundation of every
relationship is trust





So ..where are we ?

A group of people in business attire are celebrating on the NYSE floor. In the foreground, a man in a dark suit is clapping and looking upwards with a joyful expression. To his right, a woman in a dark blazer is also clapping and looking in the same direction. Further right, a man with glasses is clapping. In the background, other people are visible, some with their arms raised in celebration. The setting is the New York Stock Exchange, with "NYSE" visible on a sign in the background.

September 2014
9.30 EST
NYSE

“what we raised today is not
money

It is the trust from the people

Jack Ma

Trust builds
social capital

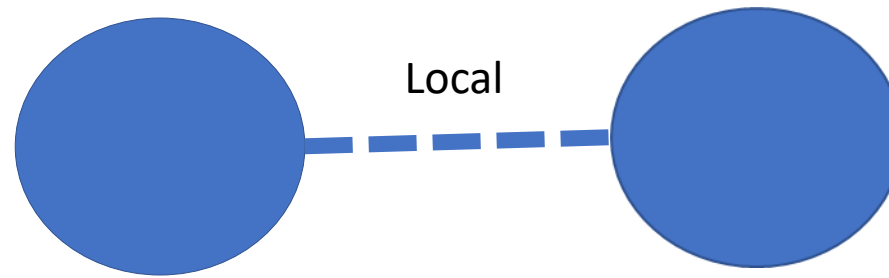


For ecommerce, the most
important thing is trust.

Jack Ma



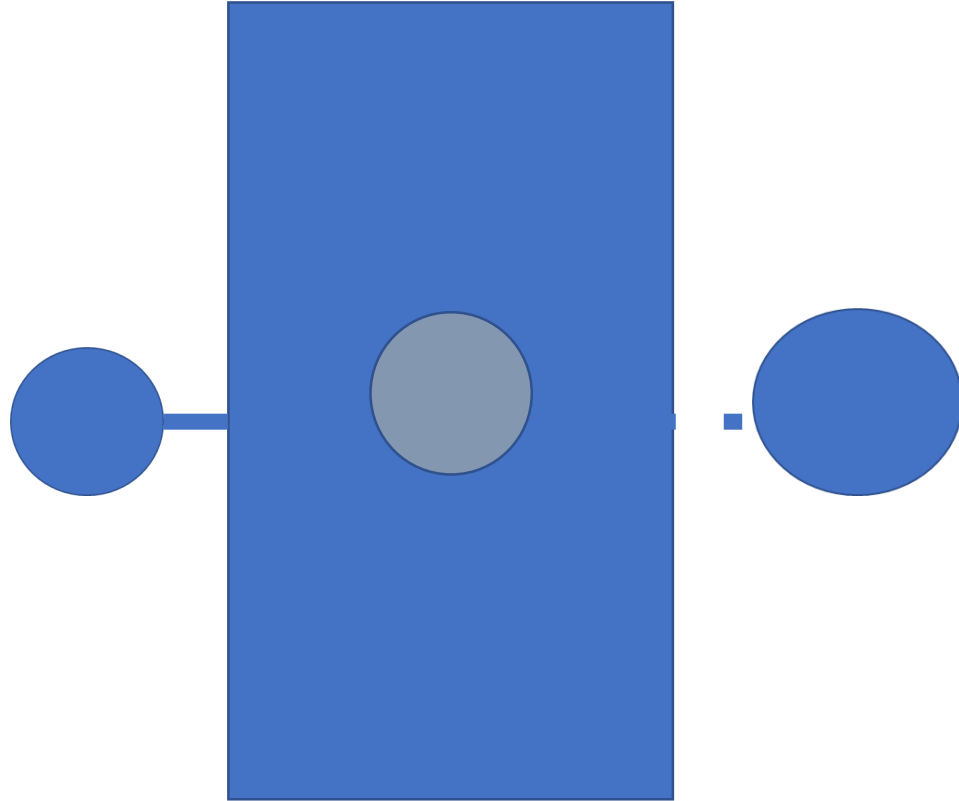
EVOLUTION OF TRUST



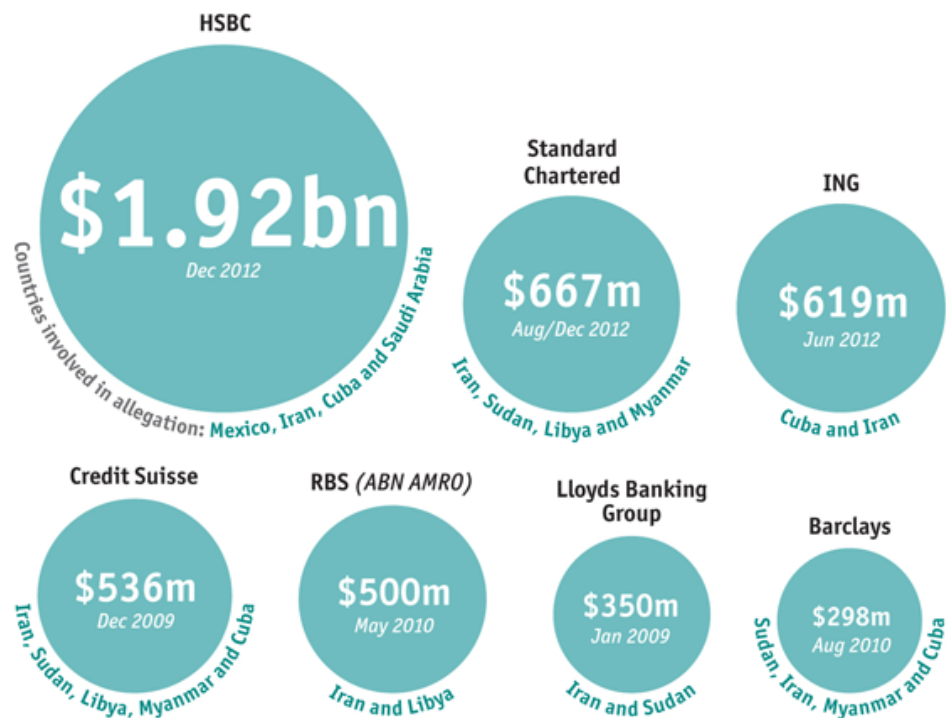
TRUSTING ONE ANOTHER IN A COMMUNITY
FAMILIARITY
WE WERE ALMOST BORN IN TO IT



INSTITUTIONAL



Biggest money-laundering settlements with US authorities



Sources: Company reports; national sources

INSTITUTIONAL

Failure of trust

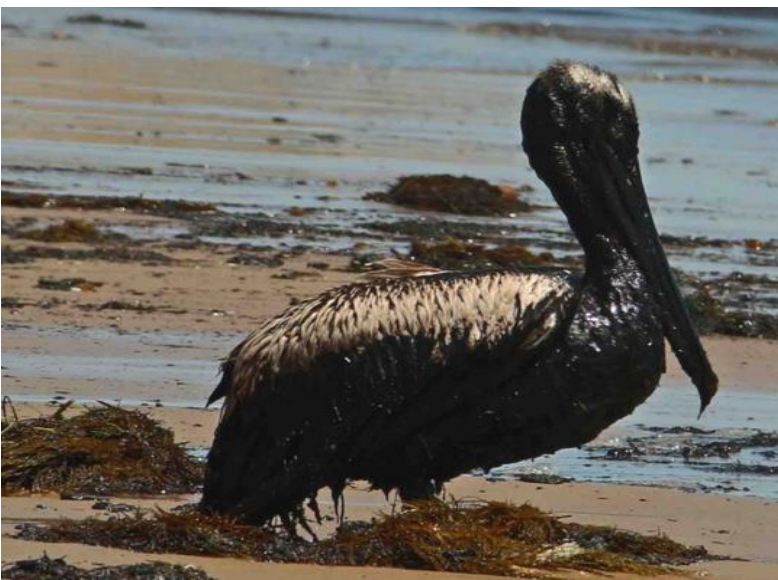
Repair of trust



CORPORATE SCANDALS

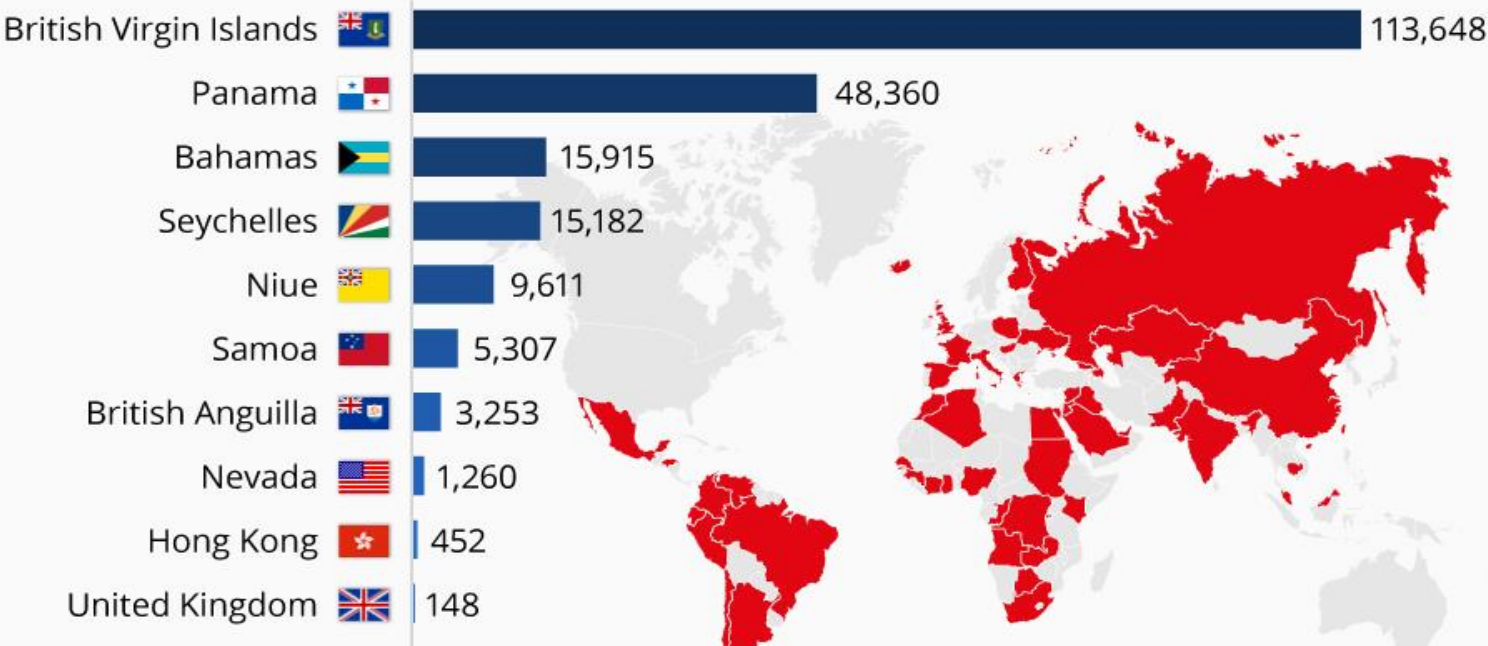
CRIME IN THE AGE OF BIG BUSINESS

CAN AKDENIZ



The global extent of the Panama Papers leak

Offshore companies incorporated by Mossack Fonseca, by jurisdiction



Countries with leaders or politicians/
public officials named in the Panama Papers leak





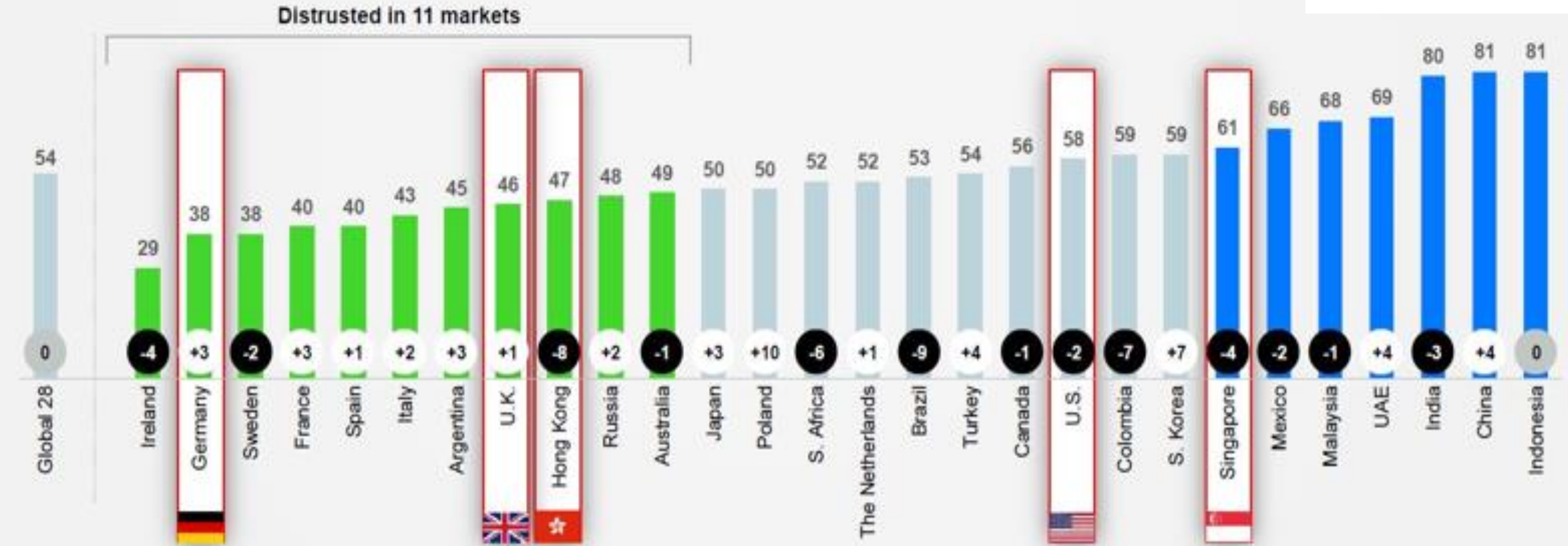
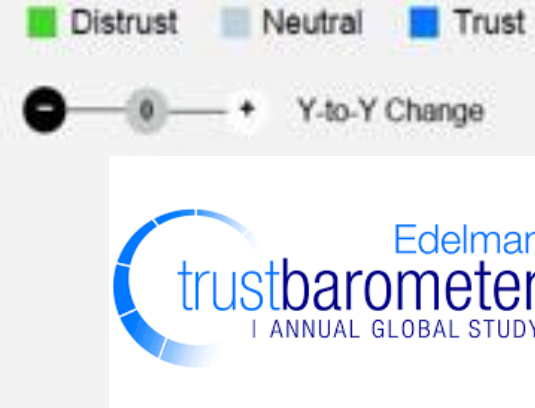
Where is trust with financial services ?

Trust has stalled and in some countries fallen



Trust in Financial Services Declines in 13 of 28 Markets

Percent trust in the financial services sector, and change from 2017 to 2018



Source: 2018 Edelman Trust Barometer, TRU_IND. Please indicate how much you trust businesses in each of the following industries to do what is right. Again, please use the same 9-point scale where one means that you "do not trust them at all" and nine means that you "trust them a great deal". (Top 4 Box, Trust), industries shown to half of the sample. General population, 26-market global total.

Trust in All Four Institutions Declines

Percent trust in the four institutions of government, business, media and NGOs, 2016 vs. 2017

2016 2017

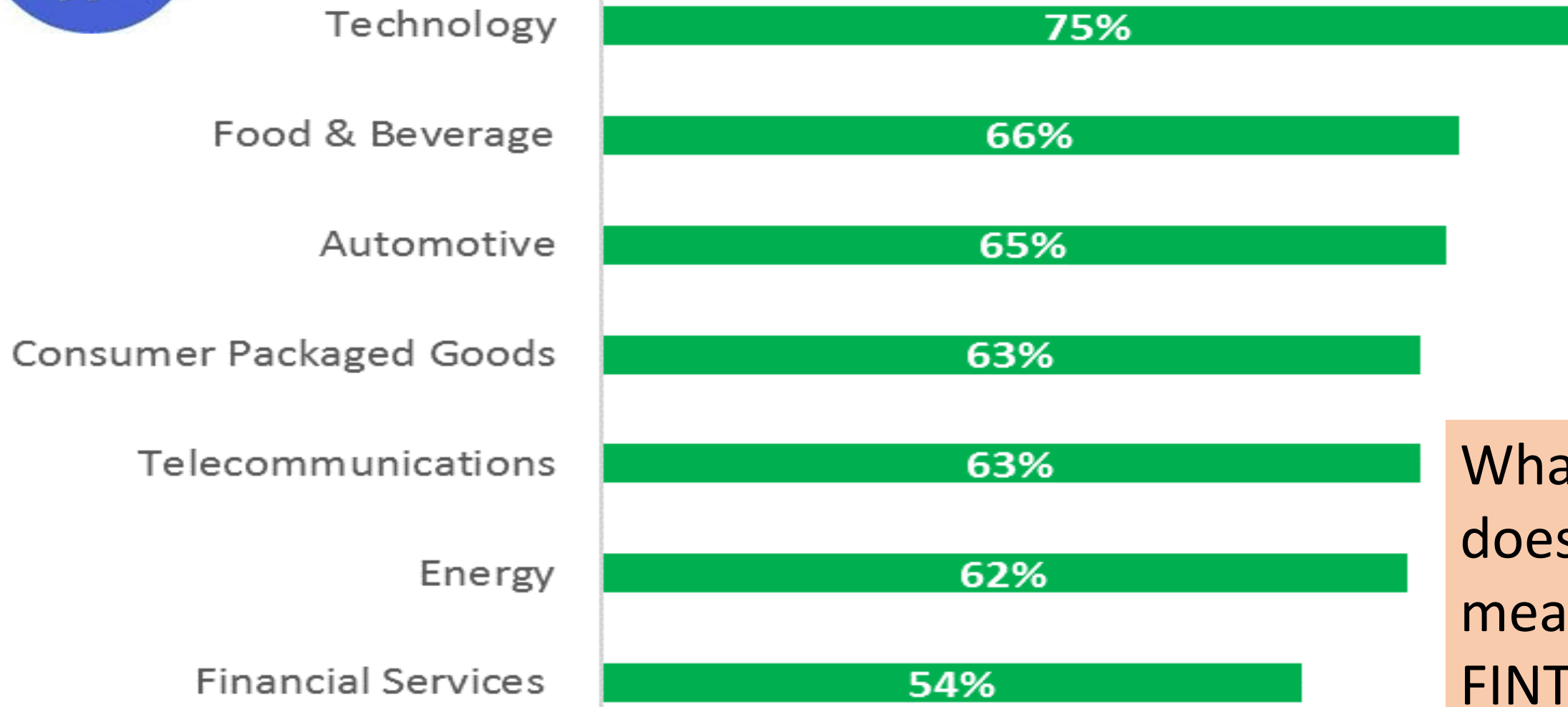
Edelman
trustbarometer
1 ANNUAL GLOBAL STUDY



For 17 years, the Edelman Trust Barometer has measured the level of trust in four institutions – business, media, government and NGOs, amongst more than 33,000 consumers across 28 countries.



Edelman Trust Barometer 2017 Results



What
does it
mean for
FINTECHS



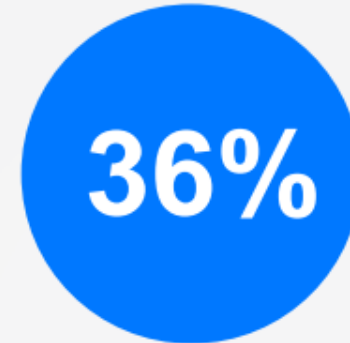
A new paradigm of trust is emerging

**The age of distributed trust
and use of technology**



Technology is Crucial for Building Trust

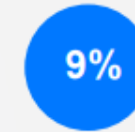
Which of the following would most
increase your trust in a financial
services company?



Reliable Fraud
Protection



Technology Solves
My Problems

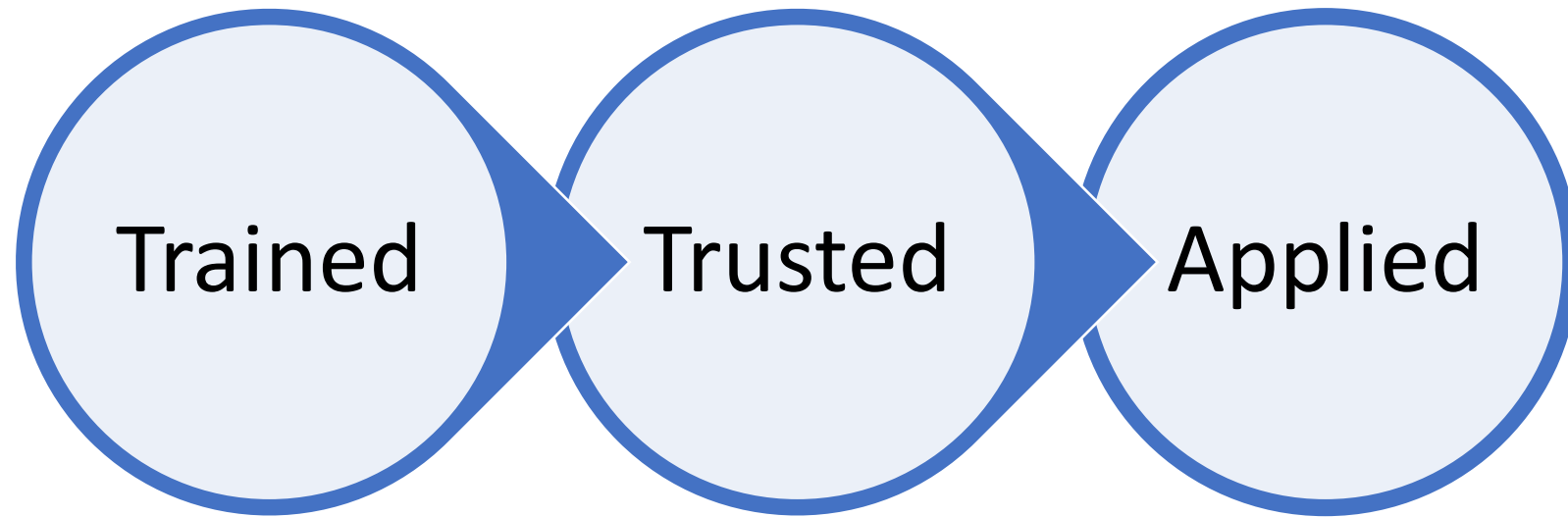


Useful Mobile
Applications

Source: 2018 Edelman Trust Barometer. DRV_FIN_INC. Which of the following would most increase your trust in a financial services company? Question asked of one-fifth of the sample. General population, 28-market global total.



Technology for Distributed Trust





Distributed trust

Trust that flows laterally between individuals
Enabled by Networks , systems and platform



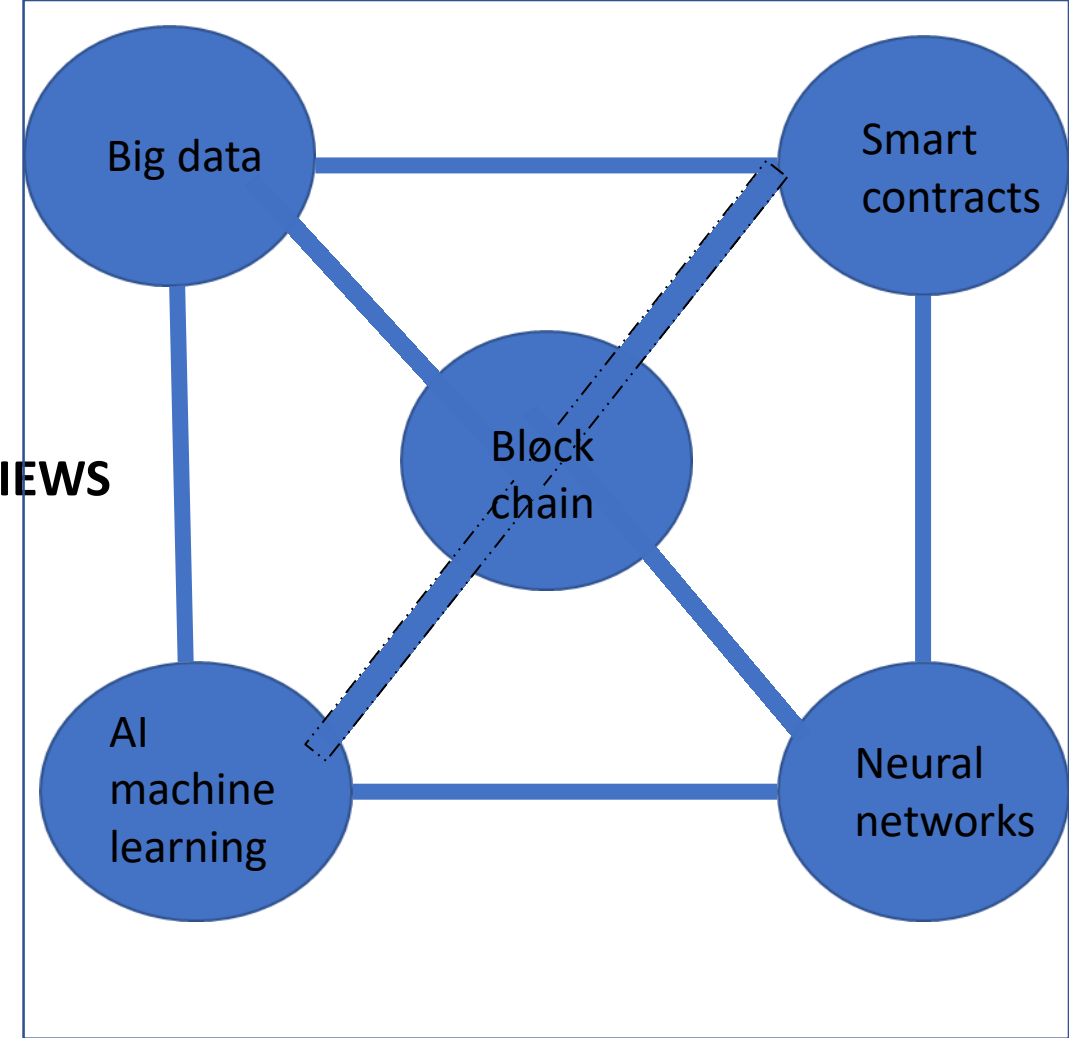
DECENTRALISED TRUST

FLows THROUGH NETWORKS BUILT ON PEER REVIEWS



**Our trust in a
trust less
system**

Transparent
Peer to peer

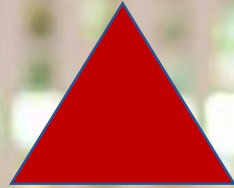




BFEX our core philosophy is to
build a platform of decentralised trust

Financial empowerment


For the people . By the people





The problem : Access to finance is restricted.

2 billion
Unbanked lacking financial identity
No way to improve their lives



The problem is our opportunity

And our challenge!

A hand is shown reaching out from the left side of the frame, with the index finger pointing towards a digital globe. The globe is composed of a wireframe mesh and is surrounded by a network of glowing white dots connected by thin lines, representing a global network or data flow. The background is a blurred cityscape at night, with lights from buildings visible. The overall color scheme is dominated by blue and white tones.

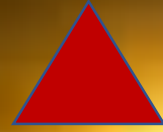
Borderless Technology



Decentralized

So that lending or borrowing without barriers or borders

Powered by decentralized social trust credit scoring

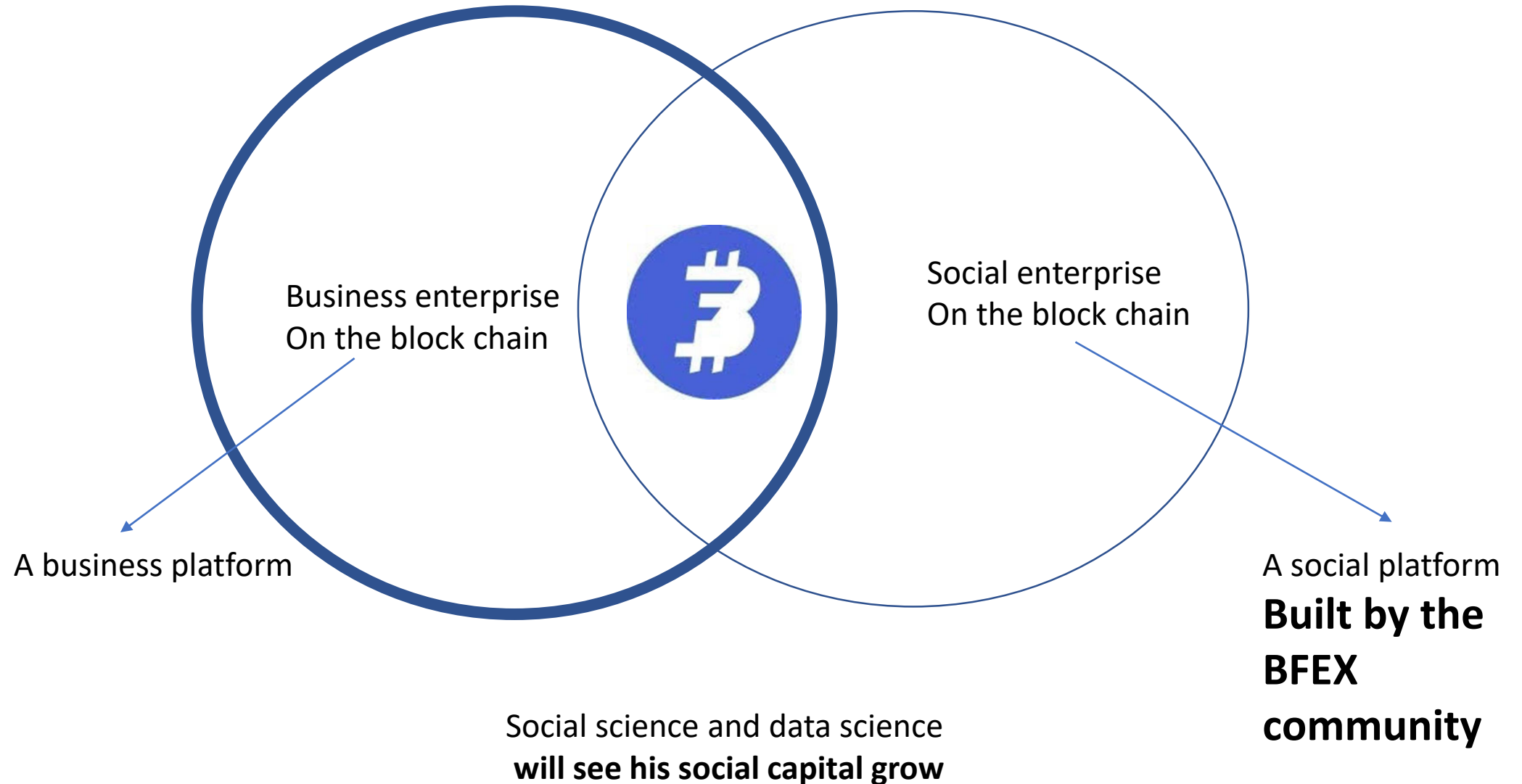


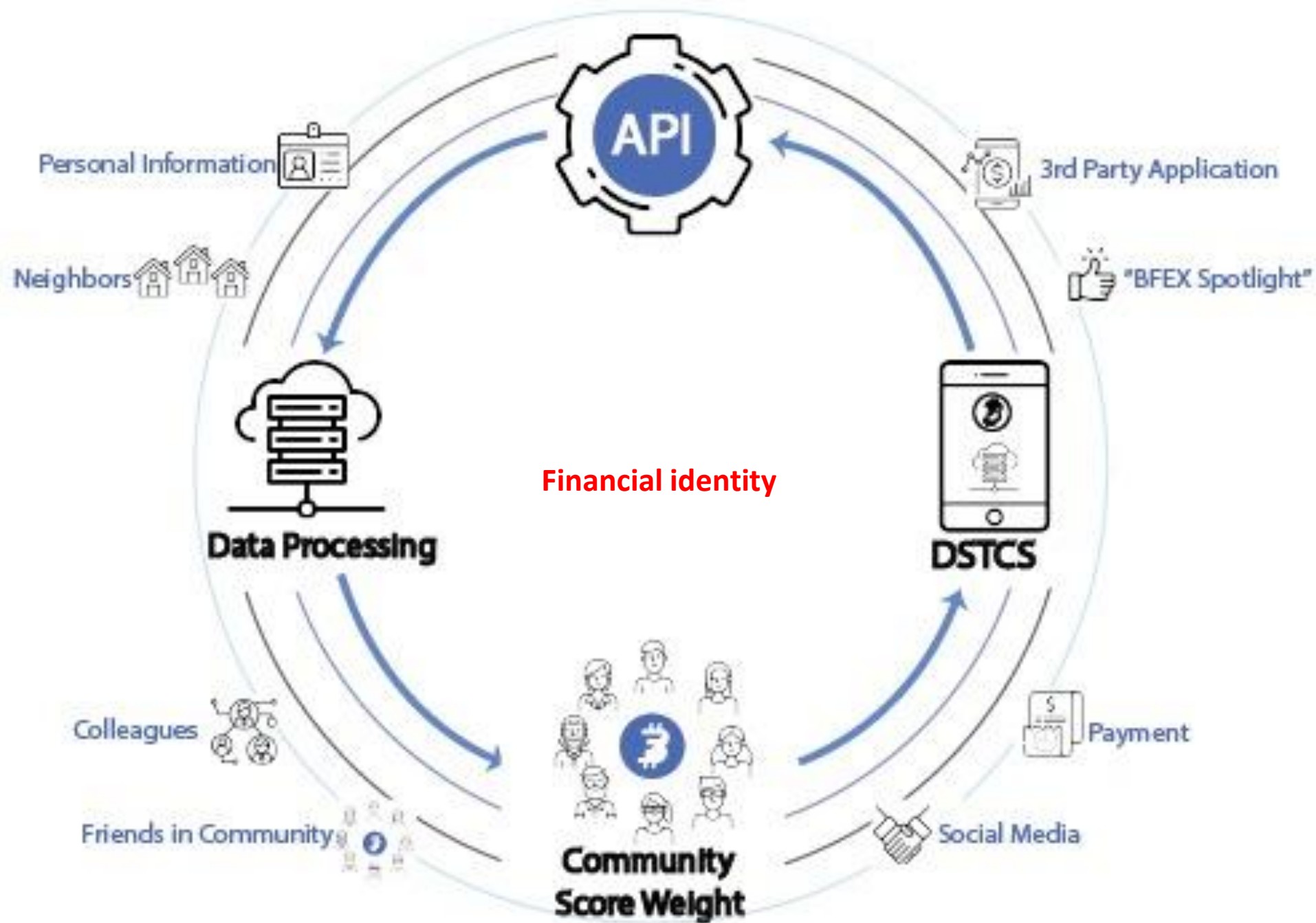
Community is the universe individual its star.

BFEX social credit scoring aims to create a robust digital identity that empowers the person to access loans with the help of community which he is a part of.

Empower and uplift !

BFEX at the enterprise level strategy







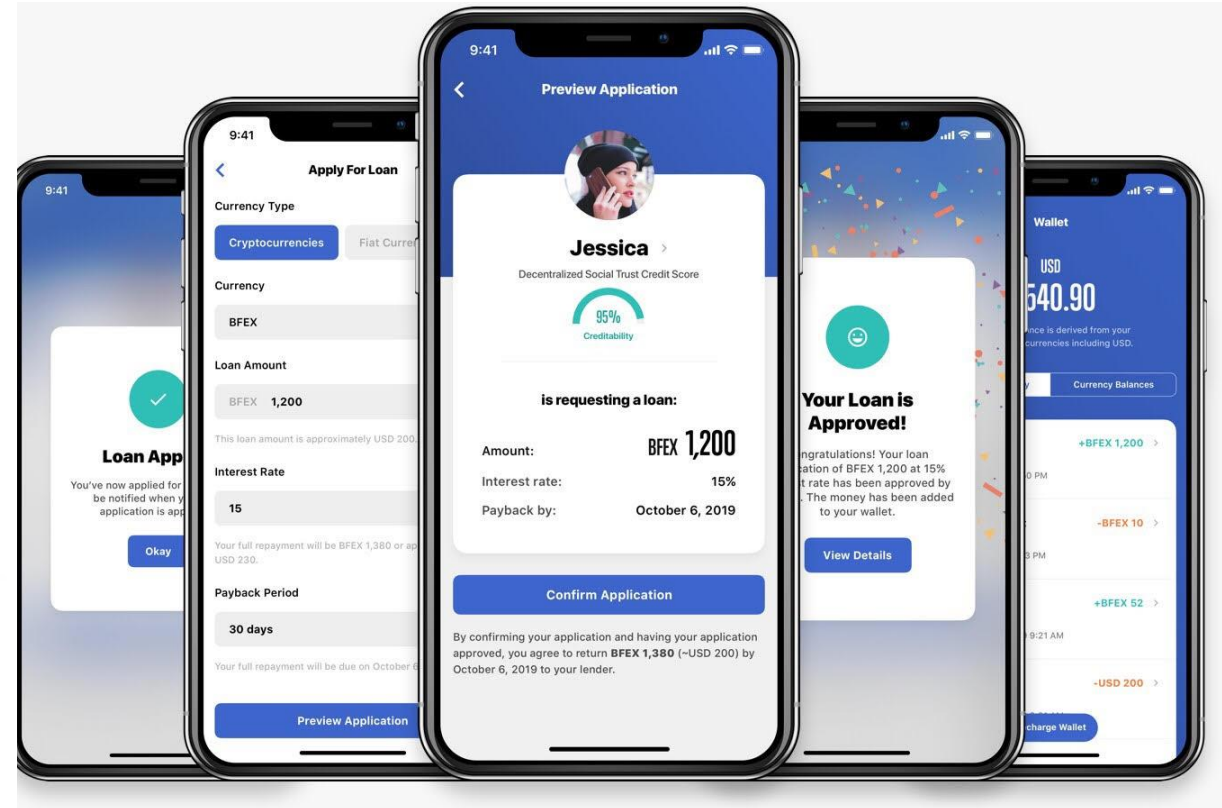
MAP 0.4

Two-thirds of unbanked adults have a mobile phone

Adults without an account owning a mobile phone, 2017



Sources: Global Findex database; Gallup World Poll 2017.



BFEX builds Social capital :

SPOTLIGHT



- **Engagement**

The more the level of participation in voluntarily on our platform the greater the social capital.

- **Network building**

- The more the networking on our platform the greater the social capital.

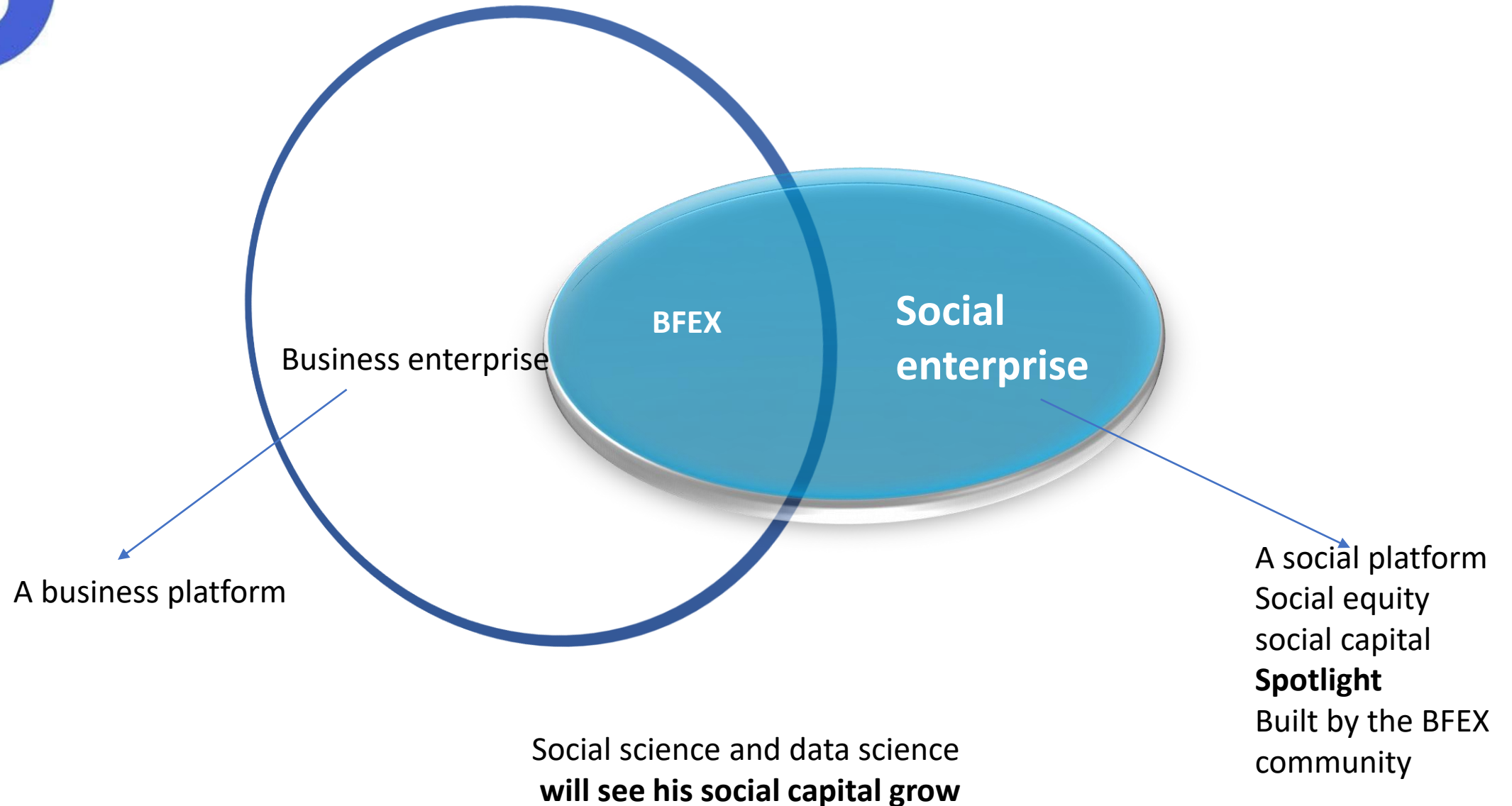
- **Reciprocation**

- The more mutual support of our community members the greater its social capital.

- **The greater the social capital, the more empowered you feel .**



BFEX business enterprise is powered by social trust



Financial Empowerment

**For the people
By the people**

**From one to another (address to address)
You don't need a bank to lend or borrow.
With the Ethereum network, loans are sent rapidly
No middle-men, just the borrower and lender.**





Hi I am Melisa
I have a college degree
And I want to start a business
I went to a bank.....
BFEX solved my problem in
minutes

Key response :

No credit score . No problem ...

No bank. No problem.

BFEX coin is Ether compatible

People lend BFEX /Ether to people

You don't need a bank account. Anymore



BFEX TOKEN

- BFEX generates its tokens through ERC223 on the Ethereum currency platform, which is the most widely used and secure blockchain network.
- The BFEX tokens will be developed and used as the common currency for services on the BFEX platform.



The technology snapshot

- BFEX P2P Lending Platform

This platform developed by BFEX team will allow users to give loans to other users with details being recorded on the blockchain on Hyperledger Fabric.

This lending platform utilizes Decentralized Social Trust Credit Scoring (DSTCS) in considering the qualifications of both lenders and borrowers, which generates social trust among community members.



BFEX Community engagement buildout

- **WE ALREADY HAVE BUILT A COMMUNITY OF 50,000 BFEXERS**

- The BFEX Community build out plan :

- 1. Investor: Entities wishing to be part of BFEX.

They will be screened by BFEX-KYC in order to be listed as a lender.

- 2. Borrower: Entities wishing to borrow money via BFEX :They will be screened by BFEX-KYC and social / community process in order to be registered as a member as well.

- **They are to be assessed by Hybrid enabling g us to create a financial identity – KYC before applying for a loan.**

3 : BFEX business partners who accept BFEX Tokens as a payment method for their goods and services.

Token Utility Our BFEX tokens utility can be categorized into two different types of usage.



BFEX Equity Token:

- Equity tokens are suitable for investors who see the potential growth of the BFEX platform and interested in participating as shareholders.



BFEX Utility Token:



Utility Tokens are tokens utilized for purposes of payment for products and services via the BPAY application provided to users.





BPAY : wallet

Customer retention & engagement strategy

- **BFEX as Utility Token:**

- Utility Tokens are tokens utilized for purposes of payment for products and services via the BPAY application provided to users.
- BPAY Mobile Application:
- An application which allows BFEX users to utilize BFEX tokens as a form of currency to purchase products and services provided by our partners. Our users will receive privileges, such as cash back, from purchasing with our tokens.

- BPAY will be used to package the loan with various services emerging from our relationship with merchants
- BPAY is used as an effective engagement / retention strategy

Opportunity and market size peer to lending

Growth at a CAGR of 53.06% during the five-year period between 2016 and 2020.

Exhibit 4

We estimate global marketplace lending can reach \$290 billion by 2020 (base case)

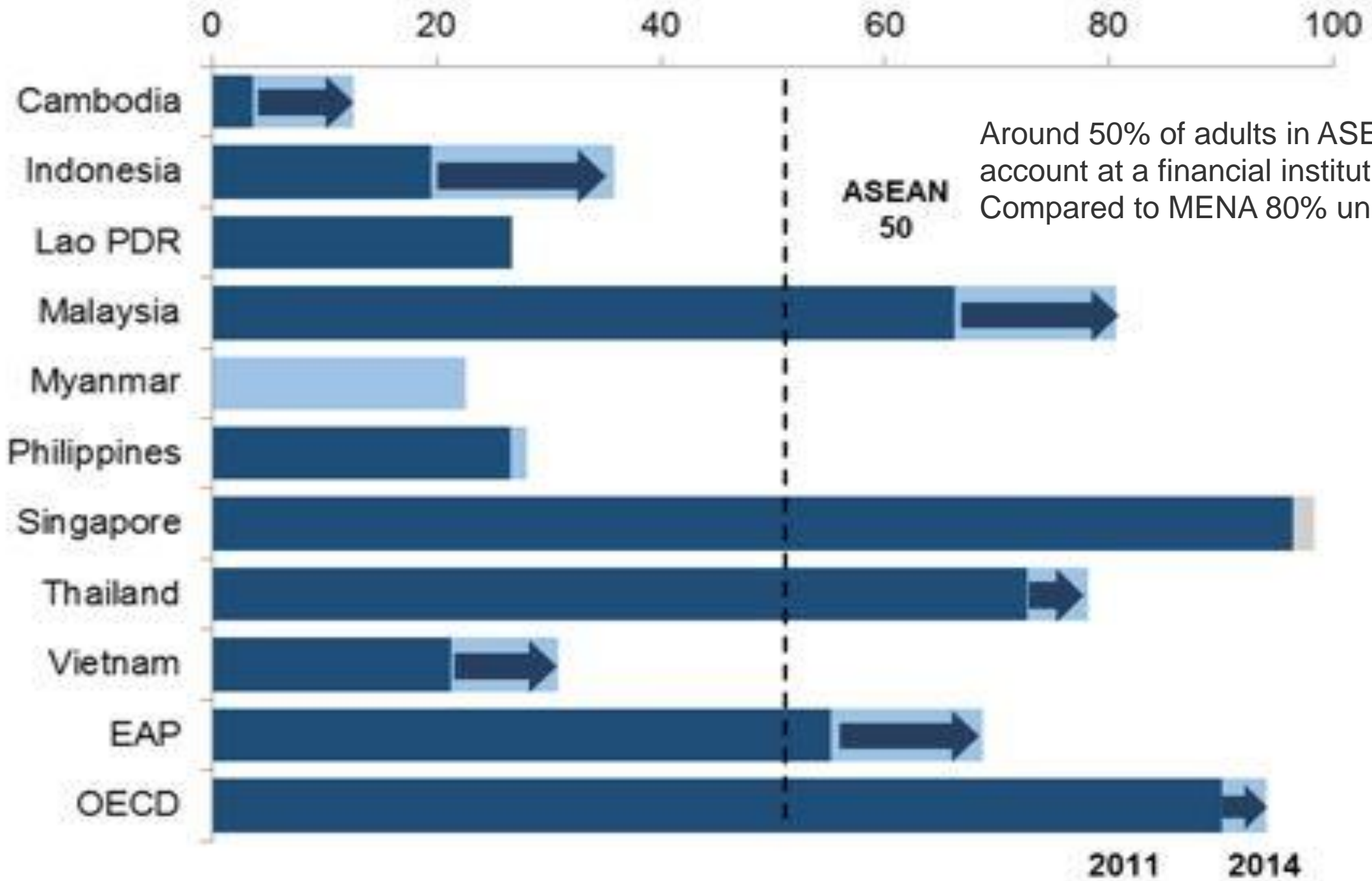


Source: Company Data, Morgan Stanley Research

\$290 billion globally by 2020.

JP Morgan

The universities of Cambridge, Sydney and Tsinghua and KPMG did a combined research on the US\$102.8 billion peer to peer market in Asia.



Around 50% of adults in ASEAN have an account at a financial institution
Compared to MENA 80% unbanked



BFEX

Financial Empowerment. For the people . By the people

A FINSOTECH ON THE WORLD WIDE LEDGER

Powered by a decentralized social credit scoring that provides a robust digital identity

BFEX is fully decentralized financial marketplace built on the Ethereum allowing lenders and borrowers from all over the world to create peer to peer lending agreements in a secure and transparent way using Blockchain and Smart Contracts



What makes us compelling and appealing?

Build customer
financial identity
Where none
exists

Responsive

Inclusive

Social credit
Big data
AI
Machine learning

Relevant

Differentiation
Financial
empowerment

Trust
engineering

Easy to get loans
Various options
Low cost

Community
approach
BPAY

Engaging

Transparent

Block chain
Hyper ledger Fabric



Financial empowerment : For the people. By the People