



**We connect investors seeking
collateralised lending
opportunities with SMEs**



EUROPE'S FIRST INSTITUTIONAL GRADE DEFI PRODUCT BACKED BY REAL WORLD ASSETS

Defactor Labs Alpha Bond Offering

\$100m Issuance, Target APY of 10%

- ▶ **Amount** Minimum investment of \$1M
- ▶ **Funds** raised deployed to finance real world assets
- ▶ **Term** Minimum term of 12 months committed funding
- ▶ **APY** 10% target annual percentage yield
- ▶ **Payout** Interest paid half yearly (capital return on maturity)
- ▶ **Redemptions** 90 days notice prior to maturity date



The Value of Defactor Labs

We provide investors with secure, compliant access to DeFi investments, bridging the gap between traditional finance and DeFi with unrivalled operational efficiency and institutional-grade security.



- ▶ **Collateralised & Regulated Funding structure** - unique in DeFi
- ▶ **Our securitisation vehicle allows us to cater for a global investor base** in a legally compliant manner
- ▶ **Diversification of investment portfolio** achieved through our active diversification requirements and investor's portfolio construction across pools on-chain
- ▶ **Quality assurance** supported by rigorous proprietary due diligence process
- ▶ **Defactor's Internal Risk Scoring (IRS)** is developed in-line with traditional frameworks
- ▶ **A proven MVP** validated with our own capital

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Who We Are

Defactor is a pioneering **DeFi company** utilising blockchain technology to **tokenise real world assets (RWAs)** allowing traditional finance providers access to liquidity through our **proprietary infrastructure**.

What We Do

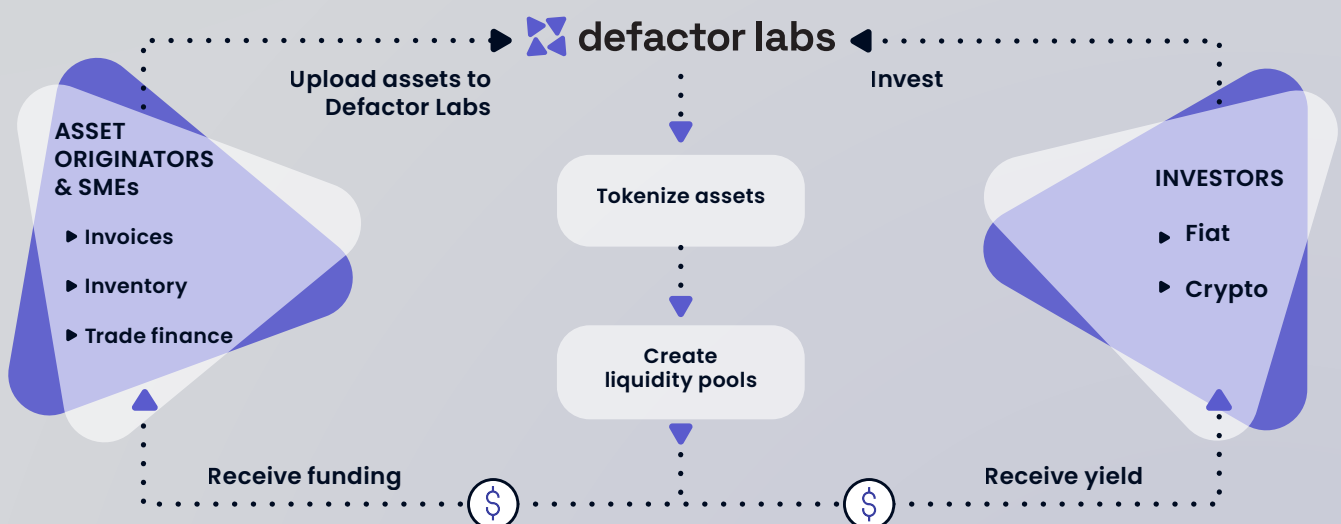
Our vision is to **empower entrepreneurs and businesses** of all sizes to drive **economic growth**. We connect investors to promising businesses through our blockchain-based platform, allowing them to **provide capital** whilst earning a **sustainable yield**. We aim to create a more **equitable and accessible financial ecosystem**.



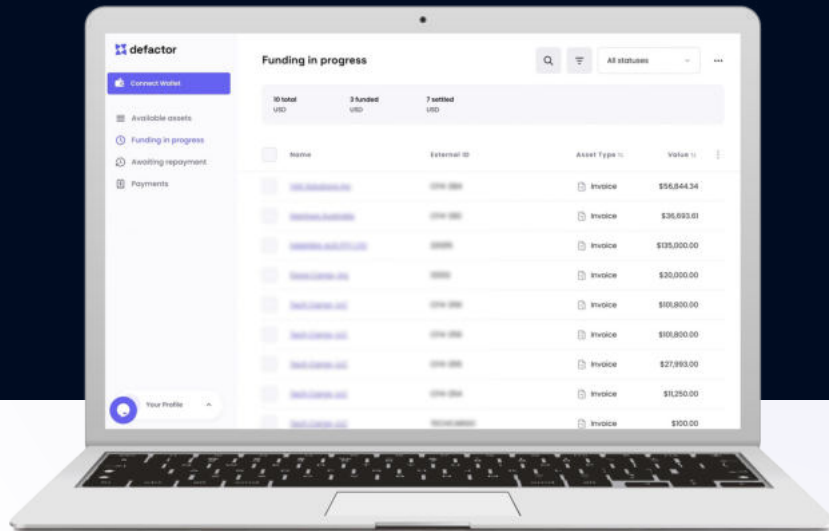
Why We Do It

Successful businesses can often struggle to access liquidity due to the **strict and outdated lending criteria** used by many banks. This has led to a \$1.5 trillion **trade financing gap**, limiting the growth of millions of companies. In addition, traditional financing is often **slow, expensive, and inefficient**. We believe DeFi has the power to **solve liquidity problems** that have been present for too long.

How Do We Do it



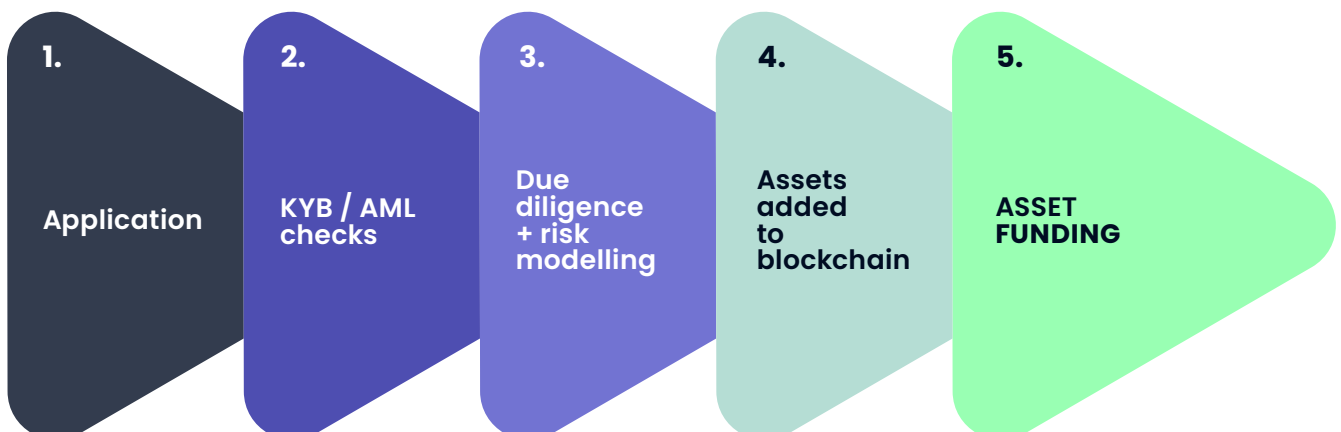
Our Platform



Who do we work with?

- ▶ Established **FinTech and AltFi finance** providers
- ▶ Experienced management team
- ▶ Proven track record through **demonstrable trade history**
- ▶ Strong internal processes in risk and collateral management
- ▶ Able to transact in USD

Operational Efficiency



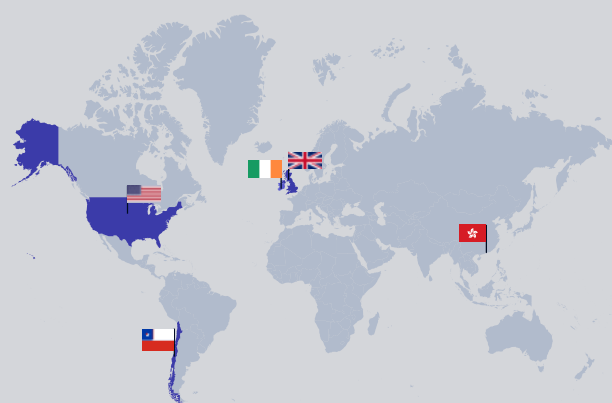
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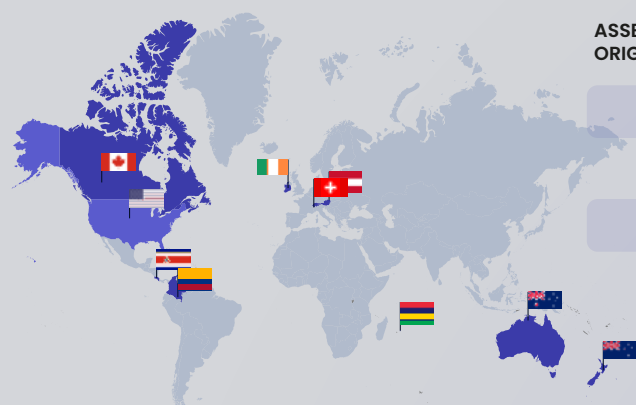
Global Network Of Asset Originators

CURRENT PIPELINE



COUNTRY	INDUSTRY	AO ASK (\$)	STAT.
Ireland	Tech platform offering supply chain financing	\$ 20 M	LIVE
USA	Trade finance and factoring provider to SMEs in developing countries	\$ 30 M	LIVE
Chile	Fintech offering factoring solutions to more than 800 clients	\$ 5 M	LIVE
London	Origination platform providing trade and receivables finance solutions from over 300 financial institutions.	\$10 M	LIVE
Hong Kong	Provider of financing solutions to asset light companies	\$ 5 M	LIVE

TRACK RECORD



ASSET ORIGINATOR	FOUNDED	ASSET CLASS	AVERAGE ASSET SIZE	AVERAGE TERM DAYS	DEFACTOR RISK SCORE
A	2022	Receivables, Trade Finance	\$60k	30-90 days	Prime
B	2016	Trade Finance	\$50k	60-90 days	Prime
C	2022	Government Tax Receipts	\$50k	30-60 days	Prime
D	2022	Wine	\$20k	30-60 days	Prime

Our pilots with traditional asset originators A and B have successfully financed c. \$2M over the past 3 months with no defaults. Our experimental pilots with asset originators C and D, have focused on less traditional, more illiquid asset classes, which demonstrates further use cases for future asset classes. They, alongside other asset originators, are looking to access greater funding.

The Team



Alejandro Gutierrez
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Maurice Tracey
Chief Commercial Officer

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Teresa Song
Head of Growth

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