

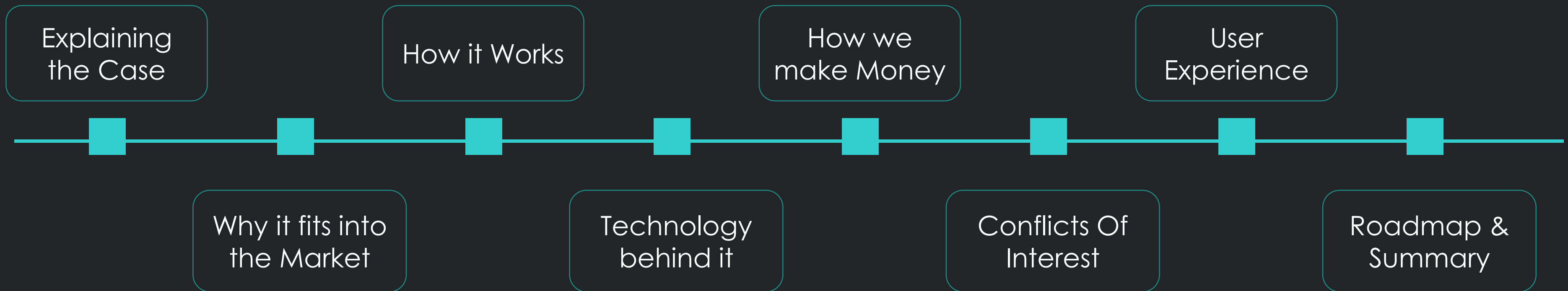


# BonDeFi

Funding for Everybody

Halyna, Sewin,  
Kelechukwu, Alexander

# AGENDA



# AGENDA

Explaining  
the Case

How it Works

How we  
make Money

User  
Experience

Why it fits into  
the Market

Technology  
behind it

Conflicts Of  
Interest

Roadmap &  
Summary

# BUSINESS CASE

Create a financial  
product

Technically  
possible

With the  
properties of  
blockchain

Economically  
feasible

Has a market

Brings value

# CONCEPT PROPOSAL

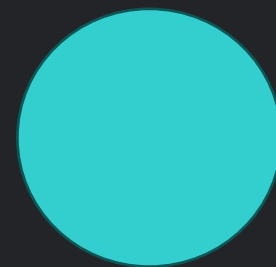
Small Medium Businesses



Establish Smart  
Contract

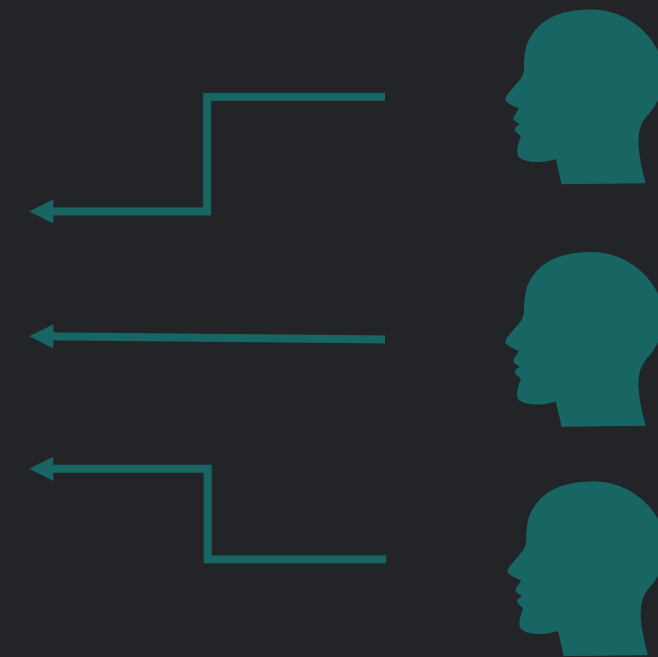


Intermediary



Tokenize  
Assets

Private Investors







# OUR VISION

For Small Medium Enterprises

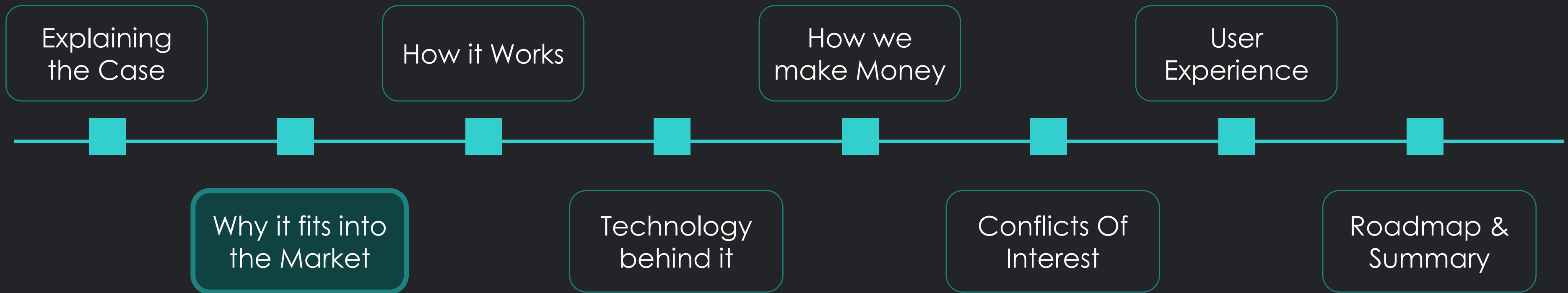
Make their dreams a reality through funding.



For Investors

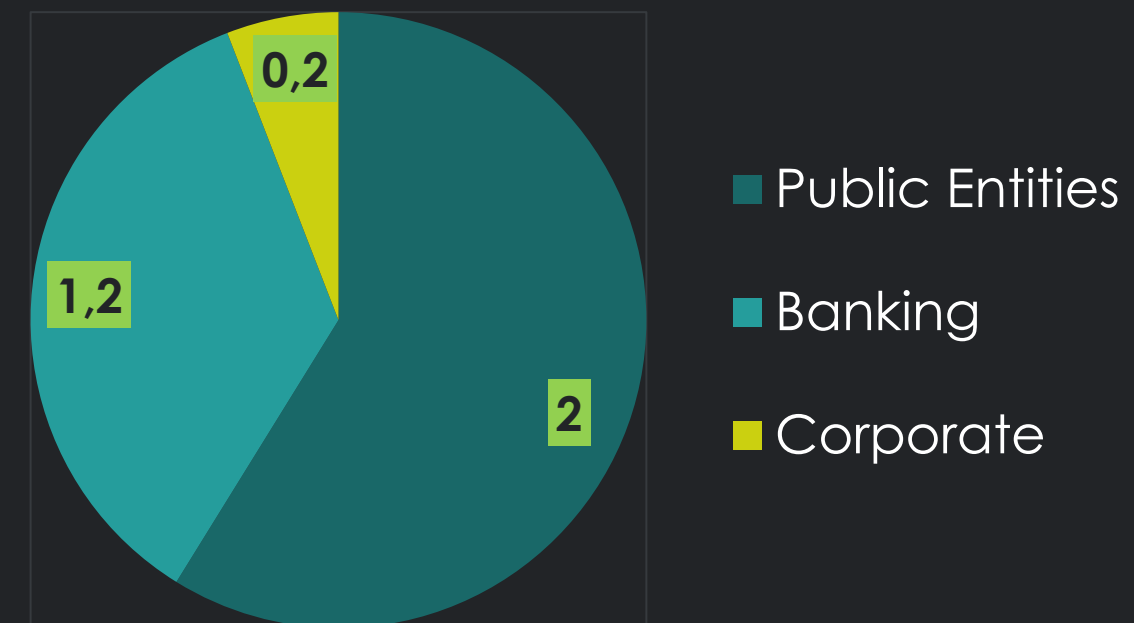
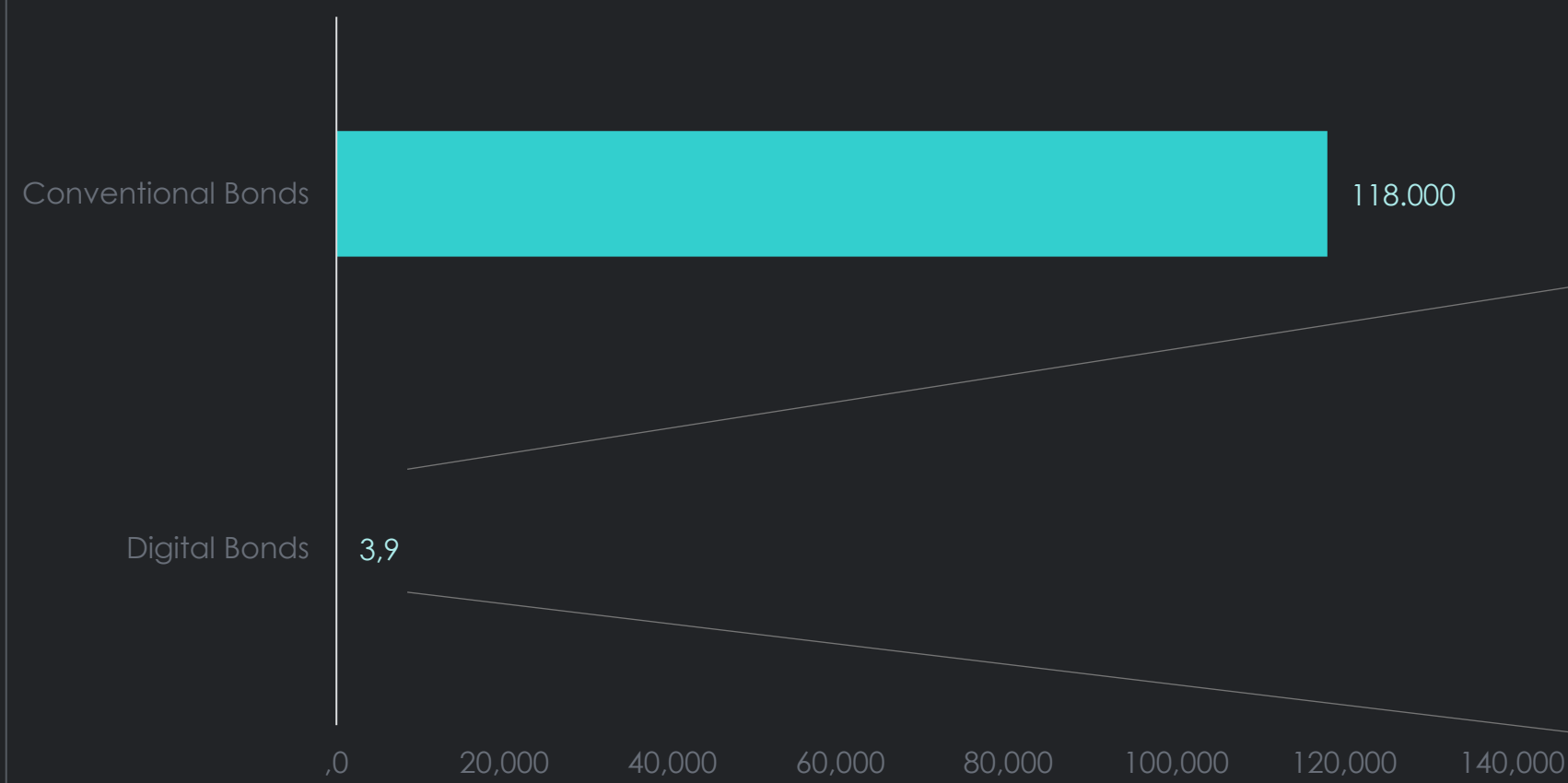
Opportunities to diversify and invest in local businesses.

# AGENDA



# MARKET ANALYSIS

Digital vs Conventional Bonds  
(*\$billion, outstanding as of Q3 2023*)



- Digital bonds are only a fraction of conventional bonds
- Most of digital bonds are not corporate bonds



# INEFFICIENCIES

Clearing and  
Settlement  
during business  
hours only

Legal fees

Complicated  
Issuance  
Process

Intermediary  
fees

# POTENTIAL & RISKS

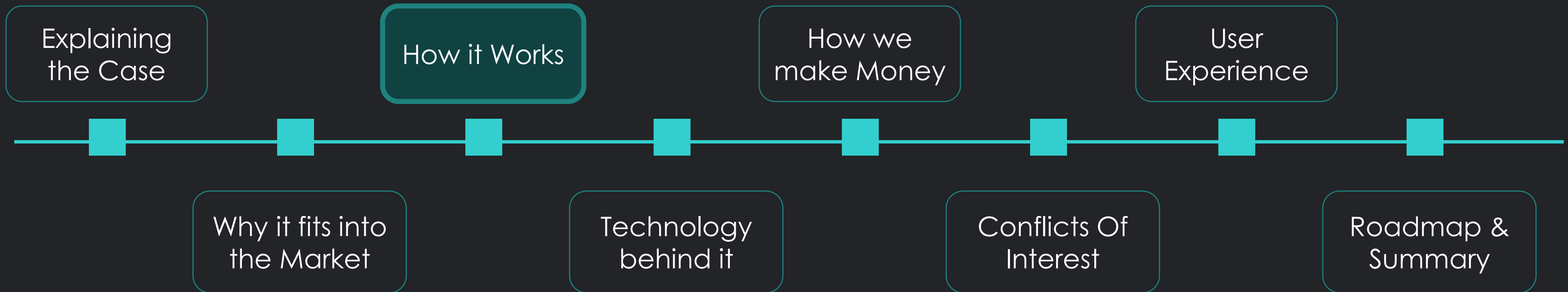
## *POTENTIAL*

- ❖ Transparency & Trust
- ❖ Reduced Costs
- ❖ Increased Liquidity
- ❖ Access to new Markets
- ❖ Decreased Time to Market
- ❖ Enhanced Security through Decentralization

## *RISKS*

- ❖ Privacy concerns of SME / Investors
- ❖ Willingness & Know-how of SME
- ❖ Regulatory Obstacles
- ❖ New Competitors
- ❖ Platform Risks

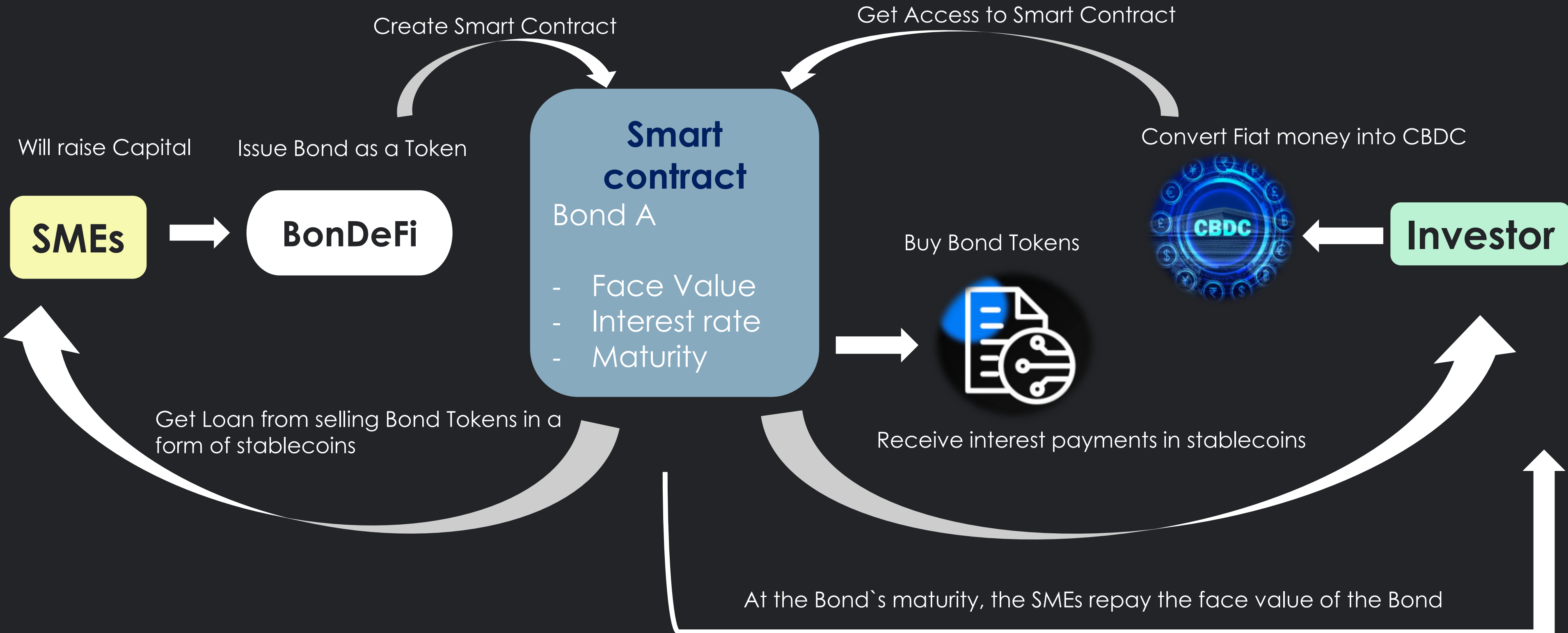
# AGENDA



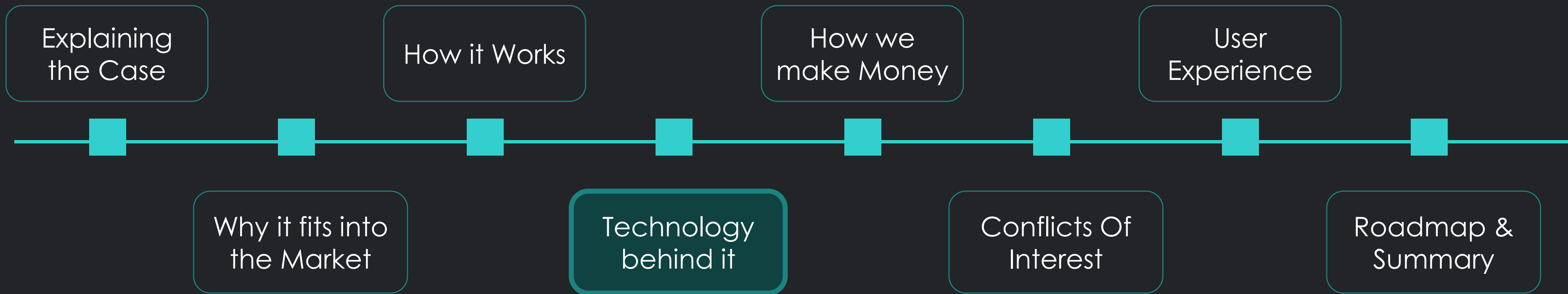
# MACRO DESIGN

## Bond Issuance and Loan Process

## Bond Access and Investment Process

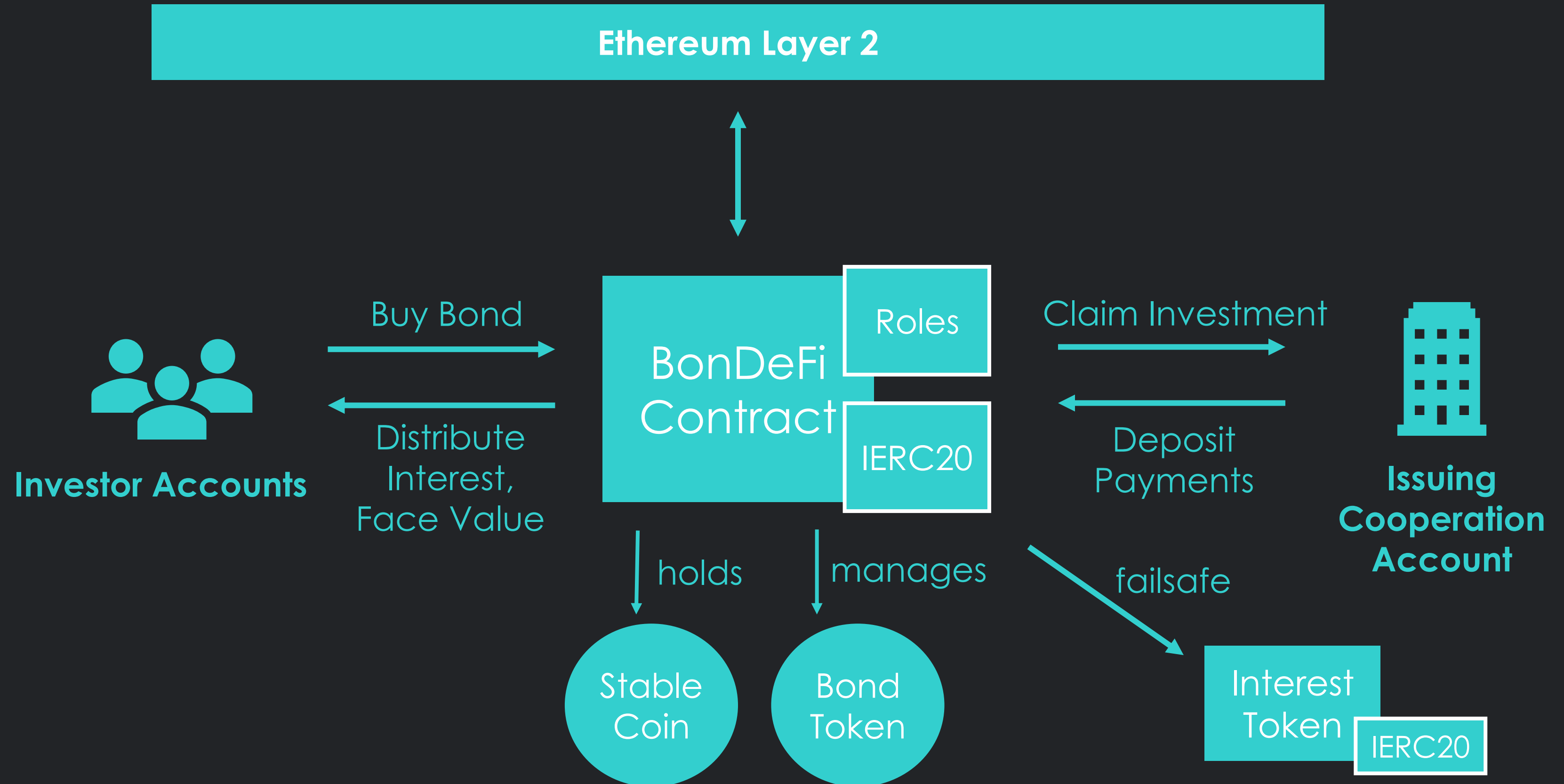


# AGENDA





# Technical Implementation



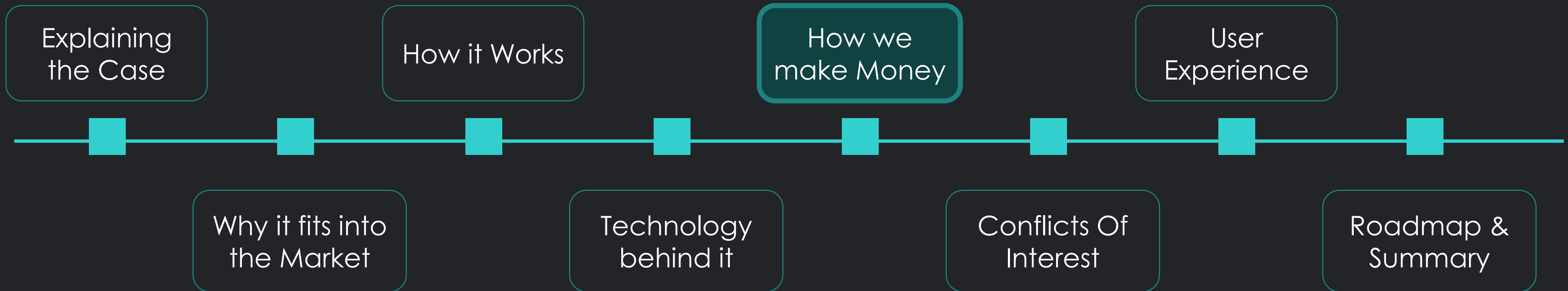
# Technical Demonstration

Technical Demonstration

Technical Demonstration

Technical Demonstration

# AGENDA



# BUSINESS MODEL

## Marketplace

- Bring SMEs and Investors together
- SME list bond
- Investors choose bond

## Mobile First

App for easy access for SMEs and Investors.

## Asset Light

- No offices, online
- Data stored on blockchain
- No financial liability

## Local Focus

- Swissness as a differentiator
- Local investments

# REVENUE STREAMS

01



SME Fees

02



Private Investor Fees

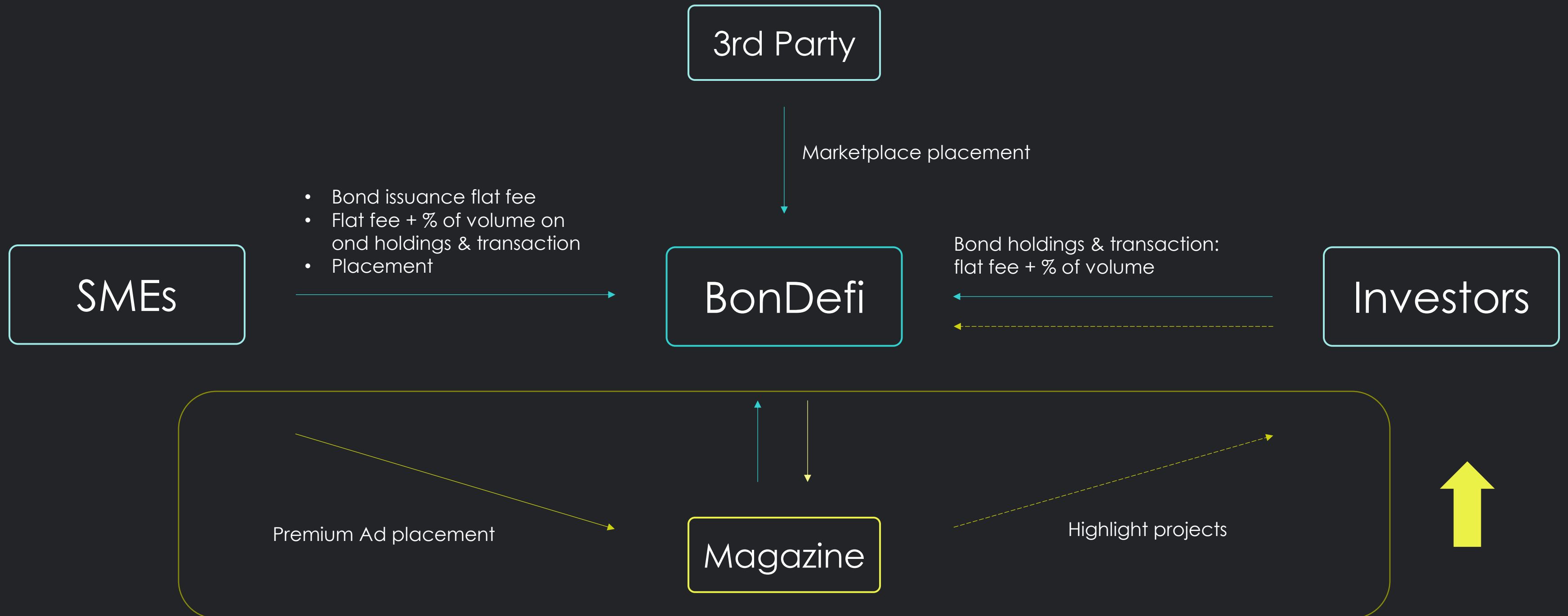
03



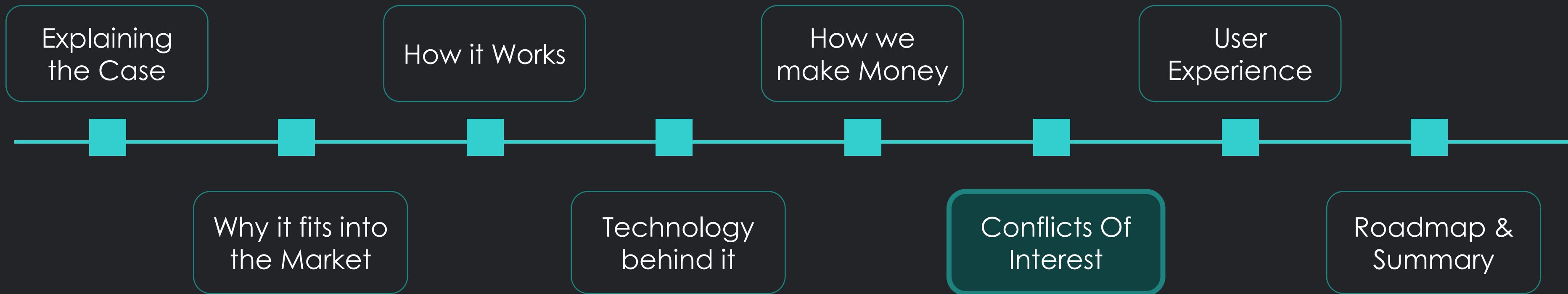
Magazine



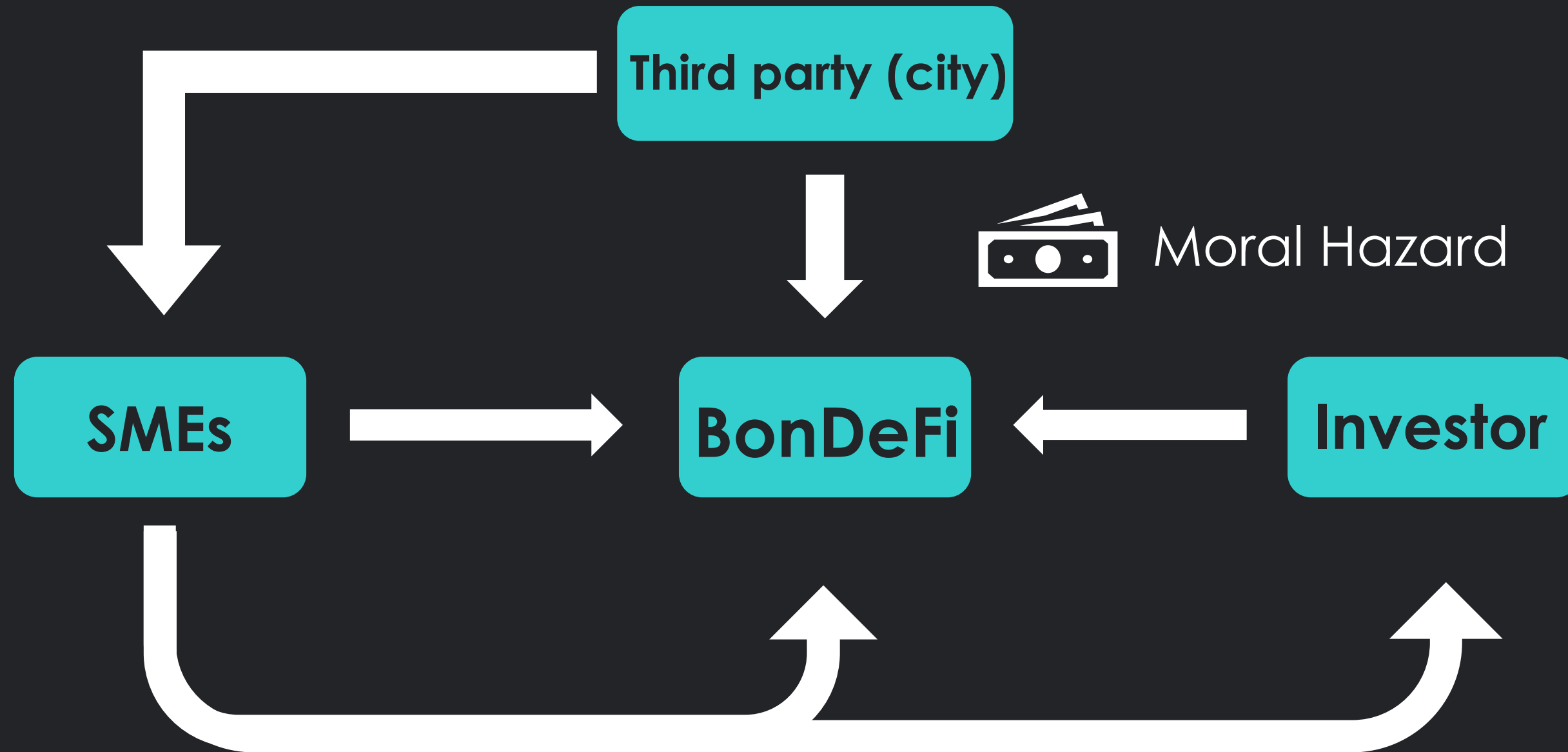
# REVENUE STREAMS



# AGENDA



# POTENTIAL CONFLICT OF INTERESTS

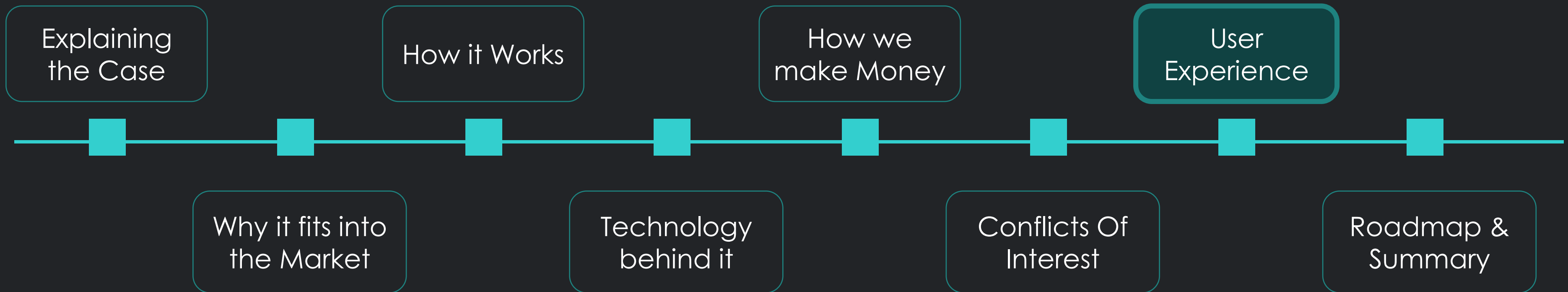


Asymmetric Information

Screening:

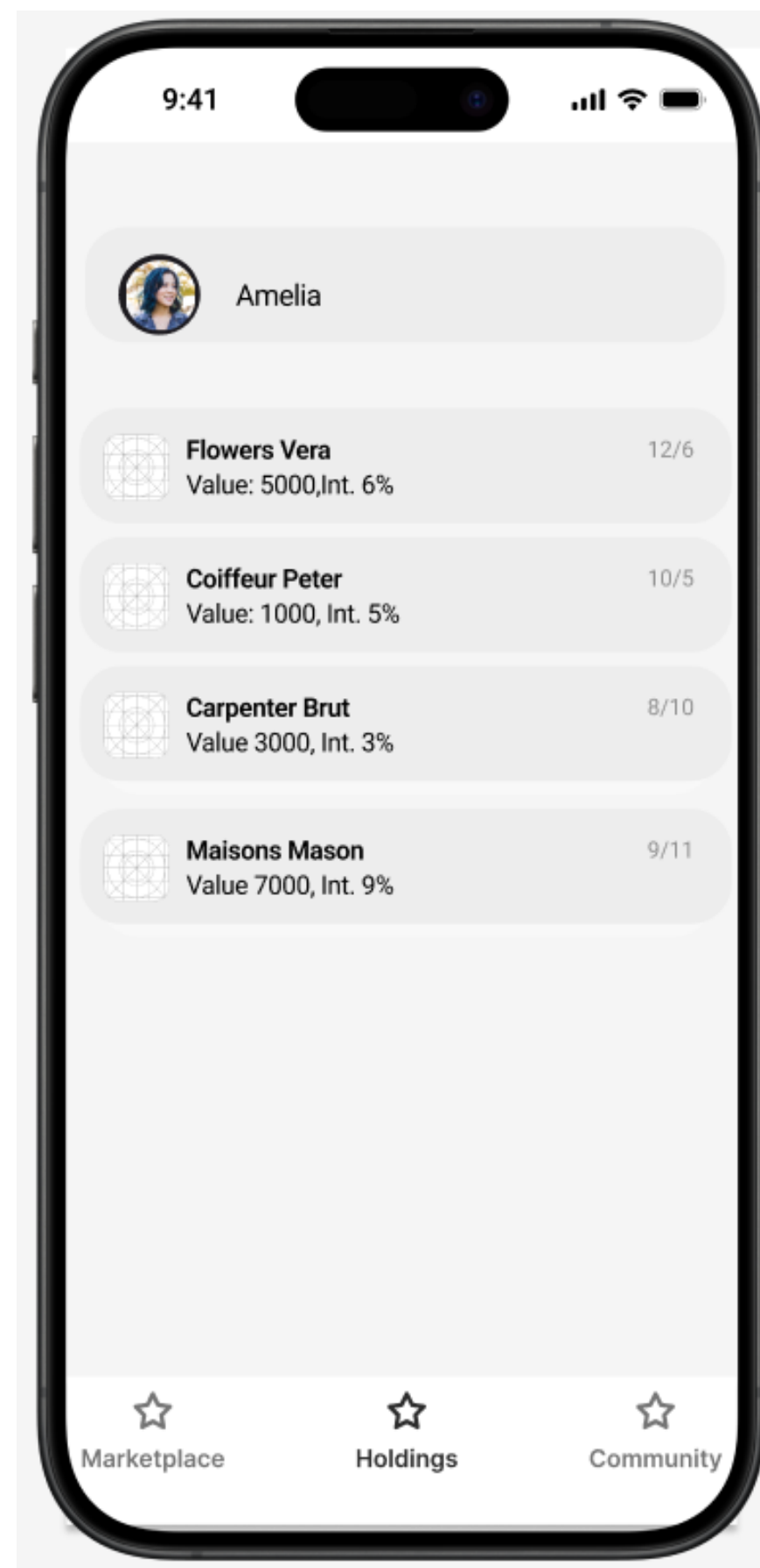
- 1) Registration in Switzerland
- 2) Bank Account
- 3) Basic account management information
- 4) Simple online background check

# AGENDA

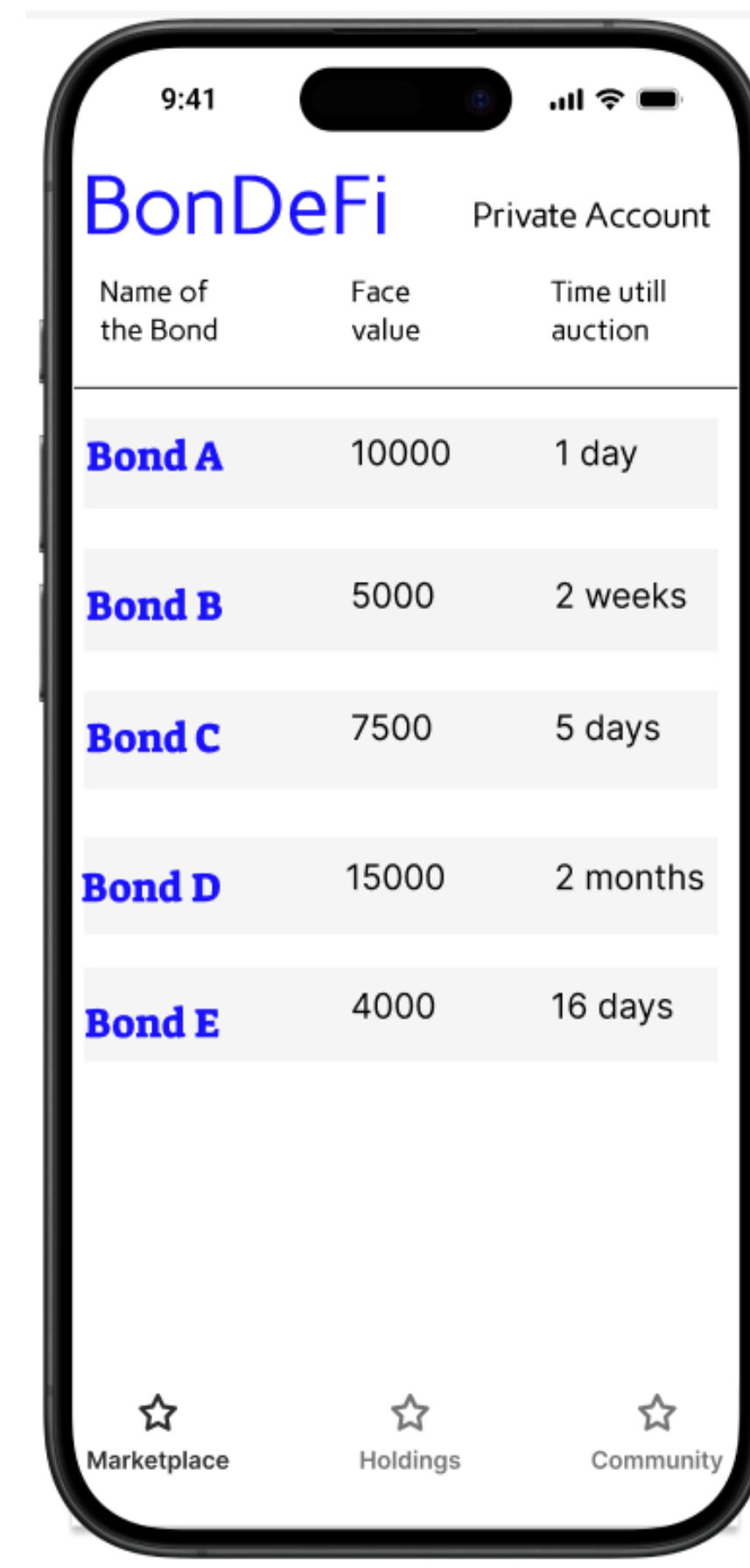


# MOCKUP

## Holdings

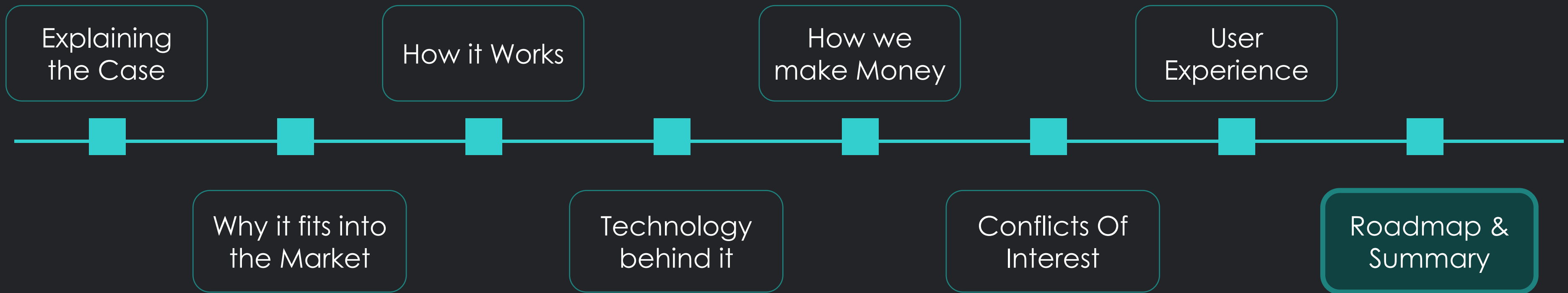


## Marketplace





# AGENDA



# ROADMAP

Done

## Market

Market  
Potential

USP

## Core Business

Business  
Architecture

Value  
Proposition

Technical  
Architecture

Financial  
Forecast

## Technology

Concept

Working MVP

L2 Deployment

On-Chain  
Auction

## Law

Bond Issuance

Investor  
Platform  
Regulation

Laws on  
Tokenization

# BonDeFi AD



BonDeFi

# Thank You for Your Attention!

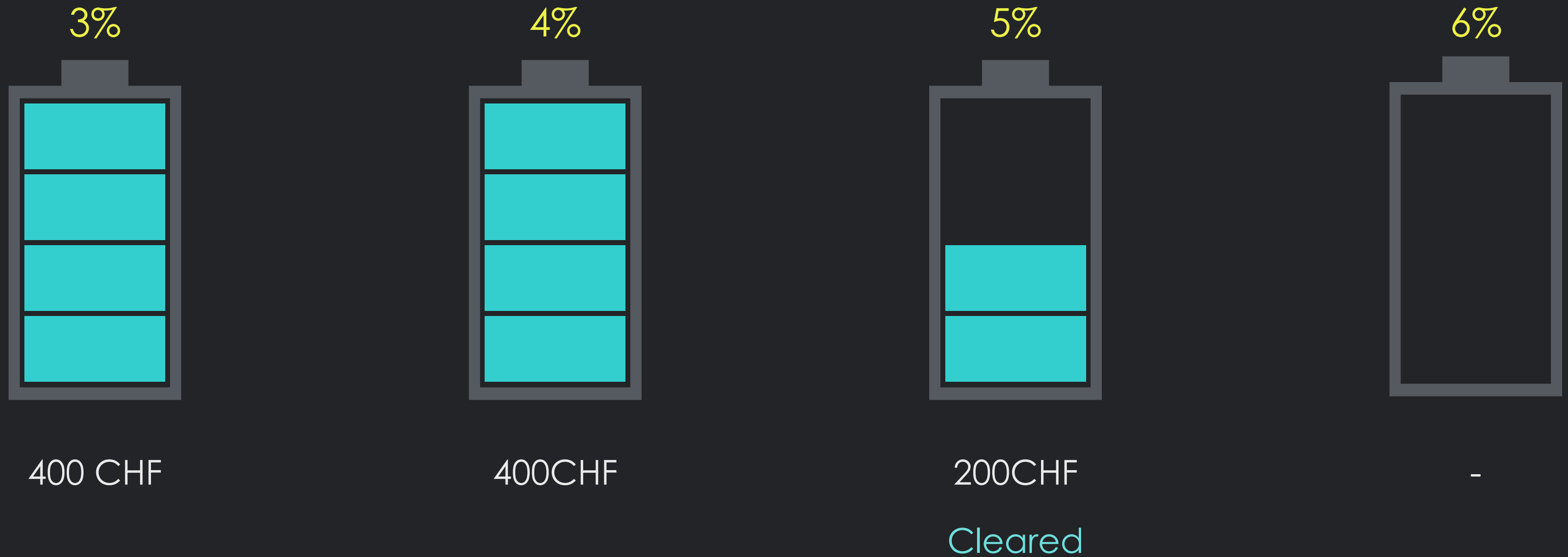
| Halyna | Sewin | Kelechukwu | Alexander

# APPENDIX



# BOND AUCTION

Bond Amount:  
1000 CHF



Interest is 5% for everyone

# BOND AUCTION

Bond Amount:  
1000 CHF

Issuer **colludes** with others  
during bond auction.

Not feasible because of fees

Value	Criminals	Actual Bond	Interest %	Interest	Interest / Bond value	Fees
1000	500	500	3%	30	6%	1
1000	0	1000	5%	50	5%	1
1000	300	700	4%	40	6%	1

# Peer Review Points

## Privacy Concerns

- It will be transparent

## Regulatory Compliance

- Important and has to be considered

## Auction Mechanism

- Existing on chain solutions