THE UNBANKED
A Real Blue Ocean Opportunity for Crypto

Gabriela Chang
Cofounder & CSO - EthicHub
25% of the world population is excluded from TradFi:

2 Billion people!

Source: World Bank
70% are smallholder farmers producing a third of the world’s food

Source: World Bank
A yearly USD $971 Billion financial need that keeps millions trapped on the Poverty Cycle.

Scarce and expensive working capital prevents them from saving or investing.

Low productivity. Underpriced crops.

1.2 Billion EXCLUDED

Source: World Bank
A pre-internet supply chain where farmers producing our food are the weakest link
The global economic paradox inspired us to connect complementary economic regions to benefit both parties: a win/win arbitrage.

80%-100% interest for shark loans

Negative rates for our savings
CROWD COLLATERAL

When there is no data for credit scoring nor assets to tokenize

Under-collateralization (Credit Scoring)

Tokenize real world assets

Crowd collateral

Maple
turefi
Goldfinch
Spectral
Centrifuge
RealT
EthicHub
Connecting DeFi with the Real World: a sustainable ecosystem where all stakeholders benefit from interacting.

Low Risk Lenders
Provide liquidity in exchange of Fix Yield bonds (annual 8% interest)

Ethix Stakers
Provide collateral for Loan Originators and liquidity to Ethix

Loan Originators
Entities providing loans and services to farmers

Auditors
Entities searching for Loan Originators providing due diligence and staking Ethix as collateral
OUR MISSION

To harvest Regenerative Wealth

- Improving small farmers’ own productivity
- A more equitable supply chain

All participant farmers sign in EthicHub’s Certificate of Good social, economic and environmental practices.
We’re one of the most awarded and recognized projects in the ReFi space
Section 2 details with a main point.

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IT'S A GOOD BUSINESS TO DO GOOD

Join us!
Thank you!

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