

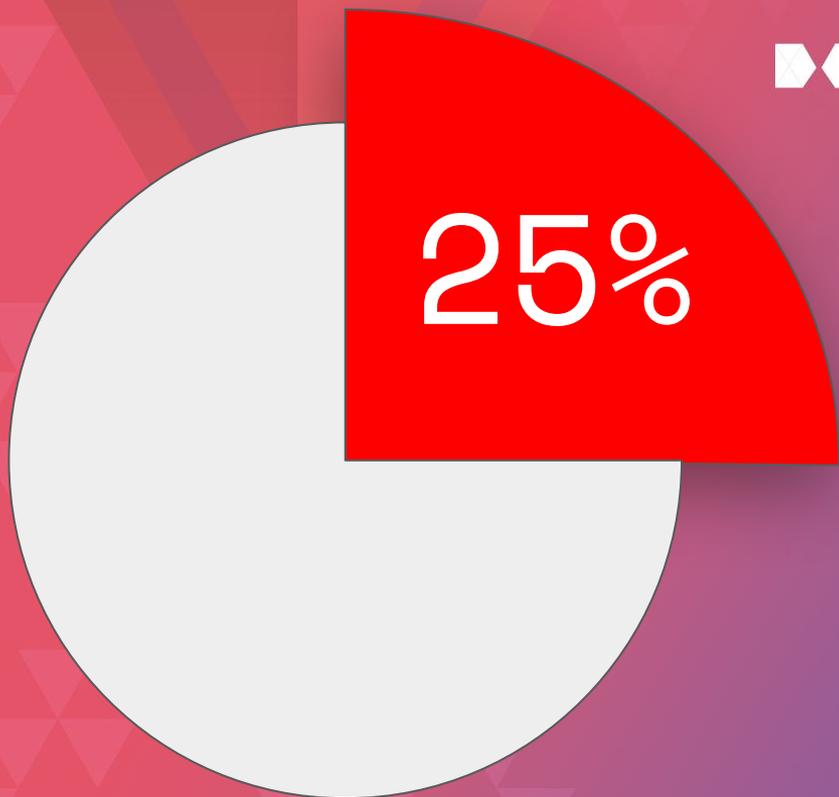


THE UNBANKED

A Real Blue Ocean Opportunity for Crypto

Gabriela Chang

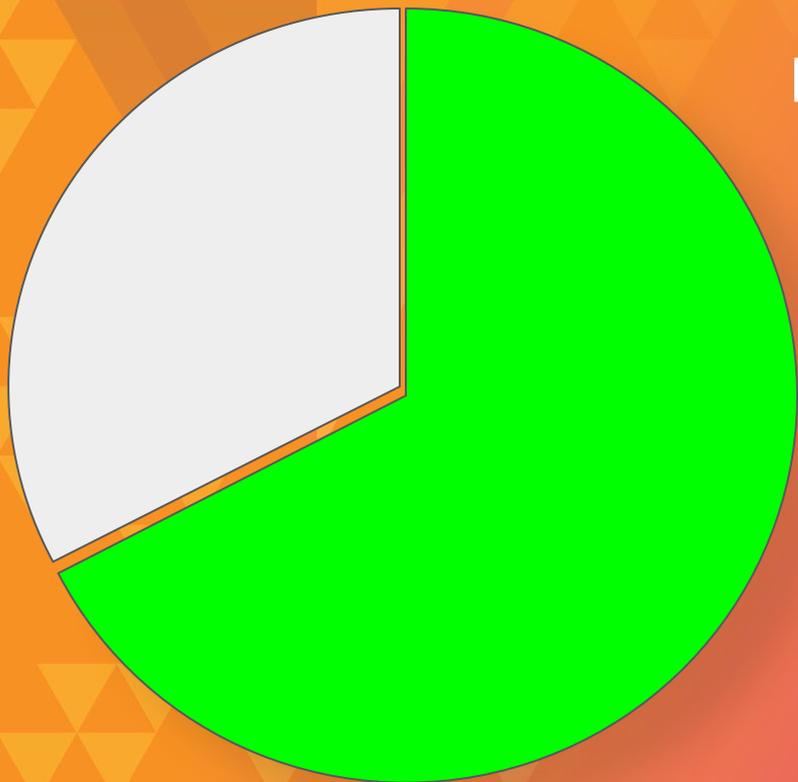
Cofounder & CSO - EthicHub



of the world population
is excluded from TradFi:

2 Billion people!

THE UNBANKED



70%

are smallholder
farmers producing
a third of the
world's food

Scarce and expensive
working capital

Prevents them from
saving or investing

1.2 Billion
EXCLUDED

Low productivity.
Underpriced crops.



A pre-internet supply chain where farmers producing our food are the weakest link



EthicHub: Connecting People, Harvesting Wealth!!



80%-100% interest for shark loans



Negative rates for our savings

The **global economic paradox** inspired us to connect complementary economic regions to benefit both parties: a win/win arbitrage

Under-collateralization
(Credit Scoring)



Tokenize
real world
assets



Crowd
collateral



Connecting DeFi with the Real World:
a sustainable ecosystem where all stakeholders benefit from interacting



Ethix Stakers

Provide **collateral** for Loan Originators and liquidity to Ethix



Low Risk Lender

Provide **liquidity** in exchange of Fix Yield bonds (annual 8% interest)



Auditors

Entities searching for Loan Originators providing **due diligence** and staking Ethix as collateral



Loan Originators

Entities providing loans and services to **farmers**



OUR MISSION

To harvest
Regenerative Wealth

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



EthicHub

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



1 NO POVERTY



2 ZERO HUNGER



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



15 LIFE ON LAND



17 PARTNERSHIPS FOR THE GOALS





Toucan



Solid World



celo



IT'S A GOOD BUSINESS TO DO GOOD

Join us!



Thank you!

Gabriela Chang

Cofounder & CSO EthicHub

gabriela.chang@ethichub.com



[@GabrielaChang17](https://twitter.com/GabrielaChang17)