



INVIU

Bringing financial inclusion across the value chain
and the supply chain

Founded in 2018, INVIU is an Israeli startup, developing a DLT platform, committed to connect markets, people and opportunities, utilizing disrupting technologies to meet today's market needs.

INVIU is listed in **KPMG's 100 Leading Global Fintech Innovators for 2019**, and winner of the "**Better Tomorrow**" 2020 challenge from Munich-Re, Google, Viola and SNC.

A BETTER TOMORROW



Google Cloud
for Startups

Munich RE



INVIU is backed by:



venture capital fund manager dedicated to **Distributed Ledger Technology** for the **financial services** industry

What do we do?

Bringing financial inclusion across the value chain and the supply chain.
Our DLT platform allows secured digital asset management from issuance to trade.

INVIOU's solutions provide the different supply-chain players with a secured and trusted ecosystem to facilitate trade, financing and insurance.

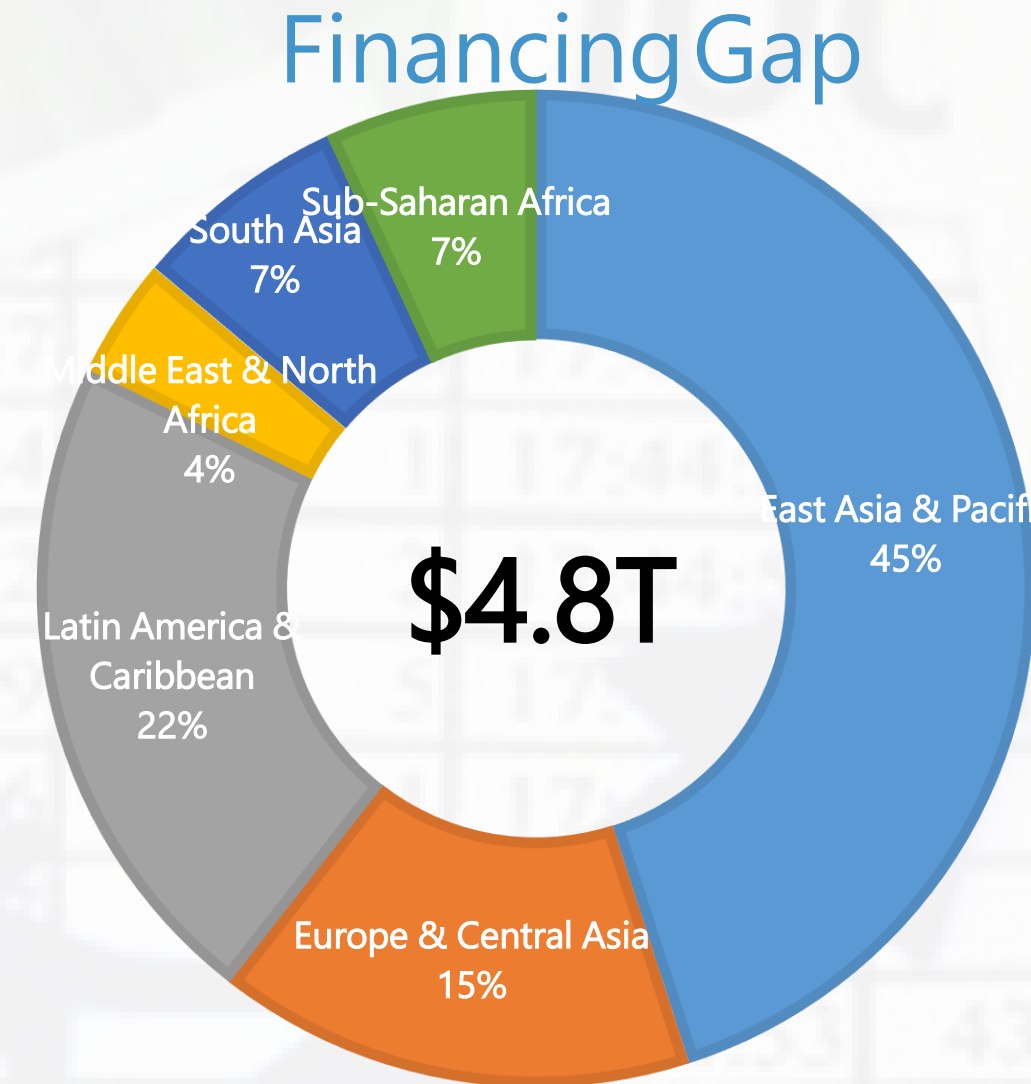


The Numbers:

314,990,444 MSMEs worldwide,
generating GDP of **\$26.28 Trillion**.

Financing gap = **\$4.8 Trillion!**

**131 million / 41% MSMEs in
developing countries have unmet
financing needs!**



Why are credit providers reluctant to fill the gap?

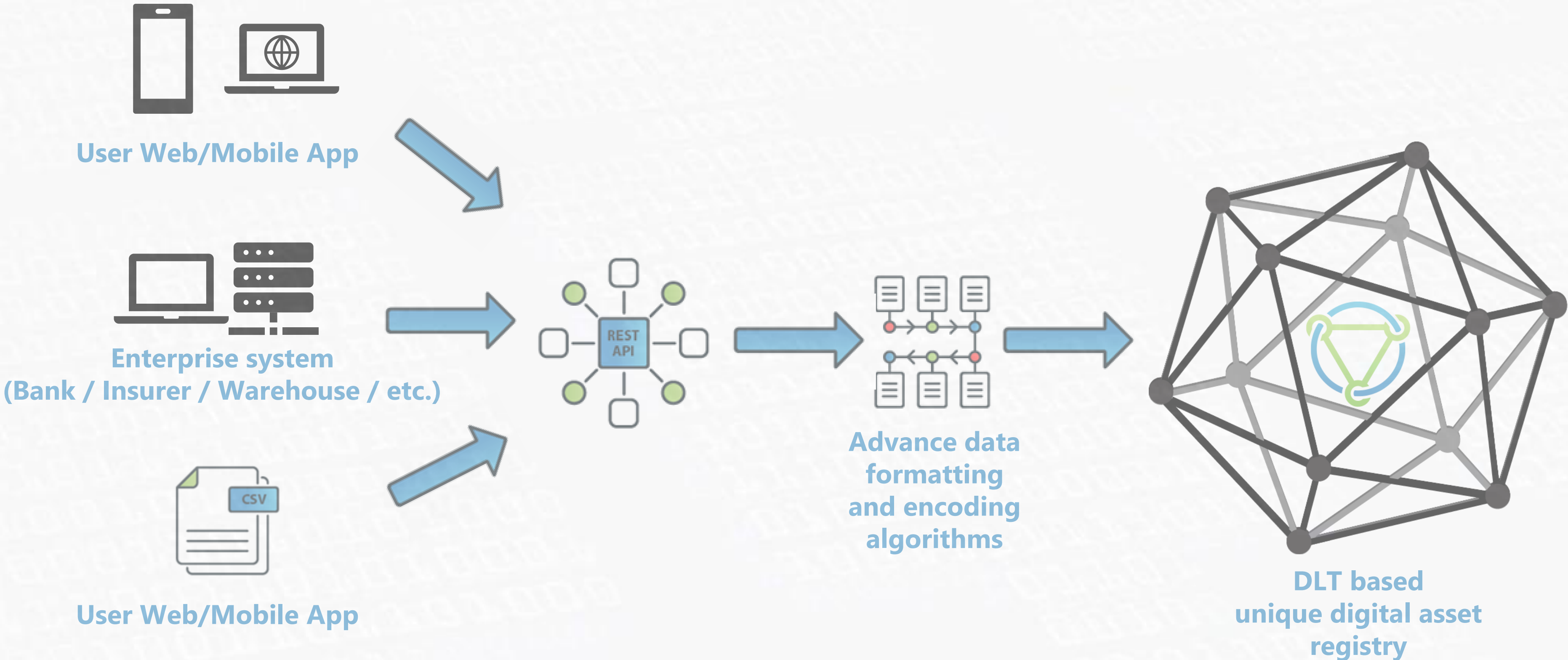
Cannot mitigate risk of default – stemming from poor data, high costs and fraud

How is default risk being mitigated?

Collaterals + Enhanced data

In most cases, and specifically in developing countries, MSMEs lack the ability to provide these critical elements, and this is why we've built INVIOU...

How does it work?



INIYOU's DLT based unique digital asset registry networks sample use cases:





Use case: Factoring and receivable financing



Overview – Factoring and Receivable financing are ways for businesses to borrow money against the amounts due from customers. This type of financing helps businesses improve cash flow, pay employees and suppliers, and reinvest in operations and growth without waiting for their customers to pay their balances.



Market - In 2018 the global factoring and receivable financing industry volume continued its upward trend with a total reported figure of over **2,767 billion euro** (FCI).



Problem – More than **80%** of SMEs financing applications gets rejected due to lack of data, poor credit history, fear of fraud or bad debt and high friction – Too small, too risky, too much hustle. An estimated \$1.5Tr gap needed for SMEs growth and survival.



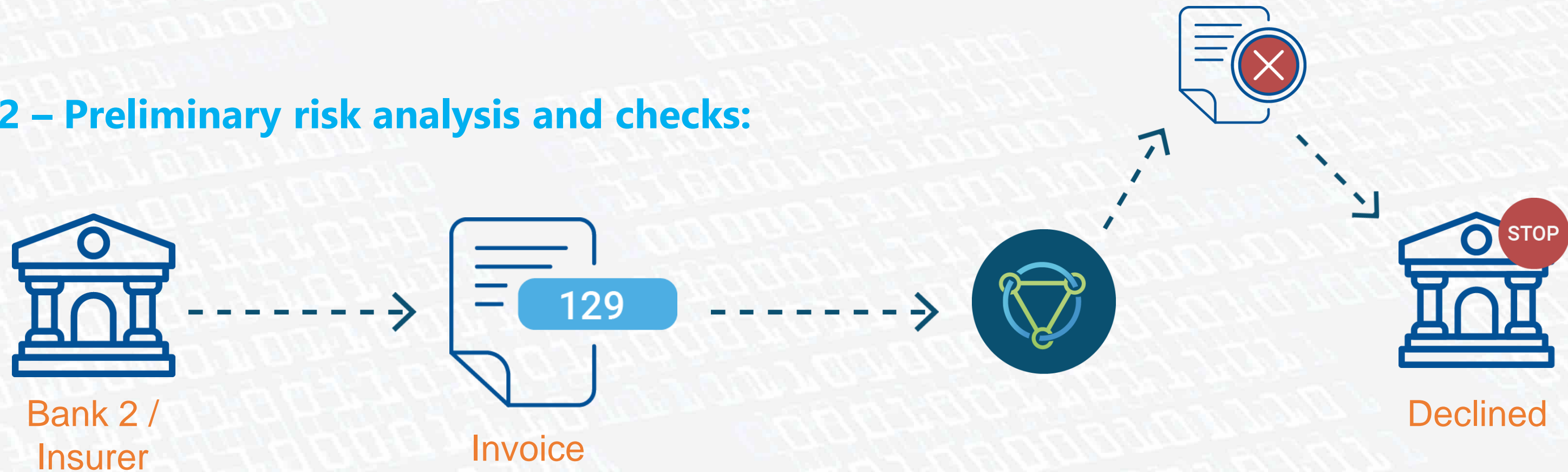
Solution – Invoice registry based on INVIOU's platform enables online invoice screening by financiers to eliminate shadow invoicing and double financing as well as invoice authenticity validation.

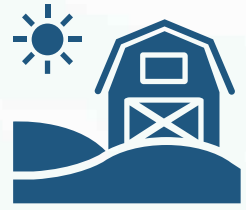
The INVIOU solution

Phase 1 – Registration and charge:



Phase 2 – Preliminary risk analysis and checks:





Use case – Agribusiness warehouse receipt registry



Overview - Warehouse receipt financing is a proven instrument for allowing farmers, traders, processors and exporters to obtain finance secured by goods deposited in a warehouse. It is a key credit tool for rural MSMEs - smallholder farmers, that lack of sufficient conventional loan collateral.



Market - Agriculture finance empowers poor farmers to increase their wealth and food production to be able to feed 9 billion people by 2050. Demand for food will increase by 70% by 2050 (The world bank).

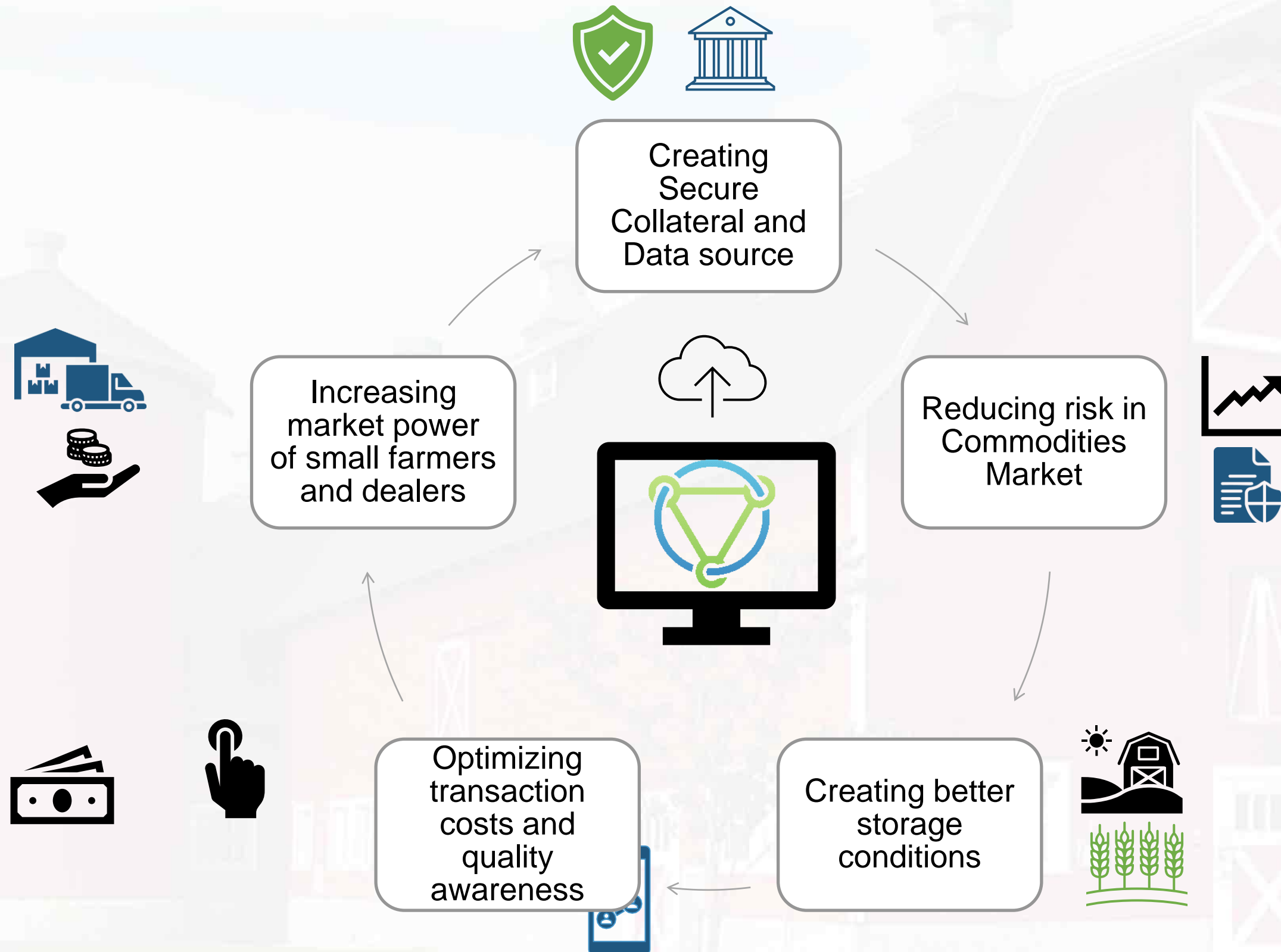


Problem - Lack of trust between the parties due to questionable integrity of warehouses, many case of fraud, and lack of legal and regulatory framework in some countries results in lack of credit providers and high banking charges.



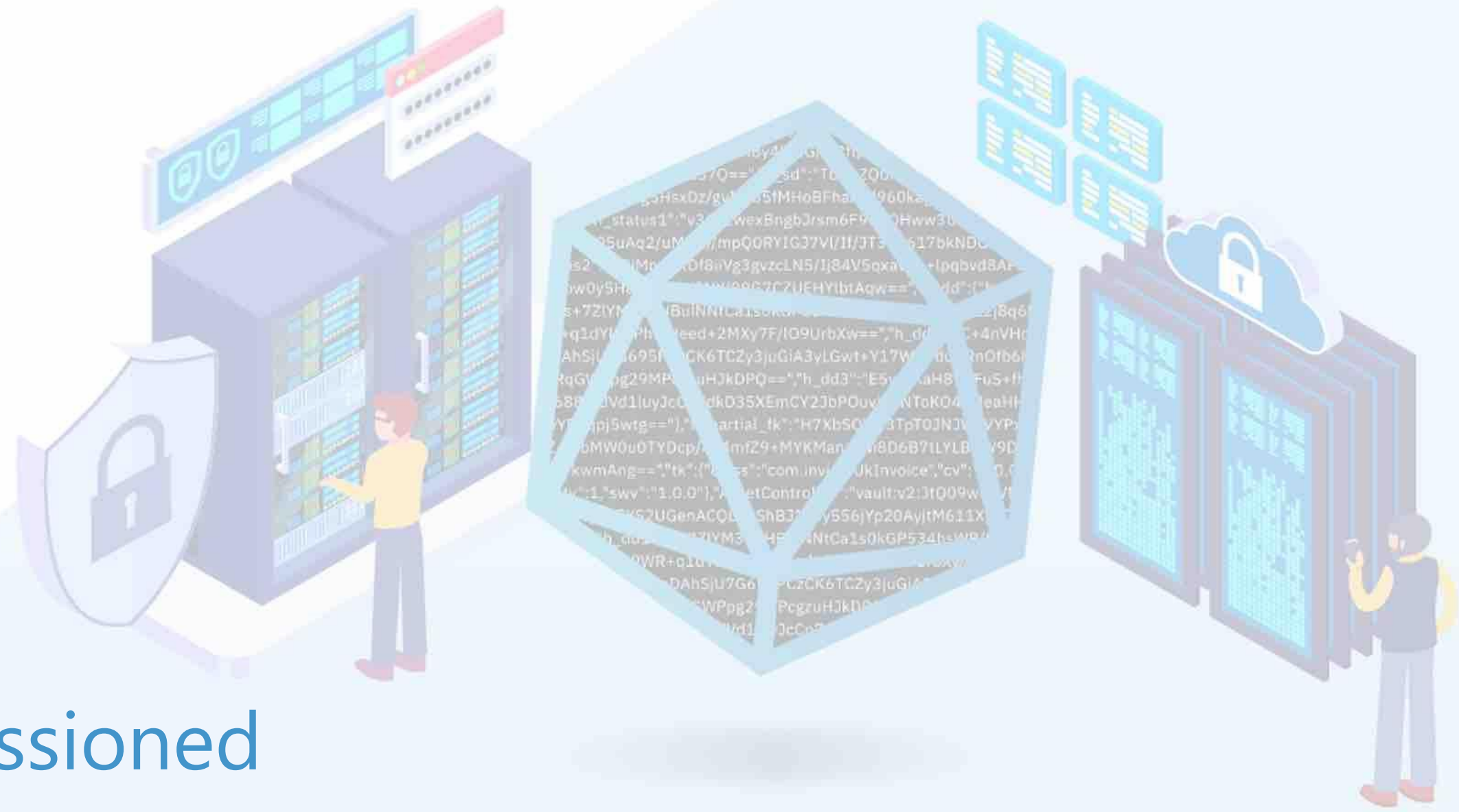
Solution – Agribusiness warehouse receipt registry based on INVIOU's DLT platform enables immutable issuance of the receipt, prevent various types of related fraud and establish trust between parties.

Warehouse receipt system by INVIOU - Ecosystem benefits:



The platform offers 3 types of network data protection solutions to best-fit each use case:

- Irreversible encoding
- Only specifically permissioned
- Permissioned members only





INVIYOU Platform Key Benefits

Full Transparency, Immutability, Anti fraud & Risk Elimination

- 1** Digitally tokenized unique non-fungible assets
- 2** Indisputable asset ownership, pledges and status
- 3** Confirmed identity of process participants
- 4** Immutable Authenticated asset Data
- 5** Tracking of asset existence and actions
- 6** Transparent and authenticated records history
- 7** Fully automated process execution via smart contract
- 8** Highly secured and encrypted
- 9** Permissioned access only

VALUE PROPOSITION

Key Benefits to your organization

- ✓ **Compliance**
- ✓ **IT**
- ✓ **Business**
- ✓ **Risk**
- ✓ **Security**



Built-in security - advanced data protection and privacy mechanisms



Diminish fraud in real-time -
Reduces friction



Minimal IT footprint – immediate onboarding



Asset protection - alerts on compromised registered assets



Thank You!

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We're backed by

