

BlockChain

PitchBook.io

Investor Presentation

FinTech

# The Founders!



Founder, CEO  
Dustin Pierce, CA, CFA

Manages \$280 million in client funds. Experienced in cross border investing, offshore fund structuring, investment analysis, family offices, audit and fund administration.



Founder, COO  
Allen Wazny, CA

CFO at a 250+ person polysilicon producer. Former Big '4' audit partner and World Bank analyst. Brings 20+ years of practical strategic and commercial business experience.



Founder, CMO  
Boris Grozev

Proven sales record as a regional manager at a major financial services company. Skilled in C-suite relationship management, strategy creation, product development, and financial markets.



Founder, CTO  
Magnus Dufwa

Lead developer, ShipChain, logistics & shipping Blockchain entity. 20 years programming experience including 2 years coding Solidity smart contracts

# Advisors!

## Bruce Gaston, Strategic

CFO/Director of Darmen Technology & Solutions (US). Strategic advisor to Blockex during recent \$30 million ICO offering.

## Niko Roussos, Origination

Owner of NR Advisors. Has 20 years of experience in workout consulting, debt placement and capital structuring.

## Stephen Polakoff, Legal

Legal adviser to decentralized shopping platform with planned €15-20m ICO. Lead counsel for Damac Group in Dubai, Integra Group & Deutsche Bank in Russia

## Dorin Huzum, Technical Applications & Website design

CTO of SkyConsult Europe and owner of DoHu Consulting which is focused on custom enterprise application software. Experienced developing BlockChain applications.

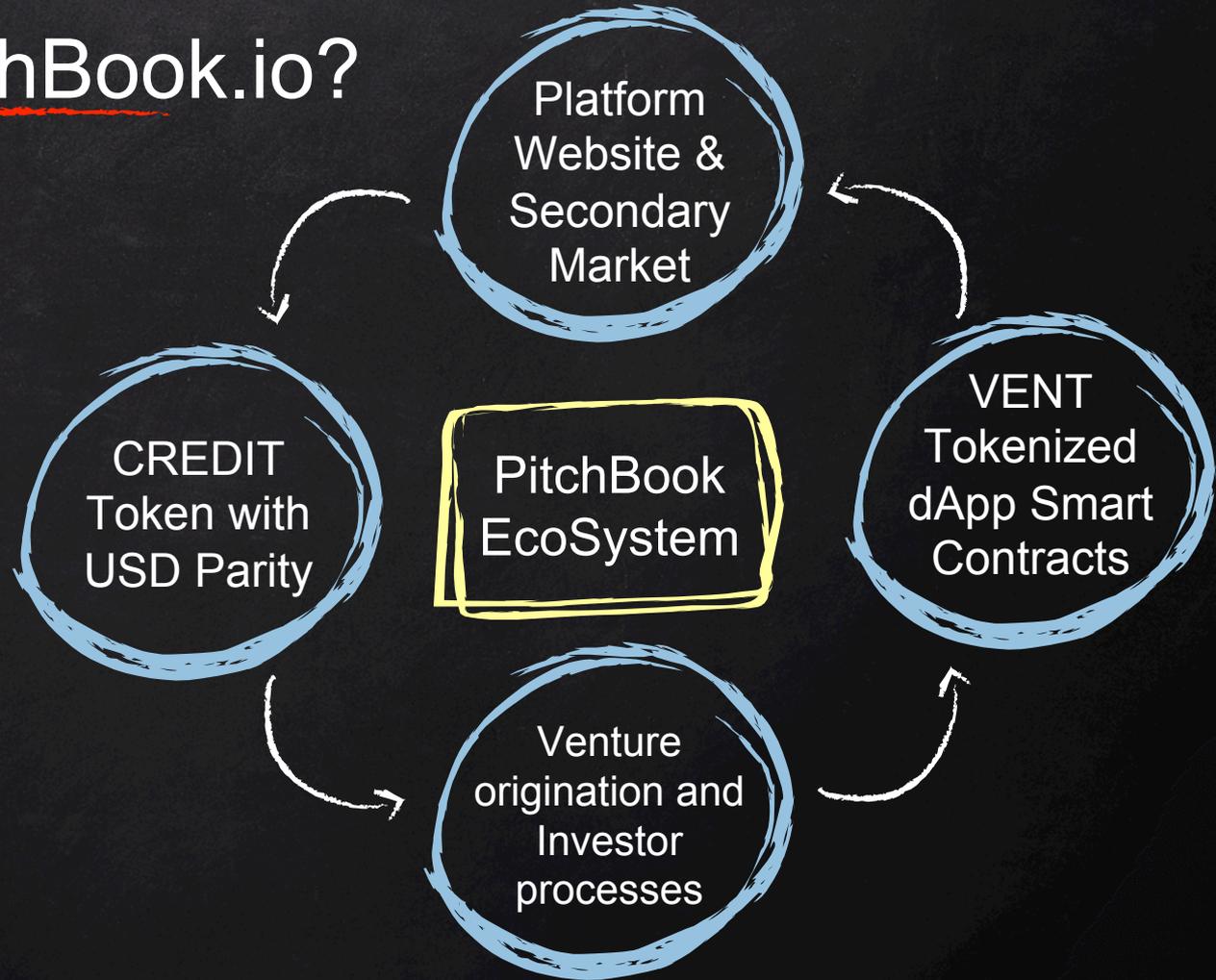
# Platform Mission

The background of the slide features a silhouette of a person in a martial arts stance, holding a sword. The person is positioned on the right side of the frame, facing left. The background is a cloudy sky with a gradient from light blue to white, suggesting a bright, overcast day. The overall aesthetic is clean and professional.

Passionately honor great entrepreneurs and businesses who will change the world in big or small ways. Create a self-sustainable and passionate investor community.

# What is PitchBook.io?

A premier Global investech platform powered by blockchain that matches investors and borrowers to cut out traditional middleman expenses. Ample savings are split between investors, borrowers and parties providing direct due diligence.



# Why PitchBook.io & Why Now



## Massive Growth Opportunity

- ✘ Global Peer-to-Peer (P2P) lending is expected to grow from \$64 billion in 2016 to \$1 Trillion by 2025
- ✘ P2P lending expected to grow at a CAGR of 53.06% to 2020 (Berkshire Hathaway)



## First Mover Advantage

- ✘ Fixed Income market valued at \$100 trillion. No meaningful adoption using a distributed ledger (BlockChain)



## BlockChain and Smart Contracts Create a Huge Advantage

- ✘ Transaction cost advantage. Creating an investable venture funded by tokens owned by 10,000 separate investors cost <\$50. Traditional investment fund cost = \$150,000+
- ✘ Instant settlement and transparency removes the need for trusted intermediary eliminating most ongoing legal, accounting, custodian and structuring costs
- ✘ Agreement through immutable BlockChain virtually eliminates human error and securely protects from tampering



# Why Choose PitchBook.io? | Investors

The Problem	The Solution
<p>Investing is Expensive, potentially 60% of gross returns are sucked away by middlemen in traditional channels</p>	<p>Investors keep 100% of the return on ventures they decide to invest in. No platform management or performance fees.</p>
<p>Investment managers and middlemen profit before investors even in the case of negative returns. This disconnects the alignment of interest between investors and investment managers.</p>	<p>DAVcorp and the Originator performing due diligence are paid after Investors receive payment. Fully aligned interests produces higher quality investment opportunities.</p>
<p>Regulatory and capital control barriers take away true investor freedom. Traditional centralized system allows for easy confiscation of assets.</p>	<p>DAVcorp platform allows for secure, decentralized, anonymous, and near cost free digital storage of wealth. Restricting or confiscating profit from the true owner's capital is not feasible in a decentralized model.</p>
<p>Direct private cross boarder investing is complicated, expensive and out of reach for everyday investors. Such lucrative returns are currently reserved for ultra-high net worth investors only.</p>	<p>Digital identities on BlockChain create opportunities for individuals to transact across international borders without the hassle of conflicting governance. Allows for a public ledger of immutable ownership rights and true accounting of each transaction.</p>
<p>Investors may require liquidity for a variety of reasons. Requiring an investment in a venture to last multiple years is not practical.</p>	<p>Intuitive decentralized secondary market will be provided to investors. They will be able to sell vent tokens held in exchange for Credit tokens. Market forces will incentivize certain users to be providers of liquidity.</p>



# Target Market



## Individual Investors – Initial

Target early adaptors of blockchain who wish to invest in tangible assets. We will place targeted ads toward individuals who's interests align with a particular venture. For example a film finance venture will directly target ads to fan fans of a lead actor. A restaurant raise will target individuals who live in the area and/or are foodies.

## Sovereign Investment – Last

Low or no cost direct investment to borrowers who have been vetted by pre-approved a rated originators will allow for precisely targeted economic stimulus by category. There is no need for middlemen or banks to excessively charge fee for distribution. PitchBook could sign-up 100's of entrepreneurial qualified originators to efficiently fulfil a particular mandate.

## Institutional Investors

Institutions have trouble efficiently dropping down to smaller investment opportunities that pay a higher return. Analytics such as originator rating, borrower rating, yield, period and a host of category specific information will be sortable.

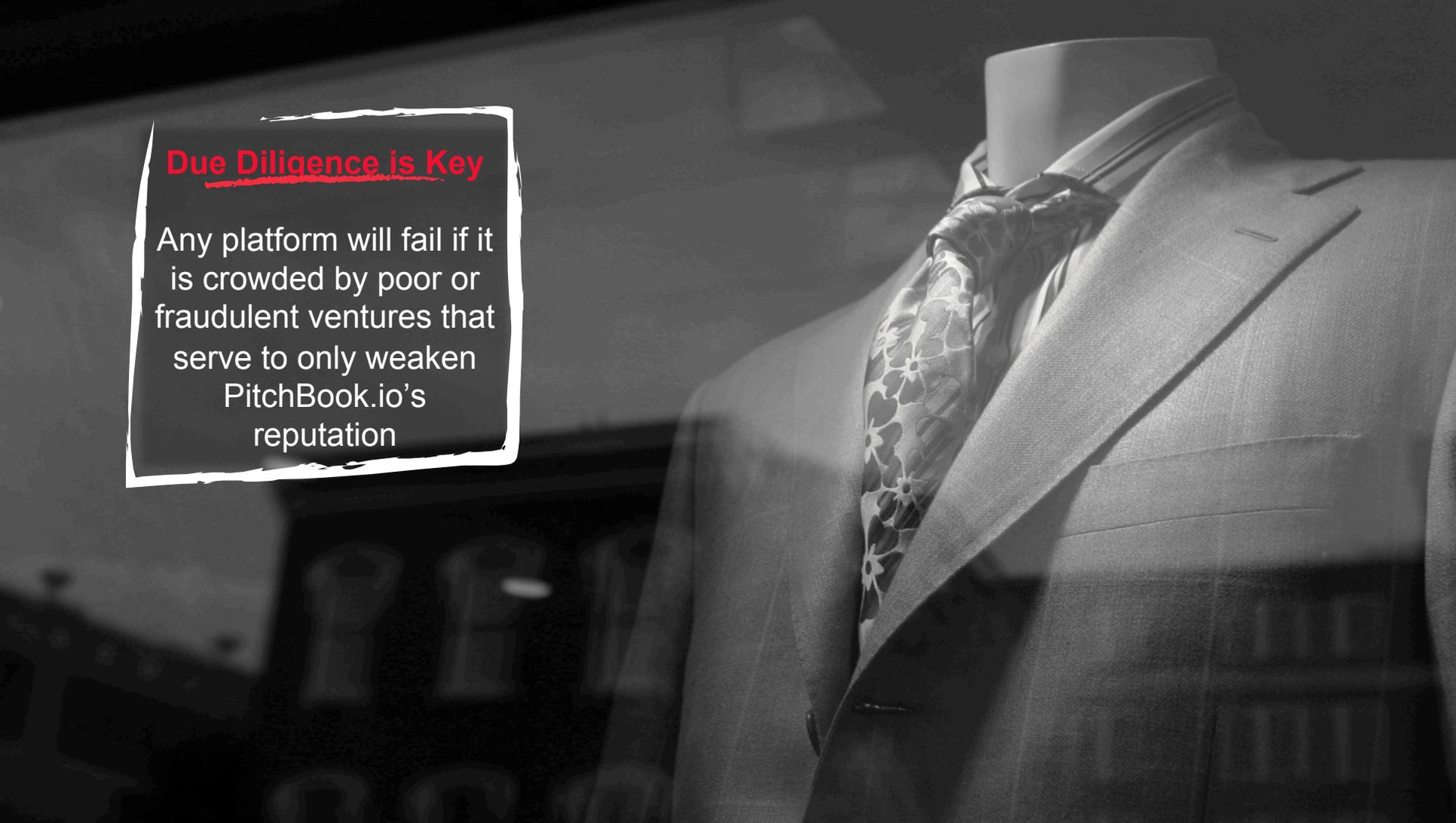
PitchBook's efficient and fee free platform will allow for spreading larger sums across higher returning investment opportunities than currently available in the traditional marketplace. We will also take care of all the country specific regulatory and structuring.





# Why Choose PitchBook.io? | Borrowers

The Problem	The Solution
<p>High structural costs of traditional lenders are passed onto borrowers, such as layers of executive salaries, prime real estate, administration overhead, regulatory costs and shareholder profit expectations.</p>	<p>Borrowers do not pay indirectly for upfront due diligence or other costs traditional lenders seek to recoup. Efficiency of a community driven platform powered by dApp smart contracts nearly eliminates these costs.</p>
<p>Hidden costs such as origination fees, application fees, placement fees, legal costs, structuring costs, minimum borrowing periods and other costs significantly increase the real cost to borrow</p>	<p>There are no hidden costs. The Borrower and Originators decide on a structure and rate of return they believe is reasonable to present directly to Investors.</p>
<p>Traditional process for sourcing funds is complex and confusing. Small entrepreneurs or funds cannot compete for financing against larger entities who can afford teams of experts through sheer scale.</p>	<p>DAVCorp humanizes the borrowing process through a practical and easy to understand approach. They are given a spotlight to source funds from investors around the globe.</p>
<p>Timeframe to complete the traditional fund sourcing process takes 3 to 6 months. Lost opportunities and productivity can permanently harm a Borrower.</p>	<p>DAVcorp process is expected to take 4 to 30 days depending investor interest in the borrowers terms presented.</p>
<p>Lending terms dictated by traditional lenders usually force borrowers to adopt to their inflexible and unreasonable business models.</p>	<p>Borrower are free to dictate terms that make the best sense for their business model. Not every business earns perfectly steady cash flows to match preset repayment schedules.</p>



**Due Diligence is Key**

Any platform will fail if it  
is crowded by poor or  
fraudulent ventures that  
serve to only weaken  
PitchBook.io's  
reputation



# Why Choose PitchBook.io? | Originators

## Incentives

- ✔ Due diligence contribution allows participation in profits and savings generated on the platform Strong Originators expected to earn significant income.
- ✔ Continuous compensation earned through the life of the funded venture versus a one-time fee.
- ✔ Platform connects to virtually an unlimited number of investors. Originators will not be at the mercy of traditional institutions or forced to rely on a few funding pipelines.
- ✔ Cost efficiency of platform will allow Originators to provide competitive rates to win business in local or external markets.
- ✔ Reputation scoring will permit Originators to build investor community trust to raise funds cheaper, quicker and more reliably for their clients.
- ✔ Minimal start-up costs to begin contributing. No need to profit share with a top-heavy organization.
- ✔ Originator access to platform will be restricted and difficult to earn. Rewards early adopters.
- ✔ Pitchbook will provide targeted marketing to direct investors to funding Originator projects.

## Responsibilities

- Verification and underwriting due diligence on potential ventures.
- Comforting Borrower through process of raising funds on the platform.
- Working with Borrower to create capital stack within DAVcorp platform.
- Creation and input of Borrower term sheet to create fundable venture “smart contracts” on the platform.
- Uploading supporting information, media and documents to the venture launch page.
- Commitment to interact with investors on venture launch page message boards.
- Ongoing point of contact and problem solver until final payment is made.

# Venture Launch Page

Loan information, financial metrics and industry information. PitchBook will require some others can be added by originators as they see fit

Documents uploaded by Originator can include presentation, prospectus / concept, Financial projections etc. Also, 3<sup>rd</sup> party documents such as valuations and environmental reports.

Capital Stack information and One-Click 'Invest Now' toggle connected to Wallet API for instant investment

**Borrower & Venture Name**  
Presented by (originator)

**Executive Pitch**  
(300 words to describe)

**Borrower & Originator Information and Metrics**

Loan Metric 1 –Term 2 Y	Loan Metric 3
Loan Metric 2 – IR 10%	Loan Metric 4
Industry Metric 1	Loan to Security Value
Industry Metric 1	Expected Coverage Ratio
Industry Metric 1	Cap Rate

Document 1 Document 2

Class A	800,000	8%	Invest Now
Class B	200,000	12%	Invest Now

**Community** | **Originator**

Edward J Roche, Contributor  
Comments: 1 (200) | 4 Photos | 1 General Message | 1 Note  
When you buy index funds you buy into many over valued stocks. Better to buy the great companies when they are on sale.

Mike Serebrenik, Contributor  
Comments: 1 (116) | 4 Photos | 1 General Message | 1 Note  
If one has 75 years to wait, they will be the richest man in the nursing home / cemetery :)

The Long Tail of Finance  
Comments: 0 (0) | 1 Photo | 1 General Message | 1 Note  
If you think value investing works anymore, for any value vs. growth, has been the worst way to think about investing.

Media Rich video gives borrower & originator ability to make case to investors through a 'Shark Tank' like medium

Name and information for originator and borrower. History and platform rating for borrower and originator

Investors can toggle between originator specific questions and community discussion board. Updates from originator can be given here as well.

# Tokenization

## Credit Token (Utility Token)

Based on ERC20 protocol. Acts as the platform currency for all transactions. Defined reserve process ensures there is always 1 USD in existence for each Credit token in circulation. Acts as a stabilizer between crypto economy and borrowers earning revenue in fiat.

## Vent Token (Asset Backed Token)

Based on ERC20 protocol. Investment terms are imbedded to create a customized smart contract and managed by a decentralized application. Represents immutable ownership rights in a venture transcribed in the BlockChain.

## DAVcoin Token (Utility Token)

Based on ERC20 protocol. Revenue stream will be sold to raise capital for the development of the platform. Used as consideration by the borrower to release raised funds. A DAVcoin will be required to release each \$10,000 raised.



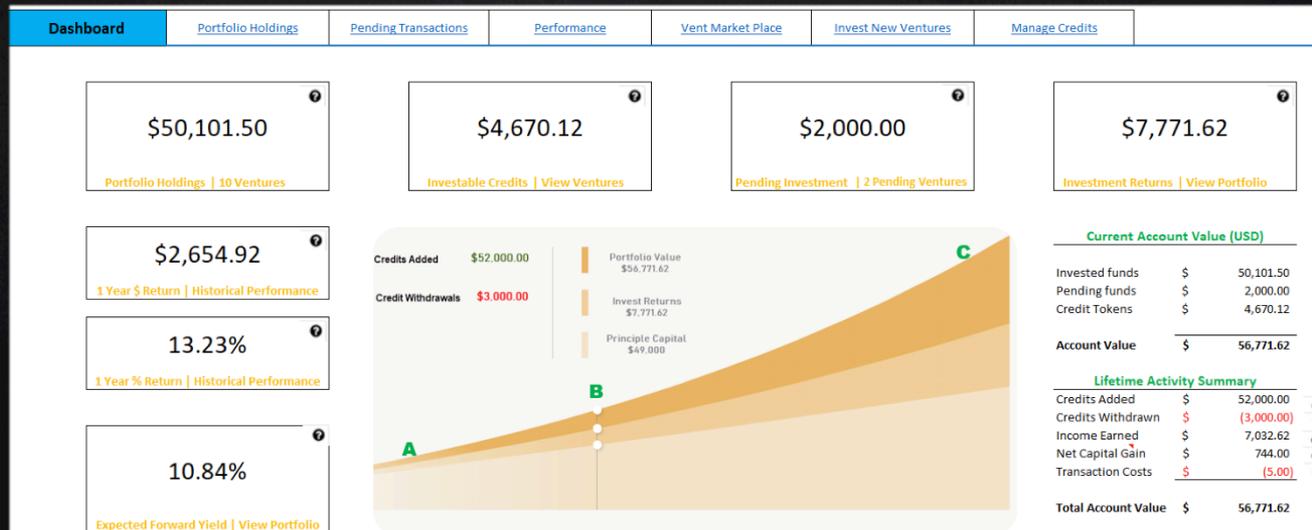
# Portfolio & Performance Tracking

## MetaMask

Integrated application allows user security, ease of use, a record of transactions and current token holdings. Pitchbook.io will pull data to provide users with realtime holdings and historical transactions.

## Portfolio Dash Board

Vent smart contracts leave digital tags when repaying interest, dividends, principle or other transactions. These tags allow for creation granular performance data that will rival traditional investment brokers.



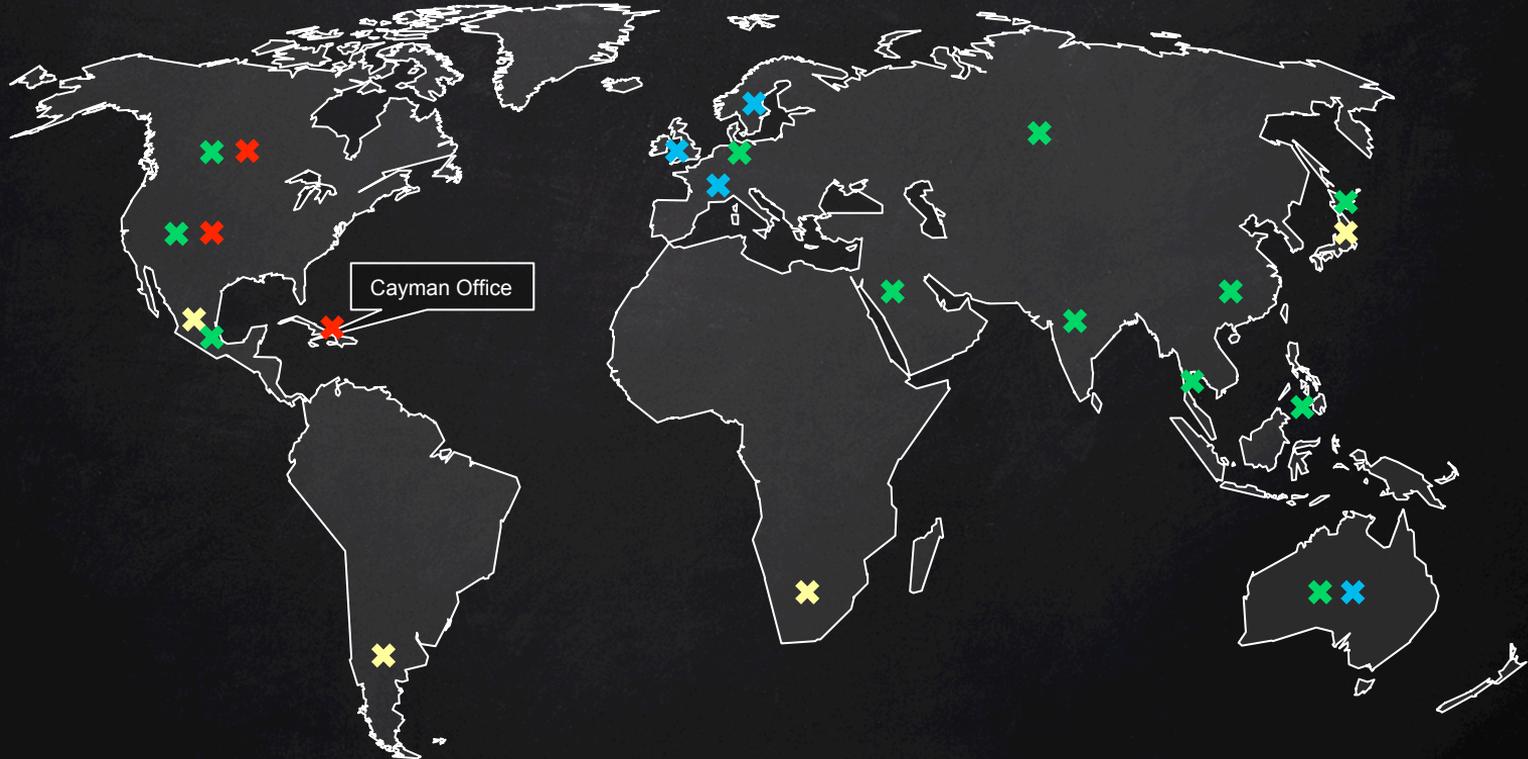
# The Competition



<u>Platform Features</u>	<u>Ripio</u>	<u>EthLend</u>	<u>Salt</u>	<u>WeTrust</u>	<u>Lending Club</u>	<u>Pitch Book.io</u>
Blockchain Drives Platform	✓	✓	✓	✓	✗	✓
Customizable Smart Contracts Drive Transactions	✗	✓	✗	✓	✗	✓
Flexibility to Place Variety of Investment Products	✗	✗	✗	✗	✓	✓
Due Diligence Available or Completed For Investor	✓	✗	N/A	✗	✓	✓
Interactive Investor Community	✗	✗	✗	✗	✗	✓
Global Investor Reach	✓	✓	N/A	✓	✗	✓
<u>NO</u> Fee Taken from Investors	✗	✗	N/A	✗	✗	✓
Institutional Size Scalability	✗	✗	✗	✗	✓	✓
Secondary Market Provides Liquidity	✗	✗	✗	✗	✓	✓
Full Investor Performance History	✗	✗	✗	✗	✓	✓

# Pitchbook.io | Target Locations

- ✖ Initial Launch
- ✖ Expansion 1
- ✖ Expansion 2
- ✖ Target Venture Investors



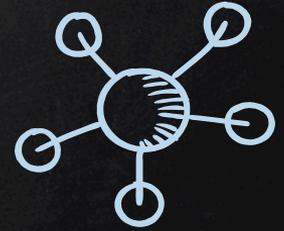
# Pitchbook.io | Investment Made Easy



Our goal is to create a beautiful and simple user experience. Interfaces will remove complex Blockchain exposure. Venture investment completed with 3 clicks of the mouse.



# Underlying BlockChain Ethereum



700,000 transactions per  
day average in 2018

92,933 tokens issued with a  
cumulative market  
capitalization over \$20 Billion

Leader in Turing  
complete Smart  
Contracts

# Ethereum Features For DAVcorp Success



## Transaction Cost

Minimal cost. Approximately \$50 to create and execute Vent smart contract. Only fee investors will see is a \$0.25 transactional Ethereum 'gas' cost for each investment regardless of size. Much lower than any traditional investment offering. As technology matures these costs will drop towards zero.

## Security

Utilization of proof of work algorithm to achieve consensus. Attacker would need to own 50% + 1 of all computing power to corrupt the data. This makes tokenized ownership secure and immutable.

## Speed

Ethereum is able to handle about 15 transactions per second (TPS) which is enough to support Pitchbook. Speed is not a significant priority. Currently, settlement in the traditional investment space takes several days. A few minutes is ok.

## Fiat & Crypto Gateways

There is significant support for the Ethereum network, this gives users flexibility when buying/selling credit tokens. There are several 3<sup>rd</sup> party providers available to minimize the transactional cost to participate on the PitchBook platform.

## MetaMask

ERC20 compatible wallet that does not require a blockchain download to transfer and trade tokenized assets. Integratable mobile option connects to public nodes to retrieve transactions and allow for complete payments.

## Ready Made Secondary Market

Existing code is available to create a secure customized secondary Vent token trading market using the platform Credit token. This allows us to provide liquidity to investors further enhancing our value proposition.



\$250,000,000



**Backlog** cumulative value of quality ventures Pitchbook.io is able to Originate in the Next 12 Months!

**\$3,200,000**

Expected annual revenue on \$250 million venture originated on Pitchbook.io platform

**\$10,000,000,000**

Lending Club 2017 Originator Loans

**\$96,375,000**

Expected Pitchbook.io annual revenue on \$10 Billion



# Pitchbook.io | Initial Token Offering (ITO)

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DAVCorp (parent of Pitchbook.io) is selling a revenue stream to early investors at a significant discount. For every \$10,000 raised on the platform Borrowers will need to provide 1 DAVcoin for consideration as a final checkpoint before funds are released. Once used, tokens will be destroyed to reduce supply. As the Pitchbook.io platform grows so will demand for tokens to release funds.

Investors are able to buy DAVcoin tokens for \$3.00 per token and are able to sell them on marketplace at a price they determine.

By contract, DAVcorp will sell these tokens for \$12.501 on a predetermined market so investor token holders can sell before DAVcorp at any price lower.

**Investor return = 317%**



DAVcorp is also open to negotiation of selling DAVcorp equity privately.