



Sample Pool Overview

The Goldfinch Community is excited to share that the next Goldfinch Borrower Pool to include Backers will provide financing to this sample borrower. This first-time borrower has years of experience financing fintech businesses in emerging markets.

Getting Started

1. Sign the Non-Disclosure Agreement

The first step in getting access to the due diligence materials is to fill out a non-disclosure agreement. After completing the agreement, you will immediately have access to the due diligence dataroom.

2. Join the Borrower Pool Telegram Group

Within 24 hours of signing the NDA, you will be sent an invite link to the Borrower Pool Telegram group. This group was created to give you the opportunity to communicate directly with the team and ask any questions you may have upon reviewing the due diligence dataroom.

3. Verify your Identity

In order to participate in this Borrower Pool (or to use the Goldfinch protocol in general), you will also need to verify your identity by minting a Unique ID NFT. You

can read more about this [here](#) and can begin the process of minting your UID [here](#). Please note that you may still be required to go through this process even if you have already completed KYC on the Goldfinch protocol. You can read the step-by-step guide for minting your UID [here](#).

Key Terms

Sample Borrower Pool Terms

Estimated Backer APY: 18.8%

Annual interest rate for Borrower: 12.5%

Deal size: \$20,000,000

Total Backer Allocation: \$5,000,000

Term Length: 2 years with monthly interest payments

GFI rewards: As the [whitepaper](#) describes, Backers will receive GFI rewards for participating in Borrower Pools, in addition to the loan interest. However, the exact amount has not yet been determined.

Who can participate: This offer is only available to Backers outside the US who have minted their Unique ID NFT. Please note that participating in the Senior Pool, or as a Backer in a previous Borrower Pool does not affect your ability to participate as Backers in this Borrower Pool. You may participate in the Senior Pool and in as a Backer in as many Borrower Pools as you like at any time.

Schedule

Dec 1st - Due Diligence Commences. Community invited to review due diligence materials

Dec 8th - Open app.goldfinch.finance for funding at **8AM PST**

Dec 12th - Close funding

FAQs

How do I learn more about the Borrower and the Borrower Pool terms?

There are 3 main ways to learn more about the Borrower Pool:

1. Review documents in the due diligence dataroom
2. Ask questions to the Borrowers in the private Telegram group
3. Ask questions to other community members in the private Telegram group

How do I access due diligence materials?

In order to get access to due diligence materials, you must review and sign the Non-Disclosure Agreement. This will immediately give you access to the due diligence dataroom.

How do I join Borrower's private Telegram group?

Within 24 hours of signing the NDA, you will be sent an email invitation to the private Telegram group. The main purpose of this Telegram group is to allow potential Backers to ask questions about the Borrower Pool.

Why is the lock-up period 3 years?

After contributing to the protocol, Backers will receive NFTs representing their stake in the deal. Once the Borrower Pool is fully funded, the Borrower will draw down the full \$5M. The USDC will then be converted to fiat and will be put to use. As the Borrower makes interest payments on its loan, USDC will become available to withdraw in proportion to the amount of USDC staked. For example, if you contribute \$5,000 to a pool that is \$500,000 (making your contribution 1% of the total), then for an interest payment of \$100 from the Borrower, you would be able to withdraw \$1.

How do I provide funds for this Borrower Pool?

On December 8th, at 8AM PST the Borrower pool will be open for USDC staking. This will be a very straightforward process that will happen via the Goldfinch web app, and will include signing a loan agreement explicitly outlining the Borrower Pool terms. Additional instructions will be provided along with this announcement. ***Please remember that in order to stake USDC, you must mint your Unique ID NFT beforehand. You can complete the process now by clicking [here](#).***

More Information on the Goldfinch Protocol

Website: <https://goldfinch.finance>

Whitepaper: https://goldfinch.finance/goldfinch_whitepaper.pdf

Intro to Goldfinch (Video): <https://www.youtube.com/watch?v=ZHK48R65bYs>

Discord FAQs: <https://www.notion.so/goldfinchfinance/Discord-FAQs-79b9c077598f4c928c4b04aff0405a72>

Founder Medium Posts: <https://medium.com/@sall> | https://medium.com/@blake_west

Telegram: <https://t.me/joinchat/HKTu8GB4-FrbVhUQ>

Twitter: https://twitter.com/goldfinch_fi

Jobs: <https://careers.goldfinch.finance>

Weekly updates: <https://www.notion.so/Goldfinch-Weekly-Updates-82ba83ba906248b88c4e2d327cb7bf04>

Please be on the lookout for additional information on the Borrower Pool in the coming days. If you have any questions about this borrower pool, please reach out to the community on the support channel in Goldfinch discord, or to the Borrower in Borrower Pool Telegram channel.