



PRESS KIT

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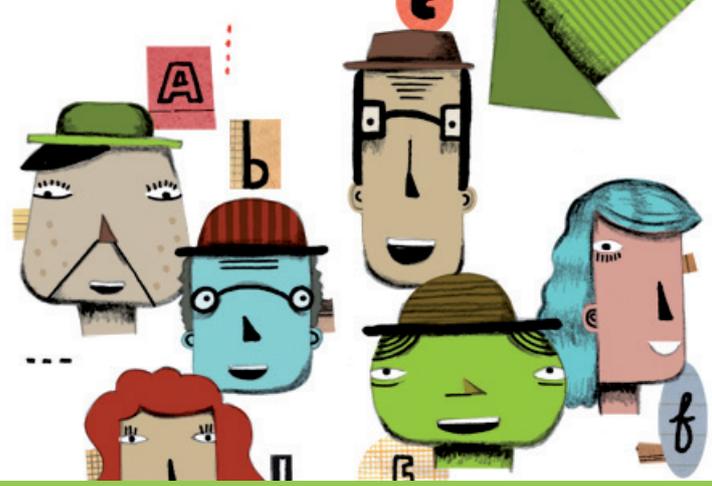
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What is the purpose of the **Press Kit**?

This paper aims to briefly introduce you to what **Afluenta** is, its values and the team that has developed this innovative project. It also seeks to provide general information about the way it operates.

For further information,
we invite you to visit
www.afluenta.com





Afluenta is the first collaborative financial network in Latin America.

Afluenta is the first collaborative financial network in Latin America where people can invest their money to grant loans to other people in an easy, safe, transparent way and cutting out the middleman, at the same time that they turn loan terms and investments returns into fairer and more transparent values.

The Phenomenon of Collaborative Finances

Millions of people in the United States, England, Germany, Holland and over 12 other countries have already benefited from this new business model.

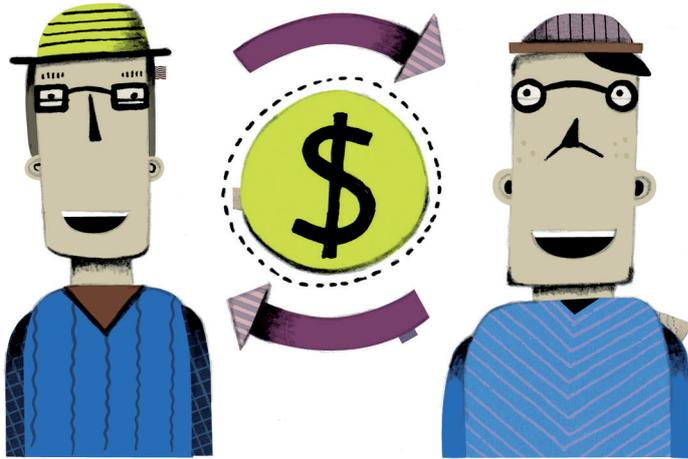
Money, may be the most humane of all inventions, has been conceived by the paradigm of middleman as a scarce good in the hands of few. And for a long time, this has drifted people apart from collaborating with others. Nowadays, technology makes it possible for those who share similar interests to collaborate with each other and eventually successfully interact in the way evolved communities do to benefit its participants.

“We are witnessing a tremendous change in the way we deal with others and even the way we consume. The use of social networks and online exchange platforms unveil our most humane side where collaboration and individuality strike a balance. **Afluenta** makes it possible for people to invest their money on granting loans to other people, helping them to fulfill their dreams while obtaining the returns they

expect and plan their lives from a fairer and socially aware stance” says Alejandro Cosentino, Founder and President of **Afluenta**. He is the one who shed light on the benefit of implementing the technology used by social networks to manage investments and loans so that more humane and collaborative finances could be achieved.

Afluenta is one of those communities that are founded on horizontal power structures that differ from the traditional hierarchical structure, which derives from the authority and inequality ideas of hiring conditions. **Afluenta** ascertains the legitimacy and enables the creation of a link between its members by providing the foundation and the use to build collaborative finances that will improve social interaction.

Technology facilitates the creation of specific communities, balancing the individuality and offering a participatory system where voluntary choice takes place, that is the reason why **Afluenta** is Crédito Humano.



Afluenta, Crédito Humano

In **Afluenta**, through simple, secure and transparent transactions, people can invest their money to grant loans to other people agreeing on better and fairer terms than those offered by traditional middleman.

For those who need a loan, the process starts by carrying out a credit assessment of each applicant. The system only accepts applications from borrowers who have a good credit rating. The borrowers are later introduced to the investors. At that stage, the platform of **Afluenta** facilitates the interaction among people, allowing various investors to invest on a single applicant and, at the same time, allowing a single investor to invest on various applicants. This is feasible because the technology implemented at **Afluenta** divides each loan into microloans, which are later auctioned off to the highest bidder. So in the end, each loan can be financed by many different people.

Thanks to this process, applicants do not have to rely on a single investor, closing loan terms are enhanced and investors can assess and decide whom they want to invest their money on. Moreover, the investor's money is diversified by allocating it into different applicants through a system that proves affordable for all parties involved.

Investors can invest from ARS \$ 5,000 and loan applicants can apply for up to ARS\$ 40,000 to be paid back over 12, 18, 24, 36 and 48 fixed monthly installments. **Afluenta** keeps the identity of the participants confidential, protects data, manages the loans for all parties involved and transfers the money. Furthermore, developed systems of credit analysis monitor monthly payments so that the risks of non-payment are widely reduced. "**Afluenta** expects to restore the flow of money among people", concludes Cosentino.

This innovation on investing to grant loans to people also provides 8 services, which improve client's management of their money. For instance:

1. Loan Management Simulators and Investment Tutorials

They are essential to assist clients when they carry out money transactions. Accurate information equals education.

2. FLUYE Registration

The clients of **Afluenta** can register in a simple way avoiding traditional red tape. Now, the time of clients is worthy too.



3. Personal Loans

Based on **Afluenta's** personalized suggestions or customized proposals each loan option is designed to fit you. This way is better and fairer.

4. Applicants Profiles

Here, investors can find all the information they need to assess applicants. Each case is as unique as the client.

5. Auction Style Loans

Applicants can offer their loans to be auctioned in an attempt to improve loan costs. Having several investors is better than having only one.

6. Manual or Automatic Investment Style

It allows choosing the best and most effective way of managing the invested money. The technology is at the service of investors.



7. Portfolios exchange

It allows investors taking part on loans to partially or fully recover in advance their funds flow and -to those who wish to take part in already originated loans- it allows them to obtain collection flows out of those loans by means of an auction."



8. Follow up of Collections

Afluenta Gestiona has been designed to meet information needs of investors who wish to closely monitor their investments. It includes detailed information on each of the credited payments and a chronology of the management information gathered during the loans management process."



FIDEICOMISO afluenta I

Afluenta I Trust, the means towards Investment

This investment system works within the legal framework of a regular management Trust regulated by Law Nº 24.441, on which investors become both Trustors and Beneficiaries of the returns obtained after their money was allocated to grant loans following their strict instructions.

For the purpose of the business, **Afluenta** incorporated the Afluenta I Trust on Thursday, February 17th, 2012. The contract was certified by means of Notary Proceedings Nº 036 from the Book Number 26 before notary Valentina Rebecca Michanie, registry Nº 1777 from Capital Federal.

Our Proposal within a Legal Framework

Afluenta is not and does not work as banking or financial middleman. The “banking or financial middleman” is described in the Financial Entities Law Nº 21.526, which sets forth that such activity entails the performance of two different and inseparable tasks regarding banking operations. On the one hand, receiving money deposits from the public while taking on the risk of having to pay them back as the terms determine it (savings accounts, checking accounts and fixed term deposits). On the other hand, a middleman assumes the risks if the loans granted are not paid back. The link between both tasks and the risks that stem from them reflect a clear legal connotation, which cannot be separated from the banking business. The financial entities run the risks and are rewarded for that.

Afluenta I Trust grants the loans, allocating the resources contributed by the investors and following their instructions.

Afluenta, pursuant Section 5 of Law Nº 24.441, is registered at the Public Ordinary Trustees Registry in the Comisión Nacional de Valores (CNV) under Nº10 in accordance with Resolution 16.865 passed by the Board of Directors on August 2nd, 2012.

But **Afluenta** neither acts as a middleman nor runs the risks. It does not bear the risk of having to pay funds back or the risk if the granted loans are not paid back, as the investors are the ones who invest their money assuming the risks and with the aim of granting loans to other people. Although **Afluenta** has developed a credit analysis system to assess applicants and accept only those borrowers who have a good credit rating, only the investors can decide where, how much and when they want to invest their money; and they do so expecting to earn higher returns than those obtained through already available investment options.

Afluenta collects a fee from the parties involved in return for the rendered services.

V values

Humane
we work to and
for the people

Innovative
we are continuously
working to improve

Secure
we aim at reducing
the risks that this
activity often entails

Transparent
our transactions
are within sight

Simple
we deal with it in
clear and straight way



The Team

Alejandro Cosentino

Alejandro Cosentino, is the Founder & CEO of **Afluenta**. He has a unique ability to create innovative service experiences for users using as a starting point direct and simple operational processes leveraged by the use of technology and the Internet.

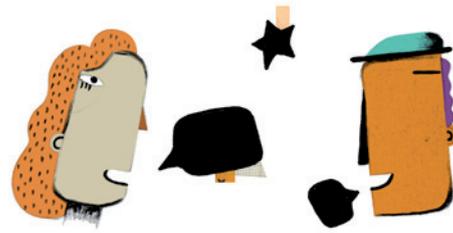
He has helped to revamp American Express in Latin America, has played a key role in the revamp of Banco Río (current Banco Santander), has paved the way so that millions of users could access the Internet for free through Gratis1/StarMedia and has also allowed millions to benefit from the online radio through VOY Music, among many more. Currently, through **Afluenta** he is looking forward to making investments and loans more humane. He is a Bachelor in Business Administration and a Certified Public Accountant. He graduated from the Universidad Católica Argentina, where he has also worked as a Professor.



The team of Afluenta is also composed of,

Laura Gisbert (COO) whose vast experience in the Customer Service & Direct Marketing areas was developed at Financial Services and Telecommunication companies, **Ezequiel** (CTO) and **Federico Guillerón** (CIO), who are well versed in terms of Internet and systems architecture and engineering. They have both worked for leading companies (such as Red Alternativa and Binaria Group) and perform as Consultants on IT security for the Government of the City of Buenos Aires.

FAQ's



How can I apply for a loan through Afluenta?

Obtaining a loan through **Afluenta** is easy and fast and the application process is more convenient than that of traditional entities because investors compete in order to invest in loans for people. To apply through **Afluenta** you just have to follow these 4 steps:

1. Register in **Afluenta**.
2. Complete a loan application through **Afluenta** so that your loan can be placed for auction.
3. Receive offers from investors to obtain your loan.
4. Make monthly payments.

Who is entitled to invest on loans for other people through Afluenta?

Anyone who is over 18, has a legal resident status in Argentina, who is holder of a banking account, whose identity could be verified and who has available funds to invest.

Who is entitled to apply for a loan through Afluenta?

Anyone who is over 18 and under 75, has a legal resident status in Argentina, who is holder of a banking account, whose identity could be verified and who successfully passes the credit analysis we carry out using the information provided by credit reporting agencies.

Why is it more convenient to apply for a loan through Afluenta?

The installments payment amount results from the total amount requested and the final interest rate

agreed on when the loan was auctioned off. Investors will assess the application and, if the credit rating profile and the financial background are positive, applicants can expect to have installments more convenient than those the traditional banking sector offers because in **Afluenta** there are no middleman to increase costs. This is like buying a product straight from the factory.

Is it secure to invest on others?

It is secure. **Afluenta** verifies the identity of applicants and carries out a credit analysis to gather information that will be provided to investors so that they can better decide when investing. The method used by those who invest through **Afluenta** is similar to the one used by professionals and now it is available for individual investors.

How much does it cost to invest?

Afluenta collects a fee for the services that allow people to access the platform and manage granted loans. The fee amounts to 2% (two per cent) of all the payments borrowers make through **Afluenta**. The overall impact of this fee on the returns of the investors is less than 2% (two) a year, as such fee is not collected yearly but is collected at the moment the borrower makes each payment.

Learn more about Afluenta at
www.afluenta.com

A

bundance for everybody

What does **Afluenta** mean?

To create the **Afluenta** trademark the management team was inspired by the values the Latin word AFFLUERE connotes. When translated into Spanish, AFFLUERE means “to flow” or “to go in that direction” and is frequently associated with “abundance”. Due to its plural nature, it can also be translated as “those who flow towards abundance”.

To sum up, **Afluenta** seeks to embody the flow of money within a community so that its members can enjoy the abundance.

The isotype of the brand represents the interaction between the three parties to the business: the members of the community, **Afluenta** and the society as a whole; all represented by an icon that resembles a fish. In ancient times, the fish represented the abundance of Nature on Earth.





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