

Real Lending. Rebuilt for Web3.
2026

8LEND

8LEND IN NUMBERS BY JULY

8lends is a Web3 platform where investors can fund small and medium-sized businesses.



KEY METRICS

RAISED SINCE LAUNCH

\$17.5M

cumulative total

ACTIVE INVESTMENTS

\$11.2M

deployed in loans

PAID OUT THIS MONTH

\$1,142,888

reporting period only

NEW INVESTMENTS THIS MONTH

\$1.85M

reporting period only

STAGES FUNDED

49

collected this month

INTEREST PAID OUT

\$204,753

for the reporting month

PRINCIPAL RETURNED

\$938,135

principal repayment

INVESTORS

TOTAL INVESTORS

2461

ACTIVE INVESTORS

1019

NEW INVESTORS

+279

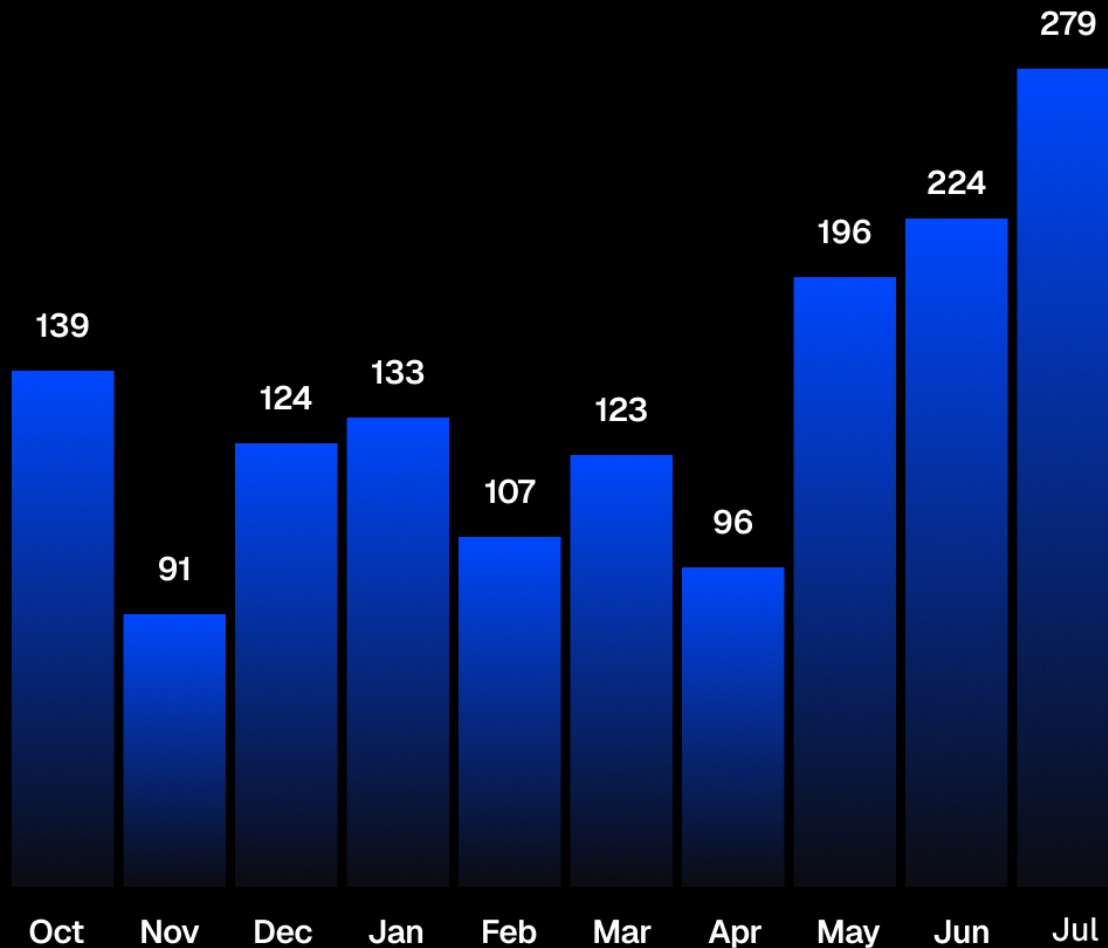
FIRST INVESTMENT

\$439.46

Average initial investment

ON-TIME PAYMENTS

100%



INVESTOR GEOGRAPHY

Top countries by investor inflow

 France	198	30.70%
 Spain	187	28.99%
 Portugal	96	14.88%
 Germany	42	6.51%
 Switzerland	31	4.81%
 Rest	91	14.11%

Top countries by deposit volume (USDC)

 France	\$351,256	28.77%
 Spain	\$326,414	26.74%
 Portugal	\$152,907	12.52%
 United Kingdom	\$111,079	9.10%
 Switzerland	\$108,745	8.91%
 Rest	\$170,494	13.97%

NEW PROJECTS THIS MONTH

BORROWERS

9

TOTAL STAGES

49

OVERDUE

0

Projects launched on platform

Borrower	Amount	Stages
Westlip Credit Ltd	\$950,000	19
Tanir Credit & Acoounting Services Limited	\$420,000	7
Evolve Ways Limited	\$125,000	5
ORAX ASSETS MANAGEMENT CORPORAT...	\$120,000	4
MANEFIELD INVESTMENTS LIMITED	\$100,000	5
Lutrina Construction And General Supplies...	\$60,000	3

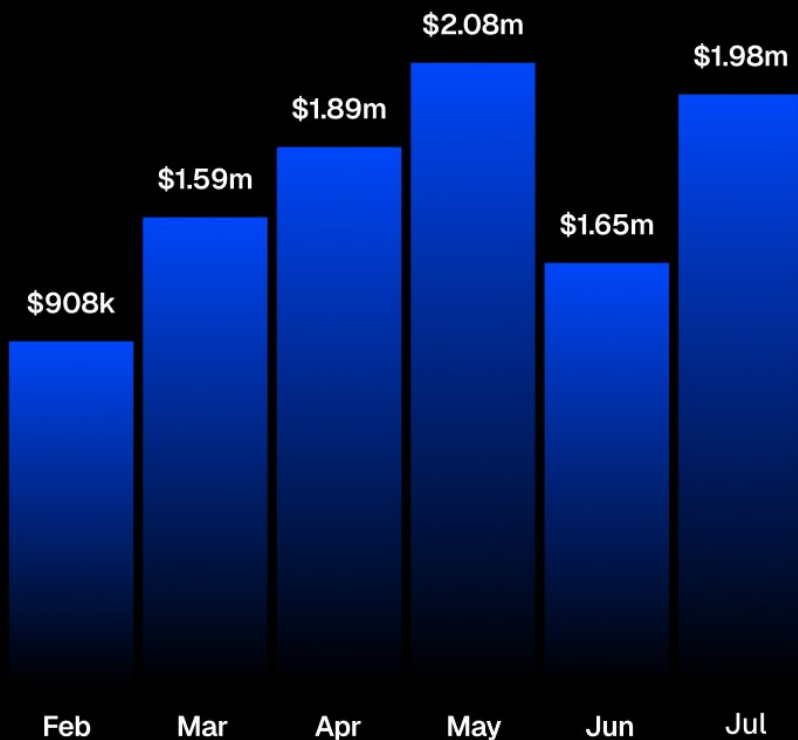
and 4 more

Geography of new stages

 Kenya	39	79.59%
 Panama	4	8.16%
 UAE	3	6.12%
 Georgia	2	4.08%
 Latvia	1	2.04%
 Rest		0.00%

In Jul, Kenya, Panama, and the UAE captured the majority of funding.

New investments (\$)



Interest paid to investors (\$)



MONTH SUMMARY

HIGH INVESTMENT ACTIVITY

\$1.85M in new investments this month against ~\$1.22M in deposits, demonstrating efficient capital deployment

STABLE INVESTOR ENGAGEMENT

2,461 investors on the platform, +279 new this month. It's great to see people trust our platform and continue investing through it

EUROPEAN MARKETS — THE SOURCE OF OUR GROWTH

France, Spain, and Portugal again contributed the highest number of investors and the largest deposit volumes on 8lends

MOST INVESTMENT VOLUME CAME FROM

Kenya (79.59%), followed by Panama (8.16%) and UAE (6.12%). Kenya accounted for the majority of new funding

HEALTHY REPAYMENT DYNAMICS

\$1.14M paid in interest and principal

8LND TOKEN — METRICS

ISSUED AS CASHBACK

6,785,945

PRICE — START OF MONTH

\$0.01717

TRADING VOLUME

\$238.5K

BURNED (BURN)

6,785,945

PRICE — END OF MONTH

\$0.01784

MONTHLY CHANGE

+3.90%

HOLDERS

4.6K

MARKET CAP

~\$1.76M

MAX SUPPLY

100,000,000

NETWORK

BASE (L2)

8LNDS TOKEN — PRICE DYNAMICS

\$0.0172

8lends token chart for JULY



PRODUCT & TECH

Development Metrics

Lines of code	156436
Commits this month	171
Releases	29
Uptime	99.9%

BUGS CLOSED

57

FEATURES LAUNCHED

6

CRYPTOLENDING

WHAT HAPPENED

8lends now has a second product: CryptoLending. It lets you either earn APY on your USDC by lending it to other users through an on-chain lending pool, or borrow USDC without selling your crypto by using your Bitcoin as collateral.

You can access it here: 8lends.io/lend

WHAT IT GIVES INVESTORS

A SECOND WAY TO EARN

Supply USDC to the lending pool and earn yield on overcollateralized crypto loans. This comes with a different risk profile from business lending, but nothing stops you from combining both.

BITCOIN AS COLLATERAL

Deposit native BTC, receive BTC8L on-chain, and borrow USDC against it. No need to sell your Bitcoin to access liquidity.

TWO PRODUCTS, ONE ACCOUNT

Switch between two ways of building passive income. You can earn returns by funding real businesses and use CryptoLending to diversify your strategy.

ALL SIGN-UPS NOW RUN ON PRIVY

WHAT HAPPENED

Now you can sign up in two ways: via Privy or via Maclear. If you choose Privy, you can continue with Google, email, or by connecting a wallet, and we'll create a crypto wallet for you, powered by Privy. So there's no need to bother creating a crypto wallet if you don't want to waste time on it. But if you already have one, you can still sign up with your own wallet.

If you sign up through Maclear, you also receive a crypto wallet automatically.

WHAT IT GIVES INVESTORS

NO DEAD ENDS

Before, some sign-up paths left you without a wallet, and without a wallet, you couldn't invest. Now every new account has one from the very first minute.

THE LOGIN YOU ALREADY USE

Email, Google, or your own wallet in a single window. No seed phrases, no browser extensions, nothing extra to remember.

MACLEAR IN ONE STEP

Arriving from Maclear? Your verified status carries over, and your wallet is created on the spot. Nothing left to set up before you invest.

MY INVESTMENTS V2.0

WHAT HAPPENED

The Investments page has been rebuilt from the ground up. One screen now shows all your data: your portfolio growth and what's available to withdraw.

Here's what we're planning to add to this screen: a payout chart, upcoming payouts, and your investment history.

WHAT IT GIVES INVESTORS

WITHDRAW EVERYTHING AT ONCE

Withdraw all available claims, interest, and principal across every project with a single action instead of going project by project.

SEE WHAT'S COMING NEXT

Your four nearest payouts with dates and amounts, with the closest one highlighted. Income you can actually plan around.

YOUR FULL HISTORY ON ONE CHART

Every payout on a single timeline: interest, principal repayments, and bonuses, each marked on the chart. Open, Funded, and Repaid tabs, plus a downloadable statement with all the details.



MACLEAR AG

A Swiss fintech company founded in 2020.
A licensed crowdlending platform financing
small and medium businesses in Europe.

Maclear AG acts as  Collateral Agent
for 8lends — conducting audits, verifying
borrowers against 40+ criteria, and
managing recovery processes.

Legally registered in
Switzerland



48K+

INVESTORS

1,967

PROJECTS FUNDED

€134,1M+

RAISED

WHAT IS 8LEND

Web3 extension of Maclear AG. A decentralized crowdlending platform on the Base blockchain (Ethereum L2).

Investors put USDC into real businesses: manufacturing, agriculture, logistics, retail. Every loan is backed by real assets.

2,461

INVESTORS ON 8LEND

\$7M

PAID TO INVESTORS

\$17.5M

RAISED ON 8LEND

 APR 19–25%

 Terms 4–16 months

 Min \$100 USDC

 Buyback Protection

HOW TO GET STARTED

1 Registration

Connect your wallet
and deposit USDC

2 Choose Project

Select a project with
the return and term
that suit you

3 Invest

Your funds are
invested in a real
business

4 Monthly Income

Interest in USDC +
\$8LEND tokens as a
bonus

5 Return

Get your principal
back at the end of
the loan term

Proof of Loan Bonus

+6% bonus in 8LEND on every investment

Buyback Protection

Repurchase protection if borrower defaults

Real Collateral

Backed by borrower's real assets

RISK MANAGEMENT

REAL COLLATERAL

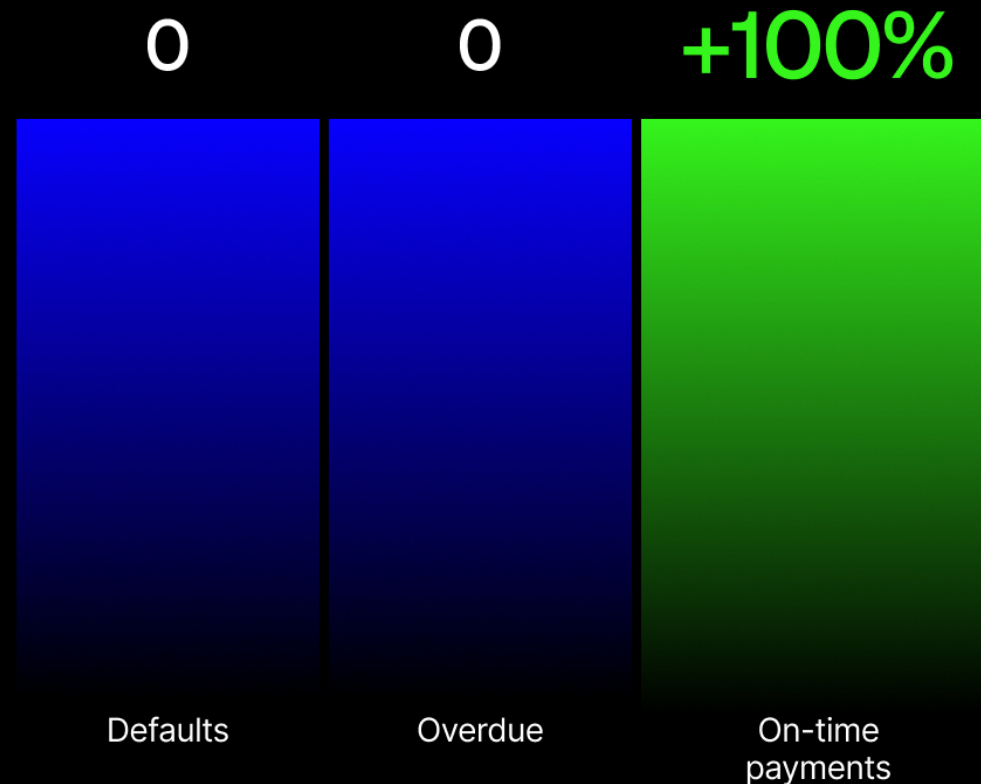
Every loan is backed by physical assets: equipment, transport, real estate, inventory

DUE DILIGENCE: 40+ CRITERIA

Maclear AG audits every borrower: financial statements, business structure, payment history, legal review

BUYBACK PROTECTION

If the borrower misses a payment, the platform buys the loan back from the investor



THANK YOU FOR YOUR TRUST

PLATFORM

8lends.io

TELEGRAM

t.me/eightlends

CONTACT

hello@8lends.io