



8LEND IN NUMBERS BY SEPTEMBER

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



KEY METRICS

RAISED SINCE LAUNCH

\$22.9M

cumulative total

ACTIVE INVESTMENTS

\$13.1M

deployed in loans

PAID OUT THIS MONTH

\$1,517,357

reporting period only

NEW INVESTMENTS THIS MONTH

\$2.17M

reporting period only

STAGES FUNDED

57

collected this month

INTEREST PAID OUT

\$207,357

for the reporting month

PRINCIPAL RETURNED

\$1.31M

principal repayment

INVESTORS

TOTAL INVESTORS

2873

ACTIVE INVESTORS

969

NEW INVESTORS

+182

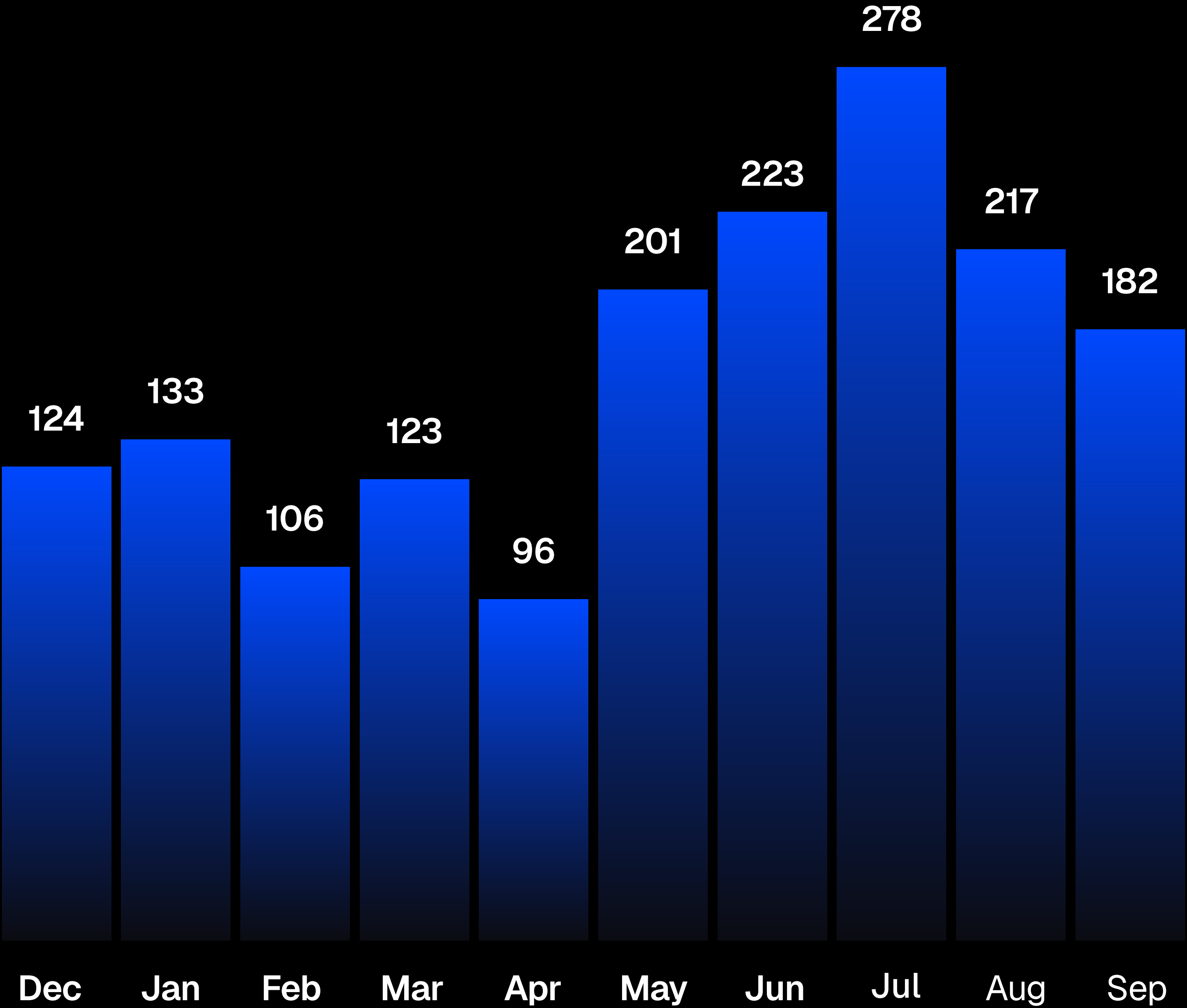
FIRST INVESTMENT

\$278.52

Average initial investment

ON-TIME PAYMENTS

100%



INVESTOR GEOGRAPHY



Top countries by investor inflow

 Spain	197	29.85%
 France	182	27.58%
 Portugal	115	17.42%
 Germany	48	7.27%
 Switzerland	32	4.85%
 Rest	86	13.04%

Top countries by deposit volume (USDC)

 Spain	\$673,148	47.82%
 France	\$296,332	21.05%
 Portugal	\$152,790	10.85%
 Germany	\$63,150	4.49%
 Switzerland	\$43,470	3.09%
 Rest	\$178,752	12.70%

NEW PROJECTS THIS MONTH

BORROWERS

12

TOTAL STAGES

60

OVERDUE

0

Projects launched on platform

Borrower	Amount	Stages
Westlip Credit Ltd	\$670,000	10
Tanir Credit & Acoounting Services Limited	\$630,000	9
ORAX ASSETS MANAGEMENT CORPORAT...	\$350,000	12
Zhekou Investment Limited	\$175,000	5
Lutrina Construction And General Supplies...	\$140,000	7
VALIYAN LTD...	\$100,000	1

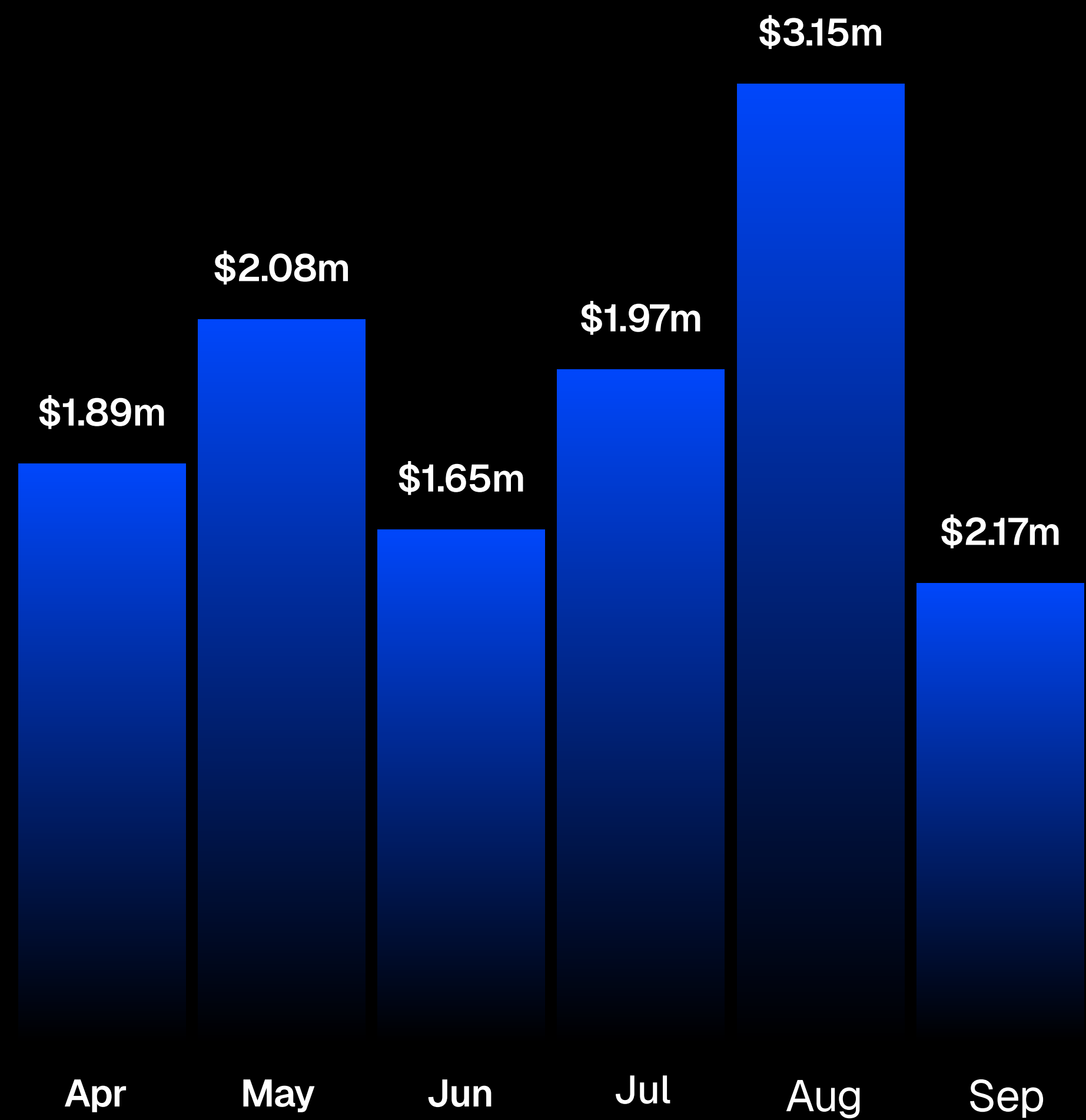
and 4 more

Geography of new stages

 KEN	32 53.33%
 PAN	12 20.00%
 ARE	7 11.67%
 KOR	4 6.67%
 GEO	2 3.33%
 Rest	5.01%

In Sep, Kenya, Panama, and the ARE captured the majority of funding.

New investments (\$)



Interest paid to investors (\$)



MONTH SUMMARY

STEADY INVESTMENT ACTIVITY

\$2.17M in new investments this month against ~\$1.41M in deposits, above the six-month average. Total raised since launch reached \$22.9M.

GROWING INVESTOR BASE

2,873 investors on the platform, +182 new this month, with 969 actively investing. The average first investment was \$278.52.

EUROPEAN MARKETS LEAD THE GROWTH

Spain, France, and Portugal again brought the highest number of investors, and Spain alone accounted for 47.82% of all deposit volume.

MOST NEW STAGES CAME FROM

Kenya (53.33%), followed by Panama (20.00%) and the UAE (11.67%). 12 borrowers launched 60 stages this month, and Kenya again accounted for the majority.

HEALTHY REPAYMENT DYNAMICS

\$1.52M paid in interest and principal, with \$207,357 of it in interest. Every payment was made on time, with zero overdue loans.

8LND TOKEN — METRICS

ISSUED AS CASHBACK	PRICE — START OF MONTH	TRADING VOLUME	
4,900,381	0.0200\$	\$247.5K	
BURNED (BURN)	PRICE — END OF MONTH	MONTHLY CHANGE	
4,900,381	0.01901\$	−4,95%	
HOLDERS	MARKET CAP	MAX SUPPLY	NETWORK
5,376	~\$1.89M	99,749,625	BASE

8LND

TOKEN

— PRICE DYNAMICS

\$0.01901

8lends token chart for September



PRODUCT & TECH

Development Metrics

Lines of code	150 087
Commits this month	145
Releases	34
Uptime	99.9%

BUGS CLOSED

29

FEATURES LAUNCHED

9

NEW 8LEND.S.IO

WHAT HAPPENED

We updated 8lends.io. The site got a new design, a reworked user flow, new animations and a rebuilt technical base. The front page shows key platform figures and the latest open projects.

The site is available in 12 languages.

WHAT IT GIVES INVESTORS

LIVE PROJECTS ON THE FRONT PAGE

The three most recent open projects come straight from the marketplace, in the same order you see them inside the platform.

THE PLATFORM AT A GLANCE

Total funded, the number of investors, total repaid and the CryptoLending USD pool with its yield and liquidity are right on the front page, so you can see where the platform stands before you sign in.

UPDATED TERMS AND PRIVACY POLICY

Both documents were revised in September. The same current version opens from the website and from the platform.

LEAGUES

WHAT HAPPENED

Leagues are a loyalty programme built on active capital, the money you have working in projects right now. There are four levels: Bronze, Silver, Gold and Diamond. You move up automatically as soon as your capital reaches the next threshold. Benefits stack as you climb: each league keeps everything from the one below and adds its own. Higher leagues open exclusive projects on the Primary Market, and Diamond adds a personal manager.

Silver from 1,000 USDC, Gold from 7,500 USDC, Diamond from 25,000 USDC of active capital.

WHAT IT GIVES INVESTORS

NOTHING TO APPLY FOR

Your league is recalculated after every investment, sale and repayment. If your capital dips below the threshold, the league and all its perks stay for 30 days, giving you time to get back above it.

EXCLUSIVE PROJECTS

Some Primary Market projects are open only from a certain league. Investors who qualify see them in a separate Exclusive section, with the rarest ones listed first.

PERSONAL ATTENTION AT THE TOP

Gold and Diamond investors get an email whenever a new project opens for investment. Diamond investors also see their own personal manager on the Leagues page, with a direct line by Telegram, WhatsApp or email.

PLATFORM ECONOMICS

WHAT HAPPENED

In September we revised two platform rewards. The Proof of Loan grant, the 8LEND tokens credited for every investment, went from 6% to 4% of the invested amount. The reward for inviting a friend moved from 6% to 4% as well.

Tokens granted before the change keep vesting on their original terms.

WHAT CHANGES FOR INVESTORS

THE SAME MECHANICS

The grant is still credited in 8LEND and unlocks weekly over 40 weeks. A 1,000 USDC investment now brings 40 USDC worth of tokens.

EVERY REFERRAL REWARD COUNTS

There is no longer a minimum reward amount. Every referral reward is credited, whatever the size of your friend's investment.

PROJECT RETURNS STAY THE SAME

Project rates, payout schedules and collateral are unchanged. The update applies only to the bonuses paid on top of your returns.



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



56K+

INVESTORS

2,320

PROJECTS FUNDED

€159.6M+

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.

2,873

INVESTORS ON 8LEND

\$10.9M

PAID TO INVESTORS

\$22.9M

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

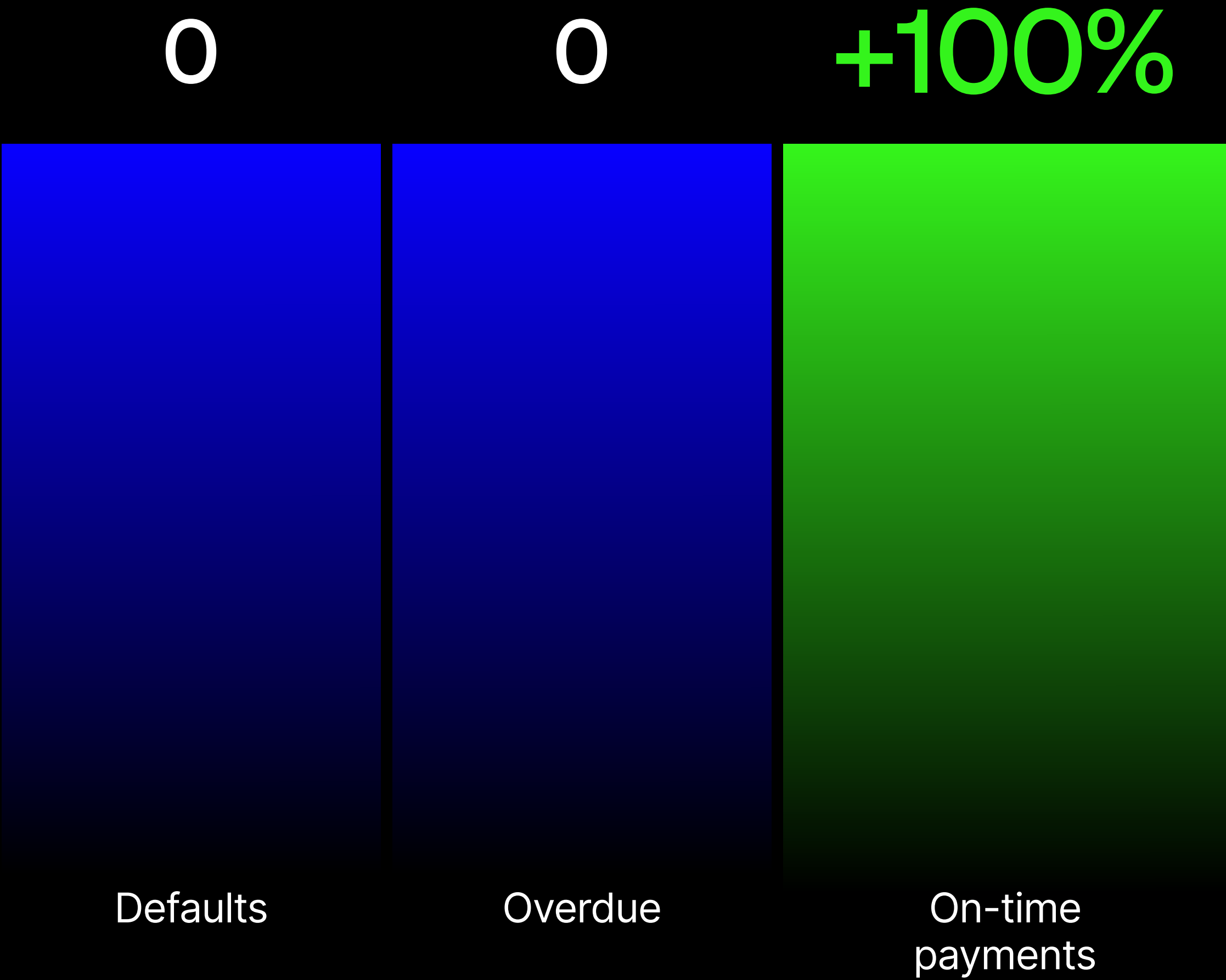
Every loan is backed by physical assets: equipment, transport, real estate, inventory

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

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