



CREDI: Liquidity offering prospectus

Private Credit. On-Chain. High Yield.

OUR OFFERING

1. Introduction

CREDI is redefining private credit by unlocking institutional-grade Invoice and Receivables finance investments through blockchain technology. With a track record in managing \$1.7BN in high-quality liquid assets, CREDI now introduces a tokenized liquidity offering—designed for yield-seeking Liquidity Providers who value transparency, security, and access.

This whitepaper outlines the offering terms, product structure, risk profile, and Liquidity Providers benefits for participants in the CREDI token-based liquidity program.

2. The Problem

For Liquidity Providers:

- Traditional financial products deliver low yields (avg. 4.46% annualized).
- Access to Private Credit is limited by high entry **barriers**, **illiquidity**, and **lack of transparency**.

For Businesses:

- **1 in 4 SMEs** cite cash flow constraints as a barrier to growth.
- **71% lack confidence** in their ability to secure funding through banks.
- Many resort to inefficient or costly funding options.

3. The CREDI Solution

CREDI bridges the gap between high-quality private credit and on-chain liquidity by offering:

- **Tokenized access** to receivables-backed lending.
- **Fixed income returns** through hard-staked CREDI tokens.
- **Automated yield accrual** and reinvestment.
- **Full transparency** and auditability via blockchain.
- **Liquidity** via OTC Secondary Market.

4. Offering summary

- **Token name:** \$CREDI
- **Offering type:** Stackable, yield-bearing token
- **Minimum Investment:** USDC 10,000
- **Token structure:** ERC-20 or equivalent, self-custodied
- **Staking options:** 3 to 24 months
- **Rewards:** 12% to 18%
- **Payout:** Daily interest accrual with quarterly payments
- **Redemption:** At the end of the staking period
- **Liquidity:** OTC Secondary market available on request

5. Use of funds

Funds raised via the token offering will be deployed into CREDI's invoice and receivables finance portfolio, secured against short-term receivables issued by A-rated counterparties.

- **Target Asset Class:** Invoice finance and Receivables finance with ≤ 60 -day maturity
- **Security Structure:** Legal assignment of receivables, fixed & floating debentures on the borrower and invoices paid directly into CREDI's collection account
- **Advance Rate:** 50–85% of invoice face value
- **Expected Portfolio Yield:** ~29% APY
- **Collateral Profile:** Invoices issued to large corporates, each with a probability of default (PD) below 0.25%

6. Liquidity framework

CREDI supports Liquidity Providers liquidity via a two-tiered structure:

- **Primary Offering:** Entry via staking programs with guaranteed redemption
- **Secondary Liquidity:** OTC Secondary market available on request

7. Security framework

Our framework comprises multiple levels of security, and it is supported by some of the top legal firms globally. The framework ensures that \$CREDI is always overcollateralized.

- **Legal:**
 - Fixed and floating debenture on the Borrower's main legal entity and Receivables ledger;
 - All Invoices and receivables funded by us are legally assigned to CREDI.
- **Structural:**
 - Maximum facility limit: 80% of the overall receivables book;
 - Cash advances of 50% to 85% of the receivables value.
- **Cash management:**
 - On the due date Invoices and Receivables are paid directly into CREDI's collection amount;
 - A balancing payment to the borrower is made only after facility fees and outstanding charges are paid to CREDI.

8. Current portfolio

CREDI launched its Private Credit offering in May 2024, focused on extending Invoice and Receivables finance facilities to Borrowers that provide products or services to large Counterparties with a probability of default $< 0.25\%$.

Below is a snapshot of our current portfolio:

- **Start date:** 01/05/2024
- **NO DEFAULTS**
- **Number of invoices funded:** 1,710
- **Value of invoices funded:** >\$4m
- **Average advance rate:** 69.78%

- **Average invoice size:** \$3,750
- **Yield achieved to date:** 29.3%

The table below provides an overview of some the Counterparties our clients have issued invoices to. Invoices that have been funded by our facilities.

Counterparty	Key metrics
Lookers	<ul style="list-style-type: none"> • Turnover: £4.3Bn • Profit: £84.4M • Share. Funds: £431.9M
Volvo Group UK	<ul style="list-style-type: none"> • Turnover: £364M • Profit: £55.5M • Share. Funds: £107.3M
Johnson Services Group	<ul style="list-style-type: none"> • Turnover: £465.3M • Profit: £37.6M • Share. Funds: £279.1M
Gregory distribution	<ul style="list-style-type: none"> • Turnover: £262.3M • Profit: £8.9M • Share. Funds: £26M

Other counterparties include: The Salvation Army, Various UK Government entities as well as British Local Councils.

9. Our Smart Contracts

Our offering is supported by two, independently audited, smart contracts. These can be found here:

- **\$CREDI Token:** 0xc229C139e6F048cdE6E473F163004e50756eB214
- **\$CREDI Staking:** 0x92c38B5dC43d180a84660c7a520A84830326930e

10. Our origination pipeline

CREDI generates its origination opportunities through Strategic Partnerships. This is to sustain origination volumes and support high quality of borrowers.

CREDI has a current origination pipeline of circa \$100m in the short and medium term. An overview of these opportunities is presented below:

Opportunity type	Description	Facility Amount	Security
Receivables Finance	The borrower processes \$20m of transactions per month.	Starts at \$500k with an accordion to increase to \$15m pm.	Secured against approved VISA and Mastercard transactions with an exposure of 5-10 days.
Invoice Finance	The borrower provides cameras and AI components to large fleets of trucks.	\$50m pa	Invoices issued to the NYC Sanitation department, with an exposure of 30 days.

Invoice Finance	Existing pipeline of opportunities sourced from Fractional CFOs	Typical facility size \$1m pa. This pipeline alone is worth over \$50m pa	Invoices issued to "A-rated" counterparties with an exposure of 30 days.
Invoice Finance	Programmatic advertisement platform	\$5m per quarter to start with an accordion to increase to \$30m	Invoices issued to Coca Cola with an exposure of 60 days.

11. Risks Disclosure

Investing in the \$CREDI token and participating in the liquidity offering involves certain risks. Prospective Liquidity Providers should carefully consider the following risk factors, among others, before making an investment decision.

Contact us to learn how our Invoice Finance solution can support your business.

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X: credilabs