

# PRESS KIT

## Afluenta

# A bundance for All

## What does **Afluenta** mean?

It is inspired by the Latin word AFFLUERE that, when translated into Spanish, means “to flow” or “to go in that direction” and is associated with “abundance”.

**Afluenta** promotes the flow of money to generate abundance among its members.

The brand isotype represents the interaction between investors, loan applicants and **Afluenta**, all represented by an icon that resembles a fish, which stands for abundance in Nature.

# We believe in...

People and their values.  
Collaboration that creates a simpler and more transparent world.  
Humanizing finances to achieve a fair value of money.  
Money flowing for everybody's benefit.  
The power of Internet and its future.  
Granting loans to others in exchange for a fair retribution.

Now it's up to you. You have a choice.  
Making a better use of money is a way of getting started.

**Afluenta**, Crédito Humano.

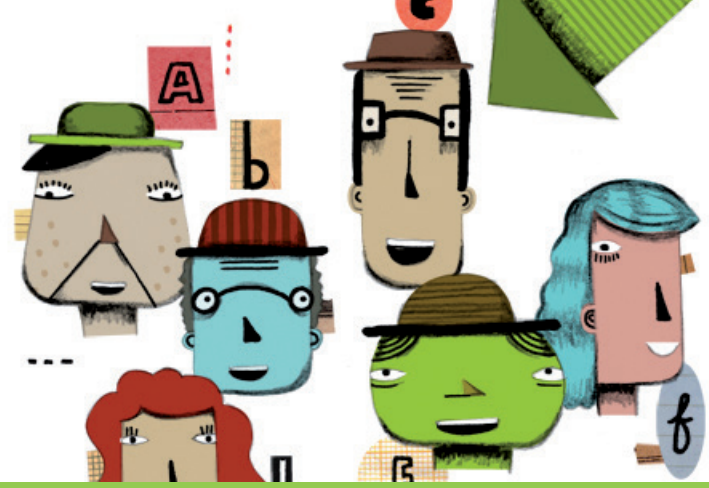
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# What is the purpose of the **Press Kit**?

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





## Afluenta is the first collaborative financial network in Latin America.

In **Afluenta**, people invest their money to grant loans to other people, cutting out intermediation and turning loan terms and investments returns into **fairer and more transparent** values.

### The Phenomenon of Collaborative Finances

**M**illions of people in the United States, England, Germany, New Zealand and over 70 other countries are currently benefiting from this business model.

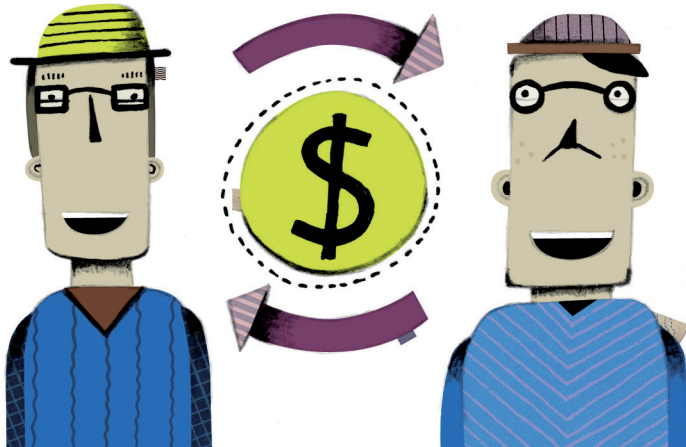
Money may be the most humane of all inventions; it has been conceived by the paradigm of intermediation as a scarce good in the hands of few that for a long time has drifted people apart from collaborating with each other. Nowadays, technology makes it possible for those who share similar interests to collaborate among them and successfully interact in a way more evolved communities do to benefit all 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, in a fairer and more socially responsible way” says Alejandro Cosentino, Founder and President of **Afluenta**. He is the one who glimpsed 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 connection 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, balance individuality and offers a participatory system where voluntary choices takes place, and 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 intermediaries.

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 fund a single applicant and, at the same time, allowing a single investor to invest on various applicants. This is feasible because the technology implemented in **Afluenta** divides each loan into microloans, which are later auctioned off to the highest bidder. Thanks to this process, applicants

do not have to rely on a single investor, the closing conditions of the loan are improved and investors could decide whom they want to invest in. Moreover, the investor's money is diversified by allocating it into different applicants through a system that proves convenient for all parties involved.

Investors can invest from ARS \$ 5,000 and loan applicants can apply for up to ARS\$ 70,000 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. "We are restoring the flow of money among people", says Alejandro Cosentino, Founder and CEO of **Afluenta**.

## We facilitate interaction among people to improve loans and investments

### Identity and Credit records Validation

To assure investors, we validate all existing record information on applicants via sophisticated technology mechanisms.

### Applicants Profile

Based on their past behavior, loan applicants are classified into different clusters to adjust the product to the needs of the trustee. Thus, applicants have all the necessary information to assess whom they want to request the loan from.

### Creation of Loans

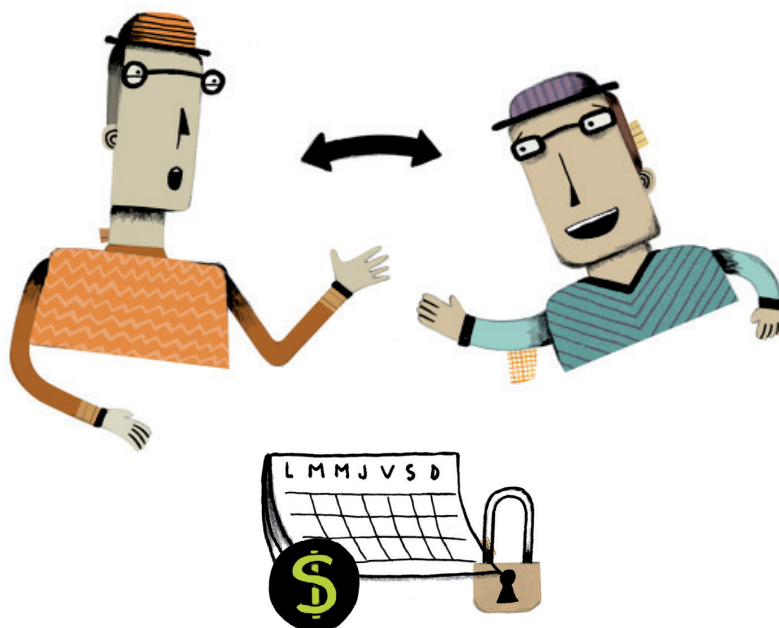
We turn different offers from various investors into a single liability for the applicant.

### Loan Auctions

We manage investors' offers to create loans, which are more convenient for all parties involved.

### Loan Management

We collect monthly installments and allocate the funds among investors according to their share.



## Afluenta offers products through which money experience optimizes



**Afluenta Value:** This is a free service that **Afluenta** offers so that people can have their credit rating analyzed before applying for a loan in an entity.



**Afluenta Flow:** **Afluenta's** clients can register in a simple way and 100% online, avoiding traditional bureaucracy. We value our clients' time.



**Afluenta Consumption:** The loan adapts to the applicants according to their needs.



**Afluenta Educate:** It is essential to assist clients who perform transactions with their money. Properly inform is educate.



**Afluenta Decide:** It allows to manually select each of the variables, according to the investment needs.



**Afluenta Plan:** It saves time by planning the investments and pre-determining investment variables, according to each client's preferences.



**Afluenta Exchange:** It allows investors to partially or fully recover their funds flow in advance and enable to those who so desire to participate in already originated loans which will obtain collection flows out of those loans through an auction.



**Afluenta Manage:** It has been designed to closely monitor the investments in order to satisfy all the investors' information needs. It includes detailed information on each of the payments and a record of the information acquired during the loans management process.



**Afluenta Reward:** It is the program through which **Afluenta** recognizes investors' loyalty by rewarding them and their referrals.

# FIDEICOMISO afluenta I

## Trust Afluenta I, the Investment vehicle

**A**fluenta works within the legal framework of a regular management Trust, regulated by Sections 1666 to 1707 of the National Civil and Commercial Code, where investors become both Trustors and Beneficiaries of the returns obtained after their money was allocated to grant loans following their strict instructions.

For business purposes, **Afluenta** incorporated the Trust Afluenta I on Thursday, February 17th, 2012. The contract was certified by means of Notary Proceedings N° 036 from the Book Number 26 with the notary

Valentina Rebecca Michanie, registry N° 1777 from Capital Federal. Trust Afluenta I grant the loans, allocating the resources contributed by the investors and following their instructions.

Afluenta, pursuant Section 1673 of the National Civil and Commercial Code, is registered at the Public Ordinary Trustees Registry (Non Financial) in the Comisión Nacional de Valores (CNV) under N°11 in accordance with Resolution 16.895 passed by the Board of Directors on September 4th, 2012.

## Our Proposal within a Legal Framework

**Afluenta** is not and does not work as banking or financial intermediary. The “banking or financial intermediary” is described in the Financial Entities Law N° 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, an intermediary assumes the risks if the loans granted with the money deposits are not paid back. The link between both tasks and the associated risks reflect a clear legal connotation, which cannot be separated from the banking business. The financial entities take risks and are rewarded for it.

**Afluenta** neither acts as an intermediary nor take risks. It does not bear the risk of paying funds back or the risk of the defaulted loans, There are the investors who put their money assuming the risk by granting loans to other people. Although **Afluenta** has developed an intelligent credit analysis system that accept only those borrowers who have a good credit rating, only 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 other available investment options. **Afluenta** collects a fee from the parties involved in return for the services.

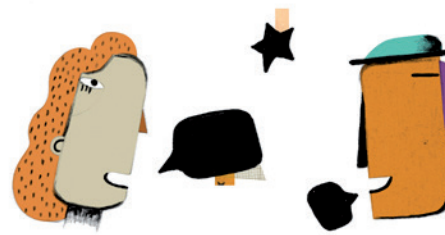


## Alejandro Cosentino

Alejandro Cosentino is the Founder & CEO of **Afluenta**. He has a unique ability to create innovative service experiences for users using direct and simple operational processes leveraged with technology and Internet. He has helped to turn around American Express in Latin America, has played a key role in the transformation of Banco Río (current Banco Santander), supplied access to millions of users to access Internet 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 to make the process of dealing with 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.



## 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 in the traditional entities because investors compete in order to invest in loans for other 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 an auction.
3. Receive offers from investors to obtain your loan.
4. Make monthly payments.

### 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 intermediaries to increase costs. This is like buying a product straight from the factory.

### How much does it cost to be granted a loan?

This value is composed by:

1. Fees for using the platform: From 2.5% to 6% + VAT of the requested amount, according to the term and profile.

2. Interests: For the borrowed money. The TNA (Nominal Annual Rate) and CFT-TNA (Total Financial Cost- Nominal Annual Rate).

3. Mandatory Life Insurance: 0.22 % over the loan debit balance.

4. Other fees: Associated to punitive interest fees for paying out of term ([see details](#))

### 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 (which origin can be justified) to invest.

### 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 to invest. 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 all throughout the total life of the loan.

Learn more about Afluenta at  
[www.afluenta.com](http://www.afluenta.com)



Dorrego 1789, 5th Floor, Suite 503  
(1414) CABA, Argentina

[prensa@afluenta.com](mailto:prensa@afluenta.com)  
[www.afluenta.com](http://www.afluenta.com)