

**GINGKOO 金丘科技**

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# **SME Credit Chain improves SME Lending**

# SME Lending challenges in China



5-10%

10%-20%

15-25%

30%+



Bank loan  
银行贷款



Online lending  
网络借贷



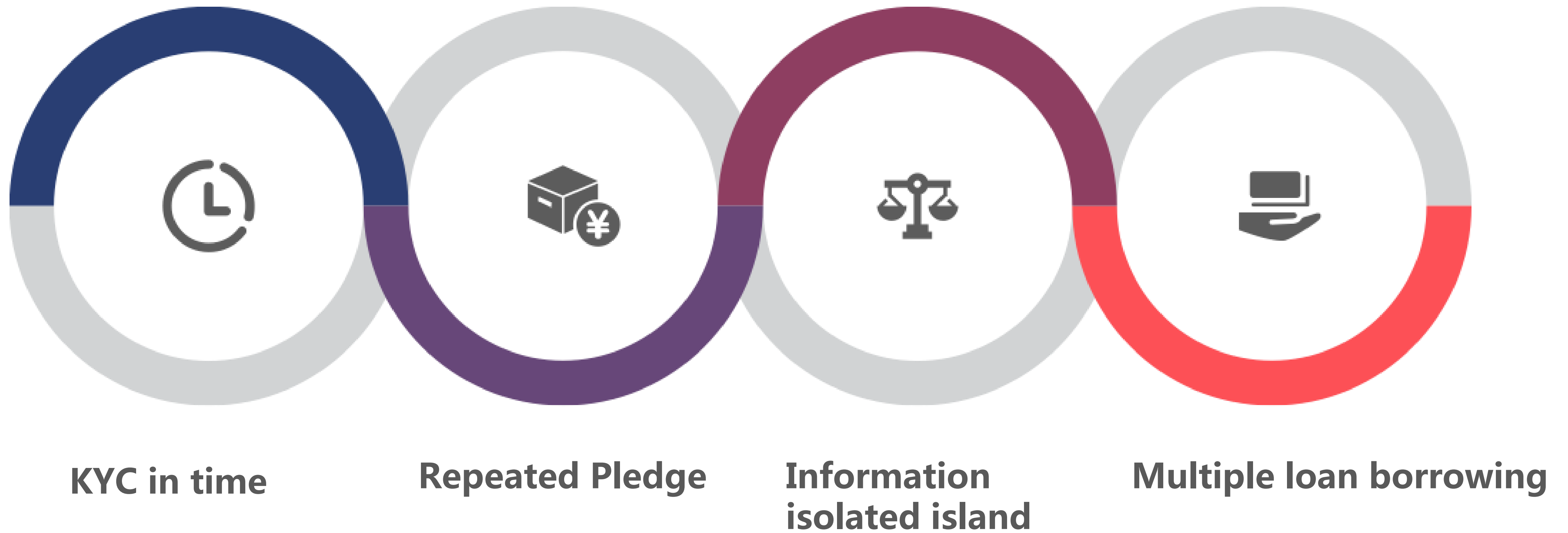
Small Loan Finance  
小贷公司

普惠金融

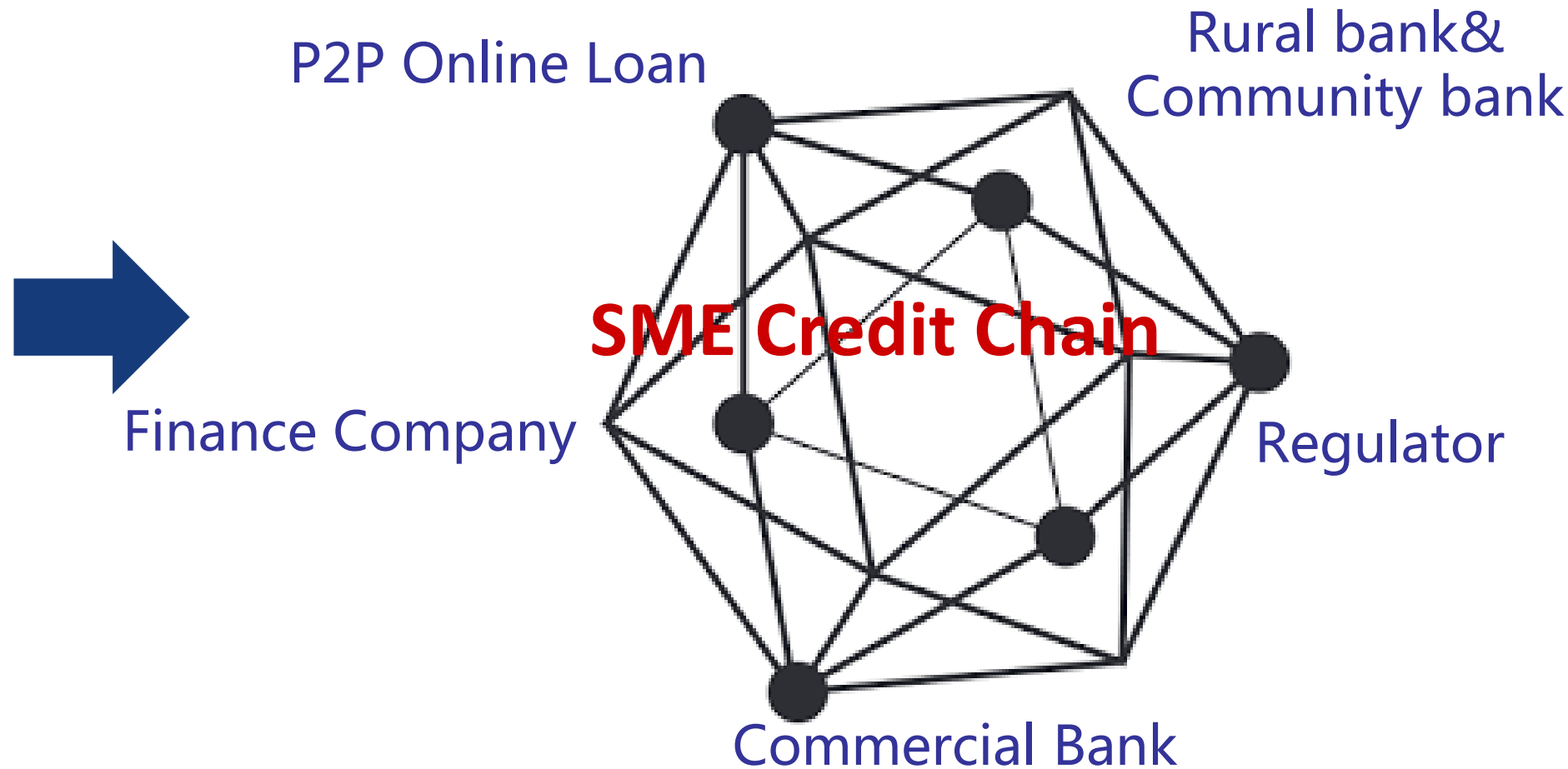
Informal Financing  
非正式融资



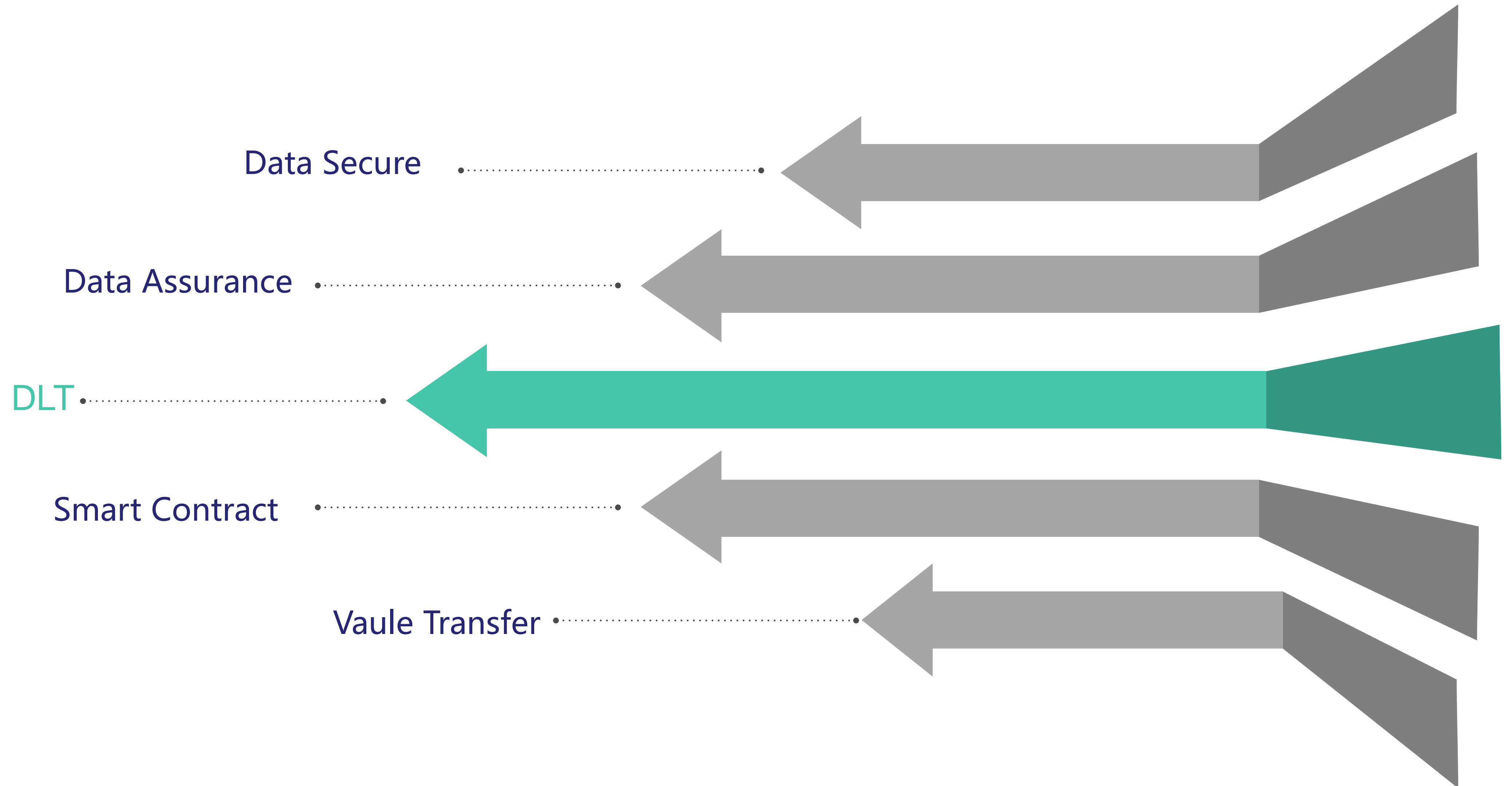
# Information Asymmetry leads to high cost



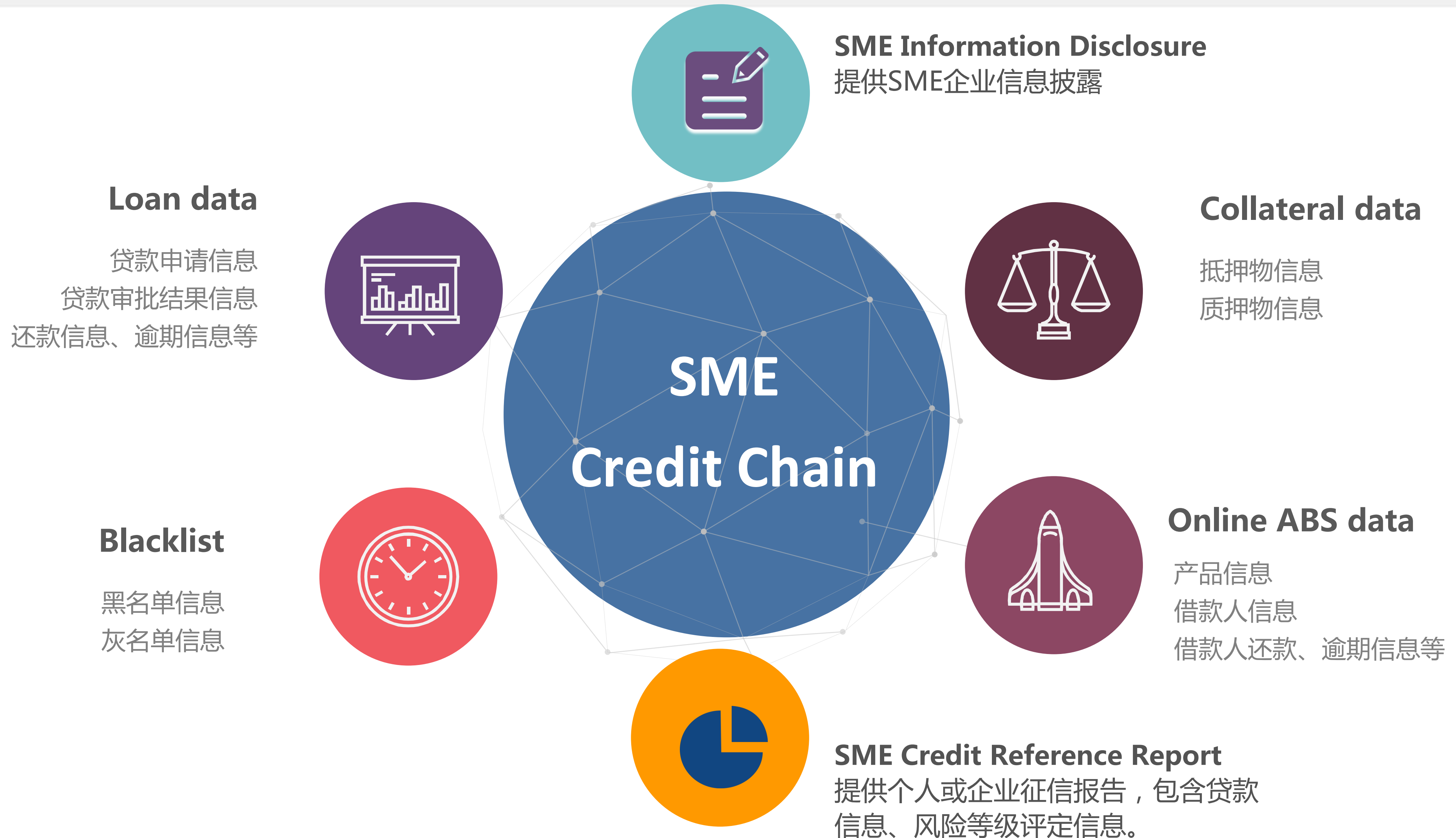
# SME Credit Chain improves SME Lending



# Why blockchain?



# What we do on the Chain?



## Regulator Node



## Admin Node

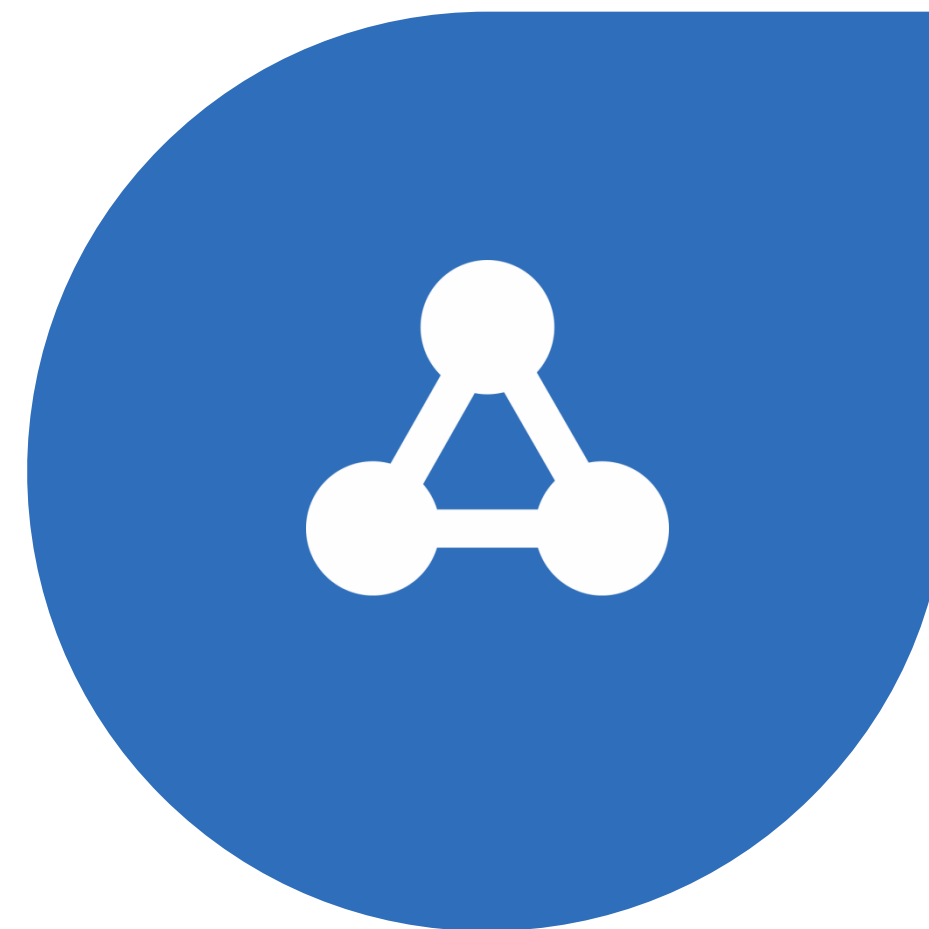
管理节点



## Common Node

### 普通节点

1. 不参与记账共识算法处理
2. 加入模式：需要经过授权才可以加入

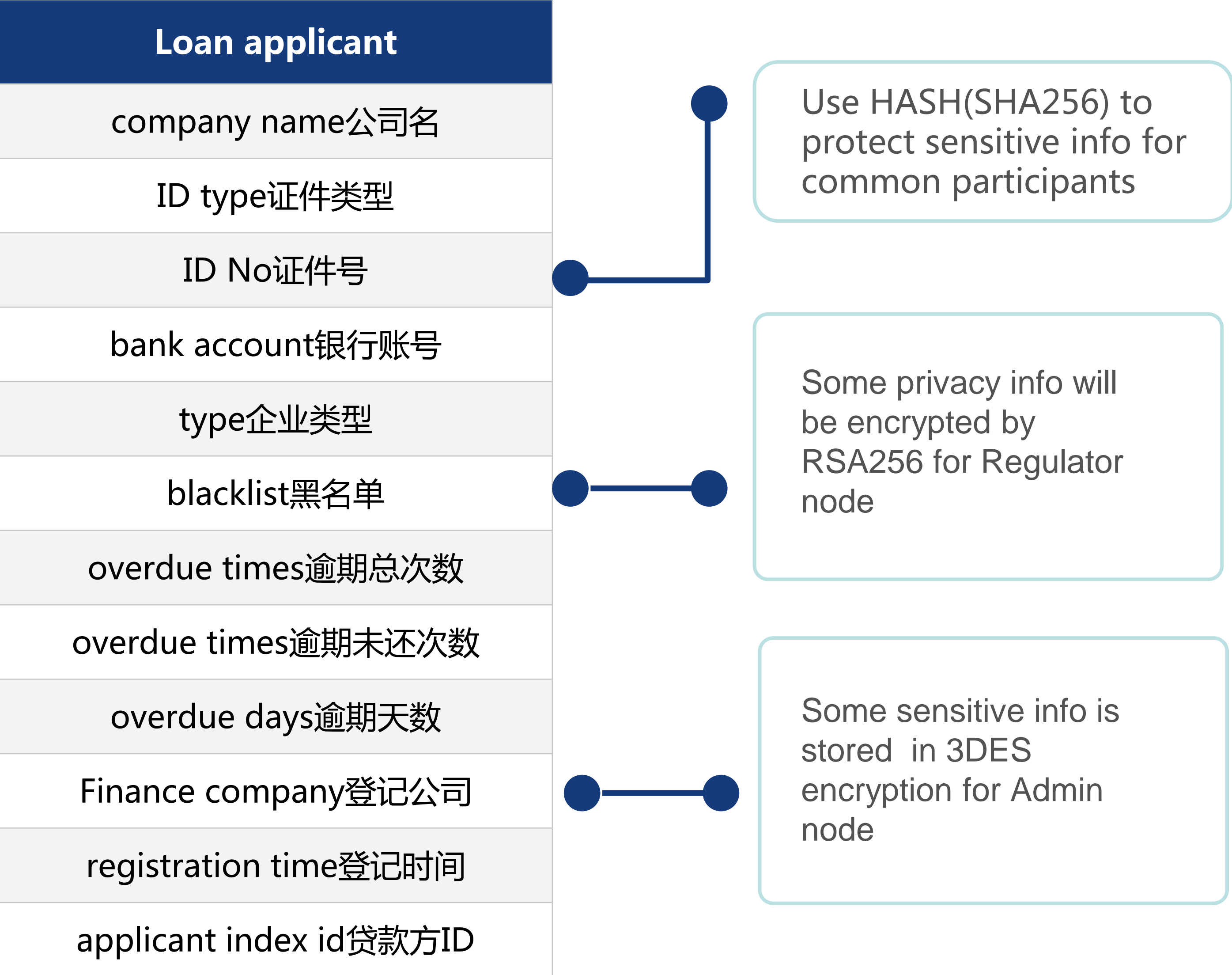


## Ledge Node

### 记账节点

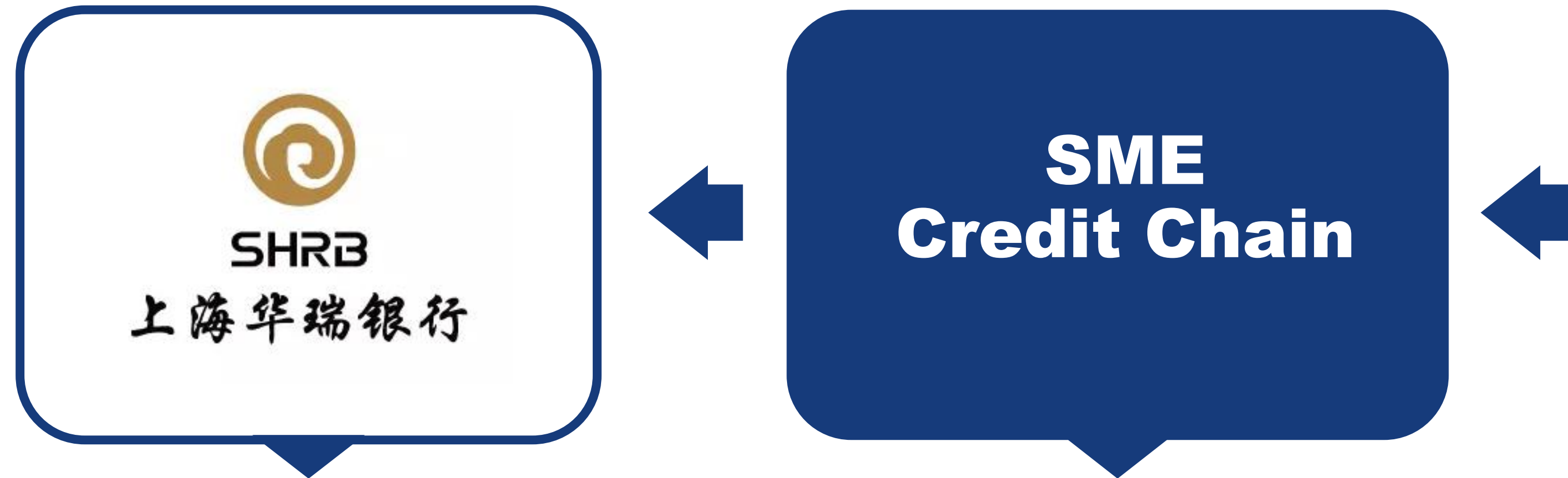
1. 参与记账共识算法处理
2. 加入模式：所有节点、需要经过授权才可参与记账







# How is it going?



**INSITE:** 盈石

Started in March 2017

Launched on July 10 2017 in Xiamen City thanks to the local government

10 finance companies joined in, server for 15,021 SME Clients

Merchants of Insite shopping mall are applying for SHRBank loan via the Chain

10 more FIs to be linked in by year end