

 ZLEND
The background of the entire image is a dark, deep blue space with a few small, distant stars. On the right side, there is a large, abstract, swirling shape that resembles a comet's tail or a nebula, with vibrant colors of purple, blue, and yellow.

P2P INVESTING FROM SCRATCH

WEB3 COURSE

ABOUT 8LEND



MACLEAR

[Created by Maclear AG – a Swiss crowdlending company with 5+ years of experience in Web2.]

5+ YEARS OF EXPERIENCE

TOTAL
FUNDED
€29M+

TOTAL
REPAID
€6M+

INVESTORS
12K+

DEFAULT
0

[8lends - The same Swiss P2P model, now in Web3.]

LAUNCHED IN EARLY 2025

TOTAL
FUNDED
€1M+

TOTAL
REPAID
€10K+

INVESTORS
500+

DEFAULT
0

[One company. Two platforms. Multiple ways to diversify.
And we've been delivering for years.]

WHAT IS P2P INVESTING AND WHY DOES IT EVEN MATTER?

[P2P investing means you're lending money directly to a business and getting interest in return.

It's faster and more flexible than banks, and far less bureaucratic.]

FOR INVESTORS, IT MEANS:

- Higher Returns (18-25% Annually).
- Fixed Monthly Payouts.
- Predictable Terms.
- Transparency Through Blockchain.

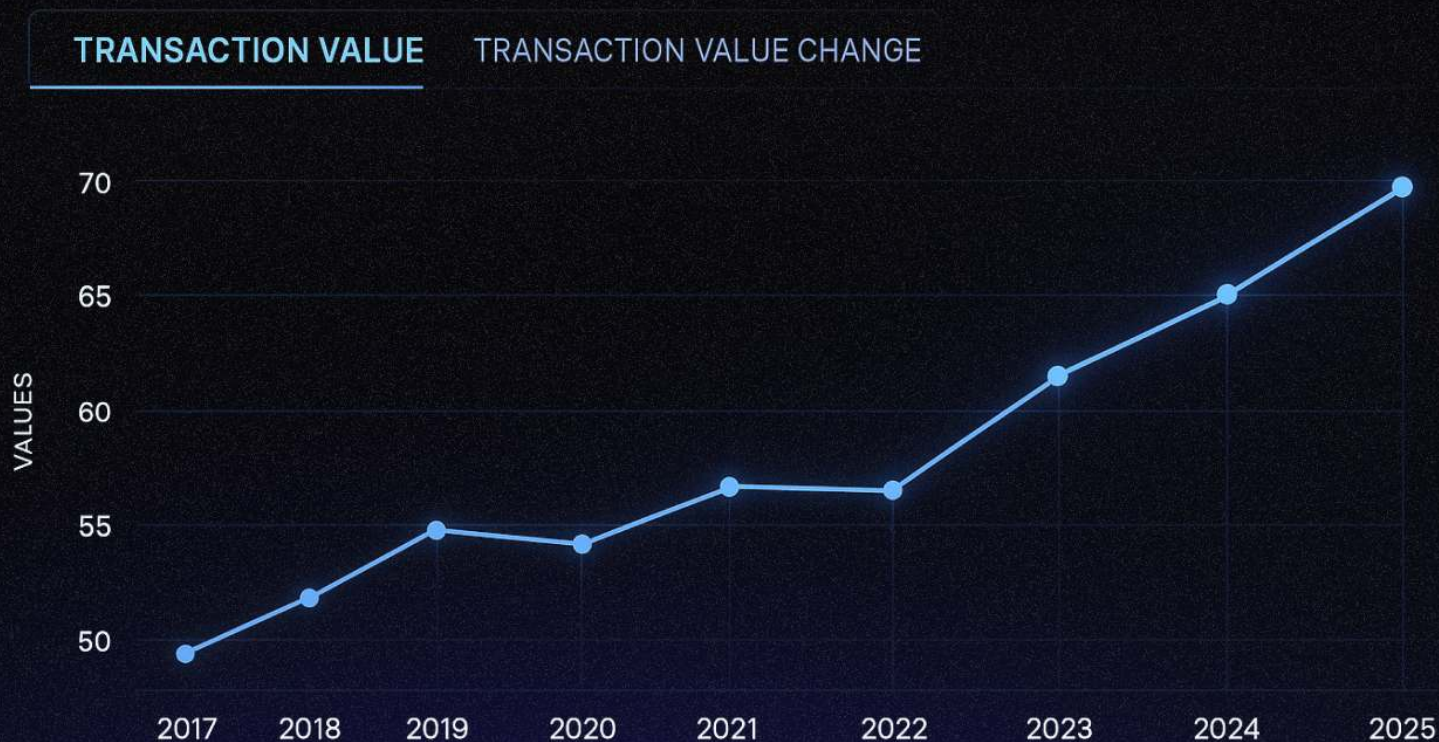
8LEND IS A WEB3-NATIVE PLATFORM BY MACLEAR AG
THAT BRINGS THIS MODEL TO THE CRYPTO SPACE.



P2P MARKET CHART ON A GLOBAL SCALE

[In 2023, the global P2P lending market was valued at \$1.2 trillion. By 2030, it's expected to hit \$5.8 trillion. That's an annual growth rate of 20-25% starting from 2023.]

CAPITAL RAISED:



REFRESH

YOU FUND A
BUSINESS



THE BUSINESS
PAYS INTEREST



YOU EARN A
STEADY INCOME



LINK TO LESSON 1

HOW P2P LENDING WORKS IN REAL LIFE

HOW IT WORKS FOR BORROWERS:

PHASE 1: AUDIT & APPROVAL

The Company passes a 40-point risk audit by Maclear AG.
It then secures loan with real collateral (equipment, land, inventory).

PHASE 2: STRUCTURING THE LOAN

Loan terms are set: amount, interest, repayment schedule
Project is published on 8lends under "Projects".

PHASE 3: FUNDRAISING IN STAGES

Example:
\$100K loan → split into 5 rounds of \$20K.
Investors fund each round separately.

PHASE 4: REPAYMENT

Company pays monthly interest.
At the end of each round, full principal is repaid (e.g. \$20K after 6 months).

WHY 8LEND HAS 0 DEFAULTS

[Defaults happen in P2P when borrowers fail, cash flow dries up, or platforms skip due diligence.]

HERE'S HOW WE PROTECT INVESTORS:

- Backed By Real Collateral – Land, Vehicles, Inventory, Legally Secured.
- Verified & Overcollateralized – Every Deal Appraised, Enforced By Contract.
- Checked On-Site – We Visit Many Businesses In Person.

IF SOMETHING GOES WRONG?

WE SELL THE ASSETS AND RETURN THE FUNDS – NO GUESSWORK, JUST EXECUTION.

HOW P2P LENDING WORKS IN REAL LIFE

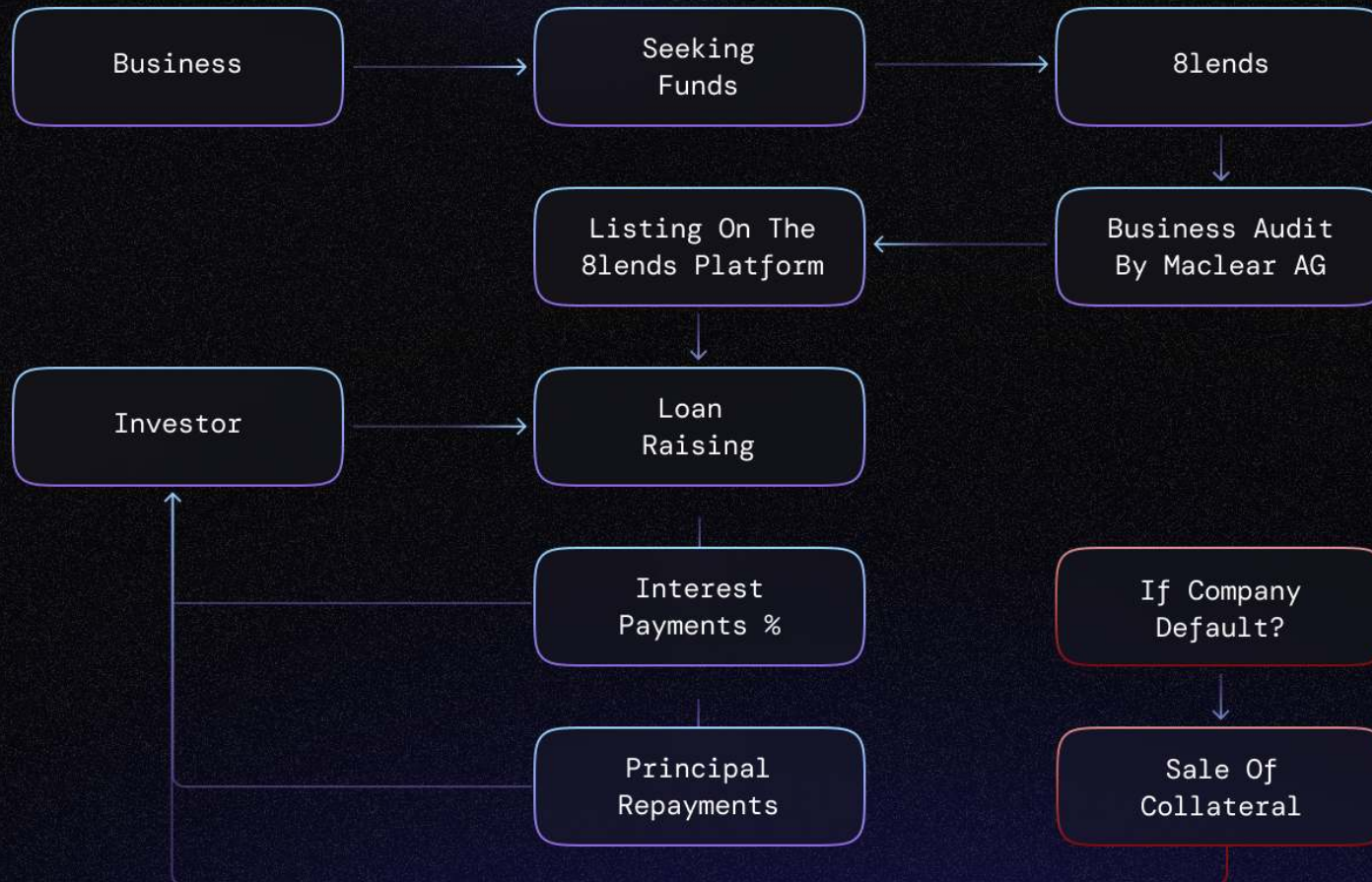
HOW IT WORKS FOR INVESTORS:

- Connect Your Wallet To The 8lends Platform.
- Complete A Quick KYC Check.
- Choose A Project And Invest — Starting From Just \$100.
- Sit Back And Earn Passive Income.



HOW IT WORKS ON 8LEND

[▶ LINK TO LESSON 2](#)



HOW TO SPOT RELIABLE P2P PROJECTS

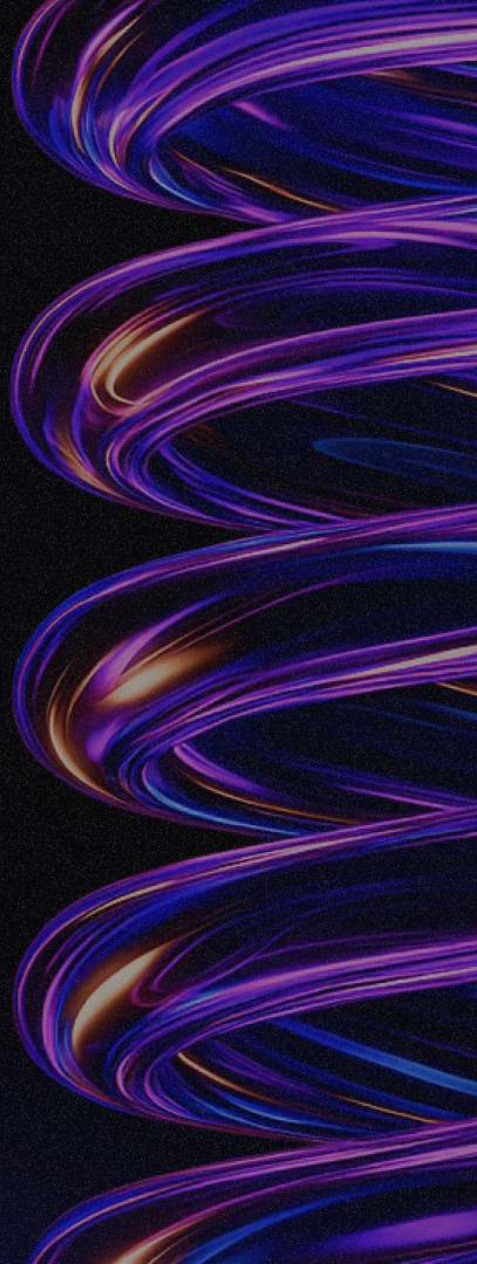
- The Platform Itself: Licensed, Regulated, With Real History.
- The Borrower: Clear Ownership, Financial Reports, Real Business Activity.
- Collateral: Backed By Assets (Equipment, Property, Inventory).
- Loan Term And Returns: Returns Match The Risk And Repayment Timeline.
- How The Funds Are Raised: Staged Rounds Instead Of One Risky Lump Sum.

 [LINK TO LESSON 3](#)



COMMON MISTAKES TO AVOID

- Investing In Shady Platforms.
- Putting All Your Money In One Project.
- Chasing High Returns.
- Ignoring Exit Terms.
- Not Tracking Your Portfolio.



HOW TO BUILD A P2P PORTFOLIO

STEP 1:

Decide on your budget and time horizon.

STEP 2:

Split your funds across 5-7 deals.

STEP 3:

Think about liquidity.

STEP 4:

Set up reinvestment.

STEP 5:

Don't rely on gut feeling – rely on data.



LINK TO LESSON 4



SIMPLE STEPS TO GET STARTED

- Go To 8lends.io.
- Connect Your Wallet.
- Complete KYC.
- Browse Projects – Filter By Duration, Return, And Risk Level.
- Click 'invest' And Choose The Amount.
- Confirm The Transaction In Your Wallet.
- Done – Your Investment Is Now On The Blockchain.

BONUS: GET A REWARD ON YOUR FIRST INVESTMENT.
REFERRAL PROGRAM AVAILABLE.

8LEND.S: TURNING CRYPTO INTO REAL-WORLD LENDING

WE MAKE IT SIMPLE: PICK A BUSINESS, BACK IT, AND WATCH
IT GROW WITH EVERYTHING RECORDED ON THE BLOCKCHAIN.



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