

C.O.B.A.L.T.

Community Owned Business Accelerated Lending Token

A cryptocurrency empowering small businesses everywhere.

Putting working capital back into the hands of those who need it the most.

Cobalt Lend is a Lending Protocol on the blockchain governed by community vote.

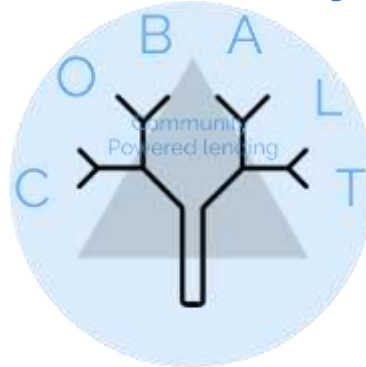


TABLE OF CONTENTS

Introduction	3
Cobalt Lend Ecosystem.....	4
Break Down of Ecosystem	5
Community Lending	6
Staking	7
Token Allocation.....	8
Voting.....	9
Tokenomics	11
Revenue Model.....	12
Key Findings.....	13
Conclusion	16

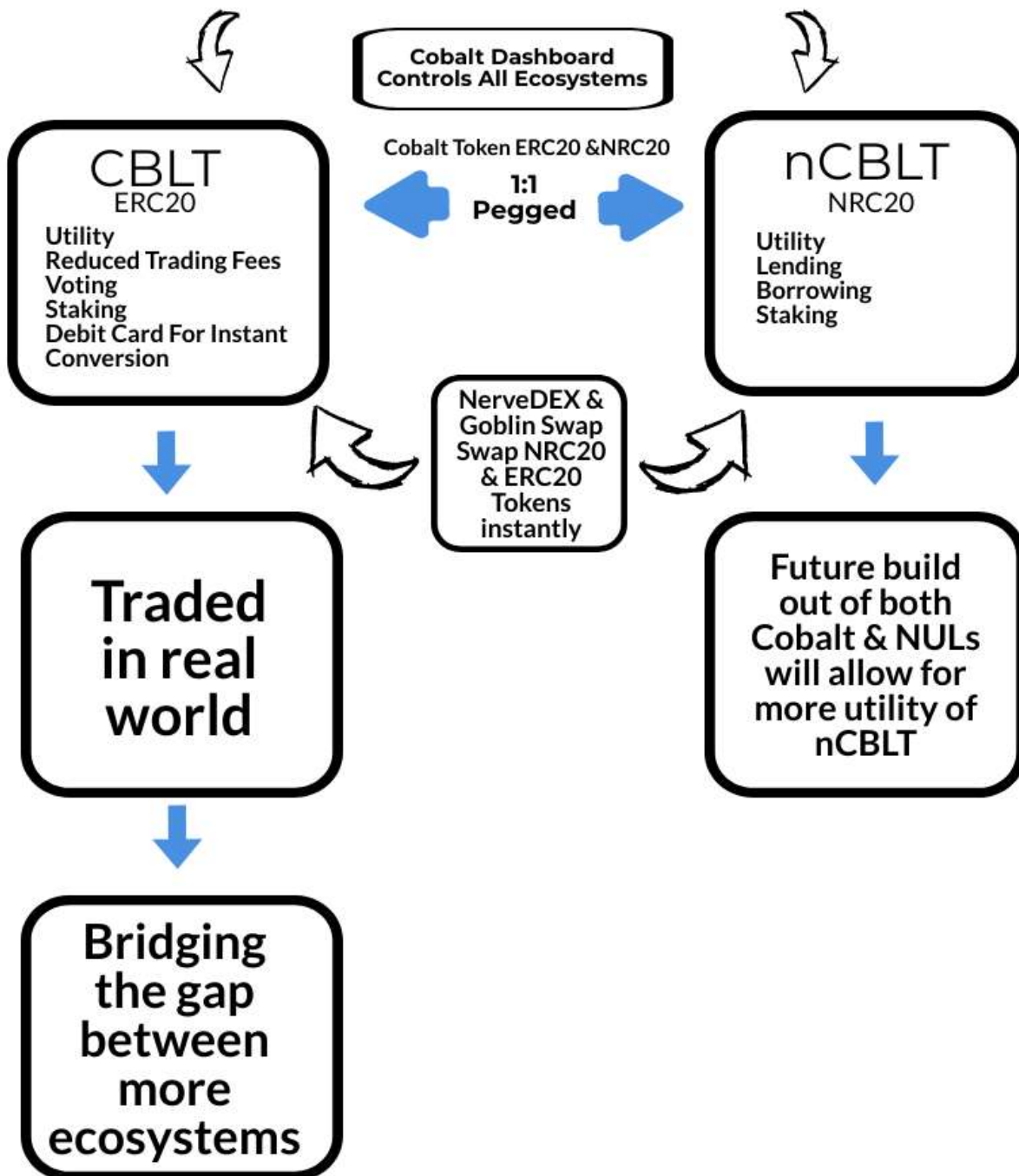


INTRODUCTION

Cobalt - *A new way to borrow!* The Cobalt lending platform aims to bring together borrowers into a fair democratic voting community to get all size loans from micro loans to six-figure loans all without the oversight of a bank, completely governed by the community and therefore the community directly profits from its' involvement. The current "**capital lending**" system is fundamentally flawed, and the Cobalt platform corrects this by facilitating a community voted and approved lending protocol on the blockchain that is completely governed by community vote. Cobalt Lend allows borrowing capital faster at cheaper rates with less hassle than dealing with traditional banks. The Cobalt dashboard will allow community members to lend their excess capital to other community members "*borrowers*" within the ecosystem to benefit from interest on the loan.

The Cobalt Lend dashboard will provide one platform to communicate and interact with all other blockchains eliminating the need to use multiple cryptocurrency websites. The Cobalt Token will be the main driving force that will allow you to operate and communicate between all blockchains.

COBALT LEND ECOSYSTEM

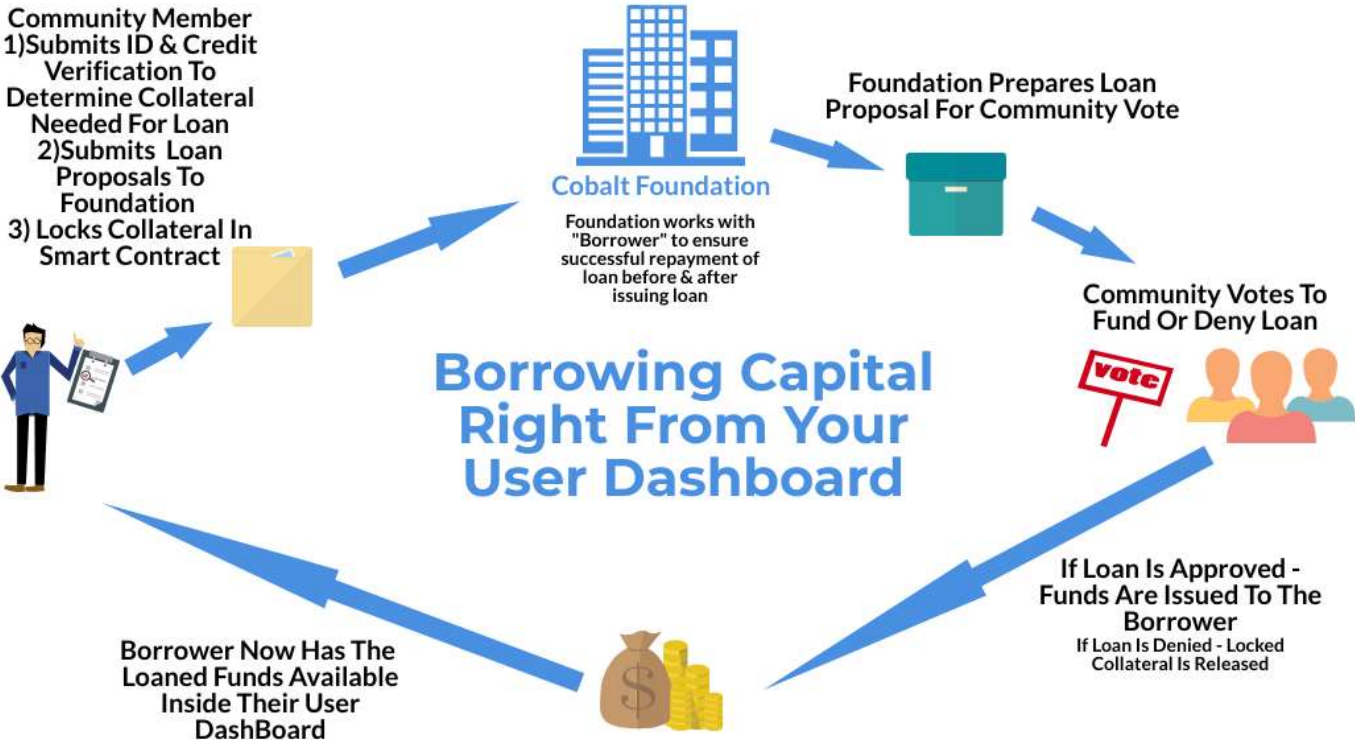


BREAK DOWN OF COBALT ECOSYSTEM

Borrower

Role of the Borrower (Wallet Holder)

- A) Borrower (Community Member) submits a proposal to the community for loan consideration.
- B) Borrower (Community Member) completes ID / credit verify & is scored for collateral.
- C) The Borrower locks collateral in smart contract while borrowing funds.
- D) The Foundation submits the loan proposal to the community through the Cobalt Dashboard for review by the community for 7 days (**Community Votes: Fund or Deny**) if approved: funds disbursed to borrower / if loan denied -collateral is unlocked.
- E) Borrower repays loan with interest, then unlocks collateral / Defaults on loan – forfeits collateral.
- F) Interest on loan goes to treasury / Ultimately redistributed into community (Dividends)



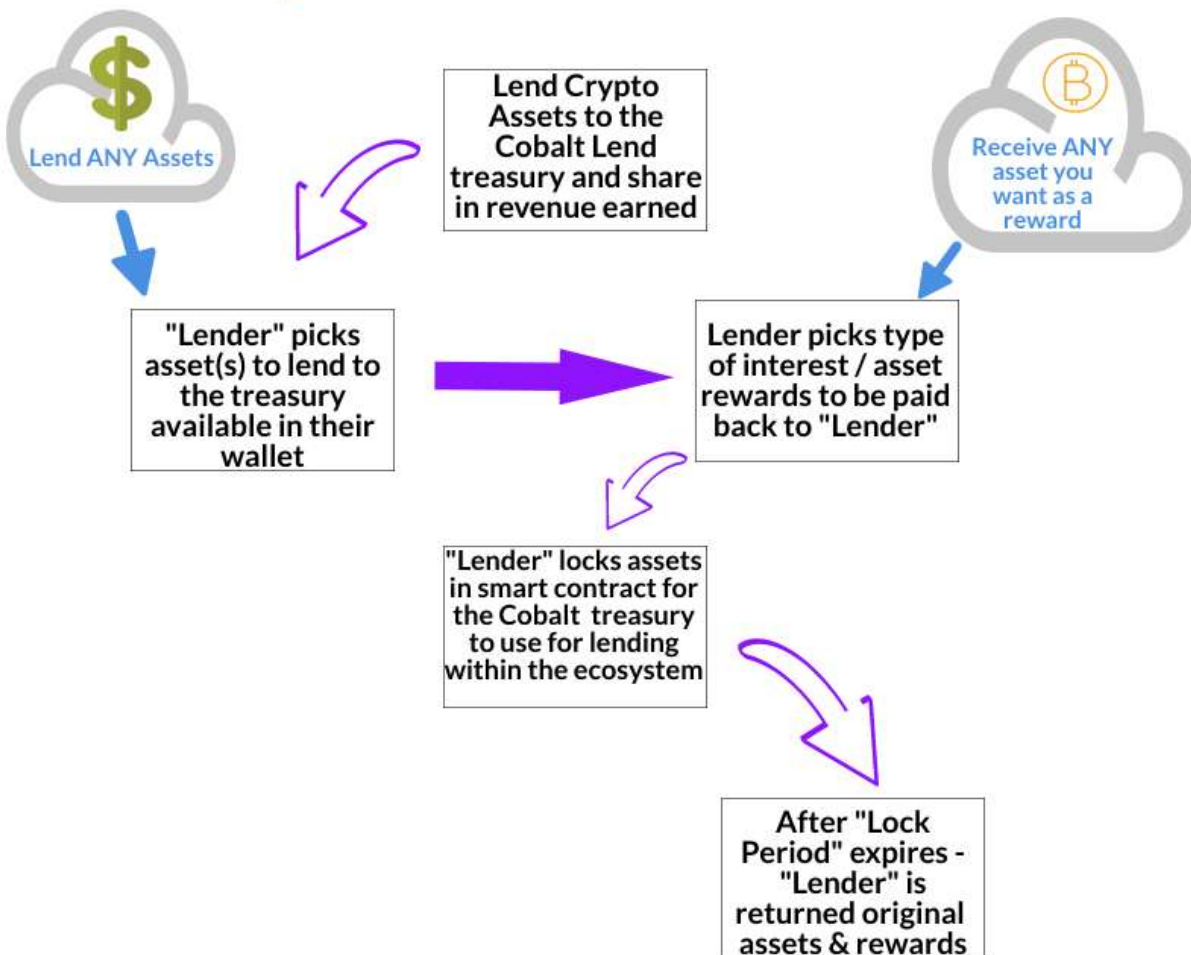
Community Lending to The Cobalt Treasury

Role of the Lender (Wallet Holder)

- A) Community Member logs into user dashboard and selects the desired asset to commit to the Cobalt Treasury.
- B) Community Member (Lender) also selects the type of asset rewards they want to receive as **"rewards"** for lending assets to the Cobalt Treasury.
- C) Lender locks funds with Cobalt treasury for specified period of time.
- D) After the **lock** period expires the lender receives their original assets back & selected rewards

**Rate of rewards will initially be set by the Cobalt Foundation & ultimately adjusted by community vote*

Lending Crypto Assets To The Cobalt Treasury From The User dashboard



User Dashboard will display which assets are needed the most and the rate of rewards paid for each asset

Staking

Staking nCBLT on the NULs Platform

Cobalt has created a 1:1 pairing of the CBLT token on the **NULs** platform for staking within that ecosystem in preparation for the lending protocol build out. 5% on both chains have been reserved for staking to secure & fund the new network build out. Future implementation will allow for community members to “Stake” one asset to multiple platforms, this is the first of many in that process.

What Is POCM (On NULs)

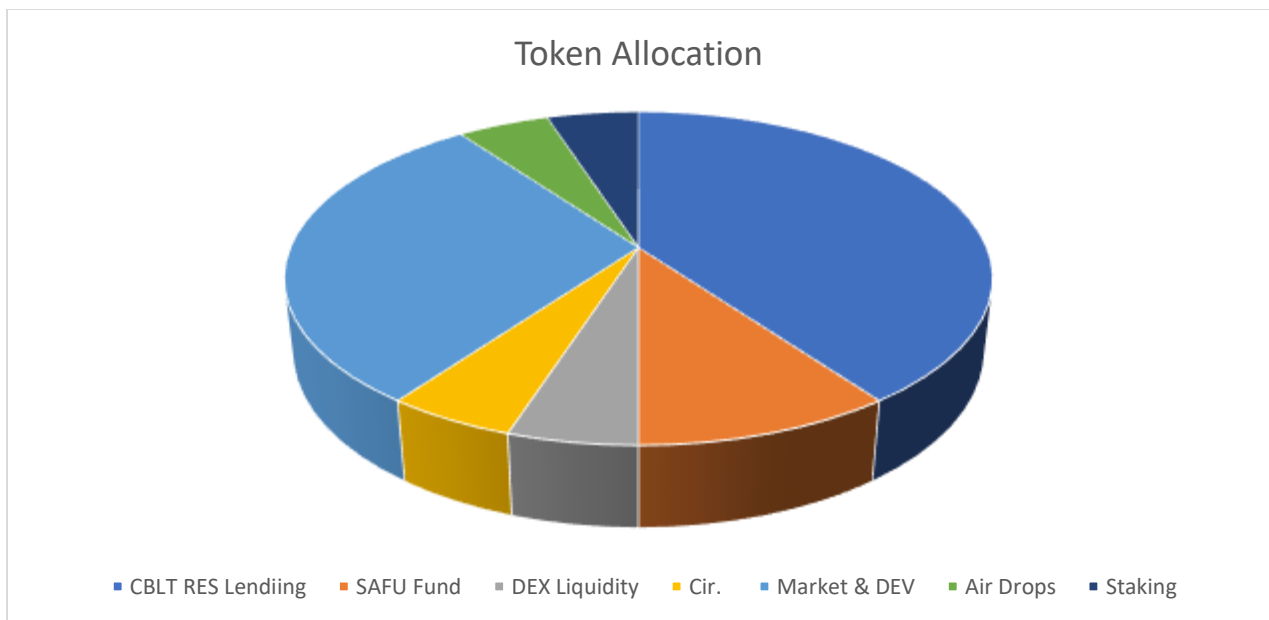
POCM (Proof of Credit Mining) is an SCO Platform that allows projects to use *smart contracts* to issue and distribute project tokens on blockchains. Users can Stake into a project’s nodes and earn their token as reward, while the project earns **NULS** as reward. Projects can use the **NULS** consensus rewards to bootstrap and help fund development. The best security factor in this scenario is, stakers never risk their principal and **NULs** Tokens never leave their wallet while participating in the new ecosystem.

Staking CBLT (Native Token on Ethereum Blockchain) inside the Cobalt Lend User dashboard

The Cobalt (CBLT) Token is meant to be the main utility on the Cobalt platform with all other assets interacting or pairing with it. So, it is beneficial to the end user of CBLT to be able to move their tokens at any time and still be able to earn with passive income with them while they are idle in their account for any length of time. Cobalt has devised a system that has **No lock** up period & acts more like a saving account with interest rate determined by community vote and adjusted accordingly to preserve and enhance the network.

Token Allocation

	1 Billion CBLT (ERC20)	964,584,000 nCBLT (NRC20)	
Token Burn Completed	New Total 964,584,000	Total 964,584,000	Total Created
~24% Development			
5% pegged 1:1 to nCBLT reserved for staking	~48m	~48m	5% reserved for staking
3 Million CBLT Tokens for Founders	ONLY ERC20 CBLT		35% Development
5% airdrops / bounty			20% Marketing
10% SAFU Fund	Will be stocked with multiple assets		40% Reserved for treasury lending Pegged 1:1 to CBLT
5% DEX Liquidity			
40% Reserved for treasury lending Pegged 1:1 to nCBLT			
10% Circulation			



Voting

Voting on anything within the ecosystem, except Loan proposals is free of charge for all community members. Voting and submitting **C.I.P.s** is done through the Cobalt dashboard.

C.I.P. – Cobalt Improvement Proposal *(Always free for any community member to suggest ANYTHING!)*

Wallet holders can submit proposals inside the mobile dashboard for changes or updates to the Cobalt Lend protocol for FREE at any time & are highly encouraged to be active in the community to ensure decentralization and growth of the protocol!

Wallet holders are incentivized to vote for quality projects because as the ecosystem does well, the dividends paid out from the treasury will increase and the Cobalt (CBLT) token value will increase within the crypto ecosystem attracting more users. Just like everything else in the ecosystem, dividends rates paid out from loans are adjusted by community vote to preserve the treasury.

All wallets within the Cobalt Lend community with at least (2) Cobalt (**CBLT or nCBLT**) Tokens in their wallet can vote on loan proposals (All fees are paid in CBLT or nCBLT for voting – Fee is one Token)

When the community members vote on a loan proposal, that particular vote ties them to that proposal to share in the interest earned from that loan with the treasury.

Foundation Voting

The Foundation can only vote on a proposal in the event of a tie or “*No Decision*” within the community

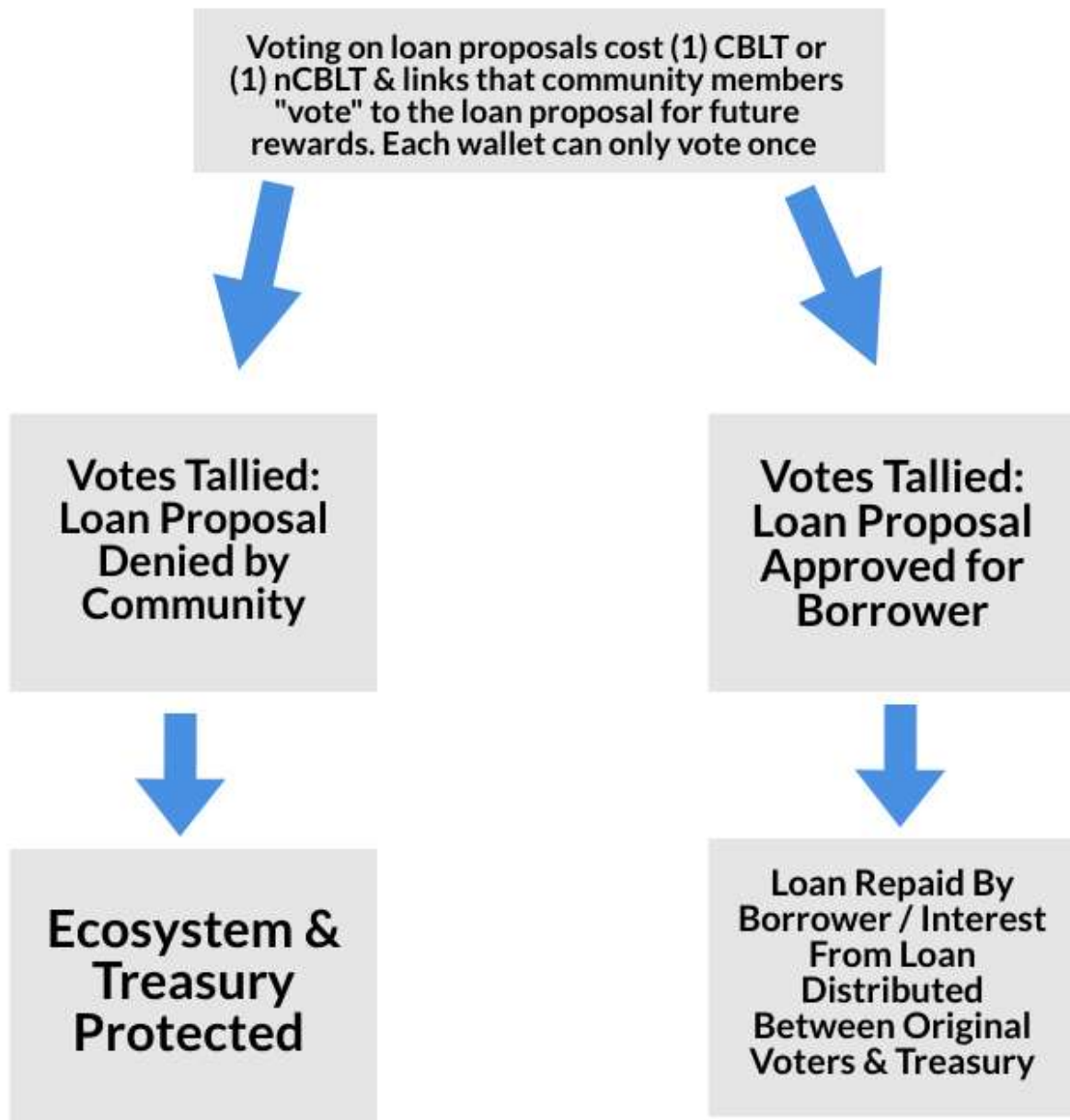
The Foundation is comprised of (9) Members / Boards Seats

Which is comprised of (4) Elected Board Seats / called to vote by community at **ANY TIME**

(2) Seats reserved for the Founders / Core Teams Multi-Sig Wallet

(3) Seats reserved for (3) Largest Stakers Multi-Sig Wallets

VOTING ON LOAN PROPOSALS



ID & Credit Verification

Cobalt Lend is implementing an ID and credit verification system running on top of a decentralized data storage protocol, that will allow the Cobalt Foundation to give a credit ranking and individual identification to each user to allow them to obtain under collateralized loans based on real-time credit history. This scoring system will automatically calculate how much collateral each borrower will need to lock up for the desired loan they are applying for from 0% to 100% collateral needed. The borrower will be able to check their ID / Credit score prior to applying for the loan to ensure the greatest level of success.

Collateral

At launch the Cobalt Foundation will only support crypto assets being used as collateral. We are making the necessary preparations to include real world assets as collateral, such as real estate, automobiles etc.

SAFU FUND

10% of the total supply of CBLT Tokens will be reserved for an insurance fund known as the SAFU Fund. Cobalt will constantly contribute to this fund, to insure against any possible losses due to malicious actors on the network. As the ecosystem progresses and expands to other blockchains, more assets will be reserved in this fund to protect the network.

Token Burn

The community determines when and how many tokens to burn by community vote.

The Communities 1st Token Burn vote:
Vote to burn treasury wallet address:

0xB515eD43a8Bb66d0Cb9272c2A75015e735657793

containing 35,416,000.00 CBLT

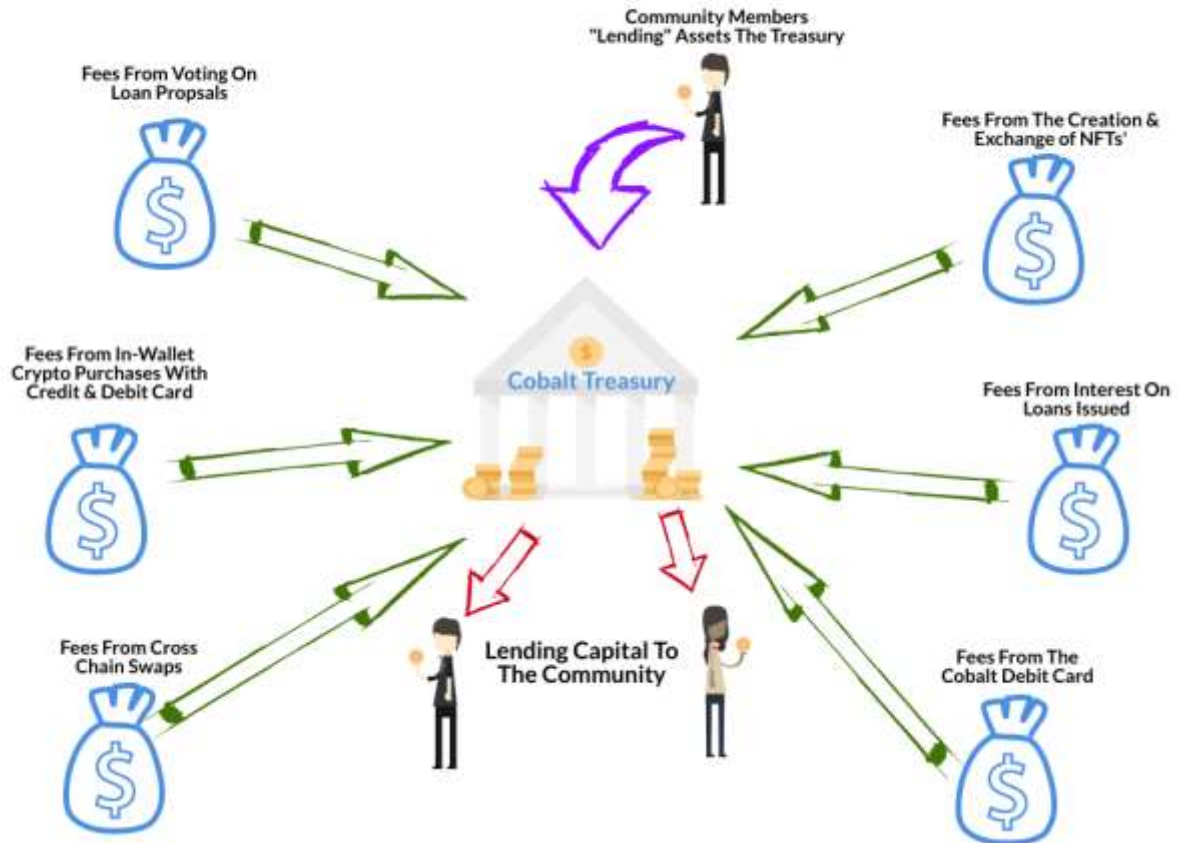
Approximately 3.54% of current supply

Current Supply Before Burn– 1 Billion Cobalt CBLT Tokens (ERC20)

New Supply of Cobalt CBLT Tokens After Burn – 964,584,000

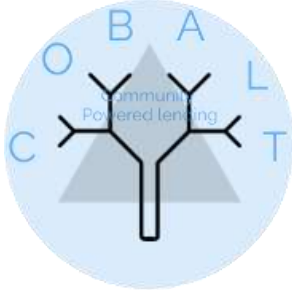
The Cobalt Treasury Simple Overview

Cobalt Lend Revenue Model



KEY FINDINGS

Current Advantages of Using Cobalt Lend Ecosystem



1. Registered users can purchase bitcoin with credit or debit card (**NO KYC OR AML**)
2. Registered users have access to a multi-currency wallet with support for multiple blockchains.
3. Profit sharing from voting on loan proposals within the ecosystem (**NULs Platform**)
4. Staking rewards paid out **MONTHLY!**
5. Access to the Cobalt Atomic Swap (C.A.S.) the fastest atomic swap engine for Ethereum assets powered by Totle
6. A built in **EXCHANGE** function inside the online hot wallet for creating orders to an **ORDER BOOK** to sell any crypto asset you want across multiple chains.
7. Participating in the Cobalt Lend ecosystem allows interoperability with many other blockchains, therefor allowing the user to use one platform to communicate with all blockchains

Future Advantages of Using Cobalt Lend Ecosystem



1. Registered users can “Lend & Borrow” any assets within any crypto ecosystem through their Cobalt Dashboard such as fiat currencies, real estate, & automobiles
2. Registered users have access to every cryptocurrency available on the open market with support for multiple fiat currencies.
3. Crypto to Fiat Debit Card linked to your on-line account for instant conversion to spend effortlessly.
4. A built-in liquidity pool supply function that will allow users to delegate to any pool across multiple blockchain ecosystems.
5. Registered users will be able purchase any asset with credit or debit card (NO KYC OR AML)
6. Credit & Debit Card payment processing from the user dashboard (Process payments between anyone)
7. Support for creation and exchange of NFTs on multiple blockchains



What we have accomplished so far

1. Multi-currency wallet with cross chain swaps
2. Submitting proposals to the community for a vote
3. Staking your CBLT Tokens for interest rewards
4. Incentivizing community members to operate & maintain Liquidity Pools.
5. Expanded our independent contractor base by 20% YTD
6. Purchasing Cryptocurrency with Debit or Credit Card (NO KYC)

What we are focused on next

1. Rolling out an open Beta of our Software Suite that allows users to process credit cards transactions in their mobile dashboard.
2. Launching the Cobalt Lend DEX to support the treasury with transaction fees.
3. Dev Team 2 is still progressing in their efforts to build out the Cobalt **“Lending”** Protocol on the **NULs** platform
4. Push more funding and support to community members contributing to the Cobalt Lend protocol such as Liquidity Pool operators & Marketing Efforts.
5. Continue our efforts with **Quantstamp.com** to audit our smart contracts.

Current Community Count

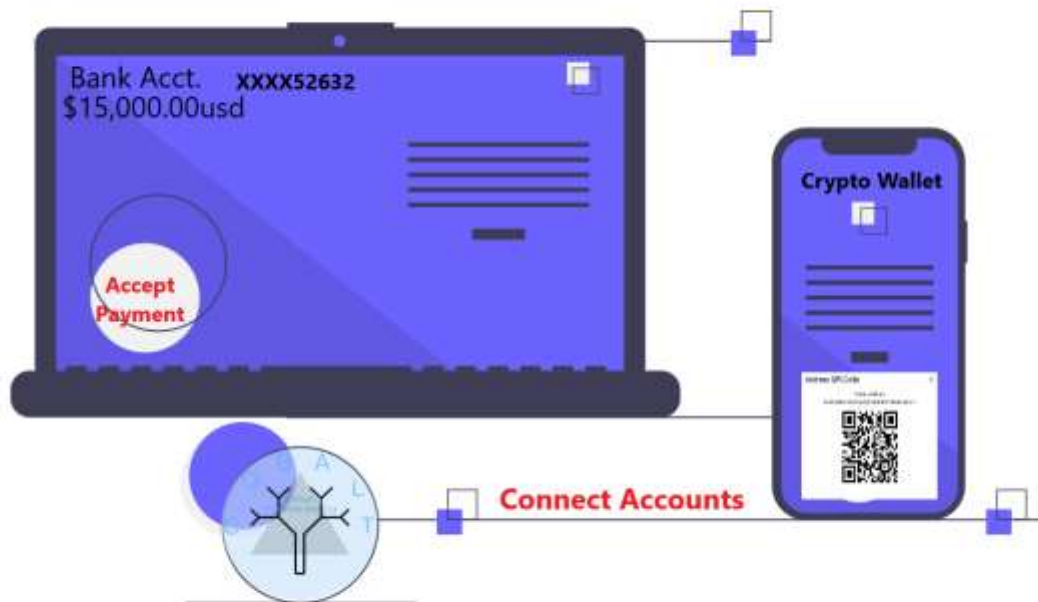
1. Registered Users of Cobalt Lend Platform ~ 3K+
2. Crypto Twitter Community ~ 4,500
3. Instagram Followers ~3k
4. Telegram Groups Members ~ 25k+
5. Other various social media ~ 2k

Website: <https://cobaltlend.com/>

All social media links including GITHUB in FOOTER of website

Etherscan data: <https://etherscan.io/token/0x29a99c126596c0Dc96b02A88a9EAab44EcCf511e>

Contract address: 0x29a99c126596c0Dc96b02A88a9EAab44EcCf511e



CONCLUSION

By cutting out all the “Red Tape and Bureaucratic Nonsense” that prevents the average citizen from obtaining loans in the conventional credit markets, we will be able to streamline the process and greatly expand the availability of all size loans to the masses. The only true way to achieve this is by putting the community completely in charge of the protocol – **Governance**.

Key Takeaways

- Decentralized Lending & borrowing Ecosystem with incentivized membership
- Token reward system incentivizing growth for Borrowers, Lenders, & Stakers
- Fair and democratic voting system linking real-world economics to the blockchain
- Deflationary asset by burning tokens through community vote when necessary
- Revenue model completely governed by the community & adjusted accordingly