

宜信
CreditEase

CreditEase



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V2.0

Better Credit Better Life 宜人宜己 信用中国

宜信
CreditEase

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公司介绍 Company Profile

人人有信用 信用有价值

信用是每个人至关重要的社会资本。人人有信用，能让自己和他人的独立自尊、信用价值得以实现。人人有信用的“信任结构”，是国家、社会、企业、个人成长与发展的重要基础。

通过建立、释放和创造信用价值，将有助于降低社会和经济活动的交易成本，提高效率，有助于获得发展所需的物质资本和社会资本，并且创造新的商业价值和社会价值。

普惠信用 普惠金融

无论社会地位、财富水平、教育水平、年龄长幼，信用是每个人的责任、每个人的权利、每个人的义务。宜信致力于将信用成为价值的载体，让更多人建立、释放和创造信用，并且传递信用，积极建设社会信用体系和诚信社会。

每个人都应该有获得金融服务的权利，只有每个人都拥有享受金融服务的机会，才能有机会参与经济的发展和实现社会的共同富裕，从而建立和谐社会与和谐世界。宜信致力于为农民、学生、小微企业主、工薪阶层等高成长群体提供方便快捷的金融服务，帮助他们改变自己的生产和生活，推动个人成长和社会进步。

Everyone has credit, credit has value

As the essential social capital for everyone, credit can help empower people by allowing them access to the value of their credit worthiness. A financial structure in which everyone is eligible for credit is the fundamental basis of growth for individuals, businesses, society and even a country.

The initiation, release and creation of credit values can help lower the costs of social and economic activities, improve efficiency, make it easier to access materials and social capital necessary for development, and create new commercial and social values.

Inclusive Credit and Finance

Everyone is responsible for and entitled to credit, regardless of their social ranking, wealth, education and age. CreditEase is committed to providing a platform to enable more people to establish, release and create credit, convey credit and to build a beneficial new social credit system and a creditable society.

Everyone should be entitled to financial services. Only when everyone has access to financial services can people engage in efficient economic growth and development, contributing to a more prosperous society. CreditEase provides easy-to-access financial services for rural residents, students, micro-entrepreneurs and salaried people to help promote their individual upward mobility and boost societal advancement.





唐宁早年求学于北京大学数学系，后赴美攻读经济学，曾任职美国华尔街DLJ投资银行从事金融、电信、媒体及高科技类企业的上市、发债和并购业务。

2006年，唐宁在北京创办宜信公司，以提供个人对个人的小额信贷中介服务为业务核心，广泛开展财富管理、信用风险评估与管理、信用数据整合服务、小额贷款行业投资。宜信公司目前已在100多个城市和20多个农村地区建立起强大的全国协同服务网络，为客户提供全方位、个性化的财富增值与信用增值服务。唐宁始终相信，“人人有信用，信用有价值”。自成立以来，宜信一直追求长期稳健发展，并依靠专业化的团队，为客户量身提供前沿的财富管理和信用管理服务。唐宁和他的团队对于未来的发展，也一直充满信心，给予客户最充分的信任。

2009年，宜信创造性地推出“宜农贷”公益理财助农平台，长期致力于促成城市富裕人群向贫困农户提供小额贷款，帮助贫苦农户改善生产和生活。宜信将企业核心业务和社会责任担当紧密结合，在促进社会信用体系建设、个人信用市场的发展等领域发挥着重要的作用。

唐宁同时担任清华大学中国创业者训练营导师组委员会委员、北京大学社会企业家精神培养课程专家顾问等。

Mr. Ning Tang was educated at the School of Mathematical Sciences at Peking University and then went on to the U.S. for further study of economics. He began his career at DLJ Investment Bank on Wall Street, engaging in IPOs, bond issues and mergers for companies in the fields of finance, telecom, media and technology.

In 2006, with an advanced credit concept and models learned from abroad, Ning founded CreditEase, China's first and currently largest peer-to-peer microcredit platform. CreditEase is a famous company in wealth management, credit management, microfinance investment, and microcredit loan origination and servicing. CreditEase has built a nationwide service network covering more than 100 cities and 20 rural areas across China, with the aim of providing comprehensive and customized solutions in inclusive finance and fund management for its clients. Ning firmly believes in “Everyone has credit, credit has value”. Since its inception, CreditEase has developed a system of sustainable financing by offering tailored wealth and credit management services for clients through the strength of its high-caliber team. Optimistic about the future, both Ning and his team have full faith in clients.

In 2009, CreditEase launched Yinongdai.com, an innovative peer-to-peer microfinance platform dedicated to offering assistance to rural residents.

Through this platform, wealthy urban residents can lend their extra funds to the rural poor in a direct way to help them improve their lives. CreditEase closely combines its core businesses with social responsibility, playing an important role in promoting the construction of a social credit system and individual credit markets.

Mr. Tang is a member of Tsinghua University China Entrepreneur Training Program's advisory committee and an advisor to the Peking University Social Entrepreneurship Training Program.



宜信公司是一家集财富管理、信用风险评估与管理、信用数据整合服务、小额贷款行业投资、小微借款咨询服务与交易促成、公益理财助农平台服务等业务于一体的综合性现代服务业企业。目前已经在100多个城市和20多个农村地区建立起强大的全国协同服务网络，为客户提供全方位、个性化的普惠金融与财富管理服务。创建于2006年，总部位于北京。

2010年4月，国际顶级创业投资机构KPCB对宜信进行了千万美元级的战略投资（KPCB曾投资谷歌、亚马逊、美国在线等企业）。2011年，IDG资本和摩根士丹利亚洲投资基金（MSPEA）与宜信公司达成战略合作。这两家机构携手2010年初加入宜信的KPCB，联合向宜信注资数千万美元，并将它们在过去数十年投资金融与高科技等行业、帮助不同阶段企业成长的成功经验带进宜信，助力普惠信用和财富管理在中国的发展。这是宜信与国内外顶级投资机构的第二次合作，也是迄今为止中国小额信贷行业获得的最大一笔投资，彰显了资本市场对于宜信在过去所取得成绩的肯定、以及对宜信所从事业务的发展前景的高度认可。

宜信的创新模式帮助几千万小微企业主和几亿贫困农户建立信用，释放信用价值，获取信用资金，并为他们提供培训等增值服务。

As a comprehensive modern service provider that integrates the businesses in wealth management, credit risk evaluation and management, credit data integration service, microfinance industry investment, micro-credit loan advisory service and transaction promotion, as well as service platform for the philanthropic wealth management to help rural residents, CreditEase has currently built a powerful nationwide service network covering over 100 cities and 20 rural locations to provide overall and personalized inclusive finance and wealth management services to clients. CreditEase was founded in 2006 and headquartered in Beijing.

In April 2010, KPCB, a world top venture capital investment institution which had invested into enterprises such as Google, Amazon, and American Online, put a strategic investment valued tens of millions USD to CreditEase. In 2011, IDG and MSPEA, which reached a strategic cooperation agreement with CreditEase, together with KPCB which joined in CreditEase in early 2010, made a joint capital injection of tens of millions of USD into CreditEase, and brought into CreditEase their experience of success in investing into financial and high-tech industries and facilitating the development of enterprises at different stages in the past decades to help the development of inclusive credit and wealth management in China. As the second cooperation of CreditEase with top investment institutions at home and abroad and also the biggest investment gained by China's microfinance industry up till now, it indicates the recognition of the capital market to CreditEase for its performance in the past and also its high-degree recognition to development prospect of the businesses that CreditEase is engaged in.

The innovative patterns of CreditEase has helped tens of millions of small and micro entrepreneurs and hundreds of millions of poor farmers to build their credit, release their credit value, and gain credit fund, as well as provided value-added services such as training to them.

公司主要荣誉

- 2014年1月，宜信荣获智联招聘“2013中国年度最佳雇主—北京30强”的荣誉奖项
- 2014年1月，唐宁当选“2013年朝阳区‘凤凰计划’海外高层次人才”
- 2014年1月，宜信荣获“最佳小额信贷服务平台”
- 2013年12月，宜信荣获2013“金蝉奖-互联网金融创新实践奖”
- 2013年12月，宜信财富荣获“2013中国优选理财师评选”金奖
- 2013年11月，宜信财富荣获2013年度独立财富管理机构特别奖·最具竞争力机构
- 2013年11月，宜农贷荣获“2013陆家嘴年度金融公益榜”年度影响力奖项
- 2013年11月，宜信荣获“年度卓越互联网金融创新企业”奖
- 2013年11月，宜信宜农贷荣获“全球责任，中国行动”评选“循环公益模式奖”
- 2013年11月，宜信财富获“2013卓越竞争力财富管理机构”大奖
- 2013年11月，宜信普诚荣获2013年度中国汽车流通行业“经营模式创新奖”
- 2013年11月，宜信入选“2013互联网金融品牌十大领军品牌”；CEO唐宁当选“互联网金融领域十大领军人物”
- 2013年10月，宜信财富荣获2013年“中国最佳品牌建设案例”优秀奖和2013年“最佳广告片”两项重量级大奖
- 2013年8月，宜信荣获“社会信用体系建设突出贡献奖”
- 2013年7月，宜信CEO唐宁当选“互联网金融年度人物”
- 2012年12月，宜信公司荣获“优秀企业公民”称号
- 2012年12月，宜信宜农贷荣获“企业社会责任（CSR）优秀案例奖”
- 2012年11月，宜信荣获“2012全球责任中国行动奖评选—最佳企业贡献奖”
- 2012年11月，宜信荣获“2012最具竞争力金融机构评选—卓越竞争力小额信贷平台奖”
- 2012年9月，宜信普诚荣获“北京信用协会—特殊贡献奖”
- 2012年7月，宜信宜农贷荣获“2011-2012年度中国杰出营销奖·杰出公益奖”
- 2012年6月，宜信CEO唐宁获得“北京市创先争优优秀共产党员”荣誉称号
- 2012年4月，宜信公司荣膺2011“金蜜蜂企业社会责任”奖
- 2012年4月，宜信荣膺“中国信用共建2011年度信用创新单位”
- 2012年3月，宜信荣获北大光华管理学院“09-11年度最佳雇主”



业务介绍 Products & Services



宜信普惠 CreditEase

宜信普惠信息咨询（北京）有限公司（简称“宜信普惠”），作为中国知名的小微借款咨询服务专业机构，公司致力于为城市及农村高成长性人群，即小微企业主、工薪阶层、大学生和农户，提供快捷方便的普惠金融服务。宜信普惠为个人客户推荐广泛的借款资金来源渠道，进行合理全面的财务规划，量身设计最优的借款解决方案，同时为客户和合作伙伴提供行业研究、创业咨询、培训、渠道拓展、融资等一系列增值服务，为他们的发展成长提供助力。宜信普惠拥有来自金融服务行业和信贷行业的资深专家管理团队，与300多家全国领先的教育培训企业、电子零售企业等商家合作，已经帮助十多万高成长性人群获得资金支持，用以改变自己的生产和生活，实现信用的价值。

宜信普惠深入研究国内各类高成长性人群的现状和需求，为有创业、深造、周转、消费等正当资金需求的客户，提供无需抵押、担保等繁琐的常规借款程序，即可便捷、安全地解决资金瓶颈，改善自己的生产和生活。

As a well-known professional institution in microcredit loan advisory services in China, CreditEase Information Consulting (Beijing) Co., Ltd. (hereinafter referred to as "CreditEase Inclusive Finance") is committed to providing rapid and convenient inclusive financial services to the high-growth urban and rural residents, including micro-entrepreneurs, salary workers, college students and rural households. CreditEase Inclusive Finance recommends an extensive range of loan and fund sources for individual clients, and provides them with proper and overall financing planning as well as customized best loan solutions. Meanwhile, CreditEase Inclusive Finance also offers a series of value-added services, including industry research, business-starting consultation, training, channel expansion and financing, to its clients and partners to facilitate their growth. With a management team consisting of senior experts from the financing and credit industries, and its cooperation with over 300 leading education and training corporations and e-commerce retail enterprises, CreditEase Inclusive Finance has helped over 100,000 high-growth groups obtain financial support to change their production and their livelihood, thus fulfilling the value of their credit.

CreditEase Inclusive Finance has conducted in-depth researches into the status quo and demand of various types of high-growth groups in China, and provided a routine loan procedure which demands no deposit and guarantee to clients who have proper fund demands for starting business, further education, capital turnover and consumption, etc. so that they may solve the fund bottleneck in a convenient and safe manner to improve their production and life.



信用咨询

为个人客户推荐广泛的信用借款资金来源渠道

Credit Consulting

Recommend an extensive range of credit loan and fund sources for individual clients



信用评估

针对客户信用状况进行专业的信用评估

Credit Evaluation

Conduct professional credit evaluation based on the client's credit condition



信贷方案制定

为客户量身定制最优的借款解决方案

Loan Plan Making

Provide clients with best customized loan solutions



协议管理

为客户提供全面的贷中流程管理服务

Agreement Management

Provide clients with overall in-loan process management services



宜信普惠为数十万农民、学生、工薪阶层、小微企业主等高成长性人群提供资金与智力支持，在实现助工、助商、助学、助农巨大社会价值的同时，坚持致力于为中国诚信体系的构建，尽到自己的企业公民责任。

CreditEase Inclusive Finance has provided fund and intelligence support to high-growth groups including hundreds of thousands of farmers, students, salary workers, and small and micro entrepreneurs. At the same time when it realized the huge social values by helping the workers, the businessman, the students, and farmers, CreditEase Inclusive Finance is also committed to the building of China's credit system to fulfill its responsibilities as a corporate citizen.

精英贷

面向公务员、企业高管等精英群体的信用借款咨询服务

JingYingDai

Credit loan advisory services targeting the elites group such as civil servants and enterprise senior managers

新薪贷

面向有固定收入的工薪阶层的信用借款咨询服务

XinXinDai

Credit loan advisory services targeting the salary workers who have regular income

助业贷

面向企业主、个体商户等经营群体的信用借款咨询服务

ZhuYeDai

Credit loan advisory services targeting the operation groups such as entrepreneurs and self-employed businessman



以自有车辆作为抵押的借款咨询服务

YiCheDai

Loan advisory services targeting people who make their own automobiles as the collateral



以自有房产作为抵押的借款咨询服务

YiFangDai

Loan advisory services targeting people who make their own house property as the collateral



城市白领的网络出借咨询服务平台

YiRenDai

Online loan advisory service platform targeting urban white collars



专门面向小微企业及农户的小额租赁服务

CreditEase Leasing

Small leasing service targeting small and micro enterprises and rural residents



为小微企业提供培训、咨询等增值服务的在线平台

CreditWings Platform

An online platform to provide value-added services such as training and consulting to small and micro enterprises



农村业务——面向三农，提供一站式资金及能力建设/增值服务方案

CreditEase inclusive finance service for rural areas - providing rural areas with one-stop funds and capability development/value-added service solution

普惠信用

全民信用体系的搭建，是一个长期、复杂的过程，宜信普惠通过自身的实践证明，如大学生、农村贫困妇女、小微企业主等暂时没有纳入国家正式信用体系的高成长性人群，通过宜信普惠搭建起的信用桥梁，一改过去缺少实物资产抵押而难以获得资金的困境，通过把无形信用转化为有形价值，实现了信用价值的释放，也证明了体现“让一部分人先信起来”的概念在中国完全可行。

作为国内领先的信用信息咨询、信用风险评估与管理的专业性服务机构，宜信在七年发展历程中积累了丰富的行业经验，并实现了大规模有效数据沉淀。2011年宜信又与世界商业风险决策管理的领导者FICO达成战略合作伙伴关系，使自身的风险管理能力得到进一步强化，进而通过信用产品设计、信用信息咨询、信用数据整合、信用风险评估、信用增值方案设计、贷中流程管理、商账管理等服务的提供，成功地帮助数以万计的微小企业主、工薪阶层、大学生和贫困农户凭借信用获得用于生产、生活的必要资金，进而改善生活、改变命运，有力推动了中国个人信用体系的建设和完善。

Inclusive Credit

The building of national credit system is a long and complicated process. The practice of CreditEase Inclusive Finance proves that the high-growth groups who are not yet included in the national official credit system, including college students, poor rural women and small and micro entrepreneurs, have the ability to change their difficulty in obtaining fund due to the lack of physical assets collateral and transform their intangible credit into tangible values and realize their credit value release through the credit bridge built by CreditEase Inclusive Finance; it also proves that it is completely feasible to enact the concept of “make part of the people realize their credit value” in China.

As a leading professional service institution in credit information consulting, credit risk evaluation and management, CreditEase has accumulated rich experience in this industry in this seven years’ development and obtained a large-scale valid data. In 2011, CreditEase reached a strategic partnership with FICO, a leading institution in world commercial risk decision-making management, which further strengthened its risk management capability. Moreover, by providing services concerning credit products design, credit information consulting, credit data integration, credit risk evaluation, credit value-added plan design, in-loan process management and the commercial debt management, CreditEase has successfully helped tens of thousands of small and micro entrepreneurs, salary workers, college students, and poor rural households get the necessary fund for their production and life and further improve their life and change their fate with their credit, effectively promoting the building and improvement of China’s individual credit system.

信用产品设计 Credit products design	信用信息咨询 Credit information consulting	信用数据整合 Credit data integration
信用风险评估 Credit risk evaluation	信用增值方案设计 Credit value-added plan design	贷中流程管理 In-loan process management



普惠连城乡 借款送到家

用金融力量推动农村经济发展一直是国家、地方支持的重点，创新更是金融服务实体经济的根本要求。在新型城镇化浪潮下，农民多元化的资金需求不断增多。如何突破现有农村金融格局，使更多资金流入农村，让农民享受到便捷的现代金融服务？宜信普惠的创新举措为以上难题找到答案，将“方便、快捷、专业”的信用借款咨询服务直接带到了农民家中，真正做到了“一个电话上门服务，无需抵押借款到家”。2012年，宜信普惠在全国首先推出农机融资租赁服务，解决了广袤农村种植大户、家庭农场的现代农机需求，实现了农业现代化发展。

Inclusive Finance Connects Urban and Rural Areas and Loans Are Delivered to Door

It has been the key of national and local support to promote the development of rural economic with financial powers and innovation is the essential demand of finance in helping real economy. In the wave of new-type urbanization, the rural residents have an increasing multiple fund demand. How could we break the current financial situation in rural areas and make more funds flow to the rural areas and help the rural residents enjoy modern financial services? The innovative measures of CreditEase Inclusive Finance provide answers to those questions by delivering the “convenient, rapid and professional” credit loan consulting services to the doors of the rural residents, realizing the dream of “service coming to door by a telephone call and loans coming home without collateral”. In 2012, CreditEase Inclusive Finance was the first in China to provide the agricultural machinery financing and leasing service, which solved the demand of the large planting households and family farms for modern machineries and realized the modernized development of agriculture.



您可信赖的财富管理伙伴

宜信财富
CreditEase

CreditEase Wealth Management
Your Reliable Partner of Wealth Management

宜信卓越财富投资管理（北京）有限公司（简称“宜信财富”），是中国财富管理行业的知名企业，总部位于北京，在全国40多个城市拥有千余名资深理财顾问，为大众富裕阶层提供全方位的理财规划与财富管理服务，服务客户超过10万名，管理资产规模数百亿。宜信财富以客户的理财需求为基础，根据客户的风险偏好、财务状况、家庭结构等因素量身定制理财规划，将国内外优秀的类固定收益类、公益理财类、股权类等理财模式和产品通过科学的资产配置带给千千万万的客户，帮助他们实现稳定、安全的财富增值。宜信财富有志于成为中国大众富裕阶层长期可信赖的财富管理伙伴，将诚信、专业和创新的服务带给每一位客户及其家庭。

CreditEase Wealth Management (Beijing) Co., LTD (hereinafter referred to as CreditEase Wealth Management) is a well-known enterprise in China's wealth management industry. With its head office in Beijing, CreditEase Wealth Management employs over 1,000 senior financial consultants in over 40 cities in China to provide comprehensive financial planning and wealth management services to the affluent class of the society. CreditEase Wealth Management has provided services to over 100,000 clients and managed a total capital of over 10 billion Yuan. Based on financial management demands of the clients, CreditEase Wealth Management offers customized wealth management services in accordance with the factors including the risk preferences, financial conditions and family structures, bringing the excellent financial management patterns and products at home and abroad, including similar fixed-income patterns and products, philanthropic wealth management patterns and products, and equity patterns and products, to tens of thousands of clients by scientific assets allocation, so as to help them realize stable and safe wealth increase. CreditEase Wealth Management is committed to becoming a long-term trustworthy wealth

management partner to Chinese mass affluent and bringing honest, professional and innovative services to each client and each family.



解决方案

宜信财富根据客户个人或家庭在短期、中期、长期等不同时期，在客户人生的不同阶段，结合其财富现状、未来生活目标、风险承受能力，为其进行相对应的资产配置，制定符合其需求、帮助其实现财富目标的财富管理解决方案。具有代表性的解决方案有：

子女教育准备金

帮助中青年夫妻针对子女教育、出国留学等需求，为其配置资产，并提供国内就学、留学等咨询的增值服务。

养老金解决方案

针对中年个人或家庭，为其制定养老金解决方案，为其配置低风险、长期限的资产类别，通过长期、稳定投资积累养老金。

遗产传承方案

通过信托等形式，为老年客户制定遗产传承方案，为其解决百年后的后顾之忧，使财富以合理的形式和分配进行传承。

消费解决方案

针对不同的消费需求，为客户合理配置资产，实现赚钱花钱两不误的目标。往往以较高收益的资产组合，在短期内实现消费目标。

Solutions

CreditEase Wealth conducts corresponding assets allocation for clients based on their demands in different life stages of the client or client family in terms of short-term, mid-term and long-term wealth management demands in accordance with their wealth condition, future life goals, risk tolerance and makes wealth management solutions that meet their demands and help realize their wealth goals. The representative solutions are as follows:

Children`s Education Reserves

help young and middle-aged couples with their asset allocation in terms of their demands for children`s education and studying abroad, and provide value-added consulting services concerning education at home and abroad.

Old-Age Pension Solution

help middle-ages family or individual clients make old-age pension solutions and allocate low-risk long-term assets to accumulate pension by long-term and stable investment.

Wealth Inheriting Plan

help old-age clients make wealth inheriting plans by means of entrustment, so as to solve their problems concerning the wealth after their death and make the wealth be passed in a reasonable manner and distribution pattern.

Consumption Solutions

help customers make reasonable asset allocation in accordance with different consumption demands, so as to realize the goal of both earning and consuming money. This solution often consists of high-yielding asset portfolio to realize consumption goal in a short term.





财富观点

财富管理好，幸福自然来

宜信财富认为，财富管理的终极目标是帮助客户实现生活品质的提高，使其个人或家庭享受幸福生活，而不仅仅是关注数字、关注单个产品的投资回报。

财富管理不等于理财

财富管理是一个内涵广泛的学科，不仅要帮助客户如何赚钱，也需要告诉客户如何花钱，只有对客户个人或家庭的财富做出全盘规划，才能更好的帮助客户实现财富的合理运用，实现财富目标。理财只是财富管理的一小部分内容，如税务规划、遗产传承、消费计划等都是财富管理的组成部分。

财富管理的核心是风险控制

在财富管理的过程中，风险无处不在。把财富比作一个漏斗，一边是财富入口，一边是财富出口，只有当出口比入口小，财富才能有所结余。风险控制需要关注的是财富管理中的一切可控和不可控的风险，做好危机预警，尽可能降低可能发生的风险带来的损失。

风险管理不仅是对物质的管理

风险不仅来自于物质财富，同时也会危及人身财富。人的身体是个人或家庭财富的重要组成部分，在人生的不同阶段，少年、中年、老年、暮年等面对的风险有所不同，需针对不同时期制订不同的风险管理解决方案。

精神财富和物质财富双丰收

除了物质财富和人身财富之外，精神财富也被视作重要的组成部分。公益理财也成为备受关注的新资产类别，成为现阶段个人和家庭资产包中的重要组成部分。宜信财富公益理财在帮助客户实现收益的同时，也满足其公益方面的精神需求。

Ideas about Wealth Management

Happiness shows up when your wealth is well-managed

CreditEase Wealth Management believes that the ultimate goal of wealth management is to help clients realize the improvement of living quality, making the individual or the family enjoy a happy life instead of focusing on the numbers or the ROI of a single product.

Wealth management does not equal to financial management

Wealth management is a subject with a broad connotation, including not only helping the clients earn money, but also telling clients how to spend money. Only when we make an overall planning for the wealth of a client or a family can we better help them realize the reasonable application of wealth and realize the wealth management goals. Financial management is only a small part of wealth management; tax planning, legacy inheriting and consumption plan are all part of wealth management.

The core of wealth management is risk control

In the process of wealth management, there are risks everywhere. If we compare wealth to a funnel, one end being the entrance of wealth and the other end exit of wealth, then wealth can be accumulated only when the exit is smaller than the entrance. To conduct risk control, we need to focus on all the controllable and uncontrollable risks in wealth management and make a good crisis early warning system to reduce the loss brought by potential risks as much as possible.

Risk management does not equal to management of the material wealth

Risks not only affect material wealth, but also threaten people's physical wealth. The body of people is an important part of individual or family wealth. In different life stages, there are different risks facing the teenagers, the middle-ages, the old-aged and the elderly, and different risk management solutions should be made for different periods.

Spiritual wealth and material wealth both prosper

Besides material wealth and physical wealth, the spiritual wealth is also regarded as an important part of wealth. Philanthropic wealth management, a new asset type that draws wide attention, has become an important part of individual and family asset portfolio in the current stage. The philanthropic wealth management of CreditEase Wealth will also meet the spiritual demands of clients in philanthropic aspects while realizing their assets goals.



“宜农贷”是宜信公司于2009年推出的公益理财助农平台。通过宜农贷平台，有爱心的出借人可以直接将富余资金出借给那些远在中西部地区需要资金支持的农村借款人，一两千元的资金就可能改变贫困农户一生的命运。

"YiNongDai" is a philanthropic wealth management platform for rural borrowers launched by CreditEase in 2009. The caring lenders can directly lend their capital to the rural borrowers who need fund support in the central and western areas of China through the YiNongDai platform. A fund of about 1,000-2,000 might alter the life of a poor rural resident.

With 100 yuan borrowed from you, her life will change.



作为一种“可持续扶贫”的创新公益模式，宜农贷突破原有以捐赠方式为主的“输血”式扶贫模式，以出借方式实现“造血”式扶贫模式，不仅实现了精神扶贫和物质扶贫的双重收获，而且实现了公益性和商业性的完美结合。助农平台上的借款人及宜信均不以盈利为目的，象征性的收取2%的爱心回报，使受益方承担起创造价值的责任。宜农贷为解决中国“三农”问题进行了创新探索和实践。

As an innovative philanthropic pattern able to realize “sustainable support to the poor”, YiNongDai changes the original “blood-inputting” pattern of poverty relief by means of donation into “blood-making” pattern of poverty relief by “lending” the money, which not only realizes a double harvest in spiritual poverty relief and material poverty relief, but also realizes the perfect integration of philanthropy and commerce. The lenders and CreditEase on the platform both have no intention to make profits. The only symbolic charge is a 2% return on investment, which means to make the beneficiary bear the responsibility of creating values. YiNongDai conducts innovative exploration and practice for solving China’s “three rural issues”.

合作伙伴

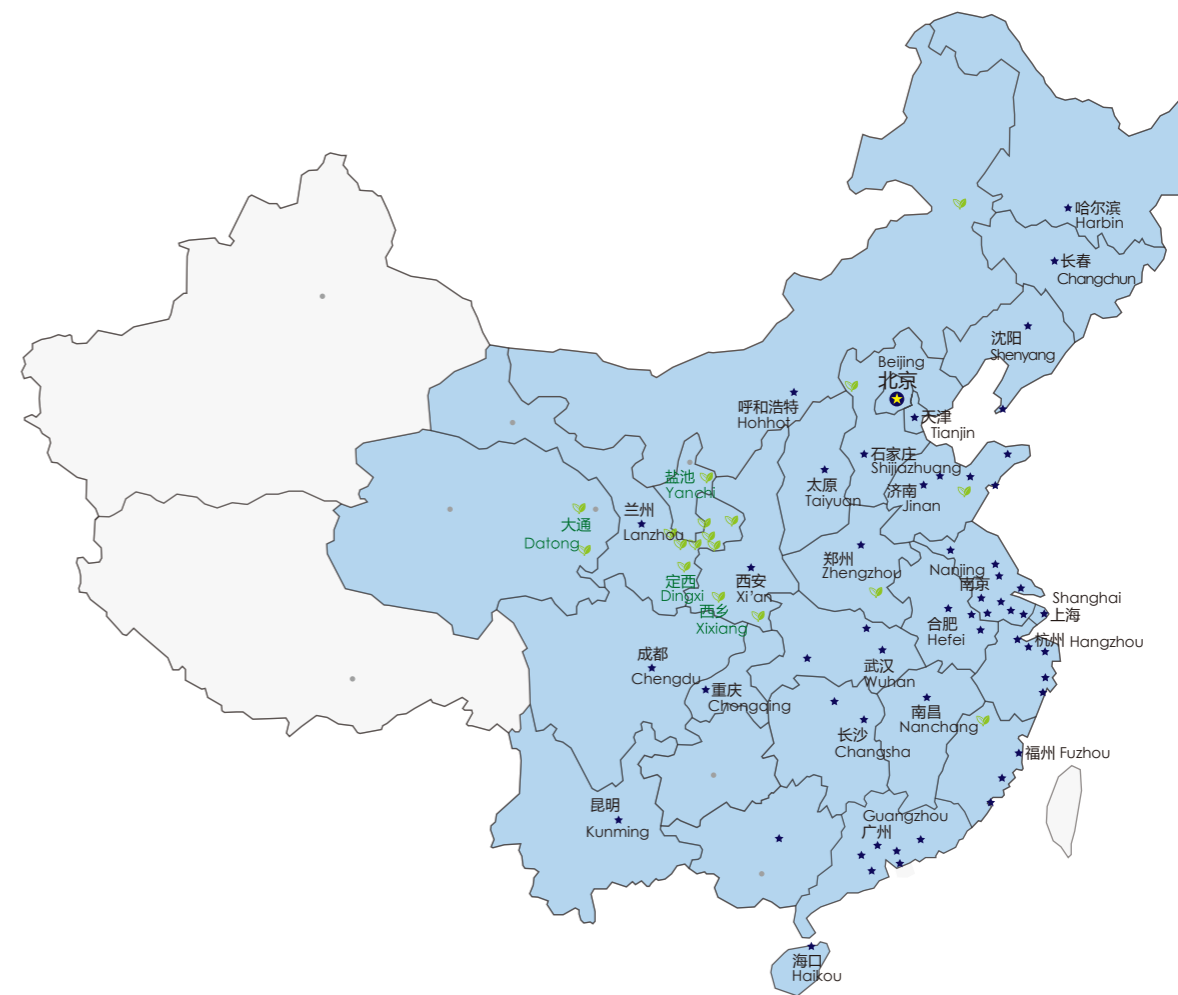
- 陕西省西乡县妇女发展协会
- 甘肃省定西市安定区民富鑫荣小额信贷服务中心
- 河南省虞城县扶贫经济合作社
- 宁夏惠民小额信贷有限公司
- 青海省大通县妇女发展协会
- 福建省屏南县小额信贷促进会
- 青海省同仁县乡村发展协会
- 内蒙古赤峰市昭乌达妇女可持续发展协会
- 陕西省佳县妇女可持续发展协会
- 陕西省淳化县妇女发展协会
- 陕西省蒲城县妇女可持续发展协会
- 湖北省建始县河水坪地区新农村综合发展协会
- 吉林省珲春市图们江下游扶贫项目促进会
- 吉林省延边图们江地区扶贫项目促进会
- 河南省兰考县南马庄生态农产品专业合作社
- 河南省兰考县胡寨哥哥农牧专业合作社
- 内蒙古克什克腾旗永胜农牧专业合作社

Partners

- Xixiang County Women’s Development Association, Shaanxi Province
- Minfu Xinrong Micro-Finance Service Center of Anding District, Dingxi City, Gansu Province
- Yucheng County Poverty Relief Economic Cooperative, Henan Province
- Ningxia Huimin Microfinance Co., Ltd.
- Datong County Women’s Development Association, Qinghai Province
- Pingnan County Micro-Finance Promotion Association, Fujian Province
- Tongren County Village Development Association, Qinghai Province
- Chifeng Zhaowuda Women’s Sustainable Development Association, Inner Mongolia
- Jia County Women’s Sustainable Development Association, Shaanxi Province
- Chunhua County Women’s Development Association, Shaanxi Province
- Pucheng County Women’s Sustainable Development Association, Shaanxi Province
- New Countryside Comprehensive Development Association, Heshuiping Region, Jiashi County, Hubei Province
- Tumen River Downstream Poverty Relief Project Promotion Association, Hunchun City, Jilin Province
- Tumen River Region Poverty Relief Project Promotion Association, Yanbian City, Jilin Province
- Nanmazhuang Ecological Agricultural Products Professional Cooperative, Lankao County, Henan Province
- Huzai Brothers Agricultural and Husbandry Professional Cooperative, Lankao County, Henan Province
- Yongsheng Agricultural and Husbandry Professional Cooperative, Hexigten Banner, Inner Mongolia

全国共覆盖100多个城市和20多个农村地区
A nationwide service network covering more than 100 cities and 20 rural areas across China

全国网点分布图 Locations



- ★ 宜信城市业务所覆盖地区
Coverage of urban operations of CreditEase
- ♥ 宜信农村业务所覆盖地区
Coverage of rural operations of CreditEase

CreditEase



合作
Cooperations

战略合作 Strategy Partners



学术支持 University Partners



清华大学



北京大学



中国人民大学



中央财经大学



同济大学



北京航空航天大学



MOORE
SCHOOL OF BUSINESS
UNIVERSITY OF SOUTH CAROLINA



MIT
Massachusetts
Institute of
Technology

合作伙伴 Cooperation Partners



宜信当选“中国互联网金融工作委员会”副主任委员



日内瓦世界微型金融论坛
中国普惠金融工作组



上海新金融研究院理事（唐宁担任研究院理事）
SHANGHAI FINANCE INSTITUTE



中国支付清算协会
Payment & Clearing Association of China

中国支付清算协会下设的“互联网金融专业委员会”副主任单位
Payment & Clearing Association of China

工业和信息化部中小企业发展促进中心
(中国中小企业发展促进中心)

China Centre for Promotion of
SME Development



小额信贷服务中介机构联席会
Microcredit Intermediary Association
小额信贷服务中介机构联席会



中国财富管理50人论坛
China Wealth Management 50 Forum



IDG · 宜信金融创新基金

CreditEase



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