

DeFi For You.

WHITE PAPER V.2.2

- **A peer-to-peer lending platform where you can loan against crypto, NFTs, and hard assets.**
- **Earn passive income from issuing P2P loans.**
- **Store hard assets on the blockchain.**



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Peer-to-peer lending against crypto, NFTs, and hard assets.

Abstract

The traditional banking and finance sectors have left millions of people without access to capital. This happened in 2008, and it's happening again in 2021.

The economy suffers and it's the everyday people and small business owners that pay the ultimate price.

Access to credit is key to success in today's world and yet millions aren't even able to apply for loans of finance their assets. DeFi For You is a decentralized peer-to-peer lending platform built on the Binance Smart Chain.

Our platform lets anyone become their own bank and offer loans, setting their own terms and interest rates. Borrowers can use their cryptocurrency assets, NFTs, and hard assets as collateral. They can take advantage of market corrections and finance their crypto while holding.

Hard assets can now be moved onto the blockchain for the first time. DeFi For You works with several partners, including jewelry outlets, pawnshops, and auto garages to store, value, and tokenize hard assets to move them onto the blockchain.

1) Introduction

- What is DeFi For You?
- Why P2P lending?
- Storing hard assets on the blockchain



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Introducing: DeFi For You

DeFi For You is a decentralized **peer-to-peer** lending platform where users can get a loan against their crypto, NFTs, and hard assets.

We're the first platform to bring hard assets to the blockchain via NFTs with verified results.

Users can set up their own lending shops on the platform, while our partners can store and value hard assets before tokenizing them on the blockchain.

Our pioneering platform opens the doors that banks have long since slammed in the face of millions of people.





DeFi For You Infrastructure

DeFi For You is a pioneering platform that enables lenders to generate passive income via lending.

- **Peer-to-peer loans:** Users can borrow and lend from each other.
- **Lending from liquidity pool:** Stake your crypto and earn interest or borrow immediately at fixed interest rates.
- **Soft (digital) NFT market:** Trade and borrow against NFTs. Tokenize soft assets like carbon credits and trade instantly.
- **Hard asset NFT market:** Tokenize hard assets as NFTs and store them with our partners to get a crypto loan against them.

Global economies are at risk after massive money printing and the subsequent decreasing value of fiat currencies.

People will come to rely more and more on cryptocurrency and **decentralized finance**.

DeFi For You will enable you to become a lender that can target viable borrowers who can't access finance from banks.

Borrowers gain access to the finance they need without selling off their assets.





Moving assets onto the blockchain is essential

The key to our project's launch is **timing**.

Economic uncertainty often leads to banks and major financial industries restricting lending.

Yet millions of people have hard and soft assets that can be staked as collateral for a loan.

Moving assets onto the blockchain allows instant loans and trivial repossession of collateral.

Benefits of DeFi For You



P2P Crypto lending platform

Enabling people to leverage their cryptocurrency as collateral for a loan means a user can **invest in a cryptocurrency and immediately withdraw** the cash back as a P2P loan

Loan against your NFTs

On DeFi For You, users will be able to **leverage their NFT's** as well as cryptocurrency as collateral for a P2P loan. Demand for this will increase dramatically.

Open your own pawnshop

DeFi For You will allow users to **open an online pawnshop**, using trusted intermediaries to hold collateral for crypto loans. This allows users to enter the crypto space without a bank account.



Why this is so important:

The market is untapped

- The P2P lending market is worth hundreds of billions of dollars worldwide.
- The decentralized finance (DeFi) market is worth more than \$100 billion (up 1,000% year on year).
- Cryptocurrency is turning mainstream, bringing in millions of new users each month.

Demand for crypto loans is growing

- Financing crypto assets and NFTs allows users to take advantage of market corrections.
- People don't trust banks anymore.
- An economic crisis is on the horizon – banks will tighten lending policies.

Hard assets can be moved onto the blockchain

- The world's hard assets can now be stored on the blockchain, loaned against, and traded instantly.
- This makes hard assets more liquid than ever before.
- People can on-ramp into crypto without having to make a bank transaction.

2) A New Breed of Reputation

- Smart Contracts, Trustless,
Peer-to-Peer System.





What about reputation?

The reputation of the borrower is crucial when issuing a traditional loan. You wouldn't want to give your money to someone who was known not to pay people back, right?

Irrefutable smart contracts remove the need for reputation, because if the borrower defaults on the payment, you don't need to chase them to get your money back - instead, their collateral will **automatically be liquidated**.

You can still see a trust score next to users, to see how likely they are to make repayments on time, but you don't need to worry about not getting your collateral if they default.

Reputation in traditional loans:

Loan Terms	No collateral	Average collateral	Good collateral
No reputation	Very poor	Poor	Average
Good reputation	Poor	Average	Good
Great reputation	Average	Good	Excellent

Smart contracts have introduced a rare improvement in these loan conditions.

Collateral, including NFTs and hard assets, can now be trivially repossessed.

This creates ideal conditions for inclusive loans, regardless of reputation.

This is pioneering decentralized finance.

New loan terms with smart contracts

Loan Terms	Zero collateral	Ideal collateral
No reputation	No loan	Excellent
Good reputation	No loan	Excellent
Great reputation	No loan	Excellent

You can now lend from *anywhere*



It doesn't matter if the lender is in the UK and the borrower in Spain.

With smart contracts, lenders **don't have to chase repayments.**

Collateral is auto-liquidated if loan terms aren't met.

Collateral loans are the **oldest financial service**, dating back millennia.

But they've always been limited by geography.

Blockchain means lending can now take place **across borders.**

3) Roadmap

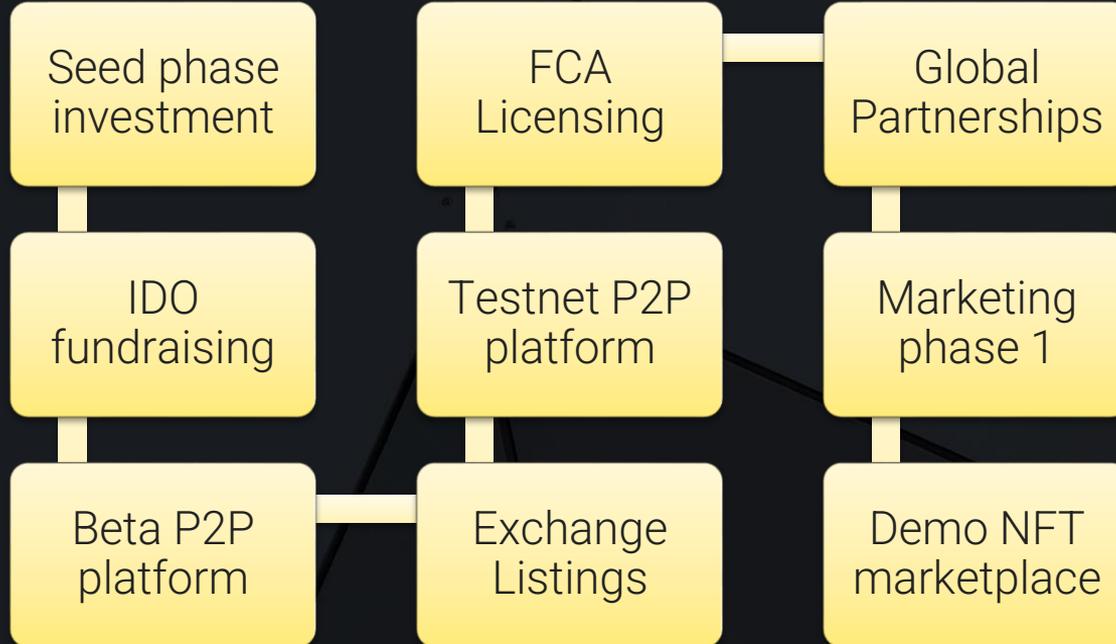
- Milestones reached and a timeline of milestones to come.



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What We've Already Achieved



Development schedule for DeFi For You

June/July 2021	August 2021	September 2021
Lending pool for borrowing and saving – development.	NFT marketplace launched in demo mode	Lending pool goes LIVE (Mainnet)
P2P lending platform upgraded and developed	P2P lending LIVE (Mainnet)	NFT marketplace LIVE (Mainnet)
NFT marketplace and minting feature developed	Validating high-value physical assets with NFTs –in development	Minting NFTs LIVE (Mainnet)



Development schedule for DeFi For You

October 2021	November 2021	December 2021
Continued development of high-value asset validation	Continued development of high-value asset validation	Validating high-value assets with NFTs for pawn – LIVE (Mainnet)
Development of pawnshop feature begins	Continued development of pawnshop feature	Pawnshop feature LIVE (Mainnet)
Upgrades and bug fixes	Upgrades and bug fixes	Weekly updates and bug fixes for indefinite future

4) Team

- Founders, core-team, partners, and developers.



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From the Co-Founder of Travala.com (AVA)

Adam Chaplin, the founder of DeFi For You and DFY was also a co-founder of **Travala.com**.

Travala.com is the world's most successful crypto travel site and is partnered with Expedia, Booking.com, and more.



Travala.com is 30% owned by Binance, the world's biggest crypto exchange. The company is also partnered with **Expedia** and **Booking.com**.

Our team is taking lessons learned from Travala.com and applying them in the DeFi space.



Meet the DeFi For You Team



Adam Chaplin – CEO
Former Royal Marine
Commando and co-founder
of Traval.com



Dr. Dang Minh Tuan - CTO
Inventor of Vietkey and Vice
Pres. Of VietFinTech



Duong Thanh Tung
Tech team leader and former
tech leader at Traval.com



Meet the DeFi For You Team



Cong Nguyen – CEO of Blockchain Developer Asia
Running our 200-strong tech team at BDA.



Sean Mason - CFO
Seasoned business veteran of 20+ years and founder of Athena Capital Futures.



William Gray - CMO
Digital marketing and copywriting expert responsible for marketing and advertising.



Meet the DeFi For You Team



Hoang Dung – Auditing Partner

Vice Head of Internal Audit at Vietbank and strategic partner.



Miles Mann – UK Pawn Broker Partner
Cotswold Fine Jewellery Group



Ngo That Thanh – Sales Lead
Thanh is charged with approaching institutional investors.

5) Licensing

- FCA licensing.
- The importance of complying with local regulations.





FCA Licencing and Regulation

DeFi For You is regulated and licensed by the Financial Conduct Authority (FCA) in the United Kingdom.

This means we can legally offer financial and pawnbroking services to clients in the United Kingdom and elsewhere.

This is essential for building trust and continuity in our project and ensuring that we're compliant with local laws and regulations.



Regulation is coming.

The crypto space has seen a relative lack of regulation thus far.

This has produced a certain level of risk.

But this time is ending. Governments are increasingly keen on regulating cryptocurrency projects.

DeFi For You has already gained **FCA approval**, meaning we're already regulated in the UK.

We're ahead of the curve.



6) Partnerships

- Pawnbroking, marketing, developers, and exchanges.



Partnerships

Brand partnerships are key to a successful project.

DeFi For You has already partnered with **Cotswold Fine Jewellery Group** to move hard assets onto the blockchain.

We're building a long list of mutually beneficial partnerships to scale our platform.



We're building partnerships with:

- Pawnbroking firms
- Auto garages
- Jewelry outlets
- Blockchain projects
- NFT platforms
- Cryptocurrency exchanges
- Global communities

Pawn and P2P Partnerships

Building credibility for Defi For You through partnerships with global P2P lending and Pawn sites is essential for growth.

The **foundations for global success** of DeFi For You are:

- Smart contract security
- Partnerships
- FCA licensing

These three pillars give the platform credibility to ensure we're only moving in one direction: Upwards!



everything
is
connected

Blockchain Developer Asia

Blockchain Developers Asia is **50% owned by DeFi For You**. It's one of the biggest blockchain developer companies in Asia.

- 200-strong dev team
- Working on digitization projects for the Vietnamese government
- Building blockchain solutions for global brands



Cotswold Fine Jewelry Group

Cotswold Fine Jewelry Group owns 8 jewelry retail stores, a gold bullion business, and a pawn brokerage.

They're our pawn broker partner running operations for crypto pawn in the UK.

They are licensed by the FCA.



7) Tokenomics

- Supply, allocations, quarterly burns, and staking.



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DFY Token Quarterly Burns

We originally minted 1 billion DFY tokens.

Tokens are **burned quarterly**.

1. Feb 2nd 2021 – 123,181,732 DFY burned.
2. May 2nd 2021 – 16,200,000 DFY burned.

Tokens are burned every three months to reduce overall supply over time and increase value for holders.

861,416,467

Total token supply

28,700

Wallet holders of DFY tokens

120,000

Transactions have been made with DFY

<https://bscscan.com/token/0xd98560689c6e748dc37bc410b4d3096b1aa3d8c2>



226,818,268

Sold before listing on exchanges (IDO and pre-sale)

139,381,732

DFY tokens burned so far in quarterly burns

500,000,000

DFY tokens locked for 2 to 5 years



193,003,654

DFY tokens staked on the DeFi For You platform

150,000,000

DFY tokens reserved for the project founders and team

Up to 33% APY for staking

Maximum staking period is 12 months.



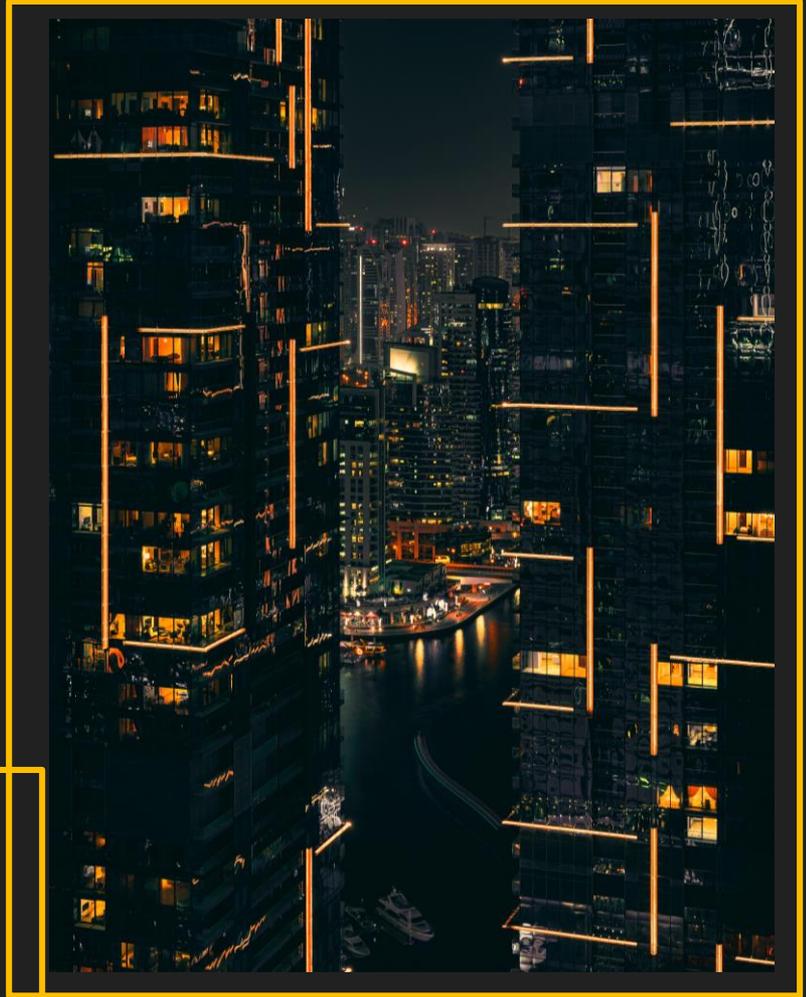
Staking DFY for rewards

We **reward investors** that lock their tokens away for given period of time.

- 33% APY if locked for 12 months.
- 27% APY if locked for 6 months.
- 25% APY if locked for 3 months.

Tokens are **securely locked** within the DeFi For You platform for the duration of the staking period.

Users can, however, claim their staking rewards at any time without any penalty.



8) DFY token

- Network, standard, and utility.



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Smart Contracts Security



Smart Contracts on Binance Smart Chain form the basis of our P2P lending platform.

Collateral, including NFTs, is held via smart contract, ensuring that the lender is protected in the even of the borrower defaulting on their loan.

Smart contracts allow peer-to-peer lending to be scaled globally for the first time.

Our smart contracts have been audited by CertiK

Link: certik.org/projects/defifyou

Binance Smart Chain

We chose to build on **Binance Smart Chain (BSC)** because it's fast, affordable, and scalable.

BSC has an average block-time of 3 to 5 seconds, which is vastly superior to the alternatives.

BSC is proving itself to be a capable and popular platform and will continue to scale going forwards.





We are not waiting for Ethereum 2.0

DFY is hosted on the **Binance Smart Chain** (BSC) rather than Ethereum because the latter is too slow and gas fees are too high.

Transactions take between 3 and 5 seconds on BSC, costing as little as \$0.000016.

Since the turn of the new year there have been over double the volume of transactions on BSC.

While BSC is more centralized than Ethereum, we feel that this is a small sacrifice to pay to give our users a much better deal.



DFY Token Utility



Opening a Pawnshop

Pawnshops are split into tiers based on DFY ownership.

1 million DFY = Top Tier
200,000 DFY = Grand Tier
2,000 DFY = Basic Tier
0 DFY = Open Entry Tier

Transaction fees / Staking & farming

DFY tokens are used as 'gas' for transactions in the DeFi For You platform.

They'll also be rewarded to users for farming and staking.

Donated Carbon Credits

A percentage of DFY tokens collected as gas will go towards carbon credits to offset emissions from the project.

DFY is a BSC Token Bridge

BC <-> BSC Token Bridge allows BEP2 tokens to be exchanged into BEP20 tokens (ERC20 representation).

This facilitates cross-chain between Binance Chain and Binance Smart Chain.



9) Branding and Marketing

- Partnerships, key branding strategy, and marketing plans.





Three pillars of credibility for branding



Licencing and Approval

DeFi For You is approved by the FCA to **build trust and stability** with the general public and institutional backers

Global Partnerships

Partnering with key brands within the same vertical will ensure DeFi For You's **legitimacy** in the arena.

Key Branding Strategy

Going beyond partnerships within the vertical will build DFY as a currency **trusted by everyday investors**.



Key Branding Strategy

- Our **three pillars of credibility** will build trust in everyday and institutional backers.
- We'll then be seeking **partnerships** with companies that aren't associated with the P2P lending or pawn industries.
- We're looking to partner with a series of **public brands** that currently operate or are looking to operate within the key demographic of an everyday cryptocurrency investor.

This includes eCommerce, online gaming, and sport brands that have massive reach and could potentially integrate our API to accept cryptocurrency payments into their native architecture.

Marketing strategy

DeFi For You is partnering with influencers, popular publications, and brands to boost our visibility.

We use three key marketing strategies

- 1) **Storm Marketing:** Hitting the public from several angles across multiple platforms at the same time. Storms are orchestrated around major launches and exchange listings.
- 2) **Commando Marketing:** Influenced from our CEO's time in the Royal Marine Commandos, this strategy involves sending in small but highly effective teams to build partnerships within local communities.
- 3) **Guerilla Marketing:** The unconventional art of 'flash' setups that attract attention and can be shared on social media.

We have links into major publications like Cointelegraph, industry social media influencers, celebrities, industry experts and relevant online platforms.

Ensuring when DeFi For You is mentioned in key publications will likewise bring more attention to future partnerships.

Our **relationships within PR and media** are being developed by our committed marketing team and quickly growing.





What else are we doing to grow DFY?



Launching on bigger exchanges

The more exchanges and the bigger they are the more people are exposed to our project and the DFY token.

Partnerships with huge players

Working our way up to truly huge brands that can invest and advertise.

Targeting global investors

Being able to secure funding and investment from specialist backers will drive DFY into a major cryptocurrency

10) Follow us

- Social media. Team contacts.
Update channels.



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We don't hide behind closed doors.

We don't believe in hiding ourselves behind a veil of anonymity. We build trust with our community by being open, honest, and available.

You can reach out to us by email, follow us on social media, and join our update channels to stay informed about DeFi For You as it develops.

We don't turn away calls and messages. We try to respond to everyone. Sometimes it can take a while due to the busy nature of our work, but we will try to respond to anyone who reaches out to us.



DFY team contact details

Adam Chaplin - CEO	Duong Thanh Tung - Tech team leader	Sean Mason - UK Business Partner	Cong Nguyen - CEO of <u>BDA</u>
<u>Facebook</u>	<u>Facebook</u>	<u>Facebook</u>	<u>Facebook</u>
<u>LinkedIn</u>	<u>LinkedIn</u>	<u>LinkedIn</u>	<u>LinkedIn</u>
ceo@defiforyou.uk	tech@defiforyou.uk	invictusgroup@icloud.com	congny@edsolabs.com



DFY team contact details

William Gray – CMO	Dr. Dang Minh Tuan - CTO	Dinh Ngoc Hoang - CFO	Miles Mann – UK pawnbroker partner
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