



 **Defigate**

**P2P Decentralized  
Lending platform**

White Paper v.3.0

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There are many problems in today's world but the biggest one for us as individuals and as a society is financial and social inequality. Everyone knows the following problems: unemployment, wage cuts, debts, unpaid bills, money shortages, work stress, unpaid overtime, and even poverty. The majority of people in the United States, Latin America, Europe, Russia, Asia, and Africa only get by or live in poverty.

There are two main reasons why this is so. Society has a huge deficit in financial literacy and is sinking into consumer debt. The financial system favors big companies to the detriment of the ordinary working-class and this has been going on for decades.

The youngest and best example of this is the still ongoing Corona crisis. Ordinary workers lost their jobs and medium-sized and small businesses even lost their existence and can no longer provide for their families. Old people who have to live in old-age poverty because their pensions are insufficient were left alone. Many young people, as well as trainees or students who do not have financial security or sufficient qualifications, were also badly affected.

In the meantime, the total wealth of more than **2,000\$** billionaires worldwide has risen to a record of **\$10,2 trillion** during the Corona crisis.

This is based on calculations by the major Swiss bank **UBS**.

This situation naturally creates a conscious or unconscious dissatisfaction and hopelessness in the majority of society and fellow human beings. There is simply a lack of the resources, time, and necessary knowledge for each individual to remedy this inequality on their own.

Defigate has faced this huge problem and offers an alternative or even a replacement to the current financial system.

The Defigate all in one Platform (App) forms its own economic system that combines blockchain technology, decentralized finance (DeFi), online (digital) banking and makes the best of these areas available to its Users so they can profit financially on autopilot (automated) from the advantages at their fingertips in one place.

The simple and easy user interface makes it possible for everyone regardless of their age group, financial situation, experience, language, or location to access and manage the Defigate APP and with it the huge and profitable potential of Blockchain Technology, DeFi Services and Cryptocurrencies in connection with the best areas of online banking.

Almost all blockchain and crypto projects require a certain amount of previous experience and make it very difficult for newcomers to get started, which could be a major obstacle to the expansion of these projects. In addition, the areas of application of these projects are in the future and have so far not been of any real use. This is exactly where Defigate comes in and enables newcomers and beginners of all ages, financial levels, languages, and countries a barrier-free, simple, uncomplicated but extremely secure entry into the blockchain and crypto world so they can profit financially without prior experience. This will lead to a high number of users and favors the development and expansion of Defigate and already sets the company one step apart from the competition.

The areas of application of the Defigate Ecosystem are based on already established and profitable systems of blockchain technology such as:



staking and liquidity (yield) mining to generate passive income streams for the user;



DeFi lending and borrowing to create more passive income through interest charges by providing capital for other users;



invest and swap in other selected cryptocurrencies and projects through the decentralized exchange for long-term or quick profits;



secure copy (social) trading of cryptocurrencies by allowing the users to connect with their accounts to already experienced experts and benefit from their trades on the exchange;



NFT Marketplace to invest and trade physical assets and items like Artwork, Real Estate, or Watches.

# Introduction

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In order to keep the risk of the users to a minimum and to protect them, the Defigate Ecosystem, which is based on artificial intelligence, will automatically move the user's capital in form of the Defigate Token to where it will generate the most profits inside Defigate Ecosystem but is still extremely safe.

This means for example in the event of fluctuating market prices, the money is not moved to the exchange for investments or copy trading but is parked in stable staking or liquidity mining in order to generate secure returns there. Defigate's app provides the clients as a beginner with the best tools to move safely and as profitably as the professionals in the blockchain and crypto world.

Advanced users can switch to manual and explore the Defigate Ecosystem on their own. In order to use profits outside of the Defigate ecosystem, the clients have the option of using the Defigate wallet, which is integrated into the Defigate App to send or receive tokens worldwide at almost no transaction costs. The users can also switch easily into fiat currencies like EURO or DOLLAR and use profits to pay for everyday costs or bills directly from the Defigate App.

Defigate Ecosystem is based on the decentralized Binance Smartchain combined with Solana Blockchain to provide high security standards for the users' safety. The users always have the power over their finances and a transparent overview of their profits.



# Defigate creators

1.1 | 05

This White Paper, as well as the Defigate project itself, is the result of close collaboration between the international community of database, blockchain, artificial intelligence, and decentralized finance experts.

Meet the experts who work tirelessly to make this project better.



**Jürgen Paal**

co-CEO



**Deniz Özbas**

co-CEO

Both are early Bitcoin and Ethereum investors since 2014 and are passionate about blockchain technology and the opportunities it offers. As a well-rehearsed and long-standing team, they managed to successfully build a marketing company from scratch with international customers and partners at a young age. With their meanwhile 6 years of experience in marketing and the associated international network and 8 years of experience in the blockchain market with a deep understanding of the technology and market situation, they bring enormous value and character as well as ambition and experience into their new project.



**Volodymyr Malyshkin**

Blockchain and  
fintech expert

Volodymyr seasoned business analyst with more than 10 years of experience in the IT business. for tokenization, meaningful blockchain incorporation and business model design in numerous ICOs.



## Diana Vasylchenko

CBDO

Diana is a top-level manager with six years of experience in the blockchain area, Diana is able to both identify new promising markets and increase the economic efficiency of business development activities.



## Elena Morozova

Frontend  
team lead

Elena is an experienced Frontend Developer with over 5 years of practical experience. She is responsible for the frontend development as well as for leading and mentoring the team.



## Sergey Mashuk

Backend  
team lead

Sergey is a confident PHP Developer with a strong knowledge and practical experience in software development. He shows good organizational, problem-solving and quick-learning skills.



## Oleksandr Danylenko

Blockchain  
team lead

Olexandr has extensive professional experience in Smart Contract Development, Design, Testing. Olexandr specializes in developing a set of tools and parsing systems for interacting with smart contracts, services for smart contracts generating and crypto-payment systems.



## Pavel Kramarenko

Head of Art

Founder & CEO of Amprise Design. Leads a design team as an Art director and performs projects himself since 2012.

Over 120 design projects worldwide. For the last 3 years the team created more than 15 complete branding solutions in fin-tech & blockchain industry. Besides that he designed UX & UI solutions for 20+ international platforms & SaaS's.



## Ivan Vodianyi

Project manager

Ensuring digital projects' success for over 5 years. Adding value to projects via complementary expertise in business analytics, marketing & product design. Managing teamwork, negotiating & finding the best way for business.



## Vladislav Nadein

Lead UX/UI designer

Building efficient & convenient interface solutions for business over 6 years yet. The main expertise is defining a business goal and delivering a proficient UX/UI solution from scratch. Vladislav can build both user-oriented and business-oriented solutions, as well as lead a UX/UI team to deliver big time.



## Denis Zalevskiy

Lead Graphic designer

Over 8 years of providing high-quality brand solutions. Specializes in creating a proper visual identity, that hits & sticks to a target audience, remains time-proof, and represents the company or a product in the best way possible. Responsible for every graphic design item you see in Defigate.

The Defigate platform aims to give people easy access to the world of finance and crypto via a simple and intuitive interface. Users get profitable services such as staking, liquidity mining, cryptocurrency exchanging, and social trading in one place to generate income streams beyond their jobs. By doing so, they improve their financial situation in a safe and easy way without a large time investment.

A huge number of people experience considerable physical and psychological stress in the performance of their daily work tasks. At the same time, the payment for their work does not always correspond to the effort expended. These people need a way to earn income regardless of the weather, the mood of their bosses, or labor market conditions.

Due to the fact that the platform welcomes the policy of public accessibility and convenience of use, access to investing in decentralized finance (**staking, liquidity mining, exchange, copy trading**) and even cryptocurrency lending (**P2P lending**) is available to almost anyone who has a connection to the Internet.

A convenient multilevel system allows both experienced traders with years of experience and newbies who just yesterday typed "**What are cryptocurrencies?**" into the search bar to begin taking advantage of its benefits.

Regardless of geographic location or social status, Defigate will be an effective tool for the clients, allowing them to give up looking for a second or third job in favor of a comfortable passive income. After all, the company strives to make every client's life better. For some, this improvement will mean that they can buy more things, improve their well-being. For others, it's peace of mind, because they don't have to hastily search among their acquaintances for vast amounts of money.

Client's money will not just sit in one place. It will always be moved automatically to the most profitable place inside Defigate ecosystem. This service - a successful choice for people who want to get the most out of their money. Defigate's software and artificial intelligence work **24/7**, scanning the global marketplace to make sure users' money works efficiently.

The market of cryptocurrency users currently does not exceed 100 million people. Defigate builds the system of interaction with users in such a way that from the first day of using the platform, the client can independently come to a **profit of 10%** per month. This is possible even if that client was not previously one of those **100 million** people. An engineer, a marketer, a builder, an economist, a housewife, and a tailor get the opportunity to earn with their savings. The list of professions could go on endlessly, but the level of accessibility will invariably be high. Financially, the entry threshold is practically the cost of accessing the Internet.

Defigate's mission is to provide everyday people such as employees, students, and the elderly, regardless of financial background, language, and origin, with safe and easy access to new financial technologies so that they can profit without restrictions to secure themselves and their families financially.

People from all over the world are struggling financially and depending on a job that just feeds their families with only small or no savings. Many young people who are just starting out in today's job world have problems finding a well-paid job that suits them and pays their bills despite their qualifications. Older people are confronted with old-age poverty and illnesses for which they are not insured in most cases. In a stressful western achievement society, most of these people fall by the wayside and the smallest problems could mean complete poverty for them or years of stress because of debt. There is a huge deficit in society in terms of financial education and financial management and each and every one of us lacks the time and support from institutions to make up for this deficit.

Defigate was developed to give these people financial freedom and access to profitable technologies such as **Blockchain and DeFi** in the most simple way. With these technologies, it is possible for them to generate several automated income streams and to secure themselves financially. It takes only a few easy steps and everyone from all over the world is ready to take advantage of Defigate Ecosystem in a safe and secure environment.

In addition to their job, the users will improve their financial situation and have more peace of mind and quality of life for their families. Young people will get new opportunities outside of the working space and will secure their future and have more fun in life. Elderly people will be covered during their retirement and will be able to choose the best solution for any health problem. This is Defify's Mission and Vision for a great society.

Defigate solves two major problems in our society today.



The first problem is that our society is sinking into debt, unemployment, wage cuts and financial stress. This is due to our outdated financial system that gives people no opportunity to increase their money, especially small investors who go under in the financial market and they are not offered any protection. As a result, the majority of people are dependent on jobs that can be terminated at any time or replaced by machines. In addition, people lack financial education and time to deal with this issue in order to make the right decisions for their own financial situation.



The second problem is that new and profitable financial technologies and markets like Blockchain, Cryptocurrencies or DeFi are very hard to understand and to use for very normal people and beginners. Most of the current projects in this market require technical understanding and experience on how to use it right and safe. For most people this is a big barrier to start and access these technologies, although it could help many people financially. In addition, many projects are dubious and designed for fraud, which also creates a bad reputation and confusion in the blockchain world.

Society is sinking into debt, unemployment, wage cuts and financial stress. This is due to an outdated financial system that gives people no opportunity to increase their money, especially small investors who go under in the financial market and are not offered any protection. As a result, the majority of people are dependent on jobs that can be terminated at any time or replaced by machines. In addition, people lack financial education and time to deal with this issue in order to make the right decisions for their own financial situation.

Defigate's client base is vast, their inquiries diverse. Therefore, the company is designed to solve a wide range of problems present in the market.

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**The difficulties that the service is ready to eliminate or minimize were divided into 3 large groups.**



**The first of them is the accessibility, speed, and convenience of participating in liquidity mining and stacking operations.**

**1.1** The difficulty of choosing a service. Liquidity mining has been an advantage to the entire DeFi market for years. At the same time, smart contracts of poorly secured services can be hacked or vulnerabilities can be exploited. The way out is long-term analytics of existing platforms. Learning the intricacies of this can take years.

**1.2** The lack of reliable sources of information about the cryptocurrency market at the disposal of the average user. Many video and text materials can let the one who has started the training down badly because they do not convey the actual state of affairs in this dynamic market. Moreover, increasingly often on forums, it is possible to meet complaints from users about teachers who confuse basic concepts of the crypto market even in their video instructions.

**1.3** The low-interest rate on staking demotivates users to participate. The customer is deprived of the ability to operate their funds for a long time. This is often not rewarded properly by the platforms.



The second group of difficulties for the average crypto market participant includes the difficulty of accessing highly profitable and reliable lending tools.

**2.1** Investors with small and medium capitals need reliable ways to grow their wealth. There is a demand for tools that can transform free money into profitable deposits. And the current state of the DeFi market does not fully meet this demand.

**2.2** Each year, cryptocurrencies increase their share in the list of assets of people engaged in capital growth. Periodically, there are situations that require an urgent increase in the amount of cash or funds in a bank account. This forces holders of crypto assets to sell them urgently. The crypto market is very volatile and such actions can lead to a decrease in income and sometimes to huge losses.

**2.3** Bureaucratic costs, complexity, and time-consuming paperwork discourage many people who want to become participants of the lending market. It happens that people end up in microfinance institutions that charge huge loan fees. This is often followed by enormous loan costs, litigation, and unfulfilled obligations.

**2.4** In the investment markets, one can often meet those who focus on high-interest rates and favorable investment conditions. At the same time, such players ignore the risks of being left with nothing. After all, the profit from such an investment is directly proportional to the danger of receiving neither interest nor the sum itself in return.

**2.5** The cryptocurrency market is characterized by a high level of volatility. Rapid changes in the price of an asset require traders to be flexible and ready to add funds immediately to implement a trading strategy. But while crypto exchanges operate with millions and billions, a mid-sized investor cannot afford such financial injections.

**2.6** Fundraising among hundreds of people is time-consuming and resource-intensive. It is realistic to imagine that within a week it is possible to get around a dozen investors or to find the same number of interested people on the Internet. But in the course of discussing the details of the deal, all the work that has been done can go to waste. The human factor plays a significant role in this process. This means that unpredictability and complexity are inherent characteristics of raising funds.

**2.7** Credit institutions spend enormous sums to keep themselves running. From hiring staff in their regional branches to keeping their software capable of serving thousands of users at a time - all of this requires a significant infusion of funds. As a result, these expenses are shifted to customers through increased fees.

**2.8** Unfortunately, organizations with dubious reputations often try to enter the digital lending market. They may only imitate the activity of providing lending services. After working with such companies, users may lose trust even in institutions with a long history of successful transactions and the availability of all necessary documents and permits.

**2.9** New users of digital lending services may encounter barriers in the form of high entry thresholds, large minimum amounts to participate in lending.



The third group is the difficulties of achieving the same level of skills and abilities as a professional crypto-trader for profitable exchange and social trading operations.

**3.1** Constant monitoring of the market situation can distract from other activities. Significant time expenditures can be detrimental to other interests and activities of the user.

**3.2** The leverage is often used for trading operations. In case of success - the user can get more than the personal funds. Otherwise, the savings can be lost in a few seconds.

**3.3** Low awareness of modern risk hedging strategies, which leads to volatile financial results.

**3.4** Following the example of major crypto market players and repeating their actions led to the bankruptcy of many traders. At first glance, this strategy does not require studying tons of textbooks. But such users forget about the difference in the amounts that are staked and often do not have the full information about the actions of the trader.



The DEFIGATE all in one Ecosystem offers safe and easy access for normal people to new and profitable financial technologies like Blockchain, Cryptocurrencies, and DeFi in form of an App at your fingertips.

**The Applications of the DEFIGATE Ecosystem enable people to generate automatically safe and profitable income streams through already established systems like:**



staking and liquidity (yield) mining to generate passive income streams for the user;



invest and swap in other selected cryptocurrencies and projects through the decentralized exchange for long-term or quick profits;



DeFi lending and borrowing to create more passive income through interest charges by providing capital for other users;



secure copy (social) trading of cryptocurrencies by allowing our users to connect with their accounts to already experienced experts and benefit from their trades on our exchange.

DEFIGATE Ecosystem, which is based on artificial intelligence, will automatically move the user's capital in form of the DEFIGATE Token to where it will generate the most profits inside DEFIFYS Ecosystem but is still extremely safe. This is how DEFIGATE's app provides you as a beginner with the best tools to move safely and as profitably as the professionals in the blockchain and crypto world. Our Users are now in the power of their own financial situation and no longer depend on a single job and no more in danger of debt, unemployment, wage cuts, and financial stress.



DEFIGATE main focus is to make the access and use for normal people and beginners of our Ecosystem as easy and safe as possible. You don't need any technical knowledge or experience to take advantage and profit from our Services regardless of your age group, financial situation, language or location. The easy onboarding and entry process of the DEFIGATE App in only 3 simple steps which we want to achieve through a guided and automated user interface brings us a big advantage and USP against our competitors and other projects in the Blockchain and Crypto Space.

Main focus of the company is to make the access and use for beginners of Defigate Ecosystem as easy and safe as possible. The clients don't need any technical knowledge or experience to take advantage and profit from the services. The easy onboarding and entry process of the Defigate App in only 3 simple steps shows the company's big advantage and USP against other projects in the Blockchain and Crypto Space.

To reduce the entry threshold for users, Defigate developed a system that allows a smooth entry into the industry without any special knowledge.

## Three levels of users were implemented:

|   | BEGINNER | ADVANCED | PROFESSIONAL |
|---|----------|----------|--------------|
| to card   | ✓        | ✓        | ✓            |
| internal balance  | ✓        | ✓        | ✓            |
| reinvest  | ✓        | ✓        | ✓            |
| cryptocurrency deposit  | ✗        | ✓        | ✓            |
| SWAP  | ✗        | ✓        | ✓            |
| the ability to select and purchase cryptocurrency on the platform, for further investment | ✗        | ✓        | ✓            |
| Possibility to withdraw funds to a crypto wallet.   | ✗        | ✓        | ✓            |
| processing user requests  | ✗        | ✗        | ✓            |
| comparison of these data with available offers from lenders;                              | ✗        | ✗        | ✓            |
| establishing the market value of credit;  | ✗        | ✗        | ✓            |
| conducting a multi-factor analysis of supply and demand                                   | ✗        | ✗        | ✓            |

It is possible to switch between levels at any moment.

The presence of a large number of players on the platform plays an important role. Comfortable conditions of use, minimization of commissions, fast service, and a wide pool of offered services create a base for fast filling of the platform with new participants. The use of liquidity mining is a guarantee of maintaining a constantly high level of liquidity. It keeps the platform stable. Clients' applications are responded to faster and they are satisfied with a higher probability. Defigate platform contains a hints system with educational materials. It allows users to learn more about the crypto market and investments. Users discover more complicated and (in many cases) more profitable investment tools.

## The Applications of the DEFIGATE Ecosystem enable people to generate automatically safe and profitable income streams through already established systems like:



staking and liquidity (yield) mining to generate passive income streams for the user;



invest and swap in other selected cryptocurrencies and projects through the decentralized exchange for long-term or quick profits;



secure copy (social) trading of cryptocurrencies by allowing our users to connect with their accounts to already experienced experts and benefit from their trades on our exchange.

High default risks are a problem common to many types of financial institutions outside the decentralized finance market. Defigate solves this by the availability of tokens, which, for example, can be used as collateral. The borrowers can have peace of mind that the funds provided will be returned to them. Defigate grants credit only with the condition that its volume does not exceed **70%** of the collateral.

Defigate offers users instant loans secured by cryptocurrency. In order not to lose the potential of the crypto-assets, users can resort to lending instead of selling these assets.

After paying the loan, they get their coins without cryptocurrency exchange fees or losses due to falling exchange rates.

Defigate took a comprehensive approach to minimize user overpayments. This goal is achieved by reducing the staff involved in operations. Their functions are transferred to the AI and software systems. This results in lower-wage and rental costs, faster processing of requests, and greater accuracy of completion of tasks.

The company policy also includes keeping fees at a constantly low level. For Defigate, high-quality service is a priority, which leads to rapid growth of the client base. Defify's Ecosystem, which is based on artificial intelligence, will automatically move the user's capital in form of the Defigate Token to where it will generate the most profits inside Defify's Ecosystem but is still extremely safe. This is how Defigate's app provides clients with the best tools to move safely and as profitably as the professionals in the blockchain and crypto world. The users are now in power of their own financial situation and no longer depend on a single job and no more in danger of debt, unemployment, wage cuts, and financial stress.

# What is Defigate

Defigate at its core is the technology which is powered by the automated AI based Ecosystem that combines Blockchain, DeFi and online banking in the form of an easy to use platform App.

The company wants to bring an alternative to the current financial and banking system which favors ordinary people from all over the world to improve their financial situation and give them the power over their own finances.

Defigate Ecosystem works on the Binance Smartchain and Solana Blockchain to provide the users with high security standards, fast and low-cost transactions and decentralized services without any restrictions or locks through banks or institutions.

## The Ecosystem in form of the Defigate App includes the following Applications:



Defigate staking and liquidity mining are functioning systems from the blockchain world that the company has improved;



Defigate's own decentralized exchange where the deposit of the users can be swapped or invested in selected, safe, and still profitable tokens and projects to generate long-term or quick income through price increases;



DeFi Lending and borrowing where User can earn interest by providing capital to other users which is much more improved than common lending from the normal banking system;



Defigate's secure copy trading solution allows the users to connect their accounts to already experienced experts and benefit from their trades on the exchange to expand their income opportunities.

Also, Defigate is a decentralized lending platform. This means that every customer can now become both a lender and a borrower. For the cryptocurrency market, this means that the speed of asset turnover on it increases manifold. Funds that may have been sitting in users' wallets for years without use can be invested in active trading now.

As opposed to bank lending, in Defigate the obligations of the parties to the loan are not monitored by a court, a policeman, or a notary, but by a smart contract.

Once the terms have been agreed, none of the participants in the process have access to changing them. That means that personal connections, authority, status, and position cannot influence the fulfillment of the contract. For users, this provides a real alternative to expecting honesty from other parties to the contract.

## The smart contract contains:

- 🕒 loan orders;
- 🕒 the interest at which the loan was taken;
- 🕒 the payment methods specified by the user;
- 🕒 the amount of the security deposit and its form.

Unlike dozens of other services on decentralized platforms, Defigate plans to accept as collateral not only cryptocurrencies but also non-fungible tokens. Their owners will appreciate such a solution because it adds a huge functionality to their assets and allows using NFT not only for purchase and sale transactions. The versatility of the platform is also confirmed by the access to such popular tools as staking and liquidity mining. These services qualitatively elevate Defigate from its competitors precisely due to a more systematic search for the most profitable conditions for its customers. Technology that enables more efficient use of funds is the key to profitable rates and attracting a huge group of users.

The planned average staking rate is **6%**. Due to the super-profitable nature of this offer, there is a limit to the number of tokens that can be sent to the contract for staking. No more than **10%** of the issue can be used in this way. At the same time, the primary issue will be no more than **50%** of the total issue.

Liquidity mining, as well as staking, are implemented on a separate smart contract. The token itself can be used to pay transfer fees. Since the demand for services with competitive terms tends to increase, users who manage to buy tokens at a lower cost find themselves in an advantageous position. Defigate also differs from other platforms because it allows users to get an instant loan secured by cryptocurrency. Clients don't have to think about withdrawals and commissions. The money is sent directly to their cards.

Through the automated and AI-based Ecosystem the Users don't have to worry about managing their portfolio because their deposits will always be automatically moved to the most profitable place in Defigate Ecosystem depending on the market situation. To secure the users and keep the risks minimal in the event of fluctuating market prices, their deposits are not moved to the exchange for investments or copy trading but are parked in stable staking or liquidity mining in order to generate secure returns there.

Defigate charges **0.5%** of each transaction for using the platform's services when granting loans.

The company, when providing liquidity, charges an additional **2%** of the amount. These funds are distributed among the participants who form the liquidity pool.

When users stack Defigate tokens, they are automatically rewarded. The fully automated Defigate Ecosystem Fee Protocol collects this reward from platform commissions.

The ecosystem fee of **5%** is charged for each transaction made using Defigate.

## The ecosystem fee is shared and distributed.

**35%**

1.75% of each transaction will be directly distributed in the form of Defigate tokens to all Defigate holders who place their tokens. By holding Defigate, users will automatically receive more tokens into their wallets.

**35%**

This share of the transaction fees collected in Defigate tokens (1.75% of each transaction) will be burned. This is performed to reduce the supply.

**15%**

0.75% of each transaction will be set aside for market making. The Initial Operating Group will select a market maker to carry out this activity.

**10%**

This portion of the commissions (0.5% of each transaction) will be used to fund marketing efforts. Defigate token holders will determine the nature of these marketing efforts via transparent voting.

**5%**

0.25% of each transaction will be donated to charity. Charities that receive funding will be determined by transparent voting.

Decentralized finance is a system by which financial products work through a public, decentralized blockchain network.

With this solution, finances become available to anyone. DeFi software allows buyers, sellers, lenders, and borrowers to interact. Various technologies and protocols are used to achieve the goal of decentralization. Above all, they are designed to eliminate intermediaries between participants in transactions.

MakerDAO is believed to be the first to enter decentralized finance. This open-source project on the Ethereum blockchain and a decentralized autonomous organization at the same time. MakerDAO was founded in 2014, came to attention in 2017-2018, with the launch of Single-Collateral Dai, offering the concept of a decentralized "stablecoin" DAI that could be borrowed against ether.

The next contribution to DeFi was made by the Compound project, setting a precedent for decentralized borrowing in 2018 - offering one digital currency against another with interest payments.

DeFi experienced dramatic growth in 2019-2020, when the total DeFi blockchain market was running into hundreds of **millions of dollars**.

In April 2020, after the collapse of many stock indexes and cryptocurrencies, the DeFi market surpassed **\$1 billion**. By August of that year, it reached **\$4 billion** and by September it reached **\$10 billion**.

Contrary to the expectations of skeptics, the DeFi market has successfully survived several corrections over the past two years and, according to representatives of most projects, is only in the initial stage of growth. The long **"bullish"** trend of the cryptocurrency market as a whole contributed to the rapid development of decentralized finance in 2021. At the end of the first eight months of this year, the TVL of the entire DeFi market, according to various data, was from **\$90 billion** to **\$110 billion**. Since last September, this figure has increased at least by **900%**.

Defigate's research focused on the market changes that have occurred over the past 2 years. This period is characterized by the introduction of quarantine measures in many states, people's distrust of fiat currencies, increased fears of approaching crises. Under such conditions, most financial transactions are moving to DeFi.

While the financial sector on all continents has been in decline, decentralized finance has experienced a significant recovery. This is confirmed by DeFi Pulse's statistical research. It shows that the total value of smart contract applications and protocols in decentralized finance has grown to **\$90 billion**.

Technological advances have taken over the corporate world in the age of pandemic. DeFi services are increasingly used by owners of large finances. In every sector, there has been a radical change in the way tasks are performed.

Independence from government institutions and freedom from a huge layer of intermediaries make this technology highly demanded. Without broker or bank accounts, the system allows trading operations to be done at tremendous speed. It also brings a huge stream of new customers into the DeFi industry. All of this requires no identification or confirmation of the user's geographic location.

Among the trends, there is also an increase in demand for liquidity mining. This is due to the growing need for decentralized finance platforms in protecting the stability of their functioning through the actions of their users. Liquidity mining will remain in demand for at least the next decade. Therefore, Defigate's decision to offer better terms on this service could increase the user base in short order. The increase will occur not only due to "newcomers" in this field but also with the help of the migration of a large number of users from other platforms.

Based on the graphs of the interest growth for such services, it can be assumed that 2021 will be a transitional year for digital transformation solutions. DeFi is increasing its capitalization, because the underlying technology (blockchain) is becoming popular in the corporate sector. It can be expected that the growth curve of the demand for decentralized finance will be rising exponentially.

# Competitors

Defify's goal is to provide users with the widest possible pool of tools to generate passive income. This will set the company apart from the competitors.

The overall TVL in the DeFi world is **\$162 billion** and growing daily. Aave (**\$15 billion**) is the platform with the highest total value locked, followed by Curve finance (**\$10.5 billion**), Instadapp (**\$10.4 billion**), Compound (**\$10.3 billion**).

The main competitors are shown in the table below.

|  | Liquidity mining | Staking | Crypto loan | Fiat loan | Loan secured by NFT | Staking (over 6% per month return) | Liquidity mining (over 6% per month return) | Exchange including Copy Trading | AI based Ecosystem |
|--|------------------|---------|-------------|-----------|---------------------|------------------------------------|---|---------------------------------|--------------------|
| Cace DeFi  | ✓                | ✓       | ✓           | ✗         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
| Yearn  | ✗                | ✓       | ✓           | ✗         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
| Aave   | ✓                | ✗       | ✗           | ✗         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
| CoinLoan   | ✗                | ✗       | ✓           | ✓         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
| NFTFI  | ✗                | ✗       | ✓           | ✗         | ✓                   | ✗                                  | ✗   | ✗                               | ✗                  |
| Curve finance  | ✓                | ✗       | ✗           | ✗         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
| Instadapp  | ✓                | ✗       | ✗           | ✗         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
| compound   | ✓                | ✗       | ✗           | ✗         | ✗                   | ✗                                  | ✗   | ✗                               | ✗                  |
|  Derigate | ✓                | ✓       | ✓           | ✓         | ✓                   | ✓                                  | ✓   | ✓                               | ✓                  |

# Go to market strategy

8.0 | 25

The markets in which Defigate operates are not only highly developed countries with large GDP per capita. They can also be states with undeveloped cryptocurrency lending services and the presence of stable demand for such services among a significant part of the population **(at least 10%)**.

In highly developed economies, there is strong competition for every new client brought in. Defigate uses modern and innovative technologies (marketing channels, software, applications, and crypto-industry practices). The company aims to bring high standards of service to an environment with prospects of new user growth. At the same time, the platform is among the first to innovate in the sphere of lending in low- and middle-income countries. That means it aspires to take a leading position in the provision of such services.

## Target audience

8.1 | 25

Defigate has chosen blockchain beginners as a target group because the number of Blockchain wallet users increased from **45 million** to **80 million** between January 2020 and November 2021. That is an increase of almost **100%** and the company wants to target these people who are new to the Blockchain market.

**The main target audience is complete beginners and newcomers in the Blockchain space from all over the world which is divided into 4 age groups:**

### Young people

age 18 to 25

who are studying or just getting started in the job world and are dependent on financial support;

### Young adults

age 25 to 30

who are about to start a family, build their own home or want to change their careers and need financial support;

### Adults

age 30 to 55

who need a second source of income in addition to their job to secure themselves and their families and want to improve their quality of life;

### Elderly people

age 55+

who want to be insured against illness or unexpected events before or during their retirement in order to be able to pay for the best care or treatment.

# Target audience

It is also worth considering dividing the target audience by the amounts they are willing to use for staking, trading, liquidity mining, and other DeFi market activities.

Less than

**\$1000**

This is the largest group of clients with whom the company is configured to work. Many DeFi platforms focus on interaction with users who can operate with large amounts of money. This cuts off a layer of potential borrowers.

A person who has just graduated from university can fall into this category. The finances of such a person may be limited, but there is a great desire to increase the savings. Also, knowledge of modern technologies and crypto markets makes online investing tools closer for this person.

This group may also include a beginner who is just starting to get acquainted with the capabilities of defi. It is quite possible that this person's financial situation is better than the invested amount. And after making sure of the reliability of the platform and becoming more familiar with its features - this person will be able to put a large sum of money into the Defigate wallet without fear.

**\$1000-**  
**10000**

This part of the clients do not often make impulsive, unreasonable investments. It would take them months or even years to accumulate a few thousand dollars. Which means that this group values the full payback of investments.

Most of them have full-time jobs that may be completely unrelated to the crypto industry. Meanwhile, not every user in this category is willing to set aside weeks to fully learn the theory and practice of complex DeFi lending market strategies. Defigate simplifies this task by having a multi-level user system, as well as providing free access to educational materials on the topic of crypto markets and investments. This gives Defigate a competitive advantage and an influx of new clients.

More than

**\$10,000**

Users with significant amounts at their disposal are large crypto-investors who understand the vulnerability and low profitability of banking instruments. They may have practiced cryptocurrency lending before and come to Defify platform due to economic feasibility (high loan interest, low fees). The feeling of greater control over the funds is also important for them.

This is provided through the presence of collaterals, absence of centralization.

## There are 3 traffic channels to promote Defigate:

- 1 Social networks
- 2 Affiliate networks
- 3 Referral partners

Social media is the main traffic channel.

## Used social networks:



Promoting any product is a task that can be divided into dozens of subtasks. For optimal spending of the marketing budget, Defigate takes into account the experience of its predecessors and applies new technologies in combination with current market trends. The company doesn't deny that TV and radio ads, banners in the middle of every major city could have some effect. Still, aware that a large portion of its target audience is focused on online resources, Defigate disseminates information about its competitive advantages through social networks and other Internet services.

The process of bringing other crypto products to market was analyzed. The research of the effectiveness of promotion through various social networks for these products allowed Defigate to compile a list of the most useful and the most harmful platforms for the promotion. A method of expert evaluation and cost analysis of each user's click on the backlinks to the developer companies' website was applied. As a result, a rating of social networks and online platforms for marketing was compiled.

Defigate conducted an analysis of the platforms for posting materials with crypto topics. The company compiled a list of these online resources and approximate budgets for using each of them.

The involvement of opinion leaders in this process is particularly effective in building interaction between the company and the client. Collaborations with projects that also promote their blockchain products generate an influx of new users. In this case, almost no marketing campaign funds are spent, as the customer base interchange takes place. At the same time, the new clients come with a better understanding of the crypto market and can appreciate the advantages of Defigate.

From each of these online resources traffic will be redirected to the Defigate website. Optimization and comprehensive simplification of interaction with it will help to retain a significant portion of users and turn them into regular customers.

**Q1**  
**2022**

To raise the funds needed to create a blockchain-based lending ecosystem, Defigate is launching an ICO (initial coin offering). This token will use the BEP-20 standard in the Binance Smart Chain blockchain.

## Defigate Token Issue

9.1 | 28

The company will issue a total of **1,000,000,000** BEP-20 tokens.

**Binance Smart Chain** will be used to create a decentralized lending ecosystem. Tokens will be used to pay commissions within the platform.

### Stages of the ICO:

#### Private Sale

30,000,000 tokens will be sold in the first round.

**The price of 1 token is 0.01 USD**

#### Pre-Sale

70,000,000 tokens will be sold.

**The price will be set at 1 token equal to 0.02 USD**

#### Token Sale

80,000,000 tokens. **1 token = \$0.04**  
140,000,000 tokens. **1 token = \$0.06**  
180,000,000 tokens. **1 token = \$0.1**

**\$ 300.000**

Closed round

**500.000.000**  
tokens

Initial emission

**1.000.000.000**  
tokens

Total issue

These tokens will be offered as part of the crowdsale. Participants will be able to purchase the tokens at an early stage as well as contribute and support the further development of the ecosystem.

Minimum purchase amount at pre-ICO

**\$50**

# Defigate Token Issue

9.1 | 29

After the sale, there will be a token lock (restriction on their sale or transfers). These options will be opened gradually over 90 days (1/90 per day). The execution of this condition will be regulated by a smart contract.

In case the tokens are not sold out during the ICO, an auction will be held every 3 months. A total of 4 auctions will be conducted. At each of them **25%** of the remaining funds will be sold out. The votes can be cast either for or against the proposal. The more tokens a group of voters has, the more significant their decision is. The smart contract controls this process.

## Growth Factors

9.2 | 29

The growth in the value of a cryptocurrency is possible through changes in two factors:

 a decrease in the **supply**;       an increase in the **demand**.

### Demand

**01** The token gives clients the opportunity to become a member of the Defigate platform and community. The demand-raising scheme is similar to dealing with NFTs. The value of an NFT is often not backed by actual physical items. But, the ability to use such a token as a pass to a closed group or community increases its market value.

**02** Paying fees for lending or staking reduces the volume of tokens on the market. Such actions stimulate the support of the scarcity status of this token and its value increases.

**03** By building the system based on the Binance Smart Chain blockchain, commissions (compared to the popular Ethereum blockchain) are significantly reduced. Experienced players in the crypto market know that the reduction in transaction costs is equivalent to attracting a huge number of investors willing to use such a tool to save costs. This is especially true for investors with small amounts in their account. In such a case, the platform increases the number of users, the demand for tokens grows.

**04** Using the Defigate token to receive rewards for the lending. In this process, exactly Defigate is used. The turnover rate of this cryptocurrency is increasing. This indirectly affects the increase in demand for it.

**05** Presence of these tokens on users' wallets gives them a chance to become a participant in regular giveaways. In this case, the number of tokens held by each individual customer does not play a significant role and does not increase the chances of winning. Thus, users with different financial situations are equal in rights.

**06** With Defigate tokens, the user has the opportunity to pay interest on loans with a discount. The multidirectional use of this particular token allows it to stand out among other crypto-assets in a qualitative way. While Defigate can be used directly for such settlements, other cryptocurrencies require more complex operations to be applied.

**07** Adding the ability to deposit cryptocurrencies into Defigate wallet. The wider the pool of services that can be conducted using a token - the higher the demand for it. In this case, a larger range of users' needs is covered, which means that a large part of them will come to this platform.

## Supply

**01** Users can send their tokens to the contract for staking and receive rewards. The user's tokens will not be available for transactions for the duration of the staking, they are frozen in the platform wallet.

Tokens taken out of circulation are not repurchased by other users. Their number on the market decreases. This is followed by an increase in the value of the token due to the limited amount of available tokens.

The maximum amount available for staking is 10% of the total issue.

When staking, the user will receive a remuneration of 6% of the invested amount per month.

**02** Companies and individuals who buy tokens early in the sales process are protected from the rising costs of purchasing new tokens at a higher price. In the long run, tokens show an upward trend in value. Therefore, buying a large number of tokens in a timely manner is a smart investment. Buying a large number of tokens causes their volume in the market to drop. As a result, when supply decreases, the value of the token rises.

**03** 35% of all tokens collected as commissions will be burned. In this case, there is a decline in the volume of used tokens. 1.75% of each transaction will be burned. This occurs to reduce supply. The supply decreases and the value of the token increases.

**04** The additional issue of the tokens is possible only at the request of the community. The platform itself does not intend to do it after the ICO. Combined with the constant burning of existing tokens, this results in the token value increase.

## Use of funds

Funds raised through the sale of tokens will be used to develop the company and support the growth of the ecosystem.

-  International scaling, sales, and marketing costs **(76% of raised funds)**.
-  Costs for product development, technology development, equipment procurement, increasing bandwidth, renting dedicated servers, and user identification costs **(over 20% of collected funds)**.
-  Payroll costs, contingency fund, strategic partners, legal and consulting services.

- 🌀 **Q4 2021** - Launch of Token and Website with User Dashboard
- 🌀 **Q1 2022** - Pre ICO
- 🌀 **Q2 2022** - Official Launch of ICO and Marketing Campaigns
- 🌀 **Q3 2022** - Launch of complete Platform, Wallet and App with Staking and LM
- 🌀 **Q4 2022** - Launch of Exchange and Copy Trading with Experts
- 🌀 **Q1 2023** - Launch of NFT Marketplace

## Launch of Token and Website with User Dashboard

**Q1**  
2022

- 🌀 **Pre ICO**

**Q2**  
2022

- 🌀 **Staking and Liquidity Mining Contracts**  
Users can be rewarded for staking or sending funds to the smart contract in a shared liquidity pool.
- 🌀 **Official Launch of ICO and Marketing Campaigns**
- 🌀 **Entering the European market**

**Q3**  
2022

- 🌀 **Launch of complete Platform, Wallet and App with Staking and LM**
- 🌀 **P2P lending platform**  
Lenders can make a deposit to the smart contract, make announcements with the loan amount, term, and interest rates. Borrowers can view the ads and take out a loan in cryptocurrency secured by another cryptocurrency.
- 🌀 **Entering the markets of the Middle East**

## Q4 2022

- 🕒 **Launch of Exchange and Copy Trading with Experts**
- 🕒 **Instant Fiat Loans**

Users can issue and receive loans in fiat against the collateral of cryptocurrency.  
The platform acts as a guarantor of transactions.  
Funds are credited to the VISA / Mastercard.
- 🕒 **Entering the markets of Latin America and Africa**

## Q1 2023

- 🕒 **Launch of NFT Marketplace**
- 🕒 **Lending collateralized by low-liquid assets**

Users can give and receive loans in fiat secured by NFTs.
- 🕒 **DAO Voting**

Users can vote for additional token issue.
- 🕒 **Defigate Card Issue**

Users can pay for purchases via Defigate card.
- 🕒 **Entering other markets**

Users can issue and receive loans in fiat against NFT collateral.

- 1.0 [DeFi Overview](#) [Link ↗](#)
- 2.0 [Digital Lending Platform Market Size, Share & Trends Analysis Report By Solution \(Lending Analytics, Business Process Management, Loan Origination\), By Service, By Deployment, By End Use, By Region, And Segment Forecasts, 2021 - 2028](#) [Link ↗](#)
- 3.0 [Lending Global Market Report 2021: COVID-19 Impact and Recovery to 2030](#) [Link ↗](#)
- 4.0 [Peer to Peer \(P2P\) Lending Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2021-2026](#) [Link ↗](#)
- 5.0 [World Bank Group and Financial Inclusion](#) [Link ↗](#)
- 6.0 [Number of Blockchain wallet users worldwide from November 2011 to November 4, 2021 \(in millions\)](#) [Link ↗](#)
- 7.0 [DeFi Pulse website](#) [Link ↗](#)