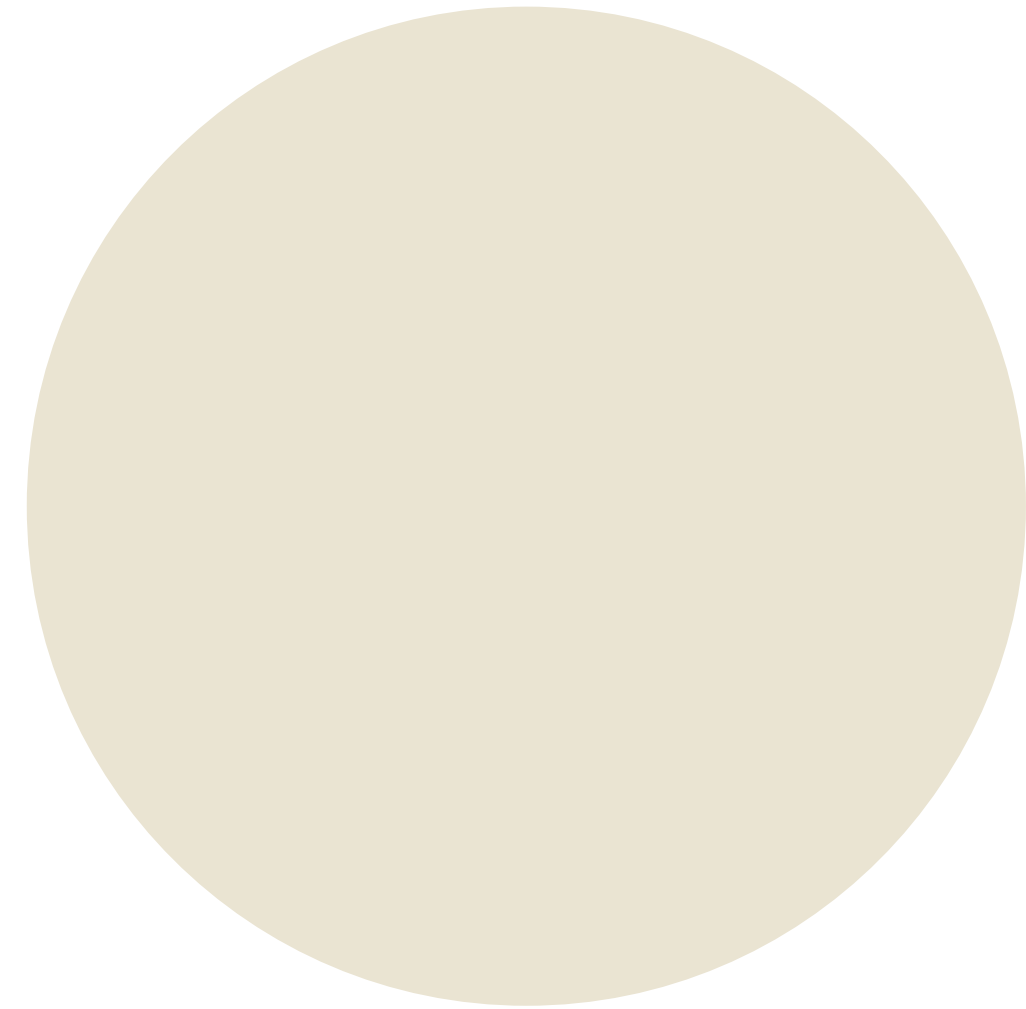




AVALANCHE LIGHTNING CREDIT



Use Treasury Bonds to get a easy and fair loan

Avalanche Frontier Hackathon 2024

GitHub Repo

<https://github.com/pjvperes/alc>

A project by RGB Group

Powered by



BRAZILIAN SCENARIO

NT

26% vs 1%

Percentage of Brazilians that invested in
"Poupança" vs "Tesouro Direto" in 2022

Source: Anbima

FI

BRL 5,6 trillion

in credit operations in the
National Financial System

Source: Brazilian Central Bank

PP

7x more expensive

Cost of credit in Brasil vs
international markets

Source: InfoMoney

NT

National Treasury of Brazil

FI

Financial Institutions

PP

Population

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PROBLEMS

NT

Low utilization of the best asset (risk-
return) in Brazil by the population

Lack of simple use cases for the
population with Treasury Bonds

FI

Difficulty in recovering default credits,
**creating a high hedge against
delinquency**

Low liquidity of assets secured as
loans (real estate/vehicles)

PP

Reduction in purchasing power

Lower life quality

Endividamento indebtedness

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AVALANCHE LIGHTNING CREDIT

Solution provided:
by Public Orgains;
for Financial Institutions;
generating value for Brazilian citizens.

We provide a technological infrastructure for the tokenization of National Treasury Bonds (NTBt) in which the titles can be used as collateral to get a more fair bank loan.

Statement

Account Balance

R\$ 0,00

Latest Transactions

No transactions



Use Treasury Bonds as Loan Collateral.

Click here!



TECHNOLOGY

ROBUST, INNOVATIVE AND COMPLETE CODE



TREASURY BONDS TOKENIZATION

Smart Contracts for functional and **complete tokenization of NTBs**

Pioneering the use of oracles **(Chainlink Functions)** to ensure the full functionality of tokenized NTB, **accessing off-chain Selic rate data through the Brazilian Central Bank API**

Smart Contracts for payment and credit operations in Web 3



COMPLETE CREDIT OPERATION

Proprietary **APIs** to **integrate the entire population (Social ID numbers) with their NTBt wallets** in bank applications.

APIs developed to **integrate banks with the ALC system**



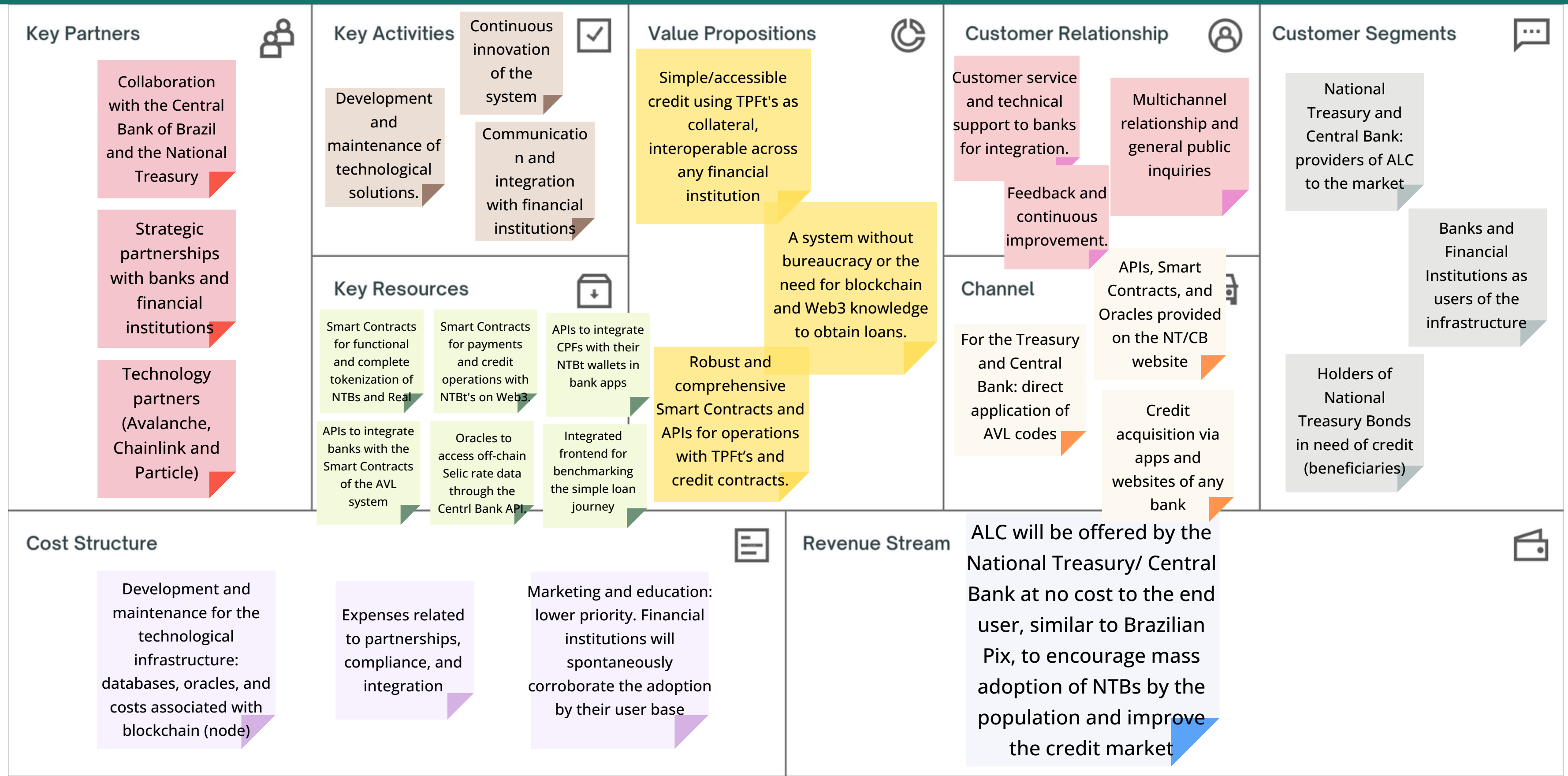
PROTOTYPE AND USER EXPERIENCE

Functional frontend, integrated with AVL's APIs and Smart Contracts

Possibility to simulate/**benchmark of the simple loan journey** with ALC in a fictional bank, with **only 3 steps**

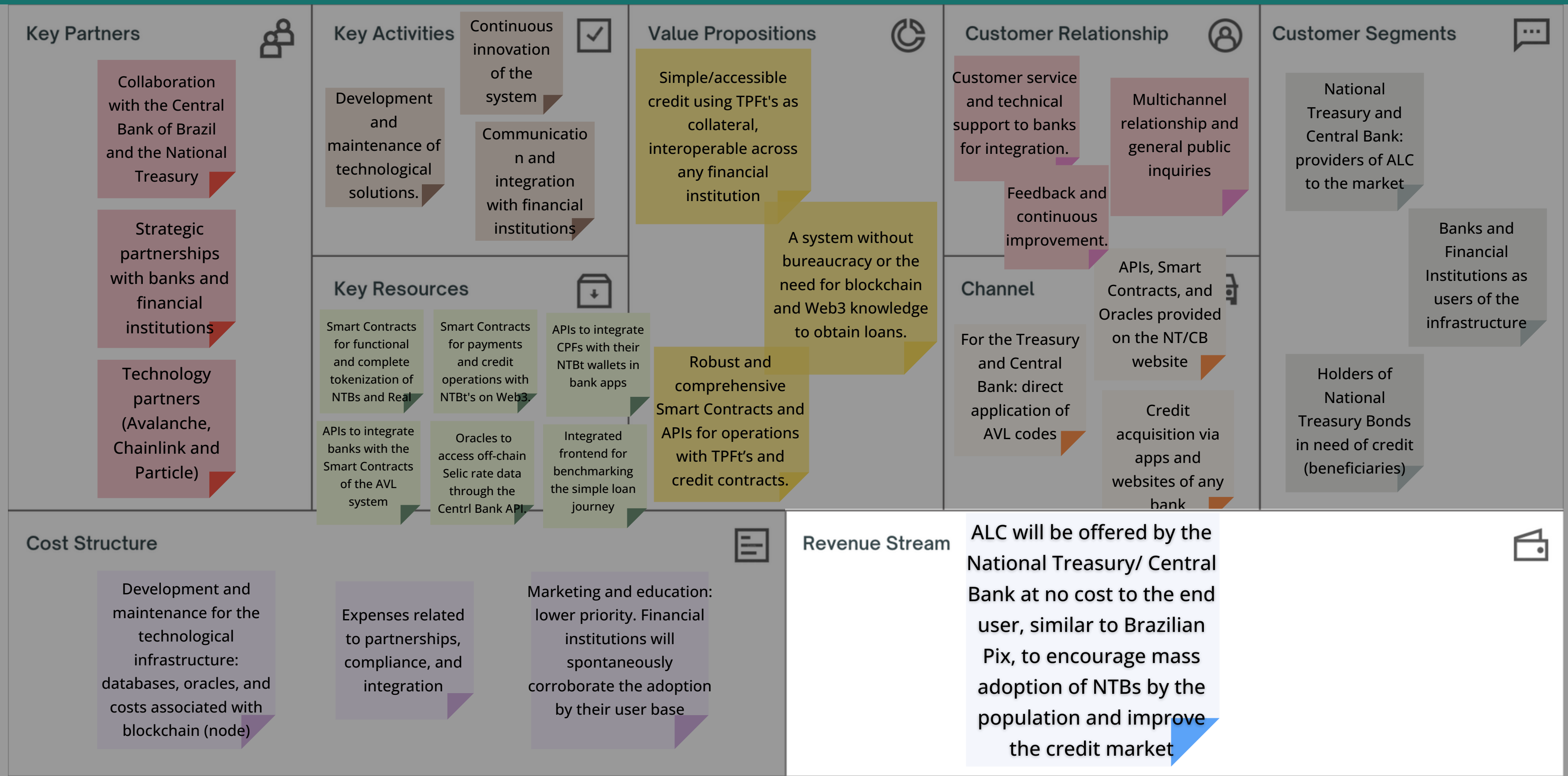
BUSINESS MODEL

BUSINESS MODEL CANVAS' HIGHLIGHTS



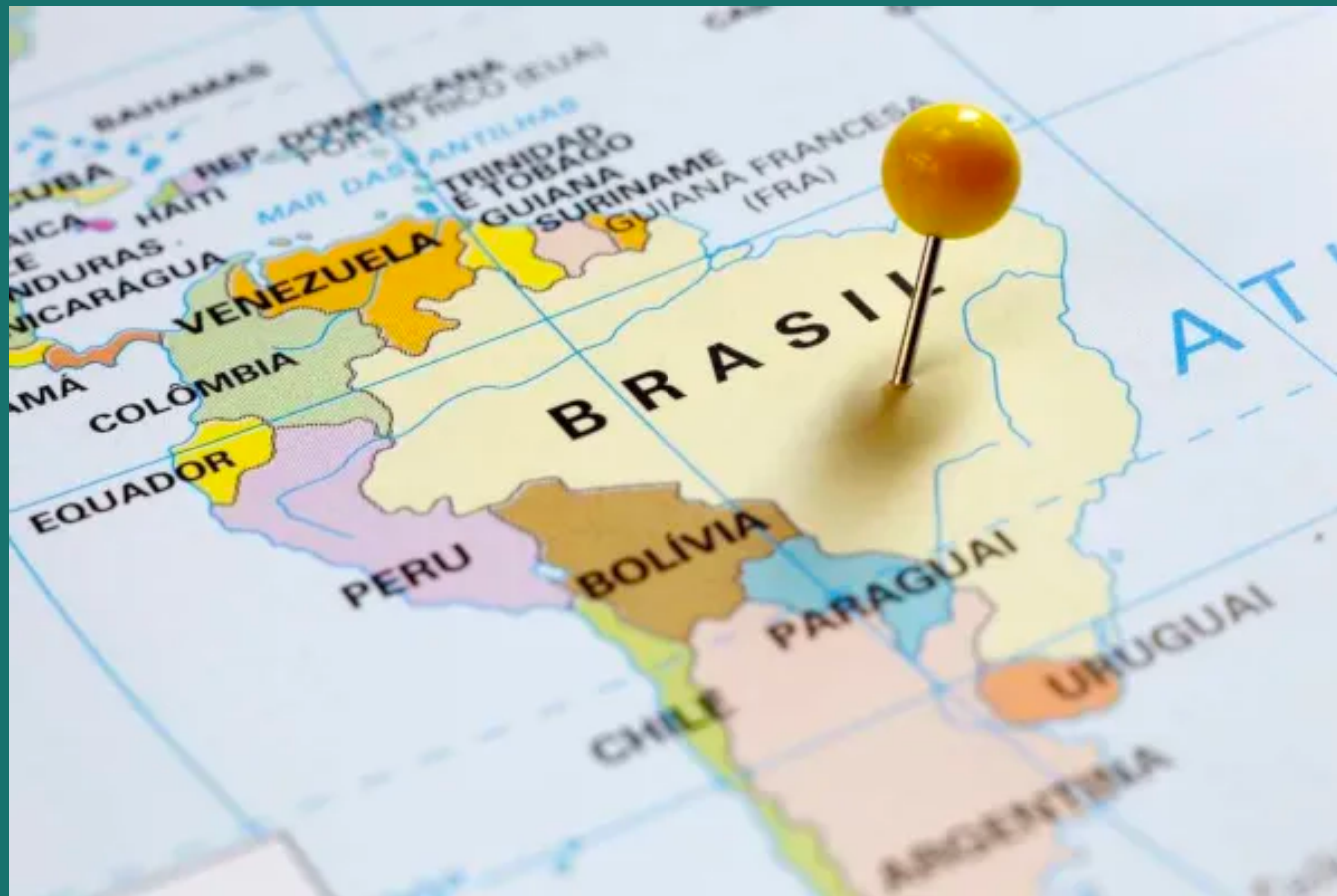
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CONCLUSION

AVALANCHE LIGHTNING CREDIT FUNDAMENTALS



Credit Market: Better and Fairer

We believe that only **innovative solutions** are capable of improving the credit market. That's why we have developed a **business model that favors all stakeholders** and encourages the adoption of the solution on a large scale, aiming to **democratize the use of public bonds**.

Realistic and Easy-to-Use Solution

We have created a system with **zero bureaucracy and no need for users to store their keys or have technical knowledge**. Everything is the responsibility of the bank, so that the user can benefit from ALC in a **journey of just 3 steps!**

Robust and Innovative Technology

We have developed our own comprehensive solution to house ALC. We demonstrate that **it is possible to innovate and be a pioneer with Brazilian technology**.



OUR TEAM



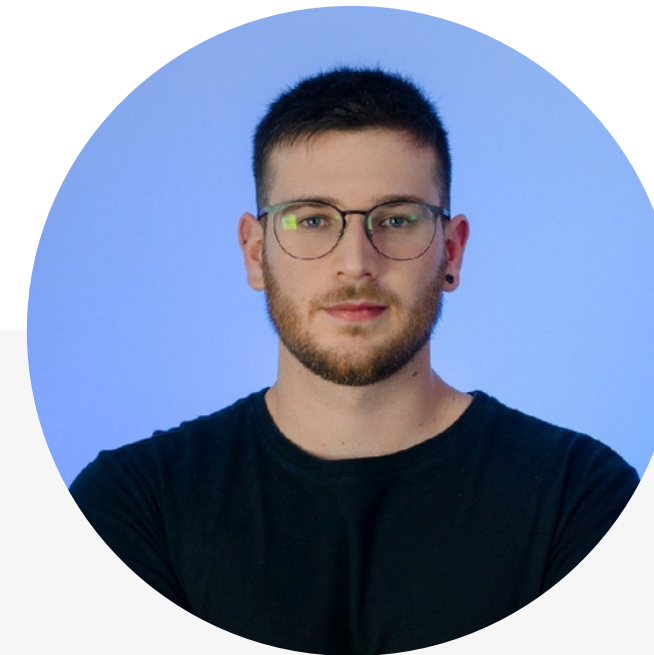
GUSTAVO SANCHEZ

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Full Stack Developer
Computer Engineering @ USP



PEDRO PERES

Blockchain Developer
Full Stack Developer
Aeronautical Engineering @ USP



RYAN VIANA

Blockchain Developer
Full Stack Developer
Computer Engineering @ USP

THANK YOU!

- Avalanche Lightning Credit:
Use Treasury Bonds as loan collateral easy and safe