



DEFI CONNECT CREDIT

Investing based on Warren Buffet in the Digital Age



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Executive Summary

Introduction

In a constantly evolving world of finance, the fusion of traditional finance and blockchain technology in the DeFi (Decentralized Finance) ecosystem is a reality that is transforming investing as we know it. Our project, DEFI CONNECT CREDIT, aims to revolutionize traditional investing by allowing investors to access global assets in a decentralized manner and take advantage of the tax advantages of DeFi.

Vision and Mission

Our vision is of a future where barriers between traditional finance and blockchain technology are a thing of the past. We want to provide traditional investors with an innovative and secure way to access traditional assets through tokenization and smart contracts. Inspired by Warren Buffett's investment philosophy, we strive to value intrinsic assets and maintain a solid margin of safety in our mutual funds.

Short Term Achievements

To achieve our vision, we have concrete short-term goals, including disseminating project information and developing an intuitive user interface for the platform. This will allow investors to effectively experience the investment process based on intrinsic value, a core principle in our investment approach.

Key Features

Our DeFi platform offers innovative features such as tokenization of traditional assets, decentralized investment funds, collateralization, and backed synthetic tokens, along with a strong focus on transparency and financial education.

Business model

Our business model is based on fees for asset management in decentralized investment funds and fees for synthetic token swaps within the platform. We will consider introducing a native token at a later stage to allow investors to participate in the net profits generated.

Conclusions

We are committed to driving a revolution in investing that benefits traditional investors and the DeFi community at large. Our executive summary is just the first step towards this exciting journey and we are excited to share more details in this whitepaper.

We do not need to reinvent the wheel, the market has existed for hundreds of years, and we need to introduce the blockchain.



Introduction

At the heart of the financial ecosystem is a quiet revolution that is transforming investing as we know it. The world of Decentralized Finance, or DeFi, is transcending the boundaries of traditional finance by uniting the strength of traditional assets with the innovation of blockchain technology.

Our project, DEFI CONNECT CREDIT, is born from the conviction that investment must be accessible, safe, and aligned with the needs of traditional investors. Inspired by the vision of a world where the barriers between traditional finance and blockchain technology are blurred, we have embarked on a journey to create a DeFi platform that revolutionizes investing.

The Current Challenge

Traditional finance has served as the foundation of investing for decades. However, they face significant challenges, including geographic barriers, costly intermediaries, and bureaucratic processes that limit access to global assets. Furthermore, the complexity of tax systems often decreases the profits of traditional investors.

On the other hand, the rise of blockchain technology has allowed the creation of a DeFi ecosystem that offers disruptive solutions. The tokenization of traditional assets and automation through smart contracts are changing the way we invest, providing global access and unprecedented efficiency.

Our Vision: Unite the Traditional with the Innovative

The vision behind DEFI CONNECT CREDIT is simple but powerful: we want to unite the best of traditional finance with the innovation of DeFi. We believe that traditional investors should have access to global assets in a decentralized manner, taking full advantage of the tax advantages and transparency inherent in blockchain technology.

Our Mission: Based on the Philosophy of Warren Buffett

Guided by Warren Buffett's investment philosophy, focused on intrinsic value and margin of safety, we strive to offer a DeFi platform that values intrinsic assets and provides investors with a solid and safe investment experience.

In this whitepaper, we present in detail our vision, mission, and strategies to achieve this revolution in investing. We'll explore the key features of our platform, our business model, and the concrete steps we're taking to achieve our short- and long-term goals.

DEFI CONNECT CREDIT is the catalyst for a future where investment is truly inclusive, transparent, and efficient. As you read this whitepaper, we invite you to join us on this exciting journey into the future of finance.



Vision and Mission

Our vision

In a constantly evolving financial world, we envision a future where the boundaries between traditional finance and blockchain technology fade. In this vision, investors around the world can access global assets in a decentralized manner, without the geographic limitations or costly intermediaries that have long characterized traditional investing.

At Defi Connect Credit, our vision is to be a pioneer in this revolution. We envision a financial ecosystem where investors, regardless of their location, can participate in a wide range of assets, from stocks and bonds to commodities and more, all backed by the security and efficiency of blockchain technology.

Our mission

Our mission is to provide an innovative DeFi platform that opens the doors of traditional investing to investors from all walks of life. We are proud to note that our mission is deeply influenced by Warren Buffett's investment philosophy.

Inspired by Warren Buffett: Intrinsic Value and Margin of Safety

Warren Buffett, one of the greatest minds in the world of investing, has based his success on two fundamental principles: intrinsic value and margin of safety. At Defi Connect Credit, these principles are the cornerstone of our strategy.

Intrinsic Value: Like Warren Buffett, we believe in the importance of understanding and appreciating the true value of underlying assets. In a market full of volatility and speculation, we focus our attention on fundamentals, carefully evaluating the true value of assets before tokenization.

Margin of Safety: Safe investment is essential for us. We maintain a solid margin of safety in our mutual funds, providing additional protection for our traditional investors. Safety is a priority in every step of our process.



Our values

Accessibility: We want investing to be accessible to everyone, regardless of their location or experience in finance.

Transparency: We believe in complete transparency in all our operations and in providing our investors with the information they need to make informed decisions.

Efficiency: Blockchain technology eliminates intermediaries and improves efficiency, which translates into lower costs for our investors.

Security: Security is essential, and we adopt best practices in cyber security and risk management.

Education: We offer a strong base of educational resources to empower our users and help them understand the concepts behind DeFi investing.

In short, our vision is a world where investing is inclusive, safe, and efficient, and our mission is to realize this vision, inspired by Warren Buffett's principles, for the benefit of all traditional investors and the DeFi community at large. As you progress through this whitepaper, we invite you to join us on this exciting journey into the future of finance.



Short Term Objectives

Our commitment to the success of Defi Connect Credit is reflected in a series of short-term objectives that we are determined to achieve in the first years of operation. These goals are designed to establish a solid foundation and provide our investors and users with an exceptional investment experience. Below we present our main short-term objectives:

Dissemination and Adoption: During the first year of operation, we commit to actively disseminating information about Defi Connect Credit and its advantages through marketing and public relations campaigns. Our goal is to increase the user base by 50%, which will allow us to bring the benefits of DeFi to a broader audience.

Intuitive User Interface: In the next six months, we will launch an intuitive user interface for the platform. This interface will allow users to navigate and use Defi Connect Credit effectively, facilitating intrinsic value-based investing. We want the user experience to be accessible and friendly.

Example Tokenization: To demonstrate the functionality of Defi Connect Credit, we will develop an example synthetic token based on a well-known stock, such as a stock of a leading company. This example will be launched on the platform, allowing investors to experience the process of investing in a tokenized asset.

Financial Education: We are committed to providing a solid foundation of educational resources that focus on the importance of evaluating intrinsic assets and maintaining a margin of safety when investing. We believe that financial education is key to empowering our users and encouraging informed investing.

Security and Compliance: Security is our priority. In the first few months, we will implement additional cyber security measures and work closely with legal experts to ensure regulatory compliance across our operations.

These short-term goals will give us a solid foundation for the sustainable growth of Defi Connect Credit. We are committed to achieving these milestones and moving towards our vision of a world where investing is accessible, safe, and efficient for all traditional investors. As we move forward in executing these goals, we will continue to share our progress with our community of users and investors.



Key Features

Defi Connect Credit stands out for several key features that differentiate it in the growing world of Decentralized Finance. These features are the backbone of our platform and are designed to provide traditional investors with a safe, efficient, and principled investment experience. Below we highlight these key features:

Get Funds Instantly. Keep Your Crypto.

Borrow without selling your crypto with rates as low as 0% and no extra fees. Just top up, and your credit line is immediately available.

Why Use Our Credit Lines

Get as much or as little as you want, whenever you want, with the most flexible crypto credit line out there.

Instant Approval

You are approved within seconds, and you get the funds within 24 hours in most cases.

No Installments

Pay off your balance partially or fully when you want with no fixed payment schedule.

Borrow at Just 0% Interest

Get premium rates of just 0% by becoming a Platinum client and keeping your Loan-to-Value (LTV) below 20%. It's a flexible option so that you can switch between premium rates and our standard offering.

Interest Rate on Loans

The loan interest rate depends on your Loyalty Tier, which is determined by the ratio of Native Tokens against the rest of your portfolio balance:

- I. Base (No Native Tokens are needed)
- II. Silver (The ratio of Native Tokens in your account against the rest of your portfolio must be at least 1%)
- III. Gold (The ratio of Native Tokens in your account against the rest of your portfolio must be at least 5%)
- IV. Platinum (The ratio of Native Tokens in your account against the rest of your portfolio must be at least 10%)

Please keep in mind that the interest applied to loans is compound, i.e., it is calculated on both the initial principal and the accumulated interest.



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In our lending and borrowing ecosystem, we offer a transparent and flexible interest rate structure across three native tokens: ZBC, LEUM, and DFC. Each token comes with different loyalty tiers and borrowing periods, allowing users to tailor their investment strategies. The table below outlines the borrowing and lending rates for each token, along with the associated Loyalty Tier, period, Max LTV (Loan-to-Value), Liquidation Threshold, and the spread retained by the project. These rates are designed to provide a fair and competitive environment for our users, encouraging active participation and maximizing returns. Explore the options and choose the terms that align with your investment goals.

Token	Loyalty Tier	Period	Borrow Rate	Lend Rate	MAX LTV	Liquidation Threshold	Spread (Project's Earnings)
ZBC	Base	1 month	5%	3%	73%	78%	2%
ZBC	Base	3 months	8%	5%	73%	78%	3%
ZBC	Base	6 months	10%	7%	73%	78%	3%
ZBC	Silver	1 month	5%	3%	73%	78%	2%
ZBC	Silver	3 months	8%	5%	73%	78%	3%
ZBC	Silver	6 months	10%	7%	73%	78%	3%
ZBC	Gold	1 month	5%	3%	73%	78%	2%
ZBC	Gold	3 months	7%	5%	73%	78%	2%
ZBC	Gold	6 months	9%	7%	73%	78%	2%
ZBC	Platinum	1 month	4,10%	3%	73%	78%	1%
ZBC	Platinum	3 months	6,60%	5%	73%	78%	2%
ZBC	Platinum	6 months	8,60%	7%	73%	78%	2%
LEUM	Base	1 month	5%	3%	73%	78%	2%
LEUM	Base	3 months	8%	5%	73%	78%	3%
LEUM	Base	6 months	10%	7%	73%	78%	3%
LEUM	Silver	1 month	4,75%	3%	73%	78%	2%
LEUM	Silver	3 months	7,50%	5%	73%	78%	3%
LEUM	Silver	6 months	9,50%	7%	73%	78%	3%
LEUM	Gold	1 month	4,50%	3%	73%	78%	2%
LEUM	Gold	3 months	7%	5%	73%	78%	2%
LEUM	Gold	6 months	9%	7%	73%	78%	2%
LEUM	Platinum	1 month	4,10%	3%	73%	78%	1%
LEUM	Platinum	3 months	6,60%	5%	73%	78%	2%
LEUM	Platinum	6 months	8,60%	7%	73%	78%	2%
DFC	Base	1 month	3%	1%	80%	78%	2%
DFC	Base	3 months	5%	2%	80%	78%	3%
DFC	Base	6 months	8%	5%	80%	78%	3%
DFC	Silver	1 month	2,75%	1%	80%	78%	2%
DFC	Silver	3 months	4,50%	2%	80%	78%	3%
DFC	Silver	6 months	7,50%	5%	80%	78%	3%
DFC	Gold	1 month	2,50%	1%	80%	78%	2%
DFC	Gold	3 months	4%	2%	80%	78%	2%
DFC	Gold	6 months	6%	5%	80%	78%	1%
DFC	Platinum	1 month	0%	1%	80%	78%	-1%
DFC	Platinum	3 months	0%	2%	80%	78%	-2%
DFC	Platinum	6 months	0%	3%	80%	78%	-3%



Liquidation threshold

This represents the threshold at which a borrow position will be considered undercollateralized and subject to liquidation for each collateral. For example, if a collateral has a liquidation threshold of 80%, it means that the position will be liquidated when the debt value is worth 80% of the collateral value.

Loan-to-Value (LTV) Explained

The Loan-to-Value (LTV) ratio is a financial term used by lenders to express the ratio of a loan to the value of the corresponding collateral. Otherwise, the measurement of the balance of the loan relative to the value of the collateral asset is represented as Loan-to-Value (LTV).

Traditional lenders (e.g., banks) use your credit score, as reported by third-party credit agencies, to determine your creditworthiness. The higher your credit score, the lower the risk for the lender. To remove the credit score from the equation, you can apply for an asset-backed loan like the one offered by Defi Connect Credit.

LTV is calculated as the loan amount in USD divided by the value of the collateral in USD, expressed as a percentage.

Example:

Loan amount: 5,000 USD

Value of collateral: 10,000 USD

Loan-to-Value = $(\$5,000 / \$10,000) * 100 = 50.0\%$

Tokenization of Traditional Assets

Our platform allows the tokenization of a wide variety of traditional assets, from stocks to government bonds and other financial instruments. This means that investors can hold tokens that represent ownership of these assets, providing flexibility and global access.

Decentralized Investment Funds

Inspired by Warren Buffett's investment strategy, we facilitate the creation of decentralized investment funds. These funds are based on strong underlying assets and are backed by smart contracts. Investors can participate in these funds by providing liquidity in the form of cryptocurrencies or tokens.

Collateralization and Synthetic Tokens

We implement the collateralization mechanism for the creation of synthetic tokens. Users can deposit collateral in the form of cryptocurrency on the platform, allowing them to gain exposure to the value of the underlying assets without purchasing them directly. This lowers the barrier to entry and increases accessibility.



Oracles and Real-Time Price Updates

We use a system of reliable oracles to obtain real-time data on the prices of the underlying assets. This ensures that the value of synthetic tokens remains in line with traditional market movements, providing investors with an accurate and fair experience.

Transparency and Governance

We encourage transparency on the platform by providing real-time information on portfolio assets, fund performance, and synthetic token prices. Additionally, we are considering implementing decentralized governance mechanisms that allow participants to influence key platform decisions.

Education and Support

Recognizing the newness of tokenization and decentralized finance for many traditional investors, we offer a solid base of educational resources and support. Our goal is to help users understand the concepts, risks, and benefits associated with this new form of investment.

Regulatory Compliance

We work closely with legal experts and regulators to ensure that our operations comply with applicable legal and regulatory requirements in the applicable jurisdiction. This gives confidence to traditional investors.

These key features lay the foundation for a DeFi platform that combines the strength of traditional investments with the innovation of blockchain technology. DeFi Connect Credit is designed to provide traditional investors with a safe and efficient avenue to access global assets while maintaining a focus on sound investment principles. As we move forward, we will continue to improve and expand these features to benefit our community of users and investors.



Business model

DeFi Connect Credit's business model is based on the provision of decentralized financial services and the tokenization of traditional assets through our DeFi platform. Our approach is designed to deliver value to our traditional investors and users while ensuring the sustainability of the platform. Below we detail the main sources of income and how they work:

Commissions for Asset Management in Decentralized Investment Funds

One of our main sources of income comes from fees generated by managing assets in our decentralized investment funds. This model is based on Warren Buffett's investment principles, which emphasize the importance of investing in intrinsically valuable assets and maintaining a solid margin of safety.

Entry Fee (E): When an investor decides to invest X amount of cryptocurrency in one of our funds, we charge an entry fee as a percentage of the amount invested. This allows us to cover operating costs and provide our services.

Exit Fee (S): If an investor decides to withdraw their funds after a certain period and with profits, we apply an exit fee as a percentage of the withdrawn amount. This also contributes to overall revenue.

$$\text{Commission Income} = E\% * X + S\% * (\text{Earnings} - X)$$

Commissions for Synthetic Token Swaps

Another important source of income comes from commissions for swaps of synthetic tokens within our platform. Every time a user swaps to obtain synthetic tokens or exchange them for other assets, we apply a service fee. This encourages activity on the platform and contributes to revenue generation.

$$\text{Swap Commission Income} = \text{Swap Value} * \text{Swap Commission \%}$$

Interest Income from Lenders

In addition to the sources mentioned above, we also earn income from the interest paid by borrowers. When users borrow funds on our platform, they pay interest, a portion of which is shared with us. This is a sustainable way to support our platform and provide returns to our investors.



Native Token and Profit Distribution

In a later phase of the project, we will consider introducing a native token that acts like shares of a company. This token will allow investors to participate in the net profits generated by the platform. The net profits will be distributed among the holders of this token.

Profits per Token = Net Profits Generated / Total Number of Tokens in Circulation

These revenue streams allow us to operate sustainably while providing an innovative and secure DeFi platform for our users and investors. Every aspect of our business model is designed to maintain the integrity and financial strength of Defi Connect Credit while providing value to all participants on the platform. As we continue to grow and develop, we are committed to exploring additional ways to improve and expand our business model for the benefit of our community.



Underlying Technology

DeFi Connect Credit leverages several advanced underlying technologies to deliver a robust and secure DeFi platform. Our technological architecture is designed to provide a reliable and efficient environment for our users and investors. Below we present the key technologies that support our project:

Blockchain: The basis of DeFi Securities is a highly secure and efficient public blockchain. We use a state-of-the-art blockchain that guarantees the immutability of records and the transparency of all transactions. This is essential to support the tokenization of traditional assets and ensure the reliability of the platform.

Smart Contracts: The execution of smart contracts is the core of our platform. These contracts are autonomous programs that execute automatically when predefined conditions are met. They facilitate the creation and management of decentralized investment funds, the issuance of synthetic tokens, and the distribution of income transparently and securely.

Trusted Oracles: To ensure that the value of synthetic tokens stays in line with the underlying asset prices in real-time, we use a network of trusted oracles. These oracles provide up-to-date data on traditional asset prices, ensuring the accuracy of our synthetic tokens.

Collateralization Mechanism: The collateralization mechanism is essential for the creation of synthetic tokens. Users deposit cryptocurrencies or tokens as collateral on our platform. These collateral assets back the value of the synthetic tokens issued, allowing users to gain exposure to traditional assets without purchasing them directly.

Open Development Platform: DeFi Connect Credit is designed as an open development platform that encourages innovation. We invite third-party developers to create complementary applications and services on our blockchain, further enriching the ecosystem.

Regulatory Compliance Capability: Our technology is tailored to meet applicable regulatory and legal requirements in the jurisdictions where we operate. We work closely with legal and regulatory experts to ensure compliance and investor confidence.

Together, these underlying technologies provide the infrastructure necessary to deliver a robust, secure, and efficient DeFi platform. DeFi Connect Credit is committed to staying at the forefront of technological innovations to benefit our users and investors as we continue to grow.



Security and Compliance

At DeFi Connect Credit, asset security, and regulatory compliance are critical aspects of our operation. We are committed to providing our users with a safe and reliable environment for their investments and transactions. Below we describe our security and compliance initiatives:

Asset Security

Security Audits: We regularly conduct comprehensive security audits of our platform and smart contracts. These audits are carried out by renowned security firms in the blockchain space to identify potential vulnerabilities and security risks.

Asset Storage: Most assets are stored in highly secure cold wallets completely disconnected from the internet. This minimizes the risk of cyber-attacks and protects our users' funds.

Cold Wallet Security: We employ state-of-the-art cold wallet security measures to ensure that user funds are stored in a secure and offline environment. Cold wallets are not connected to the internet, providing an additional layer of protection for your assets.



Normative compliance

Collaboration with Regulators: Defi Connect Credit is committed to working closely with regulators and legal experts in the jurisdictions where we operate. This includes implementing the processes and requirements necessary to comply with applicable financial and securities laws.

Know Your Customer (KYC) and Anti-Money Laundering (AML): We implement rigorous KYC and AML procedures to verify the identity of our users and prevent money laundering and illicit activities.

Transparency and External Audits: We maintain a high level of transparency in our operations. We support regular external audits to demonstrate the integrity of our systems and practices.

Education and Awareness: We promote financial education and awareness among our users and the community in general. This helps investors understand the laws and regulations that apply to their investments and make informed decisions.

Protection against Attacks and Contingencies

Attack Response: We have a well-defined incident response plan to address any security threats effectively and minimize the impact on our users.

Reserve Funds: We maintain adequate reserve funds to cover contingencies and unexpected losses, which protects users' assets in exceptional situations.

At Defi Connect Credit, we consider security and regulatory compliance to be critical to the long-term success of our platform. We continually work to improve and strengthen these areas, and we are committed to complying with the laws and regulations in force in the jurisdictions where we operate. Our goal is to provide a safe and reliable environment for traditional investors and users to enjoy the benefits of tokenization and decentralized finance.



Team and Collaborators

At Defi Connect Credit, we believe that diversity is a valuable asset. Our team and collaborators come from various parts of the world, with a strong representation of Latin America and Africa. This geographic diversity allows us to better understand and address the specific needs and challenges of users in these regions.

Main Team

1. Federico Rodriguez: CEO - Federico has over a decade of experience in financial technology, having previously led successful blockchain projects. He brings a strategic vision for merging traditional finance with decentralized technologies.
2. James Samuel: Chief Technology Officer - James is a seasoned blockchain developer, specializing in smart contract development. With a strong background in computer science, she oversees the technical aspects of the project.
3. Gabriel Adams: Head of Finance - Gabriel is a certified financial analyst with extensive experience in traditional investment markets. He ensures the alignment of the project with regulatory standards and brings a wealth of financial expertise.

Featured Collaborators

1. Dr. Sophia Bennett: Blockchain Security Expert - Dr. Bennett is a renowned expert in blockchain security and cryptography. Her collaboration ensures that the platform adheres to the highest security standards.
2. Elena Ramirez: Marketing Strategist - Elena is a seasoned marketing professional with a track record of promoting successful fintech projects. Her role is crucial in developing and implementing effective marketing strategies for Defi Connect Credit.
3. Professor Kwame Nkrumah: Financial Advisor - Professor Nkrumah is a respected figure in the African financial sector. His collaboration involves providing insights into the specific needs and opportunities within the African market, contributing to the project's global expansion strategy.



Our Geographic Diversity

Latin America: We have team members and collaborators from various Latin American countries, which allows us to understand and address the needs of investors and users in this region. We value the cultural richness and unique perspectives that this diversity brings.

Africa: Our presence in Africa is a testament to our commitment to global inclusion. We work closely with finance professionals and experts from various African nations to ensure our solutions are relevant and effective in this emerging market.

Our Global Mission

Our team and collaborators represent a diverse force united by a common mission: to revolutionize traditional investing and make decentralized finance accessible to everyone, regardless of their geographic location. We value the experience and global vision that our diversity brings and are committed to empowering investors worldwide.

At Defi Connect Credit, we celebrate diversity and are proud to be a global team and network. We believe this diversity enriches our ability to innovate and provide cutting-edge financial solutions in an increasingly interconnected world.



Roadmap

Our roadmap focuses on the continued development of Defi Connect Credit and the expansion of our platform to serve our users and investors better. Below, we present the main milestones and objectives for the future:

Stage 1: Development and Launch of Borrow Platform

Q1 [2024]: Defi Connect Credit Foundation, recruitment of core development and security team, development and audit of smart contracts for the Borrow platform, internal platform testing.

Q2 [2024]: Defi Connect Credit launched in closed beta with a select group of users, compilation of feedback and adjustments according to the feedback received, and the launch of the Borrow platform on Nautilus Chain.

Stage 2: Development and Launch of Synthetic Stocks

Q3 [2024]: Development and audit of smart contracts for Synthetic Stocks, initial testing, and feedback collection.

Q4 [2024]: Public launch of Synthetic Stocks, marketing and promotional campaigns to increase adoption.

Stage 3: Native Token and Expansion

Q1 [2025]: Create the Native Token, initiate pre-sale of the Native Token, and launch financial and blockchain education campaigns.

Q2 [2025]: Explore strategic collaborations and regulations in key Asian markets, evaluate the possibility of expanding the range of tokenized assets available, and upgrade the roadmap.

Stage 4: Platform Enhancement and Global Expansion

Q3 [2025]: Implement security and scalability improvements to support increased traffic and volume of assets, and consider introducing additional services like lending and staking.

Q4 [2025]: Evaluate the possibility of becoming a regulated entity, release version 2.0 of Defi Connect Credit with significant improvements to the user experience, and expand the user base globally.

This roadmap is a general guide and is subject to adjustment based on market conditions, user feedback, and emerging opportunities. We are committed to keeping our users and investors informed about our progress and milestones achieved as we move toward realizing our vision.

Conclusions

At Defi Connect Credit, we have charted an exciting path toward transforming traditional finance through the convergence of blockchain technology and decentralized finance (DeFi). Our vision to revolutionize traditional investing and make it globally accessible is based on a strong mission that values Warren Buffett's investment philosophy, focused on intrinsic value and margin of safety.

Throughout this whitepaper, we have presented an innovative platform that enables the tokenization of traditional assets, the creation of decentralized investment funds, and the issuance of synthetic tokens backed by smart contracts and trusted oracles.

Some of the key aspects we highlight at Defi Connect Credit include:

The tokenization of a variety of traditional assets, from stocks to government bonds, gives investors access to a diversified range of global assets.

Our dedication to transparency and decentralized governance, allows users to influence key platform decisions.

The importance we place on financial education and our mission to empower traditional investors with knowledge about the intrinsic value and margin of safety in their investments.

Our global presence, with a team and collaborators from Latin America to Africa, allows us to understand and address the specific needs of different regions.

A sustainable business model based on asset management fees and swap fees, with the possibility of introducing a native token in the future.

Our detailed roadmap reflects our commitment to continued growth and expansion, as we move towards establishing Defi Connect Credit as a leader in the tokenization of traditional assets.

Ultimately, Defi Connect Credit is more than a DeFi platform; is a catalyst for significant change in the way people access and manage their investments. We strive to provide a secure, transparent, and efficient solution that allows traditional investors to join the decentralized finance revolution.

Join us on this exciting journey as we work together to transform investing and make it accessible and fair for everyone, everywhere.

Federico Rodriguez

CEO of Defi Connect Credit

25/11/2023

References

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This report from Winklevoss Capital looks at how tokenization is transforming finance and how traditional assets are becoming digital tokens.

2. "A Brief Introduction to Decentralized Finance (DeFi)" - ConsenSys, 2020

ConsenSys provides an overview of DeFi, highlighting its impact on traditional finance and its potential for financial inclusion.

3. "Smart Contracts: A Comprehensive Guide" - Ethereum Foundation, 2019

This guide from the Ethereum Foundation explores smart contracts and their role in managing assets on the blockchain in detail.

4. "Oracles: Connecting Smart Contracts with the Real World" - Chainlink, 2021

Chainlink provides insights into the importance of oracles in the DeFi ecosystem and how they ensure data accuracy.

5. "The Warren Buffett Way" - Robert G. Hagstrom, 1997

This book explores Warren Buffett's investment philosophy and his focus on intrinsic value and margin of safety.

6. "Regulatory Frameworks for Blockchain and Cryptocurrency" - World Economic Forum, 2020

The World Economic Forum examines regulations around blockchain and cryptocurrencies, which may be relevant to regulatory compliance in your project.

7. "DeFi Adoption in Emerging Markets: Challenges and Opportunities" - CoinGecko, 2021

CoinGecko presents a report on DeFi adoption in emerging markets, which can provide insights into the global expansion of your project.

8. "Financial Education and Empowerment: A Key to Inclusion" - World Bank, 2020

The World Bank discusses the importance of financial education as part of financial inclusion, a central theme in its mission.

9. "Tokenization and the Future of Asset Management" - Deloitte, 2022

Deloitte explores how tokenization impacts traditional asset management, which may support your focus on asset tokenization.

10. "Case Study: Successful DeFi Projects in Emerging Markets" - Binance Research, 2022

Binance Research presents a case study on successful DeFi projects in emerging markets, which may be relevant to your expansion strategy.