

# DEMI decentralized microcredit market for everyone

Short-term microfinance secured by assets.

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Version 1.0



## **Short term credit requests are highly demand and growing**

- dapp gaming purchases
- crypto market trading
- debt repayments
- live expenses

## **Money must working.**

Making profit by lending your crypto.

It is suits for all from crypto community: holders, enthusiasts and novice.

Everyone can be bank and make credits by their conditions.

# Every kind of money can be credit asset

Create credits in TRX and TRC-10, TRC20 tokens!\*

Get every tokens as credit security!\*

\*only credit market listed tokens

## Use cases

### Case 1: TRX credit secured by USDT

#### Step 1: Alice creates credit

Alice have 1000 TRX and can get 25 USDT as secured asset.

She want to make 2% profit from her asset for 4 hours and creates short term credit for everyone on credit market.

Credit market charges Alice from her profit.

Credit Market

#### active credit

credit asset 1000 TRX

secured asset 25 USDT

credit interest 2% / period

period 4 hours

lifetime 1 period (4 hours)

## Use cases

### Case 1: TRX credit secured by USDT

#### Step 2: Bob needs TRX, accepts credit

Credit Market

active credit

credit asset 1000 TRX

secured asset 25 USDT

credit interest 2% / period

period 4 hours

lifetime 1 period (4 hours)

**Bob** needs 1000 TRX for his very profit orders at trading, literally for 3 hours.

Bob has 25 USDT but don't want to sell it for TRX but can use it. He go to credit market and found suitable credit.

Accepts credit, sending 25 USDT as secured asset and get 1000 TRX for 4 hours.

## Use cases

### Case 1: TRX credit secured by USDT

#### Step 3: Credit closing

##### Credit Market

##### closed credit

credit asset 1000 TRX  
secured asset 25 USDT  
credit interest 2% / period  
period 4 hours  
lifetime 1 period (4 hours)

After 4 hours Bob can repay credit with 1000 TRX + 2% = 1020 TRX and get back secured 25 USDT.

Alice close credit and withdraw 1018 TRX, from alice's profit 20 TRX charged 2 TRX as market fee (10%).

Or Bob can't pay and Alice close credit and withdraw 24.75 USDT, 0.25 TRX charged as secured asset market fee (0.1%)

## Use cases

### Case 2: Borrower ask TRX credit secured by USDT

#### Step 1: Bob needs TRX, creates loan as borrower

**Bob** needs 1000 TRX for his very profit orders at trading, literally for 3 hours.

Bob has 25 USDT but don't want to sell it for TRX but can use it. He go to credit market and creates suitable credit as borrower.

Credit market not charges Bob.

Credit Market

#### active credit

credit asset 1000 TRX  
secured asset 25 USDT  
credit interest 1% / period  
period 4 hours  
lifetime 1 period (4 hours)



## Use cases

### Case 2: Borrower ask TRX credit secured by USDT

#### Step 2: Alice have TRX, confirms credit as creditor

Credit Market

active credit

credit asset 1000 TRX

secured asset 25 USDT

credit interest 1% / period

period 4 hours

lifetime 1 period (4 hours)

Alice have 1000 TRX and can get 25 USDT as secured asset.

She agreed to make 1% profit from her asset for 4 hours and confirms short term credit found on credit market.

Credit market will charge fee from Alice's profit.

## Use cases

### Case 2: Borrower ask TRX credit secured by USDT

#### Step 3: Credit closing

Credit Market

closed credit

credit asset 1000 TRX  
secured asset 25 USDT  
credit interest 1% / period  
period 4 hours  
lifetime 1 period (4 hours)

After 4 hours Bob can repay credit with 1000 TRX + 1% = 1010 TRX and get back secured 25 USDT.

Alice close credit and withdraw 1009 TRX, from alice's profit 10 TRX charged 1 TRX as market fee (10%).

Or Bob can't pay and Alice close credit and withdraw 24.75 USDT, 0.25 TRX charged as secured asset market fee (0.1%)