Libertum Project:

Tokenomics

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Abstracto

Libertum Project is the intermediate bridge between the traditional economy and the Web3.0 economy. Each LBM can be used in a BEP20 to access a decentralized financial service. Libertum's smart contracts and libraries facilitate the publication of P2P lending services (lending and borrowing of SLBMs and other cryptocurrencies) and the use of DeFi services such as Liquidity Pools and Swaps. Libertum contracts run on the Binance SmartChain mainnet to start with and in the future we plan to have our own blockchain which will allow us to have even more decentralization. The roadmap that Libertum plans for the future is not only limited to providing DeFi financial services and crypto-backed loans, but also seeks to broaden the horizons of the credit market, connecting the real estate market together with decentralized finance. That means that we will be a Marketplace for the real estate market (purchase-sale-investment) and a secondary market for all projects and platforms that are allied with the Libertum launchpad and that seek to incur in cryptographic loans with real guarantee.

Contenido

1. Business evaluation

1.1. Problem statement

A whole world of possibilities was created from the development of Blockchain technology. This hyper-accelerated development brought with it many technological innovations around products, services and platforms such as decentralized finance or DeFi, even digital properties through NFTs. Thanks to this advance, tokenization and the crypto economy have opened up new models of organization and ownership. But also these trailers are taking 2 completely different story branches; where some are against bringing this technological advance into people's daily lives or just want this technology to remain on the internet and the other counterpart seeks to implement these tools in people's daily lives together with the "world physical". Currently, within decentralized finance 1.0 and 2.0, the loans that are made are: 1) only with crypto guarantee 2) they only attend to the needs of crypto investors, such as cryptocurrency arbitration. DeFi really has a lot of potential for its application on a day-to-day basis; to be able to grant cryptographic loans to entities or individuals with a real guarantee backing; such as real estate.

Libertum's objective in incurring real guarantees and granting cryptographic loans is in order to make the economy more fluid and inclusive, where people experienced in crypto and people from the traditional financial system can interact towards the same common goal; lend and borrow for needs of the "physical world".

1.2. Value proposition and value creation

Libertum is a DeFi platform where it connects entities or people with deficits or surpluses, who want to lend or borrow money with a bone real guarantee, a real estate. When wanting to incur loans with real guarantees, several opportunities and challenges arise, among which one of the challenges is: how can a debt be liquidated with real collateral? As I mentioned at the same time, there are also opportunities for these doubts, which are resolved through the creation of a real estate Marketplace, where you can buy, sell or maintain properties or % of several different properties.

This means that the Libertum protocol will have a **utility token** which will allow us to do various actions; knowing that the protocol is divided into 4 sections among which is:

- DeFi loans 1.0
- The Real Estate Marketplace
- DeFi 3.0 "Hybrid" loans, which would be loans with real guarantees that are not managed by banks or companies outside of Libertum
- Governance

Within the DeFi 1.0 and 3.0 lending section; the benefit of the token will be presented at the time of providing liquidity, it will be part of the APY earnings of the contributed cryptocurrency; of which an additional percentage will be rewarded in LBM. The client will also be able to convert the collateral value "auToken" into stable currency, which would be SLBM.

Within the Real Estate Marketplace, the usefulness of the token will be the voting power within a property. We will pose an example; we have a property and real estate of which there are 10 or more owners, who put 2 proposals to vote, demolish the current construction to make way for a new building or keep it that way. Why does this governance exist within the Marketplace, you may wonder... the purpose of Libertum is for there to be individual governance within each Marketplace product to create hyper-liquid assets/collateral when interacting with the DeFi platform/services to compete alongside cryptocurrencies thus giving way for the market to diversify. The governance of each property will only be accessible to the people who own the property or % of it, so that regardless of the owners that exist over time, it will always remain in constant development and improvement according to the need that arises. exists.

Finally, within the LBM utilities we have the governance management of the entire protocol, where XXX LBM will be needed to create a voting proposal.

Governance functions include:

- Adding new cryptocurrencies or stablecoins to the protocol
- Adjustment of variable interest rates for all markets
- Setting fixed interest rates for synthetic stablecoins
- Voting on improvements/protocol proposals
- Reservation distribution schedules of the delegated protocol

1.3. Growth and evolution

Libertum as a base in its beginnings will have DeFi 1.0 loans which will allow us in the medium term to incur towards the creation of the Real Estate Marketplace in Alpha version where you can buy and sell properties with crypto from only 1 owner per property, obviously after implementing and improve the Alpha version we would implement the Beta version that would have technological and legal advances to be closer to the Marketplace having assets and real estate that are more liquid and malleable to implement as collateral for loans and so that there are more than one owner within of a property. Within all development, the most difficult problem that exists is in legal matters due to the time of democratization of these new services.

Currently, the proposal that Libertum makes with its services gives us a competitive advantage over the current market, since up to now there are no consolidated projects or protocols in the area of loans with real collaterals and in the area of liquidity and malleability of purchase, sale and retention of real estate within a crypto Marketplace.

2. Token evaluation

2.1. Product improvement

Implementing the LBM token within the Libertum protocol encourages users to participate in the development and improvement of products through ownership, creating a loyalty factor within the community. The long-term goal within the protocol is to be able to transfer the benefits of traditional finance to web 3.0, always keeping in mind the decentralization of power and governance.

2.2. UX Research

Slogan

"Supporting ambitions, promoting opportunities."

Welcome to our strategic report! Here we'll tell you how our investigative process was.
First of all… **What is Libertum?**

Libertum speaks to us from a perspective outside of centralization. We want to promote projects and loans in an innovative way connecting investors directly with entrepreneurs while still attracting the future crypto community. As a startup, our goal is to help people who need to promote new projects and do not have how.

Libertum acts before a bureaucratic problem when carrying out a project without monetary capital.

- The problem:
  The impediments at the time of needing to cover economically a new project, could delay investment opportunities

- Objectives:
  What we wanna do?
  1. **Decentralize** loans
  2. **Involve** direct interconnections between the investor and the entrepreneur
  3. **Encourage** the crypto community

- Specific objectives
  How we gonna do it?
  1. **Create** new methods of requesting cryptographic loans with real guarantees as a real estate
  2. **Offering** P2P transfers and **supporting** security through a smart contract
  3. **Promotion** of the use of the Crypto currency LBM and SLBM

- Libertum's proposal to solve it: Libertum proposes a decentralized application to carry out LMB loan, transaction and purchase activities.

User persons

One we have defined what Libertum is, we must focus on our users to understand them. That's why we work based on three user persons: Robert, Alba and Fred.

- **Robert:** investor (regular/crypto)

  Roberto is 45 years old and owns a small IT company. In parallel to his work, he seeks to invest in new projects. He has short times.

- **Alba:** business entrepreneur

  Alba is a 25-year-old young adult who is looking for various sources of savings in which to invest savings for the near future. She is passionate about technology, and in her spare time, she pursues IT projects independently.

- **Fred:** regular person from the population

  Fred is a 35-year-old regular person who likes technology and innovative ideas. He has a regular job in a technology products factory and in his spare time he fixes computers.

Our users are investors, business entrepreneurs and the future crypto community. As a value proposition, we offer a crypto platform that differs from the rest by interconnecting these three users.

2.3. Empathy Map

Let's keep working on our users. For this section, we carry out an empathy map to track how our users feel, what motivates and frustrates them.

1. Robert:
   - **What does he think and feel:** think that today's generation is the future, believe that technological innovations should not be neglected.
   - **What he says and does:** he invests in startups with a viable future. He says that contributing innovative ideas can help and do business at the same time.
   - **What frustrates him:** Little innovative systems within IT industries.
   - **What motivates him:** new technologies in the market.

2. Alba:
   - **What does she think and feel:** think about your future and how to progress in your professional career. Feel that, in a world full of opportunities, there is no need to stand still.
   - **What he says and does:** she has too many ideas for his startup project, but not much money. She says that with an investor can achieve great things.
   - **What frustrates her:** being so young, adult people sometimes don't take him seriously on important issues regarding new technologies.
   - **What motivates her:** the advancement of technology.

3. Fred:
   - **What does he think and feel:** Fred believes that technology has a lot to offer and should not be neglected.
   - **What he says and does:** he prefers to investigate new forms of investment and learn about new technologies.

- **What frustrates him:** he doesn't like not to feel included in technological innovations. He wants to be part of it!
- **What motivates him:** he feels motivate to learn new things

2.4. Trend matrix

The trend matrix should have 5 themes (people, technology, market, culture and business) touching "the old", "the current" and "the emerging".
The trend matrix helps us compare situations from before, those of now and how we could innovate those of the future or emerging ones. This matrix is a very good task for Libertum and the idea would be to compare an old loan and how it is related to the other areas.

	Past	Present	Emerging
Technology	Loan application by making phone calls or sending emails -Fully manipulable paper accounting	Virtual requests in online banking by applications or websites -Electronic accounting(Backed by the bank)	Decentralized virtual requests through fintech applications -Instant and uncorruptible accounting backed by the blockchain and its witnesses
Market	Loans depending on the monetary income of the people. -A much more select market towards the privileged class	Loans depending on the monetary income of the people. -Public loans but with a good customer rating	Loans depending on the business projects of the people. -Anonymous, public and decentralized and for all the excluded
Persons	Presential presentation at the bank to carry out bureaucratic papers.	There is no need to appear in a bank or institution, only the person is verified virtually.	Maintain virtual verification and minimize bureaucratic demands.
Cultures	Presentation of papers, verification of income and identity. -Conservative	Presentation of papers, verification of income and identity. -Everything calculated at minimum risk	Presentation of identity and signing of virtual contracts under terms and conditions. -Innovative and risky culture and exponential growth
Business	Presentation of business proposals to submit applications. Verify payment income.	Request loans according to monetary income and payments.	Present a project, acquire advice and sign virtual contracts.

2.5. Foda Map

1. **Threats:** virtual hacks.
2. **Strengths:** help people through new technologies.
3. **Weaknesses:** governments and banking entities.
4. **Opportunities:** decentralization, wide competition in the market and globalization.

2.6. Defining the voice

Libertum is a serious organization, aiming to help people, but also looking for new opportunities. We want to be friendly and serious at the same time. For this, we will use a clear, friendly and concise voice.

	Friendly	Clarity	Concise
Concept	Simplicity	Confidence-inspiring and good read	Avoid circling the issue and going straight to the point of focus
Verbosity	Seriousness and confidence	Complex word minimization	Relevant information, long texts are avoided
Vocabulary	Security and formality	Proper vocabulary	Simple, explanatory and direct
Grammar	Clear and easy-to-understand sentences	Short and concise sentences to avoid scanning texts or tiring the user's eyes	Short paragraphs.
Punctuation	"!" to break a bit with the seriousness in specific cases.	To avoid ";" "…" "()"	To avoid ":"
Capitalization	Respect for capitalization and good writing of sentences.	-	-

3. Additional documentation

3.1. Interviews and Surveys

Without external opinions and data collection we have no where or with whom to verify and iterate our project. So we go to the trouble of interviewing and surveying people.

"Look in the repository for the document called Interview Transcript.pdf"