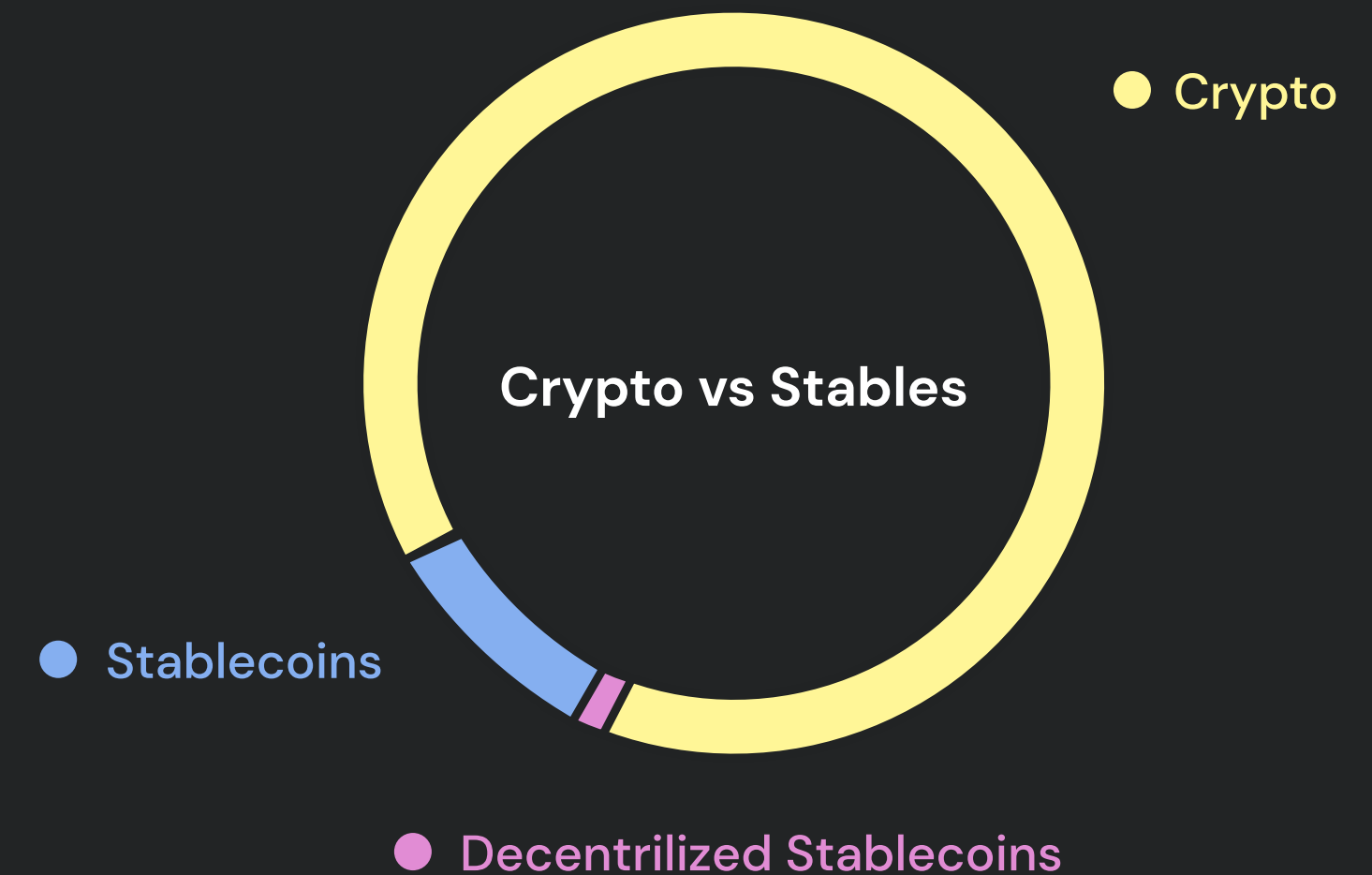# StableUnit

Stablecoin which yields within your wallet

PROBLEM & BIG MARKET

Most of the $130B value is in fiat-collateralized stablecoins like Tether and USDC. Decentralized stablecoins like DAI and sUSD make up only a small portion of the total supply, meaning the vast majority of stablecoins are centralized and can freeze funds at any moment.

Stablecoins are faster, programmable, and yield higher interest compared to the classical finance instruments. These advantages may result in substantial off-chain capital adoption on the blockchain. Right now, the market share of stablecoins is less than 6%, and is expected to grow significantly.

*Source – https://duneanalytics.com/phabc/usdt---banned-addresses

Crypto vs Stables

● Crypto
● Stablecoins
● Decentrilized Stablecoins

SOLUTION

StableUnit protocol is a censorship-resistant CDP-based stablecoin with multi-layered stabilization model secured by capital-efficient DeFi assets.

This approach unites the robustness of over-collateralized stablecoins (e.g.DAI) with the scalability of algo-stablecoins without compromising decentralization. Moreover, it uses collateral to generate profit and automatically distributes it to every wallet holding suDAO.
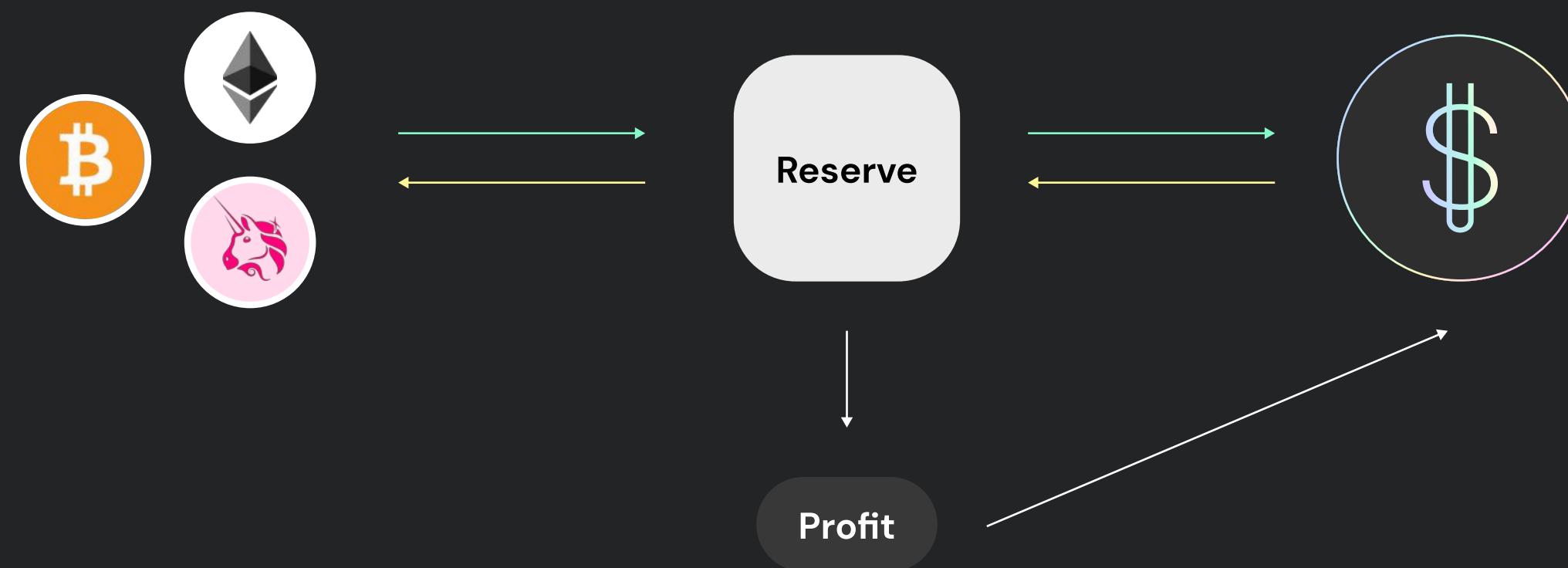
Simulation

https://simulation.stableunit.org/

Whitepaper

https://stableunit.org/stableunit-whitepaper.pdf

Governance

https://bit.ly/3BIoy7q

COMPETITION

	StableUnit	Tether	USDC	DAI	FEI
Can't be frozen	+	−	−	+	+
Scalable	+	+	+	−	−
Yields profit	+	−	−	−	−
Over-collateralized	+	−	+	+	+
Mcap	$21 M	$61 B	$27 B	$5.3 B	$344 M

PRODUCT INTERFACE

suUSD
155.2552
0x3475...93C

Type to search assets...

suUSD – USDC   182.43
3% APR   CF 56%

UNI – ETH   182.43
64% APY   Borrow up to: 985.545 suUSD

ETH   Borrow suUSD
4% APR

UNI   Borrow suUSD
12% APR

USDC   Borrow suUSD
18% APR

USDT   Borrow suUSD
4% APR

EARN   BORROW

---

suUSD
155.2552   0x3475...93C

suUSD – USDC staking
Earn up to 16% APY

Type to search assets...

suUSD – USDC   89.451
16% APY   26.3 suDAO

UNI – ETH   182.43
64% APY   46.5 suDAO

USDC – USDT   Deposit
32% APY

ETH – USDT   Deposit
14% APY

EARN   BORROW
14% APY   Deposit

← ETH

Available to borrow 10,241   MAX

5.8476

CF 56%

Deposited   Deposit
ETH 0.4567

Borrowed

---

suUSD
155.2552   0x3475...93C

---

suUSD
155.2552   0x3475...93C

Balance: 25.28236   MAX

ETH ⌄   5.895

Balance: 155.2552

suUSD ⌄   25,847

SWAP

1 ETH = 4,384 suUSD ⓘ

BUSINESS MODEL

The business model generates income from the following sources:

1. **SWAP**

   earns exchange fees
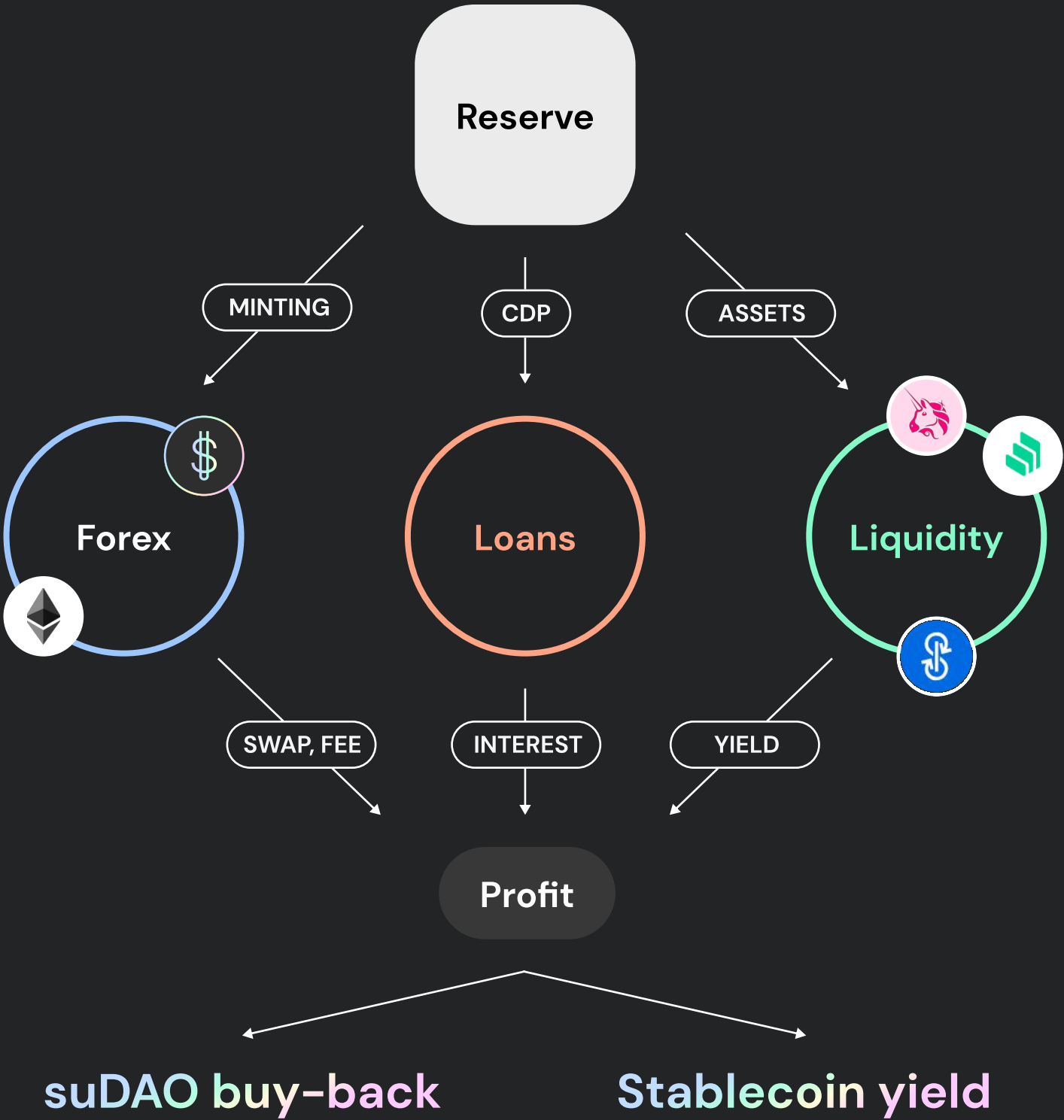
2. **Lending**

   earns lending interest

3. **Capital**

   staking collateral in yearn, curve, compound, etc
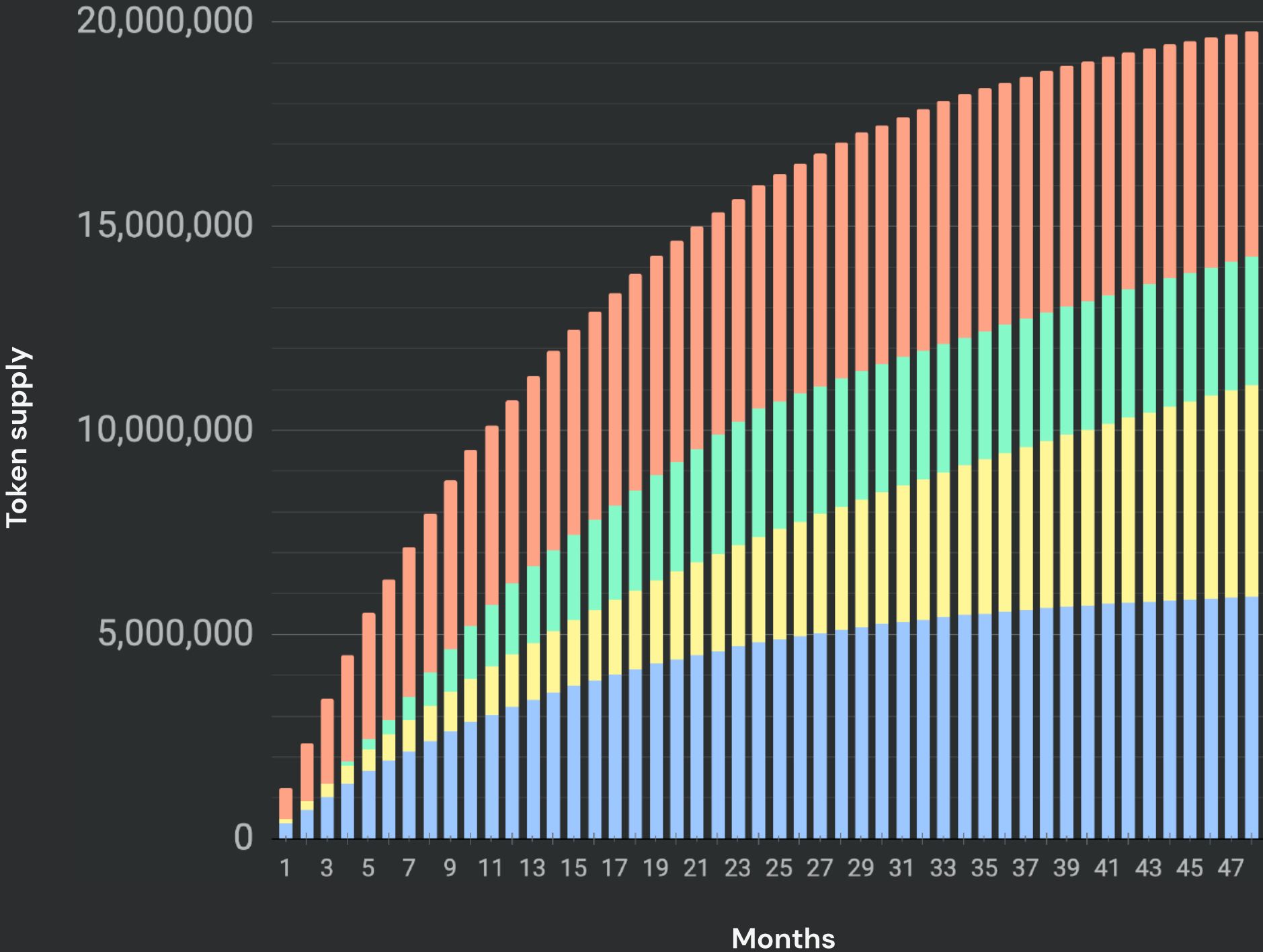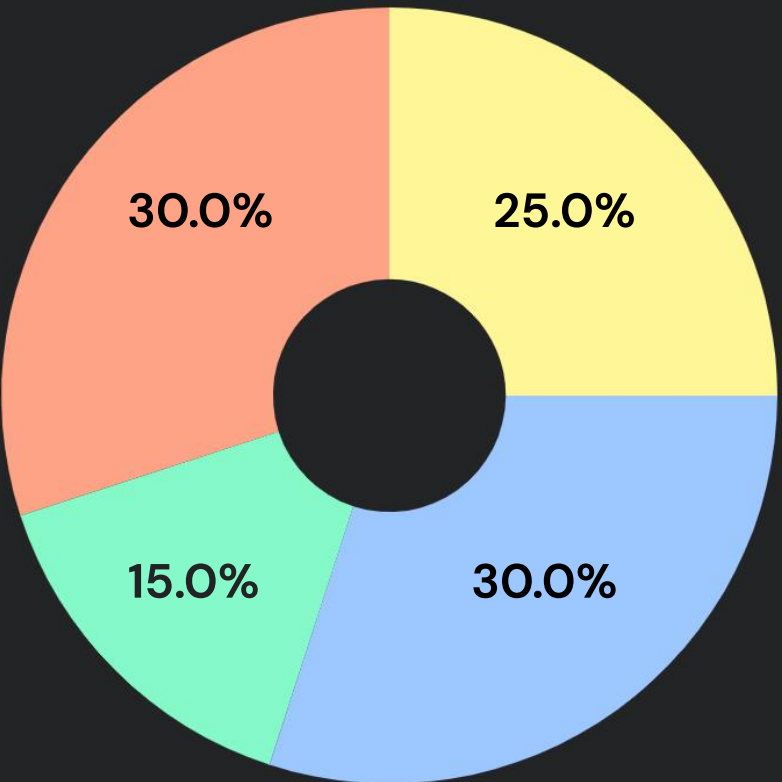
Profit distribution

- buys back suDAO token form circulation to generate additional demand

- distributes directly to wallets holding suUSD

TOKENOMICS

suDAO is minted by a bitcoin–like formula and is hardcapped at 21,000,000 tokens.

All newly minted tokens go to DAO reserve and split as shown on the chart below:

- 30.0%
- 25.0%
- 15.0%
- 30.0%

Token supply

20,000,000

15,000,000

10,000,000

5,000,000

0

1 3 5 7 9 11 13 15 17 19 21 23 25 27 29 31 33 35 37 39 41 43 45 47

Months

● PRESALE DISTRIBUTION   ● DEVELOPMENT   ● DAO CONTROLLED RESERVE   ● ECOSYSTEM GROWTH, FARMING

ROADMAP

Q3
2021

Q4
2021

Q1
2022

- RnD of stability
- WP
- testnet UI PoC
- UX/UI
- Testnet over-collateralized stablecoin

PoC - all basic functionality on testnet, dapp without final design

MVP - an upgradable stablecoin on Polygon with limited TLV

ETH mainnet. Contracts finalized. Limits removed

Scaling to side-chains and other chains: Harmony, Avalanche, Arbitrum, Optimism and others

Q3
2022

Q2
2022

Plug&Play wallet for non-blockchain usage

- API and tools for developers
- Payment gateway for online payments, e-commerce stores

TEAM SLIDE

BOARDS:

FOUNDER
1inch, Amazon, FB, math degree, prizewinner ethBoston, ethDenver, ethNY, wrote ethereum contracts for more than a billion dollars

ARCHITECT
5 years senior solidity, L2-dev, Swiss Bank, teach blockchain at Colombia university

PRODUCT, UX
Intel, Oracle, Uber

FRONT-END
Alfa-Bank, SberBank, graduate of blockchain department at MIPT

ADVISORS:

PR/MARKETING
Muckr AI Founding Board Member: Blockchain Commission For Sustainable Development/Blockchain For Impact Summit with Support of Office of Partnerships UN GA. Award-winning journalist and civic technologist focussed on scalable solutions for SDG8.

ECONOMY
Google DeepMind, math degree

SIMULATION
bitTensor, Google, DARPA

BECOME AN EARLY MEMBER

Learn more about the StableUnit protocol
– or come and chat with other community members.

stableunit.org

twitter.com/stableunitdao

Come and chat with the community

Discord   Telegram

Contribute to the protocol

GitHub   CONTRIBUTORS GUIDE