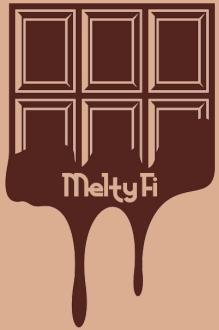


# MeltyFi

New peer-to-pool lending and  
borrowing platform with NFTs  
collateral

Vincenzo Imperati - Benigno Ansanelli - Andrea Princic



# NFTs



**Non-fungible**

**Illiquidity**

**Volatility of floor price**



# NFTs as collateral

Peer-to-pool lending

single borrower



multiple lenders



PRO

Easy to achieve loan



CONS

Floor price dependence  
Liquidation risk



# NFTs as collateral

Peer-to-peer lending

single borrower



single lender



PRO

No floor price dependent  
No liquidation risk



Difficult to achieve loan



# MeltyFi

New peer-to-pool lending and borrowing platform with NFTs collateral

No NFT floor price dependance  
No liquidation risk  
Easy to achieve loan

**Choco Chip (\$CHOC)**  
governance token



Revenues for lenders and  
borrowers

**Wonka Bar (\$WKB)**  
utility token

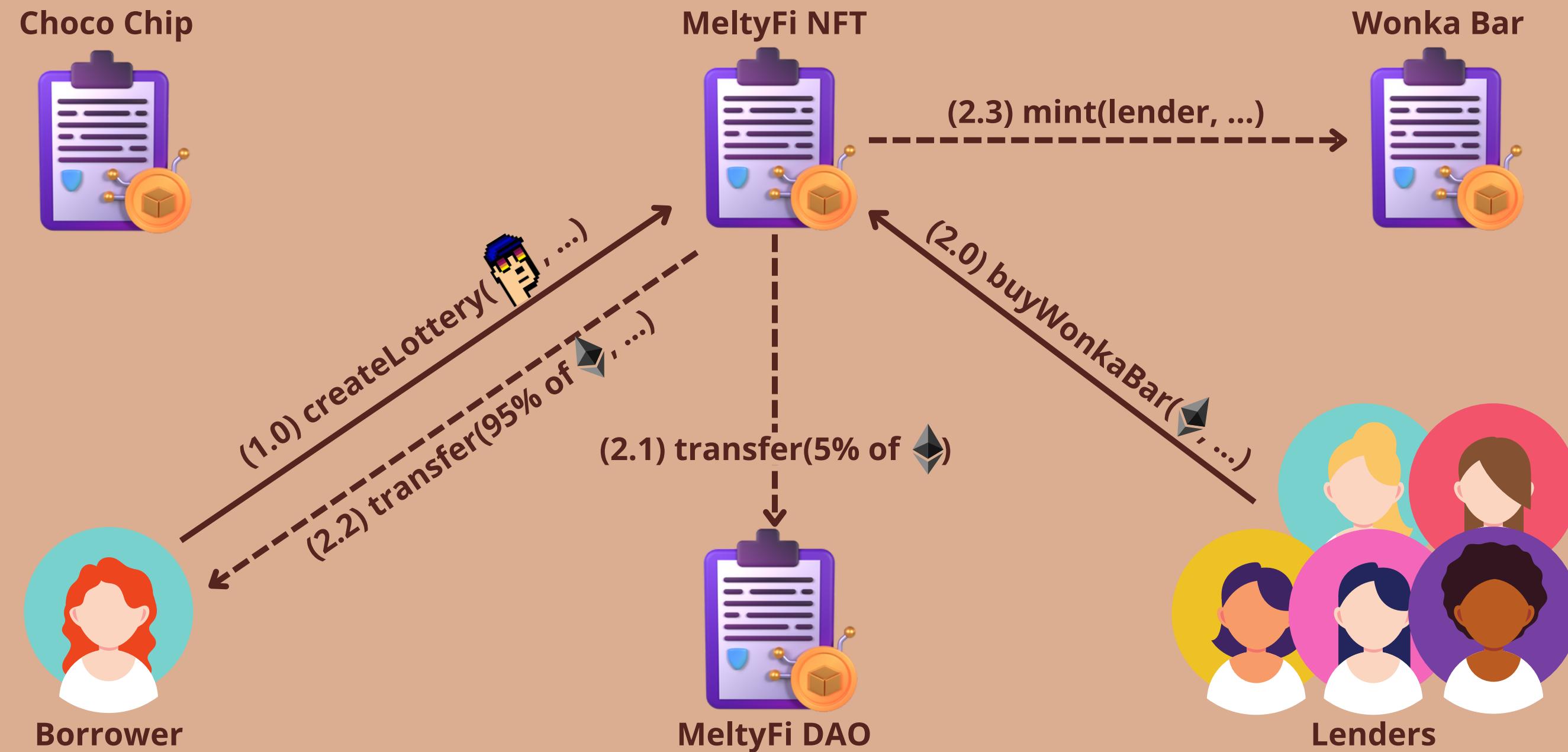


Fundraising through the  
lottery mechanism



# First scenario

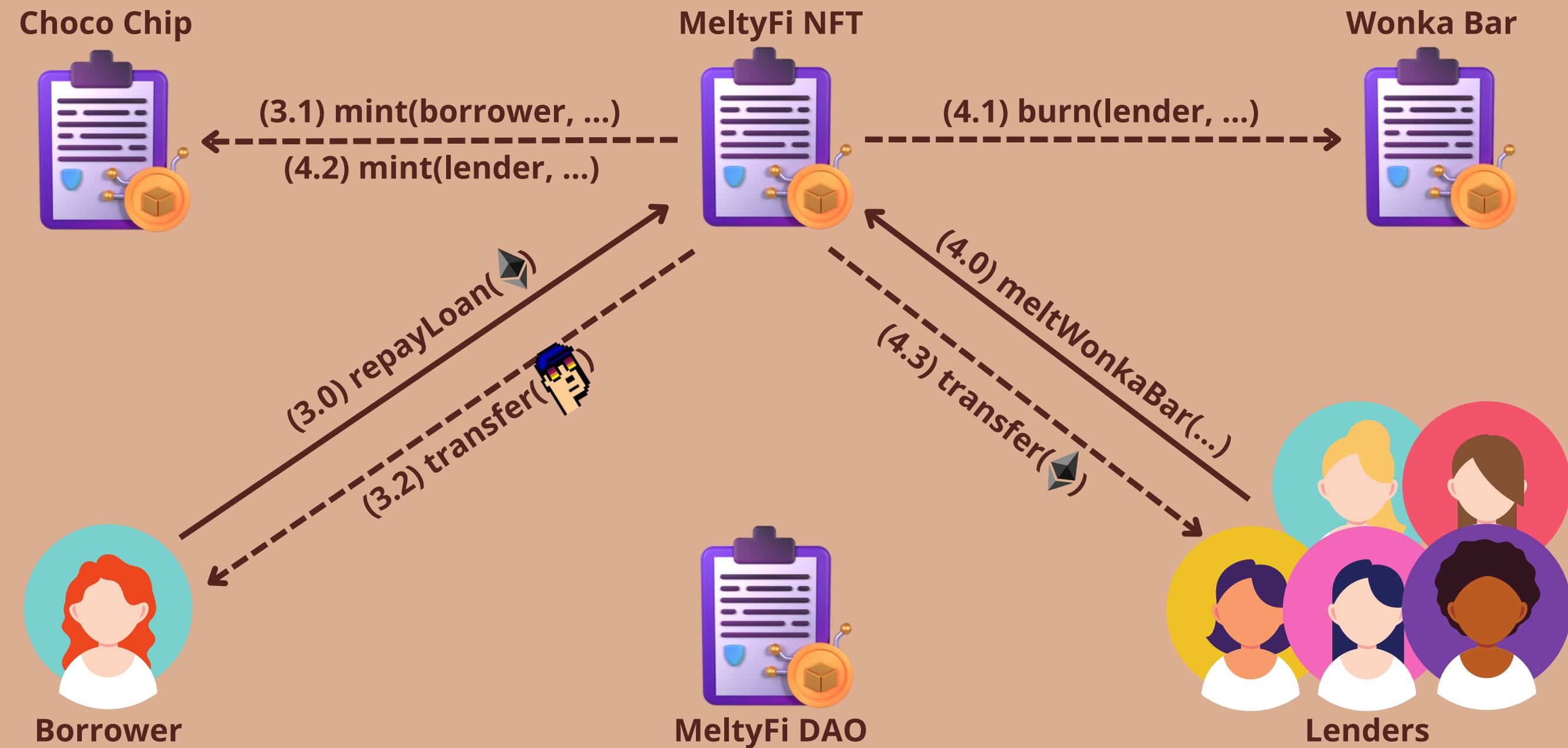
borrower applies for the loan  
then borrower repays the loan





# First scenario

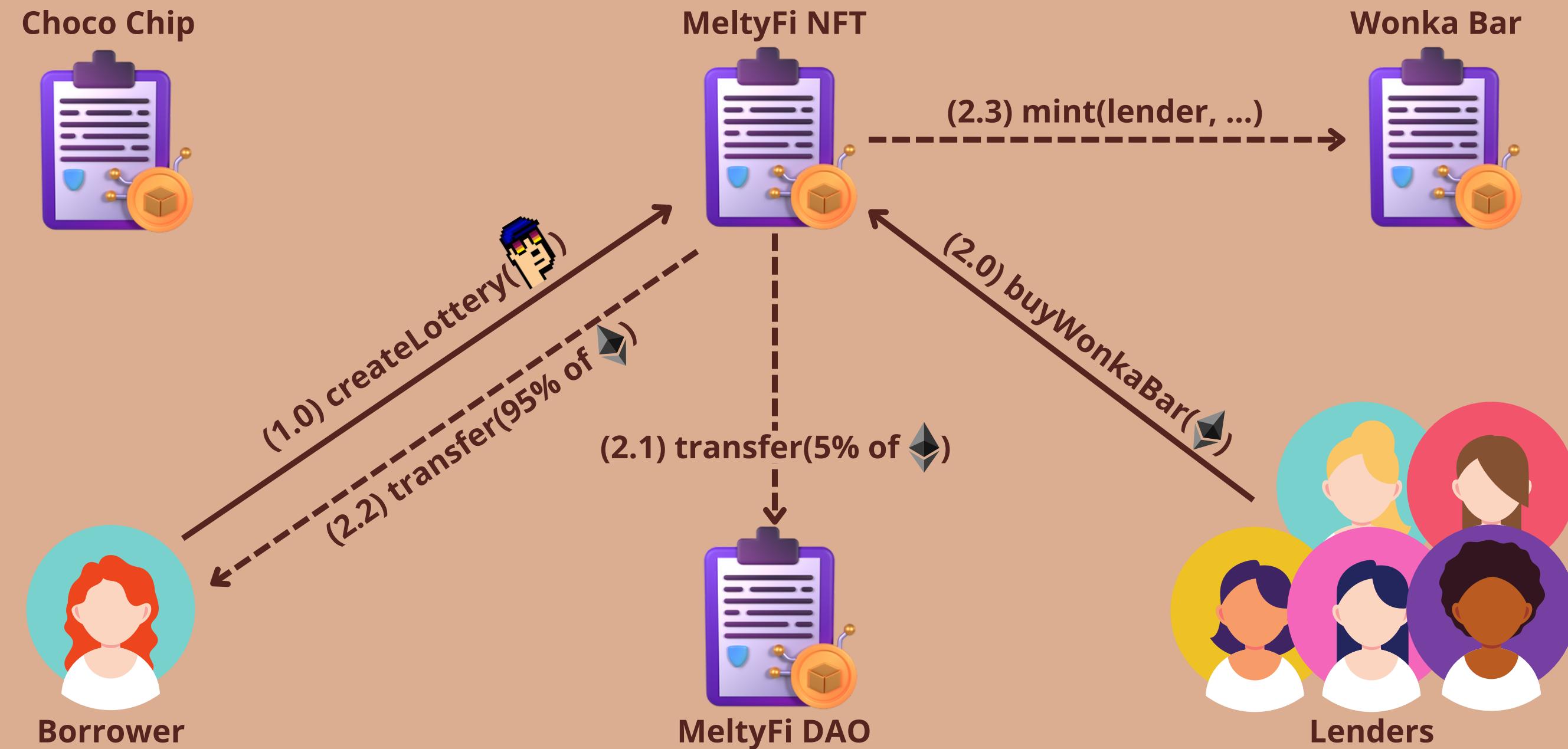
borrower applies for the loan  
then borrower repays the loan





# Second scenario

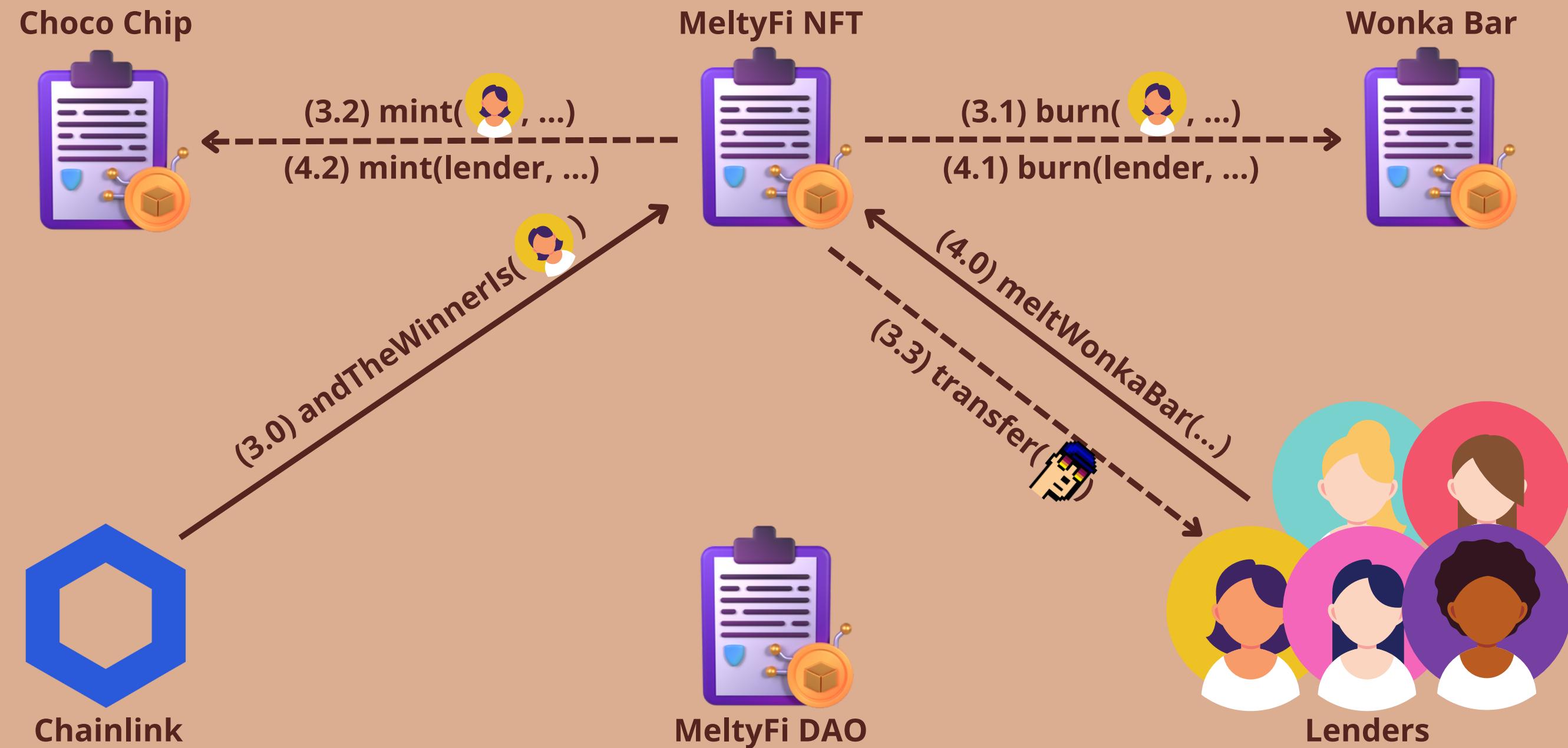
borrower applies for the loan  
then borrower does NOT repay the loan





# Second scenario

borrower applies for the loan  
then borrower does NOT repay the loan





# Limitations

For borrowers: slow loans



For lenders: uncertain future

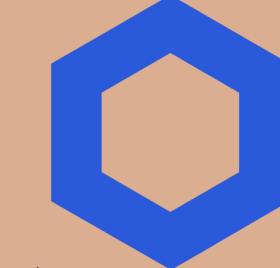
borrower pays loan



refund + Choco Chips



borrower does NOT pay loan



NFT + Choco Chips



# Thanks for your attention

Enjoy the choco chips !





# Oh no wait ...

... We forgot "Why on blockchain?"

But where else can you get a loan thanks to an adorable kitten?



it's so cutie



# Team members



**Vincenzo Imperati**  
**1834930**



**Benigno Ansanelli**  
**1836893**



**Andrea Princic**  
**1837592**



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# Choco Chip

**Allow the Choco Chip holders to take part in the modification and development decisions of MeltyFi**

**This is possible thanks to Choco Chip and MeltyFi DAO**

**Borrowers who repay the loans are given 1 \$CHOC for every Finney of interest paid  
Lenders are given 1 \$CHOC for every Finney spent on Wonka Bars**

**For example, Choco Chip holders will be able to vote to stake the Ether in the DAO treasury and distribute staking rewards among Choco Chip holders**

