**LegderVest: Blockchain-based Investment & Lending Platform**

Elevator Pitch

Imagine you’re an investor looking for new opportunities, but you worry about where your money actually goes. Or maybe you’re a business owner with a solid plan but can’t get a loan because banks demand endless paperwork and sky-high requirements. That’s where we come in.

Our blockchain-based investment and lending platform gives businesses a way to raise funds while keeping investors in control. Say a company wants to borrow money—they post a loan proposal, and investors like you can contribute. But here’s the difference: instead of trusting a middleman, your money is held securely in a smart contract escrow. Funds are only released if the fundraising goal is met and investors approve withdrawals, so no one can misuse the money. If the company succeeds, you get interest and repayments automatically. If they don’t pay back, collateral is liquidated to protect your investment. It’s a smarter, safer way to invest, where trust isn’t just a promise—it’s built into the system.

List of Data Sources

1. Investor & Borrower Data: User Profiles, Investment Transactions, Borrower Loan Proposals, Voting Records
2. Smart Contract & Blockchain Data: Fund Escrow Balances, Collateral Reserves, Repayment Schedules & Distributions, Investor Yields (ROI Calculations)
3. Market Risk & Assessment Data: On-Chain Price Oracles, Creditworthiness Metrics, Market Volatility Indicators
4. Compliance & Security Data: KYC/AML Verification, Fraud Detection Reports, Regulatory Compliance Data

User Roles and Permissions

1. **Regular Users**
   1. **Investors**: Browse & select investments, Invest Funds, Track Investments Performance, Vote on Fund Withdrawals, Receive Interest & Repayments Withdraw/Reinvest Funds.
   2. **Borrowers**: Submit Loan Proposals, Monitor Fundraising Progress, Request Fund Withdrawals, Repay Investors.
2. **Administrator**: Review & Approve Loan Proposals, Enforce Collateral & Compliance Checks, Monitor Platform Security, Manage Dispute Resolutions, Blacklist Fraudulent Borrowers, Optimize Smart Contract & App Development (make changes/updates).