



TRENDYDEFI

WHITEPAPER

Version 1.0



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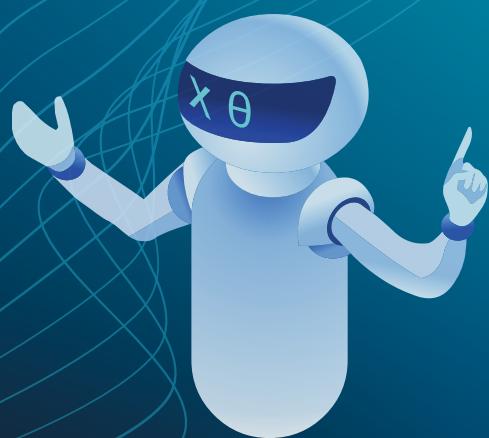
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DEFI



1.1 WHAT IS DEFI?

DeFi stands for “decentralized finance” and refers to the ecosystem comprised of financial applications that are being developed on top of blockchain systems.

DeFi may be defined as the movement that promotes the use of decentralized networks and open source software to create multiple types of financial services and products. The idea is to develop and operate financial DApps on top of a transparent and trustless framework, such as permissionless blockchains and other peer-to-peer (P2P) protocols.

Decentralized finance brings numerous benefits when compared to traditional financial services. Through the use of smart contracts and distributed systems, deploying a financial application or product becomes much less complex and secure. For instance, many dApps are being developed on top of the Ethereum blockchain, which provides reduced operational costs and lower entry barriers.

Summing up, the DeFi movement is shifting traditional financial products to the open source and decentralized world, which removes the need for intermediaries, reduces overall costs, and greatly improves security.

1.2 PROBLEMS OF CEFI & PROVED THE NEED FOR DEFI

The recent failures have caused many to lose faith in the future of crypto, but it is important to note that these failures are not due to flawed software or blockchains themselves. Celsius Network, BlockFi, Voyager Digital, and FTX – are all centralized platforms that channeled the outdated big bank model under the guise of crypto. Despite their efforts to differentiate themselves, these businesses are just as susceptible to shady business practices, bank runs, uninsured accounts, and pump-and-dump scams as traditional banks.

The solution, therefore, is not the end of crypto, but a new investment in technology that goes back to the purpose of crypto: Decentralized Finance (DeFi).



1.3 HOW CAN DEFI ADDRESS CHALLENGES?

Thanks to blockchain technology, DeFi transactions are made faster, cheaper, and – in some cases – more secure than with human intervention. It seeks to solve many of the problems that exist in traditional financial markets:

- Controlled by smart protocols
- Requires digital wallet only
- Self-custody of funds
- Protected by blockchain technology
- Speedy transactions

In centralized finance, people and/or companies handle the assets and processes. However, with decentralized finance, it's a collection of smart protocols that gets the job done.

DeFi will solve many of the problems plaguing the industry. Instead of trusting business leaders to be ethical, transparent, and accountable in their operations, DeFi is replacing them altogether with blockchain – open, transparent, and immutable. Instead of giving control of your funds to a third party – if any – DeFi enables direct and instant peer-to-peer transactions. Instead of paying others to keep their money, users can control the process of lending money and receiving payments directly by themselves.

INTRODUCTION



2.1 OPPORTUNITY & POTENTIAL GROWTH

DeFi users have grown massively this year despite the crypto market downturn. The total number of blockchain wallets that have interacted with DeFi protocols surpassed the five million mark for the first time, a new report by HashKey Capital reveals.

Further, the emerging niche saw its user growth increase by an average of 44% each quarter in 2022. This increase is notable as it coincides with the same period during which the total value locked (TVL) across DeFi protocols dropped from over \$175 billion at its peak to approximately \$40 billion at the time of writing.



With the five million user wallet milestones breached in the third quarter of the year, per the report, the DeFi sector saw an increase in the number of new users despite the market downturn.

The movement towards self-custody and decentralized finance (DeFi) protocols (i.e. decentralized exchanges or DEXs) will likely continue to accelerate after the developments in 4Q22. Many industry players believe that the transgressions in the crypto space in 2022 were concentrated among CeFi (centralized finance) or CeDeFi (a combination of both CeFi and DeFi) entities, such as Celsius, Three Arrows Capital (3AC), and FTX. Mainly, the actions of these bad actors come down to issues of trust and transparency, which DeFi has historically handled well given its on-chain, auditable properties.

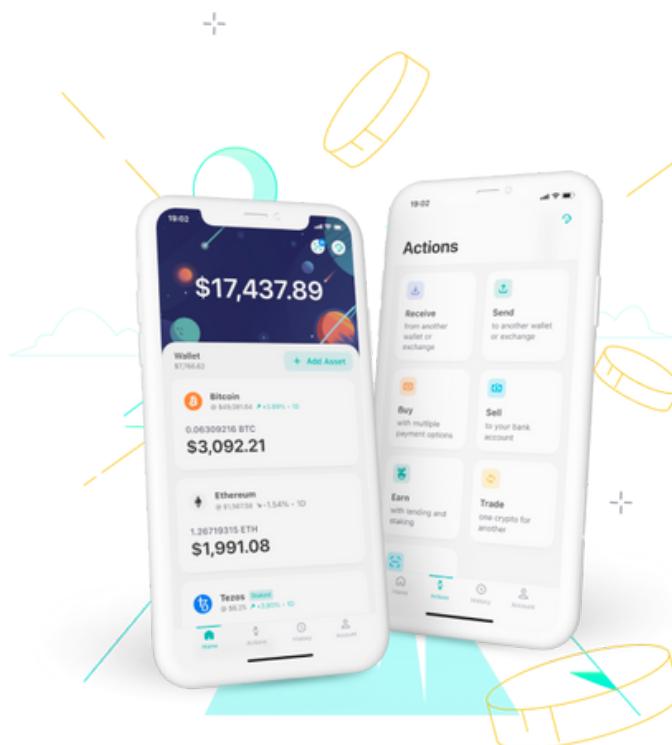
The recent fallout of centralized lenders evidently bodes well for the DeFi ecosystem. The resilience of leading DeFi protocols through the recent market collapse may have helped the industry gain the trust of more investors. The lately increased venture capital investments were also one of the primary drivers of DeFi growth. This connotes the huge potential of the ecosystem to grow exponentially in the coming years.

2.2 WHAT IS TRENDYDEFI?

TrendyDefi is a different project from other financial projects. In other financial projects, the creator of the game is the owner, they use the money for personal purposes and then can close the system at any time. On the other hand, TrendyDefi not only inherits all the advantages that Defi brings, but also gives investors the ability to control and make decisions.

TrendyDefi is established not only as a hub to complete transactions, bring passive income, but it also leads to a blockchain revolution on a global scale and brings values to the community, with the goal of creating a fair game, bringing a transparent and sustainable Defi world, and a vision about the potential of total digital assets worldwide.

In short, TrendyDefi is a one-stop platform, users can buy, send, swap tokens and especially enjoy passive monthly income based on investor's voting rate.



ALL-IN-ONE PLATFORM

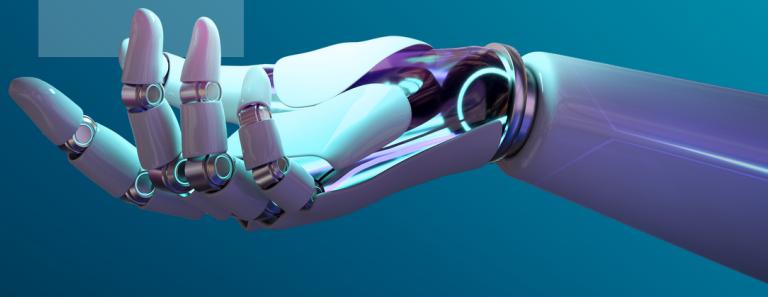


Private & Secure

Exchange Instantly

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EMPOWER



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- Using the DAO mechanism to vote on the monthly profit, the voting rate above 51% of investors agree, and the dev team will adjust the % interest rate.

DAO (Decentralized Autonomous Organization) is a decentralized autonomous organization. The DeFi protocol applies DAOs in the on-chain governance model, groups that apply on-chain voting and proposal mechanisms in various fields. DAOs make it easy for members to access, verify, and participate in organizational decisions.

- Use \$MATIC deposit token to invest 25% to pay system commission, 75% push to pool.

\$MATIC is the official token of the Polygon Network. This is a coin developed according to the ERC20 standard, used as the currency of the Polygon network, mainly used to pay gas fees, or contribute to the security of the network through staking. \$MATIC is a familiar name at the top of large-cap coins in the crypto market.



Currently, more than 37,000 dApps are using Polygon's infrastructure. These include applications in the areas of decentralized finance, NFTs & games, decentralized autonomous organizations (DAOs), oracles, wallets, and business-to-business (B2B). The more projects launch on Polygon, the higher the demand for \$MATIC coin, indicating widespread adoption, which will be the driving force for \$MATIC price to increase significantly. These things further prove TrendyDefi's wise strategy.

- **Pay interest 7-10.5%/month.**

Compared to bank interest rates, this is of course an attractive number for most investors, as this is a fairly safe investment with an attractive rate of return.

- **The project operates under an interest-paying staking mechanism and the deposit amount.**

Crypto staking lets you earn cryptocurrency as a reward for using your existing holdings to vouch for blockchain network transactions. Staking is one way for crypto users to generate passive income and can offer returns that exceed those you could earn in a savings account. Every month, you also receive your deposit amount and interest rate based on the pool.

- **Audited by Certik: Empowering users to vote for monthly interest rates with the team.**
- **Investor's money is in the pool to pay interest to investors.**



TRANSPARENCY & SECURITY

5.1 AUDITED BY CERTIK: EMPOWERING USERS TO VOTE FOR MONTHLY INTEREST RATES WITH THE TEAM

Audit is the job of checking the security holes of the project, checking the code in the product, to make sure that the product when used will avoid the risks of hacking, code errors,...

Audited, we will see that the project has invested and refined its product. At the same time, it also minimizes the risk of the project being hacked or using errors, affecting the project's token price. Moreover, projects that are audited by reputable companies are an even bigger plus when you choose project tokens to invest in. TrendyDefi is proud to announce that our project is audited by CertiK, Audits Platform for Industry-Leading Security.



CertiK is a blockchain security firm pioneering the use of cutting-edge Formal Verification technology on smart contracts and blockchain networks. In the three years since its inception, CertiK has conducted 220+ audits, and audited 118k+ lines of code, securing \$8.03B in value.

CertiK has secured top crypto exchanges like Binance, OKEx, and Huobi. In fact, the Binance Accelerator Fund has a system of securing the top platforms it funds through CertiK audits.

What's more, CertiK has serviced more than 100 top-shelf blockchains and DeFi protocols, including but not limited to Binance, Tera, Bancor, Shapeshift, and Blockstack. Even the popular Binance Smart Chain DeFi protocol, PancakeSwap, has had its smart contracts audited by CertiK.



The cryptocurrency industry is rapidly expanding, and cybersecurity is more important than ever for the crypto ecosystem's survival. Cybercriminals are increasingly targeting Bitcoin and other cryptocurrencies to conceal their nefarious activities, which is why TrendyDefi makes a concerted effort to safeguard the security and safety of its users and investors.

The first level of the Certik audit is critical for demonstrating that TrendyDefi's smart contracts meet security requirements and that digital agreements are enforced by a secure set of

conditional conditions that allow users to exchange and swap currency safely without knowing each other. The audit also identifies any functionality issues and security risks before suggesting any appropriate remediation changes to optimize functionality and enhance security across the board. The close collaboration between Certik and TrendyDefi brings peace of mind to the community.

5.2 TRENDYDEFI'S TECHNOLOGY

TrendyDefi gives people authority over their money, allowing them to deal safely without the need for confirmation from a third party. Because all operations are recorded on the blockchain, all transactions are public and unchangeable.

Blockchain derives its security from a variety of mechanisms, including advanced cryptographic techniques and mathematical models of behavior and decision-making.

Blockchain technology is the basic structure of most cryptocurrency systems and helps prevent this digital currency from being copied or destroyed.

Blockchains rely heavily on encryption to achieve data security. An extremely important cryptographic function in this context is hashing - the process by which an algorithm called a hash function takes a data input and returns a definite output of a fixed length value.

In addition to providing protection for transaction records on the ledger, encryption also plays a role in ensuring the security of wallets used to store units of cryptocurrency. The balance between decentralization and security is crucial to building a reliable and efficient cryptocurrency network.

As blockchain usage continues to grow, the corresponding security system will also change to meet the needs of users. TrendyDefi prides ourselves on having the most advanced blockchain technology and solutions from our team to prevent attacks and limit vulnerabilities in smart contracts and consensus mechanisms - common DeFi vulnerabilities.





ADVANTAGE

To highlight TrendyDefi's solutions and strengths, we do a compare with Multi-Level Marketing Network (MLM Network). Multi-level marketing is a business model where investors and agents get commissions on the sale of every product or service and receive compensation for others' sales in the hierarchy. The business model breaks into multiple layers, and the most important one is the distributor, who can either be non-salaried or self-employed.

Compared with MLM Network, TrendyDefi proves its strength with outstanding solutions and strengths:

	MLM NETWORK	TRENDYDEFI
 Reliability	Threaten of scams	Audited by Certik
 Yielding	Low income	Attractive returns
 Growth rate	Slow	Outstanding
 Popularity	Rejection & discouragement	User-friendly

To make this comparison clear, the next table explains each of the above arguments in detail:

CONS OF MLM NETWORK	TRENDYDEFI SOLUTIONS
<p>1 Threaten of scams</p> <p>There are a number of Multi-Level Marketing companies in the market. However, this business is affected by number of scams associated with this field. People are afraid of such scams and are reluctant to join such firms. More than the positives, the scams diminish the value of this business.</p>	<p>1 Audited by Certik</p> <p>CertiK is a blockchain security company that pioneered the application of advanced Formal Verification technologies on smart contracts and blockchain networks. TrendyDefi, under CertiK's audition, constantly assures complete openness, publicity, and investment safety. Before recommending any relevant repair measures, the audit discovers any functionality faults and security threats.</p>
<p>2 Low MLM income</p> <p>The income through Multi-Level Marketing is very low. High competition between MLM firms makes it more complicated for</p>	<p>2 Offers attractive monthly returns</p> <p>TrendyDefi charges a monthly interest rate of 7-10.5%. TrendyDefi will bring investors passive income with high interest rates.</p>

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2 Offers attractive monthly returns

TrendyDefi charges a monthly interest rate of **7-10.5%**. TrendyDefi will bring investors **passive income** with high interest rates.

the participants to make profit. The reluctance of people to join and buy MLM products is also a challenge for the participants.

Along with ensuring that investors' funds are always guaranteed to stay in the pool, increasing safety.

Combined with the **DAO** empowerment mechanism and the use of **\$MATIC**, it increases the level of profit guarantee and transparency.

3

Slow growth rate

It takes time for the MLM companies to make profit and to become a success. It is a time-consuming process to conduct presentations and canvass people to join your firm. This too does not guarantee that the task achieves its aim. People either join or reject the proposal.

3

Outstanding growth rate

With the development of the blockchain industry in general or the crypto market in particular, it can be seen that investing in crypto or TrendyDefi is a wise choice.

Although the market cap of the crypto industry is still quite small compared to the traditional market, it is constantly increasing every day, proving its attraction and potential.

4

Rejection and discouragement

MLM is not that well established and well received. It takes time for such a business to acquire people's trust. One can foresee a lot of rejection and discouragement if you are planning to be part of an MLM. You must make believable presentations to persuade people in order to make profit out of your Multi-Level Marketing.

4

Eliminate prejudice

Many individuals still have a negative opinion about cryptocurrency. However, with the launch of TrendyDefi promises to partly dispel these myths by reaching and educating users through marketing strategies, as well as providing safety and transparency in our products. Our objective is to make cryptocurrency more accessible to the public.



HIGHLIGHT

Investor money is in the pool

Completely transparent

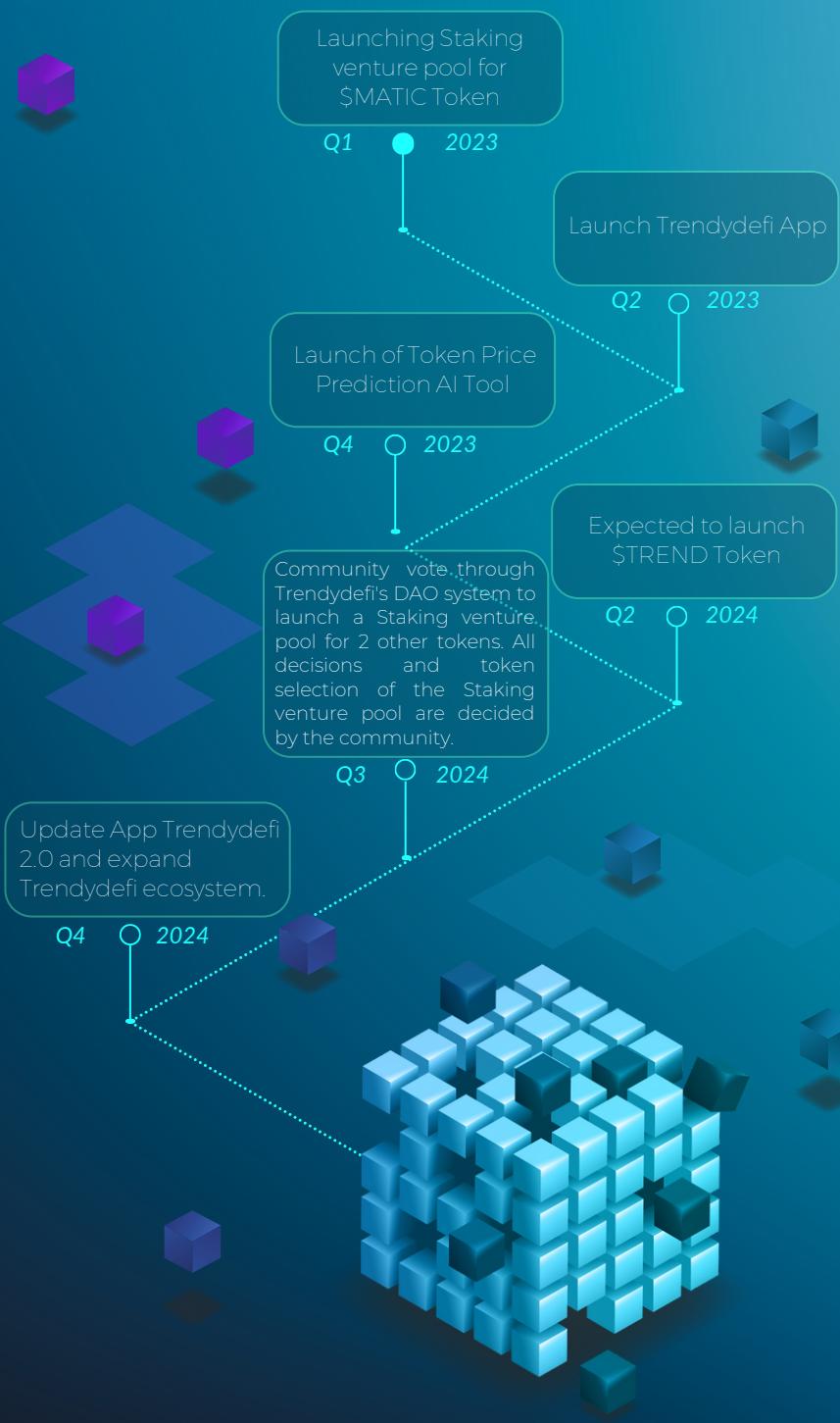
Using \$MATIC token, which
is not too volatile.

When the market is on an
uptrend, investors receive \$MATIC

Audited by Certik

ROADMAP







THANK YOU