



Next-Gen DeFi
REAL WORLD REAL IMPACT

Executive Summary

Ambition

To revolutionize the government Purchase Order financing market through blockchain technology

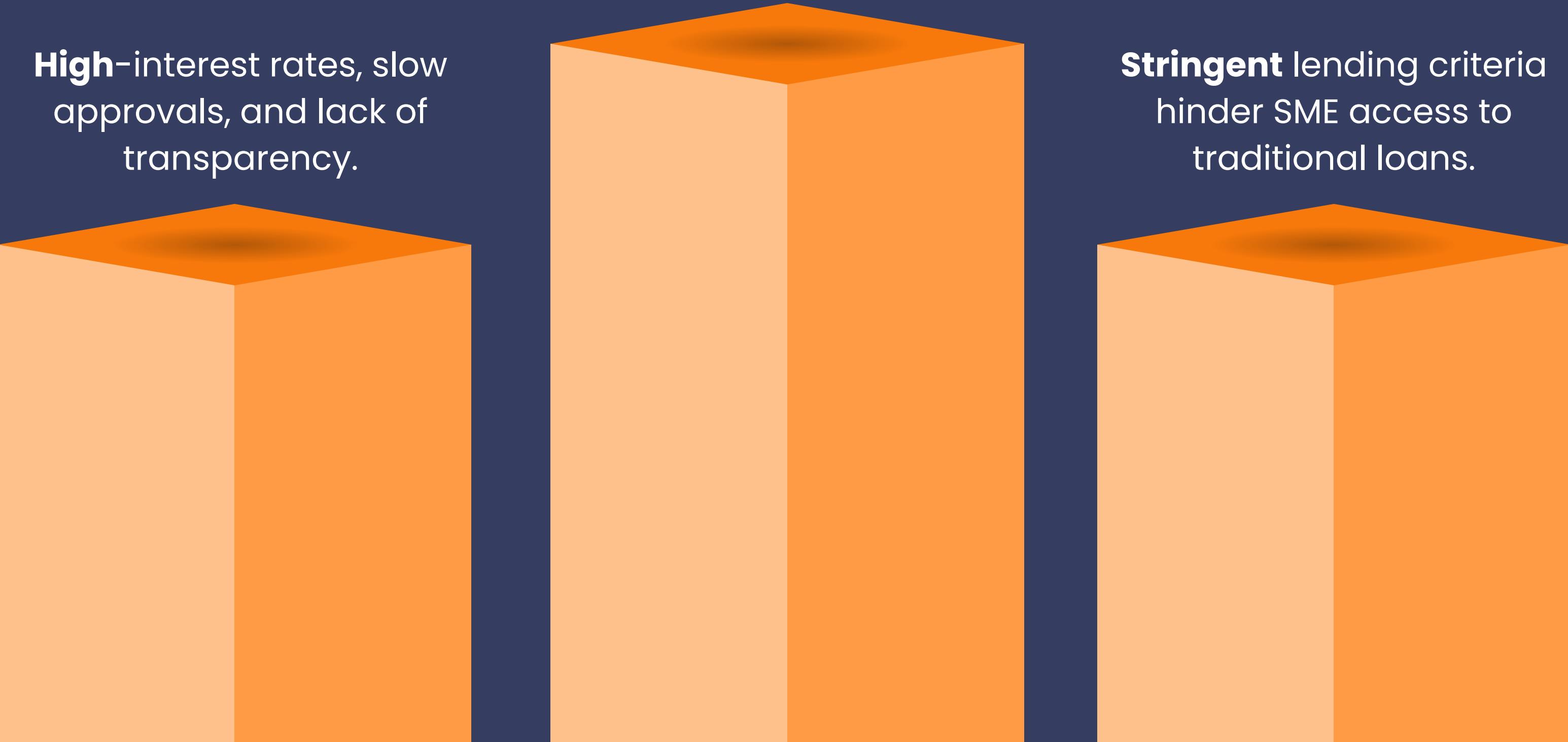
DeFi BreakThrough

Creating a new asset class within the DeFi space by introducing fractionalized investment in governments purchase orders financing.

Market Opportunity

\$100-\$200 billion global PO financing, with \$177 billion in government POs issued in the Middle East by Q3 2024.

A Shared Challenge: SMEs



High-interest rates, slow approvals, and lack of transparency.

Traditional finance largely ignores SMEs, creating a critical funding gap.

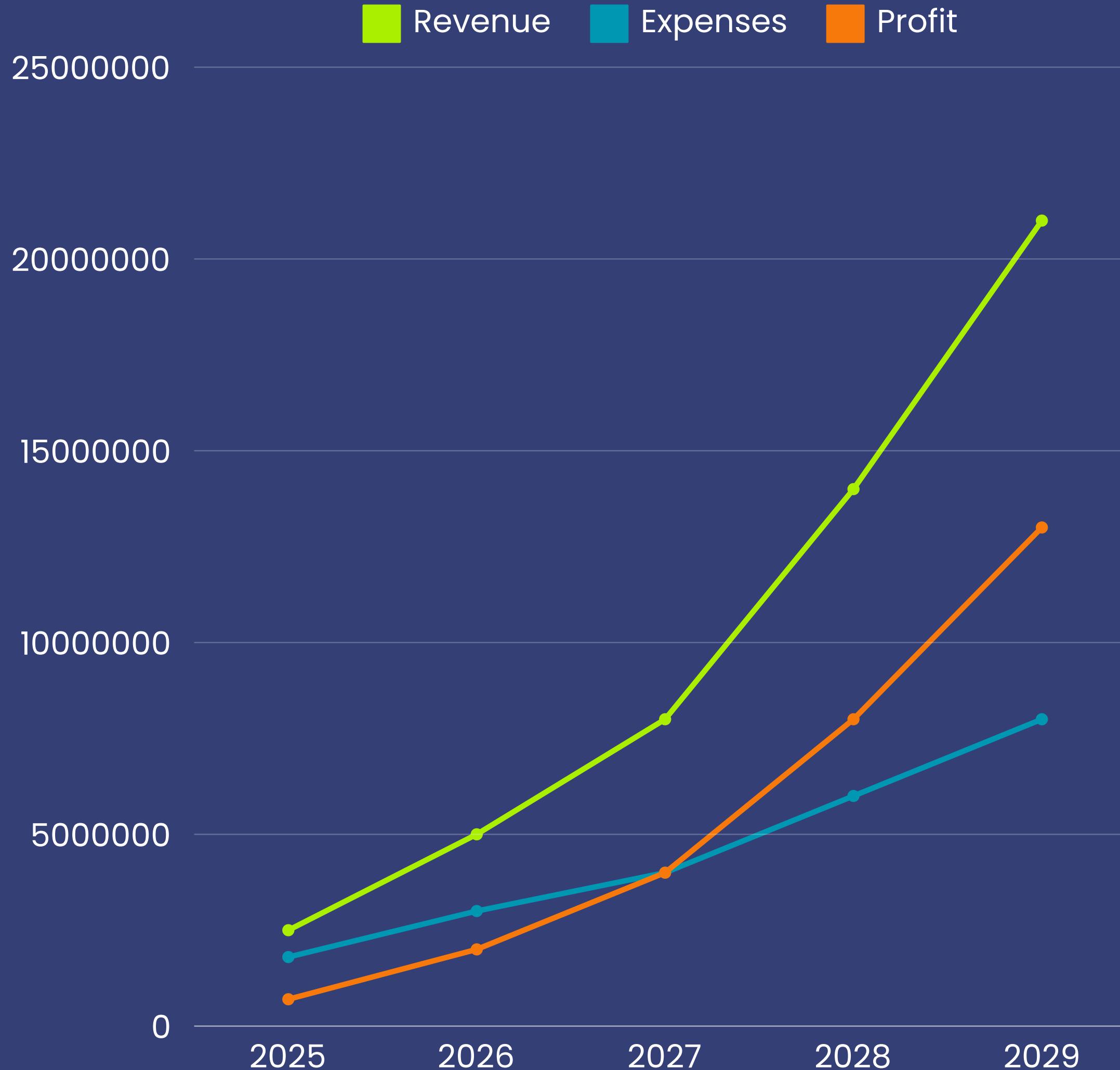
Stringent lending criteria hinder SME access to traditional loans.

A Shared Challenge: Crypto

Governments largely resist integrating crypto solutions, despite blockchain's rapid growth.

Inadequate protection mechanisms for capital in case of market disruptions.

Opaque platforms obscure investment risks and returns.



A Growing Market

Market Size

\$20 Billion, growing at 15% CAGR.

Target Demographics

SMEs in Middle East.

Revenue Potential

**\$2 Billion with substantial
untapped crypto potential.**

A Missing Link

BlaroThings

A decentralized lending platform on **Binance** Smart Chain, financing government Purchase Order (PO) for SMEs and delivering secure, high-yield opportunities for crypto investors.



Key Benefits

- Interoperable Platform
- Increased Market Efficiency
- Decentralized Loan Matching



What Sets Us Apart

Delivering solutions that genuinely solve real-world challenges

Solutions



SMEs

01

Flexible funding solutions with rates as low as 1.25% per month.

02

Immediate initial approval with final approval within three days.

03

BlaroThings platform will offer cost efficient solutions tailored for SMEs.

Crypto

01

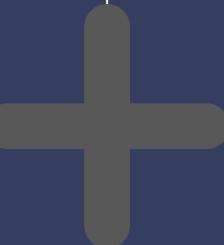
Token holders are eligible for insurance in investment pools.

02

Stablecoin-only investment pools offering predictable returns.

03

The project will showcase Goversments how crypto based solutions can be beneficial for them and public institutions.



The Bedrock of Innovation

BlaroThing on BSC



Binance Smart Chain

Leveraging BSC's unmatched scalability, low transaction fees, and expansive DeFi ecosystem, BlaroThings ensures lightning-fast, secure, and transparent transactions.



Intelligent Smart Contracts

These contracts automate pool creation, repayments and enabling a secondary market for penalty-free early exits.



BlaroToken

Serving as the heart of the ecosystem, driving governance, enabling staking, granting access to gated content, offering significant fee discounts and providing an insurance layer.

Unique Innovations



PREDICTIVE ANALYTICS WITH SPECIALIZED ML MODELS

BlaroThings will utilize efficient, compact machine learning models trained on tailored datasets, including government procurement and SME financial data.

AI-ENHANCED RISK ASSESSMENT

A fine-tuned small language model, our system automates the analysis of financial documents and legal contracts.. This innovation reduces investor risk by exceeding traditional credit scoring standards.

DYNAMIC COLLATERALIZATION MODEL

This real-time adaptive system optimizes capital efficiency by adjusting collateral requirements based on risk metrics, setting a new standard in DeFi operational models.

Capital On-Off Boarding

Stablecoin to Fiat

Investors contribute stablecoins (e.g., USDT, USDC) through the platform. These are converted into fiat via trusted payment gateways and distributed to suppliers to fulfill government purchase orders

Escrow Account for Government Payments

Government payments are deposited into a secure bank escrow account in the local jurisdiction upon PO maturity, ensuring compliance and transparency.

Fiat to Stablecoin

After deducting platform fees, fiat is reconverted to stablecoins and distributed back to investors based on their tokenized share allocations.

See Appendix A For Detailed wokrkflow

Identified Risks

01

Credit Risk

- SMEs may default on government purchase orders.
- Poor credit history or lack of payment guarantees can heighten default risks.

02

Market Risk

- Sell pressure due to token unlocks, market volatility, or speculative trading.
- Reduced demand in bearish markets can destabilize token prices.

03

Operational Risk

- Potential platform vulnerabilities, cyber threats, or data breaches.
- Improper KYC/AML Compliance.

Risk Mitigation Strategies

01

Credit Risk Management

- Validate purchase orders directly with governments and require comprehensive credit checks on SMEs.
- Implement escrow mechanisms to ensure secure settlements.

02

Market Risk Management

- Employ token buybacks aligned with major unlock dates to stabilize prices.
- Boost liquidity & Partnerships with Top tier Market Makers Such as FlaconX & GSR Markets

03

Operational Risk Management

- Leverage bank-level security measures and advanced encryption protocols to safeguard user data.
- Conduct independent audits and deploy tested smart contracts to prevent hacks and exploits.

GTM Strategy

Objective

Position BlaroThings as a trustworthy, innovative, and leading Crypto Lending platform that enables crypto investors to finance SMEs with Government Purchase Orders.

Targets



- Small and Medium Enterprises (SMEs)**
Seeking fast and affordable financing for government Purchase Orders (POs).
- Retail Crypto Investors**
Risk-averse individuals looking for transparent and low-risk returns.
- Institutional Investors**
VCs, family offices, and funds attracted by compliant, high-return opportunities.



Core Focus Areas

01 Brand Awareness

02 Value Proposition

Channels

Community Platforms

Telegram and Discord for engagement and AMAs.

Content Marketing

Blogs, whitepapers, and case studies targeting DeFi and RWA enthusiasts.

Social Media

LinkedIn for professionals, Twitter/X for updates, YouTube for explainer videos.

Partnerships

Fintech & crypto accelerators, influencers, and government agencies.

Metrics for Success

Community Growth

Achieve 30,000+ community members within Year 1

SME Adoption

Onboard 200+ SMEs and fund \$10M in government contracts

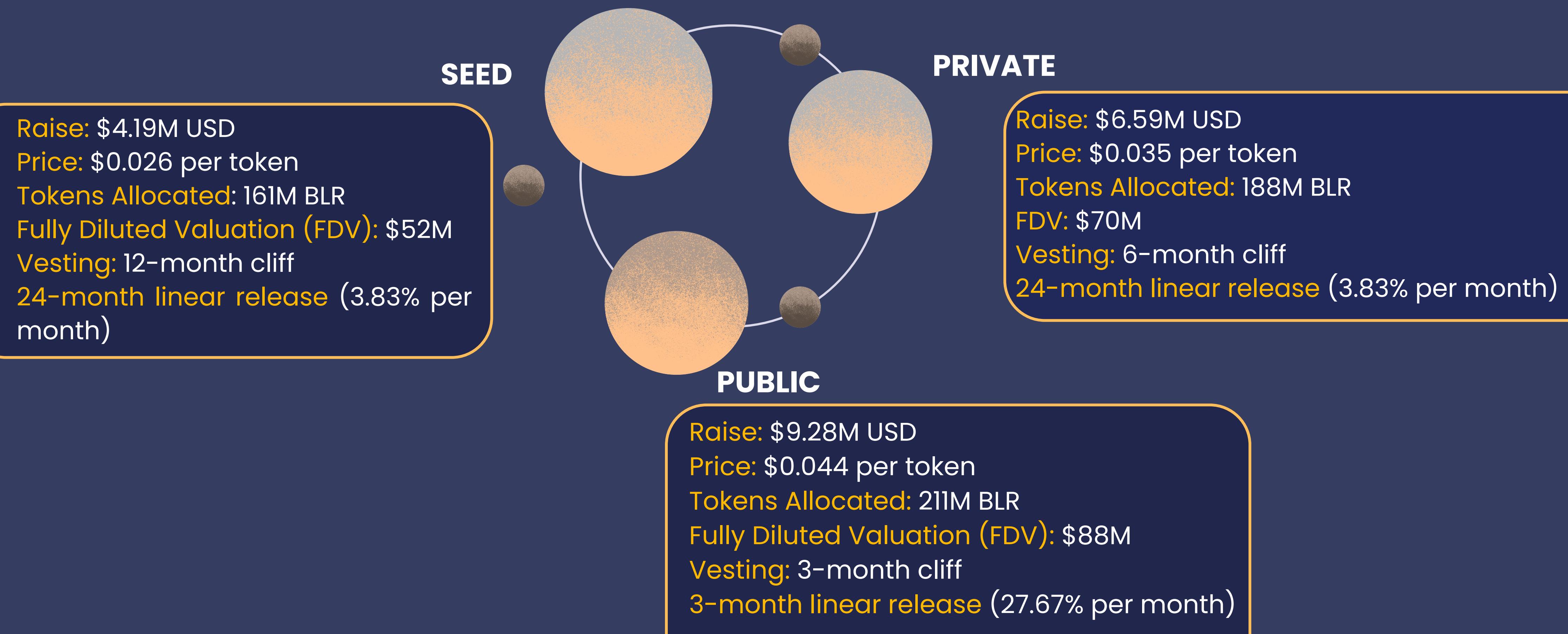
Investors Engagement

Achieving the funding goal with over 5,000 active stakers



STRUCTURED FUNDRAISING

Our approach to fundraising is strategically designed to ensure sustainable growth and investor confidence across three stages:



Funding Allocation

A carefully structured allocation plan ensures optimal use of funds to scale the platform and maximize returns for stakeholders:



Operational Expenses



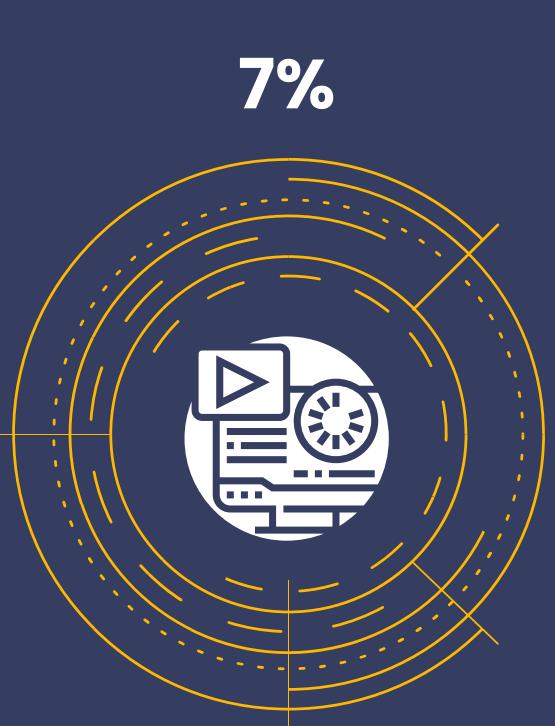
Security & Legal



Corporate Structuring



User Acquisition

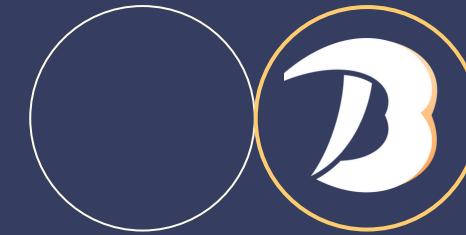


Ecosystem Support



See Appendix B for the complete token allocation and vesting schedule

Expert Team with Proven Results



Mohammed AlKahtani
Co-Founder & CEO

Experienced professional with 16 years at **Aramco**, specializing in turning raw data into actionable insights to drive strategic decisions and operational efficiency.



Saif Faihan
Co-Founder & CSO

12 Years at Abu Dhabi Investment Council and leading financial institutions. Expert in capital markets with significant experience in equity, debt instruments, and structured products.



Muhammad Babar
Co-Founder & CTO

7+ years blockchain expert, with 11 years in DevOps/cloud, driving success for projects like **PEPE** & **Polymarket**.

Advisors



HRISTO PYIANKOV

Lead Token Economist

Renowned Web3 thought leader and top voice in tokenomics. With experience spanning 200+ tokenomics projects, including mentoring at Brinc and Hypernest accelerators, Hristo brings unparalleled expertise to design sustainable token economies.



LPC AGENCY

Lead Legal Advisor

Leading legal consultants specializing in corporate law and blockchain, ensuring full compliance with global regulatory standards.



FINDAS

Financial
Data
Science
consulting

Consultants that have been in crypto since 2015 (300+ projects completed) and employ a unique data-driven approach to token economy design.

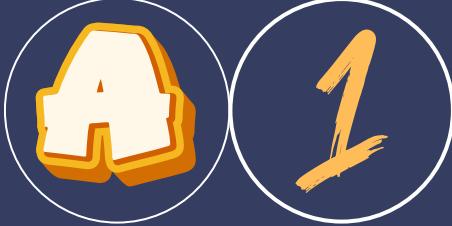
Points Of Contact



Be Part of the Solution
and join us



Appendix



Capital On-Off Boarding Workflow

Step 1: Stablecoin to Fiat (Off-Boarding)

Process: Investors provide capital in stablecoins (e.g., USDT, USDC) through the BlaroThings platform. Stablecoins are converted to fiat using partnered payment gateways like Binance, Circle, or other providers.

Partners: Binance and Circle for stablecoin conversion, regional banks for local fiat disbursement.

Outcome: Fiat is distributed to suppliers so the SME can fulfill purchase order.

Step 2: Escrow Account for Government Payments

Mechanism: Upon maturity, the government pays the purchase order value into an escrow account at a local bank in the government's jurisdiction, ensuring compliance with regional banking and legal frameworks.

Purpose: Funds are securely held until all conditions are verified (e.g., PO fulfillment and payment clearance).

Appendix



Capital On-Off Boarding Workflow

Step 3: Fiat to Stablecoin (On-Boarding)

Process: After deducting platform fees, the fiat in the escrow account is reconverted into stablecoins via banking partners or payment processors.

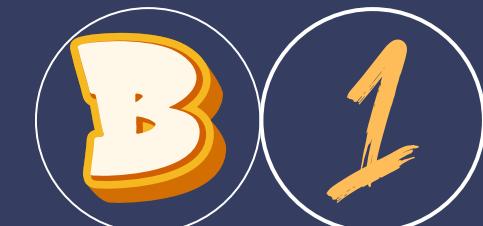
Partners: Banking-as-a-Service providers, Binance and Circle for reconversion.

Outcome: Stablecoins are distributed back to investors based on their share allocations.

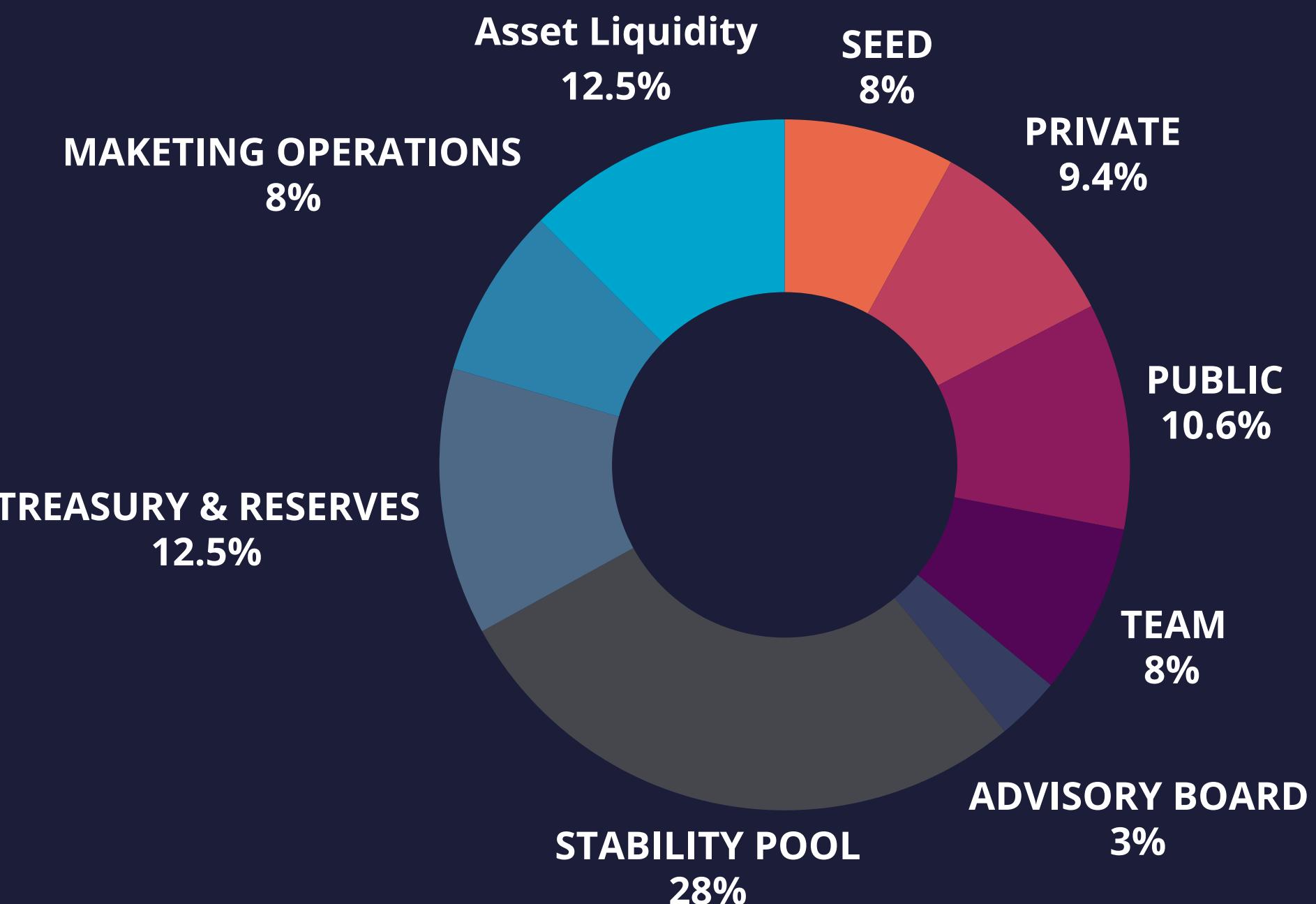
In Summary

This workflow ensures the secure, compliant, and efficient movement of funds while creating a scalable and investor-friendly DeFi ecosystem.

Appendix



Token Allocation and Vesting Schedule



Total Token Supply 2,000,000,000 BLR Tokens

● **STABILITY POOL**

Allocated Tokens
560,000,000

● **TREASURY & RESERVES**

Allocated Tokens
250,000,000

● **ASSET LIQUIDITY**

Allocated Tokens
250,000,000

● **MARKETING OPERATIONS**

Allocated Tokens
160,000,000

● **ADVISORY BOARD**

Allocated Tokens
60,000,000

● **SEED INVESTORS**

Allocated Tokens
160,000,000

● **PRIVATE INVESTORS**

Allocated Tokens
188,000,000

● **PUBLIC INVESTORS**

Allocated Tokens
211,000,000

● **TEAM**

Allocated Tokens
160,000,000

Category	Listing Release	Cliff	Vesting	Monthly Release
Seed Investor	8%	12 months	24 months	3.83%
Private Investors	8%	6 months	24 months	3.83%
Public Investors	17%	3 months	3 months	27.67%
Team	0%	24 months	36 months	2.78%
Advisory Board	0%	N/A	24 months	4.17%
Marketing Operations	5%	N/A	36 months	2.64%
Asset Liquidity	62%	N/A	12 months	3.17%
Treasury & Reserves	5%	N/A	36 months	2.64%
Stability Pool	0%	6 months	N/A	Non-linear release

“

In finance, we often amplify the chasm between traditional and decentralized systems, neglecting the common ground that binds them.

