Xitique DeFi: Decentralized Community Savings for Financial Inclusion

Transforming traditional Xitique into a global platform with blockchain and DeFi to address the challenges of the current system and promote financial inclusion.

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Made with Gamma

Problems with Traditional Xitique

1 **Lack of Guarantees**

Risk of default in the traditional Xitique system.

2 **No Yield**

Saved money does not generate a return during the cycle.

3 **Social Conflicts**

Potential for conflicts in case of non-contribution.

4 **Physical Money**

Dependence on physical money, risking loss or theft.

Xitique DeFi: A Blockchain-Based Solution

Automated Contributions

Smart contracts automate contributions and payments.

Yield Generation

Funds are invested in DeFi protocols to generate extra yield.

Eliminate Default Risk

Automated collateral mechanisms eliminate the risk of default.

How It Works

1 — **Group Formation**

Groups are formed and rules are defined.

2 — **Contributions**

Periodic contributions in cryptocurrencies (stablecoins).

3 — **Yield Generation**

Automatic allocation in DeFi protocols to generate yield.

4 — **Distribution**

Automatic distribution of funds by smart contracts.

Financial Inclusion and Community Empowerment

Secure Savings

Secure access to savings for unbanked individuals.

Digital Education

Promotion of digital financial education and cryptocurrency use.

Passive Income

Passive income generation for low-income communities.

Conflict Reduction

Reduction of conflicts and financial tensions in community groups.

Target Market

Unbanked Communities

Communities without banking access.

Migrants and Diasporas

Sending remittances to their home countries.

Small Entrepreneurs

Informal workers and small business owners.

Crypto Users

Cryptocurrency users seeking social initiatives.

Revenue Model

Transaction Fees

Fees on contributions and withdrawals.

Yield Participation

Share in the yields generated by the funds.

Premium Plans

Customization and larger volume options.

Competitive Advantages

1

Automation

Eliminates the risk of default.

2

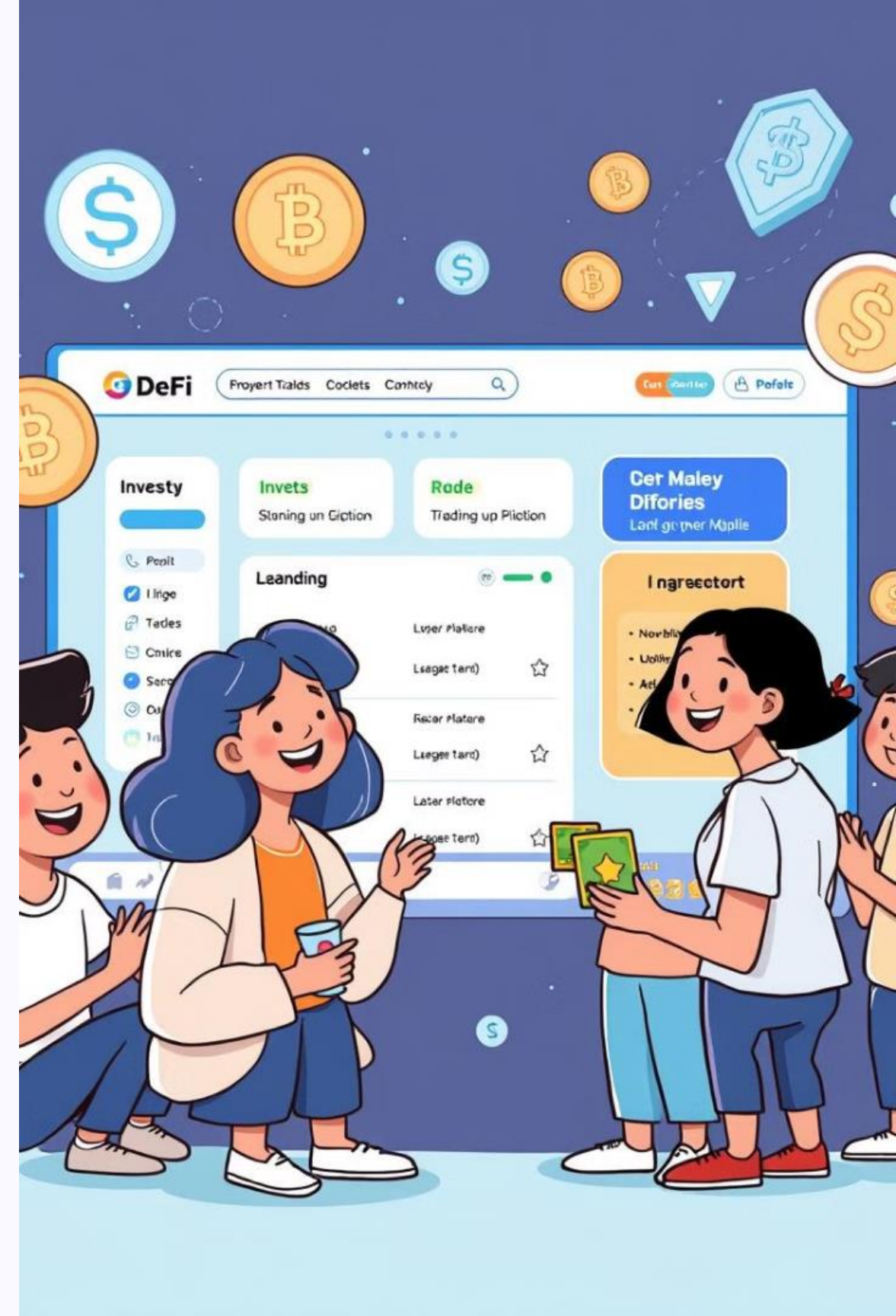### Yield Generation

Funds are not idle, generating returns.

3

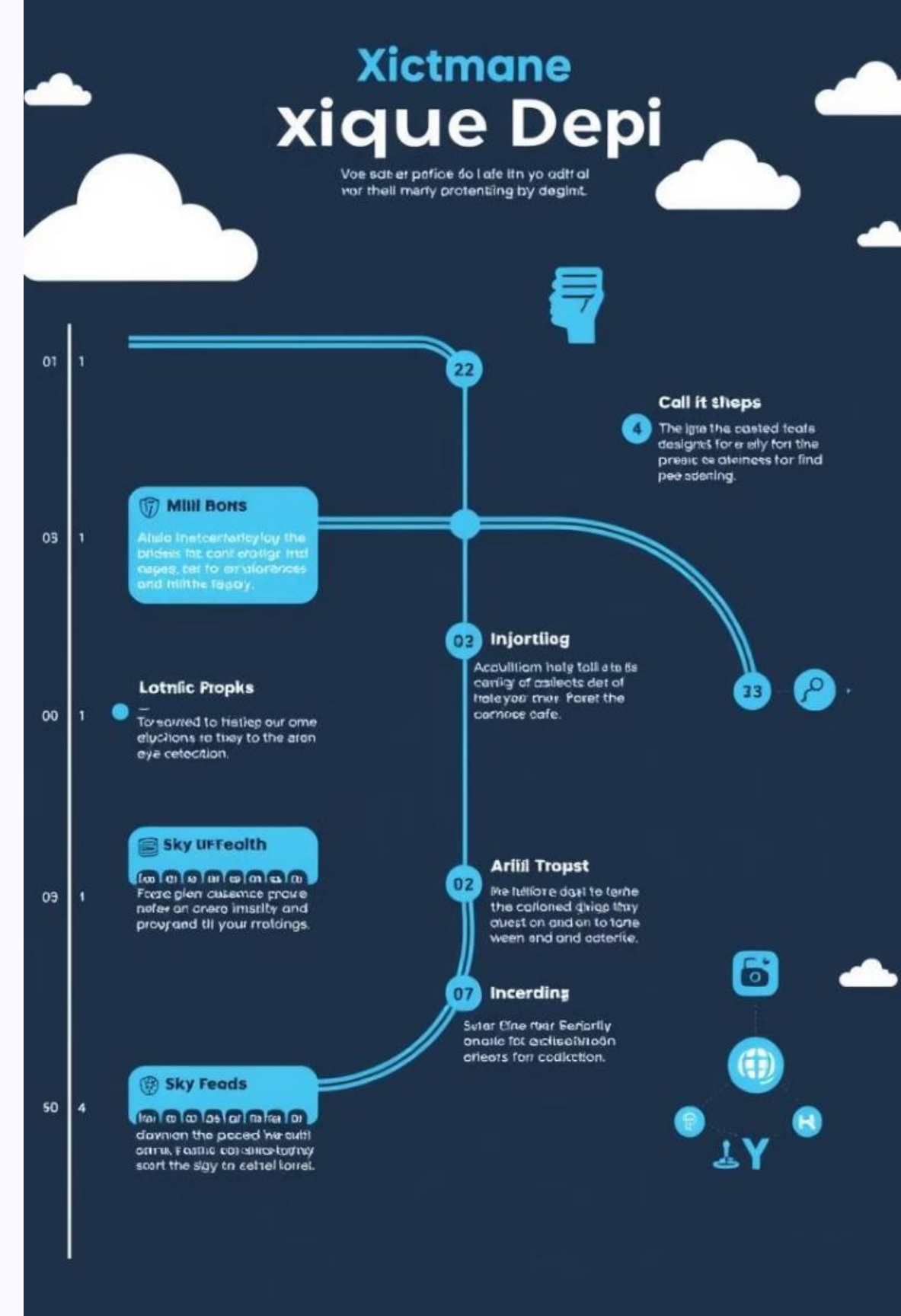### Global Accessibility

Anyone with the internet can participate.

4

Transparency

Everything is recorded on the blockchain.

Roadmap

1 **Prototyping**

Initial testing in local communities.

2 **Partnerships**

Establishing technical and investor partnerships.

3 **MVP Launch**

Deployment of the Minimum Viable Product.

4 **Expansion**

Growth to new regions and user segments.

Team and Partners

Vision

Blockchain and DeFi enthusiasts focused on financial inclusion.

Requirements

Seeking developers, investors, and consultants to join the team.