

Fondo Común: Decentralized Micro-Lending on Massa

Pool for All, Trust for None

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The Problem

- ▶ Microfinance serves 200M+ users globally, but DeFi lending (e.g., Aave) demands high collateral, excluding gig workers and unbanked.
- ▶ Centralized platforms (e.g., Kiva) risk fees, censorship, and downtime.
- ▶ No trustless, on-chain micro-loan solution with seamless UX.

Our Solution: Fondo Común

- ▶ A fully on-chain micro-loan pool on Massa Network.
- ▶ Users lend to a shared pool; borrowers access small loans (0.01-0.1 ETH).
- ▶ Autonomous Smart Contracts (ASC) handle trustless repayments.
- ▶ DeWeb frontend ensures decentralized, user-friendly access.

Why Fondo Común?

- ▶ **Target:** Gig workers, students, unbanked (1B+ global gig economy).
- ▶ **Demand:** \$200B microfinance + \$80B DeFi TVL.
- ▶ **Edge:** Low-barrier lending, no intermediaries, fully on-chain.
- ▶ **UX:** One-click lending/borrowing, real-time pool stats.

Key Features

- ▶ **Lend:** Deposit to pool with one click.
- ▶ **Borrow:** Request micro-loans, repaid via ASC (7 days).
- ▶ **DeWeb UI:** On-chain dashboard for pool balance, user status.
- ▶ **Trustless:** ASC automates repayments, no external bots.

How It Works

- ▶ **Smart Contract:** ASC manages deposits, loans, and repayments.
- ▶ **DeWeb Frontend:** HTML/CSS/JS, hosted on-chain, shows real-time stats.
- ▶ **Prototype:** Functional lend/borrow system, deployed on Massa testnet.
- ▶ **Code:** Solidity-like contract + DeWeb single-page app.

Why Massa?

- ▶ **ASC:** Trustless automation for repayments, no oracles.
- ▶ **DeWeb:** Fully on-chain frontend, no IPFS or centralized hosting.
- ▶ **Autonomy:** Runs forever without middlemen.
- ▶ **Scalability:** Ideal for low-cost, high-frequency micro-transactions.

MVP Demo

- ▶ **UI:** Clean dashboard with pool balance, user balance, loan status.
- ▶ **Flow:** Connect wallet, lend or borrow, view updates in real-time.
- ▶ **Video:** 2-min demo showing lend/borrow flow (GitHub submission).
- ▶ **Future:** Add interest rates, credit scores, multi-pool support.

Why We Win

- ▶ **Technical Excellence (25%)**: Robust ASC and DeWeb implementation.
- ▶ **Innovation (20%)**: Novel micro-loan primitive for underserved users.
- ▶ **Usefulness (20%)**: Solves real-world microfinance gaps.
- ▶ **UX (20%)**: Simple, intuitive interface for non-crypto users.
- ▶ **Autonomy (15%)**: Fully on-chain, no external dependencies.

Join Fondo Común

- ▶ **Vision:** Empower millions with trustless micro-lending.
- ▶ **Next Steps:** Test our MVP on Massa testnet.
- ▶ **Contact:** GitHub repo:
<https://github.com/cosmasken/Fondo-Comun>
- ▶ **Let's Build:** Pool for all, trust for none!