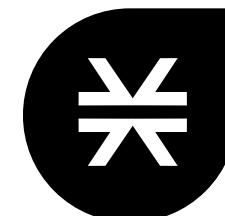




**A non-custodial bitcoin investment  
platform that grows your asset safe & easy**

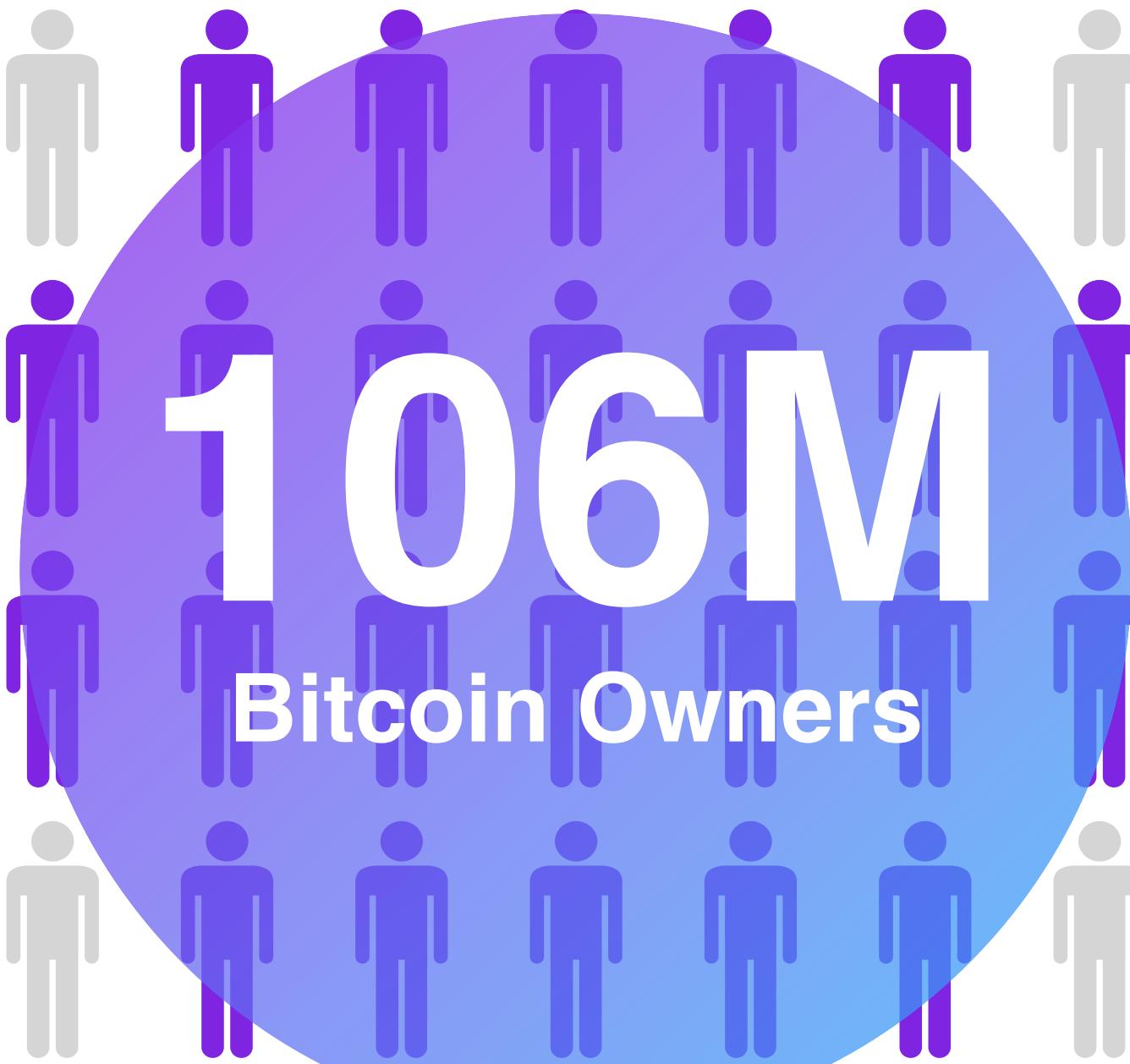


**WEB 3.0  
STARTUP LAB**

**AppWorks**

**TAcc<sup>+</sup>**  
TAIWAN  
ACCELERATOR  
PLUS

Presented by Hannibal Liang  
[hannibal@sefo.fi](mailto:hannibal@sefo.fi)



Millions of investors want to tap into  
the upside of Bitcoin and DeFi...

**\$8.2B**

**Custodial Loss by BlockFi,  
Celsius in 2022**

**70%**

**Non-technical users never try  
DeFi due to its unfriendly UX**

**0%**

**DeFi Investment platform  
support Bitcoin**

# Problem



**Custodial**



**Not support Bitcoin**



**Complex**

# Introducing SeFo Finance

Trustless bitcoin DeFi aggregator  
for non-technical bitcoin holder.

Grows Bitcoin safe & easy  
on the trustable investment  
platform



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### Low Risk Vault

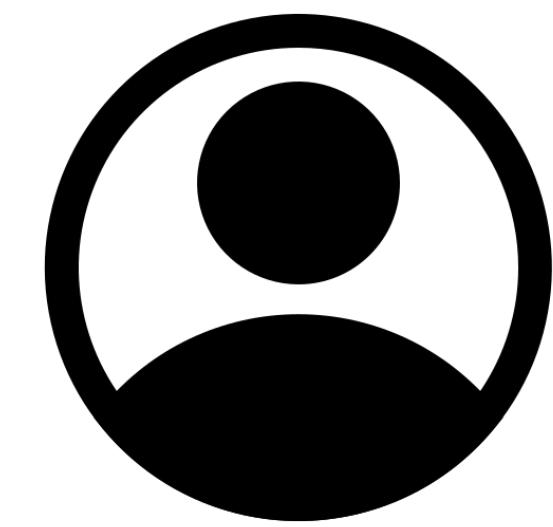
Net APY **3.1%** Contract Period **1 week** Investment Amount **0.01 BTC** Expired Date: 9.22.2022 **Subscribe**

**How it works**  
By lending your Bitcoin to collateralized loan, you are able to earn a fixed tier rate return. The whole lending and borrowing process is automatically executed by robo.

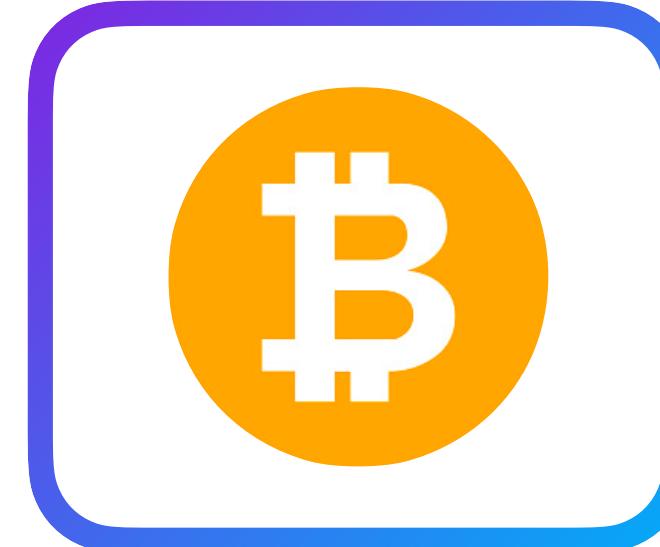
**More info**

Value Date	2022/09/12 00:00
EXP Date	2022/12/12 23:59
Settlement Cycle	Daily
Currency	BTC
Renewable	Yes
Per Unit	0.01 BTC
APY Tier Rate	
0-100 BTC	3.1 %
100-300 BTC	2.9 %
> 300 BTC	2.0 %

The assets will be returned to members' wallets on the EXP date.



Non-Custodial



**Tech-enabled trust design by state-of-the-art bitcoin smart contract and Discrete Log Contract technology**

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Grows Bitcoin safe & easy on the trustable investment platform

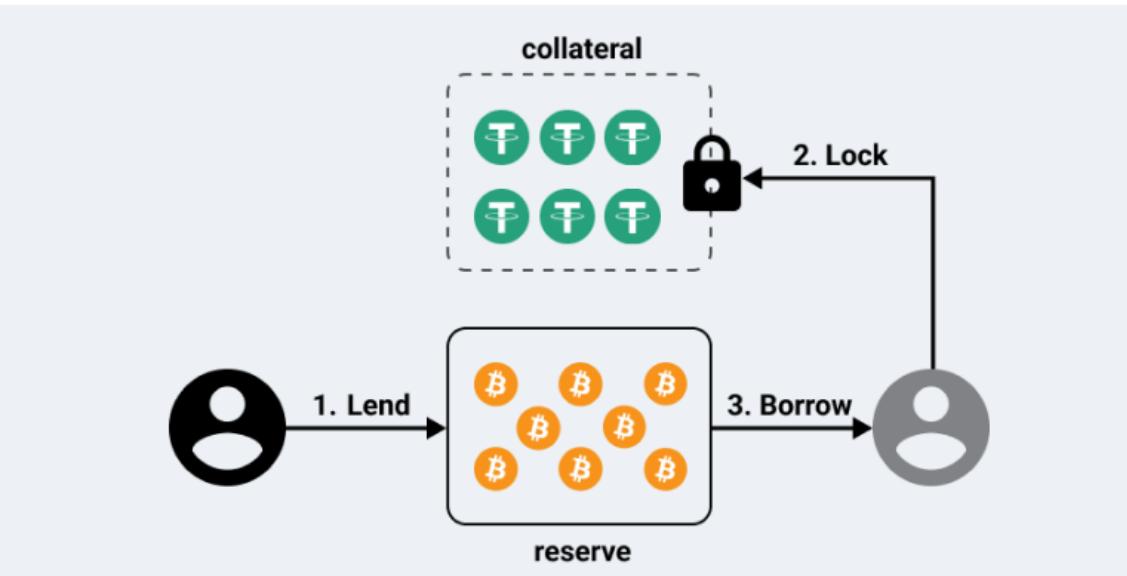


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 **Low Risk Vault**

Net APY <b>3.1%</b>	Contract Period <b>1 week</b>	Investment Amount - 0.01 BTC +	Expired Date: 9.22.2022 <b>Subscribe</b>
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# Business Model

10%

Performance Fee

≤ 2%

Borrowing Fee

# Competitors



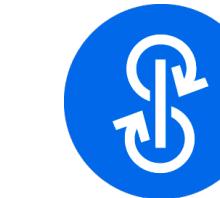
**BlockFi**



**SeFo Finance**



**beefy.finance**



**yearn**

<b>Support Native BTC</b>	Yes	Yes	No	No
<b>Non-custodial Management</b>	No	Yes	Yes	Yes
<b>Understandable</b>	Mid	High	Mid	Low
<b>Onboarding Service</b>	Standardized service	Customized service	Self service	Self service

# Team



## Aidan, Co-founder

- SDE & PM @ Microsoft, Shopee
- B.A. Information management, NTU



National  
Taiwan  
University



Microsoft

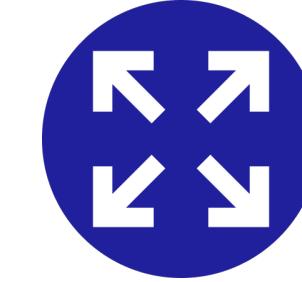


## Hannibal, Co-founder

- Co-founder & CEO @ EmoMask Tech
- Chair Assistant @ ACM



National  
Taiwan  
University

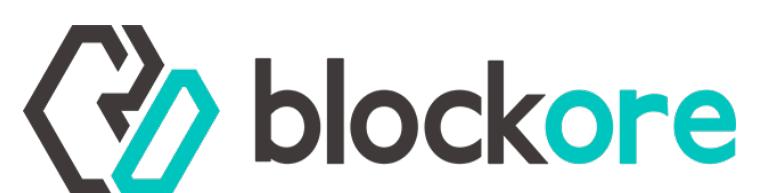


## Andy, Crypto Engineer

- Co-founder & CTO @ Blockore
- Master of Information Management, NTUST



國立清華大學  
NATIONAL TSING HUA UNIVERSITY



# Build a trustless and accessible financial system

-  Hannibal Liang
-  +886 928-010-976
-  [hannibal@sefo.fi](mailto:hannibal@sefo.fi)

