

WHITE PAPER V2.0

DeFi For You.



DECENTRALIZED PEER-TO-PEER
LOANS IN CRYPTOCURRENCY AND
NFT AUCTION.

FIRST TO ALLOW NFTS AS
COLLATERAL FOR A LOAN.



DeFi For You (DFY)

Blockchain Based Decentralized P2P Lending



Abstract

The traditional banking and finance sectors have left millions of people without access to capital. This happened in 2008, and it's happening again in 2021. The economy suffers and it's the everyday people and small business owners that pay the ultimate price.

Access to credit is key to success in today's world and yet millions aren't able to apply for loans of finance their assets. DeFi For You is a decentralized peer-to-peer loan economy built on the Binance Smart Chain.

Our platform lets anyone become their own bank and offer other users loans, setting their own terms and interest rates. Borrowers can use their cryptocurrency assets as collateral, meaning they aren't forced to sell appreciating assets like Bitcoin and NFTs to solve immediate cash flow problems.

Later, the platform will include an eCommerce marketplace where users can buy, sell, rent, or pawn goods and services using fiat cash or cryptocurrency payments.

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Platform and Token

How the platform works.

DFY tokenomics.

How can NFTs be traded on DeFi For You

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Meet the Team

See who's behind the development of the platform and DFY token.



1. Introduction

- What is DeFi For You? P2P loans and NFTs.
- What is the DFY token?
- DFY tokenomics.

What is the DeFi for You Platform?



DeFi For You is a UK-based company developing the first-ever *peer-to-peer* lending platform that lets users issue and receive loans using cryptocurrency or NFTs as collateral.

Users can offer crypto loans.

Users can borrow crypto loans.

Terms are stored in irrefutable smart contracts.

All of this is completely decentralized.

World's First Peer-to-peer NFT trading platform



We're the first platform to allow people to finance their NFTs (Non-Fungible Tokens) without having to sell them.

Borrowers can use NFTs as collateral for a loan.

This allows them to cash in on them without selling them. They can then sell the NFT at a later date for a higher price.

All of this is completely decentralized.

We're a registered company in the UK.

**We're about to get an FCA (Financial
Conduct Authority UK) Licence.**

**We've been building blockchain tech for
four years.**

MEET THE MINDS BEHIND DFY



ADAM CHAPLIN
CEO

Former Royal Marine
Commando & co-founder
of **Travala** (AVA).



DR. DANG MINH TUAN
CTO

Inventor of Vietkey and
P.h.D in Math and
Cryptography.



CONG NGUYEN
CEO OF BDA

CEO of Blockchain
Developer Asia. Our
partner and developer.



TUNG DUONG THANH -
TECH LEADER

Passionate developer
and leader of the DFY
tech team.

MEET THE MINDS BEHIND DFY



DINH NGOC HOANG
CFO

A decade of experience in
cryptocurrency trading
and project management.



WILLIAM GRAY
CMO

Dedicated digital
marketing lead and
former journalist.



SEAN MASON
PARTNER

World-class business
coach and strategic
partner of DFY.



NGO TAT THANH
Sales

Strategic partner. P.h.D
in Finance and lecturer
at RMIT.

DeFi For You Introduction Video



Here's what some
public
personalities
have to say:

D.



Jenson Button



Floyd Mayweather



Sven-Göran Eriksson



James Buckley

Blockchain Developer Asia

Our developer team in Vietnam is 200 strong. We've got some of the most qualified blockchain developers in South East Asia building this.

Blockchain Developers Asia is 50% owned by DeFi For You. It's one of the biggest blockchain developer companies in Asia.

What's in it for you?

AS A LOAN ISSUER

- You'll earn interest as the borrower repays the loan.
- You get to set the terms or repayment and interest.
- You'll receive the borrower's collateral (valued higher than the loan amount) in the event they cannot repay the loan.

AS A LOAN RECEIVER

- You can gain access to cash-flow without selling off precious crypto assets and NFTs.
- This prevents you from missing out on a bull run.
- You can finance your assets while holding them.

Use NFTs as collateral, then trade them



You don't need to just sit and wait for your **coins** and **NFTs** to go up in value.

You can finance them by using them as **collateral** for a loan, then sell them later at a higher price.

This is a tried-and-tested way to capitalize on your assets, instead of waiting for years for them to appreciate in value.

WHAT IS THE DFY TOKEN?

BEP-20 TOKEN

- Binance Smart Chain is quick with very low gas fees.

BP8/BP2

- Token standards for DEX trading.

LIMITED SUPPLY

- Helps the token's value increase over time.



DFY TOKENOMICS



100%

1,000,000,000
TOTAL ORIGINAL SUPPLY

22.6%

226,818,268
SOLD BEFORE LISTING ON EXCHANGES

12.3%

123,181,732
BURNED AFTER INITIAL SALE



DFY TOKENOMICS



20%

200,000,000

LOCKED AWAY FOR 5 YEARS BY SMART CONTRACT

30%

300,000,000

R&D, MARKETING, AND SALES

15%

150,000,000

FOUNDERS, TEAM & FUTURE HIRES

877,616,467

DFY TOKENS TOTAL (INCLUDING THOSE LOCKED)

CHECK DFY TOKEN SUPPLY AND MARKET CAP ON BSCSCAN

26,000

Wallets already have DFY (March '21)

50,000

Transactions have been made (March '21)

Direct USDT pairing

The DFY token will have a direct USDT pairing on CoinTiger.

DEFI FOR YOU. TIMELINE

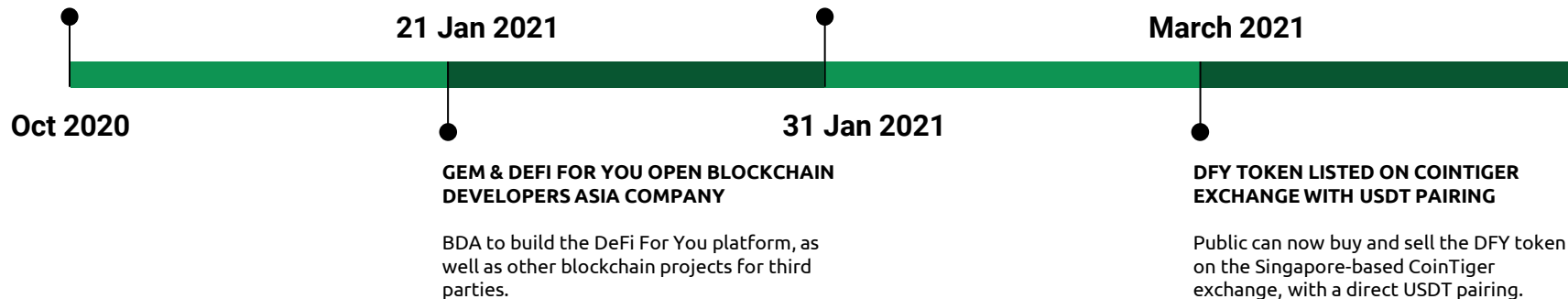


SEED INVESTMENT

Seed investors were given the chance to buy DFY tokens at a discounted rate. No seed investor can own more than 5 million tokens. Seed investors are locked in for 2 years.

IDO (INITIAL DEFI OFFERING) OF DFY TOKEN

DFY tokens sold to public at \$0.20 each. IDO raises funds needed to begin development of the DeFi For You platform.



DEFI FOR YOU. TIMELINE

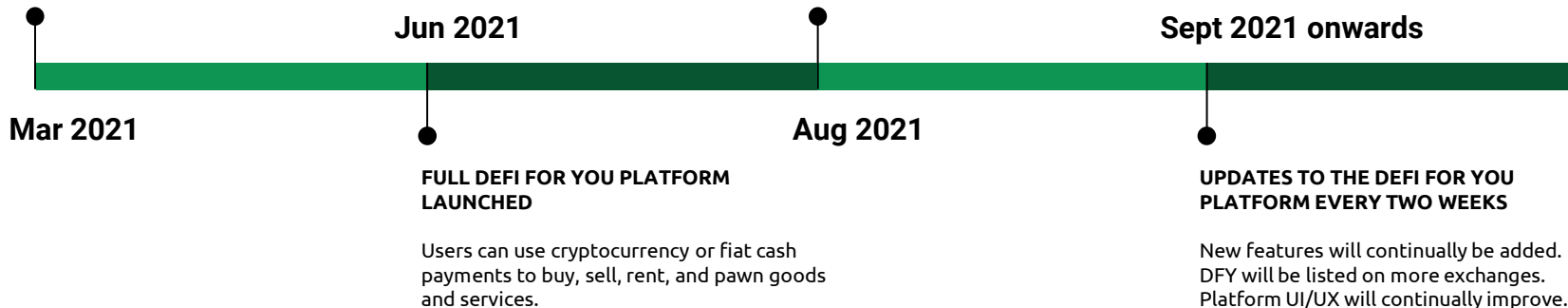


FIRST VERSION OF DEFI FOR YOU P2P LENDING PLATFORM LAUNCHED

Users can offer and receive crypto loans using other cryptocurrencies as collateral.

GLOBAL PARTNERSHIPS ANNOUNCED

DeFi For You will announce global partnerships with pawn companies and strategic partnerships.





2. PRODUCT GUIDE

- How the platform works.
- How P2P crypto lending works.
- How you can become your own bank.



BINANCE
SMART CHAIN

FIRST-EVER P2P CRYPTO LENDING PLATFORM

There are plenty of platforms out there offering static loans to users in cryptocurrency. But none of them have allowed decentralized P2P lending.

Why?

Because it's only recently become feasible thanks to irrefutable smart contracts.



- DeFi for You. will help users to become their own bank by letting them offer loans at set terms and rates by them.
- It gives everyone access to capital, including those who cannot access traditional banking.
- It's completely decentralized and banked by smart contracts.

Why we built on Binance Smart Chain (BSC)



FAST

Transactions take place in 3 to 5 seconds on BSC. This is essential for a finance-based product where high transaction volume is to be expected.

LOW FEES

BSC has incredibly low gas fees of around just 20 Gwei (\$0.000016) per transaction.

This is great for users.

SCALABILITY

BSC is more scalable than the Ethereum network thanks to its low fees and quick transaction speeds.

It's easier to build on.

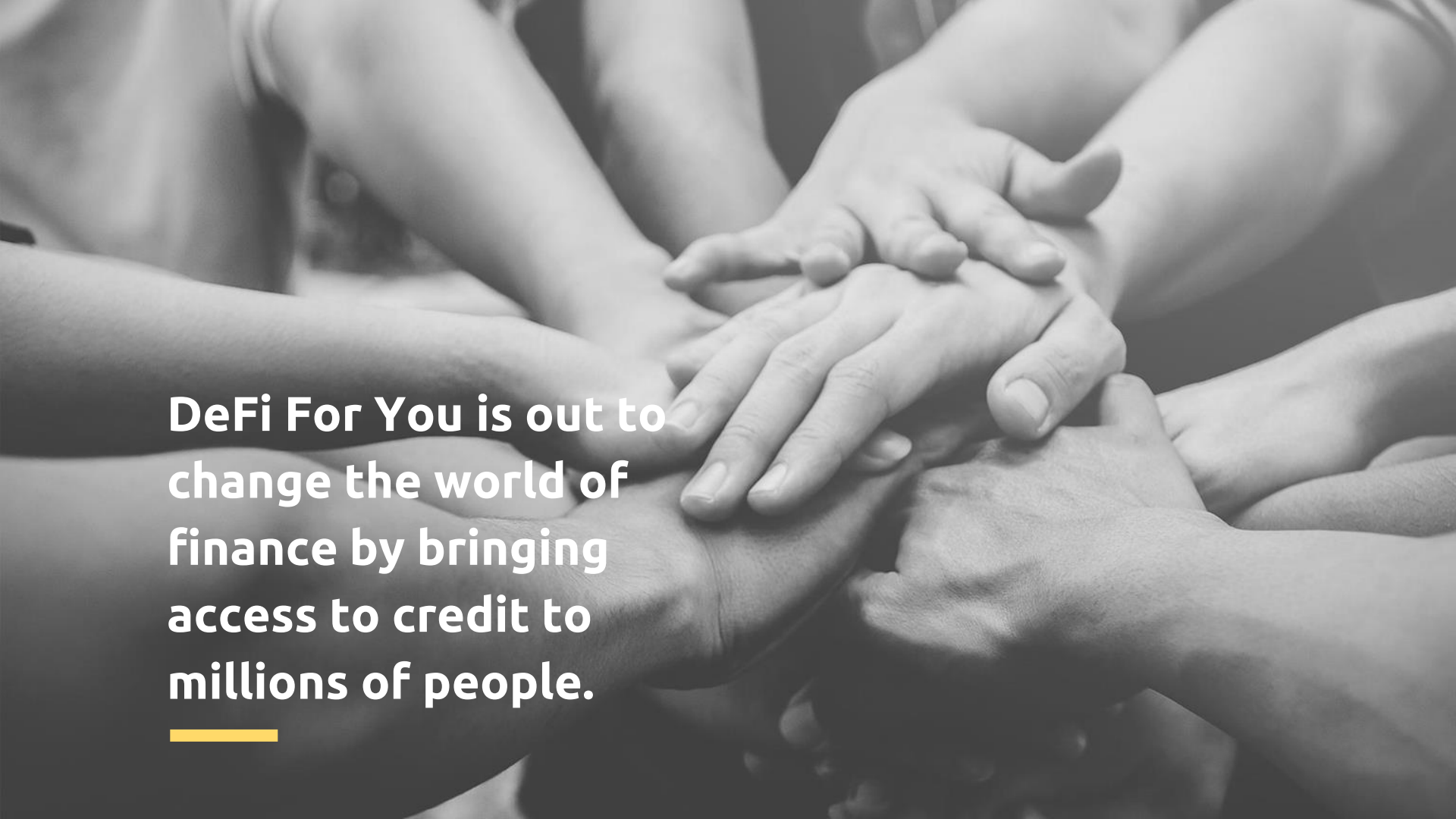
Why not Ethereum?

Ethereum has provided the blockchain community with an incredible asset, but the clogging up of the network and the subsequent high gas fees and slow transaction times makes the platform unsuitable for DeFi For You. We cannot wait around to see whether Ethereum 2.0 will solve these problems.

We feel that Binance Smart Chain (BSC), while less decentralized than Ethereum, provides a more practical approach to building dApps.

We're confident that BSC, which has already doubled the amount of daily transactions of Ethereum, will take a secure place in the future of decentralized finance.





**DeFi For You is out to
change the world of
finance by bringing
access to credit to
millions of people.**

What about reputation?

The reputation of the borrower is crucial when issuing a loan. You wouldn't want to give your money to someone who was known not to pay people back, right?

Irrefutable smart contracts actually remove the need to even focus on reputation, because if the borrower defaults on the payment, you don't need to chase them to get your money back - instead, their collateral will automatically be liquidated.

Still, you can see the reputation of other user's to make sure they pay interest on time.



Reputation in traditional loans:



Loan Terms	No collateral	Average collateral	Good collateral
No reputation	Very poor	Poor	Average
Good reputation	Poor	Average	Good
Great reputation	Average	Good	Excellent

Smart contracts have introduced a rare improvement in these loan conditions.

Collateral, including NFTs, can now be trivially repossessed.

This creates ideal conditions for loans, regardless of reputation.

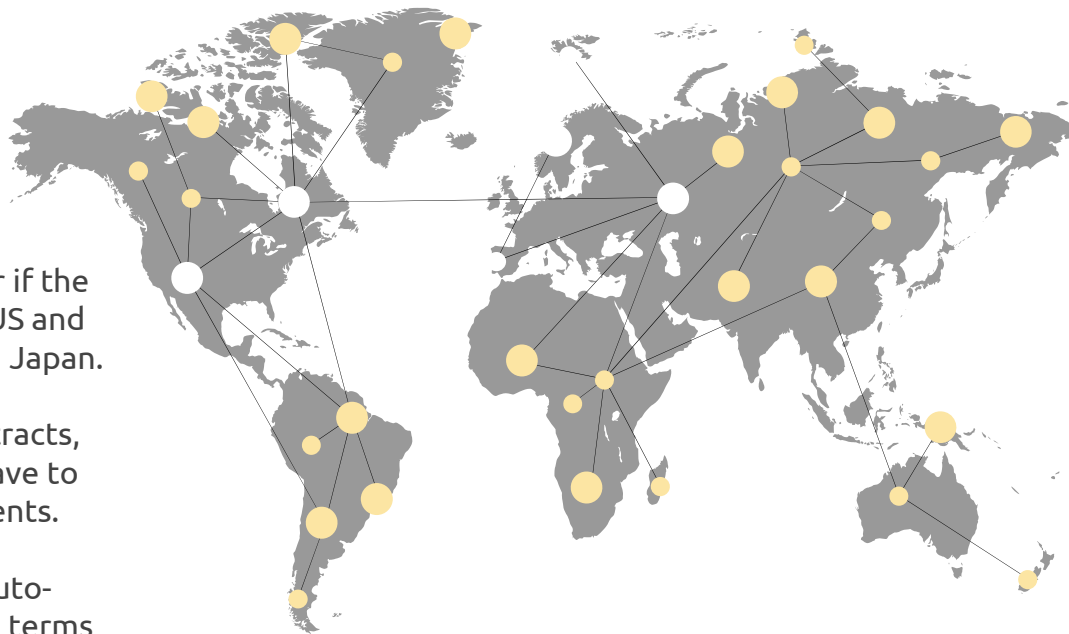
This has never been possible until now.

New loan terms with Smart Contracts:



Loan Terms	Zero collateral	Ideal collateral
No reputation	No loan	Excellent
Good reputation	No loan	Excellent
Great reputation	No loan	Excellent

You can lend or borrow from ANYWHERE.



It doesn't matter if the lender is in the US and the borrower is in Japan.

With smart contracts, lenders don't have to chase repayments.

Collateral is auto-liquidated if loan terms aren't met.

Collateral loans are the oldest financial service, dating back millenia.

But they're always been limited by geography.

This is the first time P2P lending has taken place across borders.

Peer-to-peer lending is undergoing a revolution

WE'RE FIRST IN

Nobody else is doing *peer-to-peer* lending in the crypto space. No one is offering P2P trading of NFTs.

MARKET IS HUGE

The P2P lending market is worth hundreds of billions worldwide.

NFT market is also booming.

WE ONLY NEED 1%

By capturing just a fraction of this market, we'll have a billion dollars of liquidity in the platform.

IT'S IN DEMAND

Millions of people need cash but don't want to sell off their crypto or NFTs.

We let them finance this.



WE'RE READY TO LAUNCH

The DFY BEP20 token is ready to list on exchanges **now**.

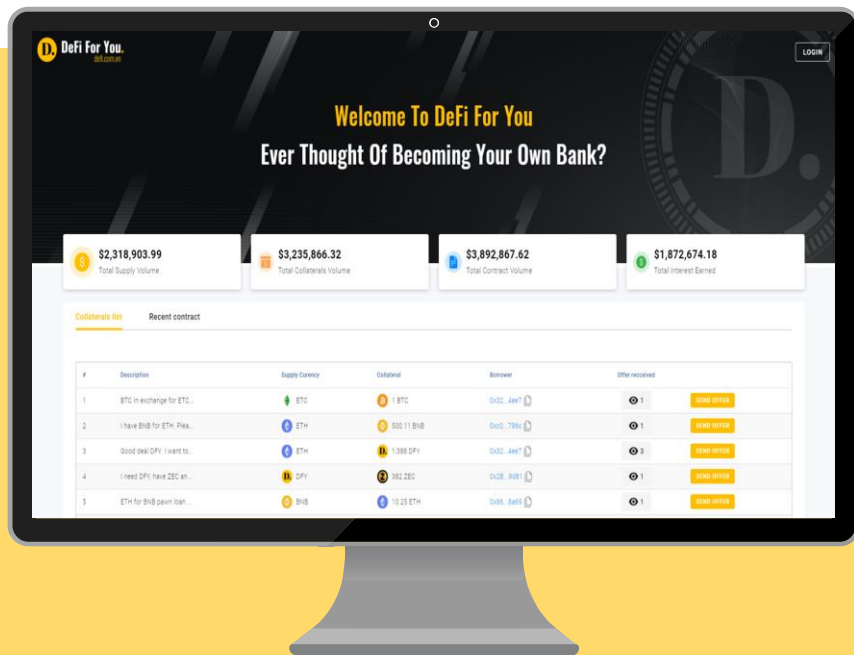
We'll be listing for around \$0.20 per coin.



WE'RE ON TARGET

The initial version of the DeFi For You P2P lending/NFT trading platform will be live at the end of March 2021.

The full version will be live in July where you'll be able to buy and sell goods as well.



Desktop Version

The initial version of the DeFi For You platform will be launching at the end of March 2021.

Mobile App

We'll be launching a mobile app of DeFi For You so you can take it with you anywhere you go.





3. MEET THE TEAM

- Who is behind DFY?
- What are their backgrounds?
- Who is supporting the project?



BINANCE
SMART CHAIN



**The DeFi For
You team are
busy
developing in
Vietnam.**

DFY TEAM CORE VALUES



TRANSPARENCY

We recognize the need to be transparent in the world of DeFi to build trust.

FORWARD-THINKING

We're stepping into a new arena - it's important that we keep looking to the future.

CONSCIOUSNESS

Blockchain projects don't succeed with people sitting on their hands.

AVAILABILITY

You can contact us on social media and Telegram any time and we'll get back to you.
We're here.

HONESTY

Truth is essential to building a blockchain project that works. Dishonesty always catches up to you.

TEAM-SPIRIT

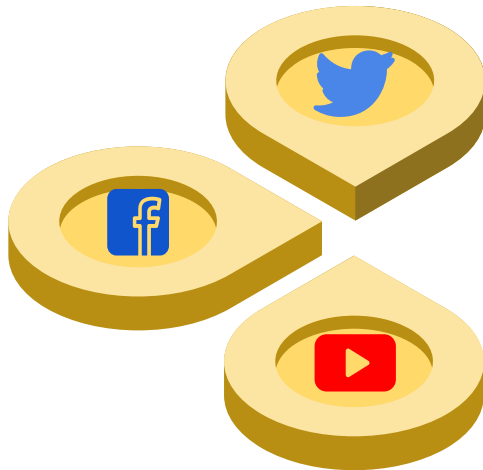
Our team works well because of the open and inclusive culture we've fostered.

CONNECT WITH US!



FACEBOOK

Updates, team member profiles,
and active messenger service.



TWITTER

Regular updates on project
development, announcements,
and news.

YOUTUBE

Frequent video updates,
behind the scenes content,
and celebrity endorsements
of DFY.

Join the Telegram Groups!

[@defiforyou English](#)

[@defiforyouchannel](#)

Prefer to send us an email?

ask@defi.com.vn

ceo@defi.com.vn

marketing@defi.com.vn

defi.com.vn

**Gain access to finance. Monetize
your NFTs without selling them.
Earn passive income.**

Become your own bank today.