

DeFi For You.

Physical Asset-Based Crypto Finance and
NFT Trading

- **Crypto P2P lending and borrowing**
- **Bringing businesses into the crypto space**
- **Trading and financing physical assets as NFTs**





A New Economic Model

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 2022.

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 even able to apply for loans of finance their assets. DeFi For You is a decentralized asset-based finance platform built on the Binance Smart Chain.

DeFi For You allows people to finance their digital and physical assets without needing to do credit checks, with every detail secured by smart contracts.

Businesses can become a partner and list physical assets to the blockchain as 'Hard NFTs' where they can be traded or loaned against.



What is DeFi For You?

DeFi For You is an asset-based finance and NFT trading platform.

Borrowers can leverage physical assets, NFTs and crypto assets as collateral for secured loans.

Forward-thinking entrepreneurs can become licensed partners, developing their businesses and bringing it into the crypto space. This adds new value to their customers via secured DeFi lending of stablecoins.

DeFi For You is built on the Binance Smart Chain.



Introducing: Hard NFTs.

Hard NFTs are changing DeFi lending by allowing physical assets to be represented by an NFT. These *Hard NFTs* are then leveraged as collateral for a DeFi loan.

“How do I know the physical asset is actually there?”

Physical assets underlying Hard NFTs must be stored by a licensed partner of DeFi For You. This ensures the assets are secure and verifiable. The NFT is then burned when the asset is reclaimed.

How to make a Hard NFT

- Borrowers fill in an *asset evaluation form* on DeFi For You.
- The form is then assed by a licensed partner of DeFi For You.
- The partner can then reach out to the borrower for an appointment.
- The asset is brought to their premises and stored, insured, and turned into an NFT.
- This NFT is then returned to the borrower.
- The borrower can then upload this NFT as collateral on DeFi For You and be offered a loan against it.





Example: Diamond NFT Shop

You can buy diamonds on DeFi For You as NFTs. The diamonds are stored with a trusted and verifiable, contactable partner.

The NFT represents ownership of the physical asset. At any point, the owner of the NFT can give it to the partner to be traded for the diamond itself, with the NFT then being removed from circulation.

The NFT can be traded and speculated with, until it is eventually redeemed for the asset.

DeFi For You Features

- Physical assets as NFTs
- Crypto P2P lending and borrowing
- NFT marketplace
- Mobile wallet and app



BINANCE
SMART CHAIN

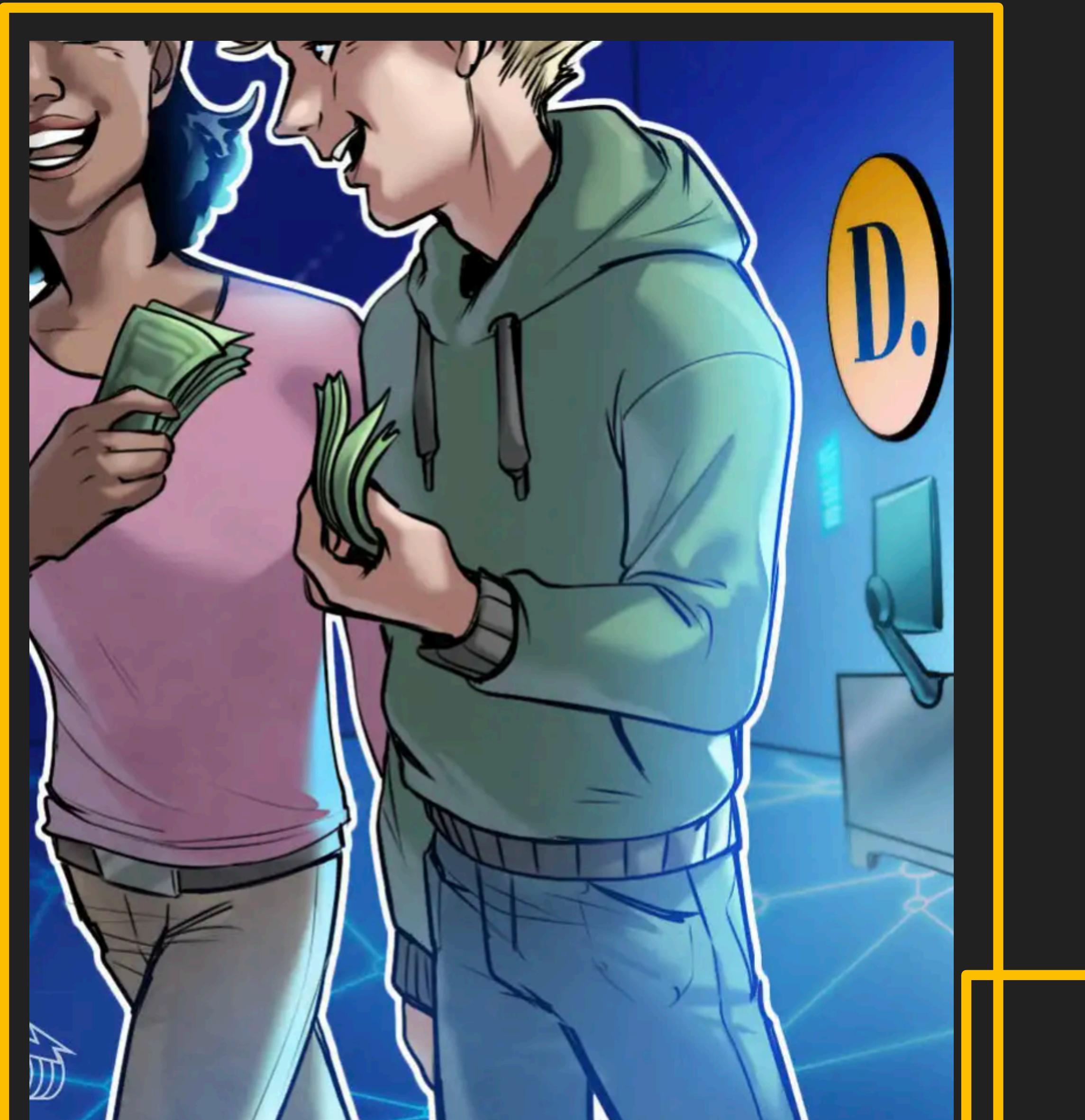




Physical Asset NFTs

Partners can open a lending shop on DeFi For You to offer stablecoin loans against physical assets that they securely store, represented by NFTs which are issued by said partners.

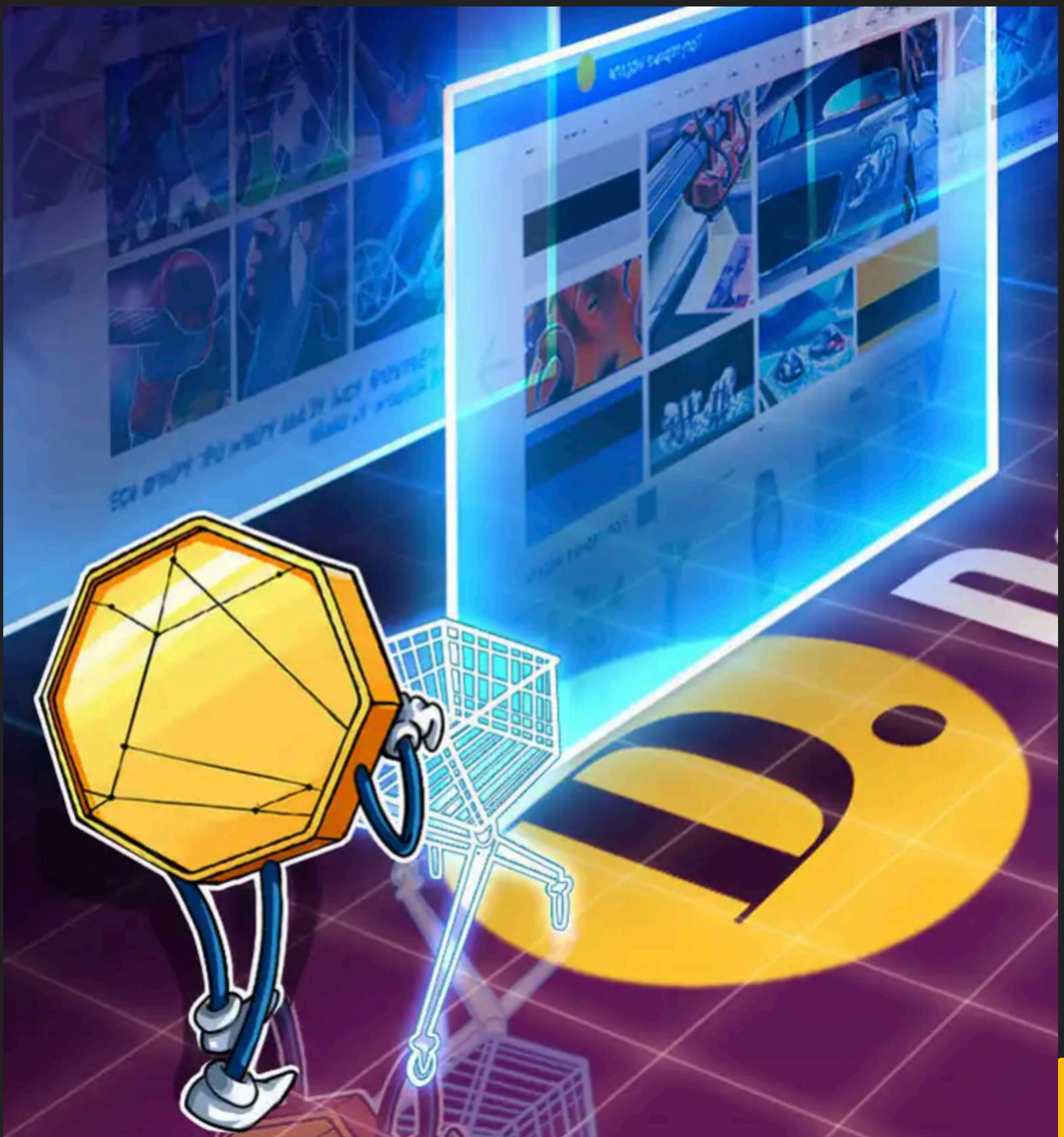
Borrowers can view lending shops and compare rates to get the best possible terms for their loans. Borrowers can access an international market of secured crypto lenders.



P2P Crypto Lending

Anyone can offer secured stablecoin and DFY loans against crypto or NFT collateral. This allows lenders to earn passive rewards with lower risk thanks to the presence of crypto collateral.

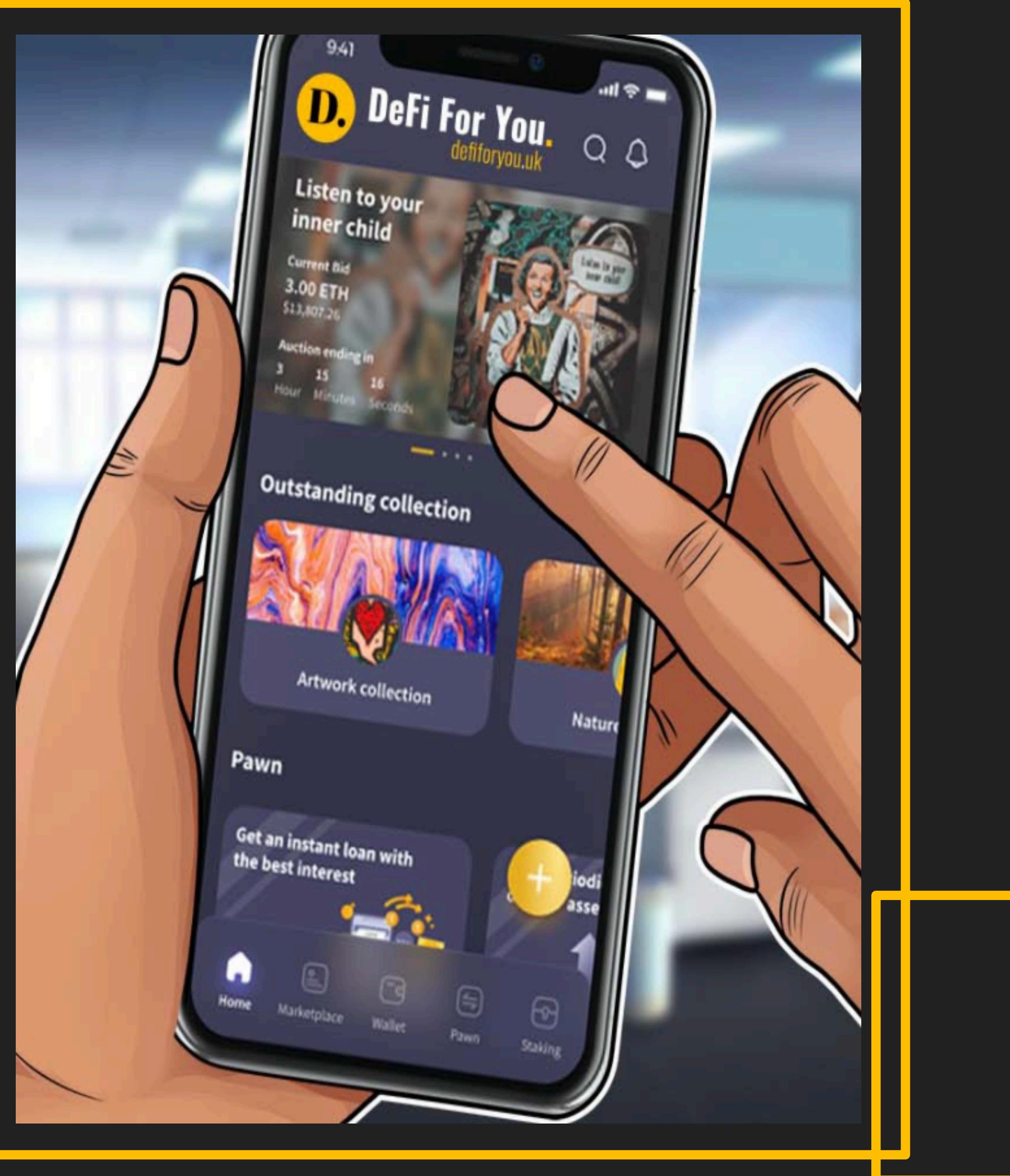
Borrowers can leverage their crypto and NFTs, allowing them to finance it without selling it. This opens up more freedom for crypto holders to get the most out of their digital assets and take advantage of new opportunities.



NFT Marketplace

Patrons can explore the NFT marketplace on DeFi For You and buy, sell, auction, and loan against some of the most exciting new non-fungible token projects on the Binance Smart Chain.

Users can also find great deals on NFTs that have been acquired by lenders as a result of repossessions. This means some incredible deals are to be found in the DeFi For You NFT market.



Mobile wallet and app

The DeFi For You mobile app currently has a crypto wallet with an incredibly easy-to-use interface.

The mobile app will later feature all the great features of the DeFi For You platform, including P2P crypto lending, connecting with partners to mint Hard NFTs, and using the NFT marketplace.

The app is available to download now on Android and iOS.

Partner Opportunity

- Beating inflation
- Expanding business offering
- Integrating crypto



BINANCE
SMART CHAIN



Beating Inflation in 2022

Global economies are at risk of inflation thanks to massive money printing, with the US consumer price index up 6% already.

Moving wealth into new asset classes will be key to sustaining value in 2022.

DeFi For You enables you to become a lender than can serve viable borrowers who will find it increasingly difficult to access finance from the traditional banking system.

Borrowers can gain access to finance without having to liquidate their assets by using them as collateral for a secured crypto loan.



Becoming a Partner

Becoming a partner of DeFi For You will allow you to expand your business offering to include the tokenization and sale of physical goods like gold, diamonds, and watches as NFTs.

It also gives you the chance to offer crypto stablecoin loans against digital and physical assets and earn APR, further expanding your business value proposition.

Reach out to our team at marketing@defiforyou.uk to inquire about becoming a partner today.

-
- Businesses can open a DeFi **digital lending shop** where they can lend stablecoins and expand their business offering.
 - Loans are **over-collateralized**, meaning the lender has more security in the event of a decrease in the value of collateral.
 - Loans can be issued against physical and digital assets by becoming a partner.
 - Lenders earn yields from loan repayments, and can compound this over time.
 - It's easy to bring your business into the crypto space.
-



Licensing and Regulation

DeFi For You is a trading style of Miles Mann Limited, which is licensed by the Financial Conduct Authority (**FCA**) in the UK to conduct collateralized lending activity.

This is essential for building trust and continuity in our project and ensuring that we're compliant with local laws and regulations.

Timelines

- Platform development
- Targets
- Partnerships



BINANCE
SMART CHAIN





Jan - March '22



Hard NFT Trading

- Physical asset NFTs live on DeFi For You.
- Users can buy and loan against physical goods via NFTs.
- Partners can lend against physical goods via NFTs.

Gold/Silver NFTs

- Buy, sell, and loan against NFTs backed by gold and silver.
- Speculate on commodities markets via crypto tech and NFTs.
- Gold and silver is securely stored with our partners.

ITV Mainstream TV

- DeFi For You will be featured ITV, the UK's biggest independent TV station.
- Show will be aired in the UK and the US and seen by millions of people.



April to June '22

D.

Mobile App Development

- The DeFi For You mobile app is currently live, but will have the NFT marketplace added in April.
- The P2P lending features will be live on the app in June.

International Partners

- More Hard NFT lending shops will go live on DeFi For You.
- Established UK and US jewelers, pawnbrokers, and precious metal traders continued to add into the system.

New deflationary tokenomics

- The DFY tokenomics are being continually adjusted to make it more deflationary, including by burning half of the 2.5% fees taken from NFT sales.



July to Sept '22

D.

Mobile App Complete

- All features on the DeFi For You mobile app will be completely finished.
- Users will be able to lend, borrow, trade, and mint NFTs, as well as get P2P loans.

Building with the Bank

- Work will commence on our partnership with the Ukrainian bank to build a digital asset exchange, connected to DeFi For You and the bank's infrastructure.

Global Partners

- Presence of DeFi For You partner businesses on 6 continents.
- Crypto and NFT lending adopted by significant audience

Tokenomics

- DFY token supply
- Utility
- Legal opinion



BINANCE
SMART CHAIN



DFY Token Utility

The DFY token is the native token for the DeFi For You asset-based finance and NFT trading platform.

- BEP20 token
- Non-inflationary
- Exchange and utility token

DFY is primarily used for transaction fees in the DeFi For You platform, like when someone mints an NFT or issues a loan package.

DFY is also used as loan currency and collateral on DeFi For You.



Continually burning:

Deflationary

DeFi For You will take a 2.5% fee on all NFT sales on the platform.
Half of this will be used to buy DFY on exchanges, which will then be burned.

This causes the DFY token to become more scarce over time.

The idea of this is to gradually reduce the supply to make the token more valuable.
Tokens will be bought from exchanges like [gate.io](#), PancakeSwap,

Binance Smart Chain

We chose to build on **Binance Smart Chain (BSC)** because it's fast, affordable, and scalable.

BSC has an average block-time of 3 to 5 seconds, which is vastly superior to the alternatives.

BSC is proving itself to be a capable and popular platform and will continue to scale going forwards.



DFY Token Legal Opinion

The DFY token was assessed by **Brian Cave Leighton Partners (BCLP)**, a top-tier law firm in the UK.

Their opinion was that it is an exchange and utility token. They concluded after extensive research and analysis that the DFY token is not classified as a security.



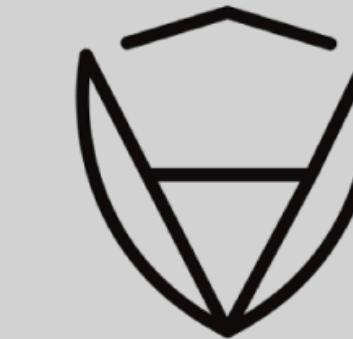
DFY Smart Contract Audit

The DFY token was audited by **Certik** who concluded that it is a secure smart contract.

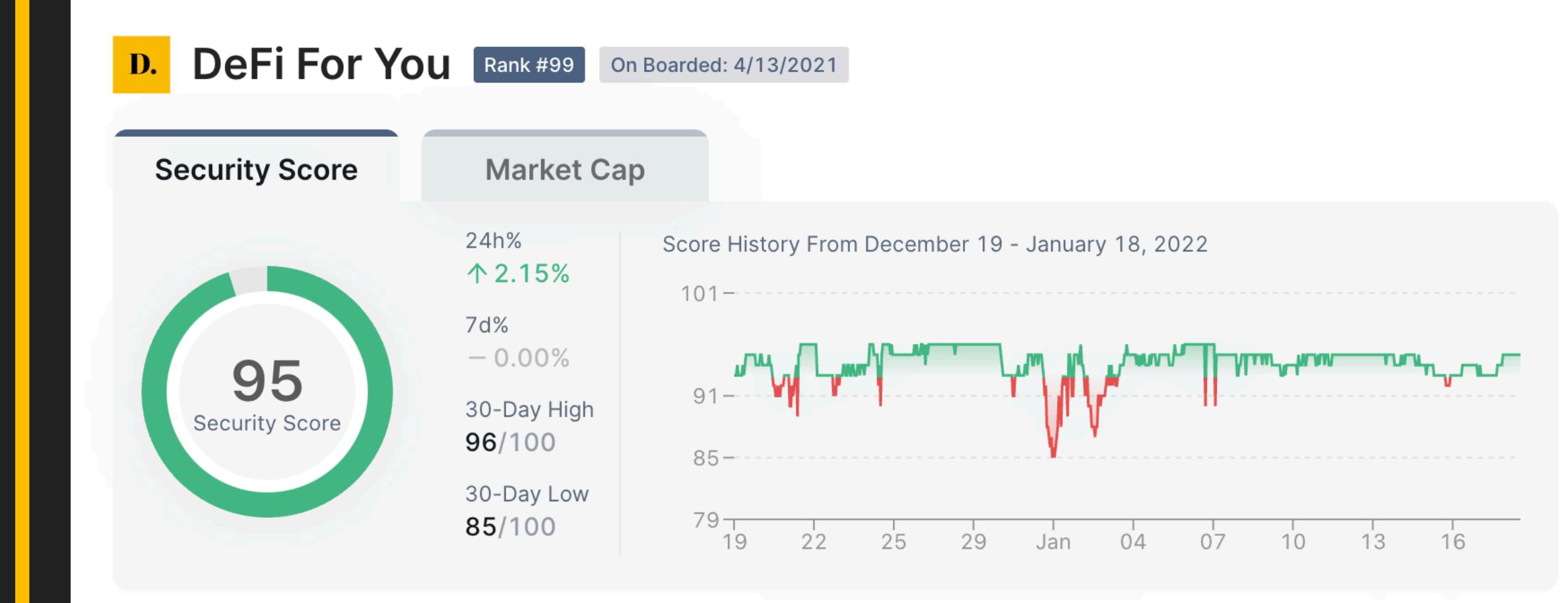
DFY is also live-assed by Certik's **Skynet**, where it is routinely rated as one of the most secure projects on Binance Smart Chain.

You can see this live security assessment here:

<https://www.certik.com/projects/defiforyou>



C E R T I K



Total token supply

846,416,467

Circulating supply

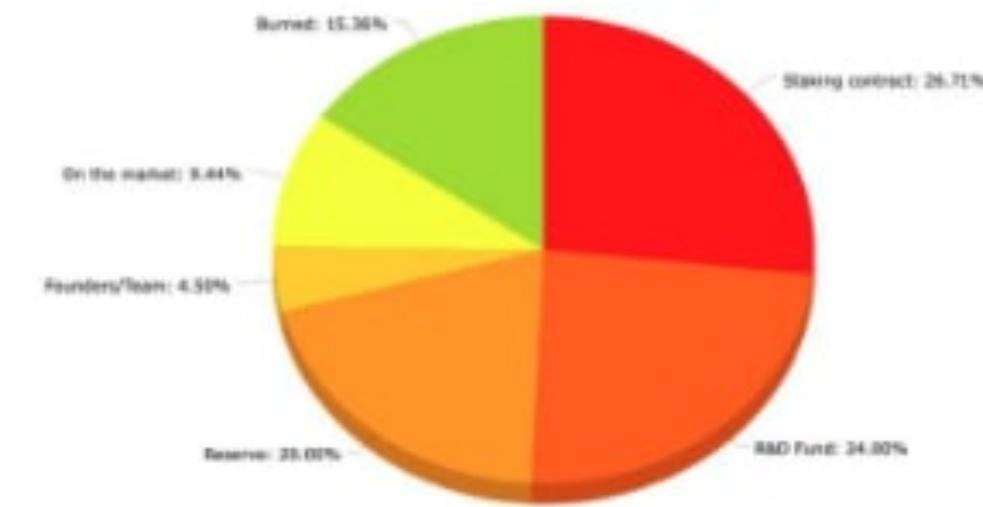
406,416,467

You can see live DFY transactions from BSC Scan here:
<https://bscscan.com/token/0xd98560689c6e748dc37bc410b4d3096b1aa3d8c2>



DFY Token Distribution

- 200 million DFY are locked in **reserve** for another four years
- 240 million DFY are locked over another 18 months
- The team and founders hold around 45 million DFY
- The rest are on the market or locked in a **staking** contract accruing rewards



● Staking contract: 267,054,759 ● R&D Fund: 240,000,000 ● Reserve: 200,000,000 ● Founders/Team: 45,000,000 ● On the market: 94,361,708 ● Burned: 153,583,533

Token Distribution	Amount of Token	% of Total Supply	Release Schedule	Initial Circulation % of Total Supply
Staking contract	267,054,759	31.5512%	3, 6, and 12 month staking	26.7054%
R&D fund	240,000,000	28.3548%	15m released each month for two years	24%
Reserve	200,000,000	23.6290%	Released after 5 years	20%
Founders/Team	45,000,000	5.3165%	Released already	4.5%
On the market	94,361,708	11.1483	Released already	9.4361%
Burned	153,583,533			15.3583%
Total	846,416,467	100%		99.9998%

Team

- Founders and team
- Credentials
- Contacts



BINANCE
SMART CHAIN





Meet the DeFi For You Team



Adam Chaplin – CEO
Founder of DeFi For You, Dig Chain,
and co-founder of Travala.com



Dr. Dang Minh Tuan - CTO
Inventor of Vietkey and Vice Pres. Of
VietFinTech



Duong Thanh Tung
Tech team leader and former tech leader
of Travala.com



Meet the DeFi For You Team



Cong Nguyen – CEO of Blockchain Developer Asia
Running our 200-strong tech team at BDA.

Sean Mason - CFO
Seasoned business veteran of 20+ years and founder of Athena Capital Futures.

William Gray - CMO
Digital marketing and copywriting expert responsible for marketing and advertising.



Meet the DeFi For You Team



Hoang Dung – Auditing Partner
Vice Head of Internal Audit at
Vietbank and strategic partner.



Miles Mann – UK Director
Cotswold Fine Jewellery Group,
Miles Mann Limited



Ngo That Thanh – Sales Lead
Thanh is charged with approaching
institutional investors.



DFY Team Contact Details

Adam Chaplin- CEO	Duong Thanh Tung - Tech Lead	Sean Kiani - CEO in UK	William Gray - CMO
<u>Facebook</u>	<u>Facebook</u>	<u>Facebook</u>	<u>Facebook</u>
<u>LinkedIn</u>	<u>LinkedIn</u>	<u>LinkedIn</u>	<u>LinkedIn</u>
ceo@defiforyou.uk	tech@defiforyou.uk	ceo@defiforyou.uk	marketing@defiforyou.uk

Partners

- Business Partners
- Crypto Partners
- Partner Drives



BINANCE
SMART CHAIN





Partners in the Crypto Industry

B. Blockchain Developer Asia



JGSwap

srnArt



We're committed to partnering with the most exciting exchanges and crypto projects in the space to further develop BSC and DeFi.

Above are some of the projects we have partnered with already. We are aiming to integrate one BSC project per day into our P2P lending and borrowing feature in 2022.



Announcing Soon...



We will be announcing two major business partnerships very soon to coincide with the launch of our Hard NFT features on DeFi For You.

Stay tuned...



Want to become a partner?

We are open to building exciting new business partnerships with anyone that wants to integrate our Hard NFT features into their business plan.

- Increase your business' offering
- Integrate crypto into your strategy
- Open to a massive new market

Contact our team to learn more about how you can partner with DeFi For You.