



dPassive Finance

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Introduction

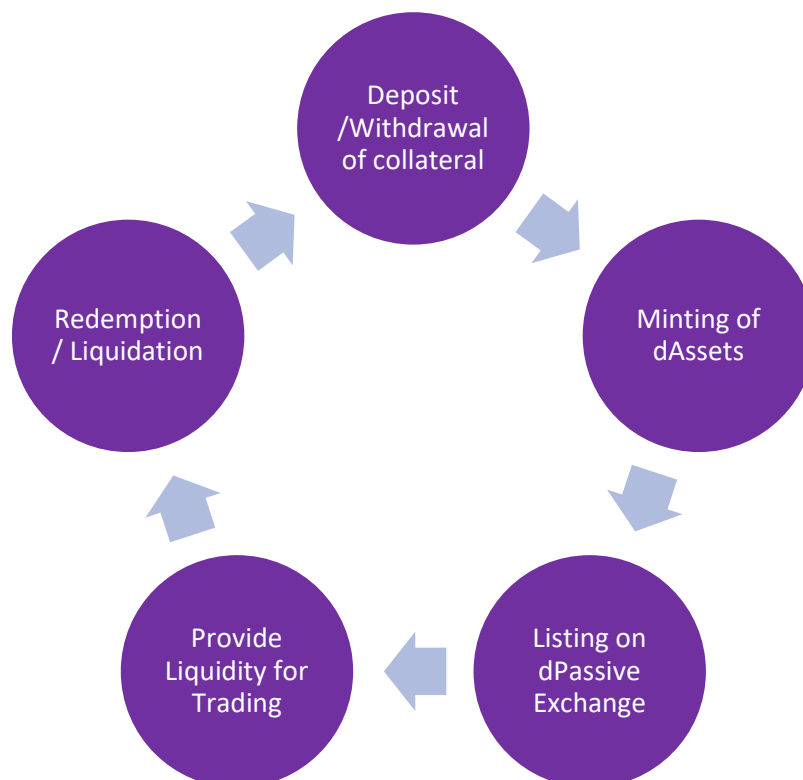
dPassive Finance is a new DeFi platform that facilitates the on-chain trading of synthetic assets that represent the real-world assets. dPassive Protocol seeks to provide exposure to real-world assets risk/return profiles via smart contracts on the blockchain.

Forked from Mirror Protocol of Terra chain, dPassive will leverage the time-tested derivative liquidity protocol and bring interoperability, scalability, and a whole new array of tradable, real-world derivative products to the DeFi ecosystem. We will enhance and re-deploy a new cross protocol on Binance Smart Chain, and subsequently on Ethereum and Polkadot.

dPassive Protocol

dPassive is a DeFi protocol powered by smart contracts on the cross-chain network that enables the creation of synthetic assets called dPassive Assets (dAssets). dAssets track the price of equity market and other real-world assets, in turn giving exposure to the traders.

The minting and redemption of dAssets is undertaken by depositing/redeeming of collateral (Stable coins, relevant real-world assets under custodians with counterparty insurance on chain).



Our Products

Our platform will be initially focusing on the minimum viable products [MVP] for synthetic stock assets of some of most popular stocks from USA / Hong Kong. We have various pricing data feed partners and will integrate with band protocol as our Data Oracle.

The product Features will as follow, but not limited to below:

- a. Minting and Redemption of stocks tokens of US/HK stock markets
- b. Decentralized synthetic Assets Exchange
- c. Any other stocks around the world upon community suggestion and data availability
- d. Rare metals and other commodities vs crypto Assets
- e. Environmental, Social, Corporate Governance (ESG) Investment products vs crypto Assets
- f. BNB/ETH/Polkadot – synthetic asset tokens Liquidity Mining Pools
- g. Real world assets custodian [Integrated with custodian and lawyer DAO]
- h. Non-Fungible Tokens backed by Real World Assets

Real World Asset Pricing from Oracle

A Quality pricing feeds of real-world assets is one of the keys of our protocol to provide exposure to real world assets risks and returns.

We will integrate with band protocol to provide various real world assets pricing feeds initially. Subsequently we might include chain link and other oracles for the pricing feeds to ensure high quality data feeds are always available for our platform.

Real World Asset Custodian

[Details to be revealed after below MVP is completed]

Non-Fungible Tokens backed by Real-world Assets.

[Details to be revealed after below MVP is completed]

Planned Product Development Roadmap

Web app Functionality [MVP deployment on BSC chain will be ready in 12 weeks after IDO/IFO]

1. DAO Governance & Voting
2. Wallets Connection
3. Asset price feed from Band Protocol
4. Mint and Redemption of synthetic tokens
5. LP Staking & Unstaking
6. Decentralized synthetic Assets Exchange
7. APR Analytics dashboard

Smart Contract Audit and bugs fixing [4 - 6 weeks]

Other products developments [Details to be revealed after MVP completed]

1. Cross-chain implementation on ETH and Polkadot
2. Decentralized real world assets custodian partners [More details will be shared in future]
3. Non-Fungible Tokens (NFT) backed by real-world assets.

What is \$dPassive?

The dPassive token (dPassive) drives the economic incentives for participants in our cross-chain Protocol (BSC, ETH, Polkadot). dPassive serves as collateral as part of the synthesis of tradable synthetic assets (pAsset), drives the reward system, as well as eventually facilitates a DAO that will govern the overall protocol and future development. By forking from the Mirror protocol, dPassive Protocol will be built with some enhancements and re-deploy on 3 different blockchain, namely BSC, ETH and finally Polkadot.

dPassive Tokenomics

We will issue a DAO governance and utilities token coin “dPassive” [dPassive]. A strict limit of 300 million dPassive will be created. dPassive will eventually run on Binance Smart Chain, Ethereum and Polkadot blockchain.

Allocation

%	Amount (dPassive)	Participation
10%	30,000,000	IDO / IFO for smart contract audit and products development.
45%	135,000,000	Community and Eco-system Fund and will be governed by the community proposal
30%	90,000,000	Reserved for Liquidity mining
10%	30,000,000	Team (Refer to Lock-in Vesting Schedule)
5%	15,000,000	Pre-sales to Investor (Lock-in for 8 Months)

IDO/IFO

The IDO will be done in BNB/ETH, on multiple launchpad platforms.

IDO/IFO Schedule

[To be confirmed]

dPassive Value & The Burn

dPassive Value

You can use dPassive to pay for any fees on our platform, including and not limited to:

- Minting Fees
- *Exchange Fees
- Redemption Fees
- Any other Fees

*All exchange transactions on the platform will be charged a **0.X%** (**0.YY%** go to the liquidity providers and **0.0Z%** fees will be the revenue of the platform)

When you use dPassive to pay for fees, you will receive a significant discount:

	1st Year	2nd Year	3rd Year	4th Year	5th Year
Discount	50%	25%	12.5%	6.75%	No discount

The Burn

Every year, we will destroy the dPassive based on the revenue generated from our platform until we destroy 25% of all the dPassive. All transactions will be on the blockchain. We will eventually destroy 75 Million dPassive, leaving 225 Million dPassive.

dPassive distribution for the Team

- Initial release: 20% (6 Million, lock-in for 1 year)
- After 1 year: 20% (6 Million, lock-in for 2 years)
- After 2 year: 20% (6 Million, lock-in for 2 years)
- After 3 year: 20% (6 Million, lock-in for 3 years)
- After 4 year: 20% (6 Million, lock-in for 3 years)

dPassive pre-sale to investor

- Full release: 100% (12 Million, lock-in for 8 Months)

Official channels:

Email: dpassive@yahoo.com

✓ Telegram: https://t.me/dPassive_Official

✓ Twitter: https://twitter.com/dpassive_finance

✓ Website: <https://dpassive.finance/>

✓ Medium: <https://www.medium.com/dpassive-finance>

✓ Github: <https://github.com/dpassive-finance>