

dreamlend.finance

Decentralized P2P Lending integrating on the Somnia Blockchain

Pitch Deck for Somnia Blockchain Foundation Grant & Hackathon



Key Features & Competitive Advantages

DreamLend is revolutionizing P2P lending with a unique set of features designed for efficiency, fairness, and global reach.



Automated Smart Contracts

Secure, self-executing agreements ensure trust and efficiency without intermediaries.



Transparent Interest Rates

All rates are visible and real-time, fostering a fair and open lending environment.



Global Accessibility

Anyone, anywhere can participate, breaking down traditional financial barriers.



No Credit Score Requirements

Loans are collateral-backed, providing access to capital regardless of credit history.



Instant Loan Matching

Advanced algorithms connect lenders and borrowers quickly and efficiently.



Decentralized Governance

The community shapes DreamLend's future, ensuring it serves its users' best interests.

An On-Chain Order Book for Loans

O1

Offer

Lenders create loan offers, specifying the amount, interest rate, and duration.

O2

Borrow

Borrowers browse available loan offers, select one that fits their needs (amount, duration), and lock in the terms.

O3

Execute

A secure smart contract on the Somnia blockchain locks the funds and executes the loan agreement automatically.

O4

Repay

The borrower repays the loan plus interest through the smart contract, which distributes payments directly to the lender(s).



A Global Market Ready for Disruption

Borrowers

- Small business owners seeking growth capital.
- Individuals in emerging markets needing micro-loans.
- Users looking for better alternatives to high-interest credit.

Lenders

- Crypto holders seeking to earn a competitive yield on their assets.
- Investors looking for alternative, transparent investment opportunities.

Market Size & Opportunity

The peer-to-peer lending market is undergoing significant transformation, driven by technological advancements and a growing demand for inclusive financial services. DreamLend is perfectly positioned to capture a significant share of this expanding market.

\$209.4B

**Global P2P
Lending Market
(2023)**

A robust and rapidly
expanding market.

23.7%

**Projected CAGR
(2024-2030)**

Indicating explosive growth in
the sector.

1.3B

**Unbanked Adults
Globally**

A massive underserved
population seeking financial
access.

\$500B+

**DeFi Lending
Potential**

The total addressable market
for decentralized finance.

This data highlights a clear demand for accessible, efficient, and transparent lending solutions, a gap that DreamLend is designed to fill by leveraging the power of blockchain technology and reaching the underserved.

Competitive Landscape & Our Edge

The lending market is diverse, but DreamLend carves out a unique and advantageous position by leveraging the Somnia blockchain and focusing on user-centric design.

| | | | |
|----------------------|--------------------------|-------------------------|----------------------------------|
| Platform / Network | Somnia Blockchain | Centralized Servers | Ethereum (EVM Chains) |
| Fees | Ultra-low, efficient | Moderate to High | Variable (Gas Fees) |
| User Experience | Intuitive, Streamlined | Varies, often complex | Complex, steep learning curve |
| Global Accessibility | High (Permissionless) | Limited by region/KYC | High (requires crypto knowledge) |
| Credit Requirements | None (Collateral-backed) | Strict Credit Checks | None (Overcollateralized) |
| Collateral Type | Crypto Assets | Fiat/Traditional Assets | Crypto Assets |

DreamLend combines the global reach and transparency of DeFi with a superior user experience and the cost-efficiency of the Somnia blockchain, addressing key pain points in both traditional and decentralized lending.

Why the Somnia Blockchain?

The Somnia Blockchain provides the optimal environment for dreamlend.finance, ensuring a scalable, secure, and user-friendly experience that aligns with our mission.



Low Fees

Enables affordable micro-transactions, crucial for financial inclusion.



High Scalability

Ensures a fast and seamless user experience as we grow.



Robust Security

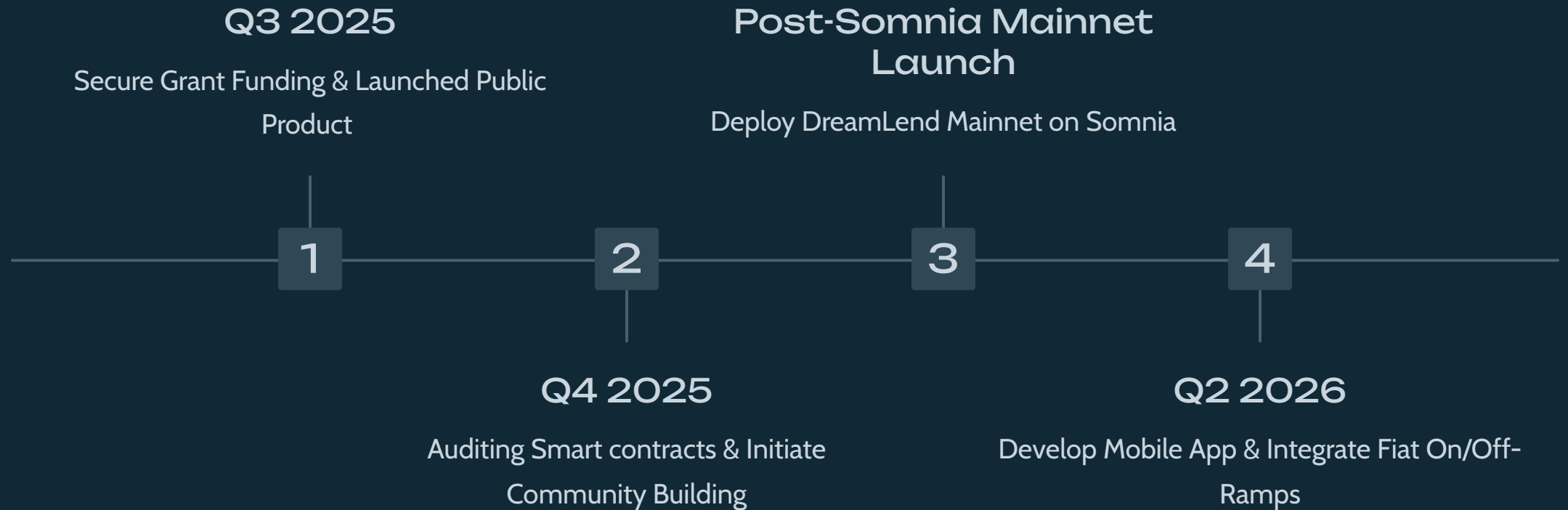
Provides the trust and safety required for a financial platform.



Ecosystem Alignment

Our vision perfectly aligns with Somnia's mission for accessible finance.

Our Path to Launch and Growth



Growing the Somnia Ecosystem

A Mutually Beneficial Partnership



Onboarding New Users

Our user-friendly platform and fiat on-ramps will act as a gateway for new users to enter the Somnia ecosystem.



Increasing Transaction Volume

P2P lending transactions will drive meaningful on-chain activity and network usage on the Somnia blockchain.



Attracting Developers

Our success will demonstrate Somnia's capabilities and attract more DeFi projects to build on the platform.

Revenue Model & Financial Projections

DreamLend's sustainable revenue model is built on diversified streams, ensuring long-term growth and value creation for our users and the platform.

1

Platform Fees

A competitive 1-3% fee on successful loan transactions, providing direct revenue from core operations.

2

Premium Features

Subscription tiers for power users, offering advanced analytics, priority loan matching, and customizable terms.

3

Yield Farming Rewards

A portion of yield generated from optimized collateral deployment and liquidity provision within the DeFi ecosystem.

4

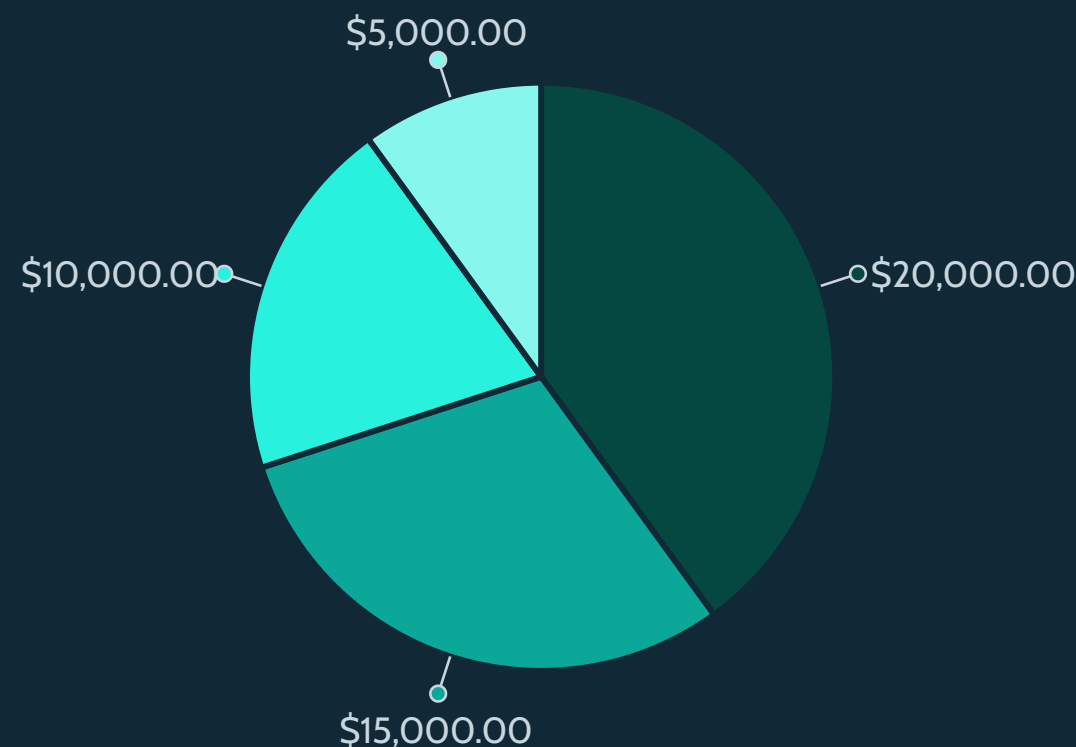
Partnership Fees

Revenue from strategic integrations with other dApps, institutional partners, and data service providers.



Requesting a \$50,000 Grant to Accelerate Development

This grant will be pivotal in accelerating the development and successful launch of dreamlend.finance, enabling us to achieve our milestones faster and more efficiently.



Smart Contract Development ...

Platform & UI/UX Development

Marketing & Community Growth

Legal & Operations

Risk Management & Security

DreamLend employs a multi-layered approach to risk management, safeguarding user assets and maintaining platform integrity through robust security measures and adherence to best practices.

Smart Contract Audits

Regular, independent audits by leading blockchain security firms ensure the integrity and resilience of our smart contracts against vulnerabilities.

Over-Collateralization

Borrowers are required to provide collateral exceeding the loan amount, providing a buffer against market volatility and ensuring lender security.

Automated Liquidation

Pre-defined on-chain mechanisms automatically liquidate collateral if a loan's health factor drops below a threshold, protecting lenders from default risks.

Insurance Fund

A dedicated fund is established to provide an additional layer of protection for lenders in unforeseen circumstances or extreme market events.

Regulatory Compliance

We actively monitor and adapt to evolving regulatory landscapes, ensuring DreamLend operates within legal frameworks and protects user interests globally.



Empowering Global Financial Inclusion

Our vision is to become the leading and most trusted P2P lending protocol within the Somnia ecosystem, creating a transparent and open financial market that empowers individuals and businesses across the globe.

Thank You!

Let's build the future of finance together.

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