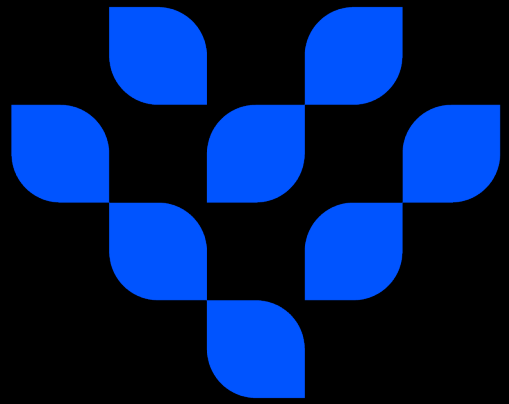
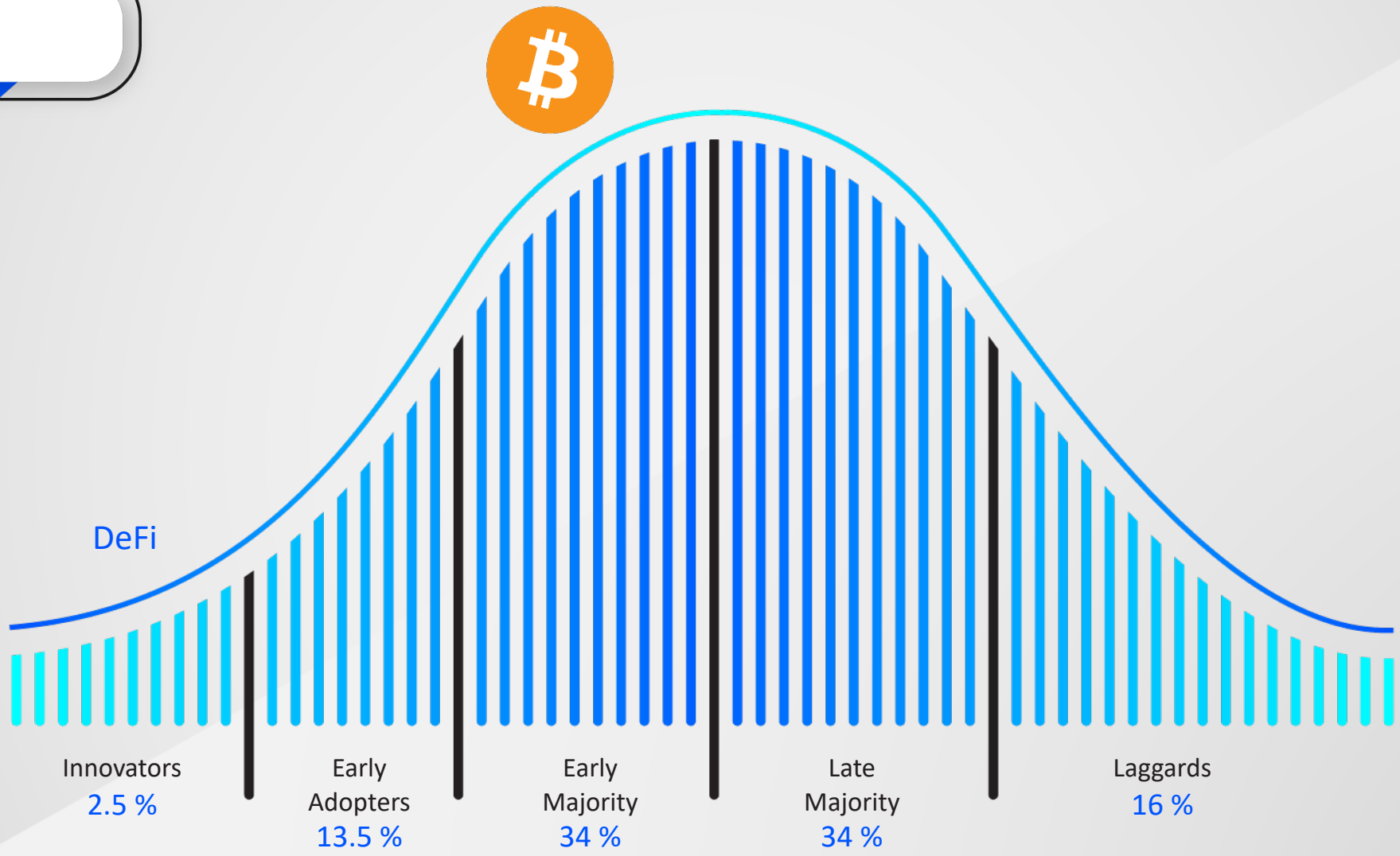


Interest Protocol

by DeFi Lda

Money-market, isolated credit marketplace & stable coin protocol.

DeFi



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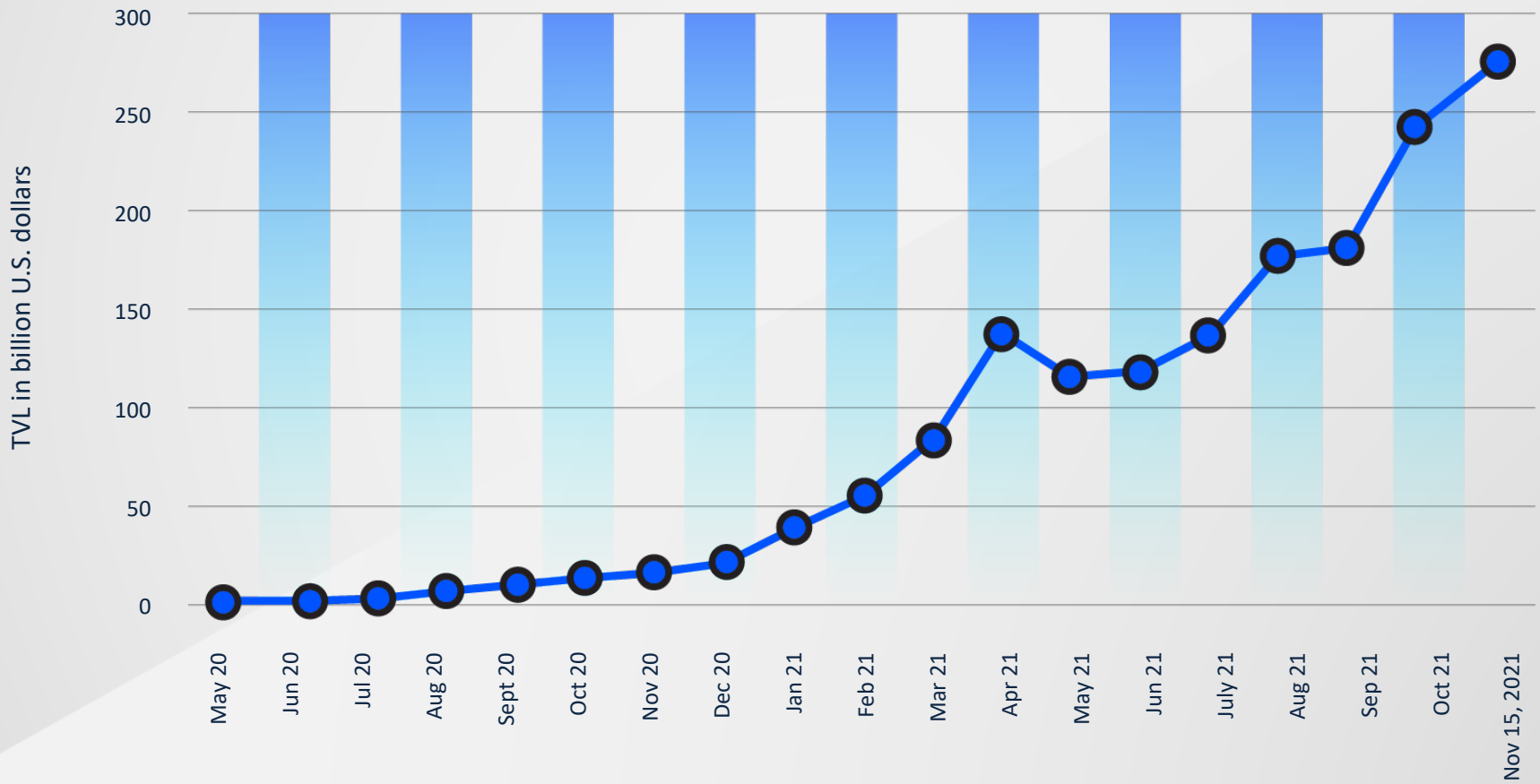
DeFi

Total Value Locked



Statista 2021

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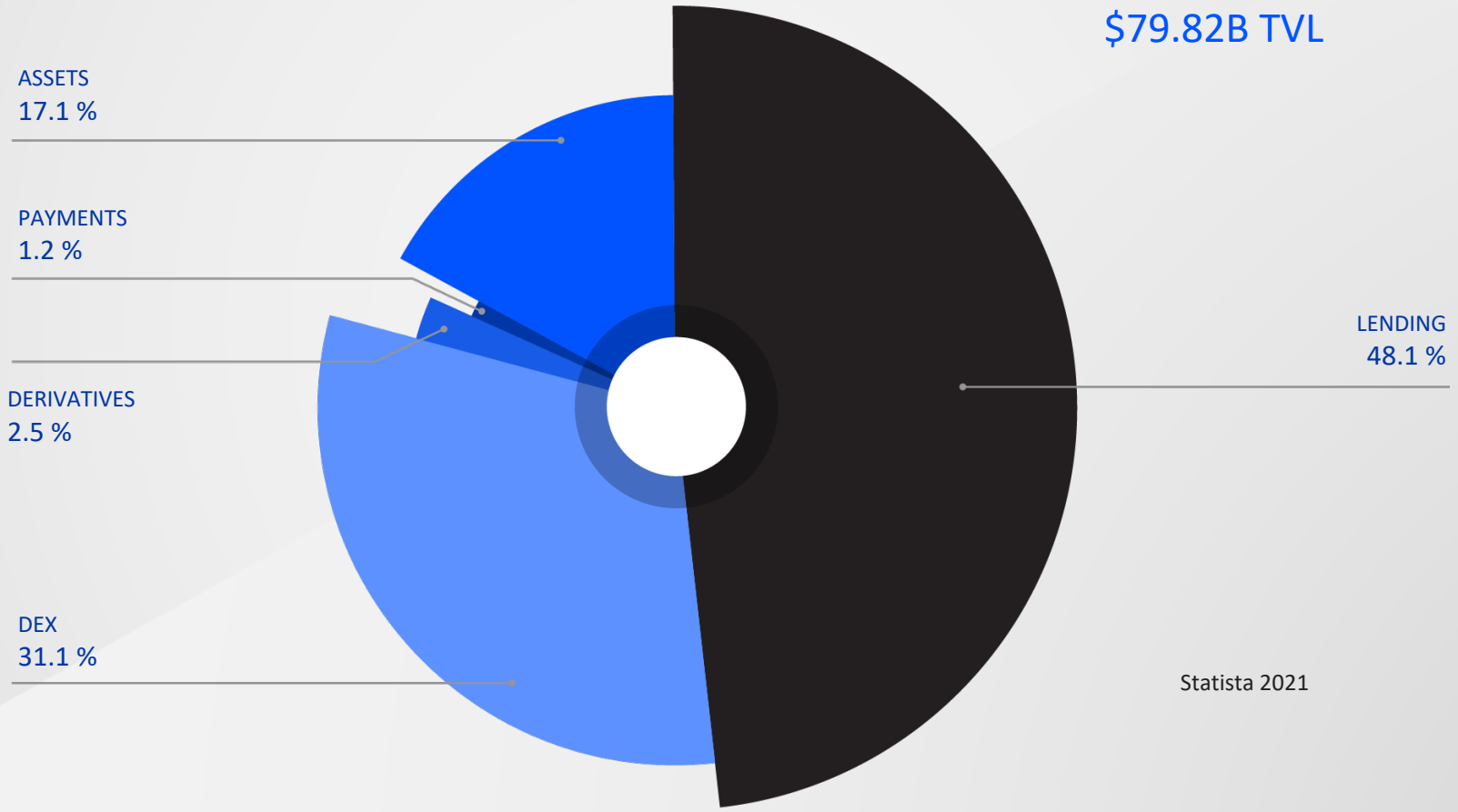
DeFi

ETH DeFi Market
$79.82B TVL



Statista 2021

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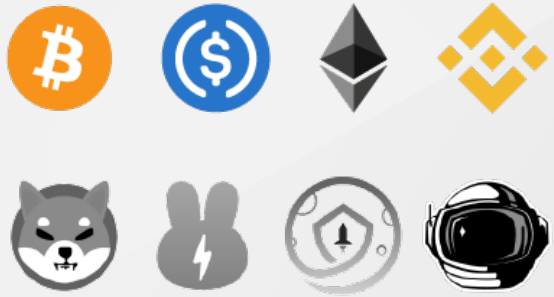
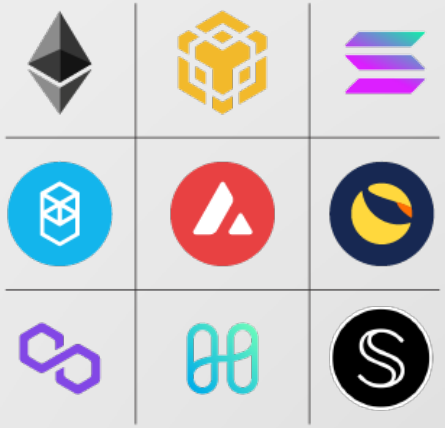
Problem

Single lending pool protocols are exposed to high systemic risk



There are over 9.300 tokens and less than 20 have lending markets



DeFi community is split into different chains

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Solution

We offer lending market and high yield strategies for all tokens, including NFTs

01

Our platform supports low, high, floating, and fixed interest rates for investors with different risk profiles

02

One-click solutions to expose investors to a wide range of high yield strategies

03

Cross-chain loans

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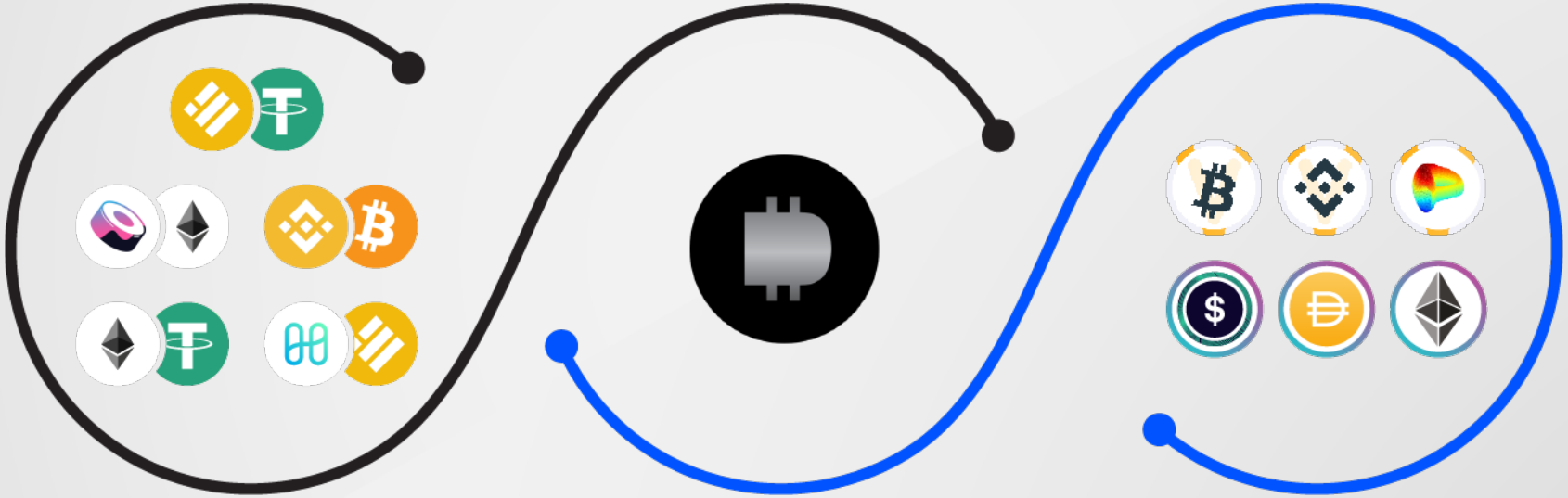
Solution

Isolated stablecoin lending markets



- Fixed interest rate
- Low-interest rate
- Isolated lending pool

- Supports risky assets collateral:
  - Lp Tokens
  - Interest bearing tokens

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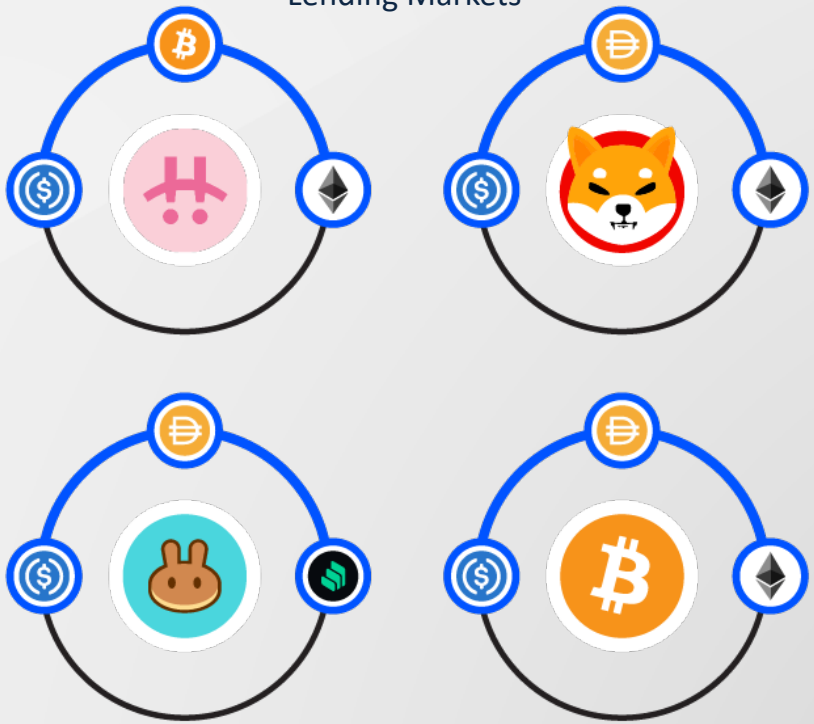
Solution

Compound´s pool
(Current Approach)

Risk shared by all assets in the pool

Isolated Multi-Asset
Lending Markets



Risk isolated on each pool

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	COMPOUND	ABRACADABRA	KASHI	INTEREST
Isolated market pools		✓	✓	✓
Low Systemic risk		✓	✓	✓
Interest rate	Floating	Fixed	Floating	Fixed & Floating
Low Interest Rate		✓		✓
Supply collateral	✓		✓	✓
Multi-asset collateral	✓			✓
High Liquidity	✓			
Unlimited Tokens Support		✓	✓	✓

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DeFi Addressable Market

Pancake Swap

4.1 Million Users

Uni Swap

3 Million Users

Sushi Swap

462.813 Users

Compound

335.602 Users

Balancer

257.176 Users

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Target TVL (Lending Market)

	Name	TVL
1	AAVE (AAVE)	$20.26 b
2	Compound (COMP)	$10.62 b
3	Anchor (ANC)	$10.25 b
4	Abracadabra (SPELL)	$3.98 b
5	Iron Bank (IB)	$2.68 b
6	Benqi (QI)	$$2.49 b
7	Venus (XVS)	$2.25 b
8	Scream (SCREAM)	$1.69 b
9	JustLend (JST)	$1.49 b
10	Geist Finance (GEIST)	$1.44 b

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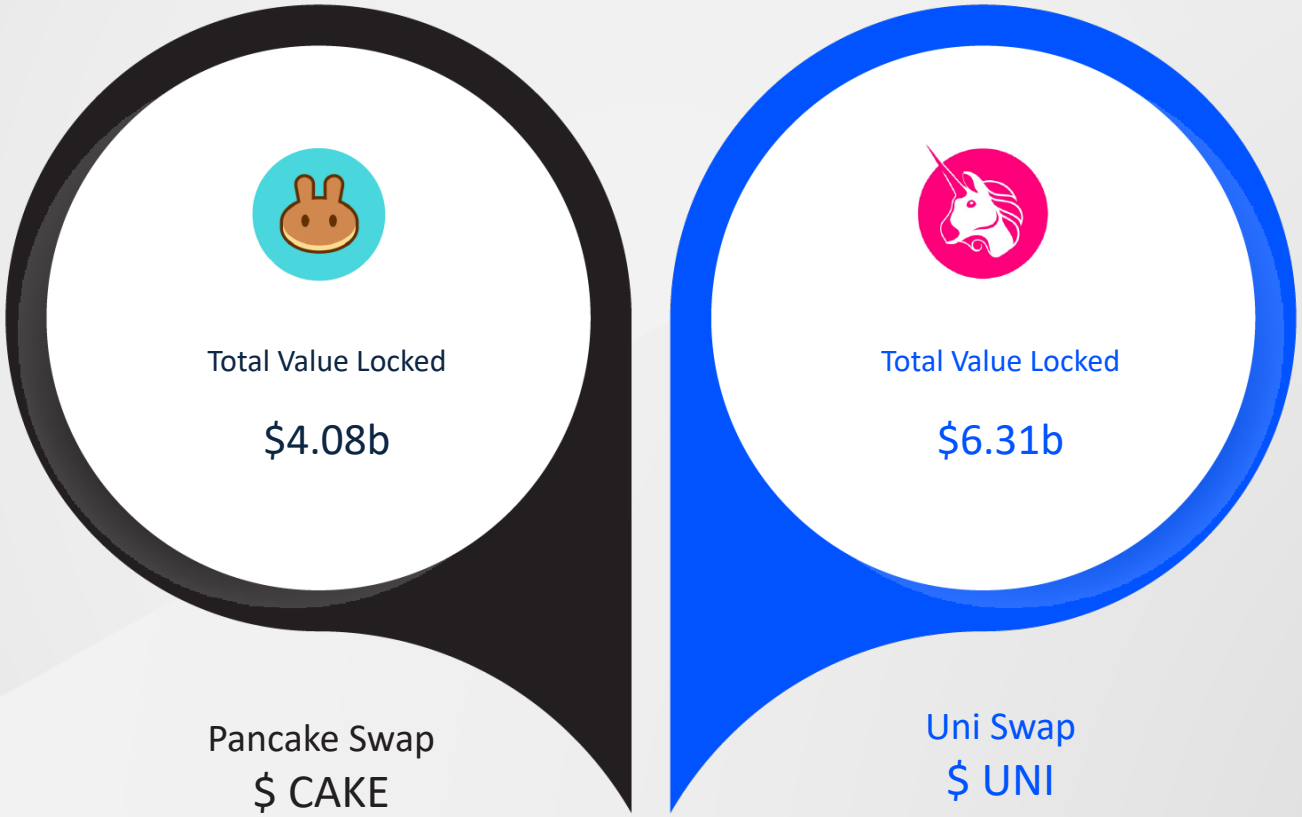
Target TVL



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Business Model

We have three sources of revenue:

01 Interest rate fees

02 Governance Token

03 Fees from future applications

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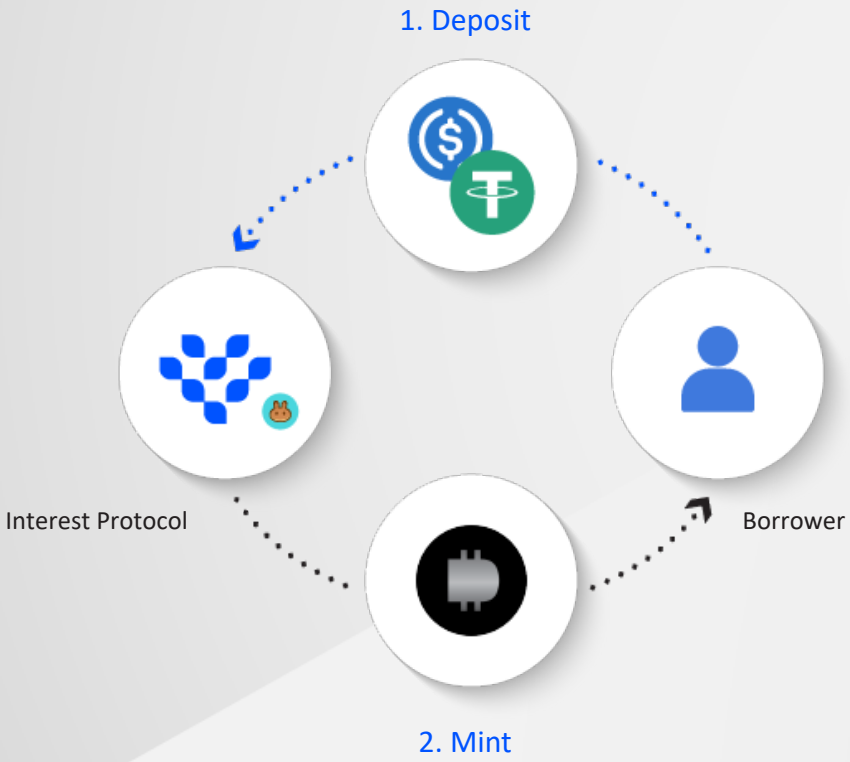
Use Case 1: Dinero Isolated Lending Market

How is Dinero created?



How is Dinero destroyed?

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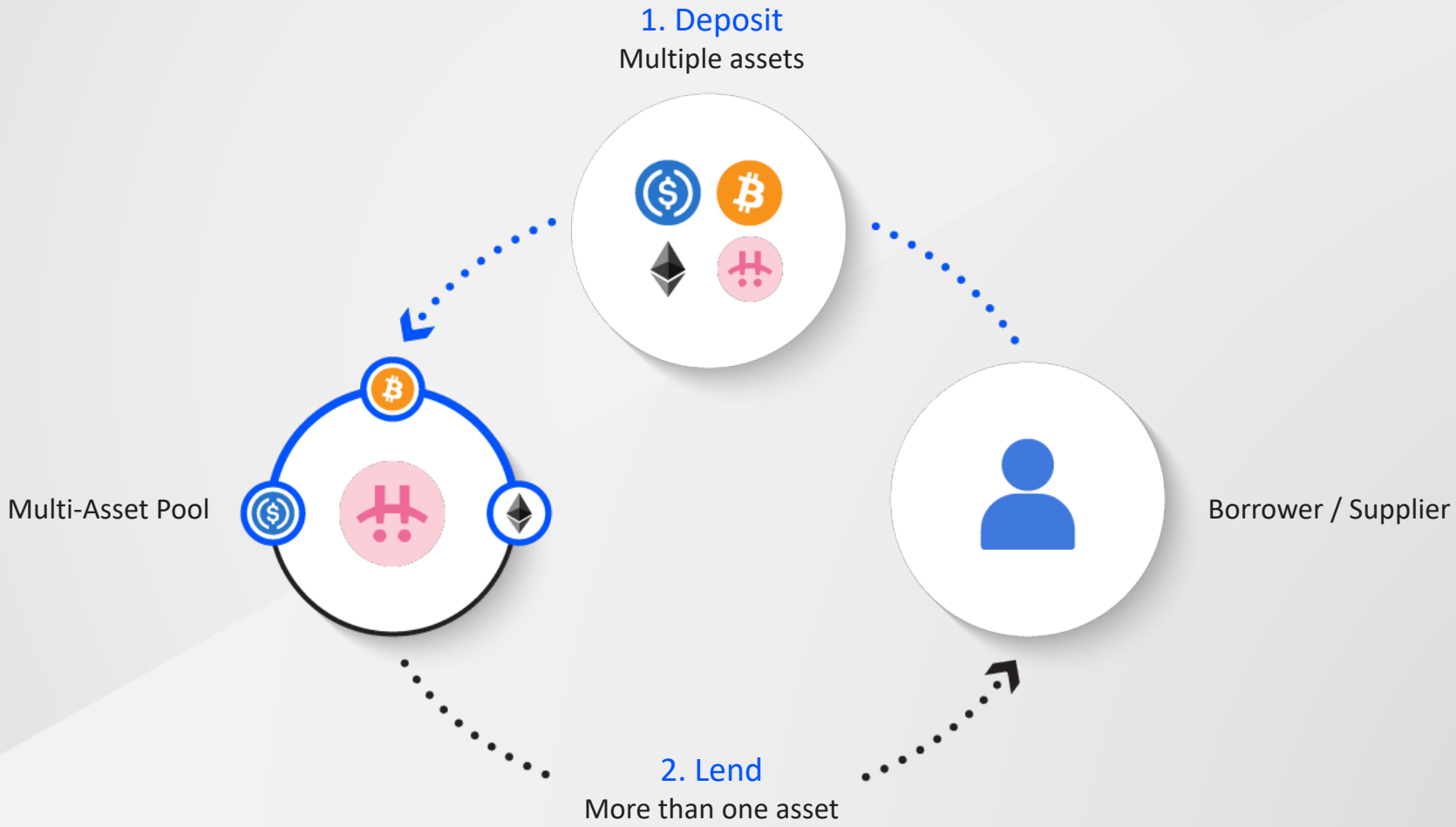
Use Case 2: Multi-Asset Isolated Lending Market



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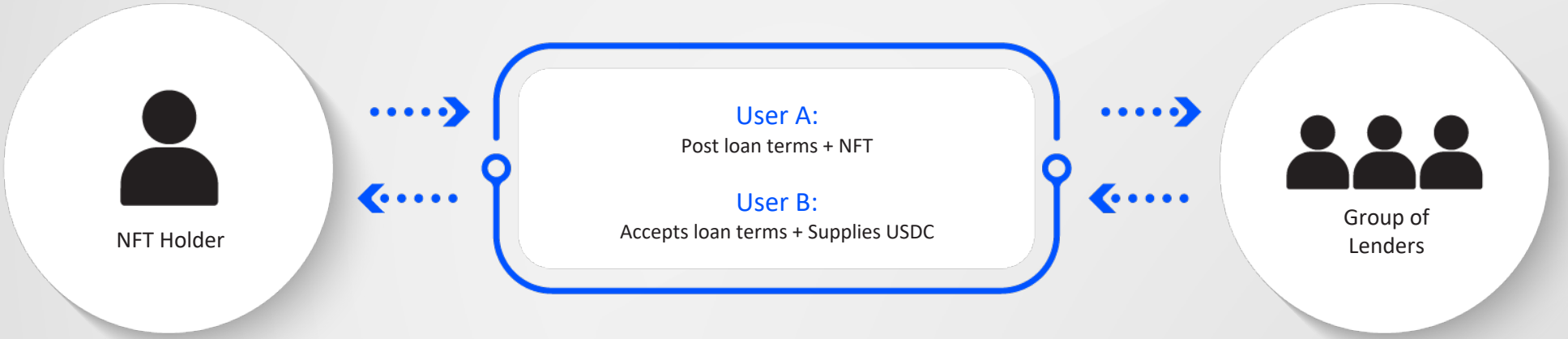
Use Case 3: NFT Collateralized Loans

NFT holder creates the loan terms



USER A

USER B

The first lender accepting the loan terms will lend the funds

Fixed-term loans
Maturity date

P2P NFT Lending

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Use Case 4: Cross-Chain Loans

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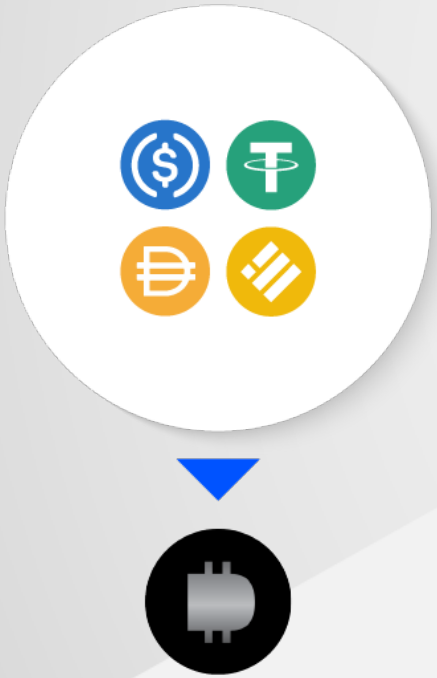
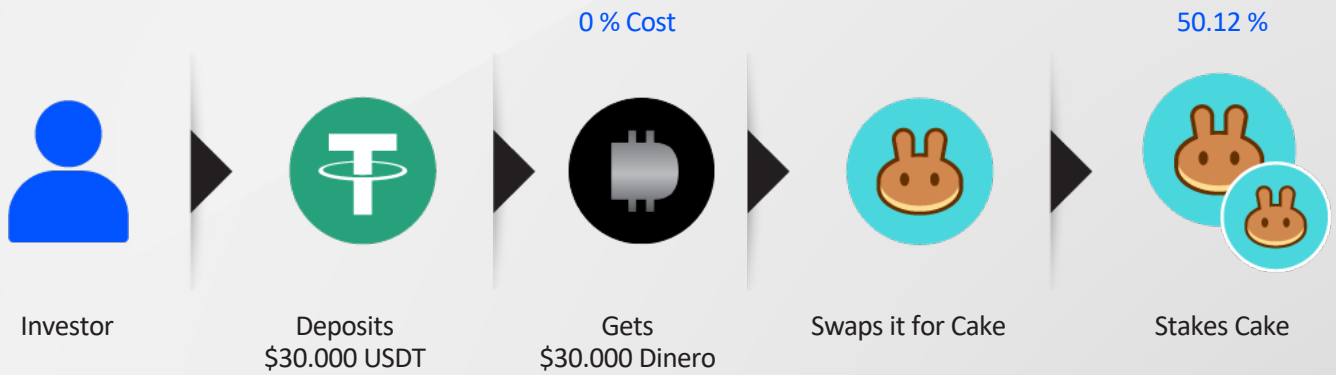
Use Case 5: Dinero Investment Opportunities

Dinero is backed by a basket of stablecoins



Investor started with $30.000 USDT with 0% earnings. After the strategy, he has $40.000 USDT, earning 2.8%, and $ 30.000 in Cake earning 50%.



Earns 2.8% on $40.000 USDT

Vault 1.3x

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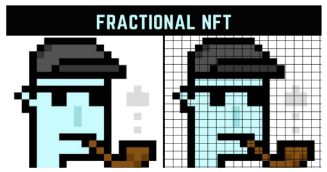
Future Applications



NFT fractional ownership

Synthetic tokens

Vault strategies built on top of the lending market: Covered calls and leverage positions.

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SWOT Analysis

STRENGTHS

Innovative products and services.

WEAKNESS

Small team.

OPPORTUNITIES

Growing industry and disruptive technology.

THREATS

Regulation, large competitors and security.

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Roadmap

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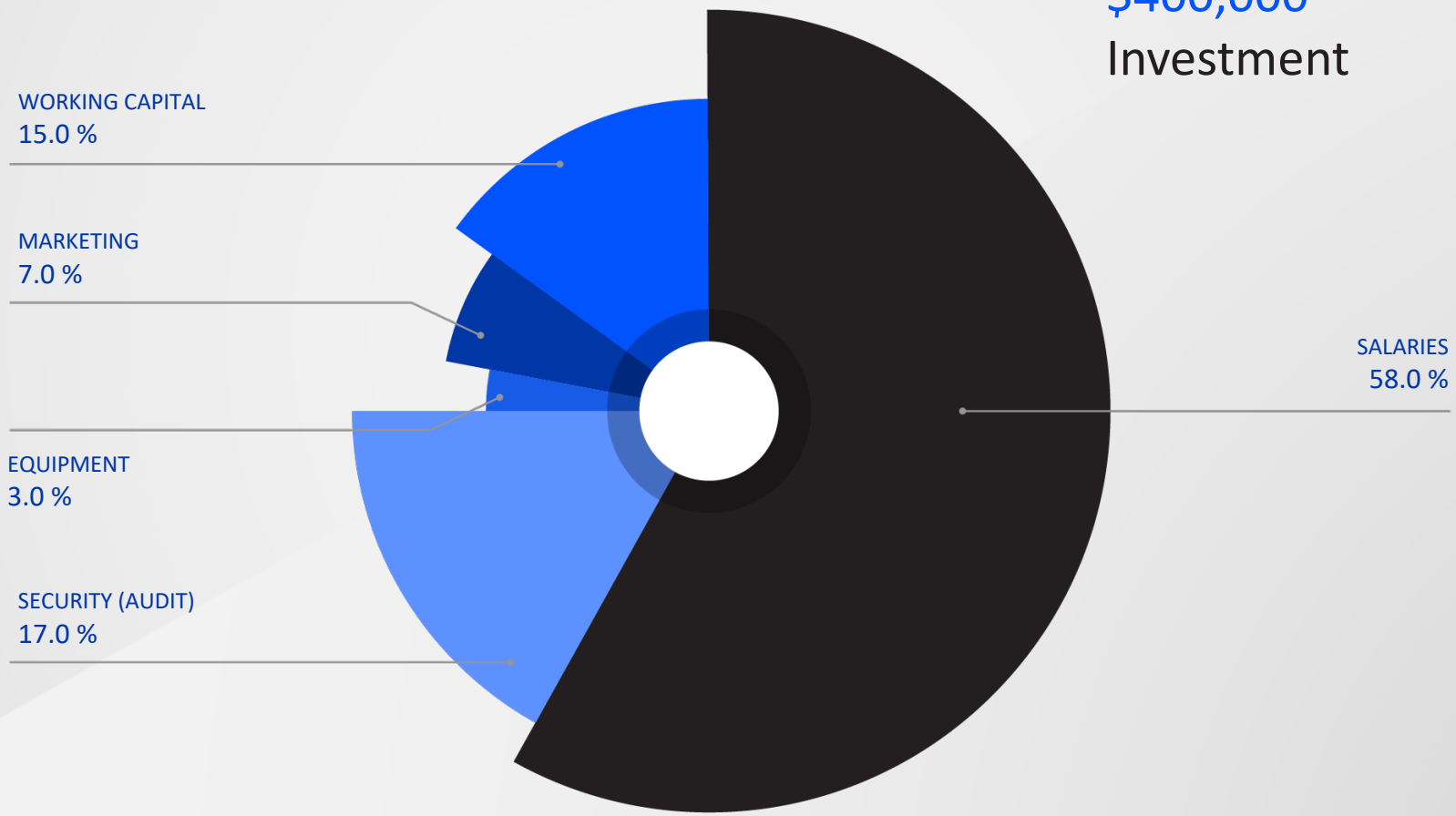
Use Of Proceeds

$400,000
Investment



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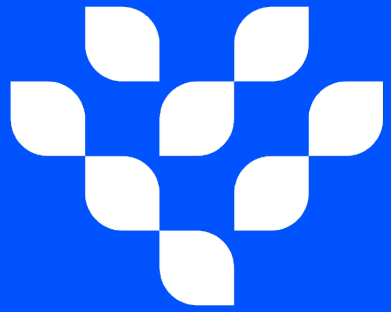

THE END