A new member is joining the FANTOM Blockchain

STABL33 PROTOCOL

ONLY SIDEWAYS OR UP WITH THE HIGHEST NON-DEPRECIATING RETURNS ON THE MARKET

The only decentralized savings and lending protocol based on non-depreciating digital assets

Sometimes investors in trading markets are not aware of one simple rule:

"If you don`t sell - the price doesn`t drop."

A premise which could easily be followed, if there were enough trust in the trading system or the behavior of other investors, but also if the whole trading mechanics would not be built around the principle that one investor's profit is another investor's loss, or is your beloved stock dividend really covering your losses?"

Unfortunately, this is not usual and in uncertain times like these, investors tend to panic sell, causing losses for many others. With traditional processes in trading, it seems like it will always remain a prisoner's dilemma, an endless cycle of some investors winning at the expense of other investors who are losing.

We think it does not have to be that way and created the STABL33 PROTOCOL with three visions in mind:

1. To decouple from any big macro environment. Whatever the economy is predicting or deciding, it does not have to affect your investment providing you do not react supported by the protocol's mechanics. (3,3). "If you don`t sell - the price doesn`t drop."

2. To create investment mechanics that allow financial growth for anyone who participates, ensuring trust, safety, and profit without taking away from others.

3. To support the decentralized finance vision and the revenue-sharing model as the future of finance, with the community as the main beneficiary and the highest returns on non-depreciating digital assets on the market.

And that is how the STABL33 PROTOCOL was created.

HOW DOES IT WORK?

Inspiration for the STABL33 PROTOCOL was found with projects like for example the Anchor Protocol. A savings protocol on the TERRA Blockchain backed by their native stablecoin UST and the LUNA token. In quite simple words, it has a system that gives away loans based on LUNA collaterals in UST for around 25% interest and is paying out around 19.45% APR in UST returns. These returns are one of the highest on the market right now based on returns solely in stablecoins.

Another inspiration are protocols that are giving away assets with discounted prices in return of selling the liquidity to the protocol. This is ensuring a certain price floor, the backing of the protocol and the ownership of the protocol`s own liquidity, supporting a reserve currency. This approach is called bonding and got most famous with protocols like OlympusDAO which also has helped to popularize the Nash equilibrium theorem (3,3) on how protocols can be successful if the community is working together. Unfortunately, the support of the community reduced in the last weeks after it became public that OlympusDAO has no sustainable product at its core.

However, the ideas are great and improving on those we asked ourselves the question, what happens if we combine some of these mechanics:

- Issuing a protocol`s own stablecoin
- Providing high stablecoin returns in stablecoin assets
- Offer bonding to back the stablecoin
- And our own vision, to create an asset which does not depreciate so there is no loss for investors?

It turns out that a combination of such mechanics allows a product that might has never been done before:

A decentralized savings protocol with zero interest loans that are 100% financed without getting liquidated.

The STABL3 Token

We are calling our non-depreciating asset STABL3.

STABL3 is a non-tradeable asset which can only be acquired (but not sold) on the STABL33 PROTOCOLS platform and is used as collateral for loans within the system. Perhaps you have guessed it already: Yes, being a non-depreciating asset the STABL3 value can only go sideways or up.

If STABL3 holders want to receive the STABL3s underlying value they can lock up their STABL3 as collateral and borrow the protocols native stablecoin UCD (United Crypto Dollar), which can be exchanged 1:1 with any other stablecoin, a system that we already know from DAI.

Being non-depreciating is causing a remarkably interesting effect: Instead of ``pushing`` borrowers to pay back their loans with interests and liquidation, they are now inspired to voluntary pay back loans if they do not want to miss on profits. Or in other words:

The key driver for investors to pay back their loan are the non-depreciating price dynamics.

Once the borrowers pay back their loans, they receive STABL3 back in VALUE of the current market price (not in quantity). This is causing investors to be mindful when to take a loan. The paid back UCDs are getting burned reducing the UCD in circulation and making ``space`` for more UCD to be borrowed.

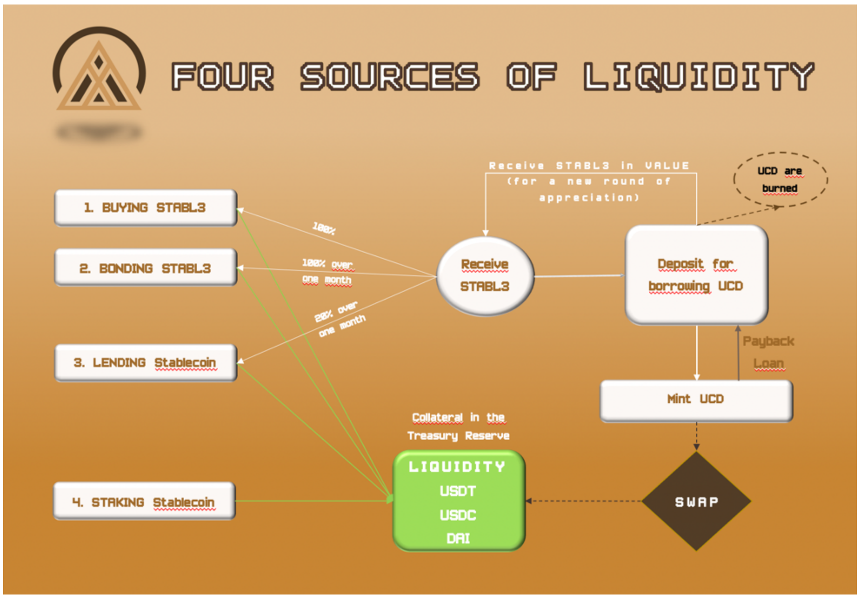
If the loan is not paid back the borrowed UCD stays as a tradeable asset on the blockchain which is backed by several layers of liquidity.

Additional use cases to increase the demand of UCD and STABL3 are already in the roadmap and under development.

THE UCD BACKING aka LIQUIDITY LAYERS

All supplied liquidity is acting as backing treasury for UCD swaps to other stablecoins (if needed). The resources are:

1. The supplied liquidity when acquiring STABL3 - BUYING
2. The protocols own liquidity generated through BONDING
3. Liquidity that is provided by LENDING
4. Liquidity that is provided by STAKING for swapping UCD with any other stablecoin (starting with USDT, USDC and DAI)



To ensure that supplying liquidity is meeting demand and ideally crossing it by far, we have created a supply system that differentiates in the underlying conditions while remaining attractive through high returns.

Every approach meets a different investor's appetite and on how they want to earn while supporting the system (3,3).

Method	Price	Receive STABL3	Earn	Distribution	Withdrawal
Buying	Market price	100%	x	Directly	Directly
Bonding	10% Discount	100%	x	Over one month	After one month
Lending	Market price	20%	1. Protocol Reserve 2. Protocols Revenue	Over one month	Minimum one month
Staking	x	x	Protocols Revenue	x	Flexible

We can see that buying is the basic approach to being exposed to the price appreciation of STABL3 and later taking UCD loans without losing value. Its liquidity is protocol owned and directly used for backing and stablecoin exchanges.

Bonding is selling liquidity to the protocol and allowing the regulation of supply and demand by providing flexible discounts for STABL3 if necessary. The purchased STABL3 token can only be withdrawn after one month.

Lending is fueling the protocol with liquidity without high exposure to the STABL3 token. Investors are receiving for 100% deposited stablecoins, 20% in STABL3 and the remaining 80% are yield farming from the protocol's revenue as well as from the reserve. The 20% stablecoin are used as return for investors in the protocol's revenue. The deposited funds can be withdrawn after a minimum of one month. It is the highest incentivized way to earn in the STABL33 Protocol beside the token appreciation.

Staking is fueling the protocol with liquidity as well but without any exposure to the STABL3 token, helping to ensure enough volume for stablecoin exchanges and is incentivized by earning from the protocol's revenue. Deposits and withdrawals are flexible at any time.

All these mechanics together, plus the 100% burning of the paid back UCD loans are enabling enough volume, liquidity and backing for anyone who wants to borrow UCD.

The protocol has been built as a revenue-sharing model where almost all the fees collected are distributed to the protocol's participants, enabling real profits distributed instead of gains on the expenses of others. The fees for acquiring STABL3 (6%) is utilized for the STABL33 PROTOCOLS maintenance, development, marketing, and operations. 100% of all the other fees (transactions, unstaking, stablecoin minting, loan payback) are the protocols revenue and is distributed to the liquidity providers which are incentivized based on their weight of support and described above.

Through the four sources of liquidity the protocol owns enough liquidity that it can distribute the average surplus as return to investors overall.

If there is for example an average of 1.000.000$ surplus over one year in the reserve, the protocol will distribute this reserve represented as STABL3 to lenders over one year. The STABL3 distributed here are part of the circulating supply and not causing any dilution.

Here are three snapshots on how the overall returns could look like:

Snapshot 1:

		Volume	Available liquidity	Fees Generated = APR		
	Buying	$ 5.000.000	$ 4.700.000			
	Bonding	$ 2.000.000	$ 1.600.000	20%	$ 400.000	
	Lending	$ 3.000.000	$ 2.400.000	20%	$ 600.000	
	Staking	$ 3.000.000	$ 3.000.000			
			$ 11.700.000			
80%	Borrowing / Mint UCD		$ 6.080.000	5%	$ 304.000	UCD
60%	Pay Back UCD		$ 3.648.000	5%	$ 182.400	UCD
40%	Exchange		$ 2.432.000	5%	$ 121.600	USDT
20%	Unstaking		$ 1.080.000	5%	$ 54.000	USDT
	Remaining available Liquidity		$ 8.188.000		$ 1.662.000	
				APR	14,21%	
	Paid out Liqudity		$ 3.512.000			
	Protocols own Liquidity					
	Buying		$ 4.700.000			
	Bonding		$ 1.600.000			
			$ 6.300.000			
	Surplus		$ 2.788.000			
	Average		$ 1.394.000	APR	11,91%	
				APR TOTAL	26,12%	

Snapshot 2:

	Volume	Available liquidity	Fees	Generated = APR	
Buying	$ 100.000.000	$ 94.000.000			
Bonding	$ 40.000.000	$ 32.000.000	20%	$ 8.000.000	
Lending	$ 30.000.000	$ 24.000.000	20%	$ 6.000.000	
Staking	$ 45.000.000	$ 45.000.000			
		$ 195.000.000			
60% Borrowing / Mint UCD		$ 87.600.000	5%	$ 4.380.000	UCD
30% Pay Back UCD		$ 26.280.000	5%	$ 1.314.000	UCD
70% Exchange		$ 61.320.000	5%	$ 3.066.000	USDT
25% Unstaking		$ 17.250.000	5%	$ 862.500	USDT
Remaining available Liquidity		$ 116.430.000		$ 23.622.500	
			APR	12,11%	
Paid out Liqudity		$ 78.570.000			
Protocols own Liquidity					
Buying		$ 94.000.000			
Bonding		$ 32.000.000			
		$ 126.000.000			
Surplus		$ 47.430.000			
Average		$ 23.715.000	APR	12,16%	
			APR TOTAL	24,28%	

Snapshot 3:

		Volume		Available liquidity	Fees Generated = APR		
Buying	$	70.000.000	$	65.800.000			
Bonding	$	30.000.000	$	24.000.000	20%	$ 6.000.000	
Lending	$	50.000.000	$	40.000.000	20%	$ 10.000.000	
Staking	$	30.000.000	$	30.000.000			
			$	159.800.000			
60%	Borrowing / Mint UCD		$	66.000.000	5%	$ 3.300.000	UCD
60%	Pay Back UCD		$	39.600.000	5%	$ 1.980.000	UCD
40%	Exchange		$	26.400.000	5%	$ 1.320.000	USDT
10%	Unstaking		$	7.000.000	5%	$ 350.000	USDT
	Remaining available Liquidity		$	126.400.000		$ 22.950.000	
					APR	14,36%	
	Paid out Liqudity		$	33.400.000			
	Protocols own Liquidity						
	Buying		$	65.800.000			
	Bonding		$	24.000.000			
			$	89.800.000			
	Surplus		$	56.400.000			
	Average		$	28.200.000	APR	17,65%	
					APR TOTAL	32,01%	

First thing to notice is that the returns are not dependent on the supplied volume or a high market capitalization but corelated to the action within the STABL33 Protocol itself. It is a mix between investors bond, lend, borrow, payback, exchange, stake and unstake that is feeding the APR.

Exchanging and unstaking (lending & staking) are the only two factors that are reducing the liquidity while buying and bonding are allowing the protocols own reserve.

The more investors buy, bond, lend and stake the more liquidity is available and therefore more surplus as even higher APR for investors.

The exact numbers are not possible to predict right now that is why we are supplying snapshots. The dynamics and volume of all actions in the protocol are changing every second and the whole approach has never been implemented before, considered as an experiment (beta). However, after a brief period into beta, it will be very possible to supply accurate stats, predictions and optimize on an ongoing basis.

As the calculations are showing, the combination of the stablecoin returns plus the distribution of the protocols reserve allowing the highest non-depreciating returns on the market.

To summarize: STABL33 Protocol combines elements of the best DeFi protocols in one ecosystem and is additionally the first and only crypto project that makes non-depreciating digital assets possible, a new innovative approach.

It is allowing 0% interest, 100% financed no debt loans with no liquidation, as well as investments and returns that do not depreciate.

It is providing an easy and secure way to generate sustainable high income for anyone`s financial benefit.

To get started on this amazing journey, visit our website: stabl33.finance

Welcome to the STABL33 Protocol!

It is only sideways or up from here!

The STABL33 Team!