



# Critical Money

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## Unlocking Mineral Liquidity

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# The Problem



Critical Minerals + Rare Earths  
valuable (\$ 336 B / year)  
lack liquidity

# The Solution



**Critical Money**  
Unlocking Mineral Liquidity

**Tokenize RWA**  
**RWA collateral borrow/lend**



ARBITRUM



Chainlink



# unlocking mineral liquidity

critical minerals and rare earth:  
strategical commodities, no liquidity

miners face volatile prices  
dim market



# mineral as collateral



v0 App criticalmoney.vercel.app/pledgee ETH Latam

Lending Pool Disconnect Account: 0x776b...ca7e Chain: Arbitrum Sepolia

## Pledge Platform

Tokenize metal collateral and manage pledges

Register Pledge Pay Pledge

**Register New Pledge**  
Register a new pledge to tokenize metal collateral for a pledgor

**Pledgor Address**  
0x...

**Quantity (Troy Ounces)**  
e.g., 1000  
Must be a whole number

**Interest Rate / Spread (%)**  
e.g., 10  
Must be an integer between 0-12%

Register Pledge

Powered by Chainlink.

Built with v0

This screenshot shows a web application interface for a "Pledge Platform". The top navigation bar includes links for "Lending Pool" and "Disconnect", along with account information ("Account: 0x776b...ca7e" and "Chain: Arbitrum Sepolia"). The main title "Pledge Platform" is followed by the subtitle "Tokenize metal collateral and manage pledges". Below this, there are two primary buttons: "Register Pledge" and "Pay Pledge". The "Register Pledge" section contains fields for "Pledgor Address" (with placeholder "0x..."), "Quantity (Troy Ounces)" (with placeholder "e.g., 1000" and note "Must be a whole number"), and "Interest Rate / Spread (%)" (with placeholder "e.g., 10" and note "Must be an integer between 0-12%"). A large purple "Register Pledge" button is located at the bottom of this section. At the very bottom of the page, there is a footer note "Powered by Chainlink." and a "Built with v0" badge.



# borrow/lend

v0 App criticalmoney.vercel.app Lending Pool | Pledge Platform | Disconnect

Critical Money  
Account: 0xd594...57eb Chain: Arbitrum Sepolia

USDC Balance **500,000,000.00**  
Available to lend

Deposited **500,000,000.00**  
USDC in pool

Pending Rewards **6,410.64**  
Ready to claim

Lend USDC Withdraw Rewards

Amount (USDC)  
0.00

Lend USDC

Powered by Chainlink.

Built with v0

The screenshot shows the 'v0 App' interface for the 'criticalmoney.vercel.app' website. At the top, there's a navigation bar with links for 'Lending Pool', 'Pledge Platform', and 'Disconnect'. Below that, the title 'Critical Money' is displayed along with account information ('Account: 0xd594...57eb' and 'Chain: Arbitrum Sepolia'). The main area is divided into three sections: 'USDC Balance' (500,000,000.00, 'Available to lend'), 'Deposited' (500,000,000.00, 'USDC in pool'), and 'Pending Rewards' (6,410.64, 'Ready to claim'). Below these sections is a large button labeled 'Lend USDC'. To the right of the lending button are tabs for 'Withdraw' and 'Rewards'. A form field for entering the amount (0.00) is also present. At the bottom, a note says 'Powered by Chainlink.' and a 'Built with v0' badge is visible.

# **value proposition: convertible loan**

**pledgors: liquidity, price assesment, low interest rate**

**investors: competitive APY, access to assets (WL)**





market (2024)

global commodities:  
\$140 T

rare earths: \$8 B  
critical minerals: \$328 B

p2p lending  
\$4 B (Brazil)

Source: BCB, DMI, TAC, Verified Market Reports

**RWA borrow/lend**  
investors provide liquidity  
pledgors borrow stable coins

Critical Money: fees + spread



**business  
model**





# market comparison

	Critical Money	Tether/Paxos	Uranium.io	Raredex	AsteroidX
asset tokenization	✓	✗	✗	✗	✗
mineral	critical minerals rare earths	gold silver	uranium	rare earths, others	gold, lithium mines
lending	✓	✗	✗	✗	✗
regulatory framework	✓	✓	✗	✗	?
APY	competitive	N/A	N/A	N/A	N/A



# heterogeneous experienced team



MARISE FIGUERAS  
Lawyer  
MBA Blockchain



YURI MAIMONE  
Lawyer/SC Dev



IGOR WALTER  
Computer Engineer DS  
MBA Blockchain



LUCIANO GROSSI  
Data Scientist



ALEF DE LIMA  
Full stack dev



# Critical Money

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## Unlocking Mineral Liquidity

<https://criticalmoney.vercel.app/>