

A black and white photograph of a person from the waist up. They are wearing a dark suit jacket over a light-colored button-down shirt and light-colored trousers. A dark lanyard hangs around their neck, with a rectangular badge attached to it. They are holding a dark briefcase in their left hand. The background is a brick building with a window.

A PLATFORM FOR PEER-TO-PEER LENDING
AND BORROWING

P2P Lending

It's time to dream big!



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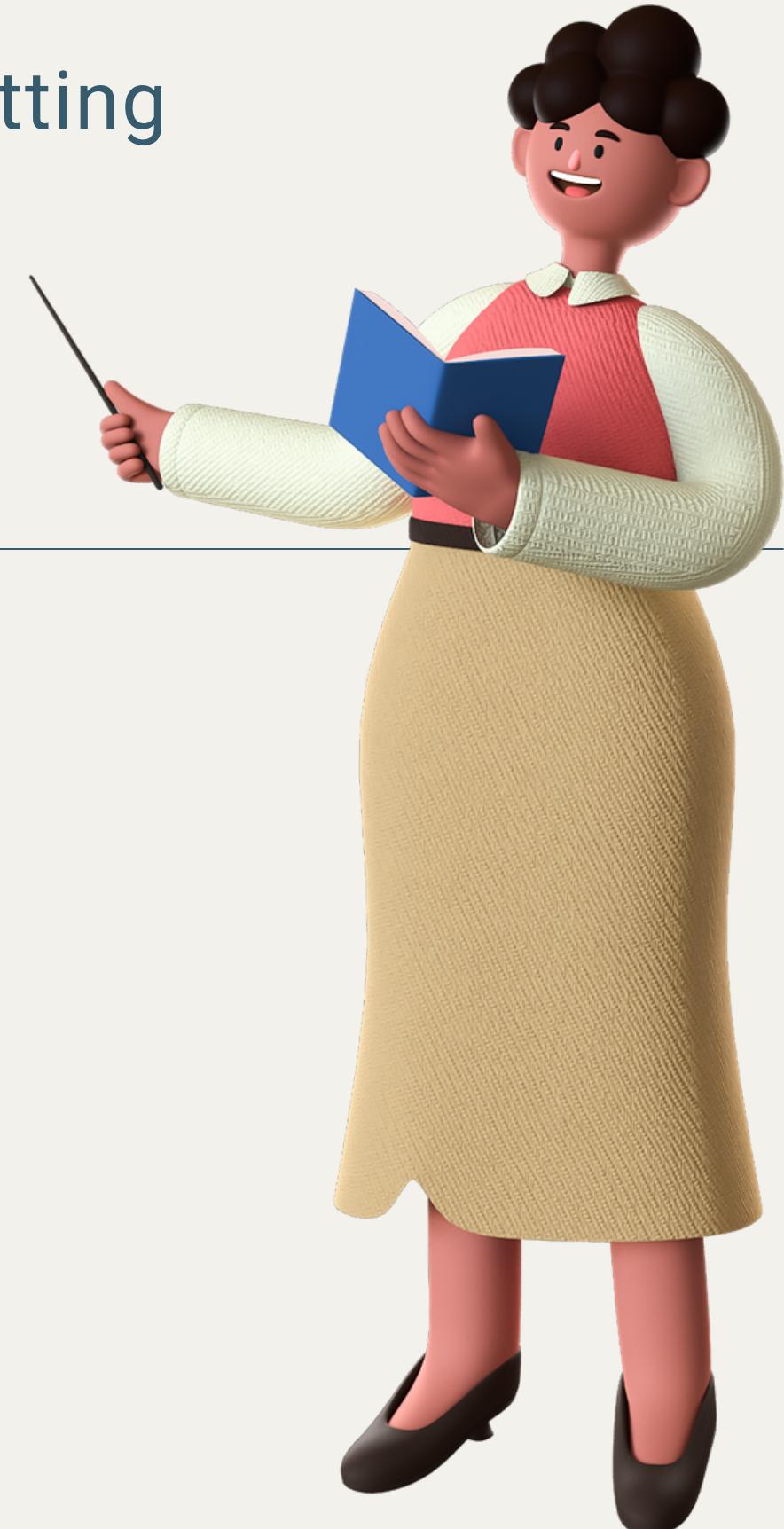
- What we're trying to solve
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A woman wearing a dark hijab and a brown jacket is smiling and looking towards the camera. She is holding a black laptop in her hands. The background is blurred, suggesting an indoor setting.

A platform for peer-to-peer lending and borrowing, where lenders publish the amount they want to lend and bidders select the offer with the best interest rate.

WHY

- We incentivize borrowing and lending, which increases the overall user activity on the application by getting them more deals



HOW

- The borrowers complete the transaction by pledging collateral

What's Next ?

- Under-collateral loans
- Streaming facilities
- Collateral security with Zero-Knowledge proof.
- Physical Assets as collateral.
- FlashLoans.



MVP

Reputation scores for users based on their activity and facilities of loans with low collateral, and less interest rates etc. Rewards would be proportional to their reputation scores. The users get their rewards on the next day based on their previous day's work.



Tokenomics

Reward of user = total settlement of that user on that day / Total settlement of all users on that day * 100

(User settlements/ platform settlements) *

Reputation_Multiplier * 100

User settlements/ platform settlements) *

Reputation_Multiplier *

PER_DAY_PLATFORM_REWARDS

PER_DAY_PLATFORM_REWARDS = 500

million / 730

(Reputation_Multiplier is 1 by default, and if the user has done 10 settlements on a day the default updates to 2, rewards are given based on this.)

ex: 1 billion token supply
500mil goes to community etc ,
our v1 is planned for 2 years
hence 730 i.e, 365^2



Problems We propose to solve

- No KYC is required and users get to choose from various lenders.
- Private loans
- Loans can be taken based on reputation scores, Collaterals aren't necessarily needed
- Gamifying the lending and borrowing by once every



How it works?

- A platform where users may opt to be borrowers or lenders, with lenders adding to the pool while borrowers get to select from a range of interest rates.
- The native token will be used to provide incentives.
- A dashboard that shows user's reputation scores, making it simpler for loans.
- Separate supply and borrow market details displayed on a page.