

Capstone overview

Dexzikon - turns your projected APY into food and essentials

Project description:

I'm building a platform that allows people to access agricultural products using the future interest (APY) from their locked savings. For example, if a user saves ₦10 million and is set to earn ₦200k in interest over time, they can spend that ₦200k now to buy food from our store. We'll partner with financial institutions to verify savings and guarantee interest yield, while also using platform revenue to invest in agricultural production partnerships. Users earn royalty or interest from these investments, making it a safe and practical option for savers, food buyers, families and institutions looking to make their money work in more practical ways.

Value proportion:

- **Early access to food and essentials:** users can use their projected APY to obtain food and essentials, ensuring food security without needing cash.
- **Savings remain untouched:** users can access the future interest on their locked savings while keeping their principal intact.
- **Earn royalties:** reinvesting platform revenue into agriculture, which allows users to indirectly support production and earn royalties from the outcomes.

This delivers **real-world utility**, **financial empowerment**, and **food security** in a single solution.

Target Markets:

Salary Earners – Unlock future interest to cover daily needs without touching savings.

Pensioners – Access food and medicine now using predictable future payouts.

Institutions – Fund recurring programs with yield while preserving core capital.

Competitor Landscape:

Solana DeFi platforms like **Solend**, **Kamino**, and **MarginFi** focus on lending, yield farming, and trading—but they:

- Don't offer real-world access to essentials

- Require collateral and carry liquidation risks
- Are too complex for everyday users
- Lack connection to fiat savings or traditional financial needs
- **Carbon Zero** – BNPL platform that offers short-term food/utility purchases using credit, but relies on debt, and doesn't leverage savings or yield.

Dexzikon turns projected APY from staked savings into purchasing power for essentials—no loans, no liquidation, no complexity.

Founder-Market Fit:

I'm Lawal Abdulrazaq. I've seen what it's like to have money saved but still feel stuck when real needs come up. Dexzikon is my way of solving that—letting people use the value of their future interest to access essentials today, without touching their savings. It's a product born from experience, not just theory.