



# dFund

Decentralized hedge funds &  
loans powered by smart contracts

a DAO and DeFi module

Polkadot parachain

Investors pitch deck & DFND token  
subscription plan



# About dFUND

## Decentralized hedge funds (dFunds):

dFund is a platform that makes decentralized hedge funds and loans possible, operating in the vast and technically superb Polkadot ecosystem. The dFund network is composed of different decentralized autonomous organization (DAO) modules acting as decentralized hedge funds / investment funds, or as we like to call them, dFunds. Investors can invest / pool money into these dFunds, which would be managed by that dFund's manager and invested for a profit, just like traditional hedge funds. These dFunds can set their terms and conditions, such as the success fee they will charge on achieved profits, and their internal organization, such as the DAO module (in this case a dFund) members electing the dFund manager(s).

dFunds will be rated and ranked by their performance, so the decentralized hedge funds with the highest returns will be the most visible ones on the website and dApp of the platform, and users will be able to see the returns and profits (in %) of every dFund which will allow them to make informed decisions about in which dFund they want to invest. Obviously, the highest rated dFunds would justifiably charge the highest fees because they are considered high reward / profitability and low risk. Returns and performance will be easy to audit and verify as all transactions are done within smart contracts and on the blockchain, which means that all transactions are 100% transparent, auditable and visible on the public ledger (blockchain).

# About dFUND



## Decentralized Loans platform & credit ratings:

Users will be able to take out a loan if they provide a collateral, the requirements for the collateral are set by the lender, so depending on their risk tolerance, some lenders will set a requirement that the collateral must be at least 120% of the loan amount, while some high-risk lenders can set the collateral requirement to be only 50% of the loan, ensuring total autonomy and freedom of choice for both the lenders and the borrowers. Lenders also set the interest rate and the duration of the loan, and obviously low collateral requirement loans will have a much higher interest rate than high collateral requirement loans.

Borrowers will be rated and ranked with a credit score system, so reliable borrowers who have always paid the loan amount back and honored every agreement will have a higher credit score which would provide them with lower interest rates as they are a low-risk lender who has not defaulted on their loans yet. On the other hand, if a borrower has defaulted many times, they will receive a bad credit ranking, which would mean that they will have to pay higher interest and provide a higher collateral amount, as they are a high-risk borrower.



# About dFUND

## Decentralized funding proposal auctions:

Users will be able to make a one-time funding proposal and promise through a smart contract to give their backers / funders / investors interest on the funding amount if they have an idea. This would be one-time / one-event smart contract which is very short term, and not something short term or continuous such as dFunds or loans.

A rating system will also be used to warn users if they have had multiple previous bad / unsuccessful funding proposals or if they had good and successful funding proposals that returned a profit to the backers.

# About dFUND

## Secondary and synthetic marketplace & tokenization

Users will be able to trade their loans on a secondary marketplace, these smart contracts, including both loans and dFund subscriptions / investments, would be able to be instantly transformed into synthetic products within the platform which can be bought, sold and traded. So for example, if you are lending a loan with a 10% interest rate, but you need money / liquidity urgently or you simply don't want to wait until the end of the loan duration, you can instead decide to sell your loan, and maybe someone will buy it for 4% instantly, which would mean a 6% profit for them after they receive the original 10% interest at the end of the loan's duration, which is beneficial for both a buyer and the seller. For the seller (the original lender), they don't have to wait and they are getting a smaller profit with no risk, and for the buyer of the loan, they are receiving a higher profit for waiting until the end of the loan's duration. This is in many ways similar to real life options and futures trading, which is extremely popular right now.

Stake in dFunds can also be bought and sold, so for example if you have invested into a dFund that has an average return of 40%, you can sell your stake in the dFund, maybe a buyer will decide to pay you 10% on top of the stake amount, and then you are delegating the risk and waiting time to them while receiving a no risk return, just like the loans secondary market.

# About dFUND

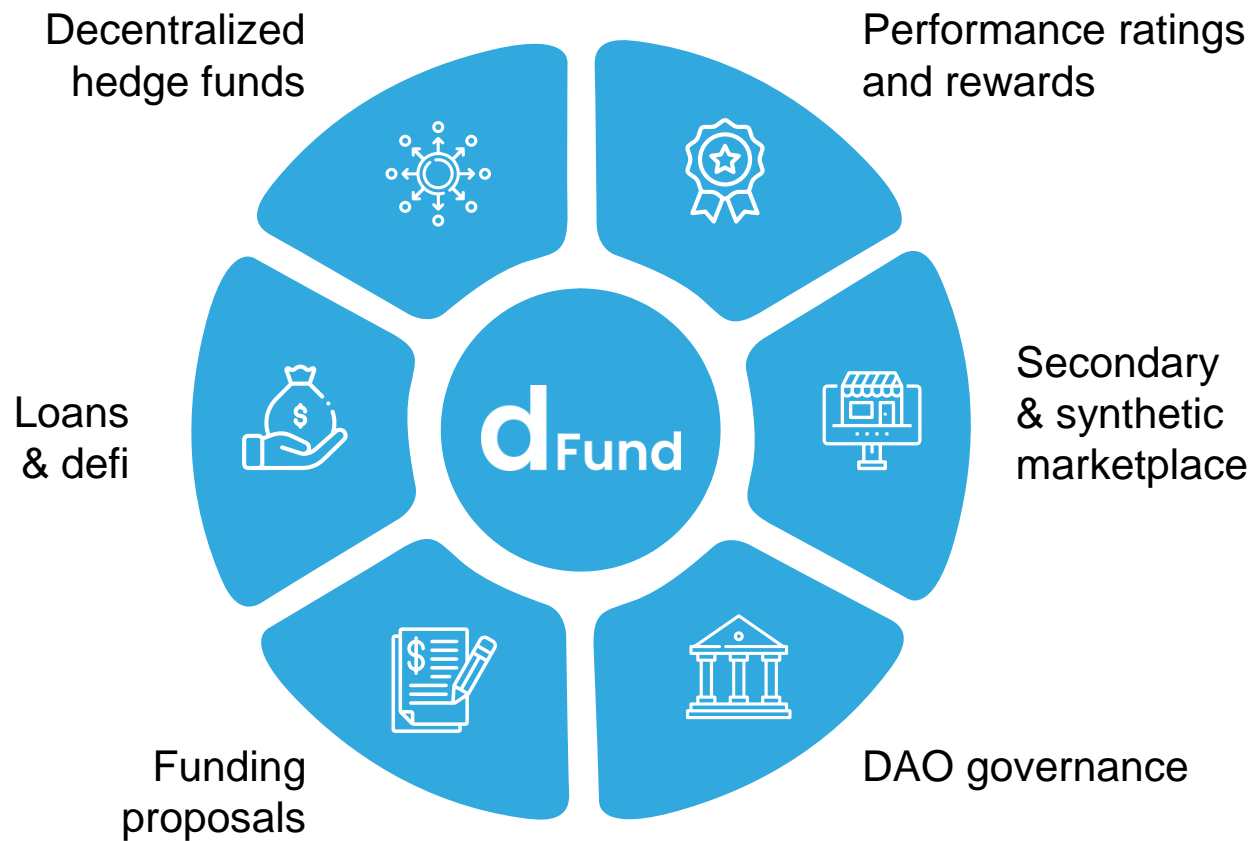
## Performance ratings and rewards (transparency)

As you could previously read, all of the products / users on the platform will be rated according to their past performance, with the ones with the highest ratings being most prominently displayed on the website & dApp and charging the highest fees in terms of dFunds, and receiving the lowest interest rates in terms of loans.

This ensures maximum transparency which is much needed in this space and solves a big issue with defi. Many people don't trust defi because it lacks a comprehensive system of ratings, rankings and measures of credibility. On our platform, everything is audited and verified on the blockchain according to smart contracts, so there is no possibility of deceit, which will help the expansion of defi, allow people to make informed decisions and establish trust within the users of the platform, as well as within users in the general defi & crypto community.

# About dFUND

Summary of features





# About dFUND

## Technology

dFund will be a parachain in the Polkadot ecosystem parachain based on the substrate2.0 development framework. This means that dFund is technically shares the same standards and inner mechanisms of Polkadot in terms of function, account, balance, babe, grandpa, staking and other pallets of the substrate. This gives us the same chain quality of Polkadot including high performance, scalability and stability of the Polkadot chain, as well as reputational and marketing assets. Being a Polkadot parachain, dFund will also have native and natural smart contract integration and capability, giving us the best of both worlds, as well as native and natural support for integrating, importing and bridging ERC20 smart contracts, which is especially important for decentralized hedge funds, because it will allow them to be connected to Ethereum based decentralized marketplaces to do their trading and investing, such as UniSwap. dFund is also capable of utilizing mechanisms and operations of substrate's offchain worker to provide off-chain data integration, combining off-chain data with on-chain systems, rules and dynamics to complete the governance processes or provide information, which is a de-facto Oracle substitute, improving drastically on Polkadot's native capabilities.





# About dFUND

## Team and assets

Great, dedicated, hard working, experienced and professional team consisting of:

- ❖ 4 blockchain developers, including smart contract experts and specialists in the Polkadot and Cardano chains.
- ❖ 1 BD & research manager
- ❖ 2 web developers
- ❖ 1 marketing manager
- ❖ 1 graphic & web designed

Legal opinion that we are not a security



## Marketing momentum:

- ❖ Polkadot is extremely popular right now and all projects in the Polkadot ecosystem are grabbing a lot of attention, and it lacks an all-encompassing next-generation defi project so that is a perfect opportunity for us to seize that space and become the next big thing
- ❖ A lot of hype and popularity was gathered around hedge funds and self-organization and autonomy of traders during the GameStop stocks saga, we are in a perfect moment to seize that opportunity and present to the world a chance for common retail traders and investors to organize together in decentralized and autonomous hedge funds on the blockchain.

Secured funds for 5 exchange listings and guaranteed exchange listings immediately at launch, ensuring instant liquidity and exit opportunities for investors

# Tokenomics



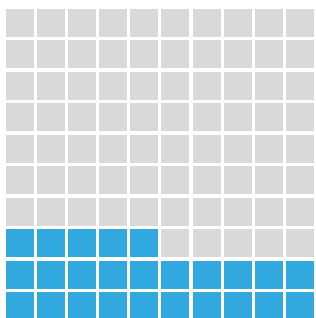
Total tokens to be issued: 1,000,000,000



Fully diluted market cap: \$50,000,000

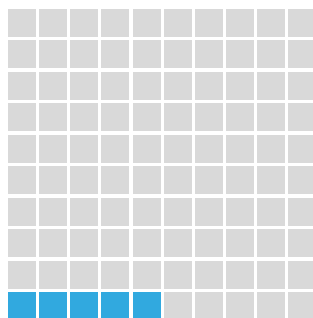
## Distribution

25%



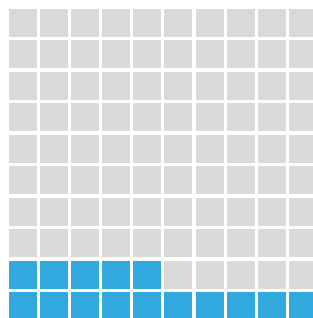
Private Sale

5%



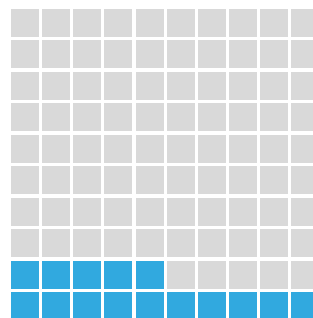
Public Sale

15%



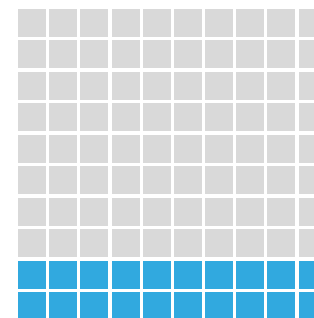
Team

15%



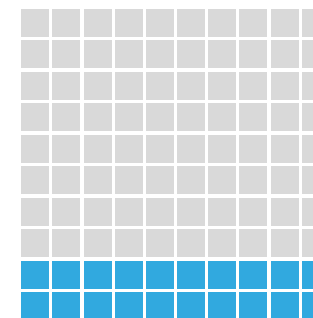
Operations funds

20%



Ecosystem  
incentive

20%



Liquidity incentive

## Listing plan

Public sale (IDO)



Listing on MXC / Bitmax /  
Bittrex tier exchanges



Listing on OKEx / Kucoin / Huobi  
tier exchanges



## Vesting / unlocking schedule:

Round 1 tokens are unlocked at 15% per month, Round 2 tokens are unlocked at a rate of 20% per month, while Round 3 tokens are unlocked at a rate of 25% per month

Team tokens are unlocked at a rate of 25% per year, so all team tokens (15% of supply) will be unlocked after 4 years.

Operations funds are used on day-to-day operating expenses, such as paying for the website, hosting, bug fixes

Ecosystem incentive funds are used to give grants and reward developments which are crucial to the dFund ecosystem, reputation, and prominence.



# Subscription Plan

## Pre-Seed

- ✓ Subscription percentage: 8%
- ✓ Amount of tokens: 80,000,000 DFND
- ✓ Valuation: 800,000 USDT

Price: 0.01 USDT

## Seed

- ✓ Subscription percentage: 8%
- ✓ Amount of tokens: 80,000,000 DFND
- ✓ Valuation: 1,200,000 USDT

Price: 0.015 USDT

## Private Sale

- ✓ Subscription percentage: 9%
- ✓ Amount of tokens: 90,000,000 DFND
- ✓ Valuation: 1,620,000 USDT

Price: 0.018 USDT

## Public sale

- ✓ Subscription percentage: 2%
- ✓ Amount of tokens: 20,000,000 DFND
- ✓ Valuation: 1,500,000 USDT

Price: 0.03 USDT

## Subscription price



Pre-Seed: \$0.010



Seed: \$0.015

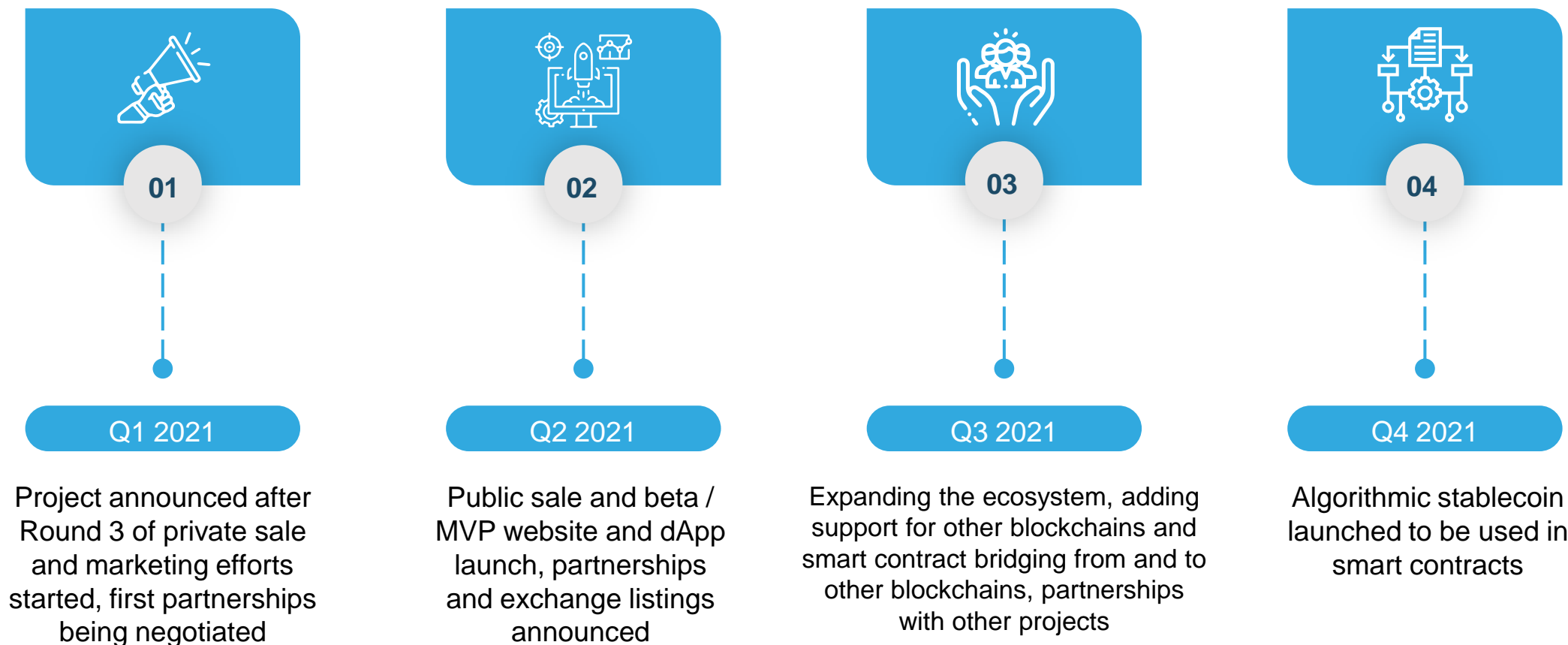


Private Sale: \$0.018



Public sale: \$0.030

# Roadmap





The background is a dark, semi-transparent collage of financial imagery. It includes various charts such as bar graphs, line graphs, and pie charts. There are also images of stacks of gold coins and a hand holding a pen over a document. The overall theme is finance and investment.

Thank you for your  
interest

**d**Fund