

Folks FINANCE

Unleash the power of DeFi.
Lend, borrow, trade and manage
digital assets all in one platform.



Next Generation DeFi

Most crypto users use CEXs because:

- Easy to use
- More tools in one place
- On/Off Ramp
- No gas fees
- No bridging
- No friction

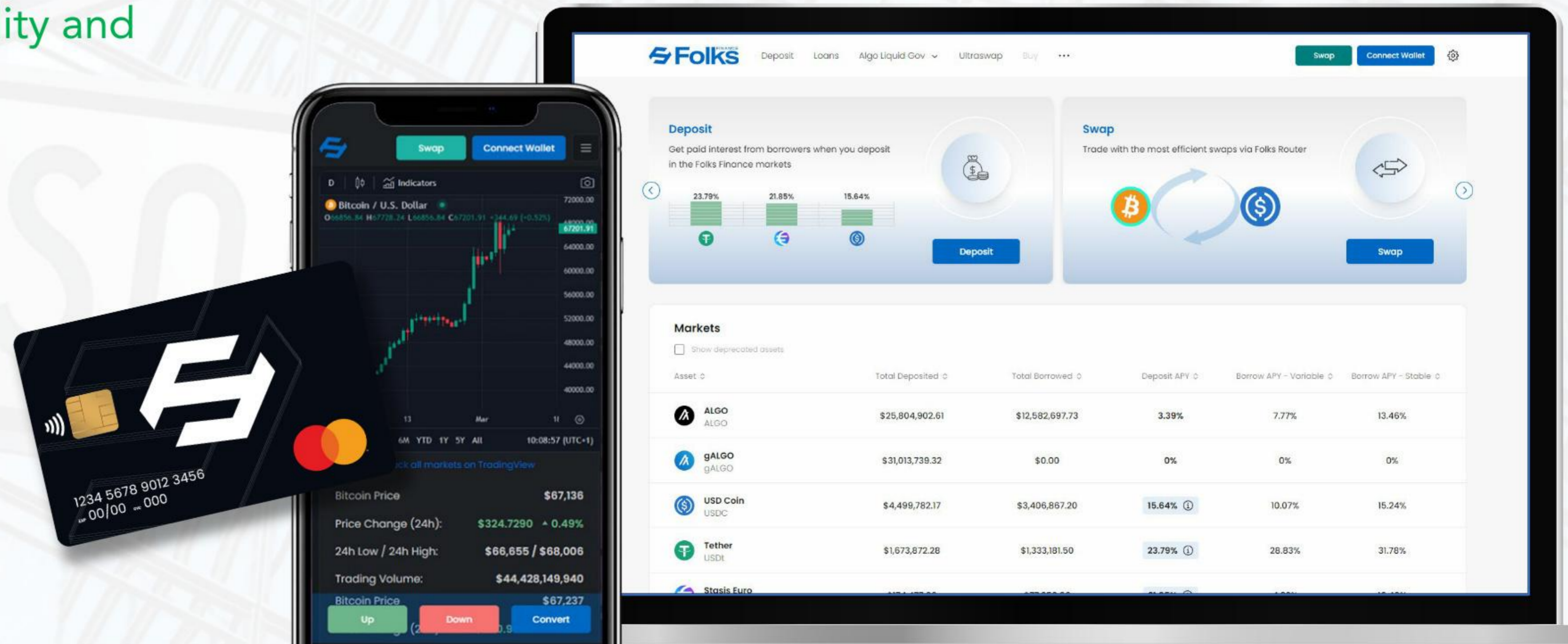
But on the other hand:

- Not Transparent
- Not reliable
- Manipulated

DeFi users: ~5M
Binance users: ~160M

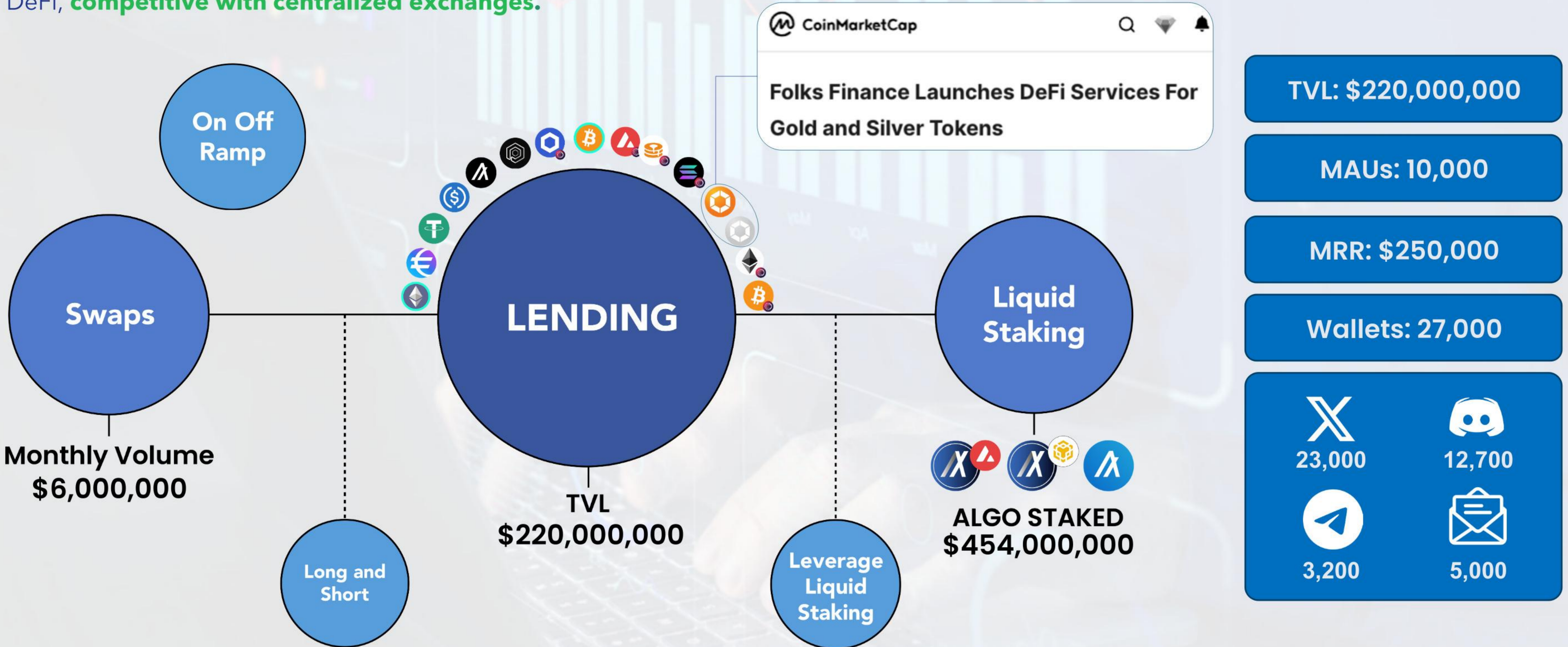
Folks Finance is the better alternative to CEXs by offering a easy to use platform with complete set of DeFi tools which leverages the **reliability and transparency** of smart contract.

- Swaps
- Lending
- Liquid Staking
- Leveraged Trading
- On/Off Ramp



Rapidly growing metrics

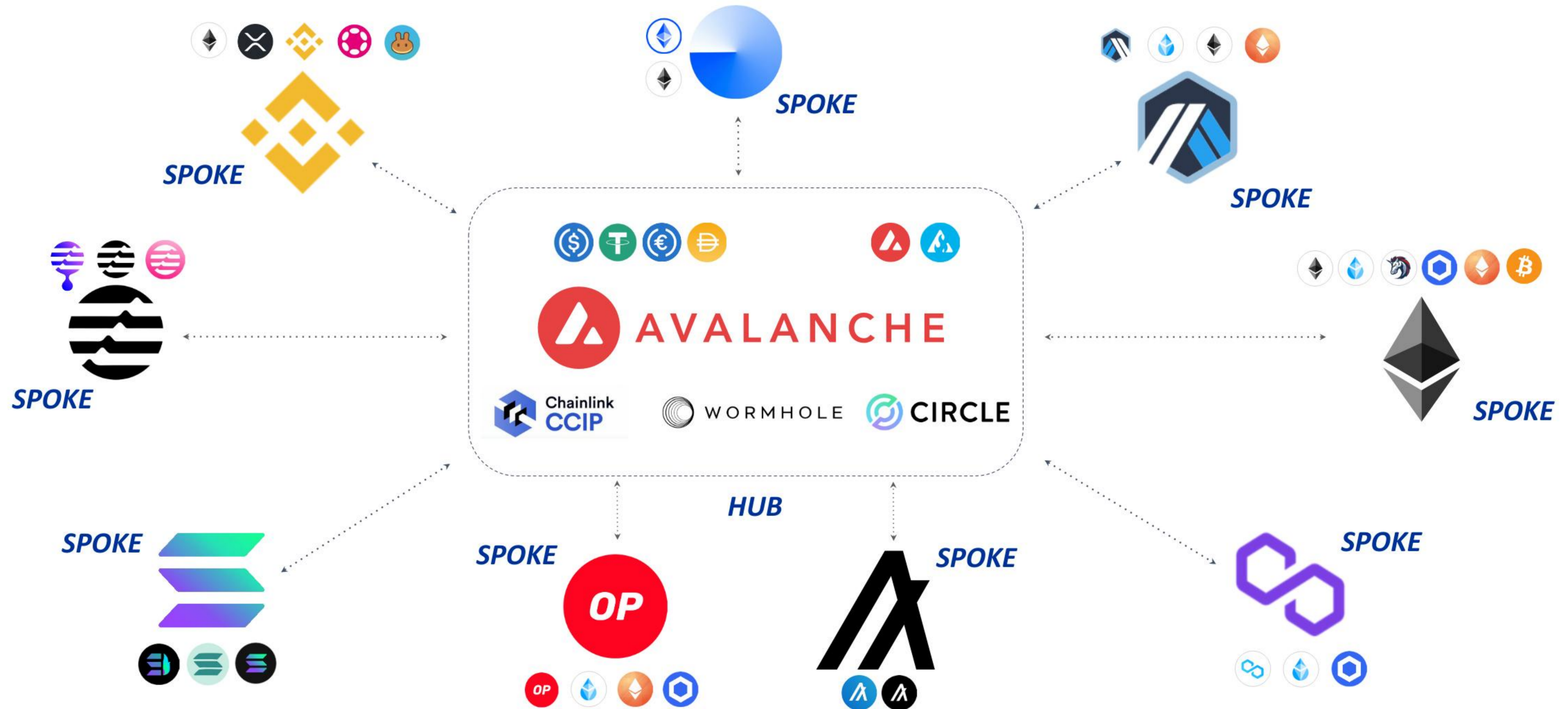
Since the launch on **Algorand** Mainnet in April 2022, we've focused in improving the protocol, building a seamless UX/UI and smart contract composability with **advanced, secure, and efficient** DeFi tools. Folks Finance is a **one-stop shop** for digital asset management and trading on DeFi, **competitive with centralized exchanges**.



By using messaging layers technologies Folks Finance is scaling to other networks launching a unique cross-chain DeFi Hub..

Folks Finance: Hub & Spoke

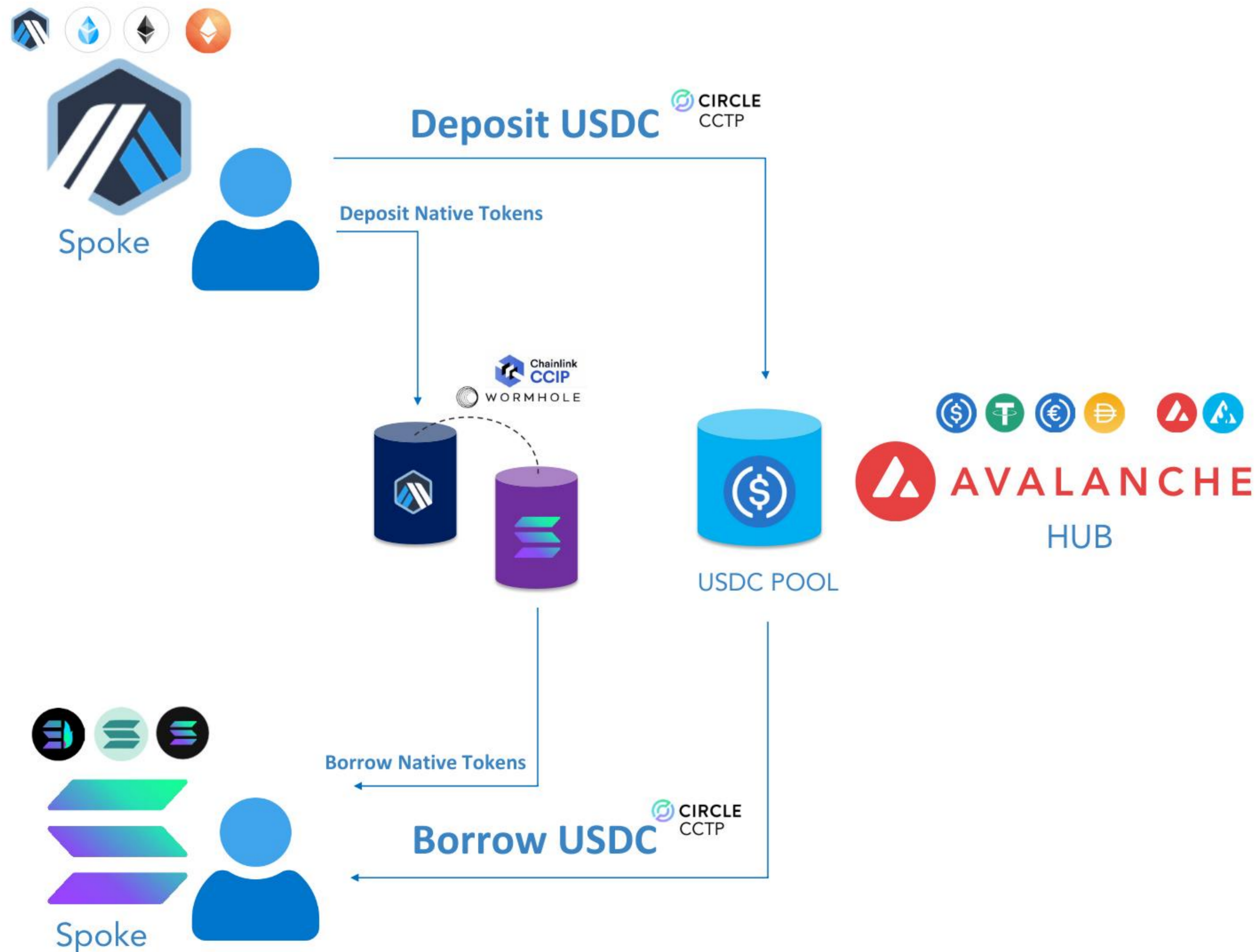
Folks Cross-chain lending will be launching with **Avalanche as Hub chain** and as **spokes Ethereum, Optimism, Arbitrum** in the first EVM deployments. New EVM spokes will be quickly upcoming based on BD decisions. From Q3 24 there will be integration of non-EVM spokes.



Avalanche as Hub chain **guarantees the best user experience** thanks to its fast finality, low cost of transacting and wide integrations with the used technologies (Wormhole, CCTP, CCIP).

Efficiency as a way to success

The Folks' **unique Hub & Spoke** model uses smart routing for storing the liquidity of assets. A Blockchain's **native assets are concentrated in their respective network**, whilst **stablecoins** (and other cross-chain assets) are **concentrated in the hub** chain and transferred through native bridging, e.g. USDC through Circle CCTP.



Concentrated Liquidity vs Multichain

AAVE v3 USDC Liquidity
*not considering Ethereum Market

Multi-chain model

Arbitrum: **56M**
Other chains: **102M**

TOTAL 158M
Max Borrow (on Arbitrum): **45M**

Concentrated model

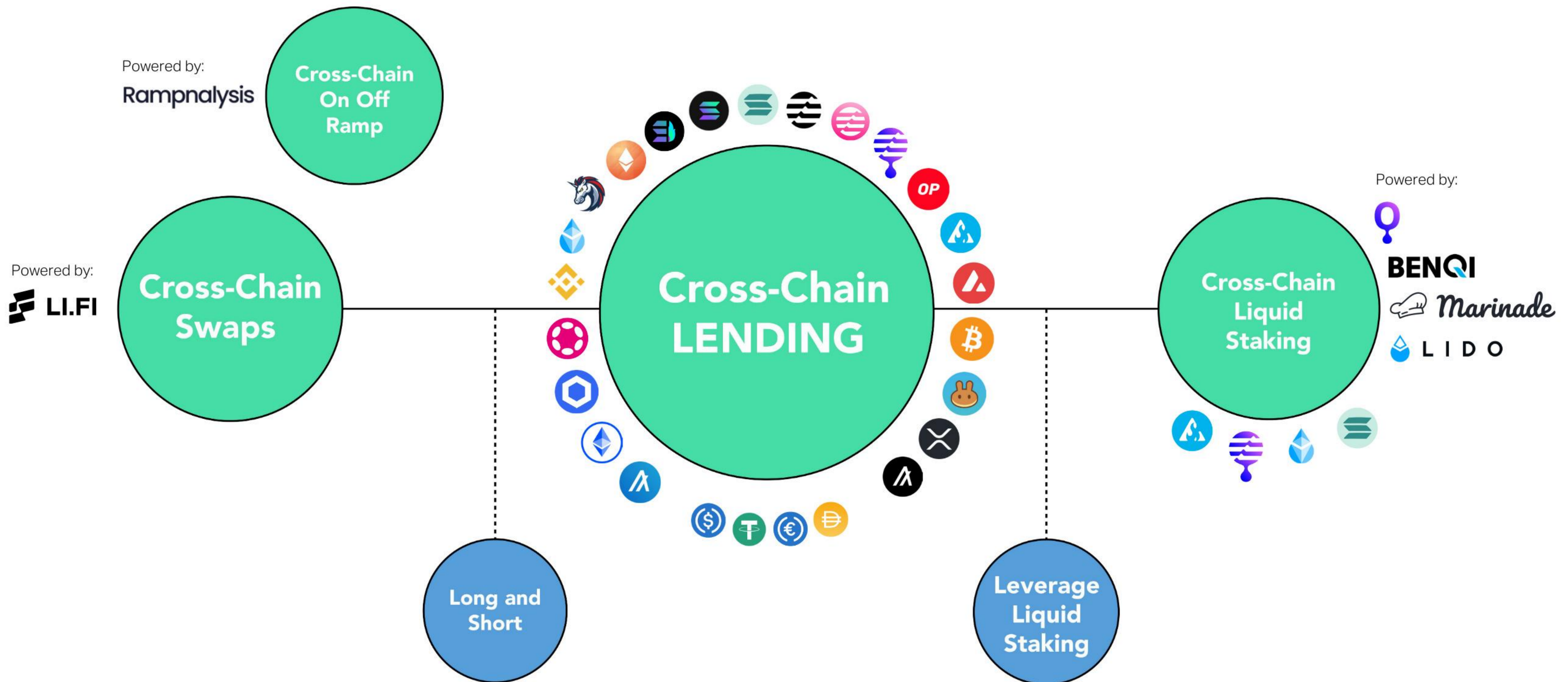
All chains liquidity aggregated

TOTAL: 158M
Max Borrow: **126M**

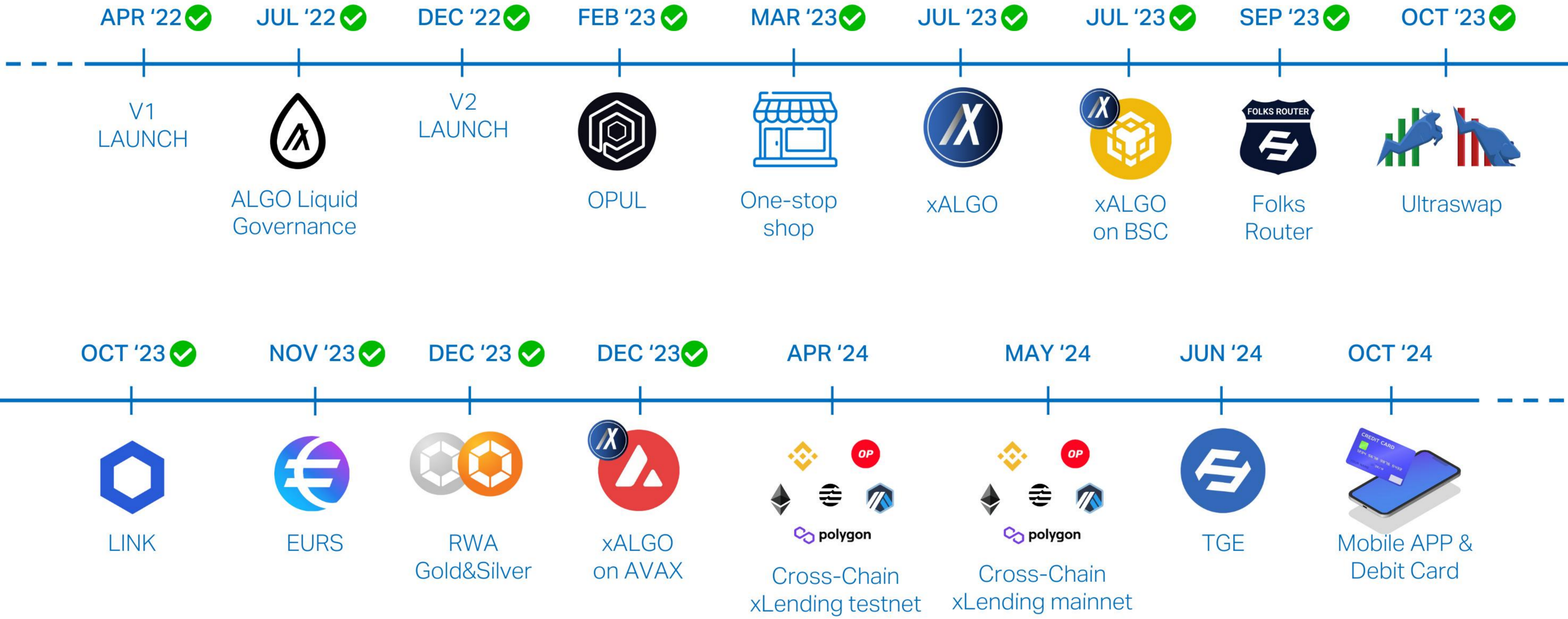
Concentrated model results **180% more efficient** than multi-chain

A unique Cross-chain DeFi Hub

Folks Finance will be enabling Web3 users with a new protocol **that abstract the chains/network** from the UX, by allowing the user to interact with its most favoured wallet **without concerns about gas fees, bridging and network selection.**



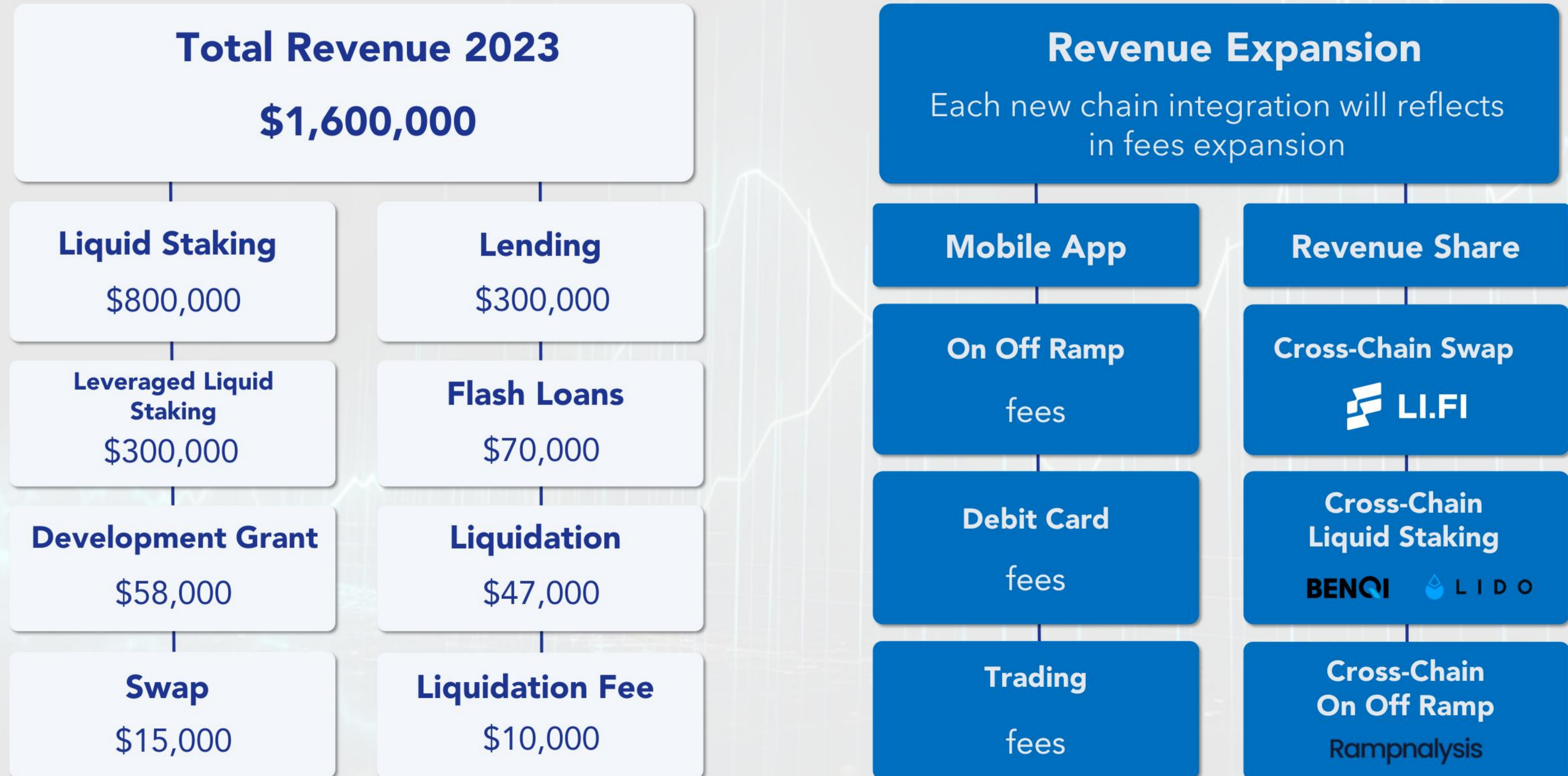
Product Roadmap



Revenue Model

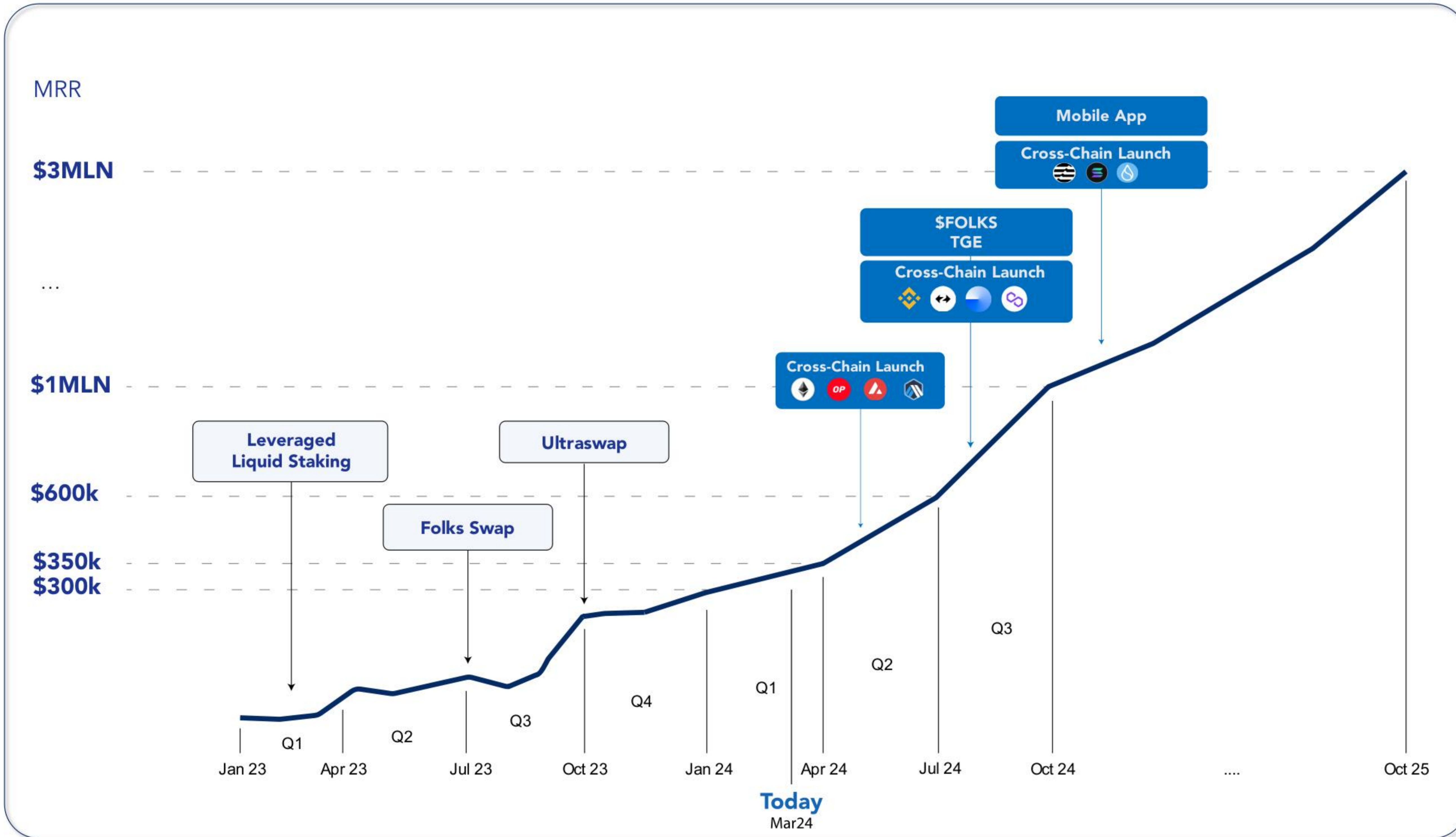
Folks Finance revenue model is based on fees over the offered service.

The secret source is to **provide tools** which users are willing to pay to use. The upcoming cross-chain expansion will be a **boost for existing revenue model**, adding **new services** in the mobile app and integrating new partners based on revenue share agreements.



GTM & Token Utility

The next stage of expansion forecasts a growth that **boosts the metrics** together **with the expansion** of the products in **new chains**, which will expose Folks to new users/Assets/TVL and revenue. The mobile app bring the bar even higher to be the optimal solution for competing with CEXs and attract different users who are willing to pay for centralized services, such as custody and debit cards.



To increase the FOLKS value:

- Market buyback using protocol treasury
- Staking

FOLKS stake utilities:

- Higher loan cashback
- Lower swaps fees
- Higher debit card cashback
- DAO Voting power

FOLKS Utilities:

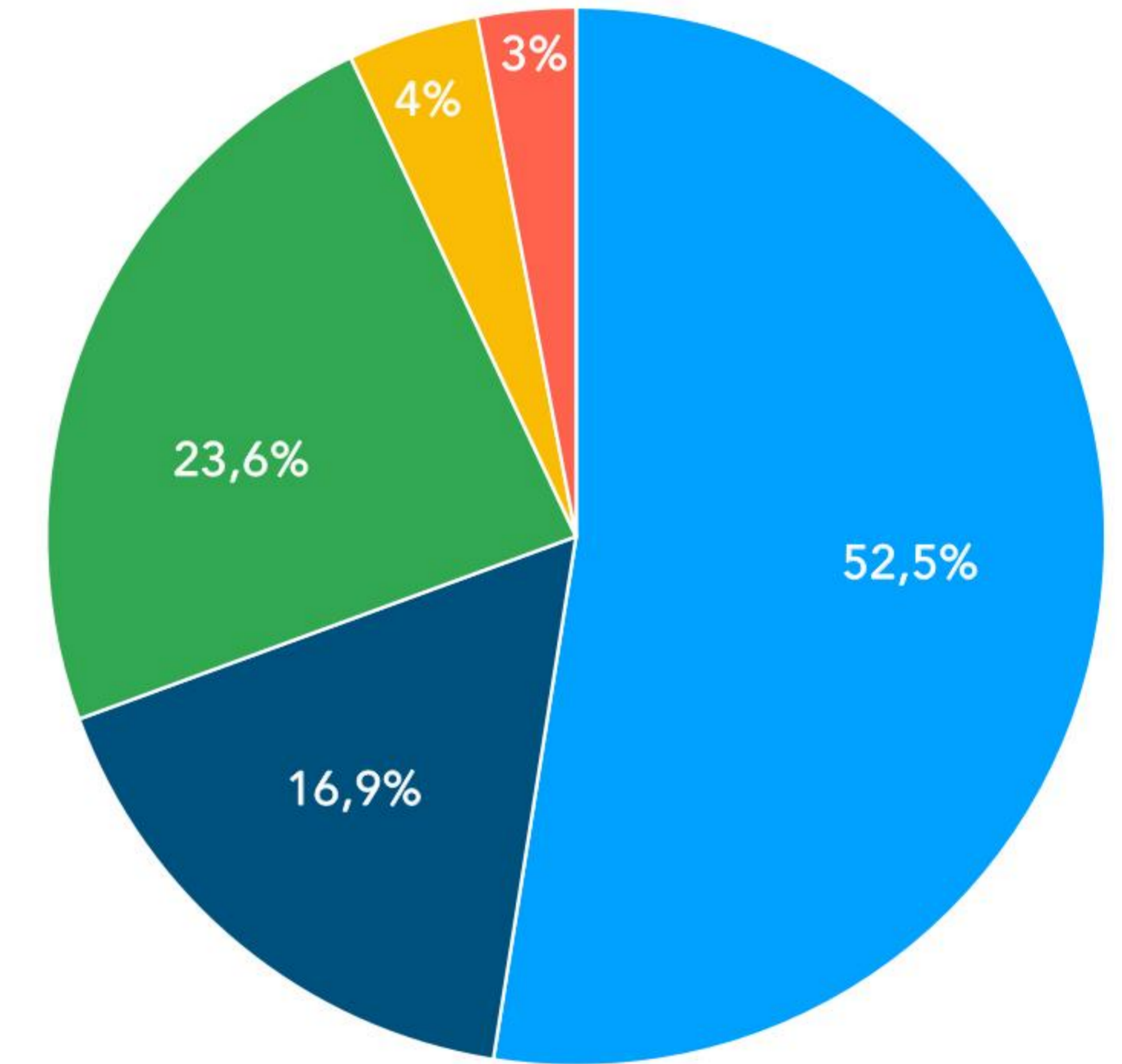
- Pay cross-chain gas fees
- Potential collateral in lending market

Tokenomics

Designed to maximize investors' returns while keeping decentralization and community at its core.

	FOLKS	SHARE	TGE	CLIFF	VESTING MONTHS
TOTAL	50,000,000.00	100%			
Team	8.450.000	16.90%	0%	15 months	15 months
Seed Sale	11.785.000	23.57%	10%	12 months	12 months
Strategic Sale A	2.000.000	4.00%	10%	6 months	6 months
Strategic Sale B	1.500.000	3.00%	20%	0 months	12 months
Community	26.265.000	52.53%	TBD	-	> 48 months

	VALUATION	RAISE
Seed sale	USD 15,000,000.00	USD 3,000,000.00
Strategic sale A	USD 50,000,000.00	USD 2,000,000.00
Strategic sale B + KOLs	USD 75,000,000.00	USD 2,250,000.00



Empowering TradFi with DeFi



Issuing digital assets by freezing fiat on bank account



On-chain loans based on credit score



Fintech Platform for uncollateralised microloans

AWARDS

Awarded Most Exciting DeFi Project of 2023



Best Blockchain Project in Digital Asset



Europe's Top Blockchain Startup of the Year 2023



CRYPTO2030 DeFi Trendsetters



Investors – USD 3M Seed Round



Security Audit – [Click here to check them](#)



Ensuring Economic Soundness



Team



Benedetto Biondi
CEO



Gidon Katten
CTO



Michael Moresi
COO



Maja Vujinovic
Advisor



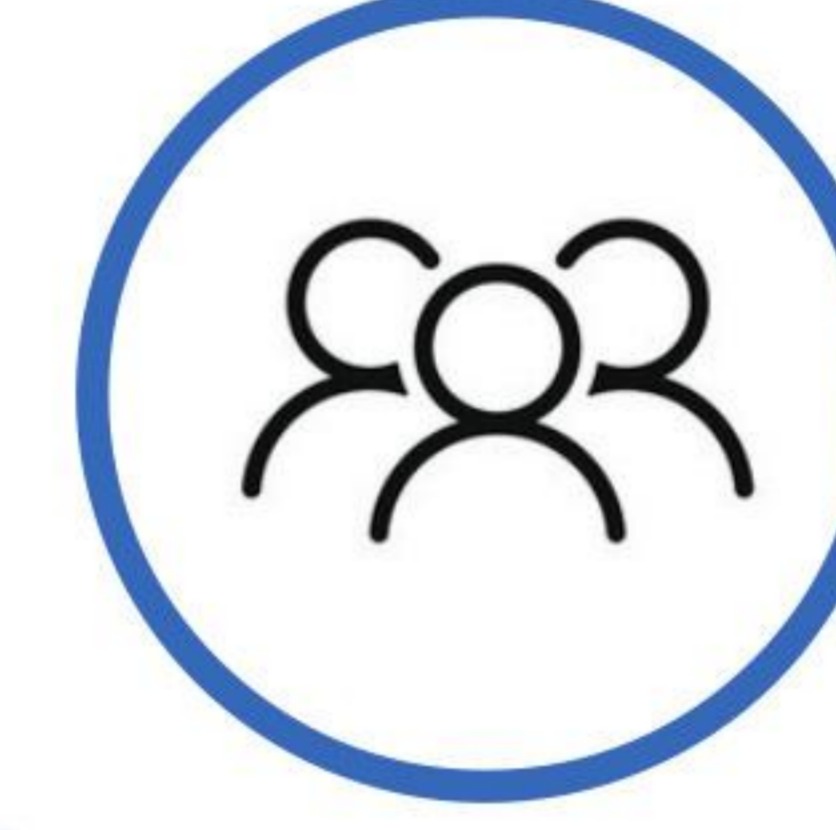
Michelangelo Riccobene
Protocol Architecture



Alice Shikova
CMO



Alberto Arrigoni
Head of Economics



+16 members



Technology partner

Founded in 2018, Blockchain Italia is the leading Italian blockchain software house.



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