

LIQUIDUS

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Litepaper

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Proposal

“Every great design starts with an even better story”

- Lorinda Mamo



Liquidus is a practical tool that allows you to easily stake your crypto assets on the leading DeFi platforms. It simplifies liquidity and staking, earning you premium rates fueled by the decentralised economy. Not only will liquidus provide a more seamless farming experience, but it will pick, sort and show you the best investments for your held assets, helping you make your money go further. Becoming a one stop solution for earning decentralised interest is the main vision for Liquidus.

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What does the DeFi landscape look like?

Decentralised Finance (DeFi) gained enormous interest in 2020 and with continuous growth throughout 2021, it is not expected to dilute any time soon. With the launch of the Binance Smart Chain (BSC) and Polygon Network (Matic), gas fees have reduced drastically, promoting a frenzy of new project creation.

With liquidity mining and yield farming, users can capitalise larger returns on their crypto assets by using decentralised exchanges (DEX) like PancakeSwap, or decentralised lending protocols like Venus or Aave. Due to comparatively extortionate fees derived from the Ethereum Chain where gas fees can range from $20-$200, the BSC and Matic networks provide a much stronger foundation for yield farming, with fees costing a couple of dollars maximum, but usually only a couple of cents. These decreased barriers to entry allow users with less capital to use Dapps to provide liquidity, lend or borrow coins with reduced risk. Additionally, there are yield aggregators such as Autofarm and Beefy that help users of DEX's to reinvest their interest several times a year to maximise APY (Average Percentage Yield).

The issue? With yield farming leaning more toward the advanced side of crypto, it can be hard for your average crypto investor to know what farms are the most reliable, where the best yields can be found for their held assets and what LP's to stay away from. It can be tempting to squirt funds into a pool that has an APY of 50,000%, but it usually means the project carries an extensive risk and this is something that is not always considered.

What about centralised platforms like Nexo, Celsius or Swissborg? The short answer is users can earn much higher interest rates by staking their assets on DeFi protocols. The table on the next page displays the comparative differences between various platforms.

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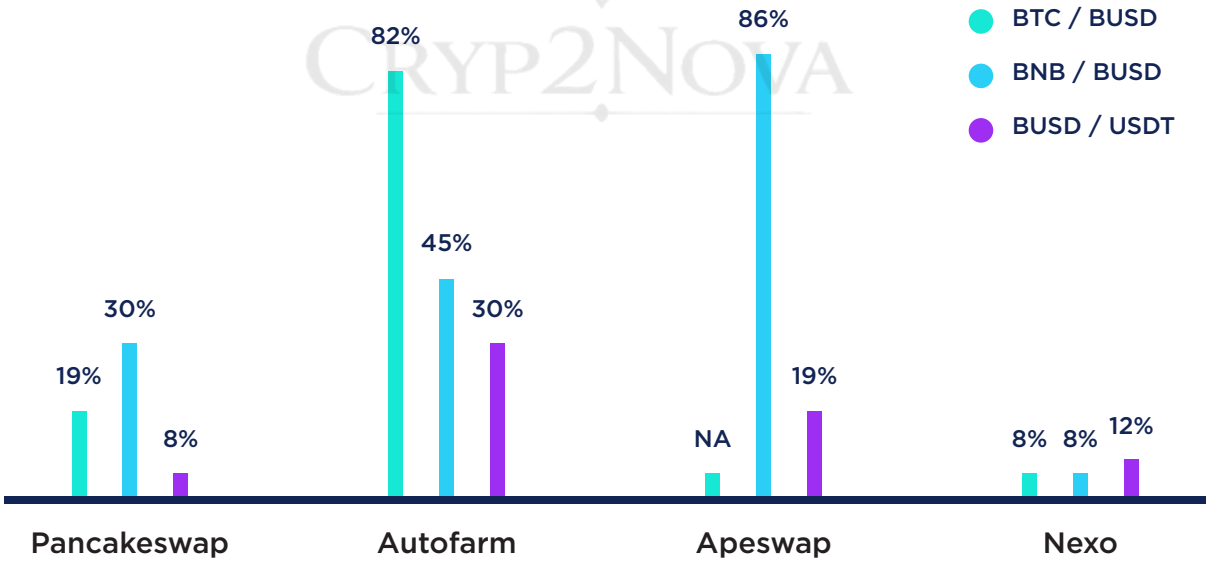
Current Challenges

Different rates (APY) across DEXes and DeFi protocols

The table below reflects the vast differences in APYs depending on the platform they are yielded from. With the BNB/BUSD combined liquidity pool (LP), users can experience returns of 8-12% with centralised solutions such as Nexo. This figure is minimal compared to the returns obtained from the same LP if it were to be yielded on the decentralised exchange ApeSwap, with 86% return. That is around 8 times more ROI.

The extended issue is the differences in APYs found between each of the decentralised yielding platforms, making it harder for users to find the best rates possible. They are competing with each other after all, but for the user, all that is to care about is the highest returns for the assets held. Imagine entering an LP on PancakeSwap with returns of 156%, but the same offering could be found on Autofarm for 252%.

A real life example would be to compare BTC/BUSD on PancakeSwap where it could be found for 19% returns, whilst the same thing on Autofarm could be found for up to 82% return.



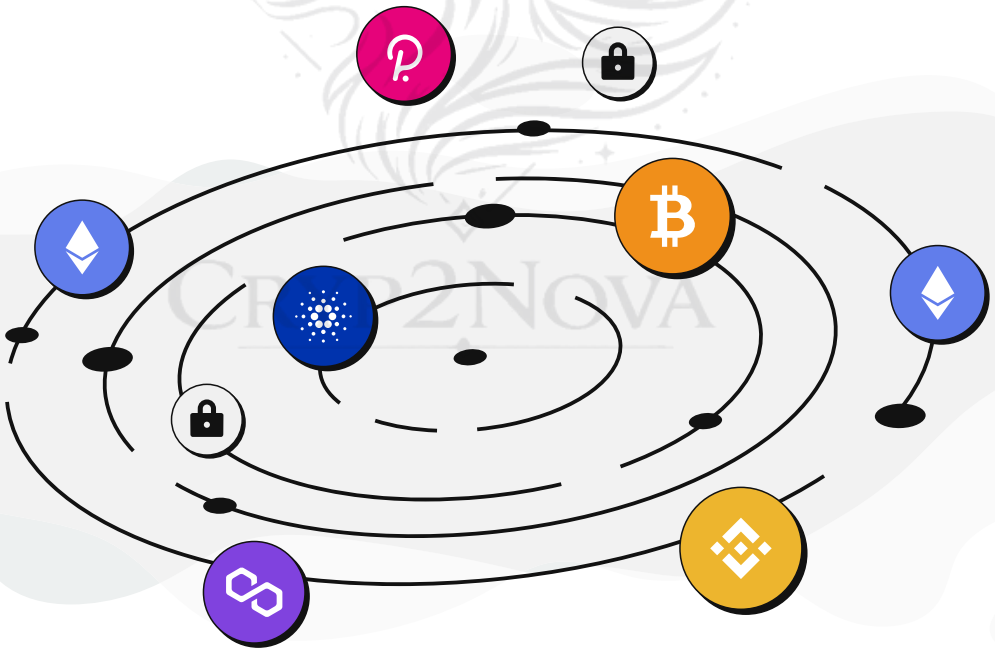
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Current Challenges

Fast evolving DeFi platforms

The DeFi space is progressively evolving, with new DEXes and DeFi protocols emerging frequently. Interest is often paid out in the platforms native token, such as CAKE token in the example of PancakeSwap and the size of the liquidity pool also contributes. All things combined, large instabilities in Annual Percentage Rates (APR) can result, with changes often occurring in a matter of hours.

To maintain the highest yields, users have to research new platforms to find the best rates at the time, remove LP tokens, create new LP tokens and reallocate coins almost daily. This can become a time consuming process.



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Current Challenges

Manually confirming transations

Despite the research behind new platforms, the required steps still have to be done manually and can therefore be an arduous task when repeated frequently. To change a farm, the user has to follow the following steps:

1) Withdraw the liquidity pool token (LP)
2) Remove liquidity
3) Add liquidity on the new DEX
4) Deposit the LP token

Users have to wait until the transaction is confirmed by the blockchain in order to continue with the next steps, resulting in an idle time of around 5 minutes.

So what does all of this mean for the user? If a user would like to enter a number of pools, or would like to move their assets from one pool to another to receive a higher APY, it can easily take 30 minutes of tedious labour to perform the chosen transactions.

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Current Challenges

Unclear safety of DeFi protocols

Another serious problem in the DeFi space is the amount of platforms available and it can be difficult for users to know which are safe to use. Whilst no platform is ever 100% secure, knowing what to look for can help an individual a great deal in deciding where they feel is safest to deposit their assets. Knowing what to look for, checking the code of the smart contracts and security audits helps a lot in deciding what platform to use to deposit coins.

The unfortunate side of this is for regular users who find it hard to investigate the validity of a project before investment, particularly those who lack developmental knowledge and experience in the DeFi space. Hackers and scammers will often target these kinds of people, offering ‘legitimate’ looking websites that conceal the real motive; to infect the victims PC and/or wallet with malicious malware.

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Current Challenges

DeFi is not self explanatory

DEXes and DeFi protocols can be confusing for first time users for a number of reasons:

- A Metamask wallet is required, which unfortunately for most is the easy part.
- The Metamask then needs to be connected to numerous websites and the right chain. If this is not actioned with caution, loss of funds could be the result.
- Metamask's user experience (UX) is often regarded as poor, with tokens often not showing automatically.
- Most tokens need to be added manually by entering the token address, which can be difficult for those who lack technical knowledge.
- Most wallets do not show the liquidity pools and farms users have entered, making it unclear on how those assets perform.

All of the above leads to the requirement of multiple third party tools and platforms, making the DeFi space a difficult beast to tame.

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Solution

The Liquidus application makes the whole DeFi space accessible to a mainstream audience, finding inspiration from the simplicity credited on centralised solutions like Nexo and Celsius, but allowing a much higher APY to be earned. The combined Liquidus suite of features relieves the inconvenience caused by accessing DeFi protocols and handling transactions manually, with customers maintaining control of a sole non-custodial wallet that allows for fund access at any time.

Security is a priority for Liquidus and as a result, a number of features will be integrated:

1) Associated risks of using Dapps will be continuously analysed, preserving maximum coin security for its users.

2) Insurance of funds will be offered for optional, additional protection as a result of unforeseeable issues arising from the platform in which coins are deposited.

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Solution

Simplicity

The Liquidus app is built to work as an all-in-one DeFi suite with the focus on simplicity. Adding tokens to liquidity pools (whitelisted by Liquidus) can be done with one single click. Depending on the DeFi protocol used, a second user transaction may be required to deposit the LP token to a farm. The Liquidus app will guide users through the entire process with a manageable, educational interface, drastically minimising the opportunity for costly mistakes to be made.

Solution

Smart automatisation

APYs change on a daily basis in the DeFi space and as a result, the Liquidus AI will continuously scan the holdings of the user, suggesting allocations to alternative liquidity pools on competing platforms that offer significantly higher interest rates. Gas fees and expected stabilities of the farming APY will be considered in the calculation. If a better yield farming platform is found, users can move their funds using our automated interface.

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Solution

Security

Liquidus users won't have to worry about the security of their funds. The Liquidus Security Check has been implemented to offer a comprehensive analysis of each DeFi application, where our experts will review the entire project, tokenomics, smart contracts and other considered aspects. A rating from 0 - 100 will be given to each DeFi project, indicating how secure it is to deposit funds, allowing the user to worry less and earn more.

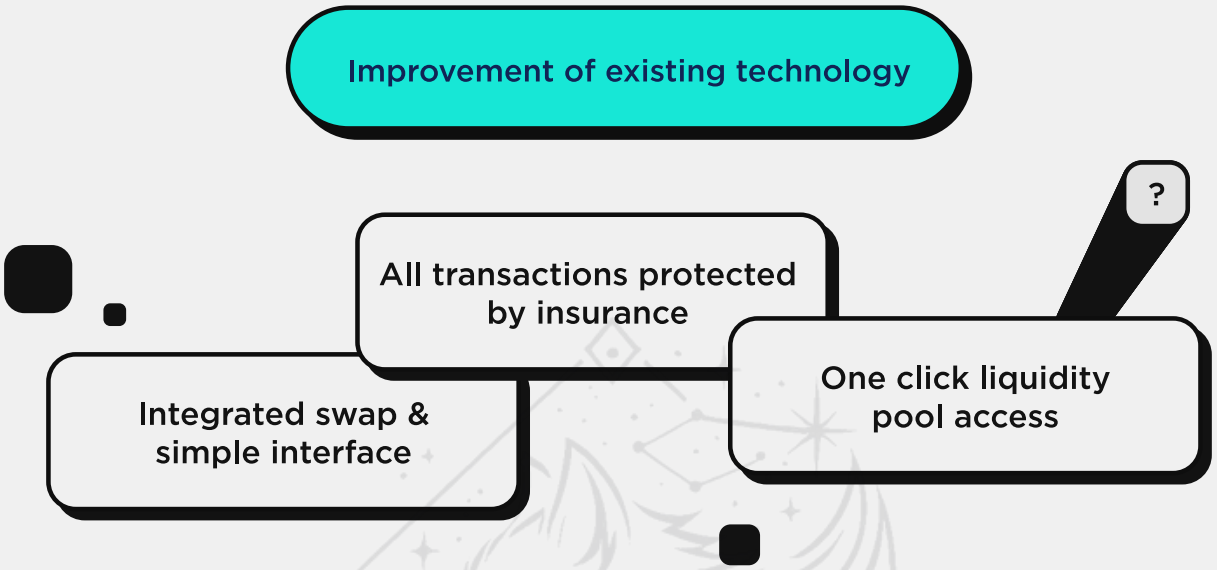
To ensure safety at all times, Liquidus smart contracts are protected by an insurance provider, so our user coins are always safe.

Solution

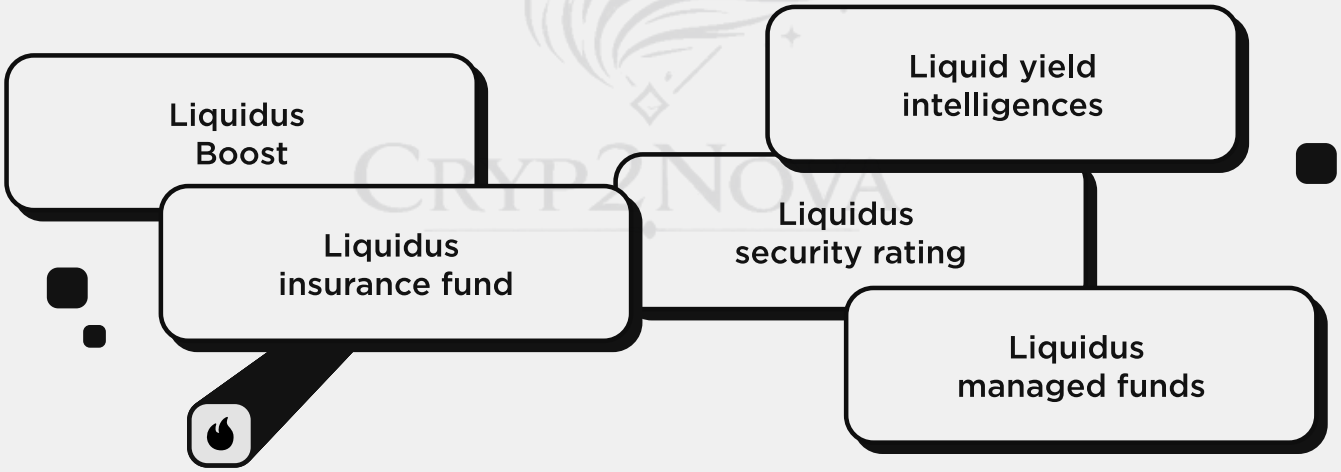
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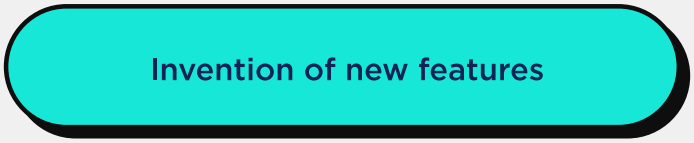
In the case of any new product or platform in the crypto space, there needs to be appealing incentives to attract new users. Liquidus Boost was created to earn users additional APYs on their assets. Applying the boost feature will allow users to earn up to 200% additional APY on one of their liquidity pools, for a 24 hour period every week.

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Liquidus features



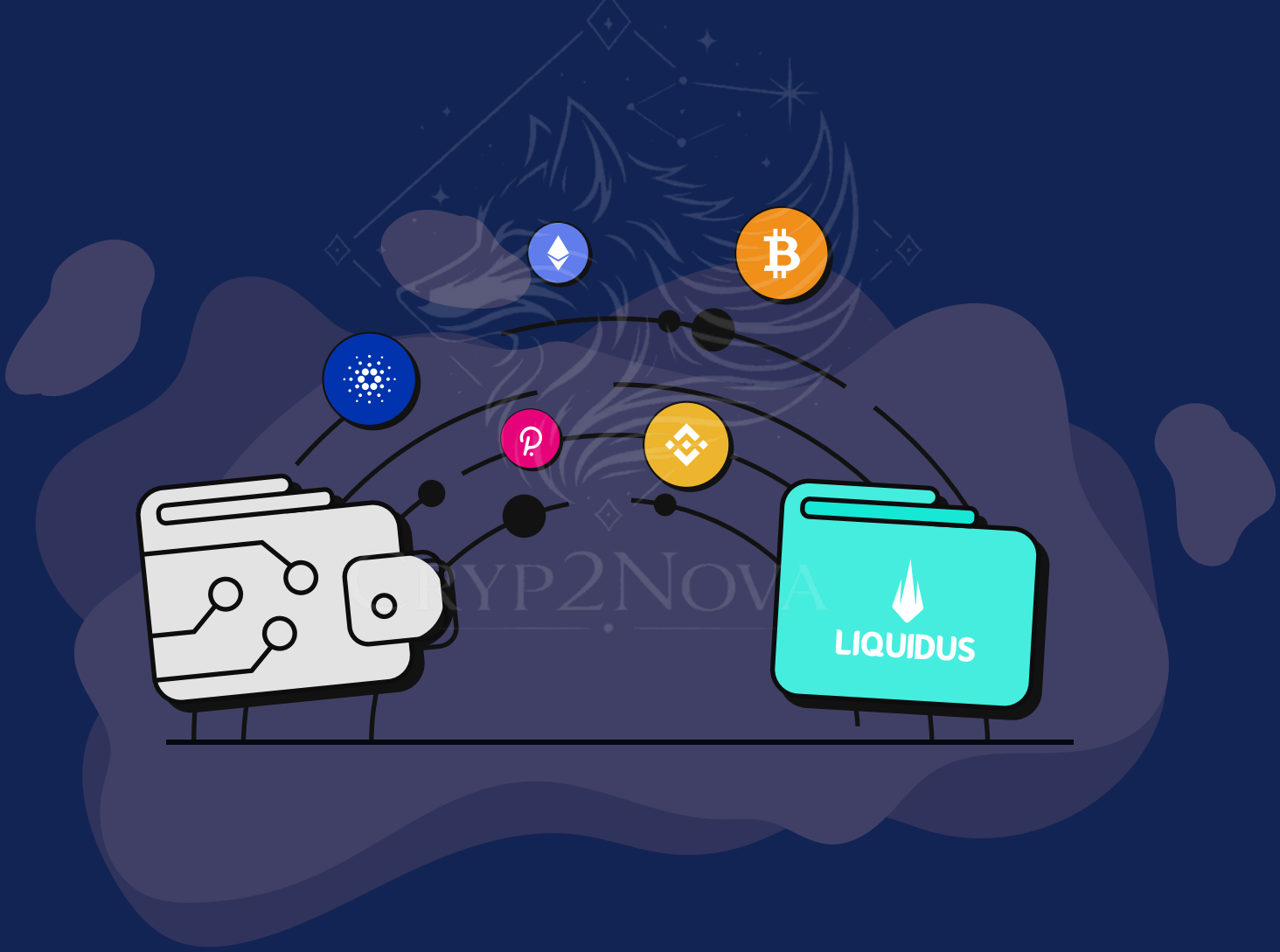


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Features

One place for all your liquidity pools and farms

With Liquidus, users will have access to PancakeSwap, ApeSwap, QuickSwap, UniSwap, SushiSwap, Pangolin, Autofarm, Aave and Venus, all from one central software stack. Using the app, users will be able to conveniently manage their coins, portfolio growth, liquidity pool distribution and overall balance all in one place; essentially integrating the entire DeFi ecosystem into a one stop shop application.



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Features

One click liquidity pool access

Coins can be added to liquidity pools with a single click of the button, so users can start earning high yield on their assets right away. Depending on the platform, two clicks may be required to start farming in some cases.



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Features

Simple interface and swap integrated

With the integrated swap functionality of 1inch, you can be confident to always receive the best exchange rates. This is particularly beneficial for users who are new to the DeFi space, enabling them to purchase tokens not yet available on larger exchanges (Binance, KuCoin etc.) through the user-friendly Liquidus interface.

Liquidus will offer an integrated, cross-chain bridge that will allow users to input tokens on one chain and receive the output in tokens from another chain. For example, a user would be able to select their USDT that they hold on the Ethereum Chain and swap it for CAKE, which is only available on the Binance Smart Chain. This feature will not only make it a lot faster to swap coins between different blockchains, but also easier than ever before.

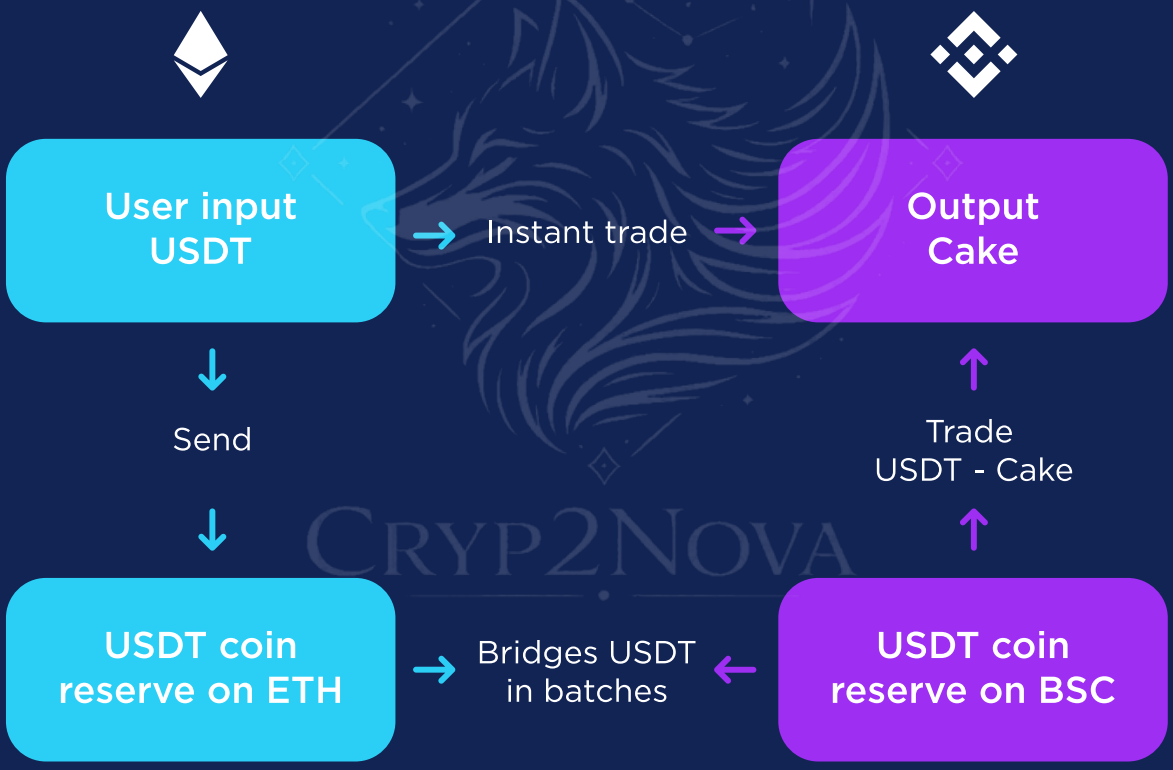
During the early stages of Liquidus development, third party bridges will be formed and used to automate the type of transactions mentioned above. However, as the Liquidus platform grows, custom bridges and coin reserves will be built that will be owned by Liquidus, allowing users to make cross chain trades instantly.

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Following the example used, the inserted coins will be sent to the Liquidus coin reserve wallet on Ethereum. In order to swap them into CAKE instantly and credit the user, USDT from the coin reserve on BSC will be used. Depending on past trading behaviours of the entire Liquidus community, the coin reserves on each blockchain have the flexibility to increase or decrease in size to allow for maximum efficiency. Coins will be sent in batches using the official bridges in the background to save gas and transaction fees for users.

For automatic cross-chain trades, the standard 0.1% fee (or reduced fee for Liquidus premium tiers) will be applied. On-chain trades will be free of charge.



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Features

Liquidus Yield Intelligence

As APYs change on a daily basis, Liquidus Yield Intelligence will continuously scan the entire DeFi market, searching different blockchains for the best possible rates of coins held and liquidity pools entered by each user. If a farm with a significantly higher APY were to be found, the user will be notified and guided through the process of allocating the coin into the new farm. At a later stage of development, it will even be possible to fully automate these transactions, so Liquidus users can enjoy the best rates possible without requiring extensive time commitments to research and reallocation of resources.

Liquidus Yield Intelligence will not only advise on liquidity pools with better APYs, but it will also calculate if an elevated return would be rewarded if the user were to create a new liquidity pair with different coins. The expected impermanent loss is also taken into consideration.The table below displays APYs** of a user who deposited their coins on a decentralised exchange and the maximum expected impermanent loss (IL).

	APY	IL Risk	Monthly earnings after IL
BNB / BUSD	50%	4.6%	3.8%
CAKE / BNB	60%	0.8%	4.9%
ETH / BNB	35%	0.3%	2.9%
UDST / BUSD	20%	0.0%	1.7%
Average APY	41.3%	1.4%	3.3%

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The users monthly earnings would be 3.3% per month (around 39% APY) after subtracting the impermanent loss risk.

So now let's see where the Liquidus magic comes in by using the below table as an example...

	APY	IL Risk	Monthly earnings after IL
BNB / BUSD	50%	4.6%	3.8%
CAKE / BNB	60%	0.8%	4.9%
ETH / USDT	120%	3.2%	9.7%
USDT / BUSD	50%	4.6%	3.8%
Average APY	70%	3.3%	5.6%

Referring to the table above, the Liquidus Yield Intelligence has detected a new ETH/USDT pool on an alternative DEX that delivers a significantly higher APY. However, the user holds ETH/BNB, so it is unfortunately not as simple as just moving the liquidity pool. USDT is needed to enter the new ETH/USDT pool, which the user has stored in their USDT/BUSD pair. To maximise the overall portfolio APY, it makes sense to vacate the ETH/BNB and USDT/BUSD pools and open a position in the new ETH/USDT pool. The now unused BNB and BUSD can be put into the BNB/BUSD pool to earn additional interest.

The stable coin pool has now been removed and although this has increased the impermanent loss risk, the monthly earnings have now increased to 5.6% (67% APY). In this instance, Liquidus Yield Intelligence helped the user gain an additional 28% APY (increase of around 100%), without generating an increased risk concerning IL.

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An alternative strategy can be showcased below. The newly unchained BUSD could be used to convert the held CAKE/BNB pool into a CAKE/BUSD pool in order to increase the APY. The remaining BNB can then be inserted into a single token stake with a lower APY and no IL. However, as this strategy awards lower monthly earnings after IL, Liquidus would recommend the strategy shown above.

	APY	IL Risk	Monthly earnings after IL
BNB / BUSD	50%	4.6%	3.8%
CAKE / BUSD	70%	0.8%	5.8%
ETH / USDT	120%	3.2%	9.7%
BNB	25%	0.0%	2.1%
Average APY	66.3%	2.2%	5.3%

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Liquidus Yield Intelligence follows multiple parameters to calculate the best farm possible and does not just account for APY and IL. These are:

- Stability of APR
- Liquidus
- Security rating
- Gas fees
- Trading fees
- Deposit fees
- Withdrawal fees
- Rewards vesting

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The example below shows the increased monthly earnings on a portfolio that uses Liquidus Yield Intelligence:

	Outcomes
Optimised monthly earnings on $10,000 portfolio (70% APY)	$583.33
Previous monthly earnings on $10,000 portfolio (41.3% APY)	$343.75
Increased impermanent loss risk	$15.63
Estimated gas fees	$8.00
Increased insurance premium (10 points lower rating)	$8.20
Deposit fee of one farm (0.1% on 1/4 of portfolio)	$2.50
Increased monthly earnings through Liquidus	$205.26

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Liquidus

Yield Intelligence



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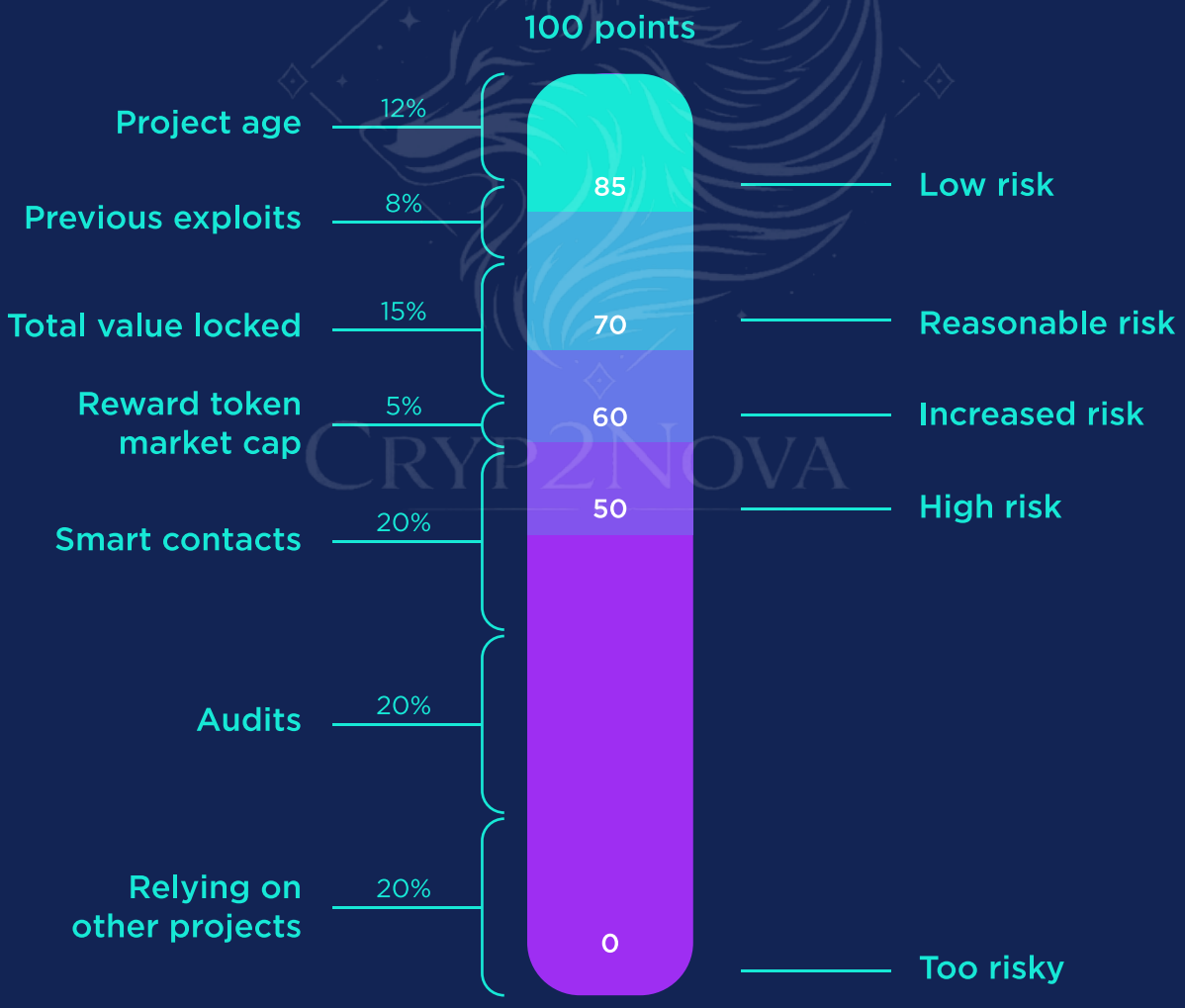
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Features

Liquidus Security Rating

Liquidus will allocate a rating of 0 - 100 to each liquidity pool and farm on the platform. A certain number of points is required in order for Liquidus to consider the dApp secure, helping users to decide on where they farm their coins, providing particular benefit to those less knowledgeable in the DeFi space. Currently, the minimum score a project must hit is 50 points in order to be whitelisted, but this figure is flexible to change as a result of a community vote.

The main function of the rating is to show a user how safe it is to deposit their coins on the appropriate DEX or DeFi protocol.



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	Details	Weighting	Score	Weighted Score
Project age	260 days	12%	94	11
Previous exploits	none	8%	100	8
Total value locked	$8.3 bn	15%	100	15
Reward token market cap	$3 bn	5%	100	5
Smart contracts	91 points	20%	91	18
Audits	3 audits	20%	95	19
Relying on other projects	no	20%	100	20
Score		100%		96

PancakeSwap security rating as on June 16, 2021.

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	Details	Weighting	Score	Weighted Score
Project age	143 days	12%	74	9
Previous exploits	Venus issue	8%	84	7
Total value locked	$880 m	15%	86	13
Reward token market cap	$32 m	5%	61	3
Smart contracts	88 points	20%	88	18
Audits	3 audits	20%	95	19
Relying on other projects	yes	20%	96	19
Score		100%		87

Autofarm security rating as on June 16, 2021.

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Features

All transactions protected by insurance

At Liquidus, we treat the security of our users with extreme importance. Whilst using Liquidus to automate transactions, assets will always be protected by an insurance provider such as Nexus Mutual, Cover Protocol or Armor. By protecting all transactions that run through the Liquidus service with insurance, users can feel comfortable in adding coins into liquidity pools without magnifying their personal risk.



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Features

Liquidus Insurance Fund

As well as insuring transactions held on the Liquidus platform, cover of funds is also offered. If the processing Dapp encounters a security breach, or any issues relating to the smart contract that lead to a loss in user funds, the Liquidus Insurance Fund will compensate for the full amount.

To submit a case, a governance vote can be opened by the community. Users affected by the exploit can then add their claim to the proposal and after the claiming period closes, the total insurance amount of the case will be determined. Native tokens of Liquidus (LIQ) can be used by holders to vote on the result of the case, whether it be to compensate the claim or reject it. There is a slight catch, however. Only users on the Liquidus Insurance Fund will have the ability to vote.

The amount of the insurance premium depends on the risk of the DeFi protocol that is used to deposit the coins. It ranges from 0.99% to 3.99% per 3 months and is to be paid in advance for the full 3 months.

The Liquidus Security Rating will be used to determine the risk level of each project and the resulting insurance premium that is attached. A perfect security rating of 100 points would set the insurance premium to 0.99%, whilst the worst possible rating of 50 points would set the premium to 3.99%.

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The formula below displays the equation used to calculate the insurance premium, where:

$$p = \frac{1}{\left(\frac{r}{100}\right)^2} - 0.01$$

p = insurance premium in percent
r = security rating in points

The insurance premium will be paid when the user deposits coins to a liquidity pool, farm or vault. If two or more platforms are involved, the lower security rating will be used to calculate the insurance premium. For example, if the user creates a liquidity pool with PancakeSwap, but then deposits the coins on Autofarm, the Autofarm security rating will be used.

If a user would like to move their coins into another liquidity pool or farm using Liquidus, the insurance will remain active until the end of the insurance period. However, if the user moves coins into a platform with a lower security rating and higher insurance premium, the difference must be paid. If the insurance premium of the new platform is lower than the amount paid, the user will receive credit towards their next deposit.

If the user decides to withdraw their coins completely and choose not to use Liquidus again to allocate the coins into a new farm/pool, 75% of the unused insurance premium will be refunded in the form of credit that can be used for the next deposit. For safety reasons, it is not possible to withdraw coins from the insurance fund and issue them back to the users.

75% of the insurance premium that is paid by the user will be kept in the same currency, whilst the other 25% will be converted into LIQ tokens. This mechanism creates constant buy pressure on the LIQ token when users acquire insurance on their assets. In the case of an insurance claim, all other tokens will be used first to compensate users and protect the worth of the LIQ token. Only after all other tokens in the insurance fund are spent, LIQ tokens will be used to cover insurance compensations.

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Features

Liquidus Managed Funds

Users with a smaller investment volume cannot always use DeFi applications to their fullest potential as a result of gas fees eating into their profits. This is where Liquidus Managed Funds comes into play.

It'll work in a similar way to an index fund, where smaller holders will contribute to a larger pool. The entire pot will then be managed by the team of Liquidus experts, allocating funds to DeFi protocols with higher APRs. This comes with two main benefits:

- Allows users to earn passive income on their held assets.
  Top 10 DeFi coins
- The gas fees for each transaction will be divided by the amount of users who have committed to the fund, reducing the cost to each individual.

As all of the coins in the fund are actively farmed and managed by Liquidus, the value of each user's holding will increase day by day, passively. Possible fund investments include, but are not limited to:

- Top 5 coins (BTC, ETH, BNB, ADA, USDT/BUSD)
- Top 10 DeFi coins
- Top 25 coins
- Top 100 coins
- High yield coins
- Stablecoin farms

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What security measurements are put in place to ensure the safety of user funds? All DeFi projects that will be used to deposit coins as part of the Liquidus Managed Fund must have a security rating of at least 75 points. In addition, users can opt for insurance that will cover loss of funds in the case of an exploit, just like they have the option to protect the liquidity pools they enter themselves with insurance.

In exchange for the services provided by the Liquidus Managed Fund, a small fee on profits will be taken, ranging from 1% - 5% depending on the user's premium tier. This fee will be used to buy back and burn LIQ tokens, serving as a mechanism to increase the buying pressure of the native token. In addition, 0.5% will be charged as a performance fee for all users.

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Features

Liquidus Boost

With Liquidus Boost, users can receive a higher APR on any of their liquidity pools/ farms. The APR ranges from an additional 25% up to an additional 200%, depending on the user's premium tier. All users have to do is hold LIQ tokens in their wallet or have them in a liquidity pool to start earning additional interest with Liquidus Boost. The boost can be applied once a week on one liquidity pool. It lasts for 24 hours. If the user only has one liquidity pool or the value of the boosted liquidity pool exceeds 10% of the whole portofolio worth, the booster is limited to 10% of the users portfolio worth.

Liquidus Boost can be applied to any single token farm or liquidity pool. This will include stablecoins, which usually have a lower APR and can still be boosted an additional 200% APR (for the Titan premium tier only). The boosted interest rate will be paid out in LIQ tokens from the Liquidity Mining reserves.

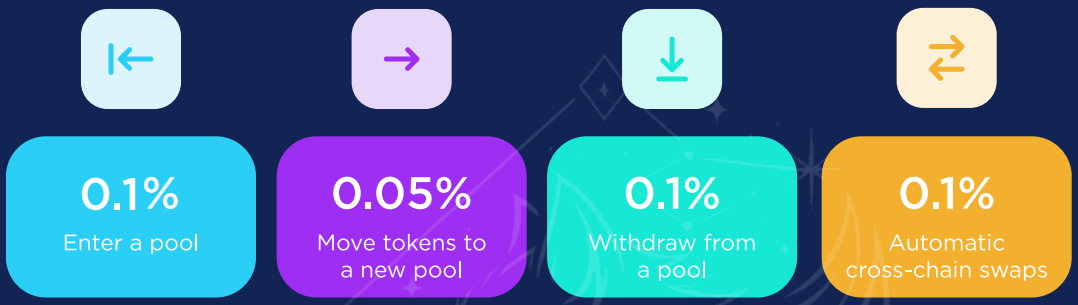
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Features

Standard Fee Rates

To enjoy all of Liquidus' amazing features and simplified portfolio management, users will have to pay a small fee to import existing liquidity pools/farms/vaults or enter a new one. Every time a user enters a pool and starts farming the LP tokens, or moves the tokens to a new pool with higher interest rates, a transaction fee is charged:



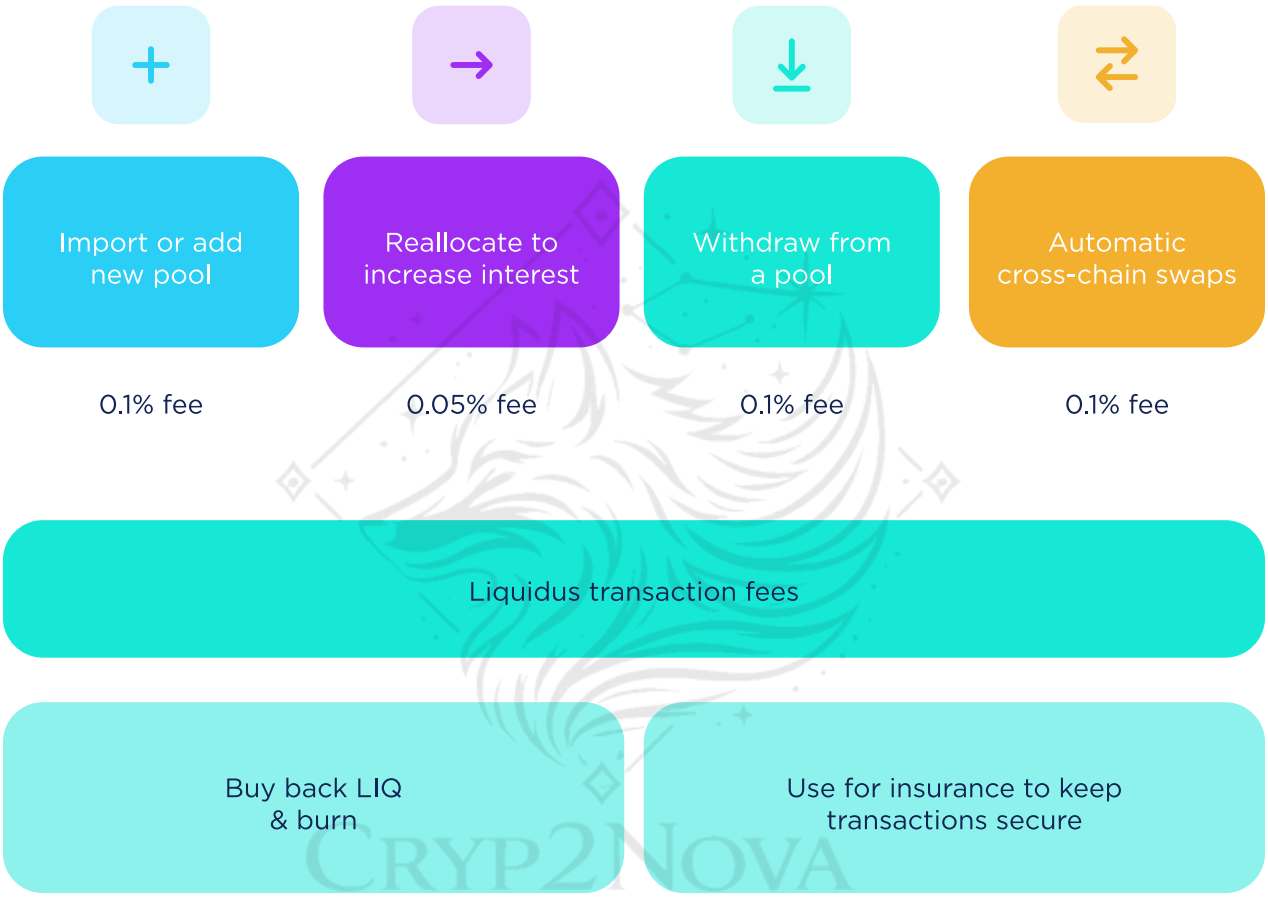
50% of the transaction fee will contribute to the purchase of LIQ tokens that get sent straight to the burn wallet. This will gradually reduce the total LIQ supply, thus increasing the value of one LIQ token over time. The other 50% of the transaction fee will go towards:

1) The development fund to continuously improve the platform and the adopted tech.
2) Contract insurance that will pay for providers like Cover Protocol, Armor or Nexus Mutual.

This makes sure all transactions that are processed using Liquidus are insured and risk-free.

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Transaction fees



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Features

Liquidus Loans & Stablefarm

Liquidus Loans is an advanced form of crypto to stablecoin loan system that minimizes borrowing cost and maximizes interest for stablecoin providers. Users can deposit their crypto assets and use them as collateral in order to borrow stablecoins like USDC, USDT, or BUSD.

There are two groups of people needed to make the system work:

- Borrowers: People who use their crypto assets as collateral to borrow stablecoins
- Lenders: Users who deposit stablecoins in order to earn fixed high interest

Traditional lending platforms such as Aave and Venus are frequently used for loans, with a large variety of asset borrowing available; anything from USDT and Wrapped ETH to less known coins such as BAL and CRV. However, crypto loans are mainly used when an individual does not want to sell their crypto assets, but requires fiat money for a real world purchase and because of this, stablecoins are almost always the most popular borrowed asset. Focusing on this main use case enables Liquidus Loans to offer competitive interest rates as low as 2% which is one of the best rates on the market (Nexo charges up to 13.9% APR). In addition, Liquidus will be able to provide stablecoin stakers the highest fixed interest on the market, set at 25% APY to begin with. Compared to Nexo (up to 12%) and Anchor on Terra (up to 20%), Liquidus will have the best rates for users stablecoin deposits.

The high interest rate can be achieved by using the crypto assets deposited as collateral for yield farming. As crypto coins in liquidity pools usually provide a higher APR than stablecoins on their own, an increased interest can be generated. Furthermore, as the collateral rates on crypto are between 50% - 70% to borrow stablecoins, an even higher interest can be achieved. For example, if a user deposits $1000 worth of BNB with 60% collateral ratio, this BNB can be used for yield farming with an example APY of 15%. The borrower then receives $600 in USDC. Ultimately, the 15% APY on a $1000 worth of BNB generates 25% APY for the $600 in USDC of the lender.

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Features

Liquidus Loans & Stablefarm

Liquidus Loans uses a novel mechanism to generate a higher interest than any other lending platform can currently achieve, without using the platform's native token to boost interest. The problem with most lending platforms is that they can only use isolated tokens to charge borrowers interest and forward it to lenders. As Liquidus Loans uses the crypto of the borrower for safe yield farming, a superior interest can be achieved. All funds used in Liquidus Loans from borrowers or lenders will have full insurance covered by the Liquidus Insurance Fund without paying an additional premium.

The biggest risk would be to borrow crypto coins from several platforms and put them into a liquidity pool that suffers a significant impermanent loss. If both borrowers would want to close their loan position, the system would lack a percentage of the borrower's collateral. To avoid this risk, Liquidus Loans will grow a reserve fund with the additional interest generated. For example, the liquidity pool CAKE/BNB on PancakeSwap has an APY of 80%. Based on a 60% collateral ratio, this would generate an APY of 133% on the USD for the lenders. Subtracting the fixed 25% interest for the lender and calculating it back to the base of the borrower's collateral, an additional yield of 65% was generated. This will be used as a backup reserve for impermanent loss risk, allowing the Liquidus Loan algorithm to allocate a greater amount of coins into liquidity pools and therefore generating a higher farming return.

Liquidus Loans will be a highly profitable lending platform by following the strategy and mechanisms mentioned above. However, the mechanism needs some initial liquidity and coin reserves in order to have the scope needed to further strengthen the reserves fund. Therefore, the Liquidus team commits to depositing a combined worth of $500,000 in BUSD and BNB to get initiative system operations. No LIQ tokens will be used. The BUSD will be used to pay out initial staking rewards for the fixed stablecoin farm of the lenders. The BNB will be used to fill out gaps in the case of impermanent loss. This will make sure that all user funds are safe at all times.

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Features

Liquidus Loans & Stablefarm

In the rare case that the Liquidus Loan system cannot generate enough interest to pay out the fixed stablecoin APY of 25% for lenders where impermanent loss could exceed the coin reserve for borrowers, the system will be temporarily disabled and all liquidity pools will be removed before Liquidus users suffer a loss. All funds will be safe at all times and backed up 100%.

In order to be able to pay out the fixed 25% APY for stablecoin lenders, the amount that can be staked in the stablecoin pool depends on the size of the deposited collateral in cryptocurrencies available for the system. Stablecoin deposits can be terminated with a remaining time of 30 days if the borrowing market decreases significantly. Likewise, loans cannot be repaid the first 30 days after the date of borrowing.

As the lender's interest will be paid out using the yield farming income of the borrower's crypto assets, the 2% loan interest paid by borrowers will be fully used to buy back and burn LIQ tokens. Thereby, Liquidus Loans will be a large driver of LIQ token buy pressure without the need to distribute anything held within the system.



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Competitor Analysis



“In the midst of chaos, there is also opportunity”

- Sun Tzu

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Competitive analysis

A deep dive

Centralized platforms that allow users to earn by staking their crypto assets are talk of the town. With Nexo becoming one of largest and most reputable crypto platforms, staking crypto assets has become mainstream. Over 1.5 million customers use the platform to deposit-and-earn crypto assets annually, reaping returns of up to 12%. These returns are exponential in comparison to regular institutions such as banks, but due to the centralized nature of these platforms, returns are limited. In an ideal world, it should be as easy to stake crypto assets on the decentralized network as it currently is on the centralized network. There are existing projects that have taken on the challenge of bringing crypto staking to the regular crypto holder, but whilst the basic mechanisms are well thought out, they usually lack in at least one of the three main categories:

I.

Simplicity & interface

Most defi applications are too advanced for the regular crypto user and lack the simplicity required for newbies who just want to easily deposit and start earning. Applications have to support one click investing, easy wallet integration and clear instructions.

II.

Agility & safety

Due to their attachment to Ethereum and high gas fee models, existing solutions cannot take full advantage of the capabilities that the decentralized universe brings. Combining second layer applications such as auto compounding tools with the ability of switching to the highest yield options (cross chain) allows for the highest rates possible for Liquidus's users.

III.

Returns & integrations

Existing applications rely on the safety of the underlying protocols. Liquidus will provide a platform rating system, third party insurance and a security pool that will cover any occurring losses.

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A deep dive

None of the existing decentralized solutions has been taking the lead in the market, yet. Let's take a look at the biggest available solutions.

	Liquidus	Zerion	Frontier	Argent	Donut
Network	Cross chain/ Binance smart chain, Ethereum, Polygon	Ethereum	Ethereum	Ethereum	Ethereum
Return rates	Best in DeFi	Ethereum	Ethereum	Ethereum	Ethereum
Wallet integration	Own + others	Own + others	Own + others	Own + bank account	Bank account + own
Simplicity	+++	++	+	-	+
Safety	Safety fund + 3rd party insurance	none	none	none	none
Fee structure	Variable/ market	Fixed	Fixed	Fixed	Fixed
Second layer Dapps	yes	no	no	no	no
Dapp suite	Cross chain	Ethereum	Ethereum	Yeam, Aave, Compound	Compounds

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the app



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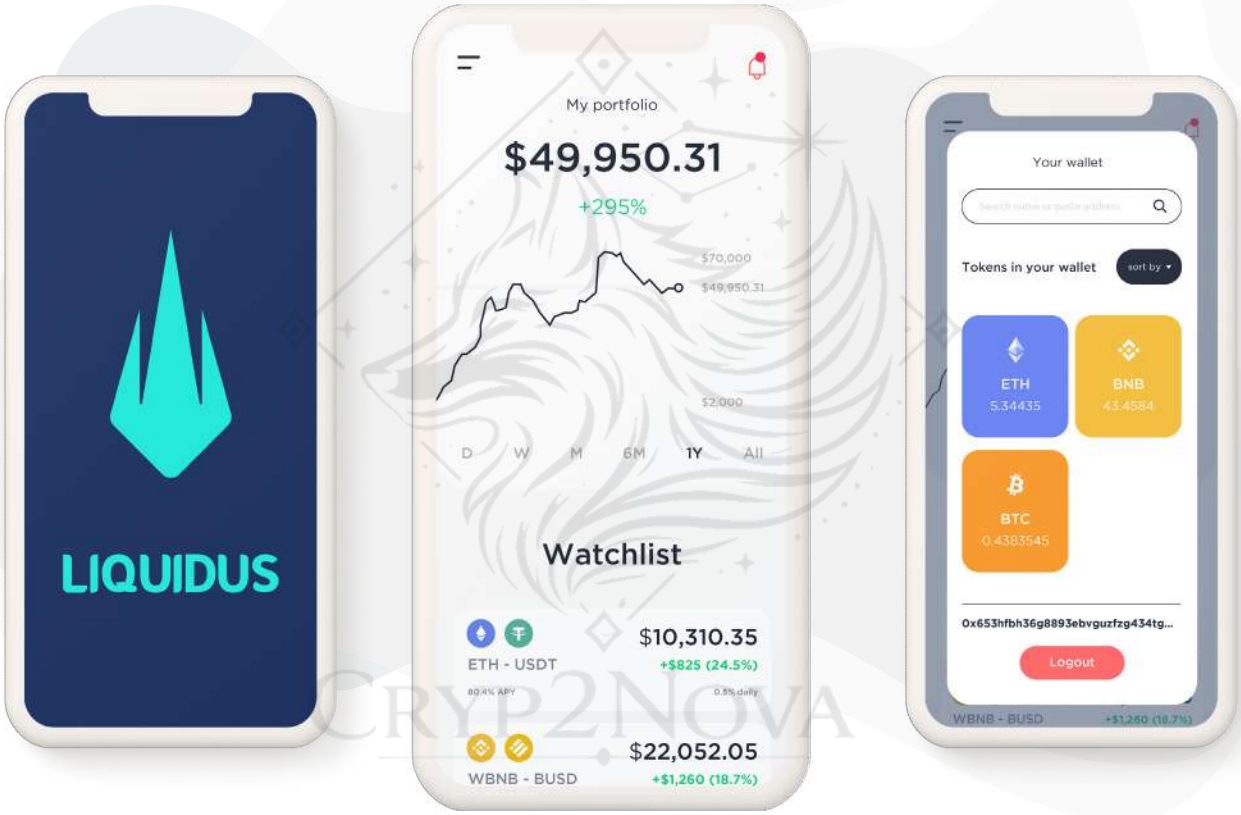
“Design is not just what it looks like. Design is how it works”

- Steve Jobs

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The app

A new approach



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tokenomics



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“Coming together is a beginning, staying together is progress, and working together is success”

- Henry Ford

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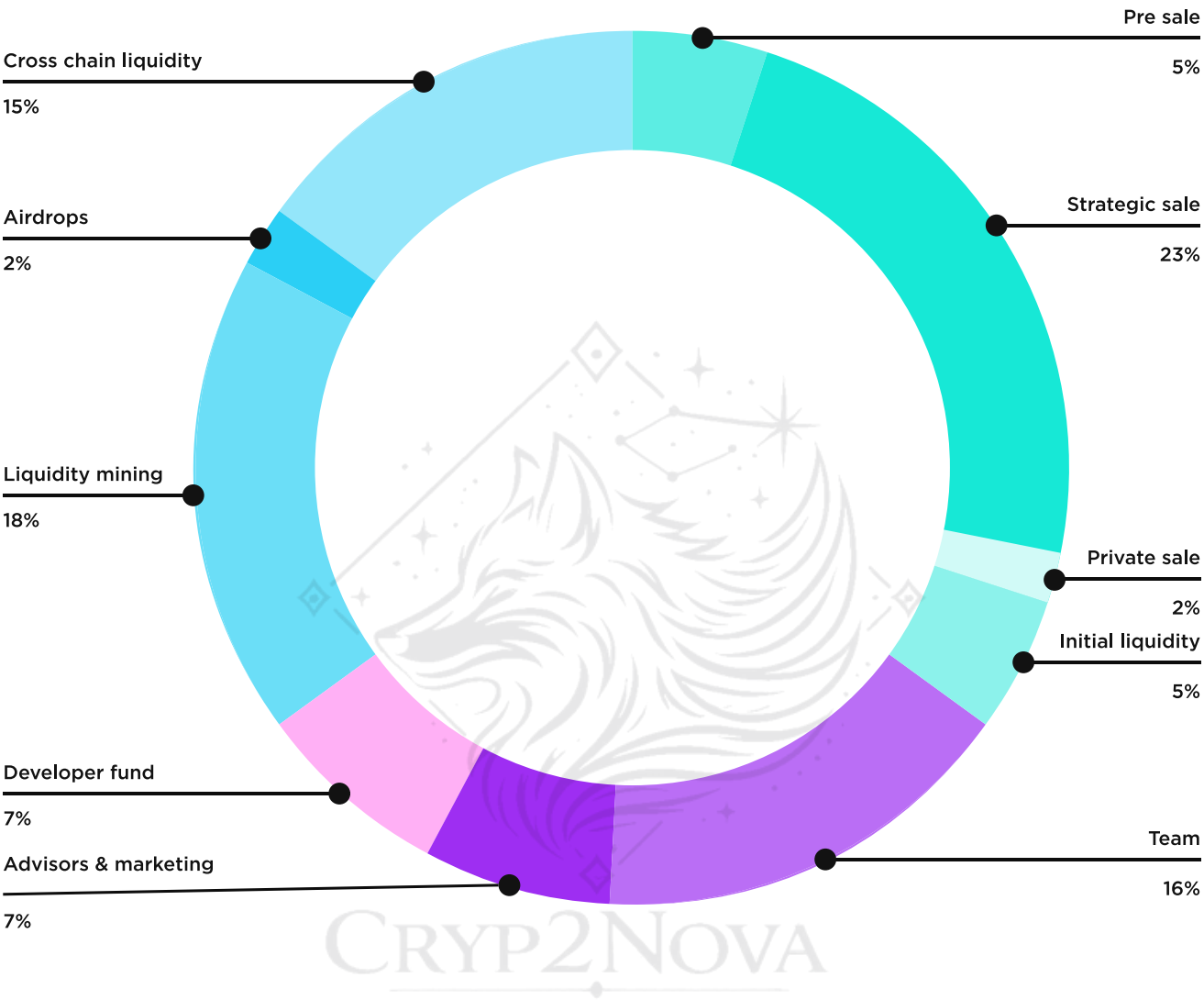
Our breakdown

	Token %	Vesting
Pre sale	5%	Vested until end of the strategic sale
Strategic sale	23%	Fully unlocked after the end of sale (Day 0)
Private sale	2%	Vested until end of the strategic sale
Initial Liquidity	5%	Unlocked after the end of sale to provide liquidity so token holders can start trading
Liquidity mining	18%	Based on farming initiatives for liquidity providers.
Airdrops	2%	Unlock 20% one month after the first version of the app is published to incentivise early app users, followed by quaterly 20%
Cross chain liquidity	15%	Unlock 20% per blockchain to provide liquidity after the dev stage of the app reaches the support of the respective blockchain. Controlled by government vote.
Team	16%	Unlock 5% on day 180, followed by linear vesting over 3 years.
Advisors & marketing	7%	Unlock 5% on day 180, followed by linear vesting over 3 years.
Dev & ecosystem fund	7%	Unlock 5% on day 180, followed by linear vesting over 3 years.
Total supply		100,000,000 tokens

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Liquidus

Tokenomics



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Pre sale 5%	Team 16%	Liquidity mining 18%
Strategic sale 23%	Advisors & marketing 7%	Airdrops 2%
Private sale 2%	Developer fund 7%	Cross chain liquidity 15%
Initial liquidity 5%		

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Token Utility



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“When something is important enough, you do it even if the odds are not in your favour”

- Elon Musk

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Token Utility

How it works

The Liquidus token (LIQ) will perform a crucial role in the entire Liquidus ecosystem. There are multiple incentives for users of the Liquidus platform to buy and hold the LIQ token. Additionally, there are several mechanisms in place to keep a constant buying pressure on the LIQ token.



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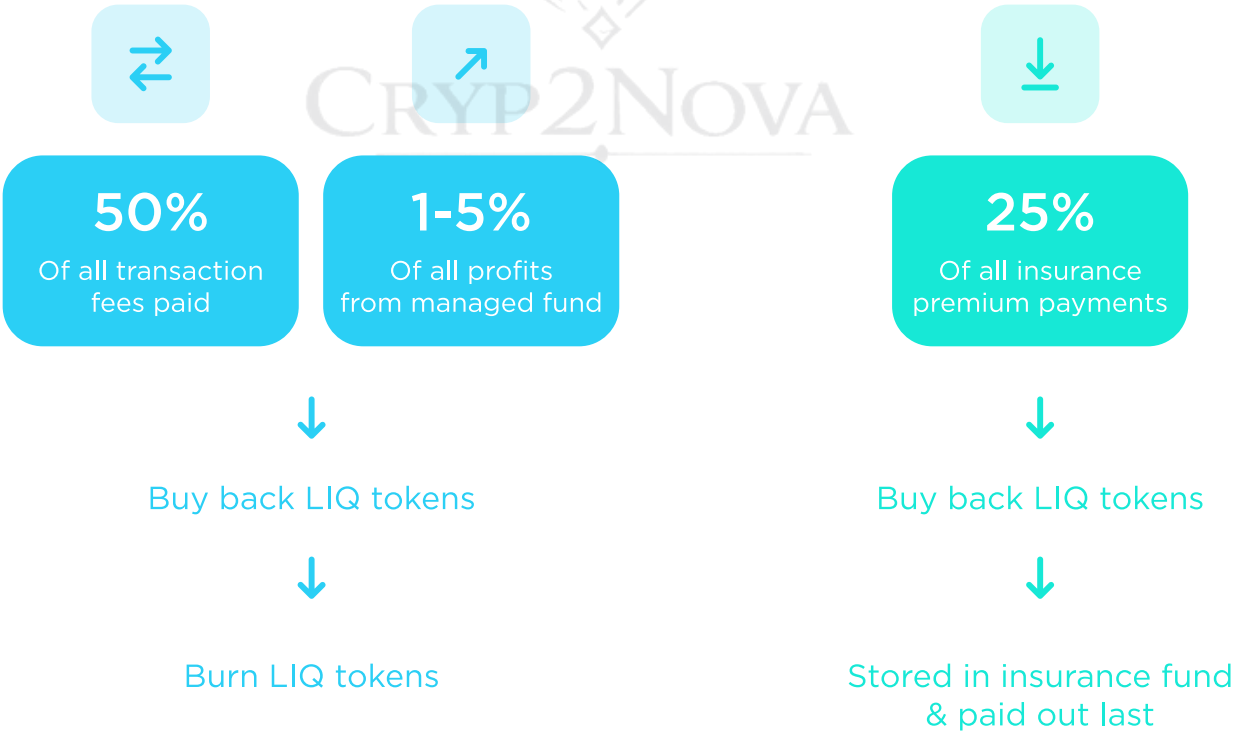
Token Utility

LIQ Buyback & Burning Mechanism

There are several mechanisms in place to collect fees from users that will enable Liquidus to buy LIQ tokens on the open market and send them to the burn wallet. This will reduce the total LIQ supply over time, thus increasing the value of one LIQ token steadily.

50% of the standard transaction fees collected will go towards buying the LIQ token and sending them to the burn wallet. All fees collected from Liquidus Managed Fund (between 1% and 5% on all profits depending on the users premium tier) will go towards buying the LIQ token and sending them to the burn wallet.

25% of the insurance premium will be converted into LIQ tokens and kept in the insurance fund wallet. This mechanism creates constant buy pressure on the LIQ token when users get their assets insured.



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Liquidus Premium

With Liquidus Premium, users can lower their transaction fees or completely remove them, depending on their premium tier.

Premium users can use Liquidus Boost to profit from an additional +200% APR (boost depends on the premium tier) on one pool of their choice for one day, once a week.

Premium users can also enjoy a reduced rate to enter the Liquidus Insurance Fund or pay less fees on profits if they use the Liquidus Managed Fund.

To determine the premium tier, all LIQ tokens held by the user are taken into account. These include tokens staked as single tokens in the Liquidus app, as well as those staked on governance. Additionally, all LIQ tokens that are paired with another token in a liquidity pool, also using partner DEXes count towards the premium tiers if Liquidus was used to create those liquidity pools.

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Standard



Silver



Gold



Titan

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	Standard	Silver	Gold	Titan
LIQ holdings	0	1,000	5,000	20,000
Transaction fees	0.1%	0.08%	0.05%	FREE
Contract insurance	Yes	Yes	Yes	Yes
Security rating	Yes	Yes	Yes	Yes
Yield intelligence	4 coins tracked	8 coins tracked	32 coins tracked	Unlimited
Liquidus boost *(Bonus APR on one pool for one day per week)*	None	+25% APR	+75% APR	+200% APR
Liquidus insurance fund	Standard rate	Standard rate	5% reduced rate	10% reduced rate
Liquidus managed fund	5% on profits	3% on profits	2% on profits	1% on profits

Required LIQ holdings can be adjusted depending on the price movements of LIQ tokens by government vote. For example, if LIQ increases significantly and 20,000 LIQ for the Titan tier becomes too great a price, the amount to hold to be eligible for the premium tiers could be lowered.

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Token Utility

The LIQ Token

The Liquidus token fuels the Liquidus platform as its native utility token. It is used in every aspect to enhance the services Liquidus provides by giving access to extended services and benefits to users.
These services include lower fees, paying fees in LIQ, more detailed information, extended tools and options, and a lot more. You can either use the token to interact with our platform but you can also hold a certain amount to receive benefits. LIQ, therefore, is the native utility token of the LIQ ecosystem.
Owning the Liquidus token allows you to be one of the first to be able to use the platform and interact with it.

We believe that you always should be able to have an open market for any “thing” you own. Therefore we are working on listing the LIQ utility token on as many trading avenues as possible, allowing buyers to be in control of what they own.

Being the native utility token of the Liquidus platform, the token does not represent a share in the company Liquidus and is detached from its value. The LIQ token’s value is purely based on the demand for our services now and in the future. The Liquidus company is implementing features in the platform that make sure token holders (“our customers”) are not losing in value. Furthermore, owning LIQ token will provide you with future services from the Liquidus company but does not represent any share or voting right in the company.

By buying our token before the launch of the application a buyer shows passion and interest in the vision of Liquidus and the services Liquidus will provide in the future.
In order to reward those who invest in our services early without being able to use them just yet, the Liquidus project is going to implement a utility for the token, for the time being, allowing people to get extended access to our services in the future.

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Roadmap



“Difficult roads often lead to beautiful places”

- Unknown

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LIQUIDUS
Roadmap

STAGE I

- Setting up token contract on BSC.
- Initial marketing.
- Private sale to community members.

STAGE II

- Heavy marketing of the product and vision to grow the Liquidus community. Strategic sale using a DEX.
- Providing liquidity on Pancakeswap and one other DEX on BSC.
- Start of liquidity mining program of LIQ token.

STAGE III

- Release first version of the web app with MetaMask integration.
- Enabling liquidity pool and single token farming.
- Adding three farming platforms like
- PancakeSwap, Autofarm, and Apeswap on BSC.
- Implementing cross chain bridges to move coins from BSC to Polygon or Ethereum. Adding Uniswap, Aave and Compound on Ethereum.
- Adding QuickSwap, Autofarm and DFYN on Polygon.
  Implementing our own wallet for easier use of the platform.

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STAGE IV

- Adding insurance to all transactions carried out by Liquidus, powered by Armor.
- Launching the Liquidus Premium staking rewards and fee reduction program.
- Enabling the Liquidus Boost for LIQ stakers to enjoy double interest on one liquidity pool or single token of their choice.
- Adding more features such as the Liquidus Security Rating to make the product ready for mobile app launch and the adaption for a mainstream audience.
- Launching the Liquidus Insurance Fund, which enables users to insure all liquidity pools and tokens they farm using Liquidus.

STAGE V

- Release of the mobile app for iOS and Android.
- Promoting our apps with Apple Search Ads and Google Ads.
- Start running Facebook and Instagram ads for the Liquidus app.
- Creation of an FAQ and video series to educate users who are new to DeFi about how to use Liquidus and how it works.
- Start of a bi-weekly DeFi newsletter to keep the community updated on the most interesting new projects and strategies.

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STAGE VI

- Adding the biggest DEXes and Defi Protocols on BSC to the platform: Venus, Belt Finance, MDEX, Ellipsis, Autofarm, Beefy, Wault Finance, Apeswap.
- Adding the biggest DEXes and Defi Protocols on Ethereum to the platform: Uniswap, Aave, Curve, Compound, SushiSwap.
  Adding the biggest DEXes and Defi Protocols on Polygon to the platform: Dfyn Exchange, Cometh, SushiSwap, Polyzap, Autofarm.

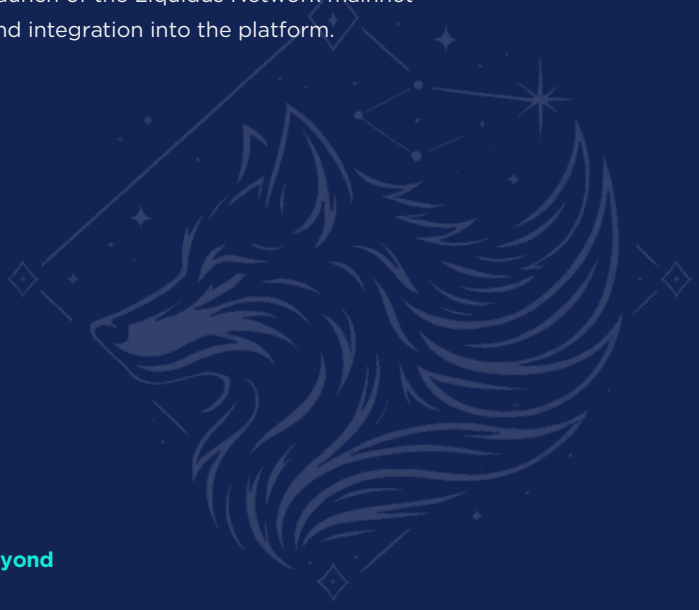
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STAGE VII

- Enabling automatic cross chain moving of coins to maximize interest.
- Support of the Terra blockchain for Mirror Finance and Anchor Protocol to enable high interest of stocks and UST.
- Running the Liquidus Network testnet.

STAGE VIII

- More chains will be added, such as Fantom, Avalanche, HECO, Crypto.org Chain, etc.
- Launch of the Liquidus Network mainnet and integration into the platform.



And beyond

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the team



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“If everyone is moving forward together, then success takes care of itself.”

- Henry Ford

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Poseidon

Poseidon entered the crypto space in 2016, gaining an extensive knowledge in market cycles and personal experience in the DeFi sector. He is the founder of an already existing blockchain project and is an influential speaker with a personal following in the hundreds of thousands.



Apollo

Apollo is a serial entrepreneur who has built some of the most successful iOS apps worldwide, with more than a million downloads in total. He has extensive expertise in AppStore optimization, growth hacking and knows how to land worldwide app store chart hits. His best app hit rank 18 of all paid apps in the US. Apollo is also heavily knowledgeable in crypto, with a particular specialty held in DeFi. Spending 4 years in the space has allowed him to learn the best farming strategies that help maximise APR; a combined skill set that will help Liquidus reach the masses.

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Zeus

A recent finalist in a global entrepreneurship award, Zeus became the youngest manager of a FTSE 100 company on an international level at the age of 18. An advanced stage applicant for the UK's largest business series, Zeus withdrew and co-founded an app that reached No.9 on the global app charts 8 weeks from launch, featured on the BBC and was drafted onto a specialist PwC programme (1 of 9 out of a possible 500 companies). Stepping down as a director to commit full time to Liquidus, Zeus has extensive experience in customer experience, product development, strategy and has a fond interest for super intelligence/artificial intelligence and its capabilities.

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Medusa

Medusa is an experienced investor and serial entrepreneur. In the past two years, Medusa has worked with multiple Forbes-listed investors to fund and accelerate a number of state-of-the-art companies. Being able to connect technological aspects with extensive marketing knowledge and a passion for aesthetics, Medusa is the glue to all departments. Acting as the product manager of the team, she keeps the path to completion clear and the vision in check.



Hades

Hades Founded a blockchain Project which reached over a 25 million Market cap within days of launch. Hades has extensive knowledge in the crypto space and has a strong background in IT technologies, with experience consulting for some of the largest enterprise companies in the world.



Hercules

Hercules has been active in the crypto space since 2017. He is an expert in project management, blockchain development and smart contracts. He has already managed several projects as advisor. At the same time, he has an excellent knowledge of security features and holds a university degree in business administration. With his experience and knowledge, Hercules will support the project as advisor.

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Plutus

With a background in design & marketing, Plutus has worked for an award-winning design agency helping launch apps like Supercell's Brawl Stars to over 100 million downloads, and $270million in player spend. Over the past few years, Plutus has helped startups build apps and products featured globally and founded an app that reached No.9 on the global Apple AppStore.



Lycaon

Lycaon has been established in cryptocurrency and blockchain technology since early 2014. As a result, he has grown a large network of high profile connections in the crypto space and holds extensive knowledge in market trends, as well as how to establish a quality working project. He is a well known advisor in the crypto community and knows the best strategies on how to make Liquidus a top tier product.

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Cerberus

Having worked with some of the most well-known corporate firms globally, Cerberus has an extensive knowledge of the finance industry and experience operating with both institutions and private capital. He is a lawyer, entrepreneur, and investor, who believes fully in the power that the crypto space and DeFi have to revolutionize the way that financial services can be accessed worldwide. He has worked on a variety of projects including multimillion-dollar capital raises, tech builds, and financings; providing him with a clear vision of the massive scale and forward-growth of the Liquidus project.

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thank you



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“The only impossible journey is the one you never begin”

- Tony Robbins

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