



Simplified De-Fi access

# ABOUT US

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We are investors who believe there is to be a better way to invest using DeFi. We have built a platform that has removed all of the barriers that investors currently face across both Traditional and Decentralised finance platforms.

Safe

Secure

Transparent

Simple to use

Unparalleled returns

And a unique education platform designed specifically for our customers



# PROBLEM

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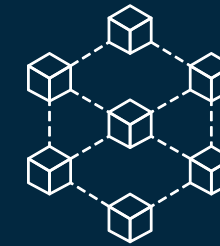


Traditional Finance

Low returns

Limited innovation

Inefficiencies and higher costs



Decentralised Finance

Highly complex

Requires competency

Multiple sites required to execute



Current finance models are inefficient and lack transparency.

# TRADITIONAL MODELS

Traditional finance models favour the organisation not the customer



Banks charge fees for transactions and accounts.

The difference in interest charged for loans vs interest earned is in the favour of the bank not the customer.

Controlled and regulated meaning lower rewards for the customer

- Fees generated are kept by the intermediary - the bank or or the centralised exchange CeX
- Interest charges are determined by the intermediary and can be charged at their discretion
- Lack of transparency and trust means that access is only for the experienced investor - the technical elite

# SOLUTION

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Products and services that unlock real value in the crypto market.

Multiple levels of security to maximise safety for investors

# WHAT IS LIQUID+

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Liquid+ is a transparent yield farming/liquidity platform.

It is secure and multi chain.

Liquid+ is built to provide all its contributors with a safe means of getting a fair passive return.

- On Ramp and Off Ramp support. Buy tokens that is needed to stake or pool direct from the platform.
- Swap Token is also in platform.
- Supports a multitude of On ramp tokens and fiat – USDC, USDT, BUSD, BNB, FTM, BTC, ETH, etc.
- Easy to use platform, with dashboard.
- Expert and Celebrity Baskets. Baskets contain pools that have been selected for the purposes of simplifying participation. It has the effect of diversification. You will also be able to create your own.

# LIQUID+

**Seamless:** User interface make it easy to navigate

**Choice:** Customer can choose Custodial or Noncustodial wallets which allows customers to select a preferred method

**Multichain:** Allows for all main networks

**CrossChain:** Allows customer to select pools and automatically add any token

**Diversification:** Baskets created by experts with varying risk levels. Customers can choose according to their risk appetite

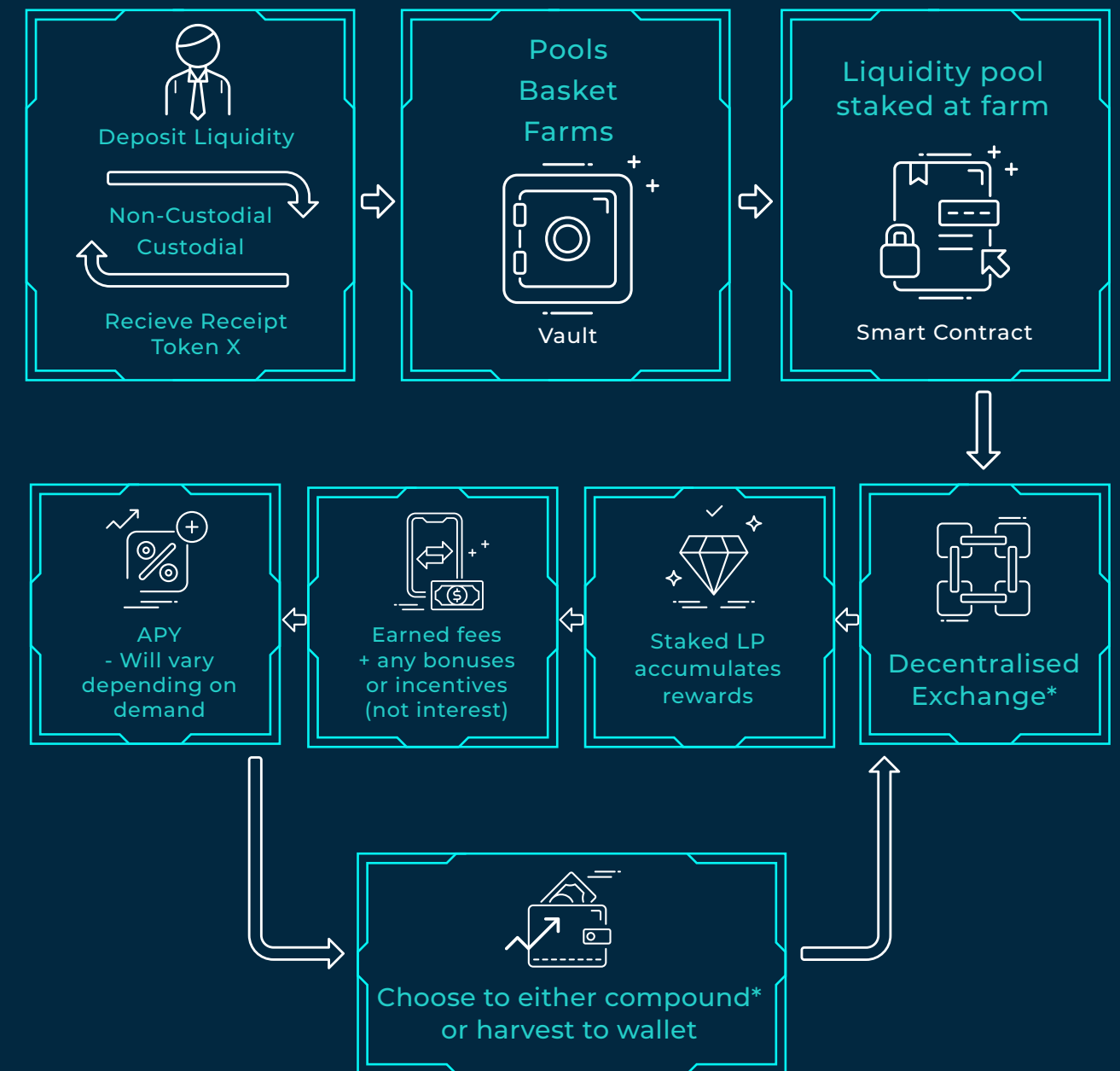
**Secure:** Each pool is created using immutable, viewable Smart Contracts which are audited (along with codebase, and infrastructure).

**Transparent:** Customers can trace through associated Chains (eg. BSCScan, ETHScan)

**Trust:** Focus on risk management ( statutory infrastructure and fraud ), insured investment options to remove the fear of losing assets

**Rewards:** Yield farming and Staking give greater rewards via carefully selected pools that provide real value to the customer

**Reduced fees:** Reduced number of loops for each transaction



# NON-CUSTODIAL EXPERIENCE

**Fiat On/Off Ramp:** Use bank account, Pay Id, PayPal, credit card

**Control:** Non custodial wallets allow the user to manage their own risk and rewards

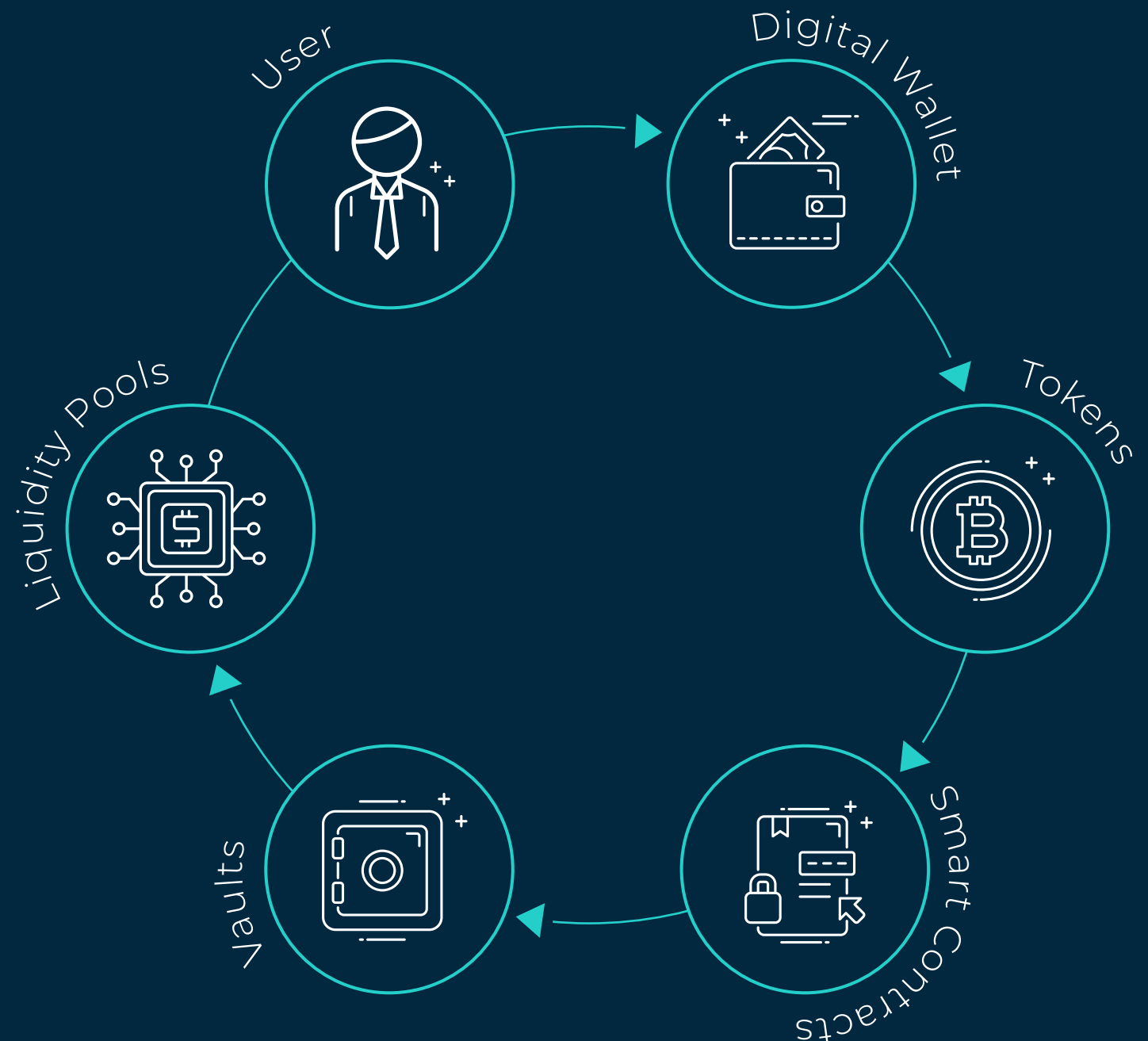
**Independence:** No third-party intervention

**Private Keys:** User manages and holds their own

**Trust:** Liquid + provides connectivity to the larger wallet providers (MetaMask, TrustWallet)

**Choice:** Multiple Liquidity pools to select

**Secure:** Smart Contracts execute all transactions



# CUSTODIAL EXPERIENCE

**Confidence:** Custodial wallets allow inexperienced investors to enter the market with lower risk

**Superior:** Custodial wallets are executed in a centralised way Liquid + uses actual crypto wallets with a traceable address

**Access:** Customer has access to their own wallet and address via username and password

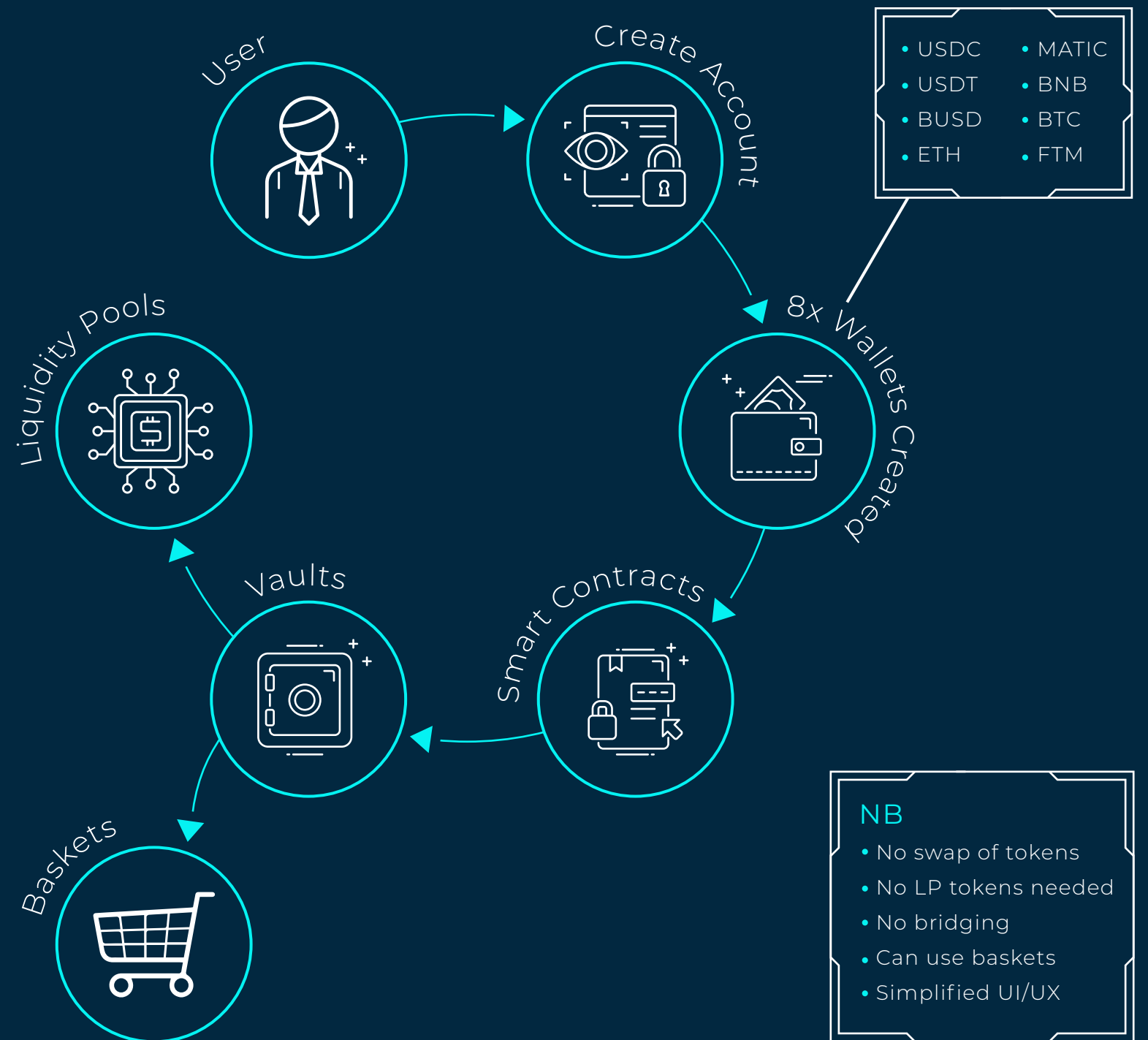
**Fiat:** On Ramp/Off allows customer to use credit card, PayID, bank account, PayPal.

**Simple:** On ramping via eight of the most popular and stable wallets in market

**Secure:** Similar to Centralised exchanges Private Keys are held by Liquid +

**Baskets:** Influencer and expertly curated pools that have been selected to reduce the complexity of DeFi

**Lower Risk:** Smart contracts execute the terms and conditions of the customer's transaction



# MAXIMISING CUSTOMER REWARDS

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Set of investment strategies maximises the customer rewards from liquidity pools (LPs), automated market making (AMM), Staking, Borrow Lend and other opportunities in the DeFi ecosystem.

- Transparency in the model ensures the customer maximises rewards
- Smart contracts remove the need for intermediaries - fewer fees
- Customer Principle is never touched by Liquid +
- Rewards are split between platform and customer 90/10
- No additional transaction fees are charged



# HOW CAN WE PAY SUCH A LARGE RETURN

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## WHAT MAKES THIS POSSIBLE?

Simply – Yield Farming!!!

This is not revolutionary, but it can be confusing and difficult.

Returns are achieved through:

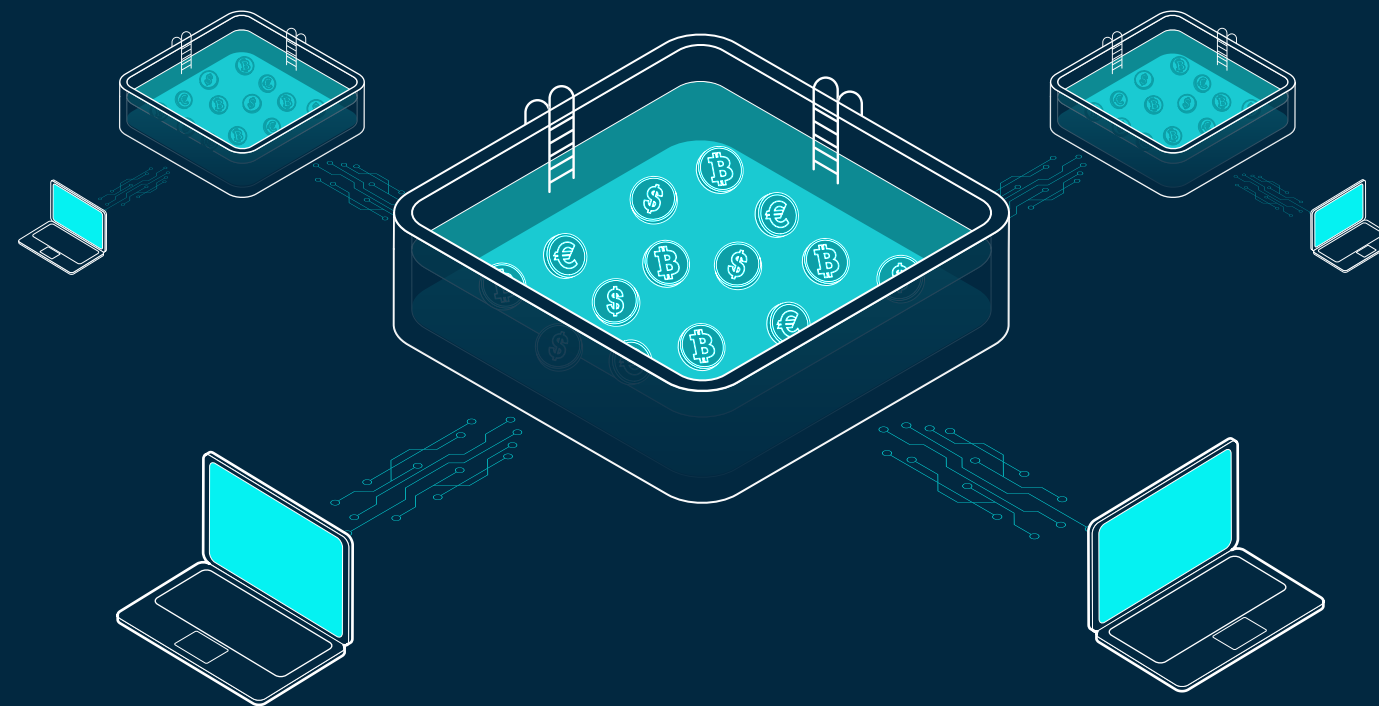
- Liquidity Pools (Automated Market Makers – AMM)
- Staking (Proof of Stake – POS)
- Borrowing and Lending (DAO Platform)
- We combined these different strategies to provide a high yielding return, that is safe and secure.



# WHAT IS A LIQUIDITY POOL

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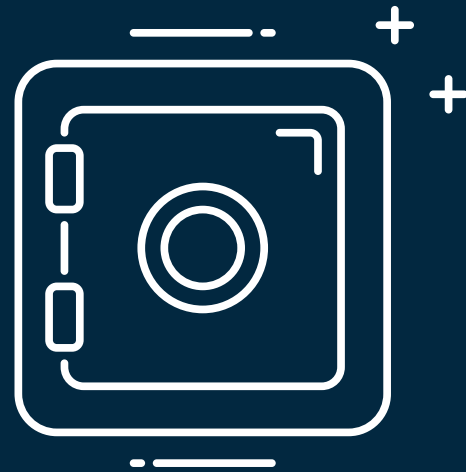
Liquidity pools enable users to buy and sell crypto on decentralized exchanges (DEXs) and other decentralized platforms (DeFi) without the need for centralized market makers.



A liquidity pool is a crowdsourced pool of cryptocurrencies or tokens locked in a smart contract that is used to facilitate trades between the assets on a decentralized exchange (DEX). Instead of traditional markets of buyers and sellers, many decentralized finance (DeFi) platforms use automated market makers (AMMs), which allow digital assets to be traded in an automatic and permission-less manner through the use of liquidity pools

# VAULTS/ POOLS & STAKES

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Each pool is created using immutable, viewable, audited smart contracts.

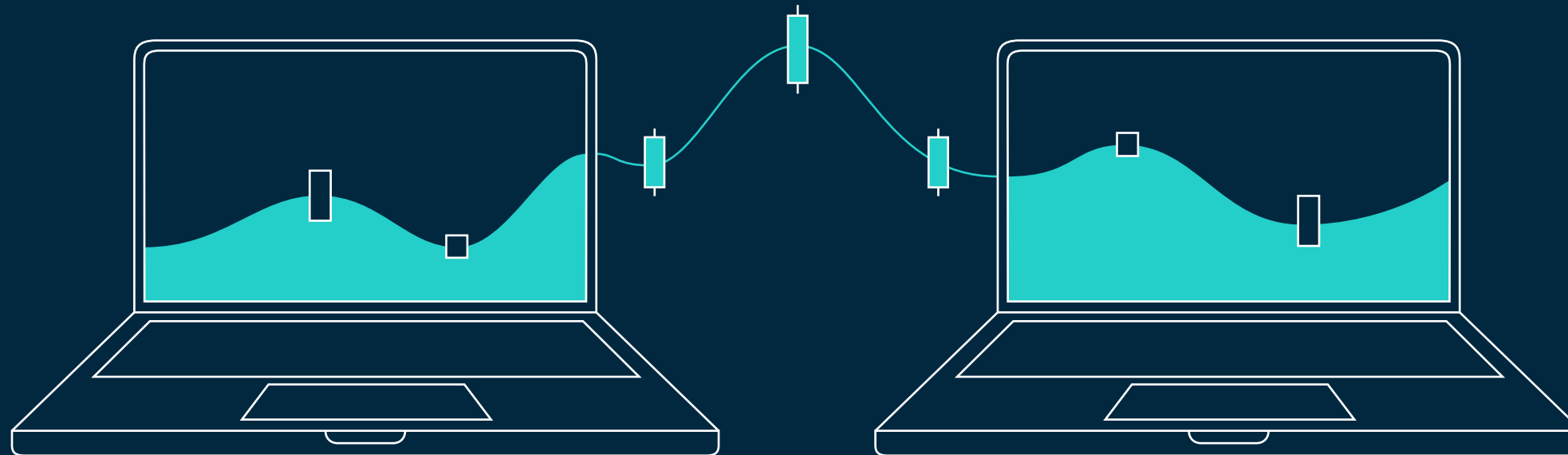
Depending on chosen wallet interface, our experts have created baskets with varying risk levels. This allows people to choose risk levels. This allows people to choose baskets that fits with their risk appetite.

Each pool is created and aggregated from the chains leading DEX's. They are considered safe. They are created using smart contracts.

# WHAT IS AN AMM

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Automated Market Makers are a part of decentralized exchanges (DEXs) that were introduced to remove any intermediaries in the trading of crypto assets. You can think of AMM as a computer program that automates the process of providing liquidity. These protocols are built using smart contracts (a computer code that executes itself) to mathematically define the price of the crypto tokens and provide liquidity.



The security that Smart Contracts have provided have seen a substantial growth in their use for trading. So much so, that most if not all traditional exchanges will use these DEX's to facilitate trades.

# ROLE OF LIQUIDITY POOLS

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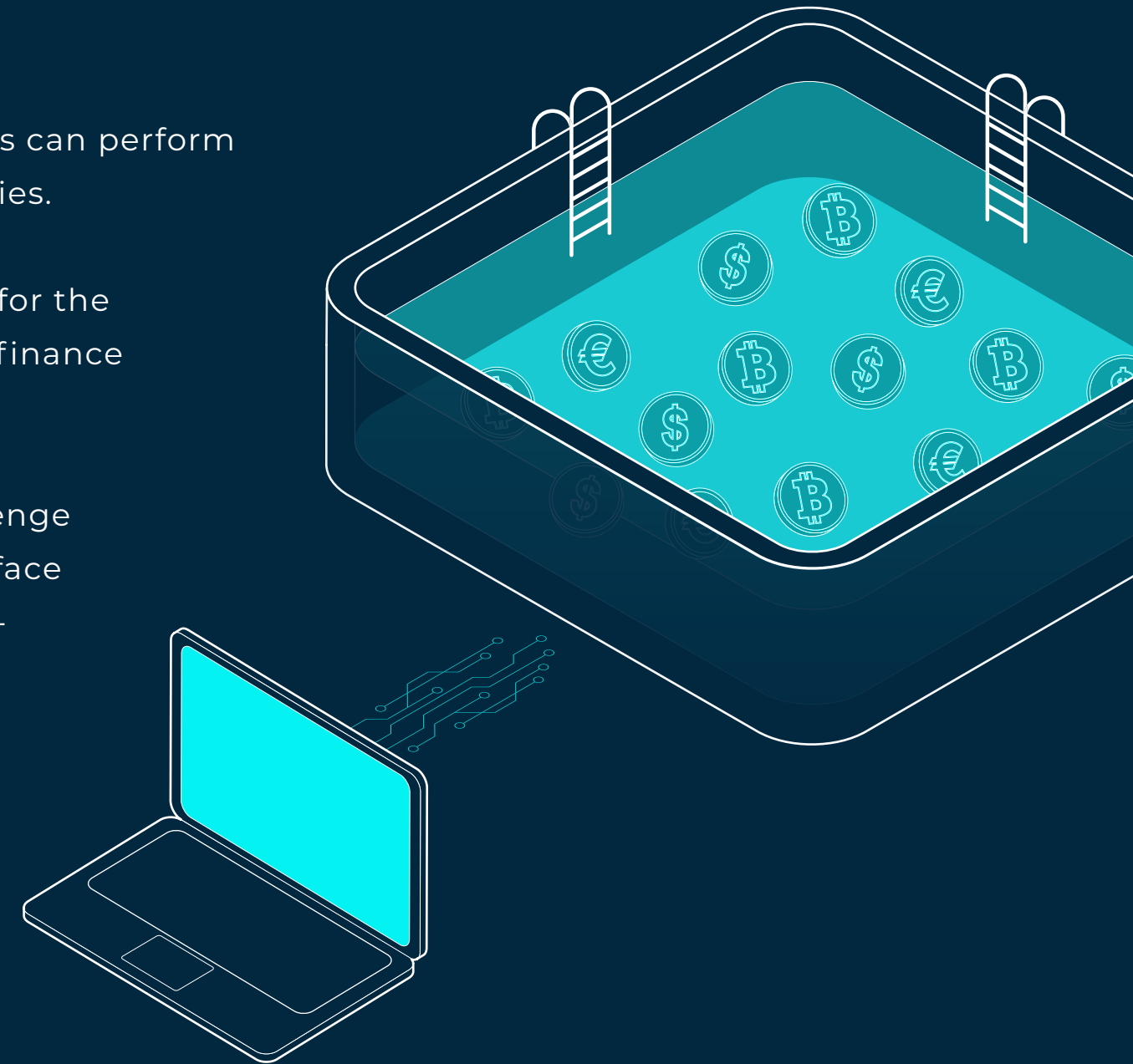
Crypto liquidity pools are central to Decentralized Exchanges (DEX). Through Smart Contracts, liquidity pools provide the ability for crowd-funded pools, which users can swap / trade crypto assets.

Without a centralized entity dictating how an exchange would trade an asset, smart contracts can perform these actions with no involvement from influences that can be negative to participating parties.

A well constructed, transparent DEX, with well funded distributed liquidity pools, is essential for the ongoing success of any Crypto chain. They play an important role in a healthy decentralized finance (DeFi) ecosystem.

Before Automated Market Makers (AMMs) came into play, crypto market liquidity was a challenge for DEXs on any network. At that time, DEXs were a new technology with a complicated interface and the number of buyers and sellers was small, so it was difficult to find enough people willing to trade on a regular basis.

AMMs fix this problem of limited liquidity by creating liquidity pools and offering liquidity providers the incentive to supply these pools with assets, all without the need for third-party middlemen. The more assets in a pool and the more liquidity the pool has, the easier trading becomes on decentralized exchanges.



# HOW DO LIQUIDITY POOLS WORK?

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- Although many in the community over-complicate how liquidity pools actually work, the process is not that difficult.
- Liquidity pools provide DEX's with the ability to offer (through smart contracts) tradable pairs of assets.
- The incentives for people to contribute to these pools, would be transaction fees. These are usually paid as a token of value - depending on the platform. These tokens are called rewards. They can also be referred to as interest/returns, when compared to traditional financial instruments.
- Example – “Contributor A” provides USDC and ETH into a pool created on UniSwap. “User Z”, has USDC whom they trade for ETH, using the pool created by “Contributor A”. “User Z” pays a fee to use that pool for trading. The fees are usually made up of Gas fees for the network sometimes a fee for the platform, and a fee for the pool provider.
- The accumulation of these rewards, is represented as a rate of return for that particular pool – usually as APR/APY. These are paid to contributors to pool.
- Liquidity pools are extremely important in the crypto space, as it provides liquidity to the entire sector. This can be achieved directly through the DEXs themselves, or increasingly through traditional centralized exchanges using DEX's to meet their liquidity requirements.
- True DEX's use smart contracts with intelligent algorithms to balance pools, bring supply and demand into equilibrium and provide a level of safety and security to all involved. These smart contracts are like a set of conditions, if triggered, provide an action. They have become Automated Market Makers (AMM), as result.

# WHAT IS STAKING?

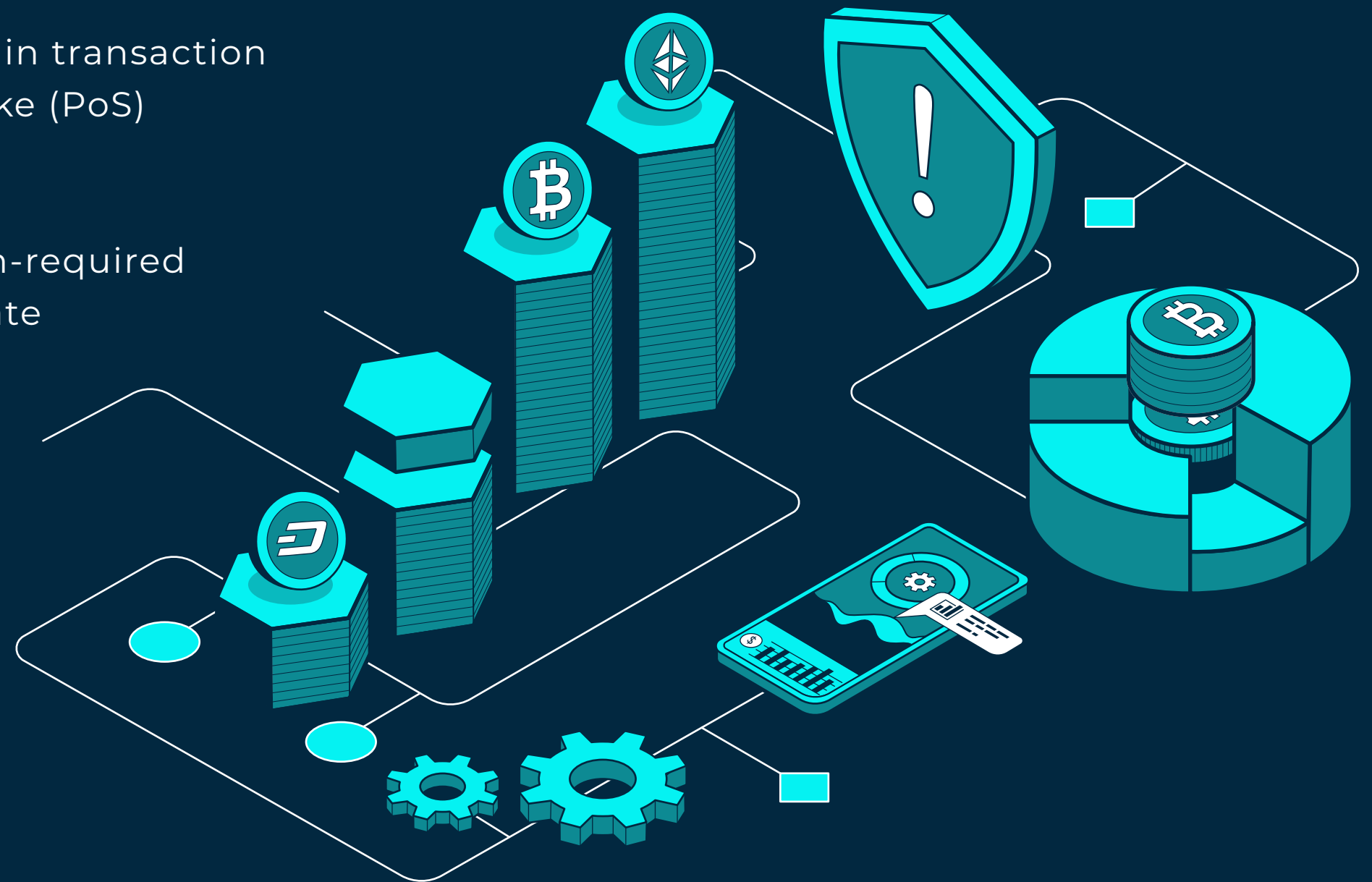
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Staking is the process of actively participating in transaction validation (similar to mining) on a proof-of-stake (PoS) blockchain.

On these blockchains, anyone with a minimum-required balance of a specific cryptocurrency can validate transactions and earn staking rewards.

For providing validation services to a network, contributors are given a reward in the form a token of value.

Examples of staking pools – ETH2, Cardano.



# BORROW AND LEND IN CRYPTO

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Crypto lending lets users borrow and lend cryptocurrencies for a fee or interest. You can instantly get a loan and start investing just by providing some collateral. This could be through a DeFi lending DApp or a cryptocurrency exchange.

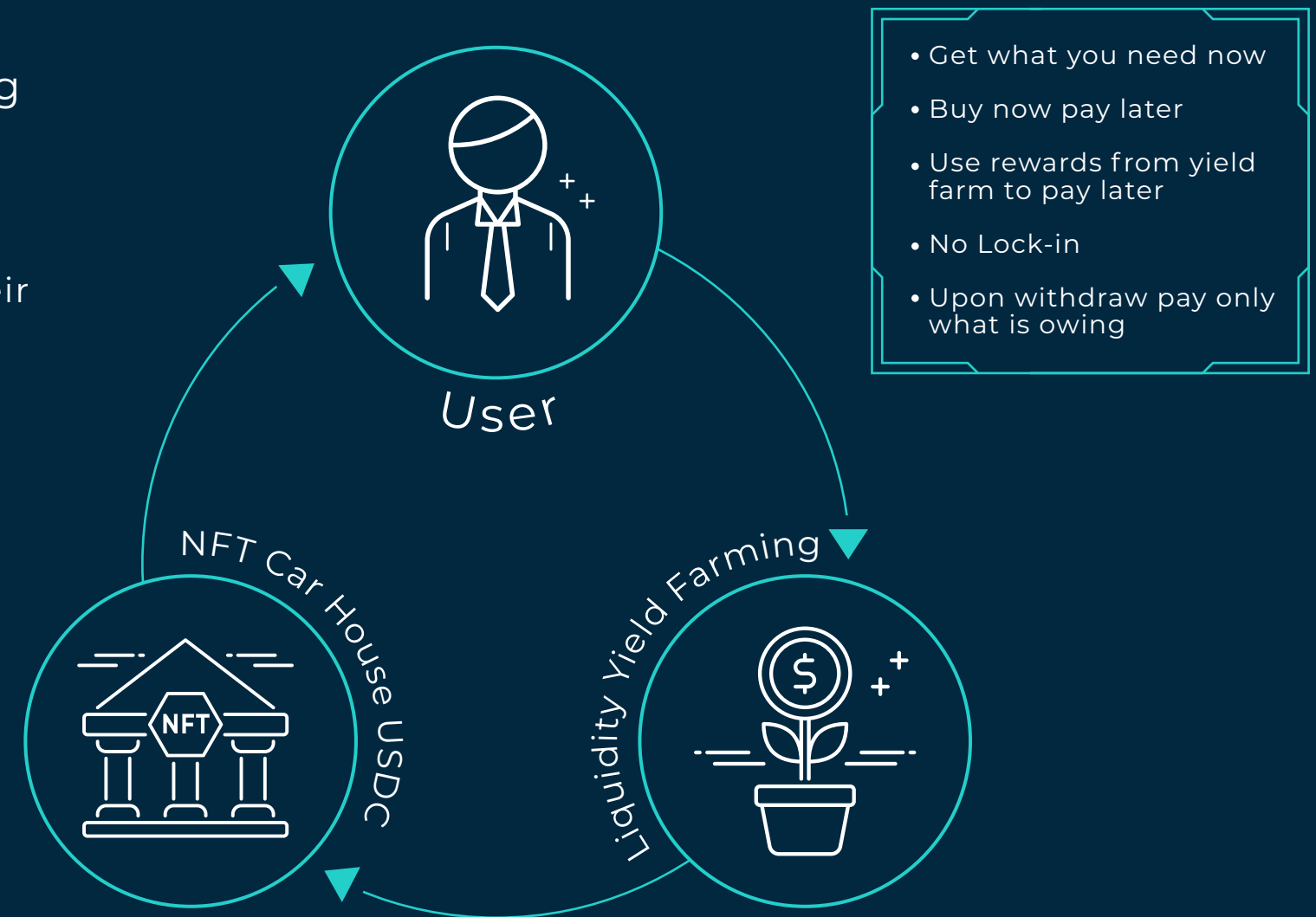
The fee or interest is not dissimilar to how traditional banks provide a return to their investors. Borrow from contributors for a lower rate than what you lend out to people needing the asset.

All good platforms will use smart contracts in a Dapp to provide this service. It is removed from any manipulation.

# BORROW / LEND

Crypto lending lets users borrow and lend cryptocurrencies for a fee or interest. You can instantly get a loan by providing collateral

- **Safe and Secure:** Provides token holders with the ability to lend their tokens for a return
- **Convenient:** Provides borrowers with the ability to borrow tokens using their existing tokens as collateral
- **Choice:** Yield Farmers and Stakers can opt in and nominate an execution rate
- **Flexible:** Lock-in for as long as you want
- **Efficient:** Zero paperwork, third-party transaction costs, and transaction times



\*Platform will autonomously determine what can be borrowed, smart-contract will handle entire process

# SMART CONTRACTS

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## THE HEART AND SOUL

A smart contract is an agreement between two people in the form of computer code. They run on the blockchain, so they are stored on a public database and cannot be changed.

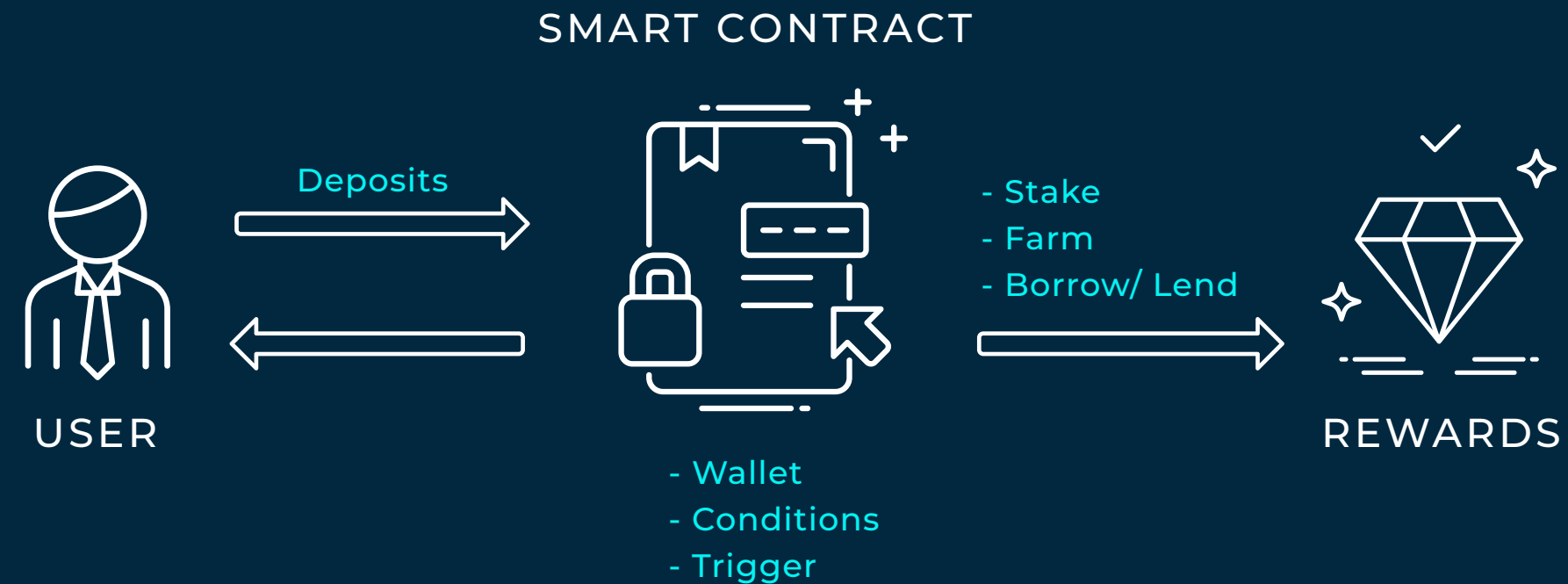
The transactions that happen in a smart contract are processed by the blockchain, which means they can be sent automatically without a third party.

Smart Contracts outline the Terms and Conditions of an agreement. Once a condition is triggered, the smart contract executes the pre-determined action of the smart contract. It removes the need for an intermediary or third party. It removes risk to a certain degree.

It is Transparent.

# SMART CONTRACTS

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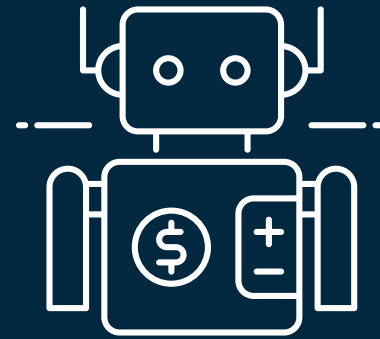
Customer principal is never touched

Rewards are split between platform and customer 90/10

No additional transaction fees are charged

# LOWER GAS FEES

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## AUTOBOT, BUT NOT A TRANSFORMER

We have created a proprietary application dedicated to reducing the amount of loops that your withdrawals go through. Having multiple loops creates multiple calls to the blockchain which quickly add up in gas fee

The Bot harvests rewards as and when the amount makes sense.

Example – frequent harvests and compounding on networks/chains with low gas fees (example – Fantom), and longer periods between harvests for networks/chains with higher gas fees – ETH.

# HOW TO INVEST IN LIQUID+

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1. Connect your preferred Wallet.
2. Decide how much you want to invest – no minimum. Caution – consider gas fees. It can wipe out your rewards.
3. Choose which liquidity pool or stake you want.
4. Ensure you have enough funds in your wallet to cover gas fees.
5. Enter amount in your chosen pool. Consider that you will need the required amount of each token you want stake or pool. And in some cases you will need to create a LP token, if you have a pair that you want to contribute to.
6. Approve the Pool. Add the LP to the Pool.
7. Watch your account balance grow!

# SOLUTION ADDRESSES ALL MAJOR DEX





Makes real crypto returns accessible for the masses. It does so via simplifying access.

Each DEX that we partner with is vetted, and have a history delivering without risk.

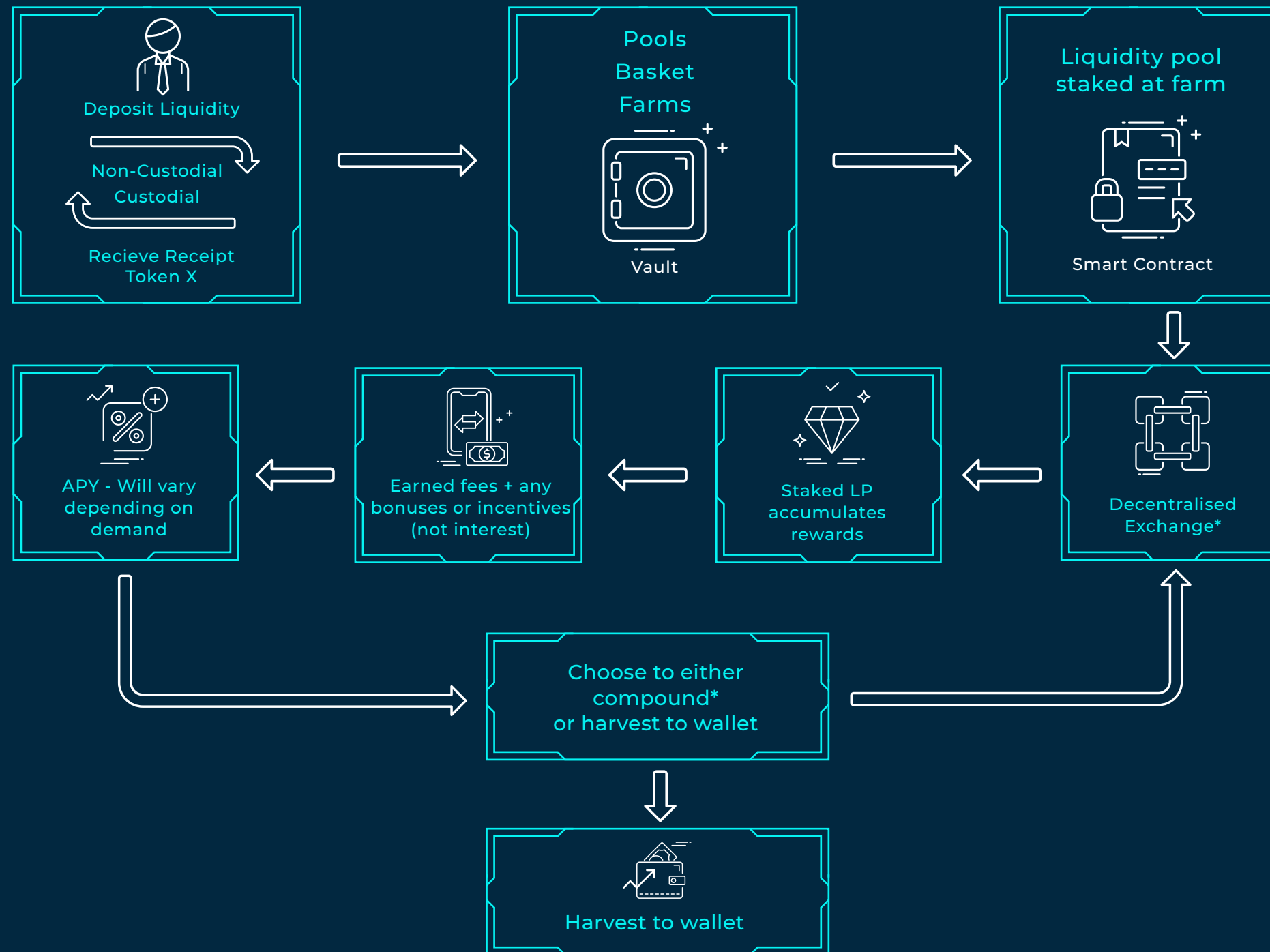
## DEX's utilized on platform

Uniswap (ETH)	SpookySwap (FTM)
AAVE (ETH, Polygon, FTM, Avalanche)	Scream (FTM)
PancakeSwap (BSC)	TombFinance (FTM)
Curve (ETH, FTM, Polygon, MoonBeam, Avalanche)	OliveSwap (Avalanche)
1inch (BSC, Polygon, Avalanche, FTM, ETH)	Pangolin (Avalanche)
Convex (ETH, FTM)	TraderJoe (Avalanche)
Apeswap (BSC, Polygon)	QuickSwap (Polygon)
SushiSwap (ETH, CELO)	VVS (Cronos)
Belt (BSC)	NetSwap (METIS)
RocketPool (ETH)	BeamSwap (MoonBeam)
SpiritSwap (FTM)	StellaSwap (MoonBeam)

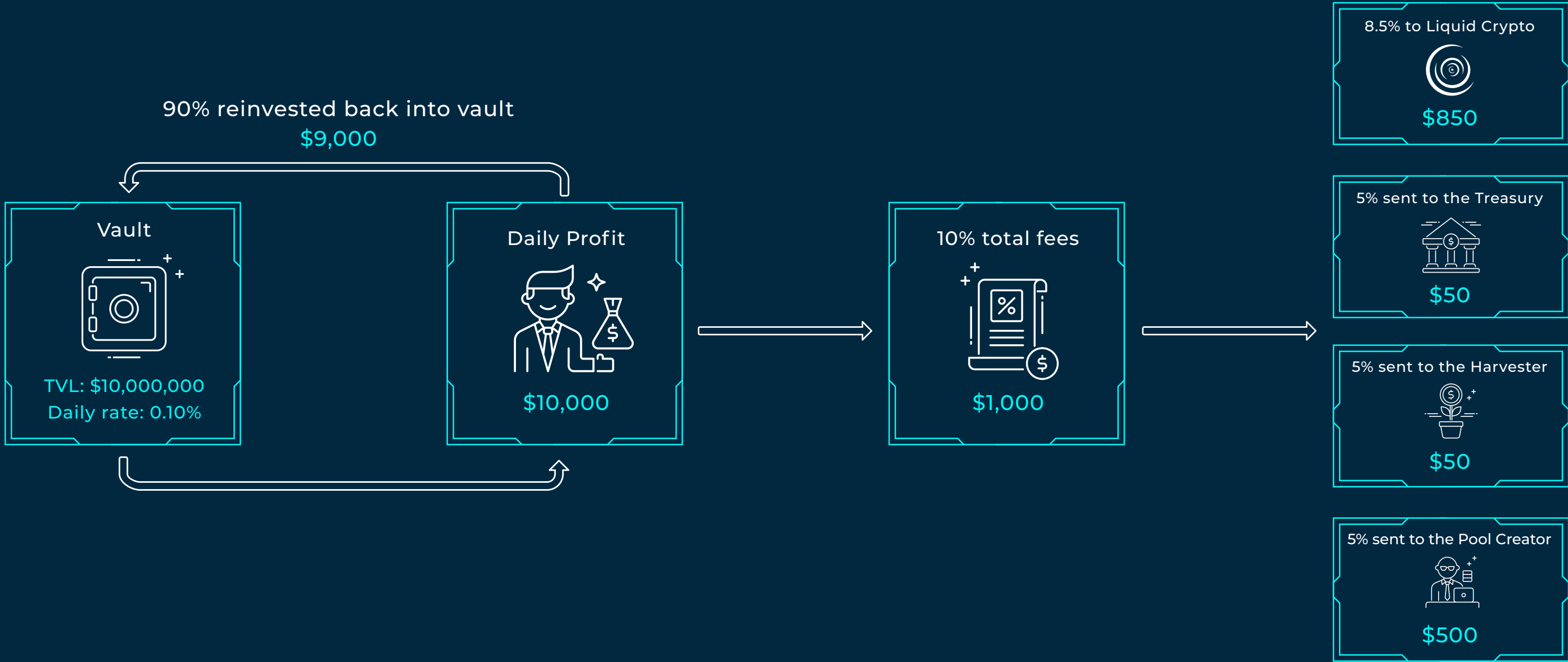
# SIMPLIFIED UI/ UX

BSC		Filters		5 Vaults	
 <b>CAKE-BNB LP</b> Platform: PancakeSwap Buy Token Add Liquidity	Wallet	Deposited	<b>18.97%</b> APY	<b>0.8237%</b> Daily	<b>\$0.04</b> TVL
 <b>USDC-BUSD LP</b> Platform: PancakeSwap Buy Token Add Liquidity	Wallet	Deposited	<b>0.91%</b> APY	<b>0.1770%</b> Daily	<b>\$0.01</b> TVL
 <b>PEAK-BNB LP</b> Platform: PancakeSwap Buy Token Add Liquidity	Wallet	Deposited	<b>0.00%</b> APY	<b>0.0000%</b> Daily	<b>\$0.00</b> TVL
 <b>SHIB-BNB LP</b> Platform: ApeSwap Buy Token Add Liquidity	Wallet	Deposited	<b>9.04%</b> APY	<b>0.6338%</b> Daily	<b>\$0.00</b> TVL
 <b>BANANA-BUSD LP</b> Platform: ApeSwap Buy Token Add Liquidity	Wallet	Deposited	<b>37.58%</b> APY	<b>1.0058%</b> Daily	<b>\$0.00</b> TVL

# LIQUID+



# EXAMPLE



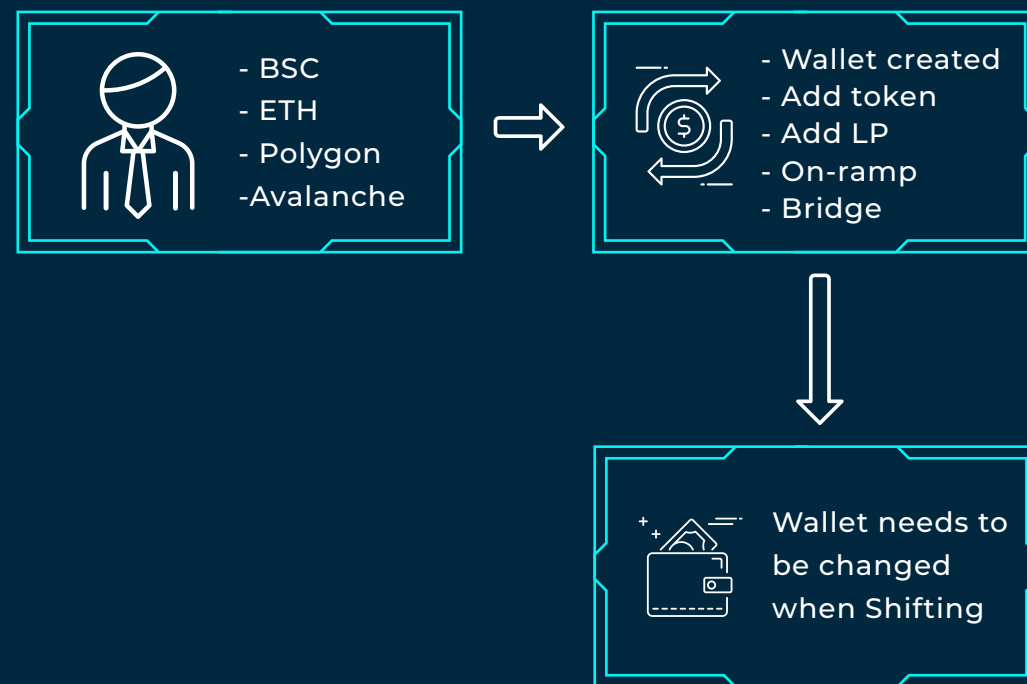
# MULTICHAIN VS CROSSCHAIN

## DEFI 3.0 - THIS ONES FOR MUM

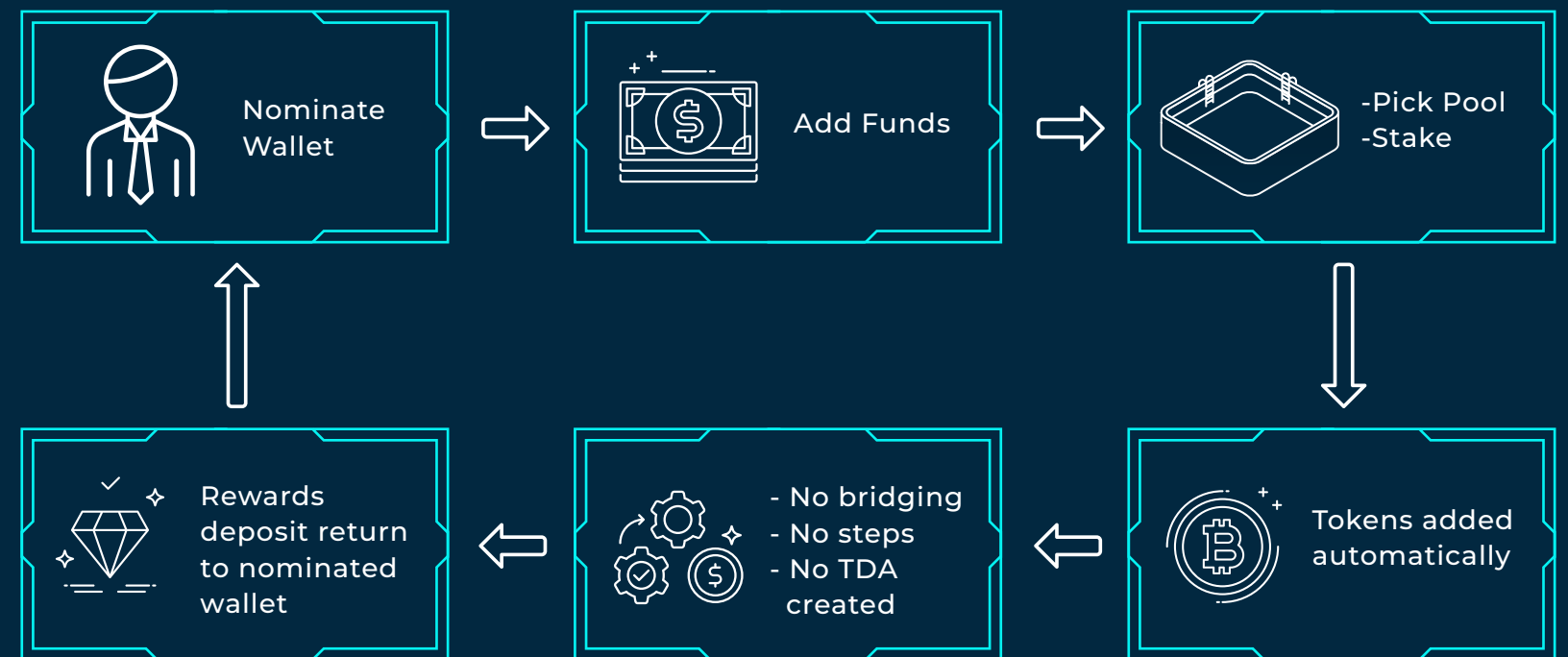
**CrossChain Support.** Many competing platforms are MultiChain, but few are Cross Chain. Liquid Plus brings this capability to our community. CrossChain allows users to select pools that want to contribute to, and add tokens to it, without having to buy the correct token, in the correct chain, bridge the token, create the liquidity pool token, and then add it to the pool.

This is complicated, and fraught with risk.

### MULTICHAIN



### CROSSCHAIN - LIQUID+



# EDUCATION

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Our intuitive learning platform allows customers to continue to build their knowledge base as they invest

## Real Time Access to experts

Our real-time solution that delivers answers to every customer question

[Click to ask](#)

[Click to chat](#)

[Click to schedule for 1:1 training](#)

Powered by our community experts

Contact Center support 24/7 via Email, Chat and Telegram

## Library of courses and modules

A series of free online learning modules that allow the customer to learn how to participate in Web 3.0 in a safe way

### Course Examples:

Crypto safe

Yield Farming Essentials

Every course adds to your rewards

Be awarded an NFT on completion of the course

NFT is in the form of a badge with LC/BSC tokens that can be used to farm



# VC FUND

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Liquid Crypto VC fund leads to increased innovation where customers can participate in new products

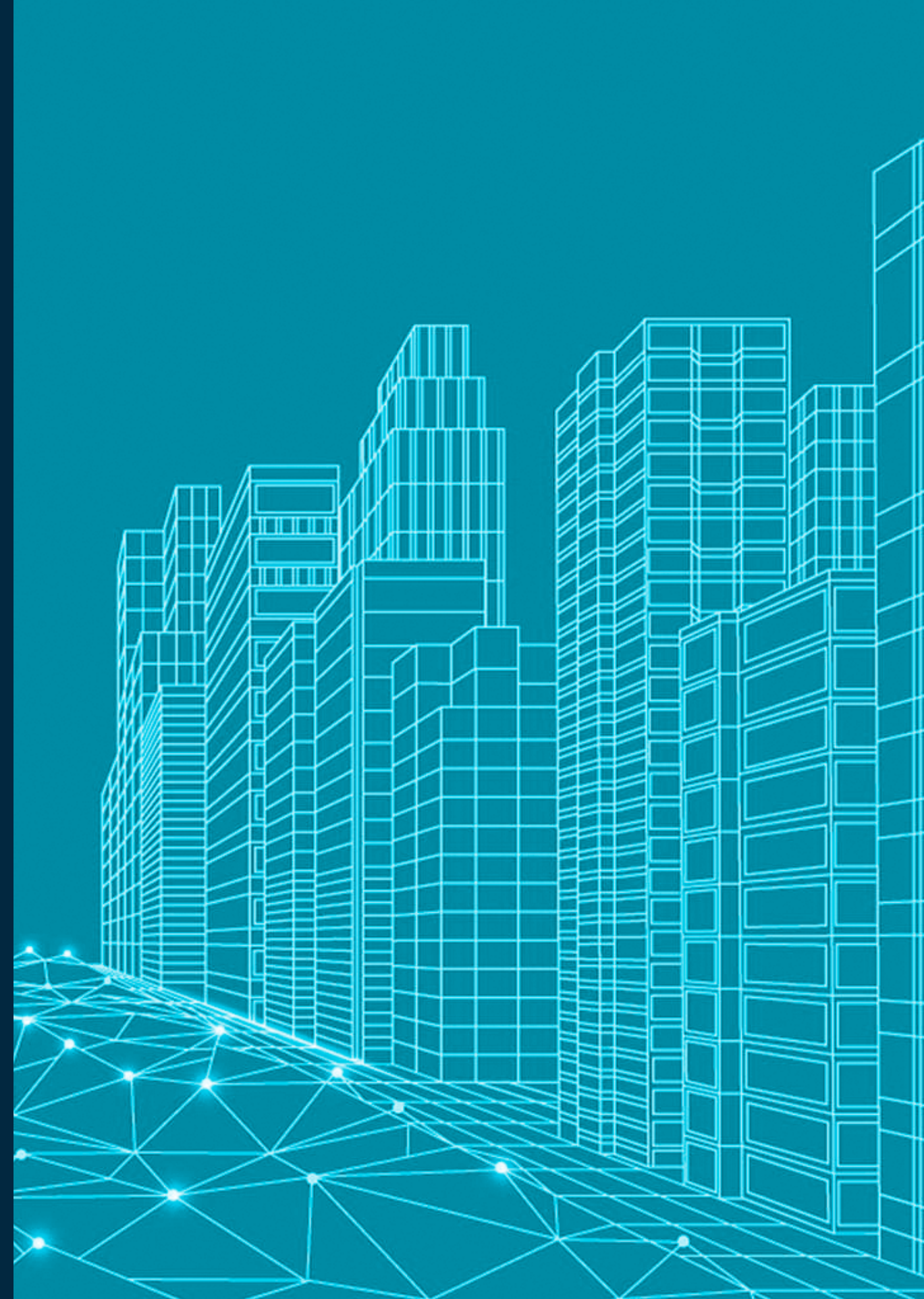
- % of raised capital and rewards from platform income assigned to our venture capital fund
- Used to fund other viable and vetted projects
- Token holder involvement
  - Get rewards for recommending/introducing projects that are funded
  - Vote for projects
- Examples of projects currently being vetted
  - Property NFT project
  - Acquire Tokens, NFT (Bored Ape), MetaMask projects

# EXAMPLE: PROPERTY NFT

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## NFT TOKENISATION OF PROPERTY

- Money Raised to acquire property (NFT – Smart Contract, used to allocate a fraction of property to NFT holder)
- NFT holders are provided with legal ownership by way of fixed Property Trust Vehicle.
- Rental yield is used to obtain loan for part of the property.
- Loan amount is placed into Yield Farming .
- Any rent not used to obtain loan + any rewards from yield farming are paid to NFT holders
- Different NFT “rarities” provides for different reward structures. As an example, ultra rare NFT’s might get a small % of all other property projects.



# A MARKET LEADING PLATFORM



Liquid Crypto



Beefy.finance



Reaper.farm



Binance



Crypto.com



ETH Foundation



Harvest.finance

Multi-Chain



Cross-Chain



Token UnLocked



Transparent  
Developers/Owners



Traceable



DeCentralised



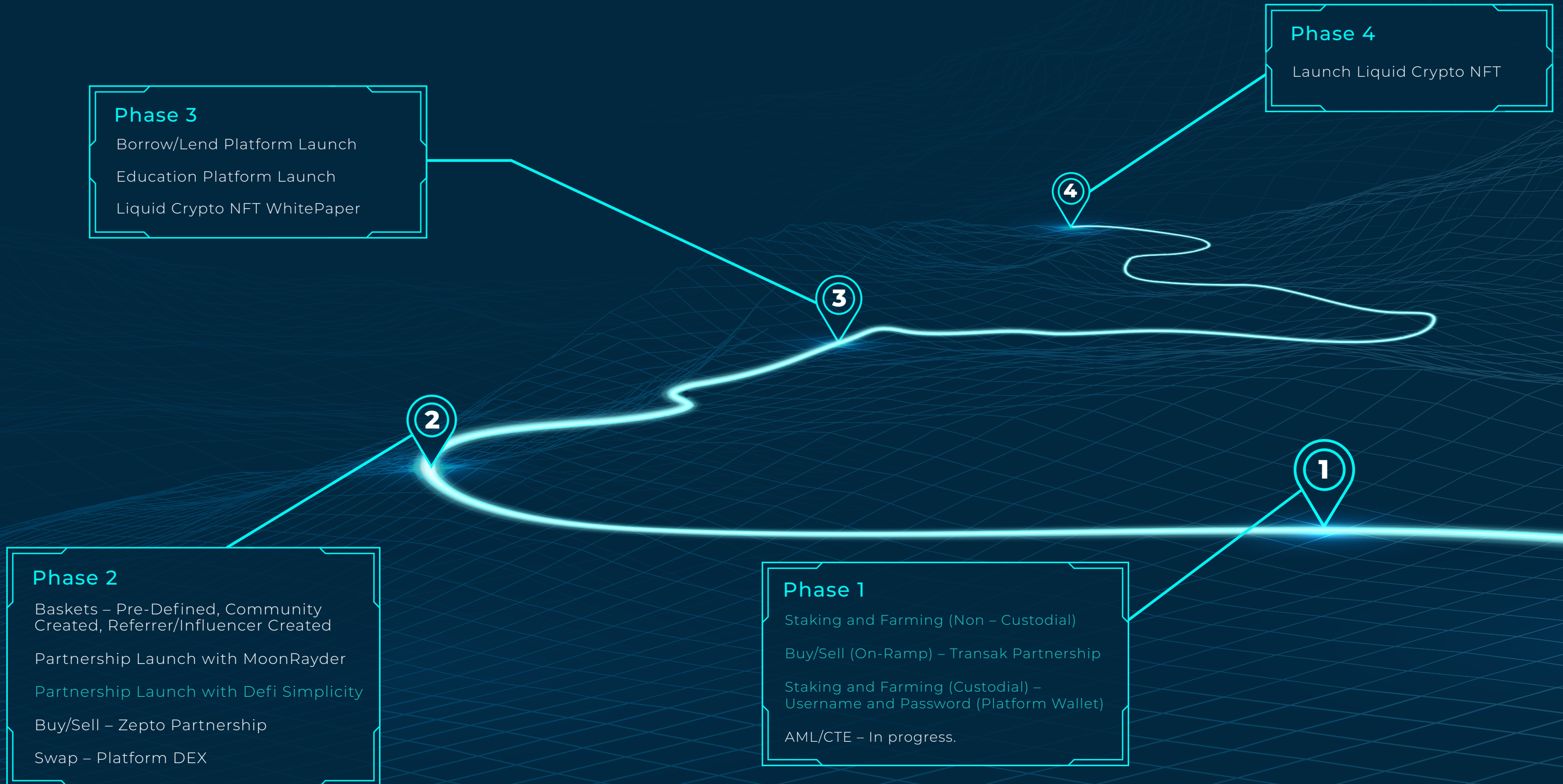
Centralised



Baskets  
(Risk Deversification)



# ROADMAP



# REVENUE



Investment



Partnerships



Platform  
Partnerships



Transaction  
Fees

## RECURRING REVENUES

### Investment earnings

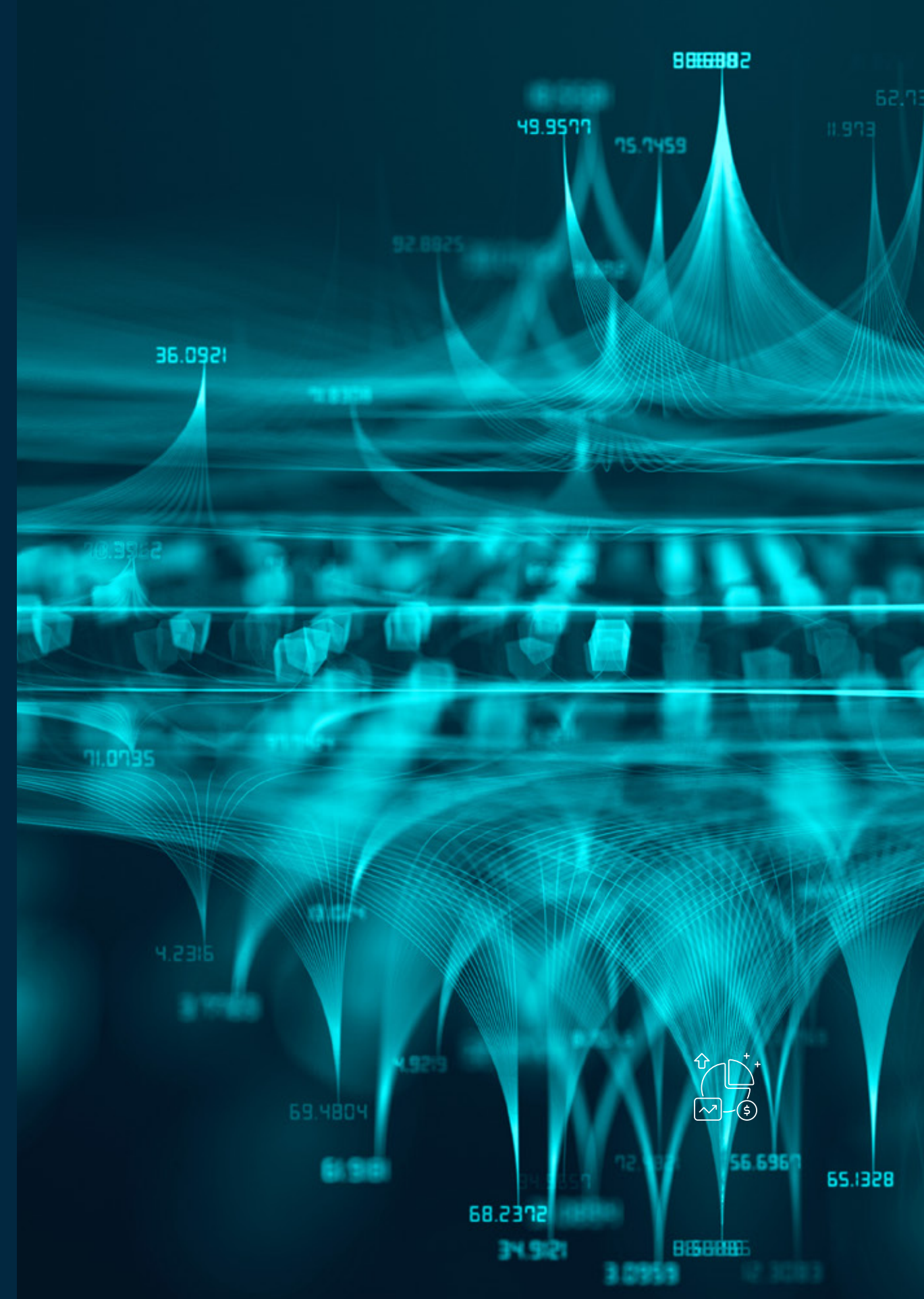
- % of capital farming rewards remain with Liquid Crypto

### Ongoing fees

- Transaction fees
- % of borrow / lend process as a fee

### Partnerships

- Partnerships with other projects: White label Yield Farm platform, Borrow/Lend
- Partnerships: providing liquidity to other projects via Yield Farming, token/NFT financing
- Influencer Partnerships: paid or referral codes  
Influencer Baskets (smart contracted)



# TEAM

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CEO  
Timothy Haynes



CTO  
Choua Lee



CMO  
Meagan Henderson



Head of Partnerships  
Dalton Grant Jr



Head of Customer Acquisition  
Reuben Mei-Edwards



Head of Platform Security  
Deepak Singh



Head of Operations  
Elly Secomb



Head of Audit Security  
Paul Kang



Advisor  
Martijn Moerbeek



Advisor  
Kurt Uhler



Advisor  
David Jakic



Simplified De-Fi access

# PARTNERS

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Our strategic partners bring a wealth of knowledge across the Web3, VC and investment sectors.



**YORK ST  
CAPITAL**



**COEUR DIGITAL**



**Blackstar Advisory**



**PROJECT GALAXY**