

## Prosper Protocol

**Prosper is an innovative protocol that facilitates the creation of decentralized lending and risk management solutions.**

We are a technology company committed to transforming the financial landscape through innovation, transparency, and accessibility. Our purpose is to create a global ecosystem that opens new doors to financial inclusion, democratizing access to digital assets and providing decentralized solutions that allow individuals and businesses to manage their capital efficiently.

**The goal of Prosper is clear:** to offer a self-sufficient infrastructure that reduces reliance on traditional intermediaries, creating a fairer environment for value transfer and access to financial opportunities. Along this path, we recognize that one of the biggest challenges of the current DeFi model is funding real-world use cases, where genuine users interact with tangible revenue streams. The existing system, based on digital assets and over-collateralization, limits the inclusion of new players, especially those unfamiliar with digital assets.

**Evolution is inevitable.** Lending without collateral for real-world use cases is emerging as a new frontier in decentralized finance. This transition not only opens up new opportunities within DeFi but also has the potential to transform the global economy, particularly in emerging markets. These regions, traditionally excluded from the conventional financial system, will gain access to more inclusive financial services, enabling individuals and small businesses to obtain financing without the barriers imposed by traditional models.

**Prosper aims to revolutionize the financial industry** not just through technology but also with a deeply humanistic approach: empowering emerging economies. By providing easier access to credit and financial resources, we aspire to create an inclusive credit community that facilitates economic growth in the most underserved regions. Through our platform, millions of people and businesses will actively participate in the global economic system, improving their access to financing and unlocking new growth possibilities.

## Key Features of the Financial Community

- **Inclusive Access:** Tailored for individuals and small businesses with limited access to traditional financial services.
- **Financial Education:** We offer educational resources to enhance financial literacy, empowering users to make informed decisions.
- **Sustainability:** We utilize a dual-token ecosystem to ensure funds are managed efficiently, securely, and responsibly.

With Prosper, we are shaping a future where decentralized finance is not only accessible to a few but transforms lives and economies, enabling more people to seize the opportunity to prosper.

## Our Vision

In the next decade, thousands of institutions and millions of individuals will integrate into the vast and promising Web3 ecosystem. While many today lack robust portfolios of digital assets to use as collateral, most will be solvent and responsible borrowers. However, the DeFi infrastructure needed to serve these new participants is still largely absent. At Prosper Protocol, we are working tirelessly to build the technological pillars that will make this transformative change possible.

Our vision is grounded in the idea that the future of DeFi will be driven by automatic risk assessment, designed to go beyond conventional methods. We will use key signals that deeply understand borrowers' capacity, willingness, and commitment to fulfilling payment obligations. Thanks to the integration of Artificial Intelligence, which will be powered by users' ongoing behavior, we will deliver risk assessments that are not only tailored but also highly efficient and precise.

## Inspired by Muhammad Yunus' Revolution

We draw inspiration from the revolutionary concept introduced by Muhammad Yunus, the Bangladeshi economist who, in 1976, began a social experiment with microcredits, granting small loans to individuals without access to traditional financial systems. Yunus discovered that, despite lacking physical guarantees or formal income, impoverished communities could meet their payment obligations when given the opportunity to access credit.

## Technology as a Catalyst for Change

Prosper Protocol aims to take this vision one step further, enhancing the process through technology. We firmly believe automated risk evaluation will be a key factor in realizing this transformation. By leveraging AI, we seek to create more accurate risk assessments supported by rapid and extensive data from various sources. Every user behavior becomes a valuable element, backed by blockchain technology, to build a universal credit history accessible globally.

## Protocol Summary

Prosper positions itself as an innovator in the decentralized finance (DeFi) ecosystem, with the ambitious goal of pushing the boundaries of this technology by integrating advanced tools for high-risk loan evaluations. Addressing one of the main barriers to entry in the financial world, Prosper seeks to democratize access to credit and significantly expand the reach of DeFi in global markets.

## Key Features of the Protocol

1. **Decentralized Data Sources**
2. **Accounts Receivable as Collateral**
3. **Evaluation Agents**

## Protocol Architecture

The ecosystem's design is based on a dual-token model, a structure widely adopted in the blockchain industry due to its efficiency and versatility. These tokens serve specific roles that collectively drive sustainability, innovation, and value within the ecosystem. Attractive commercial names are currently being developed for each token:

### 1. Transaction Token (TT)

The Transaction Token (TT) is the operational backbone of the ecosystem, optimized to facilitate users' daily interactions. Its key features include:

- **Payment Method:** The primary medium for all transactions within the ecosystem, promoting adoption and steady operational flow.
- **Low Fees:** Designed to minimize transactional costs, enhancing the user experience and encouraging usage.
- **Scalability:** Supports high transaction volumes per second (TPS), ensuring smooth and reliable performance in any scenario.
- **Decentralized Governance (in development):** TT holders will participate in key ecosystem decisions through a decentralized voting system.

### 2. Yield Token (TR)

The Yield Token (TR) is designed to attract and reward users through a financial incentive system. Its purpose is to foster economic stability and promote financial inclusion in underserved markets. Key attributes include:

- **Interest Generation:** Users staking TR in the protocol earn rewards in the same cryptocurrency, creating attractive passive income.
- **1:1 Backing:** Each TR is backed by stable digital assets, such as USDT, ensuring its value remains stable.
- **Programmed Deflation:** A token burn mechanism controls the supply, increasing its value over time.
- **Focus on Emerging Economies:** Tailored to address markets with limited access to traditional financial services, fostering economic inclusion and technological adoption.

## TR Staking Model and Rewards

The TR staking system is a cornerstone for incentivizing participation and ensuring a sustainable ecosystem. It offers a fixed annual return of 12%, paid in the same cryptocurrency, to users who stake their tokens for a set period.

### Key Features:

- **Stable Returns:** A fixed annual rate of 12% provides predictability and trust for participants.
- **Flexible Locking Periods:** Users can choose from options such as 3, 6, or 12 months (or even customized periods), tailoring their financial needs while maximizing benefits.
- **Sustainability Ensured:** Rewards are sourced from a dedicated fund supported by transaction fees, strategic reinvestments, and real-world assets.

- **Auto-Compounding:** Generated interest can be automatically reinvested to maximize returns.

### Use of Artificial Intelligence (AI):

AI plays a crucial role in optimizing staking performance by:

- **Dynamic Management:** Adjusting investment strategies in real-time to maximize returns and mitigate risks.
- **Active Monitoring:** A team of specialists continuously evaluates underlying assets to ensure stability and sustainable growth.

## Underlying Asset Management

To ensure the ecosystem's security and optimization, underlying assets are rigorously managed:

- **Stable Assets:** Funds are backed by reliable digital and financial assets.
- **Diversification:** Includes loans to projects in emerging economies and liquidity in established secondary markets.
- **Continuous Supervision:** Specialists assess and adjust investment portfolios to maximize returns without compromising stability.

## Token Interoperability

The ecosystem's architecture ensures both tokens operate in a complementary manner:

- **TT as the Preferred Medium:** TT is the main token for transactions within the ecosystem.
- **TR as an Investment Vehicle:** TR incentivizes long-term participation, ensuring a solid economic ecosystem.

This integration guarantees a robust and sustainable ecosystem while delivering a seamless user experience, maximizing financial growth opportunities, and driving global adoption.

## 4.0 Lending Protocol

The Prosper Lending Protocol enables the creation of credit lines for each portfolio. It is designed for developers and businesses seeking to launch new products efficiently.

### Design Principles

1. **Transparency:** Transparency is essential for building trust. Operations will adhere to high standards of clarity. Administrative wallets will feature multi-signature systems and time locks to allow users to respond to proposed changes.

2. **Extensibility:** The Prosper protocol facilitates the development of new products using its Data Model and Evaluation Platform. It is flexible enough to support diverse evaluation policies and fee structures.

## User Roles

- **Pool Owners:** Configure pool parameters and earn a percentage of the generated revenue.
- **Evaluation Agents (EA):** Evaluate and approve credit applications, committing capital to the pools they support. In exceptional cases, they may be replaced by meeting deposit requirements.
- **Liquidity Providers (LPs):** Supply capital to pools and earn a proportional share of the generated revenue.
- **Borrowers:** Request credit lines approved by the EA and are responsible for corresponding payments.

## Protocol Management

- **Pause and Resume Protocol:** The protocol may be paused during emergencies and resumed under the supervision of the Protocol Owner.
- **Approved Assets:** Initially, only stablecoins such as USDC will be accepted.
- **Key Configurations:** Adjustments such as grace periods, fees, and treasury configurations will be managed by the Protocol Owner.

## Pool Management

1. **Pool Initialization:** Pool Owners and EAs must provide a percentage of liquidity before enabling the pool for lenders.
2. **Pool Configurations:** Includes liquidity limits, annual percentage rate (APR), origination fees, and withdrawal lock periods.
3. **LP Participation:**
  - **Deposits and Withdrawals:** LPs can contribute and withdraw capital after the lock period.
  - **Qualification:** LPs must undergo KYC/KYB/AML processes managed off-chain.

## Lending

1. **Credit Evaluation and Line Approval:** The EA approves credit lines based on automated evaluations. Borrowers can make disbursements and payments within the approved limit.
2. **Interest Rate and Payments:** Each credit line has a customized interest rate. Payments include interest, principal, and possible penalties for delays.

## Proper Future

Prosper Future, the component for capturing and reporting credit reliability, is not included in the first protocol version. Decentralized solutions are planned for future releases.

## Roadmap of Prosper

### Phase 1: Preparation and Launch of the Native Token (2025)

#### Q1: Strategy and Preparations

- **Design of the Native Token (TT):** Finalize the technical, economic, and governance aspects of the token.
- **Official Whitepaper:** Publish the technical document detailing the vision, token utility, and the project's social impact.
- **Security Audits:** Conduct external audits of the token's smart contract to ensure its robustness.
- **ICO Strategy:** Plan the Initial Coin Offering (ICO) campaign, defining funding objectives and marketing strategies.

#### Q2: ICO Launch

- **Native Token ICO:** Execute the ICO to finance the initial protocol development and attract a strong base of investors.
- **Outreach Campaigns:** Increase visibility through educational initiatives, virtual events, and partnerships with key influencers in the crypto space.
- **Exchange Listings:** Secure the listing of the token on decentralized exchanges (DEX) and later on centralized exchanges (CEX).

### Phase 2: Introduction of the Staking Token (2025)

#### Q3: Design of the Yield Token (TR)

- **Structuring the TR:** Design the staking system with attractive rewards and incorporate mechanisms for generating interest backed by stable assets.
- **Implementation of Token Burn:** Introduce a deflationary mechanism to increase the long-term value of the TR.
- **Proof of Concept:** Deploy the system on a test network to optimize its functionality and efficiency.

#### Q4: Launch of the TR and Staking System

- **Official Launch of the TR:** Activate the yield token and enable the first staking options for users.
- **Education and Adoption:** Train users on how to participate in the staking system and earn passive income.
- **Incentive Strategy:** Implement additional rewards for early adopters and active participants.

## Phase 3: Full Ecosystem Development (2027–2028)

### 2027: Protocol Expansion

- **Tokenization of Real-World Assets:** Enable the integration of tangible assets (accounts receivable, royalties, recurring income) into the PF ecosystem.
- **Launch of the Lending Protocol:** Activate the decentralized lending platform, leveraging recurring income and alternative guarantees as evaluation bases.
- **Connection with Emerging Markets:** Establish partnerships with financial institutions in developing economies to boost financial inclusion.

### 2028: Consolidation and Global Scalability

- **Multichain Interoperability:** Expand the protocol to operate on multiple blockchains, enhancing accessibility and efficiency.
- **Artificial Intelligence Integration:** Incorporate advanced AI for risk assessment and personalization of financial offerings.
- **Community Growth:** Foster a global network of users, developers, and strategic partners actively involved in the evolution of the PF ecosystem.
- **Financial Sustainability:** Ensure the long-term stability of the ecosystem through a combination of recurring income, strategic reinvestments, and asset-backed reserves.