



Whitepaper

Introduction

Welcome to QuDefi, where the team is dedicated to helping you achieve financial freedom. QuDefi partners with major financial institutions by leasing them advanced AI-driven trading software, AI risk management tools, and bridge API software.

These technologies are proven in institutional settings and currently generate consistent revenue. As a QuDefi token holder, you will benefit from a robust ecosystem where the income from leasing the AI-driven software to institutions is reinvested into the project and distributed to token holders as rewards.

There are no lock-in periods, complex requirements, or hidden terms for token holders. This is just the start of the journey, and the roadmap has been designed to build a solid track record and establish credibility as QuDefi transitions into a regulated entity. This will allow us to offer our leased software to an expanding client base. Essentially, we showcase our product to our holders and reward them for their support so that when the time comes, we can deploy the software directly to them, equipped with the knowledge and proven track record of generating returns.

The Opportunity

The cryptocurrency and blockchain space has witnessed a surge in innovation. DeFi (Decentralized Finance) protocols are at the forefront, promising lucrative opportunities for users to generate yields on their crypto assets. While some DeFi projects have thrived, incredibly transparent protocols for native staking or lending-borrowing powered by Smart Contracts, many DeFi projects (including projects that stand in between CeFi and DeFi) have crumbled, leaving users with losses and valuable lessons. This is due to many factors, such as:

- 1. Unsustainable Yields:** over-promised and under-delivered while relying on a constant influx of new users and funds to pay existing users, creating a Ponzi-like dynamic.
- 2. Exit Scams and Rug Pulls:** project owners vanished and left everyone with worthless tokens.
- 3. Overcomplexity**—too much too soon with promising DeFi projects leads to adoption barriers as we are still in a very premature user knowledge base.
- 4. Market Volatility:** Volatility in cryptocurrency markets and ineffective risk management strategies led inevitably to substantial losses.
- 5. Restricted Access to funding:** Businesses and individuals often face significant challenges in accessing funds, regardless of their wealth and assets. In traditional finance, only a few limited routes exist to satisfy such needs.
- 6. Limitation to real-world cryptocurrency investments:** Although plenty of solutions exist for investments in CeFi or DeFi, there are limited options when someone wants to utilize their crypto assets and invest in Real-World Assets (RWA) or traditional finance instruments.

Our Solution

We envision an ecosystem that serves as a vehicle to eliminate all the issues mentioned above with a simple and transparent approach. By integrating financial services principles into cryptocurrencies and providing services within a regulated environment, we aim to instill confidence.

QuDefi presents a straightforward method to earn returns through its unique token while gaining exclusive access to opportunities. By holding QuDefi tokens, holders can receive rewards and generate passive income, eliminating everyday complexities and making it easy for anyone to participate and benefit without limitations or lock-up periods.

Regulation is Key. The most pivotal part of our plan is to launch our regulated entity, which will allow us to provide a world of opportunity to everyone by offering various unique services under one roof in a secure environment.

Our existing business in the financial technology space enables us to provide unique rewards to token holders through multiple revenue streams. Our revenue is generated monthly from:

- Bridge API volume fees: A bridge software connecting our trading software with the markets, generating fees for every trade execution passing through.
- Infrastructure fees: Charges for servers and data structures required to run the software.
- Trading Software Licensing fees: Licensee fees are paid to retain access to our highly successful proprietary trading software.
- Risk Management Platform: Licensing fees are paid to retain access to our proprietary risk management module, a key component of our technology offering.

Our Solution

- **Token Utility: Revenue Share**

All the fees mentioned above are paid monthly by our existing client base utilising our technology.

A portion of these fees is pooled and then distributed to holders via airdrops in the form of ETH or Stablecoins on a pro-rata basis.

- This means the rewards paid to each wallet will be determined based on the percentage of token holdings in each wallet.

The criteria for wallet eligibility are as follows:

1. When the balance data is recorded, each holder should have at least 1,000 QuDefi tokens in their wallets. This is an automated process that occurs daily.
2. Snapshots are captured daily, and the value of each day's airdrop must exceed \$1 per wallet. For example, if a holder accumulates \$1.01 for five days and \$0.99 for two days within seven days, only \$5.05 (5 x \$1.01) will be included in the rewards distributed at the end of the period.

- **Token Utility: Exclusive Products & Services**

As a QuDefi token holder, you gain exclusive access to unique products and services.

When our platform becomes available to the public, Clients who wish to enjoy additional access should maintain a specified balance of our token.

Our Approach

The QuDefi approach is unique as it aims to integrate real-world assets (RWA) into decentralized finance. The DeFi ecosystem presents a transformative opportunity for both traditional and crypto investors. This approach bridges the gap between digital and physical assets, offering a diversified investment portfolio and enhanced financial stability.



The QuDefi Approach to Real-World Assets

QuDefi has visualized an ecosystem to effectively eliminate challenges in the DeFi space with a simple and transparent approach. By integrating financial services fundamentals into cryptocurrencies, QuDefi aims to provide services in a regulated environment, including investments in real-world assets in tokenization.



Sustainable Yields and Asset Management

QuDefi emphasizes sustainable yields based on clear value at risk. Establishing a widespread model of asset management in the virtual asset world, QuDefi will use its established technologies to invest in financial instruments. This process is transparent and innovative and will be conducted in a highly regulated environment.



Integration with Traditional Finance

QuDefi aims to bridge the gap between crypto finance and real-world assets through an effective tokenization model. This model will allow investments in traditional financial instruments, providing a significant element of financial freedom for crypto investors.

Our Approach

Investment Opportunities

Virtual Asset Management & Investment Services: Clients will be able to choose between different risk profiles and strategies, allocating funds with complete transparency. The strategies are built around a core software solution, enabling crypto holders to gain yields from active trading in currencies, metals, oil, and other commodities through their bespoke account dashboard.

Fixed-Income Investment Strategies:

QuDefi will introduce fixed-income investment strategies utilizing state-of-the-art AI advisors and trading strategies. This will allow the allocation of funds across a diverse range of fixed-income instruments, including fractional bonds.

Real World Asset (RWA) Yields:

QuDefi's DeFi platform will facilitate investments in real-world assets, providing significant financial freedom for crypto investors. By strategically focusing on real-world investment opportunities, QuDefi shields investors from inherent price volatility in cryptocurrencies while harnessing lucrative opportunities for yield generation that would have been otherwise inaccessible by crypto holders.

Our Approach - Regulation And Security

Investor Protection:

Regulation helps safeguard investors against fraudulent activities, scams, and market manipulation within the crypto space, particularly with ICOs and token offerings. By connecting our native token with a regulated entity, we show that we are not just another token or project but rather an entity focused on creating long-term value.

Compliance & Longevity:

Compliance with regulations ensures that crypto projects operate within the bounds of the law, reducing legal risks and potential penalties. Regulations promote stability and fuel growth in a transparent environment.

Consumer Confidence:

Regulatory oversight builds consumer trust and confidence, encouraging broader adoption of cryptocurrencies and related services.

Supporting Innovation:

While regulations impose constraints, they can also provide a framework that fosters responsible innovation by providing clarity and legitimacy to the industry. A regulated background can become a crucial driver to secure a future where we can continuously expand our offering and quality of services.

Our Approach



Proactive Internal Audit Practices:

We will implement regular, comprehensive audits conducted by in-house auditors with the support of reputable third-party firms to ensure continuous adherence to financial and operational regulations, enhancing the integrity and stability of our platform.



Integration with Traditional Finance:

Regulation facilitates the integration of crypto projects with traditional financial systems, enabling interoperability and mainstream acceptance. This is a crucial feature of our project, as one of our primary goals is to bring conventional finance utilities to crypto holders.

Conclusion

We believe in a future where everyone can easily manage virtual assets, gaining the tools and knowledge needed to achieve financial freedom. Our innovative and regulated platform aims to remove barriers and make the world of cryptocurrencies accessible to all, creating a more inclusive and prosperous economic landscape. Committed to simplicity, security, and accessibility, we are transforming how people engage with and benefit from virtual assets, making financial empowerment achievable for everyone. By offering secure and transparent access to real-world investment opportunities through blockchain technology, we enhance the utility of QuDefi tokens and provide our community with new avenues for growth and profit.

How Our Technology Works

We have developed a white-label software solution tailored for Neo-Asset Management. This software suite is specifically designed to meet the complex needs of neo-asset management firms and professional investors. It covers everything from investment strategy development to execution and monitoring, all within a seamless digital framework.

Our platform will be fueled by:

- Institutional adoption of our proprietary technology
- Revenue sharing through airdrops to our token holders, enabling revenue share shortly after token launch





HOW OUR TECHNOLOGY WORKS

AI Core Philosophy

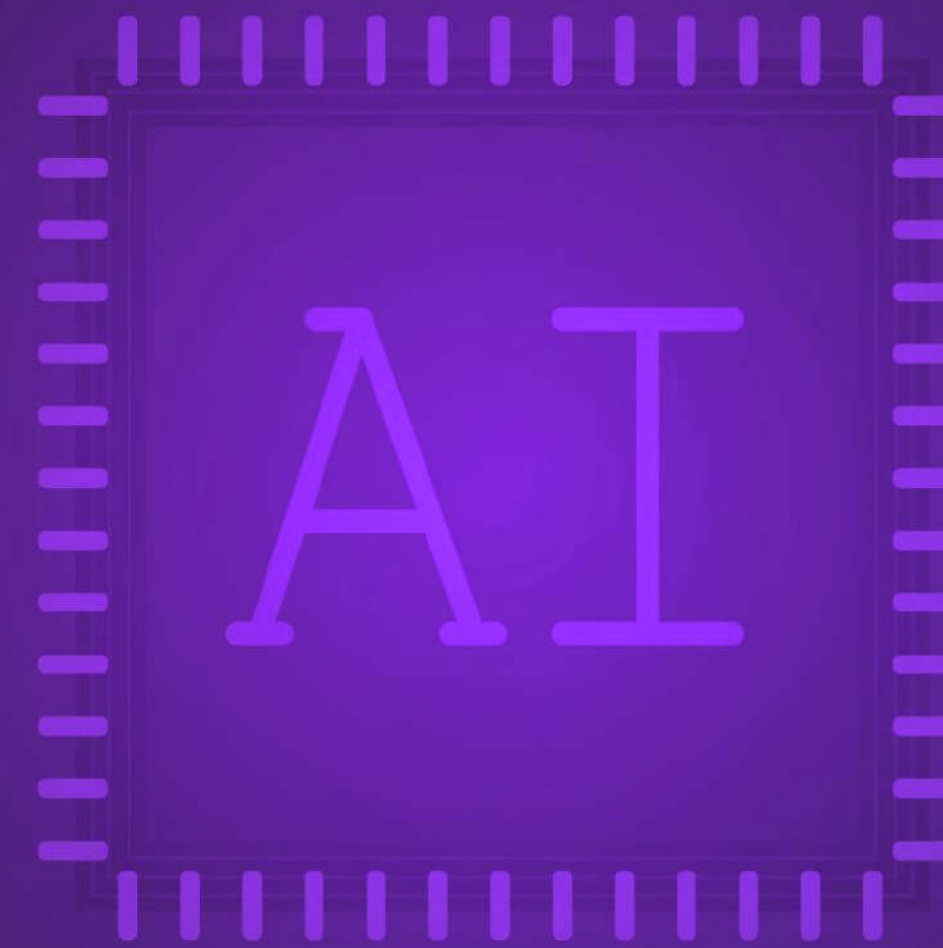
QuDefi is centered around sophisticated AI-driven software that emulates the decision-making process of a seasoned human trader. This advanced system orchestrates a network of simpler AI trading bots and algorithmic trading systems; all interconnected through APIs. These systems directly link to real-time financial market data and utilize FIX API connections for swift and accurate trade execution. The process begins with AI trading bots analyzing live and historical market data to identify potential trading opportunities. The core AI then evaluates these opportunities based on predefined risk management and exposure criteria. Once a decision is made, the system executes trades in the financial markets, ensuring precision and reliability through the FIX API.

HOW OUR TECHNOLOGY WORKS

AI-Driven Trading and Risk Management

QuDefi's AI-driven trading and risk management software execute optimized trading strategies across traditional financial markets, focusing on derivatives but not limited to them.

These strategies aim to maximize returns and minimize risk, utilizing the same technology leased to large financial institutions.



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HOW OUR TECHNOLOGY WORKS

Risk Management

The model can adjust risk parameters from as little as 1%, aiming for a high win ratio overall. Robust risk management and adaptive strategies ensure an overall profitable result. Due to the diverse spread of asset classes, its profits outnumber its losses. For example, a long-term position that is accumulating profits adapts the risk parameter for more volatile assets such as commodities.

An Introduction To QuDefi's Regulated Platform

QuDefi's online platform is a single point of interaction from which all services will be accessible. The framework has been structured around on-chain custody wallets using a simple process. Once an account has been funded, the client can allocate funds and assets between the on-chain wallet and virtual wallets through which all other services are accessible.



AN INTRODUCTION TO: QUDEFI'S REGULATED PLATFORM

Virtual Asset Management

As pioneers in Virtual Asset Management, QuDefi offers an absolute investment service bridging the gap between the financial and crypto services industries. A unique product suite will deploy our Yield Strategies, where we provide a management service according to the client's selected risk appetite. Clients will have the ability to choose different risk profiles and strategies and will be able to allocate funds seamlessly. All parameters are transparent, and all asset allocations are visible, including risk with different minimum requirements per strategy and time frame depending on their nature.

Our strategies are built around QuDefi's AI Core solution, which will be available to any crypto investor. Crypto holders can gain yields from active trading in currencies, metals, oil, and other commodities through a managed service commonly offered to high-value investors in traditional finance.



Earn

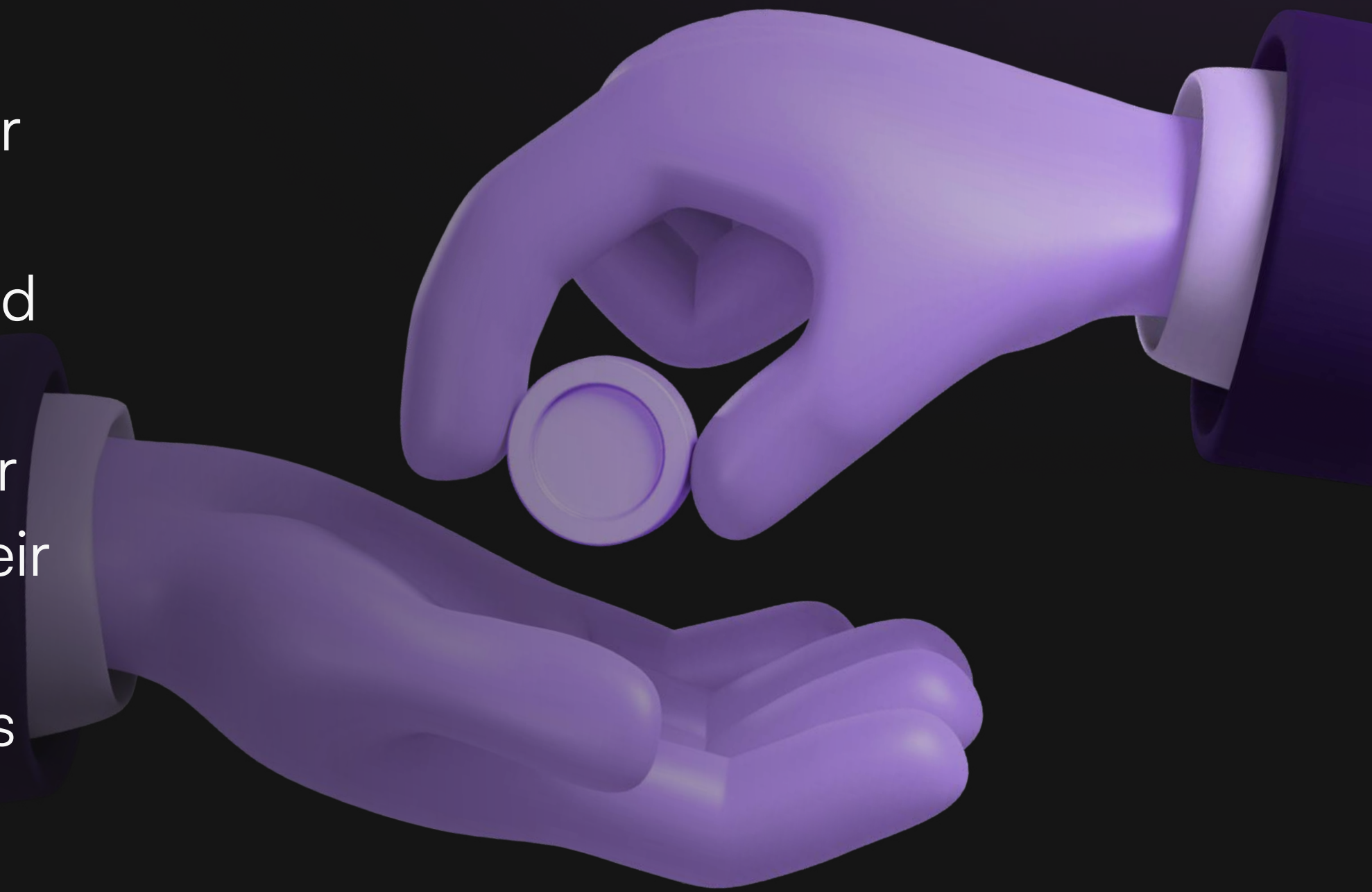
An introduction of an “Earn” service within our Virtual Asset Service Provider (VASP) framework, a simple and transparent offering falling under the category of Lending & Borrowing. With this service, investors can securely lend their crypto assets to QuDefi’s regulated entity and, in return, receive a competitive yield on their investment. QuDefi understands the importance of flexibility, so it will offer various options for lending periods and corresponding yields tailored to suit the diverse needs of QuDefi’s clientele. Clients can rest assured that their funds are not exposed to unnecessary risks and will always receive their initial investment back, along with the agreed-upon yield. By leveraging QuDefi’s expertise in risk management and financial innovation, QuDefi ensures that its “Earn” service provides investors with a stable and lucrative avenue for capital deployment while maintaining the utmost level of security and transparency.



Crypto Credit

QuDefi's solution will introduce a new real-world asset (RWA) component to the well-known DeFi borrowing process.

A crypto borrowing facility offered by our regulated VASP involves a unique approach where Real World Assets (RWAs), such as real estate or commercial agreements, serve as collateral. Through a simple tokenization process managed by our VASP, these RWAs are transformed into digital tokens, unlocking their value and enabling users to leverage them for borrowing within the crypto ecosystem. Borrowers deposit their tokenized RWAs as collateral, establishing a real-asset foundation for their loans. In the event of default, our VASP will actively pursue legal enforcement to recover debts, safeguarding the interests of both lenders and borrowers. This innovative facility provides users with access to liquidity while maintaining ownership of their valuable assets, offering a seamless integration of traditional finance principles with the efficiency and flexibility of the crypto space, allowing crypto investors to gain yields from RWAs and businesses.



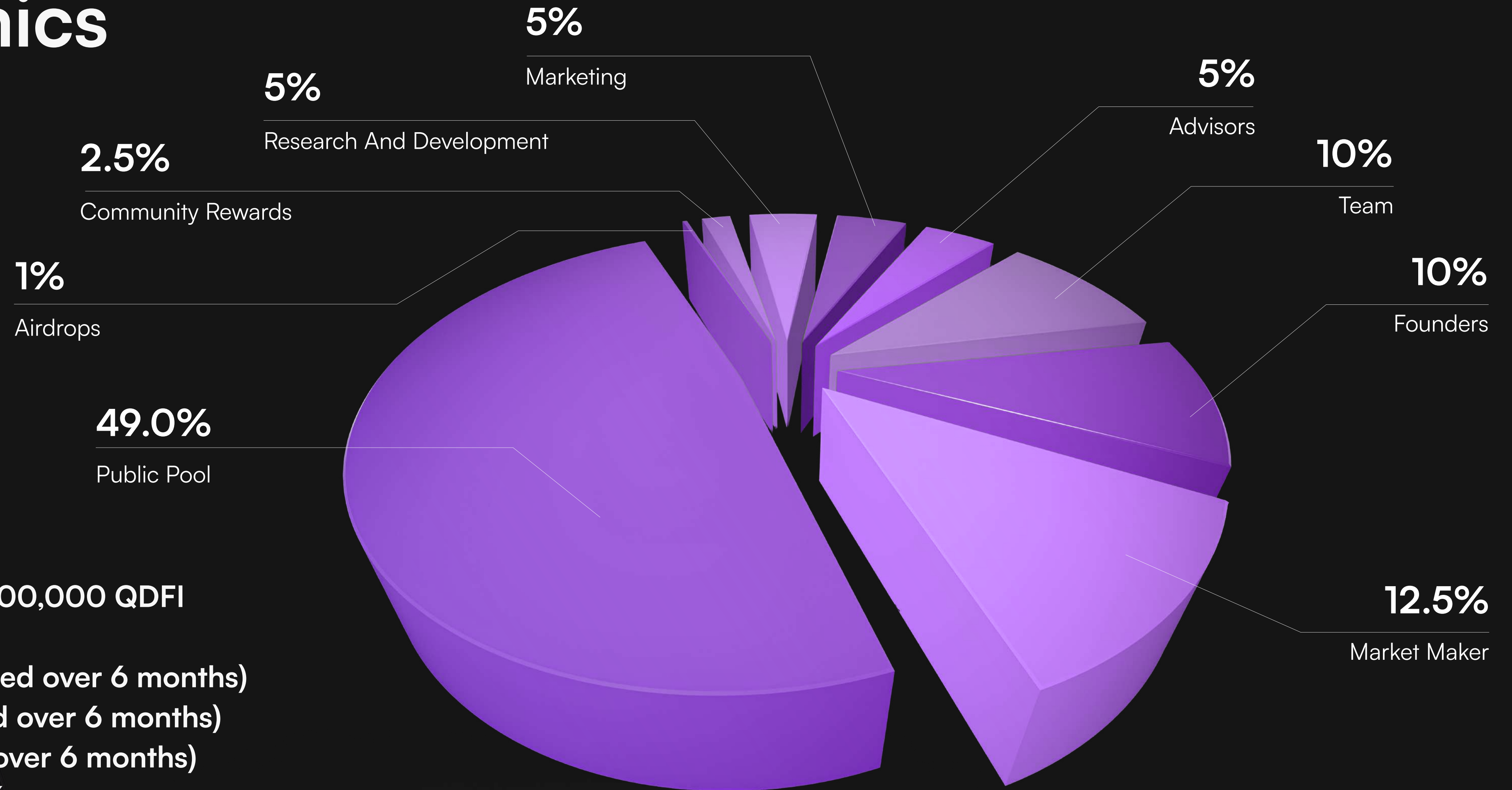
AN INTRODUCTION TO: QUDEFI'S REGULATED PLATFORM

Tokenisation

Our goal is to streamline the process of asset tokenization, transforming tangible assets like real estate, commercial agreements, art, and valuable commodities into digital tokens on a blockchain. Our primary focus on legal compliance and investor protection ensures a smooth transition into the digital realm, safeguarding the integrity of the tokenized assets. Our efforts aim to integrate these tokenized assets into our DeFi platform seamlessly. By doing so, we empower cryptocurrency investors to easily buy, hold and earn yields from Real World Assets (RWAs) within the DeFi ecosystem. This democratizes investment opportunities, making them more accessible to a broader audience and enhancing crypto market liquidity. Our VASP plays a crucial role in safeguarding the rights of DeFi investors, ensuring the payment of yields, and providing a secure marketplace for tokenized assets. Facilitating tokenization grants access to global crypto finance markets and confidently empowers individuals to participate in the digital asset economy.



Tokenomics



Total Supply: 100,000,000 QDFI

Public Pool: **49%**

Founders: **10% (vested over 6 months)**

Advisors: **5% (vested over 6 months)**

Team: **10% (vested over 6 months)**

Market Maker: **12.5%**

Community Rewards: **2.5%**

Airdrops: **1%**

Research and development: **5% (vested over six months)**

Marketing: **5% (vested over six months)**

• Buy Tax: **1%**

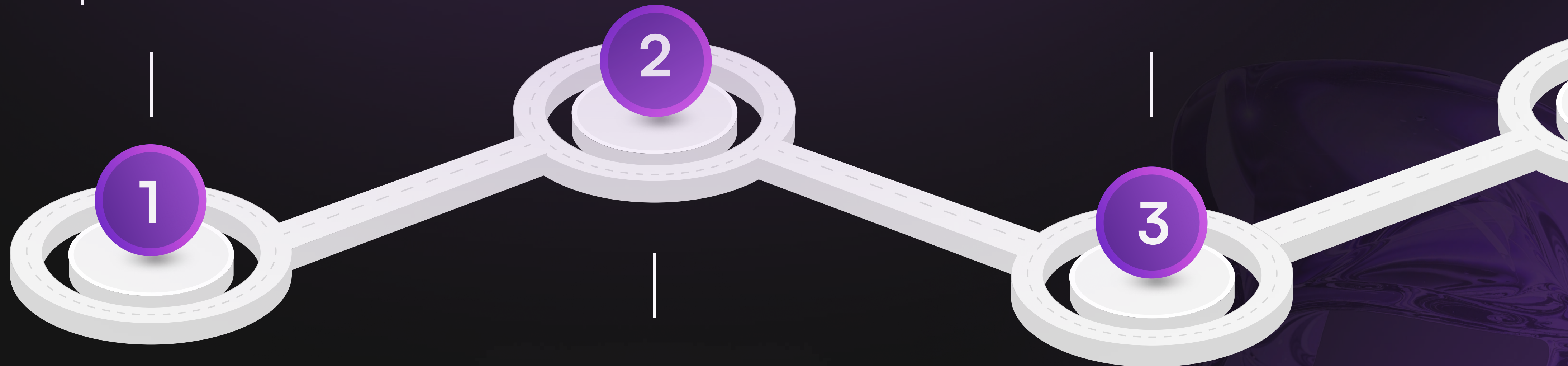
• Sell Tax: **2%**

• Minting/burning: **No**

Roadmap

Phase 1 (Q2 2024)

Setup and Launch



Phase 2 (Q4 2024)

Expansion and Enhancement

Phase 3 (Q1/Q2 2025)

Establishment

Phase 1: Setup & Launch (Q2 2024)

- **Structure of QuDefi Token:** This step involves designing and developing the QuDefi token, including its utility and economic model. It also involves defining the token's role within the ecosystem and its benefits for holders.
- **Smart Contract Created and Deployed:** Development and deployment of the smart contract that underpins the QuDefi token, ensuring it operates seamlessly on the blockchain and adheres to predefined rules and functions.
- **Smart Contract Audit:** A reputable third party conducts a comprehensive audit of the smart contract to verify its security, functionality, and compliance with best practices, reducing the risk of vulnerabilities or bugs.
- **Liquidity Lock, Vesting of Tokens:** Implement liquidity locks to secure the token's trading pairs and ensure stability, along with a vesting schedule for team and advisor tokens to align interests and promote long-term commitment.
- **Initial Community Building:** Launch community-building activities to engage potential users, investors, and enthusiasts through social media, forums, and events, fostering a solid and supportive community around QuDefi.
- **Token Launch on Uniswap:** The initial launch of the QuDefi token on Uniswap provided a decentralized trading platform for users to buy and sell the token and established its presence in the decentralized finance (DeFi) space.

- **Exchange Listings:** The QuDefi token will be expanded in availability through listings on additional cryptocurrency exchanges, increasing its accessibility and liquidity in the broader market.
- **Integration of our tech-business revenue with QDFI:** Revenue we generate from our institutional clients is now connected to the token, installing the foundation of our revshare utility. This is a testament to the advanced features of our tech and its credibility within the institutional investment community.
- **First Rewards & Incentives:** To encourage participation and loyalty, the first rewards and incentives will be distributed to token holders, including airdrops and other benefits.
- **Referral App Launch:** Launch of a referral application to incentivize existing users to invite new participants to the QuDefi ecosystem, expanding the user base through rewards for successful referrals.
- **Revenue App Launch:** Introduction of a revenue tracking application that allows users to monitor their earnings, rewards, and overall financial performance within the QuDefi ecosystem.
- **Enhance Marketing:** Executing a comprehensive marketing strategy to increase brand awareness.

Phase 2: Expansion and Enhancement (Q4 2024)

- **Team Members Identified:** Public disclosure of key team members, showcasing their credentials and experience to build trust and transparency within the community.
- **Entity Formation:** Official incorporation of our new Virtual Asset Service Provider (VASP) business entity, establishing a legal foundation and framework for operations.
- **Regulatory Application:** Submission of applications for regulatory approval to ensure compliance with industry standards and to gain recognition as a regulated entity.
- **Virtual Asset Management Platform Launch:** Introduction of a bespoke virtual asset management platform, offering exclusive access to QuDefi holders for managing and optimizing the returns of their digital assets.
- **Custody Services:** Rollout of advanced custody solutions, providing secure storage and management of cryptocurrencies and digital assets for institutional and individual clients.
- **Crypto Exchange:** Launch of our proprietary cryptocurrency exchange, enabling users to trade a wide range of digital assets with enhanced security and functionality.
- **Borrowing and Lending Services:** Introduction of our Earn and Credit features, allowing users to leverage their real world holdings for loans in crypto and earn risk-free interest on their assets.

Phase 3: Establishment (Q1/Q2 2025)

- **RWA Tokenization Focused on Real Estate:** Launch of a tokenization framework specifically for real estate assets, allowing investors to buy, sell, and trade property-backed tokens, making real estate investments more accessible and liquid.
- **Introduction of RWA Yields DeFi Platform:** Launch of a decentralized finance (DeFi) platform dedicated to providing yields on tokenized real-world assets (RWAs), offering users opportunities to earn returns on their investments in tokenized real estate.
- **Introduction of Tokenization of Private Equity and Debt:** Implementation of tokenization for private equity and debt instruments, enabling fractional ownership and trading of these assets, thus broadening investment opportunities and increasing market liquidity.
- **Establishment of Global Offices:** Opening of international offices to support global operations, enhance customer service, and facilitate partnerships and collaborations across different regions, furthering our reach and impact in the global market

Team



CEO - Duncan Dibble

Duncan Dibble is a distinguished leader from the United Kingdom, renowned for his exceptional ability to harness data, technology, innovation, and process improvement to drive business transformation. With 13 years of board-level experience, he has successfully developed and implemented comprehensive metrics and dashboards that significantly enhance growth and profitability.

Currently, Mr. Dibble is a partner in a Crypto Investment Advisory, where he excels in maximizing returns for retail investors through a tax-efficient UK SASS pension scheme. He also founded an outsourced volume recruitment firm that successfully serves major organizations such as Mondelez, Atos, and Network Rail.

Among his notable achievements, Mr. Dibble founded a cloud kitchen business during the COVID-19 pandemic, achieving a remarkable exit in 2023. Additionally, he established a Marketing and Communications agency in 2013, dedicated to large public and third-sector organizations, and accomplished a successful exit in 2019.

Mr. Dibble's impressive academic background includes courses at the London School of Economics and Harvard Business School, along with a BA in Business and Media Studies from the University



Duncan Dibble

CEO, Qudefi



Ruairi Laughlin-McCann
COO, Qudefi

COO - Ruairi Laughlin-McCann

Ruairi is a seasoned Business Leader and Managing Director with over 10 years of experience in fast-paced financial services and pre-IPO firms across Asia. Renowned for his strategic acumen, Ruairi excels in corporate governance, compliance, and financial management. He has led successful business transformations, managed cross-cultural teams, and driven significant growth. Notable achievements include scaling More Group from a start-up, playing a pivotal role in a \$15m pre-IPO funding round, and overseeing M&A activities for Tricor-ATC Europe LLP. Ruairi has implemented robust compliance frameworks and governance structures, ensuring regulatory adherence and operational excellence. He holds an MA in History of Ideas from the University of London and a BSc in Applied Psychology. He is fluent in English, conversational in Mongolian, and currently learning Russian.

CMO - Lee Davies

Lee boasts an extensive background in senior management within automotive engineering design, consistently delivering large-scale projects successfully. Leveraging his management expertise, Lee transitioned into the digital asset space, leading several high-profile and highly successful NFT projects in Dubai.

In 2021, Lee was honored with "THE CRYPTOGON 2021" award for his innovative work on a project that focused on the fractionalization of real-world assets, including valuable art. This project reached an impressive \$100 million market cap. Building on this success, Lee played a crucial role in the tokenization of a BANKSY art piece, where his meticulous planning, design, and launch strategies led to the NFT selling out in under 12 hours, generating substantial revenue for the company.

While residing in Dubai, Lee provided strategic advice on numerous notable NFT projects. His portfolio includes the Floyd Mayweather NFT, collaborations with Warner Records on their blockchain strategy, and contributions to local businesses such as Quint Dubai. Lee's deep expertise in both traditional and digital asset management has been a cornerstone of his ability to drive success across these diverse ventures.



Lee Davies

CMO, Qudefi

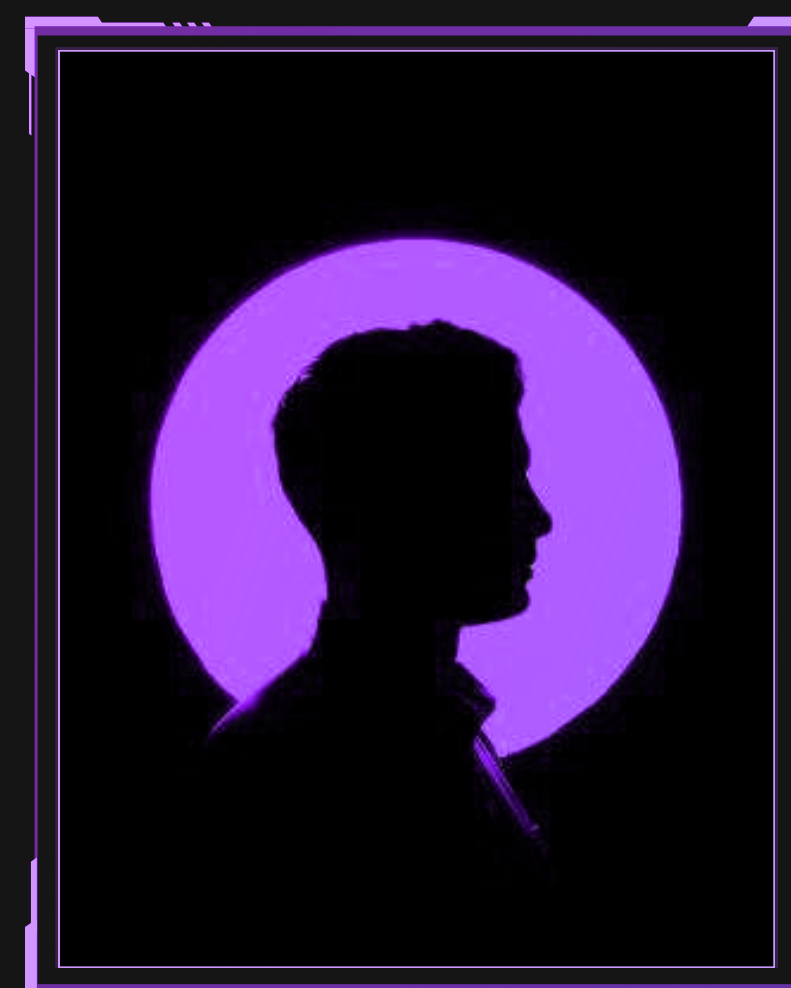


Davinder Sehra

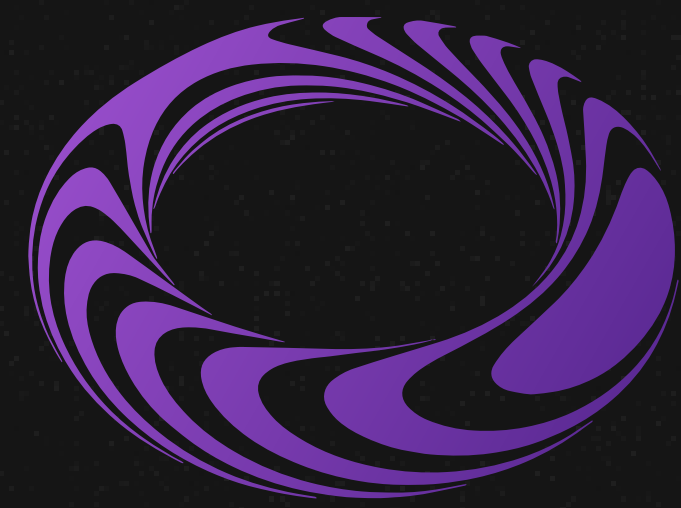
CIO, Qudefi

CIO - Davinder Sehra

Davinder Sehra is a prominent figure in AI technology and the digitalization of real-world assets. With expertise in private equity across European and Asian markets, he has founded several development companies that enhance distressed properties and unlock hidden value. His leadership roles include CEO of Monogram Evolution, board member at Monogram Technologies & Industries, and Global Strategy Director for Biotech Life Sciences. His career showcases a strong ability to drive value and innovation across AI, real estate, and biotech sectors.



CAO - To Be Announced



QuDefi