Community Governed DeFi Platform
State of Finance

Financial services based on legacy systems are becoming out of date. Over the past few years, Blockchain technology has paved the way for a paradigm shift.

Traditional Finance
- Capital Requirement
- High Interest on Loans
- Low Savings Rates
- Opaque Governance
- Lack of Accessibility

Decentralized Finance
DeFi promises a faster, more inclusive and transparent system. The nascent industry however requires greater integration.

- Rigid Infrastructure
- Lack of Incentives
- Poor User Experience
DAOs represent a paradigm shift in the very idea of economic organizations, offering complete transparency, total token holder control, unprecedented flexibility, and autonomous governance.

OUR VISION

Borderless
Access DeFi services from anywhere in the world

Inclusive
Anyone can lend and borrow money in a p2p system

Transparent
Every transaction is recorded on a distributed ledger

Simple
Obtain a loan in one click of a button

Evolutionary
The community regularly upgrades the platform

Secure
Stake your assets in a non-custodial manner
MANTRA DAO

We leverage Blockchain technology and the wisdom of the crowd to create and distribute wealth fairly and sustainably.

**Multi-Asset Staking & Lending Platform**

MANTRA DAO provides cross-chain access to DeFi products

**Merit-Based Reward System**

MANTRA DAO incentivizes its users to support the ecosystem

**Self-Governing Organization**

Participants can vote on proposals to change the system parameters
The past few years have seen the emergence of the DeFi phenomenon. Using a next generation Blockchain infrastructure, MANTRA DAO is driving the mainstream adoption of open finance.

**STAKING**

Leading Blockchain projects are initiating their staking programs. MANTRA DAO makes them accessible to everyone.

**LENDING**

Crypto lending is one of the fastest growing industries out there. MANTRA DAO will provide a gateway to a variety of products.

*MANTRA DAO is built on interoperable Blockchain technology*

Source: Crypto Credit Report
OM token plays a key role in expanding and maintaining the MANTRA DAO ecosystem. It has three core functions:

**STAKING & LENDING**
In addition to staking rewards, depositors of cryptocurrencies in MANTRA DAO will receive OM tokens.

**OWNERSHIP & GOVERNANCE**
OM tokens give voting power over certain economic parameters such as interest rates, level of inflation, ecosystem grant allocations, etc.

**REPUTATION**
OM token holders can grow their reputation via the KARMA protocol and be rewarded for their contributions to MANTRA DAO.
KARMA PROTOCOL

A reputation mechanism that aims at rewarding users for their contribution to the ecosystem

Users gain KARMA by supporting the ecosystem

- Staking OM token
- Taking out & paying back loans
- Submitting & voting on proposals
- Joining MANTRA POOL
- Growing the community
- Receiving a grant

Users with higher KARMA access various benefits

- Increase OM staking rewards
- Decrease staking fees
- Free access to MANTRA POOL
- Lower loan interest rates
OM Utility & Economic Model

OM tokens can be used as a collateral to take out loans

By burning OM, users can try their luck by joining MANTRA POOL
Burn 1 OM = 1 entry into MANTRA POOL

OM token's economic model is designed to:
- Provide holders with economic benefits
- Balance OM's circulating supply with ecosystem growth

Users can stake OM to increase compound interest through staking

By staking OM, users can vote or submit a proposal
1 OM staked = 1 vote power
How Does it Work?

Users interact with MANTRA DAO application user interface

Every transaction is processed on Rio Chain

Rio Chain is interoperable with other chains and the Polkadot network

Users stake DOT or deposit for lending

Users collect staking rewards plus OM tokens
Staking & Lending
Multi-Phase Development

STAKING

Initial Assets
Polkadot
Kusama
Tezos
Cardano
Tron
ETH 2.0
In Development
Once Available

LENDING

MANTRA DAO

Phase 1
Open Source Lending Protocol

Phase 2
Third Party Lending Service Providers

Phase 3
Own Proprietary Lending Algorithm

OM
Users Stake Their Digital Assets

Users Collect Staking Rewards + OM Tokens

Borrowers Deposit Collateral

MANTRA DAO Collects Interest

Borrowers Receive Stablecoin Loans

omDOT (Tokenized Staked DOTs)

USDOM Stablecoin

Collateral Locked in Deposits Pool

USDOM

Secondary Market

Confidential
DeFi Services Cycle

Mantra DAO’s fully integrated ecosystem of decentralized financial services allows users to leverage their digital assets to earn compound interest while providing liquidity for the ecosystem.

To achieve this Mantra DAO uses three types of tokenized financial instruments:

- OM Utility Token
- omDOT Token Derivative
- OM Stablecoin

1. Stake
2. Bond
3. Borrow
Competitive Landscape

In the nascent, fast-growing DeFi industry we believe that Mantra DAO’s flexible approach of governance will prevail over strict reliance on one type of platform or asset.

Cross chain compatibility and multi-level reward mechanisms will be key to scaling our ecosystem.
Project Roadmap

Q4 2019
- Rio Chain Development Begins
- Conceptualization of Proprietary Lending Algorithm

Q2 2020
- BetaNet Released
- Penetration Testing Completed (CertiK)
- Become Kusama Validator Node

Q3 2020
- Completion of Initial Membership Offering (IMO)
- Launch of Staking Platform
- Mobile App Goes Live
- Become Polkadot Validator node
- OM Token Exchange Listing

Q4 2020
- Launch of MANTRA POOL
- Integration of Compound’s Lending Protocol
- Enhanced Staking/Lending Product Suite

Q1 2021
- MANTRA DAO Proprietary Lending Protocol released
- Issuance of MANTRA DAO stablecoin
OM Token Distribution

OM TOKEN DISTRIBUTION

- Staking Rewards: 30%
- Public: 8.5%
- Team & Advisors: 17.5%
- Referrals: 12.5%
- Grants: 12.5%
- Reserve: 10%
- Private: 9%
- Grants: 12.5%
- Referrals: 12.5%
- Team & Advisors: 17.5%
- Reserve: 10%
- Private: 9%
- Public: 8.5%

USE OF PROCEEDS

- Pre issued: 888,888,888
- Annual inflation rate: 2%
- Soft cap: $1.5 Million
- Hard cap: $5.93 Million
- Private sale vesting period: 6 months
- Team & advisors vesting period: 24 months
- Staking Rewards: 30%
- Referrals: 12.5%
- Team & Advisors: 17.5%
- Grants: 12.5%
- Reserve: 10%
- Private: 9%
- Public: 8.5%
- Exchange Listing: 15%
- Marketing: 25%
- Technology: 20%
- Operations: 25%

Any unsold OM tokens will be burnt
Council Members

- John Patrick Mullin
- Will Corkin
- James Anderson
- Rodrigo Quan Miranda
- Stephane Laurent
Contributors

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