

THE REAL-ECONOMY YIELD CHANNEL

SME financing in emerging markets, backed by real credit

THE PROBLEM IN THE REAL ECONOMY AND DEFI

USD 2.5 trillion financing gap: SMEs in emerging markets face severe credit constraints from traditional banks.

Inefficient conventional credit: traditional credit funds impose long capital lockups, opaque portfolios, and high refinancing costs.

Stablecoins without sustainable yield: current ones pay no interest (V1), offer limited yields (V2), or depend on volatile, high-risk synthetic trading (V3), which collapses in bear markets.

GLOBAL TARGET MARKET

Institutional investors and family offices: funds seeking consistent dollar-denominated yields, decoupled from crypto-asset volatility.

Corporate treasuries and fintechs: companies looking to optimize dollar working capital under transparent governance, with global KYC/AML.

Emerging-market SMEs: agile channeling of capital to informal-economy borrowers, through locally regulated fintech originators.

TRACK RECORD & KEY METRICS

USD 11.5MM

Total capital deployed in emerging markets

20.25%

Expected gross IRR

25+ / 40+

Portfolio companies / disbursements executed

0%

Post-underwriting loss events (zero defaults)

Proprietary RealFi 360 credit analysis model: real-time monitoring with a 12-factor score to mitigate credit and institutional risk.

THE REALFI SOLUTION AND PRODUCT SUITE

Dual-token structure: combines the security of Cardano's canonical ledger with the speed and liquidity of EVM-compatible chains.

USDr (1:1 stable base): a stablecoin backed by high-quality liquid assets, instantly redeemable.

sUSDr (8-10% APY yield): a staking token that turns the stablecoin into a productive asset; yield comes directly from interest generated by real-world assets.

RFG Token and R-Points: R-Points reward long-term liquidity provision and enable future conversion into the network's governance token (RFG).

BUSINESS MODEL & LIQUIDITY

Financial spread capture: the protocol captures the spread between contractual loan yields (~14-16%) and the rate paid to stakers.

Book 1 reserves (USDr): 45% MMFs/T-Bills (T+0), 25% CLO ETFs, 30% private credit.

Book 2 reserves (sUSDr): 50% liquid government bonds, 50% private credit.

Additional revenue: redemption, cross-chain, and issuance fees, which feed the stability fund and RFG buybacks (buyback & burn).

OPERATING TEAM & EXPERIENCE

Executive leadership: John O'Connor (CEO, ex-IOG), Dynal Patel (CPO), David Kleiterp (CIO, 15+ years in private equity and debt), and Sahil Shah (COO). – Financial advisory: Paul Tregidgo, former Vice Chairman of Debt Capital Markets at Credit Suisse, brings over 30 years of global financial experience.

CURRENT STAGE & INVESTMENT OBJECTIVES

RealFi Protocol – Summary information document. Not an offer to sell or a solicitation of investment.

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