StableUnit
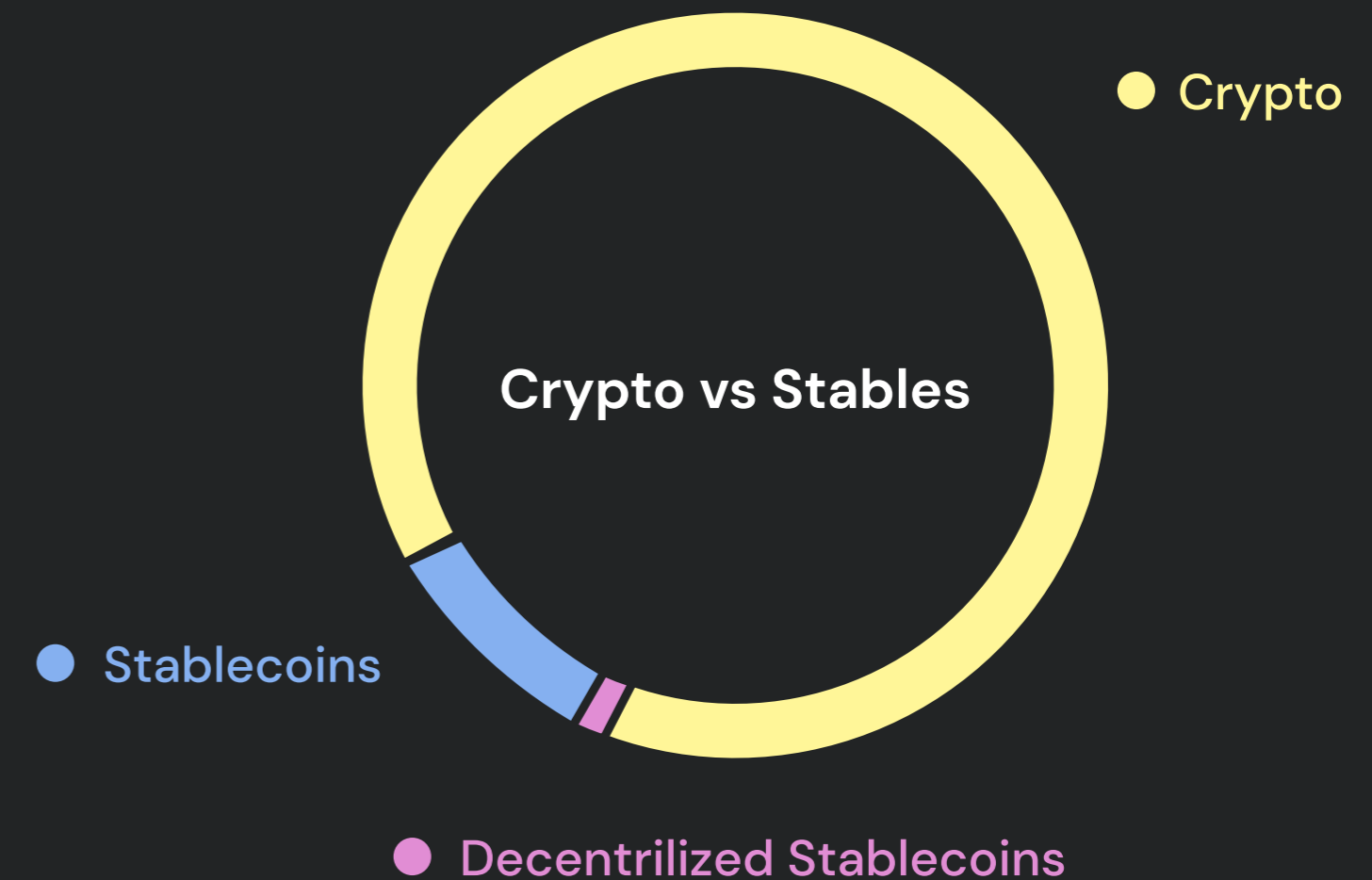
Stablecoin which earns yield while it's in your wallet

PROBLEM & BIG MARKET

Most of the $170B value is in fiat–collateralized stablecoins like Tether and USDC. Decentralized stablecoins like DAI and sUSD make up only a small portion of the total supply, meaning the vast majority of stablecoins are centralized and can freeze funds at any moment.

Stablecoins are faster, programmable, and yield higher interest compared to the classical finance instruments. These advantages may result in substantial off–chain capital adoption on the blockchain. The market share of decentralized stablecoins is tiny compared to the whole market and is expected to grow significantly.

*Source – https://duneanalytics.com/phabc/usdt---banned-addresses

Crypto vs Stables

● Crypto
● Stablecoins
● Decentrilized Stablecoins

SOLUTION

Stablecoin which earns yield while it's in your wallet

StableUnit protocol is a censorship-resistant, CDP-based stablecoin (SUM) secured by capital-efficient DeFi assets like ETH and LP tokens.

HOW IS SUM STABILIZED?

SUM uses Multi-layer stabilization mechanism which is a stack of different stabilization methods used one by one if price fluctuation has exceeded.

SCALABILITY & SECURITY

SUM unites the robustness of over-collateralized stablecoins, like DAI, with the scalability of algo-stablecoins without compromising decentralization and security.
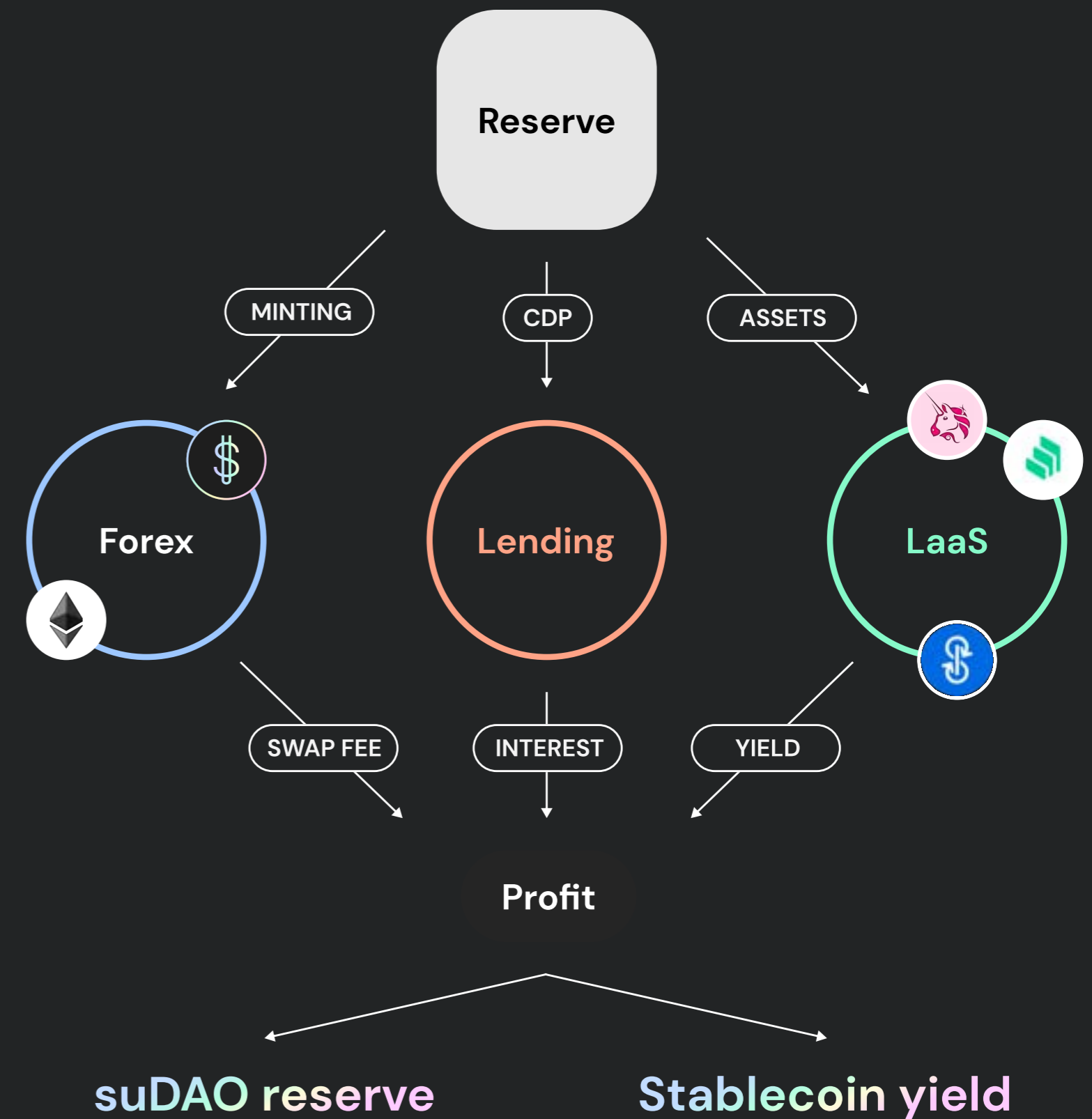
CAPITAL EFFICIENCY

StableUnit ecosystem generates yield from liquidity as a service, forex and lending services. Unlike other stables, which leave assets in reserve idle, StableUnit puts those assets at work. Yields are automatically accrued in your wallet and compound daily. No staking, no lock-ups.

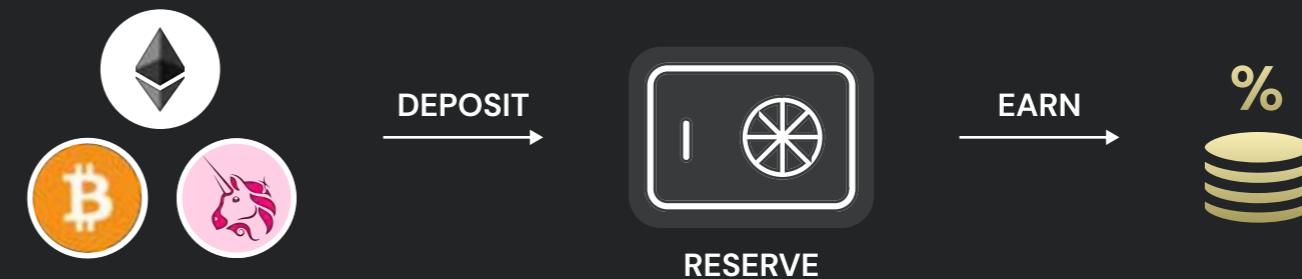Simulation   Whitepaper   Governance

USE CASES

Borrow stablecoins (SUM) against assets you HODL.
Get Leverage. Earn yield while it's in your wallet.

DEPOSIT

Bring the collateral you want, accrue interest automatically and get out when you want to.

DEPOSIT → RESERVE → EARN %

BORROW

Borrow against your existing wealth and buy more assets, leverage your trades, or earn additional interest on borrowed stablecoins.

DEPOSIT → RESERVE → BORROW $

STABLECOINS YIELD

Receive passive income in SUM for holding SUM in your wallet. No staking, farming, deposits, or lockups are required.

$ → HOLD → ⏱ → EARN $ + $

COMPETITION

	StableUnit	Tether	USDC	DAI	FEI
Can't be frozen	+	−	−	+	+
Scalable	+	+	+	−	−
Yields profit	+	−	−	−	−
Over-collateralized	+	−	−	+	+
Mcap	$21 M	$78 B	$49 B	$9.3 B	$423 M

USER FRIENDLY

SUM
155.2552
0x3475...93C

Type to search assets...

SUM – USDC   182.43
3% APR   CF 56%

UNI – ETH   182.43
64% APY   Borrow up to: 985.545 suUSD

ETH   Borrow suUSD
4% APR

UNI   Borrow suUSD
12% APR

USDC   Borrow suUSD
18% APR

USDT   Borrow suUSD
4% APR

EARN   BORROW

SUM
155.2552
0x3475...93C

SUM
155.2552   0x3475...93C

SUM - USDC staking
Earn up to 32% APY

Type to search assets...

SUM – USDC   89.451
16% APY   26.3 suDAO

UNI – ETH   182.43
64% APY   46.5 suDAO

USDC – USDT   Deposit
32% APY

ETH – USDT   Deposit
14% APY

EARN   BORROW
14% APY   Deposit

←   ETH

Available to borrow 10,241   MAX

5.8476

                    CF 56%

Deposited   Deposit
ETH 0.4567

Borrowed

SUM
155.2552   0x3475...93C

Balance: 25,28236   MAX

ETH ⌄   5.895

Balance: 155.2552

SUM ⌄   25,847

SWAP

1 ETH = 4,384 SUM ⓘ

TOKENOMICS

suDAO token is a governance and utility token of the StableUnit DAO ecosystem.
suDAO token is minted by a bitcoin-like formula and is hardcapped at 21,000,000 tokens.

Segment	Total Supply in %	Release Schedule
● Strategic distribution	14%	3-month lockup, linear vesting for 12 months
● Ecosystem growth & rewards	28%	Minted by bitcoin like formula
● Development	24%	Linear vesting for 48 months
● DAO treasury	29%	Minted by bitcoin like formula
● Public distribution	5%	3-month lockup, linear vesting for 12 months

ROADMAP

Q4
2021

- RnD of stability
- WP
- testnet UI PoC
- UX/UI
- Testnet over–collateralized stablecoin

Q1
2022

- PoC – all basic functionality on testnet, dapp without final design

Q2
2022

- MVP – an upgradable stablecoin on Polygon with limited TLV
- Public distribution

- Scaling to side–chains and other chains: Near, Harmony, Arbitrum, Optimism and others

Q2
2022

- ETH mainnet. Contracts finalized. Limits removed
- $10 mil. TVL

Q4
2022

- Plug&Play wallet for non-blockchain savvy users
- $1 bil. TVL
- Multilayer stabilisation mechanism

Q3
2022

- API and tools for developers
- Payment gateway for online payments, e-commerce stores
- $100 mil. TVL

TEAM SLIDE

BOARDS:

FOUNDER

1inch, Amazon, FB, math degree, prizewinner ethBoston, ethDenver, ethNY, wrote ethereum contracts for more than a billion dollars

ARCHITECT

5 years senior solidity, L2-dev, Swiss Bank, teach blockchain at Colombia university

PRODUCT, UX

Intel, Oracle, Uber

FRONT-END

Alfa-Bank, SberBank, graduate of blockchain department at MIPT

ADVISORS:

PR/MARKETING

Economist Intelligence Unit (EIU), CNBC, Newsweek, Blockchain Commission For Sustainable Development (with Support of The Office of Partnerships UN GA)

ECONOMY

Google DeepMind, math degree

SIMULATION

bitTensor, Google, DARPA

BECOME AN EARLY MEMBER

Learn more about the StableUnit protocol
– or come and chat with other community members.

stableunit.org

twitter.com/stableunitdao

Come and chat with the community

Discord   Telegram

Contribute to the protocol

GitHub   CONTRIBUTORS GUIDE