

Litepaper

Connect DeFi with **real world energy projects**

Earn yield secured by Real World Assets

Real world assets and DeFi

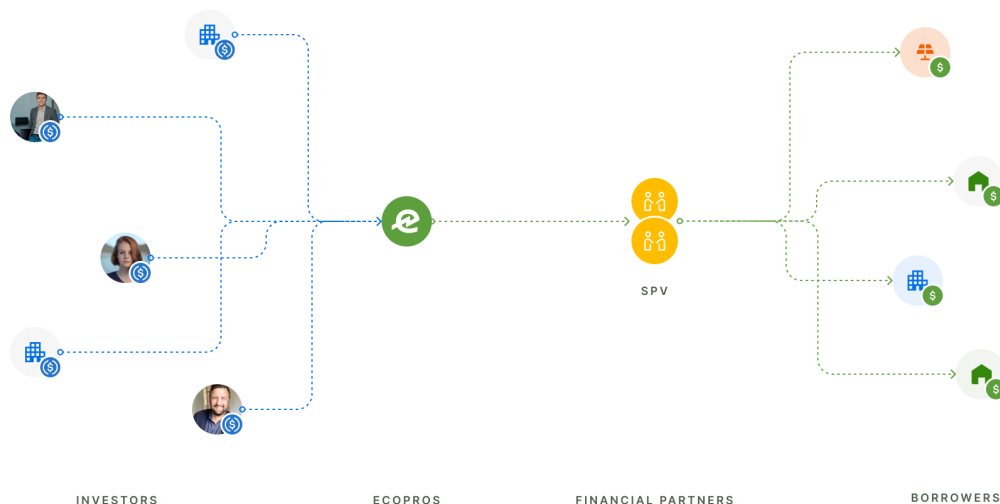
Current RWA solutions consist of platforms allowing businesses to open a line of credit and, after the platform approves your application, borrow funds from the community of investors. Two best examples of such platforms are [Goldfinch](#) and [Centrifuge \(Tinlake\)](#).

While by itself they're first-movers on the market and are already proving the value of bridging RWA liquidity, there are major drawbacks to their approach:

1. From the TradFi perspective, they (Goldfinch and Centrifuge) serve only as a middleman between on-chain investors and institutional borrowers. Both parties have to participate on-chain, so there's a gap between how most institutions get funding now, and what is offered on these platforms.
2. A natural person (average consumer) cannot use their RWA to borrow funds on the platform.

Existing platforms are well-suited for bridging on-chain capital to business entities. We see a real opportunity to create a platform, where an average consumer can get funding for their clean energy needs either by using our platform directly, or by going to a local (country) broker and getting funding from a decentralized pool of investors without ever touching the Web3 ecosystem.

Introducing ecoPros



Investors

Concept:

- Investors use ecoPros Marketplace to fund Project Pools
- Investors can supply capital to the junior tranche (first-loss capital) of a Project Pool, or they can fund the Senior Pool that distributes senior tranches for each Project Pool
- Investors earn APY in USDC, plus additional rewards in EPG, an ecoPros Governance Token (ERC-20)

Legal:

- All Investors must complete a KYC check to prove they're a unique entity in our protocol. Collaboration with a Financial Partner who has an Investment license

Technical:

- Project Pools are on-chain entities that receive funding via a stablecoin (USDC)
- Investors use the ecoPros protocol to fund on-chain projects and earn APY in USDC and EPG
- All activities are performed on-chain, with a unique entity check being stored as an NFT
- The Senior Pool is a single pool with funds being distributed across the protocol based on a leverage model that assumes trust through consensus

ecoPros Marketplace

Concept:

- Participants use the Marketplace to receive or provide funding for clean energy projects
- Anyone can sign up and become a Participant

Legal:

- ecoPros takes care of the KYC/AML process, banking regulations (Lending / Investment license, SPVs)

Technical:

- Marketplace is a Web3 platform that, through its protocol, manages all funds and distributes them based on the specified parameters

Financial Partners

Concept:

- Financial Partners are Participants who provide financial services in their location and allow on-chain funds to be provided to borrowers off-chain

Legal:

- Has a country specific loan license (Banking as a Service Model via Partnership).

Technical:

- Financial Partners provide necessary checks and verifications for off-chain entities interested in getting funded by the platform
- These checks are stored on-chain for the protocol to verify
- After verification, Financial Partner receives funds requested by the off-chain borrower



Borrowers

Concept:

- Borrowers publish projects on the ecoPros Marketplace and get funding from Investors
- Borrowers can set their own loan parameters and configure the Project Pool to their needs
- Project Pools support a progress-based funding scheme, where a Borrower provides regular updates and requests funds for next stages of the project

Legal:

- Borrowers sign a legally binding loan agreement with a Financial Partner.

Technical:

- Project Pool is a smart contract containing all parameters of the Project
- If a progress-based funding is active, contract acts as an escrow-like system, where the ecoPros governance is responsible for approving the submitted progress

BaaS Credit Risk:

- Portfolio is generated by ecoPros utilizing the license of the Partner. (Vodeno / Solaris / Unnax)
Additionally a Credit Bureau should be in place as well as Scoring model provided by LaaS partner.
Benefit of a LaaS Partner with big volumes as Vodeno with its partnership with Alegro is that ecoPros can leverage data from previous loan requests.
- Utilize Banking partner Capital to issue the loans. No credit risk on ecoPros side but limitations to Partner's Risk appetite.
- Portfolio is generated by ecoPros with USDC Pool utilizing the license of the Partner. A portfolio purchase agreement (Performing or Performing + non-performing Portfolio to Partner after having enough repayment data from the Portfolio.

Installers

Concept:

- Installers are Participants who use our platform to manage their customers and purchase hardware for projects
- They connect their customers with the Marketplace to offer them a competitive funding for their clean energy projects
- Investors earn additional APY based on the revenue generated from hardware sales

Legal:

- Installers engage in contract with ecoPros to be listed on the Marketplace.

Technical:

- Installers refer their customers to our Marketplace. The customer becomes a Borrower by creating an account, verifying their identity and publishing a Project