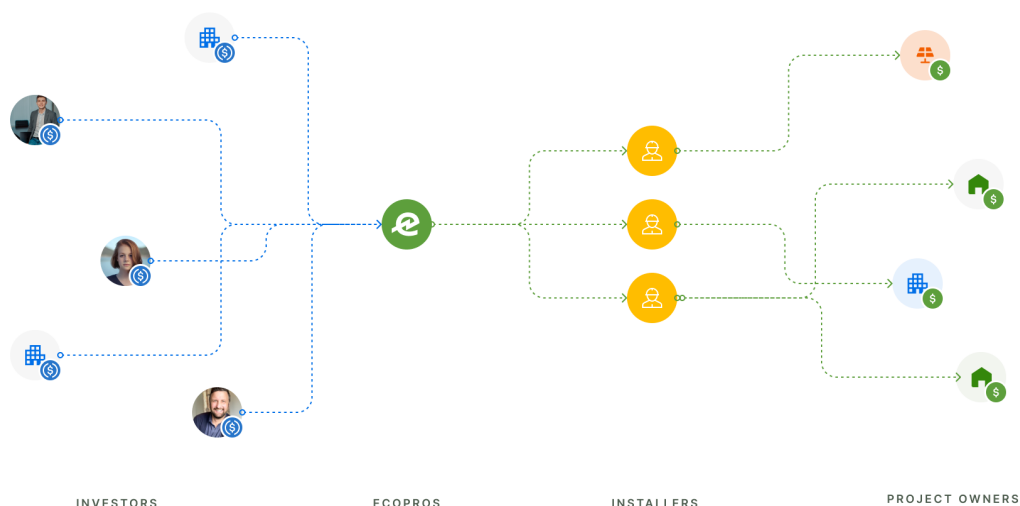


Litepaper

# Connecting DeFi with renewable energy projects

Earn yield secured by Real World Assets

## Introducing ecoPros



ecoPros is a decentralised platform changing the way clean energy projects are financed. The functioning of the entire project revolves around ecoPros DAO and the ecoPros Governance token (EPG). All users participate in a decentralised fashion and the need for trust is minimised, and, where it is required, it assumes a good will of the DAO consensus, rather than a decision of any single party.

Existing Real World Assets 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. An 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 a retail investor can deposit capital for an on-chain investment secured by RWA and any consumer can subscribe and convert to clean energy without worrying about buying and maintaining the hardware.

## Investors

### Concept:

- Investors deposit funds using ecoPros Platform
- 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

### Technical:

- Funds are held in Project Pools, which are dedicated smart contracts for managing the entire project lifecycle
- 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 protocol

## ecoPros Platform

### Concept:

- Investors deposit funds
- Installers use the platform to access financial products and close more customers
- Project Owners submit Project proposals

### Legal:

- ecoPros takes care of the KYC/AML process to ensure all Participants are trustworthy

### Technical:

- Platform operates as a web dApp and allows all Participants interact with the protocol

## Installers

### Concept:

- Installers are Participants that are additionally verified by the protocol and use funds to sign Energy-as-a-Service contracts with their customers

### Legal:

- Installers operate with their own business entity and become contractually obligated to fulfil the requirements of Project completion
- Ownership of all Real World Assets (RWAs) purchased by Installers is transferred to the ecoPros DAO



**Technical:**

- Installers provide proof of the utilisation of funds through the app
- Ownership of RWAs is stored on-chain
- RWAs are linked with investor deposit proof and in the case of RWA liquidation are proportionally rewarded for their stake
- If a progress-based funding is active, contract acts as an escrow-like system, where the ecoPros DAO is responsible for approving the submitted progress

**Energy users****Concept:**

- *Energy users* publish projects on the platform and get funding from Investors
- Energy users can set their own subscription parameters and configure the Project Pool to their needs

**Legal:**

- Project Owners sign EaaS a regular long-term rent contracts with Installers, without any lending or energy regulations

**Technical:**

- Project Pool is a smart contract containing all parameters of the Project
- EaaS contracts are submitted and stored on-chain