





### ABSTRACT/EXECUTIVE SUMMARY

Welcome to the Blend Protocol whitepaper, a groundbreaking platform that is poised to revolutionize the world of decentralized finance (DeFi) by prioritizing user privacy. In this document, we introduce you to the unique and powerful features of Blend, enabling seamless untraceable transactions. By staking \$BLEND tokens, users will revenue share \$ETH profits, while holding **Blend NFTs** will grant access to discounted or free anonymous swaps. Our commitment to transparency guarantees sustainable growth within the Blend ecosystem. As we delve into the pages ahead, you'll discover a realm where financial privacy intersects with user empowerment.

### YOUR DATA, YOUR CHOICE,

### - BLEND PROTOCOL

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DEFI ADOPTION HAS SOARED OVER 700% IN THE LAST YEAR

### INTRODUCTION TO BLEND

The domain of DeFi has witnessed extraordinary growth, yet the twin concerns of privacy and security persist. Blend Protocol emerges as a solution, introducing an unparalleled level of financial privacy while upholding the essential tenets of decentralization. Our team of dedicated blockchain experts, driven by a vision for a privacy-centric DeFi ecosystem, has meticulously developed Blend to reshape how users engage with cryptocurrencies. As you journey through this whitepaper, we invite you to explore Blend's distinctive features, which have the potential to redefine privacy within the DeFi space.





### DECENTRALIZATION IMPORTANCE

In the pursuit of financial independence, decentralization has become a cornerstone of DeFi. Blend Protocol contends that privacy is equally vital in this equation. By empowering users with genuine financial privacy, Blend effectively strikes the balance between decentralization and confidentiality. In a world where digital footprints can be easily traced, Blend offers a refuge for those who seek to navigate in silence, safeguarding their financial actions from prying eyes. Join us as we explore how Blend Protocol illuminates the DeFi landscape as a bastion of privacy.

Privacy-focused DeFi platforms have seen a surge in demand, with a 300% increase in users seeking confidential and untraceable transactions.





### THE BLEND SOLUTION BLEND ECOSYSTEM

Blend Protocol is more than just a platform; it's a paradigm shift in the DeFi landscape. Our solution revolves around a comprehensive ecosystem designed to prioritize **privacy and security**. The Privacy Protocol (Blend Swap) forms the backbone of Blend, enabling users to conduct seamless, **untraceable transactions** between wallets. Furthermore, our NFTs, staking, Card and utilities work in harmony to create an environment where privacy is paramount. Explore these features as we demonstrate how Blend Protocol revolutionizes financial privacy while providing an accessible and **user-friendly experience**.

BLEND SWAP BLEND REVENUE BLEND CARD

# BLEND NFTS BLEND STAKING BLEND PRIVACY







#### **BLEND SWAP**

**Blend Swap ensures** private transactions by using different wallets and cryptocurrencies for untraceable swaps.

#### **NFTS**

**Blend NFTs grant** feeless BlendSwap swaps perpetually, enhancing utility.

#### **BLEND CARD**

Convert crypto to fiat or use it for transactions with ease. Flexibility and convenience in the Blend ecosystem.

#### **REVENUE SHARE**

Stake \$BLEND for direct \$ETH profit shares, incentivizing involvement.



#### **BLEND STAKING**

Stake \$BLEND tokens to yield farming incentives, fostering community engagement.

### **FAST TX SPEED**

**Blend Protocol** offers industryleading transaction speeds, ensuring swift yet private transfers.

### **REV BREAKDOWN**

**Clearly allocated** funds for staking pool, buybacks, burns, and operations.

### LOW TX FEES

With only 0.3% transaction fees, Blend offers budgetfriendly privacy.





### EASE OF ACCESS

At Blend, user experience is a top priority. We believe that financial privacy should be accessible to everyone, regardless of their expertise in DeFi. Our **user-friendly interface** ensures that even newcomers can navigate the Blend ecosystem with ease. By simplifying complex processes, we open the door for a broader audience to embrace financial privacy with confidence. Whether you are a seasoned DeFi enthusiast or new to the world of cryptocurrencies, Blend Protocol welcomes you to an intuitive and empowering environment.

BUREND PRODUCUL   Take control of your DeFi transactions like never before, with Band Protocol, a cutting-edge privacy application, built on the thereurn blockchain.   BURENERRAL PRODUCUL   Share your referral link and get paid 5% of the ETH contributed, nstantly to your wallet, for every referred purchase.   DX000000031023012301201   COPY   Bury Now   Bury with BNB			Connect Wallet
Index control of your Derift ansactions like never beide, with   Blend Protocol, a cutting-edge privacy application, built on the   Ethereum blockchain.   I BLEND = \$0.002   I BLEND = \$0.002   I BLEND = \$0.002   I BLEND = \$0.002   Output of the ETH contributed, instantly to your wallet, for every referred purchase.   0x0000000310230123012031   COPY	BLEND PROTOCOL	_	BUY BLEND IN PRESALE
REFERRAL PROGRAM   Share your referral link and get paid 5% of the ETH contributed, nstantly to your wallet, for every referred purchase.   0x0000000310230123012031   COPY	Blend Protocol, a cutting-edge privacy application, bui		USDT Raised: <b>1,487,005 / 3,00,000</b>
	Share your referral link and get paid 5% of the ETH con nstantly to your wallet, for every referred purchase.		Amount in ETH Blend          0.0       0.0       0.0         Image: Constraint of the strand of the stra
			Buy NOW Buy WILLI BNB





### EFFICIENCY

Blend Protocol seamlessly blends privacy and efficiency for an unparalleled user experience. Our platform's optimized design ensures industry-leading transaction speeds, enabling swift and effortless fund transfers. Notably, Blend boasts a remarkably low transaction fee of 0.3%—the lowest in the DeFi landscape. What sets us apart is our commitment to reinvesting a significant portion of these transaction fees back into the Blend ecosystem. By enhancing token value, supporting buybacks, and driving ecosystem growth, Blend Protocol redefines secure and efficient transactions in the decentralized realm.`

The lowest transaction fees in DeFi



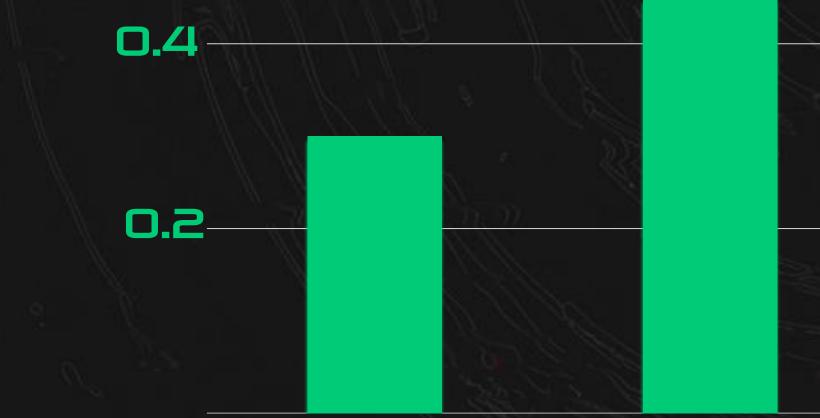


## TRANSACTION FEE COMPARISON

















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### BLEND'S POTENTIAL AMIDST DEFI'S RISE SEIZING THE OPPORTUNITY

The DeFi ecosystem has been experiencing remarkable growth, with its Total Value Locked (TVL) nearing the \$42 billion mark. This surge is further substantiated by the substantial influx of new wallets engaging in DeFi transactions, surpassing 6 million as of January 2023. As transaction volumes continue to surge, the outlook for DeFi remains buoyant, underscoring its role as a disruptive force in the financial sector.

In this dynamic landscape, Blend Protocol emerges as a **promising contender**. With its robust privacy-focused features like Blend Swap and the exclusive advantages associated with Blend NFT ownership, Blend Protocol is uniquely positioned to tap into the burgeoning demand for confidential and secure transactions within DeFi. As the DeFi space expands and evolves, Blend's innovative offerings align seamlessly with the growing appetite for privacy-enhancing solutions, presenting an exciting prospect for users seeking a more discreet and secure financial experience. By embracing the potential of Blend's features amid the backdrop of DeFi's upward trajectory, users have the opportunity to navigate the evolving financial landscape with enhanced confidence and privacy.





### ND. OF ADDRESSES THAT BOUGHT/SOLD DEFI ASSETS

#### 7,000,000

#### 6,000,000

5,000,000

4,000,000

3,000,000

2,000,000

1,000,000

KNR 2018

DEC 2010

12010

USER 2018

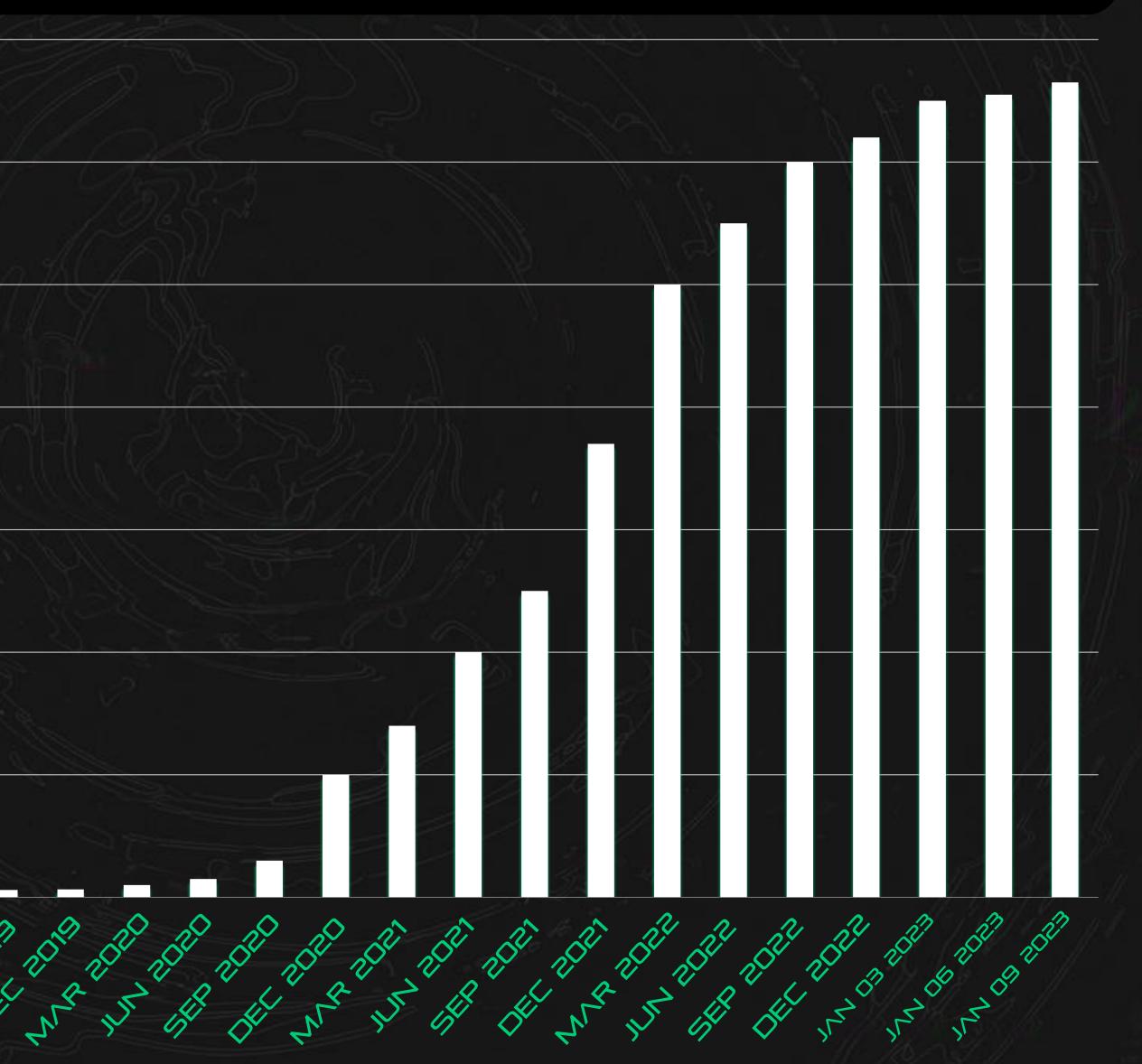
JUN 2018

KNR 2019

ILT 2019

USER 2019

DEL 2019







# TOKEN UTILIZATION 6 REVENUE BREAKDOWN



- Central to the Blend ecosystem is the \$BLEND token, a powerful asset driving user rewards and supporting sustainable growth. By staking \$BLEND tokens, users participate in the staking pool, earning a direct profit share in \$ETH. Additionally, the revenue generated through fees in the Blend Protocol and other utilities is used to buy back \$BLEND tokens, supporting token value and ensuring a deflationary aspect to the ecosystem.
  - We offer a transparent revenue breakdown, exemplifying our commitment to open communication with our community. Of the revenue generated, 50% is allocated to the profit share in the staking pool, 30% supports price/supply stability through buybacks and burns, and 20% is dedicated to the operational aspect of the Blend ecosystem.

BUYBACK/BURN







### A TEAM OF INNOVATION

Blend Protocol is driven by a team of dedicated individuals who value privacy and innovation above all else. While the team remains anonymous, their commitment to excellence and technical expertise is evident through their extensive development experience in Web3 payments and critical security infrastructure. Their collective knowledge allows Blend to stand at the forefront of the DeFi revolution, offering a platform that prioritizes user privacy and financial security. With a network of enthusiasts, each with professional backgrounds, the Blend team is united in their mission to redefine financial privacy in the decentralized world.

Anonymous innovators, technical experts, and champions of financial privacy





### ROADNAP THE FUTURE OF BLEND

#### STAGE 1

- Project plan •
- Website design
- Smart Contract development
- Begin ulletProtocol development

#### STAGE 2

- Internal testing ulletfor Protocol
- Conduct  $\bullet$ presale
- **Begin initial** ulletmarketing campaign
- Grow the Blend  $\bullet$ community





#### STAGE 3

 Token launch • Release Protocol beta • NFT mint CMC and CG listings Aggressive marketing campaign

#### STAGE 4

- Continued Marketing to wider audiences
- Staking Dapp release
- CEX Listings
- Protocol main  $\bullet$ launch event

#### STAGE 5

- Blend Card launch
- Top 100 Cryptocurrency
- Tier 1 CEX Listings
- Further development





