



## Your Kick start guild to becoming your own wealth manager

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## An Overview of Decentralized Finance ( DeFi )

What is decentralized finance? Decentralized finance is the name given to the trend of taking financial services from the traditional centralized world and putting it in a blockchain decentralized world. Decentralized finance (“DeFi”) is a concept of financial ecosystem, living digitally on a shared infrastructure. In this world, typical financial services such as borrowing, lending, investing and trading exist, but they operate on a public network, meaning it's accessible to anyone with an internet connection.

### What is DeFi?

Often described as “traditional finance meets decentralization”, DeFi is an umbrella term used to describe a variety of financial applications that use smart contracts to allow autonomous execution. This means that services typically provided by intermediaries—such as an exchange or clearing house can instead be deployed as code running on an open blockchain network such as Ethereum and are accessible by those who have an Internet connection and a digital asset wallet.

The DeFi market, as measured by Total Value Locked (“TVL”), has grown from \$1 billion in June 2020 to over \$50 billion today. TVL is the value of assets locked in DeFi smart contracts and is an indicator of a protocol's usage and liquidity.

## Defining Characteristics

DeFi supplants traditional banking & financial services through decentralized applications (dApps), which are designed to be transparent and permission less, eliminating intermediaries.

- ❖ Transparent: DeFi protocols are a set of open-source smart contracts that can be audited and reviewed by the community.
- ❖ Permission less: Eligibility requirements prevent many people from accessing traditional financial services. DeFi allows any user with a crypto wallet and funds to participate in the protocol.

Instead of interacting with a centralized authority to borrow, lend, invest or trade, users interact directly with decentralized protocols from their wallet. Funds are custodial by smart contracts and positions can be opened, closed, or re balanced 24/7, 365 days per year, by anyone in the world.

## The Future Of Defi

As of November 2020, less than \$20 billion worth of value was locked in various DeFi products, most of them on Ethereum. By the following year, it was worth more than \$260 billion, with \$19 billion coming from Binance Smart Chain alone.

If the trend continues and the DeFi maximalists are right, this is just the beginning of a massive DeFi wave. After a 20X increase in total value (TVL) over the course of 2020 and a user base that's grown to over 1 million people, it's safe to say that DeFi is the frontier of choice for those looking to invest in alternative channels.

It's estimated that the global financial system sucks out about 6% of the world's economic output, that's \$8 trillion up for grabs, and I bet that DeFi will end up consuming most of it. It's a really simple bet, you don't have to be a rocket scientist and have the ability to understand deep math to get this right.

DeFi is a way of doing business with a blockchain technology that is faster, cheaper, and 100% transparent, versus the old financial system of doing business, which is slower, much more expensive, and controlled by lots of middlemen. Our current financial institutions are like a BlackBox, something that can do something faster, cheaper, and 100% transparent, is going to destroy something slower, not transparent, and much more expensive. If you take a look at the decentralized finance space right now, the total value locked in DeFi increased from \$601 million at the start of 2020 to \$239 billion so far in 2022, a nearly 40,000% rise, according to a new report. You can't ignore that figure? That's \$239 billion being run through blockchain applications that no one owns.

These blockchain applications are providing real-world value in things like insurance, trading, borrowing, and lending. This 40,000% is phenomenal growth. In under two years,

you've seen the amount of money in decentralized finance go from \$601 million to \$239 billion.

DeFi Market Size is Huge and Spans Multiple Sectors From predictions market to insurance and lending, many industries have the potential to be disrupted by decentralization.



## What is Vestigoyields ?

Vestigoyields is an investment company that has the opportunity for massive growth in the future of finance. It's an area that will create more life-changing wealth than any other area of cryptocurrency investment in our lifetime.

Vestigoyields is a digital asset investment firm that allows traditional investors to identify and invest in a diversified portfolio of digital assets across the decentralized finance, Web 3.0, and gaming sector. We are the only publicly-traded company built to give investors direct exposure to these nascent markets.

Our Mission is to expand investor access to sustainable, industry-leading decentralized technologies including Web 3.0 and gaming - enabling access to the future of finance via regulated equity exchanges.

Vestigoyields lies at the heart of financial innovation. On behalf of our shareholders and investors, we identify opportunities and areas of innovation to build and invest in new

technologies and ventures to provide diversified exposure across decentralized finance opportunities.

As a trusted partner for our clients and investors, we provide industry-leading equity products, top-quality research, and education in this fast-growing space

Vestigoyields offers an easy-to-use platform that enables you to securely invest in cryptocurrencies, or own ready-made “crypto baskets” – which we call Portfolio’s. This removes the guesswork and enables you to effortlessly own a wide variety of the top cryptocurrencies.

Vestigoyields is a concept of financial ecosystem, living digitally on a shared infrastructure to handle a multi task decentralized transactions through the operation of Web 3.0 and blockchain-based web services. Vestigoyields is the leading solutions solving the feasibility and accessibility to anyone trying to venture in DeFi platforms and decentralized protocols. Due to its reputation for composability and stability.

## Why invest with Vestigoyields?

If you thought investing had to involve confusing jargon, terrible customer service, overwhelming options, or hidden fees, think again! Because with Vestigoyields, you can go from cash to DeFi instantly. We exist to make investing effortless and secure.

We don’t think investing should only be for the fancy finance people. That’s why our mission is to empower you to become your own wealth manager. With our online platform you can easily invest in Defi staking, real estate, or you can earn an interest-like return on your crypto with our DeFi Savings Vault, with more exciting options coming soon.

- ✓ The easiest and smartest way to invest in crypto
- ✓ Earn an interest-like return on your cryptocurrency
- ✓ State-of-the-art security for your peace of mind
- ✓ Customer support that any bank would dream of

There are 500 million stock investors in the world, versus about 200 million crypto investors, many of those stock investors cannot buy a crypto asset from a crypto exchange. Why should those people get left behind just because they don't have the comfort or skill to trade crypto? That doesn't make any sense to us at Vestigoyields and that's one of the reasons why our strategy is to make DeFi accessible to a much broader audience.

## Get started in few steps:

If you're fascinated by all the golden opportunities DeFi could offer you, you're off to a good start. But that's not the difficult part, is it? The difficulty comes now turning those opportunities into reality, within the space of Vestigoyields, this process can actually be quite achievable when you know the right steps to take and proper strategies to adopt.

### 1. Prepare a Wallet

Your crypto wallet is a digital entity where you'll store the crypto coins that you'll use to participate in DeFi protocols. Choose any wallet of your choice.

### 2. Purchase Crypto Coins

Just like you need cash to invest in stocks, you need crypto coins to participate in DeFi protocols. If your wallet is also an exchange, you can purchase crypto there. If not, you can as well buy from Binance or Coinmama and that makes having crypto looks pretty simple.

### 3. Get Started With our portfolio

Time to dive into those protocols that make DeFi so popular! There are protocols that enable investors to stake (or lock up) crypto for a reward, participate in any project of your choice. within the space of Vestigoyields where you'll receive earnings depending on the project you choose to engage in where your participation earns interest/returns.

## Conclusion

Let's wrap it up here, Vestigoyields project have worked towards building the leading force into decentralized finance system that encroaches into satisfying, solving many challenges in the world different financial markets and building a regenerating system that enhances and stabilizes the finance of theirs users under a high secured level against any fraudulent measurable means and hoping to drive every Vestigoyields investors into leading financial leaders (LFL) by launching a project and network under Decentralized finance (DeFi) operating Web 3.0 taking Vestigoyields into the next generation financial institutions for their long term investors ..Diversification works as an investment strategy for every other type of investment category, so it's no surprise that it works for crypto too...

The amazing part is that Vestigoyields has high profiled risk management that even if theirs dip in the market it doesn't affect your capital savings unlike savings in crypto wallet that you may wake to see you've lost all your money someday.

## Important Disclosures & Other Information

All content is original and has been researched and produced by Vestigoyields unless otherwise stated herein. No part of this content may be reproduced in any form or referred to in any other publication, without the express consent of Vestigoyields.

All of the information presented herein is subject to change without notice, While such information is expected to be reliable for its purpose, All investment decisions should be made based solely upon appropriate due diligence. Investigatory offers a sustainable and safe environment to actively invest in the cryptocurrency market. Effectively minimizing the risk, With over \$5.3 Trillion transactions in the market, we are dedicated to giving our clients their own share of the profit daily.

Vestigoyields has one of the World's Largest Investment plateform with clients from different parts of the world, today trusted by thousands of clients. Our sterling reputation, dedication meeting our clients' needs and innovative approach to business development are some driving forces behind our success, We design our systems with your security and privacy in mind. We work to protect the security of your information during transmission by using encryption protocols and softwares.

We maintain physical, electronic and procedural safeguards in connection with the collection, storage and disclosure of your personal information. Our security procedures mean that we may ask you verify your identity to protect you against unauthorized access to your account password. We recommend using a unique password for your Vestigoyields account that is not utilize for other online accounts and sign off when using a shared computer.

while Vestigoyields has gone to great lengths to secure our environment, it's important that everyone understands their role in maintaining the security chain. By following some basic security steps, you can make sure your crypto stays safe. It's not only important to play defense with the right security tools when protecting your accounts, but it's also important to stay vigilant in the wild.