

# *Eden Investments*

*Bridging Traditional Finance and DeFi for Seamless,  
High-Yield Investments*



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## **Executive Summary**

Eden Investments is a DeFi-powered fixed-income platform that enables users to earn high yields of 10%-14% APY on their investments without requiring any technical knowledge of blockchain or crypto. The platform converts fiat into stablecoins(USDC/USDT), invests in high-yield DeFi protocols, and returns capital plus interest in fiat, ensuring a frictionless, bank-like experience. Eden solves four major barriers to mainstream DeFi adoption:

- **DeFi Complexity:** All DeFi interactions are automated on the backend, eliminating the need for users to manage wallets or smart contracts.
- **Fiat On/Off-Ramp Integration:** Eden partners with licensed providers to enable seamless fiat-to-crypto conversions and withdrawals.
- **Security & Trust:** The platform offers up to \$150M in insurance, regulatory compliance, and custodial fund protection
- **Government & Capital Flow Restrictions** – Many emerging markets impose foreign investment restrictions and capital controls to protect dollar reserves. Eden ensures that any capital outflow is matched by inflow, maintaining economic stability while providing investors with access to global high-yield opportunities.

Eden offers a non-custodial, bank-like experience tailored to emerging markets. Eden's goal is to democratize access to high-yield fixed-income investments, particularly in emerging markets where traditional financial products offer low returns. With a scalable business model, robust risk management framework, and a focus on regulatory compliance, Eden is poised to become a leader in the global fixed-income market.

## **Our Mission**

Eden Investments was founded to address the growing demand for higher-yield investment opportunities in emerging markets. Our mission is to provide a secure, compliant, and non custodial user-friendly platform that allows investors to earn stable, high returns 10%-14% APY without the complexity of traditional DeFi platforms. By leveraging blockchain technology and automated smart contracts, Eden empowers users to unlock the full potential of their investments while maintaining the simplicity and security of traditional finance.

## **Background**

The rise of decentralized finance (DeFi) has introduced a paradigm shift in global financial markets, unlocking access to financial instruments without reliance on traditional banking infrastructure. With over \$98.8 billion in Total Value Locked (TVL) in DeFi protocols (*DefiLlama*, n.d.), it is evident that blockchain technology is reshaping financial services. However, while DeFi has rapidly expanded among crypto-native users, traditional fixed-income investors remain largely excluded due to technical complexity, regulatory barriers, and the lack of a seamless fiat-to-DeFi bridge (*OECD (2024)*).

Historically, financial markets have been slow to evolve, with legacy systems dominating fixed-income investments. Traditional instruments like government bonds, term deposits, and corporate debt have remained the standard for conservative investors. However, these options now yield significantly lower returns due to inflation, currency devaluation, and limited access to global markets, creating a need for alternative investment instruments (*2025 Global Fixed Income Outlook*, n.d.). Emerging economies, in particular, face foreign exchange restrictions and capital control to stabilize their currencies and protect their financial systems, further restricting retail investors from accessing high-yield opportunities abroad. For instance, Argentina has long-standing capital and currency controls that restrict access to dollars and enforce an official exchange rate, deterring foreign investment (*Nugent, 2025*). Additionally, China's strict capital controls limit foreign exchange purchases to \$50,000 annually, prompting residents to seek illicit methods to move money abroad in search of better investment opportunities (*Douglas & Feng, 2024*). These examples illustrate how such controls can constrain retail investors from pursuing higher-yield investments overseas. Eden Investments was created to solve this problem by providing a DeFi-powered fixed-income platform that mirrors the simplicity and security of traditional finance while delivering superior returns.

One of the greatest barriers to DeFi adoption has been the complexity of blockchain interactions, on-chain security risks, and lack of regulatory clarity. Unlike traditional banks, DeFi requires users to manage private keys, interact with smart contracts, and navigate liquidity risks, which has limited adoption beyond crypto-savvy investors (*Clarke, 2022*). By automating all backend blockchain processes, Eden Investments ensures that investors can earn 2x-3x higher fixed-income yields without needing to understand Web3 technology.

Furthermore, The securitization and tokenization of real-world assets (RWAs) are poised to transform global investment markets. According to a report by Boston Consulting Group (BCG), tokenized illiquid assets could reach \$16 trillion by 2030 (*Tokenized Funds: The Third Revolution in Asset Management Decoded*, n.d.). Other estimates, such as those from Citigroup, suggest that \$4 trillion to \$5 trillion worth of tokenized digital securities could be minted by 2030. However, most structured products and tokenized investments remain out of reach for retail investors, as they are either over-the-counter (OTC) or restricted to high-net-worth individuals. Platforms like Compound Finance, Ondo Finance, and AAVE have pioneered DeFi fixed-income instruments, yet they still require users to actively manage smart contracts, yield-bearing tokens, and decentralized protocols.

Eden Investments removes these barriers by providing a fully automated fixed-income platform where users simply deposit fiat, select an investment plan, and earn passive income—without ever touching crypto. By using a non custodial model, partnering with regulated fiat-to-crypto on/off-ramp providers, Eden ensures compliance with AML/KYC policies while maintaining a frictionless investment experience. MPC(Multi-Party Computation) wallets secure these assets, custodial fund protection, insurance and adherence to VASP licensing provide investors with institutional-grade security and trust.

Eden Investments is positioned to capitalize on the intersection of DeFi, tokenized fixed-income products, and emerging market investment demand. With inflation rising, traditional fixed-income yields declining, and capital flow restrictions limiting cross-border investments, there is an urgent need for a compliant, high-yield alternative that operates within regulatory frameworks. By democratizing access to DeFi-powered fixed-income products, Eden Investments bridges the gap between traditional investors and the next generation of financial technology, providing a regulated, secure, and profitable investment vehicle.

The \$229.3 billion stablecoin market(*DefiLlama*, n.d.), coupled with the \$30 trillion economic opportunity in emerging markets (Atsmon et al., 2012), presents an unprecedented opportunity to onboard first-time DeFi investors at scale. As the financial landscape shifts toward on-chain fixed-income instruments, institutional DeFi adoption, and tokenized real-world assets, Eden Investments is poised to become the premier platform for fixed-income investing in the decentralized economy.

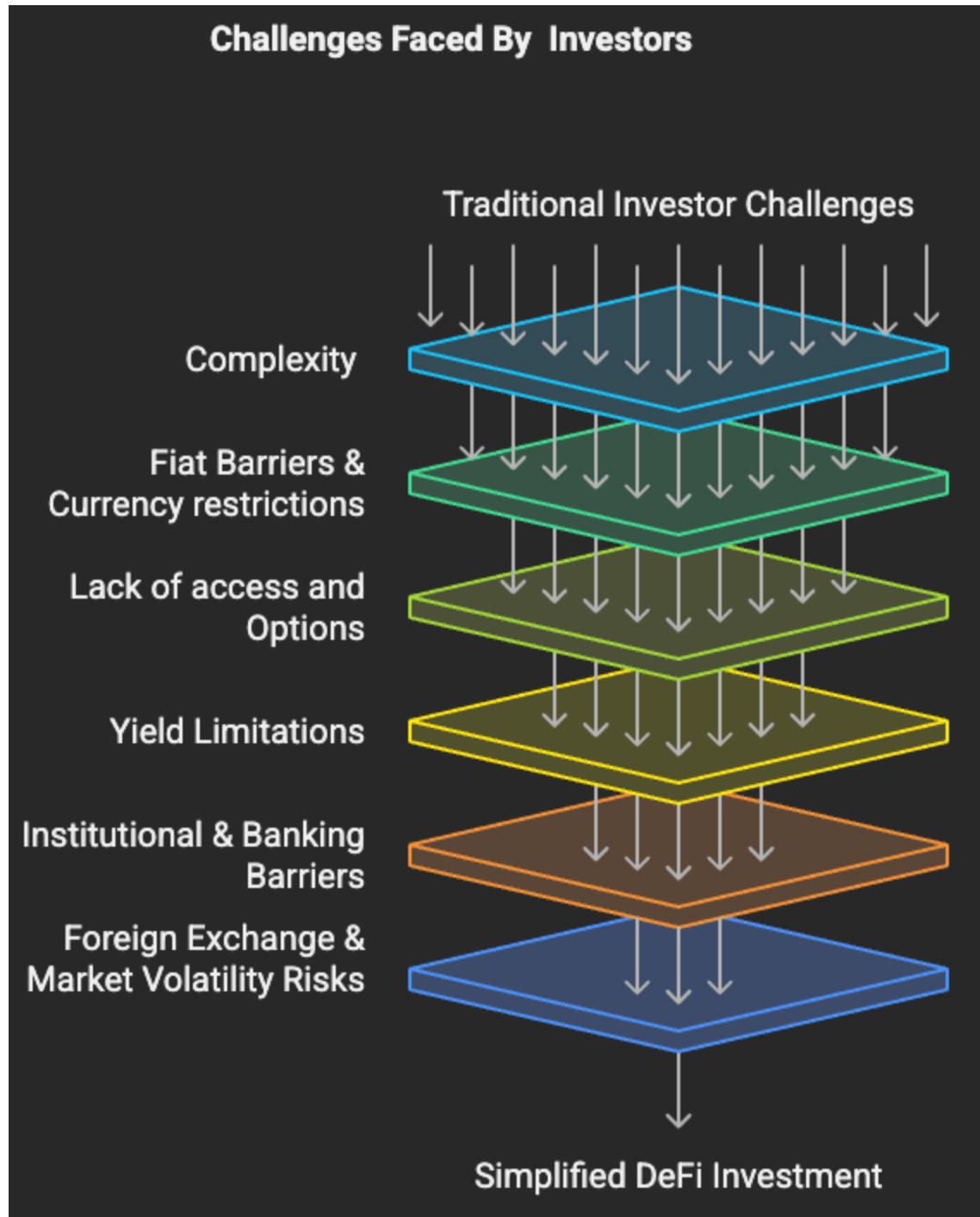
## **Our Story**

Eden Investments was born out of firsthand experience with the challenges faced by investors in emerging markets like Sri Lanka. While running my first startup, which focused on cryptocurrency investment education in Sri Lanka, I witnessed a massive gap—investors ranging from retail investors to more sophisticated players wanting higher yields than bank deposits & Treasury bills. The solution was DeFi, however understanding Web3, managing wallets, dealing with smart contracts, and navigating yield mechanics proved to be a barrier.

Furthermore, restrictions such as capital controls, strict foreign exchange regulations, scams, lack of licensed and approved fiat-to-crypto on-ramps, and governments in emerging markets were also limiting capital outflows to prevent instability in dollar reserves, making it difficult for investors to move funds abroad were also deterring investors from entering. It became clear that a more accessible solution was needed, one that removed complexity, intermediaries, ensuring that any funds leaving a country always flow back in while providing the same simplicity and safety as traditional fixed-income investments.

By leveraging blockchain technology, regulatory partnerships and eliminating the complexities for users, Eden Investments is paving a way for investors to access a high-yield solution.

## Problems & Solutions



## 1. Complexity of DeFi Fixed-Income Investing

### Problem:

- a. Traditional investors lack the technical knowledge required to access DeFi yields. Managing private keys and DeFi risks and understanding blockchain mechanics create significant barriers.(Clarke,2022)

### Eden's Solution:

- b. Fully automated platform ,non-custodial wallets where users deposit fiat, invest in fixed-income products, and withdraw fiat—without ever needing to interact with DeFi directly.

## 2. Fiat On/Off-Ramp Barriers & Currency Restrictions

### Problem:

- a. Converting fiat to stablecoins and back is difficult due to regulatory hurdles, limited licensed providers, and government-imposed capital controls in emerging markets(Crisanto et al., 2024)

### Eden's Solution:

- b. Outsourcing to licensed partners ensures fiat conversions comply with local forex laws. Funds leaving restricted markets always flow back in as funds can only be withdrawn back to the depositing bank account, maintaining compliance with foreign exchange regulations.

## 3. Lack of Secure & Regulated Investment Options

### Problem:

- a. Investors hesitate to trust crypto-based platforms due to counterparty risks, lack of oversight, and concerns about fraud, hacks, or fund mismanagement.(Financial Stability Board, 2022)

### Eden's Solution:

- b. Eden Investments leverages a leading digital asset infrastructure providing Segregated wallets per user.Funds can be insured and protected by compliance with Virtual Asset Service Provider (VASP) licensing.



#### **4. Low-Yield Traditional Investments**

**Problem:**

- a. Fixed deposits, government bonds, and treasury bills in emerging markets offer poor returns, leading investors to seek better alternatives.(Amundi, 2024)

**Eden's Solution:**

- b. Higher, predictable returns (2x–3x traditional fixed deposits) 10%-14% APY by leveraging DeFi fixed-income protocols.

#### **5. Institutional & Banking Barriers to DeFi Adoption**

**Problem:**

- a. Banks and investment firms lack a compliant, seamless way to integrate DeFi fixed income into their offerings(Ali, 2024).

**Eden's Solution:**

- b. Institutional-grade partnerships that allow banks and investment firms to offer DeFi-based fixed-income products under a compliant structure.

#### **6. Lack of Access to Structured Investment Products**

**Problem:**

- a. Principal-Protected Notes (PPNs) and Reverse Convertible Bonds (RCBs) are usually reserved for high-net-worth individuals and institutions, with complex structures and OTC trading requirements.(Glenwood, 2023)

**Eden's Solution:**

- b. Eden democratizes structured products by integrating DeFi fixed income with options strategies, making them accessible to retail investors.

## **7. Foreign Exchange & Market Volatility Risks**

### **Problem:**

- a. Investors face unpredictable conversion rates when moving between fiat and stablecoins, affecting their returns.

### **Eden's Solution:**

- b. Transparent, real-time forex rates ensure clarity in deposits and withdrawals. Investors accrue interest in USDC, mitigating local currency depreciation risks.

## **8. High User Acquisition & Education Costs in Emerging Markets**

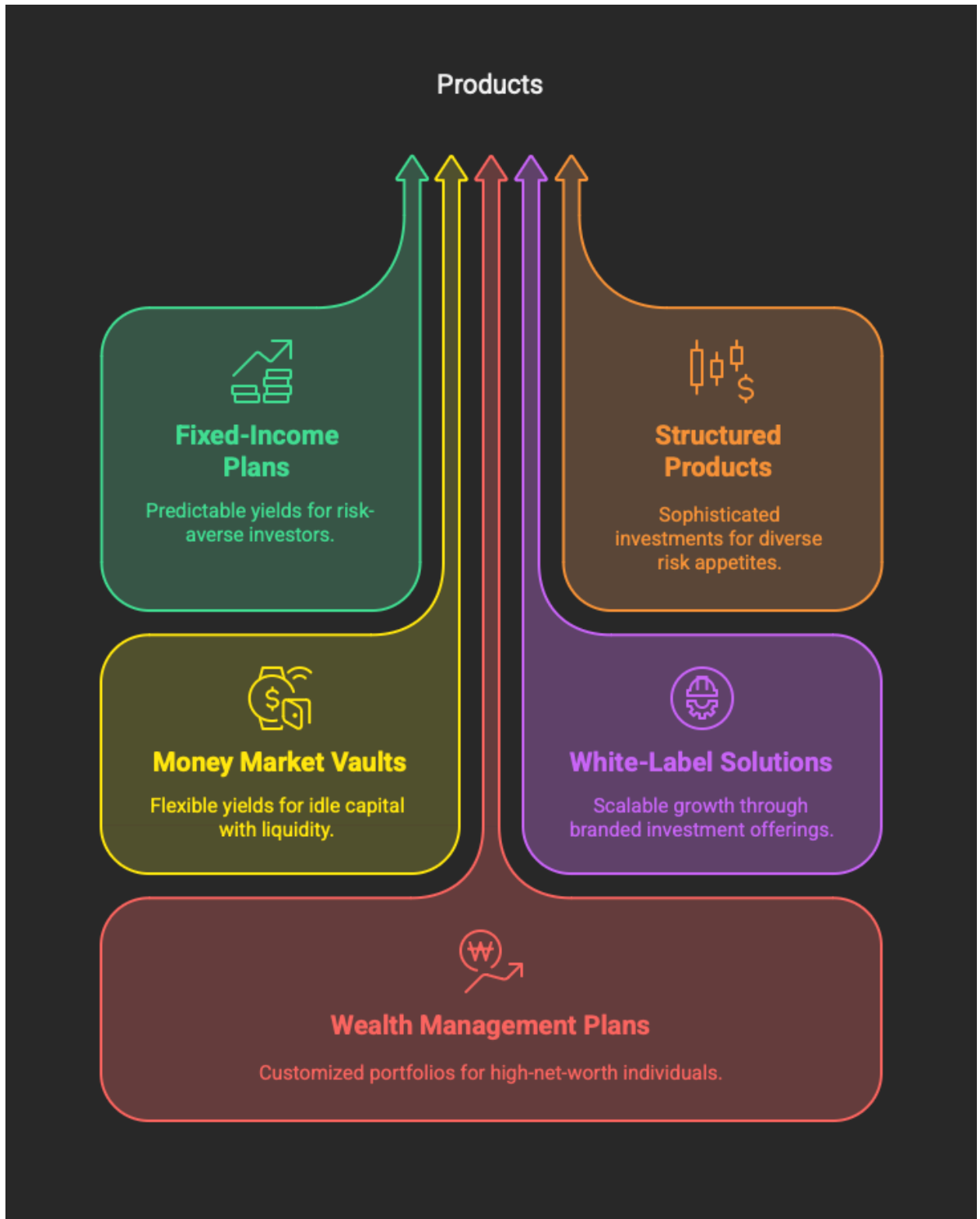
### **Problem:**

- a. Educating and converting traditional investors to decentralized finance (DeFi) is both expensive and time-consuming, primarily due to significant knowledge gaps and technological challenges. A report by (*Talos*) highlights that many institutions lack understanding of DeFi operations, leading to operational challenges and hindering adoption.

### **Eden's Solution:**

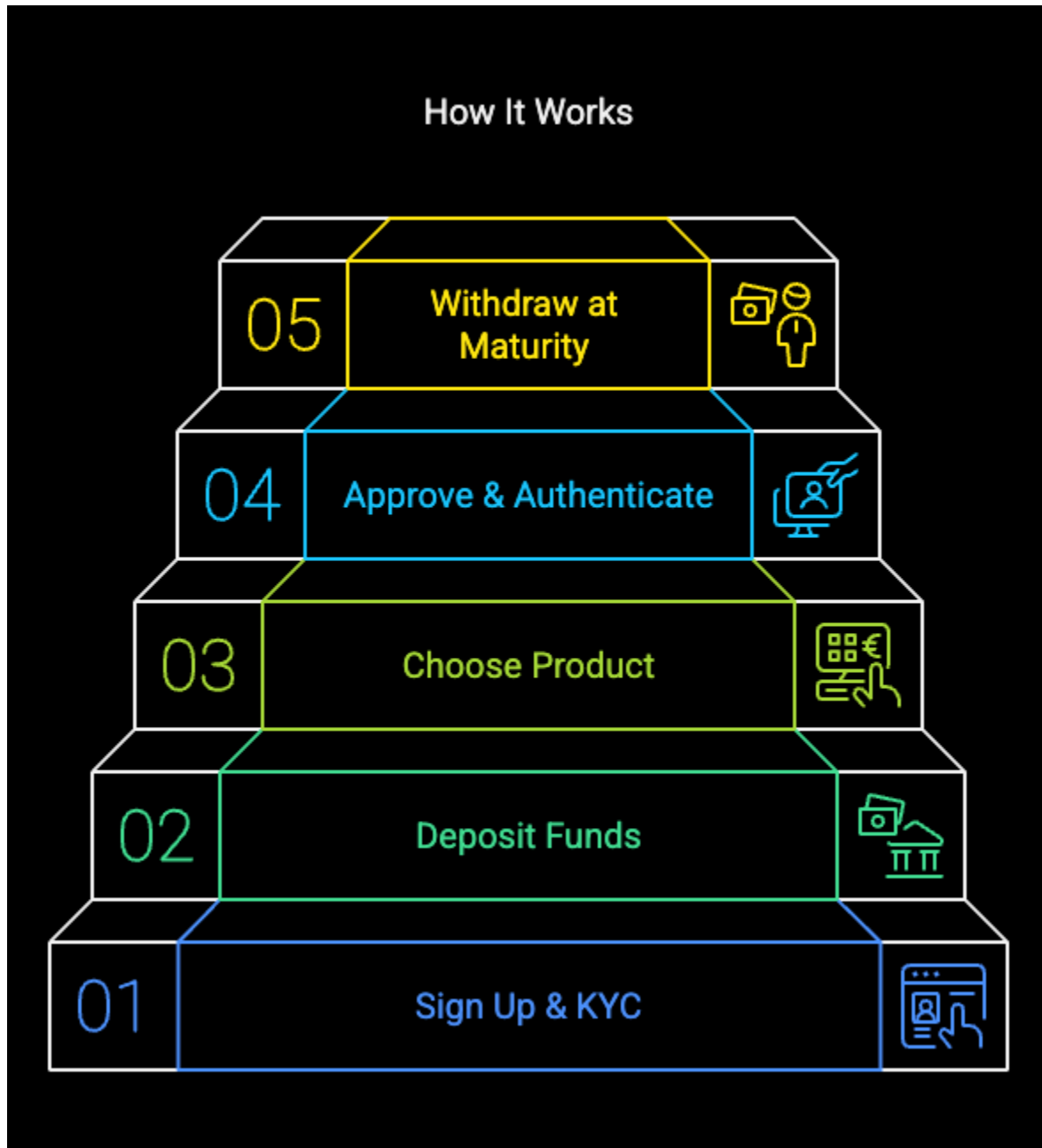
- b. Localized marketing, partnerships with financial influencers, and easy-to-understand financial products help bridge the knowledge gap efficiently.

## Products and Services



## How it works

Eden Investments simplifies **DeFi fixed-income investing** by offering a seamless, **bank-like experience** without requiring users to understand blockchain, wallets, or smart contracts. Our process is designed to be as simple as depositing in a savings account—while offering **2x-3x higher returns** than traditional fixed-income products.



## Invest in Products & Services



## **Our Market**

### **Industry Overview**

The fixed-income market is one of the largest investment categories, yet retail investors in emerging markets struggle to access higher-yield opportunities due to:

- Capital restrictions and banking limitations.
- Lack of licensed fiat-to-crypto on-ramps.
- High technical barriers to entry in DeFi.

### **Market Size & Growth Potential**



## **Our Clients**

Eden serves a diverse range of clients, including:

- **Crypto-Curious Individuals:** Investors seeking higher yields but deterred by the complexity of DeFi.
- **Remittance Recipients:** Individuals receiving remittances who want to earn higher returns on their funds.
- **Small Businesses:** SMEs looking for yield-generating investment opportunities.
- **Institutional Investors:** Wealth managers, family offices, and banks seeking alternative fixed-income products.

## **Competitive Landscape**

### **Eden vs Traditional Fixed income**

Traditional fixed-income investments include bank deposits, treasury bills, government bonds, corporate bonds, and money market accounts offered by banks and financial institutions. These options are seen as low-risk, but their yields are declining globally, making them less attractive to investors seeking better returns.

Feature	Traditional Fixed Income (Banks & Bonds)	Eden Investments
Average APY	2-5% (varies by country)	10-14% (DeFi-based yields)
Liquidity	Moderate (Early withdrawal penalties apply)	Flexible withdrawal options
Access	Requires bank accounts, often restricted by country	Borderless, global access
Risk	Low (backed by governments/banks)	Smart contract risk, mitigated by insurance & audits
Inflation Protection	Low (interest rates often below inflation)	Higher real returns beat inflation
Currency Flexibility	Local currency only	Multi-currency deposits, stablecoin-based returns
Onboarding Complexity	Easy, but with heavy paperwork	Fully digital onboarding
Transparency	Low (bank-set rates, hidden fees)	Fully transparent, blockchain-verified yields

## Why Eden Wins:

- **Higher Yields:** Traditional banks struggle to match DeFi's yield potential.
- **Global Access:** No reliance on banking jurisdictions or interest rate policies.
- **Inflation-Resistant Returns:** Outperforms traditional bonds and savings accounts.
- **Borderless Investment:** Fixed-income access without regional banking constraints.

## Eden vs Other Yield earning platforms

There are multiple DeFi and CeFi platforms offering yield-generating products, but **they do not provide a seamless, TradFi-like experience** for fixed-income investors.

Feature	Other DeFi Platforms	Other CeFi Platforms	Eden Investments
Yield Structure	Requires users to stake, LP, or borrow	Offers interest-bearing accounts	Auto-invests into structured DeFi fixed-income
User Experience	Requires Web3 wallets & DeFi knowledge	Some require crypto deposits	Fully TradFi-like experience, fiat deposits accepted
Fiat On/Off-Ramp	Not integrated, requires external conversion	Some offer on-ramps, but limited	Fully licensed third party fiat-to-crypto conversion
Risk & Insurance	Smart contract risk, user-managed security	Custodial risk	Insurance coverage & asset custodial segregation
Withdrawal Flexibility	Complex (bridging, gas fees, liquidity risks)	Can be restricted or delayed	Instant withdrawals in fiat
Product Innovation	Mostly lending/borrowing or LP farming	Limited structured products	PPNs, RCBs, Fixed-Income Yield Products

## Why Eden Wins:

- **No Crypto Knowledge Required:** Unlike DeFi platforms that demand Web3 experience.
- **Better Security & Compliance:** Avoids CeFi collapses like Celsius & BlockFi.
- **Fixed-Income Innovation:** Brings PPNs and RCBs to DeFi, a first-of-its-kind.
- **Regulated On/Off-Ramps:** Seamless fiat entry/exit compared to most DeFi platforms.



## **Eden vs Alternative Fixed income Options**

Structured financial products and tokenized bonds are emerging alternatives to DeFi fixed-income, but they **mostly cater to institutional or high-net-worth investors (HNWIs)**.

Feature	Traditional Structured Products	Tokenized Bonds	Eden Investments
Minimum Investment	High (\$50,000 – \$1M+)	High (\$10,000 – \$100,000)	Low (\$100 – \$500+ options)
Access & Liquidity	Institutional-only, OTC market	Requires crypto, limited secondary liquidity	Accessible to all investors, fully liquid
Yield Potential	5-12% (structured products)	4-7% (tokenized treasuries)	10-14%+ via DeFi fixed-income
Regulatory Complexity	Highly regulated, complex contracts	SEC compliance required for tokenized securities	Hybrid compliance – DeFi yields & TradFi compliance
User Experience	Requires relationship managers	Requires Web3 knowledge & crypto wallets	Fully TradFi-like experience, fiat deposits accepted
Risk Profile	low	medium	Optimized risk-reward via DeFi + structured strategies

## **Risks & Mitigation Strategy**

### **1 Regulatory & Compliance Risks**

#### **1.1 Unclear or Evolving Crypto Regulations**

**Risk:**

- DeFi regulations are evolving, with governments frequently changing policies on crypto transactions, stablecoins, and digital asset investments.

**Mitigation:**

- Register Eden under Cayman Islands or BVI (Offshore VASP license) for crypto operations
- Partner with licensed on/off-ramp provider to ensure AML/KYC compliance
- Engage legal advisors & regulators to adapt to changing laws proactively.
- Avoid direct handling of securities, offering yield-bearing DeFi assets

#### **1.2 Banking & Payment Restrictions**

**Risk:**

- Banks in certain countries may restrict transactions related to crypto, limiting deposit and withdrawal options.

**Mitigation:**

- Work with regulated fiat on/off-ramp provider for deposits and withdrawals
- Integrate with instant payment options via API, avoiding alternative networks.
- Ensure funds flow from user banks to licensed onramp/offramp and back, preventing instability in local dollar reserves without Eden holding funds

## **1.3 Capital Controls & Cross-Border Transactions**

### **Risk:**

- Emerging markets impose restrictions on the outflow of funds, preventing users from freely investing abroad.

### **Mitigation:**

- Structure investments as Government-compliant fixed-income options with USDC held in Non custodial user wallets, not Eden's accounts
- Rely on wallet infrastructure instead of regional banks, ensuring seamless Fiat-to-USDC flows without cross-border complexity
- Ensure that users can only withdraw to the same country they deposited from to comply with capital controls.

## **2 Financial & Market Risks**

### **2.1 Currency Volatility & Foreign Exchange Risk**

#### **Risk:**

- Users may experience losses when converting local currency to USDC or withdrawing USDC back to fiat due to forex fluctuations.

#### **Mitigation:**

- Provide real-time forex conversion rates for Fiat-to-USDC deposits and withdrawals
- Offer transparent 1-2% conversion fees, displayed on Eden's UI before transactions.

### **2.2 Liquidity Risks in DeFi Protocols**

#### **Risk:**

- DeFi lending protocols or liquidity pools may experience low liquidity, delays in withdrawals, or yield disruptions.

#### **Mitigation:**

- Diversify funds across multiple high-liquidity DeFi protocols
- Rely on partnered entity' wallet liquidity and DeFi Insurance
- Utilize Eden's backend to monitor liquidity on-chain and stability via API.

## **2.3 DeFi APY Volatility**

### **Risk:**

- Interest rates in DeFi and centralized platforms may fluctuate, affecting projected returns

### **Mitigation:**

- Ensure yields provide 2x-3x returns over Emerging market fixed deposits
- Offer hybrid plans: fixed 10% APY vs. variable 8-14% APY

## **3 Smart Contract & Security Risks**

### **3.1 Smart Contract Exploits & Hacks**

#### **Risk:**

- DeFi smart contracts are vulnerable to hacks and exploits; centralized systems face platform risks.

#### **Mitigation:**

- Use battle-tested smart contracts and established platforms, both with strong security records
- Partner for smart contract audits and establish internal security procedures
- Leverage insurance for wallet protection and smart contract covers

### **3.2 Private Key & Wallet Security**

#### **Risk:**

- Mismanagement or loss of private keys could result in irreversible fund losses.

#### **Mitigation:**

- Use MPC wallets for user funds, eliminating private key risks.
- Partner with custodians for institutional-grade security
- Implement RBAC for access
- Wallet Insurance: Protects against wallet breaches or losses.

### **3.3 Cross-Chain & Bridge Vulnerabilities**

**Risk:**

- Cross-chain transfers introduce security risks due to frequent bridge exploits in DeFi.

**Mitigation:**

- Minimize bridges by using Polygon-native USDC and API.
- Avoid bridging entirely with wallets direct chain support

## **4 Operational & Business Risks**

### **4.1 Counterparty Risk & Insolvency**

**Risk:**

- If DeFi protocols collapse, investor funds could be impacted.

**Mitigation:**

- Segregate user assets in wallets, ensuring Eden holds no funds.
- Work with custodians to hold user funds securely
- Diversify funds across multiple DeFi lending platforms to avoid concentration risks.
- Counterparty Mitigation: Rely on insurance and SOC 2 compliance

### **4.2 Trust & Adoption Barriers for Traditional Investors**

**Risk:**

- Traditional investors may be skeptical of DeFi due to lack of understanding or trust

**Mitigation:**

- Mimic traditional finance with a bank-like UI, fixed APYs and Fiat deposit/withdrawal
- Partner with wealth management firms & financial influencers to educate and onboard users.
- Offer localized customer support and educational workshops for better engagement.

## **4.3 Customer Service & Dispute Resolution**

### **Risk:**

- Users may experience transaction delays, errors, or disputes, requiring strong customer support.

### **Mitigation:**

- Implement 24/7 multilingual customer support via chat, email, and social media.
- Introduce automated dispute resolution for transaction errors and refund requests.
- Maintain clear refund & resolution policies, ensuring compliance with financial laws.

## **5 Technology & Infrastructure Risks**

### **5.1 Platform Downtime & System Failures**

#### **Risk:**

- Server outages, congestion, or downtime may impact transactions.

#### **Mitigation:**

- Use cloud hosting with redundancy for Eden's backend
- Implement failover mechanisms & automated backups to ensure uptime.
- Monitor congestion via Eden's backend covering gas fees

### **5.2 Scalability Issues**

#### **Risk:**

- Rapid user growth may strain platform resources, leading to slow transactions & delays.

#### **Mitigation:**

- Use modular, scalable architecture for 10,000+ users.
- Implement layer-2 solutions
- Optimize backend infrastructure for low-latency order execution.

## Final Summary

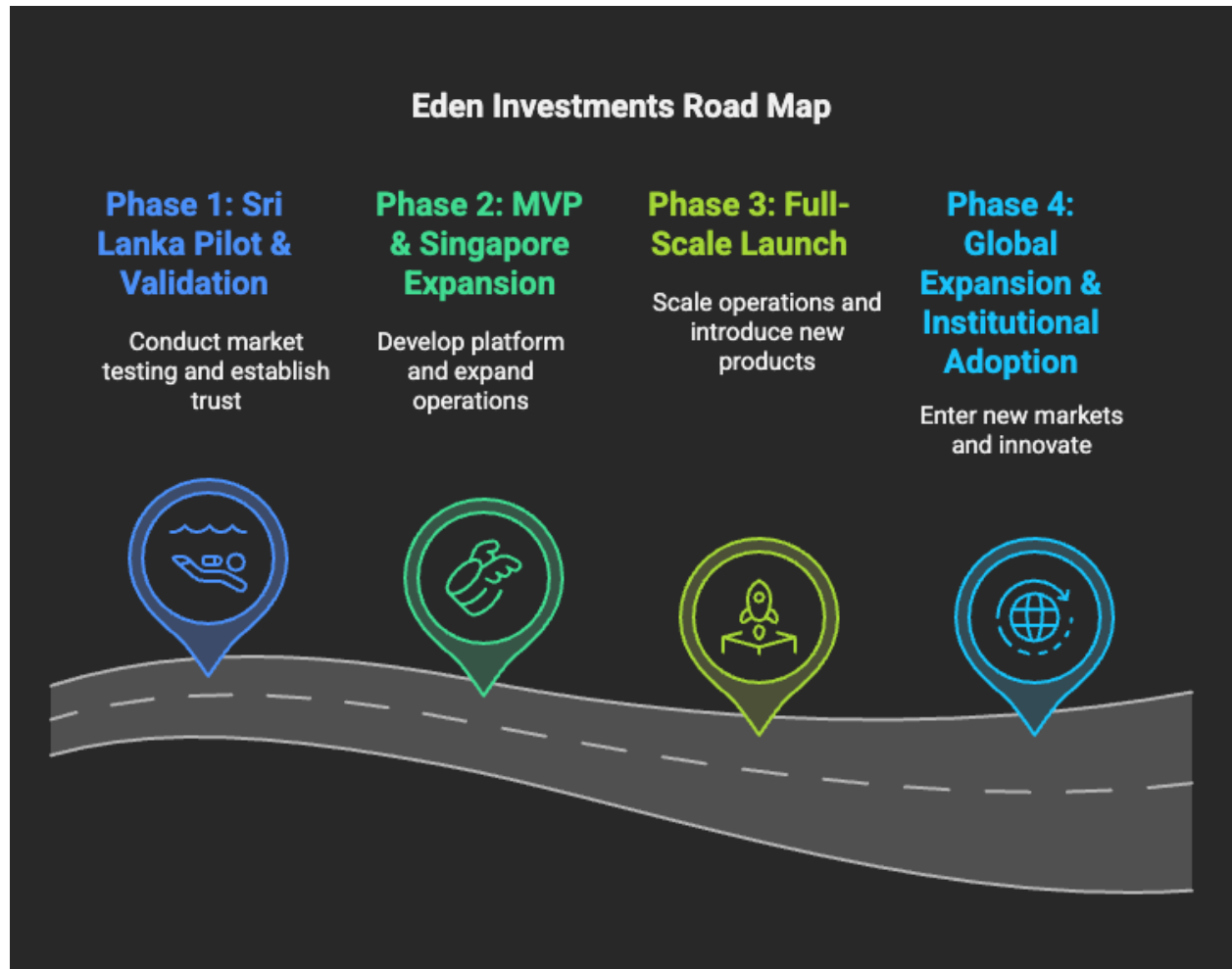
Eden Investments is built for security, compliance, and investor trust, with robust risk mitigation strategies across:

- **Regulatory Compliance** – Licensed fiat on/off-ramps, VASP registration, legal oversight.
- **Smart Contract & Security** – Insured DeFi assets, third-party audits, MPC wallets.
- **Liquidity & Yield Stability** – Fixed APY products, diversified protocol exposure.
- **Banking & Trust** – Fully transparent forex rates, client asset segregation.
- **User Protection** – Strong customer support, easy dispute resolution, fraud prevention.

## **Why Invest in Eden Investments?**

- **Massive Market Opportunity:** Unlocking a billion-dollar fixed-income sector for retail investors.
- **First-Mover Advantage:** Few competitors match Eden's non-custodial model.
- **Scalable & Sustainable Business Model:** Revenue growth driven by increasing AUM & treasury yield optimization.
- **Strong Regulatory Foundation:** Compliance-focused approach ensures long-term viability.

## Roadmap





## Phase 1: Sri Lanka (Pilot & Validation) – 6-12 Months

Objective: Manually test the market, validate demand, and establish trust with early adopters.

- Launch pilot program with 100 users
- Manually Convert LKR to USDC, invest in DeFi protocols, and return capital + yield.
- Build community trust by ensuring smooth deposits, investments, and withdrawals.
- Secure a liquidity reserve of over Rs. 10 million with a custodian for principal protection.
- Gather user feedback & refine onboarding, support, and UX before launching the MVP.



## Phase 2: MVP & Singapore Expansion (6-12 Months)

Objective: Build the automated platform, integrate fiat on/off-ramp solutions, and expand operations.

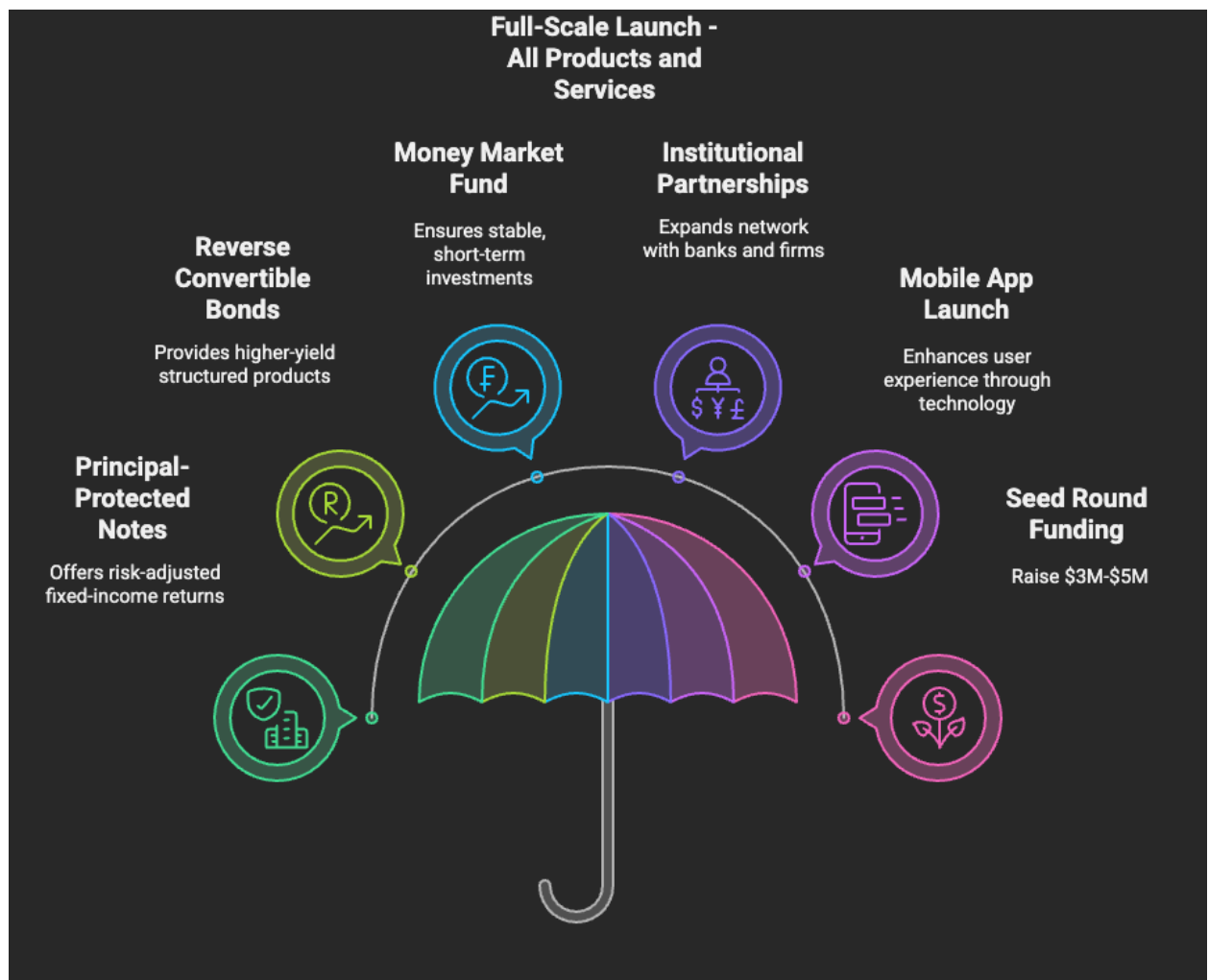
- Develop & launch MVP in partnership
- Secure regulatory partnerships in Singapore
- Enable automated fiat-to-DeFi investing with seamless USDC conversion & withdrawals.
- Expand to 1,000+ users while testing customer acquisition strategies.
- Raise \$500,000 Pre-Seed funding (Convertible Note / SAFE) for full-scale launch.



### Phase 3: Full-Scale Launch (12-24 Months)

Objective: Scale operations & introduce institutional-grade products.

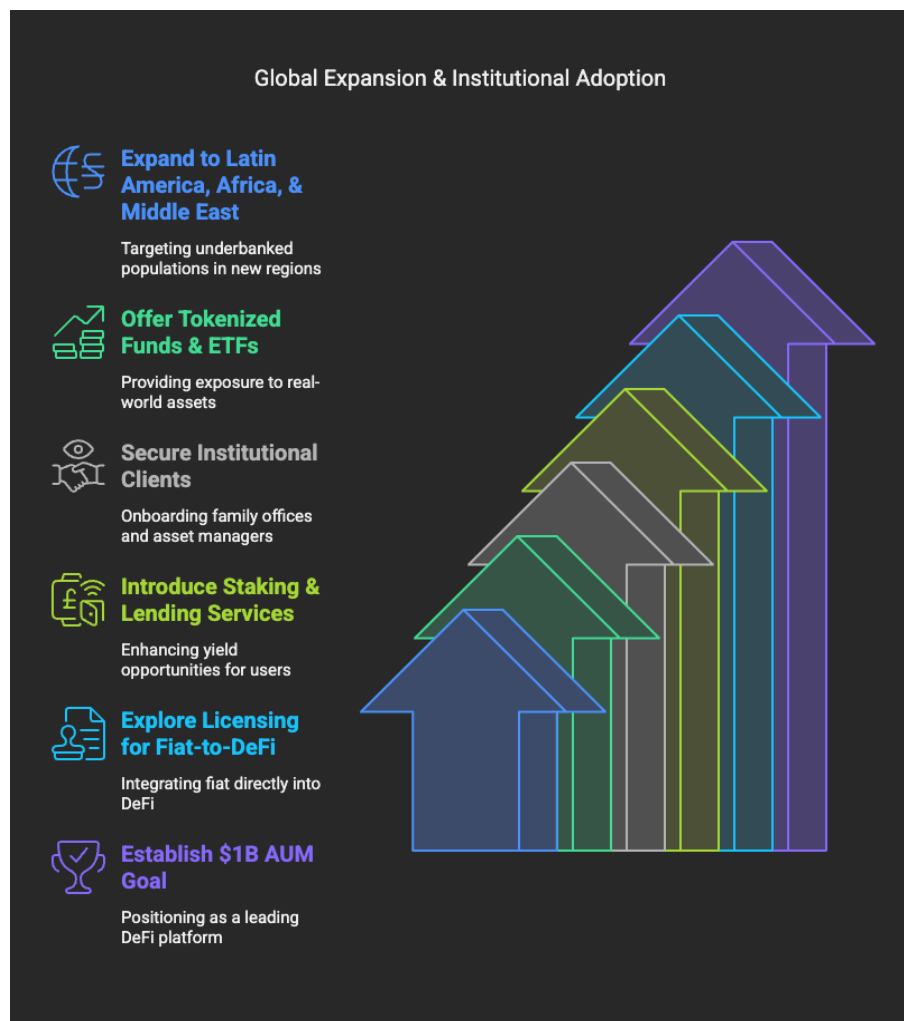
- Launch in Singapore, Sri Lanka and possibly Malaysia targeting 10,000+ users.
- Introduce new products:
  - PPNs (Principal-Protected Notes) for risk-adjusted fixed-income returns.
  - RCBs (Reverse Convertible Bonds) for higher-yield structured products.
  - Money Market Fund for stable, short-term investments.
- Expand institutional partnerships, working with banks, investment firms, and NBFIs.
- Launch mobile app for seamless user experience.
- Raise \$3M-\$5M in Seed Round



## Phase 4: Global Expansion & Institutional Adoption (24-36 Months)

Objective: Enter new markets, expand the product suite, and integrate deeper DeFi innovations.

- Expand to Latin America, Africa, & the Middle East, focusing on underbanked populations.
- Offer tokenized funds & ETFs, giving users exposure to real-world assets (RWAs).
- Secure institutional clients, onboarding family offices, asset managers, and corporate treasuries.
- Introduce staking & lending services to further enhance yield opportunities.
- Explore licensing for direct fiat-to-DeFi integrations in multiple jurisdictions.
- Establish a \$1B AUM goal by Year 3, positioning Eden as a leading fixed-income DeFi platform.



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