

Designed by

SOLVE.CARE

# Definitize

## Lightpaper

The World's First  
Decentralized Autonomous  
Organization (DAO) that  
Utilizes DeFI for Healthcare

**Innovative and sustainable  
decentralized finance for  
healthcare**

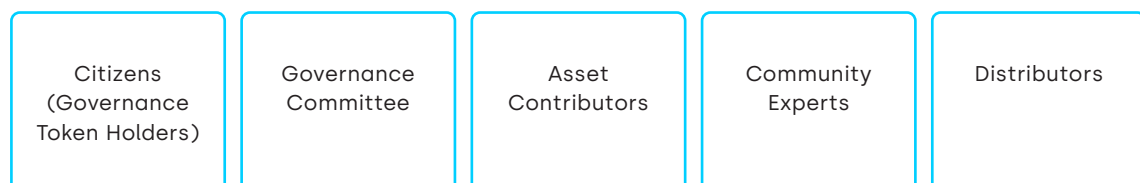
# First, innovative and sustainable decentralized finance solution for healthcare

Definitize is a Decentralized Autonomous Organization created specifically to deliver highly innovative financial solutions for deserving projects that serve patients and doctors, and improve access and efficacy of healthcare worldwide.

The healthcare sector represents a unique opportunity for lending and financing solutions that can produce significantly higher and sustainable returns, if financing projects are selected on merit and properly governed.

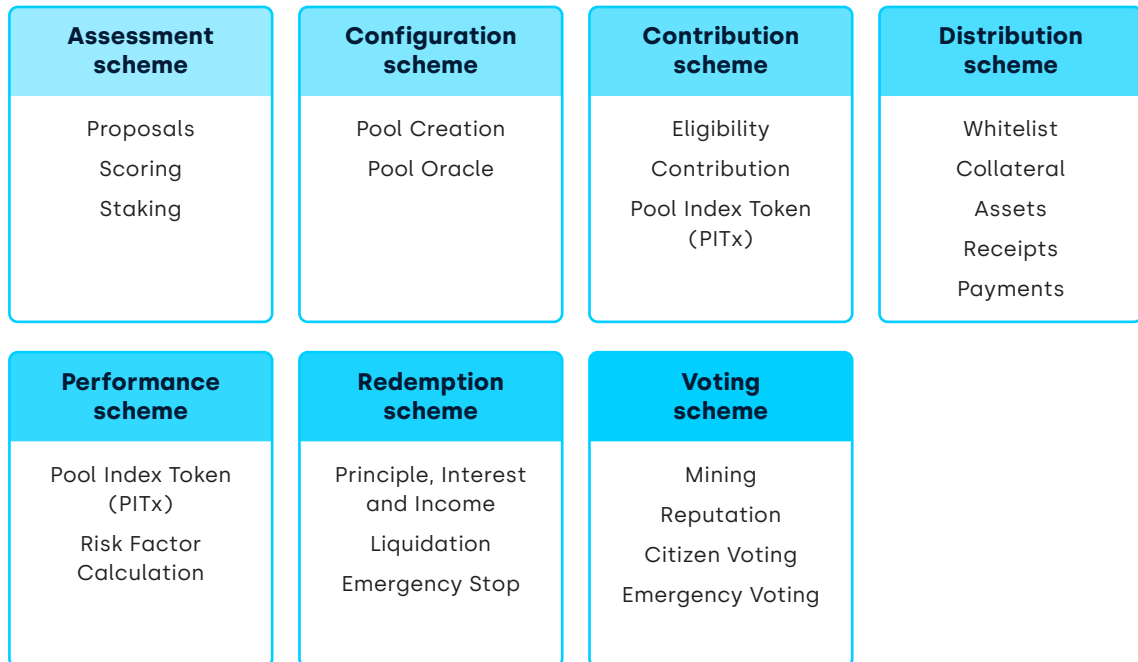
Definitize is based on a merit based lending and governance protocol, used to select and finance projects, manage asset distribution, protect the principal, distribute interest and income, while generating sustainable returns for all participants of Definitize and its community.

## The Definitize Community

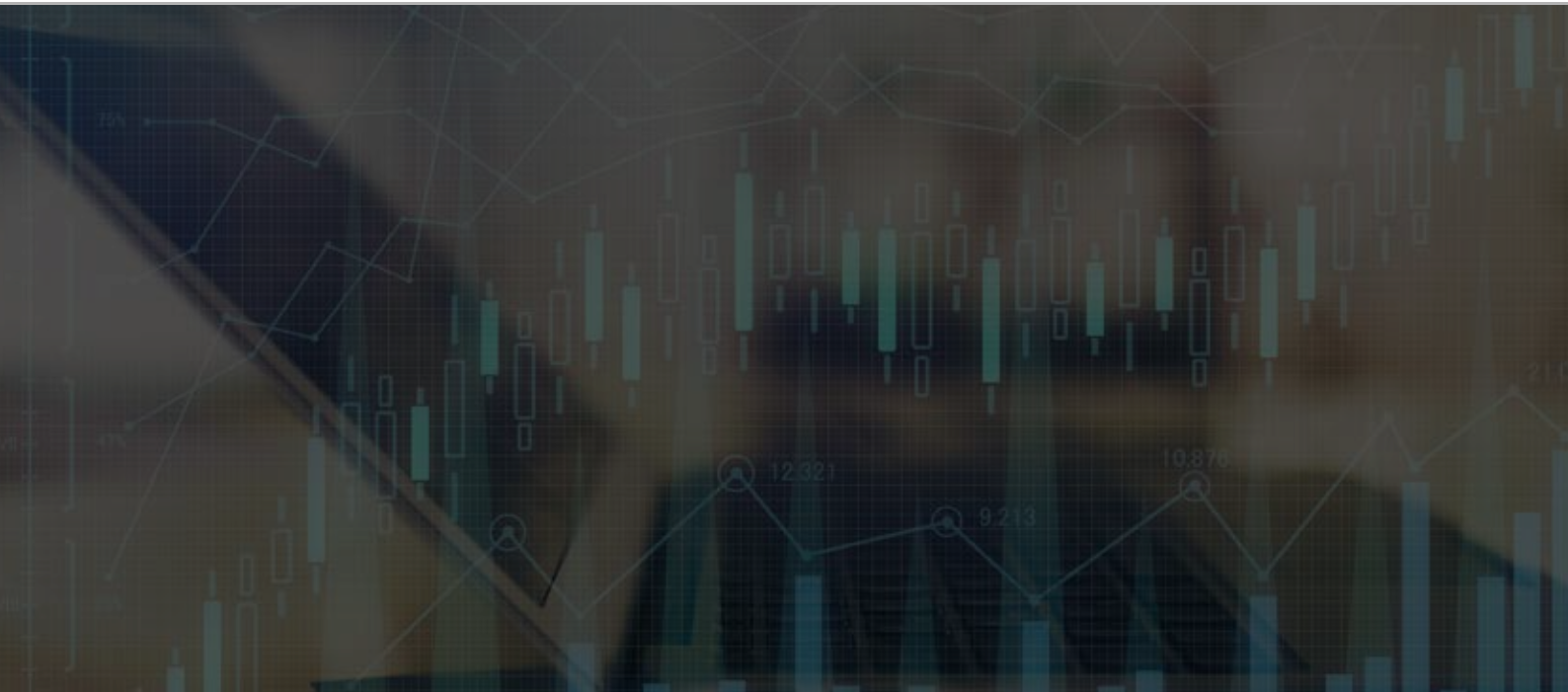


The power of governance lies with the Definitize citizens, via a well-designed governance protocol that aligns the interests of patients, asset contributors, distributors, and the community.

**The governance protocol consists of 7 schemes:**



New governance schemes and contracts can be added as and when deemed appropriate and necessary, by its citizens through a governance vote.



## Definitize is made up of the following components:

- 01 The Constitution:** This is the governing document that lays out the rules, roles, responsibilities and rights of all participants.
- 02 Definitize Citizens:** The citizens of Definitize have rights to participate, modify and govern the Definitize using the Governance Token. A governance committee is appointed by the RDH citizens for constitutional compliance, service coordination and oversight over community experts and distributors.
- 03 Governance Token:** DCARE is the Governance Token that grants citizen voting powers to vote on all matters that are of importance to the functioning of Definitize and is defined in the constitution.
- 04 Asset Pools:** Citizen designed, citizen approved, and community funded asset pools that serve a specific purpose and operate under a specific set of terms and conditions.
- 05 Asset Contributors:** Community members who contribute assets to the pools in accordance with terms and conditions of the pool.
- 06 Distributors:** Citizen approved individuals or organizations who are authorized to access and distribute assets from Asset Pools under certain terms and conditions for specifically authorized purposes.
- 07 Community Experts:** Citizen approved domain experts who perform paid services needed for delivering financial innovations to global healthcare sector.

# 1 The Constitution

2  
**Definitize Citizens**

- Governance rights
- Governance committee
- Income rights
- Reputation

3  
**Governance Token (DCARE)**

- Voting token
- Mined through staking
- Fixed quantity

4  
**Asset Pools**

- Pool Index Token (PITx)
- Pool Oracles
- Community funded
- Continuous risk adjusted

5  
**Asset Contributors**

- Stablecoins
- Fix Interest
- Reputation

6  
**Distributors**

- Distribute products and services to clients
- Legal and regulatory risk bearer
- Reputation

7  
**Community Experts**

- Citizen approved
- Paid experts
- Reputation

## Definitize operates on two ERC20 compliant tokens



### Governance Token

Voting Rights



### Pool Index Token

Redemption Rights

# Definitize Asset Pools

The main objective is to create citizen approved, citizen governed and community funded asset pools that can be used to meet specific needs of patients, doctors, and care delivery organizations worldwide.



## Financing Asset Pools

Asset pools that typically pay interest on deposited assets, and the assets are used to finance products and services, as approved by the Definitize citizens (e.g. purchase of consumer medical devices).



## Underwriting Pools

Asset pool that typically pays interest on deposited assets, and the assets are used to underwrite financial products (e.g. practice insurance for doctors).

## Examples of Asset Pools

1. Consumer medical device financing
2. Professional device and facility financing
3. Cash flow and accounts receivable lending to doctors (and hospitals, labs, etc.)
4. Physician Practice Insurance
5. Consumer Supplemental Insurance
6. Drug research and discovery financing

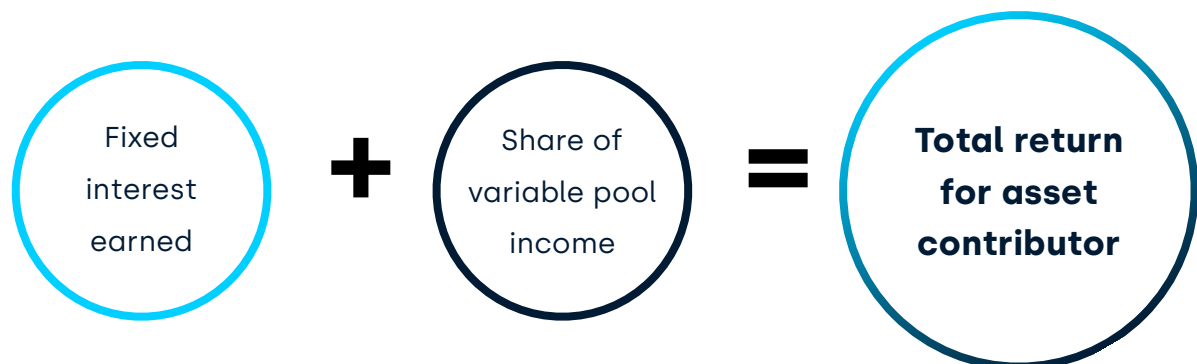


## Asset Pools Pay Interest and Income Share

Asset Pools are designed to pay interest and share of pool income, as approved by the Definitize citizens. The Asset Pool contributors typically contribute stablecoins, in compliance with pool contribution terms and eligibility requirements.

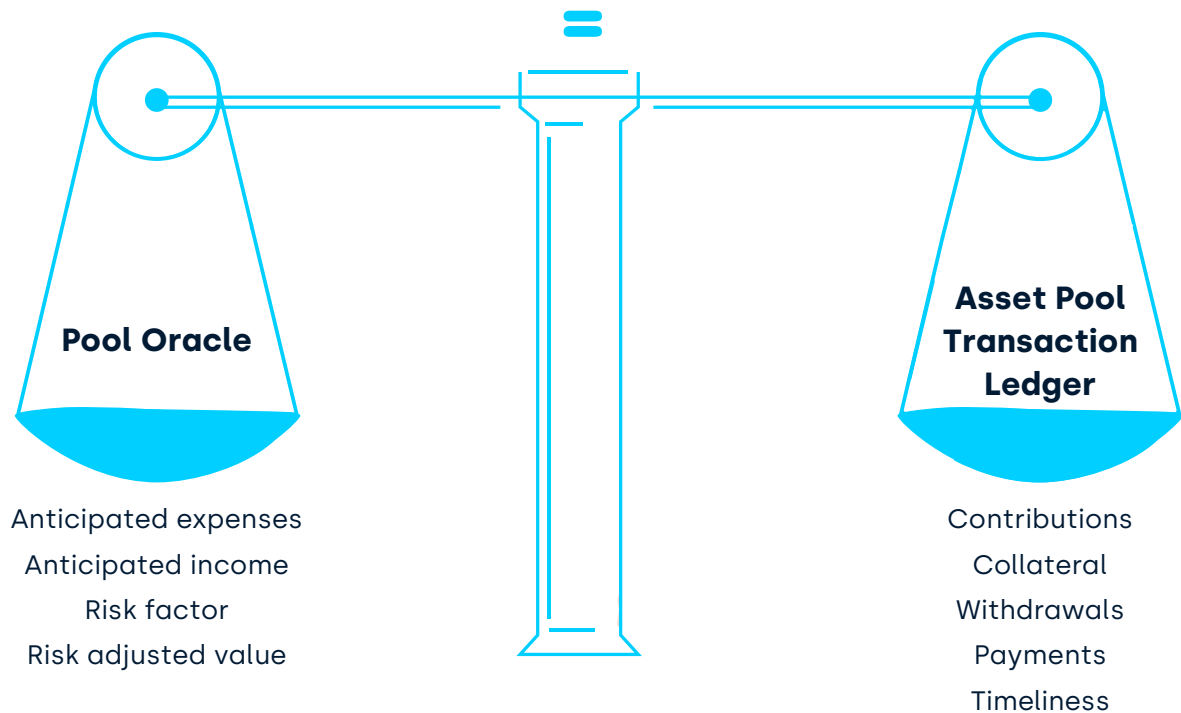
Illustration Purposes Only

<b>Income Recipients</b>	<b>% of Net Pool Income</b>
Governance Token Holders (citizens)	<b>33%</b>
Asset Pool Contributors	<b>27%</b>
Distributor Bonus	<b>20%</b>
Taxes, Admin, Experts, Treasury	<b>20%</b>
<b>Total</b>	<b>100%</b>



## Asset Pool Oracles

Asset Pools are monitored by pool oracles for continuously calculating the risk and performance of every Asset Pool.



## Distributor Functions

Definitize distributors perform the following functions:

1. Submit a distribution proposal to the Governance Committee, stake SOLVE tokens — Distributors can boost proposals by staking additional SOLVE tokens
2. If approved, enter into distribution agreement, increase stake to meet collateral
3. Educate, evangelize and enroll clients and consumers (e.g. doctors, patients)
4. Handle contracting with end clients and consumers
5. Draw down assets from Asset Pools as per terms of distribution agreement



6. Manage product inventory, shipping, handling, and customer service
  7. Collect payments and remit payments to the asset pool
  8. Receive distribution fees to help cover cost of
    - Sales, marketing and referrals
    - Legal and administrative
    - Breakage/loss, shipping and handling
    - Taxes and regulatory costs
  9. Share in pool income
- 

## **Community Experts**

Community Experts are paid service providers who are needed for effective and efficient functioning of the Definitize. Community Experts follow the process of application, staking, interim appointment, citizen approval, payment, and reputation mining.

Community Experts can provide a range of services, including but not limited to:

1. Pool modeling and risk-reward analysis
2. Smart contract developers
3. Smart contract auditing
4. Social media marketing, SEO optimization, web site development
5. Legal support, token opinion, regulatory compliance
6. Definitize governance experts
7. Definitize implementation experts
8. Debt collection services
9. Background checks
10. Pool auditors

# Definitize Constitution

It is the binding document for the community that governs the Definitize in providing decentralized finance products that serve real patients, real doctors, and hospitals while ensuring long term, consistent, sustainable value for all.



The Definitize constitution lays out the mission, purpose, global constraints and rights of whole Definitize community. The constitution also sets the rules and responsibilities of DCARE Governance Token holders (citizens) including mining, usage, income and vested authority.

**Constitutional Articles:**

- Patient Rights
- Provider Rights
- Governance Model
- Governance Tokens Rights
- Voting Rights of the Community
- Governance Token Mining
- Governance Committee
- Asset Pool Management
- Redemption Management
- Sovereignty, Transparency and Disclosures
- Constitutional Amendments
- Emergency Vote
- Governance Committee

**DCARE Governance Token Mining**



## Founding Committee

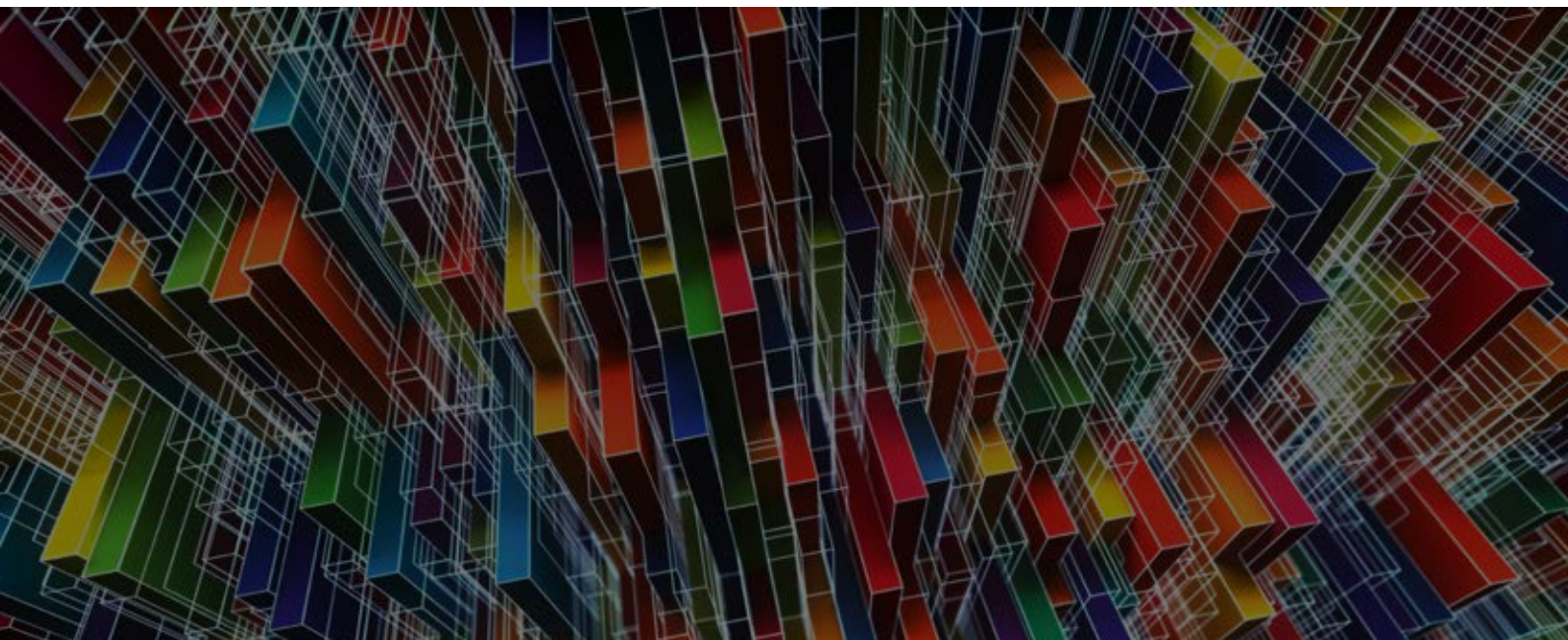
The Definitize founding committee consists of 7 members with extensive expertise in healthcare, blockchain, community building, communications, and legal/compliance, and has been working on the ideation, research, design, implementation, and launch of Definitize for most of this year. The founding team role will diminish once citizen governance is in effect.

## Governance Token Voting and Reputation

Citizens govern Definitize by voting to approve asset pools, appoint committee members, approve community experts and other governance tasks.

Votes are a function of Governance Tokens and reputation, which is earned through active participation in governance and contribution to the Definitize.

$$\# \text{ of VOTES} = \# \text{ Governance Token Voted} * (1 + \text{Reputation})$$



## **Definitize will evolve and grow**

New governance schemes and contracts can be added as and when deemed appropriate and necessary, by its citizens through a governance vote.

## **Definitize is built for healthcare, but applicable to all real-world economies**

The full potential of Definitize lies in the fact that it is governed by its citizens, scalable, and is an auditable decentralized financing DAO that can be applied not only to healthcare, but to most other sectors of the economy, including finance, education, and infrastructure.

**Join us at**  
**<https://definitize.finance>**

