



De-Fi XRP & FLARE

Flare brings smart contracts to XRP through its FAssets system. **You lock XRP and mint FXRP** on Flare to use DeFi tools like **staking, lending, and borrowing** while keeping exposure to XRP.

This setup keeps custody **decentralized** and **expands XRP utility beyond payments.**

www.executive-global.com | Summer-Autumn 2022

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Reggie Middleton
Father of DeFi
<https://www.boombustblog.com>



What Makes FLARE **DIFFERENT**

- Layer 1
- Smart Contracts
- Oracles

Only Token that can do all 3





Flare FAssets

The purpose of turning your XRP into FAssets is access and control. You keep XRP exposure. You gain DeFi utility.

Key reasons.

- Use XRP in DeFi without selling it.
- Earn yield through staking and lending.
- Access liquidity for borrowing.
- Keep price exposure to XRP while assets stay active.
- Avoid moving XRP onto smart contract chains directly.





Flare FAssets

Example

- You lock XRP. You receive FXRP.
- You stake FXRP. You receive stFXRP.
- Your XRP value stays tied to XRP price.
- Your assets now generate yield.

Result

Idle XRP turns productive.

You stay liquid.

You stay exposed to XRP.

FXRP and XRP

Linked, Not Combined



What this means for you:

- XRP stays on its own network
- FXRP is a representation
- No merging of assets
- Redemption Reverses the Process

XRP = Native Ownership

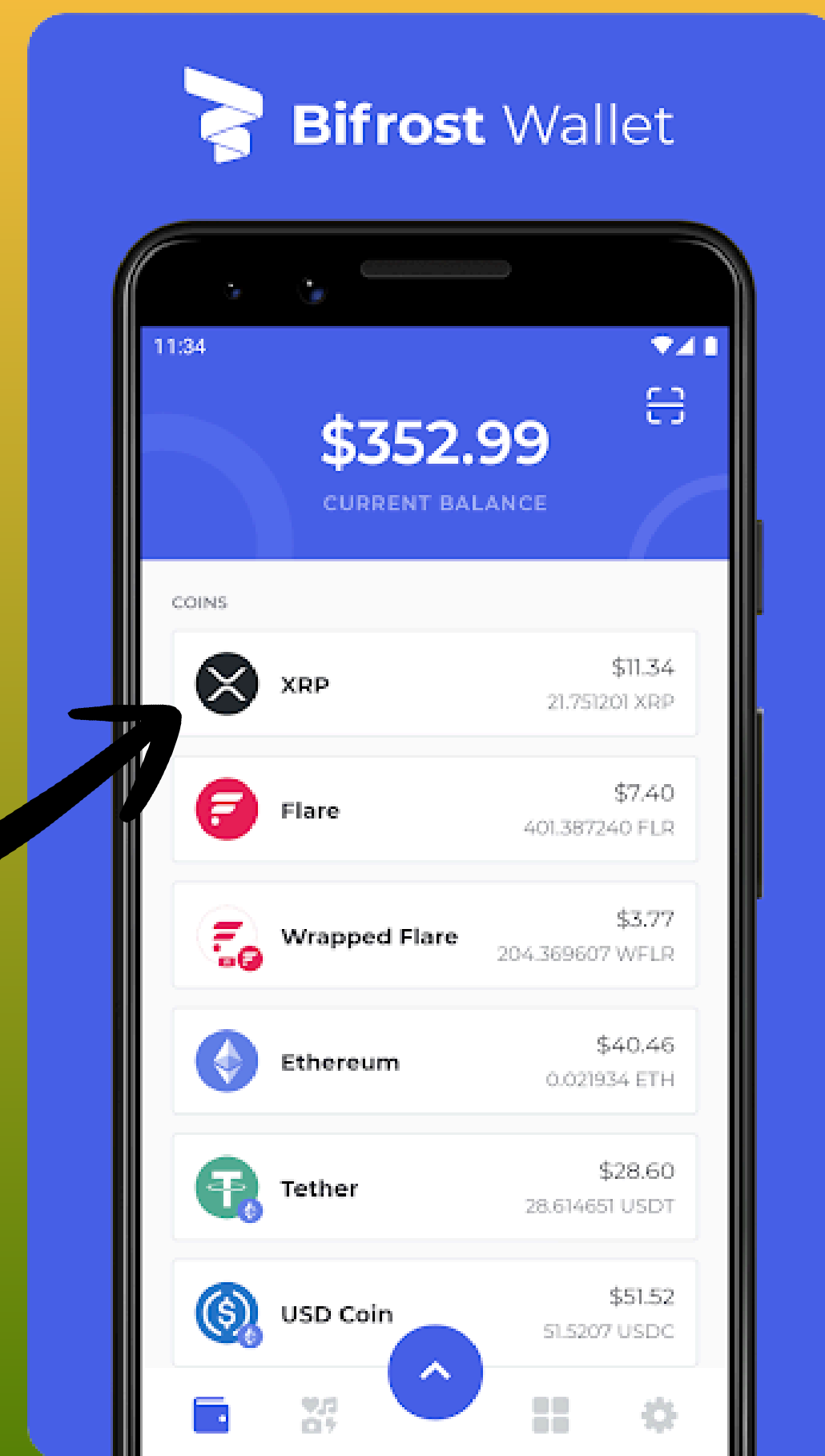
FXRP = DeFi Access

Step 1

- Open BiFrost Wallet.
- *Hold XRP & Flare in BiFrost.

Bifrost is available on desktop & mobile
<https://bifrostwallet.com/>

**Self custody stays with you.*



Flare FAssets

Purpose:

- Mint FXRP

Why you need it

- This is the official FAssets interface. It locks XRP and mints FXRP on Flare.

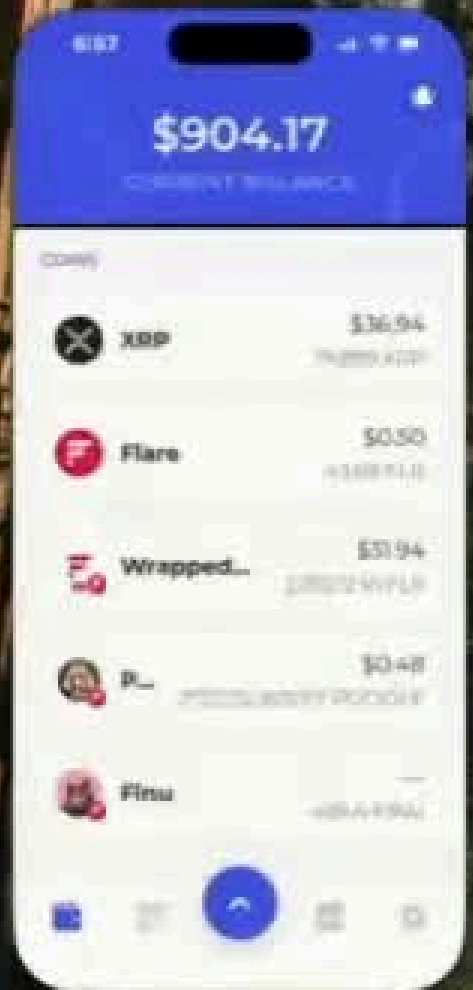
Process

- Open the website. <https://fassets.au.cc/>
- Connect BiFrost Wallet.
- Select XRP to FXRP.
- Choose an agent.
- Lock XRP on XRPL.
- FXRP is minted on Flare.
- FXRP appears in your wallet.

Result

- You now hold FXRP. XRP stays locked. Price exposure stays tied to XRP.





A desktop dashboard for 'FASSETS'. The top navigation bar includes 'Home', 'Mint', and 'Pools' buttons. The main content area is divided into several sections: 'YOUR FASSET POSITION' with a '20.00' indicator; 'FASSETS OVERVIEW' showing 'CIRCULATING SUPPLY' of 83.02m; 'COLLATERAL POOLS' with a total of \$65.31k; and 'ACTIVITY OVER TIME' featuring a line graph for 'MINTS' and 'REDEEMS'. A large yellow call-to-action button with the text 'Click to watch video' is overlaid on the dashboard.

Turn FXRP into stXRP

<https://app.firelight.finance/>

Purpose

- Turn FXRP into stXRP

Why you need it

- Firelight is the liquid staking layer for FXRP

Process

- Open the website
- Connect BiFrost Wallet
- Select FXRP staking
- Stake FXRP
- Receive stXRP

Result

- stXRP earns yield. You still track XRP price

FXRP and XRP

Linked, Not Combined



What this means for you:

- XRP stays on its own network
- FXRP is a representation
- No merging of assets
- Redemption Reverses the Process

XRP = Native Ownership | FXRP = DeFi Access



Firelight Video


Show the 2 Firelight videos

- Firelight Putting XRP to Work
- 🔥 FIRELIGHT 🚀 = XRP Capital Activation – XFI TOKEN, stXRP, staking FXRP & insights by Flare/Sentora CEO






Show <https://app.firelight.finance/>

MY TOTAL DEPOSITED

\$221.83

MY FIRELIGHT POINTS 

 **11.68K**

Vaults	TVL	Limit	Collateral	Rewards	Deposited	Points
  Firelight stXRP 0x4c18...b2b3	\$46,999,999.9827 24,999,999.9908 FXRP	\$47,000,000 25,000,000 FXRP	 FXRP		\$221.8307 117.995 FXRP	 11,681.5096



Turn FXRP into stXRP

<https://app.upshift.finance/>

Purpose

- Earn additional yield using FXRP or stXRP

Why you need it

- Upshift is a lending and yield platform on Flare.

Process

- Deposit FXRP or stXRP.
- Earn protocol rewards.
- Use as yield position.

Result

- Extra yield on top of base staking or idle FXRP.

WEBSITE 3

<https://app.upshift.finance/>

Purpose

Earn additional yield using **FXRP** or **stXRP**



Why you need it

Upshift is a lending and yield platform on Flare.



1 Deposit FXRP or stXRP



2 Earn Protocol Rewards



3 Use as Yield Position

Result: Extra yield on top of base staking or idle **FXRP**



Borrow & Leverage

<https://app.kinetic.market/>

Purpose

- Borrow or leverage using FXRP or stXRP

Why you need it

- Kinetic is a lending and borrowing market.

Process

- Supply FXRP or stXRP.
- Borrow other assets.
- Manage collateral.

Result

- Liquidity access without selling XRP exposure.

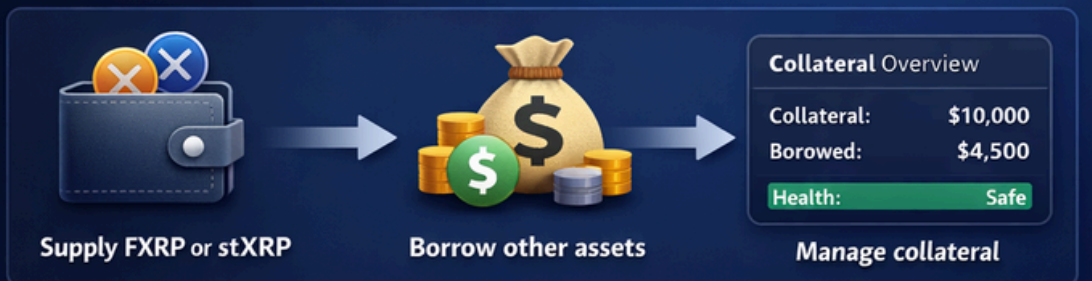
Borrow or Leverage with FXRP or stXRP

Use Kinetic Market for lending and borrowing

Why use Kinetic

- ✓ Kinetic is a lending and borrowing market
- ✓ Access liquidity without selling XRP exposure

How it works



Your Result

- ✓ Liquidity Access
- ✓ Retain XRP Exposure
- ✓ Flexibility to Adjust Positions

[Go to Kinetic Market](#)

Check rates and risks before use.

Conclusion

- **fassets.au.cc**: Mint FXRP
- **firelight.finance**: Stake FXRP to stXRP.
- **upshift.finance**: Earn yield.
- **kinetic.market**: Borrow or deploy leverage.

CORE IDEA

- **XRP stays XRP.**
- **FXRP unlocks DeFi.**
- **stXRP adds yield.**





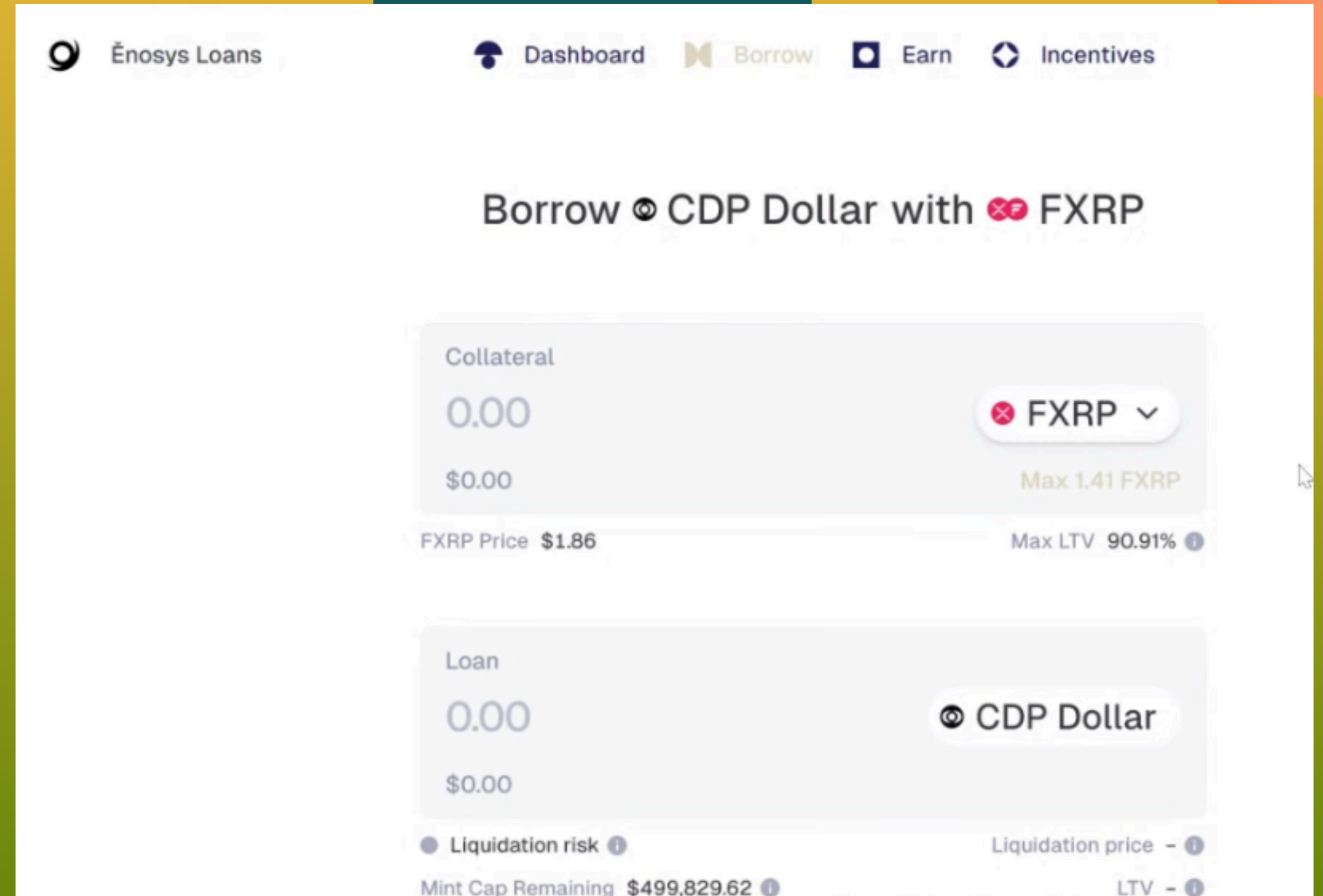
BONUS

Mint Your Stablecoins

- YT: <https://www.youtube.com/watch?v=YTF2cafPR8Y>

Borrowing Platforms

- [Loans.enosys.global](https://loans.enosys.global)
- sparkdex.ai/swap/market



The screenshot displays the Enosys Loans interface. At the top, there is a navigation bar with 'Enosys Loans' on the left and 'Dashboard', 'Borrow', 'Earn', and 'Incentives' on the right. The main heading reads 'Borrow CDP Dollar with FXRP'. Below this, there are two primary sections: 'Collateral' and 'Loan'. The 'Collateral' section shows '0.00' and '\$0.00' with a dropdown menu set to 'FXRP' and a 'Max 1.41 FXRP' limit. The 'Loan' section shows '0.00' and '\$0.00' with a dropdown menu set to 'CDP Dollar'. At the bottom, there are additional metrics: 'FXRP Price \$1.86', 'Max LTV 90.91%', 'Liquidation risk', 'Liquidation price', 'Mint Cap Remaining \$499,829.62', and 'LTV'.