



About

Liquity is a decentralized borrowing protocol that offers the best lending experience on the crypto market. Backed by Polychain Capital, Tomahawk.VC and others it allows you to draw interest-free loans against Ether.

Main benefits:

- A minimum collateralization ratio of only 110%
- Governance free - all operations are algorithmic and fully automated
- Interest-free borrowing
- Directly redeemable - the stablecoin LUSD can be redeemed at face value, always and at any time
- Censorship resistant - the protocol is controlled by nobody

Founded: January 2020

Team size: 8

Location: Incorporated in Zug, Switzerland, distributed team with members from Switzerland, UK, Spain, Vietnam, USA, and Macedonia.

Founders

Robert Lauko

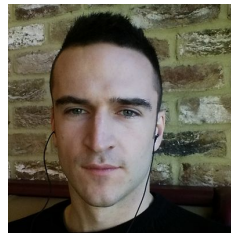
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Robert Lauko is the founder and CEO of Liquity. Holding a Ph.D. in Law from the University of Zurich, Robert served as a law clerk at the Swiss Federal Administrative Court and in various other legal roles, before turning into a Blockchain researcher. In Summer 2017, Robert became the DFINITY Foundation's first employee in Switzerland. After working on many layers of their Internet Computer project, including consensus algorithms and incentive mechanism design, Robert decided to revolutionize decentralized borrowing and founded Liquity.

Rick Pardoe

[Image](#)



Rick has an academic background in Physics and Economics, and is Liquity's co-founder and Lead Developer. Rick spent the last couple of years developing software for the web and blockchain. When he stumbled upon Ethereum - a tamper-proof ledger, with irreversible logic - he was enthralled by its potential to transform financial applications. Prior to Liquity he worked on a Solidity decimal math library, optimizing functions for gas cost and accuracy. At Liquity, Rick is building the back end smart contracts, with a focus on thorough testing and security.

Press

The Block: [Liquidity, a new Ethereum-based lending protocol](#)

Coindesk: [Forthcoming Yield Farming Project Dispenses With Governance](#)

Startup Ticker: [New investors for blockchain startup Liquity](#)

DeFi Rate: [Liquity Steps Up to Compete with Maker – Trustless Stablecoin Wars](#)

The Block: [Liquity secures \\$2.4M in seed funding to further develop lending protocol](#)

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[Tomahawk.vc](#)

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