



# MANGO × Finance

USDT Yield Infrastructure on BNB Chain

Stake

Earn Daily

Claim or Compound

[mangofi.io](https://mangofi.io)



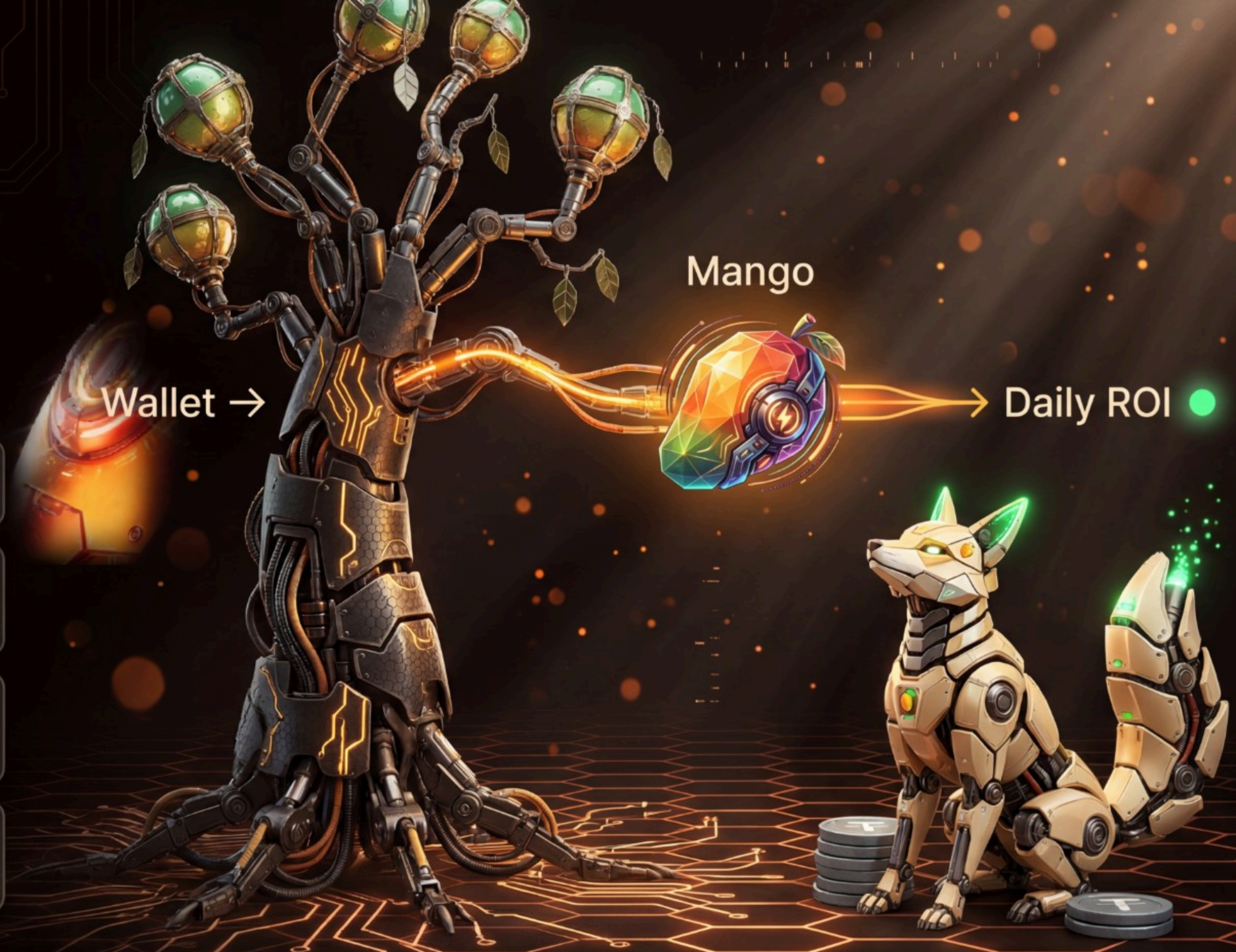
# The Stablecoin Opportunity

Idle USDT Trillions earning 0%

DeFi exists Real LP yields on PancakeSwap v3

The gap Users won't manage LP manually

Mango's role Bridge: USDT in → ROI out



Deposit → See LIVE numbers → Withdraw



## ELEVATOR PITCH

“Stake USDT. Pick a **Vault Pod**.  
Earn daily **ROI**. Claim or compound.”

Powered by diversified PancakeSwap v3  
liquidity — USDT + trusted stable pairs



**4 Vault Pods**

10 to 60 days



**LIVE ROI** ●

Real-time accrual



**Hold Bonus**

Up to +6% daily boost



# Your USDT Is Losing By Standing Still



0% yield on wallet balance



Inflation & opportunity cost erode value



Yield exists elsewhere — not accessible



*I have USDT, but it's not working for me*





# DeFi Liquidity Pays — But It's a Full-Time Job

PAIN	REALITY
PancakeSwap v3 setup	Choose pair, fee tier, price range
Active management	Monitor range, rebalance, pay gas each time
Risk of error	Out of range → stop earning; wrong range → IL exposure
UX overload	12+ screens, opaque metrics, no pre-entry projection
<b>Core question unanswered</b>	<b>How much will I earn, and when?</b>





# Users Need a Simple Contract

## WHAT THEY HAVE

- ◆ USDT on BNB Chain
- ◆ Desire for passive income
- ◆ No time to manage LP

## WHAT THEY NEED

- ✔ One deposit action
- ✔ Visible daily earnings
- ✔ Predictable term & projection
- ✔ Withdraw or reinvest on schedule

Put in → Watch it grow → Take profit



# Mango × Finance — DeFi Yield, Vault Simplicity

We wrap diversified PancakeSwap v3 liquidity into fixed-term Vault Pods denominated in USDT.

LAYER	USER SEES	PROTOCOL DOES
Deposit	Stake USDT in Stake Terminal	Route to strategy pool
Plan	Choose 10/15/30/60-day Pod	Map yield to product terms
Earnings	Claimable ROI (LIVE) ●	Aggregate fees from LP basket*
Control	Claim or Compound 1×/day	Update position acc

You are a vault depositor — not an LP manager.



# Complete Yield Stack in One Dashboard

01

**Mango Vault Pods**

4 lock terms · up to ~30%/month



02

**Pre-Stake Projection**

Daily · Total · You Receive



03

**Your Harvest**

One card per position



04

**Claim / Compound**

Once per 24h · bulk actions



05

**Hold Bonus Booster**

+0.2%/day · max +6%



06

**Affiliate Program**

15 levels · paid on ROI





# Start Earning in 3 Steps

1

## CONNECT WALLET

- BNB Chain
- MetaMask / WalletConnect

2

## CHOOSE VAULT POD

- 10 / 15 / 30 / 60 days
- See projection first

3

## STAKE USDT







- Stake Terminal
- Confirm stake

● Position opens in **Your Harvest** · Claimable ROI accrues **LIVE**

Connect Wallet → Choose Pod → Stake USDT



# What Happens to Your USDT

-  1 USDT enters Mango's shared strategy pool on PancakeSwap v3
-  2 Algorithm allocates across multiple USDT + stablecoin pairs (liquidity, volume, yield)
-  3 LP positions earn swap fees in BNB Chain stable segment
-  4 Platform aggregates yield → calculates your share by deposit size + Vault Pod
-  5 Accruals stream to UI as Claimable ROI (LIVE) ●
-  6 You Claim (withdraw) or Compound (reinvest) — protocol rebalances LP in background

You never pick a pool or price range — the vault handles it.





# One Pool = Concentrated Risk. Mango Uses a Basket.

## SINGLE POOL RISK

- ⚠️ Volume drop hits all depositors immediately
- ⚠️ No diversification across stable issuers
- ⚠️ Rebalancing requires manual LP expertise

100%

## MANGO BASKET

- ✅ Spread USDT across vetted USDT + stable pairs
- ✅ Auto-rebalance when pool performance shifts
- ✅ Concentration caps – no single pool dominates capital
- ✅ User experience unchanged – still one LIVE ROI number

40%

30%

20%

10%



# Liquidity Basket — USDT + Trusted Stables Only

POOL (USDT +)	WHY INCLUDED	ROLE IN BASKET
<b>USDC</b>	Deepest liquidity on BNB Chain	Anchor — base allocation
<b>DAI</b>	Decentralized stable, steady DeFi demand	Issuer diversification
<b>FDUSD</b>	High CEX/DEX bridge volume	Fee flow capture
<b>TUSD / BUSD</b>	Historical stable pairs (if TVL sufficient)	Supplementary weight

Always USDT + vetted stable

Never USDT / altcoin

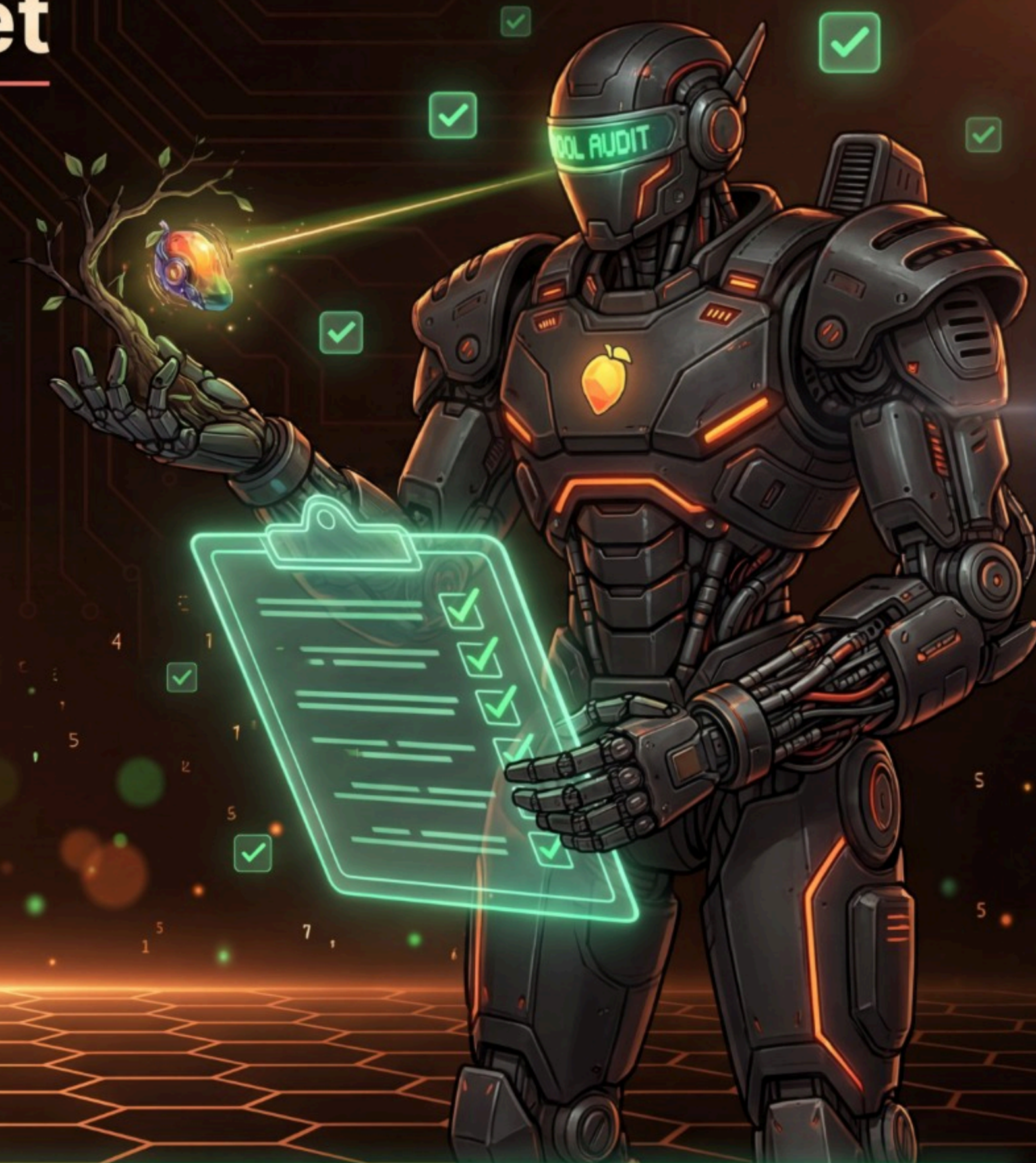
*Pool list & weights adjust to market conditions*





# How Pools Enter the Basket

- 1** Pair type | USDT + major regulated / battle-tested stable only
- 2** Liquidity (TVL) | Sufficient depth for size — low slippage on entry/exit
- 3** Volume | Consistent swap activity → sustainable fee income
- 4** Issuer risk | Due diligence on stable backing & track record
- 5** Concentration limit | Cap max % of total strategy per single pool
- 6** Performance monitor | Underperforming or thin pools reduced or removed



**Outcome:** Basket evolves — user strategy stays passive



# Example Strategy Allocation – \$1,000,000 USDT

POOL	SHARE	CAPITAL	ILLUSTRATIVE POOL APY
USDT/USDC	40%	\$400,000	8%
USDT/DAI	30%	\$300,000	10%
USDT/FDUSD	20%	\$200,000	12%
USDT/TUSD	10%	\$100,000	7%



**Weighted strategy yield ≈ 9.1% APY**

*from pool fees, before Vault Pod product layer*

\$400,000

\$300,000

\$200,000

\$100,000

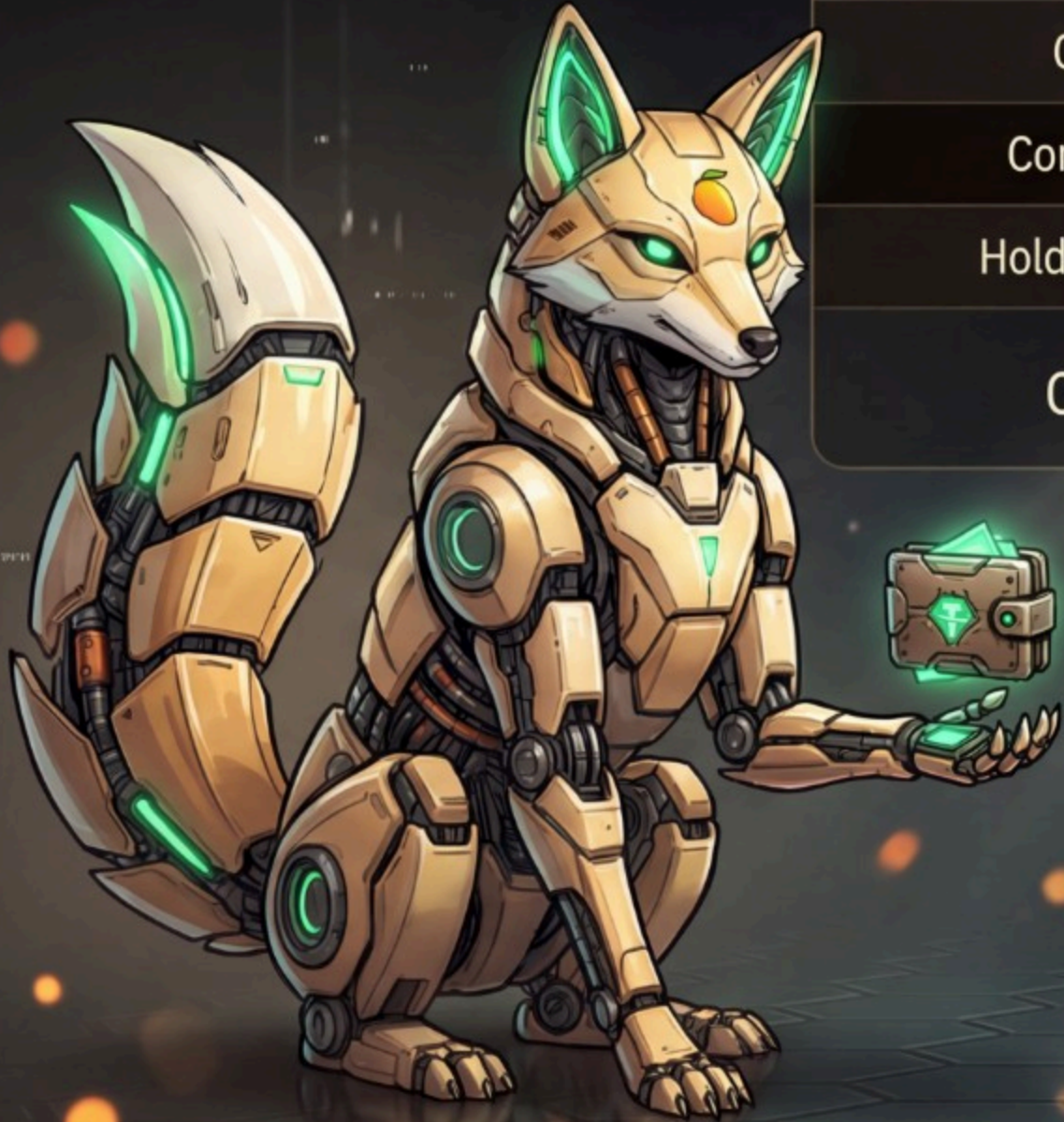
Rebalance: volume shift · yield spread · liquidity drop · cap breach



# Simple Surface · Sophisticated Engine

YOU DO	MANGO PROTOCOL DOES
Deposit USDT	Deploy to LP basket across PancakeSwap v3
Pick Vault Pod (term + yield band)	Apply product rules to your yield share
Watch Claimable ROI (LIVE) ●	Aggregate fees from all pools into one number
Claim → USDT to wallet	Settle accounting + manage liquidity
Compound → grow principal	Increase base + continue LP deployment
Hold longer → earn Hold Bonus	Track tenure per position, boost daily rate

Complexity absorbed by the vault — clarity delivered to you.



Mango



# One Stake = One Position

A **position** is a single USDT deposit into a specific Vault Pod — with its own **term, rate, Hold Bonus track, and Claim/Compound timer.**

- Stake again → new position (not merged)
- Run multiple positions in parallel (e.g. \$800 · 10-Day + \$5,000 · 60-Day)
- Each card in Your Harvest = one position
- Like term deposits in one dashboard — separate timers, separate earnings

4 positions · \$9,500 total staked · 4 different strategies



10-Day · \$800

0.45 USDT



30-Day · \$2,500

12.30 USDT



60-Day · \$5,000

8.75 USDT



# How Earnings Build on Each Position



**Principal**

USDT you deposited at stake



**Daily rate**

Effective %/day = Pod base rate + Hold Bonus



**Pending ROI**

Accrued profit not yet claimed or compounded



**Claimed ROI**

Profit already withdrawn or added via compound



**Hold Bonus**

+0.2% per day held, max +6% to daily rate

$$\text{Pending ROI} \approx \text{Principal} \times \left( \frac{\text{Daily rate}}{100} \right) \times \text{Days held} - \text{Already claimed}$$

*Rate grows daily with Hold Bonus · capped by Pod maximum*





# Position Lifecycle — From Stake to Maturity



STAGE 1

**STAKE USDT**

Position opened

STAGE 2

**POSITION ACTIVE**

ROI accrues LIVE —  
Claimable counter runs

STAGE 3

**EVERY 24H**

Claim OR Compound  
(if pending > 0)

STAGE 4

**HOLD BONUS**

Accumulates +0.2%/day ·  
max +6%

STAGE 5

**TERM END · MATURED**

Final claim — principal +  
remaining ROI



# Case Study — \$3,000 USDT · 30-Day Vault · 10–28% Target Band

DAY	EVENT	PRINCIPAL	HOLD BONUS	EFF. RATE/DAY	PENDING ROI
0	Stake \$3,000	\$3,000	+0%	~0.33%	\$0
7	Hold (no claim)	\$3,000	+1.4%	~0.47%	~\$22
7	Compound	\$3,022	+1.4%	~0.47%	reset
14	Claim \$25	\$3,022	+2.8%	~0.61%	to wallet
30	Matured	\$3,022	+6% max	~0.93%	final claim

- Principal grew via compound
- Cash taken via claim
- Total return targets Pod band when Hold Bonus maxed



Illustrative — actual ROI depends on pool activity & user actions



# Portfolio View — 4 Parallel Positions

POD	PRINCIPAL	DAYS HELD	STRATEGY ROLE
10-Day	\$800	3	Fast rotation / product test
15-Day	\$1,200	4	Mid-term balance
30-Day	\$2,500	7	Core income pillar
60-Day	\$5,000	2	Max yield + long Hold Bonus

## DASHBOARD TOTALS

Total Staked  
**\$9,500**

Claimable ROI (LIVE) ●  
**Sum of all pending**

Daily ROI  
**Weighted avg rate**

## BULK ACTIONS

Claim all

Compound all

*eligible positions only · 24h rule*





# Mango Vault Pods — Pick Your Term, Know Your Range

A Vault Pod is a fixed-term plan with a defined yield band. **Longer lock** → higher total ROI potential.



- 🍌 4 Pods: 10 · 15 · 30 · 60 days
- 🍌 Yield shown upfront in Stake Terminal before you confirm
- 🍌 Independent positions — mix Pods in one portfolio
- 🍌 30-Day Pod highlighted as core product — up to ~30%/month
- 🍌 Not one-size-fits-all — match liquidity needs to term

**Choose by goal:** test → balance → maximize → diversify



# Vault Pods — Terms & Target Returns

POD	LOCK PERIOD	TOTAL RETURN BAND	DAILY GUIDE	BEST FOR
<b>10-Day</b>	10 days	<b>5% – 7%</b>	0.5 – 0.7%/day	First test, fast cycle
<b>15-Day</b>	15 days	<b>7% – 11.5%</b>	0.47 – 0.77%/day	Term/yield balance
<b>30-Day</b>	30 days	<b>10% – 28%</b>	0.33 – 0.93%/day	Core product · ~30%/mo 🍌
<b>60-Day</b>	60 days	<b>25% – 60%</b>	0.42 – 1%/day	Max potential, patient capital

*Hold Bonus can push effective daily rate higher · Returns depend on tenure & claim/compound behavior*





# Stake Terminal Preview — \$1,000 USDT · 30-Day Vault

Amount to stake  
**1000.00** USDT MAX

30-Day Pod selected

Daily Profit  
**\$3.33 – \$9.33**

Total Profit (30d)  
**\$100 – \$280**

You Receive  
**\$1,100 – \$1,280**

**Stake 1,000 USDT**



- Shown before you stake — same numbers users see in Stake Terminal UI
- Hold Bonus & compound can improve outcomes beyond base projection



# Projections at Scale — Whale & Entry Sizes

## \$5,000 USDT · 60-Day Vault

25-60% band

A1

Daily Profit

**\$20.8 –  
\$50/day**

A2

Total Profit (60d)

**\$1,250 –  
\$3,000**

A3

You Receive

**\$6,250 –  
\$8,000**

## \$500 USDT · 10-Day Vault

5-7% band — recommended entry test

B1

Daily Profit

**\$2.5 – \$3.5/day**

B2

Total Profit (10d)

**\$25 – \$35**

B3

You Receive

**\$525 – \$535**

### POD PICKER GUIDE

- 1 Test \$500 / 10d
- 2 Core \$1k-5k / 30d
- 3 Max \$5k+ / 60d + compound

Test → Core → Max



**\$500**



**\$5,000**



# Hold Bonus Booster — Reward Patience, Boost Daily Rate

- **+0.2%** to daily rate for every full day you hold the position
- Maximum **+6%** added to daily rate (reached at day 30 of continuous hold)
- Visible in dashboard: **HOLD BONUS BOOSTER** panel with progress bar & spark effect
- Applies per position · longest-held position drives header display
- Incentivizes not exiting early — rate climbs on your Harvest card





# Hold Bonus Schedule — Day by Day

DAYS HELD	BONUS	MILESTONE
1	+0.2%	Started
5	+1.0%	First meaningful bump
10	+2.0%	—
15	+3.0%	Halfway to max
20	+4.0%	—
25	+5.0%	—
30+	+6.0%	Cap reached



Exit day 5 (+1%) vs hold to day 30 (+6%) — dramatic difference in daily earnings



# Hold Bonus in Dollars — \$2,000 · 30-Day Vault

Base Pod rate  $\approx 0.33\%/day$  (10% / 30 days minimum band)

DAY	HOLD BONUS	EFF. RATE	DAILY INCOME
1	+0.2%	$\sim 0.53\%$	$\sim \$10.60$
10	+2.0%	$\sim 2.33\%$	$\sim \$46.60$
20	+4.0%	$\sim 4.33\%$	$\sim \$86.60$
30	+6.0%	$\sim 6.33\%$	$\sim \$126.60$



Same principal · **12x** daily income potential day 1  $\rightarrow$  day 30 with max bonus

*Illustrative — effective rate capped by Pod maximum*



# Claim or Compound — Your Daily Yield Decision

ACTION	CLAIM	COMPOUND
Best for	Liquidity, take profit	Maximize long-term growth
Effect on principal	Unchanged	Increases — larger base
Effect on Hold Bonus	Continues on same position	Continues + compounding effect
Frequency	Once per 24h per position	Once per 24h per position
Bulk	Claim all	Compound all
Claim weekly = cash out	Compound only = ~\$2,200 base	Mix = balanced
Best combo: Compound + Hold Bonus = growing base and climbing rate		





# Your Harvest — Full Position Command Center



Claimable ROI **LIVE**

• **\$47.82**

Total Staked

**\$9,500**

Daily ROI

**0.61%**

Hold Bonus

**+2.4%**

Rate

**30-Day Vault**

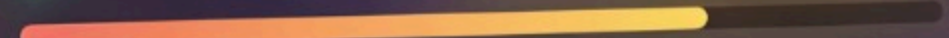
\$2,500 staked

Pending

• **\$18.40 USDT** • **LIVE**

• **LIVE**

🕒 12d 4h left



**Claim**

**Compound**

Timer

Progress bar

**60-Day Vault**

\$5,000 staked

**\$31.20 USDT**

50%

Next in 3h 20m



**Claim**

**Compound**

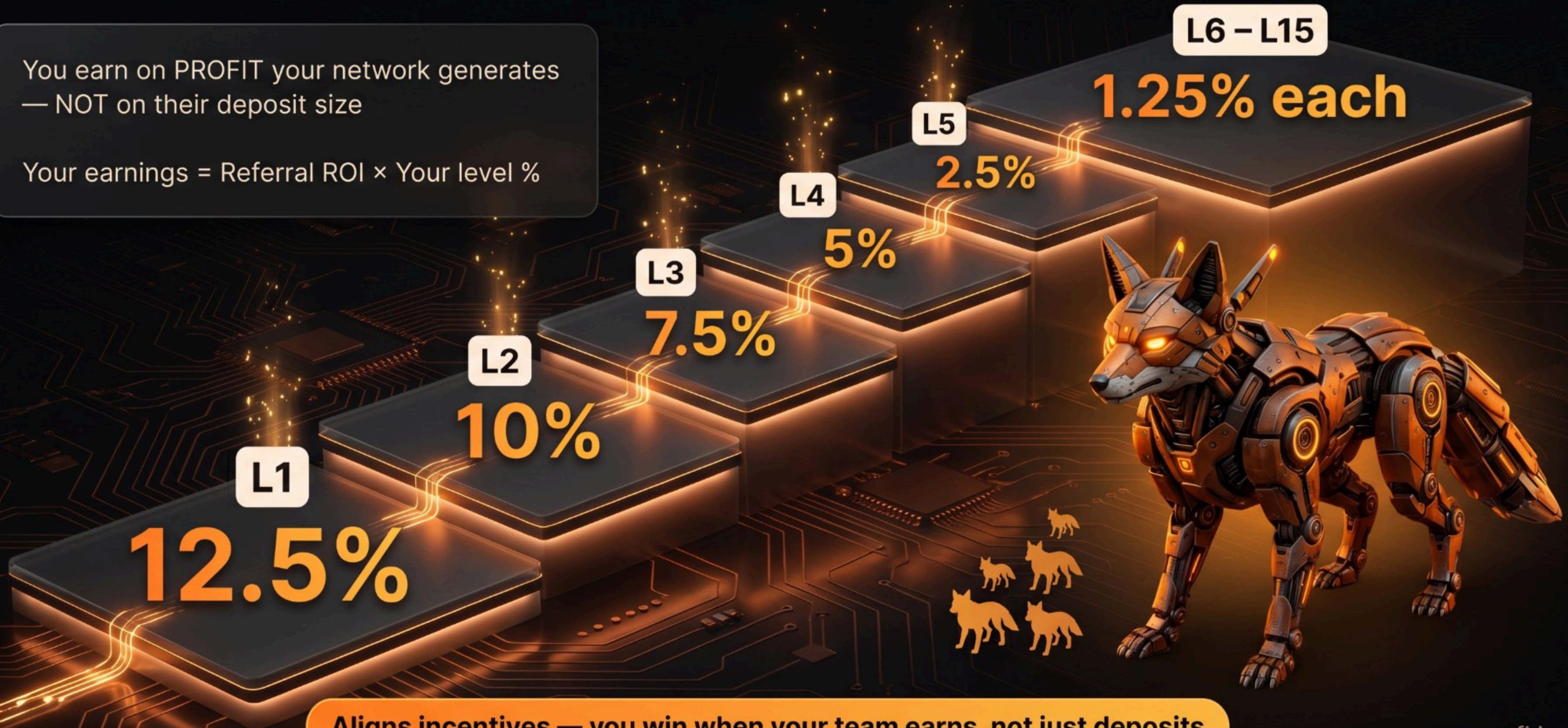
5 deposits · once / day per position rule

mangofi.io

# Affiliate Program — 15 Levels on Referral ROI

You earn on PROFIT your network generates  
— NOT on their deposit size

Your earnings = Referral ROI × Your level %



Aligns incentives — you win when your team earns, not just deposits



# Affiliate Earnings – Two Scenarios

## SCENARIO A – DIRECT REFERRAL (L1)



Alice stakes \$5,000 · earns \$400 ROI in month 1 → You earn:

$$\text{\$400} \times 12.5\% = \text{\$50 USDT}$$

## SCENARIO B – 3-LEVEL CHAIN

You → Bob → Kate → Dan **\\$1,000 ROI**

PERSON	LEVEL	EARNINGS
Kate	L1 (for Kate)	\$125
Bob	L2 (for Bob)	\$100
You	L3	\$75

One deep active user creates passive upstream flow  
- Compound grows referral ROI → grows your cut





# Network Scale — Monthly Partner Income (Illustrative)

## 5 DIRECT REFERRALS

REFERRAL	MONTHLY INCOME
#1	\$25
#2	\$43.75
#3	\$15
#4	\$100
#5	\$6.25
<b>Total</b>	<b>\$190/mo</b>

## 20 ACTIVE REFERRALS L1-5

TIER	NETWORK ROI	YOUR INCOME
L1	\$3,000	\$375
L2-L5	\$2,000	~\$168
<b>Combined</b>	<b>—</b>	<b>~\$543/mo</b>

**~\$543/month**

*Illustrative · Plus L6-15 depth · Leaders typically stake themselves for credibility*

[mangofi.io](https://mangofi.io)



# Why Mango × Finance

1

**Simple asset**

USDT only



2

**Audited code**

Smart contracts verified



3

**Real DeFi engine**

PancakeSwap v3



4

**Diversified basket**

USDT + vetted stables



5

**Transparent UX**

See projections before staking



6

**Flexible terms**

10 / 15 / 30 / 60 days



7

**Hold incentive**

+6% daily rate boost



8

**Growth loop**

15-level affiliate on ROI










Real yield infrastructure · Vault-grade simplicity



# Quick Answers

## QUESTION

## ANSWER

- |   |   |
|---|---|
|  How do I start?             | Connect wallet, pick a Vault Pod, deposit USDT. |
|  Where does yield come from? | PancakeSwap v3 fees + Mango Vault Pod model.    |
|  Do I pick the pool?         | No — algorithm allocates the basket for you.    |
|  Multiple positions?        | Yes — independent positions in parallel.        |
|  How often can I act?      | Claim or Compound once per 24h per position.    |
|  What is Hold Bonus?       | +0.2%/day held, up to +6% added to daily rate.  |
|  Affiliate?                | 15 levels paid on referral ROI (not deposits).  |



# Start Your Harvest Today

1

Connect Wallet

2

Choose Vault Pod

· 10 / 15 / 30 / 60 days

3

Stake USDT — see projection

· confirm · earn LIVE

# mangofi.io

Your USDT works in DeFi while you watch the harvest.



PancakeSwap v3

USDT + Stable Basket

Hold Bonus +6%

Returns illustrative · Pod weights vary · Crypto involves risk