JOSE PAUL

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EXECUTIVE PROFILE

Web3-native product leader with 5+ years of product experience across DeFi, stablecoin, and tokenization infrastructure: stablecoin lending and settlement, token issuance and burn mechanics, decentralised exchanges, smart contract security, and B2B partner integrations across Ethereum, Base, Polygon, and Algorand.

Most recently founded and led **Bitmore**, a stablecoin-denominated Bitcoin lending protocol on Base built around mortgage-style fixed repayments instead of liquidation: owned the product thesis, protocol architecture, financial model, and go-to-market, won **Base Batches twice**, and secured **$50K+ in Coinbase grants**.

Previously led a **12-person product org** at QuillAudits, building products from zero: a token risk-scoring tool scaled to **100K+ MAU** through a partner API integration, and an AI developer tool adopted by **5K+ developers**.

Combines product strategy, protocol design, user research, UX, analytics, GTM, and technical understanding across the full product lifecycle. Strong communicator: technical PRDs, data rooms, conference talks.

EXPERIENCE

Bitmore Inc. CEO & Co-Founder

Remote · May 2025 – Jun 2026

Stablecoin-denominated Bitcoin lending protocol on Base: mortgage-style fixed repayments and options hedging, not liquidation.

- **Product thesis:** Defined the product for BTC-acquisition loans modeled on **mortgage-style financing with fixed monthly repayments**, replacing the overcollateralised-liquidation model used by DeFi lenders; validated demand through Bitcoin education content and converted organic interest into a **500+ waitlist**.
- **Protocol & settlement architecture:** Designed the smart-contract **lending pool, tokenized yield vault, options-based hedging layer, and liquidation fallback**; specified the stablecoin disbursement, EMI-style repayment scheduling, and onchain settlement flows; wrote the technical PRDs for the build.
- **Financial model & risk:** Built the financial model and stress-testing methodology to evaluate **protocol solvency against every historical BTC drawdown**, including 2022's 77% crash; hedged BTC collateral with PUT options.
- **Borrower & lender experience:** Led borrower and lender interface design, translating protocol and financial mechanics into usable flows.
- **Team, capital & ecosystem:** Recruited co-founders, engineers, and advisors from Hashed and BitGo; produced the borrower thesis, lender research, and regulatory analysis for the data room; won **Base Batches twice** and secured **$50K+ in Coinbase grants** including a sponsored security audit; presented at Ethereum World's Fair and was invited to Base Camp.

QuillAudits Product Manager

Bengaluru · Nov 2022 – Dec 2024

Web3 security firm: smart-contract audits plus consumer and developer security products.

- **Product leadership:** Built and led a **12-person product org** across engineering, AI research, design, and marketing; owned roadmap and product lifecycle end to end; ran Agile delivery in Jira and Notion.
- **Partner API integration:** Built QuillCheck, a token risk-scoring tool, and embedded it into GeckoTerminal's UI through a secure API integration plus a Telegram experience; scaled to **100K+ MAU with NPS 83**.
- **Developer product to revenue:** Built QuillShield, an AI audit agent adopted by **5K+ developers**, and turned developer adoption into an acquisition funnel for the audit business: **conversion +24%, CAC −20%**, audit turnaround −20%, operating cost −17%.

Aviyel Product Manager

May 2022 – Nov 2022

- **Tokenized incentives:** Launched a Soulbound NFT credential (**79% claim rate, +40% contributions**) and designed a dual-token reward model with burn mechanics tied to active participation.

NetObjex Product Manager

Nov 2020 – Mar 2022

- **Real-world asset tokenization:** Built GemWallet, tokenizing physical diamonds as onchain assets with provenance tied to GIA certification and chain of custody; won a **$50K Algorand Accelerator grant**.
- **Infrastructure adoption:** Shipped a token vesting and lock product for TrustSwap (creation, scheduled releases, early-unlock penalties) adopted by **30+ projects at $5.4M+ TVL** on Algorand.
- **Enterprise clients:** Built a Decentraland showroom for enterprise clients that generated **$220K+ in revenue** through interactive product demonstrations.

TECHNICAL & DOMAIN EXPERTISE

Domain knowledge: Token standards (ERC-20, ERC-721, ERC-4626, Soulbound) and mint/burn mechanics, token vesting and lock schedules, lending architecture (Aave, Morpho), interest-rate models and utilisation curves, liquidation engines and health-factor design, DEX architecture and AMM mechanics, options pricing, cross-chain bridging

Languages & tools: Solidity, Node.js, Python, SQL, REST APIs, Foundry, Git, Dune Analytics, Etherscan, Mixpanel, Figma, AI coding and agent tools (Claude Code)

Chains: Ethereum, Base, Polygon, Algorand (L1/L2 ecosystems)

EDUCATION & SPEAKING

B.Tech, Shiv Nadar University, 2014–2018 · Thesis: Decentralised Solar Grids using Blockchain Technology

Speaking: Ethereum World's Fair 2025 (Argentina) · ETHDubai 2024 · QuillAI Network events 2023–2024