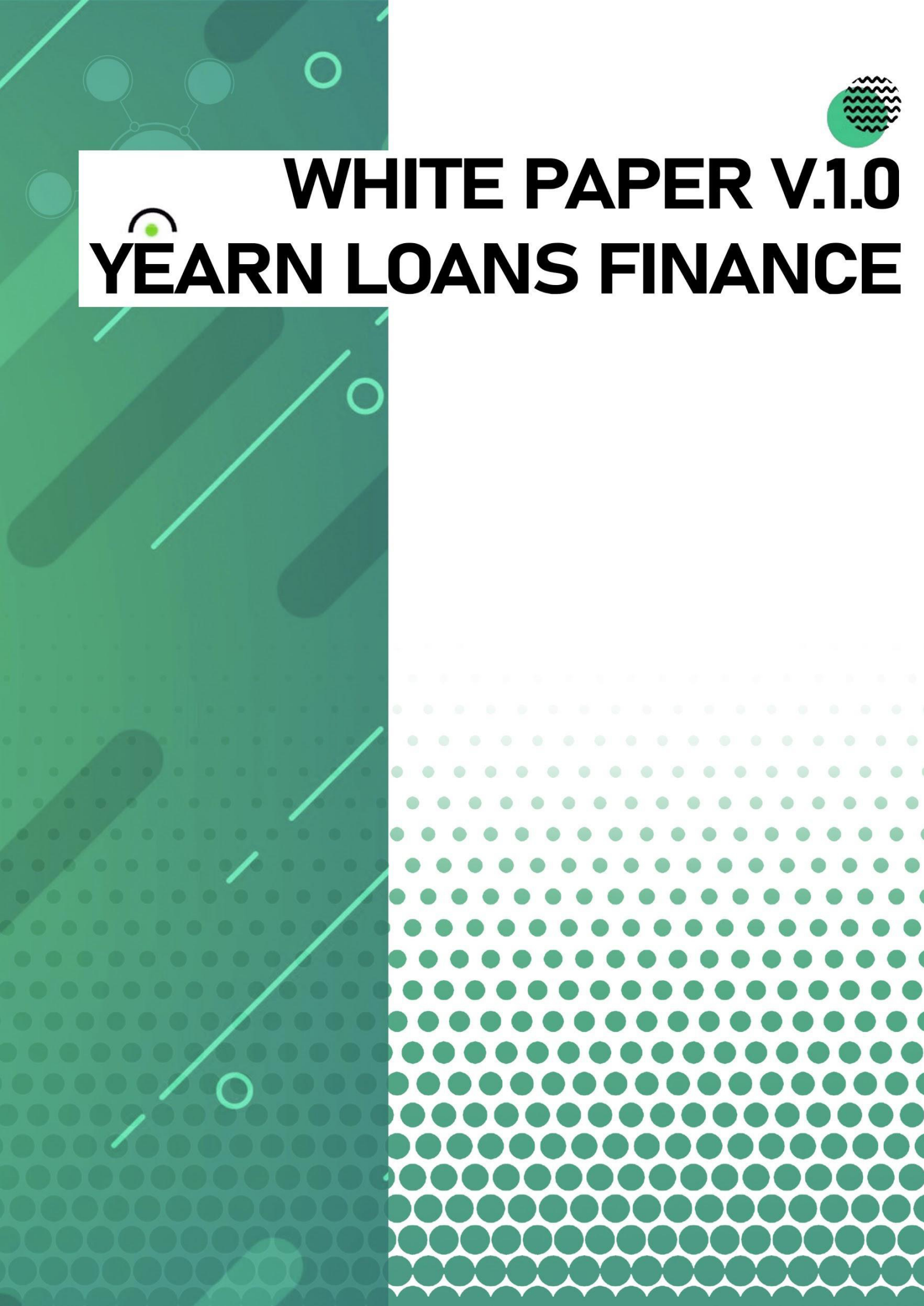


# **WHITE PAPER V.1.0** **YEARN LOANS FINANCE**



# Introduction



DeFi is financial instruments in the form of services and applications built on the blockchain. The main task of decentralized finance is to become an alternative to the banking sector and replace the traditional technologies of the current financial system with open source protocols. That is, open access to decentralized lending and new investment platforms for a large number of people. And allow them to receive passive income from cryptocurrency assets, as well as save on fees for transfers, loans and deposits.

Most of the existing DeFi are built on the Ethereum blockchain and the number of new applications in the field of decentralized finance is growing steadily.

DeFi is bringing a revolution to personal finance, and yet all that is needed is to become a part of this revolution is an internet connection and a smartphone! The alternatives to traditional centralized finance that this new financial ecosystem offers include decentralized loans, decentralized oracles, and non-custodial token exchanges.

Yearn Loans Finance (YIFI)

Yearn Loans Finance is platform for Loanse cryptoassets and Staking, Liquidity Farming, Vault, Vote.

Borrowers get money without selling cryptoassets. Lenders offer loans and earn competitive returns.

## YIFI ecosystem

### STAKING

The possibility of passive income for storing crypto assets in the wallet



### VAULT

Thea protocol that automates yield farming



### FARMING

The ability to invest your crypto assets for maximum profit



### VOTE

Decentralized platform that allows community to perform on-chain voting



### LOANS

Unique platform for loans and lending

# Staking

It is a modern platform that allows YIFi and other token holders to store their assets in a specially designed contract. The storage percentage is set automatically depending on the price of the underlying assets and the number of assets in the pool.

A graphic with a teal and green background. On the left, the word "STAKING" is written in large white letters, with "YIFi / YLS" below it. On the right, there are two overlapping circular icons: a pink one in the back and a green one in the front. Both icons contain a stylized "Y" symbol and four arrows forming a circle around it, indicating a cycle or process.

**STAKING**  
YIFi / YLS

**Annual profit up to 50%**  
The minimum amount for staking will be determined by voting. User can unstake anytime

Tokens: YIFi or YLS  
Staking fee: 1%  
Unstake fee: 0.5%

Staking consists of keeping tokens in a cryptocurrency wallet in order to earn a reward and support the security and operations of the blockchain network.

By purchasing and staking the YIFi token you earn both interest and the YLS governance token.

The minimum bet amount and the annual percentage rate for token holders will be announced in Q4 2020.

# Farming

Yield Farming, “Agriculture of Yield”, is an activity carried out by users (investors, traders) who have assets in cryptocurrencies to use these to invest them and obtain the highest possible return on their investment.

YIFi-Farm offers cryptocurrency holders to pool their assets together to provide a large pool of liquidity for everyone who wants to exchange this asset, as a return, he receives a lucrative reward straight into the wallet. Similar to traditional agriculture, it is carried out in cycles of productivity. Farming consists in receiving a reward in native protocol tokens for granting loans or obtaining loans, or for providing liquidity to decentralized exchanges and voting.

## Loans

Our decentralized loan platform offers tremendous earning opportunities for borrowers and lenders. Complete stand-alone platform, no human intervention. All transactions take place through smart contracts.

The loan is provided by securing the loan amount with some valuable asset. The decentralized platform will allow borrowers to place their request for a loan, where all the necessary information will be provided: loan amount, collateral asset, loan term. Thus, lenders, by voting, using the YIFi token, will determine the value of the collateralized asset, at what annual percentage the loan will be provided.

Let's look at an example.

The borrower submits an application for 10,000 USDT, thereby securing the transaction with a pledge amount of 30-50% more than the loan amount, depending on the value of the asset.

By voting, the lenders determined the amount of the collateral in the amount of 14,000 USDT, as well as the interest rate of 2% per day. The borrower planned to take a loan for 14 days.

Lenders provide an amount of 10,000 USDT to the loan pool, and the borrower transfers a collateral amount equivalent to 14,000 USDT, and immediately receives a loan amount of 10,000 USDT using the smart contract. 14 days after the transfer of 10,000 USDT, the borrower is refunded the collateral amount minus 14% of the loan amount, in this example it is equal to 8,600 USDT. It turns out that the borrowed pool I earned for this transaction is 1,400 USDT.



## **What does the platform get?**

**10% of the pool profit**

## **What do lenders get?**

90% of the pool profit. Each participant will receive a percentage in proportion to the contribution, the larger the contribution, the higher the percentage, as well as an additional percentage, depending on the number of YIFi tokens in the creditor's personal account.

The lender can earn extra money if he provides an equivalent amount of the YIFi token contribution to the pool. Upon completion of the transaction, he will receive additional YLS tokens by staking in the borrowed pool.

The company, 50% of the profits will be directed to the purchase of YIFi and YLS tokens, in the future to burn these tokens, thereby creating a deficit and increasing the value of tokens.

# Vote

Ylfi-vote offers decentralized platform that allows community to perform on-chain voting. All this voting data is record on blockchain which acts as a decentralized, immutable ledger, leaving no place of bureaucratic manipulation or rigging.

# Vault

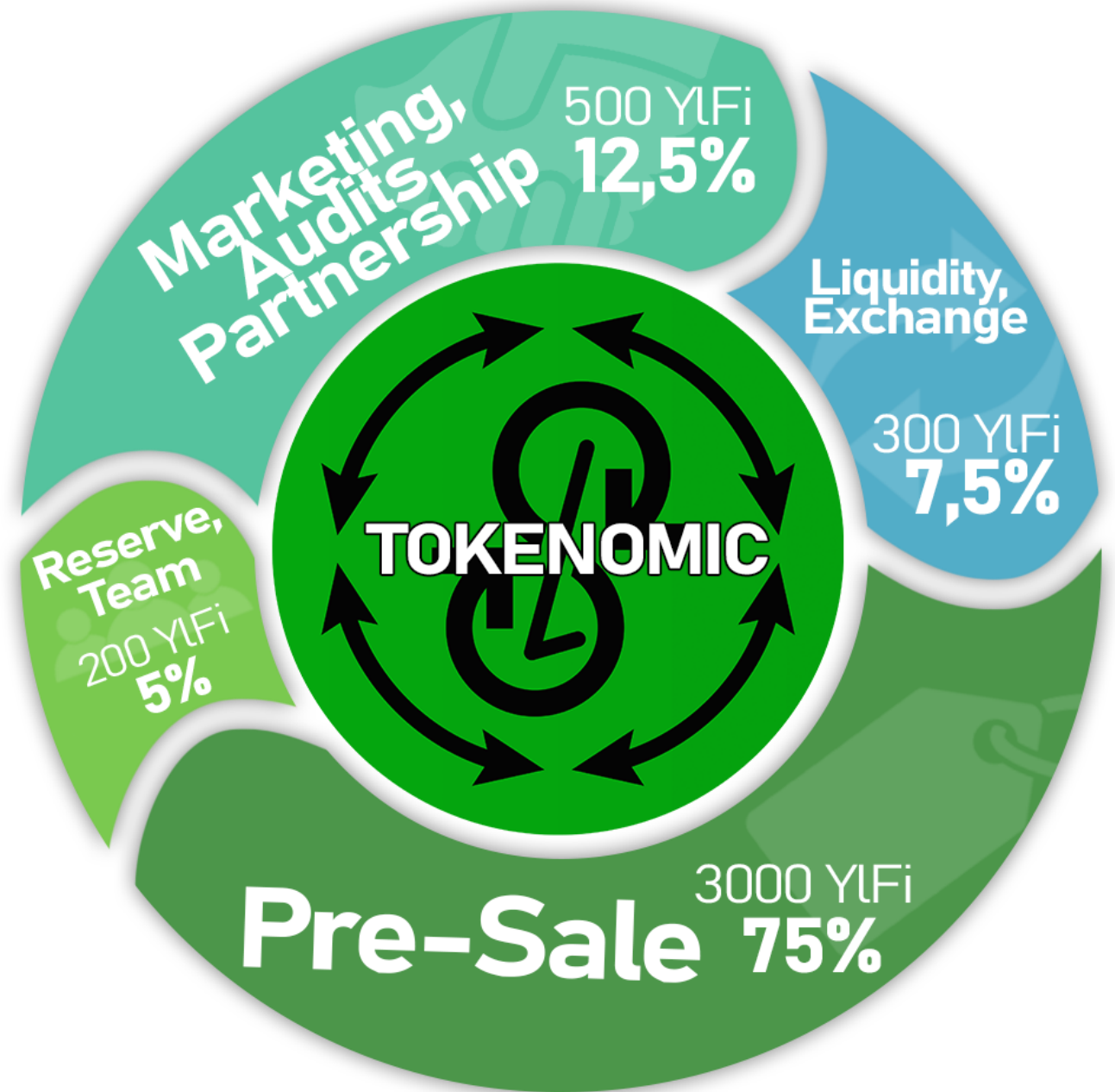
YIFi-Valut is a protocol that automates yield farming. It uses AI and BigData to look for innovative farming strategies, with the objective of bringing maximum yield to the community.

# Pre-sale

## YIFi PRE-SALE

First round	1 YIFi = 50\$
Second round	1 YIFi = 75\$
Third round	1 YIFi = 100\$

# Tokenomics



# Yearn Loans Finance (YlFi)

Yearn Loans Finance

Ticker: YlFi

Official Token address:

<https://etherscan.io/token/0x186af393bf9ceef31ce7eae2b468c46231163cc7>

- ◆ Total Supply: 4,000 YlFi
- ◆ Max Supply: 4,000 YlFi
- ◆ Pre-sale allocation: 3.000 YlFi
- ◆ Liquidity, Exchange: 300 YlFi
- ◆ Marketing, Audits, Partnership: 500 YlFi
- ◆ Reserve, team: 200 YlFi
- ◆ Circulating Supply: 3.300 YlFi



# Roadmap (YlFi)

2020 Q3

- Planning and development of Yearn Loans Finance (YlFi).



2020 Q4

- YlFi Public Presale.
- Not sold tokens will be burned.
- Liquidity, Exchange : 300 YlFi
- Exchanges Listing at : Uniswap, Hotbit and another
- Listing at : CoinStats, BlockFolio, CoinCodex, Coinpaprika, Coinmarketcap, CoinGecko.
- Marketing Campaign.
- Presentation Staking Token ecosystem YlFi
- Launch of the Staking Platform.
- Launch of the Liquidity Farming Platform

2021 Q1

- Launch of the Loans Platform.
- Launch of the Loans Storage Liquidity Pools
  - Launch of the Vault Platform
- Development Stable Token ecosystem YlFi
  - 2rd Marketing Campaign.



2021 Q2

- Presentation Stable Token ecosystem YlFi
- Launch of the Vote platform
- 3rd Marketing Campaign.

2021 Q3

- Development of Mobile app for Loans Platform, Staking, Liquidity Farming, Vault, Vote.
  - 4rd Marketing Campaign.



# Social Links (YlFi)

Follow us on our official social media:

🌐 Official Website: <https://yloans.finance/>

🌐 Whitepaper: <https://yloans.finance/whitepaper.pdf/>

🌐 Twitter: [https://twitter.com/Yearn\\_Loans\\_Fin](https://twitter.com/Yearn_Loans_Fin)

🌐 Github: <https://github.com/YlFi>

🌐 Email: [support@yloans.finance](mailto:support@yloans.finance)

🌐 Telegram Community: [https://t.me/Yearn\\_Loans\\_Finance\\_YlFi\\_Chat](https://t.me/Yearn_Loans_Finance_YlFi_Chat)

🌐 Telegram Announcement: [https://t.me/Yearn\\_Loans\\_Finance\\_YlFi](https://t.me/Yearn_Loans_Finance_YlFi)