



**VALUE FINANCE**



# ABOUT US

Value Finance (VFT) and its affiliates are creating the ValueFi ecosystem. ValueFi is the issuer of the VFT token and the operator of the ValueFi ecosystem.

The Value Finance team has recognized the importance of interoperability between blockchains and, as such, is developing its products to transform and make the blockchain space more cohesive. Taking that need into account, its primary set of products includes a cross-chain bridge, a universal block explorer, and a multi-chain launchpad.

As the space continues to expand, the project plans to expand the ecosystem by creating its own venture capital (VC) fund and adding both a merch store as well as an NFT collection and marketplace. All of its services, products, and software tools are backed by the native token, VFT, which can be used for transactions or staked in the VFT-BNB liquidity pool.

The ValueFi team has been working behind the scenes relentlessly, offering consulting services and technical support to numerous projects. To solve challenges and help projects even further, the team decided to expand its goals and team to embark on a new journey.

A journey of commitment to the continuous development of the crypto industry, through the creation of needed blockchain tools and services, funding and advisory of new projects, and expansion into the metaverse and novel trends.



# PROBLEMS

Several of the blockchain-based projects we see today are built using the code of existing protocols. These “fork platforms”, as they are often called, are a copy of other platforms with a different design and negligible changes.

However, innovative protocols also face difficult challenges. Funding for new ventures may be hard to secure, especially during bear markets, and there is always the prevalent threat of cybercrime. Blockchain protocols, Decentralized Finance (DeFi) platforms in particular, oftentimes lose millions as they fall victim to hackers. This problem stems from a lack of expertise in the field of smart contract coding.

Current research demonstrates that we now have more blockchains operating than ever before. But, as previously stated, there is still a growing need for interconnectivity between blockchains, be it Ethereum Virtual Machine (EVM) compatible or not.

And finally, there is a need to bridge blockchain technology, including smart contracts and Decentralized Autonomous Organizations (DAOs), into the real world. Organizations in agriculture, real estate, supply chain, banking, healthcare, and numerous other industries can benefit from the implementation of blockchain. The needs of these companies, in terms of advisory and finding new partnerships, are vital to easing their transition into web 3.0.

# DECENTRALIZED FINANCE (DEFI)

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(\*) All direct or indirect references to “provider” or “provider of the ecosystem” strictly refer to ValueFi and its affiliates in this whitepaper and other related documents. On the other hand, all references to “Value Finance” are to be treated as a blockchain service solution, unless otherwise expressly stated.

# BLOCKCHAIN AND THE CREATION OF A NEW MONETARY SYSTEM

It's incredible to observe the progress of finance and how money has transformed over the years. From seashells and bartering to the introduction of gold bars and coins, and most recently the invention of paper money and credit/debit cards, cash continues to redefine itself with each evolutionary cycle of the human race.

The agitation for financial independence

The belief that money should be controlled by people instead of central authorities led to the creation of Bitcoin by the elusive Satoshi Nakamoto. Ever since its inception, Bitcoin has been responsible for leading the human race into a new form of money. Quickly becoming a popular digital asset, Bitcoin has allowed millions of people to transact safely and transparently regardless of borders or political sanctions.

## AN INTRODUCTION TO DECENTRALIZED FINANCE (DEFI) - CONTINUATION

An introduction to Decentralized Finance (DeFi) - Continuation

DeFi, short for “Decentralized Finance”, is a term used to define blockchain-based financial applications aimed at disrupting the traditional financial world. Thanks to DeFi, we are now witnessing a host of never-before-seen financial services emerge, as well as traditional financial services being replicated on the blockchain.

DeFi applications require the use of smart contract technology to work. In simple terms, smart contracts are automated enforceable agreements that do not require intermediaries to execute and can be accessed by anyone with an internet connection.

## **INSIGHT OF VALUEDEFI (VALUEFI)**

Value Finance is a DeFi protocol created to support the development of the broader blockchain space, helping promising upcoming projects receive the necessary funding to develop their products and services.

Strictly focused on adopting the latest technological advancements in blockchain technology, ValueFi aims to make its services available and easy to integrate within any platform. ValueFi will help create a conducive environment that will support the development, funding, and interoperability of blockchain-based projects.

## **CROSS-CHAIN BRIDGE:**

Adopting a blockchain-agnostic approach to the industry, ValueFi is designing a cross-chain bridge as one of its first products. The bridge will allow projects to migrate and share their tokens, as well as functionalities, between multiple chains. In doing so, projects can expand their reach and find new users on different ecosystems, such as Binance Smart Chain, Polygon, Ethereum, or Heco.

## **MULTI-CHAIN BLOCK EXPLORER**

A multi-chain block explorer will be integrated within the ValueFi ecosystem, allowing the crypto community at large to verify the details and transaction history of the VFT token, and almost any coin/token, under a unified and easy-to-use interface.

In other words, ValueFi developers aim to build a block explorer that will provide basic information on all the prominent blockchains, including Ethereum (ETH), Binance Smart Chain (BSC), Polygon (MATIC), and Solana (SOL).

Portfolio tracking and other management tools, available across multiple chains, will also be added to further development stages.



## **VALUE FINANCE CAPITAL (VFC)**

Value Finance Capital will use its funds to invest in early-stage funding of other projects. Token holders will then receive a portion of the profits generated through the investment depending on their tier level, which is calculated based on the number of ValueFi tokens held in their wallets.

The community of token holders will also be able to vote and effectively decide which projects to invest in next. The funds from Value Finance Capital will also be diversified into real estate investments, a yield farming pool for the ValueFi token, and a systematic buyback of tokens to burn and increase the scarcity of ValueFi tokens.

## **VALUE MERCH STORES (VMS)**

ValueFinance will launch its own merchandise store, showcasing all of its software tools, decentralized applications (dApps), as well as VFT branded merchandising. New projects will find our products and packages incredibly useful for kickstarting their protocols.

Users paying with the ValueFi token will receive discounts on all purchases and a portion of sales from the merchandise store will be distributed among token holders.

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## VALUE FINANCE

- We aim to develop trending services and products that will elevate the blockchain space. Our Value Finance Lab will be used to research and support the development of multiple decentralized applications (dApps).
- The Value Finance token will support all the functionalities and products of our ecosystem.
- We intend to reduce the costs of production for startups and established companies in the blockchain industry.
- Our venture capital firm, Value Finance Capital, will reserve a 100,000\$ minimum for investment, research, and development. We will also be rewarding holders with tokens from the various projects utilizing our platform and its services.
- Our multi-chain NFT Marketplace will be available across all major blockchains and is built to offer the most seamless and intuitive service for artists, collectors, and investors.

## Q4 2021

- General review of findings and start of development

## Q1-2 2022

- Community development
- Fundraising (Seed and AVN Launchpad)
- Listing on PancakeSwap
- Fast track listing on CoinMarketCap and CoinGecko
- Stakelock dApp
- Stakelock leaderboard
- VFT bobby pool
- VFT liquidity mining
- Multi-chain block explorer - beta version
- Marketing & cross-promotions
- Global ambassador program

## Q3 2021

- ValueFi launchpad - version 1.0  
Partner with Fractal ID Company for KYC (Know Your Customer) compliance
- Cross-chain Bridge
- Multichain VFT Wallet
- Charity initiative and website setup
- Centralized exchange (CEX) listing - Gateio, KuCoin, OKEx, Hotbit

## **Q4 2022**

- **Multi-chain #xplorer - full version with portfolio management and other tools Add VFT to BabySwap & Mdex pools - unlock mining and cross-promotions opportunities**
- **Metaverse - industry research and new partnerships**
- **ValueFi NFT Marketplace - beta version**

## **Q4 2021**

- **Mint NFT collection**
- **Begin development of the first play-to-earn title**
- **ValueFi NFT Marketplace final version with multi-chain functionalities**



## TOKEN INFORMATION

### Token Information

Built on the Binance Smart Chain (BSC), the ValueFi token will be responsible for powering our ecosystem. It is the native utility token that unlocks all services within our platform and is used for transactions, trading fees, community rewards, charity, and more.



# MEET THE TEAM



**Luka  
Anthony**

( C.E.O / Founder)



**Civa  
kumar**

(C.T.O)



**CryptoChidi  
Samuel**

(B.D)



**Nurik  
Matyakubov**

(C.O.O)

## **CONCLUSION**

The ValueFi ecosystem aims to provide an ecosystem with all the functionalities mentioned in this document. We aim to drive innovation and adoption within the blockchain industry, helping future crypto projects secure the necessary funding and develop their protocols through our unique set of tools.

## **DISCLAIMER**

Purchasing the ValueFi Token (VFT) is not risk-free and may lead to partial or total losses of the funds invested. Before purchasing VFT, investors should carefully assess and take into account all the risks involved and mentioned in this document. We only recommend investing in our token if users fully understand the nature of our project and accept the inherent risks.

Cryptographic tokens may be subject to exploitation and/or theft. Hackers and other malicious organizations may attempt to interfere with our network in multiple ways, including malware attacks, denial of services attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing. All these attacks can result in the loss of your crypto tokens or the ability to access them. In the wake of such events, if no solution is found users may not be refunded for their losses.

The regulatory status of crypto assets is currently undefined and varies from jurisdiction to jurisdiction. The regulatory framework for cryptocurrencies and blockchain technology is uncertain and is subject to change, which may have a direct and/or indirect impact on the right of consumers to acquire, hold, sell, convert, stake, trade, and use crypto assets.



## CAUTION REGARDING FORWARD-LOOKING STATEMENTS

The present document contains forward-looking statements regarding our business operations, values, and vision for ValueFi. By nature, forward-looking statements are subject to significant risks and uncertainty, as all the plans, estimates, and assumptions are subject to change and dependant on external factors beyond our control.

Unforeseen factors could lead to developmental delays or different results than those expressed in this document. Any forward-looking statement refers only to the date it was published, meaning the ValueFi team doesn't undertake any obligation to update this document in the case of unanticipated events and changes.