

Bears.Finance

CROSS-CHAIN METaverse AGGREGATOR

BLACK PAPER

AUGUSTUS 2021

T.ME/BEARSTALK

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SUMMARY

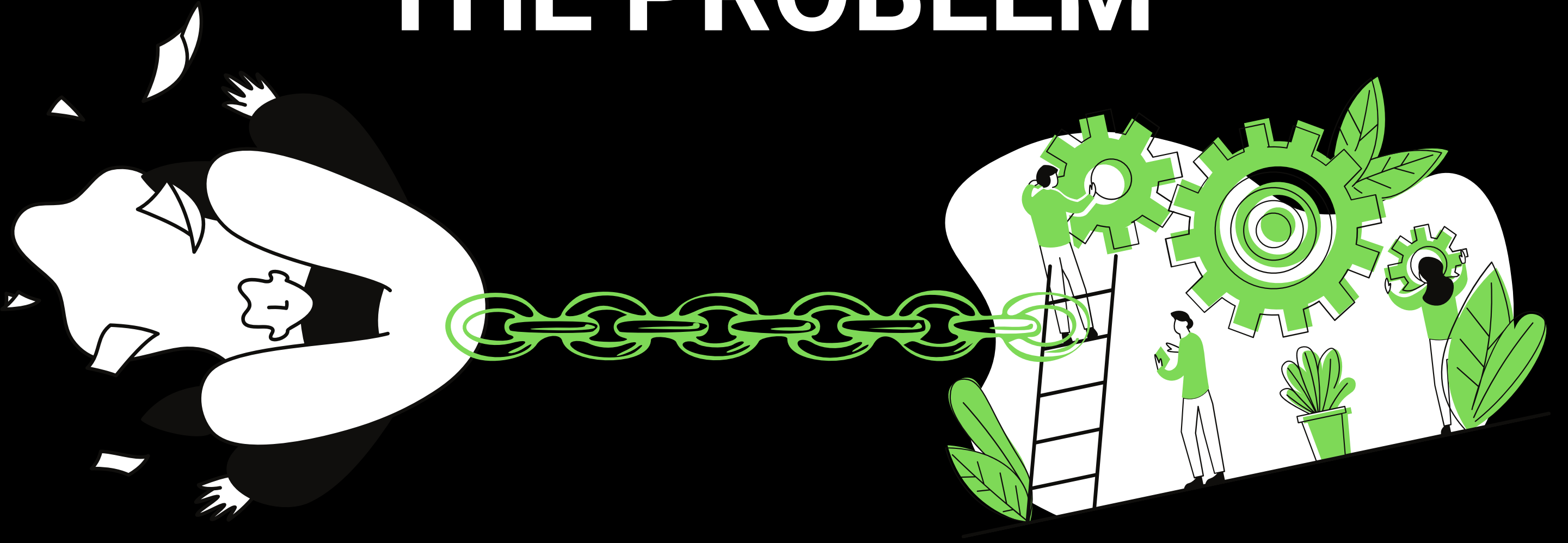


In the past 6 years, we have gradually inclined into blockchain innovation, and its utilization and advantages! Hence, we have come up with one of the most leading and anticipating ideas in Decentralized Finance and non-fungible economics. We are over the moon to introduce you the Cross-chain Metaverse Aggregating protocol known as Bears.Finance which has debuted on Pancakeswap v1 & v2 with 5 successful tokens - traded on the largest decentralized cryptocurrency exchanges. The cryptocurrency industry is based on a simple premise: people should be fully in control of their finances. Therefore, we worked hard and we believe in 100% transparency of all decisions we make in Bears.Finance - DAO & DeFi are in the heart of the company.

Bears.Finance combines all at once at its own Metaverse where you can Create, Trade & Explore accross virtual worlds on any EVM based blockchain.

We run on ERC-721 based tokens all over Bears.Finance and build new token standart called ERC-100.

THE PROBLEM



Let us shed some light to the problem concerning DeFi space and its competition. Unfortunately, almost all financial services are run by banks. Investments, for example, by definition, is the use of capital to earn more capital. Investors use a bank to put their money into interest or dividend-making instruments in order to grow their wealth. The problems with financial services are increasingly becoming obvious to everyone: compounded costs due to middle man, slow transactions, delays for cross-border transactions, and inaccessibility to many sectors of the population. A myriad of fintech solutions have been brought in to improve the system, but fundamentally the underlying banking system is still in control, so fintech has brought only limited improvements.

Cryptocurrency and Decentralized Finance (DeFi) offer a way to start with a new system, circumventing the difficulties faced in changing the finance industry. While crypto has attracted billions in investments, decentralized financial services are lagging. When it comes to investment in cryptocurrency, crypto investors can buy and sell, but that's it. The cryptocurrency itself cannot be invested in the same way fiat currency can be. Initial attempts to create peer-to-peer lending and asset tokenization so far have proven partial and unreliable, so investors have extremely limited options when it comes to an investment of their crypto assets. The potential is enormous to provide financial services in crypto, the same way they are offered in fiat currency.

OUR SOLUTION

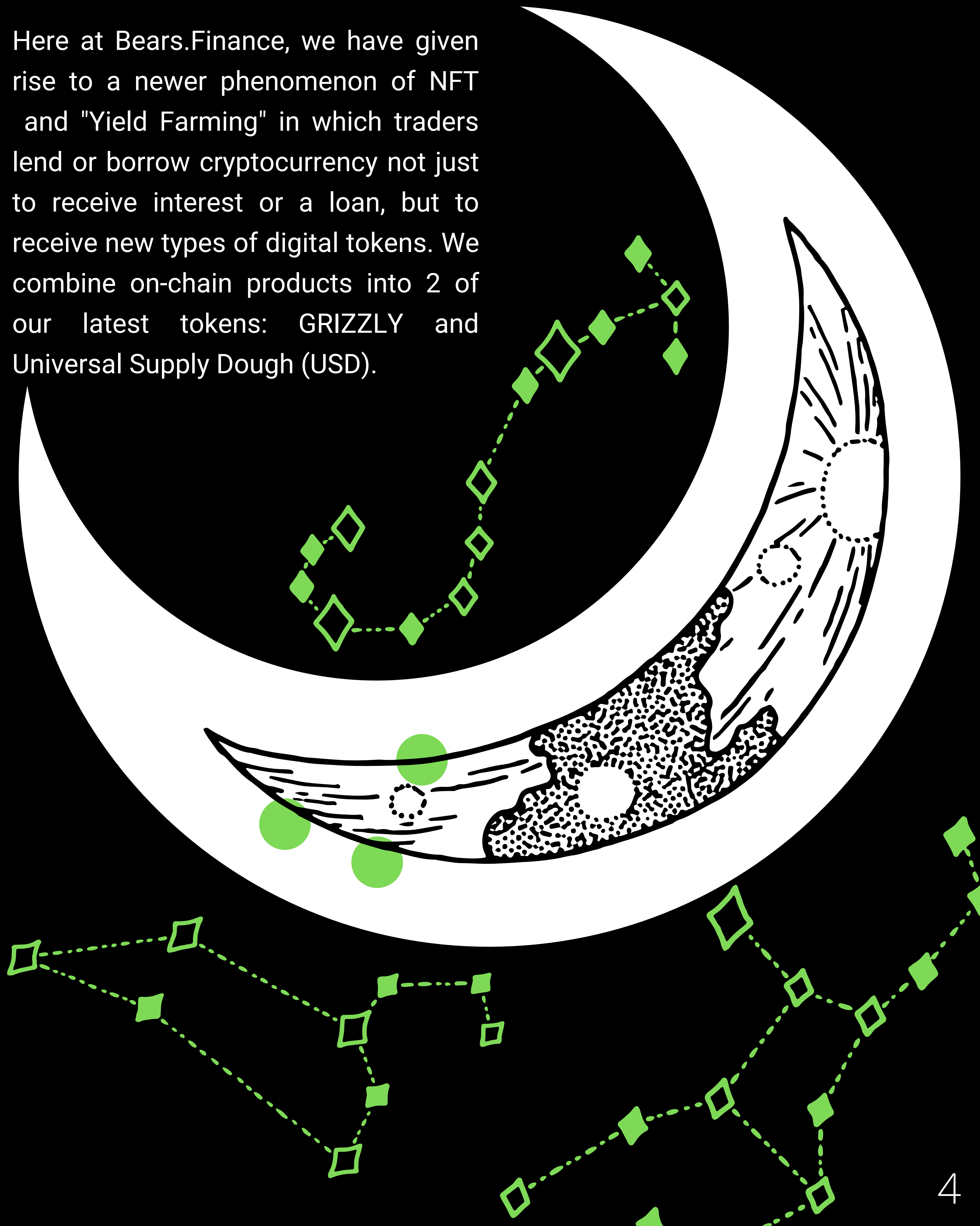


The solution to the above problem comes easily with Bears.Finance where we provide a way for our clients to bolt away their reserves and acquire automated revenue. We have designed Bears.Finance for investors who are looking to make their cryptocurrency work just like any other form of capital, such that they can ensure a return on investment in any cryptocurrency market.

You may ask what makes Bears.Finance unique? The answer is simple - we aggregate all DeFi products and Metaverse investments opportunities along with NFT markets into 1 simple place - Bears.Finance.

INTRODUCING BEARS.FINANCE

Here at Bears.Finance, we have given rise to a newer phenomenon of NFT and "Yield Farming" in which traders lend or borrow cryptocurrency not just to receive interest or a loan, but to receive new types of digital tokens. We combine on-chain products into 2 of our latest tokens: GRIZZLY and Universal Supply Dough (USD).



WHAT IS BEARLAND METAVERSE?

Bearland is unique metaverse built on top of Decentraland with 6 chains integrated into our world. Bearland runs fully on smart contracts with no back-end databases. We improved Decentraland by adding cross-chain bridge with teleports across EVM chains. Now you choose where to pay for transaction fees!

Bearland contains virtual casinos, art galleries, competitions, various games and lots of advertisement space

Bearland offers investors opportunity to earn by building own NFT galleries, acquiring LAND to build ad boards, developing games, building your own casino, hosting events and a lot more.

You are free to do literally anything, you can buy and rent LAND to others, build ESTATE on your LAND and sell. Explore the big Bear Universe!



We allow unlimited activities on Bearland, you are free in a free virtual state, the Bears State!

STAKING

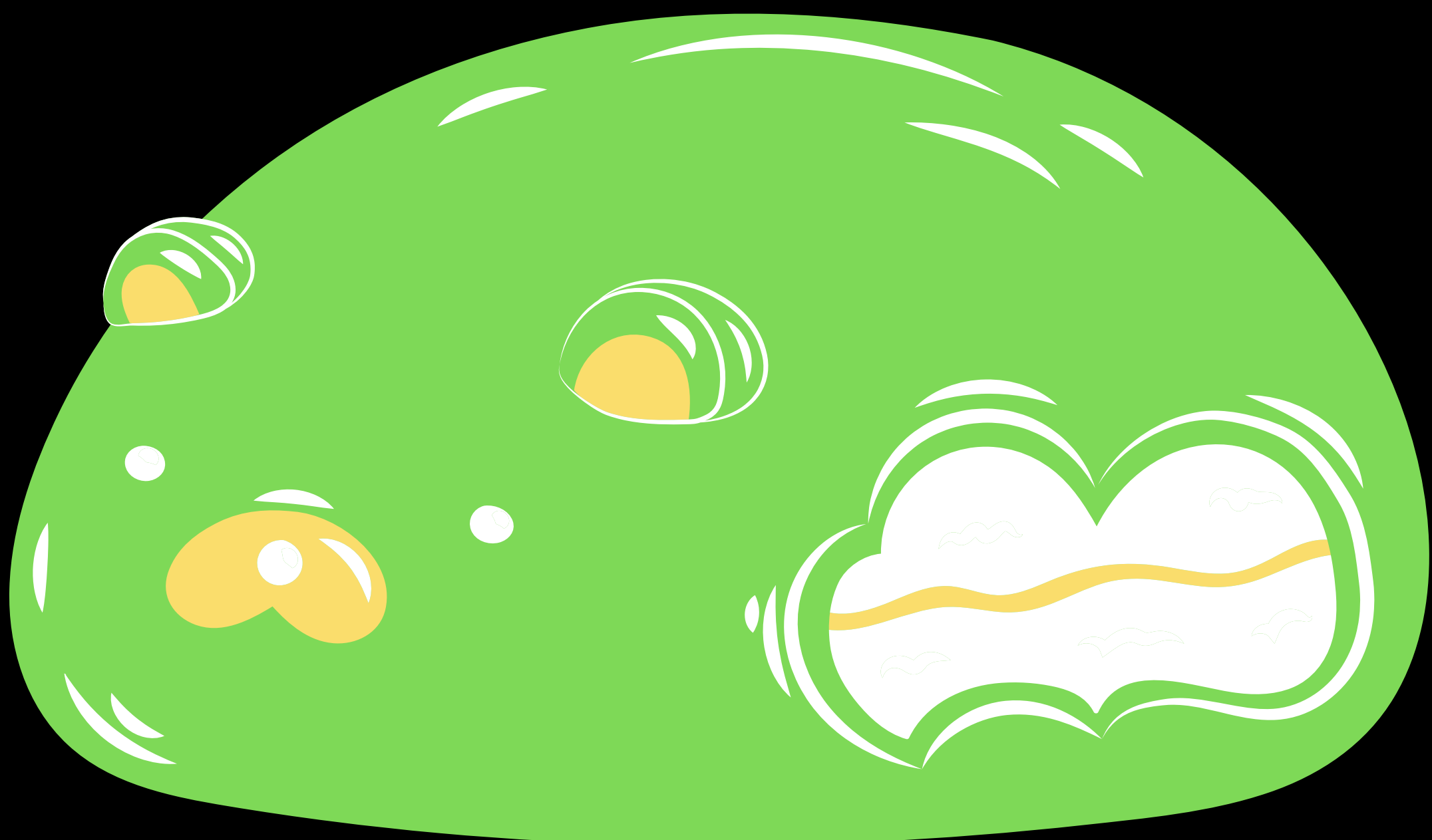
We offer vaults for virtual world users, you can stake your tokens on any EVM chain. We use aggregation to compare rates among all defi platforms and let you choose where to stake. You can use staking in both virtual universe and web based user interface. We managed to gather the newest projects (usually called shit tokens) as investment opportunity as well, feel free to take risk in any of over 10,000 investments opportunities and vaults for you.



BEARS HISTORY

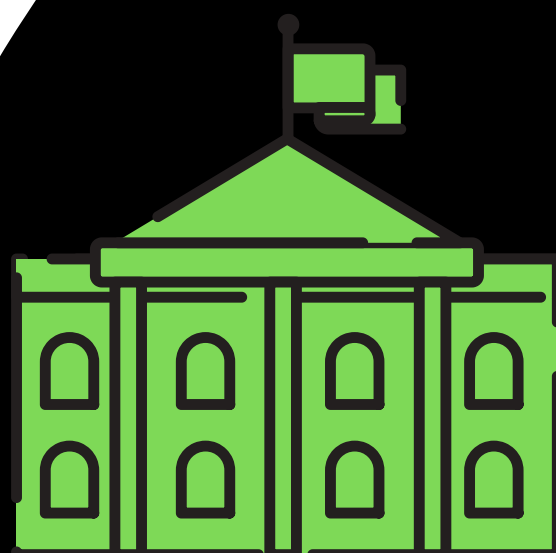
We started as a yield farm fork of Goose Defi on 23rd of February 2021, we managed to launch 3 tokens for yield farming: \$BEAR, \$TEDDY, \$POLAR BEAR all of which were used exclusively for yield farming and turned out to make great returns for some users and great losses for others. We are into innovation since March 2021 and building a unique metaverse aggregator for everyone! We are participating in cutting-edge development of DeFi ecosystem, our developers worked on EIPs (Ethereum Improvement Proposals) in the past. Our team is all over the world, starting from Vietnam to Cuba and Malta. By the end of 2021 we are planning to fully finishing virtual world metaverse across Polygon, Eth Mainnet, BSC, Solana, Optimistic and Fantom chains. By the end of 2021 we have one more important goal is to launch arbitrage bots across chains with vaults for GRIZZLY for holders to take profits from arbitrage bot. Cross chain aggregator of DeFi products, vaults, staking and shit tokens to be released by October 2021.

We are highly into IDOs and launchpads, so far we have been accepted for Bakery and DuckDao with certain requirements to meet before we can go live on partner networks. 2022 is going to another big year for us with major listings on world's biggest cryptocurrency exchanges, yes - Binance!



GOVERNANCE TOKEN MODEL

We utilize ERC-20, BEP-20, ERC-721, BEP-721 for our token ecosystem. We utilize our BEAR token for governance which has so far less 200 as total max supply. We plan on using GRIZZLY and USD for our ultimate DAO model where 3 tokens with different supply, holders and different release date to combine into a unique voting system. BEAR is a governance token with 200 BEAR max supply, GRIZZLY is a reward token used to distribute profits from arbitrage bot to holders, Bearland USD is a stable token used for governance and payments inside metaverse engine. Our tokens support cross-chain bridges created by our engineering team. All of the code for their smart contracts can be found on github and bears telegram.



MARKET RESEARCH

As of publication, the target market for Bears.Finance is over 60-80 million cryptocurrency owners and we can expect that hundreds of millions of other users will join in the future. This group of investors is investing and holding cryptocurrency due to the returns as well as their belief in the bright future of our industry. We will provide our DeFi services which will allow these investors to hold the coins they believe in, and increase their holdings over time based on investments that go deeper than just currency trading.



MARKET STRATEGY

1) To build momentum, our team creates a variety of marketing channels and established followings on social media, wide distribution of books in the area of cryptocurrency, and develop deep contacts within the cryptocurrency industry.

2) We are building up social media followings of hundreds of thousands of users in the course of just a few years, the team plans to leverage their current followers and bring them onto specific channels that will be the domain of Bears.Finance.

3) Unlike other blockchains, we balance between marketing and technology expertise. Building the best network is only half of the job. Bears.Finance holders can rest assured that our marketing team will be able to build up a marketing engine that is required for product success and that the tech team will be able to deliver on the roadmap.

4) Currently, we have 200 max BEAR tokens supply and distribute 200 BEAR tokens and provide governance protocol for the market to decide its destiny through voting with your coins and staking your voice. We have new tokens & opportunities coming to Bears.Finance over time, you are always early!



TOKEN DISTRIBUTION

Some community members have already dubbed 2021 the year of the “DeFi Renaissance”. Amidst the global health and economic crisis, stablecoins have risen in popularity bringing new institutional and individual players into the market.

The opportunities for Bears.Finance are endless which is promising for the DeFi ecosystem diversification and growth. Our new metaverse world is a game-changing DeFi application that is going to emerge, built at a lesser cost and primed to cross over into the mass market. After reading through so far, it is now safe to say that you are likely keen on the development capability of Bears.Finance!

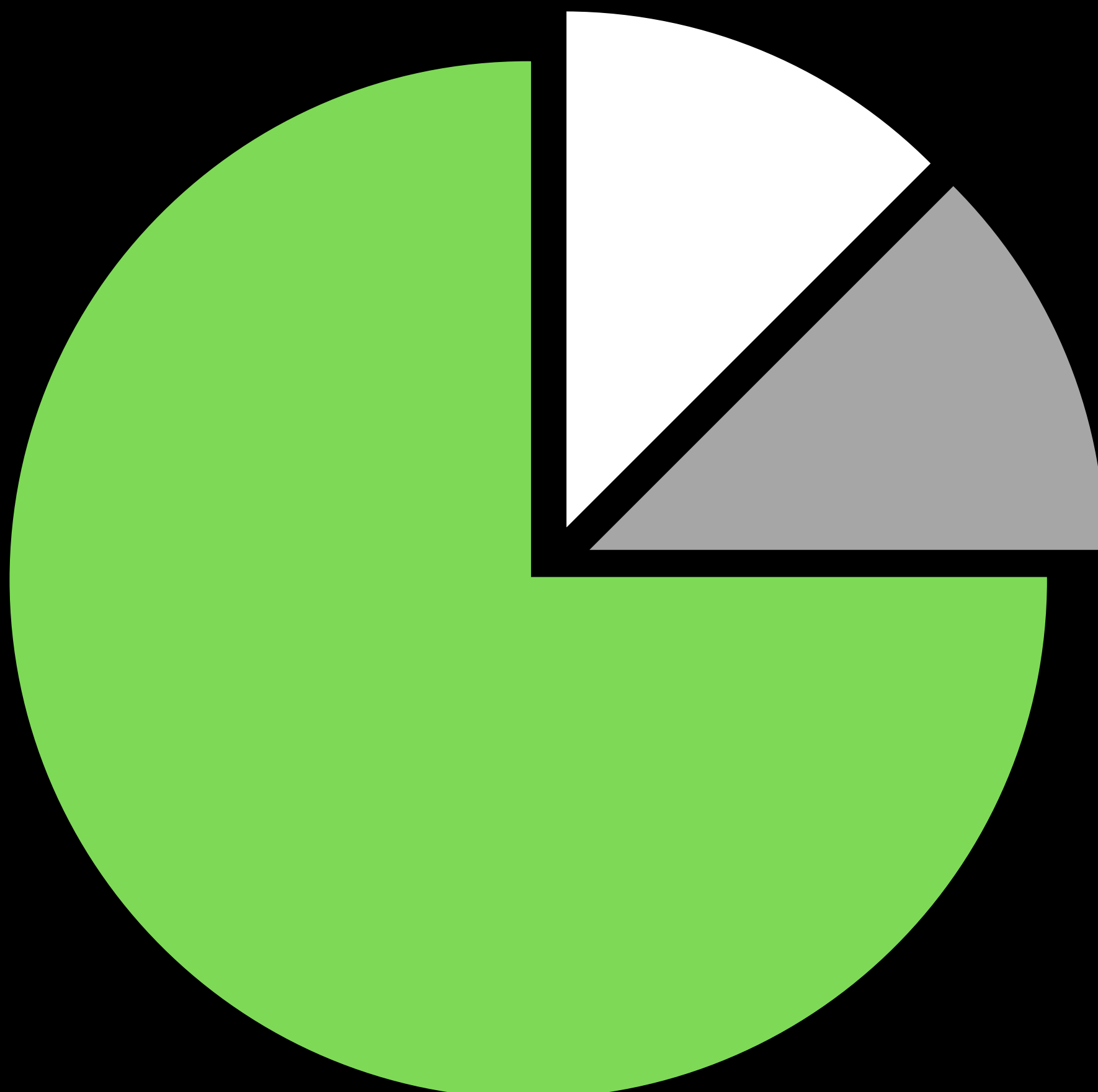
Perhaps you would like to leverage the opportunity with a decentralized platform that is listed and liquid on PancakeSwap? Currently, they are distributing over a billion new tokens more locked in for staking and rewards. These tokens provide governance to the protocol for the market to decide its destiny through voting with your coins and staking your voice.



TOKENOMICS

- 1) BEAR 200 tokens total - everything in the liquidity
- 2) TEDDY Uncapped used for farms - 50% for liq 50% for farm rewards
- 3) Polar Bear Uncapped - 50% liq and 50% rewards
- 4) Bearland USD - 180,000 total supply (stablecoin), used in Bearland to purchase LAND and Estates or NFT
- 5) LAND NFT token - 90k total supply, used for auctions on NFT marketplace
- 6) GRIZZLY - safemoon model, 50% back to holders. Used for building further ecosystem of innovative solutions in lending & trading

Our #1 goal is to make our investors earn money at as much Xs as we can. Our #2 goal is to keep our products highly secure, we have not experienced any HACKS since February 23rd, 2021 since we launched. We launched over 3 tokens related to yield farming and really a lot of software which has the best security standart in the industry



OUR TEAM

Like the great pseudonym Satoshi Nakamoto of Bitcoin who has remained anonymous for over 10 years the team have chosen to allow the platform to flourish first without a face as the very nature of Defi means that it's a decentralised financial product and should not be seen as a centralised entity as every action will be interacting with the smart contracts for each action. As the protocol will be governed by the community its better advised that the protocol does not lead with a face as that could almost distract from the protocol itself and we want the protocol to be the main focus and do all the talking and not have any expectations on any one individual and this is the spirit and ethos of Defi.

