

► CIV *Paper*



v1 23 August 2021



Civilization

/ˌsɪvɪlɪˈzeɪʃ(ə)n/: the process by which a society or place reaches an advanced stage of social and cultural development and organization.

Imagine: what if you had the opportunity to walk down Wall Street and be heard?

Now, you can do it.

We are in the midst of historical changes to the economic system: ordinary people using their handheld devices are transforming the role of Central Banks, Hedge Funds and Financial Institutions. Blockchain technology is changing how we perceive, interact with, and use money.

But how can this momentous change make a positive impact for everyone?

We need a lighthouse to guide us through uncertainty, to make everybody comfortable navigating this sea of coins, tokens, wallets, CEXs and DEXs.

CIV is exactly this.

CIV is the lighthouse: a clear path towards financial freedom for everybody.

CIV is the cornerstone of a new Civilization, a Dex Fund bringing together brilliant traders, marketers and investors, giving everyone a framework to participate in all decisions.

The Civilization of CIV is not built on soldiers who follow orders, but on people who assess, think and take decisions.

We are the CIVilians – the CIVians, for short.

Welcome to the Civilization Settlers. Welcome CIVians.

Decentralized Investing for Everyone

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Project

The World's First 100% DEX Fund

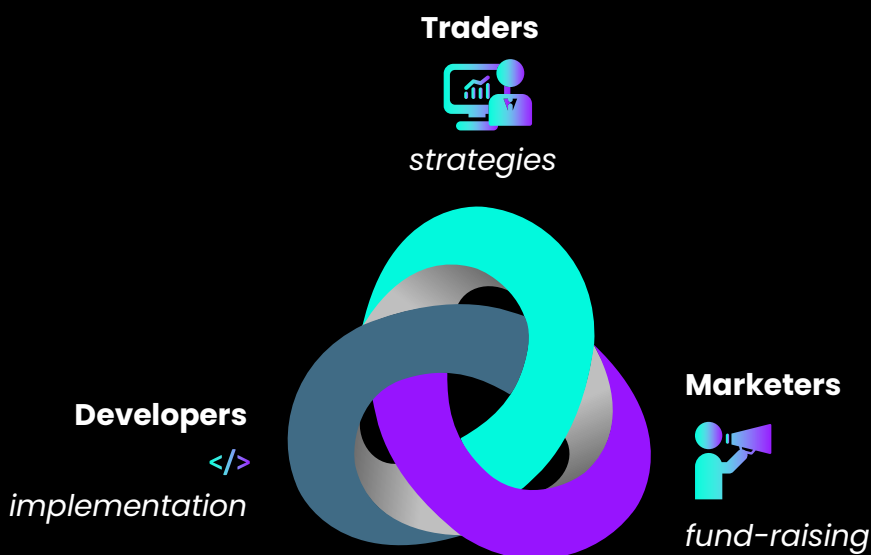
\$CIV is the world's first DEX (Decentralized) Fund: transforming Defi staking and investment, using 100% auditable code and automated multi-strategy selection – giving maximum yield at minimum risk with superb ease of use.

This new concept of DEX Fund is based on community and code. Different from the traditional fiat-money fund which is typically based around closed teams, proprietary ideas, personal networks, access to institutional money and hierarchical organization.

But with a DEX Fund, on the contrary, it is the community that drives decision-making, the software code drives investment, and the system is trustless. It is not driven by any famous person's CV, but by a set of performance-driven principles. The result is that finally everybody has a fair opportunity of financial freedom, independence and success, regardless of background, resources or personal network.

And CIV solves a key inefficiency of other crypto projects – self-referential crypto projects are ultimately doomed. No ROI can be sustained just by adding new investors indefinitely. There must be an external source of wealth. CIV streams revenues from outside its own ecosystem.

\$CIV is a different system – it gives *everyone* a fair chance, right now.



The CIV platform brings together three dedicated human communities:

1. **Traders:** researchers who invent, test and specify new strategies
2. **Developers:** software engineers who code, build and audit the strategies
3. **Marketers:** passionate believers who spread the word and attract investors

CIV is a self-governed financial system that connects:

- **Investors** large and small, looking to achieve financial freedom.
- **Traders & Developers** with ideas in need of capital.
- **Marketers** with an idealistic ethos and who enjoy positive outcomes.

There is a finely tuned balance of incentives for everyone to work together in a trustless anonymous way, for the mutual benefit of all. Investors, Traders, Marketers, Artists, Meme Lords and Ladies, Developers, Financial Experts from around the world, can join the CIVilization movement. Exploiting the power of Artificial Intelligence (AI) to open up endless trading strategies and investment opportunities within the crypto space – and *trustless*, without the need to confide in any specific person or institution.

Together creating a new economy, unlike any other seen before, where the community is the ultimate controller of its own wealth and growth.

CIV is the decentralized community dedicated to designing, implementing and socializing AI powered trading ideas, for the whole world to benefit from. CIVilization will bring financial freedom to all the members of its global community.

In a DEX Fund the community drives decision-making through governance voting, smart contracts drive automated investment decisions, and the trustless system of Defi prevents any abuse of power, wealth or position that threatens to thwart its performance-driven objectives.

The CIV fund targets an initial opportunity yielding as high as 1% return on investment (ROI) per day, compounding to a 30x return if consistently sustained over 365 days.

Using Defi liquidity on Uniswap, Shibaswap and other platforms, everyone can make markets. Civilization allows everyone to *become the bank* – transforming the institutional idea of money management, upending the traditional fund model and bringing opportunity to all by writing auditable code that literally anyone can tap into regardless of their background, achieving advanced performance in the areas of asset allocation, trading and risk management.

There may well be bumps on the road.

There may well be dumps on the chart.

But bumps and dumps should not scare those who truly believe in the power of community, transformation and innovation! CIV will make its voice heard, in crypto and beyond, by patiently and diligently working at its one goal –

The World's First 100% DEX Fund.

Community

Automated Trading: Decentralized Investment for Everyone

Within CIV, I am you and you are me. Within the CIV community everyone can meet amazing people, inspiring, sharing and co-breeding ideas. Many more will join us in the coming days, weeks and months. New active members are welcome and much needed - giving everyone the opportunity normally only restricted to big capital. Democratizing access is a huge task. No one can do this alone. Unity is strength.

The meaning of this may not be clear just yet, but **this will be about us, not me or you.** Without this dedicated community, CIV cannot happen. CIV grows with every new developer, trader, marketer, admin and investor. Believers. CIV is the meeting point for the global community working together towards financial freedom for all.

\$CIV decisions are handled through community voting, ensuring all members have an equal say in the direction of the project. Technology will automate voting and implementation of the community's will. The **Decentralized Autonomous Organization** (DAO):

<https://www.forbes.com/sites/cathyhackl/2021/06/01/what-are-daos-and-why-you-should-pay-attention/>

DAO voting processes directly affect the fund. Examples include: choosing new projects to invest in, implementing new technologies, and decisions such as merging with or acquiring new projects. Endless possibilities.

Most current examples of DAOs are created by companies or centralized organizations, and only after their release do people get a say. The CIV community builds the DAO from the ground up, and therefore crafts the very rules that are its own guiding principles. Decentralized from concept to birth, and from birth through life, only to serve CIV.

Even this very paper is being created and maintained by a dedicated group of volunteer community members. This uniquely differentiates CIV from other projects, it is the secret of this special project and the fundamental reason for any success achieved together.

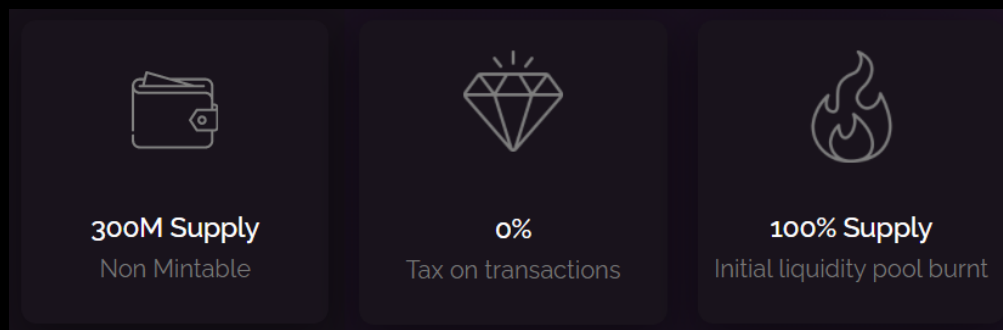
Tokenomics

Plain Simple Raw Power: \$CIV

\$CIV launched on July 31, 2021 with exactly **300 million tokens** created at genesis on the ERC-20 Ethereum network only. The token is **non-mintable**, based on the smart contract of the Open Zeppelin industry standard. The CIV smart contract has also been **verified by Etherscan and audited by MythX**.

The entire 100% initial token supply of 300 million \$CIV was committed to Uniswap v2 liquidity together with 1.41 ETH. The keys to that pool were burnt to the same 0xDead wallet that Vitalik Buterin used to burn \$6 billion in Shiba tokens, one of the largest token burns in the history of the crypto-sphere.

The deployer's liquidity token has also been burnt to avoid any risk of hacking or rug pulls. In simple terms, even if the wallet of the deployer was somehow hacked into, all CIV money would still be safe from rug pulls and other such scams.

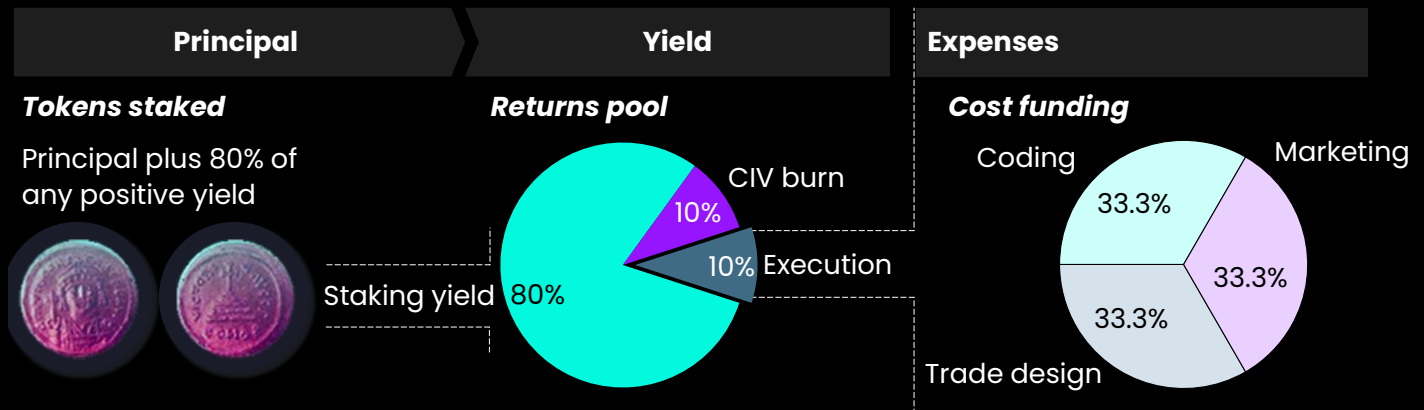


The Civilization \$CIV token is the main store of value and the equity that enables this project. Buying, staking, and providing liquidity for the CIV token are available for trading exclusively on the Ethereum network, through Shibaswap and Uniswap initially, and thereafter on a growing number of exchanges.

The CIV project token can be used as:

- Equity in the Civilization project.
- Enabler of investment on the CIV staking platform.
- Store of value, with investment returns paid in CIV.
- Hedge against volatility, with ETH staking and CIV burning.
- Stored liquidity, receiving daily compounding returns.

CIV yield



Transparent allocation of rewards:

- Investment returns **automatically reinvested** for maximum compounding.
- At exit, investors receive **80% of returns** plus the initial tokens staked.
- 10% of returns **buy CIV to burn them** and the remaining 10% funds execution costs.

The initial implementation is an advanced AI-powered trading and staking platform for investing in **Uniswap v3 liquidity pools**, with the goal of maximum daily compounding interest. The starting point to build a growing community fund, and to sustain growth. The community acts as its own bank, funding community projects chosen by community-appointed leaders and DAO-voting for major strategic decisions.

The staking platform is not the only potential use of funds; other possibilities will open up. Example: a charity fund with its own dedicated wallet, funded with CIV returns to support the causes that mean the most to the members of the community.

Buying and burning of CIV tokens creates deflationary pressure that directly benefits every long-term holder of CIV, even those who simply buy-and-hold without committing their tokens into staking or liquidity pools.

Example. An investor stakes 100 ETH. After 1 month, the investor's position has grown to 135 ETH. The investor gets back 128 ETH = 100 *principal* + 28 which is *80% of the 35 ETH gain*. Further 7 ETH of gains are split to 3.5 ETH converted to CIV and burnt, growing the price of CIV, plus 3.5 ETH are saved to fund the execution costs of strategy developers and traders.

Platform

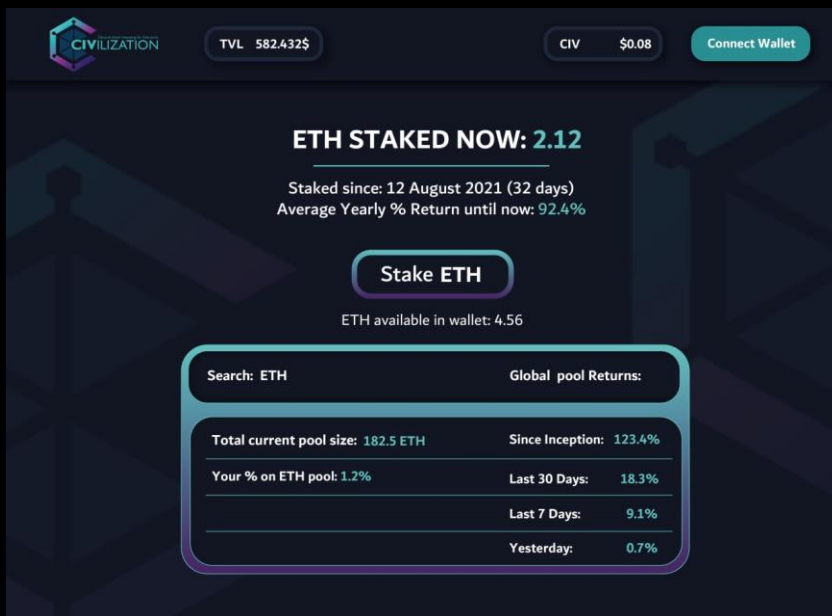
Staking System Analytics

The CIV platform allows any holder to stake tokens and earn returns:

1. \$CIV tokens are actively traded on DEXs and can be acquired 24/7.
2. ETH is invested for profit, while CIV is the project's store-of-value.
3. ETH returns are redeemed with 20% commissions.
4. 10% of the returns, which is half of the commissions, is used to buy and burn CIV.
5. Investors can buy and stake at any point, and redeem/unstake or sell at any pre-set daily or weekly window. It is designed for simplicity.

User experience – frontend (*mock-up*)

Illustrative design
Preliminary draft



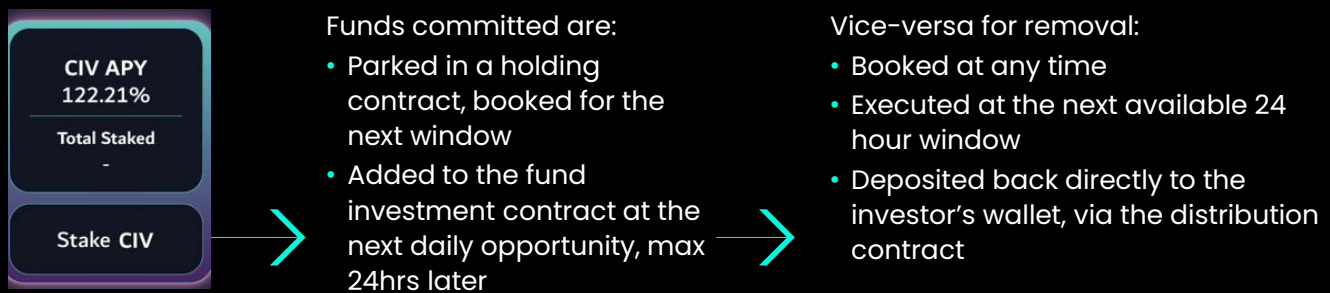
User experience: **high-yield staking platform**

- Deposit any token, initially ETH
- Unlike any other staking, the underlying smart contract is a fully-fledged trading system
- Rewards come from outside the token system, unlimited anywhere in the DEX world

The fund net asset value is calculated at entry and exit; when staking, investors get fund-tokens equivalent to their share of the pool, similar to how Uniswap v2 tokens are minted to represent the provider's position in the pool.

Due to the nature of Ethereum trading fees, the **fund rebalancing process is gas-intensive and happen daily**, rather than in real-time. Therefore, the fund additions and redemptions are processed behind the scenes by the dedicated daily routine.

Asset management: fund additions and disposals



Addressing **medium-long term horizons**, funds are invested daily:

- The fund grows and shrinks once a day as the global fund rebalances.
- Additions / removals of funds for the next window are made via the website platform.
- Funds for investment or redemption are processed within the next 24 hours window.
- All orders are final.

Investors save the time and energy required to research market opportunities every day, while achieving high returns on invested capital in a highly liquid currency like ETH – simple and transparent. Trading costs are only paid at exit, to preserve the power of compounding.

Advantages of Civilization trading, versus do-it-yourself:

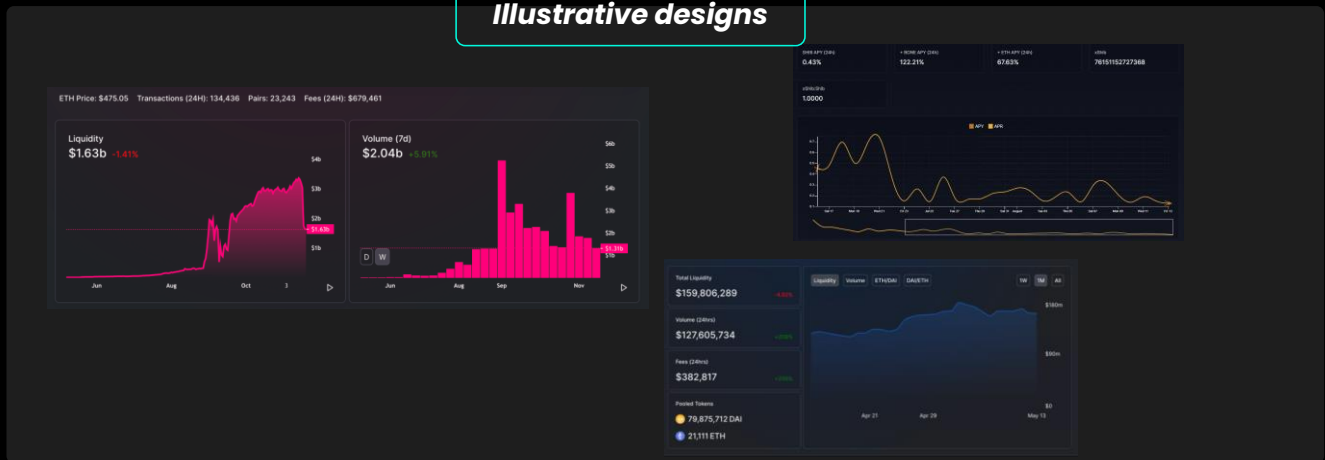
- **Fees:** The Ethereum blockchain charges gas fees to process transactions. The fees are fixed, and expensive when providing liquidity. Pooling reduces these fees relative to the invested amounts – for example staking 2% of the pool would save 98% of the gas fees.
- **Diversification:** CIV reduces the risks and costs from impermanent loss and market timing, by tapping into multiple positions across different pairs and Dex platforms for hedging purposes.
- **Compounding:** Uniswap v3 does not re-invest fees, which means active management is required in order to generate compounding. The difference between daily returns with and without compounding is 10x by the end of year 1 – a crucial part of the strategy. Consistent 1% daily returns could illustratively yield over 3,700% APR a year thanks to compounding, well over the 365% that would be achieved without.

All this is fully automated, so CIV works hard while investors sit in comfort and reap the rewards without any unnecessary trial-and-error in continuously evolving markets.

Rewards are tracked via dedicated analytics pages, updated in real time.

Analytics overview

Illustrative designs



Graphic visualization of the fund yield at three levels, global / pool / position:

- Daily yield of the global fund in a simple line chart.
- Real-time position tracking for investors, with detailed statistics.
- V1 with basic analytics, v1.1 will further expand.

Providing greater liquidity to the market is a win-win social proposition – enabling smoother trading, while also controlling access to capital and collecting privileged market information – a key advantage of pooling investment.

Each investor pool gradually builds fees while naturally rebalancing itself and reducing the price impact of trades. Doing well for the investor, as well as for the DEX world, by earning liquidity fees and making CIV stronger.

To read more about the first trading strategy of CIV:

[Earning Liquidity Fees Every Day](#)

To learn more about the technologies and trading strategies of CIV, use Shibaswap or Uniswap to stake liquidity, do research, and also watch these videos:

- [Liquidity Providing on Shibaswap](#)
- [Liquidity Providing on Uniswap](#)

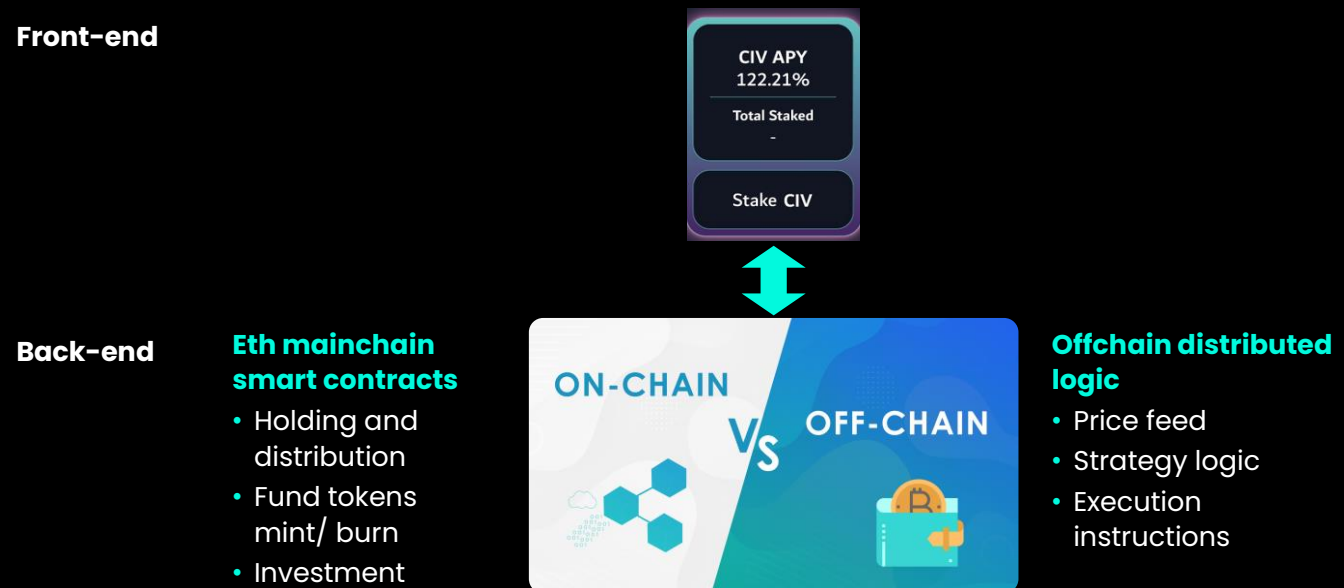
CIV makes markets with zero manual effort on the investor's part.

Technology

Detailed Underlying Architecture

The underlying technology relies on a mix of on/off-chain infrastructure.

Infrastructure outline: on & off-chain



Each strategy declares and restricts the smart contracts it can exchange assets with:

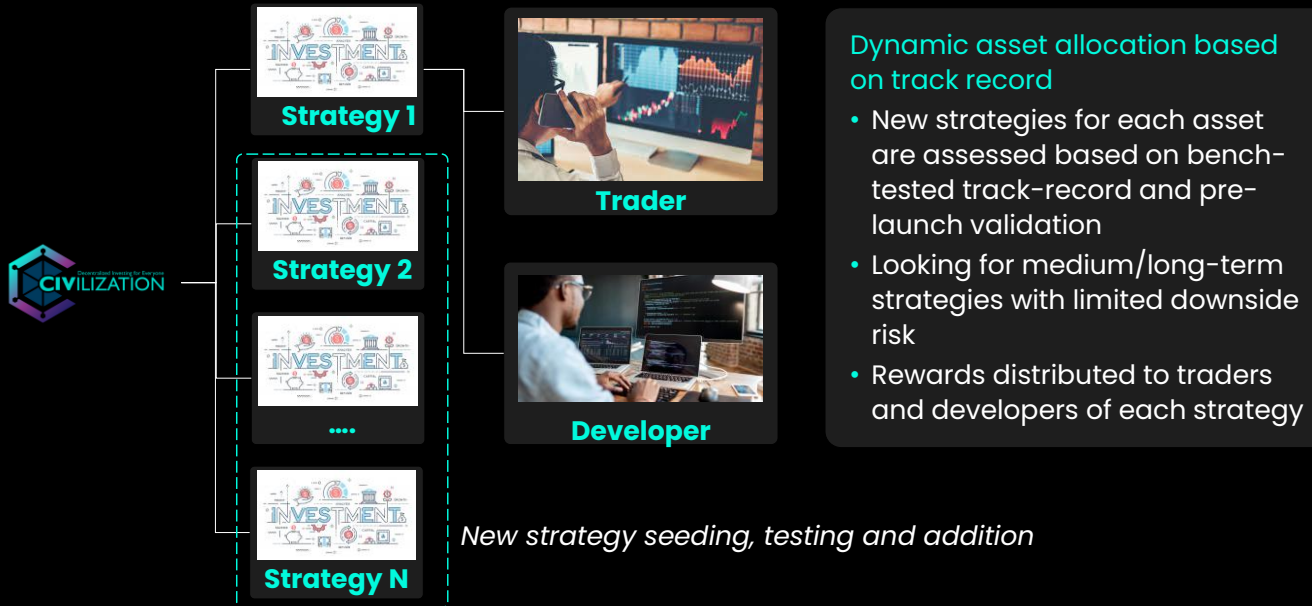
- Contract-level lock to transfer money across smart contracts alone
- Whitelist of trusted smart contracts e.g. swap routers
- Investment strategy is seeded and bench-tested prior to adoption.



The \$CIV community, collectively, works similarly to Artificial Intelligence: directly driven by a shared target outcome, evolving as it goes along, based on its environmental conditions

and without a central pre-defined authority. The results are better than any one individual or organization could ever achieve alone.

Asset allocation: seeding, selection and assessment



Trading strategies leverage \$CIV because of its incentives. Imagine a trader had 10 \$ETH to invest, with a 1% per day return from their strategy. Every day, 0.1 \$ETH (1% of 10 \$ETH). But, deploying it on \$CIV, then the same strategy earns 5% of the total global pool returns. So, imagine 1,000 \$ETH are deployed by \$CIV on the strategy, the same 1% return generates 10 \$ETH, of which 0.5 \$ETH goes to the trader (5% of 1,000 \$ETH).

In this example, the trader would make a **5x return without taking any additional risk.**

Copying \$CIV trading strategies as they are published for auditing is theoretically feasible but economically less profitable compared to staking in CIV, because of higher transaction fees, lower diversification, slower go-to-market and greater effort. Clearly not every strategy is suited for \$CIV and its trustless 100% code-focused approach, but those that are, find their safe home in CIV's ever-evolving safeguards and incentives.

For larger traders the community may even design further incentives, as long as they create synergies for the entire community. In a decentralized strategy, community members set the destination, and let the system find its own solutions over time.

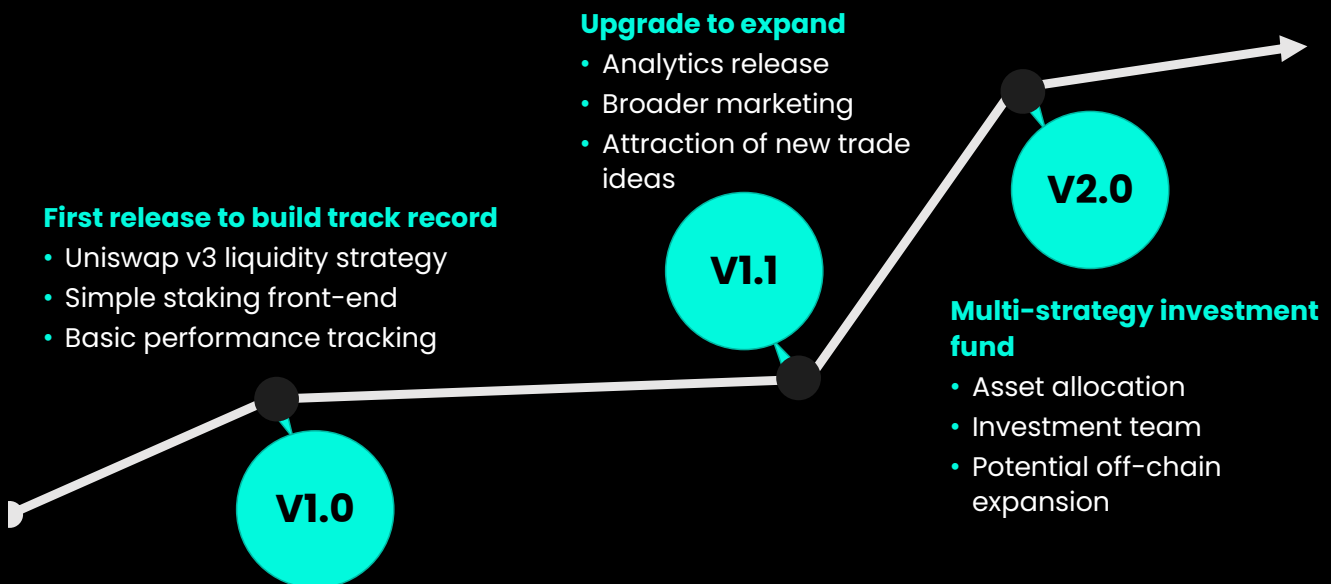
Roadmap

Exciting Releases Planned

After the fair launch on the soft-start date of 31st July 2021, initial marketing and community-building paved the way for the development of the first investment staking technology. Once this is built and validated, the staking campaign will be opened with the release of v1 of the platform.

V1 is already fully functional and investable, and intended to be launched before the end of 2021 as soon as the community will have completed and audited its first development.

Development roadmap overview



Further releases will expand and consolidate the capability of CIV. The tracking of initial v1 returns will lead to further technology and trading improvement, with v1.1 expanding the analytics capability and marketing efforts.

Thereafter, v2 will introduce multi-strategy capability, a stable investment team and potential expansion to off-chain investment ideas, as well as the launch of a governance/benefits rewards token which, unlike CIV, can be minted proportionally to time and value staked.

Sustainability Focus – A forward-looking approach for a changing world

Sustainable investing aims to deliver long-term sustainable financial return in a fast-changing world. CIV believes Environmental, Social and Governance (ESG) factors are increasingly already affecting the ability to operate and generate returns responsibly.

CIVilization builds dedicated sustainable technology solutions, designed to align with the financial goals and values of its community. Managing ESG risks and opportunities has consequences for business results, so CIV incorporates ESG factors in its research and decision-making, in order to responsibly deliver stronger risk-adjusted returns.

The development of CIV is focused on 4 key sustainability pillars:

- **ESG integration:** Environmental, Social and Governance (ESG) factors are a set of metrics – not always systematically reported in the past – that can affect the performance of funds and assets. CIV pledges to systematically include these metrics in its assessments and impact reports.
- **Stewardship:** CIV aims at creating value by considering the impact of every decision it makes. As the world's first DEX fund, CIV holds itself accountable to society as a whole. As a consequence, not only does it think that its investments will perform better financially over the long term, but they will also contribute to a more positive, forward-looking and equal society.
- **Capability:** in a fast-changing world, sustainability is a growing concern. Many investors have twin goals: to generate returns, and to do so in a way that aligns with their values. CIV is committed to building management capability to deal with risks associated with ESG through training, attracting and targeted incentive programs.
- **Climate change:** climate change is a global challenge that no one can afford to ignore. Carbon transition policies create winners and losers across trading strategies, sectors and markets. For us as investors, the time to act is now.

CIVilization is committed to promote action on ESG and specifically climate change-related projects. All of the CIV tokens have been minted in one-go, to avoid any further energy/fossil fuel wastage to mine other tokens. The CIV community is dedicated to the development, promotion and maintenance of world-leading standards of accountability across such mission-critical dimensions.

Team

Values & Rules of the DEX Team

The community principles of CIV:

- **Anonymity** – but not lack of accountability as far as practically enforceable.
- **Respect** – but any idea is welcome so long as expressed with mutual respect.
- **Focus** – with its specific job to get done, CIV must pursue it in the best possible way.

The CIV ethos:

1. **100% community focus.** The CIV token is community-driven, without direct personal lock-in or control. Initial liquidity has been burned so that no one entity has admin interest or special rights. Token supply cannot be minted or changed further. Decisions are made by the community utilizing a DAO through governance; no secret marketing budget to drive interest, unless community controlled.
2. **Easy access for all.** CIVILization is at the service of as many people in the world as possible. There is a zero minimum investment and the technical barrier to entry must be low – offering ease of use, a simple interface and intuitive rewards. Anybody must be able to explain CIV to anyone within 5 minutes. CIV continues to constantly evolve and improve through community input.
3. **Target 500% ETH average return per year.** The CIV token enables access to trading of any crypto token, with ETH-based staking and rewards – an active and liquid currency. Any trading opportunity yielding high daily returns can be pursued, anywhere within the ETH eco-system, generating market-neutral, absolute total returns; for example, DEX Liquidity provides a brilliant initial opportunity area. There can be no guarantee of any specific % return every day but averaging out should target at least 5x return a year.
4. **Automated Artificial Intelligence.** CIV uses smart contracts which implement trade ideas completely autonomously, and no person or entity has special permissions to change its operation. The investment wallet must be impenetrable from the outside and untouchable from the inside, thus protecting against all risks currently facing most DeFi projects. The auditing and vetting of the code form an integral part of the CIVilization community and ensures long-term ecosystem success.

5. **Price stability.** The CIV token may have initial price swings, but when it reaches a critical mass of community and an established track record of returns, there will be an intrinsic incentive for price stability. If the token value should halve, a 10% a week return would become 20%, attracting more capital, and automatically bring the price back up to its equilibrium.
6. **Social mission.** The CIVilization ethos of making financial freedom available to everyone demands that part of the yield is given back for social benefit. A portion of the financial returns is set aside for the benefit of those who are less fortunate. CIV does not engage in immoral, illegal or questionable practices such as front running, quite the contrary, CIVilization promotes sound investment practice for social benefit.
7. **Open innovation.** CIVilization is based on new trading ideas which can be generated at any time, referred and vetted based on systematic performance analysis. Therefore, anyone can have their own projects implemented and attract capital to them, based on automated asset allocation. Lack of funds is not a barrier for brilliant technical people and traders to be able to benefit themselves and society.

With regards to account management and passwords, the CIV founder Sator initially owns all *master/ super-admin* accounts that cannot be safely decentralized. For example, the initial liquidity, for all extents and purposes became the property of the community when it was burnt – this is the preferred solution for CIV, wherever applicable. This will engender trust, implement the principles of CIV and bullet-proof its growth.

However, parts of the technology world are not yet dex-ready, as they were designed for a centralized world. For example, social media accounts, web server hosting and emails do not yet have a safe and transparent mechanism for consensus work on a shared account. No one should be 100% comfortable owning such responsibility alone. Maybe one person can be stopped, but never the mighty CIVians as a whole.

CIV looks forward to the day when such technological barriers will be overcome in the future. Blockchain-based solutions will address and solve such annoying problems. Until then, CIV will exercise due care to fulfil its mission, a trustless investment platform which needs to be protected from hacking. CIV pursues transparency and openness but not at the cost of risking money loss.

Donations

How to Contribute

Please use the following wallet address to donate ETH, NFTs and other ERC-20 tokens:

0x51D377b4CD1585C460c75f9aD806b8d63db7A09E

The special multi-signature wallet requires 2 out of 3 signers from the following list:

- **Sator** 0x0b545E04E3E0999c028600a502D64db958587E94
- **Dex** 0x46DaD8f630736C7265849422F943efD77CB8714f
- **Volatility** 0x08AAFCd1F234D072e8DCa7D2D0470a48FAb5941b

Therefore, no single person out of their own initiative is able to withdraw donated funds. This initial list of signers is temporary: it will change based on *proof of work* (contribution to CIV development) and *proof of stake* (monetary contribution) over time. There is **no admin wallet** and no permanent privilege.

Initially, there was a small group who started the fire, and over time this fire is finding its own way to burn independently.

We, the CIVians, are coming in Hot.