

UNILORD



Decentralized, reliable, and sustainable DeFi made for a digital economy.

March 2021

1. Abstract.

We introduce a minimally central controlled and decentralized protocol that automatically reacts to market forces to maintain the target value of its native assets. The protocol allows anyone to leverage their crypto assets by balancing the dual-control assets called Unipeer (Non-Governance Token) and Unilord (Governance Token) in the market its products. We outline how dual assets can be utilized as a universal and low volatility collateral that can maintain its value and other decentralized finance protocols from sudden market shifts. We plan to present how the market's volatility can be removed while achieving wealth in DeFi protocols.

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2. Introduction

Recent DeFi trends draw inspiration from [blockchain](#), the technology behind the digital currency [bitcoin](#), which allows several entities to hold a digital ledger of transactions, meaning a single, central source doesn't control it. This is important because centralized systems and human gatekeepers can limit transactions' speed and sophistication while offering users less control over their money. DeFi is distinct because it expands on blockchain technology from a simple value transfer method to more complex financial use cases. The total value locked in the DeFi sector has grown to over \$35 billion compared to \$1 billion in early 2020. This proves DeFi's scalability and shows its capability of continued growth.

3. Background

A. Volatility

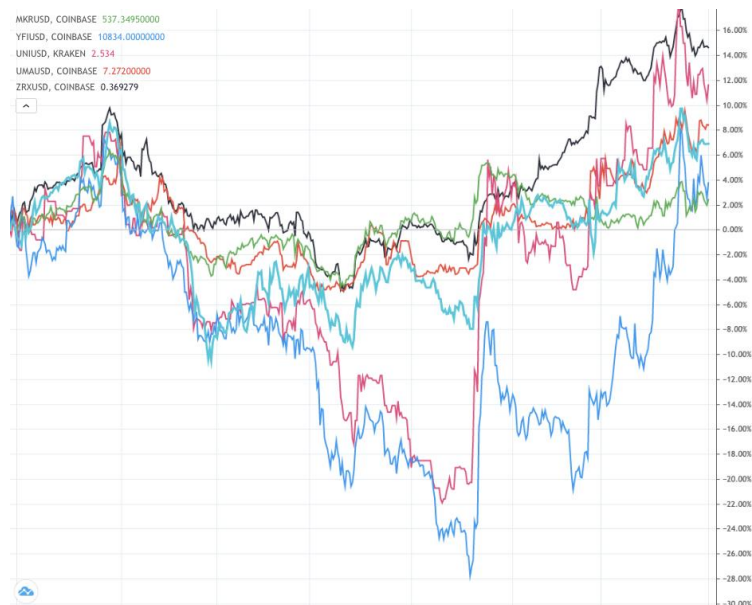


Figure 1 - <https://thedefiant.substack.com/p/its-risk-on-again-and-defi-knows>

While the DeFi sector has managed to outperform crypto in general over the long term, it comes at the cost of high volatility. Top 10 (Marketcap) DeFi cryptocurrency's average volatility during the last few months is over 90 percent, meaning the value of these cryptocurrencies has risen and or fallen 90 percent over the year. Volatility is not a prediction. However, it is a measure of how sharply prices tend to fluctuate.

B. Potential for hacks

Based on publicly released data, leading DeFi projects such as DAOMAKER, bZx, dForce, etc., have suffered millions of dollars in damages from so-called "Flash attacks" or "Network Spamming," which led to oracles struggling to give updated prices and liquidation protocols not being able to keep up with liquidation.

C. SCAMS

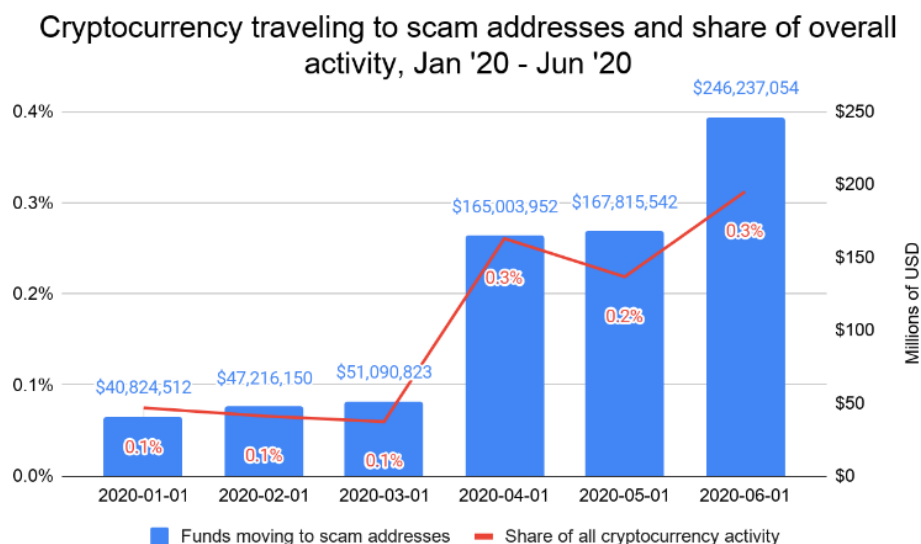


Figure 2 - <https://www.securities.io/big-bitcoin-scams-to-avoid-for-2020/>

Scams are to be expected as we've witnessed during the ICO craze of 2017. From pump and dump schemes to exit scams or even UniSwap scam tokens, some have even suggested

that [80% of Defi tokens](#) are actually scams and the projects do not have the proper level of protocol nor products to carry out what is indicated in their whitepaper.

4. Unipeer Non-Governance Token

The Unipeer Non-Governance Token (PEER) is a non-stable mining token in Unilord Protocol. It is meant to be volatile and hold rights to governance and access all DeFi products provided by Unilord. It is important to note that we take a governance-minimized approach to designing trustless tokens. We eschew DAO-like active management such as MakerDAO. The fewer parameters for a community to actively manage, the less there is to disagree on. The only parameters for governance through PEER are adding and switching through the pools provided to accrue values. The PEER token might be volatile, which might experience upside and downside through the system. PEER supply is initially set to 100,000,000 tokens at genesis. Still, the circulation amount will likely be deflationary as 3% of PEER are burned through transactions and consumed by fees on products. The protocol design is such that PEER will be broadly deflationary in supply as long as LORD demand grows.

The PEER token's market capitalization should be calculated based on LORD's expected future price as well as its self-burning rate. Additionally, as the PEER market cap increases, so does the system's ability to keep LORD stable. Thus, the design's priority is to accrue maximal value to the PEER token while maintaining LORD as an algorithmic stable coin.

A. Distribution

Reserve for ecosystem – 299,730,000 (26.1864%) Locked

[0x2cf9ef0b271fe165bb3eef16cd9d168deff261c2](#)

Development – 199,819,999 (17.4576%) Locked

<0xbb456877cd9309d9eb903d1663a491a4b29145c7>

CEX and DEX Liquidity Solution – 199,819,999 (17.4576%) Locked

<0xea2b2378dd42524abce414a2a0dc2739d2a8e567>

Reserve for redemption – 145,500,000 (12.7119%)

<0x0826a80608d1469ad72a3eaa069adcb4d09168b0>

Initial Liquidity Offering – 99,909,999 (8.7288%)

<0x7ebca1decbb0fb6b70a07e0fae2fd46adea7d6c12>

Marketing – 99,909,999 (8.7288%)

<0x27dc7541acaa1771aab64c179a0bf372c4bae26f>

Team – 99,909,999 (8.7288%)

<0x0d6a587aa43b177873567e5c3918a116f78c1d62>

*Locked tokens are only to be supplied to the market when agreed by governance vote.

*Number is at genesis. Percentage changes as Peer burns

5. Unilord Governance Token

LORD is an algorithmic stable coin aiming at a tight band of 1\$. LORD can only be minted when PEER is burned or locked. LORD minting ratio is 1:100, meaning that when 100 PEER is locked or burnt, one single LORD minting is executed in the system.

LORD is a stable coin backed by collateral with a systematic supply algorithm. When LORD is being traded above its initial pegged value, the collateral amount will be removed to match the target value. When LORD is being traded at under its initial pegger value, the collateral amount will correspond with the target value.

The Unilord protocol will control the price stability in real-time, and the controller will be ramped up when sufficient supply is circulating.

A. Distribution

Reserve for ecosystem – 7,000,000 (70%) Locked

[0x94118ca80f353c49b632de9e823720d14aae0f5d](https://etherscan.io/address/0x94118ca80f353c49b632de9e823720d14aae0f5d)

CEX and DEX Liquidity Solution – 2,000,000 (20%)

[0x1905b1a28d97b6f57d8648c289ccf9804e5c7cf1](https://etherscan.io/address/0x1905b1a28d97b6f57d8648c289ccf9804e5c7cf1)

Initial Liquidity Offering – 1,000,000 (10%)

[0x86333f8e86c514e3eeab68ffdf8903f7d064476](https://etherscan.io/address/0x86333f8e86c514e3eeab68ffdf8903f7d064476)

*LORD is only minted when switched with PEER.

*10% of LORD is set aside for swap with PEER for Uniswap Listing

6. Initial Liquidity Offering

Initial Liquidity Offering will be executed in 4 phases.

- 1) **Uniswap Listing** – 10% of PEER will be locked to mint LORD. Minted LORD will be listed on Uniswap, and the stabilizer will be ramped up as soon as PEER supply occurs.
- 2) **Initial Mining** – 1% of initial PEER supply will be provided to the market with 1st and 2nd round of minings. Each mining will last for seven days, and mining tokens are locked, whereas mined tokens are open to withdrawal.
- 3) **Yield Farming:** A total of 5% PEER will be supplied to the market through multiple Yield Farming rounds.

- 4) Airdrops – 1% of LORD will be airdropped to the first contributors to the pools. Conditions will be announced.

7. How Unilord works during the first phase of milestone

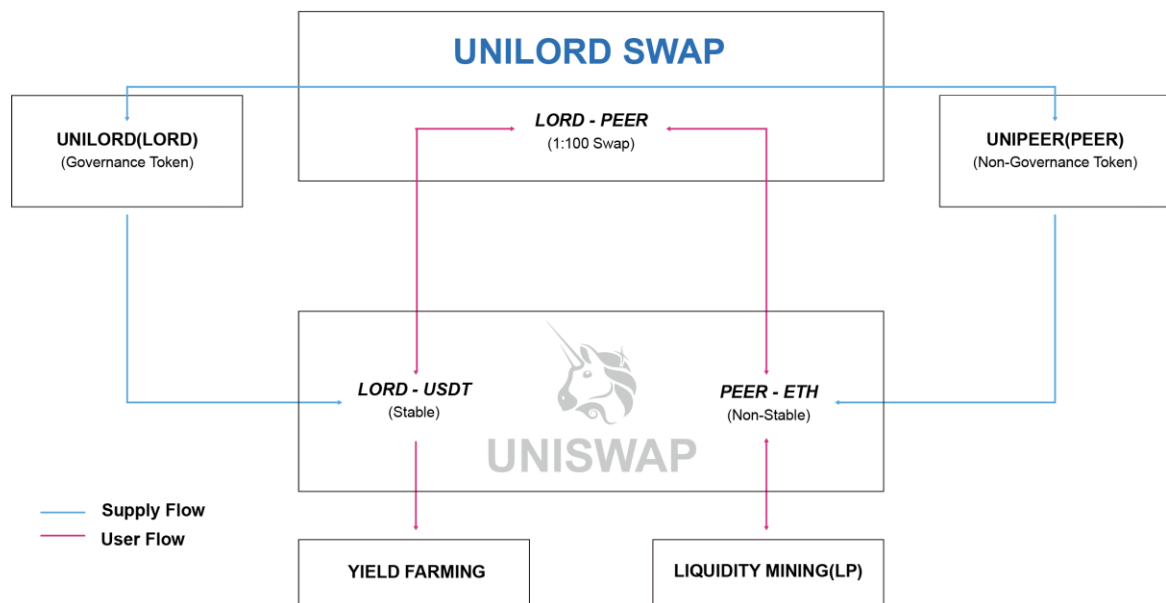


Figure 3

8. Roadmap - 2021

[Product Phase One]

- Q1: Peer and Lord issued
- Q2: Official Channel Opening [Landing, Github, Medium]
- Q2: Product Soft launching [Staking and Yield Farming]
- Q2: Peer Listing on Uniswap

- Q2: Lord Swap launching (Internal Only)
- Q2: Lord Listing on Uniswap

[Product Phase Two]

- Q3: Automated Market Making and Stabilizer Ramped on
- Q3: Lord Governance initiation and Airdrop
- Q4: Lord Swap (Full features)
- Q4: Staking and Gear Lending products launching

9. Risk Disclaimer

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