



# **IMPACT DEFI**

## LIGHT PAPER

THE FUTURE  
LIVES  
ON THE MESH

## Table of contents

**"TO CHANGE  
SOMETHING,  
BUILD A  
NEW  
MODEL  
THAT MAKES  
THE  
EXISTING  
MODEL  
OBSOLETE"**

- BUCKMINSTER FULLER

Introduction	3
Mission Statement	4
Mesh Network	5
Innovation	9
Protocol Owned Liquidity Staking	10
Tax Haven	13
Donation as a Service	15
Launchpad	18
Crowdfunding platform	20
Green Finance	22
Metaversed	24
Off chain investments	27
Summation	29
Tokenomics	32
Team	33
Partnerships	34
Community Governance	35
Security and Industry Compliance	36

# THE CASE FOR DECENTRALISED FINANCE

With precarious amounts of currency printing, the prospect of hyper inflation, uncertainty around job stability and the depreciation of our financial assets, the worlds financial systems are faring into rough waters. Recent cases of rationing withdrawals from state banks in Russia, dwindling interest rates on savings, gatekeeping to lending and lines of credit as well as poor returns on pension schemes, has cast a looming, growing concern for our long term financial security and to question to what degree we truly own our ‘money’.

From this global backdrop, has seen the burgeoning growth of Decentralized Finance, an industry that is expected to hit \$19 billion in global blockchain spending by 2024, and has seen total value of locked assets increase by a magnitude of eight since July 2020 alone. Built on the pillars of security and transparency, complete control and ownership of assets as well as providing access to collateralized loans and high, sustainable interest rates, DeFi is the financial system increasing numbers of capitalists are scaling into; An ecosystem of collaboration, innovation and community.

# CHANGING THE GAME

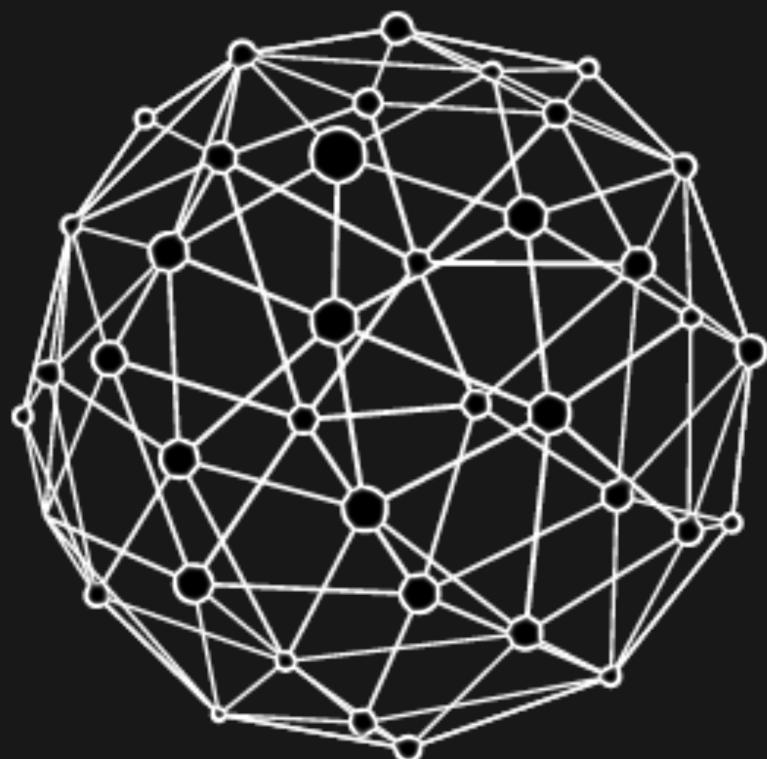
Impact DeFi believes in decentralization, believes in community governance, believes in providing viable, sustainable alternatives to current financial models and believes in the **right of individuals to secure their financial freedom** and to do so with complete ownership of their assets.

Impact DeFi has built the bridge between traditional finance and decentralized systems, upon a pioneering synergistic ecosystem. From every stage of its design, implementation and deployment, the driving narrative has been to **develop the sustainable, scaleable framework that can sustain and grow** with higher APY returns and tax haven benefits conferred to investors.

# FOR OUR SUSTAINABLE TOMORROW

Built in house from the ground up, Impact DeFi establishes a decentralized financial ecosystem that seeks to change how we perceive, acquire and manage currency, giving choice, flexibility and ultimately **greater autonomy over one's assets** over a lifetime.

**The future is DeFi, an ethical DeFi 3.0, powered by the Mesh Network.**



THE MESH NETWORK

**The entirety of the Impact DeFi ecosystem is built on top of the protocols Mesh Network** - the underlying grid that we fully expect to be an industry standard.

Fundamentally a mesh network is a decentralized network of interlinked nodal points that, when collectively configured, provide secure, highly efficient routing to move sensitive data across a mainframe.

Impact DeFi's Mesh Network connects the individual elements of the protocol into a larger interconnected structure, that, as the bedrock of the protocol, will ensure:

## **CONSISTENT NETWORK STABILITY**

### **Redundancy architecture**

With redundant pathways built in, should a single or multiple nodal points go offline or otherwise be non-responsive, there are other interconnected nodes that take up the load, mitigating against server (and thus protocol) downtime.

### **Distribution of fiscal assets**

Enables individual protocol elements to remain liquid and solvent by efficiently being able to draw funds from other nodal centers.

## **ENHANCED NETWORK SECURITY**

Capacity to isolate and switch out nodal points in real time without taking the protocol offline.

## **INSULATION FROM MARKET VOLATILITY**

On and off chain investments and revenue streams, mitigate against volatility in the Crypto markets.

## INTEROPERABILITY BETWEEN TRADFI AND DEFI

Designed to allow the seamless on stream of assets and projects into the mainframe. The network integrates traditional investment and business models with their Cryptocurrency and DeFi counterparts.

## EFFICIENT ROUTING

Automated, decentralized, smart contract executed delegation of funds to best capitalise on treasury resources.

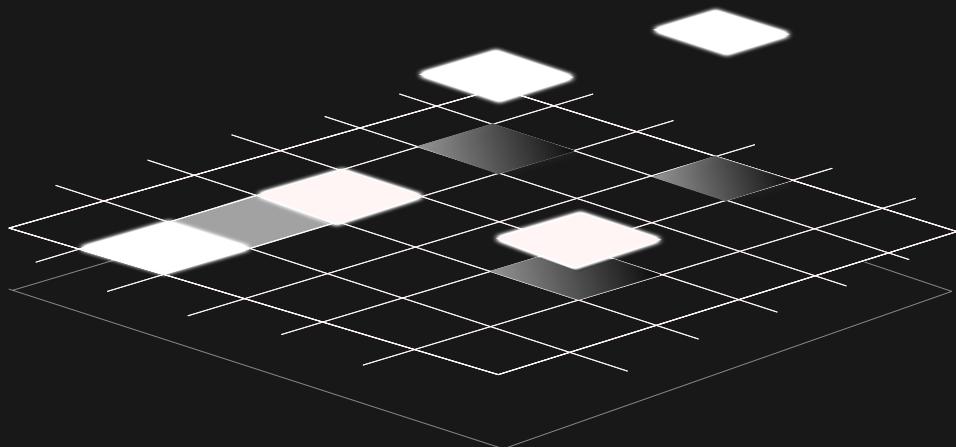
**With all projects built on top of the Mesh Network, the mesh allows the protocol to run, scale and iterate as a synergistic ecosystem.**

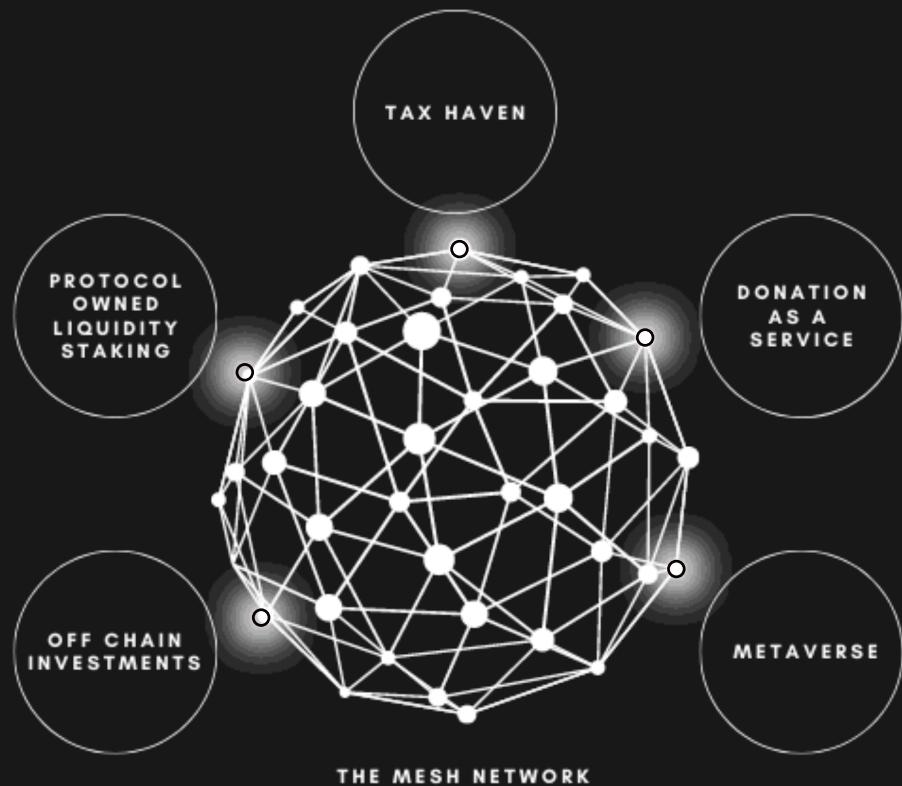


The Mesh Network presents **a revolutionary development in DeFi**, enabling the creation of an ecosystem that can move beyond the borders of DeFi and incorporate both wider Crypto, Metaverse and blockchain gaming assets with real world investments and integration.

The Mesh provides three fundamental implications that will dictate the growth of DeFi 3.0:

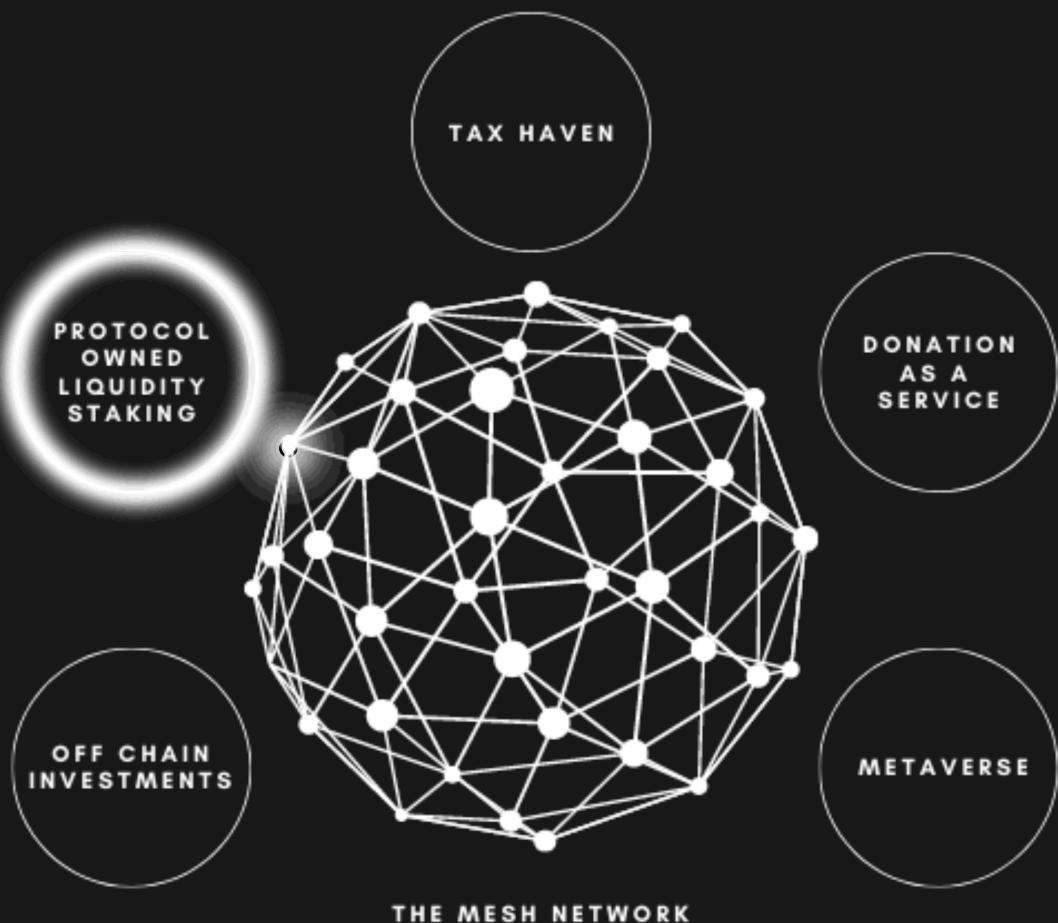
- **The first fully scaleable, integrated, interoperable, multi-chain decentralized network.**
- **A DeFi baseplate for other DeFi protocol and Dapp developer teams to integrate upon, harnessing the ecosystems collective liquidity, community and network stability.**
- **A network that maintains structural integrity on scaling and strengthens over time.**





Built on top of the Mesh Network, at launch, the Impact DeFi ecosystem showcases **five industry defining protocol elements** that bring utility, build community and drive significant revenue into the ecosystem:

- **Protocol Owned Liquidity Staking (POL-S)**
- **Tax Haven benefits**
- **Donation as a Service (DAAS)**
- **Metaverse building**
- **Off chain investments**



# POL-S+DEX

Protocol Owned Liquidity Staking (POL-S) as part of the protocols flagship DEX is the ecosystems first pioneering revenue generating and community building platform built on the Mesh Network.

Protocols that currently hold liquidity on decentralized exchanges (DEX) face significant disadvantages in respect to being able to forecast, project and sustain consistent APY values. The inability to guarantee token liquidity, capitulation to ever greater incentives in the face of mounting competition, sees many staking protocols fall at the first hurdle, and fosters an investment culture of short term plays.

Addressing this, integrated into the Mesh Network, **Protocol-Owned Liquidity provides four key differentials:**

- **The ability to self-govern and regulate incentives**
- **A guarantee of market liquidity**
- **The ability to capture LP fees**
- **The ability to use POL to buy back \$XXXX**

The **POL-S DEX, is the ecosystems transactional hub for the purchase, earning and trading of assets**, with all transactions executed directly between wallets.

## Staking options

POL-S offers single sided and L.P. staking with a sliding APY based on the length of time tokens are locked in staking positions - a mechanism designed to reward longer term investment strategies with higher APY's.

## Staking period

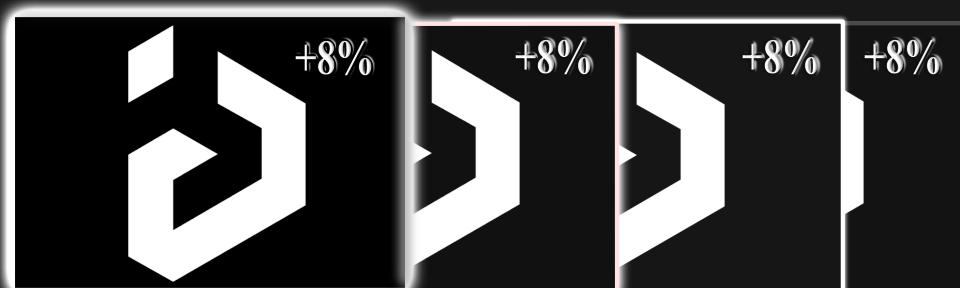
Minimum locked staking period of 7 days with a maximum of 365 days - selling of staked tokens before the end of the pre-agreed lock period will be subject to a 10% selling fee distributed to treasury and burn wallets respectively.

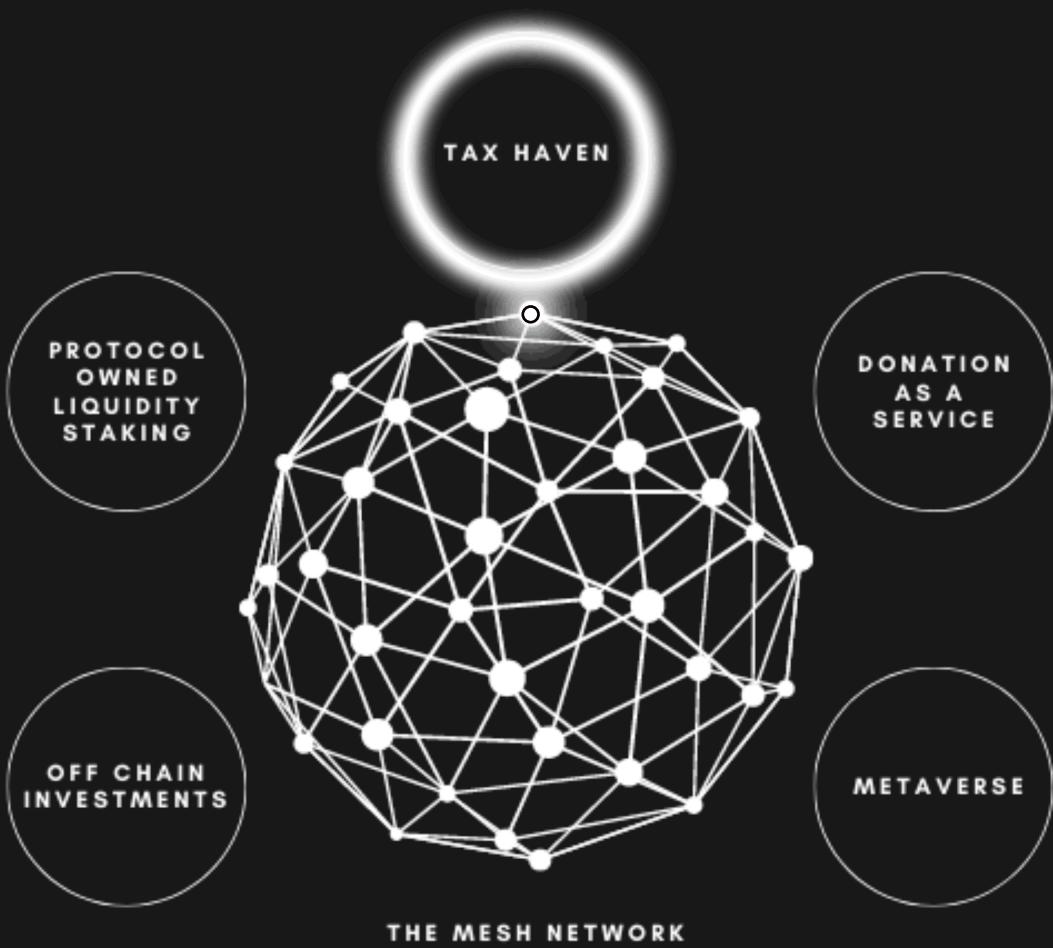
## APY

Staking on **app.impactdefi.finance**, POL-S offers investors a consistent APY range between 10 to 500% APY, adaptive to market conditions and significantly higher than traditional financial alternatives. POL-S gives investors a means to build long-standing passive income strategies as part of their investment portfolios.

## NFKey

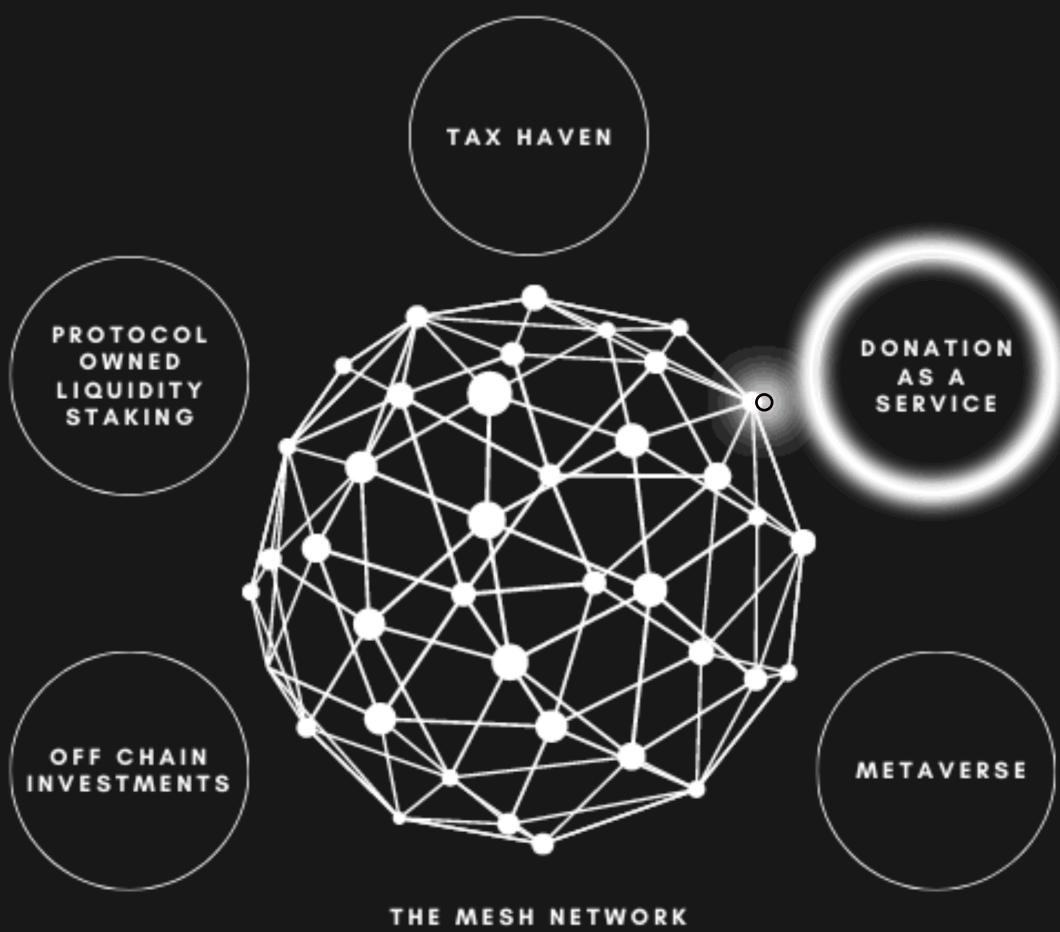
Limited edition Impact DeFi NFKeys will also provide a boost to base APY's in single sided and LP staking positions, scaling with rarity. Percentiles for boosts to APY will vary between NFT collections, however up to four NFT's are able to be combined to give a **potential boost of up to 32% APY**.





# TAX HAVEN

**REDACTED**



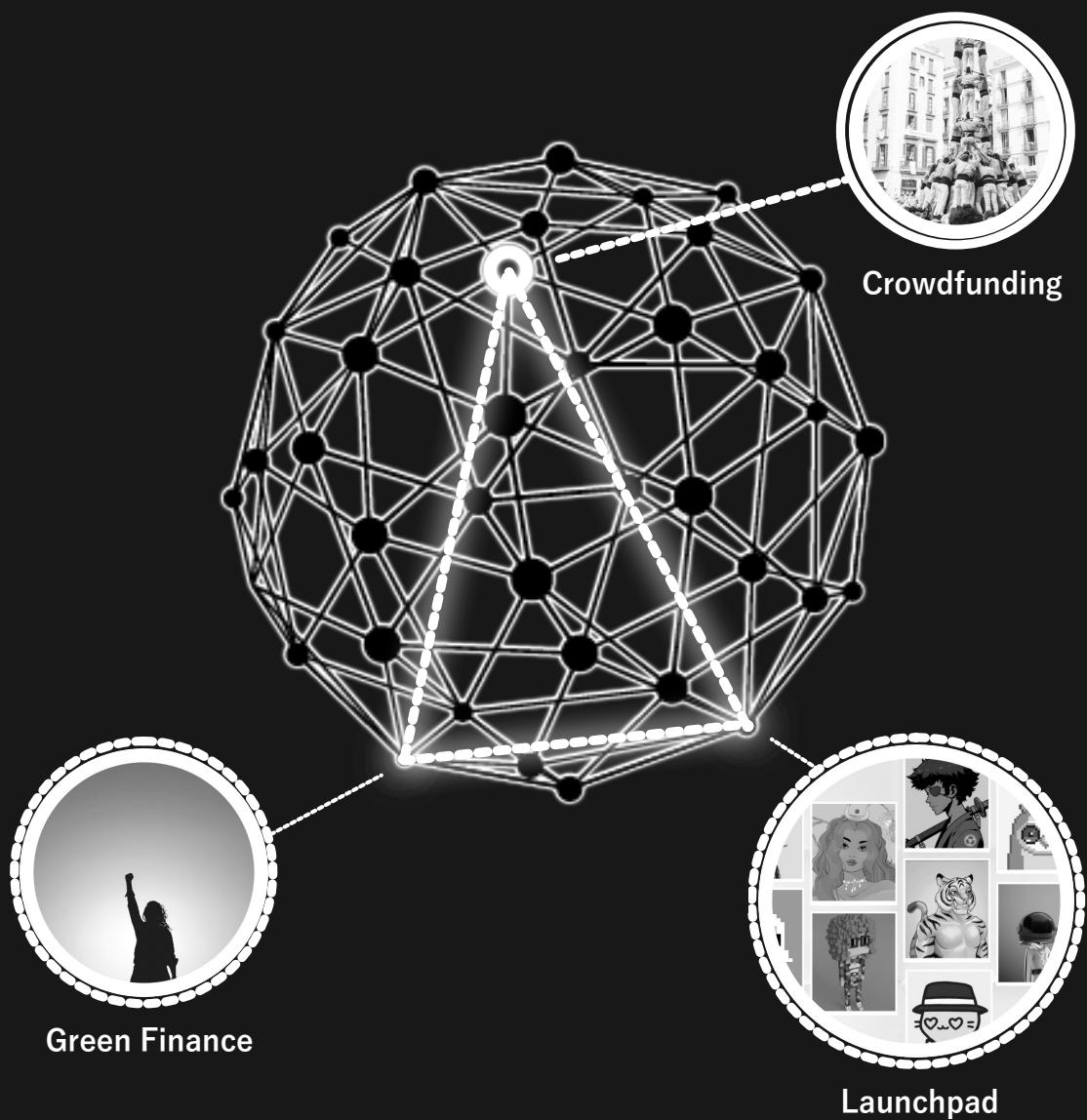
# DONATION AS A SERVICE

**Donation as a Service (DAAS) is the umbrella term for a platform composed of a Launchpad, Crowdfunding suite and Green finance** intended to provide creators, fundraisers, innovators and developers with the tools and means to acquire funding to launch the campaigns and game changing protocols of tomorrow.

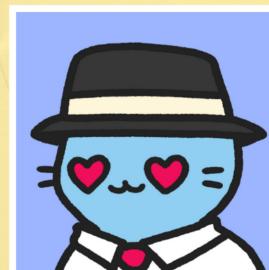
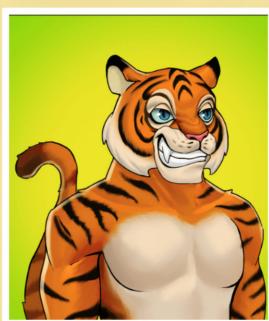
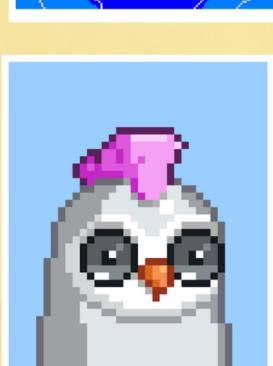
Alongside POL-S, Donation as a Service, will support the propagation and continued growth of the protocols community and development of platforms built on the Mesh, as well as developing on ramps for retail investors to enter the Crypto/DeFi space.

With controversy surrounding GoFundMe's appropriation of community fundraised funds, centralised exchanges instructed not to accept patronage from specific wallet addresses and OpenSea's NFT insider trading allegations, the argument for the development of decentralized alternatives gathers ever greater pace.

**Donation as a Service encapsulates the essence of DeFi, by pooling our assets, by building communities and by developing networks - great minds, build great projects.** Impact DeFi believes in the teams developing the next layers of Web 3.0 and the decentralized platforms for the advent of the Metaverse, and has developed the tools for them to do so and the Mesh upon which they can build,



# READY.... SET...



# LAUNCH!

# LAUNCHPAD

The protocol's Launchpad built as part of the Donation as a Service umbrella, provides the tools to get projects off the ground and to market. A large portion of projects fail due to a bottleneck of resources, an inability to reach a wider audience and/or a lack of community building.

In this respect, the Launchpad assists teams with:

- **Arbitrage and Marketing Support**
- **Exposure to the wider Impact DeFi cross-chain ecosystem and community**
- **Instructional documentation for retail on how to interact with the platform**
- **Grant based funding via application**

Creators, developers and community builders alike are able to use the Launchpad to propel a plethora of potential ideas into existence; from NFT collections, Dapp and token launches to Blockchain gaming and Metaverse 5d asset generation.

In collaboration with non-profits, the launchpad also launches a series of bespoke fundraising NFT Collections, a way to give back and introduce a wider demographic to NFT's and the Impact DeFi ecosystem.

## **Launchpad tokenomics:**

30% of token liquidity for projects launched on the Launchpad are distributed into the protocol, of which 50% is set aside for community voted charitable donations, and the remaining 50% sent to the protocol burn wallet.



# CROWDFUNDING

In tandem with the Launchpad, the Crowdfunding platform is a unique asset for the protocol, on-boarding retail users into the ecosystem as well as providing access to funding and community for the next gen Crypto and Metaverse projects in development.

Decentralized crowdfunding allows teams to run donation and reward based campaigns, offering **three unique benefits comparative to centralised alternatives** in an industry that is expected to reach \$114 billion by 2023:

- **Generating yield on donations as they come in via integration on the Mesh Network with POL-S**
- **Complete ownership of campaign funds**
- **Access to a multi-chain DeFi community**

## Delivery

Upon campaign completion, funds are yield farmed for a further 30 days, with generated yield from this period distributed to the treasury.

## Community governance

Access to the platform is subject to a community vetted selection and application process.

**LONG ON  
DEFI,  
LONG ON  
OUR  
PLANET.**

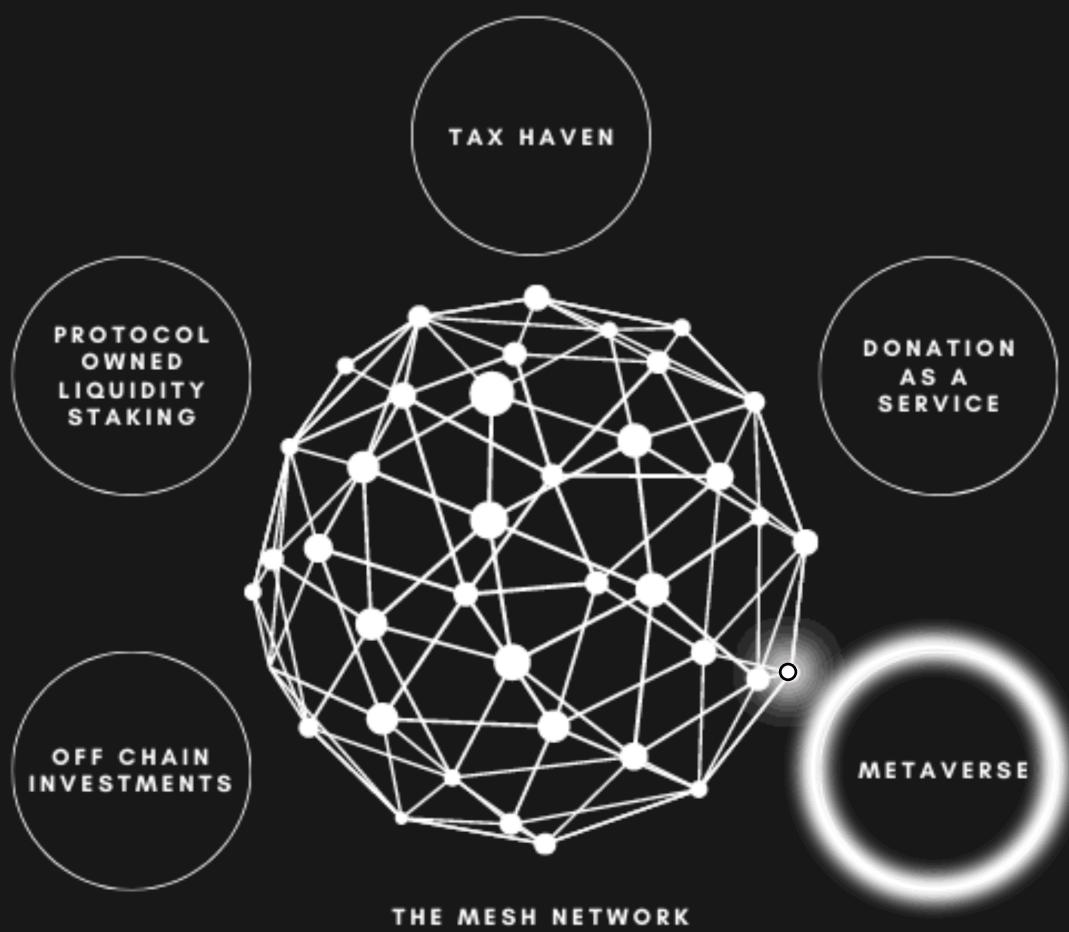
# GREEN FINANCE

Ethical DeFi, DeFi 3.0 presents a unique opportunity to reset an economic system which has often pitted economic growth against environmental preservation and is an integral part of the protocols core values.

Green finance covers the elements of the protocol that have the option for investors to contribute to environmental initiatives, these include:

- A sliding scale within POL-S allowing investors to select a percentile of farmed yield to be donated - able to be adjusted in real time.
- Green NFKey's - Exclusive commissioned NFKeys conferring the same POL-S APY benefits, with a portion of the minted fee donated.

All donated fees are put towards community selected environmental Initiatives and charitable causes, developing partnerships in the fields of renewable energy, restoration of habitat and biomes, sustainable technology and community education. **Green investing options allows us, the community, to make a commitment to a sustainable future, a future that is in equilibrium with our environment.**



# METAVERSED



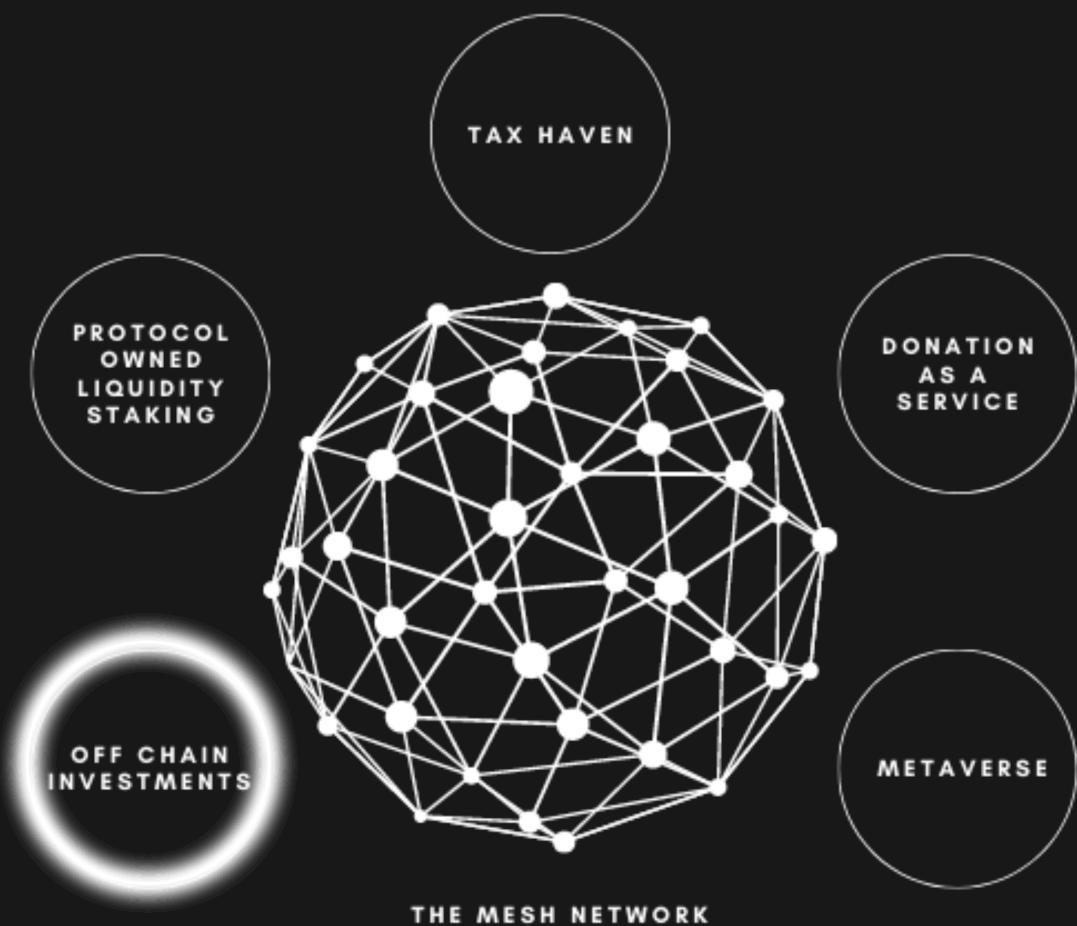


POL-S, the Tax Haven and the Donation as a Service hub are unique, industry defining protocol assets that bring extensive utility, revenue and community building capacity to the Impact DeFi ecosystem. As per the synergistic nature of the mesh network, treasury assets are deployed into the protocols investment and development arms, of which at the forefront is the scaling into Metaverse economies, industries and ecosystems.

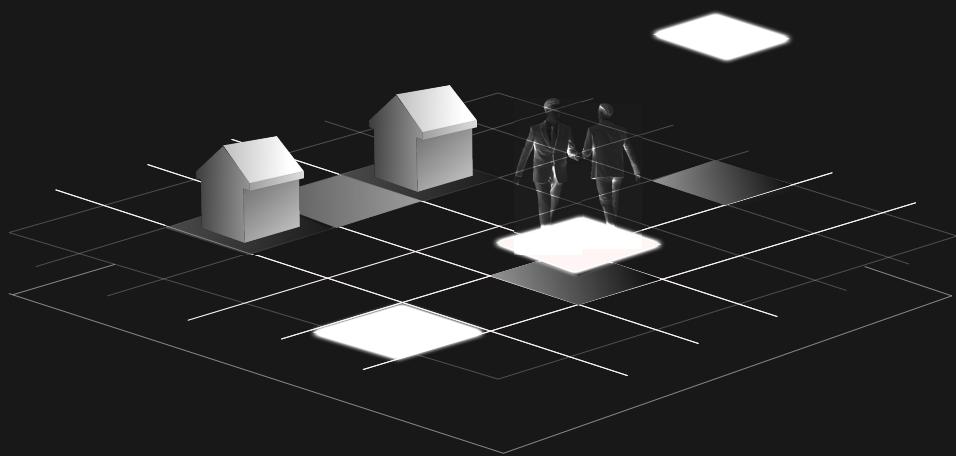
The future hypergrowth industry, DeFi 3.0 is poised for Metaverse economy integration, with the protocol well placed - through migrations and integration on to the Mesh Network - to not only make strategic investments and partnerships, but to also build out Metaverses on the Mesh - bringing in new users, economies and communities into the protocol ecosystem.

- **Metaverse real estate**
- **Blockchain/P2E gaming projects and assets**
- **Skins and NFT wearables**
- **Developing Metaverse ecosystems, architecture and services**

The strata for the next wave of scaling corporate and public interest will be built and integrated on the Mesh Network, funded and launched by the Launchpad and populated by the ecosystems community base.



# OFF CHAIN INVESTMENTS



In addition to Metaverse and Cryptocurrency investments, the protocol cultivates and synergises real world assets and businesses as part of a diversified investment strategy.

Real Estate, Air BnB hosting companies and Co-working spaces are part of a brick and mortar investment plan, that, is able to be integrated into the ecosystem as a result of the advancements made with the Mesh Network.

Diversification into real world assets allows the protocol to gradually decouple from the Crypto markets price action volatility, as well as providing significant streams of short, mid and long term revenue that have yet to be successfully synergised with DeFi economies.



**Impact Defi is the paradigm shift into DeFi 3.0.**

- The first Tax Haven in Cryptocurrency.
- The first fully scaleable, integrated, interoperable, multi-chain decentralized DeFi network.
- The DeFi baseplate for Protocol and Dapp developer teams to build upon - harnessing the ecosystems collective liquidity, community and network stability.
- A network that maintains structural integrity on scaling and strengthens over time.
- Real world asset investments integrated with Meta, Crypto and DeFi counterparts.
- NFT integration to boost staking APY percentages.
- Green investing options and collaboration with grassroots and non-profit organisations.
- Advocating and pioneering new industry security and compliance standards with full code audits, network penetration testing and KYC verification.



**The future lives on the Mesh.**

# TOKENOMICS

**Token:** \$XXXX

**Circulating supply at Launch:** 300,000,000

**Max Supply:** 1,000,000,000

**Native Blockchain:** Binance Smart Chain (BEP20)

**Contract ID:**

**Wallets:**

**Github:**

Deflationary.



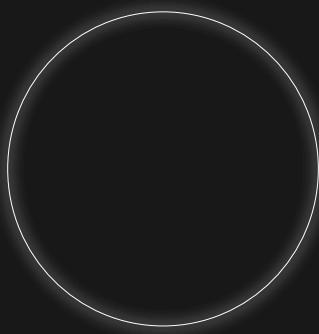
**Shubham Sharma**  
Social Media Director  
Sandbox



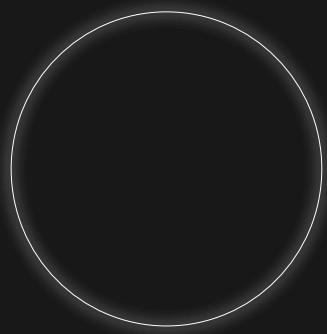
**Tommy Chan**  
CTO  
Fantom



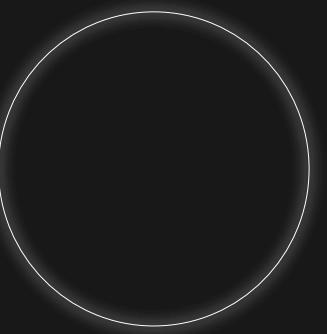
**AJ**  
Founder and CEO



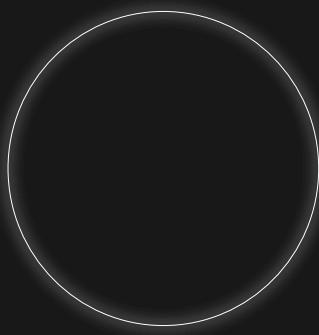
**Mia**  
Community Director



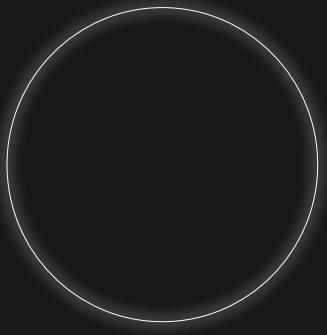
**Cyborg**  
VP of Development



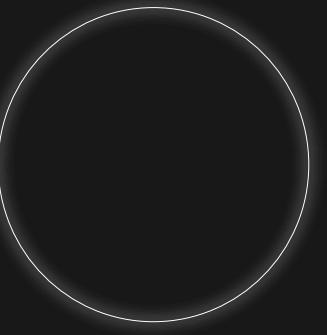
**Kelvin**  
CFO  
Consensys



**TBA**  
Front end Developer

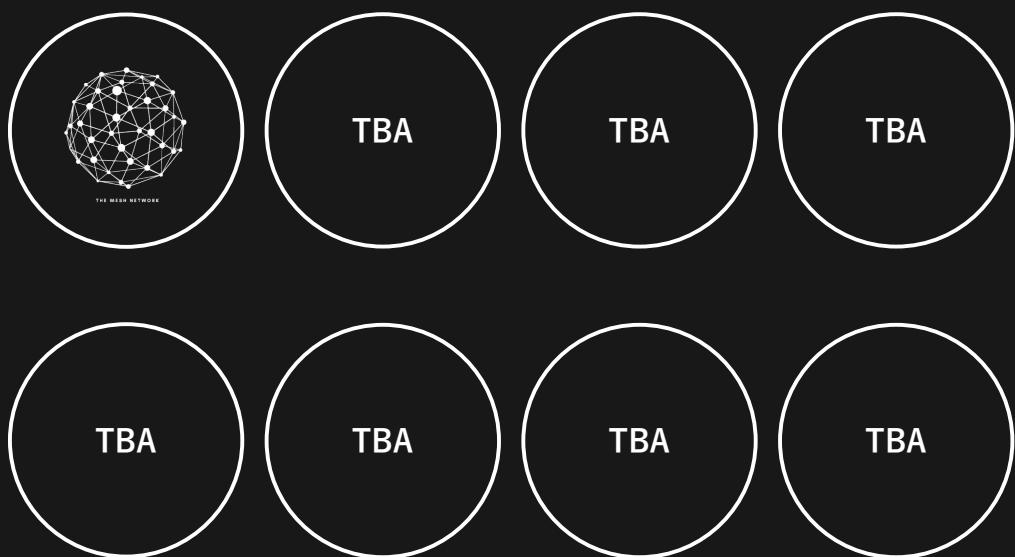


**TBA**  
CMO



**TBA**  
Brand Director

# PARTNERSHIPS



# OFFICIAL LINKS

**Twitter:** @Impactdefi

**Discord:** Impact Defi

**Mirror:** TBA

**Medium:** TBA

**Dapp:** app.impactdefi.finance

**Website:** Impactdefi.finance

# COMMUNITY GOVERNANCE

The protocol has **designed an innovative points based system which recognises both the amount of \$XXXX held as well as time staked in the ecosystem.**

Time staked is an integral part of the wallet grading system and is a measure to not only further incentivize staking but also to safeguard against newer large wallets potentially swaying community vote outcomes.

We are a big advocate for community-centered design and hold the firm belief that we create and build together. The protocol will hold regular AMA's, community events and updates from the community team in addition to \$XXXX holders:

- + Voting on DAO governance proposals
- + Putting forward suggestions and vetting applications for:
  - + Grant funding on the Launchpad
  - + Access to the Crowdfunding platform
  - + Organisations rotated into the Green Finance pool

# SECURITY & INDUSTRY COMPLIANCE

**Audit:** TBA

**KYC Board verification:** TBA

**Bank grade system penetration testing:** OWASP and PTES certified

**D3.0 certification:** ID-PTV1, ID-DCAV1, ID-KYCV1, ID-TAACV1,  
ID-CASSV1, ID-AREV1.

**ID-PTV1:** Penetration testing of all protocol webpages with access to the treasury.

**ID-DCAV1:** Dual contract audit certification with publicly available links.

**ID-KYCV1:** Internal KYC of employees and contractors, in addition to external KYC verification of board members and any individuals with access to treasury assets.

**ID-TAACV1:** Quarterly Treasury Revenue and Asset Allocation report with restricted visibility to token holders.

**ID-CASSV1:** Annual investor feedback survey - completed Q4 of each year.

**ID-AREV1:** Documentation of assets secured, able to be cross-referenced with current treasury manifest.

This is not a solicitation to purchase securities: Nothing in this light paper shall constitute a perspective of any kind, a solicitation for Investment, nor does it pertain to an offering or solicitation to buy any token related to Impact DeFi's ecosystem.

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