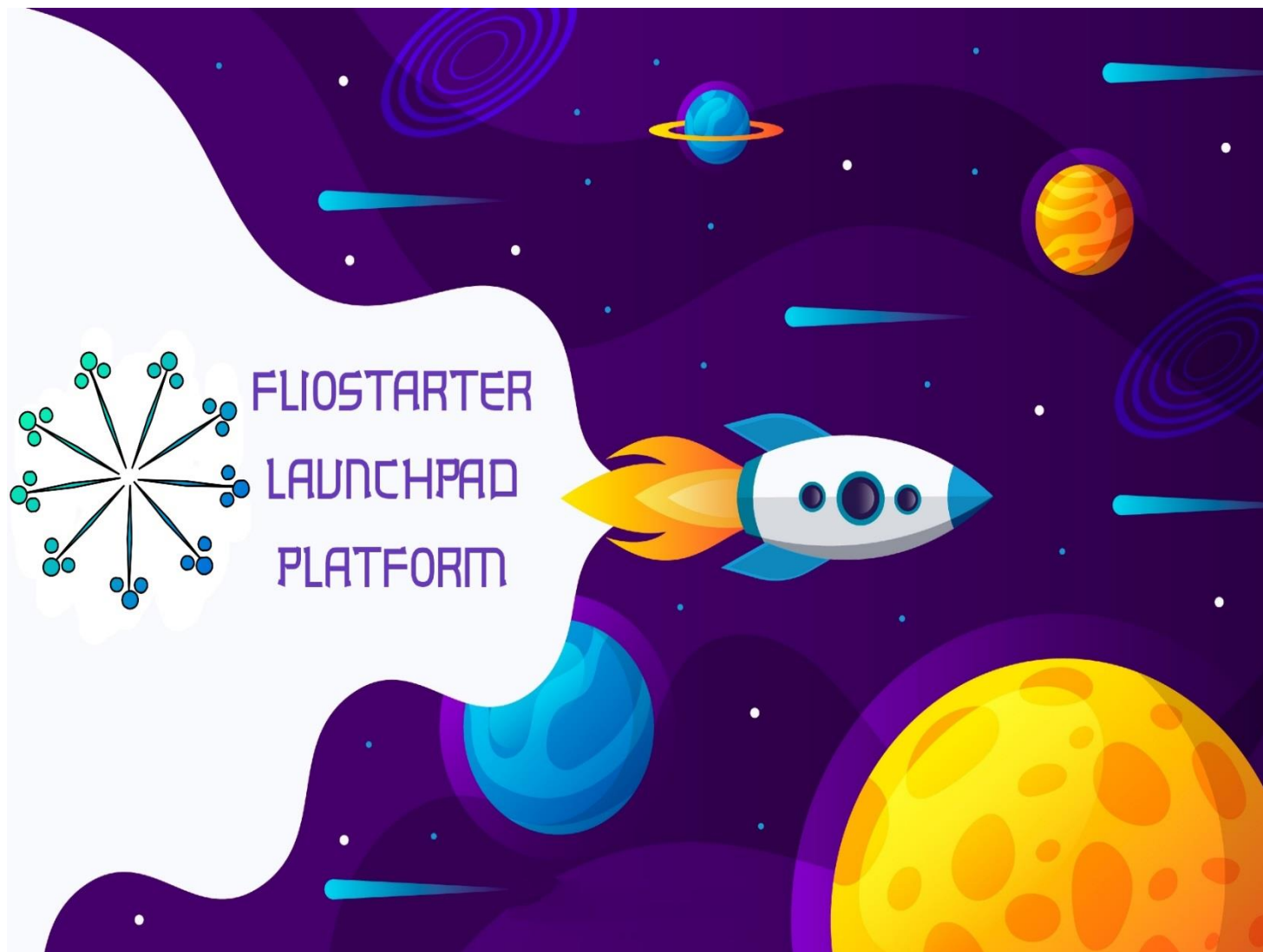


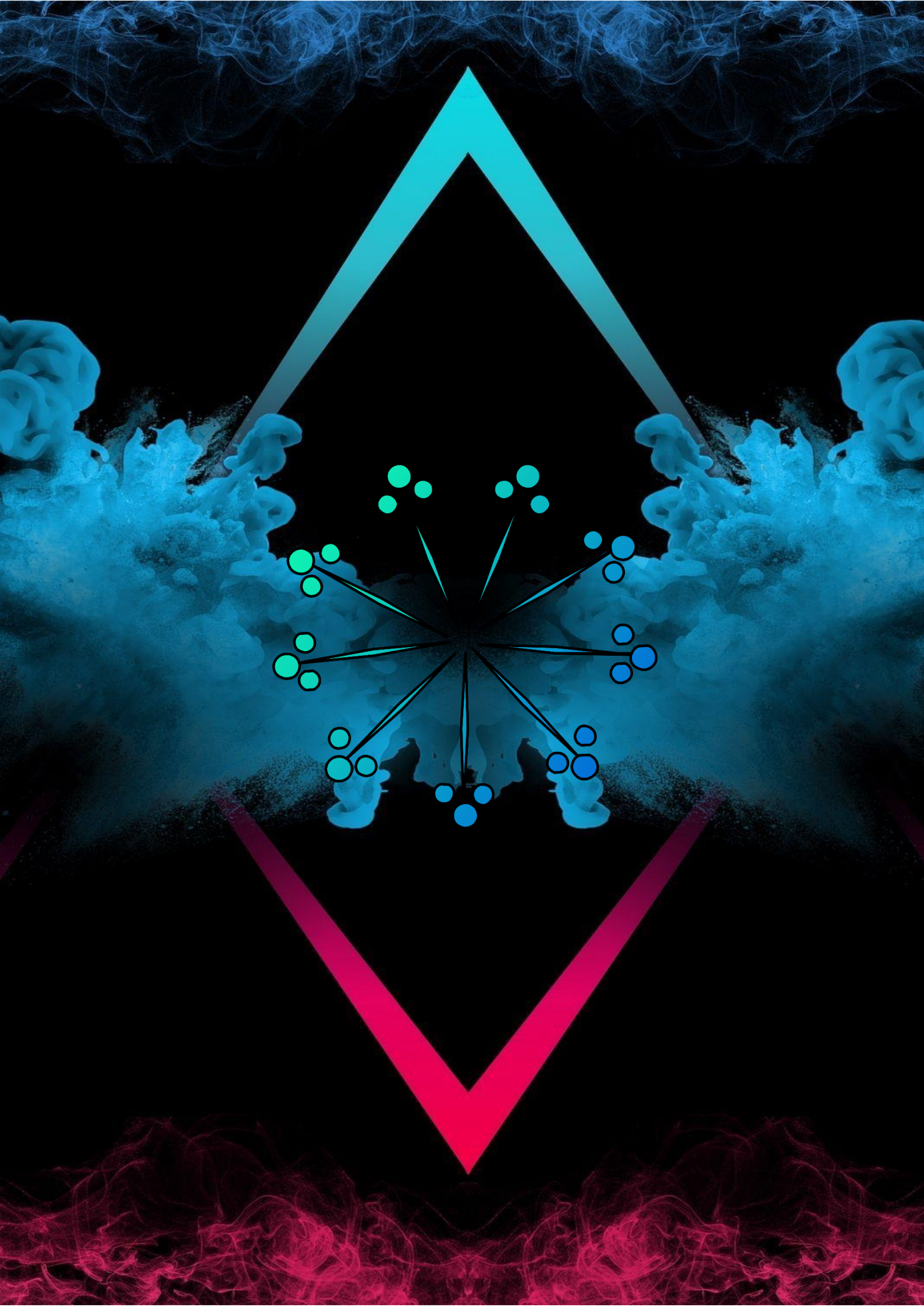
# *Fliostarter Whitepaper*



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## **- What is Blockchain?**

*Blockchain seems complicated, and it definitely can be, but its core concept is really quite simple. A blockchain is a type of database. To be able to understand blockchain, it helps to first understand what a database actually is.*

*A database is a collection of information that is stored electronically on a computer system. Information, or data, in databases is typically structured in table format to allow for easier searching and filtering for specific information. What is the difference between someone using a spreadsheet to store information rather than a database?*

*Spreadsheets are designed for one person, or a small group of people, to store and access limited amounts of information. In contrast, a database is designed to house significantly larger amounts of information that can be accessed, filtered, and manipulated quickly and easily by any number of users at once.*

*Large databases achieve this by housing data on servers that are made of powerful computers. These servers can sometimes be built using hundreds or thousands of computers in order to have the computational power and storage capacity necessary for many users to access the database simultaneously. While a spreadsheet or database may be accessible to any number of people, it is often owned by a business and managed by an appointed individual that has complete control over how it works and the data within it.*

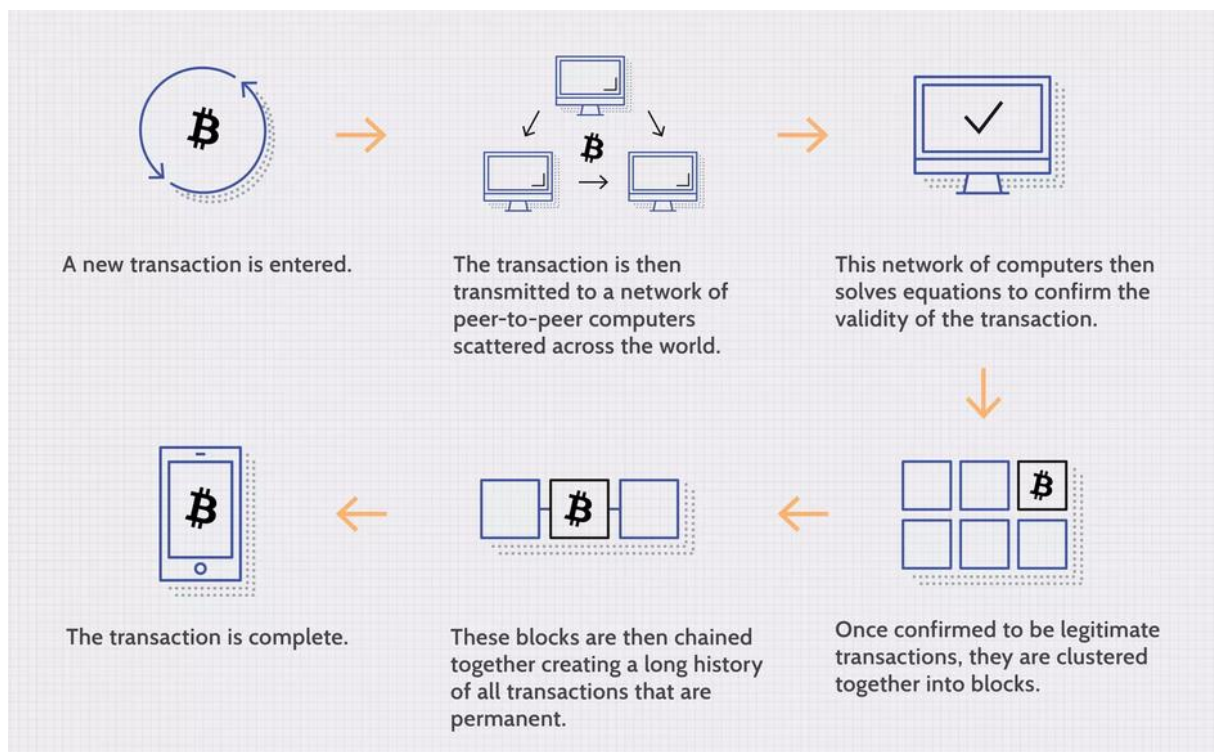
*So how does a blockchain differ from a database?*

## **- Storage Structure**

*One key difference between a typical database and a blockchain is the way the data is structured. A blockchain collects information together in groups, also known as blocks, that hold sets of information. Blocks have certain storage capacities and, when filled, are chained onto the previously filled block, forming a chain of data known as the “blockchain.” All new information that follows that freshly added block is compiled into a newly formed block that will then also be added to the chain once filled.*

*A database structures its data into tables whereas a blockchain, like its name implies, structures its data into chunks (blocks) that are chained together. This makes it so that all blockchains are databases but not all databases are blockchains. This system also inherently makes an irreversible timeline of data when implemented in a decentralized nature. When a block is filled it is set in stone and becomes a part of this timeline. Each block in the chain is given an exact timestamp when it is added to the chain.*





## - Decentralization

*For the purpose of understanding blockchain, it is instructive to view it in the context of how it has been implemented by Bitcoin. Like a database, Bitcoin needs a collection of computers to store its blockchain. For Bitcoin, this blockchain is just a specific type of database that stores every Bitcoin transaction ever made. In Bitcoin's case, and unlike most databases, these computers are not all under one roof, and each computer or group of computers is operated by a unique individual or group of individuals.*

*Imagine that a company owns a server comprised of 10,000 computers with a database holding all of its client's account information. This company has a warehouse containing all of these computers under one roof and has full control of each of these computers and all the information contained within them. Similarly, Bitcoin consists of thousands of computers, but each computer or group of computers that hold its blockchain is in a different geographic location and they are all operated by separate individuals or groups of people. These computers that makeup Bitcoin's network are called nodes.*

*In this model, Bitcoin's blockchain is used in a decentralized way. However, private, centralized blockchains, where the computers that make up its network are owned and operated by a single entity, do exist.*

*In a blockchain, each node has a full record of the data that has been stored on the blockchain since its inception. For Bitcoin, the data is the entire history of all Bitcoin transactions. If one node has an error in its data it can use the thousands of other nodes as a reference point to correct itself. This*



way, no one node within the network can alter information held within it. Because of this, the history of transactions in each block that make up Bitcoin's blockchain is irreversible.

If one user tampers with Bitcoin's record of transactions, all other nodes would cross-reference each other and easily pinpoint the node with the incorrect information. This system helps to establish an exact and transparent order of events. For Bitcoin, this information is a list of transactions, but it also is possible for a blockchain to hold a variety of information like legal contracts, state identifications, or a company's product inventory.

In order to change how that system works, or the information stored within it, a majority of the decentralized network's computing power would need to agree on said changes. This ensures that whatever changes do occur are in the best interests of the majority.



## - What is DeFi?

The use of technology in financial services is not new. Most transactions at banks or other financial services companies are accomplished with the help of technology nowadays. However, the role of technology is restricted to being a facilitator of such transactions. Companies still have to contend with navigating the legalese of jurisdictions, competing financial markets, and different standards to make a transaction possible. With its stack of common software protocols and public blockchains to build them on, DeFi places technology at the front and center of transactions in the financial services industry.

DeFi is commonly placed in the domain of blockchain and cryptocurrencies. But its scope is much wider. To understand the thought processes that led to the development of decentralized finance, it is important to understand the current state of the finance ecosystem.

Modern financial infrastructure is built on a "hub and spoke" model. Key economic centers of activity, such as New York and London, function as operational hubs for the financial services industry and influence economic activity at spokes – regional centers or financial powerhouses like Mumbai or Milan that may not be as important globally as hubs but, nevertheless, function as nerve centers for their respective economies.

Economic prosperity or hardship radiate outwards from hubs to spokes and towards the rest of the global economy. This model of interdependency is repeated in the functioning of global financial services corporations. They have headquarters in hubs and local branches, partnerships, or investments across the world. The sprawl of their operations means that the organization itself is subject to a phalanx of laws and regulations in each of its financial jurisdictions. Their reach has made such institutions systemically important to maintain the global economy's balance and necessary to maintain or create new financial services infrastructure.



While this model worked well in the last century, the financial crisis and, subsequently, the Great Recession revealed the flaw in this architecture. The balance sheet problems for a couple of large financial institutions produced a domino effect of tumbling economies and, subsequently, the onset of the global recession.

Decentralized finance uses technology to disintermediate centralized models and enable the provisioning of financial services anywhere for anyone regardless of ethnicity, age, or cultural identity. DeFi services and apps are mostly built on public blockchains and they either replicate existing offerings built on the rails of common technology standards or they offer innovative services custom-designed for the DeFi ecosystem. At the same time, DeFi applications provide users more control over their money through personal wallets and trading services explicitly catering to individual users instead of institutions.

## - What Is Yield Farming?

Yield farming is the practice of staking or lending crypto assets in order to generate high returns or rewards in the form of additional cryptocurrency. This innovative yet risky and volatile application of [decentralized finance \(DeFi\)](#) has skyrocketed in popularity recently thanks to further innovations like liquidity mining. Yield farming is currently the biggest growth driver of the still-nascent [DeFi sector](#), helping it to [balloon](#) from a market cap of \$500 million to \$10 billion in 2020.

In short, yield farming protocols incentivize [liquidity providers](#) (LP) to stake or lock up their crypto assets in a [smart contract](#)-based liquidity pool. These incentives can be a percentage of transaction fees, interest from lenders or a governance token (see liquidity mining below). These returns are expressed as an annual percentage yield (APY). As more investors add funds to the related liquidity pool, the value of the issued returns rise in value.

At first, most yield farmers staked well-known stablecoins [USDT](#), [DAI](#) and [USDC](#). However, the most popular DeFi protocols now operate on the [Ethereum](#) network and offer governance tokens for so-called liquidity mining.

- Liquidity mining occurs when a yield farming participant earns token rewards as additional compensation, and came to prominence after Compound started issuing the skyrocketing [COMP](#), its governance token, to its platform users.

- Most yield farming protocols now reward liquidity providers with governance tokens, which can usually be traded on both centralized exchanges like [Binance](#) and decentralized exchanges such as [Uniswap](#).




## - Yeild Farming Flio :

**FLIO STACKING** is the first tokenized risk protocol. Before the advent of smart contract technology it was close to impossible to track & attribute yield to a divided allotment of capital, trustlessly & transparently, to provide hedges against any and all fluctuations. Conceptually, you can build derivative products from any type of market driven fluctuation to hedge various risks. Examples include, but are not limited to, interest rate sensitivity, fluctuations in underlying market price, fluctuations in predictive market odds, fluctuations in default rates across mortgages, fluctuations in commodity prices, and a seemingly infinite number of market based fluctuations to hedge a particular position.

We plan to create the first cross platform derivatives protocol for any and all fluctuations. To start, we will focus on yield sensitivity & market price. Downstream, we plan to introduce a far wider variety of hedges against fluctuations in the decentralized ecosystem. FLIO aims to be platform and asset agnostic.

You can reduce the risk of digital assets & digital asset yield sensitivity by breaking them into essentially infinite, separate, dollar-denominated chunks, or tranches, and building derivatives off these tranches. FLIO STACKING aims to smooth out the risk curve and offer layered risk management to both DeFi & tradFi investors by building more efficient debt & yield based derivatives.




**BUSD/USDT**  
Epoch 0 / 200

Pool statistics

My statistics

APY	200%
Weekly reward	20,000 FLIO
Pool balance	\$0
Effective pool balance ⓘ	\$0

View pool



**WBNB\_FLIO\_CAKE\_LP**  
Epoch 0 / 200

Pool statistics

My statistics

APY	104.64%
Weekly reward	300.000 BUSD
Pool balance	\$0
Effective pool balance ⓘ	\$0

View pool

TOTAL VALUE LOCKED ⓘ

\$0

\$0 effective locked

FLIO REWARDS ⓘ

0

out of 6,500,000

FLIO PRICE

\$0.3

pancakeswap market

TIME LEFT ⓘ

5d 10h 25m 38s

until next epoch



## **- Smart Launchpad Decentralize :**

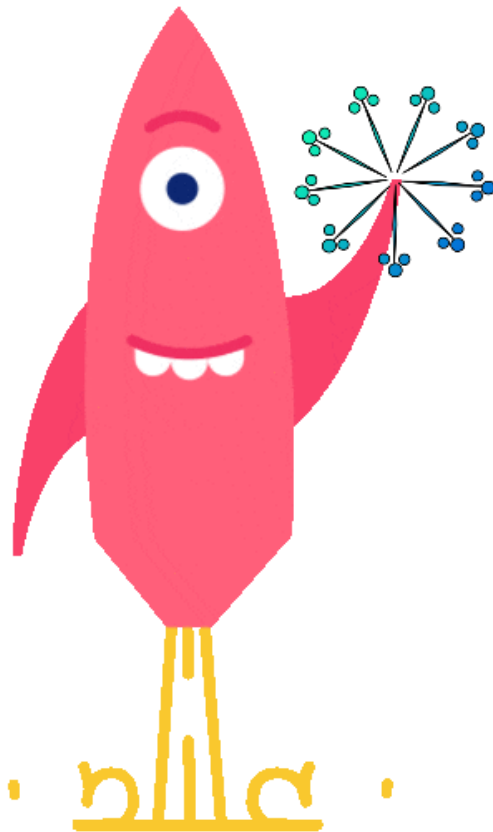
*The platform allows cryptocurrency projects to raise funds by setting up a swap pool based on a fixed purchase rate for tokens. These so called “Fixed Swap Pools” have many advantages for token sale investors over traditional fundraising models like ICOs, IEOs and IDOs (Initial DEX Offerings). Fixed Swap Pools will maintain the token price throughout the sale until the initial supply is bought.*

## **- What is Fliostarter?**

*Fliostarter is a decentralized exchange (DEX) that was created based on the concepts of decentralized finance (DeFi).*

*It has an infrastructure that allows for different blockchain protocols to interact with one another in a decentralized way.*

*Because of this it means different blockchains have interoperability with one another, which opens up a host of features and benefits. Fliostarter was made possible by being built on the **binance smart chain** network.*



## - Participants Reward :

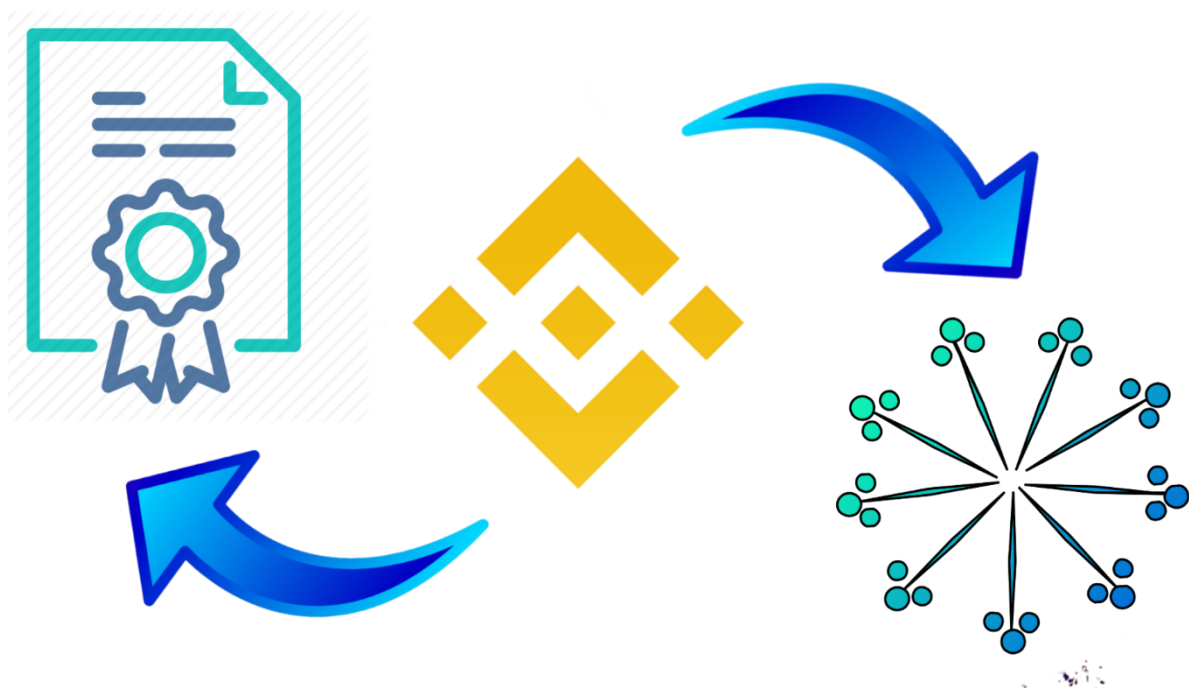
*Fliostarter distributes profits to participants in start-up projects with the aim of developing projects and making them suitable and strong for the community.*

*Be a participant and get a 50 FLIO On every investment in a projects.*



## - Flio Token :

*FLIO BEP-20 token is a blockchain-based asset with similar functionality to bitcoin, bnb, and bitcoin cash: it can hold value and be sent and received. ... BEP-20 tokens are stored and sent using binance smart chain addresses and transactions, and use gas to cover transaction fees.*

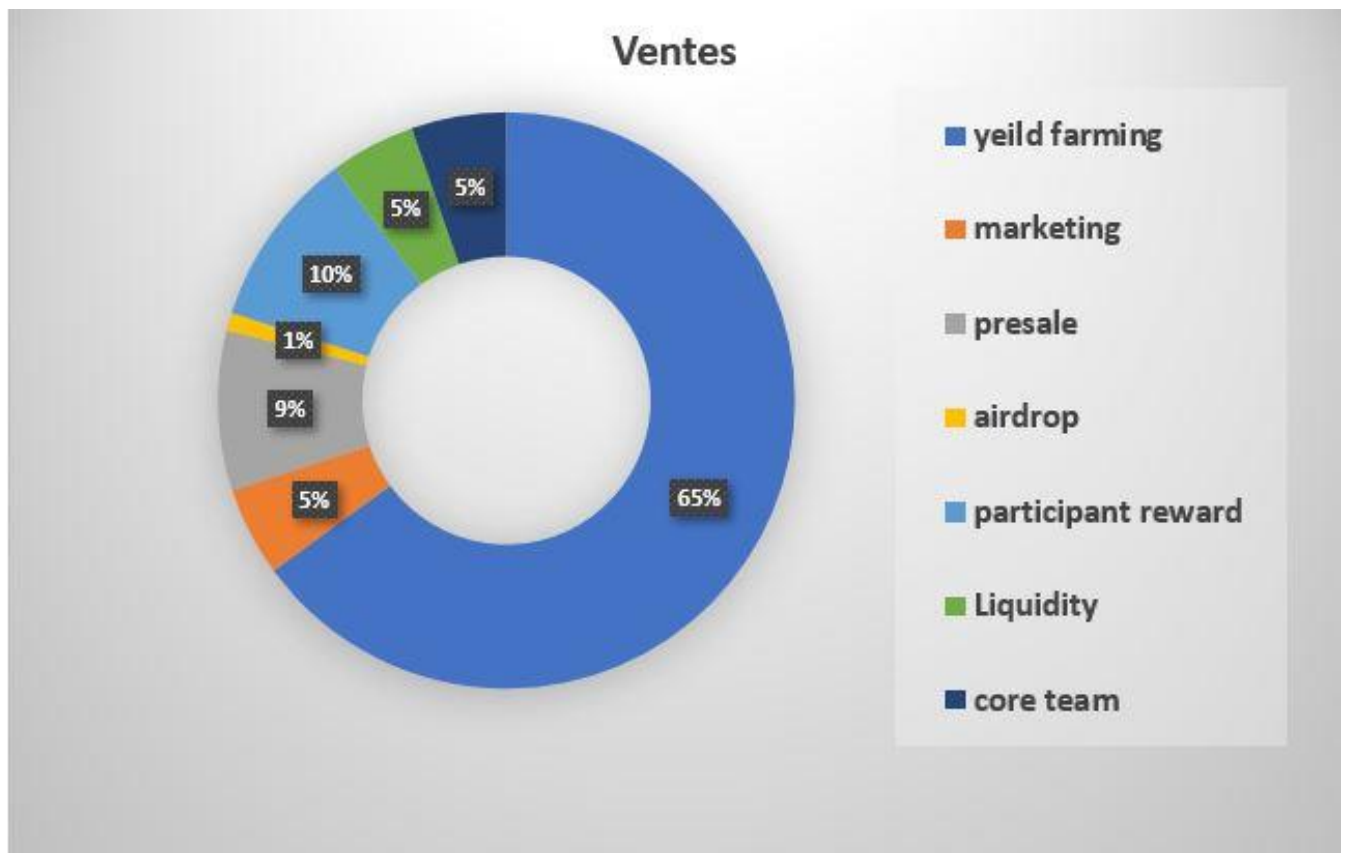


## - Overveiw " BEP-20 FLIO TOKEN " :

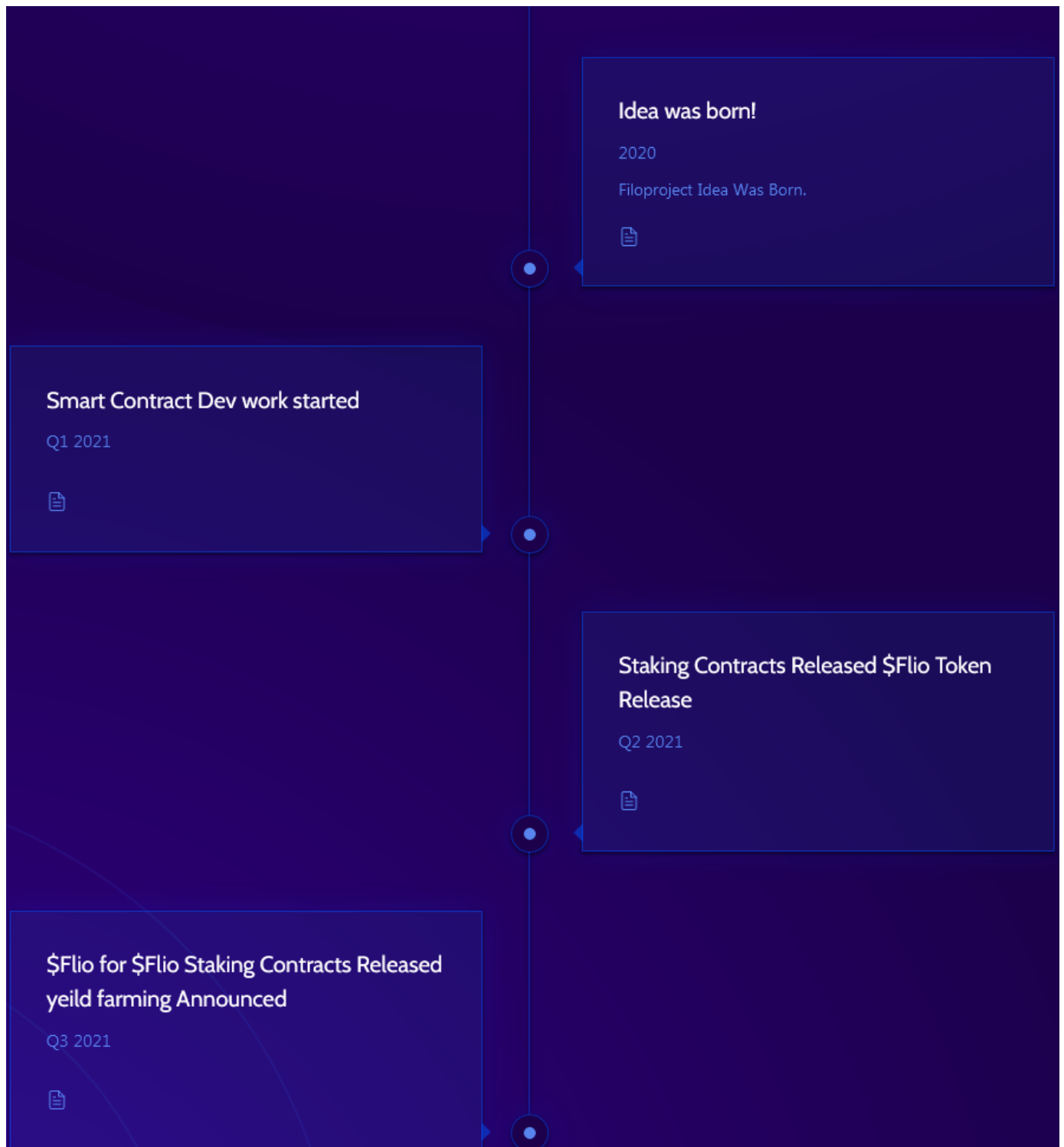
- *Maximum token amount: 10,000,000*
- *Tokens for sale: 900,000*
- *Airdrop: 100,000*
- *Target amount: \$90000*
- *Token price: \$0.09*
- *Know Your Customer (KYC): No*

## - Distribution Breakdown :

- *Team Vesting : 200 weeks*
- *Total Supply: 10,000,000*
- *TICKER: FLIO*



# *Fliostarter Roadmap*





## Flio Airdrop

Q4 2021

100000 FLIO for Airdrop



## Token Sale

Q5 2021

900000 Flio Token for Sale.



## Add To Exchanges

Q6 2021

will be add flio token to over 150 exchange. 1st uniswap,houbi,okex.coinbase pro,latoken.....



## FlioStarter Launch

Q7 2021



# Team



**Okba Layeb**

FOUNDER / CEO

Okba is a Crypto enthusiast



**Radouane Zouagri**

FOUNDER / CFO

Radouane is Founder And CFO Of



**Omar Chelihi**

CHIEF TECHNOLOGY OFFICER AND DEVELOPER

Omar Is Website developer and graphic designer with years of