Introduction

HM Finance is a technology that is developed to achieve the vision of Binance Smart Chain(BSC) that were meant to step in by creating a clever, strong, and easy to use banking system that can be accessed by anybody in the crypto world. HM is launching the HM token, a BEP20-compliant token that runs on the Binance Smart Chain, to introduce blockchain technology into its technology stack. Binance is a revolutionary, easy-to-use, and low-fee digital banking system and cryptocurrency. It has all that digital currencies need to be used by a customer and everything that a retailer requires to accept them.

HM Finance has a total supply of 100,000,000 tokens. 40% of the total supply which is 40,000,000 HM token will be on pre-sale which is equivalent to 1000 BNB. Next, 70% of the pre-sale will be locked into liquidity and 30% from the pre-sale will go for marketing and development.

Contract Address

Type   : BEP-20
Total Supply   : 100,000,000
Address   : 0x93052D51d56b324DC83fAE77C5de33543547e2F3

Community

🐦 @hmfinance_

✈ @hmfinance

⭕ github.com/Hmfinance

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Abstract

HM Finance is a blockchain-based internet-native financial platform thao provides many of the same products and services as conventional finance but in the form of decentralized, autonomous applications.
HM Finance is an independent, decentralized blockchain system running on a Binance Smart Chain(BSC) that is connected to the internet and is powered by a peer-to-peer network. The BEP-20 token from Binance Smart Chain follows the same format as the common ERC-20 tokens from the Ethereum protocol.
The Binance Smart Chain is based on a dual-chain architecture, allowing users to move assets between chains with ease. The majority of DeFi applications require a large number of transactions, each of which incurs a fee. As a result, blockchain fees are a critical consideration when selecting a blockchain protocol. Thus, Binance Smart Chain is far less expensive than Ethereum.

HM Finance will launch a few DeFi projects for the community. One of the projects is farming. Staking your crypto assets to produce high dividends or incentives in the form of additional cryptocurrency is known as farming. Liquidity providers (LP) are advisable to stake or lock up their crypto assets in a smart contract-based liquidity pool through farming protocols. Other than that, HM Finance will structure a project called Liquidity Aggregator Protocol. A Liquidity Aggregator Protocol is a piece of technology that allows the users to get streamed rates from multiple liquidity providers and pools at the same time.

Next, HM Finance will launch its own Initial DEX Offering (IDO) launchpad. IDO launchpads are a way for new DeFi projects to raised funds while also giving investors early access to token sales. This typically results in tokens being purchased at a lower cost before they reach the market.
Therefore, HM Finance projects will be focusing more on the community in the future.

Why Binance Smart Chain?

Several factors influenced our decision to establish and expand on BSC. One of the reasons is that the chain has a lot of potentials and a lot of legitimate capital backing it up. Changpeng Zhao (CZ), the founder of Binance, BSC, and BNB, has announced that they will devote a significant amount of capital to attracting developers to Binance Smart Chain. Furthermore, Ethereum's current unreasonable gas fees make the chain useless for ordinary retail investors.

Furthermore, BSC's transaction feed is just a few cents per second. The block time is also significantly reduced. The block time on Ethereum is 30 seconds, while it is 3 seconds on BSC. That's a significantly ten times in speed. It'll cost you a lot of money, particularly if you want to use DeFi applications in real-time. Furthermore, since transaction costs are significantly smaller, BSC solves expensive smart contract interactions and the cost of oracle use. Although the cost of a particular token might have decreased in those 30 seconds, data can be given more regularly on BSC. Every three seconds, the data is refreshed.

HM Finance Platform

Deflationary Token

A deflationary token model, as the name implies, is one in which tokens are gradually removed from the market. Tokens may be removed off the market in several ways, including token buybacks and token burns by the token makers. The main advantage of such models is that they prevent the market from being flooded with extra tokens as more are mined, produced, or sold by the developers. While some might claim that reducing the supply would reduce the token's actual availability, this is not the case for cryptocurrencies, which are divisible up to the 100 millionth decimal place, effectively removing this issue.

HM Finance will go through a total of 148 cycles with the rate of the transactions 5% to 12% respectively. As people transact, the sum of tokens in your wallet will continue to grow indefinitely. This burn will cause a positive rebase when the total burned tokens exceed the target threshold and distributing 50% of the burnt supply to token holders.
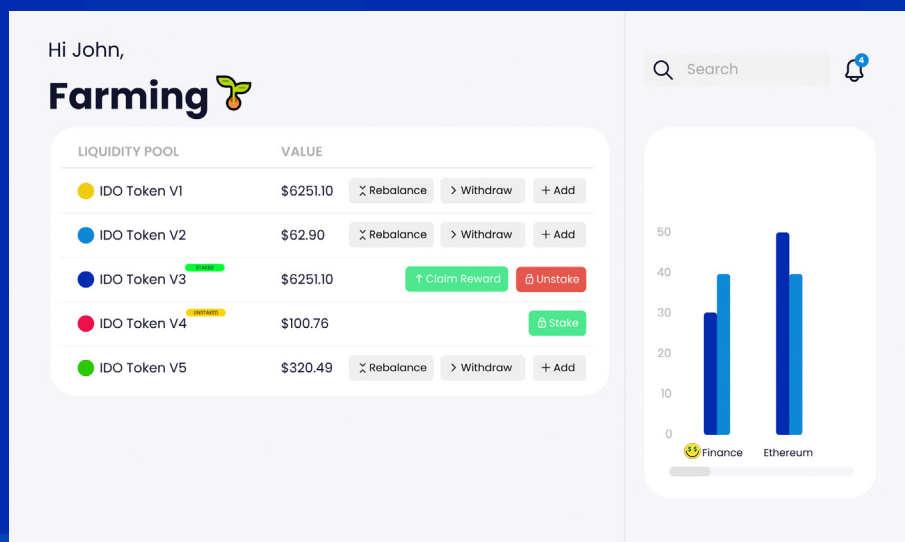
Holders

Transactions

$HM Token

HM Finance Platform

REBASE

Token Burns

😊.finance

HM Finance Platform

Farming

Farming is a method of generating more cryptocurrency with your existing cryptocurrency. Farming aims to maximize a rate of return on capital by using various DeFi protocols. A farmer can switch between many strategies to find the best percentage yield. The aim of an HM Finance farming strategy is to produce a high return on investment based on the IDO launchpad. The concept of farming on HM Finance is that we will charge 1% from the total supply of the new token to be allocated in a farming pool so the holder of the token has the opportunity to hold $HM token to farm their IDO token in the farming pool.

Next, LP tokens reflect a crypto liquidity provider's share of a pool, and the token is controlled entirely by the crypto liquidity provider. For example, if a person contributes HM Finance to BNB LP or HM Finance to BUSD LP, they can stake the LP token to receive $HM token. Users will earn incentives based on which pool they join through our automated farming, which will be automatically distributed into the base pool asset. In addition to the rewards associated with farming, each pool will reward the users for making deposits of their crypto assets. We'll be able to keep expanding the list of incentive assets by adding new pools and strategies.

Hi John,

Farming 🌱

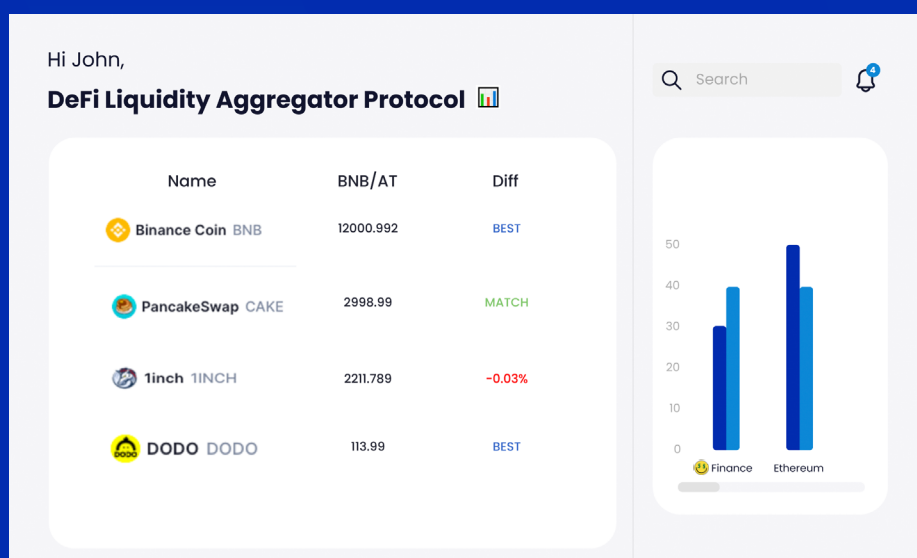| LIQUIDITY POOL	VALUE			
🟡 IDO Token V1	$6251.10	⤬ Rebalance	❯ Withdraw	+ Add
🔵 IDO Token V2	$62.90	⤬ Rebalance	❯ Withdraw	+ Add
🔵 IDO Token V3 STAKED	$6251.10	↑ Claim Reward	🔒 Unstake	
🔴 IDO Token V4 UNSTAKED	$100.76		🔒 Stake	
🟢 IDO Token V5	$320.49	⤬ Rebalance	❯ Withdraw	+ Add

The final product may differ from what is shown in the photos

HM Finance Platform

Liquidity Aggregator Protocol

HM Finance will launch the DeFi Liquidity Aggregators Protocol. Traders who use our DEX Aggregator will benefit from it because it will have a wider pool of liquidity for those seeking to swap larger amounts of digital tokens. Aside from that, the DeFi liquidity Aggregators Protocol will enable traders to trade on a single DEX at a better price. The DeFi space is constantly evolving at the protocol layer, but it must also boost the user interface if it is to take on the behemoth of centralized finance.

There is every sign that the next generation of DeFi aggregators will be better than anything that has come before, with a wider variety of resources and features. There are currently many liquidity aggregators on the market, but the majority of them transact through centralized exchanges like Binance and Huobi, or through decentralized exchanges like Uniswap and Balancer. There is a gap in the market for a service that can source from all forms of liquidity sources and find the best choice for the customer, which is what HM Finance aims to fill.

Hi John,
DeFi Liquidity Aggregator Protocol 📊

Search

Name	BNB/AT	Diff
Binance Coin BNB	12000.992	BEST
PancakeSwap CAKE	2998.99	MATCH
1inch 1INCH	2211.789	-0.03%
DODO DODO	113.99	BEST

50
40
30
20
10
0
Finance   Ethereum

The final product may differ from what is shown in the photos

HM Finance Platform

IDO

Initial DEX Offerings (IDO) are where the token is conducted on a decentralized exchange for a project that makes a coin's first public debut on a DEX to raise funding from retail investors. It is the latest way for new tokens or coins to be sold to the public. Investors receive new tokens in return for their monetary investment in staking HM Finance through IDO platforms.

In the future, we will approach certain launchpad that we make collaboration with to launch the Initial DEX offerings. To optimize opportunity, fairness, and engagement for all, the IDO will be phased through a few independent channels across the course of a week.

The IDO will give members of the community the chance to get in on the ground floor and claim a share of the network's native AP token. We're excited to share the dates for our upcoming IDO, which will help HM Finance take the next step forward by laying the groundwork for a fairer, more accessible, and more inclusive blockchain. We will pave the way for the next wave of cryptocurrencies with the aid of our dedicated community.

Calculation of the Distribution in Launchpad

The price of an HM token can vary depending on when it is purchased

Staking of the launchpad token

Amount of HM token stake	Eligibility by Tier	Weightage
50,000++	First Class	30
40,000	Second Class	20
30,000	Third Class	15
20,000	Fourth Class	10
10,000	Fifth Class	5

Firstly, the calculation of the distribution in the launchpad will be divided into five classes from first-class to fifth class. The weightage reflects the amount of staking HM tokens in the launchpad. The higher the amount of staking HM token, the higher the weightage to receive the native token. Next is the example token breakdown calculation:

Calculation of the
Distribution in Launchpad

As an example, a project name X token is using HM launchpad with their allocation for selling 1,000,000 in the public pool. In the public pools, there are about 10 First Class members, 50 Second Class members, 100 Third Class members, 70 Fourth Class members, and 300 Fifth Class members.

The weightage will be multiplied by the number of members respectively.

Members*Weightage	Combined Weightage
10*30	300
50*20	1000
100*15	1500
70*10	700
300*5	1500
Total	**5000**

The total combined weightage will then be divided with the allocation of selling which is 1,000,000 to get the "portion" for each tier.
1,000,000/5000 = 200

Calculation of the Distribution in Launchpad

Next, the formula for "number of tokens allocated" by tier is the Number of members*portion*weightage.

Tier	Number of members*portion*weightage
First Class	10*200*30 = 60,000
Second Class	50*200*20 = 200,000
Third Class	100*200*15 = 300,000
Fourth Class	70*200*10 = 140,000
Fifth Class	300*200*5 = 300,000

Calculation of the Distribution in Launchpad

Lastly, the "amounts of tokens a member in a tier can purchase" is given by the Number of tokens allocated/number of members in tiers.

Tier	Number of tokens allocated/number of members in tiers
First Class	60,000/10 = 6000
Second Class	200,000/50 = 4000
Third Class	300,000/100 = 3000
Fourth Class	140,000/70 = 2000
Fifth Class	300,000/300 = 1000

Calculation of the Distribution in Launchpad

Final results of token sale:

Group	Tokens Allocated
10 First Class, 6000 each	60,000
50 Second Class, 4000 each	200,000
100 Third Class, 3000 each	300,000
70 Fourth Class, 2000 each	140,000
300 Fifth Class, 1000 each	300,000

Users have 48 hours to claim their tokens. After the claiming round ends, the unsold token will be open to the public for FCFS (First Come First Serve) basis. The unsold token will be a move to another contract that is open to the public.

Tokenomics

The total **HM** Finance token circulation

1 0 0,0 0 0,0 0 0

Type: BEP-20
Total Supply: 100,000,000

Token Distribution:

40%
Pre-Sale

12%
Marketing, Development and Team

28%
Liquidity

20%
Community Activity Voting for Growth

Token Release Schedule

Token Release Schedule (4 Years)

Roadmap

· Listing
· Okex
· Hotbit
· Bithumb
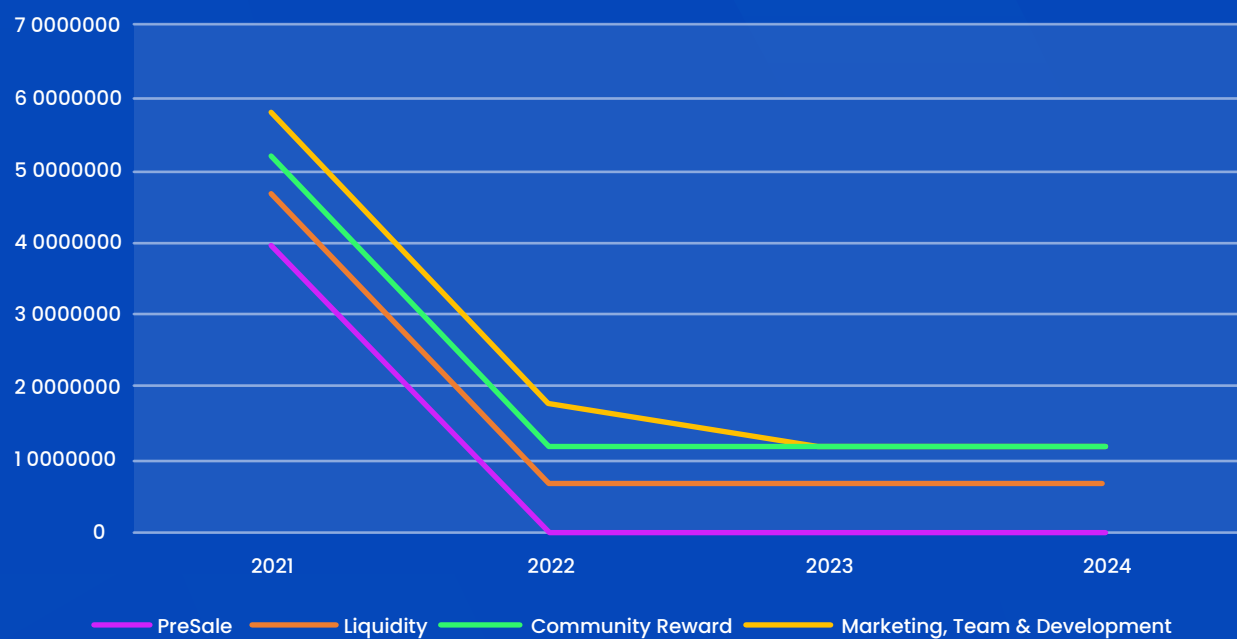
January
2022

· IDO
· DeFi
  Liquidity
  Protocol
· NFT

Q4
2021

· Pre-sale
· Pancekeswap
· Farming
· Initial R&D

Q3
2021

17