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## The Blockchain Network

Setheum is a DeFi operating system, liquidity exchange provider, and financial system that resolves around the issues of interest, liquidity and stablecoin reliability issues mostly raised by centralised stablecoins by creating algorithmic elastic stablecoins stabilised by pristine crypto assets and managed by the network's Shari'ah backed governance system that gives back all upturn elasticity returns and market growth to the community and provides zero-interest loans for all muslims and non-muslims alike. Setheum is built with the Substrate modular interoperable blockchain framework and is based on the Nominated Proof of Stake (NPoS) consensus algorithm. In Setheum, one can pay for transaction fees in any token currency without having to hold Setheum's native token. Setheum implements a free and fair economic system that pursues equality of opportunity and the maximisation of public utility in the crypto-economy.

## Inspiration

The Inspiration behind Setheum was initially to provide an alternative payment system to the current FinTech atmosphere. To create a system that is bipartisan and open to the public providing an easy to use remittance network that is also easy to onboard, attractive for day-to-day spending and transparent. Something I could build an ecommerce platform on and use as the main payment option and a bridge between traditional finance and cryptocurrency in both low-level and high-level endpoints, especially in the less developed and developing parts of the world. Then I built the system on the foundation and principles of Islamic Finance in the Shari'ah to make it halal (permissible) to all muslims and beneficial to all muslims and non-muslims alike.

## Motivation

The motivation is to make it easier for the free-flow of capital internationally and intersystematically (interoperability between distinct systems/networks), to maximise capitalization and economic growth under the umbrella of the Shari'ah, realising that this is the solution for many of the problems challenging communities around the world, inequality in capital distribution and discrepancies in the free flow of capital between equality of opportunities and systematic fairness in capital distribution and financial regulations.

Equality of opportunities cannot be achieved without the free-flow of capital, while there is no systematic fairness in the distribution of capital there can be no free-flow of capital in the hands of the public. In Setheum, the capital will be directed to the public for the public utility in the Setheum economy through various mechanisms including CashDrops, to be discussed further below, and the Setheum Public Fund also to be discussed further below.

## Principles and Core Values

Setheum has a set of Principles and core values that shall not change or get corrupted in its underlying governance. Setheum is following the Islamic Finance principles and core values in compliance to the Shari'ah in respect to Economics, Monetary and Financial affairs.

## Setheum Foundation & the SPF

**The Setheum Foundation** is the non-profit organisation that supports development and growth in the Setheum ecosystem. It supports projects and teams building on Setheum with financial grants, technical support, community partnerships and community support.

The Setheum Foundation stewards the **Setheum Public Fund (SPF)** that supports humanitarian and environmental causes to help the needy and underprivileged communities, minorities, orphans, physically challenged, the sick, refugees, and animals around the world. It focuses on funding **NGOs**, Public Health and Research Institutions around the world and communities in need to lessen the suffering felt by all kinds of people, communities, animals around the world and even ecological problems.

The Setheum Foundation also supports R&D in blockchain tech, cryptography and computing for the common good of the public.

### The Funds review:

1. **Setheum Treasury**: Supports the Network & Community et al. [OnChain]
2. **Setheum Foundation Fund**: Supports the Network, Project, Foundation & Community et al. [OffChain]
3. **Setheum Public Fund**: Supports communities in poverty, sickness, orphans, refugees, underprivileged communities, health research institutions, public good organisations, humanitarian NGOs, ecological research projects, history preservation projects, et al. [OffChain - by Setheum Foundation]

## Setheum EVM (SEVM)

The Setheum EVM (**SEVM**) enables Solidity smart contracts to be deployed on the Setheum blockchain with minimum changes. It also offers many distinct features such as "**bring your own gas**" (paying fees in any tokens other than Setheum's native token), and an **on-chain automatic scheduler** that enables use cases like subscription and recurring payments, **microgas** (paying very miniscule gas fees) etc.

## Setheum Elastic Reserve Protocol (SERP)

The Setheum Elastic Reserve Protocol (SERP) is the backbone of the Setheum Economy, it is the stablecoin financial system of Setheum first of its kind and unique to Setheum.

The Serp implements algorithmically stabilised stablecoins that are serped or stabilised algorithmically with the Serp Reserve Assets called the “Serp and Dinar” which are a Tier-1 token class (free-floating cryptocurrency) on Setheum, sort of like the gold-standard but superior in technology and system utility, **bilateral-backing (with SERP & DNAR)** and a lot more. The SETR is automatically adjusted by the SERP-TES, while the SETUSD is adjusted by the SERP-SetMint based on CDPs (Collateralized Debt Positions).

When a Setheum StableCurrency goes higher than its peg in price (higher demand than supply), then that height in demand is injected into the economy to stabilise the price of that stablecurrency, we call that a SerpUp, the opposite is done for a SerpDown to Serp down the supply.

The supply injected into the economy during upturns/serpups of a stablecurrency is distributed as such **75% to buy back the Serp Reserve Assets for burning, and 25% to the “CashDrop Pool” for users to claim.**

The SERP also issues a per period inflation rate balance for the Setheum stable currencies, the inflation rates are initially set as shown below, and the inflation rate can be adjusted through the governance under the Setheum Shura Council with a democratically voted approval by the members of the Shura Council.

The Governance is discussed further below.

Inflation RPM (Rate Per Minute) for Stablecoins:

SETR = 10,000;

SETUSD = 1,000;

The injected inflation balance will be distributed as such in the table below:

BuyBack DNAR	BuyBack HELP	BuyBack SERP	BuyBack SETM	CashDrop Pool
20%	20%	20%	20%	20%

## Stablecoin CDP Loans (SetMint)

Inspired by MakerDAO Protocol, the CDP (Collateralized Debt Position) protocol on Ethereum. The Setheum CDP has zero interest rates, zero stability fees, and is fully halal and collateralized. This differentiates SetMint from any other CDP Protocol, making it by far the only halal loan protocol in the entire industry. And it is **Multi-Collateral**.

Just reserve some collateral to mint some **SETUSD**, when returning the loan just return exactly what was loaned and unreserve the collateral with no fees and no interest.

This lets the muslim world also participate in the industry and take part in trading and yield making strategies that are within their dome of principles, for me this is a gamechanger that I wished was there for me, therefore I am building it for people like me who need it but haven't been given the chance to be pleased by it, and also non-muslims that want to break-free from the interest-based alternatives to a more efficient system based on truth, fairness and equality. Collaterals currently are **SETM, SERP, DNAR, HELP, SETR**.

More collaterals could be added through runtime upgrades by system governance. The collateral parameters are as below:

Collateral	Liquidation Rate	Liquidation Penalty Rate	Required Liquidation Rate	Max. Debit Value
SETM	105%	5%	110%	25,800,000 SETUSD
SERP	105%	5%	110%	25,800,000 SETUSD
DNAR	105%	5%	110%	25,800,000 SETUSD
HELP	105%	5%	110%	25,800,000 SETUSD
SETR	103%	3%	106%	33,000,000 SETUSD

## CashDrops

CashDrops are essentially cashback given (from the CashDropFund) to the users of the SetCurrencies whenever they claim on their transactions. So, each transaction has a toggle button that says “claim cashdrop” before the transaction is sent (transfers “to” only). Below is the CashDrop claims minimum transfer amounts that can claim and cashdrop rates per currency of claim (these parameters can be updated via network runtime upgrade with the approval of the governance council of Setheum):

Currency	Min. Claimable Transfer	Max. Claimable Transfer	Claim Rate
SETR	10 SETR (\$2.5)	2_000_000 SETR (\$500k)	4%
SETUSD	4 SETUSD	100_000 SETUSD (\$100k)	2%

## Tokens & Stablecoins

There are two classes of currencies, free-floating tokens (what I like to call the “Tier-1 Tokens” (T1)), and stable-currencies (what I like to call “Tier-2 Tokens” (T2) OR simply “SetCurrencies”) in Setheum. They are explained in the table below with initial details and characterizations.

Ticker	Name	Class	Initial Supply	Price	Init Market Cap (Ecosystem = \$9,163,303,000.03)
DNAR	The Dinar	T1	700,000,000 (small sup)	\$0.14	\$98,000,000 (nano cap)
SERP	Serp	T1	2,580,000,000 (large sup)	\$0.05	\$129,000,000 (micro cap)
HELP	HighEnd LaunchPad	T1	700,000,000,000 (XL sup)	\$0.0007	\$490,000,000 (small cap)
SETM	Setheum	T1	31,330,300,003 (large sup)	\$0.01	\$313,303,000.03 (small cap)
SETR	Setter	T2	20,000,000,000 (large sup)	\$0.25 (stablecoin)	\$5,000,000,000 (medium cap)
SETUSD	SetDollar	T2	3,133,000,000 (large sup)	\$1 (stablecoin)	\$3,133,000,000 (medium cap)



## Initial Token Allocations

Currency	Treasury	SPF	DEX Offering On-Chain	Foundation	Team & Private Sale	Advisors and Partners	CashDrop Pool	Airdrops
SETM	10%	10%	Approx. 20%	20%	30%	5%	-	5%
SERP	-	10%	Approx. 30%	20%	30%	5%	-	5%
DNAR	-	10%	Approx. 30%	20%	30%	5%	-	5%
HELP	-	10%	Approx. 30%	20%	30%	5%	-	5%
SETR	-	10%	Approx. 20%	10%	30%	10%	10%	10%
SETUSD	-	10%	Approx. 20%	10%	30%	10%	10%	10%

## Vesting Schedule on Allocations

Currencies	Advisors and Partners	SPF	Foundation	Team
SETM	50% for 7 years	50% for 9 years	50% for 23 years	50% for 23 years
SERP, DNAR, HELP	52% for 5 years	52% for 7 years	52% for 19 years	52% for 19 years
SETR	30% for 3 years	30% for 3 years	30% for 3 years	30% for 3 years
SETUSD	25% for 2 years	25% for 2 years	25% for 2 years	25% for 2 years

## Built-In Exchange (SetSwap - DEX)

Inspired by Uniswap V2, Setheum has a built-in Decentralised Exchange that I like to call “**SetSwap**” (or **SetheumSwap**). In SetSwap there is what I call the EFE (Exchange Fee Evaluator) that is the first of its kind and unique to Setheum (one of the Setheum originals).

The EFE essentially lets available two types of Exchange fees, one for Tier-2 paired pools (LPs paired with at least one Setheum stablecurrency for example “BTC\_SETUSD\_LP”), then another fee structure for every other pool that is not a “T2-Paired-LP” on the DEX. Speaking of which, our user-friendly Mobile Wallet will be available soon where you could access Setheum’s DeFi features with a more beginner-friendly UI.

## Exchange Fee Evaluator (EFE)

The EFE structure takes less fees from traders that swap with a “T2-Paired-LP” than it takes from a “non-T2-Paired-LP” (i.e. “BTC\_DNAR\_LP”). The difference between these fees is then paid to the pool by the SERP by issuing the T2-token to the pool to balance out the full Exchange Fee. This lets the traders pay less fees while the Liquidity Providers earn more. This in turn attracts more traders, more trading volume, more liquidity, more market attractiveness, more trading opportunities and more natural economic growth based on market drive and demand, which in turn props the market value of the Serp and the Dinar and the entire Setheum tokens which in turn improves overall market performance and economic growth.

The initial Exchange Fees are as such, exchange fee is 0.3%, stablecurrency exchange fee is 0.1%, and the EFE (effect/difference) is 0.2%. They can be updated with governance through runtime upgrades.

# HighEnd LaunchPad (HELP) Protocol

## Crowdfunding LaunchPad on Setheum

Teams and projects that are building smart contracts and dapps on the SEVM would need to raise funds and even bootstrap their tokens on the SetSwap. They need community backing by liquidity providers and the crowd so that they could have a strong start and a high-end launch by creating a crowdfunding campaign that ends with their ERC20 Tokens getting sold to the public and bootstrapped on the DEX through a crowdfunding IDO. I happen to be working on that in Setheum, providing the High-End LaunchPad (HELP) Protocol to do just that for the projects building/deploying their tokens on Setheum's SEVM as ERC20 smart contracts.

The HELP Protocol has a token of its own called the "High-End LaunchPad - HELP" token, which serves as a utility token for the High-End Protocol. The token is used as a "Submission Deposit" which will be locked in the protocol by the Campaign creator to propose a LaunchPad Campaign until the Campaign is closed, then the HELP tokens are returned to the creator after the project is closed (successful or not).

There are four participants in a High-End LaunchPad, the Campaign Creator, the LaunchPool Liquidity Providers, the Crowdfunding Contributors, and the HighEnd Council.

- **HighEnd Council:** Approves or Rejects a Campaign;
- **LaunchPool Liquidity Providers:** Provide Liquidity that is used to Bootstrap the Campaign tokens liquidity pool on the SetSwap DEX, making it tradable on the SetSwap.
- **Campaign Creator:** The person/team that creates/proposes a new Crowdfunding Campaign, the beneficiary of the raise.

## How the HighEnd LaunchPad Works

The HighEnd LaunchPad Protocol lets teams/projects/campaigns achieve two (2) goals at once, it raises money via crowdfunding, and if the crowdfunding campaign is successful then the protocol bootstraps the campaign's ERC20 token into the SetSwap DEX for the public to trade.

The protocol lets the Campaign Creator choose which currency to pair their tokens to for the bootstrap listing which is also the currency that is to be raised in the crowdfunding campaign. Campaign Creators could choose between the Setheum Currencies (**SETM, SERP, DNAR, HELP, SETR, SETUSD**), and more could be added with a runtime upgrade.

There is a minimum raise that must be made and that is the softcap, it is required by the protocol and set by the HighEnd Council. The HardCap (Goal) is then set by the Campaign Creator, and the Period (campaign period - amount of blocks a campaign should stay active) is also set by the Campaign Creator.

## The Lifecycle of a HELP Campaign

A HighEnd LaunchPad Campaign has three stages in its lifecycle, they are as follows:

1. **Proposal stage:** The first stage is the Proposal stage where a Campaign Creator creates a proposal that proposes to the HighEnd Council to start a HELP Campaign. At this stage, the creator submits a proposal with a ***SubmissionDeposit*** that is locked/reserved from the creator's free-balance (account) into the creator's reserved-balance whereby they cannot touch/transfer these funds. This will be unlocked immediately if the proposal is rejected, if the proposal passes this will stay locked until the Campaign closes (successful end or not). And in this stage the ERC20 token allocations provided by the creator for the LaunchPool (Bootstrap initial DEX Liquidity) and for the Crowdsales are also locked/reserved in the creator's reserved account, reserved until when the Campaign Closes.
2. **Waiting stage:** The second stage is the Waiting stage where every Approved Campaign is set to wait for a specified period of time before it is automatically started.
3. **Active Stage:** The third and final stage is the Active stage where every Approved Campaign that has finished its WaitingPeriod is set to go active and start the crowdfunding/crowdsales event. At this stage, if a campaign fails, it is closed and raised funds are refunded to contributors as well as the Campaign allocated ERC20 tokens are also unlocked from the account of the creator. If the campaign closes successfully then the reserved ERC20 Funds are slashed from the reserved account of the creator and distributed/transferred to the beneficiaries (crowdsales contributors, and LaunchPool for DEX Bootstrap liquidity).  
After a successful Campaign, the Commissions are all taken from the Raised amount and the `LaunchPoolCommission` is transferred to the `LaunchPool` that sponsors the Bootstrap of the Campaign. Then the `BuyBackCommission` is used to buy back and burn the HELP token. Then the `QMAFlashloanCommission` is used to fund the `QMAFlashloanPool` for the public to enjoy Setheum's free and Halal FlashLoans.

## Qurud Mudarabah Assari`ah (QMA) Protocol

### Halal Flashloans on Setheum

It was a cold winter night, I just had supper and finished reading about the then recent crypto bull run, and it was all exciting—more like fomo plus excitement. That feeling is refreshing as well as a bit disturbing, if you know you know. That night, and that entire day, I had read a lot as well as watched a lot of YouTube, for what you say, well, it all has to do with something they call Flashloan.

This Flashloan thing kept me awake for days even, as it ate through my mind thinking of all sorts of possible trades I could perform and profit in a flashloan. It turned out to be a bit harder than I thought, it was 2020 and I was so \*\* broke \*\*, though I had big plans I also had big failures (I meant big lessons) that I learnt from. So I said over and over to myself, if I had a chance to make a million dollars in a blocktime and I made it how grateful will I be, the answer is an ocean load of it, so I said.



Fast forward now, I want to enable people like me to get access to these flashloans for free and halal just exactly as I would want it. If you were given the authority to specify your brain power or hearing power or seeing power, or endurance capacity, how far would you go, I would say “very far”, as far as the authority goes, well, this is what I meant when I said “I want to enable people like me to get access to these flashloans for free and halal just exactly as I would want it.”.

## What is a Flashloan?

A flash loan **enables a Defi member to borrow cryptocurrency without requiring collateral**. The point is that the flash loans are encoded in a smart contract, which forces the user to return them in the same transaction that changes the user's account balances on the Ethereum blockchain.

Designed for developers, Flash Loans enable **you to borrow instantly and easily**, no collateral needed provided that the liquidity is returned to the pool within one transaction block. If this does not happen, the whole transaction is reversed to effectively undo the actions executed until that point.

In Setheum, the flashloans are encoded in a Virtual Machine Environment called the “FVM - Flashloan Virtual Machine” which keeps the loan in an encapsulated environment safe from the user and forces the user to return the loan in the same transaction. An unprofitable flashloan trade will fail such that the entire flashloan will not be affected and the capital in the flashpool is safe. Flash loans are entirely risk-free, the borrower/user just pays the network transaction fee and gets the flashloan with no need for a collateral.

## What is QMU (Qurud Mudarabah Assaree’ah)?

QMU meaning “Qurud Mudarabah Assaree’ah” in english essentially means “Profit-Sharing FlashLoans”, with “Qurud” meaning “Loans” and “Assaree’ah” meaning “Quick” or “Flash”, “**Mudarabah**” is a partnership where one party provides the capital while the other provides labour and both share in the profits.

So what does **Mudarabah** have to do with **Flashloans** in **QMA** (Qurud Mudarabah As-Sari’ah)[Assari’ah could be spelled in a couple of ways, get used to them]?

Well, QMA simply combines the features of a Mudarabah with the functions of a Flashloan, as easy as that, but harder to implement right.

## Al-Ethaar Protocol

### Quadratic Altruism on Setheum

Setheum is made for altruism, for the public, for helping the poor and the needy, for securing the planet and funding causes we care about. Some of those causes include feeding the hungry, quenching the thirsty, clothing the unclothed, housing the unsheltered, medicating to the sick, protecting the unprotected, financing the poor, voicing the unvoiced, helping the afflicted, warming the freezing, and cooling the hot.

How do we do that?

To do just the purpose of Setheum, we have to empower the unempowered and support the unsupported by funding the unfunded through transparently governed algorithmic crowdfunding mechanisms that radically raises funds for only this purpose, for Al-Ethaar—an arabic word meaning Radical Altruism.

The main purpose of Setheum is Al-Ethaar, to essentially, thoroughly, radically and altruistically be a gift from me to all of the entirety of Creation, both human and non-human, both animate and inanimate, both celestial and earthly.

What is Quadratic Altruism?

From the term “Quadratic Funding”, the term “Quadratic Altruism” is Quadratic Funding that focuses on Humanitarian Altruistic missions and campaigns that support altruistic causes like those mentioned above. The concept of Quadratic Funding extends ideas from Quadratic Voting to a funding mechanism for endogenous community formation as exemplified by Vitalik Buterin, Glen Weyl and Zoe Hitzig in their paper on Quadratic Funding.

Quadratic Funding as a PGM (Public Goods Market)

A public goods market (PGM) is a decentralised, highly responsive process of allocating capital according to the collective desires of a population to support the creation of public goods. Quadratic Altruism meets the PGM criteria, and AL-Ethaar Protocol implements it in the Setheum Network.

### Design and Analysis of Quadratic Altruism

Consider the funding mechanism, which is referred to as the Liberal Radical (henceforth LR) mechanism by Vitalik Buterin, Glen Weyl and Zoe Hitzig in their paper on Quadratic Funding.

When a project gets popular enough, some pretty amazing matching multiples can be offered. This reinforces the incentive structure of QF as a fundamentally-democratic institution.

**Awesome! How much would you like to donate?**

Your donation:

Estimated ~~matched~~ <sup>matched</sup>:

€0 €1000+

€0 €5000

The matched\_amounts (amounts each funding\_campaign/project gets from a matching\_pool/round) are calculated by the CLR formula

$$V_i^p \left( \left( \sum_j \sqrt{c_j^p} \right)^2 \right) - c_i^p.$$

[Quadratic Funding Algorithm—Constrained Liberal Radicalism algorithm | CLR Formula]

where, the amount received by a project (matched\_amount) is proportional to the square of the sum of the square-roots of the contributions received.

### \$10,000 Matching Pool

$V_i^p \left( \left( \sum_j \sqrt{c_j^p} \right)^2 \right) - c_i^p.$	Project X	Project Y	Project Z
<b>Funding</b>	\$1,000	\$1,000	\$1,000
<b>Number of Contributors</b>	5 (\$200 each)	2 (\$500 each)	20 (\$50 each)
<b>Matched Amount</b>	\$1,851.85	\$740.74	\$7,407.41
<b>% of Initial Amount</b>	~185%	~74%	~740%

Therefore no participating project campaign will exit with nothing, they all share the funds in the pool and come together for the good of each other, this essentially is al-ethaar (true altruism). Therefore, every contribution matters as well as every project matters, even the smallest of projects and the smallest of contributions. The inventors did a great thought here, kudos, and we shall implement it in Setheum Insha'Allah.

## Governance

First Things First, if something is not clearly permissible in the Shari'ah it cannot and will not be considered in Setheum. The Governance of Setheum is based on an on-chain governance mechanism that supports reasonable democratic approval processes for network runtime upgrades and on-chain parameter updates through extrinsics with governance approvals. There are 3 chambers, the Shura Council, the Financial Council, and the Technical Committee.

## Staking: Nominating and Validating (NPoS)

Setheum uses a Nominated Proof of Stake (NPoS) mechanism to secure the network. Nominators will nominate validators to be in the active set of validators by staking their Setheum (SETM) with a validator(s). Validators will produce new blocks, validate blocks, and guarantee finality. It is important to note that validators will only earn rewards if they have enough staked SETM to qualify to be in the active set. The active set will update every era, which is 2 hours on Setheum. Setheum is able to provide strong finality and availability guarantees with much fewer validators. Therefore, Setheum uses NPoS to select validators from a smaller set, letting smaller holders nominate validators to run infrastructure while still claiming the rewards of the system, without running a node of their own. And so with Setheum able to stay alive even when most of the network goes offline, Setheum COULD be able to survive WWII. **The Staking rewards range from a minimum of 2.58% to a maximum of 25.8%, ideal stake of 50%;**

## Airdrop Events and IAE

Setheum's initial Token Offering will not be a traditional ICO, IEO or IDO. It will instead be an IAE, an Initial Airdrop Event that will take place on our Community Social Media outlets. In this event, we will give away some of the Initial Allocated Airdrop tokens as listed above in the Allocations tables, in an airdrop on Setheum to the participants of the IAE. As for more Airdrop Events, stay close by and keep your eyes open for Setheum Airdrops of that specific allocation.

There will be a referral program in each of the Airdrop Events. We will not require you to pay anything to join, it is absolutely free to join Airdrop Events.

The DEX Offering will be done as a liquidity provision to the SetSwap (Setheum's built-in DEX), with SETUSD liquidity pairs. Users can buy the listed tokens (SETM, SERP, DNAR, HELP, SETR, SETUSD) on the SetSwap.

Beware of imposters, we will never ask for your private keys, or to send us funds, or contact you individually or send you DMs, and we will certainly not recommend that you use unknown and untrusted wallets.

So, keep in touch and wait for the IAE. We will announce it on our Social Media accounts. Follow us on the accounts on our website <https://setheum.xyz>

### Further Reading

Setheum WhitePaper (Full 52 Pages):

<https://github.com/Setheum-Labs/Setheum-Labs-White-Papers/tree/main/whitepaper>

Setheum Documentation: <https://wiki.setheum.xyz>