



**Money is not an invention  
of the state. It is not the  
product of a legislative  
act. Carl Menger**

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(the founder of the Austrian School of  
economics).

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# Introduction

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It is no secret that traditional financial instruments such as lending, borrowing, derivatives and exchange provided by classic centralized financial products and services have practically outlived their usefulness.

Big corporations have monopolized virtually every area of life: from the airlines we fly to the food we eat. It's not just **Goldman Sachs, JPMorgan, Facebook, Google, and Amazon...**

Monopolies rule almost every area of life: internet, media, medicine, education, finance, crediting, insurance... this list goes on and on.

**The solution exists** – it is the use of decentralized applications. The shared protocol layer and open network is what makes decentralized applications stand out.

**Decentralized Finance (DeFi)** is the movement that leverages decentralized networks to transform old financial products into trustless and transparent protocols that run without intermediaries.

DeFi is more of a concept than a specific thing. It's a loosely defined collection of ideas to reshape banking, lending, and derivatives. As with bitcoin, the key is removing the middlemen.



# Overview

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Today the concept of DeFi has gained unprecedented popularity.

**DeFi** –it's the notion that crypto entrepreneurs can recreate traditional financial instruments in a decentralized architecture, outside of companies' and governments' control.

There are already many similar solutions based on the Decentralized Finance (**DeFi**) concept.

It is too early to say which solution is the leader in this industry and has advantages over competitors.

We want to offer the world our vision of this product: Swarm.fi - DeFi Aggregator with its own developed protocol.

**Own DeFi Protocol Aggregator** specifically designed to help the investor access the best cryptocurrency Defi rates and prices, easily and efficiently, no matter where they are.

Our **DeFi Protocol Aggregator** is governed by a blockchain-based Decentralized Autonomous Organization, also known as a DAO.

**DAO** is a virtual entity that exists in cyberspace / the internet. It comes into existence when a group of people decide to form a DAO.

A DAO may be established with a view to raising or investing / managing funds raised, for example to develop a specific idea or a range of ideas or within a particular sector. Alternatively the purpose of the DAO could well be civic - to remove the inherent weaknesses of outdated political structures. Participants / investors 'invest' their funds from their own cryptocurrency holdings or by converting fiat to project's token. This transfer of tokens appears on the Blockchain.

In exchange for tokens are created which represent membership as well as ownership of a portion of the DAO; these tokens are assigned to the account. The amount of tokens created is proportional to the amount of token transferred.

The priority of our DeFi protocol aggregator is to generate profit for our investors and users, and help them achieve stability in the volatile world of cryptography.

# DeFi protocol

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When creating our protocol, all the advantages and disadvantages of competitors' solutions were taken into account. Our goal is quite ambitious - to create a product that will dominate the DeFi industry.

We **present our DeFi Aggregator** with the development of its own protocol. **This an open source** and **non-custodial protocol** enabling the creation of money markets. Users can earn interest on deposits and borrow assets.

Our DeFi Protocol is managed by people around the world who hold its governance token. Through a system of scientific governance involving Executive Voting and Governance Polling, token holders govern the Protocol and the financial risks to ensure its stability, transparency, and efficiency. We hope that our **DeFi Protocol** Aggregator fully reflects the concept of Decentralized Finance and will become one of the largest decentralized applications for the DeFi industry in the future.

## Here are some of the benefits of our protocol:

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- Withdrawal of a deposit in cryptocurrency without the need to go Know-Your-Customer (KYC) procedures.
- KYC is only required for both fiat withdrawal. This procedure is fully automated and eliminates the human factor when processing documents.
- Database will be stored on a secure server (separate) to which no one will have access.
- No additional commissions and fees
- Open source software
- Non-custodial
- Blockchain that was not used in crowdfunding

# DeFi aggregator

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A particularly interesting trend in DeFi is the shift to aggregators, the user facing products that are built atop decentralized infrastructure.

Aggregators emphasize UX/UI improvements over the liquidity layer, whereas the liquidity layer is singularly

focused on improving the core underlying functionality (lending, exchange, etc).

We present our DeFi Aggregator with the development of its own protocol.

## The DeFi Aggregator includes:

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### 1. Liquidity Swap

This is an opportunity for token holders to deposit these assets in exchange for interest and a part of the transaction fees.

### 2. Pool

Allows users to add liquidity to a DeFi pool in a single action with one TRC20 token that is automatically split across the pool's

### 3. Save

Earn savings on your crypto by locking it into Save. Automatic and non-custodial.

### 4. Borrow

Lock your tokens as collateral to generate a decentralized stablecoin soft-pegged to 1 USD.

### 5. Fund

Use an actively managed and diversified portfolio of the top tokens.

### 6. Vote (project voting)

Gathering potential projects to the DeFi pool based on community user opinions and initiating a vote.

### 7. OTC transactions (liquidity providers)

Add liquidity to DeFi pools - use over-the-counter (OTC) trades and place orders at a price you set.

# Liquidity Swap

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## **Swarm.fi** Launches Liquidity Swap

**DeFi Product.** This is an opportunity for token holders to deposit these assets in exchange for interest and a part of the transaction fees. This technology differs from existing solutions and received its own name "Stick".

Stick (Liquidity Swap) is a decentralized protocol deployed on the Binance chain blockchain.

Each transaction record such as on-chain deposits and withdrawals are transparent on the network. The role of Swarm.fi is as a provider of technology by contributing to the development of the product. Swarm.fi is open-sourcing the core codebase and welcomes the input and decentralized contributions from the community.

**Swarm.fi allows users to add liquidity to a DeFi pool in a single action with one BEP8 token that is automatically split across the pool's reserves, to:**

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- Receive any BEP8 token
- Split the token into the pool's underlying assets according to the pool's reserve weights
- Deposit the assets in the pool's reserves
- Mint Swarm.fi Pool Tokens, which represent your share of the pool

**Swarm.fi** is built on a solid foundation of **security, privacy** and **compliance**.

It's no secret that in the crypto market, liquidity is a scarce resource. This is an important metric for all financial assets and trading venues. However, many market participants are unclear as to what drives liquidity and how to measure its effects.

This is because market making (the business of providing liquidity) has traditionally been accessible to only a limited number of participants, such as corporations, hedge funds and trading desks of large financial institutions.

The technical solution Swarm.fi DeFi Aggregator allows you to expand the circle of participants in the crypto market.

# Pool

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**Swap your tokens**, add tokens to a **pool** to **earn fees**, or list tokens.

Users who stake their tokens in the **DAO** will be able to vote on different proposals regarding the development of the tokens solution and make key governance decisions as a community.

Active voters receive competitive interest rates for their participation. This reward incentive is designed to give back to the founding community and help the DeFi platform grow while in its initial stages.

This was to ensure that majority control of the project would be distributed among the wider community upon launch, rather than in the hands of the team.



# Save

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**This is the most trusted way to earn on your coin.**

**Anyone** with an internet connection can **deposit coins**, and **earn savings instantly. No fees. No minimums.** No speculation.

**Earn savings** on your crypto by locking it into Save. Automatic and **non-custodial**.

**Earn a coin savings rate - Save helps** you stay patient while waiting out volatile market conditions, allowing you to confidently capture steady, predictable earnings.

**Ease of Use:** You don't need to manage private keys, acquire resources, complete trades or perform other complex tasks to participate.

**Funds Safe:** we select only the best assets in the industry and monitor the DeFi system in real time.

**Higher Earnings:** DeFi Save gets rid of the exorbitant commissions associated with trading capital. With a constant level of risk, users can get the highest possible return in the best possible way.



# Borrow

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The most **developed product** of the **DeFi** is its credit offering. You can borrow money from a DeFi platform at lower interest rates than what you usually pay to traditional banks.

This is the **strongest selling point** of **DeFi** – you can lend money on the platform, and you will receive interest a lot higher than what a bank would pay you if you saved with them.

**Put your assets to work** – vaults make it easy to utilize your collateral by generating coins against it. Realize liquidity through a vault and ensure you don't lose long exposure to your collateral.

**Maximize your opportunity.** Seize opportunity and capitalize on future crypto asset prices. Use your generated coins to create a multiplied position on any asset, increasing your exposure.



# Fund

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The **main idea** of the fund is the ability to invest assets for trust management by trading specialists in all directions.

A **user who** is not sure about new directions for investment can always resort to the already classic earning opportunities. At the same time, he does not need to register on trading exchanges (**crypto, stock and forex**), engage in analytics of directions, undergo identity **verification (KYC)**, which can often attract the attention of regulatory authorities from different countries.

The **fund works** on the **principles** of **distribution of investments** in all areas, formation of a stock reserve, robotic trading, trading by one of the best teams of traders in their field who work for the result and profitability of the fund.

Every **investor always** has the opportunity to choose among all the **proposed options** for investment and asset management has **always been** and will be at the **top** of all **possible options**.



# Vote (project voting)

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**Gathering potential** projects to the **DeFi pool** based on community user opinions and initiating a vote.

Everyone will be able to create their own proposals to suggest their ideas on how **DeFi Vote** (project voting) should operate. Proposal creation fees will be fixed in **A\*\*\*\* token**.

Everyone will be able to vote (**minimum 1 vote = \$1 in A\*\*\*\***).

**Users** will be **able** to **earn** their votes through the **process of farming** – you will be able to farm votes with other governance assets.

**Users who** participate in the governance protocol will be rewarded. **Proposal creators** (for accepted proposals) and winning voters will share a portion of the total votes paid. Users will also be able to earn additional votes by staking their votes.



# OTC transactions (liquidity providers)

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Add liquidity to **DeFi pools** – use over-the-counter (**OTC**) **trades** and place orders at a price you set.

**OTC Trade** allows you to create orders where you set the Price.

**The primary** advantage of trading via an OTC dark pool is that you will enjoy more decentralization, fewer trading fees, and also create fewer price movements for enhanced profits and reduced risks.

**Our OTC pool**, thanks to advanced features, cross-chain atomic swap technology, low fees, and real-time settlement.

**OTC trading** is done by **large-scale** cryptocurrency traders and is often placed by hedge funds, private wealth managers, or individuals with a high crypto net worth.



# Road map

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# About us

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**Swarm.fi** is created by the team of top distributed systems engineers, cryptographers, solutions architects and researchers.

The **Swarm.fi** team has been hand-selected choosing only the most qualified and passionate cryptography specialists from all the world.

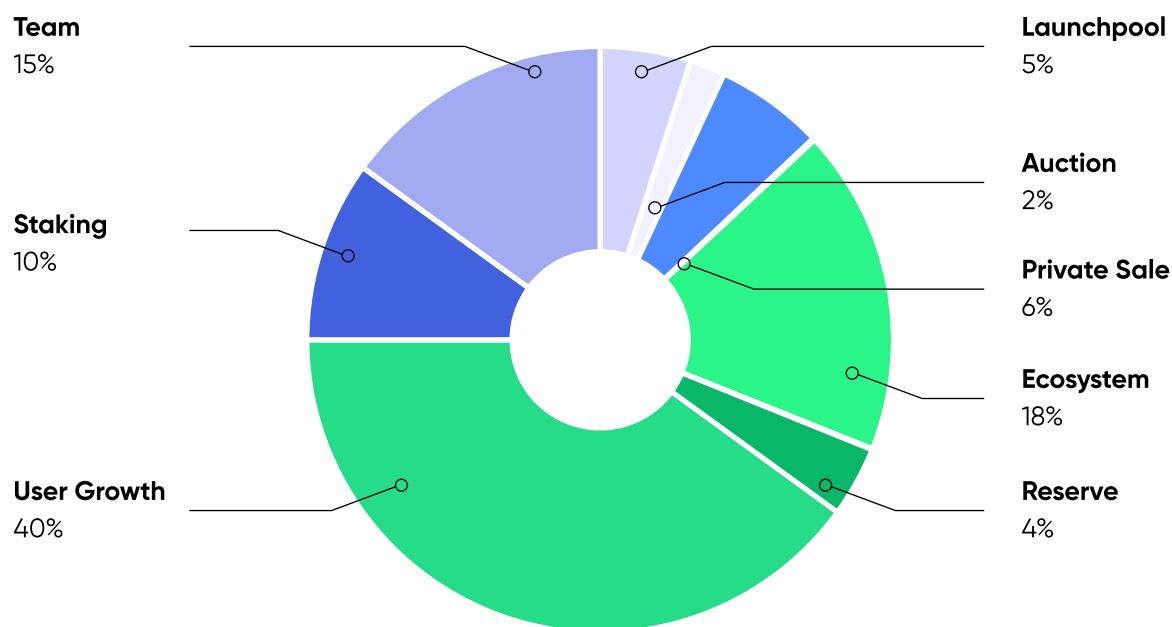
Every member of the **Swarm.fi** team has their own specialised area of expertise, and they've been chosen as part of the Core team because of their outstanding commitment results in their field.

We invite you to see below and become familiar with our team of specialists.



# Token Distribution

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	Token allocation	Percentage	Vesting
<b>Launchpool</b>	5 000 000	5.00%	Upon Listing
<b>Auction</b>	2 000 000	2.00%	Upon Listing
<b>Private Sale</b>	6 000 000	6.00%	1/4 quarterly release over a year starting after listing
<b>Ecosystem</b>	18 000 000	18.00%	8% unlocked on listing, the remaining 1/4 quarterly release over a year starting two months after listing
<b>Reserve</b>	4 000 000	4.00%	1/4 quarterly release over a year starting after listing
<b>User Growth</b>	40 000 000	40.00%	2% and 1% allocated to liquidity mining pool for month 1 and 2. After that, 48 monthly linear release over 4 years
<b>Staking</b>	10 000 000	10.00%	0.28 per month starting from December
<b>Fund</b>	75 00 000	7.50%	1/4 quarterly release over a year starting after listing
<b>Team</b>	75 00 000	7.50%	Vested monthly for 24 months, starting three months after initial listing.
<b>Total</b>	<b>100 000 000</b>	<b>100.00%</b>	

# The Team

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## **Blockchain team:**

1. Team lead / Senior Node.js Developer
2. Senior Node.js Developer
3. Middle Node.js Developer
4. Senior C++ Developer
5. Senior C++ Developer
6. Middle C++ Developer
7. Senior Java Developer
8. Middle Java Developer

## **Backend team:**

9. Team lead / Senior Node.js Developer
10. Senior Node.js Developer
11. Senior PHP Developer
12. Senior PHP Developer
13. Middle PHP Developer
14. Middle PHP Developer
15. Senior C# Developer
16. Middle C# Developer

## **Frontend team:**

17. Team lead / Senior React Developer
18. Senior React Developer
19. Senior React Developer
20. Middle React Developer
21. Middle React Developer

## **APP team:**

22. Team lead / Senior Kotlin Developer (Android)
23. Middle Kotlin Developer (Android)
24. Senior Java Developer (Android)
25. Middle Java Developer (Android)
26. Team lead / Senior Swift Developer (IOS)
27. Senior Swift Developer (IOS)
28. Middle Swift Developer (IOS)
29. Middle Swift Developer (IOS)

## **Top management:**

30. Chief Executive Officer
31. Chief Technical Officer
32. Chief Financial Officer
33. Chief Product Officer
34. Chief Operating Officer
35. Chief Visionary Officer
36. Chief Security Officer
37. Chief Marketing Officer
38. Chief Accounting Officer

## **Management:**

39. Project Director
40. Delivery Manager
41. Technical Project Manager (Backend)
42. Technical Project manager (Frontend)
43. Technical Project manager (Android app)
44. Technical Project manager (IOS app)
45. Scrum Master (Backend team)
46. Scrum Master (Frontend team)
47. Scrum Master (Android app team)
48. Scrum Master (IOS app team)
49. Tech Documentation Writer
50. Business Analytic
51. Business Analytic

## **Business Development team:**

52. Head of Business Development
53. Business Developer (Asia)
54. Business Developer (Asia)
55. Business Developer (Europe)
56. Business Developer (Europe)
57. Business Developer (Europe)
58. Business Developer (CIS countries)
59. Business Developer (CIS countries)
60. Business Developer (South America)
61. Business Developer (South America)

# The Team

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## **QA team:**

- 62. Head of QA
- 63. Senior Automation QA (platform)
- 64. Senior Automation QA (Android app)
- 65. Senior Automation QA (IOS app)
- 66. Senior Manual QA (platform)
- 67. Senior Manual QA (platform)
- 68. Middle Manual QA (Android app)
- 69. Middle Manual QA (IOS app)

## **HR team:**

- 89. Head of HR
- 90. HR manager
- 91. HR manager
- 92. HR manager
- 93. Recruter
- 94. Recruter
- 95. Recruter

## **Product team:**

- 70. Product Director
- 71. Product Owner
- 72. Product Owner
- 73. Product Owner

## **Marketing team:**

- 96. Head of Marketing
- 97. Market researcher
- 98. PPC Specialist
- 99. SEO Specialist
- 100. SEO Specialist
- 101. Trafic Manager
- 102. Market Analytic
- 103. Market Analytic
- 104. SMM Specialist
- 105. PR Specialist
- 106. Pr Specialist

## **Design team:**

- 74. Head of Design
- 75. UI Designer
- 76. UX Designer
- 77. UX Designer
- 78. UX Researcher
- 79. Analytic

## **Support team:**

- 80. Head of Support
- 81. Team Lead with 10 Support agent in the team
- 82. Team Lead with 10 Support agent in the team
- 83. Team Lead with 10 Support agent in the team
- 84. Team Lead with 10 Support agent in the team
- 85. Suport QA agent
- 86. Suport QA agent
- 87. Coach of the Support team
- 88. Coach of the Support team