Solyard Finance

Introduction

What is Solyard?

Solyard Finance is the new leveraged yield farming on Solana. It helps lenders earn safe and stable yields, and offers borrowers undercollateralized loans for leveraged yield farming positions, vastly multiplying their farming principals and resulting profits.

As an enabler for the entire DeFi ecosystem, Solyard amplifies the liquidity layer of integrated exchanges, improving their capital efficiency by connecting LP borrowers and lenders. It's through this empowering function that Solyard has become a fundamental building block within DeFi, helping bring the power of finance to each and every person's.

SolYard provides yield enhancement strategies for your Solana crypto assets. Community comes first, and our YARD holders can participate governance by creating or approving proposals.

Yield Optimization Strategies with SolYard

We auto compound Solana SPL Crypto Assets, enhancing your yields in underlying vaults and liquidity pools in Raydium or Serum AMMs. We choose the best pool for every crypto asset, and enhance the yields using our smart contracts and auto compounding. Users do not need much DeFi knowledge, relying on us to optimize their yields for passive income.

SolYard relies a lot on Raydium Dex, deploying your assets into their liquidity pools, as Raydium is the largest AMM & Dex on Solana now. We are striving to create new strategies and add new vaults, so stay tuned for that. We will definitely support more AMM and Dex platforms.

What is the reason for the launch of Solyard?

Solyard will create a platform that can automatically compound interest investment. Regardless of the size of the user's capital, they can participate in the efficient financial benefits brought by automated compound interest. Solyard 's goal is to expand the DeFi ecosystem in solana, provide our user with various automatic compound interest strategies, and reduce user capital risks while maximizing returns.

How does Solyard Farm work?

Currently, most of Solyard 's farms are located in raydium. Essentially, Solyard Farm has obtained personal permission through smart contracts, which can perform automatic compound interest operations on behalf of individuals. Solyard is a DeFi product that provides loan aggregation on solana and automatically produces profits. Solyard adopts an open community operation model, Solyard holders can participate in any proposal and governance of the platform.

Governance

Solyard ecosystem is governed by YARD holders to vote and determine all proposals. If the proposal passes a quorum (30% of YARD's circulation) and wins more support, it can be executed through smart contracts. In order to ensure the security of platform users' assets, mean while , Solyard implements the changes to the contract through a time-locked contract. After the new contract is submitted, it will not take any effect until 24 hours later.

Contact us

Twitter: https://twitter.com/SolyardFinance

Medium: https://solyard.medium.com/

GitHub: https://github.com/SolyardFinance

Discord: discord.gg/GxRj6nrX26

Core Product

Auto-Compounding platform

Solyard aggregates the mining platform, and efficiently manages the user's SPL tokens, so that the user's SPL tokens will automatically generate profits for 7*24 hours of uninterrupted users without being on duty.

Solyard's intelligent strategy for automatic compound interest eliminates the need for users to learn complex DEFI products. Solyard will look for the best platform for automatic compound interest among the many Defi products in the solana ecosystem, and adopt a smart contract automated compound interest model to provide users with stable and stable assets. Efficient financial management platform.

Aggregate lending system (Beta verison releasing soon)

The Solyard aggregate lending platform is different from the traditional lending platform. The system aggregates multiple lending platforms such as Solend solana ecosystem. It uses smart contracts to make the best choice, providing users with the best lending plan, allowing users to one-stop choose the best lending plan without comparing on multiple platforms. At the same time, the core innovation of Solyard's aggregate lending platform is the efficient use of user assets in the platform.

In the lending platform and aggregated mining products, the system will automatically generate a voucher token when lending or mortgage mining, and the voucher is the only voucher for the user's asset loan and mortgage. In the Solyard aggregated lending platform, it will support With the loan function of mortgage voucher, users can use the mortgage voucher Token to perform asset remembering lending services, which maximizes the utilization rate of users' assets.

Leveraged Yield Farming

Leverage results from using borrowed capital to expand your asset base and the potential returns on that asset base. In other words, you borrow funds so you can invest more, and as a result–earn more.

In the context of yield farming, leverage involves borrowing assets to multiply your yield farming position, resulting in you accruing larger yields. This is a general profit maximization strategy.

Tokenomics

Token information

Type: SPL Token on Solana

Ticker: YARD

Total supply: 1,000,000,000 YARD

Token contract: 8RYSc3rrS4X4bvBCtSJnhcpPpMaAJkXnVKZPzANxQHgz

Initial circulating supply: 47,500,000 YARD

Initial market cap: $1,092,500 USD
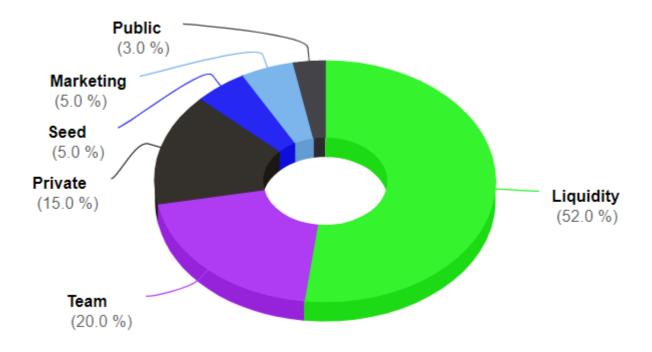
Private sale price: $0.017 USD

Public sale price: $0.023 USD

Token distribution

Our Seed and Private sale rounds were sold to a large group of people. This was done to create a fair token distribution with no single entity controlling large quantities of the supply.
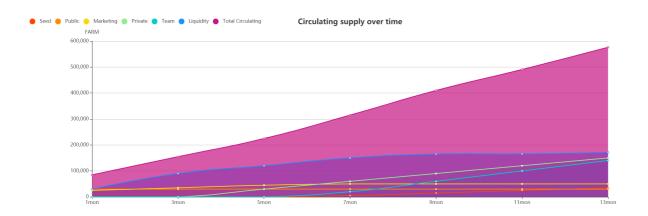
23% Supply, total raise of $4M

- **5% Seed** - $500,000 at $0.01 per token, 5% unlocked at listing, 19% each quarter thereafter
- **15% Private** - $2,550,000 at $0.017 per token, 10% unlocked at listing, 22.5% each quarter thereafter
- **3% Public** - $690,000 at $0.023 per token, Fully unlocked

Public
(3.0 %)

Marketing
(5.0 %)

Seed
(5.0 %)

Private
(15.0 %)

Liquidity
(52.0 %)

Team
(20.0 %)

20% Team, 100% locked for 6 months, 25% unlocked each quarter thereafter

5% Marketing, 50% unlocked at the list, 12.5% unlocked each quarter thereafter

52% Liquidity, To be minted to incentivize liquidity

Circulating supply over time

● Seed ● Public ● Marketing ● Private ● Team ● Liquidity ● Total Circulating   **Circulating supply over time**

Vaults

Single-Asset Smart Vaults

Currently, our single asset vaults feature SRM, ETH, RAY, STEP, and YARD. Earn high yields with our auto compounding formula without impermanent loss!

YARD/USDC Staking pool

In this farm, users can deposit   YARD/USDC LP and earn even more YARD tokens.

Rest of the Auto Compounding pool

Currently, we support Raydium LP staking;

RAY/USDC RAY/ETH RAY/SRM RAY/SOL FIDA/RAY COPE/USDC STEP/USDC KIN/RAY MAPS/RAY OXY/RAY will be supported first, more pools will be supported at future.

Our smart contracts automatically compound your investments. The profit of these LPs will be given in respective LP tokens, as well as YARD tokens. We take a 15% (depending on APY) profit fee, and used to repurchase YARD tokens.

Roadmap

For services such as asset synthesis, Solyard will establish partnerships with developers in the Solana ecosystem in the next few months to expand more ecological application scenarios for YARD tokens. The detailed route map is as follows:

2021Q2

The Auto-compounding pool V0.9.0 test version is online: The function of the V1 version is realized, and the product function test is completed on the solana test network.

Stake pool V0.9.0 test version is online: LP mining function is open, and raydium testnet is online.

Testnet user community construction: Group on a test user community, and conduct open testing of platform functions.

2021Q3

Auto-farm Pool and pledge pool V1.0 version is online: solana mainnet is online, opening mining and LP pledge mining functions.

Expand partners: Expand more DEX corporation and lending platform partners.

2021Q4

The aggregated lending platform V0.9.0 version will launch: The development of aggregated lending product functions was completed, and the testnet was launched for testing.

The leveraged mining function will online: The leveraged mining function has been developed and launched, and users can use leveraged loans to mine on the platform.

The single pledge matching LP mining function will launch: Users pledge a single currency, and the system automatically matches the combination to LP for reinvestment mining.

Auto-farm and pledge pool V2 versions will online: Provide users with a better income earning platform and loan program.

FAQ

What is the SolYard Token?

The YARD token is our native governance token. YARD holders control our ecosystem and get most of the profits from farm performance fees. Holding YARD will get more YARD.

Which SolYard Pool do I pick?

Users can choose the corresponding pool according to the SPL token they hold. Every pools requires a different SPL LP token. Further more the different pools represent different risk tolerances for SolYard users. A high APY usually means more volatility in the underlying token price.

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What are the risks of Farming on SolYard ?

Systematic Risk

The systemic risk is the depreciation of the deposited token. Due to the large fluctuations in the virtual currency market, we cannot guarantee that the price of the token will continue to be constant. Therefore, you need to bear the risk of the depreciation of the token yourself.

Smart Contract Risk

SolYard's contract code will be audit at launch before. We will continue to optimize the code to reduce risks.

How to Determine Daily % Gains?

The APY in the platform is calculated in real time based on the APY data in DEX SWAP. Because the price of the virtual currency market fluctuates at any time, our APY data will fluctuate at any time. We cannot accurately calculate real-time APY data. Looking at it for a long time, Your assets will increase in value.

Where does $YARD come from?

We will adjust the number of YARD rewards according to the daily performance fee of each pools, YARD is minted via smart contracts.

What is the Fee Structure?

Withdrawal Fee

There is a 0.1% withdrawal fee from farms. The withdrawal fee collected will be used to maintain the growth of the project and YARD's repurchase and destruction.

Performance Fee

When you choose to claim profits from a pool, a 15-30% performance fee is collected to reward YARD stake holders. In return, all pools are rewarded with YARD tokens.

Can I make a partial withdrawal?

Yes, You can enter the amount on the withdrawal page to withdraw.

Why is my TVL or Deposit showing 0?

Please make sure your network is the Solana main network and has been connected to the wallet.

What is SolYard Roadmap?

Please view our roadmap page: Roadmap

Is SolYard Audited?

 SolYard's contract code was audited by Slowmist.

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Declaration

We thank you for your interest in the Solyard project(hereinafter referred to as "Project"), YARD token sale, and YARD tokens (hereinafter referred to as "Tokens"). However, it is well-known that crypto projects are exposed to various risks, which you shall take into account before participating in the Token sale. What is mentioned below does not exhaust all the risks and uncertainties that Project might possibly face. Additional risks and uncertainties might also have a negative effect on Tokens.

1. Risk that pertains to the value of Tokens

1.1 The rights, functions, and features are strictly limited to the point that Token's smart contract has demonstrated. Therefore, there are no further rights, functions, and features of the Tokens of the Project strictly provided in the smart contract.

1.2 The market for Tokens might be limited, and Project might not fully realise the potential of Tokens. The lack of market access might lead to a downturn in the Tokens price, and Tokens might not fully recover the downturn in a given time frame.

1.3 The price of Tokens might be speculated and therein in a turbulent state. Tokens are often subject to speculative forces, and the price of such might be unstable for a period of time.

1.4 Tokens might possess no value at a certain point. For example, the massive sale of Tokens might lead to a price downturn that eventually leads the price to a level that the market deems Tokens worthless.

1.5 Tokens are non-refundable. Tokens have possessed the nature of their own, and once sold, Tokens are in the hands beyond the control of Project.

1.6 Certain entities might restrict the use of Tokens in certain circumstances. For example, territorial jurisdictions might impose rules over the use of Tokens, and the imposition of these restrictions might be related to the value of Tokens in a given time frame.

1.7 Tokens might be under tax exposure. The advent of the taxation scheme might impact the transaction of Tokens, the result of which might also be related to price.

2. Network and software risk

2.1 Blockchain might suffer from delay. The blockchain that Project operates upon might suffer from the delay attributed to various reasons that are external to the blockchain. The delay might impact transactions, leaving an effect on the price of Tokens.

2.2 Congestion might occur on the blockchain. The flow of information might be impacted by congestion that creates an additional burden to the blockchain. The occurrence of congestion is usually accidental, the pattern of which is hard to predict.

2.3 Software deficiency. The software that is related to the usage of Tokens might be subject to deficiency, the development of which might impact the price of Tokens.

3. Security risk

3.1 The loss of private keys might create security risks for Tokens, leading to a substantial loss or a burden in using.

3.2 There might occur attacks on smart contracts, part of which might further implicate the security of smart contracts.

4. Policy risk

4.1 The regulatory framework pertaining to Tokens is still uncertain. The prospect of related regulation that might impact Tokens is hard to anticipate. The current compliance work might be subject to further review once a new framework is brought about.

4.2 Project can not guarantee the scale of flow that pertains to Tokens, making it difficult to obtain permits and licenses that fit accordingly. As a result, there is a chance that the Tokens might be found in a place where the permit and license of Tokens are yet to be obtained.

4.3 Tokens might be subject to intervals such as banning and a massive crackdown. It is possible that wallet holders might be in a jurisdiction where a crackdown that is designed for Tokens is at play.

5. Unanticipated risk

5.1 There might be another risk that the Project can not fully anticipate, however, it does not suggest that such a risk is beyond the scope of concern and unworthy of attention.