



FutureFi

FUTURE'S FINANCE

WHITEPAPER

ABSTRACT

The primary reason why blockchain technology has grown exponentially over the last decade is the fact that it has given people an extremely feasible way to interact, transact, and exchange value over the internet. Moreover, it has been instrumental in revolutionizing the age-old concept of centralized storage, by enabling decentralized record-keeping without any single point of failure. Most importantly, blockchain has enabled people and enterprises to regain control over their data.

Fast forward to 2021, major corporations across the globe have adopted blockchain technology and are constantly striving to enhance the role of blockchain in overall business operations. Additionally, people, in an individual capacity are extremely actively dealing with blockchain-based applications like cryptocurrencies.

Lastly, blockchain has opened up multiple avenues that allow the deployment of DApps or decentralized applications, thus leading to the solutions of various real-life scenarios and problems - all of this in a robust yet transparent and decentralized manner. This particularly offers a lot of context to this whitepaper as we introduce our project, Future's Finance. It has been designed to address some issues in most of the available blockchain frameworks by harnessing the power of other cutting edge technologies. All of this and more have been explained in detail in the later sections.

INTRODUCING FUTURE'S FINANCE

As the name suggests, we have a futuristic vision towards optimizing financial operations, particularly in the crypto space. Through a range of products and services, we aim to uphold the true essence of blockchain technology while clubbing it with other cutting-edge technologies like Artificial Intelligence and offer our consumers a safe, secure, convenient, and seamless experience.

Future's Finance is a decentralized application that has been developed as a hard fork on the Ethereum blockchain. In other words, our platform is a technically upgraded version built on the Ethereum blockchain. We are facilitating an evolution within the blockchain space with fresh updates that can eventually ease up the overall experience of the end-user.

To give you a detailed understanding, let us give you some context. Blockchain frameworks usually work on a consensus algorithm, which happened to be Proof of Work initially. Then, through various kinds of forks, certain platforms started implementing the Proof of Stake algorithm. In our case, we have gone one step ahead and built our framework or platform with the Proof of Authority or PoA algorithm. This offers a whole new dimension to our platform. Unlike PoW or PoS, which depends on the mining power of an entity and the holdings of an entity respectively, the PoA algorithm considers an entity's proof of identity as a stake to validate transactions, thus leading to a higher speed of transactions and hence, better scalability potential. As of now, our platform has the capacity to process 250K transactions per second, and we aim to ramp it up to 1 million transactions per second in the near Future's. To achieve this, we have already implemented a multi-chain mechanism within our platform (explained later) using geth, Web 3.0, and the PoA algorithm, offering users within our DApp ecosystem to seamlessly deal with NFTs and DeFi tools.

To give you some more context, Future's Finance is a decentralized autonomous plant backed by cutting-edge technologies like Artificial Intelligence and built on the basis of next-generation blockchain technology. What makes it unique is its power to scale itself (in terms of speed) with increasing load (of transactions) on the main chain. Moreover, it is equipped with the next-generation DeFi catalogue powered by a robust Neutrino framework. At the same time, FuFi is well-equipped to support Solidity and many other side-chain apps making it extremely feasible to develop and deploy various Web 3.0 apps.

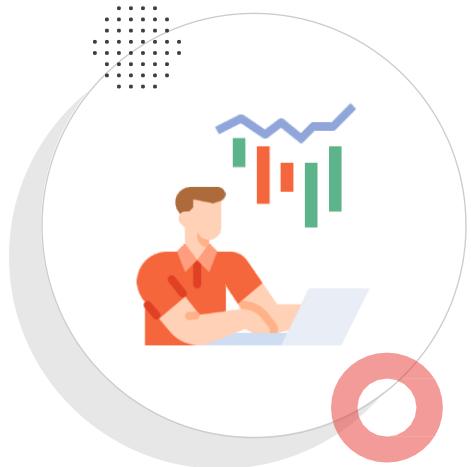
All in all, Future Fi encompasses the following:

- The generalisation of Decentralised Finance
- The home to Licensed & Non-Licensed NFTs with DNFTS,
- The one-stop destination for farm staking
- The hub for real-life use cases of Blockchain and Cryptocurrencies

As a part of our platform and overall objectives, we have also established **partnerships** that will offer the following:

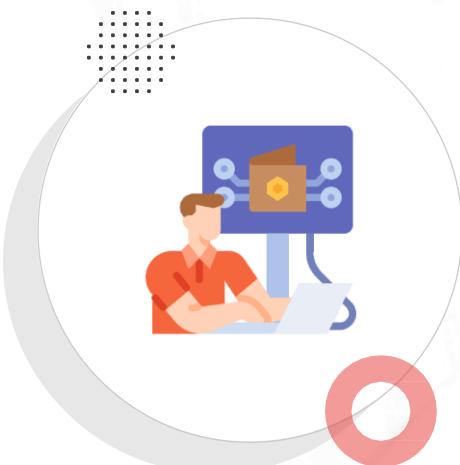
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A **Cryptocurrency Trading Exchange** that is hybrid in nature. So, it will offer the advantages of both a centralized and decentralized exchange. In other words, our crypto trading exchange will provide an end to end experience to traders of all classes while maintaining a balance between security & reliability on one hand and reduced market manipulation, peer to peer functionalities & anonymity on the other hand.



2

The **Future's Finance Crypto Wallet** is completely decentralized in nature built for storing and transacting various assets and collectables within the Future's Finance DApp. In fact, our DApp i.e the Future's Finance Blockchain Platform is inbuilt within the wallet itself, thus offering better navigability and convenience to the users.



UNDERSTANDING DECENTRALIZED APPLICATIONS | FUTURE'S FINANCE AS A DAPP

Decentralized Applications or DApps are digital applications similar to the kind of apps we use on our mobile devices, with the only difference that these DApps run on a blockchain network consisting of several users, nodes, or entities who can access them at the same time in a decentralized and transparent manner. These can cater to various requirements that need participation from a number of users. For example, DApps can be used for gaming, social media, finance, etc. In our case, Future's Finance is offering a range of use cases in the world of finance, particularly crypto. Let us now look at the key aspects of a decentralized application.

- ❑ Dapps cannot be controlled or governed by a single authority.
- ❑ Anyone and everyone can be part of a Decentralized Application since it operates on a network model unless the core developer puts some restrictions.
- ❑ There is no concept of censorship in DApps due to the sole reason that they are decentralized in nature.
- ❑ DApps protect user privacy while offering a lot of flexibility for further development

Future's Finance is also built on the same model as explained above as it harnesses the power of blockchain technology, upgrades it through the PoA algorithm, and finally offers a decentralized application that is robust, secure, and transparent.

Why Future's Finance? | Benefits and Key Highlights

We have already explained the premise of what the Future's Finance platform is all about. Taking it further, this section will give you a detailed idea of the key highlights of our platform and why it is a robust, transparent, and scalable blockchain framework. Moreover, it is a blockchain solution built on the Proof Of Authority consensus algorithm, Proof Of Burn Stakes and Delegated Proof Of Stake Mechanisms while harnessing the features of web 3.0, blockchain technology, artificial intelligence and machine learning.

1. Completely Decentralized

While some of our products like the FuFi Crypto Exchange is built on a hybrid model - a combination of centralization and decentralization, the core of Future's Finance is truly decentralized in nature. This essentially means that our DApp is built in a manner that does not require anyone to know or trust anybody else in the network as all the operations, transactions, etc. happen through a distributed ledger and would require the consensus of the majority. Future's Finance follows this protocol to the core.



2. Immutable Smart Contract

Future's Finance is equipped with an immutable smart contract that forms the foundation of all activities within our platform. This essentially means that the smart contract will enable the occurrence of an event on the completion of certain pre-coded activities under any circumstance. It can never be modified or manipulated in any way to do otherwise. So, as the users know and agree to the final eventualities, they will not be at any risk, since the smart contract will execute those eventualities at any cost. This is true for all our products including the crypto exchange and the crypto wallet under Future's Finance.

3. Peer to Peer Transactions

Future's Finance enables seamless peer to peer transactions without the need for any third-party interference. As we are completely decentralized in nature, the transactions do not depend on anyone apart from the parties involved, thus making it much more secure and low-cost as compared to the non-peer to peer model.

4. Blockchain as a Service

Future's Finance is a service-ready blockchain and is equipped to deliver various practical use cases involving DeFi Smart Contracts, Staking Modules, and NFTs (via the NFTials platform).



5. The FuFi Metaverse

As an organization, we are committed to upholding the history and traditions of our country. In that context, we aim to deliver an immersive experience through Metaverse wherein people from all corners of the world will have the capability to experience Vedic Bharat in its truest sense. Moreover, they will be able to interact on multiple levels with each other in the exact cultural and geographical setup of an Indian traditional destination, albeit virtually.

While our metaverse will enable people to gain rich travel experiences in an immersive environment, we do have other applications as well. Let us understand those through a few examples. We believe, the FuFi metaverse will be extremely relevant in the highly crippled real-estate industry. It will ease up the interactions between sellers, agents, and customers by enabling them to interact with each other right from the beginning of the ownership transfer process to the end of it in a completely safe, secure, and virtual environment. Not only will this remove the constraints posed by geographical boundaries, but it will also ease up the entire process of making financial transactions as the end to end process would happen in the metaverse. Most importantly, customers will have the option to take virtual tours of properties irrespective of which corner of the world those are located in. Another potent application of our metaverse would be the education industry and corporate sector. As we continue to battle with the pandemic, we believe, the best-case scenario in the far-fetched future would be the hybrid model of working or learning. In such cases, our metaverse application would enable office-go-ers and students to experience physical spaces like classrooms and offices, thus enhancing their overall experience.

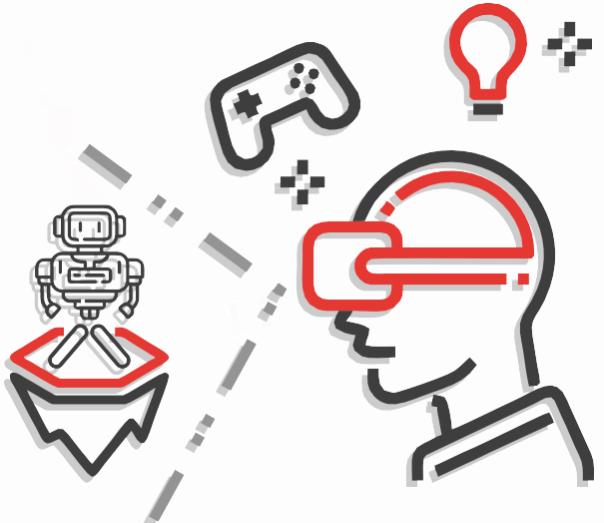


6. NFTials



NFTials

NFTials will be a full-fledged operating platform that will have the capability to host all kinds of NFT-related activities and our team will dedicatedly educate relevant users about the ways of using this platform. Moreover, our primary goal with this is to create NFTs that will represent prominent and talented personalities who have achieved laurels in their respective fields. Here, the objective is to uphold their talent and contributions in front of the world through the power of blockchain, crypto, and NFT. Let us understand this with an example.



Let's say you are a gaming enthusiast and in this case, you are extremely interested in a game that features your favourite athlete. Our platform can completely optimize your overall gaming experience as compared to what you would have probably had in a traditional game. Here is how. NFTials will enable you to play while impersonating as your favourite athlete - buy/rent his/her jersey, buy/rent his/her shoes, buy/rent his/her sporting gears, all of which will be listed on our platform as NFT representations and you will be able to take temporary or permanent ownership in the form of NFTs. This is how we are harnessing the power of non-fungible tokens with the sole objective of improving your experience and delight factor.



Gaming is one of the many applications of NFTials and we will roll those out in due course of time.

7. TradeKIA - An Indian Native Discount Derivative Exchange

- ❑ TradeKIA is an Indian Discount Derivative Exchange and it is the first in the world to offer a fixed trading fee exchange. Irrespective of whether you trade 0.1 BTC, 1 BTC or 1000 BTC, pay only 1\$ as the trading fee per trade
- ❑ Zero Trading Fee on the closing side for loss-making trade
- ❑ 10 levels of Trading Fee Commission over affiliate mechanisms
- ❑ A Derivative exchange where Futures of current financial products will be traded
- ❑ One-stop destination for life long FinTech Crypto Products
- ❑ Tax Compliant exchange for Indian Users

Relevance of TradeKia in the FuFi Ecosystem

- ❑ TradeKia will empower affiliates with all the 'Network Help' to people using the FuFi Edge
- ❑ TradeKia will offer 10 levels distributions as per the rewards generated by SIDs in affiliates
- ❑ TradeKia will offer total Rewards of 30% for the distributions of Mining rewards
- ❑ TradeKia will offer Level rewards according to the affiliations and levels
- ❑ TradeKia will offer a decentralized Commission distribution mechanism



8. FuFi Edge Wallet



The FuFi Edge is a proprietary wallet for all Future Fi Holders.

- ❑ It will enable users to FuFi and FuFi built assets at one integrated safe house.
- ❑ It will act as the source for anyone to become a Stake Holder or SID in the FuFi Network
- ❑ It will enable users to access the Dapps built on FuFi or any other Cross Chain
- ❑ It will enable users to access multiple networks from one wallet
- ❑ It will provide 1click Connect with TradeKIA exchange and wallet
- ❑ It will act as the bridge for swapping of FuFi with other digital assets

9. CryptoxIN - A Crypto Social Community

CryptoxIN is an exclusive social community powered by blockchain technology. It is equipped with Audio/Video Calls and hubIN Broadcasting capabilities under one single platform. Furthermore, it has been designed in a manner that serves the next-gen digital/virtual use-cases including the Metaverse.

- ❑ A potential alternative of Zoom Calls and Google Meet Calls
- ❑ It hosts multiple tasks daily which the users can complete and earn rewards
- ❑ It offers an engaging community of professionals interested in the Crypto and Stocks market
- ❑ CryptoxIN is powered by the FuFi Ecosystem and is responsible for social Interactions and engagements for the FuFi community.
- ❑ CryptoxIN is live and available for use for 1 year. It has already been tested for user-friendliness 8 months ago.



CryptoxIN

10. TradeOX - A Decentralized Exchange Built to empower the FuFi Network

- ❑ TradeOX is built to provide Spot Trades over FUFI assets
- ❑ It is a hybrid product of Trade KIA and works with both the EDGE Wallet as well as the TradeKIA Hot wallet
- ❑ TradeOX is powered by a Web 3.0 decentralized exchange
- ❑ It is Core Competitive in nature and can handle MultiChain Interactions



10. TradeBRO - A Substitute of MarketMakers

TradeBRO will serve as an alternative to the existing market makers offered by traditional exchanges, thus solving issues related to price manipulation and supply-demand economics. It is currently in the Beta testing phase. Once live, TradeBRO will have the following features:

- ❑ Single Trade Window for multiple exchange and accounts
- ❑ The ability to connect trades and create volume as per the needs using one single platform or application
- ❑ Multiple exchanges supported with multiple private keys
- ❑ Mobile Kiosks for 'Market Making' Needs
- ❑ One-Stop Hub for professional traders and arbitragers
- ❑ Equipped with advanced trading techniques and signals
- ❑ Equipped with arbitraging bots and techniques within one single application

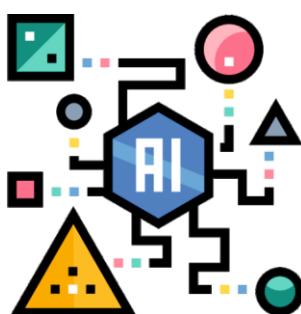


FutureFi - Technical Architecture

Now, let us look at the key aspects of the Future's Finance blockchain that differentiates it from other platforms.

1. POWERED BY ARTIFICIAL INTELLIGENCE

One of the key drawbacks of most blockchain frameworks is their slow transaction speed due to heavy transaction processing load. This issue leads to reduced scalability potential as well as high transaction costs for the end consumer. At Future's Finance, we have resolved this issue by harnessing the power of Artificial Intelligence. This enables us to use various predictive techniques and understand the workload on the multiple chains that we have already deployed within the framework to carry out the processing of transactions. This AI-powered mechanism executes the fragmented and parallel processing of transactions so that our blockchain's core power gets divided into multiple fragments, thus leading to simultaneous and parallel processing of transactions, and eventually reducing the load on any one chain at a certain point in time. So, this is how the Future's Finance platform can essentially increase the speed of transactions, and hence reduce the cost per transaction.



2. THE PROOF OF AUTHORITY CONSENSUS ALGORITHM

While the proof of stake algorithm is an extremely robust and well-rounded one, it is completely based on the fact that based on the size of token holdings, an entity within the network is incentivised to mine or perform activities in the best interest of the overall network. However, identical holdings from a monetary perspective compared between two entities does not necessarily mean that they are equally valued. For example, an entity with 25% of its total holding staked in a network under the PoS algorithm will be much more invested as compared to an entity with an equal amount of holdings but only 2% of its total holdings staked in the network. So, PoA solves this issue by enabling entities to stake their identity as compared to their token holdings to validate transactions within the network. This ensures that all the network participants are equally interested in validating transactions. Moreover, since identity-based validations will require a considerably low number of validating nodes (since it is difficult to manage identities across a very large network), the overall transaction throughput will also be higher. This is how Future's Finance is using the Proof of Authority algorithm to further scale itself and enhance the transaction speed. We have already established a TPS of 250K and plan to cross the 1 million TPS mark soon.

To sum it up, the future's finance platform offers the following key benefits that differentiate it from other platforms.

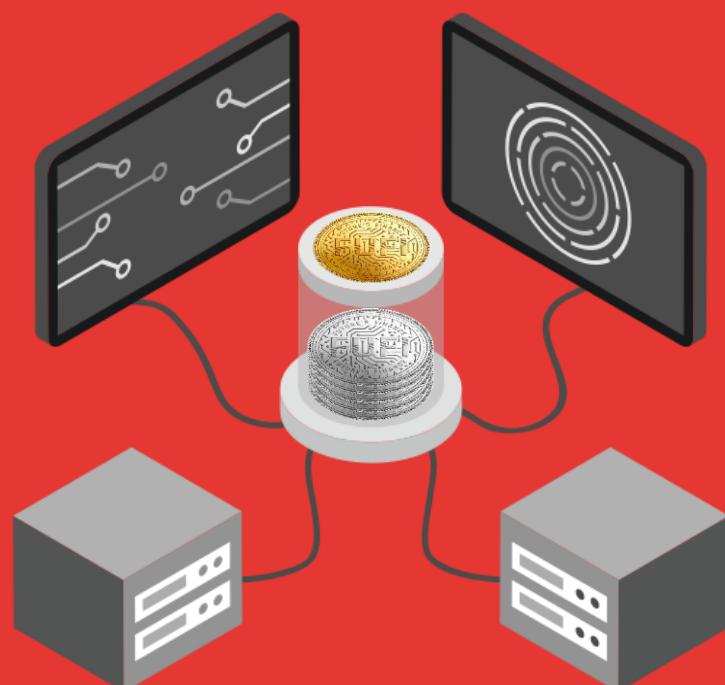
High transaction speed (250K TPS at the moment with a target of 1 Million TPS)

Powered by Artificial Intelligence that enables the fragmented and parallel processing of transactions across a multi-chain network

Our platform runs on the Proof of Authority Consensus Algorithm

Future's Finance only takes 1 sec to form a new block, thus reducing network congestion

It offers the lowest competition as per industry standards at only \$0.01 per GB, thus making it an extremely affordable avenue



3. Proof of Burnt Stakes - Proof Of verifiable Burn stakes and interests

- Proof of Burnt Stakes is used to identify the sole interest deployer of the network
- Future's Finance uses this process to appoint and protect the best individuals/entities/nodes for making the network decisions.
- The process of appointing that individual/entity/node is conducted via a voting mechanism. Stakeholders get the right to vote and share the block reward for a lifetime by burning the coins on the burn contract.
- To get the right to vote and claim the staking rewards, the aspirants will need to burn the coins as per the existing capacity.
- Once the aspirants burn the coins, they become the sole interest deployer to stake the network, thus an integral part of the network.

4. Delegated Proof of Stake



- Delegated proof of stakes helps delegate the rights to verify the blocks and run the network
- Being distributed in nature, it shares the rewards with the pool of the leader and all participants earn for the votes they cast.
- Popular blockchains like Binance, Vechain and Matic (plasma framework) use the same DPoS consensus to run their networks

5. The FutureFi Consensus Mechanism

- FuFi wants to ensure the functioning of the network through a responsible and reliable consensus mechanism that supports the current full-frame architecture
- Every Network is run by its chosen Block Validators and only they have the right to verify and seal transactions
- FuFi holds the right to add 12 Validators to the network out of which 7 will be run in-house by our team
- FuFi plans to implement its current architecture in two phases - Mainnet 1.0 Named
- FuFi Edge Node and Mainnet 2.0 FuFi Edge+ Node

6. Understanding FuFi Edge Node

There can be three Contributors to the Network

- Stake Holders
- Proof of Burnt Stakes (Sole Interest Deployer or SID)
- Edge Block Producer (EBP)

For a time frame from 180 days to 365 days, stake holders can stake any amount starting from 10 and earn fixed returns of 8-12% depending on the time frame involved.

SIDs (Proof Of Burnt Stakes) can burn any amount starting from 1 to the PoBS Address as per their capacity and share the pool of 30% of the total block rewards according to the burn ratio

There will be only 5 EBPs in the network in Edge Node and they will be selected based on the most staked coins. Here are the pre-requisites or qualifications for being an EBP:

- They need to run the Miner Edge Node over their Ubuntu Server
- They need to be the top 5 stake holders of the week with a minimum of 12000 coins
- They need to qualify the status of SID at least with 1 FuFi coin

Please note:

- EBPs will be earning the rewards as per the time frame of the locking staking periods
- EBPs will be earning rewards via the pool of SID Allocation
- EBPs will be earning rewards via the pool of Block minting rewards
- EBPs will be earning rewards via the transaction fee included in the blocks minted

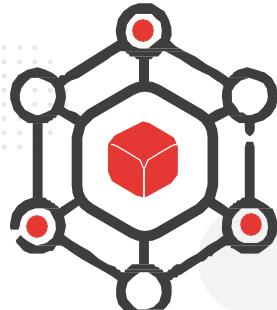
Block Minting rewards will be 0.0012 FuFi per block out of which 30% would be distributed amongst SIDs and 70% would be distributed equally amongst 12 nodes



7. Understanding FuFi Edge + Node

The FuFi Edge + Node has the following features to offer in addition to those offered by the FuFi Edge Node.

- Voting governance will be introduced for the SIDs of the network. They will vote to the Pools of the EBPs depending upon the features of the pool provided by the pool proposers. SIDs will get 1 vote against each coin and for each vote, they will lose the reward ratio as per their votes cast in the network
- 5 Public EBPs will contest the elections out of which 12 consecutive highest holders of the coins will qualify for the elections of the network. They can then create a pool with the offers for the SIDs of the current network out of which the top 5 with the highest votes will be the winner
- EBPs will be elected for the term of their staked coins and post that, the EBP election will be held again
- The FuFi Burn Protocol will be introduced and the transactors of the network will be taxed with 10% of the transaction fee
- The FuFi reward protocol will be introduced for the coin holders where 1% of the transaction fee will be distributed among all the holders
- Halving will be introduced and will be conducted on every 365th day from the implementation of the Edge + Node



ROADMAP & UPCOMING PRODUCT DETAILS



Launch Of FUFI Blockchain

Future's Finance is a decentralized blockchain for the modern era. It combines cutting-edge technologies to provide decentralized applications, systems, and communities with unparalleled security and sustainability.



Listing of FUFI Coin on Exchange

FUFI coin has already been listed on the following exchanges:

- TradeKIA
- IndoEX



Launch Of FUFI Smart Contract

Future's Finance is equipped with an immutable smart contract that forms the foundation of all activities within our platform.



Launch Of AMM TradeBRO

A substitute for market makers, TradeBRO will serve as an alternative to the existing market makers offered by traditional exchanges, thus solving issues related to price manipulation and supply-demand economics.



Development & Launching Of FUFI Proprietary Wallet "FUFIEdge"

The FUFI Edge is a proprietary wallet for all FUFI holders. It is the best cryptocurrency wallet equipped with a wide range of advanced features. More importantly, it is the safest crypto wallet in the best multi-cryptocurrency wallet category.



Development Of Derivative Exchange Platform "TradeKIA"

TradeKIA is an Indian native discount derivative exchange with a wide variety of advanced features. It is India's first derivative exchange that charges Zero fees on loss trade.

Development of CryptoxIN

It's a crypto social community powered by blockchain technology. It is equipped with audio/video calls and HubIN Broadcasting Capabilities.

Launch Of SID Module

Launch Of Derivative Exchange Platform "TradeKIA"

Development of Decentralized Exchange "TradeOX"

It is built to provide spot trades over FUFI assets. It's a hybrid product of TradeKIA and works with both FUFIEdge wallet as well as TradeKIA hot wallet.

Launch Of Decentralized Exchange "TradeOX"

Launch of CryptoxIN (An Exclusive Social Community App)

Development Of Staking Module

Liquidity Protocol Launch

Launching Of Staking Module

Development & Launch of NFT Platform

NFTials will be a full-fledged operating platform with the potential of hosting various NFT-related activities.

Launch Of NFT Marketplace NFTials In Dubai

Our vision is to create NFTs that will represent prominent and talented personalities who have achieved laurels in their respective fields.

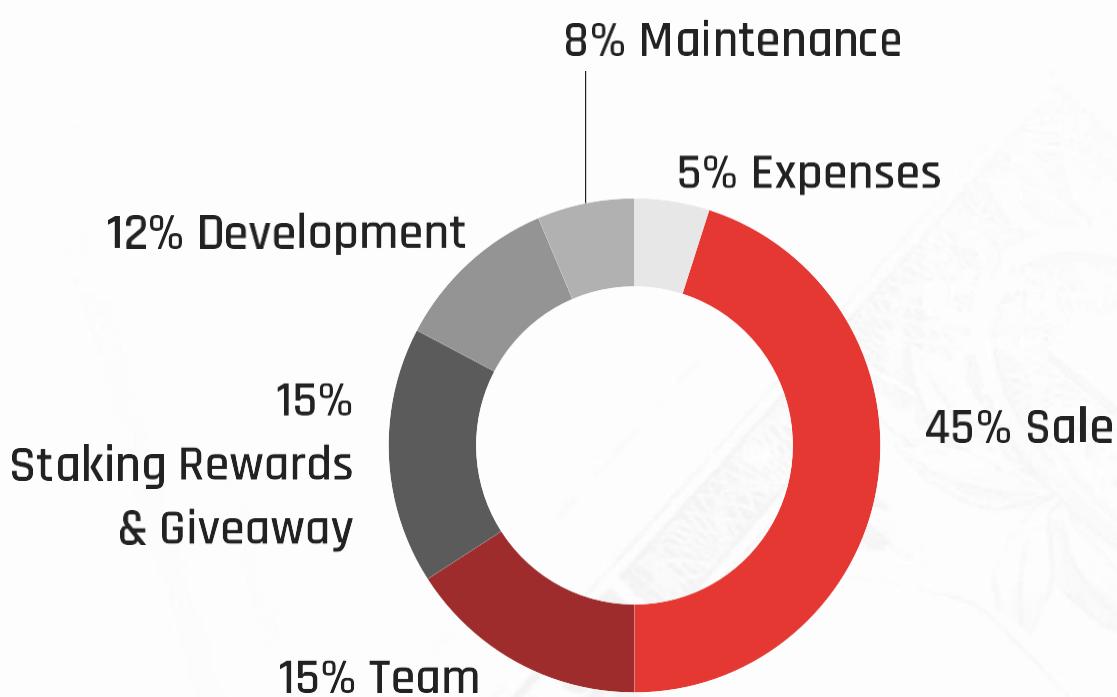
Tokenomics

All the operations within the Future's Finance DApp are fueled by its native token FuFi. Users and participants can use the FuFi token to execute all the activities within the Future's Finance ecosystem and across all our partner platforms. The total supply is 10000000000 FuFi Coins.

- Coins Allocated for Team: 15% (1,500,000,000 FuFi)
- Coins Allocated for Staking Rewards & Giveaway: 15% (1,500,000,000 FuFi)
- Coins Allocated for Sale: 45% (4,500,000,000 FuFi)
- Coins Allocated for Development: 12% (1,200,000,000 FuFi)
- Coins Allocated for Maintenance: 8% (800,000,000 FuFi)
- Coins Allocated for Marketing Expenses: 5% (500,000,000 FuFi)

Please note:

- The coins will be inflationary and their price will be set in equilibrium
- We have kept the price to supply equilibrium on positive outlay, and the supply is directly proportional to the price of the coins



DISCLAIMER & PRIVACY POLICY:

As you all know crypto market is very volatile that's why crypto trading and investing is subject to market risk. Before trading and investing in any project please do your own research. Future's Finance or the team will not be responsible for any type of losses occurred in between the course.

TEAM



Durga P. Tripathi
Founder CEO



Praveen K Sahani
Co-founder and COO



Shoaib Malik
CHO



Arpita Shukla
Operation Manager



Vindesh Shukla
VP (MM Strategist)



Shashikant
VP, Marketing



Saurabh Mishra
CTO (Tech Lead)



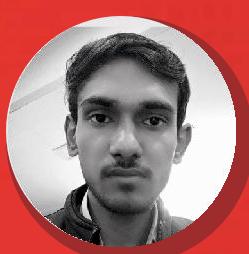
Dhananjay Gupta
Full Stack Developer



Shailja
Frontend Developer



Shalu Singh
Human Resource Officer



Hirendra
Solidity Developer



Rahul
Flutter Developer

TEAM



Prakhar Srivastava

Customer Lead & PR



Grisha Shukla

BD Manager



Sheetal Srivastava

Content Writer



Satyanand Tripathi

Accounts Manager



Durgesh Sharma

Graphic Designer



Ravi Singh

Junior Graphic Designer



Nilesh

Junior Flutter Developer



Ankit Pandey

Junior Flutter Developer



THANK YOU!