



DRAGON FINANCE

LITEPAPER



INTRODUCTION

Blockchain technology and DeFi provide a more transparent and economical financial service which traditional financial institutions such as banks can not. Dragon Finance seeks to explore all the opportunities that DeFi has to offer in order to provide a better financial service free of malpractice and corruption characteristic of banks and other centralized financial institutions.

One of the challenges of conventional currency is that the central bank cannot be trusted not to debase or devalue the currency. Therefore the real deal is to have an inclusive and trustless financial system that is open to everyone regardless of geographic location. And that is where cryptocurrency comes in.

With a reliable internet connection, cryptocurrencies and DeFi are better alternatives to traditional or conventional financial services





DRAGON FINANCE

Defi services on our platform are safe, transparent and secure thanks to audited smart contracts and locked tokens. In order to create a genuinely trustless and secure environment for digital assets,

Dragon Finance is dedicated to providing quality services with the highest level of security possible.

VISION

Bringing positive and revolutionary change to financial services.

MISSION

Dragon Finance's mission is to create an inclusive , trustless, and secure Decentralised system to users. Through our unique service Fixed Deposit, SafeSwap and Launchpad we are confident that users will be satisfied. Because at Dragon Finance, the user is our priority and providing a secure and transparent quality DeFi services is of utmost importance.



Can I count on DRAGON FINANCE?

Yes for the following reasons.

SECURITY

This is one of our top priority in DeFi project. Our commitment is to have a secure and transparent protocol for users. That is why we have the audited smart contract and locked token system. All new start up projects will likewise have to undergo the same security protocols to launch on our LaunchPad.

ACCESSIBILITY

The Dragon Finance protocol is structured to allow for multiple pools and staking options to be offered over a more extended time period with a better reward than other platforms. There is also the added better user experience.

TRUSTLESS PROTOCOL

Our DeFi protocol is devoid of tampering and exploitation. We believe in creating a decentralized system that is a trustless, inclusive and permissionless system.

Our unique concept is loaded with secure and transparent DeFi experience guaranteed by audited smart contracts and a robust token lock system. With our services and initiatives such as farming, staking, Safeswap, launchpad and Fixed deposit we aim to usher in a new era in DeFi projects.

SERVICES

With returns of 0.3% per day, 8% per month, 75% per year fixed returns and will run for 3 years. Simply put, staking is the act of locking cryptocurrencies to receive rewards. Staking is nearly as profitable as the mining or trading of cryptocurrencies, and without risk. All you have to do is stake (buy & hold) some coins. The actual profits you can make from staking will depend on how much you invest and for how long.

Example:

If Investor A stakes \$15 worth of DFII token for a minimum period of three years, he will be getting 8% of \$15 multiplied by the number of months (24 months) The formula below can be used to calculate the final profit of Investor A.

Final profit (Y) = $(0.08 * \text{Initial staking (X)} * \text{number of months (T)})$



SERVICES

STAKING

For purposes of information, many yield staking/farming pools can offer a higher APR return. However, these rewards are just to attract liquidity that is usually diminished over time due to increased token circulation, which debases the existing tokens through inflation. But Dragon Finance will have a fixed return rate that will benefit the user.

Total token allocated to staking will be made open. All of which will be burnt eventually. When this fund runs out, the staking will cease and will be replaced by staking of high level, low market cap projects that will come via the LaunchPad program so there is little chance that they would rug pull or exit scam.

The user can withdraw tokens plus interest earned at any time after the maturity period. Earned rewards can be claimed without any fee except the gas fee at any time, while tokens are staked in the platform. Staked tokens also reduce the available circulating supply, which impacts the price in a positive way based on demand chasing a diminishing supply. When the LaunchPad projects' token staking starts, the same principles will be used of rewarding commitment over investment amount. Depending on the amount of time you had been staking in the original staking pool will determine the amount you can receive from the LaunchPad staking pools.

SERVICES

Our safeswap exchange eliminates current shortcomings in DeFi. We guarantee safeswaps at the best rate. SafeSwap exchange will only list and support projects that meet our rigorous criteria.

The requirements for listing on SafeSwap include but are not limited to **pre-locking tokens, pre-locking liquidity, passing protocol, and smart contract audits**. SafeSwap allows for easy and safe trade.

By making SafeSwap a safer place to trade, Dragon finance can grow trading volume and gain huge market share over time especially as Decentralized exchanges improve and increasingly become popular over centralized exchanges.

SERVICES

FARMING

Yield farming is a way to generate returns with cryptocurrency holdings. Farming through Dragon Finance allows you to earn rewards by providing liquidity in a variety of pools. All Farmed tokens will be eventually burnt. More pools will open later on and will be decided by the governance vote.

The majority of farming pools are simply a means of token distribution, which causes token inflation. This can harm the token value over time and often results in large APYs offered during the introduction stage, but these rates tend to fall quickly, leaving farmers with no option but to continually seek out new pools.

Farming will cease when total token allocated to farming runs out and will be replaced by farming of high level, low market cap tokens that will come through the LaunchPad program.



SERVICES

FIXED DEPOSIT

Offering 20% to 200% APY and will run continuously. This promises the investor a fixed rate of interest. In return, the investor agrees not to withdraw or access their funds for a fixed period of time.

Example:

If Investor A deposits \$100 worth of DFII token for a minimum period of three years, he will be getting 200% of \$100 multiplied by the number of years (3 years). The formula below can be used to calculate the final profit of Investor A.

Final profit (Y) = initial staking (X)(1+interest rate (R)/number of months (Z))^{Z*T}
where (T) = number of years.

In fixed deposit investment, interest is only paid at the very end of the investment period. Since the investment term and interest rate are fixed, you can easily calculate the interest you will earn at the end.

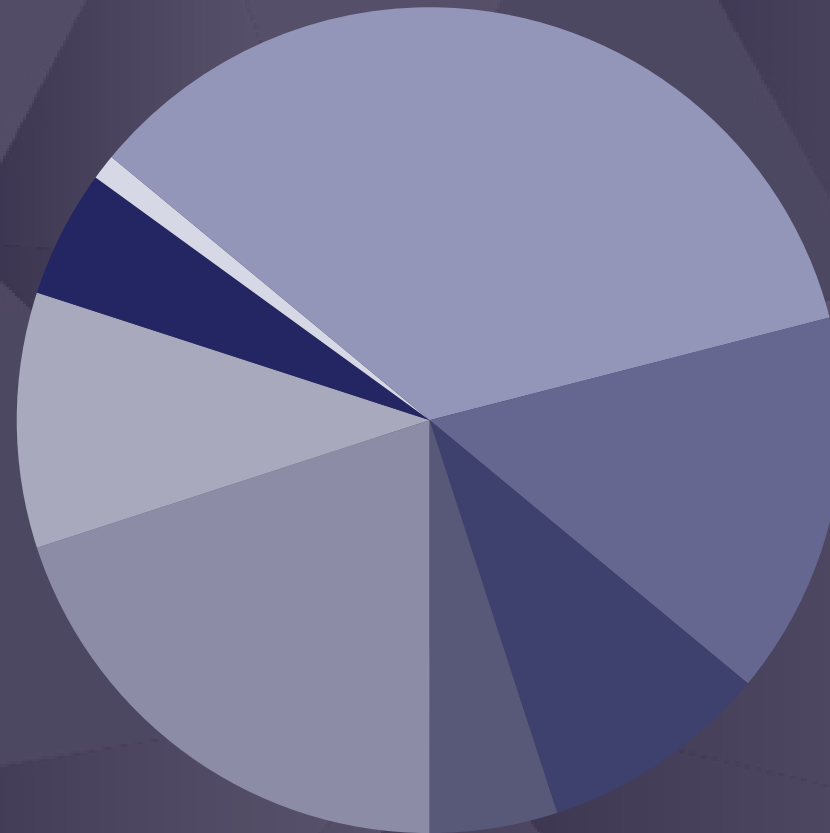
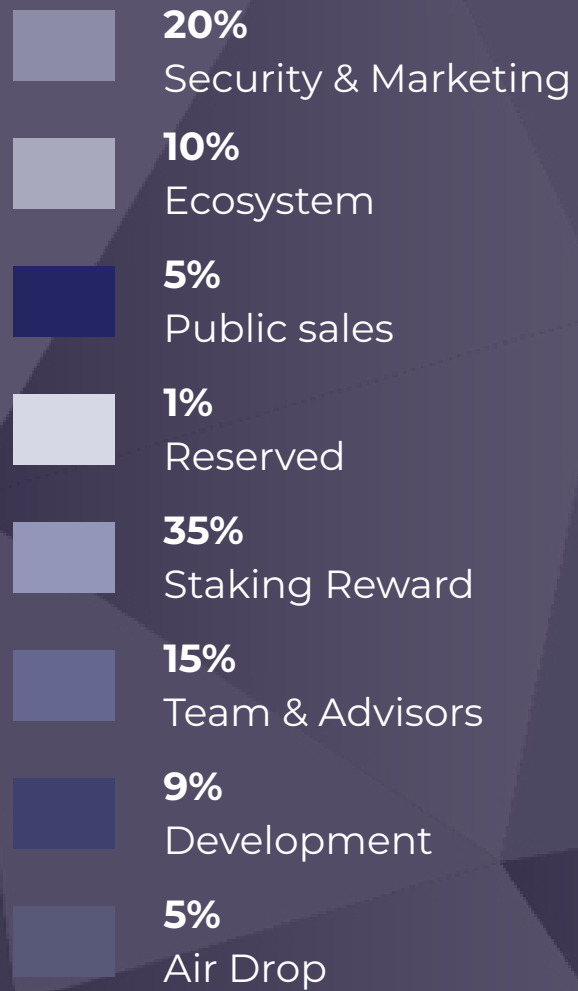
SERVICES

LENDING

DeFi allows any individual to take out or supply a loan without approval from a third party. Holders of assets can lend them to others and earn interest on the loan. Borrowers have to put up collateral above the value of the loan to protect against price fluctuations. Lenders issue a loan or deposit fiat through a distributed system and a decentralized application. Dragon finance allows depositors to earn returns by providing liquidity while borrowers have instant access to a variety of loans.

Participants will be able to deposit their assets and begin earning passive income based on the borrowing market's demand. Naturally, deposited assets will also double as collateral when borrowing. The interest earned from deposits will help to offset the accumulated interest from borrowing. All funds circulating through the lending protocol will be secured and protected by fully audited smart contracts.

TOKENOMICS



ROADMAP



ROADMAP





DRAGON FINANCE



<https://dragonfinance.net>



hello@dragonfinance.net



<http://t.me/DragonFinanceNet>



<http://bit.ly/DragonFinanceYouTube>