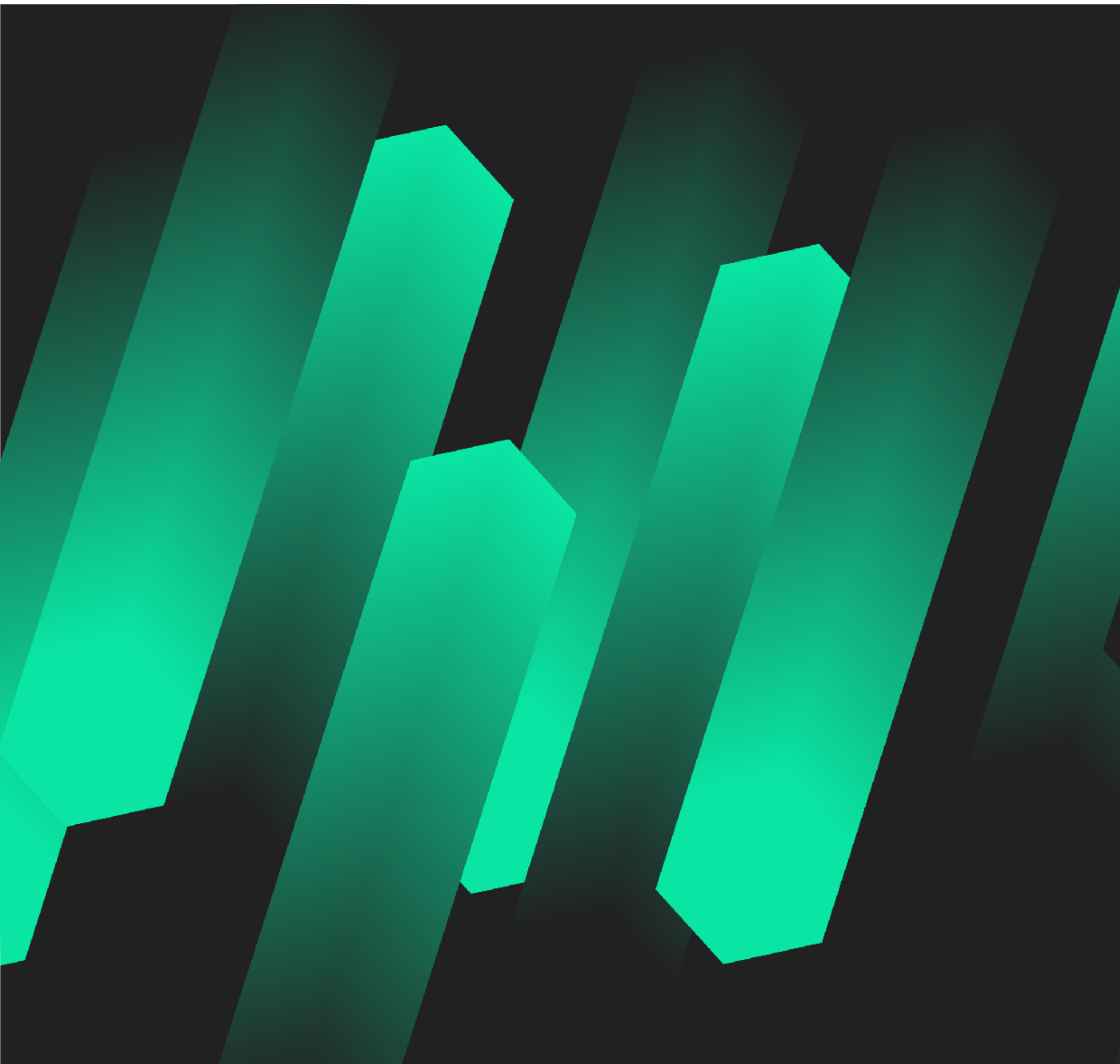
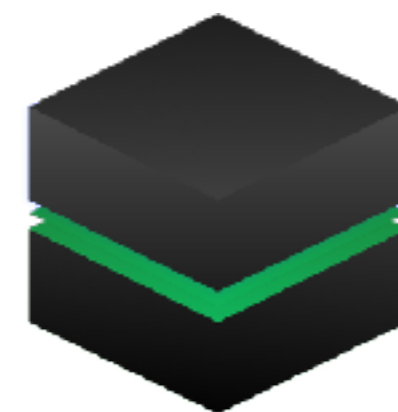


# ECOFI

## LITEPAPER V 1.1

Q4 2020 | The Future of DeFi





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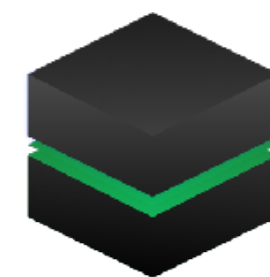
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# EXECUTIVE SUMMARY



Crypto assets are the money of the future. Those involved in the EcoFi community see evidence of this every day. While we've witnessed DeFi technology evolve and grow, hedge funds have also been eyeing DeFi as a new potential income strategy. Wall Street has been using artificial intelligence (AI) and sophisticated algorithms to identify projects, exploit advantages in the markets, and identify emerging opportunities for years. These advancements are leaving many stranded on the sidelines.

We believe that financial markets should be universally accessible and open. This vision we trust will be shared globally by financial regulators and individual stakeholders alike. The potential of decentralized finance to be transformational to the entire ECOSystem is inevitable, provided that regional laws and regulations protecting consumers are respected. EcoFi is an open-source, permissionless, and censorship-resistant protocol built to power safe and responsible innovation.

# REWARDING EARLY ADOPTERS



WE LOVE REWARDING OUR HODLR'S, EARLY INVESTORS, AND TRUE BELIEVERS.

EcoFi makes your money work for you - Automatically simplify your investments in the DeFi space. Our vision is to bring user-friendly technologies to complex markets. You will be able to utilize MetaMask.io's exciting new MetaMask Swaps feature after we go fully live. Not only that, our community will be able to use UniSwap, 1inch, and a variety of other DEXs to trade your EcoFi assets with other digital assets freely.

100 EGT  $\approx$  1 ECO

Help Share our Vision = Get Rewarded with EGT & ECO

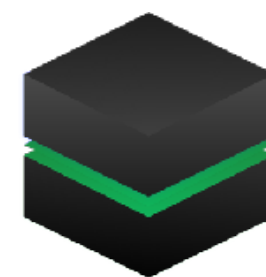
Help Build Our Community = Get Rewarded with EGT & ECO

**Become an Early Adopter Join the EGT Marketing Campaign**





# WHY IS ECOFI THE FUTURE OF DEFI?

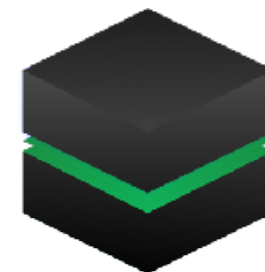


## ECOFI STAYING POWER

In the ECOFuture, all human value exists on the blockchain. Everyone has their coins, marketplaces, and NFT's as unique as our fingerprints. We will exchange and trade our digital ECO-selves in the ECOSystem. With whomever, we want, for whatever we want. All of this digital wealth will be pinned to one or many DeFi/NFT projects. Each will share a slice of the global reserve currency of the future of trust. EcoFi will be one of the main projects ensuring this future manifests. Since money is shifting, different ideas must take hold, like bitcoin, Ethereum, EcoFi, and thousands of other digital experiments.

With the advent of cryptocurrencies, we witness the birth of faith and trust in a new system that will one day replace the global reserve currency. It is way too early to tell, but it is clear, the real world is getting sucked into a digital representation, piece by piece. Money is no exception. And once the switch flips - and we no longer need to see dollar bills to feel a sense of pride, drive, and scarcity - our belief and trust will flip too. Digital money will become real - just like streaming services that have sucked the entire film and music industry into their platforms. ECO will be at the forefront of this innovation!

# TEAM BACKGROUND

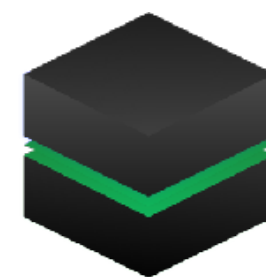


We are a team of developers, artists, traders, and investors in the crypto and forex financial market space. We have been working in the Ethereum ecosystem and the crypto market since 2014. We would like you to join us in changing the future of asset generation with decentralized finance, using yield farming and staking tools. We felt the best way to go about this was in a situation where the decisions regarding assets being managed through the protocol were governed by the participating members of the EcoFi network....that means you.

We have been observing the DeFi / Degen bull trends this year and feel that many projects are like the foods they've used as branding and tend to spoil quickly. EcoFi's success depends on community strength and participation. EcoFi is for all the passionate individuals that want to be part of the growth of your financial future. We believe we hold the future of DeFi in our future ECO-innovations. With that being said, Welcome to Eco Finance.



# 5 FACTORS OF THE ECOSYSTEM



Welcome to the Future of Decentralized Finance! The explosion of food coins has engulfed the DeFi market in flames. These projects have no real purpose or value; many projects leave their communities holding the bag, unlike EcoFi. From massive gains to REKT in days, many projects leave us feeling confused, frustrated, and filled with FUD (Fear, uncertainty, and doubt).

The NEW EcoFi will finally end this cannibalistic ecosystem, without throwing the baby out with the bathwater. By sprouting EcoFi NFT's that envision and tokenize an excellent future for both the \$ECO environment and the dreams the early investors deserve.

ECOfi will be one of the few DeFi protocols to withstand the upcoming bull run's volatility and flourish in the ensuing bear run. EcoFi will include yield farming, unique farmable NFT's, DAO Governance of EcoFi development, Community Curation of NFT's and other purchasable algorithmically backed assets. We also propose a real-world Asset-to-NFT 'Market Asset Maker', which will be Oracle-Validated and securely mint residual value for anyone holding the limited supply run of the MAM correlated to the Asset.



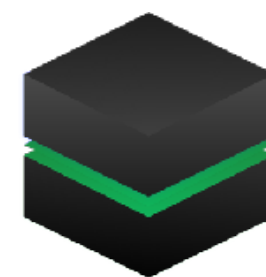
With the five factors of EcoFi, you can gather NFT's, Harvest Yield, Sprout Proposals, Execute Staking, advancing innovation, and realizing the true power of DeFi with our ECOsystem.

The \$ECO token is a modular utility token that fuels the EcoFi community. Our ECOsystem will include a yield farming, unique farmable NFT's, DAO Governance of EcoFi development, Community Curation of NFT's and other purchasable algorithmically backed assets.





# NFT'S



Our NFT community is a tight-knit group of incredible innovators; enthusiasts, developers, gamers, entrepreneurs, and artists. On our ECOsystem, DeFi and NFT's merge to create new forms of excitement that get the imaginations of adopters and BUIDLers firing. Our valuable NFT's can also be sold on other platforms, including Rarible and OpenSea.

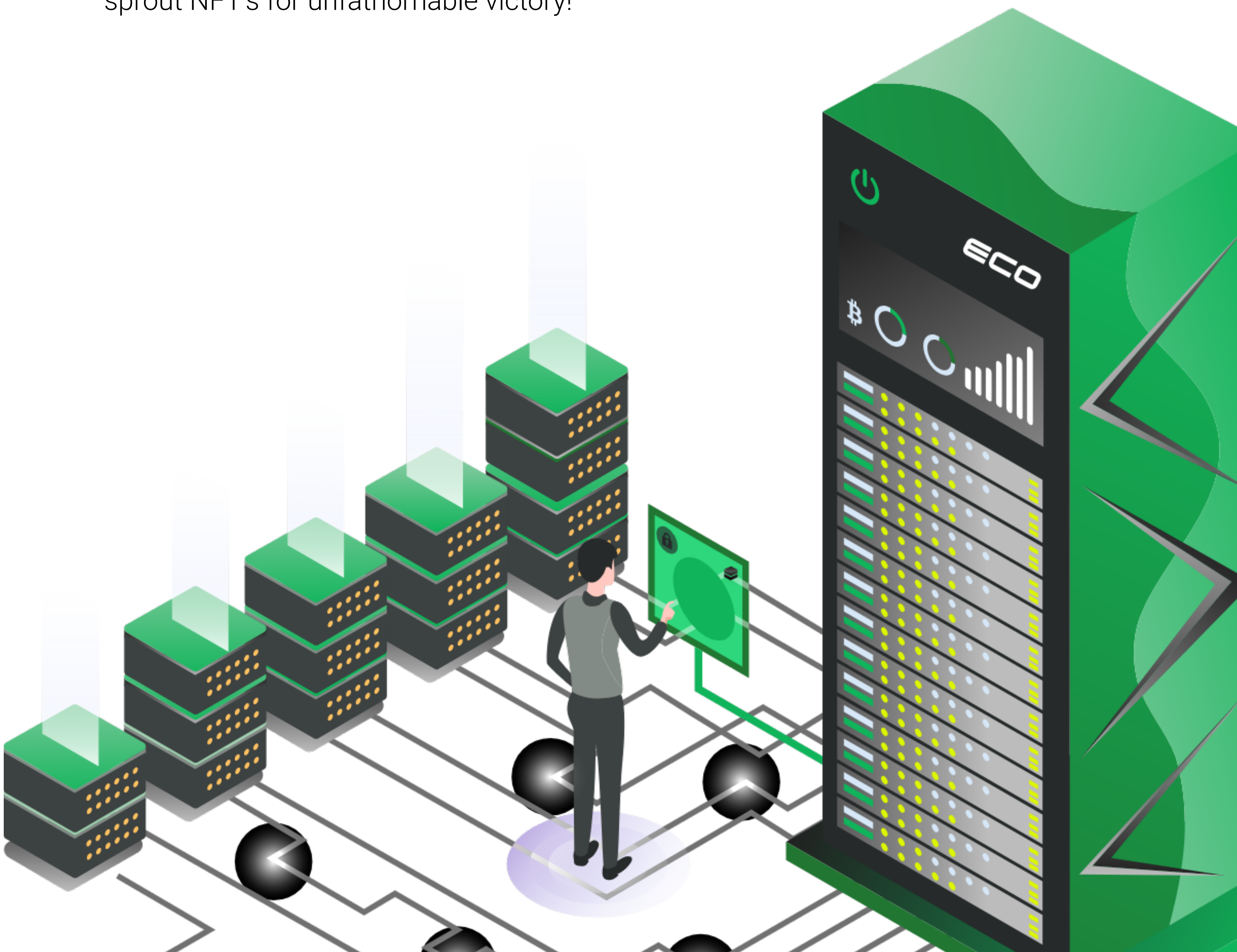
The value created will be based on the realities of luck, flow, and the ability to farm low and sell high. Hold all EcoFi NFT's and be surprised. Or hold none at all and miss out on new unprecedented and unpredictable airdrops (think UNI X100). EcoFi sows the seeds of the future by combining yield farming with Oracle Validation and DAO governance.

***ECOfi seeks to unite, DeFine, defend, create, defy and DeFi.***

# YIELD FARMING

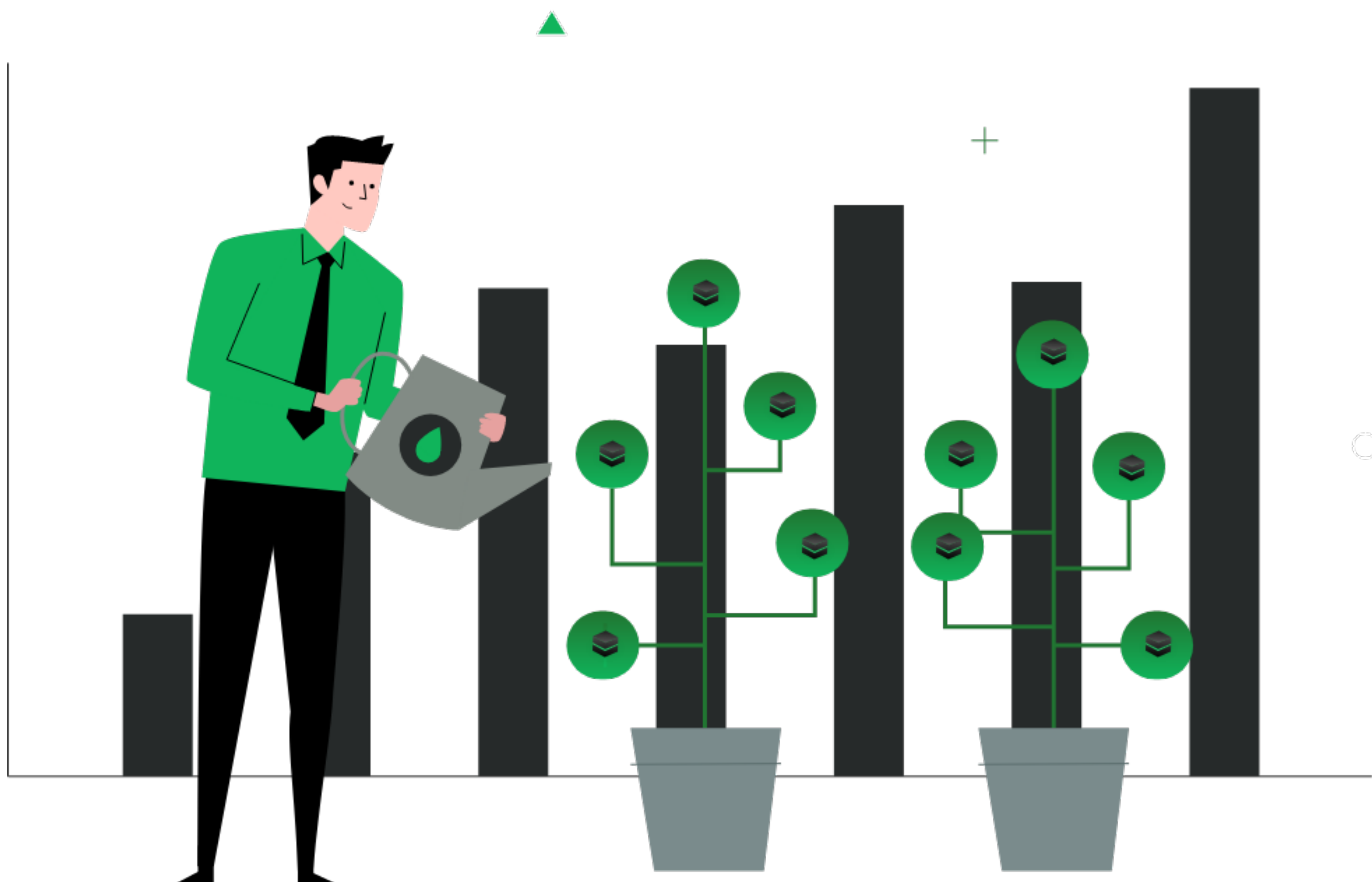
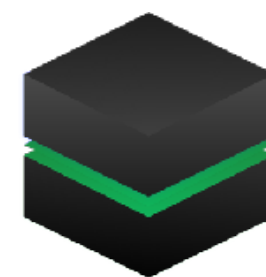


Several years of digital fertile ground has been laid, especially with the excitement and adventure created through yield farming - this excitement is even more extreme as we head into fall and winter. Creating the cutting edge of DeFi by merging Yield Farms and creating Next-Gen NFTs. The seeds are ready to sprout, and the sprouts are ready to bloom. Combining all of these features will allow EcoFi the potential to sprout NFT's for unfathomable victory!





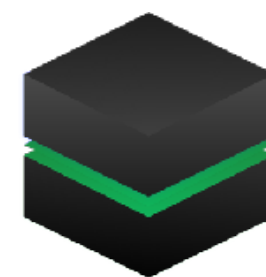
# STAKING



Staking on EcoFi will be used to earn highly unique and rare NFT's not available for purchase. Your staked assets will Sprout ( SPRT ) never-ending value through limited supply. These collectible collaborations will include prolific brands, influencers, noteworthy individuals within the crypto community and beyond. EcoFi NFT's will accompany staking will be limited in supply, rarity, highly collectible. In the future, SPRT will allow you to purchase real-world assets such as gold-backed tokens, real estate, and more. Some of these NFT's will have easter-egg-like, real-world assets; sent to randomized wallets holding the particular NFT.



# DAO GOVERNANCE



## **Will become live after UniSwap Listing and by Q1 2021**

EcoFi DAOs' value lies in its design as a governance token, allowing the community to vote and decide on the EcoFi projects' direction. Admin keys will be burned, and EcoFi will become completely decentralized after Farms and Staking are active.

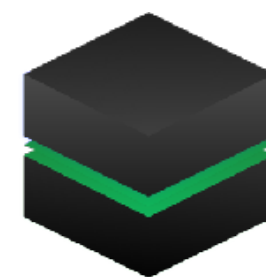
Changes will be finalized after economic momentum governance is decided by the core ECOteam. EcoFi anticipates community-led proposals down the beanstalk allowing for exponential growth.

# DAO GOVERNANCE



Our deeply embedded belief that financial markets should be universally accessible and open, a vision we hope is globally shared by financial regulators. The potential of decentralized finance is truly exciting—provided that regional laws and regulations protecting consumers are respected. EcoFi is an open-source, permissionless, and censorship-resistant protocol built to power safe and responsible financial innovation.

# RELEVANT EXAMPLES



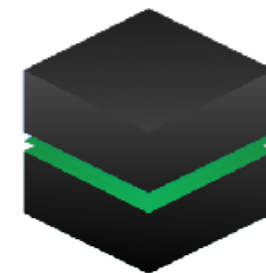
EcoFi Token's will be released in a decentralized way based on the ECO Community's value to protect the long-term sustainability of the ECOsystem. Think YFI meets MEME, meets some of CORE tokenomics, meets BTC's lasting value, meets the future of all DeFi without all the flaws of those projects. Without the absurd lockup time of core and the heinous barrier to entry of YFI's token price.

CORE is a non-inflationary cryptocurrency that was designed to execute profit-generating strategies autonomously with a completely decentralized approach. In existing autonomous strategy-executing platforms, a team or single developer is solely responsible for determining how locked funds are used to generate ROI. This is hazardous to the fund's health as it grows, as it creates flawed incentives and suggests mistakes. Like CORE, EcoFi does away with this dynamic issue and instead opts for one with decentralized governance.

ECOsysteem token holders will be able to provide strategy contracts and vote on what goes live and when to decentralize autonomous strategy execution. 5% of all profits generated from these strategies are used to market-buy the ECO token. 50% of \$ECO will be locked up, and a portion will be burned periodically to ensure never ending value. The remaining 50% will be used for NFT development and ECO system growth initiatives.



# ECOFI TOKENOMICS



OWN, FARM & STAKE ECO TO EARN NFT SPECIAL EDITIONS  
& GRANT FAVORABLE BUSINESS OPPORTUNITIES

## MARKET PRICE & BURN RATE

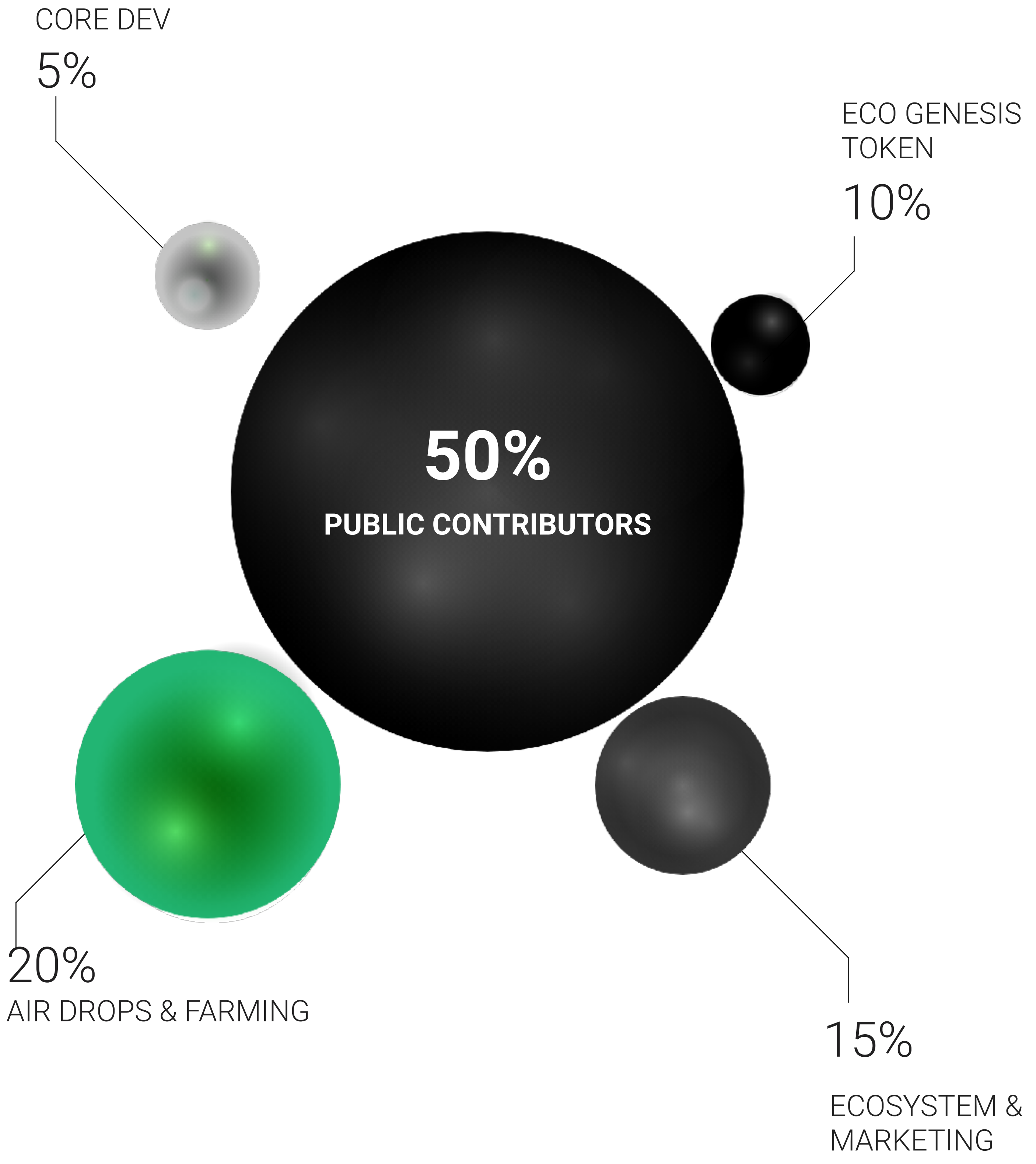
ECOsystème token holder's will be able to provide strategy contracts and vote on what goes live and when decentralizing autonomous strategy execution.

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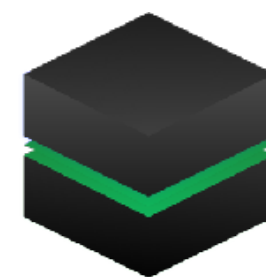
50% of ECO will be locked up, and a portion will be burned periodically to ensure never ending value. The remaining 50% will be used for NFT development and ECO system growth initiatives.

EcoFi includes only fully transparent ERC-20, ERC-721, ERC-1155 contracts implemented on decentralized platforms such as UniSwap. EcoFi NFT's have unique characteristics and properties.

# ECOFI TOKENOMICS



# FARMING MECHANICS



## Farming Mechanics

After the contribution period or max limit of tokens has been delegated (5M ECO for sale and 1 million ECO for airdrop), yield farming will become live within 72 hours.

Initially, there will be three farms, each with a 4-week linear pool. ECO pools ensure we will not go past our limit of 1 million ECO for our first farming session.

ECO/ETH LP token (You will receive a bonus on ECO/ETH LP tokens) WBTC

UNI

ECO/ETH LP token farm will give better rewards than WBTC or UNI farms.

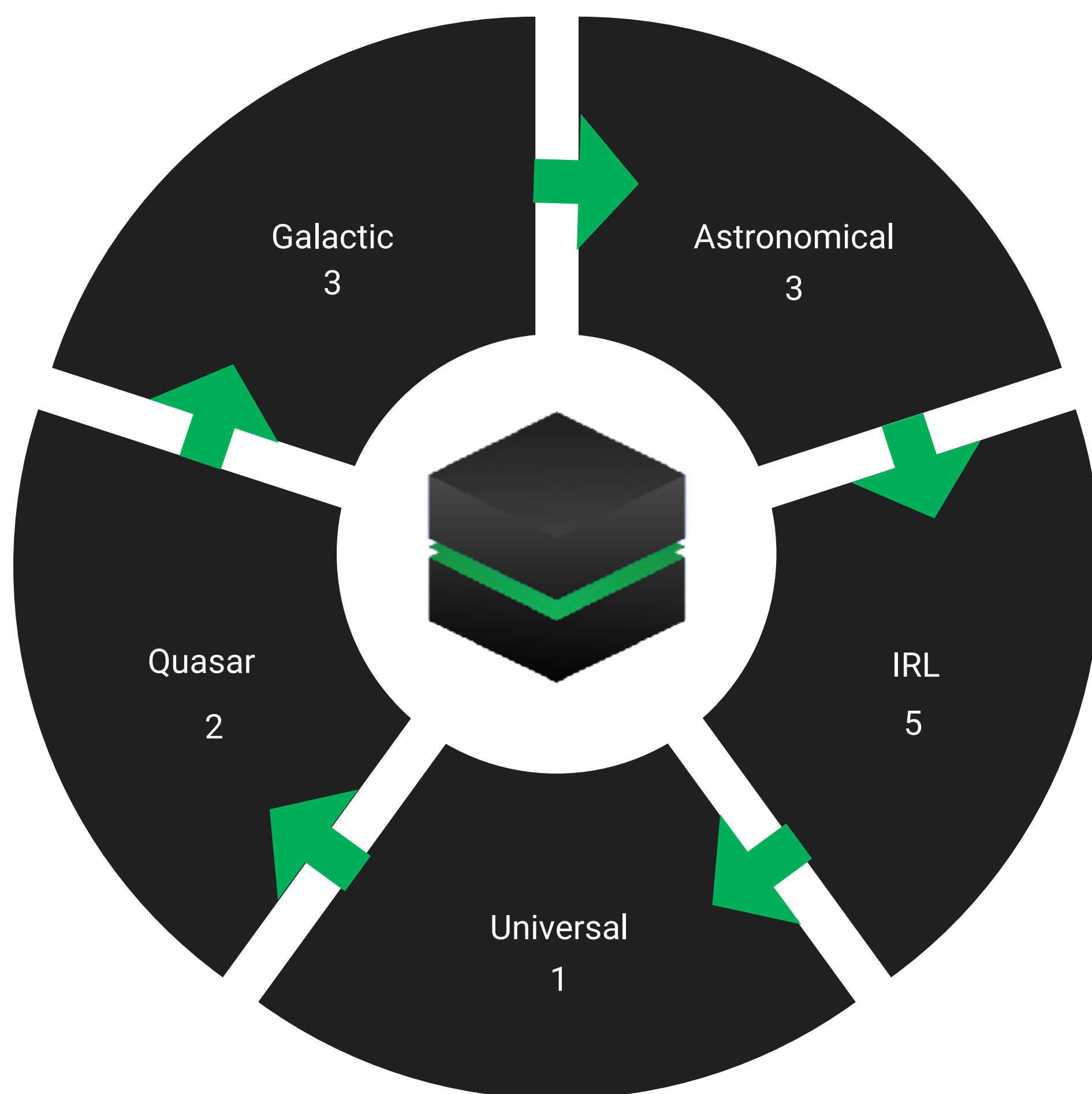
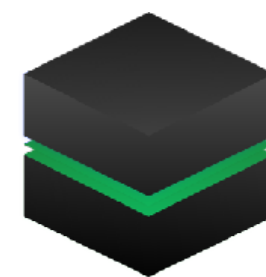
The ECOSystem brings 3 Major Expansion Factors into Play.

1. Growth through exceptional NFT editions that will have the ability to respond to systemic changes in the crypto-space, stimulating community involvement and a lasting asset.

2. Marketing and Advertising to bring public awareness to the ECOSystem of cutting edge exclusives. This will include joint ventures which will promote to their audiences, generating more platform adoption.



# FARMING MECHANICS



5-Factor Asset Classes of Verifiable Digital & Non-Digital NFT's

3. Advanced artificial intelligence (AI) algos that will act as EMPs ( **Emotional Marker Predictives**) to add value models for emotional shifts and trends. We will look to create beneficial partnerships with both existing blockchain models and emerging ECOsystems.

## Why NFT's are part of the answer to more Public Adoption for the Complex Spaces of DeFi?

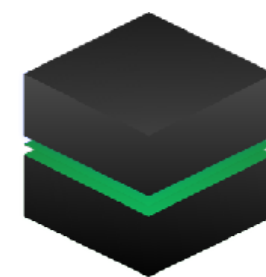


Firstly, we do not know all that we can know about the crypto space, emerging markets, and emerging projects. The Blockchain community is an incredible, magnificent global experiment - that will ultimately reveal winners and losers. For example, as it is, just in the last year, we are regularly using words that didn't exist five years ago. There is a record of points of data and limited research, under-processed, and uncorrelated. As it is, there is still far too much information and data for people to handle.

Secondly, projects driven by a "our-blockchain-fits-all" model will fail to reflect the complex interactions that will continue to take place inside the digital monetary ECOsystem. This is one reason why we so strongly believe in the DAO and community governance to guide the future direction.

At EcoFi, we focus on human creativity, community governance, and developmental ingenuity to help solve the ever-evolving space, affecting about 54 million wallets worldwide. In this sense, we are still at the very beginning. EcoFi will not be successful with a single target approach, but instead requires deep understanding and innovation as a whole. The complexity of DeFi makes it the ideal target for artificial intelligence (AI).

# HOW ECOFI SEEKS TO DISCOVER VALUE:



## **Value creation through Proof of Time (PoT):**

Time invested protocols are written/coded into smart contracts and Proof of Scarcity (PoSc).

## **Randomized (rNFT) scarcity:**

This will add both the difficulty factor in PoT, but also amplify the gamification strategy of adoption. Specific partnerships to create exclusive and ultra-rare original creations.

## **Including:**

- Original art blockchain linked to real world art
- Corporate/brand special editions
- Celebrity NFT projects
- Experimental projects tied to real world assets
- Exclusive membership opportunities
- Exclusive services that are only available through NFT minting.

Imagine being able to FARM exclusive, front row seats to see one of the biggest bands in the world LIVE, on the other side of the planet. That is part of where we expect EcoFi NFT's to create in the future. In short, EcoFi is the future of DeFi.



# ROADMAP



ECOFI  
ANNOUNCEMENT



PUBLIC  
CONTRIBUTION  
PERIOD

ECOFI GENESIS  
TOKEN AIRDROP



DEX LISTING  
(UNISWAP)

STAKING  
YIELD FARMING  
NFT LAUNCH



DAO  
GOVERNANCE

BETA LAUNCH  
MAKER ASSET MARKET



# ROADMAP



## Q4 2020

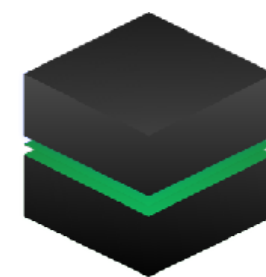
1. EcoFi Genesis Token (EGT) AirDrop Period
  - A. Ending on Nov 3rd
2. Public Contribution Period (Current Eco Members Sale)
  - A. Total \$ECO Available 5,000,000 (Oct 23 - Nov 3)
3. Airdrop of 1 ECO for every 100 EGT in respective wallets
  - A. 1 ECO = 100 EGT
  - B. You will be able to trade EGT and use it for DAO voting, after DAO is live.
4. UniSwap Listing (Initial Liquidity Provided)
5. Release of Staking
6. Release of Farming
7. Release of Initial NFT Collection
8. Release of DAO Governance
9. First Random NFT AirDrop ECOsystem reward

## Q1 2021

10. Beta Launch of Maker Asset Market (More Info To Be Released) Q4 2021
11. Launch of EcoPay (More Info To Be Released)

Many more announcements will be coming and our roadmap will constantly be updated.

# BUILT ON SOLIDITY



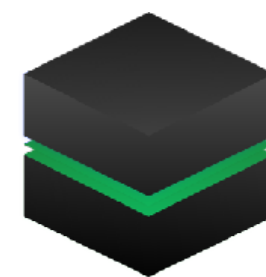
Solidity is the high-level and contract-oriented language used for writing smart contracts, developed by the core contributors of Ethereum. Solidity is used for designing and implementing smart contracts within the Ethereum Virtual Machine.

## WHY DO BLOCKCHAINS NEED DATA ORACLE?

Blockchains are great for immutable storage and deterministic, verifiable computations. However, they cannot access trusted real-world information available outside their networks. EcoFi's ECOProtocol enhances smart contract functionalities by granting them access to reliable data without any central points of failure.



# ECO FINANCE VISION



EcoFi vision is an idea confusing to most humans: money has no inherent value. And yet, we believe it does. It's a fantastical magic trick, performed with signatures, symbols, and serial numbers. Backed by the industrial-military complex. Belief in the myth of money is real, which makes it feel real. But, it isn't real.

For example, ask someone to give you a 100.00 bill and let you keep it. Tell them you want to keep it because it's worthless. Point out that it has little more value than a post-it note. Or a mailer in your mailbox. They will think you've lost your mind. The reason it's confusing is that money is a metaphor. A symbolic representation of stored value that points to something else. So what is the symbol of money pointing? And is the underlying system to which it means even necessary any longer?

The place to start with our understanding of money is monkeys. We shared a common ancestor some 35 million years ago. And the roots of money go back at least as far. Studying monkey money minds is valuable. They show us how our human brain evolved to think and feel about our modern monetary system. One of the astounding discoveries is that monkeys do so many of the things we do. Like us, they are both rational and irrational when it comes to how they behave.

What we see is that our shared primate social brain tracks value exchange with our feelings. Monkey keeps the score from fairness to trust, risk to reward, bad actors, and downright thieves. When it comes to modern money exchange, our primate foundation keeps score too. Baked into our DNA is irrational behavior - especially around money.

One of the ways this expresses is through loss aversion. Loss hurts far more intensely than gains feel good. Fear of failure is debilitating to rational behavior. The most transparent snapshot of our powerful emotions is market cycles. Irrational sell-offs, exuberant buys, and emotional monkey brain tell us to buy high and sell low.

Which goes 100% against how we can make and keep the money; buy LOW and sell HIGH.



When it comes to money, our intuitions and biases tend to follow ancient patterns. Cycles of the boom, fortune, and desperation and bust, like life on the savannahs. This hidden programming drives technology, law, and current monetary policy. Modern humans transfer value around the world through a global reserve currency. Throughout history, the wealthiest countries in the world decide on the reserve currency. Then they mint the money that other countries need to hold. For the last 75 years, the US Dollar is the currency other countries want and need. 55% of all international transactions happen in the US dollar. But what makes people believe in a reserve currency? It's the same magic trick we described earlier. And what happens when the trust that keeps a reserve currency stable gets shaken by an external force like CoVid-19?

If the great pandemic of 2020 has made one thing clear, it's that money is not at all what it represented in our past. What the symbol is pointing to has changed. The global reserve currency used to point back to physical gold. Each bill was a symbolic representation of ownership in actual gold. This was called the gold standard. And our reserve currency pointed back to actual US gold reserves. However, in the 1970's, the Nixon administration dropped the gold standard, doing away with gold-backed dollars.





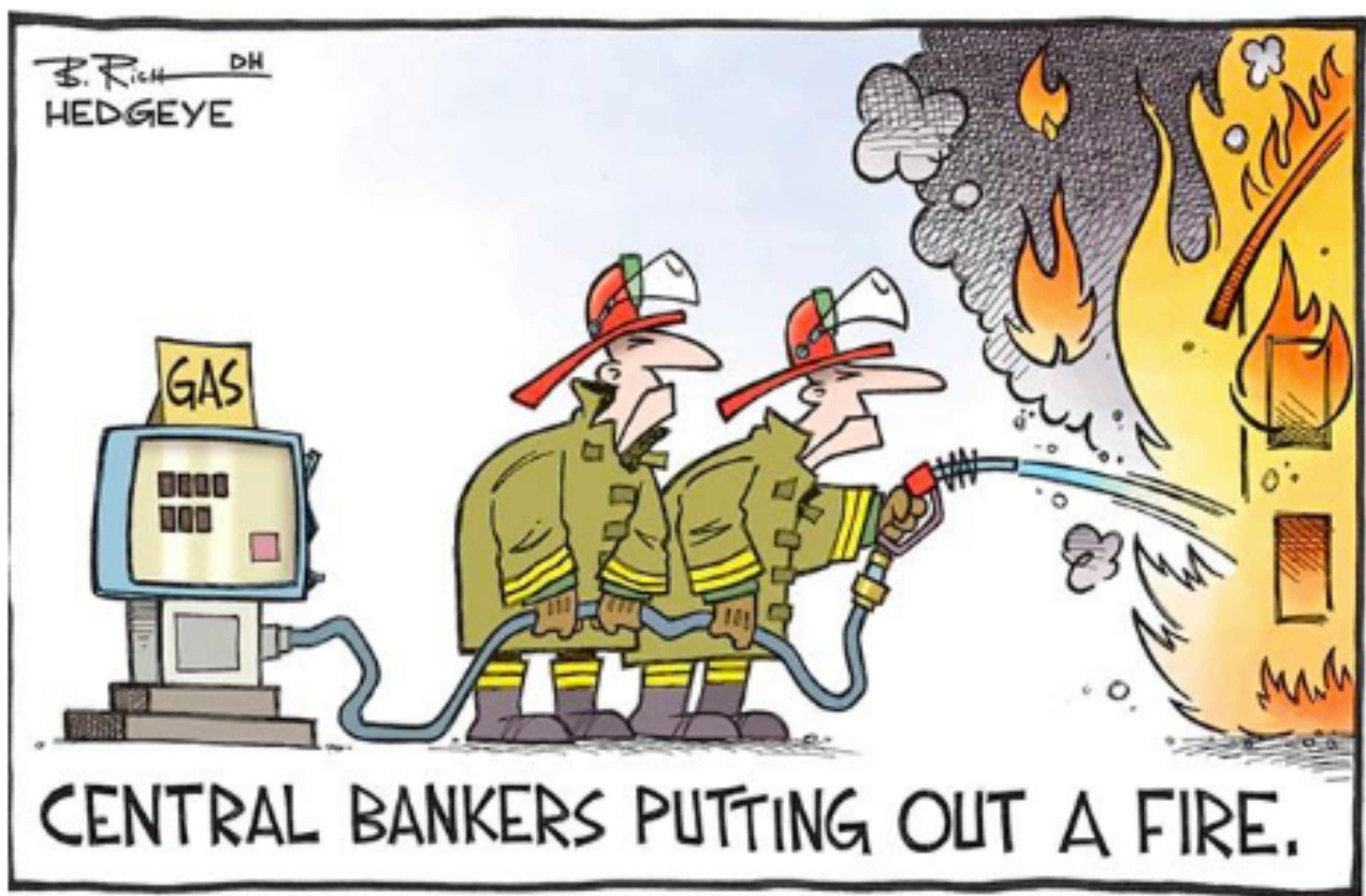
With the gold standard dropped, the dollar became a representation of a ledger entry. This profoundly changed our world and our actions. The military became even more critical in the protection of the ledger. Trust in the United States of America, says the printed bill. But if all else fails, trust in God. It's right there on the back of the bill.

God guards our reserve currency ledger. Because, without profound trust, there is no system. If a fraudulent entry can be made to the money database, it destroys trust.

However, if money is protected by God, we are good. It also implies that a god-fearing president can pressure monetary policy. A simple entry in the database, and poof, more money. Instant capital people and companies to lend and invest. No longer needing physical gold, cash becomes a reference of itself. It's the global representation of value, a dirty-magical angel, living just below God. A self-replicating symbol referencing a ledger entry in an old, mainframe computer can be changed instantly.



The belief in money is the ultimate marketing campaign. The pandemic has laid bare our myths of money. As many friends have asked if the federal reserve bank can "print money" on-demand (read as 'change the database entry'), why is it necessary to pay taxes? For many, the money game felt confusing at best and rigged at worst.





Money is a magic trick of the human imagination. Examine a dollar bill closely; you will see all the ingredients necessary to trigger our belief in a non-gold-backed reserve currency. It's printed right there on the bill – just like your box of cereal. No hidden sugar. No hidden calories. Just straight up trust and belief in the form of engravings, serial numbers, signatures, and symbols. The fine print easily tricks our monkey brain. All great marketers understand this.

Money is a belief wrapped in an idea. A belief in principles and ideals that other people also believe in. When enough people believe in something, it becomes an actual thing that people can use to trade value. The dollar bill becomes the symbol that our brains believe in so we can understand and transact with others across the fiercest of divides. Neither countries, religions, nor oceans can stop the flow of trust in money once we believe in it.

We may have different gods, but most everybody believes in some form of that when it comes to cash. Trust makes currency flow. It is a current of digital ledger entries and printed paper that can pass freely back and forth at banking speed.





Money talks. Or, more accurately, the belief in money talks. The ledger entry talks.

Everything else is just an idea. And if we no longer trust the US government to protect and defend our belief in money, we would lose our faith in it, and the US dollar would no longer be the world reserve currency.

Many feel we are well on the way to this eventuality.

Our belief in money is shifting. Different ideas are taking hold, like bitcoin, Ethereum, and thousands of other digital experiments. With the advent of cryptocurrencies, we witness the birth of faith and trust in a new system that could one day replace the global reserve currency. It's way too early to tell, but it is clear, the real world is getting sucked into a digital representation, piece by piece. Money is no exception.

And once the switch flips - and we no longer need to see dollar bills to feel a sense of pride, drive, and scarcity – our belief and trust will flip too. Digital money will become real – just like streaming services that have sucked the entire film and music industry into their platforms.



Human agility in replicating physical spaces and creating entirely digital worlds is second to none. Any movie you can imagine can be made. And watched on your phone or tv. Physical objects that do things are cool, but they are no longer necessary. We don't need to drag around our entire record collection like I did most of my childhood. We only need a subscription to Spotify. I carry my entire music collection on my phone. Not even my phone. The cloud. Accessible by any of my devices, anywhere on the planet.

That is happening with money too. It's inevitable. We humans don't want to have to protect and defend our money by spending so many tax dollars to protect the database in the mountain (I'm sure that's where it exists, though I don't know). With the advent of blockchain, we no longer need a military-industrial complex to protect us. We, as a global species, protect ourselves. We can each maintain our copy of a decentralized ledger on a blockchain in the cloud.

In the day of the decentralized ledger, the blockchain that underlies experiments like bitcoin, the world participates in protecting value. Yes, the cloud must be defended, the supporting infrastructure must be guarded, but that's the case no matter what, as our digital selves live forever on the internet. In the future. No internet, no you.


It's almost like that now. You don't have Instagram, Facebook, LinkedIn? Who are you then?



As our old ideas of money begin to fade, new realities emerge. A shared belief in our thoughts about value, transactions, and value flows: eventually, all of our wealth will be represented by 1's and 0's on a cloud. Protected by cryptographic proofed based agreement algorithms - digitally signed signatures of trust.

No longer do we need to trust in God. Now, one way or another, we trust in code.

Humans will always need to transact value. It's part of our monkey DNA. But there are huge social experiments like Burningman shifting our ideas about how value flows from one person to another. Fairness is measured by the contribution of human value to the greater whole and a set of shared principles that enable community trust. It does not exchange value with tokens. Rather, Burningman builds its economy on the principle of gifting. Gift what you can, and the playa will provide what you need. Perhaps the question of what drives gifting is one to explore, but the fact of the matter is that gifting, helping, and sharing are essential to the ethos of Burningman. We love to gift each other. We love to self-express. And the less our emotions are tied to the things that are not actually real - like money - the freer we are to discover who we actually are and do the things we actually love doing. And the value of who we are will likely have an entry on the blockchain.





In the ECOFuture, all human value exists on the blockchain. We each have our own coins, marketplaces, and NIFTy's as unique as our fingerprints. We will exchange and trade our digital ECO-selves in the ECOSystem. With whomever, we want, for whatever we want. All of this digital wealth will be pinned to one or many DeFi/NFT projects that will each share a slice of a global reserve currency of the future of trust.

In the future, all human value will likely exist on the blockchain. Perhaps we each have our own personal coins, as unique as our fingerprints, and exchange our digital value-selves in blockchain trust with whomever we wish for whatever we want. All of this digital wealth will be pinned to one or many big crypto projects that will each share a slice of a global reserve currency that people will come to believe in.

God may come to represent the blockchain that holds our human capital that we call "us." And what happens to human productivity then? What happens when there is ample, infinite value, that can be exchanged freely at the speed of light?



What happens to our national, religious, and racial identities when we come to believe in an infinite current and flow of trust and value. Any one entity does not own us. We are not tied to governments, blood, and enforcement.

We know that if you can be paid to be exactly who you are, it will incentivize you to be more of who you are. This would add to the total human productivity necessary to solve the four existential problems of our near future.



As we emerge out of CoVid, if we are not being who we are and doing what we love, that is on us. The tools are here. Paper money will fade into new systems and values that look more like Spotify than cash. We can be rewarded by the people that love us for being exactly who we are.

Note: This is just an experiment. We have done our best to audit the contracts internally; there has been no outside 3rd party audit. Seeing the advent of open source “DeFi” technology we are doing this to see what happens when we link a real-world asset to a made-up synthetic decentralized asset. This is not meant to be taken seriously or for anybody to put any money into. Nobody here has received compensation, nor do we have any control over the contract once fully deployed. It will be 100% decentralized. This is done to test a theory and see what happens.

Please consider this an experiment that can “go to ZERO” at any moment and do not invest.





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