



GLOBAL DEFI **WHITEPAPER**

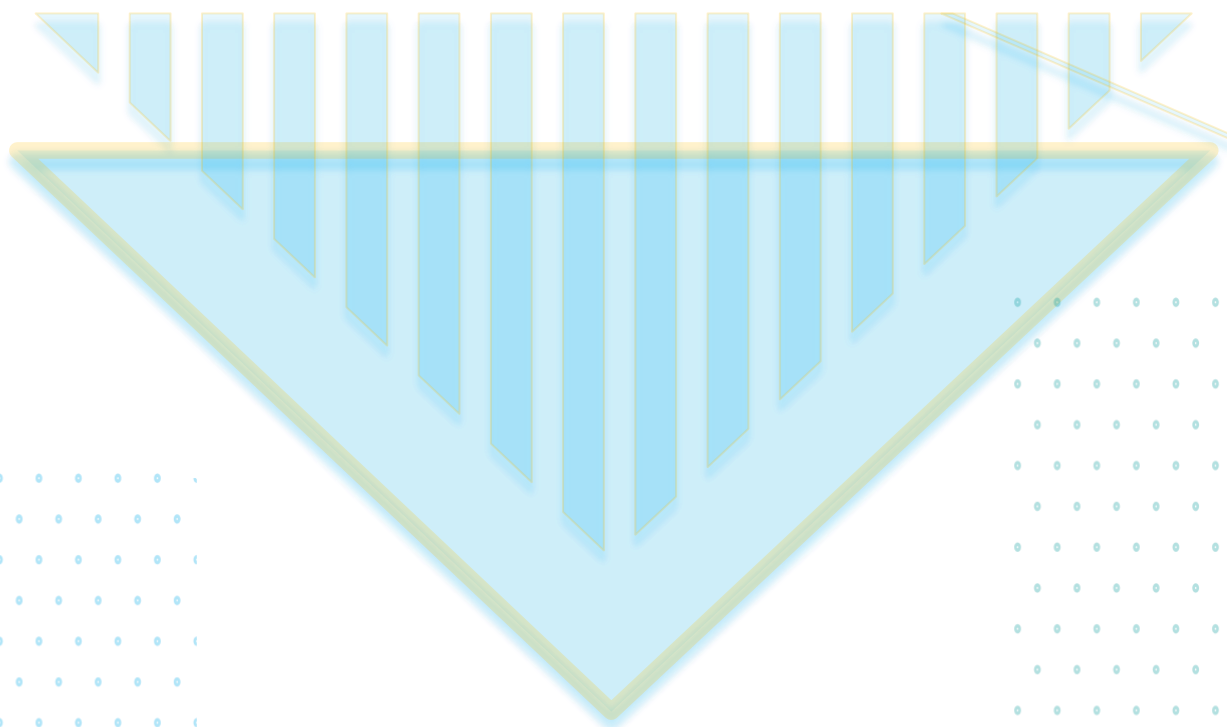
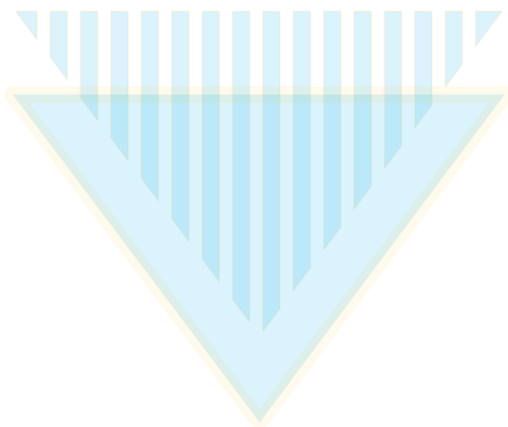
Version 1.0



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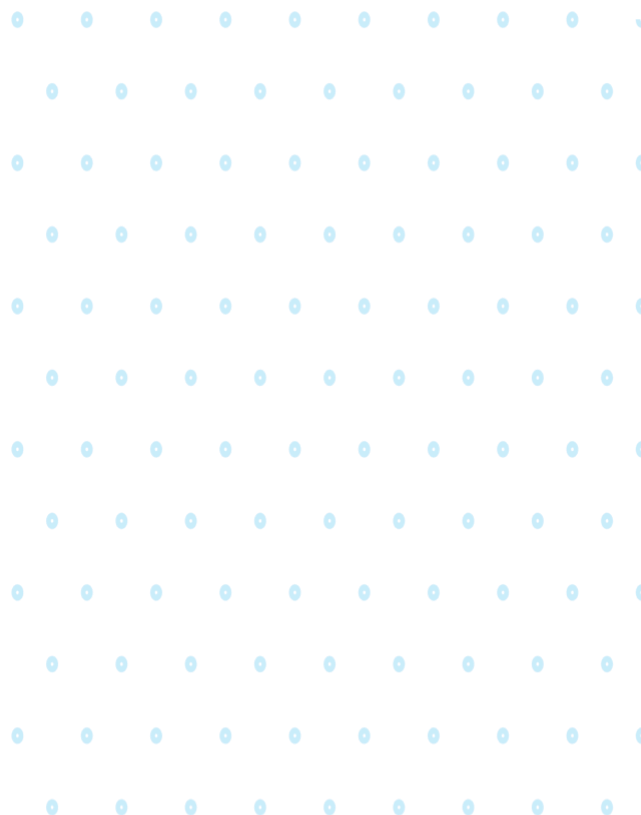
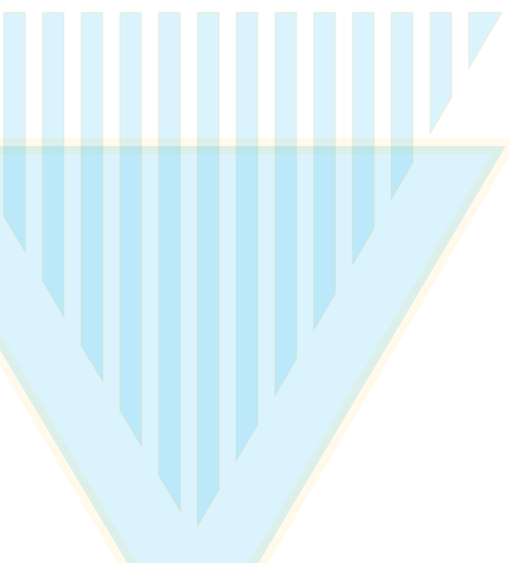
1. EXECUTIVE SUMMARY

Global DeFi (GDeFi) is developing an intuitive decentralized protocol with the potential to restructure the Crypto market as we know it. Our platform, bolstered with incentivized liquidity pools, sidechains, and state channels, will facilitate the flow of Crypto assets between lenders and borrowers seamlessly in no time. Security, speed, and accessibility will be at the core of the project. The shortcomings of existing DeFi approaches have been solved by enabling a safe and secure platform for asset holdings and investment through multiple auditing at every step.

We aim to accelerate liquidity in the crypto market and increase trading volumes through our foolproof Smart Contracts.

Moreover, based on supply and demand in the market, the interest rates are algorithmically set for the timely exchange of crypto assets. Innovative features are a start but only when the market agrees that these ties directly to the benefits investors receive or how they are perceived.

This document details the main components of GDeFi, how the venture will resolve the central problems faced by the DeFi industry, and how our team plans to execute our grand DeFi vision systematically.



1.1 INTRODUCTION

Decentralized Finance or DeFi is one of the latest developments in the blockchain industry, and it is used to describe the cluster of applications offering financial services based on decentralization. The concept of decentralization stands in contrast with the traditional financial services that are generally centralized and controlled by financial oligarchs.

Decentralization of financial services is achieved through smart contracts where rules are embedded in a computer code and enforced automatically. All the data about transactions is stored in a distributed ledger. This way, no actor has complete control over transactions, thus preventing censorship or corruption. As such, Decentralized Finance (DeFi) is the movement that leverages decentralized networks to transform old financial products into trust-less and transparent protocols that run without intermediaries.

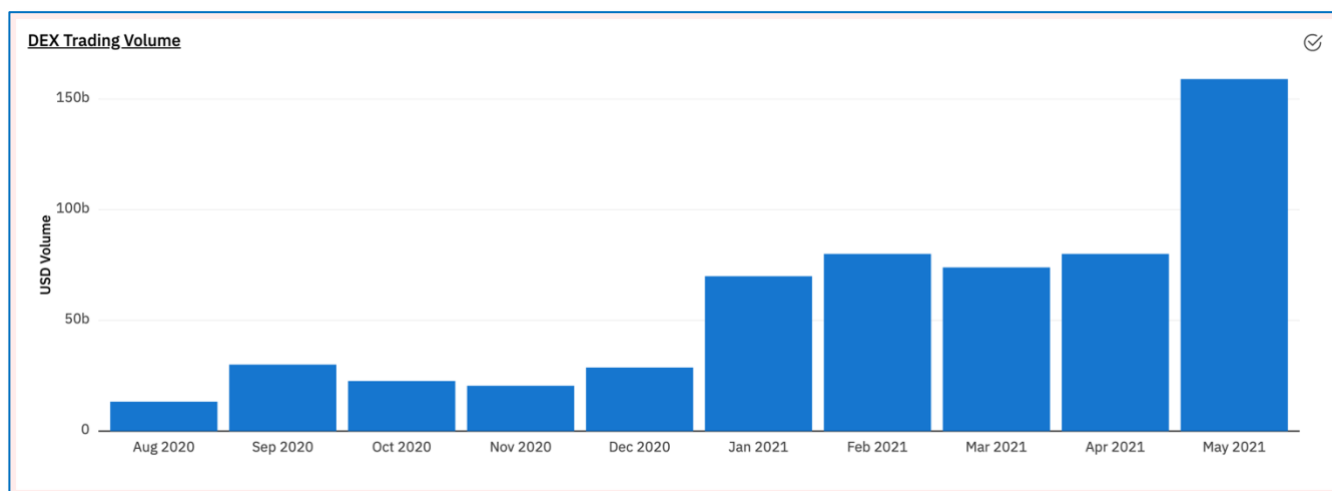
With DeFi, core traditional financial use cases like stable coin issuance, lending/borrowing, synthetic assets, trading, peer-to-peer payments, and wealth management are managed on the blockchain via Decentralized Applications (DApps) or protocols.

These create a peer-to-peer financial network, the majority of which are currently built on Ethereum.

According to Dune Analytics, the number of DeFi users in August 2020 follows an exponential trend and has surpassed 250,000 which is a five-fold increase compared to a year ago. Staking represents a big share of the DeFi market to date, and it is similar to interest savings accounts in a traditional bank. In DeFi, infrastructure service providers such as staking pools and Staking-as-a-Service providers play the bank's role, running nodes for decentralized PoS protocols on behalf of investors.

Apart from this, the trading volume on decentralized exchanges soared to set an all-time high above \$60 billion, eclipsing the previous record of \$26 billion from September 2020 by a wide margin. This shows that there are still many opportunities in the industry, and more users are open to the DeFi ecosystem to make profitable returns.



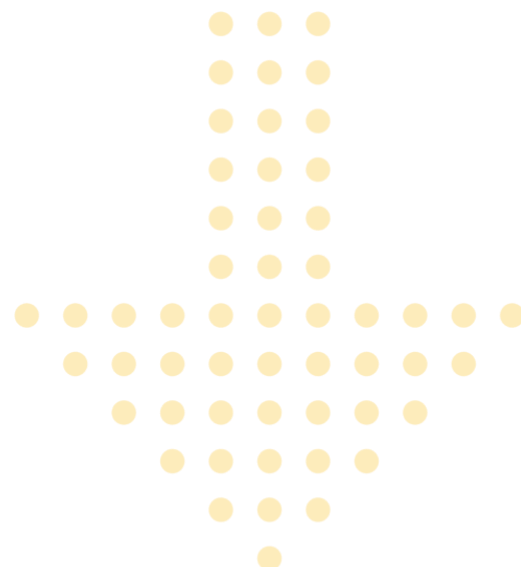
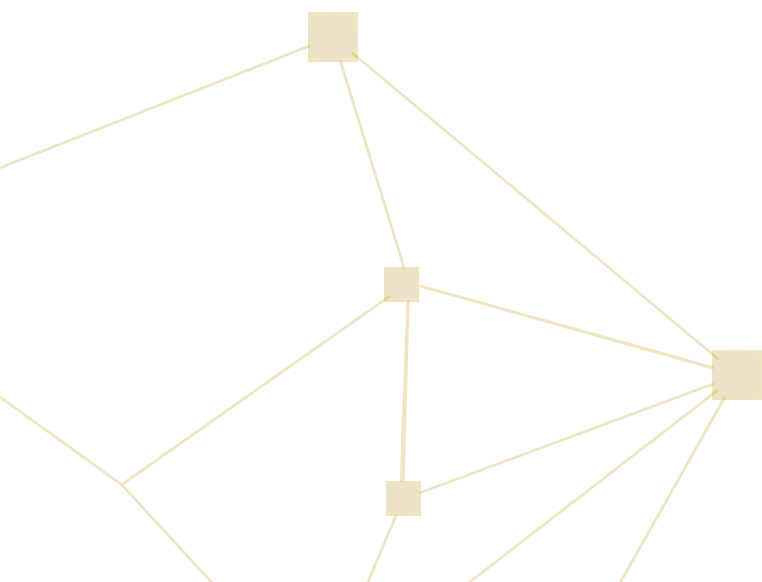


In this paper, we introduce Global DeFi (GDeFi). This unique DeFi platform will blend the futuristic prospects of blockchain with a streamlined reward system to cater to a trustless financial ecosystem to the masses. The platform was created without the flaws of existing approaches, enabling proper money markets to function and create a safe positive-yield approach to the liquidity provided by platform members.

We understand that there is a need to put an end to the notoriously vague and abysmal trends in traditional finance and the approach of existing DeFi protocols.

For instance, existing platforms only offer one DeFi use case, charge high fees, transactions are slow because of the poor scalability of the blockchain they use, and lots more.

With us, consequently, there are no such things; everything is automated, fast, decentralized, and carried out on one platform. Trades are carried out automatically, and users can stake their idle funds in the liquidity pool to gain a high return on their investment.



1.2 PLATFORM OVERVIEW

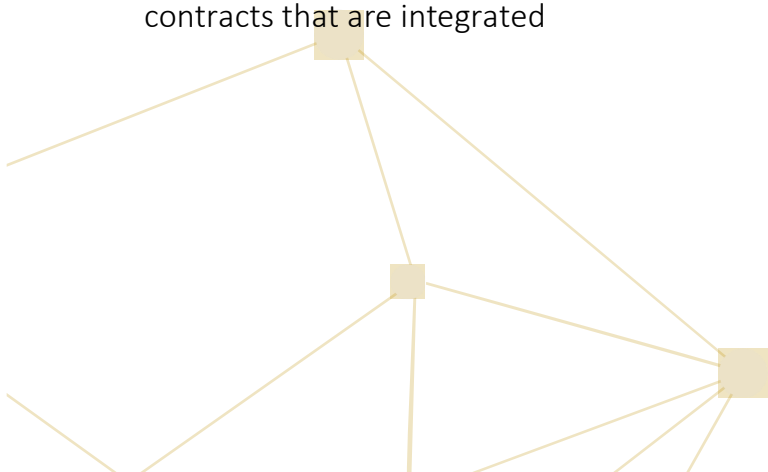
Global DeFi (GDeFi) is set to change the status quo of the DeFi industry by manifesting the DeFi vision of mass adoption and feasibility as well as operating as a one-stop-shop for core DeFi use cases like lending, borrowing, staking, yielding, NFT, and farming services via a community-led decentralized platform.

With GDeFi, anyone and everyone who has an internet connection and a smart device will be able to avail the hyped-about DeFi services and make seamless transactions across the world, with users being the primary drivers of the success of the project. Quality and the latest innovation are guaranteed in all services rendered by GDeFi, along with the highest forms of security, transparency, and user-friendliness. Regardless of the service users opt for, their funds will be in safe custody supported by objective Smart Contracts and an inclusive reward system.

GDeFi will be a trustless platform that will add new meaning to the DeFi ecosystem by showcasing how communities come together with a common purpose for the welfare of all that are involved. GDeFi will facilitate transactions using blockchain-based smart contracts that are integrated

into the protocol. Rather than relying on banks, online payment gateways, stockbrokers, and government institutions and paying them a sizable commission for the secure transfer of your assets, the GDeFi decentralized ledger will facilitate the transactions quite instantaneously.

GDeFi will also reduce the risk of theft, hacking of assets and data considerably through an innovative approach. On GDeFi, users need not transfer their assets to the exchange, but they keep the assets themselves until the transaction is confirmed and the payment is underway. Since smart contracts are self-complying, there is no room for price manipulation or faked trading volume through wash trading. Another factor that will add one more layer of confidentiality to your transactions is the complete anonymity we promise. Unlike traditional payment exchanges, GDeFi will not ask for user's personal information or demand KYC (Know Your Customer) registration. To counter the lack of market liquidity and low trading volumes, usually found in decentralized exchanges and cited as a shortcoming of DeFi applications generally, GDeFi will introduce interchangeable liquidity pools to the protocol.



1.3 MISSION

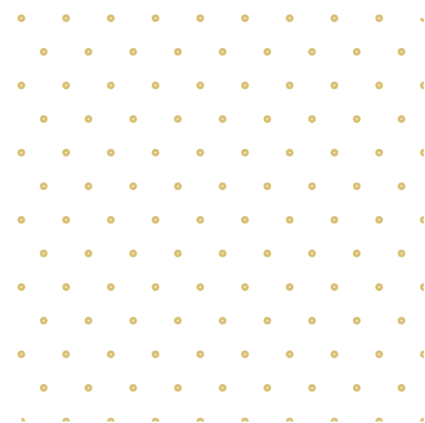
The mission of GDeFi is to open up the vast potential within DeFi and maximize value for every DeFi user. We aim to create a platform that will enable users and other decentralized protocols to carry out seamless transactions such as asset swapping (from one token to the other) as well as the provision of liquidity to ensure profit is maximized and inclusivity is created for everyone in the vast market that DeFi creates.

Our technology unites major features in the industry and provides an opportunity for previously isolated DeFi use cases to be engaged on a single platform.

That's not all, being an Ethereum blockchain-based platform, we are able to execute the swap or exchange of tokens and also cater for

more assets so that users can buy, sell and trade more cryptocurrencies and increase their position size in the assets they desire. The modus operandi of our platform is simple but unique, we use liquidity pool as a truly decentralized finance ecosystem and liquidity providers can stake their assets and are rewarded accordingly.

We understand that existing protocols do not offer a comprehensive solution for the DeFi industry. As such, we deemed it fit, to create a solution that will enable the amazing features and use cases of Decentralized Finance.



1.4 VISION

Our Vision is to build an ecosystem where fast, easy and affordable decentralized financial products and services meet an individual's needs in a timely, responsible, and sustainable way. Apart from this, we project a platform that will be the forerunner of all DeFi products and use cases in the nearest future with easily accessible assets, that will drive adoption, increase demand and value.

There is miners selling pressure on the currency of the current AMM exchange platforms, which cannot be used as value support, resulting in large price fluctuations and the embarrassment of currency holders, making them unable to stabilize profits. In a nutshell, we envision a project that will help alleviate these issues and take the DeFi ecosystem to the next level.



2. CORE FEATURES OF GDEFI

2.1 SIDECHAINS

GDeFi will use a sidechain device to allow tokens, and other digital assets, from one Blockchain to be used in a separate Blockchain securely. If required, they can move back to the main Blockchain. The primary reason why GDeFi considers sidechains is because of the immense potential it holds to scale existing Blockchains through a two-way peg. Assets can be interchanged at a predetermined rate, and a user on the parent chain will have to send their coins to the output address. Here, they will be locked to disable their expenditure anywhere else.

As soon as the transaction is completed, a confirmation goes across the chains.

For extra security, a waiting period ensues, after which an equivalent number of coins are released on the sidechain. Users can now access the coins and spend them in the designated space.

GDeFi side chains will be responsible for their security, which essentially means they need their own miners. The miners are motivated through 'merged mining' - the mining of two cryptocurrencies, simultaneously based on the same algorithm. The challenges of scalability and speed corresponding to the main Blockchain can effectively be solved by integrating sidechains to the GDeFi system

2.2 NFT's (NON-FUNGIBLE TOKENS)

Non-Fungible Tokens or NFTs are another core decentralized use case built on blockchain. They are explained in clear terms, and they are cryptographic assets on blockchain with unique identification codes and metadata that distinguish them from each other. They are tokenized versions of an asset, digital, or otherwise cryptographically secured with unique features and data within the token's smart contract. The value of NFTs are limited to the platform they operate on,

and they do not represent an actual tangible asset.

To solve this dilemma, GDeFi introduces NFTs to the network. GDeFi NFTs will be cryptographic tokens that represent something unique. They won't be mutually interchangeable. For example, a USD 20 bill is identical to another USD 20 bill, not just in appearance but also value at any given point in time. When you borrow \$20, you don't have to return the same note to him. This

scenario is similar to the case in the cryptocurrency market too. One BTC token, for instance, is identical to another. When it comes to Non-Fungible Tokens, this changes. They are unique, like real-world assets such as rare stones, pieces of art, and collector luxury items.

As a rule of thumb is, GDeFi tokens will be indivisible like most other NFTs in the market.

2.2.1 Interactive NFTs (iNFTs)

Another key part of the GDeFi is Interactive NFT (iNFT) which is a project that aims to:

- Allow NFTs to be dynamic and/or interactive to the Viewer (procedural art with JavaScript, HTML, external data call, music player, video player).
- Allow a Creator to declare the NFT configurable and an Owner to configure those values, making the NFT evolve. (similar to Async, but since NFT is code running, it can go much deeper)

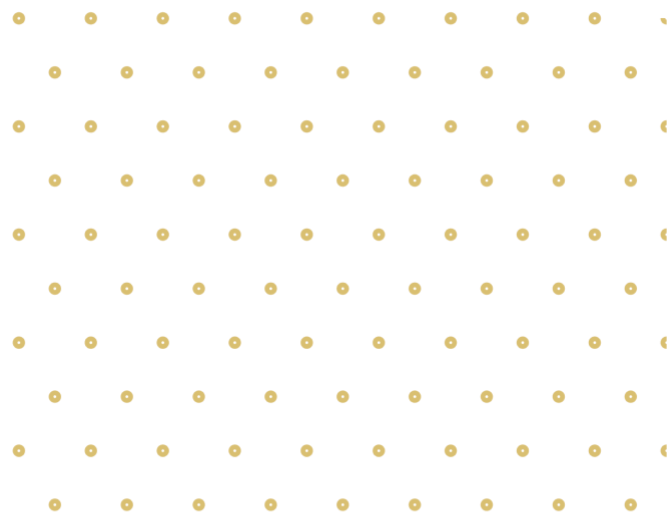
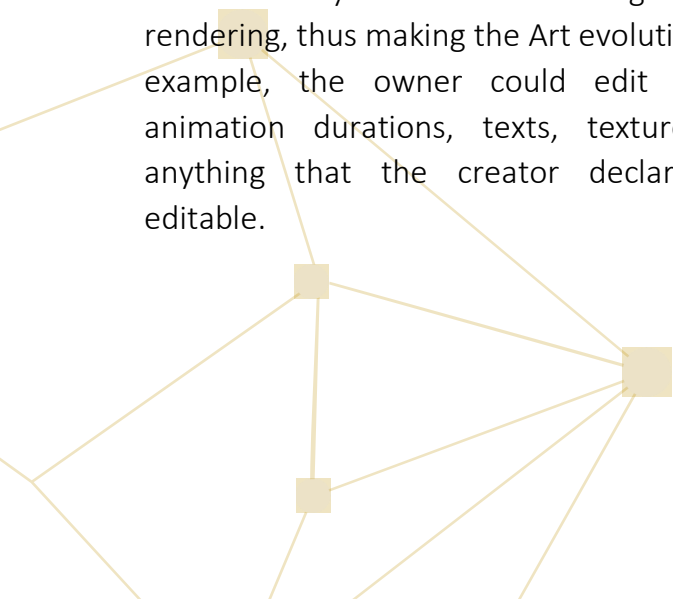
This way, an Artist could create a procedural piece of art and allow the future owners to set some key values used during the art rendering, thus making the Art evolutive. For example, the owner could edit colors, animation durations, texts, textures, or anything that the creator declared as editable.



Another example would be a card on which the viewer could click; the card would then flip and present its attributes. All this directly on the marketplace.

Users will either have to purchase it completely or none at all.

The value of GDeFi NFTs lies in their characteristics which deem them non-fungible. They function in applications and games that require digital assets like Crypto art and Crypto-collectibles. They will also allow users to enjoy loyalty rewards from the \$GDEFI tokens issued by the GDeFi project. However, they won't grant the token holder any entitlements against the issuer.



2.2.2 Ecommerce NFTs (eNFTs)

Another core feature of the GDeFi NFT ecosystem is eNFT (e-commerce NFT). It is a form of NFT that represents real-world items. With us, brands and sellers can list their products as an eNFT, creating a globally updating blockchain inventory system, which prevents double sales since no NFT can be sold twice.

Each item's eNFT acts as a certificate of authenticity, safeguarding against knock-offs and scalping. Its history and rating stick with it as it is bought and sold. It also has a built-in commission system that allows affiliates to

list and sell any product without negotiating a contract.

When the item sells, they get paid immediately. The protocol keeps track of reputations and even facilitates disputes and arbitration.

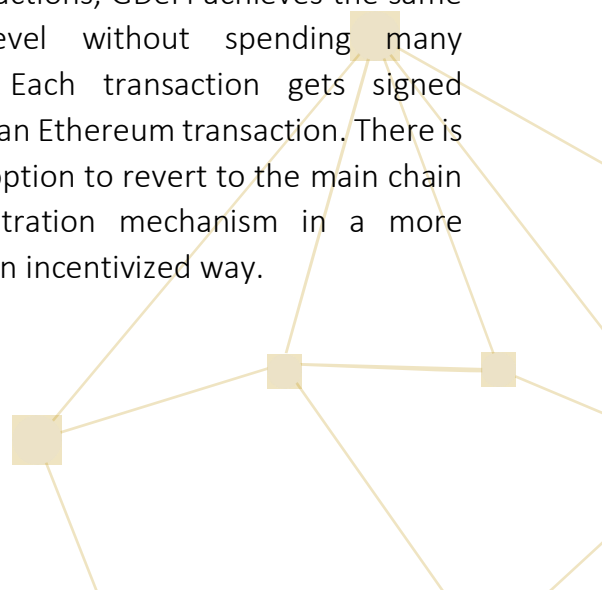
Any market, affiliate, or seller can make themselves at home here, making GDeFi a "marketplace of marketplaces." We understand that it is about time e-commerce becomes decentralized because too few players call too many shots.

2.3 STATE CHANNEL

This is another core feature of GDeFi. If a pair of users want to make transactions to each other, State Channels will open two-way pathways to do so. It is a process where users make transactions directly. That is off-chain or outside of the blockchain. By drastically minimizing the use of 'on-chain' operations, GDeFi aims to ensure anonymous, faster, and cheaper transactions. They can close the channels after providing the last updated state of the transaction. The transaction history uploads into the system before the outcome gets finalized.

State Channel is similar to the concept of payment in Bitcoin's Lightning Network.

However, GDeFi State Channels will also support general 'state updates' in addition to supporting payments. This upgrade throws light on the number of computation developers to move off-chain and enjoy the comparative edge it will give GDeFi. Although it may seem like the transactions within State Channels aren't as secure as on-chain transactions, GDeFi achieves the same security level without spending many resources. Each transaction gets signed similarly to an Ethereum transaction. There is always an option to revert to the main chain as an arbitration mechanism in a more rational than incentivized way.



2.4 USERS FIRST

GDeFi works under the principle of participation. Users are the priority on the platform. Their opinions and choices reflect on the governance ecosystem, and they drive

the value of the native token, \$GDEFI. The well-structured tokenization system drafted for GDeFi ensures users have a say in how their assets are employed.

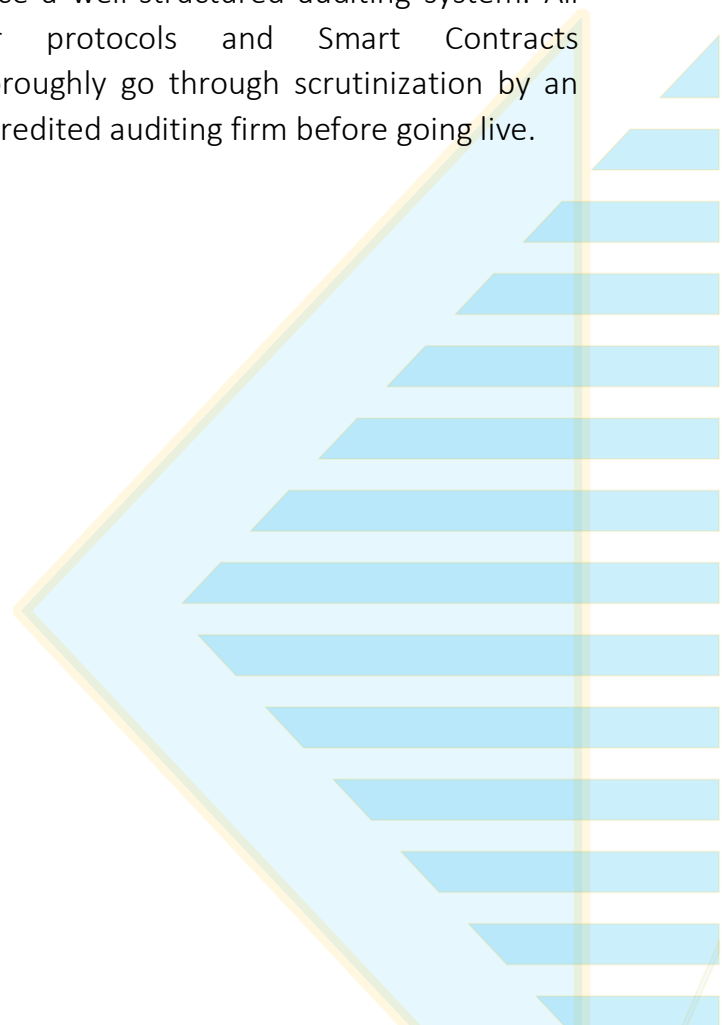
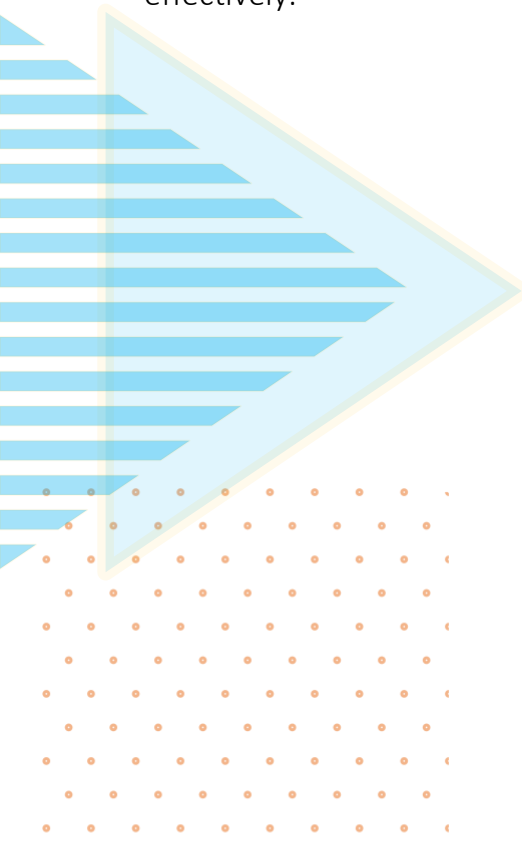
2.5 TRANSPARENCY AND PRIVACY

Transparency and privacy are at the core of GDeFi vision. As the technology evolves, new layers of sophistication need unique services beyond the realms of traditional finance. Even with its centralized administration, it integrates the possibilities of Blockchain into its operations.

2.6 AUDITING

In the age of rising events of Crypto scams and hoaxes, we are fully aware of the hesitation many Crypto enthusiasts show before investing in a new DeFi venture. They are well-founded and need to address that effectively.

This situation is the reason we have put into place a well-structured auditing system. All our protocols and Smart Contracts thoroughly go through scrutinization by an accredited auditing firm before going live.



3. PILLARS OF GDEFI ECOSYSTEM

3.1 INTUITIVE PROTOCOL

Blockchain protocols offer the highest level of security and convenience. They are designed in a trustless, permissionless, decentralized manner to host revolutionary financial platforms that are essentially distributed and community-led in nature. However, the tampering and

manipulation of Blockchain protocols are not entirely unheard of in this space.

This occurrence is where the GDeFi protocol comes in. Our intuitive platform is fortified with fully audited, time-locked protocols to rule out all possibilities of exploitation.

3.2 ENGAGING USERS

Community engagement is crucial to the success of any DeFi platform. The case is not any different with GDeFi. It is the reason we have given the exceptional focus to facilitating a healthy ecosystem for the project.

With time and the introduction of a flexible tokenization system, it will transform into a unique on-chain voting mechanism and governance mode

3.3 COMMUNITY REWARDS

Our Participatory-Approach Tools (PAT) drives good behavior, ownership, empowerment, and dedication. Rewards promote consistency, effectiveness, innovations leading to sustainability, and the ever-increasing value of the native token.

Therefore, Incentives matter! And one of the pillars of GDeFi is an integrated reward system setup to channel incentives for the project's accomplishment and profitability for all who wish to join us.

It is the incentive mechanism that rewards members who contribute ideas, new concepts, features, bug bounties, codes, and Proof of Concepts (PoC).

Under our prudent Tokenomics, 2% of the total supply is in reserve to provide rewards to the community who own the project.

To receive rewards under this category, community members, developers, Crypto influencers, content creators, NFT artists, Gamers must contribute an influential concept, idea, feature, and improvements approved by a vote to the GDeFi protocol.

GDeFi aims to attract talents in Blockchain to spearhead innovations characterized with features underpinned by robust security never implemented in DeFi in particular and the Crypto market in general. The goal is to build the most effective governance model

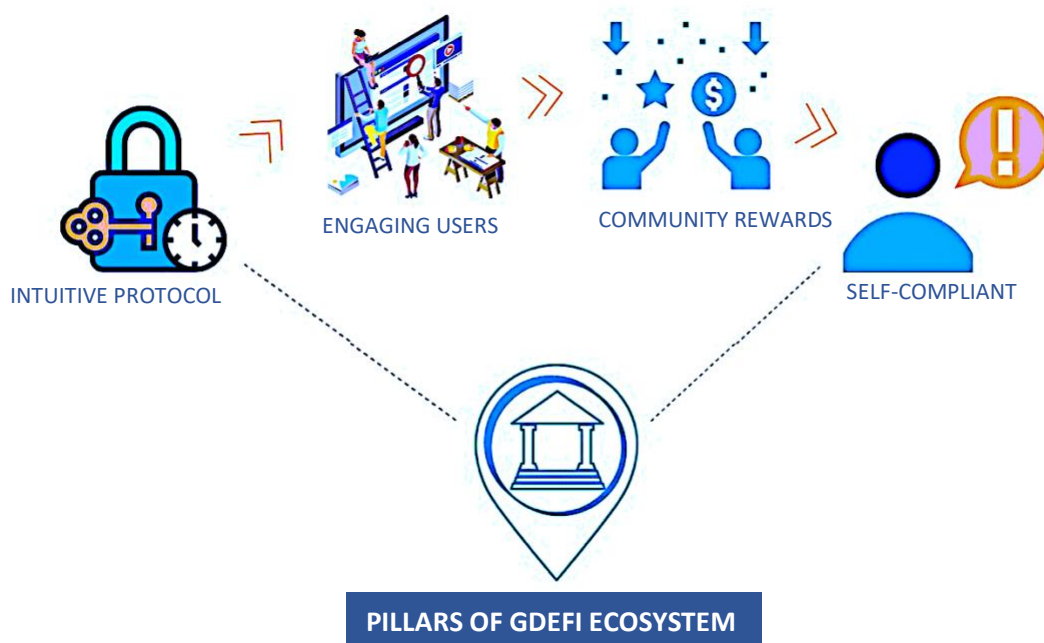
and a participatory, decentralized community-led economy on the Blockchain.

This approach necessitates a reward system that encourages everyone to get involved for the general good. In the end, everyone will have a thick skin in the game and work towards the interest of GDeFi and the community.

Community is everything in this game of Cryptocurrency. Until you can build a solid participatory network of members dedicated to their various comparative advantages, growth will be elusive.

3.4 SELF-COMPLIANT

Smart Contracts are self-enforceable. The last but equally important factor that will support GDeFi growth will be our foolproof Smart Contracts. Although they will be client rights management tools, they will also provide coordination and enforcement framework. By this, all agreements between network participants are enforceable without the need for traditional legal contracts. GDeFi Smart Contracts are capable of formalizing transactions, regardless of how simple or complex they are.



4. GDeFi DECENTRALIZED EXCHANGE (DEX) - GLOBALSWAP

GlobalSwap DEX forked from Uniswap with layer2 solution based on Polygon (formerly Matic) to ensure cheaper transactions. GlobalSwap's development comes in tandem with the GDeFi protocol - vigorous and foolproof. GlobalSwap will be an answer to the many problems that have been plaguing the DEX niche of the DeFi industry since their inception. With GlobalSwap, users will be able to trade assets and invest in crypto coins with an absolute peace of mind.

In the current scenario, despite trying to keep up with technology, centralized exchanges have lost their charm. The stringent regulations and the compliance issues that come with them are posing striking inconveniences. Meanwhile, some Centralized Exchanges (CEXes) have to deal with pernicious security breaches (hacks), while others like BitMex and Okex are still struggling with legal compliance. However, the fact remains that many decentralized exchanges have been unable to showcase the sophistication of traditional financial markets, bringing together investors, traders, speculators, and the ever-increasing number of crypto assets. The Crypto market offers the mainstream mass something to look forward to every day. It offers little opportunity to trade assets on time.

The seller and buyer have to agree about the price before making their purchase or sale.

Interest rates are disproportionate to the supply and demand in the market.

Despite the near-perfect theories on paper, when it comes to its application, most decentralized exchanges fail. Productive investments rarely happen, creating a negligible profit.

To carry out exchange operations, users do not need to create an account on the exchange, go through the KYC procedure and trust their funds to third parties. All the user needs to do is connect the browser wallet (e.g., Trust Wallet), select the exchange direction and make a transaction. Next, the Smart Contract will automatically execute the swap.

GlobalSwap is an attempt to work around the performance restrictions of smart contract blockchains. Before AMMs came into prominence, decentralized exchanges attempted to use a classical order book mechanism. However, they suffered from liquidity issues and this was especially problematic for market makers and the liquidity providers on order book exchanges.

"Making" a market typically requires constantly adjusting buy and sell orders to the latest price, even if they do not get filled. When each submitted order costs money and time, they may lose more than they gain from the bid-ask spread, which is the difference between the highest offered buy price and

the lowest sell price. It is important to note that there is no manual token listing on GlobalSwap. Tokens are listed automatically in a decentralized fashion without the intervention of anyone. Every information and transaction is recorded on-chain and is available for everyone to verify and use.

The tokens supported and listed on GlobalSwap will be on par with the standard criterion set by GDeFi. Eligible projects need to follow these conditions:

- Have pre-locked tokens
- Have pre-locked liquidity
- Have a passing protocol
- Have completed Smart Contract audits

However, it is notable that the requirements for listing on GlobalSwap are not limited to the above conditions. With the emerging popularity of liquidity pools, GlobalSwap will mark a milestone in the DEX revolution and offer traders a simple way to buy and sell assets at the best price possible across all DEX liquidity sources.



5. YIELD FARMING

GlobalSwap will host an intuitive Yield Farming solution that will allow users to safeguard their crypto holdings and earn rewards in return. It will be in the form of fixed or variable interest for lending the cryptocurrency via the Ethereum network.

Much similar to how traditional banks offer interest for fiat currency deposits, GlobalSwap Yield Farming will be an opportunity for users to earn a passive income for the crypto deposits in our liquidity pools. Your cryptocurrency, which usually would be locked in a crypto exchange or wallet, will be lent out using the GDeFi protocol, creating liquidity on the platform consequently.

The reward will go into our native ERC20 token, \$GDEFI, which users can use for various purposes on the platform as the project progresses. The value of the coin is expected to increase with the rising engagement recorded.

As a liquidity provider, you will have access to a share of the fees generated on the platform. If you had invested your coins in ETH itself, you would not have had access to the rewards. However, GlobalSwap, being a

decentralized non-custodial money market protocol, will generate a substantial amount of returns for your deposits. You can also deposit your reward tokens in the liquidity pools. It is another good choice for traders who intend to earn higher yields by swapping their funds between different protocols after analyzing the market fluctuations.

Although Yield Farming may come across as a bit complex, some experience in Crypto trading and sound knowledge of the Ethereum network and its technicalities will be adequate to get you started. The key to success in yield farming is to move your funds around from one DeFi platform to the other after careful analysis. The bigger the amount of capital you put into the liquidity pools, the higher the rewards you will be yielding as liquidity providers. Rewards calculation is on a pro-rata basis. As more participants join the pool, the pro-rata share of each participant will decrease.

With the launch of GlobalSwap, liquidity will be added to GlobalSwap directly rather than Uniswap. There is a certain percentage of the total supply of \$GDeFi tokens allocated to farming. Once the platform runs out of these tokens, farming of the \$GDEFI token will take a halt.

6. STAKING

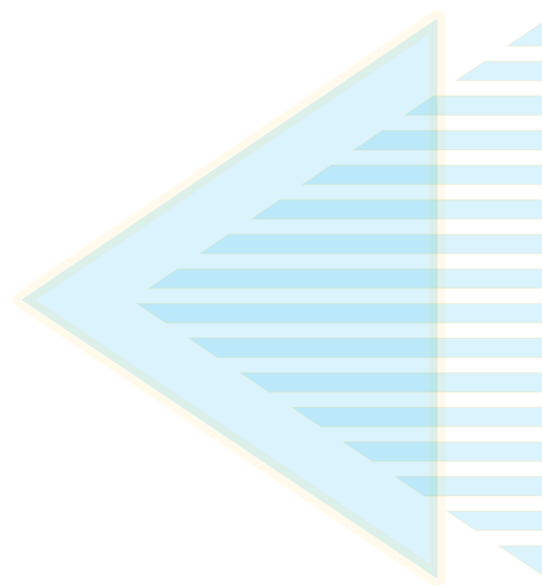
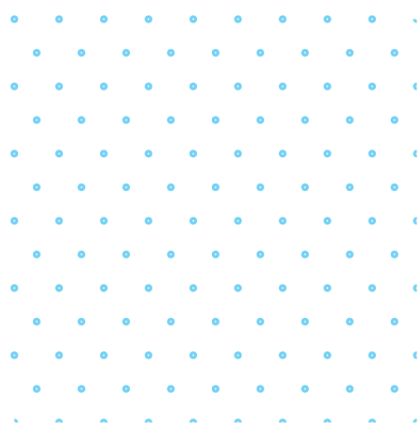
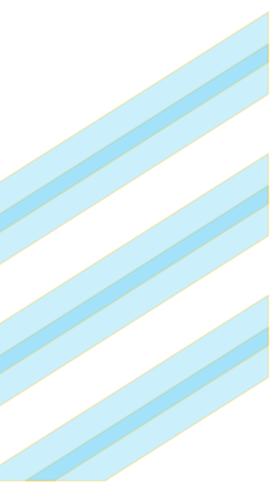
Staking serves a couple of crucial purposes. For one, it allows users to earn passive income, and it also keeps the network safe. In the GlobalSwap ecosystem, if the user meets the minimum balance requirement, they can validate node transactions or stake to earn staking rewards in return. The probability of that node getting selected to forge the next block is directly proportional to the staked amount involved. Once the node successfully creates a block, the validator will receive a reward in our native token. This process is similar to how a miner will receive rewards in a proof-of-work chain, but the effort involved is comparatively lower. Incentives matter, so to discourage bad behavior and malicious actors, validators turn to lose a part of their stake if they try to attack the network or double sign.

GDeFi staking is as simple as it can get. The design is considerably comprehensive and user-friendly. The initial lock-up period is set to 96 hours by the protocol. The lock-up period starts as soon as the staking process commences.

After the maturity period, users can withdraw their tokens along with the interest earned. Reward claim will involve no charges except gas fees. Since the staked tokens will reduce the circulating supply, the value will increase.

GDeFi protocol will allow users to stake their \$GDEFI tokens. The fully audited GDeFi Staking Contract will facilitate the staking process.

Although many yield staking/farming pools currently offer a seemingly higher APR return on the paper, they usually wear down with time. The introductory APR rates in the initial stages will attract liquidity, but the platform will fail to keep up. As the token circulation increases due to minting, the existing tokens become debased through inflation or value depletion. This policy has driven many platforms to extinction. Their yields diminish over time, and users slowly withdraw from the platform.



7. LENDING AND BORROWING

The services provided on GDeFi are vaguely divided into two : lending and borrowing. The facilitation uses a stalwart lending and borrowing protocol.

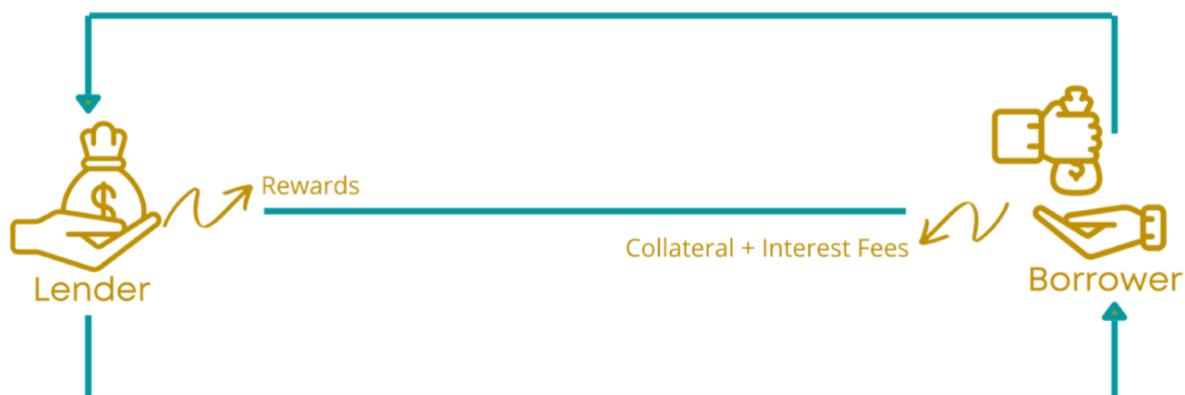
GDeFi offers an algorithmically operated decentralized money market protocol that allows lenders to provide loans and borrowers to take out loans. The protocol offers a fully automated mode of lending whereby the platform automatically allocates and secures loans at an interest rate that's determined by market forces (demand and supply). This includes the liquidity of a certain pair and other variables like market volume.

Unlike traditional lending that is mostly facilitated by centralized entities like banks and usually only made available to the elite class, the yield offered in the decentralized markets are way higher because the transactions are primarily crypto-backed loans, and everyone has equal rights.

Borrowers can use their digital assets as collateral to receive digital assets in return, and lenders can provide liquidity to the liquidity pool that sits in Smart Contracts and earn rewards for doing so.

Some DeFi protocols have addressed liquidity by allowing users to pool their liquidity. However, these liquidity pools remain distinct from lending. GDeFi lending protocol will integrate liquidity pools and lending services to maximize the liquidity accessible to platform users. We don't offer the option of users creating their pool with customized terms and rates. Platform users utilize the liquidity pool offered by the network, and lenders will be able to deposit their idle assets into the liquidity pool and earn rewards on their allocated assets.

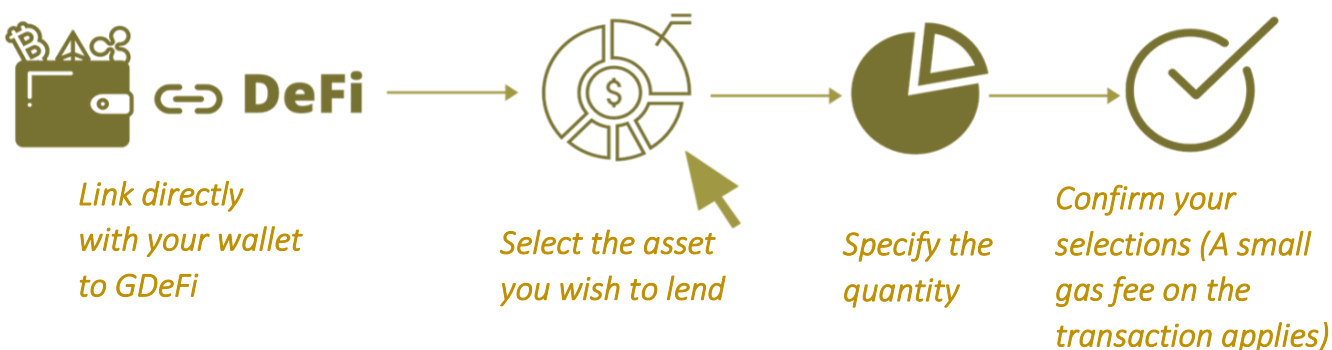
DeFi



7.1 How does the GDeFi Lending Protocol work?

Users can deposit their crypto assets and coins on the GDeFi protocol to participate in Crypto Trading, Lending, Yield Farming, and Staking. In the initial stage, they get activated through Metamask and Trust wallet. Users deposit their funds in a wallet, then the protocol utilizes it for lending purposes. Interests on the deposit will go directly to the wallet as credit. As the project progresses, more wallets will get linked to the platform. Below is the outline of the process for easy comprehension:

- Directly link your wallet to GDeFi
- Select the asset you wish to lend
- Specify the quantity
- Confirm your selections (A small gas fee on the transaction applies)



Upon this, the protocol will then transfer your assets to the desired platform where you can earn an optimum interest. The wallet will function similarly to a bank where you can earn passive income on your deposits.

Based on the demand and supply of crypto assets, the interest percentage will fluctuate. With the help of our sound Smart Contracts, the process of borrowing and lending is fully automated.

7.2 How does the GDeFi borrowing protocol work?

Our protocol also allows users to effortlessly borrow from the protocol as well by using its token as collateral for use anywhere in the ecosystem. Unlike peer-to-peer protocols, borrowing on GDeFi requires a user to specify the desired crypto-asset; there are no terms to negotiate, maturity dates, or funding periods; borrowing is instant and predictable.

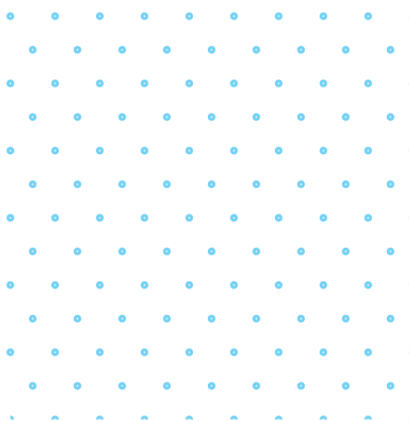
Similar to supplying an asset, each money market has a floating interest rate, set by market forces, which determines the borrowing cost for each asset.

Assets held by the protocol – represent ownership of the liquidity and are used as collateral to borrow from the protocol. Each market has a collateral factor that ranges from 0 to 1. This represents the portion of the underlying asset value that can be borrowed. Illiquid, small-cap assets have low collateral factors; they do not make good collateral, while liquid, high-cap assets have high collateral factors. The sum of the value of an account's underlying token balances multiplied by the collateral factors equals a user's borrowing capacity.

The workflow of the GDeFi borrowing protocol is similar to that of lending. However, borrowers will have to submit collateral beforehand. The amount of the loan should not exceed the value of the collateral.

Money is lent out only after determining the borrowing power of the user. This approach will protect the lender from the risk of non-payment and delays in repayment.

The borrower will have to repay the amount along with an interest amount in regular intervals. Upon the repayment of the entire amount, the withheld collateral returns to the borrower. The interest rate on GDeFi is determined based on the liquidity of the market. Concerning the lending protocol, interest rates change from time to time, depending on the supply and demand of available assets. When the liquidity of the market is high, the interest rate drops. When the liquidity of the market is low, the interest rate increases.



8. NFT FARMING

Yield Farming isn't a particularly new means of generating gains. The basic premise is that you lock up your coins under a particular protocol in exchange for various benefits. Interestingly, yield farming has been introduced to NFTs, and it is referred to as NFT farming. In the context of NFTs, GDeFi allows users to put their coins to work in a similar manner. With us, you can stake \$GDEFI - the native token of the platform in exchange for points, which can then be exchanged for limited edition NFTs.

Through the GDeFi platform, users can easily create their farms and put up their NFTs there. Users can access them to stake on NFTs and earn incentives. However, there is

a minimum requirement of \$GDEFI before anyone is allowed to open up new farms.

With GDeFi, we are bringing accessible DeFi to the NFT community. There will be several open pools for which users can farm limited edition NFTs created by our team and exclusive artists.

We aim to foster the use of NFTs as they help in bringing collectibles to the virtual world. These NFTs are already catching the eye of investors and entrepreneurs with the emergence of governance tokens. They help in easy transfer and proof of ownership.

That said, GDeFi takes NFT farming to the next level by allowing you to choose to trade or keep the NFT.

9. SIDECHAINS

Sidechains are emerging mechanisms that allow tokens and other digital assets from one blockchain to be securely used in a separate blockchain and then be moved back to the original blockchain if needed. Sidechains functionality holds tremendous potential to enhance the capabilities of existing blockchains, and GDeFi offers just this.

9.1 How do Sidechains work?

A sidechain is a separate blockchain that is attached to its parent blockchain using a two-way peg. The two-way peg enables the interchangeability of assets at a predetermined rate between the parent blockchain and the sidechain.

In this case, the original blockchain, which is the GDeFi blockchain, is the 'main chain,' and all additional blockchains are referred to as 'sidechains.'

A user on the parent chain first has to send their coins to an output address, where the coins become locked, so the user cannot spend them elsewhere. Once the transaction has been completed, a confirmation is communicated across the chains, followed by a waiting period for extra security.

After the waiting period, the equivalent number of coins is released on the sidechain, allowing the user to access and spend them there. The reverse happens when moving back from a sidechain to the main chain.

10. AI TRADING BOT

In a bid to be a one-stop-shop for all DeFi use cases, GDeFi offers an AI trading bot that will help seasoned traders and newbies with trade to ensure maximum profitability. With the bot, users will:

- Never stop trading
- Trade any marketplace
- Not engage in emotional trading
- It is perfect for beginners and advanced traders

The AI trading bot is an automated software that helps you to buy and sell cryptocurrencies at the correct time. The main goal of this software is to increase revenue and reduce losses and risks. This application also enables you to manage all crypto exchange account in one place.

Our AI trading bot is well-executed and can conduct many functions for you like portfolio management, rebalancing, smart order routing, data collection, etc.

11. AI Fraud Detection Bot

We understand that security is key to the success of any venture, especially a blockchain-based project like ours. As such, we hold the security of the platform and its users dear. This is why we have a dedicated AI fraud detection bot that will help prevent fraud on the platform.

Our AI bot detects fraud and fraud-related activities by looking at on-surface and clear signals. Unusually, large transactions or the ones that happen in atypical locations obviously deserve additional verification. It is a purely rule-based system that entails using algorithms that perform several fraud detection scenarios manually written by fraud analysts.

The AI processes large datasets with many variables and helps find these hidden correlations between user behavior and the likelihood of fraudulent actions.

12. PLATFORM GOVERNANCE

In a broader term, governance establishes a structure of guidelines, privileges, and rights community members can access in the ecosystem. It is a framework that governs the administration of the protocol and its participants.

Governance in Decentralized Finance is a meaningful tool to deliver inclusiveness within the project. These are values guaranteeing that community members are part of the decision-making process, direction, and overall growth of the utility token.

In the DeFi domain, the governance framework is considerably unparalleled since it is rooted in technology. DeFi Governance Systems have Blockchain as its backbone to power transparency, participatory development, incentives, and good behavior, subsequently influencing sustainability.

Getting the governance model right from the onset is substantially significant to prevent a few community members from hijacking it to the point of centering power in the hands of a few community members with resources. Notably, the end goal is to provide an environment for users to make imperative contributions to the project's success.

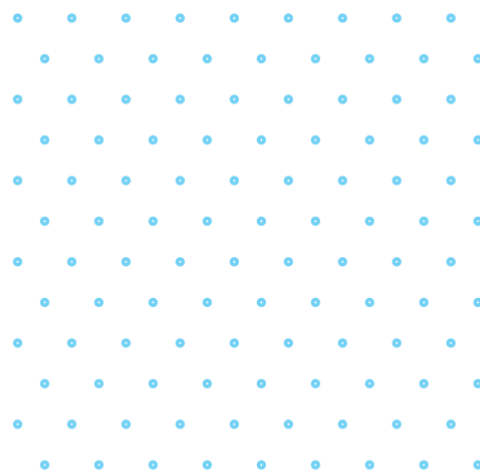
In the initial phase, the GDeFi protocol will have centralized control. Our core team will set up decisions, conditions, and strategies on GDeFi.

However, in the short possible time, the aim is to transition into a fully DAO (Decentralized Autonomous Organization) governance model. Afterward, the project is in the hands of the community with the responsibility for all decision-making.

GDeFi token holders will be allowed to vote for or against proposed strategies and decisions. They will then be implemented based on the verdict. Eligibility to participate in the voting process is determined by the number of tokens held by the user in the governance pool. The core team and advisors will have a determined fixed vote each.

The GDeFi on-chain Governance Model has never been implemented anywhere in the industry. It's a ground break arrangement centered on empowering and incentivizing the user through rewards and privileges that foster expansion.

There is a two-tier Governance Level in the GDeFi ecosystem with its benefits and responsibilities designed to give ownership to users. They are:



PLATFORM GOVERNANCE



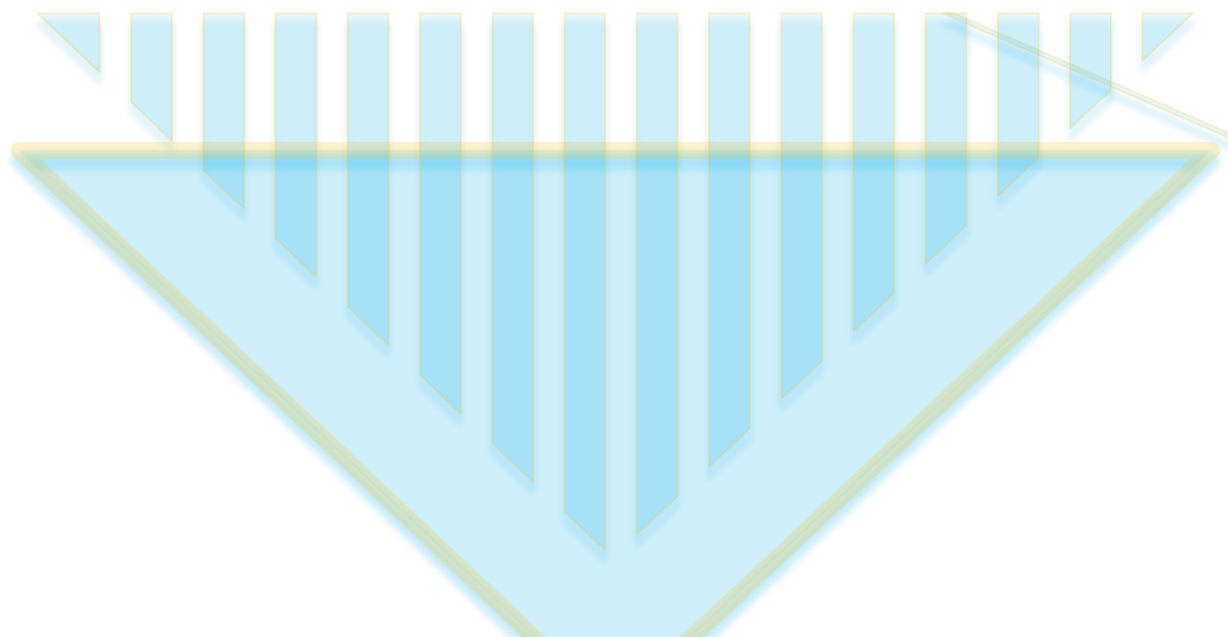
This governance level confers several rights and prerogatives to those who qualify. These perks include making and debating proposals, voting, contributing code, new concepts, and features.

As an Elite GDeFi Club member, an individual must hold at least 100 \$GDeFi tokens for a minimum period of 90 days. When a member fulfills these conditions, then he/she is qualified to have such benefits within the GDeFi scope.

2% of the total supply is in reserve to provide governance rewards. All Elite GDeFi Club members are eligible for a payout under this category only if they hold tokens for 6 months.

The GDeFi Club level is an entry point for community members, which bestows only voting rights. Users must have a minimum of one \$GDeFi tokens in their wallet for the last 90 days.

This category does not provide any rights except being part of the decision-making process of the ecosystem after it has been proposed, debated, and approved for voting by the Elite GDeFi Club members and the governance team.



13. MARKETING STRATEGY

The contemporary methodology of marketing is through digital media. That is what Global DeFi will use to promote the platform and get the word about its novel decentralized finance solution out there. Thus, we have strategized a well-thought-out plan; the main pillars include: We will be using influencers' service with massive followers on social media platforms like Twitter and Facebook.

We will also invest in content marketing strategies using platforms like Medium and

Quora. We understand how far digital PR can go, so we'll be using PR agencies with a proven track record of success and leverage their expertise and experience to market the platform to get the word out there. Apart from this, we will host competitions, videos, and publish information on our Social media platforms such as Twitter, Telegram and the implementation of a Referral System.

Below is a summary of our proposed methods of marketing:



14. \$GDEFI TOKEN

As mentioned earlier, the platform has a native token with which transactions and governance of the platform will be carried out. The success of major DeFi protocols depends on how valuable the features they offer are and how much users are attracted to the liquidity of their protocols. The native tokens of DeFi protocols have shown tremendous potential for upside price appreciation, and our token is modeled to appreciate in value in both long and short terms.

Summarily, it is an ERC-20 token designed as a key to access the services and products offered on the platform, and it is deflationary by nature. Here is a summary of some of the utilities of the token:

- ❖ To pay the fees charged on transactions on the GDeFi smart contract
- ❖ To pay the fees charged on decentralized exchange transactions
- ❖ To pay the fees charged on token transfers
- ❖ To pay the fees for DeFi activities. -To pay for lending loan interests
- ❖ To pay collateral while borrowing other crypto assets on GDeFi
- ❖ \$GDeFi is required to run a staking node for GDeFi
- ❖ To cast votes and participate in the governance of the platform

15. TOKENOMICS

A total of 1,000,000 \$GDEFI tokens will get minted. The well-regulated burning mechanism on the platform will eventually destroy the tokens allocated for farming and staking. The tokens for burning will be collected automatically by the Smart Contract earmarked for staking and farming.

They will be held in a dedicated wallet and burnt once every three months. GDeFi official Telegram channel will publish the transaction details of burning.

- ❖ **Total supply:** 1 Million
- ❖ **Circulating supply:** 320,000
- ❖ **Type:** ERC20 with governance features
- ❖ **Working Mechanism:** DeFi
- ❖ **Presale:** Yes
- ❖ **Public Sale:** Yes
- ❖ **Staking rewards:** Rewards will be based on the time duration of staking the token

TOTAL ALLOCATION	PERCENTAGE	NO OF TOKENS ALLOCATED
Liquidity	32%	320,000
Staking & Farming Rewards	18%	180,000
Community Rewards	2%	20,000
Governance Rewards	2%	20,000
Platform Development	20%	200,000
Marketing & Partnership	10%	100,000
Team & Advisors	11%	110,000
Reserve	3%	30,000
R&D	2%	20,000
Total	100%	1,000,000

15.1 SUPPORTED WALLET

Users have to connect their digital crypto wallets to Uniswap protocol (and later GlobalSwap protocol) to use farming and staking services. GlobalSwap will support selected digital wallets that run on the Ethereum ecosystem, which can hold assets like Ether (ETH), ERC20 tokens, and collectibles/NFTs. We will launch a native Crypto wallet for your ease and convenience.



16. ROADMAP

1st Quarter 2021

- Research & Strategy development
- Release of the whitepaper
- Website launch
- Deployment of the main contract
- Smart Contract audit

2nd Quarter 2021

- Uniswap Launch
- Code release
- Staking commences
- Launch of yield farming pools
- Commencement of marketing endeavors
- Partnership announcements

3rd Quarter 2021

- CEX listings
- NFT farming pools
- Partnership with mobile wallets
- DeFi Knowledge Base Platform
- GlobalSwap Dex – Launch of a full-fledged decentralized exchange

4th Quarter 2021

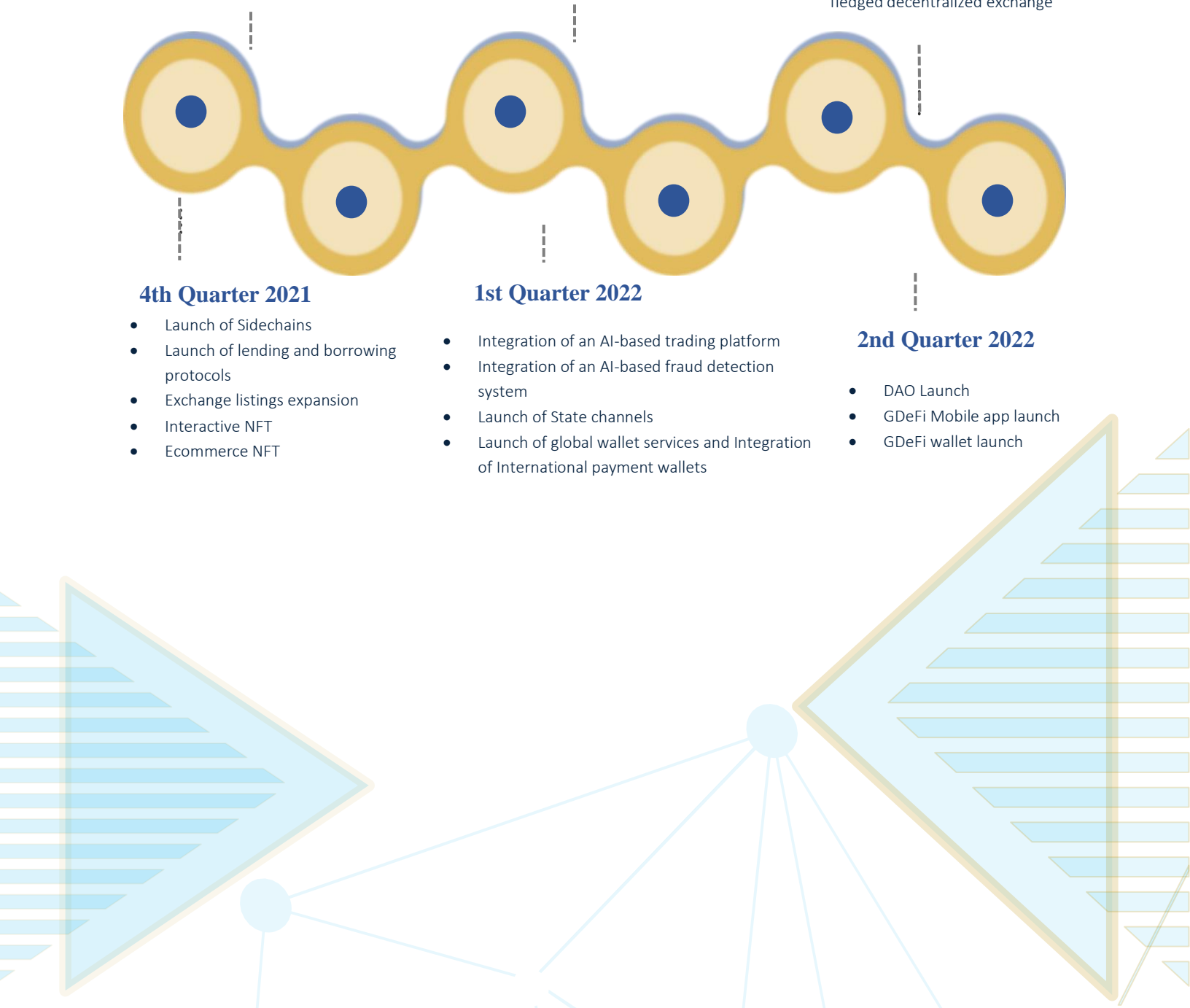
- Launch of Sidechains
- Launch of lending and borrowing protocols
- Exchange listings expansion
- Interactive NFT
- Ecommerce NFT

1st Quarter 2022

- Integration of an AI-based trading platform
- Integration of an AI-based fraud detection system
- Launch of State channels
- Launch of global wallet services and Integration of International payment wallets

2nd Quarter 2022

- DAO Launch
- GDeFi Mobile app launch
- GDeFi wallet launch



17. TEAM

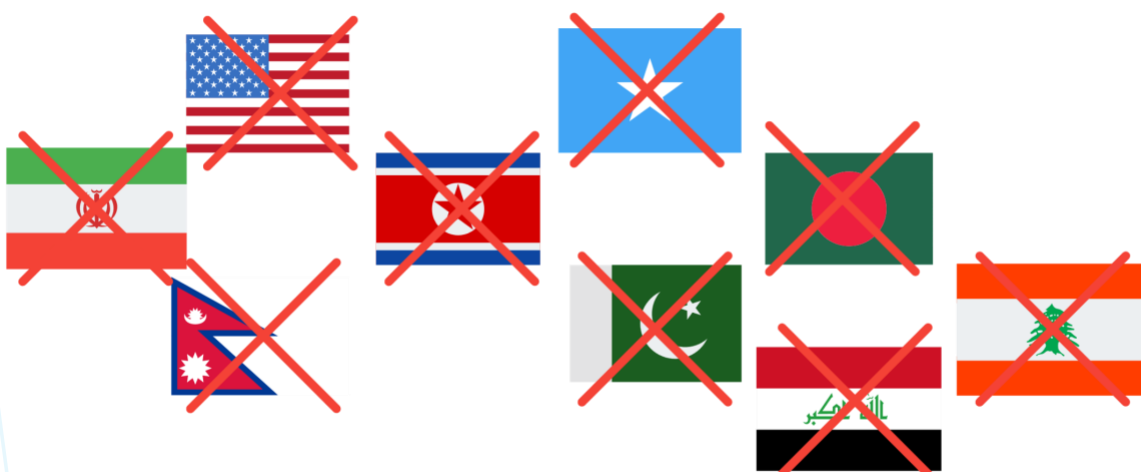
We understand that having a strong management team and a proven business strategy in place is fundamental to our project's success. Our portfolio constructs are primarily driven by our focus on the industry as a whole. This is why only the best brains in the industry have come together to achieve this landmark feat.

Our team consists of impressive experts in the blockchain and cryptocurrency niche, professionals in the finance industry, and thought leaders in tech. The vision of our team is to revolutionize the DeFi space with innovation, togetherness, and democracy.

Dedicated specifically to the farming, staking, lending, borrowing, and NFT applications, GDeFi has classification with an exclusive focus on Blockchain functionality. GDeFi facilitates smooth and fast transactions through an intuitive protocol and error-free Smart Contracts. We intend to make DeFi accessible to everyone regardless of financial and geographical jurisdiction. The Core team members' details are published on the website.

18. RESTRICTED COUNTRIES /JURISDICTIONS

Citizens and Tax residents from the following countries cannot hold GDEFI tokens: United States, North Korea, Pakistan, Bangladesh, Nepal, Somalia, Lebanon, Iraq, Iran, and all other countries in which any regulatory or licensing required for such activities.



Citizens from these countries are restricted from holding GDEFI tokens

19. LEGAL DISCLAIMER

This document is not a prospectus. This whitepaper is solely to pass general information about the project. The details provided on the website or the whitepaper does not constitute financial/trading/investment/legal/other advice. The content of the whitepaper need not be treated as such either. We do not recommend or solicit buying and selling of assets or making investment decisions without careful evaluation and due diligence.

The whitepaper is not dependable for making accounting, legal, tax, or investment decisions. The opinions made in the paper are subject to changes without notice. The cryptocurrencies, tokens, and wallets supported by the platform are carefully evaluated before being listed. We don't endorse or recommend the coins or wallets supported.

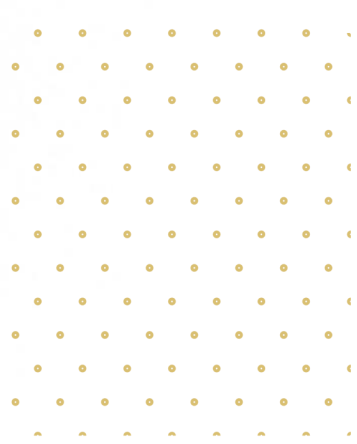
By purchasing \$GDEFI or any other token listed on GlobalSwap, you agree that you are not making an investment or buying security. You will be solely held liable for the losses or taxes you incur in the process.

You will agree not to hold the team legally responsible for issues of safety, price, functionality, or future progress of the \$GDEFI token or other tokens launched on the platform.

You also agree that your trading activities on GDeFi are in line with your local laws and regulations. This document doesn't depict the final technical specifications. The technical aspects mentioned in this document are not absolute or final. They depict the general vision behind GDeFi and how we plan to turn the abstract ideas into a full-fledged project.

The strategies, design, and use-cases are subject to modifications and discontinuation with or without notification. To receive the latest updates about our project and technical specifications, visit GDeFi.Finance





GLOBAL DEFI

