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Mushu Finance
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whitepaper

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Abstract

We are headed towards a world in which everyone can use the services of a "bank," independent of the political and/or economic circumstances in their country or region without actually using a conventional bank.

Blockchain technology and cryptocurrencies are the forerunners of the next industrial revolution because of this potential. This rapidly expanding movement is termed Decentralized finance –DeFi.

Yield farming is one of the main innovations brought by decentralized finance (DeFi) to the cryptocurrency market. And, without a doubt, the high returns from yields were one of the reasons for the explosion of these projects in the year 2020.

The decentralized financial sector has attracted a lot of attention over the past year. Many cryptocurrency enthusiasts are always looking for new opportunities to make money. There are several opportunities in DeFi and Yield farming is an essential aspect of this industry.

Understanding the nuances of the operation of yield farming is essential. It's as simple as sending your crypto-assets to third parties using blockchain smart contracts. Users will be allowed to charge a fee for the loan liquidity they provide. The potential gains will vary amongst DeFi protocols.

Users frequently switch platforms to maximize their yield farming prospects because rival platforms frequently vary their prices and returns on a daily basis. Furthermore, when some protocols grow more popular, users tend to generate less overall revenue. Yield producers compete against not just other users, but also different DeFi protocols.

Due to the ever-changing terms of liquidity pools, Mushu Finance as a hybrid decentralized protocol has figured out a solution to simplify the DeFi game and make yield farming as effective as possible by eliminating drawbacks that existing yields have while aggregating and weeding out the less profitable pools. At the same time, Mushu finance token is highly valued tokens that provide huge rewards on staking. MUSHU is deflationary and ensures continuous price growth.

DISCLAIMER: This article, as well as any other documents released in conjunction with it, is about the Mushu finance platform's intended development and use. They are provided solely for informational purposes and are subject to change.

This paper does not constitute advice to purchase MUSHU tokens. It must not be relied upon in connection with any contract or purchasing decision and does not and will not impose any legally binding obligations on the authors or any third parties. For more info on legal terms, check the legal agreement and terms and conditions segment of this whitepaper.

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1 - Introduction

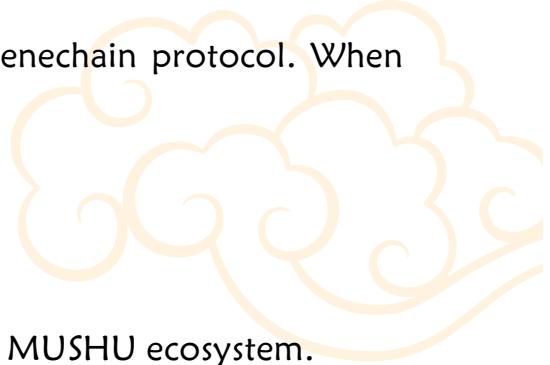
One area in cryptocurrencies attracting huge attention is DeFi or decentralized finance. This refers to financial services using smart contracts, which are automated enforceable agreements that don't need intermediaries like a bank or lawyer and use online blockchain technology instead.

Overall, the blockchain-powered space of Decentralized Finance (DeFi) is still nascent but offers a compelling value proposition whereby individuals and institutions make use of broader access to financial applications without the need for a trusted intermediary. Especially people that are previously without access to such financial services could benefit from this development. Even more so, DeFi promises a full-fledged capital market.

There are several protocols in place today that provide token rewards in return for utilizing their platform. However, some of this protocol comes with huge drawbacks as well as levels of risk. At the same time, the highest returns are seen when a user is able to strategically distribute capital to different profitable protocols.

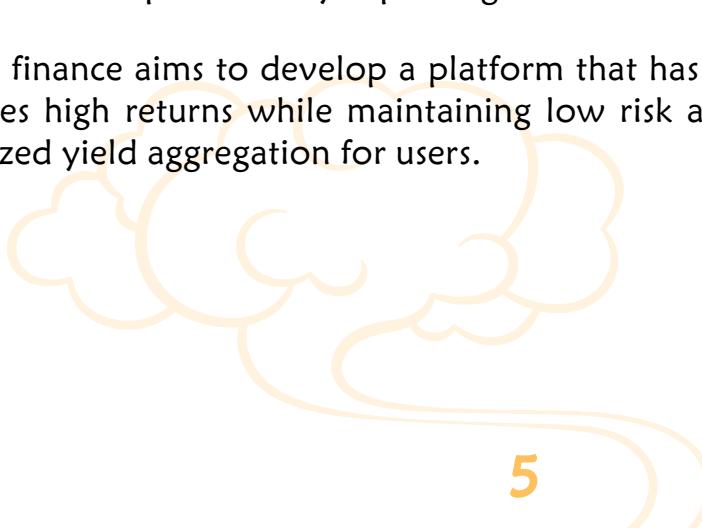
\$MUSHU token is a decentralized token under the Genechain protocol. When purchased, it allows users to do all the following;

- ❖ Obtain a yield by staking it,
- ❖ Borrow assets, and
- ❖ Vote on governance issues in the decentralized MUSHU ecosystem.



The Mushu finance staking platform allows investors to receive a return on their #MUSHU token purchases by depositing them on the Mushu finance website.

Mushu finance aims to develop a platform that has a highly valuable token that provides high returns while maintaining low risk as well as an intermediary in optimized yield aggregation for users.



1.1 Our motivation and why?

With many DeFi protocols offering low yield on staking and offering only one chain return mechanism, returns that users get can be greatly limited, and APY per protocol may not amount to much.

Mushu Finance's target is to build the largest technology ecosystem in Gene and to render Mushu as one of the best tokens in the DEFI sector within one year with an extremely passionate and experienced team.

Mushu Finance is one of the first yield farms ever to be launched on Genechain. Mushu finance aims to develop a platform that has a highly valuable token that provides high returns while maintaining low risk as well as an intermediary in an optimized multichain yield aggregation for users.

1.2 Why genechain network?

While Ethereum is the most well-known network in the industry, it is not suitable for everyone. It's no secret that Ethereum's network congestion and lack of scalability have resulted in excessive transaction costs. Leveraging the genechain network's innovative approach will allow our transactions to come at a lower cost while equally providing the speed that our users need to complete transactions.

Our protocol built on Genechain has Mushu swap DEX that allows extensive Interoperability. MushuSwap is the first Cross-chains decentralized exchange (DEX) on Genechain, Binance.

1.3 Understanding Yield Farming

Yield farming is an approach that uses several strategies to optimize the returns generated by cryptocurrencies. This is a process in which users otherwise ‘investors’ provide liquidity to DeFi protocols, and are rewarded with a return, in the form of tokens. The Yield farming phenomenon is explained by the growing interest in DeFi, and the massive influx of liquidity on money markets such as Compound.

Compound, which is a decentralized lending platform was launched in 2020. The initial idea of the protocol was very simple: to connect lenders and borrowers. The platforms use a liquidity pool system allowing lenders to provide assets to the market, and users to borrow in this market.

In addition to the interest rate and commission charged on each transaction, liquidity providers are remunerated in tokens. Tokens are valued by the market and can be sold or kept. The returns are so large that they prompt users to provide liquidity in order to prime the financial resources of a new decentralized finance protocol. It is this double reward that gave birth to the term Yield farming.

Yield farming trends then became more democratic with the creation of new DeFi protocols and the evolution of strategies. Now, users are trying to take advantage of the interweaving of different DeFi applications, with the goal of accumulating rewards.

Yield farming is a good technique to get some free money from the pool and is regarded as safer than crypto staking. That isn't to argue that there aren't any risks associated with yield farming. Of course, there is no reward without risk. While this may look easy, it can be very laborious and daunting for users based on highlighted factors;

- ⌚ **Scam risk:** You simply have your money carted away by an ingenuine protocol.
- ⌚ **Bug risk:** Code error from the developer can leave your liquidity prone to risks.

1.4 What is decentralized cross-chain liquidity aggregation?

What will ease the burden of DeFi users and remove some of the barriers to entry for newer market participants?

DEX aggregator is a new form of blockchain-based service that allows cryptocurrency traders to access a wide range of financial instruments through a single interface, often with greater liquidity and prices on several cryptocurrencies.

It acts as a central explorer for decentralized exchange prices and liquidity. DEX aggregators have become a sought-after service as the popularity of cryptocurrencies has grown and the use of DEX has increased.

Pricing on decentralized exchanges varies, and it's not always simple to identify the most appropriate offer for the trading pair you're interested in. Not only that, but DEXs are becoming increasingly popular among crypto investors since they provide enhanced security and a better fit with a cryptocurrency's unique traits. However, as interest in cryptocurrency grows, more DEXs are being created making it difficult for investors to locate the greatest liquidity and pricing. DEX aggregators are useful in this situation.

Our protocol built on Genechain has Mushu swap DEX that allows extensive Interoperability. MushuSwap is the first Cross-chains decentralized exchange (DEX) on Genechain, Binance Mushu Swap hosted on the Genechain network uses a pre-determined algorithm to find the best DeFi protocols across multichain and invest in it as one collective unit. Our underlying mechanics is optimized to provide the best experience and profit for all our users.

2 - The Product

While there are plenty of crypto projects performing innovatively in the space, few have fully grasped a business model that provides high scalability, cross-chain interoperability, and a high value for a native token that is immune to deflation.

Mushu Finance is a decentralized hybrid yield earning with value-optimized, economically sustainable (yield farm and yield aggregator) running on the Genechain blockchain.

We have outlined many investment methods to give users more choices. Users will be referring to the following methods to choose the suitable technique:

2.1 Mushu Hybrid Farm

Mushu's optimized yield farm strategies ensure you get some of the best competitive profit on your crypto assets in Genechain! Mushu Finance native token is \$MUSHU.

Users get to earn \$MUSHU while staking their favorite token or liquidity pair.

MUSHU finance staking platform enables investors to earn a yield on the \$MUSHU token by depositing their purchased token or liquidity pair on the MUSHU website in whatever amount one wishes to stake or deposit. An Annual Percentage Rate (APR) (to be determined) is earned on the token's value, and staked tokens can be unlocked at any time for a fee. In addition to the financial return that is earned, stakes are rewarded with the Mushu finance native token, \$MUSHU.

Mushu's optimized yield farm strategies ensure you get some of the best competitive profit on your crypto assets in Genechain!

At Mushu Farm, we use our farms to primarily incentivize users to provide liquidity for their favorite projects by rewarding them in \$MUSHU. Users can farm their NovaSwap-LP tokens after providing liquidity to earn high APYs through our platform.

2.2 Mushu Swap

This is the first Cross-Chains Swap in Genechain with Binance Smart Chain, Polygon, and Ethereum.

The Mushu Swap is a cross-chain automated market maker (“AMM”) that allows any combination of two tokens to be exchanged on the Genechain, Binance Smart Chain, Polygon, and Ethereum.

2.3 Mushu Invest

Mushu invest is a fundraising vehicle utilized to launch new tokens and bring liquidity to those tokens.

Mushu Invest seeks out small to medium-sized projects with great development potential and then offers financial solutions by sharing to \$MUSHU holders.

2.4 Mushu Ultimate-NFT

Mushu Finance has an integrated ecosystem for NFT which features NFT Market, Play-to-earn, and NFT Staking.

With Mushu Farms, users can stake and receive rewards without a hot wallet. For each stake, the Mushu Ultimate NFT farm staking system provides a unique NFT to store, burn, or sell on the NFT marketplace.

Once the NFT or tokenized asset is transferred to the ‘staking platform’ then governance would be assigned to that asset to determine the Tokenomics. Once an annualized yield (APR) is established, the tokens would be staked and the user would be able to claim block and fee rewards.

3 - Protocol Mechanics

Mushu finance hosted on Avalanche network has a staking mechanism as a yield optimizer (Mushu swap) that uses a pre-determined algorithm to find the best DeFi protocols across multichain and invest in it as one collective unit.

3.1 How does staking works?

Staking on Mushu Finance is keeping tokens in a cryptocurrency wallet in order to earn a reward and also to support the security and operations of the Genechain network. Simply put, staking is the act of depositing cryptocurrencies in a cryptocurrency wallet and keeping them there in order to receive rewards. A particular percent for the fee is charged to stake, and tokens can be unstaked at any time for a fee that would be determined.

By purchasing and staking the \$MUSHU token or liquidity pair, you earn both interest and the native Mushu finance token.

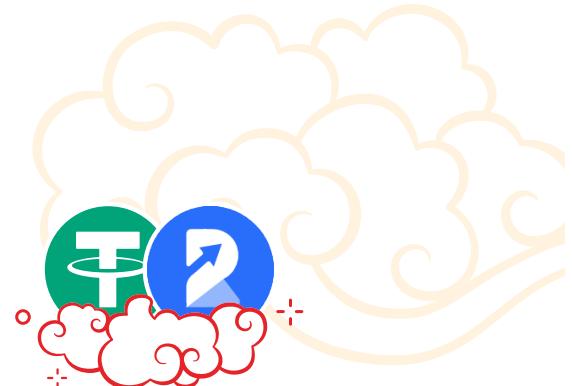
Supported LP tokens are:



MUSHU-USDT



MUSHU-WRNA



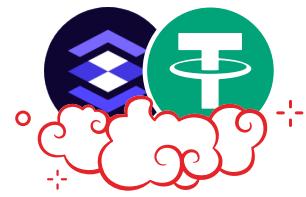
USDT-VBC



NOVA-VBC



WRNA-NOVA



LEND-USDT

3.2 Mushu Pool

If you are a holder of other tokens, you can still earn \$MUSHU by farming in Pools.

Mushu's optimized yield earning strategies ensure you get some of the best competitive profit on your crypto assets in Genechain.

Mushu's Pools are one of the easiest ways to start earning rewards and it has only three simple steps;

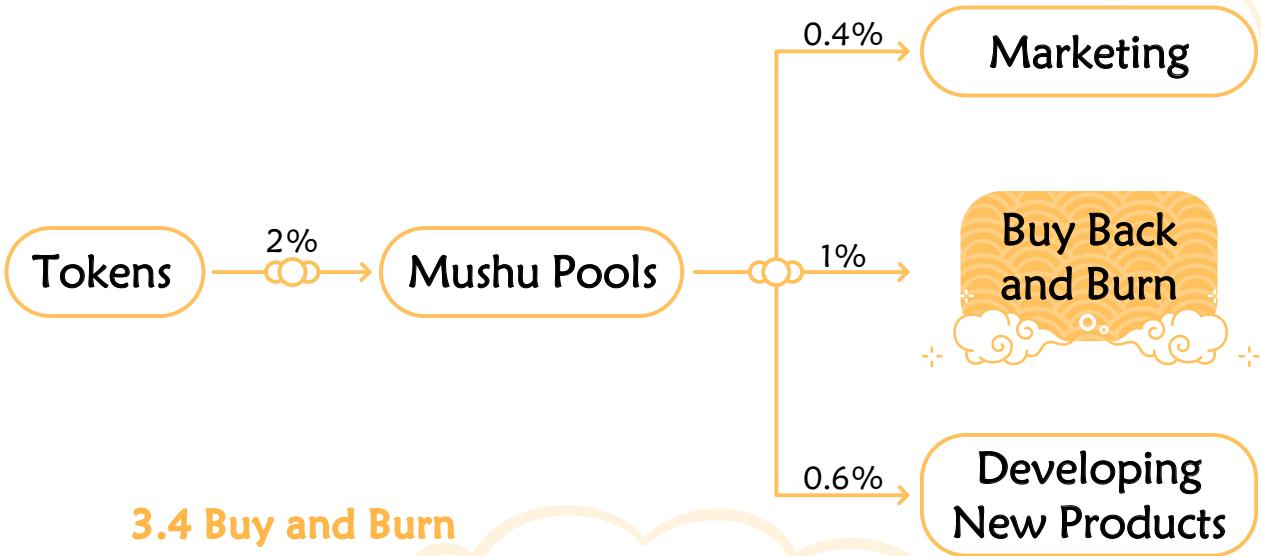
- ❖ Stake
- ❖ Earn Profit.
- ❖ Re-Invest \$MUSHU.

3.3 Pool Fees

There will be a deposit fee of 2% on non-MUSHU pools. The transaction fee will be distributed as follows:

- ❖ (1%) 50% will automatically be swapped to USDT to buy back MUSHU and be burnt.
- ❖ (0.6%) 30% will be sent for developing new product.
- ❖ (0.4%) 20% will be used for marketing.

Fees are collected to promote the ecosystem, manage burns and allow for continued development. This is a fee charged for the automation, auto-compounding, selecting the highest performing pools, advertising, hosting, and other developmental projects. The performance fee is reinvested into the system.



Buyback-and-burn programs support long-term price stability and value growth. The buy & burn mechanism is implemented to appreciate the \$MUSHU token value over time simply and efficiently while preventing inflation.

Relatively higher than in traditional markets. Because the digital economy is still in its infancy, investor confidence is low. As a result, Mushu finance needs to be able to construct a clear, functional, reliable, and profitable value offer that fits inside the digital ecosystem in order to attract new investors. The buy and burn mechanism helps us to sustain a long-term sustainable value of \$MUSHA tokens.

This process is beneficial in four ways:

- ❖ Support the growth and price stability of the token value;
- ❖ Attract potential investors;
- ❖ Increased liquidity as the secondary market demand for trading \$MUSHA on exchanges will be higher;
- ❖ Incentivizes long-term growth investors to HODL the token that increases \$MUSHA token stability.

Regular token burns are built into many of Mushu Finance products (about 50% of the fee will be used for buyback and burn). With a buyback and burn mechanism based on the number of holders, Mushu Finance creates a continuously rising price event.

4 - Tokenomics

- ❖ **Name:** MUSHU finance Token
- ❖ **Symbol:** \$MUSHU
- ❖ **Chain:** Genechain (Cross-chains: Binance Smart Chain, Polygon, and Ethereum)
- ❖ **Total maximum Supply:** 25,000,000 (25 million \$MUSHU Token)

Mushu finance tokens, known as MUSHU and officially represented as \$MUSHU are utility Tokens (have a wider range of use) that have real value and can be used for all transactions on Mushu finance. They are hosted on the fast permissionless Genechain network. This signifies that \$MUSHU tokens are fungible tokens that allow permissionless transfer and non-KYC Coverage.

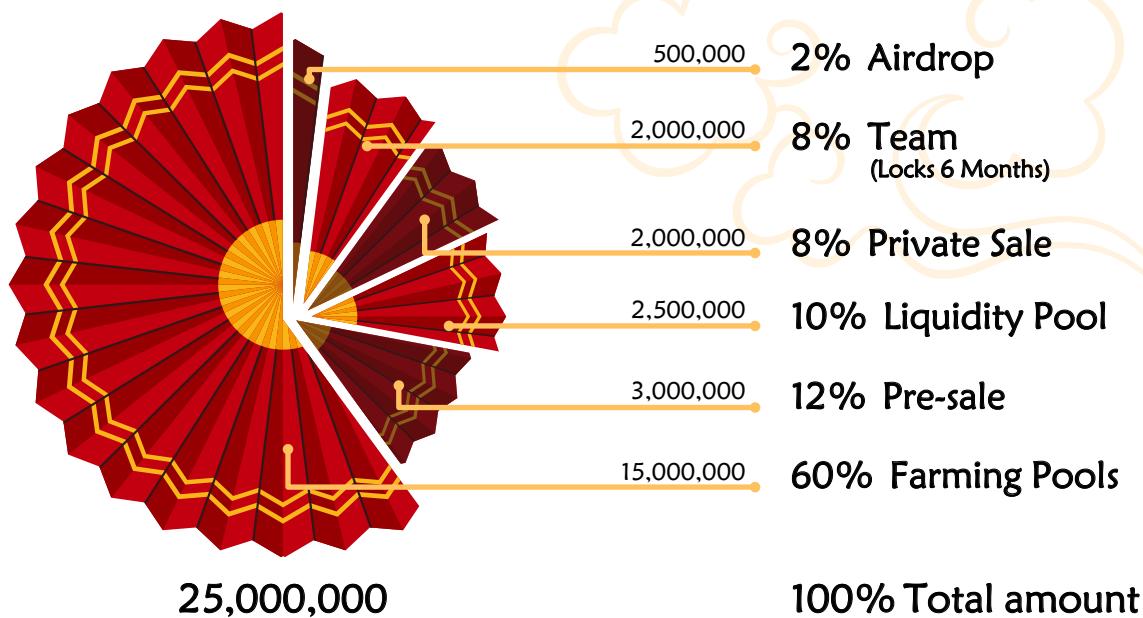
The maximum supply that will ever be in circulation is 25 million \$MUSHU Token.

To incentivize early adopters in the initial distribution, in the two first weeks of launching all investor rewards from Farming and Pool are doubled.



4.1 Distribution

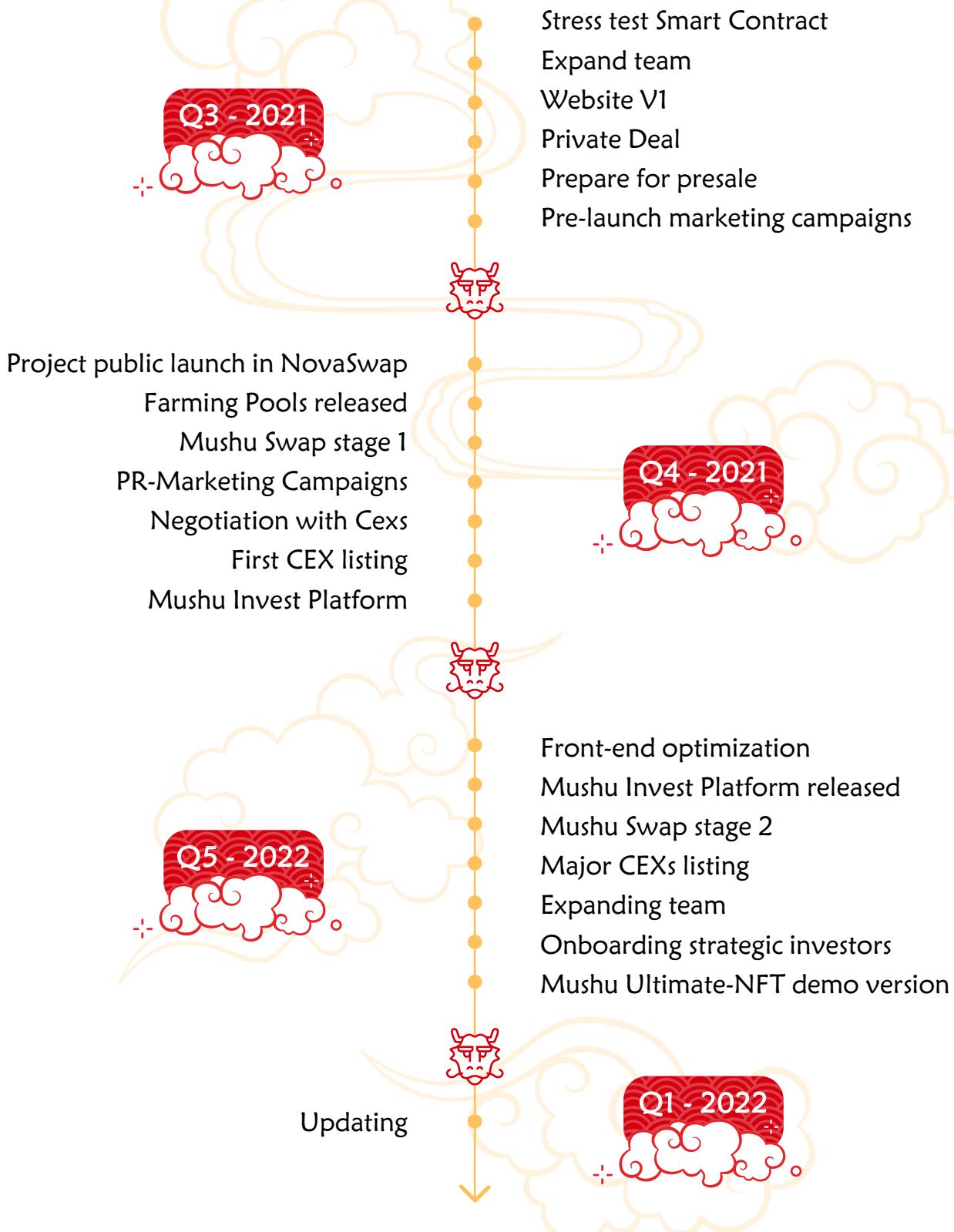
Mushu Finance provides investment opportunities for everyone, especially for early adopters who have confidence in the project based on their knowledge and experience.



4.2 Pre sale

- ❖ **Pre-Sale Amount:** 3,000,000 - 12% Total Supply
- ❖ **Liquidity Providing:** 2,000,000 - 8% Total Supply
- ❖ **Soft cap:** \$200,000
- ❖ **Pre-Sale Amount:** \$450,000
- ❖ **Presale price:** 1 MUSHU = \$0,15
- ❖ **NovaSwap Listing Price:** \$0,175
- ❖ **Liquidity pool adding:** 78% of total Presale

5 - Road Map



6 - Due Diligence and Technical Risk

Mushu Finance was designed to be provably safe; all contracts have been verified. We have removed the commonly abused migrator code and added timeclocks for full transparency and security. We have removed a migrator code from our contract which was forked out from Pancake Swap. (See website for details).

Mushu finance is based on the standard Genechain smart network. All steps will be taken to ensure that the contract is free of technical glitches. To understand the potential risks, contributors should be familiar with blockchain technologies.

All proper procedures and security initiatives to counter future threats will be enforced by the MUSHU Finance team. Contributors and users must obey all instructions/guidelines and make all appropriate efforts to ensure that they use the correct contract address at all times.



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