

# PHX INNOVATIONS WHITEPAPER V1.0

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Ownership of Phoenix Unity Token (PXU)



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# ABSTRACT

Aiming to resolve the current challenges in the crypto space, PHX Innovations aims to provide secure, inclusive, innovative, and transparent crypto financial services for users worldwide. PHX Innovations enables users to participate in the crypto market in a way that is convenient and seamless. We are providing high-quality assets to the market and promoting the wealth of the whole market for everyone interested.

PHX Innovations is a integrated, decentralized financial service platform built on interoperable technologies. Its mechanism allows for consistent growth and long-term sustainability with a real-world use case around a digital token and hard assets economics with investment strategy portfolios.

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# INTRODUCTION

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The blockchain has uniquely transformed the world of technology. The list of its applications has revealed that it can achieve a high level of transparency and security. The technology combines unique features that make it one of the foundations of the new economy: the complete anonymity of users; total availability of transaction details; the impossibility of hacking or data tampering owing to decentralization; the elimination of any third party in certifying transactions; and the record of transactions, which is updated for all at the same time, is stored on the ledger for all users.

Since the launch of Decentralized Applications (DApps), data and asset security have always been the critical factor affecting DApps. Unfortunately, endless asset security incidents continue to attack the entire industry. Therefore, improving the system security of blockchain applications and protecting assets has become a significant challenge every DApp development and operation team faces.

Decentralized Finance (DeFi) is regarded as one of the most promising markets in the blockchain industry. The demand for efficient financial services on a decentralized network is on the rise. The optimistic expectation for this technology's potential can be seen in the appreciating valuations of tokens that are native to DeFi protocols.



As the DeFi market develops, digital assets built on the blockchain have become a top asset class worldwide. Users can efficiently and transparently check the issuers, holders, transaction details, and digital assets' contract execution results. The standardization (for instance, ERC20) brings about the composability of digital assets. Financial products available through a decentralized financial platform can be deployed easily in other financial applications. DeFi has opened an innovative market through which transactions can be implemented by traders and financial service providers in any part of the world.

These advantages have led to the rapid expansion of the DeFi market, especially in areas such as insurance, funds, lending, and trading. By December 2019, the lock value of the whole DeFi ecosystem is USD 650 million. This is 148% higher than the USD 262 million in January 2019. Also, 2.7% of the total circulating ETH is locked in DeFi services. Since the beginning of 2020, the value locked into the DeFi market has risen to about 250%. Two years after maintaining minimal

risk-taking, investors now seem to be willing to allocate capital to blockchain technology's most compelling use case. Several individuals and institutions have encountered restricted or nonexistent access to efficient financial services. However, blockchain has gone beyond just "banking the unbanked." There are upcoming protocols on the Ethereum network that enable users to borrow, loan, transfer quickly, and trade value.

However, although there seem to be limitless possibilities across various protocols, the protocols are disconnected in a way that makes navigating them challenging. Creating an excellent integrated user experience will ensure a new wave of DeFi adoption. This is why there has to be an app that makes tapping into the DeFi market and ecosystem as easy as possible. Furthermore, there has to be an app that opens up new possibilities for various markets. Finally, there has to be a platform where users can quickly meet their financial needs. This is where PHX Innovations, an investment-driven solution, comes in.



# CRYPTO VS. TRADITIONAL FINANCE

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The current centralized exchange design represents a vertical integration of three key financial services: custody, trade, and settlement. This was formed in the early days of Bitcoin, which was introduced as an alternative to P2P trading techniques based on in-person meetings or trusting strangers on the Internet. However, emerging exchanges could not let users trade on credit, and no custody solutions were in existence then. Therefore, exchanges had no choice but also to take on the tasks of custody and settlement.

Although it has become the standard for digital asset exchange platforms, it is a paradox compared to the traditional finance structure. Outside of the crypto sphere, custody, trade, and settlement are three functions that exist separately, usually for a good reason. Clients can have different requirements regarding custody solutions, and exchanges can work with various providers. Separating each function enables more accountability and transparency in the financial service market.

From a different perspective, vertical integration of vital financial functions assuaged fear for the trading parties on either end by guaranteeing that a single entity (the exchange) holds valid funds to clear and settle the trade. On the contrary, this structure gave exchanges a risky level of trust. This trust is usually misplaced with entities that cannot ensure the safety of customer funds from hackers, thieves, and the likes. Based on the many misfortunes that have affected centralized exchanges, it is clear that any single party exerting control over custody, trade, and settlement is vulnerable to a huge disaster. To avoid constant loss and collapse, custody, trade, and settlement must operate efficiently and separately.

# MARKET PROBLEM

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## HIGHER SERVICE FEES

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For instance, Coinbase, a popular exchange platform, has a high transaction fee as well as a number of other platforms, with the fee ranging from 0.25% to 3%. Such high transaction rates often lead to the fluctuating prices of the currencies and cause more financial stress for the users. Therefore, we are offering a more cost-effective platform through an ecosystem designed to relieve financial stress.



## LOSS OF MONEY

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The idea behind Bitcoin was for a decentralized system that eliminates the need for an intermediary or third party. However, with some systems, this issue still exists. This often makes such platforms vulnerable to fraud or a breakdown. In the case of fraud or corruption, there is the risk of losing funds partially or entirely. For instance, BTCE was the 8th most significant Bitcoin exchange network until 2017, when some issues occurred. Owing to the money laundering and fraud-related crimes done at the BTCE exchange, it was blocked by the Russian law enforcement agency, leading to the loss of funds for about 50% of its users.

Also, for platforms unable to raise enough funds for platform development, this can lead to the loss of funds for early investors.



## SECURITY ISSUES

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A single point of entry in the exchange platform is a point of weakness, which means they can be easily accessed by hackers who can manipulate their solitary failure point. In the scenario where the platform is hacked or shuts down its portal, users will likely lose a lot of or all their money. Due to the fact that the money is in cryptocurrencies, there is expected no government protection available if this loss occurs.



## LACK OF ACCESSIBILITY

Some people find it challenging to access specific investment opportunities due to high competition or the complexity of the platform. Thus, there is a need for a revolutionary platform that can provide investment opportunities to as many people as possible.



## PLATFORM DEVELOPMENT

Most cryptocurrency system development cases require token sell-off from the developers, with the developer unable to recover its market price. There are also cases of funding running out from the developers' wallets and the inability to continue the project's development. This is a loss to investors, and we are here to protect investors from such losses.



# THE PHX INNOVATIONS PLATFORM



PHX Innovations aims to solve the issues in the crypto market, such as opaque governance, low or no saving rates, lack of accessibility, rigid structure, lack of incentives, poor user experience, greediness, lack of narrative, and poor multicultural media. Our mission is to relay the future, past, and present with cutting-edge applications directly from the whole human enlightenment to all the decentralized web software protocols that interact without the digital community governed by its users. We are bringing simplicity and convenience to the market.

It is a known fact that the cryptocurrency industry as it stands is highly volatile and abrasive. PHX Innovations is dedicated to solving significant problems in the industry.

Like several other coins, we will be having a token sale. This token sale is the initial building block foundation of the entire ecosystem. As such, the proceeds from the initial capital investment are split into two sections. First, the initial liquidity at 60% of the capital raised, the remaining 40% is

invested into one high APY stake pool, which will begin the system's cycle.

PHX Innovations is an Australian registered company with strong abidance to the government's legislation and regulations. We run a self-growing system that is not dependent on market volume, an ecosystem that sees the product going to new heights.

The ecosystem was created to help understand and improve the current process with advertising of services from businesses to new crypto developers. However, it is challenging to find the information necessary for a new developer, such as launchpads that effectively exchange crypto services by the company. Therefore, we are offering seamless advertising services, as well. We also have the marketplace functionality that allows new and existing crypto developers to continue the progression and use the ecosystem to help their business grow. In addition, it is a one-stop-shop for the cryptocurrency ecosystem, from audits to graphics to influence sell products to market.



# THE PHOENIX ECOSYSTEM

The Phoenix ecosystem is a multi-platform designed to integrate a one-stop-shop for the cryptocurrency world with one account across all services that accumulate to the consumers' redistribution in Phoenix Unity. The Phoenix ecosystem benefits the Phoenix Unity token, and PHX innovations in a revolutionary way. Every user has access to the benefits.:

**1**

Phoenix Ecosystem allows for the self-growth and rewards for the phoenix unity token growth without volume.

PHX Innovations puts 100% of all the fees accumulated from the phoenix ecosystem from transactions into the High APY stake pools of Phoenix Unity Token.

The phoenix ecosystem will then follow the Phoenix Unity payout structure.

There is a requirement for people to hold Phoenix unity token of 10,000 to receive these benefits.

This reward system follows a self-growth and risk mitigated methodology of the Phoenix Unity token.

**2**

Phoenix Ecosystem allows the users not to change their investment strategies or performance of investment but yet change the platform utilized to receive more significant benefits and further growth

Aquire the Phoenix Unity Token and utilize the Phoenix Ecosystem.

Fees paid for each service, PHX Innovations puts 100% into the High APY Stake pools to receive interest. The structure can be found in the rewards Stake Pool payout.

For example calculations, please go to the Phoenix Calculator.

The rewards are based on the market at the time of sale. This will impact the distribution amount of the calculations to actual.

Your Phoenix Unity token will continue to receive its awards even if you no longer use the Phoenix Ecosystem services.

## Here are some core features that make up the ecosystem

1

### Phoenix Marketplace

Our platform will feature a marketplace that will allow users to develop their business solutions on a reliable launchpad with excellent advertising capability as seamlessly as possible. Phoenix Marketplace is for freelance services in the crypto industry. PHX Innovations provides a platform for freelancers to offer services to customers worldwide for the cryptocurrency market.

The market is an integral part of the Phoenix Unity Ecosystem that allows consumers to progress their projects and acquire expert knowledge from freelancers in their field.

It is also an excellent starting point for new developers and beginners, allowing for rapid development and deployment of projects.

2

### Phoenix Influencers

Phoenix Influencers is a payment platform and advertisement of work allowing influencers to utilize services for their fan base from subscriptions to donations for the Influencer while giving their fanbase the ability to use the phoenix ecosystem returns program through the Phoenix Unity Token. Phoenix Unity token will use this program for their influencers marketing as the preferred payment method.

3

### Phoenix Studios

Phoenix Studios provides an exciting innovation and disrupts previous market models, overcoming barriers between developers, publishers, and users by doing away with huge fees and costs, expensive, complex publishing, and ownership models. By choosing to purchase or fund a game through PXUStudios, you increase the reflection

of Phoenix unity Token via all PXU platforms and enables the user to access so much more.

Want to participate in pay-to-play and pay to win fun games? Want to offer your early users more than just a copy of the game but an ability to fund future games for your studio and a further reflection of game earnings? This platform is for you. The potential is limited only by our current imaginations, no more prolonged by artificial pressures such as high costs, inflated pay to own gateways, and unnecessary legal contracts. PHX Innovations is currently working on the implementation of the following services in the future.

**4**

## **Phoenix Exchange**

Phoenix Exchange will be a leading Australian platform designed to allow cryptocurrency trading in a safe, regulated environment for the users. At the same time, each trade will continue to increase the consumers' returns.

**5**

## **Phoenix Studios Launchpad**

Phoenix Exchange will be a leading Australian platform designed to allow cryptocurrency trading in a safe, regulated environment for the users. At the same time, each trade will continue to increase the consumers' returns.

**6**

## **Phoenix Studios Launchpad**

Phoenix Studios Launchpad will allow games purchased via the system to be utilized offline.

**7**

## **Phoenix DeFi**

The Phoenix DeFi will be a stake/lending platform, allowing the phoenix ecosystem's consumers to continue their financial strategy and investment portfolio while utilizing the Phoenix Unity Token as the returns program.

**8**

## **Phoenix NFT Marketplace**

The Phoenix NFT Marketplace is a designed peer-to-peer marketplace for rare digital items and crypto collectibles. Buy, sell, auction all up to the consumers while benefiting from the Phoenix Unity rewards ecosystem.

**9**

## **Phoenix DAPP**

The Phoenix DAPP is designed to integrate the phoenix ecosystem and its functionalities in a mobile application across all platforms for its users.

**10**

## **PHX Innovations Wallet**

There currently exists a big gap in the creation of digital asset wallets and their user-friendliness. Sending, receiving, and using cryptocurrencies or any digital assets should be as easy as pushing a button and should not require multiple steps. With this in mind, we will create a seamless, easy-to-use wallet for the PHX Innovations platform.

PHX Innovations Wallet is a secure storage medium for cryptocurrencies. It allows participants to access a suite of payment services and uses within the PHX Innovations DeFi ecosystem through various decentralized applications (dApps).

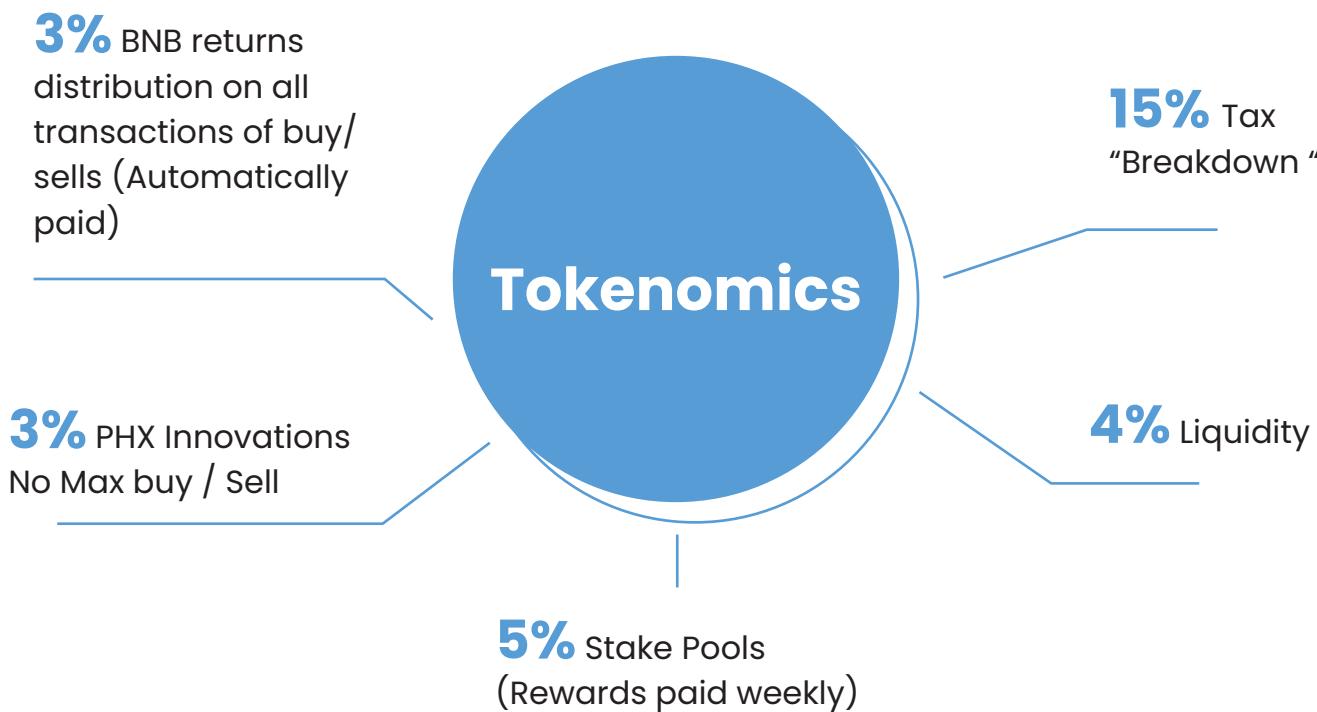


# THE PHX INNOVATIONS PHOENIX UNITY TOKEN

PHX Innovations operates as a company that integrates the Phoenix Unity token. The tokens are the entry pieces for people to benefit from the Phoenix Unity token & Phoenix Ecosystem. However, this will not grant the Phoenix Unity platform members how the Phoenix Unity token will operate. Furthermore, Phoenix Unity tokens will not grant members governance and voting rights of PHX Innovations.



Phoenix Unity



Phoenix Unity token is a self-growing, risk mitigated rewards system for investors of Phoenix Unity token.

# Phoenix Unity Rebuy / Reborn Program



PHX Innovations has allocated 10% of the phoenix unity token to the rebuy/reborn program.

PHX Innovations Rebuy/reborn program of Phoenix Unity Security

We are a registered company in Australia (Crypto Laws, Company Regulations / Legislations) with Directorship announced and contracts signed for management of PXU and its programs with KYC and Audit Completed.

Through the Phoenix Rebuy / Reborn Program, there is a constant 10% forever hold of shares. Rewards accumulated from the 10% shares will continue to purchase the Phoenix Unity Token weekly after the stake pool payout.

Phoenix reborn activated at 20% sell-off 10%.

Phoenix Reborn has been created to facilitate two essential functionalities.

The first is to be a self-sustainable rebuy program that continuously increases the growth and pool of the token by rebuying the token. Its rebuy program is based on the pool rewards and BNB distribution, which will use its profits to buy the token, increasing its % of share. This ensures the continuous growth of the pool and contribution to the token value forever without any increase in volume.

The second functionality is the reborn project at the ownership of 20% shares. The token will sell off 10% of its tokens. The money accumulated from the sell-off is then reinvested into the staking pool. This functionality allows several things to occur.

The system is a systematic loop that continuously increases your rewards. Key Points:

- 1 The stake pool will increase.
- 2 At the time of the reborn project, we will see significant volatility, which in turn will increase the pool
- 3 Allows new entry points and investment strategy options here at PHX Innovations. We will celebrate the Phoenix being reborn. As with each reborn, it will bring on a new height of value of the token.

# Phoenix Innovations Buy-Back Program



PHX Innovations has implemented a buyback program of PXU unity. Like traditional buyback campaigns from companies, we will announce an allocated fund for the buyback program and remain until those funds have been depleted.

Phx Innovations will continue to put funds towards its buyback program and initiate it at its discursion.

## Guidelines

PHX Innovations holds the rights to initiate the sale of the Buy-Back Program above 50% minimum ownership of the Phoenix Unity Token. At 90%, it must trigger the sell-off and follow the guidelines in distribution amount.

**Benefits:** Company holdings into the token, company will not initiate a sell-off unless the company owns 50% of the total supply or has reached 90% ownership, a continued growth increase into PHX Innovations and Phoenix Unity Token

**1** Sell off % of the token back to the market.  
(10% kept by PHX Innovations)

**2** The foundation pool and high-risk pools will remain untouched and not be sold off during this transaction.

**3** PHX Innovations cannot initiate a dissolvent of the Phoenix unity to sell its stake pools

**4** PHX Innovations buys the token directly from the market

**5** The funds allocated from sell-off will be subject to Tax as a company falls under regulations and legislation. After-Tax the funds will be split into two categories.

90% will be allocated to increase the foundation pools

10% will be allocated to PHX Innovations growth

**6** The funds accumulated via the % of holdings from the redistribution are allocated to PHX Innovation

# PHX Innovations Growth & Risk Mitigation

Our primary two tenets are value creation and user security. To this end, our foundational team has decades of combined experience in developing safe, significant returns through proprietary models of equity investing, creating commercial opportunities, and leveraging strategic partnerships from local to global business or government organizations.

In PHX's risk mitigation and self-sustainability models of the PXU ecosystem, there are exciting albeit proprietary and confidential investment development partnerships currently being developed to ensure that PHX has access to exceptional growth with the ability to further invest in the PXU economy.

## Key to these partnerships are the following:



### Equities

### Commercial & Residential Property Development Opportunities

PHX Innovations will look at acquiring hard assets that provide revenue for the business. The planned expansion is in the real estate acquisition for returned income. Further development will look at the purchase of companies and building and construction of real estate for selling. The above will be risk mitigated and appropriately assessed to ensure continued growth; It is within the budget to allocate costs to guarantee that its continuous self-sensibility is achievable.

### ASX200 listed investment Portfolio

PHX Innovations group acquired and invested in the ASX market for the top 200 ASX listed companies that will provide returns for the business. The company will change allocation based on the market situation and risk mitigation tactics to ensure the company's continued growth. The investment outside of the 200 ASX listed companies will be evaluated and invested appropriately with risk mitigation tactics. The formulas that the company will follow are kept within the business and not made public.

Services & Partnerships with Government Organisations, particularly infrastructure development, governance, identity, and not-for-profit services.



## Security

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PXU & PHX are unprecedented in their focus on user security and value creation, specifically for the benefit of all users, founders, teams, partners, and affiliates. Both organizations are heavily regulated, audited, and operate independently to ensure balance and the effective distribution of skills and values needed to advance each organization's focus. Phoenix Unity Foundation provides it can protect users, its ecosystem, and assets from predatory or unfair legislation. At the same time, PHX Innovations avails itself of strict Australian Legislation and Auditing to ensure peace of mind for all stakeholders. This focus on user security and value creation is further cemented through an already established disolution process:

PHX Innovations is committed to ensuring that the risk of investing and loss of profit be mitigated and all appropriate steps to ensure safe investments. The market will be notified if this is to occur, and the actions taken will be publicly announced and the steps involved in the dissolution of Phoenix Unity.



## Dissolution of Phoenix Unity

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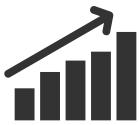
Phoenix Unity will stop all buy orders due to stake pool values potential worth more than the entry price. However, selling will not be stopped.

The pool-staked value amounts would be taken out and paid on distribution to the stakeholders on the % holding of the token.

PHX Innovations will use the phoenix reborn project token of 10% from the staked pool value as its payout method. At the dissolution of the Phoenix Unity, the phoenix rebuy/reborn program will not buyback.

The 10% of the Phoenix Unity Rebuy/Reborn program will not be selling to drive the market price down. Instead, it will only accept the BNB rewards from the pool and transaction payment towards PHX Innovations.

PHX innovations buyback program can sell at the dissolution of the Phoenix Unity once this has been announced publicly and informed with a timeframe of 1 month after the announcement.



## Phoenix Unity Stake Pools

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The stake pools system has been designed for rewards, risk mitigation, and continuous growth without volume.

To achieve this outcome, we have specifically designed the following program from the start. The main staking pool payout will come from a High APY stake pool at a 70% return to its investors. The remaining 30% of the accumulation of profits is then put into a foundation pool.

Thus, the foundation pool will pay out 70% of its stake into a High APY Stake Pool, and 30% will carry over to the foundation pool.

This loop will continue until the foundation pools have been achieved. Then, the last foundation pool will be paying 100% of its rewards back into the High APY Stake Pool.

The above allows several factors to occur. One is the foremost growth of the pool value without any increase in volume. Which, in turn, will see the stakeholder's value increase.

Two is the absolute need for risk mitigation. By having multiple pools, we risk-mitigating the potential loss of all the rewards systems to the stakeholders.

While the return on investment is much lower on stable coins, it provides excellent security to the ecosystem.

The high return pool will be capped at a % of the value, and then, in turn, we will start a new stake pool that will follow the same system. Thus, the building block of the stable coins will remain as the foundation and backbone to building high investment returns with higher risk allowance.

Stake pools will continue to be evaluated as market conditions change to ensure that investment risk is minimized and rewards continue to grow for the stakeholders without the volume required.

Outcome Achieved:

Risk mitigation for investors and continuous growth without volume.

# MARKETING



PHX Innovations, as management of the Phoenix Unity token, is conducting marketing research constantly. Therefore, the Phoenix Unity token's marketing techniques and budget allocation are within PHX innovation's power to allocate funding and appropriate marketing.

Innovate, Disrupt, Empower, Transition.

Our mission reverberates through our messaging, shifting focus from high churn, costly, and sustainability risks of excessive focus on short term marketing to implementing a new infrastructure of skills, data, technology in an emerging best practices model for effective engagement, turning our user's success & active participation into our megaphone.

To implement and achieve these goals, we are developing several models and implementations, including. A real sense of community throughout

the entire ecosystem of PXU, and applicable actual use cases for this ecosystem are pivotal. Education & Mechanisms to make entry into the ecosystem and broader crypto world secure, easy, and financially rewarding. Referrals / Affiliates within a savvy decentralized operation allows global reach with local success.

A sense of fun and rewarding environment to our most active users through powerful gamification features, tangible rewards, competitions to truly reach and listen to our users. A touch of surprise and a focus on value experiences to provide shared excitement and build trust across the diverse geographical and cultural locations of users, partners, and PXU colleagues. There is a genuine win-win attitude between the monumental steps taken to ensure security and value for users, compliance with legislation, and a sustainable economy for long-term benefits to partners and acquisitions.

# WHY PHX INNOVATIONS

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## RISK MITIGATED & SYSTEMATIC GROWTH

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With PHX Innovations, a systematic risk mitigated continuous growth platform has been developed for the community with one mind in thought of the end-users ability to profit. The system is designed between financial methodologies and the cryptocurrency world. PHX Innovations will execute the listed programs, keep the business in line with relevant laws and regulations, and only charge low service fees.



## AUDITABLE AND TRANSPARENT

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PHX Innovations data will be transparent and open to everyone on the platform. All acceptance information will be posted on the PHX Innovations website. This means that anyone can freely carry out an audit of PHX Innovations programs and security.



## COMMUNITY-DRIVEN

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PHX Innovations is designed to foster a community of crypto users. We want to empower people to participate more in the crypto market and benefit from it. The goal is to help many communities attain financial freedom through our platform.



## PHX INNOVATIONS INVESTMENT PORTFOLIO / PHOENIX UNITY USE TOKEN

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PHX Innovations will require a traditional investment account to enjoy the benefits of investing in our platform. We have made everything seamless. They will be able to invest without having an expert understanding while getting reliable returns. Users will be able to invest in the portfolio with investment opportunities within crypto without a crypto account. We are opening a world for investors outside to gain returns and income from a portfolio management system. This opens the doors to parents to set up kid's account funds, retirement plans, savings interest plans without the need for a crypto wallet or understanding.

# ROADMAP

## Phase 1

- Token Development Contract
- Website PHX Innovations / Phoenix Unity
- PHX Innovations Company Registration
- Dashboard
- Whitepaper V1
- PHX Innovations management programs signed documents (CEO)

## Phase 2

- Phoenix Studios Development
- Phoenix Marketplace Development
- Phoenix Influencers Development
- Phoenix Unity Songs
- High-Risk Stake Pool Nominated
- Stake Foundation Pools Nominated

## Phase 3

- CEO Video
- PHX / PXU Introduction Videos
- Phoenix Unity Program Explainer Videos
- Phoenix DEFI -AMM Development
- Publishing of Phoenix Unity (Yahoo Finance, Google, Forbes, etc.)

## Phase 4

- Marketing Implementation Social Media
- Phoenix NFT Marketplace Development
- KYC and Audit conducted by Solidity Finance
- Unicrypt Presale
- Pancake Swap Launch

## Phase 5

- PXU Self Sustainability Cycle Program Implemented
- PHX Innovations Company Buy-Back Program Implemented
- Marketing Implementation Strategy
- Implementation and Acquisition of PHX Investment Portfolio
- (AFSL) Australian Financial Services Licence Enquiry for PHX Innovations
- Phoenix Exchange Development
- PHX Innovations buy of stake pool program (10% of company profits)

## Phase 6

- Development of 2022 Roadmap
- Phoenix Exchange Development (AFSL Required) 2022
- Phoenix Influencer Launch 2021
- Phoenix Studios Launch 2021
- Phoenix Marketplace Launch 2021
- Phoenix NFT Marketplace Launch 2021/2022
- Phoenix DEFI -AMM Launch 2021/2022



# CONCLUSION

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DeFi offers an alternative where everyone can easily access innovative financial services. It is opening up a new world of financial innovation and democratization, which provides an open infrastructure of programmable assets that can significantly substitute and solve the limitations of traditional banking infrastructure.

Building a business is full of rewarding, challenging, and humbling experiences. For those with less knowledge and experience in their field, they are more likely to make naive and avoidable mistakes that will cost time and money. This can be disheartening. For the less technical people, they may become confused about all the services and software options out there designed to support business needs. This confusion can make them engage in the wrong choice a few times. The goodness is that every business can now have access to an alternative option – a marketplace for business solutions. Everyone desires support at different points in life.

To deliver on the promises of the crypto, there is a need for a platform that can become the new financial layer for the connected world and digital solutions. PHX Innovations intends to resolve the technical issues for today's applications and the future of general financial services. We plan to bring more value to communities and resolve the shortcomings of the market: interoperability, scalability, speed, and trust.