**RAPTOR FINANCE v3**A token for hodlers that like to help the fight against climate change!

Available on the **Binance Smart Chain**

Address: **0x44C99Ca267C2b2646cEEc72e898273085aB87ca5**

**INTRODUCTION**

The DeFi world has been absolutely exploding in the 1st quarter of 2021. Concepts like Yield Farming, Staking and Liquidity Mining have taken over the DeFi world with participants earning by "locking" their tokens for a prescribed time, much like traditional interest accounts, but with much higher yields.

While generally this is a safe way to earn passive income, the above concepts have a major flaw which is generally known as impermanent loss.

**THE RISK OF IMPERMANENT LOSS AND HOW WE MITIGATE IT**

Simply stated, while you are farming/time-locked staking and if the value of the underlying token reduces significantly while it is time-locked, the value of your total account will be far less than if you had simply sold your tokens before the massive downturn allowing you to take profits and rebuy back in at the lower price. This applies even though you are still farming rewards.

The only way to completely avoid this loss is to not farm but for most people to hold onto their tokens and stake them on our platform, therefore:

* we greatly incentivise holding and no time-locks on staking.
* While doing so, you earn up to the block interest (per 3 seconds) at a community-governed rate.
* An auditable community wallet will also take part in this mechanism, generating funds to donate to charities whose mission is to save the planet.

This is being done to not only generate rewards for us as a community but to allow a foundation that has vowed to save the environment to benefit from such an amazing financial system.

At the moment, the Raptor smart contract does not apply any tax on a buy/sell. In order to burn, we will apply a fee on the final release of the Swap and when the Launchpad product will be launched, the transactions will include a small fee. This is burned from the total supply of Raptor allowing us to deflate the inflation caused by staking. This means the number of tokens in your wallet will increase perpetually as you stake your Raptor and claim your rewards. This way, impermanent loss can be avoided altogether and in effect you get paid for just staking Raptor. We will transfer the tokens to a burn address (either 0x0, 0x1 or 0xdead) removing them from the Total Supply.

**COMMUNITY VALUES**

We strongly believe in the power of a transparent and open communities. We are convinced, that this project should at all times governed by the community and the community should be involved in the further development of his project. By investing into Raptor, you become part of that community and we will welcome you with open arms.

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**TOKENOMICS**

The following distribution is applied to the tokens:

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| --- | --- |
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| **SYMBOL:** | **RPTR** |
| **INITIAL SUPPLY:** | ~650.000.000 – from v2 Migration |
| **Emission** | 1 RPTR per block from farms/staking, resulting in 10.512.000 tokens yearly emission (roughly 2% inflation) |

**FARMING REWARDS**

As explained previously, farming involves a yearly token emission of 10.512.000 tokens (or 1 RPTR per block), resulting in a 2% yearly inflation!

**TRUST AND SAFETY**

Ownership of new (v3) token is renounced (having it would allow changing masterchef address)

Even if token is renounced, dev still owns masterchef contract, which will be used to add/manage Farms.

Owner of MasterChef is currently:

**0x3f119Cef08480751c47a6f59Af1AD2f90b319d44**

Furthermore, any change of ownership is publicly visible using the “owner” variable of the smart contract at the respective contract address.

**MARKETING WALLET**

We have decided to use Gnosis-Safe Wallet - **0x5271816f812bc8f67f89d270Ec484bd19951b19c**

Using Gnosis-Safe, the transactions (buy/sell/transfer) can be executed on the blockchain only if 4 out 5 Team Members approve the request. This adds another layer of security as we are avoiding the control over an important to be assigned to only 1 person.

More information about Gnosis-Safe - <https://gnosis-safe.io/#getting-started>