

WHITEPAPER



Refuge Defi

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Worldwide, a new surge in refugees is occurring. From the southern border of the United States to the Middle East, the number of displaced keeps on growing. One out of every five refugees estimated to have crossed from Libya to Europe has drowned or disappeared. More than 50 million people are estimated to have been forcibly displaced from their homes. There are more people displaced now than at any other time post-World War 2. How could new technologies and innovations like blockchain and cryptocurrencies help?

1- By helping digitize identity and other essential documents

Many of the displaced are stateless and have lax documentation. This is a problem for them in transit and for any future destination countries. The Norwegian Refugee Council noted that 70% of Syrian refugees lacked basic IDs.

By creating federated layers of identity, and digitizing records, this problem can be helped. Home countries for refugees often have scattered analog records or haphazard

digital ones, lost to calamity or abandoned in flight. While creating the ability for a government to identify everybody within its nation to a minute detail will come with many risks (especially a country in open rebellion), creating federated control structures on the data and forcing technical partnerships for those that steward the data might help balance that power. The blockchain may be a better way than a centralized data store to increase this check and balance.

Allowing refugees the ability to export everything from their credit rating to their health data in an accessible manner can help immigration authorities in safe third countries vet applicants better and will allow for a more easily managed and smooth refugee process when crisis strikes. This doesn't just extend to personal data on refugees and asylum seekers. It is admirable that the migrants have self-organized and created an organized system with very few resources. However, a paper

ledger can be lost, stolen or worse, manipulated.

2- By dealing with inefficient transactions in countries that are hosting asylum seekers in transit and the economic flow back to home countries

Mexico, which hosts many Central American asylum seekers, is a society run on cash. Credit cards are not accepted in small shops, and when they are, exorbitant fees often apply, ranging upwards of 10%. Remittance fees for international transfers range as high as 6% for traditional providers like Western Union, meaning that for every \$500 sent, \$30 is lost to an intermediary. Blockchain and cryptocurrency technologies that reduce transaction fees for cross-border payments (while being stable to volatility) can be implemented to help. This helps reduce costs for refugees sending remittance payments back, and for people looking to donate money to charities working on the ground.

3- Tracking donations to refugee causes and making sure there is accountability and maximum impact per dollar spent

Blockchain can help track where donations are going, and help give donors the transparency needed to make sure they are comfortable donating.

4- Empowering technologists to see what is happening on the ground for themselves

The blockchain and cryptocurrency community started with the vision of a world where borders mattered less. It is a global community that interacts with one another.

Technologists that transact in cryptocurrencies and those that create blockchain/cryptocurrency companies are in the unique position of venturing outside tech strongholds. They are able to distribute technical expertise and thinking to an array of problems that must be encountered on-the-ground. They can see for themselves firsthand what refugees are going through.

5- Making integration more efficient

The immigration system can be made more efficient by blockchain. Digital cash can help new refugees adjust rapidly to their new home and have the economic security to integrate. Blockchain can be used to track courses new immigrants take, and resources they need. Finland, for example, gives refugees pre-authorized digital cards that are linked to the blockchain, integrating financial resources and identification together.

There is no silver bullet to a complex, multifaceted problem like the refugee crisis. New innovation will not change old mindsets or politics by themselves, and neither can technologists understand long-standing human problems by isolating themselves. It will require significant private-public partnerships and sociocultural change to address the core issues that are propelling the refugee crisis. Yet, there are some tangible areas where blockchain and cryptocurrencies can help make a difference.

Cited - Forbes

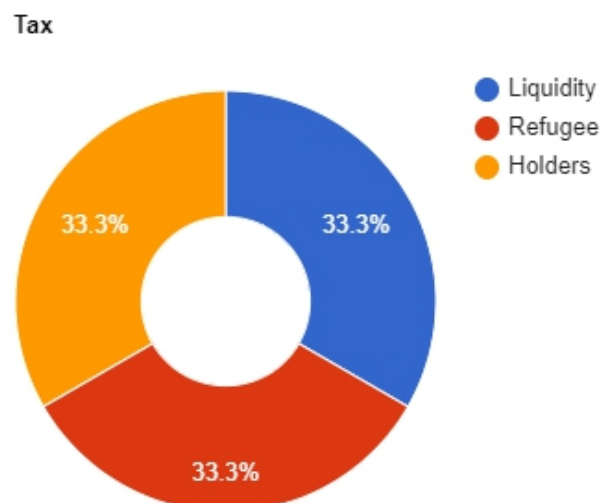
<https://www.forbes.com/sites/forbes-personal-shopper/2021/06/10/fathers-day-sales/?sh=56152ba83457>

Token Specialties

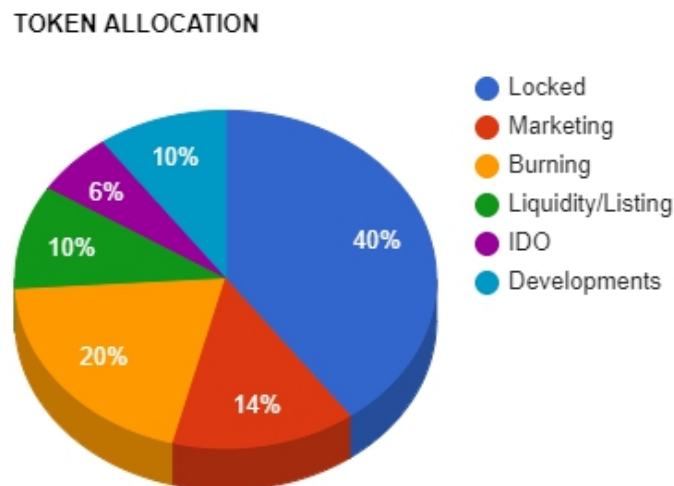
- 6% transaction fee
- 2% fee to be distributed to token holders
- 2% fee to Refugee Empowerment
- 2% fee to be Added To Liquidity

TOTAL SUPPLY:

1,000,000,000,000,000. - 1 Quadrillion



Token Allocation



- 40% Locked From Which 2% will be released monthly (This will be used for bounties & more)
- 20% For burning in special events
- 14% Marketing budget
- 10% development budget
- 10% Liquidity and exchange listings
- 6% For IDO

Defi tokens - The future economy

"If Bitcoin proved that a global digital store of value is possible, then this year Ethereum proved that an entire decentralized financial ecosystem (DeFi) is inevitable."
- Consensusys

Decentralized Finance (DeFi) is a peer-to-peer decentralized, pseudonymous, and open financial services system. Decentralized financial applications, such as Refuge, are provided via DeFi tokens, which use blockchains to replicate classic banking and finance principles in a decentralized manner. Third-party go-between are no longer necessary, thanks to automated and trust-less solutions.

DeFi tokens set new standards for transparency by establishing a parallel financial system with much low prices and faster processing. This enables users to carry out financial transactions like as earning interest, receiving loans, network staking, and derivatives, as well as insurance, gambling, and synthetic asset trading.

Refuge DeFi

Refuge offers a unique financial model that rewards its community and distributes resources to Solve The Refugee Crisis.

Distribution to The Community

2% of every Refuge transaction is redistributed back to the holders. This means, every transaction will increase your total amount of Refuge Token. Being a Refuge holder means you are invested in the future of the project and Help Solve A Major Global Crisis.

Similar to network staking, holding Refuge means users receive rewards from the future transactions on the network. This distribution is proportional in relation to the holding to prevent users creating multiple addresses solely to receive distribution tokens.

Economic Solutions For The Refugee Crisis.

2% of all transactions are sent directly to Fund The Refugee Empowerment Programs, chosen from an approved shortlist by the Refuge community.

Deflationary growth

When the burn schedule is complete, 20% of the initial Refuge Token supply will be held in an inaccessible 'dead wallet' which means that these tokens can no longer be used in circulation.

THE REFUGEE CRISIS

"No One Leaves Homes Unless Home is the Mouth Of a Shark"- WARSAN SHIRE

Refugee Crisis Is One Of The Most Devastating catastrophe That Humanity Is Facing Now. A Refugee Is Someone Who Had No Choice But To Leave Their Homes and Family Due To The Ethnic-Religious Unrest in Their Homeland. Nobody Becomes a Refugee By Choice, The System Forces Them To Be a Refugee. According To UNHCR There are Around 80 Million People Forcibly Displaced Around The Globe.

Lets Take a Look at Some Statistics,

67% of The Refugees originate from just five countries

Syrian Arab Republic	6.6 million
Venezuela	3.7 million
Afghanistan	2.7 million
South Sudan	2.3 million
Myanmar	1.0 million
(UNHCR Statistics)	

"There are a lot of children in Afghanistan, but little childhood." - Khaled Hosseini

To Make Things Worse, Around 34 Million Of The Refugees Are Children.They are Denied Their Rights To Education and Childhood.Most Children Travel Alone To Flee From Their Homelands,But Only a Few Make It Alive. Many Orphans Starve To Death Without Having Enough Food or Shelter. Others Experience Severe Emotional and Physical Trauma Which Remains a Scar Rest of Their Lives. Many Miss Out Years From Their Schooling Which Affects Their Future.

Solution

The Refugee Crisis Can Never Be Solved By Economic Assistance Alone, It Must Be Solved With the combination Of Socio-Economic Solutions.

We Plan To Use The Below Modus Operandi

- ~ Social Media Awareness Campaigns Leading Celebrities.**
- ~ Economic Funding Of 2% From Every Transaction.**
- ~ Integrate The Possibilities Of Blockchain Technology To Ease The Problems Faced By Refugees.**
- ~ Ensure Education Facilities In Refugee Camps.**
- ~ Direct Facilitation Of A Team Of Refuge DeFi In War/Conflict Affected Areas.**
- ~ Much More To Be Added Soon**

RoadMap - Version - 1.0.

FUTURE DEVELOPMENT:

Q3 2021:

- **CoinGecko listing**
- **CoinMarketCap listing**
- **Refugee Crisis Awareness Program**
- **Website 2.0**
- **Roadmap 2.0**
- **First Donation**
- **Contract audit**
- **Whitepaper 2.0**
- **Influencer marketing**
- **Community contests and giveaways**
- **Big surprise**

Q4 2021:

- **Register legal entity**
- **First Refuge Defi Help Desk At War Affected Regions.**
- **Website 3.0**
- **Launch governance system and voting webapp**
- **Launch several marketing campaigns**
- **Direct Facilitation Of A Team By Refuge Defi In Refugee Camps.**
- **Influencer collabs and cameos**
- **Listing on a tier 2 exchange**
- **Charity NFT partnerships**
- **New staking rewards**
- **Launchpad platform (design phase)**
- **First Educational Institute For Refugee Children**

