



**Ronin:**  
**A samurai warrior without a master**

*"There is always more than one path on top of the mountain."*

*Miyamoto Musashi*



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## **Warning & Disclaimer**

The below information does not provide any advice, representation, warranty, certification, guarantee or promise relating to \$RONIN tokens or any uses thereof, nor does it provides an offer or agreement to enter into any transaction.

Acquiring/holding/owning/using \$RONIN tokens does not provide/guarantee you or anybody else dividends or any kind of returns. Acquiring \$RONIN tokens does not provide you with any rights in any jurisdiction.

The Ronin Finance Team and ecosystem shall not be liable to you or anybody else for any damage or (and) losses arising out of or in any connections with \$RONIN tokens.

If you do not agree with any part of this disclaimer please consider leaving this whitepaper or website and never acquire/hold/own/use \$RONIN tokens.

Any person considering acquiring \$RONIN should consider seeking independent financial advice or other professional advices.

Please do not make your financial or other decisions based on the information shared below.

Use it solely at your own risk.

None of the information is financial advice, so please consider your actions very carefully.

As always DYOR, Do Your Own Research.

***In faith***

***The Ronin Finance Team***





## Who is Ronin Finance NOT for?

Ronin Finance, is not suited for people with low risk tolerance, or people which easily panic anytime we entering in bear market or bitcoin loses few points.

Ronin Finance it's not suited for people by low means of income, which are relying on the use of this funds in any way shape or form in the short term, or any terms, for that matter.

Ronin Finance it's not suited for people without stable job or stable income stream.

Ronin Finance it's not suited for people looking to do a quick pump and dump of this protocol trying to disrupt the stability and steady growth of the coin and protocol value.

Ronin Finance it's not suited for people looking for ridiculous, unsustainable APY.

If you do fall in any of the above mentioned, we do strongly suggest NOT to participate in this venture, but to look for other DeFi protocols and coins which are constantly launched every day.





## Who is Ronin Finance for?

Ronin Finance is suited for people with high risk tolerance, looking to purchase a coin which will grow in value as well as generate passive income, without the need of active management.

Ronin Finance is suited for people wanting to be part of a community of like-minded long term visionary, willing to see the protocol flourish.

Ronin Finance is suited for people with medium to long term vision and HODL demographic.

Ronin Finance is suited for people that do not required or intend to use the funds allocated to this venture in the short term period.

Ronin Finance is suited for people that have already previously invested into other ICO and crypto ventures.

Ronin Finance is suited for people that have the ability to DYOR and are already familiar with all the terminology and mechanics of the most common DeFi protocols, such as Staking, Bonding, LP, Borrowing, Edging, etc.

Ronin Finance is suited to people willing looking for high risk high rewards venture.





## Introduction to the DeFi Revolution

### *What Is Decentralized Finance (DeFi)?*

Decentralized finance (DeFi) is an emerging financial technology based on secure distributed ledgers like the one used by cryptocurrencies, such as Bitcoin and Ethereum. The system removes the control banks and institutions have on money, financial products, and financial services.

Some of the key attractions of DeFi for many consumers are:

- **Faster innovation:** with less regulatory oversight, DeFi platforms can roll out new types of products and methods of settling transactions with minimal restrictions. The components of DeFi are stablecoins, software, and hardware that enables the development of applications.
- **Broader product types:** within the first several years of DeFi, platforms were already offering lending, borrowing, trading, insurance, royalty contracts, and logistics management, among other uses.
- **Easy access:** DeFi is particularly taking off with clients who have struggled to gain access to the traditional banking system. DeFi in particular has allowed people in emerging markets to use banking functions that would be otherwise unavailable in their local economy. Anyone with an internet connection can use it without needing approval. The infrastructure for DeFi and its regulation are still under development and debate, allowing everyone to participate without lengthy approval, KYC, restrictions, etc.
- **Lower fees:** it eliminates the fees that banks and other financial companies charge for using their services.
- **Full control:** You hold your money in a secure digital wallet instead of keeping it in a bank.
- **Maximum speed:** You can transfer funds in seconds and minutes.
- **Transparency:** with all transactions being recorded on a blockchain, it is easier for market participants to know a counterparty's exposure to any asset.

### *Understanding Decentralized Finance (DeFi)*

To understand decentralized finance and how it works, it helps to understand how centralized finance differs from DeFi.



### ***Centralized Finance***

In centralized finance, your money is held by banks, corporations whose overarching goal is to make money. The financial system is full of third parties who facilitate money movement between parties, with each one charging fees for using their services. For example, say you purchase a gallon of milk using your credit card. The charge goes from the merchant to an acquiring bank, which forwards the card details to the credit card network.

The network clears the charge and requests a payment from your bank. Your bank approves the charge and sends the approval to the network, through the acquiring bank, back to the merchant. Each entity in the chain receives payment for its services, generally because merchants must pay for your ability to use credit and debit cards.

All other financial transactions cost money; loan applications can take days to be approved; you might not even be able to use a bank's services if you're traveling.

**Two of main DeFi's goals are to reduce transaction times and increase access to all financial services.**

### ***Decentralized Finance***

Decentralized finance eliminates intermediaries by allowing people, merchants, and businesses to conduct financial transactions through emerging technology. This is accomplished through peer-to-peer financial networks that use security protocols, connectivity, software, and hardware advancements.

From anywhere you have an internet connection, you can lend, trade, and borrow using software that records and verifies financial actions in distributed financial databases. A distributed database is accessible across various locations; it collects and aggregates data from all users and uses a consensus mechanism to verify it.

Decentralized finance uses this technology to eliminate centralized finance models by enabling anyone to use financial services anywhere regardless of who or where they are.

DeFi applications give users more control over their money through personal wallets and trading services that cater to individuals.

### ***How Does DeFi Work?***

Decentralized finance uses the blockchain technology that cryptocurrencies use. A blockchain is a distributed and secured database or ledger. Applications called dApps are used to handle transactions and run the blockchain.





In the blockchain, transactions are recorded in blocks and then verified by other users. If these verifiers agree on a transaction, the block is closed and encrypted; another block is created that has information about the previous block within it.

The blocks are "chained" together through the information in each proceeding block, giving it the name blockchain. Information in previous blocks cannot be changed without affecting the following blocks, so there is no way to alter a blockchain. This concept, along with other security protocols, provides the secure nature of a blockchain.

### ***DeFi Financial Products***

Peer-to-peer (P2P) financial transactions are one of the core premises behind DeFi. A P2P DeFi transaction is where two parties agree to exchange cryptocurrency for goods or services with a third party involved.

To fully understand this, consider how you get a loan in centralized finance. You'd need to go to your bank or another lender and apply for one. If you were approved, you'd pay interest and service fees for the privilege of using that lender's services.

Peer-to-peer lending under DeFi doesn't mean there won't be any interest and fees. However, it does mean that you'll have many more options since the lender can be anywhere in the world.

In DeFi, you'd use your decentralized finance application (dApp) to enter your loan needs, and an algorithm would match you up with peers that meet your needs. You'd then need to agree to one of the lender's terms and receive your loan.

The transaction is recorded in the blockchain; you receive your loan after the consensus mechanism verifies it. Then, the lender can begin collecting payments from you at the agreed-upon intervals. When you make a payment via your dApp, it follows the same process in the blockchain; then, the funds are transferred to the lender.

### ***What Does Decentralized Finance Do?***

The goal of DeFi is to get rid of the third parties that are involved in all financial transactions, and give full access to everyone, to all financial services.

### ***Is Bitcoin or Ethereum a Decentralized Finance?***

Bitcoin and Ethereum are cryptocurrency. DeFi is being designed to use cryptocurrency in its ecosystem, so Bitcoin and Ethereum aren't DeFi as much as it is a part of it.





### ***What Is Total Value Locked in DeFi?***

Total value locked (TVL) is the sum of all cryptocurrencies staked, loaned, deposited in a pool, or used for other financial actions across all of DeFi. It can also represent the sum of specific cryptocurrencies used for financial activities, such as ether or bitcoin.

### ***The Future of DeFi***

Decentralized finance is still in the beginning stages of its evolution. For starters, it is unregulated, however this represents access to a variety of great opportunities, which are not available in the centralized finance model, with much higher rewards.

### ***Takeaway & Conclusion***

For years, cryptocurrency skeptics argued that there was still little reason to use crypto in everyday life. DeFi is a big part of the effort to change that.

As DeFi takes off, crypto investors are able to start earning interest on their holdings and invest in more complex long-term contracts with their coins and tokens, and here it's where Ronin Finance gets into play!





## Ronin Finance Vision, Mission & Utility

### ***What is Ronin Finance?***

It's a crypto equity fund "based" utility coin.

### ***What is Ronin Finance Vision?***

Is to become the largest crypto equity fund "based" utility coin.

Is to become the number one worldwide coin in the entire DeFi space and to provide the highest possible returns to its coin holders, in a "sustainable" and "consistent" manner.

### ***What is Ronin Finance Mission?***

Is to provide the coin holders with "consistent and sustainable" returns and profits, distributed regularly via Airdrops in the form of stablecoins.

### ***What's the Ronin Finance Coin (\$RONIN) Utility?***

Is to receive profits/dividend in the form of Airdrops into the coin's owner wallet.





## How it works and how are the profits generated?

To better understand how Ronin Finance does works, we must first understand the parties involved and entities involved in this process, which are mainly two:

- The buyer of the coins (***Coin Holder***)
- The founders/developer team/treasury owners (***Treasury Owners***)

The buyer (Coin Holder) will purchase the Ronin Coins during the initial IBCO, in the next chapter will go through the sales mechanics and how do they work.

The founder/developer team/treasury owners (Treasury Owners) will then deploy the proceeding of the IBCO into the creation of a “privately owned” treasury. This treasury will be exclusively owned and deployed at the discretion of the founders in a series of investment ranging from new DeFi Protocols, Tech Startup, NFTs, Metaverse, Gaming, Index Funds, ETFs, Real Estate Properties, Strategic Partnerships, Arbitrage, Conventional Business or any other the Treasury Owners may see fit.

The treasury owners will then distribute at their discretion any profits they see fit to the coin holders.

It is of the utmost importance that the coin holder understand that this is not a DAO and that the coin holder has no say on how the treasury is used and implemented. Whilst the coin holder and the community may suggest new potential investments or venture, the final decision is always taken by the Treasury Owners.

A strong element of trust it's a pre-requisite for the successful growth of the Ronin Finance protocol and if any buyer would feel uncomfortable with this structure we do “strongly” advise “against” participating in this venture.

There are currently hundreds of DeFi protocols and Coin available on the crypto market launched every single day, we'd suggest to look elsewhere to find something that will suit the risk tolerance and financial capability and need of the buyer.





## **\$RONIN initial public sale mechanics introduction**

Before we discuss about the \$RONIN initial public sale, we would like to recall the concept of network effect & distribution of economic value.

\$BTC's network effect derives from more people considering it a store of value, which in turn, incentivizes miners to secure the network. Ethereum's network effect derives from developers who deploy apps — each becomes a building block that other developers can compose into higher order services, driving increased usage, and demand for \$ETH.

We believe that \$RONIN network effect will come from the selection of our community of coin holders and the founder/developer team.

Crypto networks like Bitcoin and Ethereum are the very first community-owned-and-operated platforms at scale. Following the greats, we believe through \$RONIN, we will be able to leverage this to build & distribute economic value, build network effects and generate value for our contributors, supporters, backers, and our communities.

### ***Tokenomic of \$RONIN***

The \$RONIN lies at the heart of the DeFi ecosystem movement, helping coordinate and align incentives of all Coin Holders involved.

Please visit the Tokenomic section for more details.

\$RONIN will only work that way if our founders/developers and users who acquire \$RONIN know how to use it as a community mechanism, developing social understandings that give \$RONIN meaning and value.

Although the purposes of \$RONIN are thus aspirational and eventually beyond any single party's control, we will seek to give \$RONIN features that will encourage the community to use it in the way that will benefit ecosystem as a whole in a sustainable manner, to generate as much profit as possible for all parties involved.

### ***Token Distribution and Vesting***

The total supply of tokens to be minted will be 1,000,000,000 \$RONIN. These tokens will be distributed based on the various vesting schedules since the Token Generation Event (TGE) to the holders within the ecosystem.

Please refer to the Token Distribution and Token Vesting section for more details.





## ***How will the \$RONIN Initial Public Sale be Conducted?***

### ***Our Goals***

A fair launch is critical to building trust with your community in the early stages of a project's life cycle. Without a fair launch and the potential of bots front running, token launches can become a disaster, with potential community members lost forever.

The ideal fair launch can vary from project to project depending on their aspirations and goals. For Ronin Finance, a fair launch should strive for the following goals:

- Sniper Bot and Bidding Bot resistant
- No pumps and dumps by whales
- Equal and fair market buy-in price
- Open & Transparent
- Grow our community by allowing as many new community members to join as possible. A successful and sustainable DeFi protocol needs hundreds of thousands of members.

### ***Concerns with Commonly Used Token Sale Methods***

There are various methods or mechanisms available in the space that are used to launch tokens by various projects, but they have inherent problems that are not suitable to achieve our goals. For instance, some of these issues include: potential liquidity issues leading to extremely volatile price actions, imperfect token price discovery, and possible lack of project legal and compliance accountability.

### ***Concerns on Launchpad-Based Initial DEX Offerings (Launchpad IDOs)***

- ***Gatekeeping*** → Launchpad based IDOs inherently favor the Launchpad's existing community - as ownership of the Launchpad's Token is usually required to participate in a Token Sale. This has a gate keeping effect - whereby a good portion of our community members would be unable to participate.
- ***Unequal Token Purchase Prices*** → Normally, due to the small number of participants allowed into these types of Token launches, compared to the total demand, the buy-in prices of other parties who were unable to join and are forced to purchase on secondary markets are unevenly skewed. This means that the limited pool of participants that were allowed an allocation due to holding the Launchpad's Token can purchase at lower prices, and then those remaining (majority would



potentially be our community members that don't possess those Launchpad Tokens) are forced to purchase at higher prices on the secondary markets.

- **Bot Manipulation and Edge** → Usually, following a Launchpad Based Initial DEX Offering, a Liquidity Pool (LP) would be set up on Decentralized Exchanges at the same prices that were offered on the Launchpad. These LP creations are heavily botted, usually with Bots ramping up the prices of Tokens indiscriminately beyond fair market value in seconds. This is possible by Front-Running transactions, in which lots of gas is wasted, and runs the risk that some of our community members would buy Tokens at extremely inflated prices.

#### **Concerns on Traditional Initial DEX Offering (Traditional IDOs)**

- **Bot Manipulation and Edge** → A traditional IDO would mean that a Liquidity Pool (LP) would be set up on Decentralized Exchanges for purchase. Once again, as these LP creations are heavily botted, usually with Bots ramping up the prices of Tokens indiscriminately beyond fair market value in seconds. This is possible by Front-Running transactions, in which lots of gas is wasted, and runs the risk that some of our community members would buy Tokens at extremely inflated prices.
- **Unequal Token Purchase Prices** → Due to the format that Tokens are introduced into the market - it usually leads to Bots being the main beneficiary of buying Tokens at the lower starting price. Similar to the Launchpad IDOs described above, this translates into real participants having to purchase the tokens at higher, or even highly inflated prices.

#### **Concerns on Launchpad Queue or Lottery-Based Token Sales**

- **Gatekeeping** → These types of Token Sales recently receive a huge number of interested participants, but will generally lead to having let down a big portion of their community members, as only the 'lucky' ones would be able to join the Token Sale.
- **Unequal Token Purchase Prices** → Normally, due to the small number of participants allowed into these types of Token Raises, compared to the total demand, the buy-in prices of other parties who were unable to join and are forced to purchase on secondary markets are unevenly skewed.
- **Bot Queue Manipulation** → With sufficient tech knowhow and/or slightly illegal means, the queue system can be circumvented, with a single person queuing up with multiple accounts, reducing the chances that actual community members can take part in the Token Sale.





### ***Our Solution***

In searching for a solution to address the issues discussed above which limits fair participation, we have decided to conduct this public sale via our own customized version of the Initial Bonding Curve Offering (IBCO).





## Why IBCOs instead of an ICO?

The goal of IBCOs is to solve the aforementioned problems by utilizing bonding curves of Decentralized Exchanges (DEXs).

In our \$RONIN Initial Public Sale, 40,000,000 (4%) of \$SIPHER tokens will be pre-minted and will be sent to the Token Sale Smart Contract. The price of each \$RONIN Token will start at \$0.36, and given the bonding curve method used as part of the IBCO, each time funds are contributed, the settlement (final) price of the token will increase. This is following demand/supply theory. Alternatively, withdrawing funds will lower the settlement (final) price of the token for everyone.

A simple way to understand how an IBCO's price discovery works would be the following example:

Assumptions: Initially, there are 1000 \$RONIN Tokens for Sale in the IBCO, at a starting price of \$1 per

Token. 1st Interaction: - Person A contributes \$1000 - There is now \$1000 and 1000 \$RONIN Tokens in the \$RONIN Initial Token Sale Contract - The current price is \$1 for each \$SIPHER Token 2nd Interaction: -

Person B contributes \$1000 - There is now \$2000 and 1000 \$RONIN Tokens in the \$RONIN Initial Token Sale Contract - The current price is \$2 for each \$RONIN Token 3rd Interaction:

3rd Interaction: - Person A withdraws \$500 - There is now \$1500 and 1000 \$RONIN Tokens in the \$RONIN Initial Token Sale Contract - The current price is \$1.50 for each \$RONIN Token

IBCOs follow traditional economic theory in the sense that an asset is worth what someone would be willing to pay for it. In theory, the price of an asset (token in this case) should reflect the balancing point or equilibrium reached between market participants – those who want to sell and those who want to buy.

Contrary to an IDO, the final price in an IBCO is not established by anyone, but rather determined by the market. The starting price is just a means to get the market started, but the final price is determined by market participants.

### ***Advantages of IBCOs***

#### ***Automated and decentralized mechanism***

As stated previously, an IBCO relies on a mathematical and programmatically automated mechanism. More specifically, it relies on Smart Contracts, meaning that they do not require manual oversight or management by a centralized entity.





***Equal price for all participants***

Given that the final price is determined by the market participants, the purchase price for all participants will be the same. Everyone will receive their token allocation based on the percentage contributed to the funds, which will be calculated based on the Total Token Supply and Final Token price (determined by the market).

***Flexible time and collective contributions***

There's no need to rush in at the beginning and try to get in the cheapest price as possible, given that all contributions will lead to the final token price that all contributors will pay. It is a collective effort. Note that RONIN's IBCO will have a deposit period in which participants can contribute or withdraw funds, which will last 72 hours.

***No bots or front-running***

Due to the nature of an IBCO, there is no advantage for those that contributes funds right at the beginning. There is no point in utilizing bots or other similar automated methods to contribute funds given that the or other similar automated methods to contribute funds, given that the final price is set by the market participants within the allotted time of the IBCO.

***Option to withdraw contributed funds***

As the Token Prices will constantly be changing, we understand that there is a possibility that the Token Price may reach a point where participants may no longer wish to take part in the IBCO. Within the contract, we will be providing an option for Participants to withdraw their committed funds at any point during the 72 Hours that the IBCO is live, with some withdrawal restrictions applied to contributions made above 1 ETH in total value. The reason for these restrictions are on the basis of deterring price manipulation by large capitals. (This is discussed in the subsequent point).

***No Whale Pump & Dumping or Price Manipulation***

We will be implementing a 'conviction curve formula' within our IBCO contract, specifically to deter price manipulation by well capitalized parties. Effectively, the more \$ETH you contribute to the contract, the smaller the percentage of funds that you will be able to withdraw or in other words, the higher your locked up amount will be remaining in the IBCO contract.

The exact breakdown of the percentage of funds contributed to the contract that is subject to the lock-up will be clearly displayed on the IBCO website via our easy to understand User Interface prior to your







contribution during the IBCO, so we urge interested parties to consider carefully based on the information provided during the Token Sale.

This mechanic is critical to prevent whales to commit large sums of \$ETH to the contract with the sole intention to inflate the price of the \$RONIN Token, deterring our community from taking part in the IBCO, only then withdraw the bulk of their contributions at the very last minute, which would allow the whales to acquire majority of the \$RONIN tokens committed for IBCO at a cheaper price than the actual fair market value.

The Conviction Curve shows the percentage of ETH that will be locked up at certain contribution amounts. Any total amount below 1 ETH is 100% withdrawable.

We have made this Google sheet for anyone who would like to play around with the exact amount they plan to contribute to purchase \$RONIN tokens.

Please click or visit: [The Public Sale Interface](#)

The formula will automatically calculate the potential Locked-up amount if the user contributes certain amount of ETH.

### ***Country Exclusions***

Given current worldwide regulations on crypto, as advised by our legal advisors, no country it's excluded from participating.

If you would like to learn more about how to participate, stay tuned for our video instruction within our Discord, our Atlas and our official news within our Medium.

A detailed video tutorial will be shared closer to the \$RONIN Initial Public Sale date.





## Early adopters' benefits

### ***What are the \$RONIN early adopters' benefits?***

The purchasers of the first public round, we'll have the following advantages compared to the subsequent public sales round:

- Initial purchase price (pro:ratio) locked during all subsequent public sales round, regardless of the price at the time (For example, assuming that the first initial round was closed at 0.36\$, but the second round would be closed at 8000\$, all first round purchasers would still be able to buy at 0.36\$).
- 20% higher profit distributions from the treasury
- 5% higher stake reward
- 10% higher LP rewards
- - 10% interest on borrowed funds.





## What are the benefits of owning \$RONIN?

- The biggest benefit is to participate from the initial stages into a protocol which is here to redefine the entire DeFi industry.
- Perceiving profits from a variety of investments made by the treasury owner which do not limit themselves to crypto investments, but actually to any and all kinds of investment that may generate a profit, therefore guaranteeing access to investments which would be otherwise inaccessible to any regular investor.
- Taking advantage of a much bigger cumulated capital investment from the treasury owner, on investments which are not accessible to small investors.
- Diversify your portfolio from the classic DeFi protocol which keep on crashing and disappearing after just few month of trading promising ridiculous APY.
- Benefitting from all the rewards that come with a long term vision protocol, rather than a quick pump and dump.
- Being part of a community of like-minded people.





## Why not make it a DAO?

At Ronin Finance we believe that whilst DAO format may create many great protocols, we believe that DAOs are not ideal for any investment or financial related protocol, as when too many people put their inputs, a decision taken today, could be reverted literally just few days after, and a policy implemented this moment could be reversed after just few days. Whales could sway any vote, exclusively for their own advantage, rather than the community and protocol advantage.

In any successful coin or protocol, there is always a single leadership, highlighting the plan and growth strategy which will be implemented, as well as faster implementation and actions when necessary, adapting to market conditions quickly and without wavering.

As of today, whilst constantly looking into the market for new DeFi protocol innovation, we are sad to say that the vast majority of DAO protocol did not generate "constant, continuous and sustainable" profits for their community, and whilst there may be some exception, we based our choice on statistical data to draw the conclusion that DAOs are not an effective governance method for any DeFi protocol which intends to generate profit.





## The exit strategy

Our ultimate goal is to reach 10 Billion USD treasury worldwide, to then sell the entirety of the protocol to a more established private equity funds, banks or financial entity, looking to enlarge their assets portfolio or to penetrate the cryptomarket.

At Ronin Finance we believe that the future of DeFi, will be very similar to the one of corporate assimilation strategy, where the protocols which will perform well and in a constant manner, will either merge or be purchased by other bigger entities.





## Tokenomics

### ***Token Distribution***

The total supply will be 1,000,000,000 \$Ronin tokens to be minted. The tokens will be distributed in the Token Generation Event (TGE) to the following stakeholders within the ecosystem:

- PR/Branding Incentives & Marketing - through various means we want to reward our community of influencers, content creators, streamers etc. for their efforts in contributing to our success - 30.4% (304,000,000 \$RONIN tokens)
- Team & Advisors - rewarding the core team members and advisors for their full-time effort to RONIN's Ecosystem success - 25% (250,000,000 \$RONIN tokens)
- Foundation & Reserve - a position will consist of \$RONIN tokens that will be reserve for future development and growth of Ronin Finance ecosystem -14% (140,000,000 \$RONIN tokens)
- Seed Sale - the funds, angels and corporations that participated in our seed round - 11.3% (113,000,000 \$RONIN tokens)
- Strategic Sale - the strategic funds & corporations that will participate in our strategic round - 5% (50,000,000 \$RONIN tokens)
- Promotion & Partnerships - rewarding partnership efforts that promote the Ronin ecosystem - 0.3% (3,000,000 \$RONIN tokens)
- Listing & Liquidity Rewards - listing fees and incentives for providing liquidity on decentralized exchanges - 10% (100,000,000 \$RONIN tokens)
- Public Sale - tokens set aside for the public round - 4% (40,000,000 \$RONIN tokens)

### ***Token Vesting:***

To align incentives of all stakeholders within the Ronin Finance ecosystem, we included vesting for all categories except the public sale, incentives & marketing - lockup periods per category can be found below. The total supply will be 1,000,000,000 \$RONIN tokens to be minted.

The tokens will be distributed since the Token Generation Event (TGE) to the following stakeholders within the ecosystem:

- Team & Advisors - 16 months cliff period followed by 24 months vesting
- Foundation & Reserve - 30 months cliff period followed by 24 months vesting
- Listing & Liquidity Rewards - release 15% at TGE followed by 11 months vesting





- PR/Branding Incentives & Marketing - 1 month cliff period and release overtime based on demand
- Seed Sale- 16 months cliff period followed by 18 months vesting
- Promotion & Partnerships - 3 months cliff period followed by 12 months vesting
- Strategic Sale - 16 months cliff period followed by 18 months vesting
- Public Sale- No vesting



## Roadmap

### **Phase 1:**

- Concept
- Research
- Whitepaper
- Website
- Development Token
- Dashboard + Features Development
- Token Sale
- Treasury + Liquidity Pool Creation
- Token Airdrop To Coin Buyers
- Project Launch
- Pancake Swap
- Marketing Campaigns

### **Phase 2:**

- Coingecko Listing
- Coinmarketcap Listing
- Surprise for the community
- Influencer Promotion
- Social and media presence and marketing campaign

### **Phase 3:**

- Identification of treasury investments
- Profits distribution
- Partnerships with Edge Fund and Private Equity Companies

### **Phase 4:**

- Binance Listing
- Mobile App Development and launch





## Ronin Finance features

### ***What features does Ronin Finance have in its dashboard and why?***

Ronin Finance as DeFi protocol offers a multitude of features created to benefit the community and steady growth and stability of the protocol for its holders, here are the most beneficial features:

- Staking & Liquidity Pair Providing
- Profit Auto Compounding
- Borrowing
- Personalized Automated Profit Calculator

### ***Staking:***

We are very excited to be welcoming thousands of new \$RONIN token holders. As planned, we'll be preparing for the next big thing: the staking of \$RONIN tokens.

We are very close to opening our staking portal, which will allow anyone to deposit their desired amount of \$RONIN tokens and start earning rewards, right after the IBCO.

You will find everything you need to know about staking your \$RONIN tokens here below:

Staking will be available at our website subdomain: [www.roninfinance.money/stake](http://www.roninfinance.money/stake)

When providing liquidity, make sure you use PancakeSwap or UniSwap

Staking pools will open on date TBA.

Rewards will be released starting on 48hr after the staking pools launch.

This means you have 24 hours to stake your tokens, and as such have more time, rather than rushing to stake right after you claim your tokens. We want to give everyone the chance to start collecting rewards from the very beginning of the staking pools' creation.

Note: The Ronin Finance team might change the timing depending on unforeseen technical issues.

### ***Staking Options & Calculating Rewards***

We are focused on rewarding long-term believers by adding a time-weighted element for calculating rewards. The following paragraph, explains the exact structure and how we calculate rewards:

Inspired by the previous token launches of other successful coin and DeFi protocols, we decided to follow a similar structure of calculation for the liquidity mining rewards. This model perfectly rewards long-term stakers due to the time-weighted element for calculating rewards. After the token sale, all token holders



(except tokens that have a cliff (locked) or vesting period - see Token Vesting) are able to stake the tokens within two different vaults:

\$RONIN → Single-sided staking pool. This pool will receive 20% of the liquidity mining rewards

\$RONIN/\$ETH LP → Liquidity position of 50% RONIN and 50% ETH. This pool will receive 80% of the liquidity mining rewards.

When staking your tokens, you can choose the lockup (stake) period, ranging from 0 (flexible) to 12 months (locked). The longer your \$RONIN the higher your rewards.

Below you will find a couple of examples of how this mechanism will work. We calculated the differences between flexible (unlocked) or locked for six months, nine months, and for a year:

- Staker 1: Doesn't want to lock the underlying tokens and therefore got a weight of 1
- Staker 2: Locks the \$RONIN tokens for 6 months and therefore got a weight of 1.5
- Staker 3: Locks the \$RONIN tokens for 9 months and therefore got a weight of 1.75
- Staker 4: Locks the \$RONIN tokens for 12 months and therefore got a weight of 2
- Time Weighted Ratio =  $1 \text{ (standard weight)} + \frac{x}{12} \times \text{Amount of months locked}$

Initially, 5% of the total supply will be allocated as liquidity rewards. This equates to 50,000,000 \$RONIN tokens being equally distributed and rewarded based on the calculations shared above over the course of the year. Please note that it's possible for the Ronin Finance team to alter, add and remove these rewards in relation to size and time.

### ***Profit Auto-Compounding***

Once you started to receive the profits distributed by the Treasure Owners, you can decide to either simple keep the stable coins received as profits into your wallet, or you can decide to auto-compound this profit to your initial coins.

This is very simple to as just one click, you will simply need to click the checkbox of profit auto-compounding, and your stable coin profits will be converted into \$RONIN and added to your existing coin, furthermore for the all the users that will decide to auto compound their profits and be long term holder of \$RONIN, will receive additional rewards in the form of additional coins into their wallet. Multiple auto-compounding period and related rewards will be displayed on the dashboard, as option for 1, 3, 6 and 12 months.







### ***Borrowing***

In the Ronin Finance portal, you will be able to borrow \$RONIN by using as collateral your existing coins or other stable coins accepted by Ronin Finance.

You can decide the collateral amount and time frame of the loan that best suits your needs.

### ***Personalized profit calculator***

One thing that we always hated about even the most modern DeFi platform, is the absence of a personalized Profit & Loss calculator, for the coin holder.

In our dashboard you will find the exact Profit & Loss on each \$RONIN bought from your wallet address with next to it the exact calculation with the FIAT currency dollar value, such as the USD.

This will include any and all gas fees, and fluctuation of the stablecoin used to buy \$RONIN.





## Ronin Finance Technology

Ronin Finance is DeFi protocol that uses cryptocurrencies and smart contracts to provide services that don't need intermediaries. In today's financial world, financial institutions act as guarantors of transactions.

In DeFi, a smart contract replaces the financial institution in the transaction. A smart contract is a type of Ethereum account that can hold funds and can send/refund them based on certain conditions. No one can alter that smart contract when it's live – it will always run as programmed.

A contract that's designed to hand out an allowance or pocket money could be programmed to send money from Account A to Account B every Friday. And it will only ever do that as long as Account A has the required funds. No one can change the contract and add Account C as a recipient to steal funds.

Contracts are also public for anyone to inspect and audit. This means bad contracts will often come under community scrutiny pretty quickly.

This does mean there's currently a need to trust the more technical members of the Ethereum community who can read code. The open-source based community helps keep developers in check, but this need will diminish over time as smart contracts become easier to read and other ways to prove trustworthiness of code are developed.

### ***Etherum and ERC 20***

The popular cryptocurrency and blockchain system Ethereum is based on the use of tokens, which can be bought, sold, or traded. Ethereum was launched in 2015, and since then it has become one of the driving forces behind the popularity of cryptocurrency. In the Ethereum system, tokens represent a diverse range of digital assets, such as vouchers, IOUs, or even real-world, tangible objects. Essentially, Ethereum tokens are smart contracts that make use of the Ethereum blockchain

### ***Some of the key takeaways here are:***

- The popular cryptocurrency and blockchain system known as Ethereum is based on the use of tokens, which can be bought, sold, or traded.
- One of the most significant tokens is called ERC-20, which has emerged as the technical standard used for all smart contracts on the Ethereum blockchain for token implementation.
- Plenty of well-known digital currencies use the ERC-20 standard



### ***What Is ERC-20?***

One of the most significant Ethereum tokens is known as ERC-20. ERC-20 has emerged as the technical standard; it is used for all smart contracts on the Ethereum blockchain for token implementation and provides a list of rules that all Ethereum-based tokens must follow.

ERC-20 is similar, in some respects, to bitcoin, Litecoin, and any other cryptocurrency; ERC-20 tokens are blockchain-based assets that have value and can be sent and received. The primary difference is that instead of running on their own blockchain, ERC-20 tokens are issued on the Ethereum network.

### ***ERC-20 Defines a Common List of Rules***

As of August 2021, around 442,647 ERC-20-compatible tokens exist on Ethereum's main network. The ERC-20 commands vital importance; it defines a common list of rules that all Ethereum tokens must adhere to. Some of these rules include how the tokens can be transferred, how transactions are approved, how users can access data about a token, and the total supply of tokens.

Consequently, this particular token empowers developers of all types to accurately predict how new tokens will function within the larger Ethereum system. This simplifies the task set forth for developers; they can proceed with their work knowing that each and every new project won't need to be redone every time a new token is released, as long as the token follows the rules. This compliance is also necessary; it ensures compatibility between the many different tokens issued on Ethereum.

Fortunately, the vast majority of token developers have fallen in line with ERC-20 rules, meaning that most of the tokens released through Ethereum initial coin offerings are ERC-20 compliant.

Plenty of well-known digital currencies use the ERC-20 standard.

If you are planning on purchasing any digital currency that's issued as an ERC-20 token, you must also have a wallet that is compatible with these tokens. Luckily, because ERC-20 tokens are so popular, there are many different options for wallets.

### ***ERC-20 Specified Six Different Coding Functions***

ERC-20 defines six different implementation coding functions for the benefit of other tokens within the Ethereum system.

In terms of implementation coding for ERC-20 tokens, the six basic coding functions are:

1. total supply
2. balance of
3. allowance
4. transfer



5. approve
6. transfer from

These code functions are integral for user/token implementation, specifically in determining the amount of tokens in circulation, storing and returning balances, making transfer and withdrawal requests and granting approval, and agreeing to automated transfers.

Taken together, this set of functions and signals ensures that Ethereum tokens of different types will all uniformly perform in any place within the Ethereum system. As such, nearly all of the digital wallets that support the ether currency also support ERC-20-compliant tokens.

Thanks to all the above mentioned, all new DeFi protocol can now create from this very basic structure much more complex features and functions, such staking, bonding, landing, locking, etc.

For more information on ERC-20 and Ethereum blockchain, please read the full documentation here:

<https://ethereum.org/en/>

All our smart contracts are coded with Solidity.

### ***What is Solidity?***

Solidity is a statically-typed curly-braces programming language designed for developing smart contracts that run on Ethereum.

For more info please read the full Solidity documentation here: <https://soliditylang.org/>

Our website and dashboard are designed with the best utilization and integration of the Web3.

### ***What Is Web3?***

Also known as Web 3.0, Web3 is the next major phase in the evolution of the internet. Much like the foundation of cryptocurrency, and helped along by IoT ecosystems, the onset of the Metaverse, and the rise of non-fungible tokens (NFTs), this new internet phase will be based upon decentralization, openness, and greater utilization for individual users.

To better understand Web3, it can be helpful to review current and past phases of the internet. Unlike the current Web 2.0 phase, where platforms and apps are owned by centralized entities, such as large tech companies, the Web 3.0 platforms and apps will be developed, owned, and maintained by users.

The coming Web3 iteration of the internet is expected to be more like the initial Web 1.0 phase than the current Web 2.0. Dating back to the 1990s, Web1 was the beginning of the World Wide Web. Like Web3 is expected to be, Web1 was defined by decentralized protocols and individual users.



### ***Understanding Web3***

Put simply, Web3 is a future, decentralized form of the internet, where users become owners. Rather than using free apps and platforms that collect user data, as in the current phase of Web2, users in the future Web3 phase will be able to participate in the creation, operation, and governance of the protocols themselves.

In Web3, ownership can be represented by digital tokens or cryptocurrencies, through decentralized networks known as blockchains. For example, if you hold enough digital tokens for a particular network, you could have a say over the operation or governance of the network. This is similar to the way stockholder voting rights allow shareholders of record in a company to vote on certain corporate actions.

### ***The main Key Takeaways here are:***

For investors, Web3 can present opportunities around the decentralization of finance, which could open new markets, just as cryptocurrency and NFTs have done. For example, investors can watch for new transactional infrastructures, such as lending protocols, which have the potential to be disruptive. Although Web3 may still be years away from capturing major market share, interest from investors and venture capitalists is likely to grow as people become more educated on this new phase of the web.

### ***Web2 vs. Web3***

Here is a breakdown of Web2 vs. Web3:

- Web2: This is the phase we have been in since the early-2000s, when the emergence of large platforms like Google, Facebook, Twitter, and Amazon, as well as services like Uber and Venmo, brought a centralized, commercial order to the internet by making it easier to connect, browse, interact, and make transactions online. These large companies capture much of the monetary value created on the internet.
- Web3: This is the future of the internet, where we return to the individualized utility of Web 1.0, but this time it's based on blockchain technology and digital tokens that can foster a decentralized internet. Rather than the large players of Web2 capturing the bulk of monetary value, Web3 replaces the centralized entities with decentralized networks that distribute the value to creators, users, and developers.







***In conclusion:***

Web3 is a future, decentralized phase of internet development, where users become owners. This contrasts from the current Web2, which is dominated by large, centralized players that capture most of the internet's monetary value. While Web3 is still in its infancy stage, it is likely to impact the investment community and broader economy in the years ahead.

For more information about web3, please read the full documentation here: <https://web3.foundation/>

**Ronin Finance is the ultimate, functional, elegant and user friendly implementation for any day to day user of all the above mentioned technology, merging in an astonishing symbiosis:**

**ERC-20 + Solidity + Web3 + Our Team Vision = Ronin Finance**





## Smart Contract

Here you can find our smart contract at the following address: [TBA](#)

## Contacts

Please visit our website at: [www.roninfinance.money](http://www.roninfinance.money)

Please follow us on twitter.com at [www.twitter.com/roninfinance](https://www.twitter.com/roninfinance)

Please join us on our Discord Channel at [www.discord.org](https://www.discord.org)

For email or enquiry please email us at: [info@roninfinance.money](mailto:info@roninfinance.money)

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