In CODE we trust

FIDARE

A Trustless ROI Incrementor

Version 1.0.2

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Introduction

"Absolute Trust leads to absolute Power, absolute power leads to absolute corruption."

To get an ROI from any system, three things are needed in tandem.

1. Trust on the system,
2. Timely action on the system.
3. Accessibility to the system.

With both of that in place, an ROI can be expected from it.

Societies have always tried to lay trust in systems and in the process of establishing trust, doubts get arose. One will only doubt something when they had trusted it. The doubt once resolved solidifies the trust more. Trust can be laid on both: reality and artificial reality.
From trees, soil, lions, rivers, mountains to systems, societies, organizations, religion, cults, products, ideas, etc.

The step of taking an action is a 4 step process, where people first get aware, they get interested in it, they try on it and then they go all in it.

But before taking the action, people need to trust what they are doing. Without trust, they can't decide on what they are doing. With the only trust in place, the action-taking process can start.
Any action is an investment and the corresponding outcome is its ROI.

ROIs can be taken from anywhere where investment can be laid ranging from environment, religion, careers, professional relationships, knowledge, hobbies, personal life, happiness, health, etc.
It can be both qualitative and quantitative.

But the one thing which is quite measurable is ROIs of financial instruments for financial life.
Financial Instruments are the backbone of societies' economies. People knowingly or unknowingly always invest. If someone is thinking that they don't invest and keep cash in hand, then they are investing in a depreciating asset, assuming that they are living in an inflationary cash mechanism), a negative ROI.

Financial Instruments

let's talk about financial instruments.
To get into a financial instrument, as talked before, one needs to first 'Trust' on it be it via their knowledge, personal experience, or via someone's recommendation.
And then a timely action is needed which is a function of initial knowledge of the instrument, skill on how to play with that instrument, the initial investment to invest in the instrument, and willingness to pursue it after initial losses or benefits.

TRUST

Trust is the hardest to get. People are dubious by nature and getting them to trust anything with their money is a hard task.

Trust in financial instruments gets the investor to take financial decisions. And it can be gained via personal beliefs of the system, knowledge of the system, proven results of the system.
With the advent of trust, people feel more in control of the situations, can lay out a definite plan for their future, can assess the returns on investment, even can become evangelizer of the system.

“Gaining trust in any system is a long process and thus an inefficient one.”

What you don’t trust you don’t doubt. Doubt arises where there is trust. Trust leads to doubts and clearance of doubts leads to stronger belief and trust.
As the process is in itself an inefficient one and takes up even years to build. A pileup of missed opportunities and shots gets collected in the backyard where trust could not get build up in time. This leads to regrets and disbelief over self, thus affecting the rationality to further trust on other financial instruments.

1. Self-knowledge of Instrument

Knowledge of any system opens the system to its user.
With the know-how of any financial instrument, people start understanding it. The initial gaps turn into wonders and rises curiosity more about the system.
The more someone spends the time to understand it, the more they are investing themselves into it and start feeling the part of it. This whole process of awareness, interest, trial lets the people trust it and then invest in it.

2. Trust on Proposer of Financial Instrument

Humans love to live in their comfort zone; therefore, they find easy ways for accomplishing things. In the same way, rather than gathering knowledge about an instrument or by trusting the instrument per se (which both are difficult, effort taking, and time-consuming tasks) the easy way is to just trust the proposer of the financial instrument.
The proposer in past days can be either old and influential people in the villages to news agencies, aggregating platforms, financial firms, financial advisors, bankers, and in recent days the Influencers who are promoting a financial instrument (Finfluencers: the emerging market). [1]

Now those who can be trusted will possess power, and power gives rise to corruption. Then corruption leads to deception.
Here, in this case, the Proposer can be lured into proposing a low ROI asset due to personal benefits w/o a check on them.

So, the current mechanism of trust laying is:
a.) An efficient one, time-consuming and dubious.
b.) A corrupted one.

TIMELY ACTION:

To take an action into a financial instrument. Three things are required:

1. Knowledge gap
2. Initial investment gap
3. Community Support

1. Knowledge of Financial Instrument

The Knowledge is currently gathered via courses, Udemy like platforms, YouTube, etc.
But the knowledge gathering process in itself involves a lot of friction creating a knowledge barrier.

- Lack of motivation
- Low incentivized Coaches
- Community to support with various doubts
- Only theory and no action-oriented learning

These problems exist because teachers do not get the required platform for building communities around them.
The initial platforms paved the way for uploading videos, building courses, creating tests. Also, the platforms take up much of the revenue sharing, leaving the teachers with the very least of the earnings.
Lack of proper incentivization to the teacher and a supportive community for learners create a huge knowledge gap leaving knowledge to only a handful of people.
The information barrier is the barrier that always exists in taking action over a system

With the Knowledge of a system, the doors of trust do get open up as well. What you cannot understand, you cannot trust.
The democratization of information has made an abundance of knowledge but has not been able to solve the problem of motivation.
The knowledge is in abundance but the motivation to pursue it is scarce.

What people have needed is not just information but a support system that can help them to understand systems on a deeper level.

Whereas, the current solutions do not enable the teacher to earn off high, build an active support community and provide action-oriented learning. The incentivization mechanisms are laid out in a manner that was good for times when the video uploading mechanism was not present. The platform taking up a big pie from creators leaves less room for teachers to increase the quality and build community support resultantly, there is hug knowledge but less motivation to understand this.

2. Initial Investment Gap

It's an old saying that "money makes money".
No matter how much knowledge or trust you have in an instrument. Without the initial investment, no dimes are going to come in. One won't be able to get a Return unless one invests in it.

3. Community Support

Communities have always been there from the start of Homo Sapiens. From tribes in past to telegram groups now, people love to be a part of the community.

The community provides the necessary support to its community members, holds them up, grows them up. Communities are helpful from getting knowledge, real-time support, building tribes, gathering support, exchanging value, etc.

So, the current mechanism for Timely Action needs:
a.) Proper motivation mechanism for learners and Teachers
b.) Initial Investment Support
c.) Community Support

ACCESSIBILITY

The system no matter how rewarding is of no use unless no one can take action into it. The mere existence of a financial model is not enough unless it is an instrument that people are aware of, can put their trust in, and invest any action into in an anticipation of an outcome result.
A trustless mechanism to take ownership of a financial model and to convert it into a financial instrument is missing at large. Many financial models are localized with knowledge and accessibility with only a handful of people.

Solution

By far we have discussed three major steps:
Trust, Action, and Accessibility

And if to collate on problems then they are:

1. Inefficient and corruptible methods for gaining trust: Dedicated Learning by self, Believing in Proposers.
2. Lack of timely right action.: Lack of awareness, lack of knowledge, absence of motivation, no community, and low or no initial investment.

An efficient solution would be to gather the collective Wisdom of Crowds for decision-making in a form of a decentralized list.
The list would collect people's opinions, knowledge, and votes and no single entity would be able to change the order of items in the list.

In this way, neither every individual would need to gather elaborative knowledge about a financial instrument, or about new opportunities. Nor they would need to trust the individual proposers/ institutions as the list would solve the purpose for all.

Along with it, building a platform that would incentivize the teachers to build a community around them and reward them disproportionately for building excellent courses and training support to their students can solve the problem of "Timely Action"

In short and complex terms, A positive-sum mechanism design model that enables a trustful investing ecosystem.

Therefore,
A **decentralized governed curation mechanism** for investment opportunities fueled with reputation systems.

And **utility-based community cohorts** for investment tool training.

Digital ownership systems to turn investment opportunities into an instrument.

The Wisdom of Crowds

The "Wisdom of Crowds" details how the group if informed and its members take decisions individually then, the collective opinion of the group will be far better than the opinion of the individuals in it.

"It is possible that the many, though not individually good men, yet when they come together may be better, not individually but collectively, than those who are so, just as public dinners to which many contribute are better than those supplied at one man's cost."

-Aristotle [2]

In 1906, in a country fair in Plymouth
A British scientist Francis Galton came across a weight-judging competition. A fat Ox had been selected and placed on display, and members of a gathering crowd were lining up to place wagers on the weight of the Ox. 800 people gathered as the best guess would receive prizes. Many of them were butchers and farmers, who were presumably experts at judging the weight of livestock, but there were also quite a few people who had, as it were, no insider knowledge of cattle.
When the average of the guesstimates was taken the crowd had guessed that the Ox after it had been slaughtered and dressed, would weigh 1,197 pounds. After it had been slaughtered and dressed, the ox weighed 1,198 pounds. [3]

A whopping 99.916528% accuracy rate.

"*Under the right circumstances, groups are remarkably intelligent and are often smarter than the smartest people in them. Groups do not need to be dominated by exceptionally intelligent people in order to be smart. Even if most of the people within a group are not especially well-informed or rational, it can still reach a collectively wise decision. This is a good thing since human beings are not perfectly designed decision-makers. Instead, we are what the economist Herbert Simon called "boundedly rational." We generally have less information than we'd like."*

-James Surowiecki, Wisdom of Crowds. [4]

In recent years, the "Wisdom of Crowd" phenomenon has been leveraged in business strategy and advertising spaces. Firms such as Napkin Labs aggregate consumer feedback and brand impressions for clients. Meanwhile, companies such as Trada invoke crowds to design advertisements based on clients' requirements [5]
Non-human examples are prevalent. For example, the Golden Shiner is a fish that prefers shady areas. The single Shiner has a very difficult time finding shady regions in a body of water whereas a large group is much more efficient at finding the shade [6]

In 2005, Eli Lilly and Company, a Pharmaceutical company, subsequently asked 250 *USA Today* readers to make predictions. The group was invited to buy or sell shares pegged to specific predictions, such as the

number of drugs that would be approved in a year by the US Food and Drug Administration. Shares in the correct prediction paid out virtual money at the end of the year, and Lilly motivated traders by stumping up $10,000 in real money to reward the winners.
Since its initial study, Lilly has commissioned two further prediction markets, the second of which used its own sales staff as participants. In this market, predicted outcomes, such as the revenue that a specific Lilly drug will achieve in different quarters of the year, are assigned a price: a trader might buy a share in that outcome if, for example, they think the share price underestimates the outcome at the end of the quarter. Lilly declined to discuss the details of this market, but Servan-Schreiber claims that it has already outperformed standard internal forecasts. [7]

Infamous show "Who wants to be a Millionaire", the participants whenever took the help of "Ask the audience", the audience has been right at the astonishingly high number of counts.

" With most things, the average is mediocrity. With decision making, it's often excellence. You could say it's as if we've been programmed to be collectively smart."

-James Surowiecki

Crowds that make the best aggregate decisions are one's where there's a wide scope of feelings and various wellsprings of information and awareness, where individuals' inclinations can counteract themselves, instead of building up one another.

The vast majority of us regardless of whether as citizens or financial backers or shoppers or chiefs, accept that significant information is packed in not many hands (or, rather, in not very many heads). We expect that the way to tackling issues or using sound judgment is tracking down that one ideal individual who will have the appropriate response. In any event, when we see an enormous horde of individuals, a considerable lot of them not particularly very much educated, accomplish something stunning like, say, foresee the results of horse races, we are bound to credit that accomplishment to a couple of keen individuals in the group than to the actual group. We want to pursue the expert.

We should quit chasing and ask the group (which, obviously, incorporates the masters just as every other person) all things considered.

If a gathering fulfills those conditions, its judgment is probably going to be exact. Why? On a basic level, the appropriate response lays in statistics. In the event that, you request a huge enough gathering from different, free individuals to make an expectation or gauge a likelihood, and afterward average out those estimates, the errors every one of them makes in thinking of an answer will counteract themselves. Every individual's speculation, you may say, has two parts: information and error. Deduct the error, and you're left with the information and in our case, an insight.

A huge gathering's totaled responses to questions including amount assessment, general world information, and spatial thinking have commonly been found to be pretty much as great as, or far better than the appropriate response given by any of the people inside the gathering.

Allowed sufficient data and the opportunity to talk things over with peers, customary individuals are more than fit for understanding complex issues and settling on significant decisions about them.

This Wisdom of Crowds if tapped for the financial markets of decision making can create wonders and this could be one of the solutions for bypassing the inefficient mechanisms of trusting the financial instruments explained earlier.

Decentralized Listing

As *James Surowiecki,* may put:
For a market to work smart 4 things are needed:

1. *diversity of opinion (each person should have some private information, even if it's just an eccentric interpretation of the known facts),*
2. *independence (people's opinions are not determined by the opinions of those around them),*
3. *decentralization (people are able to specialize and draw on local knowledge),*
4. *and aggregation (some mechanism exists for turning private judgments into a collective decision).* [8]

Now imagine an unbiased list of financial instruments listed according to what kind of returns they can have. E.g. "best cryptocurrencies for the highest return in Q4 2021.", "Top mutual funds on 3YR return projections", "Best unexplored Financial Instruments for 50X returns in 7-10 years", "Top Credit Cards in terms of least hidden costs", etc.

The list is made by collated information and systematic voting from Wisdom of Crowds.

The objective of the list would be to guide the people on what instruments to take action on for what kind of Returns.

Listings are powerful.
From what to buy in a grocery store, to what to do all in a planned career, everything is a list.

"For a sequential follow order to do anything or to prioritize anything, there can be a LIST."

The most important aspect of the discussion is why the list needs to be decentralized rather than the general centralized ones.

To make such kind of list function properly the list would have few properties attached with it:

1. The list should be devised by taking the intelligence of informed crowds rather than few individuals with a limited set of knowledge.
2. It would be completely decentralized, no single party will have ever the authority to change the order of listing of its items.
3. The platform's incentivization model who is hosting the list and those who are working to maintain the list should have an incentivization to do so. The incentivization should be designed in a manner that platform values should grow and decline based on the quality and unbiasedness of the listing.

So why not a regular kind of centralized rather a decentralized one?

In Centralized Lists there are 4 stakeholders:

1. The viewer: One who views the list, consumes it, takes relevant action according to it. In the end, they decide on something from that list.
2. The Applicants: Those who want to be present on the list.
3. The Curator: One who curates the list via their knowledge and tries to earn social/ monetary capital from it.
4. The Platform: The host of the list. They design, objectify, runs algorithms on it, does their deductions. They turn out to be the proposer who shapes the decisions of the viewer.

In a centralized situation, the platform can control the whole framework, as it can direct the result of the curation differently such as:

1. Change of the positioning/ ranking algorithm,
2. Change the ranks of few individual applicants based on under the table deals
3. Edit Curator produced votes and ratings
4. Erase or add applicants.

As the viewer trusts the platform, the platform gets the power. As the platform will have power, it can be corrupted.
And the nightmare is that Viewer would never ever know.

The need of the system is to be decentralized so that no single party can own/ modify it and the ranking algorithm should suit the objectives of the list.

Token Curated Registries

“Token-curated registries are decentrally-curated lists with intrinsic economic incentives for token holders to curate the list’s contents judiciously.”

- Mike Goldin

As per Mike Goldin "A token-curated registry uses an intrinsic token to assign curation rights proportional to the relative token weight of entities holding the token. So long as there are parties that would desire to be curated into a given list, a market can exist in which the incentives of rational, self-interested token holders are aligned towards curating a list of high quality. Token-curated registries are decentrally-curated lists with intrinsic economic incentives for token holders to curate the list’s contents judiciously." [9]

In simpler terms,
A list will be made according to its objective.
e.g. Best long-term crypto projects of 2021

Each list will have 3 stakeholders:

1. The viewer: One who views the list, consumes it, takes relevant action according to it. In the end, they decide on something from that list.
2. Applicants: Those items who wish to get listed in a list
3. The Curator: One who curates the list via their knowledge and tries to earn social/ monetary capital from it.

Initially, the list can be made by collective voting from the community where each member will have 1 vote.

After the list is made,

1. There would be various applicants who would be willing to get them listed on the top.
2. To get the investment opportunity to be listed there, the applicant would need to buy the platform tokens and submit them to the pool of list as the "min_deposit_application_fees".
3. If an application is considered suitable for the position they are applying for the application, they will get listed.
4. If some application is considered unsuitable/ unworthy, then the token holders of the platform can challenge the application by collectively depositing the "min_deposit_challenge_fees."
5. Upon running of the challenge, if the applicant wins the challenge then they will get listed and the particular % from the "min_deposit_challenge_fees" will be given to the winning

party and the remaining % would be distributed evenly to those participants who have voted in favor of the winning party.

6. The Vice-versa process would happen if the "Challenging Party" wins. A particular % from the "min_deposit_application_fees" will be given to the winning party and the remaining % would be distributed evenly to those participants who have voted in favor of the winning party.
7. In such a manner the listing would get curated timely with each application having a backing on the position they are holding.

As per Mike Goldin "Token holders have a tactical incentive to challenge and reject every candidate to their registry in the interest of increasing their holdings, but this is at odds with their strategic interest of increasing the *value* of their holdings. An empty list is of no interest to consumers, so candidates would not bother applying to it. Candidates drive fundamental demand for a registry's intrinsic token, and so by behaving tactically rather than strategically, token holders go against their interests and incur a potentially severe financial loss. Generally, it is in the interest of economically rational token holders to behave strategically and curate a high-quality list.". [9]

In this manner via the wisdom of crowds, a decentralized list will be made which will dictate the viewers on taking intelligent decisions according to the objective of the list.

Later on, several lists can be made with the power of list creation being the shift from the platform to the community.
This all will enable a trustless mechanism to know about the various investment opportunities, hence trustful.

Proof of Belief

A system like this could untap the biggest capital a financial instrument gathers, Support capital.
Support Capital is the capital that the community of believers has provided to a financial instrument.
An asset can have its value backed by the utility it provides, be it now or in the future. Anyone can know how big of support does the financial instrument gathers in terms of community.
An instrument making the loss in present or in past with no idea of future can be a highly profitable asset if it has the Support Capital with it. A Token Curated Registry unlocks to everyone how much of a Support Capital an instrument has.

"Whereas religion asks us to believe in something, money asks us to believe that *other people believe in something*." [10]

- Yuval Noah Harari, Sapiens.

In rudimentary terms, a currency value exists till there is someone to believe in it.
More the believers, the higher the value.

No system till now could quantify the real-time support in terms of community membership, none could quantity the Support Capital.
People try to assess it by the number of followers in social communities like Reddit, telegram but they can be easily faked plus, they do not provide the true picture of real-time support. A person could have joined it in Jan and would have lost the trust say in Mar, but it is highly unlikely that he would have left those groups. Thus no one really knows how big of support does a financial instrument has gathered.

But when it comes to gathering Wisdom of Crowds via Token Curated Registries (TCR), people can evaluate how much support does this crypto-currency, mutual funds, banks, credit cards, P2P loan lenders, new avenues of financial money-making, debt funds, etc. do carry via the positioning in their listing and the count of votes of those, who have staked their finances for the positioning of these instruments.
As they say: Put your money where your mouth is. And now will be a way to know where the mouth is, there the money is.

The voting would be an act of belief, an action of demonstrating trust. This action would be PROOF OF BELIEF.

Education Model

Utility-based Community Cohorts

Here we propose a level-based cohort-learning system. We will work with leading creators in finance for start, to help them unleash quality online courses that bring a cohort of students together, to learn and unlearn effectively, increasing their participation and interest via regular action-based incentives. There needs to be interaction, incentivization, motivation, accountability, and a supportive community
Creator economy is the future and current platforms fail to enable creators.

The learning would be in cohorts based on the level you are sitting in.
For eg. Level 1 (L1): They would be entry-level courses and anyone can access them.

There would be only limited access to the levels and ownership of Non-fungible tokens of levels would be needed to access the courses in it. It would be creators' choice that in which level they want to put their courses.
Any level NFT Hodler would have the right to access the content of the level. As they keep on consuming the content, the ownership would keep on shifting back to the teachers. Upon complete dispensing of ownership, the level NFTs can be bought again by students.

The specialty of the courses of initial levels would be, that they would incorporate basic courses, entry-level education for instruments that need low ticket investments.
As soon as the level rises, the education would start getting premium, the teachers can have better profits from the courses' fees and it would start covering knowledge of those instruments which will be high ticket investment. The students can directly pay to creators with the platform taking a transaction fee in between based on the level bases access they have.
This layer-based education would cover these things:

1. Anyone would have the access to the basic knowledge, they can get aware, try out the instruments.
2. Level-based learning would weed out the non-serious candidates and would help in maintaining the quality of the community.
3. This system would be able to incentivize teachers at a larger scale as teachers would be keep getting paid in Level NFTs and as the demands of the level go high, the teacher profits and students would soar up high.

The motivation is in the scare and can be compensated with rewards
Any user can buy the levels in form of NFTs and can either store them as an investment or can later sell them up as the demands of students to enroll in levels would go high.
These level-based NFTs would be minted from platform tokens only.

This would lay the foundation for the "Teacher Fund Charity Model" which would incorporate the incentivization cryptoeconomics in such a manner that:

1. The teacher will be heavily incentivized for quality courses and result-oriented learnings.
2. A community can be grown organically.
3. Students can get affordable learning.

More to “Teacher Fund Charity Model” further down the paper.

NFT in DeFi

There are investment opportunities but due to a lack of trust and a system to convert those opportunities into a financial instrument, larger societies are not able to become a part of it. Hence only a handful of people are aware of them and have accessibility to them.

For eg. There are a different variety of plants and trees that sells for thousands of dollars, there are booming real estate opportunities in someone's nearby area but only a few are aware of them.

Imagine a mechanism to get these opportunities to convert them into a form of digital ownership which many can be a part of, and if ROI gets +ve on them then all those digital owners can start getting benefits.
These opportunities can be turned into NFTs which will give birth to new financial instruments. And voted delegators can be chosen, who can work to grow them just like hedge fund managers with the pooled capital of NFT holders.

Now a decentralized list can be made with an objective like this:
"Best Financial opportunities (ticket size: 5k-7k, lock in: 15 months, return: 200-350%)"

And applicants could be those proposers who either made their fortune or they teach others on how to make fortune in Drop Shipping, Affiliate Marketing for travel and tourism, gardening of some rare plants, anything which is still unknown to us, you or our friends, or at large but they exist again only with a handful.

This will get the users of the platform:

1. Aware about a financial opportunity
2. Trust on those voted opportunities
3. The proper and required knowledge to take action via the platform.
4. A secure NFT mechanism to invest in these new instruments.
5. A proper decentralization curation mechanism via the wisdom of crowds to make decision-making smooth.

This whole ecosystem can unwrap wrath of opportunities and a wholesome of new unexplored and inaccessible markets and this is just for Financial Markets.

Imagine the same curation and awareness for sectors of education, health, travel, jobs, careers, etc. As each action is an investment and each outcome is a return on it.

Via leveraging Wisdom of Crowds, Decentralized listing mechanisms, Reputation systems in voting, Smart Contracts, NFTs, CryptoEconomics, token incentivization based behavior modeling, Cohort based real-time Education, Community growth principles: The problem of TRUST and ACTION can be attempted to solve to get better ROIs, to build thoughtful decisions in a trustless manner.

Conclusion

This whole ecosystem of Decentralized Wisdom Gathering via Prediction Markets, Incentivized Education, and NFT DeFi can unwrap wrath of opportunities and a wholesome of new unexplored and inaccessible markets and this is just for Financial Markets.

Imagine the same curation and awareness for sectors of education, health, travel, jobs, careers, etc. As each action is an investment and each outcome is a return on it.

Via leveraging Wisdom of Crowds, Decentralized listing mechanisms, Reputation systems in voting, Smart Contracts, NFTs, CryptoEconomics, Token Incentivization Behavior Modeling, Cohort based real-time Education, Community growth principles: The problem of TRUST, TIMELY ACTION, and ACCESSIBILITY can be attempted to solve to get better ROIs.

This is the first version of the white paper in an attempt to highlight the major problem of accessibility, decision making, and trust, in financial investing and a method to solve it using the wisdom of crowds, decentralization, and action-oriented learning.

The comings versions would try to shed light on further aspects of the Teacher Fund Charity Model, Inflationary and Deflationary Mechanism, Staking and Yielding leverages, Technical Architecture, Market Sizing, Go To Market Strategy, Technical and Fundamental Challenges, Riskiest Assumptions and most importantly Cryptoeconomics, Token based Behavior Modelling and Mechanism Design architecture.

"***Absolute Trust leads to absolute Power, Absolute Power leads to Absolute Corruption. Decentralization could be the possible answer.*** "

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