

NEODIUM FINANCE

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Introduction

Blockchain technology promoting decentralization is taking the financial world by storm. We are currently experiencing a blockchain revolution that is changing the world as we see it; the transactions are more secured, banks or governments are not in control of an individual's assets, and "fiat" money is not just the only medium of exchange anymore. The world is changing, so is the meaning of finance. But it is high time to recognize that blockchain technology is not just about finance. It has various features that could revolutionize the implied fields.

Neodium's (ticker: NEOM) primary initiative is to make the most out of blockchain technology by introducing Non-Fungible Tokens, incentivizing holders, and creating decentralized and centralized trading platforms. Thus, creating a smooth, balanced, and robust ecosystem will allow users to transverse through the different blockchain spheres seamlessly within one forum.

Our Vision

Neodium aims to create an all-in-one platform that will explore different branches of cryptocurrencies, pick one field at a time, and develop platforms that will expose users to new and exciting technologies helping them make the best out of crypto.

Cryptocurrencies are not just about investment and finance; blockchain technology can be used in day-to-day lives. Projects like VeChain and Graph Theory have attracted institutional adopters, but retail enactment in cryptocurrency and blockchain technology is what we believe will help the blockchain revolution take the next leg up. Therefore, we plan to introduce NFT conceptualization and other projects that can have daily implications.

Apart from an easily accessible platform where \$NEOM is the backbone of the Neodium ecosystem, Neodium believes in the power of community. Communities are one of the biggest reasons why a blockchain-based project grows. In a Decentralized infrastructure, communities are the driving force that makes important protocol decisions. Therefore, it is vital to create a toxic-free community, healthy and safe.

To ensure that Neodium works smoothly, we intend to develop a perfect community with multiple moderators on the lookout for any wrongdoing.

For the long term, Neodium aims to revolutionize the crypto space by developing a community-driven project which has something for everyone. An all-in-one on-chain project can easily be used by anyone and everyone without switching from platforms to platforms. These factors guarantee high volumes, heavy use of the \$NEOM token, and the best of all, giving the community multiple options to earn.

Target Industry and Scope

Decentralized Finance (DeFi)

If someone is up to date with the current affairs, chances are they already know about the DeFi boom. Decentralized Finance or DeFi has completely changed the way fintech works, giving the power to the hands of people instead of a centralized financial authority that can change the system whenever they see fit.

This democratic infrastructure led to what we now call the “DeFi boom”; In January 2019, DeFi's market cap increased from US\$326million to US\$90 Billion (as of last week of April 2021). Many believe that the DeFi wave has just started, and it will stay for a long run.

The primary focus of DeFi is to utilize the fundamental concepts set forth by financial institutions but redefine them with users at the center of their ecosystem. Some of the early applications in the DeFi world already provide a primer into what decentralized finance can do.

Neodium is committed to work in the DeFi sector and utilize the power of DeFi to incentivize the community and rewarding holders.

Neodium will be airdropping token holders from time to time with \$NEOM, Neodium's utility token. \$NEOM will also organize staking pools, and \$NEOM stakers will earn BUSD and BNB as rewards.

NFT

NFT- Non Fungible Tokens industry is on the rise; according to Forbes, the NFT industry has increased exponentially since the past year. The market cap of NFT has risen more than 1400%; this shows how confident the market is about the future growth of NFTs.

Gaming Industry

The pandemic-stricken world in 2020 turned to games for getting through tough times. Many top gaming companies made billions of dollars in 2020 and 2021 by selling in-game accessories. In 2020, the gaming industry was worth US\$160 Billion; TransPerfect and many other global institutions believe that it might double up and cross US\$300 Billion by the year 2023.

Selling fungible items in exchange for cryptocurrencies will smoothen the transaction process, and players could sell their in-game fungible items in the market in exchange for cash.

Constantly playing the games helps players in accumulating assets that they can trade with other players using NFTs. Players could earn more tokens with their experience and purchase better tools for improving their gaming expertise.

Neodium envisions taking a step up in the NFT game and developing an open square for users to buy and sell Non-Fungible tokens quickly and giving them the best price, they can get. Apart from an open marketplace, Neodium will also host an NFT conceptualization platform that will

allow creators and designers with artistic outlooks to create their own Non-Fungible Tokens hence selling them in exchange for cryptocurrencies.

Digital Art

The seemingly meteoric rise of NFTs has also helped the stranded and disorganized field of digital arts. Digital arts include Data moshing, Pixel arts, Digital photography, and much more. The reason why we used the adjectives "stranded" and "disorganized" is because there are many problems in the centralized digital art ecosystem, the biggest being "ownership." Digital's arts can easily be duplicated and counterfeited.

As the name suggests, NFTs are non-fungible in nature and are made on blockchains; and hence it is next to impossible to create an identical counterfeit artform. This makes NFTs the number one choice for digital art creators and sellers.

Neodium respects the online arts and hence plans to open an NFT marketplace that will greatly benefit creators, buyers, and resellers. Neodium plans to make a transparent and just platform where creators will get a reasonable price for their art pieces, making sure that they are not underappreciated. We plan to make sure that the marketplace has high volumes of art respecting buyers, and hence we are planning to spend a chunk of NEOM tokens allocated to marketing in this area.

Identity and Copyright

In the 21st century, where digitalization is at its peak, identity theft is a prevalent threat that can disrupt society's fundamental segments. It is essential to make sure that identity frauds are at a minimum; blockchain can be helpful.

With the security of cryptography and the decentralized nature of blockchains, NFTs can be used to collect and store data in the ledger, making it next to impossible for individuals with malevolent intentions to tamper with someone's identity.

Moreover, creators can turn their products into NFTs for copyright ideas. NFTs can also verify identity, turning physical game tickets into non-fungible tokens to avoid counterfeits.

Neodium intends to make an NFT conceptualization platform that can help users create their own NFTs that can include anything a human can envision as a useful non-fungible product—helping this currently underrated and undervalued field to grow.

Cryptocurrency Exchange

Neodium intends to develop an ecosystem that covers all the significant branches of crypto space. Neodium also plans to introduce crypto exchanges, making it a one-stop solution to all their crypto-related solutions.

Neodium is planning to deploy a different type of exchange hence giving a full-fledged trading experience, including a centralized, derivative, and decentralized nature of exchange.

Centralized Exchange

Centralized exchanges are trading platforms that perform as traditional brokerage exchanges. These exchanges are controlled by a central authority, and hence they can have an influence over the market. Most of the trading volumes of the crypto world come from centralized exchanges. This is because of several reasons, the biggest being - cheaper transactions. Traders using decentralized exchanges often must pay high gas fees that could eat up their profits. Thus, centralized exchanges are not going to go out of fashion for the long term.

Even though it will be adding fiat deposit features as a centralized exchange, Neodium intends to focus on dealing with crypto to crypto instead of fiat to crypto exchanges. With Neodium CEX or Centralized exchange, we intend to solve various issues that will be discussed in the aftermath of the heading "Our target industry."

Even though self-regulated, Neodium is committed to providing democratized access to a multitude of cryptocurrency derivative products to traders globally.

Derivative Exchange

Cryptocurrency is a market still in its infancy; after studying the previous trends of an emerging market, a healthy spot and margin market is followed by contract and other derivative markets. The crypto market has not given much exposure in derivative trading to retail traders, and hence there is enormous growth potential in that area.

Most of the leading exchanges like Binance only provide vanilla and futures contracts, but Neodium believes in exposing retailers to other derivatives contracts, including forwards, swaps, and options.

Decentralized Exchange

Decentralization is the real reason for the ongoing blockchain revolution, and hence even though it is not a full-proof technology, the world is gradually moving towards perfect decentralized exchanges. Scalability and interoperability are the biggest challenges to tackle in the sphere of the decentralized exchange.

In the future, Neodium plans to build a completely decentralized exchange that charges fewer gas fees in both on and off-chain operations. Unlike, Ethereum chain, Binance Smart Chain does not have many Layer-2 projects that could solve the current problems in the Decentralized space. Neodium intends to host such projects and later integrate them into its all-in-one crypto space, hence maximizing both volumes and user output.

What is Binance Smart Chain (BSC)?

The Binance Smart Chain, better known as BSC, is a blockchain that runs parallel to the Binance chain. Unlike the Binance chain, BSC is capable of hosting smart contracts, and Dapps and generally uses BNB as the platform's gas fee token. BSC boosts smart contract functionality along with the Ethereum Virtual Machine (EVM). The design goal of Binance was to leave the

high throughput of the Binance Chain intact while introducing smart contracts into their ecosystem.

Since BSC is EVM compatible, developers can utilize the best tools of both the chains, i.e., BSC and Ethereum, to create their product that can include anything from an NFT to DeFi products; Neodium plans to take total advantage of this technology to provide its users with a state-of-the-art platform for all their crypto-related needs.

Why Binance Smart Chain (BSC)?

The Fallacy of Ethereum Blockchain

Ethereum was designed by Vitalik Buterin to pave the path for other developers who wish to develop their own blockchain protocols and blockchain-based contracts. But Ethereum chain has not been able to keep up with the market needs with the gas prices reaching new heights and, at times, making it unaffordable for retail traders or institution blockchain users.

Unlike other protocols that are formed on the Ethereum blockchain itself, better known as Layer-2 blockchain solutions, Binance developed an EVM-compatible separate chain so that with affordable fees, developers will be able to access the best tools in the crypto space right now. This will also make migrations from Ethereum to BSC a piece of cake.

Native Interoperability

The Binance Chain or BC and Binance Smart Chain or BSC can smoothly communicate with each other even though they are parallel but different blockchains. BC and BSCs are some of the busiest blockchains in the crypto space; interoperability between them will be beneficial for both traders and investors.

POS-A

The Binance Smart's unique validating consensus comes by combining delegated Proof of Stake (PoS) and Proof of Authority (PoA) consensus. PoS allows coin holders to validate blockchain transactions without the need for costly and energy-consuming mining equipment, while PoA ensures to thwart 51% and Byzantine attacks, the greatest threat to a blockchain right now.

Because of all the points mentioned earlier, Neodium has decided to currently use BSC to host itself instead of Ethereum.

Our Products and Road Maps

2021 Q2

- Presale for \$NEOM
- DEX (PancakeSwap) Listing
- CoinMarketCap Listing

- CoinGecko Listing
- DeFi deployment (staking feature for holders)

2021 Q3

- Multiple CEX listing
- Native CEX (testnet) launch
- Native DEX (testnet) launch
- Neodium's NFT
- Native NFT conceptualization platform (testnet) launch

2021 Q4

- NFT marketplace launch
- Deploy para chain swap as a Layer-2 solution on Binance Smart Chain

Our Products and Features

A Decentralized and Rewarding Architecture.

Neodium finance's entire ecosystem highly relies on \$NEOM tokens, and hence it is important for us to host a community of holders who believe in Neodium's ideals and wish to be a part of a potentially disrupting technology. To ensure a community of happy holders, Neodium will be hosting several staking platforms with a unique reward system.

Neodium holders will be incentivized for holding \$NEOM in staking pools, with BUSD and BNB rewards; also, \$NEOM holders will be rewarded with 3% of each transaction involving \$NEOM. In the long term, we believe these traits will make a strong community of holders since \$NEOM will have multiple use cases.

NFT Conceptualization Space

Even though the recent staggering growth, Neodium believes that the NFT wave is just getting started, and apart from a way to promote a burgeoning art form, digital arts, NFTs can have many practical applications (some of which are mentioned above). Therefore, in Q3 2021, Neodium finance will launch an NFT conceptualization platform where tokenization of new NFTs can make any institution or individual make their own NFT.

NFT Marketplace

Neodium's NFT marketplace will provide digital art lovers a platform to buy and sell NFTs. Neodium's NFT marketplace will be artist-oriented, and hence it will make sure the digital artists are not overlooked or underpaid.

Centralized Exchange

In Q3 of 2021, Neodium will be launching the beta version of its centralized exchange. Current Centralized Exchanges or CEX frequently face many problems that are yet to be tackled; Neodium intends to solve them to deliver its users next to the perfect exchange. Some of the issues most of the current CEX faces are:

- Volume issues
- Security and privacy issues
- high fee
- liquidity issues
- high deposit and withdrawal fees

Neodium CEX will ensure to solve all these problems without charging high fees or compromising the user interface. A centralized exchange is an essential feature in Neodium's mission to develop an extensive crypto sphere. Neodium wants to make a user-friendly exchange providing a high volume, safe, and trusted exchange.

Derivative Exchange

History has seen that every emerging market spread its wings to margin and contract-based trading. Currently, there are not many exchanges that provide a derivative marketplace in the first place; the ones that provide are having many problems due to which, ultimately, a trader suffers.

Some of them are:

- Funding fee algorithms not on par with the increasing number of users
- Not many options to trade for retailers (both in cryptocurrencies and contract options)
- Not enough margin
- Fallacy in liquidation algorithms

Neodium plans to solve all these issues to make a quality derivative exchange for both traders and institutions. These markets are not just used by retailers; institutional investors used them too; since \$NEOM will be the native coin of these exchanges, we can expect high volumes of \$NEOM trading and base pairs. Neodium's derivative exchange will work as a section of the centralized exchange.

Decentralized Exchange

The reason why cryptocurrencies are gaining so much traction is because of their decentralized nature. The idea of a financial system that is not in control of banks, government, or any other regulatory body is quite intriguing and liberating at the same time. It is the community that takes

critical decisions, and it is the community that is the "system." Experts believe that the future of trading is "decentralized," and Neodium can't complete a crypto sphere without a DEX.

But currently, there are many problems that even the biggest decentralized exchanges are facing, and Neodium intends to make an optimized decentralized complete exchange that is accessible to everyone. Apart from accessibility, an average DEX faces many other issues, including:

- High gas fee in bull markets
- Poor user interface
- Indigent wallet integration
- Slow
- Low volumes

Even though a challenge, neodium intends to make a DEX worth trading where \$NEOM will play a critical role in being the utility token for the exchange.

Renounce ownership

Even though decentralized, in many cryptocurrencies, developers and teams can sometimes have an unfair advantage over the smart contract and could be manipulated at times. To make sure that this never happens, the Neodium team's developers will renounce ownership.

Ownership renouncing is the common practice of making a smart contract that can later never be altered and hence, never exploited or used by individuals with nefarious intent. By renouncing ownership, Neodium is standing by the statement that it is a community-driven project.

The \$NEOM Token

General Information

Ticker: NEOM

First listing: PancakeSwap

Parent protocol: Neodium Finance

Token categorization: Utility token

Fee token

Base pair

Blockchain: Binance Smart Chain (BSC)

Transaction tax: 8%

Token economy model: Deflationary.

The backbone of the ecosystem, \$NEOM, is the native coin of the sphere currently hosted on the Binance Smart Chain. \$NEOM will not just be a regular platform cryptocurrency that could be classified into one token category. It will be used as

- Utility token in the whole ecosystem
- Fee discount and payment
- DeFi staking token.
- Airdrops
- \$NEOM Base pair
- Gas fee in DEX
- Fees for NFT conceptualization platform
- Will be used for buying or selling NFTs.

These multiple use cases of the \$NEOM tokens will ensure an ever-increasing demand, and thus we anticipate a steady price rise. But this is not it; \$ NEOM has many other features making it more lucrative for its community.

\$NEOM Token - Key Features

Staking Rewards

Instead of just holding \$NEOM, investors can stake the token in different staking pools. This will tentatively reduce supply; hence a price rise can be anticipated. \$NEOM staking pools will follow a unique incentive algorithm that gives BUSD and BNB as rewards. These staking pools will be used for providing margin in the derivatives exchange.

Deflationary Model

A deflationary model is a tokenomics model that ensures that the token supply will reduce over time. That means it will be "burned" or removed from the market over time. In the case of \$NEOM, a "black hole" address will be created, which will burn 45% of the total supply after the completion of the presale. Neodium protocol's smart contracts will ensure to burn more and more tokens from time to time. These burn events will ensure the scarcity of the \$NEOM token, thus promising a linear growth model in the price rise.

Airdrops

To make an active community of holders, Neodium has allocated Ten Trillion \$NEOM tokens for airdrop purposes, organized and announced soon. \$NEOM holders will be completing simple tasks to get the airdrop.

Holding rewards

Out of the 8% transaction tax, 3% will be airdropped to \$NEOM holders, so investors keeping their \$NEOM in their wallet will also be incentivized with \$NEOM tokens apart from the price ride.

Locked liquidity

Out of the 8% transaction tax, 2.5% of \$NEOM will be sold by the contract into BNB, and the other 2.5% will automatically be paired with BNB and added as a liquidity pair in DEX. Liquidity will be locked for two years.

Tokenomics

Maximum supply: 1,000,000,000,000,000

Initial burn: 450,000,000,000,000

Presale: 250,000,000,000,000

Airdrop: 10,000,000,000,000

Liquidity: 250,000,000,000,000

Marketing: 40,000,000,000,000

Conclusion

The main motivation behind Neodium is the intriguing technology that is crypto; we are aware of the potential of this newfound technology and how it can change the world. We want to contribute to this technology and the current "blockchain revolution" that the people speak of. We believe that cryptocurrencies will make the world a better and more secure place and identify the problems the markets need to tackle; Neodium wants to focus and solve them for the world to take the next step towards decentralization.

Terms and Conditions

- The document is for informational purposes only and does not solicit any kind of financial advice about buying or selling \$NEOM or any other asset.
- This document does not endorse Neodium Finance; it just gives information about it.
- The contents of this document may be removed, altered, or added over a period, and therefore it is up to the reader to ensure that they are reading the correct/updated document.
- Controlling \$NEOM tokens do not grant ownership or equity in any affiliated company or associated business.
- While the community's opinions will be considered and appreciated, Neodium Finance reserves the right to get the final say in matters of platform or business.
- There is no guarantee of revenue or profit resulting from marketing, trading, or earning \$NEOM tokens.
- Cryptocurrencies, including \$NEOM, have a certain degree of risk factor involved with them; \$ NEOM will not be responsible under any circumstances in case of a loss to investors.
- Neodium Finance will not be responsible for any kind of discrepancies in Neodium's process because of BSC exploits or bugs.
- Regulatory Uncertainty, Blockchain-related tech has been the subject of oversight and scrutiny by different regulatory bodies worldwide. Neodium will not be responsible if an individual is investing in \$NEOM or using Neodium Finance's platforms from regions where Neodium or the use of blockchain technology is banned.
- The roadmap and goals outlined in the whitepaper can be subjected to change due to unforeseen circumstances. Therefore, invest at your own risk.
- There are no warranties, representations, covenants, or agreements, express or implied, between the parties except those expressly outlined in this agreement.