



**YF-PEER**

**YF-PEER TOKEN LITE PAPER**

Through blockchain technology and DeFi, YFPEER Finance extends beyond borders and boundaries, offering

financial services traditionally provided by centralized financial institutions but in a more transparent and

economical way. Throughout time, history has shown that banks, governments, and traditional financial systems

are susceptible to economic malpractice and corruption.

Bitcoin's creator, Satoshi Nakamoto, explained it brilliantly, "The root problem with conventional currency is the

trust that's required to make it work. The central bank must be trusted not to debase the currency, but the history

of fiat currencies is full of breaches of that trust."

As new challenges and uncertainties arise from unpredictable global events causing economic downturns, and

instability, there is a growing need for a permission less, inclusive, and trustless financial system that works for

everyone. While still in their infancy, Cryptocurrencies, DeFi, and YFPEER are proving that there is an equitable

alternative to traditional financial services that provides for everyone especially those in need. All that is required

is an internet connection.

## Mission Statement

The YFPEER project's mission revolves around the belief that the user is our primary asset for success. This belief

naturally signifies the importance of quality decentralized services, security, transparency and ease of use.

DeFi-offered options such as staking, farming, borrowing, lending, and Insurance means that users can access a full

suite of services from one platform. Their funds are safe and secure thanks to audited smart contracts, locked tokens,

and YFPEER's transparent practices. YFPEER is dedicated to providing quality services with the highest level of security.

The LaunchPad and SafeSwap exchange were created to help scaffold the DeFi space as a whole and construct

a genuinely trustless, transparent and secure environment for digital assets.

"Overall, YFPEER's mission is to deliver a complete, trustless, and secure DeFi ecosystem to users. Through our robust

protocol, our LaunchPad and SafeSwap platforms, we are certain that YFPEER will bring a whole new inclusiveness

Why YFPEER Finance?

What is YFPEER?

YFPEER is a DeFi protocol and ecosystem that manifests decentralized finance vision by offering DeFi services to

anyone with an internet connection. YFPEER is unique in that it provides a fully secure and transparent DeFi

experience, complete with audited smart contracts and a robust token lock system.

YFPEER provides a suite of decentralized financial services such as farming, lending, borrowing and staking. Yet

YFPEER's utility doesn't stop at being a protocol. Initiatives such as the LaunchPad (a DeFi incubator) and SafeSwap

exchange aim to usher in the next generation of DeFi projects and applications.

Pillars of the YFPEER Ecosystem

YFPEER Finance has many features that make it an attractive DeFi protocol. Below is a list of reasons why it is poised

to be one of the biggest players in the DeFi space.

Accessibility - The YFPEER protocol is structured to allow for multiple pools and staking options to be offered over

a more extended time period. With an easy-to-use user interface coupled with detailed instructions, YFPEER brings

a simple and delightful user experience.

Security - Project security is one of the primary goals for the YFPEER protocol. To ensure a secure yet transparent

protocol, YFPEER leverages its unique "LaunchPad Management" system, where new start up projects tokens are

protected through a series of time-locked smart contracts.

To further demonstrate its commitment to safety, YFPEER has been audited and fully certified by the Blockchain

Consilium, a renowned blockchain auditing firm, to assure the highest level of security. All new start up projects will

likewise have to undergo the same security protocols to launch on LaunchPad. Lastly, YFPEER commits to offering bug

bounties to anyone who can find & highlight inconsistencies in the code and quickly implement fixes to prevent protocol

exploits.

Intuitive Governance Model - A flourishing community is vital to the YFPEER platform. To facilitate a healthy

ecosystem, YFPEER will transition to a unique on-chain voting mechanism that will introduce flexible voting

parameters. This governance model is a first of its kind and allows for cost-free voting publicly verifiable by YFPEER

holders.

Trustless Protocol - Blockchain is revolutionary in creating distributed, trustless, permissionless and decentralized

systems. YFPEER Finance holds this philosophy in the highest regard. That's why YFPEER is one of the few DeFi

protocols that stores tokens inside fully audited, time-locked smart contracts to eliminate all possibilities of

tampering and exploiting the protocol.

YFPEER Platform Services

A fork of Uniswap, the SafeSwap exchange, will only list and support projects that meet the same rigorous

criteria as YFPEER Finance. The requirements for listing on SafeSwap include but are not limited to pre-locking

tokens, pre-locking liquidity, passing protocol, and smart contract audits.

With SafeSwap, users will finally have the ability to trade DeFi protocols with peace of mind and in a safe

environment. Overall, the SafeSwap exchange signifies a colossal step forward in DeFi as it eliminates many of

the pitfalls currently plaguing the industry.

Decentralized exchanges are becoming ever more popular, especially following the recent hacks of prominent

centralized exchanges as well as enforcement actions against non-compliant exchanges like BitMex and OKex.

CoinDesk recently reported, "June trading volume on decentralized exchanges set a record high of \$1.52 billion,

up 70% from May," according to data from Dune Analytics. "This double-digit percentage growth is simply the

continuation of a trend dating back to the end of [2019]," Jack Purdy, decentralized finance analyst at Messari,

told CoinDesk.

Curve and Uniswap control most of the DeFi traded volume, recording \$350 million and \$446 million,

respectively, in June. Both protocols are running the automated market maker infrastructures that also function

as decentralized exchanges. Balancer, a similar platform, recorded \$93 million in traded volume, up 2,460%

from \$3.6 million in May.

### DEX Market & Volume Analysis

It is apparent that currently, Uniswap holds the first-mover advantage. However, by making SafeSwap a safer place

to trade, YFPEER can sustainably grow trading volume and gain market share over time. The Cryptocurrency

markets are still in their infancy, and as decentralized exchanges (DEX's) improve they will continue to funnel

away market share from the centralized exchanges (CEX) as the Cryptocurrency market cap, and overall trading

volumes grow.

YFPEER will provide the needed technological modules and solutions to ensure each project's safety and security



on the SafeSwap platform. It will include but is not limited to time-release smart contracts, advisory services,

and marketing tokens alongside full-scope audits via Blockchain Consilium.

Projects that list on YFPEER's SafeSwap will also have fast-track access to Ferrum Network's revolutionary Liquidity

Staking technology. With Liquidity Staking, users can stake one token and earn rewards in a different token,

opening up tremendous possibilities for projects and users alike.

For instance, SafeSwap listed projects will offer staking of their liquidity pool tokens - including the YFPEER LP

tokens - and provide rewards in their native tokens, thereby incentivizing and strengthening the YFPEER liquidity

pools. With Ferrum's Liquidity Staking, the possibilities for cross-project staking increase exponentially.

Users who have Farmed/Staked for a minimum of 30 days will receive a pro-rata percentage of 5% of the

profits generated by SafeSwap. At YFPEER we believe in fairness for all users, regardless of the size of your

investment and will therefore reward users not on the amount Staked/Farmed, but by providing a multiplier.

## GET TO KNOW

The project [YF-PEER](#), is a yield defined project launched on the Ethereum Blockchain Network. It serves as:

1. A storage for valuable [ICO'S](#) (initial, coin, offering) that would appreciate in sooner time to come on the exchange network.
2. An automation enhancer, for investors who seek to make appricatable profit from [ICO](#) volume growth and [Coin Staking](#).
3. A governance token with maximum security that oversee's the investment of other yield finance tokens like [YFI](#), [YFV](#), [YFII](#), [YFRM](#).

Project was successfully launched on the 3rd of January 2021,after a detailed team meeting

where project roadmap and light paper was developed.

A storage for valuable ICO'S (initial, coin, offering) that would appreciate in sooner time to come on the exchange network.

An automation enhancer, for investors who seek to make applicable profit from ICO volume growth and Coin Staking.

A governance token with maximum security that oversees the investment of other yield finance tokens like YFI, YFV, YFII, YFRM.

#### YFPEER Vision

YFPEER's vision directly embodies the philosophy behind Blockchain and DeFi as it provides trustless financial

services to society at large. After seeing the negative precedents being set in the DeFi space with reports of

fraudulent projects ascending contemporaneously with the rise of DeFi's popularity, the team saw the opportunity

to develop a trusted and secure platform. That's precisely why, in Q3 of 2020, YFPEER was created.

Having been affected by illegitimate projects personally, the team knew that the central focus of YFPEER should

revolve around transparency and security. First, The YFPEER protocol and smart contracts had to undergo a

thorough inspection by an accredited auditing firm. Moreover, the team agreed to lock team, advisor and

marketing tokens in time release smart contracts and locked initial liquidity tokens on Uniswap until December

2021 and made the corresponding addresses public for the community to verify. While these steps solidified

YFPEER's commitment to security, the project didn't stop there.

The YFPEER team made it a point that the DeFi space had to embrace a “best practices approach” to truly flourish.

That is why YFPEER’s LaunchPad and SafeSwap exchange were created. Not only do new projects have to undergo

code audits, token locking and other procedures but they will also have to comply with YFPEER’s full LaunchPad

protocol.

### The Potential of Decentralized Finance

In 2020, the Decentralized Finance (DeFi) phenomenon has taken the cryptocurrency space by storm. Cryptocollateralized loans, liquidity provision, staking, yield farming, non-fungible tokens (NFT’s) and numerous other

novel concepts suddenly entered every crypto enthusiast’s vocabulary. And for a very good reason.

DeFi is propelling the cryptocurrency industry onto the next phase in which it can finally start fulfilling its longkept promises - challenging the legacy financial system. By integrating smart contracts into financial operations

and removing the roles of intermediaries, which are both costly and ubiquitous in the traditional financial system,

a new inclusion-based system is emerging.

The snowball is already picking up speed, more and more enterprises and organizations direct their focus to this

new paradigm and, once it reaches critical mass, decentralized finance will be unstoppable. YFPEER seeks to

position itself at the fulcrum of this and help bring positive change to the world of financial services.

### DeFi Immaturity: Challenges Impeding Growth

Since the beginning of 2020, DeFi protocols have seen astronomical growth. Initially, first-mover protocols

acquired a total of several million dollars in digital assets, but now DeFi is eclipsing over seven billion dollars in

total value locked (TVL) throughout the space.

While the popularity of DeFi continues to increase, more and more projects have been embracing the craze. Not

all, however, have pure intentions in mind.

What makes YF-PEER unique - all token holders stand a chance for profitable yields from farm staking, adding liquidity on uniswap pool, and also holding tokens for up to 10 days minimum

and reselling it back to community P2P to take profit, and as a governance token trading pairs of YF-PEER to other Yield finance tokens would be available on exchange like Hotbit, Probit, Uniswap before February | March 2020.

Bear in mind that the beauty of [YF-PEER](#), is the fact that all token holders stand a chance of accumulating profitable yields from farm staking, which adds more sales on UNISWAP pool, furthermore; you can always sell your coin back to the [YF-PEER P2P](#) (pair to pair) community to take profit after holding for a minimum of ten days.

#### ALLOCATION

Airdrop - 50,000 YF-PEER

Presale - 20,000 YF-PEER

Staking - 10,000 YF-PEER

Development & Marketing - 10,000 YF-PEER

Total Supply = 90,000

Airdrop=50%

Marketing&Dev=10%

Presale=20%

Staking=10%

## TOKENOMICS



YF-PEER

01

### AIRDROP

50,000 YF-PEER Tokens allocated to community airdrop distribution

02

### MARKETING & DEV

10,000 YF-PEER Tokens allocated for Project development and marketing

03

### PRESALE

20,000 YF-PEER Tokens allocated for Presale in project community

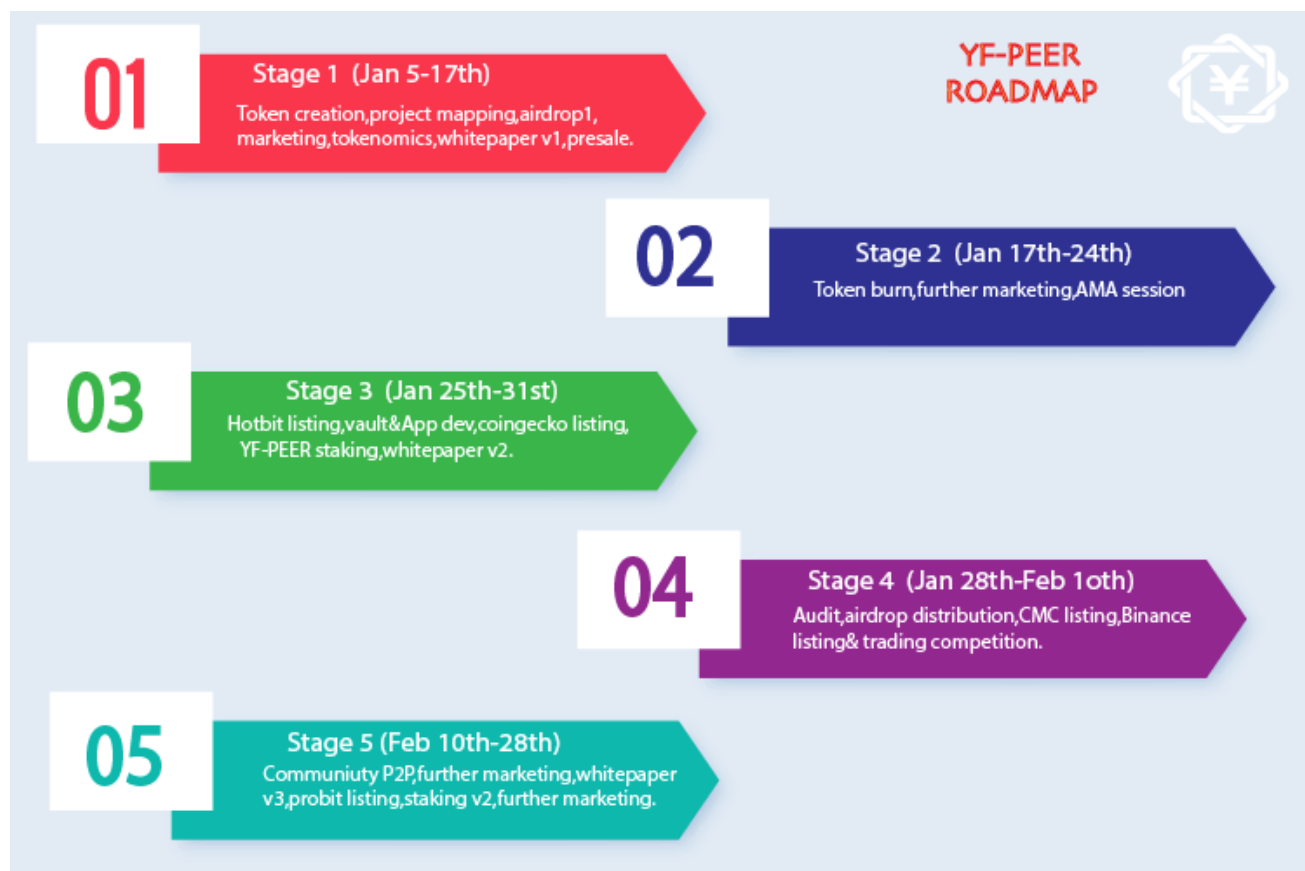
04

### STAKING

10,000 YF-PEER Tokens allocated for staking and liquidity pool on website

# YF PEER ROAD MAP

## Stage i (Jan 5 - Jan 17th)



- Token Creation
- Project Mapping
- Airdrop 1 (9th Jan)
- Marketing
- Tokenomics
- Lite paper
- Website
- Presale start
- Stage ii (Jan 17th - Jan 24th)
- Token Burn

**Further Marketing**  
**AMA Session**  
**Stage iii (Jan 25th - Jan 31th)**  
**Hotbit listing**  
**Vault & App Development**  
**Coingecko listing**  
**YF-PEER Staking**  
**White paper V2(Jan 28th)**  
**Stage iv (Jan 28th - Feb 10th)**  
**Audit**  
**Airdrop Distribution 2(1st-3rd Feb)**  
**CMC listing**  
**Binance listing & Trading Competition**  
**Stage v (Feb 10th - Feb 28th)**  
**Community P2P**  
**Further Marketing**  
**White paper v3**  
**Probit listing**  
**Staking v2**  
**Stage vi (March 1st - April 25th)**  
**Further Marketing**  
**YF-PEER|YF Defi Pair**  
**Trading Competition.**



## Y2PEER FEATURES:

1. **Accessibility And Governance:** As a governance token, YFPEER makes it easy and possible for the issuer of the token to be held accountable by the investors if anything should go wrong.
2. **INSURANCE AND PROFITABILITY :** Acting as a governance token once again, YF Token has a limited supply with utility that is of Real Value. This ensures that all holders can exchange tokens for YF and also store up value with yields in the pair to pair community. Y2PEER uses the best Vault Practices and approved Community Decisions in ensuring that all holders who stake or hold tokens get rewarded after a due interval. However when other trading pairs of finance yield tokens like: YFI, YF-PEER etc, are live on the exchange network, yield returns will be shared amongst holders in the system.
3. **YF-PEER STAKING:** YF-PEER Token allows holders to easily stake their tokens and other YF-PEER governed Tokens with so much ease as you can do this directly from your own recommend personal crypto wallet. Transparency is guaranteed because as mentioned above YFPEER ensures that token issuer's do not go against the guidelines surrounding token.



# YF-PEER DEFİ

01

## STAKING

YF-PEER Token is developed to allow holders to deposit and stake tokens and earn profitably when stake period is due.



MODERATE

02

## LIQUIDITY

YF-PEER Token is developed for uniswap liquidity pool invest, and all who add to liquidity pool earns ROI proportionally after 20 days of pool farming.



MODERATE EARN

03

## P2P

YF-PEER Token is developed to allow community people to exchange token (Buy&Sell) once trading is live on exchange this will help to improve the supply and augment value.

MODERATE HIGH

04

## TRADE

YF-PEER Token is developed to allow for profitable trading on listed exchange, token has limited supply with community demand that is real value and a target rocket price to YF-PEER

HIGH EARN



Yf-peer allows their users to earn generously by the following percentages: 98% annually, 8.2% monthly, 0.27% daily.

Through the medium of Yf-peer, users enjoy the privilege of having fixed return rate on their stake of Yf-peer token at the rate of 0.27% daily (98% annually, 8.2% monthly). There's a sure guarantee that the returns will be sustainable and delivered via Yf-peer tokenomics.

There is 100,000 Yf-peer tokens as the contract does not make room to "mint" more tokens. 15% of the 100,000 total tokens will be stored in the staking reward contract, calculated to cover for the first two years of operations.

Staking through Yf-peer was formulated to be as simple as ABC. It needs a 120hours lock up which begins at the commencement of staking.

Users can make withdrawals of tokens, but this must be after the first 120hours of lock up alongside the earn interested.

The interest can be withdrawn anytime without any charge, while the tokens are staked in the platform motivating other users to continue staking based on the principles of demand and supply.

## STAKING PROCESS

If an investor decides to stake 1050 tokens, firstly he makes a deposit of Yf-peer to Staking account on website, and now chooses his desired maturity period and amount of tokens he wants to stake, the minimum maturity period is 120 hours, protocol automatically deducts 2.1% from the 1050, leaving a balance of 1027.9, the 2.1% is been put in protocol cycle and it multiplies the fixed daily ROI 0.27% and adds interest up till when the stake is due for withdrawal, if Investor wishes to unstake before maturity period he can always easily withdraw back the 1027.9 without fees, but all Investors all advised to wait till stake withdraw date is due, so can withdraw total input with all the yield interests minned.

Coins available for stake; ETH, USDC, DAI, YFI, BAL, CRV, etc.

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Farming in progress



Yield Finance Peer (YFPEER)  
Stake ETH, Earn YFPEER

Stake Now


Reward progress: 70.9%

Annualised Yield: 8.79%

Farming Period: 30 days

Farming end time: 2021-02-22:00:00

Farming in progress



Yield Finance Peer (YFPEER)  
Stake USDC, Earn YFPEER

Stake Now

Reward progress: 60.1%

Annualised Yield: 7.49%

Farming period: 30 days

to a  
ROI

### UNISWAP LIQUIDITY

**POOL:** YF-PEER is developed to allow for investors to add liquidity YF-PEER pair and earn after 25 days which the liquidity pool will last

for, and all investors will earn proportionally to the amount they add to pool, there will be

over 3 different pairs available on uniswap so Investors can easily choose his desired pair for maximized yield.

## **NFT Acquisition & Creation**

YF PEER will allow content creators, blockchain companies, and other industry leaders to acquire and issue non-fungible tokens natively. \$Yfpeer will be the preferred form of payment available for token issuance, transfer, and destruction.

## **YF-PEER Economic Model**

We designed YFPEER for immediate, mid-term, and long-term value capture. Seed commits to long-term strategic partnerships and project growth entering the 2021 year. Private commits to mid-term value capture through liquidity provision, protocol incentivization, and community awareness. Public faces no lockup. Bonus structure and token vesting have taken into account all factors of seed importance to Frontier's growth, private importance to our market awareness, and public involvement in our success. We believe that YFPEER value capture and market positioning will make all rounds pleased.

## **REFERRALS**

YF-PEER will develop a referral system that incentivizes users to bring their friends into DeFi. Community campaigns will also involve distributing YFPEER to members who have demonstrated a strong desire to help improve our ecosystem.

# Yfpeer Incentivization Protocol

The suite of YF-PEER applications will contain a new incentivization layer in which users will gain eligibility for rewards in the form of \$YFPEER based on how much native app activity they perform.