

FRIENDLY FINANCIAL

WHITEPAPER

<https://FRIENDLYFINANCIAL.io>



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INTRODUCTION

Disclaimer:

The following information provided here is non-binding in nature and may be subject to change without notice. The information provided is not intended to nor should it be construed as financial advice.

1. We've seen the ponzis and failures.
2. Passive income backed by REAL people and REAL assets.
3. No rug pulls.
4. HODL
5. PlaaS (Passive Income as a Service aka RaaS or Revenue as a Service)

The sole objective driving Friendly Financial (FF) is the consistent generation of passive income for holders of the \$FFIO token through Nodes. \$FFIO coins purchased and staked at friendlyfinancial.io start earning immediate rewards by offering our owners passive income with an above average APR for an introductory period. Holders are then transitioned into a revenue sharing model to ensure sustainability while establishing an infrastructure for stable and recurring rewards. What sets FF apart from other DAOs and Nodes as a Service models is fewer, deeper liquidity pools backed by existing and real-world assets. Stakeholders will profit from an ecosystem designed for growth by a Dev team with a proven track record of successful ventures. By diversifying the treasury into a balanced portfolio of physical real world assets, combined with strategically planned crypto investments, FF has laid the groundwork for a strong foundation of long term, steady growth.

FORTIFIED RESOURCES

Our DEV team has studied the failures, learning from the mistakes of others. Exhaustive research and development has evolved into a comprehensive blueprint intended for longevity and sustainable growth. FF has reimaged the prevailing crypto ethos into an innovative and unique staking protocol bolstered by an existing, established real-world business. With secure assets already in place, FF has devised a methodology that will benefit holders with immediate rewards, sourced in part from those assets. Revenue from crypto and material investments will consequently become additional sources of income for stakeholders in the future, affording \$FFIO owners security and stability within and outside of the metaverse.

FRIENDLY FINANCIAL CIRCLE OF FRIENDS

The FF approach is straightforward and transparent: deliver DeFi as a Service by creating a consolidated, easy to use platform. FF will bridge the gap between stakeholders and high yield investments, building a protocol that does all the work and heavy lifting.

With FRIENDLY FINANCIAL:

1. You don't have to research hundreds of protocols to make an investment. Your DeFi business starts and ends with FRIENDLY FINANCIAL. FRIENDLY FINANCIAL efficiently aggregates returns from protocol-owned liquidity with returns from DeFi protocols across numerous chains.
2. No need to buy expensive software to do swapping, bonding, staking or bridging for you. Let FRIENDLY FINANCIAL do the work while you are freed up to do other important things with your time.
3. Reduced fees. The way FRIENDLY FINANCIAL works, we pool resources together, charges are then distributed according to everybody's contribution, this results in a relatively smaller fee per head.
4. Simple and easy. Nobody likes to struggle or interact with complicated websites, worse if you have to do this across many protocols, it is draining and inefficient. This is why we designed a simple website that is easy to navigate. With FRIENDLY FINANCIAL, your task is simple: buy \$FFIO with AVAX on Uniswap.org, connect your Metamask wallet to our console, buy a \$FFIO node. When the time comes, you simply claim your daily Rewards.

5. Less Risk, more reward: FRIENDLY FINANCIAL is a community-driven, value-adding protocol that is both open and transparent, with no hierarchy or exclusivity. We verify all protocols before we invest to minimize risks to the barest minimum, what's even more interesting is we allow our community to decide from a list of carefully curated and verified protocols.

As always, do your own research. In this whitepaper, we will explain what FRIENDLY FINANCIAL is, the solution we offer and why we are a wiser, more secure choice for crypto investors.

\$FFIO was created with the singular objective of providing its holders with reliable, consistent, and passive, high yields.

FRIENDLY FINANCIAL is a multi-blockchain Yield Processing Node platform built on the Avalanche Network.

BACKEND

FRIENDLY FINANCIAL offers a high yield potential combined with a reliable methodology. It allocates rewards and yield holders efficiently by combining returns from protocol-owned liquidity and returns from DeFi protocols across many chains.

This cycle is repeated, providing you with incredible passive income.

CREATE FFIO NODE

You buy FRIENDLY FINANCIAL (\$FFIO) tokens to create a Node and depending on what tier you buy you get a certain amount of \$FFIO tokens as daily accumulated rewards.

Be reminded that values may change in the future to sustain the project.

1. Buy \$FFIO on Uniswap.
2. Connect your wallet to our console and buy \$FFIO tokens.

3. Create a FRIENDLY FINANCIAL Node with \$FFIO tokens.

WHAT HAPPENS TO THE FRIENDLY FINANCIAL USED TO CREATE A NODE?

This is what happens when a \$FFIO node is created: a major percentage of that \$FFIO is sent to the rewards pool, some percentage of that \$FFIO is put to the liquidity pool as 50%

\$FFIO and 50% AVAX, and a small percentage of that FRIENDLY FINANCIAL is transferred to the marketing team wallet to support the protocol's stability and token growth.

Rewards are distributed in real time, and you may claim your rewards in \$FFIO tokens from the console.

Please bear in mind that just like the rewards value, the distribution frequency is an estimate and may change in the future to ensure project sustainability. Also, once a node is created, it cannot be shut down, but aside from your rewards, noders will also enjoy the increase in \$FFIO token's intrinsic value.

HOW IS FF SECURED

WHY TRUST US:

1. Fair launch: No private or public sales, no VCs.
2. Everyone has an equal chance in a fair market.
3. Contract source code verified:
4. Liquidity locked: here
100% of liquidity tokens are locked making it impossible for this project to be “rugged”.

TOKENOMICS

Network: Avalanche

Name: FRIENDLY FINANCIAL

Symbol: \$FFIO

Contract address:

Burn token trx:

Total Supply:

Burned Supply:

Max Tx: N/A

Max Wallet: N/A

Tax: Buy Tax / Sell Tax: 0%

TREASURY

The \$FFIO treasury is used to diversify funds into high yielding assets. These assets will encompass a diverse array of investments, both digital and real world. 50% of NFT profits will go to the treasury as USDC to consistently make wise investments into real estate, cryptocurrency, stocks, bonds, etc. Stakeholders will share in the revenue.

Building and maintaining an inflation resistant treasury backed with appreciating assets is the key to our success. As it stands today, the treasury holds over \$2 million in real estate, \$70,000 in cryptocurrency, \$20,000 in stocks and bonds. Hundreds of thousands of dollars of profit from multiple successful high-utility, in real life brick and mortar businesses owned by the treasury flows in on a steady monthly basis, keeping the ecosystem healthy for the long term. This initial influx of capital will not only pad stakeholders against inflation in the meantime but also sustain us through the staking period and deliver us safely into our final revenue sharing form.

LIQUIDITY POOLS

The fewer the pools the better because when deposited assets are fragmented across a limited number of pools, each pool is deeper. The outcome is less slippage for traders, which means better rates, more traders, fees, LPs, and liquidity. A virtuous cycle; liquidity begets liquidity. FF will back the pool with an initial investment of \$100,000 USDC. A time lock contract will ensure the price of LP tokens doesn't change until the contract's expiration.

Liquidity mining allows our stakeholders to earn profit off of existing assets. Yield farming protocols incentivize liquidity providers (LP) to stake or lock up their crypto assets in a smart contract-based liquidity pool.

ROADMAP

Note that this Roadmap may change with time due to the flexible nature of the market. Also, some details have been intentionally left out to forestall possible competitive risks. Here is our roadmap for the next 12 months:

Q1 2022

- Build an active community and gain trust around the FFIO project
- Release Whitepaper
- Define Tokenomics and launch a beta version of the project
- Beta version of the landing page
- Launch V1 of the FFIO Dapp and main page
- Get listed on CoinGecko and CoinMarketCap to gain more visibility.
- List on one of the top 10 exchanges

Q2 2022

- Enable the staking system on the dashboard
- Launch staking features
- Launch tradable NFT collection for rewards

Q3 2022

- Continually improve reward distribution system and FFIO protocols
- Create iOS and Android mobile App
- Improve project awareness and visibility

Q4 2022

- Launch the FFIO DeFi allocation protocol
- Intensify marketing
- Multichain integration

FRIENDLY FINANCIAL DEV TEAM

Please note that we cannot disclose the full identity of our team members for security reasons, however, our core team members consist of:

- Two core Blockchain Developers
- One security analyst
- One community manager

- One project manager
- One frontend developer
- One financial advisor
- One budget manager

SOCIALS

Website: <https://FRIENDLYFINANCIAL.io>

Earning Dashboard: <https://app.FRIENDLYFINANCIAL.io>

Twitter: <https://twitter.com/FRIENDLYFINANCIAL>

Discord: <https://discord.gg/FFIO>

Medium: <https://FRIENDLYFINANCIAL.medium.com/>

LinkedIn: <https://www.linkedin.com/company/ffio>