

HFi Holder Finance

HFi is a project within the Ethereum network. It aims to become the best store of value token benefiting from the Ethereum network advanced technology, and to be the first Holders centric project of the Ethereum DeFi ecosystem. It rewards early adopters and Holders of HFi who stake this community-driven token. Indeed, the longer you stake HFi, the more you are rewarded by earning more HFi. The very limited total supply combined with the huge potential of the Ethereum ecosystem converge to develop the decentralized finance (DeFi) exposure.

The purpose of HFi is to become a digital store of value, like a digital gold, without cost of mining and negative impact on the environment. Furthermore, the fast transaction speed, allows to anyone worldwide to be part of HFi project and build their future wealth.

HFi is initiated and developed with the community in mind and for the purpose of rewarding its members proportional to their investment. All proposals and decision making are voted via HFi within the community, minority obeys majority.

The Holder-Fi's Spirit

A self-governing decentralized project dedicated to rewarding the community.

HFi's Future

HFi's future will be determined by the Holder-Fi community itself.

HFi Issuance

Holder.Finance is the digital asset, HFi in abbreviation, based on the ERC20, is the technical standard used for tokens within smart contracts on the Ethereum blockchain. **Total token supply is 1,000 HFi.**

HFi Distribution

Except for the incentive of the team & the private sale (172 HFi), the distribution of the HFi is completely decentralized via minting and community incentive waves based on the smart contract. The only way to earn HFi tokens is to mint during the genesis mining campaign or staking HFi tokens during the staking mining campaign.

TAKE PART IN THIS EXCITING ADVENTURE!

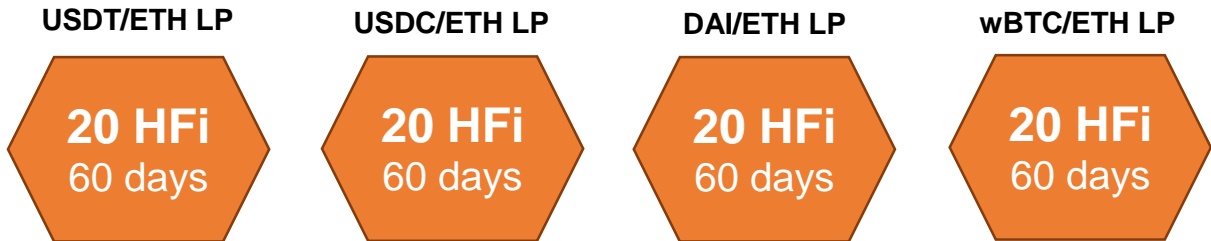
Except a reserve locked for the team* (10% of the total supply), there are no pre-minted, no venture capital (VC). HFi can only be minted then staked. We ensure that HFi distribution is fair, providing all Holders an equal opportunity.

**An amount of 100 HFi will be locked in the smart contract for the team and released after the launch of the HFi HoldSwap (DEX) at the pace of 10 HFi per month.*

1. **Genesis Mining Method:**

The Genesis Mining is built on the top of *HolderSwap** and provides for minting 380 HFi. These HFi tokens are mintable through a staking process as follows:

Bronze Mining LP



Silver Mining LP



Gold Mining LP

HFi/HFi & HFi/HFS - SIMPLE STAKING POOL



Mining Formula Mining Rate per second

Total HFi / 60 days * 24 hours* 60 minutes * 60 Seconds

**See the HolderSwap explainer document for more information*

The HFi's early adopters are rewarded during the Genesis Mining campaign with a bonus, participating into the HFi private sale as follows:

Private sale round	Minting Bonus during the Genesis Mining
1	10%
2	7.5%
3	5%
4	2.5%

2. Mining Timeline:

HFi Genesis Mining formally kicks off in Q1 2021 and ends in Q3 2021. The staking mining of HFi starts in Q1 2022 and lasts 12 weeks in total, 1 week per month.

3. Mining Reward of the Genesis Mining:

A total of 380 HFi can be minted in 9 months, equivalent to 38% of the total supply. The rewards are claimable anytime during the Genesis Mining campaign.

4. Staking Mining:

At this stage, users can participate in mining by staking only HFi tokens. The more the community is strong and supports the project by holding HFi, the more users are rewarded in HFi. The staking minting difficulty increases over time.

Every week of staking mining, the amount of mintable HFi decreases to create a positive holding pressure on the market and to reward every Holder-Fi fairly. Each month there is a staking wave.

Date	Batch number	Wave number	Total HFis available
January 2022	1	1	20
February 2022	1	2	20
March 2022	1	3	20
April 2022	2	4	15
May 2022	2	5	15
June 2022	2	6	15
July 2022	3	7	10
August 2022	3	8	10
September 2022	3	9	10
October 2022	4	10	5
November 2022	4	11	5
December 2022	4	12	5

The quantity of HFi obtained by users participating in minting is determined by the amount of staked HFi and its lockup duration. Users can participate in staking HFi, release their staked HFi between each waves, and withdraw their HFi rewards, after the end of each wave.

5. Further developments funds locked:

A total of 30 HFi tokens will be minted before the official launch of HolderSwap in February and will be locked in a smart contract for 1 year, until February 2022. These tokens will be used for further developments and improvements on the Holderswap Dex.

6. Anniversary Airdrop:

On the project's first anniversary, every Holder-Fi with a minimum of 0.1 HFi will receive an airdrop. A total equivalent of 1% of the circulating supply of HFS tokens (HolderSwap utility token) will be equally distributed to HFi holders.

7. Vault Staking:

At this stage a vault is created and a Vault staking's campaign starts:

For each HFi locked in the vault during a month the holder is rewarded with 0.1 HFi or 10% of monthly interest until the total of 25 HFi per Vault staking event is minted. This Vault staking campaign happens twice a year during 4 years, the last one being in 2026. A total of 200 HFi or 20% of the total supply are minted during these Vault staking campaigns. There is a fixed minting rate at 10% per month per vault no matter what the quantity of HFi is locked into the vault. There are two Vault Staking campaign per year.

8. Community distribution:

The 48 remaining tokens are distributed randomly each month to 100 Holder-Fis at the pace of 1 HFi per month or 0.1% of the total supply until that the total supply reaches its limit of 1000 HFi after 4 years in 2031. These 100 random Holder-Fis earn 0.01 HFi per this fair distribution campaign no matter how many HFi they have in their wallet, even with an amount as little as 0.000001 HFi.

These rewards can't be distributed to the team wallets.

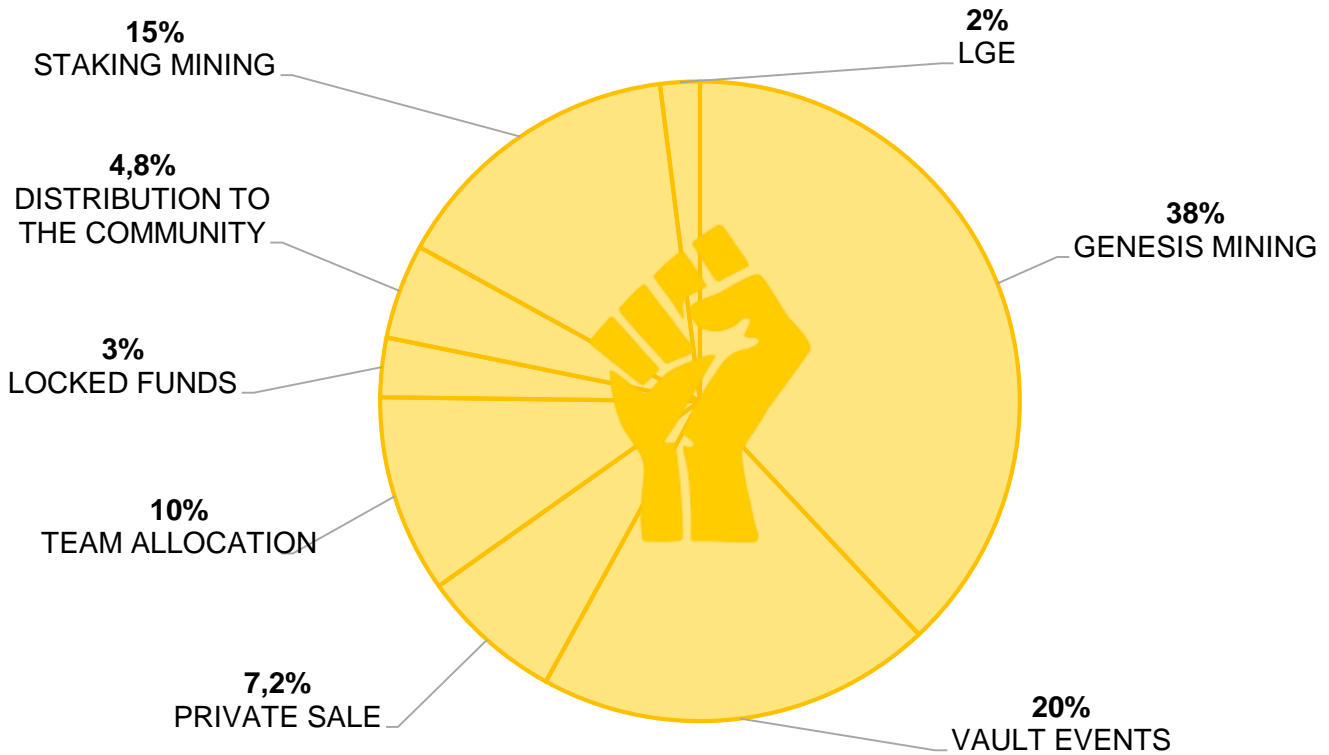
The Holder-Fi's vision is this simple, any Holder-Fi has a good chance to be rewarded as long as he holds a bit of HFi!

9. Mining Security

The source code of the HolderSwap DEX will be audited before the genesis mining launch, assuring that there will be no security risk involved in staking different assets to the smart contract as well as giving a full transparency on the project to the community.

The Genesis Mining smart contract will be **audited by CTDsec** and the report and certificate will be available on the website in Q1 2021.

HFi TOKENOMICS*



Genesis Mining: 38% (2021)

Private Sale: 7.2% (2021)

LGE: 2% (2021)

Team Allocation: 10% (2021)

Locked funds for further HolderSwap developments: 3% (February 2022)

Staking Mining: 15% (2022)

Vault Events: 20% (2023-2026)

Distribution to Holder-Fi's: 4.8% (2027-2032)

**Refer to the Roadmap below for further information.*

Roadmap

Phase 1: Private Sale – Q4 2020

The private sale whitelisting will be opened in November 2020. Then the private sale starts the 1st December until the full launch of the HFi DEX – HolderSwap, or earlier if the Hard Cap of 420,000 USDC (ERC20) is reached.

Phase 2: Genesis Mining - Q1 2021

Following the implementation of the smart contract, the minting reward is 380 HFi. The genesis mining rewards are distributed along the mining campaign and can be claimed anytime. The first campaign of the Genesis Mining starts in Q1 2021 with Bronze Mining campaign which lasts 60 days. Then, the Silver Mining campaign starts in the Q2 2021 followed by the Gold Mining campaign starting in Q3 2021.

Phase 3: Staking Mining – Starts Q1 2022

Following the implementation of the smart contract, the minting reward is 150 HFi through 12 staking waves on a 12 months' timeline, 15% of the total supply of HFi. The staked HFi can be unstaked any time after each wave period ends. The HFi reward must be claimed to initiate its delivery to holder's wallets.

Phase 4: Vault Staking events – Starts Q1 2023

Following the implementation of the smart contract, the minting reward is 200 HFi through 8 staking events on a 4 years' timeline, 20% of the total supply of HFi. The staked HFi can be unstaked any time after each event period ends. The HFi reward must be claimed to initiate its delivery to holder's wallets.

Phase 5: Community Incentive – Starts Q1 2027

We trust in the potential of Holder-Fi's to support the HFi project within the Ethereum ecosystem and the whole crypto sphere. This is why we want to reward the trust and support from the community. When Vault Staking ends, a monthly reward will be distributed randomly and equally to a lucky 100 Holder-Fi's of 0.01 HFi per holder, until the total of 1,000 HFi is supplied. (48 months)

Phase 6: Community Self-Governance – Beyond Q1 2027

HFi holders are able to govern the HFi community themselves through HFi social Medias and voting campaigns.

RISK ASSOCIATED WITH THE BLOCKCHAIN TECHNOLOGY AND USE OF CRYPTOCURRENCIES

DISCLAIMER

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Any sale and purchase will be governed by a token swap between USDC (ERC20) and HFi token through the DEXs (Decentralized Exchange) HolderSwap and Uniswap.

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