



LARAI FINANCE WHITEPAPER



Whitepaper

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Pathway to a Brighter Future

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INTRODUCTION

Since the dawn of cryptocurrency in 2009 there has been a lot of growth in the cryptocurrency market, with a market capitalization above \$2.25 trillion as of April 2021, according to Coin Gecko. Although this growth has been a strong point in the crypto space, the market capitalization is only a small fraction of the S&P 500 index. The S&P 500 index stood at about \$3.34 trillion as at 2020 December. The figure is a fraction of the global stock market, which stands at \$80 trillion. This implies that there is still a lot of opportunity for growth within the cryptocurrency market.

A Market in Constant Growth

Based on analysis, future projections state that the capitalization of the cryptocurrency market is expected to go beyond 10 trillion US dollars within the next 15 years. Many more crypto millionaires are expected to emerge as the market grows. These would have earned their wealth through identifying and investing in good tokens and coins.

Already, we have started to see top billionaires enter the crypto space, such as Elon Musk who bought [over \\$1.5 billion worth of Bitcoin for Tesla](#). Apart from Tesla, we have also seen a surge of big companies investing in cryptocurrency including Square, PayPal, Mastercard and [Visa](#). As of now, there are over 62 million holders of blockchain wallets. This number continues to increase annually. In spite of the growth, there is still room for new investors in the market.



WHAT IS LARAI FINANCE

Larai Finance is a decentralized currency that will be used as a means of payment. It will be coded to reduce the risk and high fees of investments through its blockchain algorithm.

In the community, we have a goal to build blockchain solutions for everyday people. To achieve this goal faster, we want to involve the community in the building process. We have a great team but we believe that we can achieve even greater results by creating an open protocol that can help us build better and faster. We are a people first company and what better way to build than to involve people in the building process. We are excited to introduce a governance system that would allow members of our community to suggest, debate and implement changes that would go towards the building of products that would become a part of the Larai Finance ecosystem.

INDUSTRY RESEARCH **Larai Finance**

For the past several years revenue from the gaming industry has surpassed both the movie and music industries COMBINED. Players are spending more hours engaged in playing games, strong communities are being created, and the limits of this exponential growth remain uncharted with no signs of it slowing down.

According to the latest global Video Game Consumer Segmentation report from DFC Intelligence, more than 3 billion people across the globe are playing games. This represents about 40% of the world population.

Such massive adoption continues to bring tremendous growth to the video gaming industry which according to the newest Accenture report (NUSE: CAN NEW YORK; Apr. 29, 2021.) now exceeds \$300 Billion- much higher than previously estimated by experts. This growth is only increasing during the COVID-19 pandemic.



NFT P2E GAMING

The gaming industry is constantly increasing its presence and audience across the world. For the past several years revenue from the gaming industry has surpassed the movie and music industries combined.

NFT-powered play-to-earn games are revolutionizing the gaming world, with many gamers now earning living playing titles like Axie Infinity. Simply put, play-to-earn games are video games where the player can receive rewards with real-world value.

While people have been earning money from playing video games for many years through practices such as gold farming and unofficial marketplaces for in-game items, the emergence of blockchain technology and NFT's has changed the game. NFT's, or non-fungible tokens, are cryptographically unique tokens that can be used to prove ownership of content such as images or music. In blockchain games, they enable users to take ownership of in-game items, such as virtual clothing or plots of land.

Unlike in regular games, where in-game items are held on walled-off data networks and owned by the companies that created the game, NFTs enable players to acknowledge the unique assets they purchase.

Moreover, once you own the NFT, you can freely sell it outside of the platform where it was created, something that is not possible with regular games.

That means that NFT's representing in-game items can be traded and sold for fiat currency on any NFT marketplace. And because those NFT's have scarcity, they have real-world value.

There's no incentive to play with regular games other than pure enjoyment. Moreover, the relationship is one-way you pay for the game, and unless you're a professional esports player or a streamer with a big following, you will never be able to monetize your playtime. By contrast, blockchain gaming offers players the opportunity to earn real money.



CRYPTOCURRENCY MARKET

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Cryptocurrencies, DeFi and NFT on the other hand, continue to be the most hyped and constantly evolving investment opportunities for investors across the globe nowadays. The crypto market was able to bounce back from \$150 billion in March 2020 up to more than \$2.5 trillion; achieving more than 1600% growth in only a year's time. The cryptocurrency market is now worth more than \$3 trillion. The little more than a decade old market for digital assets has already roughly quadrupled from its 2020 year-end value, as investors have gotten more comfortable with established tokens such as Bitcoin and networks like Ethereum and Solana continue to upgrade and attract new functionality. Excitement about the possibilities of decentralized finance and non-fungible tokens is growing.

Crypto companies such as miners Marathon Digital Holdings Inc. and Riot Blockchain Inc. each rallied more than 10% Monday. Coinbase Global Inc., the largest U.S. exchange, gained as much as 3.6%, a day before reporting third-quarter results. Of course, crypto is notoriously volatile. The last time Bitcoin reached these levels, it fell back several thousand dollars, and it's undergone multiple corrections that take it down by half or more.

DEFI MARKET CAPITALIZATION

Decentralisation is the essence of blockchain and in its fullest sense would mean for a currency to be bank-less, border-less and ownerless. There is a strong case to incorporate complete decentralization in cryptocurrencies, but that requires more than just a pure cryptocurrency software development focus. It involves building sustainable checks and balances into the software and the rules governing it, which expands manifold the effort needed for a new launch. It is easy to see that the recent slew of meme coin launches conveniently side-stepped this goal, and instead focused on gaining rapid projection in a very keen investment, read speculative, environment.

Whatever the real count of users, the amount of money changing hands shows these applications are real businesses. The site Crypto Fees has been tracking usage fees charged on different DeFi applications. The top DeFi applications it lists (Uniswap, SushiSwap and Compound) show a seven-day average of daily fees collected ranging from \$1 million to \$4 million.

If there's one kind of finance that everyone understands, it is lending. The blockchain software company ConsenSys just released a first-quarter report on DeFi on Ethereum, showing a growing market for loans.

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WHY LARAI FINANCE IS NEEDED

Whitepaper

The overarching goal of Larai Finance is to evolve into a fully automated DAO such that the process of sending funds to crypto traders in need of a second chance is completely automated. This move into a decentralized framework will give Larai Finance members complete control over the future of the platform. At the moment, Larai is a non-custodial platform that is bringing hope to traders and investors in the crypto space using charity. Riding on the famous Larai memes, Larai Finance is set to transform the community of crypto traders into a charity ecosystem that benefits the ordinary retail trader and investor.

With Larai Finance, the hope of crypto traders will no longer go to waste but be transformed into a powerful force in the DeFi space.

LARAI Finance is a yield optimizer, which enables yield aggregation for holders and users of LARAI FINANCE token. To facilitate automation of the yield farming and the process of compounding. Vaults also enable a more efficient utilization of gas, as well as other automated processes, and use different yield strategies to help users grow their assets through automation.

LARAI Finance has an optimal compounding strategy with an efficient pricing model, designed to encourage long-term yield farming and provide appropriate incentives for long-term holders. Thanks to the automation factor in the process of yield generation and compounding, users don't need to manually reinvest their staking rewards, but can rely on automated asset growth by simply making a deposit into a vault.

LARAI Finance holders also don't need to have extensive knowledge of the underlying protocols that support automation and yield optimization, while depositing funds to vaults represents a passive investment strategy. The goal is to increase the initial value of assets deposited by users, similar to how crypto hedge funds work, with minimal involvement on users' end.

BUILT ON POLYGON NETWORK

Polygon is a “layer two” or “sidechain” scaling solution that runs alongside the Ethereum blockchain — allowing for speedy transactions and low fees. MATIC is the network's native cryptocurrency, which is used for fees, staking, and more.

Polygon has its own cryptocurrency, called MATIC, which is used to pay fees on the Polygon network, for staking, and for governance (which means that MATIC holders get to vote on changes to Polygon). You can also buy and sell MATIC via Coinbase and other exchanges.

The name MATIC comes from an earlier stage in Polygon's development. After launching as Matic Network in October 2017, developers rebranded as Polygon early in 2021.

Polygon's scope extends beyond being just another digital asset. First, it is a layer-2 scaling solution for Ethereum, designed to improve the network's transaction processing speed and reduce transaction costs, also known as gas fees.

Second, Polygon is a platform where developers can launch their own sovereign blockchains and decentralized applications, empowered by a set of advanced modules that enable the deployment of interconnected blockchain networks, with easily customizable functionality. To understand Polygon's vision and how it aims to create the borderless future of the blockchain industry, we'll first take a look at how the network functions and what makes it stand out among hundreds of other projects.

WHAT IS POLYGON NETWORK

Polygon is a blockchain scalability platform and framework for connecting and building blockchain networks compatible with Ethereum. The network also refers to itself as "Ethereum's internet of blockchains" because one of Polygon's main missions is aggregating scalable solutions to support a multichain Ethereum ecosystem.

The Polygon network is Ethereum-native, aligned to be interoperable with all of Ethereum's existing and even future infrastructures while offering a framework for its interoperability with other layer-2 solutions, sidechains and sovereign blockchains.

HOW LARAI FINANCE IS USING POLYGON NETWORK

The Polygon network is thus also categorized as a layer-2 aggregator, aiming to create a multichain ecosystem of Ethereum-compatible blockchains with superior interoperability.

A layer-2 solution refers to a framework built on the base chain, to take some strain off it and complement its fundamental pain points. Polygon is a Plasma-based aggregator, which is a layer-2 solution for Ethereum, that provides a framework for building decentralized apps (dApps) off-chain that have fortified security, scalability and speed. The Plasma framework is one of the driving developments behind blockchain technology's mass adoption.

Polygon has its own implementation of Plasma in what's known as Polygon Plasma Chains. Besides constituting a framework for dApps, Polygon Plasma Chains also enable transactions to be offloaded from the main blockchain into secondary chains, for cheaper and faster transactions.



LARAI SWAP

LARAI SWAP is a decentralized exchange protocol powering instant swap and exchange of tokens on the Polygon blockchain. The Wallet is an integral part of the blockchain project. LARAI SWAP is the easiest way to instantly trade one ERC-20 token for another. There is no order book and waiting, listing. It is a fast and easy solution to exchange tokens at the best market price.

LARAI SWAP is a complete stand-alone economic ecosystem that serve its community. It includes yield farming and other liquidity mining protocols such as AMM (automated market making), LMM (lending liquidity mining) and yield farming. These protocols setup to compound the Larai Finance value on evergreen methodology.

LARAI SWAP is a complete stand-alone economic ecosystem protocol that designed to compound its market cap value by the joining investors community.

This mechanism is compounding the staking liquidity pool and return the compounding farming interest back to the staking pool users. That is the main reason why there is always high liquidity in the staking smart contract and from where the high interest is coming from.

This mechanism serves both staking and farming liquidity by providing liquidity to each other in evergreen methodology. On each purchased token in the DEX, will be another token invest in the staking liquidity. As a result, the liquidity of both pools (Staking and Farm) increases all the time.

Peer to Peer (P2P)

Larai Finance offers peer-to-peer crypto exchange service. On this platform, our users can exchange crypto privately without involving an intermediary. Users conduct asset trading without hassle. Rather than using an order book to pair buy and sell orders and control the platform's assets, our P2P model allows users to transact with each other directly without using a go-between to retain funds or process transactions.

The compounding interest in the staking pool is return from the compounding liquidity mining and farming protocol and from the staking pool liquidity that is stored by all stakers. As well as all early unstaking penalties and insurances are stored in the staking liquidity pool.

User buy Larai Finance in the swap application and has 3 options:

1. Hold Token
2. Stake token in the dApp for interest compounding
3. Farm it with other token and gain reward for farming

The farming and staking are synergy serve each other as follows: 30% from the application smart contract liquidity is loaned from the supply reserve to the farming mechanism. These 30% return back daily as a reward back to the application smart contract liquidity from the farm rewards.

MONEY MARKETING:

It will allow investors to lend and earn interests on their assets, and also provide loans for holders to trade on exchanges. Larai Finance is an attempt to overcome the performance restrictions so common with smart contract blockchains. Long before the proliferation of AMMs, decentralization exchange made use of the traditional order book system to record interest in a particular token. Unfortunately, this system led to a ton of liquidity problems because placing an order required waiting for times of block confirmation and spending gas.

For market makers dealing in large volumes, this issue was quite tedious and fraught with problems. Market makers constantly have to adjust their buy and sell orders to match the price of the market, even if they are not filled. But when they have to fork out money and spend time to process a single order, their loss on the bid-ask spread (which is the difference between the highest buy price and lowest sell price) may be more than their gain.

Please note that in keeping with the decentralized feature of the platform, tokens are not manually listed on Larai Finance. Instead, they are done automatically. Further, everyone has access to use and verify all information stored on the platform.



CHARITY

As a community built around Corporate Social Responsibility (CSR), Larai Finance would constantly integrate the charity aspect in all our tangible and intangible offerings and use cases. Moving forward, The Charity Foundation would continue to evolve as we get more input from the community. Larai Finance will donate yearly to Charity organizations to support the fight against child labour.

Larai Finance aim is towards the betterment of the Blockchain and Crypto Economy and carefully managing the resources while expanding utilities for Larai Finance for the ecosystem. It links with the Mission and the Larai Finance value proposition to create opportunities for human development and betterment, with a special focus on youth and the marginalized populations of the world, including the poor, the unbanked and the economically constrained. The Foundation and the Grant Program aim to explore, expand and pursue a growing set of opportunities to link Larai Finance to this concept of global utility. A proper forum and voting system would be instituted. We aim to educate the world about crypto as well as guide them in this journey to bridge the real world and digital aspect of charity.

THE LARAI FINANCE TOKEN

- Holding the token gives the owner a right to vote on the Governance board that would be hosted on Larai Finance DEX.
- We believe that we can create something that truly embodies what decentralization really means.
- The circulating supply of tokens would be determined by the number of tokens staked in the early stages; users would only be able to receive rewards if they stake tokens.
- However, with further updates other distribution benchmarks would be Introduced.
- Also, when launched, Larai Finance tokens will not be paired directly with BTC only, other trading pairs would be available as well.

TOKENOMICS

Below is the breakdown of the token allocation:

Maximum supply: 10,000,000,000 (CAPPED)

34% - Presale

36% - Locked for 4 years

20% - for IDOs

10% - Founders, Team, Advisors and Early Contributors



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Community Driven

“In the Larai Finance philosophy, the community is in charge and we the community can change it for the better- Together.” The goal for the governance token is to aid our gradual transition into a Decentralized Autonomous Organization where important community decisions are decided on by the community.

The Larai Finance Ecosystem has its roots in community building and that is something that we want to highlight and harness with this governance model. The token which would be airdropped and also awarded to active participants will act as the governance instrument. It would enable community members to vote on multiple upgrades and decided on how platforms in the Larai Finance ecosystem would be developed further.



THE LARAI FINANCE ROAD MAP

Sustainable operations management is Central to Larai Finance’s core values. Building on this pillar, the leadership team will be executing our long-term vision through the strength of the team and our community.

From the high level and condensed goals outlined below, various action items with a focus on Q1 and Q2 goals are currently being addressed by her different teams. We believe that the community will do what is best for the team and the team will do what is best for Larai Finance.

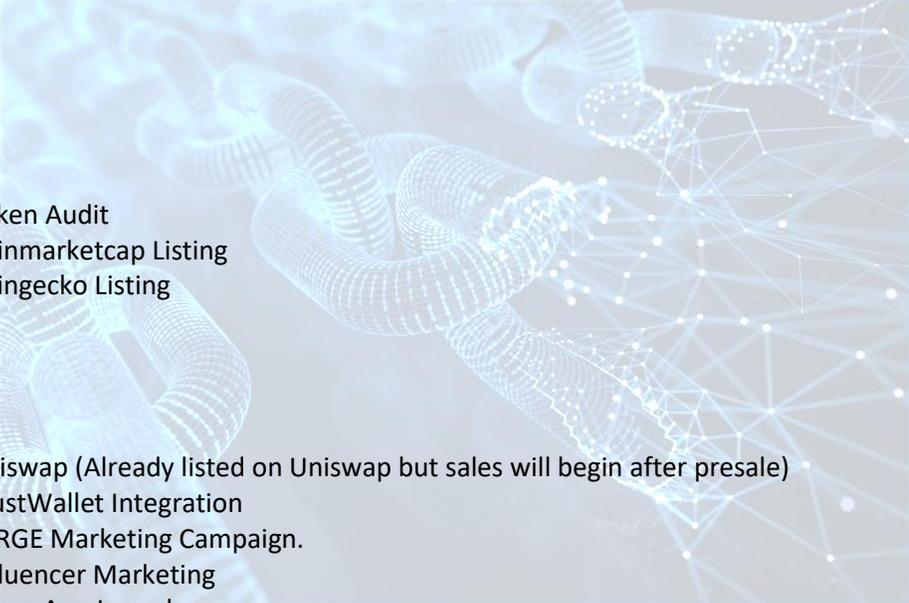
Q1 2022

- Initial Coin Offering (ICO)
- Establish Community Channels
- Website Launch
- Telegram 1000 Members
- Coinhunt, Coinvote, Listing

Q2 2022

- Telegram 10,000 Members
- Twitter Marketing
- Intense video/youtube marketing
- Partnership

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Q3 2022

- Token Audit
- Coinmarketcap Listing
- Coingecko Listing

Q1 2023

- Uniswap (Already listed on Uniswap but sales will begin after presale)
- TrustWallet Integration
- LARGE Marketing Campaign.
- Influencer Marketing
- Game App Launch
- Money Market Launch
- Play to Earn Launch
- LARAI PAY

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