



# DOLPHINS FINANCE

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The next BIG thing in DeFi

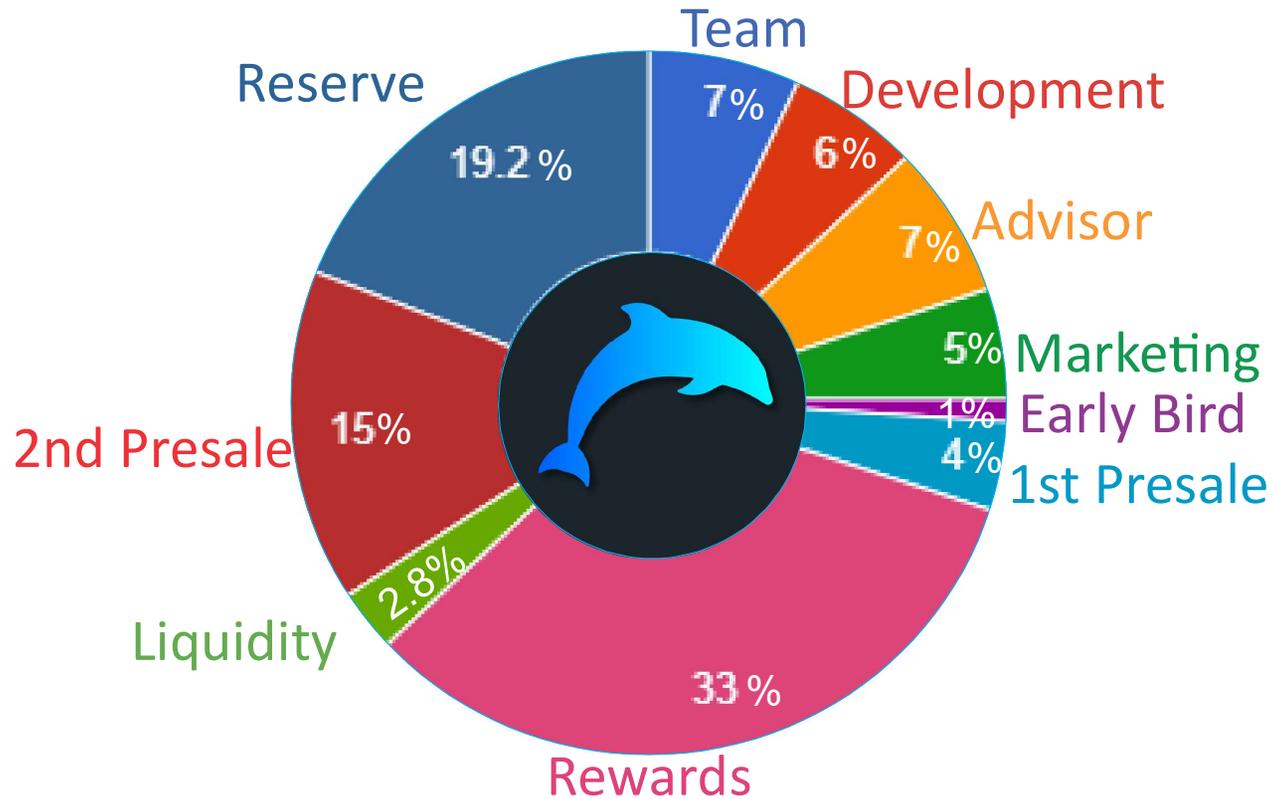
A look around the world shows that DeFi, or Decentralized Finance, is becoming one of the more potent forces within the financial sector.

It's reasonable to believe that as more and more people take control of their finances, DeFi will gain traction even faster.

This is why Dolphins Finance will be making a splash in the DeFi world – by offering services that allow individuals to take back control of their personal finances.

Dolphins Finance wants to enable users access to such services as lending, borrowing, staking and farming through a secure and user-friendly experience.

# TOKENOMICS



**Token Name: DOLPHINS FINANCE**

**Token Ticker: DOLPH**

**Total Supply: 500,000,000**

**Blockchain Type: BEP20**

**Contract Address: 0xcd970d95da2a886e04eaf739d04c0deee8f37f4d**

Category	Allocation	Price	Token	Locked Period (Months)	Vetting (Months)	Notes
<b>TEAM</b>	7.00%	-	35,000,000	12	24	4.16% per month after 1 year.
<b>DEVELOPMENT</b>	6.00%	-	30,000,000	-	12	8.33% per month.
<b>ADVISOR</b>	7.00%	-	35,000,000	1	15	6.6% per month.
<b>MARKETING</b>	5.00%	-	25,000,000	-	15	6.6% per month.
<b>EARLY BIRD</b>	1.00%	0.0000375 BNB	5,000,000	-	1	50% on TGE and 50% 1 month after.
<b>1<sup>ST</sup> PRESALE</b>	4.00%	0.0000625 BNB	20,000,000	-	4	25% on TGE and then 25% per month x3 (Private Sale participants that provide liquidity after launch for 2 months also receive bonus rewards in DOLPH.
<b>2<sup>ND</sup> PRESALE</b>	15.00%		75,000,000	1	4	25% per month x4
<b>REWARDS</b>	33.00%	-	165,000,000	-	24	Paid out over 24 months 4.16% a month (50% locked for 6 months).
<b>LIQUIDITY (MAX)</b>	2.80%	0.0000875 BNB	14,000,000	-	-	N/A
<b>RESERVE</b>	19.20%	-	96,000,000	-	-	Multisig + timelock, used for example for exchanges and possible future use.
<b>TOTAL</b>	100%		500,000,000			

# STAKING

The Dolphins Finance Staking procedure allows users to stake DOLPH through a dedicated and decentralized staking application (DAPP) users always maintain control over their tokens!

# YIELD FARMING

Dolphins Finance farming is a way to generate rewards in the form of Dolph tokens. By lending your tokens to the various pools we offer, you will earn rewards for providing liquidity.

The farming pools that Dolphins Finance implemented will require participants to provide liquidity to the Dolphins Finance pools via Empire DEX built by Prism Network. When you add (DOLPH/BNB) to the liquidity pool you will receive an LP token into the wallet you used to add the liquidity on Empire DEX. This LP token has no resale value but will be the token to access the corresponding farming pool on the Dolphins Finance platform.

Upon the launch of our decentralized exchange (DEX) DolphinsSwap all farming will be accessed by adding liquidity to the DolphinsSwap

# STAKING/FARMING

There are two pools available to join (with more to come) which enables users to stake and farm DOLPH tokens!

The pools with the amount seeded are:

◆ DOLPH (450,000 DOLPH rewards)

◆ DOLPH/BNB (750,000 DOLPH rewards)

The two pools will pay out the seeded amount of DOLPH rewards.

The APY on these pools will be variable over time due to the varied seeded reward amounts, the fluctuations in the, TVL (Total Value Locked) as users stake/unstake and price of the underlying reward token (DOLPH) changing.

# DOLPHINS SWAP

Our decentralized exchange(DEX) Dolphins Swap will list only good legitimate projects that met our specified standard. Upon the launch of Dolphins Swap all farming will be accessed by adding liquidity to the Dolphins Swap!

Dolphins Swap user's fees:

◆ Maker 0.15%

◆ Taker 0.15%

◆ Total 0.30%

Dolphins Swap fee distribution:

◆ Liquidity providers 0.25%

◆ Development. 0.05

◆ Marketing. 0.05

# DOLPHINS FINANCE LAUNCHPAD

Dolphins Finance Launchpad ecosystem is designed to promote upcoming potential crypto projects that wish to contribute their services to the crypto space by assisting to build their token platform. Dolphins Finance will help build startup projects to reach the highest standards, by helping to secure their tokens in a fully audited smart contract and helping them in upholding the best tokenomic system for the project. Only projects that pass these measures are allowed to be listed on the Dolphins Swap exchange.

## **PROJECT REQUIREMENTS**

Projects wishing to launch on Dolphins Finance launchpad will be eligible if the project refrain from holding any private sales until the project is reviewed by Dolphins Finance. Once the project is accepted for launch, the project must secure their tokens with Dolphins Finance using a fully audited and secure smart contract with the project owner's supervision. In line with the project's tokenomics and roadmap Dolphins Finance will then conduct the project's pre-sale via the launchpad followed by Pancake swap, Dolphins Swap Empire Dex listing. Dolphins Finance will be available for any advisory services for the projects launch on its launchpad.

## **LAUNCHPAD PROJECT SALES MANAGEMENT**

- ◆ 75% Funds raised in the projects pre-sale will be used to provide liquidity on Pancake Swap, Dolphins Swap, and Empire Dex. Tokens will also be locked for the minimum of two years.
- ◆ 20% Will be reserved for platform development and listing fee.
- ◆ 5% will be used for launchpad fee.

# ASSET TRACKING PLATFORM

We believe in the power of media because no business will succeed without the help of media. Dolphins Finance is building CoinDolphins.

CoinDolphins is a cryptocurrency asset price tracking platform. It's aimed at helping investors and crypto communities discover new projects and effectively providing users with unbiased, high quality, and accurate information. CoinDolphins welcomes ads promotion and will provide other services for all the tokens in listed in any blockchains!

Payment for Utilizing CoinDolphins ads service will require payments in BNB or DOLPH token to utilize their functionality. These payments will be split between our stakers, and development & marketing costs.

# CRYPTO ADOPTION

Worldwide uptake of cryptocurrencies last year got more traction than Elon Musk driving a souped-up Tesla at a Dogecoin e-vehicle rally. Regardless, crypto is a thing, and it's growing fast globally -- its adoption skyrocketed 881% compared to the prior year. In its second annual Global Crypto Adoption Index, Chainalysis found that the top five countries for cryptocurrency acceptance were Vietnam, India, Pakistan, Ukraine, and Kenya. The U.S. slid from sixth to eighth in the ranking, while China fell from fourth to 13th -- in large part due to its ongoing crypto crackdown.

The researchers found that countries such as Venezuela, Nigeria, Vietnam, and Kenya ranked due to their massive person-to-person (P2P) transaction numbers (after wealth-per-capita and internet-use factors were applied). They also found that many residents in developing economies rely on P2P cryptocurrency exchanges because they lack access to any type of centralized exchange.

Dolphins Finance will emerge as a global player in the field of crypto adoption. We will develop products and services to promote the DOLPH token using adoption strategy.

DOLPH OTC (Equivalent to Bank ATM or Offline Branches)

Crypto Commerce

Crypto Loans

Crypto Payments

Loyalty Points

# DOLPH OTC

DOLPH OTC: Over-the-counter (OTC) trading plays an essential role in the crypto industry but few people understand why they're important, how they work, and what separates one from another.

Similar to their counterparts in traditional finance, crypto OTC desks deal in immense volumes with seeming opacity, outside the periphery of the public eye. Crypto OTCs have evolved over the last 5 years to prove their existence but a lot needs to be achieved.

DOLPH OTCs will operate in places where common users still do not have access to online services, lack KYC to do large scale transactions and where users need hands-on training to learn and transact crypto either for payments or investment purposes. A dedicated OTC will help Dolphins finance to reach the end user smoothly.

# CRYPTO LENDING

Crypto Lending: Cryptocurrencies redefining the financial industry since it became mainstream and now competing with banks in lending business. They are not just making waves but continuously evolving with new strategies, target customers and most importantly on interest rates. Today there are more than 50 platforms actively promoting crypto lending across the world to different target users like individuals to SMEs and the agriculture sector which was once dominated by financial institutions.

## **Disadvantage of Bank Loans**

Banks offer loans to their customers for various purposes like, from buying a house to working capital for business to even consumer goods. This involves a very complicated and long process like identifying creditworthiness, employment status, verifying financial transactions of the last few months and may involve many other parameters depending on their requirements.

Even after considering this entire process there may not be a standard parameter to identify the interest rates charged to the customer and it can vary from one to another. Also it does not have transparency on interest and principal amount and may involve penalty on prepayment too.

# DECENTRALIZED LENDING

In this system, borrowing is based on smart contracts and is limited to digital assets. Loans and repayments are distributed automatically. Moreover, no KYC data is collected. All you need to do is to connect your wallet, determine your preferences and wait for a lender who will agree to them. The process is faster and cheaper than centralized lending and bank loans. On the downside, customer support may not be available, so novices feel confused.

**Crypto Lending:** In comparison to lending from banks or decentralized lending, crypto lending offers much more benefits to both lenders, parties taking loans and other users of the cryptocurrencies. Cryptocurrencies when lying in a cold wallet is just idle money which when put in use can multiply itself many times.

When a party accepts a loan in the form of crypto currency he actually adds value to it by becoming not only as its user but a liquidity provider till the duration of loan gets repaid. Whenever they do repay for interest or principal amount they are actually buying it from exchanges to repay and in process contributes in form of liquidity, price appreciation and trading volume on exchange.

# CRYPTO LOANS

Crypto loans have other important advantages over conventional forms of lending like they are more accessible, as you do not need a bank account or a credit score. As lending takes place on cryptocurrency platforms, you may earn interest on your coins. The lending terms are more flexible. The costs are lower than bank fees. Sometimes, borrowers do not have to make monthly installments — instead, they just repay their debt in full at a specified time.

To conclude, although cryptocurrencies are viewed as a risky asset, digital lending is actually very secure. Every reputable platform has rigorous security protocols, and it ensures the protection of collateral. Clearly, the pros outweigh the cons.

# LOYALTY POINTS

Loyalty Points: Loyalty points are an interesting area in terms like no one can hold in their hands. So it's fitting that a large number of users want to receive their loyalty points in form of cryptocurrencies

44% Americans are interested in receiving encrypted, digital currencies, such as Bitcoin, Ethereum and Dogecoin or any legit crypto as an alternative to traditional cash-back reward programs from retailers,

according to a recent national Harris Poll. The survey, performed for the coupon-code site CouponCabin, gauges consumer understanding and impressions of cryptocurrencies.

Once a hard-to-grasp concept, cryptocurrencies are experiencing their “arrival,” gaining both consumer familiarity and retail acceptance. More than three in 10 Americans describe cryptocurrencies as the “future of money,” the Harris Poll shows. Not surprisingly, younger consumers are early adapters – nearly 28% of millennials own or have owned some form of cryptocurrency. In response a large number of retailers like Starbucks and Whole Foods has started accepting crypto.

Since both consumers and businesses consider crypto as the future of money it becomes a logical step to see cryptocurrency as the future of loyalty and rewards industry.

There are four reasons about how and why crypto should be considered alternative to reward point.

Crypto-linking can serve as a gateway to the new currency.

Crypto can remove currency barriers to sharing data.

Cryptocurrencies could limit liabilities

Options are booming

Cryptocurrencies present risks and rewards, but the simplest argument for at least testing them as an alternative to reward points is that consumers like choice. And following the lightning-quick adoption of many new technologies in the past year, they are more willing to take a chance on something new.

Retailers could analyze their own loyalty data and issue member surveys to determine their own customers’ sentiments toward cryptocurrencies. But if 44% of consumers already are willing to trade cash- or points-based rewards for crypto-rewards, the more consequential questions may involve which currency to offer, how to account for it and what it will look like tomorrow.

# SECURITY

Dolphins Finance is a pioneer in safety and security, and to maintain our investors friendly and secure environment, the Dolphins Finance team has integrated lossless.cash protocol - the first DeFi hack mitigation tool for token creators--to prevent our investors from being harmed by predators!

"Lossless Protocol freezes fraudulent transactions based on a set of fraud identification parameters and returns stolen funds to the owner's account"

# BURNING MECHANISM

Dolph token has a burning mechanism that effectively decreases the total supply of 500 million Dolph to 70% in circulation.

Some amount of tokens that are spent on transaction fees or other processes on the network are sent to a burning wallet with no chance of retrieval.

# LEGAL & REGULATORY

As a pioneer in transparency and honesty, Dolphins Finance will fulfill any necessary legal requirements to operate within the legal framework in the country or jurisdiction in which its services are carried out or registered. The project will apply for any licenses necessary, and will also implement any policies necessary to legally operate in all jurisdictions.

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Thank you – Dolphins Finance.