SIMPLE DEFI

APRIL 2023

SIMPLEDEFI WHITEPAPER

SIMPLY PUT,WE ARE MAKING ECONOMIC FREEDOM ACCESSIBLE TO EVERYONE

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INTRODUCTION

Crypto adoption is growing at a rapid pace. There are over 320 million wallets holding cryptocurrency as of July, 2022. Adoption rates are faster than any other technological innovation in history. The world is quickly embracing the benefits of cryptocurrencies and enabling a new asset class to emerge, a welcome development in an indebted world desperately in need of more assets.

The best part: cryptocurrencies are democratizing finance. Anyone on the planet can have the same access to opportunities as a bank or large hedge fund, regardless of how much capital they have. Financial inclusion will be a dominant trend going forward, accelerated by blockchain technology and cryptocurrencies. Inclusion is leading to convergence, where retail and institutional players interact with the same cryptocurrencies and protocols on an even playing field.

DEFI ADOPTION LAGS CRYPTO ADOPTION

As cryptocurrency adoption grows, you would expect DeFi adoption to keep pace. This is far from reality. Approximately 5% of all wallets have interacted with DeFi protocols. This is unfortunate, especially since DeFi provides many use cases for people and institutions wishing to interact with crypto in ways other than trading (such as yield, lending, and borrowing).

There are many obstacles. For retail, they include complex interfaces, lack of intuitive functionality and highly technical terminology. For institutions, technological complexity is equally an issue. Other barriers include risk management, compliance, cybersecurity and insurance. Trust is also an issue, as we continue to see hacks, theft, rug pulls and a constant flow of projects released by anonymous teams.

Finally, Web3 projects would love to increase liquidity by leveraging DeFi. However, the time and resources needed can be a challenge. And while they may have control over their rewards mechanisms, they are still reliant on the functionality of DEXs and other protocols to attract that liquidity from users. Projects need help and tools to make it easier to attract liquidity and alleviate trust issues.

Across these categories, there is a common theme: there is a need for solutions that make it easier to benefit from DeFi's use cases. And in doing so, we can increase adoption and liquidity.

SIMPLEDEFI – HELPING SOLVE THE PROBLEM

We are building a Layer 3 ecosystem full of tools that increase adoption, liquidity and utility.

- A multi-chain, multi-DEX yield solution for retail and institutions to deploy and manage yield strategies from a single UI
- A whitelabel solution for Web3 projects to help them increase liquidity and token utility.
- And a trustless back office solution to help projects with risk management, treasury management and cybersecurity.

More utility and more liquidity with tools that make it easier for users to trust and interact with DeFi and for projects to attract more liquidity.

Our beta is live with our first set of services. These include our EASY Vaults (cross-chain, multi-DEX vaults designed to earn rewards across thousands of tokens), our Partner Buyback/Burn Protocol® (a buy/back and burn mechanism, enabled by SimpleDEFI that adds utility to project tokens) and our Partner Liquidity Protocol® (a liquidity turbo-charger that codes the project's native token as the settlement token for EASY Vault liquidations).

Adoption and utility can be powerful liquidity enablers for projects and their communities. Liquidity aggregation can attract new users, institutional investors, and help power the crypto verse into the next growth phase.

SimpleDEFI's team is building to enable this. More utility, more liquidity. Its that SIMPLE.

> " We're eager to bring our team's expertise into this new world and make it easier for our users and partners to benefit from digital assets."
>
> SimpleDEFI Team

OPPURTUNITY & PROBLEM

THERE ARE THREE AREAS OF GROWTH WHERE WE CAN BRING VALUE:

EXISTING USERS

NEXT WAVE OF ADOPTION

WEB3 PROJECTS

The opportunities and problems overlap these sectors. For example, projects cannot attract liquidity if those providing it (Retail and Institutions) are reluctant to interact with DeFi. A holistic approach is needed to account for dependencies between users, communities, investors, and the projects themselves.

OPPORTUNITY

- 320 million wallets
- Only 5% DeFi adoption
- Desire trusted solutions that are easy to use
- Billions of individuals, funds and businesses
- Recognize DeFi offers attractive yield
- Own or manage trillions in TradFi assets
- Exchanges, DAOs, Metaverse, Launchpads, Wallets
- Massive untapped market for white label solutions
- Help needed to increase token utility, expand services and manage internal risk

PROBLEM

- Complex user interfaces
- Don't trust anonymous teams
- Lack tools to implement strategies & manage assets
- Knowledge gap on how DeFi works
- Lack of tools to implement strategies & manage assets
- Liquidity still a barrier
- No resources to build tools
- At the mercy of complex protocols to attract liquidity
- No/little internal expertise for risk & cybersecurity management

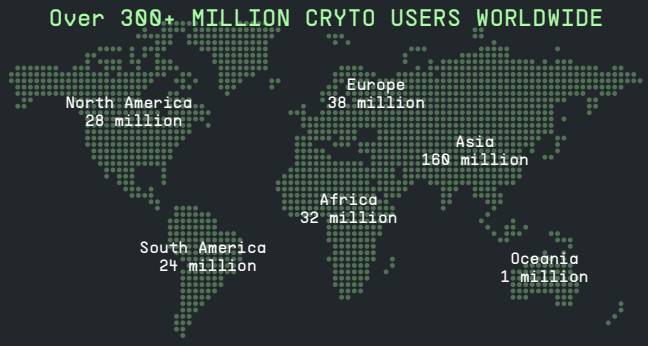
The data below proves DeFi adoption is lagging. Cryptocurrency market cap stands at approximately $1 Trillion as of August, 2022. Yet Total Value Locked in DeFi projects is only $67.74 Billion (See Figure 1), only 6% of crypto's market cap.

With 320 million crypto adopters globally (Figure 2), a statistic growing daily, it is clear that there is an enormous untapped market waiting for easier and more trusted DeFi solutions.

FIGURE 1: TOTAL TVL IN DEFI PROTOCOLS

Source: DeFi Llama

FIGURE 2 : GLOBAL CRYPTO OWNERS



Source: Crypto.com

THE SOLUTION

SO SIMPLE ANYONE CAN UNDERSTAND

SIMPLEYIELD

Earn yield from the largest DEXs + DeFi protocols using automated the power of AI to bring the next wave of adoption.

SIMPLEUTILITY

White-labeled DeFi solution for projects to help their community earn & spend crypto while adding more more utility, more liquidity and more rewards.

SIMPLEPAY

Our decentralized crypto payment protocol linked to the global Mastercard network.Your wallet, your crypto, spend it when and where you want.

THE SOLUTION CONT'D

INFRASTRUCTURE & ARCHITECTURE
BUILT FOR UPTIME, SECURITY & SCALE

We are a Layer 3 ecosystem. Our cross chain, non-custodial enterprise grade infrastructure & architecture ensures maximum uptime and does not rely solely on centralized hosting services. We achieve scale through micro services that allow us to dynamically aggregate liquidity across any chain or DEX that is integrated into SimpleDEFI's ecosystem.

Our ecosystem is designed to achieve the following objectives:

- Make it easier for retail and institutions to earn yield, execute and manage positions, while reducing slippage and transaction costs
- Create a value system that helps Web3 projects attract liquidity and mitigate operational security risks
- Understand there is no one size fits all approach; we build solutions for each crypto subsector (Exchanges, Wallets, P2E, etc.) to help with adoption AND utility, which leads to increased liquidity

THE TEAM

We have the luxury of something highly coveted in DeFi: a team of in-house developers that build our ecosystem full-time. We have the privilege of one more important factor: the dev team has been together for over 25 years. This is a group of highly experienced Developers, Business Analysts, DevOps and IT executives. They have been called on to do everything from bail out failed technology projects, fix poorly launched initiatives, and repair major networks in the Finance, Telecom, Wealth Management, Insurance and Health sector.

And now, they are solely focused on making SimpleDEFI the easiest and fastest ecosystem in DeFi. The team is lead by our Co-Founder and CTO, Alex Ostritsky, a serial entrepreneur and former CTO of Gluskin Sheff, one of the world's largest wealth management firms with over $11 Billion in assets under management (recently bought out by Onex Corporation; ONEX;TSX).

RICH HOWE
CO-FOUNDER & COO

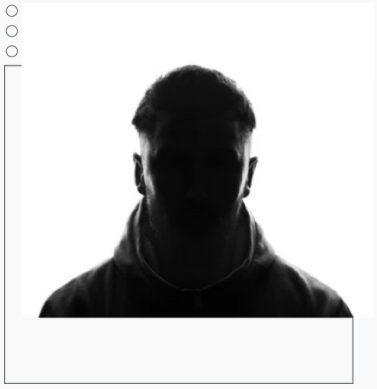
Rich Howe is a blockchain veteran whose diverse expertise is fueled by more than a decade of high-touch cryptocurrency experience. He has contributed to a number of high-profit blockchain projects, including early support of Shapeshift.io and the founding of Binance Cloud's first privately-owned exchange, Mandala Exchange. He hails from Denver, CO and holds a BA from the University of Colorado. In his free time, he runs a hardcore hammerdin in Diablo II: Ressurected.

ALEX OSTRITSKY
CO-FOUNDER & CTO

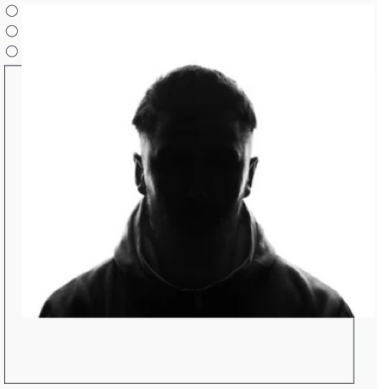
Alex is a serial entrepreneur, CTO, proven innovator and problem solver. His 30 year career spans the Fintech, Wealth Mgmt, CyberSec, Blockchain, Insurance, Health, and Telecom sectors including 4 exits (2 in Finance, 2 in Telecom). He oversees our team of in-house developers and business analysts who are developing our ecosystem. Alex also sits on a number of advisory boards for U.S. and Canadian wealth management firms, and is a board member of A4I and Memotext. A4I is a public/private joint venture between The Centre for Addiction and Mental Health (CAMH), Memotext and Cybersecurity Compliance Corp

DEV TEAM

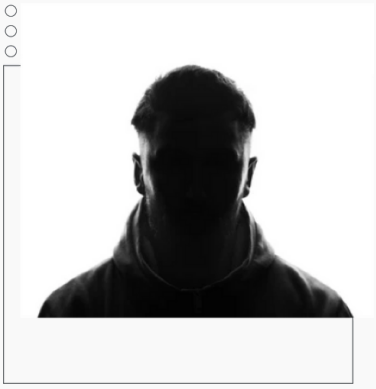
SimpleDEFI's Dev Team is solely dedicated to building our ecosystem. The team has been together for over 25 years and has a wealth experience building in Fintech, Blockchain, Insurance, TradFi, Legal and Cybersecurity.



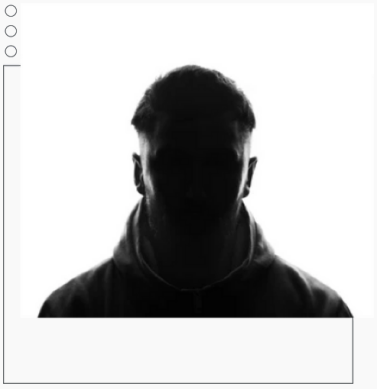
ROB



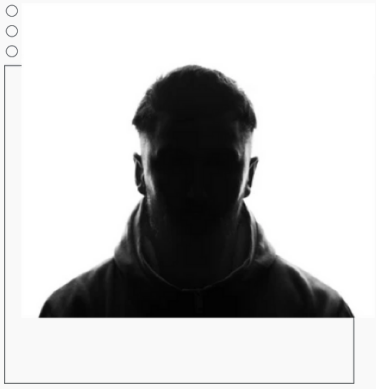
DERRICK



TANIA



SCOTT



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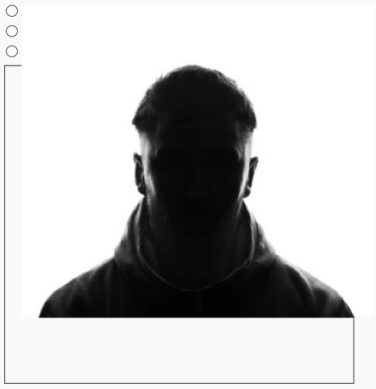
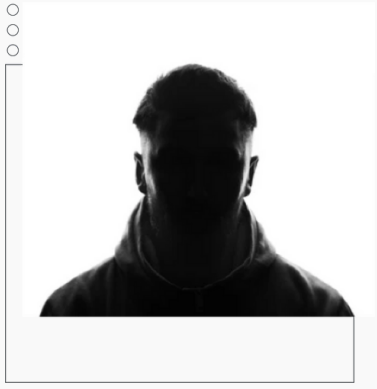
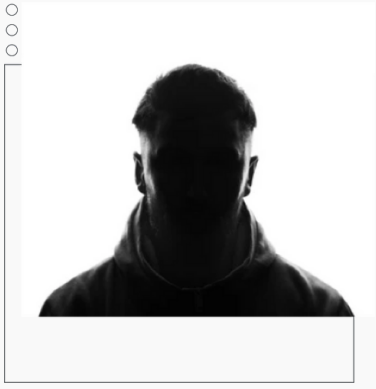


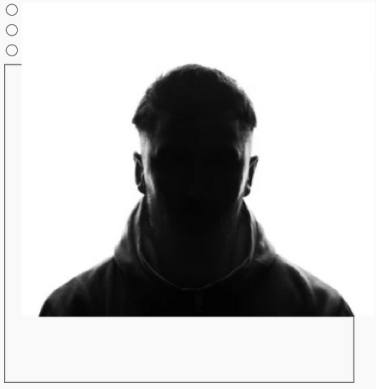
JEAN-LOUIS



CHRIS



MELISSA



GABRIEL

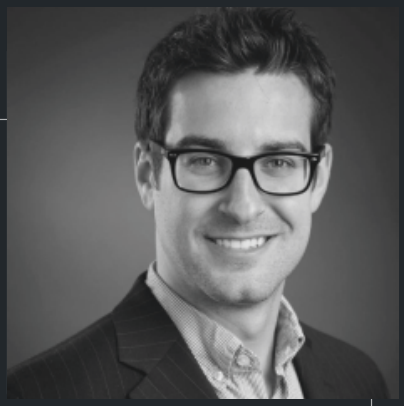
ADVISORS

ASH HOWE
STRATEGIC ADVISOR

Ash Howe is a data-first marketing executive with a proven track record of driving new customer acquisition through to incremental profitability. Technically-seasoned and analytically-trained, she specializes in leading highly-performant marketing programs from the intersection of information, intuition, and automation. Ash currently holds a Steering Committee position at The Foundation for Interwallet Operability (FIO) and leads for FIO a global marketing team built to drive high-growth adoption of the FIO Protocol. She's credentialed with more than a decade of cryptocurrency and high tech experience and serves as a strategic advisor for a number of blockchain startups. She holds a BA summa cum laude from the University of Colorado.

ARVIND KUMAR
STRATEGIC ADVISOR

Arvind is a traditional finance expert, bringing valuable experience in derivatives trading and fixed income portfolio management. He brings a powerful combination of fixed income, blockchain and DeFi knowledge to our team. Arvind will be supporting our efforts to build relationships with institutional firms looking for DeFi partners to help them manage their digital assets.
His passion for Blockchain, deep knowledge of the technical aspects of mainstream asset management and background in quantitative financial modelling, make him uniquely positioned to advance the institutional adoption of DeFi.
He holds an MPhil in Physics from the University of Cambridge, BSc in Natural Sciences from University College London and chartered financial qualifications.



MARC WEINZIMMER
STRATEGIC ADVISOR

Marc is a financial strategist and data analytics expert. He has extensive experience in managerial finance, financial accounting & reporting, financial investments, quantitative modelling, planning and analysis. This includes design, implementation, and oversight of finance and operations systems designed to improve company performance tracking, analysis and data modelling. He has an MBA from the University of Denver and holds licenses and certifications in various business intelligence and data modelling enterprise software solutions.

JOSHUA SROGE
STRATEGIC ADVISOR

Mr. Sroge has worked in finance and accounting with a wide variety of businesses over his thirty-year career: chemical, energy and biotech, software and IT distribution, medical and sports equipment manufacturing, blockchain and cryptocurrency, and services industries. He has been in both financial and operational leadership capacities with Denver-area companies such as Kryptonics, Image Guided Technologies, Access Graphics, Spatial Corp, ShapeShift, TextUs, and Liqid. In the past five years he has led a consulting firm that works with growth stage technology companies to successfully raise capital, develop infrastructure, and enable commercialization. Most recently he spent two years as CFO, and three months as interim CEO, at Binance.US, the 3rd largest cryptocurrency exchange in the USA. He lives in Louisville, CO and is the President of the Board of EFAA, a 103 year old Boulder non-profit that raises $6m annually to strengthen Boulder County families thru housing, a food bank, and services. He has a BS in Accounting from CUNY Hunter College, and is a Certified Bitcoin Professional.

PETER STRATAKOS
STRATEGIC ADVISOR

Peter Stratakos is a strategic leader with a 25 year track record of helping companies achieve high growth and profitability. Key strengths include business strategy, business development and identifying risk/reward opportunities that drive profitable growth. He currently leads the Advisory & Client Services division as VP, Americas, Blackstone Energy. He is a strategic advisor for a number of technology companies including Stat Analytics, Halex Technology and Cybersecurity Compliance Corp. Peter studied Economics at Western University and was the recipient of The Robert G. Siskind Entrepreneurial Award. He also holds a Blockchain for Business Certification from Cornell University.

ROADMAP

Our roadmap addresses unmet needs in DeFi. And our bench strength gives us the ability to remain agile and iterate as our Community's needs evolve.

Q1/22

- V1 Design
- MVP Development
- Private Seed Round Complete
- MVP Complete

Q2/22

- Swap Function Enabled
- Start Development: White Label Platform
- Smart Contract Audit Complete (CERTIK)
- Wallet Integrations

Q3/22

- SimpleYIELD out of beta (EASY Vaults®)
- Mutli-Farm Mode Complete
- Auto Compounding Complete
- Farm Swap In/Out Functions Activated
- SimpleLIQUIDITY White Label Solution Complete
- 1st Partner Integration in Development

Q4/22

- Smart Contract Audit Complete (Asfalia)
- Presale Begins
- Dynamic Multi-DEX goes live
- Affiliate Program Launched
- Start Development: Rules Based Engine

Q1/23

- TGE
- Rules Enginev1 Release – Automation & Risk Management Functions
- Multi-Chain is Live
- UI Upgrade with Dashboard Summaries
- Stable Coin Protocol Integration
- DeFi Tournament Season 1 Launches

Q2/23

- SimpleYIELD Back Office Integration
- Reporting & analytics tools for portfolio managers and Web3 projects, customized views, analytics & reporting
- Integrate Lending & Borrowing Protocols
- Roadmap v2: based on Community & Partner Input

TOKEN - $EASY

$EASY Is A Multi-Use Utility Token That Drives The SimpleDEFI Ecosystem. There is a fixed supply of $EASY that will be distributed over a 5 year emissions schedule.

TOTAL SUPPLY:	400 MILLION $EASY TOKENS
DEFLATIONARY:	AGGRESSIVE BUYBACK AND BURN PROGRAM (2.5% OF REVENUES)

$EASY has many functions in the SimpleDEFI Ecosystem:

USAGE REWARDS

- $EASY can be earned based on usage, such as yield farming on SimpleYIELD

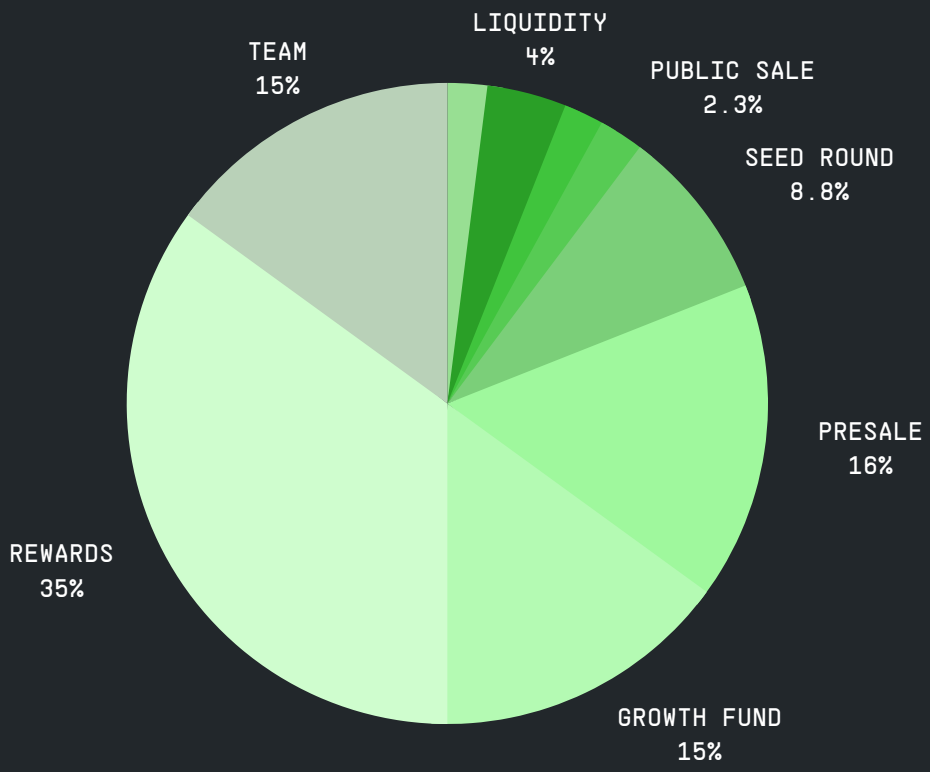
PAYMENTS

- Partners and Clients will need to buy $EASY to pay for services provided within our ecosystem

ADDITIONAL REWARDS

- Earn $EASY when staking long term
- Fee discounts on SimpleDEFI's platform
- Revenue sharing
- Unlock exclusive features

$EASY TOKEN DISTRIBUTION



SUMMARY

The rate of digital asset adoption is faster than any other technological advancement in history.

The same cannot be said for DeFi, where adoption lags significantly. Only a small percentage of wallets have interacted with DeFi protocols, let alone use them regularly. Most usage is limited to experienced crypto traders and investors due to complex user interfaces that make it difficult to interact with these protocols.

SimpleDEFI sees a massive opportunity to enable DeFi adoption by building easy to use solutions that increase adoption and remove the complexities of providing liquidity. This is accomplished through our ecosystem, designed for scale, without compromising security.

Our team is purpose built to deliver on our plan. Our CTO is a master architect that has surrounded himself with a team of blockchain, fintech, cybersecurity, and infrastructure professionals that have worked together for 25 years. Three solutions have shipped, with more on the way.

Easy to use protocols that increase utility, aggregate liquidity, and make it easier for the next wave of adoption to take advantage of DeFi's benefits.
Its that SIMPLE.

CONNECT

We are a community based project working hard to make DeFi EASY. For all of us.
Come join!

WEBSITE
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TWITTER
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TELAGRAM
HTTPS://T.ME/SIMPLEDEFI

DISCORD
HTTPS://DISCORD.GG/Q24DHTS8AT

APP
HTTPS://APP.SIMPLEDEFI.IO

EMAIL
INFO@SIMPLEDEFI.IO

WEBSITE
WWW.SIMPLEDEFI.IO

SIMPLE**DEFI**

DEFI MADE EASY