EzFin: Finance Made Easy

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In addition, it is possible that these forward-looking statements may prove to be incorrect and may be affected by incorrect assumptions as well as known and unknown risks, uncertainties and other factors, the vast majority of which are beyond our control. Consequently, it is reasonable to assume that some or all of these forward-looking statements may prove to be incorrect or that actual results may differ materially from estimates.

This white paper has been designed to help you conduct an informed study of the EzFin project; therefore, we invite you to read it in its entirety. This information is not intended to be a complete list, nor a comprehensive and detailed description of EzFin. This white paper contains estimates, facts and opinions gathered from known and unknown materials and risks in various forms. Contrary to the views and forward-looking terminology set out in this document, the actual performance of the project may differ significantly. This white paper is not intended to be and should not be understood as investment or financial advice. Never rely on the research or efforts of another person.

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Introduction

EzFin is a decentralized initiative at the forefront of blockchain innovation that aims to expand the foundation of Defi and bridge the gap between Web3 and real-world experiences. The community is driving this endeavor and several developers have volunteered to take the lead. As the core financial foundation of our ecosystem, EzFin is a deflationary utility token that acts as a decentralized protocol governed by the community and designed to serve the community. Powered by the EzFin ecosystem, which holders regulate, they can submit proposals and vote to create and build on the foundation.

Our Mission Statement

We are looking for a community of enthusiastic users who share a desire for innovation, decentralization, equality and experience and serve as our unifying force. By using the multi-sig treasury, the EzFin governance token will give the community the ability to make their own decisions in a way that is both transparent and equitable. This will result in the power being returned to the community. In addition, it will allow the community to decide on matters affecting growth, collaboration and sharing.

1. Governance

Our decentralized structure guarantees that all investors have an equal opportunity to influence the project's future growth and have a say in decision-making. Since normal hierarchical management systems do not restrict the organizational structure, the entire company can evaluate any new concept or proposal.

2. Effectiveness

Hierarchical companies have been severely hampered by bureaucracy. In a truly decentralized company, transaction processing times are much faster and more efficient. Additionally, since submitting proposals and voting costs each stakeholder a fixed number of tokens, this avoids wasting time on unproductive solutions.

3. Objectivity

Since it is a blockchain-based DAO, every financial transaction, rule and decision is available on a public ledger. Adopting a consensus-based technique also requires the participation of all stakeholders in choosing how the organization's resources are spent and in calculating the total amount of spending.

4. Continuing to push the boundaries of Web 3

EzFin recognizes that the evolution of the Internet demonstrates the connection between creativity and unwavering commitment to a seemingly unimaginable future. Web3 aims to achieve what the Internet has so far failed to do: promote open services governed by decentralized protocols, rather than centralized apps controlled by tech giants.

Our Values

EzFin adheres to the core pillars of transparency & community, trust and sustainability.

TRANSPARENCY & COMMUNITY

EzFin is a decentralized operating system and its community supports all initiatives that develop in this ecosystem. Communication with the volunteers who have promoted community support should be free, open and exclusive so that all interested parties can be informed and even participate in every stage of the development process.

TRUST

Without a doubt, trust is the most important factor in the blockchain space, which entails complete openness in all aspects of community support and growth, as well as all security efforts.

DURABILITY

The decentralized community supports the long-term growth of the ecosystem, resulting in practical use cases, greater rewards and popularity that outlasts all fleeting trends.

Deflationary Statement

Increase in value

According to the basic law of supply and demand, an increase in supply leads to a decrease in demand. The goal of deflationary cryptocurrencies is to limit the market supply, create scarcity and stimulate demand. This is because products that are hard to obtain are more desirable than those that are more easily accessible. By the same reasoning, rare coins attract investors more than common ones. This will increase the value of the coin in the long run.

Increased profitability

During the current bull run, deflationary tokens have attracted significant interest. This component directly contributes to investors' interests as their profits increase. A platform may also choose to buy back coins from users.
Short sellers benefit from the process that leads to coin burning. The intended result is an increase in value after the burn.

Exclusion of additional tokens from the market

The existence of unsold tokens is detrimental to the success of a cryptocurrency. Instead of flooding the market, the deflation mechanism helps a project remove excess tokens from circulation.

Tokenomics

EzFin's tokenomics are meticulously designed to balance liquidity, deflationary incentives, growth initiatives, and development funding, ensuring long-term sustainability and value for all stakeholders.

Total Supply: 500,000,000

Allocation Breakdown

- **Liquidity Pool:** 30% (150,000,000)
  Provides stability, reduces volatility, and ensures seamless transactions across exchanges.
- **Marketing:** 20% (100,000,000)
  Reserved for marketing, events, partnerships, and future operational needs to drive adoption.
- **Development:** 25% (125,000,000)
  Dedicated to building and scaling the ecosystem, including utility creation, platform updates, and infrastructure.
- **Strategic Reserve:** 15% (75,000,000)
  Allocated to implement and sustain deflationary strategies, creating scarcity and potential price appreciation.
- **Community Rewards:** 10% (50,000,000)
  Allocated for staking rewards, incentivizing early adopters, and supporting community-driven initiatives.

Liquidity

Liquidity underpins the market's efficiency and stability, enabling smooth token exchanges with minimal price fluctuations. EzFin has allocated 30% of the total supply to liquidity to ensure a robust and reliable trading environment.

Burn Mechanism

EzFin's burn mechanism reduces the circulating supply over time, driving deflationary pressure. Regular token burns will align with governance-approved milestones, fostering scarcity and contributing to potential price growth.

Marketing

The marketing plays a pivotal role in fostering ecosystem expansion. Marketing funds (20%) will support:

- Hosting in-person events to strengthen community engagement.
- Long-term marketing campaigns to enhance brand visibility and adoption.
- Strategic partnerships that accelerate ecosystem growth.

Development

Development is crucial in EzFin's early stages. To ensure the rapid creation of utilities and ecosystem infrastructure, **25% of the token supply** is allocated to development. Additionally, a tax model supports early growth:

- **First 4 Weeks:** Transaction tax of 12% on buys and sells (24% round trip) to fund development and operational costs.
- **Post 4 Weeks:** Tax reduced to 5% on buys and sells (10% round trip), ensuring sustainability without overburdening users.

Community Rewards

EzFin values its community and has set aside 10% of the total supply to incentivize user participation. These tokens will be used for:

- Staking rewards.
- Community-driven initiatives and DAO proposals.
- Bounties and referral programs to encourage ecosystem growth.

EzFin Ecosystem

EzFin aims to pioneer the blockchain industry by delivering a comprehensive DeFi suite. However, the selection of specific products and services to be developed will be entrusted to the DAO, ensuring that holders have true ownership and influence over the project's direction.

In addition, ways to integrate the EzFin token into these projects will be explored to enhance its utility and value, extending its purpose beyond being solely a DAO governance token.

DAO Voting

With Snapshot, we process meaningful proposals that are filtered so that only a few make it into the Snapshot. Once a proposal is accepted, it is published on Snapshot. The community has the option to vote for or against the proposal, or to abstain. Snapshot is a platform that allows the creation of project proposals that users can then vote on using cryptocurrency. In the industry, this process is known as "vote signaling." Previously, using cryptocurrency to vote often involved paying transaction fees to facilitate the transfer of cash from one wallet to another. However, this does not happen with Snapshot, which uses an innovative use of a decentralized file storage network called IPFS. Since Snapshot does not use an "on-chain" verification system, there is no price associated with voting.

ROADMAP

1 **Construction Phase 1-year**

Building the foundation of EZFIN

Setup smart contracts, governance tools, treasury and community platform. Alpha and Beta version will be available in Q3

2 **Evolution Phase 2-year**

Transitioning to Decentralized Mode

Cementing the decentralized structure, marketplace, staking and swaping configuration. Enhancing governance mechanisms and decision-making processes

3 **Innovation Phase 4-year**

Cultivating innovation and community

Leverage collective decision-making to setup diverse perspectives among the community, to drive innovation, and to initiate solution in adoption breakthrough.