



2022  
WHITE PAPER

# WV FINANCE

Your investment Club in DeFi

**“TIME IS YOUR FRIEND,  
MOMENTUM IS YOUR ENEMY.”**

**- JOHN C. BOGLE**

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**WE FINANCE** is your club for investment, information and education about the world of **cryptocurrencies and digital assets.**

As an established investor ecosystem at DeFi, we have a **team of** risk analysis **experts** focused 100% on finding the **best investment options** for our investor community.



# 1. DECENTRALISATION AND DIGITAL ASSETS

*Decentralised Finance* (DeFi) has led to the creation of an ecosystem of solutions that, while small when viewed individually, together constitute a huge step forward in negating the financial market's need for centralised, opaque and low-innovation institutions.

This decentralisation, which brings transparency and democratisation above all, is changing the rules of the game in many economic sectors, including, of course, the financial markets, which are not left out of this formidable revolution.

Thus, in terms of investment in digital assets (such as cryptocurrencies, NFTs, liquidity pools, metaverses, ICOs, IDOs, tokenised assets, among others), a whole new range of possibilities opens up for investors.

Thanks to its ability to both diversify portfolios and offer high returns, something previously unattainable for investments made within traditional financial markets, thousands of investors have set their sights on the DeFi ecosystem.

**Don't get left behind and join the DeFi revolution with  
WE FINANCE.**



In the accelerated digitalisation in which we live, the way we invest has changed, is changing and will continue to change.



## 2. WE FINANCE'S INVESTMENT ECOSYSTEM

**WE FINANCE** is an investors' club focused on Decentralised Finance (DeFi), in which our team of experts study possible digital assets in which to invest and carry out an analysis of risk versus return, using a proprietary evaluation system based on an interaction between recognised analysis criteria and Machine Learning (ML)-based algorithms. After this evaluation, they propose possible investments to the community, which are validated or not, through a reliable and transparent voting process.

Among the types of projects we study are: metaverses, Initial Coin Offerings (ICOs), Initial Decentralised Exchange Offerings (IDOs), Initial Coin Offerings (IFOs), Initial Exchange Offerings (IEOs), tokens, blockchains, Decentralised Autonomous Organisations (DAOs), Non Fungible Tokens (NFTs), Wrapped Tokens (wrapped tokens), Derivatives Markets, Tokenized Securities, among others.

Among the types of analysis we perform are: annual percentage yield (APY), exponential moving average (EMA), risk-weighted assets (RWA), hash ribbons, return on investment (ROI), internal rate of return (IRR), profit on production spent ratio (SOPR), financial profitability (ROE), PUELL multiples or the MVRV ratio. The above ratios are enriched by our supervised and unsupervised learning algorithms.

In this turbulent financial environment, cryptocurrencies such as NFTs, metaverses or DAOs can depreciate as quickly as they grow in a short period of time. As it is still an early market, the lack of liquidity can lead to aggressive price fluctuations, manipulation by "whales" and/or the fading of the investment through malicious techniques such as, for example, the draining of the liquidity pool or the mining and selling of coins by the creators of a project.

**In-depth analysis. Passive profits. Protection of your investments:**

**We are WE FINANCE.**



## 2.1. WHAT DO WE INVEST IN?

At **WE FINANCE** we always diversify our investments in different digital assets based in the DeFi ecosystem. Our Club members can check the type of asset and its status at any time through our channels and with full transparency (see roadmap).

Following the analysis of our DeFi investment team, carried out on the basis of the selected analysis criteria mentioned above, in addition to other confidence and security criteria, and once the investments have been validated by the **WE FINANCE** community, the possible investment types are:

### CRYPTOCURRENCIES

We have made a selection of the main investments, such as *trading*, liquidity pools, *pre-sales*, *yield farming*, *staking*, arbitrage, automated bots, ICOs, IDOs, IFOs, IEOs, tokens, DAOs, *wrapped tokens*, derivatives markets, seed sales and dAPPs (decentralized applications).

### BLOCKCHAINS

Although, as we will see below, our **WE FINANCE** community access token is based on the Binance Smart Chain BEP-20 standard, we also invest in blockchain platforms such as Ethereum, Polygon, Solana, Polkadot, Fantom, Cardano, Cosmos, Tron or EOS, among others, depending on the best projects within each network.

### NFT ASSETS (NON-FUNGIBLE TOKENS)

Acquisition of collectibles, digital artworks, fashion, e-sports, virtual game objects, properties in metaverses or digital identity, among others.



## CBDC (CENTRAL BANK DIGITAL CURRENCY) ASSETS

Acquisition of central bank-issued digital currencies (similar to fiat money), centrally issued and decentrally transferred. They are needed to trade in physical asset tokenisation investments. Examples are the digital euro, the digital dollar or the digital pound.

## 2.2. WHO CAN BENEFIT FROM IT?

The **WE FINANCE** Investment Club is directed towards small investors who would invest less than \$150,000 per transaction and therefore, on an individual basis, access to private *pre-sales* or the purchase of other advanced digital assets, which offer enormous returns at the exit of the projects, are totally inaccessible to them.

These holders (investors) also need their investments to be made in extremely secure ecosystems where the risk, return and benefits of each investment are analyzed in detail. This is complex in the DeFi world and requires many hours of analysis for each possible project to be invested in, and requires a great deal of technical knowledge and contacts in the Crypto world to verify the security of the investments, aspects that most holders do not possess.

It may seem complicated, but don't worry, our team of experts will analyze each project in depth for you to protect your investments and give you a stable return on your investments. It's as easy as that. **We are WE FINANCE.**

## 3. PROFIT SHARING

The profits obtained from the investments made will be distributed in proportion to the weight of the **WE FINANCE** investors' portfolios, as they are at the time of each distribution.

Profit distributions on investments made by the Club are made automatically from the profit portfolio, after the cost of each investment has been returned to the investment portfolio in the form of digital assets.

**All portfolios that are affected by each profit distribution are listed below:**



## INVESTOR/HOLDER WALLETS

**This wallet receive the 80% of the profits.** These profits are distributed to the community according to the token weight of each **WE FINANCE** investor's portfolio. Profits are paid out in *stablecoin* USD (BUSD or USDT) and always on the Binance Smart Chain network (BEP20).

## DIGITAL ASSET INVESTMENT WALLET

**10% of the profits** are allocated in this wallet. The purpose of this distribution is to increase the community's ability to invest in more digital assets.

## LIQUIDITY WALLET

This Smart Contract address is credited with **5% of the profits** earned. We called this contract *armoured truck* and its access **will be completely blocked to the founders for a period of three (3) years.**

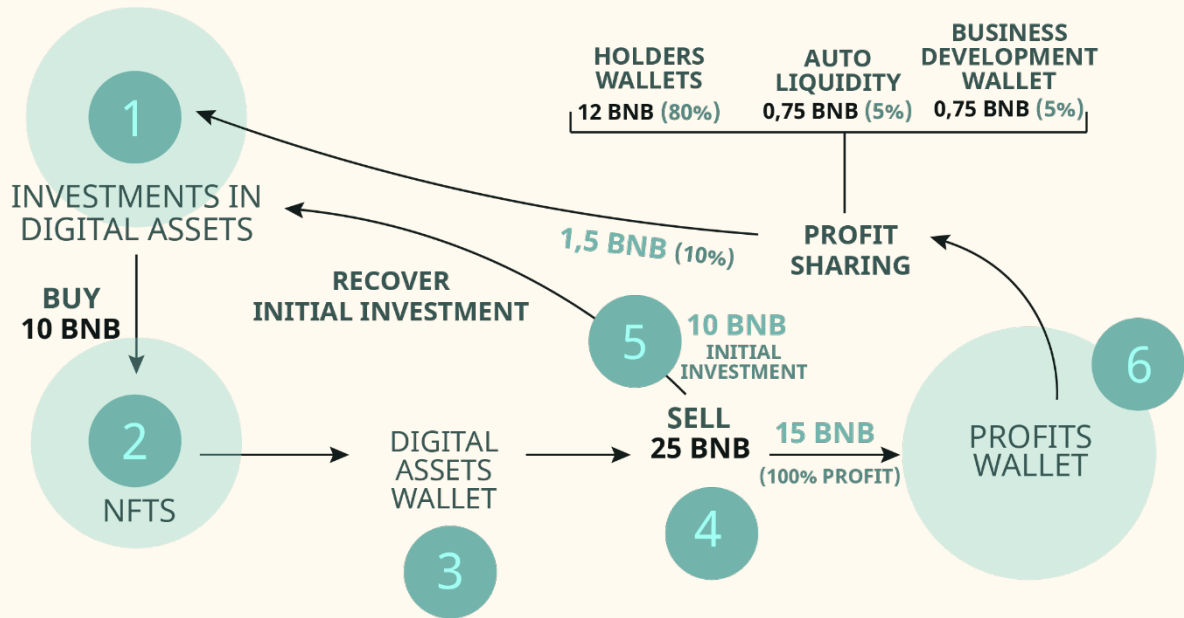
## BUSINESS DEVELOPMENT WALLETS

The **5% of the profits** obtained are transferred to these wallets to be used for the development of the project in its different areas, such as marketing, audits, execution of legal consultations, or server maintenance.



## 3.1. PROFIT SHARING SYSTEM

The following chart shows an example of an NFT (*Non Fungible Token*) asset acquisition in which the **WE FINANCE** profit sharing process is shown in detail:



As can be seen in the graph above, the steps are as follows:

- 1) The community approves the acquisition of an NFT asset.
- 2) From the digital assets investment wallet, a purchase for BNB 10 of an NFT asset.
- 3) The acquired NFT is sent to the digital asset custody wallet.
- 4) The NFT asset is sold for a value of BNB 25.
- 5) The digital asset investment wallet recovers the initial BNB 10 invested in the NFT asset.
- 6) The profit from the sale of the NFT asset (BNB 15), is sent to the profit wallet.
- 7) Profits are distributed on the basis of the **WE FINANCE** distribution system described above:
  - a. Investor/Holder wallets (12 BNB / 80%). This amount will be distributed proportionally to each investor according to the **WE FINANCE** tokens they hold in their wallet at that time.
  - b. Investment wallet in digital assets (BNB 1.5 / 10%).
  - c. Liquidity wallet (0.75 BNB / 5.0%).
  - d. Business development wallet (0.75 BNB / 5.0%).

The mathematical expression of the profit-sharing mechanism is given by the following formula:

$$\text{PROFIT SHARING} = \left[ \text{PROFIT} - \left( I - \sum_{N=1}^4 (H+A+B+D) \right) \right]$$

Where:

I = Initial Investment

H = Investors (or  *Holders* ) = Profit x 80% H = Investors (or  *Holders* ) = Profit x 80%

A = Self-liquidity = Profit x 5%.

B = Business Development = Profit x 5% B = Business Development = Profit x 5%

D = Investment in digital assets = Profit x 10%.

The distribution of 80% of the profits destined for the community will be distributed proportionally according to the number of WE FINANCE tokens that each investor has in their wallet at the time of the distribution. For its calculation, we will use a direct proportionality distribution, where the mathematical relationship will be given by the function  $f(x) = k.x$ .

This function is based on the fact that, given magnitudes of the same type and a total magnitude, the share corresponding to each of the given magnitudes is calculated according to the expression:

$$\frac{C_1 + C_2 + C_3 + C_4 + C_5 + C_6 + \dots}{A_1 + A_2 + A_3 + A_4 + A_5 + A_6 + \dots} = \frac{C}{A}$$

$$C_n = \frac{A_n * C}{A}$$

Where:

C = Total profit to be distributed.

A = Total number of community tokens.

Let's look at a more illustrative example. In the following case, **\$80,000 in profits will be distributed to the entire community**. On the other hand, an investor, which we will call C4, wants to calculate how much he would be entitled to receive. The investor is currently positioned as follows:

- Number of **WE FINANCE** tokens in your wallet: 1.879.000
- Number of **WE FINANCE** tokens in investor wallets: 196.891.564
- Percentage (%) weight of C4 portfolio VS total investors: 0.95%.
- Profit after distribution: **\$763.46**

The calculation has been carried out as follows:

$$\frac{C1 + C2 + C3 + C4 + C5 + C6 + \dots}{A1 + A2 + A3 + A4 + A5 + A6 + \dots} = \frac{C}{A} = \frac{80.000}{196.891.564}$$

$$\frac{C_4}{1.879.000} = \frac{80.000 * 1.879.000}{196.891.564} = \$763,46$$

Therefore, in line with the example above, once 80% of the \$100,000 profit has been allocated to the community and assuming that the amounts of tokens in the liquidity, business development and digital asset investment wallet are distributed as follows, the **WE FINANCE** profit sharing system would distribute the profit as follows:



SHARING	PROFITS VALUE	%	TOKENS
<b>H</b> (Holders)	\$80.000	80%	196.891.564
<b>A</b> (Auto Liquidity)	\$5.000	5%	7.500.000
<b>B</b> (Business Develop.)	\$5.000	5%	22.500.00
<b>D</b> (Investment Digital Assets)	\$10.000	10%	3.500.000
<b>TOTAL SHARE</b>	<b>\$100.000</b>	<b>100%</b>	<b>230.391.564</b>

In the case described above, since this was a fictitious example, we did not have to perform any complex techniques to round the amounts; however, our *smart contracts* for profit sharing will round to two (2) decimal places.

## 4. HOW INVESTMENTS ARE DECIDED?

As can be seen in the *roadmap* that appears later in this document, during the early stages of the project, the **WE FINANCE** investment team will make a proposal for the acquisition of the digital assets to be invested into the investment community, which will validate or not the activation of these acquisitions.

The weighting will be 1 **WE FINANCE** token = 1 vote.

During the first stage of our project and in order to reach a consensus on the investment operations, we will use the Sainte-Lagüe method, which is used so as not to prejudice the decisions of minorities. According to this methodology, once the votes have been counted, the successive quotients of each investment option are calculated; the formula for calculating the quotients is as follows:

$$\text{RATIO} = \frac{V}{2S+1}$$

Where:

V = total number of votes received.

S = number of votes received by each proposal so far. It starts from 0

In successive phases, as the project progresses, other voting modalities will be proposed to the community to decide on the consensus system, as can be seen in the *roadmap* annexed to this document.

## 4.1. VOTING RULES FOR NEW INVESTMENTS

At **WE FINANCE** we have had a Decentralised Autonomous Investment Organisation (DAIO) philosophy that has been unwavering since our inception, so that investment decisions are always proposed and consulted with the community before they are undertaken.

Each investor in the community can, by turns, propose investments on the **WE FINANCE** governance page so that the rest of the community can assess whether to invest (or not) in that digital asset. However, there are a set of initial voting rules that may change over time and are based on eight (8) blocks of criteria for any potential investment we make in the DeFi environment

These rules are as follows:

### VISIBLE TEAM

The founders/authors of the project (cryptocurrency, NFTs, metaverse, etc.) must be provided along with links to their social networks, DeFi projects where they have previously collaborated and the results obtained by them, a contact number and other relevant data.

### WEB ADDRESS

The proposal should include a well-crafted website in terms of design, consistency with the content/message, or technical issues such as server performance.



## REALISTIC USE CASES AND PROVEN UTILITIES

It must be a project that has a real use (e.g. digital artworks or tokenised assets), with the potential for scalability and growth in functionalities in the medium/long term.

## NAMING AND BRANDING

It must have a business name that is not under suspicion of plagiarism or scams and does not seek to attract customers on the basis of other successful projects. In the case of branding, the same circumstances shall be taken into account.

## CONSISTENCY BETWEEN SUPPLY & PRICE/VALUE

In this case, we are referring to investments in cryptocurrencies. The number of tokens created for circulation (*supply*) must always be adjusted to the price. In addition, a report on the *pool* must be submitted, including factors such as liquidity, number of investors or holders, size of wallets, etc.

## WALLETS FREEZING

For reasonable periods of time reflecting the team's confidence and commitment to their own project.

## ANTIQUITY

Investments in digital assets in the form of *pre-sales*, ICOs, IFOs, IDOs or IEOs as well as those already launched in the market and showing growth potential will be accepted.



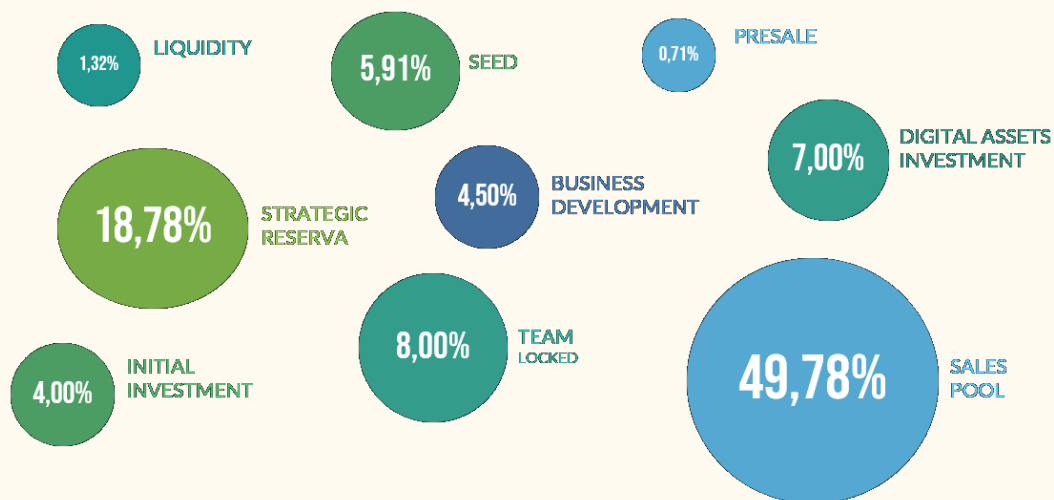
## COHERENCE OF THE ROADMAP AND ITS WHITE PAPER

Projects based on unrealistic ideas, as well as projects with technological functionalities to be developed in later phases that are foreseeably unachievable, will not be considered.

## 5. OUR WE FINANCE TOKEN

The investment ecosystem of our Club is based on a *utility token* called **WE FINANCE**, which has been programmed according to the Binance Smart Chain BEP-20 standard and consists of a maximum of 500 million non-deflationary coins, which will be released for sale in different phases (Seed, Pre-Sale and Launch).

Although we will describe it in more detail later, the distribution of our portfolios is as follows:



After acquiring our token, investors will be entitled to receive the benefits of the Club's investments according to the number of coins acquired, as well as having the right to vote on future investments to be made (1 vote for 1 **WE FINANCE** token).



## 5.1. TOKENOMICS IN PURCHASING AND SALES

### 5.1.1 PURCHASING PROCESS

A tax of 3% of the value of each WE FINANCE token purchase will be made and distributed to the following portfolios for the benefit of the Club community:

#### LIQUIDITY WALLET

This wallet will be allocated **1.5% of each purchase** and will have a locked-in contract on the *PancakeSwap* platform for three (3) years with no access for founders.

#### DIGITAL ASSET INVESTMENT WALLET

**0.7% of each purchase** will be allocated to this wallet. The use of the resources in this wallet will be decided by a vote of the community. **The digital asset investment wallet is the real locomotive of the project.** Thanks to it, the community will have the possibility of obtaining high returns in the form of profits after making investments in:

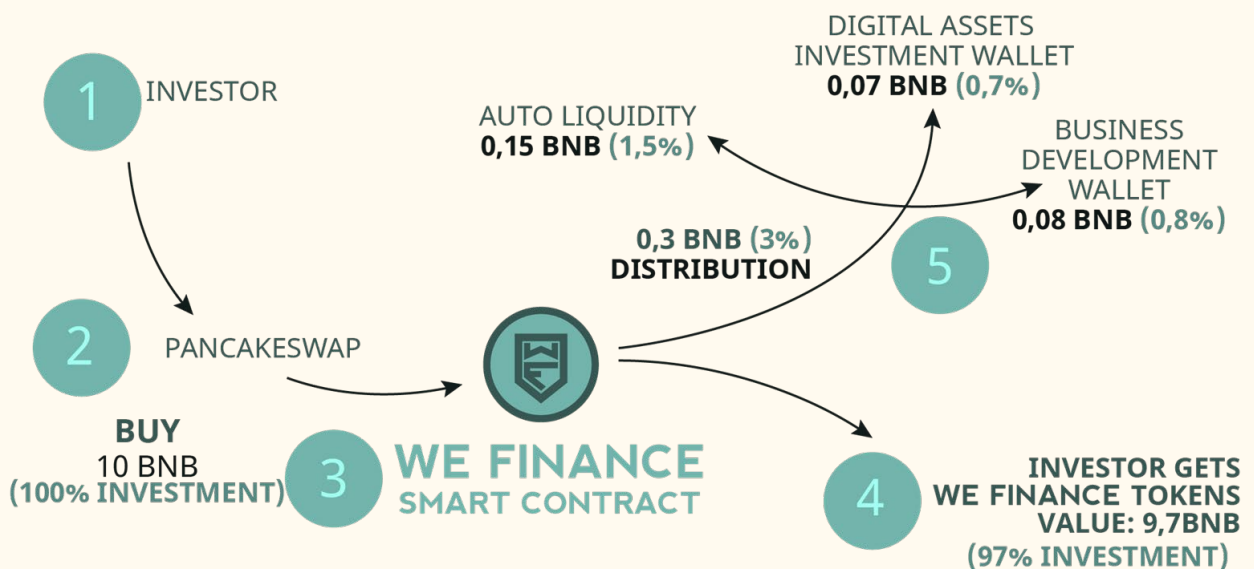
- Transactions involving the purchase or sale of digital assets (ICOs, IDOs, IFOs, IEOs, tokens, wrapped tokens, derivative markets, seed sales and decentralized applications (*dApps*)).
- Private equity investments inaccessible to small investors with less than \$150,000 per investment.
- Advance purchase of NTFs from well-known authors, acquisition of collectibles, digital artworks, fashion, e-sports, virtual game objects, properties in metaverses or digital identity.
- Acquisition of tokenized physical assets from large companies based on CBDCs, such as the digital euro, digital dollar or digital pound.
- Investments through *staking* in DAOS, *yield farming*, *compounding*, *arbitrage*, or activation of bots.

Undoubtedly, this is a great opportunity to earn huge passive income in an easy, safe and agile way, which will enable investors or holders who accumulate the most **WE FINANCE** tokens over time to benefit the most.

## BUSINESS DEVELOPMENT WALLET

**0.8% of each purchase** is allocated to this wallet. The use of its resources is determined by the Club's technological development team (CTO team) and marketing team (CMO team), as well as from the strategic and legal-financial area (CEO), always with the aim of achieving the objectives previously agreed by the community.

The following graph illustrates an example of the **WE FINANCE** token purchase process and the distribution of the 3% of the investment that is made:



As it can be seen in the diagram above, the steps that have been taken are as follows:

- 1) An investor purchases **WE FINANCE** tokens worth **BNB 10**.
- 2) You go to *PancakeSwap* to purchase the coins.
- 3) The Exchange purchase process is completed correctly.
- 4) The new investor receives **WE FINANCE** coins worth BNB 9.7 (97% of the total coins purchased).
- 5) The 3% of the coins not received by the investor amounting to BNB 0.3 is distributed among the following wallets:
  - **Liquidity wallet: BNB 0.15** (1.5% of the currencies to be distributed not received by the investor).
  - **Digital assets investment wallet: BNB 0.07** (0.7% of the coins to be distributed not received by the investor).
  - **Business development wallet: BNB 0.08** (0.8% of the currencies to be distributed not received by the investor).

## 5.1.2. SALES PROCESS

Investors who decide to sell their **WE FINANCE** tokens may do so at any time. However, their entitlement to receive investment returns and their representation in the community will decrease proportionally according to the number of tokens sold.

In addition, a **13% tax will be imposed on each sale of coins sold**, which will be distributed proportionally among the following wallets:

### LIQUIDITY WALLET

This wallet will be allocated **5% of the coins** from the levy process on each sale of tokens that takes place.

This operation will ensure that the community is protected from investors pursuing a *pump-and-dump* strategy. The purpose of this strategy is to manipulate prices in order to encourage other investors to buy an asset quickly (which increases the value of that token in the short term) and then sell it, causing the investors who believed in their manipulation to lose profitability.

As mentioned above, **the liquidity is on the PancakeSwap platform under a locked-in contract, with no access for the founders.**

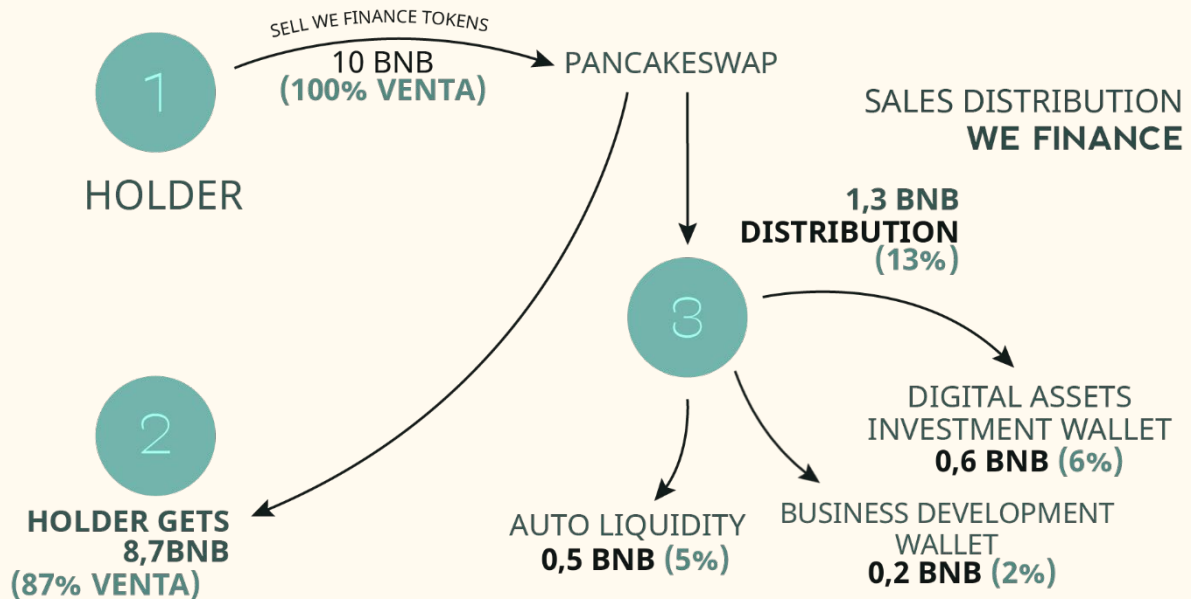
### DIGITAL ASSET INVESTMENT WALLET

This wallet is allocated **6% of the coins taxed** after each sale transaction. With this action we manage to increase the value of the investment wallet in order to be able to carry out larger transactions and thus achieve an increase in profitability for the community.

### BUSINESS DEVELOPMENT WALLET

This wallet is allocated **2% of the coins taxed** after each sales transaction. This process seeks to ensure that the decisions of the community will be implemented in the technological development or promotional actions required by the Club. It also serves to to ensure the structural expenses of the project (legal, financial, fiscal or operational).

The following graph shows a diagram of the token sale process and the distribution of the **13% of the coins** retained after the tax is applied:



The above diagram describes an example of the steps taken by an investor who decides to sell WE FINANCE tokens, which are as follows:

- 1) A community investor decides to sell his **WE FINANCE** tokens for a market value of BNB 10.
- 2) The operation is successfully carried out on the *PancakeSwap* platform.
- 3) The investor receives BNB 8.7 in his wallet (87% of the total coins sold after deducting the 13% tax).
- 4) The 13% of the taxed currencies, with a market value of BNB 1.3, is distributed as follows:
  - **Liquidity wallet: BNB 0.5** (5% of the currencies to be distributed not received by the investor).
  - **Digital asset investment wallet: BNB 0.6** (6% of the coins to be distributed not received by the investor).
  - **Business development wallet: BNB 0.2** (2% of the currencies to be distributed not received by the investor).

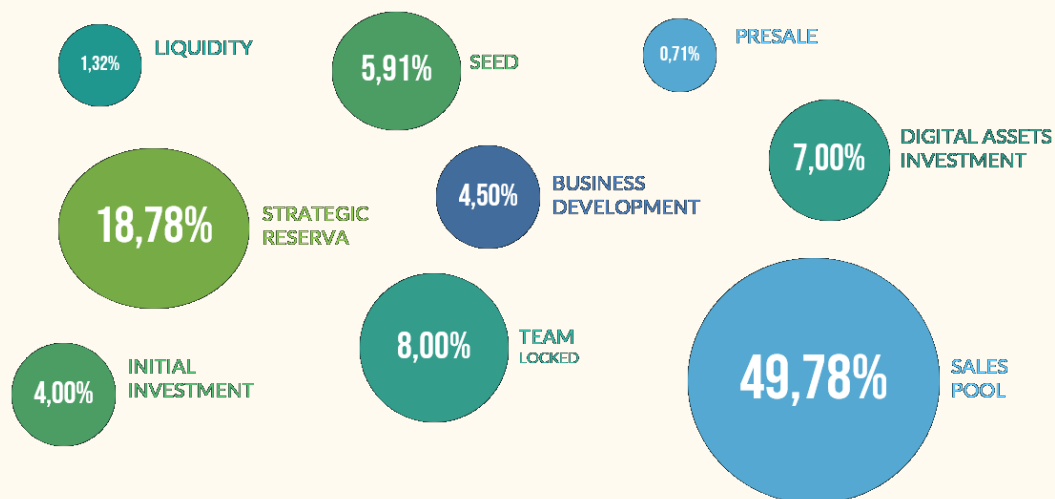


## 5.2. DISTRIBUTION OF WALLETS

Below, we set out the initial wallet distribution of **WE FINANCE**, where the maximum number of tokens in circulation will be 500 million **WE FINANCE** tokens.

The distribution of the initial wallets will change over the course of the project, as the profit wallet to be distributed will be empty at the beginning and will be replenished depending on the outcome of the investments.

The wallets distribution will be as follows:



### SALES POOL WALLET / 49,78%

- The address of the *smart contract* controlling the *sales pool* is `0x0cd1cFEa0a275a2Dc2eb4F86fE300e4C48423dAB`.
- This wallet will contain the *trading* transactions of **WE FINANCE** tokens.

### EQUIPMENT WALLETS / 8%

- The founding team is public and will work on the development, improvement and promotion of **WE FINANCE**. Therefore, four (4) initial wallets have been created containing 8% of the total coins (2% for each wallet), which will be 100% locked for a period of three (3) years as a guarantee of security for the community.

- These wallets are locked during three (3) years; however, they will receive, as any investor in the project, their proportional share of the profits made on investments, which they will be able to use as they see fit, thus ensuring their commitment and thus the viability of the project.

### INITIAL INVESTMENT WALLET / 4%

- The 4% of the tokens corresponds to the payment for the initial investment of the founders or other collaborators in order to launch **WE FINANCE**.
- These tokens were distributed to their respective owners on the day of the project launch.

### DIGITAL ASSET INVESTMENT WALLET / 7%

- The address of the *smart contract* that controls the portfolio of investments in digital assets is 0x0Aa57f85bfe0579c29758C123451eF8A523EB0d9.
- This wallet will contain digital currencies and assets that will seek to improve the profitability (return on investment) of **WE FINANCE** investors.

### BUSINESS DEVELOPMENT WALLET / 4,5%

- The *smart contract* management controlling the business development wallet will be announced at launch.
- From this wallet, payments are made for marketing actions, operational, legal, financial and/or financial expenses and/or development of the project's ecosystem functionalities.



## STRATEGIC RESERVE WALLET / 18,78%

- The *smart contract* management controlling the strategic development wallet its 0x58b797062bB4a6EA05C119061c4229ECfeAF5C17.
- This wallet is intended for the scalability and growth of the project and its use will depend on the outcome of community voting decisions.

## LIQUIDITY WALLET / 1,32%

- The address of the *smart contract* controlling the liquidity wallet its 0x7beCAFc64B35077841CD07C352e4e528007795d2.
- This wallet is linked to a *smart contract* with a locked-in contract on the PancakeSwap platform for a period of three (3) years, with no access for the founders.

## SEED SALES WALLET / 5,91%

- Tokens sold at seed sales

## PRIVATE SALES WALLET / 0,71%

- Tokens sold at private sale.



## 6. WE FINANCE FOUNDING TEAM

Due to the lack of security and volatility surrounding projects of all kinds today, where the founders often remain anonymous, it is essential to have a partner you can trust.

In this sense, transparency and trust are two of the great values that underpin the **WE FINANCE** philosophy. Our team of founders, made up of professionals with extensive experience in the sector and highly specialised profiles, will coordinate our Club's investments from a perspective based, above all, on transparency and reliability..

Its members are:

### JUAN MIGUEL RUBIO



Role: Chief Executive Officer (CEO)  
Country: Spain  
Telegram: @JuanmiRubio  
LinkedIn:  
[www.linkedin.com/in/juanmi-rubio](https://www.linkedin.com/in/juanmi-rubio)

Responsible for the strategic-financial area on several boards of directors. He has collaborated in the acceleration of more than 250 Spanish startups.

Lecturer in business schools. Executive MBA, Master in Big Data & BI. Immersed in DeFi since 2017.

Contribute:  
Business development, strategy, financial management and creation of analysis models with *Machine Learning*..

### FERNANDO LÓPEZ-CANTI



Role: Chief Technology Officer (CEO)  
Country: Spain  
Telegram: @moeonthemoon  
LinkedIn:  
<https://www.linkedin.com/in/flopezcanti/>

JavaScript FullStack Developer with more than 12 years of experience. Blockchain Developer since 2016.

Technological consultant in App development at various business schools and startups. Executive MBA.

Contributions: Development and operations of DeFi, Web3 and Smart Contract ecosystems.



# WE FINANCE FOUNDING TEAM

**RAÚL DORADO**



Role: Chief Marketing Officer (CMO)

Country: Spain

Telegram: @rauldoradogarrido

LinkedIn:

<https://www.linkedin.com/in/rauldoradogarrido/>

Executive MBA. Master in Big Data & BI. Digital marketing consultant with more than 500 Spanish companies advised.

Founder of several startups where he oversees the marketing and finance areas, he is a teacher at various business schools and universities.

Linked to DeFi projects since 2018.

Contribute:

Marketing strategy management in the DeFi world.

**RUBÉN CUELLO**



Role: Chief Investment Officer (CIO)

Country: Uruguay

Telegram: @rubeninvest

Twitter:

[@Cryptoanalist4](https://twitter.com/Cryptoanalist4)

Elite sportsman in his early days. Founder of various sports entity management companies.

A DeFi investor for more than 10 years, he has been involved in numerous crypto projects

Contributions: DeFi Investments, Project Discovery and investment project studies.



# 7. ROADMAP 2021-2022

Below is our planned roadmap, which will evolve in an agile way as the project develops.

## STAGE 1



- ✓ Development of *smart contract* tokens.
- ✓ Legal consultancy.
- ✓ Market research.
- ✓ Validation of the business model.
- ✓ Creation of marketing strategy.
- ✓ Establishment of a five (5) year plan and strategic vision planning for the project.
- ✓ Social profiles and community spaces.
- ✓ Website V1.
- ✓ Seed and private sales.
- ✓ Pre-release security audit of smart contracts.
- ✓ Launch marketing.

## STAGE 2



- ✓ Public launch on PancakeSwap V2.
- ▶ Incorporation of the company in the UK
- ▶ First investments **WE FINANCE**.
- ▶ Development of the Dashboard v1.
- ▶ Listed on Coingecko and Coinmarketcap.
- ▶ Governance development at Snapshot.org.
- ▶ Proxy voting.
- ▶ Presence marketing and brand awareness.
- ⊗ Development of a tool based on Big Data and Machine Learning to qualify investment projects by investors.
- ⊗ Expansion of *smart contracts* to increase security and automation of the project.
- ⊗ Security contract audit.



- ⊘ Expansion of the **WE FINANCE** network's functionalities.
- ⊘ Creation of a project incubator.
- ⊘ Project Launchpad (Launchpad).

## 8. RESPONSIBILITY

Investing in digital assets is not unlike being a venture capitalist. The DeFi market is open on a global scale without interruption, 24 hours a day and with countless investment options.

Participation in **WE FINANCE** is a **high-risk activity**. Our offer is primarily aimed at experienced professionals who are familiar with blockchain technologies, cryptocurrency trading and other financial instruments, such as equities or forex. We recommend our investors to carry out their own risk assessment before investing in cryptocurrencies, NTFs or projects based on blockchain technology.

In any case, **WE FINANCE** carefully examines all digital assets before proposing to the community to invest in them. However, even after our thorough analysis, there are still certain risks involved in investing and **WE FINANCE** cannot be held responsible for the profit or loss of the investments made, which depend solely on the final decision of the investor.

By participating in our ICO, the investor implicitly accepts the security risks and possible financial losses arising from such participation. The investor therefore declares that he is aware of the legal uncertainty related to this type of service and that he has made his own assessment of the conformity of the services offered by **WE FINANCE** in accordance with the laws in force in his country of residence.

Any person purchasing **WE FINANCE** tokens declares to be aware of the technological and economic risks of the project, as described at length in this

report. Investors therefore agree not to take any legal action against **WE FINANCE** as an organization, or any of its founders or contributors individually and/or collectively, in the event of failure or failure of the project, as well as in the event of a reduction, or even total loss, of the value of their **WE FINANCE** tokens.

The purchase of a **WE FINANCE** token enables the use of the services created by [www.wefinance.club](http://www.wefinance.club). No other rights are transferred to the holders of **WE FINANCE** tokens. More specifically, **WE FINANCE's** sole responsibility will be to distribute the tokens according to the conditions clearly stated in this report or *white paper*.

Neither during the course of the ICO, nor after the course of the ICO activity, **WE FINANCE** or its team shall be liable for any of the following:

- Use of the service not in accordance with the applicable conditions.
- Error, failure, malicious activity or non-compliance with the White Paper by the User, a third party, or a service controlled by a third party, which causes the investor any profit, loss, or other damage of this nature.
- Loss of control, for any reason (loss, tracking, unwanted disclosure or technical failure), of users' login data, which could lead to fraudulent use of tokens.
- Temporary or permanent suspension from service, for whatever reason, in particular at the request of public institutions, judicial authorities or a duly qualified third party.
- Computer failure resulting in loss of data.
- Professional activity of the founders, employees or collaborators of **WE FINANCE** carried out outside the project.



## 9. HOW TO CONTACT US?

In order to avoid possible impersonation scams that flood the DeFi environment, we recommend that you contact us directly and only through the official **WE FINANCE** channels, where our founders or collaborators will be happy to assist you and clarify all your doubts.

Web: [www.wefinance.club](http://www.wefinance.club)

LinkedIn: <https://www.linkedin.com/company/wefinanceclub>

Twitter: <https://twitter.com/WeFinanceClub>

YouTube: <https://www.youtube.com/channel/UCo3i8IE18S92YjlquDeg2lQ>

Instagram: <https://www.instagram.com/wefinanceclub/>

Facebook: <https://www.facebook.com/We-Finance-103691992191491>

Medium: <https://medium.com/%40wefinanceclub>

TikTok: <https://www.tiktok.com/@wefinance>

Telegram: <https://t.me/wefinanceclub>

Email: [defi@wefinance.club](mailto:defi@wefinance.club)



# 10. GLOSSARY

## (SHARES OF) *COMPOUND*

Like most *Decentralised Finance* (DeFi) protocols, *compound* is a system of openly accessible smart contracts built on top of Ethereum. It focuses on allowing borrowers to apply for loans and lenders to grant them by locking their cryptoassets into the protocol.

## APR/APY

Annual percentage yield (APY) and annual percentage rate (APR) are ways of talking about interest. APY is the interest paid on money in a deposit account, while APR is the cost of borrowing money.

## CBDC

Acronym for Central Bank Digital Currency.

## DAO

Acronym for Decentralised Autonomous Organisation. These are code-driven organizations; they are based on what are known as *smart contracts* and mostly run on the Ethereum blockchain.

## DINERO FIAT

fiat money, usually called fiat money (from the Latin *fiat*, meaning "let it be done" or "let it be so"), is fiat money that exists by order or legal imposition of the governing authority. This type of money is the legal tender of a state and cannot be exchanged for gold or silver, because it has no backing and its value is fiduciary, i.e. it is based on the trust or faith of the community.

## HASH RIBBONS (INDICADOR)

Among the many indicators that crypto asset analysts have developed to try to anticipate the evolution of prices, there is one popularized by Charles Edwards, an expert at capriole.io, known as *Hash Ribbons*. This oscillator uses different averages marked by the bitcoin hash rate, which measures the power at which transactions are processed on the Bitcoin network.

## ICO

*Initial Coin Offering* stands for *Initial Coin Offering*. In the case of an ICO, the aim is to finance the birth of a new cryptocurrency.

## IDO

Acronym for *Initial DEX Offering*. It is a token offering that runs on a Decentralised Exchange (DEX), which in turn is a decentralized, permissionless platform, such as the popular Uniswap, that makes decentralized finance (DeFi) possible.

## IEO

The *Initial Exchange Offering* (IEO) is the sale of tokens controlled by a cryptocurrency exchange.

## IFO

The IFO Indicator is a German advanced production indicator. It is a survey of 10,000 German companies about the current activities of each company and the expected activities in the next six (6) months. If the trend is upward, it tends to be interpreted as a recovery of the economy, and vice versa. Although it is a German indicator, its interpretation is often extrapolated to the rest of the European economy. This indicator is compiled on a monthly basis.

## IRR

The internal rate of return (IRR) is a rate of return on an investment.

## MPI

Acronym for *Miner Position Index*. The MPI is the amount of bitcoins transferred from wallets by all miners in a specific time period divided by the average value within a year to determine the likelihood of miners selling or hoarding in the short term.

## MULTIPLE OF PUELL

Named after its creator, Mexican David Puell, the *Puell multiple* studies the bitcoin market from a supply-side perspective. It explores market cycles by looking at miners' revenues, i.e. newly created bitcoins and transaction fees paid by users.

## MVRV

The market value to realized value ratio, better known as MVRV (*Market Value to Realized Value*), is the ratio of a crypto asset's market value to its realized value. This ratio is used to help identify market peaks and troughs, providing valuable information about market behavior.

## NFT

Acronym for *Non-Fungible Token*.

## PANCAKESWAP

PancakeSwap is a decentralized cryptocurrency exchange for trading BEP-20 tokens.

## LIQUIDITY POOL

*Liquidity pools* are DeFi instruments, programmed in the form of smart contracts. They can be implemented on any public Blockchain such as Ethereum or on a private variant. The instrument contains the business rules that define the pair of assets to be

exchanged, the conditions of participation of the liquidity providers and the formula for the calculation of the exchange value between the supported assets.

#### ***POOL***

A *cryptocurrency pool* or *mining pool* is a space that allows miners to work cooperatively to mine blocks of cryptocurrencies.

#### ***PRESALES***

A *cryptocurrency presale* is the opportunity to buy cryptocurrencies before they are released into circulation. There are two types of cryptocurrency presales: investor-only sales, offered exclusively to large investors who want to put their money into a new cryptocurrency company from the start, or open to everyone, which allows retail buyers to purchase a token before it goes public.

#### ***ROE***

ROE (*Return On Equity*) is a profitability indicator that measures the ratio between a company's net profit and its equity.

#### ***RUG PULL***

A *rug pull* occurs when a group of people drains the liquidity pool, making it impossible for traders to trade their tokens.

#### ***SOPR***

The SOPR (*Spent Output Profit Ratio*) indicator is a tool for tracking overall market gains and losses using data from the Bitcoin blockchain.

#### ***STABLECOIN***

A *stablecoin* is a cryptocurrency with a value linked to a fiat currency. This can be, for example, the euro or the dollar. The most famous example of a stablecoin is the Tether.

#### ***STAKING***

The process by which cryptocurrency owners use their coins to add new blocks to the associated blockchain and, in return, receive a reward in the form of additional coins.

#### ***UTILITY TOKEN***

*Utility tokens* are application tokens or user tokens. Possession of these tokens gives the user access to products and services offered by a company in the future.

#### ***YIELD FARMING***

*Yield farming*, which translates as *yield farming*, is a process that allows cryptocurrency holders to lock in their holdings for rewards. More specifically, it is a process that allows them to earn a fixed or variable interest by investing crypto in a DeFi market.





WWW.WEFINANCE.CLUB