

YELLOWROCK.FINANCE

DeFi

v1.1

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## Introduction

The Yellow Rock Finance is created to help users get the exposition on specific areas of the crypto world easily. ETFs like products, swap and stable coin which bring DeFi to new level. Built on quickly growing Polygon chain.

## Problems

The DeFi is currently working on smart contracts and tries to automate most of the actions users need. We believe this is awesome, but this approach has few gaps and our protocol will try to fill them.

First of them is the ability to do things cross chain. We have a lot of projects which provide services on different chains, but we do not know any projects which provide single DeFi service which does multiple things on more than single chain, for example pool BNB which farms at the same time inside BSC, ETH and Polygon chain. As pool, we mean the single transaction lock/transfer on pool coins and also single transaction per withdrawal and collect earnings.

Providing good service for users with low amounts of resources. The farming these days is much cheaper than a year or two ago due to lower transaction fees, but even today using farms needs thousands of dollars to be efficient. For example if you would like to use Compound protocol and farm their ETH, for a supply transaction you need 0.00669174 ETH which is around \$9 at the time of writing, withdraw transaction have similar cost. Users with wallets below \$5000 shouldn't even think about using this protocol, because all earnings will be erased by chain fees. This is an example from chains with most protocols, other chains have lower transaction fees, but still using protocols should be used cautiously with a small wallet.

Crypto is a really dynamic market and prices change quickly 24/7. Some of the users who want to keep a wallet with a specific percentage of tokens inside should follow these changes and rebalance the wallet once in a while. This needs time, skills and money for transaction fees and swap fees.

Working with wallets and protocols needs particular skills. Which wallet to use, how to keep the wallets safe, choose the protocol with good revenue and proven safety smart contracts, how to bridge tokens to other chains, how to add the next chain to the current wallet and many more. The crypto community wants to be as big as possible, so that should include people without these skills for whatever reason.

The last problem we see is the fact that the users usually know about a few tokens from each area, but we have hundreds of them, and it is hard to follow every one of them, choose which are the best and create a wallet using them.

## Solution

DeFi protocol, which provides different products with diversified baskets of coins and tokens based on popular top chain with low transaction fees.

Easy and cheap to buy products for everyone which need minimal effort and knowledge to start.

Managed by professionals with experience and knowledge about security, wallets, transactions and everything needed to know to do cheap fast transactions, rebalancing, bridging etc.

Governance with community which maintain chosen assets, propose best structure and verify protocol by themselves.

Vault which will hold the value of assets inside and give token which represent this value and do not grow inflation without growing vault.

# Yellow Rock Finance

We believe we created a DeFi protocol which has a solution for all problems highlighted in the first chapter and adds real value to the crypto community.

Key features:

- ★ Multiple tokens with vaults filled with coins and tokens which focus on specific sector or group in crypto world
- ★ Using coins and tokens from vault to farm and stake on multiple protocols and multiple chains
- ★ Transparency - all wallets and transactions will be public so the users can in real time check assets amount and transactions used by protocol
- ★ Burning vault and governance tokens
- ★ Controlled by users - the users will decide which assets hold and what to do with earnings for each vault
- ★ Easy and cheap to enter - even with wallet with value under one dollar users can enter protocol, all they need to participate is hold the tokens
- ★ Fees divided over the entire treasury
- ★ Huge governance token airdrop
- ★ Fair launch - no investors packages, no presale, even owners and developers do not receive any tokens
- ★ Using quickly growing, cheap and safe chain - Polygon
- ★ Multiple source of income - vaults, lottery, predictions, swap, stable

## Ecosystem

The Yellow Rock ecosystem will be built from multiple sources. We want to create protocol which will allow user do multiple things in one place.

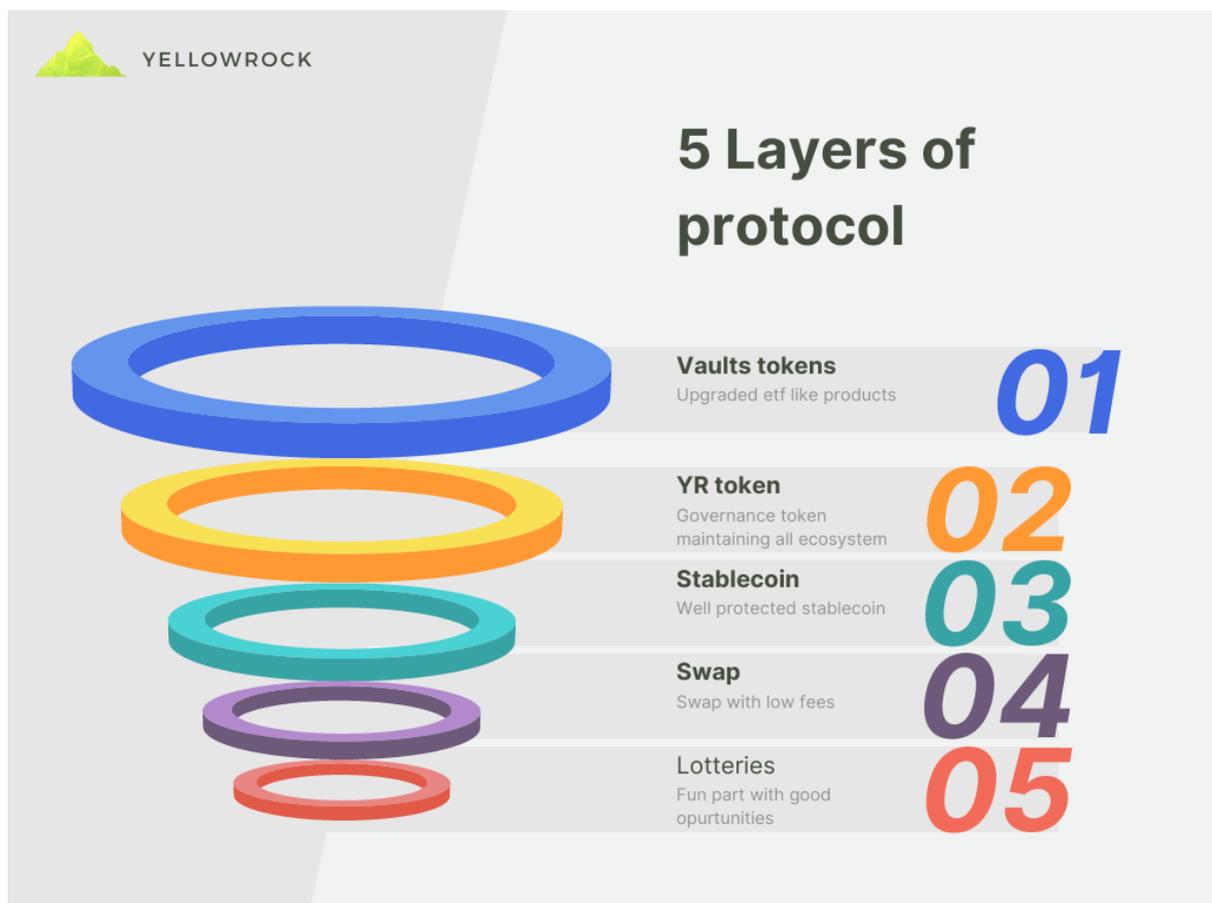
The main service which we will provide are DeFi ETF like products which we call vault tokens. These vault tokens will hold the value of assets in vaults from specific sectors, similarly to ETFs which hold the stocks and bonds. The vaults will be filled from money received in public sale, all the funds from it will go directly to buy assets. In our roadmap, we have planned three vaults. At the beginning we are starting with, [YRD - YellowRock Deflationary](#) which will focus on deflationary or with minimal inflation coins to prove our concepts and show the community the idea and working product. [YRG - Yellow Rock Giants](#) which will gather all major coins. [YRS - Yellow Rock Stables](#) which will have a basket of stable coins. After the first year of protocol the team and token holders will decide what vaults will be next, but for sure we plan to have much more. Every vault token will be deflationary.

Main governance token YellowRock - YR. This token will not be connected with assets in the vault, so the price will be much more volatile, but also have a huge potential to grow. This token will give value to users by managing all protocols. Users will decide about swap,

lotteries, new vault token products, predictions, stablecoin and all incoming ecosystem components. From all sources, small streams of earnings will go to this token for burning, so YR token will be deflationary as well. It will start after the first three vault tokens, because it would be worthless without it.

The third product which our protocol provides will be predictions and lotteries. It will be a part of protocol to have a little fun and a chance to win a big amount of tokens.

Stablecoin and swap, which will take our protocol to a new level. With these services, crypto enthusiasts could roam inside protocol and have everything there. It is planned for Q4 2023, so more information we will share later.



## Fair launch

Our vault tokens will have a fair launch project with no presale, no investor, and no pre-mine. The only way to obtain vault tokens at the beginning is to buy it on public sale. Even the owners and development team do not own any vault tokens, our team will only base on little fees from creating, burning by users and vault earnings. All the funds from the vault public sale will go directly to fill the vault ! Users who participate in any public sale will be rewarded by governance YR tokens airdrop.

The governance YR distribution will be different. All the users who contribute in vault token public sales will get YR tokens by airdrop, some tokens will be rewarded to the dev and

creators team and some of them will go on public sale. More details in the [tockenomics](#) section.

## How exactly will Yellow Rock vaults tokens work ?

All the vault's tokens will have the similar schema:

1. Start from public sale
2. All funds from the public sale will go to fill the vault with proposed shares.
3. The assets will be used to farm and stake in proposed farms directly on chain. The farms could be dynamically changed by vault managers, but only from safe and trusted farms.
4. The earnings from farming will be used to burn vault tokens and fill the vault with more tokens and coins, as described in [Earnings distribution](#).
5. [Putting vault tokens into circulation](#).
6. Governance start
7. Token holders will decide about the structure of the vault, whether it should stay in the original assumptions or needs changes. They will also decide where the earnings from farming will go.
8. Increase assets per single vault token due to burning and farming.

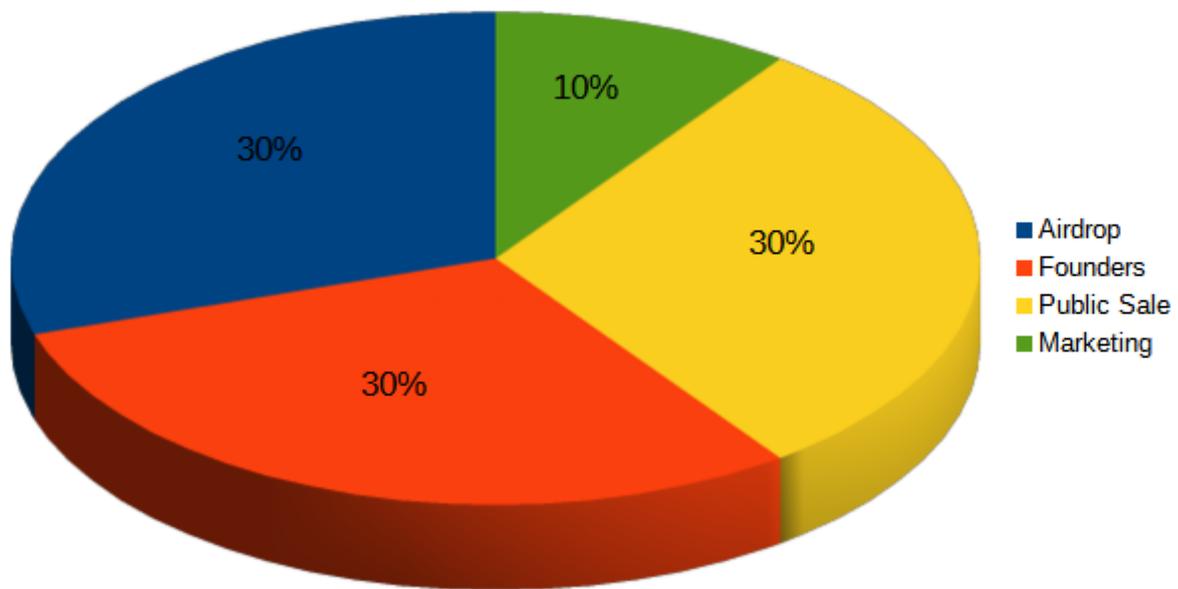
## Tockenomics

The vault tokens will not be capped and total supply should be higher with each week. Besides that they will be still deflationary, which means a single token will hold only more and more assets behind due to earnings and burning.

YR token cap will be set up on 1 000 000 000 tokens and all will be available from the start. The total supply will never be enlarged. Token will be deflationary through the burning protocol.

Distribution proportions:

- 30% of supply will go to participants in YRD, YRG and YRS public sales:
  - ◆ 5% each, which means 50 000 000 for the first public sale
  - ◆ 3% each for the second public sale
  - ◆ 2% for the third public sale.
- 30% will go to the Founders and developer team for further development and to grow the ecosystem. The team will have a vesting period - 5% of their pool per month, so all the funds will be released to them after 20 months from establishing YR.
- 30% on Public Sale, with the price 0.1 Matic per token. This sale will not be timed and it will last till the last token. Every day the price will rise by 0.0001 Matic with limit price at 1 Matic per YR token. All the funds from public sale will be proportionally distributed to vaults and increase their value.
- 10% on marketing purposes.



## Why is it worth taking part in public sales ?

First three public sales will also be rewarded by airdrop main YR governance token. 30% of total supply will be airdroped by this method and this token will not be sold lower than 0.1 Matic by protocol, so 30 000 000 worth Matic will be thrown to the partisans. Let's follow what value be given by bough vault token:

- ❖ Token which holds the funds paid in the vault. Your money will still be in protocol and work for you.
- ❖ Vote in governance voting for vault token
- ❖ Airdrop main governance token
- ❖ Vote in main governance token

The users could even participate in a public sale, then immediately sell the tokens in DEX or burn them to still be calculated to airdrop.

The project is not yet well known, so let's assume the first public sale will gather only 1M Matic and the user participation is 100K Matic. That means the user will get 10% of 50M the allocated pool - 5M YR.

## Putting vault tokens into circulation

At the beginning of the vault, tokens will be supplied only via public sales. The first sale will have a fixed price 0.1 MATIC per vault token, the rest will have a price determined at the end of the sale. How many of them is dependent on how fast the token will gain enough liquidity. When the YRD will get enough liquidity on exchanges, the increasing supply will be dynamic:

- If the price of a single token will be equal to the asset's price, the team will slowly generate YRD to not impact the price, sell them on exchange and use all that funds to buy assets.
- If the price of token will be higher, the team will generate in more intensive way, push it to the market and buy assets for resources gained
- If the price of the token will be lower, the team will sell some assets from the vault, buy tokens and burn them.

These dynamic actions should also generate profits for token holders—the amount of coins per single token should increase due to these actions, the price should be stable and the transaction volume should be high.

## Earnings distribution

The earned funds from staking and farming each vault at the beginning will be used in following activities:

- 50% to burn vault token
- 10% to burn main YR token
- Team fee based on current total supply described in section [fees](#).
- The rest will be used to increase the value of the vault to speed up the earnings.

All of these values would be changeable by vault tokens governance when it will be established. Points one and four by specific token governance, points two and three by main YR token governance.

## Burning

In Yellow Finance we will have two types of burning:

- Performed by the user

When the user wants to burn the mechanism, there will also be two ways to do it, by sending it to the burn address manually from his wallet or using the option on the website. When it happens, our system will catch that and in the next burning payout the user will get the corresponding number of tokens or stable coin worth the same to his wallet without need to do any more actions. At the start the user will receive a corresponding USD amount, the underlying coins option will be available later. The burning payout will be at the end of each week, with the price from the moment of execution. At the beginning, when the project will develop further we will shorten this time even to each day. Minimum amount to burn is 100 YR.

Why could it not be immediately ?

Because of the assumptions of the project. The coins will work as hard as possible not only to lay in the wallet, due to that and lock times in different farms, staking we will not be able to fill the request immediately.

- Performed by the project

At the end of each week the team will collect all rewards from staking/farming and use part of them to burn vault tokens. At the beginning the project will use 50% of the rewards to burn

vault tokens and 10% to burn main governance YR token which should increase the value of them. The rest will stay in and work for the vault.

## Fees

All the money from the public sale is moving to the vault. To provide the best service, our team needs to take a piece of cake as well, so we want to clearly communicate the fees structure in our project.

Our team will be charging the following fees:

- 1% from the starting public sales. That amount will cover a development team, the swap fees (our team will use most efficient DEX or CEX, but this value still will be most likely 0.15%–0.4%) and transaction fees when operating the assets when moving to staking and farming.
- Decreasing percent from staking earnings based on current token total supply:
  - ◆ 15% from 0–100M vault tokens
  - ◆ 13% from 100M–300M vault tokens
  - ◆ 10% from 300M-1000M vault tokens
  - ◆ 8% >1000M YRD tokens
- 1% from burning token which will cover the transactions and swap fees

## Rebalancing

The value of assets in vault is constantly changing, so the percent of assets in vault as well. To keep the assumptions of the vault, our team will perform rebalancing in a dynamic way, but managed by the vault manager. That will allow protocol to reduce the number and fee for transactions on highly volatile markets.

All rebalancing transactions will be shown on our website, so the users would be able to verify it.

## Security

Security is crucial in terms of crypto. We know that and because of that we are very sensitive to this point. We introduced best practices in this topic to our protocol:

- Using only Leader wallets provided directly by the producer.
- Only selected members which are in crypto world for several years and know how to deal with transactions allowed to work with vault funds
- All methods to farm or stake on POS need to be accepted by all security teams.
- Most assets will be staked directly on chain or specific governance token protocol.
- Our team working together for a long time and we all people working with assets are secured by contracts
- Vault assets will be audited

## Transparency

We believe transparency is the key to keep and develop successful projects in the crypto world. We have great scans in each chain and our team wants to use them.

All the current assets and value will be visible in our main page as well in application.

All wallet addresses used by our project are public, so the users could verify the holdings by themselves anytime. Furthermore, all transactions will be shown in a special page.

GitHub with contracts code:

<https://github.com/YellowRockFinance>

YRD Token contract:

<https://polygonscan.com/address/0x936B2d9eDe997112777Ec9543a5E7671F04c051c>

First YRD public sale contract:

<https://polygonscan.com/address/0x29e11A1Fe3fDeBd1fD80C2e1Be589B3Bc1fC1c17>

Wallets:

<https://bscscan.com/address/0x2b7717b8EeF8DB5A8a71C3Cc14fF51Dd8C151f4a>

<https://etherscan.io/address/0x2b7717b8EeF8DB5A8a71C3Cc14fF51Dd8C151f4a>

<https://polygonscan.com/address/0x2b7717b8EeF8DB5A8a71C3Cc14fF51Dd8C151f4a>

<https://tronscan.org/#/address/TAnTAMW581jMYPzHCJRuoUJWwzn59K1nyE>

## Simulated start

To be more clear, we want to show potential start and next months in terms of numbers to show potential of the project for users for single vault - YRD.

Let's assume the price of coins will not change over this time and first public accumulate 3M Matics so it will be 30M YRD tokens.

At the time of writing the 1 Matic is \$0,816, so the first public sale accumulated \$2,448,000, \$24480 will be deducted for team fees so we the protocol will have \$2,423,520 to buy assets.

35% of it - \$848,232 will go to BNB ~ 3057 BNB

25% of it - \$612,000 will go to ETH ~ 460 ETH

15% of it - \$363,528 will go to BTC ~ 18.72 BTC

10% of it - \$242,352 will go to Matic ~ 296,745 Matic

10% of it - \$242,352 will go to TRX ~ 3,888,363 TRX

5% of it - \$121,176 will go to ALPACA ~ 834,258 Alpaca

From this moment, protocol will start to farm and stake tokens to generate profits for protocol. Earnings from them will be distributed as described in section [Earning distribution](#).

The user which participates with 10,000 Matic for example will receive 166,666 YR token airdrop when it will be established.

# Roadmap

## Q4 2022

- Project start
- First fund — Yellow Rock Deflationary YRD
- First public sale YRD
- Establishment of YRD vault
- First burnings
- Create pools on popular open DEX
- Second YRD public sale

## Q1 2023

- Next public YRD sales
- More social content — videos, FAQ, tutorials, AMA
- Listing on popular DEX
- Vault audits
- Lottery start
- Second fund start — Yellow Rock Giant's YRG
- First and Second YRG public sales
- Website redesign to follow multiple vaults

## Q2 2023

- Price predictions start
- Website improvements
- More vault audits
- Cooperation with other projects
- Third fund — Yellow Rock Stables YRS
- Next sales of YRD, YRG, YRS
- YR Governance token vaults start

## Q3 2023

- NFT collection
- CEX listings
- Main Governance token YR ICO
- YR Airdrops
- UI improvements
- Main Governance start
- Vault governance votes implementation
- Start governance token burning

- Start governance token staking
- Multi-language support

#### Q4 2023

- Stable coin USDY introduction
- Yellow Rock Swap start
- Pair all vault coins with our stable
- Futures listings on CEX's
- UI improvements
- next vaults
- NFT utilities
- Main governance votes

#### Q1 2024

- Merch collection
- more utilities for stable USDY
- Add more pairs to swap
- Multichain swap
- Bridge to other chains our products

# YRD

Recently, we are all watching how the fiduciary cash is losing purchasing power. If you were paying 1x for the product 5 years ago. Today, you probably need to pay 1.5x or even more for the same product due to inflation. All of that is because the government is printing enormous amounts of cash in each country. Because of this, our first vault **YRD** is focused on investments in coins which are deflationary (or with very low inflation) and huge utility. Focusing on that type of assets and with burning and farming protocol we are almost sure in the long term the price will rise significantly.



## WHAT IS IT?

The token with strong vault behind with selected coins from specific group in crypto world.



All the funds from public sale will go directly to vault. Token will hold the value of these assets.



### Fair start

No presale, no investor packages



### Earning

Assets inside vault will work for users.



### Deflationary

Burning every week



### Governance

Managed by people

## WHY IS IT BENEFICIAL?

We believe deflationary assets will rise in inflationary surroundings.

## YRD vault assets distribution



One token will everything inside!

## Assets

After many days of researching, analytics and discussion projects we choose for initial start following coins:

- **BNB**—35%—The most recognized deflationary project managed by Binance team. The coin already burned almost 1/5 of full supply. Every announcement about burning impacts crypto markets, because they are worth millions of \$. Besides that, the token have one of the most developed smart chain and paying good ROI for securing the chain via POS schema. Our team decided it should be the biggest part of YellowRock portfolio.
- **BTC**—15%—The king. Inflation rate is only 1.79% at the time of writing and this value is going near 0% in future. Strongly embedded in mainstream as well. The best for transfer big amount of cash. Only twenty-one million coins will be ever minted.
- **ETH**—25%—The biggest smart chain, most of big DEFI are build on it, dynamically developed. Thanks to [the Merge](#) the inflation rate is near 0% at the time of writing. Most of the biggest DEFI projects exist and started from this chain, most value locked here.
- **TRX**—10%—Project mostly renowned from cheap USDT and USDC transaction. TOP15 in market cap. Huge usability with over five million transactions every day. Burning implemented in every transaction. In recent year almost 10% of total supply ! POS chain with not bad ROI and very well secured. Main face is well known person in crypto world—Justin Sun.
- **MATIC**—10%—Another smart chain from top, TOP12 in market cap. Really low transaction fees, a lot of projects using it, the capped total supply with only 5% inflation rate, POS chain are only a few advantages. Our initial start chain!
- **ALPACA**—5%—Project with top 20 TVL from BSC chain with consequent burning program. 23 of the last 28 weeks were deflationary, and there is an incoming emission rate cut. Clearly, announcements with project earnings and burning lured us to them. The market cap is still not that high, so we decide to use only 5% of vault funds to not affect on price too much.

With a portfolio like this we are almost sure in the long term the vault will drastically increase and we let our user earn a fair amount of money and defend successfully against inflation.

What values will give you YRD investments?

## 5 Benefits which will give you YRD investments

### Get YRD tokens

YRD tokens will represent the value of assets in vault behind it.

### YR token airdrop

By taking part in YRD public sale the user will be rewarded by YR airdrop. 5% total supply will be distributed by all participants

### Diversification

Putting all eggs to one bucket is not safe. Buying YRD token will give you diversification on deflationary tokens and maintaining it.

### Governance

You will get double governance vote. You will decide how the vault will work. Furthermore you will decide how vault vote with vault assets.

### Earnings

The vault assets will work for you and increase value of vault and burn YRD token which will give you passive earnings.



## Public Sale distribution

At the beginning of the project, we will add YRD supply only via public sales. Two of them are planned in this quarter:

1. 17.10.2022–31.10.2022
2. 05.12.2022–12.12.2022

First public sale distribution will be performed with the rate 1 MATIC = 10 YRD. The tokens will be available to withdraw after public sale ends.

The next distributions will be performed after the public sale ends, but with the rate dependent on the YRD price at that moment. For example, when the 10 YRD will be worth 3 MATIC at the deadline time, the users will receive 3.33 YRD per each MATIC they deposited. All the funds from public sales minus fee will be used to fill the vault with selected coins. After that, the vault tokens will be moved to selected POS mechanisms and farms.

## How does deflation work in YRD?

In terms of YRD the deflation will work slightly differently than usual. The amount of YRD tokens in circulation will increase over time, but the assets per single YRD will only rise.

For example, the starting price YRD is 0.1 MATIC ~\$0.077. That should give us approximately the following assets per 1000 YRD:

0,0943 BNB  
0,000601 BTC  
0,0149 ETH  
10 MATIC  
125,8 TRX  
13,4 ALPACA

After the year, let's assume that the underlying asset's price does not change and farming gives a protocol 10% ROI average for every asset. That means 5% will go to burn YRD, 3% to increase the amount of tokens, 1% on governance YR burn and 1% fees. So we should have the following value per 1000 YRD:

0,1018 BNB  
0,000649 BTC  
0,0160 ETH  
10,8 MATIC  
135,8 TRX  
14,45 ALPACA

What gives us the value ~\$0.084 assets in the vault per single YRD token without any change in price of vault assets!

## YRG

This vault will concentrate on the biggest crypto projects. That will be for sure BTC, ETH, BNB and a few more. It will start in [Q1 2023](#), so the analysis of the structure of it is still ongoing and will be revealed later. We will also consult what should be inside with our growing community.

## YRS

This vault will focus on stable coins. It will have 4-6 stable coins in the bucket, so it will be ideal to safely keep your stable value before purchasing some crypto. Furthermore, our stables will not only lay in a vault but will work, so the value will increase as well !

More details soon, start in [Q2 2023](#).

## Yellow Swap

Our protocol will grow significantly over a time with more and more vault tokens and funds inside vaults. That also means more swap transactions and more swap fees. With the introduction of the Yellow Swap, we want to achieve three things:

- Gather all needed services in one place
- Next stream of income for protocol
- Accelerate our Stable coin

The swap is planned for [Q4 2023](#). More information soon!

## USDY

USD Yellow, USDY is the next part to develop protocol. It will be paired with every vault token in protocol swap. It will be protected by vault funds, and the supply will never go higher than 10% of funds in all vaults.

Next income stream for governance.

The stable coin is planned for [Q4 2023](#). More information soon!