



# ALPS FINANCE

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## WHITEPAPER



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# OVERVIEW

DeFi has been growing rapidly with the constant growth of total locked value (TVL) in various digital assets and the emergence of new protocols and chains that compete with Bitcoin and Ethereum. These rapid changes provide a strong indication that the digitization of our financial system to public blockchains will be the trend in the next 5-10 years. However, despite the growth that occurs, global DeFi adoption is still far from reality. This is mainly because:

1. DeFi requires deep technical knowledge to invest
2. DeFi apps are not user-friendly and constantly require users to check smart contract address, website's URLs, and website's reputation
3. DeFi learning space/community is almost non-existent



Furthermore, a general lack and fragmented of DeFi infrastructure within the space limits investors' ability to create new investment opportunities, e.g. DAO investment fund, uncollateralized loans, NFT derivatives token, etc.





# GOALS

The ultimate goal of Alps Finance is simple: accelerating global DeFi adoption through better user experience and knowledge sharing via all-in-one social DeFi investing platform. Our platform will help users to learn, invest, and manage all their crypto assets easily. Features that will be implemented are:

## 1. WEB 3 EMAIL LOGIN

Authentication is the first step for users to enter DeFi's world. Providing users with a good first impression is very crucial as it will determine their decision to continue using the app or not. Despite a basic UX feature, many dapps have continuously failed to provide a great user login experience, especially for non-technical users. Not to mention that different wallet integrations such as Metamask and Wallet connect exist to connect wallets



Furthermore, we'll minimize the popups during transactions by providing smoother UX to minimize the barrier of entry into DeFi.

## **2. NFT-BASED SOCIAL MEDIA**

As a social investing platform, social media is at the heart of the app's functionality to engage with the DeFi community and learn from others about DeFi investing, creating a network effect. Investors can actively engage and interact with other DeFi investors through knowledge and idea sharing.

The social media in our application will consist of two main functionalities: posts and messaging. Posts is a public channel where investors can create a public post to share their investment thesis, investment experience, etc. Meanwhile, messaging is a private channel in our app where investors can send messages to another investor privately.



In addition, we will be adding DAO Investment Fund (see below) to compliment the in-app social media. The DAO Investment Fund enables investors to create DAOs to collaborate and create either partnerships (group investing), on-chain funds (crypto hedge funds), or other custom DAO structure. These collaborations will require many social interactions between the investors. By developing an in-app social media feature, it will fit nicely into our platform to serve that purpose.

### **3. CROSS-CHAIN DEFI AGGREGATOR WITH ON AND OFF RAMPS**

While DeFi creates a more transparent finance, it is undeniable that DeFi information is scattered and can be overwhelming. Hence, tracking DeFi portfolio is still a complicated task for many DeFi investors, both beginner and experts alike. Not to mention, investors still have to calculate and manage for each chain they interact with.



Alps Finance tries to simplify tracking DeFi portfolio by offering a full-fledged cross-chain DeFi aggregator within the platform in a single dashboard. The aggregator does not only feature tokens and NFTs that the investors hold in a chain, but also integration with multiple DeFi protocols, NFT Marketplaces, and Multichain Bridges.

Other protocols provide DeFi aggregator dashboards too, but they still assume users know EVM deeply, lack push notifications, and have an unfriendly user interface. These drawbacks slow down the DeFi global adoption growth, and Alps Finance tries to solve these problems and reduce the knowledge required to use in DeFi by hiding most of the technical details such as gas fees, chain, and nonce, until they are ready to be an advanced investor. Push notifications is also an important feature that shall be added to notify the investors of important changes happening to their portfolio, which could range from big market movement to asset liquidations warnings/ occurrences.

[www.alps.finance](http://www.alps.finance)



Alps Finance will also integrate with on-ramp and off-ramp services to make users life easier to buy and sell their crypto using fiat currencies without leaving Alps Finance. On-ramp and off-ramps services will help investors to invest in DeFi directly without transfer from centralized exchanges or peer2peer websites.

#### **4. DAO INVESTMENT FUND**

In traditional finance (TradiFi), it is not uncommon for investors to invest their fund in a partnership or an established fund. However, the crypto space tends to discourage trustful structures like corporate, so creating a DAO where members can join together to invest (trustless) is a part of our long-term plan. We believe DAOs can provide better market feedback to guide investors better and build customer-centric products without being discriminated against or losing transparency. DAOs will ultimately lead to more engagement with investors.



However, forming an investment-oriented DAO is not an easy task as it requires the investors to write smart contracts for themselves and active participation during the period. Furthermore, there was a **substantial lack of DeFi infrastructure** in the space to help investors set one up for themselves. The lack of such infrastructure is an exceptional opportunity for Alps Finance to be a DAO provider. We believe DeFi investing should not be limited to individual investing, rather it should allow the opportunities for investors to collaborate, form partnerships, or even invest in other investors' DAO investment funds. We will enable users to create DAOs through clicking a few buttons. With DAOs, investors will have **more choices and possibilities when investing in DeFi**, possibly even providing them the opportunities to learn and earn more along the process. This is especially crucial for beginner DeFi investors to grow by having the opportunities to participate and invest in DAOs.



Thus, hopefully such features will help further accelerate DeFi adoption and make Alps Finance as one of the pioneers in the DeFi storage system.

## **5. AUTOMATIC DERIVATIVES MARKET MAKERS**

It is a known fact that the world's derivatives market is extremely huge, estimated around \$1 quadrillion in total. In fact, it is 10x larger compared to the value of the world's financial assets. However, according to DeFi pulse, crypto derivatives still only take up around less than 10% of the DeFi market. This implies that the crypto derivatives market is still at its very early stage and has the potential to grow larger in the next one or two decades especially from institutional investors who are seeking decentralized dApps to minimize counterparty risk.

One of the reasons why Alps Finance would like to develop the crypto derivatives market is to expand multi-asset DeFi investing beyond spot market for active investors.



With derivatives, investors will have endless possibilities to invest, diversify their holdings, get exposure to any form of financial assets without investing into the assets directly, which includes crypto assets, stocks, bonds, real assets (commodities, real estate, currencies, etc), NFTs, interest rates, and even other derivatives itself. In addition to providing more investing options, crypto derivatives will be beneficial to many investors in hedging their portfolio or even taking a leveraged position in a permissionless and speedy manner without any third party in between, making crypto derivatives transactions and trading much more efficient compared to its traditional counterparts.

However, the state of existing crypto derivatives protocols currently is rather simplistic and limited and only allows a simple form of crypto synthetics token for the investors





In Alps Finance, our goal is to build a more sophisticated and generalized derivatives infrastructure on top of our existing platform called Automatic Derivatives Market Maker (ADMM). Using the similar paradigm as existing Automatic Market Maker (AMM), ADMM will allow investors to not only create and trade various types of perpetual futures, but also invest in the derivatives liquidity pools to earn fees from the trades occurring through ADMM itself. All positions invested through the ADMM can be managed and tracked easily through the cross-chain DeFi aggregator.



# LAUNCH TIMELINE

We will be launching Alps Finance on the Avalanche C-Chain first, but the aim of the project is to offer an integrated and cross-chain social investing application for users to aggregate their crypto investments all in one simple dashboard. We are looking to grow our market share hence we are targeting users outside of DeFi, which will increase our target market size.

As a DeFi company, Alps measures growth by number of users with connected wallets and number of transactions originating from our interface. With the growth of DeFi funding by 851% in 2021, more than \$100 billion worth of assets locked up in DeFi and over 300 million crypto users worldwide, we are looking to capitalize on this opportunity to be the one-stop platform for asset management, investment and crypto-related engagements.



# ROADMAP

## Phase 1:

- Create social medias presence in Twitter, Telegram, and Discord
- Launch landing page for pre-sale and airdrop
- Smart contract for \$ALPS token
- V1 of dApp for multi-chain token and NFTs storage in AVAX C-chain
- First phase of Airdrop
- Publish first whitepaper
- Open pre-sale

## Phase 2:

- Close pre-sale
- Start IDO
- Multi-chain support in AVAX, BSC, ETH, Polygon, FTM, etc for the wallet
- Integrate with lending and borrowing platform such as Abracadabra



- Social investing platform launch for sharing investment/trading knowledge
- Marketing contents for onboarding new crypto investors
- Open \$ALPS staking

### **Phase 3:**

- DAO proposals begin, tokenomics, treasury management, innovation fund deployment, etc
- Enhance the social investing platform launch further
- Receive audits for all smart contracts
- More partnership with DeFi tools

### **Phase 4:**

- Yield Optimizer
- Listing in centralized exchanges
- More audits
- DeFi, DAO, and NFT expansion and beyond
- Automatic Derivatives Market Maker
- Alps Foundation launch



# TOKENOMICS

## TOKEN DATA

- **Token Name:** ALPS Token
- **Token Symbol:** \$ALPS
- **Total Supply:** 5,000,000,000
- **Token Type:** ERC20
- **Explorer:** [snowtrace.io](https://snowtrace.io)

## TOKEN INFORMATION

The total token supply (5,000,000,000 \$ALPS token) has been allocated as visualized in the Pie Chart above. The token supply will be fixed at the token generation event and no further token generation will be possible.



## TOKEN UTILITY

- Gamified Social Media Interaction Reward
- Staking reward (for NFTs, Name Service, Alps token)
- Discount on fees depending on the stake tier system:
  - Staked Amount
    - 0 - 999 ALPS: 2.5%
    - 1000 - 9999 ALPS: 5%
    - 10k - 99999 ALPS: 7.5%
    - 100k+ ALPS: 10%
- DAO voting power

## BURNING MECHANISM

- Tiering System (For unstaking fees) → only charged when user try to unstake earlier than expected.

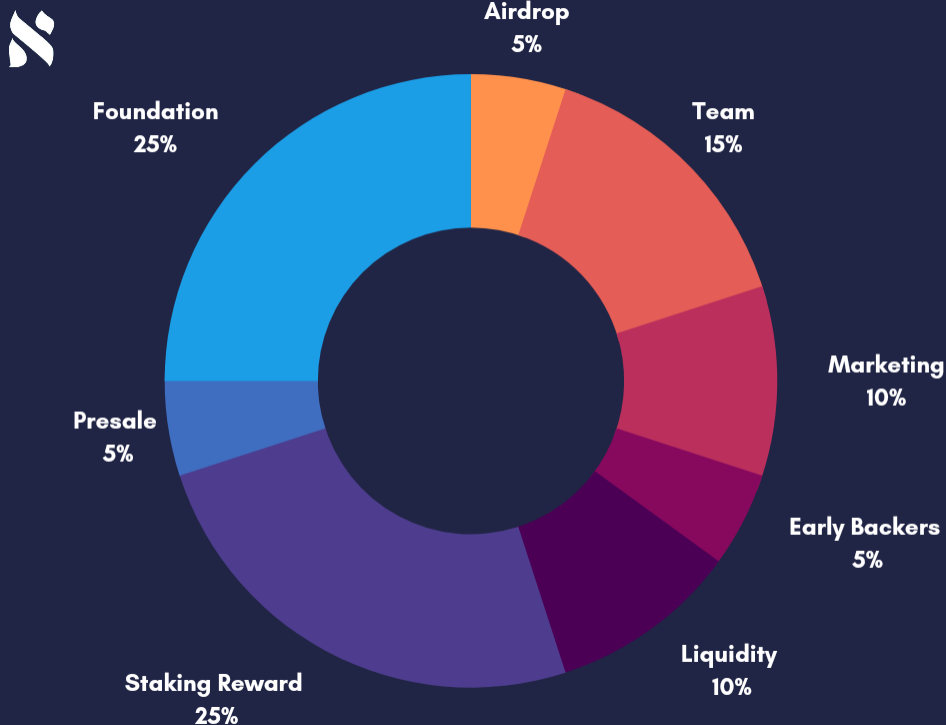


- Staked Amount
  - 0 – 999 ALPS: 2.5%
  - 1000 – 9999 ALPS: 1.5%
  - 10k – 99999 ALPS: 0.5%
  - 100k+ ALPS: 0%
- Duration:
  - 1 month: 2.5%
  - 3 months: 1.5%
  - 6 months: 0.5%
  - 12 months: 0%
- Staking Rewards:
  - Duration:
    - 1 month: 5%
    - 3 months: 7.5%
    - 6 months: 10%
    - 12 months: 15%
- Buyback ALPS and burn it partially every week



## TOKEN DISTRIBUTION

AIRDROP	— 5% (250 million token)
PRESALE	— 5% (250 million token)
MARKETING	— 10% (500 million token)
SEED	— 5% (250 million token)
STAKING REWARD	— 25% (1.25 billion token)
TEAM	— 15% (750 million token)
LIQUIDITY	— 10% (500 million token)
FOUNDATION	— 25% (1.25 billion token)





## TOKEN SALE

Total Presale Token Available for sale —

**250,000,000 \$ALPS (5% of total supply)**

Assets Accepted - **USDT, DAI, AVAX**



*PreSale*

Event	Token Price	Amount	To be raised	Status
Pre-sale A	0.025	50,000,000	\$1,250,000	
Pre-sale B	0.050	100,000,000	\$5,000,000	
Pre-sale C	0.075	100,000,000	\$7,500,000	

**TOTAL SEED TOKEN – 250,000,000 \$ALPS (5% of total supply)**

### **ASSETS ACCEPTED - USDT, DAI, AVAX**

The 5% seed token is being sold at \$0.001 per \$ALPS token to raise a total of \$2,500,000.00

### **TOKEN VESTING**

Below is the token release and vesting schedule.



## *Vesting Schedule*

Event	Total Allocation	First Release Schedule	Release Schedule Over time
SEED	5% [250 million]	10% (25,000,000) to be released 1 year after first listing	10% (25,000,000) to be released every six months after first release
FOUNDATION	25% [1.25 billion]	20% (250,000,000) to be released 2 years after first listing	10% (125,000,000) to be released every 1 year after first release
TEAM	15% [750 million]	10% (75,000,000) to be released 1 year after first listing	10% (75,000,000) to be released every six months after first release
MARKETING	10% [500 million]	10% (50,000,000) to be released 3 months after first listing	10% (50,000,000) to be released every 3 months after first release
COMMUNITY	25% [1.25 billion]	10% (100,000,000) released on first listing event	10% (100,000,000) to be released every 6 months after first release

# TEAM



**Yoseph** is a software engineer by trade and enthusiastic in building the decentralized future. Currently he's working in a web3 company as Community Engineer Lead. Yoseph is Alps Finance CEO



**John** is an accidental product guy who loves understanding user experiences. I've been in the crypto space for 7 years and currently head of product at a DEX platform. I travel to speak itinerantly and enjoy long walks in the woods. John is Alps Finance COO



**Albert** is a full-stack web engineer by day and loves to learn difficult concepts especially decentralized finance at night. Sometimes he buys too many books and video games during holiday seasons. He is Alps Finance CTO.

