



# Atlantic Finance

## An Innovative Decentralized Finance Platform

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[www.Atlantic.Finance](http://www.Atlantic.Finance)

# 01 Background

Decentralized finance (“DeFi”) is a financial alternative offered through various cryptocurrency platforms where liquidity pools are available to investors without the need for third-party lending institutions. In the years to come, the nascent DeFi industry may shape, transform and even eliminate the need for traditional legal recovery mechanisms such as loan and security packages.

For the average consumer, cryptocurrencies can be difficult to understand. In simple terms, cryptocurrencies are ‘coins’ that act as a non-physical store of value. Cryptocurrencies are generated by cryptocommodities – blockchains – that are decentralized databases that record and often generate the ‘coins’ themselves. The first mainstream cryptocurrency, Bitcoin (“BTC”), was invented in 2008 by Satoshi Nakamoto, and was designed to be sent between individuals on a peer-to-peer network without any lending institutions or intermediaries facilitating the transfer. Satoshi Nakamoto’s white paper states the following about the purpose of BTC.

What is needed [in the current financial system] is an electronic payment system based on cryptographic proof instead of trust, allowing any two willing parties to transact directly with each other without the need for a trusted third party. Transactions that are computationally impractical to reverse would protect sellers from fraud, and routine escrow mechanisms could easily be implemented to protect buyers.

A common criticism of BTC, however, is its poor speed and slow transaction time. BTC has since evolved from its creation into a form of ‘digital gold’, where investors view it as an intrinsic store of value rather than a commodity capable of usurping entire financial systems. Out of these flaws grew new cryptocurrencies (often referred to as second or third-generation cryptocurrencies) that aimed to solve BTC’s problems by introducing retail investors to the world of DeFi.

# 02 Atlantic Finance

## 2.1 Atlantic Finance

Atlantic Finance Atlantic Finance is a suite of products in DeFi, that provides lending aggregation, yield generation, and insurance on the blockchain. The protocol is maintained by various independent developers and is governed by ATFI holders.

Atlantic Finance is a DeFi project initiated by Atlantic Finance LLC. Our company was founded in 2012 by top financial experts and managers and since then the company has expanded its business into one of the leading reputable companies in its own industry.

With 10 years of development in the financial sector, Atlantic Finance LLC is always striving to apply new technologies to the company's development. Our mission to improve the world and everyone's lives with the adoption and use of Decentralized finance and blockchain technology. We promote individuals and businesses to be more effective and responsive - and, that the individual members of society will be the primary beneficiaries.

In 2021, our company established Atlantic Finance Holdings Ltd, a subsidiary operating in Europe. The company has a charter capital of £ 350 million and operates in finance and technology sectors to develop Atlantic Finance globally.

## 2.2 Our Mission and Vision

We promote the adoption of blockchain technologies and digital currencies by actively collaborating with and promoting the efforts of our global blockchain community. We welcome other blockchain associations, non-profits, governmental groups, corporations and individuals.

We improve our world and everyone's lives with the adoption and use of Decentralized finance and blockchain technology. We promote individuals and businesses to be more effective and responsive – and, that the individual members of society will be the primary beneficiaries.

We build a world-class ecosystem for blockchain technologies. We are focusing on developing and executing a community-driven program targeted at establishing and growing our local economy. We support start-ups and established businesses, make policy recommendations, initiate and support research projects, and host conferences and other industry events. We will be a bridge between start-ups and the global blockchain technologies community.

## 2.1 Legality

Atlantic Finance operates legally under government law with key areas of business including:

- Administration Of Financial Markets
- Fund Management Activities
- Securities And Financial Activities
- Information Technology

Atlantic Finance is currently operating with 2 headquarters in the United States and the United Kingdom. Our Asia and Australia offices will be operational soon this year.

**Atlantic Finance LLC (Delaware, United State)**

**Atlantic finance holdings Ltd (London, United Kingdom)**



**United States License**

**United Kingdom License**

# 03 Products

## 1.1 Atlantic Vault

The goal of the Vaults program is to empower the community to quickly and safely create and utilize the most effective yield farming robots created by the industry's best strategists.

Atlantic Vault have charge fees on deposited assets and the generated yield, see the FAQ for more details. Profits generated are used to purchase more of the underlying asset of each vault (e.g., the ATFI vault's profits are used to purchase additional ATFI); therefore, the vaults represent a continuous buy-and-hold strategy. Withdrawals are allocated on a pro-rata basis determined by the share each depositor contributes to the pool.

There will be 3 versions of the Atlantic Vault available in our Atlantic.Finance website. You can see from the list which vaults are V1, V2 or V3. Tokens are deposited into their respective Atlantic Vault and are then reinvested based on the best current opportunities in the market.

## 1.2 Atlantic Lending

Atlantic Lending is a lending aggregator that aims to collect the highest yield for supported coins (USDT, USDC, TUSD, or DAI) at all times. It does this by programmatically shifting these coins between several lending protocols operating on the Ethereum blockchain.

For example, a user can deposit DAI into the aDAI pool. Yearn will programmatically deposit DAI into one of three lending protocols (AAVE, dYdX, Compound). Yearn will withdraw from one protocol and deposit to another automatically as interest rates change between protocols. As a result, the user will receive the optimal interest rate on his or her DAI deposit at all times.

Lending is a key component of the aPool at Curve.Finance, which represents a basket of four aTokens: aDai, aUSDC, aUSDT, and aTUSD. The underlying four aTokens are constantly optimizing to yield the highest available interest in the market (described above), while also serving as a liquidity pool for these tokens. Users can interact with this pool to swap between any of the four tokens with little slippage. Therefore, liquidity providers of the aPool receive the optimized interest rates on their stablecoin deposits and trading fees from users swapping tokens from the pool.

As of September 2020, the YTD annualized return for aPool liquidity providers is estimated to be 9.11%. Since aDAI+aUSD+aUSDT+aTUSD is a continuously accruing interest-bearing token, its price is above \$1 and is constantly increasing.

### 1.3 Atlantic Swap

Atlantic Swap is an automated market maker (AMM) enabling single-sided liquidity and impermanent loss (IL) mitigation. Atlantic Swap creates decentralized trading pools (similar to Uniswap or Pancake), which traders can buy or sell from.

Users can use the swap section on Atlantic.Finance to swap various assets bi-directionally into pooled interest-bearing tokens. The purpose of swap is to facilitate a more seamless and frictionless swaps between various coins.

The following assets can be swapped into curve.fi pools: DAI, USDC, USDT, TUSD, BUSD. Users can swap out of curve.finance tokens to receive stablecoins in return. Swap also enables bi-directional swaps between ETH and DAI.

### 1.4 Atlantic Yield Farming

Atlantic Finance utilises Yield Farming technique, as known as liquidity mining, a way to generate rewards with cryptocurrency holdings, to distribute a part of ATFI over the course of 2 years to ATFI and ETH farmers, as well as to ATFI Liquidity Providers.

Yield farming is a way to make more crypto with your crypto. It involves you lending your funds to others through the magic of computer programs called smart contracts. In return for your service, you earn fees in the form of crypto.

Yield farmers will use very complicated strategies. They move their cryptos around all the time between different lending marketplaces to maximize their returns. They'll also be very secretive about the best yield farming strategies. Why? The more people know about a strategy, the less effective it may become. Yield farming is the wild west of Decentralized Finance (DeFi), where farmers compete to get a chance to farm the best crops.

### 1.5 Atlantic Trade

Atlantic Trade is a leveraged stable coin exchange. It enables users to borrow stable coins with up to 500x leverage. Four stable coins are currently enabled as collateral. Users deposit one of the four stable coins identified above and receive another stable coin on margin.

This is a unique product in the market and it enables users to conduct arbitrage trades whenever certain stablecoins are not pegged exactly to \$1. For example, DAI is intended to be pegged at \$1, however, occasionally in the past it has traded at \$1.05. A user can deposit a stablecoin as collateral and borrow up to 500x of his or her collateral, receive DAI, sell it for \$1.05 each, use the proceeds to buy back the amount of DAI they borrowed, and profit the difference.

This has significant implications in the broader DeFi space as stablecoins are frequently off their pegs, but some traders don't possess sufficient capital to conduct profitable arbitrage trades.

## **1.6 Atlantic NFTs**

Atlantic NFTs is a platform enabling art funding and trading, using Blockchain technology, decentralized finance (Defi), and non-fungible tokens (NFTs). We give artists complete control over their work. Artists can control scarcity, avoid counterfeiting, enjoy copyright protection.

The \$ATFI attached to the NFT will be non-transferrable except to be deposited/withdrawn in the governance contract – furthermore, the \$ATFI will follow the NFT when transferred to another wallet. The smart-contract created by this project will also be reusable in the future, easily allowing for the minting of additional \$ATFI-tethered NFTs in response to demand.

We would also note that other than costs for developer and artist work, the cost of \$ATFI requested for this project will be fully reimbursed per the specifications below.



# 04 ATFI Token

## 4.1 Token Overview

ATFI is the official token of Atlantic Finance company and is issued to the global community in the form of an Initial Dex Offering (IDO). It is the native cryptocurrency of the Atlantic Finance protocol. It is a governance token that allows users to vote on which direction users want the protocol to head.

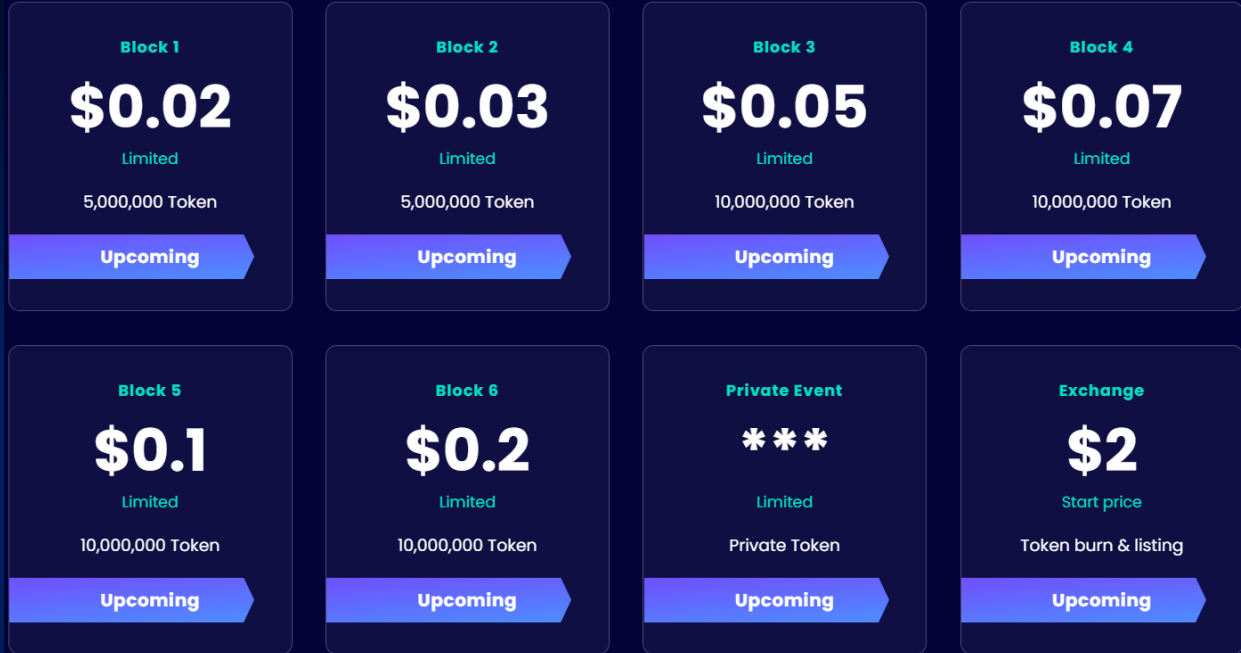
Atlantic Finance is expected to open a new chapter in the era of Defi. ATFI (the official token of Atlantic Finance) is a valuable asset and is expected to grow strongly in the near future. The owning of ATFI has both using value and cumulative value. Investors and customers interested in Decentralized Finance can own ATFI tokens through an Initial Dex Offering (IDO) on the project's official website <https://atlantic.finance>

## 4.2 Token Specifications

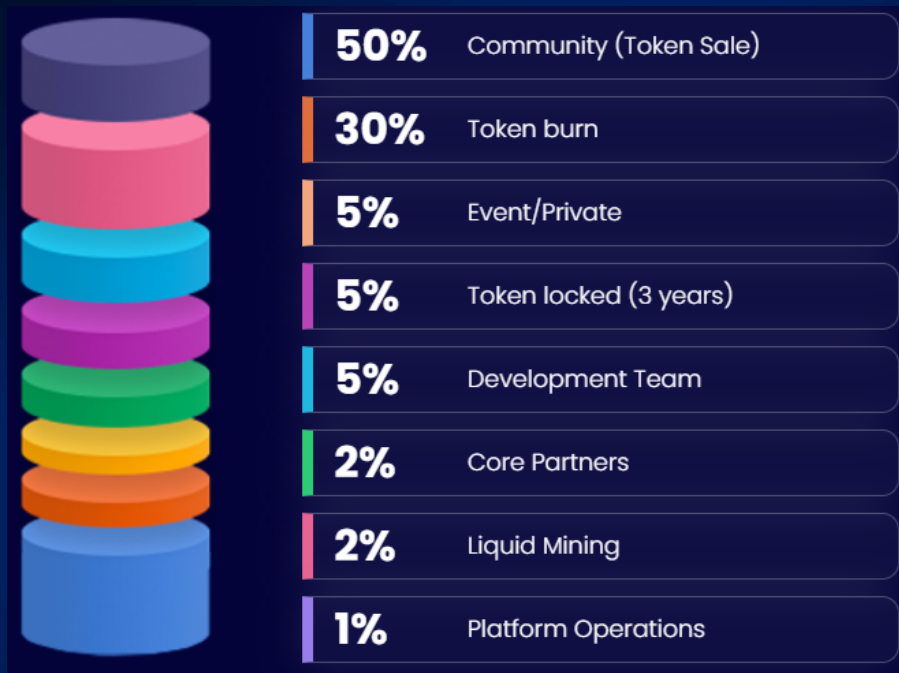
Token Name	Atlantic Finance Token
Code	ATFI
Decimal	18
Particulars	ERC-20 Ethereum-Based Token
Total supply	100,000,000 ATFI
Token distribution	Section 4.4

### 4.3 Token Sale Process

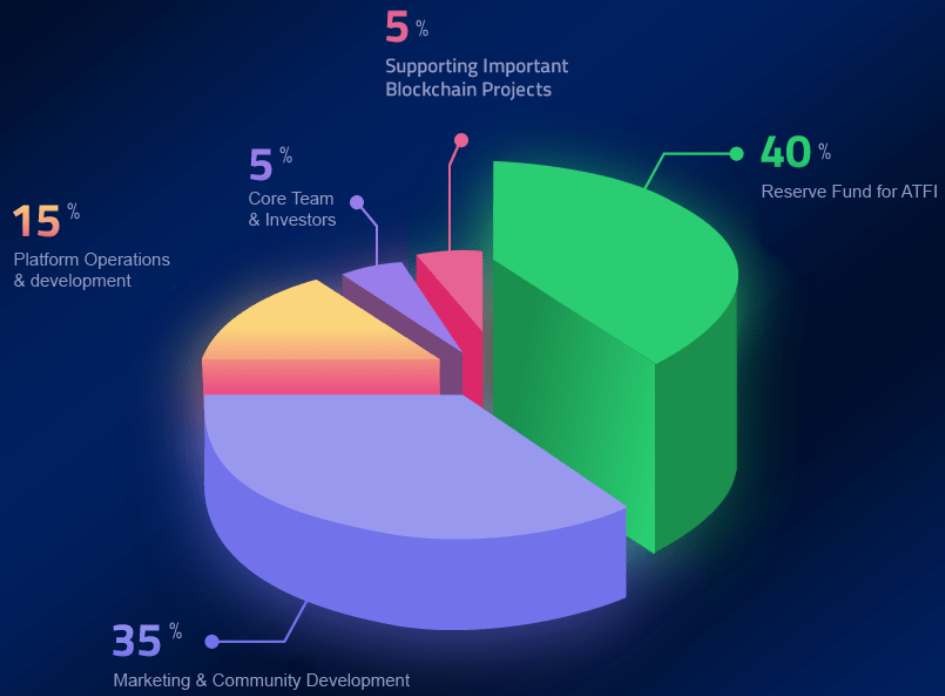
ATFI is the official token of Atlantic Finance company and is issued to the global community in the form of an Initial Dex Offering (IDO)



### 4.4 Token Distribution



## 4.5 Token Allocation



# 05 Roadmap

## **Q2 2020 - Initial Project Idea**

- Core team formed & the idea started
- Research of Decentralized Finance market

## **Q3 2020 / Q1 2021 - Project Development**

- Research of Defi's ecosystem product
- Development of core project fundamentals

## **Q2 2021 - Token Sale (IDO)**

- ATFI token crowd sale through IDO
- ATFI distribution to Atlantic community

## **Q3 2021 - ATFI Listing & Trading**

- ATFI Listed on major exchanges
- Listed on Coingecko & Coinmarketcap

## **Q4 2021 - Atlantic DeFi launches**

- Atlantic Vault v1 Development
- Atlantic Vault v1 Launch
- Yield Farming of ERC20 ATFI on Ethereum network
- Atlatin Yield Farming launch

### **Q1 2022 - Atlantic DeFi growth**

- ATFI wrapping to Ethereum launch
- Atlantic Vault v2 Launches
- Lending Markets Development
- Vault v3 Development

### **Q2/Q3 2022 - Atlantic DeFi growth**

- Atlantic Vault v3 launches
- Lending Market Launch
- Atlantic Trade development
- NFTs platform development

### **Q4 2022 - Atlantic DeFi Takes Off**

- Atlantic Trade launch
- NFTs platform launch
- Atlantic Chain launch
- Integration of ATFI with on-chain DEXes

### **2023 - Atlantic DeFi Full functions**

- Improving ATFI Strategies
- Establishing ground partnerships
- Atlantic DEX Platform
- Give full control to the community

# 06 Disclaimer

ATFI Token is an experimental token. Do Your Own Research before investing in this venture, as Crypto-currencies are subject to high market risk and volatility. You should only invest the amount in ATFI which if you lose, won't affect your long-term survival in the market. Many factors outside of the control of ATFI Token will affect the market price. Extreme changes in price may occur at any time, resulting in a potential loss of value, complete or partial loss of purchasing power, and difficulty or a complete inability to sell or exchange your digital currency.

## **LIMITATION OF THE PURCHASERS**

You are not eligible to and you shall not purchase ATFI through its token sale if you are a citizen or resident (tax or otherwise) of any country or state where the purchase of ATFI or similar Crypto Token may be prohibited or the token sale is deemed to be not compliant with the applicable laws and regulations. In particular, if you are a resident of People's Republic of China, you cannot purchase ATFI through the token sale.

Purchases of ATFI should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of Crypto Tokens and blockchain based software systems. Purchasers should have functional understanding of storage and transmission mechanisms associated with other Crypto Tokens. Any entities of ATLANTIC FINANCE and officers and employees thereof will not be responsible in any way for loss of any Crypto Tokens, ATFI or fiat currency resulting from actions taken by, or omissions of the purchasers. If you do not have the required experience or expertise, then you should not purchase ATFI or participate in the sale of ATFI.

You should carefully consider the risks, costs, and any other demerits of acquiring ATFI, and, if necessary, obtain your own independent advice in this regard. If you are not in the position to accept nor to understand the risks associated with the token sale of ATFI (including the risks related to the non-development of ATLANTIC FINANCE PLATFORM) or any other risks as indicated in this whitepaper, you should not acquire ATFI, until such that you have received the necessary independent advice.

## **RISKS**

The purchase of ATFI carries with it significant risk. Prior to purchasing ATFI, the purchaser should carefully consider the risks listed below and, to the extent necessary, consult a lawyer, accountant, and/or tax professional prior to determining whether to purchase ATFI.

- (a) ATFI will be stored in a wallet, which can only be accessed with a password selected by the purchaser. If a purchaser of ATFI does not maintain an accurate record of their password, this may lead to the loss of ATFI. If your password protection is weak and it is cracked or learned by somebody else, this may also lead to the loss of ATFI. As a result, purchasers must safely store their password in one or more backup locations that are well separated from the primary location.
- (b) The purchaser recognizes that some of the services under the ATLANTIC FINANCE PLATFORM is currently under development and may undergo significant changes before release. The purchaser acknowledges that any of its expectations regarding the form and functionality of the ATLANTIC FINANCE PLATFORM may not be met for any number of reasons.
- (c) The purchaser understands that while ATLANTIC FINANCE will make best efforts to connect the ATLANTIC FINANCE PLATFORM to most of the major Crypto exchanges around, it is possible that some exchanges may decline the connection with the ATLANTIC FINANCE PLATFORM, which may result in the less Atlantic Financeity provided through the ATLANTIC FINANCE PLATFORM than expected in this whitepaper.
- (d) The purchaser understands that while ATLANTIC FINANCE will make best efforts to release the ATLANTIC FINANCE PLATFORM on time, it is possible that the official release may be delayed.
- (e) As with other Crypto Tokens, value of ATFI may fluctuate significantly and become reduced in value for any number of reasons, including but not limited to, supply and demand, overall Crypto Tokens' market conditions, political or geographical reasons, changes of regulations in any jurisdictions, and technical reasons.
- (f) ATFI will be issued on the Ethereum blockchain. As such, any malfunction or unexpected functioning of the Ethereum protocol may impact the purchaser's ability to transfer or securely hold ATFI. Such impact could adversely affect the value of ATFI

