

# Grandle

Whitepaper



## ABSTRACT

This white paper describes Grandle finance, how it works, the features, and use cases. This is a blockchain white paper that shines more light on the problems in the Defi ecosystem and how we intend to solve them. With the increasing demand for a better and faster use case in the blockchain industry, we present our solution to the everyday problems faced by users and intending users of blockchain technology.



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## INTRODUCTION

Decentralized finance, commonly known as Defi, is a finance system that utilizes protocols, digital assets, smart contracts, and decentralized applications (dApps) on the Ethereum and currently also on the Binance Smart Chain (BSC) networks to build a financial platform that's open to everyone. This finance system utilizes protocols, digital assets, smart contracts, and decentralized applications (dApps) on Ethereum to build a financial platform that's open to everyone.

Traditional finance is centralized, plain and simple. A central, governing body manages it; it is about as transparent as the tinted windows on El Chapo's Mercedes; bankers hours haven't budged from their traditional 9-to-5 routine; a bank branch is the only place to deposit funds; transferring funds takes forever; excessive regulations make it next to impossible for outsiders to compete and start a bank; wire transfers are littered with high fees and cumbersome processes, and opening a bank account can take up to 30 days depending on where you live.

The purpose of Defi is to create a financial ecosystem that's the opposite of centralized finance. That includes [ being open-source, permissionless, transparent, and devoid of any central authority. Within Defi, users get to control their assets, and they interact with the Defi ecosystem through what's called dApps.

Well, think of Defi as taking that a step further. Cryptocurrency promised to make money accessible to anyone, regardless of where they lived or how shoddy their country's payment system was. When Bitcoin launched, its cheerleaders celebrated foreign workers in the US to send money home to places like the Philippines without being gouged by middlemen bankers were exacting enormous cross-border fees.





# GRANDLE AND THE ETHEREUM NETWORK

Ethereum is an essential tool among many developers and entrepreneurs. They are used to create decentralized businesses which are not in existence prior. Ethereum Smart contracts are used for eliminating third-party users from various industries. This will lower the costs and provides more secured services or products. The platform which Grandle uses is known as Ethereum smart contracts. Besides, a smart contract is an application program that regulates the transfer of Grand among accounts if specific requirements are met. Thus, there is no possibility of censorship, downtime, third-party interference, or fraud.

Ethereum is an essential tool among many developers and entrepreneurs. They are used to create decentralized businesses which are not in existence prior. Grandle Smart contracts are used for eliminating third-party users from various industries. This will lower the costs and provides more secured services or products. Grandle is used in many varieties, which includes decentralized registration, democratized crowdfunding, and SCM (Supply-Chain-Management).

Due to the need for Ether, its value has been raised rapidly compared to the past years. This Ethereum now processes many transactions daily in contrast to Bitcoin. The number of businesses and applications is also growing at an exponential rate.

Every time a program is run on Ethereum, it uses thousands of computer processes. Contracts that are used in writing a smart contract by a particular programming language. These languages are then compiled into the feature known as EVM or Ethereum Virtual Machine. This can be executed and read using the nodes. Note that every node in the application creates a duplicate history of smart contracts and transactions. Also, keeping track of the current state.



## OUR SOLUTIONS AND INNOVATIONS

Decentralized finance leverages vital principles to increase financial security and transparency, unlock liquidity and growth opportunities, and support an integrated and standardized economic system.



### **Interoperability.**

Ethereum's composable software stack ensures that DeFi protocols and applications are built to integrate and complement one another. With DeFi, developers and product teams have the flexibility to build on top of existing protocols, customize interfaces, and integrate third-party applications. For this reason, people often call DeFi protocols "money legos."



### **Programmability.**

Highly programmable smart contracts automate execution and enable the creation of new financial instruments and digital assets.



### **Immutability.**

Tamper-proof data coordination across a blockchain's decentralized architecture increases security and auditability.



### **Transparency.**

On the public Ethereum blockchain, every transaction is broadcast to and verified by other users on the network (note: Ethereum addresses are encrypted keys that are pseudo-anonymous). This level of transparency around transaction data not only allows for rich data analysis but also ensures that network activity is available to any user. Ethereum and the DeFi protocols running on it are also built with open source code that is available for anyone to view, audit, and build upon.



**Permissionless.**

Unlike traditional finance, DeFi is defined by its open, permissionless access: anyone with a crypto wallet and an Internet connection, regardless of their geography and often without any minimum amount of funds required, can access DeFi applications built on Ethereum.

**Self-Custody.**

By using Web3 wallets like MetaMask to interact with permissionless financial applications and protocols, DeFi market participants always keep custody of their assets and control of their personal data.



## GRANDLE OVERVIEW

Grandle finance is a decentralized Finance project that runs on the Ethereum based Smart Chain network that allows easy interoperability between different platforms and offers the lowest possible transaction fees in the crypto world. Our mission is to develop our applications on BSC and promote the features of decentralized finance that let our users earn tokens and gain many other economic benefits.

Grandle finance technology utilizes the liquidity of the popular AMMs to provide even better liquidity and yield-farming services for crypto traders and yield farmers. The depositors offer liquidity to the market and earn a passive income in the form of our Grand token. Grand token is minted by Liquidity Mining. This is the governance and equity token of the Grandle ecosystem. Users holding Grand can participate in liquidity farming and many other on-chain activities of the Grand ecosystem that encourages the economic benefits of our token holders. Grandle contract adopts an entirely fair distribution mechanism to make sure that no one can interrupt the fairness of our ecosystem.



# USE CASES FOR GRANDLE

## Decentralized Finance

From DAOs to synthetic assets, decentralized finance protocols have unlocked a world of new economic activity and opportunity for users across the globe. The comprehensive list of use cases below is proof that DeFi is much more than an emerging ecosystem of projects. Instead, it's a wholesale and integrated effort to build a parallel financial system on Grandle that rivals centralized services because it is profoundly more accessible, resilient, and transparent.

## Asset management

With Grandle finance protocols, you are the custodian of your own crypto funds. Crypto wallets like Grandle, MetaMask, and Gnosis Safe, help you quickly and securely interact with decentralized applications to do everything from buying, selling, and transferring crypto to earning interest on your digital assets. In the DeFi space, you own your data: MetaMask, for example, stores your seed phrase, passwords, and private keys in an encrypted format locally on your device so that only you have access to your accounts and data.

## Compliance and KYT

In traditional finance, compliance around anti-money laundering (AML) and countering-the-financing-of-terrorism (CFT) relies on know-your-customer (KYC) guidelines. In the DeFi space, Grandle's decentralized infrastructure enables next-generation compliance analysis around the behavior of participating addresses rather than participant identity. These know-your-transaction (KYT) mechanisms help assess risk in real-time and protect against fraud and financial crimes.





## **DAOs**

A DAO is a decentralized autonomous organization that cooperates according to transparent rules encoded on the Ethereum blockchain, eliminating the need for a centralized, administrative entity. Several popular protocols in the Grandle DeFi space, such as Maker and Compound, have launched DAOs to fundraise, manage financial operations, and decentralize governance to the community.

## **Data and analytics**

Because of their unprecedented transparency around transaction data and network activity, DeFi protocols offer unique advantages for data discovery, analysis, and decision-making around financial opportunities and risk management. The explosive growth of new DeFi applications has spurred the development of numerous tools and dashboards, such as DeFi Pulse and Codefi Data, that help users track the value locked in DeFi protocols, assess platform risk, and compare yield and liquidity.

## **Derivatives**

Ethereum-based smart contracts enable the creation of tokenized derivatives whose value is derived from the performance of an underlying asset and in which counterparty agreements are hardwired in code. DeFi derivatives can represent real-world assets such as fiat currencies, bonds, and commodities, as well as for cryptocurrencies.

## **Developer and infrastructure tooling**

One of the core design principles of Grandle DeFi protocols is composability, meaning different components of a system can easily connect and interoperate. As seen from the wide variety of integrated DeFi applications, composable code has created a



powerful network effect in which the community continues to build upon what others have made. Many liken the process of DeFi development to building with legos—hence the increasingly popular nickname "money legos." Grandle developers and product teams are now able to develop and launch DeFi protocols with the full-stack tooling and security integrations that they need.

### **DEXs**

Decentralized exchanges (DEXs) are cryptocurrency exchanges that operate without a central authority, allowing users to transact peer-to-peer and maintain control of their funds. DEXs reduce the risk of price manipulation, as well as hacking and theft because crypto assets are never in the custody of the exchange itself. DEXs also give token projects access to liquidity that often rivals centralized exchanges and without any listing fees. Just a few years ago, projects would pay millions of dollars to get a token listed on a centralized exchange.

Some exchanges implement degrees of decentralization, in which centralized servers might host order books and other features but do not hold users' private keys.

### **Gaming**

The composability of Grandle DeFi has unlocked opportunities for product developers to build DeFi protocols directly into platforms across a variety of verticals. Ethereum-based games have become a famous use case for decentralized finance because of their built-in economies and innovative incentive models. Pool together, for example, is a no-loss audited savings lottery that enables users to purchase digital tickets by depositing the Grand, which is then pooled together and lent to the Grandle money market protocol to earn interest.



**Pool Together:**

PoolTogether is a no-loss, audited savings game powered by Grandle on the network.

**Identity**

Decentralized finance protocols paired with blockchain-based identity systems are an opportunity to help previously locked-out users access a truly global economic system. Grandle DeFi solutions can reduce the collateralization requirements for people who do not have extra funds and help assess users' creditworthiness via attributes around reputation and financial activity instead of traditional data points such as homeownership and income. The Grandle DeFi space prizes data privacy around personal identifying information, as well as open access. Anyone with an Internet connection can access DeFi applications while maintaining control of their data and assets.

**Lending and borrowing**

Peer-to-peer lending and borrowing protocols are some of the most widely used applications in the Grandle DeFi ecosystem. Grandle, for example, is an algorithmic, autonomous interest rate protocol that integrates with and underlies a long list of DeFi platforms. By providing interest rate markets on Ethereum, Grandle allows users to earn interest on crypto that they've supplied to the lending pool. The Grandle smart contract automatically matches borrowers and lenders and calculates interest rates based on the ratio of borrowed to provided assets. Grandle is a compelling example of the exponential opportunity of the DeFi space: as more products integrate the Grandle protocol, more and more crypto assets will be able to earn interest, even when idle.





### **Margin trading**

Whereas margin traders in traditional finance can leverage their trades by borrowing funds from a broker (which then forms the collateral for a loan), DeFi margin trading is powered by decentralized, non-custodial lending protocols. Because smart contracts automate traditional brokerage activity, some have begun referring to the rise of “autonomous money markets” in the DeFi ecosystem.

### **Marketplaces**

Grandle DeFi protocols are supporting an array of online marketplaces that allow users to exchange products and services globally and peer-to-peer—everything from freelance coding gigs to digital collectibles to real-world jewelry and apparel.

### **Payments**

Peer-to-peer payment is arguably the foundational use case of the DeFi space and of the blockchain ecosystem at large. Blockchain technology is architected so that users can exchange cryptocurrency securely and directly with one another, without middlemen. DeFi payment solutions are creating a more open economic system for underbanked and unbanked populations and also helping large financial institutions streamline market infrastructure and better serve wholesale and retail customers.

### **Prediction markets**

Grandle Blockchain-based prediction markets harness the wisdom of the crowd and enable users to vote and trade value on the outcome of events. Market prices then become crowdsourced indicators of the likelihood of an event. Grandle, a popular DeFi betting platform, features prediction markets around election results, sports games, economic affairs, and more.



### **Savings**

By plugging into lending pool protocols like Grandle, many DeFi apps offer interest-bearing accounts that can earn exponentially more than traditional savings accounts, depending on a dynamic interest rate tied to supply and demand.

One DeFi activity that has exploded around these innovative savings mechanisms is “yield farming.” Yield farming refers to users moving their idle crypto assets around in different liquidity protocols to maximize returns. The frenzy of excitement around DeFi yield farming has inspired no shortage of memes.

### **Staking**

As the Ethereum network transitions to a Proof of Stake consensus algorithm with Phase 0 of Ethereum 2.0, users will have the opportunity to stake their ETH and earn rewards, either as validators or through staking providers. Staking on Eth2 is analogous to an interest-bearing savings account: stakers receive interest (rewards) for validating blocks on the Ethereum protocol.

### **Synthetic assets**

In relation to stable coins, synthetic assets are crypto-assets that provide exposure to other assets such as gold, fiat currencies, and cryptocurrencies. They are collateralized by tokens locked into Ethereum-based smart contracts, with built-in agreements and incentive mechanisms. The Synthetix protocol, for example, implements a 750% collateralization ratio, which helps the network absorb price shocks.

### **Tokenization**

Tokenization is one of the cornerstones of decentralized finance and the native functionality of the Ethereum blockchain. Grand Tokens not only fuel the network but also unlock a variety of



economic possibilities. Simply speaking, a Grand token is a digital asset that is created, issued, and managed on a blockchain. Grand tokens are designed to be secure and instantly transferable, and they can be programmed with a range of built-in functionalities. From real estate security tokens that represent fractionalized properties to platform-specific tokens that incentivize the use of a particular application, Ethereum-based tokens have emerged as a secure and digital alternative for users across the world to access, trade, and store value.

### Trading

Trading in the DeFi space encompasses a range of activities, from derivatives trading to margin trading to token swaps, and happens across an ever-growing and integrated network of exchanges, liquidity pools, and marketplaces. Crypto traders on decentralized exchanges benefit from lower exchange fees, faster transaction settlement, and full custody of their assets. In July 2020, trading volume across decentralized exchanges reached over \$4 billion.

Because of the EVM-compatibility of BSC, it launched with support for the rich functionalities of Ethereum tools and DApps. In theory, this makes it easy for developers to port their projects over from Ethereum to BSC. For users, it means that applications like MetaMask can be easily configured to work with BSC.



## FEATURES OF GRANDLE



### Farming and Staking

On the farm, LP tokens can be deposited, locking them in a process that rewards you with Grandle. You can as well earn Grandle, where you can stake your Grandle to earn even more Grand. There are many more tokens one can earn by staking Grandle. Once you have got Grand, you can stake it in SYRUP pools. Stakers will be presented with the pools where they can stake their Grand.

Once the Grandle has been staked, the staker will earn the reward token of the pool passively. If you like to cash out your rewards, simply click on Harvest.



### Pooling

The Grand pool lets you use your tokens and the liquidity provider (LP) token pair for farming (earn) a new token for free.

The number of tokens you earn each season is proportional to the number of tokens you have subscribed to the pool and the total number of tokens subscribed to the pool. The tokens you earn are distributed to you in real-time. You get to accumulate a brand-new coin for free.



### Cross-chain swapping

Grandle was envisioned as an independent but complementary system to the existing Ethereum network. Multiple-chain architecture is used, with the idea being that users can seamlessly transfer assets from one blockchain to another. In this way, rapid trading can be enjoyed on the Ethereum network. With this interoperability, users are exposed to a vast ecosystem that can cater to a myriad of use cases. Grandle uses the same functions as its Ethereum counterpart, where BEP-2 and BEP-8 tokens from Grandle can be swapped for BEP-20 tokens.





### Non-Fungible Tokens (NFTS)

An NFT, or non-fungible token, is a type of cryptocurrency that represents a unique digital asset, like a piece of art or digital item. You may have heard about NFTs after the mindboggling sale by digital artist Beeple at Christie's auction house for \$69 million. Grandle also has NFTs for the investors and users in our marketplace with original contents that need to be shielded against copyrights and other infringements. We achieve this by placing smart contract codes on the item, thereby making it unique.

NFTs can be used to commodify digital creations, such as digital art, video game items, and music files. Access to any copy of the original file, however, is not restricted to the owner of the token. The first NFTs were Ethereum-based and appeared around 2015. Increased interest in the market for NFTs has resulted in increased speculation, as the same investors who had previously speculated on cryptocurrencies began trading NFTs at greatly increasing volumes.

NFTs mostly run on a proof-of-work blockchain, which is less energy efficient than a proof-of-stake blockchain. This has resulted in some criticism of the carbon footprint for NFT transactions.





## GRANDLE MARKET PLACE

The marketplace is a DeFi platform developed by Grandle. The platform consists of the website [www.grandle.io](http://www.grandle.io) and [www.grandle.finance](http://www.grandle.finance) to facilitate an ICO and asset management purposes. The website is built on the PHP platform and incorporates the necessary functionalities for the platform to run successfully. All available products are listed on the platform, and information regarding use is also explained.

Our platforms include:

[grandle.io](http://grandle.io) ..... for our ICO sales and dashboard

[grandle.finance](http://grandle.finance) .....for our Defi Dapp

[grandle.exchange](http://grandle.exchange) .....for our Defi exchange

### Structure of GRANDLE platform

The GrandleDeFi dashboard is customized and user-friendly, conveniently containing all data in one place. The integration of Ethereum based Smart Chain technology within the platform makes our service incredibly smart with ease of use. With the Grandle addition of crypto wallets, buyers will exchange fiat and other token currency for Grand tokens within our platform - making purchases secure, fast, and reliable with the simplicity of use. We have built a smart ecosystem for that

### Dashboard:

Our platform will possess this virtual feature, enabling buyers to experience each asset's dimensions and aesthetics. This technology allows for a more significant number of products to be viewed in a shorter timescale, thus speeding up the transaction process whilst saving valuable investors time and reducing stress.



## MARKETING TOOLS

Twitter  
Blog (Medium)  
Telegram groups, channels, and Advert  
Distributorship  
YouTube Channel and crypto influencer  
Crypto influencer sites  
Celebrity influencers  
Giveaways  
Crypto website influencers

## MARKETING STRATEGY:

### **Partnerships:**

Grandle exchange will partner with several financial institutions and blockchain companies to help promote its exchange globally.

### **Airdrop and Bounty Campaigns:**

Airdrop and bounty campaigns are some of the best marketing strategies for every crypto project. Free tokens will be given out all through.

### **Blockchain Events:**

As a global exchange, Grandle will host several blockchain summits in various continents of the world. These events will bring different crypto influencers together and thereby promoting our exchange.

### **Listing on Exchanges:**

Grand tokens will be listed on major top volume exchanges. Our token and exchange will be listed on coinmarketcap; this is to enable our users to check on a regular price on exchanges, trade our tokens and as well know our rank on coinmarketcap.



**Word-of-Mouth:**

In today's businesses, word of mouth is the most efficient marketing strategy. We will ensure our support offers 24/7 support to our customers and users of our exchange. This is to help us maintain a high level of customer satisfaction. When customers are satisfied, they give positive reviews about the project, and this sky-rockets the success of the project.

**Social Media Marketing:**

Social media today is an efficient marketing strategy for every industry; Grandle will adopt all social media marketing strategies to help market its exchange and services carried out. The platforms that will be used for paid ads include bing, google, Facebook, Instagram, Twitter, LinkedIn e.t.c

**Blockchain forums:**

Cryptocurrency forums today serve as a powerful tool for promotion. Platforms like Bitcointalk have a significant influence on every blockchain project. Our project will be listed on various cryptocurrency forums. This is to help us get a good target audience, partners, and investors to our project. These forums give room for asking questions and also getting positive replies from the owners of the project.

**Public Relation:**

We will ensure effective public relations. Pr articles will be released weekly on top cryptocurrency blogs like Cointelegraph, newsbtc, icobench e.t.c. This is to help us publicize our project very well and get the public to know more about our unique strategy.





## OUR TEAM

Grandle team members are made of geniuses who are well experienced in the financial system and the cryptocurrency industry, and we are working towards ensuring the global adoption of decentralized finance. With their competence and years of experience, the users of this great platform will benefit from the guide and assistance of the team, as they profit greatly from the system.

Our members have hefty backgrounds in cryptocurrency and blockchain security, and we are functional contributors to the blockchain community.

We come from various industries and have rich expertise in each of our fields. We also have diverse cultural and national backgrounds. Our diversity is our biggest strength, as it provides us with different perspectives on the ecosystem. Grandle will continue hiring multiple team members with indestructible skill sets.



## SALES STAGES

Stage 1 total supply for sale is 8 M Bonus is 12% Price per token is 0.09\$

Stage 2 total supply for sale 10 M bonus is 6% Price per token is 0.12\$

Stage 3 Total supply for sale is 16 M bonus is 3% price is 0.25\$

Stage 4 Total supply for sale 16 M Bonus 1% price 0.5\$

Network: We will use binance smart chain for now and later we will enable cross chain and introduce cross bridge and we will be on ethereum network later.

Initial supply: 90 M

Available for sale: 50 M (To raise funds for listing on big exchanges and more partnerships)

20 M for development and marketing

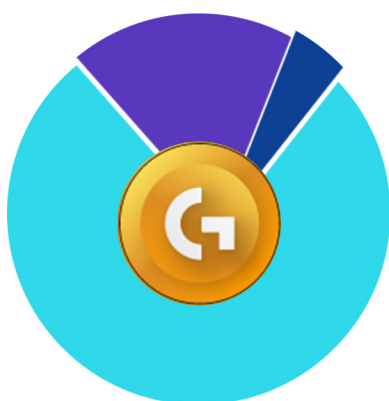
And 300k - 450k for airdrop & Bounty campaigns

And rest will be locked for partnerships in future.



## TOKENOMICS

Token Name	Grandle
Token Abbreviation	GRAND
Network	Ethereum Network
Spec	BEP-20
Precision	18



### Total Supply: 50 million Grand

Farming: 7,983,396 Grand (75% locked for 1 year)

IFO: 2,000,000 Grand

Airdrop: 300,000 Grand



# ROADMAP

## ● Jan – March

Planning & Idea phase

## ● March – July

Website – Dapp launch – Fund raising stages –  
Marketing & promotion campaign

## ● July – September

Cross chain dapp building and DeFi Dex that will be  
grandle.exchange

## ● September – November

Partnerships – Publications

## ● December

Launch of DeFi Dex exchange and listing of GRAND on other dex  
exchanges

## ● January

Listing on centralized exchanges Tier 1 and Tier 2 exchanges

## Community

### Official Community

 Facebook page

 Twitter

 LinkedIn company page

 Telegram group

 Telegram channel

 Reddit

 Instagram



## CONCLUSION

With the multiple chain platform of Grandle, the possibility of an increase in returns on investment has become endless with the introduction of swapping, pooling, staking, and farming. Grandle optimizes these opportunities by helping our investors stake their funds in the right investment and sit back to enjoy the proceeds in a seamless way. Grandle believes that anything planted with discretion must yield fruitful results, and we use the Ethereum network infrastructure and its unique features to prove that.

