



INOFi

INOFi

Whitepaper

V1.0

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01 Executive Summary

INOFi is a platform that combines NFT marketplace and DeFi based on blockchain technology. NFT Marketplace and DeFi have developed rapidly in the past time. But it was a barrier that had to go through a difficult process from the user's point of view and INOFi noted the disadvantages of these platforms. Also, the NFT Marketplace and DeFi markets are have their own large market scale. There are definitely limitations in each market. Thus, traditional coins (erc, xrp, matic, sol, etc.), NFT, and DeFi markets are in one economy three businesses need to be amalgamated to move on to the next generation. This is the beginning of the INOFi platform.

First, constructing a new business on NFT itself is difficult. The start of the NFT can be viewed as the PFP model. The NFT market grew as the price was set by the rarity of PFPs, and then distributed to the market. (The rarity of PFPs is priced after that time, NFT market has grown as it has been distributed to the market.) But, with indiscriminate production of NFTs, there is a high possibility that PFP prices will also go down in markets that don't have exceptional business model.

Second, DeFi is a collection of inflation. The decentralized platform generates interest by forming pools in various ways, But this is nothing more than a scarce financial product/ That is to say, it's going to be worth less to keep issuing tokens as interest reward. Eventually, the token economy without business and use it causes inflation and is expected to decline in token value.

Third, the lack of user convenience. Token businesses such as NFT and DeFi operate on their own platforms. If you want to use it, you need to learn how to use it yourself. Unfortunately, most users need a lot of time to understand and utilize the definition, value, and circulation of tokens In the process, it is difficult to use a convenient platform from the first. The big problem is that the entry barrier to platform use is high due to the lack of user convenience.



02 Introduction

The INOFi platform is designed based on three ideologies to solve the problems of the existing platform system.

1. Create valuable NFT issuance and use of already issued NFTs
2. Utilize token with a solid business model to use DeFi
3. Increase convenience by allowing users to utilize NFT, DeFi, Token, etc. on one platform

The INOFi team uses the decentralized ideology to make it easy for anyone to use and we expect to grow rapidly with four chains to meet compatibility and various needs. If you contribute to the development of the platform, you can receive compensation and benefits fairly then we plan to solve more problems with users who participated in the ecosystem construction.

02 Introduction

02-1 The Value Of NFT

NFT is called "Non-Fungible Token" which was produced through the Blockchain Contract. It's one of the digital assets. NFT's biggest feature is that it can't be replaced by anything. The start of NFT is from Digital art, but now it can be connected to the real things. It is possible to make it into NFT like the digitalized collections and all other types of digital assets. These are minted NFTs are given a unique contract. The NFT essentially proves the owner of the digitized asset, and the proof is permanently recorded on the blockchain. So the value of NFT can be used as an asset and it becomes another asset, like currency, stock and bond.

First, the NFT has a rarity.

Most of the NFTs issued are only one. Even if you issue multiple copies, the quantity is limited and the issuer is also If ownership is transferred, the owner's rights are preserved because the same NFT cannot be issued. For example, many fans want to keep soccer tickets, but the quantity is limited. If this soccer ticket is issued by NFT, it will automatically generate smart contracts Since it is recorded on the blockchain, it is impossible to forge/falsify and becomes the only card in the world.

Second, copyright can be proved

The creator has experienced countless copyright infringement problems. If the creator publishes his or her work as NFTs, his own records remain on the blockchain. So you can't copy it, and you can claim copyright. Transaction records are transparent, Therefore, everyone can check the authenticity of the NFT.

Third, ownership verification and valuation are possible.

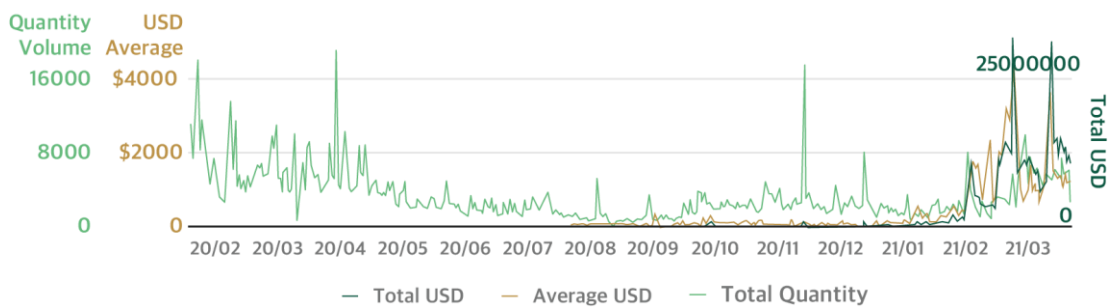
NFT's ownership and source are encrypted in the blockchain at the time of distribution of the contract. It is recorded and cannot be changed. NFT owners can see the effect of having a certificate by proving it on the blockchain. Owning NFT digital assets is similar to owning traditional digital financial assets. The exchange value of NFT ownership is transferable, which can be sold to anyone in the world. Sales can be made between the owner and the buyer's individual, and the value of the NFT is also determined. The NFT market is growing thanks to the advantages of solving existing problems.

02 Introduction

02-2 NFT Market Status

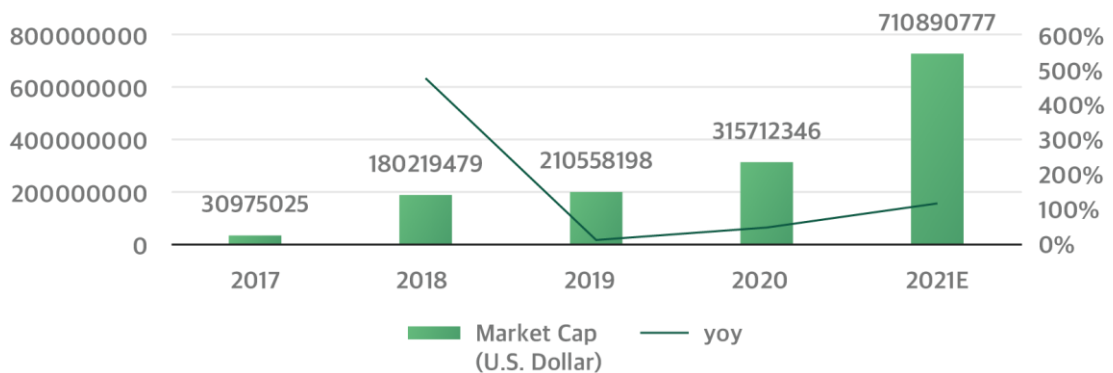
As of the first quarter of 2021, There are about 140,000 active wallets and more than 70,000 buyers in NFT Marketplace. Trading volume has increased by about 131 times from the first quarter of 2020 and 20 times from the fourth quarter of 2020. Growth across the NFT sector has been achieved in a short period of time.

Total NFT transaction volume and number of transaction within the last year.



Total NFT transactions and transactions in the last year

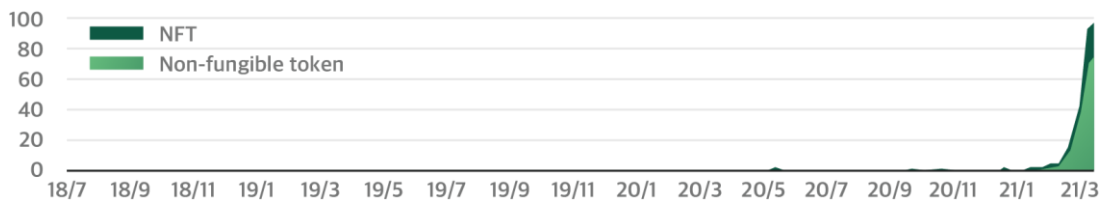
NFT can incorporate a lot of things, and it is expected that applications and related technologies will develop. Therefore, it will be a more attractive market for those familiar with the digital age. According to NonFungible.com, NFT's total market capitalization was \$210 million in 2019. And also We found that it grew 50% to \$320 million in 2020. In 2021, it was estimated to have increased by 125 percent to 710 million dollars.



2017-2021 NFT Total Market Cap and Forecast (\$)

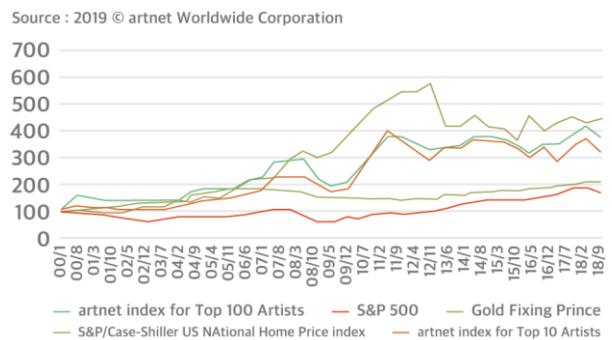
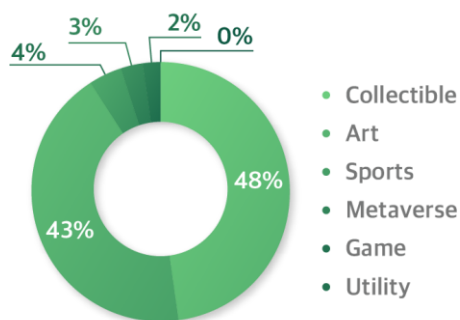
02 Introduction

Search volume for NFTs increased dramatically in 2021. According to Google Trends, search queries for "NFT" and "Non-fungible token" keywords have increased worldwide in 2021. This proves that many people are starting to be interested in NFT.



Google Global Search Query for "NFT" and "non-fungible token" (2018-2021)

NFT developed with the creation of a blockchain-based technology that gives digital assets markers. You can get value for NFT ownership to provide payment and related platforms. Statistics show that the top three NFT applications in the global NFT market are trading for collection for 48%, art for 43%, and sports for 4%. The market size was \$960 million, \$860 million, and approximately \$90 million, respectively.



NFT Market Composition, Q1 2021

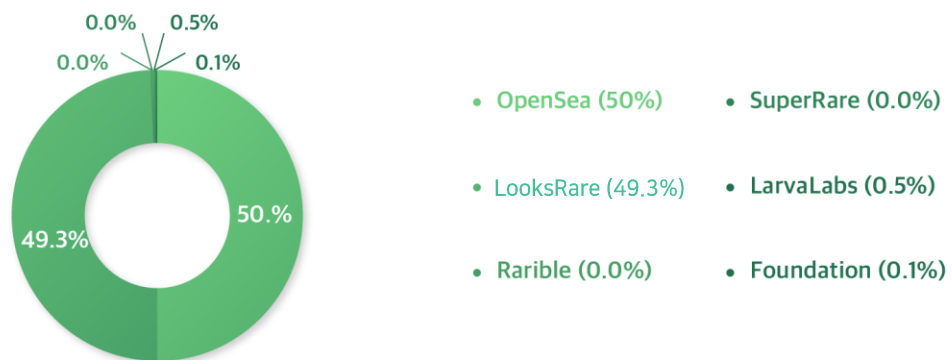
Modern artists are expanding the art market using cryptocurrency and NFT. In addition to art, NFTs are useful for verifying the authenticity of assets ranging from real estate, gold, and collections. The artist Roy Lichtenstein also passed a bill that legally protects tokens for real products.

02 Introduction

02-3 NFT Problem

Unlike the NFT market, which was a sensation thanks to decentralization and distribution of ownership, the NFT infrastructure is paradoxically dominated by the centralized exchange OpenSea. (Refer to the pie chart below, considering LooksRare's trading volume is more than 90 percent bike trading), Mr. Open, which accounts for the majority of NFT trading, monopolizes user transaction fees. In some cases, if it is deemed inappropriate by censoring listed tokens on its own, it has stopped trading on the NFT, drawing criticism from many people.

Comparison of NFT Marketplace Market Share by Transaction Value



Date: March 07, 2022
source : Xangle, Dune Analytics

INOFi Solution

Unlike other NFT platforms, INOFi allows anyone to freely issue and operate NFTs. If you look at it in a big way, it operates under the ideology of decentralization, but within the legal framework of the concept of centralization.

In the INOFi platform, the difference is that the NFT screening process is a model that grows with the flow of the market. INOFi was built by bringing together the advantages of a perfect decentralized ideology and a centralized concept. Therefore, platform participants will use and work together to create better solutions within INOFi, the next-generation NFT platform, rather than in the existing NFT marketplace.

Recently, the NFT market has been undergoing adjustment. However, the robust design of the INOFi platform will lead the market, solve problems and make a leap forward. It will serve as a pillar on the front line of the NFT.

02 Introduction

02-4 Value of DeFi

Since 2019, DeFi has proven to be a valuable utility of cryptocurrency. We have created a new paradigm in various DeFi models that cannot be found in existing finance.

However, the High Return, High Risk laws could not be avoided. DeFi is also high returns, and investors are at high risk. DeFi protocols that are exploited and fraudulent have sprung up, and their image of DeFi is also being damaged.

DeFi also contracted in the market as speculation on NFT became a profitable investment alternative. At the same time, as the focus shifted to NFT, DeFi developed into a broader 'WEB3.0' form again. A multi-trillion-dollar marketplace has been created by improving and implementing various DeFi infrastructures.

02-5 DeFi Market Status

The DeFi market size can be predicted based on the amount of virtual assets deposited on the DeFi system. As of November 2021, the amount of virtual assets deposited in DeFi systems around the world is about 240 trillion won. This is about 240 times higher than the 1 trillion won deposited in May 2020. It shows that the DeFi market is expanding rapidly. In addition, the daily volume of de-centralized exchanges on the DeFi system is approximately 10 trillion won, which is close to 5% of the total virtual asset transactions. More than 157 million monthly users show that many people are interested in and participating in the DeFi system.

Here's why the DeFi market has grown so much.

This is because various DeFi projects have attracted many users and virtual assets through staking functions and liquidity supply products that can be compensated by depositing virtual assets. This situation is likely to continue for some time.

02 Introduction

02-6 DeFi Problems

Significantly, there are many problems with DeFi systems. Among them, the disadvantages that can have the greatest impact on users and markets are as follows.

1. Vulnerability in Smart Contracts

Smart Contract is a programmable algorithm in the form of a prototype of an existing contract and is a key technology in the DeFi system. That's why a vulnerability in smart contracts can cause great disruption to the DeFi ecosystem.

The Smart Contract controls the execution of contracts between the two parties after the condition is entered. However, errors or flaws in the code risk losing funds locked in the smart contract. This is pointed out as a major problem because it can compromise reliability and cause serious damage to users.

2. Uncertainty of the DeFi market

Market uncertainty is a problem that market participants fear. Unlike other financial assets, cryptocurrency is more volatile, although it is often helped by various technical indicators because uncertainty about the future cannot be eliminated. The changing DeFi market in seconds has made users feel more anxious and burdened.

As a result, investors will experience sharp price rises and falls, even if everything is technically normal. If the market continues to fall, it could suffer exponential losses. Due to these shortcomings, market volatility and uncertainty make it difficult for many members of the public to recognize cryptocurrency as a stable measure of value.

3. Low Liquidity

There are additional difficulties in cashing in DeFi systems. Due to the limited quantity pool, it may be difficult to exchange cryptocurrency. In other words, you may not receive money on time, which is a big problem in the decentralized financial system. People claim that cryptocurrency is a highly liquid asset, but this applies to only a few digital assets.



03 INOFi Platform

03-1 INOFi Summary

"INOFi" is an integrated NFT equity platform created to manage and trade financial assets such as stocks, bonds, and real estate based on blockchain NFT. Within the INOFi platform, you can trade with FON tokens, the main means of transaction. The DeFi Staking Model rewards FON tokens. In addition, technical issues can be solved because individuals can easily issue tokens within the INOFi platform.

03-2 NFT

INOFi is a user-friendly platform that can be used without much knowledge. Considering the maximum user convenience, it is easy to produce without in-depth knowledge of the details of NFT issuance (ERC-721 contract requests).



03 INOFi Platform

03-3 Fractional NFT

Fractional NFT is a form of selling a single NFT in very small units. The advantage of this NFT is that it becomes easier for individuals to purchase and hold a certain percentage of NFTs. In addition, it is a structure that cannot be monopolized by one person, and multiple people divide and hold NFTs.

For example, in the United States someone tried to buy a first edition of the Constitution in the form of a DAO. Funding was done with Ethereum, but eventually it did not achieve its goal. If the first edition of the Constitution had been made in Fractional NFT at the time, many people could join in and share ownership of the first edition of the Constitution, and achieve their goals.

As such, Fractional NFT is an evolutionary model of NFT by splitting the entire NFT and issuing one ownership as a token.



03 INOFi Platform

03-4 DeFi

INOFi issues a token called FON. FON is a variable token. The purpose of the FON token is to be used as a means of transaction by creating a usage within the platform regardless of market volatility due to the increase in supply. In addition, major key strategy of issuing FON token is to stake to generate vulnerable value of its use.

Participants can earn rewards by staking ETH, USDT, and FON tokens on the INOFi platform. Rewards come from the operation of the INOFi platform, and the compensation rate varies depending on the monetary policy contained in the DeFi protocol. The volume of distribution in the FON token market may lead to a short-term decline, but given the sufficient staking period, it will rise above the initial purchase price. Staking compensation returns are compensated by participation and competition processes in accordance with financial protocols.

method below shows calculation of the compensate ratio of FON tokens when staked. In this case, the total amount of compensation per block generation should be calculated from the Mining graph of the FON token market.

Total reward per token ETH , USDT Stake

*= Total fon reward * rate per token*

Reward per user= (Total reward×user staked)/(total staked)

Fon Stake= (user staked ×total Fon fees)/(total staked)

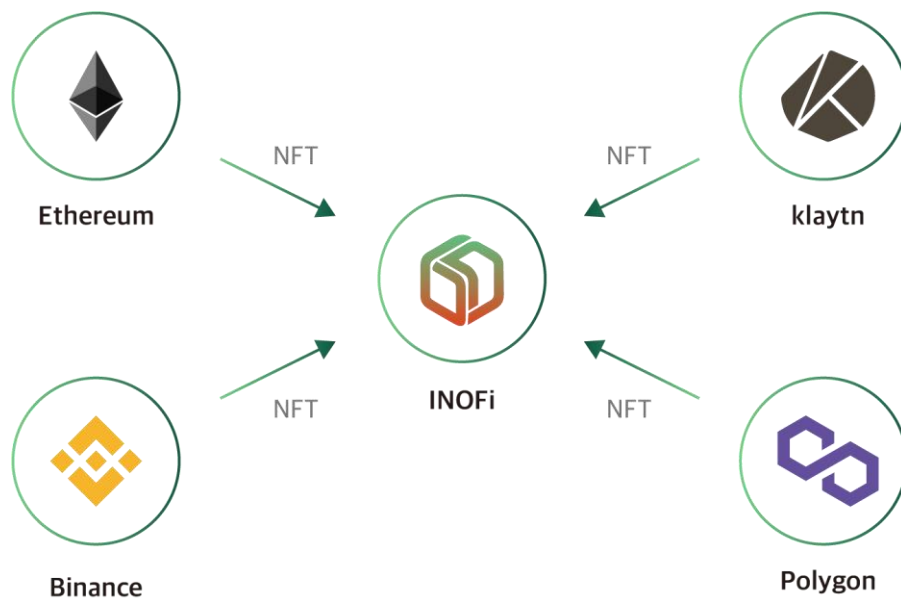
※ Please refer to the FON [Token Mining Release](#) for FON Mining logic.

03 INOFi Platform

03-5 4 Chains

The NFT platform does not yet support a variety of chains. This is deeply related to the scalability of the market.

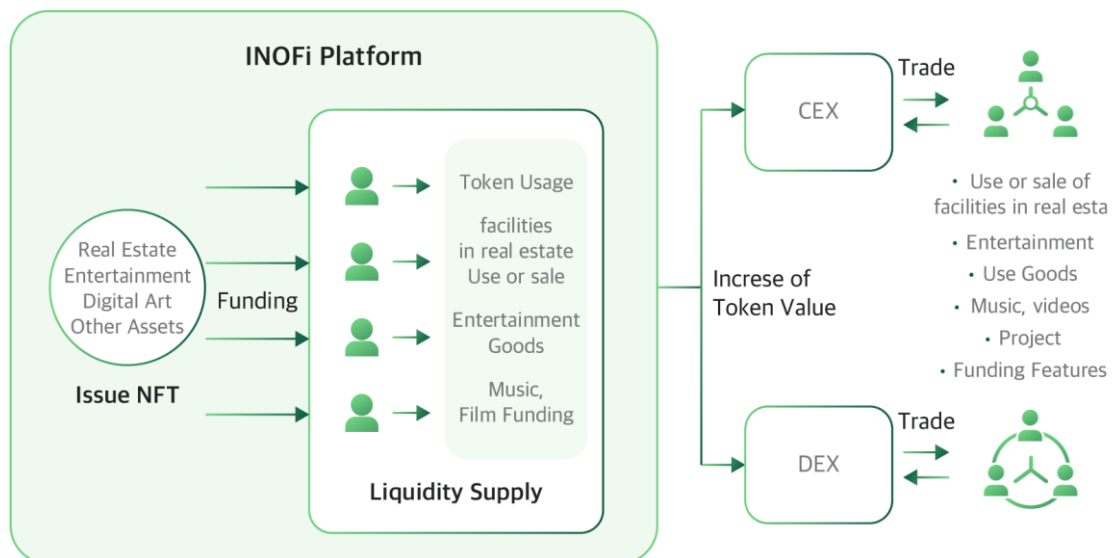
The INOFi platform will provide four chains. As a result, all NFTs issued using multiple mainnets can be freely traded within the INOFi platform.



03 INOFi Platform

03-6 Offering Token

INOFi issues tokens safely and easily for users within the platform. INOFi is a decentralized platform that operates within the boundaries of the law. Basically, ERC-20 token issuance can only be operated after technical verification. INOFi allows anyone to issue tokens in accordance with the decentralized ideology. Tokens issued within the INOFi platform share INOFi's technical validation. Therefore, platform users simply issue tokens and operate tokens verified within the concept of decentralization.



INOFi Ver.1

1. NFT MINTING

Users issue music, real estate, entertainment, and other assets through NFT. After that, it can be issued in the form of fractional NFT supported by the INOFi platform and can be equitized.

2. Token Funding

The INOFi platform allows you to fund the issued Fractional NFT.

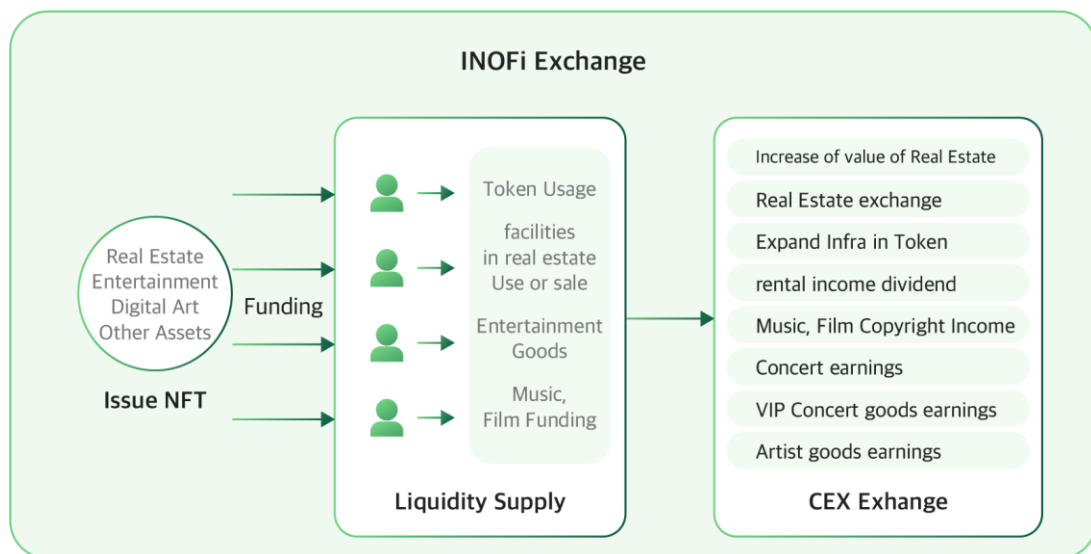
03 INOFi Platform

3. User Interface of purchasing NFT

The user purchases NFT using ETH/BNB/KLAY/MATIC including INOFi's own token, FON. The purchased NFTs are used in various ways, such as real estate use or sale, goods use, music copyright fees, and VIP concerts, depending on their unique characteristics.

4. Listed on exchanges (centralized or decentralized)

List the issued Fractional NFTs on the Centralized and Decentralized Exchange. Users can trade in real time.



INOFi Ver.2

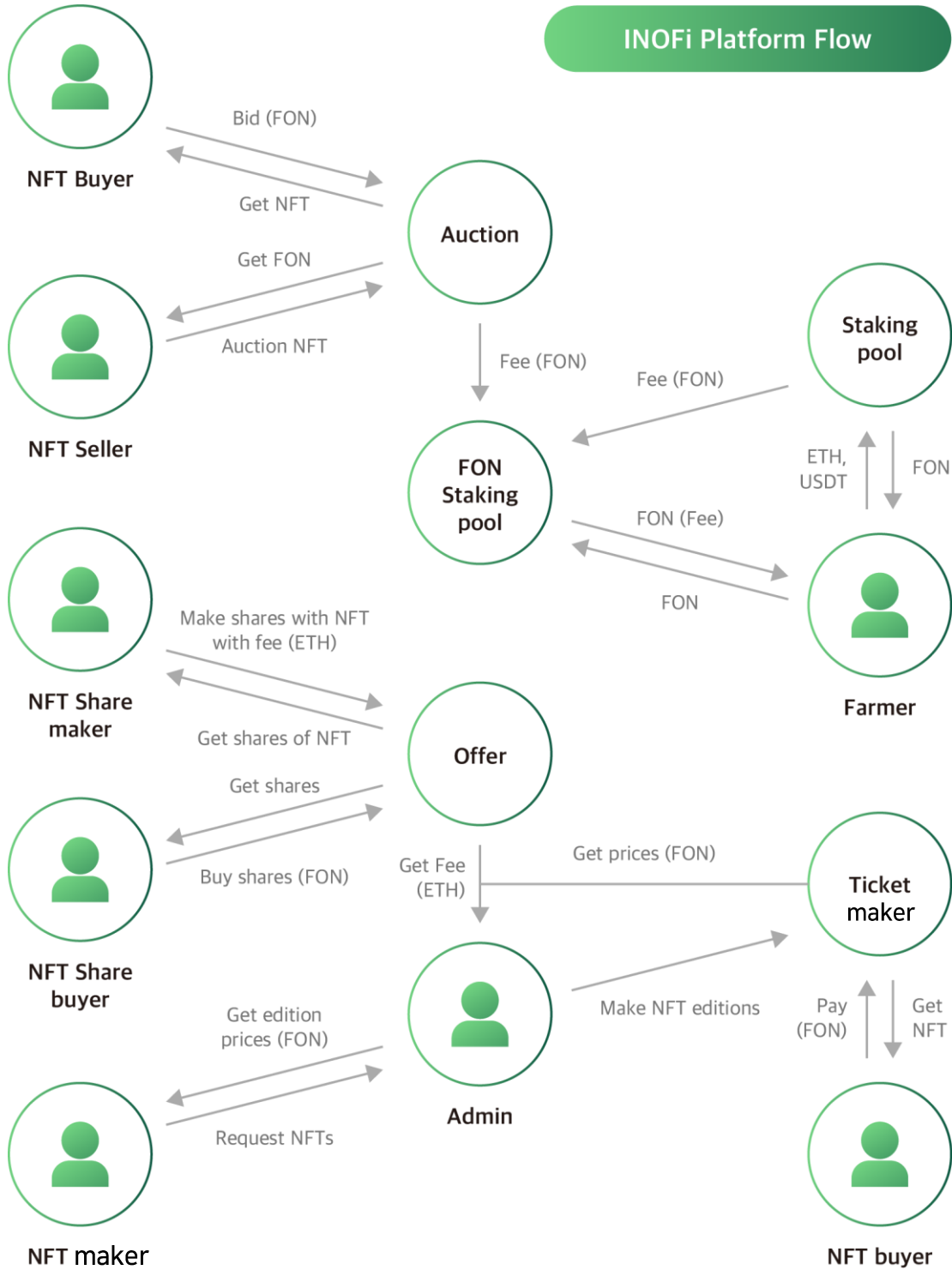
STO Exchange

Version 2 of the INOFi platform is the addition of listing on the INOFi exchange in the existing Version 1. The previously issued Fractional NFT is designed to be traded only within the INOFi platform. The V2 platform lists the published Fractional NFTs on the INOFi STO exchange. You can trade by listing on your own STO exchange, not on an external exchange.



03 INOFi Platform

INOFi Platform Flow



04 FON TOKEN

The main payment currency of the INOFi platform is FON. FON tokens are used for NFT purchase and sales token issuance and DeFi staking on the INOFi platform. To acquire FON Token, you can deposit ETH, USDT, and FON Token on the INOFi staking platform and mine the FON Token. In addition, you can acquire FON Token by purchasing it on the exchange after listing. INOFi's major trading current is a FON token. FON will be used to purchase NFTs and issue sales tokens on the INOFi platform and use DeFi staking. To acquire FON Token, you can deposit ETH, USDT, and FON Token on the INOFi staking platform and mine the FON Token. In addition, you can acquire FON Token by purchasing it on the exchange after listing.

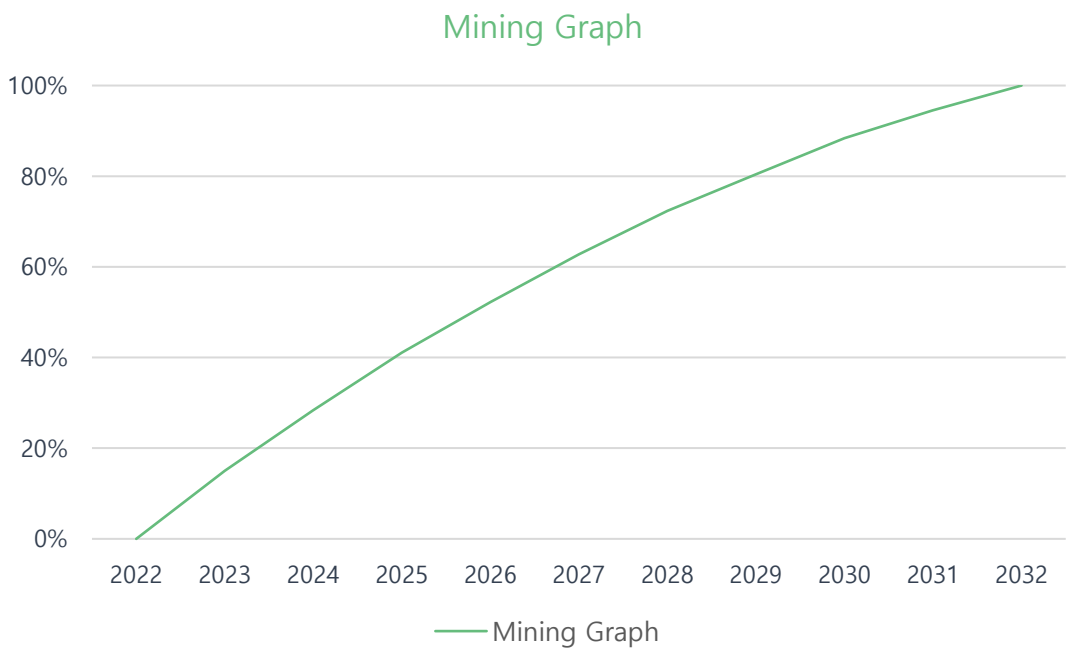


● Treasury (45%)	4,500,000,000 FON	● Sale (12%)	1,200,000,000 FON
● Reward (15%)	1,500,000,000 FON	● Foundation (10%)	1,000,000,000 FON
● Marketing & Development (15%)	1,500,000,000 FON	● Mining (3%) For 10Years.	300,000,000 FON



04 FON TOKEN

Mining Logic



단위 : 10k Fon

Year	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Amount	0	45,000	40,127	38,064	33,517	31,607	28,674	24,225	23,888	18,385	16,508

Treasury quantity can be incinerated and distributed for price stability according to the Inflation ratio.

The distribution volume of Token other than Mining is transparently disclosed through disclosure

04 FON TOKEN

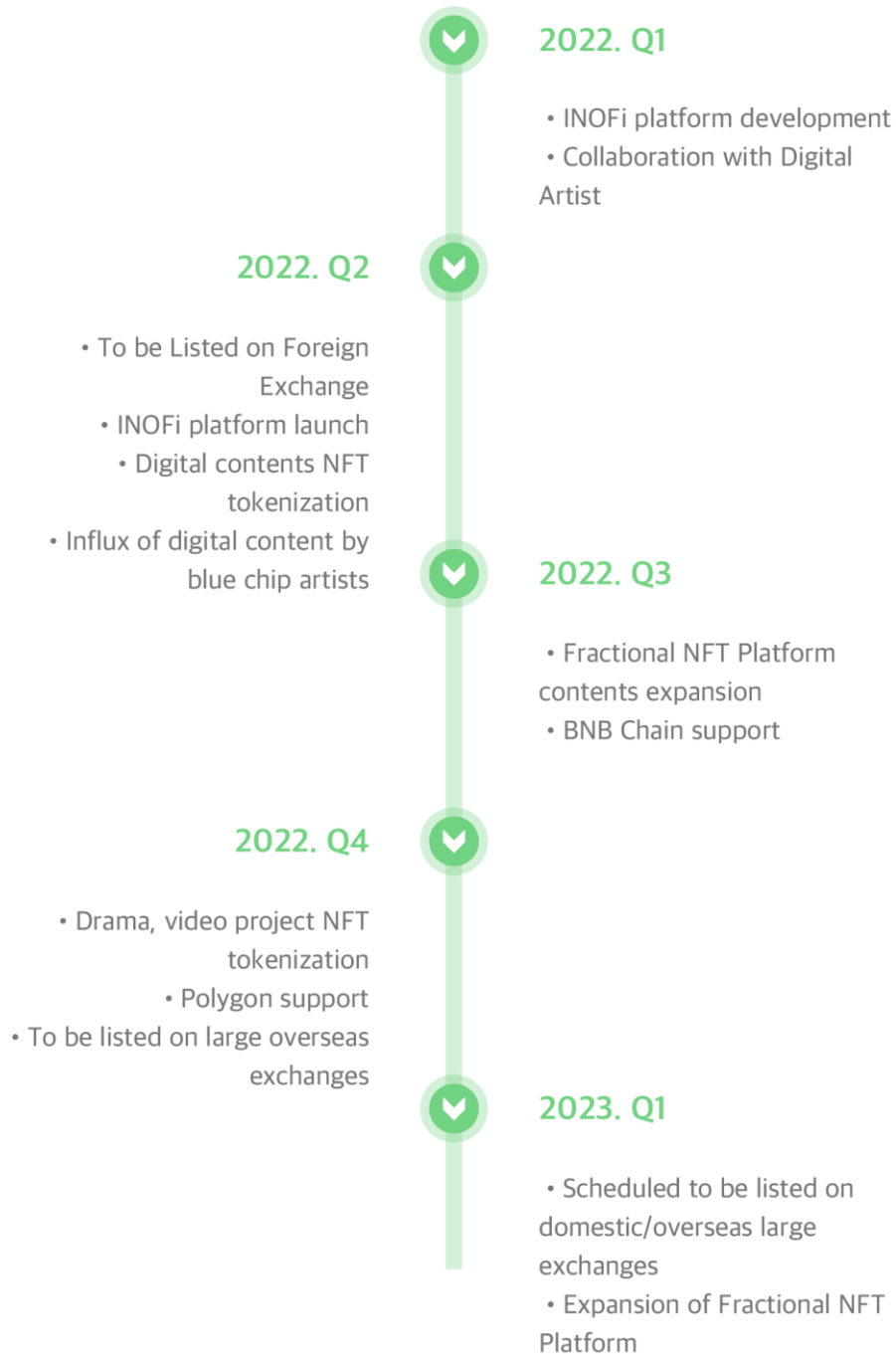
FON Token Mining Release

FON ETH Minting Logic (Daily)								
Block per 15s	Daily							
Tokens/Block	Stake(3%)	Reward(15%)	Marketing/Dev(15%)	Sales(12%)	Foundation(10%)	Treasury(45%)	Total	
1	21.40	123287.67	0.00	0.00	0.00	0.00	0.00	123287.67
2	19.09	109937.31	0.00	0.00	0.00	0.00	0.00	109937.31
3	18.11	104286.62	0.00	0.00	0.00	0.00	0.00	104286.62
4	15.94	91829.43	0.00	0.00	0.00	0.00	0.00	91829.43
5	15.03	86596.13	0.00	0.00	0.00	0.00	0.00	86596.13
6	13.64	78561.56	0.00	0.00	0.00	0.00	0.00	78561.56
7	11.52	66371.25	0.00	0.00	0.00	0.00	0.00	66371.25
8	11.36	65447.69	0.00	0.00	0.00	0.00	0.00	65447.69
9	8.75	50371.47	0.00	0.00	0.00	0.00	0.00	50371.47
10	7.85	45228.68	0.00	0.00	0.00	0.00	0.00	45228.68

FON ETH Minting Logic (YEAR)								
Year	Stake(3%)	Stake unlock ratio/year	Reward(15%)	Marketing /Dev (15%)	Sales(12%)	Foundation(10%)	Treasury(45%)	Total
1	45,000,000	15.00%	0.00	0	0	0	0	45,000,000
2	40,127,117	13.38%	0.00	0	0	0	0	40,127,117
3	38,064,617	12.69%	0.00	0	0	0	0	38,064,617
4	33,517,742	11.17%	0.00	0	0	0	0	33,517,742
5	31,607,586	10.54%	0.00	0	0	0	0	31,607,586
6	28,674,969	9.56%	0.00	0	0	0	0	28,674,969
7	24,225,506	8.08%	0.00	0	0	0	0	24,225,506
8	23,888,409	7.96%	0.00	0	0	0	0	23,888,409
9	18,385,586	6.13%	0.00	0	0	0	0	18,385,586
10	16,508,469	5.50%	0.00	0	0	0	0	16,508,469
Total	300,000,000	100%	1,500,000,000	1,500,000,000	1,200,000,000	1,000,000,000	4,500,000,000	10,000,000,000



05 Road Map





06 TEAM



SI-BUM NAM / CEO

- Korea-Asia Economic Cooperation Association, Senior Vice President
- DREAMFREEDOM, CEO
- PENTACA, CEO
- DREAM&I, CEO
- JHTcos, Joint Representative Director
- Tag Members, CEO



JAMIE LEE / COO

- ING Agent, Manager
- MetLife Agent, Manager
- GlueOS, COO



SEAN YOOK / CFO

- Block 8 (GlueOS Mainnet Project), CEO
- H-soft (R&D Company for system integration solution), CEO
- KCC: MES System Development Project
- Executives at Qua Investment - AO Quant Strategy



06 TEAM



Onkar Bhosle/ CMO

- New York University, Master degree in Computer Science
- Product / Innovation Management, Technology growth
- Creative Director of GAP



Sanket Thankar / CTO

- Symbiosis University, MBA
- Master of Engineering at Boston College
- Charter Holder at CMT(Chartered Market Technician), USA
- Over 15 years of Equities Market, Stock Broking, Industry Analyst, Trading-Developing



JAY LEE / Blockchain Develop Team

- LG Mobile Communications division
- BD at Fortex: FX architecture designer & Business Development in Ko
- Block 8: Blockchain / Data lake /Front & Backend Development
- Executives at Qua Investment - AO Quant Strategy



06 TEAM



JEREMY NOH / Blockchain Develop Team

- Teacher: Ethereum Smart Contracts
 - Hankyung in Seoul, Korea AI Blockchain Convergence inGongdeok, Dae
 - Specialist: Smart Contract, Mainnet, Defi, Wallet Dev
 - Block 8, Smart Contracts
 - Filecoin: Consulting & Operational Advisory
 - Executives at Qua Investment - AO Quant Strategy
-



David Lee / Blockchain Develop Team

- I.T / Media Streaming Manager
 - cMIT Sloan
 - Bootstrapping Network Effects on Blockchain Technology and Cryptoeconomics
 - Cybersecurity Analyst at University of Sydney
 - Cybersecurity Bootcamp at University of Sydney
 - Cryptography, Network Security, Windows Administration, Bash Scripting, Linux, Kali Linux, CompTIA certifications in Security+
-



Ozan Ucar Dagli / Develop Team

- Cybersecurity & Cryptography
- Computer Programming
- Data Structure
- Smart Contracts and Architecture
- Master Degree at

06 TEAM



Necip Aliciklioglu / Develop Team

- Front-End: JavaScript, TypeScript, React.js, Next.js, HTML/CSS
- Back-End: Node.js, AWS(EC2, RDS, S3, Lambda)
- Database: PostgreSQL, AWS DynamoDB
- Android Application: Android, Java, Kotlin, RXAndroid, Retrofit2
- Data: SQL, Redash, Google Optimize, Google Analytics, GTM, Pixel



Devang Oza / Marketing Team Leader

- Bachelor of Commerce at University of Mumbai
- Master of Management Studies Degree at University of Mumbai
- Risk Management over 15 years
- Entrepreneur
- Global Business Consulting at GAP LLP



CA Meghna Makda / Marketing Team

- Founder of MV Makda & AMP
- Financial Advisor of GAP LLP
- Cross-Border Taxation experience(Inbound-Outbound Structuring, withholding Tax Implications, FEMA laws)
- 15 years of Audit, Tax Audit



06 TEAM



Keval Oza / Strategic Planning Team Leader

- Co-Founder of Global Acceleration Partners LLP
- CMO of GAP LLP
- MBA in Media and Entertainment and Post-Graduation in Audio Visual
- Diploma and Post-Graduation in Event Management



Dr. Nivra Thakker / Strategic Planning Team

- Ph.D in Logistic
- Master Degree in Management Studies at Mumbai University
- Board Member of Export/Import Association
- International Relocation management over 20 years
- Co-Founder of Mumbai Logistics



07 Partners



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- PMBIZ USA Corp, CEO
- K & Resource, CEO



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07 Partners



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- Korea Exchange, KOSDAQ-Listed Member
- Regional Innovation Council in Daejeon, President
- ITTN International Committee Member in China
- Carbon-S, CEO



JIN-SUNG PARK / ADVISOR

- ICO Analyst
- Listing Evaluation on Exchange, Director
- Exchange Enterprise Advisor
- Blockchain Project Crypto Business Advisor
- CLEVER PARTNERS, CEO

08 Disclaimer

Disclaimer

This document describes the blockchain platforms and services that have been developed or will be developed under the plan of INODream, as well as the corporate vision. The information in this document may be changed or updated without notice, and does not guarantee that the information provided in the document at the time of creation (As-Is) is accurate in the future, nor is it construed as an INODream promise. This document is for informational purposes only and does not include proposals or solicitation to sell shares or securities of INODream or its affiliated companies. In the future, the improvement and update of the INOFi platform, which was not introduced in the white paper, will be disclosed through a separate notice.

Eligibility

The contents of the white paper are provided only directly to certain buyers, and no one but these buyers is subject to receipt or reading of the white paper. Simply receiving a white paper does not guarantee eligibility and does not guarantee participation in the project.

Items subject to regulation

The INOFi platform, FON tokens, or all tokens operating on that platform do not mean that they are designated as regulated items in securities or any statutory jurisdiction. The White Paper is not intended for the provision or solicitation of securities or other regulated products, promotion of investment purposes, invitation or solicitation. The white paper is not a document for the purpose of providing financial services, any investment documentation, or securities declaration. FON tokens do not represent the platform or the software or any intellectual property associated with the entity's capital, revenue, income or income, equity, units, royalties and rights, or platforms in all jurisdictions or other public or private companies, organizations and other entities.

08 Disclaimer

Risks

There are risks in purchasing and selling FON tokens and participating in INOFi projects. Buyer shall carefully assess and consider all risks prior to purchase and sale of FON tokens or participation in INOFi projects, and the White Paper may be changed without prior consent or notice and is not warranted, Buyer shall confirm the necessary matters directly before making a decision.

Buyer's Responsibility

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