![Plena Finance logo] Plena FINANCE

One Crypto Super App Infinite Possibilities

Litepaper

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1. Introducing Plena Finance

In the fast-paced cryptocurrency market, Plena is revolutionizing how users self-administer their digital assets. With a focus on user empowerment, Plena is designed to provide full self-custody of their digital assets, leverage cutting edge technology like Account Abstraction, AI, and introduce innovative features such as automated purchasing and crypto portfolios.

One of the standout features of Plena is its commitment to giving users full self-custody of their funds while giving them a user experience similar to a centralized application. In an era where security is paramount, Plena ensures that users have complete control and ownership of their digital assets. With Plena, users can confidently navigate the crypto landscape, knowing their funds are secure and accessible only to them.

Another exciting aspect of Plena is its utilization of the now-trending technology known as Account Abstraction. The technical details will be shared in the later sections; what users need to know is that Account Abstraction allows for seamless integration and interaction with multiple blockchain networks. This means that Plena users can access and administer a variety of cryptocurrencies conveniently in one place.

Plena recognizes the importance of simplicity and convenience in strategies. To cater to this, we have introduced automated purchasing and crypto portfolios. With automated purchasing, users can set up recurring purchases of cryptocurrencies, enabling them to build their holdings gradually over time. On the other hand, crypto portfolios allow users to create a basket of cryptocurrencies curated, allowing for diversified exposure to the crypto market.

Plena's user-friendly interface and intuitive design make it easy for both seasoned users and newcomers to navigate the crypto markets. Whether you're looking to dip your toes into the market or expand your existing portfolio, Plena offers tools and features supporting users transacting within the cryptocurrency markets.

With Plena, participating in the crypto industry is no longer a daunting task. It's an opportunity to take control of your financial future. Experience the power of full custody, the innovation of Account Abstraction, and the simplicity of automated purchasing and crypto portfolios with Plena. Start your journey today and unlock the potential of the crypto market at your fingertips.

2. Problems With The Crypto Industry

The cryptocurrency markets have witnessed unprecedented growth and innovation in recent years. Yet, amidst this rapid expansion, certain challenges hinder the widespread adoption of self-custody and decentralized applications (dApps).

The Predominance Of Centralized Exchanges

Despite the inherent principles of decentralization and self-custody that cryptocurrencies were built upon, centralized exchanges continue to dominate the landscape. Surprisingly, a staggering 99% of crypto users still rely on these centralized platforms to administer and hold their digital assets. This trend raises concerns about the security and control users have over their funds, as centralized exchanges essentially act as custodians.

Lingering Reliance On Centralized Exchanges

One factor contributing to the persistence of centralized exchange reliance is the complex nature of blockchain technology itself. Many users feel overwhelmed by the technicalities involved in using self-custodial wallets or engaging with decentralized applications. The requirement to understand the intricacies of blockchain mechanics, such as gas fees and native tokens, poses a barrier for users seeking to take control of their assets.

A notable example of the challenges in the crypto industry is the cumbersome process involved in simple transactions. For instance, if a user wants to send USDT to a friend, they are required first to purchase MATIC on

the Polygon blockchain to complete the transfer. This process can be confusing for users, especially when they can conveniently pay transaction fees with USDT on centralized exchanges. Moreover, if the user intends to buy WBTC using their USDT, they must navigate two separate transactions, waiting for the first to complete before proceeding with the second, and pay for both transactions using MATIC instead of USDT, whereas the user can effortlessly execute the same swap transaction on a centralized exchange with a single tap, while conveniently paying the transaction fee in USDT. Such complexities in transaction procedures create unnecessary hurdles and hinder the widespread adoption of self-custodial wallets and decentralized platforms.

The FTX Crash And The Fear Of Loss

Recent events, such as the FTX crash, have further highlighted the vulnerabilities of centralized exchanges. Despite such incidents, a significant portion of users continue to entrust their funds to these platforms. This can be attributed to a combination of factors, including the perceived convenience and familiarity of centralized exchanges, as well as the hesitation to delve into the complexities of self-custodial wallets and decentralized applications.

FTX Token price

Note: As of Nov. 8, 2022 at 4 p.m. ET

Chart: Gabriel Cortes / CNBC   Source: Coin Metrics

The Promise Of Security And Empowerment

Self-custodial wallets and web3 dApps offer enhanced security and user empowerment, granting individuals full control over their digital assets. However, due to the perceived complexity and unfamiliarity, these powerful tools remain largely confined to tech-savvy individuals. The vast majority of crypto users, despite being aware of the heightened security provided by self-custody solutions, refrain from utilizing them.

Moving Towards Simplicity And Accessibility

In order to overcome these challenges, the cryptocurrency industry must prioritize simplification and accessibility. Education initiatives can play a crucial role in empowering users to administer and hold their own funds confidently. Furthermore, the development of user-friendly interfaces and intuitive dApps can bridge the gap between the technical complexities of the blockchain and the mainstream adoption of self-custody.

By focusing on user experience, eliminating unnecessary hurdles, and providing seamless onboarding processes, the industry can make significant strides towards embracing self-custody. This shift would not only enhance the security of user funds but also foster a more decentralized and resilient financial ecosystem.

In conclusion, the cryptocurrency industry faces challenges in breaking free from the dominance of centralized exchanges and embracing self-custody. However, by simplifying processes, enhancing user education, and designing intuitive interfaces, we can pave the way for a future where self-custodial wallets and decentralized applications are accessible to all, ensuring greater security and control over digital assets.

3. Account Abstraction and AI

What Is Account Abstraction?

Account Abstraction has emerged as a revolutionary paradigm in the blockchain world, empowering users with programmable accounts and revolutionizing the way transactions are conducted on blockchain networks. To understand the true potential and impact of Account Abstraction, let's explore the technical foundations that make it a game-changer in blockchain transactions.

To grasp the significance of Account Abstraction, it is essential to understand the current state of blockchain interactions. Currently, Ethereum, for instance, supports two types of accounts: Contract Accounts and Externally Owned Accounts (EOAs), which are essentially user accounts. These EOAs are controlled through private keys that enable users to sign transactions and prove their ownership of the accounts.

However, this setup comes with its challenges. Private keys pose a significant vulnerability, as the loss or compromise of a private key can lead to the loss of funds. Inadvertent exposure of private keys, such as uploading them to public platforms, can have dire consequences, as demonstrated by funds being drained from compromised account.

Moreover, the current account system lacks flexibility and programmability. While multi-signature smart contract wallets provide some alternatives, the default remains an account tied to a single private key. If the key is lost or compromised, the user faces significant challenges and potential losses.

This is where Account Abstraction steps in, providing a transformative solution. Account Abstraction unifies Contract Accounts and EOAs, making user accounts more programmable and flexible. With Account Abstraction, the logic of signing transactions is abstracted from the account itself, allowing for enhanced customization and security.

Account Abstraction represents a transformative breakthrough in blockchain transactions. By transforming the primary account into a smart contract, Account Abstraction enables programmability, enhanced security,

and streamlined user experiences. This paradigm shift paves the way for more accessible and user-friendly blockchain interactions, ushering in a future where users can confidently administer and hold their funds through smart contracts.

How Plena Uses Account Abstraction

In the dynamic world of cryptocurrency markets, Plena has emerged as a pioneer in addressing the challenges faced by users in executing transactions on self-custodial wallets and decentralized platforms. By leveraging the power of Account Abstraction, Plena has revolutionized the user experience, offering streamlined and simplified transactions that rival the convenience of centralized exchanges.

Account Abstraction is a trending technology Plena has been utilizing for the past two years, making it one of the frontrunners in this groundbreaking innovation. This technology allows Plena to abstract the complexities of blockchain mechanics, enabling users to interact with multiple blockchain networks seamlessly.

One of the most notable benefits of Account Abstraction is eliminating the cumbersome token requirements for transaction execution. Unlike traditional self-custodial wallets, where users are often required to purchase specific native tokens to pay transaction fees, Plena simplifies this process. Users can now conveniently pay transaction fees in the native token of their choice without the need for complex token conversions or multiple transactions.
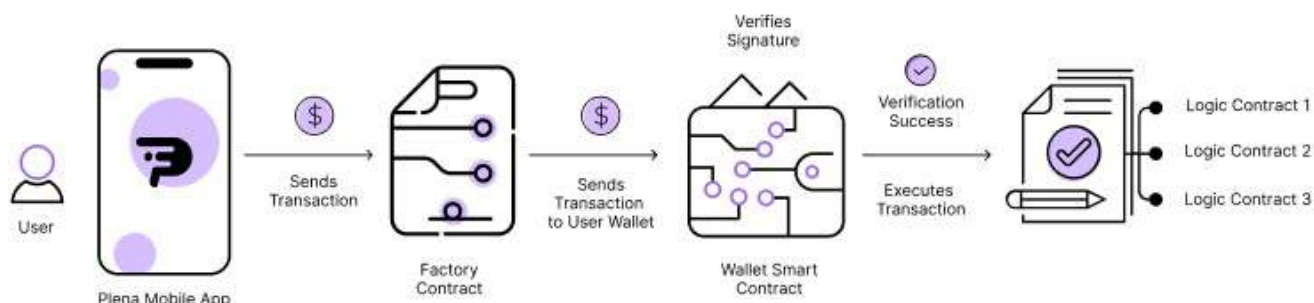
Plena Account Abstraction

For instance, with Plena, a user can easily send USDT to a friend without the need to first purchase another token. This simplicity extends to swap transactions as well. Users can seamlessly execute a swap from USDT to WBTC in a single transaction without the need to navigate multiple steps or pay transaction fees in a different token. Plena's focus on user experience and convenience makes it an ideal solution for those seeking a streamlined and intuitive transaction process.

By adopting Account Abstraction, Plena empowers users to experience the best of both worlds - the security and control of self-custody, along with the ease and convenience associated with centralized exchanges. Plena's commitment to simplifying transactions and eliminating unnecessary complexities paves the way for the broader adoption of self-custodial wallets and decentralized platforms.

Plena's role as a pioneer in implementing Account Abstraction underscores its dedication to staying at the forefront of technological advancements. By embracing this trending technology, Plena sets itself apart as an innovative and user-centric super app that simplifies the cryptocurrency industry journey for users.

In the ever-evolving landscape of cryptocurrency markets, Plena stands out as a trailblazer, harnessing the power of Account Abstraction technology to reshape the user experience. By simplifying transactions and removing the barriers associated with token requirements, Plena leads the way in making self-custodial wallets and decentralized platforms more accessible and user friendly. With its unwavering commitment to innovation and user-centric solutions, Plena paves the path for a future where crypto users can enjoy the benefits of self-custody without compromising on convenience or simplicity.

Artificial Intelligence

AI systems are designed to perceive their environment, reason, learn from past experiences, and make decisions or predictions. In the context of investment decisions, AI can be instrumental in analyzing vast amounts of financial data, identifying patterns, and generating insights that can aid users in making informed choices.

AI algorithms leverage various techniques such as machine learning, deep learning, and natural language processing to process and understand complex financial data. These algorithms can be trained on historical market data, news articles, social media sentiment, and other relevant sources to identify patterns and trends that may impact outcomes. By analyzing large datasets quickly and accurately, AI systems can uncover hidden correlations, assess risk levels, and make predictions about future market movements.

The advantages of AI in investment decision-making lie in its ability to process and analyze vast amounts of data with speed, accuracy, and objectivity. AI systems can detect subtle patterns and signals that might not be apparent to human analysts. They can also continuously learn and adapt from new data, refining their models over time. By leveraging AI, users can gain a comprehensive and data-driven understanding of the market, enabling them to make more informed decisions, mitigate risks, and potentially enhance results.

What Is PlenaGPT?

PlenaGPT, developed by Plena Finance, is an advanced AI model designed to streamline the cryptocurrency markets experience for its users. With its array of features, PlenaGPT aims to simplify the complex world of cryptocurrency markets. By offering personalized suggestions, suggesting management strategies, and providing trend predictions, PlenaGPT empowers users to make well-informed decisions in the rapidly evolving and dynamic crypto industry. With its comprehensive toolkit, PlenaGPT paves the way for users to navigate the fast-paced crypto landscape with confidence and achieve their goals.
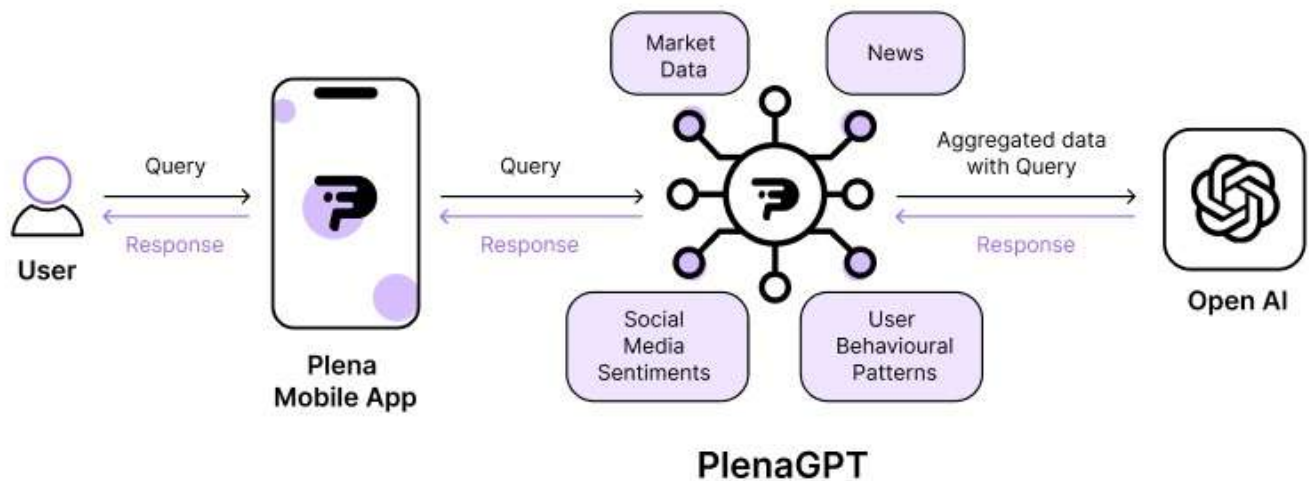
PlenaGPT

Personalized Suggestions:

One of the key features of PlenaGPT is its ability to offer personalized suggestions to its users. Leveraging its AI model, the platform takes into account an individual's specific goals, risk tolerance, and market conditions to provide tailored recommendations. By understanding the unique needs of each user, PlenaGPT ensures that the suggestion provided aligns with their specific requirements.

Dynamic Management:

Managing a cryptocurrency portfolio requires constant vigilance and adaptability. PlenaGPT assists users in administering their portfolios by analyzing market conditions and suggesting appropriate adjustments. The platform considers a range of factors, including historical data, market charts, social media sentiment, and news about cryptocurrencies. By integrating these various data sources, PlenaGPT offers real-time insights and recommendations to optimize portfolio performance.

Trend Prediction:

Cryptocurrency markets are known for their volatility, making it crucial for users to anticipate market trends accurately. PlenaGPT utilizes its AI capabilities to analyze vast amounts of data and identify patterns that may influence price movements. By leveraging information from market charts,

social media platforms, and news sources, PlenaGPT predicts potential market trends. This predictive analysis empowers users to make proactive decisions and capitalize on opportunities before they become mainstream knowledge.

Staying Informed:

PlenaGPT understands the importance of being up-to-date with the latest happenings in the crypto world. The platform aggregates news articles, social media trends, and other relevant information to keep users informed about significant developments. By providing a consolidated view of the crypto landscape, PlenaGPT ensures that users can stay informed and react swiftly to market-moving events.

Security And Reliability:

PlenaGPT places paramount importance on the security and reliability of its platform. The AI model undergoes rigorous testing and validation to ensure accurate predictions and trustworthy recommendations. Additionally, the platform adheres to industry-leading security standards to safeguard user data and maintain user privacy.

4. Our Approach

In today's rapidly evolving financial landscape, cryptocurrencies have emerged as a prominent option, offering potential returns and diversification opportunities. Plena, the super app, has stepped up to meet the needs of both seasoned users and newcomers, providing a user-friendly platform that simplifies the crypto journey. With its comprehensive set of features, Plena empowers users to kickstart their crypto ventures with ease and accessibility.

One of the key advantages of Plena is its ability to democratize crypto markets, making it accessible to everyone. Unlike traditional investment avenues that often require significant capital, Plena allows users to get started with as little as $1. This low entry point eliminates the barrier to entry and opens up the world of crypto markets to a broader audience.

Plena further streamlines the crypto participation process by accepting various payment methods, including debit and credit cards, as well as local payment options.

This flexibility enables users to fund their accounts easily, using their preferred payment method, without unnecessary complications. By accommodating diverse payment preferences, Plena ensures that users can seamlessly integrate their existing financial resources into their crypto strategy.

But what do users do with their crypto once they have purchased? Recent industry statistics reveal interesting trends in how individuals utilize their crypto holdings. According to a survey by Yahoo Finance, an impressive 72% of crypto users actively hold and manage their digital assets for long-term goals. These users recognize the potential of cryptocurrencies as a store of value and a hedge against traditional financial markets.

Moreover, the study highlights that a significant portion of crypto holders continues to purchase regularly, either by adding to their existing token holdings or exploring new opportunities. This ongoing commitment underscores the conviction of crypto users in the long-term potential of the digital asset market. By regularly purchasing cryptocurrency, these individuals aim to capitalize on market trends, accumulate assets, and potentially benefit from the future growth of cryptocurrencies.

Plena, as a super app, recognizes the diverse approaches of its users. The platform provides a secure and user-friendly environment for both long-term holders and active traders. Users have the flexibility to continue averaging into their previously acquired tokens while also exploring new opportunities within the wide range of cryptocurrencies supported by Plena.

As more individuals embrace the benefits of crypto markets, Plena stands as a reliable companion on their financial journey. By simplifying the process, facilitating low-cost entry, accommodating diverse payment methods, and supporting ongoing activities, Plena ensures that users can navigate the crypto markets landscape with confidence and convenience.

Whether users regularly average into previously bought tokens or explore new opportunities,Plena remains committed to supporting their diverse strategies. Let's delve into the features that Plena offers.

4.1 Crypto Portfolios

Plena recognizes that every user has unique preferences and goals. By granting users the power to choose their favourite coins from an extensive range of options, Plena ensures that each portfolio is tailor-made to suit individual needs and aspirations.

One of the key advantages of Plena's Crypto Portfolios is the seamless integration of Account Abstraction technology. Account Abstraction decouples the account model from the underlying blockchain's native token requirements, allowing users to maintain full custody and control over their funds. Since Plena gives users complete custody of their funds, even Plena itself cannot move or access users' funds, providing a level of security and peace of mind that is unparalleled in the industry.

Users can explore the extensive list of supported coins, ranging from established cryptocurrencies like Bitcoin and Ethereum to emerging tokens in the ever-expanding crypto market. Once the selection is made, users can acquire their chosen coins with just a tap, leveraging the power of Plena's intuitive interface and advanced technology.

Recognizing the importance of regular and disciplined market purchases, Plena also offers automated purchasing feature to its users. Auto Purchasing empowers users to set up recurring purchases of the tokens within their portfolio, ensuring consistent and automated purchasing without the need for constant monitoring or manual actions. With Auto Purchasing, users can stay on track with their strategies and take advantage of potential market opportunities, all while enjoying the convenience and time-saving benefits of automated transactions.

Within auto purchasing functionality, users will be required to authorize a predetermined amount to Plena's Automated Purchasing (AP) contract. This contract is responsible for deducting funds from the user's Plena wallet and executing token purchases based on the user's portfolio composition. It is important to note that users retain full control over their allowance and have the option to revoke it at any time, maintaining complete autonomy over their activities.

Plena's Crypto Portfolios are not only designed for seasoned users but also cater to newcomers looking to enter the crypto space. The user-friendly interface, coupled with the vast coin selection and full custody of funds, provides a welcoming and secure environment for users of all experience levels to engage in the cryptocurrency markets.

Additionally, for new users who may feel overwhelmed or uncertain about which specific coins to participate in, Plena offers an ingenious solution: Public Portfolios. These portfolios are expertly managed by experienced traders, providing a curated selection of coins. Public Portfolios are an ideal option for those seeking guidance and relying on the expertise of seasoned professionals in the crypto industry.

It's important to note that while the portfolio administrators have the responsibility of managing and optimizing the public portfolios, they can't withdraw any funds from the portfolio smart contracts. This measure ensures that users' funds remain secure and protected. The portfolio administrators are incentivized through a fixed percentage of the fees collected from the users, aligning their interests with the success of the portfolio and fostering a collaborative ecosystem.

With the availability of Public Portfolios, Plena empowers users with diverse options that cater to their individual preferences. Whether users choose to build their custom portfolios or follow public portfolios managed by experts, Plena ensures a comprehensive and versatile platform that caters to the needs of both novice and experienced users alike.

4.2 Automated Purchasing

Automated Purchasing (APs), enable users to establish predetermined parameters for their periodic market purchases of cryptocurrency and execute transactions accordingly. Plena's Automated Purchasing feature provides a seamless and user-friendly experience, allowing users to effortlessly set up recurring purchases of their chosen tokens within their crypto portfolios.

One of the key advantages of Automated Purchasing is the convenience it offers. Users no longer need to monitor market fluctuations or manually execute each transaction. Instead, they can establish a schedule and predetermined amount, and Plena takes care of the rest. Whether it's a weekly, monthly, or custom schedule, Plena ensures that users can consistently purchase their preferred tokens without the hassle of constant manual intervention.

The benefits of Automated Purchasing extend beyond convenience. By automating their portfolio transactions, users can take advantage of the principle of dollar-cost averaging (DCA). DCA is a strategy that involves allocating a fixed amount at regular intervals, regardless of the current market price. This approach mitigates the impact of short-term market volatility as purchases are spread out over time. Over the long run, DCA can potentially lower the average purchase price and reduce the risk associated with timing the market.

You can witness the power of Dollar-Cost Averaging (DCA) in the following example: If a user had purchased $100 every month in BTC for the past 36 months (3 years), even during the peak of the bull run when the price reached $69,000, they would still have achieved a remarkable 66% profit. This showcases the significant advantage of DCA, as it allows users to mitigate the impact of market volatility by spreading out their purchases over time. By consistently purchasing a fixed amount at regular intervals, DCA enables users to take advantage of price fluctuations and potentially benefit from long term gains, regardless of the market's ups and downs.

Moreover, Automated Purchasing foster disciplined behaviour. By setting up recurring purchases, users are more likely to adhere to their plans and avoid

Automated Purchasing (BTC Example) Jan 2020-Dec 2022

Month	BTC Price	Bought Monthly (BTC)	Monthly Purchasing ($)
Jan, 2020	7,195.00	0.01389854065	100.00
Feb, 2020	9,351.00	0.01069404342	100.00
Mar, 2020	8,523.00	0.01173295788	100.00
Apr, 2020	6,412.00	0.01559575795	100.00
May, 2020	8,620.00	0.01160092807	100.00
Jun, 2020	9,448.00	0.01058425064	100.00
Jul, 2020	9,138.00	0.01094331364	100.00
Aug, 2020	11,335.00	0.008822232025	100.00
Sep, 2020	11,649.00	0.008584427848	100.00
Oct, 2020	10,776.00	0.009279881218	100.00
Nov, 2020	13,791.00	0.007251105794	100.00
Dec, 2020	19,695.00	0.00507743082	100.00
Jan, 2021	28,923.00	0.003457456004	100.00
Feb, 2021	33,092.00	0.0030218784	100.00
Mar, 2021	45,134.00	0.002215624585	100.00
Apr, 2021	58,739.00	0.001702446415	100.00
May, 2021	57,697.00	0.001733192367	100.00
Jun, 2021	37,253.00	0.002684347569	100.00
Jul, 2021	35,045.00	0.002853474105	100.00
Aug, 2021	41,461.00	0.002411905164	100.00
Sep, 2021	47,100.00	0.002123142251	100.00
Oct, 2021	43,820.00	0.002282062985	100.00
Nov, 2021	61,299.00	0.001631347983	100.00
Dec, 2021	56,950.00	0.001755926251	100.00
Jan, 2022	46,216.00	0.002163752813	100.00
Feb, 2022	38,466.00	0.002599698435	100.00
Mar, 2022	43,160.00	0.002316960148	100.00
Apr, 2022	45,510.00	0.00219731927	100.00
May, 2022	37,630.00	0.002657454159	100.00
Jun, 2022	31,801.00	0.003144555203	100.00
Jul, 2022	19,942.00	0.005014542172	100.00
Aug, 2022	23,296.00	0.004292582418	100.00
Sep, 2022	20,048.00	0.004988028731	100.00
Oct, 2022	19,422.00	0.00514880033	100.00
Nov, 2022	20,490.00	0.004880429478	100.00
Dec, 2022	17,165.00	0.005825808331	100.00
		0.1971676055	3,600.00

Total BTC Bought	0.1971676055
Total Amount Purchased	3,600.00
Current Portfolio Value	5,950.71
Profit	2,350.00

By Consistently Purchasing $100 Per Month In BTC, The User's Portfolio Would Have Experienced An Impressive 66% Increase In Value, Despite Purchasing BTC At Triple The Rate During The Bull Run.

BTC Price as of June 2023

Bitcoin
BTC

$30,398.23 ▲0.15%

Price Of BTC On 30th June, 2023

emotional decision-making influenced by short-term market fluctuations. This disciplined approach promotes a long-term mindset, helping users stay focused on their financial goals and potentially reap the rewards of consistent and strategic market purchases.

It's important to note that Plena prioritizes security and transparency in all transactions. Automated Purchasing operate within Plena's robust security measures, ensuring that users' funds and personal information remain safe and protected at all times. Plena's commitment to transparency means that users have full visibility into their account activity, providing peace of mind and fostering trust in the platform.

By allowing users to diversify their assets, users can optimize their portfolio performance and make strides towards their financial goals.

Whether you're a seasoned user looking to streamline your strategy or a newcomer seeking a disciplined approach to crypto allocation, Plena's Automated Purchasing feature provides a seamless solution. Embrace the future of crypto portfolio management and embark on your journey towards financial growth with Plena's Automated Purchasing.

The AP contract implemented by Plena is meticulously designed to facilitate the deduction of funds exclusively for purchasing tokens specified by the user within their portfolio. Through the inherent logic and structure of the contract, strict verification mechanisms are in place to ensure that only the designated tokens are acquired. This ensures that no unauthorized or unintended token purchases occur, safeguarding the user's strategy and maintaining the integrity of their portfolio.

Plena is committed to empowering users with the tools they need to succeed in their crypto journey. With the launch of Crypto Portfolios, users can take control of their strategies, build diversified portfolios, and embrace the potential growth and opportunities in the dynamic crypto market.

4.3 Collateralized Portfolios

Designed with a focus on security, flexibility, and maximizing the potential of users' crypto assets, Collateralized Portfolios enable users to utilize their entire portfolio as collateral within the Plena app, unlocking a range of benefits and opportunities.

Traditionally, borrowing in the crypto space required users to lock up a single token as collateral. However, Plena's innovative approach allows users to utilize their entire portfolio as collateral, providing a more comprehensive and flexible borrowing experience. This approach mitigates the risks associated with relying on a single token as collateral, particularly during market downturns or extreme volatility.

One of the critical advantages of utilizing a Collateralized Portfolio is the ability to maintain a healthy collateral ratio. A collateral ratio, also known as a collateral factor, refers to the proportion of the portfolio's value that can be used as collateral for borrowing purposes. Projects such as Aave and Compound Finance popularized the concept of collateral ratio, where specific ratios are assigned to different tokens based on their liquidity and volatility. By utilizing Collateralized Portfolios, users can benefit from a diversified portfolio, reducing the risk of liquidation and ensuring more stable borrowing conditions.

During market downturns, when the value of a single token may experience significant depreciation, a Collateralized Portfolio safeguards against potential liquidation events. By utilizing the entire portfolio as collateral, users can maintain a healthier collateral ratio and minimize the risk of liquidation, as the overall value of the portfolio is more likely to remain stable even if one or a few tokens experience sharp declines in value.

Moreover, Collateralized Portfolios offer greater flexibility when it comes to accessing liquidity. Users can leverage their portfolios to borrow other assets within the Plena app, allowing them to diversify their holdings or take advantage of specific opportunities. This flexibility enables users to optimize their portfolio allocation, capitalize on market trends, and explore new avenues without selling their existing holdings.

Plena's Collateralized Portfolios are underpinned by robust smart contract technology and stringent security measures. Users can trust that their collateral is securely stored and protected within the Plena app, ensuring the integrity and safety of their assets throughout the borrowing process. Plena's commitment to transparency and security builds trust and confidence among users, making it a preferred platform for collateralized borrowing in the crypto space.

Plena's Collateralized Portfolios revolutionize the borrowing experience in the crypto world. By utilizing the entire portfolio as collateral, users can maintain healthier collateral ratios, mitigate the risk of liquidation during market downturns, and unlock greater flexibility when accessing liquidity.

5. Other Features

5.1 Plena Connect

As blockchain technology revolutionises various industries, developers and decentralized application (dApp) creators seek innovative solutions to enhance user experiences and simplify interactions with smart contracts. Plena, a pioneer in the crypto assets space, introduces Plena Connect, an Account Abstraction Software Development Kit (SDK) that sets a new standard for seamless integration and effortless user experiences in the decentralized ecosystem.

Account Abstraction (AA) represents a paradigm shift in the way blockchain accounts are managed, allowing for programmable accounts and enhanced user control. Plena Connect takes this concept to new heights by offering the most advanced AA SDK available today. With Plena Connect, dApps can provide users with a similar user experience to Plena without requiring any modifications to their existing smart contracts.

The key differentiator of Plena Connect lies in its unparalleled ease of integration. Unlike other AA SDKs, which can be complex and time-consuming to implement, Plena Connect offers a straightforward integration process. Developers can seamlessly integrate Plena Connect into their dApps with minimal effort, ensuring a smooth and efficient transition to Account Abstraction. By eliminating the need to modify existing smart contract code, Plena Connect accelerates the development cycle and reduces potential complications from modifying established codebases.

Moreover, Plena Connect distinguishes itself from other AA SDKs by its cost effectiveness. While alternative solutions may charge dApps a significant percentage, typically ranging from 10-15%, on every transaction, Plena Connect disrupts this model by offering its SDK completely free of charge. Plena believes in fostering a collaborative and inclusive ecosystem where developers and dApps can leverage cutting-edge technology without the burden of excessive costs. By removing financial barriers, Plena Connect democratizes access to Account Abstraction, enabling a broader range of dApps to deliver enhanced user experiences.

The benefits of integrating Plena Connect extend beyond its ease of use and cost-effectiveness. By embracing Account Abstraction through Plena Connect, dApps can empower their users with greater control over their funds, enhanced security, and improved transaction efficiency. With a similar user experience to Plena, dApps can provide a seamless and intuitive interface, further driving user adoption and engagement.

Plena Connect represents a significant leap forward in developing decentralized applications, offering a simple and efficient path to Account Abstraction integration. By providing the most advanced AA SOK available, Plena Connect revolutionizes the way developers approach user experiences in the blockchain space. With its effortless integration, cost-effectiveness, and commitment to open access, Plena Connect is poised to become the go-to solution for dApps to deliver enhanced user experiences without the complexities and costs associated with other AA SDKs.

5.2 Chat & Pay

Chat & Pay in the Plena mobile app serves as a bridge between communication and financial transactions. Users can now chat with their friends, fellow traders, and community groups directly from the app, fostering a sense of camaraderie and knowledge-sharing within the crypto community. Whether discussing the latest market trends, sharing trade insights, or exploring new coin launches, Chat & Pay enables users to stay connected and engaged in real-time conversations with like-minded individuals.

One of the standout features of Chat & Pay is the ability to send crypto payments to friends seamlessly. Gone are the days of complicated wallet addresses and manual transaction processes. With a few simple taps, users can send cryptocurrencies to their friends within the chat interface, making the process quick, convenient, and hassle-free. Whether splitting a bill, repaying a debt, or sending funds for a specific opportunity, Chat & Pay transforms crypto transactions into a seamless and user-friendly experience.

Moreover, Chat & Pay goes beyond individual transactions by empowering users to share their trades with friends and communities. Users can showcase their profitable trades, strategies, and market insights, fostering an environment

of learning and collaboration. Through sharing trades, users can celebrate successes, gain valuable feedback, and inspire others to make informed decisions. This feature strengthens the sense of community within Plena, where traders and enthusiasts can connect, learn, and grow together.

Community groups within the Plena app provide a dedicated space for traders to gather and discuss various topics of interest. Traders can share profitable trades, discuss market trends, delve into the latest coin launches, and exchange valuable insights-all within a secure and interactive environment. With Chat & Pay, the Plena community becomes a knowledge hub, enabling traders to thrive in a collaborative ecosystem where they can learn from one another and stay informed about the ever-evolving crypto landscape.

Plena's Chat & Pay feature is designed with a focus on convenience, security, and fostering a vibrant crypto community. With easy crypto payments, seamless trade sharing, and dedicated community groups, users can enhance their trading experience, build connections, and stay at the forefront of market trends-all from within the Plena mobile app.

5.3 NFT Marketplace

With Plena's NFT Marketplace, users enjoy the unparalleled freedom of purchasing NFTs with the token of their choice, all while seamlessly paying the transaction fee in the same token. This innovative approach eliminates the need for multiple transactions, simplifies the process, and leverages Account Abstraction technology to make the user experience seamless and efficient.

Traditionally, buying an NFT that is listed for sale in a specific token requires users to navigate through multiple steps. If users lacked the necessary token to purchase the desired NFT, they would have to go to a decentralized exchange (DEX) and engage in a separate transaction to acquire the required token. This process often involved multiple transactions, requiring the user to pay transaction fees in the blockchain's native token, resulting in complexities and additional costs.

Plena's NFT Marketplace eliminates these hurdles through the power of Account Abstraction technology. Account Abstraction, a revolutionary paradigm in blockchain systems, decouples the account model from the underlying blockchain's native token requirements, making it possible to conduct transactions using different tokens seamlessly. Leveraging this technology, Plena enables users to purchase their favourite NFTs directly with the token of their choice, eliminating the need for additional token conversions and the associated transaction fees.

The difference in Plena's NFT Marketplace lies in its simplicity and efficiency. With just a single tap, users can initiate a transaction to purchase an NFT using their preferred token, eliminating the complexities of multiple transactions and reducing the friction typically associated with token swaps. By seamlessly integrating Account Abstraction technology into the NFT Marketplace, Plena empowers users to enjoy a seamless and user-friendly experience, bringing convenience and accessibility to the forefront.

Furthermore, Plena's NFT Marketplace extends beyond the seamless token of choice functionality. It serves as a vibrant ecosystem where artists, collectors, and enthusiasts come together to showcase and trade their digital creations. Users can discover a wide range of NFTs, from artwork and collectables to virtual real estate and in-game items, all within the Plena NFT Marketplace. The platform offers a secure and immersive environment where users can engage with the NFT community, explore trending collections, and find unique pieces that resonate with their interests.

6. Market Size

As Plena sets its sights on revolutionizing the crypto industry, it is essential to assess the market size and growth potential specific to its platform, particularly in the Indian market. The Total Addressable Market {TAM), Serviceable Addressable Market (SAM), and Size of the Obtainable Market (SOM) for Plena play a crucial role in determining the platform's reach and growth trajectory.

Total Addressable Market (TAM)

Plena's TAM represents the total number of potential consumers or users worldwide who have the capacity and interest to engage with the platform. While the global TAM for cryptocurrencies exceeds 425 million crypto owners, Plena focuses its efforts on the Indian market, where crypto adoption is rapidly increasing. With India's growing population and digital-savvy users, Plena's TAM in India alone is substantial, offering immense growth opportunities.

Serviceable Addressable Market (SAM)

Plena's SAM specifically targets Indian users who actively participate in cryptocurrency markets. In India, a remarkable 115 million individuals have already embraced digital assets and participate in the cryptocurrency ecosystem. This segment of Indian crypto users represents Plena's SAM and serves as the primary audience for its comprehensive suite of services.

Size Of The Obtainable Market (SOM)

Plena's SOM denotes the portion of the SAM that Plena can realistically target and capture in the Indian market. Influenced by various factors such as Plena's value proposition, marketing strategies, and user-centric approach, the SOM for Plena in India showcases its potential to capture a significant market share. By providing user-friendly solutions and addressing the unique needs of Indian crypto users, Plena aims to position itself as a leading platform within the Indian crypto markets space.

Projected Growth

The Indian cryptocurrency landscape is projected to experience substantial growth in the coming years. As Plena targets the Indian market, it can leverage this growth potential to solidify its position as a prominent player. With a projected global crypto user base of 328.70 million by 2027, Plena aims to capture a significant share of this growth, particularly in India, where the number of crypto users is expected to rise substantially.

As Plena focuses on capturing the Indian cryptocurrency market, understanding the market size and growth potential becomes crucial. With a TAM that extends beyond 425 million global crypto owners and a SAM of 115 million Indian users who have already purchased cryptocurrencies, Plena holds significant potential for growth and expansion. By effectively targeting and capturing its SOM in India, Plena can cater to the unique needs of Indian crypto users, offer them unparalleled value, and establish itself as a leading platform in the Indian crypto landscape.

7. Target Market

Plena, an innovative crypto self-administration platform, aims to tap into the vast potential of the Indian market, which has shown remarkable growth and enthusiasm for cryptocurrencies in recent years. As we explore Plena's target market, it becomes evident that India presents a fertile ground for expansion and adoption, supported by compelling statistics and a shifting socio-economic landscape.

The Indian Market: A Catalyst For Growth

India boasts a young and tech-savvy population, with a significant portion under the age of 35. This demographic is inherently inclined towards adopting new technologies and exploring innovative opportunities. The digital nature of cryptocurrencies resonates with this tech-savvy generation, fueling their interest in the crypto space. With a strategic focus on the Indian market, Plena aims to capture the attention and interest of Indian users seeking to participate in the exciting world of digital assets.

The Shift In Socio-Economic Trends

The potential for attractive returns is another driving force behind Indian interest in crypto markets. The crypto market has witnessed significant growth and volatility, which has resulted in substantial gains for early adopters and astute users. This potential for substantial results has captured the attention of Indians looking for alternative strategies beyond traditional assets like stocks or real estate.

There has been a significant shift in preferences. While the number of Indians participating in the stock markets over the past three decades has reached approximately 84 million, the crypto industry has witnessed a rapid surge in popularity. In just the past four to five years, more than 115 million Indians have ventured into the crypto space.

Untapped Potential And Incomplete Data

It is important to note that the actual number of Indian crypto users is anticipated to be even higher than reported figures. The precise extent of participation remains elusive due to certain factors. Foreign exchanges, where many Indians trade cryptocurrencies, have not disclosed comprehensive user details. Furthermore, the decentralized nature of crypto transactions, often facilitated through self-custodial wallets and peer-to-peer platforms, makes it challenging to accurately track user activity.

Unleashing Future Growth

The immense growth potential of the Indian market sets the stage for Plena's expansion and impact. Projections indicate that the number of crypto users in India is expected to rise significantly in the coming years. The increased accessibility, evolving regulatory environment, and technological advancements contribute to this optimistic outlook. Plena aims to leverage this favourable climate and empower Indian users to harness the opportunities offered by the crypto industry.

According to industry experts, the crypto user base is projected to reach approximately 328.70 million globally by 2027. With increasing user penetration rates, which are anticipated to grow from 14.5% in 2023 to 22.4% by 2027, the Indian market's potential impact cannot be understated. Plena, with its user friendly interface, comprehensive features, and commitment to full custody of user funds, seeks to provide Indian crypto users with a seamless and secure experience.

The Indian market presents an enticing prospect for Plena's growth and expansion. With more than 115 million Indians already participating in the crypto space, the potential for further adoption is immense. As the Indian landscape embraces the opportunities offered by digital assets, Plena is poised to cater to the evolving needs of Indian crypto users. By providing a user-centric platform, offering full custody of funds, and aligning with the dynamic Indian market, Plena aims to be at the forefront of the crypto revolution in India, empowering users to unlock their financial potential.

8. Revenue Streams

Plena aims to redefine revenue generation and tokenomics by introducing a unique approach that benefits both its users and the company. By leveraging multiple revenue sources and implementing an intelligent distribution model, Plena sets itself apart from the crowd, offering an ecosystem that rewards participants while maintaining long-term sustainability.

Diverse Revenue Streams

Plena's revenue model is designed to create a self-sustaining ecosystem where multiple revenue streams contribute to its financial health. Various sources fuel Plena's growth:

Swap Fees:

Plena charges a nominal 0.5% fee on every swap executed by users. This revenue stream ensures a constant flow of funds as users transact on the platform, facilitating seamless asset exchange while generating revenue.

Portfolio Deposits:
Fundraising Fees:

Plena charges a nominal 0.5% fee on every swap executed by users. This revenue stream ensures a constant flow of funds as users transact on the platform, facilitating seamless asset exchange while generating revenue.

Fundraising Fees:

Plena collects a 2% fee from funds raised on its platform. This revenue source aligns with Plena's commitment to empowering innovative projects, providing a fundraising avenue while fueling the platform's growth.

Advertising Revenue:

Plena collaborates with partner projects to generate additional revenue through targeted advertisements. This mutually beneficial arrangement allows Plena to support its partners while expanding its revenue base.

9. Tokenomics and Sustainable Growth

The native cryptographically-secure fungible protocol token of the Plena platform (ticker symbol **$PLENA**) is a transferable representation of attributed governance and utility functions specified in the protocol/code of the Plena platform, and which is designed to be used solely as an interoperable utility token thereon.

$PLENA is a functional multi-utility token which will be used as the medium of exchange between participants on the Plena platform in a decentralised manner. The goal of introducing $PLENA is to provide a convenient and secure mode of payment and settlement between participants who interact within the ecosystem on the Plena platform without any intermediaries such as centralised third party entity/institution/credit.

It is not, and not intended to be, a medium of exchange accepted by the public (or a section of the public) as payment for goods or services or for the discharge of a debt; nor is it designed or intended to be used by any person as payment for any goods or services whatsoever that are not exclusively provided by the issuer. $PLENA does not in any way represent any shareholding, ownership, participation, right, title, or interest in the Company, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will $PLENA entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in India, the UAE, Singapore or any relevant jurisdiction.

$PLENA may only be utilised on the Plena platform, and ownership of the same carries no rights, express or implied, other than the right to use $PLENA as a means to enable usage of and interaction within the Plena platform. The secondary market pricing of $PLENA is not dependent on the effort of the Plena Finance Team, and there is no token functionality or scheme designed to control or manipulate such secondary pricing.

For the avoidance of doubt, neither the Company nor the Distributor deals in, or is in the business of buying or selling any virtual asset or digital payment token (including $PLENA). Any sale or distribution of tokens would be performed

during a restricted initial period solely for the purpose of obtaining project development funds, raising market/brand awareness, as well as community building and social engagement; this is not conducted with any element of repetitiveness or regularity which would constitute a business.

Further, $PLENA provides the economic incentives which will be distributed to encourage users to exert efforts towards contribution and participation in the ecosystem on the Plena platform, thereby creating a mutually beneficial system where every participant is fairly compensated for its efforts. $PLENA is an integral and indispensable part of the Plena platform, because without $PLENA, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem on the Plena platform.

Given that additional $PLENA will be awarded to a user based only on its actual usage, activity and efforts made on the Plena platform and/or proportionate to the frequency and volume of transactions, users of the Plena platform and/or holders of $PLENA which did not actively participate will not receive any $PLENA incentives.

To ensure the long-term stability and growth of the Plena ecosystem, the platform implements a thoughtfully designed tokenomics model which efficiently allocates rewards among all participating stakeholders which have each contributed to promotion and adoption of the platform, controls inflation, and supports company operations while empowering the community to shape the platform's future.

| **Reward Pool for active participants:** | Plena commits to distributing 60% of its $PLENA reward pool to all participants and contributors who actively engage with the platform. As an added benefit, staking $PLENA would allow users to receive vPLENA tokens, the platform's voting tokens representing voting rights within the platform. These voting tokens enable token holders to actively participate in the decision-making process regarding the platform's important features, such as fees and other |

governance aspects. By giving $PLENA token stakers a say in the platform's development, Plena ensures that the community's voice is heard, fostering a sense of ownership and active participation.

Services and Products: As the native platform currency, $PLENA token may be used to pay for services, and may also enjoy discounts on fees that they would otherwise spend on other platforms. Plena offers this discount for users utilising $PLENA so as to make the user experience seamless and encourage user adoption.

Usage: To encourage usage of the platform, users which utilise the Plena super app for transactions and/ or provide liquidity on third party protocols would receive $PLENA token incentives for their participation.

Access: Users which hold $PLENA will be able to gain access privileges to participate in programs and schemes operated by Plena or Plena's third party partners – by participating they may earn token rewards granted by such partners, as well as additional $PLENA for user engagement.
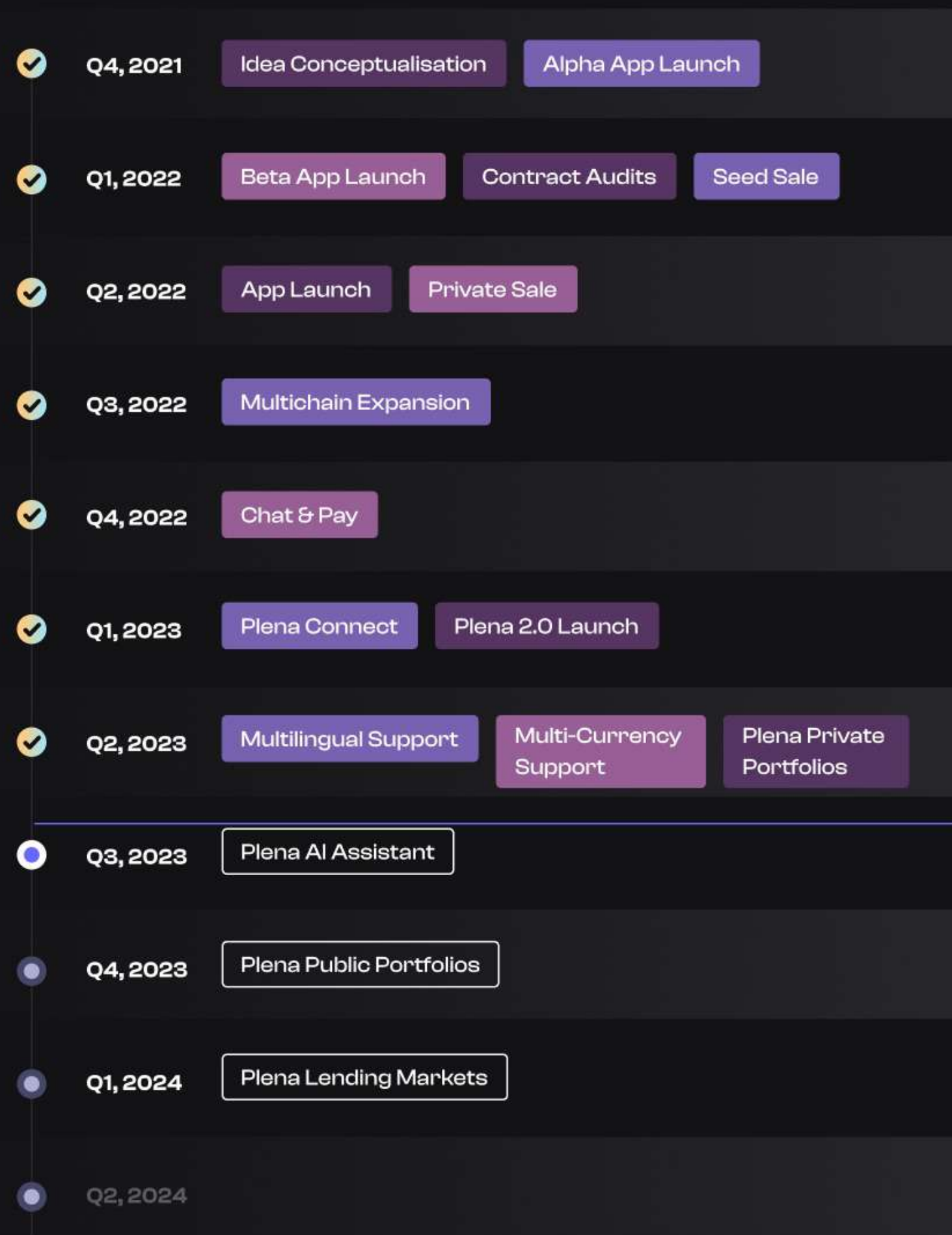
Funding Company Operations: As a business, Plena requires financial resources to support ongoing operations, innovation, and expansion. To this end, 25% of the revenue generated is channelled towards company operations, ensuring continuous improvement and providing high-quality services.

Empowering a Decentralized Autonomous Organization (DAO):

As Plena continues to grow, the ownership of the platform's contracts will be gradually transferred to a Decentralized Autonomous Organization (DAO). The DAO will consist of $PLENA token holders who collectively make decisions regarding the platform's fees, policies, and other important features. This democratic approach ensures that the token holders have complete control and influence over the platform's evolution, further strengthening the community's involvement and fostering a truly decentralized governance structure.

10. Roadmap

Q4, 2021 Idea Conceptualisation Alpha App Launch

Q1, 2022 Beta App Launch Contract Audits Seed Sale

Q2, 2022 App Launch Private Sale

Q3, 2022 Multichain Expansion

Q4, 2022 Chat & Pay

Q1, 2023 Plena Connect Plena 2.0 Launch

Q2, 2023 Multilingual Support Multi-Currency Support Plena Private Portfolios

Q3, 2023 Plena AI Assistant

Q4, 2023 Plena Public Portfolios

Q1, 2024 Plena Lending Markets

Q2, 2024

11. The Team

Sparsh
CEO & Co-Founder

EasyFi, Ethalend, Koinfox

Sparsh Jhamb is the CEO at Plena Finance and a very experienced entrepreneur, blockchain architect and consultant. Sparsh has always had a keen interest in using his skills to drive the development of a project in the crypto space and started his career with a degree from the Maharaja Surajmal Institute of Technology. He then got his break at Blockbrew Engineering where he worked on projects as a Blockchain Developer.

Since Blockbrew Engineering, Sparsh has gone on to work for different well-known and recognized companies, including: EasyFi Network, KoinFox and now as Chief Executive Officer at Plena Finance.

Sparsh's core competencies and skills include software development, program- ming, development of complex blockchain technologies and software development.

During his career, Sparsh has worked with many talented blockchain architects and developers, and now he leads the team at Plena Finance as the Chief Executive Officer.

Yajash
CTO & Co-Founder

Yajash Jhamb is the CTO and co-founder at Plena Finance and a very experienced Software Developer. Yajash started off his Software Developer career as an intern at Xungry.com in India. He then went on to Web Texo Technologies to continue the perfection of his knowledge and skills as a Full Stack Web Developer Intern.

In August 2019, Yajash became a Software Engineer at PolicyBazaar before going on to work full time as a Software Developer at Zast Logisolutions. Together with Sparsh Jhamb, Yajash founded Plena Finance and some of his core competencies include software development, with in-depth knowledge of languages like Javscript, Node.js, Python and React.js.

Tushant
COO

Tushant Suneja is the COO at Plena Finance and he is very enthusiastic about the blockchain space and the latest trends and technologies popping up in the space everyday.

Tushant started off his career as a Web Application Developer as an intern at Xungry.com in India in 2018. He then went on to Newgen Software where he worked as a Data Analyst for a period of two years. Tushant has always demonstrated an impressive work ethic and this has got him good recommendations from some of the top players in the industry.

Sayuj
Head of Operations

Sayuj Kumar is the Head of Operations at Plena Finance and he is very passionate about the blockchain and cryptocurrency space. Sayuj finished his bachelors in Finance from university of I ndianapolis and then worked in Houston, Texas for 1.5 years as an assistant project Manager. In February 2021 ,

Sayuj became the Business Development Manager at Pandora Protocol where he helped the team successfully raise $2.4 Million and grew the projects community by 10x in 2 months across various channels. In November 2021 Sayuj then became the Head of Operations at Plena Finance and has been doing great in this position.

Himanshu
Head of Design

Himanshu Phanda is a seasoned HOD at Plena Finance, with more than 8 years of profound experience in crafting elegant and intuitive user experiences. He has a diversified portfolio of innovative blockchain startups and well-established product-based companies like Porter, MindFi, Koinfox.

Over his career, Himanshu has seamlessly bridged the gap between technical functionality and visually engaging designs. His innovative approach to design has been instrumental in simplifying complex concepts into intuitive, user-friendly interfaces that promote usability and engagement.

His work demonstrates that good design isn't just about nice visuals; it's about trust, accessibility, and empowerment. His design philosophy revolves around simplifying complex processes and enhancing user trust through empathising and recognising the user behavioural patterns, enabling more people to participate in the new era of digital economy.