



**whitepaper**

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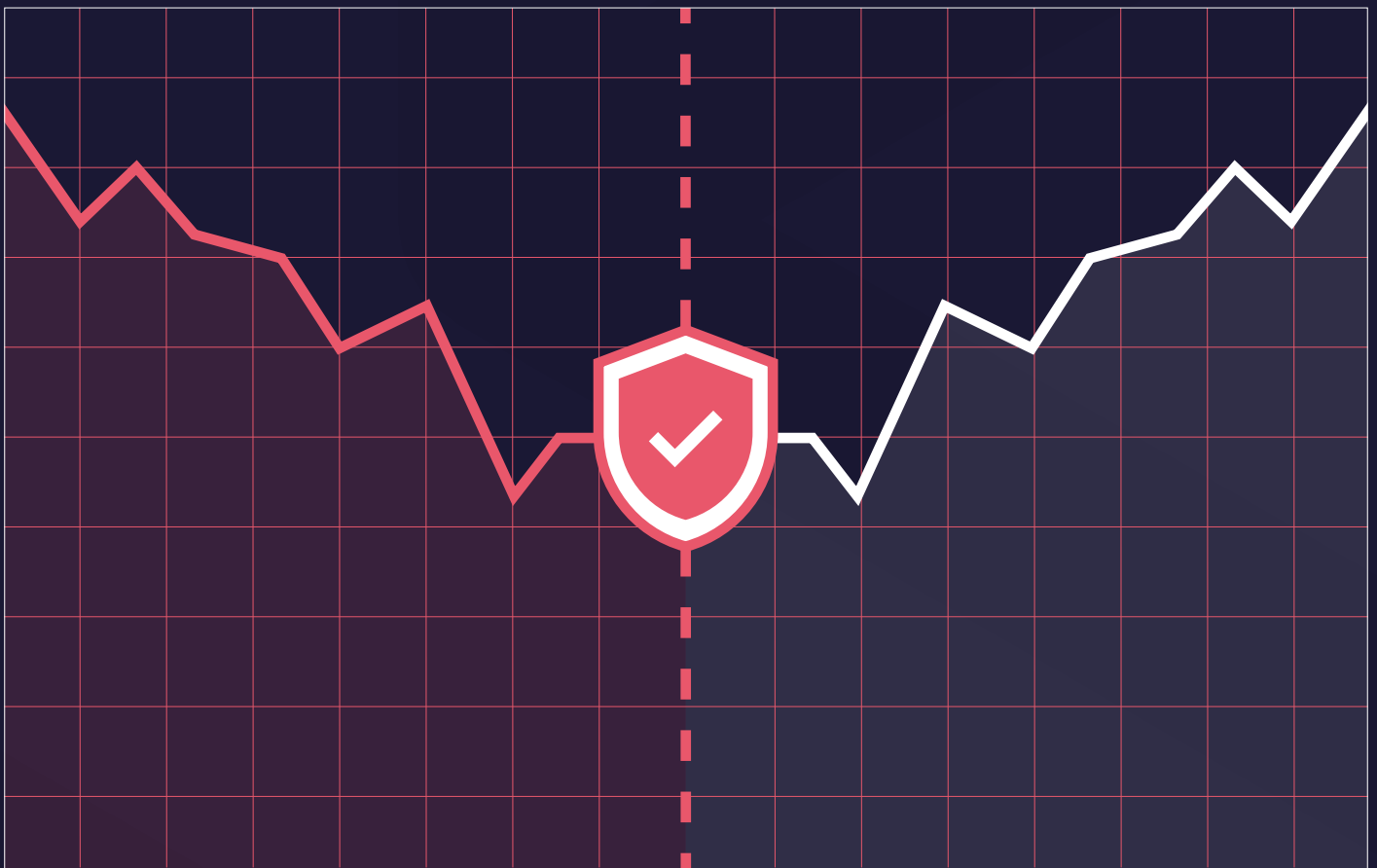
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# 1. xtra - GUARANTEE FUND FU

Thanks to the Guarantee Fund (GF), each XTRA token staker can play with minimal risk - if the price of XTRA token dips, GF will step in and match the purchase price for each user. GF will protect your entire stake. It will guarantee up to 90% of your purchase price - any drop in the token price will be refunded. It will finally make investing available to anyone, regardless of the risk tolerance and amount of assets. Truly groundbreaking solution.



## 2. xtra - SUMMARY

XTRA is a first, decentralized, leading DeFi staking platform that is fully backed by real-life investment capital. XTRA aims to achieve the highest yield for its staking users through Certificates of Deposit (CDs).

## 3. WHAT PROBLEMS IS xtra SOLVING?

Since the invention of the first crypto currencies, crypto space has been creating new financial instruments that aim to add to those offered by the traditional financial markets. Notable examples include Decentralised Exchanges (DEXes), stable coins (currencies pegged to a dollar), prediction markets or lending platforms. Entirely new crypto-related instruments have also been created including yield farming, liquidity mining and staking in different shapes and forms.

However, until now, there has not yet been a transparent and trustless platform that offers high-interest, capital-backed TD's to the community.

# 4. VALUE PROPOSITION

## VISION

XTRA's vision is to build a transparent, decentralised staking platform with highest APY in the crypto space. We are not a meme coin and we are in it for the long haul. As the price of the XTRA token may fluctuate in the short term, we aim to become a true pillar of DeFi, and make high-interest staking on our platform bear-proof, bull-proof and bullet proof.

## OTHER UNIQUE FEATURES

Lending Fund(LF) provides short-term, high-interest loans. All additional profits will feed GF which, in turn, will maximise XTRA returns. Access to LF will be available in the first 12 quarters (3 years) from the launch of the project and withdrawals will be made as and when required. Each user will truly be a winner!

## WHY BLOCKCHAIN

Because we believe in a trustless, permissionless and decentralised access to finance for all. We believe everybody deserves a shot at serious yet predictable TD staking gains, something that you can only dream of in traditional banking.

## 5. xtra TOKEN

XTRA token is a standard ERC20/BEP20 token that can be purchased, traded, HODLed and staked. Primary value of XTRA token will be derived from two sources - staking on the XTRA platform and value appreciation of the token. Only XTRA token holders will be able to stake on the XTRA platform.

## 6. MARKET FIGURES DEFI - TOTAL TVL

Currently the entire DeFi market cap is around \$116B and the DeFi's TVL (Total Value Locked) is \$136B. It is universally accepted that, while impressive, these figures are just the start and are poised to grow 10x, 20x or 30x over the next few years. Whatever the "x" is, that growth will be exponential and we will see strong inflow of new participants and capital, mainly to the leading and most trusted projects that offer highest interest. XTRA is aiming to capitalise on this growth by positioning itself as a top high-interest staking platform and the only TD staking platform of its kind.

Just in the US the market of TDs in traditional finance is worth way over \$2T. With an increasing adoption of crypto financial instruments, booming DeFi and growing institutional interest, a significant portion of the traditional TD market is bound to migrate to crypto. XTRA will be in a unique position to capitalize on this growth as a transparent, decentralised and trustless TD staking platform that offers the best APY in the market.

# TOKENOMICS

## 7. TOKENOMICS

XTRA token is a deflationary token with a limited **TOTAL SUPPLY (TS) of 100B tokens** - no additional XTRA tokens will ever be created. The initial allocation is as follows:

- **6B xtra - 6% of TS will be allocated to token Seed Round, Pre-Sale 1, Pre-Sale 2 and Sale**

1B xtra	→ Seed Round
2B xtra	→ Pre-Sale 1
1,5B xtra	→ Pre-Sale 2
1,5B xtra	→ Sale (including Launchpads)

Any unsold tokens will be burned.

- **80B xtra - 80%** of TS will go towards the Guarantee Fund
- **10B xtra - 10%** of TS will go towards the Lending Fund
- **2B xtra - 2%** of TS will go towards the Team and the project's running costs
- **2B xtra - 2%** of TS will be used to provide Liquidity Pool on DEX

Initial circulating supply will be in the region of 2B XTRA tokens. Such limited supply will initially create a very small market cap, high demand and massive returns for early investors.

### Overall Percentage allocation of TS:

Guarantee Fund	80%
Lending Fund	10%
Seed Round, Pre-sale 1, Pre-sale 2 and Sale	6%
Team	2%
Lp	2%

## XTRA Token Allocation in Initial Sales:

TGE	Percentage of total Supply	Funds to Collect (\$)	Number of XTRA Tokens	XTRA token price (\$)	Discount in sale (%)	% of tokens available immediately	Required VESTING % (months)	Required STAKING % (months)	Lp (\$)	GF
Seed Round	1%	600 000,00	1 000 000 000,00	0,0006	40%	10%	30% (20)	60% (12)		50-90%
Pre-sale 1	2%	1 400 000,00	2 000 000 000,00	0,0007	30%	10%	40% (18)	50% (9)		50-90%
Pre-sale 2	1,5%	1 200 000,00	1 500 000 000,00	0,0008	20%	10%	30% (12)	60% (6)		50-90%
Sale	1,5%	1 500 000,00	1 500 000 000,00	0,001	0%	100%	0%	0%		50-90%
Team	2%		2 000 000 000,00			10%	30% (20)	60% (12)		50-90%
Lp	2%		2 000 000 000,00						2 000 000,00	N/A
Guarantee Fund	80%		80 000 000 000,00							N/A
Lending Fund	10%	10 000 000,00	10 000 000 000,00		Available in regular tranches, withdrawals executed quarterly over the first 12 quarters (3 years) from the launch of the project					N/A
<b>Sum</b>	<b>100%</b>	<b>14 700 000</b>	<b>100 000 000 000,00</b>							

## XTRA token capitalization:

<b>Tokens Created</b>	<b>100 000 000 000,00</b>
<b>Full Initial Cap (\$)</b>	<b>100 000 000,00</b>
<b>Minted Cap (\$)</b>	<b>20 000 000,00</b>
<b>In Circulation Cap ~ (\$)</b>	<b>3 250 000,00</b>
<b>Funds to LP (\$)</b>	<b>2 000 000,00</b>



In the Seed Round, Pre-Sale rounds we are aiming to raise a total of \$4,7m.

## 8. FUNDING ALLOCATION

**50% Development** - pretty important. Gotta finish making it first!

**30% Marketing** - if nobody knows about it, nobody can buy it. Also, nobody knows how excited we are. We have to tell them!

**20% Security** - we all need to feel safe, don't we?

# 9. TECHNOLOGY SELECTION AND LAUNCHPADS

## TECHNOLOGY SELECTION

Recent events have shown that Ethereum in its current iteration is not able to handle large volumes of transactions while keeping the costs low. We have therefore decided to launch XTRA on two other blockchain platforms simultaneously - Binance Smart Chain(BSC) and PulseChain(PS) - for different reasons. BSC offers very low transaction fees and access to one of the largest and fastest growing DEXes in the space - PancakeSwap. PS on the other hand is a new platform with a lot of hype behind it and being one of the first projects to launch on it will automatically spike our popularity.

## WHY BLOCKCHAIN

We believe that launchpads provide a great, trusted and transparent platform to connect with early investors. Strict vetting process and harsh selection ensure that only the most legitimate projects have a chance to work with launchpads. We're ambitious and we only want to work with the top, most reputable launchpads in the space.

# 10. COMMITMENT TO TRANSPARENCY

Building trust is a process that we are committed to in many forms. Our team is transparent, experienced and professional. We are always open to independent evaluation from crypto community experts and take all feedback (good, bad and ugly) to account. Our supporters have a full insight into the project, frontstage and backstage and our smart contract is available on GitHub.

# 11. ROAD MAP

## Q4 2021/ Q1 2022:

- Development of smart contracts and a fully functioning XTRA staking platform and rigorous testing on the Testnets
- Independent code & project review
- Launchpad sales
- XTRA token listing on PancakeSwap

## Q1 2022:

- 1000 XTRA NFT Collection Incentive Program

## Marketing Roadmap:

Over the next few months our main goal is to build a passionate and enthusiastic community of loyal XTARIANS. To build such a community our marketing team has prepared an intense campaign that aims to draw attention and generate interest and curiosity.

In the next stage (closer to the launch) the marketing strategy will shift from “inspiring” to informative & educational. We will then focus on the mechanics and strategies of using XTRA platform, provide guidance to users and detailed explanation of how the funds operate behind the scenes.

At the same time, we will aim to keep the community of XTARIANS engaged and fully up to date with the progress through press releases and social media interaction.

Further down the line, we will introduce 1000 XTRA NFT Collection Incentive Program. These NFTs will be released periodically and in batches of (eg. 100x). Each NFT will be unique and give its holder extra staking rewards (additional 1%, 3% or 5% interest) in addition to its intrinsic value derived from stunning graphics and being a part of the limited collection (think Bored Ape Yacht Club).

**There will be no referral bonus. We believe this project’s strong underlying fundamentals, not empty pumpamentals, and decided to use any referral programs.**

# 12. THE TEAM



**Peter Kopec**  
CEO

Focused on the IT Industry since 1996. Worked as an IT Manager at the largest Polish bank. Implemented integrated systems management infrastructure and designed systems architecture for one of the world's largest multinational consumer goods companies. Responsible as a Architect and Project Manager for IT integrations at a leading European IT integrator before becoming a freelancer, founder and CEO of several IT, hardware and software integration companies. Fascinated by blockchain since 2016. Privately, a motorcyclist and a great motorcycle enthusiast.



**Adam Bala**  
Chief Engineering  
Officer

From the early days in his business career, focused on credit risk assessment. Worked for large corporations and leading banks. Currently works as a freelancer, specializing in credit processes, scoring models and product models.

Privately, a big fan of American football and SciFi books. New tech enthusiast.



**Bogdan Sinicki**  
Main Developer

Bogdan became involved in the blockchain world while still studying IT at one of the best technical universities in Poland. In this world, he has found his passions and fulfills himself as a blockchain developer, and during his previous path he has gathered professional experience that helps him successfully face all the challenges he meets.



**Anna Janczuk**  
Administration Manager

A professional qualified in management, administration and business continuity planning. For the last 5 years, she has been associated especially with the world of financial services for business. Focused on work and people, she believes that an enthusiastic attitude and faith in success are contagious and have a positive impact on the effectiveness of the entire team and their satisfaction with work.



**Maciej Cudny**

**Lawyer**

Lawyer with solid experience of advising businesses, focused on company operations, financial and corporate transactions, trade negotiations and M&A in the EU.

Worked as a director in corporations before running his joint practice Cudny & Stypulkowski specialising in financial loans (outside traditional banking) and advising public sector bodies.



**Maciej Grzegorzczuk**

**Head of the council of Advisors**

Legal and Tax Advisor, a graduate of Law and Political Science at the University of Wrocław and a certified mediator.

The main area of his activity for about 4 years has been tokenization of projects.

He prepares legal studies in the field of website regulations, marketing plans, career plans and advises on the practical legal aspects of the conducted activities.



**Dawid Jacoszek**

**Legal Advisor**

Specializes in new technology law with a particular emphasis on blockchain technology, e-commerce and automated financing processes, including through the issuance of tokens. He is responsible for both the legalization of such activities in the international arena, as well as through the developed know-how for the establishment of tokenomics, in order to maximize the conceptual assumptions of the project.



**Tom Stypulkowski**

**Legal Advisor**

Lawyer and certified Legal Counsel, worked at City Bank and several law firms before launching his own practice focusing on financial disputes (mostly against banks). Currently co-runs a joint practice Cudny & Stypulkowski specialising in financial loans (outside traditional banking) and advising public sector bodies.



**Artem Ivanchenko**

**Head of Design**

Graphic designer with over 4 years of experience. He worked with small and medium businesses as a B2B partner and freelancer. Plays guitar in Spanish and classical styles. An amateur athlete with a passion for street workout. Likes to read books of different genres, including about investing and self-development.

# DISCLAIMER

## 13. DISCLAIMER

Nothing in this paper represents investment or trading advice. ICOs, IEOs, STOs, IDOs and any other form of offering will not guarantee a return on your investment. You should never invest more than you are prepared to lose, and you should be ready to lose your entire investment. Before investing in any crypto-related products, you should seek independent financial advice. Despite our best efforts, we can't make any representations or warranties as to the accuracy and or timelines of the information contained in this Whitepaper. Crypto market is unpredictable, and we may need to adjust our strategies in response to changing market conditions.

our website

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