



Whitepaper

2023

Table of contents

Abstract	03
What is the problem?	04
What is SHANTI?	06
How it works?	07
Technology Stack	09
Tokenomics	10
Target Market	12
Partners	14
Legal Investment Disclaimer	15
Contacts	18

Abstract



Bringing Peace to the World with Crypto and Blockchain

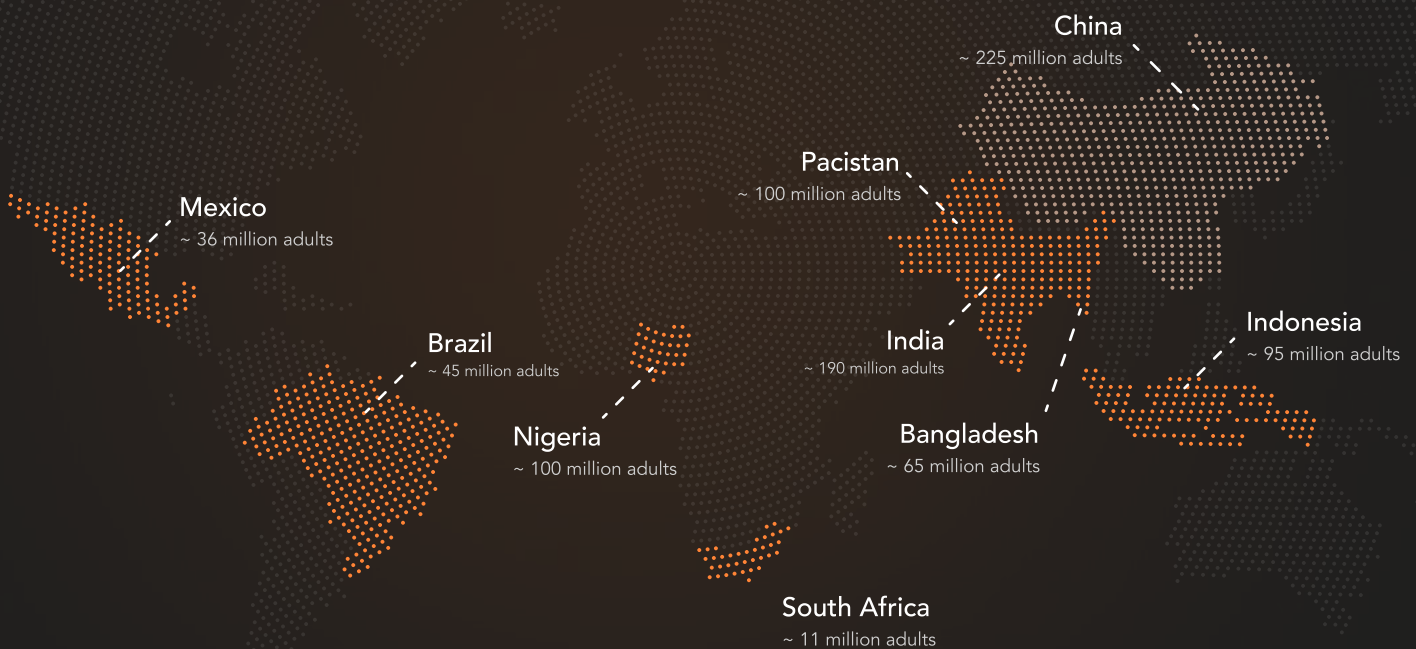
More than **2 billion people** worldwide **have no access to financial services**, preventing them from making payments, making purchases, investing, and borrowing money. This leads to the financial instability of people, companies, or countries. This situation **becomes** a breeding ground **for** fraudulent schemes and financial **crimes**.

SHANTI offers, as a **solution**, the creation of an **accessible** and **secure** system to **help prevent** financial crimes and disputes.

SHANTI's goal is to create an environment where people and businesses can borrow money or invest in businesses. Investors and lenders who are willing to lend their money receive interest for their use.

What is the problem?

The problem of **lack of access to financial services** worldwide is acute, especially in developing countries.



The World Bank and MIF's 2021 report shows that most people **without access to banking services** live in Asia, Africa, and Latin America.

What is the problem?

The International Bank's Recovery and Development Report was published in 2022. It analyzes access to financial services around the world, and the problems faced by consumers of financial services, including lack of bank accounts.

Also, in 2021, the International Monetary Fund published The Rise of Digital Money, a report on how digital technology in finance can increase access to financial services for those without bank accounts.

With the development of blockchain technology, many projects that seek to solve this problem have emerged. They provide access to financial services through mobile applications or decentralized financial networks.

Despite all efforts, the problem continues to be relevant.

What is SHANTI?

SHANTI is a social lending project and payment service.



Through our platform, you can lend money to anyone or borrow money anywhere in the world. You don't have to know your lender or borrower. The SHANTI platform governs the terms of transactions and relationships between participants, making interactions clear, safe, and transparent.

How it works?



SHANTI uses smart contracts as the basis for regulating human relationships. Borrowers borrow and give cryptocurrency back **without banks** or **other intermediaries**.



When users borrow cryptocurrency, they leave **collateral** as **SHANTI tokens** or other cryptocurrencies. This **collateral** is **locked** and held by a smart contract until the borrower **repays** the **loan**.



The **interest rate** on a loan **depends** on three factors: the loan **amount**, the **length** of the loan term, and the **level of risk** associated with the borrower.

How it works?



When the borrower pays the loan back, the collateral is returned. If the borrower does not pay the loan back, the smart contract liquidates the collateral to reimburse the lender.



Users are **rewarded** with SHANTI tokens by providing their cryptocurrency as **liquidity** on the SHANTI platform.



A portion of the profits generated by the SHANTI platform is used to **buy SHANTI tokens** off the market, which are then **burned** to reduce the supply of tokens and **increase the value** of SHN.

Technology Stack

Lending Protocol

With this mechanism, people borrow and lend cryptocurrencies without intermediaries. It uses smart contracts that automate the lending process, determine interest rates, and manage collateral. This allows users to conduct transactions without additional mechanisms, proofs, or approvals. Also, it removes restrictions between participants in the transaction.



SHANTI tokens

We use the SHANTI token to expand access to financial services. In the future, people will be able to use our service, even without bank accounts. Also, conditions will be created for SHANTI to have a real monetary value. For example, in the future, you will be able to use SHANTI at McDonald's or Starbucks to pay for purchases.



Tokenomics

At this point, \$SHN is a governance token. Lending will be done in highly liquid cryptocurrencies such as USDT and BTC.

Token Name:

Shanti



Token Ticker:

SHN



Blockchain:

BSC (BEP20)

Total Supply:

10,000,000,000,000

Tokens issued:

10,000,000,000,000

Currently in circulation:

1,002,636,000,000

Distribution tokens

25%

Ecosystem

25%

Team

20%

Lending

10%

Game

10%

Development

5%

Marketing

4%

Partner

1%

Advisor

Tokenomics

Deflation and Burn



For \$SHN holders, the interest rate on loan will increase depending on the amount. This will give them the opportunity to earn more by lending.



Borrowers will get a discounted interest rate.



A portion of the profits from the \$SHN platform will be used to redeem tokens in the market, and the tokens purchased will be burned.

This way, \$SHN will be deflated.

Target Market

Small Business



Businesses without a credit history, access to financial services, or guarantees necessary to obtain a loan from a bank. They may have limited access to capital, which limits their business opportunities and development.

People living in remote regions



People who live in remote regions or places without access to banks and other financial institutions, which makes them unprotected from financial fraud, which limits their ability to obtain credit.

People living in countries with unstable economies



For example, because of high inflation, traditional currencies can be unreliable and unstable. They may look for alternative ways to store and use their savings.

Target Market



Migrants

People who move to other countries to work may find it difficult to open a bank account due to a lack of permanent residency or credit history in the new country.



Refugees

People who have left their homes because of conflict or persecution and do not have access to financial services in their host countries. They may also lack identity documents and face legal restrictions.



Youth

Young people who are starting to work or study and have no bank accounts or credit history. They also prefer to use digital platforms for financial transactions.

Partners

PancakeGames

It is an intelligent way to play the Blockchain game, and the following are some examples of what users can do:

- Exclusive sales of new items from the new game
- New game's token sale
- Early access for the hottest game and will earn an opportunity to win NFT
- Organize events



[Website](#)



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TTX

TTX Games is a new GameFi brand of a game platform developed by TTX NFT, which will launch a number of games in the future. With the idea of "Play 2 Earn" ideas, provide an ecosystem that incentivizes the players.



[Website](#)



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Legal Investment Disclaimer

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The SHANTI team wants to make it clear that they are not liable for any direct or indirect loss or damages, and readers and investors waive any claims arising from:

- (I) the use of any information in this document or any information obtained through further inquiries;
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Legal Investment Disclaimer

Token holders are only permitted to perform actions on the SHANTI platform thanks to the SHANTI project. It's important to note that the SHANTI project is not intended for use by anyone residing in or holding citizenship of a nation where owning such tokens is prohibited or if coins and/or tokens are considered securities. Readers are responsible for being aware of the laws that apply to their legal jurisdiction and ensuring they comply with them.

It's worth mentioning that the financial success of the SHANTI project and/or platform is not guaranteed, and it does not possess any inherent financial value. Furthermore, the SHANTI project reserves the right to demand that all platform users provide verifiable proof of identity and address at any time to comply with its obligations under the Know Your Customer and Anti Money Laundering laws. This includes regular monitoring and verification of identity and residency documentation with a licensed third-party supplier.

It's important to note that this information is not intended as a recommendation or endorsement of any utility asset, financial product, or instrument. There is no guarantee that investing in the SHANTI project will be successful or that it will avoid losses. The needs, financial circumstances, and specific investment objectives of any individual accessing these investor materials are not considered in this information. Therefore, investors should consult a financial advisor to determine if investing in any security or using any investment strategy discussed in this whitepaper is suitable for their specific situation.

Legal Investment Disclaimer

Furthermore, investors should be aware that comments made about potential outcomes may not materialize. It's crucial to acknowledge that any investment in the SHANTI project is subject to market fluctuations and involves risk. Therefore, investors should carefully consider their financial situation and investment objectives before making any investment decisions.



SHANTI



Website:

<https://shanti-finance.com/>



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