



GRAVITY
F I N A N C E

High Level Vision & Roadmap
2022 - 2023



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HIGH LEVEL VISION & ROADMAP

TLDR Version

The State Of Crypto *and why DeFi needs TradFi more than TradFi Needs DeFi*

Crypto was born in an attempt to solve many systemic issues found in Traditional Finance (TradFi) and the debt based monetary system. Despite ongoing debate about Bitcoin as a form of money and a store of wealth, crypto has arguably now evolved into a higher leveraged, less regulated and higher-risk version of TradFi. Nonetheless, Defi is missing one major element: **real world application and demand.**

Without real world application and demand, the Decentralized Finance (DeFi) ecosystem relies heavily on a constant rollout of new incentivized platforms where users simply pass around temporary value that inevitably ends up with someone losing out once the crowd moves on to the next iteration.

A major limiting factor preventing real world usage is the fragmentation and segregation that currently exist between the two systems - DeFi and TradFi. A point that is instantly highlighted when users and companies try to integrate crypto protocols/investments with traditional investments.

Another limiting factor for real world demand is the lack of regulatory guidance in the crypto space. As separate ecosystems, the two will remain disjointed, thus allowing TradFi to continue its dominance.

Our vision is to solve these inherent limitations...

OUR VISION

Our vision is to help create a new system that combines the critical elements of cryptocurrencies and blockchain technology as well as legacy finance, allowing them to work together seamlessly without compromising the things that people value most (privacy, non-custodial ownership, and security).

FEATURES	TRADFI	DEFI	OUR VISION
Regulated	✓	✗	✓*
Self custody	✗	✓	✓
Real world use cases	✓	✗	✓
Middlemen required	✓	✗	✓**
Access to all asset classes	✓	✗	✓
Access to TradFi products	✓	✗	✓
AI - Automation for managing riskier strategies / allocations and moving between all asset classes seamlessly	✗	✗	✓ (Silos)

* Minimum regulation required to allow participation of larger institutions.

** Third Party used for Permissioned DeFi (KYC) where required, to allow access to some asset classes. All settlements would be handled by a trustless smart contract, and self custody remains in place at all times.

WHAT ARE THE REQUIRED ELEMENTS THAT COMBINE TO FORM THIS VISION?

1. A solid decentralized base product that allows 100% self ownership/custody of assets, with built-in automation to allow safe, reliable and customized “Set and Forget” investment strategies from an increasing line of DeFi and Crypto Products.

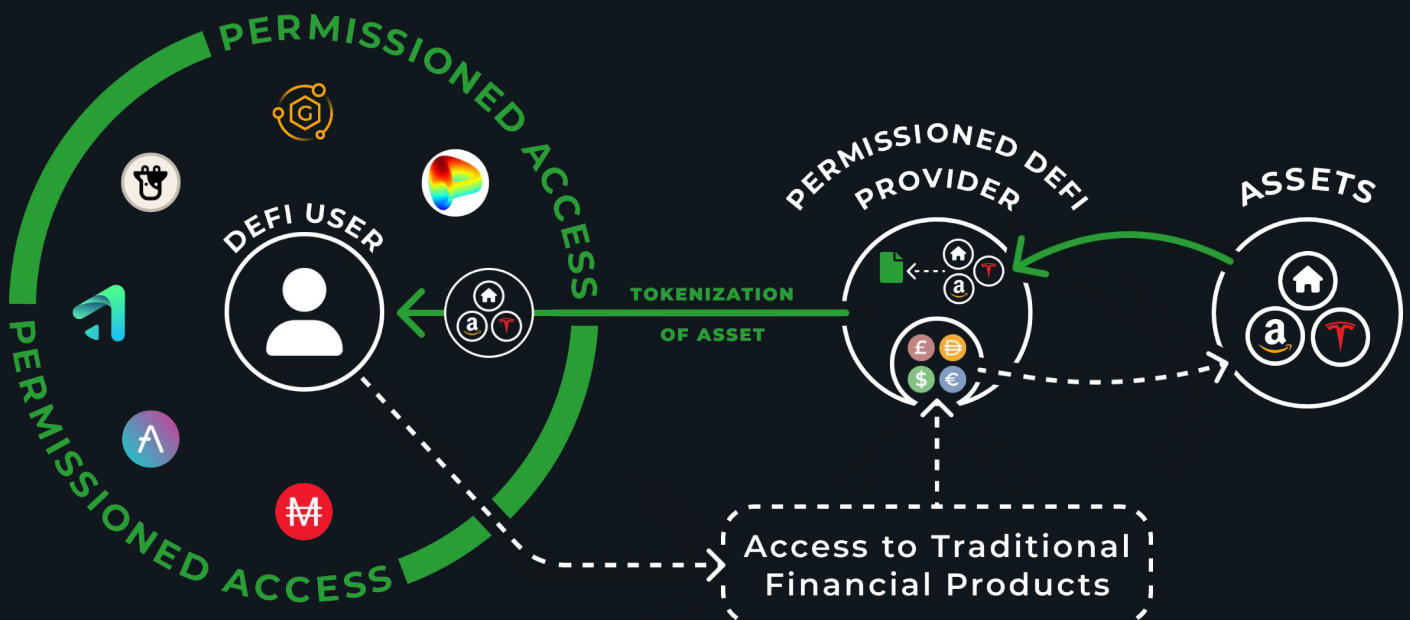
Check - This is Gravity Finance and Gravity Silos!

2. Working alongside regulated and licensed companies who can facilitate access to traditional financial assets, creating new “Permissioned DeFi” products and instruments.

In-progress - Discussions underway with various industry players.

3. Partnering and integrating with crypto projects who operate within specialized industries such as Real Estate, Art and Financial Products. These projects facilitate regulated tokenization and investment within their chosen field.

In-progress - Several partnerships already formed and development underway.



SOME OF THE APPLICATIONS THAT ARE MADE POSSIBLE

1. Investing and trading in tokenized Shares, Commodities, Precious Metals and other assets via decentralized exchanges even when traditional markets are closed.

Investing in shares retains physical ownership rights as is expected in traditional markets.

2. Investing in Real Estate directly, using cryptocurrency
 - a. Buying & Selling tokenized / fractionalized Real Estate
 - b. Lending and Borrowing
3. Hybrid trading strategies that combine instruments from both TradFi and DeFi (e.g. Delta neutral trading / hedging DeFi strategies with centralized futures contracts).
4. Combining DeFi products such as yield farming, with fractionalized Real Estate ownership to create the “World’s First Real Estate Yield Farm”. This allows users to grow their real estate empire automatically by investing DeFi and Real Estate yield back into more real estate.
5. Using tokenized assets in lending and borrowing protocols as collateral.

PARTNERSHIPS, COLLABORATIONS AND INTEGRATIONS

Our vision utilizes various blockchains, such as the Ethereum Network, Polygon, Optimism, as well as many decentralized projects and products, many of which we are already working with, such as Chainlink *Automation* and Chainlink *CCIP*, B4RE, Gains, MAI Finance and many more...

CHAINS



POLYGON
Partnership and
Grant Received



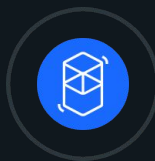
ETHEREUM



ARBITRUM



OPTIMISM



FANTOM



BSC

UTILITY / INFRASTRUCTURE PROTOCOLS



CHAINLINK
AUTOMATION & CCIP



THE GRAPH



POLYGON ID

DEFI PROTOCOLS



MAI FINANCE



GAINS



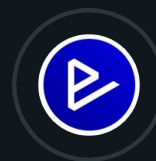
KYBERSWAP



AAVE



RESONATE



PICNIC

TRADITIONAL FINANCE INDUSTRY ADAPTORS



B4REAL



**TRADITIONAL
FINANCE**

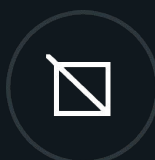


JOIN US

BRIDGES



SOCKET TECH
Smart Contract
Cross-Chain Bridge

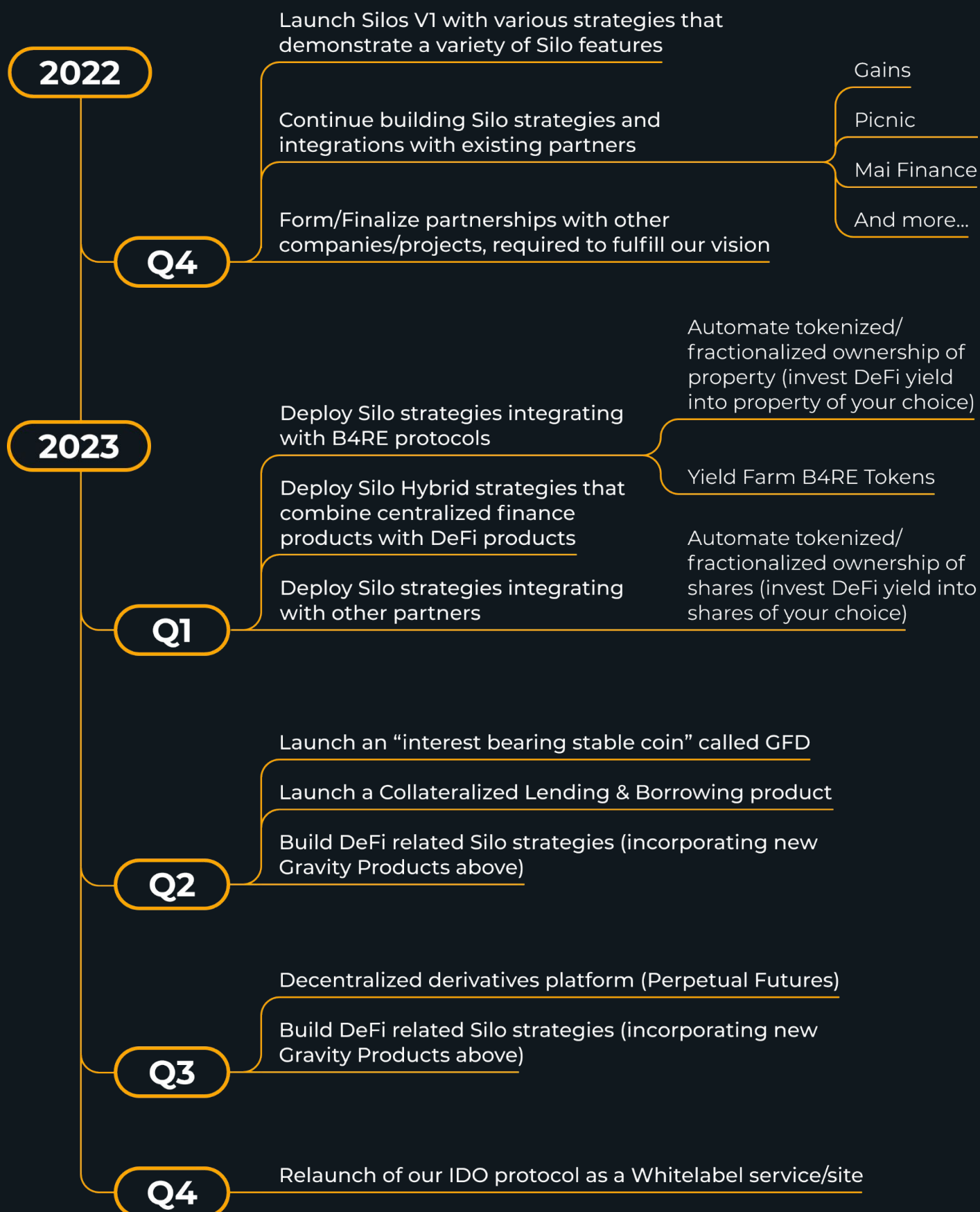


UMBRIA



BRYDGE

2022 THROUGH 2023 ROADMAP



ROADMAP - SOME ADDITIONAL DETAILS

Launch Silos - Q4 2022

- Launching various strategies that demonstrate some of the core Silo features (Risk Management, Automatic Loan/Farm Rebalancing, Portfolio Building, Chaining Silos together).

Hybrid Silo Strategies (TradFi and DeFi) - Q1 2023

- Building advanced strategies such as delta-neutral positions that combine DeFi and Permissioned DeFi products and protocols.

GFD “Interest Bearing Stable Coin” - Q2 2023

- Fully collateralized by USD stable coins.
- Interest bearing (Real Yield / Revenue from DeFi product fees).

Lending & Borrowing - Q2 2023

- Fixed/low interest rate lending platform.
- Tokenized TradFi assets and ALL Gravity tokens (GFI, GFD) can be used as collateral for up to 100% Collateral to Debt (CTD).

Silo Strategies - Q2 2023

- Advanced automation/recursive borrowing strategies incorporating GFD and the Lending/Borrowing features.

Decentralized Derivatives Platform - Q3 2023

- An advanced futures platform for cryptocurrencies and traditional financial products. This platform will utilize GFD as collateral for trades.

IDO Launchpad Whitelabel and Relaunch - Q4 2023

- Redeploy the IDO launchpad as a fully trustless and automated self-serve platform, allowing other projects and protocols to deploy token sales, “Powered by Gravity Finance”
- Projects can automatically have liquidity pools, farms and vaults added to the Gravity Finance platform.

LINKS

Website - gravityfinance.io

Whitepaper: api.gravityfinance.io/documents/GravityFinanceWhitePaper.pdf

Documentation: inthenextversion.gitbook.io/gravity-finance

Audit: github.com/Tibereum/obelisk-audits/blob/main/Gravity.pdf

Social Media / Community Chat

Twitter (@Gravity_Finance) - twitter.com/Gravity_Finance

Medium - gravityfinance.medium.com

Discord - discord.com/invite/gravityfinanceio

Information provided above does not represent financial, investment or trading advice. We do not recommend the purchase of any cryptocurrency or product without consulting a financial advisor.

Please do your own research before making any investment decisions.

Some of the information above is subject to change.