

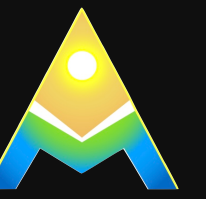


[YRN]

YEARN CRYPTO

DIGITALISED FOR CONVENIENCE, DECENTRALIZED FOR CONTROL.

WHITEPAPER



“Our perspective of the future changes incidentally over time, however, the future of technology solely depends on our acceptance towards it. Like any other object the blockchain technology too has its good and bad, how we approach it determines its purpose. We speak for ourselves and attend to our community by offering what it needs alongside trust, transparency, commitment and freedom of choice.”

- YEARN CRYPTO

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INTRODUCTION



YEARN CRYPTO is a technological community that develops future-proof digital assets, decentralized applications, innovative earning formats, inter-connective platforms for asset monetization, play-to-earn games and more.

YEARN CRYPTO LLC. - Registered and Licensed in Zurich, Switzerland is a subsidiary business of YEARN GROUP - INDIA.

(Formerly known as YEARN SERVICES Private Limited. - INDIA)

Having said that, over the years, cryptocurrencies and the blockchain technology have seen a rapid incline in growth. Despite some of the assets, promoters and companies fail to provide a real world application of their offerings to their investors and users. However, through the gift of time we were able to develop effective techniques to merge our real world businesses within the depths of the blockchain technology wherein it shall benefit everyone that are associated to us along with ourselves.

The parent firm "YEARN GROUP" is currently involved in and will further extends its presence in various industries that are responsible for a strong and a resilient economy, such as human resources, mass media, innovative technology, green energy, modern agriculture, advance constructions, mobility, hospitality and more. YEARN aims to offer a vast variety of refine products and services under one organized platform and connect our state of the art blockchain to it for ultimate privacy, data security and simplified use.



VISION

At the heart of our blockchain project lies the vision of empowering individuals to take control of their financial future. We envisage a world where financial transactions are transparent, secure and accessible to everyone, regardless of their socio-economic background or geographic location. Our goal is to create a decentralized digital currency that eliminates the need for intermediaries, such as banks or governments, thereby reducing transaction fees and facilitating seamless cross-border transactions.

Furthermore, we aim to foster financial inclusion by providing a simple, user-friendly platform that allows individuals to effortlessly manage their digital assets, send and receive payments and participate in the global economy.

To achieve this, we will leverage cutting-edge blockchain technology to ensure the highest levels of security, privacy and scalability. By promoting decentralization and democratization, we seek to empower individuals and communities to regain control over their financial sovereignty.

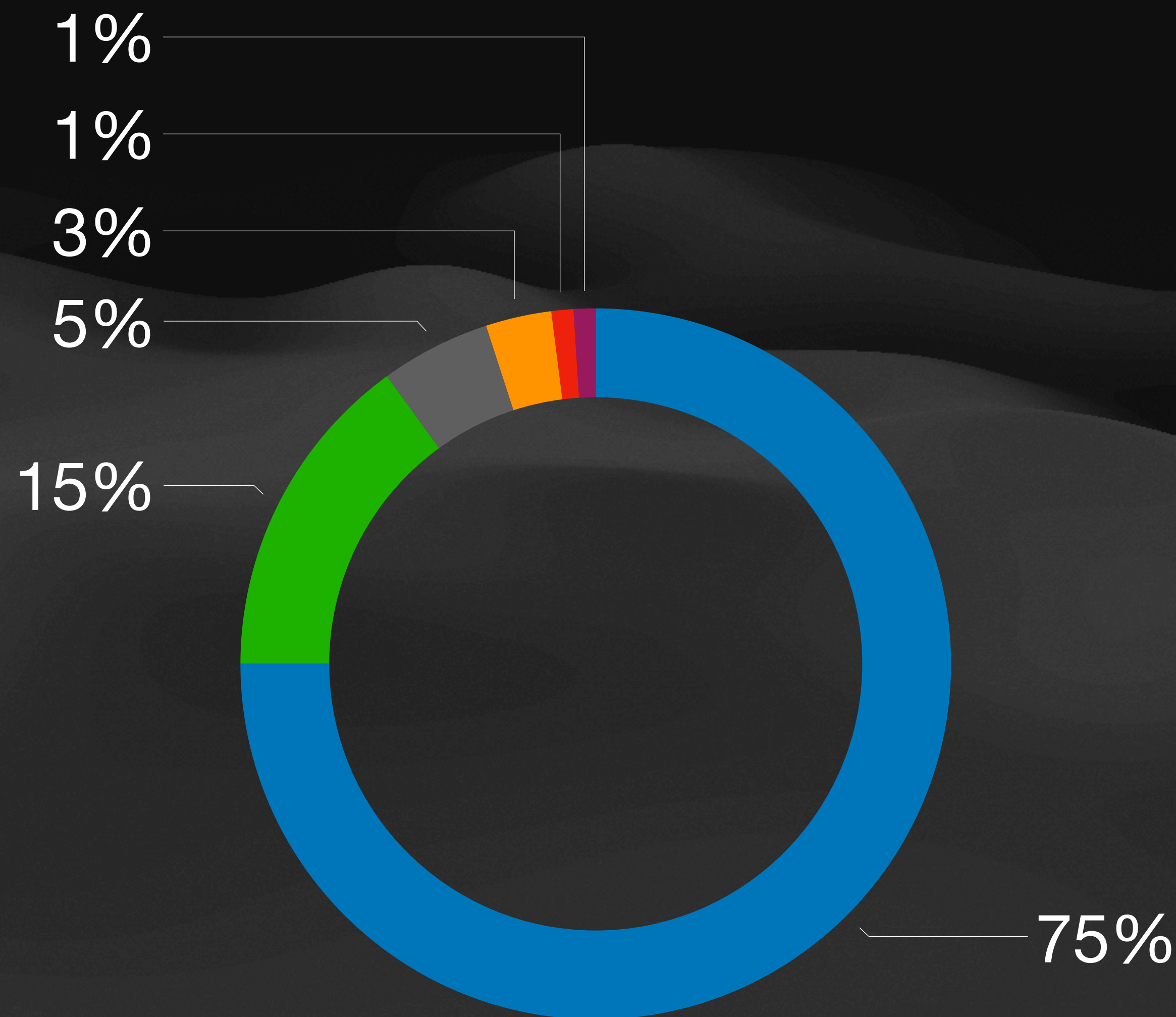
Ultimately, our blockchain project aspires to revolutionize the way people perceive and interact with money, aiming for a future where financial freedom is a reality for all.

We believe in transformative potential of our cryptocurrencies and its ability to reshape the future of finance.

TOKENOMICS



- PUBLIC SALE
- LIQUID RESERVE
- FOUNDERS AND TEAM
- MARKETING AND PROMOTION
- BURN
- REWARD AND AIRDROPS



YEARN CRYPTO ASSETS



YEARN COIN [YRN]

YEARN FUNGIBLE TOKEN

YEARN STABLE COIN

YEARN NON-FUNGIBLE TOKEN (NFT)

YEARN NON-FUNGIBLE TOKEN - II

OFFICIAL NAMES AND DETAILS ON THE UPCOMING FOUR ASSETS WILL BE REVEALED IN TIME



YEARN COIN

YRN

In the world of digital currencies, innovation and uniqueness have become fundamental pillars for success. Today, we proudly unveil our second to none, an exceptional crypto currency coin that merges the allure of gold and the brilliance of silver to set a new standard in the crypto industry.

Designed to empower individuals who seek secure and lucrative investment options, YEARN CRYPTO brings to you the 'YEARN COIN [YRN]', minted entirely and solely using the purest 24k gold and the finest 999 silver, wrapped in layers of the blockchain security, making sure that your precious coins remain safe in your custody despite uncertainties. YRN being a tamper-proof cryptocurrency can be transacted at any time without any intermediaries or a central bank controlling it making YEARN COIN'S value surge over time.

With a supply limited to just 100 million coins and intrinsic value derived from the precious metals it is made of, YRN ensures stability, transparency and potential long-term gains. YEARN COIN will also be used as a medium of exchange across the globe despite that, the use of 'YRN' inside and outside the YEARN ecosystem is limitless. Thus, making it invaluable.

YEARN CRYPTO SERVICES



YEARN EXPLORER [Xplore]

YEARN WALLET

YEARN SMART CONTRACTS

YEARN NFT MARKETPLACE

YEARN EXCHANGE

YEARN P2E GAME



YEARN EXPLORER

YEARN Xplore is a user-friendly tool that allows users to validate transactions, monitor gas fees, visualize blocks, analyze blockchain network metrics, etc., on the YEARN CRYPTO chain. It provides a search engine like experience allowing users to inspect specific confirmations, balances and network statistics.

Some of the key features and functionalities of Xplore include:

- **Interaction with the Node:** Xplore is connected to a full or multiple nodes of the corresponding blockchain, which holds a copy of the entire transaction history.
- **Database Indexing:** It indexes blockchain data for faster querying, allowing for quick reference to its database and reducing the need to search through the entire blockchain. This indexing process provides real-time or near-real-time insights into transactions, blocks and addresses.
- **Web Interface:** For retrieving relevant blockchain data, including block numbers, transaction IDs and addresses, and presenting it in a readable and understandable manner with visualization tools for network statistics.

Cont'd...



- **Search Functionality:** Xplore users also have an opportunity to conduct a search for particular transactions, addresses, or blocks, and the program retrieves the information from its indexed database and displays the findings.
- **Real-time Updates:** Provides real-time or near-real-time updates, particularly regarding new blocks and mempool status, due to their continuous sync with the blockchain.
- **Transaction Lookup:** Users can search for transactions using unique IDs, displaying sender and receiver addresses, transferred amounts, transaction fees, date and time and confirmation hash.
- **Address Summary:** The system allows to input a blockchain address to view its current balance, past transactions and other related statistics.
- **Network Statistics:** The data reveals the overall state of the blockchain, including its current hash rate, difficulty level and transaction volume over time.

YEARN WALLET



YEARN WALLET is a state of the art, secure storage facility for your crypto assets. This dApp built on the YEARN CRYPTO ecosystem boasts unparalleled features such as multi-layer security, advance money management system, insurance, inheritance, pre-verified will honoring etc; to make sure that your wealth is safely handled even after life. Yearn Wallet doesn't hold just cryptocurrency, but rather holds the privileged credentials needed in the form of private keys to access the blockchain for a given cryptocurrency. YEARN WALLET also provides non-custodial form of wallets which puts its users in control of their own data. YEARN'S hot wallets allow its users to take responsibility for securing their keys in a device that provides a secure internet connection. YEARN WALLET drastically reduces the risks of slow transactions, data getting jeopardized and manipulated making it difficult to access and maintain the account balances and transactions eventually leading to a central point of failure that is usually faced by traditional banking systems.

WHY USE YEARN WALLET?

- Easy to use. It's just like any other software or a wallet that you use for your day-to-day transactions.
- Highly secure. Easier to manage assets in one place.
- In control of your own private key.
- Browse dApps. (Decentralized finance apps.)
- Allows instant transactions from anywhere in the world. And these are barrier-free, without intermediaries.
- Low transaction fees. The cost of transferring and withdrawing funds overseas is much lower than with traditional banks.
- Allows transactions across multiple cryptocurrencies. This helps you with easy currency conversions.
- Purchasing through cryptocurrencies is made simple, quick and reliable.



YEARN SMART CONTRACTS

One of the most promising application featured by the YEARN CRYPTO chain is its smart contracts. These standards have the potential to streamline the widest range of error free transactions. YEARN smart contracts permits trusted transactions and agreements to be carried out among diverse, anonymous parties without the need for a central authority, legal system, or external enforcement mechanism.

Types of YEARN SMART CONTRACTS:

- **YEA-10:** Similar to the ERC-20, YEA-10 is the technical standard for fungible tokens created using the YEARN blockchain. YEA-10 allows developers to create smart-contract-enabled tokens that can be used with other products and services. These tokens are a representation of an asset, right, ownership, access, cryptocurrency, or anything else that is not unique in and of itself but can be transferred. YEA-10's most popular application areas are stable coins, governance tokens and initial coin offerings.
- **YEA-50:** Just like the ERC-721, YEA-50 standards are for the non-fungible tokens (NFTs). These tokens cannot be exchanged for anything of equal value since they are one-of-a-kind. Thus justifying the value of its respective NFT, which may differ. This type of token brings amazing possibilities for businesses utilizing NFTs. YEA-50 based tokens are most popularly utilized as in-game NFTs.
- **YEA-90:** Combining the abilities of YEA-10 and YEA-50, YEARN introduced an all-inclusive token standard for the YEARN smart contracts i.e YEA-90. It's a standard interface that supports the development of fungible, semi-fungible, non-fungible tokens and other configurations with a common smart contract. Another best thing about YEA-90 is that it improves the overall functionality of previous YEA token standards, making the YEARN ecosystem more efficient and scalable. YEA-90 is applicable for creating NFTs, redeemable shopping vouchers, ICOs, and so on.

Cont'd...



Benefits of YEARN SMART CONTRACTS

- **Speed, efficiency and accuracy:** Once a condition is met, the contract is executed immediately. Because our smart contracts are digital and automated, there's no paperwork to process and no time spent reconciling errors that often result from manually filling in documents.
- **Trust and transparency:** Because there's no third party involved in our contracts, encrypted records of transactions are shared across participants, hence, there's no need to question whether the information has been altered for personal benefit.
- **Security:** YEARN'S blockchain transaction records are encrypted, which makes them very hard to hack. Moreover, because each record is connected to the previous and subsequent records on a distributed ledger, hackers would have to alter the entire chain to change a single record which wouldn't go unnoticed due to its proof of authority (PoA) consensus algorithm.
- **Savings:** YEARN smart contracts remove the need for intermediaries to handle transactions and, by extension, their associated time delays and fees, saving a whole lot of funds.
- **Manages information:** YEARN smart contracts manages users' agreement, and stores information about an application like domain registration, membership records, etc.
- **Multi-signature accounts:** Smart contracts support multi-signature accounts to distribute funds as soon as all the parties involved confirm the agreement.
- **Encryption and blockchain technology:** Encryption provides secure authentication and transfer of messages between parties relating to our smart contracts.
- **Execution and processing:** In blockchain iteration, whenever consensus is reached between the parties regarding authentication and verification then the code is executed and the outcomes are memorialized for compliance and verification.
- **Network updates:** After YEARN smart contracts are executed, all the nodes on the network update their ledger to reflect the new state. Once the record is posted and verified on the blockchain network, it cannot be modified, it is in append mode only.



YEARN NFT MARKETPLACE

This platform features a highly curated range of art and collectibles made accessible, easy to use and secure. NFTs offer more than just financial opportunities and self-expression. They provide certification or proof of ownership, granting individuals a sense of control and ownership over digital commodities, despite not physically possessing them.

YEARN NFTs serve as a digital stamp of legitimacy, assuring buyers they hold a unique and genuine piece of digital art. YEARN NFT marketplace's infrastructure expands the use of blockchains beyond cryptocurrencies — complementing functionalities such as fundraising, remittance, store of value, borrowing, and lending, and enabling the tokenization of various assets such as digital art projects, music, collectibles, virtual real estate, and more.

NFTs prove blockchain can solve real-world problems, deploy quickly, and generate value for users and underlying networks. Outside Ethereum, Binance and Solana, YEARN NFT marketplace will be one of the popular blockchains for NFTs offering diverse options, including for digital artworks and collectibles; for those seeking a community-owned NFT marketplace, YEARN NFT MARKETPLACE stands out as an exclusive platform.



YEARN EXCHANGE

YEARN EXCHANGE is a secure exchange platform that facilitates buying, selling, swapping and trading of cryptocurrencies and other crypto assets, including digital and fiat currencies and NFTs. Similar to the popular crypto exchanges like Binance, Coinbase Exchange, etc., YEARN exchange too acts as an intermediary between a buyer and a seller and make money through commissions and transaction fees. YEARN exchange operates using an order book system, which means that buy and sell orders are listed and sorted by the intended buy or sell price. The matching engine of the exchange then matches buyers and sellers based on the best executable price given the desired lot size. Hence, a digital asset's price will depend on the supply and demand of that asset versus another, whether it be fiat currency or cryptocurrency. YEARN exchange will decide which digital asset will qualify to be listed, which will provide a small measure of assurance that unscrupulous digital assets may be excluded from our centralized exchange. In short, YEARN EXCHANGE is an easy-to-use platform that offers a simplified and superior crypto trading experience that is unmatched by comparable platforms.

The advantages of YEARN EXCHANGE include:

- **User-friendliness:** YEARN EXCHANGE offers beginner investors a familiar, friendly way of trading and investing in cryptocurrencies. As opposed to using DEX, crypto wallets and peer-to-peer transactions, which can be complex, users of YEARN EXCHANGE can log into their accounts, view their account balances, add funds and make trades.
- **Reliability:** YEARN EXCHANGE offers an extra layer of security and reliability when it comes to transactions and trading. By facilitating the transaction through a developed, centralized platform, YEARN EXCHANGE offers high levels of convenience.
- **Leverage:** One of the other benefits of YEARN EXCHANGE is the option to pledge your assets as collateral to loan money from the exchange or to yield interest on your crypto assets. It allows investors to generate revenue through their holding crypto assets, wherein losses can also be amplified during this action.



YEARN P2E GAME

YEARN P2E GAME is a business model that works on blockchain technology. The concept behind YEARN P2E GAME is simple: Firstly, players collect tokens and NFTs specifically produced for the blockchain-based game. Second, these assets will assist the players to move higher on the leader board enabling them to claim awards periodically apart from monetizing from their gameplay. As more players join in and help develop the YEARN P2E GAME platform, the game's value increases through our community and developers.

In YEARN P2E GAME, players will randomly get a hold of potentially valuable in-game assets. That can be anything – from access cards, gift-boxes, NFTs to a specific type of cryptocurrency. The more the players play, the more assets they are able to collect, as well as make them more valuable.

In traditional games, these assets are only valuable inside the game in question. However, in YEARN P2E GAME, they have real-world value.

At any given moment, players can auction their gaming profile and transfer it to the highest bidder or sell their in-game assets individually for cryptocurrency or real world money on their own terms. As P2E games continue to create growing economies, more people worldwide will become reliant on P2E games as their means of generating income. Lastly, as digital ownership and gaming continue to develop, the possibilities continue to seem more endless, thus making YEARN P2E GAME an invaluable asset in the gaming industry.

More information on the development and details of YEARN P2E GAME will be revealed in time.





THE BLOCKCHAIN

YEARN BLOCKCHAIN is a type of shared database that differs from a typical database in the way it stores information; blockchains store data in blocks linked together via cryptography. YEARN is one of the most scalable blockchain on the market, largely due to its Proof of Authority (PoA) consensus algorithm. PoA is a more efficient consensus algorithm that allows YEARN to process more transactions each second. This makes YEARN more suitable and reliable for the use of large-scale applications.

Benefits of YEARN BLOCKCHAIN:

- **Accuracy of the Chain:** Transactions on the YEARN blockchain network are approved by thousands of computers and devices. This removes almost all people from the verification process, resulting in less human error and an accurate record of information.
- **Cost Reductions:** YEARN blockchain eliminates the need for third-party verification—and, with it, their associated costs.
- **Decentralization:** YEARN blockchain does not store any of its information in a central location. By spreading that information across a network, rather than storing it in one central database, our blockchain becomes more difficult to tamper with.



- **Efficient Transactions:** Transactions placed through a central authority can take up to a few days to settle. YEARN blockchain's transactions can be completed in a fraction of time and is considered efficient.
- **Private Transactions:** Although users can access transaction details, they cannot access identifying information about the users making those transactions.
- **Secure Transactions:** Each block on the YEARN blockchain contains its unique hash and the unique hash of the block before it. Therefore, the blocks cannot be altered once the network confirms them hence providing secure transactions.
- **Transparency:** Every single transaction on cryptocurrency networks is published publicly in the form of the blockchain, anyone can scrutinize them. That leaves no room for manipulation of transactions, changing the money supply, or adjusting the rules mid-game. The software that constitutes the core of these currencies is free and open-source so anyone can review the code.

In conclusion, the YEARN blockchain is distributed across the digital currency's entire network. No company, country, or third party is in control of it; and anyone can participate. Another important factor that stands tall in the YEARN BLOCKCHAIN is its security. YEARN uses EVM (Ethereum Virtual Machine), which is a secure and battle-tested platform, allowing its developers to create and deploy decentralized applications and services on the YEARN blockchain for executing smart contracts and other automated services.



THE USABILITY

YEARN CRYPTO has a number of features that makes it beneficial and easy to use for all of our audiences. For example;

1. It can be used with Solidity, that makes it easy to write and deploy smart contracts.
2. It can easily be added to MetaMask and use its user-friendly interface that makes it easy to manage your blockchain applications and transactions.
3. It allows our users to purchase on demand services on almost all of our business platforms using YEARN COIN (YRN).
4. It allows our users to pledge their YEARN CRYPTO ASSETS in exchange for an instant short-term loan at a nominal amount of interest and fee.
5. It enables our users to make purchases, send and accept payments using YEARN CRYPTO assets without / low tx fee throughout the YEARN GROUP ecosystem.



THE FRAMEWORK

PROOF OF AUTHORITY

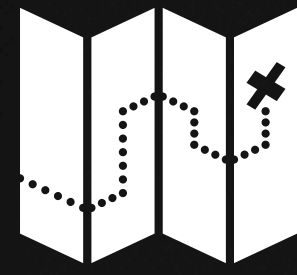
The Proof of Authority (PoA), designed to complement the dynamic needs of the crypto community, YEARN CRYPTO'S framework offers a secure and fast solution for achieving consensus. At YEARN CRYPTO, we understand the importance of security in the digital landscape. With our PoA algorithm, we have implemented rigorous measures to ensure the integrity and immutability of our blockchain. By utilizing a select group of trusted nodes, transactions are validated and added to the ledger, guaranteeing a robust and tamper-proof system.

Speed is another crucial aspect of our algorithm. In an era where time is of the essence, YEARN CRYPTO'S PoA prioritizes efficiency without compromising security. By streamlining the consensus process, our cryptocurrency enables quick transaction confirmations, facilitating seamless user experiences and enhancing scalability.

By establishing a network of trustworthy validators, YEARN CRYPTO eliminates the need for resource-intensive mining, thereby reducing energy consumption and promoting environmental sustainability. These validators, carefully chosen based on their reputation and expertise, possess the authority to confirm the legitimacy of each transaction, ensuring the system's integrity.

Overall, YEARN CRYPTO'S choice of implementing a proof of authority consensus algorithm showcases its commitment to innovation, sustainability and user protection.

ROADMAP



LAUNCH WEBSITE

LAUNCH TEST-NET

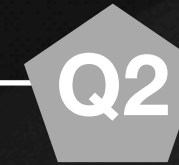
LAUNCH EXPLORER



05/12/23 - 28/02/24



29/02/24 - 31/05/24



LAUNCH YRN ICO & AIRDROP

LAUNCH WALLET

UPDATE SECURITY

LAUNCH DEX

UPGRADE WEBSITE

LIST YRN ON EXCHANGES



01/06/24 - 31/08/24

01/09/24 - 30/11/24



LAUNCH SMART CONTRACT (i)

LAUNCH UTILITY TOKEN

LAUNCH STABLE COIN

LAUNCH MAIN-NET

LAUNCH SWAP

LAUNCH SMART CONTRACT (ii)



01/12/24 - 28/02/25

01/03/25 - 31/05/25



LAUNCH NFT MARKETPLACE

LAUNCH GAMING NFT (L1)

LAUNCH BRIDGE

LAUNCH UTILITY NFT

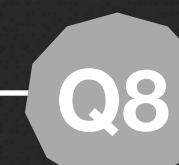
UPDATE SECURITY

LAUNCH DEVELOPER PROGRAM



01/06/25 - 31/08/25

01/09/25 - 30/11/25



LAUNCH P2E GAME

LAUNCH GAMING NFT (L2)

LAUNCH SMART CONTRACT (iii)



DISCLAIMER

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