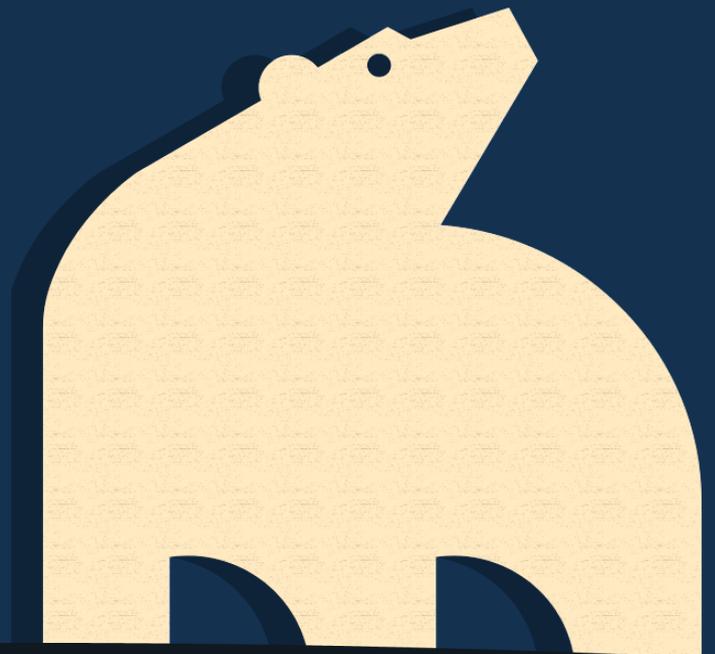




MoonBear.finance

Community-driven, ethical, fair launched, decentralized finance (DeFi) cryptocurrency token and certificate of deposit (CD) with supercharged tokenomics that can accumulate wealth, even in a bear market.

Litepaper v1.1



Overview

MoonBear.finance (MBF) is a community-driven, ethical, fair launched, decentralized finance (DeFi) cryptocurrency token and certificate of deposit (CD) with supercharged tokenomics that can accumulate wealth, even in a bear market.

Our Mission

Inspired by other popular cryptocurrency CD tokens such as SafeMoon, EverRise, HEX and Axion, MBF attempts to combine the best features of these tokens into a powerful combination of tokenomics that rewards long term holders and stakers.

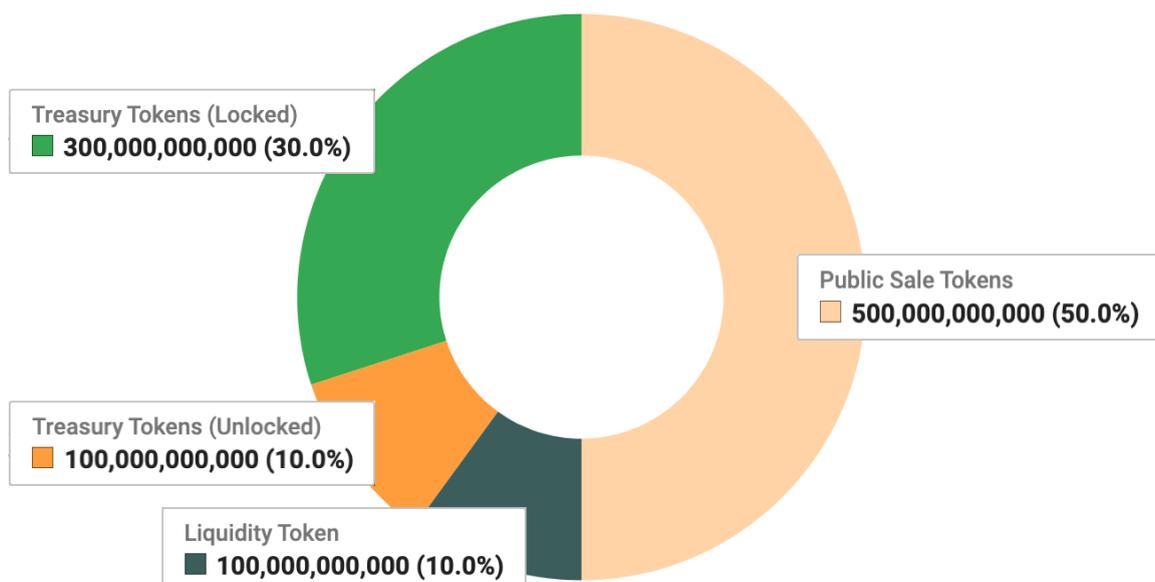
What makes us different?

No Fees When You Buy - Some tokens charge a fee when you purchase them, resulting in immediate financial loss. When buying \$MBF, you will incur 0% buy fees and have the peace of mind that you will receive 100% of the \$MBF that you pay for!

Autonomous Buybacks - Whenever there is a sale of \$MBF token, 3% of the amount will be put towards future buyback transactions. Unlike other tokens with buybacks, we don't burn these buyback tokens but put them into our staking reward pool!

Dual Staking Rewards (coming soon) - Soon you will be able to stake to earn additional stable rewards, token rewards and receive quarterly "bear pay days" (BPDs) from token buybacks and early unstake penalties!

Tokenomics



- Total Supply: 1,000,000,000,000 MBF

- Network: Binance Smart Chain (BEP-20)
- No Seed or Private Sale
- No Initial Token Burn
- No Initial Team or Advisor Tokens
- Initial Liquidity: 100,000,000,000 MBF + 300 BNB
- Initial Circulating Supply: 400,000,000,000 MBF
- Initial Market Cap: ~\$450k
- Initial Fully Diluted Market Cap: ~\$1.125m
- Liquidity and Treasury Tokens Locking:
 - 1) Team.finance (100bn LP + 150bn):
<https://team.finance/view-coin/0xe2997ae926C7a76aF782923a7fEf89f36d86C98F>
 - 2) Unicrypt (150bn):
<https://app.unicrypt.network/amm/pancake-v2/token/0xe2997ae926C7a76aF782923a7fEf89f36d86C98F>

For each sell transaction of \$MBF, a tax is applied and distributed in multiple different ways. This fee will benefit existing \$MBF token holders and helps incentivise long-term holding of the token:

Pre-Staking Launch		Post-Staking Launch	
Marketing & Development	3%	Marketing & Development	3%
Stable Rewards	3%	Buyback Rewards	3%
Buyback Rewards	2%	Stable Rewards	3%
Token Burn	2%	Token Burn	3%
Liquidity	2%	Liquidity	1%
Team	2%	Team	1%
Charity	2%	Charity	1%
Holder (Reflection)	2%	Holder (Reflection)	0%
Total	18%	Total	15%

Note: with the launch of our staking platform, we have opted to remove reflections to keep our rewards limited to stakers only and to simplify the reward calculations. We have also reduced the amount of the sale tax to a more reasonable level.

Here are some other key features of our tokenomics:

- Upgradable Contracts - Our MoonBear contracts are fully upgradable and for good reason. We have seen many projects renouncing their contract ownership in an attempt to inspire trust in their communities, however we have seen this causes

many problems for projects that aspire to exist in the long term. For example, projects that launched on PancakeSwap V1 and renounced their ownership now have their liquidity trapped on a now unsupported and discontinued trading platform. We have also seen projects launch with fixed contracts, only to discover vulnerabilities in their underlying contract code that cannot be changed. Simply put, because we don't know what the future entails, maintaining this flexibility will ensure our versatility to react to market changes, protect our holder's investments and to ensure we are always able to provide the best possible service.

- Multi-Signature Owner Wallet - given our upgradable contracts, maintaining security and integrity of our ownership / deployer wallet is paramount. As such, we will be operating with a gnosis safe multi-signature wallet across the team. There will be at least 3 holders who require majority consent to effect any changes.
- 'Safe' Supply Total - Choosing an appropriate token supply was very important for us. Some view the supply as arbitrary, given that our token supports 9 decimals and the more important determination of a token's value is market cap. However, we have studied numerous tokens and come to the conclusion that one trillion total supply is the perfect amount for our cause. Our supply is 1,000x smaller than SafeMoon. Not only does this make our token price much more comprehensible, it also means it's large enough to provide healthy token balance and rewards, but at the same time is not filled with countless extra zeros that provide no meaning or value.
- No Initial Burn - Other deflationary tokens often make an initial supply burn at their launch or listing. The amount of these burns can vary from as little as 10% of the total supply as much as 90% of the total supply. In theory, these burns attempt to convince prospective investors that the token supply has become more scarce and that this will immediately increase the token price, but in practice this misleads investors as the supply of these tokens could simply have been reduced at minting. In addition, initial supply burns often obscure the true ownership distribution of token holders and can result in whale wallets appearing to be smaller holders than they actually are. Despite no initial burn, our token still remains deflationary as there remains a 2% burn on every sell transaction.

Funding

We launched a public sale in August 2021 and raised 1,200 BNB, followed by a further commitment of 300 BNB from the team. There was no private or seed sale.

Audits

TechRate Audit Report: <https://click.moonbear.finance/audit-techrates>

Block Audit Report: <https://click.moonbear.finance/audit-blockaudit>

Charity - MoonBear: An Endangered Species

While MoonBear finance is much more than a charity token, as our namesake it is a fundamental part of our project to support the moon bear species and other vital causes.

The Asian black bear (*Ursus thibetanus*), also known as the moon bear, is a medium-sized bear species native to Asia. Moon bears have shaggy black fur with a distinctive yellow crescent across the chest and large elongated ears. They are highly intelligent and have an extensive vocabulary of sounds.

Several moon bear populations face the risk of extinction due to loss of habitat through deforestation. They are also affected by human exploitation in bear farms, as bear bile is a traditional ingredient in Asian medicine and is brutally extracted from living moon bears.

Caught from the wild with vicious traps, these poor bears are kept in cramped cages. Their teeth and claws are often forcibly removed, and a metal catheter inserted into their gall bladders. It is estimated there are more than 10,000 moon bears held in farms in horrific conditions in China and Vietnam.

There is a huge risk of extinction for several moon bear populations. We may lose them forever due to habitat destruction and human exploitation in bear farms - but you can help us make a difference!

As a MoonBear token holder, you will be supporting our token price and ultimately our ability to raise funds for the Moon bear cause. From every sale transaction, 1% of the transaction amount will be deducted as a fee and donated towards initiatives to help save and repopulate the moon bear species and other endangered wildlife.

Staking

The launch of our much anticipated staking platform will occur in three distinct phases:

PHASE ONE - 'THE GREAT STAKENING' (OCTOBER 2021)

The Basics

Our initial staking platform launch will adopt the 'longer pays better' (LPD) mantra of other popular staking platforms, but with a unique formula applied to both the LPD and the share rate multipliers:

Stake Length (Days):	Stake Length (Years):	LPD Multiplier (x):	Share Rate (x):
1	0.003	1.003	0.9999
30	0.082	1.082	0.9959
90	0.247	1.247	0.9877
180	0.493	1.493	0.9753
365	1	2	0.9500

730	2	3	0.9025
1095	3	4	0.8574
1460	4	5	0.8145
1825	5	6	0.7738
2190	6	7	0.7351
2555	7	8	0.6983
2920	8	9	0.6634
3285	9	10	0.6302
3333	9.132	10.132	0.6265

As illustrated above, the LPD multiplier scales linearly with a +1x multiplier for each additional year of staking, up to a maximum of 10.132x for 3333 days.

The share rate acts as a reduction multiplier to reduce the weight of the stake in the reward pool the more time has passed (therefore benefiting early stakers to a degree). The share rate will reduce by 5% per year, but unlike other platforms this will be updated daily, reduce more gradually and will be encompassed dynamically within the staking multiple.

The minimum stake length of MBF is 30 days, as we believe stakes shorter than this time are not in the stakers nor the project's interest. The maximum length of an MBF stake can be 3,333 days i.e. 9 Years, 1 Month, 2 Weeks, 3 Days.

Unlike other staking platforms and unique to MBF, our initial staking rewards will be non-inflationary (note: inflationary rewards will arrive in phase two/three). Rewards will be driven by our sell-side only taxes and early unstaking penalties.

Buyback Rewards

From each and every sell transaction, 3% of the sale amount will be transferred as MBF token to the staking reward pool. These rewards are redeemable when a holder's stake(s) mature.

Stable Rewards

From each and every sell transaction, 3% of the sale amount will be converted to stable BUSD rewards and made available to stakers pro-rata to their share of the staking pool. These rewards are 'liquid' and can be claimed at any time by stakers without any limitations.

Early Unstake Penalties

Once a holder has staked their MBF token, it cannot be unstaked without incurring a penalty. The penalty amount that is applied is the pro-rata % of the stake and eligible bonus amount.

Referral Bonus (off-chain)

We will offer a 10% referral bonus for any tokens bought and staked for a minimum of 30 days via a dedicated referral link (as long as the purchase happens within 24 hours of the visit). In the first phase, the initial tracking of referrals will be handled and verified off-chain and reward tokens will be airdropped manually. We will also run regular contests to stimulate more people to participate in our referral program so we can increase the buy pressure and increase our holders.

Initial Launch Rewards

Prior to our staking launch, 40,000,000,000 \$MBF and \$20,000 BUSD have been accumulated as initial buyback and stable rewards. These rewards will be distributed proportionally to stakers who stake within 72 hours prior to the staking platform launch!

No Auctions

One notable absence is the auction model. After much deliberation, we have decided to avoid having auctions. They diminish token buy pressure, and ultimately mislead investors into thinking they are acquiring token more cheaply than they ultimately end up purchasing. Instead of auctions, we will eventually launch a token lottery system where participants can win prizes.

PHASE TWO - 'BEAR NECESSITIES' (NOVEMBER 2021)

Our second phase of staking upgrades will introduce more bonus opportunities for stakers and improvements to our dashboard functionality:

Bonus Accelerator

We will upgrade our integrated swapper with the option to purchase and stake MBF in one transaction. Buying and staking MBF for a minimum of 30 days will yield an additional 10% bonus MBF at the time of purchase, with the surplus token funded from our treasury.

Referral Bonus (on-chain)

Extending the referral bonus from phase one, we will upgrade the referral bonus tracking to be directly integrated on-chain, with the option to claim referral bonus tokens in real-time via a dedicated claim portal. Bonus token will not be eligible for additional staking bonuses as the bonus token is not directly purchased.

APY & ROI Dashboard

As we settle into staking, presenting accurate calculations regarding APY and ROI (both historically and forecasted) for stakers will be paramount. We will dedicate development cycles to ensure this information is formulated and presented accurately.

PHASE THREE - 'HA-APY DAYS' (DECEMBER 2021)

Quarterly Bear Pay Days (BPDs)

Each quarter, a large amount of tokens are rewarded to stakes through a 'Bear Pay Day' (BPD). This is inspired by HEX who had a one time big pay day, and Axion who have yearly big pay days. The BPD tokens will come from the buybacks that occur during token sells, and early unstake penalties. The dates of the BPDs will be March 25th, June 25th, September 25th, December 25th and will continue to occur indefinitely. Eligibility for BPDs will be based on the length of your stake up until the date of the BPD, so staking right before cannot be gamed.

Booster Elastic APY % Rewards ('BEAR')

In order to enhance the rewards to our community, we will launch a totally proprietary APY % booster engine. Essentially, this will work by dynamically minting and/or burning a certain amount of MBF based on the circulating supply of the token (i.e. taking into account the active stakes and when they mature). The exact level of inflation is yet to be determined, but will likely be based on a sophisticated machine learning algorithm. After this feature of our platform is released, the base level of APY % will come from token minting, as the BPDs will be funded by the early unstake penalties and sell-side taxes.

Sell-Side Tax Exemptions

We realise that in order for stakers to have confidence in our platform, it wouldn't be fair for stakers to lose some of their gains by selling after staking, so in order to optimise this this we intend to make sellers exempt from our sell-side tax for any amounts and interest earned through staking a minimum of 30 days.

Staking Tools

As the final piece of the puzzle to our staking layer, we will instrument some more advanced staking functionality to make us competitive with some other platforms. This will include:

- Renaming of stakes
- Transferring of stakes
- Splitting of stakes
- Scraping of stakes
- Auto-restaking of stakes
- Collateralized loans against stakes

Note: some or all of these special staking tools may be linked to exclusive NFTs made available to the community.

Lotteries

In lieu of an auction concept, we will hold weekly lotteries with big prizes for the winners. We believe this is a far more effective and exciting proposition than auctions, as it will still encourage buy pressure on the underlying token.

Links & Social

Website: <https://moonbear.finance/>

Telegram: [@MoonBearFinanceOfficial](https://t.me/MoonBearFinanceOfficial)

Telegram Announcements: [@MoonBearFinanceAnn](https://t.me/MoonBearFinanceAnn)

Medium: <http://click.moonbear.finance/medium>

Twitter: <http://click.moonbear.finance/twitter>

YouTube: <http://click.moonbear.finance/youtube>