plena FINANCE



Bringing The Power of Web3 at your Fingertips!

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TABLE OF CONTENTS

INTRODUCING PLENA FINANCE — 01

THE DEFI INDUSTRY — 02

THE METAVERSE — 03

SMART CONTRACTS — 04

NON-FUNGIBLE TOKENS (NFTS) — 04

ABOUT PLENA FINANCE — 05

OUR VISION — 06

OUR APPROACH — 07

PROBLEMS FACED IN THE DEFI INDUSTRY — 08

OUR SOLUTIONS TO THESE PROBLEMS — 09

MARKET SIZE — 11

NFT MARKET SIZE — 12

LIMIT ORDER EXCHANGES MARKET SIZE — 12

TARGET MARKET — 12

PLENA FINANCE PRODUCTS — 13

PLENA FINANCE TEAM — 14

TOKEN UTILITIES — 16

TOKEN ECONOMICS — 17

VESTING PLAN — 17

PROJECT ROADMAP — 18

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Introducing Plena Finance

When O'Reilly and others coined the term Web 2.0 between 1999 and 2014, little the the world knew this was a term that would change the ways in which we do almost every single thing. Today, this technology benefits more than 3 Billion people for 80% of their waking hours every day.

Web 2.0 moved the world from the Web 1.0 days where static web pages that are only designed for the consumption of information and served from expensive servers to user-generated content and interactive experiences that brought us tech giants in different industries like Facebook, Twitter, Instagram, AirBnB and Uber.

As the iPhone was launched in 2007, internet access on mobile devices broadened drastically and both the user base and the way the Web was used improved. The world suddenly moved from accessing the internet for only a few hours a day using desktops to always staying connected online using Web browsers and mobile applications. Personal notifications were now something everyone had in their pockets.

As the Web 2.0 still bears fruits, we are now seeing the first sprout of growth emerging in what is set to be the next big paradigm shift among applications on the internet. This next big thing has (quite logically) been tagged Web 3.0. Web 3.0 will be an even bigger fundamental disruption to what Web 2.0 achieved. This technology is a giant leap towards open, trustless and permissionless networks and as the days go by, more people (institutions included) are beginning to accept this change going on before our eyes.

The scope and scale of both interactions between humans and that of machines is being expanded and what we're seeing today is beyond what anyone had imagined. Seamless payments, trusted transfer of data and better flow of information are just a few of the benefits already being enjoyed by this technology. The removal of fed-charging middlemen might be one of the most important things Web 3.0 is achieving. Users no longer have to go through the whole bureaucracies of interacting with traditional financial institutions and carrying out transactions. There are decentralized finance (DeFi) platforms that are making sure of that. One of these platforms is Plena Finance.

Plena Finance is a Web 3.0 product that was created to provide most of the services the banking system makes people go through the eyes of a needle to access and other financial services the banks do not offer. And the amazing thing about Plena is it is bringing these services to users in the most exciting and comfortable way possible, through their smartphones.

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The DeFi Industry

Even though the exchange and trading of cryptocurrencies have been around for many years now, the term decentralized finance or DeFi was only coined in August of 2018. The DeFi market started growing rapidly from $1 billion in 2019 to over $15 billion by the end of 2020. Since the term was coined, DeFi has spread throughout the global financial markets like wildfire and at the moment, there's no predicting when this phenomenon would end.

As may have been suggested in this document in the introduction to Plena Finance, DeFi is to the decentralized financial systems what traditional finance (TradFi) is to the centralized economy. Just as TradFi has the stock markets and the banking system, DeFi also has something quite similar to a stock market but designed specifically for crypto assets. With DeFi, the concept of middlemen during financial transactions is eliminated, and this ensures that the whole end-to-end financial process is a completely trustless process.

When a group of entrepreneurs and Ethereum developers were looking for a ways to describe the nature of finance in a decentralized economy, they settled on the term DeFi, after suggesting several other name options which included 'Open Finance Protocols', 'Open Horizon', 'Lattice Network' among others. DeFi seems like the best choice now and fitting enough as it describes a decentralized economy and also doubles as an ecosystem in which decentralized financial applications (dApps) are built in and solve financial problems.

According to Defiprime, an analytical service provider and media outlet in the DeFi space, there are currently 239 DeFi projects that are listed and out of which, 215 are built on the Ethereum blockchain. With the information on Defiprime's website, there are up to 18 different categories made up by these DeFi projects and these categories are:

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1. Alternative Savings
2. Margin Trading
3. Yield Aggregators
4. Lending & Borrowing
5. Decentralised Exchanges
6. Staking
7. Analytics
8. Payments
9. Insurance
10. DAOs & Governance
11. Prediction Markets
12. Tokenization of Assets
13. Asset Management
14. Derivatives
15. KYC & Identity
16. Marketplaces
17. Stablecoins
18. Infrastructure & Dev. Tooling



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Today, every single DeFi application in existence (whether they are listed or not), falls into one of these categories. There are however some applications which combine two or more of these categories and this makes them far more dynamic than those that just facilitates only one project.

The Metaverse

One mind-blowing innovation the Web 3.0 rave has brought with it is the Metaverse. An alternate digital reality where people can work, socialise and play, the Metaverse is the convergence of the physical and digital worlds in a virtual space. The Metaverse is an opportunity for businesses and indeed

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everyone, to participate and capitalise on a new way of doing things and a new revenue stream.

This is simply (and by a long mile) the next big technology the human race is set to experience. The Metaverse will attract everyone, from social networks to the hospitality industry to online game makers and other leaders in the technology space to secure a share of what is projected to be an almost $800 billion market.

Smart Contracts

Smart Contracts are written codes that are blockchain-based which documents, controls and executes contractual agreements as soon as the predetermined conditions of the agreements are met. In today's blockchain world, smart contracts are being used for business transactions and interactions, some of which includes issuing automated payments when a task/goal is completed and regulating workflows.

Here's a perfect description of how a smart contract works:

Wilfred is a remote freelance writer who offers his services to different clients. He agrees to a smart contract with a particular client and this contract will only issue him his payment once he completes the assignment. Wilfred's task is to upload five different articles to his client's website and the smart contract only executes his payment when all the conditions are met.

Once Wilfred uploads the articles, he gets paid for his services in cryptocurrency which is transferred to his digital wallet and he gets a virtual receipt. To access his crypto, Wilfred will need a computing device and an encryption key. Smart contracts are designed in a way that once the predetermined conditions are met, the smart contract expires and everyone on the network can verify this transaction from the blockchain ledger. Wilfred can go on to trade his cryptocurrency for cash through any crypto exchange.

Non-Fungible Tokens (NFTs)

When something is said to be non-fungible, it means that that thing can not be replaced with something else. For example, a cryptocurrency like Bitcoin is fungible. If you trade one Bitcoin for another Bitcoin, you'll get the exact same value in your traded Bitcoin. However, a trading card that's one-of-a-kind is non-fungible. If you trade that card for a different card, you'd have something that's completely different.

While NFTs can be anything digital (art, music files, pictures etc), what has pushed the gospel of NFTs farther the most is how artists are using the technology to sell digital art.

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About Plena Finance

All you need to have direct and easy access to the many opportunities in the Web 3.0, Metaverse and NFT sectors is now contained within your smartphone! This is what Plena Finance brings you; the latest technological advancement housing the best decentralized financial information and services to your pocket.

Plena is a mobile-first application that provides comprehensive Web 3.0 and DeFi services, is private, gasless and an interoperable application that is compatible with both iOS and android devices. After enough research and analysing, we've realised that access to decentralized finance in a mobile device has the potential to open a world of financial opportunities, independence, and accessibility for people looking to get into the space.

This new-wave will offer a generation that is extremely mobile-savvy the ability and opportunity to connect to a more democratised marketplace, while onboarding thousands of people into the DeFi and crypto space. While mobilising a plethora of amazing mobile Web 3.0, Metaverse and NFT products that connect the user with the future of finance, Plena also offers the user the opportunity to retain absolute ownership of their assets as they carry out transactions within the global markets.

From our research, we have pinpointed some amazing use cases for the Plena product, some of which are:

- Support for Web 3.0 products and services and these includes (NFT marketplace and the Metaverse)
- Lending and Borrowing
- Staking
- Yield farming
- Governance
- Best Exchange Rate For Token Swaps
- LP Pools
- Variable Asset Vaults
- NFT marketplaces containing several NFTs of different blockchains (Avalanche, Polygon, BSC) where users can buy NFTs without needing to buy the token of the marketplace.

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All of these and more are hosted on the Plena Finance mobile application.

While Plena will be deployed on the Polygon network as part of its broader strategy to reach a lot of people in the crypto space and take advantage of the maximum scalability and easy Web 3.0 and DeFi user onboarding the blockchain offers, Plena will continue to evolve as the product's reputation develops in the market. Plena will tap into more blockchains and deploy on many of them like Fantom, Avalanche, Arbitrium, Binance Smart Chain (BSC), Polkadot, Cardano, Kusama etc.

Our Vision

We aim to bring DeFi products and services to everyone regardless of wherever they may be in the world or however big or small their portfolio might look, by giving them access to a Vault-like mobile application they can use whenever and wherever.

Our Approach

We are operating with the highest level of integrity and concentration to complete this mission and deliver to its customers, the Plena Finance team is a diversified and dedicated one. Together with our management team and the Board of Directors and backers, we are determined to carry out this mission and see that it becomes a huge success.

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Problems Faced in the DeFi Industry

1. DeFi actions requiring multiple transactions

Carrying out transactions in the Decentralized Finance sector can be frustrating sometimes especially when these transactions are being done on the Ethereum blockchain. To carry out a successful transaction, users have to pay what is known as gas fees and in peak periods where gas wars happen, transactions might fail or the user might get an extremely and uncomfortably high amount of Ethereum (ETH) to pay as transaction fee.

As the popularity of DeFi has increased, the cost of carrying out transactions are also increasing depending on the stage in development the blockchain being used is in. And even though solutions like Layer-2 blockchains are being built today, not nearly enough is being done to solve this problem.

2. Inability to pay transaction fees with non-native tokens

While the issues concerning high cost of transaction fees have been well highlighted, another problem still in the purview of transaction fees is the inability of users to pay them with non-native tokens. When a user carries out a transaction on a blockchain (say Ethereum for example), they are required to pay the gas/transaction fee on ETH. ETH is quite expensive and a newbie to the DeFi space will be scared off, when they see they can't afford the gas fees.

We think transactions should be structured in a way such that users can use other non-native tokens which they can afford when it comes to paying transaction fees. This will only drive more the rate of adoption of DeFi.

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3. Time consuming

While decentralized finance platforms have their positives, many of these platforms aren't optimized for fast transactions. They are sometimes slower than centralized cryptocurrency platforms. According to an analysis, it takes a centralized crypto exchange an average of 10 milliseconds to get an order done, whilst it takes a decentralized exchange a minimum of 15 seconds and up to 1 minute to complete an order. This is obviously much longer than its counterpart in the centralized space.

Some issues which make the DeFi system as we have it slow are tied to the l ow availability of liquidity and the difficulty associated in the interoperability between blockchains. Because their are thousands of currencies and tokens being exchanged in the crypto markets, the numbers of traders that are available is not sufficient enough for seamless movement of assets. When this is combined with the limited means of transferring between different commodities on Exchanges, the systems become congested.

4. Large learning curve for Users

Because DeFi is a relatively new financial industry, and a lot of people find it difficult opening up to a financial system that they aren't used to, from the one they are used to, it poses a huge bump in the road to adoption for DeFi. One issue which causes hesitation amongst potential adopters is that these tranche products are relatively new types of structured financial products which are built by non-financial experts, and structuring financial products should be in the forte of experienced financial engineers at investment banks. Because of the lack of experience in the DeFi space, there are other risks which arise from errors in smart contracts and other issues caused by human errors due to DeFi platforms not as completely decentralized as they claim to be. Potential failure in the price mechanism and a lack of insurance on loans also present risks for the space as well. All of these put together are reasons why the learning curve for new users is longer and it takes time for someone to get a solid hold of what the DeFi space is all about.

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5. Inability to buy NFTs using a single token

One problem the NFT space is currently facing is the inability of buyers to buy NFTs with the cryptocurrency they have available. Every NFT marketplace has an official token that they require to be used for transactions and without this token, buying and selling cannot be done on these platforms.

Now users are forced to go through the process of either buying or swapping this token off a centralized or decentralized exchange. This rule is restrictive and discourages the onboarding of new users into NFTs.

Our Solutions to These Problems

1. Freedom to pay transaction fees in ANY token

By using the Plena Finance mobile application, users will get the freedom to pay transaction fees for any transactions done of the platform in any token. This means regardless of the blockchain network being transacted upon, our users can comfortably use the token they have to settle the transaction fees required.



2. Up to 30% cheaper transactions

Transactions on the Plena Finance mobile application will have up to 30% cheaper gas fees and in this way, it ensures that there is a low barrier to entry into the DeFi space.

3. Faster transactions

With the Plena Finance mobile application, users will enjoy faster transaction speed. This is different from the current norm in the DeFi space. Transactions would get confirmed in record time, thereby giving the idea of an alternative means of financial transactions a more solid meaning and use case.

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4. One-tap gateway to Decentralized Finance

Plena Finance mobile application will be a one-tap gateway to the world of decentralized finance. Users can get almost every single DeFi product or service they'd like to have access to. With Plena Finance, the world of decentralized finance would be on a mobile application, in the smartphones of these users.

5. One-tap gateway to DeFi & Metaverse

The Plena mobile application provides easy access to decentralized finance services and the Metaverse. With Plena, users can gain access to the best financial solutions and explore the Metaverse and its products.

6. Buy NFTs in a tap from any marketplace

Plena Finance mobile application enables users to buy NFTs regardless of which market-specific token is required to purchase them. Plena allows a user to pay for an NFT with whatever token they have access to as the platform exchanges (in the backend) the user's token to that of the marketplace they are purchasing an NFT from.

Now, buyers no longer have to worry about going to exchanges to swap their stable coins to the token required for them to be able to buy NFTs off a marketplace. They can simply just submit their stable cryptocurrencies on Plena and those crypto will be swapped for them in a tap without them going through any stress.

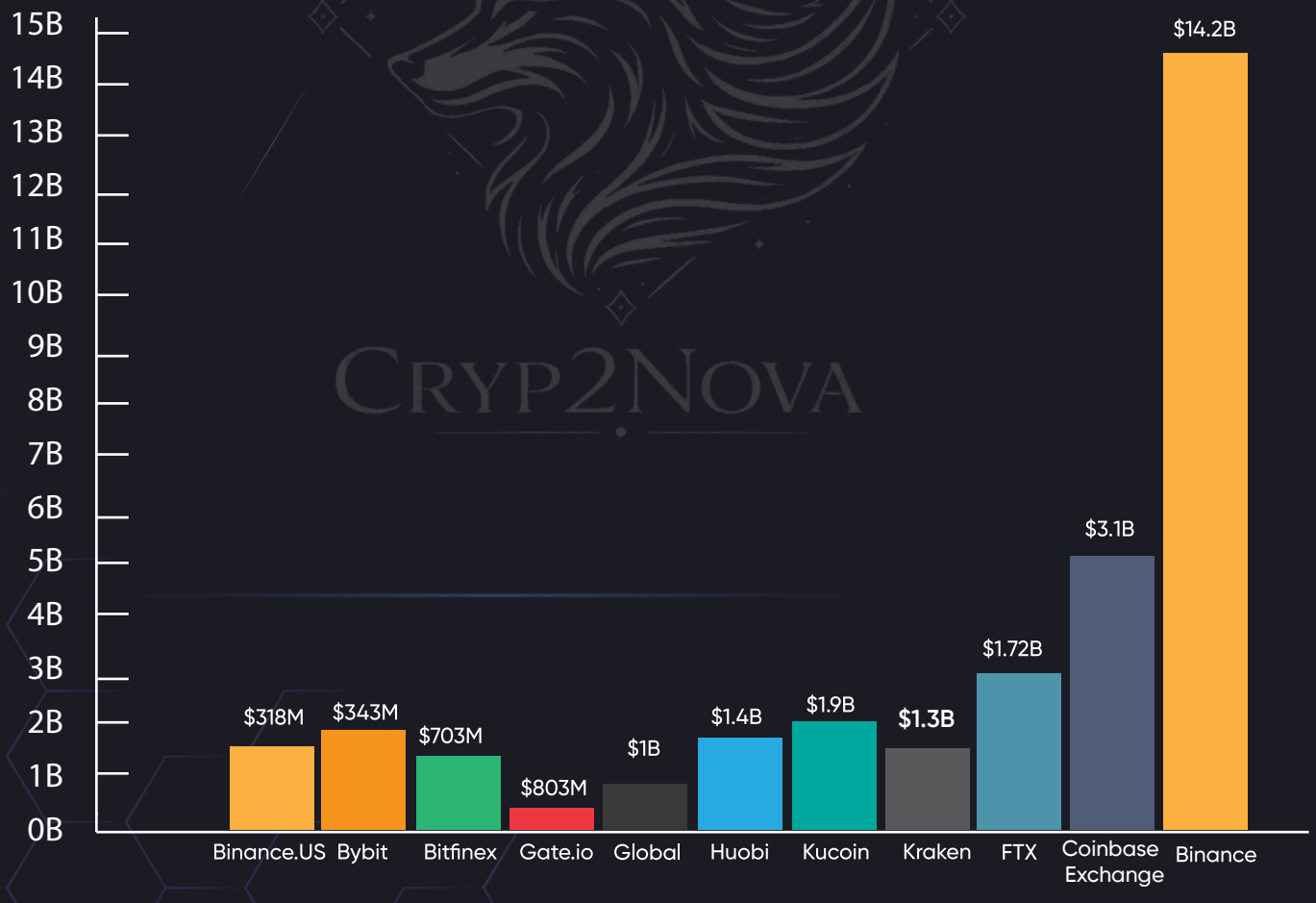
Limit order exchange like it is found in centralized exchanges but without any Know Your Customer (KYC) verification required. So with this, Plena offers centralized services in a decentralized infrastructure.

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DeFi Market Size

The Total Value Locked (TVL) in DeFi is $246 billion in 2022 and would reach the $1 trillion mark by 2027. Currently there are over 3 million total Decentralized Finance users, and around 101 million total Centralized Exchange users. With a total of 600 DeFi platforms and 311 centralized platforms respectively, the TVL in DeFi as of writing this document is $246 billion while the TVL on Centralized Exchanges is $671 billion.

According to Decrypt, DeFi has a potential addressable market of 104 million users but currently has a serviceable obtainable market of 500,000 users. What all of these stats and figures show is that the DeFi space is still one with a lot of potential to grow even bigger. The right products which will push the need and desire for adoption should be built and the space would increase in value. We believe Plena Finance is one of such products.



Note: This is a graph of the latest top 10 crypto spot exchanges over a 24h period.

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NFT Market Size

In 2020, the global Non-Fungible Token (NFT) market size reached $340 million and by the end of 2021, the market had surged to $41 billion. This is According to a recent analysis released by blockchain data company Chainalysis.

However, other estimates on NFTs differ. A separate data from DappRadar shows that the market size of NFTs reached $22 billion in 2021. But it is still clear to see the industry's explosive upward trend as DappRadar also pegged the market size for NFTs at just $100 million in 2020.

Limit Order Exchanges Market Size

According to a The Block research report, in 2021, more than $14 trillion in trading volume was reported by centralized crypto exchanges. These exchanges hold customers' private keys unlike decentralized exchanges.

Compared to the trading volume of 2020, that is a massive 689% increase, based on data as of December 24, 2021. For proper context, in 2020, centralized crypto exchanges facilitated over $1.8 trillion in trading volumes.

Binance led the centralized crypto exchange market as it facilitated a massive 67% of total volumes in 2021, that is over $9.5 trillion, according to The Block Research.

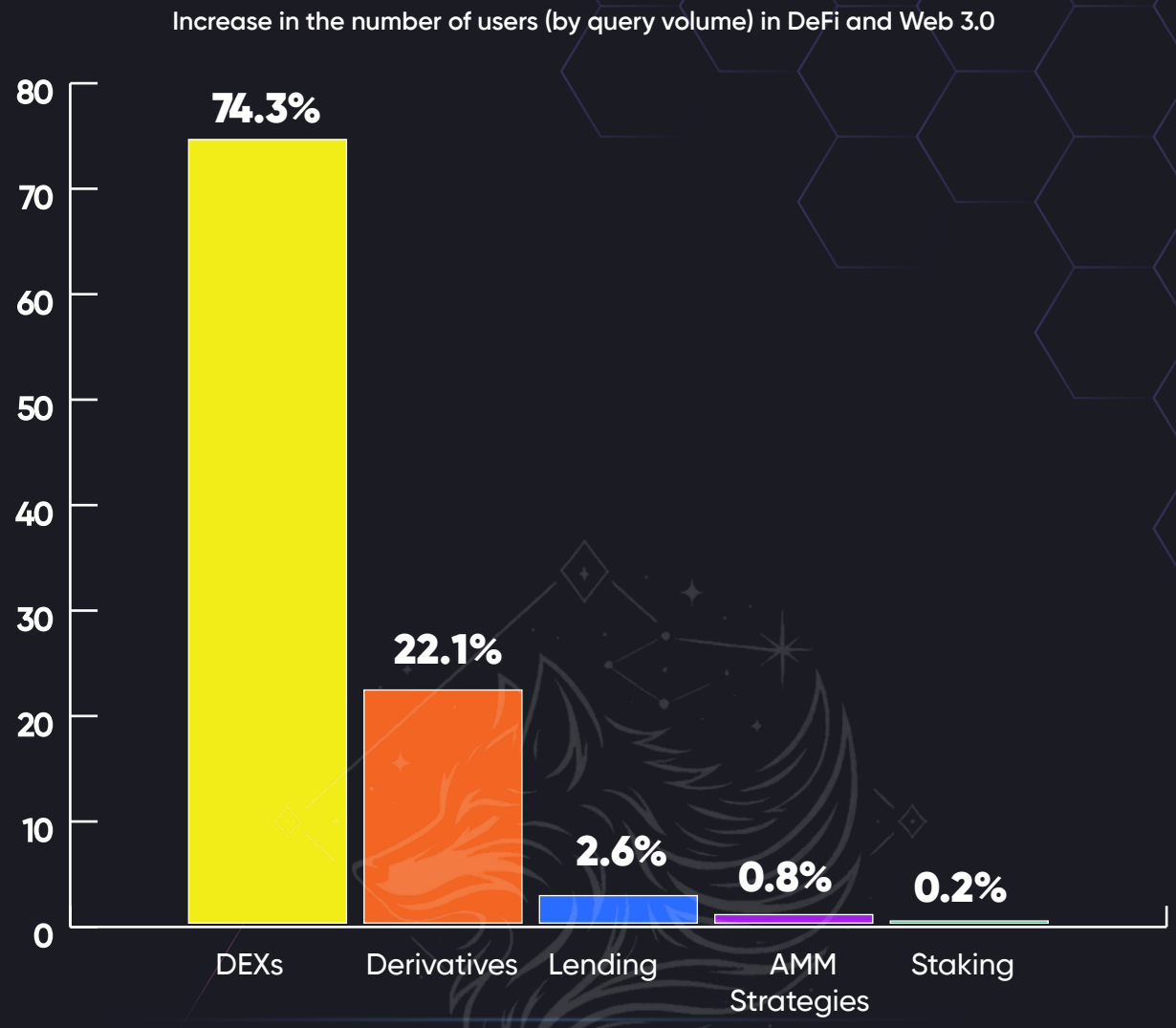
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Target Market

DeFi users are our priority target market but we are a product that will also cater to Centralized Exchange users looking to move over to the side of decentralized finance.

As a result of this, our total target market is all crypto users who face problems while coming to use DeFi & Web3.0 products and services.

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Plena Finance Products

Plena Finance mobile application provides a vast array of decentralized finance products and services. A cross-section of these includes:

- LP Pools
- Lending and Borrowing
- Non-custodial Services
- Variable Asset Vaults
- Staking
- Smarter DeFi Notifications
- NFT Marketplace
- Best Exchange Rate for Swaps

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Plena Finance Team

Sparsh Jhamb

Chief Executive Officer at Plena Finance



Sparsh Jhamb is the CEO at Plena Finance and a very experienced entrepreneur, blockchain architect and consultant.

Sparsh has always had a keen interest in using his skills to drive the development of a project in the crypto space and started his career with a degree from the Maharaja Surajmal Institute of Technology. He then got his break at Blockbrew Engineering where he worked on projects as a Blockchain Developer.

Since Blockbrew Engineering, Sparsh has gone on to work for different well-known and recognized companies, including: EasyFi Network, KoinFox and now as Chief Executive Officer at Plena Finance.

Sparsh's core competencies and skills include software development, programming, development of complex blockchain technologies and software development.

During his career, Sparsh has worked with many talented blockchain architects and developers, and now he leads the team at Plena Finance as the Chief Executive Officer.

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Yajash Jhamb

Chief Technology Officer and co-founder at Plena Finance



Yajash Jhamb is the CTO and co-founder at Plena Finance and a very experienced Software Developer.

Yajash started off his Software Developer career as an intern at Xungry.com in India. He then went on to Web Texo Technologies to continue the perfection of his knowledge and skills as a Full Stack Web Developer Intern.

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In August 2019, Yajash became a Software Engineer at PolicyBazaar before going on to work full time as a Software Developer at Zast Logisolutions. Together with Sparsh Jhamb, Yajash founded Plena Finance and some of his core competencies include software development, with in-depth knowledge of languages like Javscript, Node.js, Python and React.js.

Tushant Suneja

Chief Operating Officer at Plena Finance



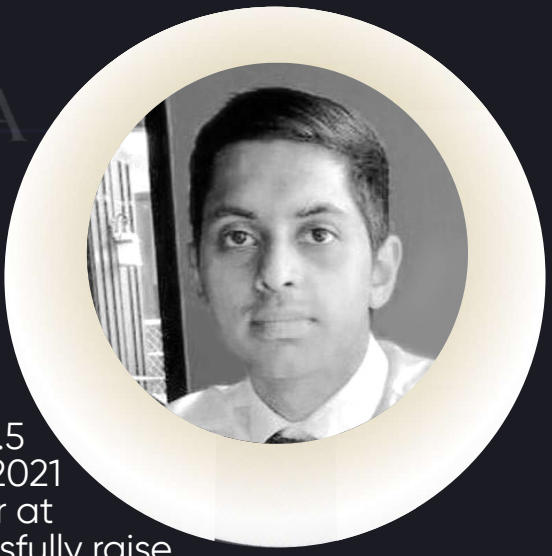
Tushant Suneja is the COO at Plena Finance and he is very enthusiastic about the blockchain space and the latest trends and technologies popping up in the space everyday.

Tushant started off his career as a Web Application Developer as an intern at Xungry.com in India in 2018. He then went on to Newgen Software where he worked as a Data Analyst for a period of two years. Tushant has always demonstrated an impressive work ethic and this has got him good recommendations from some of the top players in the industry.

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Sayuj Kumar

Head of Operations at Plena Finance



Sayuj Kumar is the Head of Operations at Plena Finance and he is very passionate about the blockchain and cryptocurrency space. Sayuj finished his bachelors in Finance from university of I ndianapolis and then worked in Houston, Texas for 1.5 years as an assistant project Manager. In February 2021 , Sayuj became the Business Development Manager at Pandora Protocol where he helped the team successfully raise $2.4 Million and grew the projects community by 10x in 2 months across various channels. In November 2021 Sayuj then became the Head of Operations at Plena Finance and has been doing great in this position.

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Token Utilities

$PLENA is Plena Finance's native token and it fuels our digital economy. $PLENA facilitates both value transfer and revenue generation on both micro and macro levels in the Plena Finance mobile application.

Discounts on Trading Fee

By using the $PLENA token, the user will earn discounts on fees that they would otherwise spend on other platforms. Plena offers this discount with its token to make the user experience seamless and generally profitable.

Governance

Plena Finance will create a system of governance on the Plena Finance mobile application where holders of the $PLENA token can propose and vote on what kind of products and services they'd like to have access to and invest in.

LP Staking

Liquidity providers can stake their tokens and earn impressive rewards and APYs on their staked tokens.

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Free Swaps

Holding the $PLENA token affords the user the opportunity to carry out free swaps on the Plena Finance mobile application.

Earn Partner Tokens

Users who hold $PLENA qualify to earn the tokens of Plena's many partners as owning $PLENA would be a criteria that qualifies users for this.

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Token Economics

The $PLENA token will be created upon the launch of the mobile application for the platform. No other tokens will be created in the future.

Total PLENA token supply — 250,000,000

The $PLENA token will be created upon the launch of the mobile application for the platform. No other tokens will be created in the future.

Token Allocation & Vesting

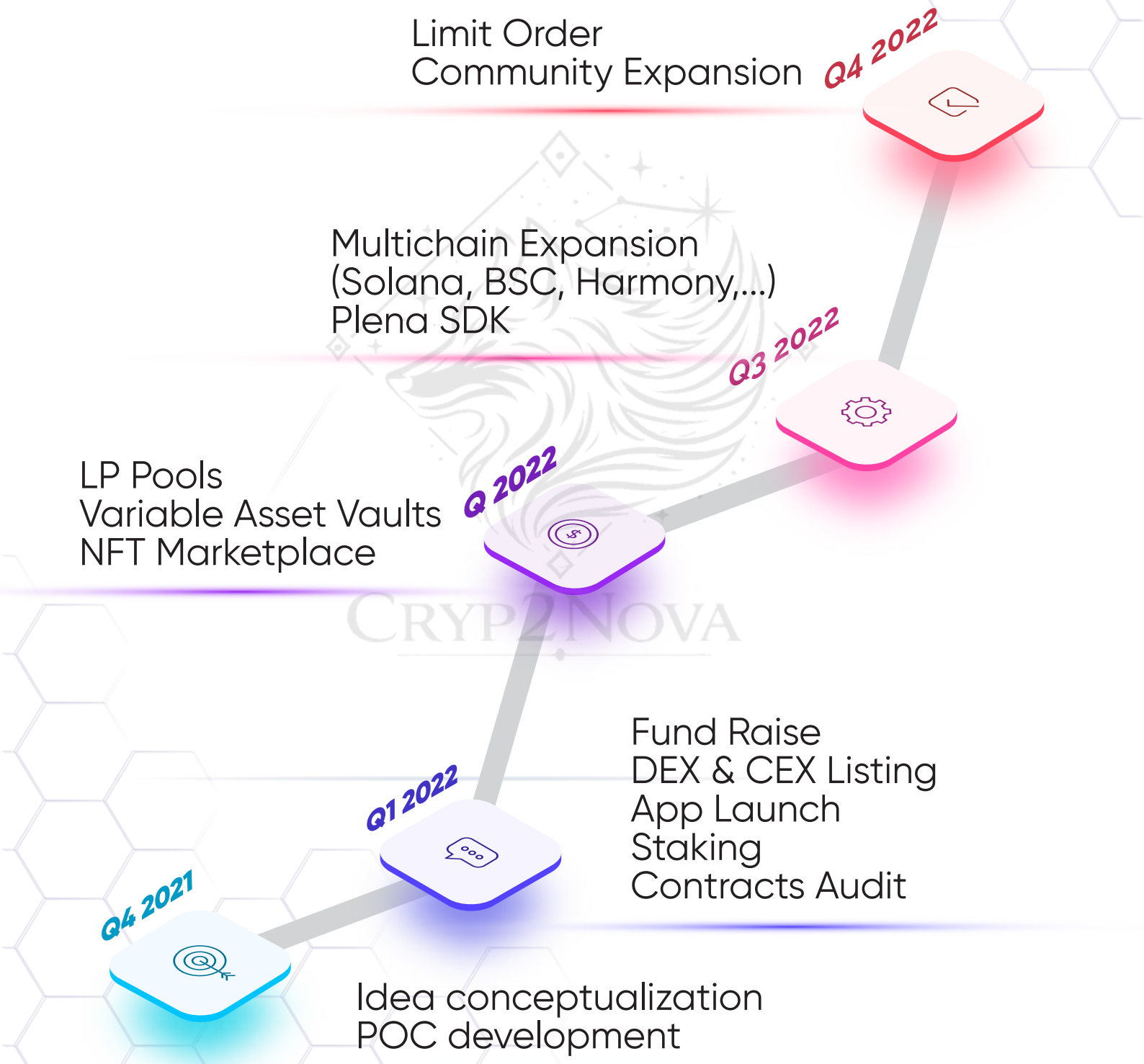
Round	Token Allocation	% of Total Supply	Price Per Token	Vesting
	Total	250 million		
Seed	10,000,000	4%	$0.06	5% unlocked at TGE, 5.27% monthly release from the next month for 18 months.
Private Sale	32,500,000	13%	$0.10	10% unlocked at TGE, 7.5% monthly release from the next month for 12 months.
Public Sale	2,500,000	1%	$0.12	100% unlocked at TGE
Advisory	7,500,000	3%	--	0% unlocked at TGE, 6 months cliff , remaining linearly vested for 24 months
Core Team	37,500,000	15%	--	0% unlocked at TGE, 12 months cliff, remaining linearly vested for 24 months.
Reserves	50,000,000	20%	--	Unlocked as required
Ecosystem Funds	50,000,000	20%	--	Strategic release as per market demand.
Mined Tokens	60,000,000	24%	--	Gradually Vested over 48 months. Numbers are subject to change

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Project Roadmap

Plena Finance will create a a system of governance on the Plena Finance mobile application where holders of the $PLENA token can propose and vote on what kind of products and services they'd like to have access to and invest in.



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