

***WHITEPAPER***  
***STELIOS FINANCE***

# ***Table of content.***

<b>Abstract.</b>	<b>01</b>
<b>The Problem.</b>	<b>03</b>
<b>The Solution: Stelios Finance.</b>	<b>05</b>
<b>Stelios Token (STL).</b>	<b>06</b>
<b>Tokenomics.</b>	<b>07</b>
<b>Blockchain of Choice.</b>	<b>08</b>
<b>Stelios Blockchain.</b>	<b>10</b>
<b>Native DEX Platform.</b>	<b>12</b>
<b>Stelios Debit Card.</b>	<b>14</b>
<b>Roadmap.</b>	<b>16</b>

# **Abstract.**

After a few years of absolute reign, Bitcoin ceased to be the only existing cryptocurrency in 2011, when the first rival alternative currencies (such as Namecoin and Litecoin) began to appear. More people and platforms started accepting crypto, which contributed to the increase in popularity of the format.

According to CoinGecko, the total market cap of cryptocurrencies is 2.6 trillion USD as of September 2021. The crypto market has grown over 600 percent from \$397 billion as of November 3rd of 2020 and added nearly \$1 trillion in just a little over a month.

In 2011, Bitcoin was only 0.30 USD per coin. In 2013, a single Bitcoin was worth a thousand dollars, prompting many investors and speculators to look for cryptocurrencies. High demand caused the value to go down. Since then, the price has had many ups and downs, but in 2021 a Bitcoin cost almost \$45,000. The market capitalization of Bitcoin went to 1274 billion USD in 2021 from only 13 billion USD in 2013. In April 2021, the Bitcoin market cap reached an all-time high and had grown by over 1,000 billion USD when compared to the summer months.

Similar to that, any coin's value can go high as their demand keeps going high and high. There is a big potential for Moneto to raise its value when more and more people invest in it.

# ***The Problem.***

Since the first launch of cryptocurrency in 2009, the popularity of this decentralized asset has skyrocketed. According to Statista.com, there are nearly six thousand crypto coins around the globe at present (2021). There are more than six thousand crypto coins and ten thousand crypto tokens around the world. Most of the coins are utility or meme-based.

Cryptocurrency and blockchain technology company TripleA estimates that there are more than 300 million cryptocurrency users across the world and more than 18,000 businesses worldwide now accept some form of cryptocurrency as payment.

Still, there are billions of people who do not know the true power of cryptocurrency or are simply not familiar with this digital asset. On the other hand, many people see crypto just as an investment rather than a currency that can be used in daily purchases.

Furthermore, thousands of businesses do not utilize the full potential of this powerful digital asset. They either do not allow people to use crypto as a medium of currency or they limited the number of use cases.

# ***The Solution: Stelios Finance.***

Stelios Finance, a community-driven project is designed to make crypto available for everyone. The main mission is to integrate everyone and every business into crypto and let people understand the true power of cryptocurrency.

Stelios Finance aims to eliminate the delay and the high fees on transactions. To achieve this goal, Stelios Finance will launch its own native token, Blockchain, and Decentralized Exchange (DEX) platform. This will ensure that cryptocurrencies can be easily accepted, sent, and spent by everyone. Also, it will allow people to use cryptocurrencies in daily purchases and ensure that more and more businesses will adopt this digital currency.

# ***Stelios Token (STL).***

Stelios token is the native utility token of Stelios Finance. It is used for a variety of purposes within the growing landscape. Some of the main functions of STL tokens are yield farming and staking.

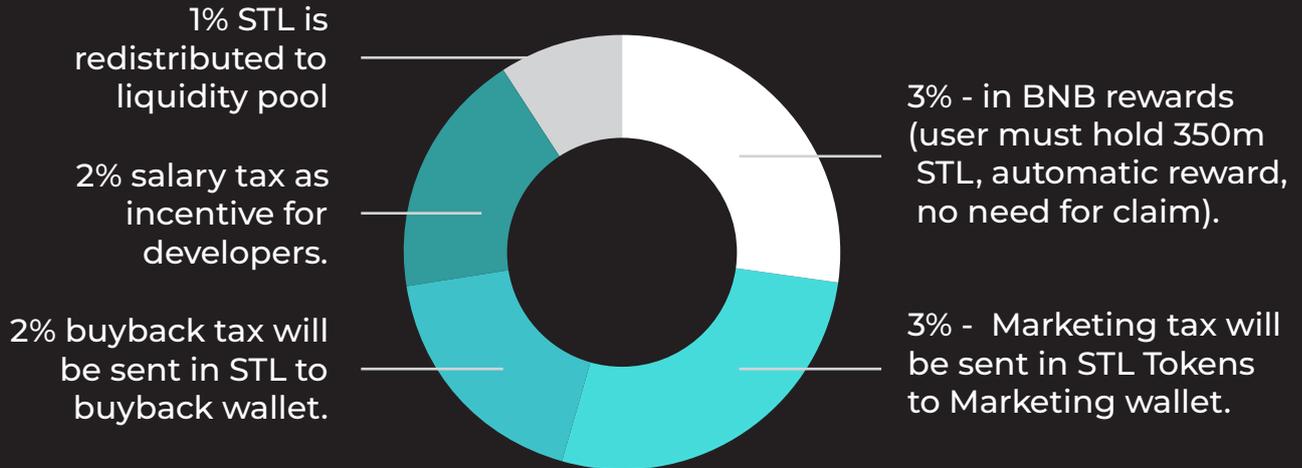
In addition to that, as Stelios Finance is a community-driven project, STL tokens will be used for making and voting on governance proposals through the platform's community governance portal.

Stelios token will have a total supply of 500,000,000,000 (500 Billion).

# Tokenomics.

Symbol - STL

Total Supply - 500,000,000,000 (500B)



Additional 2% on every sell will be added towards the liquidity pool for a total of 13%

# ***Blockchain of choice.***

At first, Stelios Finance will run on Binance Smart Chain (BSC). Near future, Stelios Finance will introduce its native blockchain.

## **Why Binance Smart Chain (BSC)?**

Binance Smart Chain (BSC) is a blockchain network built for running smart contract-based applications. Also, it runs in parallel with Binance's native Binance Chain (BC), which allows users to get the best of both worlds. BSC blockchain network built for running smart contract-based applications supports any Ethereum-compatible smart contracts.

Additionally, BSC combines delegated proof-of-stake (PoS) and proof-of-authority (PoA) to achieve network consensus and maintain blockchain security.

However, once Stelios Blockchain is launched, Stelios whole ecosystem will run on the native blockchain and will make things easier, reliable, secured, and faster.

# ***Stelios Blockchain.***

Shortly Stelios Finance will launch its native blockchain technology. This blockchain will be secured, reduce transition fees massively, and will introduce to Stelios Debit Card.

Stelios Blockchain technology is a digital ledger of transactions that duplicates transaction ledgers and distributes them across the entire network of computer systems on the blockchain. Every block in the chain contains several transactions, and every time a new transaction occurs, a record of that transaction is added to every participant's ledger. It makes the technology near impossible to hack, creak or cheat.

The root of Stelios blockchain technology is very straightforward. Any given blockchain consists of a single chain of discrete blocks of information that are arranged chronologically. In principle, this information can be any string of 1s and 0s, meaning it could include emails, contracts, bond trades, etc. In theory, any type of contract between two parties can be established on a blockchain without any help from a third party as long as both parties agree on the contract. It will allow Stelios Finance to have its native debit card, Stelios Debit Card.

# ***Native DEX Platform.***

Down the road, Stelios Finance will launch its own DEX platform. This platform will have all features like the traditional DEX platforms including buy-sell, swap, stake, farm but will have fewer fees and be more secured.

Traditional crypto trading requires matching the orders of someone who wants to buy crypto with someone who wants to sell, and vice versa. This process is formerly known as centralized exchange or CEX. The problem with CEX platforms is they work under the control of third parties. So exchanges are vulnerable to security breaches, data manipulation, and hacks.

This is where Stelios Finance Decentralized Exchange platform or DEX platform comes in handy. The platform offers robust security since a group of expert validators validates each transaction. Additionally, it offers complete anonymity. The actual asset being exchanged never passes through the hands of an intermediary removing any need for a third party.

Stelios Finance will partner with other tokens and coins which will allow users to not only buy-sale, swap, stake, and farm STL tokens but also many other cryptocurrencies.

Furthermore, Stelios Finance DEX platform will allow users to transfer STL tokens from one wallet to another wallet with an absolute 0% fee.

## ***Stelios Debit Card.***

On 20th February of 2014, the founder of Robocoin named Jordan Kelley launched the first bitcoin ATM in the USA. It functions similar to a bank ATM but scans government-issued identification such as a driver's license or a passport instead of a debit or credit card to confirm users' identities. Since then, the number of crypto ATMs kept increasing day by day. In September of 2017, an average of 3 bitcoin ATMs was being installed every single day and the number reached 1574.

Stelios Finance will issue Stelios Debit Cards that can be used to pay in any Visa POS or ATM just like

any bank debit card. To issue the cards Stelios Finance will partner with VISA. It will ensure that users will be able to spend their Stelios coins across two hundred countries and over forty-five million merchants.

There will be a wallet of Stelios where users can store and hold their STL tokens. This wallet will be directly linked to the Stelios debit card and act like a checking account for STL tokens. Users will be able to spend their wallet tokens with Stelios debit card.

# Roadmap.

## Phase 1

### Launch

- ✓ Website Launch
- ✓ DEX Listing
- ✓ 2000 Telegram Members
- ✓ 1000 Holders
- ✓ Marketing Campaign
- ✓ 5000 Telegram Members

## Phase 3

### Expansion

- Initial CEX Listing
- Coinmarketcap Listing
- Stelios Swap DEX
- Stelios Stake, Farm
- DeFi Project Partnerships

## Phase 2

### Growth

- ✓ Contract Migration
- ✓ New Whitepaper
- Marketing Campaign
- Website Redesign
- 10000 Telegram Members
- 3000 Holders

## Phase 4

### Utility

- 50000 Telegram Members
- 10000 Holders
- More CEX Listing
- Influencer Partnerships
- Stelios Blockchain
- Stelios Debit Card