

Farmy Ecosystem

Unlocking Global Farmland Value
with Tokenization and NFT Ownership



Introduction

Farmy offers the opportunity to invest in farmland across the globe for as little as \$50 through fractionalized NFT underpinned by physical farmland.

Farmy is an ecosystem that facilitates crowd farming through a vast network of people with diverse knowledge, expertise, and stakes. The power of the crowd enables increased productivity, higher profitability, and more sustainable agriculture.

Farmy Ecosystem allows investors to be in complete control of not only their portfolio structure but also of their future investment strategy. *Farmy Marketplace* enables investors to trade 24/7 their fractionally owned NFTs to reshape their portfolio, stake their tokens for rewards, and have the opportunity to vote and decide on each property managed.

Farmy is merging the best of both worlds, farming and blockchain technology, to achieve incredible returns with maximum stability. At first glance, it might seem that farming and cryptocurrency are two completely unrelated fields at opposite ends of the spectrum. However, like every long-lasting marriage, it end-up being the perfect match due to their shared values and complementary attributes.

Farmlands are anchored to the earth. It is a tangible commodity with limited supply, like cryptocurrencies. Historically, it has been one of the most reliable safe havens. Moreover, due to the fast-growing population, rapid losses of farmland acres, and unstable financial system, farmland is quickly becoming one of the best investments of the century.

“Agriculture will be one of the great investment stories of the 21st century.”

- Jim Rogers

On the other hand, cryptocurrencies are instant, liquid, accessible, and decentralized. They provide speed, transparency, and flexibility. It is one of the best solutions for self-governance and transaction settlement. The innovation potential that blockchain brings is endless, and Farmy is at the forefront of that revolution.

“Blockchain has the potential to transform the way we do business and interact with each other, and it will be a key technology of the future.”

- Tim Draper

Farmland is an asset class with a proven track record of creating wealth over time. By combining this time-tested investment with the innovative power of blockchain technology, we can offer investors an unparalleled opportunity to generate significant returns. Farmy is a rare opportunity to invest in a solution that combines the dependability of traditional assets with the untapped potential of modern technology.

Scarcity, Demand, and Accessibility

There is a significant opportunity in farmland due to the scarcity of land and the increasing demand for food. As the world's population continues to grow, there will be a corresponding increase in the demand for food. At the same time, many countries worldwide are losing acres of farmland yearly, which will only exacerbate the problem of food scarcity. The U.S. alone loses almost 500,000 acres of farmland a year. That's a loss of nearly 15,000,000 acres of farmland by 2050.

One of the primary drivers of this trend is the rapid expansion of the global middle class. As more and more people enter the middle class, they will have the means to afford a more diverse and higher-quality diet, increasing the demand for food. This, combined with the fact that the world's population is expected to reach almost 10 billion by 2050, means that we will need to significantly increase our farm capacity to meet the growing demand for food. Growing population equals growing demand for food, and it is estimated that we will need 70% more farm capacity to keep up with the population growth.

Unfortunately, purchasing farmland is often not accessible to small individual investors. This is due in part to the high cost of buying and maintaining a farm, as well as the various legal and regulatory challenges that can be involved in the process. As a result, many small investors may be unable to take advantage of the opportunity presented by the increasing demand for food and the scarcity of land.

Farmland investment is an evident trend, and Farmy will facilitate access to those investments for smaller investors.

High Start-Up Capital

One challenge of investing in real estate is the high start-up capital required. To purchase a property, investors usually need to have a significant amount of money available upfront, often in the form of a down payment (typically 10% - 25% of the property value). This can be a barrier to entry for many people, especially those who are just starting their careers or do not have a lot of savings.

The high start-up capital required to buy a farm can be particularly daunting for young farmers. In addition, many young farmers may have a passion for farming but may not have the financial resources to make such a significant investment. As a result, they may be unable to pursue their dreams of starting a farm.

Furthermore, the high start-up capital required to invest in real estate means that investors are typically limited in the number of properties they can invest in each year. This increases their investment risk, as they cannot spread their exposure across many properties.

Overall, the high start-up capital required to invest in real estate can be a significant challenge for many people. We want to offer investors access to a market with less capital investment required, less risk, and higher potential returns.

Geographic Limitation

One challenge of investing in farmland is the geographic limitation it imposes on investors. Typically, property investors are restricted to investing in the country where they live, and in some cases, even in their state or region. This can limit their exposure to emerging markets and prevent them from benefiting from the real estate markets of other countries.

Another challenge is the scarcity of farmlands in specific locations. For example, people living in cities or regions with a limited supply of farmland may have difficulty finding investment properties. Similarly, poor weather conditions, zoning restrictions, and environmental concerns can all impact a person's ability to buy farmland.

Overall, the geographic limitations of real estate investing can be a significant challenge for many people. It can restrict the range of investment opportunities available to them and limit their ability to diversify their portfolio and mitigate risk. Farmy brings the global farmland market to your fingertips.

Costly Intermediation

One challenge of investing in real estate is the high transaction costs involved. When purchasing or selling an investment property, investors often have to pay a variety of middlemen, including real estate agents, lawyers, accountants, and government treasury departments. These costs can significantly reduce the returns on investment as they eat into the capital gains that an investor would otherwise receive.

Furthermore, the various regulations that govern real estate investments can be inflexible and burdensome, requiring investors to manage heavy conditions and documentation. This can increase the time and effort needed to make a real estate investment and may deter some investors from entering the market.

Another challenge is the lack of a secondary market for farmland, which limits price discovery and investment opportunities. It can also be challenging to buy or sell a property from overseas, which further restricts the potential pool of investors.

Overall, the high transaction costs associated with real estate investments can be a significant challenge for many investors. These costs can eat into profits and make it difficult for investors to achieve satisfactory investment returns.

Farmy Marketplace drastically reduces the cost of transactions and requirements and increases transparency through blockchain technologies and global exposure.

Lack of Knowledge or Expertise

Problem Statement

The lack of knowledge or expertise can be a significant challenge for people interested in investing in farmland. To identify an excellent investment, you first need an understanding of its market. *Farmy Community* provides a wide range of knowledge and support through its community, reaching every corner of the world for investors to make well-informed decisions.

Some people may not have the necessary experience or knowledge to run a farm, which could make it difficult for them to secure financing or find a suitable property. This can be especially true for young farmers, who may face competition from established farmers with more resources and experience.

Older farmers looking to retire may also face challenges in finding a successor to take over their farm. Transferring a farm or agricultural business can be complex and involve many legal and regulatory challenges, which may deter potential buyers or successors. In addition, in some cases, older farmers may have difficulty transitioning their farms to new owners due to emotional attachment to the land, problems letting go of control, or a lack of clear succession plans.

In addition, some people may not have the time or energy to commit to managing a farm, as gardening can be time-consuming. Finally, others may have little passion or interest in farming, which could make it difficult for them to operate a farm successfully.

A lack of knowledge or expertise can significantly challenge people interested in investing in farmland. *Farmy Community* complemented with Web 3 technology will simplify farm ownership or transitioning.

Increased Challenge in Securing Safe Yields

Securing safe yields in traditional markets has become increasingly challenging due to the surge in inflation caused by central banks printing money around the world. As a result, investors have been pushed to speculate on more risky assets to achieve satisfactory returns on their investments. However, it is difficult to find stable and safe investments that offer consistent and reliable returns in a world that is becoming increasingly speculative.

One traditional option for long-term, stable investment has been real estate. However, real estate has also become a highly speculative investment in many regions of the world, particularly in cities with a large pool of competitive investors. As a result, many potential investors may be priced out of the real estate market, leaving them with few options for stable, long-term investments.

Farmland investments solve most of those issues by providing multiple sources of revenue while historically being one of the best safe-haven. And *Farmy Marketplace* gives investors access to the global farmland market.

Opacity in the Agriculture Industry

Problem Statement

The lack of transparency in the agriculture industry poses a significant challenge, particularly concerning the supply chain. Consumers often find it difficult to trace their food's origin and production methods. Furthermore, the opacity of the farmland market can impede farmers from obtaining the necessary financing and resources to run their operations, particularly for small and medium-sized farmers who have more difficulty accessing financial resources than larger, established farmers.

This murkiness in the agriculture industry can have detrimental effects on both farmers and consumers. It hinders farmers from securing the resources they require to run their farms and makes it harder for consumers to make informed choices about the food they consume.

To address this issue, embracing decentralization and fractional ownership models can pave the way toward a more transparent and equitable food system that benefits all parties involved, including farmers and consumers. In addition, investing in farmland through these methods can help to eliminate the opaqueness in the agriculture industry.

Real Estate Investment Trusts

Real estate investment trusts (REITs) are a popular option for those looking to invest in real estate. However, several factors can impact the attractiveness of a REIT as an investment. One factor is the high management fees charged by REITs, which can reduce the overall yield earned by investors.

Additionally, REITs offer limited control over the portfolio for investors, as they are passive investors and do not have direct control over the specific properties held in the portfolio. REITs may also be subject to interest rate risk, which can impact their performance.

Alternatively, a Decentralized Autonomous Organization (DAO) powered by blockchain technology offers investors greater control over the operational activities of their investments and a more transparent process. Additionally, the absence of loans in a DAO structure removes the risk of interest rate changes, and automation can help to minimize fees.

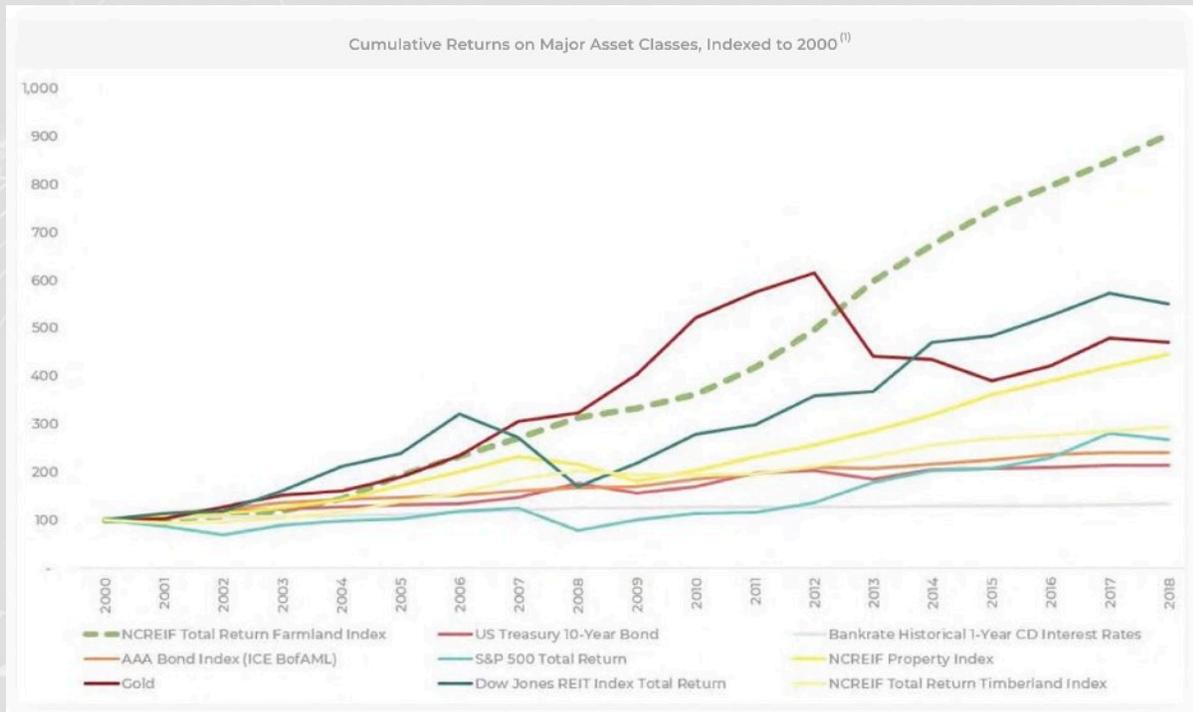
Stability of Investment

Investing in farmland offers stability and diversity for investors. As a historically reliable safe haven, farmland has low volatility and is a successful long-term investment strategy. In addition, it provides resiliency to challenging economic conditions, as it is uncorrelated with most other major asset classes and has proven to perform well during difficult times.

Farming positively correlates with inflation and has proven to be an excellent inflation hedge, outperforming bonds, the stock market, and even gold on average.

The diversity of investment in farmland is further enhanced by the ability to own a piece of land in various regions and for different crops through fractionalized ownership. Overall, owning farmland can provide investors with a diverse portfolio of long-term assets sourced from across the world.

Many people might assume that the most significant risk for farmers is the weather, but the reality is often more complicated. The first reason farmers lose their farms is due to debt and the inability to pay it off. This is another aspect where Farmy investments provide a superior solution. With our crowdfunding model, there is no debt involved in the process, giving both farmers and investors peace of mind. As a result, investors don't need to worry about the risk linked to debt repayment when it comes to investing in farmland.



Flexibility and Liquidity

Farmy Secondary Market offers investors the flexibility and liquidity they need to trade their fractionally owned NFTs and capitalize on capital gains. With the ability to exchange assets 24/7 and connect with thousands of other investors, Farmy provides global reach and accessibility.

Our real estate focused exchange allows investors to instantly alter their portfolios and adapt to global market trends, shortlist potential investments, analyze global farmland investment trends, and access historical market data. Switch seamlessly from being invested in South East Asia to being invested in Europe and North America. Build your dream portfolio and reap the reward

Compared to traditional real estate markets, Farmy's approach significantly cuts transaction time and fees, making it a revolutionary option for investors.

Low Barrier to Entry

The tokenization of assets with NFTs makes it easier for investors to trade and manage tangible assets, including real estate. In the past, solid real estate sector investment opportunities have been restricted to accredited investors, real estate developers, and businesses.

However, Farmy Marketplace facilitates individual investors to pool their resources and access high net-worth opportunities with lower capital requirements. The minimum entry ticket can be as low as \$50 per project, thanks to the savings achieved through managing and distributing funds on the blockchain.

This allows for greater liquidity and allows investors to enter the market with minimal start-up capital. In addition, through tokenizing real estate and using blockchain technology, *Farmy Marketplace* offers investors exposure to both the global real estate market and a secondary market, with 24/7 investment opportunities and smart contracts for frictionless investment.

Maximized Return on Investment

Farmy Marketplace allows investors to maximize their return on investment through various means.

In addition to the traditional methods of generating returns through the appreciation of the land and the sale of crops and farm productions, Farmy will also allow investors to lease out their farms or lend money to borrowers. *Farmy Secondary Market* also provides for capital gains by buying and selling fractionally owned NFTs. Staking tokens through smart contracts will provide yet another source of passive income.

In addition to these methods of generating returns, investors in *Farmy Ecosystem* also benefit from passive income from every transaction happening in the ecosystem. For example, any tokens holder who stakes their tokens receives a commission from every sale in the marketplace or secondary market.

Farmy NFTs offers more than just a digital representation of a property. Each NFT is backed by a physical asset, which acts as collateral and ensures the minimum value of the NFT is protected, acting as a "stop loss" mechanism for the investors. Even in market downturns, your initial investment is protected from significant declines.

The demand for food is increasing, and arable land is decreasing, leading to unprecedented increases in farmland values in recent years. By accessing these long-term tailwinds and taking advantage of the diverse opportunities for generating returns offered by Farmy, investors can maximize their return on investment.

Farmland can be a valuable addition to an investment portfolio due to its stability and consistent performance compared to equities. Unlike stocks, which can be volatile and subject to market fluctuations, farmland provides a more stable and reliable return on investment.

Farmland has a low correlation with other assets, meaning it can help diversify and balance a portfolio. This provides a hedge against economic uncertainty and volatility and protects against inflation.

Investing in farmland can be more stable and diverse than investing in gold. While gold may be seen as a hedge in times of economic uncertainty and volatility, it does not provide dividends and requires good timing to generate returns. On the other hand, farmland can provide both inflation protection and yield through the sale of crops and appreciation of the land.

By investing in farmland, investors can receive passive income through crop sales and land appreciation, in addition to the benefits of long-term tailwinds such as the growing demand for food and decreasing arable land.

Location Independent

The opportunities offered by fractional ownership of NFTs in the *Farmy Ecosystem* are truly limitless. With the ability to own a piece of land anywhere in the world, you have the flexibility to choose from small traditional farmland, agritech enterprises, or specialized and localized production.

Whether you live in the Arizona desert or London, you can be a fractional owner of a winery in "vallée de la Loire" in France or a coffee Fazenda in Brazil.

Through the use of NFTs, Farmy allows you to turn your landlord dreams into a reality, regardless of distance or cultural differences. Imagine the possibility of owning a piece of land anywhere in the world, all at the click of a button.

Access to Capital

Farmy Ecosystem provides an alternative to traditional financing methods, allowing farmers to quickly and easily access capital from a worldwide pool of investors.

Whether it's for expanding acreage, pursuing a sale/leaseback, or making capital improvements, *Farmy Community* can help farmers achieve their goals. The platform's fast and transparent process allows farmers to take advantage of opportunities as they arise.

With more financing options, farmers can choose a solution that helps them reach both their financial and personal goals. By offering a range of financing options, Farmy helps farmers grow their operations and stay competitive while investors share in the profits.

Better Farming

One of the significant benefits of the *Farmy Ecosystem* is the access it provides farmers to a diverse pool of investors with a vested interest in the success of their enterprise. With a wide range of expertise and experience from around the world, these investors can offer valuable insights and suggestions to help local farmers optimize their operations, increase yields, and improve profitability.

For example, all the latest technology and innovations in the agritech industry offerings, from planters and seed solutions to financial software and satellite mapping, can sometimes be overwhelming. The community encompasses experts who have evaluated various products and can share their know-how and best practice.

Reciprocally, a farmer's localized history and knowledge of the land are irreplaceable, and many experienced farmers will jump at the opportunity to pass on that experience to the next generation.

Once again, Farmy can bridge the gap between the old guard and the new upcoming potential to bring about better farming methods like sustainable agriculture, precision farming, diversification, and more to every corner of the world.

Enhanced by Technology

High-tech and farming seem antagonistic; however, using technology, including blockchain and artificial intelligence, can bring numerous benefits to the farming industry.

With Farmy, investors can access a peer-to-peer ecosystem supported by modern innovations, eliminating intermediaries and increasing efficiency. The use of blockchain technology, in particular, allows for transparency, automation, secure access, and data management.

With technology such as sensors, drones, and precision equipment, farmers can more accurately and efficiently manage their fields, resulting in higher crop yields and lower costs. Precision farming techniques can help farmers use resources such as water and fertilizer more efficiently, reducing waste and minimizing the environmental impact of farming. By gathering data on soil conditions, weather, and plant health, farmers can make more informed decisions about when to plant, fertilize, and harvest, resulting in higher-quality crops.

Additionally, AI can help increase yields and optimize farming practices, including crop selection and weather monitoring. Through the use of a harvest monitoring station and access to agricultural information from around the world, farmers can make informed decisions and improve their operations. Being part of the community means the cost to access those technologies is reduced and split among the members.

The participation of fractional owners in the decision-making process through voting on suggestions and ideas contributes to the success of the farms.

Democratization of Farm Ownership

Farmy is a DAO-powered ecosystem that allows buying, selling, and managing farmland. It utilizes smart contracts to facilitate the transfer of ownership and manages the ongoing maintenance and operations of the properties.

By using a DAO, the platform runs transparently and democratically, with all stakeholders having a say in the decisions that impact the farmland and greater control over the operational activities. Additionally, using a DAO helps reduce the costs associated with traditional farmland transactions, such as legal and brokerage fees, making it more accessible for small investors to participate.

Fractional ownership of non-fungible tokens (NFTs) provides flexibility, portability, and Security. This helps increase trust and confidence among investors and farmers and streamlines the buying and selling of farmland.

In the long run, Farmy enables people worldwide to regain control over their food production and processes.

Win-Win-Win

The *Farmy Ecosystem* offers a unique synergetic solution for the farmland industry, creating a three-way win for investors, sellers, and farmers.

Benefits for Investors

- The ability to invest in fractional ownership with smaller investment amounts;
- Access to a global pool of properties without geographic or cultural restrictions;
- Greater diversification by investing in a variety of farms, locations, and crops;
- Low-risk investment because there is no debt on the property;
- Potential for income streams from token appreciation, production proceeds, staking rewards, marketplace & secondary market sales commissions, and lender revenues.

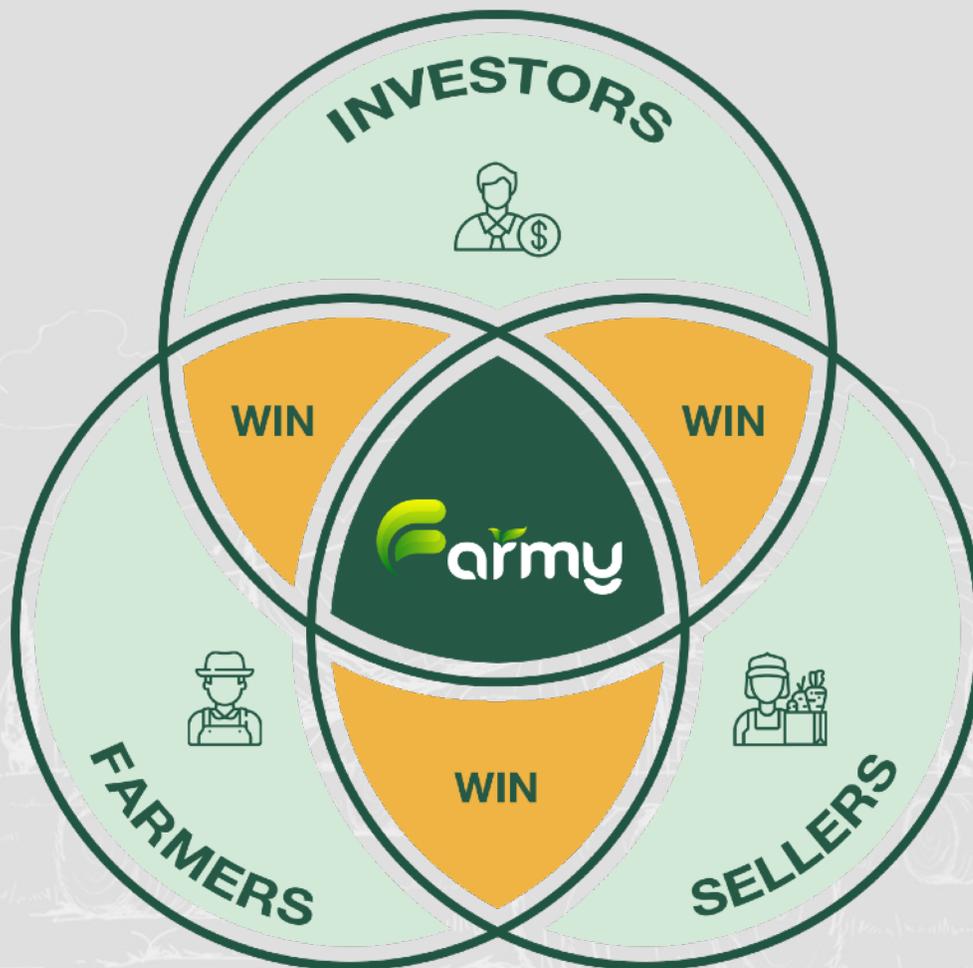
Benefits for Sellers

Solution

- Improved price discovery through access to a broader pool of potential buyers;
- The ability to sell only a fraction of their farm with more flexible financing options;
- Easier and faster sales, as auctions eliminate the need to find one perfect buyer.

Benefits for Farmers

- Access to a larger pool of knowledge and support from a community invested in the farm's success;
- The ability to obtain financing for operations in exchange for a share of the revenue;
- Access to cutting-edge tools at a discounted price through the community sharing program.



Farmy Ecosystem



Farmy Marketplace

Farmy is an NFT marketplace that enables investors to buy and sell fractionalized farmland ownership. By purchasing \$FARMY tokens, investors gain access to a \$226 trillion industry for as little as \$50. The NFT represents an asset that can provide returns far beyond traditional real estate investments.

Technical Details

To participate in the *Farmy Ecosystem*, investors must hold a minimum of \$FARMY tokens. Property purchases are made using the seller's preferred cryptocurrency.

Auction of New Properties (Launchpad)

New properties are introduced to the marketplace through auctions, where buyers acquire fractional property ownership through their corresponding NFT.

Each purchase made on the platform is subject to a 5% commission:

- 2% goes to token holders staking their tokens;
- 2% goes to the treasury to fund platform operations;
- 1% goes to the insurance fund.

However, buyers who make purchases using \$FARMY tokens are eligible to have these fees waived.

Secondary Market (Swap)

Once a property is tokenized, any owner of the NFT can resell their rights to the property on *Farmy Secondary Market*. Each NFT holder receives a monthly dividend based on the farm's profits, based on their ownership at the last minute of the last day of the month. Free market forces determine both principal and capital appreciation of the property.

\$FARMY token holders also receive a fee from the swap transactions:

- 1% goes to token holders staking their tokens;
- 1% goes to the treasury to fund platform operations;
- 0.5% goes to the insurance fund.

Staking

The staking structure we have chosen focuses on rewards for long-term stakers, as the rewards are calculated based on a time-weighted element. After the launch, all token holders (except for locked tokens) can stake their tokens in two different vaults:

- The Single-sided staking pool will receive 20% of the liquidity mining rewards;
- And the FARMY/ETH LP, which is a liquidity position of 50% \$FARMY and 50% ETH and will receive 80% of the liquidity mining rewards.

When staking tokens, holders can choose a lockup period from 0 to 12 months. The longer the tokens are locked, the higher the rewards will be. There are 4 levels of staker based on the lockup period:

- Bronze Staker: Flexible option with no lockup period and a weight of 1
- Silver Staker: Tokens locked for 6 months and a weight of 1.5
- Gold Staker: Tokens locked for 9 months and a weight of 1.75
- Platinum Staker: Tokens locked for 12 months and a weight of 2

Initially, 10% of the total supply will be allocated as liquidity rewards, equivalent to 100,000,000 \$FARMY tokens. These tokens will be distributed and rewarded based on the calculations outlined above.

Farmy Community

Farmy is not just a marketplace; it's also a community where farmers, investors, and technology experts can collaborate and share ideas. Through this community, users can make informed decisions and improve farming techniques and returns on investment.

In addition, agricultural experts can offer their services to farmers within the ecosystem for a fee.

The community governs the marketplace through a decentralized autonomous organization (DAO) system. Each property is managed through a sub-DAO, allowing decentralized decision-making and management.

DAO Governance

The Farmy project aims to make farmland investment space more open and transparent and to be controlled by the community. This is done through the Farmy Council, which governs and maintains the protocol. The council is elected by \$FARMY holders, who can nominate themselves or someone else and delegate their vote. The council is then chosen through a voting process that lasts seven days.

Quadratic voting reduces the voting power of large \$FARMY holders and prevents one group from having too much influence. While large holders have financial benefits through the VIP program, making decisions collectively and collaboratively leads to a more diverse range of perspectives, better problem-solving, improved communication, and increased inclusivity. Overall, this results in more efficient, fair, and better decisions.

Farmy Improvement Proposals (FIPs) are suggestions for changes to the protocol that are submitted to a repository and posted on the Farmy Improvement Proposal space. A supermajority, or more than half, must agree on the proposal to be accepted. The council serves for a certain amount of time, called a Council Epoch. During this time, they are responsible for implementing the voted-on FIPs. If a council member leaves before the end of the epoch, the supermajority rule for voting may change. Meta-Governance is the process of deciding changes to the \$FARMY council.

The purpose of Farmy Improvement Proposals is to ensure that changes to *Farmy Ecosystem* are transparent and well-governed. A FIP is a design document providing information to the *Farmy Community* about a proposed change to the system. The author is responsible for building consensus within the community and documenting dissenting opinions.

Improvements made via FIPs may include:

- Marketplace Fees;
- New Contracts;
- New Systems;
- Configurable Council Values;
- Insurance Fund Management and Allocation.

A Sub-DAO per Farm

Farmy is a decentralized organization that aims to revolutionize the farmland industry by allowing investors to purchase fractional farmland ownership using non-fungible tokens (NFTs). Each farm is represented by a sub-DAO, controlled by the NFT owners.

The primary objectives of each sub-DAO are to facilitate decision-making and communication related to the strategies and operations of the farm, to ensure the sustainability and long-term appreciation of the land, to adapt to changes in the market and the environment, and to maximize earnings from the farm's operations and harvests.

By using the decentralized nature of a DAO, the *Farmy Ecosystem* allows for a transparent and democratic way of decision-making on farms, where farmers, investors, and technology experts collaborate and share ideas to drive the best outcome for the farm and to improve farming techniques and returns on investments.

Additionally, each sub-DAO ensures regular communication with NFT owners to keep them updated on the activity on the farm, whether it is an update on the harvest, any issues that might arise, or other important information. Furthermore, the sub-DAO monitor and adapts the farms to changing environments, such as climate changes, market demands, and the emergence of new technology. This approach leads to more informed decision-making and better use of resources, ultimately increasing the income generated by the farm.

Overall, Farmy offers a unique solution for the farmland industry that allows for greater investment opportunities and increased transparency while promoting sustainable and profitable farming practices.

Exclusive Club Membership

To ensure a fair and equitable experience for all members, the *Farmy Ecosystem* implements specific purchasing rules. To purchase an NFT or property on the *Farmy Marketplace*, members must maintain a minimum holding balance of \$FARMY tokens, set at 500 at launch. This requirement can be subject to change through the platform's decentralized autonomous organization (DAO) at a later time. Additionally, to ensure that no single member can dominate the marketplace, \$FARMY holders are limited to purchasing a maximum of 12% of any property. Once a property auction is finished, anyone can purchase stakes in a property by buying the corresponding NFT on *Farmy Secondary Market*.

One of the key benefits of the Farmy platform is that it allows its members to participate in the lucrative world of real estate. By holding \$FARMY tokens, members are acting as global real estate agents. As tokens holder, members will receive a commission on every sale made on the platform. Specifically, token holders who stake their \$FARMY tokens will receive a 2% commission on the first-time sale of a property and a 1% commission on any NFT sold on the swap.

Technical Details

Another feature of the *Farmy Ecosystem* is its Exclusive Club Membership program, which is based on the dollar value invested during the sale and the total \$FARMY holding after the sale. Anyone who reaches a Club Membership level during the sale will maintain that level as a minimum status for a lifetime. Once the token sale is finished, members can purchase more tokens on the open market to increase their membership level.

 	 	 	 
High-Yield	Grower	Pioneer	Heirloom
\$50,000 minimum	\$15,000 minimum	\$2,500 minimum	\$250 minimum
No Buying fees	50% Off Buying fees	10% Off Buying Fees	5% Staking Bonus
35% Staking Bonus	15% Staking Bonus	10% Staking Bonus	
Yearly Farm Tour			

High-Yield Club

The High-Yield Club is for investors with access to significant capital, requiring a minimum investment of \$50,000. Members of this club will reap the highest financial benefits on the *Farmy Marketplace*, including no fees during auctions or transactions on the swap. Additionally, their staking rewards will be boosted by a 35% bonus, and they will have a guaranteed allocation on any property auction. As a High-Yield Club member, you'll be presented with property information and descriptions two days before the general market. During the auction, the pool weight is 90.

Grower Club

The Grower Club, with a minimum investment of \$15,000, offers excellent benefits for its members. They will receive a 50% discount on fees during auctions or transactions on the swap. Staking rewards will be boosted by a 15% bonus, and they will have a guaranteed allocation on any property auction. Members will also have 1-day early access to property information and descriptions, one day before the general market. During the auction, the pool weight is 50.

Pioneer Club

The Pioneer Club, with a minimum investment of \$2,500, is the heart and soul of the *Farmy Community*. The financial contributions and insights of these members make the project possible. They will receive a 10% discount on fees during auctions or transactions on the swap and a 10% bonus on staking rewards. Auctions for this Club require whitelisting, and the pool weight is 20.

Heirloom Club

The Heirloom Club, requiring a minimum investment of \$250, is for members who might have limited financial means but see the opportunity in Farmy. They will receive a 5% bonus on staking rewards. Auctions for this Club also require whitelisting, and the pool weight is 9.

Seed Club

The Seed Club, requiring a minimum investment of only \$50, is designed to ensure that even small investors are remembered and have the opportunity to participate. Auctions for this Club also require whitelisting, and the pool weight is 3.

All in all, the clubs offer a tiered structure with increasing benefits as the minimum investment increases. The goal is that all members, regardless of their investment level, have access to benefits and opportunities that align with their level of investment and interests. Anyone participating in the Early Investors rounds might get extra prizes and benefits as the community grows. They will be founders of the *Farmy Ecosystem* and will be remembered as such with a lifetime status guaranteed.

After the token sale, anyone can purchase \$FARMY tokens on the open market to achieve one of the club statuses. Here are the requirements:

- High-Yield Club: Stake 500,000 \$FARMY
- Grower Club: Stake 100,000 \$FARMY
- Pioneer Club: Stake 25,000 \$FARMY
- Heirloom Club: Stake 2,500 \$FARMY

In addition, each year, we will arrange an exclusive tour of a renowned agricultural region, including destinations such as the rice-rich Mekong region in Vietnam, the picturesque "Route des Vins" in France, the famous coffee plantations of Brazil, the high-tech fish farming of Norway, the vast scenic cattle ranching in Texas or even the sheep-herding lands of New Zealand. Due to logistical constraints, the number of seats available will be limited. Club members will be given priority access to these tours based on their membership level.

Farmland Tokenization Process

Farmy allows investors to purchase fractionalized non-fungible tokens (NFTs) representing ownership in a physical piece of farmland. Each NFT is supported by a Special Purpose Vehicle (SPV), a legal entity with its own bank account that manages the property and distributes profits to NFT owners.

In addition to providing exposure to the underlying real estate asset, the NFT, a custom digital artwork, represents a secondary asset. Investors, therefore, own a fraction of an asset capable of rising in value far beyond the value of the real estate it represents. As a result, the possibility of making a loss on the investment is minimized, while the upside potential is significant.

Profit distribution and capital gains allocation are based on NFT ownership on the last day of each month and the legal completion date of a sale, respectively.

\$FARMY Token Use and Value

The Farmy Ecosystem requires a minimum holding of 500 \$FARMY tokens for participation in property auctions and NFT swaps on the secondary market. This creates a strong base of holders for the \$FARMY token.

Token holders who want to participate in the auctions have the incentive to hold as many tokens as possible to get priority bidding on auctions with a higher membership.

To qualify for commissions on auctions and swaps, tokens holders need to stake their tokens. This requirement limits the supply of the token on exchanges, as the majority of holders will be staking.

For each sold auction, 2% goes to token holders, as well as 1% of each swap. Hence the expression “become a global real estate agent by simply holding \$FARMY.”

Additional buying pressure is created by the commission allocated to the Strategic Reserve. The Strategic Reserve has a requirement to hold 20% of its reserve in the form of \$FARMY tokens.

Similarly, the Insurance Fund is required to hold 10% of its reserve in \$FARMY tokens. Hence creating even more buying pressure. As the old world transition to the new blockchain-based world, the Insurance Fund will not be necessary anymore. The fund will then start to burn its \$FARMY tokens, hence reducing the supply and creating upward price pressure.

In conclusion, the need for participants to hold a minimum quantity of tokens and the incentive to stake to get commissions create constant buying pressure for the token. On the other hand, there is a reduction of supply due to the requirements of the Insurance Fund and the Strategic Reserve. Those two forces contribute to a positive outlook for the token's value.

Insurance Fund

The title industry needs to be more efficient due to a lack of data integrity regarding ownership data traceability, liens, and other potential claims origination databases. As the industry moves to blockchain records, the industry will have fewer and fewer claims, swift resolutions, and immediate title searches. In the meantime, the Insurance Fund will act as a buffer and insure *Farmy Marketplace's* buyers against problems of title or disputes regarding a sale.

Once the insurance fund reaches a certain threshold, some funds might be used to burn the \$FARMY token. Hence making the Farmy token even more valuable by a deflationary mechanism.

Borrowing Against Land

Farmy's NFT marketplace can allow people to borrow money using the equity in their farmland as collateral. This is similar to a home equity loan or line of credit secured by a borrower's home. However, through decentralized finance and non-fungible tokens, borrowing against farmland equity can be made more accessible and affordable.

Consumers can use this option to access cash faster and at a lower interest rate than traditional banks and lenders. Retail investors, or lenders, can also participate by providing home equity loans and earning interest income. If a borrower defaults, the lender can repossess the property and sell it again to start a new cycle with a new borrower. Overall, the use of NFT-ed farmland equity allows for a more democratic and efficient process of borrowing and lending.

\$FARMY Token

Name: Farmy

Symbol: FARMY

Total Supply: 1,000,000,000

Contract Address: 0x3Db92C1c285F2027cF9B4b0C09cFb829dB9E4c8D

Etherscan: <https://etherscan.io/address/0x3db92c1c285f2027cf9b4b0c09cfb829db9e4c8d>



Use Cases

The *Farmy Ecosystem* is a game-changer in agriculture and farmland investment. Its decentralized nature, powered by blockchain technology, allows for global accessibility to local niche markets. In addition, the stability and durability of farmland investments make them a low-risk, stable yield option for investors.

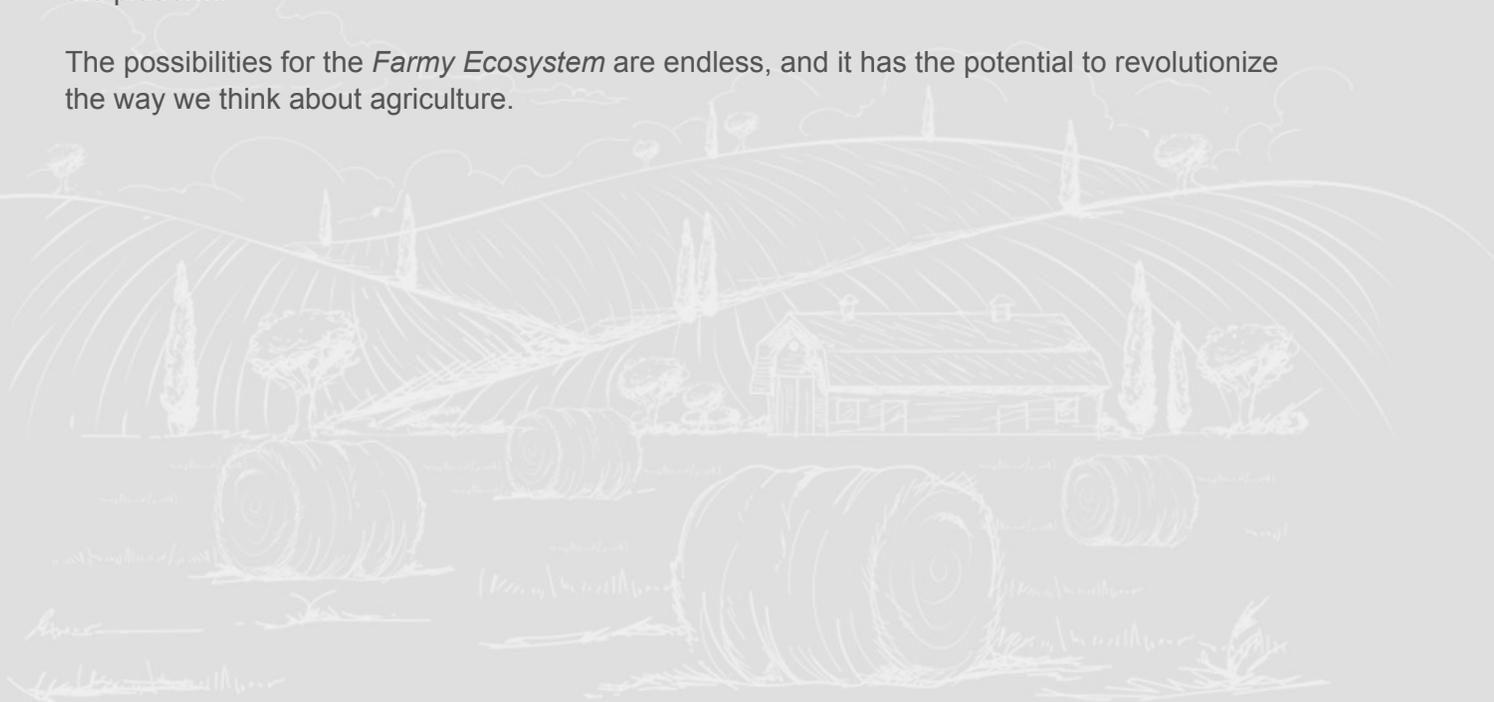
The use cases for Farmy are numerous, including the ability for investors who don't have access to traditional farmland investment opportunities due to location or lack of capital to get involved. It also allows diversification into a stable yielding investment and gives people the power to control the food they grow and eat.

Lenders can access low-risk options through the platform, and passionate young farmers who lack capital can access opportunities and funding. Additionally, older farmers who want to transition but maintain a stake in their land can do so by fractionalizing their property through NFT.

Co-investors with similar ideologies can be found through the platform's international network, and blockchain technology allows for granular control and management of farmland. Moreover, AI technology can optimize production in an eco-friendly way, and advances in automation can facilitate the mechanization and supervision of cropland.

Experts in the field can also benefit by selling their expertise to a worldwide audience through the platform.

The possibilities for the *Farmy Ecosystem* are endless, and it has the potential to revolutionize the way we think about agriculture.



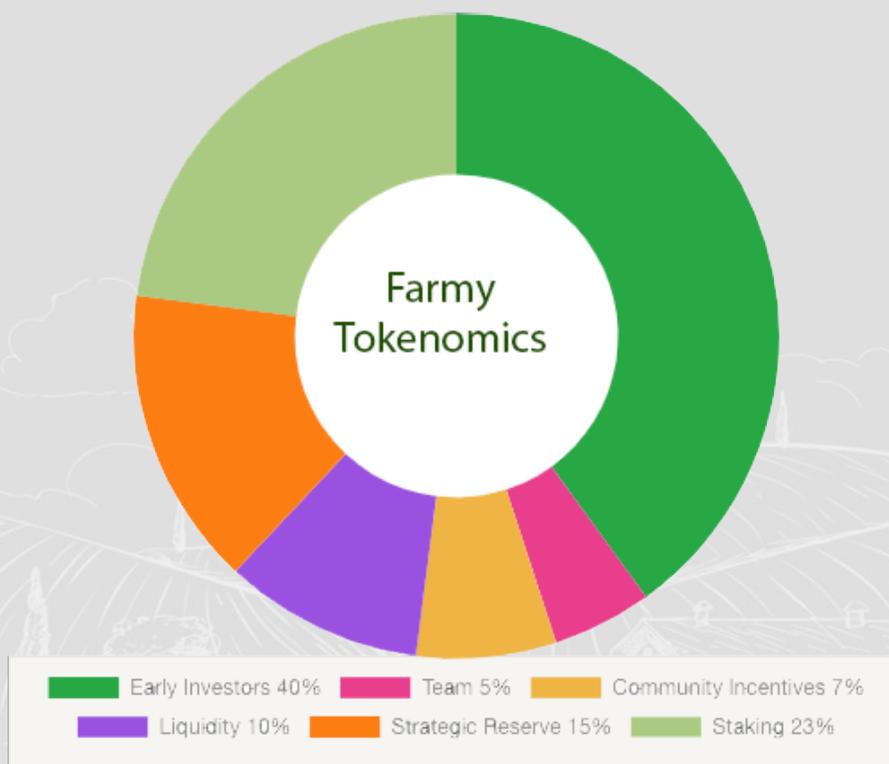
Tokenomics

While designing tokenomics, the focus has been on rewarding the community as it will be the community that will ultimately operate the DAO.

The distribution of the 1,000,000,000 \$FARMY tokens minted by Farmy is as follows:

- 40% is allocated to Early Investors
- 7% is allocated to Community Incentives
- 10% is allocated to Liquidity Rewards
- 23% is allocated to Staking
- 15% is allocated to Strategic Reserve
- 5% is allocated to the Team

Please note that there is no possibility for future inflation of the token!



Early Investors - Token Sale

40% of the token supply will be available during the presale. 10% will be airdropped at the Token Generation Event (TGE), and the remaining will be distributed through nine airdrops over the course of six months. If any token is unsold, it will be allocated to the Insurance Fund.

Community Incentives

These tokens will be used for giveaways and community airdrops. The tokens have a 12-month lock and will vest over 24 months.

Staking Rewards

The initial rewards pool for staking will be seeded with these tokens. The DAO may refill rewards.

Market Liquidity

Decentralized exchanges (DEXs) and centralized exchanges (CEXs) will be seeded with an amount of \$FARMY to enable initial liquidity.

Strategic Reserve

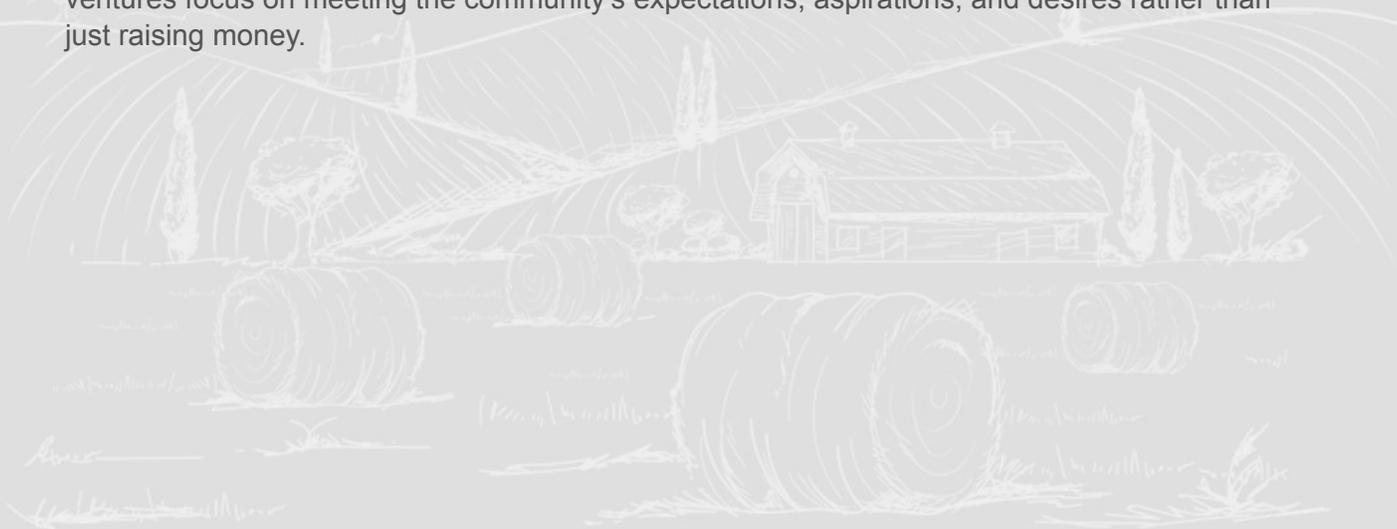
These tokens will be used for developments, marketing activities, and partnerships. All spending will be announced through official channels such as Twitter, Telegram, and Medium. The tokens have a 9-month lock and will vest for four years.

Team

Core team members and key advisors will be incentivized to construct the marketplace platform, the DAO, and associated engineering platforms using these tokens. These tokens have a 3-year lock and will vest for three years.

Community First Venture

Community first venture is a model that prioritizes the community as the main stakeholder, not only customers or users but anyone who can benefit from Farmy's actions. The community is united by a shared vision and mission, with members feeling invested in *Farmy Ecosystem* as if they were shareholders. Growth is organic through the community's support, and critical decisions are based on what is good for the community, not just select shareholders or investors. Unlike traditional fundraising methods such as venture capital, community-first ventures focus on meeting the community's expectations, aspirations, and desires rather than just raising money.



Roadmap

The following roadmap provides a high-level overview of the development plan for the *Farmy Ecosystem*. The milestones and goals are designed to bring the vision to fruition, and we are committed to achieving these objectives transparently and efficiently. The Roadmap is subject to change as the project evolves, and we will communicate any updates or adjustments to the community.

2023 - Phase 1

Q1-Q2

- ✔ Project Ideation
- ✔ Website Launch
- ✔ Giveaway - Airdrop
- ✔ Marketing Campaigns
- ✔ Presale Rounds
- ✔ Build: Staking Dashboard
- ✔ Marketplace Specification
- ✔ Build: HRVT ERC20 Smart Contract

2023 - Phase 2

Q3

- ✔ Smart Contract Audit
- ✔ Smart Contract Audit
- ✔ Coingecko Listing
- ✔ Coinmarketcap Listing
- ✔ CEX Listing
- ✔ Deployment: Staking
- ✔ Build: Marketplace
- ✔ Advertising Campaigns
- ✔ Team Expansion

2023 - Phase 3

Q4

- ✔ Marketplace Release (Alpha)
- ✔ Beta Testing
- ✔ Build: Governance
- ✔ Partnerships

2024 - Phase 1

Q1

- ✔ Public Testing
- ✔ Platform Audit
- ✔ Full Marketplace Launch
- ✔ Mainstream Campaign

Q2

2024 - Phase 2

- ✔ Deployment: Governance
- ✔ Release Whitepaper V2

Once the *Farmy Ecosystem* is established, it will have the infrastructure to expand through the use of tools provided by the *Farmy Marketplace*, *Farmy Community*, and *Farmy DAO* governance structure. Examples of potential expansions include entering other real estates markets such as rental properties, commercial properties, recreational properties, and even the development of sustainable communities.



Bountiful

Co-founder

Lions are known as the king of the jungle; they are known for their leadership, strength, and power. They are natural leaders and decision-makers; they lead the pride and make decisions that benefit the group.



Maru

Co-founder

Eagles are known for their keen vision and ability to see far into the distance. As a result, they can spot their prey from high above and survey large areas of land to identify potential resources.



Chiyoo

Business Development

Foxes are known to be intelligent animals and are often associated with wisdom and knowledge, able to outsmart their prey and evade predators.



Elena

Blockchain Specialist

Beavers are known for their ability to build indestructible structures capable of weathering any environmental constraints. They continuously improve their habitat and surroundings with hard work, determination, and persistence.



Tokimune

Community Builder

Bees are known to live in colonies where they work together to build a hive, gather food, and achieve a common goal.



Krobus

Social Media Strategist

Parrots are known for their intelligence and ability to mimic sounds; they are often associated with communication and the power of language. In addition, they form long-term pair bonds, a symbol of loyalty and long-term relationships.



Granjer

Agriculture Engineer

Ants are hardworking and efficient creatures; they work in a coordinated way to gather food and resources, organize themselves and have a division of labor which allows them to accomplish a lot.



Imo

Real Estate Investment Analyst

Squirrels are known for their ability to gather and save resources for the future; they are known for their ability to find and collect food, nuts, and other resources and store them for later use.

We decided to stay anonymous for the time being. We understand that some people may have questions about the decision to remain unknown as a team. In short, anonymity allows us to operate with greater freedom, creativity, and peace of mind.

Peace of Mind

Anonymity protects us from personal and professional risks associated with sharing our identities. It also allows us to focus on the work rather than personal branding or fame. As our team's members have invested in Crypto, there is a difference between being wealthy through traditional means such as stocks or real estate and being wealthy through crypto. The latter makes you more vulnerable and a target for crime, and we don't want to put ourselves or our families in such a situation.

Security and Privacy

Anonymity can help protect against physical security risks as well. For example, we don't want to have to worry about people breaking into our homes in search of our seed phrases or other malicious actors that may try to harm our family members or us to get to our crypto holdings.

Freedom of Expression

Being anonymous allows us to freely express our thoughts and ideas without fear of backlash. It also allows for more open and honest conversations within the community.

True Nature

The old saying goes, "give a person a mask, and you'll see their true nature." So likewise, anonymity allows us to be our true selves, unencumbered by societal expectations or personal biases.

Focus on the work

Our primary focus is on the work and the quality of our thoughts and ideas. Anonymity allows others to focus on the content of our work rather than on who we are as individuals.

We understand the curiosity about our anonymity and know that the question of revealing our identities may arise. However, for now, we want to focus on the success and impact of our platform. As the project progresses, legal requirements and government interactions may arise, but we'll address them when it comes. Our vision and work speak for themselves; we hope that's what you'll judge us by. Join us in building the *Farmy Ecosystem*, and who knows, we may even meet each other on the farm.

Last Thoughts

Many have long considered farmland investment a top investment, but it has traditionally been out of reach for small investors. Farmy is changing that by empowering small investors to come together and outsmart, outspeed, and out-finance the big players in the market. As the world's population continues to grow and the supply of arable land diminishes, the value of farmland is set to skyrocket.

The power of crowds enabled by the *Farmy Community* allows small farmers access to the same information and knowledge as more prominent agriculture organizations.

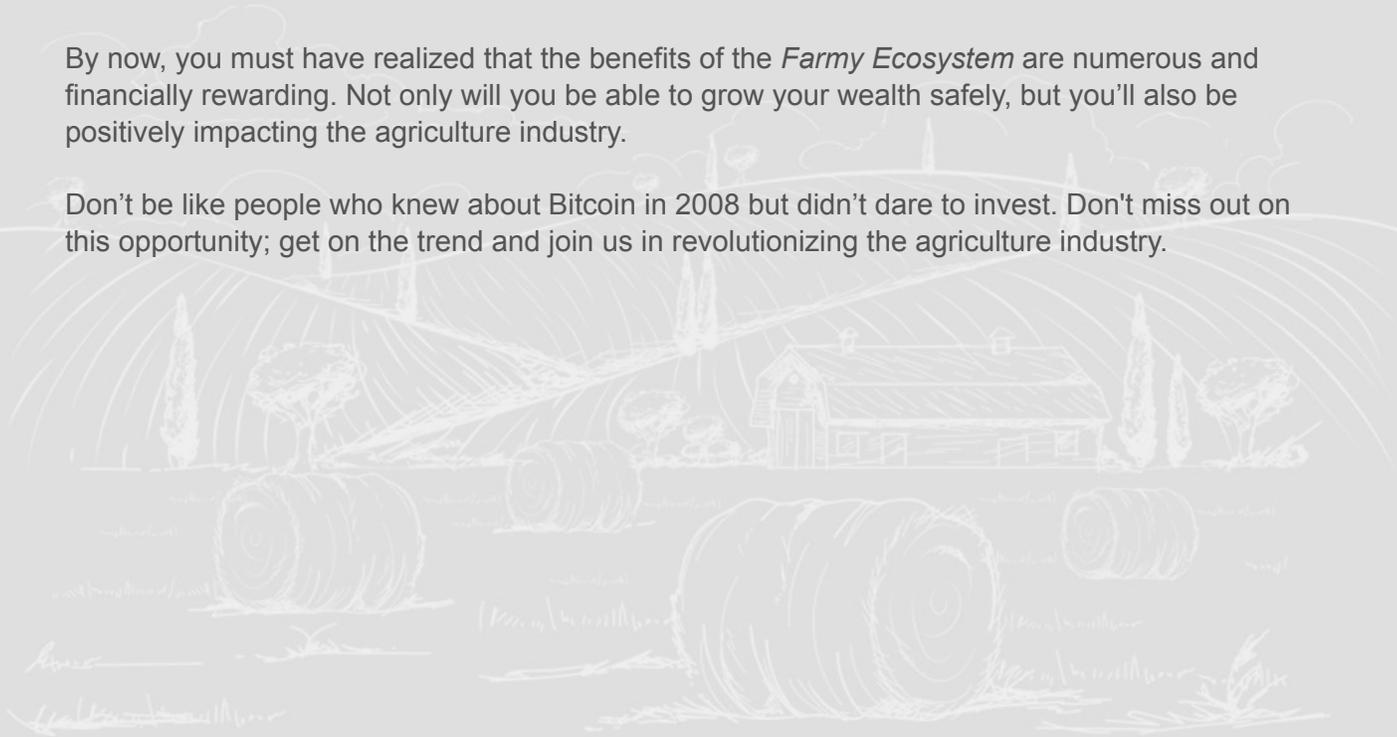
The *Farmy Marketplace* governed by a DAO reduces costs, improves transparency, and injects flexibility into all transactions. As a result, it is naturally creating a more fair and balanced market for farmlands.

Food production is at the heart of human civilization, and with Farmy, we can regain our food sovereignty. And have a say in how we cultivate, harvest, and distribute our food.

Early Investors and token holders acquire lifetime benefits. Moreover, anyone investing in the \$FARMY token potentially becomes a global realtor, collecting commissions by simply holding tokens.

By now, you must have realized that the benefits of the *Farmy Ecosystem* are numerous and financially rewarding. Not only will you be able to grow your wealth safely, but you'll also be positively impacting the agriculture industry.

Don't be like people who knew about Bitcoin in 2008 but didn't dare to invest. Don't miss out on this opportunity; get on the trend and join us in revolutionizing the agriculture industry.



Disclaimer

Farmy is the first community-governed AAA blockchain-based for real estate investment. \$FARMY is a digital asset with no associated rights other than governance rights. Under Farmy's decentralized governance structure, members of the Farmy Council are elected by \$FARMY holders. They will determine configuration and features that may result in holders of \$FARMY receiving NFTs, a portion of the revenue generated in the ecosystem, or other benefits. The nature of any such benefit is not yet determined and will be set by the Council from time to time. Any prior statements of potential benefits of holding \$FARMY are suggestive only and yet to be determined by the Farmy Council. A person acquiring \$FARMY has no actual, contingent, or future rights to any such benefits and, accordingly, should have no hope or expectation of any benefits being provided to them. If any benefits are provided later, they are subject to change by the Council. Any person considering acquiring \$FARMY should consider seeking independent advice.

