Digital
Asset
Fintech

Digital Asset Fintech Platform

www.dafin.io

Mecca of finance, Singapore
DaFIN PTE, a digital Asset Management FinTech company. LTD

Are you joining the digital asset wave?

We believe that digital assets are one of the new investment opportunities of the 21st century.

The rise of new assets does not occur every day, every year, or even every 10 years. The demands of the times and scientific advances (Ex, computers, cryptography, economics, etc.) have been created in this era, and it has been proven for about a decade since the first block of Bitcoin was created that digital assets could be used as assets of other classes in the digital age.

In this paper, we will explain why digital assets can be strategically divided to help investors build a portfolio with high risk-adjusted returns. We will share a few perspectives so that readers can understand more deeply what digital assets do.

This white paper will not cover individual digital assets, including Bitcoin, as DAF focuses on various values. And most of all, it should be noted that there are numerous investment opportunities in other digital assets besides DAF.

Our analysis is intended to draw a general picture for evaluating real-world use cases that increase investment potential.

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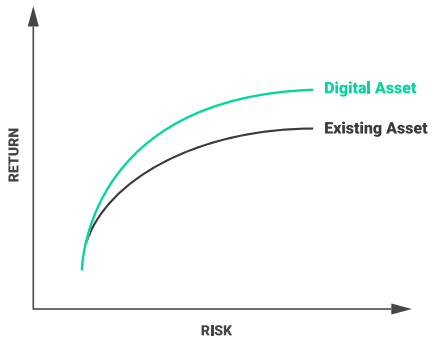
New opportunity - DAF

Digital assets are unique and powerful because they offer unique returns that can provide the benefits of diversification. This may seem like a simple concept, but few investors are truly aware of the impact that portfolio risk can have on wealth creation as a result.

By estimating future returns, variability, and correlations with a variety of assets, and pairing them with different combinations, we can see that the process of finding optimization between risk and return has continued. While estimating this optimized return over a short period of time is very difficult, this framework is valuable for understated investors who stick to strategic asset allocation by minimizing risk and making returns and correlations more stable in the long run.

We generally agree with the concept of investment risk and revenue optimization, but sometimes misunderstandings, as shown in the figure below, are that high risks .



As a result, we can effectively change the proportion of our portfolios, but in fact, we think many investors are missing out on "new opportunities." The reasons are as follows:

First, digital assets such as Bitcoin offer new investment opportunities independent of other assets.

Second, digital assets are generally not sufficiently allocated to investors; only selected investors are required to participate. So by building an optimal portfolio, you can build an advanced portfolio from what you believed to be efficient in earlier times.

In this context, digital assets present "new opportunities" for investors.

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New "value-saving asset"

Over the past few years, Bitcoin has proven its power as a "value-saving asset."

A decentralized system with the concept of economics in the block chain functions as a "value- saving asset." Proof-of-concept has now exploded in the development of the block chain protocol. Assets with these "value-saving assets" meet the needs of investors. So, as I mentioned earlier, we need a new way to explain this digital asset that has created a new wave. In addition to digital currency, there are digital financial services and digital tokens. This falls into a broad category of digital assets.

Bitcoin is now considered an asset, but it used to be a global digital currency in the beginning. This has emerged as an important alternative to the global financial system since the 2008 financial crisis.In the meantime, we have a number of crypto-cash (ZEC) and Monero (XMR) with added privacy, but the essential function is not much different from Bitcoin's (not that Bitcoin is worth as much as an asset).

Digital technologies such as Ethereum (ETH) bring up the concept of a block chain platform by enabling autonomous, condition-based payments using smart contracts, and provide devices for DApps to be used in various ways within the platform.

In constructing an investment portfolio, DAF provides a function as a "value-saving asset" used for digital financial services through the ability to invest in digital assets and the ability to earn revenue generated.

Digital financial services as a "value-saving asset" are at the crossroads of reshaping the global economy. This is in line with the various financial services generated by gold when it was converted from the gold standard era to the currency era.

This global economic realignment has the following characteristics:

• Slow economic growth: high debt burden, currency depreciation, low-yield assets, and widening the gap between rich and poor.

• Rapid advances in financial and settlement technologies: payments via data (including digital assets) transmission over the network.

• Regulatory change, financial industry economic change: increased compliance costs.

• Demographic changes: Millennium Generation's search for new investment desti - nations / retirement funds for baby boomers.

Therefore, we believe that this new DAF digital finance service can be one of the greatest technological and financial innovations since the advent of the Internet. In addition, combining the growth opportunities offered as innovative technologies with the characteristics of the value repositories held by many digital assets as alternative currencies, digital assets can provide both inflation protection and growth exposure to the portfolio.

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Digital assets

Today, investors face the toughest financial conditions in history. As mentioned earlier, slowing global growth, high debt burdens, worsening the effectiveness of monetary policy, low-yield assets and widening the gap between the rich and the poor are contributing to the future economic crisis of all institutions and individuals around the world.

This is widely expected to make it difficult for many investors to achieve their target returns due to significant downside risks.

Two options are available to resolve these issues.

Option 1. Increasing the share of risky assets already in place to generate higher returns.

Option 2. How to create a more balanced portfolio by separating assets with positive but unrelated returns.

Digital assets are independent of other major asset classes and currencies, indicating a unique and innovative way for investors to pursue Option 2. Practically speaking, this is a better choice because a balanced portfolio provides higher returns per unit of risk and increases the likelihood of good investment outcomes.

In the past, there is little connection between digital assets and other assets (e.g., gold, crude oil, etc.) and currency. This provides evidence that digital assets can be viewed as a diversified component of a portfolio of multiple assets. Moreover, many digital assets are incompletely correlated with each other, which means that the asset class itself can even benefit from diversification.

We can test our assumptions about how to allocate digital assets for projected investment outcomes, but it's not easy to talk about what we should expect in the future if the income and risk dynamics of asset ratings change as adoption changes.

However, logical assumptions can be made based on an understanding of how investors' returns and risk preferences come from pricing different asset classes.

The long-term characteristics of asset classes may vary widely, but if you look at the sharp ratio, they are consistent.

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The definition of Sharp ratio is as follows;

『"The Sharp ratio (or Sharp index, etc.) is a method of adjusting and reflecting the risks of the investment in evaluating the performance of the investment in finance and is named after William F. Sharp. Sharp ratio measures excess revenue (or risk premium) per unit of deviation, commonly called risk, in investment assets or sales strategies."

For example, if the KOSPI has risen 20 percent and my portfolio has risen 30 percent over the past year, and the standard deviation of the monthly yield of my portfolio minus the monthly return of the KOSPI is 5 percent, the post-sharp ratio is (0.3-0.2)/0.05*12^ (1/2) = 0.57.』

The equilibrium sharp ratio of various risk assets is approximately between 0.2 and 0.418. These criteria allow for relatively conservative assumptions about the long-term expected risk return profile of digital assets and expect investment synergies from Bitcoin, which is a "value-saving asset".

We find it reasonable to assume that digital assets will be the most volatile asset rating for a considerable period of time. Assuming the standard deviation of bitcoin's price variability is 35%, and based on the Sharp ratio of 0.3 you can expect to see an excess return of 36.3% per year.

Of course, we acknowledge that we have a very conservative approach to the growth potential of Bitcoin or DAF. However, a meaningless positive approach to emerging digital assets as new investments can throw investors into confusion. Therefore, we encourage investors to build their own assumptions based on the expected rate of return we offer.

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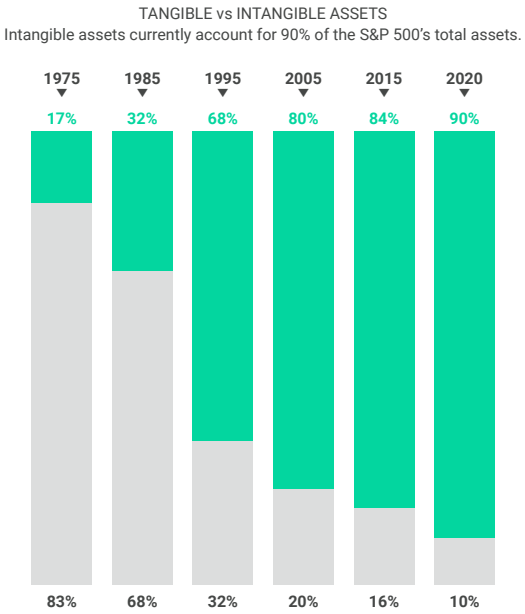
DAF in "value-saving asset" market

Bitcoin has the function of "value storage" because it contains economics. However, Bitcoin's "value saving" only serves to store nominal or legal currency directly.

DAF intends to present new possibilities as a "value saving" for intangible assets. The DAF's focus on intangible assets is to keep up with the investment flows of existing assets.

The following shows how much the value of the S&P 500's intangible assets has skyrocketed over the past 50 years.



Intangible assets currently account for 90% of the total assets in the index. This is not only the highest figure in history, but it also shows how widespread technology has spread in our lives. An intangible asset is an asset that has no physical or financial implementation. This includes computerized information such as research and development, intellectual property rights, data and software. Although often more difficult to value than finite assets, today's total market capitalization of intangible assets is over $21 trillion. To be more specific, intangible asset values rose from $122 billion in 1975, surpassing the $1 trillion mark in the 1990s. The Internet era began in the 1990s, and intangible assets were the first to account for more than 50% of the total asset market capitalization. Despite the severe economic crisis in the process, including two market collapses in 2000 and 2008, the impact of intangible assets has been further accelerated.

Thus, given the "value saving" of digital assets, it can be predicted that the share of current Bitcoin's tangible assets (nominal or legal currency) will shift to share of intangible assets over the next few decades.

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User case - DAF

The value of the intangible asset to be granted to the DAF is as follows:

Use as access rights

Example 1.

• In order to participate in special events at exhibitions and venues that have an alliance with DaFIN, a certain number of DAFs must be deposited in the "DaFIN Exhibition and Performance" category for one year.

• The deposited DAF will be locked up for one year.

• Participation in various events of exhibition and concert hall that have been aligned with DaFIN for one year in 2022
January 11, 2022 A Art Museum - Special Exhibition Items
April 14, 2022 B performance - Meeting with actors after watching
July 21, 2022 C Book Concert - Authors' Signing Event
November 1, 2022 D Exhibition - Private Meeting Participation

• On January 1, 2023, the DAF lock-up deposited at the "Dapin Exhibition and Performance" will be released.

Example 2.

• In order to participate in the limited edition purchase and auction of brands that have allied with DaFIN, a certain amount of DAF must be deposited in the "DaFIN Deposit" category.

• Expensive artworks or antiques require minimal funding to participate in the auction. Only those who deposit a certain amount of DAF can participate in the auction. Furthermore, if you fail to pay the auction price, you can retrieve or incinerate the deposited DAF.

• Recently, limited edition goods or specially collaborated clothes and shoes have been receiving very high value. You have to go to the store early in the morning to buy these products. At this point, we can offer new services with DAF. A certain amount of DAF can be given the priority of purchasing these special products. Those who have priority can transfer their priority to others through DAF exchange..

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Data use online

Example 1.

• When the DaFIN Alliance runs a data-driven business, it uses DAF for the anonymity and reliability of the data.

• A healthcare company wants to develop a sleep cycle tracking application and sell the data that occurs here.

• When users install the application on their cell phones, sleep cycle data is stored.

• This data can store the user's personal information together, and the user claims ownership of the data.

• Blockchain networks are used to secure data usage reliability and privacy, and DAF is used as a reward to users with network fees and data ownership.

• Companies that need sleep cycle data from healthcare companies purchase DAF and pay for data usage.

Example 2

• The DaFIN Alliance can configure protocols with DAF.

• Insurance companies can link requirements between healthcare developers and insurance subscribers.

• Insurers can purchase the data they want with DAF at a much lower price than they can build the platform.

• Healthcare developers can compensate users for DAF and sell data to insurance companies to agree on the use of data obtained.

• The user can purchase customized insurance by paying the DAF to the insurer, and if the claim is made, the user can receive the DAF more reliably and more quickly in accordance with the automated insurance claim process by Smart Contract.

Currently, DaFIN is preparing a DaFIN Alliance to actually implement the above models. Together with the nation's largest art association, street fashion brands and healthcare developers, we present a new possibility of DAF's "value saving asset" in 2021. This allows DAF to capture the value of digital assets and spot markets and further expand the real economic ecosystem.

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Conclusion

DaFin issues DAFs based on the "value storage method," which is a recognized standard for Bitcoin among digital assets, and uses them for various purposes. We believe that digital assets have the potential to create business models that enhance the efficiency of the global financial system and democratize information and value in incredibly new ways. We also know that because of the very unique nature of digital assets, we can play various roles in the investor's portfolio by providing a distinct revenue stream.

The reason why we made DAF is as follows. First, we wanted to emphasize that digital assets are attractive to investors based on the modern portfolio. Modern portfolio theory is a time-proven and proven approach that many investors are using to build better portfolios today. Second, we want to keep up with the investment flow of existing assets with the value of intangible assets in DAF. The scalability of the value of intangible assets presents investors with new possibilities for investing in digital assets.

Although the lifecycle of digital assets is too early, we believe a multi-pronged approach to assessing their investment potential will be a compelling example for investors to allocate a portion of their portfolio to this new class of assets. Asset allocation is related to long-term gaming. Please join us on our journey to a new opportunity.

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Appendix

Appendix 1. Token structure

Appendix 2. Use of Funds

Appendix 3. Token ecosystem

Appendix 4. Characteristics of DAF

Appendix 5. Disclaimer

- Hypothetical Simulation Results
- Certain Risk Factors

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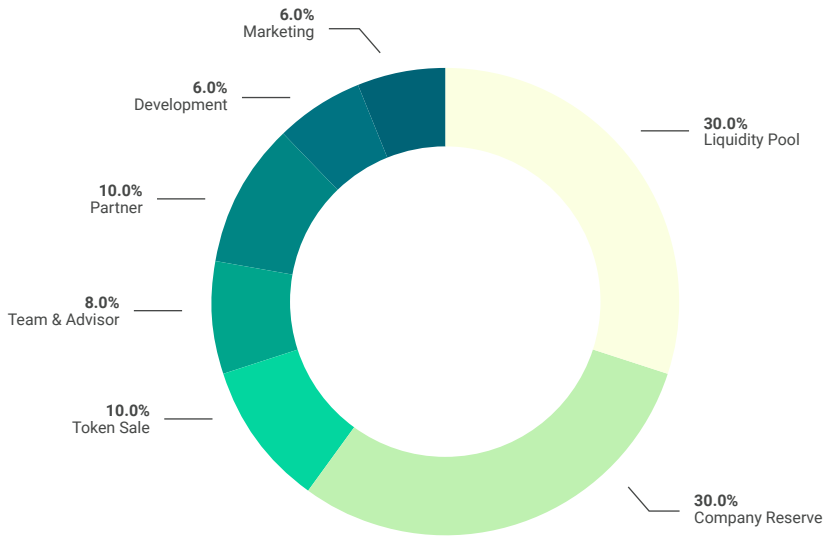
Appendix 1. Token structure

- Token Name: DAF
- Token Type: ERC-20
- Total issuance: 300,000,000each
- Token sale: 30,000,000each (10% of total)
- Issuance price: $ 0.1



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Appendix 2. Use of Funds

Funds raised from the DAF token sale will be allocated transparently, through auditable transactions, supported by regular reports available to the public:

Operating (20%)

• Salaries of employees

• Office rent and supplies

• Legal cost

• Insurance cost

• General administrative expense

MAINTENANCE and DEVELOPMENT (30%)

• Maintenance

• DAF access control system

• DAFIN app and web management

• Security audit

• Update and bug fix

• Development

• DAFIN wallet

• DAFIN marketplace

• DAF payment system

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MARKETING (30%)

• Marketing campaign

• Media PR

• Social media spread

• Offline advertisement (Ex. Bus advertisement)

• Organic community support

• Bounty program

• ALLIANCE (10%)

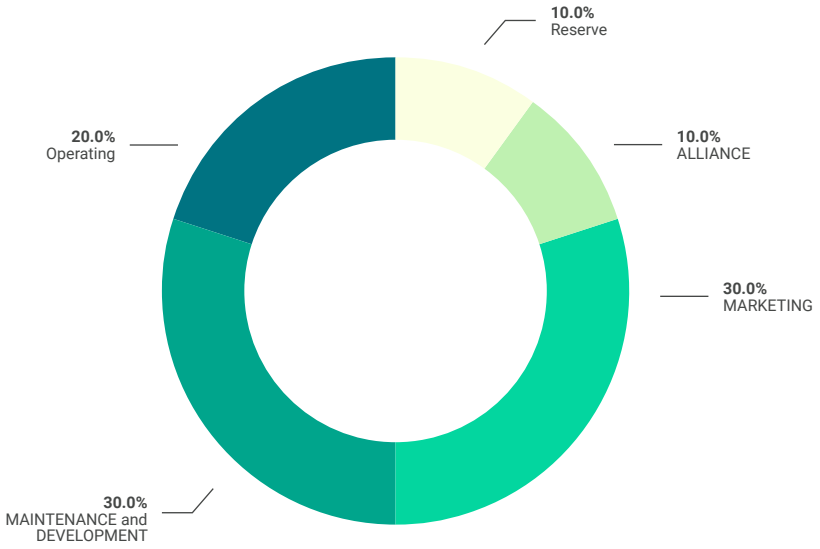
• Business development

• Strategic partnership

• Alliance product or service use fee

Reserve (10%)

• Unexpected expenses (Ex. Unexpected spending due to COVID-19 Pandemic)



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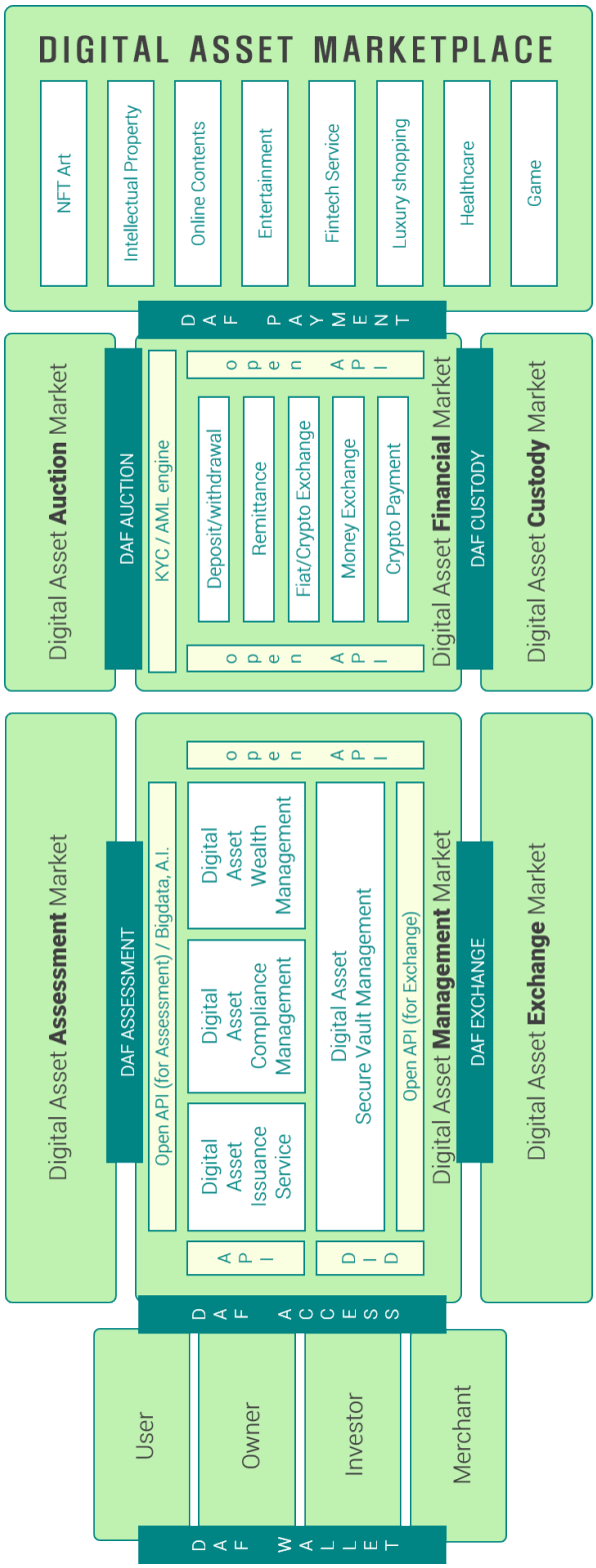
Appendix 3. Token ecosystem



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Appendix 4. Characteristics of DAF

The world we live in today is digital. As our money and payment systems evolve, Bitcoin is threatening to replace gold with the ultimate monetary asset. This is because Bitcoin has an excellent "good money" quality configuration made for the digital world economy. Let's discuss the characteristics of DAF, which have the same characteristics as Bitcoin.

• Scarcity: Like Bitcoin, DAF is a scarce asset. The total number of DAFs issued is 300 million, 30 million of which are initially distributed, and the volume increases as the user requests.

• Portable: The DAF is portable through the digital transfer function. DAFIN's own wallet system makes it easy to use both the web and the app. Transparent and verifiable transaction logging also enables fast, secure transfer and transfer from anywhere in the world at a low cost.

• Value-saving: DAF is issued at $0.1. However, once listed on the exchange, there will be a change in price.

• Fungibility: One DAF represents the exact value of the network as any other DAF.

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Appendix 5. Disclaimer

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Hypothetical Simulation Results

There is no guarantee that market conditions for the past period will exist in the future. Rather, future market conditions are likely to be significantly different from those in the past, which can have a real negative impact on future returns.

Unlike actual performance records, simulation results do not represent actual transaction or portfolio management costs.

In addition, if the transaction is not actually going forward, the impact on certain market factors, such as liquidity shortages, may have been underestimated or overstated.

Typically, a simulated transaction program is also affected by the fact that it was designed for the benefit of hindsight.

Virtual simulation performance results are based on a model using inputs that provide non-realistic, virtual results based on assumptions about various conditions and events.

As with all mathematical models, the results can vary significantly depending on the value of a given input, so a relatively small modification of the assumptions can have a significant effect on the results.

Moreover, the hypothetical simulation performance calculation does not take into account all aspects of the asset's characteristics applicable under certain conditions, including those that may have a significant impact on the results. In addition, when assessing the results of a hypothetical simulation here, each prospective investor should understand that not all virtual assumptions used in the model are described here and that conditions and events not explained by the model can have a significant adverse effect on the performance of the asset description.

Prospective investors should consider whether the behavior of these assets should be tested based on the information contained in this document and other assumptions and/or additional assumptions.

If the actual transaction activity was conducted at a significantly different level from the general market data used in the virtual simulation results, the actual revenue achieved would have been significantly different from the results used in the virtual simulation results and could have been significantly lower and could result in significant losses.

Virtual simulation performance results do not reflect the impact market conditions can have on services over the selected historical period. Virtual simulation performance results do not reflect the fees incurred by the service. If the virtual simulation results included these amounts, the results would have been lower.

The reasons for the deviation may include, but are never limited to, changes in regulatory and/or tax laws, generally unfavorable market conditions and the risks listed below.

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Certain Risk Factors

Each service does not apply the same regulatory requirements as exchange transaction funds or mutual funds, including the requirement to provide investors with specific periodic and standardized pricing and valuation information, which is a private and unregistered investment.

Direct investment in services or digital assets presents significant risks:

• Price variability
Digital assets have historically experienced significant price changes over a long period of time.

• Supports market adoption
In general, digital assets, or especially digital assets, are unlikely to be widely adopted by retail or commercial markets, where one or more digital assets can lose most value, if not all.

• Government regulations
The regulatory framework for digital assets remains unclear, and existing regulations and/or future restrictions by federal and state authorities may have a significant impact on the value of digital assets.

• Security
While each service agency has implemented security measures for the safe storage of digital assets, there have been significant digital asset theft incidents and digital assets remain a potential target for hackers. Lost or stolen digital assets cannot be replaced because the transaction cannot be canceled.

• Potential dependence on third-party management
Services and their sponsors or managers and advisers may rely on the trade expertise and experience of third-party sponsors, managers or advisers, which may not be fully open to investors. Services and their sponsors or managers, advisers, and agents can be subject to various conflicts of reward.

• Fees and costs
The fees and costs for each service (which may be substantial regardless of the return on investment) offset the return on the transaction for each service.

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Eric Schjelderup

Independent consulting and coordination of investor relations for public company awareness and international exposure. With extensive relationships in China and Hong Kong. Listed China Energy (PRC) in the US. Raised $10 million for Telupay International "mobile banking". Raised $25 million for Prime line Energy partnered with CNOOC for their offshore gas project in China, now producing. Raised $135 million for eCharge Corp. Seattle, WA., USA . Part of the team that raised $800 hundred million for Arakis Energy Corp (NASDAQ) and it's pipeline (1600KM) project in Sudan, Africa. NOMAD/Broker, legal contacts in the UK, Europe and China / Hong Kong

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