



**RICHIE-FI**

# ***CONTENT***

<b>1. About Richie-FI</b>	<b>2</b>
<b>2. Richie-FI Whitepaper</b>	<b>3</b>
<b>3. Richie-FI Tokenomics</b>	<b>4</b>
<b>4. Behind the scene</b>	<b>6</b>
<b>5. Security of Richie-FI</b>	<b>8</b>
<b>6. Utilities of Richie-FI</b>	<b>9</b>
<b>7. Richie NFT Collection</b>	<b>13</b>
<b>8. Richie-FI Roadmap</b>	<b>15</b>
<b>9. Summary &amp; Conclusion</b>	<b>16</b>

# ***ABOUT RICHIE-FI***

Richie-FI aimed to be one of the best project on the AVALANCHE ecosystem is a \$JOE yield generation token in which holders simply hodl their \$RFI and earn \$JOE which every \$RFI holder can chose to stake on traderjoe to earn more \$JOE. We've also added awesome features like auto-boost and hyper-burn to reduce supply gradually thereby raising more demand for \$RFI.

The uniqueness of the token reflects from it being community centric and a tri-potocol project ranging from an upcoming richie collection which happen to be the first of it's kind on the AVALANCHE ecosystem, an exclusive node investment feature coupled with the fact that holders will be eligible to a passive stable monthly incentive of 0.5% of their holdings in the native token (\$RFI) meaning they earn in \$JOE through daily reflections and the native token (\$RFI) as a monthly incentive simultaneously just by holding \$RFI asides other major prospective exclusive intergrations.



# ***RICHIE-FI WHITEPAPER***

The RICHIE-FI Whitepaper aims to educate readers on our vision, strategy and roadmap. Below we illustrate in detail our unique redistribution mechanism and other Richie-Fi utilities.

It's an engineering achievement in the BSC ecosystem with the awareness created by Safemoon and we are glad to be a partaker on the AVALANCHE ecosystem. RICHIE-FI will carry the innovation torch forward on the AVALANCHE ecosystem. Diamond hands must hold a minimum of 10,000 \$RFI to get rewarded in \$JOE.

\$JOE reached unimaginable ATH of \$5.09, with the aid of our strong community we plan on reaching an Impressive ATH likewise considering the low supply of our token and strategic burns focused on creating more demand and lesser supply.

# ***RICHIE-FI TOKENOMICS***

## ***\$RFI BUY TAX (10%)***

- **5% Auto Liquidity Pool**

5% of every transaction is transformed into liquidity for Traderjoe. It's automatic and helps create a price floor (stability).

- **3% Marketing**

3% of every transaction is allocated to Marketing

- **2% Richie-Fi treasury**

2% of every transaction is allocated to a Richie-Fi treasury for investments into a solid node after polls conclusion by the community.

## ***\$RFI SELL TAX (12%)***

- **5% Redistribution in \$JOE.**

5% of every sell is taken and redistributed to all holders after \$JOE is bought back by the contract. > Hold \$RFI tokens, earn \$JOE auto paid every 60 Minutes or less depending on the Txn amount.

RICHIE-FI holders don't need to claim earned \$JOE. It's automatically sent to your wallet every 60 minutes.



- **3% Auto Liquidity Pool**

3% of every transaction is transformed into liquidity for Traderjoe. It's automatic and helps create a price floor (stability).

- **2% Richie-Fi treasury**

2% of every transaction is allocated to a Richie-Fi treasury wallet for investments into solid nodes after polls conclusion by the community.

- **Marketing**

2% of every transaction is allocated to Marketing.

- **Anti-Dump strategy**

Sells are restricted to less than 0.5% of the total supply + maximum wallet per holder being 2% of the total supply targeted to break whales control.

## **RICHIE-FI REDISTRIBUTION:**

We created a unique system that auto-claims for every single holder the amount due. We call it the RICHIE-FI PROTOCOL.

The way it works for holders: You buy tokens and hold them, every 60 minutes you'll automatically receive \$JOE in your wallet. Not a single action is required. Your \$RFI tokens amount is persistent and won't change. Redistribution is based on percentage (in the contract), current token balance and number of holders.



# BEHIND THE SCENE

- The contract keeps track in an array of all token holders.
- The contract keeps an index into the array for processing

Every transaction processes a certain number of users, depending on the transaction size (bigger token transfers can process more, since the gas will still be proportionally less than the value of the tokens).

The token is based on a Dividend-Paying Token Standard, which means all \$JOE the contract gain will be splitted equally proportionally to the token holders.

When a user is processed, the contract checks how many withdrawable dividends they have, and if it is above the minimum threshold for auto-claims, will either automatically claim those dividends for \$JOE or automatically buy back tokens for them. This system is fully automated and doesn't add minimal gas fee proportional to value transferred.

The number of holders processed through each transaction is dynamic and based on transaction size. Holders will receive dividends from the queue based on their position in the array. It's a fair system and fully automated, minimum token balance to receive \$JOE distribution is 10,000 \$RFI.

## TOKEN DETAILS:



RICHIE-FI is a token with the symbol (RFI). RFI is built on the AVALANCHE ecosystem and has a total supply of 100 million RFI.

Richie-Fi (RFI)

Supply and distribution:

Name: RICHIE-FI

Ticker: RFI

Total supply: 100 million \$RFI





# ***SECURITY OF RICHIE-FI***

## **LOCKED LIQUIDITY**

Initial liquidity will be locked at first for a minimum of 1 Year to provide holders with peace of mind that the token can always be exchanged. A trusted 3rd party, Pinksale, will operate as the middle man to ensure that all liquidity is locked in a secure locker for the full timeframe.

# ***UTILITIES OF RICHIE-FI***

## **COINSAVE**

RICHIE-FI secondary mission is to encourage more cryptocurrency adoption in every continent using our native token RFI and other cryptocurrencies such as RCH, AVAX, SOL, FTM, BNB, BTC and ETH. COINSAVE is an initiative to encourage users to save for the long term, using our custodial and non-custodial wallets that will be developed.

## **RICHIE-FI Exchange Transactions:**

RICHIE-FI (RFI) will be designed to be used for transactions on our visioned exchange platform and will offer users discounts in transaction fees. This would encourage traders to utilise RFI as they would be able to save transaction costs while trading on the platform.

## **Mining and Staking**

Asides the facts that monthly incentives will be paid to holders, with RICHIE-FI wallet, users will be able to stake RCH, USDC, AVAX all the coins we support and earn RFI for possible returns.



## Stake Benefits

RICHIE-FI wallet users will enjoy discounts on services on the platform when they stake their RCH token to earn RFI

12 months staking- 60%

6 months staking - 30%

3 months staking - 15%

## Community engagement:

Kiss goodbye to monopoly! The community will be empowered to have voting rights on a fortnight basis as regards investment to be made from the proceedings of the RICHIE-FI treasury wallet in a poll right before the investment is made. Profits made from the investments made will be splitted out of which 30% is used for manual buyback and burn thereby causing a reduction in supply and simultaneously raising more demand as \$RFI gets more rare with an increased value while the other 70% is distributed among \$RFI holders in proportion to their holdings or reinvested into other nodes for more profits.



## Richiepad:

Richiepad is visioned to be a rug-free launchpad for genuine and solid prospective projects after a thorough and well-checked procedure is held by the RICHIE-FI team thereby creating a haven for holders of \$RFI and other investors in a whole with it's holders simultaneously having some exclusive benefits.

## RichiePad intergrations:

### •Launch of Rug-free projects

Prospective projects with potentials will be accepted on Richiepad after a thorough check is conducted on the team and project in a whole to ensure the safety of Richie-Fi prospective investors.

### •Staking of RCH to earn RFI and other airdrops

Asides earning of RFI when RCH is staked, stakers of \$RCH will be eligible to airdrops from other projects which will be distributed evenly to eligible investors after they meet the requirements.

### •Staking of Couple Richie NFTs to earn a Filial

Richie couple NFT holders get to stake their NFTs to earn a first filial on a yearly basis thereby having a complete family tree while each family member is entitled to a quarterly stipend with earned percentage dependent on the Richie category.



## **RICHIE-FI P2E:**

Richie-Fi P2E is envisaged to be a 3D quality game on Avalanche network. It will be an exclusive P2E Game targeted at offering a thrilling battle-strategy experience with other online players in a virtual arena and a chance of earning some rewards in RCH.

## **Game Mechanics:**

The Richieverse is a vast land in which Richie NFTs take a more interesting and captivating usecase and are assigned different roles ranging from Kings and Queens to foot soldiers and gods.

Players will be able to strategize, build and manage their kingdom in an epic battle-strategy style. Fighting and scouting for rare gems, Richie Loot and a collection of other Richieverse NFTs.

## **Richieverse Integrations:**

- Leadership board: A leadership board to separate the difficulty levels of each stage of progress.
- Lending of NFTs: Players will be able to Rent and Lend their NFTs ranging from King, Queen, Soldiers, weapons and beasts or creatures owned for possible returns in \$RCH.
- Team-Ups: Players will be able to team up in clans and groups for strategizing and exchanging of ideas.
- Rare NFTs: Rare NFTs from different mythologies like Norse and Greek will be brought into the Richieverse allowing every player to be able to find such an NFT that would give them a strong edge towards other kingdoms.





# ***RICHIE NFT COLLECTION***

RICHIE-FI will have a first phase release of a limited Male richie NFT collection where the token itself is automatically earned quarterly as your membership to the verse is initiated through an exclusive NFT ownership. The verse is about to be unleashed!

RICHIE-FI aims to develop the very first blockchain family representation portraying both ancient and modern moments through digital collectibles where every NFT lover would get a representation of the quantity of members desired through mints that occur just once a year for different categories. NFT holders tend to get side benefits for holding a complete family tree in their wallets. Definitely could be shared to family members and other loved ones as gifts or an act of love.

## **Male Richie:**

Male Richie is a collection of 10,000 exotic male NFTs—unique digital collectibles with various rarity living on the Avalanche blockchain. Your Male Richie grants you access to members-only benefits, the first of which is access to earning 0.5% of the worth of your NFT in \$RFI and \$AVAX on a quarterly basis starting from the period of mint, getting whitelisted automatically in minting Female Richie collection with \$RFI tokens in a quest to earn one out of the lil Richie collection per male and female Richie held as a staking reward on a yearly basis amidst other future edges which will be disseminated on a long run.



## Female richie:

In respect to making a first filial generation a reality, for every Male Richie held/owned in a wallet, you will be able to mint 1 Female Richie. For example, if your wallet has 5 Male Richie you can mint 5 Female Richie and so on.

To check which wallets contain the qualifying NFTs we will take a snapshot of where the NFTs are held at a set date and time. The NFTs need to be in the wallet at the time of the snapshot or you will not be added to the whitelist. This means for the snapshot time you should remove your NFTs from secondary markets or we will just be whitelisting marketplace IDs.

The mint will be done with \$RFI tokens owned or earned although a minimal gas fee will still be charged – which on Avalanche will be considerable with the Avalanche subnet launch in view.

Female Richie NFT holders are eligible to 0.25% of the value of Female Richie NFT held on a quarterly basis in \$RFI

## Lil richie:

Male and female Richie holders are eligible to earn a lil Richie once a year to have a complete family circle representation on the blockchain after staking both NFTs till the scheduled date for snapshot.

Lil Richie NFT holders are eligible to 0.125% of the value of the Lil Richie NFT held in a wallet on a quarterly basis in \$RFI and \$RCH.



# ***RICHIE-FI ROADMAP***

## **PHASE 1**

- Project launch
- Smart contract deployment
- Richie NFT sneak-peak release
- Website launch
- RFI token launch
- KYC
- RCH token launch (RFI pegged token)
- 5000 holders
- 10000 social media members
- Treasury Investment
- Audit
- Weekly draws and giveaways for holders
- Token listing on Coingecko and Coin marketcap and Trustwallet
- Logo on Trustwallet, Safepal and Traderjoe
- Establishment and commencement of intense marketing plans
- Airdrop distribution
- Holders monthly incentive distribution

## **PHASE 2**

- Website redesign
- Partnership with other big projects
- Influencers partnership
- Richie NFT collection
- Strategic burn
- 20000 telegram members
- 20,000 holders
- Holders monthly incentive
- Richie NFT holders quarterly incentive
- Holders monthly incentive distribution

## **PHASE 3**

- Richie-Fi wallet
- Richie-Fi P2E release
- Richieswap
- Richie NFT Market place
- Apply for CEX major listings
- Holders monthly incentive distribution
- Richie NFT holders quarterly incentive

# ***SUMMARY & CONCLUSION***

## **RICHIE-FI IN A NUTSHELL**

### **Reflection:**

Richie-Fi built in the Avalanche ecosystem is a Joe reflection project in which holders earn Joe just by holding RFI so they get to earn in both \$RFI and \$JOE.

### **Node feature:**

A treasury will be set up which will also receive reflection, on a fortnight basis, our community will vote on which node/solid project to invest in, after an investment is done with profits yielded, a certain percentage will be used to buy back and burn our token while the left will be redistributed to holders or reinvested depending on the community decision.

### **NFTs:**

To spice things up, our NFT collection will be the very first Blockchain digital family representation whereby our NFT holders get to own an NFT for themselves and their family/loved ones... The only collection that require minting with AVAX is the male Richie, the Male Richie holders happen to have exclusive access and opportunities ranging from a quarterly incentive of 0.5% of the value of each NFT held, get whitelisted for the female richie mint(which will be minted with \$RFI tokens) before the public and other future accesses.



Male Richie and Female Richie NFT holders get to stake their couple NFTs to earn a filial NFT once every year to make up a family while both Female Richie and lil Richie holders also get a quarterly incentive of 0.25% and 0.125% respectively.

**Monthly incentive:**

Every \$RFI holder holding a minimum of 10000 \$RFI get to earn 0.5% of the tokens held on a monthly basis after series of snapshot is taken strategically with the distribution done based on the cumulative average held during the periods of the strategic snapshots.