

# The EzDeFi *Litepaper*

EzDeFi gives you the opportunity to turn a small crypto stake into something much more substantial, using an dynamic portfolio of 3rd-party DeFi Websites & dApps.

These dApps (Decentralised Applications) use a mix of crypto staking, liquidity pools and other yield farming strategies to generate a generous rate of return on your investment.

And because they're all running on fully autonomous smart contracts, they're able to pay your interest daily, so you benefit from a powerful compounding effect.

Some of the returns here will seem *far too good to be true* but we'll explain why they're not shortly. They are definitely high risk though, so we'll also show you how our approach can let you use them virtually risk-free.

We also use a number of much more conservative options. Safe and secure platforms that still offer returns way better than anything you'll get from a bank. Long-term, our goal is to have the majority of your holdings invested in these *safe options*.

We're also creating a community of like-minded people, so you can benefit directly from the generous affiliate programs many of these projects offer, and we can all benefit from the insights and experiences of the group.

There are a few moving parts though, so please take your time and read through the rest of this document. It's important that you're clear on what we're offering, what's required of you, and the associated risks and rewards.

You might even find it useful to print it out and make a few notes as you go!

If you decide to take a closer look, you can create a free Member account using the link below. You'll be able to look over our current Program Portfolio and Strategy sections, and decide if EzDeFi is right for you.

<https://EzDeFi.club>

## All The Standard Disclaimers Apply

**Cryptos in general are high risk.** They are largely unregulated and subject to extreme price fluctuations that can impact the value of even your most secure investments.

**We're seeking out the highest available returns within that sector.** So by definition we're actively working the highest risk projects in the highest risk sector!

So you should go into this knowing that any of the programs we use could fail at any time, for any number of reasons.

It is unlikely you'll get much warning and it's very likely you'll lose anything you have left in that program.

So it is vital that you **do your own due diligence before making any investment.**

You should make sure you understand the offer, the terms and the risks before you put anything into it. And most important of all...

**You should only ever invest money you are prepared to lose.**

All information is provided for general background & educational purposes only. We are simply sharing our personal experiences with the various programs so you can decide if they might be worth a closer look.

None of the information in the EzDeFi Litepaper, website or in any associated documentation should be considered financial or investment advice.

**You should accept full responsibility for your EzDeFi outcomes.**

We recommend a lot of 3rd-party tools and services that are currently working for us, so you can assess them for your own use. You should understand that these websites and programs are fundamentally outside of our control.

We'll take all possible care and only ever recommend options we use ourselves and believe to be solid at time of writing, **but we can take no responsibility for future performance.**

So again, the responsibility is yours alone. You should do your own assessment before acting on any recommendation, and you should only ever invest money that you're fully prepared to lose...

## The EzDeFi Mission

Our goal here is to build a community of Crypto Enthusiasts who will work together to discover, understand and use a broad portfolio of innovative and lucrative DeFi investment options.

We see this is a massive new financial sector that will likely take a tribe to fully understand and explore. So we'll provide the platform, but long-term we'll be looking to our Members to help us identify, test and report on various new projects.

We see this Community growing and evolving over time, to give anyone prepared to do the work, the ability to take part in the DeFi world with minimal investment or risk.

We see our Portfolio as providing the means for anyone to grow substantial passive income portfolio from multiple DeFi investments, for long-term growth and stability.

## The EzDeFi Platform

EzDeFi is a low-tech *learn and earn* platform for crypto enthusiasts who have a small starting bank that they'd like to grow into something much more substantial.

It's not for the faint-hearted. Cryptos are inherently volatile, and we're going to use some programs that are high-risk even by crypto standards. We do our best to mitigate the risks, but if you come on board **you should only ever use funds you are prepared to lose**.

After you navigate through the early high-risk steps, we do move your funds into more secure long-term options, and begin to seriously leverage your efforts with multiple multi-level referral programs.

That's when we expect it could get quite lucrative for everyone.

The EzDeFi platform is intended for people with some crypto experience. We do provide step-by-step guides for our activities, and we link to plenty of additional resources for those who need extra info, but it will be on you to know or learn the basics.

We are also focused on *team building*, so when your people need help, YOU will be their first point of contact.

It's often said the best way to learn something is to explain it to someone else, so we're confident this will benefit anyone who commits to the process. We will always be here to assist of course, but the website will always promote you as *the team leader*.

# Our Target Audience

**EzDeFi requires a real money investment to get started.**

The EzDeFi website is 100% free to join, but you cannot do anything with it until you have funds available to invest in one or more of our *Portfolio Programs*.

**You cannot earn your stake here either.**

All of our most lucrative referrals programs can only be accessed AFTER you've made at least one deposit. There are some very affordable entry points, so this shouldn't be a problem for most people.

All this means EzDeFi will work best for *action-takers* who are prepared to do the work, and have funds available to dive straight in.

**Members should have some crypto experience... or a willingness to learn.**

We don't cover the basics here, so if you encounter something new, the onus will be on you to work it out. We have lots of instructions and background info on the newer DeFi material, but the basics are your responsibility.

Some online marketing experience could also be useful when it comes to growing your team. You'll find some simple strategies in the Member's Area, but less experienced marketers might need to do some extra reading...

Our main goal here is to attract *quality over quantity*...

We want to filter out the tyre-kickers and the people who'll lose interest and go off chasing *the next shiny object*.

So by making you the first point of contact for your own referrals, we hope that you'll be more selective in who you invite in as well!

That way we can build a team of like-minded people, who'll see the opportunity and do the work... and maybe take a few risks... to make this happen.

So on a personal level, you should get a feel for what we're doing here, use the system yourself for a while to generate some tangible returns.

Then you can seek out like-minded people with similar interests and ambitions, and just share your own experience.

And your own EzDeFi Network will grow itself!

# The Portfolio Programs

EzDeFi will show you how to set up and use a set of 3<sup>rd</sup> party Websites and dApps that are complementary to our our goals. We refer to these collectively as our *Portfolio Programs*.

This *portfolio* approach aids our risk management. If one program has issues, it shouldn't have a major impact on your overall progress. We'll do all we can to avoid any programs that are likely to fail, but you should be totally realistic here and recognise the risks.

We are looking at some very high rates of return...  
which ALWAYS come with equally high risk.

Our portfolio programs offer a range of risk levels though, so you can skip any program you're just not comfortable with and the system will still work.

We mostly use the highest-risk options to speed things up, so you can achieve the same results using just the safer or slower options... if you're patient.

We review each program in detail as we get to it, so you can make your own decisions on a program-by-program basis.

We separate the Portfolio Programs into four broad categories.

**1. DeFi Investment Products** are the more mainstream DeFi platforms that pay solid returns and are as safe as anything in the crypto world. Our long-term goal is to move the majority of our holdings into the various investments offered on those platforms.

**2. Crypto Node Ownership** is another longer-term option. The returns are quite a bit higher, but so is the cost of entry. These can pay out generous, passive income pretty much indefinitely though, so we'll look to add a few of these as your profits increase.

**3. Yield Farming Programs** put your cryptos to work in mining, staking, liquidity pools, lending pools and more. We tend to look for Low Risk / Medium Rewards here, which can still generate excellent returns when coupled with the daily compounding of your interest.

**4. Rapid Growth Programs** rely on various Smart Contract mechanisms to generate some impressive returns over a longer time frame. These are very high risk / high reward programs, so the payouts are great when all goes to plan.

Our strategy is to start with one or two small investments in the High Risk / Rapid Growth Options (#4). When these work, they work really fast...

So as soon as they're producing some useful profits, we use those to fund one or more of the Yield Farming options (#3). These take a little longer, but still grow quite quickly.

So as our profits continue to grow, we start to move larger amounts into Nodes ownership or other DeFi investments (#1 & #2).

It takes time and discipline and nerve, but if you work the plan, the system works!

# High Yield DeFi vs High Yield Investment Programs

Before Cryptos & Blockchain, a lot of these projects would have been considered HYIPs... *High Yield Investment Programs*.

HYIPs are basically **ponzi schemes** that use deposits from new investors to pay the promised profits to the earlier investors.

Everyone seems to be making money, so there's a frenzy of new investors coming in and it all looks great... for a while.

Eventually they reach a point where there's not enough new deposits coming in, so payouts start to slow and the panic sets in...

The whole thing comes crashing down and the last people who got in are usually burned the worst.

**To be clear... we are not interested in those kinds of programs.**

However, there are elements and tools available in the Crypto space that **promise** to generate the same High Yield results but in a sustainable fashion.

Without question, there are plenty of outright scams as well, but the fact is, there are a lot of talented and innovative developers in the space who are on a mission to create their own version of a DeFi *Holy Grail*,

## **A Sustainable, Ethical & Profitable Daily Income Project**

The catch is, there's no way to know in advance if they've done it....

Good or bad, these projects will work until they stop working.

But the crypto developers have a few things going for them...

1. Funds can be invested in legitimate crypto activities that generate real profits, so they aren't relying on new deposits to pay out profits owed.
2. They build on Smart Contracts, so interest payouts can be adjusted real-time to keep a project sustainable over a longer time-frame.
3. Everything is automated, including interest payments, so small rewards can be added as they're earned, so daily compounding can boost the yield even further.

To be clear, there are plenty of programs that rely purely on *Smart Contract math* for sustainability, and we do include a couple of these in our portfolio for short-term use.

Long-term though, we're focussed on more substantial projects that generate income by supporting legitimate crypto activities.

## The Referral Programs

Many of our portfolio programs have a referral program of some description. Some operate over multiple levels, so they can become extremely lucrative as you build your network.

And since we're all active in the various programs, we're all generating commissions.

Those can be added to your deposit, so they'll start compounding immediately as well.

So each time you refer a new Member to EzDeFi, you are also referring them to many of our Portfolio Programs' built in affiliate programs or rewards schemes. So a single active EzDeFi referral could be extremely valuable to you over the longer term.

Most of these programs do require that you are actively participating in their program though. ie. if you want to promote it you need to use it... so in those cases, you won't be able to get your referral links until you've made a deposit or staked some cryptos.

That's OK though.

- Your own people are going to take time to work through the process as well, so chances are they won't get to any particular program before you anyway.
- If they do, most EzDeFi members will be starting small, so your initial commissions will usually be quite small as well.
- When they go back later they'll be prompted to use your ID, so you'll be back in position then...

So don't let FOMO rush you into making a deposit if you're not ready!

Just like the underlying programs, you'll find a mix of quality in the referral programs. The higher risk programs tend to offer higher payouts... they have a greater need to grow the membership, so they pay you more for your efforts.

At the other end of the scale, our conservative DeFi platforms also offer referral programs, but the commission rates are generally lower. These will be the last options most of our Members get to, so this will take longer to generate commissions.

Once they start though, most people will use these platforms extensively for many years to come, so these could end up being considerably more valuable than all the others.

As long as you focus on building a team of like-minded people, working with them and leading by example, they'll do the same... they'll bring in their own people and make money themselves...

Which will make you money as they invest increasing amounts in the various projects!

There are several that have no referral program at all. Don't let that put you off... those include some projects that I am most optimistic about and will be working the hardest!

# Your Custom Strategy

EzDeFi will introduce you to the various Websites and dApps, show you how they work and how we're using them. You can then you can decide if and how you want to put each one to work yourself.

**Everything is optional and you're in total control.**

Using the individual dApps is mostly quite quick and easy... connect a wallet, make a deposit and manage your interest. In most cases, you'll spend more time reading our notes and making your decision than you will setting it up.

Some have a few more moving parts, but we work up to those, so by the time you get to the more complex programs, you'll have the tools and the knowledge to get it done.

Once you make a deposit, the real work of managing your position begins. Central to that is risk management...

**You'll use a portfolio approach.** This spreads your exposure over a mix of program types and risk levels. That way one or two program failures shouldn't impact your overall performance.

**You'll get in & out fast.** Time is the biggest factor in the high risk programs, so you get your initial stake back ASAP, so you're operating risk free after that.

**You'll manage your fees.** As you reinvest your profits you need to strike the best balance between fast turnarounds and minimising the fees.

**You'll lock-in profits regularly.** You always want to be moving a portion of your profits from the high risk projects to the lower risk investments.

Every Member will have a different starting bank, a different tolerance for risk, as well as different goals and timelines, so there is *no one size fits all* approach here.

Instead we give you the information and the tools so you can choose your own path and implement it as safely as possible.

That said, we do have a number of checklists available in the Members Area so you can use one of those as a template for your own approach, if you want.

# The EzDeFi Roadmap

This is a brand new project for us and it will continue to evolve as we start to grow our Membership. As such, we're looking at three distinct phases going forward:

## **Phase One: The Launch**

We'll be inviting a small group of people to join as a short private *beta test*. This will give us a chance to check the processes and instructions, to ensure there's no major errors. It will also provide valuable feedback on the programs.

Once everything is working as intended, we'll open the doors and let our beta testers start inviting their own contacts. At that point we'll be focused on monitoring the existing programs, fine tuning the instructions, and developing our own referral program.

## **Phase Two: Ongoing Operations**

Once we're happy things are running smoothly and our Members are making some money, we'll switch our focus to building our community and getting a conversation going on our social media platforms.

We'll continue testing out new programs for possible inclusion in our portfolio. We have a number already under consideration and a couple more where we're waiting for a launch. So you can expect the portfolio to grow quite quickly... with each addition creating a new potential revenue stream.

We'll be looking for Member suggestions in this regard, and we'll be looking to get all our Members in as early as practical when we find a likely winner.

We'll also be looking for ways we can help our team as a whole and reward our most active Members. In particular we plan to make good use of the Pay-It-Forward and AirDrop tools that are already available in some of our portfolio programs.

This will depend on how things come together after the launch, so I don't want to make any specific commitments to timing or amounts just yet, but we will get to it!

## **Phase Three: The Sky's The Limit!**

We'll be looking to integrate EzDeFi as an advanced option in our existing Crypto programs, plus another broad-based project we're currently developing that's geared more towards beginners.

There may eventually be scope to develop an EzDeFi dApp to streamline the entire process and let you manage your accounts from one location.

We may even look at creating our own Daily Income Project, when we've fully researched what works and what doesn't.

And we fully expect to have dozens of worthy suggestions from our Members as people get to use the platform and share their ideas.

## Conclusion

Hopefully you can see how EzDeFi has been designed & built to help you acquire a broad portfolio of crypto assets that will generate passive income for a long time to come.

We're operating in an emerging financial sector where creators and developers are constantly coming up with innovative new ways to generate yield on your investments.

So we're also building a community where we can all *learn and earn* together. And we're using team-building strategies to parlay your returns to a whole other level.

There are very real risks involved, but we recognise and manage those, looking to *get in and out fast*, so we can keep building our long-term positions in more sustainable projects.

EzDeFi is deliberately exclusive and there are some legitimate barriers to entry... risks, costs, experience requirements... that will ensure those who do come on board are going to add real value to our community.

All in all, I believe this will be our most productive & lucrative website project yet for those who meet the pre-requisites, come on board, do the work, and work the system.

If you think that might be you, please go back to the main website and create your free EzDeFi account. There's zero cost and no obligation, so you can take your time and check out the Member's Area before you need to make any decision.

You can look over our Portfolio Programs, review the various Strategy ideas, and decide for yourself if it might be something you want to do.

Thanks for sticking with me until the end and I'll see you on the inside!

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