

# PLOTS

The First Game item  
Finance Platform.



<b>Contents</b> .....	<b>1</b>	<b>\$PLOTS Token</b>	
<b>Introduction</b>		Purpose .....	<b>20</b>
About .....	<b>2</b>	Value Accrual .....	<b>21</b>
Vision .....	<b>3</b>	Token Allocation & Emission .....	<b>22</b>
State of the Market .....	<b>4</b>	<b>The DAO</b>	
<b>Business Model</b>		Timeline & Functionality .....	<b>23</b>
Business Thesis .....	<b>5</b>	<b>Team</b>	
Revenue Sources .....	<b>6</b>	Core team .....	<b>24</b>
Game Selection Criteria .....	<b>7</b>	<b>Disclaimer</b>	
Launch Plans .....	<b>8</b>	Disclaimer .....	<b>25</b>
Value Proposition .....	<b>9</b>		
<b>Gamers</b>			
Why access game items with Plots vs. Rent? .....	<b>10</b>		
Split Breakdown .....	<b>11</b>		
Key Delegation .....	<b>12</b>		
Paying \$VLND Investors & NFT Owners .....	<b>13</b>		
Fees & Terms .....	<b>14</b>		
<b>\$VLND Token</b>			
Function .....	<b>15</b>		
Pricing Mechanism .....	<b>16</b>		
Where to buy \$VLND? .....	<b>17</b>		
\$VLND Portfolio Transparency .....	<b>18</b>		
Redemptions .....	<b>19</b>		
\$VLND Fees .....	<b>19</b>		

# Introduction

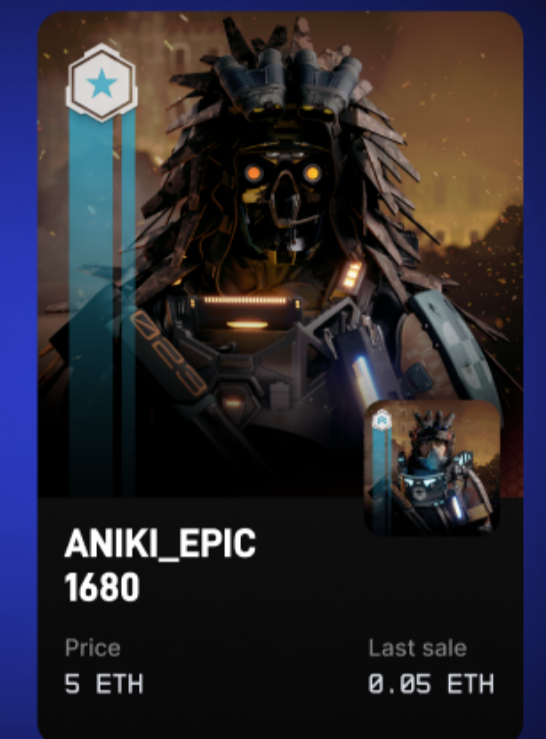
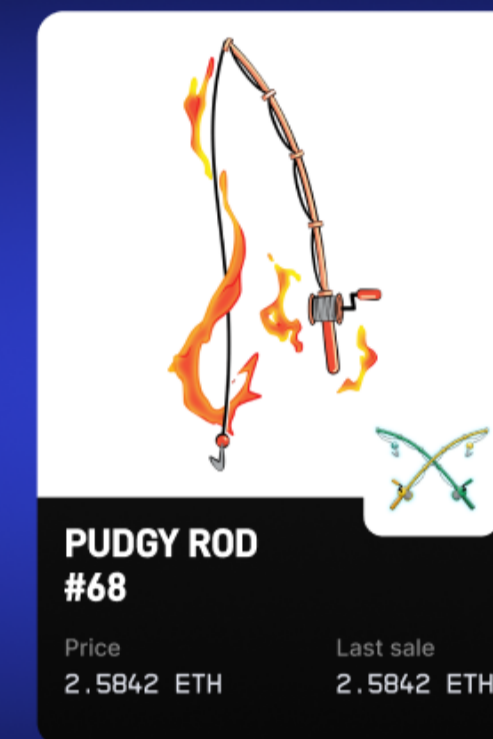
PLOTS

## About



Ω Investor

NFT owners



Gamer

Plots is the first Game item Financing (GiFi) platform that equips gamers with affordable access to in-game items, while providing yield to NFT owners & investors.

The mission of Plots is two-fold: to be the leading platform for accessing gaming items, while creating the largest game item management organization with real yields paid to NFT & token holders.

Using the infrastructure of Decentralized Finance, Plots connects game item owners and investors seeking exposure to yield-generating items with gamers seeking an enriched experience and earning potential.

This is unique, as Plots is the first platform to piece together all characters in the gamefi market (Investor, NFT owner & gamer) and separate exposure to in game NFTs from governance in the DAO.

With this token model, Plots is theoretically able to have unlimited assets under management and serve an unlimited quantum of gamers.

# Introduction

## Vision

Our vision is to become the leading platform for borrowing, purchasing & managing usable NFT gaming items, and to achieve this, we aim to build a reputation as the most reliable and trustworthy site for gamers to borrow, co-own & manage in-game assets.

We acknowledge that MMORPG (massively multiplayer online role-playing game) games are more than just "games" - they are a way of life for many players. Our objective is to enhance the gaming experience and make it easier for everyone to earn while playing them.

We believe that by empowering gamers and building a strong community around our platform, we can create a sustainable and thriving ecosystem that benefits everyone involved.

Whether you are a current NFT owner seeking to put your digital asset to work, a casual player looking to earn a little extra income from your gaming hobby, or a passive investor looking to hitch your dollar on web3 gaming, we want to be the platform that helps you achieve your goals and realize your dreams.



# Introduction

## State of the Market

Plots sits at the intersection of NFTs, Gaming, and DeFi, each of which has enormous growth potential:

01/ Total game item market values should reach \$50B by 2030

02/ Virtual lands are projected to represent ~\$16 billion by 2030

03/ The total gaming market is projected to reach \$385 billion by 2030.

04/ The Total Value Locked in DeFi Dapps is currently \$47 billion.

05/ The combined total market cap of top metaverse lands, such as Otherside, The Sandbox, Illuvium, and Decentraland, is \$1.3 billion as of June 2023.

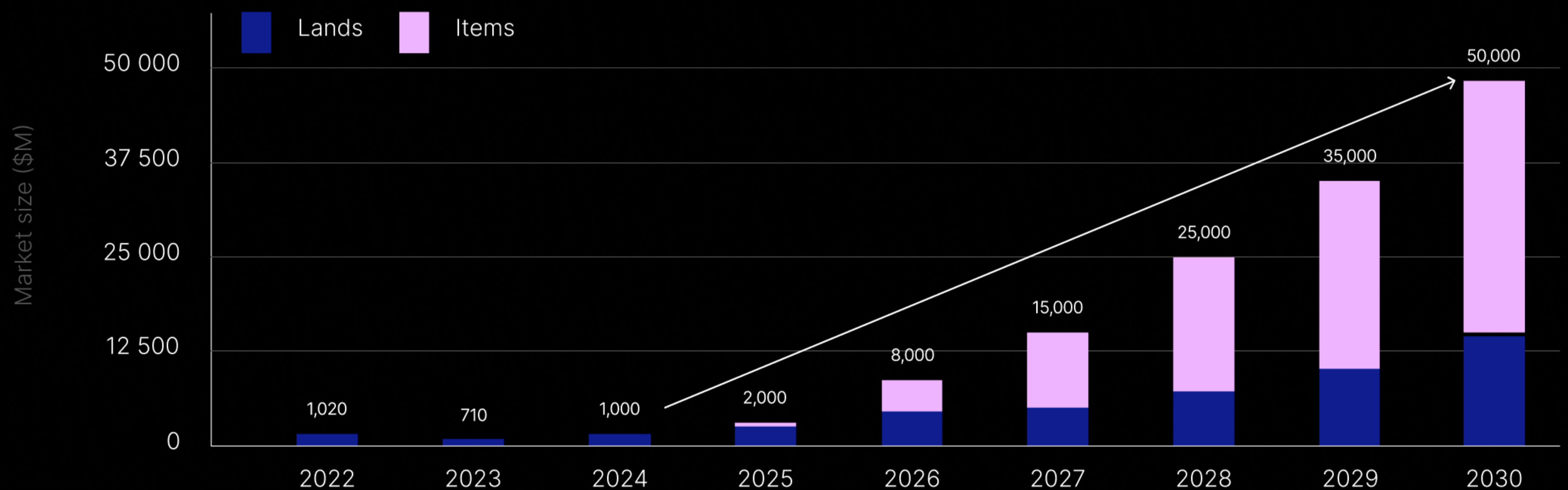
### Sources:

<https://www.statista.com/outlook/dmo/digital-media/video-games/worldwide>

<https://oneland.world/#/main>

<https://defillama.com/>

<https://www.vantagemarketresearch.com/industry-report/metaverse-in-real-estate-market-1516#:~:text=The global Metaverse in Real,38.80%25 over the forecast period.>



# Business model

## Business Thesis

As AI reduces the availability of jobs, UBI is likely to gain traction, increasing leisure time spent online, including gaming.

Additionally, generative AI will potentially lead to content copyright issues, as scammers create fake in-game items at record speed and scale.

Web3 and NFTs can solve this problem by ensuring the authenticity of characters/items in a collection.

We envision web3 gaming as the future, because it allows players to take ownership of their in-game progress while providing a secure way to identify and transfer in-game items- giving peace of mind to gamers and content creators alike.

It is only a matter of time before AAA games are built on web3, onboarding the masses to on-chain gaming. We are already seeing native web3 games in beta such as ParallelTCG and Bigtime which both have potential to become AAA games that onboard millions into web3.

The team realizes the web3 gaming scene is very niche and has yet to gain meaningful traction, but are preparing for what the industry is predicted to become, rather than where it currently stands.

As a platform that serves digital asset owners, passive investors, and gamers, we are well-positioned to take advantage of the full potential of the upcoming web3 gaming wave.

Sources/ references:

Fake Roblox items sold cleverly:

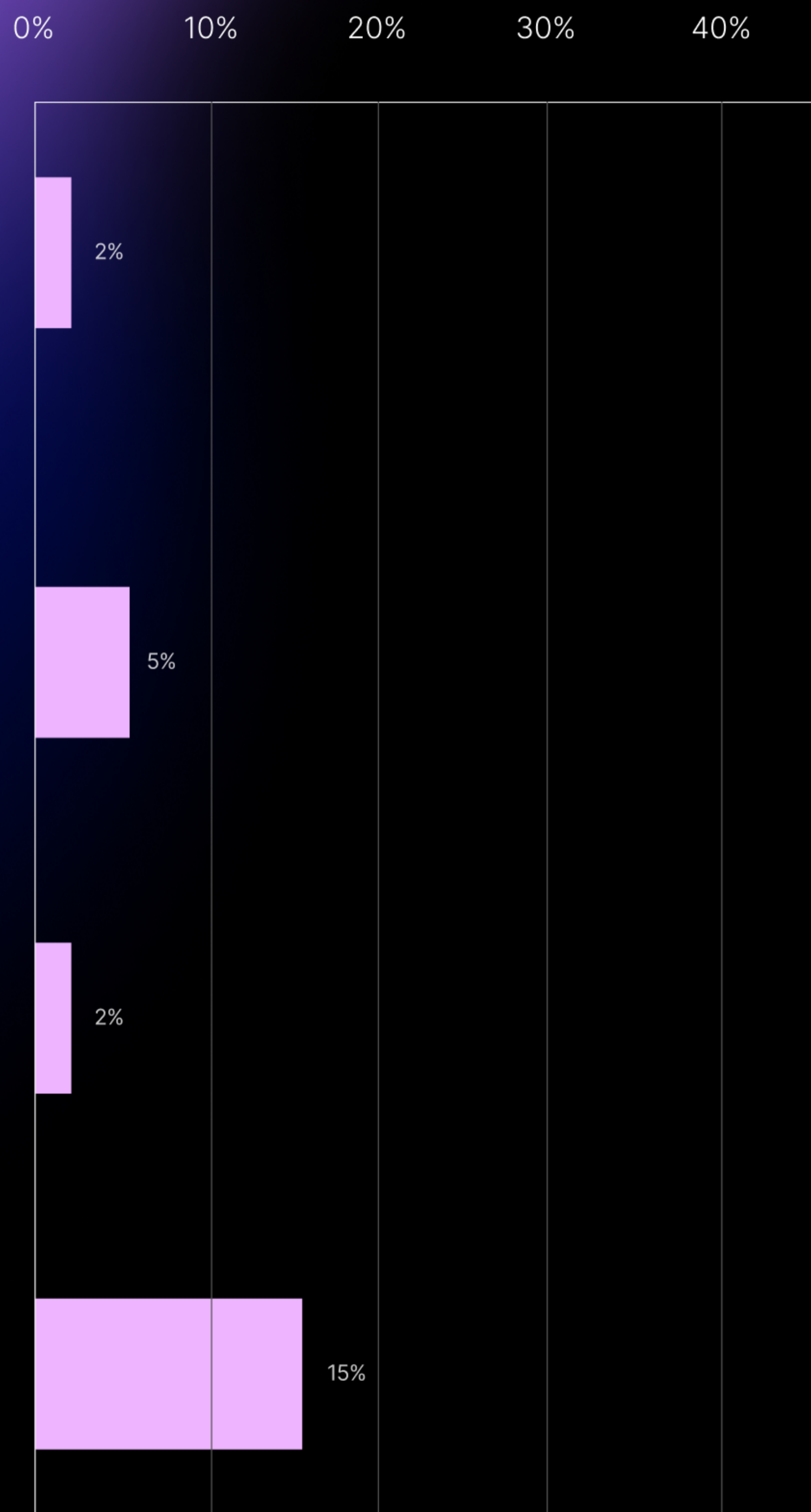
<https://www.youtube.com/watch?v=ntMHPiO6V6U>

Sam Altman, founder of openAI - Worldcoin UBI

<https://www.coindesk.com/tech/2023/05/08/sam-altmans-crypto-project-worldcoin-releases-first-major-consumer-product/>

# Business model

## Revenue Sources



Plots also earns a fee from the free borrowing and fractional purchase of in-game NFTs (2% of NFT value)

Plots' primary revenue will be generated from Assets Under Management via the sales of our \$VLND token, which represents the underlying co-owned digital assets (5% management fee per year)

Plots charges a fee for redeeming \$VLND for ETH (2% of total redemption value)

Plots takes a performance fee from the gross yield generated by in game assets (15% of all NFT revenues from co-owned and loaned assets)

**Initially, the platform will only take a 5% AUM fee from the \$VLND treasury and the 2% \$VLND redemption fee. All other fees will be turned off until the platform gains meaningful traction.**

# Business model

## Game Selection Criteria

The Plots business thesis requires the following elements of a web3 game to make it suitable as a collection offering for the VLND portfolio composition:

1. An NFT based play and earn economy which can be acquired and transferred
2. Ability for delegation of keys (delegate.cash)
3. Native token rewards from levelling digital assets

Although most web3 games will meet this criteria, the team will further vet projects to gauge community engagement and overall sustainability and potential success of the game/Metaverse.

When Plots is fully decentralized, holders of \$PLOTS will be able to vote on adding and removing games.

### Select your character

The selection screen features three distinct character options, each presented in a dark teal rounded rectangle with a corresponding colored button at the bottom. The 'Investor' option uses a blue button, 'Gamer' uses a green button, and 'NFT Owner' uses a purple button. Each option includes a small icon at the top, a title in bold, the word 'CHARACTER' in smaller text, and a brief description of the role.

Character	Description
Investor	Investors are minters of the VLND token & earn passive income.
Gamer	Games level up in game NFTs to earn a share of the income generated.
NFT Owner	Asset owners lend their NFTs to gamers and earn passive income.



# Business model

## Launch Plans

At launch, Plots will focus on adding two games with strong community support and optimal sustainable yield from native rewards:

03/ We are looking forward to the much anticipated Mavia, Illuvium, Parallel Colony etc.

01/ First game to meet this criteria is Farm lands by Pixels

02/ Second is ParallelTCG

## Supported collections

Plots aims to integrate all the most popular gaming collections within the web3 gaming ecosystem. If you don't see your favourite collection below then please reach out and let us know!

COLLECTION	FLOOR PRICE	1D CHANGE	1W CHANGE	24HR VOL	SUPPLY
 Pixels - Farm Land	1.290	-9.4%	-15.1%	66.4	5000
 Parallel Avatars <span>Soon</span>	0.723	-0.0%	+14.0%	2.7	11001
 Shrapnel Operator... <span>Soon</span>	0.064	+3.4%	-3.0%	1.0	10000
 Mavia Land <span>Soon</span>	0.225	-3.8%	-9.6%	5.4	10000
 NuCyber <span>Soon</span>	0.030	-0.7%	+9.9%	0.3	6457
 Pudgy Rods <span>Soon</span>	0.236	-1.6%	+1.7%	0.4	7395
 Otherdeed for Oth... <span>Soon</span>	0.214	+0.2%	-5.0%	8.3	59033
 Otherside Koda <span>Soon</span>	1.580	-4.2%	-1.2%	11.0	6654

# Business model

## Value Proposition

The Plots team will work on the following:

01/ Hybrid automated/human vetting of digital asset deals in order for \$VLND holders to gain attractive entry points

02/ Curating in game NFT collections that are poised to be popular among gamers

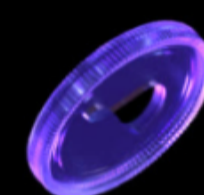
03/ Purchase yielding in game assets

04/ Incentivize participants through \$PLOTS reward emissions

05/ Build technology to expand core offering

06/ Onboard new games while maintaining optimal real yields

07/ Creation of network effect efficiencies, such as gas-less transactions of NFTs within Plots' smart contract



## Why access Game Items with Plots vs. Rent?

Reasons Include:

01/ Exposure to in game item upside

02/ \$PLOTS token incentive via leaderboard rank distribution

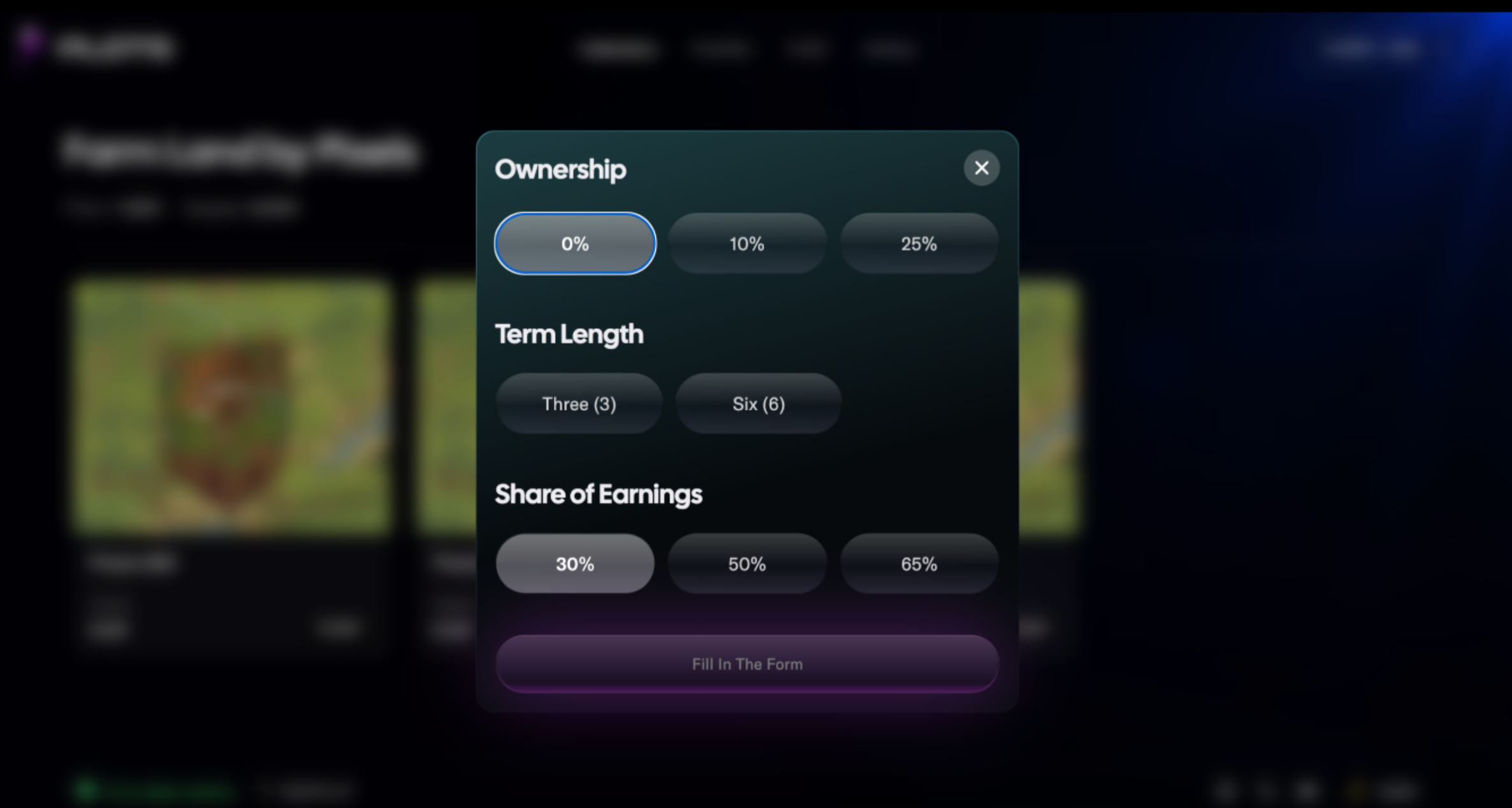
03/ If purchasing NFT already in Plots' smart contract, no gas fee - this is huge when gas fee often costs as much as the rental itself (Benefit of network effect for Plots)

04/ More cost effective, with down payment only costing ~5 months rental fee and providing ownership, you get all benefits of renting but don't have to pay any rent and receive share of revenue on the chain the game pays out on

05/ Longer term with only upfront cost, no rising cost in bull market (but earnings will increase)

06/ \$VLND assets can be accessed in perpetuity provided the gamer uses the asset

Overall it is more economical to own/manage with plots than to rent, and including gas fees, it is actually cheaper to buy a fraction of in game items than to rent and also to get the asset for free and receive 30% of the income generated.



## Split Breakdown

Below is a chart showing the three possible ownership types, respective revenue and game item appreciation split:

Down payment	Gamer Revenue	NFT Price Exposure	Term Period
0% (Borrower)	30%	0%	3M + 6M
10%	50%	10%	3M + 6M
25%	65%	25%	3M + 6M

As a gamer, if you put 25% down, you are entitled to 65% of the generated revenue. Additionally, you have 25% exposure to both the upside and downside of the NFT.

Gamers are paid in the in-game currency.



## Key Delegation

### Purchased with \$VLND funds

Upon attaining an NFT through Plots.finance, the relevant NFT will be delegated to the wallet provided by the gamer.

This allows the gamer to develop and play with the NFT and enjoy the associated benefits, while leaving control of the NFT itself with the Plots smart contract.

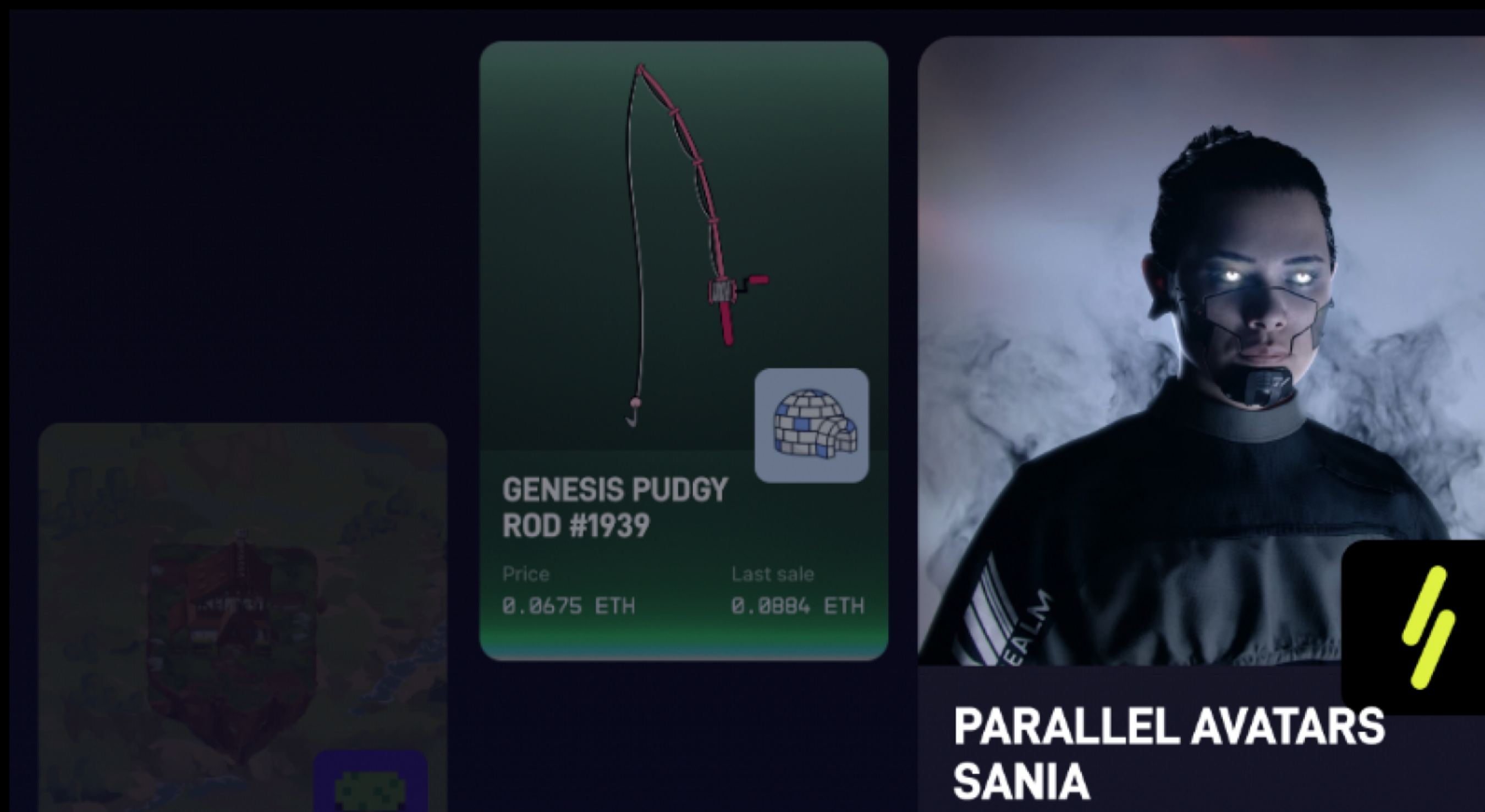
Plots is the manager of the NFT and will be the distributor of revenues to gamers and \$VLND holders.

### Listed NFTs

NFTs deposited in the Plots smart contract will remain there until selected by gamers.

Listers are able to withdrawal their NFTs at anytime if unallocated to gamer.

Plots is the manager of the NFT and will be the distributor of revenues to owners.



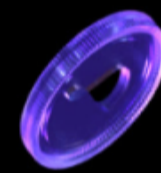
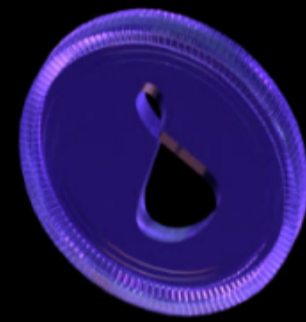
# Gamers

## Paying \$VLND Investors & NFT Owners

### **\$VLND Holders**

Plots distributes the income on a weekly basis.

If you have \$VLND, you'll get a weekly dividend. This dividend goes back into the treasury, which increases its value. It also boosts the value of your \$VLND each week, as no new \$VLND is created when these earnings go back in.



### **NFT Owners**

Plots distributes the income on a weekly basis.

Leasers will receive a weekly dividend, paid in ETH or stablecoins, corresponding to their 70% share of revenue from their NFTs.

## Fees & Terms

### Fees

Plots will charge a 2% fee to the fractional buyer of NFTs purchased with \$VLND capital.

As an example, if a game item was purchased for 1 \$ETH and the buyer used 0.1 \$ETH of their funds and 0.9 \$ETH of \$VLND funds, then the buyer pays 2% one time fee or 0.02 \$ETH. Total out of pocket is 0.12 \$ETH plus additional gas fee.

### Terms

#### Choosing a Term

When gamers choose NFTs supported by Plots, they must agree to the time period during which they will co-own the NFT.

At launch, Plots will offer two term options:

3 months

6 months

### Termination

If a gamer fails to level up their game items adequately or earn a yield comparable to their peers during the chosen period, their item will not be eligible for renewal and may be revoked prior to the end of the term.

However, if a gamer levels up sufficiently and produces a sufficient yield, they may renew the item indefinitely (unless pending \$VLND redemptions necessitate the sale of assets).

We are going to make this fairly competitive and yield driven, but fun and exciting!

#### Selling before Term ends

You are at liberty to sell your NFT back to Plots before the term ends.

# \$VLND Token

## Function

Investors depositing \$ETH to the smart contract mint \$VLND on Ethereum.

\$VLND is an ERC20 token which:

- Represents the total value of NFTs under management as well as undeployed \$ETH in Plots' smart contract
- Receives net yield in the form of increased AUM from fee split (earning reinvestment)
- Used to approve or veto \$PLOTS proposals (DAO)

What makes Plots unique among other rental platforms is the \$VLND token. This acronym stands for Virtual Lands, homage to the first class of NFTs we will support.

The token encompasses a theoretically infinite quantum of game assets under management.

Plots will initially serve only virtual lands, but will eventually include other revenue-generating NFTs under the \$VLND umbrella - for example apiaries, swords, shields, avatars, etc.

The issue with existing rental and co-owning guilds in the space is that governance and asset ownership are combined into a single token, which limits their ability to raise capital for purchasing more assets.

In turn, this limits the earning potential of the platform.

\$PLOTS holders are able to make governance proposals - but approval or rejection of proposals is the responsibility of \$VLND holders.





# \$VLND Token

## Pricing Mechanism

Price changes following launch will be based on floor price fluctuations of the underlying assets.

For instance, if \$VLND is invested 40% in PIXELS, 20% in ParallelTCG, and 40% in \$ETH, the price will be:

VLND =

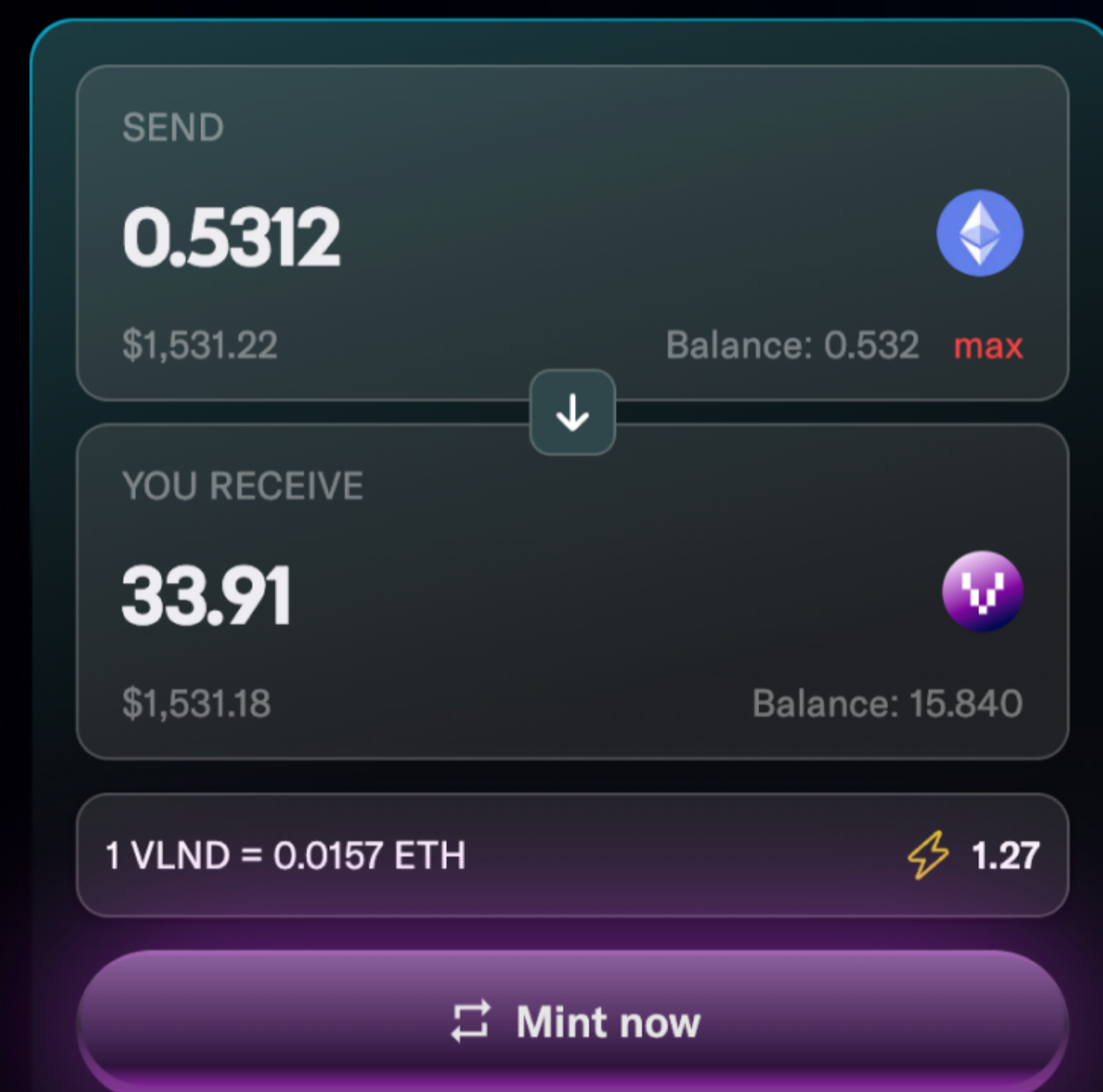
$$0.01(0.4*(p_{\text{Floor}}/p_{\text{PURCHASE\_FLOOR}})+0.2*(ptcg_{\text{FLOOR}}/ptcg_{\text{PURCHASE\_FLOOR}})+0.4)$$

p=PIXELS

ptcg= ParallelTCG

This pricing mechanism was chosen due to its simplicity and the availability of the required data on-chain.

**Invest across virtual worlds.  
Earn passive income.**



# \$VLND Token

## Where to buy \$VLND?

Investors have the opportunity to acquire \$VLND at book value on plots.finance.

This particular avenue proves particularly advantageous for those seeking to procure substantial quantities of \$VLND, which would result in excessive slippage when purchasing from a decentralized exchange (DEX) pool.

There is no minimum purchase quantity for direct minting.

Why would an investor purchase \$VLND vs. owning many NFTs and renting them to other players?

01/ Diversification among many diverse in game items vs owning individual, expensive NFTs of a single platform

02/ Real yield from leveling in game items split to owners, versus rental fee only

03/ Increased \$PLOTS token incentive

04/ Security. Rental contract requires giving spend permission of all investor's NFTs, even to rent out a single NFT

05/ Low maintenance - We vet deals and purchase in game NFTs, as well as find gamers. With rentals, investor must do all of this for each specific NFT

We understand some investors prefer to own the in game NFTs directly themselves and is why we offer lending their NFTs on our platform.

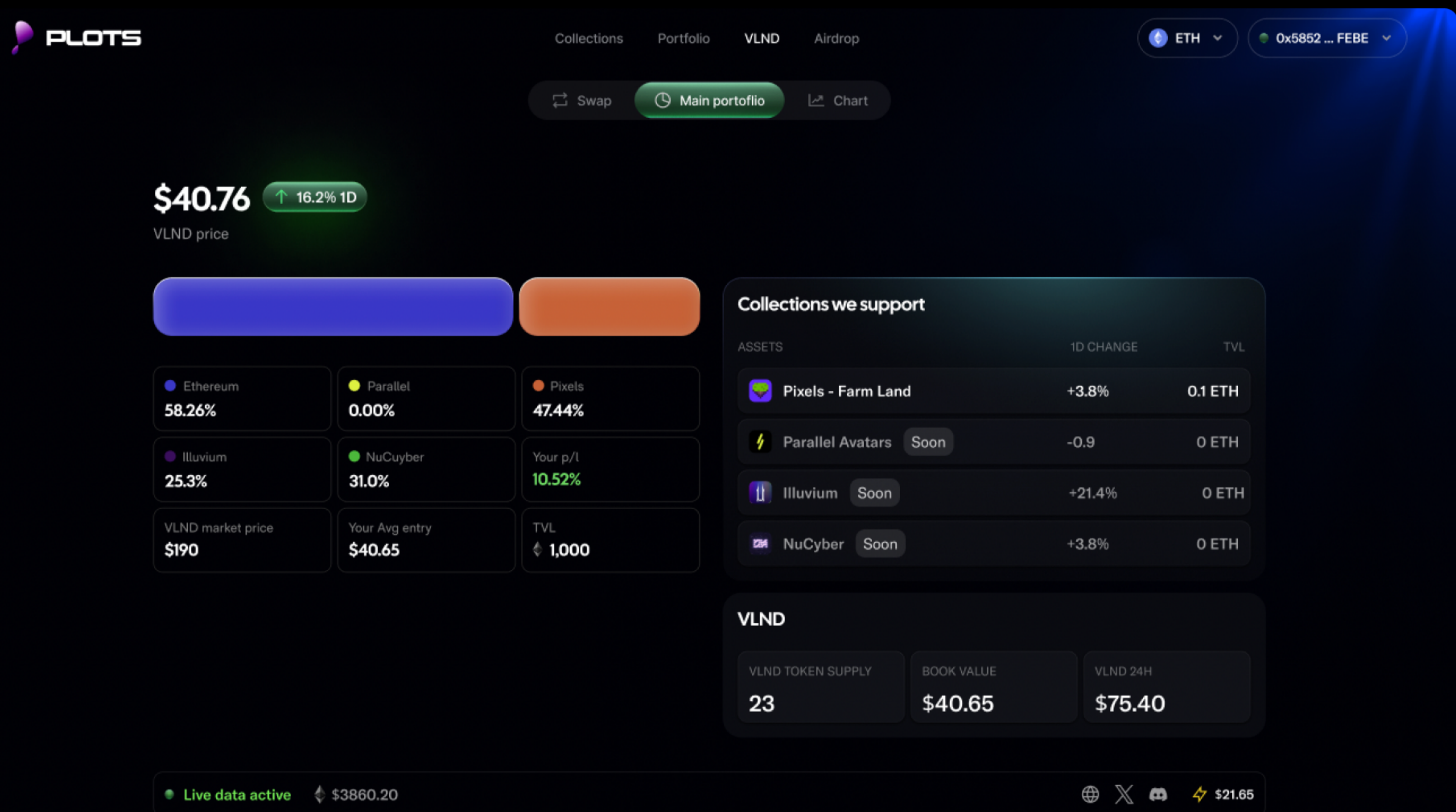
# \$VLND Token

## \$VLND Portfolio Transparency

All of Plots' activities are conducted on-chain, enabling public verification and audits.

We provide users with a dashboard that enhances transparency, including the following information (verifiable on-chain):

- All owned NFTs and the respective percentage of \$VLND ownership
- Total value locked in our \$VLND smart contract
- Composition of the \$VLND token collection
- Total number of \$VLND tokens in circulation
- Buy price of each NFT
- Estimated current price



## Redemptions

A fee of 2% is charged on all redemptions made directly with the \$VLND smart contract.

Redemptions function in a similar manner, provided sufficient liquid \$ETH is available in the \$VLND smart contract.

\$VLND holders will be able to swap their \$VLND for \$ETH at book value which is advertised on the 'MAIN PORTFOLIO' tab on the [plots.finance](https://plots.finance) dashboard.

We do not guarantee liquidity for redemption, and it is up to community to create pools on Decentralized Exchanges, if they wish to do so.

## Management Fee

\$VLND token holders incur an annual management fee of 5% paid to Plots. The management fee is deducted monthly from new \$ETH deposits and/or NFT revenues.

## \$VLND Fees

At the beginning of each month, the AUM is multiplied by 0.05/12 to calculate the monthly fee.

Example of \$100,000,000 AUM July 1st 2024:

$$\begin{aligned} \text{July AUM Fee} &= (\$100,000,000 \times 5\%) / 12 \\ &= \$416,666 \end{aligned}$$

Therefore, the fee for July 2024 is \$416,666.

## Redemption Fee

If a holder of \$VLND tokens wishes to sell back to Plots instead of on a DEX, redeeming \$VLND for \$ETH incurs a 2% fee.

The purpose of the redemption fee is to compensate the platform, in this case, Plots, for providing the service of converting \$VLND tokens back to \$ETH and providing liquidity.

# \$PLOTS Token

**PLOTS**

## Purpose

**\$PLOTS is an ERC20 token fulfilling the following objectives:**

01/ Kickstart the DAO governance process, decentralizing the platform and turning control over to the community - two years out from time of Token launch

02/ Reward gamers within the network by providing additional incentive, above and beyond real yields

03 / Share revenue from \$PLOTS smart contract with investors and users

## Why Hold \$PLOTS?

The main reason to hold \$PLOTS is the following:

01/ Receive future revenue from platform fees

02/ Stake and receive distribution of tokens from integrated games

03/ Participate in voting & overall direction of Plots

04/ Pay less fees as a gamer

05/ Pay 0% redemption fee on \$VLND

More utility will be added as the token matures.

The main benefit is the revenue accrual, and we will begin distributing all our revenues to \$PLOTS holders early on.



# \$PLOTS Token

## Value Accrual

Future value accrual includes:

01/ Performance of Treasury funds

02/ Staking revenue from game token drops

03/ Income received from:

**2%** of NFT value

Purchase fees

**5%** per annum

Management fees

**2%** on redeemed capital

Redemption fees

**15%** of gross income

NFT income

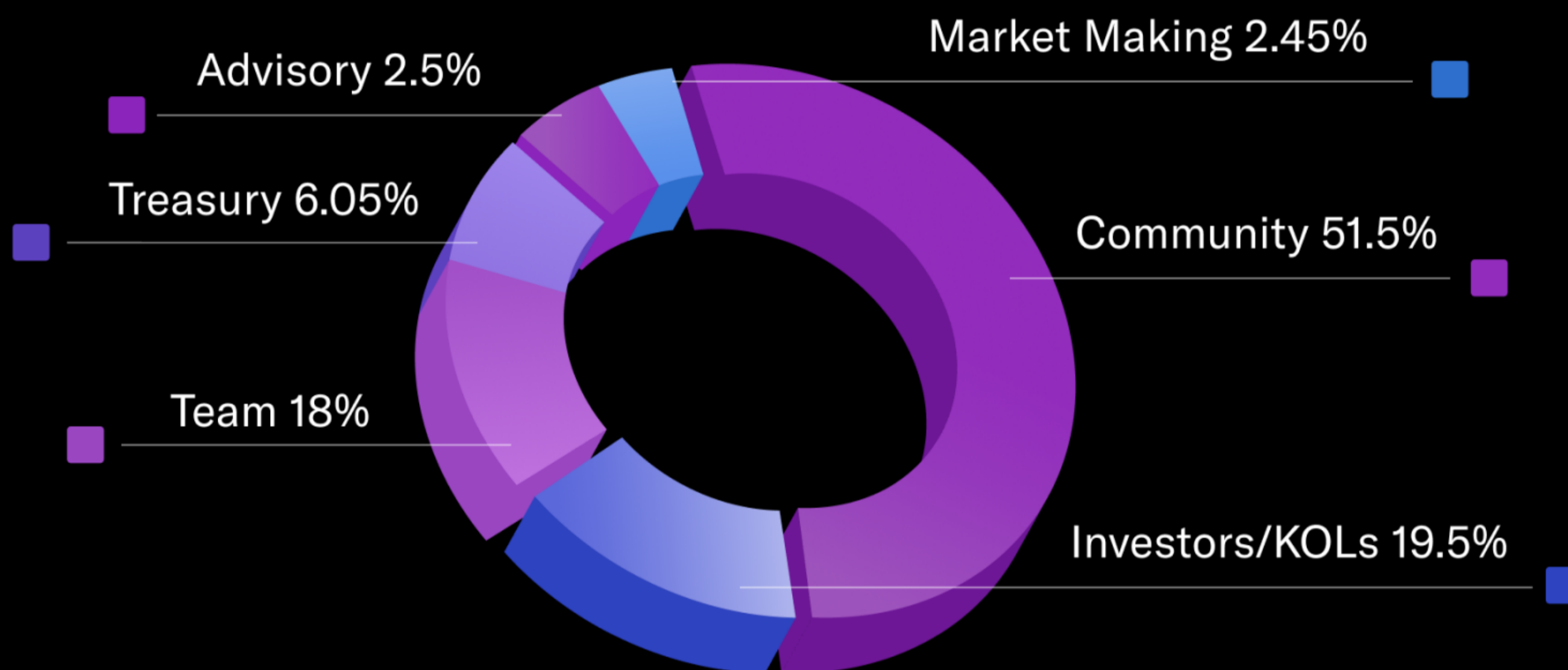


# \$PLOTS Token

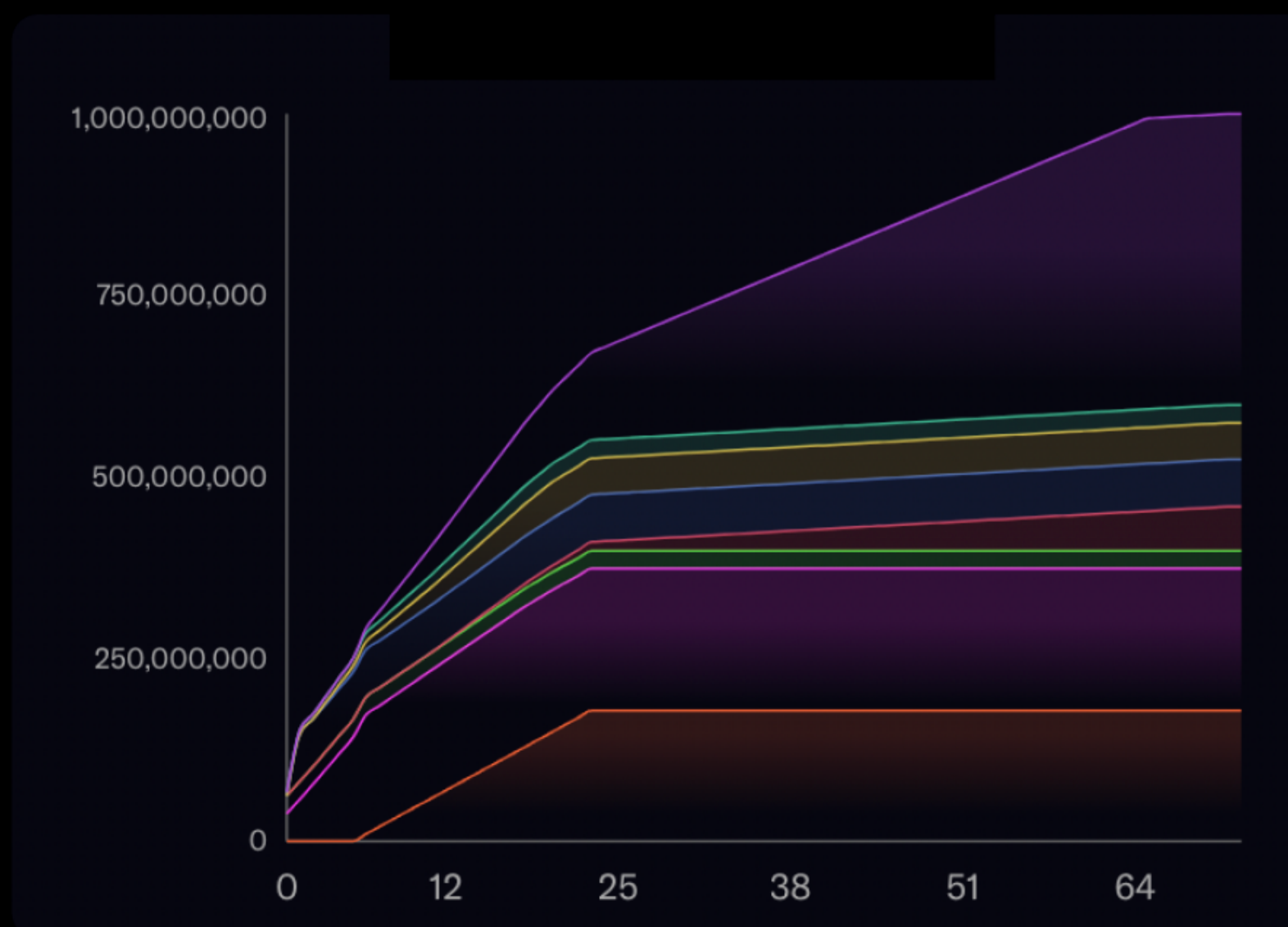
## Token Allocation & Emission

There will be 1,000,000,000 \$PLOTS tokens minted at genesis. Emissions will occur in multiple phases scheduled at different dates and for different purposes.

### Token Allocation



### Emission



- Rewards
- Advisory
- Early Contributors
- Airdrop
- Treasury
- Market Making
- Investors
- Team

## DAO Timeline

The founders will be the core team and provide governance before establishment of a DAO.

Over time, a DAO will be established incorporating early investors, asset owners, and users.

The DAO will be kick started with the launch of the \$PLOTS token.

From there plots.finance will grow to full decentralization over the span of two years, at which point it will be controlled by \$PLOTS token holders.

## Functionality

Long term, a DAO is preferable to enable censorship resistance, security, and greater trustworthiness for the platform.

However, this comes at the cost of lower agility and slow response to security concerns, and must be implemented when the platform is sufficiently mature.



# Team

## Core team



**Antonio Aulino**  
CO-FOUNDER

Antonio is an early adopter & expert in navigating Ethereum's L1/L2 Decentralized Finance applications. He is a Digital Asset consultant by trade and is passionate about utilizing web 3.0 technologies to enhance the financial freedom of everyone. Antonio is in charge of managing the team, partnerships, platform UX, and the overall vision for Plots.



**Jordan Wentzell**  
CO-FOUNDER

Jordan Wentzell AKA 'vanquish.ron' has been active as a cryptocurrency analyst since 2015, following its evolution from the early days of bitcoin to the cutting edge of decentralized finance. Jordan is a top player in the #1 web3 game, Pixels. Jordan is in charge of the marketing strategy, setting up and managing the liquidity pools on AMMs, tokenomics, partnerships and overall vision for Plots



**Sebastien Rousseau**  
SOLIDITY DEV

Sebastien has a career in the Blockchain development industry as a contractor. His expertise is in project management and the creation of smart contracts using the Solidity programming language. Sebastien also possesses a strong command over HTML5, CSS3, and Javascript, along with some experience in various Javascript frameworks. Sebastien is responsible for all things smart contracts.



**Bence Weber Nagy**  
FULL STACK DEVELOPER

Desnaj is a UK based developer specializing in fintech applications. He is proficient in react, node.js and solidity. He is responsible for all things frontend and backend.

+3 more

# Disclaimer

This whitepaper (“Whitepaper”) and the Websites are intended for general informational purposes only and do not constitute a prospectus, an offer document, an offer of securities, or capital markets products, or digital payment tokens, or a solicitation for investment, or any offer to sell any product, instrument, or asset (whether digital or otherwise).

The information herein may not be exhaustive and does not imply any element of a contractual relationship.

There is no assurance as to the accuracy or completeness of such information and no representation, warranty or undertaking is or is purported to be provided as to the accuracy or completeness of such information.

Nothing in the Whitepaper or the Websites constitutes any offer by Plots Finance (Seychelles) Services and its affiliates and related corporations (“Plots”) to sell any \$PLOTS nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

Nothing contained in the Whitepaper or the Websites is or may be relied upon as a promise, representation or undertaking as to the future performance of Plots.

The information set out in the Whitepaper and the Websites is for community discussion only and is not legally binding.

No person is bound to enter into any contract or binding legal commitment in relation to the acquisition or receipt of \$PLOTS, and no digital asset or other form of payment is to be accepted on the basis of the Whitepaper or the Websites.

The agreement for distribution of \$PLOTS and/or continued holding of \$PLOTS shall be governed by a separate set of terms and conditions setting out the terms of such distribution and/or continued holding of \$PLOTS which shall be separately provided to you or made available on the Website.

No regulatory authority has examined or approved, whether formally or informally, any of the information set out in the Whitepaper or the Websites.

# Disclaimer

No such action or assurance has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the Whitepaper or the Websites does not imply that the applicable laws, regulatory requirements or rules have been complied with.

## **NO FURTHER INFORMATION OR UPDATE**

The information in this Whitepaper is current only as of the document version stated on the cover hereof.

Information about any token sale, the \$PLOTS functions, information concerning business operations, financial conditions and future planning of Plots may change from time to time and the information contained in this Whitepaper or the Websites may become outdated as a result and none of the members of Plots are under any obligation to update or correct this document in connection therewith.

This Whitepaper does not constitute any binding commitment.

Please do not rely on this information in deciding whether to purchase any \$PLOTS because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of Plots and is subject to change.

Further, the Whitepaper or the Websites may be amended or replaced from time to time.

There are no obligations to update the Whitepaper or the Websites, or to provide recipients with access to any information beyond what is provided herein.

**PLOTS**

**Thank you for  
reading our  
whitepaper**

plots.finance