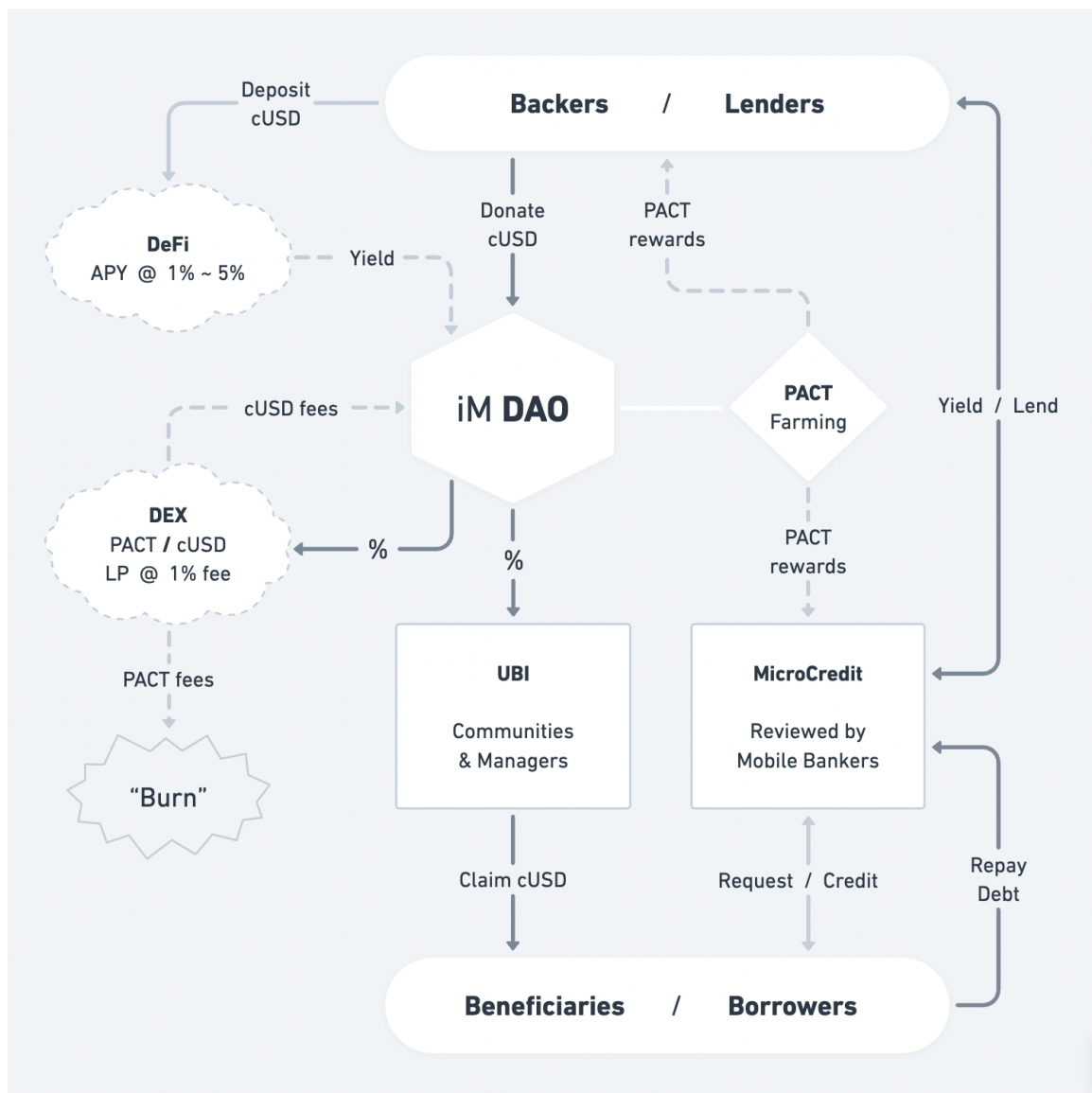


impactMarket protocol & PACT economics

Human potential powered by impact-driven microfinance

impactMarket is an application layer protocol, governed as a **DAO** (using **PACT**), designed to **accelerate prosperity** & economic development, through **community-driven** open finance, enabling easy access to decentralized services, like **UBI**, **Learn & Earn**, & **Microcredit**.

PACT is a **governance token** for shared **ownership** and comprehensive **incentives** mechanisms.



impactMarket protocol and PACT economics flow diagram

Demand, Liquidity, & Scarcity

Anyone can back vulnerable communities directly, by donating cUSD, or redirecting yield from deposits as recurring contributions.

On specific conditions, the DAO automatically **buys PACT**, adds liquidity vs **cUSD**, and collects trading **fees** from its own **DEX pool**. The cUSD from those fees fuels UBI, & the PACT is taken **out of circulation**.

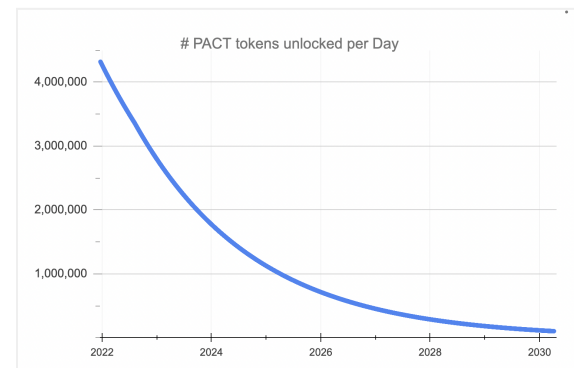
#1		PACT / CELO	impactMarket
#2		PACT / WMATIC	impactMarket
#3		PACT / WETH	impactMarket
#4		PACT / WBNB	impactMarket
#5		PACT / WAVAX	impactMarket
#6		PACT / USDC	impactMarket
#7		PACT / SOL	impactMarket (Wormhole)
#8		PACT / ARB	impactMarket
#9		PACT / OP	impactMarket

Note: To drive fees generation, PACT is available in multiple chains for additional volatility exposure & arbitrage opportunities.

Incentives, Ownership, & Participation

“**impact Farming**” is an incentive mechanism designed to reward community engagement with ownership.

Every day, a decreasing amount of PACT tokens gets unlocked and allocated to each user, based on their # of recent points & PACT staked (**score**). Users can earn **points** through specific onchain interactions & contributions:



- Each **\$1 cUSD** donated through the DAO = **1 point**
- Each **\$1 cUSD** donated to a specific community = **0.5 points**
- Each **\$1 cUSD** paid as interest when a loan is fully repaid = **10 points** for the borrower + **10 points** for the mobile banker + **10 points** for the lender

Each epoch, the DAO **calculates the amount of PACT to reward each user**, by their **score**:

- User's **Score** = # Points earned in the past 30 days + # PACT staked / 100K
- **# PACT / user/day** = # PACT unlocked today * User Score / Sum of all Scores

Additional information:

- [Introducing **\\$PACT** Governance Token + Airgrab & impact Farming](#)
- [impactMarket raises \\$2.1M and launches \\$PACT token to empower millions](#)
- [\\$PACT tokenomics v2 — introducing **Staking**](#)
- [Meet **Libera**, your new crypto wallet](#)
- [Introducing **Learn & Earn** - There is no Financial Inclusion without Financial Literacy](#)
- [**Microcredit** as a key driver of Financial Empowerment](#)
- [Multiplier Effect of impactMarket](#)
- [The Power of \\$PACT](#)

Disclaimer: \$PACT is a governance token used to oversee the impactMarket ecosystem.