

Monkey Token

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Overview

Decentralized finance (Defi) and Meme currencies are the two most popular, flavourful and spiced up domains of the blockchain-based markets. The popularity of Defi has exploded in recent years. Over the past year, the Defi market size has grown by over 300%. Commissioned research estimates the number of wallets actively interacting with Defi protocols is over 1.2 million. This is but a cursory glance; with the complete launching of Ethereum 2.0, Defi will further register exponential growth. On the other hand, the popularity of meme cryptocurrencies like DOGE and SHIBA is second to none. What started as a joke, back in 2013, today, has become one of the leading tokens by market cap. *However, now that the Monkey Tokens are here, we will steal the show with innovative disruptions. Monkey will be the king of Memes - but with practical utilities.*

The Monkey project brings the best of both worlds (Meme+Defi) by creating a highly innovative and robust Defi ecosystem where all Meme cryptocurrencies are connected together. The Monkey ecosystem features:

a. Monkey Defi Exchange With Cross Chain Compatible

Tokens - Monkey Tokens: A highly advanced decentralized exchange leveraging advanced interoperability features and powered by native Monkey Tokens.

- b. CC-MBY: Payment gateway for businesses:** A dedicated payment gateway for businesses integrating crypto payments.

- c. MBY Platform That Connects All Meme Cryptocurrencies:** An innovative, first of its kind, platform dedicated to all Meme cryptocurrencies.

- d. Native Monkey Tokens:** Built on both the powerful Ethereum network and advanced Binance Smart Chain, Monkey tokens are the native tokens of the Monkey ecosystem already listed on Uniswap and Pancakeswap.

The Monkey Token represents the power of Defi. It is strategically positioned as a Meme currency to advance the popularity of cryptocurrencies on the whole. It stands out from other Meme currencies for having a practical value. The Monkey Defi ecosystem has multiple advantages including negligible gas, lightning-fast transactions, rug pull-proof, cross-chain compatible tokens, seamless swapping with multiple pairs and many different opportunities to earn rewards by leveraging their parked crypto assets.

This white paper details the head and tail of the Monkey platform. It introduces you to the Monkey Defi Ecosystem, explains the utility of Monkey Tokens within the ecosystem and discusses the advantages. Monkey has over other meme currencies and why Monkey Defi can become the next favourite of the crypto world.

Introduction

Monkey token project believes in the power of community-driven Meme currencies and shares the fundamental vision of decentralized financial solutions that empower the retail and mid-cap investors by providing ultimate financial control. The Monkey ecosystem is a fusion of the two. We are creating a native decentralized exchange (Dex) which stands ahead of the competition due to its highly advanced features powered by the native monkey tokens. Monkey tokens have a range of utility on the platform that will connect all Meme currencies together. The tokens will also be made available for exchange, trade, and swapping on popular decentralized exchanges globally. To understand the Monkey ecosystem, let's take a quick look at the most significant events that have shaped the world of cryptocurrencies.

In 2009, when Bitcoin whitepaper first introduced a decentralized cashless peer-to-peer fund transfer alternative little did we know that what started as a revolutionary alternative to centralized and government-owned paper currencies will become one of the most sought after asset classes in less than 10 years of its launch. Today, we have over 50 cryptocurrencies commanding a market cap of over \$1 billion. The cumulative market cap of cryptocurrencies is around \$2 trillion. This explains the power of cryptocurrencies - they are not a bubble to burst.

Since the launch of Bitcoin, the crypto world has been continually evolving. The first cryptocurrencies like Bitcoin and Litecoin were created to provide an alternative medium of value storage and peer-to-peer fund transfer, but with the second wave that came with the launch of Ethereum, we saw blockchain's adoption growing exponentially through decentralized applications (DApps). Ethereum accentuated and expanded the functionality of blockchain technology by offering a "smart contract" feature that enabled creating native tokens and deploying DApps on an existing blockchain network. It eliminated the need of creating an entire blockchain infrastructure to create a new token. It also marked the advent of Defi.

Another trendy and significant development that took place was the creation of Meme currencies. In 2013, DOGECOIN was created as a joke but over time it acquired a symbol that represents the power of decentralized currencies in the face of centralized government-owned fiat currencies. Once DOGECOINS shot to fame, we have seen multiple different MEME tokens coming up like SHIBA INU and recently, Baby DOGE. Today, Meme tokens have contributed more than anything in making cryptocurrencies popular. They have been helpful in the wider adoption of blockchain-based tokens. But these Meme currencies lack any practical utility. That clouds their future prospects.

Monkey is capitalizing on the two most popular aspects of the entire blockchain ecosystem. We are combining the power of meem tokens on a

dedicated decentralized exchange. Effectively, it means bringing all Meme currencies together on a platform, where investors can swap Meme tokens and it is made seamless by embedding the interoperability feature that makes the native Monkey Tokens cross-chain compatible.

Monkey Ecosystem hosts the most advanced and innovative decentralized cryptocurrency exchange and it is a Meme Token but the king of Meme tokens because it has practical utility for token owners and investors - unlike other Meme currencies that don't have any intrinsic value.

- **The Monkey Vision**

The Monkey Token project draws inspiration from the symbolism of the meem currencies that represent the power of a decentralized monetary alternative challenging the centralized and government-controlled money which is manipulated to benefit the richest and the powerful. The vision behind the Monkey Tokens is to connect and bring all Meme currencies to one singular platform to provide investors and cryptocurrency traders who share a common vision to seamlessly swap their crypto assets at negligible costs. With the Monkey project, we are eyeing creating a one-stop shop for all meme currencies and Defi solutions to make profitable decentralized financial investments affordable, secure and accessible to all.

- **A Hybrid Decentralized Ecosystem**

Monkey Token is not just a stand alone Meme cryptocurrency only seeking bananas from investors. If you give “Monkey” the Bananas, monkey gives you seamless access to a whole new world of opportunities through its groundbreaking hybrid decentralized ecosystem. The Monkey ecosystem comprises: *a) an ultra advanced Dex powered by cross-chain compatible Monkey tokens; b) a dedicated platform to connect all Meme currencies for easy and profitable swapping; c) a dedicated payment gateway to onboard global business and help them integrate Monkey assisted crypto payments; d) native Monkey Tokens.* To understand the utility of monkey tokens and the various components of the Monkey ecosystem we must understand the basics of Defi and the advantages of Dex over centralised exchanges.

Understanding Decentralised Finance (Defi) And Cryptocurrency Exchanges

One of the key components of the Monkey ecosystem is the Decentralized Monkey exchange. To understand the Monkey ecosystem in-depth, it's critical to understand what Decentralized finance is, the decentralized exchanges and the subtle difference between the decentralized exchanges and their centralized counterparts.

What is Decentralized Finance (DeFi)?

Decentralized finance (DeFi) has become more and more relevant to the cryptocurrency industry over time, and is one of the major drivers of the excitement surrounding the potential for cryptocurrency to change financial systems. Yet there's no single authority with a concise definition for it. In general, DeFi is about providing and receiving financial services on the blockchain. With DeFi, users can, among other things, borrow, lend, and trade crypto assets without relying on a central organization or company handling the transactions.

Crypto may have begun with the emergence of bitcoin, but it was Ethereum that created DeFi. Ethereum found its first major decentralized app (DApp) in an unexpected way, with the once-wildly popular CryptoKitties game, but since then, DApps have come a long way, with the emergence of major enterprises like Uniswap, which has billions of dollars in trading volume every week. While competitors to Ethereum like Cardano and Polkadot have gained significant hype and market capitalization, Ethereum remains the platform on which the vast majority of DApps run on.

There are several benefits to this decentralization of financial services. The first and probably most significant is the access to these services to the unbanked. In developing countries, many individuals take out micro-loans with annual interest rates often ranging between 50% to 100%. DeFi could have a major positive impact in these areas. Another benefit of this decentralization is the lack of trust necessary. Users using an exchange in general have to trust that the company running it isn't trying to manipulate the prices of cryptocurrencies on its exchange or act unethically in other

ways. There's no need for such trust with a decentralized system, where no one company has the power to engage in those activities.

Centralized Cryptocurrency Exchanges: Conventional Solutions

A centralized cryptocurrency is intuitive. It's like a stock exchange, with a profit-seeking company operating it and charging fees for trades. Users on the platform submit orders to buy and sell assets at the prices they choose, and orders are generally filled by matching buyers and sellers. Cryptocurrency exchanges almost always charge significantly higher fees than stock exchanges, which is likely due to the massive price movements of crypto assets. If a crypto investor gains 50% in a few months, a 3% fee won't bother them as much as if they were gaining 10% on a stock. Furthermore, a centralized cryptocurrency exchange is essentially the only way to transfer funds between crypto and fiat currencies.

A decentralized cryptocurrency exchange is, by definition, not run by any one organization, and so it can't have a company bank account and interact with the normal banking system. The issue with a centralized exchange for crypto, though, is simple. They are the prime targets of the crypto industry. If a hacker were to launch a successful attack on the computer of just one employee of the exchange, they could have a foothold to cause significant damage and steal millions with enough skill and luck. Even though we're long past the days of Mt. Gox and large exchanges invest in cybersecurity, major hacks still happen every now and then.

Furthermore, there are sometimes rumors and fears among crypto users about centralized cryptocurrency exchanges manipulating the crypto markets and engaging in other activities they use to profit at the expense of

their clients. For example, BitMEX, an exchange that recently had US\$1 trillion in trading volume in the span of a year, was sued by crypto traders in 2020 in California for alleged market manipulation. Although the case was dismissed, the judge suggesting the plaintiffs amend their complaint and refile, which they did in May 2021. In general, fears of centralized exchanges acting against the best interests of their clients are not baseless. The current chairman of the U.S. Securities and Exchange Commission, Gary Gensler, stated in a May 2021 hearing before the U.S. Congress that “[when] you go into one of these [cryptocurrency] exchanges, you don’t know whether the order book is accurately reporting the bids and the offers. You don’t really know if it is front-running.” Front-running is about abusing knowledge of a customer’s order to make a profitable trade. Gensler also said that “[right] now there’s not a market regulator around these crypto exchanges and thus there’s really no protection around fraud or manipulation.”

Decentralized Cryptocurrency Exchanges: Advanced Solutions

The idea of a decentralized exchange (DEX) was conceived merely months after Ethereum was proposed as a concept by Vitalik Buterin. It’s logical: if the central idea behind crypto is decentralization, then allowing essential parts of the system to be highly centralized—in other words, crypto exchanges—makes little sense. Decentralized exchanges began with NXT, which announced in January 2014 that it had plans to create the NXT Asset Exchange. It eventually did so, and as one might expect, it was clunky and looked nothing like the DEXs that exist today. There were no liquidity pools, and it wasn’t even possible to directly trade one crypto asset to another. Instead, users were only allowed to trade their funds for the NXT coin. Several other DEXs developed at about the same time came and went; many

of those projects are now long dead. But outside observers drew key lessons from their failures. One of those observers was Vitalik Buterin, who saw the massive spreads of 10% and higher (the difference between the price buyers place orders for and the price sellers place orders for) on decentralized trading platforms like EtherDelta and suggested the idea of automated market making. In other words, instead of matching specific buyers and sellers who put in their own orders, just allow users to use a rate determined automatically to buy or sell.

Hayden Adams was a mechanical engineer at Siemens and had just gotten laid off before he was convinced to build a DApp on Ethereum by a friend working at the Ethereum Foundation, Karl Floersch. The DApp he decided on was named Uniswap. Floersch told Adams about a post Vitalik Buterin had made on automated market makers, and from there, Adams build Uniswap into something incredible. The project is now among the largest decentralized exchanges in the world, currently having a 24-hour volume of over \$800 million. With Uniswap and other successful DEXs, crypto users had a way to trade cryptocurrencies in a way that was consistent with their fundamental philosophy: decentralization. Furthermore, Uniswap's code is open-source, so programmers can sift through its code for any mistakes or suspicious code, unlike the black-box private entities that are centralized exchanges.

DEXs are not without disadvantages: they lack trading functions common on centralized exchanges, like stop-loss orders and margin trading. Furthermore, most major DEXs are built on Ethereum and are prone to the same network congestion issues that plagued the platform in the heyday of CryptoKitties. However, one of the major security benefits of decentralized

exchanges is that users don't transfer their assets to an exchange-controlled wallet, eliminating the risk of a massive exchange hack stealing funds from users' wallets. Furthermore, DEXs can have a significantly larger number of cryptocurrency trading pairs than normal centralized exchanges, many of which only have available the highest market capitalization crypto assets. There is also no risk of price manipulation or fake trading volume on a DEX, as any attempted manipulation by its developers can be seen on the source code, unlike a centralized exchange in today's largely low-regulation environment.

As well, one often-overlooked risk with exchanges is their storage of clients' personal information. To open an account on a centralized exchange, there are almost always know-your-customer procedures and identity verification. Users have to trust that these companies will be careful with this valuable data and go through proper steps to store it securely. With a DEX, there is no KYC, removing the potential issue of this information being stolen.

DEX's Relative Superiority

Both decentralized exchanges and centralized exchanges are highly likely to remain in use for the remainder of crypto's use. Coinbase has gone public, and Kraken will do so as well in 2022. These businesses are set for growth as the crypto market matures. Decentralized exchanges are more aligned with the philosophy of cryptocurrencies, and they carry significantly fewer risks in several ways. One of their biggest selling points is the lack of trust, that a DEX is just a system not controlled by any one group or company. The number of DEX users has been steadily rising over time, and DEX trading volume has exploded in just the last year. The largest disadvantage of a DEX—the lack of exchange with fiat currencies—may fade over time as more

options open up for people to pay for goods and services directly with crypto. If that were to occur, it's not difficult to imagine that decentralized exchanges will someday eclipse centralized ones.

The Monkey Ecosystem

Connecting all Meme currencies to one platform the Monkey ecosystem is the gateway to advanced and affordable Defi solutions. It includes four main components.

- **Cross-chain compatible decentralized Exchange:** Centralized exchanges will soon be a thing of the past as the true potential of decentralized finance cannot be realized when the platforms facilitating trade and exchange and even price determination are monitored and controlled by a single or a group of entities. Monkey Defi's decentralized exchange solution will ensure the entire exchange platform is publicly owned, permissionless and community-driven. Monkey Dex is one of the main components of the Monkey Defi ecosystem. The Monkey decentralized exchange is hosts advanced features including:
 - a) cross chain compatibility for seamless swapping and exchange between tokens built using different Defi protocols;
 - b)negligible transaction processing fees;
 - c)user-friendly UI for hassle-free navigation;
 - d)ultrasecure proprietary wallet for protection of users' parked crypto assets;

- e) advanced trading metrics and Ai-based analytics access;
- f) margin trading and lending and one push access to stake acquired tokens;
- g) Scalable to support millions of transactions within seconds.

- **CC-MBY: Crypto Payment gateway for businesses:** Paper currencies will soon be a thing of the past. Did you know that major European economies are already minimally relying on using paper currencies. For example, in Sweden, only 6% of the transactions are carried using paper currency. The rate at which businesses are going digital and online, coupled with how even the bigger and conventional financial corporations are actively endorsing crypto payments, it will become essential for businesses to have crypto payment solutions integrated with their business website. Top payment services providers including Paypal, Revolut, Visa and Master are having crypto payment products. Monkey is eyeing the emerging multi-billion market and is launching a proprietary CC-MBY payment gateway to help businesses seamlessly integrate crypto payment features onto their business websites. Using the CC-MBY payment gateway, businesses will be able to accept payments from clients transcending geographical barriers.

Here's a quick look at the list of advantages the native payment gateway will provide business owners:

- a. **Reaching crypto savvy customers to boost sales:** As cryptocurrencies are becoming increasingly popular, the need to have a dedicated crypto payment facility on online business websites is

inevitable. Major research suggests that a significant majority of millennial online buyers are already preferring to pay and conduct business using cryptocurrencies. By integrating the Monkey payment gateway, business owners will be able to accept payments and sell their products to customers from across the globe regardless of where they are located. This will also allow them to tap into new and emerging markets where they can launch their products and benefit from increased sales.

- b. **Cost-effective, profitable sales:** Online payments for merchants are costly. The conventional payment services providers like Visa and Paypal charge a significant percentage to merchants for payment processing. These fees can go from anything between 2% of the payments processed to even 7 to 8% in some cases where overseas remittances are involved. With CC-MBY payment gateway, merchants and business owners can save significantly on these payment processing costs.
- c. **Instant Payment Processing:** Typically, the clearance time for funds in case of these conventional payment processing conglomerates is between 24-48 hours. In case of international sale and purchase these clearances can take even up to 15 days. For small businesses with limited capital, it can be detrimental. By integrating the Monkey native crypto payment gateway solution, the processing will be instantaneous as it leverages the ultra-advanced and unbreachable distributed ledger technology of blockchain. Once a client pays or a buyer purchases a product using Monkey payment gateway, the funds will be processed immediately. Within a matter of seconds, the funds will reflect on the merchant wallet to complete the sale.

- **MBY Platform Connecting All Meme Cryptocurrencies:**
Monkey is the king of all Meme currencies. The Monkey ecosystem hosts a dedicated MBY platform that connects all Meme currencies to one platform. The decentralized meme currencies can be swapped, traded and exchanged on the platform with minimum trading fees. Token owners will also be able to benefit by participating in money-making crypto mechanisms like yield farming and staking. The salient features of this proprietary platform are yet not being disclosed for subtle but important reasons but will be updated through our community channels.
- **Fully Exchangeable, King of All Meme - Monkey Tokens:**
Monkey Tokens are the native currency of the Monkey network ecosystem. The tokens are built on both the Ethereum Network and the advanced Binance Smart Chain. The monkey tokens can be purchased from Uniswap (Erc20) and Pancakeswap (BEP-20).

Money Defi Advantages

The Defi landscape is continually evolving. Monkey has the potential to bring about shapeshifting changes by leveraging the nest of Defi protocols and creating one of the most exhaustive Defi networks that is dedicated to Meme cryptocurrencies. One of the biggest USPs is providing practical utility to a Meme token and creating a first-ever platform for all meme tokens.

As a next-gen defi ecosystem Monkey Defi offers multiple advantages:

- **Cross Chain Compatibility:** The Monkey DEX supports cross chain exchange and swapping of tokens. With the ability to communicate between networks, the cross chain compatible exchange will be the trading hub of all top emem currencies.
- **Negligible Gas:** High gas fees have long been a deal breaker for intra-day traders and swappers. Monkey token's BEP-20 standard version ensures the gas fee is negligible. Also, as it leverages the Binance Smart Chain (BSC) which is a Proof of Stake (PoS) blockchain, the tokens are highly energy efficient.

- **Faster Transaction Processing:** Leveraging the Balance smart chain, the Monkey tokens are developed on a Proof of Stake (PoS) blockchain network to avoid the congestion on the Ethereum network (we also have a ERC-20 standard token for those who want to benefit from Ethereum 2.0). With minimal congestion, the Monkey tokens technical architecture supports processing thousands of transactions within milliseconds.
- **Seamless Swapping:** the cross-chain compatibility allows for seamless swapping of all Defi tokens built across a range of blockchain networks. The interoperability feature helps communicate between networks (we will be revealing the details of the solution deployed for interoperable communications at a later stage while launching the native DEX), which in turn allows users on the platform hundreds of pairs and options to choose from.
- **Fraud Proof:** The added security layers and the smart contract details available on the BSC scan and Ether scan for BEP-20 standard and ERC-20 standard tokens respectively allows users to own and invest with confidence.
- **Flexible Investment, Maximum Profits:** Users have the option to make investments according to their needs and requirements and also

depending on their appetite for risk taking. Staking Monkey tokens or using the tokens to provide liquidity by becoming a liquidity provider (LP) on the platform will guarantee investors a fixed APY. The Monkey Defi makes profitable defi investments easy and accessible to all regardless of their investment capacity.

- **Additional Security:** The entire ecosystem relies on the most cybersecurity protocols to make sure it is unbreachable and secure. The DEX has multiple advanced security features. The proprietary non-custodial wallet on the exchange complies with the top security standards.
- **Community-Driven:** Monkey Defi is community-driven. It is not only user-operated but salient features are also user-generated. Monkey token owners also get the opportunity to participate in decision making through gamified voting on the platform.

Tokenomics & Token Sale

The Monkey Defi ecosystem is powered by the native Monkey tokens (\$MBY). The tokens are available in two variants including Ethereum-based ERC-20 standard MBY tokens and BEP-20 standard tokens developed on the Balance Smart Chain (BSC). \$MBY, the native currency that can be used for multiple purpose within the monkey ecosystem viz:

Monkey tokens have multiple utilities on the platform such as:

- a. **The base exchange currency of the native Monkey DEX:** Monkey tokens both ERC-20 and BEP-20 standard versions built on the Ethereum and Binance Chain respectively will be the base currency of the Monkey Decentralized Exchange. Users will be able to store monkey tokens and use them for accessing all the exchange features.
- b. **Can Be Used To Pay Integration and processing fees for CC-MBY payment gateway:** Monkey tokens can be used by both buyers and sellers. Merchants can save on transaction processing fees when they use it with the Monkey payment gateway. Buyers purchasing goods and services from CC-MBY integrated/compatible businesses/eCommerce websites can benefit from faster transaction processing, minimal charges, and periodic discounts to help save on the MRP.

- c. **Cross chain compatible, used to swap and exchange meme tokens:** The tokens will also be cross chain compatible and can be seamlessly exchanged or swapped with other Meme currencies listed on the monkey token platform that will host all top decentralized Meme Tokens.

- d. **Used for staking, yield generation and liquidity mining for Defi protocols:** On the Monkey DEX the monkey tokens can also be used for staking and liquidity generation. Monkey tokens owners can leverage their tokens to generate consistent rewards which can become a passive income opportunity with a fixed annual percentage yield (APY). Users can also use their Monkey tokens to participate in dedicated investment pools on the platform and can become a liquidity provider (LP).

- e. **Gamification and policy making:** Monkey token owners can also use their tokens to participate in various gamified initiatives on the platform to reward users. They can also participate in various policy making events and gain participation rights.

Token Sale

\$MBY is already listed on two popular exchanges and it can be purchased from Uniswap (ERC-20 standard MBY) and Pancakeswap (Bep-20 standard MBY).

- ***To purchase \$MBY on Uniswap please visit:***

<https://app.uniswap.org/#/swap?outputCurrency=0x8e9a4fbc08c7803f29359cfe05d85a5567b25f88>

- ***To Purchase \$MBY on Pancakeswap please visit:***

<https://exchange.pancakeswap.finance/#/swap?outputCurrency=0x98bc4773bd1e9a53631fd6028e06cd6cd17b7401>

Further exchange listing will be communicated through our community channels.

Be a part of the next-gen Defi revolution and purchase your Monkey tokens, the King of all Meme tokens today!

Roadmap

The idea behind creating the Monkey Defi ecosystem is inspired from the popularity of Meme currencies and the power of decentralized finance. We have been conceptualizing the platform for over a year now and it is only now that we have the tokens and our MVP ready to launch. There are more plans for the future integrations and that we will be adding from time to time to the Monkey ecosystem. All such additions will be duly communicated through our community channels:

