

WHITEPAPER

# TOMI TOKEN



TOMI



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# 01. Introduction

The shift from traditional, centralized financial systems to peer-to-peer blockchain finance is one of the great stories of the 21st century. What is truly remarkable is that this financial revolution is only getting started.

Tokenization is an innovative way to represent value on the blockchain. The innovative use of cryptography to encode value creates secure and transparent tokens that can play an infinite number of roles. Cryptocurrencies like Bitcoin came with their own blockchains.

The idea of tokenization took shape after the innovation of Ethereum smart contracts. This utility meant that different developers could unveil tokens on top of existing blockchains. Accordingly, tokenization meant that any range of ideas could find a home on the blockchain.

These ideas ballooned into thousands of crypto projects by 2017. These projects mostly relied on ICOs (Initial Coin Offerings) for crowd-funding. There are endless sectors that can tokenize and get investor capital to grow the ecosystem. Today, tokenized platforms ranging from lending and borrowing to prediction markets, margin trading, payments, insurance, gaming, and NFT (Non-Fungible Token) marketplaces, among others, are collectively worth tens of billions of dollars.

Decentralized exchanges (aka DEXes) are also taking the wider cryptocurrency world by storm. They are an avenue for peer-to-peer cryptocurrency exchanges, which gives more power to users. DEXes achieve this effect by not having centralized servers, which is inherently more secure and boosts user privacy. Additionally, they have branched into other services with these exchanges facilitating peer-to-peer lending and earning yields.

As of May 2021, DEXes cumulatively moved more than \$140 billion in trading volumes according to statistics from Dune Analytics. Respective teams are looking to roll out scaling solutions to address rising Gas fees and enhance user experience. Even at depressed levels, DEXes, nonetheless, are relatively liquid, attracting billions in trading volume every day.

## 02. Why TOMI

Satoshi Nakamoto invented Bitcoin not only as a technological masterpiece but also as a well-thought-out financial ideal. There was a sense that centralized control of money had lost public confidence.

The power lies in the hands of a few, who in their irresponsible excesses can bring everything crashing down. The idea of community consensus and building comes naturally to blockchain users. After all, these are the founding ideals of this unique sector.

TOMI Token takes this idea and builds upon it. This project aims to power scalable projects that can transform whole communities, regions, or even global impact. TOMI is the handiwork of an experienced, yet pseudonymous team in blockchain technology, engineering, and leadership. Life is more than just the running of machines and crunching of numbers. Therefore, it is about empowerment and ensuring that the beautiful technology around us works to benevolent ends. TOMI governance token will be the link between the fast world of tech and individuals' realities and aspirations.

At the core of this project is the desire to eliminate current crypto market greed in fees and educate people about the complex concept of wealth on the way.

There are billions of people globally without the tools to participate in the financial system meaningfully. This often stems from a simple lack of knowledge combined with a lack of access, thus preventing underserved populations from navigating the investment scene. Accordingly, most people end up working their entire lives in careers that fulfill their momentary needs but never providing long-term financial security.

Wealth creation skills are often elusive for the majority. This is why we decided to launch this ambitious project that seeks to fill this niche. The word TOMI is not a term of endearment but has a specific meaning in what we seek to achieve.

TOMI is a Japanese term for wealth. Creating true wealth is no walk in the park. When done right, generational wealth can empower several generations and allow people to have stability in their lives. The ability to create money while you sleep is one of the hallmarks of wealth building.

It sounds simple, but there wouldn't be so many people trying to attain such outcomes if it were that straightforward. The reality is that finding such consistency is difficult. TOMI intends to step into the gap and allow people to create wealth. This ability to share money and create rewarding outcomes for all is a paradigm shift for most people, yet it has gratifying outcomes.

Allowing individuals to create wealth has a positive societal impact. TOMI token is structured to be a safer, community-driven financial tool. This is the reason why the project is launching on the Ethereum blockchain. This makes it possible for key decisions as to the project direction to eventually be in the hands of the community in line with the tenets of a decentralized project.

Creating an abundance of prosperity ensures that we have a strong and thriving populace. The beauty of a crypto project with these ideals is that it builds a resourceful community that works and grows together.

Part of the transaction fees will be granted to deserving businesses and business ideas around the world through the TOMI project's associated platform, TOMIFundMe.

TOMI governance token holders, with at least one percent of the total supply, will have the right to make proposals to be voted on by all TOMI governance token holders. All TOMI governance token holders will have the right to participate, even influence the day-to-day operation of the project by voting:

- On which businesses will receive the grants
- On admin team changes
- On pool fees and allocation
- On protocol and development changes

## 03. TOMI Project Vision and Mission

### MISSION:

*"To develop individual paths to wealth that nurture strong and successful communities."*

Some of us are fortunate to understand how wealth works and have access to the right resources to attain wealth. Unfortunately, that is a minority. Real tools that develop the skills of burgeoning entrepreneurs are vital for a wider impact. Our mission will be to bring these tools into the hands of ordinary people.

### VISION:

*"Our vision is to be a community-centric platform for people to help each other build wealth in a sustainable and innovative way."*

## 04. TOMI Project Core Features

### 4.1. TomiSwap

Decentralized exchanges fulfill the cryptocurrency experience. They are the most dominant form of DeFi interaction, rapidly growing in stature thanks in part to the promise of complete control due to the non-custodial nature of their operations. Of the leading DeFi projects across the globe, token swapping protocols command the most TVL (Total Value Locked) as statistics show.

The introduction of the TOMISwap decentralized exchange on Ethereum will allow the trustless swapping of multiple tokens without the mountainous transaction fees that some centralized exchanges feature.

For every swap, a trader will only pay 0.30 percent as transaction fees. Since TOMISwap relies on decentralized liquidity providers due to its Automated Market Maker (AMM) model, 0.20 percent of transaction fees will be supplied to liquidity providers.

Additionally, 0.05 percent will be distributed to governance token stakers. Another 0.025 percent will go towards the TOMIFundMe Platform while 0.025 percent has also been allocated to Giveaway drawings for users of the TOMISwap platform to incentivize participation and bolster activity.

One way of achieving this utility is ensuring that fees from the TOMI decentralized entity will be given away to deserving businesses and people with good business ideas through our TOMIFundMe platform.

### 4.2. TomiFundMe

In traditional finance, venture capitalists get almost exclusive access to early stage-startups. By default they have become the self-appointed judge and jury selecting which projects are deemed worthy for funding.

With TOMIFundMe, anyone can create a profile to share their project ideas along with an execution plan on how that project will be beneficial to the world. As a business launchpad, TOMIFundMe goes one step further by helping nourish business thoughts and endeavors toward realizing a path of change for a better world.

TOMI token holders will have the opportunity, on voting day, to vote on which projects are worthy of a grant. All transaction fees accumulated in the TOMIFundMe pool will be given to businesses and people that TOMI token holders pick. TOMI token holders will have a front-row seat to the most exciting development of startups that will leave a positive social footprint.

## 05. TOMI Tokenomics

### • Token Utility

TOMI tokens will play a central role in the entire project. This token facilitates community governance because members of this community get voting power proportional to their staked tokens. Additionally, TOMI provides liquidity for this project facilitating cheap transactions in all facets of the project.

### • Token Distribution

The initial total supply of TOMI is 1.5 billion. This number was arrived at after careful consideration and captures the initial needs of the project for take off. Once established, the community will control governance of the project moving forward.

TOMI token Release and Vesting Schedule

- ✓ 750 million coins will be sent into the Sushiswap smart contract so everyone would have to buy it
- ✓ 250 million coins are reserved for the Development pool with TOMI governance token holder approval required to be spent
- ✓ 500 million coins to Community pool to be used over three years:
  - Year 1: 375 Million Unlocked
  - Year 2: 100 Million Unlocked
  - Year 3: 25 Million Unlocked

Notably, the founders of this project will not get free tokens to prevent dumping in the community. TOMI tokens will be released fairly. This move is in line with the wealth creation ambition of the tokens.

## 06. Tomi Project Roadmap

The Tomi project has a robust roadmap that will take this project from a seed to a mature tree in a short time span. The launch of the whitepaper only lays down ideas that have been in the works for a long time.



## NFTs Unlock the TOMI Pre-sale

A small number of people will be lucky enough to buy TOMI in a Pre-sale phase.

This is what's needed to be done to earn an exclusive early access:

Only holders of the exclusive, artistic, limited edition Tomi NFTs will be able to join the Pre-sale.

We created 3 different NFTs (1,500 copies of each, totaling 4,500 NFTs) that will be launched on opensea.com. And, in line with this, TOMI will have 3 rounds of pre-sales before the public sale. Each round will last 30 minutes and will be held at random times that will be announced to the specific holder by Telegram. You can say NFT is the ticket to the pre-sale (...for now 😊).

The earlier you buy the NFT, the earlier you may enter the Presale.

### TOMI NFT Sales Rounds:

Round 1: 9/7 at 9 pm EST, price: 0.1271 ETH

Round 2: 9/10 at 9 pm EST, price: 0.1144 ETH

Round 3: 9/13 at 9 pm EST, price: 0.1017 ETH

Verified NFT purchasers will be notified 1 minute before their round starts through Telegram!

### NFT Proceeds Roll Over Into Tomi Liquidity

Proceeds collected from NFT sales will be used to buy TOMI token within the first hour of the public sale. After the purchases are made, and all the ETH collected from the NFT sale is swapped for TOMI, full balance will be burned in the public address 0x00dEaD, making TOMI even more rare!

## 07. Tomi Project Team

The project founder has tremendous experience in Information technology, finance, and the service sector.

He also brings business management and development acumen to the blockchain industry and has been instrumental in shaping the vision and architecture of this project.

His insights on technology, finance, and management are valuable in implementing the project roadmap and taking Tomi Token from an idea on paper to a working crypto project.

He will be joined by an able team and an expert panel of advisors to guide this project as it scales the heights.

The most notable team members on this project are the TOMI governance token holders because they will control the direction and function of the project.

## 08. Conclusion

The cryptocurrency industry is a gift that keeps giving. With entrenched use-cases and relative market stabilization, this industry has arrived on the financial high table. The TOMI token provides the perfect platform for individuals seeking to join the journey of building wealth and sharing it.

With a clear roadmap and solid use-case, the ERC-20 TOMI token is at the confluence of the transition to a digital, decentralized financial world. In this new world, we try to create a bridge for those looking to access the realm of financial independence and wealth creation.

Our dedicated team of technical, logistical, and leadership experts is burning the midnight oil to bring this vision into reality. We hope that you will join us in this journey.

THANK  
YOU

