



LUMISHARE

Whitepaper

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1. Abstract

Crypto markets have evolved from a niche industry a decade ago to an investment asset class today but have not transformed into a broadly-accepted transactional medium. The promise of crypto has yet to become a reality largely because most people don't identify the value underpinning crypto. Smart money accesses crypto through the largest banks in the world and countries have started to regulate and recognize the crypto industry, but for the majority of the global population, crypto has yet to impact their lives. In fact, only 5.3% of the world population has embraced crypto to date.

The effective use of money is premised on trust; trust in money as a store of value and trust that that money is broadly accepted. Today, neither fiat currency nor existing crypto tokens provide a level of trust that can serve as a backbone for economic progress. Lumishare has developed a new category in the crypto world – the "Trust Token" which will underpin the LUMI ecosystem.

We believe money should provide people with both Stability & Opportunities.

LUMI is a sophisticated token backed by three uncorrelated assets:



Gold
Physical Gold Reserve



Cash
Recovery Fund



Technology
Auto Burn Mechanism
Asset Backed NFT Marketplace
Payment Gateway

Lumishare token sets a floor price that is always correlated with the all-time high (ATH) Market Cap Value (as long as the \$LUMI market cap will grow, the reserves will grow and will set a new floor price). Lumishare will simultaneously use the 3 uncorrelated assets to modulate the volatility of LUMI when the market cap falls below certain bands from its

ATH. These bands will be algorithmically calibrated to ensure the appropriate liquidity and stability for Lumishare's ecosystem. It is anticipated that these bands will fall within the range of 20-50% of the ATH and will be published two weeks following any market interventions.

Lumishare is NOT a "Stable coin", but instead provides a trusted medium of exchange around which Lumishare will build a financial ecosystem.

Lumishare goes beyond the average cryptocurrencies flooding the market by providing a unique financial system that combines the ancient store of value with modern cryptography. Lumishare combines the best aspects of both worlds - the security of digital currencies combined with the intrinsic value of gold to create a new form of money. This provides a solution to many problems facing the current monetary system today. Lumishare is a unique eco-system leveraging the philosophy of the U.S. economy as it existed until 1971 to ensure long-term value and growth.

Lumishare solves for inflation. Gold is not subject to Inflationary debasement because it is scarce and valuable. Lumishare's gold reserve ensures that there is always enough gold available to back our token's floor price.

We can't "print" money, Lumishare Tokens total supply will never change. Not all cryptocurrencies have a predetermined fixed supply, and one of them is Ethereum.

LumiShare is building a financial ecosystem of tokenized real assets and digital transactions around a community of consumers, investors and businesses using the world's first Trust token. LumiShare has created a new blockchain based disruptive platform with full transparency to tokenize and fractionalize real world assets via our unique asset backed NFT Marketplace. Lumishare is focusing on actionable opportunities through existing relationships in the following categories:



**Renewable
Energy**



Agriculture



**Gold & Diamond
Mines**



Real Estate

2. The History Of Gold

In the financial system, gold has always played a significant role as a precious metal. Since it is chemically stable and malleable, it is regarded as one of the most valuable materials in the world. Throughout history, gold has served as a store of value and continues to do so today. Through ETFs, derivatives, and physical markets, the world's leading benchmark futures contracts trade the equivalent of multiple million ounces of gold each day.

For a better understanding of gold's present and historical significance, as well as its role in the modern economy, it is essential to know its history. Throughout human history, gold has played a significant role in trade. With the improvement in the ability to create goods, metals began to play an increasingly prominent role in the evolution of monetary systems. At the time, gold was highly prized for its durability and beauty. As a result of its worldwide appeal, it became a store of value across time and geography. More than 2,500 years ago, the Greeks were the first civilization to make gold coins. The majority of monetary systems have been based on gold throughout history as a key medium of exchange.

In 1717, the British Empire implemented a gold standard, and in 1792, the United States adopted a gold and silver standard. A certain quantity of these precious metals was pegged to the national currencies of both countries. As a result of the outbreak of World War I, major economies began to abandon the gold standard. In developed economies, gold has ceased to play this role since the Second World War after its history was intertwined with that of fiat money. After the end of World War II, the Bretton Woods monetary system was established, which established a fixed exchange rate regime.

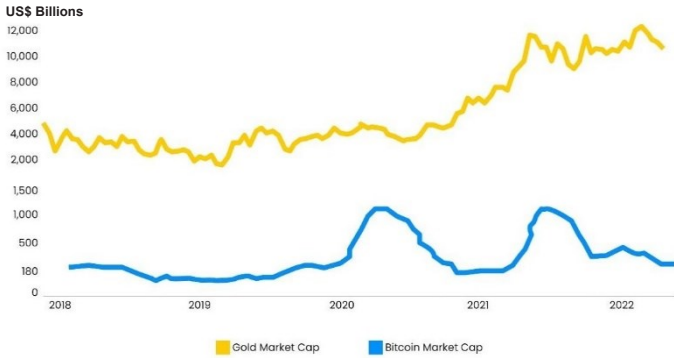
When the United States unilaterally abandoned the gold standard and fixed the exchange rate between gold and the dollar at \$35 per ounce in 1971, this system collapsed. Global economic growth has been facilitated by the emergence of the fiat currency system, which marked an end to the monetary upheaval following World War II.

The value of fiat currency has diverged significantly from that of gold and has lost 97% of its value relative to the gold standard. An ounce of gold was worth approximately \$38 in 1971, but it is currently worth approximately \$1800. Other fiat currencies have depreciated significantly more than the dollar. Gold investment has a unique characteristic in that it is a long-term investment that steadily increases in value over time.

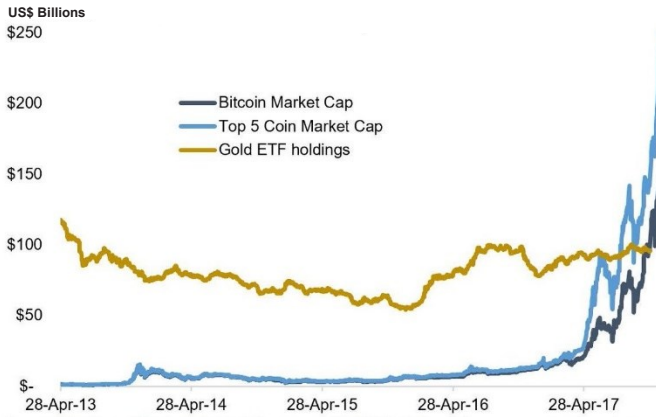
The value and appeal of gold have endured despite global financial crises and recessions. Currently, gold has a market capitalization of more than \$11 trillion and has served as a store of value for millennia. As part of a diversified investment portfolio, it is highly recommended. Despite the instability of local currencies, it continues to be the preferred asset for billions of citizens in nations with unstable fiat currencies.

LumiShare is committed to building an innovative digital economy backed by gold in accordance with the principles of traditional economics. In order to give value to coins, humanity has always kept a backup reserve - the oldest and most reliable of which is gold. At LumiShare LUMI, we have been able to combine the liquidity and decentralization of cryptocurrencies with the financial stability of gold.

Bitcoin Market Cap vs Gold Market Cap



Bitcoin Market Cap vs Gold ETFs



3. The Future Of Blockchain

In the current business environment, blockchain technology is one of the most discussed technologies. Several industries can benefit from blockchain technology, including finance, cybersecurity, intellectual property, healthcare, and others. By the end of 2021, the global cryptocurrency market capitalization exceeded \$3 trillion, an all-time high, and blockchain technology is the foundation for cryptocurrencies such as Bitcoin.

Blockchain products and technology will have a significant impact on corporate operations. However, blockchain technology is much more than a simple mechanism for exchanging cryptocurrency. There are many other use cases and applications, including healthcare, insurance, real estate, voting, welfare benefits, gaming, artist royalties, etc. Since technology's influence on business and society is already widespread, the global economy is well prepared for the blockchain revolution.

It may seem hyperbolic to use the word revolution, but consider that eight of the world's ten largest corporations are developing solutions based on blockchain technology. It has become essential for any organization engaged in transactions to move its operations to a blockchain-based platform. As a result of blockchain technology, businesses can increase income, decrease expenses, and enhance time management. J.P. Morgan, Goldman Sachs, ConsenSys, Quorum, and LVMH are examples of corporations adopting blockchain.

There are numerous applications for blockchain in the fields of law, supply chain, real estate, music, art (NFTs), health care, and government (CBDCs).

Approximately 81 percent of corporate executives believe that blockchain has achieved mainstream acceptance and scalability, according to Deloitte's 2021 Global Blockchain Survey. According to TechRepublic, 64% of professionals expect blockchain to have a significant impact on their industry. The majority of respondents believe that it will have a positive impact on their business

In a recent Trend Insight Report, Gartner, an industry research firm, predicted:

1

While only 10% of businesses will undergo a major change utilizing blockchain technology by the year 2022.

2

By 2026, the value created by blockchain is expected to reach \$360 billion, and by 2030, it will be more than \$3.1 trillion.

Blockchain technology and its applications are expected to disrupt industries and sectors in the near future, with the emergence of the metaverse, web 3, NFTs, Play2Earn, Learn2Earn, and Game-Fi.

4. The Markets Overview

Satoshi Nakamoto published the whitepaper for Bitcoin in August 2008, and on 3rd January 2009, the first cryptocurrency network Bitcoin was launched. In the intervening years, hundreds of other cryptocurrencies have been introduced to the market. Different cryptocurrencies have different features and applications. Some are used as payment systems, while others are designed to provide decentralized applications (DApps).

Approximately 18,000 cryptocurrencies exist as of 2022, each serving a different purpose. The majority of them, however, are simply copies of existing ones. A good example of this is Litecoin, which is based on Bitcoin, but with a few minor differences. Generally speaking, cryptocurrencies offer no incremental benefit to other cryptocurrencies that are already available on the market or only a marginal incremental benefit.

In general, there are two types of cryptocurrencies (besides Bitcoin): altcoins and stablecoins. A cryptocurrency known as an altcoin is one that is not backed by any tangible assets. The majority of them are based on an idea or a copy of another coin. A stablecoin is a cryptocurrency pegged to a fiat currency such as the US dollar, euro, pound, etc. The purpose of these cryptocurrencies is often to serve as a bridge between traditional banking and cryptocurrency.

In spite of the fact that some experts believe stablecoins are the solution to cryptocurrency market volatility, they do not come without their drawbacks. Stablecoins are generally considered inferior to altcoins because they cannot compete with the anonymity and decentralization offered by altcoins. In addition, they are limited by the fact that they must be tied to a specific currency. As such, they offer limited opportunities; most notably they are subject to the same inflationary devaluation as the fiat currency against which they are pegged.

A lot of work still needs to be done to keep "Stablecoins" secure - there's not enough transparency in the reserves backing the stablecoins. Altcoins, on the other hand, are completely independent of the global economy.

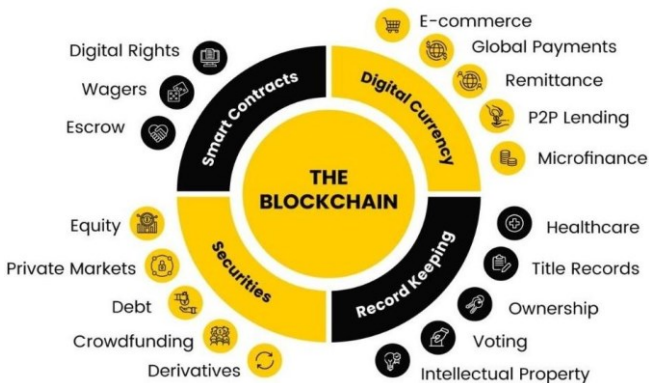
It is important to note that since altcoins are not tied to any specific country, they may be able to retain their value even if the global economy suffers. It is also possible to trade them anonymously with no restrictions. Because of this, altcoins are less vulnerable to government intervention.

Altcoins, however, remain vulnerable to market manipulation. For example, the value of the entire crypto market has fallen by 65% in 2022 from its all-time high of \$3 trillion in 2021. There are several reasons for this, including bearish sentiments in equity markets, the increase in taxes, and the policies of the Federal Reserve. It remains to be seen if the cryptoverse has entered another crypto winter or whether a rebound is imminent.

Our team at LUMI has developed a brand-new cryptocurrency that will revolutionize the way people view money. LUMI 's utility and stability, regardless of the prevailing value of the coins in the cryptoverse, will support the development and expansion of the LUMI ecosystem. Inflation protection, economic downturn protection, and faster and cheaper payments are all benefits of this system.

There is a need for a cryptocurrency that will become the standard for the world's financial infrastructure.

The crypto industry was just getting over the collapse of the TerraUSD (UST) collapse that resulted in the wipeout of 3AC, Celsius and Voyager, when another storm, much bigger than the last one, hit it in the form of the bankruptcy of the second biggest crypto exchange, FTX. And once again, the cryptocurrency sector is dealing with the aftereffects of the FTX collapse. The issue remains far beyond these idiosyncratic failures and relates to the lack of trust and transparency in the crypto markets in general. Also, lack of good corporate governance is an important issue gripping the various projects in the crypto industry.



5. The NFT Market Overview

A Non-Fungible Token (NFT) is a digital asset based on the blockchain whose units are intended to be singular, as opposed to regular cryptocurrencies whose units are intended to be interchangeable. Data held by NFTs is stored on a blockchain. This data may be paired with files containing media, such as photos, movies, audio, or even real assets in certain instances. These tokens often grant the holder ownership over the data, material, or item associated with them, and they are frequently traded on specialized exchanges.

As reported by DappRadar, NFT trading volume in 2021 reached \$17 billion, while NFT sales volume reached \$24.9 billion, up from \$94.9 million the previous year. The growth of NFTs was exponential in 2021, but this growth was inconsistent in 2022 and plateaued. The number of money collectors sent to NFT markets has increased to over \$37 billion as of May 1st, 2022. This puts them on track to exceed the \$40 billion sent to NFT markets in 2021. Except for two significant jumps, the growth of NFT transactions has been inconsistent since late summer 2021.

A \$147.2 billion US dollar increase in the NFT market is expected between 2021 and 2026. Throughout the projected period, the market is expected to grow at a healthy rate of 35.2% per year. The demand for digital artwork has resulted in this expansion. Over the past two years, NFTs have been one of the most active and visible areas of Web3.

But this is only the beginning. The opportunity to tokenize the real assets is expected to reach trillions of dollars.

As per a recent report by Boston Consulting Group (BCG), the tokenization of illiquid assets is an opportunity that will be worth more than USD 16 trillion by 2030.

6. The Challenges

Cryptocurrencies suffer not only from general macroeconomic trends such as rising interest rates and inflation, but also from being a nascent market with high volatility, a flood of fake projects, and limited regulation, creating skepticism and limiting adoption among the general public. Whenever there is a breakthrough in technology, there are boundless critics, especially in the media, who are quick to point out its flaws. However, there are countless projects that are building real and useful infrastructure in order to move forward towards a more effective financial system over time.

Blockchain technology promises to improve efficiency and reduce counterparty risk, whether that is transactional or depository in nature. For these benefits to be realized, decentralized players must operate in a decentralized market. Due to the complexity of decentralized on-ramps, most players have entered the market through centralized counterparties. The result is a volatile market, with erratic price swings. This is due to the fact that a large number of unsophisticated users are exposed to single points of failure. This is the opposite of blockchain's infrastructure advantage. As compared to other assets, such as gold, cryptocurrency has a high level of volatility. However, gold also has some limitations, including its limited upside gain and inability to generate any income.

The traditional financial services sector is investing heavily in blockchain technologies and crypto businesses that enhance efficiency, transparency, and cost-effectiveness. Leading firms such as J.P Morgan, Goldman Sachs, BlackRock, and Andreessen Horowitz have committed significant management time and capital to developing strategies to capitalize on the growth of blockchain technology and particularly decentralized opportunities. It is imperative to note that these are sophisticated players with countless resources available to assess the most appropriate solutions and entry points.

Given the recent episodes of bankruptcy of the crypto exchange FTX and the Terra Luna (UST) crash, combined with a lack of transparency amongst crypto projects, people have, in general, lost their trust in cryptos on the one hand, they have also lost trust in the fiat money, which has seen significant debasement over the past decade due to inflation being at 40-year highs.

At present, the NFT marketplace, especially the tokenization of digital assets (images including JPEGs and PNGs) has lacked the breadth of trading volumes. Another important part is that low-quality UI/UX generally seen in web3 and crypto projects have turned most people away. Finally, given the recent volatility in cryptocurrency prices including Bitcoin have created enough fear of the unknown in the minds of general public and they do not really see any clear benefits of adopting cryptocurrencies.

Another challenge is the lack of education related to blockchain, crypto, NFTs web3 related terms and projects globally. As of now, only 5.3% of the world's population have entered

and adopted cryptocurrencies. The general public does not really see any clear benefit to adopting cryptocurrencies.

7. Solution And Value Proposition

The LumiShare DeFi Ecosystem

As part of its offering, LumiShare has introduced a distinct cryptographic category, TRUST TOKENS.

We have developed a reformed economic method based on transparency, human capital, technology, cash, and gold. As a token backed by 3 uncorrelated assets, LumiShare offers unlimited growth and opportunities. If there is a crisis, these assets will provide \$LUMI security.

As long as the \$LUMI market cap grows, the reserves will grow concurrently and determine a new floor price. LumiShare tokens set a floor price corresponding to the all-time high market cap value. At the same time, LumiShare token price has no upper limit since it is unrelated to the asset's value directly.

7.1 Assets

7.1.1 The Gold Reserve

As a hedge against inflation, gold has historically been regarded as a valuable asset. Investors are seeking inflation hedges at a time when LumiShare is introducing this innovation. It is noteworthy that LumiShare is different from other gold-backed cryptos in that the gold reserves are held in private vaults at a Bank in Abu Dhabi, UAE.

The gold reserves will account for 18% of the maximum \$LUMI token supply which will be worth 15% of the market capitalization of the company.

Lumishare will simultaneously use the 3 uncorrelated assets to modulate the volatility of LUMI when the market cap falls below certain bands from its ATH. These bands will be algorithmically calibrated to ensure the appropriate liquidity and stability for Lumishare's ecosystem. It is anticipated that these bands will fall within the range of 20-50% of the ATH and will be published two weeks following any market interventions.

A Portion of LumiShare's gold reserves will be sold and LUMI tokens will be purchased in order to stabilize the price. Alternatively, selling LUMI tokens to purchase more gold when the market cap reaches a new all-time high. This ensures that we will always have enough tokens to buy gold in the long run.

The gold reserve quality and quantity will be audited and certified by a licensed 3rd party.

LumiShare is providing a new transparency standard called "proof-of-gold".

A few steps, that we at LumiShare are taking to bring trust and transparency to the crypto markets includes: proof of reserve, proof of gold, gold being kept in the safe vault of banks and being 24 X 7 broadcasted live.

7.1.2 Recovery Fund (Cash Reserve)

There is a cash reserve of 3-15% of the total gold value of the gold we have purchased. In order to transfer the tokens, 3-15% of the gold value will be transferred to a recovery fund wallet number (to be added after the pre-sale).

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7.1.3 Technology

Auto-burn mechanism

The auto-burn feature of LumiShare will alter the token's burn rate based on its price and supply-and-demand fundamentals. In the event of a decline in the price of tokens, a substantial number of tokens will be burned. In order to determine the amount burned, it makes use of the blockchain's on-chain data. The Auto-Burn's results are verifiable and impartial. Transparency and reliability of transactions are among its goals. A total of 23% of the tokens will be allocated to the Auto-Burn mechanism asset class.

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All 3 mechanisms will start operating one week after listing on one of the top 10 CEXs.

7.2 Asset Backed NFT Marketplace

LumiShare's asset backed NFT Marketplace is designed to provide a financial ecosystem that is both accessible to those looking to mint NFTs and to those looking to purchase them. LumiShare's user-friendly interface makes it easy to set up and conduct transactions for all users.

KPI driven decision-making based on sales and the number of unique creators and buyers starting from renewable energy.

There will be four main categories in the NFT marketplace:

- 1 Renewable Energy**
Tokenizing Renewable Energy assets, including Solar and Wind Farms.
First of its Kind "Green NFTs" giving people an opportunity to participate in the generation of green and clean energy.
- 2 Agriculture**
Tokenized plants will let certified companies raise funds and share yields with NFT holders.
- 3 Gold & Diamonds - NFT certificates for physical Gold & Diamonds.**
3.1. Gold & Diamonds Mines - Tokenizing the potential mining revenues.
- 4 Real Estate & Metastate**
Certified companies will tokenize their assets, including the option to split them (e.g., split a residential building into various NFTs). The virtual repository for digital assets (land and other real- estate in the metaverse).

LumiShare has developed an anti-fraud system that will cross-check every asset, including via our specialized team consisting of assessment and inspection officers. Each of the assets will be thoroughly reviewed and the complete detailed due diligence will be made including the DD reports filed on each of the assets. Only after we see the DD report and approve it, the asset will be approved to be minted as an NFT.

By using the LumiShare NFT Marketplace, users can design and generate their own customized NFTs without having to write a single line of code. Creating digital art layers with the main characters, backgrounds, and accessory items is all that is required to

generate NFTs. With just a single upload, the user will be able to create thousands of unique NFT collectibles. It is possible for users to set the rarity layers and change the attributes accordingly. In this way, they will be able to produce a ready-to-mint NFT collection that contains metadata. The coolest thing is that users can preview the uploaded details and make changes easily.

Benefits for Renewable Energy Asset Owners by partnering with LumiShare:

- Faster and more transparent way to get financing for your project using blockchain technology.
- New and alternative option to finance the project costs via tokenizing and fractionalizing the renewable energy assets (solar farms and wind farms).
- We will put together the legal documentation, regulatory filings and other required administrative work into the smart contract so it's not just the facility of selling the NFTs but the whole process is facilitated by Lumishare. This will be a huge differentiator as compared to traditional financing in which legal and lender work and fees create material frictions.
- Small investors from across the world can invest in your project.

At Lumishare, we are committed to the sustainability of the environment, of the people and of the planet. We understand that sustainable practices not only benefit the earth and society, but also contribute to the long-term success and competitiveness of our company. Sustainable business practices are not just words at Lumishare, they are at the core of what we do. There are several initiatives that we are taking to ensure our commitment towards sustainability and that are aligned with the United Nations Sustainable Development Goals.

- **NFT Marketplace to Tokenize Renewable Energy Assets:** We will give people the opportunity to promote the generation of renewable energy (produced by solar and wind power plants) by investing in the world's first clean and green NFTs (via our asset backed NFT marketplace). These NFT investments will serve as capital for large energy producers and for individual homeowners alike, and will expand renewable power for developed countries with sophisticated electrical grids as well as for small, rural communities that, today, lack power. In accordance with UN SDG Goal 7, we will help produce affordable, clean energy all over the globe.
- **Carbon Credits Incentives to Green NFT Investors:** We are building a carbon credit capture mechanism into our Green NFT products to promote on-going

investment into renewable energy projects. The capture mechanism will give investors a credit against future Green NFT purchases to incentivize their participation in the green revolution and to enhance their long-term returns. This is in line with UN SDG Goal no. 13: building knowledge and capacity to reduce climate change.

- **NFT Marketplace to Tokenize Agriculture Plants:** We will give people the opportunity to participate in the generation of green agricultural production by buying NFTs. Agricultural producers and lab growers will be able to fundraise and raise investment funds from people across the world through our NFT Marketplace). This is in line with UN SDG Goal no. 15: helping improve the life on land.
- **LumiLearn Initiative:** Lumishare strongly believes in Web3 Education for all of humanity. We have a strong vision to teach every person who is willing to learn about Web3 and blockchain for free, including online sessions with experts and CXOs, offline education events, regular educational posts on social media, and an Octopus plan to reach a broad cross section of people in collaboration with Edubuk and other partners. This is in line with the UN SDG Goal no. 4: Quality Education.

7.3 DAO – Wealth Fund – Distribution of wealth fund

1% of the token's total allocation will be allocated to LumiShare Wealth as an initial launch fund. Blockchain analysts will identify the most promising investment opportunities in blockchain projects in order to ensure "investors'" and "users'" transparency and trust. Using a DAO structure, wealth fund investments will be determined by the votes of LUMI token holders.

The LUMI team will invest alongside the community at a 1:1 ratio, and all token holders will have a right to vote through the DAO.

7.4 DAO Donation Plan

The DAO donation plan will allocate 5% of the total supply of tokens and initiate 15 projects. On behalf of the DAO and the community, the top eight initiatives will be voted on. In order to vote for the DAO donation plan, \$LUMI tokens will be used. These tokens will be added to the donation budget and sent to the wallet associated with the donation.

Tokens supply **5% of the total supply**

Potential Targets



This is not a one-time donation, but rather an effort to preserve the proverb, "Give a man a fish, and you feed him for a day; teach a man to fish, and you feed him for a lifetime."

This contribution issue will be managed by a professional and experienced firm in collaboration with LumiShare LUMI. In order to facilitate crowdfunding that will create a sustainable economy, the company will create a customized token for each of the 15 subjects chosen by the management (seven of them) and the community (8 of them). The projects will be supported financially and technologically by LumiShare.

7.5 Staking

Besides the hot staking mechanism which is commonly available even with our system, LumiShare will also allow the token holders to use a special cold staking mechanism as mentioned below.

Cold staking meaning: the token holdings are stored offline in a hardware wallet. When the tokens start being staked offline, the holders will receive rewards for every block that is added to the blockchain. It is also called Non-Custodial staking, and essentially it is a process of delegating the tokens to specific validators through staking applications or pools where the holders can stake and still own their crypto while not doing the work of running a node to secure the network.

After the holders send their tokens from their cold wallet to the node, staking is initiated promptly. The LUMI staking mechanism operates as follows:

- Users stake their tokens on the smart contract of the LUMI Liquidity Pool.
- Selects the stake's expiration times/duration (1month -1Year).
- The contract then verifies if there are sufficient funds in the staking pool to pay APYs to a particular user.
- If there are funds in the pool, the smart contract will deduct the stakes from the account. The coin is locked until the stake's specified time expires.
- LumiShare will never utilize any staked Tokens.

Note: The stake of the Stake is built hourly so that it receives a reward for the amount of time it was staked hourly, a certain percentage of the total amount.

In addition, it is possible to create multiple Stakes in parallel for the same user with varying rewards and durations.

7.5.1 Staking Calculator

The minimum duration of a stake is 30 days, with an initial APY of 6%, on daily growth of 0.0328358 until it reaches 18% APY for 365 days of staking.

8. The LUMI Token

Based on the principles applied to the U.S. economy until 1971, the LUMI token represents a revolutionary definition of money as well as a brand-new economic system. It should be noted that LUMI is not a stablecoin backed by a single fiat currency.

The LUMI Token is backed by three unrelated assets, including GOLD, which is being kept in a safe and secure vault at a Bank in Abu Dhabi, UAE with 24/7 real-time monitoring.

In order to implement contracts, the Polygon Network, Binance Smart Chain, and Ethereum 2.0 (PoS) will be used. Based on their reliability, transaction speed, and the community of validators behind them, we selected these three networks. This will ensure that the blockchain remains operational at all times and that any issues that may arise are quickly resolved.

8.1 Cross Chain Networks

Data, cryptocurrencies, and non-fungible tokens can be transferred between blockchain networks using a cross-chain bridge. By using multiple blockchains, data and tokens can be transferred between otherwise separate data sets.

As a result of fiat currency, individuals and organizations are able to exchange money in many ways, establishing a system of financial payments that is globally accessible and interoperable. Among these systems are institutions that handle foreign exchange, banks, and credit cards. Similarly, a cross-chain bridge serves a similar function in the world of blockchains.

8.2 Polygon Matic Network

Polygon is a layer 2 blockchain and scaling solution that runs alongside the Ethereum main chain, enabling fast and low-cost transactions.

To establish this parallel blockchain and integrate it into the main Ethereum blockchain, Polygon employs a variety of technologies, including rollups, sidechains, and state channels.

8.3 Binance Smart Chain

A redesigned smart contract platform has been launched by Binance based on the Go Ethereum (GETH) client, making it compatible with blockchain applications developed for the Ethereum network. The cost and speed of running the same applications on BSC are, however, much lower than those on Ethereum.

8.4 Ethereum 2.0

By implementing the “merge”, Ethereum has successfully moved from the previous Bitcoin-style consensus mechanism requiring as much power as entire countries to a proof-of-stake (PoS) process that is environmentally friendly and maintains security while adding new blocks of transactions to the blockchain without creating a discernible carbon footprint. The merge was conducted with the same level of planning, execution, and risk management sophistication expected by blue-chip corporations, which has instilled a great deal of confidence among players who are accustomed to using traditional financial infrastructure.

8.5 Gas fees

In contrast to the main Ethereum network, the Polygon network offers many of the same capabilities at a fraction of the cost. The Polygon network provides low transaction costs and near-instant transactions, making it an ideal protocol for building an ecosystem for LUMI. In contrast to layer-1 protocols such as Ethereum, users of LUMI tokens do not have to worry about high gas fees or exorbitant transaction costs.

Binance Smart Chain currently charges an average price of 5 Gwei for a transaction.

Ethereum 2.0 is expected to address these issues by improving scalability.

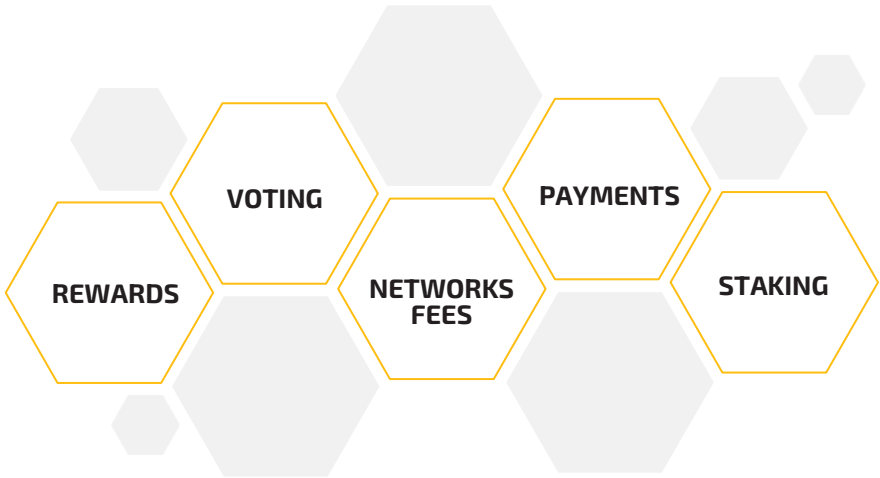
8.6 Transaction Speed

In order to ensure the speedy execution of LumiShare's ecosystem, these three networks are utilized.

As compared to other chains, Polygon is capable of executing up to 65,000 transactions per second on side chains. As one of the fastest smart contract platforms, Binance Smart Chain contributes to the company's rapid growth. With Ethereum 2.0, the major platform for smart contracts will be able to scale up to 100,000 transactions per second (TPS) at a block time of 12 seconds, resulting in a transaction settlement time of approximately six minutes.

8.7 Utility & Governance Token

The LUMI token will serve as a utility token and a governance token of the ecosystem. As a native token of the LUMI ecosystem, the token utility will comprise of:



Network Fees: LUMI Tokens will have miniscule fees related to our Payments Gateway and asset backed NFT Marketplace.

Rewards & Staking: All the rewards, including staking, etc., will be given in LUMI tokens.

Payments: LUMI Tokens will be the primary tokens to be used in our asset backed NFT marketplace.

They are intended to facilitate purchases, sales, and other financial transactions and to perform many of the same tasks as long-established currencies such as the U.S. dollar and the Euro.

Voting: By serving as a governance token, the LUMI token provides the holder with the ability to participate in the DAO's governance policy-making voting referendums. LUMI token holders are empowered to vote on proposals for protocol modifications and policy changes based on the number of tokens they possess.

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9. Gold Reserve

9.1 Why Gold?

It is widely recognized that gold is a reliable store of value. Although it is readily available for trade, its limited supply makes it valuable. Due to its non-corrosive nature, it is durable, in contrast to some metals. In addition, gold is widely accepted around the world, and has proven itself as the most reliable precious metal to hedge against inflation.

There is an appeal to a gold standard because it eliminates human error from the control of money issuance. A gold standard acts as a limit to the amount of money that can be issued. It is the objective of monetary policy not only to limit inflation but also to promote a stable monetary environment in which full employment can be achieved. The history of the United States gold standard demonstrates that while such a simple rule can prevent runaway inflation, strict adherence to it can lead to economic instability or even political instability.

9.2 The Gold Mechanism

Lumishare will simultaneously use the 3 uncorrelated assets to modulate the volatility of LUMI when the market cap falls below certain bands from its ATH. These bands will be algorithmically calibrated to ensure the appropriate liquidity and stability for Lumishare's ecosystem. It is anticipated that these bands will fall within the range of 20-50% of the ATH and will be published two weeks following any market interventions.

Therefore, we will have the capacity to purchase gold in the long run.

9.1 The Gold Safe

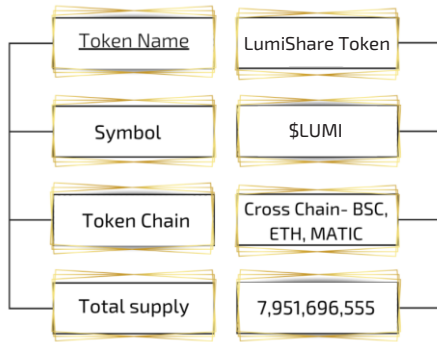
The Gold Safe Vaults

For risk management purposes, the LumiShare physical gold reserve will be stored at a bank in Abu Dhabi, UAE in a vault with strict quota limits. In order to create a decentralized gold reserve, we will store gold at banks in other cities like Switzerland, Singapore and UK, once the quota in Abu Dhabi has been reached.

Holders will be able to watch the live broadcast of the vault 24 hours a day, 7 days a week. Once every month, we will provide the certificates related to the quality and quantity of the gold kept in the safe vaults. These certificates will be issued by established gold auditing companies. Using the formula of 15% of the all-time high, there will be an automatic camera in this vault that displays real-time pure gold in a large transparent box.

10. LUMI Token Allocation:

Tokenomics



Token Name	LumiShare Token
Symbol	\$LUMI
Token Chain	Cross Chain- BSC, ETH, MATIC
Total supply	7,951,696,555

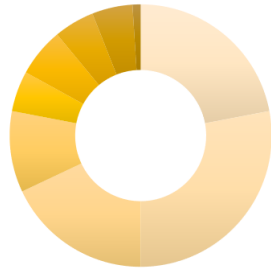
Token Allocation

Token Allocation	
Listing	1,749,373,242
Founders, Partners, Management, Advisory, Private Investors	795,169,656
Development & Growth	477,101,793
Burn Mechanism	2,226,475,035
Gold	1,431,305,380
Staking Mechanism	397,584,828
Institutional Investors + Presale + Launchpad (IEO)	556,618,759
Donation Plan	397,584,828
Wealth Fund	79,516,966
Total LUMI	7,951,696,555

Presale & Listing

Description	Allocation	Amount	Token price\$
Institutional Investors + PreSale + Launchpad (IEO)	5.00%	397,584,828	0.08-0.15
Exchange listing	22.00%	1,749,373,242	0.18
Total Supply	27.00%	2,146,958,070	0.08-0.18

- 22% Listing
- 28% Burn Mechanism
- 18% Gold
- 10% Founders, Partners, Management, Advisory, Private Investors
- 5% Investors + PreSale + Launchpad (IEO)
- 6% Development & Growth
- 5% Staking Mechanism
- 5% Donation Plan
- 1% Wealth Fund



Description	Allocation	Amount
Listing	22.00%	1,749,373,242
Institutional Investor + Presale + Launchpad (IEO)	5.00%	397,584,828
Gold	18.00%	1,431,305,380
Burn	28.00%	2,226,475,035
Founders, Partners, Management, Advisory, Private Investors	10.00%	795,169,656
Development	6.00%	477,101,793
Staking	5.00%	397,584,828
Donation	5.00%	397,584,828
Wealth Fund	1.00%	79,516,966
Total	100.00%	7,951,696,555

The maximum supply of \$LUMI tokens will be limited to 7,951,696,555, the number of humans on earth as of June 2022. "A token per person." The objective is to symbolize global equality and sustainability.

Lumishare will list the tokens on various tier 1 exchanges globally in a phased manner. The number of tokens that will be listed on exchanges in each phase will depend on the development of Lumishare's financial ecosystem and on the market conditions prevailing at that time, which includes the price of our token and external crypto markets in general.

11. Locking & Vesting Mechanism:

The locking mechanism locks up 90% of the Founders, Partners, Management, Advisory, and Institutional investors for two years, while only 10% can be liquidated each year. It is not possible for founders to sell tokens simultaneously.

Lumishare will list the tokens on various tier 1 exchanges globally in a phased manner. The number of tokens that will be listed on exchanges in each phase will depend on the development of Lumishare's financial ecosystem and on the market conditions prevailing at that time, which includes the price of our token and external crypto markets in general.

To mitigate price fluctuations and ensuring the overall integrity of our project, the token allocation for Founders, Partners, Institutional Investors, Advisors & Management team is locked up as:

- 90% Locked for 2 years; 10% Unlocked
- 30% Unlocked in 3rd year
- 30% Unlocked in 4th year
- 30% Unlocked in 5th year

12. Auto Burn Method

Using our auto-burn feature, the token's burn rate will be adjusted based on its price and supply-and-demand fundamentals. In other words, if the price of the tokens falls, a significant number of tokens will be burned. The amount burned is determined based on on-chain data from the blockchain. Auto-burning is a verifiable and impartial process. It aims to increase the reliability and transparency of transactions.

Lumishare will simultaneously use the 3 uncorrelated assets to modulate the volatility of LUMI when the market cap falls below certain bands from its ATH. These bands will be algorithmically calibrated to ensure the appropriate liquidity and stability for Lumishare's ecosystem. It is anticipated that these bands will fall within the range of 20-50% of the ATH and will be published two weeks following any market interventions.

Disclaimer: This document is a work in progress and may be updated without announcement. None of this information contained within is investment advice.

13. Payment Gateway

A fundamental tenet of cryptocurrency is the removal of central counterparties from financial transactions. Despite the fact that this may seem wonderful to some who embrace change and understand it, others may not be able to accept it. In a world where exchangeable values have always been attached to tangible assets, cryptocurrency is an unfamiliar concept. A number of developed countries have only recently adopted a financial model in which most of their transactions are based on credit and debit cards. This is because physical currency cannot be exchanged.

With the help of secure blockchain payments, LumiShare attempts to provide a trusted alternative for people and organizations to exchange value easily, quickly, and with minimal fees. Businesses can accept payments from clients in crypto via LumiPay, a crypto payment gateway. An online shop offers its customers a wide range of payment options through a borderless transaction process. As soon as a seller integrates the payment solution, customers will be able to scan a unique QR code to open their wallet in the LUMI app. This will enable them to make a payment to the seller instantly, from anywhere in the world. LumiShare NFT Marketplace will accept LUMI tokens as a payment method.

Several top global brands have already signed with LumiShare, including, Cavalli Yachts, Digital European University, Crypto-Bank.io, Edubuk, OpenFabric, TIAR, Oaziz, Megaland, and Fabwelt, among others.

14. Go To Market Strategy

RENEWABLES LAUNCH

Creators

- Existing networks
- Investor and advisor networks
- Direct sales

Investors

- Ambassadors (100+ / 45 countries)
- KOLs (20+ from Crypto & Finance)
- Existing Community: Twitter: 40K+, Telegram: 6K+ and Discord: 4K+
- PR in Top-Tier Media



AGRICULTURE LAUNCH

01

phase

B2C audience: Early acquiring, crypto investors and traders. B2B audience: Collaborations with other Crypto/Blockchain projects, Partnerships with international companies and financial institutions that will add LUMI tokens as a payment method in the near future.

02

phase

B2C audience: To expand the exposure to traders and investors in the traditional markets, NFT traders etc.

B2B audience: Partnerships with gaming companies and expanding LUMI usage as a payment method, Collaborations with companies for tokenization of their assets on our Marketplace.

03

phase

B2C audience: Mass adoption, LUMI will aim to educate and attract the general public to hold the new form of money. B2B: Sync organizations around the world with the LumiPay system.

Main Marketing Channels:

- 1. Ambassadors program:** More than 100 ambassadors from more than 40 countries.
- 2. Crypto Communities Managers:** Collaboration with 140 Crypto community managers.
- 3. Crypto Influencers:** Collaboration with more than 500 global Crypto and Fintech influencers.
- 4. PR – Middle East + Europe + Africa + Asia:** with top tier Business News Media including articles and CXO interviews.
- 5. B2B Partnerships:** Payment partnerships, Crypto Company partnerships.
- 6. Email Marketing – Crypto Small + Medium Investors:** email blast.
- 7. Team + Influencers Games** – Live Leaderboard based on Quizzes, Challenges and Games with prizes.
- 8. AMAs + Twitter Spaces + Youtube Shorts:** Live Q&A about LumiShare.
- 9. Social Media Plan:** including Twitter, LinkedIn, TikTok, Facebook, Instagram, etc.
- 10. Telegram & Discord Communities:** Provide real value to LumiShare community members.
- 11. Events & Conferences:** G20, SFF, WEF and another Blockchain & Fintech Summits around the globe.
- 12. ATMs:** ATMs owned and operated by LUMI.

15. RoadMap

Q4 – 2022

- ✓ Gold List Sale
- ✓ Public Pre-Sale

Q1 - 2023

- MVP version for asset backed NFT Marketplace
- Tier-1 Launchpad

Q2 - 2023

- Tier1 & Tier2 Exchanges Listings
- LumiShare Donation Plan First Project Launch
- LumiShare NFT Marketplace V1 - Renewable Energy Category Launch

Q3-2023

- LumiShare Donation Plan Voting First DAO Project
- LumiPay - The Payment Gateway Pilot Launch

Q4-2023

- Start Developing LumiChain - Layer 1 Network
- LumiShare Donation Plan Second Project Launch
- LumiShare NFT Marketplace Agriculture Category Launch

Q1 - 2024

- LumiShare NFT Marketplace V2 Launch – AR Experience
- LumiShare Donation Plan Voting Second DAO Project

Q2 - 2024

- LumiShare Donation Plan Third Project Launch
- LumiPay - The Payment Gateway Official Launch
- LumiChain - Layer 1 Network test net launch

Q3 - 2024

- LumiShare NFT Marketplace Gold Mines Category Launch
- LumiChain - Layer 1 Network main net launch
- LumiShare Donation Plan Voting Third DAO Project

Q4 - 2024

- LumiShare NFT Marketplace V3 Launch – AR + Open AI Voice Chat
- LumiShare NFT Marketplace Diamond Mines Category Launch
- LumiShare Donation Plan Fourth Project Launch

16. Ambassadors Plan

About Regional Ambassadors:

Our regional ambassadors will serve as the face of our company and promote the sale of our LUMI Tokens both online and offline (through physical events). Under the supervision of the Head of the Global Ambassador Program, the Regional Ambassador will be a member of the Global Ambassador Program's Management Team. As part of the role, the incumbent will primarily be responsible for marketing and raising awareness of LUMI tokens within the crypto and non-crypto communities within their region.

Responsibilities of All Ambassadors:

- Promoting LUMI tokens across social media platforms including Youtube, TikTok, Instagram, Telegram, and Discord among others.
- Manage the local online/offline meetups of the community participants interested in investing and participating in the pre-sale or sale of LUMI tokens, from across the Region.
- Moderate the AMA sessions (ask me anything) on social media platforms to interact with the community to increase positive engagement.
- Explore new community-friendly platforms to facilitate the expansion of the LumiShare project.
- Provide community feedback to the Management of the company and suggest improvements in order to increase engagement.
- Engage with Crypto traders and Crypto investors in the region on social media platforms and have more people join our Discord and Telegram channels.
- Connect with local influencers and with universities in the region to make inroads with the youth population in the respective country.
- Participate in trade shows like Crypto/Blockchain/NFT-specific conferences in the Nigeria region as a spokesperson for our Company.
- Working alongside the Head & Deputy Head of the Global Ambassadors' program and the Management team, in general, to provide them with assistance in improving the program given the feedback received from end customers.

Rewards & Benefits for Ambassadors:

- Payout of tokens for each country's head of ambassador is decided by the central management team.
- Monthly bonus token prizes for the best ambassadors across regions.
- Provision of Rewards and Recognition based on internal competition among all profiles (Top 3 performers in each country and top 3 Brand Ambassadors across the world) will be rewarded with an international trip, meeting with the CEO and founders, and/or Online shopping vouchers.
- There will be a skill competition (quiz questions based) among all to keep updated about industry insights.
- For the head of Ambassadors, Global Head, and Deputy Global Head: events twice a year in a different venue in the world.
- Branded Merchandise and/or branded cold wallet.

17. Legal Disclaimer

The purpose of this White Paper is not to offer or solicit the sale of tokens. LumiShare is publishing this white paper to solicit input from the general public. It is intended that LumiShare will sell tokens (or a Simple Agreement for Future Tokens) as part of definitive offering documentation, such as a disclosure document and a risk assessment.

It is possible/likely that these definitive documents will also include an updated version of this White Paper, which may differ substantially from its current form. LumiShare is likely to restrict this type of offering to accredited investors if and when it launches one.

It should be noted that nothing in this White Paper is meant to be construed as a guarantee or promise as to the future development of LumiShare company. Instead, it emphasizes the value of its tokens. It is critical to note that the White Paper contains information about LumiShare current plans.

These plans are subject to change at LumiShare discretion. Their success is dependent on numerous factors outside its control, including market factors as well as elements within the data and cryptocurrency industries. LumiShare has examined the concerns outlined in this White Paper in order to make any forward-looking statements. It is possible that this analysis is flawed.

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