



# MONIRO ECOSYSTEM

Moniro is the utility token of the community-powered Moniro ecosystem.

**(For Open Community Review and Is Subject To Change)**

Moniro is the utility token of the Moniro Ecosystem.

The Moniro **Ecosystem** is a community-powered ecosystem that aims to give people control of their finances through 3 key utility offerings:

1. The **Moniro** DeFi ecosystem.
2. The **Moniro** Crypto Education platform.
3. The **Moniro** NFT Marketplace.
4. Moniro Charity

## MoniroFi

**MoniroFi** is the name for a suite of decentralized finance products that will be launching under the Moniro brand.

MoniroFi is short for “Moniro Finance”. It is the perfect way we can think of to describe a series of utility products we will be launching that will make “MoniroFi” an ecosystem itself within the wider Moniro Ecosystem.

The first utility product that will be launching under the MoniroFi umbrella is the MoniroFi Locker protocol.

# MoniroFi Locker:



MoniroFi Locker is an **innovative** digital asset locker solution that allows people to lock and vest fungible tokens (BEP-20 tokens like Moniro), Liquidity Pool (LP) tokens, NFTs, and Multi tokens.

The MoniroFi Locker is by far the most superior and most innovative crypto locker solution in the market today.

Besides allowing users to easily lock and vest LP tokens and normal fungible tokens, here are other key features that set the MoniroFi Locker apart compared to other solutions in the industry:

**Lock NFTs.** This includes an innovative “batch lock” feature that allows users to lock multiple NFTs in a single transaction.

**Lock and vest tokens for an almost infinite period of time through the UI.** Competitors tend to limit the period of time users are allowed to lock their tokens to a couple hundred years, which is why the Moniro LP tokens were locked for just 265 years (the maximum period possible with the solution we used). The MoniroFi Locker lets users lock tokens for a practically infinite period of time; you can lock for 420 years (for the culture!) or for billions of years (or much longer!) just to make a statement that your LP tokens will be inaccessible for as long as humans would exist.

**MoniroFi Locker is token locker protocol to implement the token standard on BSC Blockchain initially and later on it will be introduced on other Blockchains.**

**Lock multiple assets in a single transaction:** MoniroFi Locker makes it possible for users to lock multiple different assets/asset types in a single transaction. It is also currently the first and only locker protocol that can do this.



The MoniroFi Locker supports BSC Blockchain market right now. The list of supported blockchains in future might include: Solana & Core Blockchain.

## Tokenomics & the role of the Moniro token:

While users will be able to pay MoniroFi Locker transaction fees with BNB initially (and eventually any cryptocurrency), **the protocol will be inherently powered by MONIRO tokens**: specifically, 25% of the transaction fee automatically does a transactional buy and burn of MONIRO tokens — making the MONIRO token perpetually deflationary. The remaining 75% goes to the MONIRO treasury.

For example, assuming a project with \$1 million in liquidity locks its LP tokens with the MoniroFi Locker, a 0.5% fee is charged: that's \$5,000 for that one transaction! 25 percent of that is used for an automatic transactional buy and burn of Moniro tokens to “power” the protocol while the rest goes to the treasury.

This quickly adds up!

## This utility-based tokenomics structure of the MoniroFi Locker

1. The MoniroFi Locker's utility-focused, transactional buy and burn mechanism makes the MONIRO token **perpetually deflationary**. It also creates perpetual demand/buy pressure for the MONIRO token, further establishing it as a utility token.
2. The MoniroFi Locker's transactional “refilling” of the Moniro treasury (75% of transaction fees goes to the Treasury wallet) indicates a key step we're taking towards ensuring industry dominance: **the beginning of a**



focus on utility-based revenue generation that leads to the *eventual* complete removal of the 0.3% buy/sell tax and gives Moniro a strong, competitive advantage in the industry.

## MONIRO PARTNERS

At Moniro we don't just build quality and innovative utility products that make crypto safe and easy to use, we also work strategically towards ensuring adoption for these products.

This is why we have partnered with the biggest and the best in the industry to ensure adoption for our products. Some of the angel investors of the MONIRO project are from South East Asian Countries , Russian Federation, Singapore, Japan etc. But on the request of the angel investors, we have decided to keep them anonymous just like Satoshi Nakamoto

## The Moniro Crypto Education platform

Moniro Crypto Education is Moniro's attempt to fill the crypto education gap for the next billion users that will be discovering crypto in the coming years -- all while giving creating awareness for the MONIRO.

There are 5.1 billion Internet users in the world today according to internet live stats. Yet, only 300 million are into crypto according to research by Experts.

In other words, only 6 percent of Internet users use cryptocurrencies.



This means there is a huge gap between people currently using cryptocurrencies and people who don't use cryptocurrencies yet but will soon -- and the data agrees.

Adoption data shows that crypto is growing much faster than the Internet did in its early days -- and that there will be at least 1 billion crypto users by 2025.

## About Moniro Crypto Education Platform

*Moniro Crypto Education platform is MONIRO's attempt to fill the crypto education gap for the next billion users that will be discovering crypto in the coming years -- all while giving creating awareness for the MONIRO token.*

MONIRO Crypto Education will be using a combination of synchronous and asynchronous learning models to bring crypto education to the masses.

## Moniro Crypto Education and the MONIRO Token

MONIRO Crypto Education will be a two-edged sword for the MONIRO token:

By becoming the premier crypto education platform, Moniro Crypto Education aims to strategically introduce the Moniro Ecosystem to billions of new crypto users who are learning about crypto on its platform over the coming years.

The Moniro token will be the main utility token of Moniro Crypto Education. While most of the content will be freely accessible in line with MONIRO's goal of accelerating mainstream crypto education, the MONIRO token will be required to perform certain functions in Moniro Crypto Education.



## The MoniroPlaces is a elite NFT Marketplace

MoniroPlaces is Moniro's attempt to disrupt crypto commerce by creating an environment that lets people trade NFTs and merchandise with crypto. Moniro will be the main currency of the MoniroPlaces marketplace.

## Moniro Charity

MoniroCharity is an ambitious Global welfare Plan with a missionary zeal which want to help the socially & financially backward communities around the world as well as to help the affected people in man made disasters like war, industrial accidents etc. or natural calamities like earthquakes, tsunamis, drought etc.

A common moniro wallet address will be available for giving a helping hand for the needy people and communities around the world which is auditable and open for all.

As the human civilisation progresses, we , the moniro community, think that gaining financial and technological success only should not be the prime goal of human life. We should understand the value of human lives and we have to help one another to live in this planet harmoniously and empathetically.

Apart from that moniro community want to work and donate for the cause of the greenery of this planet. As we evolve as a scientifically & technologically advanced species on this planet, we , the moniro community, consider it as a prime responsibility to save this planet's



environment and ecosystem and we want to work with different NGOs around the world on different programs for this cause.

## TECHNOLOGY

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## The Moniro TOKEN

The native cryptographically-secured fungible protocol token of MONIRO (ticker symbol \$MONIRO) is a transferable representation of attributed utility functions specified in the protocol/code of Moniro , and which is designed to be used solely as an interoperable utility token thereon.

\$MONIRO is a functional multi-utility token which will be used as the medium of exchange between participants on MONIRO in a decentralised manner.

***The goal of introducing \$MONIRO is to provide a convenient and secure mode of payment and settlement between participants who interact within the Moniro Ecosystem without any intermediaries such as centralised third party entity/institution/credit.***

It is not, and not intended to be, a medium of exchange accepted by the public (or a section of the public) as payment for goods or services or for the discharge of a debt; nor is it designed or intended to be used by any person as payment for any goods or services whatsoever that are not exclusively provided by the issuer.



\$MONIRO does not in any way represent any shareholding, participation, right, title, or interest in the Company, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will \$MONIRO entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in the United States, Singapore, or any relevant jurisdiction.

\$MONIRO may only be utilised in the Moniro Ecosystem, and ownership of \$Moniro carries no rights, express or implied, other than the right to use \$MONIRO as a means to enable usage of and interaction within the Moniro Ecosystem.

\$Moniro is an integral and indispensable part of the Moniro Ecosystem, because without \$MONIRO, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem.

The \$MONIRO token is a BEP-20 compliant token with special features.

There is a 0.3% \$Moniro tax on every buy and sell transaction. That 0.3% tax goes to a treasury wallet. The funds in the treasury wallet will be used for further development of the Moniro Ecosystem and marketing activities aimed at ensuring adoption.

## **The Genesis NFT collection**

Also known as the "Diamond Hands" non-fungible token (NFT) collection. These are a series of ERC-721 compliant tokens in BNB Smart Chain that were presented as rewards to initial airdrop receivers and the first batch of buyers.

There are four different tiers in the genesis collection:

Silver





Gold

Platinum

Diamond

Each NFT in this collection has a specific clarity value. The utility of this value is not disclosed to the public yet. In addition to this value, each NFT has a chance to receive one of the following hidden attributes:

A

B

C

These values and utilities of these hidden attributes are not disclosed to the public yet.

## The Moniro Gemstone Collection

The Moniro Gemstone NFTs are an exclusive set of new Moniro NFTs that give holders a sort of “VIP access” and exclusive benefits. There are three gemstone NFTs:

### **Aurum Gemstone of Truth:**

Holders will be excluded from fees when using Moniro products. This includes “Forever Free” access to all Premium Moniro Crypto Education courses in the future as well.

Holders will get a unique advantage in the Moniro NFT Metaverse.

### **Platinum Mind Gemstone:**

Holders will have access to all the features Aurum Gemstone of Truth NFT holders have.

Holders will be among the first set of people to get access to the Moniro Debit Card when it launches.

### **Diamond Heart Gemstone:**



Holders will have access to all the features of the other Gemstone NFTs.

Holders will get airdropped a portion of future tokens that launch within the MONIRO ecosystem.

## HOW TO BUY

You can buy MONIRO tokens initially in PancakeSwap and later on in different at first at Tier2 centralized exchanges & later on in Tier1 exchanges as the community grows bigger and bigger.

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This guide will show you how to purchase \$MONIRO tokens on PancakeSwap.

## Buying \$Moniro

**First, You Need to Install a Wallet. Below is a guide to installing Metamask.**

**Step 1.** Go to the [Metamask website](#).

**Step 2.** Click “Get Chrome Extension” to install Metamask.

**Step 3.** Click “Add to Chrome” in the upper right.

**Step 4.** Click “Add Extension” to complete the installation.

You will know Metamask has been installed when you see the fox logo on the upper right hand corner of your browser.

### Using Metamask

One of the first tasks you will want to do on Metamask is to install a wallet to hold your cryptocurrencies. To do this, follow the instructions below.

**Step 1.** Click on the Metamask logo in the upper right hand corner of your Google chrome browser.



**Step 2.** Read and agree to the terms and conditions. You may have to agree to 2 to 3 pages worth of terms.

**Step 3.** Enter a password and click “Create” to create your wallet.

**Step 4.** You will see a set of 12 “seed words” for your vault. Click “Save Seed Words as File” and copy the “MetaMask Seed Words” file that is downloaded to a safe place. You will need it to access your wallet on another device, if something ever happens to the device you are currently downloading Metamask on.

You now have a wallet to use.

## Buying on Pancakeswap

**Step 1.** Go to the following link:

<https://pancakeswap.finance/swap?outputCurrency=0xa1d7895c63d8215e5b556bf9fadab07b580f4487>

**Step 2:** Click "Connect Wallet."

**Step 3.** Click the Metamask tab.

**Step 4.** Enter your Metamask password and click unlock.

**Step 5.** Follow the prompts to finish the connection process.

Once you have connected your wallet, you are ready to purchase \$MONIRO. Please remember that you need BNB in your Metamask wallet to pay for the gas fees. You can purchase BNB directly from your Metamask wallet, if you would like. You can also purchase BNB from any centralized & decentralized exchanges and send your BNB to your Metamask wallet. All you need to do is go to your preferred exchange and initiate a transfer from that exchange to your Metamask wallet address.



Your Metamask wallet address can be found at the top of your Metamask wallet user interface.

### **How to buy Moniro in Trust Wallet Browser in Mobile Phone:**

**Step 1. Open Trust Wallet.**

**Step 2. Copy Moniro Token Contract Address :**

**0xa1d7895c63d8215eeb556bf9fadab07b580f4487 & add Moniro token in BSC Smart Chain Network.**

**Step 3. Copy the link**

<https://pancakeswap.finance/swap?outputCurrency=0xa1d7895c63d8215eeb556bf9fadab07b580f4487> and paste in trust wallet browser

Step 4. Buy Moniro token by using BNB

## **Operations and Funding**

It's all about growth

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MONIRO is a cryptocurrency with ambitious goals, and our ultimate goal is to be the most known and the most used cryptocurrency in the world.

We aim to achieve this by building disruptive utility that adds value to people's lives and aggressively marketing our brand and products to rapidly onboard people into the Moniro Ecosystem.

In our first year alone, we achieved several major feats on a utility and marketing / branding level.

### **UTILITY**



We commenced development of our DeFi utility product named **MoniroFi Locker**, which is one of the many utility products Moniro intends to launch under the “MoniroFi” umbrella.

We commenced development of our crypto education platform named **Moniro Crypto Education**.

## **BRANDING AND MARKETING**

We formed a branding and marketing partnership with various reputed firms in Dubai, Moscow , Singapore and Tokyo which we are keeping anonymous and names of our angel investors in this ambitious project is kept anonymous according to the will of the investors.

Furthermore, we ran a series of aggressive marketing campaigns that featured MONIRO branding on billboards, buses, trams, TV stations, airports, and other strategic locations in over a dozen countries that strategically exposed the Moniro brand to billions of people.

These partnerships have given Moniro considerable exposure and have made Moniro one of the most recognizable crypto brands in the world.

These activities (development and marketing) cost money.

Here is a breakdown of how MONIRO funds operations:

### **Through revenue generated from Moniro utility products:**

Our long term goal is for Moniro to be self sustainable through revenue generated from our utility products, to an extent where we can remove the MONIRO transaction tax. Currently our crypto locker protocol, MoniroFy Locker is live on mainnet and is poised to be an additional source of revenue for MONIRO as people use the protocol



### **Through the Moniro treasury:**

Moniro has a treasury consisting majorly of Moniro tokens, BNB, and stable coins at any given time. The tokens/funds in this treasury are also used to

- 1) develop and grow the Moniro ecosystem
- 2) pay for strategic CEX listings
- 3) fund operations during bear market periods when there isn't enough volume from the transaction tax to fund operational activities.

### **Below are the Moniro treasury addresses:**

Address:

**Chain: Binance Smart Chain**

Treasury Address: **0x6f0ff9ae6c41b14e933a64F8B3722F498eC44acd**

The Moniro treasury is held by a multisig that requires at least 3 people to sign every transaction before it can be executed.

The team has EXCITING plans that will require significant money to implement. This page will be updated as our plans/approach to operations and funding evolve!

### **PancakeSwap**

In pancakes we trust

To purchase MONIRO on the Binance Smart Chain, click on the following link:

<https://pancakeswap.finance/swap?outputCurrency=0x6f0ff9ae6c41b14e933a64F8B3722F498eC44acd>

### **Centralized Exchanges**



You can trade MONIRO on different Tier2 Centralized Exchanges (CEXs) in the beginning in Q4 stage of 2023 and in Tier1 Exchanges in Q2 Stage of 2024

### **Legal disclaimer**

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**Project purpose:** You agree that you are acquiring \$MONIRO to participate in Moniro and to obtain services on the ecosystem thereon. The Company, the Distributor and their respective affiliates would develop and contribute to the underlying source code for MONIRO. The Company is acting solely as an arms' length third party in relation to the \$MONIRO distribution, and not in the capacity as a financial advisor or fiduciary of any person with regard to the distribution of \$MONIRO.



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2. you will and shall at your own expense ensure compliance with all laws, regulatory requirements and restrictions applicable to you (as the case may be);



3. you acknowledge, understand and agree that \$MONIRO may have no value, there is no guarantee or representation of value or liquidity for \$MONIRO, and \$MONIRO is not an investment product nor is it intended for any speculative investment whatsoever; and

4. none of the Company, the Distributor, their respective affiliates, and/or the Moniro team members shall be responsible for or liable for the value of \$Moniro, the transferability and/or liquidity of \$MONIRO and/or the availability of any market for \$MONIRO through third parties or otherwise.

The Company, the Distributor and the Moniro team do not and do not purport to make, and hereby disclaims, all representations, warranties or undertaking to any entity or person (including without limitation warranties as to the accuracy, completeness, timeliness, or reliability of the contents of the Whitepaper or the Website, or any other materials published by the Company or the Distributor). To the maximum extent permitted by law, the Company, the Distributor, their respective affiliates and service providers shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, any liability arising from default or negligence on the part of any of them, or any loss of revenue, income or profits, and loss of use or data) arising from the use of the Whitepaper or the Website, or any other materials published, or its contents (including without limitation any errors or omissions) or otherwise arising in connection with the same. Prospective acquirors of \$Moniro should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the distribution of \$MONIRO, the Company, the Distributor and the Moniro team.



**\$MONIRO Token:** \$MONIRO are designed to be utilised, and that is the goal of the \$MONIRO distribution. In fact, the project to develop Moniro would fail if all \$MONIRO holders simply held onto their \$MONIRO and did nothing with it. In particular, it is highlighted that \$MONIRO:

1. does not have any tangible or physical manifestation, and does not have any intrinsic value (nor does any person make any representation or give any commitment as to its value);
2. is non-refundable and cannot be exchanged for cash (or its equivalent value in any other digital asset) or any payment obligation by the Company, the Distributor or any of their respective affiliates;
3. does not represent or confer on the token holder any right of any form with respect to the Company, the Distributor (or any of their respective affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or licence rights), right to receive accounts, financial statements or other financial data, the right to requisition or participate in shareholder meetings, the right to nominate a director, or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to Moniro, the Company, the Distributor and/or their service providers;
4. is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
5. is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument, unit in a collective investment scheme or any other kind of financial instrument or investment;



6. is not a loan to the Company, the Distributor or any of their respective affiliates, is not intended to represent a debt owed by the Company, the Distributor or any of their respective affiliates, and there is no expectation of profit; and

7. does not provide the token holder with any ownership or other interest in the Company, the Distributor or any of their respective affiliates.

Notwithstanding the \$MONIRO distribution, users have no economic or legal right over or beneficial interest in the assets of the Company, the Distributor, or any of their affiliates after the token distribution.

To the extent a secondary market or exchange for trading \$MONIRO does develop, it would be run and operated wholly independently of the Company, the Distributor, the distribution of \$MONIRO. Neither the Company nor the Distributor will create such secondary markets nor will either entity act as an exchange for \$MONIRO.

**Informational purposes only:** The information set out herein is only conceptual, and describes the future development goals for Moniro to be developed. In particular, the project roadmap in the Whitepaper is being shared in order to outline some of the plans of the Moniro team, and is provided solely for INFORMATIONAL PURPOSES and does not constitute any binding commitment. Please do not rely on this information in deciding whether to participate in the token distribution because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of the Company, the Distributor or their respective affiliates, and is subject to change. Further, the Whitepaper or the Website may be amended or replaced from time to time. There are no



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## **FAQ**

**Can I buy MONIRO on other blockchains except the Binance Smart Chain?**



:At present you can not buy. But in future we are planning to introduce Moniro in Solana and Core Blockchain

**Is the liquidity locked ?**

Yes. Liquidity is locked for 265 years on the Binance Smart Chain.