

Detailed Yoto Coin Investment Analysis:

Cryptocurrency Mining

Mining plays an important role in making sure Ethereum and other major cryptocurrencies work.

Mining not only allows cryptocurrencies to function but has another fantastic feature. As coins are mined we are rewarded with a small payment of the cryptocurrency we have mined for.

The returns far outweigh the ongoing costs of mining so when scaled up can be an extremely lucrative form of income for the business.

Our plan is to use new advanced solar technology and batteries to power operations in key countries alongside established traditional grid powered facilities.

Yoto will design a robust process to assess the market and decide when and how to mine.

Short term vision: To select and work with an established partner who can enable cloud mining to allow the fund to start to generate profits quickly.

Long term vision: To build in-house mining location in south Asia and Europe and harness the power of advanced solar energy and battery storage to make mining more profitable and environment friendly.

Cryptocurrency Trading

In the volatile world of cryptocurrency trading there are huge gains to be made by buying and selling at the right time. To remove the human element many bots have been developed that virtually remove the risk and have been proven to generate significant returns.

We will team up with trading experts to develop our own strategies to build our own trading platform with the use of proven bots to generate an additional income for the business.

The initial fund of 35% of the ICO generated funds will allow our traders to build a significant portfolio of current and new cryptocurrencies to take advantage of quick growth of any up and coming coins and also maximise the

profits available on the volatility of established coins like Bitcoin and Ethereum.

These coins known as our Coin Vault will act as assets backing the value of our Coin.

Cryptocurrency Banking & Universal Wallet

The concept of cryptocurrency was built to overcome the loop holes of the banking industry. Yoto Coin is fully decentralised and has its own blockchain technology where customers can view every single transaction that takes place within the network. Other notable areas are, International money transfer is extremely difficult and time consuming. Whereas cryptocurrency has a peer to peer system where customers can transfer funds to any location in the world within minutes.

We believe conventional banking system should be improved giving more flexibility and transparency to customers. Keeping that in mind we will design our own co-operative bank that will trade in Yoto Coin.

Store all of your cryptocurrency and digital assets safely and securely on a mobile device. Keep track of assets you have stored somewhere else – such as on a hardware wallet or an exchange. The Yoto Universal Wallet will give you a complete view of your entire portfolio in one place, with rich analytics to show how you're doing.

There will be no need to manage multiple private keys and wallets. With Universal Wallet, you generate a single Yoto Smart Key for each wallet that you create, and it takes care of the rest – providing automated maximum security management of all of your digital assets. You remain in complete control at all times. Lose your phone? Simply restore using your Yoto Smart Key.

Yoto Real Estate

Property is one of the areas we decided to focus on because this is probably the industry that has produced the most millionaires. But a lot of people have also lost money too by not having a full understanding of the market.

Customers will have the flexibility to buy and sell their properties with the use of Yoto Coins without paying mortgage. Our expert team of Real Estate Professionals will manage your individual property or portfolio of properties. We will create a register and regularly updating our list of members buying and selling their property using Yoto.

A number of landlords in the UK have already shown interest in selling their property with Yoto Coin because of its potential and access to a worldwide network.

Yoto Social Enterprise

Social enterprises are businesses that are changing the world for the better. Social enterprises are in our communities and on our high streets – from coffee shops and cinemas, to pubs and leisure centres, banks and bus companies.

By selling goods and services in the open market, social enterprises reinvest the money they make back into their business or the local community. This allows them to tackle social problems, improve people's lives, support communities and help the environment. So when a social enterprise profits society profits.

- Nearly 9 per cent of the UK small business population are social enterprises.
- There are an estimated 471,000 UK social enterprises overall. This is made up of 99,000 social enterprises with employees and 371,000 social enterprise with no employees.
- Social enterprises employ roughly 1.44 million people, the majority of these are employees, the remainder are working owners and partners.

Yoto will invest in social enterprises which:

- Have a clear social and/or environmental mission set out in their governing documents
- Generate the majority of their income through trade
- Reinvest the majority of their profits
- Operate autonomously
- Be majority controlled in the interests of the social mission
- Are accountable and transparent

- Yoto wants to leverage the trust and transparency that blockchain technology offers and help social enterprise grow.

Social Enterprise investment cover established enterprises as well as new start-ups.

Yoto University

Cryptocurrency is fairly new to the public and our research have shown that a lot of people find it hard to understand how cryptocurrency operate. In order to educate the general public in a simplistic manner, we will start providing courses for both cryptocurrency and its impact on business and society as a whole. These courses will give in depth knowledge of cryptocurrency and trading. At the end of the courses students will be rewarded with Yoto Coins to enable graduating students start trading. By 2020 we are planning to develop Degree level programs at our own "Yoto University".

Yoto Technology:

Palm Held Computer: Yoto Coin has already built its own minicomputer which has all the basic functions of a normal size computer but fits into your palm.

3D Printing: 3D printing is used to print 3 dimensional objects. It is the future of printing. We have heavily invested in 3D printing. We are looking for more investors to invest in our 3D printing program.

Yoto Business Enterprise:

Yoto Business Enterprise provides intense training in business whilst providing advice and financial support for business expansion and new start ups.

Yoto Shopping & Merchandising

We want our customers to be able to buy goods and services from retailers using Yoto coin. We already have merchants that have registered to use Yoto Coin as a method of payment.

We will also create a Market Place platform for Yoto members worldwide to buy and sell products and services online including clothes, accessories, property, and cars using Yoto coin.

Online shoppers are mainly looking for one or more of the following:

- Price comparisons from many suppliers
- Discount Codes
- Loyalty Reward Schemes

Yoto coin will allow customers to experience all three elements

Yoto Travel & Tours

Consumers will be able to buy discount airline tickets and holiday packages with Yoto Coin. We will be in partnership with a number of travel agencies that are willing to accept Yoto Coin as a form of payment.

Yoto Printing and Publication

We have our own printing company based in London. We design and print business cards, leaflets, calendars, large format printing. We also publish our own monthly magazine. Customers will be able to order printing, materials and buy magazine with Yoto Coin.

Yoto Web Design and Development:

We have an excellent reputation in web design and development. With Yoto Coin, customers will be able to pay for their bespoke web development and design services.

Yoto Restaurant and Food Delivery

We currently are in partnership with a restaurant in East London that accepts Yoto coin and aim to open chains of restaurants worldwide.

Wholesale Food Supply Chain

Customers will be able to place wholesale orders from shops and restaurants supplying frozen food, vegetables, fish and poultry. By 2020 it is intended that Yoto members can buy all their basic needs wholesale using the coin.

Yoto Charity

Education

Yoto will provide free education in underdeveloped countries up to Secondary age for the less privilege, orphans and single parent family children by building schools that will be centres of excellence with modern, well equipped classrooms with the latest technology and computers. We will also provide free nutritious meals incorporating the local diet and introducing food products needed to deliver a balanced daily meal.

Yoto schools will focus on Science and Technical education for both girls and boys to help to reduce unemployment and encourage home based business to harness the internet and compete in the 21st century. We will partner with companies that will work with our students by arranging placements for them where they will gain some practical experience in a variety of skills as well as offering them permanent employment when they leave school. The key to success will be attracting the right teachers who are not only qualified but also committed to educate and train students in skill sets needed to make them equipped to pursue their career professionally or technically.

Our research has shown us that one of the main causes of unemployment amongst secondary school leavers and university graduates is that they have no practical experience to back up their theoretical knowledge. We want to change that and make a difference worldwide by giving hope to the younger generations that they can follow their dreams.

Homelessness

Yoto will build and provide housing, food and decent clothing for the homeless throughout the world, be it individuals or families. Where unemployment is the cause then it is important to train the homeless and help them to gain employment so that they can be self-sufficient. We believe in the adage which says, "Teach a man to fish and you will feed him for life".

Poor Widows and Widowers

We will help poor widows/widowers worldwide to start small businesses and educate their children up to Secondary Education for free. Single parent households need support with not only childcare but also with finding suitable employment that is compatible with the demands of running a household on their own.

Our Charity will be looking to educate and find suitable employment for these widows and widowers to ensure their self-sufficiency and independence.

Water Supply

We will provide clean water throughout the world in rural areas where water is scarce or clean water does not exist, by providing boreholes in the Communities and Schools. This will be done regionally in an organised manner by identifying those areas most in need of clean water.

Health

Yoto will build high tech hospitals in the community in deprived areas of the world and employ highly experienced doctors and nurses. We will also employ a nutritionist who will teach the locals about hygiene and eating balanced meals. This will help to eradicate or greatly reduce some illnesses like diabetes and high blood pressure. Locals will be encouraged to have regular medical check-ups e.g. blood tests, chest x-rays etc. These check-ups will detect any medical problems early and treat it. And all the medical treatments are going to be free.

Yoto Employment:

At Yoto Employment we will not only provide employment to people out of work but also help communities to create employment. It is our intention to extend our employment program right across the globe.