



Yoto Coin

Asset Backed Cryptocurrency

White Paper

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Introduction

Yoto coin is a decentralised cryptocurrency with its own blockchain and downloadable wallet. It is built using script in its proof - of - work algorithm, a sequential memory-hard function requiring asymptotically more memory than an algorithm which is not memory-hard. Yoto Coin aims to process a block every 2.5 minutes.

Yoto coin is a unique asset backed cryptocurrency which chooses specifically targeted markets that either complement the coin or provide an avenue to promote its use in traditional commerce.

Yoto will not only give growth to members crypto coins but will also help secure their investment with physical assets which provide ongoing income streams.

Website: www.yotocoin.net

Yoto Coin Wallet: <http://wallet.yotocoin.net/yotocoin-gt.exe>

Blockchain Explorer: <http://77.68.75.85>

Our Mission Statement

To establish Yoto coin as the preferred digital currency for both consumption and commerce by integrating established supply chains into our diverse asset bank. This will lead to the expansion of international trading using Yoto coin without the normal complexities of multi-currency commerce. We diversify our investments through strategic key areas to limit our exposure risk.

Our ecosystem is founded upon the following:-

- Diverse asset types
- Added premium to the Yoto value because of its usage and on-going market demand
- The intrinsic value of Yoto will stand the test of time as it will always remain an asset backed digital currency

Aims and objectives

To create a decentralised cryptocurrency with its own block chain and downloadable wallet. Yoto Coin has been created using script in its proof - of - work algorithm and we are working on the Yoto Exchange.

The core objective of Yoto Coin is to increase the usability of cryptocurrency rather than using it for trading only. Yoto Coin is backed up by assets. Yoto Coin will be the foundation of the YOTO ecosystem which has been detailed in the Investment Area below.

The Yoto Ecosystem will support all aspects of the Investment Areas listed whilst also being self sufficient and allowing disadvantaged communities to grow from profits on investments as well as social welfare.

Investment Areas

Our main areas of investment in the YOTO ecosystem are:-

- Education
- Technology
- Business
- Real Estate
- Online Shopping
- Travel & Tours
- Cryptocurrency Trading
- Cryptocurrency Mining
- Banking
- Social Enterprise Projects
 - Education
 - Housing
 - Elderly
 - Clean Water
 - Health
 - Employment
- Hospitality
- Catering
- Printing & Publication
- Web Design & Development

Diverse Investments Strategy

The demand of cryptocurrencies has increased since the creation of Bitcoin with the acceptance of cryptocurrency spreading throughout the world. We have been looking to explore different options where cryptocurrency can be used as a means of exchange.

We will bring together a team of industry experts in each area to ensure your investment remains in safe hands. By investing 85% of our ICO funds back into fund generating assets we not only retain an intrinsic value for our coins, we also provide potential income streams from each area for our coin holders.

As each income stream runs as an autonomous subsidiary, the risks of one investment area affecting the others are virtually removed.

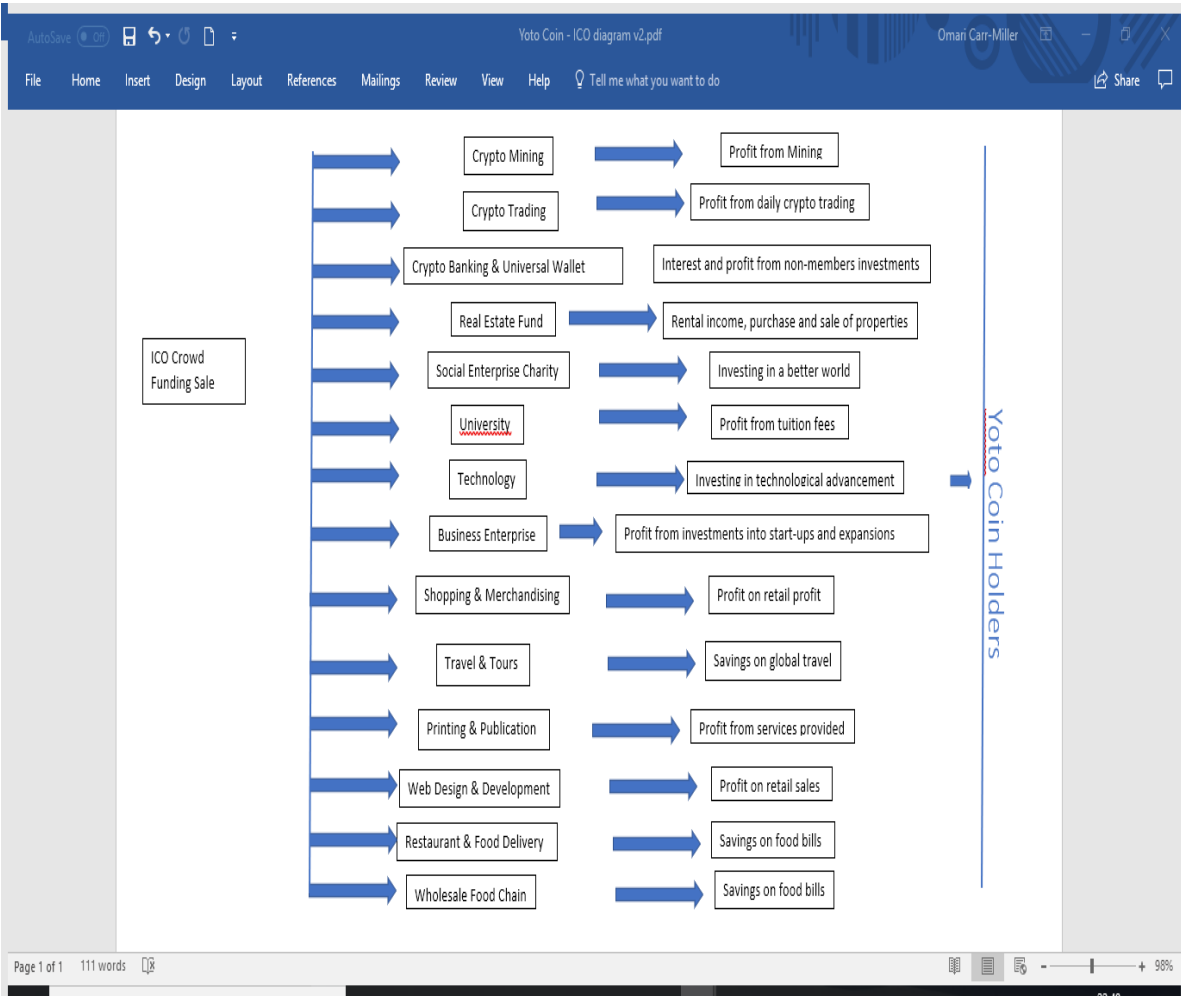
As we develop each area of the business our focus will be to work with suppliers willing to endorse and promote the use of our coin and eventually accept our coin for full payment of their services. The next page shows a diagram explaining how this all works and gives a summary of our plans to build each investment area of the business and so grow the asset base of Yoto coin.

Our plan is to build the revenue stream from each investment area which will feed back to our coin holders and enable us to also retain profits to build each asset further.

Visit

<http://yotocoin.net/whitepaper/detailedwhitepaper.pdf>

for details on each investment area.



INITIAL COIN OFFERING (ICO)

What is an Initial coin offering (ICO) ?

The concept of crowdfunding or collective fundraising has been done for a long time. For example, in 1885 in the United States funds were raised in this manner to erect the Statue of Liberty in New York City.

ICO is a means of crowdfunding via the use of cryptocurrency as an alternative to the highly regulated capital-raising process required by venture capitalists, banks or stock exchanges. While cryptocurrencies have been booming, so have ICOs, possibly on an even bigger scale. From an investment point of view, ICOs are the future of investment. ICOs are an alternative to crowdfunding and have the potential to transform the way companies capitalise themselves.

There are a few reasons for the increasing interest in ICOs namely:

- Its accessibility to the public
- providing an opportunity to buy cheap coins and watch them appreciate over time
- The attraction of more investors from all over the world resulting in less centralisation which is what cryptocurrency is all about
- Stimulating creativity since every ICO project aims to bring something new to the table

In the past, investors participating in the pre-ICO have been rewarded generously by the company in question. A pre-ICO allows investors to buy coins before the official crowdfunding begins.

In the year to come more and more ICO offerings are expected monthly as this technology becomes more mainstream. Consequently, it will become much more challenging making the right choice when you want to invest in a solid and promising cryptocurrency ICO in future.

Fiat currency – unpredictable and volatile

The history of fiat currency, also called traditional money, is characterised by uncertainty, unpredictability and volatility. The average lifespan of fiat currency is as short as 27 years. Inflation poses a serious threat to fiat money as it causes a general increase in prices and

a fall in the purchasing power of money. Central banks have the power to print as much money as they feel fit. This phenomenon together with the destructive effects of inflation causes the purchasing power of fiat money to experience a steady decline. The British pound, the world's oldest fiat currency is an excellent example of this.

What is the Blockchain?

Tim Berners-Lee, the inventor of the world wide web stated: “We need diversity of thought in the world to face the new challenges”.

In today's modern world people still must deal with three main factors impacting negatively on international payments and access to credit. Transactions across international borders using traditional money, referred to as fiat money are normally complicated, time consuming and expensive.

In 2009 Satoshi Nakamoto introduced Bitcoin as a digital analogy to gold, that was limited in supply but secured by modern cryptography. Digital money, referred to as cryptocurrency is an electronic payment method which can be transferred between users with the help of computers, smartphones and the internet.

Blockchain technology

The main innovation behind cryptocurrencies is that, instead of relying on trusted third parties such as central and commercial banks, transactions are recorded and propagated in a distributed ledger known as a blockchain.

In 2016, the Finnish Central Bank organised a seminar about blockchain in its bid to support local research projects on this technology. The seminar attracted participants such as local academics, regulators, and companies.

The technology behind blockchain is busy changing money, business and the world. The promise of blockchain technology is simple:

- cut out the middleman
- and help secure financial transactions through a distributed ledger system.

This results in fully decentralised transactions together with relatively low transaction fees.

Cryptocurrencies

Bitcoin and alternative cryptocurrencies are progressively enjoying widespread adoption and have been the investment buzzword since its creation. Experts in the field of cryptocurrencies believe that this upward trend will continue and even escalate in the years to come. Cryptocurrencies have the unique potential to challenge existing systems of currency (fiat currency/traditional money) and payments.

Cryptocurrency transactions are dependable, restriction-resistant, permission-less and private. Once a transaction is confirmed by the blockchain network, it becomes permanent and final. Therefore, a dispute process does not have the authority or power to charge it back like with other forms of money transfer.

Many other alternative cryptocurrencies have been developed and introduced to improve on Satoshi's original vision. Despite significant recent developments and innovation, the market for cryptocurrencies remains very small and specialised.

ICO Information

Money raised from the ICO will be used to fund Research & Development, Yoto business ventures and all future projects. Investors will be rewarded for the coins they purchase. The coins will be released once the coins go to the public exchange and customers can sell the coins when the value goes up.

Initial Coin Offering (ICO): \$1.00 per coin

Time frame: 28 May 2018 to 29 July 2018.

Forecasting: Yoto Coin is predicted to increase rapidly between ICO and December 2019.

Amount of Coins We Offer:

We are releasing 45,000,000 Yoto Coins for this ICO.

All packages can be purchase in Ethereum or Bitcoin equivalent.

Total Supply 110,000,000 Yoto Coins

Our ICO - Our YOTO Coin Event

You can now join the blockchain revolution by getting your own YOTO coins during the Yoto ICO by registering your interest on www.yotocoin.com

During the sale we offer our backers the possibility to participate in supporting the project in the cryptocurrencies ETH or BTC. Any participants will receive YOTO coins in exchange at the relevant rate and stage of the ICO.

The YOTO coin:

- Can be used on the Yoto platform
- Will be available to be traded on an exchange
- Is fractionally divisible
- Has fixed supply

The sale will commence on 28th May and run for 9 weeks. For a breakdown of the stages and the number of coins available see the table in the next section. Should we not reach our soft cap of 8,000,000 YOTO coins sold the funds raised will be repaid to investors.

All profit sharing and dividend payments are subject to participants holding their Yoto coins in their Yoto Coin Wallet. Please download your Yoto Wallet at www.yotocoin.com and include your Yoto wallet address when applying for any Yoto Coins during the ICO.

Bonus Coins

We will also award bonus coins for the number of coins purchased at any one time. These bonuses are listed in the following sections.

Coin Sale

Listed below are the technical aspects of the YOTO coin.

| | |
|----------------------|----------------------------------------------------------------------------|
| Soft Cap | 8,000,000 YOTO |
| Hard Cap | 45,000,000 YOTO |
| Total Coin Supply | 110,000,000 YOTO |
| Coin Main Sale Price | From \$0.50 to \$4.00 (See chart) |
| Pre-Sale Available | Yes |
| Coin Distribution | Up to 150 days after coin sale ends (See ICO Coin Release Timetable below) |

*Under conditions where fewer coins are sold under the stipulated cap, coins will be distributed pro rata to remaining categories

ICO Stages

Listed below are the different stages of the 2018 ICO coin sale and the number of coins distributed during each period.

| ICO Stage | Dates | Coin Price | % of Coins | Coins Available |
|------------------|-----------------|-----------------|------------|-----------------|
| Seed Investment* | 28 May - 03 Jun | See Table below | 10.00% | 4,500,000 |
| Pre ICO Offer | 04 Jun - 17 Jun | \$1.00 | 25.00% | 11,250,000 |
| ICO - Stage 1 | 18 Jun - 01 Jul | \$2.00 | 25.00% | 11,250,000 |
| ICO - Stage 2 | 02 Jul - 15 Jul | \$3.00 | 25.00% | 11,250,000 |
| ICO - Stage 3 | 16 Jul - 29 Jul | \$4.00 | 15.00% | 6,750,000 |
| Total | | | 100.00% | 45,000,000 |

Note: Any coins not sold in a stage will be rolled forward into the next stage.

*Seed Investment Conditions

Anyone participating in the Seed Investment stage must purchase one of the following 5 packages as individual coin purchase will not be available at this stage:

| Package | Price* | Number of coins | Bonus |
|---------|-------------|-----------------|-------|
| 1 | 1 Ethereum | 1,400 | 5% |
| 2 | 2 Ethereum | 2,800 | 7.5% |
| 3 | 5 Ethereum | 7,000 | 10% |
| 4 | 10 Ethereum | 14,000 | 15% |
| 5 | 1 Bitcoin | 18,000 | 15% |

MAXIMUM BONUS 15%

There are only 4,500,000 Yoto coins available in the Seed Investment stage and so it is advisable to purchase early to avoid disappointment.

*Note: Prices is based on www.coinmarketcap.com as at 21st May 2018

ICO Coin Release Timetable

| ICO Stage | Dates | Coin Price | Post ICO timescale | Release Date |
|------------------|-----------------|-----------------|--------------------|------------------|
| Seed Investment* | 28 May - 03 Jun | See Table above | 150 Days | 26 December 2018 |
| Pre ICO Offer | 04 Jun - 17 Jun | \$1.00 | 120 Days | 26 November 2018 |
| ICO - Stage 1 | 18 Jun - 01 Jul | \$2.00 | 90 Days | 27 October 2018 |
| ICO - Stage 2 | 02 Jul - 15 Jul | \$3.00 | 60 Days | 27 Sept 2018 |
| ICO - Stage 3 | 16 Jul - 29 Jul | \$4.00 | 30 Days | 28 August 2018 |

At the end of the ICO, Yoto Coins will be released into individual Yoto Coin wallets on the Release Dates in the above table.

Please download your Yoto Wallet at www.yotocoin.com and include your Yoto wallet address when applying for any Yoto Coins during the ICO.

ICO Bonus Coins

During all ICO stages bonus percentage of coins will be awarded depending on the total number of coins taken in one purchase.

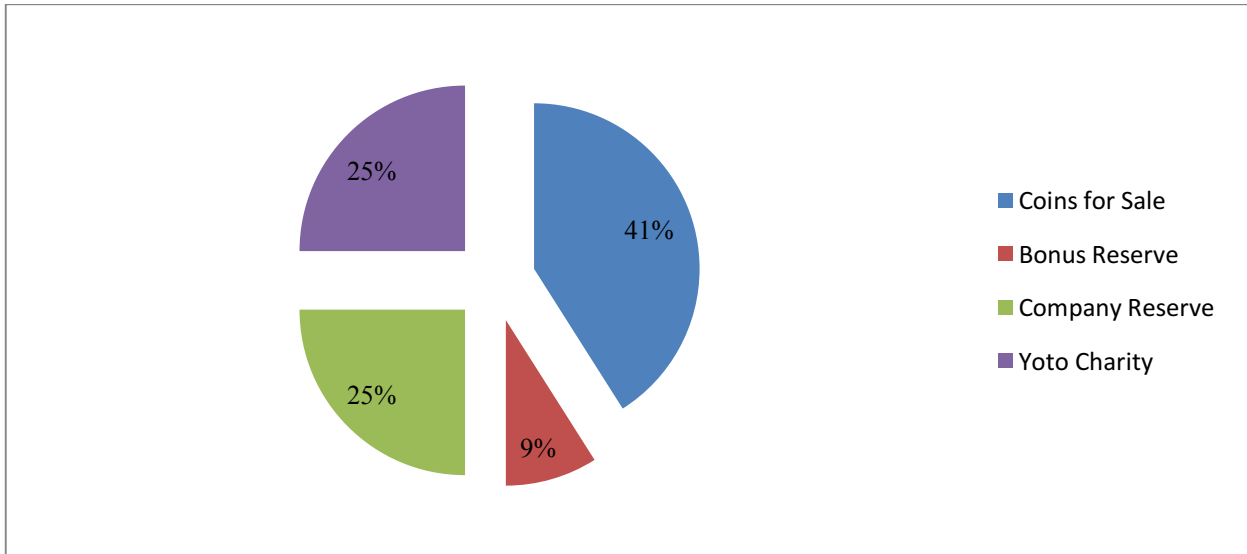
| ICO Stage | Dates | Up to 500 Coins | 501 - 1,000 Coins | 1,001 - 2,000 Coins | 2,001- 5,000 Coins | Above 5,001- Coins |
|-----------------|-----------------|-----------------|-------------------|---------------------|--------------------|--------------------|
| Seed Investment | 28 May - 03 Jun | See Above | See Above | See Above | See Above | See Above |
| Pre ICO Offer | 04 Jun - 17 Jun | 0% | 5% | 7% | 10% | 15% |
| ICO - Stage 1 | 18 Jun - 01 Jul | 0% | 5% | 7% | 10% | 15% |
| ICO - Stage 2 | 02 Jul - 15 Jul | 0% | 5% | 7% | 10% | 15% |

| | | | | | | |
|---------------|--------------------|----|----|----|-----|-----|
| ICO - Stage 3 | 16 Jul - 29 Jul | 0% | 5% | 7% | 10% | 15% |
|---------------|--------------------|----|----|----|-----|-----|

Note: This bonus is per transaction and is not cumulative.

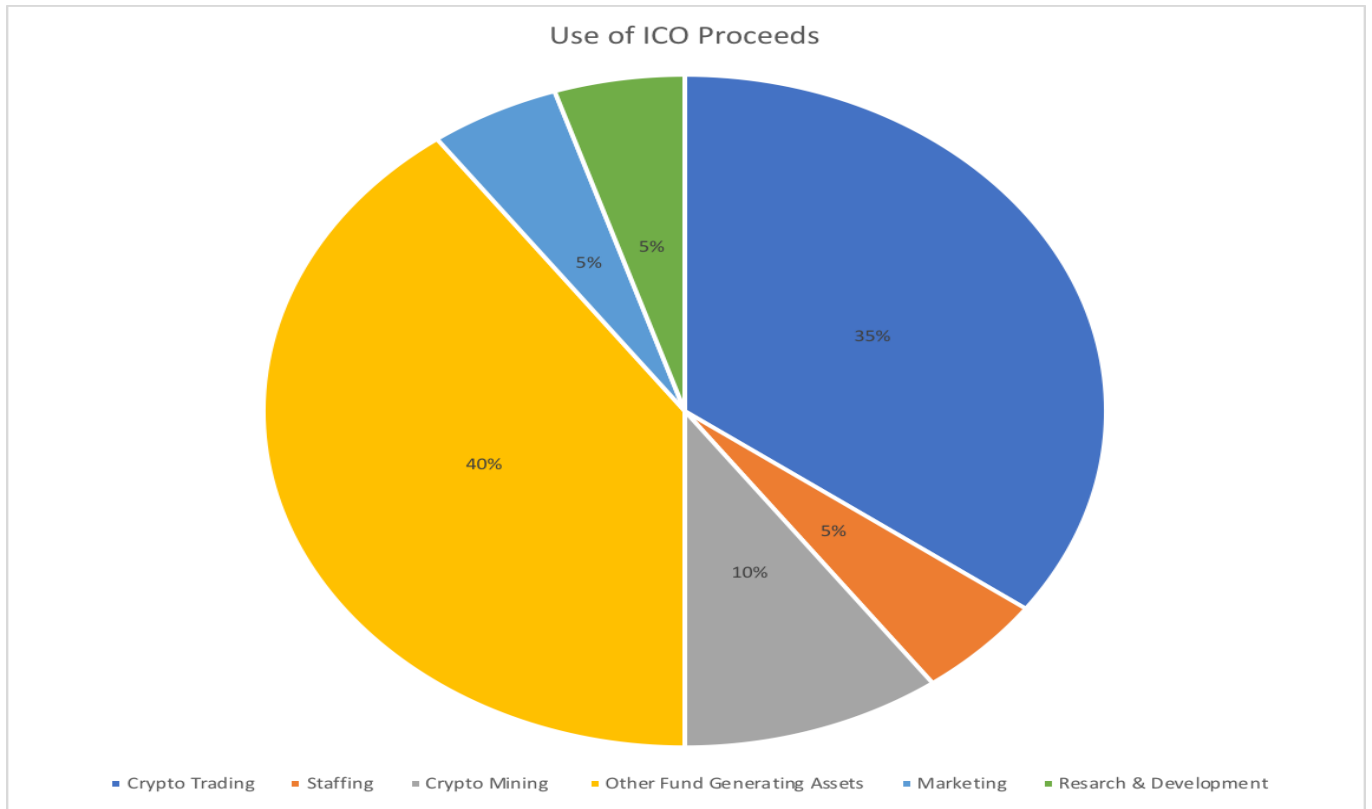
Coin Allocation

The diagram below shows how we will allocate the Total Yoto coin supply.



Use of Proceeds

The diagram below shows how we will allocate the proceeds of the ICO coins



Risk

Acquisition of coins is associated with a high degree of risk, including, but not limited to, the risks listed below. Before acquiring coins, each recipient of this offer should carefully weigh all the information and risks outlined in this Whitepaper, in particular, the following risk factors:

1 Limitations of the smart contract

The smart contract technology is still at its nascent stage of development and experimentation in its nature. Hence, significant operational, technological, legal, reputational and financial risks may arise later on at any stage.

2 Legal Risks

Blockchain technologies, including but not limited to, the issue of coins, may be a new concept in some jurisdictions that can apply existing laws and regulations to it, or enact new laws and regulations governing blockchain-based applications. Such laws and regulations may conflict with the current organization of a smart contract that ensures the operation of YOTO coins.

3 Force majeure

The activities of the Yoto project may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this Whitepaper, the force majeure means events and circumstances of an extraordinary nature that could not have been foreseen by the Yoto team, and include natural disasters, wars, armed conflicts, riots, industrial conflicts, epidemics, mass layoffs, strikes with productivity decline, long-term shortages or disruptions in electricity supply or telecommunications services, actions of the municipal government, the government of the region / state and federal government, and other circumstances that are beyond the reasonable/practical control of the Yoto team.

4 Price of Yoto coins

The price of purchased YOTO coins can vary significantly depending on various market or other factors. At no stage or time the Yoto team does not guarantee any rise or dip in specific price of YOTO coins for a given time period. The Yoto team shall not be held responsible for any changes in the price of YOTO coins. Further, the project team of Yoto in no way can guarantee the preliminary forward-looking statements given in this Whitepaper will be accurate. Please, note that the Yoto coin project may be subject to market or other risks that the project management cannot anticipate currently.

DISCLAIMER

All the information enclosed in this White Paper is projected purely to share the knowledge about YOTO Coin. Based on the understanding of the topic this White Paper is conceptualized exclusively for informational use only. As it is not a legal advice therefore do not completely rely on this information. YOTO Coin makes no representations or warranties for making any sort of investments. As investments are always prone to markets risks therefore YOTO Coin does not accept any liability for even minor loss arising from reliance information contained in this White Paper. Please read all the documents carefully. Readers are particularly advised to use their judgment prior to making investments or taking any sort of investment decisions.

Yoto Coin Road Map

2018

Quarter 2

28 May 2018

ICO Coin Sale Begins

YOTO Exchange Opens

Quarter 3

29 July 2018

ICO Coin Sale Completes

Crypto Trading Begins

Charity Formation

Quarter 4

Crypto Mining begins

YOTO Property Fund Begins

Trading



Looking forward to doing business
together.....