

The emar central

New-age investment and trading instruments empowering seamless decentralized finance.

February 10, 2022

v1.0

Contents

Legal Disclaimer	3
The emar central	4
Abstract	4
Background	4
How is the blockchain addressing issues?	4
Introducing emar tokens: Tokenizing Everything	4
Tokenomics & Price Discovery Model	5
Projects	6
Raffles & Games	6
The emar eGold	7
The emar earthmark	8
Liquidity Pool	9
Utility Tools	10
Future Plans	11

Legal Disclaimer

It is requested to read this legal disclaimer section with full attention. In case of any doubt, the consultancy should be taken from the legal, financial, tax, or another professional law practitioner. All the items of information which have been given below are not to be given exhaustively and they can never be considered a part of various contractual relationships. It is our utmost desire that the information given in this white paper should be accurate, up to date and all the products, services, technical architecture, token distribution, company timelines, moreover, all these materials could have changed without any notice and they can never be considered a binding agreement of professional advice.

This white paper does not bind any individual to enter into any contract or enter into any binding legal commitment to the contribution. This white paper also does not constitute any form or any part of any opinion but only a concept of participating in the world's first blockchain-driven, mission-based economic, social experiment. This white paper also does not have any capacity to bind any person to enter into any contract or consider it a binding legal commitment to the contribution of the whitepaper. Even no sales and no cryptocurrency or any other form of payment can be accepted based on this white paper. But, be sure that any advancement or any date, or any new information of this token will be made available for the private and public contributors. It is also announced that the white paper has not been examined by any regulatory authority and it has not been approved by any legal firm so the information given in this white paper cannot be taken under the laws or any regulatory authority or any rules of any jurisdiction. It is hereby announced that its publication, distribution, or dissemination does not imply the applicable laws, the regulatory requirements, and the available rules.

emar central

The emar central

Abstract:

The emar ecosystem introduces emar token for trading instruments and investment mechanisms. The emar token fuels the community projects by tokenizing physical assets and converting them into tradable digital equivalents. The projects are designed with an aim to upgrade the community by transforming the way we trade with our secure and advanced smart contracts.

Background:

We live in a world where the traditional financial ecosystems help us to hold value using a currency, exchange currencies, own or invest in assets. With the aid of technology these systems make our lives easier. Despite all the established institutions, we often face limitations and challenges in day to day trade and investments.

The currencies offered by these institutions are limited to a particular geographical area i.e. countries. They offer limited investment opportunities with limited gains. The restriction by law on international investments and risks associated with frauds makes it difficult for an individual to trade freely and securely.

How is the blockchain addressing issues?

Starting from the white paper of Satoshi Nakamoto, blockchain became a disruptive technology in the finance industry, challenging the existing systems and addressing the solutions to inefficiencies of existing models. The key element of the business is trading, and trading activities are dependent on trust. Blockchain Technology by its very nature of design holds promise to reduce fraud, ensure quick and secure transactions and trades, and ultimately help manage risk within the interconnected global financial system. It is securely transforming everything from payments transactions to how money is raised in the private market. Organizations have worked on providing decentralized payment solutions (eg. Bitcoin) and facilitating faster transactions at lower cost. Fundraising, loans, trading, KYC and other financial setups can be achieved easily and safely with the help of Distributed Ledger Technology (DLTs).

In contrast to the limited investment opportunities in the traditional market, blockchain have opened up vast opportunities like NFTs, Staking, Yield farming, Liquidity Pools etc. In the age of smart contract blockchains, tokens can be automatically managed by immutable code which controls their issuance and behavior. We realized these technological tools can be utilized to develop a whole new set of investment instruments where individuals would be able to trade everything in the form of digitalized assets and benefit from a diverse portfolio.

Introducing emar tokens: Tokenizing Everything

As the technology is new to the public and is growing rapidly each day. It has been observed that people face difficulty with the DeFi terminologies. The limited market understanding and difficulty in managing multiple assets restricts beneficiaries from participating in decentralized finance, ultimately leading to limited growth. Our ecosystem addresses this challenge by presenting an ecosystem designed for simple adoption so that participants can benefit from the promising projects and get the right value of the investment.

For this we have adopted TRON (a decentralized blockchain network) that follows a proof-of-stake (PoS) consensus model, enabling high transaction speed and low transaction fee. We have used TRC-20 standard protocol of smart controls for the development of emar token, the currency empowering all the projects of emar ecosystem.

In all these projects, physical world assets or systems are tokenized so as to make them available across the world with security and transparency. Emar tokens act as a fuel to each smart contract. In other words individuals can invest and benefit from each project with the help of emar tokens.

Tokenomics & Price Discovery Model

The emar token is a pre-mined utility token on the Tron Network to support the community projects under the emar ecosystem. The emar token with a fixed limited supply of 100 million tokens is deflationary by nature. In other words the token will gain more value with the circulation overtime. 60% of the total supply is allotted for circulation in the market, to ensure the fair participation of community members in the ecosystem. The remaining tokens are allotted for the listing purposes, project development and share of stakeholders.

The projects under the emar ecosystem are classified as burning instruments and investment instruments. In the former, the projects ensure removal of a certain percentage of tokens from the circulating supply. This benefits in increasing the value of the token and also acts as a preventive measure against inflation. The latter opens up the investment opportunities for the community members by tokenizing the physical world assets and increasing the token circulation in the market. The detailed tokenomics with respect to each project is discussed in the project section.

In the initial phase the emar token is circulated amongst the community members as rewards points, however in the later stage tokens will be accessible on exchange platforms after listing.

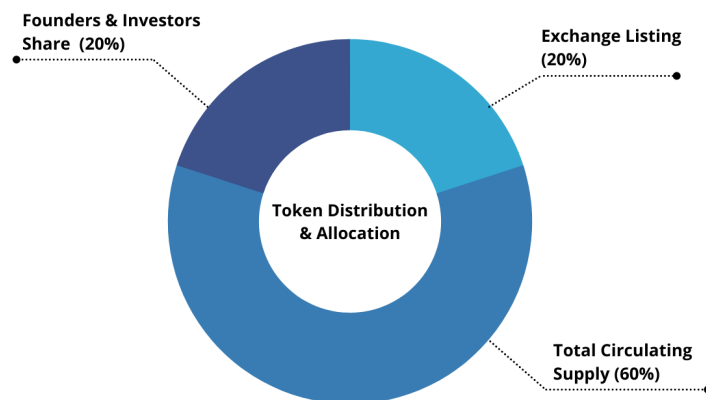


Chart representing allocation and distribution total token amount

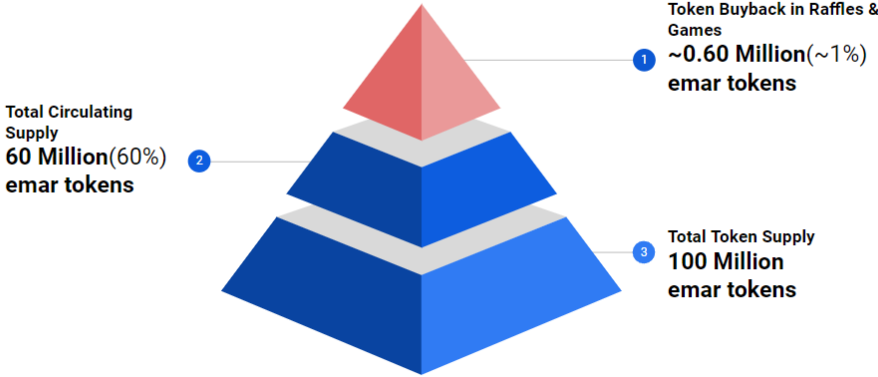
Raffles and Games

Raffles and Games are known as an interesting and popular tool in many countries, and are often held to raise funds for a specific charity, event and community engagement . It also provides an opportunity for people to earn passive income. The existing raffle models float specific tickets in physical stores, public events and web platforms, where people get tickets for participation. On the completion of a raffle, winners are declared based on a random selection ensuring equal chances of winning, through different media channels. However, the existing models have been plagued by a lot of challenges. The major issues are the lack of transparency in the whole process from distribution to selection of winners. There are often trust issues between participants and organizers that affect the participation. These models are limited to a locality or city. There is no maintained ledger to keep track of winners and assure the deposition of prize amount to the right candidate. Participants are not aware of the legalities associated with the prize amount and credibility of the organizers. Most importantly, there is no customer support leaving behind the participants in complete oblivion. Some of the cases have reported to have pre decided winners leading to large fundraising scams.

This leads to rise in demand for a platform where raffles can be tracked and organized with utmost trust and transparency. Blockchain being a distributed ledger technology ensures that the records are immutable and are visible to everyone. We realized that this could open up the door for a new age raffle system wherein people could participate with the help of emar tokens. Participation with an emar token ensures that a particular ticket is associated with an individual and can be tracked. Participants would be able to track the progress of raffles and exact number of participants. Our encrypted wallet ensures participation without providing any card/bank details and users can manage portfolios for all the games in a single dashboard.

The raffles and games projects would provide a safe, secure and exciting gaming experience to participants. It functions as a promoter of emar token enabling token flow in the market and contributing the growth of other projects. Apart from the regular staking and investment projects, raffles and games contribute as a community engagement program that would enhance the trust and value emar token.

This is an interesting community engagement program that would in future lead to more users with an opportunity to also be a part of the future gaming programs. Thus creating a gaming community under more engaging gaming projects.



Raffle Buyback Pyramid

emar eGold

From the very beginning of humankind, gold has been a unique asset. Gold holding has been a long practice. Gold is independent of the financial system and performed as a bullion asset over the time. It cannot be inflated by printing more of it. It cannot be devalued by central banks, and unlike paper currency, it is an asset that does not depend upon anybody's promise to pay. The probability and anonymity of gold are both important, but the most significant fact is that gold is nobody's liability.

Despite all these benefits from gold, most people are unable to get the best returns from it due to the lack of convenient and well structured mechanisms. These issues associated with physical gold like risk of theft and impurity, limitations on buying amount led to the creation of digital gold also referred as e-gold.

"The advantage of buying e gold is cost effectiveness. In e-gold, there are no recurring expenses such as management fee. This reduces the cost and increases returns year-on-year. Thus, e-gold is more effective in the long term" says Anil Rego, founder and chief executive officer, Right Horizons.

The technological advancements have definitely solved the major challenge associated with gold investment opportunities, however still there are limitations like price variation on sale and purchase and limitations by laws of land that restricts investors to gain the best out of their gold investments. Moreover, there is no regular income from digital gold except the gains from the bullion market. Holding of gold in different parts of the world is still a challenge.

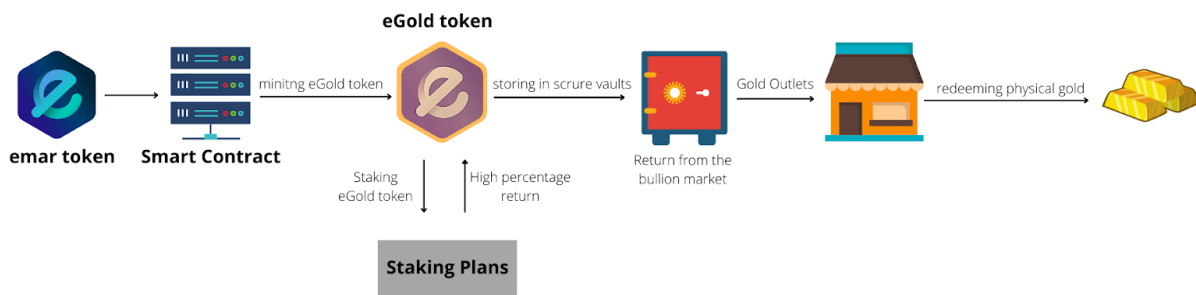
These challenges can be addressed by tokenizing the physical gold and investing in it. Tokenization has been a common practice for arts and other digital collections in the blockchain world, however tokenization of physical assets is a novel approach.

The emar e-gold introduces an exciting digital gold minting platform, providing investors an asset backed by real gold, which can be redeemed or claimed for physical gold. This opens up an international marketplace to securely store, trade, and use gold globally. The emar e-gold innovative trading technology utilizes smart contracts to create e-gold tokens using emar tokens.

The investment instrument designed to enable this process starts with minting of a non-fungible emar e-Gold token using emar token. The smart contract enables the equivalent value of e-Gold token to be minted that has equal value as that of the physical gold, which will be stored at emar certified and secure vaults. The emar e-Gold token

opens up wide opportunities for staking with high return plans, holding with capital gains from bullion market, and redemption of real gold from emar assured outlets through this project. The eGold holders would be able to manage and trace their eGold with utmost transparency using their wallets.

The emar token holders could directly use emar tokens to participate in staking, providing with a high staking yield in the form of eGold tokens which could further enable emar eGold benefits.



High level process of gold staking



Staking emar tokens and receiving eGold returns

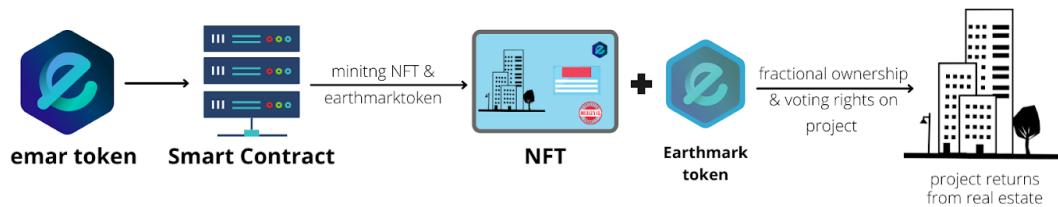
emar Earthmark

The real estate projects is an ever growing industry with large amounts of funds involved in construction to commercialization. As per statista, the global commercial real estate market valued approximately 32.6 trillion U.S. dollars in 2020. Most of the projects require funding large enough to be supported by single investors and thus require a pool of investors to complete the projects. Investments in real estate projects is followed by a large amount of profits. Despite all the potential, investment in these projects is still an unexplored territory.

There is a gap between the project information and the interested investors. At times the real estate projects have reported to have huge frauds. The lack of trust, security and clarity of project timelines makes it difficult for investors to participate. To support a mega project, it requires a large number of investor participation, but there is no proper mechanism to raise funds, track timeline, ensure returns and manage the frauds and legal aspects for the participants.

The emar earthmark project acts as an investment platform that helps real estate projects to raise funds which provides secure benefiting opportunities to investors. The emar token enables investors to participate in the real estate projects. The investment procedure is automated and controlled by the earthmark smart contract. The trust and caliber of the real estate project would be assured by emar earthmark which would also invest itself in the project creating a trustful and great return investment opportunity for emar token holders. This brings in the opportunity to invest in high return and promising projects from around the globe with emar token. When an investment is made in a real estate project the stakeholder receives an NFT certifying the fractional ownership of the project representing the complete information about a particular real estate project. The NFT holders will also be able to exercise their voting rights for real estate project related decisions. Also a percentage of investment would be provided as emar earthmark tokens. The earthmark token acts as a circulating token in projects, which could provide other benefits in the emar earthmark ecosystem across different real estate projects available.

Earthmark platform , at the same time, would educate the investors about the projects and its future, which would make them do more transparent and flexible investment with their tokens.



High level architectural diagram of earthmark project

Liquidity Pool

Liquidity pool allows the investors to lock emar tokens for a fixed period. The projects contribute regular amounts to the pool ensuring its value to increase. The investors holding till the maturity period benefits from maturity gains. The liquidity pool project is part of a token buy back program. This mechanism will help in buying back a minimum of 10% of total token distributed. This ensures the availability of enough liquidity at time of token listing. Liquidity pool will work as a check to avoid token dumping or liquidating at time of listing and ensuring maximum value to emar token upon listing.

Utility - Network transaction fee with emar tokens

In order to facilitate a better DeFi experience to the community, the project also provides certain blockchain utility tools. As we know transfer of any currency or token on Tron Network requires some energy to reach the transaction bandwidth. To be eligible to transfer funds, users have to spend some TRX tokens as gas fee. The emar utility tool allows users to use emar token as a medium to pay transaction fee on Tron Network. Users can purchase tokens from the portal and fuel their transactions. This saves the cost and efforts in purchasing TRX for paying network fees.

Future Plans:

With this paper we presented the emar ecosystem and our technological solutions to scale and enhance decentralized finance. With successful implementation and integration of the projects in the DeFi ecosystem, we are also parallelly working on research and development of future projects and utility tools for community members.

- **The emar marketplace:**

The utilization of emar token in the marketplace could be scaled with buying branded commodities, payment at shops and other daily expenses providing additional rewards, discounts and more benefits of using emar token.

- **Metaverse:**

With our strong developer community, we are metaverse ready. Metaverse would provide a platform where the emar community members would be able to buy, access and trade properties in the virtual space. Interestingly, this would also allow users to own the same assets, which they own in the real world.

- **Blockchain Games:**

The blockchain gaming platform with the notion of a “play-to-earn” allowing users to benefit from the time they play games. This system allows gamers to buy skins, weapons, avatars, and collectibles that have value similar to real world assets and options liquidate assets and rewards from games into emar tokens.