



TMONEY

TIME MONEY WHITEPAPER

LEGAL GOVERNANCE AND COMPLIANCE

This document is not an offer of securities or a collective investment scheme, nor does it require registration with or approval from the Monetary Authority of Latvia. Contributors are advised to read this document carefully in full, and perform due diligence. This Whitepaper has been developed in collaboration with our Currency and Financial advisors and has been reviewed by our Legal advisors.

We have invested in seeking out legal and compliance expertise to ensure that TMONEY meets the new regulatory rules of the Initial Coin Offering at the ICO-stage. According to the professional opinion of our legal advisors, based on the Howey Test our TMONEY should not be deemed as securities and do not need to be registered as a security. TMONEY focuses on the legislative regulation of ICO, digital tokens and operations with cryptocurrencies to provide our Users safe and reliable solutions for on-demand services.

TIME MONEY TAKES THE POSITION THAT IT IS TMONEY UTILITY PRODUCT TOKEN IS NOT A SECURITY. UTILITY PRODUCT TOKENS HAVE NOT AND WILL NOT BE REGISTERED OR FILED UNDER THE SECURITIES LAWS OR REGULATIONS OF ANY JURISDICTION. FURTHER, THIS TMONEY UTILITY PRODUCT TOKEN SALE IS NOT BEING PROVIDED THROUGH ANY OF THE EXEMPTIONS UNDER THE UNITED STATES SECURITIES ACT. NO REGULATORY AUTHORITY HAS CONFIRMED THE ACCURACY OF TIME MONEY SELF-ASSESSMENT THAT IT'S TMONEY UTILITY PRODUCT TOKEN SALE DOES NOT CONSTITUTE A SECURITIES OFFERING.

EXECUTIVE SUMMARY

Time Money will be first decentralized platform for people to meet, provide different services, coaching, consultation or any other help, which is time or task based.

Unique per minute calculation system and Blockchain technology makes platform to be secure and transparent. We will ensure that these meetings between users are mutually beneficiary, great quality and rewarded. All transactions between users will be documented in Smart contract-based payment gateway, which will be recorded in Blockchain, which currently is most secure system and open to the world.

Our team consist of highly respected and recognized Latvian entrepreneurs, who came together. Time Money CEO Oskars Dombrova has big experience in telecommunications and internet marketing, but his passion for this project started in 2016, when he saw need for such service living in Miami, Florida. After creating bulletproof business plan together with some of huge Venture capital company advisers, focus groups and IT experts, finally workflow, platform logic, proof of concept was developed. Only thing what was missing was logical solution to make it secure and transparent same time and available worldwide. 2017 was the year, when it was growth of the Blokchain technology and instantly we knew it was missing piece.

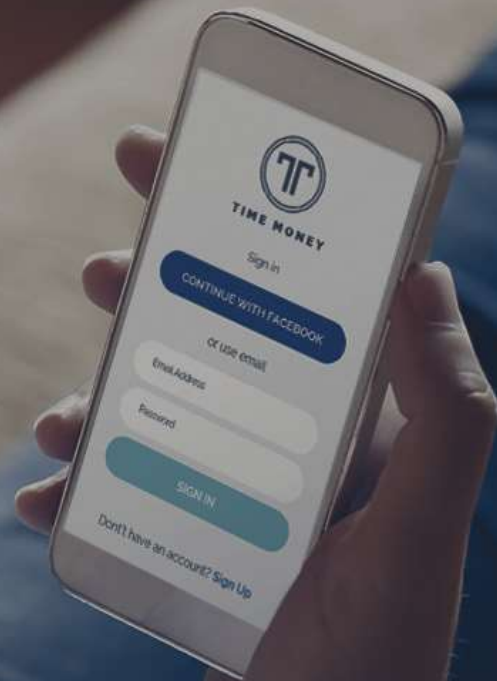
By using Blockchain and Smart Contracts, we can guarantee our users security, worldwide reach and necessary transparency. Currently there is no other application in the market, which allows people to provide any skill set on-demand and get rewarded for that. Our unique per minute and per task calculation system will make sure users always know what the reward will be. Popular on-demand applications are niche orientated, example Uber is for rides, Airbnb is for rentals; however there is no united decentralized solution. On-demand economy is growing and Uber estimated worth is around \$90bn USD. Time has become real value and our target is to disrupt current old 9-5 job systems and let people use their time to grow their wealth.

Time Money platform work on internal currency- TMONEY token. TMONEY token will allow users not to depend on banks or any other financial institutions. TMONEY is based on Ethereum protocol and will be used for all transactions in Time Money platform. TMONEY token will be controlled by users, so there will not be any fee for holding TMONEY token. By using our cryptocurrency, it will give people relevant flexibility to use tokens as they wish- pay for services of other users, hold or trade for other crypto or fiat currencies. Since TMONEY is ERC20 token, then it will be very easy to convertible to any well-recognized crypto or fiat currency.

Time Money platform launch is planned for 2019 in Florida, USA and later that year we expect to expand to other states in US. Our goal is to scale Time Money reach worldwide with local marketing teams in following years. We expect to become profitable by third year. Main revenue will come from platform fee per transaction, which will be 10%, which is less than Uber or other on-demand economy platforms charge.

Time Money Vision is to replace current and old job systems around the world, allow people to choose what they do with their time and increase productivity and improve people daily life worldwide

VISION



Since the late 2000s, when Uber and Telegram launched, the world has been watching the rise of on-demand and encrypted services. Many projections believe that on-demand economy will change job system. Currently people more and more people choose to become Uber drivers, Airbnb hosts, Wag dog walkers and freelancers. People try to escape traditional job system and "rat race". However current on-demand applications are very niche oriented, which eliminates lot of people, who can provide great service to other people, but don't want to be dog walkers, movers or drivers.

Time Money will change that and connect all the people inside one big platform. Anyone will be able to provide his unique skillset and help other people and get rewarded for time he spends. Time Money will be encrypted, so users decide what kind of service they need and can provide other users. Time Money will be technical solution, which allows people to connect secure and safe ondemand and receive quality service.

Our mission is to help people to convert their time into money by doing what they love and can do. Unlike many other Blockchain start-ups, our internal currency- TMONY will be used to calculate real people time, which will not lose its relevancy.

Our Vision for Time Money is to replace current job systems with decentralized ondemand service platform worldwide, where great meetings happen

ONDEMAND SERVICE MARKET PROBLEMS

NICHE ONLY

All current applications are niche oriented, example, taxi service, hosting, dog walking, cleaning, moving etc, currently there are no applications, which can provide any service, if it follows few simple rules- time or per task calculated.

SERVICE QUALITY

Companies like Task Rabbit, Wag have service quality problems, which result in bad publicity and overall bad impact on market. As a result, many investors refuse to invest in on-demand economy services.

CONTROLLED

After raising billions of dollars, companies like Uber face legal problems from local governments, since every country has it's own rules for ondemand services. These companies cannot control every driver behavior however; they take all legal liability for these drivers. That creates bad publicity and bad investor relations. Most applications require users to input all their data and make them public for everyone to see. If person is in high paying job and wants to make extra income with his hobby- guitar teaching, then currently it is impossible to for him to hide his identity for all app users.

TRANSPARENCY

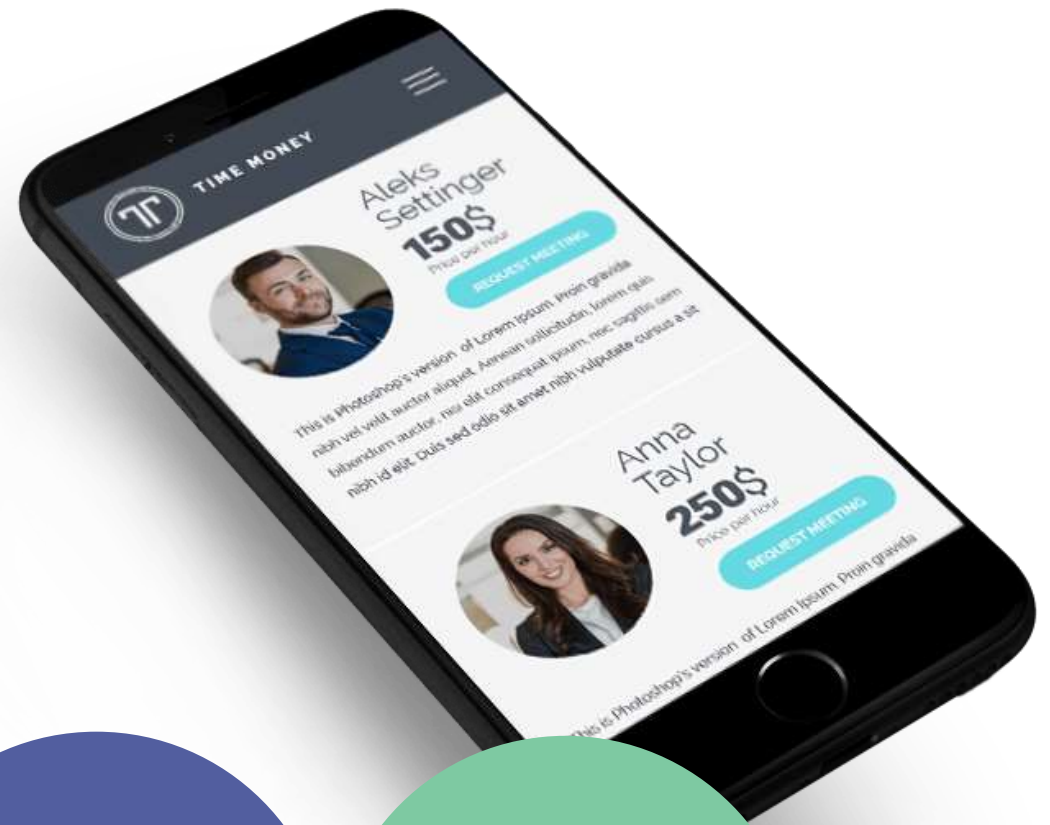
Currently when you are Uber driver you really can't calculate how much money you will get if you drive car for x amount of hours, since there are lot of other factors, like peak hour rush, traffic jams etc. Users can't be secure how much they will get after x amount of hours. In real life services it is even more unpredictable

SOLUTION: TIME MONEY

Online real time platform for all ondemand services which can be calculated per minute or task bases.

All transactions are written in Blockchain and work with Smart Contract secure payment system.

All services and tasks will be mutually beneficiary, great quality and rewarded with TMONEY tokens, which will be internal cryptocurrency.



AVAILABLE FOR ALL

All per time or task calculated services, jobs or skills accepted.

DECENTRALIZED

Platform and token controlled by users.
Encrypted.

TRANSPARENT

Transparent and easy to understand reward system.

SERVICE QUALITY

Two way rating system and Good user attract Good user system

WHY PEOPLE WILL USE TIME MONEY PLATFORM



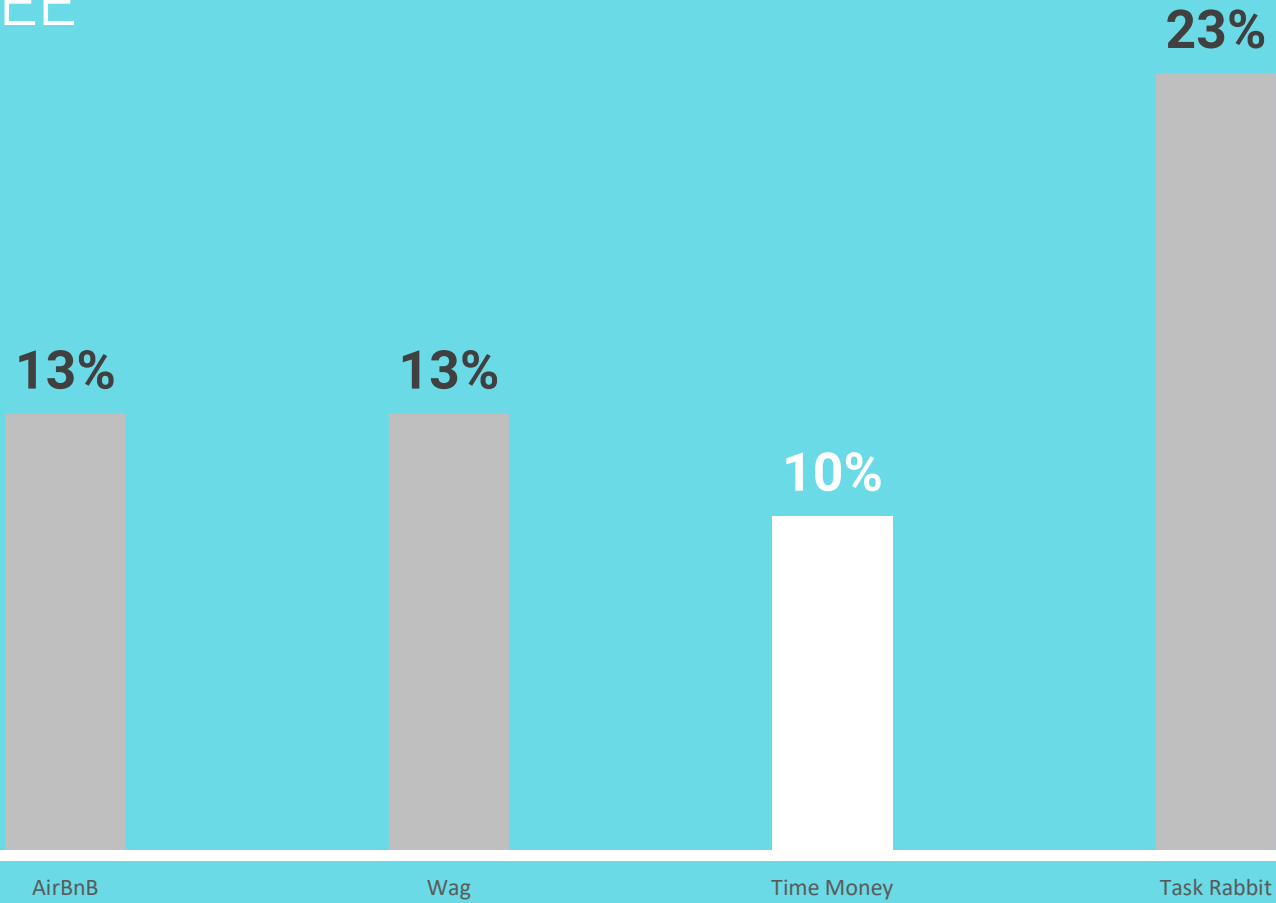
- People will always will need help from other people. People will always look for possibility to increase their wealth. This platform will unite these both needs and provide it through transparent, secure and logical calculation system.
- Platform will have great easy to understand user interface, so even person without any IT knowledge will be able to navigate easily.
- Platform will be launched in multi languages- English and Spanish in Florida and we will add additional languages in following years, so platform will be easily understandable worldwide.
- Platform key factor is user amount and that will be our main target- growing user amount, so everyone can find relevant service for his needs.
- By using cryptocurrency, Time Money users will have total control of their assets without any government, bank, corporate or other institutions involvement.
- Since Time Money will allow any service that can be per minute or per task calculated, it gives opportunity to very wide variety of people to offer their unique skillset. We will make sure, that every person service to other person is fairly rewarded.
- Time Money will expand to offer the service worldwide, so user will have possibility to travel to different country and use the platform having same user experience, like in McDonald.
- TMONEY currency and be accepted on all major crypto currency trading platforms, as it can easily convertible to Ethereum.
- Our transaction fees are less than our competitors' fees.
- Time Money will create a synergized place for different audiences that did not interact before, such various service providers and various service requesters.
- All parties benefit from Time Money new system: requesters are getting service from providers and service providers are rewarded fairly for their time.

COMPETITION

	GPS tracking	Real time update	Payment system	Meeting possibility	Integrated minute tracker	Review system	Verification	Money guarantee
ANGIESLIST			✓			✓	✓	✓
STIK	✓					✓	✓	
CRAIGSLIST				✓				
LINKEDIN				✓				
ZARLY						✓	✓	
TASK RABBIT			✓	✓		✓	✓	✓
TIME MONEY	✓	✓	✓	✓	✓	✓	✓	✓

For Competition analyze please download full [Deep Competition Analyze PDF](#)

SERVICE FEE



HOW TIME MONEY WORKS?

User types

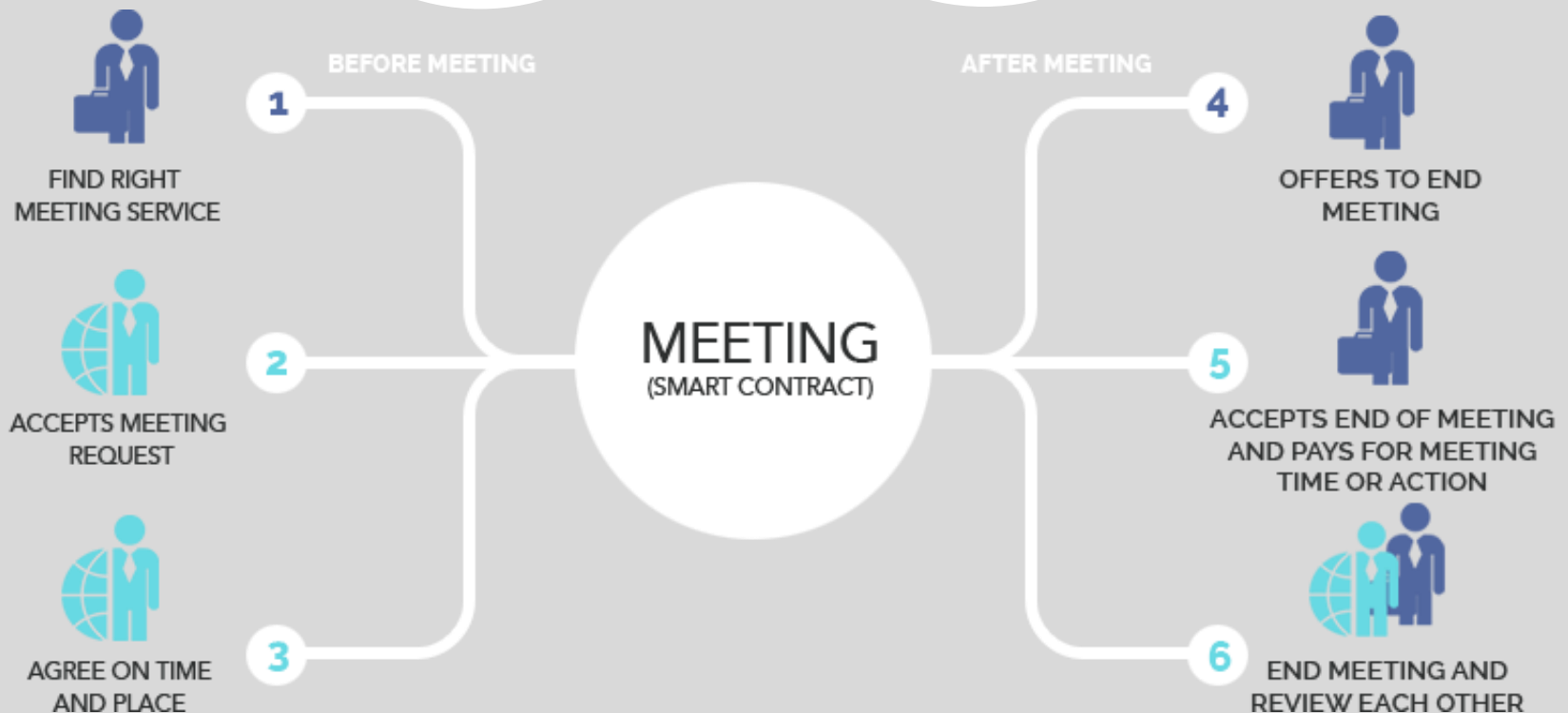
There are two user types

Meeting provider

user who want to provide his skills to other users. Example, bartender has evening free and wants to provide his bartending skills to local neighborhood parties

Meeting requester

user who wants to find person matching his needs at current or planned time. Example, party organizer who needs to have bartender for his party



EXPLANATION

Before the meeting

1. Meeting requester (Party organizer) logs in application to find bartenders in local neighborhood for specific time or right now.
2. Meeting provider (Bartender) receives meeting request from Meeting requester (Party organizer) for specific time and reward. Meeting provider accepts request and starts chat with Meeting requester about details.
3. Both (Requester and Provider) agree on terms of the meeting, example- dress code, inventory which provider needs to bring with him etc.

Meeting

Meeting starts when when both are at same GPS place, similar like when Uber arrives. Meeting provider accept meeting start time and Meeting provider receives notification that calculation is active. Transaction documented with Smart contract and written in Blockchain.

After the meeting

4. Meeting requester (Party organizer) ends meeting, when previously agreed time has expired.
 - Meeting provider can request to end the meeting too, if he believes task is done earlier and still get pay for full time, if Meeting requester accepts to end earlier.
 - Meeting requester can offer to extend meeting, if there is need. Meeting provider can accept it; however, he is not mandatory to accept it.
 - Meeting provider can request additional time, however he can do this request only in chat, not in calculation system. Meeting requester has to offer additional time in calculation system.
5. Meeting requester accepts end of meeting and rewards Meeting provider with previously agreed tokens.

Both (Requester and Provider) review each other to make sure meeting was mutually beneficiary

WHAT IS TWO WAY REVIEW SYSTEM?

Time Money will use 5 star rating system to ensure, that users provide quality meetings and are satisfied with the service.

Both parties- Meeting provider and Meeting requester will rate each other, so we know the meeting was good experience for both users.

This system works great for major companies like Uber, AirBnB, who use two way review system for concluded deals,

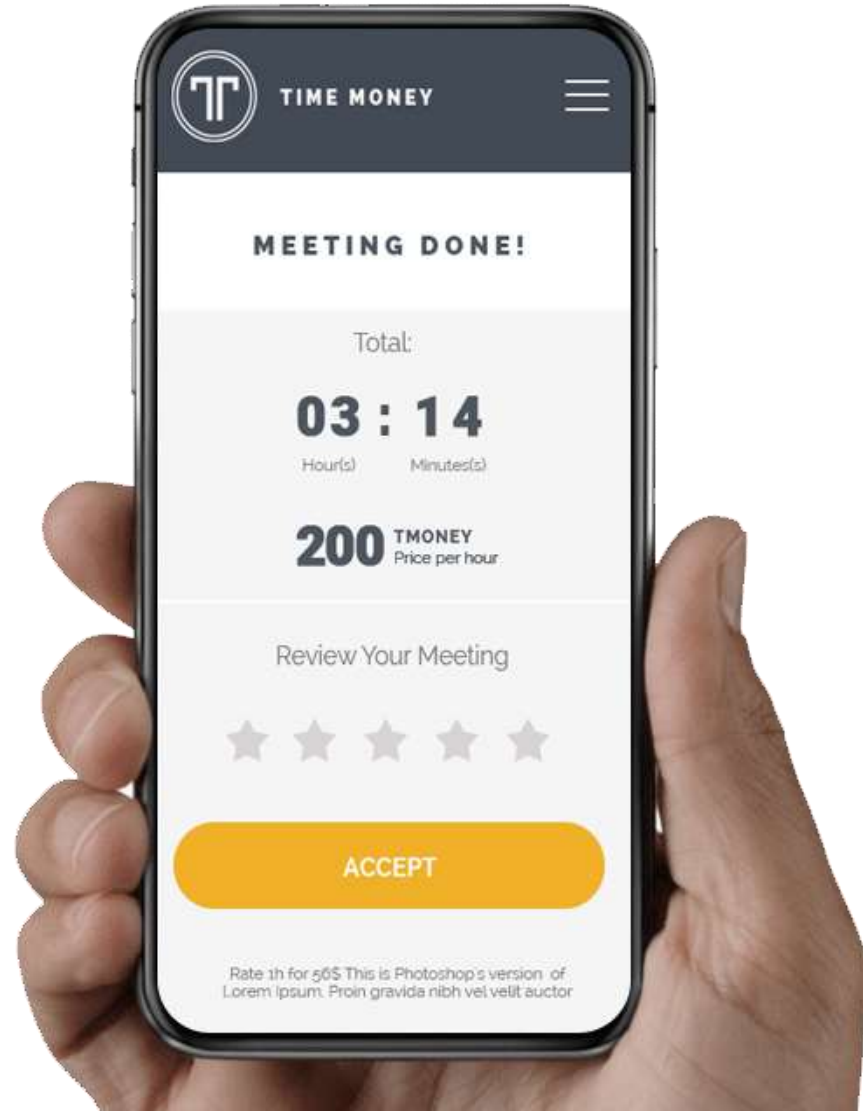
Bonus system will be implemented to motivate users to have 5 star rating.

Bad users will not be tolerated and they will be suspended or eliminated from our platform. Our Service department will handle these cases.

Fraud or fake accounts will be deleted instantly without warning if they cannot represent documents to prove their identity by request.

WHAT IS GOOD USER ATTRACTS GOOD USER SYSTEM?

Good-user attracts good-user referral system will be one of the kind. We will allow users with Good star rating to invite other users as Meeting providers and both parties will receive bonus. Any other ondemand service company does not use this system currently, which is why algorithm currently is confidential. We predict to have viral growth of our user base by using this system.



MAIN TEAM BEHIND TIME MONEY



Oskars Dombrova

Chief Executive Officer

- Founder and main driving force behind Time Money project.
- Currently CEO of Web Media Kings internet marketing company
- +10 years experience in Internet marketing worldwide
- Worked with companies in US, Canada, UK
- Contractor for Fortune 500 companies
- Certificated lector of Crypto Center in Moscow
- 8+ years' experience in Telecommunications
- Certified project manager



Agnis Melits

Chief Technical Officer

- Certified software programmer
- Master degree in Computer systems
- +10 year experience as programmer for various projects worldwide
- Currently works with projects worldwide in South Africa based company
- Very skilled in calculations and software backend and frontend development



Martins Kamars

Main Designer

- Creative artist of Time Money
- Currently CEO and Founder of MKRiga digital design company
- Worked as designer for worldwide recognized brands like Hennessy, Stoli and others
- +10 year experience in design
- Developed his own T-shirt fashion line

ADVISERS



Russ Malangen

Founder, LX Innovative Solutions

- Recently finished an ICO with Acudeen (\$35 Million Hard Cap Reached).
- Founder, LX Innovative Solutions
- Connected World Magazine P10NEERS 2018
- Launchgarage
- Robotics & IoT Expert
- ICO Advisor



Janis Dombrova

Member of Parliament of Latvia

- 3 time Member of Parliament of Latvia
- Youngest Member of Parliament in Latvia history
- Adviser on international job market, economy and growth
- Expert in external security
- Huge experience with US, Canada, China and other country government officials



Miikka Saloseutu

Co-Founder ICOTokenNews.com

- Serial Entrepreneur
- World Top 30 Ranked ICO Bench Advisor
- Crypto Enthusiast
- Blockchain Expert
- Investor
- Co-Founder ICOTokenNews.com



Andris Stinka

CEO of Omap.pl

- CEO and Founder of OMAP, which is biggest portal in Poland for small business connection with consumers with GPS tracking function
- Founder and CEO of Daype.com, one of top 20 classified ads portals in the world.
- Huge experience and worldwide recognition in Data mining, scraping and parsing.

ADVISERS



Tanner Fox

Entrepreneur & CEO at Tanner J. Fox Holdings, LLC

- Tanner is a very successful, young entrepreneur
- Creator of the internationally popular, Amazon Seller Mastery Course, with students from over 95 countries.
- Youtube Influencer with 115,000 subscribers



Kaspars Buls

COO of BITE Latvia

- COO of one of biggest telecommunication operators in Baltics
- Previously COO of BITE Lithuania, now COO of BITE Latvia
- More than 10-year experience with B2B, B2C mobile platforms and businesses
- Great adviser in Sales.



Ferris Zaher

Sr Analyst/ Advisor at tmoney.io

- 18 years financial market experience
- Trader/ Coach/ Money Manager
- Forex Gold Oil Options Dow ES NQ and Stockk
- MBA in finance
- MIT in Information Technology Management.



FIKRI SYARYADI

Financial Economic adviser

- Experienced Equity Research, Corporate Finance, M&A, Risk Managements, M&A Advisory/Holding Company.
- Skilled in Corporate Finance Analysis, Financial Modeling, Business Valuation, and Banking.

MARKET OPPRATUNITY



FUTURE OF ON DEMAND ECONOMY

Key metrics:



Time Money platform will easily integrate crypto currency in daily people life.

- 2.5 billion people don't have bank accounts and can't be managed via classical fiat systems, which provide Time Money possibility to grow, as these populations are connected to internet.
- Blockchain is growing in popularity- each year there are new blockchain users and Time Money platform will make it easier to convert any other fiat currency in TMONEY tokens by using Coinbase API. We chose Coinbase, as it is very stable and well recognized Exchange Company.
- TMONEY will have considerable advantage over other ERC20 tokens, as most of them are not easily convertible to fiat currencies, which are used by most population.
- TMONEY token will positively correlate with the number of transactions realized through the payment-processing platform.

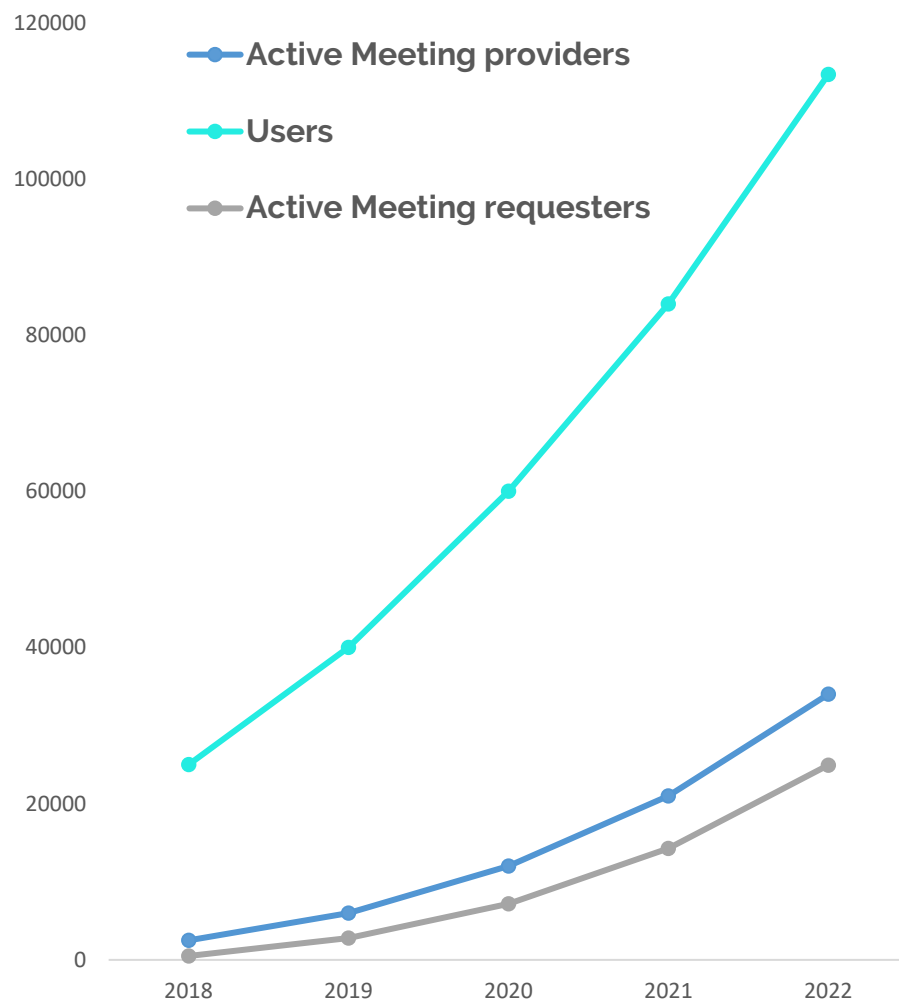
For our premium users we will develop TMONEY Credit card, where users will be able to withdraw or pay using credit card. In those cases TMONEY will be converted to fiat currency on backend.

WHY WE START IN FLORIDA?

Florida has growing population. According to the U.S. Census Bureau, Florida's population has now topped 20 million people. Prognosticators have been predicting this would happen for years, the way they have been predicting the number of Florida tourists would someday top 100 million. Florida's population in 2017 reached 20,271,272. Only California (39,144,818) and Texas (27,469,114) had more people, according to the bureau. As well, median income is larger than US average, however average age is older, so more people need help in daily tasks or just company for coffee.



FLORIDA FORECAST WITH SOFT CAP REACHED



The formation of a large number of users participating in TMONEY is the basis for the growth of the price of the TMONEY token. More users use TMONEY, the more in-demand and the higher their liquidity will be.

Time Money is building its business model specifically on the ondemand services, increasing their number of services and attracting different people all around the world. Cryptocurrencies are very sensitive to significant events, and we understand this.

Good services on the platform will attract additional attention to it, which is why we will have rating, referral and marketing systems predefined. Each meeting (transaction) concluded on the platform will positively influence the reputation of the platform and the TMONEY course.

Our initial forecast is that we will grow at average rate of **57%** per year in Florida, US.

USA is that we will reach **113,400 active users** with Minimal scenario, which will generate **\$17,850,358** profit per year.

WHAT IS TMONEY TOKEN?

TMONEY digital token is a virtual currency, which is designed within the infrastructure of the Time Money platform as internal currency. The Smart Contract chain for each transaction will generate TMONEY token. Therefore, TMONEY are never 'made out of thin air' but are always backed by other currencies. TMONEY tokens are pre-generated and in limited quantity. TMONEY tokens can be split in 18 decimal digits. Tokens transfer from one user to other, when meeting between two Time Money platform users happen. Meeting requester pays Meeting provider for the time spent on meeting or task what meeting provider has done. Initially TMONEY coin represents 1 minute of meeting. Starting price of meeting minute 0,00074 ETH. Meeting provider can ask up to 10 TMONEY tokens per minute. This is not hard coded and can be changed, when platform attract high paid experts, who become Meeting providers. Additionally, TMONEY will never be in excessive surplus. They are always backed not only by other currencies but also by user activities themselves. **TMONEY tokens are not mined by any other companies or people.**

TMONEY FAQ

TMONEY: BUY, USE, HOLD

- Users will be able to use only TMONEY tokens on Time Money platform, so TMONEY coins will be used on our platform constantly
- To withdraw TMONEY token to fiat currency, fee will be around 10%, so users will benefit from holding TMONEY tokens
- TMONEY tokens will be used to buy additional goods or advertisement on Time Money platform (2021)
- TMONEY tokens will be integrated in our partner apps and API's

How users obtain TMONEY tokens?

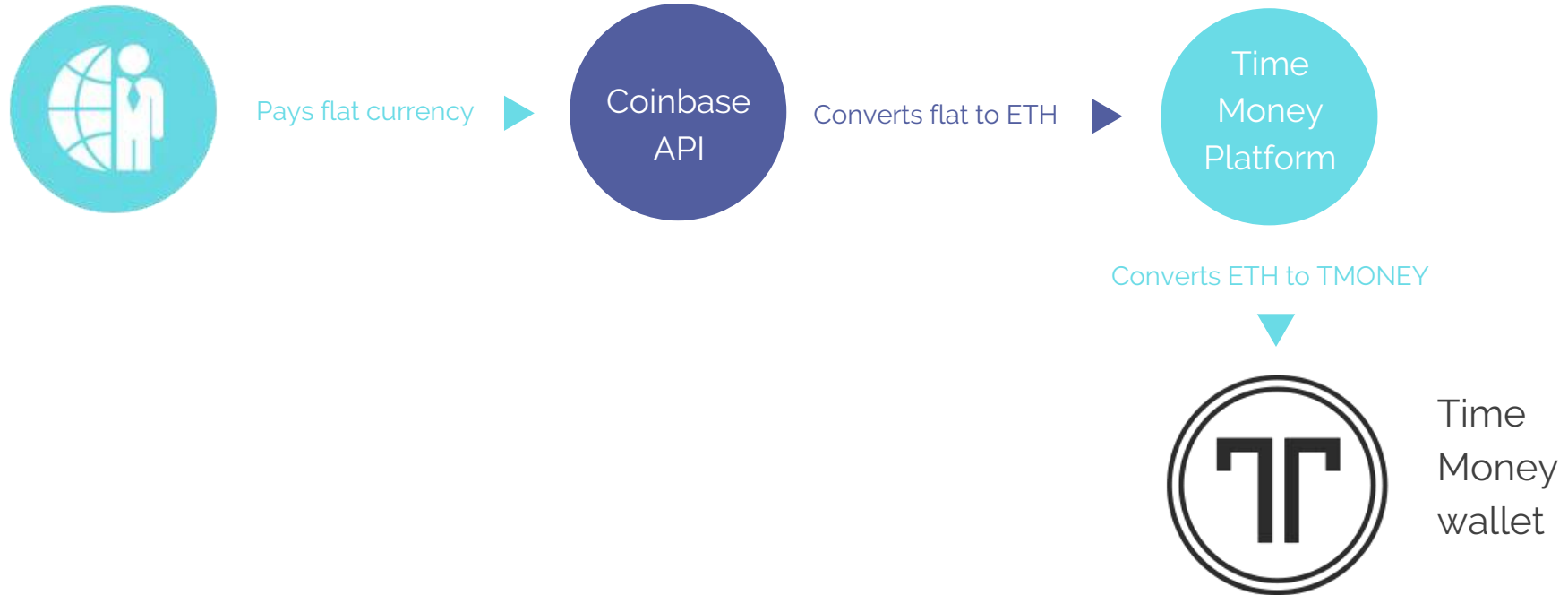
- During token sale (ICO) <https://tmoney.io/register>
- After token sale, users will be able to buy TMONEY tokens with fiat currency or other crypto currency via Time Money platform
- By purchasing more TMONEY tokens user will not need to go through exchange every time he makes order on Time Money platform

Can TMONEY tokens be exchanged to fiat currency?

Yes, there will be possibility to exchange TMONEY tokens to fiat currency via exchange platforms. However to prevent users to exchange lot of TMONEY tokens to fiat currency and to support our operational costs, we will add additional 10% fee, if user decides to withdraw to fiat currency. In 2020 we plan to integrate Time Money credit card, which will automatically exchange TMONEY tokens to fiat currency or use TMONEY tokens, if seller accepts

TIME MONEY WALLET

With Coinbase API integrated in Time Money platform we will develop easy way how to convert any fiat currency to Ethereum and then to TMONEY tokens.





What is the worth of one TMONEY token?

0,000237 ETH is ICO price of 1 TMONEY token

What is TMONEY token?

TMONEY token is open source cryptocurrency called TIME MONEY COIN (TMONEY), created on the public Ethereum blockchain as an ERC20 token.

Will Time Money be listed on exchanges?

We are working to list TMONEY on exchanges; however, our main listing place will be Time Money platform, as it is utility token.

What is total amount of TMONEY tokens?

Total supply of 400 million tokens.

Where will ICO raised fund be used?

The funds collected in the ICO will be used to build TIME MONEY services, app development, facility preparation, legal and audit systems, etc. More on ICO distribution section.

What users can register for Time Money?

We accept users worldwide, User who contributes to TMONEY ICO or registers on Time Money platform has to be legal age.

Do you accept contributors from United States?

Yes, however there is extra verification process. Please email support@tmoney.io for details.



ETH0.000237

TMONEY TOKEN

Distributed
tokens for sale

220,000,000

Total produced
tokens

400 000 000 TMONEY

Maximum goal
(hard cap)

48 000 ETH

Minimum goal
(softcap)

8000 ETH

1 ETH

4222

Token code

TMONEY

Minimum purchase per one person

0.1 ETH

Maximum purchase per one person

12000 ETH

Hard cap (\$)

\$14,000,000

Soft cap (\$)

2,400,000

ICO

156 million TMONEY

Accepted crypto-currency

ETH,BTC

GROWTH OF PLATFORM

HOW WE SUSTAIN GROWTH OF PLATFORM?

Unlike other platforms that charge a 13-25% commission fee from user, not to mention another 5% given to the payment system, funds on Time Money are transferred to users practically in their entirety in the form of cryptocurrency. The platform charges 10% from service providers. This fee is taken when the meeting has successfully finished and approved from meeting provider and meeting requester. This fee is transferred to the Time Money reserve fund (see Fund section below).

Comparison of various commissions and rates to attract backers from all over the world (including bank account fees).

All other funds are immediately transferred to a service provider who decides where, how, and on what terms their taxes will be paid. Therefore, many service providers of Time Money pay only 10% fees in ETH as compared to a minimum of 13%-25% which they pay on other platforms and have possibility to provide much bigger variety of services.

This commission goes to ensuring the maintenance and development of the platform, as well marketing and user acquisition activities. Professionals will manage fund, only reliable and prospective companies will be hired for marketing, accounting, technical support or other activities, which will increase Time Money platform reliability, security and popularity. We predict high growth potential, which will increase the capitalization of TMONEY token and Time Money platform.

FUND

Time Money charges a fee from successfully completed deal 10%, which will convert to ETH and transferred to Fund. After that ETH is transferred to Fund. 5% of the fees go to ensuring the maintenance and development of the platform, and 5% of the tokens will automatically be sent to the reserve fund.

As the platform develops, more and more tokens will accumulate in the fund. Reserve fund will be used to increase marketing activities and user acquisition. In the event of Time Money platform user engagement and amount increases, the value of the reserve fund will increase many times, and will increase marketing and reach.

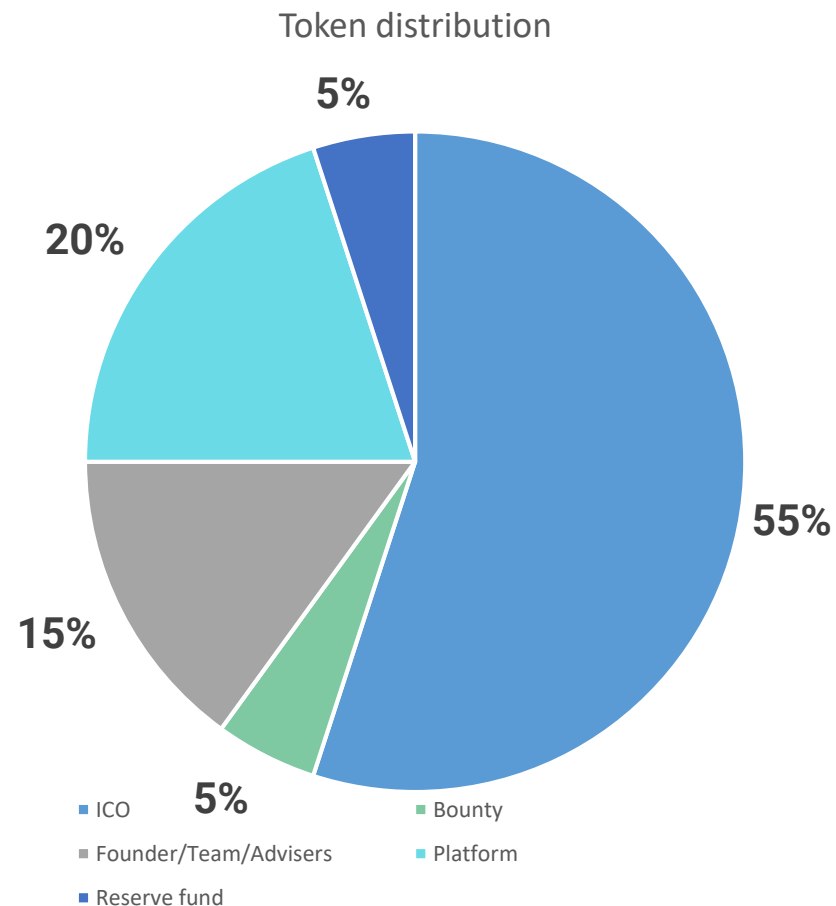
In the future, we plan to register a non-profit foundation as a separate entity. This will be feasible when all necessary regulatory approvals are clarified, primarily the SEC and MAS. After that, the fund will be officially registered as a separate legal entity (fund), and management will be decentralized and transferred to the community, which annually elects its representatives - delegates. This fund will invest in philanthropy and educating people about benefits of crypto currency and Blockchain technology.

TOKEN DISTRIBUTION

TOTAL TMONEY TOKENS: **400,000,000**

Pool	TMONEY tokens	Percentage of total coins
Tokens on sale	220,000,000	55%
Tier 1	55,000,000	13.75%
Tier 2	49,350,000	12.34%
Tier 3	105,550,000	26.39%
Tier 4	10,100,000	2.52%
Tokens on hold till end of ICO	180,000,000	45%
Founders	40,000,000	10%
Advisory/Consultants	20,000,000	5%
Bounty campaign	20,000,000	5%
Platform	80,000,000	20%
Reserve fund	20,000,000	5%

We will be locking up 160 million TMONEY tokens (that is the Time Money-owned portion and 40% of the total amount of TMONEY tokens) for 2 months after the ICO. Only Bounty tokens will be distributed.



PUBLIC COIN DISTRIBUTION

Phase	TMONEY tokens	Percentage
Total tokens	400,000,000	100%
Token sale	220,000,000	55%
• ICO phase-1 10% bonus	55,000,000	13.75%
• ICO phase-2 5% bonus	49,350,000	12.34%
• ICO phase-3 Regular price	105,550,000	26.39%
• ICO phase-4 1% bonus (last day of ICO)	10,100,000	2.52%

Explanation:

Pre ICO- we will sell tokens via our website tmoney.io for bonus price -35% as presale for limited amount of investors (link <https://tmoney.io/register>)

ICO- will be generating tokens, which can be used on Time Money platform for buying the service from other users. (link <https://tmoney.io/ico/>)

ICO RAISED FUND DISTRIBUTION

HARD CAP SCENARIO

Marketing- 50%

For platforms marketing is key feature, that is why we will allocated 50% of budget

- Our marketing will consist of hiring local marketing agency with proven track record in places where we plan to launch platform.
- Our key marketing will consist of three step process: strong teaser campaign, viral launch campaign and referral campaign (user attract user)
- We will headhunt for Chief Marketing director to provide our growth in long term
- Salaries for marketing and customer care will be included in this budget

Platform development/support- 20%

- To support growth and secure development of application, significant budget has been allocated to development. We will hire developers of other successful iOS and Android on demand applications and technical experts in fields of: Tokenization, Blockchain, Backend, Big data etc.
- Full-scale workflow, sprints and technical specification is written, reviewed and approved by our Chief Technical officer.
- Estimate development of platform takes around 2 months and we already have interviewed different programming companies, which can help develop modules for hard core
- Salaries for technical staff will be in this budget

Operational costs- 12%

These costs include Headquarters for our team, salaries for accountant, lawyer and other staff members.

As well this will include other operational costs, like travel, transportation, consultants, advisors, insurance etc.

Founder/Advisory/Consultants- 15%

This will be one-time payment to team of founder, team, advisers, consultants, who contributed to project and raising money for ICO.

Reserve fund- 3%

This will be paid into reserve fund, which can be used in case of emergency or to support TMONEY liquidity.

SOFT CAP SCENARIO

Marketing- 30%

By raising soft cap only we limit our marketing opportunity just to Florida few counties, which will reflect on speed of TMONEY growth. Soft cap allows us to launch the product with minimum required marketing and technical support.

Platform development/support- 30%

In Soft cap scenario we will need at least dedicate 30% to platform and tech support. These cost may change if tech app development market changes.

Operational costs- 12%

These costs include Headquarters for our team, salaries for accountant, lawyer and other staff members. Roadshows, direct meetings will minimize.

Founder/Advisory/Consultants- 15%

This will be one-time payment to team of founder, team, advisers, consultants, who contributed to project and raising money for ICO.

Reserve fund- 3%

This will be paid into reserve fund, which can be used in case of emergency or to support TMONEY liquidity.

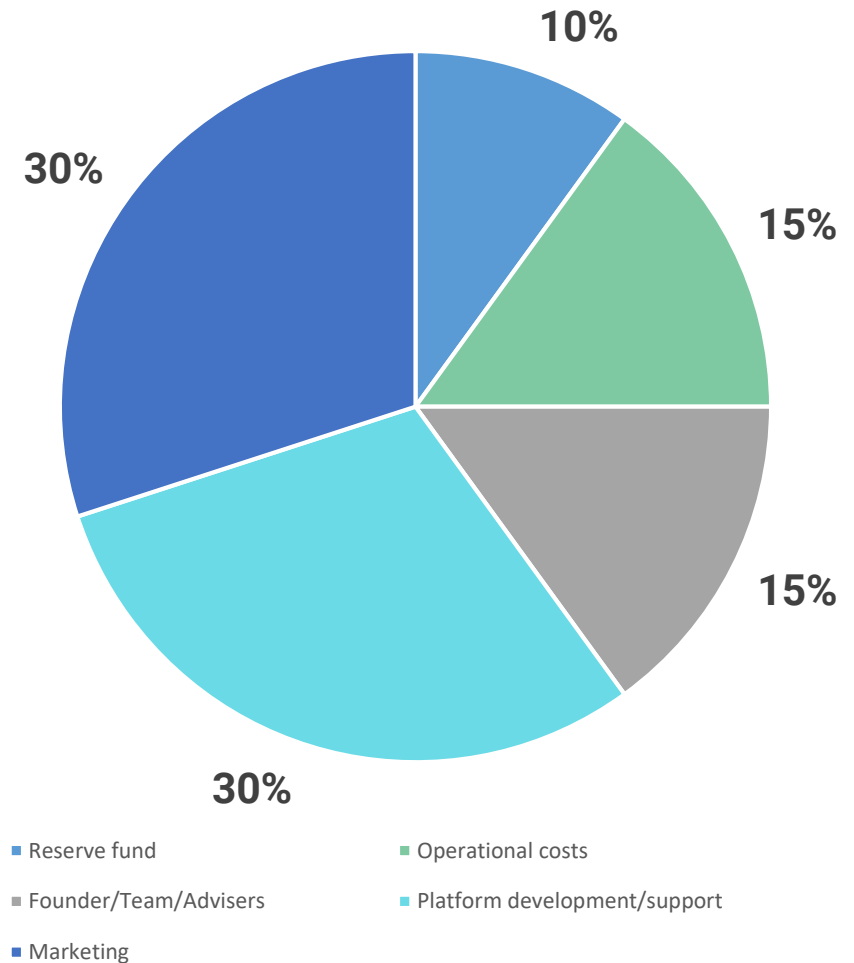
TMONEY coin distribution

The initial issue of TMONEY is programmed by a Smart Contract and will be carried out in the following:

Total coins issued : **400,000,000** TMONEY

We will be locking up 160 million TMONEY coins (that is the Time Money-owned portion and 40% of the total amount of TMONEY coins) for 2 months after the ICO closes.

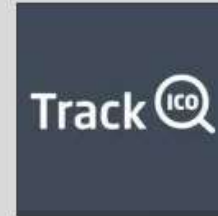
Fund distribution



LAUNCH PLAN ROADMAP



WE ARE LISTED



PRINTED PRESS

BUSINESS
INSIDER

techradar:

Forbes

THE ECONOMIC TIMES

WAREABLE

IRISH TECH NEWS

NDTV

HACKED

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CONCLUSION

Time Money platform main goal is to decentralize system how people work with each other and replace current system. People will be able to offer their unique skills and use their time as asset. We will accept all users, who are legal age and want to do legal activities. Our platforms initial currency will be TMONEY, which be payment tool in our platform; all transactions will be documented in blockchain and transparent. Because the users collect cryptocurrency contributions, they get a unique opportunity to choose a convenient residence for taxation.

We will have lowest fees on the market- 10% of transaction, so it will give us competitive advantage over other platforms. As well Time Money will not be niche limited and unlimited service gives us unique opportunity to disrupt traditional market.

Unlike 99% of ICO campaigns, we do not just create another cryptocurrency in an already crowded market. We are building a Time Money platform, in which TMONEY will be a tool and a method, and not only the basis of future profit.

We will accept all popular cryptocurrencies and fiat money, which users can convert to TMONEY coins via Time Money Wallet. Different audiences will engage with each other and do ondemand meetings that they could not even think of before. We have an excellent, competitive team that will cope with any difficulties and will realize everything that is stated in the Whitepaper.

Not only does the Time Money platform directly increase the value of TMONEY, but it also supports service providers to ensure that they get paid, giving them a liquid currency in the form of TMONEY. TMONEY will be available in crypto exchanges too, but most exchanges we are planning through Time Money platform.

We will make sure meetings between users are secure (encrypted), mutually beneficial (two-way review system, rating system), fast (GPS system) and rewarded (payment system).

Backers who have TMONEY coins on their accounts will be able to exchange them for services on platform, hold them or exchange for any other crypto currency or fiat money. We expect TMONEY token value to raise, as more users join Time Money platform and provide services. We will focus heavily on marketing, that is why our prediction is to expand to whole US in 2019.

We believe Time Money platform will become new way how people spend their time and it will replace traditional job system and meeting system. Thanks to blockchain technology all transactions will be transparent and controlled by Time Money users, however transaction subject will be fully encrypted, and so users can provide and are paid for any service they find of value in. Time Money will disrupt whole economy and job ecosystem and you have possibility to be part of that.

WHERE GREAT MEETINGS HAPPEN

TMONEY.IO

