Earniom Platform

www.Earniom.io

April 2021

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Whitepaper

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Earniom mission is to accelerate the world transition to crypto

Intro

The question concerning building a cohesive and user-friendly easy to use exchange platform is very urgent. Many people in the crypto industry ask for more simplicity and fewer frictions while maintaining speed and security. There are two different types of exchange platforms: DEX and CEX. The DEX or decentralized exchange deals purely in crypto, lakes speed, fiat gateway, and not user-friendly. The CEX or centralized exchange, on the other hand, has matching speed, but it lakes a simple user interface and susceptible to security breaches all the times. Why people suffer between DEX and CEX when they can get the best of both worlds?

With the Crypto industry sitting at a $2.25T market cap and growing by the day, we believe that this number can go way higher in the coming 3-5 years. We believe that a tsunami of users and liquidity is about to hit the crypto market. Our mission is to accelerate the world transition to crypto by allowing the average person to use crypto to invest and transact in a very user-friendly and intuitive environment.

There are vital factors that are keeping this from happening soon. Complexity, frictions, and not so user-friendly exchange platforms or protocols keep mass adoption away from the crypto industry. Security, simplicity, and more freedom over assets, just to name a few, are essential elements in the coming days. We see a growing need among users for simplicity, ease of use, and less friction in crypto exchange platforms. With your help, we will build a world-class crypto exchange platform that will include both the lighting speed matching engine of CEX with security and freedom of DEX. People will be able to navigate quickly and control their investments while having impeccable security. We like to call it Earniom. Earniom will be the world's first cohesive mobile-based crypto exchange platform. The Platform will use several channels on the Blockchain to achieve the best price for our customers. Our platform will bring an array of both centralized and decentralized features like Defi and NFTs. We also plan to introduce a Real Estate smart contract protocol to Earniom that will bring the rusty Real estate transactions method to its knee.

Our **goal** is to make Earniom FULLY decentralized ecosystem where the people have the power and control over their assets

To achieve our goal and complete our mission, we have to fix the following issues:

Complexity

Frictions

Trade Blocking

High Gas Fees

Main problems that Earniom is looking to end:

Complexity: Many exchange platforms are put together quickly by good tech people with little or no background in user experience. They often choose to focus on technical and forget what the end-user feels when they use the platform! While technical are essential, they often drive the project more into complex and overcrowded materials. Exchange systems need to be designed with user experience in mind. Exchange platforms also need to have simplicity, scalability, security, and speed. It may require more time and money to develop, but it's necessary to ensure scalability and sustainability for the long run.

Many crypto exchange platforms and Defis suffer from complexity and anything but user-friendly. People who are new to crypto find it extra hard to navigate. With the current exchange platforms, people have to go through a sharp learning curve to familiarize themself and understand how to handle them! We believe this factor is one of the biggest cause driving people away from investing more in crypto.

Friction: Many crypto exchange platforms and applications suffer from friction. People have to go through many hopes to register, execute a trade or move their assets. On average, people make 6-8 steps to make a trade or transfer their assets! At Earniom, we believe that we can achieve 4-5 steps with our innovative yet straightforward intuitive UI approach. In a world of speed, less is more. Earniom's platform design will focus on what is important for the end-users to maximize their time value.

People will be able to buy cryptocurrency on the fly utilizing fast and intuitive fiat gateways. We believe it is essential that people can get in and out of trade and move money quickly.

Censorship: In face of recent exchange platforms censoring and blocking people from transacting freely, we believe it's about time to build a platform with the aim of addressing this issue and putting an end to it. With Earniom, we can rest and sure that we will never block your trade no matter what. As time goes on, we will develop our own blockchain to get costumer fast entry and exit fiat point run completely on decentralized blockchain.

Other Problems Earniom will solve:

Lack of unity: Many crypto exchanges have imperfect integrations. People are being forced to jump between pages and apps to achieve what they want. Many platforms are being created around one model, either centralized or decentralized, and that is an issue. With Earniom, people will have a cohesive exchange platform utilizing a hybrid design method and protocols that allow people to have flexibility and more options all in one place.

Inadequate customer service:

Traders are an unconventional class when it comes to users. Understanding the trader's mind is essential for running a thriving exchange. When money is on the line, customer service has to be top-notch. Whether you are an experienced trader or tyro, good customer service that is always available will help solve issues and build trust.

Earniom is being built from the beginning with end-user service in mind. When a trader has an issue, they get an answer straight from someone who grasps the system and not reading from a text.

Poor internationalization and communication support:

Blockchain has no boundaries. Most exchanges center around only one language or one country. Our worldwide multi-lingual team has vast working experience in the U.S, Europe, and Asia, which gives us the ability to support the global market smoothly and professionally.

Earniom Exchange Platform

Our matching engine will sustain up to 1,600,000 orders/second, making it one of the fastest exchanges in the market today. You will never experience a slow order on our exchange. Thanks to our light UI. Earniom Exchange is going to be Hybrid exchange with bridge and layer 2 technology.

Why we chose Hybrid exchange model?

Benefits of a Hybrid Crypto Exchange

 Hybrid exchanges are engineered to be faster than DEXs supporting real-time service accessibility.

 Users have complete ownership of their funds even when third parties regulate and operate the exchange.
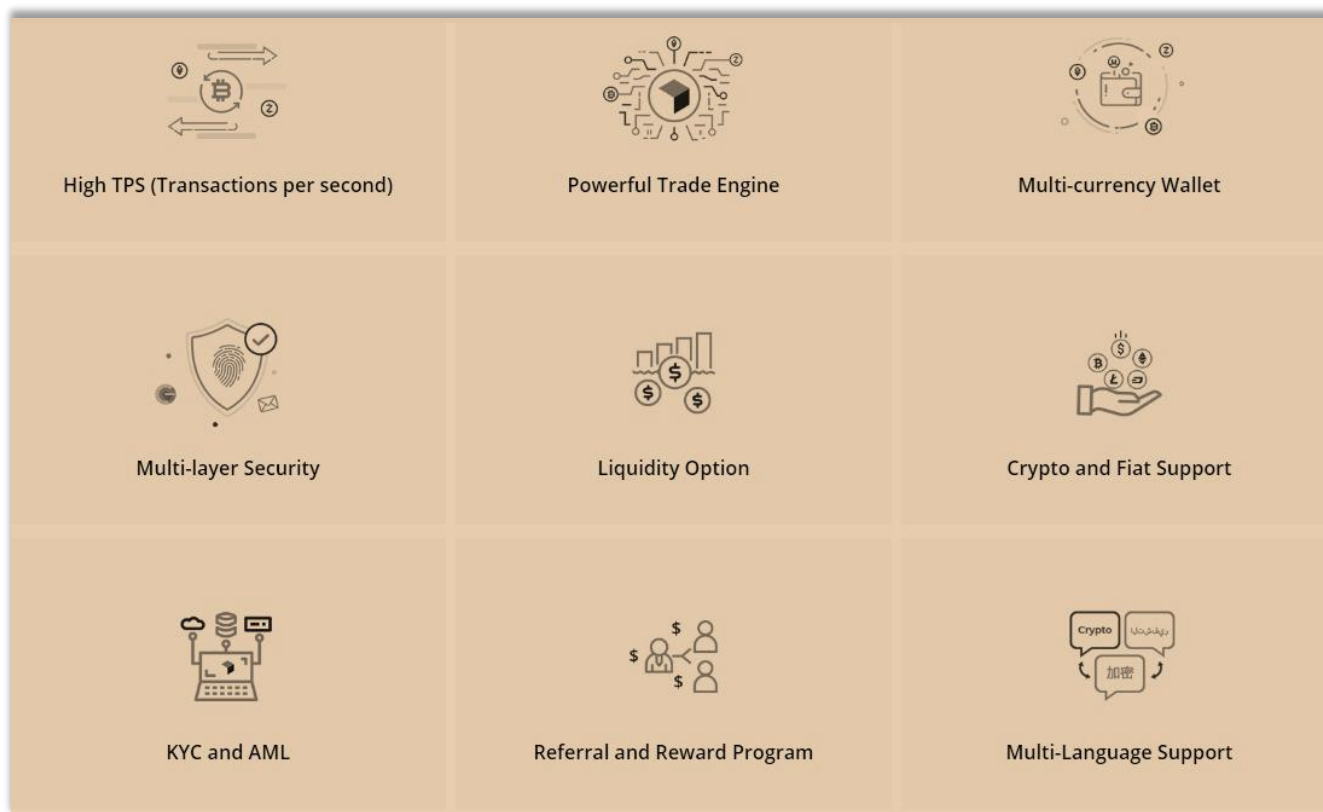
Hybrid exchange gives complete privacy and anonymity to exchange users.

The hybrid exchange has more flexibility in being compliant with different digital currency laws in different jurisdictions.

Finally, protect users' assets from hacks as their assets are stored in cold storage.
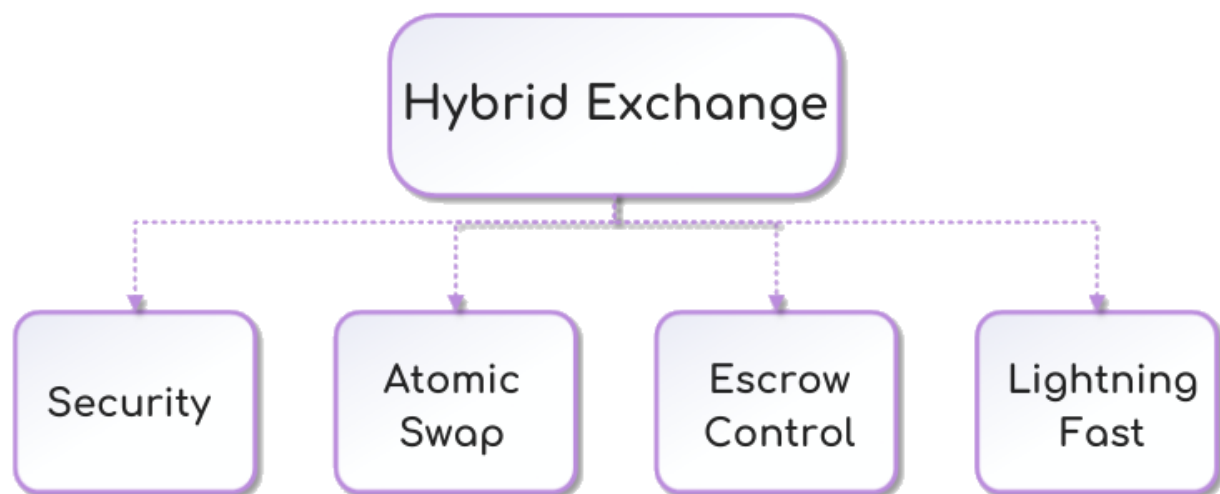
Some of Earniom Exchange features

Feature Rollout

We will roll out the platform in the following order:

● Spot trading

● Anonymous instant exchange

● Decentralized (on-chain) exchange

●Defi Lending & Borrowing

●Margin trading power

●NFTs Borrowing & Staking

●Real estate smart contract transaction

Coins

Earniom will support trading pairs in the following coins:

● BTC

● ETH

● LTC

● BNB

● ENM (Earniom Token)

There will be more coins over time. We will frequently add coins that have strong credibility, user base, and liquidity. If you want to list your coin on Earniom later, supporting our ICO will help.

Earniom Platform will be on:

IOS and Android

Web exhaustion

Revenue and Expenses:

Earniom revenue will come from the following sources:

1.Exchange Fees	There will be a fractional fee every time a transaction takes place on Earniom exchange.
2. Withdrawal Fees.	There will be small withdrawal fee every time funds are moved out of Earniom platform *(Fees will vary based on speed and amount)
3. Listing Fees.	Earniom will charge a listing fee based on each coin or asset size.

4. Margin Fees	If someone uses margin, fees or interest are paid on the borrowed amount.
5. Real Estate Transaction Fees	Fees Every time a real estate transaction occurs on Earniom intelligent contract service, we will charge a 1% fee, which is the lowest in the real estate industry!
6. Other Fees	Earniom will have additional features that may have small fees affiliated with them.

Earniom will continually add new products and features down the road to develop more revenue sources.

Earniom expenses:

Earniom expenses are mainly for operations, advertising, and blockchain technology R&D.

Other expansive:

Initial Invitation bounces or Airdrops

Earniom DeFi

If it's not your keys, it's not your wallet

Earniom will offer a Defi wallet where people can lend, borrow and transact in a decentralized environment. Our final goal is to build a fully integrated decentralized ecosystem giving users the freedom to invest and securely move assets.

Users will be able to grow their crypto holdings with various yield generating offers on Earniom

DeFi. Users will have multiple options to stake, lend and grow a strong crypto portfolio. Yield

farming is another way where users can make healthy returns on their money. With Earniom

DeFi, the more ENM Tokens you hold in your wallet, the more incentives and rewards you will

get. People will have multi-functional DeFi that generates yield non-stop. The more volatile the

market is, the more profits you will generate. We are building an ecosystem where Earniom

users will have many ways to compound their earnings.

NFT Staking

With the rise of DeFi and it's about time to open the door for the NFT holders to capitalized on

their NFTs to generate passive income. Earniom will introduce a unique way to stake your

NFTs. You will be able to borrow up to 50% LTV against your NFT. Earniom will create a pool

where your NFT will be valued by the community at fair market value. The concept is simple.

You list your NFT on Earniom, the community put price on it, the community will be rewarded be

getting Earniom Tokens and you receive a loan up to 50% LTV. Earniom will match you, with

lender or pool of lenders to provide the liquidity and set the smart contract terms. Your NFT will

be locked in the smart contract for the duration of the loan. Then, you will receive the liquidity in

your Earniom DeFi wallet and start generating passive income. When the loan terms end, your

NFT will be unlocked and returned to you after the loan is being paid.
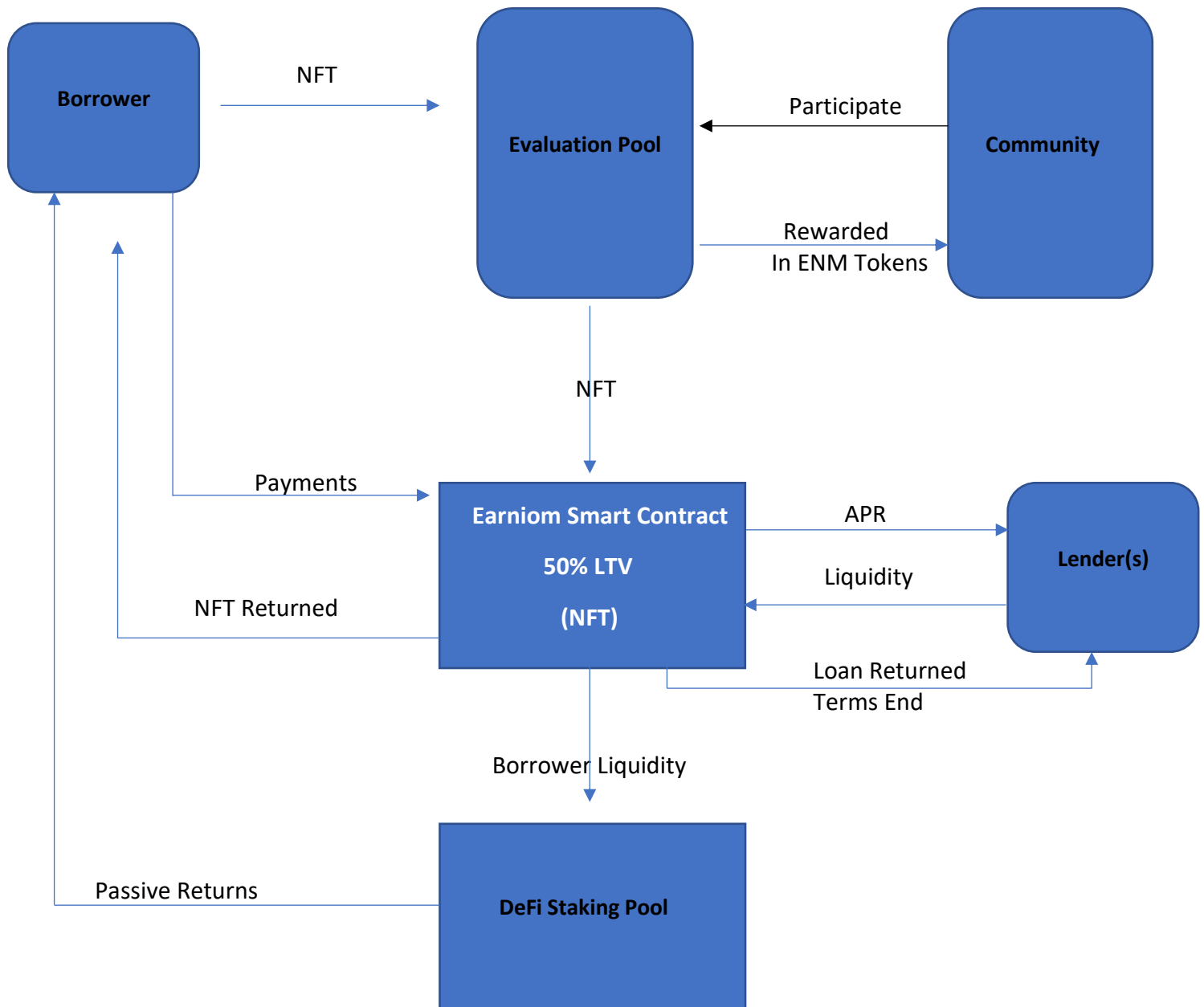
The community is incentivized to participate in putting fair market value to your NFT by getting rewarded in ENM Tokens. This will ensure that all parties are getting something out of it while maintaining fair market value.

Borrowers will control the liquidity and will be responsible for it. The smart contract will hold the NFT and maintains the terms of the contract. If the borrower defaults the smart contract will reverse the transaction and enforce the terms.

NFTs Lending

We are planning to introduce NFTs lending features in a decentralized environment where people earn passive income on their NFTs or use them as collateral. This feature is designed for gamers and Art's lover.


Collateral returns +APR
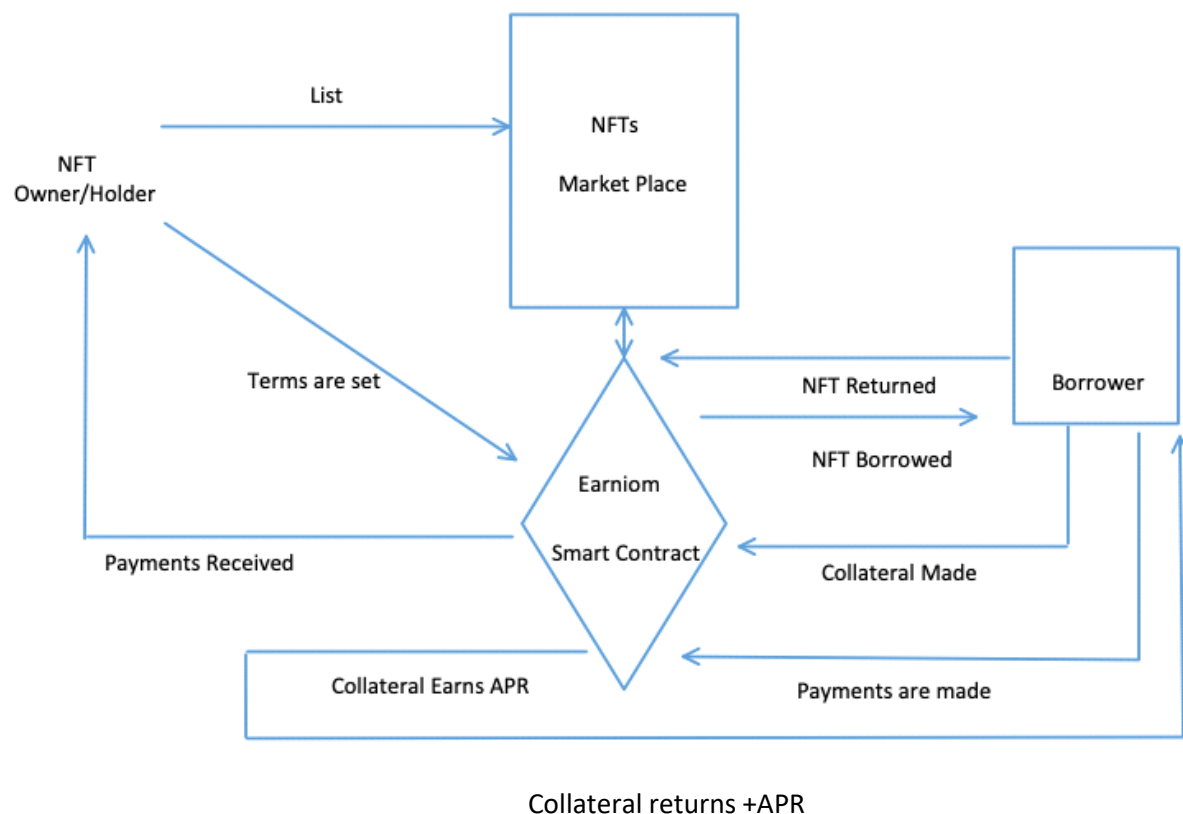
The NFTs Owner will set the terms for his NFT listing and be listed on Earniom NFT marketplace. The borrower will pick the NFT he/she wants and agree to the smart contract terms. Don't worry; both the lister and borrower will have the option to set the lease period.

The smart contract will kick in, and the NFT will be sent to the borrower. The borrower will be required to put collateral that will earn interest while the NFT is being borrowed. The collateral will be a return to the borrower plus earned interest at the end of the lease.

The NFT lister/owner will receive his/her payment accordingly! When the lease ends, the NFT will be relisted in Earniom Market place. This will give both parties all the advantage of owning an NFT with the freedom to use it anyway they like. Most importantly, the NFT will be put in use and not only sitting collecting dust 😊

Real Estate Smart Contract at Earniom
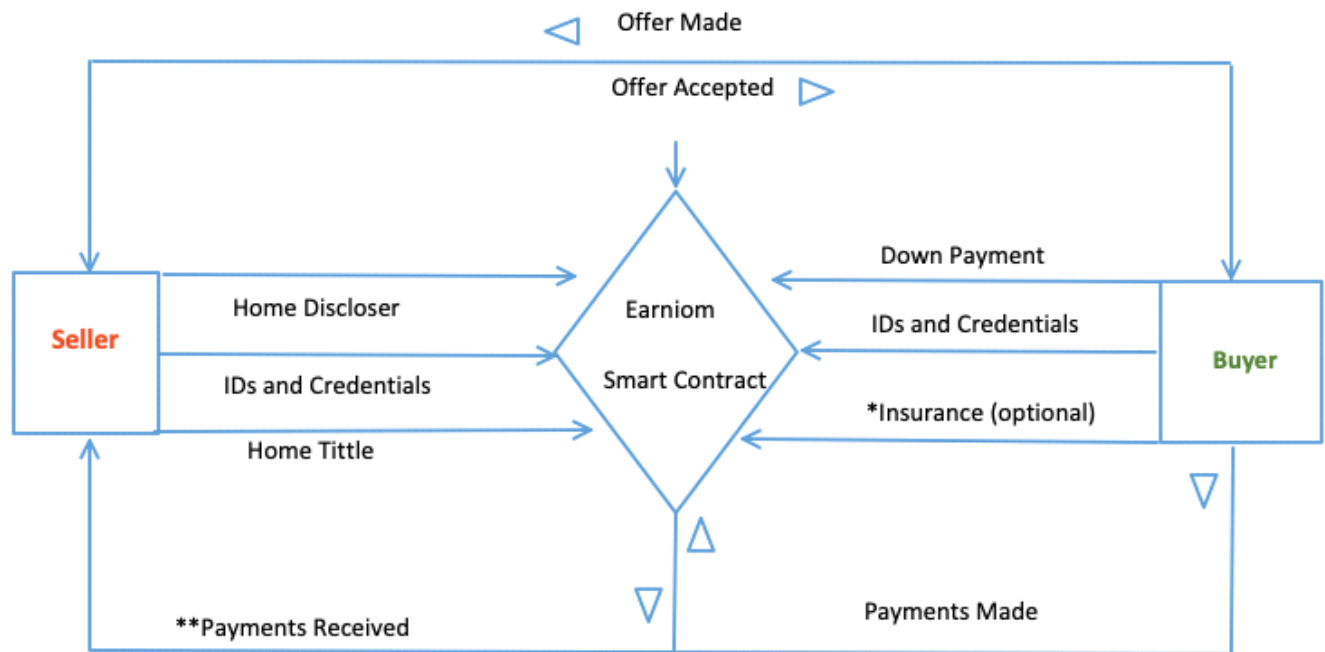
The Real Estate transactions on Earniom using our smart contract protocol is straightforward, transparent, fast and above all secure. People will have the option to buy all out right or finance. Sellers will have complete freedom to finance their homes and be their own banks using Earniom Platform! All documents are hashed on the blockchain and recorded. The smart contract protocol will facilitate the transaction and all its related rules. That means that the smart contract will collect all payments from buyers and sent them accordingly to the seller.

If the buyer defaults, the smart contract will reverse, and the home ownership will be transferred back to the seller.

There are two ways sellers and buyers can use Earniom Real Estate Smart contract:

- Selling/Buying all out right.

- Financing

In the first case its straightforward process. Seller and buyer agrees on terms and sign the smart contract and provide all necessary documents. The transaction happens and records on the Blockchain.

The second option, seller decide to finance the home and be his or her on bank. In this case, buyer and seller agrees on terms, submitter required documents and sign the smart contract. After that the smart contract will take over manage all payments and make sure all terms are being followed until the end of contract age. (Contract expired)

Sellers will have the option to reinvest the mortgage payments they receive every month in their Earniom Defi and earn more passive income. This will compound their return on the investment that they get from financing their property. Sellers and buyers can agree on the crypto type they want to transact with. Every transaction is verifiable, timestamped, and indisputable.

That way, Blockchain could give a highly guarded history of ownership that cannot be altered. Moreover, records on the Blockchain can survive any disaster unlike traditional local registry channels.

ENM (Earniom Token) Value Plan:

ENM Token will run on Binance blockchain and it will support Matamask Wallet

You can utilize ENM to pay for any fees on our platform, including but not limited to:

● Exchange fees

● Withdraw fees

● Listing fees

● Any other fee

When you use ENM (Earniom Token) to pay for fees, you will get a significant discount.

1st Year- 50%

2nd Year 25%

3rd Year 12%

4th Year 4%

5th Year 0%.

Token issuance:

There will be only 10Q Earniom Token (ENM)

90% of EARNIOM Tokens will be burned when Token launch.

Destruction	9999990000000000	90%

The remaining will be distributed as follow:

Participants	ENM	%
Founder(s)	2,500,000,000	25%
Public	7,500,000,000	75%

Lockup Period:

There will be a lockup period to protect the value of Earniom coin.

Founder(s) and Team members shall have a lockup period of 2 years. Founders & Team members can only assign or sell 25% of their largest historical exchange volume in 365 natural days **from May 1st, 2021**, to the end of the lockup period.

The consultants are subject to 365 days lock up period of which only 50% of their ENM holdings can be assigned or sold and the rest at the end of the lock up period of May 10th 2022. The angel investors should be subject to a two-year lockup period from May 10th, 2021, to May 10th, 2023. Investors are not allowed to assign or sell their ENM holdings in any way **before May 10th, 2022**. They can only transfer or sell 50% of their largest historical exchange volume in 365 natural days **from May 11th, 2022**, to the end of the lockup period.

The ENM issued to public users undergoes no lockup period and opens for exchange **from July 10th, 2021**.

Earniom ICO Fund Distribution:

Marketing	40%
Operations & Development	40%
Reserve	20%

We want to work not only hard, but smart. We will develop marketing strategies that incentivize users and minimize marketing costs in the long run. We are a consumer-focused team; that's why we want to deploy the best user-friendly platform to the market.
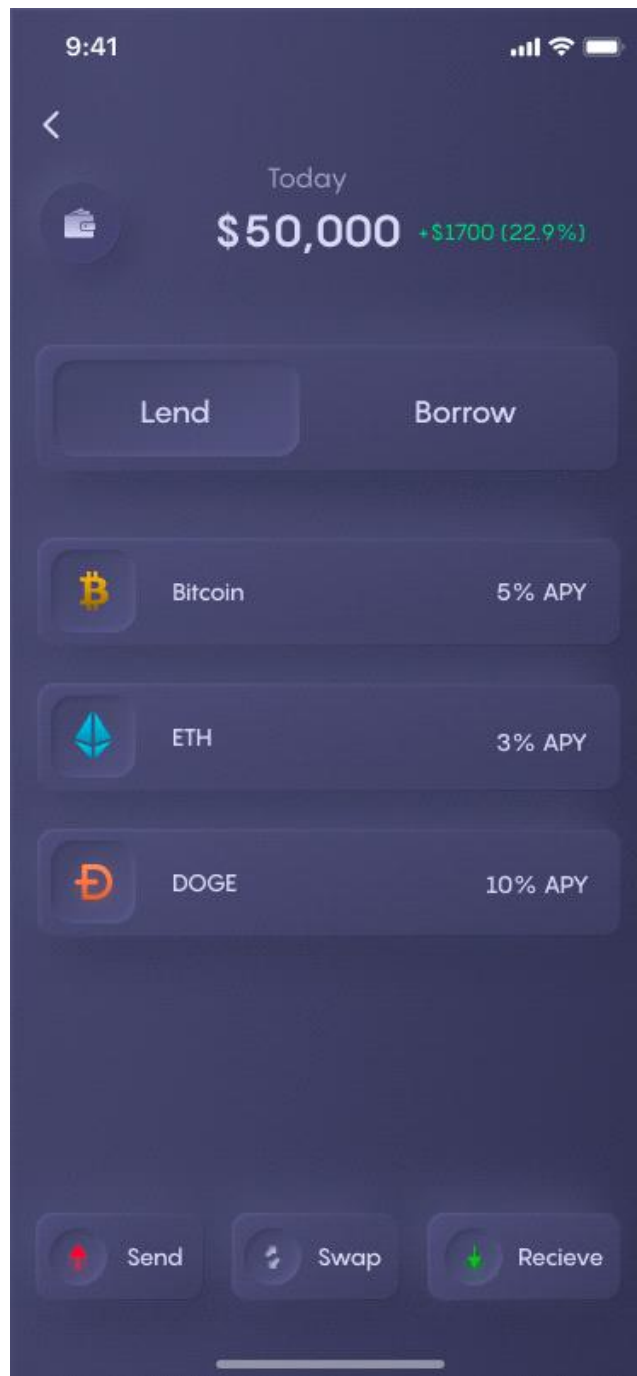
Earniom Platform UI:

Trading Homepage

Defi Wallet

Screen 1 — Lend
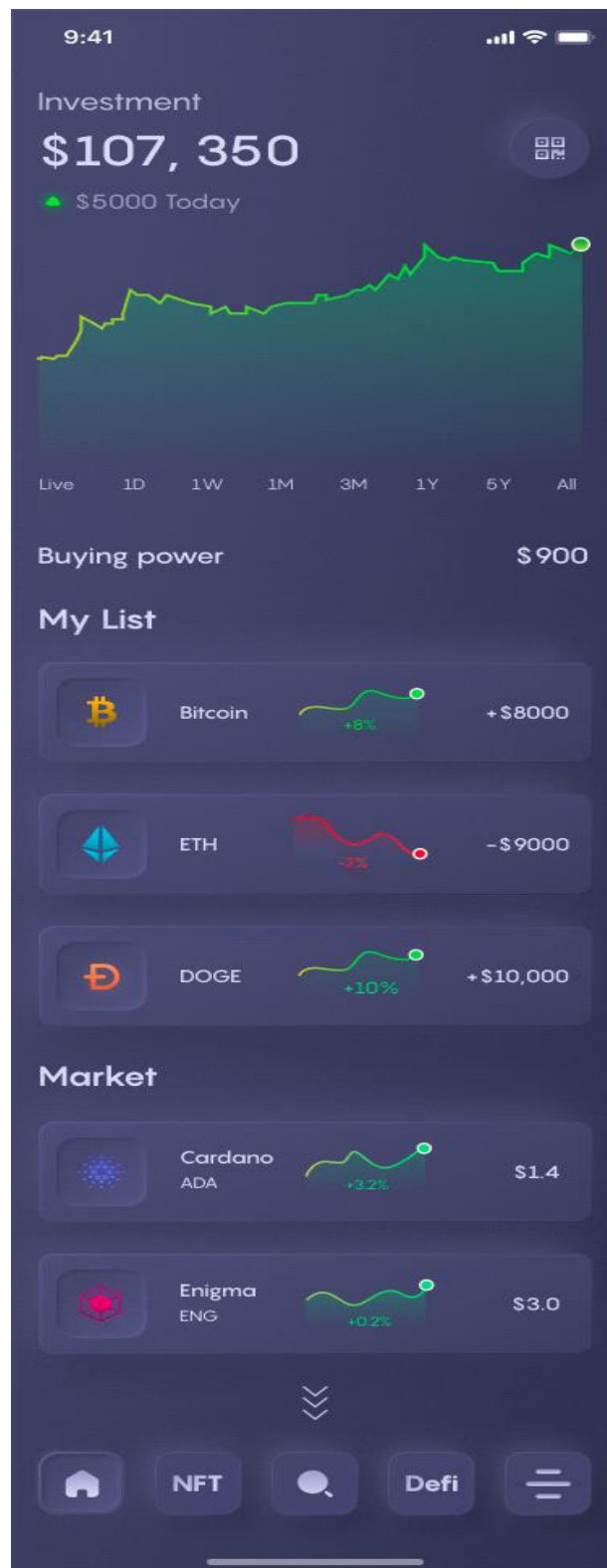
9:41

< Lend

BTC >

| Auto | Mannual |

Asset Amount

$0.00

Terms 7 14 28 Custom

Rate   1.9%

Submit

Screen 2 — Today

9:41

< Today

$50,000 +$1700 (22.9%)

| Lend | Borrow |

Bitcoin   5% APY

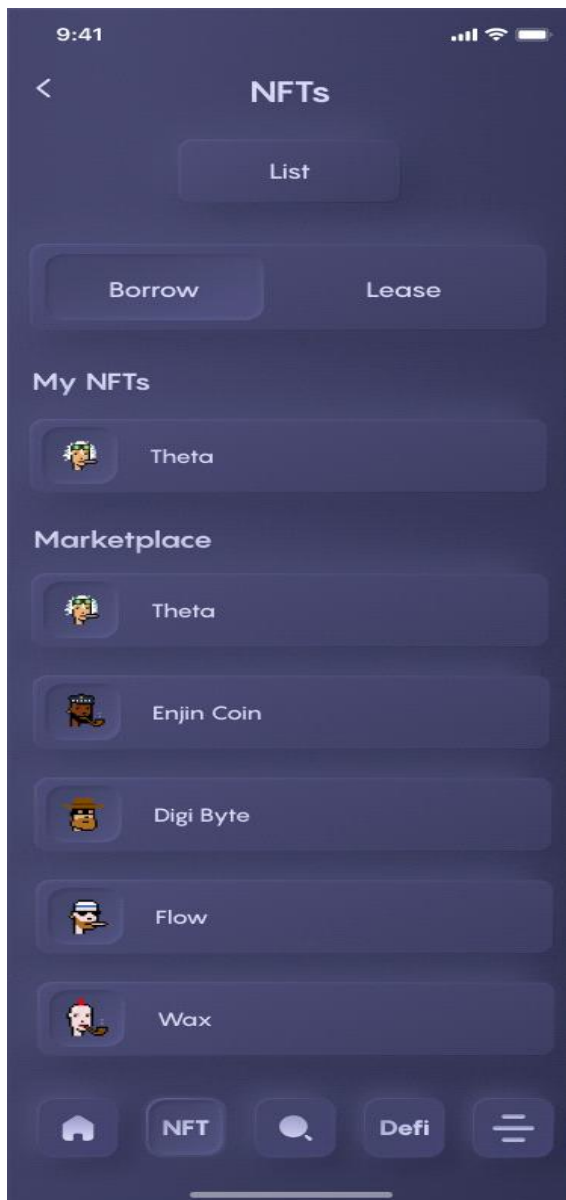ETH   3% APY

DOGE   10% APY

Send   Swap   Recieve

NFTs Marketplace   Real Estate Smart contract
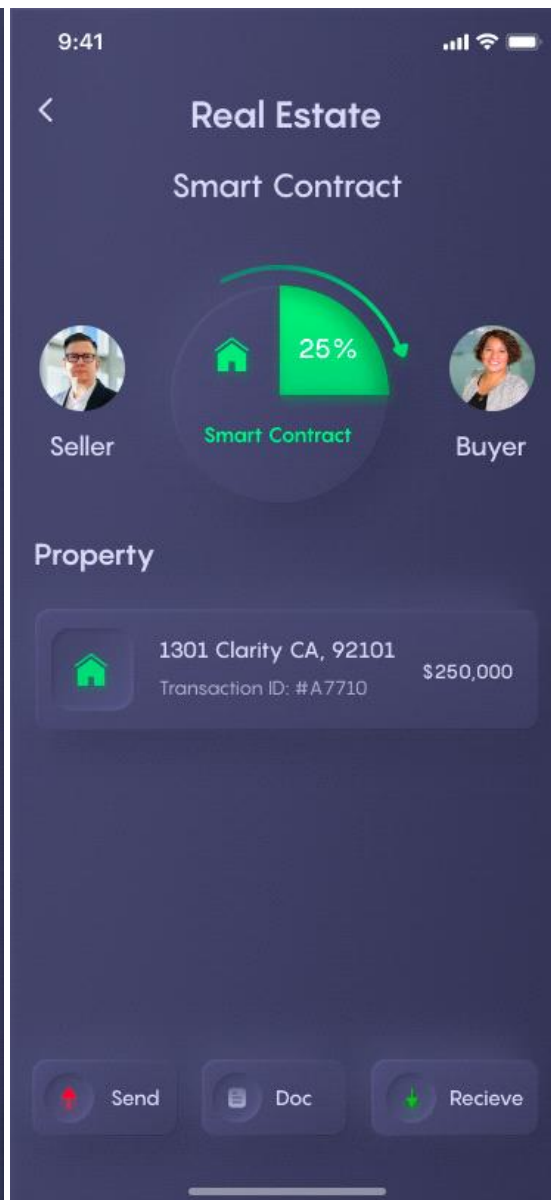
Road Map

Q1 2021	Core team assembled, R&D center established, Initial White paper completed and circulated to potential angel investors. Earniom social media presents start.
Q2 2021	Earniom marketing campaign announced
Q3 2021	Earniom IDO announced
Q3 2021	Platform development & Global promotion started.
Q4 2021	Earniom DeFi wallet and NFTs feature released.
Q1 2022	Earniom mobile exchange released and Earniom Token alongside other cryptocurrencies are listed on the exchange.

Team Members:

Maytham Al

Earniom Founder and CEO

Futurist and professional entrepreneur with strong background in finance, business management, and projects operations. Former account executive at Oak Hill Trade Co. At his last position, Maytham managed to supervise a team of traders that broke the record of %400 ROI trading stocks and other assets. Maytham has a track record of successful business either as co-founder or investor. From startups to fortune 500 companies he had seen it all. Maytham is tech savvy and understand how to utilize technology to solve problems. His visionary thinking pushed him into the world of Crypto after seeing may issues that needs to be addressed. His goal is to accelerate the world transition to crypto buy making it easier for the average person to understand and trade.

Maytham finished his undergrad degree in International Studies from APU. Maytham moved on to peruse his MBA from AMU to farther cement his knowledge in the world of business.

Joe Lee

Head of Marketing

Joe is one of the best marketing experts who has over 12 years' experience in digital marketing and humans behavioral shopping. Joe has a degree in phycology form the University of Berkeley and she is one of the early advocates for full decentralization of finance.

Ivanka Sloviki

Designer

Ivanka is one of best designer when it comes to minimalistic art. She has an 8 years' experience working on simplifying complex ideas and getting the message out. Ivanka was one of the first Eatherum team members.

Iman Al Jubiry

Legal Assistance

Iman Al Jubiry is one of the finest legal experts on the crypto space in the Middle East. She has over 10 yeas experience in cybersecurity and digital art. She has worked with many noticeable names like Apple and Sitelock.

Mitch Lane

Solidity Dev

Mitch has an experience in writing and developing smart contracts and daaps for over 6 years and he was one the developers in ASOS project. His experience revolving around token functionality and security.

Sascha H.

Blockchain Developer

Sascha is Blockchain developer with over 10+ year-experience in the crypto industry. He is extremely good at writing smart contracts that solves problems and provide utility use. His NFT development and AI/ML development are among the best. Sascha worked at many well-known tech companies like Divvy Inc and Overstock in the capacity of Software engineer.

Emilio Hurtado
Frontend Developer

Emilio is professional coder and Web developer. His work not only speaks quality but also taste. He worked on many projects and had strong knowledge of the end user experience. Emilio is dedicated to make the Crypto exchange experience more user friendly with less hassle. Graduated from the university of Tucuman in Argentina and the school of Rolling Codes as Full Stack Web Developer. Emilio is professional in both English and Spanish.

David Jeyaseelan
Blockchain Developer

Highly organized and able to effectively coordinate tasks to accomplish projects on time. With over 10 years' experience in tech and tech marketing. Certified professional with In-depth knowledge on SEO – Technical Optimization and Blockchain Technology. Expert in Solidity and smart contracts. David had worked on many Blockchain project form Defi to exchange platforms.

Earniom Advisors:

Mr. Yaroslav Belikin

Mr. Belkin focuses exclusively on Digital Marketing and Marketing Strategies with extensive experience in Blockchain Marketing and PR. As a professional with a meticulous sense for details, he is well known in major US, European and Asian regions for his experience and success stories. He is regularly mentioned in crypto news media as one of the top experts in the blockchain space.

Mr. Ian T. Staley

"Ian T. Staley, MSM, CEO & Founder of Socratic Consultancy, brings Earniom nearly a decade of leadership experience in the US Real Estate Closing Industry. Currently, Ian serves as a Regional Chair for The Foundation for International Blockchain Real Estate Expertise (FIBREE), he serves as a Member of the Cascadia Blockchain Council for the Washington Technology Industry Association (WTIA), and he serves as a Professional Member and Consultant for the Government Blockchain Association (GBA). Ian brings multiple years of leadership experience working with Blockchain-as-a-Service (BaaS) and Crypto-as-a-Service (CaaS) providers and has been a retail investor in the crypto space since the end of 2017. Ian is very excited to join the Earniom Advisory Board to help accelerate the world's transition to crypto!"

John W. Stoepler

A seasoned global product marketer and enterprise business development specialist, John Stoepler has over two decades of experience bringing advanced, emerging technology companies to market. His diverse client portfolio ranges from perennial members of the Fortune

500 to transformative startups that continue to change how the world works and lives. To date, John has served companies in over 100 countries emanating from the EMEA, South America, Asia, Asia-Pacific, Australia and Russia. He owns a distinguished track record of executing KPI-exceeding campaigns and programs for leading artificial intelligence, machine learning, blockchain, fintech, high performance computing (HPC), internet of things (IoT) and wireless/5G firms. John is a former two-time president of the National Investor Relations Institute (NIRI), San Diego Chapter. A graduate of the University of Notre Dame, John earned a Digital Marketing Certificate from the University of California San Diego (UCSD); Google Analytics Individual Qualification; and non-degree certification in creative writing from Harvard University's Summer School program.

Market Competition:

We know that this market is super competitive, and projects are erupting every day. However, the Crypto market is still at its very early age and huge market slice is still untapped in our opinion. We believe in innovation, integrity, and bringing value to people in the crypto world by solving critical issues while introducing new features. With your help, Earniom will reshape the market and how people use crypto exchange platforms.

WWW.earniom.io