



Money Monster

**Creating silo-breaking real-world scenarios Building a new ecosystem for
digital asset investment**

White Paper

Version 1.0

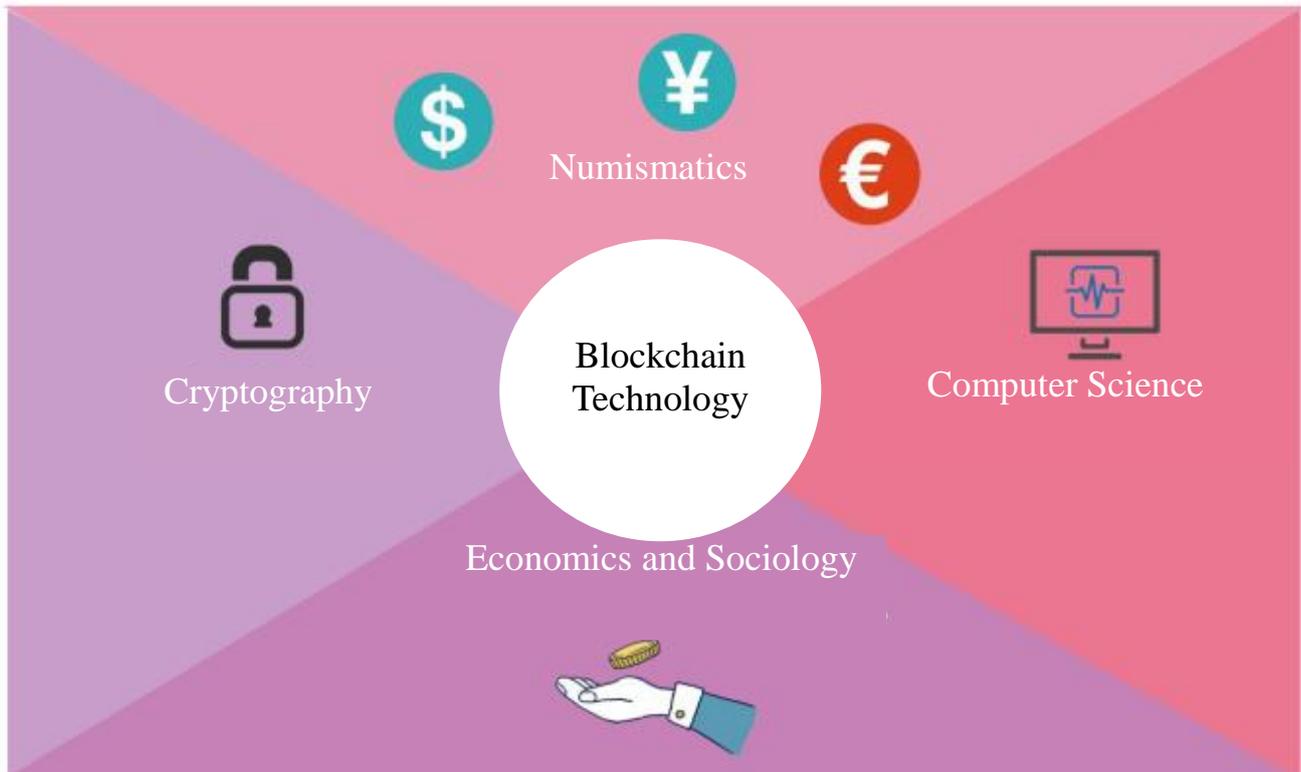


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Chapter 1 Overview

Blockchain technology, represented by Bitcoin and Ethereum smart contracts, has seen rapid development in recent years. Not only has this development created a revolutionary new industry, but cryptocurrency has also evolved into a new investment and financing model. The low financing costs for companies, high returns and liquidity for investors, and rapid growth of the entire industry attest that this new model has great market potential, and it has gained popularity among investors.



However, as the technology involves many disciplines – including numismatics, computer science, and cryptography – many investors are daunted by its high entry threshold and don't know where to start; moreover, they question and are puzzled by the new investment model and its high rate of return. Investors who want to enter the blockchain industry usually face three problems at present:

1.1 Background of the blockchain industry

At present, many investors, both individual and corporate, know little about blockchains. Regarding the underlying computing technology, the code structure is enough to daunt many, not to mention the combination of multiple disciplines such as cryptography, numismatics, economics, and sociology. Due to knowledge barrier, the technology seems out of reach for many.

Although blockchain technology has high barriers to entry from the perspective of the underlying R&D, it has nevertheless achieved results in terms of decentralized and untrusted payments. It has also been operating accurately for nearly a decade under unsupervised conditions. A solid foundation has been laid for practical applications.

1.2 Pain points for investors

As an integral part of the technology, tokens are a typical representative of the blockchain economy. Investment in blockchain technology needs to start with tokens, but for ordinary investors, learning is how to hold and trade them presents a formidable obstacle.

Some investors hold and invest tokens with the help of their friends, but they still cannot verify the authenticity of tokens when they invest by themselves, and are often deceived by scams. They have no accurate concept on safe investment in blockchain assets, and are often blinded by greatly exaggerated expected benefits, completely ignoring the need for risk control measures.

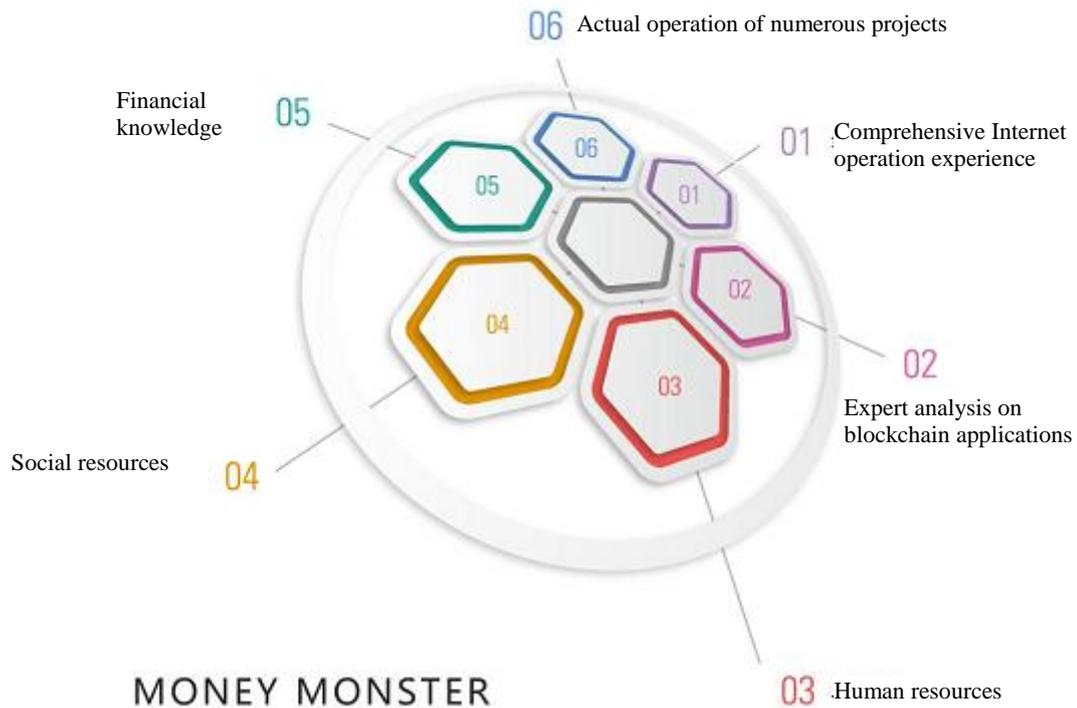
1.3 Introduction to Money Monster

What exactly can blockchain technology do? Some experts believe that it can change the world, and even claim that it can disrupt the current social structure. Others also have pointed to a massive bubble.

Judging the future of the technology will have a decisive impact on blockchain investment. Looking at existing projects, we can see the reason for people's worry about a bubble is that the technology has not yet been practically applied on a large scale. Many blockchain technologies still remain on the drawing board, so ordinary investors still have a great deal of confusion identifying its future prospects.



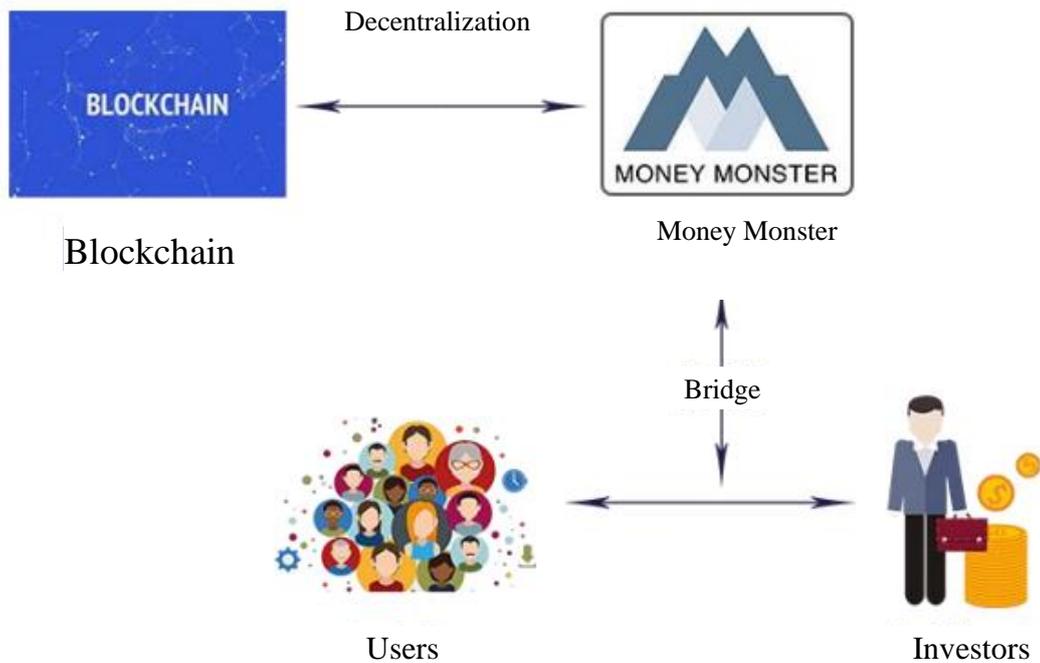
Starting in October 2017, taking physical mining as an entry point to the digital assets mining business, the Money Monster project has gained a large number of users through six months of stable operation, prior to marketization, under the unified planning and strategic deployment of its founders and founding team. Through comprehensive Internet operation experience and expert analysis of blockchain applications, it has coordinated human resources and social resources, and integrated financial knowledge with the actual operation of numerous projects, laying a solid foundation for the complete integration of industry chain and currency ecosystems.



Money Monster hopes to further resolve the pain points brought about by the rapid development of the industry, and build a new ecosystem for cryptocurrency investment, taking actual mining, the blockchain technology, and its own token system as its underlying support.

This ecosystem will minimize the entry threshold for investors, and provide stable investment returns and entertainment experience. More importantly, it will directly go into the production side, truly combining the underlying blockchain with the real application scenarios, creating a complete industrial ecosystem from sourcing to consumption, and use new technology to bring true innovation and change to society.

Money Monster advocates value investing, regards decentralized design and organization highly, and hopes to become a bridge between blockchains, users, and investors, helping users participate in the transition to the blockchain world, and enjoy its rewards, faster and more effectively.



Chapter 2 Money Monster

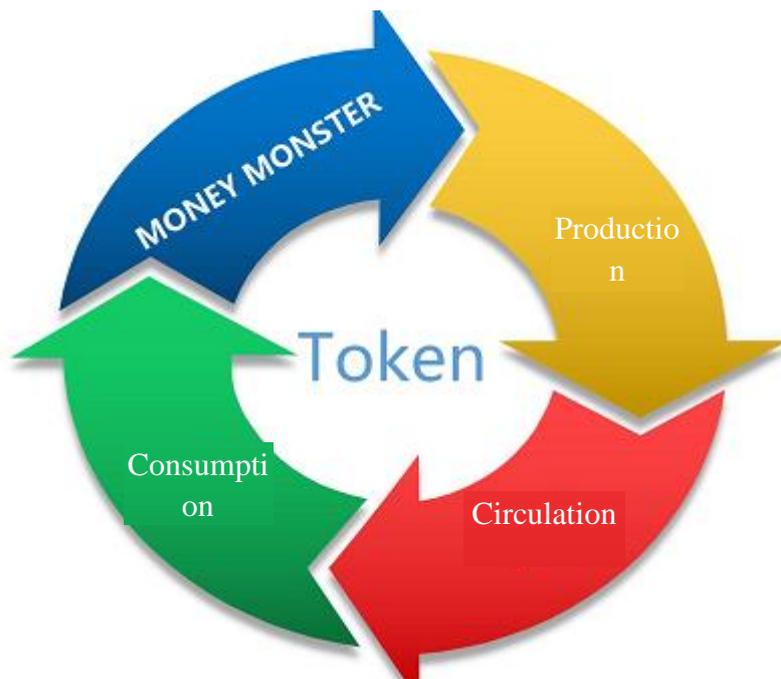
2.1 The mission of Money Monster

Blockchain greatly reduces the cost of trust in real life and business, with a profound impact on future organizational forms, through two major underlying features: decentralization and trustlessness. Based on this underlying revolution, we can predict that there are an incalculable number of new business models emerging: blockchain will lead the world's next technical revolution.

Based on this imaginative business model, cryptocurrency systems based on the blockchain have injected new blood and vitality into the establishment and sustainable development of new business. As it organically recruits early community members to participate in building business value, it also creates new ways for businesses to obtain funds for development, provides investors with the opportunity to participate in early investment of projects, and a good exit path. If this positive cycle can develop healthily, cryptocurrency investment will become a new engine for future business growth.

Money Monster is committed to becoming the first blockchain cryptocurrency penetrating real application scenarios from top to bottom.

We are committed to building a whole self-consistent ecological closed blockchain loop, creating real application scenarios for production, circulation, and consumption, so that the circulation of tokens will complete the transformation of blockchain technology into traditional industry models. Each holder of MMON tokens can enjoy the convenience and value storage of cryptocurrency – including consumption in real-world application scenarios – and also a feeling of the true progress that blockchain technology has brought to our lives.



2.2 Current status and usage scenarios

Established in April 2018, Money Monster is devoted to using blockchains to disrupt and reshape production, distribution, and consumption, creating countless top-down real-world closed-loop applications, building up real asset flow and circulation. Holders not only enjoy the added value of the corresponding resources, but also meet their own actual consumption needs. Money Monster will form a platform for stored value, added value, circulation, and entertainment, establishing a bridge to the future.

2.2.1 The circulation side

Through the unremitting efforts of its founding team, Money Monster has established the first real-world closed-loop application:



Production (mines, high-performance mining machines) - circulation (digital assets finance, tokens) - consumption (large instant blockchain-based financial games)

MONEY MONSTER



This closed loop includes added value from production, pricing from circulation, and demand from consumption.

On the circulation side, Money Monster will first operate by integrating industry chain settlement and payment processes. As long as the whole industry chain uses Money Monster for settlement from top to bottom, theoretically, it is not necessary to complete the circulation of value in traditional currency. In this way, the drawbacks of traditional circulation and settlement in checks, letters of credit, bills of exchange, etc., of traditional banks are reduced, the efficiency of value circulation is improved, and productivity can be further increased.

Blockchain is also called distributed ledger, and bookkeeping is its original function. The industry chain uses blockchain technology to register labor inputs and their value. By using tokens to measure the exact value of labor, it can complete the circulation and settlement of labor value between different participants in the chain, thus avoiding various issues arising from centralized banks in the traditional process. Blockchain's resistance to data tampering also ensures that the labor value generated is recorded on the account, and does not get maliciously tampered with or disavowed.



This lays the solidest foundation for the practical application of Money Monster. It truly resolves some of the problems existing in current society, and improves production relations and efficiency.

In addition to in-system settlement, Money Monster will also launch its cryptocurrency service in the third quarter of 2018. Users can use Money Monster to pledge their cryptocurrency and borrow money from other lenders, then purchase the currency to repaying the loan accordingly. This will break down national and regional restrictions, and loans will be available in each area with a digital currency exchange. It can also increase currency liquidity in various countries and regions, and establish a global credit system, bridging interest rate spreads and forming true global finance.



With the security and stability of blockchain smart contracts, users can implement automatic reversion under expected set conditions when investing and borrowing, thereby ensuring the security of Money Monster investment, increasing the default costs of borrowers, and ensuring investors' interests. Any loan can be taken out and repaid through Money Monster, which is resistant to data tampering, and records the entire process.

Once a contract is established with Money Monster, it cannot be changed, broken, or revoked, guaranteeing the security of investors and Money Monster players. Money Monster is a promise which can never be broken.

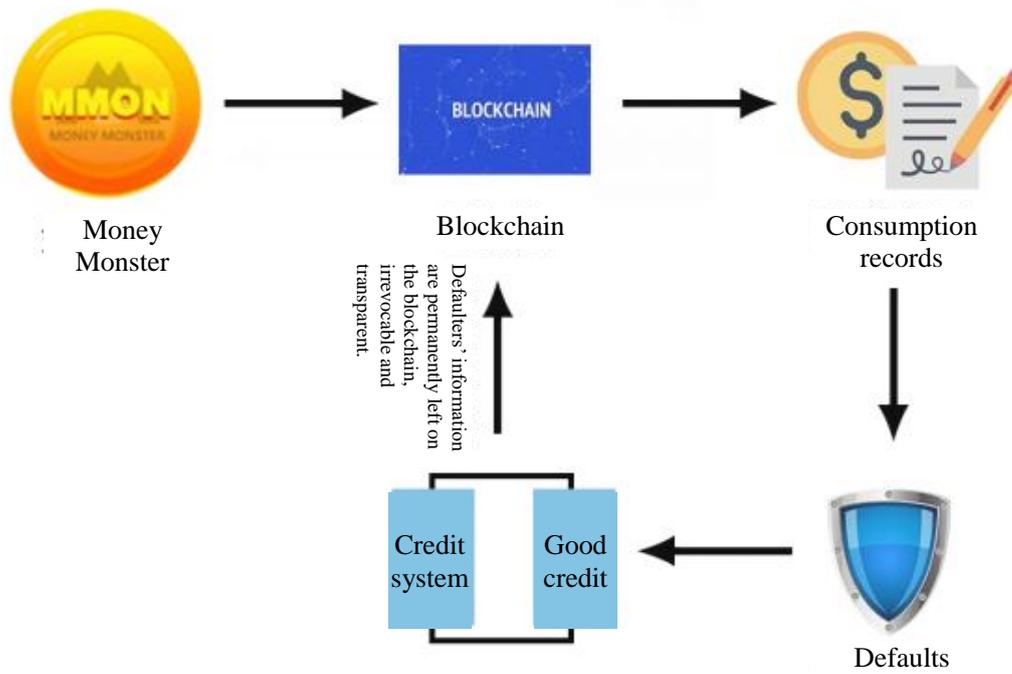
2.2.2 The consumption side

On the consumption (or service) side, Money Monster makes use of the following features of blockchain technology: resistance to data tampering, anonymity, and decentralization.

We are dedicated to dramatically improving real consumer application scenarios.

In a real-world application scenario, Money Monster records the true information on consumers' consumption and loan disbursement or repayment through the blockchain, helping build a more intuitive credit system for consumers.

The blockchain credit world will be built through consumption, debit, credit, and closed-loop transaction records. The records are characterized by being immediately updated, unchangeable, and visible to the entire network. Anyone can query them through the blockchain; analysis and decisions can be made based on the credit records, to solve the difficulties of current credit record inquiries from national restrictions and time constraints, and forming a credit system without any blind spots. For defaulters, a bad impression will be permanently left on the chain, irrevocable and transparent, enabling consumers to guard their credit system carefully.



2.2.3 The production side

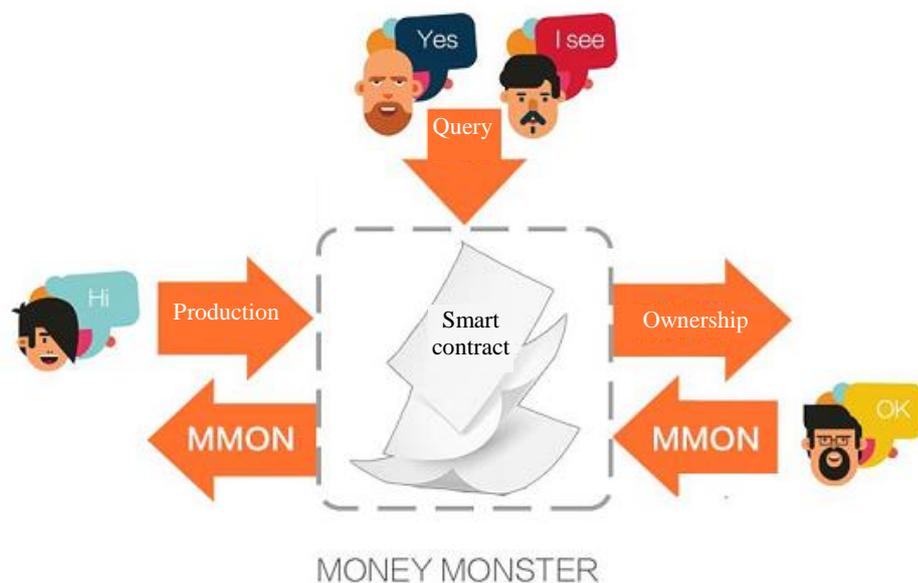
On the production side, Money Monster is committed to using blockchain technology in front-end production, improving production linkages and efficiency.

The blockchain's characteristics of data tampering resistance + smart contracts are naturally suitable for modular operation of production links, ensuring that the final results are true and effective, preventing the risks of human intervention to the greatest possible extent.

In terms of games, we use players' game output as a production source. The blockchain can be used to improve management of the player's copyright and virtual goods ownership within the game ecosystem.

When a player uses smart contracts to offer a reward for purchase or sale of equipment, other players can safely complete the transaction through smart contracts. Even during the trading process, players can use MMON tokens to solve cross-game transactions and ensure absolute transaction security.

After the player completes the transaction, the process will be recorded on the blockchain; such records can be queried at any time and cannot be tampered with. The ownership of the traded item is also permanently recorded. This ensures that the entire trading environment is clean and secure, avoiding fraud; players only need to pay attention to producing additional game value to safely complete smart contract exchange.



Money Monster will become the first blockchain-based financial game across the world.

The game will be launched in June 2018, including both financial and entertainment (gaming) functions.

The game is a blockchain-based financial game built on the basic scenario of mining. Ordinary investors will find roller coaster token prices unbearable. Money Monster is designed to provide stable income, to the benefit of more people; moreover, it has a certain degree of gameplay. MMON tokens will become the main payment mode for the game, opening the road towards real Money Monster consumption application scenarios.

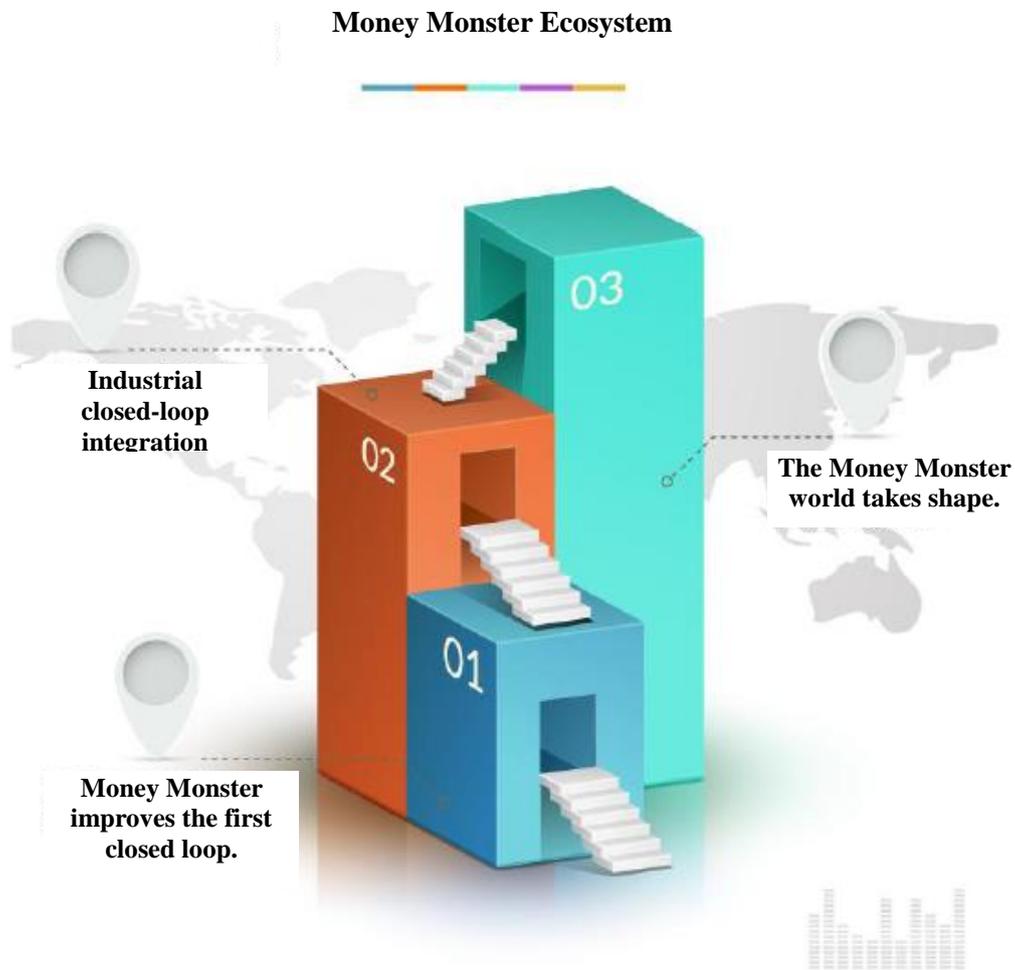
2.3 Money Monster development plan

Money Monster is using its own funds to invest in real entities to build a closed-loop starting point for the production side. We are designing each scenario in the hopes of attracting customers to participate on the basis of stable income. Funds donated by investors are used to develop application scenarios similar to those that ensure stable customer income and participation.

Money Monster does not mechanically apply its technical framework for special purposes, but rather adapts itself to its goals and challenges using the most suitable technology and organizational characteristics.

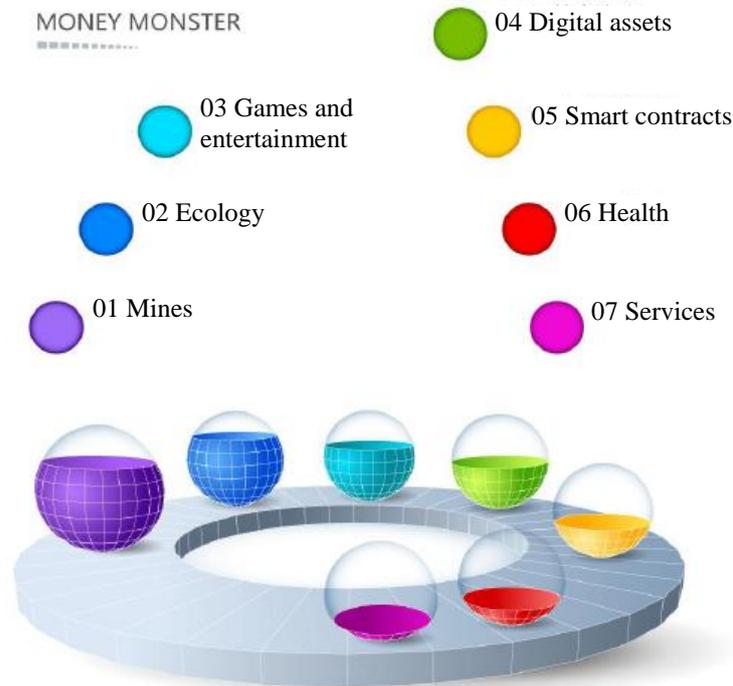
For the past six months of development, we used centralized operations, with its relatively strong, logical, and objective aggregation of data, for rapid development to complete design of the Money Monster product. After more than six months of product iteration, we have resolved or partially alleviated the needs and pain points of investors noted in this chapter. Overall user data shows that these solutions have been recognized and favored by most of its investors.

We have formulated a long-term goal of creating a top-down self-sufficient industrial closed loop with silo-penetrating applications to realize automatic currency circulation, and to build a Money Monster ecosystem through a combination of multiple closed loops.



In the first stage, Money Monster will focus on perfecting the first closed loop: production (mines, high-performance mining machines) - circulation (digital assets finance, tokens) - consumption (large instant blockchain-based financial games) oriented around the blockchain itself.

In the second stage, with the improvement of the community and the promotion of Money Monster, the industrial closed-loop integration will go from online to offline. Money Monster will actively get involved in and cover in-demand fields with high added value such as ecology, entertainment, health, and artificial intelligence.



In the third stage, Money Monster will have taken shape as overall closed-loop interaction gradually begins, covering the industries facing the general public like agriculture, industry, and services, allowing humans to enjoy the efficiency and convenience of the blockchain.

In terms of the ecosystem in the first stage, the items to be completed include but are not limited to:

1 Continuing to build a new type of digital assets mine with high efficiency and low consumption: With new technologies and cheap energy, costs in existing mines can be reduced by 60%, ensuring greater profitability and better stability for Money Monster investors, and bringing in a steady stream of follow-up momentum.

2 Accelerating the launch of digital asset finance: Digital asset finance should be established, under the premise of compliance. Digital asset holders should be provided with greater liquidity in the short term, and greater value-added income over the long term, increasing the intrinsic value of digital assets, resolving demand for financing funds, and also increasing usage scope and establishing real-world applications for digital assets by creating a premium to lending.

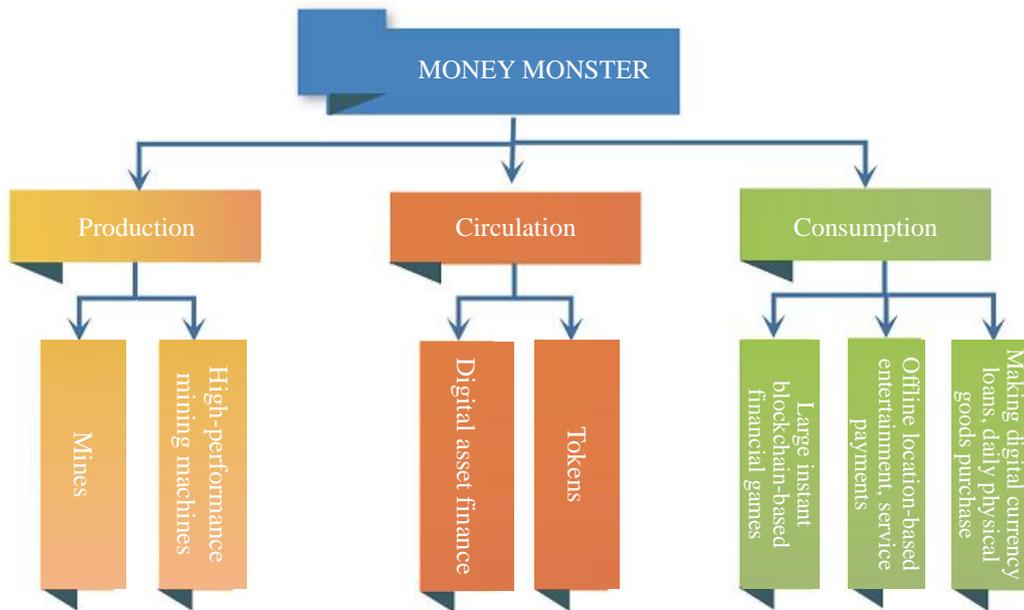
3 Launching multiple premium blockchain games each year: The human demand for spiritual culture is a higher-level of demand, beyond the demand for material culture. Games are very popular around the world, attracting limitless funds. They are also strongly liquid. Internet-based gaming scenarios are not limited by actual territory, facilitating their rapid promotion, so Money Monster gives top priority to blockchain games to create real-world application scenarios, enhance currency depth, increase its liquidity, and promote brand recognition.

Through the development and sale of applications and mobile games, each investor/software rights holder can use the smartphone as a consumer contact point and communication infrastructure, developing each holder's business.

With the continued introduction of new investment-based game apps and subsequent new blockchain technology projects (such as smart order applications, new foreign exchange audit settlement applications, digital financial guarantees, and financing and lending services, etc.), Money Monster will be truly popularized and promoted, both domestically and internationally.

As Money Monster brand recognition rises rapidly, it will gain popularity in the market and among users. We believe that smart game development and operation will become an infrastructure keystone supporting the development of the consumption segment.

2.4 Money Monster business structure



Chapter 3 Team introduction



Jessica Wang CEO

At Phoenix Tour Corporation acting as its General Manager. She is also active in the Jeunesse Global Overseas Chinese Community, in the global cross-border health industry. She served as Director of the Chamber of Commerce for Northeastern China, and Honorary President of the Shenyang Shenyi Weiye Leadership Workshop.



Leon Lee CTO

Monster of Industrial Engineering at New York State University, a researcher at the Chinese Academy of Sciences, a Ethereum Community Developer, former head of the IC chip R&D group at Thomson Broadband Technology Co., Ltd.; he has been engaged in the development of blockchain technology for many years.



Mei Tanzil COO

Graduated from the Fashion Institute of Technology (New York) in 2009, and from Peking University EMBA Senior Seminar in 2012. She has been a media host and an art competition judge for many years.



Hu xing MONEY MONSTER CMO

Hu xing, who has worked hard in the field of financial management for a long time, is one of the earliest pioneers of marketing relations in China and a researcher of Blockchain technology.

In 1996, she went to the United States to launch the road of global marketing.

In 1998, America Noni Investment inc. was founded, which was reported by the special edition of world expo -- "dream circle America".

In 2005, Morinda inc. was selected as China's market elite and successfully introduced tahidinoli into China.

In 2017, Singa Investment Inc. was founded in Las Vegas as CEO, specializing in the promotion and application of Blockchain technology.



Ouyang Jun
MMON Guangxi Community Leader



Gao Chenxin
MMON Jinan Community Leader



Kasumi Tominaga
MMON CO. Ltd. the President(JP)



Liu Yixi
Lianshang Community Founder



Zhang Rensheng
MMON Harbin Community Leader



Wu Yantao
MMON Shandong Community Leader

Investors



Chen Jia
Experienced blockchain investor



Yang Hualong
CEO of Maikai New Energy
Technology Co., Ltd.



Hu Hao
Vice President of the Pawn Trade
Association



Hong Hao
Angel investor



Yu Weiwu
Chairman of Wenzhou Leiben
Investment Co., Ltd.



Cui Chi
Private Fund Manager, angel
investor



Yang Liaobing
Shareholder of a financing/pawning
company



Zhang Huasan
Member of the Investment
Association of China



Zhang Jingjie
Bitcoin mine investor



Qiu Wenhui
Manager of (Japanese) AEX Aviation
Division



Huang Tuyi
Chairman of an asset
management company



Xiao Yifan
Founder of Yifan International



Wu Bin
Experienced blockchain investor



Zhang Yifu
Shenzhen Headquarters COO of
Flag Point Business School under
the MIIT Special Committee for
Blockchains



Yang Zhigao
Blockchain Application Design
Consultant for Maikai International
New Energy Automotive

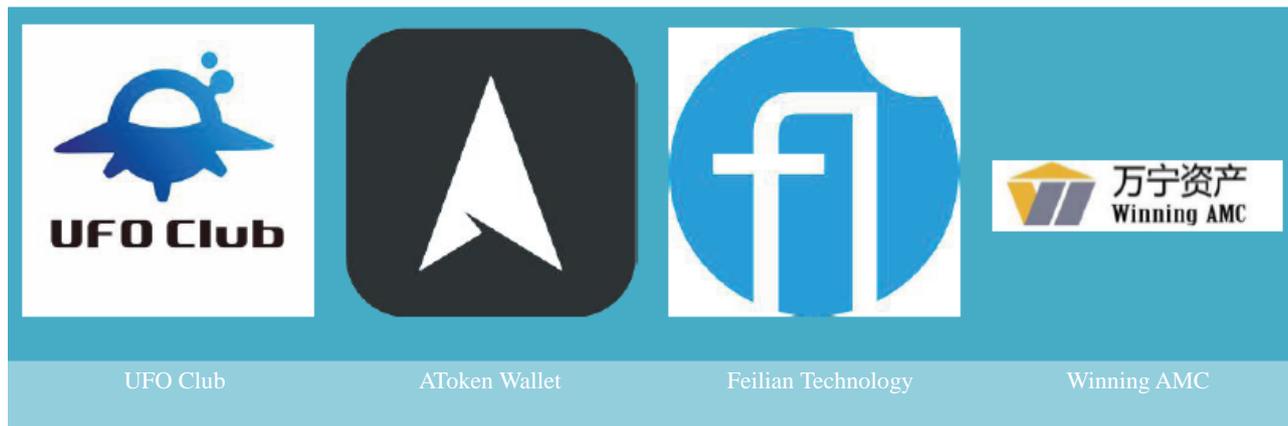


Xu Zhenkun
Bachelor of Economics, Bachelor of
Law, East China College of Political
Science and Law



Sun Zhiyu
Chairman of Huayi E-commerce
Co., Ltd.

Cooperation partners



Chapter 4 MMON token management and issuance plan

4.1 Definition of MMON tokens

MMON tokens are a medium of exchange used for trading in the Money Monster blockchain system, and also the basis for system operations. Outside the system, the tokens are a target reference for measuring the value of labor within the system.

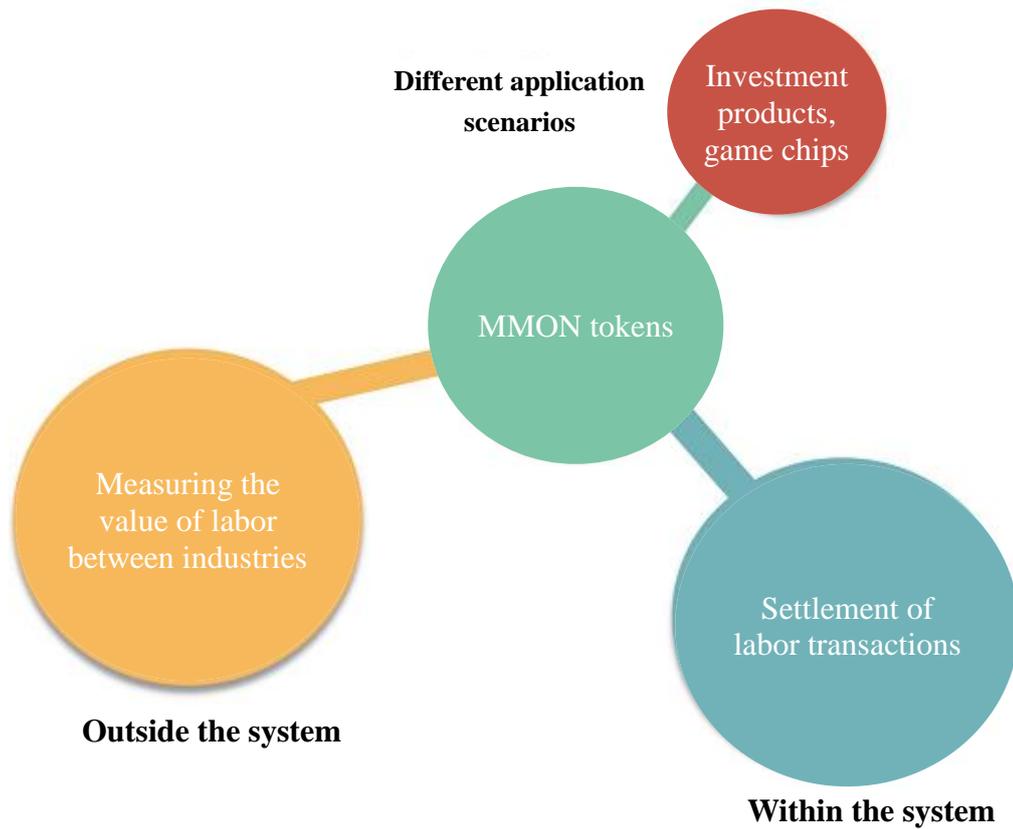
Inside the system, users can use MMON tokens to settle of labor transactions.

Outside the system, users can use them to measure the true value of labor in different industries.

For example, outside the system, users can see a price of 100 MMON/kg for tomatoes produced within the Money Monster agricultural system, and 10,000 MMON for each piece of equipment produced by players in the game system. This gives the user a certain understanding on trade-off between the values of the two items. Within the system, players can use MMON to transact between tomatoes and gaming equipment, without needing 100 KG of tomatoes.

MMON will fluctuate in value with usage and changing application scenarios. It will produce some currency effects, but it is not a real currency, so it has no legal tender function, and is only used as a medium to measure the true value of labor.

Also, it can still represent investment goods, gaming chips, or other equity values in given scenarios, depending on the specific situation.



4.2 Issuance management company

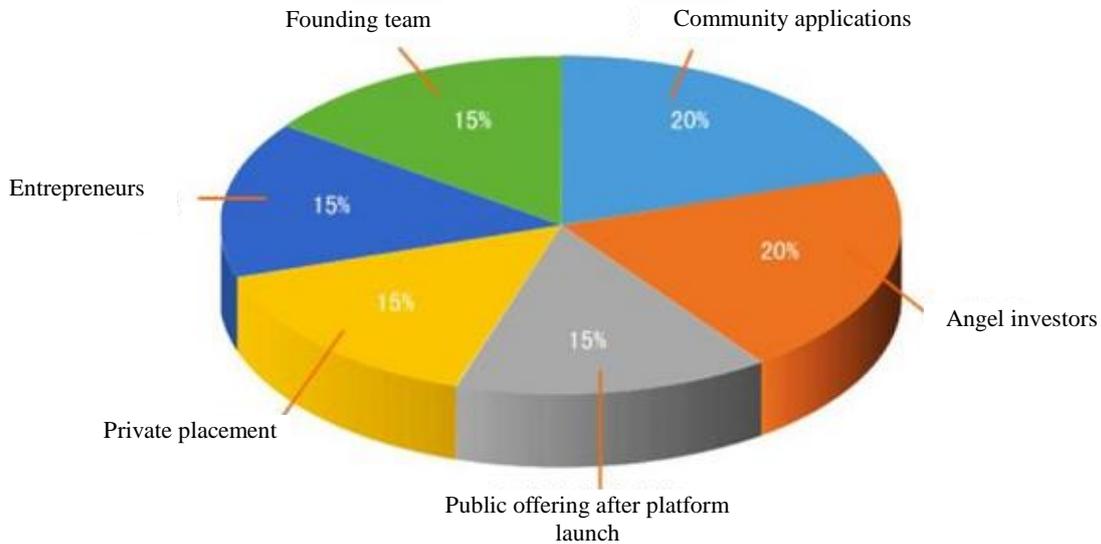
Singa Blockchain Investment, Ltd. is a blockchain company registered in the UK. As Money Monster's assets manager, it is responsible for issuance and management of MMON; fair, open and transparent operation of the Money Monster project; maintaining normal development and operation of the platform and community; managing the security of all raised digital assets; and providing support for Money Monster development and operations teams. The "profit" obtained by the entity is called "surplus," and will be continuously reserved as funds for further development, not distributed as profit to its members. Singa operates independently and is regulated by relevant UK laws.

4.3 Distribution of MMON tokens

Tokens issued by Money Monster are called MMON. Based on the ERC20, the total number of tokens issued will never exceed 1.8 billion.

15% for the founding team	5% released per month after being locked 18 months
20% for community applications	Ecosystem development, community incentives, and business cooperation
15% for seed investors	Entrepreneurs
20% for angel investment	Private investors
15% for private placement	1ETH:16000 MMON
15% for public offering	1ETH:10000 MMON

Token distribution diagram



Chapter 5 Asset management and planning

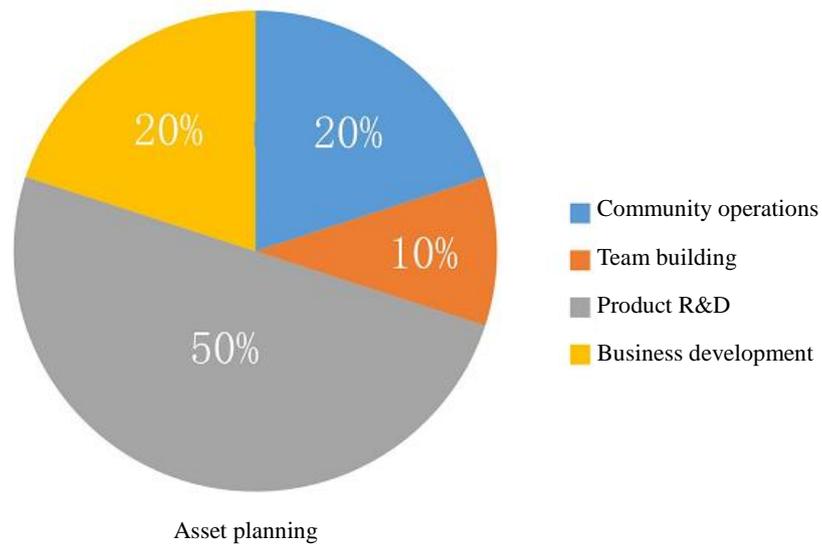
5.1 Decision making organization

To help the Money Monster community rationally utilize resources, continue promote rapid development, create more application scenarios, and widely recruit institutions, companies, projects, organizations, and developers into the ecosystem, eleven people have created a decision-making committee. The digital assets donated by investors can only be used when more than half of the entrepreneur decision makers enter passwords into their multi-signature wallet.

The Money Monster team highly recognizes the power of decentralization, and believes that with the trend of highly developed human wisdom, the new forms of organization can effectively provide an open, transparent, collaborative, and shared environment, giving the most reasonable incentives for all individuals involved, bursting with competitiveness.

5.2 Asset planning

All Ethereum ETH exchanged with MMON will be used for construction of the overall cryptocurrency investment ecosystem:



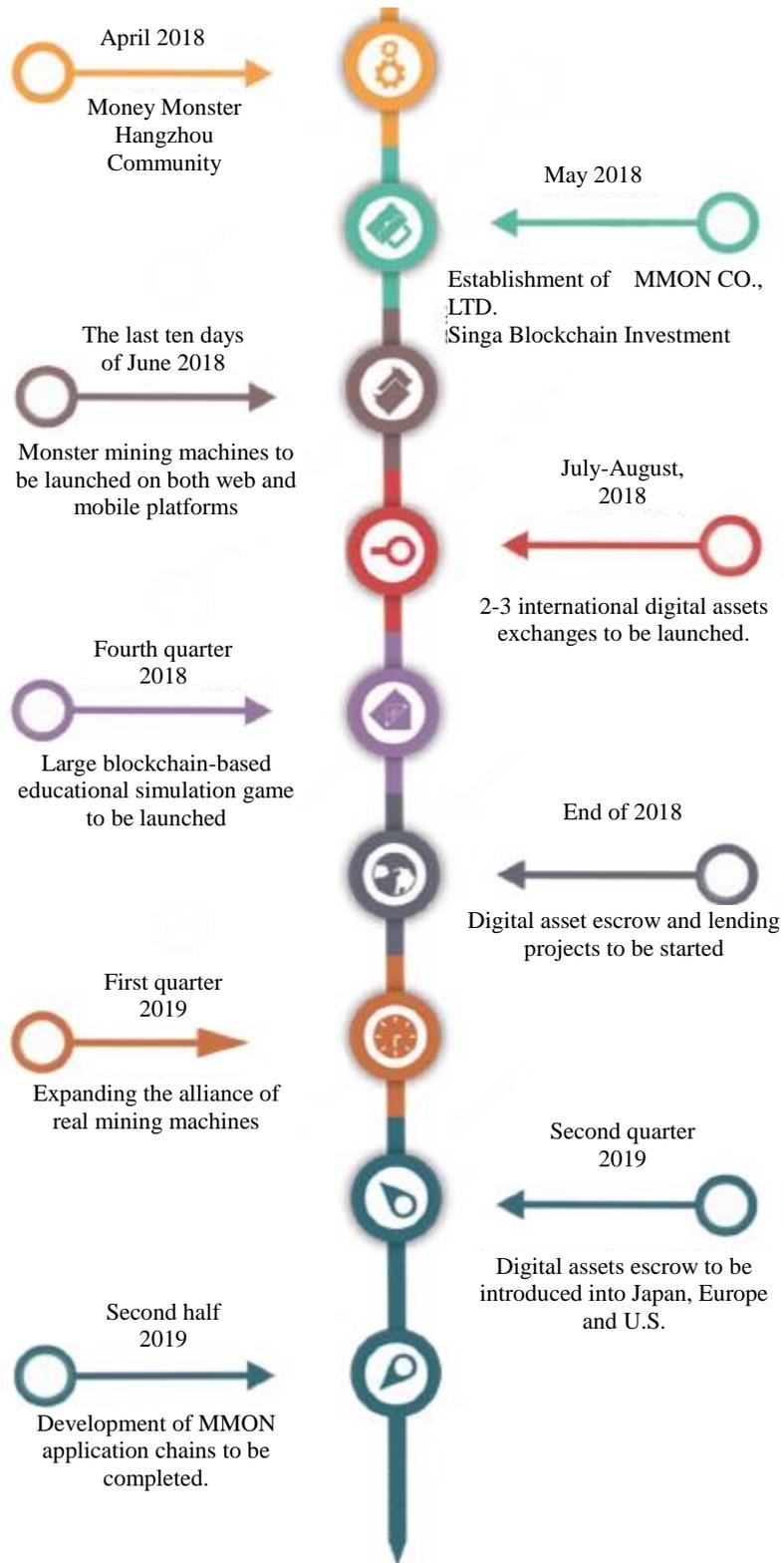
5.2.1 Team building

After the exchange is completed, Money Monster plans to use 10% of its funds for rapid and compliant operational advancement of the team, and orderly expansion.

5.2.2 Product R&D

We will spend no less than 50% of our funds on the development of digital asset finance, including expanding multi-client development, supplementing blockchain development efforts, improving overall system architecture and infrastructure, procuring development and collaboration tools, and security guarantees.

Chapter 6 Road Map



Chapter 7 Precautions and risks

7.1 Precautions

This white paper is only used as a conceptual document to describe the business direction, development plan, and MMON tokens. It does not constitute a prospectus, offer document, securities offer, investment bid, or an offer to sell any product or asset. The Money Monster team cannot guarantee the accuracy and completeness of information in this White Paper. You should consult your professional advisors on laws, finance, tax and other matters before participating in any of the activities described here.

All supporters of the Money Monster project should carefully read the relevant descriptions in this White Paper, fully understand blockchain technology, and be clearly aware of the risks of this project. Participation in this investment indicates that investors have understood and accepted its risks.

Investors should also understand that obtaining a MMON token is essentially a donation, so it is non-refundable and non-reversible, with no compensation. MMON is only used as a permit for use in the Money Monster platform, and does not represent a promise of gains on dividends, value-added, equity, securities, or derivatives. The project side does not provide any put-back channel, and the holder has the right to use tokens at his own discretion after obtaining them. This White Paper is available in multiple languages; if there is any discrepancy, the English version shall prevail. You acknowledge that you have personally read and understood the English version of this White Paper.

7.2 Risks

1. Attitudes and policies of countries around the world are not clear at present towards blockchain projects financed using cryptocurrencies. A possibility exists of investment loss due to policy changes.

2. The transaction of digital assets, including MMON, is subject to a high degree of uncertainty. All cryptocurrencies are subject to sudden and sharp rises and falls in price, as well as the risk of manipulation by the issuer.

3. There are currently numerous projects in the blockchain field, with a highly competitive market. Money Monster has proved its competitiveness in the past, and it will make every effort to ensure that the Money Monster project continues to grow and expand, but we cannot ensure that every investor will profit.

4. The Money Monster team will spare no effort to achieve the goals set out in this White Paper, and will actively explore the longer-term development space for the project. Due to uncertainty in the external environment and internal resources, we retain the right to adjust the content of this White Paper and are not obligated to inform investors of all changes to its content. Participants are requested to obtain updates through relevant channels.

5. In the future, Money Monster will be built on the basis of blockchain technology and cryptographic algorithms. Blockchain is still an early-stage technology at present, and cryptography is also in the process of rapid development, so the Money Monster team cannot fully guarantee that all technologies will be implemented smoothly. Furthermore, all technical projects have the possibility of user loss caused by hackers or code vulnerability.

6. In addition to the aforementioned risks, there also exist various risks that we have not mentioned or anticipated. Since cryptocurrency investment is still a brand-new field, we once again warn investors that investment is risky and caution should be exercised making such investments.