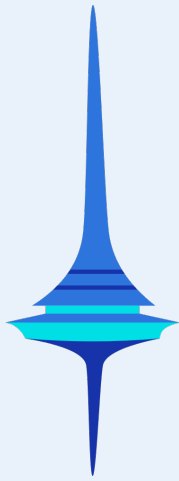
The background is a deep purple. In the upper half, several yellow flying cars with blue trails are shown in flight. The word "UTOPIA" is written in large, bold, white capital letters. Below it, the word "Whitepaper" is written in a smaller, white, sans-serif font. In the lower half, there are stylized blue and white futuristic buildings, including a large one on the left and a smaller one in the center. There are also some green trees and bushes at the bottom left and right. The overall style is clean and modern.

# UTOPIA

Whitepaper



## DISCLAIMER

At the moment, we are continuously iterating on our plan to create the best decentralized cryptocurrency project with the best tools on BSC. So, over time, there may be changes to various sections of this white paper as new ideas come to fruition or we discover better implementation methods. However, there will be no logical changes to the model, distribution, and supply of Utopia tokens.

## ABSTRACT

Utopia originates from the Greek word ou-topos, which essentially means an ideal world. Utopia strives to get close to achieving a perfect world with the empowerment and support of our community. We seek to solve real-world problems through our charity donations / crowdfunding and solve problems within the cryptocurrency space through our utilities. Utopia is built on the Binance Smart Chain to utilize the lower gas fees and ease of transaction offered by the blockchain network.

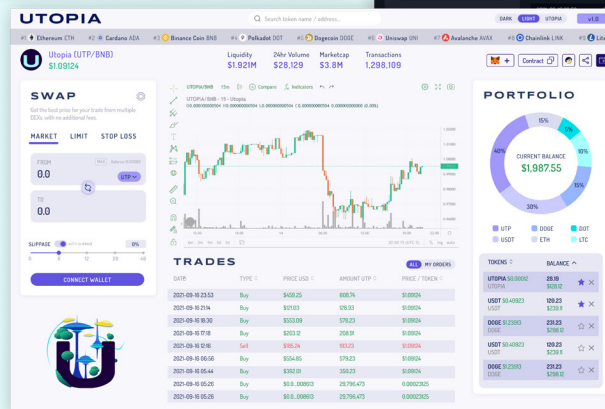
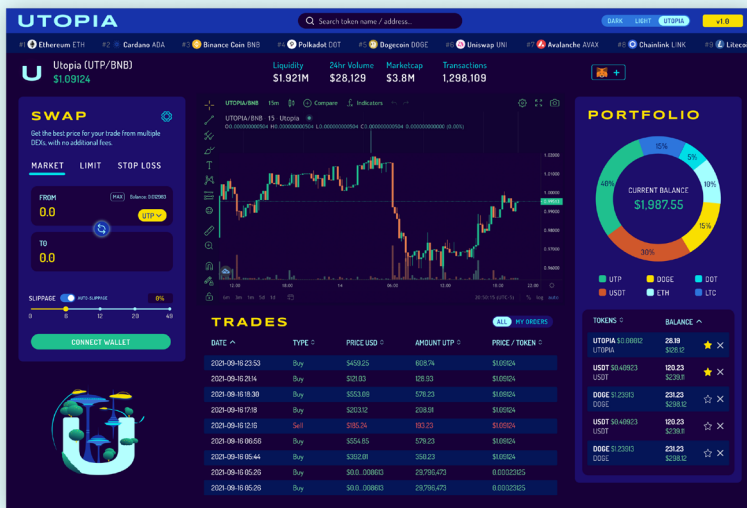
Utopia is more than just a cryptocurrency token; **it is a tool to change the world.**

# PRODUCT

## Utopia Decentralized Exchange

Due to the growth of the Binance Smart Chain, we have seen an increase in the number of new projects trading on BSC decentralized exchanges. The top existing decentralized exchanges offer a fundamental swapping function. However, they do not include any trading tools or features that investors are used to in the centralized exchanges. That is why the Utopia exchange will have all the extensive tools required for decentralized cryptocurrency trading.

Our platform will include next-gen charting, limit orders, and stop-loss orders; the end goal is to produce a decentralized exchange that works better than the top centralized exchanges. Eventually we intend to have our own liquidity pools that will be directly linked to our launchpad, allowing easy token launches. Additionally, our aim is to expand our exchange to other blockchains and become a multichain.



## Utopia Launchpad

Before new projects enter the decentralized exchange space, they often launch on a decentralized platform. These launchpads provide the tools for new cryptocurrency tokens to sell tokens through a presale. However, existing launchpads have high fees and offer no preventive measures from people sniping the presale early / bots filling the presale early. The Utopia launchpad will charge minimal fees, have anti-bot features, and will be standard. On top of this, we will have an additional feature: the ability for tokens to do a whitelist presale. The whitelist will be fully automated and will have anti-bot features to avoid bots submitting multiple times.

## Crowdfunding Utility

Further down on our roadmap, we will create a decentralized charity crowdfunding utility. In this space, people will be able to use trustless smart contracts to fund charitable acts. In addition, the platform will hold users accountable for following through on their projects once successfully funded.

There will be more details to come as we figure out the inner workings of the crowdfunding utility.



### **BTC Utopia Bridge**

In order to further lower the barrier of entry to buy our token and to bring further utility to the platform, we will build a decentralized bridge in between BTC and Utopia. This bridge will allow users to go fluidly in between the two different blockchains. Eventually we intend to expand this bridge across to other blockchains and become a decentralized bridge across multiple blockchain networks. As we are aware that decentralized bridges are very prone to being hacked, we will ensure that it is an extremely secure platform.

### **DeFi Lending**

Our DeFi lending platform will allow users to become lenders and borrowers in a permissionless way using trustless smart contracts, while maintaining full custody of their crypto assets. This platform will also allow for DeFi margin trading and will enable the introduction of a leverage trading tool to our exchange. Unlike existing lending platforms such as Compound and AAVE, we will allow users to create isolated markets enabling the creation of many lending pairs that do not affect other markets.

### **Utopia Crypto Hub**

Our vision is to create a HUB within BSC for users to seamlessly buy and sell tokens with all the required trading tools and eventually become the number one decentralized exchange on BSC. Also, we want to build a fair way through which developers can launch their projects. Through our charity work, we intend to create a real impact in the world. Anytime someone thinks about trading in BSC, they will think of Utopia.



# FUTURE DEVELOPMENTS



## Utopia Wallet

After refining our DEX, we intend to release the Utopia wallet as a phone application and a browser extension for personal computers. The wallet will have our DeFi exchange integrated into the phone application and allow users to easily purchase Utopia tokens using fiat without the 10% transaction tax. Then, Utopia tokens can be used to exchange for other BSC tokens enabling mass adoption of cryptocurrency.

## Utopia Debit Card

Eventually, we will release a debit card, which will allow people to buy real-world items using Utopia tokens.

## Sister Token on Ethereum Network

In preparation for ETH 2.0 mainnet, we intend to launch a sister token of Utopia to utilize the better transaction fees and faster transactions offered by ETH 2.0. We will also expand our project and brand to the Ethereum network, and create a bridge between ETH and BSC.



## Utopia World

Utopia World will be an NFT based decentralized game. It will be a metaverse where players can battle, build, earn and trade using avatar-based NFTs called Utopians. The game will have a play-to-earn structure where players can have PVP battles with their Utopians to earn tokens, buy land, and sell their NFTs and other collectibles on a dedicated marketplace for the game. Players will be rewarded in a native token to the game separate from Utopia tokens for winning battles and selling collectibles. There will be an IGO (Initial Game Offering) to raise funds for development.



## Utopia Poker

Utopia Poker will be a decentralized online poker room. When the poker room is first built out, we will launch with both cash games and tournaments for Texas Hold'em and Omaha Hi-lo. As we continue development, we will incorporate other poker games into the platform. The poker room will accept deposits / withdrawals in BNB and UTP. As with most poker rooms, there will be a rake (a tax paid to the house from each hand). Part of the rake will be donated to charity, and another part will be used to further develop Utopia

# TOKENOMICS

## Token Supply + Distribution

**Total Supply:** 1,000,000,000

**Presale:** 290,000,000

**Liquidity:** 203,000,000

**Team:** 50,000,000

(Locked and will be slowly released)

**Private Sale:** 50,000,000

**V1 Holders:** 177,700,000

**Locked tokens:** 229,000,000

(These tokens will primarily be used to provide liquidity to centralized exchanges for new listings, for future hires, and as a store of value for the business as an asset)

## Tax Breakdown

**1%** Redistributed to holders

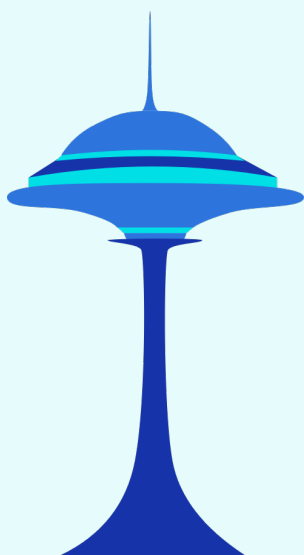
**5%** Utopia Labs Development

**4%** Auto Liquidity Pool

## Tax

During the first phase of the token's life, there will be a 10% fee on most transactions.

We intend to reduce our transaction fee in the future as our average daily volume increase. With large daily volumes, we will still extract a substantial amount of funds without the need for as high of a tax. A lower tax will also increase the utility of the token.



# core team



## TIMMY KURIAKOSE

### CO-FOUNDER / PROJECT COORDINATION

With a background in Aerospace Engineering, Timmy has experience in solving complex problems and managing start-up projects.

Timmy has been in the DeFi space for over 4 years. Being a visionary, he has seen the huge potential of cryptocurrency.

To Utopia he brings the skills necessary for project coordination, facilitating operations and long term vision / scope.



## IGOR AINBINDER

### CO-FOUNDER / BUSINESS DEVELOPMENT

Igor is the Founder / CEO of Extract Solutions, Inc. and the Hella Dank brand in California.

He has been a participant in the crypto space since 2015. What started out as a curious hobby, has grown into a lifestyle. He now brings his experience in business development, entrepreneurship and marketing to Utopia.

Igor is a nerdy optimist, a believer in a better reality and the power of each individual to change the world.



## DEREK CHIN ZHI XIAN

### HEAD OF TECHNOLOGY DEVELOPMENT

Derek is an experienced blockchain developer and software engineer.

His interest in blockchain development was ignited when he joined Blockchain @ Berkeley as a Developer.

He is interested in applied cryptography and has done proof-of-concept work of zero knowledge proofs on both Ethereum and Hyperledger Fabric.



## JERRY KU

### LEAD FRONT END DEVELOPER

Jerry is an experienced front-end developer who has built webpages for companies such as GAP Inc, Apple, and currently Tesla.com.

He has been developing responsive webpages and web apps for the past 5 years. He has been in crypto since the 2017 crypto craze.

He aspires to build applications that will help change the world and shape our futures.



## LANE AINBINDER

### LEAD DESIGNER

Lane is a product and visual designer, with deep experience in human-centered design.

She entered crypto in 2015 when she began designing for Coinflip, today's world's leading bitcoin ATM operator.

She now leads the user experience for internal products at a mental health tech company. She loves to use her design skills for good, which is what brought her to Utopia.



# LEGAL DISCLAIMERS

## Information Published in the Whitepaper

The whitepaper provides information and material of general nature. You are not authorized nor should you rely on the whitepaper for legal advice, business advice, or advice of any kind. You act at your own risk in reliance on the contents of the whitepaper. Should you decide to act or not act, you should contact a licensed attorney in the relevant jurisdiction in which you want or need help. In no way are the contributors to the whitepaper responsible for the actions, decisions, or other behavior taken or not taken by you in reliance upon the whitepaper.

## Involvement Risks

The team does not recommend that any cryptocurrency should be bought, sold, or held by you. Do conduct your due diligence and consult your financial advisor before making any financial decisions. By purchasing Utopia, you agree that you are not purchasing a security or investment, and you agree to hold the team harmless and not liable for any losses or taxes you may incur. You also agree that the team is presenting the token “as is” and is not required to provide any support or services. You agree that by purchasing or exchanging Utopia tokens you may not claim any tax, fee, reward or any transaction or activity from Utopia, nor any of the Utopia team members, nor any other third-party. Any functionality of the Utopia application, the Utopia Token as well as the Utopia Projects mentioned within the present whitepaper is of purely technical nature and not related to any legal claim of an Utopia token holder.

## Compliance with Tax Obligations

The team does not guarantee compliance with any country across the world. Always make sure that you comply with your local laws and regulations before you make any purchase.

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## Future Statements

There may be matters in this whitepaper that are forward-looking statements. Such statements are subject to risks and uncertainty. Participants are cautioned not to place undue reliance on these forward-looking statements. The actual results or events that transpire afterwards may be different from what is implied here. The team shall not guarantee the accuracy of the forward-looking statements outlined in this whitepaper.

