



Y T F I N

Every video you watch can enrich your Life

Whitepaper Version 0.1

<https://ytfin.vercel.app/>



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1. Introduction

We all spend a lot of time on YouTube, watching, liking, and sharing videos. But what if you could actually earn money from doing that? That's what YTFIN is all about. YTFIN is about bringing together crypto investment and YouTube content creation. We want to change how digital content is funded, created, and monetized by using decentralised finance (DeFi) and involving our community. YTFIN sells tokens to raise money. That money goes directly into producing YouTube content. This way, creators get the funds they need to make videos without worrying about financial barriers. But it doesn't stop there. Our community plays a big role by promoting the content, which helps increase its reach and engagement. When they watch and engage with these videos, they earn ad revenue. But here's the twist: ad revenue isn't just for the creators. It's shared with everyone who holds YTFIN tokens. This creates a win-win situation for everyone. So, by simply doing what you already do on YouTube, you can earn money. Some of the earnings are reinvested to keep the cycle going, fund more content, and keep things fresh.

This whitepaper will explain how you can get involved with YTFIN, how the funds are used, and how you can earn from your everyday online activities. We'll also share our plans for the future to keep the platform growing and improving.

Join us in changing the way we interact with online content. With YTFIN, every video you watch and every click you make can put money in your pocket.





2. Vision

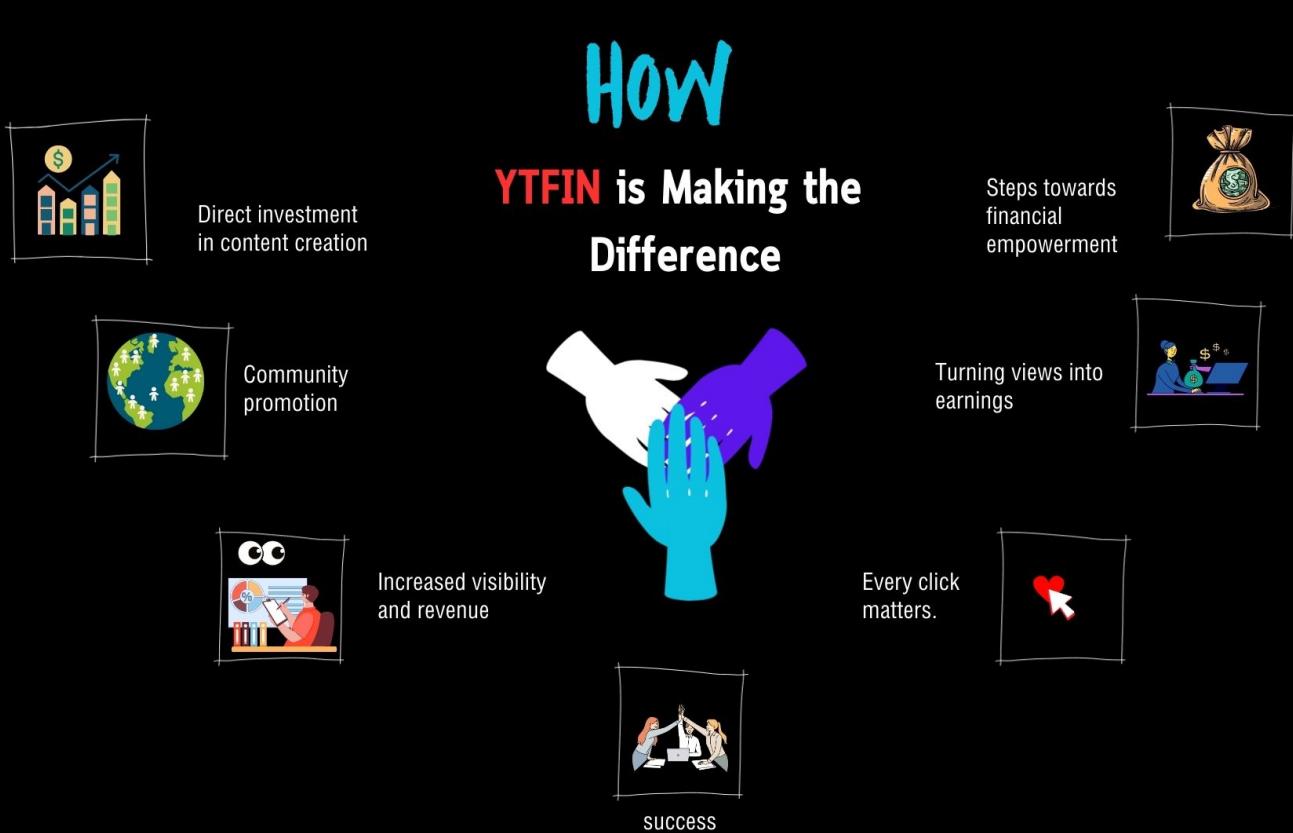
At YTFIN, we aim to create a sustainable ecosystem where crypto investments fuel digital content creation. Our vision is to make every YouTube video pay you back. We believe that every click you make should count for something more, turning everyday engagement into real earnings. We seek to transform the way YouTube content is funded and monetized, making it more accessible, transparent, and beneficial for everyone involved.

Our goal is to show how community efforts can succeed in the digital age, creating a system that delivers value to all community members.

We want to redefine the online video experience, making it more rewarding for everyone involved. With YTFIN, every video you watch can enrich your life.

3. How YTFIN is making the difference

YTFIN links crypto investment directly with content creation, creating a unique and effective ecosystem. Here's how we make a difference:





Direct investment in content creation

Funds from YTFIN token sales go directly into producing YouTube content. This ensures that creators have the resources needed to develop videos.

Community promotion

The YTFIN community helps promote the content. By liking, sharing, and subscribing to the YouTube channels, community members increase the content's visibility.

Increased visibility and revenue

The promotion by the community leads to higher visibility for the YouTube channels. This increased visibility translates to more ad revenue and other monetization opportunities.

Shared success

Revenue generated from the content is shared among the community members or investors in the form of YTFIN tokens. This ensures that everyone involved has a stake in the platform's success.

Every click matters

Think about how many YouTube videos are watched every day—billions. Imagine if each video you watched could actually pay you back. With YTFIN, that's exactly what happens.

Turning views into earnings

Our platform is about more than just supporting content creators. It rewards you for your engagement—watching, sharing, and liking videos all add to your YTFIN wallet.

Steps towards financial empowerment

Each view and each click you make is a step towards earning more. YTFIN is not just changing how we watch videos; it's making a real impact on our lives.





4. Market Overview of YouTube and Content Creation

Growth of Digital Content Consumption

The consumption of digital video content has seen significant growth in recent years. Users spend over 1 billion hours watching videos on YouTube each day.

Mobile viewership has surged, with more than 70% of YouTube watch time coming from mobile devices. This trend highlights the importance of accessible and engaging content that can be easily consumed on-the-go.

Youtube Current Analytics

YouTube is a dominant platform in the digital content space, with over 2 billion logged-in monthly users. YouTube has over 2 billion monthly active users, making it the second most visited website globally after Google. Daily active users spend an average of 40 minutes per session on the platform. YouTube's ad revenue reached \$28.8 billion in 2021, showcasing the significant financial potential for content creators. Over 500 hours of video are uploaded to YouTube every minute, indicating a highly competitive environment.



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5. YTFIN's Role in the Market

YTFIN sets up a system where crypto investments fund digital content production, benefiting both creators and viewers.

Funding for Content Creators

Problem: Many content creators struggle to get enough money to make high-quality videos. Traditional ways of earning money, like ad revenue, can be unreliable and not enough.

Solution: YTFIN uses money from token sales to support content creation. This gives creators the funds they need to make their videos.

Monetization Issues

Problem: The current YouTube model mainly benefits the platform and advertisers, with creators getting a smaller share. Viewers do not directly benefit from engaging with the content.

Solution: YTFIN shares ad revenue with both creators and the community. Viewers earn YTFIN tokens for their engagement, spreading earnings more fairly.

Incentives for Engagement

Problem: Viewers lack direct incentives to engage with content beyond personal enjoyment.

Solution: YTFIN rewards viewers with tokens for their engagement. Every like, share, and subscription adds earnings to their YTFIN wallet.

Visibility and Promotion

Problem: New and small content creators often struggle to get noticed on YouTube because the platform's algorithm favours popular content.

Solution: YTFIN's community actively promotes content. By engaging with and sharing videos, the community helps increase visibility.

Revenue Sharing

Problem: Revenue sharing on traditional platforms is often unclear and favours the platform over the creators.

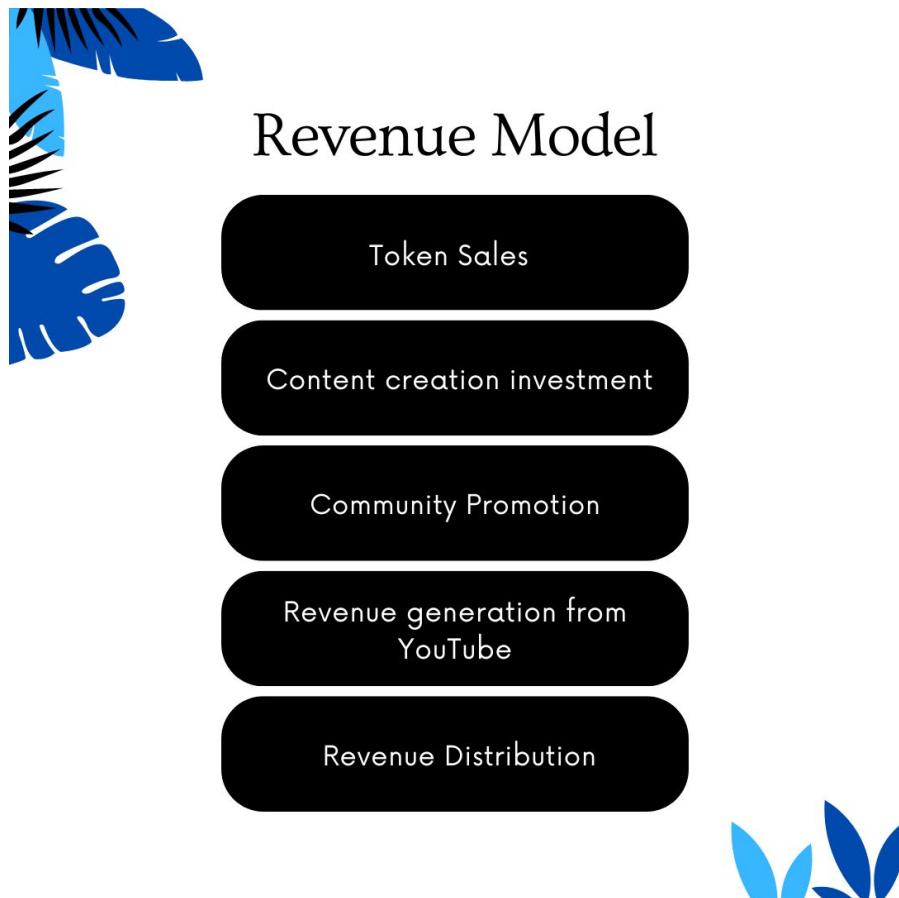
Solution: YTFIN uses blockchain technology to ensure a clear and fair distribution of revenue. The ad revenue from videos is shared among token holders.

YTFIN improves the content creation and viewing experience by creating a system where creators, viewers, and investors benefit financially. This new approach sets a standard for how online content can be funded and monetized.



6. YTFIN Revenue Model

The YTFIN revenue model aims to build a sustainable and profitable system for both content creators and investors. YTFIN ensures funds are used effectively to create YouTube content and generate revenue. Here's a simple breakdown of the current revenue model for YTFIN:



Token Sales

Initial Token Offering (ITO): YTFIN raises initial funds by selling tokens to early investors and community members through its website or partner exchanges.

Continuous Token Sales: As the platform grows, new investors can buy additional tokens, providing ongoing funding for content creation.

Content creation investment

Fund Allocation: Funds from token sales are used for YouTube channels and content creation projects, covering costs like production, equipment, marketing, and hiring talent.

Content Diversity: Investments are spread across different niches to attract a wide audience and boost revenue potential.



Community Promotion

Engagement Incentives: YTFIN community members promote content by liking, sharing, and subscribing to YouTube channels. Active engagement increases visibility and interaction.

Reward System: Community members may receive extra YTFIN tokens or exclusive content access as rewards for their promotion efforts.

Revenue generation from YouTube

Ad Revenue: Revenue comes from YouTube ads shown on the videos. More views and engagement lead to higher ad revenue.

Channel Memberships and Super Chat: Additional revenue sources include channel memberships, Super Chat, and Super Stickers during live streams.

Brand Partnerships: Content creators can also enter into partnerships and sponsorships with brands, adding more revenue opportunities.

Revenue Distribution

Profit Sharing: Revenue from YouTube content is shared among YTFIN token holders based on the number of tokens held and engagement level.

Reinvestment: A portion of the revenue is reinvested into creating more content, ensuring ongoing growth and development of the platform.





7. Buyback and Burning of the YTFIN Project

The buyback and burning mechanism is a strategic approach within the YTFIN project designed to enhance the value and stability of YTFIN tokens. This process involves repurchasing tokens from the market and permanently removing them from circulation.

Benefits of Buyback and Burning

1. Increased Token Value
2. Market Stability
3. Enhanced Investor Confidence
4. Sustainable Growth



Benefits of Buyback and Burning

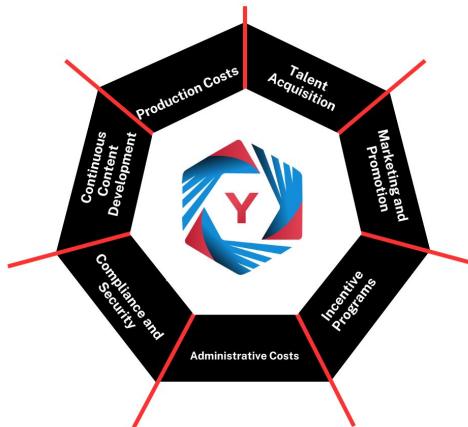
The buyback and burning mechanism is a key component of the YTFIN project's strategy to enhance token value, stabilise the market, and build investor confidence. By periodically repurchasing and permanently removing YTFIN tokens from circulation, the project aims to create a sustainable and profitable ecosystem for all participants. This approach not only benefits token holders but also supports the long-term growth and success of the YTFIN platform.

The overall long-term aim of YTFIN is to build a deflationary token economy that will, among other things, limit the total circulating supply. This will be achieved by taking tokens out of the circulating supply and burning them.



8. Use of Funds for the YTFIN Project

The use of funds is crucial for the YTFIN project's success. By allocating resources to content creation, platform development, community engagement, operational expenses, and reinvestment, YTFIN ensures the growth and sustainability of its ecosystem. This approach not only enhances the quality and appeal of the content but also supports the overall mission of creating a profitable and collaborative platform for both creators and investors. Here's a detailed breakdown of how the funds are utilised:



Production Costs

Funds are allocated to cover production costs, including video equipment, editing software, and studio rentals. This investment ensures high-quality content that can attract and retain viewers.

Talent Acquisition

Resources are used to hire skilled content creators, videographers, editors, and other professionals essential for producing engaging videos. By attracting top talent, YTFIN aims to enhance the quality and appeal of its content.

Marketing and Promotion

A portion of the funds are dedicated to marketing and promoting YouTube channels and content. This includes social media campaigns, SEO optimisation, and collaborations with influencers. Effective promotion helps increase visibility and drive user engagement.

Incentive Programmes

Funds are used to create incentive programmes that reward community members for their active participation and promotion of content. Incentives may include additional YTFIN tokens, exclusive content access, and other benefits.

Administrative Costs

A portion of the funds is allocated to cover administrative costs, including salaries for the YTFIN team, office expenses, and legal fees. Efficient administration ensures smooth operation and effective management of the project.

Compliance and Security

Resources are dedicated to ensuring compliance with regulatory requirements and implementing robust security measures to protect user data and assets. Maintaining compliance and security builds trust and credibility within the community.

Continuous Content Development

A percentage of the revenue generated from YouTube content is reinvested into creating new content and expanding existing channels. This continuous reinvestment supports ongoing growth and diversification of the content portfolio.

Tokenomics



YTFIN
YTFIN



9. Token Overview

YTFIN token

YTFIN token is built on the Solana Block Chain that will power the future goal of YTFIN token ecosystem. It serves as the core of the YTFIN ecosystem, linking crypto investment with YouTube content creation. The token facilitates transactions within the platform, providing a way for users to invest in and support content creators while earning rewards.

Built on Solana, known for its high speed and low transaction costs, ensuring efficient and cost-effective transactions. The decentralized nature of the Solana blockchain ensures that all transactions are secure, transparent, and recorded on a public ledger.

YTFIN Token Key Features

1. Ensures the exclusivity of the YTFIN value proposition
2. Delicately designed ‘tokenomics’ and liquidity mechanism that prevents depreciation of YTFIN tokens giving a stable and well protected currency to its owners.

Overview & technical Summery

YTFIN Tokens are electronic, cryptographic, digital tokens to be issued as Solana based smart contract on the Solana Blockchain. The protocol or code for the YTFIN token smart contracts has been designed based on the open-source SLP20 standard. The YTFIN token is a SLP20 compliant token, meaning it follows a common list of rules within the Solana Blockchain.

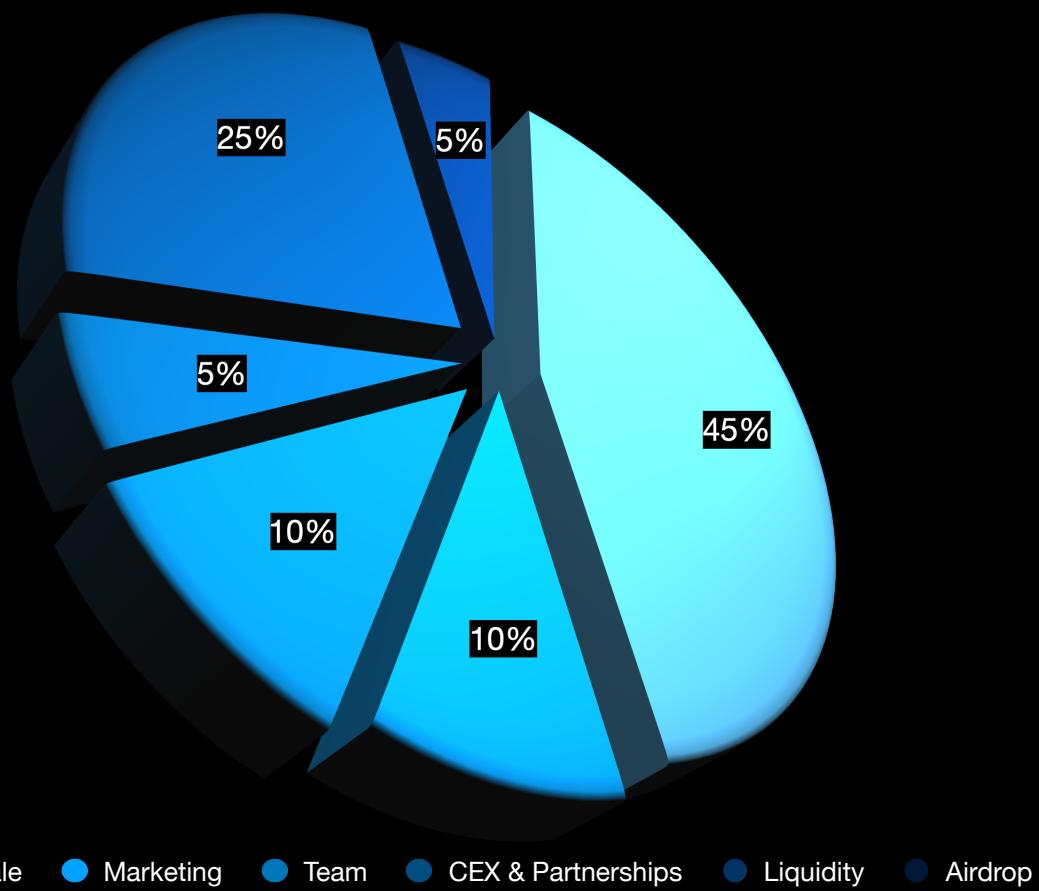
YTFIN Overview	Technical Summary
Blockchain	Solana
Token Name	YTFIN
Token Ticker	YTFIN
Token Standard	SLP-20
Token Decimal	Six
Total Supply	1B



10. Token Allocation

YTFIN has put significant effort into the tokenomics and token model. As such, the token has been designed to reflect the success of the platform and to incentivize a healthy ecosystem, bringing together token holders and users.

Details	Percentage
Presale	45%
Marketing	10%
Team	10%
CEX And Partnerships	5%
Liquidity	25%
Airdrop	5%





10. YTFIN Vesting Schedule

The YTFIN token will have a vesting period of 4 months. During this period, tokens will be released incrementally each month. The release schedule is as follows:

Month 1: 25% of the total vested tokens will be released.

Month 2: An additional 25% of the total vested tokens will be released, making it 50% cumulative.

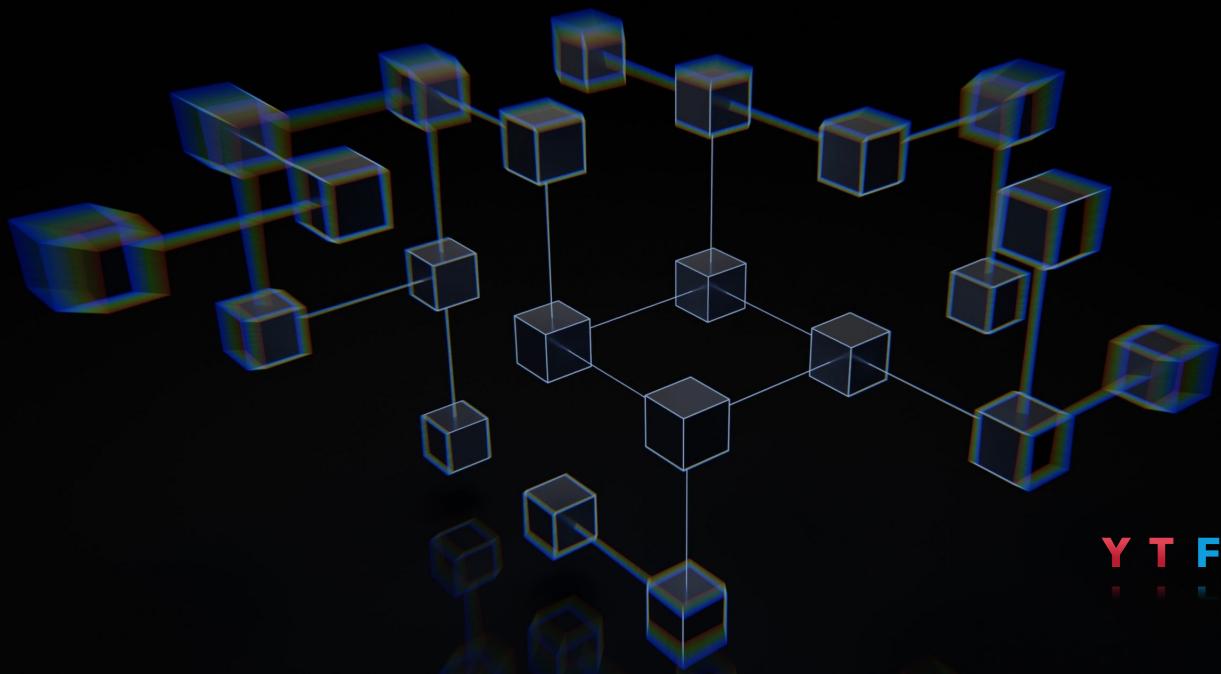
Month 3: Another 25% of the total vested tokens will be released, reaching 75% cumulative.

Month 4: The final 25% of the total vested tokens will be released, completing the 100% vesting schedule.

This structured release schedule ensures a balanced and fair distribution of tokens over the vesting period.

YTFIN Token Vesting Schedule

Month	Percentage Released Each Month	Cumulative Percentage Released
1	45%	25%
2	10%	50%
3	10%	75%
4	5%	100%



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11. YTFIN Roadmap



Q1 2024: YTFIN Project Initiation

1. YTFIN Ecosystem Development:

- Set up the foundational elements of the YTFIN platform, including the architecture and framework needed to support its operations.
- Ensure that all components, such as user interfaces, backend systems, and blockchain integrations, are designed to work together seamlessly.

2. Create Smart Contracts and Tokens:

- Develop the smart contracts that will manage the YTFIN tokens and ensure secure, automated transactions.
- Launch the YTFIN token on the Solana blockchain, establishing its presence and functionality within the ecosystem.

3. Develop the Website:

- Create a user-friendly website that provides information about YTFIN, its goals, and how users can get involved.



- Include features for buying tokens, accessing the platform, and engaging with the community.

Q2 2024: Marketing and Community Engagement

1. Launch Marketing Campaigns:

- Design and execute marketing strategies to build awareness of YTFIN.
- Use various channels such as social media, influencers, and content marketing to reach potential users and investors.

2. Implement Promotion Strategies:

- Develop targeted promotion strategies to highlight the benefits of YTFIN.
- Use online ads, partnerships with crypto influencers, and promotional content to attract interest and investment.

3. Engage the Community:

- Build and foster a community of users who are interested in YTFIN.
- Use forums, social media groups, and community events to keep users informed and engaged.

Q3 2024: Token Sale and Content Creation

1. Conduct Pre-Sale on Pinksale.finance:

- Offer an initial sale of YTFIN tokens to early investors on Pinksale.finance.
- Use the pre-sale to generate initial funding and build momentum for the project.

2. Execute Token Sale and List on Exchanges:

- Launch a public token sale to make YTFIN tokens available to a wider audience.
- List YTFIN tokens on major cryptocurrency exchanges to facilitate trading and liquidity.

3. Allocate Funds for Content Creation:

- Use the funds raised from the token sale to support YouTube content creators.
- Provide resources for production, equipment, marketing, and talent acquisition to ensure high-quality content.

Q4 2024: Official Launch

1. Launch the YouTube Channel:

- Start the official YTFIN YouTube channel with initial content.
- Ensure a variety of videos are available to attract and engage viewers.

2. Engage the Community to Promote Content:

- Encourage the YTFIN community to actively promote the YouTube content by liking, sharing, and subscribing.



- Offer incentives such as additional tokens or exclusive content access for active engagement.

3. Start Generating Revenue:

- Begin monetizing the YouTube channel through ads, memberships, and brand partnerships.
- Distribute the generated revenue among YTFIN token holders and reinvest in content creation.

Q1 2025: Expansion and Scaling

1. Expand the YouTube Channel:

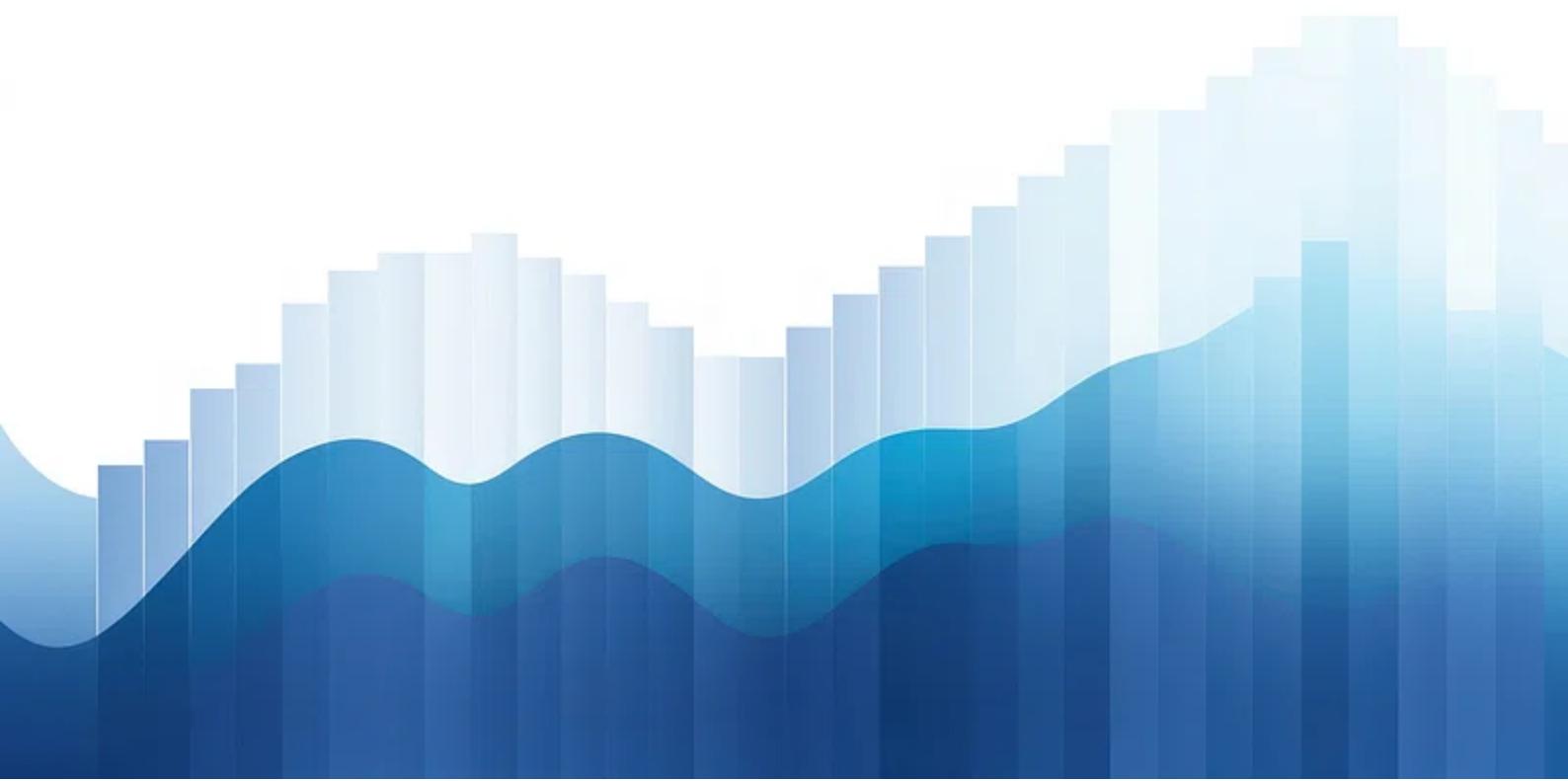
- Grow the YouTube channel by adding more videos and reaching a larger audience.
- Explore new content categories and formats to diversify the channel's offerings.

2. Increase Content Production:

- Invest in producing more content to keep the channel fresh and engaging.
- Collaborate with additional creators to expand the range and quality of videos.

3. Form Partnerships and Integrate with Other Platforms:

- Establish partnerships with other platforms and brands to enhance YTFIN's reach and functionality.
- Integrate with additional tools and services to provide more value to users and creators.





12. Risk

GENERAL INFORMATION

An acquisition of the MNT tokens involves a high degree of risk. Each potential purchaser of the tokens should carefully consider the following information about these risks before he decides to buy the tokens. If any of the following risks actually occur, the platform and the value of the tokens could be materially adversely affected. Risks and uncertainties described below in this whitepaper may not be the only token holders face additional risks and uncertainties may also materially adversely affect the platform or the value of the tokens.

TOKEN RISKS

* Lack of Development of Market for tokens

Because there has been no prior public trading market for the tokens, the sale of the tokens described in this whitepaper may not result in an active or liquid market for the tokens, and their price may be highly volatile. Although applications have been made to the cryptographic token exchanges for the tokens to be admitted to trading, an active public market may not develop or be sustained after the token sale. If a liquid trading market for the tokens does not develop, the price of the tokens may become more volatile and token holder may be unable to sell or otherwise transact in the tokens at any time.

* Risks Relating to Highly Speculative

Traded Price The valuation of digital tokens in a secondary market is usually not transparent, and highly speculative. The tokens do not hold any ownership rights to Company's assets and, therefore, are not backed by any tangible asset. Traded price of the tokens can fluctuate greatly within a short period of time. There is a high risk that a token holder could lose his/her entire contribution amount. In the worst-case scenario, the tokens could be rendered worthless.

* Tokens May Have No Value

The tokens may have no value and there is no guarantee or representation of liquidity for the tokens. Company Parties are not and shall not be responsible for or liable for the market value of the tokens, the transferability and/or liquidity of the tokens and/or the availability of any market for the tokens through third parties or otherwise. For the purposes of this section of the whitepaper, the term "Company Parties" shall include Company and its respective past, present and future employees, officers, directors, contractors, consultants, attorneys, accountants, financial advisors, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (herein after in this Section – "Company Parties").

* Tokens May Be Non-Refundable.

Except for as provided in a legally binding documentation or prescribed by the applicable legislation, Company Parties are not obliged to provide the token holders with a refund related to the tokens. No promises of future performance or price are or will be made in respect to the



tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that the Tokens will hold any particular value. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the token holder.

BLOCKCHAIN AND SOFTWARE RISKS

* Blockchain Congestion Risk

Most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Stellar) are prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic tokens. That may result in a situation where block producers may not include the purchaser's transaction when the purchaser wants or the purchaser's transaction may not be included at all.

* Risk of Software Weaknesses

The token smart contract concept, the underlying software application and software platform are still in an early development stage and unproven. There are no representations and warranties that the process for creating the tokens will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, *inter alia*, the complete loss of the cryptocurrency and/or the tokens.

SECURITY RISKS

* Risk of Loss of Private Keys

The tokens may be held by token holder in his digital wallet or vault, which requires a private key, or a combination of private keys, for access. Accordingly, loss of requisite private keys associated with such token holder's digital wallet or vault storing the tokens will result in loss of such tokens, access to token holder's token balance and/or any initial balances in blockchains created by third parties. Moreover, any third party that gains access to such private keys, including by gaining access to login credentials of a hosted wallet or vault service the token holder uses, may be able to misappropriate the token holder's tokens.

* Lack of Token Security

The tokens may be subject to expropriation and/or theft. Hackers or other malicious groups or organizations may attempt to interfere with the token smart contract which creates the tokens or the tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, because the Binance platform rests on open source software, there is the risk that Binance smart contracts may contain intentional or unintentional bugs or weaknesses which may negatively affect the tokens or result in the loss of tokens, the loss of ability to access or control the tokens. In the event of such a software bug or weakness, there may be no remedy and holders of the tokens are not guaranteed any remedy, refund or compensation.

* Attacks on Token Smart Contract

The blockchain used for the token smart contract which creates the tokens is susceptible to mining



attacks, including double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the token smart contract, expected proper execution and sequencing of the token transactions, and expected proper execution and sequencing of contract computations.

* **Risk of Incompatible Wallet Service**

The wallet or wallet service provider used for the acquisition and storage of the tokens, has to be technically compatible with the tokens. The failure to assure this may have the result that purchaser of the tokens will not gain access to his tokens.

RISKS RELATING TO PLATFORM DEVELOPMENT

* **Risk Related to Reliance on Third Parties**

Even if completed, the platform will rely, in whole or partly, on third parties to adopt and implement it and to continue to develop, supply, and otherwise support it. There is no assurance or guarantee that those third parties will complete their work, properly carry out their obligations, or otherwise meet anyone's needs, all of which might have a material adverse effect on the platform.

* **Dependence of Platform on Various Factors**

The development of the Platform may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects, or departure of key personnel.

* **Changes to the Platform**

The platform is still under development and may undergo significant changes over time. Although the project management team intends for the platform to have the features and specifications set forth in this White Paper, changes to such features and specifications can be made for any number of reasons, any of which may mean that the platform does not meet expectations of holder of the tokens.

* **Risk of an Unfavorable Fluctuation of Cryptocurrency Value**

The proceeds of the sale of the tokens will be denominated in cryptocurrency, and may be converted into other cryptographic and fiat currencies. If the value of cryptocurrencies fluctuates unfavorably during or after the token sale, the project management team may not be able to fund development, or may not be able to develop or maintain the platform in the manner that it intended.

RISKS ARISING IN COMPANY PARTIES' BUSINESS

* **Risk of Conflicts of Interest**

Company Parties may be engaged in transactions with related parties, including respective majority shareholder, companies controlled by him or in which he owns an interest, and other affiliates, and may continue to do so in the future. Conflicts of interest may arise between any Company Party's affiliates and respective Company Party, potentially resulting in the conclusion of



transactions on terms not determined by market forces.

* Risks Related to Invalidation of Company Parties Transactions

Company Parties have taken a variety of actions relating to their business that, if successfully challenged for not complying with applicable legal requirements, could be invalidated or could result in the imposition of liabilities on respective Company Party. Since applicable legislation may subject to many different interpretations, respective Company Party may not be able to successfully defend any challenge brought against such transactions, and the invalidation of any such transactions or imposition of any such liability may, individually or in the aggregate, have a material adverse effect on the platform.

* Risk Arising from Emerging Markets

Company Parties or some of them may operate on emerging markets. Emerging markets are subject to greater risks than more developed markets, including significant legal, economic and political risks. Emerging economies are subject to rapid change and that the information set out in this White Paper may become outdated relatively quickly.

GOVERNMENTAL RISKS

* Uncertain Regulatory Framework

The regulatory status of cryptographic tokens, digital assets and blockchain technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies. It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and/or rules that will affect cryptographic tokens, digital assets, blockchain technology and its applications. Such changes could negatively impact the tokens in various ways, including, for example, through a determination that the tokens are regulated financial instruments that require registration. Company may cease the distribution of the tokens, the development of the platform or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

* Failure to Obtain, Maintain or Renew Licenses and Permits

Although as of the date of starting of the token sale there are no statutory requirements obliging Company to receive any licenses and permits necessary for carrying out of its activity, there is the risk that such statutory requirements may be adopted in the future and may relate to any of Company Parties. In this case, Company Parties' business will depend on the continuing validity of such licenses and permits and its compliance with their terms. Regulatory authorities will exercise considerable discretion in the timing of license issuance and renewal and the monitoring of licensees' compliance with license terms. Requirements which may be imposed by these authorities and which may require any of Company Party to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor our operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and time-consuming and may result in delays in the commencement or continuation of operation of the platform. Further, private individuals and the public at large possess rights to comment on and otherwise engage in the licensing process, including through intervention in courts and political pressure. Accordingly, the



licenses any Company Party may need may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict any Company Party's ability to conduct its operations or to do so profitably.

Risk of Government Action

The industry in which Company Parties operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no

assurance that governmental authorities will not examine the operations of Company Parties and/or put enforcement actions against them. All of this may subject Company Parties to judgments, settlements, fines or penalties, or cause Company Parties to restructure their operations and activities or to cease offering certain products or services, all of which could harm Company Parties' reputation or lead to higher operational costs, which may in turn have a material adverse effect on the tokens and/or the development of the platform.

*** Unlawful or Arbitrary Government Action**

Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Unlawful, selective or arbitrary governmental actions have reportedly included the denial or withdrawal of licenses, sudden and unexpected tax audits, criminal prosecutions and civil actions. Federal and local government entities have also used common defects in matters surrounding the Token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, Company Parties' competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over Company Parties.

13. Legal Disclaimer

This White Paper has been issued by 'Company Name' on 'Date'.

This white Paper describes the business objectives and YTFIN tokens issued by the Company. The purpose of this White Paper is to provide prospective purchasers with the information on the Company's project to allow the prospective purchasers to make their own decision as to whether or not it wishes to proceed to purchase YTFIN token.

The whitepaper was not created by any jurisdiction's rules or regulations designed to safeguard investors, and it is not subject to any of them. It has not been reviewed, verified, approved or authorised by any regulatory or supervisory authority. The following information may not be comprehensive and does not imply any elements of a contractual relationship. This document does not constitute the provision of investment or professional advisory services.

The whitepaper provided is for informational purposes related to our approach of providing a solution based on blockchain technology.



This paper is not a prospectus, invitation, inducement, or proposal for investment, nor is it meant to be a sale or issuance of securities, interests, or assets. Any decision to purchase YTFIN token shall not be based on consideration of this whitepaper. The Board of Directors of the Company have taken reasonable care to ensure that, as at the date of this whitepaper, the information contained herein is accurate to the best of their knowledge and there are no other facts, the omission of which, would make misleading any statement in this whitepaper. No representation, warranty, assurance or undertaking is made as to its continued accuracy after such date.

The Company does not guarantee, and accept legal liability whatsoever arising from or connected to, the accuracy, reliability, or completeness of any material contained in this document. It is the responsibility of prospective purchasers of YTFIN tokens to undertake their own due diligence. 'Company Name' expressly disclaims any and all responsibility, and recipients expressly waive all claim for any direct or indirect loss or damages of any kind (whether foreseeable or not) arising directly or indirectly from:

1. reliance on any information contained in this document or any information made available in connection with any further inquiries,
2. any error or inaccuracy in this document,
3. any action resulting therefrom or
4. usage or acquisition of products.

'Company Name' reserves the right to amend, alter, or correct this document at any time without warning or incurring any duty or liability to any receiver.

The publication of this whitepaper and the offering of YTFIN token may be restricted in certain jurisdictions. It is the responsibility of any person in possession of this whitepaper and any persons wishing to purchase YTFIN tokens (pursuant to the terms) to inform themselves of, and to observe, any and all laws and regulations that may be applicable to them. This whitepaper does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so.

This whitepaper does not constitute a prospectus or offer document in any form and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. The company's token holders will not receive any form of a dividend or any other revenue right. Nor will the purchasers participate in a profit sharing scheme or the profits of the company.

This whitepaper does not express any rights, obligations, conditions, performance, covenants, promises, or warranties on behalf of 'Company Name'.

The company, its founders, team members and any third party involved in the company's project shall not be liable for any indirect, special, incidental, consequential or other losses of any kind.

All statements regarding the company's or financial position, business strategies, plans and prospects and the prospects of the industry which the company is in are forward looking statements. Neither the Company, its founders, team members, any third party involved in the company's or it's project nor any other person represents, warrants and undertakes that the actual



future results, performance or achievements of the Company will be as discussed in these forward-looking statements.

Risks in Acquiring/Holding YTFIN

Holders of YTFIN tokens and other digital assets acquired through the YTFIN ecosystem should expect vast and unpredictable price and value fluctuations. Investors should be aware that YTFIN token and other digital or physical products obtained through the YTFIN ecosystem may result in a complete loss of money or value. YTFIN does not have deposit insurance or any other form of protection. Holders of YTFIN token may also be unable to recover the value of their token if the YTFIN ecosystem fails or is hacked. YTFIN token should not be purchased or used based on speculation. Emerging technologies, such as quantum computing could have an impact on YTFIN token. These technological advancements could lead to security breaches and theft.

The purchase of YTFIN tokens may involve special risks that could lead to a loss of all or a substantial portion of the purchase amount. The purchase of YTFIN tokens is considered speculative in nature and it involves a high degree of risk. The Company does not represent,

warrant, undertake or assure that the YTFIN Tokens are defect/virus free or will meet any specific requirements of a prospective purchaser. You should only purchase YTFIN Tokens if you can afford a complete loss. Unless you fully understand and accept the nature and the potential risks inherent in the purchase of BTR Token you should not purchase. The purchase of YTFIN Tokens is only possible after the prospective purchaser has read, understood and accepted the terms. Each prospective purchaser will be required to acknowledge that it made an independent decision to purchase the YTFIN Tokens and that it is not relying, in any manner whatsoever, on the Company, its Board of Directors or any other person or entity (other than such purchaser's own advisers). Prospective purchasers are urged to consult their own legal, tax or other advisor before purchasing YTFIN Tokens. The Company and its Board of Directors do not provide any advice or recommendations with respect to the YTFIN Tokens, nor do they endorse such tokens, nor do they accept any responsibility or liability for any use of this White Paper by any person which is in breach of any local regulatory requirements with regard to the distribution of this White Paper or any applicable rules pertaining to the offer.

Tax Obligations

Users are solely responsible for determining what taxes apply to transactions made with YTFIN token and trades or transactions conducted through the YTFIN Platform. The owners of or contributors to the YTFIN ecosystem are NOT responsible for determining the taxes that apply to transactions made with YTFIN token or trades conducted through the YTFIN platform in any jurisdiction. YTFIN does not condone, encourage or knowingly facilitate tax avoidance in any form or any jurisdiction.

Prospective purchasers should inform themselves as to the legal requirements and consequences of purchasing, holding and disposing of YTFIN tokens and any applicable exchange control regulations and taxes in the countries of their respective citizenship, residence and/or domicile.



Prospective purchasers are wholly responsible for ensuring that all aspects of this White Paper and the terms are acceptable to them.

No Warranties or guarantee

All content, data, resources and services provided in this Whitepaper are provided "as is" without any warranties of any kind. The Company does not guarantee, and accept legal liability whatsoever arising from or connected to, the accuracy, reliability, or completeness of any material contained in this document. It is the responsibility of prospective purchasers of YTFIN tokens to undertake their own due diligence.

Limitation of Liability

Unless otherwise required by law, the owners of or contributors to this whitepaper and the YTFIN platform shall not be liable for loss of data, loss of profits, loss of use, or any damages, forfeitures and violations connected with the information contained in this whitepaper or on the YTFIN platform.

Token Sale

Regulators examine companies and procedures associated with cryptocurrencies and digital assets. Accordingly, anyone intending to acquire YTFIN token must be mindful that both YTFIN's business model and the information in this disclaimer may alter or require modifications due to emerging regulatory and compliance requirements from any jurisdiction. Under these circumstances, anyone intending to acquire YTFIN token understands that neither YTFIN Platform nor its subsidiaries and affiliates shall be held liable for any loss or damage caused by such changes. Although the YTFIN team will do the best of its ability, proceed with the project as described in this whitepaper unforeseen circumstances might cause the project to change or end altogether. YTFIN can at no time be considered an official or legally binding investment of any form. Purchasing YTFIN token is done at your own risk. Acquiring YTFIN token carries various risks, including the chance that YTFIN Ecosystem may not fulfil the described roadmap. Therefore, before acquiring YTFIN Token, you should carefully consider the risks, expenses and benefits of purchasing YTFIN tokens and if necessary, obtain independent advice in this regard. Any interested individual who is not in a position to accept or understand the risks associated with the activity, including any trouble related to the non-fulfilment of the roadmap or any other risks as indicated in the whitepaper, should not acquire YTFIN token at any stage. YTFIN purchases are final and nonrefundable.

This whitepaper includes market and industry information and forecasts, which the company has obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications state that the information that they contain has come from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information. The Company does not make, or purport to make and disclaims any representation, warranty or undertaking in any form whatsoever to any entity or person. Including any representation, warranty or undertaking about the truth, accuracy, and completeness of any of the information set out in this whitepaper.



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