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# Howell Network

Revolutionizing the  
blockchain industry

White paper V1

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# 01 Risk warning / Protection

Risk Warning: Investing in cryptocurrencies and blockchain projects carries a high level of risk. The value of these assets can be extremely volatile and may fluctuate significantly in a short period of time. It is possible to lose your entire investment. Please invest only what you can afford to lose and seek professional advice before making any investment decisions.

Protection: To protect yourself, it is important to conduct thorough research and due diligence on any cryptocurrency or blockchain project before investing. This includes reading the whitepaper, checking the team's background and experience, and evaluating the project's technology and potential use cases. Additionally, it is important to store your assets securely and never share your private keys with anyone. Consider using a hardware wallet or other secure storage options. Always be vigilant and watch out for scams or fraudulent activities.



## 02 Introduction

Blockchain technology is a decentralized, digital ledger that records transactions across a network of computers. Each block in the chain contains a number of transactions, and every block is linked to the one before it, creating a chain of blocks (hence the name "blockchain"). This means that once a block is added to the chain, the information within it cannot be altered or deleted. This makes blockchain technology highly secure and tamper-proof.

Cryptocurrencies, such as Bitcoin and Ethereum, are digital assets that use blockchain technology to facilitate secure, peer-to-peer transactions. These currencies are decentralized, meaning that they are not controlled by any government or institution. Instead, transactions are verified by a network of users through a process called mining. This process involves solving complex mathematical equations to validate transactions, and in return, the miner is rewarded with a small amount of the cryptocurrency.

The combination of blockchain technology and cryptocurrency has the potential to disrupt many industries, from finance to supply chain management. It offers a secure and efficient way to conduct transactions, and could potentially reduce the need for intermediaries such as banks. Additionally, it also offers a new way to raise funds through initial coin offerings (ICOs) in which a company can issue their own cryptocurrency to raise capital.

Blockchain technology and cryptocurrencies have the potential to bring significant benefits to various industries and society as a whole. Some of the key benefits include:

1. Security: The decentralized and immutable nature of blockchain technology makes it highly secure and resistant to tampering. This can be particularly beneficial in industries such as finance and healthcare where sensitive information needs to be protected.
2. Efficiency: Blockchain technology can facilitate faster and cheaper transactions by eliminating the need for intermediaries such as banks. This can greatly reduce the time and costs associated with traditional transactions.
3. Transparency: Blockchain technology allows for a high level of transparency, as all transactions are recorded on a public ledger. This can be particularly beneficial in industries such as supply chain management, where transparency is essential for ensuring the integrity of products.
4. Decentralization: Cryptocurrencies are decentralized, meaning that they are not controlled by any government or institution. This can provide financial freedom and independence, especially in countries with unstable currencies or economies.

5. Access to finance: Cryptocurrencies and blockchain-based platforms can provide access to finance for individuals and small businesses that are excluded from traditional financial systems.

6. Smart contract: The blockchain technology allows for the creation of smart contracts, which are self-executing contracts with the terms of the agreement directly written into lines of code.

In conclusion, blockchain technology and cryptocurrencies have the potential to bring about significant improvements in security, efficiency, transparency, and decentralization. While the technology is still relatively new and there are challenges to be addressed, the potential benefits make it worth exploring further.

The crypto space is currently experiencing a trend of increasing mainstream acceptance and adoption. More and more businesses and institutions are beginning to recognize the potential of blockchain technology and cryptocurrencies. This is reflected in the growing number of companies that are investing in and experimenting with the technology, as well as the increasing number of countries that are exploring the potential of central bank digital currencies (CBDCs).

One of the key trends in the crypto space is the increasing institutional adoption of cryptocurrencies. In the past, cryptocurrencies were primarily used by individuals and small-scale investors. However, more and more institutional investors, such as hedge funds, family offices, and asset managers, are starting to invest in cryptocurrencies. This is partly due to the growing recognition of the potential of cryptocurrencies as a hedge against inflation and store of value.

Another trend is the increasing use of blockchain technology in various industries such as finance, supply chain management, and healthcare. The transparency and immutability of blockchain technology make it well-suited for use in these industries, where trust and security are essential.

The blockchain and cryptocurrency space has experienced rapid growth and innovation in recent years, but with that growth comes a need for secure and standardized use cases and utilities. Our project aims to provide a platform that addresses this need by offering a wide range of use cases and utilities that are not only secure, but also adhere to established standards. Our platform is designed to provide a steady and secure investment profile for our users, making it a prime destination for anyone looking to invest in the blockchain and cryptocurrency space.

In our whitepaper, we introduce our cutting-edge crypto and blockchain project. Our project aims to revolutionize the way in which transactions are conducted by utilizing the power of blockchain technology. Our decentralized platform will provide increased security, transparency, and efficiency compared to traditional financial systems. Additionally, our unique token economy incentivizes users to participate and contribute to the growth of the network. We are excited to share with you the details of our project, and the potential it holds for shaping the future of finance.

# 03 About

The Howrea Network is an EVM-supported Blockchain Network Built On top of Cosmos SDK and Tendermint with the proof of stake consensus mechanism, this network would be having two major currencies the SHEER as the base currency for blockchain governance and the stable currency which would not be pegged to any fiat currency, the major aim of this currency is to facilitate transactions on our various platforms, this stable currency would be backed by the SHEER coin and the algorithm is structured in a way that the value of the SHEER coin increases with increasing adoption of the Stable coin, therefore, we envision a linear/exponential growth, our platforms to be built on this blockchain are to be fashioned in a way as to drive daily traffic and usage of our currencies which would be discussed below.

Our utility coin is an algorithmic stable coin

The Howrea Network is a decentralised network with no central authority, no regulation from banks, and a secure blockchain with high utility

## The SHEER coin

The SHEER coin is the base currency of the blockchain for governance, gas fees, Tx Processing and staking etc.

## The SHEERF Token

The SHEERF (SHEER Finance) token is a funding token deployed on Binance Smart Chain Network for funding purposes, the SHEERF token would be used as our initial funding token for bootstrapping our genesis block for the main network. The token would be tradable on a P2P bases before the hosting of the main blockchain network. On Hosting the main network all SHEERF asset holders would have their assets migrated to our main network and also available on top exchanges for trading.

# 04 Community

We are starting a very large and fun project that will require a lot of support from a very active community, thus we are eager to create a community that will support the project and grow around it. We also have a ton of incredible projects to work on that will require skills across a wide range of areas, so we are also really interested in developing a developer community. We already have online and offline communities that have been building organically and gradually to get this project where it is now. We would love for everyone to help and improve the project in any manner they can.

## Social Platforms:

- Discord Community
- Telegram Group
- Telegram Channel
- Telegram Developers Community
- Medium

**Click Any Of The Icons Below**

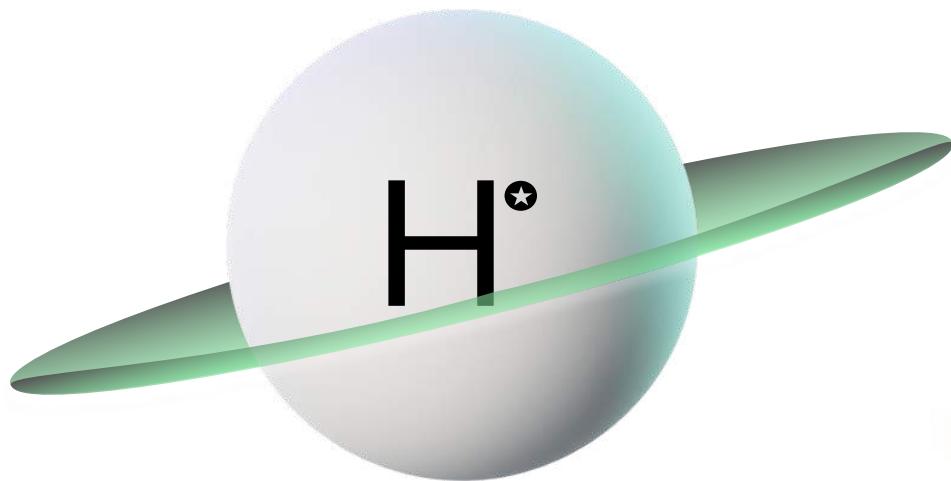


## 05 Our Goal

- To enhance the adoption of cryptocurrencies
- To Provide and Good Investment Platform for Investors
- To make an impact in various countries across Africa and Abroad
- To make money and opportunities available to many
- To alleviate poverty
- To reduce the huddle of cross-border payments

## 06 Our Mission

To foster financial and economical growth using de-centralized finance and the creation of progressive infrastructures / enterprises



# 07 Our Platforms

Talking about adoption and usage we would be creating platforms and innovative technologies that would enhance usage by providing quality services both online and offline in strategic locations and areas based on studies and feasibility, below are a few platforms with MVPs developed by our dev team to be backed by the Howrea blockchain:

**Talent Development hub ([t-d-h.tech](http://t-d-h.tech)):** Here we offer tutorship, mentorship and grooming to interested individuals on various, highly demanded skills at affordable prices.

Our Mission is to look at the general market world wide and at our local residence, study and get what types of skills are in demand and then fill in for those demand by equipping individuals with the right skill sets.

We also offer STEM training for young individuals below the ages of 14 introducing them to the whole tech industry and building their problem solving skills.

**Smart Con - A multivendor E-commerce services / Restaurant Platform:** This is a platform that connects restaurants, retail / wholesale stores, and service providers to their customers, basically products and services are listed under various vendors on the platforms, and users can view and order for products/services using their coins while we handle the logistics, this platform would be functional in Nigeria and we would expand further as we gain capacity and with respect votes on our POS blockchain.

**S-shop - Single Vendor E-commerce Store:** This is a normal e-commerce platform where we would be selling our products, our brands, our innovations, etc.

**Workify or SmartLancer - Freelancing Platform:** Since the covid-19 pandemic there have been a rise in the traffic to various freelancing platforms and many genuinely talented users, due to high competition are unable to participate on already existing platforms some of these freelancing platforms are having challenges managing their servers and user we are here to take our share of the market and also We have noticed the huddle in getting paid as a freelancer on other platforms, especially for new and upcoming freelancers, we aim to solve that problem by creating a freelancing platform where all transactions happen on the blockchain, freelancers would be paid with our stable currency reducing the huddle and heavy charges from third party withdrawal platforms.

**S-NFT - NFT marketplace for ticketing and digitalization of data HIP721/  
HIP1155:** This platform is an NFT trading platform that would be used for digitalization of data and also for ticketing, as it would be accompanied by our smart machine that can validate users based on our ticketing protocol, we would go all our in introducing this innovation to various organisations as such innovations are not really in use in most African organisations.

**S-swap - DEX (Decentralised Exchange / Fork of Pancake-swap):** A swapping and staking platform to enhance the accessibility of various currencies on the Howrea blockchain, it is a decentralised swapping protocol

**Wallet / Staking / Governance Platform:** This platform is our custom wallet that would have special features for staking, voting, governance, etc.

**Life - A Gaming Platform:** This gaming platform is a big project and would be done as time goes on, but presently analyses are being done on the game and some characters are being built, the game is a mission game that showcases life in general centred around a young Male or Female who's part can be chosen by the players and different challenges are given to the player to combat, the various paths a player can choose consists of being a gang star, pastor, footballer, student, etc. This game would have Metaverse features whereby users can buy and sell properties, it would also have multiplayer features. The idea behind the game is one being able to live the life he wants and wishes and aspires to live, together with all the fantasies in the Metaverse world and it also helps in educating the minds of the players.

**PinBall - Gambling / Gaming Platform on the blockchain:** This is a platform where users can gamble their money by selecting the right colours and numbers with the right selection you either gain or lose money.

**Blog / Community (Twitter-like with extended features):** This is our community platform like a social platform where people can interact, ask questions, share their problems and coins can be gifted, videos can be shared, etc.

**Forums:** This platform is basically for questions and answers with regards to the Howrea Network user/participants can lay complaints, give suggestions, and give insight on this platform.

**Foundation:** This is one of our core platforms that involves helping humanity, reaching out to the less privileged, and impacting them. Provision of food, knowledge, shelter, and technology. The foundation is also one of our strategies for expansion as it also includes education individuals on the advantages of blockchain technology and hosting free trainings and events at our target location

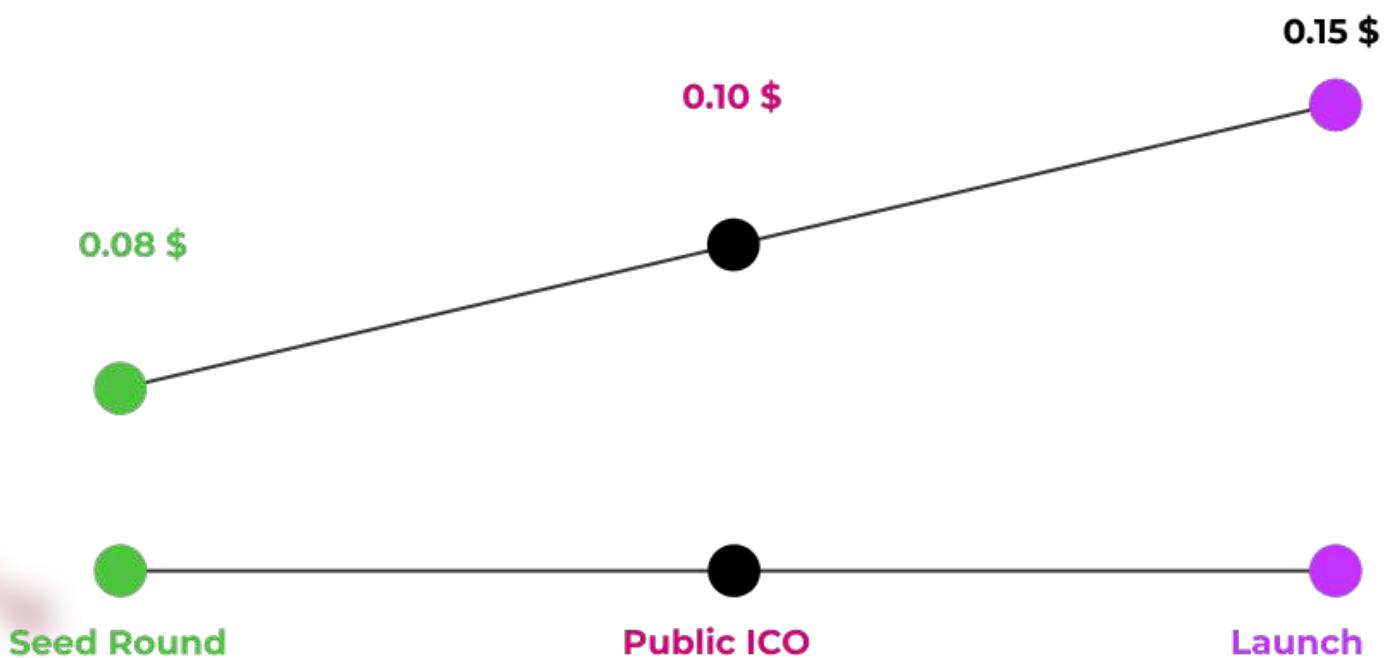
**Note:** Every one of these platforms has a development team, testers & smart contract auditors working hard to make it awesome and solid.

Each of these projects is individual standalone, modular and are Byzantine fault-tolerant managed by separate dedicated teams fashioned and trained to make their tasks solid and successful

# 08 Financial Analysis

Since Idea Inception howrea network has been able to self fund itself and also a seed round was conducted where we were able to raise 10,000\$, at the period of writing this paper we are at the verge of starting an ICO, the graph below show the value proposition on the SHEERF token.

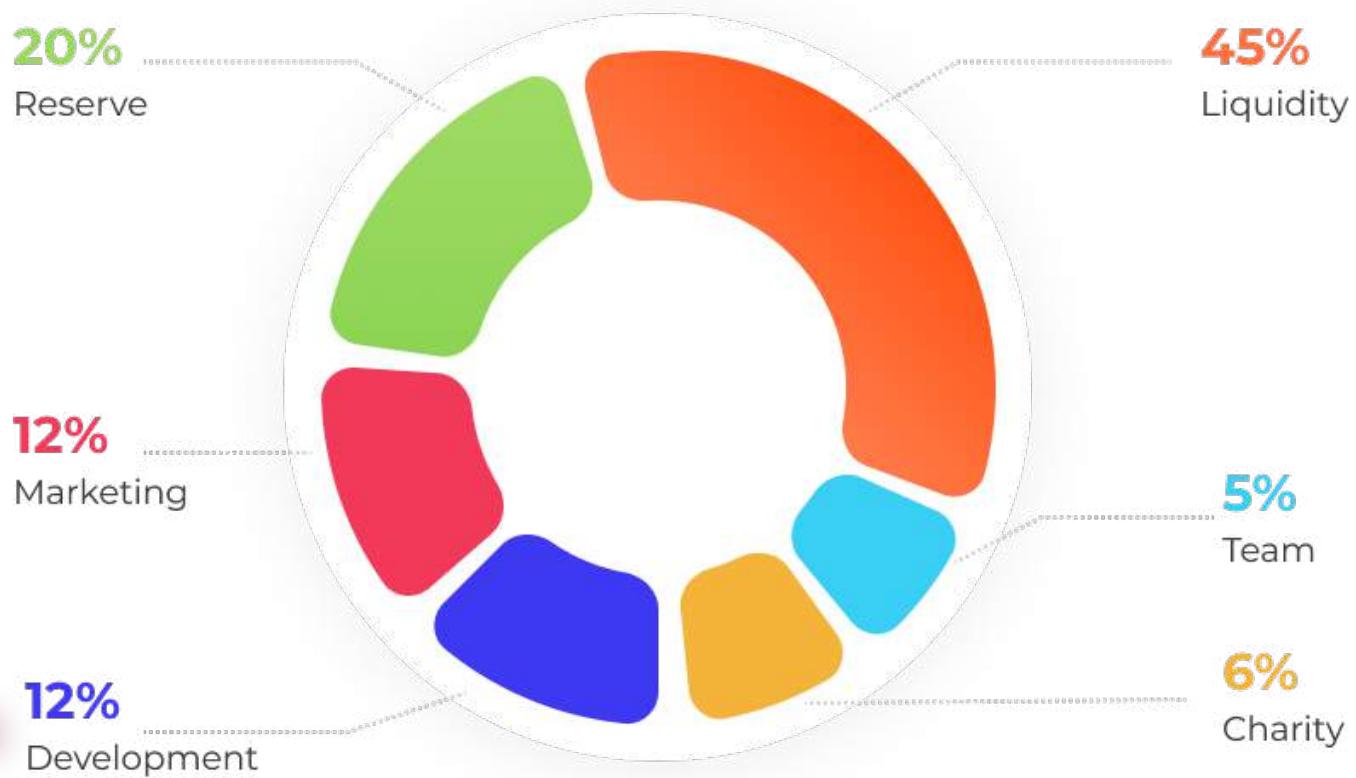
## Value Preposition



# Token Economics



# Fund Allocation



**Notes:** View public ICO and other data [@howrea.com/funding](http://howrea.com/funding)

# 09 Business Model



# 10 Plans, Future Projects

We plan to drive our project with solid use cases that can provide value to people around the world, our plans is to perform good R&D on metaverse, gaming, gambling and other exciting sectors



# 11 Conclusion

Our platform offers a wide range of use cases and utilities that are designed to meet the needs of both individuals and businesses. Additionally, our platform is designed to provide a steady and secure investment profile for our users. We believe that our platform is the prime destination for anyone looking to invest in the blockchain and cryptocurrency space, and we look forward to welcoming you as a user.



**Contact Us**

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