



OHNI CORP



Ohni

American Cryptocurrency

A digital Wall street for the sale of Ohni
loans and consumer demand

To utilize Ohni, make a wallet on MyEtherWallet.com



Summary

Ohni is...

1. A way to unify consumers
2. The American Cryptocurrency
3. A digital fingerprint
4. Allows voting with Ohni
5. A global currency that tracks consumer spending
6. A way for sovereign nations to govern and intelligence agencies to wield power responsibly
7. A way for consumers to unite and improve their communities
8. A massive AI to manage the world economy



Timeline

Dates

Pre-Sale - 1.0

Tokens: 100 Million - 200 Million

\$500,000 - \$1 Mil

50,000 Ohni = 1 Ether (\$.006)

10/01 - 10/28

Address:

0xa33f2333FeF94297216bfB32ED37A5d9EA3c1822

Purpose: To set up bank accounts, legally set up the corporation, get documentation and hire lawyers.

Secondary Purpose: Improve the website, improve the whitepaper, get professional freelance help on the code and structure of the company.



Initial CrowdSale - 2.0

Tokens: 1 Billion

Est. \$35 Mil - \$140 Mil

10,000 Ohni = 1 Ether (\$.03) [Ideally 2500 Ohni = 1 Ether]

10/28 - 11/11 - Subject to Pushbacks

Address: TBA

Purpose: To start from the web platform, develop a nominal app for the purpose of selling and buying Ohni Tokens, essentially becoming an exchange.

Secondary Purpose: Hire designers, programmers and consultants, and set up an office in the United States.

Third Purpose: To begin attaining political support of candidates that are pro-blockchain and begin securing support in the public sphere for blockchain.

Fourth Purpose: Adoption onto various wallets, and having large scale airdrops publicly, with nominal amounts, having the perceived goal of 10 Ohni per person.



Official Sale - 3.0

Tokens: 2 Billion

Est. \$600 Million

1,000 Ohni = 1 Ether (\$.3)

01/12/18 - 01/28/18

Address: TBA

Purpose: To set up headquarters in the Mid-West and begin hiring en masse thousands of grouped-up programmers to begin the project.

Secondary Purpose: Setting up miners in various locations to help scale GPU/Miner infrastructure: Iceland, Brazil, Japan, Singapore, Hong Kong, Scotland, etc, etc.

Third Purpose: To begin seriously backing candidates in the 2018 elections, and dictating public proposals for reform and change.

Fourth Purpose: Begin allowing profiles and identities to begin created on Ohni Tokens.

Fifth Purpose: Free distribution of Bank Tokens to banks.



The Big One - 4.0

Tokens: 3 Billion

Est. \$3 Billion

300 Ohni = 1 Ether (\$1)

09/09/18 - 10/22/18

Address: TBA

Purpose: To begin lending Ohni currency from Ohni Tokens, creation of the Ohni currency and setting up of Janus.

Secondary Purpose: Activation of the miners and selling of Ohni currency through the Zeus Machine network.

Third Purpose: Setting regions of interest for lending Ohni by setting up regional and national token institutions.

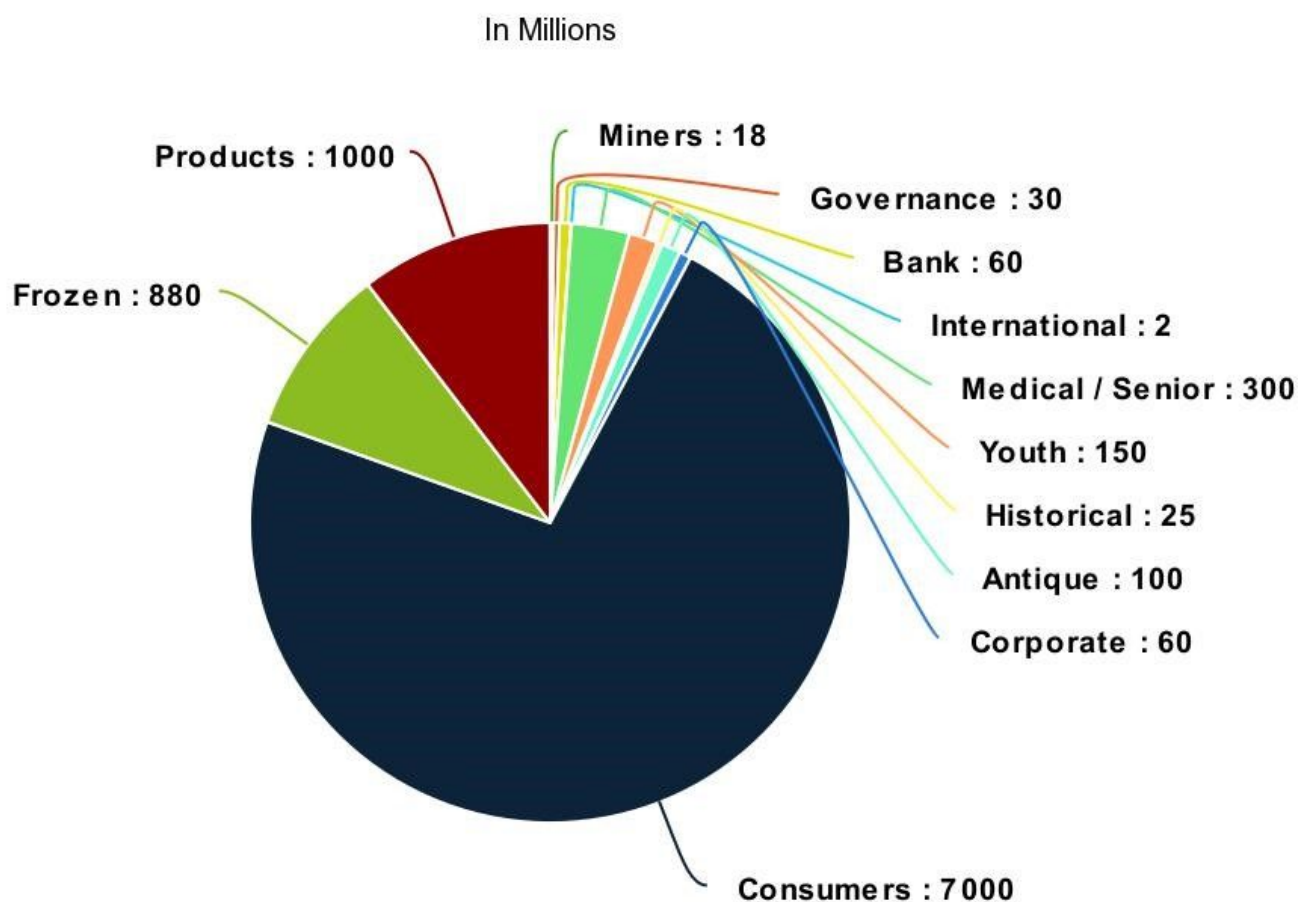
Fourth Purpose: Asking and petitioning corporations for backing consumer plans and creation of Pools.

Fifth Purpose: Create the stock market for Demand.

Sixth Purpose: Implementation of the Volk & Mark Score.



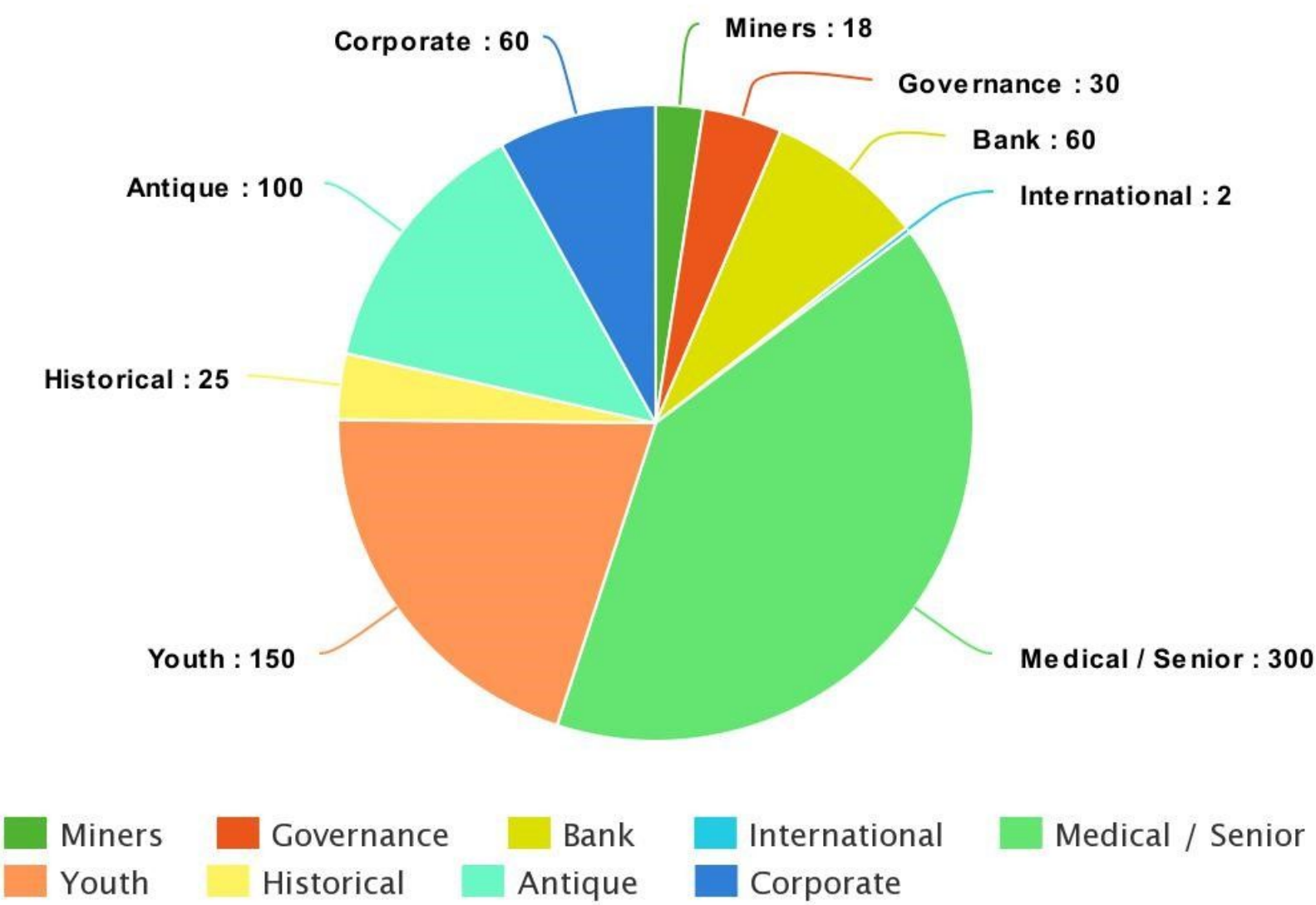
Ohni Token Distribution





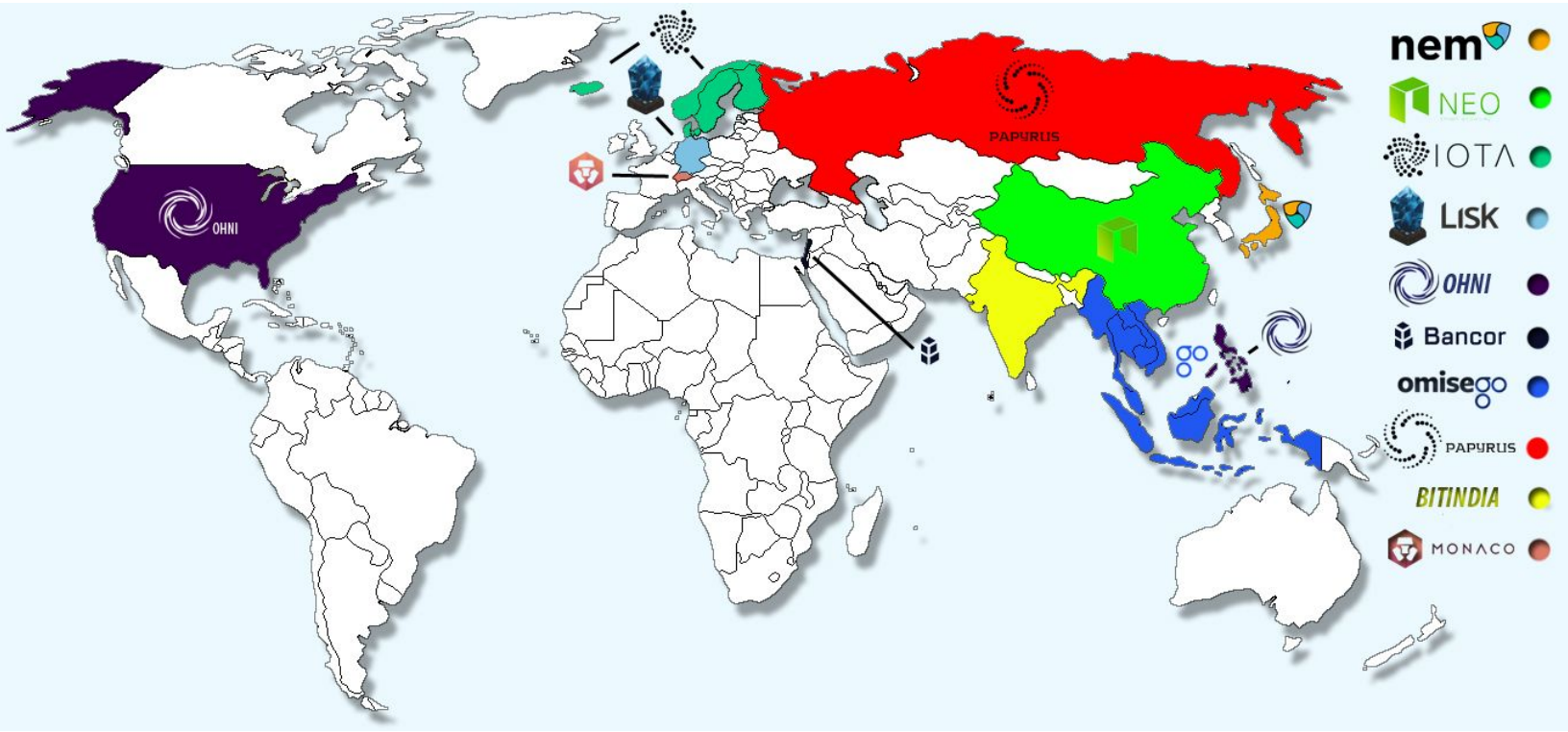
Non-Profit Tokens:

In Millions





Geographic Situations



Germany	Lisk	NEM	Japan
SouthEast	OmiseGo	Scandinavia	Iota
Russia	Papyrus	China	Neo
Israel	Bancor	India	BitIndia
Monaco	Switzerland	US	Ohni



The Conflict Begins

The United States is both antiquated and lagging in the race for Artificial Intelligence (AI) Blockchain technologies. Although the United States does not have strict regulations as of some countries, it is neither welcoming as it should be for cryptocurrency firms, nor is it supportive. Indeed, much of the tech sector is still trying to start the next big social media app.

The fault lies with Silicon Valley predominantly, which has, parasitically demanded that all tech entrepreneurs go through them, and it has set up a “vulture-like” loan process of sucking away shares and equity from real entrepreneurs. The result is the shift from real tech and code that can make a significant difference in people's lives into apothecary: neither real work or real growth. With the beginnings of the cryptocurrency sphere, a shift can begin moving technological innovation away from the vultures of Silicon Valley and Wall Street, towards crowdsourced investment and entrepreneurial spirit.



The Looming Threat

Should the United States fail to embark on a journey of financial reform, political reform and community-based solidarity, it will continually find slipping productivity quotas and compromised stability. Changes, which should have come about in the wake of the 2008 bailouts, failed to perspire and now instead have come about slowly. With the onset of the Ethereum token, it is now both practical and applicable to seek huge volumes of funding for what would earlier be, impractical ideas of scale.

Should the United States fail to technologically adapt to the automation age, as the USSR failed to technologically adapt to computing age, it will collapse. Neither from outside threat, nor political upheaval, as the USSR, but with inner-lying ethnic tensions given burn rate from a crumbling and unequal economy. Neither the political system, nor the current tech system, nor even the banking system, can prevent this collapse. Only Ohni, the American Cryptocurrency is capable of allowing the transition smoothly



Saving Tech

Ohni has many goals, but one of the earlier cultural visions, is to solidly and sufficiently punish the tech vultures. Rather than allowing American workers fair pay, allowance and opportunity, tech vultures have thrown a wrench into the educational system, promoting only their own who speak and slither as they do. Importing third world tech workers while jacking up domestic college tuition rates (this is not the work of tech alone), and enforcing strict politically correct rules which have nothing to with science or logic.

The vultures of tech and their companions should see their empires unravel and their left-wing politicalized ways struck at every opportunity. To never be given a breath of respite, and be criticized for their atrocious behavior towards the United States. Every tech company is, to varying degrees, guilty in their complacency of outsourcing the American Human Capital element and should, to varying degrees, face fines and public backlash. Ohni will pursue these aims politically, socially and culturally constantly.



Ch. 1 - Ohni Token

Ohni will unite consumer power with voting. Consumers are 70% of the United States Economy, and by not having their wallets or purses linked together. By empowering consumers to vote together, and more importantly, spend together, changes can be voted upon for everything from bold endeavors like space travel, to small personal things like having someone take care of your neighbor's dog. Ohni in itself, is just a new economic model based on the consumer economy, whose primary goal is to empower consumers, particularly American consumers.

Entire nations can have focuses, from environmental protection, to securing borders, to even underwater colonies. Cities can have Ohni exchanges, city welfare could be funded with Ohni Pools for roads to be built and repaired and bridges to be fixed. Large issues can be tackled with simple solutions, starting from basic products to buy based on what the company is doing. The way this can be done is through a global blockchain of spending, and that is what Ohni is.



1.1 Fractional Reserve Lending

The Ohni Token that you can buy is not a share or financial investment, but an account in the Ohni Economy. Ohni Token will allow you to lend fractionally in Ohni, which is a future currency for the globe. So, you will be able to borrow Ohni from the account that is on the Ohni Token.

If Steve has 1000 Ohni on his Ohni Token, you, as the Token Holder, are able to ask Steve for a portion of his Ohni. Let's say he gives you 200 Ohni and asks for 40% back in five years. Then you are able to lend that Ohni fractionally (nominally x5) and thus lend out 1000 Ohni (interest free) to whatever you choose.

The amount of Ohni you are able to lend is based on what the lending rate is set by the global Ohni Token Holders. The higher it is, the more you can lend. Ohni is capable of being exchanged to a fiat of your choosing instantly on the Zeus Machine (a series of GPUs). The more Tokens you have, the more you can lend. Ohni currency is generated by the process of lending fractionally, and one can only lend so many times in a decade.

To emphasize again, the main feature of owning an Ohni Token is the ability to lend from it. On the Ohni Token itself will be information such as: mortgages, car loans, marriage certificates and other such large pieces of data.



1.2 Determinations of Lending

Lending Ohni creates Ohni. All loans by their nature on the network are interest free to avoid the burden and enslavery of people through debt. This means that eventually, anyone can pay back their debt with given time. However, failure for one to repay their debt in a timely manner will affect their Volk Score, which is a social score which is also held on the Ohni Token itself. The capability of lending is determined by time, an Ohni Token Holder may be only capable of lending from 20% of their tokens once in a decade. But that fractional lending capability may be anywhere from x2 to x25 based on what Ohni Token Holders have voted.

1.3 Marks, The Token Holder Score

The primary factor in lending Ohni is the Mark Score which rates the overall happiness of those under your Ohni Tokens. Be it large families, or just single people, Ohni Tokens are unique IDs and will rate on the mark score of the Ohni Token Holder they fall under.



1.4 Additional Capabilities

There are additional capabilities: one, is that you can vote in Ohni Token Holder measures, how much Ohni should be generated when it is lent. This is why Ohni Tokens are on the Ethereum Blockchain, utilizing its smart contract purposes. Furthermore, one can also define borders for their Ohni Tokens based on a population. All of the people in San Francisco for example, if one has enough Ohni Tokens can enact a vote for consumers on their network to be shifted to their “Grouping.” This grouping can be called whatever you wish, for example 1st National Lending or Han Lending Institute.

The lending capabilities will scale from renovation of businesses, to community loans and loans for infrastructure. There will be non-profit causes as well, raising money for charities, welfare and eventually to tax collection if your state permits such technology. These non-profit causes are known as “non-repayable” loans, and are done to raise Mark Scores of the holder from the lender in the area. Owning an area prohibits others from lending in your area for your speciality of lending.



1.4 More on Marks & Lending

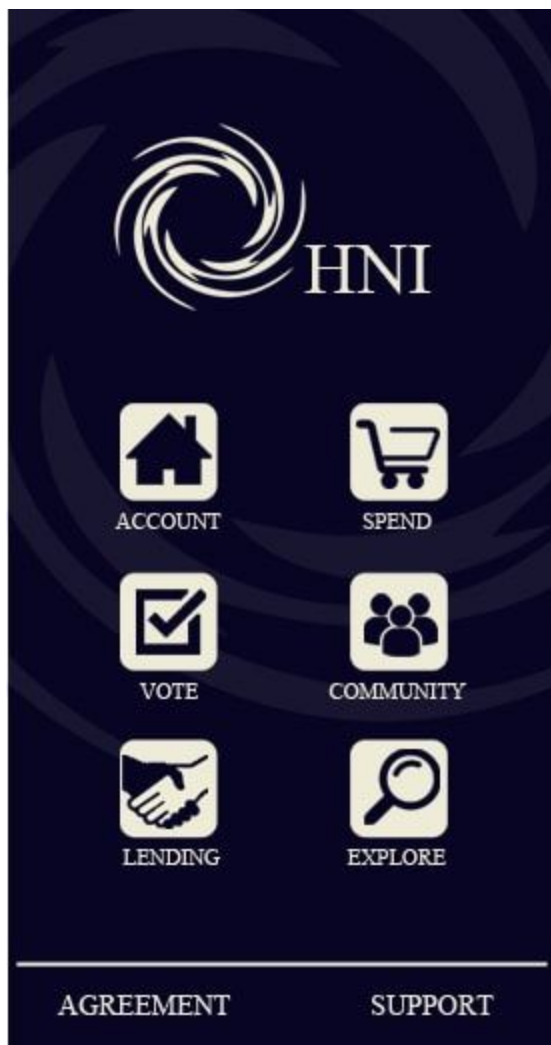
Token Holders curry favor by lending un-repayable loans. Once the Zeus Machine is active within two to five years, you'll have the capability to transfer Ohni to fiat and vice versa so you'll be able to lend fiat or Ohni.

Let's draw up an example lending portfolio. Assuming you have the nominal x5 lending rate, you should with 20% returned to the lender, receive a return of 280% after all parties are repaid. Even if most loans fail (assume a quarter is only returned), only minimal losses are garnered, but at the same time, if even half the loans are repaid, it would still generate 8% per annum in returns.

Percentage	Types of Loans	Return
20%	Un-Repayable Loans	0%
30%	National Demand-Backed	25% - 100%
20%	Whatever You Want	25% - 100%
30%	Mortgages & Business Loans	25% - 100%
Ten Years	ROI per Year	- 2.5% - 28%



1.5 Groupings



Ohni Tokens are to be passed generationally through a will on the blockchain, but if “Marks” or votes for the tokens are too low (20% or lower), then the tokens instead are sold on the open market, and the owner profits but no longer controls those tokens. With that exception, Ohni Tokens will be yours forever. Furthermore, it can be quite complicated to lend and be in the financial world in that regard. This is why you’ll have the capability to group your holdings with

whatever institution you’d like or any starter institutions. The point is to rebuild the financial order but not punish those who invested into it.



1.6 Reiteration

Ownership of the Ohni Token allows you to borrow Ohni from the person on the token and lend it fractionally. All loans by their nature are interest free. The way the system profits is by only returning a fixed percentage from whom you borrowed. Since inflation is controlled by Ohni Tokens, fixed percentages can be set for according to the loan length. Ohni Tokens are both accounts for the currency, and a central data point for larger transactions and information going on the token. You will not have access to personal information of the person on the Token.

You should view ownership of an Ohni Token as the capability for your volume and interaction with the network and other Ohni Tokens. If the local state begins to crumble or is hit by a disaster, you will be able to lend fractionally and hire personnel for disaster relief. Ohni Tokens allow you to lend fractionally for practically anything you wish.



Investment Opportunity

Crowdsales

Ohni would like to thank you for your interest in the Ohni Corporation. The Ohni corporation will be a separate entity of the Ohni Token, and the Ohni Token will be the first amongst a long series of products tailored for public use. Ohni Tokens are in no way representative of company shares but utilizations in the economy. There have been numerous tokens given away in airdrops, and those are subject to actions if those airdrop holders break the terms and conditions with those tokens were bestowed with.

We will fund and raise Ohni Corporation with the sale of tokens. Afterwhich, Ohni Corp will generate profits by charging a fee of 5% to corporations and businesses, which wish to invest into the community pool, or utilize the Ohni Economy for renovation. There will be a special “paid access” feature for investors. Access to the Ohni Economy will, for the most part be entirely free to the general public.



Ch. 2 - Immediate Plan

Our Token pre-sale is for the purpose of professionalizing our corporation, and turning it into from a ragtag group of freelance entrepreneurs over the internet into a solid machine under the leadership of TTM. As it stands, the white paper and website were nearly entirely done by one person, TTM. The images and visual design was entirely done by Zander Kiel. There has been amazing synergy from our executives as well, who help run the organization anonymously with me.

We have in two months grown in an outstanding fashion. We hope in the next year to grow even more. We are also eager to follow the laws and protocols of the United States, and our very first action is to hire lawyers and find where we are legally allowed to incorporate Ohni Corp. Many of these questions will be handled by lawyers and professionals who will be hired with the initial presale. The goal of our presale is to prepare for a proper crowdsale.



2.1 Ease of Use



Our goal is quite simple, to make blockchain easy to use for the masses. We aim to make an app connected to a web back-end for people to utilize the blockchain with ease. As it stands, third party ledgers are far ahead of their time but difficult to interact with, due to the number of transactions that tend to drop-off, knowing how much gas to send per transaction, and waiting for the node to sync. We have no doubt, a lot more of these technical questions will be answered by

the Ethereum Foundation, but we aim to make this process much more pleasant for the consumer.



2.2 Legal Formation

There are many places which are quite friendly to cryptocurrencies. These are questions reserved for legal experts. Ideally, we would operate and work within the United States as much as possible, but laws tend to fluctuate quite aggressively in this sphere. We will likely have several places from which we operate, depending on the legal situation. There are also significant tax questions which must be answered prior to incorporating and allowing the steady flow of the sale of tokens for fiat as we fund our operations.

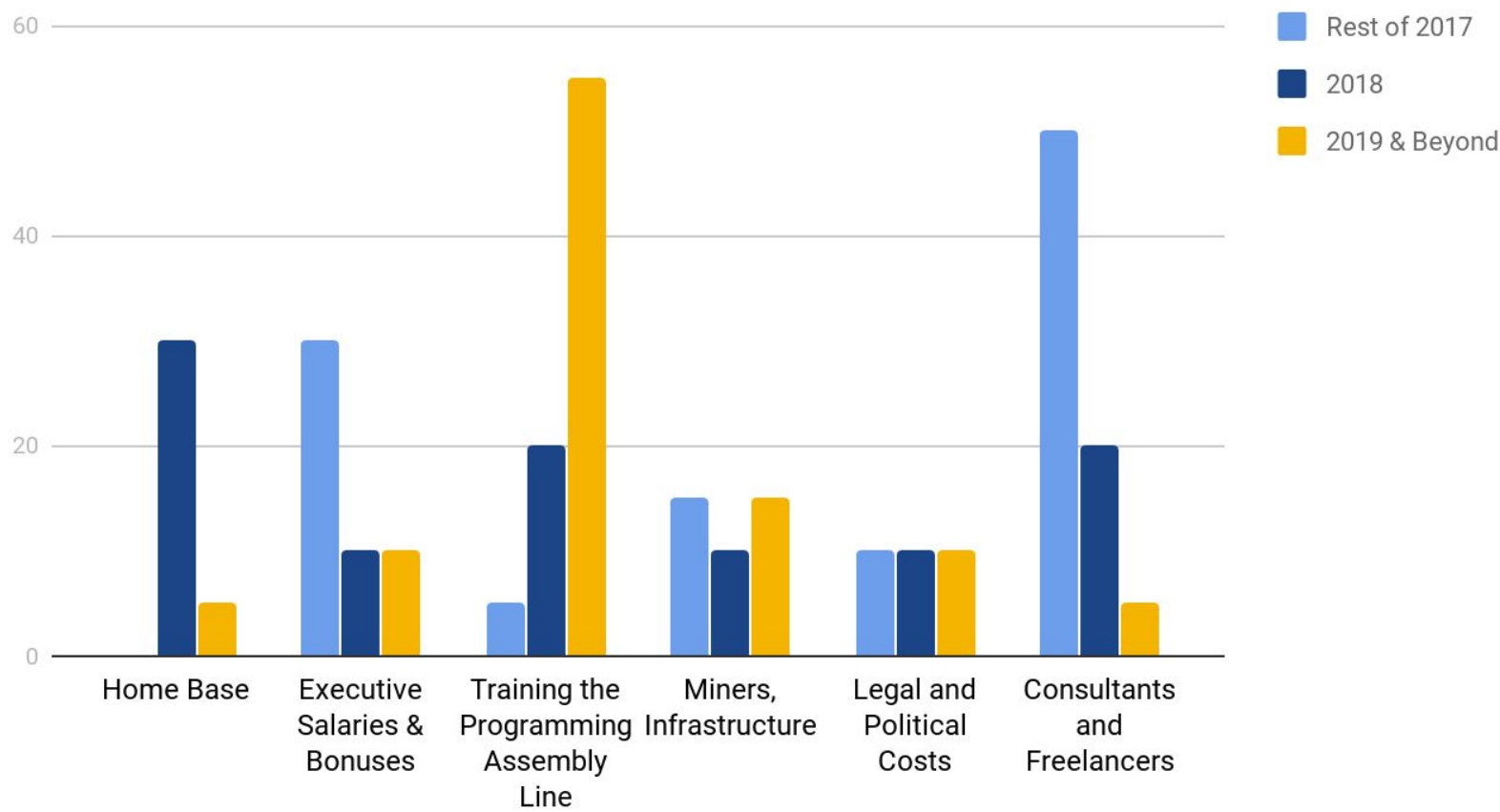
2.3 Development

We will work with many freelancers in the initial stages to improve our website, whitepaper and core idea as time goes on. The product development for the first two years will be done in decentralized fashion, with coders being paid in cryptocurrency raised by the funds from the crowdsales.



2.4 Crowdsale Funds Resource Allocation

Crowdsale Distributions

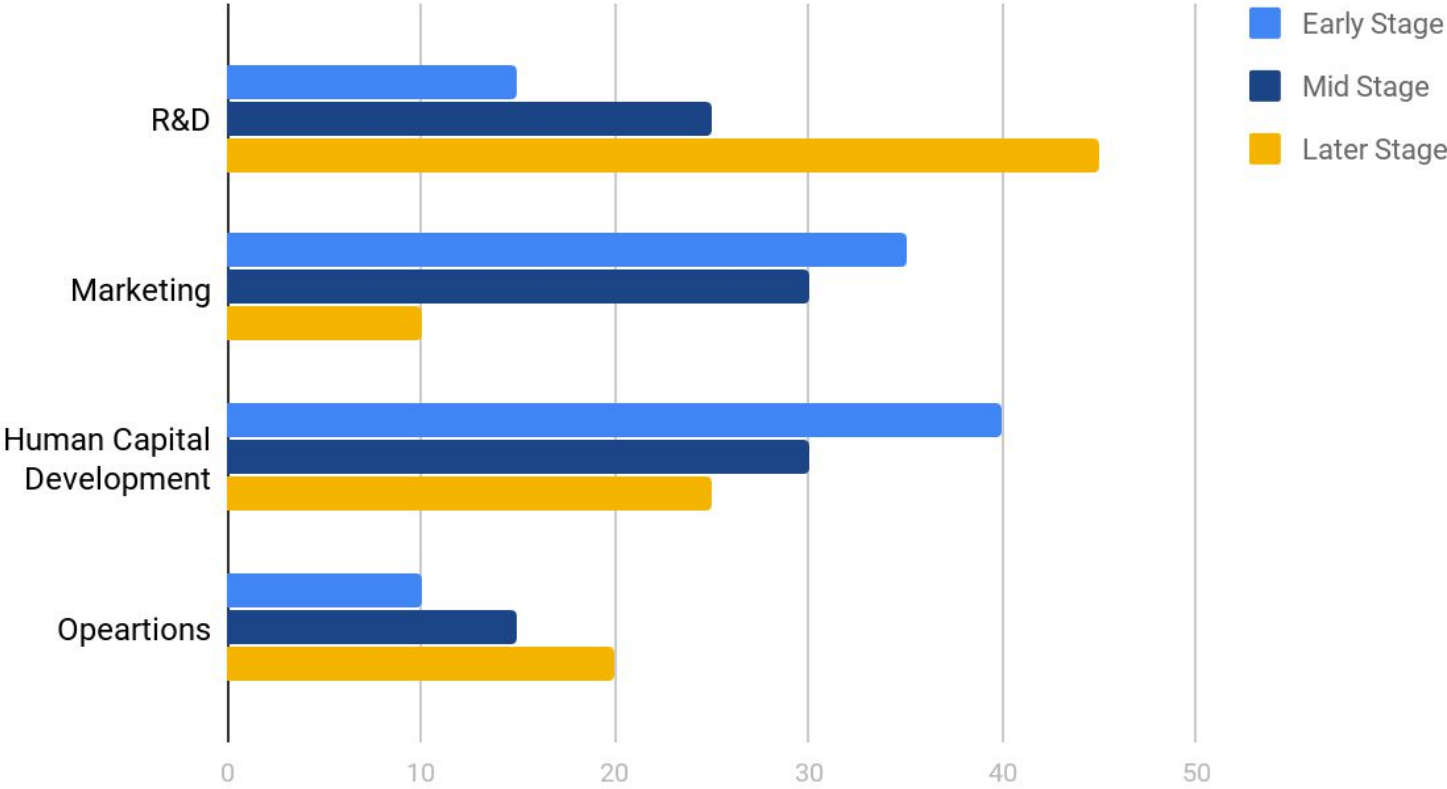


There will be, however, two major stages. One, the crowdsale funds. Two, the period after crowdsale funds are burned through and Ohni must stand on her own.



2.5 Crowdsale Funds Resource Allocation

Ohni Corporation Proposed Post-Crowdsale Funds Distribution



It is roughly estimated that it will take a full fifteen years before the Ohni Economic Model is in full flourish. If need be, crowdsale funds will be stretched all 15 years. However, this is highly unlikely, and a five year estimate until Ohni starts generating fees would stand more correct.



2.6 Detailed Salary & Growth Examples

Sales (Net in Dollars)	Millions		Tens of Millions		Hundreds of Millions	
Positions	2017	#	2018	#	2019	#
TTM - CEO	\$248,000	1	\$497,000	1	\$1,250,000	1
Higher Executive	\$90,000	2	\$120,000	4	\$240,000	7
Lower Executive	\$54,000	3	\$89,000	6	\$147,000	3
Ground Up Programmers	N/A	0	\$34,000	14	\$54,000	120
General Staff	\$36,000	7	\$44,000	9	\$56,000	21
Running Cost	\$842,000		\$2,383,000		\$11,027.000	

The following table below shows the most conservative approach to growth and token sales. Considering that our plans are more high-stakes and we do plan on having a billion dollar crowdsale, this would allow for more expansive growth. For extra sales, we would hire more ground up programmers, staff and lower executives.



2.7 Murphy's Law

Once we begin hard development, figures will change, as will development times. However, what should be emphasized is the objective idea of ground-up programmers, the idea of training young, intelligent but formally uneducated men into the process of programming specific functions. The assembly line of programming, where specific functions are trained upon, thoroughly exercised and then software is passed along. With the work, consulting, training, education, paperwork and filing of information done entirely in-house.

It is the Disney or Ford approach to programming; mass-industrial scale of training decently intelligent men in large groups for specific tasks in programming. The only way to prevent people from fleeing for higher salaries once they are trained is several fold: a contract, benefits (including housing built by the company), and an actual commitment from the beginning to be a part of something much larger. Consistency in programming approach will also help as well.



Ch. 3 - C# Code

NEM, Japan's currency is built on Java which is quite smart since Java features great portability. The problem with code today is two things, it's heavily politicized (which it should not be) nature and furthermore, it is purposefully obfuscated or complicated syntax and ecosystem.

The reasoning behind this, is that anyone can learn to be a programmer, and since it only requires studying, it is purposefully made complicated by those in the sphere to prevent other programmers from getting a footing. It's the same reason lawyers require a bar exam or doctors require a degree.

By eliminating competition, salaries go higher. We've decided to do away with this. We will not require any sort of degree or education for anyone to work with us. But they will have to go through rigorous training under consultants and professionals we bring in.



3.1 Starting Early, Starting Right

If someone is conservative, they will be viciously attacked by the tech community, as Brandon Eich was for supporting proposition 8 in California. Reason being that the universities are left-leaning, and thus, creates left-leaning programmers who enter Silicon Valley and other tech companies, which in turn become left-leaning. We care neither for the left or right but we aim to remove artificial constraints on the programming community, and do away with the politics in a scientific field.

Secondly, Java or Japan's NEM design is inherently flawed by being limited in having to run in a virtual machine. Currently, nearly every machine in the world has Java's virtual machine, but Java doesn't interact with hardware enough, since it is a higher level language, which is not optimal for proper blockchain technology. Meanwhile, C++ which is what Bitcoin is written in, is low level enough to interact with basically whatever a machine has, but it is very complicated, difficult to study for, and doesn't have the backing of a large corporate level company.



The solution to this is to use C#, which is a great go in-between of C++ and Java. C++, which is dreadful due to it's memory allocation and use of pointers, would take too long to train hundreds to thousands of new programmers. While, Java is too basic and will in time, become outdated. C# in essence, is Microsoft's version of C++, which is incredibly complicated at parts for arbitrary reasons, but it is still manageable, highly portable, and with .Net Core, the tree trunk of C# it can be ported anywhere. This means with a basic back-end, apps can be made for Apple, Android and any other mobile device.

There will, as expected, be some front end layering with Swift for IOS or Java for android, but .Net follows the basic rule of “program once and export everywhere”. It features the same portability of Java but has enough low-level interactions with the hardware, to create a proper blockchain app. Because we'll have one uniform language we will stick to, that has lots of support from Microsoft, a massive company, and that it can be easily exported anywhere, we hope to be in the market first. The process of training will be sped-up significantly.



3.2 Scheduling

Blue = Work

Red = Teach

Purple = Off / Freelance

Green = Learn

Team A will work on the general picture while team B will be detail oriented. Both teams will debug and run tests, with team B taking delays and time while team A will move onto coding more. The higher the number the more experienced the person. Team B has slightly more experienced people, so Team B3 is slightly more experienced than team A3.

A3	A3	A3	A3	A3	A3
Blue	Blue	Red	Red	Purple	Purple
A2	A2	A2	A2	A2	A2
Purple	Purple	Green	Green	Red	Red
A1	A1	A1	A1	A1	A1
Purple	Purple	Green	Green	Green	Green
B3	B3	B3	B3	B3	B3
Purple	Purple	Blue	Blue	Blue	Blue
B2	B2	B2	B2	B2	B2
Blue	Blue	Green	Green	Purple	Purple
B1	B1	B1	B1	B1	B1
Blue	Blue	Purple	Purple	Green	Green



3.2 The Ohni Spiral

A massive facility similar to the American Pentagon (although significantly smaller) would be built to house thousands of programmers. This would be done somewhere in Midwest, where land is cheap and relatively connected, and would allow a sufficient structure to be built. Ideally somewhere close to Kansas City, due to Google Fiber being there to provide internet services, but this may not be plausible. This massive complex would be break ground in 2018 and is expected to be done somewhere in 2023.

It would allow for industrial scale of programming needed to create such a complex economic system, and it could be done for probably under \$200 million. As long as the land is cheap and close enough to a rail line and an interstate for resources being shipped over, this building would be plausible. This building would only be constructed if Ohni raises over a billion dollars.



3.3 Everything depends on funds

It is estimated that it will take two years for a programmer to become highly proficient in the specific field they are studying in. The general purpose programmer will be a C# Visual Studios programmer, that will work with the .Net Core system. Estimations are, around \$120,000 to bring a programmer up to par, including board, meals, salary and all other things included. Medical benefits excluded.

100 Programmers - 12 million - Small Crowdsales

1000 Programmers - 120 million - Expected Size

10,000 Programmers - 1.2 Billion - Ideal Crowdsales

Therefore, it stands that we would like 3 billion at least in total crowdsales over the course of the next six years.

Snapchat has 330 employees, Facebook has 10,955 and Google has 57,000. We would like to stay under 10,000 until fees can begin being charged. The industrial approach to programming means we can smash technical plateaus with human capital and wise management.



3.4 Lower Salaries, More Benefits

Starting with Ohni would pay around \$17.00 an hour with meals and room being included. IQ tests will be done, communication tests and other verbal intelligence and aptitude tests will be conducted. The basic annual salary would be \$34,000 which would bump up to \$54,000 or about \$27.00 an hour. H1B candidates will not be considered with the exception of consults. Ohni will try and push for tax exemptions for this, and garner the local state support for the initiative.

Keep in mind, some bootcamps can train a person within three months of extremely exhausting drilling into specific kinds of development. So two years will more than suffice in any case for expansive studying. However, it is thought that after the first year of consistent practice and studying, at a rate of four hours a day minimum, that a programmer can begin to help out in certain tasks after the first year. A loan is taken out indebted to the corporation for the education which is waived after four years of service in the company.



Ch 4 - App Creation



A big aspect to the tokens is that they store a person's private information, which is a voluntary process. So while owning the token will allow you to borrow from that specific Ohni Account, you won't actually "own" any people. The token itself will store information from driver's licenses, Volk Scores, marriage certificates and even blood types. There will be levels of "verification" that will prevent someone from accessing the information, but will let any system automatically

know about a person and only that relevant information.



4.1 Levels of Verification

1. Verified Email Address
2. Verified Facebook, Twitter or Phone Number
3. Verified Address
4. National ID cards and Passport
5. SSN or other government number and Credit History
6. Bank Information and Criminal Records

The idea is to use the same basic token and an RFID card for any instance. Level six could be for example be a police officer pulling you over and getting an “okay” for no criminal record. Level one could be instantly signing up to anything online with an Ohni Token address without hassle. The level of encryption and security will get heavier the one further goes in. All one would have to do is simply put their Ohni Token Address or give it away. Even buying alcohol in the states, which requires showing ID can be avoided with a simple verification from the Token. Since there are only so many tokens in existence, it’s impossible to forge or manipulate. This will be the first instantiation of the Ohni Token we will make as part of the app cycle.



The Ohni Token Holder will, on principle, have to approve of who would be on their tokens, and the process could be automated by them by region. So, if an Ohni Token holder resides in Houston, Texas, if they have enough tokens, they could automatically have anyone living in that city be signed-up for their tokens. It is up to the user for how much information they would like to put on the token, and what levels they would like verified. There would be a small fee associated with anything above level 3 or higher.

This process can even automate buying a vehicle or home, with bank wiring information linked and credit history as well, making any approval process nearly instant and at the same time secure since no actually accesses the information. Ohni employees would not have any access to information, unless legally and verbally consented to by the person on the Ohni Token. There will be about 7 billion tokens and about 10 billion people to 12 billion people at any one time according to most estimates. Married couples will share an Ohni token but their personal information would be different. Once on an Ohni Token a person may not switch out of it, but only exit by opting out of the Ohni Economy.



4.2 Skeleton Keys

A particular big issue with any project that involves identity, is the issue of privacy. One of the biggest roadblocks to that is government interference. This comes at the expense of privacy in many areas, such as when the FBI wanted access to an Iphone and Apple refused. Of course, Ohni cannot stand in the way of a legal warrant, but Ohni can implement something as well. There will be skeleton keys given to Federal Agencies: NSA, FBI, etc and keys given to some state agencies (nominally, Police).

It is with these tokens that messages, transfers and other information can be decrypted. However, when that token is used or that skeleton key is utilized, the user who has been searched is notified. Second, the public will also be notified on a list of agencies and what wallets they peered into, but not token addresses. This will give both the public and user to utilize as some sort of accountability against federal oversight, but still comply and allow federal agencies the tools they need to fight crime.



4.3 Token Identity Protocol - 2018

Version I of Ohni

Ohni does not want to be a banking institution or profit off of Ohni Tokens, rather Ohni wants to raise enough funds for its launch to develop the token and other future products. The exchanges of today may end up becoming the banks of tomorrow, and Ohni is not a financial company and does not want to divert its resources for the financial sector, when it is a tech company at heart.

Ohni's first product will be to create a token that will have all levels of verification for instant verification with a host of exchanges. This prevents personal data being sent to exchanges, prevents compromise and hacking on their end, and lets them do what they do best, trade tokens. Essentially, once someone is verified, all that has to be shown is the appropriate level of verification and occasional access to the token, such as bank wirings and the such. This product will be in the form of an app. We estimate a maximum of one year for this verified token creation.



4.4 Investor Profile - 2019

Version II of Ohni

The second feature of the Ohni Token and Ohni App after people are able to upload identities onto the Token, is the investor profile. Those with more than one Ohni Token will begin to be able to say what they want to lend for. Various lending institutions can be created, and territories for loans can be defined. So somebody with a hundred million tokens can be the primary auto-lender in the Mid-West.

As the front-end is being designed, the Ohni currency will begin to be made. The Ohni currency will at first be mined with GPUs.

Meaning that Ohni will begin to set up their own miners, or lend low-interest loans to various





people to set up their own miners. The Ohni Currency will be an off-chain transaction, but it's off-chain will in fact be a separate localized IOT blockchain. But before that is implemented, there must be infrastructure to scan for authentic transactions and frauds. That is where machine learning becomes useful.

Essentially before the company can release the currency, Ohni, into the public's hands, it must have the algorithms and infrastructure to support this currency. That's why it will be allowed for people to mine the currency first. It will be an empty token, that people can exchange for fiat through these very same GPUs. This exchange will be called the "Zeus Machine" because it's goal is for it be lightning fast. Ohni Tokens will not be sold through the Zeus Machine, that can be done through exchanges. Instead, the currency will be sold through floating bank accounts, exchanging for parts at a time for currency. Just as you would torrent a movie, you would "torrent" Ohni into fiat.



4.5 Cash Back, Ohni Currency - 2020

Version III of Ohni

This is the biggest invention of Ohni and the name and reasoning for it. Ohni will be a currency, globally applicable that will be rewarded predominantly as a cashback. This is very important to understand and the biggest roadblock to understanding the idea. The reason Ohni would be a cashback instead of just being completely mined, is to empower the consumer community. Already credit card companies, social media companies and other tech and finance giants own digital fingerprints of consumers. They already target ads to specific people, but it our thinking people should own their own data.

Furthermore, we believe if consumers can be united, it would create massive economic changes unprecedented since or before. We do this through a blockchain. So, when someone spends with a bank account linked to the Ohni App, and they allow their transactions to be scanned by the app, where they bought, how they bought, when they bought, and if plausible, what they bought, would be uploaded to a localized blockchain. But never who bought what, the transactions remain anonymous.



This is crucial to understand. These transactions act as an “off-chain” blockchain, but rather than off the chain of the Ohni Token, they are pushed to local phones in a localized blockchain. Transactions, once they are scanned, are encoded and encrypted, and then passed around to nearby phones or smart devices. The phones and devices that receive these encrypted transactions and accept the information are also given Ohni, in a sense that they “mined” the transactions. It will be up to the user if they choose to have transactions “mined” on data or only when they are on WIFI.

Once the number of transactions reaches more than 250 megabytes of storage, or more if the user chooses to give more space to the app, the device pings the network so older transactions are deleted. However, as the older transactions are being deleted, they are sent to a local miner who temporarily stores the transaction, until 60% or more devices have signaled in the nearby area have confirmed they have deleted the old transaction. A transaction may only be passed up to a maximum of 10,000 devices, to avoid it being passed around too much.



4.6 Ohni Cloud

Once 60% of devices that the transaction has been sent to have the transaction deleted, the miner that has the transaction deletes it and send it to Ohni Cloud. There, across a series of servers across the globe, all consumer transactions are stored for a period of seven years. The reason for this is to run machine learning algorithms to determine where future spending will go. These transactions will then be posted to a platform called “Janus” which determines where spending will go and has been. Consumers can then vote on where they should have their demand go, in return they get their voice heard.

Consumers can lobby corporations for alternative energy, automation, scholarships, charitable contributions and a wide variety of benefits for their local community. It is Janus, which will be this digital wall street, where consumers back their own demand and wallets with their voice. This will allow for an ushering of the IOT economy, where any device can vote for demands of the consumer. Consumers will “burn” Ohni to vote.



4.7 The Cashback & Dominance of Ohni

Ohni Tokens were airdropped for free in huge amounts, much to the delight of many communities and many of these people have in turn backed us. The very same concept will apply to the consumer. Our target goal is that with the Zeus Machine up somewhere around 2019 to 2020, we can give consumers cashback in exchange for their transactional history in an anonymous format.

So, if the price of Ohni for example is \$1 = 1 Ohni, we will attempt to give cashback at a rate of 7%. This means if a user spends \$100 at a Target, they will receive 7% back in Ohni for uploading that transaction. This will be balanced with the fact that we expect users to come in droves at this offer, thus sustaining the network and price for some trajectory.

Eventually, after about two years, in 2022, Ohni Token holders lend Ohni to businesses through inflation of their lending potential for cashback. Companies can compete for who will offer more cash back by taking Ohni loans, however, if they accept an Ohni Loan, they must also accept consumer proposals to renovate the business. This hopefully, will make the business more efficient reducing its fixed cost and passing the savings onto consumers through cashback with Ohni.

Cashback will continue for a few years until version four of Ohni takes over, where Ohni Tokens are activated.



4.8 Machine Learning - 2022

Version IV of Ohni

There will be two forms of Artificial Intelligence (AI) usage with Ohni. The first and is already being implemented in large scores across the financial sector is detecting fraud. If any user can shop at a business and earn cash back, it would be easy for a user to file for a business or make charges, then cycle that money back to themselves and spend again. These sort of payment cycles would be easy to detect, because only the number of other consumers spending on the Ohni network would verify the authenticity of that location. So a Best Buy, shopped at by other users would verify that location and would certify spending.

It could even be plausible to detect fraudulent transactions with users who buy items and return them just to get the cash back, by only crediting Ohni after thirty or sixty days after spending. The AI works by pooling transactions that have been found out to be fraudulent together and thus enacting actions based on that decision, which would be lowering that users' Volk score on the token. The Volk score is someone's personal credit rating on Ohni.



The second form of AI will be significantly more difficult, and will require ground-up AI specialists who will count as ground-up programmers. They will be trained in Python, which can be integrated into the .NET code base with IronPython. Furthermore, we will have specialists that will help code specific tasks for the GPUs to run in the F# language, which is part of Microsoft's Visual Studio package. This second form of AI will help to recount transactions, and decide what consumers should be spending towards.

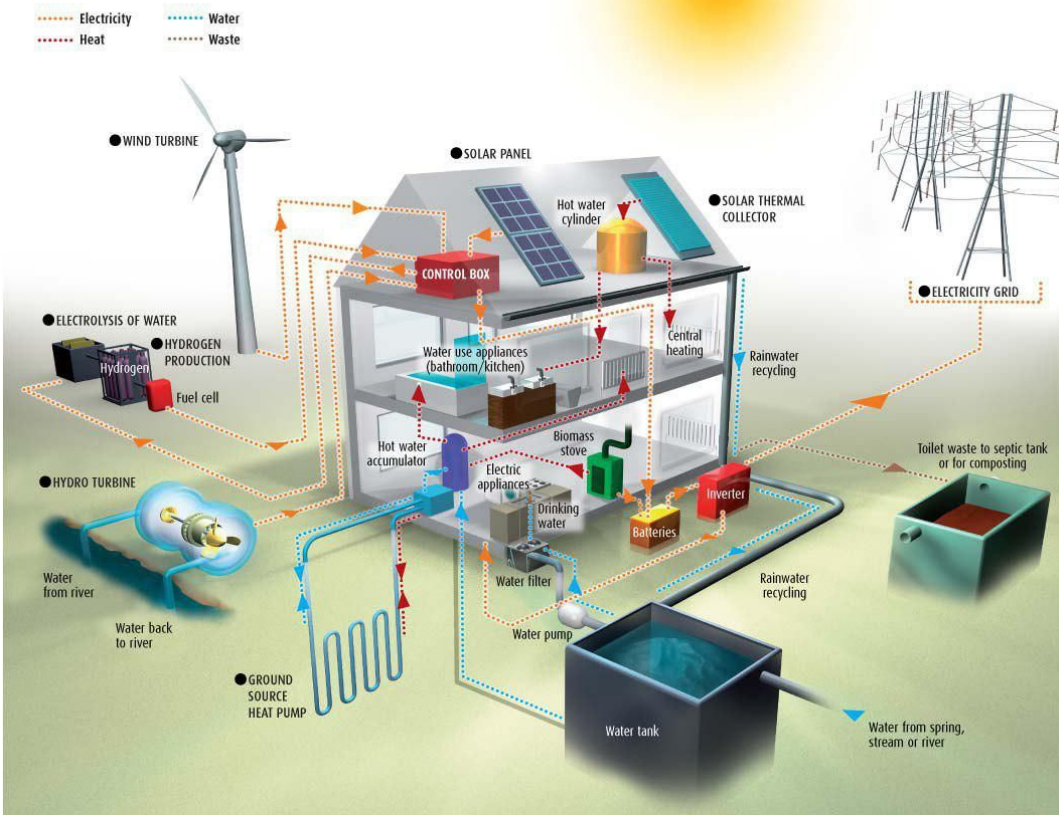
It will also help those with the governance token to see on their platforms, where money and spending is going towards and propose plans for change. For example, if a grocery store is getting increased spending, it could be proposed some profits would go towards implementing a wide recycling system. The goal is to create a more efficient economy that produces some of its own biodiesel, relies more on solar panels, solar water heating, and perhaps, even domestic methane gas production. Small production across many homes will help ease energy demands of larger scale cities.

4.9 Consumer Pools

A second and very large portion of Ohni version IV is the Ohni Consumer Pool. Where consumers set aside some of their Ohni for the community pool. This community pool will reward users who uses energy efficient homes to reduce larger scale energy demand. Wind power, septic tanks for methane production, backyard gardens, etc, etc.

GOING IT ALONE

With enough renewable technologies you will only need the grid to help pay your bills



¹ Image comes from blog in sources



4.9.1 Janus - 2024

Version V of Ohni

The last version of Ohni will feature cashback coming from Ohni Tokens. So when a user proposes changes at a business, the cash back will be loaned to and inflated by the holder of the Ohni Tokens in the area. In exchange for shopping there and uploading their transactions, users will get the cashback from the business, but indirectly through the Ohni Token holder.

However, this will eventually transition into a complete backing of loans by Ohni Token Holders, as they will turn their Ohni into fiat or businesses begin accepting Ohni. One of the features, that is required for a business to renovate, is to begin accepting Ohni at a local level, or at least a certain percentage of transactions, in Ohni.

This proposed last version is known as version VI, and will not be a full and self-standing release, but will transition over time as Ohni becomes more and more accepted as a currency. It will be known as the backing of loans.

This platform, for seeing where demand is going, what plans are being backed, what stores have spending going towards them, and for consumers to vote, will be known as the Janus platform. It will be the last release by Ohni.



Ch. 5 - Currency

Ohni Tokens will not in any way function as currency. The Ethereum network is simply too slow to manufacture the necessary needs of speed for a consumer currency.

Trillions upon trillions of Ohni will be made, which will be off-chain IOT blockchains between phones. Ohni Currency will either have on it, consumer transactions, or have a miner stamp that has certified that the currency is authentic, and was made by spending at a legitimate place.

Ohni currency can also be stamped by the Ohni Token that inflated it into existence. The more verifications and stamps that an Ohni has, the more easily it can be passed around between the network without checking of the authenticity of the Ohni. Ohni can be transferred from phone to phone, eventually through the touching of phones i.e. NFC, for quick and instant payments. It functions just as cash, but because it can only be inflated and created with strict circumstances, it is impossible or very difficult to counterfeit.



5.1 Identifying Sources of Counterfeiting

The nice thing about having many decentralized Token Holders, is that they can be sent, on behalf of the company to investigate sources of fraud in exchange for Ohni. Furthermore, if fraud has been found to be in certain regions, for example Nigeria, then those Ohni can be chosen to not be allowed on the international market. So, Ohni that was made by lending or consumer spending in Nigeria will not be accepted outside of the national boundaries of Nigeria.

The only way for a country to circumnavigate this problem is to fix it. By passing laws that heavily punish those who attempt to counterfeit Ohni by lending poorly, and by having consumers in that area hold their Token Holders responsible to what they lend for, bad lending can be avoided. Furthermore, consumers themselves verify sources of businesses by spending there themselves. If certain regions are problems, they can be simply self-contained or quarantined. The same can apply to malware from Russia as well.



5.2 Consumers have the Power

Although the Ohni Corporation will facilitate buy-backs of Ohni Tokens occasionally for price stability, the goal is to get Ohni Corporation to not own any Ohni Tokens by 2030. Ohni Corporation does not want to profit off Ohni Tokens but get started by their sale. Furthermore, it is consumers have the power by voting on Token Holders.

Score	Consequences as for Token Holder by Marks
20%	Ohni Tokens sold on Open Market
40%	Reducing fractional lending by -50%
50%	Token Holder must respond to top comments or suffer Mark Reduction
60%	Fractional Lending Capabilities at 100%
65%	Fractional Lending - 120%
70%	Fractional Lending - 150%
80%	Fractional Lending - 200%
90%	Fractional Lending - 300%



5.3 Voting on the Token Holder

Token Holders are voted on by the consumers that are on their network. Therefore it is in their interest to keep them happy. Fractional lending amounts (x5, x15, x30) are determined by the collective vote of other Ohni Token Holders, and for the first twenty years are approved by Ohni Corporation. The reason Ohni Corporation stamps the approval of lending capabilities fractionally, is to avoid initial overinflation of the currency. The nominal rate set initially will be x5 and will be set to a rate of every three years.

Eventually, that rate of lending fractionally will be limited to a rate of ten years for every account a token holder owns. If an account on the Token refuses to lend to the Holder, then there will be no consequences suffered. Token Holders are responsible for stating what they will lend fractionally for: company salaries, non-profit projects, for-profit community mortgages and international loans. All loans will be made public on the network through the Ethereum Blockchain, and published by Ohni Corporation.



5.3 International Projects

There will be large scale international projects that Token Holders can lend to through the Janus Platform. These projects can seek to enrich their holders in the trillions but will likely require trillions in financing. Token Holders will not be limited by region or territory to lend to these collectively. They will be able to comment to say what they wish to see in the project, and vote upon comments as well. A Reddit for space expansion of the human species if you will.

People who propose these massive projects can in turn, choose to have Marks be applied to people running the project as well, where if they fall below a certain level of popularity are kicked off the project. This will allow centralized management but repercussions if the project veers off its initial tangents. Many of these space projects can be petitioned to the Ohni Corporation, who will neither back, approve or comment on any of these projects, Ohni is purely neutral in all these matters to the utmost degree.



5.4 The Ohni Debit Card



The first physical product Ohni will offer, is the Ohni Card in around 2020. This will allow instant transactions of Ohni to fiat in the local area, or near instant and will allow anyone to earn Ohni as a form of cashback as well.



5.5 The Ohni Black Box

Even in the event of nuclear war, a massive solar flare or an EMP, Ohni Corporation wants Ohni to be sold and traded. This will be done with the Ohni Black Box, which will come in various sizes, from USB size to a larger. It will have a secure, EMP proof faraday cage and will allow transactions of only Ohni from user to user, and also allow Ohni Cards to be run through for charges. Even, in the event of emergency, Ohni will still be traded and used as currency, at least that is the goal.

This Ohni Black Box will also come in a safe size, which will allow for various ways to open it for transactions, from a keypad to voice activation. It can even be setup in the event of a robbery to refuse opening while being in distress, and send police immediately. Regardless of social instability, political and economic uncertainty, Ohni Corporation will continue to facilitate Ohni Currency growth. It will not be bottlecaps people trade in the wastelands, but Ohni.



5.5.1 The Mini Ohni Black Box



The mini black box, will be pocket sized and will look similar to the image provided², but will feature a USB adaptor to facilitate Ohni to be sold. The Pocket Size will be opened with a pin, and deposits and sales will be accept by rotating the pins as well. It will also have a small solar panel on the back for power, in the case that the electric grid goes down.

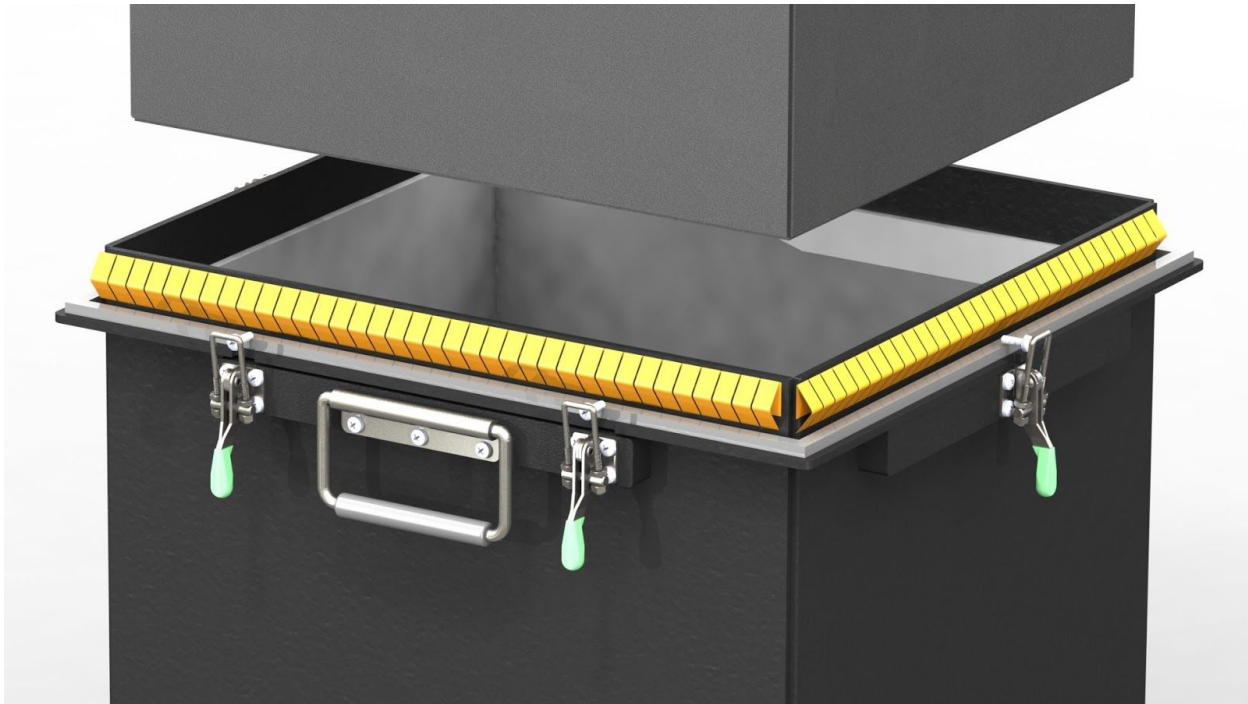
5.5.2 The Business Ohni Black Box

The same as the mini, but will allow swiping of Ohni Cards. Required at all businesses in the Ohni Economy by default³.





5.5.3 The Industrial Ohni Black Box



One stringent requirement for Token Holders that are in the millions (5 Million+) and have defined territories, is to backup all Ohni Token information in large EMP proof boxes⁴. This will feature drives that can be plugged into servers to retrieve data. Ohni Corporation will itself, also backup all Token Holder data. Also, independent contractors can be paid for additional backups as well by Token Holders.



5.5.4 Immediate Disaster Relief

In the event of a disaster; hurricane, tsunami, tornado, flash flooding, mudslides, earthquake or any other internationally recognized event, Ohni Token Holders in the area will be allow immediate non-profit fractional lending. Ohni will be made out of thin air if absolutely needed, for immediate on site payment, the drafting of volunteers, shipment of goods, and paying and supplying of personnels as well. These will be exceptional circumstances, and will be used rarely and appropriately.

However, only Token Holders that have been defined in the area will be allowed for immediate inflation off their reserves. Furthermore, all loans are to be non-repayable loans, but it must go towards disaster relief. Any Ohni not loaned out for immediate disaster relief will be confiscated by Ohni Corporation or government entities, and will sit in a vault indefinitely until the next disaster strikes.

Furthermore, people on Token Holders can designate themselves as volunteers and be insured by Ohni, in case they suffer any damage in the rescuing of individuals.



5.6 Ohni Cannot Be Destroyed

Ohni Corporation will try to deal with Ohni Currency as little as possible as a means of payment, until large sovereign nations have declared it as a currency.

However, no code will ever be made for the destruction of Ohni Currency as this could present huge problems. If less needs to be circulated, it could theoretically be limited by cashback rates, which would be determined by Ohni Corporation initially. However, cashback will be limited by the business.

So if a McDonald's renovates to the tune of 2.1 million dollars, it would then accept a loan of \$300,000 in current Ohni price to facilitate cash back at a rate 5% for sales. This would mean over 6 million in sales for the \$300,000. This means that McDonald's would get its 2.1 million back plus the 300k plus an additional 3.6 million.

This is how all forms of advertising would work. By cashback rates, what the company offers for people shopping there, what causes they promote, and how much Ohni they would offer to the Consumer Pool in the area. So a company could buy up Ohni, then donate it to the Consumer Ohni Pool for projects in charitable contributions and renovation. This is how charity and advertising will work in the Ohni Economy.



5.7 Renovation through Ohni Consumer Pools

There will be lots of renovation from which consumers can utilize the Ohni Consumer Pool for. First off, the Ohni Consumer Pool has set values according to size of community. This is determined by the Token Holder in the area. So someone living in Oakland cannot utilize the Ohni Consumer Pool of San Francisco, more will be defined about territories later on. However, once territories are defined and a person has a level 4 or higher Ohni Token verification, they can utilize the pool. Volk Score will also play a significant factor into this as well, but that will be discussed further.

So, if someone wants to make a backdoor garden for farm to table vegetables for a local restaurant and themselves, they can borrow Ohni for the purpose of buying tools, hiring volunteers and buying seeds and fertilizer. The project will be entirely decentralized, with only someone verified to manage the Ohni Consumer Pool to check up on it, and the project can begin. What a consumer can gain access to for the Ohni Consumer Pool, depends on the values set by that community, as each one is different.



5.7.1 Backyard Gardens

The United States has definite health problems and some of this is caused by processed foods. One of the solutions is to utilize backyards as areas for farm to table vegetables. A centralized economy would not allow for such innovation, but a localized consumer-oriented economy can. For vegetables⁵, a consumer could be rewarded Ohni from the Ohni Consumer Pool.





5.7.2 Homemade Electric Power



Another proposal could be homemade wind power⁶ or solar panels⁷ in rural areas. Someone that is voted in to manage the Ohni Consumer Pool, a retiree for example, could drive out to the area and confirm the stability and condition of the windmill. A city official can be paid from the Ohni Consumer pool to inspect the windmill for stability and electric output.



5.7.3 Trained Professionals for Methane and Biodiesel Production

Elder retirees and young people too can be trained in the maintenance of homemade biodiesel production⁸ and distribution from oils. They could be rewarded from the Ohni Community Pool. Methane gas⁷ can also be made from wastes of all sort. Methane could heat homes while biodiesel can power many types of vehicles.





5.8 IOT Blockchains

So, when a user shops, they earn Ohni. Wherever they shopped at, their transaction would include, where they shopped at, what they bought the goods with (Visa, Mastercard, etc), a time range of when they bought and how much of the goods were bought (dollars spent. But never the who or any pertaining bank information. This process would digitize transactions but also pay users for their spending information informally through cashback. A user can scan any transactions with the Ohni App, whether that is on an Apple watch or any other device.

Then, once the Ohni card is released, a user will also have included what goods they bought, unless they wish for the transaction to be anonymous, for which they would say so on the app before scanning and uploading. Other users can choose to process said transactions while on mobile data or choose not to. Miners too, will interact with the local blockchain to sell and buy Ohni through the Zeus machine, and run fraud detection, earning Ohni for whatever earns them the most through the app.



5.9 Scanning Products



Sometime in version four or five, the Ohni app will allow users to scan products and find detailed information of the product, everything from how the products are made, what that company donates to, what consumer pool it backs (national, international, etc) to what the company stands for, as well as user reviews.

This is what is known as a “Product Token” and there will be one billion made. Each will cost \$1000 USD per product and is an ERC20 Token just as the consumer tokens are. The Consumer Tokens are what Token Holders can lend from and are used to participate in the Ohni Economy. Product Tokens are available to any registered business for any purpose.



5.9.1 Antique Tokens

Besides the consumer tokens, which are sold during the crowdsales, there will be two additional profit tokens. The rest will be non-profit and given to corresponding institutions, for example Youth Tokens given away to public schools and universities. The other two profit tokens are the Medical Tokens which will be sold to insurance companies and retirees can utilize them for uploading medical history for doctors, insurance claims and hospitals. The other is the antique token.

The antique token will cost a whopping \$5,000 and is *specifically* for that product that is attached to. In theory, one could scan any barcode or barcode associated with the product and find who had owned it before, the history of the product and verify its authenticity. This would apply to vintage paintings, designer-made vases, sports cars and bottles of fine wine. This could be seen as a tax on the rich. In exchange for the use of their expensive products, they get to verify they are the true owners of said product.



Ch. 6 - On Tokens

Ohni will have many different tokens for non-profit purposes on the Ohni Economic Model. The only other economic token that is for profit is of course the medical token. For example, if an elderly individual is rushed to the hospital, by entering in their name or social security number, immediate medical conditions could be found, as well as any past surgeries or medical complications. This process could even be done on the phone or in the ambulance. These tokens will be sold to insurance companies, on the premise that they offer anyone under their care to them for free.

There may be many people on one token, for example an elderly couple with any of their relatives. This token could even be used as an alert for medical checkups and appointments through the Ohni App. These tokens will not have a given price and will be negotiated with with insurance companies. Besides this, the consumer economic token, the product token and the antique tokens, all other are non-profit and will be given away in time.



6.1 Miner Tokens

Ohni wants to reward small businesses, and it is also the best way to reward miners who take the financial initiative and risk to pave the way for us. Any seriously dedicated miner with more than 25 GPUs can receive their very own mining token. It is used to attach receipts to any batch of Ohni going outside of the jurisdiction. It is also used to verify the authenticity of any miner and thus, even fraudulent Ohni that was made via false spending can be tracked down, confiscated and have the user punished. Mining tokens will act as an ID to verify the authenticity of any miner, which the tokens will have on them, number of miners, how long the miner has been in operation for and their general location (New York, Detroit, Boston).

6.2 Youth Tokens

Classrooms and universities alike will be given tokens for monitoring students grades. To prevent an orwellian nightmare, tokens will not feature or mention teacher opinions or behavior. Only academic work, volunteer work, internships and other such materials.



6.3 Corporate Tokens

Ohni is a very disruptive company and is going to displease a lot of corporations but to avoid animosity, corporate tokens will be given away to any major corporation if they wish. On it will be included corporate charters, visions and goals that any user can look up in the database. Furthermore, consumers can vote on this corporation through the token and identifier. They can comment, also, through this token, they can get access to customer support for any issue. Any and all issues will be made public, but names will never be mentioned until the issue is handled, picked up and settled by the corporation or company.

6.3 Bank Tokens

Banks have a lot to be mad about with Ohni but they too will be given tokens. These tokens will have special access in that they can identify bank employees on the blockchain. So, professional information, such as financial consulting and backing of Ohni loans will be utilized in this way. Furthermore, these tokens can also act as safes,



storing any antique token information, any Volk scores, any token holder information and most importantly, Ohni amounts. Much thought will have to be given towards what banks want out of their tokens. However one thing the bank token *will never be able to do*, is lend fractionally.

6.4 Historical Tokens

These tokens will store historical documents, such as the US constitution and any other piece of historical relics and information pertaining to that. Allowing for easier archaeological and historical work. They will be given for free to everything from the Library of Congress to an archeological dig.

6.5 International Tokens

International tokens will be given to countries and the United Nations. They will store international treaties, transference of Ohni from one country to another, store international reserves of Ohni and enable ambassadors to travel freely. Every ambassador, their staff and other quintessential ambassadorial people will have their own unique token. This token can be attached to any RFID



chip, thus, an ID and allow for quick and immediate scanning at airports and other security facilities for easy travel. It is likely a country will have many governance tokens for different bank accounts for owning Ohni.

6.6 Governance Tokens

Governance tokens will be special tokens given to federal agents, mayors, governors, police headquarters and even presidential staff. It will simply be a key to uniquely access information. For example, at traffic stop, a police officer would use the governance token assigned to his department to check a user's Volk score, their criminal history, to see if they have a license to carry firearms and etc. While the officer is checking records, the user is alerted on their phone to the process.

A trust score would be assigned to every vehicle for police through the governance token. Green for example would mean, "approach with safety, no risks." While, yellow would mean, "approach with caution." And red, of course would mean, "do not approach without backup." The point is to put the officer's life in perspective.



Ch. 7 - Freezing

We gave 1.3 Billion tokens away in airdrops, in exchange people promising to promote us. There was just no other way to grow at the time. We gave Ohni Tokens to less than amicable communities, Reddit, 4chan, 8chan and others. We did not discriminate, whoever would take our token, we gave it away.

There was a mistake however. Some of these users bandwagoned onto the development team and in exchange they were given large sums of tokens for their proposed and promised work. **They fled.** Not only that but they tried to sink the project and spread lies and disinformation. There is no particular reason, no logic behind it either for us. We assume human greed has loomed over them.

Either way, a large mistake was made. Large sums (in the hundreds of millions) of tokens were given away to these promised developers. They were supposed to help code the website, edit the whitepaper and promote amongst



other things. They did none of this and squandered both precious time and resources. However, the project did manage to move ahead through incredibly persistent efforts, as it always will no matter what. In our vision of integrity and absolute honesty, we will lay out the problem.

These devs were asked to return 80% of their tokens, and could keep the rest as a sign of goodwill on behalf of the company. All except one chose to keep their tokens. So the accounts were, *frozen*. This means they could receive Ohni but not send it. Which in turn means they would never be able to send their Ohni from their wallets to an exchange. In time, Ohni will hire lawyers and sue these scammers and confiscate the tokens. These tokens will be used for the purpose of non-profit tokens and will not affect the Consumer Token price at all, as they will never be used for profit or to raise funds in a crowdsale.

7.1 Earlier Troubles

If there's any catch in this project, it's that there is about 640 million, or the second largest token holder, sitting on a frozen account in some backwater exchange in Ukraine.



Now, allow us to explain the matter. The developers, rather than return the token decided to sell the token. This was fine as this was proposed. But rather then sell all of their tokens, which they were asked to do, they have put a nominal amount up and kept the rest in different accounts. All of these accounts are now frozen as is the exchange account.

There was one exchange at the time that decided to accept us. I, as the CEO, had no intention of wanting our tokens on any exchange but was pushed by these scammers to do so. So, they fled to that exchange and I froze it and contacted them (the exchange) to retrieve the tokens. I said that since Ohni had no price at the time, that they could confiscate whatever was outside the developers promised tokens (42 million) and return the 600 million that the scammers loaded onto the exchange. They refused and began to angrily retort that we were a scam.



7.2 Consequences

It is precisely for these reasons that Ohni Corporation will retain the right to freeze tokens. For issues such as this. The argument started over whether or not, TTM the CEO, Founder and creator of this idea would retain the right to freeze such tokens. They of course wanted me, as CEO, to relinquish the right of the tokens so they could take over the project, since they saw the potential for immense profitability. They were soundly retorted. Rather than compromise or negotiate, they attempted a “coup” or subtle but hostile takeover. They were spotted.

So what will happen, is that if they are ever discovered or try and claim their tokens, they will be sued and criminal charges will be brought up for fraud. The main scammer, by the name “John Titor” and his friend “Adam White” are both Germans residing in England. We will use our political lobbying force, legal team and other means available to use to ensure that these two face serious time in a cold cell for their crime of fraud, libel and theft. Every token has something bad about them and this is ours.



7.3 Rest Assured

Ohni Corporation and I, as the CEO will always be fully honest with our investors and token holders. We decided to bring this up rather than keep it a secret because many more mistakes will come, and we are willing to disclose this publically as a sign of trust. I am a rather young CEO and have never led a company. I was not formally educated and there is much learning to do as we go. However, we do promise that we will always work our hardest and innovate in ways that the competition cannot. We will always, keep our stakeholders in mind, at all times and we aim to make the crypto community safe and transparent.

There is a price to pay for negligence and this was mine and mine alone. I apologize and will ensure these tokens will be utilized for non-profit purposes only. I retain, 7.5 Billion tokens of which an estimated 5 billion will be consumer tokens. 1 billion will be product tokens and 1.5 billion will be non-profit tokens.



Ch. 8 - Legal

We want to make it very clear, what an Ohni Consumer Token, the token that is for sale in the crowdsales, is for and what it is not for. The Ohni Consumer Token **is not**, a share of Ohni Corporation or a security nor should be it considered in any sense. It is for use and participation in the Ohni Economic Model, which is a model built on localization. Owning Ohni Tokens, function as bank accounts in the sense that they will allow you, with permission of the user to borrow Ohni Currency from that bank account and lend it fractionally for various projects.

Ohni Tokens will also allow you to vote in Ohni Token measures, which will be a Decentralized Organization (DAO) on the Ethereum Blockchain. Over time, more and more power will be given to the DAO over the Ohni Corporation when it comes to voting measures, choosing how much to inflate Ohni in loans and what measures should they go by. Owning Ohni Token, allows you to function as de facto bank in the Ohni Economy.



8.1 Understanding the Nature of Ohni Token

Make no mistake the fact that Ohni Token is not a share, that there isn't massive potential for profit. We are offering what is now, a blank ERC20 Ethereum Network Token and will code onto it, through versioning, capabilities with a front-facing app. It will interact with Ohni, which will be an off-chain localized IOT blockchain currency. If any of that doesn't make sense, that's okay. There are a few things to note. One, Ohni Corporation is trying to make Ohni the worldwide, hegemonic currency that will be international, transparent and have democratic ideals tied to it. Two, Ohni Token allows you to manage a part of this economy.

Buying Ohni Token should be considered a product and not an investment. However, just as with any antique car, that product can go up in value the older it is, which is significant. We aim to make our stakeholders the forefront in economic prosperity in the Ohni Economic Model, while at the same time empowering consumers worldwide to stand up to corporations and fulfill liberty, the pursuit of happiness and wealth for communities across the world.



8.2 Political Strength

Ohni already has a Libertarian running for Senate following us on Twitter. We have some roots amongst different political affiliations, and will seek to play a huge role in political contributions for those who seek transparency in blockchain. Rather than oppose innovation and close borders, as China and Russia have poorly decided to do, we aim to make the United States a hotbed of blockchain innovation, and open up the world to AI through US shores. We will do this by seeking candidates who are politically open-minded and we will back them.

We aim to be on the size of the Koch brothers or Anderson Sheldon when it comes to political campaign contributions. But rather than keep Las Vegas open or downplay climate change concerns, we will aim to keep blockchain technology and fintech open for all, while backing others at the same time. Our goal is create The American Blockchain Foundation, which will recognize other cryptos that seek to be open, transparent and honest.



8.3 Lobbying

There is a heavy amount of misunderstanding when it comes to tech, coding and blockchain technologies. Not to mention more controversy and skepticism around Bitcoin and other cryptocurrencies. We want to get rid of cryptocurrencies that shouldn't exist: meme coins, potcoins and other stupid coins which tarnish the reputation of other brands at large. But we do not want to put a stranglehold on the space, as Wall Street did with financing and the parasites in Silicon Valley did with venture capital. No more complicated pie charts and unfinished products, but a real vision, a vision for change should be the true barometer for fundraising.

We will lobby heavily and aim to keep other companies and firms in the loop. Ohni Corporation is heavily politics-neutral, however the founder and many of the other executives are more right-oriented. Note that we are not politically correct and will not curtesy or kowtow as other companies have in the past. We are brazen, outspoken and passive-aggressive to threats.



8.4 The American Blockchain Foundation

“The purpose of creating The American Blockchain Foundation is to recognize each other in sea of untrustable and unverifiable cryptocurrencies that neither promise any tangible services or have the compatibility to merge with each other.

By forming a foundation for trust and to hold each other accountable, we will be able to garner more funds, ensure our code bases are compatible and can leverage our resources together to deliver services superior to any competition.

Furthermore, our partnerships will allow a recognizable and trustworthy institution in the states, which is far behind the blockchain curve and to maintain an American competitive advantage amongst countries that are precluding others from competing.

By banding together, we can ensure a smooth pipeline of dependencies of code and ensure that our services intermingled, thus garnering a higher value for them while at the same time preventing competitive forces for each other.

It is not only in our customers' and investors' advantage to group together, but necessarily our own. By grouping together and forming a set of rules and a form of communication, we can begin to build stability in a community that has much room to grow, but many more weary roads to travel.

In conclusion, I hope you will accept our hand and this offer of friendship to form and stabilize a working understanding of integrating towards each other and supporting each other. May the American Blockchain Foundation live long and deliver services that far surpass other international and national blockchain entities.”

~ TTM, CEO of Ohni

In a letter sent to several firms which are to remain anonymous for now.



8.4 Dedication to the US

One of the primary concerns of Ohni is to be utilized and used in the United States. We may have offshore accounts and we may have interests in other countries, but largely we will remain tied to the United States. There are several reasons, one, it is the world's largest consumer economy. Two, the United States has a history for entrepreneurism, and although London is the financial capital of the world, New York is a close second-runner. Three, everyone associated with this project, with a few exceptions are American. Four, the Ohni Economic Model is mostly built for and will work best in the United States, particularly in the Suburbs and throughout the non-coastal areas the most.

8.5 Ground-up Programmers

Starting pay for a probationary period will start at \$14 an hour, and it will bump up to \$17 after the three month probationary period. Housing will be subsidized in Ohni dorms, a one bedroom with a kitchen, bathroom and a



living room. Food, including lunch, will also be subsidized as will electric and all other utilities will be paid. There will be matching contributions for 401K up to 3%. Ohni will also heavily incentivize programmers to invest in the Ohni fund, up to 10% which will be matching. This fund will seek to diversify services into long-term gains, such as real-estate through renting and other petty services.

Ohni Corporation will not be anything other than a technological company, but it may open other companies or invest into third-party companies for consistent funding as it continues to grow. Ground-up programmers will have an option to invest with Ohni into these projects. The education received at Ohni will be billed as a loan, which will absolve after four years of service. So two years are spent learning programming, earning money and working on the project. The second year, pay bumps from \$17 an hour to \$22 an hour.

Anyone without a criminal record, an intelligent aptitude and a dedication to the vision and loyalty to the company can work for Ohni. We will generally seek IQ individuals of



120+ but will hire an assortment of individuals for easier tasks such as meal preparation, janitorial services, security and the such. After the two years, programmers will be bumped up by \$4 an hour for ten years straight. We will also create a fund for education of programmers' children, and cover any medical expenses incurred while working at Ohni.

Ohni's pay will be significantly less than other companies', but considering our Spiral building will be in the Midwest where the cost of living is significantly lower, our pay will be competitive in some sense. Furthermore, since we aim to make our building as energy efficient as possible and build lots of homes around it as a mini-city infrastructure, we will have heavy infrastructure cost but will be able to provide benefits no other company could. So after incurring living costs and all the benefits, Ohni will be able to stand out as actually "paying more" than other companies.



Ch. 8 - Exchanges

The sale of Ohni Tokens will be done through crowdsales. However, once they are sold, the buying and selling will occur through exchanges. Our primary exchange that we would like to work with will be Bittrex. However if this fails and Poloniex fails to accept us, we will make our own exchange through the Ohni App specifically for Ohni Token. However, this is not wanted as it is viewed that the exchanges of today may end up as the banks of tomorrow. Ohni Corp does not want to be a bank in any sense and focus instead on technology. This is why, if plausible, Ohni Corp will try and get on exchanges.

8.1 Selling Ohni Token

It is not recommended by the company to sell or speculate on Ohni Tokens. Rather, customers should avoid speculation of the token which will take up to fifteen years to be fully enacted. It will take many years for the system to be finally built up.



8.2 The Zeus Machine

The Zeus Machine will be a series of GPUs that buys and sells Ohni through an account. They will not be used to sell or buy Ohni Token. Going through a Zeus Machine to sell Ohni internationally will cost a fee of 5%, as levied by Ohni Corporation for facilitation of the network. Miners themselves will also offer fees, anywhere between 2% to 3% although in the earlier years, where these fees will be higher in the future. What happens is the spending data is parsed off the token, sent to Ohni Cloud and a stamp is attached to the currency.

Then it is sold in parts, very quickly to different buyers, in a sort of downloading process. This could be done in real time as long as balances of money and Ohni are kept on ready-to-go accounts that the miners manage. To prevent hacking into these accounts, these accounts will be rigged to only send to a number of known addresses where afterwards, the money will be deposited into the user's accounts that has a verified token for bank accounts. This way, anyone can be tracked down if they try to hack Ohni.



Ch. 9 - Inflationary

When I was 17 years old, I heard of Bitcoin. It was floating around on the Internet as an unheard of financial utility. It seemed promising, but I was unable to mine it at the time. I then heard of it a second time, in the first Economist article about it in the Summer of 2011. At the time, the price was about \$3.20. I read through it and found the idea fascinating, there was just one major problem. There were only going to be 21 million Bitcoin ever mined. In the article, Bitcoin enthusiasts proposed the cryptocurrency would replace the US Dollar. I laughed it off.

A long time ago the same argument was proposed, labeled the Cross of Gold speech by William Jennings Bryan, the proposal was for the US to get off the gold standard and onto the silver standard. The speech succeed initially but Jennings failed to win the Presidential race. So the United States adopted the gold standard, and inadvertently set off the Great Depression, due to constraints on the money supply 30 years later.



The problem with having or setting a currency where there is too little supply is preposterous and not feasible. The same can apply to Ethereum. Although, yes, Bitcoin and Ethereum can be broken down into infeasible amounts (something that I didn't know at the time of Bitcoin), it is not practicable. Imagine going to pay for your goods with a cryptocurrency to find that it's price has changed dramatically while waiting in line. Furthermore, breaking down a currency into small amounts, other than easy to memorize amounts (quarters, nickels, dimes, pennies) is not practicable.

It amazes me to see the lack of basic economic understanding with many cryptocurrencies purporting to be a replacement to fiat. To support the global economy or even a national economy, many more coins have to be minted in the tens of millions more than many think. This is why Ohni is continually inflating. There will be hundreds of trillions of Ohni minted and inflated throughout the 2020s and 2030s, until it will begin to slow down significantly to showcase resource allocation and human GDP growth.



9.1 The Coming Space Age Economy

Ohni will grow (80% of it created) based on spending in its first five years and then Ohni Token Holders will become the majority (80%) in the creation of Ohni for the purpose of loans. These loans are for renovation, to bring automation, replace jobs and also to offer education for jobs that are replaced. To make cities more efficient, green, to reduce crime, pollution and encourage economic opportunity. Boring, shitty jobs (excuse our French) like flipping burgers should not be done by humans in the 2020s.

Rather, people should be studying, learning new fields, studying science, AI applications, new types of fuel and plastics, and moving towards the space age. Of course some people are just not smart enough and for them a basic solution is basic income. But even the lower strata of society can work on farm to table solutions, volunteer in community efforts (and receive Ohni), take care of the elderly, and do other such basic tasks which would be difficult for automation to manage. People must be taken care of by being made to work in the community.



9.2 Community is Everything

Lots of volunteer work will be made available. From neighborhood watch, fixing potholes, planting trees, babysitting, fixing cars, to making biodiesel, large city-wide recycling and other sources to make cities energy efficient. It is the goal of Ohni to make a city have renewable energy everywhere, mini-windmills, solar panels, backyard gardens and all the transportation to run on renewable fuels. All of this will be powered by hardworking blue collar workers, that will receive basic income in time, plus increased social scores through Volk and volunteering.

If groceries are cheap as ever, meat is domestically made, fuel and energy are as domestic as possible, construction is as domestic as possible, the cost of goods can dramatically decrease. If the highway system runs on automated machines driving trucks, and even the air transportation system is dominated by drones, the cost of living can decrease dramatically. It is crucial however to reduce the resource strain, and reduce waste as much as possible for this utopia to be plausible and it can only be done with Ohni as a financial and consumer voting tool.



9.3 2040s, Asteroid Mining

The cashback people receive from businesses they shop at, will come from loans. But eventually, Ohni will be inflated on an international scale based on the resource value being brought in from space. Valuable metals, helium3 and other such precious resources, even methane brought from Jupiter's moon Titan will correspond with increases in Ohni supply. These loans for asteroid mining, bases on the moon and colonies on Mars will be backed by Ohni Token Holders for international missions.

9.4 Ohni on Spaceships

It is also plausible, that in deep space voyages, Ohni Tokens can be loaded onto a spaceship, and consumers on that ship can automatically start to spend Ohni as they would through cashback. This could be done for a large mission of thousands of people that would last decades, and if these people were to come back, their Ohni could automatically integrate with the global economy on Earth.



Ch. 10 - Ohni Economy

The predominate power of Ohni Tokens is lending. All loans on the network are, by their nature, interest free. This is to avoid burdening the public with interest on loans that that prevents loans from being paid back. There will be timetables for repayments, but there will be no interest suffered for missing deadlines. Rather, what is impacted is a user's Volk score. A Volk score is a people score, it works like a credit rating but with social factors on top as well.

For example, if your community values family units, having a proper family of four (two kids) could mean your Volk score increases. If you have more than one kid, there would be a minor impact to Volk score, but population control tactics will be limited in effect.

Volk score determines the loans a consumer is capable of getting while being interest free. It also can be used to gauge reliability and trust in business as well. Loans can be for repainting your fence or getting a new Tesla. It could be used for gun ownership, and even finding a partner with the same score as you. Volk scores will play a major factor in the social aspect.



10.1 Accessing one's Volk Score

Volk score is only accessible and readable to a user and other people that user has given access to. Even Ohni personal dealing with customer service issues will not have access to the Volk score, unless given explicit permission. The approval process for an Ohni loan for a home or car would also not allow one to see a Volk score, merely a yes or no towards replayability. Bank Tokens would have some accessibility but only with permission. Bank Tokens, may act as jurors for backing a loan or not, but the original Ohni comes from a Token Holder. The impact of which financial services will come from there are still in the process of being figured out.

The decision to lend or not will be based on an AI that runs on a local miner. So, if you are thinking about buying a car in Ohni, the approval process would run your token and give a simple yes or no based on settings within seconds.



10.2 Factors in deciding Volk Score

There are many factors in deciding a Volk Score. A huge part will be in replayability of loans. A small factor will be what other people have voted on you, however people can tend to be unkind so this will play a small factor (~5%). Furthermore, high school or college popularity will play no part, as youth tokens will not feature social ladder based voting. Only adult tokens can have a Volk Score, adult tokens refers to the consumer lending tokens for sale now.

Ways to raise a Volk Score

- Jury Duty
- Volunteering around the community
- Voting, commenting on and backing Ohni Consumer Plans
- Following community values
- Working consistently at a job (minor)
- Donating to charities
- Paying bills on time
- No altercations with police or authority



10.3 Benefits of a High Volk Score

The point of the social aspect of voting, is to make a pariah out of those who seek to do injustice to the community, for example hooligans, thugs and drug dealers, while not being able to be tracked by police. But at the same time, benefit those who are unsung heroes of their community. Governance tokens will absolutely have no bearing or view of Volk Scores, the only such entities which may, with permission to view Volk Scores are Bank Tokens and the Ohni Token Holder that owns your token, *with explicit permission beforehand*.

One benefit of a high volk score, is that you could be paired up with someone who has a volk score as well: whether for marriage or business partnerships. It would make funding for business ideas also much easier. Since you are known to be a good person, do what you do and say what you do. The impact this will have is to reward community work and focus on communities, as it is not the money or Ohni one owns, but in the people they surround themselves with.



10.4 Backing Cashback

With Ohni consumers see the amount of shopping is going towards a business by other users. Although anonymous, blockchain still preserves the valuable information necessary. The Janus platform will show this necessary data. Consumers would also be able to vote on proposals for change at that business, and petition the business for changes at that business through the Janus platform. Ohni Corp will facilitate the proper corporate channels, to ensure that communication remains consistent.

Then, once consumers have voted on proposed changes and an estimated cost is made, that corporation will back the plan by renovating their store, business, etc. However, they must also deposit money into the local consumer pool that backs the plan. To pour in money into the consumer pool, they must buy Ohni, which they must do from the token holder, who inflates their Ohni holdings, pours it into the consumer pool, and in exchange receives the fiat. After that consumers, receive cashback from the pool.



Furthermore, the business must also donate fiat to the consumer pool, so the consumer pool is backed by both Ohni from the Token Holder but also fiat. So now the community pool can either pay volunteers and buy materials in either fiat or Ohni. This awkward transitional effect will lessen in time, and eventually loans for renovation at a business will come directly from Token Holders, who convert their Ohni holdings into fiat in steps and dole it out to the business for proposed upgrades.

To prevent the price of Ohni suddenly dropping with large inflation of holdings, most loans will transition from Ohni to cash and vice versa in steps, allowing for example a one million dollar plan to be doled out in ten steps, 100k at a time. The Token Holder will also help facilitate comments and voting on that business, and will have special admin privileges in regards to the chat regarding that business. If a business fails to meet its promises in renovation, such incompetence will impact that businesses Ohni score, and a boycott will be called in other areas as well in support of that local area. The consumer is the “two ton gorilla” in this equation.



10.5 The Two Ton Gorilla and it's hammer

Imagine a PR disaster, such as the event of the United Airlines fiasco of this Summer, where a doctor was dragged off the flight, or the BP Deepwater Horizon oil spill in 2010. What would happen with Ohni App, is that consumers could immediately vote on the company, and callfor nation-wide or international boycotts, and bring the company to it's knees,even absolutely topple any company completely as it sees fit. Since demand is tracked, people could actually be seen if they put their money where their mouth is.

Consumers instead could make plans for competitors and renovations with them instead. Plans for spending at the offending company could be cancelled, and instead cashback rates could be higher with its competitors. Even monopolies such as the blood-sucking internet companies could face disaster if for one month, every consumer in a city cancelled their services. Whatever the cause, consumers with Ohni will get to set at “the big-boy table” and dictate their demands honestly.



10.6 The World's Most Powerful Force

The Ohni Consumer would become the most powerful force in the world, able to effectively halt spending to bad companies and instead spend with competitors if demands are not met. Although boycotts would only be called in special cases, they would have to serve a specific purpose. For example, if a company has created some form of atrocious advertising for the point of some benign political correct reasons, or to reinforce a false narrative, that company could effectively be forced into submission of never showing pointless ads such as that again.

Since Ohni Tokens have verified identities, this would prevent pointless spam and unconstructive comments, and would instead reinforce the idea of real opinions. By commenting, participating in boycotts, or being effectively submerged into the Ohni Economic Model, consumers can also increase their Volk score. People can even be voted into to representing consumer demands in certain regions, for example the South or East Coast leveraging consumer voices. This is how we will transition off of petroleum in the 2020s.



10.7 Political Voting

Since Tokens have verified identities, and they are impossible to manipulate and destroy, it may be plausible to have voting done through tokens. This would ensure that a quick and easy tap will allow you to vote in any general election that a consumer wishes to. Reasons and statements can be made for both sides, and an effective argument, rather than showboating or political flaunting, can restore the political theater back to it's roots of problem solving and civic duty.

10.8 Promised Spending in communities

Petitions can also be made for supporting or rejecting a cause. It could be in one region, to reinforce community ideals. For example, a community could value going to church and by doing so, one could raise their volk score. Impacts on Volk score will only happen by other opinions, but mostly on failure to repay debts in Ohni, or by failing to make due on promises.



Ch. 11 - Token Capabilities

Tokens can be grouped together for explicit lending. For example, with the population of Texas being around 27 million, if someone had 28 million tokens, with a vote they could become the primary Ohni lending mechanism in that state. However, most loans will be sectioned off, meaning that one Token Holder can focus on auto loans, another on mortgages, another on business loans. They could hire and use professionals in the bank sector who are designated with banking tokens to manage their utilities.

11.1 Setting Territories

So there may be intersectional territories, where there is one primary auto lender in the Midwest, but others comprised for mortgages in each state. However, being restricted to territories allows Ohni Token holders to effectively manage and deal with consumer concerns. Ohni Token Holders can hire people to investigate fraud, consumer issues, disturbances of peace and network and



work with local statesmen. Furthermore, it is highly likely that banking monstrosities such as Goldman Sachs will no doubt put their thumbs on Ohni Tokens. If one wishes to, they can have their Ohni Tokens managed by a professional banking token, to not have to deal with issues, and instead just receive nice and consistent returns of Ohni.

11.2 Marks

Marks are very important, as they determine lending capabilities. To increase Marks, an Ohni Token holder should make non-repayable loans to the Ohni Consumer Pool or other individual people. For example, a couple with a high volk score which impacts voting on Marks), can ask for maternity leave but need the funds to do so. As an Ohni Token Holder, you could inflate your gains and lend to them so that proper time could be taken off for maternity leave. Welfare could also be handed out and dealt in this way, so as basic income that would have to be implemented in the future of the automation age.



11.3 Approval of People

Approval of people on your Tokens, could be manually done or automatically acceptance if a region has been declared. It entirely depends, as the Ohni Token Holder, what you want to do. Do you want to cater to blue collar workers in a specific factory to unionize them? Do you want to cater to high-minded people in the East Coast? A third world country? The choices are yours on who you accept, and how you wish to set lending capabilities.

11.4 National & International Loans

The only loans that won't be restricted by region, are international and national loans. Anyone set in the US can loan to a national project, such as building the wall on the southern border of Mexico, or the next American space project. Internationally, a space station could be built, or a coalition can be funded to take out terrorist organizations for examples ISIS. The possibilities are infinite with Ohni, you as the Token Holder can decide.



Ch. 12 - Consumer Plans

Consumer plans will fall across many categories but they must be backed with demand. Meaning, that if a user proposes a plan for a business, enough consumers must promise to shop there to cover that businesses renovation costs plus more. That means, 30 year plans can be built for buildings that will continue to stand there long after the thirty years. So, if a company needs 2 million for renovation and will donate 1 million to the consumer pool, it must have 3 million or more in promised consumer spending over a period of a certain number of years.

This is the beauty of Ohni. Since consumer spending is on the blockchain, consumers can begin to demand change and see their communities changed overnight, as the trillions locked up in corporate savings is pumped into communities. Token holders back the loans by inflating Ohni from consumer accounts, and the cycle gets stronger and stronger. The greatest economic era in human history is about to begin with Ohni.



12.1 Businesses

Businesses could get a fine deal with Ohni since they get interest free loans in Ohni from token holders, they know exactly what their consumers want, and they can measure feedback in dollars being spent there. This immediate feedback loop will be digitized and can be seen in real time on the business person's phone. It is managing the economy and business, gone mobile, and it's only possible with the blockchain. Ohni will make fees every time a business renovates, or a corporation pumps money into a community, by charging a flat fee of 5%.

Ohni will always be free to use, although business users may pay a subscription fee for advanced services. It is corporations and the banks which will pay to use Ohni, not the government or the people. The banking institutions will pay for their robbery of the country in 2008, and they will pay Ohni directly and reinvest into communities, by threat of boycott if it need be. Ohni will offer chances for small business too, by offering Token Holders to back loans entirely by selling Ohni for fiat, to ensure small business owners participate as well.



12.1 Charitable Contributions

A large part of plans will be charitable contributions to the community. Donating to the consumer pool so volunteers can be paid to get homeless people off the street, to renovate broken down homes, to clean litter off the street and help recycle. To begin to cleanse a community from the ground up. Charitable contributions will include food drives, rallies for causes and renovating low value homes.

12.2 Scholarships

A huge part of Ohni plans will be scholarships, but not to traditional universities. Rather than encouraging the stranglehold universities have on education, self-taught programs will be offered and taught by volunteer professors and other staff members. These could be night classes at a community college and so forth, and centralized curriculum will be made through Ohni for various professions. Universities will either have to get with the times, or fall due to their ridiculous tuition rates.



12.3 Alternative Energy

Alternative energy will be the focal point of plans for renovation. To reduce the fixed cost of running a business (running the lights, power, maintenance, etc), and pass the savings of energy and building maintenance onto employee wages. Biodiesel pumps, electric car charging stations, piezoelectric mats, LED lights, solar panels, solar water heaters and energy efficient buildings are just some of the innovations. There will be other proposals as well, for example, free coffee from a high quality machine offered at local businesses. A lounge to sit and chat with people, a 3D printer to allow for easy access for people in exchange for a small fee.

Any new breakthrough technology can be implemented with the plans, cities and businesses can become energy efficient and be introduced to new technology much quicker. As billions are poured into innovation and consumer demand backs plans, the cycle will get stronger and the landscape will start to change immensely as well.



12.4 Localized Economies of Scale

With enough money, proper transportation and backyard gardens, a good portion of groceries can be grown locally. Furthermore, lumber and other natural resources nearby can be quantified, invested into and managed carefully. If an initiative to use less lighting after 8 o'clock can be done to reduce coal usage in power plants, power can be saved across the grid. This process already exists with daylight savings time, but other such processes can take off.

But it's much more important than just dimming lights, the Ohni Localized Economy will seek to source as much as possible locally; energy, food, water and even fuel. Recycling resources and tapping what can be tapped, to make a city resourceful, drop prices and increase wages. As a city becomes more efficient and a business becomes more efficient, that money must never go back to corporate hands but the community, the employees and the consumers. Rather than Fordism of the 50s, it will be Consumerism that brings the Middle Class back.



12.5 Infrastructure

Token Holders will eventually be able to invest in infrastructures. In fact, rather than taxes for maintaining roads, a governance token could petition a token holder for interest-free loans. This means, massive projects that would take billions, could be accomplished. Underground boreholes for efficient transportation, hyperloops, massive solar and wind farms and the like are all plausible. As long as the consumer demand is there and the city needs it, it could take upon itself to have loans issued on its behalf, with negotiation of the Token Holder of that region.

These projects will scope beyond a city and into underwater sea colonies, while un-repayable loans will go towards cleaning the ocean of plastic, saving the rainforest, preventing specie extermination and other such solutions. Huge, massive projects, even in the trillions could be funded within twenty years, with the Ohni Economic Model taking off. The International Space Station was the 2nd most expensive project is worth about \$150 billion, which is nothing for Ohni Consumers once they band together.



Ch. 13 - Vision

A long time ago I had a vision, of consumer needs being met, with their voice being heard. Many years later the project manifested itself into Ohni. The beauty of having a tight-knit community together, for one purpose, working for a common goal with the use of social currency, can make a utopia. A strong point will be mono-ethnic communities. Despite all of our best attempts to integrate and become multi-cultural, people still continue to segregate themselves. This is human nature and will never stop and will never erode.

So Ohni Corporation will always back plans to make mono-ethnic communities, joined together with common goals and focuses. Each to his own beliefs, is the voice of Ohni. People should live amongst their own, work for their own and strive to help each other as much as possible. With a new form of currency, this is now possible. Ohni will be the voice for all peoples and their own concerns ,but never a corporate voice for the corporations.



Ch. 14 - Micronation

In the unlikely event of regulatory attacks, where Ohni will be seized upon by regulators, there will be a backup plan. Ohni will, if possible, have a crowdsale of a billion or more, try to set up it's own micronation free of regulatory hurdles. Infrastructure will be shipped out, built on this micronation and programmers sent out. It is the goal of Ohni to construct The Ohni Spiral, for the purpose of building a massive base in the US for new-age technology, but should this fail, Ohni will prepare to sail to new seas.

A micronation will help avoid the senseless regulations and restrictions imposed by over scrutinous regulators. Although Ohni will always comply with local laws, and seek to abide and follow all compliances, it may become more and more difficult over time to deal with these issues. Particularly if the banking sector feels threatened and will begin to pass regulations against Ohni specifically. Ohni will nonetheless continue through thick and thin, and through it all to become the world's predominant currency across the globe and into space.



14.1 Global Miners

Besides private miners, and possibly Golem token utilization, Ohni will set up miners in various countries, preferably with colder climates, should processing become too much for local miners. These backup facilities will be in countries such as Scotland (not a separate country), Iceland, Southern Argentina, etc, etc. This way, in the event of a hack or excessive processing load, the pressure can be distributed globally and accordingly, to the region closest to it.

14.2 Territories and Volunteers

In particularly poor countries which lack basic government such as Somalia, it may be possible for Ohni Token Holders to levy bannerman. Even in the event of a collapse of a major country, Ohni Token Holders will be able to levy bannermen or militia to handle any disturbances and issues. This will not be implemented in the United States or other Industrialized countries but will be used in sparse regions that lack the basic rule of law.



14.3 Independent Economies

It will take decades, but the goal is to make economies more and more localized and independent. In time, taxes can be collected through Ohni, and with verified tokens, it will be impossible to dodge tax collection. This will finally rake up all the money in overseas tax havens and bring an end to the injustice of rich money leaving shores.

However, Ohni Token Holders are tasked with enormous responsibilities, that of laying the groundwork for new communities which will last hundreds of years. They must focus on their local economies and not global problems. It is the consumer who will vote on all these issues, both local and global.

14.4 Self-Sufficient Supply Cycles

For the fuel to be produced locally, the food to be produced locally, the people to be taught locally, the people to be capable to defend themselves and their kin, and the people should be above all else, able to decide what they want. Ohni will give them this power in ways inconceivable.



Ch. 15 - Enemies Everywhere, Allies Nowhere

Ohni will have many fights. From traitors on the inside to competitors on the outside. But Ohni's first task, is to take Silicon Valley down a notch and strike the venture capital firms. For too long have these companies dictated what tech firm should grow and what should not. Furthermore, there is another fight to win, against the big four: Apple, Facebook, Amazon and Google. The amount of data these companies have, and the fact that they use people as the product is an atrocity. It is true, these companies have fantastic, free services, and Ohni will never compete with them. But what Ohni will try and do is to change marketing and advertising into cashback, and this, will affect both Facebook and Google. Ohni will also seek to go into payment systems and new products so, there will be lots of conflict on the way.



Ch. 16 - Why Ohni

On August 1st, at the end of an exhausting eight years of struggle of trying to get Ohni up, I gave up. I petitioned Y Combinator and hundreds of venture capital firms, none of them bit. I wrote post after post and business plan after business plan and even designed a rudimentary product. Utterly broken and beaten, but with a token, I decided to do the one thing no one else would, to go to the internet.

For many years I had browsed various boards, from an under age hobbyist to a grown adult. I have witnessed their growth, and to my surprise, their rise in popularity and public representative power. I gave an airdrop away and amazingly people cherished it. So much so that it inspired me to get the strength I needed to persevere. This was merely two months ago as of this writing, and we already have a full website and whitepaper. We are just starting. Why Ohni? **Why not Ohni.**



Conclusions

If you've made it this far, you are either utterly disgusted or a member of the Ohni Economic Model. We understand there are many problems and some fallacies in this whitepaper. We understand this may not be for everyone.

But we continue to grow every day. We continue to learn from our mistakes. We continue to be the only company in the cryptocurrency sphere that is self-aware and self-organizing. Time and time again.

We are decentralized. Anonymous. We haven't even seen each other's' faces. Yet we continue to meet, we continue to push for this idea. Because, we believe in it that much.

If you have decided to purchase Ohni, thank you for your support. From the bottom of my heart. And welcome aboard. The American Cryptocurrency.

Sincerely,
TTM



Sources

¹<https://feelthephoton.blogspot.com/2010/10/off-grid.html>

²<https://www.amazon.ca/dp/B01N5P48U3?psc=1>

³<https://www.amazon.ca/Gun-Vault-MV500-Micro-Standard/dp/B000TG9RCC>

⁴https://www.montiegear.com/EMP_Box.html

⁵<https://i.pinimg.com/originals/e9/c8/53/e9c85307e34734d02e6f9d219cacd16f.jpg>

⁶<https://i.pinimg.com/736x/f2/08/f6/f208f65d9f94711ac5fcab8e05bac85a--homemade-windmill-how-to-make-homemade.jpg>

⁷<https://cdn.instructables.com/FZW/H1Q8/FZETBF8C/FZWH1Q8FZETBF8C.RECT2100.jpg>

⁸<http://www.utahbiodieselsupply.com/images/makingbiodiesel/differentstagesofbiodiesel.jpg>

⁹<http://www.jetsongreen.com/wp-content/uploads/2015/11/cycle2.jpg>