



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



Notice

If you are from the US, China, Singapore or Canada, you are not legally allowed to participate in our crowdsale.

Please follow all local, state, federal, regional laws within your region and consult with an attorney prior to purchasing Ohni Token.

Ohni is significantly different than most cryptocurrencies. Do not speculate or take risks out of hype.



Summary

Ohni is...

1. A way to unite consumers together
2. The American Cryptocurrency
3. A digital fingerprint
4. A new digital democracy
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 people to improve their communities
8. Advanced utilization of technologies ahead of the curve



Timeline

October 28th - First Crowdsale

Mid-November - Bittrex

December - Ohni App, limited capabilities

January 2018 - The identity token begins

March 2018 - The first Ohni can be earned for cash back in limited jurisdictions

July 2018 - Ohni transferred, bought and sold and first GPU network known as the Zeus Machine goes up

November 2018 - Ohni can be used for voting on comments, social and political issues

December 2018 - The first consumer pools for Ohni reserves are formed for select cities

April 2019 - The first Ohni plans go up for Ohni Token Holders

June 2019 - Elections and donations for the Ohni Consumer Pool can begin

November 2019 - Mass adaptability

March 2020 - The construction of the Ohni Spiral begins

June 2020 - Improvement and distribution of miners across the world begins for the new and improved Zeus Machine for buying and selling Ohni

August 2020 - Volunteers can begin to be raised for Ohni Tokens

February 2021 - Territories for lending can begin to be set



Initial CrowdSale - 1.0

Tokens: 1 Billion

Est. \$35 Mil

10,000 Ohni = 1 Ether (\$.03)

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 - 2.0

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 called the “Zeus Machine” 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 - 3.0

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 demand stock exchange.

Secondary Purpose: Activation of miners to help process loads on the network.

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

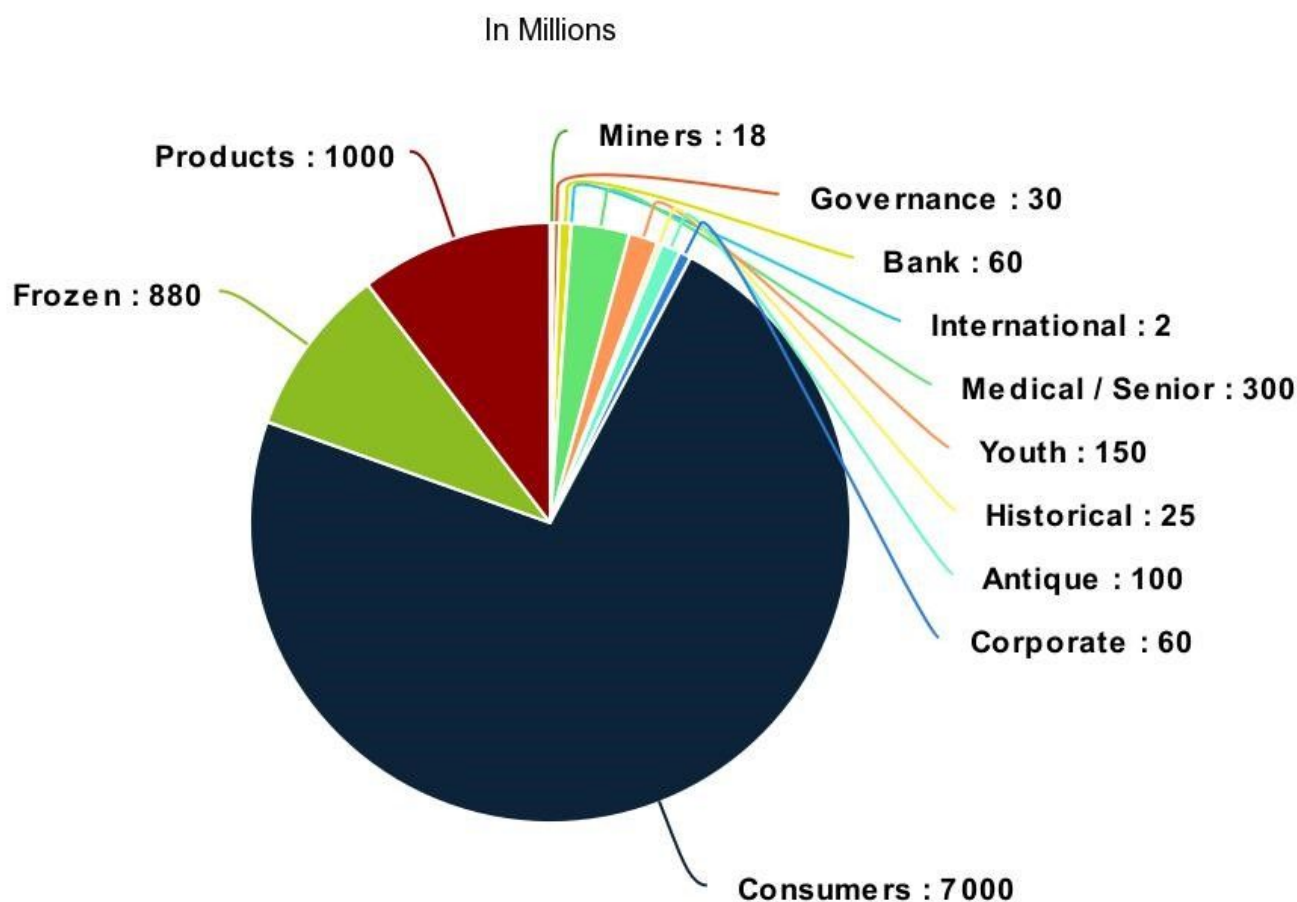
Fourth Purpose: Asking and petitioning corporations for backing consumer plans and creation of Pools.

Fifth Purpose: Create the stock market for Demand called "Janus."

Sixth Purpose: Implementation of a social score.



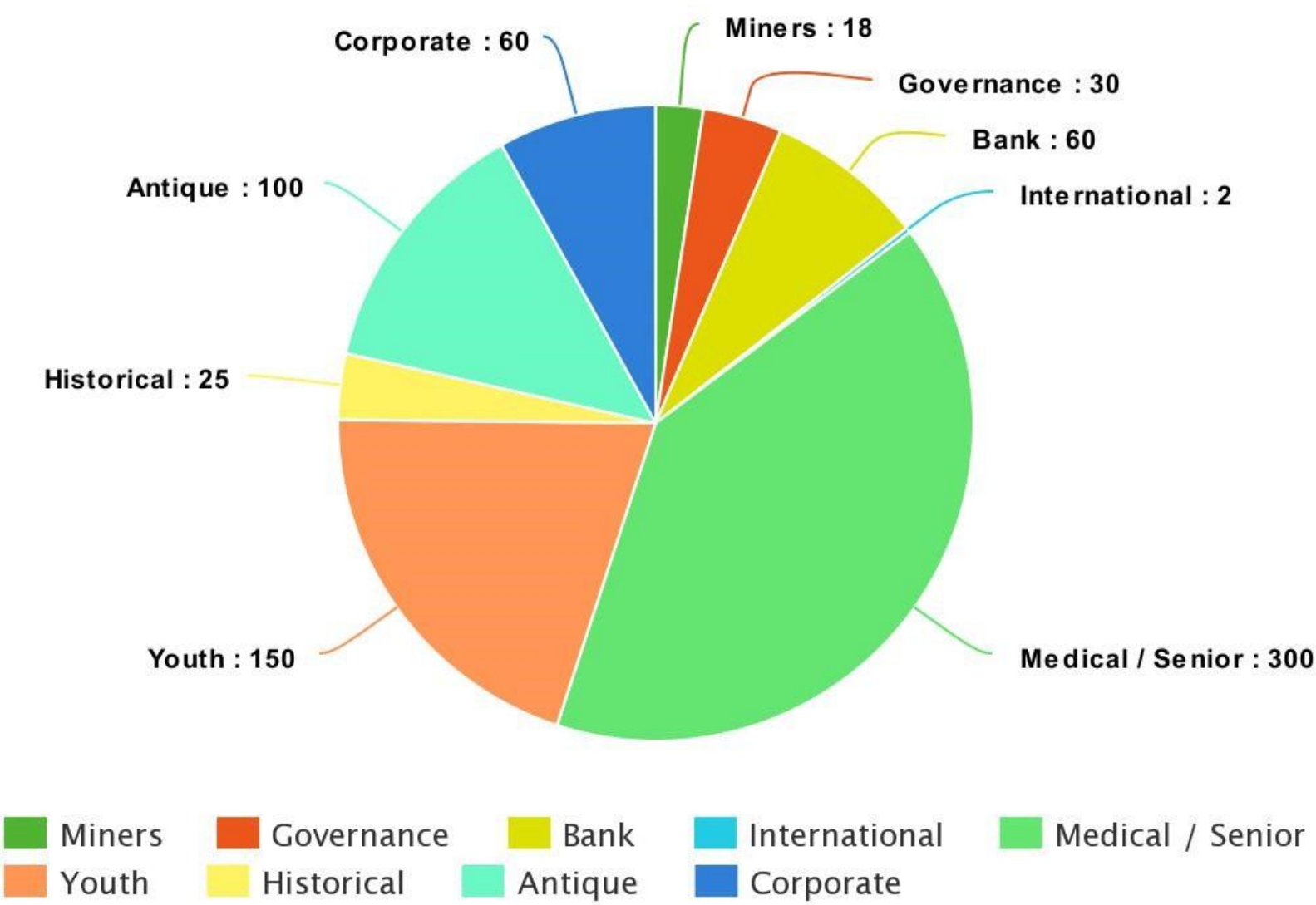
Ohni Token Distribution





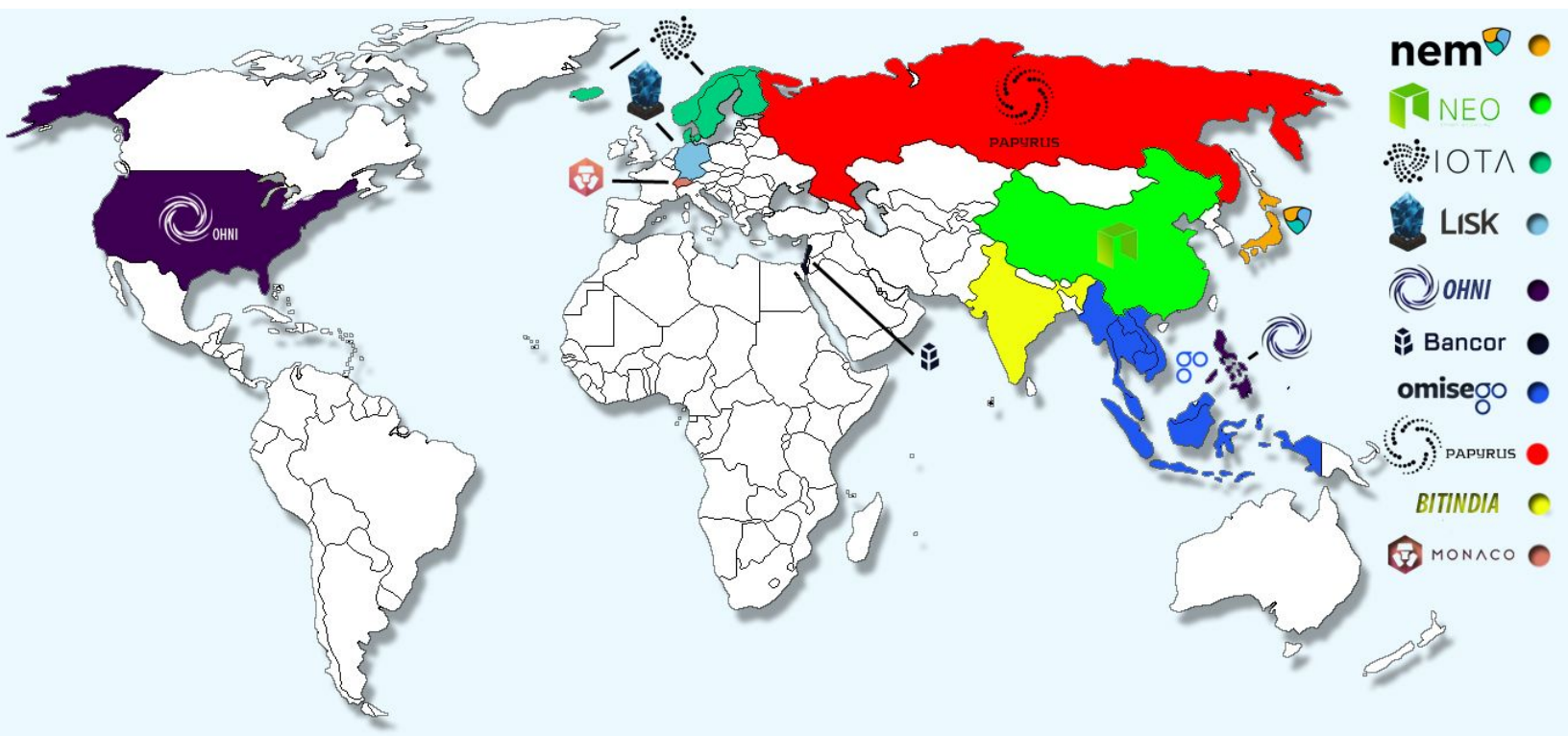
Non-Profit Tokens:

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. For whatever reason, the US from an educational standpoint has not adapted to the new contexts and developments of technology as for example, China has. Much of this blame lies with Silicon Valley, with priorities being misdirected to start the next big social media app.

Vulture-like loans to fake entrepreneurs, the shift from real code to political apothecary: gender quotas and dependency on dependency to get basic things working. Cryptocurrency allows crowdsourced investment and entrepreneurial spirit to reinvigorate once more.

Should the United States fail to embark on a journey of financial reform and community-based solidarity, it will be of compromised stability. Changes, which should have come about in the wake of the 2008 bailouts, failed to perspire and now instead have begun to crack the glass ceiling.



The USSR failed to technologically adapt to computing. The United States needs to adapt to the automation age successfully or could face the same challenges. The ultimate way to do this is to bind in financial reform through the democratization of banking attached to a cryptocurrency. Speculation on the other hand, has driven much of the cryptocurrency space into a frenzy.

Ohni has many goals, one of which is to tame the waters of speculation. Another is to bring educational reform and allow equality opportunity amongst American workers. A further goal is to liberate the tight restrictions for business investment and to encourage the entrepreneurial spirit. So, Ohni is both a cultural phenomena as well as a digital Wall Street and global currency.

Ohni is known for aggressive marketing and delayed gratification. While strategically not as experienced or internally organized, it is to some extent heavily decentralized and consistent. Ohni has many aims but hopes to keep the doors of cryptocurrency open while biding to American laws. Ohni will pursue these aims politically, socially and culturally constantly.



Ch. 1 - Ohni Token

The predominant aspect of the Ohni Token, for sale now, is to unite the will of consumers. By empowering consumers to vote together, binding together voices of spending and creating a strong front for negotiation through individual empowerment, Ohni will become the world's largest company.

An aspect is to get consumers to channel to focuses; from environmental protection, to securing borders, to even underwater colonies. Limitations are only Ohni in circulation and accumulated reserves of individual communities with their Ohni Pools for exacerbated efforts. Larger issues are to be tackled by breaking down the complexity and focusing on the more benign but important details.



1.1 Aristocratic Ability

The Ohni Token is an account on the Ohni Economy that one can bundle with others to lend Ohni. Consider wisely then, the worth of being able to lend in what could be, one of the many international currencies to come.

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 certain categories.

The token is both tradeable, sellable, retainable and will allow privileged aspect to the Ohni app for investment. It can be professionally managed by a banker dignified with the banking token and present considerable sums in return. Consider it as an aristocratic right to sit back and enjoy residual, steady income.

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 Nobility of the Future

Lending Ohni creates Ohni through the simple process of backing demand by avoiding the pitfalls of advertising, marketing and speaking directly with consumers.

Naturally, the consumer network of Ohni would allow utilization of shopping and circulation of currency to focal points. It is precisely these focal points that are backed by lending of the Ohni Token, which are allowed to lay claim to lands.

However, failure for a project to repay Ohni debt in a timely manner affects the Volk Score of a project and it's backers. This unique social score is calculated by robots for the process of determining suitability for future interaction with the Ohni Network.

Important!

The capability of lending is determined by time, an Ohni Token Holder will only capable of lending from 20% of their tokens once in a decade. That fractional lending capability will be centered around a x25 based on target.



1.3 Restrictions

The primary factor in lending Ohni is the Mark score which rates the overall satisfaction of those accounts on the Ohni Tokens, be it you own. The higher the Marks, the more capable you would, theoretically be, in lending on the scale as set by the international token holder limitations.

TTM says...

“That’s right, the ones who restrict infinite supply, are other token holders and... the code. The rest, is well, determined by social factors in responding to consumer demands on the network for lending to businesses.”

Measurements for voting in measures in token holder limitations work simply, one token holder, one vote. Supply of Ohni is determined by number of tokens, but voting in measurements to restrict or increase supply are determined by one thing, number of token holders and majority voting.



1.4 More on Marks & Lending

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



The image to the left shows a proposed Ohni App Investor Menu. Allowing measures for Ohni Token holders to be voted on, pledging spending, seeing community plans to fund, exploring national plans to lend to and to accept lending of Ohni to plans.

Ohni Tokens may 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.

Another issue is that all decisions require the approval of a banking token. This is done to prevent someone making bad loans with any financial experience. We would like Token Holders to profit with the experience of the banking sector.



1.6 Reiteration

Ownership of the Ohni Token allows you to borrow Ohni from the person on the token and lend it fractionally. This means whatever Ohni you own, you can lend more than you have by creating Ohni into existence. All loans by their nature are interest free. Inflation is controlled by Ohni Tokens, a decentralized central bank. Ohni Tokens are both accounts for the currency, and a central data point for larger transactions and information going 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. Some loans will have to be non-repayable loans to the community while other loans are for national and international projects. Funds can go to whatever you wish but it is important to maintain high marks amongst people that are on your tokens. You can lend for either mortgages, cars, businesses and whatever else you wish. There is only one category profit category you may lend to, none other else.



Investment Opportunity

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 of the Ohni Economy which is a proposal for benefiting communities by democratizing fiats and attaching votes to currency.

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 however will be entirely free to the general public. Access to information on the tokens will be strictly limited to several agencies and the token holder themselves.



Ch. 2 - Immediate Plan

Our Token pre-sale is for the purpose of professionalizing our corporation, and turning it into from a newly formed group to a solid, cohesive instrument for development. There is still much progress for us to do, including working with solidity and the Ethereum contract. While one team works with the Ethereum blockchain another team will develop a front facing app for consumer use. Thereafter we will work on creating the slim blockchain concept or the actual Ohni currency.

Our history is mired with growing pains as we have shot up from August 1st to be a big potential winner in the blockchain sphere. We hope in the next year to grow even more. We also recognize the importance of following the laws and protocols of the United States, and our very first action will be to hire lawyers. Afterwhich we will incorporate and begin to hire freelance designers and programmers for the purpose of working on the front facing app and the ethereum blockchain.



2.1 Ease of Use



Our design principle is to make blockchain easy to use. We aim to make an app that is connected to a back-end, for people to utilize the blockchain with ease. As it stands, third party ledgers are far ahead of their time, but it is difficult to interact with, due to the number of transactions that might drop-off.

There are further technical details that prevent mass adoption. Having to know how much gas to send per transaction, and waiting for the node to sync amongst many others. We have no doubt, that a lot more of these technical details will be fixed in

time but we aim to make this process much more pleasant for the consumer than our competitors as we are a predominantly consumer focused tech company.



2.2 Legal Formation

There are many locations which are quite friendly to cryptocurrencies and choosing where to incorporate will have to be reserved for legal experts. Ideally, we would prefer to operate and work within the United States as much as possible. We will likely have several places from which we operate. There are also significant tax-related details which must be understood prior to incorporating and allowing the steady flow of the sale of tokens to be exchanged into fiat to fund operations.

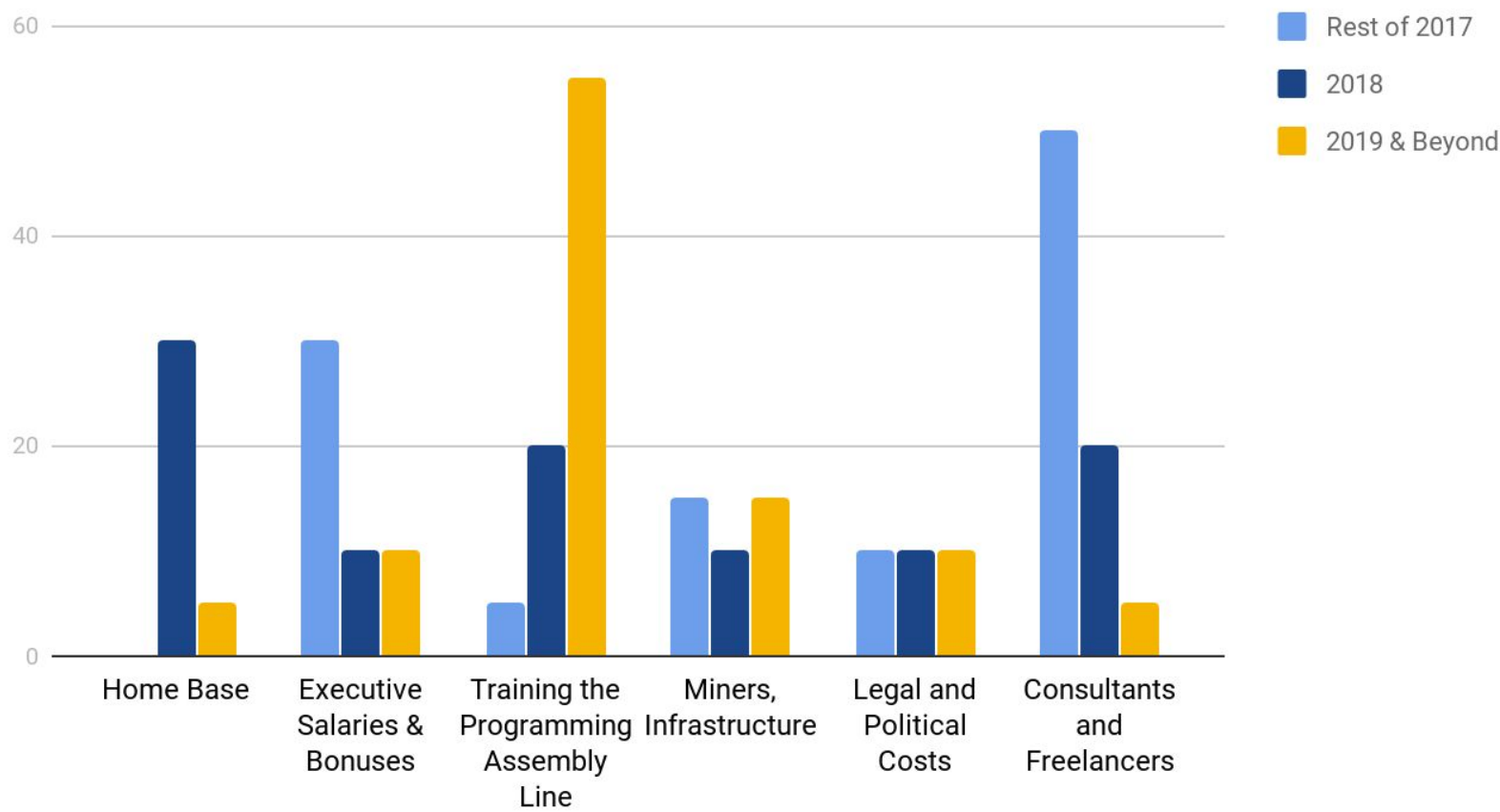
2.3 Development

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 a decentralized fashion, with coders being paid in cryptocurrency raised by the funds from the crowdsales and from our other sources of income.



2.4 Crowdsale Funds Resource Allocation

Crowdsale Distributions

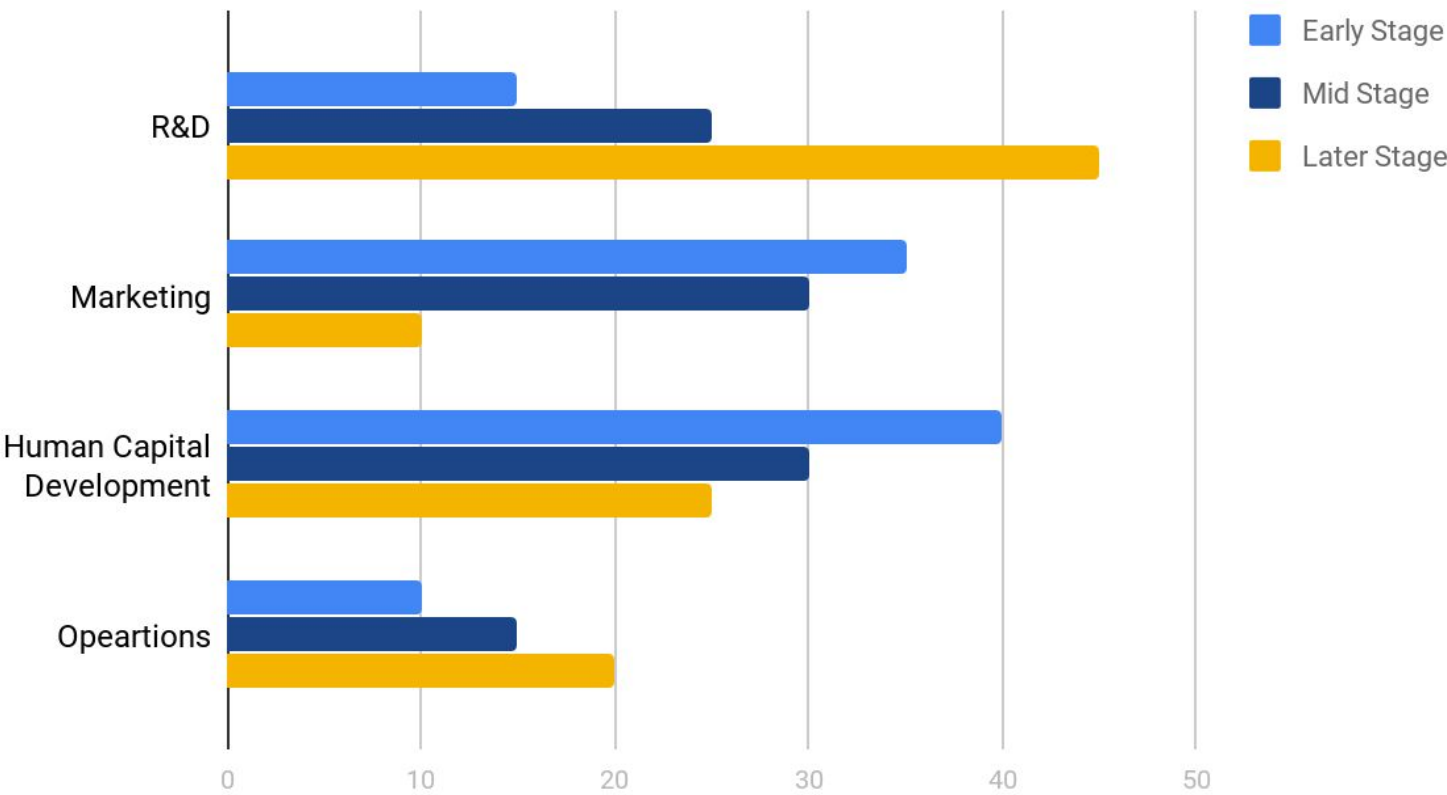


There will be, however, two major stages. First stage is the crowdsale funds. The second stage is the period after crowdsale funds and when the Ohni Corporation will profit through fees on the network for leverage injections of funds from corporations for consumer plans.



2.5 Crowdsale Funds Resource Allocation

Ohni Corporation Proposed Post-Crowdsale Funds Distribution



It is roughly estimated that it will take fifteen years before the Ohni Economic Model fully flourishes. If need be, crowdsale funds may be stretched all fifteen years. But, this is highly unlikely.



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 a conservative approach to growth. Considering that our plans are high-stakes and we do plan raising plenty of funds through a crowdsale, this would allow for more expansive growth.



2.7 Murphy's Law

Once we begin hard development, figures are liable to change due to the nature of developing such a large project. However, what should be emphasized is the objective idea of ground-up programmers. The assembly line of programming, where specific functions are trained for people to operate on specific parts of code. This will allow code to be passed along from section to section. 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 large groups for specific tasks in programming. The only way to prevent turnover is through a properly written contract with stipe benefits that grow thoroughly and getting a serious commitment from the beginning from people willing to join Ohni. Timing in development can sped along with one major factor, that of normalization to approach towards code.



Ch. 3 - C# Code

NEM, Japan's currency is built on Java, which is quite smart since Java features great portability and we would like to copy this approach today. The problem with Java is we feel it's not low-level enough for proper utilization while C++ we feel is the most difficult language to train in. For development time, difficulty in learning, portability and future growth, we have chosen C# or Microsoft's prize for coding to be utilized for our project.

We would like to utilize C# and the idea of industrial programming or a large institute for turning out meticulous and welded together code on a large scale. By reducing salary load by reducing cost of living for our programmers, we hope to in-house many technical solutions. From idea conceptualization to rigorous testing, we want the entire technical product to be done in-house. Even the training and construction for the Spiral (more on that later) to be built from the Ohni Company and thus making it as self-sufficient as plausible.



3.1 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. So A2 outranks B1, A2 is outranked by B2 and A1 outranks B2 with A1 being out ranked by B1.

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 proposed structure similar to the American Pentagon (although significantly smaller) would be built to house thousands of programmers. The idea behind this is that an energy efficient building, with cheap land with modern housing next to a rail line would allow cost of living for employees to be drastically less. The ideal location would be done in the Midwest, where land is cheap and relatively connected. This massive complex would break ground in 2018. It would allow for programming on an industrial scale needed to create such a complex economic system, and it could be done for under \$100 million according to estimations.

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.



It is estimated that it takes around \$120,000 to bring a programmer up to be on par, including board, meals, salary and all other things included, excluding medical benefits.

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 at least 3 billion 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 employees until the latter stages of the company. The industrial approach to programming means we can obliterate 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 consultations. 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 is 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 at 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 persons. 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 a government ID card
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 much hassle. All one would have to do is simply put their Ohni Token Address or give it away. Even buying alcohol in many countries, which requires the showing of ID, can be avoided with a simple verification from the Token. 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 to be verified.

This process can even automate buying a vehicle or a piece of real estate, 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. Once a person is on an Ohni Token he or she 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 of Ohni 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 wish 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 wish to divert its resources for the financial sector, when it is supposed to be 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, which is trading 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.

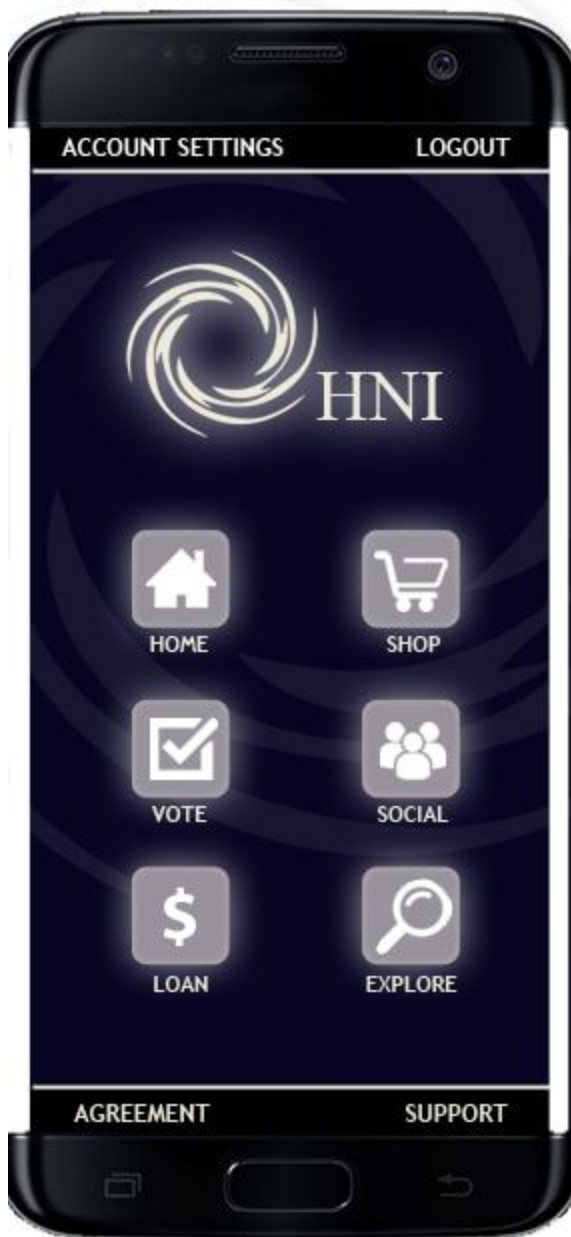


4.4 Investor Profile - 2019

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 be granted through cashback, when someone spends they earn Ohni.





Ohni will have to set up initially in a small town or city first and unify consumers by having them install the app and then earn Ohni through cashback. The Ohni Currency will be an off-chain localized IOT blockchain. Meaning it is passed from phone to phone. If I were to send you Ohni, others in the nearby area must validate it. To send Ohni internationally requires going through a GPU since it is outside the local blockchain. These sets of GPUs around the world will be private miners and Ohni miners.

This infrastructure of GPUs comes in the form of what's called the "Zeus Machine" which is a triage of GPUs around the globe to process Ohni currency into existence. Ohni Tokens will not be sold through the Zeus Machine, since that can be done through exchanges. On the user end, the Zeus Machine would function as one would torrent a movie, meaning that the currency is validating by nearby phones in the form of cashback then the data associated with that transaction gets processed into a nearby miner. This process would take several days and at the end, a user has Ohni currency to spend and buy with.



4.5 Cash Back, Ohni Currency - 2020

Version III of Ohni

Cryptocurrency in the form of cashback is the biggest stumbling stone to understanding Ohni. Ohni will be a globally applicable currency that is generated in local economies through local IoT blockchains. The reason Ohni would be a cashback instead of just being completely mined, is to empower the consumer community. Already, many companies own digital fingerprints of consumers. These companies already target ads to specific people, but it Ohni's belief that people should own their own data.

Furthermore, we believe that if consumers could be united, it would create massive economic changes unprecedented since or before. We would 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, such information would be uploaded to a localized blockchain. But one exception to this rule is who bought what, since the transactions must remain anonymous.



These spending transactions that are uploaded act as an “off-chain” blockchain. They do not stem off the Ohni Token, but simply use it as an identifier to the purchase. Transactions, once 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 accepts the information, are also given Ohni, in a sense that they “mined” the transactions.

Once the number of transactions reaches more than 250 megabytes of storage (or about 160 songs) or more if the user chooses to give more space to the app, the device signals the network so older transactions can be deleted. However, while the older transactions are being deleted, they are sent to a local miner which temporarily stores the transaction, until 60% or more devices have signaled in the nearby area have confirmed they have deleted the old transaction.



4.6 Ohni Cloud

Once the local transactional data from the IoT blockchain is deleted, the miner that has the transaction also deletes his or her copy and sends the compressed data to the 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 goes and to predict trends. These transactions will then be posted to a platform called “Janus” which determines where spending will go. The front facing platform will take approximately seven years or will be ready by 2025.

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 voices. This will allow for an ushering of the IoT economy, where any device can vote for consumer demands. 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, which is already being implemented in large scores across the financial sector, is detecting fraud. If users can shop at businesses and earn cashback, it would be easy for users to petition that business for changes. In the process of changes, they could demand more Ohni in the form of cashback. This cyclical payment and feedback loop would be easy to detect, because other users would verify the authenticity of transactions and business locations.

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 in the near future.

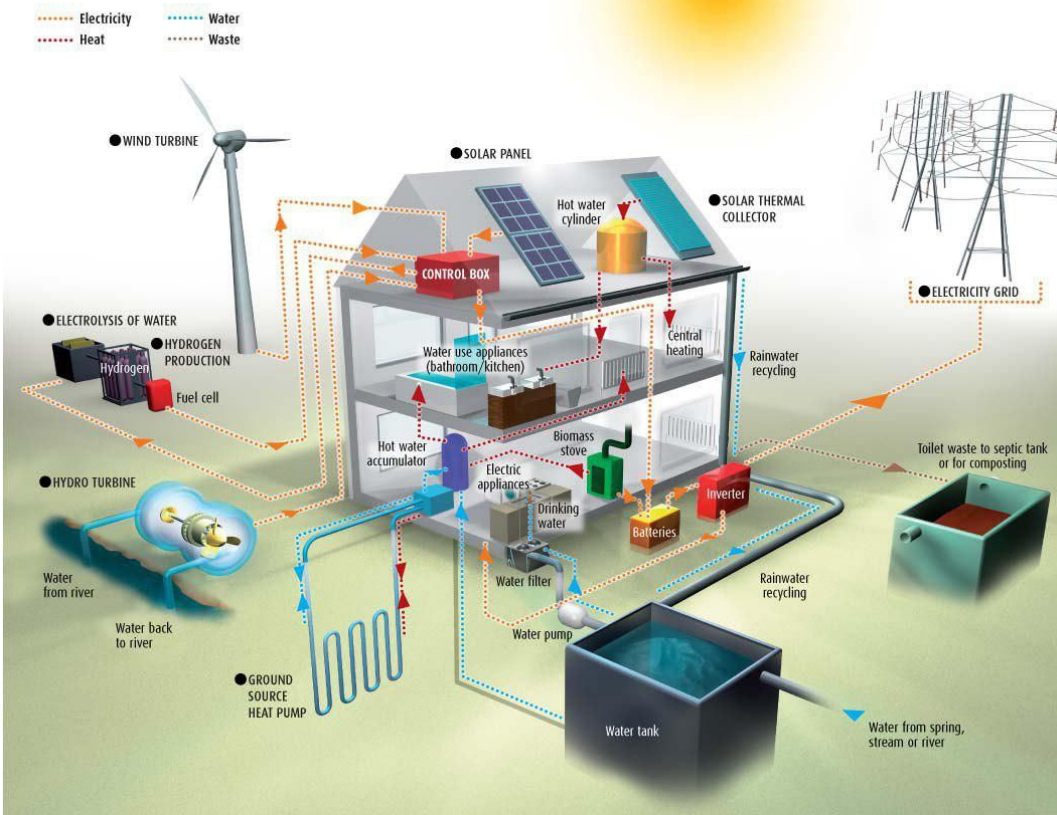
It will also help those with the governance token to see on their platforms, where money and spending is going towards and propose plans for change. For example, if a grocery store is getting increased spending, it could be proposed some profits would go towards implementing a more effective recycling 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, for example wind power, septic tanks for methane production, backyard gardens.

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 will 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 demand 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. using NFC technology, for quick and instant payments. Thus Ohni can function as if it were cash and debit being transferred anonymously and quickly.



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 can verify sources of businesses by spending there themselves. If certain regions are having problems, they can be simply self-contained or quarantined. The same principle 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 would get its ventures 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 expected to be 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, such rate of lending fractionally will be limited to a rate of ten years for every account a token holder owns. If an account that is on a Token refuses to lend a portion of Ohni 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.



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.

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, and repercussions will be in effect 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 large specialized container. 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 the size of a safe or a vault, 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 people trading bottlecaps in the wastelands, as science fiction prophesied, but Ohni that is being used.



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.

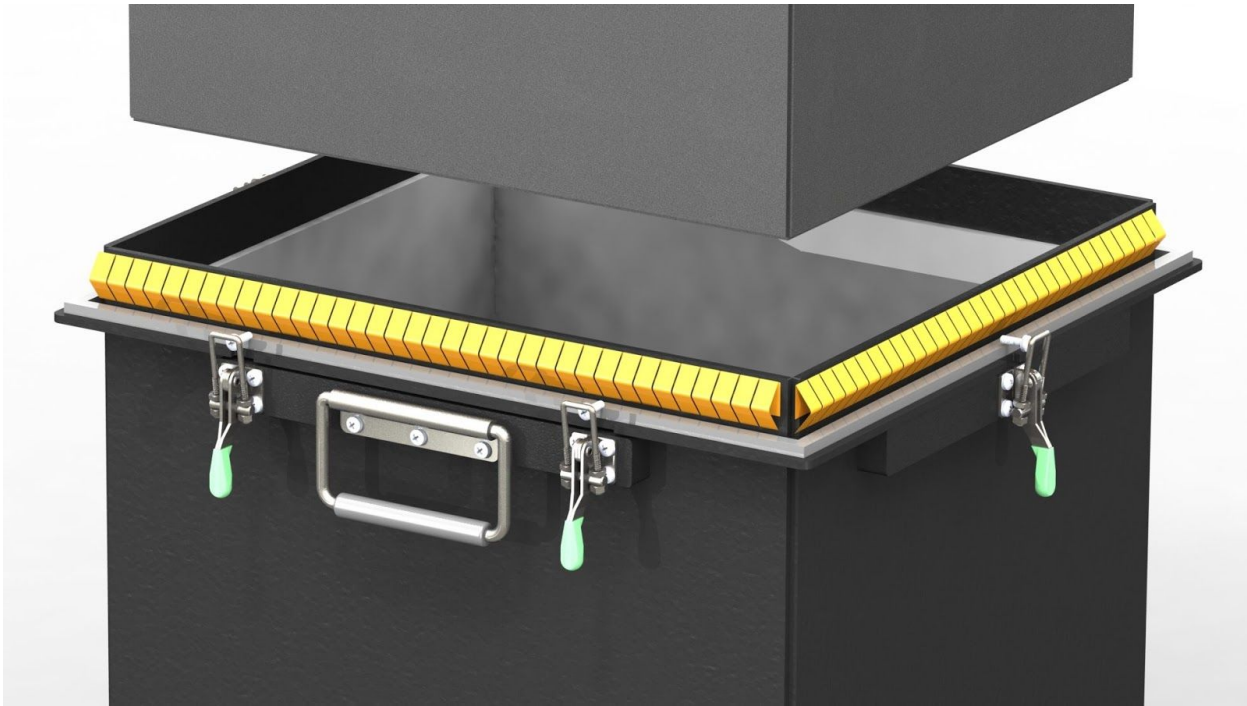
5.5.2 The Business Ohni Black Box

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 lending spaces, 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 work it's best 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.



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, as in 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 retiree can utilize them for uploading medical history for doctors, insurance companies 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 the product and verify it's 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 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

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, for example New York, Detroit or Boston.

6.2 Youth Tokens

Classrooms and universities alike will be given tokens for monitoring students grades. This will simply act as a digital space for students and such tokens will not feature or mention teacher opinions or behavior. Only academic work, volunteer work, internships and other such materials will be mentioned to act as a resume.



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 and any token holder information. 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. It allows 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.



Ch. 7 - Freezing

We gave 1.3 Billion tokens away in airdrops, in exchange for 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 and many other people. We did not discriminate, whoever would take our token, we gave it away.

A critical error however was made with some developers who promised to back the project. Large sums (in the hundreds of millions) of tokens had to be frozen due to these developers trying to defraud Ohni. The project did manage to move ahead regardless but now these tokens have to be legally recouped from these criminal accounts.

These tokens are frozen on an exchange where the criminal accounts fled to. This exchange will be sued for these tokens. They tokens will be used for non-profit purposes and will inflate the non-profit tokens and are frozen so will pose no risk to consumer lending tokens.



7.2 Consequences

It is precisely for these reasons that Ohni Corporation will retain the right to freeze tokens. This will be done only in exceptions to emergencies and is a relic of a bygone era when the token just started. Should anyone try to inject malware through their tokens their account will be frozen. Outside of this context, the freezing privileges will never be used again.

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 young CEO and have never led a company before. 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.



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 a 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 very 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: satirical coins, potcoins and others 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 and does not wish to promote causes. 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 unorthodox in marketing terms.



8.4 The American Blockchain Foundation



We are not sure if these companies will work with us and hope that you do not take it as a promised proposal.



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, a 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, having 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.

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.



Ch. 9 - 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.

9.1 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.



9.2 The Zeus Machine

The Zeus Machine will be a series of GPUs that buys and sells Ohni through an account.. Going through the Zeus Machine to sell Ohni currency 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.



Ch. 10 - Inflationary

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) 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.

10.1 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, bringing automation, replacing jobs and also offering education for newer types of jobs. To make cities more efficient, green, to reduce crime, pollution and encourage economic opportunity. Monotonous, mediocre jobs for example fast food related jobs 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 simpler community efforts (and receive Ohni), taking care of the elderly and other such basic tasks which would be difficult for automation to manage.

10.2 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, with mini-windmills, solar panels, backyard gardens and all the transportation to run on renewable fuels.



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.

10.3 2040s, Asteroid Mining

The cashback that 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. However this is more of a passing fancy than a concept integrated into plans currently. The current focusing is raising funds and creating partnerships for blockchain stability within the United States. Then building an easy to use app.



Ch. 11 - 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.



11.1 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 process run your token, and give a simple yes or no based on settings within seconds.



11.2 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



11.3 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.



11.4 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.



11.5 The Two Ton Gorilla and it's hammer

Imagine a PR disaster, such as the event of the United Airlines fiasco 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 call for 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 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 negotiation table and dictate their demands honestly.



11.6 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 diverting it to competitors if demands are not met. Although boycotts would only be called in special cases, they would have to serve a specific purpose. Arbitrary shutting down of businesses is both prohibited by law in the United States and unnecessary.

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.



11.7 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.

11.8 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. 12 - 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.

12.1 Setting Territories

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.

12.2 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.



12.3 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 and the substrata of people you choose to integrate into your blockchain. The choices are yours on who you accept, and how you wish to set lending capabilities.

12.4 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 infrastructure, or the next American space project. Internationally, a space station could be built, or a coalition can be funded to aid anti-terror programs in the developing world. The possibilities are infinite with Ohni, you as the Token Holder can decide.



Ch. 13 - 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.



13.1 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. 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.



13.1 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 recycling waste. To begin cleaning a community from the ground up. Charitable contributions will include food drives, rallies for causes and renovating low value homes.

13.2 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.



13.3 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.



13.4 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 more efficient 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 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.



13.5 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, 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. 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. 14 - Micronation

In the unlikely event of regulatory action, 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 futuristic 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 begins passing 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 and territories such as Scotland, 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 and particularly energy self-sufficient. However, Ohni Token Holders are tasked with enormous responsibilities, that of laying the groundwork for new communities which will last hundreds of years. Therefore, to lend correctly it will be required to lend with the approval of a banking token. This could be an advisor tasked with a banking token for example. 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.



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



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