



nomidman

White Paper

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01 | Executive Summary

Nomidman offers a peer-to-peer (P2P) trading platform for users to trade their **Digital & Physical** assets or **Services** globally over the Internet while eliminating fees to any intermediary.

Nomidman is powered by Ethereum blockchain and its smart contract functionalities. The platform is intended to integrate with IPFS (Interplanetary File System), to achieve a fully decentralized web 3 application in the near future. Users will be able to trade digital assets such as any cryptocurrency or crypto collectibles, physical goods and professional services directly with one another. They would also benefit from this decentralized marketplace, not only to trade their goods and services freely, but to gain a regular income from Nomidman, by joining the ground-breaking reward scheme.

The corporate vision is to repeat history, using state-of-the-art technology to enhance our lives by bringing back the **power** to the **people**. This allows everyone to freely trade over the new era of internet, driven by ordinary people. Everyone can keep his or her private information secure and send funds anywhere on the planet instantaneously. Transactions are fully anonymous for security purposes yet transparent and fully traceable with no single entity to have power over many.

The Nomidman founders believe that the **blockchain technology** revolution will result in creating a more equitable economy for the benefit of all people rather than top layer minorities and corporations. The blockchain technology will transition the players in economies to be the people rather than government bodies, central banks, financial institutions, etc. It will also decrease corruption and ultimately promote world peace. Nomidman's core **mission** is to help create a fair economy along with business opportunities for the masses. Everyone can benefit from their business model if they contribute to the growth of Nomidman's ecosystem.

Nomidman offers an internal **token** for users, enabling them to contribute in the development of the platform **ecosystem**. Furthermore, users can **benefit** from a **rewards program** to earn rewards by providing a service to the Nomidman Community.

02 | Introduction

In recent years, a new technology has emerged with the potential to revolutionize the way financial or non-monetary transactions occur digitally. Blockchain, the technology introduced behind the first cryptocurrency "Bitcoin", by anonymous software developer(s) known as "Satoshi Nakamoto", has been forked and developed by many other software enthusiasts to combine the openness of the Internet with the security of cryptography. This creates innovation in the interaction with governments, corporations, and even between ordinary people. It has been used in a variety of applications to provide transparency and create trust between parties without the necessity of any intermediary intervention.

Since its early development just under a decade ago, blockchain has produced far more than just faster financial digital transactions. The smart contract functionality of this technology, adopted by the Ethereum foundation, has stepped in and is currently being used by a variety of organizations from food supply chains, property deed, voting, e-commerce and many more. This is creating a transparent yet secure way of collaboration between users. We truly believe that the blockchain technology revolution will result in creating a more equitable economy for the benefit of all people. It will also decrease corruption and ultimately promote world peace. Nomidman core mission is to help create a fair economy along with business opportunities for the masses. Everyone can benefit from their business model if they contribute to the growth of Nomidman's ecosystem.

Nomidman is targeting the e-commerce sector, by implementing the smart contract functionality of blockchain application from the Ethereum project. This platform creates a decentralized online marketplace, similar to Alibaba and Amazon and enables users to trade their physical and digital goods and services without having to pay any fees to a middleman. This includes currency spreads and fees to banks, Payment gateways, and platform fees. Nomidman offers its internal token "The MANO" for users, enabling them to contribute in the development of the platform ecosystem. Furthermore, users can benefit from a rewards program to earn rebates by providing a service to Nomidman Community.

2.1 Background

Most of today's technology seemed inconceivable a few decades ago. The inventions of the internet and smart phones have immensely altered the way users interact with each other and life without them seems unimaginable. The great financial sector disaster in 2007 resulted in the largest collapse of the world economy since the great depression. Satoshi initially mentioned blockchain in Bitcoin's white paper back in 2008 (Nakamoto, 2017). At the time no one really gave merit to this technology. Bitcoin was only known to few early investors and the exchange of the token was mainly popular between the younger generations for fun, or used on the dark web for the purpose of anonymity. Today, blockchain has been the hot topic amongst giant tech and finance corporations such as IBM, Oracle and American Express due to the **trackability** and **transparency** of the properties of blockchain.

After Satoshi's greatest accomplishment, Vitalik introduced programmable money, complementing many ideas which were not possible on Bitcoin's blockchain, could be attained with Ethereum's smart contract. Building Nomidman applications on top of this blockchain means users are able to keep control of their assets, particularly their cryptocurrency and rewards earned via Nomidman. The built-in escrow system of Nomidman allows user to keep custody of their digital assets and keep their data on their own computer away from centralized servers and exchanges. End-to-end encryption methodology will keep all conversation between users secure and even if the platform itself is compromised, user data kept safe at their own custody and kept confidential unless in an event of a dispute where both parties agree on sharing their private key of their conversation to a trusted user from the platform.

2.2 Smart Contracts

Blockchain is a computational network where automated processes and applications can be programmed to run on it. As a result of all transactions being only strings, they can contain random information. It is clear at this point that this technology can be used for any kind of notarization, and not only in the financial

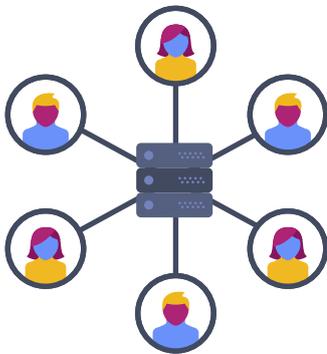


system. Storing a promise to do at a later time, in the form of code and executing the promise in an automated manner using blockchain, are called **smart contracts**. We could have mentioned the popular Alice and Bob example, nevertheless, a simpler example to explain how a contract could run smoothly in a smart manner between two family members would be; A father promises to reward his son £100 if he gets three A's on his GCSEs. If the promise was written in computer code form and agreed on by both parties on the blockchain, an API can check if the conditions are met, and the system will then execute the transaction automatically, meaning £100 would be leaving daddy's wallet into his son's even if father breaks his promise after his son had three A's!

As a result of smart contracts, there is prominently no need for an intermediary to govern and moderate a contract between two parties. This has been significantly reduced or disregarded altogether when dealing with a range of industries such as e-commerce platforms. Nomidman takes advantage of this functionality embedded in Ethereum's blockchain to remove the middleman. It allows both parties to trade securely and safely as long as every communication and transaction happens within the platform. Additionally, Smart contract properties of Ethereum blockchain have unlocked variety of opportunities towards a secure and truly decentralised web applications, which does not require any middle man intervention, adding security countermeasures to ensure integrity and availability of data with no single point of failure in an event of disaster.

03 | Problem

Currently, the popular e-commerce applications such as **Amazon**, **eBay**, or **Alibaba** use a centralized server to store user's sensitive information such as name, address and financial details. However, **data** could be **compromised** or even used to track user behavior, or shared with other third parties for financial gain. In addition to the **centralized** ownership of data problem, these platforms charge sellers hefty **fees** to list their product and services, forcing them to pass these fees on to buyers. This ultimately results in them paying significantly more. Implementing blockchain technology and smart contract functions into e-commerce applications. This could solve both these problems.



A centralized server network does not allow for true P2P transacting. This design lacks redundancy of data and it is prone to the errors or whims of the central server. A direct encrypted user to user link is not possible with the traditional network.

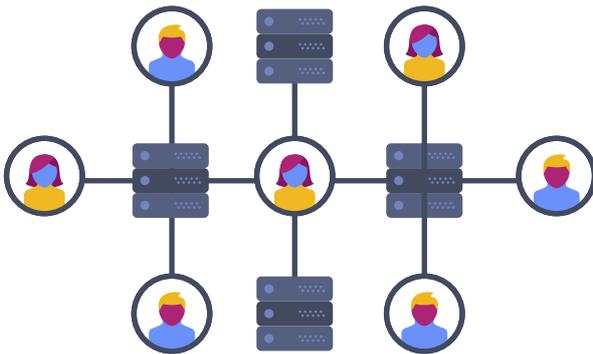
The improvement of technology on established **decentralized** platforms currently comes at the expense of the overall **user experience**. Trading digital assets are limited to one of a handful of cryptocurrencies and trading speeds are limited by block times. New platforms such as **ox** have addressed some issues with the current problems but still fail to enhance the user experience. They are limited to ERC20 tokens.

On the other hand, the global market lacks a secure and low cost platform for freelancers and service providers. Professionals are opting to work on a freelance basis to diversify their exposure and earn larger income. Platforms like Upwork is the current best option for freelancers to have a global exposure and potentially increase their income and portfolio. But this comes with a large cost. Upwork currently charges freelancers up to 20% as a commission on their invoices. Freelancers are highly in need of a secure low-cost platform to connect to the world and have the flexibility to offer discounts and potentially earn larger income.

04 | Solution

4.1 Solution Overview

The Nomidman project provides the solution to these problems by using smart contracts of a public and open source blockchain **ecosystem**. This enables users to trade freely and openly with one another. Personal user information is encrypted and stored into a network of computers who compute the transaction known as miners for a small contribution to the network. Data is distributed across **every node** and not in a centralized server. If a node fails, or is compromised, the exact copy of the ledger will be available in every other node within the same network. Nomidman is a new type marketplace that applies the techniques of end-to-end encryption and post-compromise secrecy where its users' financial details and personal information are kept confidential. Messages between users are also end-to-end encrypted, to insure ultimate privacy and reduce any attempts of data compromise.



A decentralized network enables true P2P transacting. This design has natural data redundancy and security. Information can pass with encryption through the node system, creating an environment of retained privacy. Each node can store a copy of the network creating multiple layers of safety against data loss.

Nomidman Market Place is open and extendable. It is a platform to trade a large number of cryptocurrency, any type of Physical Asset & Service in a **decentralized autonomous market place** for users to showcase their Cryptocurrency, Products and Services to the world under one umbrella.

Every trade happens between users, and contracts are written into blockchain and executed autonomously. Both parties are satisfied with a built-in **escrow** engine.

Nomidman Operators are formed by the platform users who wish to provide a service for the platform or the trade like shipping/delivery services or Dispute Resolution. Operators will be **rewarded** for every service they provide to the Nomidman **Ecosystem**.

Nomidman Market Place is a self-sufficient community of Global Traders and Service Providers.

4.2 NOMIDMAN Platform

4.2.1 Peer To Peer Services (P2P)

The aim of this project is to create a decentralized one-stop shop for everyone to literally be able to trade anything with each other under one umbrella with minimum fees and no middlemen.

4.2.2 Cryptocurrency

This section allows users to create, buy, and sell offers for any cryptocurrency available to trade. Buyers can find the best possible option based on a variety of factors such as price, location, payment methods, seller's ratings and so on. Sellers, on the other hand, can set a fixed margin on their digital assets and price will vary based on market price and their required percentage of margin if any. They have the option also to set a discount.

4.2.3 Physical Assets (Individual/Retail/Wholesale)

Vendors can create any listings with descriptions, images, quantity, size, color, etc., while setting a price with the desired payment method (crypto/fiat). Long descriptions and images are hosted on IPFS; however, the listing will have its own unique ID stored on blockchain. Buyers are ensured to benefit from the protection of in-house escrow engine and transparency and traceability of the good's supply chain from the sellers.

4.2.4 Professional Services

This section of the platform is dedicated to any users who would like to offer their services to a wide range of users locally or Internationally. Service seekers can filter through the provided range by category of a professional service, i.e. Plumber, Doctor, Designer, Software Developer; Consultant and so on. The service can also be filtered by multiple other factors like service quality ratings, punctuality ratings, location, price, etc. Once a service is selected, the suggested service provider with the highest-ranking score, location and best-suited price within the platform would appear on the top of the list.

4.2.5 Encrypted Messaging

Messages between buyers and sellers are end-to-end encrypted. Every conversation is protected by a Secret Private key which self-destructs after completion. Messages can be only revealed to Dispute Resolution Agents in case of any Dispute where the Buyer or the Seller can give permission to access the message history.

05 | Market Analysis

Growth in three sectors will have a positive impact on the advancement of the Nomidman platform. Freelancing, E-Commerce, and the growth of Crypto as a whole, will directly correlate with the success of Nomidman. Here is a breakdown of the progress of these three categories.

5.1 Freelancing

Corporations are utilizing technology to maximize productivity and streamline costs. Working remotely outside of the traditional office has become more prevalent. Companies have even taken it a step further by expanding into the freelance sector. An upwork.com Freelancing in America survey found that over 57 million people in the U.S. workforce free-lanced in 2017. This accounted for 36 percent of the total workforce in the U.S. Freelancers in the U.S. collectively contribute \$1.4 trillion to the economy every year (freelancinghacks.com). This is an increase of 30% from the previous year.

Freelancing is beneficial to both the employer and the employees. Companies don't have to make a long-term commitment to an individual. They are also not on the hook for rising payroll taxes and the exorbitant cost of benefits, most notably health insurance. Freelancers have to prove themselves right from the beginning, and if they are not doing quality work the company simply won't hire them back. This avoids the dilemma of having to fire an employee, or more importantly, trying to find just cause to do so. Using freelancers also allows companies the flexibility to ramp up quickly on a large project and adjust accordingly when the workflow is slower without having to worry about downsizing employees. The freelancers themselves have their own reasons for venturing into this employment arena. A nationwide study of 5,000 working Americans conducted by Edelman Berland entitled "Freelancing in American: A National Survey of the New Workforce" delved into their perspective.

The survey found the two common things that lead people to freelancing were "to earn extra money" (68%) and to "have flexibility in my schedule" (42%). Although money is a deciding factor, 53% of the people surveyed indicated they began freelancing by choice, not necessity.

One major factor that potential freelancers must take into account is the elimination of commuting to their regular job. A study by the Auto Insurance Center found that employees spend on average nearly an hour everyday commuting, and waste more than the equivalent of a 40-hour work week stuck in traffic jams each year.

5.2 E-Commerce

The growth of e-commerce has skyrocketed thanks to consumer acceptance of technological solutions for shopping. Data collected by Hoodsuite from Statista concluded that 1.77 billion people purchased consumer goods via e-commerce in 2017, representing 23% of the total population. The average annual

revenue per user of consumer goods is \$833. There is no company more influential in this sector than Amazon. Amazon recently announced that their Amazon Prime subscriber total just went past an amazing 100 million people. A graph compiled by visualcapital.com shows how Amazon's growth stacks up against the declines of traditional brick and mortar giants. Amazon's market value of \$355.9 billion in 2016 was more than the combined total of the other eight brick and mortar retailers combined.

This is a true representation of how big of an impact e-commerce has had on traditional retailers. eBay has taken a back seat recently, but it still impacts a huge portion of the online economy. According to Statista.com, eBay recently reached 170 million active users. The online auction giant generated over \$9.5 billion in revenue in 2017 according to their annual report. The international e-commerce market remains largely untapped as well.

According to McKinsey, the global middle class will increase by 1.4 billion people by 2020. Of that number, 85% will be in the Asia Pacific region. E-commerce retailers who enter this space early will have a competitive advantage in meeting market demand.

Mobile devices, and how people use them, have had a major impact on the growth of e-commerce. Traditionally, people had to set aside time to get on their computer to make purchases. By using their mobile devices, people can make a purchase anytime and anywhere.

This accounts for the potential of impulse shopping when a consumer comes across a certain situation that warrants making a purchase. The item they purchase may simply come up in a random conversation. This opens the door for purchases made more out of a want than a true need.

E-commerce market share in 2018 is expected to increase to 11.9%. That is up from 3.5% a decade ago according to data from Statista. This confirms the fact that the growth potential for e-commerce has a tremendous upside.

THE EXTRAORDINARY SIZE OF AMAZON IN ONE CHART

Amazon is bigger than most brick and mortar retailers put together
Market value as of December 30, 2016



5.3 Crypto

Initially, speculation was parallel with growth regarding the future of cryptocurrency. The traditional establishment has fought against it from the beginning. Bitcoin is for obvious reasons considered the face of crypto with 33% of the market. As time has progressed, markets and users has grown with the capitalization and stability of the industry. This has translated in to an erupting market sector.

The strength of crypto has to be equated strictly by pure numbers. Because of the anonymity of the product, it is hard to get accurate figures on how many people are involved. Recent estimates have it at least 50 million participants. Although the figure is only about 1% of the world's population, it still remains a significant impact in bringing validity to the crypto platform.

Crypto has shown a consistent pattern of amazing growth over the past five years as indicated in the chart below from howmuch.net. Bitcoin has always remained the leader of the top 10 cryptocurrencies while increasing its Market Cap from \$10.2 billion in 2014, to an amazing \$192 billion at the beginning of 2018. Ethereum skyrocketed as well year over year from 2017 to 2018. Ethereum had a modest \$961.8 million Market Cap in January of 2017 before increasing it over 100 times in one year to \$117.4 billion.

People looking at crypto are now taking it serious enough to compare it to the New York Stock Exchange. At the end of last year the twenty-four-hour trade volume in the cryptocurrency market passed the \$50

billion mark for the first time according to coinmarketcap.com. That is equal to the same daily trading volume of the NYSE.

The truth about crypto is simple. Banks are inefficient and blockchain provides a viable alternative. Consumers are tired of paying transaction costs for contributions to third parties.

Top 10 Cryptocurrencies (2014 - Today) By Market Cap

	Jan 2014	Jan 2015	Jan 2016	Jan 2017	Jan 2018
RANK 1	BTC \$10.2B bitcoin	BTC \$2.7B bitcoin	BTC \$5.8B bitcoin	BTC \$15B bitcoin	BTC \$192B bitcoin
RANK 2	LTC \$608M litecoin	XRP \$474M ripple	XRP \$169.8M ripple	ETH \$961.8M ethereum	ETH \$117.4B ethereum
RANK 3	XRP \$164M ripple	LTC \$45.7M litecoin	LTC \$139M litecoin	XRP \$247.5M ripple	XRP \$52.1B ripple
RANK 4	PPC \$121M peercoin	XPY \$41.2M paycoin	ETH \$94.2M ethereum	LTC \$192.7M litecoin	BCH \$28.8B BitcoinCash
RANK 5	OMNI \$77.6M Omni	BTS \$25.9M bitShares	DASH \$24M DASH	XMR \$186.9M MONERO	ADA \$16.5B CARDANO
RANK 6	NXT \$47.4M NXT GENERATION	XLM \$16.8M STELLAR	DOGE \$15.7M DOGE	ETC \$125.5M ethereum classic	XLM \$10.8B STELLAR
RANK 7	NMC \$47M namecoin	DOGE \$13.4M DOGE	PPC \$9.3M peercoin	DASH \$107.1M DASH	NEO \$10.5B NEO
RANK 8	QRK \$20.9M QRK	MAID \$13M MaidSafe	EMC \$8.5M EMC	MAID \$54.1M MaidSafe	LTC \$10.1B litecoin
RANK 9	DOGE \$20.5M DOGE	NXT \$12M NXT GENERATION	XLM \$8.4M STELLAR	REP \$51M augur	EOS \$9.1B EOS
RANK 10	PTS \$16M PTS	PPC \$6.9M peercoin	FCT \$8M FACTOM	STEEM \$38M STEEM	XEM \$8.7B nem

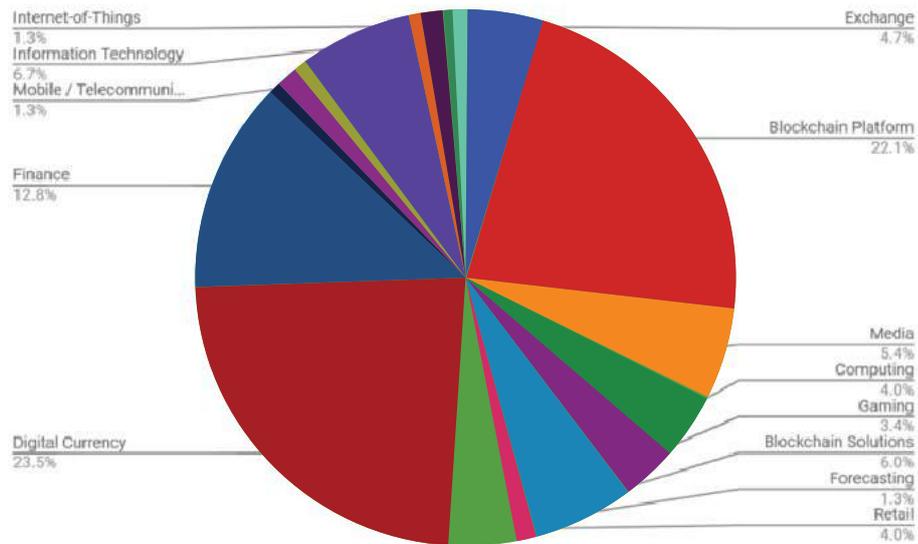
Market capitalization (in \$)

\$0M - \$99M	\$100M - \$499M	\$500M - \$999M	\$1B - \$9.9B	\$10B - \$99B	Above \$100B
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Articles & Sources:
<https://howmuch.net/articles/top-10-cryptos-over-5-years>
<https://coinmarketcap.com/>

howmuch.net

TOP-150 CRYPTOCURRENCIES BY INDUSTRY



The same people are losing money on currency exchanges and bank commissions while completing cross-border payments. These transactions can go through up to six different channels. The problem arises with additional fees and time delays for each one. Crypto also has expanded into several industries to attain a strengthened footprint. Diversity among different industries gives exposure to new demographics that may have not been touched before. The more people getting introduced to crypto simply improves the odds of increased numbers getting involved. A chart provided by Coingecko gives a breakdown of what percentages of the industries are represented in crypto. Blockchain Platforms (22.1%) and Digital Currency (23.5%) make up a large portion of the total amount, but trends indicate that the other industries are gaining ground.

06 | Real World Examples

The following pages include 4 distinct scenarios, which demonstrate the interaction of the variety of Nomidman platform users with one another. It gives them an expected outcome or an alternative course. Some examples include:

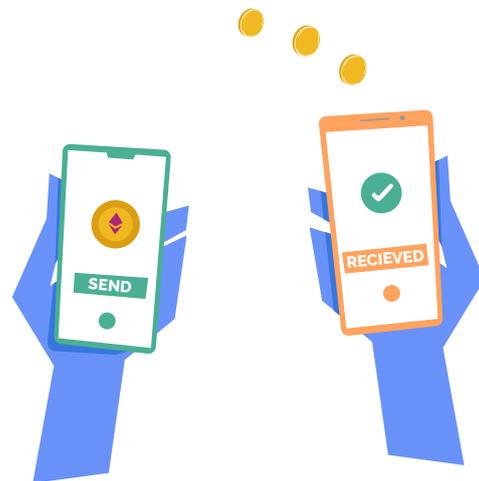
6.1 Scenario 1 - Selling/Buying Cryptocurrency

Alex has a few Ethereum and would like to sell some, but he wants to set his price rather than going with the suggested prices on exchanges. He creates an account on Nomidman, and posts an ad, setting his desired price and payment method.

John responds to Alex's post and starts communicating with the internal **end-2-end encrypted messaging** service. John agrees with Alex preferred payment method which is a direct bank transfer and the offer will be transformed into a deal and a smart contract will be automatically created only for the purpose of this trade. The amount of Ether will be then transferred from Alex's wallet to the smart contract that is

accessible only by the two parties of the trade. Only in case of disputes, traders can give permission to a system allocated dispute agent* to access the message history, resolve the dispute and release the escrow funds either to the seller or to the buyer based on dispute decision.

John wires the funds to Alex and uploads his receipt online via the same encrypted messaging system. Once Alex has confirmed the receipt of the funds in his bank, and the terms of the **escrow account** are met, the Ethereum is released to John's wallet.



*If a dispute arises between the buyer and seller, they can opt to hire a dispute agent via a reputation-based allocation system to solve the issue by both paying a small additional fee for the dispute resolution service.

6.2 Scenario 2 - Finding a Service Provider/Freelancer

ABC is an international E-commerce company that would like to hire a freelancer to redesign and develop their website. Alice, Marketing manager comes across Nomidman and open an account. She finds a few UI/UX Designers with their different ratings based on multiple factors like price, **quality of service**, punctuality, work review, Portfolio etc. Alice choses Dave who has a high rating in terms of punctuality and quality of service as these are her main concerns regarding to the service she needs. She starts communicating with Dave via encrypted messaging and describes her requirements. Dave then quotes Alice in Ethereum as he prefers to receive Digital money rather than bank transfers. ABC on the other side prefers to pay in Euro. Both parties are aware they have the option for instant Crypto/Fiat conversions on Nomidman's platform.

Alice and Dave come to an agreement and complete a contract, ABC pays in Euro equivalent to the requested amount by Dave based on the actual Ether/Euro conversion rate. Nomidman's Crypto/Fiat exchange gateway converts the Euro received to Ether and sends it into escrow smart contract that then releases the Ether to Dave once the service is completed and terms of the smart contract are met.

Users can use multiple milestone system as well where escrowed funds can be paid to service providers in multiple payments upon completion of different milestones.



6.3 Scenario 3 -Buying Goods from an Overseas Vendor

Ross wants to open a coffee shop in his local area. He is searching for suppliers of equipment like storing and display fridges and coffee machines to set up his shop. Ross finds a supplier in China on Nomidman for the goods he requires within his budget. Ross checks the comprehensive rating of this supplier and decides to move forward with it. Nonetheless, Ross has never bought anything in large quantity and value from abroad. He sends an inquiry to the seller via the encrypted messaging system. Liang from the supplier side responds with terms, further product specifications and payment options.



Ross opt to choose a shipping provider from Nomidman trusted shipping service providers with the new Blockchain trace and track technology on their **supply chain**, which enables him to view the exact location and ETA of his order.

Both parties agree and enter into a contract with all order details written into smart contract. Ross releases the Ethereum requested by Liang and the funds go into the secure escrow. This is the equivalent to opening a Letter of Credit with a bank but removing all the disadvantages of this conventional system including length of time and high fees. Ross keeps track of his order and checks the status via his unique and encrypted contract ID. He notifies Liang about the arrival of the products; however, he explains about one of the items being broken. Liang asks for some pictorial evidence that can be uploaded within their Nomidman encrypted communication channel and agrees to replace the defected item. Funds are still in escrow and Ross sends back the defective item with his choice of courier from Nomidman's **Operators** List. Liang confirms and replaces it. Once Ross is satisfied with the order and the terms of the escrow smart contract are met, the funds are released from escrow to the supplier's digital wallet or bank account if they opt to use Nomidman Crypto/Fiat Exchange Payment Gateway.

6.4 Scenario 4 - Buying a Product Locally

Mary wants to sell her Chanel Bag for a certain price set in USD. She posts a listing on Nomidman Website with the details of the bag, the pictures and the desired price.

Jane who is searching for a designer bag, sees the post of Mary and sends her a message to ask for more details about the product.

Mary would like to pay from her Ethereum savings. They both decide to enter into a deal and the equivalent Ethereum amount will move into the Escrow smart contract dedicated for this specific trade. The traders can also search in the Operators' section of Nomidman for a trusted **local courier** agent. They agree with someone to deliver the bag by paying a small fee to the delivery operator of Nomidman and the trade is completed.



07 | The MANO Token

7.1 Why Blockchain?

The world has accelerated exponentially towards globalization of business, however the platforms accessible to independent sellers and buyers have lagged behind. Current marketplaces built in the era before the explosive growth of blockchain and freelance workforces do not meet the needs of the time.

Almost all marketplaces in existence are heavily centralized, charge too much in fees, and do not allow the global community to participate in the growth of the ecosystem. Quite simply, the transactions of today are moving towards decentralization with no current solution in place.

Nomidman is creating a blockchain-based future framework of transactions, globally, by harnessing smart contracts between buyers, sellers, and additional parties required for specific transactions. A seller can simply list a service, product, or digital good and add all required additional services. This listing is then searchable by a global marketplace. Once a buyer is found, all parties join a smart-contract to assure the transactions success.

Nomidman includes additional parties' ability for community participation as "service layers." Each layer is a need required by the growing ecosystem that can be serviced by a global community of supporters. This combination of smart contract processing and real world transactional support allows Nomidman to grow with technology unlike the disconnected marketplaces of today. By removing the middlemen currently taking up to 20% as transaction fees, buyers and sellers can connect directly and choose what support layers are required for the transactions.

Nomidman can process transactions at 1% to 2% with a community of service supporters compensated entirely by the growth of the solution in a native currency.

The platforms of tomorrow are capable of growing beyond the capabilities of a central business. In the world post-Bitcoin, the immense potential of community involvement in a solution has become fact. Nomidman is constructing the infrastructure to allow for unlimited growth in the marketplace of tomorrow. Some examples include:

Buying and Selling- Any deal, small or large, has the same security of a contract hard-coded into the transaction. This process requires a built-in mechanism for multi-signature validation, if all parties are happy, or dispute management, should additional opinions be needed. The inherent technology of blockchain brings smart contracts to the people with a simple user interface to forge the global open market of the 21st century.

7.1.1 Freelancing

Nomidman, through smart contract, provides a verified and public workflow of jobs completed and customer reviews. This adds transparency to the industry while providing effective freelancers with a simpler and safer way to interact with employers.

7.1.2 OTC Trading

Nomidman provides a **safe** and **efficient** platform for trading a specific lot of cryptocurrency at a set price only. A Vendor can simply add a system supplied and vetted escrow and KYC provider to transact the lot without the middlemen inherent in this industry today that raise fees to an average of 6%. Currently, OTC trading averages 5 middlemen to connect larger buyers with large sellers. Letters of Intent and various inefficiencies due to lack of an accessible and safe marketplace have made this process much more expensive than necessary. Each party has a representative that reaches out to a crowd of others, adding at least one party to the "chain" before the other parties representative or the escrow party is found. The Nomidman platform solves every friction point in this current process.

Referral Agents- A smart contract-based platform has an incredible opportunity to grow through referrals. Certain personality types thrive in an environment that allows rewards for simply spreading a message. The track-ability of users and vendors through the Nomidman platform blockchain infrastructure means Referral agents can actively view the level of interaction their referred users add to the ecosystem. Nomidman does not just save money for buyers and sellers but also rewards referral agents for growing the system from a portion of the lower fees.

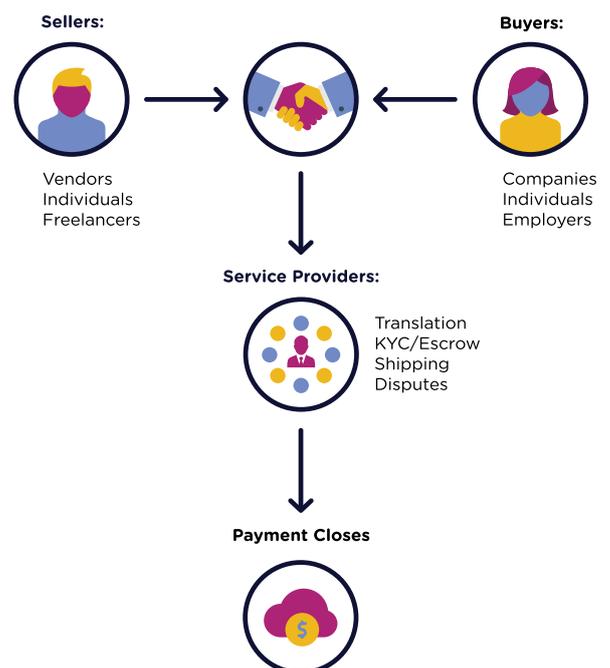
Platform Participants- Businesses and individuals can earn through the growth of the Nomidman platform. Real world translators, **KYC verifiers**, escrow agents, shippers, and **dispute** managers can join the platform to be assigned transactions automatically as sellers need services. The system is simple. A user-friendly layer creates all contracts in the background and lists under a category in a global marketplace. Each service provider might add a small incremental cost while handling the labor of the service through a decentralized assignment system. This system provides independent success by supplying business to the participants and creates a growing support layer for the ecosystem.

7.2 Why Tokenize?

The online workforce has seen exponentially growing numbers over the last decade. Currently unserved needs are:

1. A method to earn a "license" on the platform to grow with the ecosystem.
2. Retirement savings methods for freelancers and the online self-employed.
3. A micro-transaction capable platform that reduces the cost of fiat transfers.

The Nomidman platform runs on two simple tokens. The first is sold at the ICO and provides ongoing benefits, the second is a revenue unit token that reduces friction in the online financial environment. The Nomidman market is a revolutionary system that reduces fees by allowing the community to participate in the growth of the system. The ecosystem operates on a dual token model, the MANO and the MICRA.



7.3 MANO – ICO Token

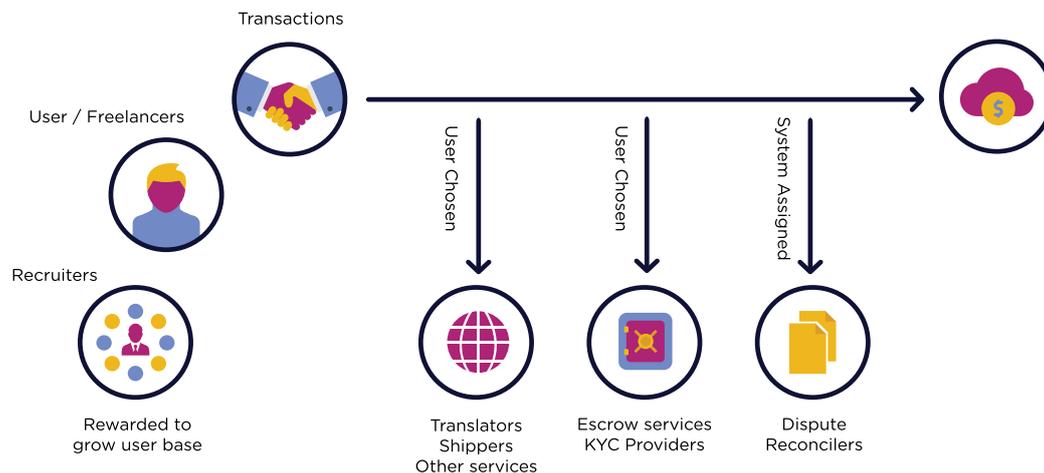
The MANO token operates as the primary token of the ecosystem. 901 Million MANO are created at the token launch for \$0.05 per MANO. The MANO can be "staked" to allow those who grow the ecosystem to earn a higher portion of the revenue personally produced by the platform. Additionally, MANO serve as portioned ownership redeemable against a single growing of a "pool" of revenue filled by Nomidman transaction fees. MANO serves, in essence, as a license on the platform. By staking MANO, the Nomidman platform can assure the user will be acting in the best nature of the platform as they have a deposit on the system. This allows the platform to share a larger revenue portion with the user due to the entrusted MANO. MANO can be used through staking by **Operators**:

Referral Agents– to raise the referral commission from 10% to 50%

Freelancers - to rebate fees paid on each invoice up to 30%

Couriers & Shipping Agents - to raise commission up to 30% (in additional to service fee)

Dispute Agents - to raise the commission up to 30% (in addition to service fee)



Dispute agents are platform assigned from a reputation-based Dispute Agents list, while the other parties create their own interactions with the system. They are earning their own customers or bringing their own referrals.

All of which are referred to as "Operators," those who bring people or business to the Nomidman architecture and contribute to its growth. Staked MANO provide continuous commission or rebates to Operators on every transaction based on the level of staking, with each percentage point requiring an amount of MANO to own each level according to the following formula.

$$MANO_{req} = \left(\frac{Micra_{Earned} * MANO_{inTot}}{Micra_{Minted} * Users_{active}} \right)$$

Each 1% of commission or rebate owned in perpetuity is won by staking the amount above. The formula derives what share of the revenue generated was created by the user and scores that against the amount of MANO in circulation and the active users per given month. Bad actors on the Nomidman platform can lose their Stake of MANO as the token serves additionally as a security deposit.

7.4 MICRA

The second token is an **agility token** named MICRA, which are "**minted**" or burned as revenue is produced or withdrawn. Due to the advancement of technology, the need to be able to effectively collect multiple currencies, both fiat and crypto, and produce micro transactions outside of the slow-banking architecture is essential. The MICRA solves this need on the Nomidman platform by tracking revenue via distributed ledger technology.

MICRA are "minted" as revenue is produced. As the 1% fee's are paid on transactions, the fees are collected by a "Vault" that then mints the equal amount of MICRA. **MICRA** are disbursed to users of the platform to account for the collected revenue. Operators earn and create revenue for the ecosystem and are rewarded with MICRA, which can be redeemed at will. Each transaction leads to a small fee, paid by users and causing the minting of MICRA. The fee, now in MICRA, is disbursed to the referral agents, platform, and potentially a dispute agent or **rebate** to the seller. The more MANO staked, the higher portion of the MICRA from transactions received.

MICRA earned or rebated for an Operator are equal to the fee from the transaction multiplied by the earnings rate of the Operator, which is determined by the amount of MANO that Operator has staked. Vendors like freelancers can also **stake** MANO in order to make themselves more visible in search results, along with fee rebates, and earn a token that can be saved for the "retirement".

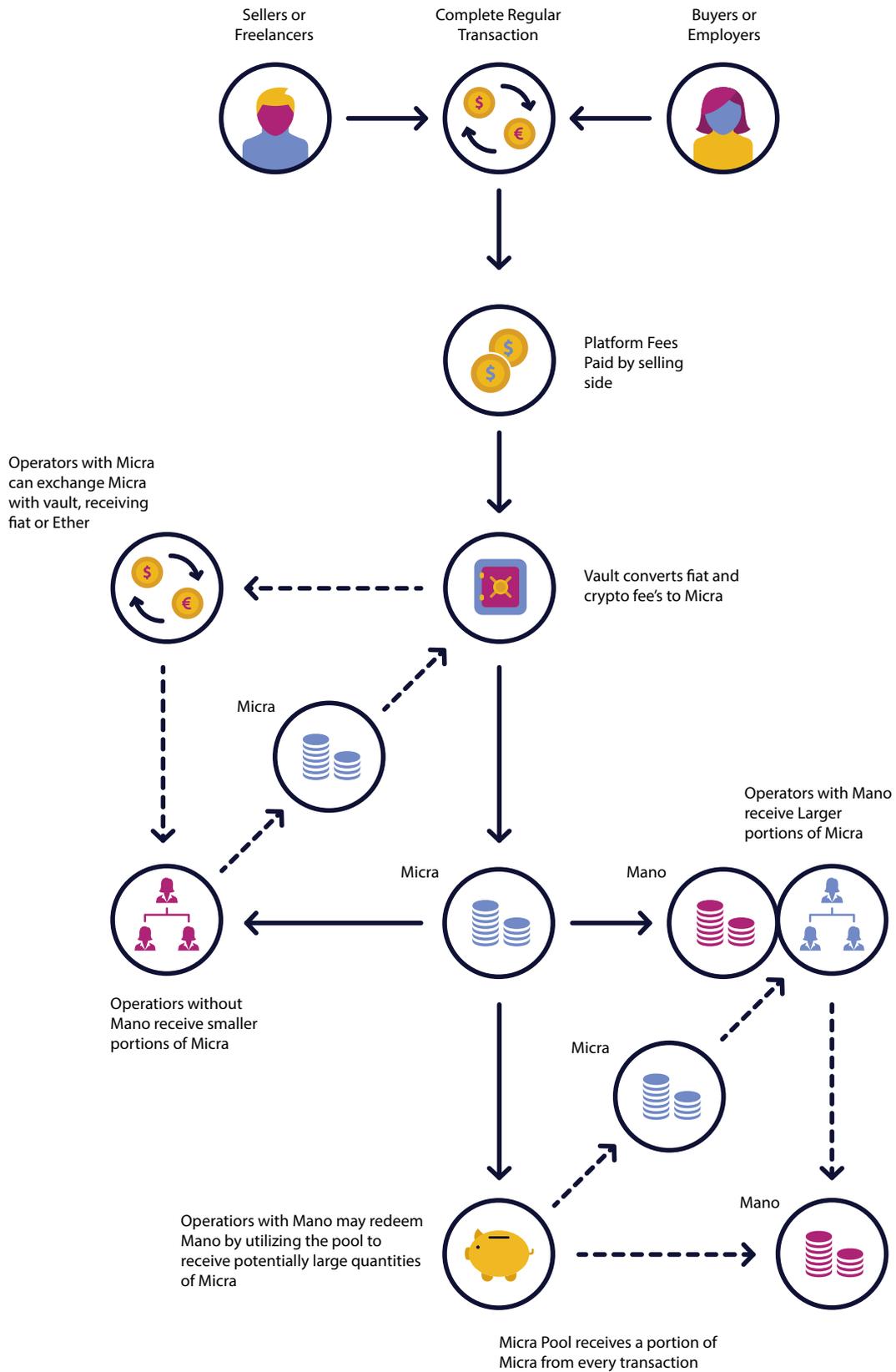
When the platform generates fees, typically 1%, is created and paid as MICRA. Of the 1% in MICRA, the Operator receives a portion, **the Pool** receives a portion, and the platform receives the remainder.

In conclusion, all parties have the ability to earn token for interaction with the system with MANO serving to enhance the revenue per transaction paid in MICRA. MANO be staked long term in increase transactional revenue, or cashed out against the pool for a large portion of MICRA. MICRA is easily converted back to fiat or Ether. All cash outs are supported by a secondary, revenue-backed, token that is redeemable from the pool of fiat funding at 95% of face value after providing **KYC** and **AML** information.

4. Any user holding MICRA can go back to the Vault, perform KYC with an ID upload, and trade the MICRA back to fiat or Ether at 95% of face value.
5. **The Vault** will be publicly visible on a wallet address to allow public verification of the reserves backing MICRA.
6. MICRA are fixed price, have no purpose trading on exchanges, and simply manage the revenue on-platform.

MICRA are burned on redemption to fiat or ETHER as they serve as a revenue placeholder in the economy, the balance in escrow and MICRA are always equal.

Micra simplify the disbursement of fee-based revenue throughout the **ecosystem** while the Mano allow users to receive a higher portion of the revenue for their interactions in perpetuity. The pool, explained in-depth later, creates a **growing reserve** to reward long-term staking, similar to a group **retirement reserve**.



7.5 Fees

When a vendor/seller makes a sale on the Nomidman platform, a small fee of only 1% is taken for each transaction. If that person was referred by another Nomidman user 10-50% of that 1% is paid to the referral agent. Of the remainder, 10% goes to the retirement pool and the rest to the Nomidman platform.

If another service is required for the trade like Delivery or Dispute Resolution for instance, upon providing the service, Delivery or Dispute Resolution Operators can also earn up to 30% of the transaction fee as a reward besides their service fee.

For freelancers, Nomidman takes a fee of 2%. Up to 30% of this can be earned back as a rebate based on the contribution that freelancers have to the ecosystem. the rest of the fee will be paid to the platform after the 10% is contributed towards the retirement pool.

All operators can join and earn at the base 2% given by the Nomidman platform without staking.

Every **Pool redemption** conducted with MANO reduces the total amount of MANO in circulation, until the platform grows through use. The redemption power of all the remaining MANO is slightly increased. This creates two scenarios in the Pool, both signalling different situations: One where the amount of MANO is increasing, faster than the Pool MICRA total, which will incentivize users to redeem. The other is where the amount of MICRA in the Pool is increasing faster than the MANO total, which incentivizes users to hold their MANO.

In this ecosystem, MICRA serve as a transactional tool to help the platform operate and simply stand in for commissions while MANO are the core utility currency behind the growth of the economy. **Early owners** of MANO will more easily attain staking levels to optimally earn revenue while later users will have to earn or purchase MANO. This scaling of difficulty is similar to the dynamics behind mining bitcoin in 2009 versus 2018. The Nomidman ecosystem balances all **disbursements** and redemptions with calibrated algorithms designed to allow growth while supplying stability.

7.6 Formulae

The platform will store a portion of the Nomidman platform's share of MICRA in the "Pool," a pool of funds designated for the owners of MANO. The balance of the pool functions according to the formula below.

$$Micra_{InPool} = \sum Micra_{AllTrans} - \sum Micra_{AllRedemptions}$$

The Pool serves as a retirement reserve for the community, exclusively for those who grow the platform. Initially, those who earn on the platform are best served to stake their MANO and earn a higher portion of the revenue, MICRA, but can later retire these stakes against the Pool. Users on the Nomidman platform must earn eligibility to redeem MANO against the pooled MICRA. The pool is strictly for Operators on the platform, therefor users will only be able to redeem at the pool after they have personally earned 100 MICRA. Once this has been earned, users will be eligible to interact with the Pool.

All of the MANO in circulation can be at any time exchanged for a fractional share of the Pooled MICRA total according to the following formula.

$$Micra_{FromPool} = \left(\frac{MANO_{Redeem} * Micra_{PoolTotal}}{MANO_{TotalCirculating}} \right)$$

The value of MANO in circulation grows as the platform generates revenue due to the accumulation of MICRA in the Pool. Whenever MANO is used to extract from the Pool, it is stored in the company reserve to be released back to the platform users proportionate to the activity, use, and growth of the Nomidman ecosystem according to the formula below.

$$MANO_{Reward} = \left(\frac{Micra_{earned} * MANO_{redeemed}}{Micra_{minted} * TF} \right) * \left(\frac{\sum_{PoolInLM}}{\sum_{PoolOut2m}} \right)$$

MANO rewarded per transaction is equal to the MICRA earned by the user in the given month multiplied by the MANO in total, divided by the product of the total MICRA minted and the TF (Traction Factor) allowing for adjustment in the initial stages of adoption. The rate of flow is accounted for in the second part of the formula, requiring global minting of new MICRA for output. The MANO back into the system is a reflection upon the minting of new MICRA, meaning the outflow cannot outpace the generation of funding and dilution becomes impossible.

For clarity, users can view the MICRA per transaction as revenue, and the small amount of MANO earned with the MICRA as a reward.

$$MANO_{ValueFromPool} = \left(\frac{Micra_{pooled}}{MANO_{TotCirculating}} \right)$$

MANO value is derived from the total amount of MICRA in the Pool, divided by the total amount of MANO in circulation. According to the above, the circulation of MANO decreases from Pool extractions; it becomes scarce until the platform grows, thus more valuable against a constantly growing Pool. The purpose of the MANO is to reward users for their activity on the platform, both through staking and through Pool extractions.

Holding MANO is advantageous to Operators, who earn bonus commission or rebates based on the amount of MANO they have staked. If the exchange price of MANO is under the price of redemption, then users will buy MANO to redeem. If the exchange price of MANO is over the price of redemption, then this is an indication the platform is over-performing, meaning users do not want to relinquish or redeem their staked tokens. As the platform grows, there is greater benefit to holding MANO. Each MANO can now be redeemed for a much larger amount of MICRA from the Pool. With the exception of Pool extractions done by redeeming MANO, the amount of MICRA in the Pool perpetually grows based on the transactions conducted on the Nomidman platform along with the value of each MANO.

Operators are central to the growth of the platform. The Operators are driven to perform this task due to receiving a commission from transactions linked to Operators on the Nomidman platform. Operators begin at a set % commission on the transaction fee and staking allows for the raising of this commission or rebate according to the following:

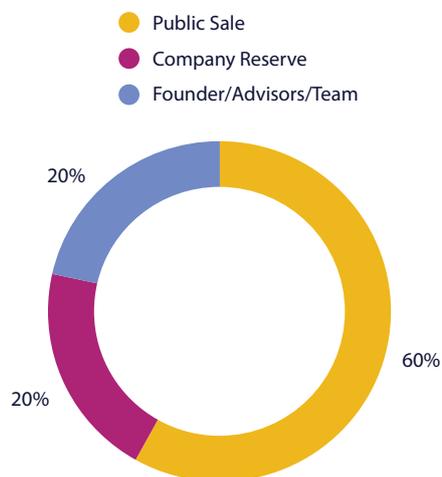
$$Micra_{earned} = Micra_{MintedInTrans} * R_{stake[min,max]}$$

MICRA earned or rebated for an Operator are equal to the fee from the transaction multiplied by the earnings rate of the Operator, which is determined by the amount of MANO that Operator has staked. Vendors can also stake MANO in order to make themselves more visible in search results, along with fee rebates, and earn a token that can be saved for the "retirement" of a freelancer.

7.7 Token Sale Model

7.7.1 Token Distribution

Nomidman will be providing the majority of the MANO tokens, **60%**, to the public. MANO token will be sold in multiple phases during the token launch for **\$0.05 USD** per MANO, converted to ETH or BTC. This release is designed to stimulate the growth of the platform and provide a benefit to adoption for token holders.



7.7.2 Token Sale Phases

The Nomidman team will release the sale dates for each phase as the launch progresses. The Token bonuses will be reducing as the phases progress.

MANO Token Sale Phases	Date	Allotment in USD	Bonus %	Total Token
Private Sale	Jan 19	\$1,800,000	50%	54,000,000
Pre-Sale 1	TBA	\$3,000,000	30%	78,000,000
Pre-Sale 2	TBA	\$6,150,000	20%	147,600,000
Final Sale	TBA	\$13,050,000	0%	261,000,000
Total To Public		\$24,000,000		540,600,000
Team & Founders				180,200,000
Company Reserves				90,100,000
Advisors & Bounty				90,100,000
Total MANO Supply				901,000,000

08 | Roadmap

Dec 2016 – Dec 2017

Idea Creation
Conceptual Model
Initial White Paper

Jan 2018 – Sept 2018

Token Economics Finalization
Kick start the Development of Nomdiman Platform
ICO Private Sale

Oct 2018 – Apr 2019

Nomdiman Crypto Trading Market Phase 1
(Peer to Peer Bitcoin & ETH Trading Platform + Token Circulation Automation)
ICO Presale

May 2019 – Jul 2019

Nomidman Crypto Trading Market Phase 2
(Additional Altcoins trading enabled)
ICO Final Public Sale

Aug 2019 – Dec 2019

Nomidman User Rating Development
(Transparent AI Based User Rating System)
Nomidman Freelancers' Market
(Peer to Peer Freelancers' Hub)
AI based Translation Layer
(Users can view listings in multiple reliable translated languages)

Jan 2020 – Jun 2020

Nomidman Physical Good Trading Market Phase 1
(Peer to Peer Physical Products Trading market for the UK - Test Local Market)

Jul 2020 – Dec 2020

Nomidman Physical Good Trading Market Phase 2
(Global Peer to Peer Physical Products Trading market)

09 | Financial Model

The Revenue Generation model is based on the growth in the blockchain industry and the expected users **Nomidman** will attract at the different stages of the project. This includes the expected trade value and yearly recurrence of trade per user.

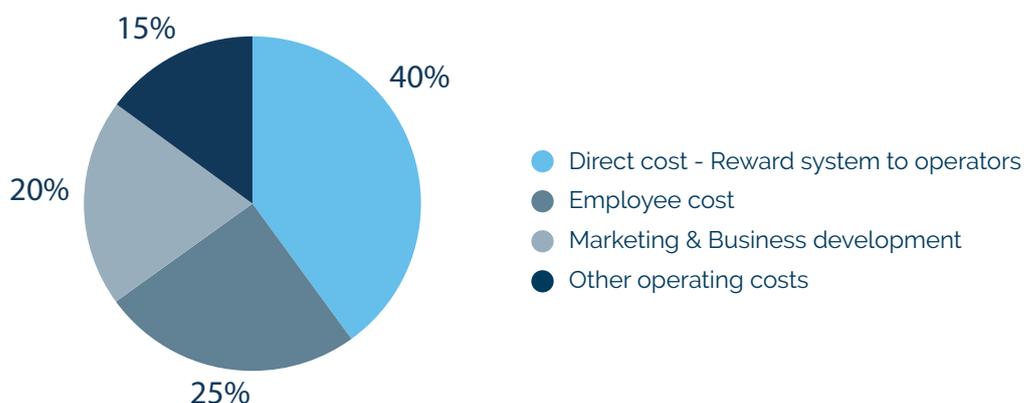
Nomidman primary users are Token holders who will benefit from the early adoption of the platform technology.

The forecast is based on the expected growth in the number of **digital wallets** worldwide. Historical data of digital wallet growth in the past years are analyzed with applying a correction factor based on the expected percentage of active wallets and the potential growth in the blockchain technology adoption by several industries. More other factors are incorporated in the forecasts like the expected growth in global knowledge and **awareness** of the solutions that the blockchain technology creates to replace conventional systems. Nomidman Financial model takes into considerations several risks factors that can affect the operating cost and the Revenue forecast. The model is built to test different scenarios and assess their impact on the **feasibility** and **viability** of the project.

We studied multiple scenarios in our financial forecast given the uncertainties that this industry holds as well as its massive potential. Specifically, we studied 4 main scenarios. Three of these scenarios are triggered by The expected "Crypto Market Correction Date" that is essential for market mass adoption, awareness and change in the dynamics of global economic models. All these projections are primary projections taking into account a large number of risk factors. Nomidman targets and KPIs will be built on a more aggressive financial plan to insure a more progressive approach. This will help us achieve better performance and meet tight deadlines.

For more details about Nomidman Financial forecast and scenario testing, You can inquire a copy of Nomidman Financial model to hello@nomidman.io.

At Steady State when the platform is fully operational and widely used which is expected to be at end of year five. The total costs of the company are expected to be distributed as follows:



10 | Disruptive Technology

In addition to the technology layers already explained, the Nomidman Platform has several distinct advantages in programs and technology that accelerate the growth and user adoption of the ecosystem.

10.1 MANO Army

Nomidman has designed a Rewards Program that any person from the public can participate in. It is fully automated and decentralized that provides business opportunities to the masses. This Program will give a chance to users to become Operators on the platform by participating in the growth of its ecosystem. Nomidman will have a section on the platform dedicated for the MANO Army, like referral agents, Dispute agents, delivery and shipping agents, etc...

This section will include details like promotion options that referral agents can undertake, processes and best practice for dispute agents and other operators in form of a comprehensive guidelines like videos and tips for success.

The section will also incorporate all the details and reports of the operators' performance with the option to test potential improvement in performance based on multiple actions that can be undertaken to widen Operators exposure on the platform.

the system will reward operators for every service they provide through a state of art fully automated system that incorporates different factors, like Operators staking levels, reward levels, service fee, Retirement Pool redemption, MICRA redemption; MICRA Minting & burning; etc...

Operators will be classified by the system as Soldiers who will be automatically promoted to Lieutenant then Colonel then Captain based on their amount of Deposit in MANO Tokens and overall performance. This allows agents to get promoted on the Nomidman platform giving them further privileges in the Rewards Program.



10.2 Verified Rating System

The Nomidman User Rating System is unlike conventional rating systems. It is a transparent & comprehensive system where many aspects of the trade between buyers and sellers are rated by the system and by users themselves. After each trade, the system generates different rating algorithms related to many factors like the average-High/Low length of time of a user's response to queries, execution of deal, number of trades, etc.

Users will also have their input regarding rating each other where many factors are incorporated. The system includes quality of goods and services, punctuality, competitive pricing, user satisfaction, professionalism in execution, etc.

Users have the option to leave a comment on other user's profiles describing the service rendered and their satisfaction of the trade.

Nomidman algorithms will then compute the overall rating of each user.

Nomidman is planning to implement a one of a kind fully comprehensive rating system using smart technologies like **AI**. This ensures users are rated correctly and with full transparency. The ultimate aim is to create an environment of **perfect competition** where users will be putting in continuous effort to enhance their services and different aspects of their trades. This results in the removal of the marketing manipulation characteristics in today's world of global commerce.

10.3 Global Translation Layer

Nomidman operates across borders. To reduce language barriers to entry, the platform will integrate with **AI based translation services** to allow users to select a preferred language to view translations of listings, reviews, and communications directly on the Nomidman portal. As the accuracy of AI translation improves, the language-based barrier to global transactions decreases, multiplying the buyer and seller pool available to each user and reducing time to close each transaction.

11 | Team & Advisors

Team



Reem Taleb (Operations Director)

Reem fulfils the role of Operations Lead in the Nomidman project bringing over 18 years of experience in Financial & Strategic Consultancy and Management. She has worked across several different industries including Management Consultancy, Financial Markets and Academic fields. In her early career, Reem worked as a University professor of finance subjects and has extensive experience internationally in financial planning consultancy, financial operations, Business Process, Business Planning, Internal Audit and Compliance.

Reem tends to transform any form of conversation into numbers, charts, graphs, KPIs with scenario testing and opportunity cost calculations 😊 That's why she is leading Nomidman Operations.

She had key senior roles in reputable companies such as: Gregory and Jones Consultancy, PRD Consultancy and ICM. Reem believes in a decentralized and equal economic system through creating business opportunities to the masses and redistribution of wealth.

<https://www.linkedin.com/in/reem-taleb-120a7922/>



Nikolai Isayev (Marketing Director)

Nikolai fulfills a lead marketing and advisory role to increase awareness and participation in the NOMIDMAN project across several regions. Employing previous experience and knowhow Nikolai is responsible for ensuring sensible and successful marketing strategies that comply with all current international crypto currency and ICO regulatory frameworks. Nikolai also provides ad hoc advising to the NOMIDMAN senior management team on project strategy and execution.

Nikolai is a marketing and business development professional with over 11 years of experience in the online brokerage industry. He was previously a senior marketing manager at one of the world's largest FX firms, GAIN Capital Group where he managed the FOREX.com brand in Russia and Eastern Europe for over 5 years, establishing a successful western Forex brand in Russia.

Nikolai is our hero! 😊

He is passionate about helping businesses grow through marketing, communication and financial technologies. In this respect Nikolai is currently a partner and mentor at Faba Invest, a venture capital company in Prague, Czech Republic, that provides investors with the ability to use tokens and crypto currencies to invest in start-up projects in the US, Europe and India.



Maysam Dabiry (Technology Director)

Maysam fulfils the role of the Technical Lead of Nomidman with over a decade of experience as a technology professional already having multiple product launches under his belt. Besides being a tech savvy, Maysam is a fantastic vegan chef and we love his signature casserole with wild mushroom 😊 Founder of Creative IT Solutions, he also has been involved in launching several start-up projects within the food industry.

Maysam holds a Bachelor's Degree of Science in Creative Computing from the University of West London with widespread knowledge and experience in software development and programming fields. Maysam has extensive knowledge in Ethereum blockchain & DApp creation and he leads the technology research & development of Nomidman project.

<https://www.linkedin.com/in/maysam-dabiry-9a6b2a7/>



Rouzbeh Valiollah (Product Development Director)

Rouzbeh manages the Product Development process of Nomidman project. He brings more than 10 years of experience in the financial markets industry as a broker, with large exposure to different financial instruments. He has experience in product development and implementation and he leads the quality control and product development research for Nomidman project. Rouzbeh can be a pain when it comes to quality, he doesn't quit until the

product is perfect! his pedantic approach to product development makes him perfect for this job 😊 He holds extensive knowledge in the blockchain technology, the digital currency revolution with years of research in this space. And he is one of the main pillars in the Nomidman project.

<https://www.linkedin.com/in/roozbeh-v-6a993054/>



Vineet Tyagi (Senior Blockchain Developer)

Vineet Manages the development process of Nomidman DApp. He is an experienced blockchain developer, and an algorithm enthusiast, when you think of a problem, before saying it, he finds a solution 😎 Vineet is a dynamic and passionate engineer with more than 8 years of experience in product development. He has worked on various latest technologies and developed quality products. He has significant experience in

Blockchain Development which includes developing smart contracts, cryptocurrencies, decentralized applications, exchanges etc. He is very well experienced in all phases of product life cycle and brings in a blend of blockchain technology and product development. He has worked with reputed companies like PineLabs, DXC Technologies India and Grapacity Japan. An entrepreneur at heart he has keen interest in serving the society. He runs "Youth Unity Foundation", an NGO founded in 2010 by him along with his classmates.

<https://www.linkedin.com/in/vineet-tyagi-1aa73b32/>



Vikas Singla (Full Stack Javascript Developer)

Vikas is a full-stack developer with vast experience of 8+ years in Java and Javascript Development. He is our technical reference for the progress in the development of Nomidman DApp and our superman 😊
He has worked with product-based companies like Pinelabs. He has a good exposure to technologies on the frontend as well as on backend. He has

completed his engineering degree from premier engineering institute NIT Surathkal.

<https://www.linkedin.com/in/vikas-singla-5b467414/>



Prashant Sharma (Scrum Master)

Dedicated and enthusiastic project manager with 3+ years' extensive experience in managing mid to large scale projects from the team management to ensuring end-to-end delivery of the complete and quality product. An agile expert who visualize and implement epics and stories. Prashant is doing a brilliant job in helping to meet our project deadlines!

<https://www.linkedin.com/in/prashant-sharma-a50a6116a/>



Jyotika Sharma (UI/UX Developer)

Jyotika is a Fine Arts graduate from Delhi University. Jyotika is keeping up brilliantly with our Product Development Manager "idealistic approach" to design. Creativity, imagination, and quality are her core strengths. A well-versed graphic and UI/UX designer as well as developer with 2 years of experience.

<https://www.linkedin.com/in/jyotika-sharma-591388146/>



Soheil Emadi (Cyber Security Analyst)

Soheil is MSC Cyber Security graduate from the University of West London with 5+ years' experience in the information technology. Soheil has a very calm & friendly personality and understands the mind-set of a hacker making him perfect for this job! 😊
Soheil has been granted a full scholarship from the University of West London and is currently pursuing his PHD in Computer Science.

Soheil is passionate about learning new technologies and sharing his knowledge with others. He is versatile and technically literate and energized by challenges. Interested in IoT and artificial intelligence. Competencies: Cyber Security, Cloud Computing, Network Administration, Web Development, and Mobile Applications.

<https://www.linkedin.com/in/mhsea/>

Advisors



Charles Wismer (Tokenomics Specialist)

Charles is a Co-Founder at Deedcoin and Ledger Leap, specializing in cyclic tokenomics and creating a system based around positive growth of an ecosystem. He is a blockchain enthusiast, heavily experienced in operations and design of both economic and technological models.

<https://www.linkedin.com/in/charles-wismer-17707675/>



Sam Mihal (Graphics and Branding)

Sam a graphics manager at Ledger Leap. He is highly experienced in the creative use of Adobe After Effects, Adobe Photoshop, and Final Cut ProX for logo and graphics design, 3D animation effects, as well as advanced video media editing. In addition, he manages the Deedcoin Youtube channel and its content, as well as weekly live streams and video press releases.

<https://www.linkedin.com/in/sam-mihal-86369a161/>



Phillip Mryzyglocki (Partner Outreach)

Phillip is a media and outreach specialist, and a blockchain enthusiast. He has been a real estate investor for a decade, and previously served in the US Navy. He has worked as an industrial integrity management consultant, a technical writer, insurance sales and consultant, and real estate sales prior to Ledger Leap.



Thomas Christopher Spangler (Smart Contract Consultant)

Thomas is a blockchain and crypto enthusiast. Designer and architect of the world's first ICO sales platform that integrates credit card merchant processing and real SAFT token air-drop for investors. Thomas is a fullstack programmer and developer with deep knowledge of system integration, web content, and platform security.

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12 | Legal Disclaimer

Please read carefully this disclaimer before reading the White Paper issued by Nomidman OÜ, a company incorporated under the laws of the Republic of Estonia. This disclaimer applies to all persons that read this White Paper. We recommend that You consult with a professional advisorspecialist in the legal, technical, financial or other professional field relevant for Your assessment of this White Paper.

MANO tokens are not for sale to and cannot be used by citizens of, natural and legal persons or persons acting on their behalf, having their habitual residence, location or their seat of incorporation in the United States of America, Puerto Rico, Northern Mariana Islands, Virgin Islands of the United States, American Samoa, or any other possessions of the United States of America; People's Republic of China; and citizens of, natural and legal persons or persons acting on their behalf, having their habitual residence, location or their seat of incorporation, in any country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations.

The information provided in this White Paper is solely for information purposes and does not constitute any kind of financial advice. Nomidman reserves the right to modify and update this White Paper without prior notice. The White Paper presents information on the proposed business model, technical aspects of the platform and the utility characteristics of the internal tokens.

The information is not exhaustive, and this White Paper does not create any obligation or contractual relation between You and Nomidman. This White Paper is neither an invitation to treat nor a pre-contractual negotiation.

No regulatory authority has audited, examined or approved any of the technical or legal information included in this White Paper. The publication of this White Paper does not imply the compliance with all applicable laws, requirements or guidelines issued in all jurisdictions.

The tokens introduced in this White Paper are not a security, stock, shares, debenture, equity, units of a collective investment fund, bond, loan, legal tender currency, commodity, a swap on a currency or any other kind of financial instrument. The tokens do not represent neither confer any ownership right or stake, share, or equivalent rights, or any right to receive shares, profit, dividends or participate in the governance, management, intellectual property rights or any other form of participation in the Nomidman. This White Paper does not constitute a prospectus or any other form of offering of securities or solicitation for investment in securities. Tokens cannot be used for other purposes than the ones provided in the White Paper. You acknowledge that You are not buying the tokens for investment or speculation purposes. However, regardless of the above, legislation in certain jurisdictions may, now or in the future, classify the tokens as securities. Nomidman does not accept any liability for such recognition and any other legal consequences of such classification that might potentially affect MANO token holders.

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If You decide to proceed with the purchase of MANO tokens, the sale agreement between Nomidman and You will be governed by the Token Sale Agreement that sets out the terms and conditions for such contract. In case of any inconsistency between this White Paper and the [Token Sale Agreement](#), the Token Sale Agreement shall prevail.

13 | References

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