MNR

MOONER DECENTRALIZED WEALTH DISTRIBUTION

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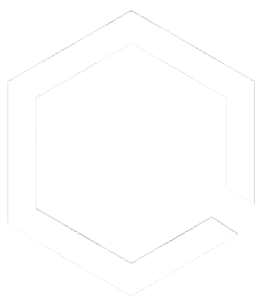# Cautions Regarding Forward Looking Statements

Certain statements in this white paper constitute "forward-looking information" under applicable securities laws. In some cases, these forward-looking statements can be identified by words or phrases such as "may", "will", "expect", "anticipate", "aim", "estimate", "intend", "plan", "seek", "believe", "potential", "continue", "is/are likely to" or the negative of such terms, or other similar expressions intended to identify forward-looking statements.

Forward-looking statements are provided to allow potential purchasers of the Tokens the opportunity to understand the Company's beliefs and opinions in respect of the future, including forward-looking statements related to the Company's proposed operating model.

The proposed operating model speaks to the Company's objectives only, and is not a forecast, projection, or prediction of future results of operations. The forward-looking statements are not guaranteeing future performance, and undue reliance should not be placed on them. Forward-looking statements are based on certain assumptions and analysis made by the Company considering its experience and perception of historical trends, current conditions, expected future developments and other factors it believes are appropriate.

These forward-looking statements involve known and unknown risks, uncertainties, and other factors that may cause the actual future results, performance, or achievements of funds, cryptocurrencies, or the Company to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, but are not limited to:

a) changes in political, social, economic, and cryptocurrency market conditions, and the regulatory environment in the jurisdictions in which the Company conducts its business and operations;
b) the risk that the Company may be unable or execute or implement its business strategies and future plans;
c) changes in exchange rates of fiat currencies and cryptocurrencies;
d) changes in the anticipated growth strategies and expected internal growth of the Company;
e) changes in the future capital needs of the Company and the availability of financing and capital to fund such needs;
f) war or acts of terrorism;
g) occurrences of catastrophic events, natural disasters, and acts of God that affect the business and operations of the Company;
h) other factors beyond the control of the Company; and
i) any risks or uncertainties associated with the Company and its business and operations, the Tokens, the Credits, or the underlying assets. Although forward-looking statements contained herein are based upon what the Company believes are reasonable assumptions, forward-looking statements may prove to be inaccurate, as actual results and future events may differ materially from those anticipated in such statements. The Company undertakes no obligation to update forward-looking statements if circumstances or the Company's estimates or opinions should change, except as required by applicable laws.
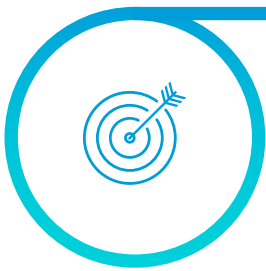
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Content

1. Introduction

1.1 Our Mission

"As an advocate for fair wealth distribution, we aim to empower everyone to be self-employed".

Create a decentralized and fully autonomous token with stable growth and value for our holders. Build an ecosystem incorporating MNR to facilitate transactions and incentives within the Mooner Application.

2. The Problem

2.1 Problem Statement

We see 2 underlying problems and aim to address them simultaneously.

Firstly, unemployment. Post Covid-19, unemployment is at its highest and set to reach unprecedented figures in the coming years. Singapore itself has seen more than eight thousand entities wind up their businesses.

Across the globe, surveys indicate lower income, savings, and overall spending. In most countries, 20 to 60 percent of people say that they fear for their own jobs and have less than 4 months of savings. Automation and A.I. will further impact employment.

Secondly, we want to radically improve how traditional service rendering businesses, function. Primitive modus operandi, simply does not work in this current era.

Consumers want immediate, reliable, verified and rated services at a click of a button. Current processes of having to manually search for service vendors online, receive a quotation stipulated by companies before being able to engage them, should evolve.

3. Our Solution

3.1 Mooner Concept

Is to eliminate unemployment and empower our users to be self-employed. To achieve this goal, we issued an original token that we will use to reward participation and use of our location-based service booking application, Mooner.

Regardless of it being a supplementary or primary income, Mooner will be made available to users to utilize at their discretion. We will not set rates for jobs nor dictate the use of the application. It will be purely a "moonlighting" application, allowing the user to determine their "work" schedule and earnings.

Mooner's programing architecture is primarily to comply with global employment regulations and standards; it allows users to be self-employed. A fair reward model (ref 3.3), will also be implemented to motivate and retain service provider participation. Our structured incentive marketing model will enable effective acquisition of users and service providers. A well thought out legacy attribute, ensures longevity of the company and our business model.
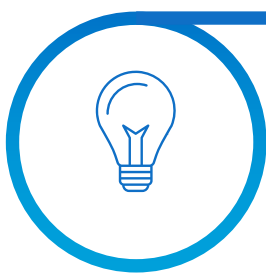
3.2 Purpose of the MNR Token & Wallet

MNR Token is the crypto currency that powers the ever-expanding Mooner Ecosystem. The token is convertible to any fiat currency on an exchange function that will be built into the Mooner mobile application. Wherever you are in the world; you can get paid fast and frictionless.

MNR Token is held in a public network and is fully supported by users, funds in wallets are available to the Mooner Ecosystem.

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3.3 Fair Reward Model

MNR Tokens used to pay for services in the Mooner application are disbursed as follows. Our distribution model will remain consistent throughout all applications built into the Mooner ecosystem. Increased value of MNR at exchange will be evenly distributed. In the unlikely event that the value is lesser than the quoted value Mooner App Pte Ltd will absorb the difference to the quoted value in fiat.

Disbursement of $100 Booking
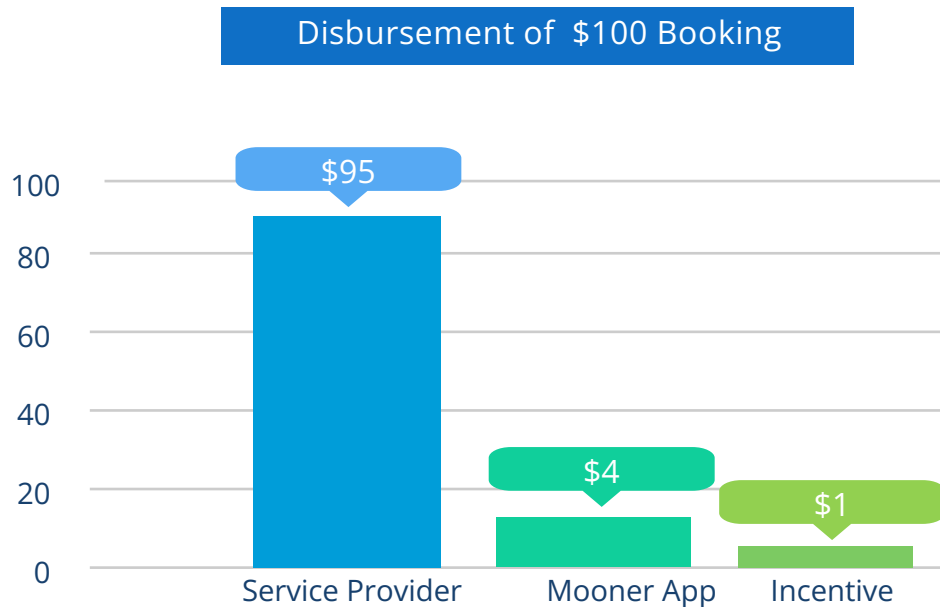
Figure 1 - Distribution Model
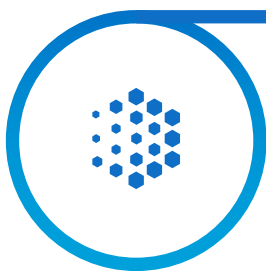
3.4 BEP20 BSC Token Issuance

MNR Tokens are implemented on the Binance Smart Chain which is an extension to Binance Chain. Binance Smart Chain caters to decentralized applications without congesting the original chain, which is optimized for ultra-fast trading.

BSC is a scalable blockchain solution that has implemented innovative methods to peg tokens running on other blockchain networks. Users benefit from fast transfers and trading experience of Binance Chain.

Users can enjoy the flexibility of smart contracts together with the high liquidity and reliability of Binance Exchange. Tokens established with BEP20 (Binance Smart Chain) standards have a much greater rate of success to be listed on the Binance exchange.

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3.5 Importance of Cryptocurrency Ownership

At large, we believe that cryptocurrency ownership increases participation in blockchain-enabled products and propels advancements throughout the industry. Within the Mooner Network, scaling the user base will be a key factor in the valuation of the Token. The larger the population of credit holders, the more momentum the technology can gather. The favorable reception of Bitcoin & Ethereum in financial markets has led to a certain foundational strength upon which to build. Going beyond transparency, cryptocurrency allows for real-time payments down to the fraction of a cent, which offers more control to both the subscriber and provider like never before.

3.6 Mooner Level Network

Earnings by the Company for every job booking rendered using the Mooner Application are proportioned with the intend to redistribute earnings of the Company.

Our proprietary Mooner Level Network MLN is a framework designed to incentivize adoption and reward continued participation. Our MLN network will be incorporated with all applications within the Mooner Ecosystem.
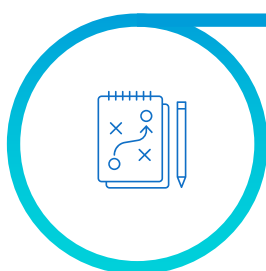
3.7 Legacy Planning

MLN Incentives will be credited into the user's decentralized wallet, which is built into the Mooner application. Upon maturity of the user and certain criteria set forth by the company, the wallet's functions will be automatically upgraded to include a legacy planning attribute.

Nominations will be enabled for qualified wallets. The user will be able to provide wallet addresses and allocate disbursement of their passive earnings from their MLN Network. This feature will enable users to retire and receive a "Pension" and subsequently nominate their "Pension" to their loved ones upon their demise.

4. MNR Tokens

Mooner App Pte Ltd ("Issuer") will issue fully functional BEP20 (Binance Smart Chain) utility tokens. The total supply of tokens will be limited to One Hundred Million MNR Tokens.

Contract Address: 0xcd03f8a59252f317a679eddb5315150f40d06e5e
Bscscan: https://bscscan.com/token/0xcd03f8a59252f317a679eddb5315150f40d06e5e

We will be executing a private token allocation event to raise funds for development and commercialization of the Mooner application and its services. During the token allocation event period which will commence in the last quarter of 2020, 60 million tokens will be made available for private acquisition. Accepted currencies for participation will be BTC & BNB.

4.1 Token Allocation
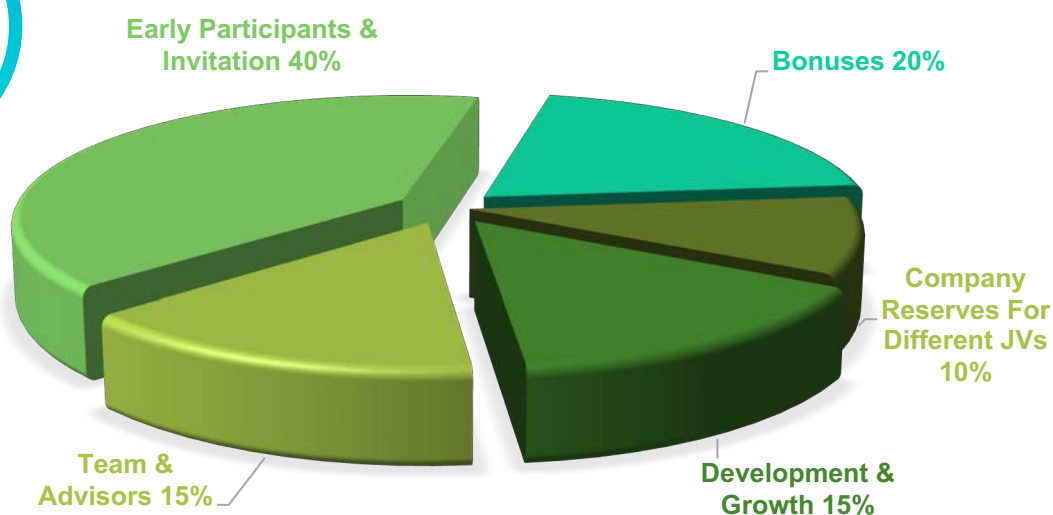
Figure 2 - MNR Token Allocation

Early Participants & Invitation (40%) + Bonus (20%)

MNR token allocation event will be available from the last quarter of 2020 to the 1st Quarter of 2021. We will be conducting an IEO with Latoken Exchange in the first quarter of 2022.

Tokens allocated for early invited participants: 40 Million MNR tokens (20 Million Tokens are provisioned for bonuses). At the maturity of our token allocation period, unsold tokens not required for bonuses or made alive through the application utility will be destroyed by the burn function and announced on our public channels second quarter of 2022.

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Company Reserves For Different JVs (10%)

Retained tokens will be used in additional offerings and future developments. Tokens will be frozen for a period of 60 months with an annual release schedule of 2% (2 Million MNR Tokens Per Annum).

Team & Advisors (15%)

Mooner's team has been working on the concept, design, user interface and core functions for the past 3 years. Tokens will be frozen for a period of 60 months with an annual release schedule of 3% (3 Million MNR Tokens Per Annum).

Development & Growth (15%)

These tokens will be used to incentivize and reward developers to build projects, partnerships and grow the Mooner Ecosystem. Tokens will be frozen for a period of 60 months with an annual release schedule of 3% (3 Million MNR Tokens Per Annum).

4.2 Use of Funds

Research & Product Development

45%

Use to continuously develop the product and grow the team globally. Expand the ecosystem.

01

Network Costs

10%

Initial capital needed to seed the network with nodes and kick-start the decentralized services.

02

Sales and Marketing

30%

Marketing to start and expand to conferences, sponsorships and advertising.

03

Operations

12%

General overheads and administrative costs for running the business on a global scale.

04

Legal, Compliance & Accounting

3%

To maintain high standards in its operations and provide transparency. Quarterly audits will be performed and made public.
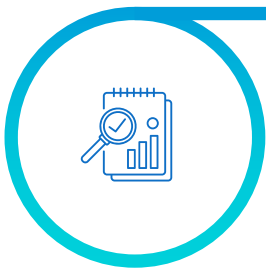
05

Figure 3 - Use of Funds

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5. Mooner Eco System

5.1 Ecosystem Fundamentals

Allowing other platforms to connect to the Mooner ecosystem is key to scale the business. To attain this, Mooner App Pte Ltd will create a seamless connection for other DApps to integrate into our ecosystem with a well-documented API.

API for DApps to be built into retaining same core attributes
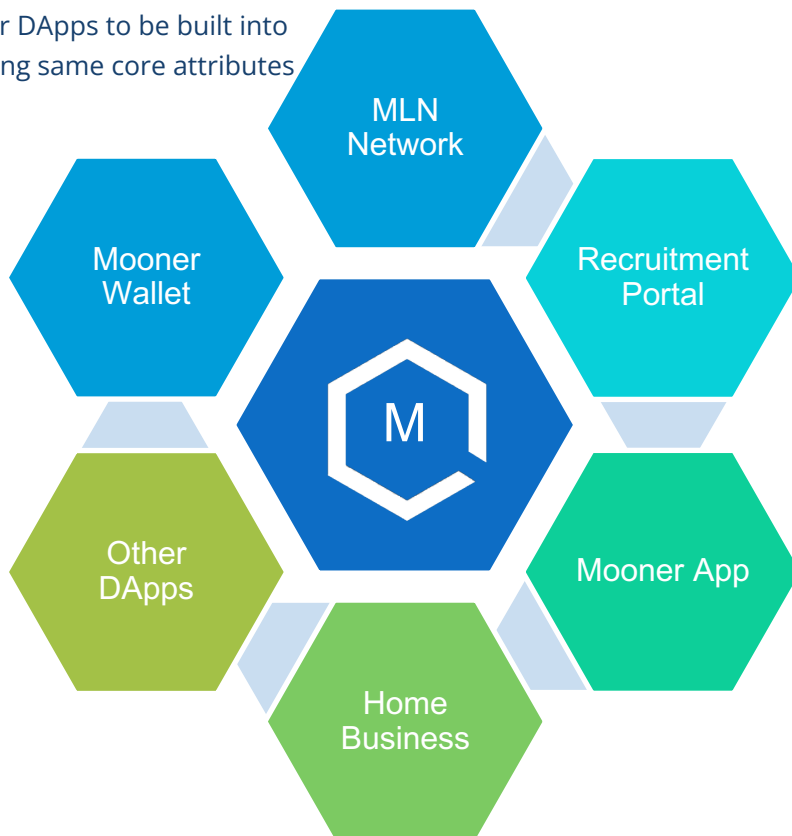
The Mooner Application will be the emphasis and empower the growth and stability of the company's vision. Service providers and users benefiting from our MLN network will be a proof of concept of the core reward model.

Mooner Wallet will incorporate a decentralized opensource wallet directly into the Mooner application. All applications within the Mooner ecosystem will share the same fundamental incentive rewards principles.

Figure 4 - Mooner Ecosystem

5.2 Integration MLN Network
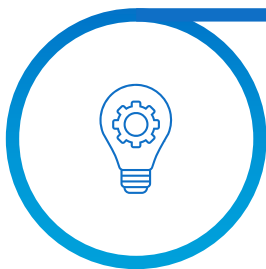
Mooner's API will allow integration of other DApps to the Mooner ecosystem. We will enforce certain criteria for apps being built and ensure a certain portion of earned revenue is contributed to our incentive protocol.

6. Mooner Application

Mooner is a location-based service application powered by blockchain technology. User credentials, earnings and incentives are managed on decentralized blockchains. All users will have the opportunity to provide services on a purely freelance working model.

6.1 2 - Step Registration – Service Provider

1. Register

All users will have the ability to start providing a service with a one click selection on the user home screen to start earning income.

2. Service Description

Once a user selects the service they wish to provide, they will complete a description entry. Upon successful verification by the Company, the service provider will start getting notifications for jobs that they have enrolled to provide.

3. Quote / Reject

As notifications pop up on their mobile device, the service provider can either set their price or reject the job.
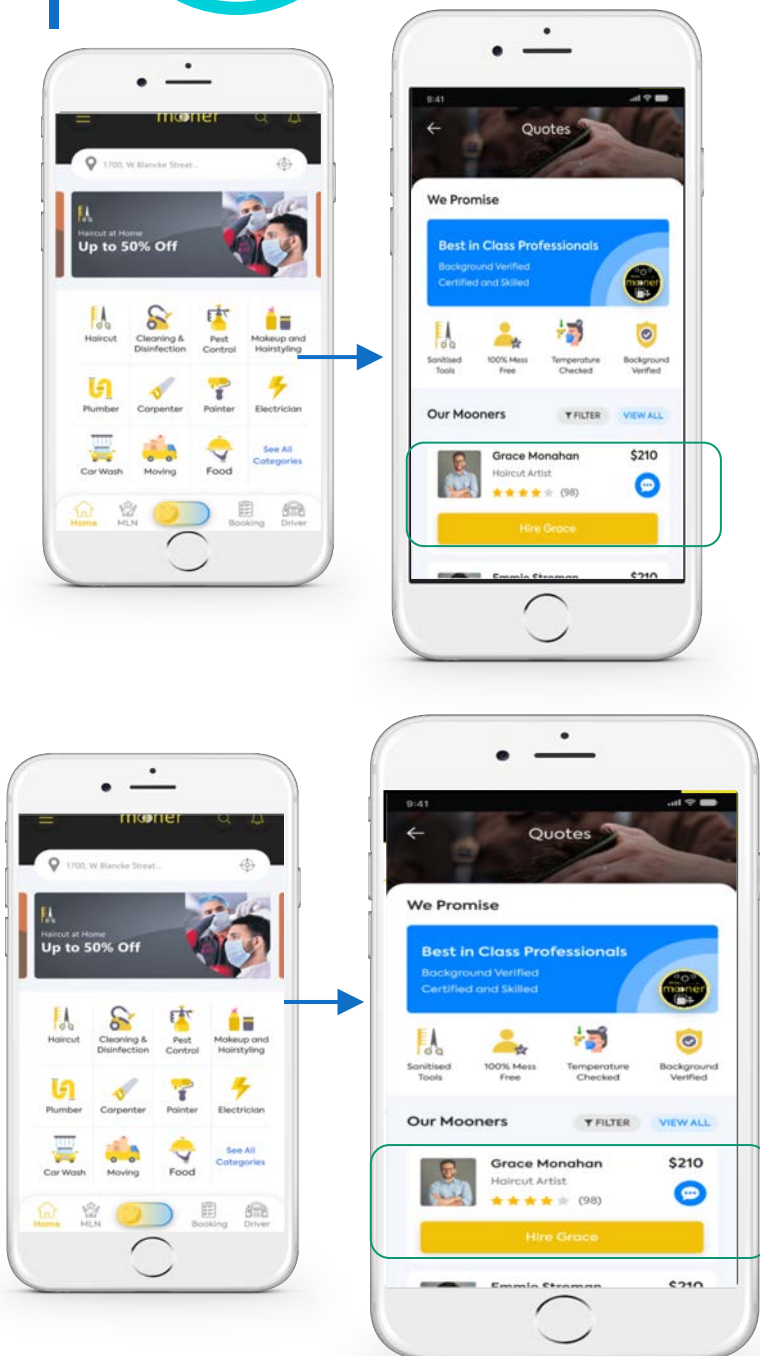
6.2 3 - Step Booking - User

1. Register

Upon registration, users home screen will allow users to select the service they require.

2. Set Schedule

Confirm schedule for the required booking and start receiving notification of offers.

3. Accept/Chat

User will be able to sort responses, chat further if needed or engage.

7. Roadmap

Idea Generation

2012

Market Research

2015

Conceptualization

2016

Preparation White Paper

2019

Company Registration

2018

Team Formation & Planning

2017

- App BETA Launch
- IEO – Public Launch
- APP Development
- Listing On Exchange

- Token Dev
- Token Sale Site
- Preparation for TAE

Private Token Allocation Event
- Alpha Launch

2020 Q3

2020 Q4

2022 Q2

- APP Improvements
- Listing On Additional Exchanges

MNR

2022 Q3

Figure 5 - Mooner App Pte Ltd Roadmap

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8. Journey

The initial idea of Mooner was stemmed by the founder, Chrishen Sithu who is the sole owner of Maximum Pest Management, a Singapore incorporated company since 2012. At the beginning of the business with limited resources and manpower. He relied on a pool of "freelance" pest control technicians to fulfill jobs that the company could not handle.

Realizing the fact that staff from other companies were more than willing to carry out jobs for competitors, he understood that it will be a losing battle to deter his staff from doing the same.
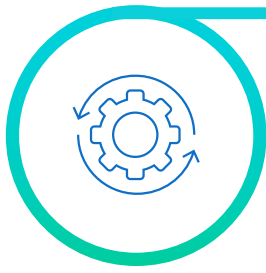
Instead of penalizing or micromanaging his staff to deter them from gaining their much-needed supplementary income, he saw a need to empower them and others. Having an in-depth knowledge in technology and systems he saw a future where engaging service staff could & would be done in a seamless effortless manner.

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8.1 Concept

An all-in-one employment and empowerment application. Catered to anyone willing to put in the work.

1. Service Booking (Service Providers Go to Location)
- Valet Driver
- Delivery
- Concierge
- Waiter
- Personal Cook
- Fitness Trainer
- Teacher
- Cleaner
- Aircon Service
- Handy Man Services
- Pest Control
- Mover
- Landscaper, etc.
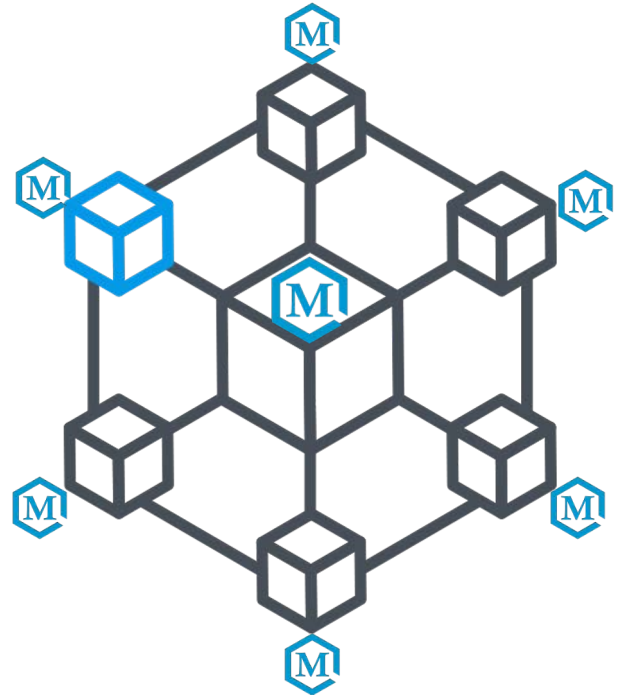
2. Ride Hailing – Rates Determined by Drivers

3. Home Business - Services
   (Users Go to Location)
- Tuition Centre
- Massage
- Babysitter
- Restaurant/ Cooking/ Baking
- Laundry Service

Decentralized Wealth Distribution Network

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9. Market Analysis

Unemployment rates globally is on the rise post Covid-19. Business closures across various industries result in unprecedented number of unemployed individuals. The demand for a platform to fill this void is essential and crucial for the wellbeing of everyone.

Global Employment Outlook

	Quarter 3 2020 (%)	Quarter on Quarter Change Q2 2020 to Q3 2020	Year on Year Change Q3 2019 to Q3 2020
Argentina	-9 (-8)[1]	-13 (-10)[1]	-9 (-9)[1]
Brazil	-14 (-15)[1]	-31 (-29)[1]	-25 (-26)[1]
Canada	-5 (-10)[1]	-16 (-19)[1]	-21 (-21)[1]
Colombia	-18 (-19)[1]	-29 (-29)[1]	-29(-29)[1]
Costa Rica	-23 (-21)[1]	-32 (-29)[1]	-24 (-24)[1]
Guatemala	-13 (-11)[1]	-24 (-21)[1]	-21 (-21)[1]
Mexico	-9 (-9)[1]	-19 (-17)[1]	-19 (-19)[1]
Panama	-12 (-9)[1]	-11 (-8)[1]	-14 (-13)[1]
Peru	-19 (-19)[1]	-26 (-24)[1]	-31 (-32)[1]
United States	6 (3)[1]	-14 (-16)[1]	-18 (-18)[1]
Asia Pacific			
Australia	-14 (-12)[1]	-23 (-21)[1]	-25 (-25)[1]
China	3 (3)[1]	-3 (-3)[1]	-5 (-5)[1]
Hong Kong	0(0)[1]	0 (0)[1]	-16 (-16)[1]
India	3 (5)[1]	-9 (-7)[1]	-10(-9)[1]
Japan	9 (11)[1]	-20 (-13)[1]	-14 (-14)[1]
Singapore	-27 (-28)[1]	-36 (-37)[1]	-39 (-40)[1]
Taiwan	7 (3)[1]	-17 (-20)[1]	-18 (-18)[1]
EMEA†			
Austria	0 (-3)[1]	-10 (-10)[1]	-12 (-12)[1]
Belgium	-5 (-5)[1]	-18 (-18)[1]	-13 (-12)[1]
Bulgaria	-6 (-7)[1]	-16 (-13)[1]	-15 (-15)[1]
Croatia	2	-22	-21
Czech Republic	-4 (-8)[1]	-9 (-13)[1]	-18 (-19)[1]
Finland	0 (-6)[1]	-13 (-12)[1]	-15 (-14)[1]
France	-8 (-11)[1]	-20 (-22)[1]	-21 (-21)[1]
Germany	2 (1)[1]	-13 (-11)[1]	-12 (-12)[1]
Greece	-2 (-7)[1]	-33 (-31)[1]	-26 (-26)[1]
Hungary	-5 (-5)[1]	-13 (-10)[1]	-6 (-5)[1]
Ireland	-9 (-11)[1]	-22 (-21)[1]	-22 (-22)[1]
Israel	-7 (-9)[1]	-16 (-17)[1]	-16 (-16)[1]
Italy	-3 (-5)[1]	-15 (-13)[1]	-10 (-10)[1]
Netherlands	-3 (-4)[1]	-17 (-16)[1]	-14 (-14)[1]
Norway	-4 (-7)[1]	-21 (-23)[1]	-20 (-20)[1]
Poland	-5 (-6)[1]	-9 (-7)[1]	-16 (-16)[1]
Portugal	-9	-22	-21
Romania	-7 (-14)[1]	-32 (-34)[1]	-26 (-26)[1]
Slovakia	-12 (-15)[1]	-19 (-21)[1]	-23 (-23)[1]
Slovenia	-7 (-1)[1]	-16 (-5)[1]	-24 (-23)[1]
South Africa	-19 (-17)[1]	-22 (-19)[1]	-21 (-21)[1]
Spain	-10 (-12)[1]	-18 (-18)[1]	-16 (-16)[1]
Sweden	-6 (-12)[1]	-19 (-22)[1]	-25 (-26)[1]
Switzerland	-7 (-8)[1]	-11 (-10)[1]	-15 (-15)[1]
Turkey	2 (-2)[1]	-13 (-12)[1]	-10 (-10)[1]
UK	-12 (-12)[1]	-17 (-17)[1]	-15 (-15)[1]

Figure 6. Global Employment Outlook. Source: ManpowerGroup Employment Outlook Survey Global

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Quarter 3 2020 Net Employment Outlook (%)	
Japan	+11
India	+5
China	+3
Taiwan	+3
United States	+3
Croatia	+2
Germany	+1
Hong Kong	0
Slovenia	-1
Turkey	-2
Austria	-3
Netherlands	-4
Belgium	-5
Hungary	-5
Italy	-5
Finland	-6
Poland	-6
Bulgaria	-7
Greece	-7
Norway	-7
Argentina	-8
Czech Republic	-8
Switzerland	-8
Israel	-9
Mexico	-9
Panama	-9
Portugal	-9
Canada	-10
France	-11
Guatemala	-11
Ireland	-11
Australia	-12
Spain	-12
Sweden	-12
United Kingdom	-12
Romania	-14
Brazil	-15
Slovakia	-15
South Africa	-17
Colombia	-19
Peru	-19
Costa Rica	-21
Singapore	-28

9.1 Gig Economy

Our interest in the concept is motivated by the benefits such business models can bring to the economy. At the macro-economic level, the gig economy can help reduce unemployment, stimulate demand and raise productivity induced by lowered transaction costs and focus on main businesses. Consumers and organizations can benefit from more convenient and better-quality services and products that meet their needs. Gig workers can also benefit from high level of control, autonomy and flexibility it brings.

10. Competition

Every industry has its competition and challenges. Mooner application is no different. Providing a state-of-the-art platform with attributes to empower users and reward generously will set Mooner apart from competition. The vision and the founder's relentless pursuit to create an equal and fair wealth distribution mentality is what has driven Maximum Pest Management to be voted the best Pest Control Company for four years running.

Having a steadfast believe in empowering his people and ensuring a balanced work life are key elements that have kept his workforce with zero staff turnover for eight years.

There are more than 400 Pest Control Companies in Singapore.

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11. Team

Who We Are?

Chrishen Sithu (Founder)

A self-made Businessman. His journey started at a young age, where equal pay, opportunity, and a fair wealth distribution model had been a natural driving force, ingrained in his core steadfast beliefs.

Having excelled in the fitness industry and been headhunted for the Pure Group , to setup their flagship location in Singapore, he went on to lay the foundation works for what was to become Platinum Yoga. (A rival to the Goliath, Pure).

Chrishen then served as General Manager for the True Group . His exceptional leadership skills and management style can be quantified by the fact that his direct team and peers have all went on to helm centers of their own or setup successful businesses themselves.

He first Conceptualized the Mooner Application, while still building the now more than a million-dollar valuated, Maximum Pest Management. The primary aim of the platform was to enable his own staff to be empowered and paved the way for their retirement. Unlike traditional Singapore businesses his vision was to create a pension scheme for his staff.

This has turned a simple retirement plan attempt to an ecosystem which is set to revolutionize and enable the masses. Chrishen is a force of true change and disruption, who oversees projects from start to success.

Zinesh Gavin (UI UX Lead)

Graduating from Queensland University of Technology (QUT), with a BA in Communication Design/ Creative Industries, Gavin is trained in IT, Programming and Visual Communication. His expertise lies in UI/UX Design, Creative Suite & Video and Audio editing. He brings to the team over 20 years of integrated digital competencies.

Gavin is proudly part of the founding team of Mooner App and MNR Coin. His design experience has led him to be an innovator and Lead Product Architect under the Mooner and Bullnose Brand. He is a multi-linguist, proficient in several Asian Languages at fluency level. This has proven to be a valued asset to the team in working and conducting business across regions. He also brings his acute business acumen and years of experience in Real Estate to the team. Gavin wears multiple hats and is a strong, valued member of the team.

Lionel Kelvin D'Cruz (Marketing Head)

Lionel is a Mass Communications Graduate with over 12 years of Industry experience in Branding, Marketing and Corporate communications across various industries. He is also an award-winning Creative Director and Producer who has led Multiple media teams, agencies.

"Blockchain technology for content creation has revolutionized the industry"
From conceptualization to execution of various campaigns locally and internationally. With the ability to oversee content from script to screen and everything in-between. With several successful strategies, campaigns and launches under his belt.

Shashi Rai (Accounting & Finance)

Graduating from National University of Singapore, Shashi worked as a junior accountant at Jaab Pte. Ltd. since 2003 before being invited to join JCA Worldwide which has grown into a global events company. She was responsible for audits for three companies under their group turning over more than thirty million dollars.

During her tenure she raised from junior accountant to head of accounting. Implementing systems and incorporating blockchain backed accounting applications to manage books. She became interested in blockchain in 2014 and joined the Mooner Team in 2017.

Shashi is responsible for day-to-day accounting and quarterly audits made available publicly for Mooner App Pte Ltd through her own firm Trident Corporate Pte. Ltd.

Bryan Pisesky (Cyber Security)

12 years' experience in residential, commercial & IT security industry. He has developed a deep knowledge of installation, programming, as well as integration of many different Infrastructures and access control systems.

Holding a Level II SECRET security clearance with the Canadian Government. He has been involved with cryptocurrency for the past 4 years. A solution provider, he brings his much-needed skill sets to support the team with security solutions on and offline.

https://moonercoin.io
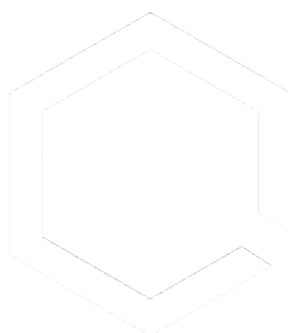
Fuadi Rahmat (Business Advisor)

With more than 20 years of experience in senior management with MediaCorp (Deputy Head) and National Heritage Board Singapore (Head, Business Development). He served as chairman on various boards (Vice Chairman of CCMC, Chairman of the MAEC).

He also Chaired the NTUC Think Tank Group and is an Active Committee member of the (PACE) and (MPAC) with the InfoComm Media Development Authority (IMDA).

Recipient of Special Recognition Award 2015 from Ministry of Communication and Information as well as Long Service Award 2017 from InfoComm Media Development Authority. He brings his wealth of knowledge and experience to the team.

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12. References

Blockchain

What is blockchain technology and how it works.

BEP20 BSc

What is BEP20 BSc?

Crypto Exchange

World's largest crypto exchange launches in Singapore Ref.
(https://techcrunch.com/2019/04/23/binance-singapore/)

LATOKEN Exchange

LATOKEN is a rapidly growing crypto exchange focusing on liquidity for new tokens.

Government Regulation

Singapore's governing body regulating companies handling activities ranging from digital payments to trading of tokens such as Bitcoin and Ether.

Employment

Manpower Group Employment Outlook Survey Global

Market Study

Market Study of Gig Economy KPMG

Pest Management

Maximum Pest Management Rating

Pest Control Companies

List of Pest Control Companies in Singapore

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