



# Mintera Token Lite Paper





# Money runs the world.

## But the world runs on limited ressources.

In today's changing world, we all need both financial stability and a planet we can safely live on and pass on to our children.

That is why we are developing a truly sustainable financial ecosystem powered by blockchain technology - so you can grow your wealth in a **climate-positive way**.

At Mintera, we believe in the incredible potential of blockchain to make a positive impact. But with great power comes great responsibility. Unfortunately, many blockchain projects are wasteful, purely based on speculation, and disregard fairness and long term sustainability.

In response to this, we aim to unite the advantages of digital assets and traditional finance by creating safe, reliable and innovative investment solutions backed by real assets and strong commitments.

The result is the Mintera ecosystem: a sustainable hub of digital assets, investment products, revenue streams and perks. In short, we are the **green digital investment bank of the future.** 

To reach that ambitious goal and to bring the crypto community with us on that adventure, we are issuing the **Mintera Token**: the beating heart of the Mintera ecosystem.

## Our values

#### **Sustainability**

We aim to reconcile crypto and the environmental challenges of our time.

#### Security

We make no compromise regarding the security of our operations and funds.

#### **Performance**

We craft our services with the best financial interest of investors in mind.

#### **Fairness**

We aim to onboard all stakeholders in a durable community based on trust.

# Mintera Token Basics



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# The heart of the Mintera ecosystem

The Mintera Token (MNTE) is your key to access our net positive range of green investment products, revenue streams, and perks.

It is the stepping stone to the entire Mintera ecosystem and community: a stakeholder centric economy that benefits your wallet and the planet.



## Why a token?

#### To cultivate a new economy

The goal of Mintera is to create a new financial ecosystem where stakeholders make positive environmental impact simply by participating. A currency is at the center of every economy. It also helps federating a community with shared goals and mindsets.

#### To enable interoperability

The Mintera Token is larger than Mintera: it is part of the entire blockchain ecosystem. As an Ethereum-based token, it can be used in many other web3 applications and community members can freely build their own projects using it.

#### To ensure sustainability

By limiting access to our investment products to Mintera Token owners, we are ensuring each link in the financial chain adheres to our strict sustainability standards.

#### To reward positive impact

Owning Mintera Tokens is a mark of belonging to the Mintera community, which comes with numerous perks. Mintera also uses tokens to fund and reward positive environmental actions.

## Who is it for?

The Mintera Token is for anyone who wants to invest in the blockchain space while making a net positive impact. It is for beginners and seasoned investors alike. It is for those who care as much for the common good as for their own personal interest.





The Mintera Token (MNTE) is a decentralized utility token issued on Ethereum. Use it freely to invest, hodl, use, pay, trade, in the web3 economy.

Within our ecosystem, it grants you access to our green investments products and exclusive perks.

# **Green investments**

## **Green Mining Yield**

The Green Mining Yield (GMY) is our first product, available in beta after the MNTE presale. Receive real yield in stablecoins entirely powered by our green mining operation.

See section 6 for more information.

## More coming

GMY is the first product on a long list of passive income products, savings accounts, green crypto indexes, and more.

# **Exclusive perks**

## Join the community

Minter Token owners are part of a private community of investors who truly care about global positive impact. Join like-minded individuals and get exclusive perks and rewards.

- ✓ Private community channels
- ✓ Emerald Pass: limited edition NFT membership granting access to private channels, exclusive content and investment opportunities, and privileged access to the Mintera leadership.
- ✓ Exclusive web3 perks
- ✓ Mintera Debit Card
- Taxes and financial advice by professionals
- ✓ And more!

# Mintera Token Sustainability



We know some crypto activity is responsible for large CO2 emissions and energy waste. This is not the case for Mintera: we exclusively work with energy efficient solutions, and we offset all our emissions and more to reach net positive.

Mintera partners with environmental organizations and follows a strict methodology to ensure we only use the most energy efficient blockchain solutions.

## A green token

The Mintera Token is an ERC-20 issued on Ethereum, one of the cleanest blockchains in the world. It will be used by Mintera to fund sustainable programs, and we will encourage similar actions from the community in future green investment products.

## Financial commitment

We take real and meaningful financial actions to offset our emissions and achieve a net positive impact. This financial commitment is split between contributions to environmental organizations and funding toward green innovative projects.

**50**%

Of our profits donated to environmental organizations

6.5<sup>M</sup>

Mintera Token to fund green innovations

## **Mintera Grant Program**

We are reserving 400,000 MNTE each year to be used exclusively to fund community-driven projects with a strong focus on sustainability. The Grant Program is specifically designed to kickstart, accelerate, mentor and scale sustainable projects with real impact.

Over its minimum duration of 5 years, the Mintera Grant Program will help stimulate an ecosystem dedicated to making a positive environmental impact.

The Mintera community will have an active role in selecting the grant recipients.

# Mintera Token Economics



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The total supply of Mintera Token is permanently fixed at 65,000,000 MNTE and will never increase. The Mintera Token contract includes a burning capability, so the total supply may decrease in the future.

As a testament to our long term commitment, most of the treasury and Mintera funds will be initially locked. The unlock schedule described in the chart below will start at the end of the Mintera Token sale. The adresses of wallets holding the Treasury and the Environmental fund will be public.

### 65,000,000 total supply

Ecosystem 30%	Mintera 20%

50%

### Token sale

To be distributed

#### 32,500,000 - Token sale

Unlocked at the end of the Mintera Token sale

- Private sale: 1,300,000 at \$0.10

- Public presale: 5,200,000 at \$0.15

- Public round 1: 9,750,000 at \$0.20

- Public round 2: 16,250,000 at \$0.25

30%

### **Ecosystem**

To benefit the ecosystem

#### 13,000,000 - Treasury

20% upfront - 80% locked at launch 1% of the remaining treasury is unlocked every month (logarithmic distribution)

#### 6,500,000 - Environmental fund

Reserved for green operations like the Mintera Grant Program.

Locked at launch, with strict rules of use.

20%

#### **Mintera**

To execute our roadmap

### 6,500,000 - Marketing

50% upfront 50% locked for 12 months

### **6,500,000 - Contributors**

Locked for 24 months

# Mintera Product Green Mining Yield



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The Green Mining Yield (GMY) is the first investment product launched by Mintera after the Mintera Token sale. It gives participants a passive income in stablecoins generated by green mining.

Using GMY is a simple 3 steps process:

### **Fund**

Use our user-friendly web interface to send your Mintera Tokens to our GMY smart contract. Tokens are locked for 1 month.

### Earn

Receive a monthly passive income in stablecoins directly to your GMY account. Rewards can vary depending on the performance of Chia.

### Claim

Get your rewards and your initial Mintera Tokens stake back anytime, directly into your personal wallet, with a few clicks.

100% of the yield is real, backed by real-world assets and generated by our Chia green mining farm.

GMY will start one month after the end of the Mintera Token presale, in May 2023.

**5–100** %APR Variable performance



#### Chia

Chia is a cryptocurrency with a clear focus on environmental impact, aiming to offer an eco-friendly alternative to Bitcoin.

Chia uses PoST, a novel consensus mechanism that relies on HDDs, making the blockchain 500x more energy efficient than PoW.



## **Our facility**

We have been operating our mining facility in a secure location out of Paris, France for more than a year.

We have a current capacity of 1900TB and we plan to greatly increase that number in the near future.

# Performance Sheet (GMY)



The yield distributed to Mintera Token owners who use the GMY product varies depending on the price of the Chia cryptocurrency, as explained in the table below.

Performance bracket	Chia Price (\$)	APR (%)	Annual yield for a \$3000 investment
1	<20	5%	\$150
2	20-39	10%	\$300
3	40-79	20%	\$600
4	80-199	30%	\$900
5	200-399	40%	\$1200
6	400-1000	60%	\$1800
7	>1000	100%	\$3000



Performance parameters



Example figures

Note: the APR percentage is calculated by taking the reference point of the Mintera token sale price during round 2 (\$0.25). The actual APR may vary depending on the price of the Mintera Token and when you bought it.

<u>Example:</u> An investor holds 12,000 tokens purchased for \$3,000 during the Round 2 of the token sale. The average price of Chia over the month 1 period is \$53 (performance bracket 3). In month 2, the average price of Chia is \$83 (performance bracket 4). The investor receives \$50 at the end of month 1 and \$75 at the end of month 2, directly into his wallet.

# Mintera Roadmap



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- LAUNCH PHASE -

- UTILITY PHASE

- EXPANSION

March 1, 2023

Start of the public presale

The first ever public offering of MNTE, with a 40% price discount. Ends May 1

May 2023 Launch of the Mintera dApp

The beta version of our dApp, including GMY, in exclusivity for presale participants

June 1, 2023 Start of the public IEO

26,000,000 MNTE for sale on a reputable partner exchange until August 1 (start of trading)

H2 2023 2nd investment product

Launch of a second investment product for Mintera Token owners

H2 2023 Emerald Pass

Launch of our exclusive membership program

H2 2023 Mintera Grant Program

Initiating the first wave of our Grant Program dedicated to funding green projects

2024 Mintera Mobile app

End of 2023: First donation of 50% of Mintera's profits to environmental organizations

Access your Mintera Tokens and all Mintera products in Mintera's non custodial wallet

2024 3rd investment product

Launch of a third investment product for Mintera Token owners

2024 Mintera debit card

All-in-one offramp to bring the Mintera ecosystem to the physical world

# Mintera Governance



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Julien Marcadé CEO & Co-Founder

### **Our team**

We are bringing together a team of deeply passionate innovators who share the same vision for a greener digital future.

Our team has been involved in the blockchain ecosystem since 2016 and consists of experienced entrepreneurs, developers and engineers.



**Tom Créance** CMO & Co-Founder



**Antoine Marcadé** Head Engineer & Co-Founder Head of Technical Dev.



**Benjamin Jornet** 



**Fanny Philizor** Head of Legal

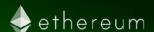
## **Advisors**



**Badri Ahmed Financial Economics** 



**Pierre Mari** Blockchain Ecosystem



















Mintera Token Promotional PDF

# Interested? Stay in touch

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discord.gg/297kR39W8y

## Please note

Mintera SAS is a for-profit joint-stock company legally incorporated in France, and the legal entity issuing the Mintera Token.

This document is a shortened and simplified version of the Mintera Token White Paper. For a more comprehensive description of the Mintera Token and the token sale, please refer to the white paper accessible on www.mintera.co.

As with any investment, there are risks associated with investing in the Mintera Token. They include but are not limited to, risk of partial or total loss of the investment, currency risk, technological risk and operational risk. The full list of investor risks can be found in the Mintera Token Whitepaper. We strongly advise anyone who considers buying Mintera Tokens to fully read and understand these risks before investing.

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