TKO White Paper

Highlights

WHAT IS TKO

TKO is the first local Indonesian crypto project to operate based on a unique hybrid token model which combines both CeFi and DeFi utilities.

TKO has become the backbone of TokoVerse, a complete crypto ecosystem that spans an exchange (Tokocrypto), multiple offline community hubs (T-Hub) and a major NFT marketplace (TokoMall) with much more to come.

Launched through Binance Launchpad to a record-breaking reception on 7 April 2021.

WHY CHOOSE TKO NOW?

STRONG USE CASE

TKO was conceptualised as a purpose-driven project which mission is to promote socio-economic betterment of 270+ million people in Indonesia. Half a year after its launch, 55,000+ Indonesians are holding 6+ million TKOs. The upside potential is still tremendous.

GLOBAL TOKOVERSE STRATEGY

TKO have devised a long term development agenda for the token which has as its focal point the sustainable growth of its ecosystem i.e. Tokoverse

LOCAL AND GLOBAL EXPERTISE

Led by global industry experts with a clear vision to shore up its fundamentals through the continuous development of new functional use cases for the token.

USD 4 BILLION

Subscription at launch of TKO

75+ MILLION

average monthly holding level of TKO

USD 1.8+ BILLION

average monthly trading volume

590,000+

Global Community supporters

552,353 TKO

Total Supply of TKO Burned. Estimated at 980,278 USD.
Partnerships
Linking up with diverse key players globally to strengthen TKO use case expansion

CeFi
Tokocrypto
Allowing people to participate in the crypto finance initiatives in a more centralized manner through Tokocrypto

DeFi
Staking and GameFi
Open financial economy made possible without middlemen, allowing users to stake TKO on diverse DeFi platforms building diverse communities online and offline

UTILITY

PROGRAMMATIC ACTIVITIES

TOKOLAUNCHPAD
Program tailored to help blockchain projects scale up

T-HUB
Offline Community Hub

Tokocrypto CSR arm

TOKOMALL
NFT Marketplace

T-Launchpad
Bringing to life the concept of IDO by by serving as a DEX

TokoScholars
Program tailored to onboard University students and wider communities

Community
Building diverse communities online and offline

TOKOVERSE STRATEGY
(Page 28)
# Table of Contents

**EXECUTIVE SUMMARY**

- What is TKO .......................... 06
- Why choose TKO ..................... 07
- The Tokoverse Strategy .......... 08
- Introduction to Tokoverse ........ 08
- Our Purpose .......................... 09
- Our USP .................................. 10

**TOKO TOKEN (TKO)**

- Key Accomplishments ............... 11
- Centralised Finance (CeFi) ........ 12
- Decentralised Finance (DeFi) ...... 13
- Governance ............................. 14
- Tokenomics ................................
  - Token Distribution ............... 15
  - Token Release Schedule ........ 16
  - Token Burn ............................ 17

**TOKOCRYPTO EXCHANGE**

- Key Accomplishments ............... 18
- Value Proposition .................... 19
- TokoCare ................................
- TKO Lock ................................
- 1 TKO 1 Indonesia .................... 23
- Future Development ..................

**TOKOVERSE: ECOSYSTEM OVERVIEW**

- Why Tokoverse Matters .......... 25
- Future Development ................. 25
- TKO’s Role in Tokoverse ........... 27
- Projects within Tokoverse .......... 27
- TokoMall ................................
  - Future Development ............... 29
  - TokoScholars ........................... 31
  - Future Development ............... 31
  - TokoLaunchpad ....................... 32
  - Future Development ............... 32
  - T-Hub ..................................
    - Future Development ............... 33
# Table of Contents

**UPCOMING PROJECTS**
- T-Launchpad
- Metaverse
- TokoNews

**COMMUNITY DEVELOPMENT**
- Community Ambassador/TKO Angels
- Global Online Community (Telegram, Discord, Social Media)
- Global Quarterly Update (TKO Summit)
- Educational Partnerships
- Indonesia Blockchain Week
- Strategic Partnerships

**UPDATE ROADMAP**

**TEAM**
- VPs
- Heads

**PUBLICATION HIGHLIGHT**

**DISCLAIMER**
Launched through Binance Launchpad to a record-breaking reception on 7 April 2021, Toko Token (TKO) first started as the native utility token of Tokocrypto which is Indonesia’s most trusted No. 1 crypto assets digital exchange and also the first entity in Indonesia to be registered under the country's Trade and Futures Exchange Ministry (BAPPEBTI).

TKO is the first local Indonesian crypto project to operate based on a unique hybrid token model which combines both CeFi and DeFi utilities. In the span of just over half a year since its launch, TKO has become the backbone of Tokoverse, a complete crypto ecosystem that spans an exchange (Tokocrypto), an offline community hub (T-Hub) and a NFT marketplace (TokoMall) with much more to come.

**Tokoverse Strategy – Future Development**

In line with the economic development trend of globalization through digitalization, TKO will be pioneering the deployment of crypto-based use cases in the digital domain to propel Indonesia’s economy towards the international stage by bridging the country’s 265 million population and national gross domestic product (GDP) of USD1.058 trillion (2020) with the global economy.
Right from the get-go, TKO was conceptualized as a purpose-driven project which mission is to promote the socio-economic betterment of Indonesians through the use of blockchain-based financial technology (FinTech) to realize our vision of TKO as a catalyst for the legitimate recognition and mainstream use of cryptocurrencies in the country. In line with TKO’s community-centric approach, we have devised a long term development agenda for the token which has as its focal point the sustainable growth of its ecosystem i.e. Tokoverse to benefit our community which forms an integral part of Indonesia’s crypto community which in turn is intrinsically connected with the global crypto community.

Our plan of action for TKO is to shore up its fundamentals through the continuous development of new functional use cases for the token. The strategy is to harness the technological potential of blockchain for the financial empowerment of Indonesians particularly those who form part of our community. Notwithstanding our far-sighted development blueprint for TKO, in the same way that “Rome was not built in a day”, the development of new functional use cases for TKO takes time and that is why the optimal investment strategy for TKO holders is to HODL the token for the long term, or at least for the next few years.
THE TOKOVERSE STRATEGY

A global approach to the Indonesian strategy. The Tokoverse focuses on our core Indonesian market with global expansion at the core of every strategy. This will create tactical functionality for TKO token and give a full spectrum of use cases in multi-industries with the prospects of multinationality. This will be further expanded in the following segments detailing the roadmap and future expansion of the TKO token.

INTRODUCTION TO TOKOVERSE

Tokoverse is a crypto-based ecosystem in which TKO will be serving as the unifying thread that weaves together the various components of the ecosystem ranging from GameFi, Game-ducation, DeFi and NFT to blockchain startups venture building.

Tokoverse showcases to the crypto world the inherent potential of cryptocurrencies through the use of TKO as the underlying instrument which is not only interwoven with Tokocrypto but which also connects the ecosystem with the rest of the world and beyond.
The main purpose behind the conception of TKO is to promote financial inclusion in Indonesia by serving as a technological gateway for the unbanked population in the country which is estimated to be around **275 million people.**

In this regard, TKO has already made a good head start as just half a year after its launch, there are about **55,000+** Indonesians who are holding about **6+ million TKOs.** This means that there is still an upside of 200+ million potential onboards to the TKO ecosystem. (More strategies on this in the TKOIndonesia segment.)

From a macro perspective, the role of TKO is very much in line with Tokocrypto’s vision of helping Indonesians gain a broader knowledge of the crypto industry and to integrate blockchain as part of the local society and subsequently the global economy. Building on the success of our exchange in Indonesia, TKO will serve as the instrument through which Tokocrypto will be utilizing our unique blend of experience and expertise to venture into neighbouring countries that have similar economic prospects with those of Indonesia and thereafter all throughout the world.
CeFi has been around since the seventeenth century whereas DeFi has been around for only a few years. Notwithstanding the stability of CeFi, the regimental operational mode of the domain renders it to be inflexible whereas in contrast, flexibility comes naturally to DeFi but its lack of maturity results in the domain being fraught with risks. It was in this context that TKO’s unique hybrid token model was devised to combine the time-tested stability of CeFi with the innovative flexibility of DeFi.

With regard to CeFi, TKO is issued through Tokocrypto 2.0 centralized platform which is powered by Binance Cloud, an infrastructure solution for customers and partners to launch digital asset exchanges using Binance’s industry-leading technology, security and liquidity. As for the aspect of DeFi, global TKO holders can stake their TKOs on various DeFi platforms which TKO has been integrated with, thereby affording global TKO holders the opportunity to be rewarded. This novel combination of stability and profitability is the base on which the central tenet of TKO’s USP is built, and more DeFi functions will be explored in our T-Starter platform very soon.
TKO’s first key accomplishment was attained on 7 April 2021 when the launch of the token on Binance Launchpad resulted in a record-breaking **50,000%** oversubscription of its hard cap. It received 75 million units from 201,406 individuals with a total of 10,502,201 Binance Coin (BNB) (approximately USD 4 billion in value based on the price of BNB on 7 April 2021) subscribed for the launch. From the perspective of product/market fit, the overwhelming market response to the launch of TKO as illustrated by the strong market demand for the token immediately after its launch is a tell-tale indication of the extent to which the features and functions of TKO are able to fill the existing gaps in the market.
Centralized finance, CeFi, similar to DeFi, allows adopters to participate in the crypto finance initiatives in a more centralized manner. In general, CeFi platforms are usually easier to use and less complicated, as compared to a proper DeFi platform. Due to its ease of usage, it is thus considered as an important and crucial element of crypto finance, serving as a middle ground and a bridge between traditional finance and DeFi, allowing an easier transition for traditional finance investors to DeFi. Furthermore, CeFi also serves as the perfect product for adopters, who are keen to participate in crypto finance but are not yet confident in DeFi, due to it being relatively new and potentially risks in the smart contracts.

As such, to bridge the gap between Tokocrypto users with Defi, the initial phase of TKO will firstly focus on educating users about crypto finance and building up CeFi utilities as the first step for on Tokocrypto Exchange, such as TKO Deposit, TKO Savings & TKO Cashback.
As explained in the earlier section of this paper, Decentralized Finance, DeFi, refers to the open financial economy based on blockchain, which is interoperable, programmable and composable brought by the crypto ecosystem. Moreover, unlike traditional finance and CeFi, users have the full control and custody of their own assets; without having to fear any 3rd party custodian risk.

Due to the removal of middlemen, when compared to traditional finance, DeFi lending and staking are able to offer higher interest rates, compared to traditional finance. DeFi trading, too, allows trading to be conducted in a more affordable and controlled manner. These DeFi utilities will subsequently be included as part of TKO utilities.
Once a firm foundation for Tokoverse has been laid, Tokocrypto will be taking things to the next level in terms of the governance of the ecosystem by affording the Toko community a voice through the concept of decentralized autonomous organization (DAO) as embodied in the form of TKO DAO which would enable members of the community to have a say when it comes to charting the development path of the token.

In essence, TKO DAO would allow members of the Toko community to submit proposals in relation to TKO’s roadmap whereby these proposals would then be voted upon by TKO holders with the voting weightage being allotted based on the number of TKOs held by each voter. In this manner, TKO DAO would effectively be killing two birds with one stone by putting into action cryptocurrency’s democratization ideals while empowering members of the Toko community who have supported TKO all the way.
# Tokenomics

## Token Distribution

<table>
<thead>
<tr>
<th>%</th>
<th>TKO Tokens</th>
<th>Where</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>50,000,000</td>
<td>IEO Public Sale</td>
</tr>
<tr>
<td>25</td>
<td>125,000,000</td>
<td>Foundation</td>
</tr>
<tr>
<td>18</td>
<td>90,000,000</td>
<td>Product and Marketing</td>
</tr>
<tr>
<td>17</td>
<td>85,000,000</td>
<td>Partnership and Ecosystem</td>
</tr>
<tr>
<td>5</td>
<td>25,000,000</td>
<td>CeFi Cashback Mining Reward</td>
</tr>
<tr>
<td>10</td>
<td>50,000,000</td>
<td>Community Airdrop</td>
</tr>
<tr>
<td>15</td>
<td>75,000,000</td>
<td>Team</td>
</tr>
</tbody>
</table>

## Token Allocation

- **Team**: 15.0%
- **Community Airdrop**: 10.0%
- **Mining Rewards**: 5.0%
- **Partnership & Ecosystem**: 17.0%
- **IEO Public Sale**: 10.0%
- **Foundation**: 25.0%
- **Product and Marketing**: 18.0%
TKO will vest to the governance treasury on a continuous basis according to the following schedule. Governance will have access to vested TKO started date 31 March 2021 12:00am UTC.

<table>
<thead>
<tr>
<th>Year</th>
<th>Community Treasury</th>
<th>Distribution %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>100,000,000 TKO</td>
<td>40%</td>
</tr>
<tr>
<td>Year 2</td>
<td>75,000,000 TKO</td>
<td>30%</td>
</tr>
<tr>
<td>Year 3</td>
<td>50,000,000 TKO</td>
<td>20%</td>
</tr>
<tr>
<td>Year 4</td>
<td>25,000,000 TKO</td>
<td>10%</td>
</tr>
</tbody>
</table>
Every quarter, Tokocrypto will utilise 10% of the revenue generated based on the trading volume on our crypto-to-crypto platform to burn TKO tokens, up to 10% of total TKO token supply. The foundation may decide to adjust these numbers in the future if necessary. Up until the end of 2021, we have burned a total of 552,353 TKO which is equal to 980,278 USD.
Since its launch in September 2018, Tokocrypto’s exchange has grown at an exponential rate both in terms of the scale and scope of our operations. In terms of scale, Tokocrypto now has over 1.5 million users, USD190,000,000+ daily trading volume and 1.8 million downloads of our mobile application since its launch in October 2020. As for the coverage scale of the crypto domain, Tokocrypto’s exchange now features 193 coin listings with over 351 pairings. The sheer scale and scope of our exchange has enabled us to build a community consisting of 150,000+ members on our Telegram group, 300,000+ followers on our Twitter channel and 4,500+ members on our Discord profile whereby with the addition of one new user every second to our exchange, the sky’s the limit when it comes to the future growth prospects of our community whereby this stands as a hallmark of Tokocrypto’s accomplishments.
VALUE PROPOSITION

With Indonesia’s crypto community being constituted by more than 6.5 million investors, there is a palpable need for trusted and secure crypto trading services among the local population whereby this is where Tokocrypto’s value proposition steps in. When it comes to trust, Tokocrypto’s regulatory credentials as the first entity in Indonesia to be registered with the Commodity Futures Trading Regulatory Agency Indonesia (BAPPEBTI) in November 2019 stands as a testimony to the legitimacy of our exchange which in turn imbues our services with the critical element of trustworthiness. Case in point is the fact that Tokocrypto’s operational system is integrated with Indonesia Clearing House (ICH) and Peruri which is a state-owned securities and bill printing company.

As for security, the independent audit of Tokocrypto’s network by blockchain security form Certik warrants the systemic integrity of our network whereas our ISO 27001 certified data information system and ISO 27017 cloud management system, which is a first for a crypto exchange in Indonesia, offer utmost protection for the data privacy and safeguard the investments of our 1.5+ million registered users. Add in our business continuity plan (BCP) which provides for the possible contingencies in the highly unlikely event that Tokocrypto’s operational systems are affected by a critical issue and we have a foolproof security and backup plan.
In furtherance of Tokocrypto’s commitment to social welfare, we have devised TokoCare as our corporate social responsibility (CSR) arm through which we undertake charity initiatives that harness the transparency feature of blockchain to ensure that public donations reach their intended recipients. From a conceptual standpoint, TokoCare’s vision of securing financial access for those who are in need through the deployment of TKO as a central component of blockchain-based public donation mechanisms is very much in line with Tokocrypto’s vision and mission of blockchain-based empowerment for the masses. In Indonesia’s hour of darkness during the height of the Covid-19 pandemic when the country’s healthcare system was pushed to the brink, TokoCare kicked into gear to offer a lifeline to the local population particularly those who have been affected by the coronavirus through the organizing of fundraising events, kindness auctions and charitable collaborations.
For fundraising events, TokoCare organized KolaborAKSI: Oxygen for Indonesia which is the country’s first NFT fundraising campaign which managed to raise 222 Ethers (ETHs) in less than 4 hours whereby the funds raised were donated to Oxygen for Indonesia, a neutral coalition created by the Indonesian startup ecosystem to help fight the pandemic by alleviating the shortage of oxygen supply in the country whereas for kindness auctions, TokoCare collaborated with local public figures and BenihBaik to host #KolaborAKSI which involves the auctioning of the public figures' historical goods whereby all proceeds were distributed through BenihBaik.com to healthcare heroes in Jakarta, West Java, Central Java and East Java. As for charitable collaborations, Tokocrypto with the support of the Indonesian Ministry of Industry had collaborated with BeKind and WeCare.id to boost the country's medical equipment supply line by distributing 90 oxygen tanks to hospitals in West Java and Yogyakarta.

**Tokoverse Strategy – Future Development**

Building on our success in improving the welfare of Indonesians who are less fortunate, TokoCare’s future expansion plans include the replication of its programs in Indonesia on an international level to aid those who are in need from neighboring countries through the establishment of a blockchain-based charitable network which transcends geographical boundaries.
TKO Lock is an event whereby TKO Hodlers can lock their TKO and get rewarded from their participation. TKO Lock is divided by three options 7, 30, and 60 days, each of the periods having their own percentage return. This feature is beneficial for all of the TKO hodlers that want to hold TKO for a long term investment. TKO lock helps the hodlers to scale up their investment which is suitable for the people that are not daily trading.
1 TKO 1 INDONESIA

1TKO1Indonesia is an initiative that we do to open access of TKO to everyone in Indonesia. We believe that everyone in Indonesia should have the right to access crypto asset & TKO can be the bridge for them to jump in.
As part of Tokocrypto’s efforts to optimize the value of TKO by managing the inflation rates of the token, Tokocrypto will be continuing with our quarterly TKO Burn whereby we will utilize a portion of the trading volume generated on our crypto-to-crypto platform to burn TKO tokens, up to 10% of total TKO token supply.

In time to come, we would be adding even more value to our services by introducing the small balance conversion feature through which Tokocrypto users can exchange the crypto dust in their accounts i.e. leftovers from trading transactions into TKOs.

To top it all off, we have plans in the pipeline to grant a fee discount for the use of TKO on our exchange. With so much in store, TKO users can be rest assured that they would be obtaining the best value for their money.

**Tokoverse Strategy – Future Development**
Tokocrypto would triumph where others have failed as we would be harnessing the global accessibility of TKO to secure universal financial inclusion thereby addressing the issue of economic disparity among the unbanked and in the process elevate TKO holders to the status of world-class investors who have the privilege of participating in the Tokoverse ecosystem.
In line with the rise and rise of cryptocurrencies, the number of people who deal with these currencies is increasing with every passing day as aptly illustrated by the fact that the number of crypto investors in Indonesia had in June 2021 surpassed that of stock market investors in the country. In many ways, this trend is very much a global one as cryptocurrency edges ever closer to becoming a mainstream financial option whereby the coming to the fore of cryptocurrency has led to the sprouting of various domains such as those of DeFi, GameFi and NFT.

**Tokoverse Strategy - Future Development**

It is in this context that Tokoverse stands out as a crypto-based ecosystem which harnesses the synergistic combination of the domains of DeFi, GameFi and NFT to offer TKO holders a holistic and all-encompassing experience through the ecosystem’s comprehensive suite of services which can be acquired in exchange for TKOs. Moving forward, as Tokoverse continues to grow and the number of TKO users increase in tandem with it, the intrinsic value of both the ecosystem and the token is set to rise in line with theory of network effects thereby rendering Tokoverse to be an industry-leading epitome of the infinite potential of cryptocurrency.
As the boundaries between the digital and physical worlds are increasingly fading away in tandem with the emergence of concepts such as Mixed Reality (MR) which blends together the two worlds to create an alternate dimension in which physical and digital objects can co-exist in an interoperable manner, TKO will be leading the way for the crypto domain when it comes to bridging the physical and digital worlds to facilitate the creation of the MR alternate dimension. With the advent of 5G technology rendering the dawn of the era of Internet of Things (IoT) to be a plausible reality, the next ideological leap is the embracing of IoT’s sub-concept of Internet of Bodies (IoB) whereby the use of wearable bionics could eventually lead to the amalgamation of our minds and body to be one with the MR alternate dimension which for a true-blue TKO user would take the form of Tokoverse.

Through the role of TKO as the key which unlocks the door to Tokoverse as a crypto-based MR alternate dimension, Tokocrypto is effectively making use of the innate potential of cryptocurrency to fulfil the fundamental purpose of all technologies which is to improve quality of lives by making complex life-enriching functionalities simple to use. Indeed, cryptocurrency offers an endless array of possibilities for merging the physical and digital worlds whereby TKO as a future-proof utility token would be embracing the future by building it.
TKO’S ROLE IN TOKOVERSE

Tokoverse is a holistic crypto ecosystem that will only work with TKO tokens at its core. TKO token allows hodlers to experience Tokoverse; be it by getting rewards from DeFi platforms, buying & selling NFTs, participating in project launches, and many more exciting projects.

PROJECTS WITHIN TOKOVERSE

As an avant-garde crypto-based ecosystem, Tokoverse is home to a host of projects which straddles the key domains of the crypto world. With regard to the NFT domain, TokoMall stands as the first multi-category NFT marketplace in Indonesia that is globally accessible to anyone with a Binance Smart Chain (BSC), MetaMask, Trust, SafePal and WalletConnect wallets. As for crypto education and community development, there is Toko Scholar which aims to empower the crypto community through the gift of knowledge and Kriptoversity which takes the form of a mobile application available on Google’s Playstore through which crypto enthusiasts can learn about blockchain and cryptocurrencies as well as earn some TKOs at the same time. Additionally, there is also T-Hub which will be a ground-breaking crypto community center in the picturesque island of Bali in Indonesia.
In terms of the general development of the blockchain industry, Tokoverse would be playing a central role through Toko Launchpad which comprises an incubator which will be facilitating the implementation of promising blockchain-related conceptual ideas and an accelerator which will be supporting the growth and development of blockchain startups. In this manner, Tokoverse will be driving the evolutionary agenda for Indonesia’s blockchain ecosystem through Toko Launchpad which is set to be driven primarily by the features and functions of TKO as a utility token.
As the first multi-category NFT marketplace in Indonesia, TokoMall’s value proposition lies in its overarching concept of Digital Meets Reality through which TokoMall effectively serves as the bridge between the real world and the digital world i.e. the NFT Metaverse. Through the onboarding of a wide network of partners, TokoMall combines creativity with utility by not only allowing users to bring to life their digital creation in the form of NFTs but to do so in a manner whereby these NFTs are imbued with real world utility.

For example NFTs that are created by TokoMall users can be exchanged for items and entitlements such as merchandise, access passes to events, community memberships and property ownership thereby bringing more value and excitement to TokoMall’s NFT creators and collectors. TokoMall’s latest program is TokoSurprise which allows users to purchase a blind box NFT before opening the box to see what random NFT is inside whereby in line with TokoMall’s Digital Meets Reality concept, the NFT may be exchangeable for real world items. Our first TokoSurprise project is that of MetaGaruda which was held in collaboration with Damn I Love Indonesia.
With TKO as its instrument of exchange, TokoMall has recorded 10,000+ account registrations, hosted 5,000+ NFT collections, onboarded 40+ partner entities and processed USD14,000+ worth of transactions since its launch in September 2021 setting TokoMall well on its way towards becoming the leader of Asia’s NFT ecosystem.

Tokoverse Strategy – Future Development
Moving forward TokoMall will be so much more than just a NFT Marketplace as it will also be providing a host of innovative tools to support the growth of the global NFT ecosystem such as Rarity Tools and Artificial Intelligence (AI) Generative Tools, to Batik NFTs to name a few. On top of that, in time to come TokoMall will be incorporating key development features such as NFT staking, decentralized exchange (DEX) integration as well as auction and offering options in line with our blueprint for TokoMall as an integral part of the Tokocrypto Metaverse.
In order to help the crypto community reap the benefits of crypto assets while minimizing the attendant risks to a minimum, Tokocrypto has adopted a scholastic approach through our TokoScholar program which aims to educate the community as well as university students and the general public about these assets in order to empower these groups through the creation of a new revenue stream with the power of the crypto economy. In line with the truism that "education is a gift which no one can take away", TokoScholar aims to provide the gift of crypto education through learning programs which curriculum, content, syllabus, and assessment matrices are structured to cater for crypto communities, university students and the general public.

**Tokoverse Strategy – Future Development**

In terms of on the ground activities, TokoScholar has partnered with universities in Indonesia to organize talks and roadshows for the students of these universities under our Kampus Merdeka program. As for the digital domain, TokoScholar has an online mode of education in the form of Kriptoversity initiative which is a mobile application available on Google’s Playstore through which users can learn about crypto assets and earn TKOs at the same time by completing tasks within the application. In time to come TokoScholar would be looking to up the ante for crypto education by utilizing the latest technology through Gameducation, which resonates with the development of the GameFi boom that is projected to grow exponentially in the coming years. Based on the booming education market, there are future plans to expand the TokoScholar initiative into an international platform.
Toko Launchpad is a venture building program whose goal is to identify and grow potential blockchain startups into sustainable businesses in the industry. With regard to the incubator component of TokoLaunchpad, it serves as a support system for Indonesian businesses seeking to launch their projects into the world of blockchain through the provision of technological assistance and capacity building measures. As for Toko Launchpad’s accelerator component, we have collaborated with venture capital partners with the aim of providing networking access to fundraising opportunities for Indonesian blockchain startups to help accelerate the growth and development of these startups with the goal of bringing them to the world stage.

Tokoverse Strategy – Future Development
Our future development plans for TokoLaunchpad envisage the establishment of collaborations with key players in the blockchain and startup ecosystem by leveraging our experience in running a successful crypto business in Indonesia which has enabled us to forge close relationships with a wide range of reputable global crypto projects. By virtue of Tokocrypto’s positioning in the blockchain industry, we are the ideal party when it comes to incubating the potential and accelerating the growth of crypto projects (not just) in Indonesia, but projects that will generate groundbreaking impact in the global economy.
Up till now the crypto domain has always only existed somewhere in the digital skies but all this is set to change with T-HUB which will be a ground-breaking crypto community center in the picturesque island of Bali in Indonesia that will allow members of the crypto world to gather and share technical knowledge and expertise as well as champion new ideas. The choice of Bali was made on the basis that it is an internationally accessible location thereby enabling anyone who wishes to discuss, brainstorm, build, create, improve, or just simply live the crypto lifestyle to do so by visiting T-Hub.

The target groups of T-Hub includes (1) traders, DeFi farmers or general crypto investors who can participate in our trading courses and portfolio management seminars (2) creators or builders of on-chain platforms which include developers, entrepreneurs and NFT artists (3) stakeholders of the blockchain and cryptocurrency industry such as government institutions, banks, associations, communities as well as anyone who wants to learn more about blockchain and cryptocurrency including those who are harbouring doubts or have questions about these domains. Calling out to all blockchain enthusiasts and crypto fans, a one of a kind real world experience of the crypto magic that is TKO is awaiting at T-Hub, opening soon in 2022.
Tokoverse Strategy – Future Development
On top of serving diverse communities from all over the world, we will establish T-Node. T-Node will be the centre of excellence which gather talents and provide technology support that cater to the ever developing tech requirements of TokoVerse as the blockchain & crypto tech powerhouse of the region, as well as TokoLaunchpad projects and external projects in need of reliable blockchain technology assistance. T-Node is positioned to facilitate the growth of blockchain & talent supply of smart contract developers in Indonesia and beyond.
Capitalising on the rising appetite for all things blockchain in Indonesia, T-Launchpad would serve as a platform to kick-start new blockchain projects thereby serving as the prime gateway for Indonesians to gain access to new and promising opportunities. In tandem with TokoLaunchpad which pioneers the pre-incubation phase of new blockchain projects, T-Launchpad would be facilitating the post-incubation stage through its array of support functions involving Know-Your-Customer (KYC) compliance and whitelisting of participants.

In order for a participant to be eligible to get whitelisted, the participant’s wallet address in addition to being KYC-compliant would have to be holding the prerequisite amount of TKOs thereby boosting ownership and importance of TKO Holders.

**Tokoverse Strategy – Future Development**

T-Launchpad empowers TKO Holders with unique opportunities to gain first-hand exposure to global projects while entitling them to world-class investor status via staking through DEX functions.
Tokoverse will be launching its own Metaverse, which would incorporate a host initiatives driven by partnerships involving the deployment of the play-to-earn mechanism which would allow users to stake over 10,000 pieces of NFT though the process of creation, breeding, and play in the Metaverse. Adopting the play and earn mechanism, the Metaverse roadmap paves the way for earning crypto, leveraging on the gaming community.

**Tokoverse Strategy – Future Development**

With NFTs being the intermediary instrument which serves as the connectivity link that transforms the video games universe into a hybrid crossover dimension which has financial significance in the real world, TokoMall will have a central role to play in our upcoming Tokocrypto Metaverse which is set to be a game-changer for the video games universe. With future collaborations to replicate the success of the play-to-earn universe into multi-industries like global fashion, lifestyle, technology brands and even government entities.
In the fast-paced world of financial markets, keeping up to speed with the most recent developments is key to staying ahead where the action is coming in thick and fast every day. That is why Tokocrypto has established TokoNews to serve as a global portal for blockchain and crypto-related developments.

**Tokoverse Strategy – Future Development**

TokoNews has solidified itself as the main news aggregator for latest blockchain and crypto news from Indonesia and all around the world. Bringing Indonesian technology and blockchain to the global stage, TokoNews will serve as the key portal for the latest updates about Tokocrypto, TKO, TokoLaunchpad. Playing a pivotal role as the sole spokesperson to the future development of ALL Indonesian BlockChain messaging to the world.
We believe in the power of community and the powerful impact behind word of mouths. Our community ambassadors, which we refer to as TKO Angels, are a group of people we engage as the representing voice of TKO among the crowd. Our TKO Angels are our missionaries whose aim is to invite more people to start using Tokocrypto as means of investment and empower their local communities to do the same. Through our community activations, we cover a variety of topics with the aim of empowering all layers of the community. Our most recent event was a panel series on the topic of “Women and Financial Wellness” which aimed to empower women to be more confident in their pursuit of wealth building by utilizing both technology and knowledge.
"I dove into the world of crypto in 2012. At that time, I had to pay regular visits to internet kiosks (locally known as Warnet) to learn and familiarize myself once I got off work as a fulltime seamster. When Tokocrypto was launched, I started using the app because of its beginner friendly navigation. My friends and family were baffled as to why I spent so much time trading this seemingly nonexistent digital money. Fortunately, I proved them wrong. I could build my own house, cover my brother's university tuition fees, buy a motorcycle, and even pay for a family vacation, all because of crypto trading and becoming a TKO Angel. Fellow traders, I encourage you to be patient, keep calm, set a target, and remember that research as well as analysis are mandatory."

Wahyanto Eko, Bandung, Indonesia
The existence of diverse social networking has allowed us to grow our strong supporter base on Telegram, Discord and social media such as Instagram, Twitter and Facebook. All these channels combined, we have a total number of at least 240,000+ followers. Here at TKO by Tokocrypto we strive to keep our communities engaged by regularly launching community activations in a variety of format, ranging from a giveaway, quizzes, polls, AMA events, and many more.
The fragmentation in the crypto space across Asian region is largely due to a diverse industry and local regulatory landscapes. Tokocrypto aims to lead crypto initiatives across the region by bringing together trusted local crypto communities and enthusiasts in a quarterly event which acts as a knowledge sharing platform. The first TKO Summit was held in July 2021.
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**EDUCATIONAL PARTNERSHIPS**

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**INDONESIA BLOCKCHAIN WEEK**

The fragmentation in the crypto space across Asian region is largely due to a diverse industry and local regulatory landscapes. Tokocrypto aims to lead crypto initiatives across the region by bringing together trusted local crypto communities and enthusiasts in a quarterly event which acts as a knowledge sharing platform. The first TKO Summit was held in July 2021.
STRATEGIC PARTNERSHIPS

With the support of QCP Capital and Binance, Tokocrypto has grown into an industry leader in the crypto market who is utilizing cutting-edge market solutions such as the artificial intelligence (AI) platform of our technological partner KepingAI to help the users of our exchange maximize their investment returns. As the top cryptocurrency exchange in Indonesia and the issuer of the country’s top utility token i.e. TKO, Tokocrypto is spearheading the adoption of cryptocurrency among the local population through our exchange while at the same time driving the digital transformation of the country’s technological landscape by supporting the promotion of blockchain-based innovation and entrepreneurship in the landscape.

As Tokocrypto continues to drive forward in our quest to catalyze a blockchain-based revolution of Indonesia’s technological landscape, we will be leveraging our expertise as a prominent and experienced player in the market to connect future blockchain entrepreneurs who have promising business plans with equity investors. Our vast experience in business development stands us in good stead when it comes to the curation of business ventures with a high degree of growth potential before grooming and growing them through our venture capitalist (VC) partners which include household names such as Mandiri Ventures and BRI Ventures.
The Jakarta Update

By launching Asia’s First Crypto Hub: T-Hub,
TokoLaunchpad: a program that serves as a support system for businesses or startups seeking to launch projects into the blockchain world.
T-Launchpad: Bringing to life the concept of IDO by serving as a DEX Banking Partnerships

The Bali Update

The Bandung Update

TokoScholars: program tailored to engage University students and wider communities
TokoCare: establishment of TokoCare as a Non-Profit Organisation

The Surabaya Update

Tokoverse -- a complete blockchain ecosystem that spans an exchange, a community hub, an NFT marketplace, and other initiatives launched in 2022, powered by Toko Token (TKO).

A continuation of our complete blockchain ecosystem building activities, done through strategic partnerships and further advancement of technology updates.

The Medan Update

The Indonesia Update

TKO White Paper
In the nascent crypto industry, the reputation score of a token could make-or-break a project. That’s why the team behind TKO is led by a group of individuals of high calibre and utmost credibility whose professional credentials and background profile speak for themselves individually as thought leaders of the industry and collectively as the seal of success for TKO.

**PANG XUE KAI**

In 2016, Kai became a vocal crypto advocate across Indonesia, and has since been the key driver behind the Tokocrypto etos. Kai is a governing council member in the Singapore Chamber of Commerce Indonesia and Co-founder and CEO of Tokocrypto

- [Twitter](https://twitter.com/pangxuekai)
- [Linkedin](https://www.linkedin.com/in/pang-xue-kai/)

**TEGUH KURNIAWAN HARMANDA**

Manda is the key figure behind Indonesia’s crypto asset trading regulations, in addition to focusing on Tokocrypto’s operations as COO. Chairman of the Indonesian Crypto Asset Traders Association (Aspakrindo)

- [Twitter](https://twitter.com/tkharmanda)
- [Linkedin](https://www.linkedin.com/in/teguhkurniawanharmanda/)
In mid-2020, Ying was elected CSO of Tokocrypto as a result of the success of his creative ideas and strategies. The Chairman of the INBLOCKS Conference and the Indonesia Blockchain Week (IBW) and Indonesia Blockchain Week (IBW) Binance Smart Chain Summit.

https://twitter.com/laichungying
https://www.linkedin.com/in/chung-ying-lai/

Nanda Ivens, the current CMO of Tokocrypto, earned a double major in Political Science and History from Boston University in 1997. Nanda has over 25 years of marketing, communication, and advertising experience, as well as 13 years of experience investing and building startups.

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https://www.linkedin.com/in/nandaivens/
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https://www.linkedin.com/in/lifejoy/

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PUBLICATION HIGHLIGHTS

https://www.youtube.com/watch?v=CQaF3-j66ag
https://m.antaranews.com/berita/2369234/tokocrypto-puncaki-top-exchange-indonesia
https://www.thejakartapost.com/news/2021/08/05/indonesia-now-has-more-crypto-investors-than-stock-market-investors.htm
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To the Moon

Token crypto takes early steps to integrate blockchain and crypto technology into information society.

For an industry gradually developing, 2018 has certainly been an milestone year for blockchain industry. At the beginning of the year, blockchain, the so-called digital means through cryptocurrencies control and complicated through the use of blockchain technology, a distributed ledger, began to enter society and propel economic development. In addition to its added security, this method's data storage and transmission has brought up a new generation of traditional financial services. According to China's Association of Digital Financial Service, the total transaction amounted to a high of 36 billion in June 2018.

In the past 18 months, China has witnessed the transformation of the blockchain transactions from traditional transactions in Asia to global transactions. In the beginning, the transaction amount on the blockchain system was not permitted as a matter of principle. The government has decided to establish a new transaction model, regulated by the Community Foundation Technology Committee. As of the year-end, global transactions on the blockchain had reached 7 million, amounting to a total transaction amounting to the blockchain system.

How do we integrate blockchain and traditional digital money? In the early days of 2018, the government issued a statement that all domestic and international transactions should be conducted in the blockchain system. According to financial professionals, blockchain technology will usher in a new era of digital money.

Why are large-scale exchanges in the world? The blockchain system is a technology that has been widely acknowledged, and its applications will significantly change the current situation.

Some thoughts on where we are in the future of blockchain. We can't say it will have a huge impact on the industry. At the same time, the blockchain system has also raised some questions, such as the optimal use of blockchain technology, how to build a safe financial network, etc.

TKO White Paper

TOKOCRYPTO THE FIRST REGULATED CRYPTO EXCHANGE IN INDONESIA
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Purchasing TKO tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing TKO tokens, you should carefully assess the risks and take them into account, including those listed in any other documentation. A purchaser should not purchase TKO tokens for speculative or investment purposes. Purchasers should only purchase TKO tokens if they fully understand the nature of the TKO tokens and accept the risks inherent to the TKO tokens.

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing, which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens. In such an event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and is subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented, which may directly or indirectly affect or restrict cryptographic token holders’ rights to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic tokens.

Digital assets and related products and services carry significant risks. Potential purchasers should take into account all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult with their advisers before making any decisions.
CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of Tokocrypto.com as well as certain assumptions made by and information available to Tokocrypto.com. Forward-looking statements, by their nature, are subject to significant risks and uncertainties. Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements. Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.