

Tweebaa

An altruistic App built on a win-win business philosophy that enables the user to enter the ecosystem and immediately monetize their skills, services, goods and knowledge. The user is empowered to engage with the communities that resonate with them while simultaneously introducing them to the crypto space via incentives to hold cryptocurrencies associated to the Tweeba App.

What is DeFi:

Decentralized finance:

DeFi takes a page from blockchain, the technology behind the digital currency bitcoin, which enables several servers to keep a copy of a history of transactions, meaning it isn't controlled by a single, central source.

Centralized systems and human gatekeepers have historically limited the speed and sophistication of transactions while offering users less direct control over their money. Bitcoin differentiates itself from legacy digital payment methods, such as those run by Visa and PayPal, because it removes all middlemen from transactions.

When you pay with a credit card for a pair of shoes a financial institution brokers the transaction between you and the merchant, giving them complete authority to stop or record all information in its private ledger.

With bitcoin, these brokers are cut out of the picture.

Nothing is controlled by a single, central source.

DeFi & TweekBuck

TweekBuck is the peoples currency, an efficient and fair token to be utilized by manufacturers, merchants, followers, and partners within the ecosystem supported by the latest Blockchain technology, DeFi.

The DeFi platform enables the business economy and the individual to participate in smart transactions within the Tweebaa eco-system.



TweeBuck

TweeB is a valuable social ecosystem
autonomous organized finance token

White Paper |
2021.03.29

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01

Background



1.1 The Outlook of Digital Currency

A new era always comes with new developments and the mass adoption to DeFi (decentralized finance) is a promising turn to a future where the individual is empowered fully without gatekeepers or institutions to block their path. The invention of cryptocurrency is one of the most innovative and disruptive in the 21st century. Since Bitcoin's inception in 2008, cryptocurrencies have reached over \$800 billion in market capitalization and offer solutions to major pain points in various industries. Cryptocurrencies and blockchain technologies have seen a mass adoption as of late especially in the corporate sector.

According to Deloitte's global survey, 55% of business leaders at large corporations have considered adopting blockchain technology as a priority in 2020, which further validates the potential of the industry. At present, many countries suffer from regime turmoil, a stagnant economy and the impact of the current epidemic. The legal currencies of many countries, such as Argentina, Russia, Turkey, South Africa, Chile, etc., have depreciated seriously. Many sovereign currencies have depreciated by more than 30%, which means that the purchasing power of the currency has decreased, and the same currency can only buy fewer commodities. Currency holders are unwilling to take such risks, but there is no way to preserve the value of their assets. It is difficult to hedge the currency's depreciation risk when the currency depreciates sharply, and it is also difficult and inconvenient to hold and transport gold and silver. In light of the recent mass adoption of cryptocurrency many people have begun to pay attention to digital currencies, because as long as you safe-keep your digital key, (code/password) you can ensure the safety of your assets giving you complete decision-making power.

You can replace your assets with any digital currency, transfer your assets across boundaries, borders without any barriers or even grow your assets by staking/compounding on hundreds of secure platforms. The concept of digital currency is not the most accurate term we can use, in fact it is relatively inaccurate. Currency is a tool for measuring prices, a medium for purchasing goods, and a means for preserving wealth. It is a contract between the owner of the property and the market regarding the right to exchange. The existing mainstream digital tokens such as BTC, ETH, and BCH are all extremely volatile. On the one hand, their vast fluctuation attracts speculators' attention; on the other hand, it has reduced their currency attributes. They should be referred to as "digital assets." In light of the volatility the recent advancements within the space lead by several entrepreneurs, is now changing the mainstream's perspective and allowing for mass adoption.

1.2 The Application of DeFi in Tweebaa's Ecosystem

Decentralized finance (DeFi) is one of the fastest growing platforms in the blockchain world. Through the liquid lending platform of DeFi, users can freely deposit or borrow stable coins to meet the needs of users. The applications are vast and wide and everyday new technologies, businesses, and ventures are being added to DeFi as the popularity of the platform grows. In the past few months, DeFi liquidity mining has shown a rapid development trend, which inherently proves the broad adoption and development prospects of decentralized finance. The Definition and value of work and labor have also been changing. From the rise of Instagram to the influencer bloggers on TikTok, the average individual has more channels to obtain wealth than ever before. However, in this business model, the platform becomes the greatest winner, which does not meet the needs of decentralized governance in the blockchain era. The characteristic of decentralized governance is to return platform benefits and decision-making power to the community, to use the power of the public to rewrite business rules and to participate in the governance of the entire ecology.

The Tweebaa in app ecosystem takes the security and anonymity from DeFi and elaborates upon it, by being the world's first social ecosystem that enables everyone to realize their true value. Tweebaa helps individuals realize their potential to grow their wealth while simultaneously helping others to do so as well. The explosive growth of APP users will attract more new users from all over the world to participate rapidly expanding the cryptocurrency community. Tweebaa is unique in launching the DeFi governance token TweeBuck (TweeB) to support the entire ecosystem. TweeBuck is currently an available crypto to be bought, traded or staked on various platforms today. In the cryptocurrency space coins are developed and traded and people can take loans from liquidity pools that are funded by users buying specific tokens and locking them in staking websites to earn interest.

This use case is fine, but in comparison to TweeBuck they fall short. There is a gate separating the average user from the experienced one in the cryptocurrency world. The average person has difficulty benefiting from crypto investments because of complex extensions to download, confusing websites, complicated exchanges and setting up wallets.

All of this can get frustrating for new users and many people have a lot of barriers to enter into a crypto investment. TweeBuck has a far greater scope than any other project on the market to date because it makes it simple for the average person to hold crypto and earn interest, and here's why:

Tweebaa expects at least 100 million users to join the Tweebaa app starting from the date of the official launch, meaning that TweeBuck is set to serve at least 100 million users that will support the eco system allowing them to grow their wealth and their personal values.

Within the APP users earn and circulate T-Bean, T-Bean is the exclusive token circulated in the Tweebaa platform. It is a (Fiat) token that can be converted to cash at any time by cashing out in the TweeBank. It can also be staked in various staking protocols that are directly connected to the Value of TweeBuck as it increases with more people buying and investing into TweeBuck.

T-Bean is the currency of the Tweebaa platform, used throughout the App to buy and sell products. Everyone can earn T-Bean simply by engaging in the app daily. Every transaction in Tweebaa is done using T-Beans. This means that there is no inconvenience of calculating exchange rates for different countries. The stable value of the T-Bean is US\$0.10 without any fluctuations, while it has high growth potential with plans to list it in the exchange as a stable crypto, like USDT, at some point in the future. The listing price will not be less than US\$0.10. The more T-bean earned (in various ways) the more rewards and Staking programs the user can participate in to grow the value of their T-Bean of TweeBucks within their TweeBank wallet. They may want to take it even further by selling products, becoming "viral" or boosting up other members by reposting, commenting, and liking their posts, making the collection of crypto fun and allowing everyone to gain by each move they make within the APP.

An example of how T-bean connects to TweeBuck is clearly illustrated within the staking program offered by the TweeBank wallet:

TweeBuck can be staked to receive the return of TweeBuck in itself.

Example: A stake of 100 TweeBuck at the beginning of the year, will receive a return of an additional 100 TweeBuck at the end of the year. Therefore the total asset at the end of the year will be 200 TweeBuck. Stake TweeBuck to receive the return of T-Bean as the same value of TweeBuck market price while staking This example demonstrates TweeBank's Dual Benefit "Maintain fiat money value AND enjoy the potential growth rewards of TweeBuck"

Example: A stake of 100 TweeBuck at the beginning of the year when the market price is US\$228 is a total investment of US\$22800. This stake will automatically receive 228000 T-Bean returns at the end of the year, meaning the initial investment is protected. Therefore the total asset at the end of the year (including the principal and the return) is 100 TweeBuck + 228000 T-Bean (1 T-Bean is US\$0.10) = 100 TweeBuck + US\$22800.

These types of protocols offered by TweeBank empowers the Tweebaa user to utilize DeFi in order gain larger amounts from their earnings from sales within the Tweebaa app.

02

Tweebaa APP and DeFi



2.1 Rise of Super Apps

In the past decade, single-purpose apps have been the standard offerings by companies worldwide. However, research has shown the rise of super apps, which allowed for all-in-one app experiences. Super apps have already demonstrated success in the Asian markets and allowed for hyper-growth for tech giants such as Alibaba and Tencent. We are now starting to see tech giants in the US, such as Facebook, also shifting to the super app model, merging with other functions like a marketplace, dating, and professional development. Tweebaa separates itself from the rest with TweeBuck (TweeB) to broaden the financial sector of Tweebaa further.

Super apps vs. traditional apps



Data compiled July 2019.
Credit: Jybar Oso; Shirley Gil
Source: Industry data
Kagan, a media research group within the TMT offering of S&P Global Market Intelligence.
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Source: S&P Global
(<https://www.spglobal.com/marketintelligence/en/news-insights/blog/china-leads-rise-of-mobile-super-apps>)

2.2 Redefined Economy and Social Interaction

Throughout history, there have always been black swan events that have forced the world to redefine the economy and social interactions. The current black swan event we all face collectively is the spread of COVID-19. COVID-19 has sent the world into the worst recession since World War II, yet companies such as Zoom and Slack have reached new ATHs. This is because of the drastic change in social interaction and the utilization of "work from home" protocols that have now allowed people to spend more time at home, on their devices. Companies that are able to facilitate this change have a higher potential to grow. To completely revolutionize the current economy, innovative technologies and businesses must be introduced to better meet the needs brought on by this change.



Source: <https://www.techrepublic.com/article/zoom-losing-to-teams-in-the-video-conference-race-to-the-top/>

Since the 19th century, the oligopoly economy has risen in the United States and has experienced a long period of development for nearly two centuries. At the beginning of the 21st century, the emergence of the Internet economy has given ordinary SMEs more development opportunities. With the help of platforms such as Amazon, eBay, and Alibaba, our business world has become unprecedentedly prosperous. At present, the emergence of blockchain technology has gradually made the concept of decentralization deeply rooted in the hearts of the people. Everyone can demonstrate their own value and influence in the business field. The premise of achieving this goal is to have revolutionary innovative ideas and the support of the underlying technology.

2.3 The Integration of Blockchain, Cryptocurrency and Tweebaa

The number of people who acknowledge blockchain and the power of cryptocurrency increases every year. According to the Finder survey, 36.5 million Americans own some form of cryptocurrency in 2019, an 81% increase from 2018. On a global scale, both businesses and local governments are exploring use cases with blockchain and cryptocurrencies. Tweebaa follows the trend of the "gig economy", allowing everyone to have a new "job" and additional sources of income, while upgrading the concept of "slash youth" to empower and motivate users to create a "slash life" and earn "slash income". For blockchain and cryptocurrencies, to become mainstream, there still is a large population that needs to be educated but as we've seen in recent events this is already happening.

To speed up the adoption, an existing ecosystem that is hosted on the Tweebaa app that is familiar to a regular APP is a must. The user can benefit from blockchain and cryptocurrencies without having to know the complex inner working of the crypto space. In the future Blockchain technology will be significantly developed, making the application of blockchain technology more popular, and driving higher-level value creation.) Tweebaa's "Earning Commerce" business model has subverted the traditional business definition from "pursuit of profit maximization" and is now the leader of the business 3.0 Data Technology era. It gives a new definition of what an APP can be now, moving into the future. Tweebaa empowers the user to create and increase their own value, so that they may succeed in their own right. The sky is not the limit. The concept of Tweebaa conforms to the most popular trend in the blockchain era and will drive the popularization and application rate of blockchain and digital currency on a global scale. The goal is to drive the number of participants of blockchain and digital currency to 2 billion people within 3 years.

2.4 Tweebaa NFT's (Non Fungible Tokens)

Tweebaa awakens the sense of data ownership for all individuals. As NFT's become increasingly popular selling for large sums of money, not everyone realizes that they can also become an NFT. (Non fungible Token) Just like a house deed or car title, an NFT represents ownership of something in its digital form. It is an exact representation of ownership and in the future may be used for most proof of ownership titles. NFTs can represent virtually anything — a car, a piece of art, a video, a GIF, music, or photo. Essentially your digitized assets can have a greater value attached to them and will appreciate over time allowing users to buy, sell and auction your personal NFT's. A simple example of an NFT, is let's say someone makes a painting. Instead of trying to sell this painting in a gallery they can digitize this painting, and create a unique address for this painting, when someone buys this NFT, they now own this painting digitally. Owning the unique address is exactly like owning the painting. The surprising number of digital art collectors is rising every day, and some paintings are selling for millions on NFT auction sites. The rarity of your NFT offerings can make the value increase. Your book, music, art, videos, pictures, anything can be turned into an NFT and Tweebaa's platform will help you monetize your gifts.

According to a study done by the McKinsey institute, statistics show that 800 million individuals could be displaced by automation and will need to find new jobs by the year 2030 around the world. What can these people do if they lose their jobs? They won't have income. This is the reason Tweebaa was created. To build up everyone's wealth for the future. The key is to be prepared for the future now. Everyone in the world has the ability to create a simple product and then turn that into an NFT which could be sold for thousands of dollars depending on the value of the underlying asset. If you are very popular on Tweebaa and create NFT's for your following, the value has the potential to go up very fast, as collectors will want to own these ever increasing in value items and potentially auction them off later for a much higher price.

Tweebaa's exponential growth is on the horizon as our NFT products launch in the Tweebaa showroom; everyone will immediately begin to create their own NFT's and begin to auction them. No other app is offering this unique ability to further monetize your personal values.

2.5 Tweebaa Brand

Tweebaa is the world's first multi-value based social media and earning commerce platform. Tweebaa challenges everyone in the world to change their mindsets with respect to the means to make a living and to attain wealth. In this extremely crowded and noisy space called the 'Social Media/Social Network World' there are massive, powerful, dominating companies who rule and own this space.

Amazon, Facebook/Instagram, Twitter, Google/YouTube, WeChat, etc. Billions of people love these companies and spend massive amounts of time, energy and money scrolling, buying, and in helping Big Tech mine data, an industry that is eclipsing most sectors at this time. The global corporate sector, Fortune 100 companies; and the individual are using social media/networks to already generate trillions of dollars of revenue annually. This started back in 1996–98 and is well into full momentum especially over the last decade. These social oligarchs themselves obtain huge economic benefits due to their huge user base. But as a user, it is difficult to reap any benefits though they all contribute their own data to the enterprises. Sadly, the oligopoly takes all the profit. Tweebaa is based on combining value social and altruism-oriented innovative business concepts, with disruptive blockchain technology, and sharing their corporate resources with users which allows the user and partners to reach new heights in all endeavors.

2.6 The Relationship between Tweebaa, TiV and TweeBuck (TweeB)

With Tweebaa, all users (i.e., followers) can accumulate value for their influence continuously through their activities and efforts, such as sharing Tweebaa's APP, selling products (including digital products), suggesting ideas, voice chat, text, etc. Within Tweebaa the influence component is called TiV.

What does TiV stand for?

It is Tweebaa's Influence value. As your community grows organically there will be more and more eyes that come across your profile thus boosting your TiV.

Each time someone spends time on your page both users will generate TiV. The attention of the user is the value itself, and the time spent looking at someone's page generates TiV for both parties. This is a win-win philosophy. If you post and get a comment or thumbs up, you get TiV, and this function applies to all applications on the APP. When you register you get TiV. Even in voice chat, sending messages, you earn TiV which helps you compound greater rewards. If in facebook you have 3000 friends and you post, maybe 900 see it, and then if they repost what you posted it may just go down a chain reaction for a while, then fade out. If you are not tagged, your content can end up becoming a lot more popular than you could ever know, If it does become viral and you are not tagged, your singing lesson video might be reposted many times without generating much value for you.

This is not the case with Tweebaa, everything you do generates TiV which directly affects your rewards when staking. 60% of your staking return is based on the staking amount of TweeBuck or T-Bean, 40% is based on your TiV (Tweebaa Influence Value) in the Tweebaa App platform, measured by your contributions and stickiness to Tweebaa ecosystem. In essence your TiV is like your credit score within the app that can directly increase your crypto holdings when you choose to stake your earnings on TweeBank.

Example:

If Peter stakes TweeBuck or T-Bean in TweeBank for a year, he will receive 100% annual interest rate if he uses Tweebaa App with the basic criteria. He will only receive 60% annual interest rate if he does not use the Tweebaa App at all. It's not about a few likes and a comment, which is like a pat on the back compared to a cheque in your bank account.

Once you have a digital product on your page miracles can happen. This is the difference between e-commerce vs earning commerce, which is the philosophical rock Tweebaa is built on. The value of TiV reflects the user's contribution to the platform. Tweebaa is making sure everyone is seriously rewarded for personal contribution. Everyone gets TiV for contributing to the ecosystem.

03

Tweebaa DeFi Governance and Operation Mechanism



3.1 TweeBuck (TweeB) Overview

TweeBuck (TweeB) is a token which embeds 1:1 voting right to execute composite governance. Token holders of TweeB can simply delegate their voting rights of utility tokens on TRC-20 to their own or other people's Tron wallets address.

An Incentive system that encourages users to hold TweeBuck (TweeB) in various ways.

1) Lending Rewards

Deposit or loan, once a user initiates one activity, he/she will be rewarded under the TweeBaa incentive system. Please find the detailed information below.

2) Liquidity Rewards

Receiving extra TweeBuck (TweeB) tokens when you become a liquidity provider. A liquidity provider will, for instance, deposit TweeB or TRX at a fixed rate, hence providing liquidity to the token pool and getting awarded with bonus TweeB as well as the incurred transaction fees.

In this way, TweeBuck (TweeB) is able to significantly decentralize the economy and empower people, whose full potential can be then monetized to realize their value. TweeBuck (TweeB) represents a revolutionary method that enables value transfer and behavioral-based rewards without borders.

3.2 Basic Principle of TweeBuck (TweeB)

TweeBuck (TweeB) can be regarded as a Tron-based market with floating rates. Once the user begins depositing his/her assets in TweeBuck (TweeB), he/she can start to earn the interest revenues. The user can always withdraw the principal and interest at any time. In this scenario, while users are allocating their assets to TweeBuck (TweeB), they have considerably enabled an active market and constructed a deep liquidity pool. As the lenders, these users will receive relevant interests paid by borrowers.

Borrowing and Lending

The TweeBuck (TweeB) protocol allows users to use any other eligible assets as collateral to borrow crypto assets so that they can use the assets (these borrowed assets) to trade or use. For example, users who hold TWEE can provide it to TweeBuck (TweeB) and immediately borrow BTC, ETH, USDT and other assets from TweeBuck (TweeB).

Market Interest Rate

The interest rate in each market is updated by the ratio of borrowed assets to supply assets. The change in interest rate depends on the smart contract of the interest rate model implemented for the market and the amount of change in the ratio of borrowed assets to supply assets.

Liquidation Loan

Users whose account liquidity is negative will be liquidated by other users of the agreement to restore their account liquidity to positive (that is, higher than the mortgage requirement). When liquidation occurs, the liquidator can repay part or all of the outstanding borrowings on behalf of the borrower, and in return, can get a discount on the discounted collateral held by the borrower; this discount is DeFined as a liquidation incentive.

TweeBuck (TweeB) governance mechanism

Community governance has replaced the managers of TweeBuck (TweeB), which is an important step towards full decentralization.

The main goal of decentralization is to enable the agreement to develop into a flexible financial infrastructure without identifiable weaknesses and without relying on any team. In this way, the protocol can continue to expand as the entire crypto ecosystem grows and can exist forever.

04

**TweeBuck
Business Functions
and Prospects**



4.1 TweeBuck (TweeB) Business Functions

- 1) Provide liquidity for TweeBuck (TweeB) trading pool to obtain rewards
- 2) Have the community governance right
- 3) Have the governance right of various business functions in Tweebaa's financial ecosystem
 - A. Governance of lending business
 - B. Credit rating
 - C. The development and governance rights of various financial derivatives based on the Tweebaa ecosystem

Through TweeBuck's unique large and strong ecosystem, DeFi is no longer just a conceptual thing in the current blockchain industry, but a real business application!

TweeBuck (TweeB), the financial governance token of the Tweebaa ecosystem!

4.2 TweeBuck (TweeB) 's Application

First of all, clarify the positioning of TWEE, TweeBuck (TweeB), and T Bean in the Tweebaa ecosystem:

1. TWEE, as the underlying public chain token of the Tweebaa ecosystem, allows promoters (manufacturers, merchants, etc.) to issue points (i.e. tokens), realize the circulation of points in the public chain Exchange and improve users' experience.
2. TweeBuck (TweeB), provides decentralized financial services for promoters and related partners. The TWEE public chain will be launched in 2021, and TweeBuck (TweeB) will switch from the TRC-20 system to the TWEE public chain.
3. T Bean, a stable currency for trading and related services on the Tweebaa app, with relatively stable prices, is convenient for trading services. Examples of DeFi decentralized financial services:

A) Example of deposit:

User A has some assets, such as TWEE token (BTC, TRX, etc.). User A could get a relatively high interest return from our TweeBuck (TweeB) flexible saving product. If the TiV value of user A is higher (excluding other variable factors), the interest rate is relatively higher.

B) Examples of loans:

User B temporarily needs funds. User B can use the TweeBuck (TweeB) agreement to pledge his assets (such as TWEE, BTC, ETH, etc.) to borrow assets such as T beans.

If the TiV value of user B is higher (excluding other variable factors), the borrowing interest of user B will be lower.

The above two examples emphasize the value of TiV value in finance; TiV value is similar to credit value. Tweebaa will launch various financial services soon according to market demand.

4.3 Comparison of Tweebaa Financial Services with the Existing DeFi Projects

According to Tweebaa's app promotion program in the next two years, the total global users are expected to reach 300 million in the first year and 1 billion in the second year. Assume that 2% of the users have financial service Demand (for example: borrowing a loan).

Take the most represented and hottest pools on the platform Uniswap or cake swap, Sushi-ETH, USDC-ETH, YFI-ETH as examples. As of September 3, 2020, their users' data are as follows:

Asset Pool	User #	User characters	Use of funds
Sushi-ETH	9600	Existing users in the cryptocurrency community	Trading and Speculation
USDC-ETH	2580		
YFI-ETH	1650		
TweeB (Within 1 year)	6 millions	New users from all over the world	Meeting the actual financial needs of personal and business value realization within the Tweebaa ecosystem
TweeB (Within 2 year)	20 millions		

The above table helps illustrate the key differences between TweeBuck (TweeB) and other DeFi projects. First let's take a look at the differences in user base. Existing DeFi projects are a liquidity mining game among exiting users in the cryptocurrency community. Therefore, new users have lots of barriers to entry here. TweeBuck (TweeB) has a far greater target user base than any DeFi project on the market. TweeBuck (TweeB) has a totally different business principle, which is an altruistic business philosophy. Because of its connection to Tweebaa, TweeBuck (TweeB) users are part of Tweebaa's earning commerce ecosystem and platform. Tweebaa's DeFi solution is based on users' real needs. This is why it's much more enticing for users to hold onto their TweeBuck (TweeB) than other DeFi projects.

Tweebuck (TweeB) holders will continue to benefit from Tweebaa's bright future. Compare the existing Sushi-ETH user base to TweeBuck (TweeB). Sushi-ETH has 9600 users while TweeBuck (TweeB) is projected to have 6 million users in its first year and 20 million within its second year.

Another major element that sets TweeBuck (TweeB) apart from all other DeFi projects is how funds are utilized. Other DeFi projects simply use their funds for trading and speculation. TweeBuck (TweeB), on the other hand, empowers users with its funds. With TweeBuck (TweeB) funds are used to help users with their financial needs and to realize their visions!

For example, a supplier may need a loan to help boost its own supply chain. An innovator may access funds to help develop a product. A homemaker may use funds for a new home-based business idea.

In short, TweeBuck (TweeB) can help anyone who needs funds to develop or expand their business.

Some people may wonder how Tweebaa can quickly attract a massive number of users one year after the launch of the official APP V1.0? The answer is tied to its innovative business philosophy described in this paper, which is an altruistic oriented philosophy to create the business 3.0 era, such as:

- 1) Tweebaa APP provides positive incentives for user behavior and solves the problem of users who contribute big data to other platforms (such as Facebook and Twitter) but cannot make profits for themselves;
- 2) Tweebaa integrates lots of business functions in its APP. It organically combines users' work, life, interests, hobbies, creativity, etc., which enables users to work happily and to make money at the same time. For details, please refer to Tweebaa's white paper and related materials.

Currently, for most DeFi users in the cryptocurrency community, their primary purpose is to obtain benefits through speculation. The epoch-making commercial value of DeFi has not been realized yet. By providing financial service to its manufacturers, merchants, promoters and partners, Tweebaa's main focus is on meeting the real business and personal value monetizing needs. In this way, Tweebaa will achieve and implement real decentralized financial services to the public financial needs of DeFi landing applications.

Tweebaa, TweeBuck, Twee, TweeBank and T-Bean are the Future. Welcome!



05

TweeBuck Token Issuance



Percentage	Total amount: 1 billion
35 %	Yield Farming 3 TweeBucks will be released from every block
25 %	Liquid Provider 3 TweeBucks will be released from every block
20 %	Founding team; unlock 25% per year in 4 years
10 %	Foundation
10 %	Operation cost

06

Core Members



Margaret Wang FOUNDER and CEO | Tweebaa. Project Founder



Leveraging her profound experience in both China and Canada, Margaret Wang brought her insights to Tweebaa with a vision to dismantle existed monopolies and industry boundaries. After graduating with a bachelor's degree in International Trading from Jilin University, Ms.Wang attained a master's degree in Finance from Zhongnan University of Economics and Law, and then an Executive MBA from Western University in Ontario, Canada. Professionally, Ms. Wang has twenty 20 years of experience in new product development, ranging from prototyping, 3D design to modelling. These practices have shaped her into a seasoned professional of budgeting and quality management. Ms. Wang built Leivaire Inc. from the ground up starting in 2002 as a new immigrant and expanded the business successfully to America, Britain and China. Within a few years, Ms.Wang managed to hit 8–million in annual sales with merely \$5,000 in initial capital and established productive relationships with DRTV as well as reputable retailers.

Margaret Wang is able to integrate her existing network and valuable knowledge of the business value chain to facilitate this revolutionary platform of Tweebaa.

Steven C. Rockefeller Jr. Executive Director | Tweebaa core member



Steven C. Rockefeller Jr. is Co-Chairman of CCAIO, based in Beijing, this group is dedicated to facilitate cultural communication with a series of international events, such as the calligraphy show of Master Fo Tao held at Nixon Presidential Library in Yorba Linda, California. Steven is also the International Director of leading Blockchain application development company, UBI Blockchain Internet. Steven has been committing himself to the Chinese market for more than 20 years, which can be traced back to his serving as Managing Director of Private Wealth Management at Deutsche Bank. He was also a key founder of Deutsche Bank's Microcredit Development Fund; whose mission was to support the development of local microfinance systems that served the working poor worldwide. Steven received a Fulbright Award in 2005 that recognized his dedicated service to poverty alleviation and sustained support of micro-credit programs.

Denis O'Brien Director | Producer | Two-time Winner of Emmy



Denis O'Brien has directed or produced over 500 national and international TV spots, documentaries and films. Denis' energetic style of producing motivates the vast array of professional artists, craftsmen and editors needed for completing today's complex imagery assignments. He recently received Gold and Silver ADDY, Communicator (Gold) and VAB(1st) awards for his work directing the highly acclaimed 12 spot Kinney Drugs TV Campaign, paired with legendary voiceover actor Sam Elliot. Denis has produced or directed Meryl Streep, Corbin Bernsen, Nathan Lane, Sophia Vergara, Wayne Gretzky, Priscilla Presley and many other high-profile celebrities. He has earned multiple Telly, Davey, Communicator and other honors for his work. Denis received his bachelor's degree from the prestigious Berklee College Of Music. He then started his company in NY, first as an agent for directors and then became a Producer and Director himself. He also serves as President of the Machia Wilderness Camp, a nonprofit summer camp for children. Denis lives on Lake Champlain in Burlington, Vermont with his wife and business partner Isela.

Jaffer Ali Tweebaa Strategic consultant



Jaffer is an experienced entrepreneur with a track record of success in various industries. Jaffer established MPI Home Video in 1982 and then co-founded Fusion Video. These labels allowed him to be recognized as a symbolic figure in this industry. In 1996, Jaffer entered the e-commerce market, produced several iconic commercials and was nominated as a

Top 1000 North American Retailer for four consecutive years. Meanwhile, Jaffer proactively contributed his industry knowledge to high education, acting as an adjunct professor at Media & Communications school at Bradley University.

Kevin Harrington Tweebaa Marketing Executive | Strategic Partner



An original "shark" on the hit TV show Shark Tank, the creator of the infomercial, pioneer of the As Seen on TV brand, and co-founding board member of the Entrepreneur's Organization — Kevin Harrington has pushed past all the questions and excuses to repeatedly enjoy 100X success. His legendary work

behind-the-scenes of business ventures has produced well over \$5 billion in global sales, the launch of more than 500 products, and the making of dozens of millionaires. Twenty of his companies have each topped \$100 million in revenue.

Cory Bergeron Tweebaa Marketing Executive | Strategic Partner



Cory Bergeron has been the face of over 250 different products on national television networks and has grossed over \$100,000,000 in sales in the past 5 years alone. He is best known to television audiences as DRTV's all-American dad, a family man and an expert on

household solutions, lawn and garden items and electronics. Cory is also the author of the best-selling book "Thousands per Minute, the art of pitching products on camera," a book that has been hailed as "the bible for every person looking to sell a product on camera."

Eddie Gaut Tweebaa Product Design and Operation Executive



Eddie Gaut is a fitness researcher, an author of a bestseller and a top motivational speaker. Ever since 1994, Eddie has been specializing in fitness research and recognized as a fitness icon worldwide. To further share his professional insights, Eddie wrote The Joy of Fitness, which became a bestseller soon after it was published. Before that, Eddie was an exercise

competition champion and trained the USVI Olympic Swimming Team as well as the U.S. National Bobsleigh Team. These rare professional experiences turned out to be a concrete foundation, on which he built his authority in personal training. He also developed and examined the most effective fitness products as well as diet plans over the past decade.

Cathi Coan Tweebaa Product Design and Operation Executive



Cathi Coan is a committed member of the Electronic Resource Recovery Council, of the Recycling Alliance of Texas, and the Greater of the DFW Recycling Alliance. For the Women's Business Enterprise National Council, she was a 2012 Women's Business Enterprise Star, Global Business Committee co-chair and co-chair of the National Conference & Business Fair. Cathi is also a proud member of the Dell Women's Entrepreneur Network, participated on a panel discussion at the Sixth Annual DWEN Event in Berlin in

June 2015 and was featured with Dell in a 2015 SMG Group blog post "Coming Full Circle: Small Business and the Circular Economy" and also in Dell's FY15 Corporate Social Responsibility Report.

Passionate about empowering and encouraging women and young girls to follow their dreams, Cathi is dedicated to increasing opportunities for girls through mentorship and STEM (a curriculum based on the idea of educating students in four specific disciplines — science, technology, engineering and mathematics). She is also working to create a platform for women to network as well as to educate those who want to start their own businesses.

Danny Kroo Tweebaa Operation Executive

Danny Kroo specializes in assessing quality systems and providing regulatory guidance. Mr. Kroo works primarily with aerospace, medical devices and general manufacturing services companies in order to optimize and improve their quality systems. Mr. Kroo speaks English and French, and is a lead assessor for ISO 13485, CMDCAS, CE Marking, AS9100, AS9120 t



and ISO 9001. He created a course and is the course lecturer at McGill University, Faculty of Medicine, Biomedical Engineering department for Medical Device Regulatory and Quality Management. Mr. Kroo was responsible for an ISO 9001/ AS9100/AS9120 Registration System within aerospace, international organizations, construction, plastics, manufacturing,

freight forwarding and logistics, distributors and software developers. As Quality Manager, he was responsible for implementing the ISO 13485 standards for virtual manufacturers' partners, and manufacturers of active and passive medical device products. Mr. Kroo has also worked as a Project Engineer for aerospace/ military helicopter program, a Methods Engineer and Quality Engineer for an electronics manufacturer and a Methods and Industrial Engineer for aerospace and military electronics.

Trisha Welch **Tweebaa Product Design and Operation Executive**



Graduated from York University, Trisha Welch, is the CEO of GCL Solutions Group. With strong expertise in manufacturing, supply chain management and component sourcing, Trisha is able to identify strategic opportunities and mitigate risks effectively over the product development process.

Ian Clark Tweebaa Operation Executive | Strategic Partner



Ian is widely recognized as an expert in fitness and healthy dieting. He actively engaged in the development of various fitness products, which are highly appreciated in the North American market.

Jeanette Sousa Tweebaa Marketing and Operation Expert



Jeanette excels at aligning individuals, teams, and enterprises into realizing their highest potential through positive action. She brings value to any project or company drawing from her broad experience and focused expertise in the health and wellness industry, specifically in marketing, scalability and growth.

Jason Graves Tweebaa Operation Expert



Jason Graves is the Principal of Monlowe LLC and, previously, was the Business Development Director at Havas Edge, in charge of a \$1.5-million portfolio. His professional journey also includes navigating Hawthorne to establish an office in Los Angeles as well as facilitating the international distribution of DRTV products while working as a partner at Williams Worldwide Television. These experiences

forged him into an experienced Principal with a demonstrated history of working in the Direct Response industry, while also skilled in Media Strategy, Sales, and Strategic Partnerships. Jason is a professional with a strong educational background, and a BFA focused in Marketing Communications from Pratt Institute.

Risk Warning Statement and Corresponding Strategies

Risk Warning

The current architecture has many risks, because Tweepaa is still an experimental system, and a complex system requires empirical observation and theoretical analysis.

TWEE holders are involved in a devaluation risk when collateralizing TWEE. After TWEE holders pledged TWEE and obtained Tweekbucks (TweeB), if the market price of TWEE drops unexpectedly, the pledger may face the need for smart contracts to require more collateral. If the market price of TWEE drops slightly at the time of redemption, the pledger may face the risk of fluctuations in the market value of the collateral. On the other hand, it may also benefit from the increase in the market price of TWEE.

Some parts of the current system are centralized. This decision was made to ensure the effective implementation of the project. An example of centralization is the use of proxy smart contracts throughout the architecture. This is not only to ensure that the system can be easily upgraded, but also to give the engineering team a certain degree of control, which requires trust from users. Although these aspects will be phased out over time, it is important to understand the risks inherent in the current system structure.

Correspondence Strategy

As a decentralized protocol, the Tweepaa team is committed to decentralization and censorship resistance. As the system matures, this will be a gradual process.

Another important area is community governance. We will initiate regular community governance to ensure that the project goals are consistent with the collective will of community members. Another aspect of community governance is the shift to a formal change management process. We have introduced TIP (Tweepaa Improvement Proposals) so that the community can propose changes to the system to ensure that all stakeholders can fully understand and measure any changes to the system.

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