MINGO

Whitepaper

Mingo – the message aggregation app based on an ecommerce ecosystem

HAVE YOU BEEN MINGOED?

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CONTENTS

1. ABSTRACT

We at Mingo believe that dynamic and instant messaging is critical in today's fast moving world, and right now there is an issue with too many people using too many different chat channels. This can result in overload, missed messages, confusion, delays in response times and in some cases a breakdown of communication. The team has successfully developed a technology which solves this problem and aims to introduce cryptocurrency to the mainstream market while doing so.

Mingo, a partner with Hedera Hashgraph, is a free multi-channel messenger app that puts all your conversations in one platform by bringing together some of the most popular messaging apps **(Facebook, Facebook, Twitter, Steam, Discord, Slack, Skype and IRC Cloud)** into one easy to use stream under your contacts name.

The base platform solves the issue of finding and connecting with various conversations from all of your contacts on different apps; this will make Mingo the goto app for message simplification and real-time connectivity.

The Mingo Plugin Economy will solve the issue of purchasing products and services from authenticated and trusted merchants and service providers with the use of micropayments (something which is currently too costly to do using conventional payment methods).

MingoCoin is the easy-to-use, widely accepted within Mingo ecosystem as a means of payment for services and products in the Mingo Plugin Economy. Mingo users will only have to hold one denomination of token to pay for products and services in the Mingo ecosystem.

The Mingo Plugin Economy will deliver easy access to many offerings presented in MingoCoin.

2. INTRODUCTION

Challenges

Currently only 1% of the world's population use cryptocurrency - yet 75% of internet users use messaging apps. The fastest and easiest way to introduce cryptocurrency to the rest of the world is through the familiar interface of a messaging app. Unlike CryptoKitties and other distracting games, MingoCoin will deliver real-life usability and functionality.

Less than 0.05% of the world population is actively participating in cryptocurrency (Hileman & Rauchs, 2017) – however, with the continued rise of Bitcoin there is an appetite to learn more. We see the shift of mainstream attention from 'Bitcoin is fraud' from Jamie Dimon to 'Bitcoin is Gold' from JP Morgan traders looking to get into Bitcoin Futures.
While fear is being diminished - complexity of cryptocurrency use is still an issue. This is where Mingo can bridge the gap using its unified messaging and inbuilt cryptocurrency transactions – sending MingoCoin is as easy as sending a text.

Users will come for the user-centric messaging and stay for the easy of cryptocurrency use. With 2 billion+ mobile users using different messaging apps there is a huge opportunity to break into this market.

Right now, we are solving a problem with the spiderweb confusion of messaging apps. It is common to have to search for content across any number of apps on our mobile.

This is time consuming and frustrating. Having all messages from one user under one app (while also displaying the channel of origin) will greatly enhance our users' experience. In time, we aim to be the messaging aggregator app of choice so we need only say to our contacts – go on, Mingo me!

We will then solve the complexity issue of sending cryptocurrency using MingoCoin.

There is a huge appetite to get involved with cryptocurrencies but the entry barriers of comprehension are staggeringly high to non-crypto people.

When we make it as easy to send to cryptocurrency as a text, we will harness the interest and involvement of the millions of crypto-curious people.

MingoChat

In a sentence, MingoChat simplifies message confusion.

Discord	Facebook	IRCCloud	Skype	Slack	Steam	Twitter

Currently the following channels are supported:

- Discord: 45M registered users; geared toward gamers and developers.
- Facebook Messenger: 1.57B daily mobile users.
- IRCCloud: 16K users.
- Skype (in beta): 300M active users.
- Slack: 5M daily users.
- Steam: 125M registered users with 7M-10M users online at any given time.
- Twitter: 328M monthly active users.

We will develop future provider connections. The providers on the roadmap include:

Telegram	WhatsApp	Blizzard Chat	Google Hangouts	Instagram	Kik Messenger	Line

Linkedin	Origin Chat	Renren	WeChat

- Telegram: 200M monthly users.
- WhatsApp: 1.3 billion active users
- Blizzard Chat: 41M monthly gamers.
- Google Hangouts
- Instagram: 700M daily users.
- Kik Messenger: 300M registered users.
- Line: 217M monthly users.
- LinkedIn: 106M monthly users.
- Origin Chat: 30M gamers.
- Renren: 242M registered users. Popular in China.
- WeChat: 938M monthly users. Popular in China.

Future MingoChat Features

Future features such as global text searching, video and voice sessions, chat room support, sending attachments, and, of course, sending funds are just some of the features on the roadmap for MingoChat.

Starting users off with a messenger is the key to success. Mingo's familiar and simple to use interface ensures that users will find value in the core app while slowly introducing them to MingoCoin. MingoCoin will be held in the in-built MingoWallet.

4. MINGO PLUGIN ECONOMY

Overview

MingoChat allows you to unify accounts from all your favorite messaging providers into one app. This means no more switching between apps to receive and send messages to/from your contacts. This will generate an active community of users (see MingoChat explained for its key benefits).

The Mingo Plugin Economy enables merchants and service providers to sell to the active Mingo community with MingoCoin as the token to operate with the ecosystem.

All Plugins are opt-in for the users and range from a wide array of industries, sectors and interests. Merchants and Service providers setup their plugin and offer their goods and services on the Mingo ecosystem using MingoCoin, with a fraction of all revenue generated being shared with Mingo for the services provided by the company. Mingo users can decide which of the many plugins they will want to use (from gaming, to shopping, and many more).

The cost of purchasing the goods and services is denominated in MingoCoin or indeed can be free.

The Mingo Plugin ecosystem derives revenue from fees based on transactions between the Mingo Plugins and the Mingo users.

Each merchant plugin has the capacity to earn revenue, use the Mingo ecosystem for lead generation or to just for general self-promotion.

Mingo will ensure the user interface and experience is trusted, hassle free and easy to use.

At Mingo we will build the first plugins, showing ease of use and proof of concept before offering an open API for other organisations to add their plugins for the benefit of the Mingo community, as well as SDK to engage developers - this will create a valuable marketplace for users, in the same way people can choose to access apps in the Apple or Android store.

The first plugin built by Mingo is a MingoWallet, which is a multi-currency crypto wallet, which will enable users to make payments in cryptos easily as sending a text. We aim to make cryptopayments as real-time as possible by using some of the most advanced and innovative technologies in the crypto space.

The Mingo Ecosystem consists of:

1. Sample merchant and service providers:

- Music artists
- News providers
- Fashion outlets
- Mobile operators
- Shops, hotels and restaurants
- Transport providers – flights, trains, taxi
- Hotels and hospitality – rooms, meals, events
- Graphic design – websites, collateral, emojis
- Grocery outlets – deliveries, special orders
- Charities – donations, campaigns
- Celebrities – exclusive merchandise
- Loyalty platforms – discounting goods
- eSports platforms – games of skill
- Event promoters – ticket sales
- Advertisers – brand promotion and opt-in advertising
- Gift Vouchers – merchants may produce vouchers for sale and use on the platform

2. Individuals who interested in messaging and simple crypto payments

- Individuals running multiple messaging platform
- Individuals wishing to use one MingoCoin for multiple purchases within the Mingo ecosystem
- Users and share communities following similar interests, eg casual esports players, celebrity fans, sports enthusiasts etc

3. Partnering existing communities

Organisations that already have large user bases that wish to further monetise their community, eg Xunison partner
Communities that wish to onboard their community to raise money for causes (sectoral interests, sporting clubs, choirs, schools)

USE CASES

User case 1:

Celebrity Platform – A celebrity builds an exclusive plugin in the Mingo Ecosystem. The platform offers exclusive information, data, offers and merchandise to the Mingo users. Advance or premium ticket sales can be offered to Mingo users, Mingo users purchase the tickets using MingoCoin. The celebrity collects their MingoCoin less the agreed transaction fee which is retained by Mingo. The tickets are shipped / emailed to the Mingo users.

User case 2:

Casual eSports – Mingo's second plugin will be developed by the company itself – casual eSports. Mingo will launch a game of skill. Mingo users can decide to enter the game of skill. There is an entry fee to contest each game either with another Mingo user or in a micro tournament with multiple players. The winner of the game receives the MingoCoin from the entries less a percentage which is retained by Mingo.

The MingoCoin winnings are deposited directly into the winning player's MingoWallet, less the transaction fee. Players may challenge each other as many times as they wish.

User Case 3:

Advertising – Advertising companies or brands install a plugin to promote their goods. The advertising company purchases MingoCoin. When Mingo users opt-in to the advertising they receive MingoCoin in reward.

In addition, Advertising companies include product or services for sale in their plugin. Mingo users purchase these using MingoCoinas a payment method, with an agreed transaction fee going to Mingo.
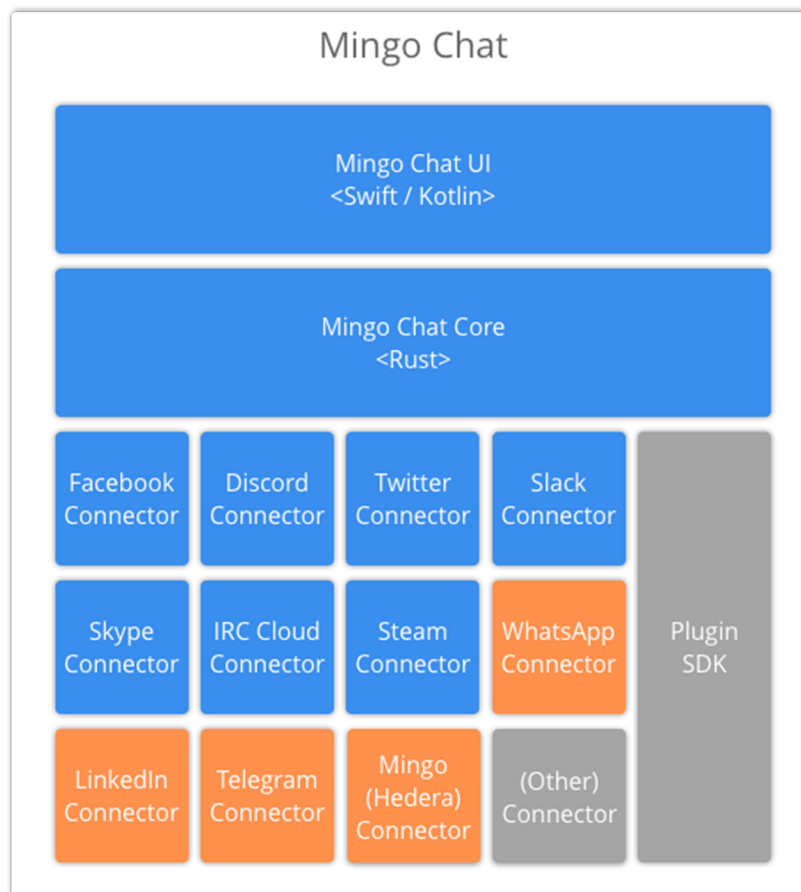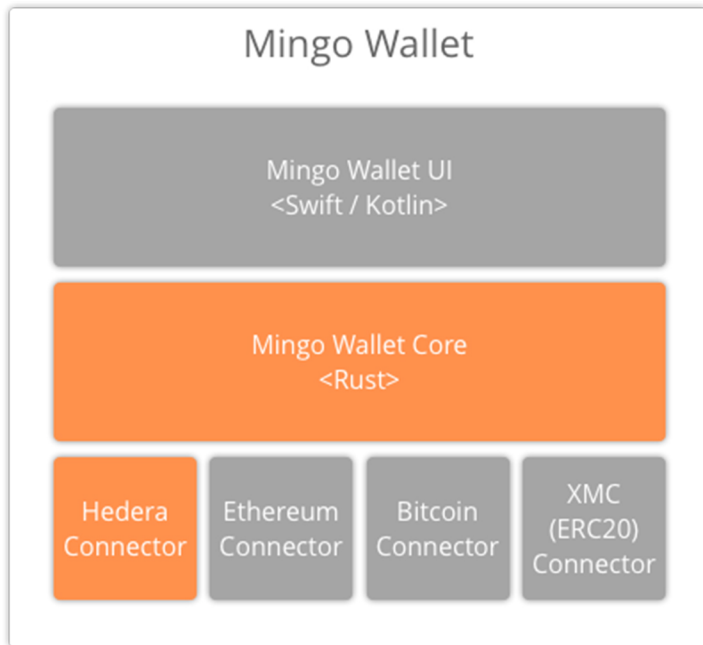
Monetization:

A percentage of any fees and transactions earned across the Plugin Economy will accrue to Mingo. These can be altered to reflect corporate, charitable or community entities.

Mingo will earn a percentage of advertising revenue from brands that avail of opt-in advertising.

Onboard communities who avail of the app and allow for sale and billing of services will also contribute to Mingo's revenue.

5. TECHNOLOGY

Mingo Wallet

Mingo Wallet UI
<Swift / Kotlin>

Mingo Wallet Core
<Rust>

| Hedera Connector | Ethereum Connector | Bitcoin Connector | XMC (ERC20) Connector |

Mingo Play!

Mingo Play! UI
<Swift / Kotlin>

Mingo Play! Core
<Rust>

| Mingo Match (Game) | Mingo Pilot (Game) | Mingo Snake (Game) | Mingo Play! SDK |

Mingo Chat

Mingo Chat UI
<Swift / Kotlin>

Mingo Chat Core
<Rust>

Facebook Connector	Discord Connector	Twitter Connector	Slack Connector	Plugin SDK
Skype Connector	IRC Cloud Connector	Steam Connector	WhatsApp Connector	
LinkedIn Connector	Telegram Connector	Mingo (Hedera) Connector	(Other) Connector	

H A S H G R A P H

What is Hadera?

Hedera is both an organization and distributed ledger platform that resolves the factors that constrain
adoption of public DLT by the mainstream.

What is hashgraph?

The hashgraph data structure and consensus algorithm provides a new platform for distributed consensus. This introduction gives an overview how hashgraph works, and of some of its properties. The goal of a distributed consensus algorithm is to allow a community of users to come to an agreement on the order in which some of them generated transactions, when no single member is trusted by everyone. In this way, it is a system for generating trust, when individuals do not already trust each other. Hashgraph achieves this in a fundamentally new way.

A blockchain is like a tree that is continuously pruned as it grows - this pruning is necessary to keep the branches from growing out of control. In hashgraph, rather than pruning new growth, it is woven back into the body.

In both blockchain and hashgraph, any member can create a transaction, which will eventually be put into a container (the "block"), and will then spread throughout the community. In blockchain, those containers are intended to form a single, long chain. If two miners create two blocks at the same time, the community will eventually choose one to continue, and discard the other one. It's like a growing tree that is constantly having all but one of its branches chopped off.

In hashgraph, every container is used, and none are discarded. All the branches continue to exist forever, and eventually grow back together into a single whole. This is more efficient.

Furthermore, blockchain fails if the new containers arrive too quickly, because new branches sprout faster than they can be pruned. That is why blockchain needs proof-of-work or some other mechanism to artificially slow down the growth. In hashgraph, nothing is thrown away. There is no harm in the structure growing quickly. Every member can create transactions and containers whenever they want. So it is very simple, and tends to be very fast.

Finally, because the hashgraph doesn't require pruning and therefore is simpler, it allows more powerful mathematical guarantees, such as Byzantine agreement and fairness. Distributed databases such as Paxos are Byzantine, but not fair. Blockchain is neither Byzantine nor fair. Hashgraph is both Byzantine and fair. The hashgraph algorithm accomplishes being fair, fast, Byzantine, ACID compliant, efficient, inexpensive, timestamped, and DoS resistant.

COST: The hashgraph is inexpensive, in the sense of avoiding proof-of-work. Individuals and organizations running hashgraph nodes do not need to purchase expensive custom mining rigs. Instead, they can run readily available, cost-effective hardware. The hashgraph is 100% efficient, wasting no resources on computations that slow it down.

EFFICIENCY

The hashgraph is 100% efficient, as that term is used in the blockchain community. In blockchain, work is sometimes wasted mining a block that later is considered stale and is discarded by the community. In hashgraph, the equivalent of a "block" never becomes stale. Hashgraph is also efficient in its use of bandwidth. Whatever is the amount of bandwidth required merely to inform all the nodes of a given transaction (even without achieving consensus on a timestamp for that transaction), hashgraph adds only a very small overhead beyond that absolute minimum. Additionally, hashgraph's voting algorithm does not require any additional messages be sent in order for nodes to vote (or those votes to be counted) beyond those messages by which the community learned of the transaction itself.

THROUGHPUT

The hashgraph is fast. It is limited only by the bandwidth. If each member has enough bandwidth to download and upload a given number of transactions per second, the system as a whole can handle close to that many. Even a fast home internet connection could be fast enough to handle all of the transactions of the entire VISA card network, worldwide.

CRYPTOGRAPHY:

All communications are encrypted with TLS 1.2, all events are digitally signed, and the hashgraph is constructed using cryptographic hashes. All the algorithms and key sizes were chosen to be compliant with the CNSA Suite security standard. This is the standard required for protecting US government Top Secret information. It specifies using AES-256, RSA 3072, SHA-384, and ECDSA and ECDH with p-384 and using ephemeral keys for perfect forward secrecy.

ASYNCHRONOUS BYZANTINE FAULT TOLERANCE:

The hashgraph is asynchronous Byzantine Fault Tolerant. This is a technical term meaning that no single member (or small group of members) can prevent the community from reaching a consensus. Nor can they change the consensus once it has been reached. Each member will eventually reach a point where they know for sure that they have reached consensus.

Blockchain does not have a guarantee of Byzantine agreement, because a member never reaches certainty that agreement has been achieved (there's just a probability that rises over time). Blockchain is also non-Byzantine because it doesn't automatically deal with network partitions. If a group of miners is isolated from the rest of the internet, that can allow multiple chains to grow, which conflict with each other on the order of transactions.

It is worth noting that the term "Byzantine Fault Tolerant" (BFT) is sometimes used in a weaker sense by other consensus algorithms. But here, it is used in its original, stronger sense that (1) every member eventually knows consensus has been reached, (2) attackers may collude, and (3) attackers even control the internet itself (with some limits). Hashgraph is Byzantine, even by this stronger definition.

There are different degrees of BFT, depending on the assumptions made about the network and transmission of messages.

The strongest form of BFT is asynchronous BFT- meaning that it can achieve consensus even if malicious actors are able to control the network and delete or slow down messages of their choosing. The only assumptions made are that more than **2/3** are following the protocol correctly, and that if messages are repeatedly sent from one node to another over the internet, eventually one will get through, and then eventually another will, and so on. Some systems are partially asynchronous, which are secure only if the attackers do not have too much power and do not manipulate the timing of messages too much. For instance, a partially asynchronous system could prove Byzantine under the assumption that messages get passed over the internet in ten seconds. This assumption ignores the reality of botnets, Distributed Denial of Service attacks, and malicious firewalls..

Why is Mingo building on Hedera Hashgraph?

The Mingo team is delighted to be one of the first companies to embrace such an exciting new technology. Joe Arthur, CEO of Mingo, is excited about the prospect of using Hedera. "As with everyone in the distributed ledger space, we are concerned with speed and security.

Hashgraph, and specifically Hedera, is the next step in this field and we are very excited about the benefits our business will experience by leveraging hashgraph. Mingo solves the problem of messaging app chaos and hashgraph offers the most secure, fairest, and fastest distributed ledger technology platform available today."

Mingo will use hashgraph to power the messaging back-channel as well as to power the eSports match-making and match settlement.

H A S H G R A P H

Overview of Swirlds Hashgraph:
Learn More
https://bit.ly/2GYDYbY

Swirlds

Swirlds and Sybil Attacks:
Learn More
https://bit.ly/2E60ehb
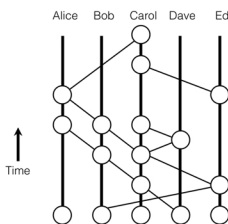
Hashgraph Consensus: Fair, Fast, Byzantine Fault Tolerance
Learn More
https://bit.ly/2HCCCTn

BLOCKCHAIN

Dictatorships, Democracy, and Blockchain:
Learn Mor
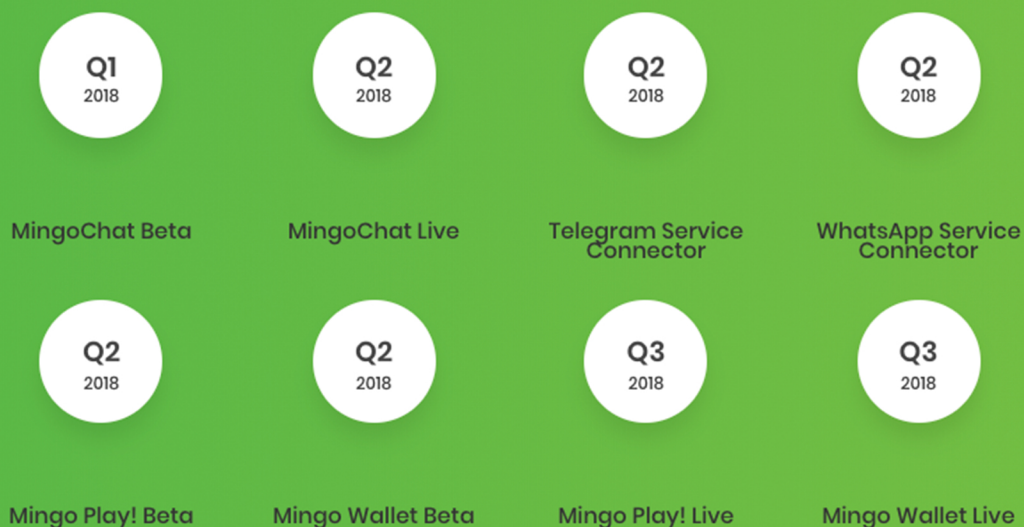https://bit.ly/2E9QvWWe

6. ROADMAP

Mingo delivered its first app back in 2017 as a MVP. However, such was the interest that more than 50,000 downloads of the app happened in just two months. Users of the alpha Mingo app were also distributed geographically across the world with people coming from more than 90 countries.

In January 2018 Mingo launched its new and improved alpha app to a closed test group. Feedback was very positive and within six months, the Mingo development team had moved from closed beta to open beta. Again, downloads have been very strong with strong anticipation from the Mingo community for addition messaging platforms to be added.

Next up on the Mingo Road map is the addition of key platforms, including Telegram and What'sApp. These will be delivered in Q2 of 2018.

ROADMAP

Q1 2018	Q2 2018	Q2 2018	Q2 2018
MingoChat Beta	MingoChat Live	Telegram Service Connector	WhatsApp Service Connector
Q2 2018	Q2 2018	Q3 2018	Q3 2018
Mingo Play! Beta	Mingo Wallet Beta	Mingo Play! Live	Mingo Wallet Live

2019 & BEYOND

Plans for 2019 include the addition of Line, RenRen , KaikoTalk, Kik, QQ and other service connectors to meet the need of our user base. The order for the implementation of these channels will be determined by user data and app adoption in certain markets. We will continue to build strong

Plans for 2019 include the addition of **Line, RenRen , KaikoTalk, Kik, QQ** and other service connectors to meet the need of our user base. The order for the implementation of these channels will be determined by user data and app adoption in certain markets. We will continue to build strong strategic partnerships with a view to including several new token economy plugins in 2019. We will also strengthen the number of altcoins offered through our wallet.

7. TOKEN UTILITY

The MingoCoin is a utility token which will be used as a payment method for goods and services on the Mingo ecosystem.

The MingoCoin will be purchased by users during the TGE for use on the Mingo ecosystem. Users will be able to give tokens to other users, use them as a payment method for goods and services or donate their tokens to charitable causes.

MingoCoin can also be earned on the Mingo ecosystem through opt-in advertising where users can decide to watch an advertisement in return for a reward expressed in MingoCoin.

With MingoChat you can view contacts from different provider accounts. This allows you to have Mingo contact for every real-life person, instead of multiple contacts, spread across multiple accounts, in different apps.

By aggregating your messages your discussion feed will show all your conversations with a single contact in a single feed.

We know you care more about what your friends have to say than which app they use to say it.

8. TOKEN SALE

- Opening and closing dates for the sales of tokens.
- Budget allocation
- Distribution of tokens
- Presale
- Presale bonus program
- Token Sale
- Token price strategy
- Bounty Program
- How founders and advisors may choose to liquidate our token   allocations (including whether there are any restrictions on our ability to sell).

TGE Schedule

TGE schedule
Private Sale

Pre TGE participants >1<10 ETH get a 30% bonus
Private sale Min contribution 10 ETH

>10<50 ETH get a 30% Bonus
>50<120 ETH get 35% Bonus
>120 ETH get a 40%Bonus

In all cases there will be a lock-up period of 6 months for the bonus

**Private sale Begins on Tuesday 13th March at 10PM EST
Public sale begins April 9th 23.00 GMT**

|	
Pre TGE contributors	13%
Founders and core team	15%
Reserve	15%
TGE including private and public sale	45%
Advisors and future employees	7%
Marketing	5%

Planned Use of Funds

8,000 ETH = everything on our roadmap. Includes all purpose dev team to build and maintain chat, wallet, esports, and plugins.

15,000 ETH = dedicated games team + dedicated plugins team. Faster releases in all modules.

25,000 ETH = dedicated wallet team. Includes enhanced wallet features.

45,000 = All tiers include 3 yr runway, marketing, bizdev, admin, etc.
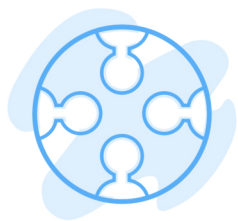
9. TEAMS AND ADVISORS

Mingo has gathered a strong team of professionals to lead the project and is well supported by high profile, technically expert and geographically well positioned leaders.

Team

Fran Rooney is Chairman. As CEO of the cryptography and data security company, Baltimore Technologies, Fran took the company from a small operation to a global enterprise with a market cap of $13.6 billion; twice named Ireland's Company of the Year. Fran was also presented with the 2000 Businessman of the Year by the President of Ireland and 2001 Entrepreneur of the Year by the Bank of Ireland. He is currently a barrister-at-law.

FRAN ROONEY
CHAIRMAN

Joe Arthur is co founder and CEO. A serial entrepreneur, Joe has dedicated the past three years into making Mingo a reality. He has built a powerful team, forged strategic relationships and built trust with financial institutions and the trading community. Travelling the world to form connections, his vision led him through the successful token sale and into the full TGE in March 13th 2018

JOE ARTHUR
CO FOUNDER & CEO

Dee Arthur is president and co founder. Dee is the brainchild behind Mingo and worked to develop the initial concept for the app. Dee is an entrepreneur and business owner, starting her first business at the age of 18 and has since run numerous businesses. She worked as National Operations manager for an international franchise chain. She's negotiated large contracts with companies such as Ryanair for distribution of a range of products.

DEE ARTHUR
CO FOUNDER & CEO

Ken Anderson is CTO. He is also the Chief Developer Advocate for Swirlds' hashgraph. He has more than 20 years of experience in system design and software architecture, Ken is a serial entrepreneur. He's built a team of award- winning engineers and often consults as interim-CTO for companies during periods of restructuring. Ken was the lead contributor to the TM Forum's REST API design guidelines, now used throughout the $2 trillion global telecom industry.

KEN ANDERSON
CTO

RYAN LECKEY
LEAD ENGINEER

Ryan Leckey is lead engineer and serial technology entrepreneur. He is a Github superstar; contributing to and maintaining many high-profile open source projects. Ryan's projects have won awards and he's personally won hackathons put on by both Intel and the TM Forum. He's a serial entrepreneur. As CTO he has managed small-to-large software integration and development projects.

GERRY MCDONNELL
FINANCIAL ADVISOR

Gerry McDonnell, Finance Advisor
Gerry is a Chartered Accountant with extensive experience in industry. Gerry is a Fellow of the Institute of Chartered Accountants in Ireland (FCA) since 2004,
having qualified as an ACA in 1994. He has extensive business and accountancy experience both in industry and practice and has also run and managed his own accountancy practice in partnership.

JILLIAN GODSIL
PRO

Jillian Godsil is PRO with 30 years' experience in International PR in Sydney, Singapore, London and Dublin. She was PRO of Iona Technologies (Ireland's first company to float on NASDAQ). She changed the law in Ireland in 2014 and is a former European Parliamentary candidate (on an anti-austerity ticket).
She is a freelance journalist with CryptoCoin.News, The Irish Independent and The Irish Times. She has her own radio show on DublinCityFM. Her first job after graduating from Trinity College was as a systems analyst with JP Morgan.

Advisors

Ray Walshe, Advisor
Ray has more than 30 years of experience in engineering, technology, and software projects with organizations including Electric Ireland, Ericsson, and Siemens. He is a National Standards Authority of Ireland (NSAI) recognized expert in emerging technologies like blockchain and distributed ledger platforms, Internet of Things, and smart city initiatives.

RAY WALSHE
ADVISOR

Ryan O'Donovan, Strategic Partner
Ryan is the CEO of Xunison, a software/hardware development company which deals with some of the largest companies in China. He focuses on smart homes, software and user interface design for telecommunication companies, white label customers, and factories in China.

RYAN O' DONOVAN
STRATEGIC PARTNER

Reuben Godfrey, Blockchain Advisor
A co-founder of the Blockchain Association of Ireland, Reuben is also a founder of the Irish Chamber of Commerce in Slovakia and sits on the NSAI National Mirror Committee to ISO TC 307. He has held senior roles for major MNCs and startups in pharma, tech and telecoms globally. He speaks and writes on Blockchain internationally.

REUBEN GODFREY
BLOCKCHAIN ADVISOR

Michael Corcoran, Business Strategy Advisor
Michael has 13 years of experience in financial services including portfolio management and development. He has 12 years of experience and qualification in Currency and Commodities trading. He provides consulting services to companies looking to develop internationally.

MICHEAL CORCORAN
BUSINESS STRATEGY
ADVISOR

Stephen Taylor, Industry Advisor
Stephen is currently the Senior Service Manager at Microsoft, operating out of Redmond, Washington. He has a broad background with varying technologies and international markets. He has a proven track record of leading global virtual teams to deliver software products and services and vast experience with early stage startups.

STEPHEN TAYLOR
INDUSTRY ADVISOR

DR PAUL ENNIS
TECHNICAL ADVISOR

CATHAL GLACKIN
ADVISOR

MIKE RAITSYN
ADVISOR

SAEED HAREB AL DARMAKI
ADVISOR

Dr Paul Ennis, Technical Advisor
Paul is a Lecturer / Assistant Professor in Management Information Systems in the College of Business, University College Dublin. His current research interests are related to Bitcoin, dark net marketplaces and blockchain technology. He is a contributor to CoinDesk Magazine.

Cathal Glackin, Advisor
As Principal Operations Engineering Manager at Microsoft, Cathal manages a global team of Service Operations Engineers, Service Engineers, Infrastructure Engineers, and Service Managers that deliver Enterprise Development Services at Microsoft.

Mike Raitsyn, Advisor
Serial entrepreneur with 12 years of experience. Founder of leading internet marketing services in Eastern Europe with total turnover over $100mil in 2013/14.
7 years' professional investment experience. As a business angel and Mirafox Venture Fund Managing Partner invested in 20 IT startups.

Over 7 years' experience as a qualified investor working with structured investment products. Over 5 years in trading stock and exchange-traded funds (ETFs) at NYSE, NASDAQ, and European stock exchanges. Author of professional software for traders and investors, expert in social trading. First started investing in crypto assets in 2012. Founder of ICObox.io, blockchain enthusiast, ICO adviser, speaker.

Saeed Hareb Al Darmaki, advisor
Saeed is Co-founder of Alphabit Digital Currency Fund and Managing Director at Binary Financial. He has been a Fixed Income & Treasury specialist for a large sovereign wealth fund since May 2013 and previous to that an Operations specialist since October 2009. His financial analysis, portfolio and cash management skills are well recorded in the financial industry within the UAE.

Early in his career he has also had experience in customer service and mortgage administration roles. He is extremely excited to be part of the team and will use all his skills and experiences to help Mingo reach its ambitious targets and develop its community
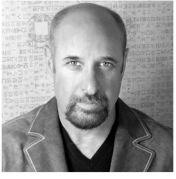
DAVID A. COHEN
NORTH AMERICAN
ADVISOR

David A. Cohen is founder and Chairman of Dcntral, a blockchain-based software company that enables true cybersecure exchange of value for the machine economy. He was the founder and CEO of Infotility where he pioneered the "Grid Edge" unlocking multi-billion dollar software markets and creating the industries first artificial intelligence-based software platform - GridAgents™.

David is founding Member Emeritus of the GridWise Architecture Council (GWAC) which was instrumental in launching the vision for the SmartGrid industry. He is a former member of IOTA and is advisor to several Cryptocurrency blockchain ventures including Advisor to Hashgraph.

MAURY G
SENIOR ASIAN
ADVISOR

Maury G, Maury is an entrepreneur investor, mentor and advisor that has worked with fortune 500, startups and management consultants over the past 18 years.

PARTNERS

Hedera Hashgraph

The Hedera hashgraph platform will offer a public, distributed ledger that enables anyone to easily develop globally distributed applications. Developers can build secure, fair, lightning fast distributed applications on top of the Hedera hashgraph platform.

"Mingo is an innovative startup addressing the very real issue of digital message overload," said Mance Harmon, CEO of the Hedera Hashgraph Council. "We are pleased that they have selected the Hedera hashgraph platform to help bring digital sanity to our everyday experience of mobile communications."

Xunison

Xunison is an international home automation and entertainment device company with over 20 million subscribers. The arrangement between Mingo and Xunison is that Xunison will install Mingo on approximately 100,000 devices each month which will help Mingo reach a minimum of 1.2 million users within the first year.

Mingo will on-board new Xunison subscribers and will be encouraged to make their subscription payments through Mingo to Xunison.

Xunison will also incorporate MingoCoin with its online market, allowing over 2,500 vendors to accept payment via Mingo and MingoCoin as a payment method.

Finally, Xunison has a strong presence in China. Mingo and Xunison will work jointly to prepare Mingo for adoption by Xunison's Chinese subscribers, including i18n support, local customer support, and regional promotions.

CYFX

CYFX provides money transfer and foreign exchange services that are simpler, faster and cheaper than most other services. CYFX is a regulated entity located in Ireland. Mingo and CYFX are jointly exploring the technical details of offering a payment card to serve MingoCoin users.

Enterprise Ireland

Mingo won the Enterprise Ireland Competitive Fund.
"Winning the Enterprise Ireland Competitive Feasibility Fund is a reflection of the potential we see with Mingo to fulfill a market need that is currently being underserved and undervalued. Our expectations with fund winners such as [Mingo] are demanding; to see the company grow rapidly through export revenue and job creation is the ultimate goal, and this feasibility fund helps support the business achieve an investment-ready offering. We look forward to supporting [Mingo] on their journey to success."

Mark Atterbury, Regional Development Executive, Enterprise Ireland.

10. BUDGET

- Research & Development: 30%
- Sales & Marketing: 40%
- Operations Development: 13%
- Security & Legal: 10%
- Customer Support: 7%

Our roadmap assumes development of all features for the Mingo app and Plugin platform, as well as well as a strong sales and marketing support to accelerate adoption by consumers and merchants.

Research & Development costs cover all R&D expenses, including design and development of smart contracts, cryptographic mechanisms, onboarding the new messenger apps and interfaces, SDK, etc.

Sales & Marketing budget will be allocated on acquisition of both merchants and consumers.

Operations Development costs include salaries of all Mingo employees excluding the R&D team.

Security & Legal costs include all legal and security expenses associated with expansion of the Mingo and the Mingo Plugin Economy.

Customer Support will look after both B2C support as well as Merchant / developer support.

5%
10%
15%
30%
40%

Research & Development
Sales & Marketing
Operations Development
Security % Legal
Customer Support
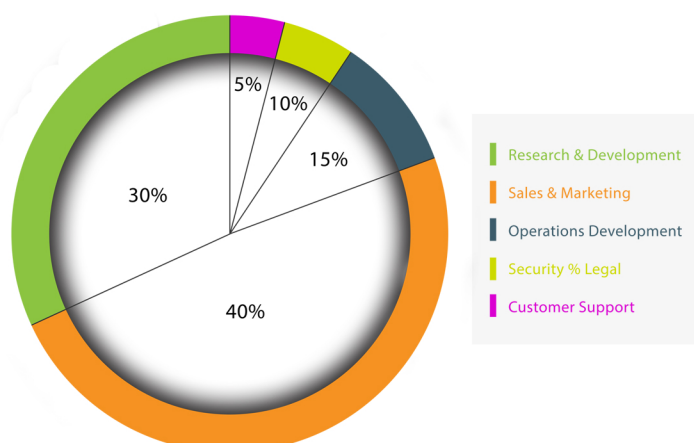
MingoCoin (MGC) is an ERC20-compliant token contract that will be issued on the Ethereum public blockchain. The contract will be developed prior to the completion of the ICO and publicly available for review.
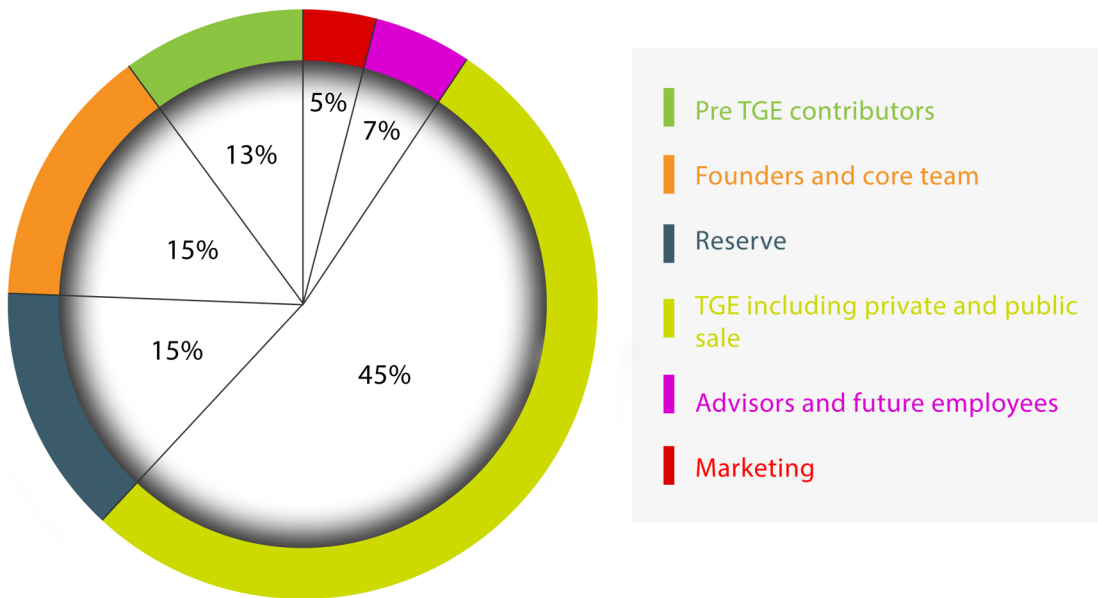
Distribution

The Mingo team values the contributions of early adopters and supporters which is why 58% of all MGC will be issued to Pre-ICO and ICO participants. 10% will be allocated for Mingo User Rewards. 20% will be warded to founders, early bird purchasers, and future employment incentives.

Founder reward pool will not be issued immediately. The Founder's pool will be vested over a 4 year period. The first 25% installment one year after the close of the ICO and 25% every year after.

Pre TGE contributors   13%
Founders and core team   15%
Reserve   15%
TGE including private and public sale   45%
Advisors and future employees   7%
Marketing   5%

Legend:
- Pre TGE contributors
- Founders and core team
- Reserve
- TGE including private and public sale
- Advisors and future employees
- Marketing

KYC

The tokens are not being offered or distributed to,
as well as cannot be resold or otherwise alienated by their
holders to citizens of, natural and legal persons, having their
habitual residence, location or their seat of incorporation in the
country or territory where transactions with digital tokens are
prohibited or in any manner restricted by applicable laws or
regulations, or will become so prohibited or restricted at any
time after this Agreement becomes effective ("Restricted
Persons").

We do not accept participation from the Restricted Persons and
reserve the right to refuse or cancel the MGT token purchase
requests at any time at our sole discretion when the information
provided by the purchasers within the KYC procedure is not
sufficient, inaccurate or misleading, or the purchaser is deemed
to be a Restricted Person.