

Kiyosito

WHITEPAPER

March 05, 2025



São Paulo — Brazil

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Disclaimer

This whitepaper introduces Kiyosito, a decentralized platform that provides real-time, blockchain-backed trade insights through a unique pay-per-notification model. Designed for investors seeking transparency and efficiency, Kiyosito ensures users receive actionable trade notifications securely and reliably. The information provided is not exhaustive and does not establish any contractual relationship. Its sole purpose is to offer relevant insights to potential token holders to help them conduct a thorough analysis before acquiring Kiyosito tokens.

Nothing in this whitepaper constitutes an investment prospectus or solicitation to purchase securities in any jurisdiction. It is not composed in accordance with, nor subject to, any jurisdiction's investor protection regulations.

This document contains forward-looking statements, estimates, and financial projections that involve known and unknown risks. Actual events or results may differ materially from those implied or expressed. The English version of this whitepaper serves as the official reference. Any translations or alternative communications may introduce errors, and in case of discrepancies, this original document prevails.

Kiyosito does not facilitate capital control evasion or investments in foreign assets. No individual is obligated to enter into any contract based on this whitepaper, nor will cryptocurrency or any other form of payment be accepted based solely on its contents.

1 Introduction

Kiyosito is a decentralized real-time trade insights platform that leverages blockchain technology to provide secure, tamper-proof trade notifications. Unlike other decentralized financial platforms, Kiyosito uniquely integrates a pay-per-notification model, ensuring cost-efficiency while delivering real-time actionable insights., offering actionable, blockchain-backed trade notifications. The ITO token powers a pay-per-notification model, ensuring users only pay for active access to insights.

1.1 Key Features

- **Transparency & Reliability:** Blockchain technology guarantees tamper-proof trade insights.
- **Efficient Encryption:** Encrypt once instead of thousands of times.
- **Confidentiality Maintained:** Each user still needs their unique key share to decrypt.
- **Fast Distribution:** FCM handles thousands of notifications in milliseconds.
- **Minimal Blockchain Costs:** Only one hash per insight is stored on-chain.
- **No Bottlenecks:** Parallel processing ensures decryption is fast for all users.
- **Expert Insights:** All trade recommendations are curated by Marcos Eduardo Elias, a seasoned financial analyst.
- **Real-Time Notifications:** Sent via the Kiyosito app (Android & iOS) with detailed trade information.
- **Subscription-Based Model:** Users consume ITO tokens as they receive insights, similar to how collect calls worked in the early telephone era—the user pays only when they receive a notification.

2.1.1 Trade Insights Coverage

At full capacity, Marcos will provide insights on:

- **B3:** 397 tickers
- **NASDAQ:** 3,942 tickers
- **NYSE:** 2,746 tickers
- **Cryptocurrencies:** 16,516 assets

2.1.2 Insight Notification Structure

Each trade insight follows a structured pipeline:

- **Trade Attempt:** Opportunity identified
- **Trade Condition Satisfied:** Market conditions align
- **Trade Executing:** Execution in progress

- **Trade Executed:** Successfully completed
- **Trade Discarded:** Opportunity invalidated

To receive insights, users must install the Kiyosito app and subscribe using ITO tokens. The subscription fee is 10 ITOs per notification, and users are free to pause at anytime.

2 How It Works

Kiyosito operates on two core foundations: delivering real-time, blockchain-backed trade insights and providing a performance-based loan system for startups. This dual approach ensures that investors receive actionable notifications while startups gain access to decentralized financing, fostering a self-sustaining financial ecosystem.

2.1 Insight Generation Process

1. **Market Monitoring:** Marcos continuously scans B3, NASDAQ, NYSE, and major cryptocurrency exchanges for trading opportunities.
2. **Trade Insight Pipeline:** Trades progress through structured stages, ensuring informed decision-making.
3. **Real-Time Notifications:** Insights are pushed instantly to the user's Kiyosito app.

2.2 Subscription Model

- Users must download the Kiyosito app on Android or iOS and create an account.
- Subscriptions are activated using ITO tokens.
- Insights are delivered in real-time as long as the subscription is active.
- The pay-per-notification model represents a groundbreaking innovation in subscription services. It deducts 10 ITOs per notification, ensuring that users only pay for actionable trade data.
- Users can track their token consumption via the app, where they can monitor their token usage transparently.
- **Pause Feature:** Users are free to pause insight reception at any time, providing adaptability for diverse trading strategies while maintaining cost-efficiency.

2.3 Example Notification

- **Asset:** BTC (Bitcoin) or AAPL (Apple Inc.)
- **Trade Type:** Buy/Sell
- **Rationale:** "Strong earnings report; expected price growth."
- **Stage:** Trade Executing
- **Logo:** Displayed for quick identification

2.4 User Flexibility

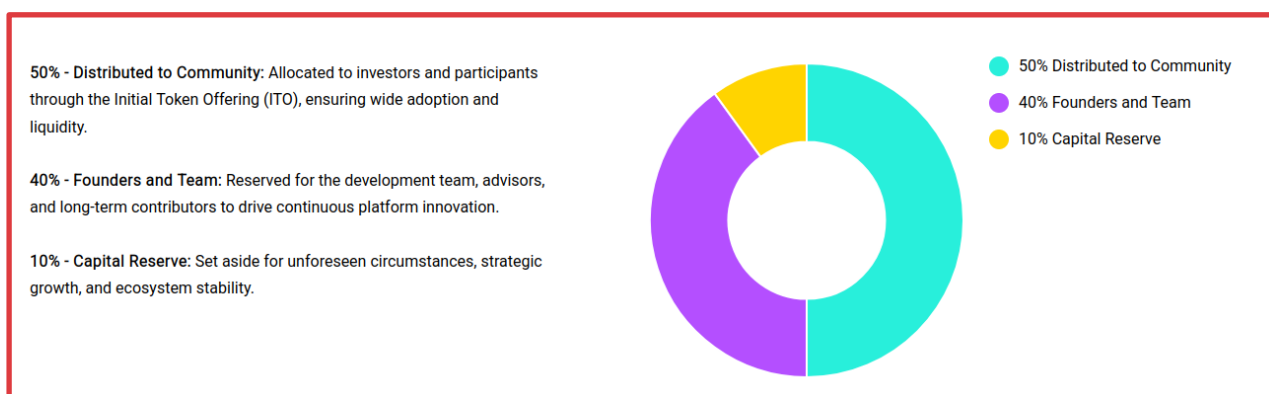
- Users customize notifications (e.g., only stocks or only crypto).
- Past notifications are stored for future reference.

3 Kiyosito Loans Fund: Investment & Loan Flow

The Kiyosito Fund is established through an Initial Coin Offering (ICO), where ITO tokens are issued and sold in exchange for ETH.

3.1 ICO Breakdown

- Total Preminted Tokens: 100,000,000 ITOs
- Exchange Rate: 1 ETH = 1,495 ITOs
- ICO Period: April 1 – May 31, 2025
- Accepted Currency: ETH
- Minimum Investment: 0.01 ETH
- Maximum Investment: 50 ETH
- Hard Cap: \$5 million USD
- **Token Allocation:**



- **Release Date: June 1, 2025**

3.2 Loan Flow

3.3 Fund Creation and Startup Engagement

- Fund Formation: The fund is established using ICO proceeds, held in a dedicated wallet for financing.
- Startup Selection: Startups are evaluated based on growth potential, sustainability, and alignment with project principles.

4.2.1 Startup Financing

- Loan Agreement: Selected startups receive ITO tokens for financing in exchange for a performance-based repayment agreement.
- Token Usage: Startups use the received tokens for operations, product development, and

market expansion.

4.2.2 Conversion to Fiat Currency

- **Token Exchange:** Startups convert ITO tokens to fiat currency (e.g., USD) via supported exchanges.
- **Operational Usage:** Funds are used for salaries, supplier payments, and necessary investments.

4.2.3 Loan Repayment

Kiyosito employs a performance-based loan system to ensure fairness and sustainability in loan reimbursements. Unlike traditional fixed repayment models, Kiyosito dynamically adjusts repayment amounts based on real-world startup performance. This ensures that startups that succeed contribute more to the ecosystem, while those facing challenges are given flexibility to recover.

This model shares similarities with **Islamic finance principles**, which emphasize profit-sharing and risk mitigation. For example, Murabaha (cost-plus financing) and Mudarabah (profit-sharing agreements) ensure that financial transactions are tied to real economic activity, avoiding fixed interest rates. Similarly, Kiyosito adjusts loan repayments based on actual startup performance, allowing successful businesses to contribute more while easing the burden on struggling ones.

Unlike traditional fixed repayment models, Kiyosito dynamically adjusts repayment amounts based on real-world startup performance. This ensures that startups that succeed contribute more to the ecosystem, while those facing challenges are given flexibility to recover.

4.2.4.1 How Repayment Works

- **Initial Loan Allocation:** Startups receive ITO tokens based on their funding needs and growth potential.
- **Performance Evaluation Period:** Over 12 months, startups' financial performance, growth metrics, and key business milestones are tracked
- **Dynamic Repayment Calculation:** The total repayment amount is determined by a Performance Factor (Var), which ranges from -0.5 to 0.5:
- **Positive Var (+0.1 to +0.5):** Indicates strong growth and results in increased repayment.
- **Neutral Var (0):** Indicates stable performance, with the startup repaying the exact loan amount received.
- **Negative Var (-0.1 to -0.5):** Reflects underperformance, reducing the repayment obligation.

4.2.4.2 Performance Factor (Var) Calculation

The Var is determined based on key financial and operational indicators, including:

- **Revenue Growth:** Increase in sales or service adoption.
- **Profitability:** Net income improvements.
- **User Adoption:** Growth in active customers or users.

- Market Expansion: Entry into new regions or sectors.
- Operational Efficiency: Cost optimization and team scaling.

4.2.4.3 Example Scenarios

- High-Growth Startup: A startup that significantly increases revenue, expands its customer base, and achieves profitability may receive a Var of +0.3, meaning a loan of 1 million ITOs will require a repayment of 1.3 million ITOs.
- Moderate-Growth Startup: If a startup maintains stability without significant growth, it may receive a Var of 0, meaning it repays exactly 1 million ITOs.
- Underperforming Startup: If a startup struggles due to economic downturns or market conditions, it may receive a Var of -0.3, reducing its repayment to 700,000 ITOs.

4.2.5 Fairness & Adaptability

- Grace Periods for Challenges: Startups facing unforeseen challenges (e.g., regulatory changes, market crashes) may delay repayment adjustments, subject to community governance.
- Blockchain Transparency: The system is fully transparent, with all Var calculations stored on the blockchain to prevent manipulation and ensure trust.
- Automated Smart Contracts: Smart contracts automate repayments, ensuring seamless execution and avoiding centralized control.

This performance-based approach ensures that startups repay their loans in a fair and sustainable manner, incentivizing growth while maintaining the long-term stability of the Kiyosito ecosystem.

4.2.6 Fiat to ITO Conversion

- Token Buyback: Startups repurchase ITO tokens from the market using operational revenue.
- Repayment Completion: Tokens are transferred back to the fund, fulfilling the contractual obligation.

4.3 Benefits for the Fund and Participants

- Fund Growth: With token repayments, the Kiyosito Fund increases its token holdings, enhancing value.
- Token Value Increase: Buyback demand drives ITO token market value, benefiting holders.

4.4 Funds Usage

Kiyosito's funds will be allocated as follows:

- 10% Platform development
- 20% Marketing and education
- 20% Reserve for unforeseen circumstances
- 50% Loans to startups

5 Market Opportunity & Sustainability

The global demand for real-time financial insights and decentralized financing solutions is growing rapidly as markets become increasingly volatile and interconnected. Investors struggle to access transparent, timely trade insights, while startups often face rigid and unsustainable funding models.

Kiyosito bridges these gaps by combining two groundbreaking financial models:

- **Pay-Per-Notification Model:** Investors only pay for actionable insights received in real-time, ensuring cost-efficiency and transparency.
- **Performance-Based Loan System:** Startups repay loans based on actual business performance rather than rigid fixed terms, aligning financial growth with sustainable ecosystem development.

This dual approach ensures that both investors and startups thrive, creating a self-sustaining blockchain ecosystem.

5.1 Competitive Differentiation

At the moment of writing, we do not see any competitors that have at least one of these models—the pay-per-notification model or the performance-based loan system. Kiyosito stands out uniquely by integrating both, offering blockchain-backed notifications along with an innovative financing approach that aligns startup success with token ecosystem growth. This integration ensures that:

- Investors receive accurate, blockchain-verified insights while only paying for consumed data.
- Startups access fair, performance-based funding without immediate financial strain.
- The ecosystem grows organically, as successful businesses contribute back to the fund, reinforcing long-term sustainability.

5.2 Long-Term Sustainability & Market Impact

Kiyosito's loan-per-performance model ensures that startup success directly benefits the ecosystem. Unlike traditional fixed-repayment structures, Kiyosito dynamically adjusts loan obligations based on real-world financial outcomes:

- **Successful Startups Strengthen the Ecosystem:** If a startup expands and generates higher revenue, its repayment amount increases, reinforcing the value of ITO tokens.
- **Underperforming Startups Gain Flexibility:** If a startup faces challenges, it repays less, allowing time to recover and reinvest in growth, ensuring long-term sustainability.

This model revolutionizes decentralized finance (DeFi) by aligning startup growth, investor interests, and token value appreciation into a single, self-reinforcing loop.

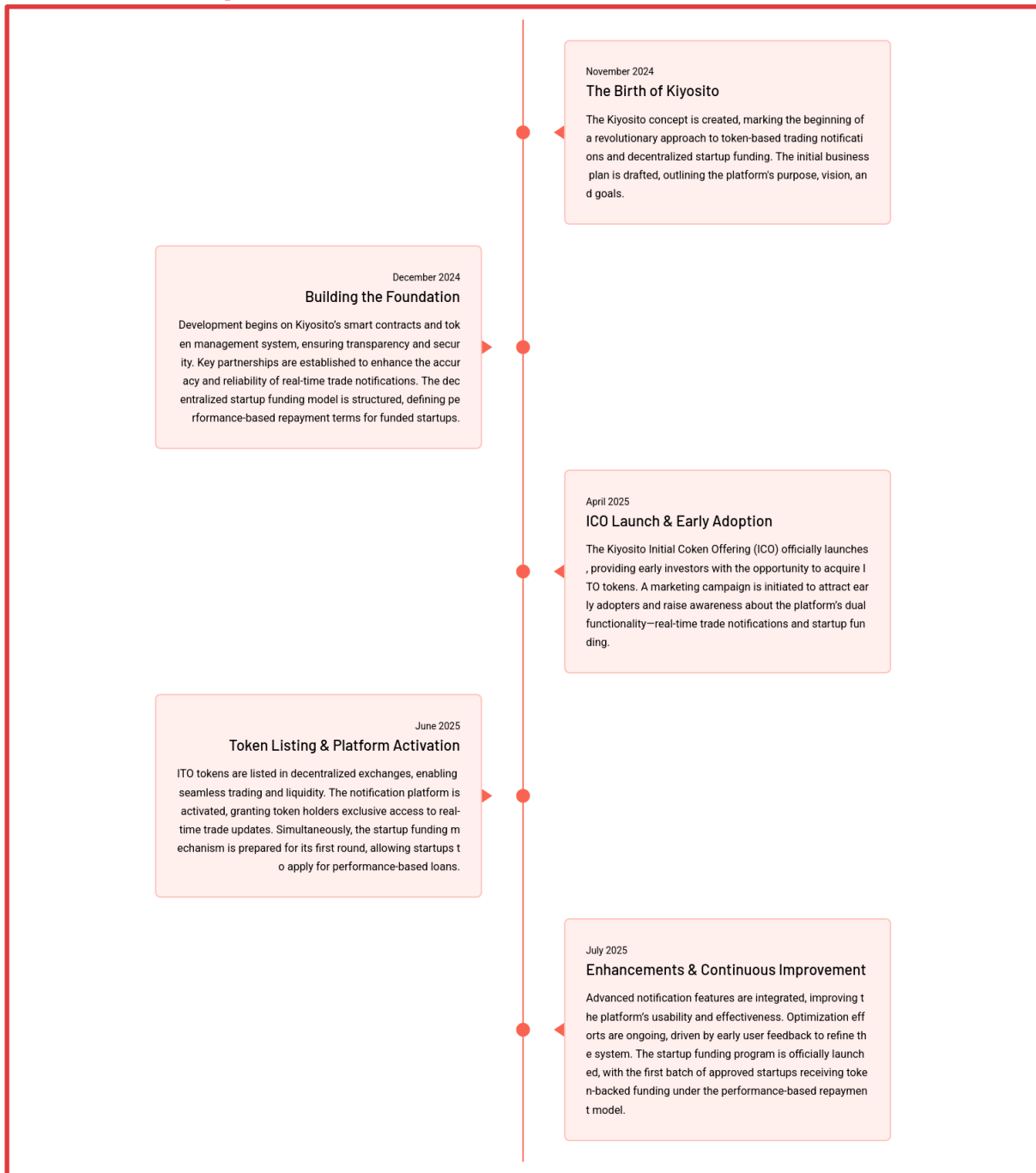
5.2.1 Key Advantages

- **Shared Risk & Reward:** Startups focus on long-term growth rather than rigid repayment

schedules. The ecosystem ensures that both successes and challenges are shared equitably.

- **Blockchain Transparency & Trust:** Smart contracts automate all loan agreements and repayments, eliminating intermediaries and ensuring tamper-proof execution.
- **Continuous Token Circulation & Buyback:** Kiyosito's self-sustaining financial model drives demand for ITO tokens, enhancing long-term value and ecosystem stability.

6 Roadmap



7 Technology

Kiyosito is built on Ethereum's blockchain, ensuring security, transparency, and efficiency for both notification delivery and loan management., leveraging the ERC-20 standard for its ITO token. This ensures high compatibility, robust security, and seamless integration with existing Ethereum-based platforms. The notification engine uses advanced algorithms to process and deliver real-time insights efficiently. Additionally, Kiyosito integrates:

- **Smart Contract Validation:** All smart contracts are validated by OpenZeppelin Defender, ensuring security and compliance.
- **Cross-Platform App Development:** The Kiyosito mobile app for Android and iOS is developed using Flutter, enabling a seamless user experience across both platforms.
- **Version Control & Transparency:** All Kiyosito code is publicly versioned and hosted on GitHub.
- **Notification System:** Kiyosito utilizes Firebase Cloud Messaging (FCM) to handle real-time notifications efficiently.
- **Cloud Infrastructure:** Kiyosito's Pulse Board, the central dispatch system used by Marcos Elias for insights, operates on Hostinger and DigitalOcean cloud services, ensuring 24/7 availability with a 99% SLA uptime guarantee.

This integrated technological infrastructure ensures that both trade notifications and loan management operate seamlessly within a decentralized, secure, and scalable environment.

8 Team

Marcos Eduardo Elias (CEO): Mathematician, engineer, entrepreneur, and trader with extensive experience in financial markets. Founder of several financial institutions, including GAS Investimentos (later Vinci Partners), Empiricus, Turing, and Modena Capital. Specialized in high-frequency trading (HFT), financial analysis, and independent research. Former professor at Ibmecc, Insper, and FGV-SP, with expertise in advanced financial modeling and trading strategies.



Felipe Thomaz Pedroni (CTO): Engineering expert with 18+ years of experience specializing in CPU architecture, HPC, and low-level optimization. Proficient in C, C++, and Python, with extensive work in avionics, multi-core processors, and cybersecurity. Experienced in optimizing system performance and securing critical applications at the hardware level.



9 Contact

For more information, please visit:

- Website: www.kiyosito.io
- Email: contatc@kiyosito.com
- Social Media: [LinkedIn](#)

10 Final Considerations

Kiyosito is at the forefront of decentralized financing, integrating blockchain transparency, a pay-per-notification model, and performance-based lending to redefine crypto-based investments.

10.1 Why This Matters

- For Investors: Kiyosito provides transparent, real-time insights while fostering a self-sustaining ecosystem where token holders benefit from increased demand and liquidity.
- For Startups: Through performance-driven financing, startups receive necessary funding without rigid repayment obligations, allowing them to grow and succeed while aligning with token holders' interests.
- For the Crypto Community: By establishing a sustainable economic model, Kiyosito ensures that blockchain-driven investments remain viable, promoting long-term adoption and utility.

10.2 The Future of Decentralized Trade & Investment

Kiyosito is pioneering the evolution of decentralized trade insights and investment models by seamlessly integrating a pay-per-notification model with a performance-based loan system. Unlike traditional financial platforms that separate trading insights from investment mechanisms, Kiyosito ensures that both components operate within a single, self-sustaining blockchain ecosystem. This approach enhances efficiency, fairness, and innovation, providing investors with real-time, blockchain-verified trade insights while supporting startups through flexible, success-driven financing. By aligning these two pillars, Kiyosito creates a transparent and adaptable ecosystem that redefines decentralized

finance., features not commonly found in existing decentralized financial platforms. Unlike traditional trading insights platforms that rely on subscription fees or centralized data sources, Kiyosito ensures real-time, tamper-proof notifications powered by blockchain. This approach enhances both cost-efficiency and transparency, making it a unique solution in the decentralized finance space., ensuring efficiency, fairness, and innovation in the crypto ecosystem. With its unique structure, Kiyosito is set to shape the future of finance, empowering investors and entrepreneurs alike.

Join Kiyosito today and be part of the future of decentralized finance!