

THE DIVI PROJECT



www.diviproject.org

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The Divi Project White Paper

**A next generation cryptocurrency designed for mass adoption,
using the world's first Smart Wallet™ connected
blockchain and tiered masternode system.**

The Divi Project has a novel solution to solve the biggest and most lucrative problem in the crypto world: "Mass Adoption" by ordinary people. We seek to bring the power of the blockchain to those who now shun it, currently finding it too technical, uninteresting and scary. There has never been a bigger financial opportunity in history, and the Divi Project intends to be first to market with a viable solution.

Our new blockchain allows us to socialize and humanize financial experiences by hiding the "crypto" underneath an easy-to-understand User Interface. This "Smart Wallet™" is being designed to remove all the "pain points" that currently prevent ordinary people from getting excited about cryptocurrencies.

The Divi Project is building a new blockchain that stores names and meta-data along with transactions. With these improvements, our UX is far easier and simpler to learn and use than other cryptocurrencies, allowing us to bring crypto to billions of average users.

Based on a new type of masternode system with many levels, holders of DIVI coins participate in maintaining the network to earn more. We are also creating a market-place of goods and services that can be purchased with them.

DIVI'S CORE INNOVATIVE FEATURES

Smart Wallet™ Technology - Our blockchain's ledger will include additional information that allows our wallet to connect and identify the receiver of funds to be sent, displaying a photo or logo and other information that adds an additional layer of security and helping to avoid sending funds to the wrong place. This addition to the blockchain core also allows for an entirely new set of apps revolving around the smart wallet concept.

Adoption and Community - The "holy grail" of crypto is to make one that ordinary people want to use. For every crypto geek, there's a million more sitting on the side-lines. We believe that the community support behind a coin is even more important to its value than the technology used. We intend to take care of our community of DIVI holders with an enthusiasm beyond every other coin.



We're putting together an expert panel and launching a forum of CEOs in underrepresented market segments (such as women) to advise us on how to make Divi more usable to non-geeks. Nearly every aspect of The Divi Project, from our innovative social features to our "lottery blocks" has been designed to encourage Divi coin owners to become long-term holders and fanatic fans, letting crypto finally reach the masses.

Next Gen Masternode System - We are introducing the world's first tiered masternode system, which encourages people to hoard and buy more DIVI in order to increase their earning rate.

New Ways to Transact and Manage Money - Not just a wallet, but an entire system of managing your money, we are creating new ways to handle your coins so that they work for you. We'll have vaulting, a piggy-bank feature, multiple "pockets", ways to automatically split incoming funds between partners, a way to separate taxes for merchants, etc.

Usability - The Divi Project aims to make improvements to the blockchain and the way we interact with it, so that people enjoy using it and business owners can more easily integrate it into their websites and financial structure.

Education - This is the key to adoption. The Divi Project will offer a web based learning center for complete beginners to advanced users. We will incorporate step-by-step HD video tutorials that will take a complete newbie and progress them through different topics and stages. This will be accompanied by an active community of other users and designated Divi ambassadors to guide newcomers and troubleshoot questions.

DIVI'S BASIC STATS

The Divi Project is a decentralized cryptocurrency market ecosystem that uses Proof Of Stake (POS) with a masternode protocol and wallet designed for wide adoption.

The Divi Project's ICO tokens are ERC20 compliant derivatives of the Ethereum blockchain, and will be tradable immediately upon purchase, with ticker DIVX.

When the Divi blockchain is launched, in early Q2 2018, DIVX holders will be able to exchange them for DIVI, on a 1 to 1 ratio, by sending them from their Ethereum wallet to an address that we will provide. An equal number will instantly be sent to their Divi wallet in exchange.



WHAT ARE TOKENS USED FOR?

The DIVX tokens' primary use is to hold them until we have the Divi blockchain and network ready to go live, at which point you'll be able to exchange them for DIVI.

DIVI tokens will be able to be used for the following things:

- **Earning tokens with masternodes:** Using the software and resources we will provide, you'll be able to earn more tokens. The masternode software you install on your computer becomes a useful part of the overall network and performs the important job of maintaining, updating, and securing the Divi blockchain. In addition to your tokens, you'll be using your computer, electricity, and your time. The tokens you earn will be your payment for your work and expenses.
- **Earn tokens with a staked wallet:** If you keep your tokens in the Divi wallet, you will earn more of them each week. The more DIVI you keep in the wallet, the more you earn. The wallet also supports the Divi network, helping with fast transactions. As with masternodes, this takes your time and resources, and the tokens you earn are to pay you for that.
- **Spend them in our Market:** The Divi Project will set up a proprietary online market, and is working to set up other online stores to accept DIVI. At these locations, you'll be able to spend your DIVI tokens for real world goods.

INTRODUCTION

Our intention is to create the world's best and most useful cryptocurrency ecosystem.

We start with three beliefs:

- Decentralized cryptocurrencies are the future of money and financial transactions, and will steadily grow to completely replace nationalized fiat currencies within 20 years.
- Proof Of Stake is the best reward system for achieving distributed consensus in a blockchain.
- A combination of Masternodes and POS Wallet Staking is the best POS system, offering the most flexibility in the network and encourage coin holders to support the coin in various ways.



This system, pioneered by DASH and further improved by PIVX, has been time proven, but the current existing cryptocurrencies are very constrained in what they can do. They are still very cumbersome systems, difficult to use for non-geeks, and thus self limiting in their potential. Because of the very nature of it being decentralized, a blockchain and cryptocurrency ecosystem is very difficult to change once it's released. Therefore, The Divi Project will start fresh with an upgraded and modernized blockchain, better suited to the future than current ones.

SMART WALLET™ TECHNOLOGY

The current state of cryptocurrency wallets is still very primitive and not ready for use by masses of people for many reasons. On the usability spectrum, on the far end of good UX design is Apple and on the bad end is every existing cryptocurrency. The Divi Project's blockchain improvements, coupled with its Smart Wallet™ will change that.

Public Key Renaming - One of the biggest barriers of entry to the world of cryptocurrencies for average people is the way all wallets function using long strings of random characters as a wallet's "public key." Many people describe themselves as "terrified" whenever they send a transaction, because just one wrong character in the wallet's address can result in all the money being sent to the wrong person, and there's absolutely no recourse. The Divi Project intends to solve this by allowing users to associate each wallet's public key with a unique name of their choice, which can be used by others to send funds or connect with them. This can help to eliminate mistakes, as well as making the entire money-sending process more approachable to non-geek users.

Example:

"DV-jennifer_lee_123" instead of

"0xc1F9Ca42eBc661f83d063d74a817aBaFcf1B266"

Benefits:

- Now it's possible to remember your wallet address
- Less errors in sending funds
- Faster and Easier
- More user friendly
- Less intimidating for newbies
- API for new dapps we haven't thought of yet



New Search Capabilities:

User Search - Because wallet addresses can now have names made from words instead of random gibberish, and can have user metadata, we can make a directory, so our users can look up their friends, or a business to find their address.

Location Based Product Search - Who's selling something and accepts DIVI as payment? We'll be able to give you a list based on your location. We can give merchants new ways to sell and market.

A Social Wallet: Contact and Connect - With Divi's system, a user will be able to contact the owner of another wallet (if they have chosen to provide an address for this) if their public address is known. That user's wallet can be set to forward such messages to an email address, or they can respond within the wallet's functions itself. We will work on expanding this into a social network allowing wallet holders to post, read, etc using their wallet's ID. While we recognize that many crypto holders want complete anonymity, which we will provide, we also know the power of giving tools to people to connect with each other, as Facebook so famously proved.

Oraclet System - An oracle is a concept in cryptocurrency that allows smart contract blockchains to communicate with the outside world. We're proposing a simple system of personal oracles, called Oraclets, using a bit of code added to the blockchain and uniquely connects each wallet address with a "tinyurl", directing to the wallet/user's metadata such as a name, photo, video, social media links, etc. Of course, the wallet's owner can choose what information is available to the public. We believe that this one improvement to our blockchain is a key technology advancement that can open a world of new opportunities for Divi as well as new dapps.

Pockets (Multiple Address/Identity Support) - Because our system will allow the public to view a wallet's metadata, the wallet will have various "Pockets". For example, a user may have a public wallet that shows very little, or no cash inside, and then "dark send" it to an anonymous pocket.

Benefits:

- Choose your own level of privacy for each pocket
- Like having multiple bank accounts
- Suitable for people with multiple businesses
- Save money for various projects
- Separate money for multiple family members
- Set pockets to pay out or request subscriptions or loans



Instant Exchange - We intend to make our wallet integrate with the user's cryptocurrency exchange accounts such as Poloniex or Bittrex using their API, making it easy to change from DIVI to Bitcoin, Ether, etc.

MultiSig Capable - This simply means that a wallet or pocket will need two passwords/keys to access it. It's also necessary for advanced technologies such as debit card authorization.

Divi Debit Card - Using the technology from one of many new debit card options for cryptocurrencies, Divi users will be able to directly connect a debit card to their Divi wallet to pay for goods and services around the world.

New Ways to Transact and Manage Money:

We want our wallet to be able to work with money the way you do. After so many years you'd think wallets could do more than they do now. Our new system will allow for a multitude of new types of transactions beyond the quick send and dark send features that are typical of most cryptos.

Scheduled Payments - Want to send money later, or on a specific date so you don't forget? Schedule a payment using our wallet.

Subscription Send - Our wallet will be able to send a preset amount of Divi on a regular schedule. You'll even be able to create a pocket, fill it with Divi, and send it out daily, weekly, or monthly to a given address.

Request Money / Billing - Send or schedule messages within the wallet with a link so a contact can easily pay you, and even pre-decide what pocket you want the money deposited into.

Auto Split - When money comes in, you can have it automatically re-distributed to other wallets or pockets according to preset percentages. Great for business partners.

Taxes - Using the Auto Split feature, you can have the taxes for the products you sell automatically split off into a separate pocket.

Piggy Bank - Want to save money for something special? Automatically set a small portion of your income into a pocket that even YOU can't access until a future date.



ADOPTION AND COMMUNITY

Timeline of Cryptocurrency Adoption:

Time Period	Basic Description	User
2009-2012: Genesis	Satoshi and friends give birth to Bitcoin	Super Geeks
2013-2014: Moving past Cryptography	First Altcoins	Geeks
2014-2017: Blockchain Hype & Smart Contracts	Bitcoin in news, lots of FUD. Ethereum Launched. ICOs start.	Geeks, Tech, Marketers
2017-2018: Beginning of Usability	First cryptos launch with average users in mind. Chicken/Egg Problem.	Tech & Business Community
2018-2020: Adoption Goes Mainstream	Exponential growth of cryptocurrency user base and coin values. Massive FOMO.	Avg users start adopting
2020+ : New Blockchain Genesis	Massive disruption and opportunities. Blockchain tech becomes invisible.	Everyone with a device

The big challenge with cryptocurrencies is that people are investing in them but hardly anyone is actually using them for anything practical. People want something to buy with cryptos, but online stores don't want to take the time to build out their websites to take cryptos if there are few users. The classic "chicken/egg" dilemma.

We believe that growing a community and a social presence is equally or more important than the technology itself. Many of the Divi team members have extensive experience in the gaming, music and YouTube industry and understand the value of building an engaging community and loyal fan base.



Early Adopters Fund for Merchants

The Divi Project is tackling this challenge by committing at least 10% of its cash and coins to entice online merchants to accept DIVI as payment, educational videos and staff to show them how it works, and to provide them with easily embeddable tools to do so.

We don't need every store online to accept DIVI, but we do need a critical mass of them so that people with DIVI can spend it on something, and the store owners themselves can in return spend it again, or use it for staking, rather than just converting it to bitcoin or dollars. Our plan to start is to get at least one good online vendor in every major category, in the biggest markets such as the U.S. and Europe. These retailers will discover a new revenue stream with DIVI, stick with us, and we expand from there.

Sales and Education Team

We are putting together a sales team to approach merchants, big and small, to educate them about Divi, get their feedback on the types of tools they want, and get them into our community so they're ready to go when we have our new blockchain ready. We'll not just target merchants themselves, but B2B companies that make products for them, such as online store and shopping cart software. We can also set up a booth at trade shows that are for online merchants.

Board of Advisors

We're setting up an advisory board made up of prominent women entrepreneurs. Since so few women are interested in cryptos now (as low as 4% of enthusiasts are women!) we believe that getting this feedback will be invaluable to us when choosing features that have mass appeal.

Crypto Forums

To build our fan base and encourage use, especially among groups of people who are currently underrepresented in the crypto world, we will start various forums to educate people how to use our smart wallet, promote the merchants who are selling products, answer questions, and help make the experience both fun and profitable for them.

Influencers Campaign

The Divi Project is setting up collaborations with influencers, celebrities, authority figures, and experts in various community driven industries to get our message to the people. A side-by-side comparison of our product, as compared with others currently out there, will be enough to convince people that cryptos can work for them.



Ambassadors Program

We've already started hiring representatives to represent the Divi brand. Talking, educating, and bringing more people into our social networks to experience Divi for themselves. Ambassadors will be chosen among various industries and receive special benefits and insight into our plans.

Education Programs

We will be creating an extensive set of follow-along videos to teach people how to use Divi, the masternodes, how to use the smart wallet's many features, and lessons about cryptocurrencies in general, such as how to use Coinbase.

Social Media

- **Youtube Channel** - Weekly videos in the form of team Vlogs, tutorials, interviews, market news, live streams, Divi Project monthly and quarterly reports.
- **Blogs** - Weekly written blogs such as Divi Project news, relevant articles, and developer updates.
- **Divi events** - Divi music events, conventions, meetups, seminars.
- **Other Social media** - Slack, Telegram, Twitter, Facebook, Reddit, etc.

Divi Project club services, redeemable only with DIVI and DIVX tokens

- **Loyalty-building exclusive memberships for crypto newbies, developers and traders.**
- **Divi Project store** - Crypto apparel, shirts, hats, and accessories etc.

NEXT GENERATION MASTERNODE SYSTEM

Masternodes replace miners in our blockchain ecosystem. They run the network and record transactions in the ledger. The current state of masternodes is amazing and has come a long way, but there are many features and community requests not yet available in current systems. The crypto community is aching for a next gen system, and The Divi Project will deliver it as follows:

Community and Connection: Current masternode systems do not allow participants to connect in any meaningful human-to-human way, so as to build community. Divi's Smart Wallet™ technology will allow masternode holders to easily connect and communicate with other masternode holders (unless they wish to stay anonymous.) This new type of social network gives our cryptocurrency a big advantage over similar coins, because masternode holders can more easily organize themselves because they know who each other are.



Tiered Masternode System: Divi is building the world's first tiered masternode system, offering better rewards to those who accumulate more coins for their nodes. More details are below.

Dynamic IP Address Masternodes: Currently existing masternode systems require a Static IP, which is difficult and expensive for average users, especially outside of the U.S. We are working on a solution to change this so that more people can set up a node on their home computer.

Cost of Entry: In order to acquire a popular masternode such as Dash or PIVX the cost is around \$25k for PIVX, or \$270k for Dash. Divi's masternodes will start much lower, around \$600 at the initial coin price.

"One Click" Masternode Setup: Currently it's extremely complicated to set up a masternode and only computer geeks can do it. The Divi team is developing an easy masternode installation setup for all common operating systems as well as step-by-step video tutorials. Divi will also create tools to allow our users to easily set up a cloud hosted masternode (VPN) for those that need help or simply wish to outsource the task.

User Interface: All current masternodes use a very similar boring interface that is plain, non-intuitive and lacking in features. Divi's team includes a world-class UX/UI expert and we will design a user-friendly interface making the process easy and fun. This is probably the most-requested feature across all cryptocurrency masternode communities.

Info and Stats: Another one of the most requested masternode features is a user-friendly way to view masternode stats from within the masternode and mobile application. We are adding easy-to-view stats such as earnings history, current block, coins in circulation, total global masternodes, coin value in USD/BTC, community proposals, voting % approved, and more.

Easier Participation in Governance: Currently most masternodes use a rudimentary form of voting that requires inputting programming commands. We are creating a governance tab where participants can easily view proposals, statistics, and vote with a simple click.

Masternode Map: We will create a map, showing all the masternodes and how they're connected. Participants will be able to see basic contact details and a photo/logo of other node holders, if they chose to provide it. The goal is connection, participation, and fun, but we realize that many people will prefer to keep their anonymity and that will be an option too.



TIERED MASTERNODE SYSTEM DETAILS

One of the reasons that masternode coins are so popular is that they create a community with a shared goal. We believe that we can enhance both effects by creating a structure with many tiers to our nodes, making it more fun to participate and encouraging our stakers to accumulate more coins and hold onto them, according to the following levels:

- 1000 Coins - Level 1: Copper
- 3000 Coins - Level 2: Silver +5%
- 10,000 Coins - Level 3: Gold +10%
- 30,000 Coins - Level 4: Platinum +15%
- 100,000 Coins - Level 5: Diamond + 20%

The chance of earning coins at each masternode level improves linearly with the number of coins. For example, the Gold Masternode is 10 times more likely to earn coins than copper, plus 10% bonus.

We believe that this leveling system will offer the following benefits to Divi's coin:

- Increased stakeholding, which creates scarcity.
- Discourages holding massive numbers of masternodes by single entities.
- Makes masternode system more fun, appealing to geeks and gamers who will always want to get to the next tier.

LOTTERY BLOCKS REWARD SYSTEM

Divi is excited to present a new original feature called "lottery blocks". The lottery blocks concept is a new way to randomly reward participants that are using their resources to support the network. The Lottery Blocks system is designed to increase participation and security in the Divi network by making people want to keep their coins in the ecosystem and off exchanges.

- 1/2 coin designated from every block created (one per minute).
- One big lottery block winner each week, awarding 2520 DIVI.
- Ten smaller winners per week, awarded 252 DIVI.
- To be eligible to win, participants must be actively staking 100 or more coins, or have a masternode running.
- Eligible to win unlimited times.
- Owning multiple staked wallets or more than one masternode will increase your odds.



MARKETPLACE

After “ease of use”, the second biggest problem in cryptocurrencies is that there’s nothing to spend them on. Divi is taking on this challenge by providing two ways to spend the tokens:

- **P2P Decentralized Marketplace** - Within our Smart Wallet™, DIVI holders will be able to list their goods and services for sale in our Peer-to-Peer marketplace, and use their DIVI tokens to purchase from others. There will be a small fee in DIVI tokens in order to create listings. People will be able to look for vendors by product category, by geo location, and by searching on a map showing their location.
- **Outside Merchants** - We will use a sales outreach team and various incentives to convince online stores to allow customers to purchase using DIVI. We’ll provide website plugins and other technology to make this easy for them, and these embeddable buttons will connect directly to our smart wallet, making payment as easy as can be.

We’ll be working hard on many fronts to create a thriving DIVI economy, including perhaps working with leading young designers to create exclusive products that can only be purchased with DIVI. The Divi Project’s team includes people with extensive retail and product design experience.

NEXT GENERATION SECURITY

Divi’s team is very paranoid about digital security and you should be too when it comes to cryptocurrencies. There are myriad ways to get hacked, ripped off, extorted, and with digital currencies there’s often no recourse. We are going to be researching and implementing every possible new idea regarding security for the Divi network, blockchain and wallet. We intend to do our best to stay one step ahead of the hackers and scammers. Ideas include:

Password Send: Now you’ll be able to send funds to a friend that require a password to unlock it within a preset time period. Give it to them by phone, which will stop Trojans that change the send to address to their own.

Know Your Receiver: Before you hit the send button, you will now be able to see the photo and details of the wallet you’re sending to. Relax, because there will be no more send errors.

Mobile Behavioral Biometrics: At the forefront of new ideas in personal data security technology are ideas like “behavioral biometrics” that work by tracking each person’s unique movement signature. Thus, your wallet could be automatically locked if stolen.



Example: <https://www.callsign.com>

Other PW solutions: <https://www.welivesecurity.com/2015/02/05/alternatives-passwords>

Vaulting: We will be looking into ways that our users will be able lock their coins into the blockchain for a given period of time to secure them, so that even under duress or extortion, they will not be able to remove those coins from the wallet.

Multi-Sig Wallets/Pockets: A user's funds will be able to be set into a pocket that requires more than one signature to unlock, creating an extra layer of security.

OTHER TECHNOLOGY

Focus on Usability by non-geeks: With everything we do, we're attempting to make things easier for average people to use DIVI, bringing cryptocurrency out of the geek world and into the real world.

- <http://www.sandiegouniontribune.com/news/cyber-life/sd-me-bitcoin-currency-20170803-story.html>
- <https://cryptoinsider.com/psychological-obstacles-bitcoin-adoption>
- <https://www.quora.com/Why-doesnt-Bitcoin-create-enough-confidence-so-that-people-can-use-it-How-could-this-be-changed-or-modified>
- <https://coss.io/news/article/dce1232f-fa27-4952-a000-91db817b6d31>

"CLINK" Mobile Transfer - Using the accelerometer and clock on two mobile phones should allow us to arrange a transfer of DIVI between two wallets simply by Clinking them together. Another option for phones that have is NFC (Near Field Communication)

Tools Library for Merchants and Websites: Even after 8+ years, very few businesses accept payment in the form of Bitcoin or other cryptocurrencies. We will build tools such as Wordpress and Joomla plugins, to make it much easier for people to accept DIVI as payment. These smart plugins will even be able to shift the DIVI price to continually convert to match that of a fiat currency such as US Dollars, if the merchant desires.



DIVI COIN DETAILED SPECS

Divcoin is influenced by the latest Bitcoin core, Litecoin, Dash and Pivx features. The Divi Project will have all the latest masternodes features and more:

Estimated Genesis block date, Early Q2, 2018

Starting coin circulation: Up to 60-80 million

- Low transaction Fees
- Instant send
- Private send
- PoS - Proof of Stake with Masternodes

Reward system payout

- Staking (45%*)
- Masternodes (45%*)
- Treasury (8%)
- Charities (2%)

Required coins to stake for a masternode = 1000 to 100,000 in 5 levels

60 second blocks (10,080 per week)

- 12 ½ coins minted per block first 2 years
- 10 ½ coins for 2 years
- 8 ½ coins for 2 years
- 6 ½ coins after that

Note: 1/2 coin every block goes to the weekly lottery block fund.

* We are using a “See-Saw Algorithm” like PIVX has to balance the payout between Stakers and Masternodes. These percentages will shift if coin holders tend to favor one over the other. This ensures that there’s a balance between the two types of network participants.

There are some changes and improvements, and other new technologies that we are keeping our eye on as we approach the launch date. We intend to roll out great new features on a regular basis, which we believe will help constantly keep our community excited, loyal, growing, and participating in the Divi eco-system.

DECENTRALIZED GOVERNANCE

The Divi Project is a transparent decentralized community driven project. Built into the core app is a governance system that allows all participants to view community news, submit proposals, vote on community proposals and view the voting status of a current proposal.



Features:

- Masternodes will be eligible to vote. Votes will be determined directly in proportion to the amount staked.
- The world's first Democratic blockchain. Because of our one-click masternode install, anyone can participate. Past systems were technocracies because masternodes were so difficult to install.
- Easy click voting through a user-friendly UX.
- Variable-based blockchain. Key blockchain stats such as block time, reward amounts, distribution of funds, will be controlled by the voting system, allowing voters to change the blockchain without recoding, avoiding forking, and making the system able to handle whatever the future throws at it.
- Self Funding: 8% of all block rewards are reserved in the treasury to fund further development & marketing.
- Charities: 2% of all block rewards will go towards non-profits & charities.
- Community votes determine how and where funds are allocated. Initially, the founding partners will each choose a charity of their choice to fund.

Divicoins (DIVI) versus Divi Project tokens (DIVX)

DIVX: Divi Project tokens - These are ERC20 standard tokens issued on the Ethereum blockchain. We project that there will be around 60-80 million tokens created through a smart contract during the token sale, but this depends on when people buy. Divi Project tokens will be automatically issued to participants through a smart contract and become tradable as soon as the token sale reaches the cap or the end date, whichever comes first. Only DIVX will be available during the presale, token sale, and prior to the launch of the Divi Project blockchain.

DIVI - Divi's coins will be created and available when the Divi blockchain launches. DIVI is the native currency to the Divi Project blockchain, and will be required to set up masternodes and qualify for Lottery Block jackpots.

Redeeming Divicoins - DIVI will become available after the Divi Project blockchain launch, scheduled for early Q2, 2018. There will be a 60 day redemption period where Divi Project token participants can stake their DIVX tokens to receive a 1 to 1 ratio of DIVI. Redeeming DIVI is free, and DIVX tokens will be burned as part of the process.



TOKEN SALE DETAILS

The Divi Project will sell ERC20 compliant tokens on the Ethereum blockchain via a smart contract.

- Up to 60-80 million DIVX tokens will be created during the sale.
- Additional tokens, based on 20% of the total sold, will be created and held by The Divi Project treasury. 10% will be for influencers, team members, brand ambassadors, mass adoption projects and incentives.
- Vesting Period: The other 10% (for founders) will vest over 2 years.
- Minimum: 5000 Ether - If for some reason we don't reach this minimum target, we will return all tokens to the participants.
- Maximum Cap: 100,000 Ether - If the sale reaches the cap, the sale will close.

Token Sale (Starting Approximately October 27, 2017)*

Phase 1 (Block 4438800 : ~Oct 27 , 2017)

1 Ether = 500 DIVX + 30% bonus = 650 DIVX = 0.0015384 Ether per DIVX
= \$0.46** at US\$300/Ether

Phase 2 (Block 4496400 : ~Nov 5, 2017)

1 Ether = 500 DIVX + 15% bonus = 575 DIVX = 0.0017391 Ether per DIVX
= \$0.52** at US\$300/Ether

Final Phase (Block 4554000 : ~Nov 14-23, 2017)

1 Ether = 500 DIVX
= 0.002 Ether per DIVX
= \$0.60** at US\$300/Ether

*These dates are approximates because they are based upon the Ethereum blockchain's block rate. As of this writing, it's 15 seconds per block.

AIRDROP! We will do an ongoing post-ICO of free tokens! Details at:
www.tinyurl.com/airdropdivi

Be sure to sign up on our email list to be advised of changes.

You can also check the current approximate dates of the Token Sale phases at this URL: <http://divi.abax.io/blocktime>

**This value depends on what you pay for Ether. If you pay less than \$300/ETH it will be less expensive for you, and vice-versa.



INTENDED USE OF FUNDS

- 35% Front End - Wallet, Dapps, Plug-Ins
- 15% Blockchain Development
- 35% Community, Adoption, Education Projects, Marketing
- 10% Operation and Services
- 3% Cyber Security, Bounties, etc
- 2% Legal

SUMMARY

The Divi Project is not just a decentralized protocol. The Divi Project is also a learning center, crypto-club, community, and ecosystem. This is the crypto coin and community we wanted but couldn't find, so we decided to build it ourselves.

TEAM

Business and Management

Geoff McCabe

Leadership, New Technology Visionary, SEO, Marketing, Sustainability
LinkedIn: <https://www.linkedin.com/in/geoffmccabe>

Tim Sanders

Former Chief Solutions Officer, Yahoo Inc
LinkedIn: <https://www.linkedin.com/in/sanderssays>

Technical Development

Nick Saponaro

Full Stack Developer, Programmer
LinkedIn: <https://www.linkedin.com/in/nicksaponaro>

Tripp / Phil Eggen

Senior Programmer
LinkedIn: <https://www.linkedin.com/in/phil-165ba1108>

Michael Greenwood

UIX Expert, Security, AI, ex-Microsoft Team Leader
LinkedIn: [https://www.linkedin.com/profinder /pro/michaelgreenwood](https://www.linkedin.com/profinder/pro/michaelgreenwood)



Zafar Mohammed

Blockchain Developer

LinkedIn: <https://www.linkedin.com/in/zafar-m-354273ab/>

Anonymous Dev #1

Divi has someone onboard to join our team after the crowdsale. He's an expert in knowing how to implement our "name+metadata" problem, which is technically, the most difficult challenge that Divi has to solve to make our Smart Wallet™ function. Stealth Guy has a dev job already and can't put his name on anything until we're ready to pay him after the crowdsale.

Sales, Marketing and Promotion

Kalani Mo'e

Creative Marketing Director, Music Engineer, Performer

LinkedIn: <https://www.linkedin.com/in/kalani-moe-7657844b>

Yasmin Tobón

Spanish Language Presentation. Journalist, TV Producer, Model.

<http://www.pasiondetres.com>

Anonymous YouTube Pro

Advising the Divi Project, we have a professional YouTuber and internet marketing expert who is currently also on the team of another crypto project. For personal reasons he's staying in stealth mode for now.

Adoption and Vision

Ramez Naam

Author, Speaker, Futurist, ex-Microsoft Program Manager

<https://www.linkedin.com/in/rameznaam>

Toni Lane Casserly

Co-Founder, CoinTelegraph.com. Faculty at Singularity University.

Speaker, writer, Advisor for over a dozen other cryptocurrency projects.

<https://www.linkedin.com/in/tonilane>

Heidi Krupp

Publicist, Messaging, Mass Adoption Strategy

<http://kruppkommunications.com/heidi-krupp>



NUMBERS

Blocks Created Per Year: 525,600

DIVI Created Per Year:

2018-2019:	6,570,000 per year
2020-2021:	5,518,800 per year
2022-2023:	4,467,600 per year
2024+:	3,416,400 per year

Treasury Funds Created by Governance System, assuming 1 DIVI=US\$2.00

2018-2019:	\$105,120 per month
2020-2021:	\$87,600 per month
2022-2023:	\$70,080 per month
2024+:	\$52,560 per month

Masternodes: How much will I earn?

Example:

Treasury Gains at approximate starting value of US\$1.00 per DIVI

If 2000 Masternodes

If 45% awarded to Masternodes

If Divi Price \$1.00

5040 awards per week, 12 coins per award (years 1-2), 45% to Nodes

Average Payout: ~\$13.60/wk = \$707.62/yr

Gain = 70.7% if paid \$1 or 141.4% if paid \$0.50

Not including Lottery Block winnings

POS / Staking System - How much will I earn from Staking?

This is going to depend on how many people are staking in our official wallet so they can be part of the Divi Network. Like PIVX, we will have a “See-Saw Algorithm” so the staking balances with the masternodes to insure a distribution between the Masternodes and Wallet Nodes that best supports the network.
(<https://steemitimages.com/0x0/http://i.imgur.com/GSBW9IE.png>)

DIVI owners who have their coins stored in other types of wallets won't be part of the staking network, which means they lose out on both staking bonuses and lottery blocks.