



### **Talenter.io - You can do that!**

TALENTER is a closed Peer-to-Peer-System. Everybody can offer his or her talents and expertise directly for others via TALENTER.

TALENTER is based on Ethereum, smartcontracts and the Raiden Network and is driven by economic incentives.

TALENTER uses the successful Proof-of-Work-Approach of blockchain and transfers it in a unique way to daily life.



## **Table of contents**

Summary	3
Mission	5
Potential	6
Currency	7
Application	7
Technology	11
ICO	11
Team	13
Terms & Conditions	14
References	15



## Summary

TALENTER is a closed Peer-to-Peer-System for offering ones service-talents and service-expertise directly for others. It is based on TALENTER – a contractual cryptocurrency derived from Ethereum and the Raiden Network.

## Problem:

Income inequality increases worldwide. Both between nations and within single economies. Reasons therefore are growing globalisation, automatisisation and bad government. All discussed solutions concentrate on symptom-treatment. Therefore financial support or other forms of redistribution are discussed. Unemployment is seen as without alternative. We believe there's an alternative: by creating of a new, up today undiscovered labour markets.

## Situation

People are showing efforts every day in every corner of the world, which they can't sell because these activities

- are not seen as work or
- there is no market for it or
- because of unawareness of it no demand develops.

2.271.980.000 people<sup>1</sup> with great abilities are lost for the market respectively are excluded from working life because the market doesn't realise them and their expertise. The chance to develop new fast adapting markets for our fast changing working world stays unexploited until now.

## Solution:

Talenter.io. The „You-can-do-that“ approach respectively currency. Every thinkable service can be offered via Talenter.io. From skateboarding to apricot cupcake baking, ceramic dolls, to flower wreath braids and car manicures. Every ability can be offered at TALENTER.io as service or as course.

Every service can be ordered by a push of a button at TALENTER.io and is going to be, as before agreed in the currencies own contract system, precisely time-accounted billed by use of GPS data by means of the Talenter app



respectively a Talenter chip bracelet.

Accounting is accomplished via a contracting which is based on the crypto currency TALENTER (TLT). TALENTER (TLT) is a currency oriented on micropayment and therefore will operate almost without fees. TALENTER (TLT) uses the RAIDEN technology and the smart contract system of Ethereum.

TALENTER (TLT) becomes the service currency used throughout the world. TALENTER.io has relevance worldwide and can be specifically adapted to countries. TALENTER.io and the currency TALENTER (TLT) are a perfect combination of application and secure transaction. TALENTER.io and TALENTER (TLT) currency are developed with focus on smartphones and wearables.

### **There is no limitation what a service can be.**

Billions of people around the world have skills beyond their professions, but no chance to sell them. TALENTER.io gives these people the opportunity to earn money and offer their services in a secure way. Not the classical professions are decisive, but all activities and talents. Just think, then, what will be all the services that can be offered. Service as a course could be:

- concreting as art
  - making skin cream itself
  - learn to speak Elbisch
  - motorcycle helmets themselves airbrushing
  - perfect skateboarding in three weeks
  - mushroom gathering - but right
  - etc.
- 
- Local services could include:
    - cut apple trees
    - cook for someone at home
    - take care of an apartment
    - set the TV and remote control
    - care for someone's horse
    - etc.



The service market is just as unlimited as your imagination! If every unemployed could sell only 1 hour of his activity per day for only \$ 1, this results in a value added of 1.2 billion dollars per year worldwide.<sup>2</sup> A value added which is withheld from the world economy and the poor. TALENTER offers the solution for this.

### **Dealing with country-specific laws**

If business models become established, TALENTER will specifically inform users about legal requirements like as example taxes, guide them through forms, and forward the paperwork to the relevant authorities if users permission is granted.

### **Mission**

When the team of TALENTER started developing the idea two years ago, we were driven by the vision of creating a future system for a closed peer-to-peer platform, along with anonymous payment system with which it will be possible for everyone in the world to offer expertises and talents. Cost-effective, binding, confidential and, if necessary, anonymised.

More than two billion people around the world are already directly affected by rapidly advancing automation<sup>3</sup> and are cut off from the acquisition market. They are often well-trained people, but in any case equipped with abilities and talents, which are sought elsewhere. With monetarization of their abilities a livelihood becomes possible and for some of them prosperity comes into reach. More than two billion of world's population must live from less than \$ 3.10 per day.<sup>4</sup> More than 80% of them has to cope with \$ 10 a day and over four out of five people live in countries with large income differences. We are convinced that Talenter.io can reverse these trends by providing people with tools which enable entrepreneurial activities. Activities based on their abilities. Activities they can use immediately for business.

However, TALENTER's performance is also of great importance in the developed countries and industries. Over the next 10-20 years, the automation will replace up to 50% of classic jobs.<sup>5</sup> According to the OECD, 15 hours of leisure time already exist today.<sup>6</sup> Time, which is more freely available per person, partly because of job loss through the automation. The automation will continue



to increase sharply. TALENTER.io offers new alternatives and creative services apart from classical professional terms: Everyone offers what she or he do best. People are encouraged to seek their individual path for the benefit of all and their own (monetary) advantage.

## **Potentials**

TALENTER.io is the application on which the world was actually been waiting. TALENTER organizes, structures and makes the market for noncategorized services accessible for the first time.

### **Economic potential:**

The worldwide market for TALENTER services is over a trillion dollar per year.<sup>7</sup> Economies can prosper and build up and strengthen civilian structures despite bad government. In many economies, entire national classes are excluded from the labor market. With TALENTER they get the power to help themselves and others!

### **Integration potential:**

There have never been such strong migratory flows worldwide. 200 - 250 millions of people leave their home every year to seek at other places prosperity and happiness. Talenter gives these people the possibility to earn money immediately in every country of the world. TALENTER thinks beyond borders. The token TALENTER is also available in the Argentina as well as Namibia, Japan or Europe.

### **Diversity potential:**

TALENTER promotes the development of new, to date unknown services. From the water disinfectant in the third world to the hamster hair stylist for first world inhabitants everything is possible, as long as demand exists or arises. The emergence of new demand is particularly important in the face of increasing automation.



### **Equality potential:**

TALENTER does not distinguish between black and white, old and young, male and female, or other superficial characteristics. TALENTER helps people who fight in their regions with discrimination to reach prosperity and thus new possibilities.

### **Currency**

TALENTER icon: ₿

TALENTER abbreviation: TLT

TALENTER (TLT) is the only accepted currency on the TALENTER.io platform and is further also universally usable and tradable. Low transaction costs (fees) make TALENTER (TLT) an ideal everyday currency beyond the TALENTER.io platform. TALENTER (TLT) has a worldwide and therefore very broad basis. This together with determined amount of TLTs guarantees value stability. As an ERC 20 currency, TALENTER (TLT) is extremely counterfeit-proof.

The genesis of 100 million TALENTER (TLT) tokens is tailored to the potential of TALENTER and optimized for growth. The genesis is designed to allow TALENTER users to offer their services in round sums (no decimal digits). As the value of the currency increases, the platform is converted to KTLT (1000el TLT) in order to further continue to guarantee no need for decimal digits.

### **Application**

Talenter is made up of two components that are crucial for the users: a web tool for retrieving and offering services, and a tailor-made cryptocurrency. Both - tool and currency - are inseparable through a block chain connected. The currency can be traded freely, but is essential for the use of the tool.

#### **The TALENTER web tool: service at the touch of a button**

TALENTER.io is very userfriendly: After a suitable offer has been found - by search, tags or surfing - one touches the TALENTER button at the end of an proposal for opening the calendar funktion. User sees which days and times



are free, or can check whether his desired date is possible. By clicking on a free date, one is requested to enter a wallet address and indicate the place where the service is needed.<sup>8</sup> If necessary, one can add text and / or images. That's it! Everything else - billing and payment - is fully automated.

From the perspective of the service provider, Talenter is also uncomplicated: after setting up its offer and release of its booking times in the Talenter calendar, its services are public.<sup>9</sup> If its service will be booked it receives information about the place and time via TALENTER application. As soon as the service provider has done its service, it is automatically billed.

In case of a service booking, the corresponding amount of TALENTER is immediately transferred from the customer wallet into a TALENTER trustee wallet. If the service is not provided, this amount will be retransferred. In the case of service provision, the amount is passed on to the service provider wallet. The TALENTER evaluation system (five stars) is based on repeated bookings by same customers and is therefore an objective evaluation, which is also automatically generated.

TALENTER.io guarantees the execution (by GPS and time data) and payment of the service (via TALENTER trustee wallet), provides security in the payment transaction (block chain technology) as well as binding agreements (via smart contract). TALENTER.io is characterized by its easy handling. Possibility of anonymity is of great importance for users in corrupt countries and systems.

### **The main principle behind TALENTER**

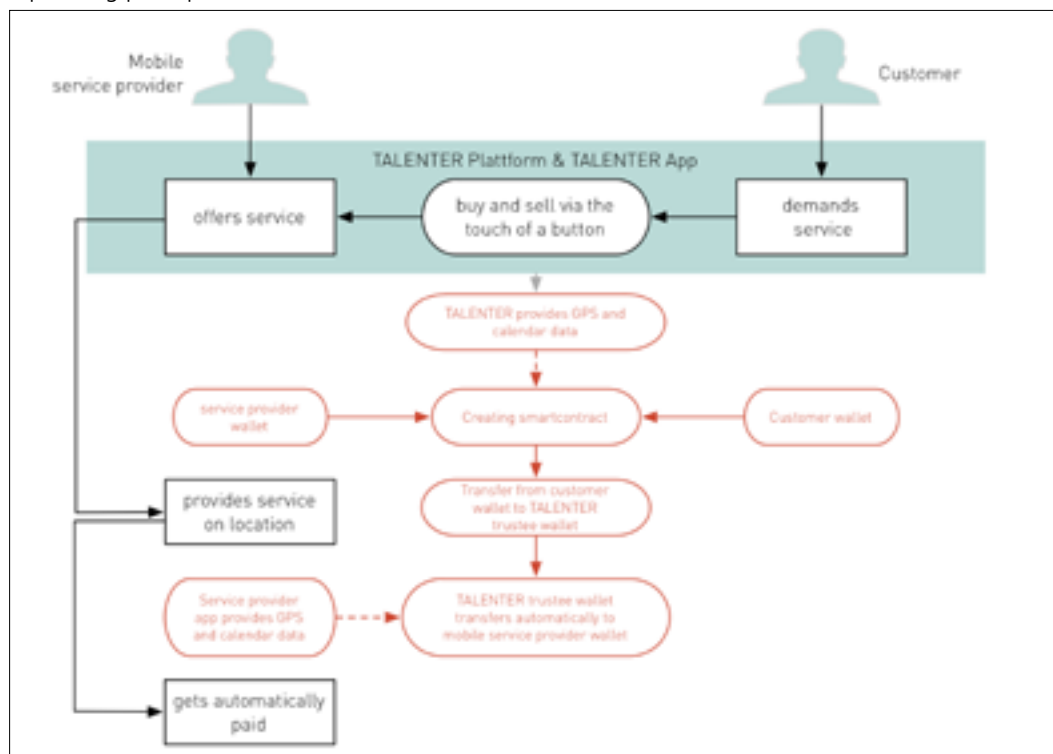
First TALENTER principle „trustee wallet“: Every TALENTER smartcontract is based on three wallets: the service wallet, the customer wallet and the TALENTER trustee wallet. If a service is ordered, the corresponding amount is automatically transferred to the TALENTER trustee wallet and parked there until the service is completed. If the service is fulfilled, the service provider receives the payment, if the service is not fulfilled the amount is immediately returned to the customer wallet. Thus, on the one hand, payment defaults are impossible and, at the same time, payment is carried out only when the service has been provided.





Second TALENTER principle „real world data check“: The TALENTER app or a TALENTER bracelet uses all the available data to check automatically whether a service has been performed. This includes amongst other things GPS, date and time. Only service providers, who are on the specified day at the specified time at the specific location, get the verification which results in the payment of the amount deposited on the TALENTER trustee wallet.

### Operating principle



After introduction of TALENTER, it will be expanded to include both courses and home-work.

## Technology

The technical basis of TALENTER

TALENTER is based on a blockchain technology. Transaction regulation is performed in an Ethereum blockchain with a standard token contract (ERC20).

TALENTER takes as much as possible existing and already developed security



rules from Ethereum and puts the focus of its own development on TALENTER (TLT) currency and TALENTER.io application. TALENTER sees its contribution in value creation in a userfriendly currency and application.

### **Technical aspects in detail**

Core of TALENTER's new technology is the integration of a GPS tracker. The GPS tracker can be activated via the already existing smartphone combined with the TALENTER app or in the near future also via a TALENTER GPS tracker ribbon. This data provides the proof of work. They are going to trigger billing and payment.

Example: TALENTER Smart-Contract completed: lawn mowing 1 ½ hours per 30 minutes to 4 TLT (TALENTER) - a total of 12 TLT. A stay of 115min was registered at the place of performance. This complies with the SmartContract and therefore the payment is triggered.

Performance verifying by blockchain technology is unique and innovative. TALENTER transfers digital principles to the real world. The following components are required for product implementation:

- Mobile application with which the services can be offered and ordered in full. This application access the smart phones GPS chip for verifying the fulfillment of the smartcontract.
- The created data blocks must be encrypted
- Safe Consensus Algorithm
- No significant fees for transactions. smartcontract and Payments must be (almost) free of charge

Each PC becomes part of the TALENTER network and can become a TALENTER node. For encryption, the Storj and Swarms (Ethereum) approach is a viable solution from today's point of view. New data blocks from the smartcontracts and the Payments are added to the decentralized database and synchronized with all participating users.

With the Raiden Network, we have a scalable and viable solution for micropayments based on Ethereum

**Smartcontracts:**

The TALENTER platform is characterized by a simple user interface. Smartcontracts represent the conditions for the service offer or the demand for services.

**Wallets:**

Private and public keys for the users to sign the transactions as well as an API for third parties for account queries and transfers are basic technical tasks, which must be self-evident.

**Initial Coin Offering (ICO)**

Pre ICO (Phase A)	18. October 2017 12:00 GMT+2 – 17. November 2017 12:00 GMT+2
ICO (Phase B)	15. February 2018 12:00 GMT+2 – 6. April 2018 11:00 GMT+2
Token Symbol	TLT
Token Name	TALENTER
Wallet Address (Pre ICO)	see <a href="http://www.talenter.io">http://www.talenter.io</a>
Smart Contract Source	<a href="https://github.com/talenter/tlt">https://github.com/talenter/tlt</a> (not available for Pre ICO)
Token total	100.000.000 TLT
Pool 1 (Offering Period A)	20.000.000 TLT
Pool 2 (Offering Period B) B1 to B50 per pool	50.000.000 TLT 1.000.000 TLT
Distribution principle	TLTs of a pool will be distributed pro rata among all for the specific pool authorised purchasers.
Genesis Target	Phase A (Pre ICO): 1000 ETH, Phase B: 6000 ETH.
Delivery	With goal fulfillment for phase A respectively phase B TLT will be immediately transferred to all authorised purchasers
Accepted Currency	ETH
Purpose of Token	Exclusive currency of the TALENTER.io platform/app. Investment in value.
Twitter	<a href="https://twitter.com/talenter_io">https://twitter.com/talenter_io</a>
Facebook	<a href="https://www.facebook.com/talenter.io/">https://www.facebook.com/talenter.io/</a>
LinkedIn	not established now
Slack	not established now
Reddit	not established now
Headquarter	TALENTER.IO, Meisenweg 37, 70771 Leinfelden-Echterdingen



### **Execution of the initial coin offer (ICO)**

Participants in the initial coin offer phase A (Pre ICO) send Ether to the TALENTER Wallet. Delivery of TALENTER (TLT) is guaranteed by following conditions:

**Offer phase A (Pre ICO):** During the thirty day period of the offer phase A (720 hours), all offers for **Pool 1** are accepted over 20 million TALENTER (TLT). After the end of the bid period, Pool 1 is distributed to all participants proportionally to their offers. Decimal places resulting from the pool division are always rounded up to whole numbers.

**Offer phase A starts on October 18, 2017, 12:00 GMT + 2, and ends on November 17, 2017 12:00 GMT + 2.**

**Offer phase B:** A pool of 1 million TALENTER (TLT) is offered per day during the 50-day offer period B (1150 hours). Starting with **phase B2** to **phase B50**. Once a day has elapsed, the daily pool will be distributed between all participating bidders in proportion to their offers. This process is fully represented in the respective smartcontract. Decimal places resulting from the respective pool division are always rounded up to whole numbers.

**Offer phase B starts on February 15, 2018, 12:00 GMT + 2 and ends on April 6, 2018 11:00 GMT + 2.** During offer phase B, a new pool starts each day at 12:00 GMT + 2, which ends on the following day at 11:00 GMT + 2.

For TALENTER ICO, Ethereum provides a secure and high-quality solution that meets the requirements of TALENTER: implementation of the ICO is reliably represented for all parties in an Ethereum wallet respectively smartcontract. Maximum security and the absolute trust of the investors is a crucial prerequisite for us.

### **Distribution of initial TALENTER tokens**

100 million TALENTER (TLT) are created in genesis total. 20 million TALENTER (TLT) will be distributed in Pre ICO and 50 million will be distributed to crowdsales. 20 million remain in a Multisig Wallet for crowdsale marketing, partnerships and reward systems for members. 10 million TLT remain for founders whose primary source is TALENTER and is therefore directly linked to the welfare of



the TALENTER ecosystem. Therefore, the founders will continually improve the ecosystem.

### **Distribution of revenue**

The revenues generated will be fully distributed to TALENTER and will be distributed as follows:

- 50% for marketing to advertise users
- 20% for the development of apps and the technical platform as well as funding further future developments
- 20% for legal transactions, payment procedures, provisions and extensions as well as personnel
- 10% receive the founders

Any changes to the distribution and other related matters shall be made only if the Company believes that this is advantageous or may consider it necessary for platform growth and platform development.

### **Roadmap**

Oktober – November 2017 .....Pre ICO  
Februar – April 2017 .....ICO  
Dezember 2017 – June 2018 ..... programming und app development  
from May 2018 ..... start marketing  
from Q3 2018 ..... international roll-out

### **Team**

**Roland Schwarz** has studied at the Academy of Arts in Berlin. He finished as the best of the year, awarded with a magnificent price. He has built up Jung von Matt in Berlin and was many years their successful managing director. He is responsible for the marketing of numerous international bestseller. He has also established business in China. For a long time he act as Blockchain an Cryptocurrency Evangelist. At Talenter he use his whole experience for whose great fame.



**Alexander Hotz** has the master in business management. He had worked successfully for a long time at an international bank and is a veteran of the web startup industry. As a pioneer he developed 1994 the first international communities used by millions of users. Large international companies appreciate his expertise. He has recognized very early the potential for blockchain and cryptocurrency applications. His internet experience together with the famous expertise of Roland will make Talenter marvellous.

### **Terms & Conditions**

Please read these Terms of Service („Terms“, „Terms of Service“) carefully before taking part in the Talenter ICO (the „crowdsale“) operated by Talenter („us“, „we“, „Talenter“, „the team“ or „our“) with the user („you“, „user“).

### **General Information**

1. By taking part in the crowdsale, the user accept these Terms and Conditions in full
2. The user acknowledges and accepts that the terms are subject to change, modifications at any time without prior notice. The website owner reserves the right to modify or suspend access to the website at any time for any period.
3. By using the website and taking part in the crowdsale, the user guaranty that he is in age of majority to enter into this agreement and meet all others eligibility and residency requirements. That he is aware of all the risks associated with cryptographic tokens and blockchain based systems and that he is the and solely responsible for any evaluations based on such knowledge.
4. Talenter team members canít be held responsible legally by the users if there is an abrupt stop of the project from an external cause.
5. The user understand that the team shall not be held liable to and shall not accept any liability for the change of value for TalenterTokens. He also understand and expressly agrees that we donít guaranty in any way that the tokens might be transferred after the token sale.



## Token Sale

1) U.S. citizens and U.S. residents or the U.S. entity they represent (including Puerto Rico, the U.S. Virgin Islands, and any other possessions of the United States) are not allowed to take part in the crowdsale.

2) Citizen of or resident of the People's Republic of China or an entity formed under the laws of the People's Republic of China (each a „Chinese Person“) are not allowed to take part in the crowdsale.

3) Citizen of or resident of Singapore or an entity formed under the laws of Singapore are not allowed to take part in the crowdsale.

4) Citizen of or resident of South Korea or an entity formed under the laws of South Korea are not allowed to take part in the crowdsale.

5) By buying TALENTER (TLT) tokens, the user warrants that his funds are not coming from illegal or unethical sources.

6) Tokens sold are not shares and don't entitle the user to any dividends. Tokens are utility tokens and not investments.

7) Tokens are not refundable and don't offer any warranty. Users are solely responsible for loss of tokens.

## References

<sup>1</sup>International Labour Organisation, [www.ilo.org](http://www.ilo.org)

<sup>2</sup>3,289,895 viable worldwide at 365 days of \$ 1 each gives 1.2 billion dollars.

<sup>3</sup>McKinsey, <http://www.mckinsey.com/global-themes/digital-disruption/harnessing-automation-for-a-future-that-works>

<sup>4</sup><http://www.globalincome.org/English/Facts.html>

<sup>5</sup>[http://www.oxfordmartin.ox.ac.uk/downloads/academic/The\\_Future\\_of\\_Employment.pdf](http://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf)

<sup>6</sup><http://stats.oecd.org/Index.aspx?DataSetCode=BLI>

<sup>7</sup>3,289,895 viable worldwide at 365 days of \$ 1 each gives 1.2 billion pounds

<sup>8</sup>It's up to the user to register permanently with username and password



<sup>9</sup>Details of a service provider: Wallet, username (real name or pseudonym), password, location (region is sufficient), means of transport, name of the service, brief description (max. 126 characters), comes with tools and/or material