



BM2U



A SUSTAINING DIGITAL CURRENCY FOR REAL WORLD ASSETS. HOLDERS ARE REWARDED
BASED ON BUSINESS PERFORMANCE

Disclaimer

The BM2U token is classified as a 'Virtual Financial Asset'. The token can not be considered a transferable security, money market instrument, unit in collective, investment schemes, commodity, security or any other form of investment in any jurisdiction. This white paper does not constitute a prospectus or offering document and is not a solicitation for investment and does not constitute an offer of financial instruments, securities to the public or a collective investment scheme. Any decision to purchase BM2U tokens shall be based on consideration of this white paper as a whole. The Issuer reserves the right to (i) make changes to this white paper and any documents linked to the BM2U token and/or holding and use of BM2U token to ensure compliance with the applicable regulatory requirements and (ii) , do all that is necessary to be in compliance with any regulatory requirements, including but not limited to, interrupting, suspending or ceasing the operations or trading of the BM2U token if deemed necessary at the Issuer's sole discretion. It is solely up to you to ensure that no prior or subsequent approval, notification, registration or licence is needed or if such is needed, it is solely up to you to obtain such prior or subsequent approval, notification, registration or licence or require any form in the country where you are a citizen, national, resident or having a similar connecting factor, or incorporated, registered or effectively managed, and the Issuer shall not in any way be liable for any non-conformity of the above by you.

The BM2U tokens are not available to (i) a natural person being a citizen, national, resident or having a similar connecting factor to; or (ii) a juridical person being incorporated, registered or effectively managed and controlled from or within a country, jurisdiction or territory where the private placement or the holding and use of the BM2U token and/or virtual currency or other tokens at any other moment in time is prohibited by laws, regulations or other practices and policies in the said country, jurisdiction or territory, which is taken to include, but is not limited to the United States of America, or any other jurisdiction where the aforementioned are prohibited. This white paper, the BM2U tokens and/or the holding, use and trading of the BM2U token carries no rights, whether express or implied, other than for their use on the BM Expert Financial Bot platform and trading on cryptocurrency exchanges, BM2U tokens do not represent or confer any ownership right or stake, share or security or equivalent rights, intellectual property rights or any other form of participation relating to the Issuer. BM2U tokens do not give you any entitlement to acquire any such interest or entitlement in respect of the Issuer. The "backed digital asset" refer to rewards that are distributed for BM2U token holders each quarter of year, based on business performance. These rewards can be changed, interrupted, suspended or ceased if deemed necessary at the Issuer's sole discretion to ensure compliance with the applicable regulatory requirements. The administrator of the Issuer, as identified in the Considerations section of this white paper, are the persons responsible for the information contained in this white paper. To the best of the knowledge and belief of the administrators of the Issuer (who have all taken reasonable care to ensure such is the case), the information contained in this white paper is in accordance with the facts and does not omit anything likely to affect the import of such information. The administrators of the Issuer accept responsibility accordingly.

As with other decentralized cryptographic tokens based on the Binance Smart Chain protocol - BSC, (BEP20 tokens) BM2U are susceptible to attacks by miners in the course of validating BM2U transactions on the Binance Smart Chain blockchain, including, but not limited, to double-spend attacks, majority mining power attacks, and selfish-mining attacks. Any successful attacks present a risk to the BM Expert Financial Bot Platform and/or BM Exchange, including but not limited to, accurate execution and recording of transactions involving BM2U. We do not guarantee constant positive returns, as this is variable income. We are not responsible for any amounts lost. The products, services and digital assets mentioned in this white paper should not be interpreted as an indication of investments, promises or guarantees of results. BM Expert Financial Bot is a product that uses cutting-edge technology to work in the variable income financial market. This is not an investment recommendation, this product and the digital token is intended for people who seek and have the necessary knowledge to use it.

BM2U

A utility cryptographic decentralised token issued by the Company BM based on the BSC protocol (BEP20 token) being the token which rewards holders based on BM Expert Financial Bot performance and can be used to acquire real world Business Tokens, through BM Exchange. All the funds that will be used to reward BM2U holders are auditable in BSC Blockchain, by our public address wallet, used for our clients to pay us (since May/2021).



The issuer of the BM2U token is the company BM Expert Financial. The token was issued for complement BM Expert Financial business and draw a new DeFi process for bridge the real world business to digital assets.

The BM Expert Financial

BM Expert Financial is the investors community that has selected members who seek profitability in the variable income market, automatically, with controlled risk, using the best trading technicals in futures, forex and cryptocurrencies market.

There's no charge for begin to BM Expert Bot, just an initial configuration, about your trading account, through your WhatsApp and the rest is 100% automatic. No investment amount is deposited to BM Expert Financial, the bot work directly on user's broker account.

After the first month of profits in your account, we will send you a commission charge of 30% (foreign exchange and crypto) or 25% (Futures) of the profit - if there is no profit, there is no charge.

Mission & Vision

Give millions of people the opportunity to buy REAL WORLD digital assets and get rewards every quarter of year for that, based on business performance

Create a crowd deal platform for growth enterprises across multiple verticals

Empowering people by an asset that has a real value backed in successful business

Promote the use of technology for social interests

Legitimacy

Developed in India/Brazil

BM Expert Financial has over 2 years of operation in Trading market

A growing base of clients

More than 4,000 people in waiting list to use bots

Team

4 financial certified experts

6 engineers

3 experience traders

and 10+ support team

1 blockchain specialist partner enterprise

BM Financial Bot

All of our bots were developed by using a predictive model and are being followed by our traders. Each day working in market makes BM bot better

only 3 months of open doors to new clients

Giving new investing opportunity for several people by abstracting the complexity of trading

Over 14 months in positive returns, in conservative Forex mode

72,6% profitable trading operations

Market

The BM Financial Bot works in the biggest world market - Forex, negotiating over \$5T/day

Crypto and Index Futures markets

Working with \$1.8M in trading markets

The BM Ecosystem

BM has financial bots that works in trading platforms and makes market analyses. These are shared to several people that use them for daily use.

not only a speculative asset.

Real World Digital Token

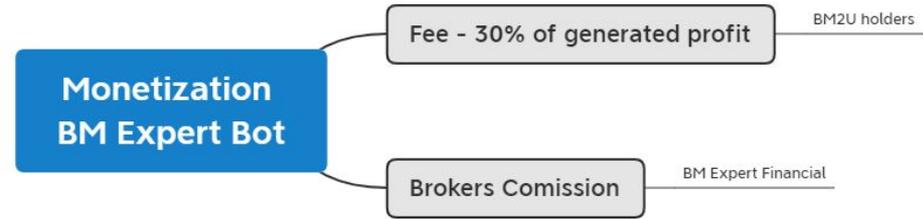
How much more BM Expert Financial grows,
the BM2U tokens too.

BM2U token holders will get each quarter of year rewards, in a USD digital stable coin, based on BM bot performance. This performance can be followed by our public wallet address - where our clients deposits.

To get the reward, it's necessary to make the proof of property BM2U tokens. The funds will be credit each quarter of year. The withdrawal is thru the platform. Rewards are cumulative and non expirable.

A digital asset rewarding the holders based in a high impact and scalability business

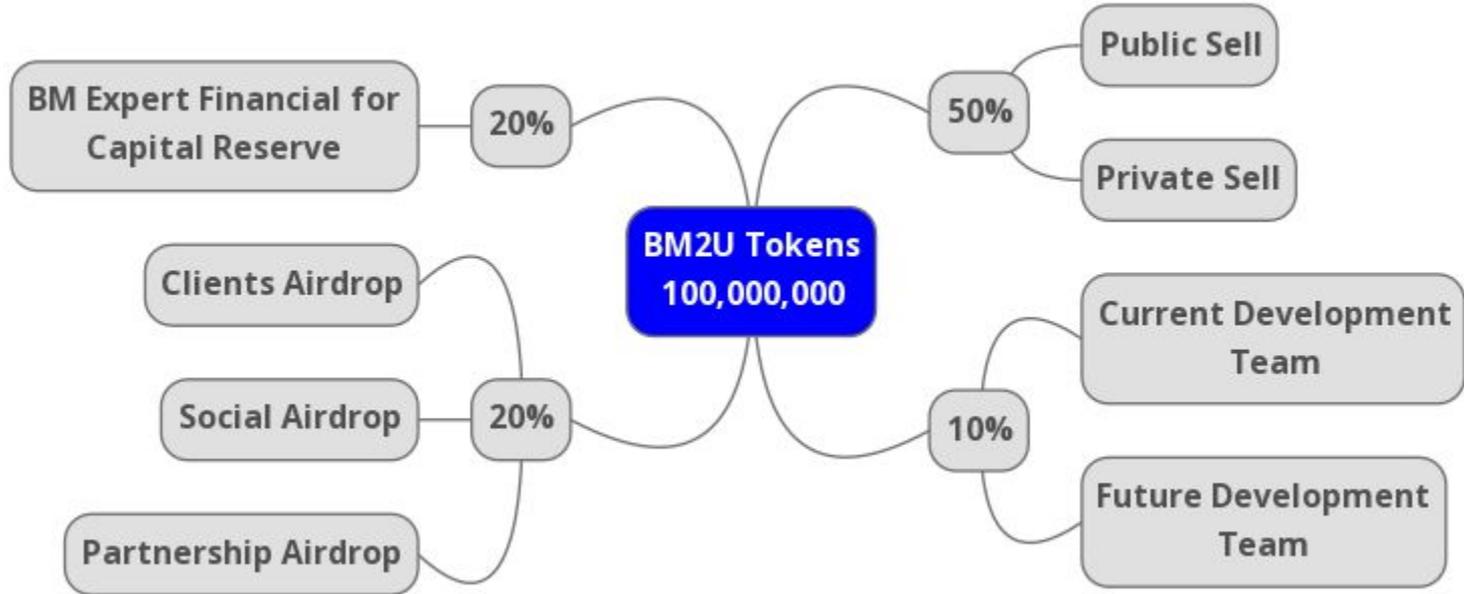
Democratizing financial gains with a safe and
profitable trading system.



Part of the BM's income will be delegated to reward BM2U holders. The BM will get capitalization for growing, future liquidity and a capital reserve.

Users will get passive income based on BM's performance. Also, with BM Dex launch, the BM2U token is going to be used as base currency and get more value.

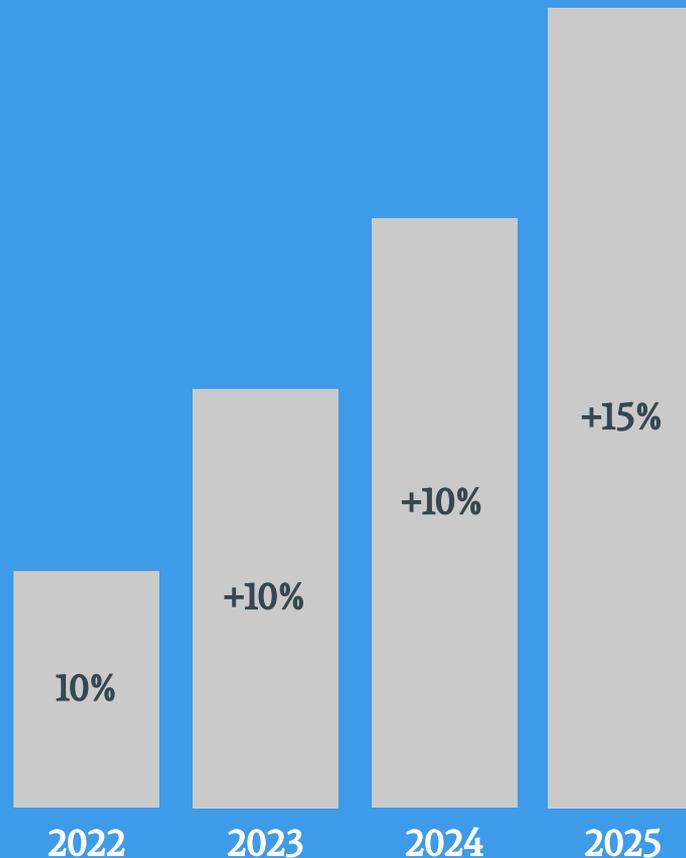
Total BM2U Supply Offering



BM2U Liquidation

BM Expert Financial will hold 20% of issued tokens as capital reserve and will not liquid none of them in 2021.

From this total amount, beginning in Jan/2022, 10% of capital reserve tokens will start to be liquidated.



These are estimated maximum values that will be liquidated for capitalize the BM Business and its investors. No more than 50% will be liquidated in next 4 (four) years.

BM2U Monthly Consensus

The bots mode (like conservative and aggressive) can be changed monthly by voting.

BM Expert Financial makes a predictive analysis in all markets that acts, at the beginning of the months, and shares that with clients for changing bot's configuration for the month.

BM Expert clients who are BM2U holders can vote, monthly, and decide if the bot will be more conservative or aggressive based on market analyses.

**And That's Only the First Phase: Know the DeFi Business
Token Platform - Exchange.**

PLATFORM INTRODUCTION



The Platform

The Innovation

The Phases

The Calendar

The Governance

The Platform

Besides the trading bots, it's been developed the BM Protocol and BM Exchange.

BM Protocol

- New Business Tokens are created by smart contracts
- The transactions can be tracked by block explorer
- The governance will vote if BTO (Business Token Offering) should be launched, by accepted of +70% of community votes

BM DeFi Exchange

- Exchange fees staking to BM2U holders
- Trade between BM2U and Business Tokens
- Business Tokens Holders get rewards in BM2U each month or quarter of year by the Business, based on its performance

The Platform - Preview



BM DEX en

Business Token generation

Name of your Business Token

Business Data [?](#)

Select File Founder(s)

Reward Preview (In BM2U currency) [?](#)

Enter amount Monthly

Growth Prediction (%) [?](#)

Enter amount yearly

Total assets [?](#)

Enter amount Collateralized

Decimals [?](#)

0 1 2 3 4 5 6 7 8

Smart BT [?](#)

Enable

I understand that it is only a request. This request will be submitted to Governance consensus and the Business Token will be deployed only after +69% of community voting accepting. All communication is through the e-mail.

Transaction Fee 15 BM2G [?](#)

Submit



BM DEX en

BM2U/BUSS 24h Change **5.528685 +43.82%** 24h High **19.967924** 24h Low **12.4577** 24h Volume BM2U **251,096.30009758** 24h Volume(BUSS) **4,295,059.403182**

1h Indicators Chart Depth

BM2U/BUSS, 60, DEX

O18.219300 H18.299400 L17.982400 C18.145185 -0.1580 (-0.86%)

20.000000

18.145185

16.000000

14.000000

12.000000

40K

0

Volume (20)

25 26 27

Market Trades My Trades

Price (BUSS)	Amount (BM2U)	Time	Price BUSS	Amount BM2U	Total BUSS
18.145185	120.00000000	18:33:26	18.2942	371.85975300	6,802.876693
			18.2500	20.70000004	378.220000

BUY SELL

Limit

100 BUSS

Price **18.1009** BUSS

Amount

Total

Transaction Fee [?](#) **0.001 BM2U**

Buy BM2U

the UI and UX were built based in 3 other DEXs, for the best trading experience.

The Innovation

We are empowering business to simply token their companies, get liquidity and a reserve capital, maintaining their autonomy to growth healthy and fast by using a DeFi platform. Enterprises will reserbate a percent - defined on BTO - of business profit to reward tokens holders in BM2U currency (the provision amount will be in business token white paper).

The token rent will also be available by collateralized funds - for tenant: who hopes the tokens rewards will be bigger than the offered rewards. For lessor: who wants to know exactly how much reward will get for the period.



The BTO Phases

1. For this step, it's necessary to pay 0,01% of total supply in BM2G token to propose the submission for the consensus network. These tokens are burned after propose. Submission of the initial proposal of BTO, containing the following informations:
 - a. Enterprise - name, locality, articles of incorporation/association, business pitch, numbers (like clients quantity, clients growth rate, NPS, churn, CAC, LTV, margin, last year profit, initial investing, MRR or ARR etc), social networks, web site and other relevant informations.
 - b. Founders - name and social networks.
 - c. None of these informations are mandatory - the network consensus will decide if accept or not based on gotted data.
2. The network consensus will vote if that BTO should go. For approval, it's necessary a minimum 70% of OK.
3. After consensus approval, the Business will accept the smart contract clauses and schedule the BTO.
 - a. The BTO tokens pricing is in BM2U currency.
 - b. The initial pricing will be defined as follow: $\text{profit provision} / \text{issued tokens} * (\text{scalability rate}) * (\text{rewards non money}) / \text{rewards time}$; being
 - i. profit provision: the provision of profit that will be rewarded for token holders in each defined period. This value is converted for actual BM2U quotation.
 - ii. issued tokens: the initial quantity of issued tokens. at maximum, will be 1,000,000.
 - iii. scalability rate. 20 for stable business and 25 for growing business.
 - iv. rewards non money: 2 if the business offers any other reward in addition money and 2 if not.
 - v. rewards time: can be each quarter of year (3) or monthly (1).
4. BTO keeps open for 24 hours. The unsales tokens will be transferred to business wallet.

The BTO Phases

5. Business can choose to hold up to 50% of issued tokens. The BTO will sell until 70% (varying by business choice) of tokens, the other will be credit in business wallet.
 - a. from sales tokens will be applied a fee of 0,01%.
 - b. the funds from BTO will keep locked in a liquidation pool for that token. Rewards for BM2U tokens (in stable USD asset) locked in the pool are transferred to business wallet
 - i. that's the only moment the token liquidation pool receives the funds. After the 1st business rewards delivery, 100% of amount will be mint to business wallet in BM2G token (represents about 50% of BTO amount value). e.g.: from the BTO, 1,000 BM2U were got and 999.90 are going to be locked in liquidation pool, because of the fee. After the 1st rewards delivery, the business wallet will get 999.9 BM2G (the quotation of BM2G tends to maintain about 50% of BM2U quotation, because of the rules of burning, minting and interests. The detailed formula for that will be shared in white paper V2).
 - ii. if the BM2G quotation not represent 50% of BM2U price, the minting process will consider this difference for redressing.
 1. based on market capitalization of the business tokens, the smart contract will accept the BM2G tokens back from the business. as long the business returns the BM2G tokens to smart contract, it will get the BM2U tokens locked in liquidation pool and the BM2G returned tokens are burned. e.g.: give back 100 BM2G and receives 100 BM2U tokens. That's to encourage the business to be solidify and reliable in platform. from time to time (after the token capitalization rules are satisfied), it can swap 50% of a value (BM2G) to 100% of that value (BM2U).
 2. if a bearish momentum in BM2G token happens, the BTO propose fee will be increased.
 - iii. this pool will be called in a bearish momentum (in business token market): when the buying amount (total buying orders) / selling amount (total selling orders) is equal or low than 0,4. The tokens liquidated by the pool are burn out.
 - iv. the orders will be executed by the liquidation pool only during the market conditions satisfies the above rules.

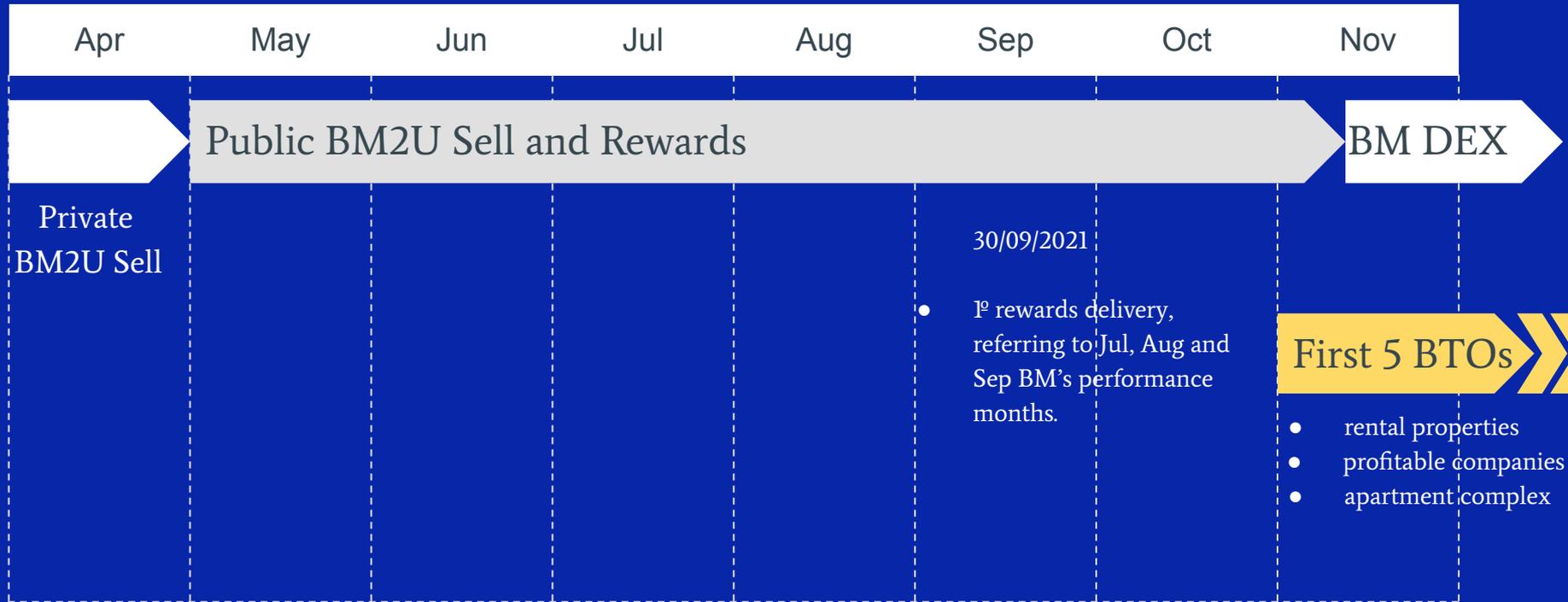
The BTO Phases

6. The business wallet has liquidation rules:
 - a. no one token can be liquidated (or transferred) before the first rewards delivery for holders.
 - b. no more than 10% of total amount of tokens in the wallet can be liquidated (or transferred) each week, before the fourth rewards delivery for holders or depending the token market capitalization (rules in white paper V2).
 - i. for BM2G gotten tokens, this limit is multiplied for 5.
 - c. after the fourth rewards delivery for holders or depending the token market capitalization (rules in white paper V2), more 5% can be liquidated (or transferred) each week, totalizing 15%.
7. From business token transactions fees, 60% will be transferred to the business wallet.
8. The governance rules apply to business tokens too.
9. The business can distribute bonus, benefits and other rewards for token holders but these can not substitute the money rewards, based on business performance.

Important

10. Naturally, the business tokens price will follow the business performance by the distributed rewards. But that is not dependent of it, the prices are formed by the offer and demand for the tokens.
11. Business tokens don't configure any represent or confer any ownership right or stake, share or security or equivalent rights, intellectual property rights or any other form of participation relating to the referred business.
12. The token holder understand that the option for buying that token was only his and the involved risks.
13. The BTO initial price formula was developed based on a Reward Yield (year reward value relation to token price) about 5 - 8%.
14. There are several alternative burning BM2G methods, just like lottery, raffles etc.
15. All these rules can be changed by consensus networking, using Governance tokens (proposes and votes).
16. All the details about BM Dex will be shared in White paper V2 and in the Medium's post, in BM2U profile.

The Calendar



The Business Token Issuer

Know the companies that are waiting to launch BTO in Defi Exchange:



online accounting
business



gas station



fast food
franchising



food service

the company name will be showed in BTO, scheduled for november.

The Governance

It's been developed the BM2G token. This token will be airdrop to BM2U holders, after satisfied specific criterias. It also will be used for reward lessor and tenants.

BM Exchange - DEX

- BM2G holders can propose changes
 - it's necessary a minimum amount
 - it's necessary executable codes
- Proposes have deadline
 - if the minimum accept is not reached, propose is declined
- BM2G holders can vote

The technical detailed rules and codes will be available in White Paper V2.

Repurchasing Plan - Governance Token

From total amount of BM Expert Financial's BM2U tokens rewards, each semester, beginning in Jan/2022, BM will repurchasing BM2G tokens using 50% of gotten rewards (in USD stable coin) and burn all of them.

example:

20M of BM2U owns to
BM Expert
20% of issued tokens

e.g.:

These tokens have gotten a reward of
50,000 USDT in last 6 months



25,000 USDT (50% of rewards total
amount) will be used for repurchasing
BM2G



**all bought BM2G tokens are
going to be burned.**

Values

Transparency and decentralized finances. One environment where everyone has real benefits and interests to follow the established rules to make a innovative financial system.

Users

Digital assets based on real business that can generate a passive income.

Get liquidity, marketing the business, earn fee and all the advantages to tokenize.

Partners (Business Users)

All transactions can be auditable in BSC Chain. All the permissions can be revoked at any time user wants to. The security of Exchange will be auditable by the best best names for that and a reward will be offer for “good hacking”.

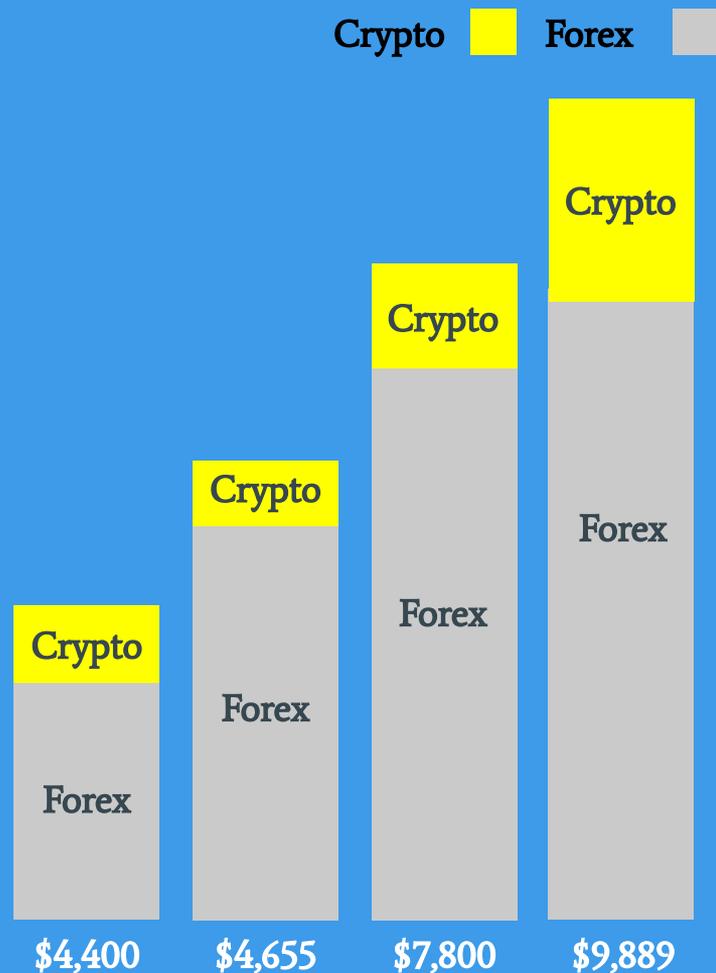
BM2U REWARD GROWING PLAN

BM Expert Financial's relevant data for rewarding BM2U holders in first Phase and obviously, increasing the growing scale after that.

BM2U Rewards

The funds obtained in ICO will be applied in BM Expert Financial Bot growth and the conclusion of Decentralized BM Exchange.

These investments will improve rewards for BM2U holders. It's expected a growing about 5 - 10%/quarter of year after the funds applications in scalability.



The Market Trends

BM Expert Financial has already save more than 80,000 hours for our clients, offering trading bots that work 100% automatic.

53,5% increase
using of trading
bots

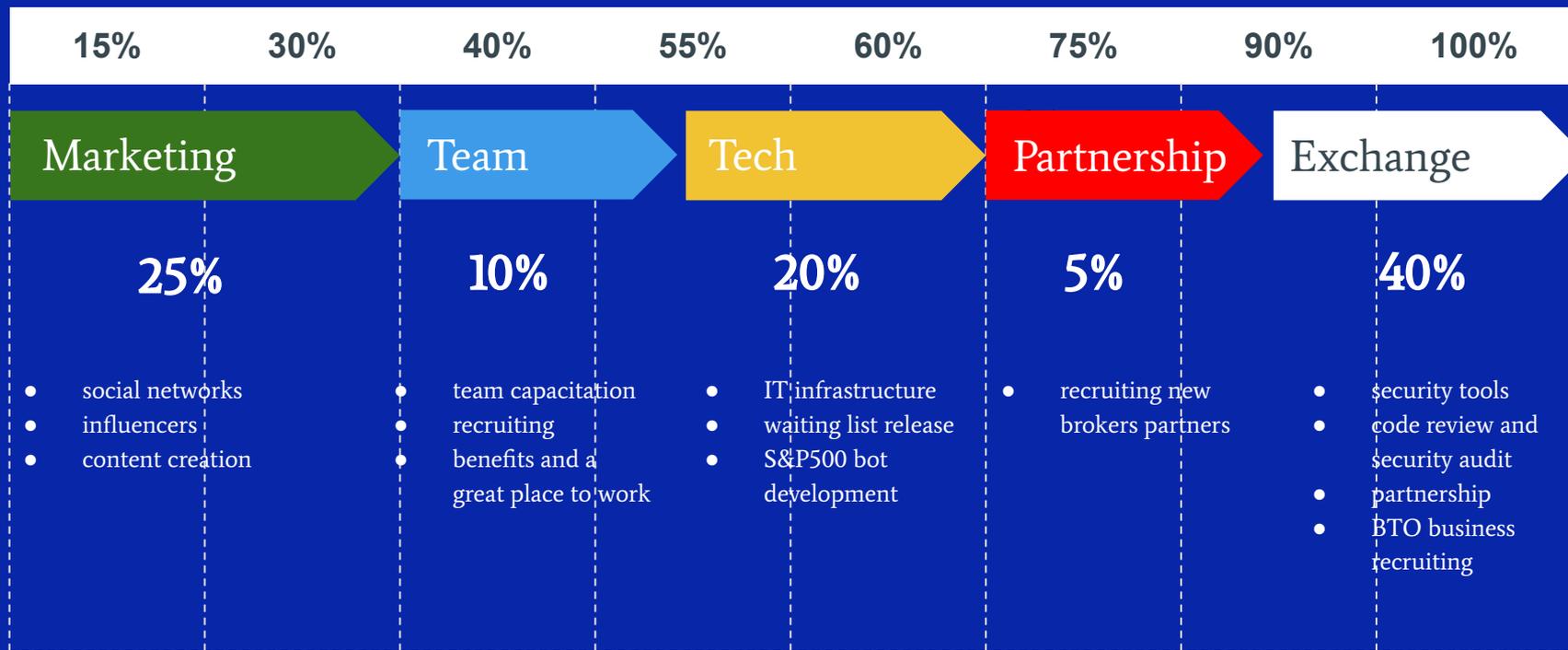
72% increase of
new people in
stock exchange
(Brazil)

+1M of searches in
Google for “trading
bot consistent” in
2020

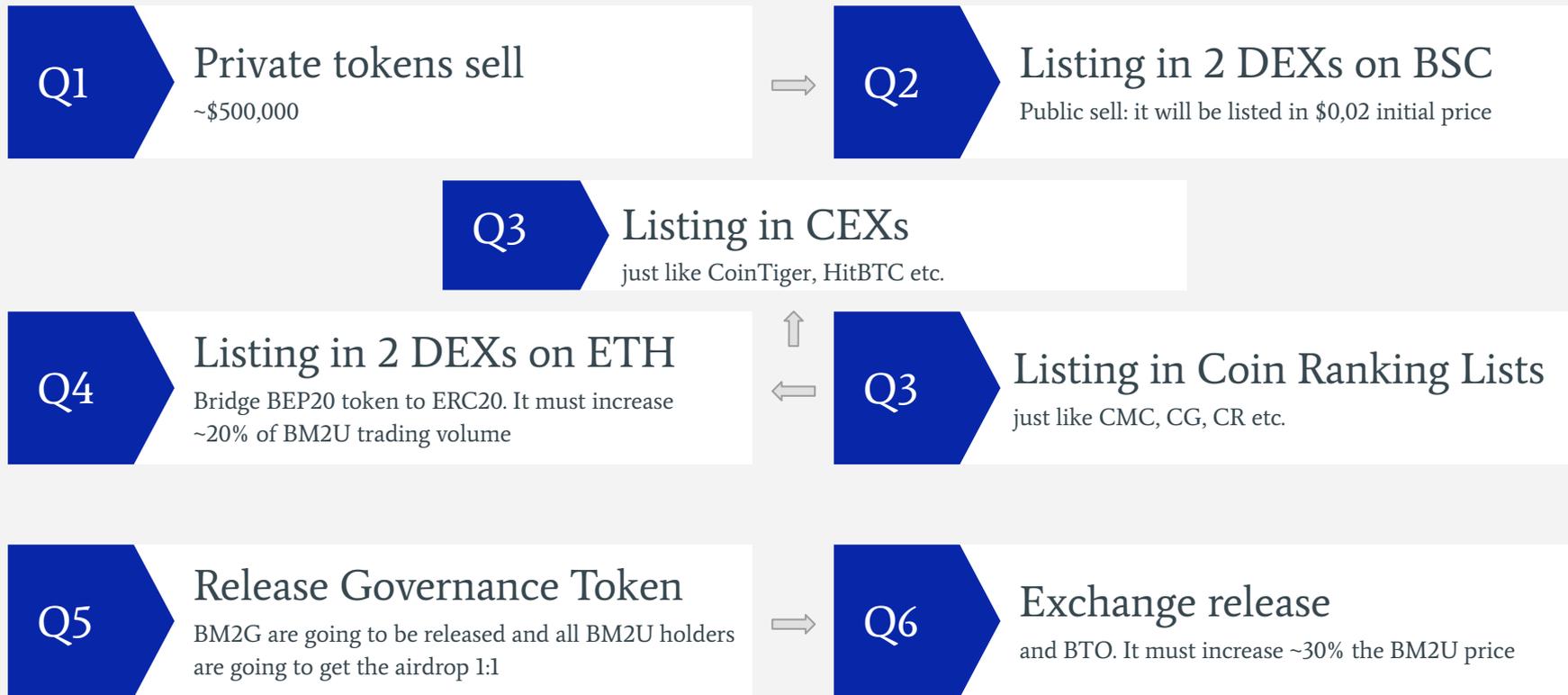
+4k of people in
waiting list to use
bots

our daily results are available in Instagram.

ICO Funds Application Review



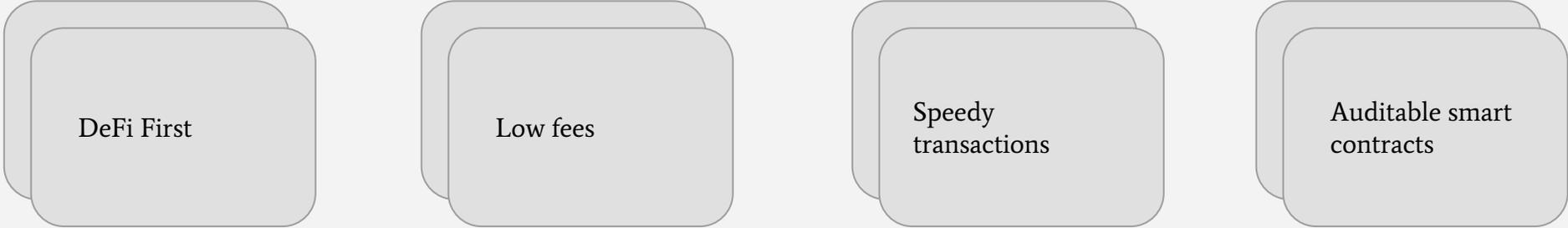
Past and Future



detailed roadmap will be release in white paper V2.

Why BSC?

BSC Chain is a decentralized platform that runs smart contracts, running in Ethereum Virtual Machine (EVM): applications that run exactly as programmed without any possibility of downtime, censorship, fraud or third-party interference. It was build to solve some problems like transactions speed and fee, making an alternative to ETH Chain. It's cross-chain and make easier to transfer tokens BEP20 - ERC20 and vice versa.



DeFi First

Low fees

Speedy
transactions

Auditable smart
contracts

BEP 20

In Binance Academy words:

“BEP-20 is a token standard on Binance Smart Chain that extends ERC-20, the most common Ethereum token standard. You can think of it as a blueprint for tokens that defines how they can be spent, who can spend them, and other rules for their usage. Due to its similarity to Binance Chain’s BEP-2 and Ethereum’s ERC-20, it’s compatible with both”.

BM Exchange is being implemented in Vyper and Solidity.

The decentralized protocol empowers user to have full control of the own finances.



Let's together make this crypto-real revolution!