



Toyow Token

Whitepaper



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Summary

The Toyow Token is the native utility token of the Toyow platform, a tokenized Real-World Asset (RWA) platform that enables fractional ownership and trading of high-value RWAs. The token facilitates purchases, rewards, exclusive access, and preferential pricing, with plans to expand its utility across other platforms. Additionally, it incentivizes community growth and engagement.

The Toyow platform addresses key barriers in the Web 3 space—lack of knowledge, accessibility, ease of use, and trust—by offering a secure and user-friendly environment for tokenized RWA investments. Through strategic partnerships, the platform creates and supports fractional ownership, instant settlements, and complies with regulatory standards.

The global market for RWAs is ripe for tokenization. With multiple major financial institutions announcing plans to release tokenized offerings over the coming years, the adoption of this mechanism to improve value delivery systems is accelerating at a rapid pace.

The experienced leadership and advisory team at Toyow bring a wealth of expertise in blockchain, finance, and capital markets and Toyow plans to tap into this potential across multiple asset classes, including but not limited to art, music, real estate and classic cars.

Current Market Scenario of Tokenization

Tokenization is gaining significant attention across various sectors, with a growing belief that it could democratize access to valuable assets by allowing fractional ownership. This trend is particularly strong in the entertainment and art industries, where assets like movie royalties, music rights, paintings, and other artworks are being tokenized, providing new avenues for monetization and investment.

Investors and corporates see Tokenization as a way to unlock liquidity in previously illiquid markets, giving a wider audience access to high-value assets. Private equity (PE) and venture capital (VC) firms view tokenization as an innovative avenue for investment, recognizing its potential to reshape traditional funding models in the entertainment industry. The shift in industry is visible already, as BlackRock announced its plan to tokenize USD10 trillion of its assets in March this year. Just this month, Janus Henderson also unveiled its intent to run its money market funds on blockchain.

These firms are increasingly interested in startups that utilize blockchain technology to enhance transparency, efficiency and security in transactions.

Scope

The market for RWAs presents a compelling opportunity for tokenization and fractional ownership. Each asset class within our target markets has its own characteristics and growth potential. As per a Forbes study, despite an overall slowdown of Artwork sales in the global market, online sales increased by 7%, reaching \$11.8 billion, which is double what they were in 2019. Online art sales now account for 18% of the art sector's profits worldwide. This shift towards digital platforms aligns perfectly with the Toyow tokenized marketplace model.

As per Variety, the global music market is growing, with recorded music revenues up 10.2% in 2023 to USD 28.6 billion. This is the ninth year in a row of growth and the second highest growth rate since 2021. The 2023 total sales figure is the highest since 1999.

A significant percentage of these revenue cycles are expected to be tokenized over the next few years with Toyow positioning itself to be a market leader in this space.

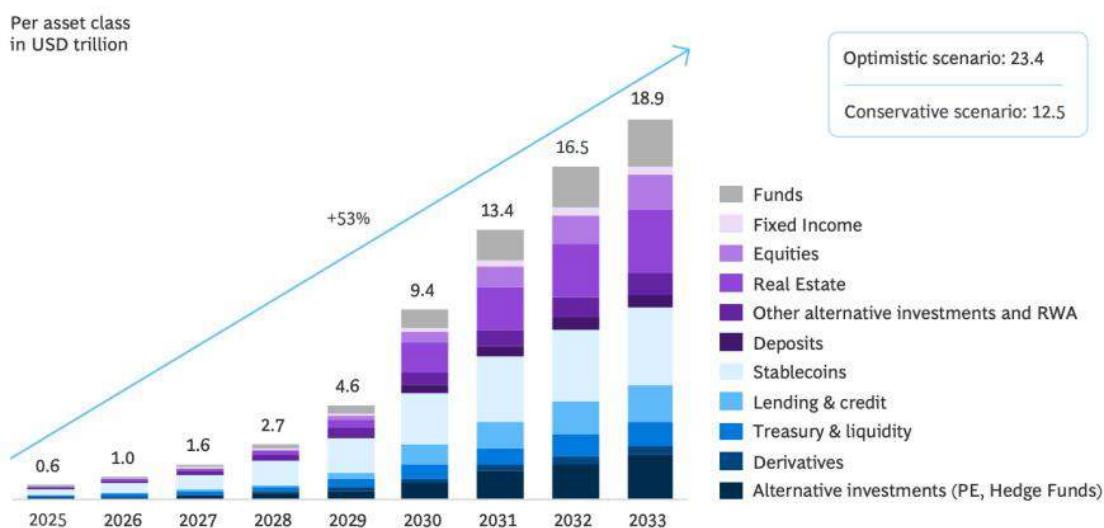
There are multiple reports which project significant market share capture in the coming years.

A McKinsey study markets for tokenized assets are projected to reach a market cap nearing USD 4 Trillion in a conservative scenario by 2030, while BCG market research expects the tokenized market cap to reach between USD 16T to USD 64T by 2035.

Source: Ripple and BCG report on asset tokenization

<https://www.coindesk.com/markets/2025/04/07/ripple-bcg-project-usd18-9t-tokenized-asset-market-by-2033-but-obstacles-remain>

Estimated Growth in Tokenization Through 2033



Challenges

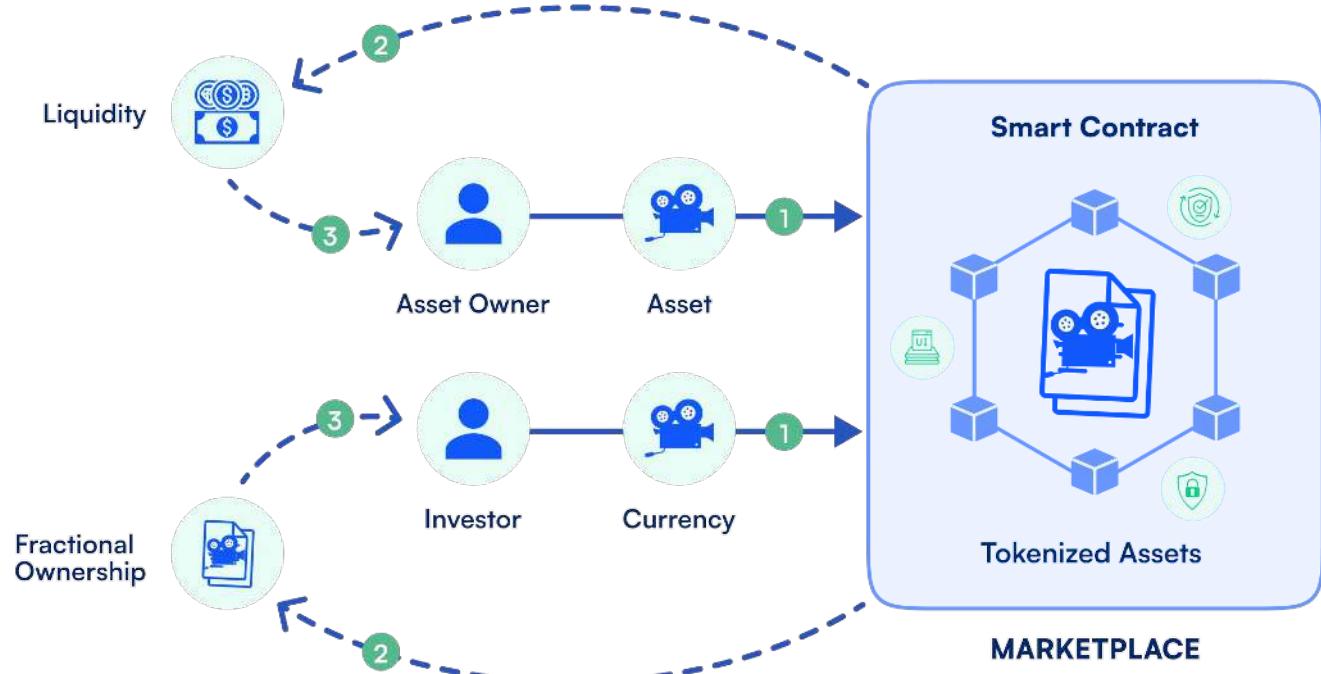
Traditionally, high value assets such as Movies, Music, Artwork have been the exclusive investment domain of a few industry insiders and High Net worth Individuals (HNI's). Added to this, the Web 3 space is relatively new compared to many other industries which leads to a lack of knowledge, accessibility, ease of use, cost of transactions, trust and fractured liquidity amongst other key barriers.

Traditional settlement times can be a challenge, ranging from T+7 to T+14 days. Additionally, there are issues with the immovability of large assets, limited access to members-only clubs, and lengthy cross-border settlement times.

What Toyow solves

At Toyow, we have successfully addressed these challenges by building a secure, compliant and user-friendly platform that democratizes ownership, where assets can be purchased using traditional FIAT or Crypto without needing to have expertise in either crypto or investment space at affordable price points.

Toyow through its partners curate's projects which allow fractional ownership, have affordable price points and allow instant settlements. All this is done along with ensuring adherence to relevant compliance requirements.



What is Toyow?

As the world's first multi category real world asset Tokenization marketplace, we tokenize multiple asset classes in the traditional as well as alternate investment space focussing on Art, Music and Movies initially.

Tokenization projects on the Toyow marketplace

Projects in the Pipeline	
Asset Class	Estimated Value
Real Estate	\$500Mn (Signed)
Movies (Hollywood+ Bollywood)	\$10.2Mn (Signed) + \$20Mn (Under Discussion)
Music	\$7mn (Under Discussion)
Classic Cars	\$2 Mn (Signed)
BaaS (Govt Entity in Dubai)	\$250M-\$500M tokenization pilot project
Commodities (Precious Metals)	\$35 Bn (Signed)

Partnerships

Toyow has strong existing strategic partnerships and several more in the works.

Hindustan Times - One of India's leading media houses, with a newspaper circulation of over 40 lakhs and an online readership of over 10 million unique users monthly.

Virgin Music - Content distribution and revenue collection partnership with the world's leading partner to independent artists and labels.

STS Digital - STS Digital is a digital asset structuring and trading solutions firm at the forefront of trading technology

Helix Markets - Bridging Web2 speed and Web3 security with a hybrid multichain orderbook exchange for seamless, secure trading.

Toyow is in the advanced stages of discussions for projects and partnerships with a high-profile business house and government agency in the UAE

The TOYOW Token

The TOYOW Token is the central utility token of the Toyow platform, facilitating transactions, incentivizing participation, and enabling community engagement. In the future it aims to become the native utility token to partners in the Toyow ecosystem.

The Toyow Token will be built on the Base protocol and will be made available on CEXs, DEXs as well as on the TOYOW token website.

Base is the layer 2 scaling solution developed by Coinbase. It is designed to bring in the next billion users into the blockchain ecosystem by offering a secure, low cost and builder friendly platform for Web 3 projects. It has the same security standards as it settles on the Ethereum mainnet.

Benefits of Toyow Token

Group	Use cases	Details
Rewards & Incentives	Loyalty Program	Earn TOYOW Tokens for purchases, referrals, engagement (reviews, content creation). Redeem for discounts, exclusive products, early access.
	Gamification	TOYOW Tokens rewards for completing challenges, reaching milestones, ranking on leaderboards.
	Referral Program	Earn TOYOW Tokens for inviting friends and family to join the platform.
	Community Building	TOYOW Tokens rewards for active participation in forums, discussions, and contributing content (reviews, blogs).
Exclusive Access	Early Access	TOYOW Tokens holders gain priority access to new projects, limited-edition products, and special events.
	Tiered Rewards	Higher TOYOW Tokens holdings unlock additional benefits and exclusive perks (e.g., VIP access, personalized support).
Payments & Transactions	In-platform Purchases	Use TOYOW Tokens to purchase digital art, collectibles, or other offerings on the platform.
	Reduced Fees	TOYOW Tokens holders enjoy reduced or waived transaction fees, incentivizing token usage.
	Cashback Rewards	Receive TOYOW Tokens cashback on purchases, encouraging loyalty and repeat transactions.
Educational Incentives	Learn & Earn	TOYOW Tokens rewards for completing educational modules or attending webinars on tokenization and investing.
Incentivized Investment	Bonus Tokens	Investors receive TOYOW Tokens bonuses for investing in specific projects or reaching investment milestones.
	Tiered Rewards	Higher investment levels unlock additional TOYOW Tokens rewards and benefits.

Tokenomics

Total Supply and Minting

Total Supply:

The total supply of the TOYOW Token is fixed and capped at 1 billion (1,000,000,000). The total number minted will never exceed this number.

Token Allocation:

Allocation Category	Percentage (%)	Allocation Amount
Community	45%	450,000,000
Team + Partners	20%	200,000,000
Treasury	15%	150,000,000
Liquidity	10%	100,000,000
Pre-Sale	10%	100,000,000

Circulating Supply: The initial circulating supply will be strategically released based on community needs and project milestones and all emissions will be announced before time through various community and social channels, ensuring gradual and sustainable token distribution.

Burn Mechanism: To manage inflation and increase token scarcity, a token burn mechanism will be implemented based on revenue, community and operational discretion.

Strategic Release: Tokens allocated to the community and other categories will be released gradually over specified periods, aligned with project milestones to ensure demand and supply are balanced.

Optimum Circulation: To maintain liquidity and avoid market manipulation, token release schedules will be transparent and communicated to the community.

Staking: Token holders can earn additional perks, benefits and rewards by staking their tokens.

How does the TOYOW Token derive its Value?

1. Exclusive benefits

- Assets at discounted prices: TOYOW token holders will be able to purchase tokenized assets listed on the Toyow marketplace at discounted prices,
- Reduced fees: TOYOW token holders will have the advantage of reduced transaction fees while purchasing tokenized assets listed on the Toyow marketplace
- Upcoming Projects: Toyow has multiple upcoming projects valued at approximately USD 150 Mn which offers investors and fans an opportunity to participate in the entertainment industry through tokenized assets

2. Buy & Burn

- This is designed to add value to the token by reducing its total circulating supply.
- 1.5% of the annually generated revenue from the marketplace will be allocated to buy back tokens from the open market.
- Approximately 85% of them will be burned, effectively removing them from circulation permanently.

By continuously reducing the supply while maintaining demand, the Buy & Burn mechanism is aimed at creating long-term value for token holders and strengthening the token's position in the market. This approach also serves to align the interests of the Toyow platform with its users, ensuring that as the platform grows, holders may benefit from potential price appreciation driven by the controlled reduction of supply.

3. Staking

- As staked tokens are locked and cannot be traded during that time, it decreases circulating supply which creates deflationary pressure.
- It gives additional rewards and engagement for staked tokens.
- Staked token holders will get exclusive asset opportunities for rare collectibles

Technology

1. Protocol & Standard

We will mint the tokens using the ERC-20 standard on the Base Network, a secure and efficient layer-2 blockchain optimized for scalability and cost-efficiency. This protocol ensures compatibility with existing DeFi platforms, wallets, and exchanges, enabling seamless token transfer, usage, and integration across various ecosystems.

2. Token Storage & Security

As the secure storage and management of tokens is paramount, the platform will implement industry-standard security protocols to protect user assets and maintain system integrity.

Security Measures:

- **Encryption:** All sensitive data, including private keys and transaction information, will be encrypted using advanced cryptographic techniques to prevent unauthorized access.
- **Authentication:** Multi-factor authentication (MFA) will be employed to add an extra layer of security, ensuring that only authorized users can access their accounts.
- **Monitoring:** Continuous monitoring systems will be in place to detect and respond to suspicious activities promptly, maintaining the integrity of user accounts.
- **Compliance:** The platform will adhere to relevant regulatory standards and best practices to ensure a secure and compliant environment for all users.
- **Multisig Wallets:** Will be used to store and transfer the tokens which may be 3/5 or 4/5.

By implementing these measures, the platform aims to provide a secure and user-friendly environment for token holders, safeguarding their assets and building trust within the community.

3. Access to Wallets:

Users will interact with their custodial wallets through the platform's web or mobile interface.

APIs will be provided to check balances, transfer tokens, and view transaction histories.

Compliance and Security

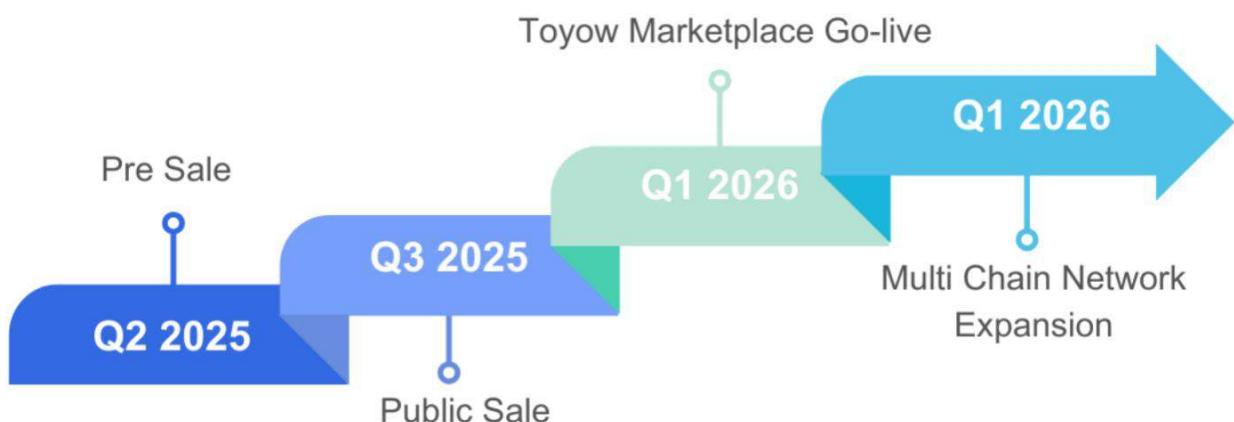
Regulatory Compliance:

- TOYOW Token adheres to all relevant regulations within the jurisdictions it operates, including AML and KYC protocols and other relevant jurisdictional compliances
- Regular audits of smart contracts and platform security
- Ongoing monitoring of regulatory developments and platform adjustments as needed

Security:

- Third party security audits of the smart contract.
- Bug Bounty programs
- Multi —Sig wallets
- Continuous monitoring & testing of the systems
- Air Gapped Access with bare metal servers

Road Map



The Team

Leadership Team

Surajit Chanda- Co- Founder at Toyow-A serial entrepreneur with 21+ years of experience in growing businesses across different industries

Dr. Ravi Chikatamarla- Co- founder at Toyow and board member and advisor to multiple blockchain companies. He was COO for FX business at UBS with over 20+ years of hands-on business expertise and knowledge in the banking- Fintech space.

Bhavna Thakur- As CFO at Toyow, Bhavana is a qualified Chartered Accountant with more than 20 years of experience in the field of Finance and Accounts with Fortune 500 businesses like GlaxoSmithKline and GE to Startups from USA, UAE and India in Web3, crypto, FMCG and Media.

George Kushner- Founder & Former-CEO of H2cryptO, the Next Generation Cryptocurrency Exchange. Accomplished executive in Web3 and Financial Services, blockchain, DLT alternative investments, real estate, wealth management, and private banking.

Muath Jalil- Over 27 years of experience across industries, including real estate, Fintech, insurance, telco, and digital transformation. Master's degree from the University of Liverpool.

Jack Deakin- A dynamic leader with a proven playbook for driving new business and expanding existing operations with lean, goal-orientated teams. Extensive experience in GTM strategy for web3, consumer retail, AI/ML and cutting-edge digital solutions.

Operations and Compliance Expertise

Xerksis Aguiar — Head of Operations and Compliance at Toyow. 8+ years of experience in Web3 and Blockchain, Ex- Director of Compliance at ZebPay, India's Oldest Cryptocurrency Exchange. He has 20 years' experience in operations across verticals having worked with Citibank, Rustomjee Developers, TCS and British Gas.

Nikita Pradhan- Vice President Operations at Toyow with a master's degree in personnel Management. Comes with 6+ years of experience in the Crypto industry and Ex-Head of Operations at ZebPay, India's Oldest Cryptocurrency Exchange. She also has 17+ years of operations experience in Prudential, Capita and British Gas.

Technical Expertise

Ritwik Chakravarty- Head of Engineering at Toyow. He is responsible for shaping and executing the engineering strategy, overseeing the development and maintenance of the platform, and driving the adoption of emerging technologies.

Anuj Garg- Anuj is a visionary IT leader and Blockchain expert working on leading technologies for the last 23 years. He is a Blockchain mentor to GOI Blockchain COE (Blockchain Centre of Excellence- Gurgaon) and has set up several Blockchain incubators and labs. He is a visiting faculty at IIT Mandi and has worked on assignments with IBM and Infosys. He is PMP and ITIL certified with IBM certifications on Project Management, Bluemix and Blockchain. He is currently pursuing a PhD in Blockchain from IIT Mandi. Currently, Vice President — Blockchain at Zebpay India's oldest crypto exchange and advisor to the Police Department for the State of Telangana, India for Blockchain and cyber-crimes.

Our Advisors

Matthew Ward- Financial Markets London CEO at Aquarius Exchange. Over 25 years of capital markets and hedge fund experience. Goldman Sachs, Semper Macro, CSJ Capital. He got his bachelor's degree from the University of Nottingham

Yusuf Bilgic- Financial Markets London, Europe, Dubai/Abu Dhabi Over 26 years of capital markets experience with a huge network of global investors, i.e. Sovereign Wealth Funds, Long/Short Funds, Pension Funds, Insurance Funds, Family Offices, HNWI, VC & PE!

Jeff Anderson- With nearly 20 years of experience in trading futures and derivatives across a wide range of assets. He spent 15 years in traditional finance trading from most major financial centers before escaping into crypto. There, he helped form the market leading HFT firm Folkvang. An options specialist by trade, he is very excited about the future of derivatives in crypto. He holds a Finance degree from the University of Notre Dame.

For Registering your interest, please visit <https://www.toyowtoken.com>