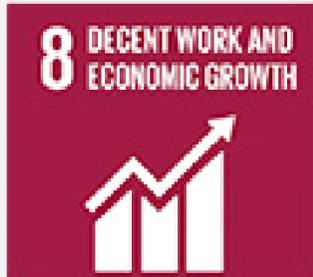


topl

a blockchain protocol to facilitate high-yield impact investing
and economic development around the world

\$2.5 trillion : annual investment shortfall



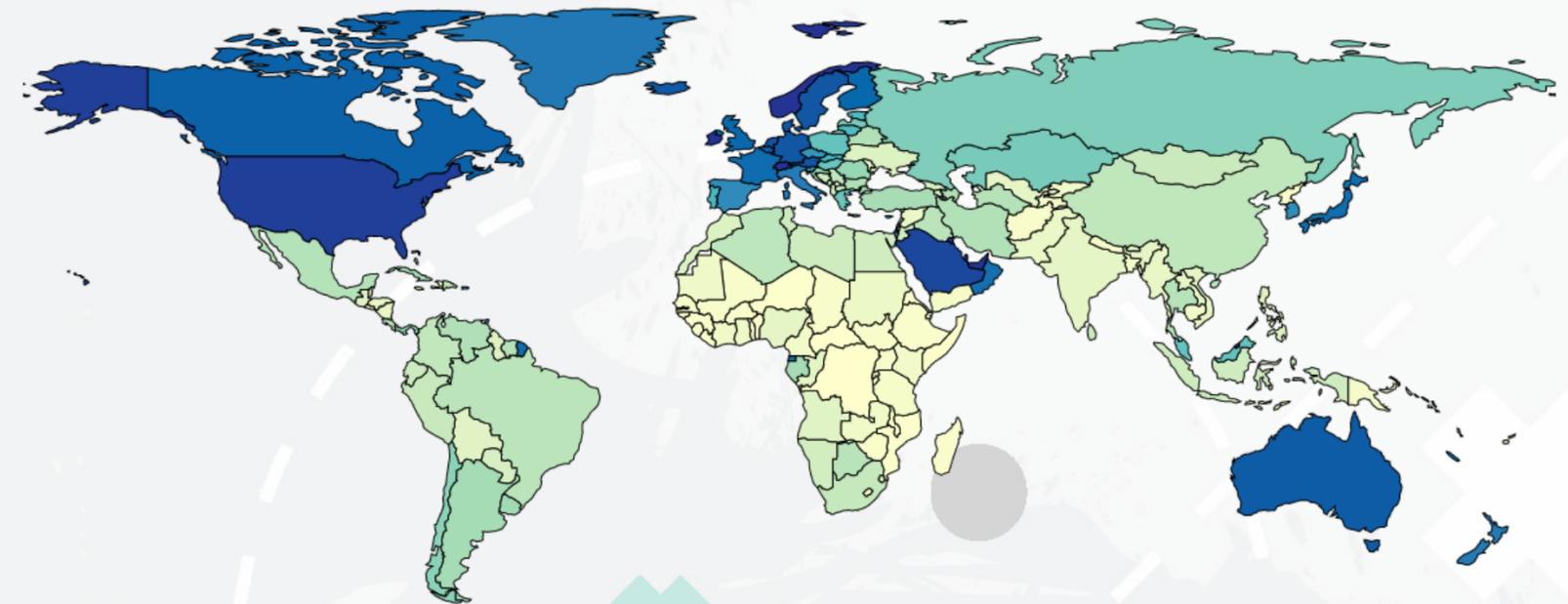
4.5 billion :
population living on
less than \$10 a day



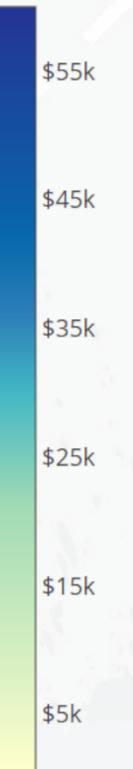
\$7.8 trillion :
investment demand in
developing countries



\$32 trillion :
economic opportunity



GDP per capita,
current USD (PPP)



Status quo for development finance...

loans with interest **>35%**



Banks in many countries are limited by high inflation rates and their own lack of capital

How do we unlock diverse and global investment for these opportunities?



Topl Infrastructure

bespoke blockchain
protocol for
developing markets

leveraging

*allowing investors to transparently
connect with opportunities*

*allowing donors to purchase certified
and quantified outcomes*

prediction markets

Poly, stablecoin

supply chain tracking

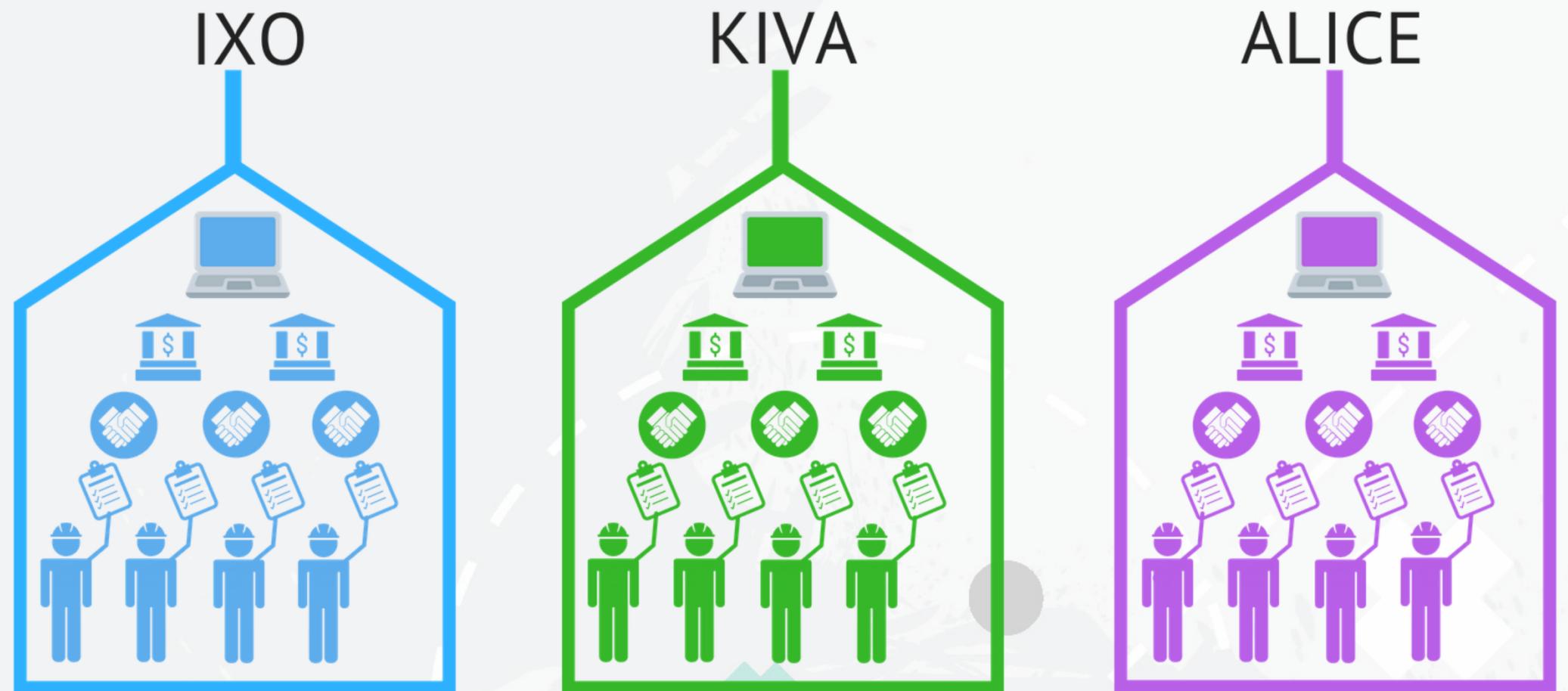
Impact Credits

Competition

Currently, there are a number of donation or investment platforms focused on emerging markets.

Closed ecosystems focused on one particular type of transaction and market segment.

Source and interface with both investors and projects, having to handle each step.



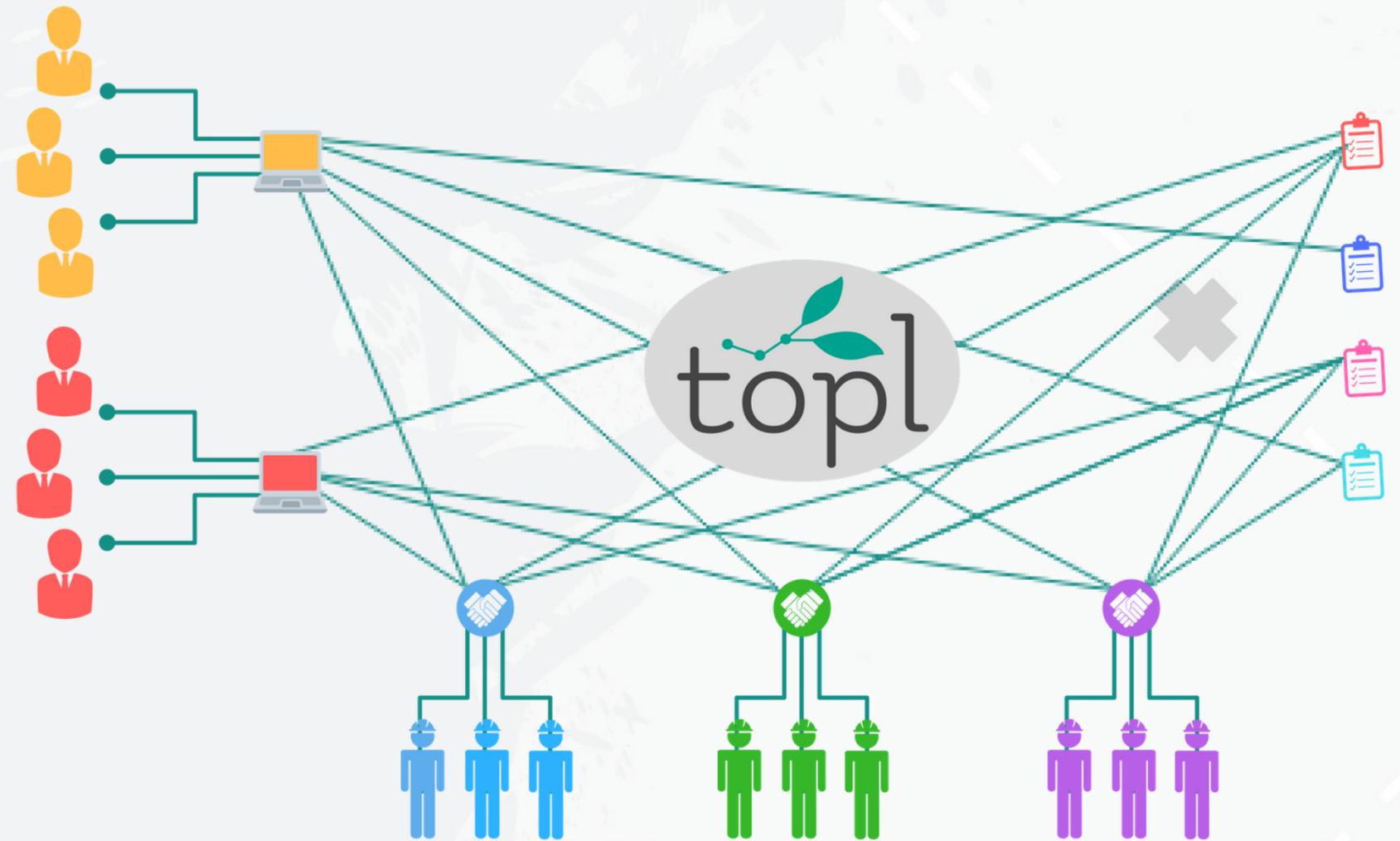
Topl Protocol,
open & scalable
to support

economic motives

social motives

large or small

anywhere in the world



Connecting numerous investor intermediaries to local operators and leveraging crowd-based due diligence, Topl can achieve scale not possible in an end-to-end solution.

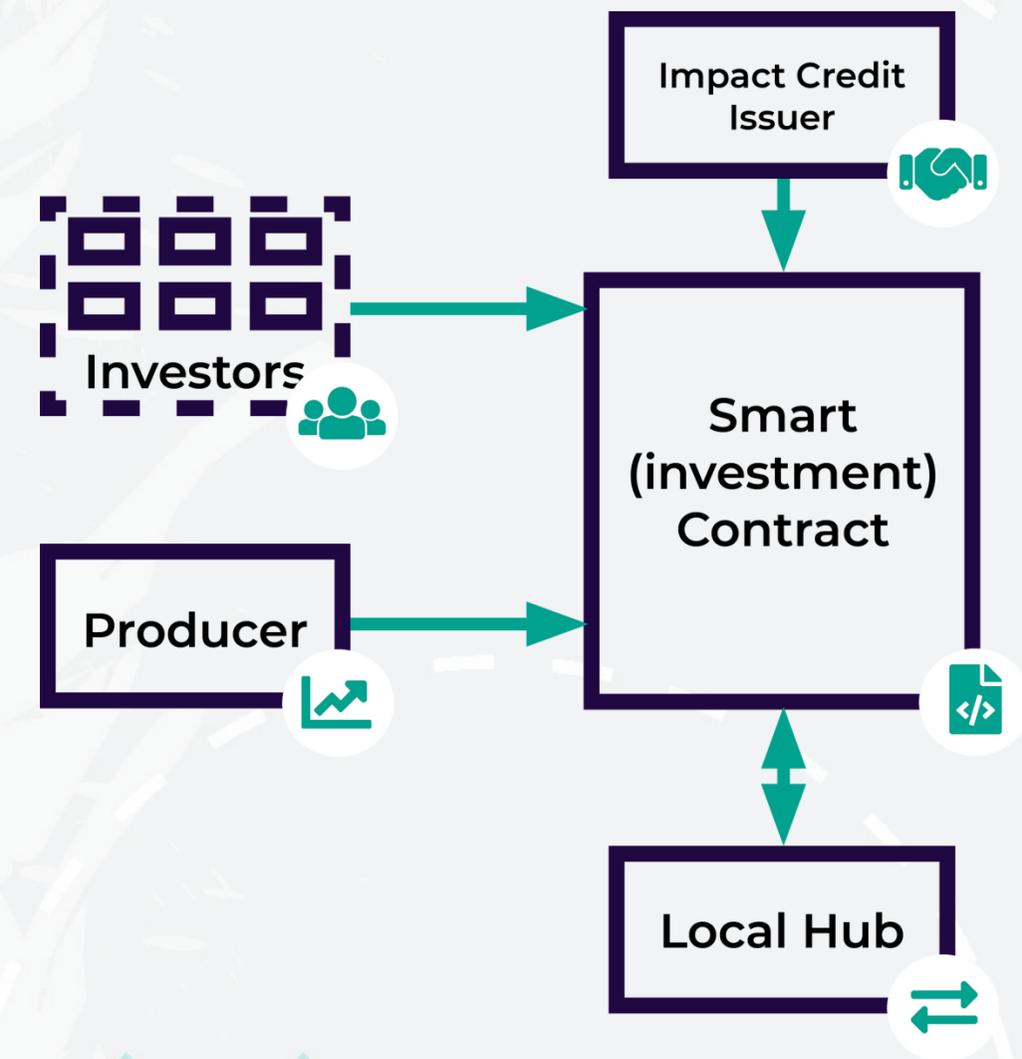
Impact Credits

certifiable, quantifiable, monetizable impact



Allowing donors to contribute only to proven and quantified outcomes and providing investors with an economic motive to invest for good, Impact Credits form the basis of Topl's approach to blended capital.

A walkthrough

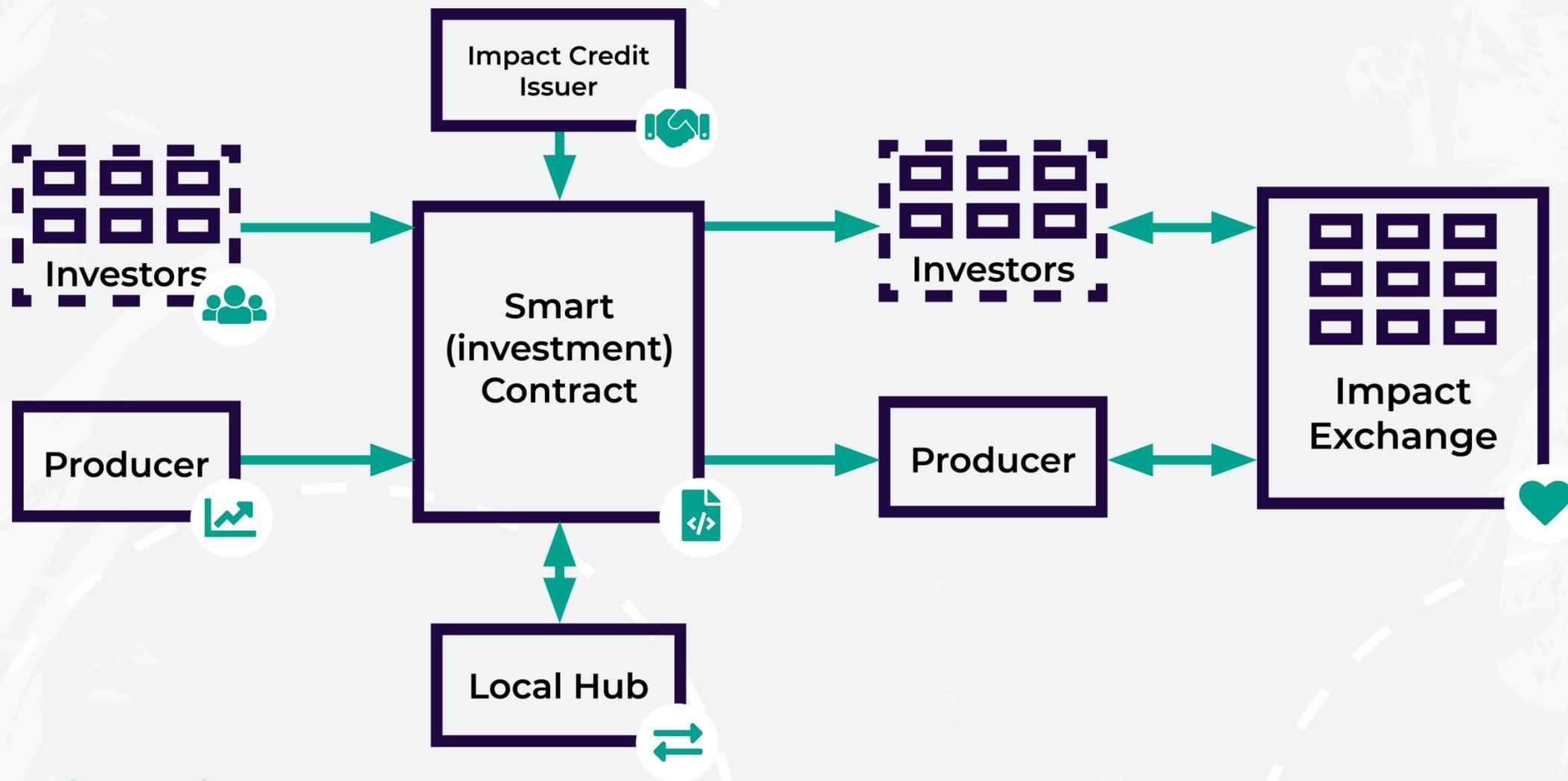


1. Businesses and projects are sourced from around the world through Topl's network of local partners (known as Hubs).

2. Once on the platform, prediction markets are opened to assess the likeliest economic and impact outcomes for the Venture.

3. Investors, either individually or through a fund structure, can invest in any listed opportunity using Topl's smart contract engine. They can invest either through their preferred fiat or cryptocurrency or using Topl's stablecoin.

A walkthrough



4. Once the investment has been made and utilized, the investor is compensated based on the smart contract, either through loan repayment or a profit/revenue share.

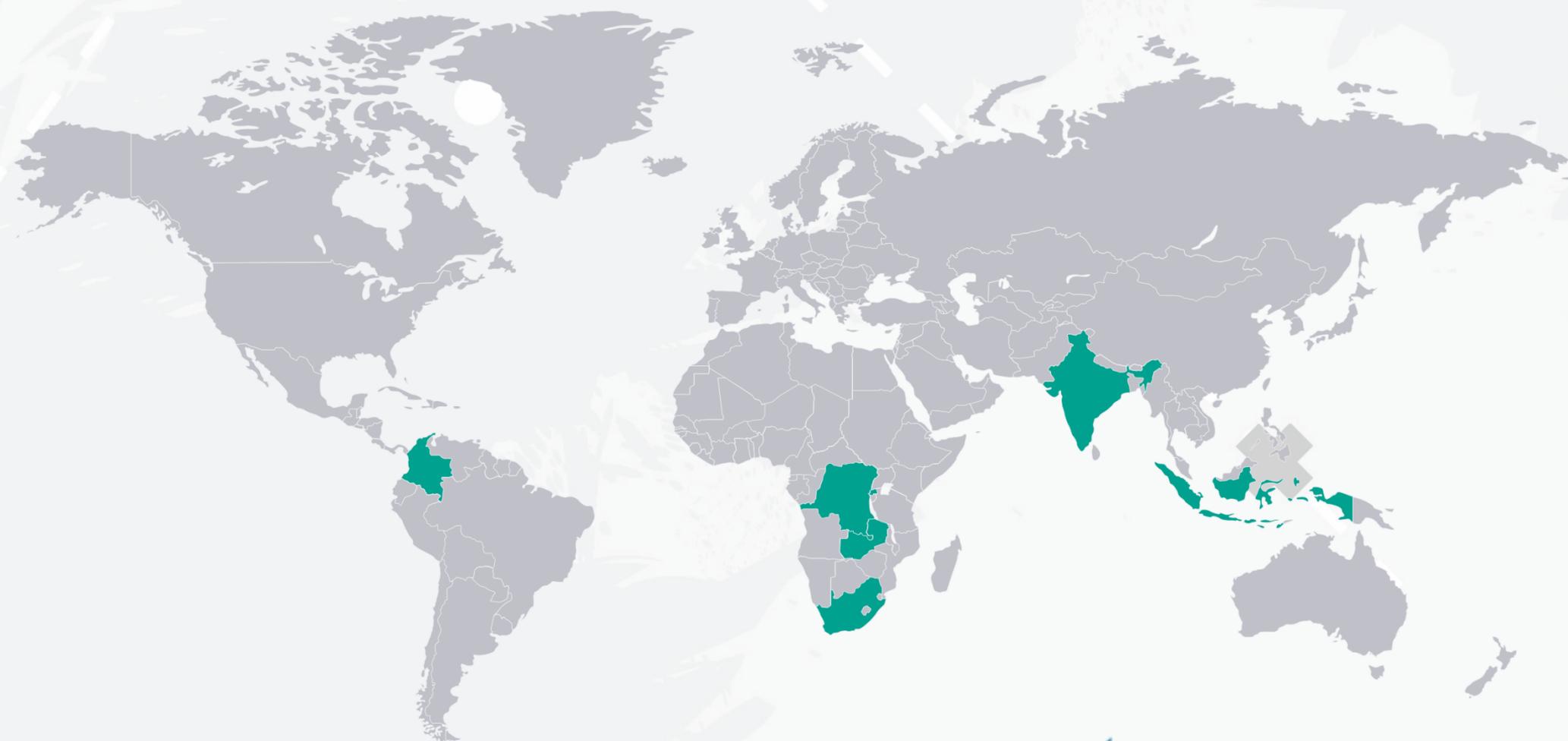
5. At the same time an investment is repaid, any social or developmental impact that it had is assessed and Impact Credits are generated.

6. A portion of Impact Credits are granted to the investor in exchange for their role in that outcome.

7. The investor may then sell these Impact Credits to philanthropic or development groups who have a mandate to support such outcomes, thus allowing the investor to enhance their economic return.

So far

- 2 pilot projects underway
- Launch partners and projects in 8 countries
- Living wage and organic farming, clean energy, coca substitution, refugee entrepreneurship



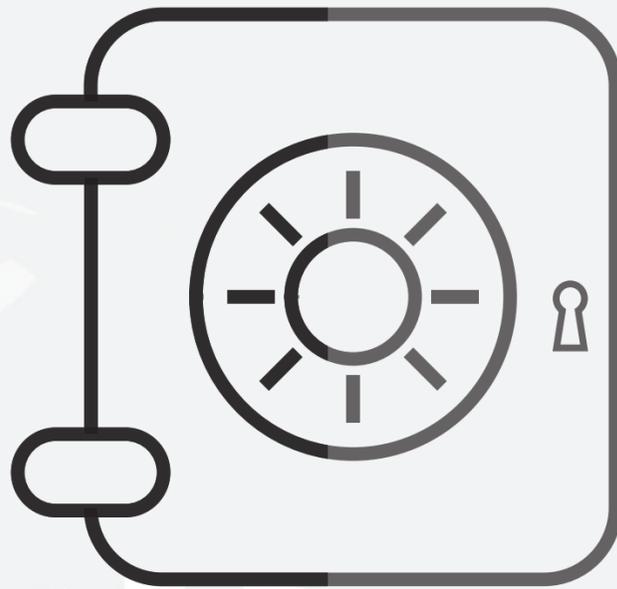
Together with

- UN Peace Building Support Office
- Center for Computational Finance and Economic Systems, Rice U.
- Center on International Cooperation, NYU
- Impact2030
- and more



Arbit Mechanics, Topl's native token

Topl's blockchain is powered by our unique, dual-staking token



transaction verification

Holding Arbites entitles you to collect a pro rata share of the fees charged to users of the protocol. The protocol's 0.25% fee on all transactions represents one of the only blockchains with value based fees.



prediction markets

Using Arbites, anyone can perform due diligence on the businesses and projects published on the Topl protocol, earning additional Arbites based on how correct their analyses are.

Topl model

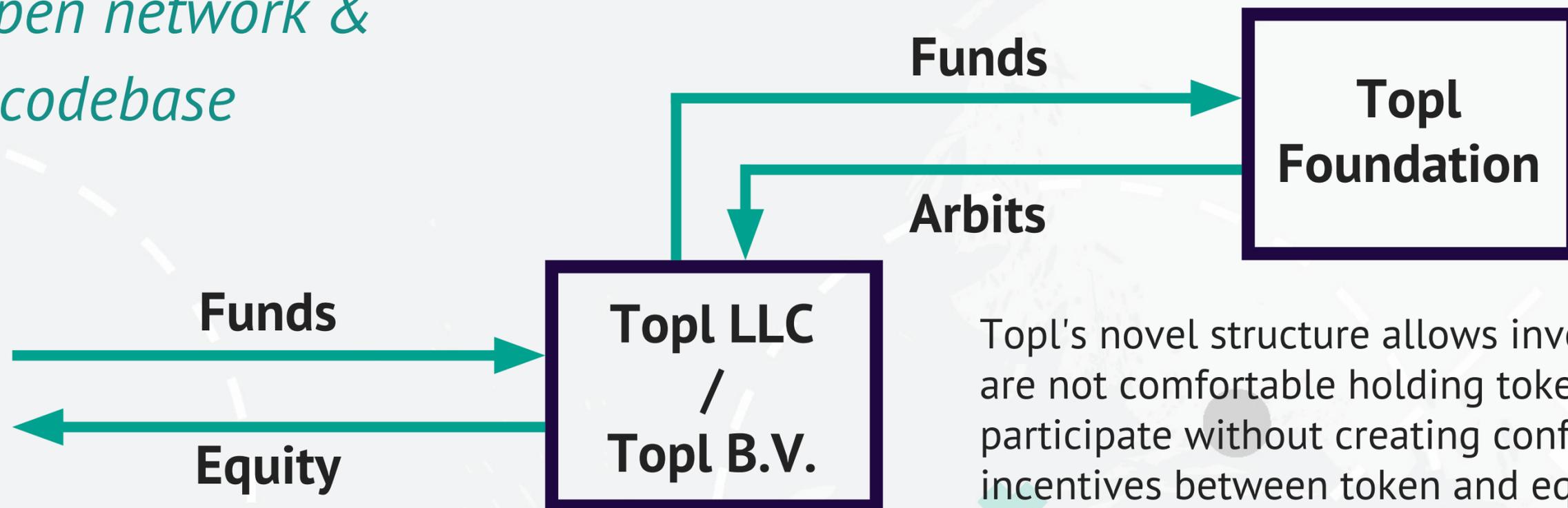
and

Fundraise

To achieve the transparency and trust required to fulfill our mission we knew that we needed a...

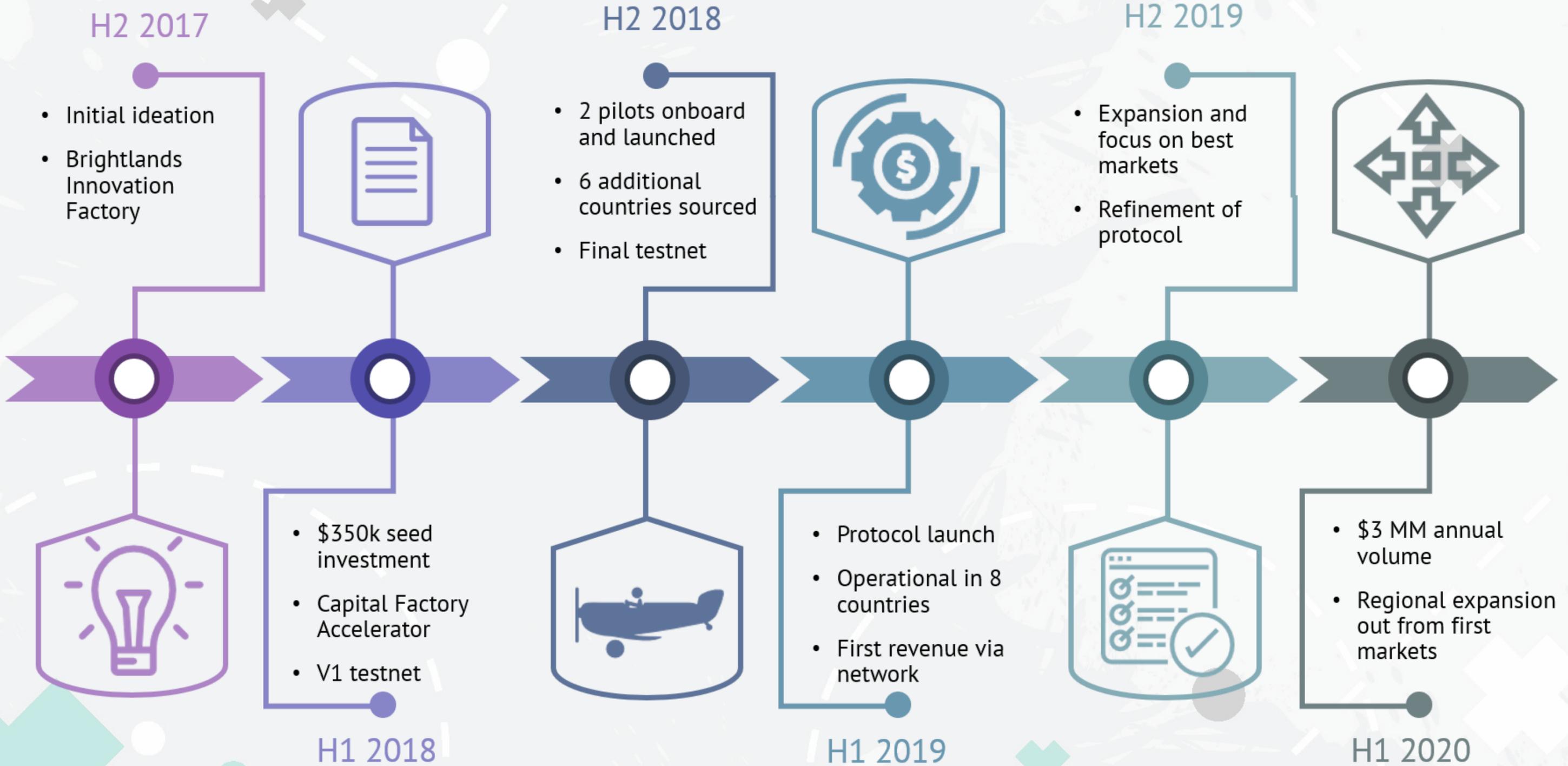
decentralized, open network & an open-source codebase

*18 MM Aribts (9% of total)
\$0.09 per Arbit price
~\$1.6 MM target*



Topl's novel structure allows investors who are not comfortable holding tokens to participate without creating conflicting incentives between token and equity holders.

Roadmap



Team



Chris Georgen -- CEO
published physicist and
mathematician



Kim Raath -- CFO
NSF fellow, economist, and
statistician (PhD, 2019)



James Aman -- CTO
skilled manager, AMO
physics (PhD, 2019)

Topl's founders came together in Houston, Texas back in early 2017, around a mission of developing financial infrastructure to support more robust and attractive global investment.

They are now surrounded by seven additional team members working across blockchain engineering, business development, and marketing.

Additionally, Topl's advisory board is composed of academic statisticians, a former senior economist at the World Bank, and experts in private equity and computer security.



Website: topl.co

Demo: github.com/topl

Email: info@topl.me

Community: t.me/topl_protocol