

Susumi WhitePaper - Document Version 08-24

The Susumi Whitepaper

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Preface

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— From Susumi Capital Corp

Introduction

What is Susumi:

Susumi is a platform for a suite of blockchain-based cooperative finance applications designed to build wealth in communities.

Its primary purpose is to deliver unique decentralized systems for individual and corporate fundraising.

The central product of the Susumi Platform is the Decentralised Crowdfunding Application

The word 'Susumi' literally translates to “My Susu” in Nigerian Yoruba. Susu refers to a mutual aid group.

We translate *Susumi* as: "My wealth-creating group”

The Platform

Susumi is a platform for a suite of blockchain-based cooperative finance applications designed to build wealth in communities.

Its primary purpose is to deliver unique decentralized systems for individual and corporate fundraising.

This document describes the primary services offered on the Susumi Platform based on the concept of Decentralised Crowdfunding.

Our Vision & Mission:

Our Vision

Susumi will unlock redundant capital from local groups, communities, and the global diaspora and channel this capital toward a socio-economic transformation of any underdeveloped community

Our Mission

To transform the lives of individuals through Cooperative Finance based on the centuries-old Susu system.

To help our users raise funds easily and transparently using blockchain technology.

To work with community groups to facilitate rapid infrastructure investment for development.

Deconstructing Crowdfunding:

Internet Crowdfunding

How It Works:

Crowdfunding is essentially a technical term for something everyone has been used to in one way or the other in our communities and social networks, sometimes as charity fundraising or just friends helping friends.

The practice only became far more powerful when Internet technology expanded the scope, speed, and convenience of the process, heralding a new era of Internet-based Crowdfunding which typically involves:

- A Crowdfunding Platform (or website)
- An individual (or entity) who needs to raise money for something
- A campaign (description of what is needed using text, videos, or photos)
- Donors, who contribute money to the campaign

The individual goes to the platform and creates a campaign to let donors know what he wants to do and how much he needs. The platform makes it easy for the donors to contribute money and for the individual to collect the contributed money.

Types Of Internet Crowdfunding

There are 4 established models of Internet Crowdfunding:

1. Equity-Based:

The process through which any business can raise money from the general public (i.e., the 'crowd') in exchange for shares in that company

2. Rewards-Based:

Promises donors or investors that they will be rewarded with gifts or other non-monetary benefits for contributing to the campaign. For example, 'if you contribute £10 you will receive a sample of our product or tickets/gifts'

3. Lending Based:

The practice of lending money to individuals or businesses through online platforms that match groups of lenders with a single borrower, also sometimes called P2P Lending

4. Donations Based:

In donation-based crowdfunding, people campaign to the general public for support or funding, and donors support or donate to the campaign without receiving anything in return other than the knowledge that they have contributed to a good cause.

Impact Of Crowdfunding

Crowdfunding is disrupting conventional finance in a big way.

Market Data Forecast values the market at USD 20.34 billion in 2023, with expectations to grow to USD 24.05 billion in 2024 and USD 55.58 billion by 2029, at a CAGR of 18.24% from 2024 to 2029*

**Source:<https://www.statista.com/statistics/1078273/global-crowdfunding-market-size/>*

The various Internet platforms that offer the different models of Crowdfunding operate via two major approaches:

1. Crowdfunding The Idea: Providing funding for ideas, businesses and causes

2. Crowdfunding The Need: Providing funding for individual or group needs such as charity work, personal emergencies, etc.

However, there are inherent limitations with these two crowdfunding approaches resulting in the failure of over 75% of Crowdfunding campaigns that are initiated globally.

Limitations Of The Current Models Of Crowdfunding

Limitations of Crowdfunding The Idea:

This model of Crowdfunding requires access to certain infrastructure that may not be available to all potential users. This infrastructure includes legal structure, website, business plans, product prototype, marketing video, presentations, and viral distribution systems. The Idea also needs to be conceived and requires a well-articulated story to explain.

The crowd (donors) must relate to and approve of the Ideas before they can support the campaign.

Limitations of Crowdfunding The Need:

In this model of Crowdfunding the Crowd must empathize with, or approve of the need before they act to support the campaign. Without empathy, there is no compelling reason to give money or support the campaign.

In addition to these limitations, users and potential beneficiaries of Crowdfunding are inhibited from effectively promoting campaigns due to a lack of resources, privacy concerns, personal pride, or the fear of failure of the campaign

Crowdfunding The Person

Crowdfunding the Individual:

Potential beneficiaries of crowdfunding often hesitate to launch campaigns due to various challenges such as limited resources, privacy concerns, personal pride, or the fear of campaign failure.

To unlock the full potential of crowdfunding as a viable alternative financing option for a wide range of people, a novel approach is necessary.

This approach termed 'Crowdfunding the Person', represents a significant departure from traditional crowdfunding methods.

In this model, the focus is not on the idea or need that requires funding. Instead, what matters is the person behind the campaign. Their specific idea or need is secondary and often irrelevant to the donors.

In this system, the Crowd does not evaluate the merits of the idea or relate to the need. They choose to support the campaign simply because the individual seeking funds is part of a network or community.

'Crowdfunding the Person' is more than just a new approach; it signifies a fundamental shift in the crowdfunding business model, emphasizing community and personal connections rather than the project itself.

The Obama Campaign

Yes, We Can!

In his 2008 race for the White House, against all odds the then little-known US Senator from Illinois, Barack Obama acquired a formidable campaign finance war chest enabling him to defeat both Senators Hilary Clinton and John McCain who were backed by the Billionaires and Millionaires of Corporate America.

By targeting small donors with a donation-based crowdfunding strategy, the Obama camp raised \$750 million from average everyday people via his barackobama.com website.

Since the election of President Obama, Crowdfunding and the idea of 'enabling the individual through mass support via the Internet' has become a phenomenon.

President Obama went on to later describe Crowdfunding as: "A game changer"

We know, that if Crowdfunding can help make one unlikely candidate the President of the United States, then it can certainly help anybody achieve their dream or at least significantly improve their lives.



Barack Obama

INTRODUCING SUSU

The Susu System

Susu is a traditional form of crowdfunding that long predates the Internet. This centuries-old financial system is recognized across various cultures worldwide, from Asia to Africa and the Americas, and is commonly referred to in West Africa as 'Susu'.

It is a type of cooperative finance or a mutual-aid social funding system.

The essence of Susu lies in its group-based approach. Individuals come together to form a group with the specific aim of pooling funds. This collective effort is designed to address the economic needs of each group member.

The process is simple yet effective: each participant agrees to contribute a predetermined amount of money regularly over a set period. For example, 20 members might commit to contributing \$20 weekly for 20 weeks.

During each weekly cycle, each group member qualifies to receive a lump sum of \$400, minus any administration fees. This bulk amount can then be used for substantial investments or payments that the individual's regular income wouldn't have been able to cover.

In many countries around the world, when formal sector credit is out of reach due to high interest rates and stringent eligibility criteria, workers and small-scale entrepreneurs rely on the Susu system to provide an alternative finance solution.

Susu:

The word 'Susu' itself is from the Akan language in Ghana meaning "small-small", it can refer to the building up of small amounts of money from numerous sources to get a lump sum.

This practice paved the way for the creation of modern Micro Finance Institutions.

In essence, Susu is a form of reciprocal crowdfunding. It exemplifies the concept of 'Crowdfunding the Person' demonstrating how collective support within a community can effectively meet individual financial needs.

A Brief History Of Susu

The true origin of the Susu system is unknown.

The practice has evolved and has many variations and references in different cultures.

In Ghana it is called **Susu**, in Jamaica, it is called **Pardner**, in the Bahamas it is called **Asue**, in Nigeria **Adashi**, **Esusu**, or **Ajo**, in the Swahili-speaking areas of East Africa it is known as **Chama**. In South America, it is known as **Pandero**, in the Philippines as **Paluwagan**. It is called **Chit** in India, (a fully regulated and established financial service) The Vietnamese also call it **Hui**. Cambodians call it **Liang Tong Tien**, and the Koreans call it **Kye** or **Gae** and practice this extensively even in the United States up to this day. In the Island of Okinawa in Japan a variation of Susu called **Moai** has been practised by the residents for centuries.

The system is also sometimes referred to by academics as **Rotating Savings And Credit Associations (ROSCA)**.

Asian and African immigrants to Western countries have used this system to ensure that despite having limited or zero access to institutional credit, every member of their communities can establish a business or a trade, get quality education or make mortgage deposits, and acquire property.

Susu is often used as a system of community-based financial support for micro-entrepreneurs. An important and distinguishing characteristic of Susu is that it is not in itself a source of income, and the funds being raised are not always used for lifestyle expenses.

Successful Susus will depend on whether the Members have an existing income stream that enables them to continue participating in the system by making small contributions periodically till the end of the cycle.

Man Hau Liev from the Center for Refugee Education in Auckland NZ said that the Hui, an ancient Chinese mutual finance association conceptually similar to Susu, can be traced back to the middle of the Tang dynasty (AD618-906)

In the Japanese Island of Okinawa famous for having the highest concentration of centenarians in the world, each resident is said to belong to at least one Moai from their preteens and throughout their long life.

A Case Study: Korean Kye

The Korean Kye system plays a significant role in the economic advancement of Korean immigrants in the United States, particularly evident in the 1970s and 1980s. A notable example is the expansion of Korean-owned green grocers in New York City, which grew from 30 stores in 1977 to an impressive 1,300 by 1988.

This growth can be attributed to the Kye system's role in helping new Korean immigrants establish themselves economically.

Typically, an immigrant would start with a low-paying job, earning less than \$500 per month. They would then join a Kye group, usually comprising about 12 members, and commit to contributing approximately 40% of their income to the Kye monthly.

This arrangement guarantees that at some point within a 12-month cycle, they would receive a lump sum, potentially as much as \$2,400. This sum could then be used to invest in a share of an existing business or start a retail venture, often in partnership with members from another Kye group.

This investment strategy leads to an increase in their income, allowing them to participate in larger Kye groups with bigger payouts. Within a few years, many are able to manage Kye groups with substantial lump sum distributions, enabling them to purchase their own stores without needing to rely on mainstream financial institutions.

The effectiveness of the Kye system is recognized beyond the Korean community. In the United States and Ghana, mainstream banks often view participation in Susu (a system similar to Kye) as a sign of financial responsibility, especially in the absence of a formal credit history.

In India, the equivalent system, known as Chit, is a regulated financial service offered by established institutions. These examples illustrate the impact and acceptance of traditional financial systems like Kye and Susu in modern economies.

Source: <https://www.qc.cuny.edu/academics/aac/korean-small-businesses-in-new-york-city/>

Source: <https://aaefr.org/the-susu-collection-system-in-ghana-and-experiences-in-linking-formal-and-informal-financial-intermediaries/>

Susu Practice

Susu is a reciprocal method of providing credit amongst socially connected small groups.

It is practiced in communities mainly in Africa, The Caribbean, South America, and South East Asia, as well as in diaspora communities in Europe and North America

Susu Philosophy

Susu embodies the essence of cooperative finance. It instills a philosophy centered on collective wealth building through modest yet consistent financial contributions from each member.

Susu not only uplifts individuals but also strengthens the economic backbone of the entire group. This unique cooperative finance system is geared towards empowering the individual with the collective resources of the group.

It is reflective of the scriptural injunction:

"Give and it will be given to you. A good measure, pressed down, shaken together, and running over, will be poured into your lap. For with the measure you use it will be measured to you" (Luke 6:38, Holy Bible)

Susu champions a cycle of mutual support and reciprocity for all participants.

Susu Limitations

Susu doesn't always work as expected. There are many recorded problems with traditional Susu practice.

The main limitations of Susu are:

Trust:

The traditional Susu system is based completely on trust. It can only exist within communities where there are strong bonds or substantial social capital. There's usually no way to guarantee that early beneficiaries of the Susu will continue donating their obligated share so that later beneficiaries still receive the full amount.

Accountability:

There are many instances where the appointed 'Susu Collector', responsible for managing the pooled funds, has misappropriated these funds, leading to the collapse of the system

Consistency:

Each member must remain faithful and keep up with contributions in each and every round, especially after receiving their lump sum early, otherwise, the system collapses.

Geographic Limitations:

Members have great difficulty maintaining and enforcing compliance to terms if they operate from geographically dispersed locations.

The Susumi Solution

Susumi: *A Japanese term that translates to "making progress beautifully"*

By addressing the inherent limitations of the traditional Susu practice it becomes possible to apply the system as a platform to revolutionize the economic landscape of low-income communities.

The integration of the following widely available cutting-edge technology makes this feasible:

The Internet: This offers unparalleled accessibility, enabling seamless connections across the globe at any time.

Blockchain Technology: The immutability nature of blockchain and the versatility of Smart Contracts allow for the transparency and data integrity necessary to establish trust in the system.

Cryptocurrency Tokens: Utilizing a specific Cryptocurrency Token through a Smart Contract can effectively regulate member participation in the Susu.

By synthesizing these technological advancements the Susumi Platform has developed a self-regulated global Susu system that can be practiced by anyone, at any time, with communities located anywhere in the World.

We call this **The Susumi Decentralized Crowdfunding.**

This innovation is not just a leap forward but a scalable solution for the future of economic empowerment.

Decentralized Susu

The Susumi App is an evolutionary model of the traditional Susu system on the Blockchain.

This innovative platform transcends the conventional by replacing the physical Susu custodians with a Blockchain Smart Contract, ensuring unparalleled integrity and transparency in fund management.

This shift to a decentralized system guarantees trustless transactions, where adherence to Smart Contract rules ensures every participant benefits equitably.

With the Susumi App, contributing just once qualifies a participant to be a beneficiary of a pool.

The App incentivizes participation thus accelerating success rates.

For individuals, this means access to emergency funds without the burden of debt,

For communities and enterprises, it helps unlock existing but latent capital liquidity within their communities which can be channeled to investment.

This makes Susumi an extremely powerful tool for financial resilience.

More importantly, Susumi is by nature viral.

Experience the future of cooperative economics with the Susumi App – where technology meets tradition to empower communities.

The Crowdfunding App

App Description

“Decentralized applications (DApps) are digital applications or programs that exist and run on a blockchain or peer-to-peer (P2P) network of computers instead of a single computer. DApps (also called "dapps") are outside the purview and control of a single authority. “ - Investopedia

The Susumi Decentralized Crowdfunding App is a sophisticated web interface that enables users to interact seamlessly with the Susumi Crowdfunding Smart Contract. This application is engineered using a suite of advanced technologies, ensuring a robust, secure, and efficient user experience.

Technology Stack

Node Js Express Js Node Js

React JS

Redux Thunk

Solidity

Polygon Blockchain Network

Tangany

App Components

Susumi Perpetual Fund:

The Perpetual Fund is an algorithmic construct of the Susumi Plus Token Contract. It ensures that the value of the Susumi Plus Tokens is maintained at a constant value against a stablecoin pair before the Tokens are minted and issued.

New Susumi Plus Tokens can only be issued out from the Perpetual Fund when a Susu Fund has matured.

\$\$SUSU+ Token:

The Susumi Plus Token (\$\$SUSU+) is the new replacement Token for the deprecated Susumi Coin. The Token serves as the native cryptocurrency of the new Susumi Platform.

Users need \$\$SUSU+ Tokens for the creation and activation of new Susu Funds on the Platform. \$\$SUSU+ Tokens are convertible and tradeable in a public exchange.

The \$\$SUSU+ Token is dynamically minted and can be obtained by a User as a reward for donating funds to a Susu Fund that has successfully matured.

User Wallets:

The Susumi Wallet has been deprecated. Users can access the Susumi App with their own third-party compatible Web3 Wallet.

Each User Account is identified in the Smart Contract through their Wallet Address. The Smart Contract works exclusively with the Wallet address to enable all transactions when the necessary conditions are met in the Contract.

Susumi does not manage the User's Wallet. Users sign in to the Platform and connect with their own existing compatible Web3 wallets.

App UI

The clean and easy-to-use User Interface is a cloud-based Web App which is easily access via Mobiles as well as Desk and Laptop computers but without the requirement to download to the device.

It enables Users to create accounts, access the fundraising process, and manage their Tokens on the Susumi App.

It also provides users access to other features and services provided by the Susumi Platform

Crowdfunding Smart Contract:

The description and components of the Susumi Crowdfunding Model

Description:

The Crowdfunding Smart Contract is a unique algorithm deployed on the Blockchain Network. It autonomously facilitates and oversees the operations of Susu Funds within the platform. This contract enables users to deposit \$SUSU+ Tokens to create a Susu Fund.

Whilst, donors who donate stablecoins such as USDT to the Susu Fund receive \$SUSU+ Tokens as rewards for their donation.

The Perpetual Fund algorithm meticulously manages the \$SUSU+ tokens, balancing deposits and token issuance, to consistently maintain the Fund's value against a stable coin pair.

This automatic management of the Token value ensures the stability and attractiveness of \$SUSU+ Tokens in the market, thereby boosting the utility and relevance of the tokens.

Susu Fund

A brief description of the Susu Fund:

The Susu Fund is a Crowdfunding campaign created by a User of the App for the purpose of raising funds in stablecoins.

It enables Donors or Subscribers to contribute money in stablecoins for the benefit of the creator of the Fund.

The unique feature of a Susu Fund is that each fund has a fixed value and a predetermined number of Slots available for Subscribers who may only contribute a fixed amount each per Fund. To activate a Susu Fund, a user must deposit an Initial Stake in \$SUSU+ Tokens, equivalent to the Slot Value of the Fund to be created.

Slots

A brief description of Slots in a Susu Fund

Slots are the vacancies in a Susu Fund where contributions can be placed.

The default number of Slots in a Susu Fund is 12. This means that in default configuration a Fund can only have 12 Donors or Subscribers.

A Slot is Subscribed when a Donor has transferred funds into it.

Susu Value

A brief description of the Susu Value

This is the expected amount of money to be raised through the Susu Fund. It is denominated in Stablecoins.

The Susu Fund Creator selects the Susu Value within the range of minimum and maximum thresholds depending on the Susu Fund Category.

Slot Value

A brief description of the Slot Value

This is a fixed amount of money required to be contributed to each Slot.

The Slot Value is determined by automatically dividing the Susu Value by the number of Slots in a Susu.

The Slot Value is denominated in Stable Coins

Fund Maturity

Each Susu Fund has a default Tenor period of 30 days.

If within this period all the Slots in the Fund have been subscribed the Fund is Matured.

If the Slots are not fully Subscribed by the end of the Tenor, the Fund expires and all transactions are reversed. The Tokens in the Fund are returned to their respective owners.

An expired Fund may be restarted by the Creator of the Fund, but existing Subscribers have the option to opt out of the Fund before it is restarted by claiming back their donations.

Vesting Period

Reward Tokens: All the Subscribers to the Fund are issued Rewards in \$SUSU+ Tokens equivalent to 100% of the value of the Stablecoins donated into the Slots at the \$SUSU+/Stablecoin exchange rate at the time of Fund creation. These Reward Tokens are locked in the User's account for a period called the Vesting Period.

At the end of this period, the Wallet owner can claim and transfer the Tokens into his Wallet.

The Vesting Period may be broken only if the User wishes to use the Tokens in the Vesting Period as an Initial Stake to create a new Susu Fund

Initial Stake

This is the amount of \$SUSU+ tokens that are deposited into the Crowdfunding Smart Contract by the Susu Fund Creator to activate a new Susu Fund on the Susumi Platform.

It is denominated in \$SUSU+.

The default amount of the Initial Stake is equivalent to the Slot Value of a Basic Susu Fund.

The Initial Stake is held in the Susu Fund Pool until the Susu Fund matures and the Vesting Period is completed.

The Initial Stake may be claimed by Eligible Subscribers to the Fund at the end of the Vesting Period of a matured Fund.

If a Fund expires without maturing then the Initial Stake may be withdrawn by the Fund Creator.

Susu Fund Categories

There are different categories of Susu Funds depending on the purpose of the Fund

There are various differences between Fund categories which include the thresholds of the Susu Value and the number of Slots that can exist in a Fund.

At the default level is the Basic Susu Fund category.

There are only 12 Slots by default in a Basic Susu Fund and this is limited for use for personal fundraising up to a threshold of \$2500 for the Susu Value.

The Susu Fund Categories are:

1. Basic Susu Fund
2. Community Susu Fund
3. Enterprise Susu Fund

Platform Fee

The Susu Smart Contract calculates a Transaction Fee that is charged on each matured Susu Fund.

This fee is charged in the Stablecoin that is raised by the fund. It is deducted simultaneously from the Fund Yield when the Creator of the Susu Fund claims the Yield to his Wallet.

The Platform Fee is the primary source of income for the Susumi Platform. It is a variable charge depending on the Fund Category.

How Susu Funds Work

Each Susu Fund has two main Parties:

1. The Creator of the Fund who is the primary beneficiary
2. The Donors or Subscribers to the Fund who are secondary beneficiaries

A Susu Fund may be created by anyone who has signed up to a Susumi Account and has connected a compatible Web3 Wallet to that account.

The Web3 Wallet must contain Tokens sufficient for payment of the Initial Stake and for network Gas Fees.

A User may only have one active Susu Fund at any time and cannot create multiple Susu Funds on the Platform.

Steps in the Fund Creation Process:

1. The Creator enters the amount to be raised in USD Stablecoins by entering the Susu Value.
2. The Creator deposits an amount of \$SUSU+ Tokens as an Initial Stake. The amount of the Initial Stake depends on the category of the Susu Fund being created.
3. The Fund is published on the platform and ready to receive donations.
4. Upon Maturity of the Fund the Fund Creator can claim all the Stablecoins donated to the Fund through his Wallet (less the Platform Transaction Fee)
5. The Donors to the Fund receive \$SUSU+ Reward tokens equivalent to the value of their USD donations at the time the donations were made.
6. If the Fund does not mature within the Tenor period of the Fund then all transactions are reverted and all Users can withdraw their Tokens from the Fund. Nobody loses any tokens and the Platform charges no fees

How To Donate To A Susu Fund

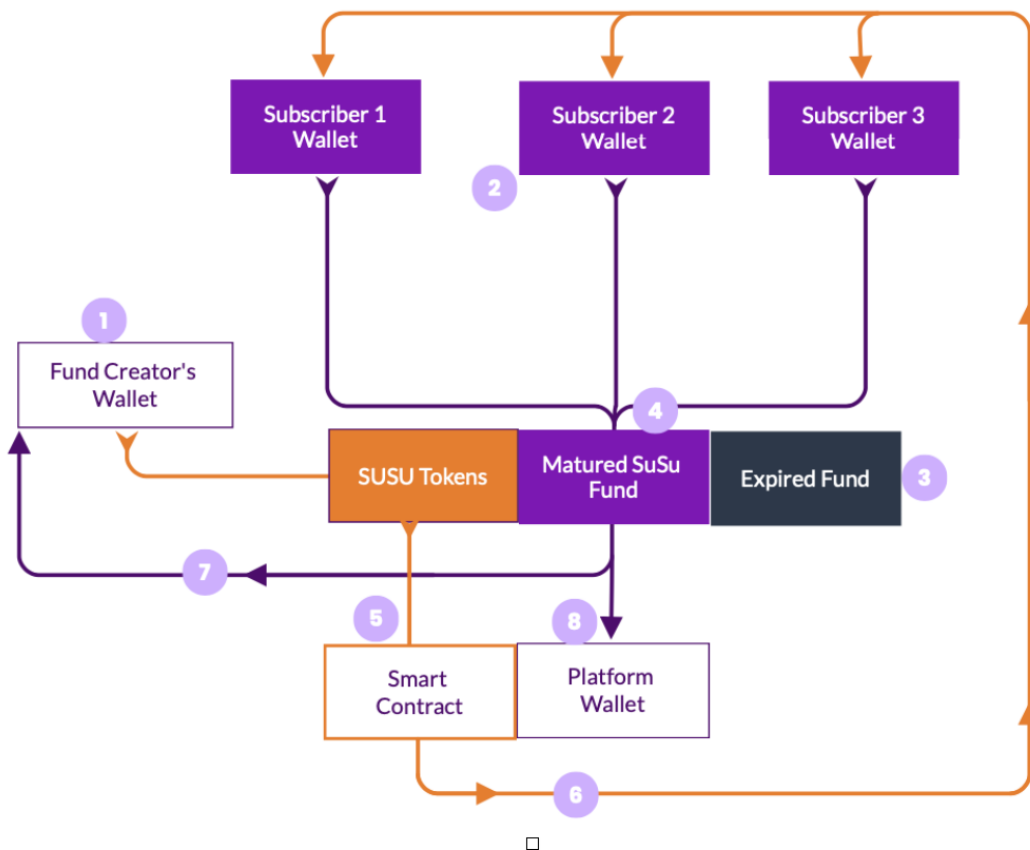
- The Subscribers to the Fund donate USD Stablecoins equivalent to the amount of the Slot Value into each Slot.
- All USD Stablecoins paid into the Fund are held in escrow in the Smart Contract until the Fund matures. Subscribers cannot withdraw their donation until the Fund expires or matures.
- A Donor may donate only once to a particular Susu Fund but may donate to multiple Susu Funds simultaneously if desired.

Steps in the Donation Process:

1. The user must connect a compatible Web 3 Wallet with sufficient USD stablecoin Tokens plus Gas Fees in the Wallet.
2. The user selects an active Susu Fund to join.
3. The user clicks the 'Donate' button to donate the required amount to Susu Fund
4. User approves transfer of stablecoin Tokens from User's Wallet into Susumi Smart Contract for the selected Fund.
5. Upon Fund Maturity the Subscriber's Susumi Account is credited with Reward \$SUSU+ Tokens worth 100% of the USD donation.
6. Reward SUSU Tokens enter a Vesting Period in the Subscriber's Susumi Account for 30 Days and then are claimed through the Subscriber's Web 3 Wallet.

Susu Fund Operation: Process Diagram:

Process Diagram: SuSu Fund Operation



Susu Fund Operation

1. Fund Creator stakes \$SUSU+ Tokens to activate the Fund
2. Subscribers donate USD into the Fund Escrow
3. Expired Fund if all Slots are not Subscribed within Tenor. All transactions are reverted.
4. Matured Fund if all the Susu Slots are Subscribed
5. Initial Stake in \$SUSU+ Tokens are deposited into the Smart Contract
6. Reward \$SUSU+ Tokens are transferred from Smart Contract to Subscribers' Wallets upon maturity of the Fund
7. Donated Stablecoins are claimed by the Fund Creators Wallet upon maturity of the Fund
8. Transaction Fees in USD are transferred to the Platform Wallet after the Fund Creator has claimed the proceeds of the Fund

Susumi Plus Token

Description and technical details of the Susumi Plus Token

The \$SUSU+ Token is an ERC20 Standard Token deployed on the Polygon Blockchain Network.

The total supply of the token is 1,000 billion \$SUSU+ [1,000,000,000,000].

95% of the maximum supply is unminted in the Susumi Perpetual Fund.

There are no fees associated with transferring tokens.

The contract is implemented with Solidity v0.8.x, it is protected from overflows/underflows.

The contract complies with the ERC-20 token standard.

The \$SUSU+ Token will be a replacement to the Susumi Coin which has ceased trading. Existing holders of Susumi Coin can swap it for \$SUSU+ Tokens.

\$SUSU+ Tokenomics

The Susumi Coin Token is a BEP-20 Utility Token developed on the Binance Smart Chain Network. It functions as the native Token for the Susumi Platform.

Item

Value

Remark

Token Name

Susumi Plus

Token Symbol: SUSU+

Token Decimals: 18

Token Address: TBC

Total Supply: 1,000,000,000,000

Team Bonus Tokens & Investors: 10,000,000,000 - 1%

Marketing Tokens: 5,000,000,000 - 0.5%

Investors: 10,000,000,000 - 1%

Market Liquidity: 25,000,000,000 - 2.5%

Perpetual Fund Wallet: 950,000,000,000 - 95%

95% of the Susumi Coin Tokens are unminted and can only be released as Reward Tokens to Donors when donations have been made into a matured Susu Fund.

Conversely, Fund Creators deposit \$SUSU+ Tokens back into the Perpetual Fund as Initial Stakes to create new Susu Funds

This mechanism, in addition to the Perpetual Fund Algorithm creates scarcity and maintains the value of the \$SUSU+ Token thus increasing the attractiveness and incentive for users to donate to a Susu Fund.

Breakdown of Team Bonus Tokens

1% of the Token Supply is distributed to the Management Team as Bonus Tokens in the following order

Category	Quota	Tokens	Vesting
Executive Management	90%	9,000,000,000	450 days
Advisors	5%	500,000,000	450 days
Dev Team	5%	500,000,000	450 days

Token Pricing

Susumi Plus Tokens are distributed through the unique Reward Tokens model.

The Reward Tokens are valued at the Price of the \$SUSU+ /USDT pair at the time when the Susu Fund was created regardless of the price in the market at the time the donation was made by the Subscriber..

This unique distribution model means that the \$SUSU+ Token does not depend on market speculation for its pricing or value.

The Susumi Smart Contracts have a built-in pricing algorithm that regulates and maintains a constant value for the \$SUSU+ Token at any time and limits the impact of speculation on the price of the \$SUSU+ Token in the open markets.

Token Utility

The \$SUSU+ Token grants Users access to the Susumi Crowdfunding Smart Contract for personal and community fundraising.

Fundraising with the \$SUSU+ Token provides a solution to financial challenges that the target users have attempted to solve using other online and offline methods without much success.

Therefore, the Token has a practical utility and is universally applicable to very ordinary people without the need for advanced technical ability.

The Susumi Crowdfunding Smart Contract regulates and controls the access to \$SUSU+ Tokens to ensure that those who benefit from Susu Fundraising also contribute to the system thus preventing the system from abuse.

The Susumi Plus Token is also used to make payments for digital assets and services like revenue-generating NFTs on the Susumi Platform.

The App User Interface is designed to be simple to use and easy to understand.

The processes that are necessary to initiate and complete a transaction successfully are minimized.

Unlike other Cryptocurrencies \$SUSU+ does not depend on price speculation to drive up its value. Due to its unique distribution model governed by the Smart Contracts, the price of the Token is determined by the rate of use, or by the demand from the users for the token.

The Token's value escalates as more users engage in fundraising, with the Smart Contract rewarding donors upon fund maturity.

Increased maturation of Susu Funds enhances the \$SUSU+ Token's value, creating a virtuous cycle of demand and participation.

The Susumi Plus Token is a catalyst for building wealth in communities.

Susumi Revenue Generation

Susumi earns regular revenues in multiple ways.

The primary revenue source for Susumi is through charging a Platform Fee.

The Platform Fee is a variable transaction fee that is deducted from the yield on every successful Susu Fund.

The breakdown of the Platform Fees charged for each category of Susu Funds is as follows:

The default Platform Fee for the Basic Susu Fund is 8.3%

The Platform fees for other categories of Susu Funds are considerably lower.

Another source of revenue for Susumi is from the sales of various Susumi NFTs on the NFT Gallery.

Revenue Allocation:

The total revenue earned from the Susumi Platform is allocated as follows:

Heading	Revenue Allocation
Retained in Business for Operations	30%
Distributed to Token Holders	37.5%
Distributed to NFT Holders	22.5%
Distributed to Charities	10%

Revenue Distribution To SUSU+ Token Holders

Susumi Plus token Holders will be able to claim a share of the revenue earned on the Susumi Platform.

The Susumi Platform generates revenue through the Platform Fees charged on every successful Susu Fund transaction on the Susumi Platform.

The allocated revenue is distributed once every 30 days to eligible Token Holders through the Earnings Panel.

\$SUSU+ Tokens must be deposited and locked in the Earnings Panel at least 30 days before the Distribution Day for the holder to be eligible for a share of the revenue.

The ability for \$SUSU+ Token holders to earn a monthly revenue gives the \$SUSU+ Token great value and makes it very attractive to investors.

Susumi Value Proposition

You Give, You Get. Plus more.

At Susumi, we understand the importance and potential of cooperative finance as an economic transformation agent.

Susumi's value proposition is a powerful blend of tradition and innovation.

By merging the time-honoured practice of cooperative finance with cutting-edge blockchain technology, Susumi offers a unique DeFi platform based on reciprocal social finance.

Backed by solid governance and smart contracts, participation in Susumi is not just a transaction —it's an opportunity to be part of a growing ecosystem that rewards participation with income-generating digital assets.

When you join Susumi, your contribution to communal growth also grows your wealth.

Hence our new slogan:

You Give, You Get. Plus more

Extended Features

There are new extended features exclusively released on the Susumi 2.0 Platform. These features have been redesigned with updated functionality compatible with the new Susumi Plus Token.

NFT Platform

A New Dimension in Community Building and DeFi Ecosystem

Understanding NFTs:

Non-fungible Tokens (NFTs) represent a revolutionary concept in the digital assets space. Unlike cryptocurrencies like Bitcoin or Ethereum, which are fungible and can be exchanged on a one-to-one basis, NFTs are unique digital assets. They represent ownership or proof of authenticity of a specific item or asset, digital or otherwise, using blockchain technology. This uniqueness and indivisibility make them an ideal tool for representing ownership of unique items, be it digital art, collectibles, or, as in the case of Susumi, distinct roles and statuses within an ecosystem.

Introducing Susumi NFT



Susu Shepherd NFT

The Susumi NFT is an innovative feature within the Susumi Platform, designed to augment the community experience and engagement.

These NFTs are not just digital assets; they are symbols of status, achievement, and roles within the Susumi ecosystem.

Each NFT is associated with one of 16 distinct characters, each embodying a specific role within the Susumi community, from the novice 'Shepherd' to the eminent 'Chief'.

The Susumi NFT is a digital representation of the social capital the holder has accumulated within the community, therefore Susumi enables the NFT holder to earn revenue from their NFTs according to the character and role represented by their NFT.

This character-based approach adds a layer of personalization and narrative to the NFT experience, making them more than just digital tokens.

Each character is not just a rank but a narrative, telling the story of growth, community, and achievement within Susumi.

Users may hold multiple NFTs but only one NFT may be used at any time with an active Fund

NFT Rank Characters

This is an outline of the Characters for each rank and their attributes.

Each character is a narrative, telling the story of growth, community, and achievement within Susumi.

Users may hold multiple NFTs but only one NFT may be used at any time with an active Fund

The attributes are

Rank	Role Narrative
Shepherd	Embodies the journey's beginning, inviting new prospects into the Susumi family
Farmer	Has secured territory. Plants seeds, nurtures them and feeds
Mason	A figure of motivation and energy, focused on building
Angler	Called to service, and dedicated to outreach to grow the
Commander	A Fifth Susu. Recognised leader, guiding small teams within the Susumi ecosystem.
Squire	Diligent Susuist. Able to devolve and coordinate group activity to a common goal – Prosperity
Steward	Susu Strategist. Fully conversant with the system. The Steward builds success for the Susu family
Master	Secure in his environment and operates at speed to achieve
Counsellor	The 10th Susu Rank is the threshold between material and the spiritual realms of Susu. The Counsellor is an Ethicist.
Lord/Lady	The Susu Lord is a Member of the upper Cadre. He can organise and earn at the Community Level.
Chancellor	Owns a Susu business with a consistent income stream
Grand Envoy	Susu Business Mentor. Has achieved of 300 Susu Family
Architect	Susu Evangelist Shield Holder and Reference point.
Oracle	A fulfilled Susuist. A visionary, understands the Big Picture and is looking at legacy.
Tribal Chief	The pinnacle of achievement, a community owner shaping the ecosystem

Acquiring Susumi NFTs

Susumi NFTs can be acquired through direct purchase on the **Susumi Platform NFT Gallery**, or by earning them through various activities and contributions within the Susumi Platform.

The trading of Susumi NFTs will be facilitated through the **Susumi Platform NFT Gallery**, ensuring a secure and transparent process, underpinned by blockchain technology.

Impact on Community Growth and DeFi Ecosystem

Drawing from the success stories of other NFT platforms, Susumi NFTs are poised to significantly enhance user engagement and community growth.

By integrating a ranking system with a character-based narrative, Susumi NFTs offer a more immersive and personal experience, encouraging deeper involvement in the ecosystem. This approach fosters a sense of belonging and achievement among users, driving organic growth and active participation.

Susumi NFTs bring a novel dimension to the DeFi landscape.

By tying NFT ownership to revenue-sharing and community roles, they offer tangible financial incentives alongside social and community benefits.

This dual appeal – financial and communal – positions Susumi NFTs as a significant contributor to the DeFi ecosystem, potentially attracting a diverse range of users from investors to enthusiasts, thereby diversifying and strengthening the DeFi community at large.

Susumi NFTs represent a unique blend of community building, narrative storytelling, and financial incentives, making them a potentially groundbreaking addition to both the NFT and DeFi landscapes.

Tokenization App

What is Asset Tokenization

Asset Tokenization is the process of converting the ownership rights of an asset, whether tangible or intangible, into digital tokens that are stored and traded on a blockchain network.

This process involves creating a digital representation of the asset and dividing it into individual, non-divisible parts called tokens.

These tokens can be bought, sold, and traded on blockchains using smart contracts, which automatically enforce the terms of the contract, including dividend payments and voting rights if applicable.

The use of blockchain technology ensures secure record-keeping, transparency, and decentralization, while also guaranteeing the immutable ownership rights of each token holder

Susumi Asset Tokenization

The Susumi Asset Tokenization platform works with two categories of Susu Funds:

- **Community Susu Funds**
- **Enterprise Susu Funds**

Asset Tokenization enables Susumi Token and NFT Holders to raise larger amounts of money using an underlying Asset in addition to the unique Susumi fundraising model.

Community Susu Fund

The Susumi Community Susu Fund enables eligible users to raise higher amounts for community-based projects such as infrastructure development.

The eligible user must own a Susumi NFT of the appropriate Rank as well as hold the required amount of Tokens in his wallet to deposit the Initial Stake.

The Community Susu Fund will enable the user to:

- Create a Susu Fund with an underlying Asset
- Configure the Fund

- Make a pitch or presentation to Donors
- Confirm evidence of the Asset
- Post a presentation pitch to Donors
- Mint NFTs for the Asset
- Provide updates on the Asset

Donors to a Community Susu Fund receive Reward SUSU+ Tokens for their donations and they also receive NFTs issued by the Asset Owner.

This is a win-win for the Asset Owner and for the Donors.

Enterprise Susu Fund

The Enterprise Susu Fund enables eligible Users to raise larger amounts in stablecoins on the Susumi Platform for business and other projects.

The eligible user must have the Susumi NFT for the appropriate Rank as well as the required amount of Tokens in his wallet for the Initial Stake.

The Enterprise Susu Fund works with the Asset Tokenisation feature. It is a regulated product that complies with regulations in the respective jurisdictions where it applies.

The Enterprise Susu Fund will enable the user to:

- Create a Susu Fund with an underlying Asset
- Configure the Fund
- Make a pitch or presentation to Donors
- Confirm evidence of the Asset
- Post a presentation pitch to Donors
- Mint NFTs for the Asset
- Provide updates on the Asset

Donors to an Enterprise Susu Fund receive Reward \$SUSU+ Tokens for their donations and they also receive NFTs issued by the Asset Owner.

This is a win-win for the Asset Owner and for the Donors.

Business Model Analysis

SWOT Analysis of Susumi Business Model:

Strengths

- Susumi's innovative fundraising model, coupled with a user-friendly interface, offers significant value to cryptocurrency users.
- The platform generates a robust network effect, enhancing its market presence.
- It addresses and resolves the limitations of traditional Susu systems, enabling scalability on a global level.

Weaknesses

- Currently, Susumi faces challenges with funding and staffing.
- Reliance on partners and external contractors for key business components is notable.
- Efforts are underway for fundraising and expanding the internal team.

Opportunities

Positioned as a global microfinance application, Susumi has the potential to form strategic alliances in the payments and investment sectors, particularly in emerging and underdeveloped markets. The unique fundraising model addresses a significant gap in personal finance.

Threats

Regulatory bodies and public perception might mistakenly classify Susumi as a Multi-Level Marketing or Pyramid scheme.

However, the structure of Susumi's Susu Fund is fundamentally different, being a one-time, non-continuing transaction with a horizontal and cyclic process, ensuring that all participants are rewarded and the fund closes without financial loss to any party.

Threats

Cybersecurity Risk is a critical concern, particularly for Blockchain DeFi platforms like Susumi. The threat of data breaches, hacking, or unauthorized access poses a real and significant risk. The Susumi platform has already experienced a minor breach which had a significant impact on the platform operations, hence there are advanced mitigation measures in place to combat this threat on a continuous basis.

Mitigation Measures:

- **Advanced Security Protocols:** Susumi has implemented state-of-the-art security measures, including end-to-end encryption and multi-factor authentication, to safeguard user data and transactions
- **Regular Security Audits:** We conduct thorough and regular security audits to identify and address any vulnerabilities proactively.
- **User Education:** Susumi is committed to educating its users on best practices for digital security to ensure they are aware of how to protect their personal information.
- **AI-Powered Cybersecurity Surveillance and Dedicated Cybersecurity Team:** A specialized team supported by an AI-Security BOT is in place to continuously monitor, detect, and respond to any security threats swiftly, ensuring the platform's integrity and user trust are maintained.
- **High-Security Infrastructure:**
The new and revised Susumi Platform has been deployed within institutional-grade mission-critical blockchain application hosting infrastructure to ensure level-4 token security and multi-layer key management. Susumi is taking the security of the tokens, smart contracts, and user tokens as our highest priority.

Susumi Use Cases

Examples of some real life use cases for Susumi

Based on the Susumi Platform's features, here are three compelling use case examples for Susu Funds, each tailored to a specific category:

1. Basic Susu Use Case: "Celebrating Milestones with a Heart"

Instant Donor Rewards: Each donor contributing to Safina's fund receives cryptocurrency tokens equal to their donation amount, essentially giving them their money back in a different form. This unique approach encourages more friends and relatives to participate, knowing their

contribution is reciprocated.

Multiplying Goodwill: Donors gain the ability to instantly raise funds for their own causes without additional costs, fostering a community of shared support and goodwill.

Enhanced Participation: Those who might hesitate to contribute through conventional channels are motivated by Susumi's innovative donor rewards, ensuring Safina quickly reaches her fundraising goal. Her parents' anniversary becomes a celebration not just of their love, but of communal generosity.

2. Enterprise Susu Use Case: "Empowering Businesses with Community Spirit"

Greenify is a small but innovative tech startup aiming to launch a new eco-friendly product. They decide to use Susumi for their fundraising, setting a new standard in community engagement. They buy SUSU Tokens to pay the deposit for the Initial Stake to create an Enterprise Category Susu Fund. Here are the value contributors to their fund will receive:

Incentivizing Donations: Every contribution is matched with an equivalent amount in cryptocurrency, making donors feel their support is immediately valued and acknowledged.

Exclusive Perks with NFTs: Donors receive unique NFTs, granting them special privileges such as early access to products, discounts, or membership in an exclusive club of early supporters. This not only incentivizes donations but also builds a loyal customer base.

Liquidity and Flexibility: The NFTs can be traded, offering donors a chance to liquidate their holdings if needed, adding a layer of financial flexibility and attractiveness to the fundraising process.

3. Community Susu Fund Use Case: "Fostering Collective Growth and Governance"

In a bustling city neighborhood, the local community residents group decide to renovate a historic park using the Community Susu Fund on Susumi. This endeavour strengthens community bonds and gives everyone a stake in their environment.

A recognized leader of the group is also a Susumi Account Holder. He loads sufficient Susu Tokens in his Web3 Wallet to cover the deposit of the Initial Stake to create a Community Susu Fund. The rest of the community is then invited through a link shared on Social Media to contribute to the Fund. All details about the project are listed on the link. Subscription to the fund flow in enthusiastically because of the added benefits from Susumi:

Attracting Donations with Rewards Tokens: The Rewards Token system acts as a powerful incentive for drawing in donations from residents and local businesses alike, each keen to contribute to the park's revival.

NFTs for Ownership and Governance: Donors receive special NFTs, symbolizing not just their contribution but also granting them a say in the park's development and future activities. This could range from voting on new features to participating in exclusive community events.

Community Identity and Pride: The NFTs serve as a badge of honor, a digital testament to each donor's commitment to their community. It's a modern way to acknowledge civic engagement and foster a sense of pride and ownership over shared spaces.

In each scenario, Susumi's unique approach to crowdfunding – combining immediate financial reciprocity, future benefits, and a sense of community and ownership – demonstrates its versatility

and appeal across various contexts. Whether for personal milestones, business ventures, or community projects, Susumi offers an innovative, engaging, and effective way to bring ideas to life and strengthen communal bonds.

Road Map

A comprehensive overview of Susumi plans over the next 12 months

Susumi 2.0 Roadmap: A Strategic Evolution

Susumi 2.0 represents a comprehensive redevelopment of the original Susumi Platform, marked by significant updates and the introduction of new features. This ambitious upgrade is scheduled to roll out in phases over the next 12 months, ensuring a seamless transition and enhanced user experience.

Key Milestones:

Phase 1	Date	Remarks
Token Generation Event (TGE)	August 2024	
Minting of Susumi 2.0 Token	Mid-September 2024	Approximately six weeks post-TGE, the minting of the Susumi 2.0 Token will commence. This will serve as the foundational currency within the Susumi 2.0 ecosystem.
Listing of Token	Late-October 2024	The Susumi 2.0 Token will be officially listed on major cryptocurrency exchanges, ensuring accessibility and liquidity for our investors
Launch of New Susumi 2.0 App	Early-December 2024	The much-anticipated re-launch of Susumi 2.0. The app will feature a user-friendly interface, enhanced security protocols, and seamless integration with the Susumi ecosystem
PHASE 2		
Release of NFTs	Mid-Jan 2025	The release of Susumi's unique Non-Fungible Tokens (NFTs) is slated for this phase. These NFTs will offer users unique digital assets with varied applications and benefits within the Susumi platform.
Release of Community Funds	Early-April 2025	The Community Susu Funds will be focused on community engagement and empowerment, and infrastructure development.
Release of Enterprise Funds	Late-June 2025	Enterprise Susu Funds are targeting business users and institutional investors. This category of Susu funds will offer tailored Asset Tokenisation solutions within the Susumi framework.
PHASE 3		

Launch of Susumi P2P Feature	Mid-July 2025	The final phase will see the launch of the Susumi Peer-to-Peer (P2P) Feature. This innovative addition will allow direct transactions between users, enhancing the platform's flexibility and user autonomy.
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Team

The Susumi Executive Team

Sam Igwe - Chief Executive Officer:

Sam is an experienced Digital Transformation Consultant. He has a passion for social finance. He was a pioneer member of the executive team for the establishment of Peoples Bank of Nigeria, Community Micro-Finance Banking in Nigeria in 1991. Presently serves as Secretary of G77 Cooperative Society Ltd, and is Co-Founder of WaZo Online community for Nigerians in the Diaspora.

www.linkedin.com/in/samigwe

John Oti - Chief Technical Officer:

John is a very experienced software engineer with advanced computational modeling expertise. He has extensive industry, government, and entrepreneurial experience. DSc Electrophysics, Computer Science & System Science.

<https://www.linkedin.com/in/john-oti-3117621>

Philip Tse - Chief Financial Officer:

Philip is an experienced and well-recognized finance executive. In his long career, he has led finance teams in major Fortune 500 MNCs across various industry sectors.

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

Emmanuel Igwe - Chief Operations Officer:

Emmanuel is an alumnus of Boston University and UNN. He holds a BSc in Civil & Engineering Economics, MSCIS Computer Information Systems. He has served as CTO Flixcube Technologies Inc. – a Cloud-based media streaming network. Has led venture-backed multimillion-dollar technology companies and has over 20 years of experience as a technology consultant for VC and Private Equity groups.

<https://www.linkedin.com/in/emmanuel-igwe/>

Jorge Lepira - Advisor (LATAM)

Jorge has over 25 years of experience in the investment advisory sector. He has covered the areas of Corporate Finance, Wealth/Asset Management, and multi-family office advisory while working in multinational financial institutions and at a global family office investment vehicle.

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Is Susumi a Ponzi?

Susumi is not in any way a Multi-Level Marketing, Ponzi or Pyramid Scheme

The Susumi transactions are completely transparent.

There are always a fixed number of slots and a fixed amount to be raised from a Susu fund in Susumi. Once this is achieved the Susu Fund is closed. Those who contribute to a Susu Fund on Susumi receive the right to create a Susu Fund of their own.

Participation in the Susumi platform is based on the understanding that every participant has an equal opportunity to benefit in a similar way.

Susu by design is cyclical so there is no pyramidal structure in Susumi.

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