



Carmel

EVERYONE AN INNOVATOR



Imagine a More Human World

Where **technology serves** and does not dominate **human experiences**.

A world full of **human-centric** digital experiences.

Experiences that allow us to take back our digital lives. And that put us back in control of being online. The kind that put us at the center of the Web.

The kind that put us at the center of shopping online. At the center of playing games, communicating, connecting, learning, working. The kind of experiences that put us at the center of the hundreds of digital experiences we depend on every day.

Imagine the **economic freedom** of buying, selling, trading, owing digital properties without being dependent on big corporations. Without feeling like just another cog in a giant heartless economic wheel.

Or imagine the level of **unleashed creativity** possible when you're invited to contribute to the common good with like-minded people that share your values. Imagine collaborating to turn community ideas into digital experiences people love.

And just imagine the **authentic openness** of being able to say whatever you wanna say. Just imagine putting new concepts, ideas and observations out there and asking for honest feedback without having to self-censor.

Imagine technology that serves and does not dominate human experiences. Where humans - not machines - are at the center of it all.

Imagine a world where we would be able to **own our online identity**. And our **data**. Our content, our files and everything we post online. Where we would also be able to **own digital assets** that are truly ours and that no one can take away from us, no matter what.

Being online should allow us to **speak our minds** and make observations and challenge ourselves and our friends with new ideas.

And on top of it all, how amazing would it be if we were **fairly compensated** for our online contributions?



The current Web makes us less human

Being online used to be about **freedom, creativity** and **openness**.

But somewhere along the way, something changed. The Web started being more about algorithms than about people. Over 5 billion of us go online every day but somehow, it feels as if we're leaving part of ourselves in the digital world. As if the more we live online the less human we become.

The current Web is broken. The way it works right now is simply **dehumanizing**.

The kind of digital experiences we deal with on a daily basis are literally robbing us of our humanity.

We're asked to click on images of traffic lights to prove we're human. Or to drag a widget to the right to prove to an algorithm that I am me. How about those cookies? Accept all these cookies before I continue? Are you kidding me?

Think about all this is doing to us.

We stare at our phones constantly.

We spend less time with our loved ones. In real life.

We obsess over the number of likes we get. Or the number of followers.

And The Feed. Oh, The Feed.

And the notifications.

That ever growing digital noise.

The invasive tracking.

The fact that we don't even own our data.

We don't even own our online profiles.

We literally don't own anything online.

Instead of growing and flourishing by being online, we're being robbed of our dignity, of our inner peace and of so many of our human gifts. We're in danger of losing our **freedom**, our **creativity** and our **openness**.

But what if we could do something about it? What if we could fix the Web? And make it more human? What if there was a way to take our digital lives back?



Redefining the future of apps

Human-centric and 100% aligned with **our interests**.

To build a more human Web that puts us at the center of our digital lives, we have to start from the beginning. First, we had websites. The good old days when digital content was static and being online pretty much meant browsing web pages and reading.

Then, websites grew into apps. Web apps, mobile apps, voice apps, lots of apps. Our digital lives literally depend on all the apps we use on a daily basis. Here's the thing though. All the apps we use today are **governed, managed** and **developed** by a handful of big corporations. And corporations need to do what corporations need to do. That is, operate at a profit, scale and generate as much revenue as possible.

Fine, but the problem is that there's a grossly disproportionate misalignment between corporate interests and user interests. When our digital lives are in the hands of trillion dollar corporations, that's not a good thing. Look, if adding a "like button" increases revenues but also increases the likelihood of mental health occurrences in the midst of millennials - what do you do as a corporation? Well, you most probably add the button and deal with the ethical consequences later - or not deal with them at all.

Here's something else to keep in mind. Technology keeps evolving. Just like websites turned into apps, now apps are growing into something else altogether.

After websites and apps, we're now entering a third era - the era of superapps. Gartner predicts that 50% of users will be using superapps by 2027.

Bigger, more complex and packed with composable third-party functionality. We will depend on these superapps even more than we depend on the apps we use today. It's not hard to imagine a future where the Web is dominated by only a handful of superapps that are governed, managed and developed by trillion dollar corporations. Superapps designed to put corporate interests first. By design, those corporate interests will not always align with the interests of the users.

To reimagine a more human Web, we need to reimagine the future of apps. We need to imagine a human-centric superapp. One where users are the heart of it all and where the microapps within it are completely aligned with community interests. And most importantly, we need to imagine a superapp that is owned by people in a cooperative-like model, not by a corporation.



Democratizing Digital Innovation

Building the **people's superapp**.

As Gartner predicts, superapps are the future. What we want though is to build one owned by people, not by a corporation. But what would that really look like in practice? Well, the crucial aspect of a superapp is that it is composable. It is made up of many smaller apps. Each of those independent apps, working together, unified in an integrated user experience. Building a superapp owned by the people means we need to find a way to allow communities of people to **build together**, to contribute to the innovation process.

We need to find a way to enable people to build smaller, independent apps together into **one composable superapp**. To do that, we need to go back to first principles and pull apart the entire process, into its logical separate steps: ideating, estimating, funding, designing, coding, testing, building, packaging, integrating, deploying, updating, maintaining and growing to name just a few of the steps. If we were to simplify the entire process of innovation, it would be all about the **governance, management and development** of all these composable apps, **integrated together** into one superapp.

There is massive **dormant innovation potential** just sitting there, unrealized, in every digital innovation journey. You can't help but wonder, what would happen if the contributors at each step of the process were more than just guns for hire. Not just service providers, but **stakeholders**, economic partners. We can realize that dormant innovation potential and enable people to build apps that integrate into one large superapp by democratizing the whole process. An economic partnership where the community contributes to the **governance, management and development** of all these apps, for the common good of the entire ecosystem.

First of all, **governance** would entail enabling people to **establish** cooperative-like structures, **overseeing** the direction of apps and **operating** the digital infrastructure. Then **management** would require **creating** community-owned apps, **planning** their growth and **funding** their development. Finally, **development** would mean **hiring** developers, **paying** them for development and all contributors **earning** royalties in the process.

Lastly, if we could also enable everyone to **access** the ecosystem in an easy way, then that would bring it all together in a beautiful **community-owned circular ecosystem** of value.



The App Nation

10,000 Community-Owned Apps.

Making community-ownership possible when it comes to digital innovation requires us to enable contributors to own a stake in each step of the process. That means owning a stake in the **governance** of apps, in their **management** and in their **development**. As well as in **accessing** these apps.

This is where Carmel comes in.

Carmel makes this possible by introducing a suite of **Digital Assets**. The **Carmel Assets** correspond to each of the four parts of the digital innovation process: **Governance Shields**, **Management Lands**, **Development Gems** and **Access Cards**. The Carmel Economy also includes **Carmel Tokens** used for governance and for payments.

The Assets are 100% human-centric, without zero dependencies on central authorities. They can be purchased, sold and traded at will in a free market economy. To bring all this together, Carmel is structured as a community of communities. Or if you will, as a **Digital Nation** made up of cooperative-like communities. If Carmel is a Nation, we can refer to these communities as **Cities**.

Governance Shields are used to **govern** Cities. With each City being powered by its own community-operated network run by its Citizens. Access to the City network is provided by **Management Lands** which are used to **manage** apps. One Land is used to host and manage one app. Each Land can contain **Development Gems** which are used to **fund** app development and pay developers.

App users, and every contributor in Carmel participates in the ecosystem through **Access Cards** which act as personal digital identities. Each Card comes with a **Subscription Plan**: Resident (Free), Citizen (\$29/month) and Governor (\$99/month).

There are a total of **10,000 Lands** available to host apps. One Land, one Carmel App. Land owners rent out their Land to app owners who pay a monthly fee for hosting. App owners are able to customize their apps with pre-built chunks of functionality that can be **licensed** from the **Carmel Store**. Additionally, they can commission **Quests** and hire **Carmel Developers** to create new custom functionality. Every time a Chunk is licensed, the original author and the one who commissioned it **earn royalties**.



Ecosystem Benefits

How **Leaders, Managers** and **Developers** benefit from Carmel.

Top 10 Benefits of Carmel Apps:

- 1. ✓ Always online
- 2. ✓ Users own their data
- 3. ✓ Built-in privacy and encryption
- 4. ✓ Owned and operated by the community
- 5. ✓ Community-owned digital economy
- 6. ✓ Everyone is invited to contribute
- 7. ✓ Low cost of innovation
- 8. ✓ Fast time to market
- 9. ✓ Composable architecture
- 10. ✓ Reusable functionality

Benefits for Carmel Stakeholders:

Carmel for Leaders	Carmel for Managers	Carmel for Developers
Make the world more human with community-owned apps.	Productize ideas into Carmel Apps.	Make a living building Carmel Apps.
<ul style="list-style-type: none"> ✓ Connect like-minded people ✓ Make a meaningful impact ✓ Run human-centric networks 	<ul style="list-style-type: none"> ✓ Fast time to market ✓ Access to initial users ✓ Lower cost of innovation 	<ul style="list-style-type: none"> ✓ Grow continuously ✓ Mentor and be mentored ✓ Earn an income

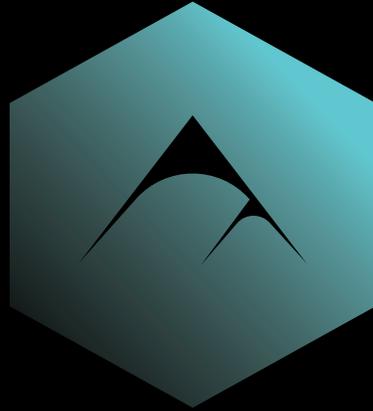
Benefits of being a Carmel Member:

Every Carmel Member owns a **Carmel Card** that:

- ✓ Can be topped-up with Carmel Tokens
- ✓ Levels up by collecting Experience Points
- ✓ Is used to claim Carmel Rewards
- ✓ Is attached to a username
- ✓ Can be personalized
- ✓ Is tradable on a free market

Carmel Members can also own **Carmel Tokens** that:

- ✓ Unlock access to voting rights
- ✓ Are used to purchase Carmel Assets
- ✓ Used to pay for rent when hosting Apps
- ✓ Can be used to pay developers
- ✓ Are required to establish Cities
- ✓ Are used to create Apps



How it works

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How It Works

Governing, managing and developing Carmel Apps.

1. Governing

Governors require access **Cards** with a **Governor Subscription** (\$99 / month)

Establishing a new City

- ✓ Choose the City name
- ✓ Choose the City location
- ✓ Draft the City Constitution

Requires:

- 1 **Shield**
- 100,000 **Tokens**

Setting up the City Council

- ✓ Invite Council Governors
- ✓ Legislate City Bylaws
- ✓ Administer moderators

Requires:

- 1 **Land** / Governor
- 1,000 **Tokens** / Governor

Powering up City Nodes

- ✓ Generate City Node Keys
- ✓ Approve City Node Operators
- ✓ Oversee network operation

Requires:

- 1,000 **Tokens** / Key
- 10,000 **Tokens** / Node

2. Managing

Managers require access **Cards** with a **Citizen Subscription** (\$29 / month)

Creating a new App

- ✓ Choose the App name
- ✓ Choose the initial template
- ✓ Configure App settings

Requires:

- 1 **Land**
- 1,000 **Tokens**

Licensing Chunks

- ✓ Add App functionality
- ✓ Buy from the Carmel Store
- ✓ Configure Chunks settings

Requires:

- **Purchase** Chunks
- One-time fee / Chunk

Collaborating on Quests

- ✓ Create new Quests
- ✓ Contribute ideas to Quests
- ✓ Fund Quests

Requires:

- Fill Gems with **funds**
- Gems can be refilled

3. Developing

Developers require access **Cards** with a **Resident Subscription** (Free forever)

Making Quest contributions

- ✓ Submit App changes
- ✓ Make Chunks changes
- ✓ Create new Chunks

Earning an income

- ✓ Get paid for contributions
- ✓ Earn lifetime Chunks royalties
- ✓ Collect performance rewards

Acquire knowledge and skills

- ✓ Take courses & challenges
- ✓ Unlock badges and level up
- ✓ Earn experience points



Ecosystem Stakeholders

How does everyone **contribute** and who is who?



Alice

City Governor

Creates and governs Cities along with other City Governors.



Bob

Professional Developer

Contributes to Quests and developers Chunks.



Chris

Apprentice Developer

Takes courses, challenges and contributes to Quests & Chunks.



David

Node Operator

Is hired by Cities to operate City Nodes.



Eric

Land Owner

Owns Lands and rents them out to App Owners.



Fiona

App Owner

Creates, funds and manages Apps.



Gloria

App Stakeholder

Funds and contributes ideas to Apps.



Harry

Technical Consultant

Created technical specifications for Apps and reviews code.



Isabelle

App User

The end user of an App and a resident of Carmel.



CARMEL

City Ecosystem



Isabelle
App User



Alice
City Governor



Chris
Apprentice Developer



Bob
Professional Developer



Fiona
App Owner



Harry
Technical Consultant



Gloria
App Stakeholder



SHIELD



GEMS



APP



CHUNKS



QUEST



Eric
Land Owner



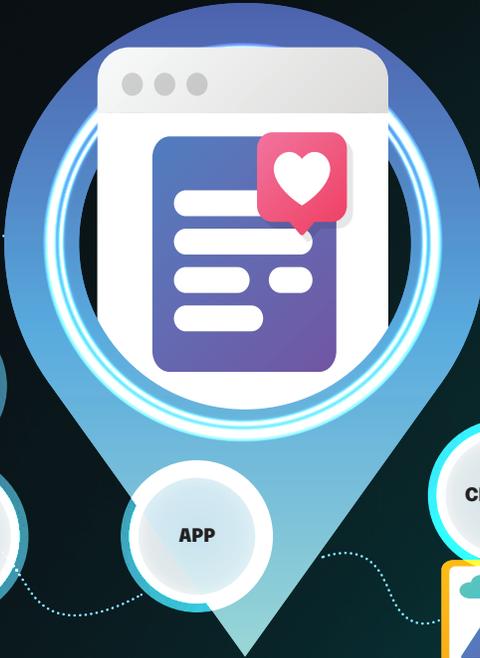
LAND



David
Node Operator



NODES





Revenue Model

How Carmel **generates** and **distributes** revenue.

Carmel generates revenue in four different ways, of which a certain amount is distributed to the main Carmel City (**Genesis**) and the rest is distributed to the entire ecosystem of **Cities**, **Developers** and **App Stakeholders**.

Carmel Revenue Streams:

Quests Payments	Chunks Licensing	Apps Revenue	Subscriptions Revenue
5% Genesis City 5% App City 90% Developers	10% Genesis City 20% Developer Royalties 70% Owners Royalties	10% Genesis City 10% App City 80% App Stakeholders	100% Genesis City

Genesis City Monthly Recurring Revenue Simulator:

	Quests Payments	Chunks Licensing	Apps Revenue	Subscriptions Revenue	Total Revenue
Metrics:	20 quests	100 chunks	50 apps	500 subscribers	
Total:	\$30,000	\$20,000	\$50,000	\$22,000	\$122,000
Genesis:	\$1,500	\$2,000	\$5,000	\$22,000	\$40,500
Metrics:	200 quests	1K chunks	500 apps	5K subscribers	
Total:	\$300,000	\$200,000	\$500,000	\$220,000	\$1,220,000
Genesis:	\$15,000	\$20,000	\$50,000	\$220,000	\$405,000
Metrics:	2K quests	10K chunks	5K apps	50K subscribers	
Total:	\$3,000,000	\$2,000,000	\$5,000,000	\$2,200,000	\$12,200,000
Genesis:	\$150,000	\$200,000	\$500,000	\$2,200,000	\$4,050,000

Genesis City Monthly Revenue Distribution Simulator:

Total Genesis Revenue	Development Fund (20%)	Treasury Fund (30%)	The 50 Genesis Domains (50%)	Per Genesis Domain (1%)
\$40,500	\$8,100	\$12,150	\$20,250	\$405
\$405,000	\$81,000	\$121,500	\$202,500	\$4,050
\$4,050,000	\$810,000	\$1,215,000	\$2,025,000	\$40,500



Token Distribution and Sales

How Carmel Tokens are **created, distributed** and **sold**.

Of the total **11,670** Carmel Lands, the first **927** are allocated to the Genesis City. Each of these **Genesis Lands** contains Carmel Tokens, locked for **24 months**.

The Genesis Lands contain **93.36%** of the total **25,000,000 Carmel Tokens**. The remaining **6.64%** are liquid and are used to bootstrap the economy.

The Tokens are created when the Lands are created. The process of creating a Land **automatically creates the tokens** within that Land as well.

217 of the Genesis Lands are reserved, **210** are sold in a Private Sale and the remaining **500** are sold in a Public Sale.

10 Reserved Lands, the **first 20 Lands** sold in the Private Sale and the first **20 Lands** sold during the Public Sale are called Genesis Domains. They have the particular ability of **collecting 1%** of the entire Genesis City revenue, **as Rent**.

Carmel Token Distribution & Creation (93.36%):

	1. Reserved			2. Private Sale	3. Public Sale
Founders	Partners	Ambassadors	\$2,500 / Land	\$3,500 / Land	
15.40%	11.16%	5.10%	25.20%	36.50%	
3,850,000	2,790,000	1,275,000	6,300,000	9,124,946	
77 Lands	62 Lands	51 Lands	210 Lands	500 Lands	
50,000	45,000	25,000	30,000	Decreasing	
Tokens / Land	Tokens / Land	Tokens / Land	Tokens / Land	Tokens / land	

During the Public Sale, the number of Carmel Tokens in each of the 500 Lands for sale decreases based on a **logarithmic formula**. Starting with 40,000 Carmel Tokens locked in the first Land, down to 2,427 Carmel Tokens in the 500th.

This has the effect of increasing **the value of the Token** with every purchase.



Demand Drivers

How demand is **generated** in Carmel.

Carmel Tokens Demand Drivers:

Tokens are required to unlock functionality	Tokens Required:
<ul style="list-style-type: none"> Establishing a new City 	100,000
<ul style="list-style-type: none"> Activating a new City Network Node 	10,000
<ul style="list-style-type: none"> Generating a new City Network Node Key 	1,000
<ul style="list-style-type: none"> Inviting a new City Council Member 	1,000
<ul style="list-style-type: none"> Creating a new App 	1,000
Part of the revenue is used to automatically buy Tokens	Used to buy Tokens:
<ul style="list-style-type: none"> Quests Payments 	20%
<ul style="list-style-type: none"> Chunks Purchases 	20%
<ul style="list-style-type: none"> Apps Revenue 	20%
<ul style="list-style-type: none"> Subscriptions Revenue 	20%

Carmel Assets Demand Drivers:

Assets are required to unlock functionality	Assets Required:
<ul style="list-style-type: none"> Becoming a Carmel Member 	1 Card
<ul style="list-style-type: none"> Establishing a new City 	1 Shield
<ul style="list-style-type: none"> Becoming an App Stakeholder 	1 or more Gems
<ul style="list-style-type: none"> Inviting a new City Council Member 	1 Land
<ul style="list-style-type: none"> Creating a new App 	1 Land



Internal Market Making

How economic **exchange** and **liquidity** is driven by demand.

When doing something that requires Carmel Tokens, a new **Virtual Liquidity Pool** is created. This is how demand for tokens is driven. For example when someone wants to establish a new City, that action requires 100,000 Carmel Tokens. Since the tokens are locked for 24 months, during that period an internal exchange is established to provide internal liquidity. Here's how it works.

Carmel Internal Exchange:

The customer pays the equivalent in **dollars** at the current token price. So in our example if the price is \$0.07, then to establish a city, the customer would pay \$7,000 to do so. Then a new **Virtual Liquidity Pool** is created automatically with \$7,000 and 100,000 **virtual** Carmel Tokens (non-existent). All these pools get queued in a **Virtual Liquidity Queue**.

Each of the 927 Genesis Lands acts like a **microbank**, since they're the ones that contain most of the Carmel Tokens. They have the opportunity to **unlock** their Carmel Tokens by selling them to the next pool in the **Virtual Liquidity Queue**. The sales happen on a first come, first serve basis. So in our example, a Genesis Land Owner can choose to sell, say 10,000 Carmel Tokens. Those are sent to the pool and \$700 are sent back from the pool to that Genesis Land.

Out of each pool, the first 20% of sales are reserved for the Carmel Treasury, which buys back those tokens automatically out of every pool. Essentially, the Genesis Lands and the Virtual Pools form an **internal exchange system**. When a pool is fulfilled, then 10% of the tokens accrued get burned and the rest are sent to the **Carmel Treasury**.

When all the tokens from the Carmel Genesis Lands are sold and when the economy functions sustainably, then a portion of the tokens will be listed on secondary markets for **increased liquidity**.

Carmel Transaction Fees:

Every time Carmel Tokens are **transferred**, a 1% transaction fee is paid by the sender. Of that amount, 7.3% goes to the Carmel Treasury and the remaining 92.7% is distributed to each of the 927 Genesis Lands. Effectively, each Genesis Land collects **0.001%** of every single Carmel Tokens **transaction in the system**.



Carmel

PRIVATE SALE



Carmel Private Sale Offer

Buy into Carmel and become a Genesis Stakeholder.

During the Carmel Genesis Private Sale, **210 Genesis Lands** are available for purchase.

Each Land contains **30,000 Carmel Tokens** that are locked for 24 months. The private token price is **\$0.10** without being subject to speculation during the first 24 months of operation. The **Carmel Internal Exchange** is responsible for regulating the token price based on ecosystem demand.

Genesis Lands can be purchased at 1 a piece, 3 or 7. When **purchasing 3 Lands** a 5% bonus of **4,500 more tokens** are included. And then **purchasing 7 Lands**, a 10% bonus of 21,000 more tokens are added to the land.

1 Genesis Land	3 Genesis Lands	7 Genesis Lands
Carmel Tokens: 30,000	Carmel Tokens: 94,500 Tokens <i>includes 5% bonus</i>	Carmel Tokens: 231,000 Tokens <i>includes 10% bonus</i>
Value: \$3,000	Value: \$9,450	Value: \$23,100
Price: \$2,500	Price: \$7,500	Price: \$17,500

More Benefits of owning Carmel Genesis Lands:

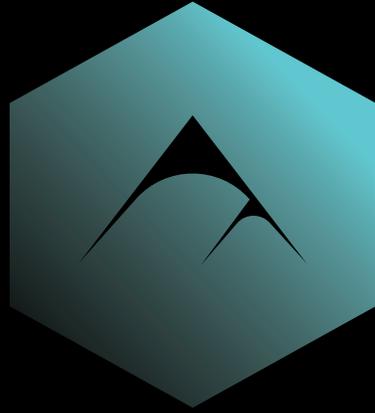
- ✓ Every Genesis Land **collects 0.001%** of every single Carmel Transaction - in perpetuity.
- ✓ Genesis Lands can be traded on secondary markets.
- ✓ Each Genesis Land acts as a **microbank** able to sell their Tokens as demand increases.

Also,

- ✓ Each Genesis Land unlocks access to the **Genesis Club**.
- ✓ The **Genesis Club** meets weekly with the Carmel Founders and the **Carmel Inner Circle**.
- ✓ As part of the **Genesis Club** members **connect, learn** and **explore** opportunities together.

First mover advantage:

The **first 20 lands** are **Genesis Domains**. These are eligible to **collect 1%** of all Carmel Genesis Revenue **as Rent** - in perpetuity.



Let's do this

hello@carmel.io