# LINGO



## Reshaping Web3 Community Rewards

Lingo is building the gamified, RWA-powered rewards ecosystem for the next billion in Web3. The main goal is to reward the community with real-world benefits consistently and exponentially, powered by real-world assets that generate true value for the ecosystem.

The premise of Lingo is very simple: To create an ever-growing rewards ecosystem that generates real-world community rewards, regardless of token and market volatility.

## Background Story

Lingo was founded by HM Rawat and David Amsellem, the entrepreneur behind John Paul, the world's number 1 premium loyalty program sold to Accor Hotels for $150M in 2016. We are now disrupting the $200 billion loyalty and Web3 rewards industry with a Blockchain-based overhaul, prioritizing community benefits. The team, including Web3 and internet experts from Binance, Consensys, Microsoft and Booking.com is developing the world's first community reward token and its ecosystem.



H.M. Rawat



David Amsellem

## Get Started

We've put together some helpful guides for you to join early, and benefit from early-adopters perks.

*Disclaimer:*

- *The Litepaper is an evolving document and may change over time.*
- *The document above serves informational puposes, and is not a financial advice.*
- *All references to RWA means assets are owned by Lingo holding and no ownership for holders.*
- *Investment in digital assets carries a risk of total or partial capital loss and a risk of significant volatility. Only risk capital that you are willing to lose. Past financial performance does not guarantee future performance.*

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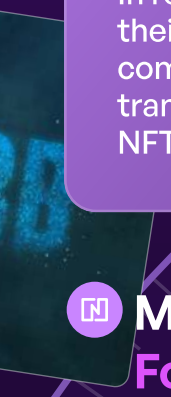
## Problem & Target Market

The core idea behind crypto is to shift the world's financial power from a small group of institutions back to the people.

The same mission lies at the core of Web3 across industries and applications, from finance through gaming to art and beyond. Community is the backbone of the entire movement, designed to benefit all, not just a few. However, there's one major obstacle:

Most of the Web3 projects fail to reward their communities over time, and most end up crashing.

In recent years, there has been an increase in projects that are primarily focused on rewarding their community. Afterall, the top 100 tokens in the World have 1 thing in common: An engaged community. A basic community rewards model for most projects is to redistribute transaction fees between holders. Another rewards mechanism especially common among NFTs is by distributing other digital assets, such as new NFTs or airdropping their own token.



## Most of these projects end up crashing over time. For 3 reasons:



- The core idea behind crypto is to shift the world's financial power from a small group of institutions back to the people.
- The same mission lies at the core of Web3 across industries and applications, from finance through gaming to art and beyond. Community is the backbone of the entire movement, designed to benefit all, not just a few. However, there's one major obstacle:
- Most of the Web3 projects fail to reward their communities over time, and most end up crashing.

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After a decade of developing blockchains and solidifying regulations, we are primed to embrace Real World Assets as a part of Web3 ecosystems and leverage them to address the above Web3 pain points. Recognizing this, we see a golden opportunity to bridge the gap - designing a rewards ecosystem is fuelled by Real World Assets, merged with the explosive, compounding nature of Web3.

# OUR GOAL IS TO MERGE THE BEST OF COMMUNITY-DRIVEN WEB3 MODELS WITH THE SUSTAINABILITY OF RWA TO OFFER AWESOME BENEFITS THAT GENUINELY ENHANCE DAILY LIFE OF OUR COMMUNITY, CONSISTENTLY.



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# REAL WORLD ASSETS

- Institutional investors are rallying to Web3, with giants like Blackrock and HSBC paving the way. The blockchain industry is more transparent, better regulated, and less volatile than ever before. All pieces are in place for mainstream blockchain adoption to become a reality.

- Institutional adoption is being led by Real Yield and Real World Assets. Thanks to Web3 projects tokenizing real-life assets, the blockchain and the real world can finally be bridged.

- The problem with asset tokenization though, is the lack of potential exponentiality. 74% of people in crypto are interested in exponential gains despite high-risk profiles of crypto.

- To crack mass adoption, it is important to align with crypto culture. This is why Lingo has been designed to leverage Real World Assets while staying true to the potential and exponential nature of crypto culture.

> Asset tokenization can generate annual savings of $20 billion in just the global clearing and settlement costs. By 2030, it could unlock a $16 trillion global market for tokenized illiquid assets, accounting for less than two percent of the total notional value of public and private assets.
> Boston Consulting Group

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## Web3 Market Landscape

Lingo positions itself uniquely in this landscape. It combines the real value generation aspect seen in RWA projects with the exponential nature of token economies. Our model caters to the evolving needs of new Web3 adopters who seek value-centric experiences. By integrating real value-generating mechanisms with a solid, global partner rewards ecosystem, Lingo aims to amplify value for end-users, offering a more exponential, user-friendly and rewarding experience in the Web3 space.



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# OUR SOLUTION

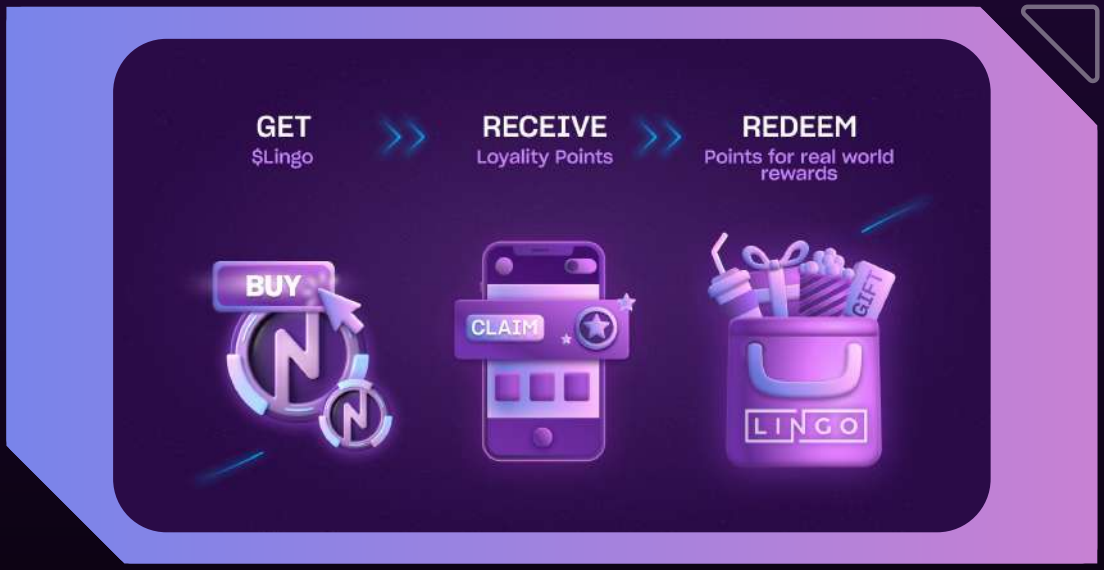
## Bringing Crypto to the REAL World

Lingo is an entirely new model of generating tangible community rewards supported by Real World Assets. Lingo's business model relies on platform fee that are later reinvested into Real World Assets, which generate consistent value, adding up to the rewards pool with compounding growth.




## End-User Perspective

Lingo enables holders to earn $LINGO tokens redeemable for real-world rewards by staking tokens on the Lingo platform and generating value regardless of market conditions.
Our reward marketplace is designed to be as user-friendly as an in-app point system, offering monthly rewards. Moreover, we empower the community to decide on future reward partnerships and value-driven initiatives - giving away ownership over the ecosystem.




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# MAIN POINTS FOR USER

**Reward Accumulation**
Allows users to earn monthly rewards

**Exponential growth model**
Every Lingo transaction contributes to a growing real-estate portfolio owned by Lingo, and managed by the Lingo DAO, which results in a higher rewards pool that attracts more new users organically and consistently.

**Diverse Redemption Options**
Points can be redeemed for a wide range of real-life rewards, from coffee, tickets, hotel stays and more.



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# KEY ELEMENTS OF THE ECOSYSTEM

## Value Generation

**Lingo's Smart Contract & Staking Platform**

Lingo ecosystem generates a 2.5% platform revenue where most is later reinvested into real-world assets, like real estate. Those assets, owned by Lingo's holding company and managed by Lingo's community DAO, generate monthly cashflow. Lingo uses 100% of the net yield to buy back its token (fixed total supply) every month. Those tokens are then used to fuel Lingo's rewards ecosystem consistently, for the benefit of the community.

**Real World Assets**

Real Estate are at heart of powering community rewards ecosystem. 100% of the net yield generated by these assets is used to support Lingo's Reward Store.

## Value Distribution

**Rewards Platform**

Users can redeem their rewards on dedicated dAPP platform including gamified mechanisms, such as daily tasks, seasons, mystery boxes, and much more. Rewards include 3000+ brands within Fizen app, and thousands of integrated hotels.

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**DAO**

Looking further down our roadmap, we plan to build a DAO that will empower the community to vote on key ecosystem decisions and select the next rewarding partners to be integrated into the platform + RWA investment decisions based on transaction fees generated.

# MAIN BENEFITS OF THE LINGO SOLUTION

- Enhanced Reward Yield through Partnerships: Leverages partnerships for bulk orders, leading to higher reward value.
- Unseen crypto risk:reward: Lingo remains "crypto relevant" by having a token that is exposed to exponential growth (and risk) while offering a relatively stable rewards mechanism that doesn't fluctuate with the token price. Allowing the best of both worlds.
- User-Friendly Interface: Designed to be accessible and intuitive for users, including those outside the Web3 space.
- Exponential model: While most token economies are vicious (tend to go down after launch), Lingo created a Virtuous model where the more the community grows over time, the more RWA fuel the rewards ecosystem, the more rewards gets distributed, and rinse and repeat. (let's add the organic growth loop image here in big).

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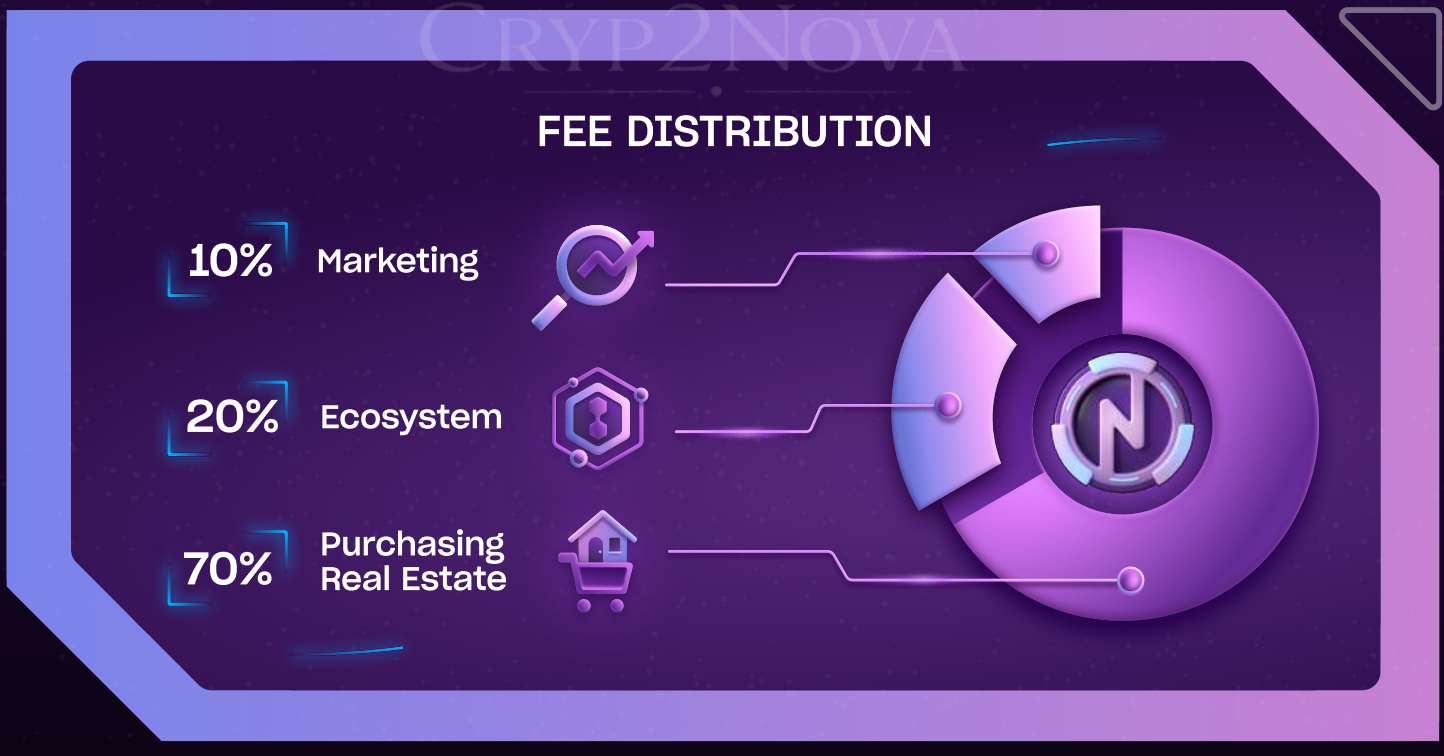
# BUSINESS MODEL EXPLAINED

**Lingo is one of the first Web3 startups to truly combine blockchain technology and real-world assets in a way that is both scalable and safe. Let's break down Lingo's unique model.**

## How Lingo Fund Real Estates

Lingo generates a platform fee of 2.5% on on-chain token trades, transfers, and redemptions.

This simple, community-driven model perpetually adds value to the ever-growing real estate pool. The remaining part of the revenue goes into ecosystem and marketing, which helps increase project awareness and, in turn, trading volume, which additionally supports real estate funds.




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## How Lingo Real Estate Generates Yield

We have 3 main criteria for Lingo's holding company's initial real estate investments:

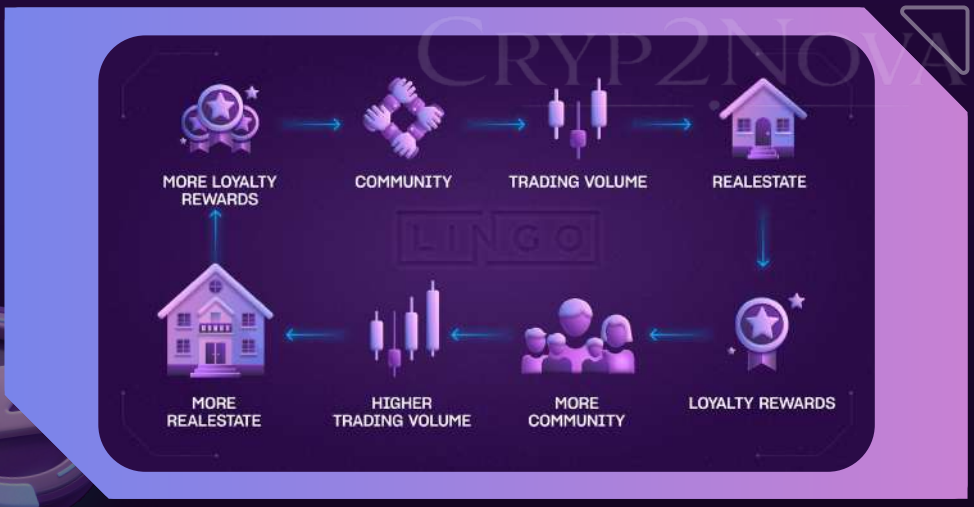
- Tier 1 jurisdictions: We target assets in big cities (Dubai, Paris, London, Miami) that are less volatile and tend to generate stable cashflow in the long term.
- Long-term rental: We target a minimum of 6% net rental yield.
- Optimised for short-term rental: We target 7-11% if we optimize for short-term rental while hedging risk at 6% for the long term. STR also adds utility value for token holders.

We partner with licensed and tier 1 fiduciary partners to source and shortlist assets based on our criteria. Lingo's DAO then votes for which property to acquire for Lingo's holding company.

## Infinitely Scalable Model

Lingo has created an infinitely scalable model powered by the utility of loyalty rewards and value-producing real-world assets. It's more than just crypto for loyalty rewards - it's a groundbreaking, scalable system backed by a concrete model and supported by cash-flowing assets that guarantee buying pressure each month.

The core premise of Lingo is transparent and easy to understand:




Through these real estate investments, Lingo aims to sustain an ecosystem that revolves around the Lingo token, leveraging the yields from these investments to support the Lingo token's value through regular buybacks and maintain a stable and robust economy within its platform, which results in continuously scalable results: Lingo's model exists to reward its community members.

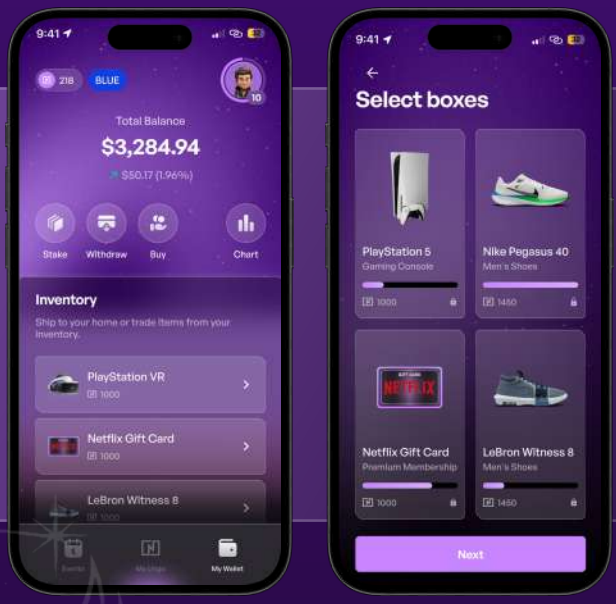
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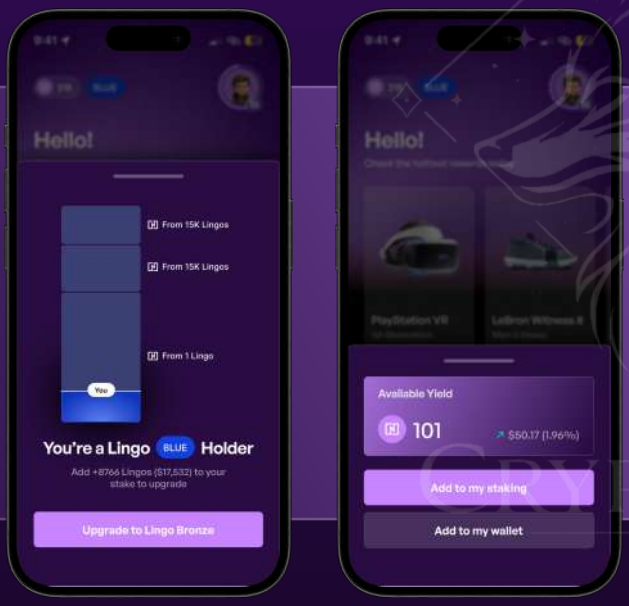
# PRODUCT OVERVIEW

## Main Product Features

### Select your reward from 3000+ brands redeemable in 80+ countries

$LINGO token will be redeemable for Fizen gift cards and integrated hotels offering benefits with brands like Netflix, Shopify, Nike, Playstation, and more.




### Get the most out of your crypto holdings with guaranteed points:

Yields are powered by a system of RWA, guaranteeing point distribution no matter the market conditions.

### Enjoy gamified experience

Complete daily tasks and go on strikes to maximize your $LINGO earnings. Redeem guaranteed perks, or open a mystery box to grab massive rewards. Invite others and organize mystery boxes. Lingo redefine the way Web3 communities are being rewarded.




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# PRODUCT OVERVIEW

## Main Product Features

### Security audit

Lingo's smart contract has undergone a comprehensive audit conducted by Hacken. Achieving an overall score of 9.5/10, with a security score of 10/10. The audit reflects Lingo's commitment to building flawless, secure product.




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### See increase in your reward yield over time, along with growing project adoption.

Along with growing project adoption, and increase in trade volume Lingo will fund more real estates that will translate into higher rewards.

### Decide on the next reward category.

In the next product iterations, we intend to create a DAO that will empower community to vote for the next real estate investment, and rewards.

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# PROJECT ROADMAP

## Now

- Onboarded team, strategic advisors, and board
- $10 million raisedf from top Web3 Investors & VCs like David An, Chris Zaknun, Cyrus Fazel, Morning Star Ventures and GBV
- Smart contract development & audit
- Product architecture signed off
- MVP UX/UI & gamified mechanisms design completed
- Partnership with Fizen and hotel chains resulting in brands redeemable for 3,000+ brands across 80+ countries
- 700k+ community members / waiting list
- Secured marketing contracts with 200+ ambassadors and Web3 KOLs

## Soon

- MVP launch
- Token launch on tier 1 CEX and DEX
- Rewards claim platform launched
- 4X community size

## Later

- Full reward platform launched with gamified integration
- DAO to let the community decide on RWA acquisitions and rewards
- Expand RWA acquisitions to lifestyle assets
- Holisitic integration with cash-back model in rewards ecosystem partners
- Lingo SAAS loyalty platform for ecosystem partners

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# $LINGO TOKEN

## The $LINGO token will be deployed on the Solana, and Base blockchains.

$LINGO is primarily a utility token with perspectives of also becoming a governance token at a later stage, whose purpose is to reward users with real-world rewards, and vote for the next reward pool.



## There will be multiple ways for users to reap $LINGO tokens:

- → Ongoing Lingo Islands airdrop campaign

  **Click here to participate**

- → Community Sale *(more details will be revealed soon)*

- → Initial Exchange Offering *(more details will be revealed soon)*

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LINGO

## AIRDROP ISLANDS ARE NOW LIVE

# Founders



## H.M. Rawat

co-founder and CEO

12 years of top management and marketing with 20+ international brands. Owned and exited 21 restaurants in 2 countries.



## David Amsellem

co-founder and chairman

Founder of John Paul: World leader in premium loyalty - 2000+ employees - Acquired by Accorfor $150M in 2016.

# Team



### Adrien Hidalgo

Chief Technology Officer

Ex-CIB @ Crédit Agricole



### Milan Amin

Chief Marketing Officer

Ex-Binance



### Adrien Delaroche

Technology Strategist

Ex-Head Architect @ Consensys



### Vince Hoffman

Head of Ambassador Relations



### Daniel Kuczowski

Community Lead



### Adnan Khaled

Community Lead



### Mikash Hassamal

Legal



### Cindy Berichon

Chief Commercial Officer

Ex-CMO @ Kinesys Money



### Ana Beatha

Executive Assistant



### Righen Peroumal

Lead Backend Developer



### Chavi Surujbhali

Blockchain Engineer



### Ishant Ayadassen

Business Development

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# Advisors & Investors

Lingo assembled a team of leading Web3 founders, voices, and funds managing over $3 Billion worth of assets.

## Investors & VCs



David An
Greenfield Capital



Chris Zaknun
Ceo Daomaker



Kenny Li
Founder Manta Network



Kingsley Coman
Bayern Munich




Austin & Aaron arnold
Altcoin daily Pictures

GBV

MORNINGSTAR VENTURES

MAVEN CAPITAL

· SKYNET TRADING ·

## Advisors board



Rachel Howes,
ex-Managing Director, Booking.com



Adrien Delaroche,
Principal Architect Web3@ Google Cloud



Paul Bunting,
SMB director @ Microsoft

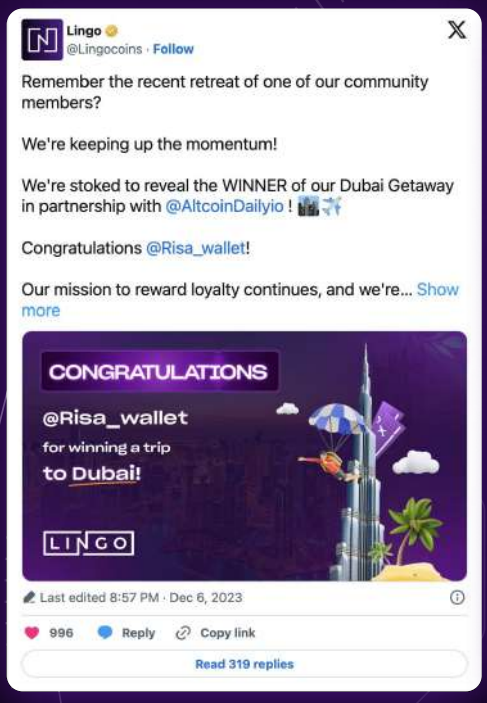
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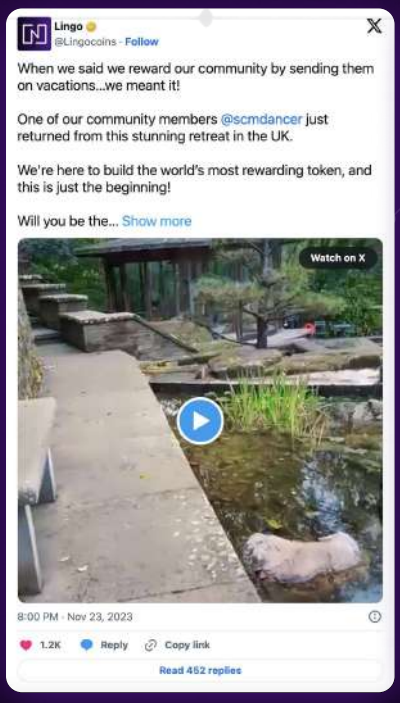
# DISTRIBUTED REWARDS

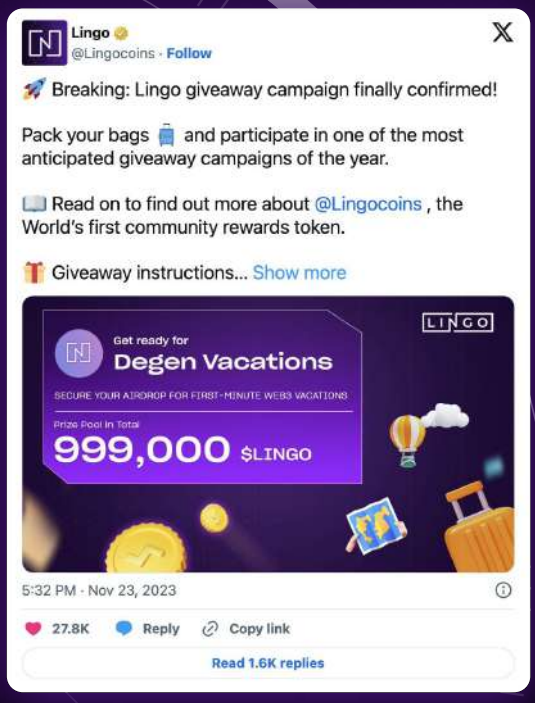
## Distributed Rewards

Even before the official launch, Lingo is dedicated
to rewarding its community with real-world experiences.
Check our community giveaways and Dubai trip announcements.



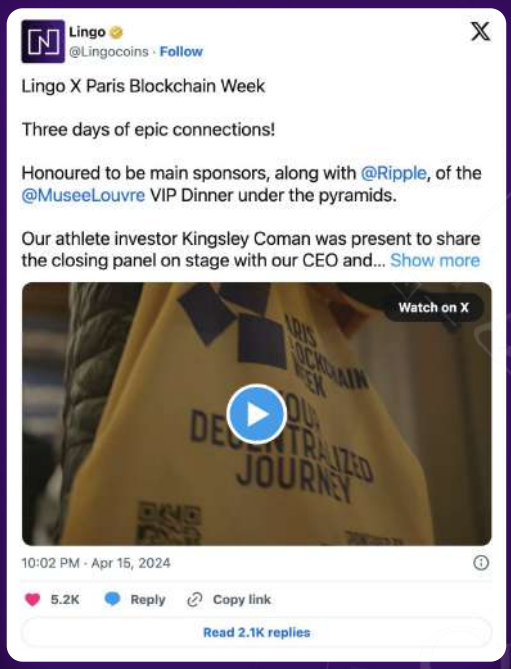

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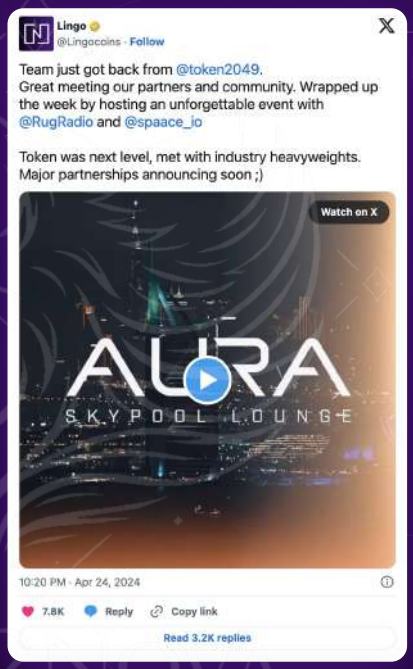
# LINGO EVENTS

Over the last year, we traveled the world to pitch, a
nd network with the greatest names in the Web3 industry.
As a result:

→ $35M Oversubscribed Seed + Private Sale round

→ We won 2nd place in a pitch contest at the Dubai World Blockchain Summit
















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# GETTING STARTED

## Step 1

Join our Discord, X & waiting list to stay up to date.

Link | Link | Link

## Step 2

Let your friends know.

We aim to build the world's most rewarding token, but we can't do this without you - word-of-mouth for community can make a world of difference.

And so...if you'd like to help promote Lingo, let your friends know or share a word about us.

Either way, if you read this, you belong to our community. And we appreciate you more than we can say in a litepaper.



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# FAQ

## What is Lingo and what does it do?

Lingo is a gamified, RWA-powered rewarding ecosystem.

It's a new category of a utility token that rewards its community with awesome real-world benefits, such as hotel stays, shopping, coffee, and more.

Rewards are airdropped consistently no matter the market conditions through a unique token ecosystem that fuses blockchain technology, real-world assets, and fiat buybacks.

Lingo aims to become the most rewarding token on the market.

## What are the benefits for users?

**There are three main benefits for users:**

1. Gamified experience: Get Lingo to get rewarded consistently, redeemable for guaranteed benefits or mystery boxes.

2. Real value: The rewards ecosystem is fuelled by Real World Assets that generate value no matter the market condition.

3. Thousands of rewards: The rewards ecosystem being built includes Fizen gift cards and our partner ecosystem hotels. You can redeem $LINGO for more than 3000 brands including Nike, Spotify, Accor Hotels, Playstation, and more.

## How does Lingo generate value?

One of the most exciting aspects of Lingo is its exponential model, which combines the power of real estate, blockchain, and community to create a unique and innovative loyalty program. Here is how it works:

Lingo uses a portion of the platform's revenue to buy real estate properties around the world. These properties generate rental income.

Lingo reinjects 100% of its net rental income to buy back from its fixed supply every month. Buybacks are used to fuel Lingo's rewards ecosystem consistently, no matter the market conditions.

Reward points are airdropped to the community and can be redeemed for a wide range of real-world benefits.

This means more rewards -> bigger community -> higher trading volume -> more real-world assets -> more rewards -> bigger community -> rinse and repeat

## Who is behind Lingo?

Lingo was founded by serial entrepreneur HM Rawat, and David Amsellem, who built the world's no.1 premium loyalty company, John Paul, which was acquired by Accor Hotels in 2016 for $150M. The founders spotted an opportunity to reshape the $200 billion loyalty program industry with blockchain technology to benefit the community in the first place. Industry veterans from Binance, Booking.com, Consensys and CA bank joined Lingo to build the world's first community reward token..

## How is Lingo different from other Web3 or loyalty projects?

- Easy to understand even for non-web3 users.
- Real Value.
- Real-world rewards.
- Exponential model.
- Primed for global scale (Lingo attracted one of the biggest teams of ambassadors in web3).

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# FAQ

## What are the real-world assets that power Lingo's value creation system?

Lingo's value creation system is powered by a portfolio of real-world assets, such as short-term rental apartments. These assets generate revenue from their operations, which is used to fuel the reward system.

Lingo has 3 main criteria for choosing their RWA portfolio:

1. Tier 1 Jurisdiction: The target is big cities like Paris, Dubai, and Miami.
2. Stable long-term yield: 6% average target.
3. Should be optimized for short-term rentals (ideally 7-9%, with the ability to beef up utility value for the benefit of the community).

It is important to note that Lingo does NOT tokenize the real estate it owns, and is NOT a real-world asset tokenization protocol. Lingo tokenizes only the yield of its RWA and is a utility token with the primary objective of being the world's most rewarding token.

Lingo also leverages its partnerships to negotiate bulk orders and discounts, leading to higher rewards for its users.

## How can I get involved in Lingo's community and governance?

Lingo's community is the core of its project, and it values the feedback and input of its users. You can get involved in Lingo's community by joining its discord server, where you can chat with other users, ask questions, share ideas, and participate in events and contests. You can also follow Lingo's social media channels, such as Twitter, Instagram, and Medium, to stay updated on the latest news and announcements. Lingo also plans to introduce a governance system, where users can vote on important decisions and proposals that affect the project and its future.

## What is the vision behind Lingo?

The world we live in is controlled by small groups of powerful people, and corporations who own most of the power and capital. That's why the Web3 movement started, to give power back to the people and communities around the world. Today, if you drive in New York city, all skyscrapers generate profits for a bunch of shareholders. Imagine the world where you see buildings generating value for one purpose only, to reward the community with real world rewards. Every year the community grows more powerful, the real estate pool grows more powerful and the rewards pool grows more powerful. Until one of the most powerful organizations in the world isn't owned by a group of shareholders, but by millions of people.

## What are the future plans for Lingo?

Lingo's roadmap includes several features and milestones, such as building one of the most important communities in web3, launching its app integrating over 100K partner hotels, listing its token on major exchanges, expanding its asset portfolio and reward options, expanding its ambassador base from 300 million combined followers to 1 billion, integrating with other Web3 platforms and protocols, and launching its governance system. Lingo aims to grow its user base, community, and ecosystem, and to achieve mass adoption and mainstream recognition.



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