BLACKHAWK
SMART FINANCE

WHITE PAPER 2022

Utilis Token

Cryptoasset:
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WHAT IS CRYPTOASSETS

1 - What is Cryptoassets

1.1 - Meeting the needs of investors

1.2 - How can Cryptoassets transform the financial market?

Cryptoassets are electronically traded digital assets that can be used to invest and speculate, transfer value, or access services.
Cryptoassets work in a decentralized manner with information distributed over a peer-to-peer (P2P) network of computers spread around the world.

As such, there is no interference from any central authority to maintain or stabilize the value of a crypto-asset, which avoids possible government manipulation to control the flow of currency. With increasing popularity combined with technological advances, the crypto market is becoming more promising every day, which will lead it to become the future of the financial market in the not too distant future.

BLOCKCHAIN

Blockchain is a distributed database that first came to prominence as the basis for bitcoin's operation. Blockchain is thus a public ledger that consists of two parts: a peer-to-peer network and a decentralized distributed database.

PEER-TO-PEER (P2P)

The P2P network on the blockchain consists of a series of computers and servers where each one acts as a node on the network. The information is encrypted and private and there is no way to track who added the information to the network, only to verify its validity.

1.1

MEETING THE NEEDS OF INVESTORS

1 - What is Cryptoassets

1.1 - Meeting the needs of investors

1.2 - How can Cryptoassets transform the financial market?

By investor we mean an individual or legal entity that invests part of its financial resources in the purchase of stocks and bonds negotiable in the market.
Traditionally the market divides the investor into three different profiles: Conservative - Moderate - Aggressive.
However, the contemporary scenario has brought us a new investment niche besides stocks and bonds, which are the Cryptoactive, whose proposal and challenge is to universalize the possibility of investing in assets that generate a good profit and that are accessible to small, medium and large investors, as well as to unify in a new category the investor profiles, through a proposal that generates the security and profitability that they expect.

CRYPTOINVESTORS

It is estimated that there are currently 395 million people investing in cryptoassets, and the forecast is that this number will exceed 1 billion investors by 2023.

MARKET MOVEMENT

The cryptoassets market moves billions of dollars monthly, and it is a consensus among many analysts that the crypto market is constantly growing and is expected to reach figures never before seen by any other financial asset.

1.2

HOW CAN CRYPTOASSETS TRANSFORM THE FINANCIAL MARKET?

1 - What is Cryptoassets

1.1 -Meeting the needs of investors

1.2 - How can Cryptoassets transform the financial market?

Even if discreetly and conservatively, the recent arrival of large financial institutions in the crypto world shows that the adoption of the traditional market to new types of investment is a path with no return. More than that, in the near future, much of the work done today in the financial market will be transferred to blockchain networks, eliminating the mediation between investors and financial institutions.

Among the changes, one of the ones that should mark the sector the most is the greater proximity between investors and assets. Today the market has several intermediary agents, and with the blockchain everything will migrate to smart contracts. It will not happen overnight, but it is already a reality for many solutions that were previously found only in the traditional market.

BLOCHAIN AND CENTRAL BANKS

The central banks of Canada, South Africa, Japan, and Singapore already use blockchain technology for its characteristic as a repository of trusted data, validated with the use of cryptography on a shared network

CUSTOMIZATION AND SECURITY

With the technology it is possible to provide even more personalized services for investors, while ensuring maximum protection in all transactions. In short, blockchain is the future in terms of investment security.

2

CRYPTO WORLD FEATURES

2 - Crypto World Features

2.1 - Advantages as an investment

2.2 - Crypto Universe in the Utilis token model

Cryptocurrencies are digital "currencies" because, unlike the euro, the dollar, and other currencies that can be touched, they only exist on the internet. That is, you know they are real, but you cannot physically pick them up.

So a crypto-asset is a digital asset with no connection to any central government or traditional banking institution. Its price varies according to the fluctuation of the market, with no connection to traditional fiat currencies (such as the dollar, euro, pound). In addition, its security and validation system is in blockchain, a decentralized information security technology.

CRYPTOASSETS

Cryptocurrencies are decentralized currencies, meaning that they are not issued by any central bank and are not tied to any government. Despite this, they can be traded for the purchase of real goods and international negotiations.

FIDUCIARY ASSETS

A fiat currency is any currency that has its value guaranteed by the issuing government rather than by a commodity or physical asset. What determines the value of money is the strength of the issuing government.

2.1

ADVANTAGES AS AN INVESTMENT

2 - Crypto World Features

2.1 - Advantages as an investment

2.2 - Crypto Universe in the Utilis token model

UPSIDE POTENTIAL

Cryptoactives can offer a high profit margin due to the high volatility of the market. In recent years, most crypto-activities have seen a large increase in demand, generating large appreciation in value.
Using Bitcoin as an example, in 2010 it was worth about 0.07 cents, and by 2021 it was trading for $69,000!

PRIVACY, ANONYMITY, AND AUTONOMY

One of the most notable features of crypto-activities is that they are not controlled by an authority, such as a government or financial institution. This decentralization is brought about by peer-to-peer transactions, facilitated by blockchain technology, which processes the transfers and records them in a publicly visible ledger.
But only the transaction hash and the block number are shared with everyone, while other details of the trading process and the transfer of your digital assets are kept private, including personal data such as names, addresses, accounts, and so on.

TRANSFER WITH EASE, SPEED, AND REDUCED COST

In traditional trading, brokers and agents can add significant complications and expense on top of a simple transaction. There are excessive paperwork, brokerage fees, commissions, and other special conditions that usually apply.
The cryptoasset transfer process is very simple. Just click a few buttons and confirm the transaction. Payment can be received in real time, and even better, Cryptoactive, by its very nature, is not subject to exchange rates, interest rates, transaction charges, or other fees imposed by a specific country.

ACCESSIBILITY

It is estimated that today (2022) there are 5.3 billion people in the world that have access to the internet or cell phones, however a large proportion of them do not have access to traditional banking and exchange systems. The cryptoactive ecosystem has the potential to make asset transfer and transaction processing available to this vast consumer market.
Since there is no central authority that governs transactions, you can trade Cryptoactive at any time of the day. Peer-to-peer transfers can happen regardless of where you and the recipient are in the world.
Unlike traditional trading in stocks and other assets, Cryptoactive trading is available 24 hours a day, seven days a week.

2.2

CRYPTO UNIVERSE IN THE UTILIS TOKEN MODEL

2 - Crypto World Features

2.1 - Advantages as an investment

2.2 - Crypto Universe in the Utilis token model

Within the crypto universe we find several cryptoactive projects, according to CoinMarketCap in early 2022 there were approximately 18,000 options (cryptoactive) tracked on its platform, and with the most different proposed solutions or objectives. It also happens that many projects die daily, and this occurs precisely because they do not offer solutions that are profitable or interesting to investors, or because they fail to deliver what was proposed in the project, there are also cases where the project does not propose to do anything being thus merely speculative, in short, are formulas that a crypto project should not follow.

And for thinking like this, our project has as premise to provide investors access to services and investment products available in the traditional financial market but that until then are of difficult access to most people, either by bureaucracy or by the need for high investments.

FUTURE OF CRYPTOASSETS

Changpeng Zhao (CZ), founder and CEO of Binance - the world's largest cryptoactive exchange - recently said that "only projects with usability will survive in the marketplace"

UTILIS TOKEN THOUGHT

We at Utilis Token share the same vision as CZ, we believe that the valuation of a product is given by the benefit that it can provide to the investor, by the facilities and opportunities that the holder of the cryptoactive can achieve only through that product.

3

NICHE MARKET VERIFICATION

3 - Niche Market Verification

3.1 - Approach and Partnerships

3.2 - Evolution of Investor Needs

As we have already mentioned, the contemporary scenario has brought a new investment niche besides stocks and bonds, which are cryptoinvestments. Called cryptoinvestors, the market classifies them as people who allocate their capital in crypto assets seeking the returns that these assets can provide over time, however, given the uncertainty and volatility of the crypto market, until recently research pointed out that cryptoinvestors are only those investors with an "aggressive" profile.
Based on surveys, what turns most investors off the crypto market is its volatility and the uncertainty of profits when compared to traditional investments.
Utilis Token was born seeking solutions to this dichotomy risk x profit, our proposal is to provide investors with the possibility of significant profits that the crypto market offers, but in a way that minimizes risks and offers security in relation to the return on your investment, and thus create a new niche for cryptoinvestors.

NICHE MARKET

Niche markets are segments or audiences whose particular needs are little or nonexistent. It is a portion of a consumer market, where buyers can be clearly identified by their specific needs and which is generally little or poorly explored commercially

MINIMIZING RISKS

The Utilis Token project works by combining the profitability of the crypto market with the best and most profitable physical assets on the market, guaranteeing its investors the profitability and security they are looking for.

3.1

APPROACH AND PARTNERSHIPS

3 - Niche Market Verification

3.1 - Approach and Partnerships

3.2 - Evolution of Investor Needs

The Utilis Token is characterized as a dual approach project when we talk about cryptoactive classification, bringing together in a single project functions of "utility tokens" which are tokens that have a utility or means that will be used for specific applications, and also functions of "security tokens" where we can understand securities as negotiable assets (bonds, commodities, gems, If we put it in practical terms, a security is like having something or part of something without the need to own it, but when the whole process is done through a blockchain, using tokens, the security becomes called Security Token, so Security Tokens are cryptographic securities bought by investors and that generate dividends, share profits and pay interest to these investors in the future.

When we talk about bringing to the market a crypto-asset that represents a new niche capable of attracting various investor profiles, by offering the high gains that the crypto market offers allied to the security of traditional investiments it is clear that the Utilis Token Project seeks to combine the best of these two worlds in a single product, but this is only possible through solid partnerships and open to explore this new niche, that can aggregate and provide the necessary inputs for the smooth running of the project. And the Utilis Token project is already born with two very important partners.

SWS BANK

SWS Bank a bank that operates with a digital and modern proposal, using, however, consistent commercial mechanisms in order to bring to commercial relations what is most valuable: trust, ethics, security and protection.

TIFERETH DIAMONDS

Tifereth is a company that operates in the diamond market with a strategy of exclusive products focused on buying, cutting, certifying and selling natural and exclusive diamonds with transparent pricing policies, socially and environmentally correct practices.

And it is in this way, combining technology with traditional market products, that we seek through the Utilis Token to present the solution that will meet the different investor profiles, and go beyond, universalize the possibility of investments in highly profitable assets, but that in the traditional market are unreachable for most small and medium investors.

3.2

EVOLUTION OF INVESTOR NEEDS

3 - Niche Market Verification

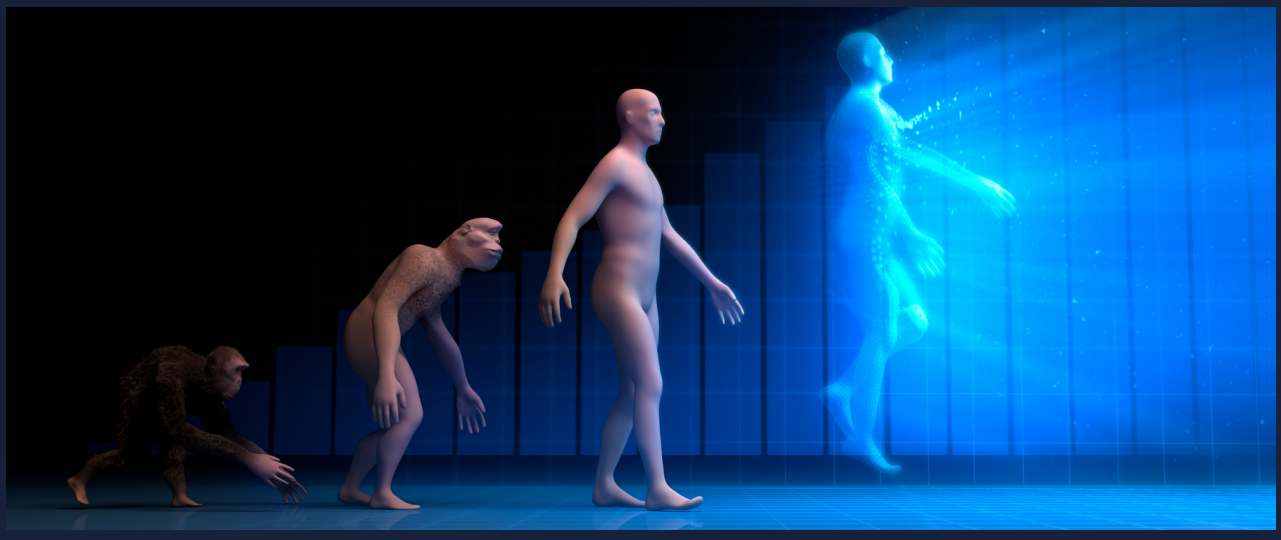
3.1 - Approach and Partnerships

3.2 - Evolution of Investor Needs

Have you ever stopped to analyze how much technology is present in your routine? The use of smartphones connected at all times, the changes in payment methods, and even the digital banking platforms reflect this change.

All these innovations can affect everyone's routine, including when it comes to the investor's day to day, with less and less time to deal with the formalities of a conventional investment, several investors are seeking solutions in the crypto market, and this search goes beyond high yields, it also goes through the facilities that are offered such as speed of operations, security, secrecy, open market 24/7, trading without intermediaries, among others.

Exploring new technologies to offer products and solutions that meet the needs of the contemporary investor is what moves Utilis token and its partners.



UTILIS TOKEN AND THE INVESTOR

Utilis token and its partners are committed to providing a fresh look at cryptoassets investing using the best of technology coupled with the safest and most profitable financial investment the market can offer.

VARIED SOLUTIONS

In the Utilis Token project investors will find products and solutions that meet the most varied demands, from investment terms to amounts of capital invested, thus serving the largest number of people around the world.

4

SUPPLY, NETWORK AND FEES

4 - Supply, Network and Fees

4.1 - Distribution of Circulating Tokens

4.2 - Funds Allocation (fees)

SUPPLY

1,000,000,000 (one billion tokens), of which 50% will be put into circulation and 50% will remain blocked for 365 days, being put on the market only in case of shortage of tokens, if the circulating supply still meets the demand after 365 days, the tokens will be blocked again.

NETWORK

Utilis Tokens is developed using the Binance Smart Chain network (BEP20). The BSC network is a blockchain parallel to the main network, Binance Chain (BEP2). It is a direct evolution of the BEP2 protocol, as it is much more inviting for developers and users: transfer rates within BEP20 are much lower, the waiting time is very small, and in technical terms, it is much more malleable to build applications.

FEES

The Utilis Token works with a 6% fee for buying and 6% for selling, totaling 12% in transaction fees.

SUPPLY CRYPTO

Supply means the amount of coins (tokens) that the project has. Each cryptocurrency project has an amount of coins or tokens in circulation. "Circulating supply" is the amount of coins that are in circulation, while "Max supply" is the maximum amount of coins that will be issued.

MAX SUPPLY AND CIRCULATING SUPPLY

The Utilis Token project has a Max Supply 1,000,000,000 tokens issued, however, only 500,000,000 tokens will be in circulation in the project, with the rest being blocked and only put on the market in case of a shortage of circulating supply.

4.1

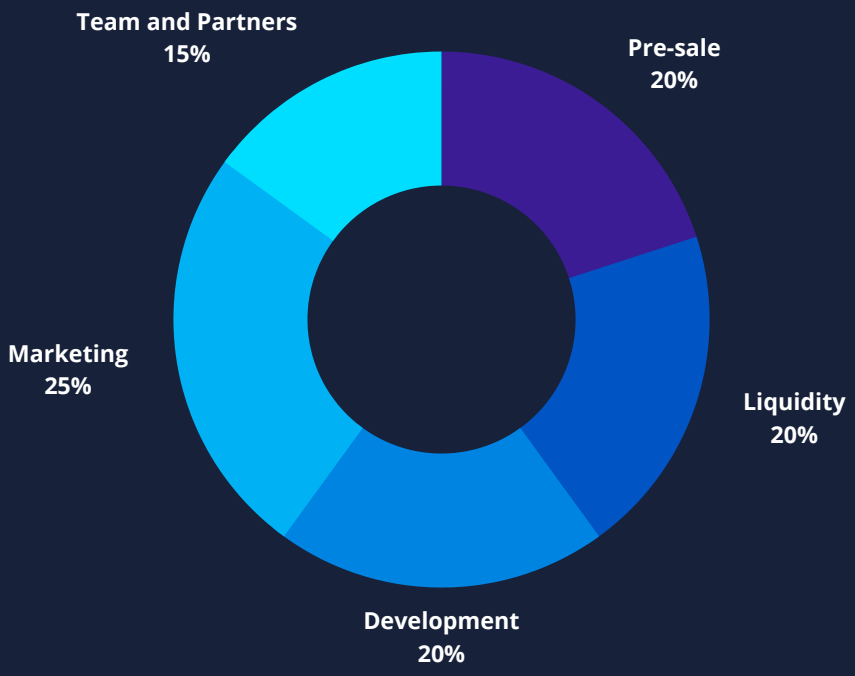
DISTRIBUTION OF CIRCULATING TOKENS

4 - Supply, Network and Fees

4.1 - Distribution of Circulating Tokens

4.2 - Funds Allocation (fees)

The 500,000,000 Utilis Tokens that will make up the Current Supply are distributed as follows:



TEAM AND PARTNERS (15%)

Token belonging to the team of creators and partners, these tokens will be closed for a minimum period of 365 days.

PRESALE (20%)

Total tokens made available for sale, before the Utilis Token was released to the market.

DEVELOPMENT (20%)

Total tokens allocated to fund the development of the project.

MARKETING (25%)

Total tokens earmarked to fund marketing actions in the Project

LIQUIDITY (20%)

Total tokens made available for market release, token liquidity will be locked in for 365 days.

4.2

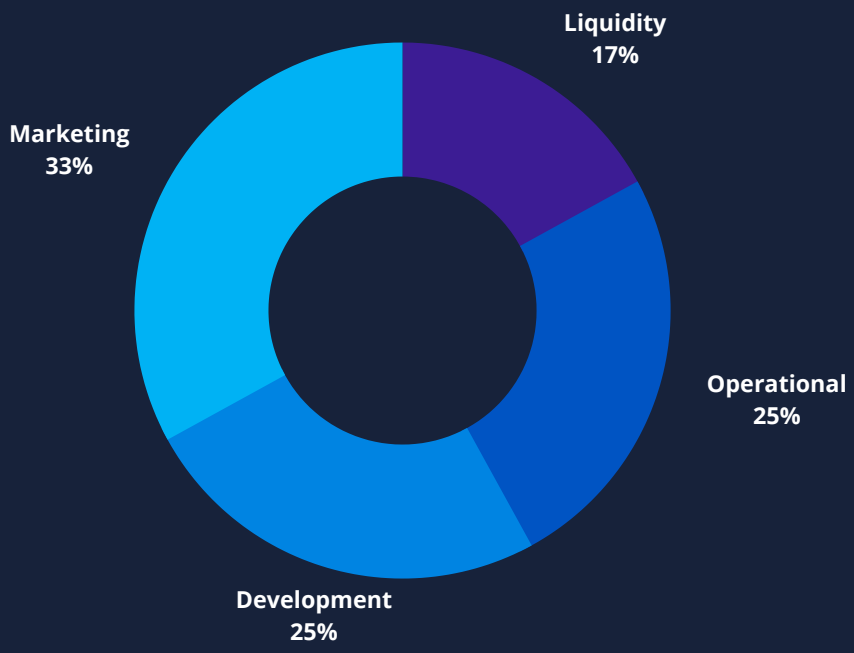
FUNDS ALLOCATION (FEES)

4 - Supply, Network and Fees

4.1 - Distribution of Circulating Tokens

4.2 - Funds Allocation (fees)

The funds collected from the buying and selling fees will be distributed as follows:



DEVELOPMENT (25%)

25% of the amounts collected from the buying and selling fees will be allocated to a fund exclusively for developing the project's technology.

MARKETING (33%)

33% of the amounts collected from the buying and selling fees will be allocated to an exclusive fund for the development of the project's marketing.

OPERATIONAL (25%)

25% of the amounts collected from the buying and selling fees will be allocated to an exclusive fund to cover the project's operational expenses.

LIQUIDITY (17%)

17% of the amounts collected from the buying and selling fees automatically go back into Utilis Token liquidity.

5 ROADMAP

PHASE ONE (2022)

WEBSITE

Utilis Tokens website launched on the world wide web.

SOCIAL NETWORKING

Launch of Utilis Tokens' social networks and investor communities.

PRESALE

Strategic presale (partners), public presale (utilis platform) and presale on PinkSale (Pinksale platform)

LAUNCH

Utilis Token market launch through the Pancakeswap Platform.

SECOND PHASE (2023)

CONTRACT AUDIT

Audit the token smart contract and investment smart contracts,

UTILIS - BANK INTEGRATION

Integration of the utilis project tokens into the banking partner's Internet platform (APP).

INVESTMENT SOLUTIONS

Launch of smart contract products and solutions for investments using the Utilis Token.

COINGECKO AND COINMARKETCAP

Requirement for listing of Utilis Tokens by major crypto market trackers.

5 ROADMAP

THIRD PHASE (2023)

BANK CARDS

Issuance by the banking partner of debit and/or credit cards for various payments using the Utilis Token.

PAYMENT SOLUTION

Integration of the payment solution with the trading partners that will constitute the main crypto payment acceptance network.

EXPANSION OF THE PRODUCT LINE

Expand the range of investment products available to Utilis Token holders.

EXCHANGES

Listing of the Utilis Token on cryptocurrency exchanges.

FOURTH PHASE (2023)

ROADMAP UPDATE

Update the Roadmap with new plans based on the maturity of the Project and new partnerships.

6 CONCLUDING REMARKS

We believe there is a need for an alternative token in the crypto world. A token that brings stability and return, as well as exposure to all types of traditional assets and investment products, such as stocks, bonds, commodities and more. Our goal is to create a robust ecosystem between traditional financial services and our new innovative solution - the Utilis Token, being a low-risk versus return-on-investment solution that will give investors peace of mind.

Hosted on the BEP-20 Blockchain, the Utilis Token uses smart contracts, to offer the best returns to investors interested in holding their tokens in our investment services. Our platform is developed as an end-to-end solution for issuing and holding assets, thus providing profits for all parties involved.

Utilis Token's mission will always be to provide investors with an excellent service with clear benefits at all times.

A TOKEN WITH THE BLACKHAWK SMART FINANCE BRAND

BlackHawk Smart Finance is the developer of Utilis Token, based in Sao Paulo-SP, at Paulista Avenue - financial heart of Latin America - the Utilis Token comes to market with the signature of a company that specializes in the development, launch and management of crypto projects linked to the financial market, relying on major business partners in various parts of the world, BlackHawk is proud to be able to bring to the market solutions that make investments in cryptoactive more secure, while also providing the universalization of the possibility for any investor profile to have access to the most profitable products of the traditional market, which previously would be inaccessible to a large majority