




P O L L E N I N S T I T U T E

*THE
LOTUS TOKEN
WHITEPAPER*

JUNE 2019







The Lotus is an ERC-20 token
that is issued by Pollen Institute,
built on the Ethereum Network.

Pollen Institute focus on
financial innovations.

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1. Introduction

Since there is not yet reliable and transparent information about blockchain market capacity, market information circulating on the internet is misleading for investors but the profitability rates and underlying technology reveal a great potential in this area. The total capital of global equity markets and global bond markets were \$162T at 2018. When we evaluate the blockchain with the financial markets we can still see that it is an infant industry. Due to the high volatility and lack of regulations, many institutional investors stay away from the market. Many steps have been taken to ensure confidence in the market and to protect investors, but there are many gray areas in the blockchain market.

Pollen is proposing a framework that provides a reliable and secure risk-free financial investments with its financial instruments. In this article, we introduce Lotus and its use with financial instruments of Pollen.

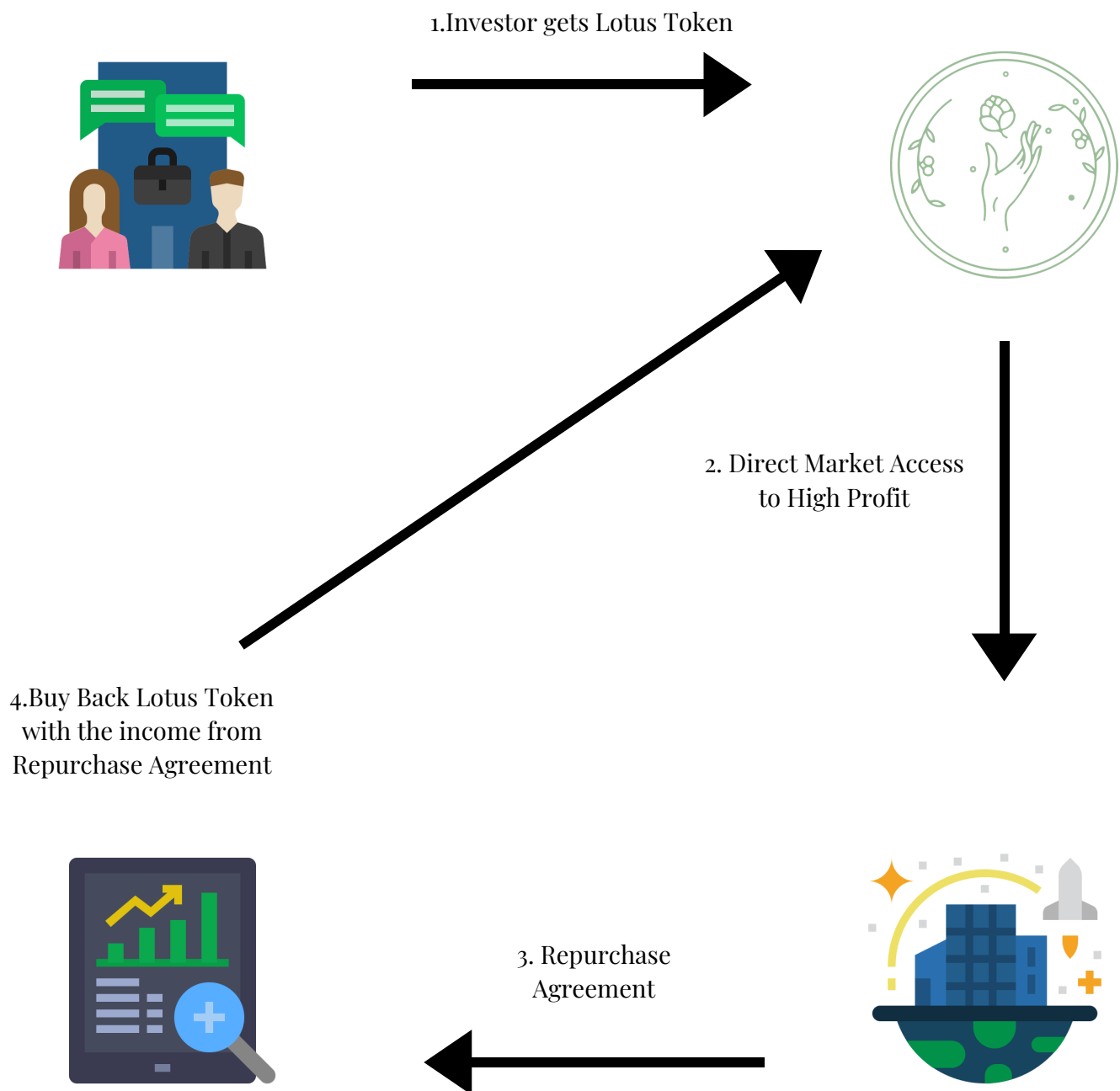
2. Lotus

Lotus Token is the Pollen's blockchain foundation. It provides direct access to international markets where there is profitability in international financial markets without the need for a bank or any paper business. It can be used in decentralized financial products of Pollen by investors who want to make reliable and risk-free investments for eliminating the complexity in the financial system in order to protect investors' assets and to make the right decision in the emerging market.

2.1 Direct Market Access with the Lotus Token

The blockchain market is getting maturing and many projects are coming up. When we look at the last years' performance we see high risk and high profit in several technologies but the possibility of losing the value of invested capital is very high due to high volatile and fast market for individual investors who are new to the blockchain market. Pollen Institute aims to protect value of the invested money with the Lotus Token. There are many opportunities when the market is on an upward trend, but when things turn around, people sell in fear and panic to protect the value of their investment. When the market is in a downtrend, Pollen Institute makes overnight repurchase agreements with central banks and other banks in high profitability areas, provides high profit and buyback in a short time with the Lotus Token. The investment is protected against foreign exchange risk where the financial operation is conducted.





2.2 Periwinkle

Periwinkle is an easily accessible fixed income instrument. Periwinkles are traded only between the Lotus holder and Pollen.

Basic calculation,

$$\begin{aligned}
 P &= \left(\frac{C}{1+i} + \frac{C}{(1+i)^2} + \dots + \frac{C}{(1+i)^N} \right) + \frac{M}{(1+i)^N} \\
 &= \left(\sum_{n=1}^N \frac{C}{(1+i)^n} \right) + \frac{M}{(1+i)^N} \\
 &= C \left(\frac{1 - (1+i)^{-N}}{i} \right) + M(1+i)^{-N}
 \end{aligned}$$

Where;

F = face value, iF = contractual return rate,

C = F * iF = coupon payment (periodic return payment),

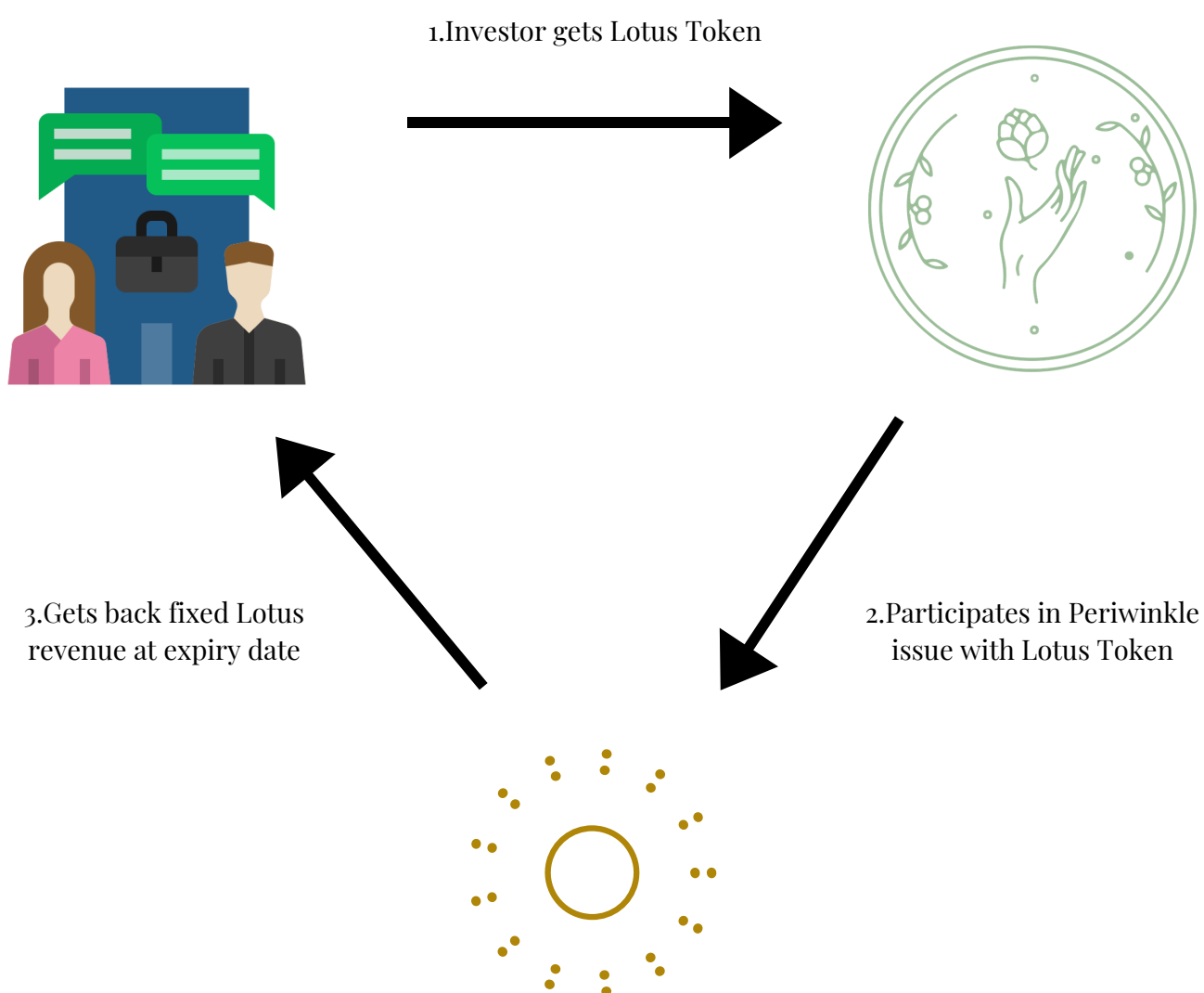
N = number of payments,

i = market return rate, or required yield, or observed / appropriate yield to maturity,

M = value at maturity, usually equals face value, and P = market price of Periwinkle

Execution of Periwinkle

Before the issue of Periwinkle, Pollen buys Lotus from the market. Then release the informations on Periwinkle issue such as return rate, demand collection date, start date and end date. Lotus investors who want to join the issue applies to Pollen. End of the issue date investors gets the agreed amount of Lotus from Pollen. During the issue Pollen provides the basic calculation of Lotus returns.



2.3 Demand for Lotus

Demand for Lotus will be driven by 3 main factors:

(i) Sending & Receiving Lotus

Lotus Token can be exchanged easily, securely and transparently between Ethereum wallets.

(ii) Investing with Lotus

Pollen Institute aims to add more value to investors by building user-friendly products to make investment and financing as easy as possible.

(iii) Trading the Lotus

Lotus Token is open to trading on decentralized exchanges after the token offer is finished.

(iv) Use of Pollen's Decentralized Financial Instruments

Investors can use their Lotus Tokens on decentralized financial instruments issued by Pollen Institute.

(v) Buyback strategy of Pollen

Pollen Institute regularly implements a buyback program with revenue from repurchase agreements.

3. Token Sale and Distribution

Sale time : 21 July 2019 - 15 November 2019

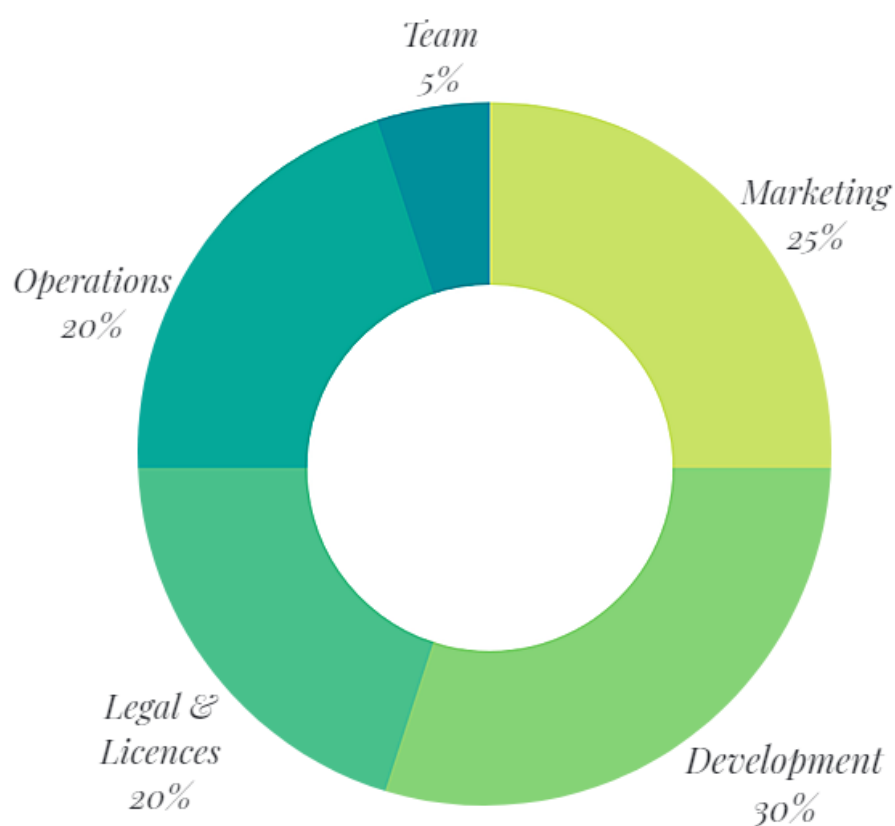
Hard Cap : 20.000 Ethereum

Soft Cap : 3.000 Ethereum

Sale price : 5.000 Lotus is equal to 1 Ethereum or

The funds collected will be refunded if the soft cap does not reach its goal.

Tokens are locked in the wallets until the end of the sale.



4. Road Map

Pollen Institution aims to develop user-friendly and easily understandable decentralized applications for investors to make their investments easily.

4.1 User-friendly Indicator Analyser

There are so many different indicators which gives us informations but it is hard to understand and anlyze for many. Another goal of the Pollen is to create an Indicator Analyser for investors with simple visualitions and explanations.

4.2 Real Time Risk Management Tool

Real Time Risk Management Tool to decrease the possibility of losing value, Pollen intends to apply complex event processing which analyzes verbal and numeric informations together and gives reilable results.

4.3 Deployment FinTech Development Platform

An environment that can be developed for the use of rapidly increasing data and technologies in the financial market.

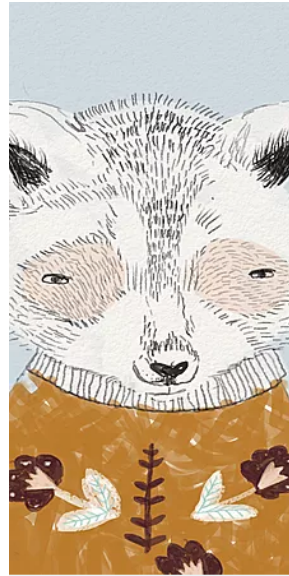
5.Team



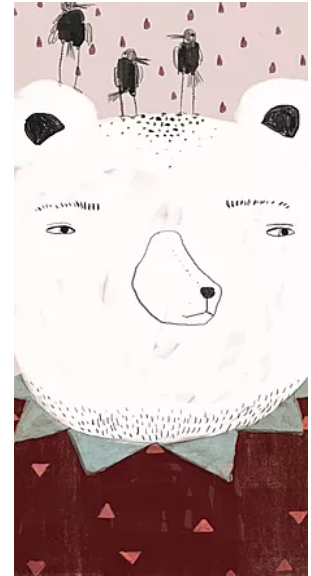
Michael Halligan
Blockchain Developer



Uğur Arıcı
Digital Product Manager



Giray Eser
Corporate Communication
Specialist



Mehmet Can Öztürk
Marketing Specialist



6. Pollen Institute

Pollen is an institution that aims to improve financial technology, reduce the investment risks of blockchain investors, develop financial technology and provide value to its investors by carrying the money circulating in the international markets to Lotus by using risk-free financial instruments which are highly profitable in international markets with hedge mechanism. In doing so, it provides user-friendly, flexible and gamified products for the investors to abolish the financial system's complexity. As a result, Pollen Institute provides the correct information by protecting investors from market speculation and manipulations while financial uncertainty arising from lack of information in the market and taking necessary steps to ensure the development of financial instruments and products to protect the value of investments made in this high risk market.