

# WHITEPAPER

[geekmom.stellarmint.io](http://geekmom.stellarmint.io)



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Prepared by: Geek Mom Media & Paradigm Solutions

## Introduction

This Whitepaper is presented by [Geek Mom Media](#) in partnership with [Paradigm Solutions](#). Our vision is to educate you on the importance that Cryptocurrency will play in the future of *Financial Freedom* for individuals as well as large and small companies.

The world's Financial System is changing before our eyes, much like technology did with music moving from albums to digital services where you pick exactly what you want from a menu. There are now APPS, where you can buy and sell Cryptocurrency from your sofa. As usage becomes more mainstream by individuals and businesses across the globe, the world's Financial System will be forced into the future via technology.

Blockchain technology enables people around the world an alternative to a central banking authority. Early Cryptocurrencies such as Bitcoin and Ethereum are facing obsolescence due to high transaction costs, methods used to verify, and energy costs to support massive server farms. New options are emerging in the Cryptosphere making altcoins a viable alternative future.

Any new venture always comes with risks and rewards, whether it be collectable coins, stamps, stocks, and bonds, or Crypto. Understanding the differences will help you and your family make choices that fit within your budget as well as your families' preferences.

Stellar enables individuals to transact peer-to-peer (P2P) or business-to-business (B2B) while sustaining one of the fastest, cheapest, and energy efficient blockchain networks in the world today. It provides a network created by common consumers to find new ways to personally manage their finances. Tokens on the Stellar network offer an inexpensive way to build your portfolio at a much lower cost than mainstream Cryptocurrencies like Bitcoin or Ethereum.

While providing information on the importance of Market Makers' contributions to a trustworthy sustainable market. Our Whitepaper also outlines the critical challenges that Stellar, and all exchanges, face with liquidity. We will also introduce you to our Token Collection, our mission, and the Stellar Network. Lastly, we will provide you a clear idea of how to expand your current holdings or get started on your Crypto journey.

## The Worlds Current Financial System

Today, almost every aspect of banking, lending, and trading is managed by centralized systems. Regular consumers need to deal with a raft of financial middlemen to get access to everything from auto loans and mortgages to trading stocks and bonds.

As a result, there are few paths for consumers to access capital and financial services directly. They cannot bypass middlemen like banks, exchanges, and lenders, who earn a percentage of every financial and banking transaction as profit.<sup>1</sup>

With this centralized banking system for almost every aspect of the current Financial System, too many consumers unknowingly relinquish their ownership and personal responsibility.

Cryptocurrency is changing the landscape of the world's Financial System. Decentralized Finance challenges this current system by disempowering middlemen and gatekeepers and empowers individuals via P2P platforms and exchanges by enabling them to transact and exchange various tokens.

## **What is Cryptocurrency?**

Cryptocurrency is a decentralized digital money based on Blockchain Technology, known for its security, which runs on a decentralized group of computers spanning the world with full transparency. You can use Crypto to buy regular goods and services, although most people invest in Cryptocurrencies as they would in other assets, like stocks or precious metals.<sup>2</sup>

The most popular coins being Bitcoin and Ethereum, but there are more than 15K different tokens in circulation.<sup>3</sup> Some enjoy immense popularity among dedicated communities of backers and investors. Blockchain technology enables people around the world an alternative to a central banking authority.

Bitcoin was the first Cryptocurrency, as first outlined in principle in a 2008 paper titled "Bitcoin: A Peer-to-Peer Electronic Cash System" by Satoshi Nakamoto. Cryptocurrency is an electronic payment system based on cryptographic proof rather than trust in a paper money.<sup>4/5</sup>

Think of blockchain like a virtual vault, distributed across countless computers around the world, a "public ledger" which records transactions in real-time code. This vault holds individual addresses, called *wallets*, that act like personal deposit boxes. The vault is not owned by any single entity, but by the individuals with wallets.

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<sup>11</sup> [Decentralized Finance Is Building A New Financial System: E. Napoletano, John Schmidt](#)

<sup>2</sup> [Forbes: What is Cryptocurrency?](#)

<sup>3</sup> [All Cryptocurrencies | CoinMarketCap](#)

<sup>4</sup> [Bitcoin: A Peer-to-Peer Electronic Cash System | Satoshi Nakamoto Institute](#)

<sup>5</sup> [Forbes: What is Cryptocurrency?](#)

John Doe	Jane Doe	John Jr	Mary Jane
etc.	etc.	etc.	etc.

*“There are more addresses in this virtual vault than atoms in the universe”  
~ Cyptopia: Bitcoin, and the Future of the Internet<sup>6</sup>*

Software logs each new transaction as it happens, and every copy of the blockchain is updated simultaneously with the new information, keeping all records identical and accurate. To prevent fraud, each transaction is checked using one of two validation techniques: proof of work or proof of stake.<sup>7</sup>

## Challenges with the Current Cryptocurrency System

First you must understand the main difference in the way cryptocurrencies are minted. One requires Proof-of-Work, which is done through mining, and the other through Proof-of-Stake, which is done through staking.

**Proof-of-Work** uses competitive validation method to confirm transactions and add new blocks to the blockchain.

**Proof-of-Stake** uses randomly selected miners to validate transactions.

*“Proof of Work algorithms, which govern how bitcoin and other cryptocurrencies run, have proven slow and costly. So, developers are eyeing a faster and more efficient algorithm: Proof of Stake.<sup>8</sup>”*

Despite this, both procedures have the same goal: to secure the blockchain and distribute freshly produced tokens in a decentralized manner, but in different ways. This race to solve blockchain puzzles can require an intense amount of computer power and electricity.<sup>9</sup>

<sup>6</sup> [CRYPTOPIA - Bitcoin, Blockchains and the Future of the Internet](#)

<sup>7</sup> [Forbes: What is Cryptocurrency?](#)

<sup>8</sup> [The way blockchain-based cryptocurrencies are governed could soon change | Computerworld](#)

<sup>9</sup> [Forbes: What is Cryptocurrency?](#)

Bitcoin and Ethereum each run on individual blockchains. As their networks grow, they get more complicated, and more processing power is required. For example, it's estimated that 0.21% of the world's electricity goes to power Bitcoin farms. That's roughly the same amount used, per year, by Switzerland.<sup>10</sup>

### **Average costs for transactions vary greatly between networks.**

#### Bitcoin

- \$190.98-\$214.84 per transaction
- Bitcoin's average transaction as of the date writing this white paper, and up from \$88.51 or 115.8% from one year ago (2020).<sup>11</sup>
- Maximum of 7 transactions per second, but 10 *minutes* average confirmation

#### Ethereum

- \$2.05-\$2.85 per transaction
- Ethereum's average transaction as of the date writing this white paper, and down from \$4.67 or 38.79% from one year ago (2020).<sup>12</sup>
- Can process 20 transactions per second, but 5 *minutes* average confirmation

#### Stellar

- .00001 XLM, Stellar's native currency<sup>13</sup>, which is currently valued at \$0.28 USD
- One of the fastest with an average confirmation time of 3-5 *seconds*

Factor in the tens of millions of transactions each day that exponentially adds to the complexity. While not integrated in the average transaction costs listed above, the outrageous energy costs must be included in any decision to purchase Crypto.

Although not a mainstream payment method, the cost of transactions, using Bitcoin, is largely prohibitive. There is a sizeable difference in transaction speeds as well as fees.<sup>14</sup> If you know the differences, your purchases in Cryptocurrency can help create a more sustainable future for the world and future generations.

## **Why Should I Invest in Cryptocurrency?**

More and more companies and businesses are beginning to accept Crypto. As the entire world turns to blockchain, in a world daily life, banks, retail & entertainment will become the norm.

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<sup>10</sup> [CRYPTOPIA - Bitcoin, Blockchains and the Future of the Internet](#)

<sup>11</sup> [Bitcoin - Average Cost Per Transaction](#)

<sup>12</sup> [Ethereum - Average Transaction Fee](#)

<sup>13</sup> [Stellar - Fee Documentation](#)

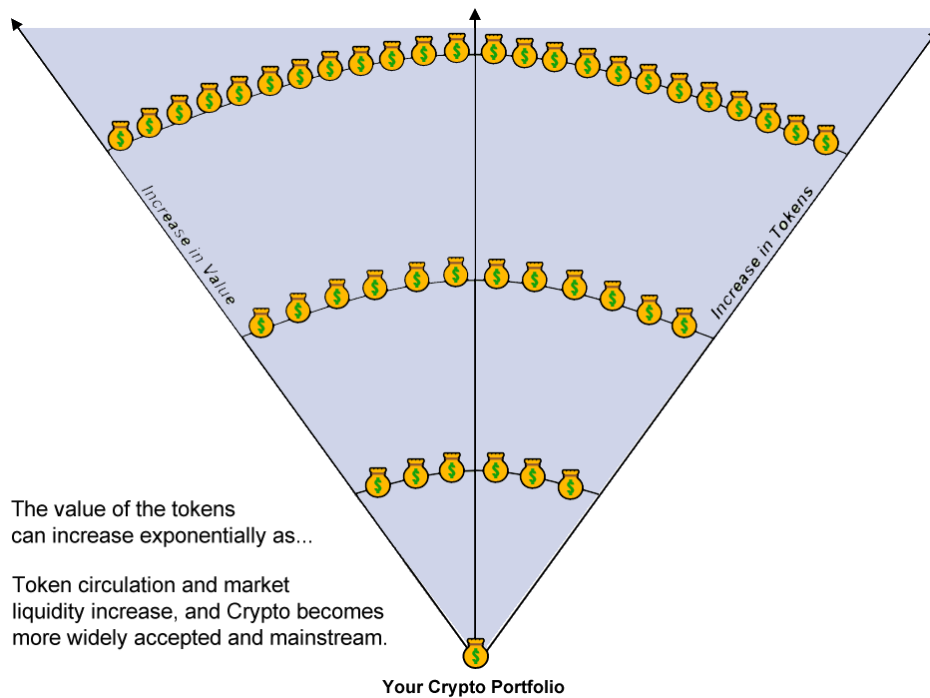
<sup>14</sup> [Blockchain Council - Transaction Speeds](#)

As an entry point for the common consumer, our tokens are currently available at very attractive prices, to start your Cryptocurrency token collection.

## Potential Risk vs Reward

The volatility of the entire Cryptocurrency Marketplace is evidenced by the fluctuation of Bitcoin, which affects and reflects across the entire Cryptosphere.

- Any risk factors are dependent and based on the amount of any token purchased. As with any investment you make, the larger the investment the larger the potential return or loss.



- Had you invested \$2 for **One** Bitcoin, in December of 2011, your investment today would be worth somewhere between \$28K-\$69K as BTC has fluctuated that drastically in the past 24 months. Prices as of the date of this Whitepaper.



## Why build on the Stellar Network?

Stellar is transforming the world of finance, making it easier and limitless, for common consumers to store and move their own money safely, allowing individuals and business the power and borderless reach of an *international bank*.

Stellar is an open-source network for currencies and payments. Stellar has no owner if anything it's owned by the public. The software runs across a decentralized, open network and handles millions of transactions each day. Like Bitcoin and Ethereum, Stellar relies on blockchain to keep the network in sync, but the end-user experience is more like cash—Stellar is much faster, cheaper, and more energy-efficient than typical blockchain-based systems.<sup>15</sup>

Stellar is “Cryptocurrency-adjacent”. Whereas, say, the Bitcoin network was made for trading only bitcoins, Stellar is a decentralized system that's great for trading any kind of money in a transparent and efficient way.<sup>16</sup>

Stellar transaction fees are some of the lowest of any Cryptocurrency. Micropayments of any size can be made using Stellar's low flat fees. Used by developers as well as large enterprise companies; Stellar can be used to move money and access markets, quickly and inexpensively.

*"Stellar makes it possible to create, send, and trade digital representations of all forms of money; dollars, pesos, bitcoin, pretty much anything. It's designed so that all the world's financial systems can work together on a single network." ~Stellar.org<sup>17</sup>*

This barrier point is lower and makes it easier for the common consumer to start utilizing Cryptocurrency. More and more businesses are beginning to realize the immense benefits of accepting and utilizing Crypto. Our Tokens may provide unique opportunities for you individually or for your business.

## What are Market Makers?

Market making adds liquidity to a new token, or pairing, and helps the Decentralized Exchange (DEX) overcome the many challenges it faces from illiquid trading pairs. Additionally, exchanges need individuals (Market Makers) who are willing to be the first to set a price to buy, or sell, a particular pairing of an asset.

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<sup>15</sup> [Stellar – Introduction to Stellar](#)

<sup>16</sup> [Stellar - Introduction to Stellar](#)

<sup>17</sup> [Stellar.org](#)

In an illiquid exchange you will likely find price disparity because of sparse offers and wide order book spreads. Lack of liquidity, trading activity and a widespread between a buy and a sell price stop traders from engaging with an asset. It will be hard to buy or sell a token without enough people placing orders.

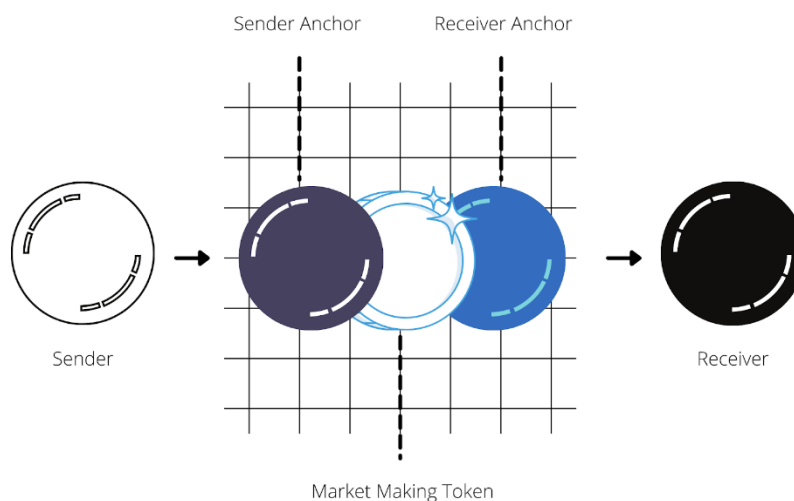
This problem can be solved with the help of market makers who are willing to place buy and sell orders for the possibility of a profit from the buy-sell spread.

Illiquid markets are easily disrupted by sellers, as well as buyers, which may result in a pump and dump situation for illiquid tokens. None of these contribute to a sustainable or trustworthy market.

Liquidity attracts more liquidity and generates trust in a token. Tighter spreads allow individuals to apply more diverse strategies, like arbitrage trading. Market makers assist in attracting more trading individuals, which over time can help build substantial volume thus, affecting the price of the token.

## What are Market Making Tokens and How do They Work?

While a market maker acts as an intermediary between a buyer and a seller, a Market Making Token (MMT) acts as a mediator, or go-between, for a sender and a receiver in the payment rail structure. Liquidity is a core element of an efficient and sustainable financial network like Stellar. Stellar payment rails are fragmented into hops; each token has its own unique payment pathway settled by the DEX through efficacy and token pairings established by swaps, order books, and liquidity pools.



Our Market Making Token Collection, exclusively on Stellar, is designed to serve as a bridge between payment rails for anchor pathways on the network. Our proprietary system consists of focusing 40% of pathways through Anchors, 30% through Stable Coins, and 30% through Stellar Native Assets.



Our MMTs are quickly becoming an integral part of the ecosystem, serving as a critical link between the liquidity base layers while assisting in paving the path towards a new global financial freedom for all.

## **Our MM Token Collection**

### **Initial Token Minting**

- GRVY - 72B
- XPO – 139B

Note: One of the token development ideas we currently under review is reducing the total token supply to match Stellar’s native tokens (XLM) market supply, which is 50B. Should we decide to do this, token supplies would also be locked at the same time, preventing additional token supply increases in the future.

### **MM Collection Tokenomics**

- 30% of the funds will be used to develop our allocation funding strategies, which include re-investments using market making techniques, team training, and general token development.
- 15% will be used for branding and marketing, including promotion and education of our Token Collection, market making, and blockchain technologies. A sufficient budget for various advertisement activities, to help our Token Collection become popular among Crypto users, and to attract active new audiences.
- 10% Team Members
- 45% will be kept in reserve for future token development, possible reflection (rewards), burn considerations, and general contingency needs.

### **GRVY (Gravy) Token**

#### **Issuing Address:**

GCFFVMXSPT2SFKSX2X6GMMZV3XBLS7RVB3P6NX5DR57LOSJXNXNMVRTG

#### **Domain:**

[geekmom.stellarmint.io](http://geekmom.stellarmint.io)

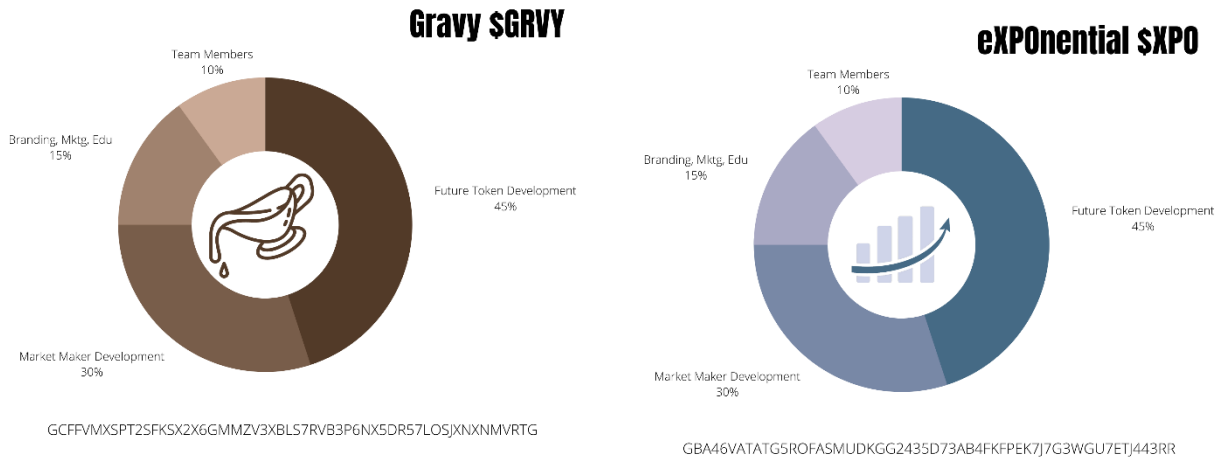
### **Token Description**

Gravy is a Market Making Token on Stellar that serves as a bridge in the payment rails between anchors, stable and Stellar native assets. In addition to the technical utility and function, we utilize profits to support local community nonprofits. Help make a difference for a family in need, a meal for person experiencing homelessness or a pet that has been abandoned, by purchasing Gravy \$GRVY

## Conditions of Token

*People helping People.* Our mission is to support global communities through conscious giving programs on the Stellar Network. Gravy \$GRVY is an easy way you can assist in growing community efforts, to be kind to others, while helping multi-generational families and others, close to home. Pass the gravy. Further conditions will be discussed in our Whitepaper coming out in January 2022.

During the First Quarter our token was minted we were able to donate a total of \$1,667.31, to 3 separate charities, through Profitability Fundraising efforts.



## XPO (eXPOnential) Token

### Issuing Address

GBA46VATATG5ROFASMUDKGG2435D73AB4FKFPEK7J7G3WGU7ETJ443RR

### Domain:

[geekmom.stellarmint.io](http://geekmom.stellarmint.io)

### Token Description

eXPOnential is a Market Making Token on Stellar that serves as a bridge in the payment rails between anchors, stable and Stellar native assets. XPO also serves as a method for individuals to get involved in Cryptocurrency with minimal expense to start adding tokens to their Stellar wallet.

### Conditions of Token

There are 139,200,000,000 XPO tokens available today. Tokens will be released slowly into the Stellar ecosystem. Further conditions will be discussed in our Whitepaper coming out in January 2022.

## Getting Started

To get started with Stellar you will need to download or sign up on an exchange or marketplace to purchase your Cryptocurrency. There are many options available, to learn more read [How to Buy Lumens - Stellar](#)

We recommend storing investment holdings on a hard wallet, or a device that is not connected to the internet. If you would like to have funds available for trading, liquidity pools, or swaps, we recommend a downloadable wallet on your mobile or desktop device. Read more [Stellar Lumen Wallets](#)

## Where can Tokens be Purchased?



[Asset GRVY | LOBSTR](#)

[Asset XPO | LOBSTR](#)



[Asset GRVY | SDEX](#)

[Asset XPO | SDEX](#)



[Asset GRVY | SCOPULY](#)

[Asset XPO | SCOPULY](#)

**Be Sure You Verify the Domain to Ensure You Are Purchasing Authentic Tokens**  
[geekmom.stellarmint.io](https://geekmom.stellarmint.io)

## Join the community!

We have a robust online forum that is growing quickly. We cater to all levels from beginners, and first-time users, to crypto enthusiasts. You can follow our general educational communities here:

**Geek Mom Media** <https://t.me/GeekMomMedia>

**Kabbalah Community** <https://t.me/KabbalahCommunity>

**Quantum Stellar Initiative** <https://t.me/QuantumStellarInitiative>

Learn more about free markets, trading the DEX, using liquidity pools, benefitting through rewards systems, and market making strategies with our intermediate and advanced level trading communities.

**Liberty Crypto Syndicate** <https://t.me/LibertyCryptoSyndicate>

**Living Builders Guild - Market Making** <https://t.me/LVGBuildersGuild>

## **Our Mission**

Our mission is to create positive change globally by participating in Market Making Communities that teach the fundamental basics of onboarding and trading through the Stellar Network.

Through these efforts, Geek Mom Media and Paradigm Solutions coupled with the participation of others in our community, allow us the ability to invest in humanitarian charities, to achieve true fulfillment through decentralized finance, blockchain technology, free markets and P2P or B2B transacting.

The main purpose of eXPOnential is currently Market Making on the Stellar network, helping build overall liquidity. Our vision for eXPOnential is that one day it may be adopted by both individuals and businesses to enhance the availability of payment processing via crypto.

## **Our Team**

*Julie L Jimenez*

*Founder, Geek Mom Media*

As a seasoned IT Professional, for a major Retailer, Julie excels in leadership, team building, coaching, organization, and has experience assisting small business enter the marketplace quickly and professionally. Serving as a Guild Member at a major Type 1 Diabetes Foundation she also volunteers regularly and looks for innovative ways to support other local and global charities.

*Henry W Atherton, III*

*Founder, Paradigm Solutions fka Paradigm Group, LLC*

Henry served as CEO of two major tech firms. As a senior executive, founder, and advisor/consultant, Henry has a classic Renaissance business background having the distinct privilege of leading and contributing to the growth and development of an array of companies from the start-up phase through various exit strategies.

*Miriam Antolini*

*Founder, Kabbalah Community & Living Builder's Guild*

Miriam is our in-house consultant on Cryptocurrency and Market Making strategies using the fundamental basics of onboarding and trading through the Stellar Network. She leads the Rocky Mountain Quantum Stellar Initiative Quorum group and released the Kabbalah Community in the fall of 2021. Miriam minted the Kabbalah Community Market Making Token Collection which includes KBL, CDL, ZHR, LVG, and RND at [kabbalah.stellarmint.io](https://kabbalah.stellarmint.io).

## Road Map



## Conclusion

Having armed yourself with this information you have already made the, very important, first step and are at the forefront of utilizing new tools being introduced into the world's Financial System. This has prepared you with the insight and know-how to make sound decisions for yourself, your family, and help educate others in your community.

Once you get involved, you will learn to make solid assessments about your future with Cryptocurrency and how to best navigate the Cryptosphere. Whether it be a way to make hands-free payments to your friends, purchase goods online or shop at the business down the street, the information you have learned will place you ahead of the curve when these things become mainstream.

Take the next step and take action today!

## Disclaimer

The sole purpose of the Whitepaper is to assist the recipient in deciding whether to proceed with further investigation but does not necessarily contain all the information that an interested party might desire in investigating the any Cryptocurrency.

You should not purchase a Cryptocurrency unless you are prepared to sustain a total loss of the money you have invested or other transaction charges.

This Whitepaper is for *Informational and Educational Purposes* **ONLY** and does not constitute Financial Advice nor imply we are Financial Advisors.