^





PROJECT PROPOSAL



IOU ECOSYSTEM & GAMING INDUSTRY TRENDS



COVID-19 pandemic explosion had brought global gaming trends to another level, bringing rise in global players involved in various gaming platform.

With the rise of involvement rate, income source from gaming industry apparently gaining more and more.

In year 2021, global 28 billion players bring income source of 1893 billion to the market. According to the statistic, income from global gaming industry had multiply and compounding at rate of 8.7 % healthily and expected to continue grow healthily since year 2019 to year 2024 with valuation of 2187 billion USD.

Following by Asia, Middle East, and North Africa area with basic infrastructure and economic growth continuously, these emerging industries are the keys to push forward country development as well as the rise of global income source.



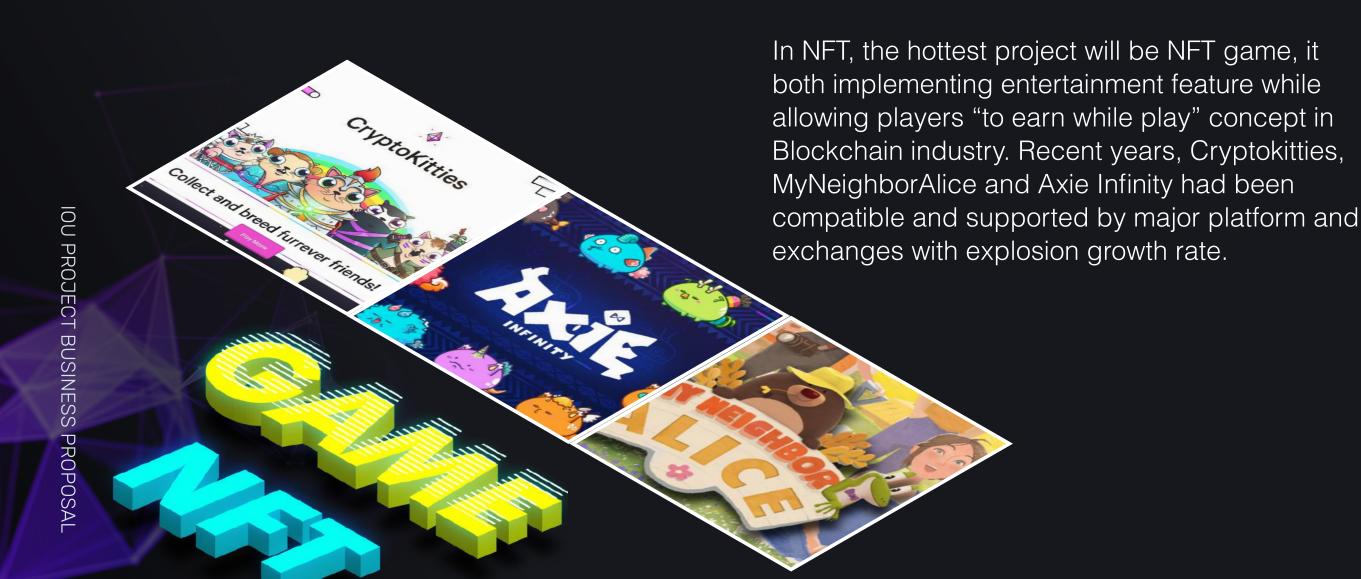
WHAT IS NFT



NFT, the full abbreviation of NFT is Non-Fungible Token, with its characteristics of unique, irreplaceable with certified non-interchangeable digital assets.

It can be implemented in copyright of intellectual property whilst NFT can be represented in the form of a painting, a song, a copyrights, a video, a photo or other intellectual property field, to assist in identifying the legitimacy of the intellectual property.

GAMING INDUSTRY AND NFT GLOBAL TRENDS



•

BRAND NEW GAMING WITH CEDEFI MODEL





The growth of Blockchain had brought the idea of CeDeFi, in which it combined both "Decentralized Finance" and "Centralized Finance", realizing the faster and cheaper transactions.

Decentralized gaming levelling up the finance features, then created a unique ecosystem such as Binance Smart Chain, perfecting the existing NFT game features merging into Blockchain industry.

IOU COMPANY INTRODUCTION

PROPOSAL

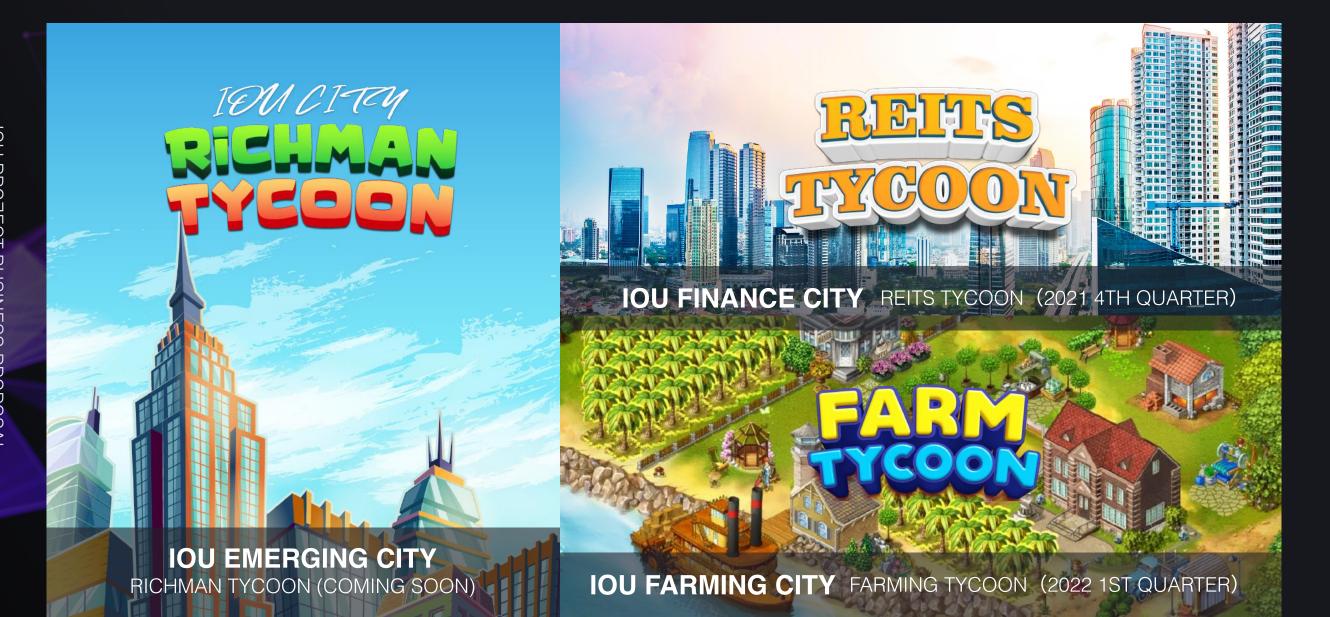


AUIOU STUDIO is a well-established company, involving in both Game Development and Blockchain R&D, focusing in merging Blockchain technology and NFT Gaming Platform development. Besides, we also have different technologies, technical skills and active projects including Blockchain wallet, yield farming, real estates and agriculture.



IOU GAME & PROJECT ROADMAP

In AUIOU Studio roadmap, we will release and implement more games in single platform, creating NFT marketplace and collaborating with industry leaders to develop more interesting game and benefits to all players.



SUPERIORITY OF IOU



IOU token is developed based on Decentralized Finance (DeFi) market, with mainly circulating supply in IOU City gaming platform. Players can participate in different gameplay modes and earn more IOU token in IOU City.

IOU, with deep consideration, planning to merge the Blockchain characteristics, adding its' gaming features and mods, aim to increase the potential in terms of investment and also improve the entertainment level. As gameplay rules are transparent, all games rules are required to be executed via Smart Contract.

But in IOU ecosystem, to reduce players' cost, while reserving the transparency and security of the platform, IOU decided to implement CeDeFi protocol, putting partially platform functionality into centralized for standard processing before broadcasting to the Blockchain network.



PROPOSAL



DR. JOSHUA POWELL

AUIOU STUDIO CO-FOUNDER & CEO

- Doctorate Degree of MBA in Stanford University, US
- Expertise in IT Company Management
- Served in Strong Force Intellectual Capital
- Established AUIOU Studio in Year 2021 after meeting Vikada Johnson about NFT Game Concept



DR. VIKADA JOHNSON

AUIOU STUDIO CO-FOUNDER & CMO

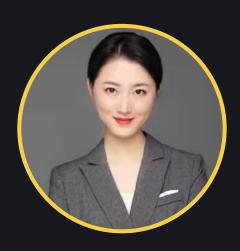
- Doctorate Degree of MBA in the University of Manchester, UK
- Studied and researched about Bitcoin since Year 2013, selected Information Technology as main course of studies and getting involved in Blockchain related industry.
- A Blockchain industry expertise
- Conducted over 100 Blockchain industry seminar



DONALD GREEN

AUIOU STUDIO GAME DESIGNER

- Master Degree of Information Technology in the University of California, Los Angeles
- Served in Playfish
- Participated in SimCity Game Development
- Enthusiast in Playing Games
- Lead a team with Third place in E-Sport Tournament of CSL (Collegiate Starleague)



MAY LEE

AUIOU STUDIO CYBER SECURITY ANALYST

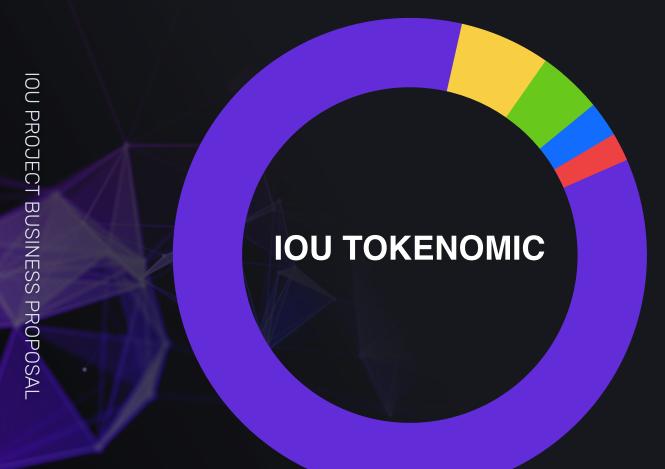
- Bachelor Degree of Computer Science in National University of Singapore (NUS)
- Expertise in Smart Contract Development, Smart Contract Audit, and Technical Skill Advisory
- Participated in Various Blockchain Industry Seminar

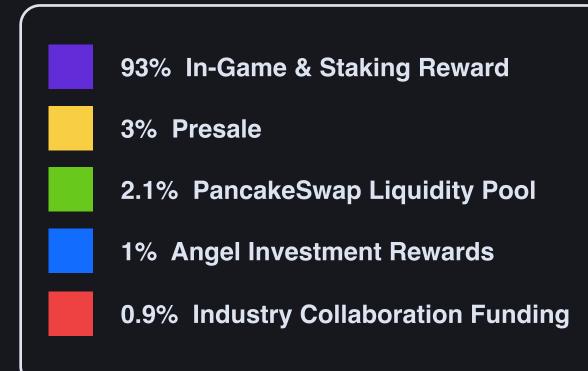
IOU TOTAL SUPPLY





= 100 Billion IOU







IOU PROJECT BUSINESS PROPOSAL

IOU'S 4 MAIN OUTSTANDING FEATURES











BINANCE SMART CHAIN (BSC)

LOW SLIPPAGE & BUY BACK FEATURES

IOU CITY GAME
TOKEN & REWARDS

STABLE AND REWARDS
BACKED UP PLAN

In traditional game platform, you may facing issue in account being banned or password stolen by third party or other risk. But in IOU Blockchain game, your account are accessible via your wallet address, with records of your direct sponsor as wallet address, and in IOU, user required to set another password to login as second layer security, to avoid third party access and risk of stolen.

In addition, to improve gaming experience and features of IOU, we also setup multiple game modes to cater for different type of players, including random Lucky chest items, Franchise Project bidding, and referral rewards.

THE DOMINANT OF IOU GAMING TOKEN





Low Slippage and Buy-Back Features

IOU implementing the global hottest trend of RFI token (E.g. SafeMoon, BabyDoge, EverRise and etc.) but with lowest slippage and included with token buyback features. IOU also implemented deflationary concept to ensure for each transaction trigger on Blockchain network, 0.05% of IOU will be buyback from market and send to burn address. Hence, IOU circulating supply will greatly reduce along with multiple transactions trigger in decentralized exchange.



IOU City with Gaming Token & Rewards

IOU will be utilized as IOU City In-Game token. Most features in IOU City are required IOU token as pre-requisite, which including earning more IOU token as rewards. In future development, IOU will not only be available in the game but also tradeable and listed in major exchange and merchants' platform as trade currency.



Stable & Minimum Income Guaranteed Plan

Beside developing Gaming Platform and product for IOU token enthusiast, IOU will also add on features for high yield financial products. In early stage, we will follow footstep of major platform like PancakeSwap to perform yield farming using PancakeSwap Main Staking Contract. It will bring profit to IOU community, and as foundation plan of preserving the profit of IOU holders. Portion of rewards earned from staking will be utilized to buyback IOU.



IOU Gaming Tokenomics

To preserve the fairness and healthy of IOU ecosystem development, AUIOU Studio will not reserve any IOU token for either Developer team or the Company Share. All players including Developers are required to join and participate in whitelist presales, IOU gaming platform and IOU Alliance for staking to earn more IOU token in future. All additional IOU token will be withdrawn with community votes required for the purpose of marketing strategy and future expansion.







Binance Smart Chain is developed based on new PoSA consensus algorithm, combining both Delegated Proof of Stake (DPoS) and Proof of Authority (PoA) functionality, built on top of 21 validators network nodes in 21st century. With block generating in brink of seconds on BSC chain, allowing DeFi protocol to be secured and developed its infrastructure easily, compatibility with Smart Contract and Ethereum Virtual Machine, bringing all dApp from Ethereum ecosystem migratable to BSC, developers can easily deploy and migrate their existing ETH Blockchain dApp, save up times. Besides, BSC also supported cross-chain transactions, allowing assets to be circulate across multiple public Blockchain.



PROPOSAL











LOW TRANSACTION FEE

HIGH PERFORMANCE BLOCKCHAIN NETWORK **SMART CONTRACT** COMPATIBLE

DEVELOPERS FRIENDLY

CROSS-CHAIN CIRCULATION

ECONOMICAL BANDWIDTH

IOU PRESALE INFORMATION









TBA in auioustudio.io



200000 IOU:1 BNB (Referral Bonus 10%)



Registered whitelisted address owner only

IOU presale will only be accessible via auioustudio.io official website. Players are required to whitelist their BEP-20 address before presale start date.

Richman Tycoon focusing on city gameplay conceptual in central city development, investment and also Franchise participation. Players are required retrieve more energy to earn more rewards. The more energy provide, the highest IOU will be earn. Besides, eligible players can also participate in Franchise, whilst Franchise will be distributing rewards based on different Franchise level.

OU PROJECT BUSINESS PROPOSAL









RICHMAN TYCOON 5 MAIN ADVANTAGES







IOU EMERGING CITY: THE RICHMAN TYCOON GAME RULES

In Richman Tycoon, all players are treated as developers, while city require more energy to be powered and continue to develop and survive. Players are encouraged to buy their desired energy package to supply and survive in the city, with higher energy supply, players will gain both IOU rewards and other privileges in long term.

Energy Supply Profit Diagram / (IOU Profit = En

(IOU Profit = Energy X Monthly Reward Ratio ÷ IOU Current Price)

ENERGY 🥖	EST. MONTHLY IOU REWARDS	EST. YEARLY IOU REWARDS 24% - 72%	
1-999 #	2% - 6%		
1000-9999 🗲	3.1% - 9.3%	37.2% - 111.6%	
10000-99999 🗲	3.9% - 11.7% 46.8% - 140.4%		
100000-999999 🗲	4.9% - 14.7%	58.8% - 176.4%	
1000000 Above #	7.8% - 23.4%	93.6% - 280.8%	

Energy Dissipation: Energy will dissipate by 0.1% daily (based on previous day concluded total energy), players can purchase in-game items to reduce the dissipation rate, different in-game items' price are adjusted based on daily demand.



















Bidding Rules are as Following:

- 1. Players are required to place their bids during bid days opened, with payment of bid deposit and franchise fee.
- 2. Each player can only participate 3 franchises concurrently.
- 3. Failed to be selected as bidders will be refunded together with bid deposit after bid result concluded.
- 4. Players will be charged to pay franchise tax upon completion

(Franchise Total Rewards * 0.1% * Franchise Locked Days)



Frchs. Project: Laundry

Min. Energy Required: 100 - 1000

Monthly Est. Reward: 10%

Lowest Bid Req. (IOU Deposit): 10 🥎

Frchs. Fees (IOU): 1000

Frchs. Locked Days: 9 - 14 Days

Bidding Day: 1 Day

Daily Active Frchs. Qty.: 1000 pax



Frchs. Project: Restaurant

Min. Energy Required: 100 - 100K 🥍

Monthly Est. Reward: 13%

Lowest Bid Req. (IOU Deposit): 500

Frchs. Fees (IOU): 100K

Frchs. Locked Days: 15 - 30 Days

Bidding Day: 1 Day

Daily Active Frchs. Qty.: 100 pax



Frchs. Project: GYM

Min. Energy Required: 100 - 100K 🗲

Monthly Est. Reward: 13%

Lowest Bid Req. (IOU Deposit): 500 🥎

Frchs. Fees (IOU): 100K

Frchs. Locked Days: 15 - 30 Days

Bidding Day: 1 Day

Daily Active Frchs. Qty.: 100 pax



Frchs. Project: Mall

Min. Energy Required: 10K - 1M 🗲

Monthly Est. Reward: 19%

Lowest Bid Req. (IOU Deposit): 50K

Frchs. Fees (IOU): 1M

Frchs. Locked Days: 21 - 29 Days

Bidding Day: 2 Days

Daily Active Frchs. Qty.: 10 pax



Frchs. Project: Cinema

Min. Energy Required: 10K - 1M /

Monthly Est. Reward: 19%

Lowest Bid Req. (IOU Deposit): 50K

Frchs. Fees (IOU): 1M

Frchs. Locked Days: 21 - 29 Days

Bidding Day: 2 Days

Daily Active Frchs. Qty.: 10 pax



Frchs. Project: School

Min. Energy Required: 100K Above

Monthly Est. Reward: 27%

Lowest Bid Req. (IOU Deposit): 1M 🐵

Frchs. Fees (IOU): 20M

Frchs. Locked Days: 30 - 60 Days

Bidding Day: 3 Days

Daily Active Frchs. Qty.: 3 pax



Frchs. Project: Hospital

Min. Energy Required: 100K Above 🗲

Monthly Est. Reward: 27%

Lowest Bid Req. (IOU Deposit): 1M

Frchs. Fees (IOU): 20M

Frchs. Locked Days: 30 - 60 Days

Bidding Day: 3 Days

Daily Active Frchs. Qty.: 3 pax



Frchs. Project: Producer

Min. Energy Required: 1M 🗲

Monthly Est. Reward: 39%

Lowest Bid Req. (IOU Deposit): 10M

Frchs. Fees (IOU): 100M

Frchs. Locked Days: 45 - 180 Days

Bidding Day: 5 Days

Daily Active Frchs. Qty.: 1 pax



Frchs. Project: Car 4S Centre

Min. Energy Required: 1M /

Monthly Est. Reward: 39%

Lowest Bid Req. (IOU Deposit): 10M

Frchs. Fees (IOU): 100M

Frchs. Locked Days: 45 - 180 Days

Bidding Day: 5 Days

Daily Active Frchs. Qty.: 1 pax

GAME ITEMS DETAILS

To bring more fund in Richman Tycoon, players can purchase several type of in-game items or Energy Chest to increase their Energy balance, or Lucky Draw Ticket Chance or reduce the Energy dissipation rate with purchase of Technician item.



Item: Secretary
Price: 250 BUSD

Special Effect: Free 100 Energy

Item Usage:

Increase rate of receiving higher Franchise total locked days, For example: Franchise Locked Days range is 9~14 days, then with this item purchased the rate will be increased to 12~14 days. This effect trigger once a day and reset daily 10PM GMT+8.



Item: Golden Tickets X 10

Price: 250 BUSD

Purchase 10 Lucky Draw Ticket, 150 BUSD from the payment will be added to today Lucky Draw Ticket Pool.



Item: Technician
Price: 200 BUSD

Maintenance Cost: 10,000 IOU

Special Effect: Increase 1 Energy

Item Usage:

Reduce Energy dissipation by 100%, last for 30 days, cannot purchase with stacked days.



Item: Free Energy

Price: Free

Refresh every 5 minutes for free Energy redeem, randomly giveaways of 0.0001 Energy to 1 Energy. With total of 50 redemptions accumulated in player's account, user will get 1 IOU, 100 draws will get 2 IOU. System will reset daily available total Energy to be redeemed and IOU to be giveaways, first come first serve basis.

Remarks: With fairness of game and more fun in game protocol, all items purchased will not provide any direct sponsor rewards.

IOU PROJECT BUSINESS PROPOSAL

GAME ITEMS DETAILS

To bring more fund in Richman Tycoon, players can purchase several type of in-game items or Energy Chest to increase their Energy balance, or Lucky Draw Ticket Chance or reduce the Energy dissipation rate with purchase of Technician item.



Item: Residential Energy

Price: 5 BUSD

Civilian Developers Level and above are eligible to purchase. Player will randomly get 0.1 Energy to 10 Energy.



Item: Hydro Power

Price: 10 BUSD

With more infrastructure required, only eligible for Manager Developers Level and above to purchase. Randomly get 8 Energy

to 30 Energy.

One time purchase of 10 items with 100 BUSD will guaranteed at least one 30 Energy package. Daily limit 100 Hydro Power items, first come first serve, reset daily 10 PM GMT +8.



Item: Nuclear Power

Price: 100 BUSD

Only eligible for Director Developers Level. Player randomly receive 100

Energy to 300 Energy.

One time purchase of 10 Nuclear Power items will guaranteed at least one to get 300 Energy. Daily limit of 100 Nuclear Power items, first come first serve basis, reset daily 10PM GMT+8.

Remarks: With fairness of game and more fun in game protocol, all items purchased will not provide any direct sponsor rewards.

IOU PROJECT BUSINESS PROPOSAL

GAME ENERGY RETRIEVE METHOD

In Richman Tycoon, there are 3 methods allow player to retrieve energy \$\int_{\text{such as:}}\$



MEMBERSHIP RANKING & REFERRAL REWARDS

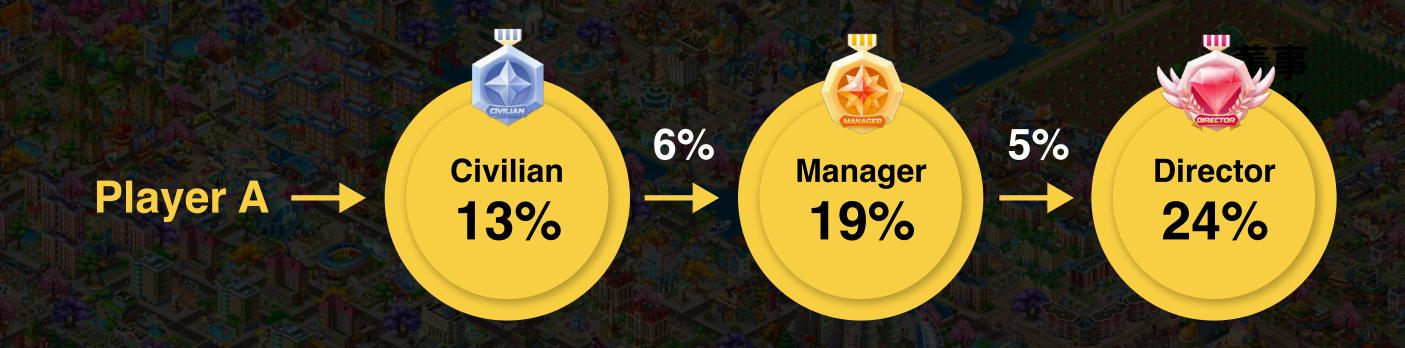
In Richman Tycoon, there are three level of developers, civilian, manager, and Director. In these three levels, besides enjoying rewards from energy, each new participants joined under their referral links will receive different rewards.

Rewards distribution protocol are as follow:

Developer Level	Level Up Requirement	Direct Sponsor Required	Direct Sponsor Reward	Lucky Draw Chances	Global Incentive Reward
Civilian	100 BUSD	Non	13%	1 ticket for each 100 BUSD energy purchased	
Manager	500 BUSD	5 Civilians	19%	1 ticket for each 100 BUSD energy purchased	
Director	1500 BUSD	5 Managers	24%	2 ticket for each 100 BUSD energy purchased	

REWARDS FOR MEMBERSHIP RANKING DIFFERENCE

24% of Direct Sponsor rewards will be distributed to each eligible user. If there is gap between Developer Levels, then the difference between each rewards gap will be further distributed to higher level players upline. Example:



DIRECT SPONSOR REWARD DISTRIBUTION

Direct Sponsor Reward Distribution Rules for Players:

1. Direct Sponsor reward for players: 70%/30%

70% will be in BUSD (Can be withdrawn anytime), 30% will be auto converted into Energy, allowing you to earn approx. 10U daily.

- 2. Direct Sponsor reward cap must fulfill current owned Total Energy For Example:
 - Player A current Energy owned is 100, refer Player B with purchase of 10000 Energy, 10000* 13%*70% = 910 BUSD
 - Hence, Player A can only get and withdraw 100 BUSD, remaining 810 BUSD will be converted to Energy after daily settlement.
- 3. Daily settlement are to be concluded at 9AM L.A. Time (GMT+8)

IOU REWARD POOL RULES

Champion Pool



Lucky Draw Pool



Global Incentive Reward Pool



Energy purchased will be added 2% of BUSD into pool

20% Reward Distributed (According to Pool Balance Before Pool Session Ended)

.... Daily 6PM (L.A. Time)

1 Winner Get Reward

Energy purchased will be added 2% of BUSD into pool

20% Reward Distributed
... (According to Pool Balance
Before Pool Session Ended)

.... Daily 6PM (L.A. Time)

..... 1 Winner Get Reward

Energy purchased will be added 2% of BUSD into pool

20% Reward Distributed (According to Pool Balance Before Pool Session Ended)

Monthly Last Friday Daily 6PM (L.A. Time)

Distributed to all Director Level Players before session ended

IOU FINANCE CITY: THE REITS TYCOON

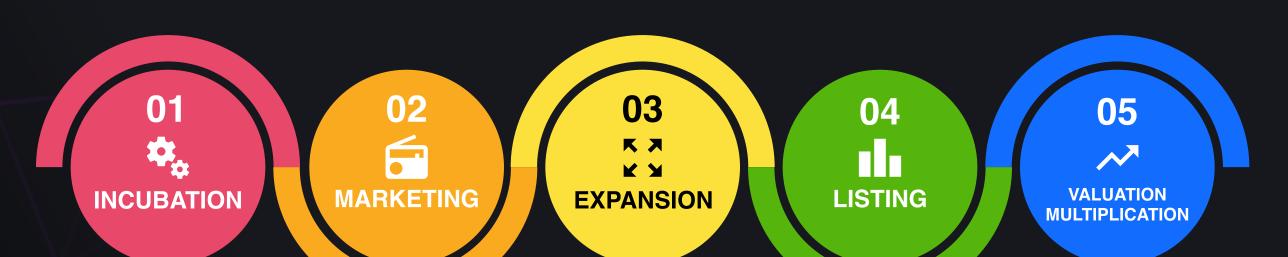


In next roadmap of IOU City second phase, the REITS Tycoon, players will pay IOU token to request for random landing location in either residential area, commercial area, and other special lands. When landed on zero ownership land or building, you can choose to purchase the property there with required payment. While landed on property or land that already owned by another players, you are required to pay for road toll and either choose to fight with the owner to purchase his property at higher market value. At the same time, when your property or land purchased meet a passerby, road toll will be charged and deposited to your account as IOU. You can purchase in-game items to combine both effects to make the game more interesting.

In-game lands will be categorized with RCI requirements, R as residential, C as commercial and I as Industrial. Initial stage of each infrastructure properties does not have ownership, players who landed at the property are required to purchase with IOU directly based on current market demand and market value, after purchased, it will be locked under players' property. To maintain the ownership and continuous development of the infrastructure, players required to constantly pay in IOU token as maintenance fees to further upgrade or servicing their property, with the payment, the market value of the property will gradually increase as well as improving road toll charged on other players. Players who failed to continuously maintain the property and pay IOU as maintenance fees, their property will be auctioned at a price of 90% of current market value, successful auctioneer will become new owner of the property.

Different land area will require different amount of IOU token for fixed term maintenance fees, such as commercial area, with development of Commercial chain, it will adjust based on current commercial market value, recalculating daily fees required. Fees amount will be reset and recalculate daily 10 PM GMT+8. Players are required to pay for the current day maintenance fees before fees get reset, or else players may be charged for additional 1% fees on top of required maintenance fees. Failure to pay for more than 7 days will be deducted into property current market value and 90% of remaining market value will be the new auction price of the property. The auctioned IOU value will be distributed back to previous property owner with 70% in IOU token and 30% converted to Energy.

IOU FUTURE ROADMAP



- Marketing
- Whitelisting & Presale
- Release Official Website
- Release IOU Token
- IOU City Game 1st Phase R&D
- Building 500Community Group

- KOL Marketing
- CoinGecko Listing
- CoinMarketCap Listing
- Expand Community to 20000
- IOU Wallet with 20000 Users
- 3rd Party Audit
- Platform
 Interconnection &
 Community Benefits

- IOU Wallet with
 100000 Users
- Community Group Expand to 100000 Users
- More KOL Marketing
- 2nd Phase in Game Development
- Prominent 3rd Party Audit
- Yield Farming

- IOU Wallet with
 150000 Users
- 3rd Phase IOU Game Development
- Website and IOU City
 UI Upgrade
- Listing in Crypto
 Exchanges
- Building IOU Wallet and P2P Trading

- IOU Wallet with 300000 Users
- IOU & NFT Marketplace
 Development
- Tangible Products or Services Collaboration
- With Marketcap of 25
 Million Worth Value, 2
 Tesla to be Giveaways
- Donate 500000 USD to Gaming Development Foundation





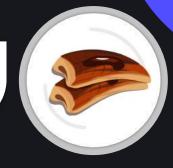
IOU PROJECT BUSINESS

PROPOSAL

Binance Smart Chain

OUR COLLABORATION PARTNERS







PancakeSwap

IOU Official Website & SNS Platform URL





AUIOU STUDIO Official Telegram Link

IOU Official Website & SNS Platform URL

https://t.me/AUiOUSTUDiO_official



AUIOU Mandarin Official Telegram Link

https://t.me/AUiOUSTUDiO_CN_official



IOU Official Twitter

https://twitter.com/Auioustudio



IOU Official Website

auioustudio.io



IOU Official Medium

IOU Official Weibo

https://medium.com/@AuiouStudio

https://weibo.com/u/2152953813



IOU Documentation

Coming Soon...



IOU CITY Game Redirect Link

ioucity.io

THANK YOU

FOR READING