



**TJANA**  
**WHITEPAPER**



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This whitepaper does not bind any individual to enter into any contract or enter into any binding legal commitment to the contribution. The whitepaper doesn't constitute any form or part of the opinion that can be considered a piece of advice. Neither to a sale nor to solicit any offer to purchase our token. This whitepaper also does not have any capacity to bind any person to enter into any contract or consider it a binding legal commitment to the contribution of the whitepaper. No sales, including or not including cryptocurrency or any other form of payment, can be accepted based on this whitepaper. Although the participation eligibility has not yet been finalized, it can announce very clearly that the eligibility for future blockchain sales events may vary from country to country, from different citizenship to citizenship, and from different resident ship to resident ship.

But be assured that any advancement or any date or any new information of this token will be made available for both private and public contributors. It is also announced that the whitepaper has not been examined by any regulatory authority and has not been approved by any legal firm. The information given in this whitepaper can not be taken under the laws or any regulatory authority or any jurisdiction rules in any country.





## **Mission Statement**

The TJANA Ecosystem serves as a payment environment and focuses on products and services in all countries. It facilitates seamless and transparent use of digital currency within Blockchain technology.

## **Our Strategy**

- Aims to work as Crypto payment Channel Partner with existing market.
- Develop New TJANA Products on Blockchain.



## **TJANA(TJN)**

The word TJANA originated from the Swedish word which means to **EARN**.

The literary meaning of TJANA is assuring each other or guaranteeing each other. TJANA is insurance which complies with 127BDP law, where in members (policyholders) contribute money into a pool system to guarantee each other against any loss or damage.

The concept of TJANA is based on charity, shared responsibility, and brotherhood among participants. Participants all agree to cooperate and be mutually responsible for each other unwanted uncertainties and financial damages.

The global TJANA 127BDP insurance market is projected to reach \$97.17 billion by 2030.

The global TJANA market reached US \$27.6 Billion in 2021, around the globe more than 500 TJANA companies are working in more than 65 countries. There are more than 40 Re- TJANA Companies in this world as well. TJANA industry is growing very fast as compared to conventional insurance industry, and there are lot of untapped markets to avail this opportunity. Canada, Morocco , UAE, Saudi Arabia, Oman,, has a high penetration of TJANA insurance.



## OUR BLOCKCHAIN

The TJANA Token is built on Our blockchain, a protocol capable of digitizing and limiting the quantity of any asset. Like many exciting new protocols, it creates an additional layer of applications on top of the Internet. The current generation Internet (Web 2.0) is the Internet of centralized databases, our blockchain offers a real alternative. While Web 2.0 is oversaturated and dominated by giant corporations, Web 3.0 is a blank canvas that opens up endless possibilities for building value-driven applications.

Tokenization and ERC-20 standard is the printing press for digital value. With these, TJANA Coin enables anyone to recreate any asset, set the number of units, and transfer its ownership between different parties at minimum fees.

Pushing the boundaries of the internet of value, the company uses the fastest applications in the field of tokenization and open finance. Each application is compatible with other applications, which allows you to combine their capabilities in every possible way. However, like any economic system, we have certain hierarchy and will use a similar proven structure as currently built with Polygon as its foundation.



## Canada Tech Hub

One of the leading destinations for innovators and entrepreneurs in the blockchain space, Canada seems to be nurturing a robust blockchain tech innovation ecosystem by welcoming the newest and most forward- thinking blockchain startups. Intending to become the first blockchain- powered city through the ambitious Canada Blockchain Strategy 2020, Canada is facilitating a citywide digital transformation by effectively applying three core strategic pillars of development such as Government efficiency, Industry creation and international leadership.

*"Adopting Blockchain technology Canada stands to unlock 5.5 billion CAD in savings annually in document processing alone."*

- In early 2016, major Canadian banks such as NBD began looking for blockchain capabilities to reduce transaction costs, according to CoinDesk, 2017
- The Canadian me members became the first Canadian bank to use blockchain technology in order to prevent fraud.

## TJANA DeFi Role in Canadian Finance

TJANA DeFi operates under the code of conduct borrowed from the theory of Finance, which, in essence means fair access to financial opportunities for everyone with equal share of risk and gains. The theory of Canadian Finance strongly opposes predatory lending and strives to create win- win environment for both the borrower and lender.

*TJANA is an ecosystem that includes 4 finance tools:*

- |   |   |
|---|---|
|  1 Riba Free     |  2 Smart Contracts |
|  3 Risk & Return |  4 Charity         |

TJANA DeFi aims to deliver Microfinance opportunities for under banked people, who are not knowledgeable on the crypto market.





## Technical Architecture

At Our blockchain we use industry-standard cryptographic algorithms and blockchain technology to provide a secure and reliable experience. When creating a new cryptocurrency, the industry best practice is to create a "fork" in an existing coin. A fork is a variation to a body of code that renders it distinct from previous versions. This allows us to include all the best features of the cryptocurrency while making modifications to areas that may have issues or weaknesses.

The cryptocurrency that we have chosen for the blockchain is Litecoin. Litecoin itself is a fork of Bitcoin that has been modified to make it easier for developers to create their own cryptocurrencies. Litecoin uses a cryptographic algorithm called "scrypt" that we feel will better meet the needs of our members and has coin network parameters that enable faster transaction processing. We have forked the source code of open-source Litecoin mining and wallet software and modified the parameters of the network to create a new coin, our TJANA coin.

One of the most important changes that we have made to standard Bitcoin parameters allows blocks to be mined more quickly, ensuring speedy transaction processing. Bitcoin blocks take on average 10 minutes to mine, which is fairly long for applications like e-commerce, not to mention selling items at a point of sale like a restaurant or a store (imagine that a shop assistant asked you to wait while they processed your credit card ... and it then took 10 or more minutes for them to get back to you!). The parameters also support a different maximum number of coins, namely a total of 7,860,000,000 coins, this being the 50th number in the Fibonacci Series.

Unlike LiteCoin, our network uses PoA consensus, which significantly saves resources when creating blocks.



In order for TJANA Token project to be process, it is planned to implement the following measures:

1. The entrepreneurial efforts of the organizers and their work will be put into the development of the project. According to the norms of Canadian ethics, it is right that the source of any wealth is its own labor, and the entrepreneurial efforts of its owner.
2. The first TJANA Token will completely exclude the possibility of speculative transactions, margin trading and operations that do not correspond.
3. TJANA Token will complete and pass Canadian expert assessment on compliance.
4. TJANA Token will complete organizes the Supervisory Board under the First Canadian TJANA Token.
5. TJANA Token will adhere to documents and procedures, prepared on the basis of the serious analysis, that regulate the company's work with TJANA Token assets in accordance with the norms.
6. Public perception or company image should be good.
7. The main activity of the company is important and is proper (profitable in general) of the country, while the (illegal) element is absent or very small. The main activities are connected, combining the benefits of social development and investment opportunities based on the distribution of profits and losses for a wide range of entrepreneurs and investors.

## Charity under TJANA Token

TJANA Token undertakes to deduct 5% of its net income for each quarter and 2.5% of annual net profit for charitable purposes. These deductions will form the basis for the charitable foundation TJANA Token Charity.



For all those who want to participate in charity, TJANA Token will provide an opportunity to show virtue, make donations to support specific people who are acutely in need of it. Benefactors will be available information about what assistance was provided, to whom and in what size.

A large amount of money is earned in the crypto currency market, and TJANA Token assumes that when working in cyberspace, in the sphere of high technologies, one should not forget about the need to help others who are in a difficult situation.

Maintaining the integrity of society, helping and supporting individuals is the mission of TJANA Token foundation. The main task of the TJANA Token charitable foundation will be to support orphans, an educational mission, search for talented children and help them to obtain a quality education in the field of IT. TJANA Token charity will cooperate with charitable foundations, and will provide all possible assistance, wherever it is needed.

## **Forming the value of the token**

The internal economy of the Canadian credit exchange TJANA Token is built on the deflation model of the token and is calculated on the basis of the monetary equation that relates the quantitative volume of issued tokens and their price needed to service the planned transactions.

This will ensure the forecasted rate of the token and stabilize the domestic economic processes of the platform.

When building the domestic economy of the Canadian Credit Exchange, TJANA Token took into account both key aspects of the monetary policies of regulators, as well as other external factors that will affect the price of TJANA Token.

## **Key theses on which the functioning of the T J A N A token will be based:**

1. The token is the access key and the only way to pay for all TJANA Token products and services.
2. The initially issued number of tokens is the maximum and the final, additional emission is not provided.





3. Tokens accepted by TJANA Token as commissions for their services, partially (in the amount of 10%) are burned without returning to circulation. This will lead to a smooth decrease in their number and a decrease in the total offer of tokens.
4. Tokens will be burned until their total volume is 50% of the initial emission. The remaining tokens are needed, since they perform a billing and negotiating function on the TJANA Token platform, they pay for services and services.
5. Since tokens perform a reverse and payment function on the TJANA Token platform, the need for them will grow with the increase in the volume of transactions. You can meet the growing demand by increasing the number of tokens or increasing the bid price.

The number of tokens will not increase, it will decrease due to the fact that part of the tokens will be burned. The only way to meet the growing demand for a decreasing number of tokens is to increase the exchange rate of the token.





## **Advantages of the TJANA token:**

- CERT is the first crypto exchange. Great potential for the development of the project and the growth of the client base. The project solves the global problem of Canadian involvement in the cryptocurrency market.
- The company will utilize 10% of the received tokens, which will reduce their number with growing demand, this will in turn contribute to a stable growth of the token rate. The volume of commissions received can be easily traced, which will not allow manipulating the volume of funds allocated for the redemption of tokens.
- To be the first in the world to offer a quality solution for peoples in the market of cryptocurrencies is the most important factor in the value of investments in TJANA TOKEN. The significant potential of the demand for our services and their uniqueness is the basis for a fast-growing and profitable business.
- The idea of popularizing crypto-investments through qualitative services based on the principles of Canadian finance has not only a commercial but also a significant ideological context. This should favorably affect the growth of our project and its further development.

## **Ensuring the compliance of the principles of Canadian finance**

### **Canadian governance model**

TJANA Token integrates the Canadian management model into the management and business risk management system as an integral part of the company's management system.

The Canadian governance model TJANA Token intends to follow will be based on the following approaches:

1. Supervision of the management of TJANA Token on the compliance of activities with Canadian principles;



2. The responsibility of TJANA Token for compliance with Canadian principles;
3. Token practice with the norms and principles of Canadian law;
4. Implementation of internal supervision (Review);
5. The work of the internal research and development department;
6. Perform regular audits of TJANA Token ;
7. Managing the risk of non-compliance with Canadian principles;
8. Development and publication of reports on the activities of TJANA Token, key provisions, and expert opinions (resolutions).

The concept of Canadian finance is based on honesty, reliability and transparency based on the culture, ethics and principles of the TJANA. The TJANA Token project will demonstrate how the principles of Canadian finance will be implemented in a TJANA Token project.

## **Promotion of the project**

TJANA Token forms a flexible strategy for the promotion of the project.

## **Investor Relationships**

As part of the project's promotion, at least 10 conferences are scheduled to be held during fly-December 2023:

a) C-level leaders plan to attend key conferences.

b) In the same way as investors, it is planned to attract cryptocurrency funds.

It is planned that as a result of work in the field INVESTOR RELATIONSHIPS will be implemented.



## Public Relations

As part of informing the community about TJANA Token, it is planned to organize a large-scale advertising campaign:

- a) TJANA Token will consistently build communications with the world's largest crypto media for the publication of materials about the project.
- b) TJANA Token will communicate with opinion leaders, bloggers, including both text and video bloggers on YouTube.
- c) Purchase of paid traffic. It is planned to use banner networks, CPA, and media buying. It is planned that as a result of work in the sphere of PUBLIC RELATIONS.

## ICO-Listing

TJANA Token placement on the key ICO-listing will allow an independent expert evaluation of the project and access to informed investors.

The project will be posted on the leading ICO-listing-portals.



## Information support of the community

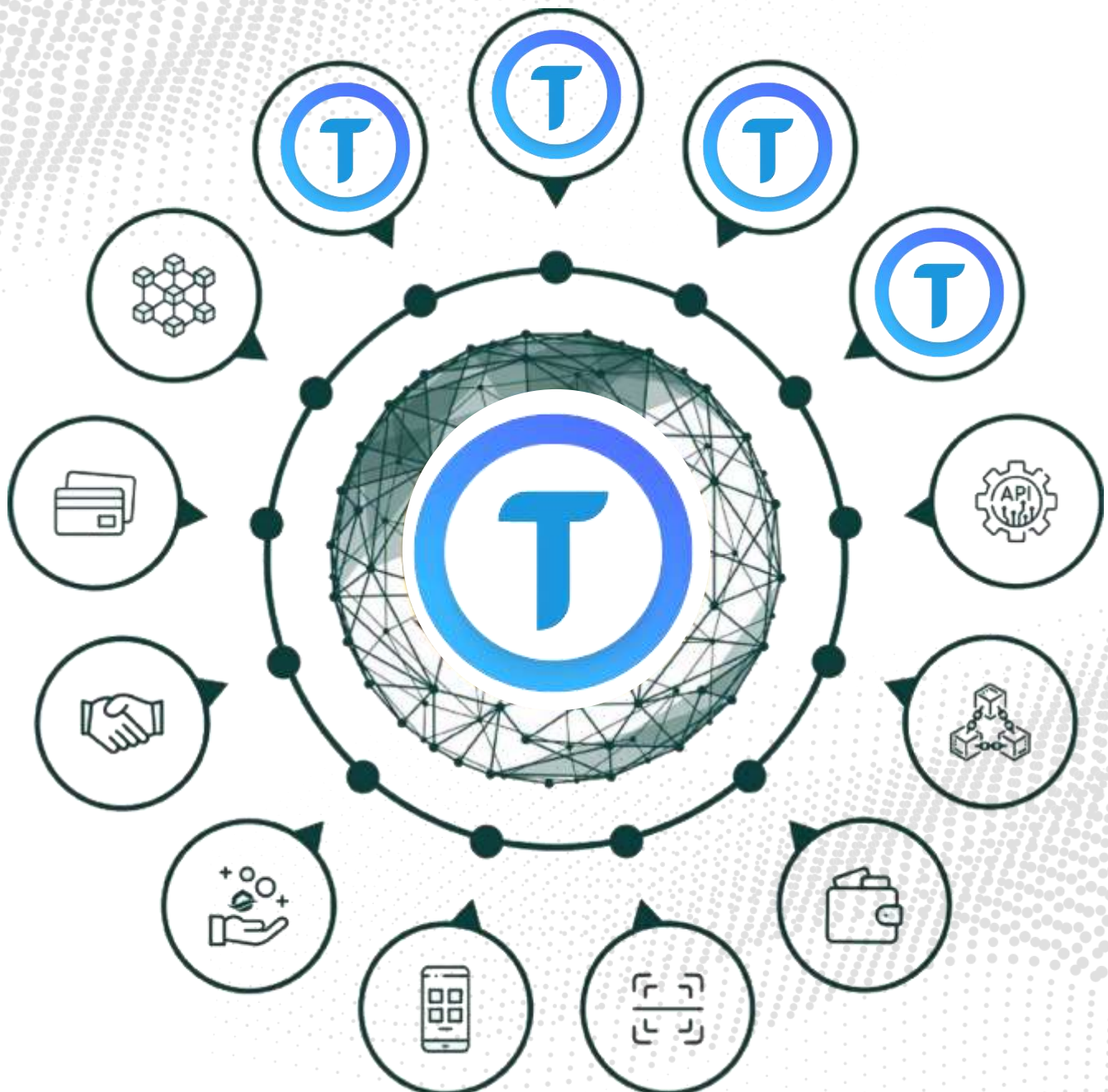
- a) Video. TJANA Token plans to regularly publish a video, which will detail the progress in the implementation of the project, will present the reports of the development team and managers.
- b) Meet-Ups. Direct meetings will create and maintain a strong, loyal community. This will allow the team to talk directly with project participants and build confidence in the actions of the project.
- c) TJANA Token will provide regular channels of support and information to users, it is planned to maintain accounts in all major social networks.
- d) TJANA Token.io - the whole project implementation process will be fully reflected on the official website. The site will present all the project documentation and blogs of the team leaders of the project, which will allow us to accumulate all information about the project in one place.





## TJANA TOKEN ECOSYSTEM

Our ecosystem aims to provide innovatively financial solutions to the Canadian population and everyone who is struggling with the current financial services available.





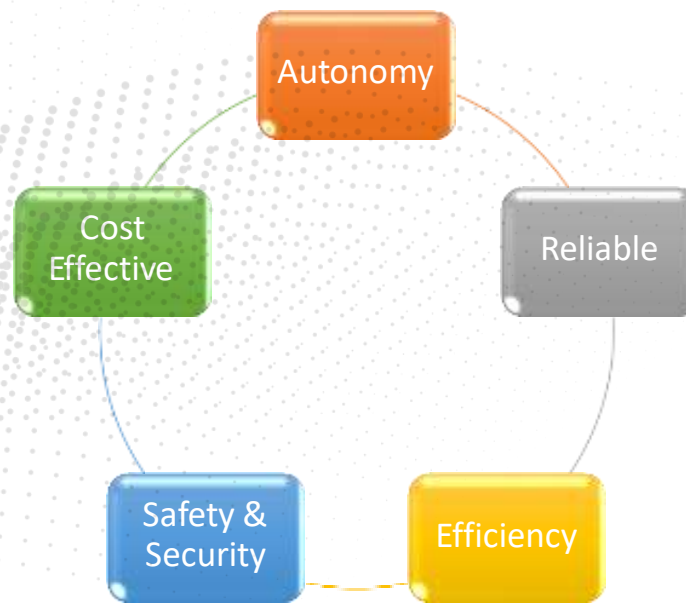
## SMART CONTRACT

TJANA Token is currently based on the same public distributed blockchain technology used in Bitcoin with minor differences in terms of how the protocol is configured and adds the capability of executing certain programming codes of Turing-complete language. Because of this additional advanced feature, TJANA Token can also be described as a transaction-based *state machine*. In computer science, a state machine is defined as something capable of reading a series of inputs and transitioning to a new state based on those inputs. When certain transactions are executed, the machine then transitions into another state<sup>17</sup>. This feature makes it easy for developers to build variety of self-executing decentralized applications, or smart contracts.

Essentially, a smart contract consists of a set of mechanistic triggerable operations in the form of “*IF-THEN*” statements. The *IF* statements can be any other event on the platform, and the *THEN* operation can be of certain specific actions which have already been setup and programmed into the code such as transferring TJN, or transferring ownership of digital assets, etc.

Effectively, smart contracts can function as digital versions of traditional contracts set between any parties, but without the need to have independent third-party verification. The verification and validation tasks are handled instead by the TJANA token platform itself. Such mechanics works in the “trustless” environment, hence the reason it is popularly dubbed as smart contract, a contract which has the self-executing and self-validating ability. Smart contracts have the ability to be programmed to run various scripts and are open to be coded the way user would like to deploy set of functions.

**In summary, a smart contract offers the following features:-**



- **Autonomy** — Smart contracts will offer the autonomy to the user over the control of the agreement or contract because there is no requirement to have a third-party intermediary.
- **Reliable**— The concept of decentralization combined with the cryptography will ensure trust to the network because the information and data are encrypted and safely stored in distributed and shared ledger.
- **Safety & Security** — The user will be assured that the information and transactions conducted with the smart contracts are safe and secured because the network implement complex cryptography that is almost impossible to hack.
- **Cost Effective** — By replacing the role of intermediaries thanks to the nature of smart contracts which are self-executing and self-validating, entering into a contract or transaction will be more cost effective to the parties.
- **Efficiency** — Smart contracts will help to save a lot of time, normally wasted on manually processing heaps of paper documents, sending or transporting them to specific places, etc.

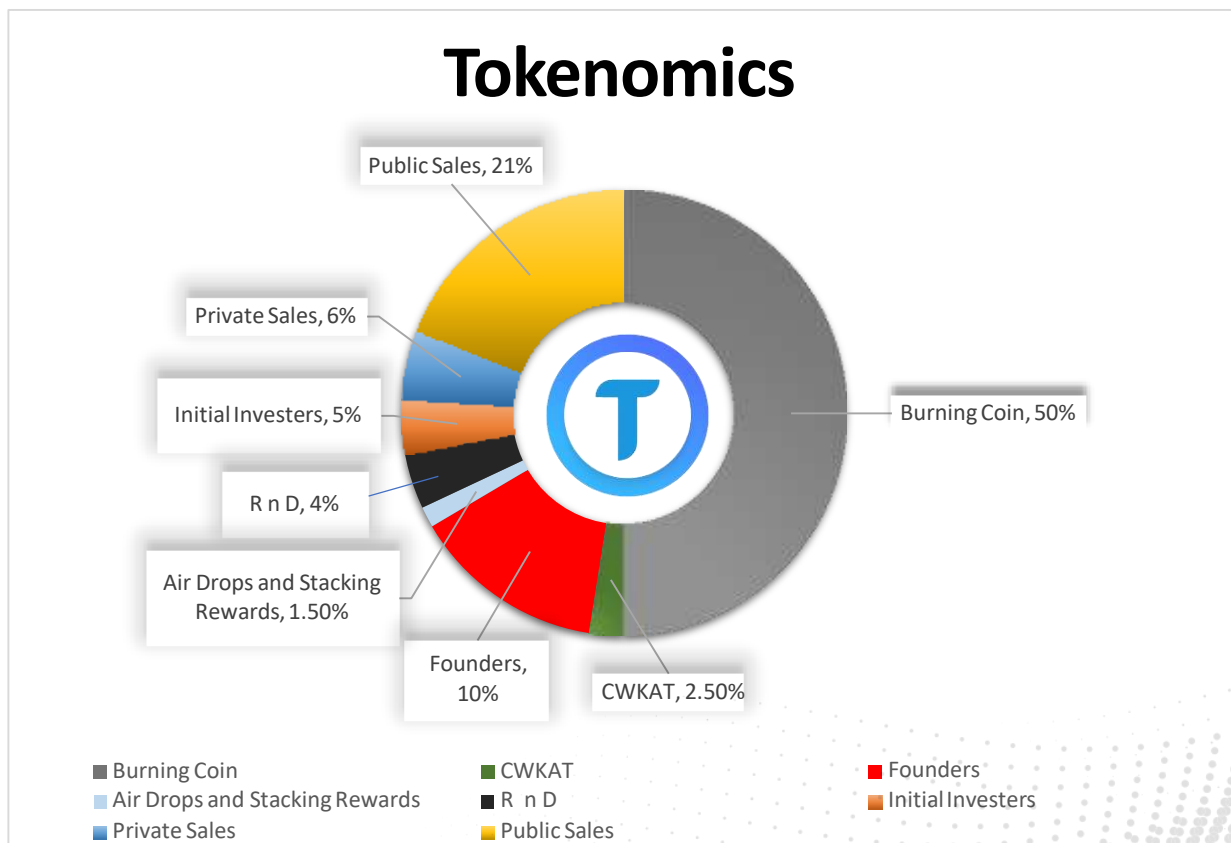




## TJANA Token Details

- The total supply of TJANA token is capped at 7,860,000,000.
- The smart contract is available at:  
0x27315FB665f0aAa4a8620978BC4de7775b175c90

## Token Distribution



Founding + Strategic Partners - Locked for 24 months  
Team + Advisers - Locked for 12 months

Join the 4 million people who have already chosen TJANA TOKEN





## Roadmap 2023





## CONCLUSION

**TJANA TOKEN WILL  
REVOLUTIONIZE THE  
CONCEPT OF VIRTUAL  
CURRENCY ON THE  
BASIS OF GOODNESS.**

TJANA Token is a unique, outstanding, excellent, moral, ethical, and CANADIAN concept of cryptocurrency. It revolutionizes the concept of virtual currency based on goodness and faithfulness. It is available to everyone that aligns with its vision and goals and will be utilized for the success and prosperity of its community members. Cryptocurrency is still seen as a volatile investment that is filled with risks and instability. TJANA Token, with its unique approach is devised to change this misconception. With our team planning, strategy, efforts, honesty, goodness, legality, and right-minded movement, it will emerge as the best concept of cryptocurrency on the market.