

# Whitepaper Mill

## Content:

1. The Bill-Mill system and project goals
2. Bill-Mill search engine and Bill-Mill Context contextual advertising service
3. Token Mill and project development
4. Staking of the Mill token
5. Referral system of Mill token
6. Roadmap
7. Risk warning

## 1. The current situation and the goals of the project:

By July 2021, our team has completed more than three years of creation, testing, implementation and full working version of the Bill-Mill Search Engine and Bill-Mill Context Contextual Advertising Service.

During this time, search algorithms were created and improved, the entire work of the system and its components was tested, the advertising service was improved, and a unique team and technological base was built. A business aimed at long-term and productive work in the digital sphere was created.

The Bill-Mill search engine planned as a full-service product that includes all the ingredients for running a successful business.

System implementation will allow to bring together all the resources of interested advertisers, startups, entrepreneurs and their regions in one place and create an independent of outside sources digital community of Bill-Mill users

The Bill-Mill search engine will consist of (the first two items were fully completed already in July 2021 and are working successfully):

### **Search engine (search and issuance of information)**

- determination of search regions
- search history anonymity
- highest query accuracy
- exclusion of old and irrelevant data

### **Contextual advertising service (search and attraction of customers)**

- fixed price per click
- easy ad set up
- convenient statistics of views and clicks on ads

### **Browser**

- interchangeable desks (home/work/hobby)
- freedom from intrusive advertising
- easy interface

### **Investment map**

- economic maps of the countries, presented in layers:
- the number of the population, its demographic composition
- location of light and heavy industry enterprises
- placement of stores and shopping malls
- placement of branches of the banking system
- placement of enterprises mothballed during construction with the indication of the degree of readiness
- placement of unfinished industrial construction facilities with an indication of the degree of readiness
- placement of enterprises available for investment or acquisition - - physical maps presented in layers:
- water, forest resources and minerals
- existing developments of open and closed types (quarries and mines), indication of explored reserves
- placement of agricultural land given over for cultivation and standing "fallow"

### **Social network (partner search)**

- searching for business partners and colleagues
- exchange of experience and opinions among the participants

### **Sale-Market platform (product and service search)**

- rental of online stores
- reviews about goods and services, seller ratings

### **Startup exchange (search for investments and investors)**

- the catalog of Ukrainian startups in sale-market format, sorted by investment amount, profitability and topics
- search for investors and projects for investment

### **Payment system**

- deposit/withdrawal of funds for system services with payment of commission for transactions
- accumulative program

## **2. Bill-Mill Search Engine and Bill-Mill Context Contextual Advertising Service**

We have created a new level of search engine that implements an interactive, unobtrusive and convenient form of providing and finding information for users from anywhere in the world.

We collect and organize all the useful and relevant resources needed for modern daily life on Bill-Mill.

Development and promotion of our own search engine gives the opportunity to national IT specialists to realize their potential for business development in the country and abroad as effectively as possible.

Our task is to create alternative in-demand systems and be relevant in the implementation of the daily tasks of our users!

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The work of the contextual advertising service of the search platform Bill-Mill is based on three basic principles of construction: intuitive simplicity, equality of users and exceptional accessibility.

#### **More information**

- The intuitive simplicity of the system is reflected in the ease of understanding by any user of the context settings, adding information and visual images, as well as the conditions for displaying advertising in the search results of their material. Step-by-step modeling of your ad is as simple and intuitive as possible. There are no unnecessary filters, add-ons and condition formulas. We left only the context, visual objects and the number of possible transitions to the sites where you are placed.
- Equality of users is embodied in the absence of floating price rates for the cost of displaying ads and increasing the budget for top places. The goal of Bill-Mill is to give equal opportunities to users of all budget levels, especially small businesses that suffer from the dominance of strong price aggregators and classifiers that have taken all the top positions on popular search engines. To do this, we have introduced the principle of user equality, which in a circle, like a windmill, scrolls the display of contextual advertising.
- Our pricing policy is first and foremost our exclusive accessibility. Our service is addressed primarily to the small business segment, its task is to help its development and competitiveness. We consider our costs responsibly, do not pursue super profits and can provide our users with a "fair" price for using contextual advertising in a search engine. Our cost is from 5 to 20 times lower than that of similar systems. And the basic principle of exceptional accessibility will and should be preserved with the growth of the popularity of the search engine.

We do not have click rates, tricky promotion strategies and privileged places. We offer our registered users to take advantage of package programs for displaying contextual advertising. The user pays only for direct clicks to the sites where your information is posted.

The Bill-Mill search engine generates search results and provides users with up-to-date information.

### **3. Token Mill and project development**

The implementation of the Bill-Mill roadmap and the use of both its capabilities and its general community involves:

- providing real-time financial settlements between members of the system
- investing and increasing the equity of Bill-Mill participants, users and co-owners,
- savings, referral and venture programs,
- integration into global payment and exchange structures,
- opportunities for users to acquire ownership of parts of the shares, intellectual and information products of the Bill-Mill company.

For these purposes and ways of monetization, all components of the Bill-Mill project, the MILL token was created.

The MILL token is a modern digital asset based on Binance Smart Chain, made in accordance with the BEP-20 standard.

The maximum number of tokens that can be issued is 1,000,000,000. The current amount is 167 million. The initial cost is 1 MILL = 0.01 USDT.

The token is written using the Solidity language and compiled on compiler version 0.8.4. The token code has been repeatedly optimized and tested.

Bill-Mill has intentions to make its own Mill token popular and in demand in order to capitalize at scale and provide MILL token holders with high liquidity.

To do this, we have great and working ideas, plans, strategy, and most importantly - the team has been working since 2017, moving confidently and successfully towards a common goal.

As the roadmap is implemented, the project scales and the user community expands, the company's capitalization will grow and, accordingly, a reliable increase in the liquidity of the MILL token

## 4. Staking of the MILL token

The new token of the Bill-Mill project - Mill provides access to the DeFi sector and allows project participants to have a significant passive income and increase their Assets using reliable and transparent blockchain mechanisms. For this purpose, the staking mechanisms actively used in the DeFi market are being introduced for the Mill token.

Mill token stacking refers to the storage of Mill tokens on a cryptocurrency wallet or exchange to ensure that the blockchain works. It consists of blocking a certain amount of cryptocurrency for rewards. Stacking Mill tokens is a passive method of income, its purpose is to multiply assets.

The Mill token is issued on the Binance Smart Chain (BSC ) blockchain. At the initial stage, only 79 million tokens enter circulation, of which most of them are sold on the presale and frozen in the staking smart contract. Further emission of the token is carried out by a smart contract, by releasing accrued interest and bonuses from staking.

Users can further purchase Mill tokens on exchanges (at the first stage, these are pancakeswap and other decentralized platforms) and stake their tokens on a smart contract in the Binance Smart Chain (BSC) network, and receive rewards, according to Table No. 1.

Blocking in the staking of the Mill token for a sufficiently long period of time ensures a shortage of supply of tokens on the market, which will contribute to the price increase, and for investors, this is also an increase in capital in quantitative terms. The longer the period of staking of tokens, the higher the percentage of profit is accrued. The staking body is returned at the end of the staking period. To send any amount to staking, you need to pay for the "gas" of the blockchain network for the transfer. The minimum amount for staking is 10 Mill.

Table №1

Staking time	Interest rate (for the concept of a month, 30 days are taken)
180 days	5% per month (0.167% per day)
360 days	6% per month (0.2% per day)
1080 days	8% per month (0.267% per day)

Staking acceptance ends when the release of the last token from the emission is calculated\*

## 5. Referral system of MILL tokens

### Referral bonuses.

In order to reduce the cost of paying for blockchain network "gas" when performing transactions, the company provided for the accrual of "cashback" of an additional 2% of the number of tokens sent to staking.

### Referral rewards.

A referral reward program is integrated to reward the activity of program participants. It allows you to receive rewards from ten levels deep, after an affiliate has sent the amount of tokens to Staking. Rewards are accrued in the personal cabinet. In order to form the reward payment, you need to sign the transaction and pay the "gas" of the blockchain network for the transfer.

Table №2

Level	% of tokens contributed to the stacking by referrals	Qualification. The number of users in the first generation (level) with active staking. The presence of personal staking is mandatory.
1	10	0 (in this case, the presence of personal staking is required).
2	5	5
3	3	10

4	1	15
5	1	20
6	1	25
7	1	30
8	1	35
9	1	40
10	1	50

The reward comes in Mill tokens, which the user can sell on the exchange, send for staking, pay for goods, services, donate, exchange, etc. Staking is available from the equivalent of 10 tokens, and access to referral levels opens with personal staking. All of the above conditions and parameters are fixed in a CLOSED type smart contract, without the ability to make changes and additions\*. Thus, we get a decentralized Mill token with the option of releasing its emission through staking.

## 6. Roadmap

### 2017

- Developing of Technical task
- Creation of development plan
- Creation of first software solutions

### 2018

- Launch of the Bill-Mill search platform
- Launch of contextual advertising service Bill-Mill Context
- Initial testing of search algorithms

### 2019 – 2020

- Getting a trademark
- Adapting contextual advertising service for the needs of small and medium-sized businesses
- Developing of technical requirement for additional modules of the whole system
- Implementation of the earnings system for volunteers and marketing platform -
- Implementation of the project monetization plan

### 2021

- Issue of own MILL token. Providing MILL holders with token turnover and its high liquidity.
- Promotion of the product in the world
- Creation of a full-cycle startup platform

### 2022 and so on

- Development and launch of a browser with its own search engine
- Launch of the payment system,

- Synchronization with online banking
- Scaling the monetization of the project, issuing a trading token
- Launch of investment cards
- Creation of own social network and AR based on the Bill-Mill system

## 7. Risk Warning

Using the Bill-Mill system, its components, services and the MILL token, you must take into account the main risks that can undermine this project at any stage. If one day the Bill-Mill system, cryptocurrency and tokens cease to exist, and they are not replaced by options for information search and issuance systems, as well as next-generation digital money, this project will most likely be closed, which will lead to the loss of its main value. One thing is clear: if you think that cryptocurrency will disappear, you should not support this project. We cannot survive in a world without Bitcoin, Ethereum, or similar freely tradable digital money options. But we will be fine if any alternative appears instead of Bitcoin. Among other risks, you should consider the following: :

1. Main risk: By investing tokens created by the Bill-Mill system, you put the entire amount of your investment at risk. There are many situations where the Bill-Mill system can fail completely or where you cannot get back all or part of your contribution. In such situations, you can lose the entire amount of your investment. In the case of investments in systems such as the Bill-Mill system, a complete loss of capital is a completely expected result. There are high levels of risk associated with investing in systems and startups, and you should not invest any of your funds unless you are prepared to bear the loss of the entire investment.

2. Income from capital risk: return on investment, if it is expected, may be subject to large changes and is not guaranteed. Some systems may be successful and bring in significant income, however, many will not be successful, and even if they can bring any income, it will be very small. The amount, frequency and timing of any income you may receive will be subject to change. You should not invest any funds if you want to receive a regular, predictable and / or stable income from them.

3. Delay in receiving an income: we expect the Bill-Mill system to become profitable in 2021. However, we do not guarantee this. Under some possible market conditions, it may take several years before you can receive any returns. You must not invest in our project any funds from which you require income within a certain period of time.

4. Liquidity risk: in the case of an unsuccessful start of operations, or for any other unforeseen reasons, you may encounter difficulties if you want to sell Bill-Mill system tokens. In addition, there may be restrictions on the resale of securities you have purchased and your ability to transfer them to your country of residence due to new regulations or for any other reason. You must not deposit any funds into the Bill-Mill system if you wish to be able to withdraw, cash out, or liquidate positions at a specified time.

5. Instrumental Risk: you have to consider the technological, legal and infrastructure risks of the Bill-Mill system tokens, as they are based on a decentralized third party solution known as the Ethereum network, which is not and cannot be controlled by the project management

team or you. You should carefully study the specifics of the instrument in which you are investing.

6. **Minority Share:** as a minority shareholder of the BillMill system tokens, you may have less or no voting rights or the ability to influence the course of the project compared to the owners of a larger share of the tokens or the management team. In some cases, this may mean that your tokens have a lower priority position compared to the tokens of holders of a larger share of the Bill-Mill system. Some of the benefits of Bill-Mill System Token Holders may only be available to users with a certain minimum number of Bill-Mill System Tokens.

7. **Valuation risk:** unlike the acquisition of shares in listed companies, which are valued publicly through market-driven exchange rates, valuation of systems such as the Bill-Mill is difficult to make. The initial price of Bill-Mill system tokens is set by the issuer, and you risk overpaying for your share. The price you pay for your Bill-Mill tokens can significantly affect your potential income, if any. Please note that Bill-Mill tokens have never been traded on the open market, and there is no market-confirmed pricing procedure.

8. **Risk of failure:** investments in projects and start-ups are speculative and such projects often fail. Unlike investing in an established business that has revenue and earnings records, the success of a project or startup depends largely on the development of a new product or service that may or may not find a market. You must be prepared to incur losses if you lose the entire amount of your investment.

9. **Revenue Risk:** the project is at an early stage and just beginning to implement the business plan. We cannot guarantee that the project will be profitable. The probability of achieving profitability must be considered in the context of the unforeseen problems, costs, unexpected difficulties, complications, and delays that such projects typically face in the early stages of development. The Bill-Mill system may not be successful in achieving the goals necessary to overcome such risks and uncertainties.

10. **Funding Risk:** our project may require funds in excess of its current cash resources to finance operating expenses, develop new products, expand its market opportunities, and fund general and administrative activities. Depending on market conditions at the time the project needs additional resources, the project may not receive additional funding in the required time frame, or funding conditions may be unfavourable. If the project is unable to obtain additional funding when it is needed, the project may be forced to delay its development, marketing or expansion activities, and if the project continues to incur losses, it may be terminated.

11. **Disclosure risks:** The Bill-Mill system is at an early stage and can provide only limited information about its business plan and operations due to the lack of fully formed operations or a long trading history. In addition, the Bill-Mill system does not provide investors with some critical information regarding its business, technology and financial activities in order to protect its know-how and business model details from competitors. Consequently, the information may not be sufficient for you to make an informed decision about future project performance.

12. **Personnel risks:** participation in the Bill-Mill system is also an investment in project management. The ability to execute a business plan often indicates whether a business is viable and successful. You should be aware that a portion of your investment will go toward funding compensation for project staff, including project management, community supporters and promoters, and earlier investors. You should carefully study any published information regarding the use of funds received in the framework of the project. You should also carefully study the experience of the management team and make your own judgment about their level of competence.

13. Scam Risks: there is a possibility that some people involved in the project may commit acts of scam or create the conditions for a future act of scam. If such scam occurs, then the entire amount of your investment may be lost. You should carefully consider any disclosures regarding the project management team and make your own assessment of the probability of potential scam.

14. Growth risk: for our system to be successful, it must expand significantly. We cannot guarantee that the project will be able to achieve such expansion. The expansion may adversely affect the managerial, operational and financial resources of the project. To cope with growth, the project will need to put in place operational and financial systems, procedures and controls. In addition, the financial, managerial and administrative staff will need to be expanded. We cannot guarantee that current and planned personnel, systems, procedures and controls will be adequate to support future operations. If the project is unable to effectively cope with growth, this will have a material adverse effect on its business, results of operations and financial condition.

15. Competition Risk: the Bill-Mill system may face competition from other growing or established companies, some of which may have received more funding than this startup. One or more of the project's competitors may offer services similar to those offered by the project at significantly lower prices, in connection with which the project will have to reduce the price of services. If the project cannot have an impact on the results of operations and financial condition of the project, this may significantly affect the results of operations and the financial condition of the project.

16. Market Demand Risk: while Bill-Mill believes there will be consumer demand for its products, we cannot guarantee widespread market acceptance of the project's offerings. In addition, there may not be widespread market acceptance of Bill-Mill offerings if competitors can offer products that are more desirable to potential customers. This could have a material adverse effect on the results of operations and financial condition of the Bill-Mill system, preventing the project from achieving its objectives.

17. Risks of Control: as the founders, directors and officers of the project hold a large share of the tokens in the Bill-Mill system, they may exercise significant control over the business and affairs of the project and may have actual or potential interests that may not coincide with yours. Founders, directors and officers of the Bill-Mill system own or control a significant share of the project. Such people will have significant influence over corporate actions.