Dimondo Official Whitepaper

DIMONDO

English Version

Table of Contents

1 Introduction

1-1 Background Introduction

As human life expectancy increases, the pursuit of health is also growing. National health is one of the primary goals of governments worldwide, including three significant issues that need to be greatly improved: the ageing population rise, rehabilitation services shortage, and sub-health affection. The structural changes in the population pose a significant challenge for many advanced or rapidly developing countries. Sustainable development and lifestyle—including sustainable human health and welfare, home living, and peaceful society—are also part of the United Nations' Sustainable Development Goals (SDGs.)

- Ageing population rise: As the demand for elderly care continues to rise with the increasing life expectancy of humans, the global ageing population will reach 10% in 2022. In his book "The Coming Population Crash," the famous science writer Fred Pearce pointed out that as people around the world live longer, the total number of people aged 65 and over worldwide will double to 1.1 billion people in the next 20 years, accounting for 13% of the total population. Furthermore, the United Nations report repeatedly points out that ageing is an irreversible trend in the world, and in the next 20 years, the 1.1 billion elderly population will rewrite the global economic landscape.

- The shortage of rehabilitation services: The global care environment needs to be developed urgently. According to the WHO's 2021 report, it is estimated that 2.4 billion people globally benefit from rehabilitation. However, in some low and middle-income countries (LMIC), more than 50% of people do not have access to the rehabilitation services they need, and the global medical demand for rehabilitation is far from being met.

- Sub-health affection: According to the World Health Organization's report, suboptimal health conditions in humans worldwide—including poor dietary habits, lack of exercise, smoking, and excessive alcohol consumption—cause up to 80% of chronic diseases. According to reports from the national health departments of some developing countries, more than 60% of the population is in a suboptimal health state—with fatigue, anxiety, insomnia, sleepless illness, decreased immunity, indigestion, and unbalanced diet as the main symptoms[1,2,3].

Consequently, with the ageing of the population and the increasing awareness of overall health, the public's demand for physical and mental health is growing. As a result, the demand for a health and wellness industry is also snowballing. According to the market research company Grand View Research's report, the global wellness market's value will grow from USD 460 billion in 2019 to USD 890 billion in 2027, with a compound annual growth rate of 8.6%. This is one of the most critical issues of the 21st century, affecting almost all social areas, including labour, financial markets, real estate, transportation, social security, demand for goods and services, basic family structure, and intergenerational relationships. Therefore, the ability of individuals and their communities to take action is considered an essential part of policies and plans by governments worldwide.

However, the global wellness industry is currently fragmented and dominated by monopolistic profit-making institutions such as the insurance, finance, and real estate industries. This leads to opaque financial flows and operational models that are difficult to meet current market demands. In addition, there is a vicious cycle of low salaries, long working hours, high labour intensity, occupational injuries, and workplace fatigue, which leads to a continuous loss of mature talents in the long-term care field and a terrifying phenomenon of the unwillingness of workers to enter the industry, resulting in a significant negative impact on the quality of the wellness industry.

In the coming decades, many countries will face financial and political pressures related to public health care systems, pensions, and social security to adapt to the increasing demand for wellness. Therefore, the establishment of a good lifestyle pattern of friendly medical care, consumption, housing, and diet is urgent.

1-2 Aim and Mission

Dimondo Official is dedicated to creating a sustainable health ecosystem that combines virtual and physical components, meeting the United Nations' 17 Sustainable Development Goals and providing future generations with environmentally friendly, high-quality solutions for physical and mental well-being, in line with SDG3: Good Health and Well-being.

The Dimondo Official Healthcare Platform enhances the liquidity of inclusive finance and utilises the transparency of blockchain to enable people from all over the world to participate in governance. The self-developed DApp on the blockchain provides convenient services to support future healthcare needs, embodying the spirit of SDG11: Sustainable Cities and Communities. Its transparency and inclusive participation also demonstrate the principles of SDG16: Peace, Justice, and Strong Institutions. Efficient and responsible transparent governance also signifies that centralisation and decentralisation can complement each other for legitimate growth.

With the establishment of a sound ecosystem, SDG8: Decent Work and Economic Growth is promoted to support production activities, create suitable employment opportunities, and foster entrepreneurial spirit, creativity, and innovation. Ultimately, this mission and purpose is returned to people through the combination of technology and commercial value.

1-3 Project Overview

Dimondo Official is a global digital healthcare and welfare platform underlying digital technology and decentralised finance. Analysing the current status of the global healthcare industry from the perspectives of industry, capital chain, and supply and demand, Dimondo Official provides a solution to resolve the problems of the current standstill in the development of the industry and the rigidity of the administrative and financial systems, through the synergy of decentralised and centralised systems. Dimondo Official's Aim and Mission is to use technology to empower the industry and mitigate various social costs caused by recent monopolies and opaque mechanisms.

"Finance + Health + Technology + Real Estate + Service" are the five core elements of the Dimondo ecosystem to establish an effective and transparent healthcare platform. Based on "physical living spaces" and "real-time medical services," its applications span various scenarios, including health and wellness tourism, medical services, wellness resorts, health products, and the metaverse, which is a brand new and feasible cyber-physical system.

In the Dimondo Official healthcare metaverse—which combines digital platforms and physical living environments created by all participants—we are changing the status quo of the healthcare industry together. Through the healthcare metaverse—secured by smart contracts, big data, and AI technology—we endeavour to rewrite the rules of the current healthcare industry and address the problems by delivering governance, management, investment profit, and consumption in a transparent manner to the community. Dimondo Official will guard and accompany our life with emerging technology.

The Dimondo Official platform provides a one-stop, full-life-cycle solution for the above-mentioned concerns. This sustainable and autonomous healthcare platform allows attendants to be builders, owners, and beneficiaries. Alongside the fusion of FinTech and a decentralised governing philosophy, new opportunities and prosperity will be brought to the industry to protect and accompany us throughout our lives. "Our Healthcare and Welfare, Dimondo Cares."

2 Market Investigation

2-1 Industry Racetrack

2-1-1 Health Market

According to the "Global Wellness Economy Monitor" by the Global Wellness Institute in October 2020, as the ageing population increases and the focus on healthy lifestyles grows, the global health market is expanding [4].

GLOBAL WELLNESS ECONOMY:
$4.4 trillion in 2020

Mental Wellness **$131b**

Traditional & Complementary Medicine **$413b**

Wellness Real Estate **$275b**

Wellness Tourism **$436b**

Personal Care & Beauty **$955b**

Public Health, Prevention, & Personalized Medicine **$375b**

Workplace Wellness **$49b**

Spring **$39b**

Spas **$68b**

Healthy Eating, Nutrition, & Weight Loss **$946b**

Physical Activity **$738b**

GLOBAL WELLNESS INSTITUTE™

The global ageing population is a common issue faced by all of humanity.
According to United Nations statistics, in 2022, the global ageing population has reached **10%**, and it is estimated that by **2050**, the proportion of people over 65 years old in the world will reach **1/6**, with an estimated population of over 1.5 billion.

More than 75% of the global population is in a sub-healthy state. "Sub-health" refers to the state between health and disease, also known as chronic fatigue syndrome. According to a survey by the World Health Organization, **more than 75%** of the population is in a sub-healthy transitional state between health and disease.

The global demand for rehabilitation medical services is far from being met.
According to a WHO 2021 report, an estimated 2.4 billion people globally would benefit from rehabilitation. Yet, in some low and middle-income countries, over 50% of people do not have access to the rehabilitation services they need.

An Aging Society

Sub-Healthy Population

Rehabilitation Medical Needs

The health industry encompasses numerous practical application scenarios, including medical care, health care, caregiving, health management, diet, mental health, sports, tourism, and other physical industries. The health industry is people-oriented, comprehensively serving humanity and meeting people's pursuit of improving their quality of life. Based on data, the global health market is expected to reach a total size of $6 trillion by 2027. The data also indicates that this trend will drive the development of sub-industries such as wellness tourism, health real estate, health supplements, and services.

2-1-2 Blockchain Application Market

According to Gartner's "Forecast: Blockchain Business Value, Worldwide, 2017-2030" estimation, blockchain technology will generate $3.1 trillion of new business value by 2030 [5,6,7].

Business Value-Add of Blockchain: $3.1 Trillion by 2030

Additionally, a report by market research firm MarketsandMarkets shows that the global blockchain market value is projected to grow from approximately $1.74 billion in 2021 to $30.89 billion in 2026, with a compound annual growth rate of 78.3%. The report predicts that industries such as finance, supply chain management, and the Internet [8].

2-2 The Current Status of the Centralised Healthcare and Welfare Industry

The centralised healthcare and welfare industry ecosystem mainly focuses on real estate and insurance savings, with the core being the operation of financial leverage.
Insight: The healthcare and welfare industry technology sector is collapsing, and service capacity is inadequate, thus becoming a labour-intensive heavy asset industry, which is narrow and difficult to popularise.

The current state of the centralised healthcare and welfare industry relies heavily on healthcare real estate and savings insurance, with a focus on leveraging financial leverage. However, with a lack of technological development in healthcare technology, the industry is proving to be labour-intensive and capital-intensive. Moreover, due to the shortage of service personnel and the high cost of services, the current service prices are only suitable for a small portion of the high-income population, making it difficult to provide services for the general public.

Referring to globally renowned cases such as AXA S.A. (France), Aetna Inc. (USA), AIG (USA), Allianz SE (Germany), Dai-ichi Life Holdings, Inc. (Japan), TaiKang Group (China), and Fubon Life (Taiwan), these companies not only provide health-related insurance, retirement plans, asset management, and health insurance to individuals or corporate customers but also rely on real estate properties as their basic background support.

1 **Financial leverage**

They use financial leverage—a mechanism that increases investment returns by borrowing funds. Specifically, they may use their own funds and borrow from financial institutions in the market to invest in properties or other financial products to achieve higher returns.

2 **Property operation models**

They adopt different property operation models, including buying and renting properties out to generate rental income or packaging properties into fund products for investors to purchase. In addition, they also engage in property development, operation, and management activities by cooperating with other institutions.

REFERENCE CENTRALISED ENTERPRISE	HEALTH INSURANCE	REAL ESTATE PROPERTY
AXA S.A. (France)	Diversified product lines, including insurance, retirement plans, asset management, and health insurance.	Real estate investments mainly consist of office buildings, commercial properties, and hotels located in Europe and Asia. According to the financial report in 2019, AXA S.A.'s real estate investments were valued at 2.82 billion euros.
Aetna Inc. (USA)	Medical insurance, dental insurance, vision insurance, and accident insurance.	Has relatively few real estate investments and primarily invests in real estate investment trusts (REITs) for diversification.

REFERENCE CENTRALISED ENTERPRISE	HEALTH INSURANCE	REAL ESTATE PROPERTY
Allianz SE (Germany)	Insurance, asset management, banking, and providing diversified financial products and services to both individual and corporate clients.	Real estate investments are primarily located in Europe and North America and include commercial properties, office buildings, and residential properties. According to the financial report in 2019, Allianz SE's real estate investments were valued at 4.85 billion euros.
Dai-ichi Life Holdings, Inc. (Japan)	A diversified product line, including life insurance, retirement plans, and asset management.	Invests primarily in financial products such as J-REITs and REITs for real estate investment and diversifies its investments. It has limited direct investments in real estate.
Taikang Group (China)	Includes life insurance, property insurance, investment management, asset management, and wealth management.	Holds real estate and property assets worth approximately RMB 2.2 trillion, including commercial real estate, office buildings, and property management. Its subsidiaries, such as Taikang Life Insurance and Taikang Health Insurance, also hold some real estate assets.
Fubon Life Insurance Co., Ltd. (Taiwan)	Life insurance, health insurance, savings insurance, investment-linked insurance, and corporate insurance.	Owns commercial buildings, office buildings, hotels, and other real estate properties in Taiwan. As of the end of 2021, Fubon Life Insurance's total investment in real estate was valued at US$3.76 billion.

The world's largest wellness resort destination: Sun City

Sun City is a resort city located in the northwest of Phoenix, Arizona, covering an area of approximately 65 square kilometres, with around 40 square kilometres being the resort area, including multiple luxury hotels, casinos, golf courses, spa centres, theatres, water parks, and other entertainment facilities. The resort city also has three museums, multiple shopping centres, and dining areas, providing visitors with a variety of entertainment activities and consumer experiences.
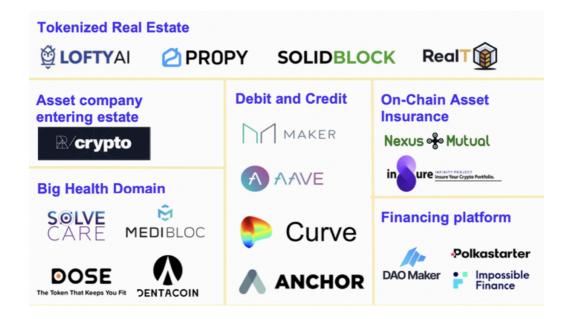
Currently, some of the largest senior living community operators in North America, including Brookdale Senior Living, Five Star Senior Living, Atria Senior Living, and Sunrise Senior Living with over 320 communities in the United States, the United Kingdom, Canada, and other countries have all established their presence here.

2-3 The Current Status of the Decentralised Healthcare and Welfare Industry

The decentralised healthcare and welfare industry currently includes real estate tokenization, blockchain-based crowdfunding platforms, and health-oriented DApps.

Insight: The technology and peripheral functional models have been explored, but a fully-developed decentralised healthcare ecosystem combining virtual and physical components has yet to emerge. Additionally, the current cross-chain integration on the blockchain still needs to be optimised.

The use of blockchain technology in cryptocurrency has been theoretically proven to have advantages in information security, distribution, decentralisation, anti-tampering, and consensus driving [9]. Hash operations or digital signatures are used to ensure its security and stability, which can realise advantages in protecting privacy, improving efficiency, and reducing costs, and has more applications in finance, logistics, healthcare, energy, etc [10,11].
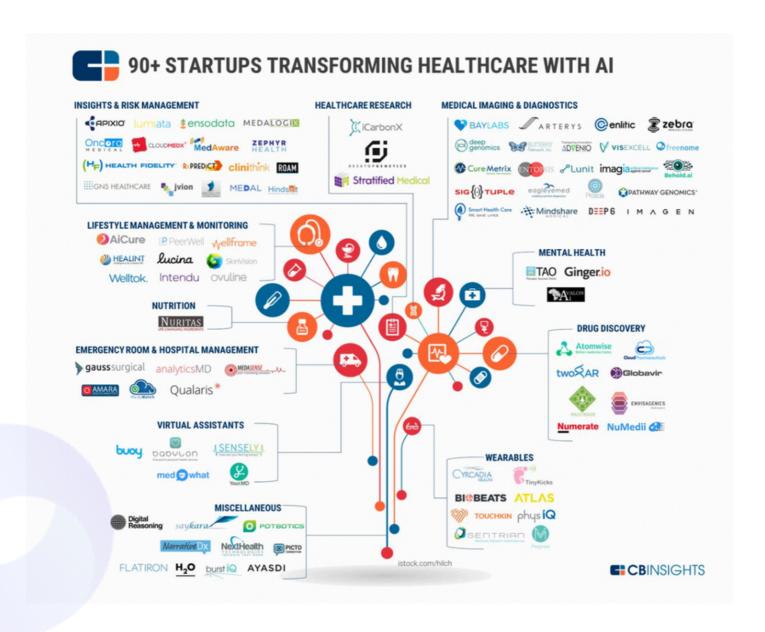
Currently, blockchain technology has advanced from 1.0 to 3.0. Blockchain 3.0 is an evolution and upgrade of blockchain technology in terms of functionality and application, emphasising its practicality and scalability and achieving more extensive applications by introducing more technologies and functions.
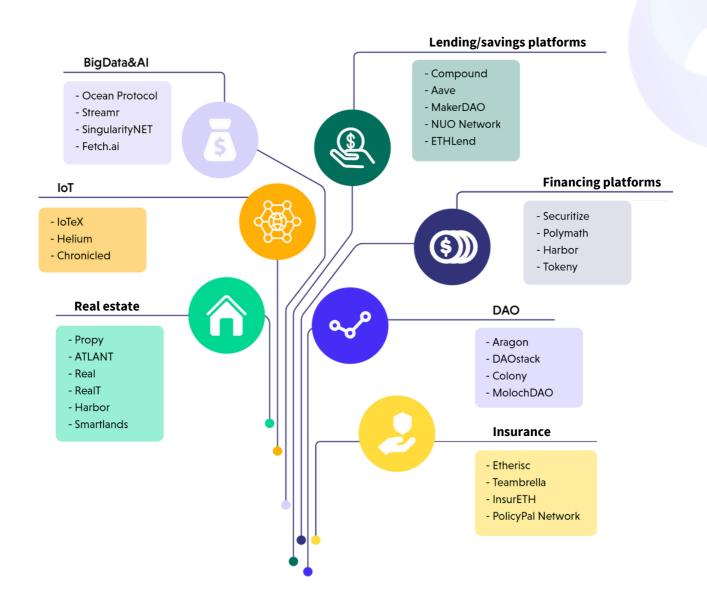
Despite the progress made in blockchain and decentralised technology, many sources still point out that decentralised applications face challenges and limitations, including the lack of practical use cases and widespread adoption in mainstream industries [12,13,14]。

The healthcare and wellness / elderly care industry encompasses various industries at both horizontal and vertical levels, and the transition to the Web 3.0 era has further expanded its scope beyond traditional healthcare services. Therefore, a comprehensive decentralised digital healthcare platform needs to involve various blockchain sectors, including real estate, insurance, lending/saving platforms, financing platforms, Big Data & AI, IoT, DAO, and other sectors to create a complete ecosystem.

Related sectors in the decentralised healthcare and wellness ecosystem

BigData&AI
- Ocean Protocol
- Streamr
- SingularityNET
- Fetch.ai

Lending/savings platforms
- Compound
- Aave
- MakerDAO
- NUO Network
- ETHLend

IoT
- IoTeX
- Helium
- Chronicled

Financing platforms
- Securitize
- Polymath
- Harbor
- Tokeny

Real estate
- Propy
- ATLANT
- Real
- RealT
- Harbor
- Smartlands

DAO
- Aragon
- DAOstack
- Colony
- MolochDAO

Insurance
- Etherisc
- Teambrella
- InsurETH
- PolicyPal Network

However, a complete decentralised healthcare and welfare ecosystem has not yet emerged, and the related peripheral modules still operate independently to achieve specific functions. Furthermore, most modules are based on different blockchain technologies and protocols, such as Ethereum, EOS, and NEO, for example. As a result, there are enormous difficulties in achieving technical and commercial integration.

3 Problems and Solutions

3-1 Social Issues in the Healthcare and Welfare Industry

In modern society, the average lifespan of human beings has been increasing year by year due to advancements in technology and the environment. As a result, the population in need of healthcare and welfare has become the largest group, and industries related to elderly welfare, healthcare, and mental health are booming.

At the same time, civilization-related diseases are spreading like a health storm in highly developed cities. Various chronic diseases have led to an increasing number of sub-healthy populations, and with the widespread knowledge of health, people are paying more attention to physical and mental health. As a result, people's common sense of health is improving at an incredible speed.

All these signs indicate that the healthcare and welfare industry will become the next trillion-dollar blue ocean. However, the industry is currently facing several challenges, leading to slow progress:

High social demand

- **The social demand is growing too fast, and the supply cannot keep up in the short term.** The expansion of the healthcare and welfare industry is far smaller than the growth rate of the elderly and sub-healthy populations. The increasing demand has led to insufficient supply, and the industry as a whole cannot present diversity, leaving limited options for potential participants.

Low recognition

- **The traditional Confucian values of "the old being taken care of by the young" still prevail in Chinese society,** and most people's expectations for elderly life and the inability to take care of themselves are primarily cared for by their children. Less than 40% of people are willing to stay in nursing homes.

- **The lack of transparency in information creates a fear of the healthcare and welfare industry.** As a relatively young industry, society lacks sufficient understanding of the nursing home, often leading to biassed and one-sided perceptions, such as the misconception of not being able to come and go freely and having to live with multiple people. These potential stereotypes lead to user resistance.

- **Ineffective advertising methods:** The current advertising for healthcare and welfare industries mostly relies on online marketing, and the efforts are weak, unable to effectively reach the target audience. Most people are not aware of the current development of the healthcare and welfare industry unless they actively inquire about it. Therefore, they do not consider it as an option for their future lives.

Low service efficiency

- **Insufficient human resources:** The service is mainly provided by non-medical personnel or professional caregivers so far. Due to the high labour intensity, there is a need for more human resources willing to invest in the industry.

- **Unable to afford the costs:** Investment in health and elderly care was not taken into financial planning in youth, resulting in an inability to afford related costs in old age.

- **Slow technological development:** The healthcare and welfare industry is still a new industry that has not received sufficient attention and investment. As the needs are neglected groups, even though there are some sporadic relevant technologies, the numbers that caregivers can care for at the same time are still limited, leading to low service efficiency.

3-2 The Major Challenges Facing the Centralised Healthcare and Welfare Industry

The development dilemma of healthcare technology has resulted in the current healthcare industry becoming labour-intensive and heavily asset-based.

As the healthcare market expands, the inherent centralised healthcare industry model is gradually facing challenges. The opaque flow of funds means that the fees paid by users cannot flow back to the healthcare operating sector, resulting in a lack of hardware space and ineffective healthcare results. A shortage of service personnel has also led to unstable service quality in the current healthcare industry, with a lack of unified SOP standards and difficulty quantifying service content.

Hardware aspect - Heavy asset industry and opaque fund flow:

- **Space carriers are scarce and lack feasible applications:** the healthcare industry is still in the early development stage— the longer construction cycle has resulted in very few completed healthcare sites worldwide.
- **Heavy asset industry with high entry barriers:** the current centralised healthcare industry is mostly an additional value provided by financial consortia to their clients, and the group itself needs to gain expertise in healthcare technology. The latest medical aids, equipment, and spatial design cannot provide feedback to the healthcare community in real-time.
- **Lack of a reliable system, open transparency of fund flow, and operation mechanism:** In the centralised institutions' controlled healthcare industry, the flow of funds is revealed to the public, and most of them flow to financial leverage and real estate, which cannot flow into the healthcare technology and intelligent operation and maintenance sector to achieve universal coverage. The participation rate of individual investors is low, and there needs to be decision-making power. In the event of a crisis occurring, individual rights cannot be protected.

Software aspec - Labor-intensive:

- **A shortage of nursing staff has made the healthcare industry labour-intensive:** The healthcare industry has a high demand for professional nursing staff, long-term care staff, and other professionals. However, in recent years, the epidemic has also reflected that global medical resources are tight, and the extremely high nurse-to-patient ratio has led to low medical and healthcare quality.

- **No unified SOP makes it difficult to quantify services:** Service is the essence of the healthcare industry. However, the current industry primarily focuses on the hardware level of facilities, with a lack of emphasis on service quality and no standard operating procedures or other standards. There is currently no unified standard for emergency medical rescue resources, internal healthcare design, or psychological counselling resources, and the gap is huge, making it difficult for interested parties to compare and choose.

3-3 The Major Challenges Facing the Decentralised Healthcare and Welfare Industry

While there have been scattered applications of blockchain technology in the healthcare industry, there has yet to be a fully integrated ecosystem combining on-chain and off-chain elements.

Decentralised applications and finance have already brought revolutionary changes to traditional economic activities, permeating every aspect of human life. Currently, there are teams attempting to combine blockchain technology with big data in order to develop the health industry. However, existing technologies tend to focus only on data collection and on-chain integration, and the applications are too singular to achieve a truly integrated ecosystem on-chain and off-chain.

Blockchain and metaverse adoption rates are low

the target audience of the health industry is more inclined to invest in traditional centralised finance and may not be accustomed to investing in intangible assets.

Decentralised finance involves market integrity risks

DeFi speculation is not uncommon, and without a stable economic cycle model, those interested in investing in the health industry may not easily place their future on high-risk investments.

The upstream and downstream ecosystem of the healthcare industry has high demands, making it difficult to achieve on-chain integration

The development of the decentralised industry has only several years of history and is still in its infancy. Building a healthcare ecosystem requires a longer investment time frame and heavy asset investment. A high degree of integration between physical assets and virtual economies is necessary to achieve a healthcare ecosystem on the blockchain, which poses high requirements for technology, funding, and other aspects. Currently, there are no relevant applications of blockchain technology available.
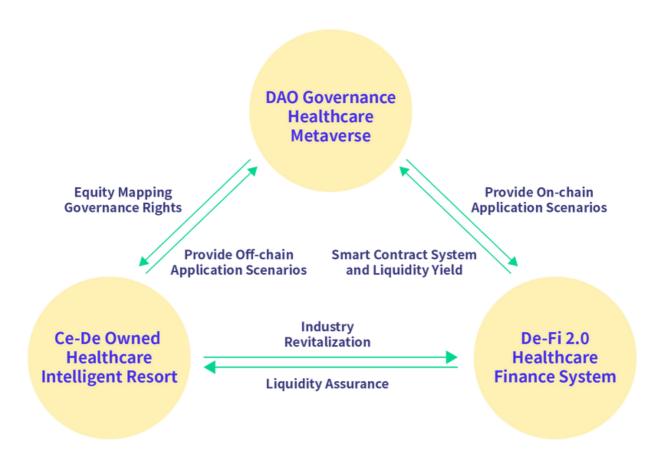
4 The Dimondo Platform

4-1 Platform Introduction

4-1-1 Platform Introduction

The function of each part works together like this: The "DAO Governance healthcare metaverse" in this system works as the brain of a person, while the "Ce-De-Owned Healthcare Intelligent Resort" serves as the body, and the "DeFi 2.0 Healthcare Finance System'' acts as the neuro and bloodstream connecting different parts of the body. The vision and mission of Dimondo Official is the soul of a person, showcasing sustainable vitality for society.

4-1-2 Platform Advantages

- **The quick expansion of global business models:** Using a decentralised system to construct a borderless token circulation and establish the underlying flows of funds, logistics, and people, centralised global deployment can be rapidly replicated to address the various social needs of the health and wellness industry.

- **Physical support for real estate and industry:** In recent years, many "virtual currencies" have become extremely unstable due to the lack of support for the issuance of tokens. The market value can fluctuate wildly and can instantly return to zero. DIMO tokens correspond to the development of "Ce-De-Owned Healthcare Intelligent Resort" as the technological industry and carrier space ownership to provide the foundation for the entire platform ecosystem. Through the development of health and wellness technology industries and carrier space ownership, DIMO tokens provide value protection and establish the basic warehouse. The flow of funds system is available not only for querying smart contracts but also through third-party audits, bank guarantees, and multiple insurance policies on-chain and off-chain.

- **Autonomous communities for joint construction and decision-making:** DIMO tokens, as shareholder identities and equity certificates of participation in governance, grant governance shareholders equal and open decision-making rights through the DAO system. DIMO governance token holders participate in the construction of DIMO on-chain and off-chain application scenarios to achieve shared participation in construction, shared benefits, and the concept of shared governance.

- **Health awareness and recognition:** The Dimondo platform has applications such as physical resorts, web3 metaverse, and cloud merchants, which are close to modern people's daily lives. Health and wellness is no longer just a concern for the elderly or disabled but an awareness that should be possessed by people of all ages, thereby triggering the self-health awareness and participation of Generation Z and even Generation α users.

- **Relaxation of industry barriers:** Dual tokens operate through the DeFi system, completing the entire cycle from investment and construction to the consumer end. Compared with traditional stock funds, the operation of this equity is more convenient, immediate, and transparent and is presented to participants—both governance shareholders and consumers—in a public and transparent manner. The circulation of governance tokens and consumer tokens ensures the liquidity of governance shareholder equity and provides a payment port for the on-chain and off-chain application scenarios constructed, benefiting the general public consumers.

- **Technology replacing heavy assets and labour:** Traditional nursing and elderly services rely on a large number of human resources, resulting in a vicious cycle of low wages, long working hours, high labour intensity, serious occupational injuries, and increased job fatigue. The Dimondo platform uses blockchain to record platform user data, merchant goods and services, e-commerce records, health data, and other information to realise the value of big data; AI artificial intelligence directly serves consumer command needs, significantly reducing unnecessary labour costs.

4-1-3 Platform Functions

With the three major infrastructure systems in place, the platform can gradually grow and be compatible with more financing activities across the upstream and downstream industries, accommodate more businesses, and provide services to consumers. Furthermore, it can create more financial products and services to amplify the returns and benefits of funds through more asset appreciation channels.

DAO Governance Healthcare Metaverse

Using blockchain DApp voting decisions to provide a transparent, equal, and real-time autonomous network, such as the construction content and site selection of the World "Healthcare Intelligent Resort", as well as operational management and profit-sharing plans.

De-Fi 2.0 Healthcare Finance System

The platform has investment rebates and banking functions. Regarding the overall revenue situation of the platform, the rebate funds will be uploaded to the DApp- on blockchain and distributed in real-time by the algorithm system. In addition, the platform will provide more financial derivatives (such as policy pledges) on a decentralised basis and value-added investment services for decentralised funds in the future.
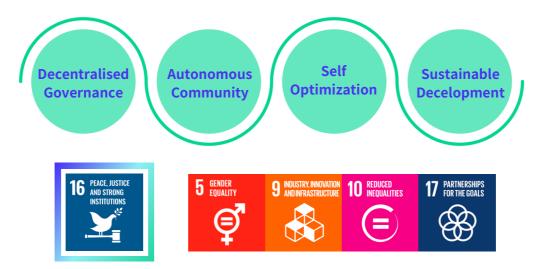
Ce-De-Owned Healthcare Intelligent Resort

Constructing healthcare intelligent resorts distributed around the world under DAO governance,which belong to all DIMO users and provide services such as food, shelter, transportation, and cultural tourism services to global health enterprises and demand populations.
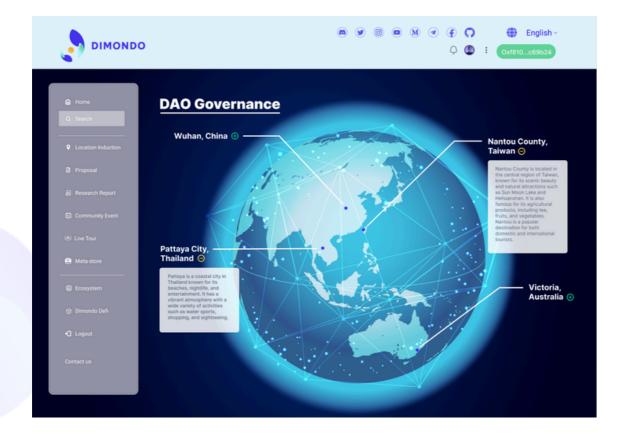
4-2-1 DAO Governance Healthcare Metaverse

Decentralised Governance | Autonomous Community | Self Optimization | Sustainable Decelopment

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

5 GENDER EQUALITY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

17 PARTNERSHIPS FOR THE GOALS

The governance universe of DIMO is a synchronised interactive universe with the Earth (not a parallel universe). The governance decision-making scope covers on-chain and off-chain aspects, including land, systems, goods, services, management, and more.

DAO governance is built based on the Web3 system on the Dimondo Official Website. The global network is connected in real-time, allowing both investors and users to access platform system data and propose and make decisions, including user traffic, financial situation, partner cooperation, candidate locations, and more.

Autonomous Community

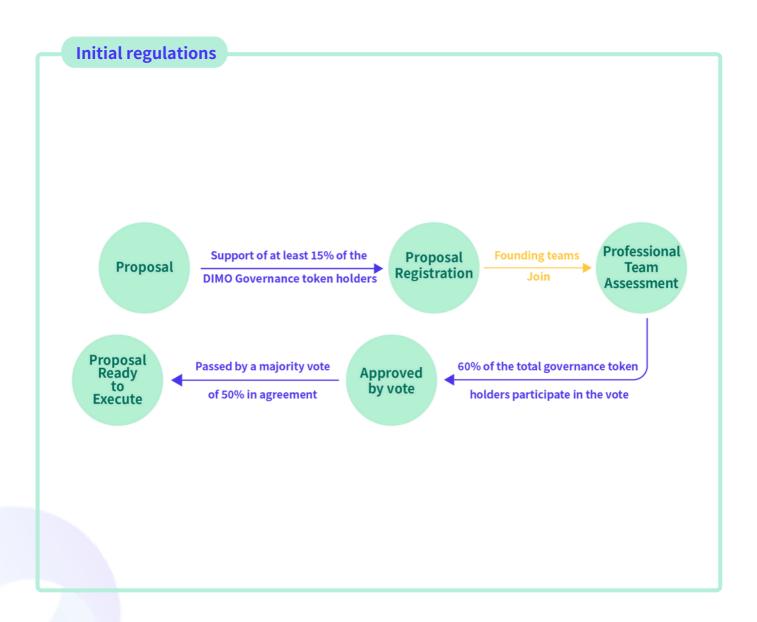A decentralised and highly autonomous sustainable community that uses DIMO governance tokens to participate in decision-making regarding DIMO project development, community building, and management. As the community grows, it continues to self-optimise and is limited to decisions made only by holders of DIMO governance tokens, without interference from external centralised institutional systems.

Initial regulations

Proposal → Support of at least 15% of the DIMO Governance token holders → **Proposal Registration** → Founding teams Join → **Professional Team Assessment**

Proposal Ready to Execute ← Passed by a majority vote of 50% in agreement ← **Approved by vote** ← 60% of the total governance token holders participate in the vote

Participants (shareholders) could propose or participate in issues within the DIMO community (e.g., where to build, how to operate, how to run it etc.). Firstly, issues with more than 15% of the DIMO Governance participants can be considered; then, the professional research teams are selected to conduct feasibility studies and provide scientific and reasonable solutions for the community to vote on further. Finally, proposals that receive over 60% support from the community are considered valid, and executable options with over 51% support from the current participants can be implemented.

1.0 Version Launched on The Sandbox

Metaverse: A 3D metaverse reality constructed using digital twin technology, corresponding to the layout of Dimondo Resorts, where users can preview scenes in the metaverse system beforehand. Additionally, by support of big data and AI, users achieve one-click interactive ordering of food, clothing, shelter, transportation, and entertainment products.

Live-Tour: 360-degree projections of global Dimondo spots, recorded and converted into an online virtual tour through panoramic cameras. Users can interact in real-time with data, including comments, photo sharing, and reviews.

4-2-2 Ce-De-Owned Healthcare Intelligent Resort

Sustainable Tourism **Technology Empowerment** **Global Locations** **Consumption Cycle**

11 SUSTAINABLE CITIES AND COMMUNITIES

3 GOOD HEALTH AND WELL-BEING

5 GENDER EQUALITY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

17 PARTNERSHIPS FOR THE GOALS

Based on the established Intelligent Healthcare ecosystem, the resorts will be developed and laid out according to the decisions made by the DIMO operating team and DAO governance.

Through tokens governing the equity, compliant development, and collaborative empowerment of healthcare intelligent real estate will be carried out in the real world, realising the sharing of on-chain and off-chain resources: an ecosystem that integrates global cultural tourism, provides intelligent healthcare residences and offers a closed-loop consumption cycle and the service for participants' short-term or long-term health and leisure needs.

Global Locations

All global locations can be viewed through the online Web3 system, which can also execute technology management and user participation in real-time.
For the governance side (construction and management), the Web3 system can instantly transmit data on global locations, such as land area, usage rights, development permits, and real-time information, such as usage flows, financial situations, partner collaborations, and candidate locations. Additionally, DAO voting topics can be published in real-time and delivered to the operation management team for execution and adjustment.

For consumers (consumption and service enjoyment), the Web3 system is an all-in-one platform where they can book travel, accommodations, and transportation services with a single click. The system includes all DIMO Healthcare Intelligent Resorts' facilities, for instance, the intelligent living system or delivery services. In addition, consumers can purchase instantly through biometric information or DApp operations to enjoy these services.

Spot 1 - Health Resort in Wuhan, China [17]
A total of 2,000 acres. Dimondo's first demonstration base, which has currently developed camping areas, fishing areas, farm areas, go-kart areas, cabin residential areas, etc.

Spot2- Healthy Hot Spring Cultural Tourism Line in Xinjiang, China [18]
Cooperating with Shuanghe City, Bortala Mongolian Autonomous Prefecture, as a relay station for the 10-day tour of the Northern Xinjiang Line. Includes Yingbin Hall + Hot Spring Plaza.

Spot3- Taiwan Nantou Leisure Farm
Covers an area of 1 hectare. 5 million Taiwan dollars Initial investment : Dimondo platform investment (DIMO shareholders) 40%, Land valuation (over 3 years) 30%, Pre-sale ticket revenue sharing 30%

(In the planning of this base, this is a schematic diagram.)

Global Locations

Spot 4 - Nha Trang City Lodging in Vietnam [19]
A vacation destination near universities and beaches! Enjoy all-inclusive seaside seafood and explore charming historical sites.

Spot 5 - Los Angeles Plaza in the United States
Located in the suburbs of Los Angeles, this spot features a Taiwan Town with a family-friendly food truck plaza.

Real-time guided tour

A 360-degree virtual tour recorded by a panoramic camera, which can be viewed through the screen lens and is updated regularly. Users can visit the shared resort online and check the real-time status of the management and facilities, including the interior room types and surrounding recreational areas.

(This is a simulated illustration and not the final system scene.)

Application scenarios include:

1 **360-degree immersive experience**

A realistic way for users to participate in the platform through 360-degree real-world tours using VR technology, enhancing their sense of participation and experience.

2 **Facility showcase**

Displaying the shared resort's facilities, such as internal room types and surrounding recreational areas, providing users with a more intuitive understanding of the facilities and enhancing their trust and willingness to purchase.

3 **Real-time updates**

Regular system updates ensure the accuracy and timeliness of the tours, providing users with the latest information on the shared resort's situation and management status and increasing their interest and participation.

4 **Interactive information**

Provides interactive information displays and operations, such as clickable introductions and explanations, and question-and-answer interactions, allowing users to have deeper understanding and communication with the management team.

5 **Shared community**

Offers a shared community function in the VR tour system, allowing users to interact and share their experiences and opinions through comment and rating functions, as well as relevant recommendations and guidance, thereby increasing user participation and interaction and enhancing the value of the platform.
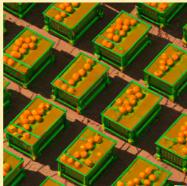
In summary, VR real-world systems can provide a more realistic and intuitive user experience, promote customer engagement and interaction, increase trust between management and customers, and enhance the value of the Dimondo Official platform.

Meta-store

Mapped within the Metaverse, the Meta-Resort's own online store functions can be purchased using ONDO to partake in activities such as adopting trees, releasing chickens, and raising cows. These purchases correspond to physical scene nurturing and are managed by local residents and operational teams. Finally, after deducting costs, the generated agricultural and aquatic products are returned to the adopters via on-site pick-up or delivery.

(This is a simulated illustration and not the final system scene.)

Application scenarios include:

1 Virtual product purchasing

ONDO tokens allow consumers to purchase virtual products such as adopting trees, chickens, and cows, which correspond to real-world nurturing and generate agricultural and aquatic products for pick-up or delivery.

2 Virtual reality actualisation

Real-world products can be produced by nurturing virtual products in the physical world. For example, adopting a tree in the metaverse can lead to receiving fruits from that tree in the real world.

3 Collaborative cooperation

Local residents and the operating team can collaborate on product management and sales through virtual cooperation tools, such as coordinating product production, logistics, and sales. The community function in the metaverse can also facilitate consumer communication and interaction.

4 Data-driven management

Data analysis tools in the metaverse allow a better understanding of stakeholder and consumer needs, analyse market trends, and adjust products and sales strategies accordingly.

5 Customised experiences

The metaverse provides personalised experiences through virtual products and services. Custom adoption plans can be offered to meet consumers' different needs and preferences.
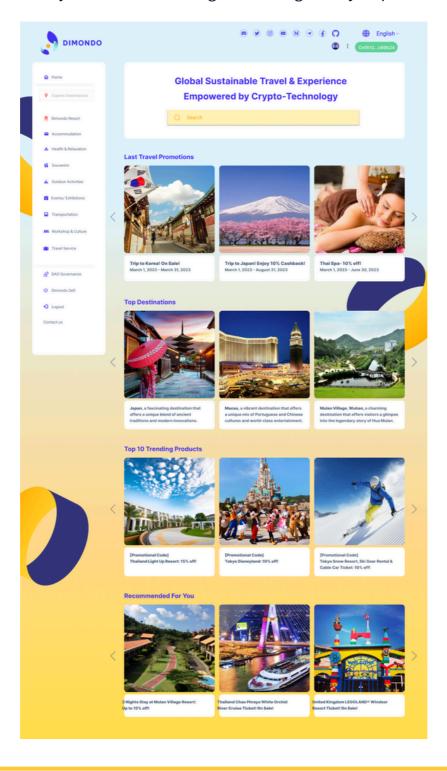
Overall, the metaverse provides opportunities for unique experiences and interactions that are difficult to achieve in the real world and generates more business opportunities and value for the Dimondo Official platform.

Cloud Merchants

In addition to Ce-De shared resorts within DIMO's own resort locations, the platform's ecosystem also allows cloud-based cooperation with merchants. Consumers can visit surrounding city merchants outside of the resort locations for consumption or service experiences or order products through the platform.

Cloud merchants also settle through the ONDO smart contract system and sign ticket-based procurement contracts between enterprises and merchants—legally reimbursing currency accounts according to local regulatory requirements.

4-2-3 DeFi 2.0 Healthcare Finance System

Equal Liquidity	Transparent Demonstration	Investment return	Value-added Management

Transferring the flow of funds from centralised financial systems (banks, life insurance) to decentralised blockchain systems to address issues such as monopoly, lack of transparency, long processing time, and high social costs. The fund pool serves as a virtual and real consumption scenario, adding value to the upstream and downstream ecosystems.

The DIMO governance token is used to exercise shareholder rights and enter the fund pool, participating in the construction pipeline and consumption system through the token circulation model and receiving a share of the system's revenue. In addition, the DIMO governance token can also be used to claim shareholder dividends and receive ONDO consumer token rebates.
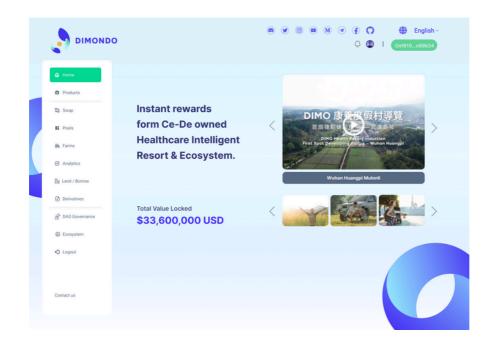
In the later stages, the platform will issue financial products (such as NFT policies) and connect to stable currency pools, increasing the stability, liquidity, and risk resistance of the healthcare financial system. These derivative financial products will provide additional value to the DeFi financial system.

DIMONDO

System Overview

| Home | Products | Swap | Pools | Farms | Analytics | Lend / Borrow | Derivatives | DAO Governance | Ecosystem | Logout |

Home — The main page of the DeFi system provides an overview of products and services.

Products — An introduction to DIMO's related products and services, such as the location of resorts, alliances, and merchants.

Swap — Exchange cryptocurrencies related to the DIMO system.

Pools — Exchange and stake LP tokens for staking/unstaking.

Farms — Collect staking rewards.

Analytics — Provides an estimate of returning users.

Lend/Borrow — A loan system, e.g., borrowing ONDO with stablecoins.

Derivatives — Invest in insurance, DIMO funds, and derivative products.

DAO Governance — Click to jump to the DAO system.

Ecosystem — Click to jump to the Ecosystem system

Logout — Click to return to the Dimondo Official website home page.
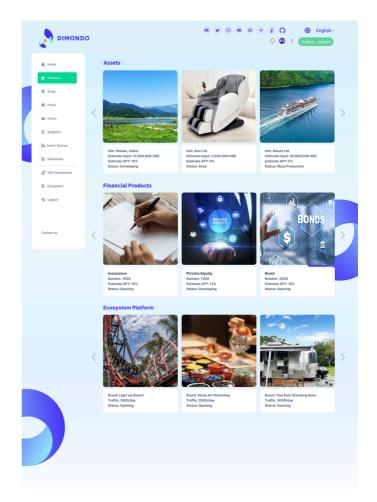
Home

The most popular physical products / industries and financial products with the best returns are displayed on the welcome page.
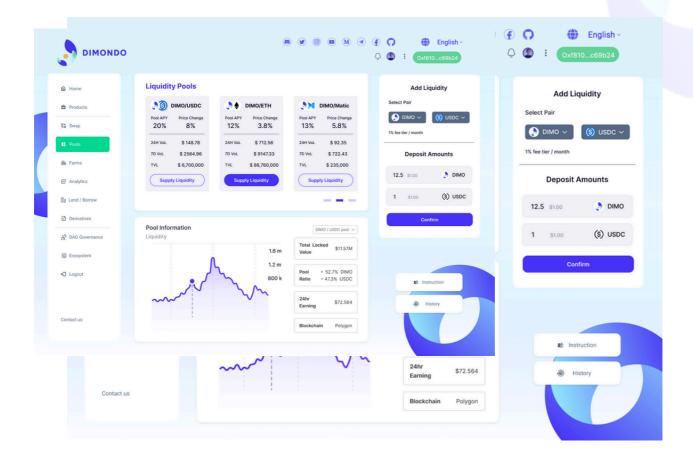
Products

A visual representation of the operation and revenue status of major product categories, including industrial and financial products, platform order volume, etc.

Pools

1 Increase liquidity

DIMO paired with mainstream currencies to form LP tokens (LP-pair).

2 Liquidity pool
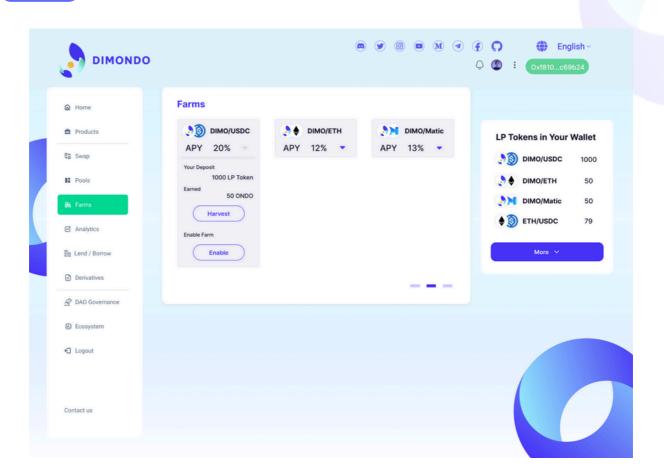
LP tokens are staked and bound in the liquidity pool, earning real-time profits.

3 Liquidity pool status

Shows the total amount locked, token pairing ratio, and 24-hour earnings.

Farms

1 Withdraw earnings

Harvest：

Claim earned rewards from the DeFi pool in real-time.

Enable Farm：

Unstake and leave the staking pool.

2 Real-time staked token display

Displays the staked tokens (LP tokens) currently held.

Derivative Financial Products

After the platform's dual-track system grows stable, derivative financial products will be issued. For instance, DNFT insurance designates NFTs for specific issuance and receipt, binding personal KYC, and providing Web3 insurance solutions.

1 Tontine Insurance

A type of pension insurance that aims to provide long-term pension plans for participants. Through blockchain technology, DNFT policies can be bound with personal KYC information, ensuring that only trusted participants can subscribe to the policy. Participants can hold DNFT policies to enjoy the long-term pension plan provided by the platform to lower their own asset risks.

2 Rebate Insurance

TRebate Insurance: The primary function of this type of policy is to provide a way to obtain fixed rebates. Through blockchain, it ensures that only trusted participants can subscribe to the policy. Participants can hold DNFT policies to receive fixed rebates and use the rebate to pay for other policies or other personal expenses, helping participants achieve their financial goals.

These insurance products are purchased and traded through decentralised finance (DeFi) platforms, removing intermediaries from traditional financial institutions and reducing transaction costs, thereby increasing investor flexibility and efficiency. In addition, these insurance products can be automatically managed through smart contracts, increasing transparency and credibility and reducing potential fraud risks.

Dimondo DeFi Advantages:

1 **Ensured value of DIMO Token by Industry Development and Carrier Space Ownership:**
The development of digital economics and the healthcare industry, alongside ownership of real estate developed under the above-mentioned ecosystem, will be the base of the DIMO token, providing a stable and expansive foundation for platform construction and service development.

2 **On-chain + Off-chain Mechanism for Rebates:**
ONDO rebates are calculated through the platform's profit, and related data is visible through the DAO governance system and Ecosystem consumption system. This stable and secure system eliminates many DeFi-related risks, such as zero-sum games and over-issuance of operating assets.

3 **Transparently Display Investment for Products and Services:**
The addition, deletion, and modification of on-chain and off-chain products and services are publicly governed through the DAO system, with investment targets and returns being transparent and audited by a third-party expert team.

4 **Derivatives System Expansion and Value-added Space:**
The platform's combination of financial and banking services with specific industry tracks allows for a deep and expansive development roadmap, allowing for continuous iteration and upgrade of products and services.

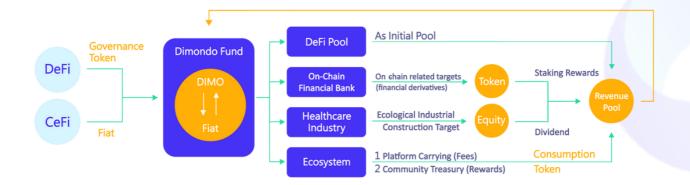## 4-3 Virtual & Reality Platform—System and Operation

4-3-1 Flow of Funds

DIMO's funds come from shares in CeFi (centralised finance) and staking pools in DeFi (decentralised finance); with the help of equity investment and smart contracts, on-chain and off-chain construction will be feasible and transparent.
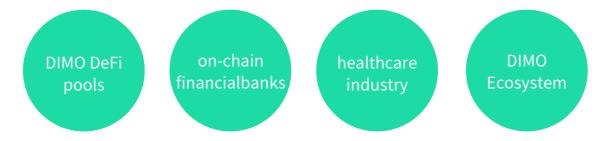
The DIMO governance token is equivalent to the equity shares of a company's shareholders. The total token asset portfolio includes shares from CeFi (centralised finance) and staking pools from DeFi (decentralised finance), which are integrated into stable tokens/fiat for investment in physical industries such as technology, real estate, software and hardware development and investment in the decentralised ecosystem. DIMO Ecosystem: product and service systems.

The circulation of cryptocurrencies and fiat currencies is safeguarded by third-party cryptocurrency asset management platforms, asset management companies, audit and regulatory, to ensure the legal circulation of funds.
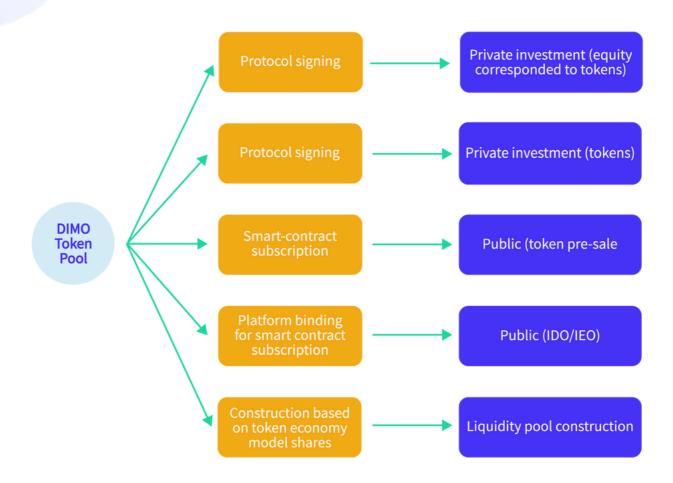
- **Fund Allocation:** The platform's funds are allocated to DIMO DeFi pools, on-chain financial banks (initially CTDAM), the healthcare industry (originally built by HBRNTI), and the DIMO Ecosystem. The profits generated from the industry development and investment in both off-chain and on-chain will flow back into the Dimondo DeFi pool and ecosystem—a positive feedback cycle continuously increases the profitability of the ecosystem.


DIMO DeFi pools

on-chain financialbanks

healthcare industry

DIMO Ecosystem
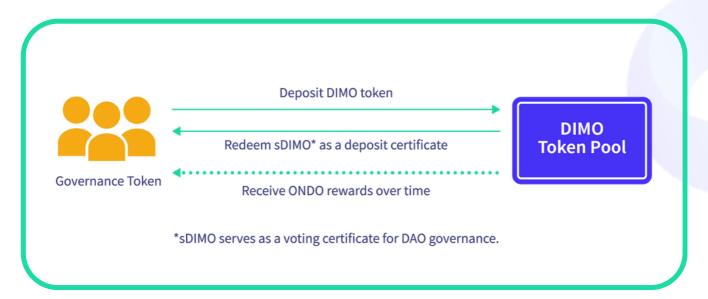
- **Web3 Accounts:** The DIMO system is developed on the Polygon chain contract and is used after being audited by third-party auditors. On-chain funds can be managed in real-time by investors (DIMO governance token holders) and users (ONDO consumption token holders), including pledging, reverse rewarding, buying derivatives and financial products, borrowing and lending, etc. All operations will be autonomously executed by the Polygon Chain System based on smart contracts.

- **Fiat/Web2 Company Accounts:** Stablecoin inflows and outflows are conducted in compliance with local laws and regulations in countries admitted. Third-party asset management companies participate in off-chain construction and return income to the on-chain through traditional legal fund flows in compliance with local laws and regulations on equity investment. Please refer to "Token Economic Model - 5-3 Self-Circulation Model".

DIMO Issuance Mechanism: Based on the releasing proportion of the DIMO token according to the total issuance, the total project valuation is calculated and can correspond to each single token.

DIMO usage scenarios：
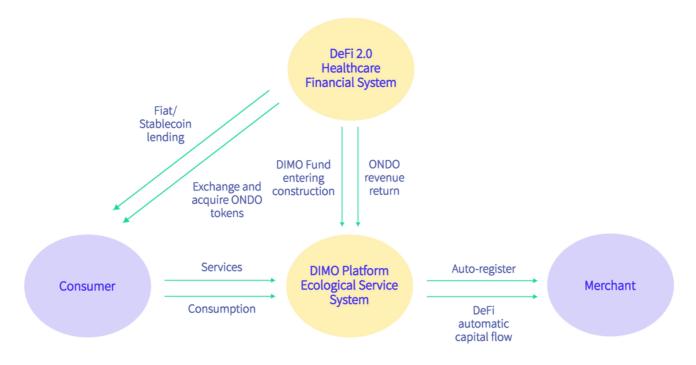
4-3-2 Consumption Port

The DIMO platform's ecosystem service system is built on smart contracts, providing fully automated onboarding, funding, reservation, and consumption for merchants and consumers.

ONDO Issuance and Usage Scenarios & DEX Liquidity：

Users can participate in accommodation, amusement facilities, dining, visa application, and other services for their own consumption needs. In addition, merchants can provide services by auto-register, with automatic returns through decentralised financial flows.

The core financial system and ecological service system are owned by DIMO token holders (shareholders) and operated through DAO governance decisions, with returns generated through real-time DeFi cash flows.

4-3-3 Technical Application

The Dimondo system utilises ERC-20 to construct a digital asset system and is built with ERC-4626 and ERC-3475 for DeFi applications. The system is issued and constructed on the Polygon network.

ERC-20	Token issuance and creation.
ERC-4626	Standard functions for minting, accessing, and updating balances.
ERC-3475	Bond and financial derivative issuance, such as insurance, futures, options, and warrants.

5 Tokenomics

5-1 Economic Structure

5-1-1 Core Cycle

Real Estate

Technology

Finance

Based on healthcare real estate and on-chain fund management, DIMO governance tokens, building a financial system, are issued through smart contracts, granting ownership and governance rights to all holders. Additionally, the on-chain fund management serves as the hub of DeFi, providing instant profit sharing to DIMO governance token holders.
This creates a closed loop between the traditional world of industries, banks, and consumers.

5-1-2 Derivative Cycle

Health

Service
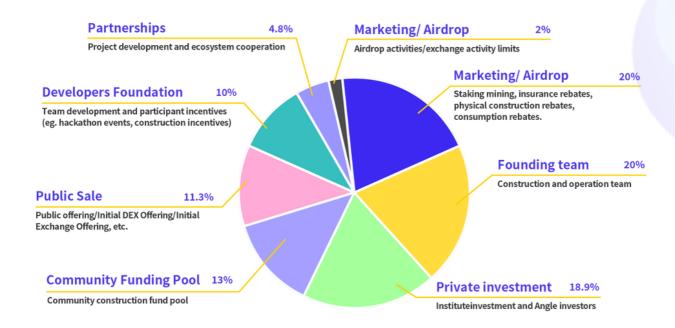
Once the closed-loop system is stable, the DIMO governance token will be listed on the top 10 global cryptocurrency exchanges, indicating that the foundation of the platform is complete. Following up, the development of financial products such as insurance and health services for the metaverse consumer side will gradually open for use. The fully-integrated one-stop platform will provide merchants and consumers with auto-register, profit sharing, logistics, accounting, and more.

5-1-3 Equity Allocation

The total supply is 4.2 billion tokens and the maximum supply is 1.05 billion tokens.

Partnerships 4.8%
Project development and ecosystem cooperation

Marketing/ Airdrop 2%
Airdrop activities/exchange activity limits

Developers Foundation 10%
Team development and participant incentives
(eg. hackathon events, construction incentives)

Marketing/ Airdrop 20%
Staking mining, insurance rebates,
physical construction rebates,
consumption rebates.

Public Sale 11.3%
Public offering/Initial DEX Offering/Initial
Exchange Offering, etc.

Founding team 20%
Construction and operation team

Community Funding Pool 13%
Community construction fund pool

Private investment 18.9%
Instituteinvestment and Angle investors

ALLOCATION	USE	PROPORTION
Private Investment	Institute Investment and Angel Investors	18.9%
Partnerships	Project development and ecosystem cooperation	4.8%
Developers' Foundation	Team development and participant incentives (e.g., hackathon events and construction incentives.)	10%
Founding Team	Construction and operation team.	20%
Public Sale	Public offering/Initial DEX Offering/Initial Exchange Offering, etc.	11.3%
Marketing/Airdrop	Airdrop activities and exchange activity limits.	2%
Community Funding Pool	Community construction fund pool.	13%
Ecosystem Incentives	Staking, mining, insurance rebates, physical construction rebates, and consumption rebates.	20%

- Private investment and public sale allocation (Updated as of October 2023) :

FUNDING ROUND	FINANCING AMOUNT(USD)	VALUATION(USD)	OBJECT/FORM	CURRENT COMPLETION(%)	TIME COURSE	LEADING INSTITUTIONAL INVESTOR
Initial Equity (Seed Round	300k	25m	[Equity Investment] Founding team reserves, integrating team resources; capital injection during the startup phase (invitation only, not open to the public).	100%	Completed	$300,000, "Digital Asset Management Company CrypToDAM" (composed of PR+RD+BD+FA teams).
Initial VC (Angle Round)	1.5m	37.5m	[Equity Investment] Early institutional investment, integrating industry resources (invitation only, not open to the public).	70%	No time limit, invitation based on project development needs.	Approximately $1 million, healthcare and welfare industry partner "Hubei Rehabilitation and Nursing Tech Industry Institute HBRNTI."
A Round	1.85m	42.045m	[Token Investment] First round of venture capital institutions entering. This round of fundraising is divided into three units, with each unit not less than $600,000, which multiple institutions can collaborate for a single unit.	30%	Unrestricted, open in different rounds based on project development and funding needs, until fully subscribed.	Approximately $600,000, "Healthcare and Wellness Industry Private Equity Investment Fund CRNTI."

**Note: The subscription of the charitable 100Portraits NFT, the "SSR Angel Round" participation corresponds to the "A+ Round Financing," and the "N Seed Round" participation corresponds to the "B+ Round Financing."

**Note: "A+ Round Financing" and "B+ Round Financing" provide early user entry opportunities in the Dimondo ecosystem, building upon the foundation of institutional leadership in the "A Round Financing" and "B Round Financing."

• Private investment and public sale allocation (Updated as of October 2023) :

FUNDING ROUND	FINANCING AMOUNT(USD)	VALUATION(USD)	OBJECT/FORM	CURRENT COMPLETION(%)	TIME COURSE	LEADING INSTITUTIONAL INVESTOR
A+ Round	650k	67.2182m	[Token Investment] First round of DIMO users entering.	50%	Remaining $300,000 is divided into four sub-stages for opening.	Approximately $300,000, invested through the charitable 100Portraits NFT event SSR Holders.
B Round	4.25m	83.992m	[Token Investment] Second round of venture capital institutions entering. This round of fundraising is divided into five units, with each unit not less than $850,000, which multiple institutions can collaborate for a single unit.	0%	Not yet activated.	Not yet activated.
B+ Round	1.25m	168.91m	[Token Investment] Second round of DIMO users entering.	30%	Remaining $900,000 is divided into four sub-stages for opening.	Approximately $400,000, invested through the charitable 100Portraits NFT event N Holders.
PreSale	10m	210m	[Token Investment] Entry of non-public community collaborations.	0%	Not yet activated.	Not yet activated.
Public Sale	22m	336m	[Token Investment] Public entry.	0%	Not yet activated.	Not yet activated.

- **Investment lock-up and release rules**

1 Initial Equity, Initial VC

Equity investment corresponds to equivalent share tokens. Investors are tied to the founding team and do not have the autonomous buying and selling rights of tokens- receives platform income in sync with the operating team's dividend distribution.

2 Angle Round, Seed Round

Early institute investment, restricted to lock-up policy, is bound by a specified exit mechanism of 4-12 years.

3 Pre-Sale

Early investment by general users, with a lock-up policy of 1-4 years.

4 Public Sale

No lock-up policy.

5-2 Governance Token & Consumption Token

5-2-1 Governance Token (DIMO)

Equity dividend

Governance decision-making

Blockchain-based smart contracts issuing equity tokens DIMO can fulfil the obligations of previous company shareholders. Moreover, with the decentralised, transparent, and highly secure characteristics of blockchain, governance token holders can directly participate in the overall platform and ecosystem's governance and decision-making, ensuring that shareholders' rights and interests are fully protected and realised.

1   Proposal and voting rights

Shareholders can initiate proposals through the DAO governance system, decide on issues such as resort/ real estate location selection, platform operation and management, fund management, dividend distribution system, business expansion strategies, and even amend the governance system itself. They can also track the progress and results of proposals.

2   Dividend rights

By holding governance tokens, users can enjoy various dividend benefits of the Dimondo Official system and investment dividends in derivative financial products through the DeFi financial system.

3   Transfer rights

Governance tokens can be transferred and sold immediately through various trading platforms and OTC methods, realising the buying and selling of equity. Records of smart contracts are the only recognised certificate.

4   Asset protection rights

Smart contracts publicly connect to on-chain fund flow records and can automatically execute related conditions and constraints corresponding to the valuation and physical assets of the Dimondo Official platform to protect shareholders' interests.
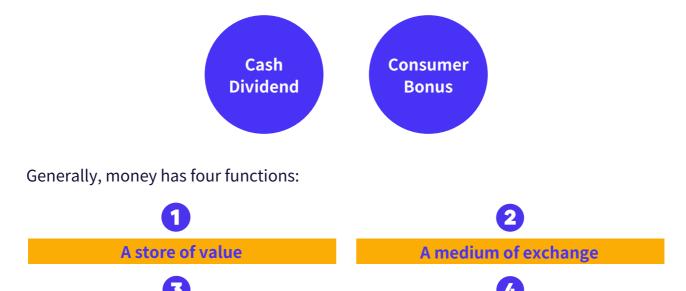
5 Supervision and auditing

The fully automated system built on smart contracts is audited by third-party Regulatory authorities and public hackathons. The system can ensure that on-chain fund flow is publicly transparent, in real-time, and secure.

5-2-2 Consumption Token (ONDO)

Cash Dividend

Consumer Bonus

Generally, money has four functions:

1

A store of value

2

A medium of exchange

3

A unit of account

4

A standard of deferred payment

According to Bullmann et al. (2019) and the European Central Bank (2019), stablecoins can be classified based on three dimensions using the Crypto-cube Framework: 1) Accountability of Issuer; 2) Decentralisation of Responsibilities; and 3) Value Supported by. Professor Ming-Hwa Hsieh from the Risk and Insurance Research Center at National Chengchi University in Taiwan (2021) categorises stablecoins into four types: 1) Tokenized Funds; 2) Off-chain Collateral; 3) On-chain Collateral; and 4) Algorithmic.

Off-chain Collateral and On-chain Collateral are also known as Asset-collateral/Asset-backed Stablecoins.

The initial issuance mechanism of ONDO is based on the start-up funds allocated from DIMO governance/equity tokens, which belong to Tokenized Funds. The subsequent increase in value comes from Asset-collateral/Asset-backed Stablecoins: ONDO tokens are issued in total value equivalent to 1:1 with USDT through platform valuation, physical real estate, ecosystem commodity trading purposes, and merchant platform profit returns (such as transaction fees)[15].

The ONDO consumption token is issued through blockchain smart contracts as a stable currency corresponding to fiat currency. ONDO is first issued and used by storing stable currency through a third-party financial bank. It is primarily used for closed-loop consumption transactions, settled through crypto-tokens, which saves on cross-border financial, tax, and cash flow costs. Additionally, the decentralised, transparent, and highly secure features of smart contracts can help consumers make more transparent choices about their participation in activities and their rights and obligations to consume and use dividend funds.

1 Stable value

A store of value is an asset that keeps its value without significant depreciation over time. Because ONDO is a stablecoin, it is designed to function as a store of value even in a volatile market.

2 Exchangeability

The ONDO consumer token can be used for online and offline consumption, such as binding long-term accommodation contracts, booking cultural and tourism products, and enjoying services. ONDO can be exchanged for other stablecoin or fiat through physical locations and decentralised cryptocurrency DEX exchanges.

3 Dividend issuance

The governance token DIMO and its derivatives have a rebate mechanism, similar to the cash dividend of traditional stocks.

4 Unit of account

The token is not subject to cross-border issues, greatly reducing user exchange costs and merchant settlement costs.

5 Attendance
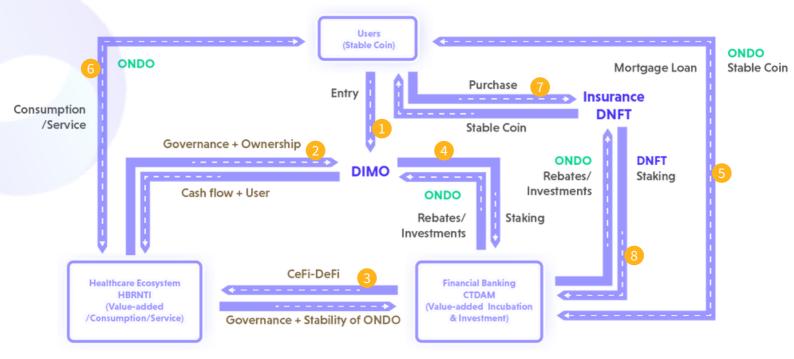
Direct cross-border attendance is much easier as products and services are automatically listed by merchants. Users can plan their trips and avoid past problems with opaque information when travelling across borders for accommodation and experiential services

6 Supervision and auditing

The fully automatic system built on smart contracts ensures that the flow of funds on-chain is open, transparent, real-time, and secure. After third-party audit units and public hackathons, the system can be displayed and used with confidence.

5-3 The Self-circulation Model

① User entry via DIMO Governance Token

DIMO tokens can be obtained through various channels, including private placements, public sales, and secondary markets on exchanges.

② The role of DIMO Governance Tokens in the Dimondo Industry

DIMO Governance Token holders have governance and asset rights over the entire platform, including the health and wellness ecosystem (combining technology and physical industries) and web3 platforms. The DIMO Governance Token also provides funding and user traffic for the aforementioned developments.

③ Fund flow management for the health and wellness industry and chain-based financial institutions

The allocation of funds and equity for centralised and decentralised finance is secured through both centralised company entities and decentralised smart contracts. For more details, please refer to "4-3-1 Funds Flow."ONDO is issued based on the health and wellness industry. For more information, please refer to "5-2-2 ONDO Consumption Token."

4 **DIMO/ONDO basic staking rebates**

The platform's earnings from on-chain and off-chain sources will be used to provide rebates to DIMO governance token holders through ONDO.

5 **ONDO Stablecoin Exchange**

ONDO is an asset-collateralized stablecoin pegged to USDT 1:1 (Asset-collateral/Asset-backed Stablecoins) (For more information, please refer to "5-2-2 ONDO Consumption Token"). It can be exchanged on the Dimondo DeFi and decentralised exchanges.

6 **ONDO use as a Consumption Token for the Dimondo Industry**

ONDO is accepted as a payment token at DIMO-owned resorts and partner businesses on the Dimondo platform- discounts are given with ONDO payment priority.

7 **Subscription to platform-derived financial products**
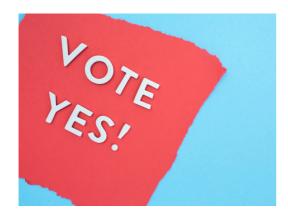
After the dual-token circulation model enters maturity stage, the platform will issue derivative financial products such as DNFT Insurance. The DNFT is bound to individual KYC, providing a web3 insurance solution.

8 **Staking rebates for platform-derived financial products**

Derivative financial products have functions similar to traditional financial products,for instance, users are able to pledge and borrow by the products. DNFT policies can be used for secondary pledging to gain rebates and other investment features.

Audience attendance example scenarios ▼

DIMO token holders rebate by platform revenue: ① ② ③ ④

After holding DIMO tokens, shareholders will enjoy governance rights over the Dimondo ecological industry and can earn staking rewards based on the overall on-chain and off-chain earnings.

ONDO consumption at Dimondo resor: ⑤ ⑥

If ONDO users want to consume on the Dimondo Official platform, they can exchange stablecoins for ONDO tokens and enjoy related products and services on the platform.

D-NFT insurance policyholders can earn regular interest and consume at DIMO resort: ⑦ ⑧ ⑥

The launch of derivative products (refer to 7-5 Insurance Revenue) is one of the approved financial products on the platform. In addition to the guaranteed returns of the policy itself, it can also be pledged to harvest ONDO tokens as staking rewards. Users can choose to sell dividend ONDO tokens or use them for consumption on the platform.

6 The Current Status & Future Plans

6-1 Roadmap

2018 Initial healthcare industry investment

- The Investment team started to work on the healthcare industry portfolio. Most of the team members are from the Ce-Fi, consulting, and technology fields in the UK and Singapore.

- Kick-off began on industry research and private equity funding in big health and big data.

2019 Investment team development and strategy cooperation

- The fund company expanded its presence and formally established offices in Wuhan, the UK and Taiwan to set up industrial venture capital and project incubation in the three regions and several private equity funds in the healthcare industry under operation and maintenance.

- Strategic cooperation with renowned Healthcare VC CRNTI to further co-work with healthcare industry investment and asset management.

2020 Dimondo project initiation

- The team introduced blockchain professionals and the KOL team and started to get involved in digital asset management while initiating the research of the digital healthcare platform project Dimondo Official.

- Strategic cooperation with a professional blockchain digital asset management company CrypToDAM from Taiwan. Initial research and validation of the CeFi-DeFi financial model.

- Strategic cooperation with a big-data technology consulting company GKTC from the UK. Carried out due diligence and market research on the Decentralised and Centralised healthcare industries.

2021 Dimondo project officially launched

- Q1 Strategy cooperation with a renowned healthcare technology industry research institute HBRNTI, and joined with many famous universities worldwide to set up a physical research base for DIMO. With the development and promotion of relevant technology to help integrate industry and city.

- Q2 HBRNTI and CrypToDAM officially work together as the founding team for DIMO and are permanently responsible for the centralised and decentralised construction, operation and maintenance of the DIMO digital healthcare platform project.

- Q3 Launched the Dimondo branding promotion, and as one of the organisers, issued the world's first public charity NFT project, 100 Portraits NFT, joining hands with several venture capitals, consulting organisations and nearly ten charity organisations and NGOs worldwide, and co-work with dozens of famous music artists/celebrities to support the project, which successfully attracted tens of millions of online and offline attentions and subscribe, and received lots of positive media coverage from more than ten outlets.

- Q4 Further, supporting the development of public welfare and the branding of the DIMO project. Being invited to empower the public charity NFT 100 Portraits NFT and cooperating with more than 100 crypto projects, Youtubers, KOLs, Exchanges, etc., millions of potential users have joined the relevant events [16].

2022 Development and validation in Ce and De, resources pitch

- Q1 Started the decentralised construction and completed early institutional financing for the operations team; Dimondo brief business proposal disclosure.

- Q2 Completed the DIMO-ONDO Token-ecosystem and the Tokenomics, mathematical model and relevant algorithm testing; Disclosed strategic partner information.

- Q3 Official ending of the 100 Portraits NFT charity project; DIMO official website upgraded to version 2.0, providing access to 100 Portraits NFT investors / potential users (SSR NFT for the angel round; N NFT for the seed round). Became a core partner of the Taiwan Blockchain Association.

- Q4 Web 3.0 and DAO governance testing completed for blockchain technology; Light Paper disclosed to the public. The founding team piloted the governance and operation of the Demo healthcare resort [17]. Dimondo's metaverse partner merchants settled in, and "Web2+Web3 Health Industry Alliance" was established at the Taipei Flower Expo [18].

2023 De-construction and Ce-development

- Q1 DIMO official website upgraded to version 3.0; Web 3.0 DAO governance construction and application; DeFi2.0 pool technology optimisation; DIMO-ONDO governance token and consumption token ecosystem engineering demo development; White Paper disclosed to the public.

- Q2 Initiation of public sale and promotion, with the global Top 10 blockchain media and traditional media resources, industry leaders, renowned communities and channels. Dimondo Entering The Sandbox and became a core partner of the Taiwan Digital Economic Development Alliance.

- Q3 The first physical resort location (DEMO real estate and construction) is unveiled publicly; physical locations continue to expand globally to a total of three resorts, with the first location in Taiwan being publicly announced and construction initiated.

- Q4 Dimondo Ecosystem: Display of the Live Tour, Metaverse, Spot Construction Design. The system includes functions of reservations, food, clothing, housing, transportation, and consumption, ordering of souvenir etc., with demo of fiat and smart contract payments.

2024 DAO Governance and Ce-construction

- Q1 Dimondo Ecosystem goes live, fully opening consumer usage, global wellness centers joining, and businesses entering.

- Q2 Dimondo Metaverse 1.0 The Sandbox version is released, with functions of welfare and healthcare technology ecosystem incubation, and collaboration with brands commence.

- Q3 "Ce-De Owned Healthcare Intelligent Resort" Physical Locations Open for Wellness Tourism.

- Q4 DIMO-ONDO DeFi staking pool opens; DIMO governance tokens become tradable; ONDO consumption tokens are activated as profit-sharing.

2025 Construction of healthcare metaverse and close-loop consumption

- Q1 DAO governance system is launched, initiating the first crowd-driven decision-making for Dimondo wellness resort locations; expanding centralized industry partnerships and optimizing blockchain technology.

- Q2 Provide access to platform financial commodities, realizing the technology and operational system layout for crowdfunding incubation of the resorts, and "Healthcare insurance NFT".

- Q3 The global crowdfunding platform's functionalities go live, allowing collaborative locations to join crowdfunding; the operation of a global one-stop convenient travel center begins. Dimondo DAO governance community decides the top 10 locations globally for the next five years through voting.

- Q4 Attracting upstream and downstream businesses in the virtual and real-world metaverse industry, allowing members to provide services and consume within the ecosystem. The "Healthcare insurance NFT" and platform crowdfunding derivatives go live, and the NFT-fi system is launched. The connection of Dimondo's three major sectors is completed.

2026-2030 Further construction and development of the health metaverse

- The DAO governance metaverse system will be upgraded, virtual consumption and services will be available, and the DIMO DAO governance community will automatically optimise.

- The construction of ten global locations will be completed and put into use, and the DIMO centralised and decentralised financial system will be completed and put into use on a large scale.

2031 Future healthcare metaverse operation and optimisation

- Every three years, we will further develop certain numbers of intelligent healthcare resorts (site selection - construction - operation - management - consumption) and finalise the global healthcare zones step by step. Continuously upgrading solutions for big data, artificial intelligence, digital twins, and telemedicine hardware and software equipment.

- The N.0 generation of the Defi financial system will be upgraded over time, and the rules and orders will be more open, transparent, fair, and just.

- The DAO governance community will be sustainable and auto-optimised, breaking down centralised organisational' boundaries. Furthermore, a new world of order in the healthcare metaverse will be available for DIMO users.

DIMONDO

Participation Key Timeline

2023 Q1
- DeFi and DAO system demo display

2021 Q4
- Public issuance of early membership-Charity NFT project 100 Portraits NFT

2022 Q3
- Priority token subscription for the Charity NFT members

2023 Q2
- Obtained capital from The Sandbox Taiwan Creators Association, entering The Sandbox

2021 → **2022** → **2023** →

2022 Q4
- First demo site pilot operation and opening

2023 Q3
- Expanding to 3 resorts globally, including the Taiwan spot

2023 Q4
- Completion of Ecosystem system, followed by online testing

2024 Q1
- Ecosystem opening for customers and global merchants/ businesses to enter

2024 Q2
- Launch of Metaverse 1.0 version on The Sandbox

2024 → **2025** → **2026-2030** →

2024 Q3
- "Ce-De Owned Healthcare Intelligent Resort" Physical Locations Open for Wellness Tourism

2025
- Resorts officially governed and consumed by the Dimo-Ondo system

2026-2030
- Continuous upgrading of the overall platform in blockchain technology, data storage, information security risks, and contract auditing
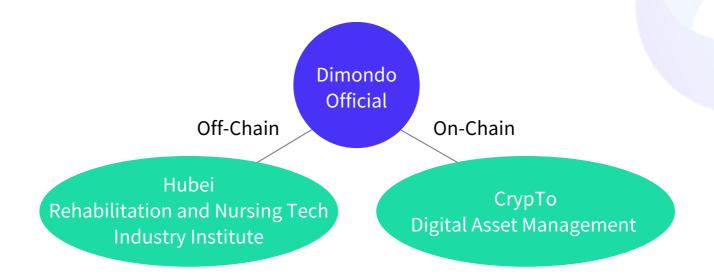
2024 Q4
- DIMO-ONDO DeFi staking pool opens; DIMO governance tokens become tradable; ONDO consumption tokens are activated as profit-sharing

6-2 The Founding Team

6-2-1 Strategic Partner

Hubei Rehabilitation and Nursing Tech Industry Institute
HBRNTI （https://www.hbrnti.com ）

Hubei Rehabilitation and Nursing Tech Industry Institution (HBRNTI) focuses on the knowledge transfer from Higher education bodies, with a keen eye on the development of the rehabilitation and nursing medical equipment industry, which is a brand new form of innovation organisation. The Institute consists of Centre for Rehabilitation and Nursing Tech Investment (CRNTI), Centre for Rehabilitation and Nursing Knowledge Transfer (CRNKT), and Centre for Rehabilitation and Nursing Tech Media (CRNTM).

With one institution and three centres working together, to enhance the circulation and cycling of the global information flow, technology flow, and financial flow within the rehabilitation and nursing sector and introduce the high-quality scientific and technological achievements in the healthcare field to Hubei, especially Wuhan, China.

We endeavour to speed up the commercialisation of due application sectors in China. Foreseeable future, HBRNTI endeavour to be a Central China innovation centre in the healthcare and welfare field, a National Technology Transfer Demonstration Centre, and a National Innovation and Development Base for the rehabilitation and nursing technology industry.

CrypTo Digital Asset Management
CrypToDAM （https://www.crypto-dam.com/）

Technology emerging leads the global transient as the world has entered a digital era combining virtual and real. Crypto Investment and digital asset management is providing more opportunities to customers for asset preservation and appreciation- under lower thresholds with more convenient and safe ways. CrypTo Digital Asset Management (CrypToDAM) is composed of experts devoted in blockchain project incubating, alongside with a professional team focused on asset management & consulting with more than ten years' history. Based on the characteristics of cryptocurrency assets and the financial industry, CrypToDAM has built a system of cryptocurrency asset management, investment, financing and incubating. The service system provides equity investment and full-life cycle project service support for crypto start-up projects, and also provides a safe and reliable digital asset investment window for more qualified investors used to come from the non-blockchain field.

6-2-2 Core Member

CEO Leon L. W.

Investor and scientific researcher has successively served asset management companies and financial technology consulting institutions in many countries and regions worldwide.

Founder of Global Knowledge Transfer Consulting Ltd. in the United Kingdom, founder of Crypto Digital Asset Management (CrypToDAM) digital asset management company, advisor to the Taiwan Blockchain Association, and senior advisor to the Taiwan Digital Economic Alliance. Holds a Ph.D. in Biomedical Engineering from the Russell Group in the United Kingdom.

CMO Sophia Chang

Senior finance and venture capital practitioner with experience domestically and abroad, has participated in multiple investment and maintenance projects. In the past three years, she has led and experienced listing several tokens and NFT projects on the world's top 30 exchanges, serving Taiwan-listed counter companies, technology financial self-media, University Media, and UK Corporate Branding.

Co-founded CrypToDAM blockchain asset management company (2017). Board members of Taiwan Digital Economic Development Alliance and Taiwan Blockchain Association.. Lecturer at Taiwan Ming Chuan University, Taiwan Financial Technology Association, and Taiwan Ministry of Labor in the blockchain field. Bachelor in Life Sciences, Tsinghua University. Master's in Business Analysis and Marketing Strategy, University of Leeds, UK.

CTO Shepherd Chen

octor of Taiwan Academia Sinica and master's in Yangming Jiaotong University mainly research personalised precision medicine and next-generation gene sequencing analysis and has participated in developing several project programs in bioinformatics.

Developed websites for well-known national university departments in Taiwan; nearly ten years of Web 3.0 website development experience, and jointly developed well-known NFT and Token projects in the Greater China region.

COO Gang Q.

Foreign academician and university professor of the Russian Academy of Natural Sciences. Specialised in industrial design and design industrialisation strategy. The research results are used in many industrial fields.

Dr, Gang Q. is an internationally renowned expert and an expert of several cross-national research project foundations. Led or participated in over 300 research projects, published 11 books, and has more than 100 published papers and patents. He has won 298 awards.

CFO Jeason Hung

Worked in the world's leading financial institutions on Wall Street for more than ten years as a senior investment manager and an investment bank analyst. Worked in the quantitative department of Citibank, an investment manager of Tiger Fund, and as a stock investment manager at Russell Group.

Hold Computer Science and Mathematical Finance degrees from the University of Michigan. Master's in Management, Columbia Business School, PhD in Financial Economics, Columbia Business School.

Art Director Zach Wang

Worked in the world's top advertising companies, What's Possible Group (Top 2 of the UK) and Blazon Agency. Years of experience in advertising and media communication, serving clients across America, Europe, and Asia. Double master's degree in advertising and design in Taiwan and the UK. Blockchain Lecturer of Taiwan Ministry of Labor's Pioneer Project. Currently in charge of business development in Australia.

Community Manager Mizu Liao

Mizu98, a new generation rapper and singer, gained popularity in the Asia music industry with her top famous song "她gucci的時候眼淚總是prada prada ㄉdior" in 2019, which has achieved over 8 million views on YouTube. Previously signed under Sony Music Entertainment as an artist and is now an independent music producer.

Financial Advisory Jonathan Chen

Hold ACCA, CFA, and CISI certificates, participate in fund compliance and risk control. Worked in several British financial and asset management companies. Bachelors in Accountancy, Master's in Data Science and Business Analytics, University of London.
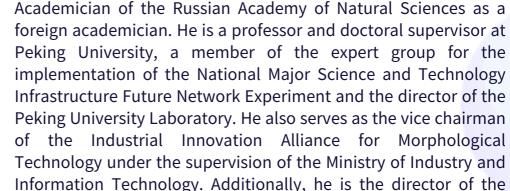
Risk Management Advisory Ya W.

Worked in the world's 4A firms and participated in the IPO of Hong Kong stocks throughout the process. Responsible for the audit and opinion response of several new third-board projects, the audit of the annual reports of many large state-owned enterprises, and the special audit of the market-oriented debt-to-equity swap of central military enterprises (SASAC). Presiding over the financial due diligence of several target companies and assisting the entrusting party in the risk control review meeting and reply.

Consultant Hui Li

Academician of the Russian Academy of Natural Sciences as a foreign academician. He is a professor and doctoral supervisor at Peking University, a member of the expert group for the implementation of the National Major Science and Technology Infrastructure Future Network Experiment and the director of the Peking University Laboratory. He also serves as the vice chairman of the Industrial Innovation Alliance for Morphological Technology under the supervision of the Ministry of Industry and Information Technology. Additionally, he is the director of the IEEE Blockchain Shenzhen Expert Committee and a part-time professor at Peng Cheng Laboratory.

Hui Li was honored with the "Science Chinese Person of the Year" award in 2017. In China, he has been granted 22 invention patents, including 2 blockchain domain identification patents, which were among the earliest blockchain-related patents from China approved in the United States.

6-3 Instituational Investors

6-4 Partnership

7 Profit Analysis

Based on the DIMO-ONDO self-circulation model, the revenue includes property ownership, closed-loop consumption, business promotion, incubation and asset management and Healthcare insurance through the platform ecosystem. The rebate is based on the specified path according to the role of participation.

Property ownership

Property ownership

Based on self-purchased land and physical space construction and operation, the land is tokenized and corresponds to governance tokens, serving as the foundation of decentralised assets.

Business promotion

Business promotion

Targeting the three major constructions of Dimondo Official, the platform introduces upstream and downstream eco-brands in finance, health, technology, real estate, and services.

Closed-loop consumption

Closed-loop consumption

PProviding scenarios for global health and wellness travel, cultural tourism, and consumption- offering the one-stop solution of consumption portals- including space leasing and wellness services, etc.

Incubation and asset management

Incubation and asset management

Relying on asset management companies, both on-chain and off-chain, to manage part of the funds, focusing on blockchain, big health, and big data industries to engage in industrial investment, incubation, and nurturing, aiming for investment appreciation.

Healthcare insurance

Healthcare insurance

The NFT insurance policy possesses attributes such as transparency, traceable data, and one-on-one data recording. This derivative financial product will be launched in the later stages.

On-chain: Metaverse platform → Consumption port linkage

Off-chain: Land acquisition → Construction → Investment → Closed-loop consumption

Finance: Real estate property rights collateral → Venture capital appreciation → Derivative products

7-1 Property Ownership

Based on real-world land and real estate as the foundation of the entire healthcare ecosystem, it also serves as the issuance guarantee for equity tokenization, corresponding to the initial issuance of tokens, serving as warrants for decentralised assets.

Compared to anchoring gold, oil, and mainstream currencies, land and real estate are targets of high-quality, safe and valuable assets globally, with an average land appreciation rate and comprehensive rental yield of 5%-10%, demonstrating very strong anti-risk and stability properties. At the same time, the DIMO overall healthcare ecosystem is built on self-owned or corporate real estate, reducing the cost of the entire ecosystem and providing overall system stability.

In the process of holding land globally, using healthcare technology to empower traditional real estate, upgrading the healthcare industry model, and providing one-stop services using web3. In realising the purchase of land and physical space construction and operation, centralised financial leverage realises lightweight asset construction and heavy asset operation.

▼ Example application scenarios

Daily construction diary of a resort: Dao governance starts from selecting the country/region, then selecting the land, planning the functions and details of each land block, completing the 3D virtual planning and design drawing, and then proceeding with physical construction based on the 3D drawing. Step by step, the design is implemented, and finally, the design is consistent with the physical structure, realising the online and offline mapping of the resort scene.

7-2 Industry Development

Based on the Web2+Web3 Health Industry Alliance, Dimondo's ecological system attracts industries related to the five major elements (finance/health/technology/real estate/service), providing a platform for independent application and sharing of traffic to integrate upstream and downstream industries and ecosystems.

DIMO provides physical space and a DApp meta-store for merchants to co-build on. The DApp financial system is used as the payment flow direction, and smart contracts are used to achieve real-time settlement and instant global fund distribution.

▼ Example application scenarios

Related merchants settle in Dimondo's physical resort and as cloud merchants, where the entire system settlement is conducted through ONDO. Settlement from the consumer side to the merchant side is completed within one second.

7-3 Consumption Cycle

Dimondo Official platform members can use the developed DApp to book virtual and real-world services, using the ONDO consumer token and international currencies as payment methods. The platform is targeted towards end-consumers in both online and offline scenarios, covering various consumption scenarios, including:

- Accommodation: Short-term vacation hotels, mid-term resorts, long-term care and wellness homes for lease.
- Cultural tourism: Ecological farms for agriculture, forestry, and fishing, health clubs, stargazing camps, cute pet theme parks, fruit and vegetable picking, leisure fishing, etc.
- Travel: Cross-border travel document processing, intelligent booking and transportation services, travel companions and guides.
- Shopping: Souvenirs and locally made products in each location, as well as products from on-site and cloud merchants.
- Food and beverage: Local gourmet feasts and cultural cuisine at each resort.
- VR scenes: Mapping of real-world scenes in the DAO governance metaverse, providing online consumption and offline management (e.g. adopting trees, raising chickens and cows, etc.) The operations team assists in shipping the generated agricultural, mountain, and aquatic products.

▼ Example application scenarios

Users can visit and observe the construction and operation of the Dimondo DAO governance metaverse, then stay for an extended period in a physical resort or purchase consumables through the online mapping system. For instance, users can adopt a chicken and receive the eggs it lays (after deducting costs, they can choose to have them shipped home or collected at the resort).

7-4 Investment & Incubation

The collaborative partners of the Dimondo ecosystem link industry, academia, and research, including on-chain and off-chain production management companies that hold a portion of the Dimondo funding pool in custody. HBRNTI Rehabilitation and Nursing Tech Industry Institute and CrypToDAM Digital Asset Management Company, the founding team, incubate and nurture projects around the blockchain, big health, and big data fields.

Early-stage angel investors participate in private equity investment projects on both on-chain and off-chain levels, increasing the value of the Dimondo funding pool while continually improving the overall health ecosystem's soft and hard infrastructure during the investment process. This supports the possibility of sustainable optimisation for the ecosystem.

▼ Example application scenarios

Some of the Dimondo funding pool's capital is invested in startups related to the health industry through on-chain and off-chain fund management companies. At the same time, Dimondo's global locations can serve as demonstration scenarios for the product applications of these startups, upgrading the ecosystem's soft and hard infrastructure. After proving the feasibility, the product can gradually expand into different markets. Dimondo's funding product/company can profitably exit by agreement or in the secondary market after the invested companies have realised value increased.

7-5 Insurance Revenue

Derivative products and services of the Dimondo platform in later stage DNFT insurance policies that possess properties such as openness, transparency, traceability, and one-to-one data recording for investment and consumption.

Policy funds will be stored in the equity fund pool, providing stable overall face value and risk diversification. Policyholders will receive corresponding returns according to the terms of the policy agreement, and during the policy period, the policy can also be used as a financial product for applications such as pledging and borrowing on the platform.

▼ Example application scenarios

A DNFT tied to a specific investment target(s) will be analysed and its expected annualised return will be calculated by the operation team before being sold during a specific time period. After purchasing the insurance policy, consumers can participate in more ecosystem scenarios by pledging and obtaining rebates or borrowing ONDO tokens in the Dimondo DeFi system.

8 Precautions & Disclaimer

8-1 Precautions

Participants should follow the relevant admission contract and abide by the precautions. All participants are required to confirm and abide by the most recent laws and regulations of their own nation, country or region before entering Dimondo Official (DIMO) and participate in a legal and compliant manner. The Dimondo Official (DIMO) official website (www.dimondo.org) is the only official channel for publishing information, please check carefully to prevent being deceived.

8-2 Disclaimer

- Trading cryptocurrencies carries a high level of risk and may not be suitable for all investors. Please check the related investing law ruled by the country you live in. For instance, China, Russia, Vietnam, Bolivia, Columbia, and Ecuador are not allowed to trade cryptocurrencies according to the most recent regional law; therefore, the platform is not open to users of these nationalities. Dimondo (DIMO Official) reserves the right of legal tracing under extreme circumstances.
- This communication has been prepared solely for informational purposes and is subject to change.
- This communication should not be relied upon as the basis for making any investment decision or be construed as a recommendation to engage in any transaction or be construed as a recommendation of any investment strategy.
- Articles, videos, and courses prepared by Dimondo (DIMO Official), a division of Dimondo (DIMO Official), are not related to the provision of advisory services regarding investment, tax, legal, financial, accounting, consulting or any other related services and are not recommendations to buy, sell, or hold any asset.
- This communication is not a personal recommendation and does not take into account whether any transaction is suitable for a particular person.
- The information contained in this communication is based on sources considered to be reliable, but not guaranteed, to be accurate or complete.
- Dimondo (DIMO Official) is not responsible for information obtained or derived from third-party sources or statistical services.
- Any opinions or estimates expressed herein reflect a judgement made as of this date, and are subject to change without notice.

Index

[1] According to a report by the World Health Organization, about 80% of chronic diseases worldwide are caused by poor lifestyle factors such as unhealthy eating habits, lack of physical activity, smoking, and excessive alcohol consumption. These factors can lead to suboptimal health and increase the risk of disease.

[2] According to a report by the National Health Commission of China, about 200 million people in China are in a suboptimal health state. Among them, the proportion of suboptimal health among urban residents is over 70%, while that among rural residents is over 90%. The main problems these people face include fatigue, lack of sleep, weakened immune systems, and digestive problems.

[3] A report by the Indian Council of Medical Research indicates that about 60% of people in India are in a suboptimal health state. The main problems these people face include fatigue, anxiety, insomnia, and an imbalanced diet.

[4] Grand View Research. (2020). Geriatric Care Services Market Size, Share & Trends Analysis Report By Service (Home Care, Adult Day Care, Institutional Care), By Region (North America, Europe, Asia Pacific, Latin America, MEA), And Segment Forecasts, 2020 - 2027.

[5] Gartner. (2018). Forecast: Blockchain Business Value, Worldwide, 2017-2030. https://www.gartner.com/en/documents/3837565/forecast-blockchain-business-value-worldwide-2017-2030

[6] CoinDesk. (2018). Gartner: Blockchain to Create $3.1 Trillion in Business Value by 2030. https://www.coindesk.com/gartner-blockchain-create-3-1-trillion-value-2030

[7] Global Wellness Institute. (2020). Global Wellness Economy Monitor. https://globalwellnessinstitute.org/industry-research/global-wellness-economy-monitor/

[8] MarketsandMarkets. (2021). Blockchain Market by Component, Provider, Application (Payments, Exchanges, Smart Contracts, Supply Chain Management, Digital Identity), Organization Size, Deployment Mode, Vertical (BFSI, Government), and Region - Global Forecast to 2026 (IR 2991). https://www.marketsandmarkets.com/Market-Reports/blockchain-market-90100890.html

[9] Chakravorty, P. (2018). Blockchain Technology for Cryptocurrency Applications. In Proceedings of the 2nd International Conference on Inventive Communication and Computational Technologies (pp. 475-480). IEEE.

Index

[10] Swan, M. (2015). Blockchain: Blueprint for a New Economy. O'Reilly Media, Inc.

[11] Tapscott, D., & Tapscott, A. (2016). Blockchain Revolution: How the Technology Behind [12] Bitcoin Is Changing Money, Business, and the World. Penguin. DappRadar. (2022). The State of Decentralized Applications. Retrieved from https://dappradar.com/blog/the-state-of-decentralized-applications/

[13] Tunguz, T. (2020). Why Decentralized Applications Aren't Ready for Prime Time. Redpoint Ventures. Retrieved from https://tomtunguz.com/why-decentralized-applications-arent-ready-for-prime-time/

[14] CBInsights. (2021). Blockchain in 2021: The Future of Blockchain Technology and Cryptocurrency. Retrieved from https://www.cbinsights.com/research/report/blockchain-trends-opportunities-challenges/

[15] Hsu, C.-L., & Yang, W.-Y. (2021). Stablecoins Issuance Principle and Potential Impact. 台灣金融交易所. https://www.tpefx.com.tw/uploads/download/tw/Stablecoins%20Issuance%20Principle%20and%20Potential%20Impact.pdf

[16] 100 Portraits NFT Charity Project
Host: Crypto Digital Asset Management (CrypToDAM), Dimondo Official, IG 2-million-follower designer 100。
Co-host: Eden Social Welfare Foundation, Lihsin Welfare Foundation, Chinese Love and Care Development Association, Republic of China Disabled Persons' Welfare Foundation, Angel Heart Family Social Welfare Foundation
Event Page: https://www.crypto-dam.com/event/
Opensea: https://opensea.io/collection/100portraits
Partnership: Over a hundred projects, exchanges, KOLs, celebrities, and foundations in total.
https://youtu.be/-HHM7LtQKSs

Celebrities/Personalities who hold and share NFTs: Xiu Jie Kai, Li Yu Xi, Wang Si Jia, Lin Hui Min, Lin Ni An, Shi Zhi Tian, Xiang Jie Ru, Pi Hai Ryan, Mizu 98, Wei Rou Yi Zoe, Chen Jin Xiang Allyson, Tiger Tooth Chen Yi, Onion Man.

Index

Ethnic Tourism Zone

Asset Induction

Guided video tour

Index

[18] Gudao Hot Spring Health Center

[19] DIMONDO Successfully Launched the Ecosystem, Healthy Cultural Tourism Ordering System, and Signed Regional Partnership Agreements at the Taipei City Government Industry Summit.

[20] The Web2+Web3 Health Industry Alliance was officially established in Q4 2022, the opening ceremony held at the Taipei Yuanshan Flower Expo Universal Sustainable Development Expo. The Health Industry Alliance aims to connect Web 3.0 projects and Web 2.0 enterprises, and build a chamber of commerce belonging to its members, promoting mutual benefit and prosperity in related fields.

Index

Dimondo Official and The Sandbox Taiwan Creator Club have signed a partnership agreement to start the development in The Sandbox land, with the association assisting in related development in the future.

Event Press Reports Index

Press reports on the 100 Portraits NFT charity donation event ▼

- NFT結合公益活動 「100 肖像畫」吸引慈善基金會參與

經濟日報：https://reurl.cc/O4YzXD
- 台灣公益團體也來參一咖NFT？！全台多位藝人名人力挺

理財周刊：https://reurl.cc/5pKVrq
- 100肖像畫NFT藝術品公益拍賣 創新科技守護伊甸弱勢長輩

中央社：https://reurl.cc/XVApWR
- NFT公益拍賣保障金流 CrypToDAM數位資產管理公司 願以區塊鏈科技為弱勢團體注入嶄新暖

Yahoo新聞- Knowing News：https://reurl.cc/yMRoga
- 全球首個數位康養項目DIMO攜手台灣近十家公益組織發起「100肖像畫計畫」

Yahoo新聞- Knowing News：https://reurl.cc/60K9lr
幣特財經：https://reurl.cc/mGRy6V
- 全球首創！DIMO 攜手公益團體，打造 100 肖像畫 NFT

加密城市Crypto City：https://www.cryptocity.tw/news/236
- 臺灣首檔以教育為導向的NFT博覽會「NFT RE：BORN」，熊市籠罩的陰影如何重生？

非池中：https://reurl.cc/LMaV74

Co-host Official Website for the charity foundation▼

- 100 肖像畫NFT藝術品公益拍賣 邀您守護弱勢長輩安老- 伊甸基金會：https://reurl.cc/qNGogq
- NFT藝術 100肖像畫（100 Portraits） 全球年度公益拍賣- 中華愛悅公益慈善發展協會：https://reurl.cc/8pDz3g
- NFT藝術 100肖像畫（100 Portraits） 全球年度公益拍賣- 中國民國身障關懷協會：https://reurl.cc/2mKNor
- 迎春送暖 幸虎暖流NFT- 勵馨基金會：https://reurl.cc/MN39kL

Index

Press reports related to the Flower Expo Metaverse ▼

- 2022元宇宙永續發展博覽會 10/27-30台北花博爭艷館登場

工商時報：https://reurl.cc/Rvozdx
- 元宇宙永續發展博覽會 10/27台北花博館登場

經濟日報：https://reurl.cc/lvODd9
- 2022元宇宙永續發展博覽會 10/27-30 在台北花博爭艷館盛大登場

風傳媒 The Storm Media：https://reurl.cc/4QMomD
Hinet 生活誌：https://reurl.cc/OVovXX
Linetoday：https://reurl.cc/5MN1oz
蕃薯藤 Yam：https://reurl.cc/OVov0X
PChome Online：https://reurl.cc/2WOLrO
找新聞：https://reurl.cc/V8oL5R
智雲新傳媒：https://reurl.cc/a1DVND
新聞大聯盟：https://reurl.cc/n7MDEX
新頭條：https://reurl.cc/Nqo4q9
OWL NEWS：https://reurl.cc/6NR75Z
走遊：https://gothe.tw/?p=24410
LTV在地人新聞：https://reurl.cc/2WOzEr
台北郵報：https://taipeipost.org/82068/
北市新聞網：https://reurl.cc/eXoLdQ
LIFE台灣生活網：https://reurl.cc/qkqr0y
紅新聞：https://reurl.cc/pLRrrZ
Match生活網：https://reurl.cc/jle33p
威傳媒：https://www.winnews.com.tw/95638/

The Overseas Chinese Entrepreneurship and Development Conference News links from China's State Council/ China official media Press ▼

- 台商风采- 张庭慈：希望借助华创会平台让DIMO Official全球的数位康养平台走向世界

華人頭條：https://reurl.cc/ykaYzM
- 第22届华侨华人创业发展洽谈会（简称"华创会"）在湖北武汉盛大开幕

人民日報：https://reurl.cc/n7MrkD
中國網：https://reurl.cc/2WOz5O
- 全球首个数位康养平台DIMO Official 受邀至华人华侨创业发展洽谈会

頂端新聞：https://reurl.cc/qkqr9p
騰訊新聞：https://reurl.cc/AymW9p
- 全球首个数位康养平台DIMO Official 受邀至华人华侨创业发展洽谈会

新浪網：https://reurl.cc/MRoO13

Index

2022 Blockchain and Startup Talent and Recruitment Expo ▼

臺灣郵報：https://reurl.cc/rLVr9r
新頭條：https://reurl.cc/Nqo4Qk
台北郵報：https://taipeipost.org/91872/
奧丁丁：https://reurl.cc/Nqo4lp
蕃新聞：https://reurl.cc/pLRrv8
Match：https://reurl.cc/RvoWLr
LTV NEWS：https://reurl.cc/b7oDmE
找新聞：https://reurl.cc/b7oDNE
一指通：https://reurl.cc/b7oDdd

Press reports on the Taiwan Blockchain off-chain New Year's Party ▼

- 「2023台灣區塊鏈線下新春Party」開年最大盛會！在t.Hub內科創新育成基地

蕃新聞：https://reurl.cc/XLbqxa
PChome：https://reurl.cc/0Ee9nk
OwlNews：https://reurl.cc/Y8oVno
Yahoo新聞：https://reurl.cc/7Rq7Ll
LTV NEWS：https://reurl.cc/WDoRgO
巴哈姆特：https://reurl.cc/eXoLob
Mycard娛樂中心：https://reurl.cc/b7oDby
NowNews今日新聞：https://www.nownews.com/news/6048346

- 台灣區塊鏈實體派對百人齊聚相見 大宇資訊「御劍飛行」翱翔元宇宙

巴哈姆特：https://reurl.cc/b7oDby
Mycard娛樂中心：https://reurl.cc/b7oDby

- 特企／台灣區塊鏈實體派對　百人齊聚相見

NowNews今日新聞：https://www.nownews.com/news/6048346