



BETTER MONEY FOR A BETTER WORLD

Custodian Rewards and Benefits

CARBON IS MONEY

PROTECT THE COMMON

FIX THE SYSTEM



TOCOS ARE VERIFIED BY
THE CARBON RESERVE



@carbonismoney



tocos.org

Protect the Common. Reduce Carbon. Get Rewarded. Carbon is Money.

Welcome to the custodian programme inspired to reward you for making a difference.

More than a job

The movement attracts custodians who want to use their skills to help protect our most valuable common resource – the environment. Custodians are driven by purpose. To fix our economic system so it places a value on our most prized asset – our planet. Custodians are motivated, skilled and adaptable people who work hard to solve the greatest challenge of our age. Custodians understand what creates real value - making climate impact. In return the movement aims to make it possible for people to do important work for the long term - to fix the system so people can thrive and live prosperous lives on a healthy planet.

As a Custodian of the Common you will find:

A Passionate and driven community

Be part of a network of custodians willing to share their wisdom, time and expertise to help new custodians create sustainable impact in their areas and grow their rewards.

Development and opportunity.

Receive preparation for your assignments, skills training, and opportunities to develop and grow the impact and rewards you can make.

Challenging and meaningful work

You'll have the opportunity to make a real and measurable difference by being directly responsible for increasing carbon reduction doing work that is professionally challenging, fast-paced and offers great variety.

Independence and freedom

Operate on your own terms. Custodians operate as a coalition of independent volunteer freelancers who pursue a shared purpose. Set your own goals and decide when to work. Make the impact you can afford – it's up to you.

Your Rewards, Explained

1. Custodians are rewarded based on the impact they generate in their allocated common.
2. Impact is based on the amount of carbon mitigation demand a custodian is generating every month from their common.
3. In order to generate carbon mitigation demand custodians grow and support the toco ecosystem. The more people use toco for their daily transactions the more demand for carbon is created.
4. Key activities to achieve this are listed below. Rewards have been aligned with achieving these goals.
 - a. growing the network of merchants that accept toco in their area.
 - b. bringing new users to the community..
 - c. supporting merchants & managing merchant relationships.
 - d. promoting toco to ensure continued use in the area.
 - e. engaging and supporting the toco community to grow the global movement.
5. The rewards are only available to custodians who remain in good standing with the movement.

To maintain good standing custodians must:

 - a. Be a member of their local custodian committee.
 - b. Be a local resident and be a real person (no companies).
 - c. Regularly attend weekly committee meetings.
 - d. Maintain a merchant minimum rating.
 - e. Maintain minimum impact levels.
 - f. Keep records updated.
 - g. Not to harm the movement's reputation.
 - h. Act with integrity and respect to others in the movement. Be the person you would want to hang out with!

Impact	Criteria	Reward
New Merchant Signed Up	<ul style="list-style-type: none"> ● New merchant wallet open ● Compliance (successfully passed KYB checks) ● Display merchandise and POS collateral correctly in the store (incl payment and pay here QR codes) ● Staff training to be complete ● Be correctly reflected on the map ● Accepted 3 transactions. ● Only available to custodians and registered volunteers 	<ul style="list-style-type: none"> ● 5% of the transaction fees from merchants signed by the custodian
Grow Toco Transactions at Merchants	<ul style="list-style-type: none"> ● Regular monthly visits ● Compliant ● Display merchandise and POS collateral correctly in the store ● Staff training to be updated ● Merchant rating > 3 ● 0 open support tickets ● Only available to Custodians in good standing 	<ul style="list-style-type: none"> ● 15% of transaction fees from merchants the custodian is assigned to support
Becoming a Custodian of the Common	<ul style="list-style-type: none"> ● This start-up incentive is available to new custodians for their first three months. ● Merchants must be fully onboarded according to the onboarding criteria to qualify for this incentive. 	<ul style="list-style-type: none"> ● For the first 15 merchants signed per month, the reward is 4 toco per new merchant signed. There is a double reward for any additional new merchants signed in the month.

Carbonback Rewards

Custodians can earn impact points in their individual wallets by performing certain actions.

Buy toco	5 points
Sell toco	-3 points
Send toco	3 points
Recruit user	5 points
Recruit merchant	50 points

Based on the points earned, custodians can receive carbonback rewards on their purchases based on the impact tier they have reached.

Every active toco user and community member will receive carbonback discounts based on their level of activity / tier:

> 0 points	Blue tier	0.0% Carbonback
> 500	Silver tier	0.1% Carbonback
>1000	Gold tier	1.0% Carbonback
>2000	Black tier	3.0% Carbonback

Scenarios

The below model is built on the following assumptions:

Person A (The starter)

- Has just started (end of month 2)
- Signed up 6 new merchants in month 1 and 12 in month 2. The starter is still benefiting from the start-up bonus period, within 3 months.
- Earned **23 toco** or **(€ 600)** in the first month and **46 toco** or **(€ 1200)** in the second month, and decided to spend toco at the merchants to support them early on.

Person B (The side hustle)

- Works part-time, dedicates about 2-3 days per week to being a custodian
- Has been assigned 100 merchants to support and the user network has grown to just over 5'000 users.
- Earned **100 toco** or **(€ 2'600)** and spent half supporting the merchants, while converting the other half into FIAT currency to pay other bills. .

Person C (Full time custodian)

- Full time custodian. Has recruited some volunteers to assist with merchant and user adoption.
- Has signed over 300 merchants in their custodial common area, and over 14'000 users.
- Earned **325 toco** per month **(€ 8'500)**, which some they use to reinvest in their common areas, while choosing to save the majority of toco they receive on a monthly basis.