

A complex network diagram with numerous nodes of varying sizes connected by thin lines, forming a dense web. The nodes are represented by circles, some solid and some hollow, with varying shades of gray and black. The lines are thin and gray, creating a complex, interconnected pattern that fills the background.

DICE Money

Initial Coin Offering

March 2018

[DICE Money](#)

2018





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DICE Money – Initial Coin Offering

DICE Money

Website: <https://dice.money>

FORWARD-LOOKING STATEMENTS

This document contains certain forward-looking statements concerning future operations, including such things as business strategy and measures to implement that strategy, competitive strengths and goals, growth and operations, and references to possible future success.

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EXECUTIVE SUMMARY

DICE - a social revolution in finance

DICE (abbreviated from Digital Certificates) is a new cryptocurrency and universal platform for raising funds through cryptocurrency mining. It has properties of both the presently existing cryptocurrencies and traditional money, and also creates a brand new funding route for any business.

DICE introduces the “**Cluster Model**” economy, based on a large number of unconnected peers (called “operators”) all working within a singular global ecosystem. Each of those network peers is in a way a small country of its own, and the DICE miners supporting it, are its virtual citizens.

“**Investment Mining**” is another breakthrough that the cluster model provides. Miners own their new DICE, but the capitalisation of the respective operator increases with the overall mining production. This makes an investor out of every miner, and the choice of who will be the operator they mine for, is a completely personal decision. Thus, every operator is in fact a self-funding social structure built around a cause or business venture.

Unlike the blockchain, DICE operates on a different principle, much closer to the way deals in the real-world work - a secure and confidential virtual handshake verified by a witness.

The DICE model:

- Is fully customisable at every single operator’s level for full transparency or full privacy;
- may be used in both online and offline transactions
- lacks the need for special software wallets

DICE is well suited for a shock-free adoption as the new everyday money - not dissimilar from the money we all use today, but updated for use in the digital age. We invite you to read through this document which outlines the DICE model, covers of the ecosystem participants, and our business plans for the ICO and launch of the network.

Konstantin Dimitrov

Co-Founder

Anthony Johnson

Co-Founder

Dilip Chandar

Co-Founder

Amin Saleem

Co-Founder



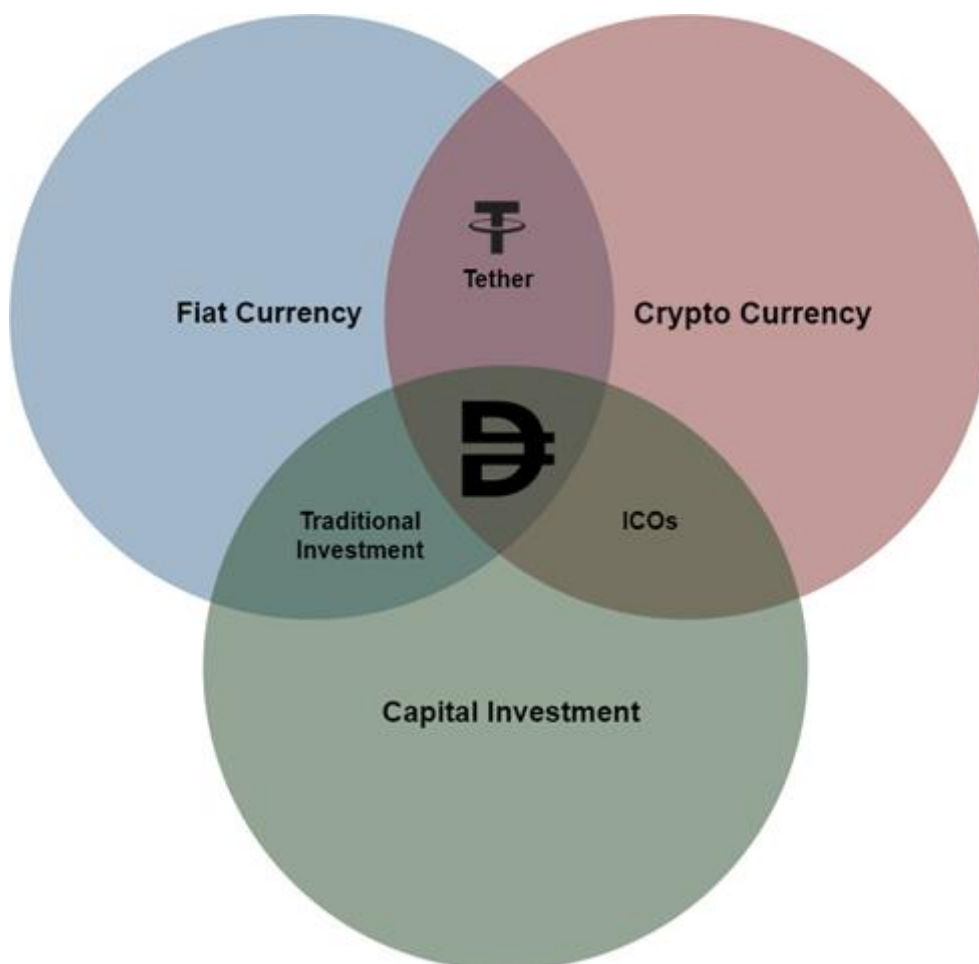


INTRODUCTION (ref: DICE White Paper)

The rise of the cryptocurrencies in the past few years led to increased freedom and new ways to trade, generate and hold equity, and raise funds for business. The last one in its ICO form is quickly becoming a popular choice for seed fundraising in hi-tech start-ups. Cryptocurrencies however extensively suffer from some inefficiencies when it comes to raising funding for companies whose product has a more physical nature such as robotics or other types of manufacturing. To make it worse, launching an ICO campaign has already become a very expensive process for most early-stage companies. The problems come from the fact that cryptocurrencies mostly rely on 'proof-of-work', while for an early-stage company 'proof-of-ownership' would be a much more suitable choice since the nature of the offering is almost exclusively in share equity. Hence, only a few non-IT/non-Fintech companies have managed to adapt the cryptocurrency model and turn it into a successful ICO, while the traditional Angel/VC route is still more prevalent for such companies. In addition, other problems (mainly stemming from the complexity of how modern cryptocurrencies work) limit many businesses from actively using them for fundraising.

This white paper outlines a simple new model, which is not based on traditional blockchain principles, but retains the benefits of cryptocurrencies. At the same time, the model also exhibits features of traditional money, and incorporating new unique benefits.

The proposed model is for a simple, global, decentralised, self-controlling system for financial transactions.





REVOLUTIONARY MODEL

True Decentralisation

DICE lacks a single ledger present in the typical blockchain architecture. Instead, there are as many ledgers as there are operators in the global ecosystem - some of them public, others private.

XXL Security

A new communication protocol which makes it practically impossible to hack and steal DICE. In addition to that the physical nature of DICE requires having a copy of the actual data structure.

Offline Mining

DICE can be mined safely without the fear that someone else is secretly using your resources. Offline mining also opens the door toward interesting mobile fintech products.

Speed and Scalability

The model built on a large number of unconnected small nodes allows maximum parallelisation and unlimited scalability. Each node handles only a small fraction of the overall traffic.

Absolutely Free

The concept of transaction fees is absent in the DICE model. Incentives to both sides come from elsewhere, not fees.

Social Economy

One of the biggest advances in DICE is the idea “investment mining” – a socially-uniting opportunity to raise funds for a specific business or cause while mining for yourself at the same time.

No Middlemen

A true “peer-to-peer” model without need for exchanges or special wallets.

Deterministic and Predictable

DICE is not meant to be a speculative asset. It is designed to replace the traditional money in a shock-free implementation.

IDO – The New Offering

The ever increasing costs of public offering have created new barriers in front of fresh-starting businesses. Large number of “consultants” have managed to insert themselves between a new business and its potential market. DICE creates a new opportunity “Initial DICE Offering” to raise without the upfront costs associated with other models.



KEY PEOPLE



Konstantin Dimitrov

Masters-level Computer Scientist, a serial entrepreneur and tinkerer. Skilled in Software, Engineering, Product Management & Business Strategy. Serial entrepreneur with several high-level company positions and two previously founded companies in the career portfolio. Owner of patents and registered designs. Avid DIY engineering and software hobbyist with known public profile. Brings experience from blue-sky conceptual design, business strategy, and at-the-coal-face perspective.



Anthony Johnson

Previously worked with a number of financial organisations, among which names such as Credit Suisse First Boston, ING Barings, Spring, Datastream Intl, and NatWest. Anthony has vast experience in Business Development, strategy, team management, and HR across almost every industry.



Dilip Chandar

An experienced tech entrepreneur with a demonstrated history of working in the Software Development and Network Security industries. Skilled in blockchain technologies, product development, networking and information security, Dilip has developed a wide variety of experience with myriad tech and networking companies. Since 2016 Dilip has been increasingly focusing on the Blockchain/Cryptocurrency space, founding 2 companies in the space.



Amin Saleem

Founded, incubated, grew and then sold a DTI award-winning business taking over £230m in orders, reaching over 1 million unique users and establishing itself as a consumer champion in its industry. A creative and digitally-savvy internet entrepreneur and accomplished professional in online marketing, sales and management. Visionary and strategic thinker, also sales professional with the drive and proven ability to negotiate and close complex high-value deals in any fast-paced environment.



Mihail Maldzhanski

An experienced Software Engineer with Master's degree in Embedded Systems Engineering, and Bachelor's degree in Medical Physics. Mihail has a demonstrated history of working in various industries. Skilled in hardware development, Graphical User Interface (GUI), C/C++, Java, and Javascript. Proficient with background in web based development including PHP, HTML, CSS and NodeJS.



Konstantin Nikolaev

A qualified PhD and MBA professional with over ten years of experience in the financial services and IT industry across a variety of leadership roles. Konstantin previously worked in senior positions at Sberbank, VTB and Russian Standards Bank. COO for a UK-based IT company, a pioneer and a leader in the hardware data encryption industry.

ADVISORS

The advisory team includes highly-experienced entrepreneurs and aspiring individuals with knowledge in areas such as business development, cryptocurrencies, blockchain, ICO, legal, banking, finance, strategy, software, infrastructure, media, and others.

DICE is overwhelmingly well perceived new idea and our advisory team includes prominent individuals who have offered their expertise for the successful execution of DICE Money's business goals. Some of our advisors:



Prof. Moorad Choudhry

MSc Finance programme lecturer at University of Kent Business School. Former Treasurer, Corporate Banking Division at The Royal Bank of Scotland, Head of Treasury at Europe Arab Bank, Head of Treasury at KBC Financial Products, Vice President in structured finance services at JPMorgan Chase and a gilt-edged market maker at ABN Amro Hoare Govett Ltd. He is a Fellow of the Chartered Institute for Securities & Investment, a Fellow of the London Institute of Banking and Finance, a Fellow of the Global Association of Risk Professionals and a Fellow of the Institute of Directors. He is author of The Principles of Banking (John Wiley & Sons 2012).



Prof. Simon Choi

An international lawyer qualified in England & Wales law, and in Hong Kong, China. Graduated from the law schools of the Peking University, the University of London, and the University of Hong Kong respectively. He has advised more than 10 ICO projects globally and contributes by providing an in-depth knowledge of international law, as well as advising and reviewing new blockchain regulations in various jurisdictions. Simon has more than 25 years of experience in international trade, investment, finance, and M&A, and that ensures the highest degree of compliance and adherence to all relevant government policies.



Mike Shokin

A corporate finance analyst with exposure to Bitcoin and Blockchain derivatives. Currently conducting intensive research in "tokenization" of debt instruments. His earlier experience includes working as a research analyst with ING Barings and teaching at NYU. Mike has advanced degrees in finance from Baruch College, New York and SOAS, London and is a Chartered Financial Analyst.



Nikolay Shkilev

Entrepreneur, owner and co-owner of dozens of successful business projects, an ICO advisor and a blockchain and ICObench expert. Nikolay has 20 years of experience in large-scale projects, and has many awards and titles in the area of IT technologies. Some of his awards include: "Self-Made Russia" award, "Tech Guru", "Super TOP" award. Founder and CEO of the "Private Business Club" - a private club for successful entrepreneurs. Received the "Enterprise of the Year" award in Kremlin.



Vladimir Nikitin

Master of Law, Master of Economics (Finance and Credit). Has experience in the fields of civil law, finance, and Internet technologies, for more than 10 years. Working with the companies from a variety of areas: retail, consulting, restaurants, IT companies. An active member of the crypto community for over two years, and an active promoter of the blockchain technologies. Vladimir has an extensive network of contacts in the crypto community (over 30,000 in LinkedIn). Advisor in more than 15 ICO projects, a TOP40 Expert in ICObench.



Ismail Malik

Editor in Chief ICO Crowd Magazine; founder of Blockchain Lab; among the most influential names in the crypto industry.



Dr. Jonathan Galea

President and co-founder of Bitmalta; helped structure three of the earliest altcoins – Mintcoin, Blackcoin, and Myriadcoin; head of Consultancies and Legal at TokenKey Ltd, a premier one stop shop for ICO projects; a well-known keynote speaker in many blockchain and cryptocurrency conferences.



Davorin Bebek

An experienced campaign builder. Graduated with a Master's Degree in Law from the University of Osije, Croatia. Actively involved as social media manager and consultant for a number of companies in different industries. A cryptocurrency investor.



Erickvand Tampilang

An ICO advisor from Indonesia currently involved in six startup projects. Experienced in cultivating communities and assisting for a successful ICO. Erickvand has a network of investors in several countries including Russia, China, Singapore, Ukraine, and Indonesia.



Divyashish Jindal

CBO & Co-Founder at Turinglabs.io. Co-founded WiseStep, AppyTab and TestRocket. Advisor to various organisations in blockchain and ICO space. Helped various blockchain startups with the launch of their successful ICO and business.

DEVELOPMENT TEAM

DICE Money is continuously developing and testing internal Alpha version of our DICE infrastructure cloud as well as embedded operator and mining solutions. Our development is currently being done in Sofia (Bulgaria) and Chennai (India). We are planning to expand the development team soon with a part based in London (UK) at our main office.

The team includes bright and skilled developers with skills in operating systems, low and high level programming languages, web, databases, security, and others.

LOCATIONS

DICE Money is a registered UK business with headquarters in central London.

Team and associates are spread in numerous locations all over the world.

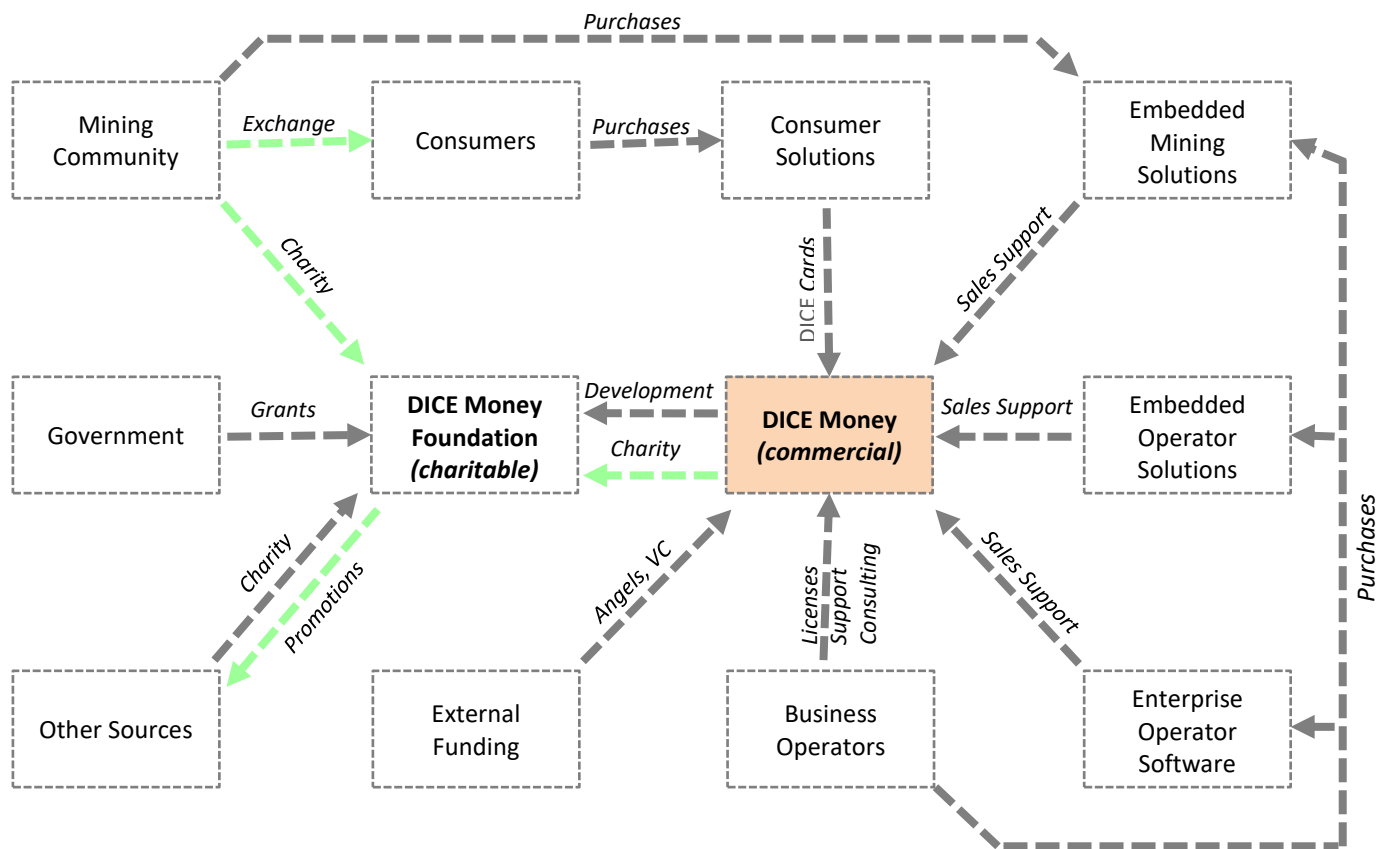


BUSINESS OVERVIEW

Business Model

--- Fiat (£, \$, €, etc.)

---  (DICE)



DICE Money will have allocated budget for supporting the work of “DICE Money – Foundation”.

The DICE Money ICO

DICE Money is a commercial entity focused on development and distribution of end-user products and solutions for the DICE ecosystem. The purpose of DICE Money's ICO is to ensure initial market penetration of DICE through the use of already established Blockchain technology. A secondary goal is to raise funds for the business and further development of the DICE global ecosystem.

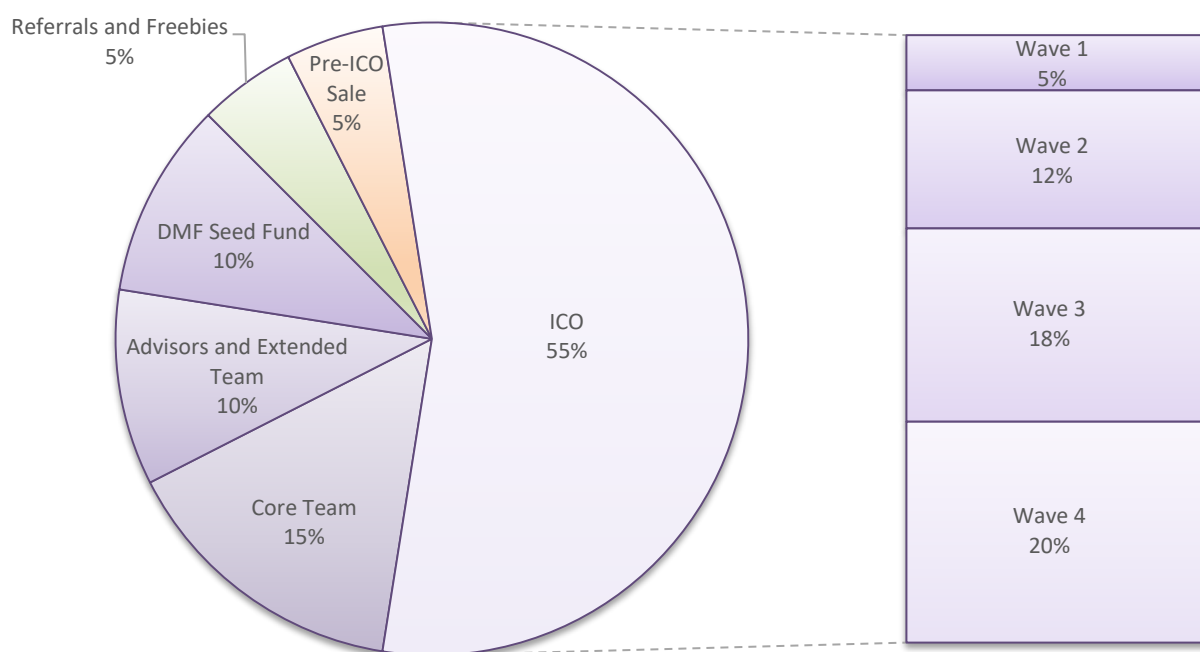
The ICO for funding DICE Money will offer convertible assets in DICE Money in the form of a separate **Ethereum**-based token called "Dicet" (exchange symbol "CET"), which can be traded as separate asset on the blockchain market.

DICE Money consists of **100,000,000 Dicets priced in Ethers** and allocated to six stakeholder groups.

No Dicets will be ever issued outside of this allocation plan.

Dicet Allocation

DICE Money Core Team	15,000,000
Advisors and Extended Team	10,000,000
DMF Seed Fund	10,000,000
Referrals and Donations	5,000,000
Pre-ICO Sale	5,000,000
ICO	55,000,000
Total Dicets Allocated	100,000,000





Bounties, Referrals, and Freebies

Preceding the ICO stages there will be numerous opportunities for supporters to acquire Dicet tokens for free.

At random times we will be posting claim codes in our Telegram group and in Twitter. Those codes will be single-use and will give a certain number (specified in the concrete post) of Dicets to the first person who will claim it in the “DICE Community” Telegram group.

In addition to this, every newly registered user in the Telegram group will be eligible to a single claim of **100 Dicets**.

Referrals are rewarded by additional **50 Dicets** given to the person who has made the referral.

Until the start of the ICO, every day at 00:00:00 GMT, 100 randomly drawn subscribers in the “DICE Community” Telegram group, will be awarded with **25 Dicets** each.

Up to 5 million Dicets will be given for free as part of these promotional activities, only until the allocated fund is exhausted.

Pre-ICO Sale

5,000,000 Dicets at a discounted price of **0.0005 ETH per token**. Available only until the quantity is sold out.

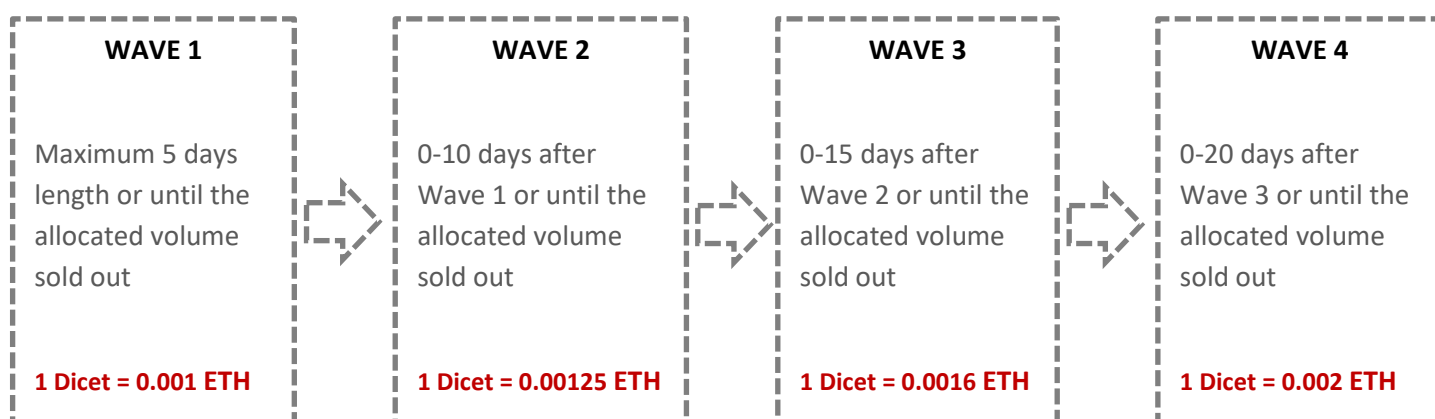
Additional to this, for the **first 100 transactions** made the price will be further discounted at **only 0.0003 ETH** per token.

Pre-ICO sale offers the opportunity to early adopters to acquire Dicet at the lowest cost.

4-Wave ICO Progressive Swap Rate

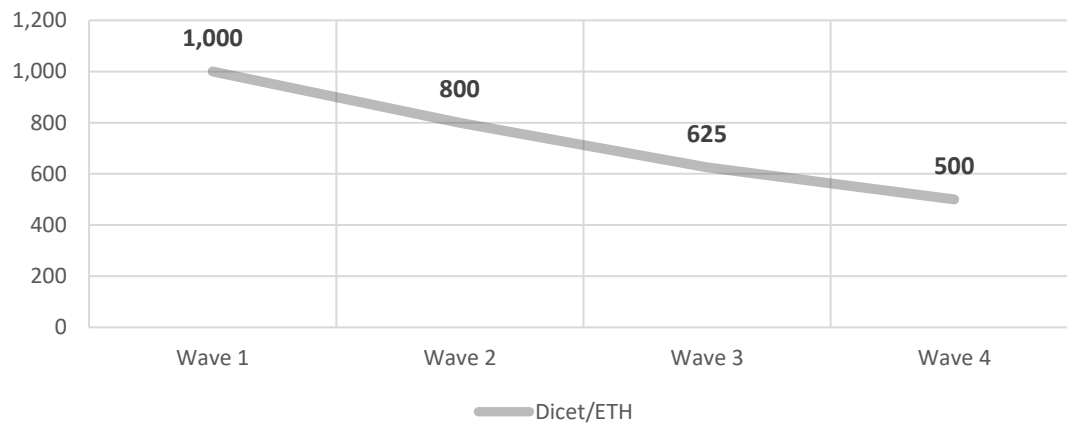
After completion of the untimed Pre-ICO phase, the ICO launches in up to four investment waves.

55,000,000 allocated Dicets, hard capped and spread as follows:





Effective Exchange Rate During ICO Stages



Token Usability

The Dicet tokens can be traded on the blockchain exchanges but will be convertible into native DICE at a later date at a gradually decremental rate as follows:

Time After ICO End	Dicets per DICE
0 – 12 weeks	100
13 – 26 weeks	25
27 – 39 weeks	5
40 – 52 weeks	1
53 – 65 weeks	0.5
66 – 78 weeks	0.1
79 weeks and beyond	0.01

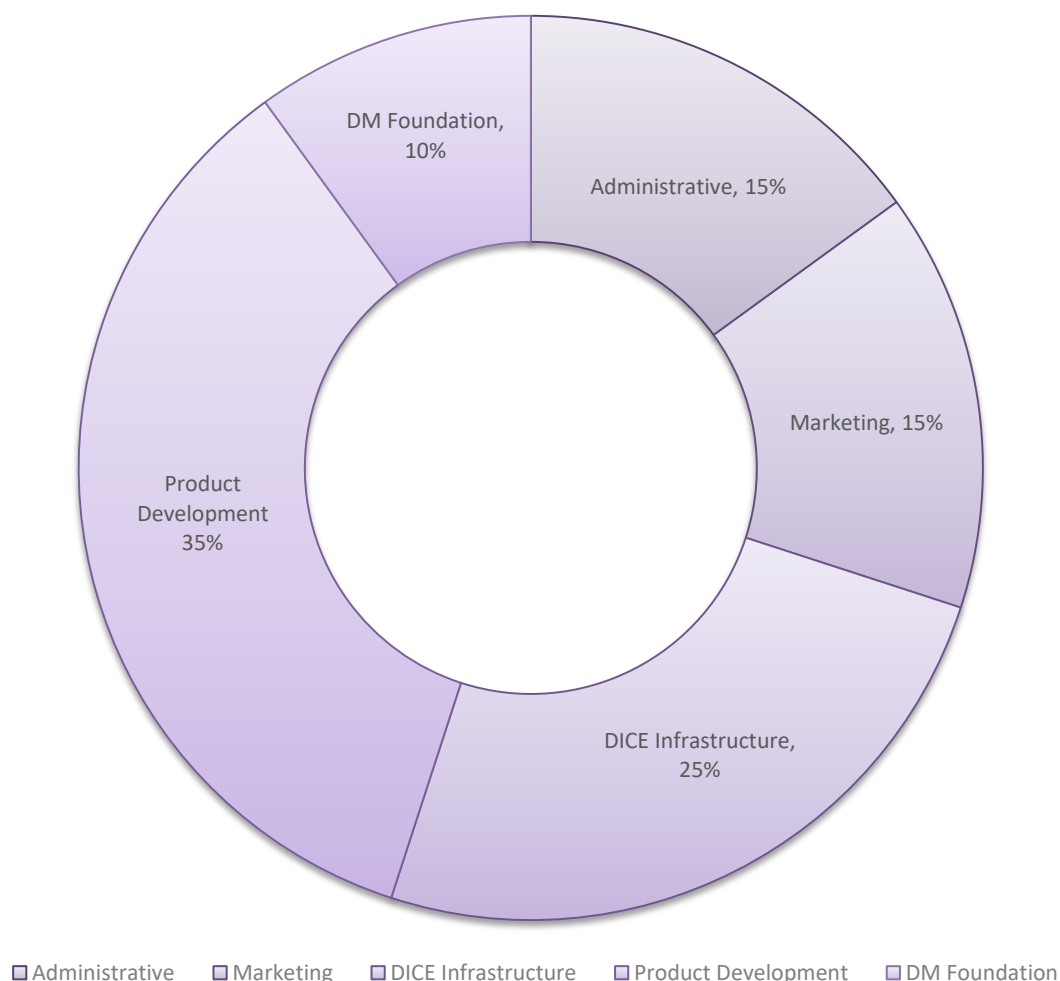


DICE Money Post-ICO Budget Utilisation

DICE Money has a distinct “R&D” focus with major part of the company’s budget going toward research and development of new products and solutions for the DICE ecosystem.

Another important chunk is allocated for expansion and support of the DICE cloud infrastructure, including address translation and security. We are planning to seek future cooperation with banks and established major payment processing brands for smooth implementation of DICE in the street market through compatible cards and card readers.

DICE Money will also commit to supporting the work of “DICE Money – Foundation” so the underlying DICE concept and protocol can be improved further along with extensive promotion and educational activities.





SWOT Analysis

The following matrix is a SWOT analysis of the main Strengths, Weaknesses, Opportunities and Threats:

Strengths <ul style="list-style-type: none">• Management expertise, knowledge and experience of the Founding Team• First of kind 'Cluster Model' social economy• Lean business structure• Fee-free transactions a clear competitive advantage in terms of wider user growth• Combination of mining and investment will help draw miners that get disillusioned with the volatile nature of most current cryptocurrencies• Ability to facilitate both electronic and hard-currency (physical) representations of DICE• Multiple income streams and verticals• Improving credibility in the industry due to increasing political/legal recognition• New way for start-ups and businesses raising capital to create a strong community and a capital asset at the same time	Weaknesses <ul style="list-style-type: none">• Launch and growth is reliant on a successful ICO• Small core development team• Lack of marketing options available to larger and already-established competitors• Limited leverage in the marketplace (given our current small size)• An entirely new economy model which requires additional promotion and education given to users
Opportunities <ul style="list-style-type: none">• Shock-free adoption for practical everyday use• Large untapped market of 'real-world' businesses yet to have a clear point-of-entry to the cryptocurrency market• Unparalleled growth in the sector• Emerging regions (e.g. South America, Eastern Europe) show increasing willingness to adopt cryptocurrency assets for store or wealth and investment as tighter fiat currency conversion controls are implemented by their governments	Threats <ul style="list-style-type: none">• New player entering the market in our niche• Instability or deterioration in the wider economy or consumer/business sentiment• Regulation in the UK and other markets targeting the cryptocurrency industry as overall• Potential attack from later competitors or malicious hackers• Major technical disruption in the ecosystem in the early stages before enough nodes have joined to ensure stability



The key lead drivers for attracting new operators, miners, users and general awareness are detailed further below:

Social Media



Customer Service

Team representatives manning our social media channels will be armed with authority and knowledge to be able to respond to user queries and/or complaints that come via these channels. A quick response to a Facebook comment or tweet about a user issue has a double effect of resolving that particular issue quickly and painlessly, as well as putting on a strong public face of quick and helpful customer service and support.

Retention

Engaging current users through social media will also assist in retaining current business. Research has shown many times that it costs 4-8 times more to acquire a new user than it does to retain a current one.

Website Traffic

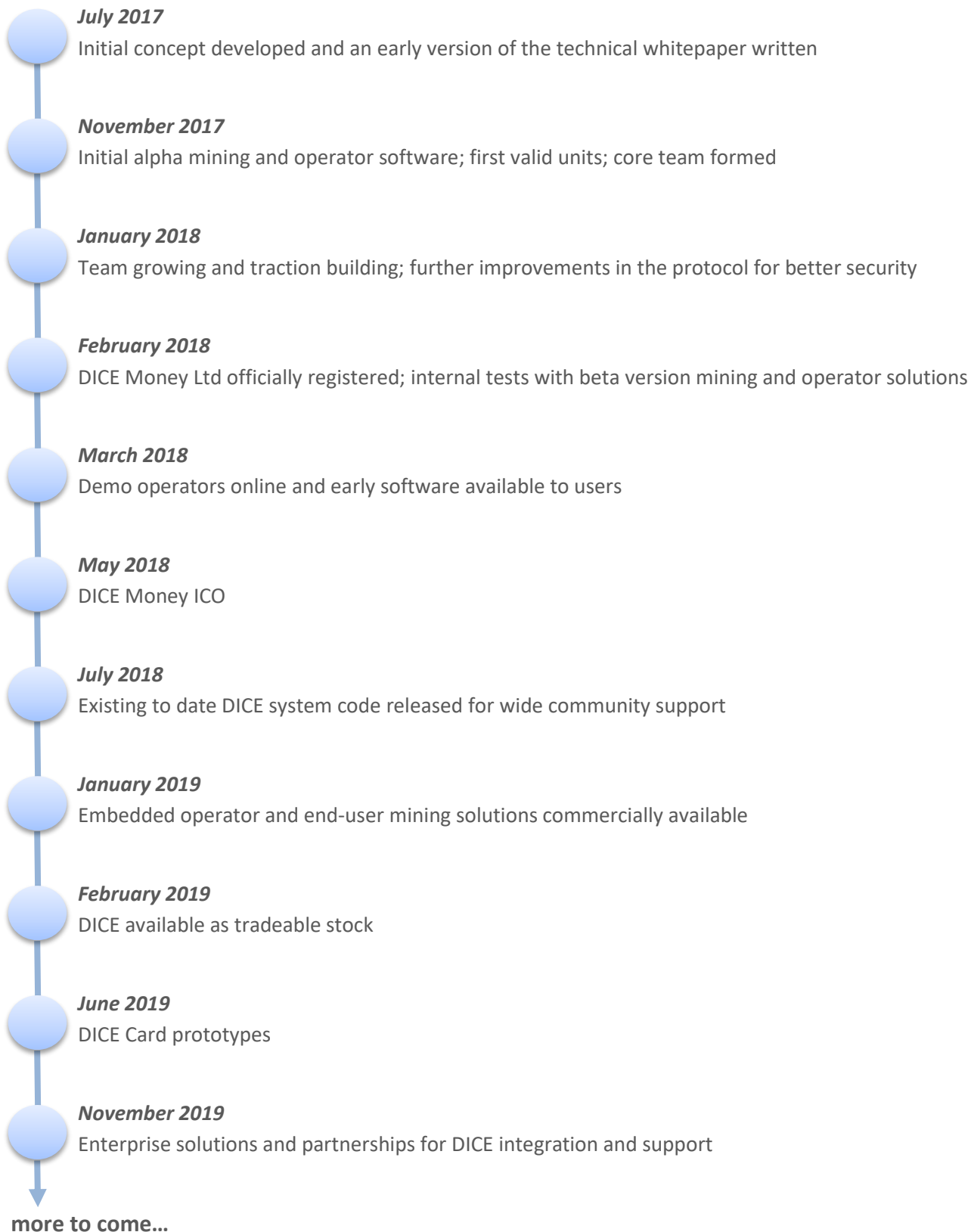
A focus will be placed on creating links directly to the DICE website. Links to useful content, subpages and company images will be posted on Twitter, Instagram and promoted through advertising channels to position the currency and our brand as a resource rather than just another boring administrative company website. This traffic will increase leads and, in the long run, revenue.

Marketing

New product launches and portfolio additions will be heavily publicized through social media accounts. This will help garner excitement and buzz in the community and improve our brand's reputation in the marketplace.



Progress and Roadmap





Official website: <https://dice.money>

At Telegram: <https://t.me/DICEMoney>

At LinkedIn: <https://www.linkedin.com/company/dice-money>

At Instagram: [@DICESup](https://www.instagram.com/DICESup)

At Twitter: [@DICESup](https://twitter.com/DICESup)

At Facebook: *coming soon*

Thank You

