



Centaur

White Paper

DISCLAIMER

Important Notice

Before deciding whether to invest in this project or not, it's best to read the entire section of this whitepaper. This document consists of the summary of Centaure business model, technology and detailed info about how the funds raised in the ICO will be utilized. Centaure fundraiser is based on reward based crowd funding where the backers are rewarded with Centaure tokens. The amount of tokens (to be rewarded) will depend upon how much you've invested and in what stage of ICO. Detailed info about the stages of ICO is discussed below.

If you are in any doubt as to the action you should take, it's best to consult your financial, legal or tax advisor(s). Further we ask you to navigate away from our website and do not contribute to the development of this project in any way.

The information provided in this whitepaper, bitcointalk thread, our website and any other fundraiser's terms and condition published by Centaure do not constitute a prospectus or offer document of any sort and it is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. You are welcomed to contribute to the development of Centaure but it is important to note that your contributions do not involve the exchange of Centaure tokens for any form of securities and shares in the company. Centaure token holders will not receive any form dividends or other revenue right which includes or involves in profit sharing scheme.

It must be noted that any part of information published by Centaure in the whitepaper and website has not (and will not be) examined by any regulatory authority. Centaure, its founders, team members and third party involved directly or indirectly towards the development of Centaure shall not be liable for any indirect, incidental; special, consequential loses of any kind.

Information provided in the whitepaper is not meant to be a business, financial, legal or any kind of other advice. Acquiring Centaure tokens mean that you'll be entirely responsible for bearing the financial risk in the market.

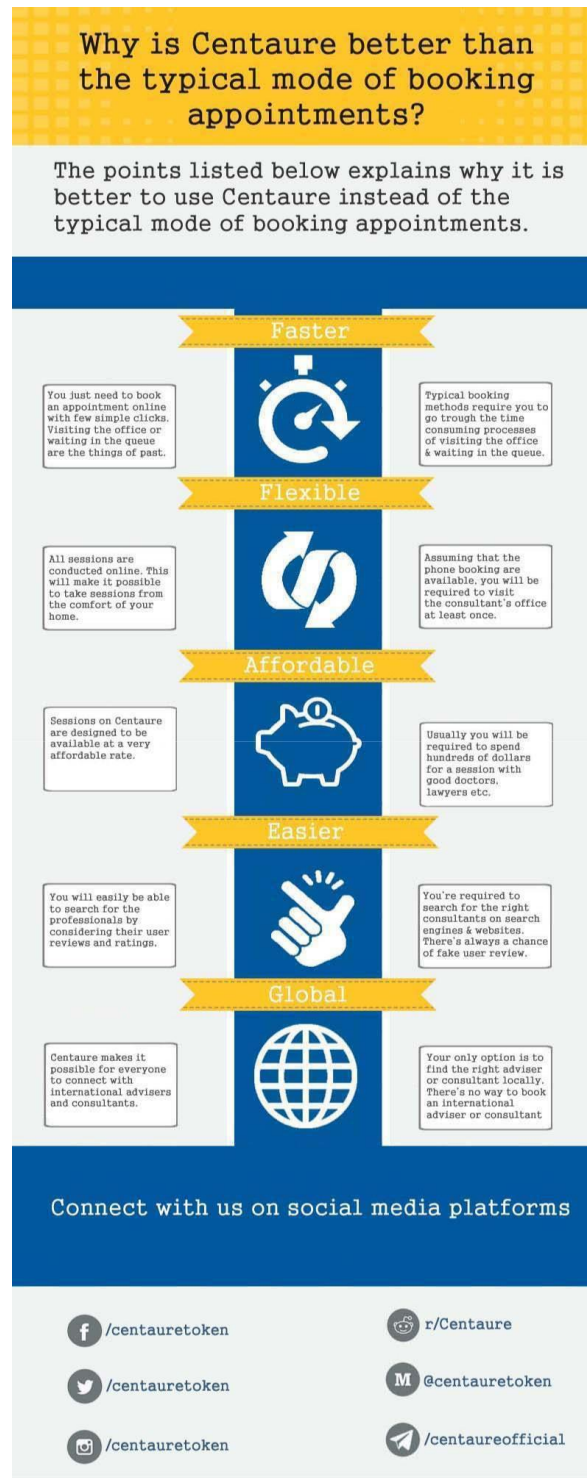
Any information provided in this whitepaper is of descriptive nature only unless it is also added to the fundraiser's terms and conditions.

Contents

1. [Welcome](#)
2. [About](#)
3. [Overview](#)
 - a. [Current problems](#)
 - b. [Solutions for the current problem](#)
4. [How will it work](#)
5. [What problems will it solve](#)
6. [Our business model](#)
7. [How do we plan to use the raised funds?](#)
8. [Reasons of using token system for Centaure](#)
9. [Third party apps integration](#)
10. [Token info](#)
11. [Distribution](#)
12. [ICO rounds](#)
13. [Exchanges](#)
14. [Roadmap](#)
15. [Ideas for future development](#)

Welcome

Our team consists of a group of developers and entrepreneurs who firmly believe that the blockchain concept will be the base of all future technologies. Our approach is to implement this revolutionary concept into our platform and change the way in-person meetings are conducted these days. According to our analysis, this will bring a positive effect and flexibility for clients/customers to book an appointment. In order to make our concept understandable for everyone, here's a quick example:



About Us

We have complete faith in the motivation and determination of our team members.
We believe that our hard work will be the foundation of our success.

Raza Rizvi

CEO & Co-founder



Raza Rizvi has been actively involved in the cryptocurrency space since 2012. He decided to concentrate on monitoring this market and has been very successful with every aspect of cryptocurrencies. His vast knowledge in this area has led him to set up his own token based platform.

Usama Afzal

COO & Co-founder



Usama Afzal is the COO of Centaure. He studied software engineering and has been an active programmer for the last 5 years. He gained interest in Bitcoin, block chain and everything concerning the cryptocurrency space. His main focus is on the block chain development and he likes to create smart contracts in his spare time.

Zain Haider

CMO & Co-founder



Zain Haider is the CMO of Centaure. Despite of being from the programming background, his main area of interest is marketing. Zain started his journey back in 2006 through blogging. Gradually he learned and implemented his marketing skills to create multiple authoritative blogs. He is regularly approached by different online business owners to promote their brands internationally.

Rumaisa Khan

Content Manager



Rumaisa is our social media and blog manager. She is responsible for keeping our community updated with all the upcoming news and events. Rumaisa is a very talented and dedicated writer who has written several successful eBooks focusing on tech and finance.

Qasim Ashraf

Lead Developer



Qasim first started developing websites in 2012, and since then he has worked on a number of technologies: PHP, ASP, MySQL, Javascript and more. He has shown great results architecting and implementing corporate websites, distributed systems, ecommerce projects, and social networks – all with an eye to keeping development efficient and. In 2015, Qasim complete his graduation in BS Computer Science &.He is the Lead Developer and System Architect at Centaure.

Arsi Memon

Front-end Developer



Arsalan Latif is a front end developer since 2014. He has worked on various high-end projects. He has been always curious about various software technologies and how they function. Now, Arsalan is associated with Centaure, to design killer UIs for block chain technologies

Abbas Lakhani

Business Development Officer



Abbas is an experienced Business Development Officer working since 2015. Abbas has been designing various business developments and marketing strategies for his clients. At Centaure, Abbas is serving as senior BDO, to design the best marketing and development strategies.

We'll start hiring new members to our team right after the Pre-ICO stage. In case you are interested to be a part of Centaure, check out our hiring section. This page will be updated with job offerings during the Pre-ICO round. The advisors associated with this project will be listed before or during the No Stage ICO round.

Overview

The most important thing about Centaure is that it has no direct competitors. Being in an untapped market (along with positive research outcomes) ensures that our platform has a bright future ahead. The success of any startup depends on three main factors, Concept, Planning and Motivation of the team. We strongly believe our idea to be an innovation that will help the users to eliminate the barriers of in-person meetings by conducting them live online. Further, Centaure team (acting as a third party) will ensure the quality, standard and security required between the two parties.

Current Problems

a. The global pay-rate variations: Having the same set of skills, experience and knowledge doesn't guarantee the consultants (in whichever field) the same pay-rate across the globe. Due to this, they usually end up getting under/overpaid. Here's a quick explanation for the better understanding of this scenario:

China and USA are counted among the countries with the best healthcare services. However, a qualified medical advisor in China will not be able to earn anywhere near the average salary of a qualified medical advisor living in United States. Since the national pay-rate of medical advisors in China is low, they don't make as much money as they could have elsewhere.

b. Substandard services in undeveloped/developing countries: There are a number of countries that lag behind in terms of fulfilling the required standard of services in the market. This makes it difficult for the locals to acquire the same quality of services as they would in the developed countries.

c. High unemployment rate: According to [wikipedia](https://en.wikipedia.org/wiki/Unemployment), 44 countries are suffering from the unemployment rate of more than 15%. This number translates into 22% of the world facing this issue. Even if they have the required talent and knowledge, they don't necessarily have a job to utilize that talent.

d. High consultation costs: In developed countries, there is a fair supply of quality consultants/advisors that almost fulfills the market standards. However, the clients/customers are required to pay high fees to appoint these consultants/advisors. From the customer's point of view, high cost matters a lot and in order to get their consultation/advisory within their allocated budget, the clients are usually required to look for cheaper options. This affects the overall quality of the service they get.

Solutions to the problems mentioned above

1. **Global pay rate variations:** In order to overcome this issue, a platform is required where the global consultancy/advisory pay-rate is stabilized by making it convincing for both parties (consultant/client). This can only be achieved by considering the average cost of living and the pay-rate of every particular country that platform is meant for. If such an idea is correctly measured and implemented, the consultants will not be under/overpaid. Further, the platform will also help in bringing a positive change to the market and equalizing the supply/demand by connecting the service providers and seekers from all over the world.
2. **Substandard services in undeveloped/developing countries:** In order to eliminate this problem, it is necessary to connect potential customers in undeveloped countries to the service providers in the developed countries. This will make sure that the high quality consultancy/advisory services are easily accessible across the globe. In addition to that, the global demand will be fulfilled which will benefit the entire consultancy industry.
3. **High unemployment rate:** Less demand and more supply is the main reason of high unemployment rate in any particular country. In order to remove this barrier, people with the required talent and information should be connected to the countries where the supply for the services is low. Developing and undeveloped countries mainly fall under the category of high demand - low supply.
4. **High consultation costs:** In order to spend less without compromising on the quality of services you're getting, it's best to connect with someone with the required talent who's living elsewhere (where the cost of services is low).

These are some of the most obvious problems that the world is facing today. The solutions mentioned above easily prove the significance and necessity of such a platform where the advisors/consultants and their clients are connected in a flexible way. This is where Centaure comes in.

What is Centaure?

Centaure is a platform which connects the 2 parties on a live streaming session and making the process of consultation and advisory process much more flexible. The users can make an appointment with doctors, lawyers, counselors, psychiatrist, teachers, agents etc, and pre-book them with few simple clicks. The sessions are closely monitored by Centaure staff so that the security and quality is maintained between the two parties

How does it work?

For advisers



Once you sign up to the platform, you'll be asked to verify your account through mobile number and email address. You'll receive a notification which can be used for the verification of your account. In order to maintain the standard of the services, you'll also be asked for supporting documents to prove that you're qualified enough to give advises in that particular field which you have mentioned.

What types of services are included on Centaure?

Although the options are limitless, but some of the most obvious categories are:

- Medical consultation
- Legal consultation
- Health and nutrition consultation
- Psychiatric consultation
- Teaching (we've only included subjects that are easy to teach over an online session ex: programming)
- Digital marketing consultation
- Other

How to add your service on Centaure?

1. Pick something you are very confident about. Add an eye-catching title to your services, with some details mentioning your expertise in that particular area.
2. Another compulsory requirement is to add a short video or a demo where you may explain the viewers more about your service. This will also ensure that the video and sound quality of your device matches our standard.
3. The next step is to add supporting verified documents proving that you are qualified enough to provide that service. The supporting documents could be your college degree/ certificate or a document showing your experience in that field.
4. Now you need to list down the hours you'll be available for the sessions. It is important to decide the timings very carefully as this may lead to negative reviews if you don't show up for a pre-booked session.
5. The last step is to setup reasonable pricing for your sessions. You don't want to price is too expensive because one of the basic idea of Centaure is to make the consultation and advisory sessions affordable for everyone. You'll define the price in terms of USD which be automatically translated into Centaure tokens. The best part of our platform is that the fluctuations in the price of Centaure tokens will not affect the price of your services because you'll always get the number of token equaling to the amount you've specified in terms of dollars. There are 3 types of packages that you need to set the pricing for.
 - 15 Mins
 - 30 Mins
 - 60 Mins

Once you've been through all the steps mentioned above, sit back and wait for our approval. This can take anywhere from 24-48 hours depending upon the number of pending applications. Our staff will manually check and verify all the material you've provided before approving your service.

For clients/customer



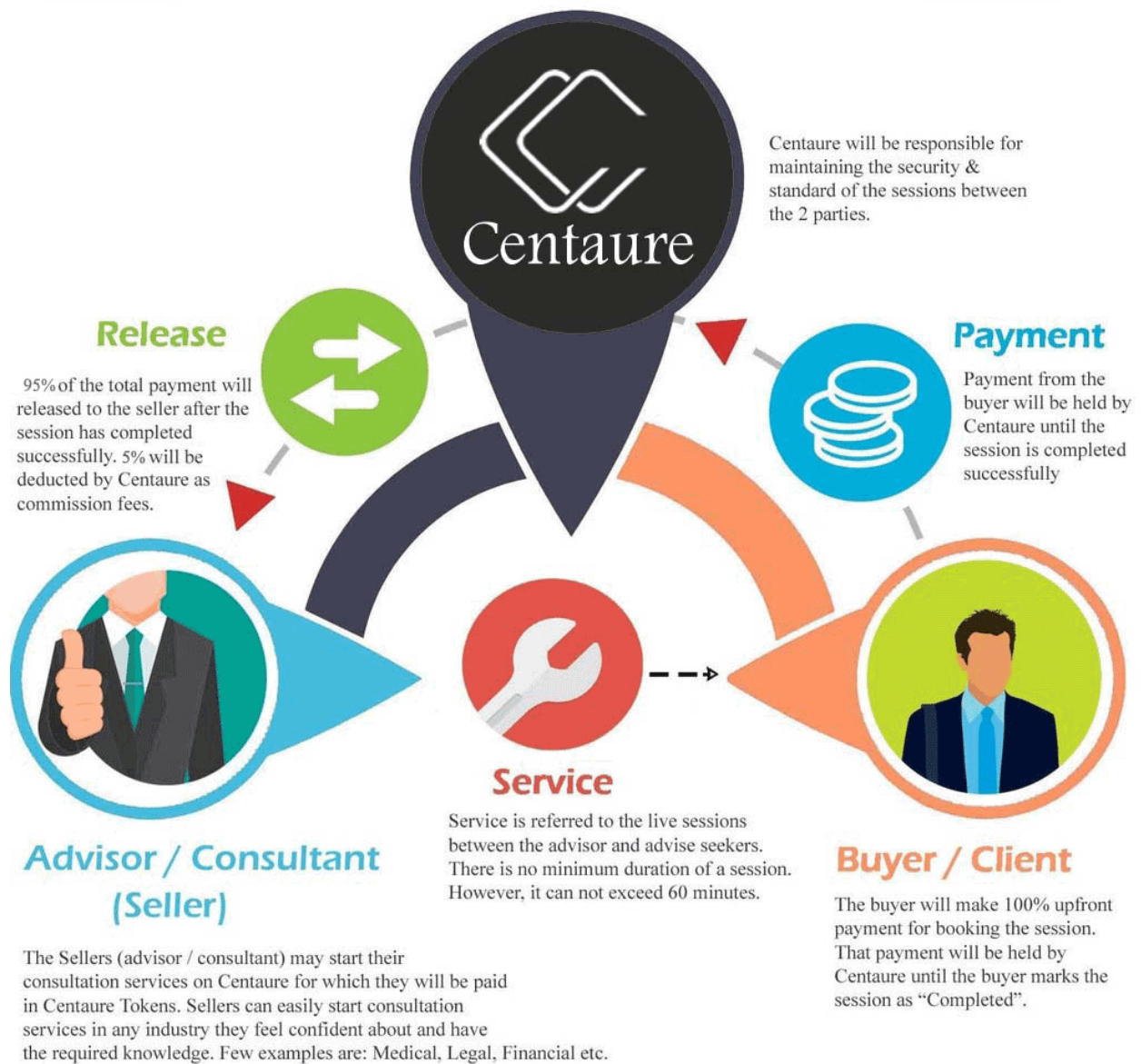
How to book sessions on Centaure?

1. The first step is to sign up to the platform and verify your account through email and phone number.
2. Setup your profile by adding in your details and profile picture.
3. Now you need to add Centaure tokens into your online wallet. Centaure deposit address will be mentioned on your wallet page.
4. In order to find the type of service you are looking for, you may use our search bar feature or browse through the directory.
5. All services with the matching keywords will be displayed on the page. You can choose the best service by looking at its rating, price and user reviews.
6. You may book a session with the Consultant / Advisor by clicking on one of his available hour slot and selecting the type of package you're interested in (15/30/60 mins).
7. Now you'll be asked to add in few details about your queries. This step is optional but it will give the consultant a fair idea about what you're looking for and he will be able to prepare himself beforehand.
8. Once you've successfully completed all the steps mentioned above, you will be asked to pay for the session using the tokens in your wallet or you may deposit fiat currency in your fiat wallet using your bank card/paypal. The payment will be locked by the Centaure team until the session is completed. If the consultant/advisor doesn't show up for the session, the tokens will be refunded back into your online wallet. If the session goes through and you mark the session as "completed", the tokens will be released to the seller's wallet.
9. Lastly, you may rate and leave a summarized review about your session. This will help the seller to improve his rating and increase his chances of getting more customers and other buyers to determine the quality.

What problems will it solve?

- **Flexibility:** Centaure is all about bringing flexibility to the current mode of booking appointments. Booking an appointment through phone calls or going to the office in person won't be necessary anymore. Every tiny bit of detail to find a qualified consultant in your desired field will already be mentioned on the platform. Such details include; Personal details, Professional experience, Available hours, Price of each session, User rating and reviews.
- **Increase employment:** Residents of the countries with high unemployment rates can take advantage of this opportunity and utilize their skills on this platform.
- **Affordability for the users:** Our basic goal is to make these services affordable for everyone. You no longer need to spend hundreds of dollars on a consultancy service which you can easily avail for a few dollars worth of tokens without compromising on the quality.
- **Making services available to the undeveloped/developing countries:** Not every country is blessed with good doctors, lawyers, digital marketers, nutritionists etc. Our platform will allow the residents of such countries to easily connect with quality service providers from all around the world.
- **Low setup costs:** You no longer need an office or marketing skills to start your consultancy service. The consultants/advisers only need a fully setup profile with your service listed on it. The clients will get in touch with the advisors if they fit perfectly into the buyer's criteria.
- **Security:** The most important part of Centaure is the security it provides to all buyers and sellers. When the buyer book a session, the money is locked by Centaure which becomes inaccessible to the buyer and seller unless the session has completed or cancelled. This will ensure that both parties are protected against fraud. If the seller doesn't show up for the session, that amount is refunded back to the buyer. Similarly, if the buyer doesn't show up for the session within the time window of 60 minutes, the money will be released to the seller. Lastly, the buyer may also "file a dispute" if he feels that the seller has failed to deliver what he (the seller) has mentioned on the sales page. All disputes will be handled by Centaure team within 48 hours depending upon the number of pending disputes on the platform.

Our Business Model



Centaure will mainly use 3 different channels for generating its revenue.

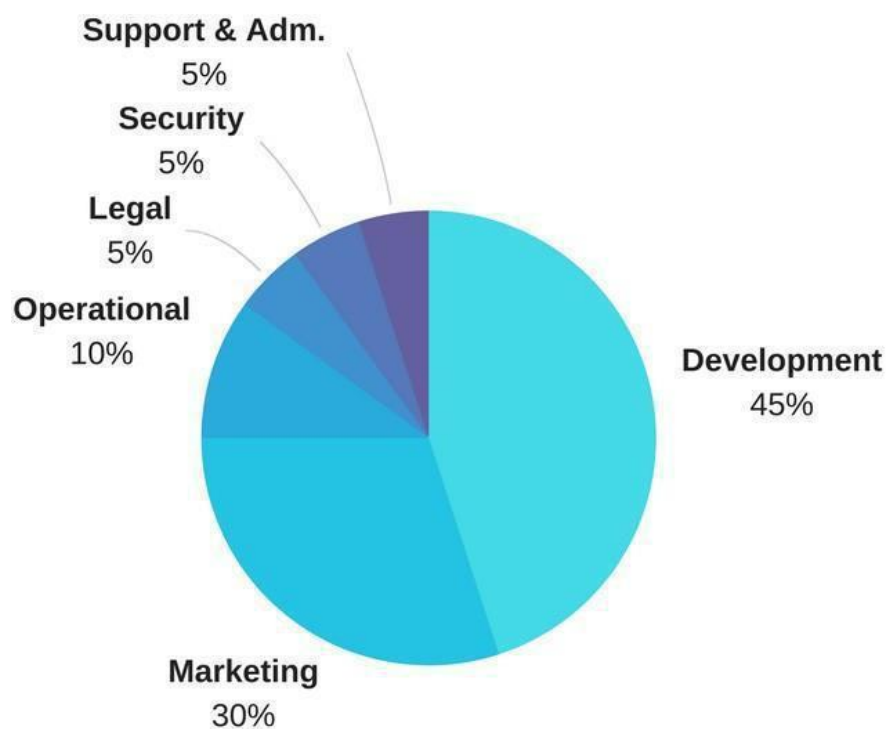
1. **Commissions on sales:** Centaure will only take 5% commission on each session. Let's suppose that the buyer books a session for 10 Centaure USD/tokens. 9.5 out of 10 USD/tokens will be transferred to the seller after the session has completed successfully. The remaining 0.5 USD/tokens will be forwarded to the Centaure team. This amount will contribute to cover the expenses of the platform.
2. **Advertising:** Advertising will be our second source of revenue. All sellers will be able to use their Centaure tokens for advertising their services to the targeted audience. Our targeting options will include gender, age, demographics, language, interest and previous searched terms.
3. **Premium membership:** The users may upgrade their account to the premium member for unlocking the special features of Centaure. Premium members will have multiple benefits for both buyers and sellers. Some of these benefits include:
 - Premium analytics: Our premium analytics will consist of geographical, age and gender data. It will also highlight the external links that have referred visitors to your service page. In addition to that you'll be able to monitor your returning buyers.
 - Direct messaging: Premium sellers will have the advantage of directly getting in touch with potential buyers whereas the regular sellers will not be able to send messages to the users unless any potential buyer has inquired about the service.
 - Unlimited orders: Regular users are limited to 14 sessions/week. If any consultant hits 14 sessions within 7 days, his/her service will be paused. Premium users will have no limitations to the number of sessions they complete.
 - Accessing historical sessions: Premium users will be able to save their sessions on our servers and can access them anytime they wish. Regular users don't have an option to save their sessions.
 - Reward points: Premium users are rewarded CEN tokens on weekly basis which they can use to book sessions on Centaure or promote their services.
 - Premium badge: A premium badge is always something which defines the legitimacy of a user. Having a premium badge on your profile will help you to gain user's trust.

According to our analysis, the overall expenses for running this platform will be around 1.2 Million dollars annually. This amount includes expenses such as marketing, hiring, development, operational costs etc.

Centaure is one of the first platforms to focus mainly on consultation/advisory area; therefore there is a huge growth potential. Our estimations further conclude that within the first 3 years after its launch, Centaure will be able to exceed 15,000 sessions a day.

How do we plan to use the raised funds?

The amount raised during the ICO stages will be used in the following areas.



The funds raised during the ICO stages will cover the cost for 1 year. After this time we will use the Centaure tokens which are initially locked for further development.

Reasons of using token model for Centaure

Although Centaure also has an option for the users to pay in terms of USD, there are several reasons to prefer tokens over fiat currency to be used on Centaure. Some of the most common reasons include



1. **Less Transaction Time:** For a new seller (product or services) on any platform, withdrawal time plays an important role. Major digital marketplaces which depend upon fiat currency takes anywhere from 3-14 days before the seller could withdraw his earned money. One simple example is [Fiverr](#). However, these platforms are not to be blamed because their cash flow is required to go through many security checks. These security terms are maintained and monitored by the banking systems. In order to keep the things simple and to make the seller's earned money instantly available to him; we decided to use the token model.
2. **Blockchain security:** A blockchain can be referred to the chain of digital blocks which contain the records of all transactions. Each block is linked to the blocks before and after it which makes it difficult for the hacker to alter any single record. In order to do that, the hacker will have to change all the records in that entire block. All transactions on a blockchain are secured through cryptography.

3. **Transparency:** All transactions based on Centaure tokens can be monitored on the Ethereum block explorer.
4. **Worldwide payment solution:** Our goal is to make Centaure available all across the world and it is only possible if we implement a payment solution which could work in every country. Currently, Paypal is considered to be the biggest platform for making online payments. However, there are around 28 countries that are prohibited from using Paypal.

Third Party Apps Integration

Third party apps are pre-built applications which can be integrated to any app or website. In order to achieve better performance, we've decided to integrate third part apps on Centaure. From the developer's point of view, there are many benefits of integrating third part apps to a platform. Firstly, it will allow us launch the fully functional platform sooner. Also, the apps we integrate to our platform will be designed according to the market's current standard and will fit perfectly to the user's expectations. Most importantly, this will save us time and energy to work on bigger aspects of this platform.

Token Info

Centaure Token is an ERC20 token which is built on Ethereum blockchain.

What is an ERC20 token?

ERC20 is a protocol which defines the set of commands that a token should implement. These set of commands are basically some technical specifications. Once a token is created according to these specifications, it becomes an ERC20 token.

In order to fuel this new platform for the issuance and trading of regulatory compliant securities on the Ethereum blockchain, Fifty million Centaure tokens (CEN) will be created and this will be the total supply of CEN coins that will ever exist. CEN tokens will be created and distributed among the participants in ICO.

Distribution



There are a total of 50,000,000 CNTT tokens in existence. These tokens will be distributed according to the info provided below.

- 12% tokens (6,000,000) are reserved for the team and developers. 1 million tokens will be locked for 6 months and the remaining 5 million will be locked for 1 year.
- 5% tokens (2,500,000) are reserved for the advisors. These tokens will be locked for 6 months.
- 3% tokens (1,500,000) are reserved for the community growth.
- 4% tokens (2,000,000) will be distributed to those who participate and successfully complete our bounty programs.

- 1% tokens (500,000) will be distributed during the airdrop.
- 15% tokens (7,500,000) are reserved for the future development. Initially all these tokens will be locked and 2,500,000 tokens will be released after every 6 months.
- The remaining 60% tokens (30,000,000) will be sold to the investors during the 3 stages of ICO.

ICO rounds

Our ICO rounds consist of 3 different stages.

1. No stage
2. Pre-ICO
3. ICO

The only coins we'll be accepting during our ICO stages are:

- ETH
- BTC

If we plan to accept more tokens for the ICO stages, we'll announce it on our thread.

The combined Soft-cap for both Pre-ICO and the main ICO is 500 ETH and the Hard Cap is 20,200 ETH.

No Stage ICO

No stage: This is the first round of our ICO. The total of 5% tokens (2,500,000) is reserved to be sold in this round. Here are few points to note:

- During this round, each token will be sold @ 0.0002 ETH with the minimum contribution of 0.1 Eth and the maximum contribution of 50 Eth.
- The funds raised during this stage will be used for the marketing of the next 2 rounds and will not contribute to the soft/hard-cap.
- No stage ICO round will begin shortly after the announcement for Centaure is made on bitcointalk. For now, there is no specific date as to when No Stage ICO will end but according to our estimations, it should take around 30 days. We will officially announce the Pre-ICO date 7-10 days before it starts.
- All unsold tokens during No stage ICO will be transferred into the Pre-ICO round.

Pre-ICO stage

- The date for the Pre-ICO stage will be announced 7-10 days before it starts.
- 15% tokens (7,500,000) + the unsold tokens in No stage will be sold in Pre-ICO @ 0.00056 ETH per token.
- The minimum and maximum contribution in Pre-ICO stage will be 0.1 ETH and 30 ETH respectively.
- The funds raised during Pre-ICO will contribute towards hitting the soft-cap required for Centaure platform.
- All unsold tokens in this stage will be forwarded to the main ICO round.

ICO Stage

- The date for the ICO stage will be announced 7-10 days before it starts.
- 40% tokens (20,000,000) + the unsold tokens in Pre-ICO stage will be sold in ICO @ 0.0008 ETH per token.
- The minimum and maximum contribution in ICO stage will be 0.1 ETH and 30 ETH respectively.
- The soft cap for the ICO round is 500 ETH and the hard cap is set to 20,200 ETH.
- All unsold tokens in this stage will be airdropped to the contributors in ICO stages. The airdrop will be calculated according to the number of tokens bought during the ICO phase.

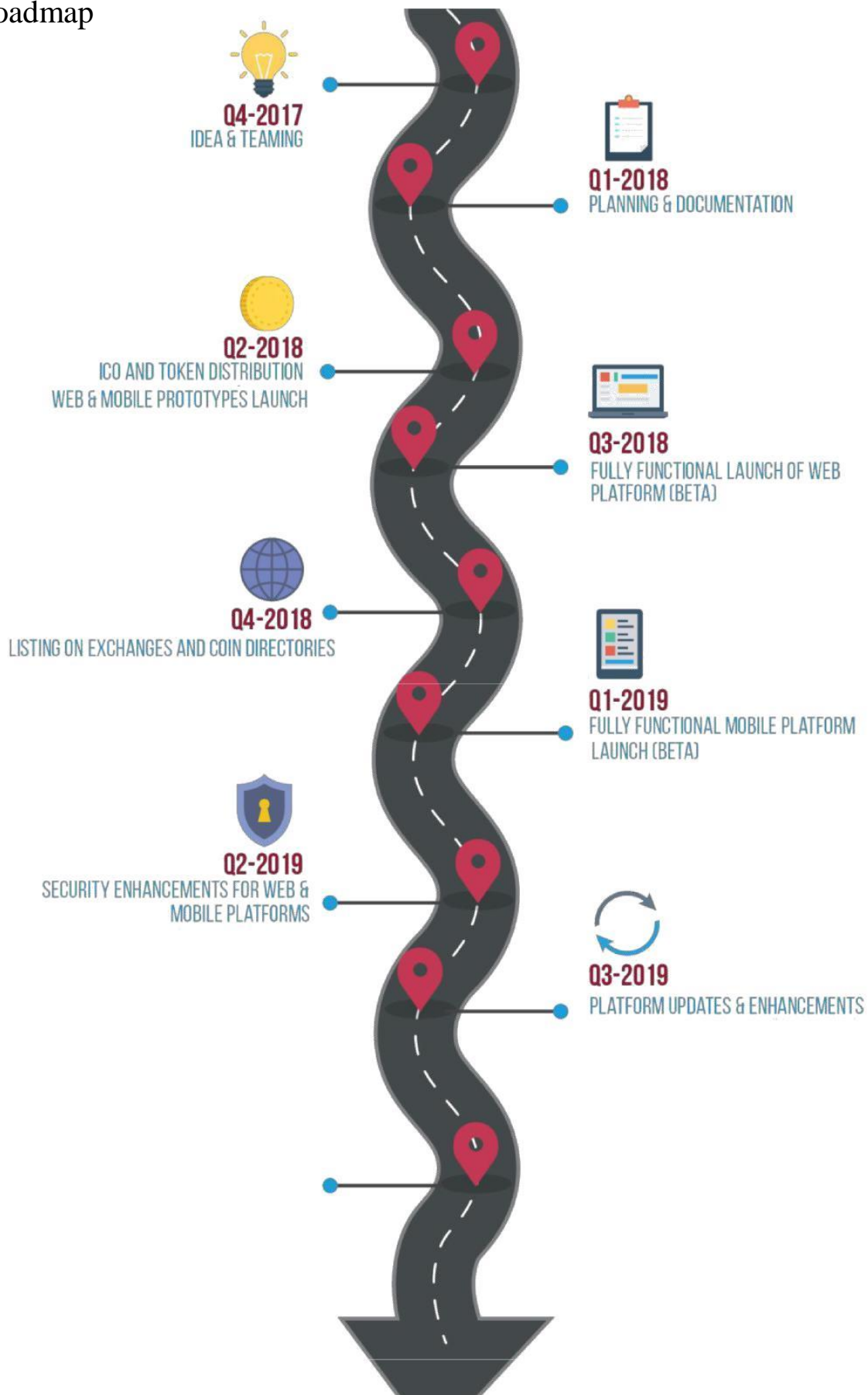
Exchanges

After the successful completion of all the ICO rounds mentioned above, our goal will be to make sure that Centaure token is listed on at least 3 exchanges with good volume. At this point, it's hard to mention the names of these exchanges but our efforts will be to get listed on some of these:

1. Idex
2. Cryptopia
3. Hitbtc
4. OKEx
5. Zaif

For now, we'll avoid trying for giant exchanges such as binance until we feel that our community is strong enough to support us through the voting session.

Roadmap



Q4 - 2017 – Idea & Team

We came up with the idea of a platform that could connect advisors and advice seekers.

Q1 – 2018 – Planning & Documentation

- Token Creation
- Creating roadmap
- Creating whitepaper
- Adding more members

Q2 – 2018 – ICO & Token Distribution

- No stage ICO
- Air-drop and Bounties
- Web & Mobile designs

Q3 – 2018 – Exchanges & Coin Directories

- Pre-ICO
- Main ICO
- Fully functional launch of web platform (beta)

Q4 – 2018 – Web & Mobile Prototype Launch

- Token Listing on exchanges with good volume
- Listing on coin directories

Q1 – 2019 – Fully Functional Launch of Mobile (Beta Version)

The beta version of mobile platform will include all the main features discussed in the white paper.

Q2 – 2019 – Security Enhancements for Web and Mobile Platforms

Our team will start working on enhancing the security of Centaure.

Q3 – 2019 – Platform Updates & Enhancements

At this point, Centaure will have a stable growth and our main goal will be to add more features to this platform and update the existing features.

Ideas for Future Development

As we've mentioned earlier, we'll implement multiple third party apps at the very start of our platform. The reason is to make the process of platform development faster, budget friendly and flexible. However, we realize that this is just a temporary solution. Therefore we'll keep building and testing our own applications until they are ready to be implemented on our platform. Few basic ideas for our own applications include payment solutions, servers and KYC integration, etc.

