

SHARED E-WALLET FOR GAMERS, TRADERS AND INVESTORS



CD CoinDrive

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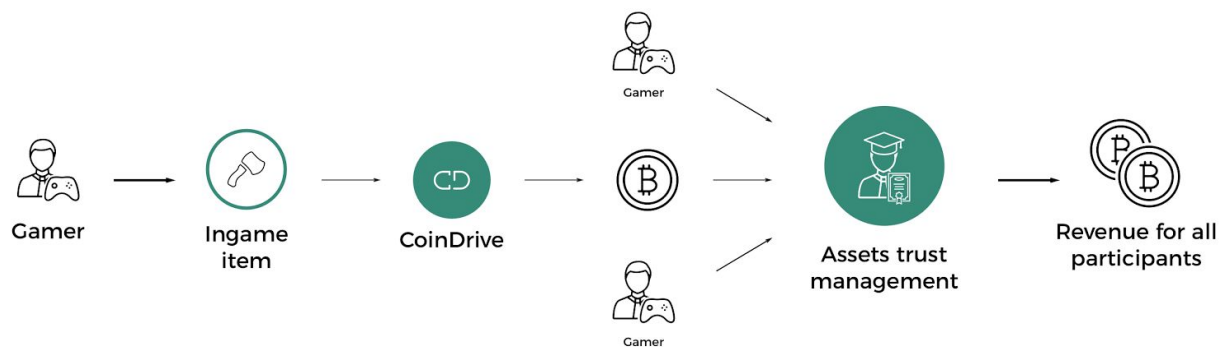
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SHORT DESCRIPTION

Coin Drive is a Shared *eWallet* to store, trade and invest all the virtual assets like ingame values (skins, knives, guns, etc).

We've created CoinDrive for audiences such as gamers, entrepreneurs, investment brokers and virtual asset holders which allows them to collaborate with others on investments, projects and asset trades with innovative security technologies as a blockchain to prevent fraud and secure their assets.

If you are a gamer, you can convert (land) your in game asset to the cryptocurrency asset, find a trader you trust and make a profit but still use the item to crush heads of your enemies or whatever. With CoinDrive every gamer can become an investor.



Problem

There is no way to handle virtual assets like ingame values as an investment tool.

Many people who *want* to have crypto assets and incomes face difficulties on their way to entering the market. Because of the lack of knowledge, experience and *mentorship* they often lose enthusiasm and money.

People new to the scene don't know how they could use their assets (crypto or virtual) to have an income. There is a huge value of ingame items available on the market with low liquidity just because this value is not easy to tap.

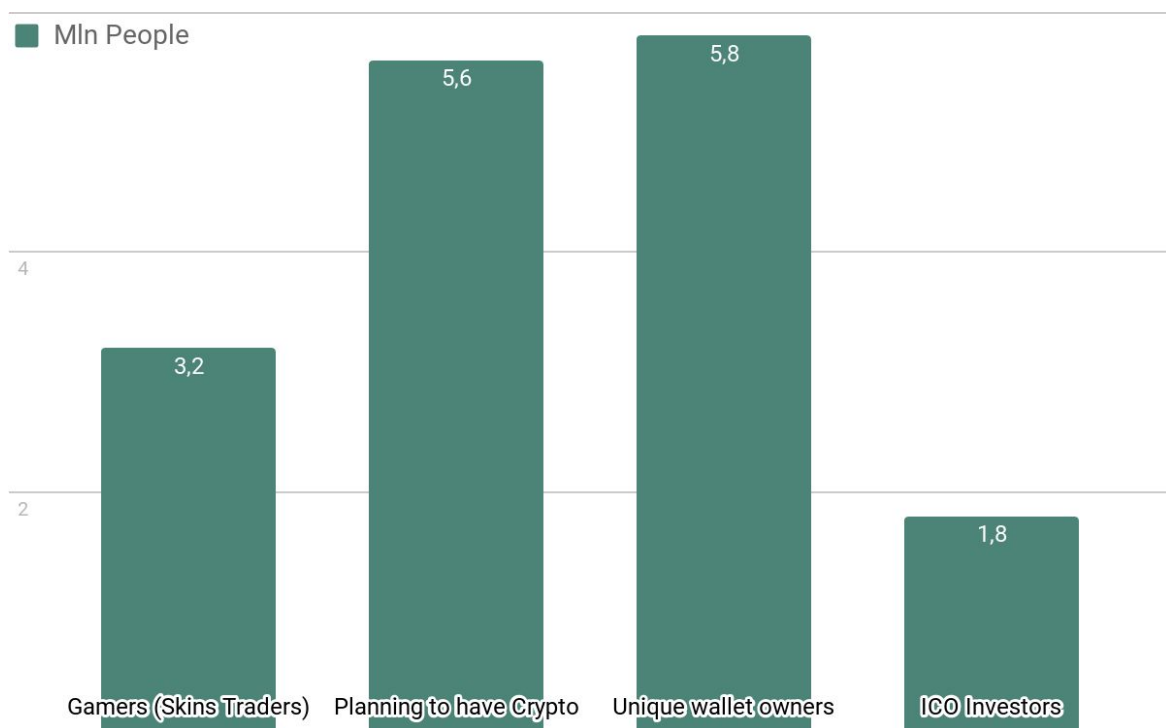
Millions of gamers own unique ingame items with total value of billions of dollars and this equity does nothing. It's stored on servers and used only ingame (We are going to take an advantage of it by making it possible to earn money using *virtual items*). In addition, the owners of these unique ingame items are afraid to take certain action in the absence of transparency during the interaction.

People who already run their crypto businesses often face problems such as difficulties of operating on conventional markets and the volatility of their cryptocurrency itself which makes *it* difficult to obtain liquidatable and urgently needed investment. Crypto business owners are looking for investors who are ready to actively participate in projects, share insights and provide help to develop the projects in a transparent way.

Who are these people?

- Gamers looking for an opportunity to earn money on ingame values.
.....
- Successful traders who already earn money on cryptocurrency markets and are looking for more assets to operate with and multiply their income.
.....
- Individuals or groups of people working together in Social action projects and creating a common purse to attract investors for these projects, to engage in open and transparent discussion and monitoring of activities
.....
- Entrepreneurs - as this is a convenient and transparent platform for crowdfunding.
.....
- Owners of virtual goods who want to get the opportunity to use their ingame items or currency as a liquid collateral for freeing funds for investment.
.....
- People who are engaged in joint activities (shopping in stores, managing shared budgets etc.)

And even more, there are about 2 billion gamers in the world, 27% of all Earth's population are playing games, and more than 200 millions own ingame values.



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SOLUTION

Now gamers can equal to public investors and can earn money investing ingame values. Traders manage the assets of the wallet with the purpose of increasing the value of it for profit to all parties involved.

A transparent shared e-wallet connected to social networks with an adjustable rules system that can be customised to suit the needs of both the public investors and the wallet owners (Hosters).

The value of the wallet grows and makes a profit to the traders and all the host investors who are involved in this particular wallet. (With the possibility to use common virtual values as coins issued on ICO or even ingame items as textures models or other unique equipment).

Integration with *Telegram chat*, Slack and Facebook in the future with transparent operation and management *will create a minimum* level of engagement and acquire a big audience.

We are building a bridge between gamers and investors where items can be landed and invested.

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INTRODUCING COINDRIVE

The socialization of business coupled with the development of crowdfunding allowed the creation of more ways to attract funds and like-minded people to new projects and products, as well as create the infrastructure for participation in programs of fundraising and reward distribution.

New economy raised new virtual markets such as in-game assets market (virtual weapon, skins, etc) whose growth is rapidly rising (217% from 2015 to 2016 and 280% from 2016 to 2017). Now Virtual assets are becoming an investment instrument within the CoinDrive platform. So we are opening a way to invest assets with value around 10 Billion USD.

The blockchain smart contract ensures the continued security of your transactions and investments, this is why our token is based on Ethereum. Integration with social networks provides flexibility and even more security, as you know your investor or the person whom you invest in.

Cryptocurrencies and Blockchain have made it easier to facilitate crowdfunding and simplify the infrastructure. They've made obtaining passive income from crypto assets and other types of virtual valuables available for almost everyone but not easy to access - Until now.

This new type of economy caused a new type of values to appear - virtual valuable items and in-game items which are now becoming an investment opportunity.

However, because of the expertise required for this direction (high risks and a considerable entry threshold), there is an audience that is ready to become part of the crypto community but the current obstacles are stopping them from achieving this. Even those who are now actively using it are ready to work with simpler, more transparent and understandable platforms.

Community representatives are ready to take an active part in discussions of each project and the integration of communication systems and common wallets will allow to achieve a more active, simple and transparent project integrations.

Amateur traders will be able to collaborate with professionals and gamers can take part in it investing their ingame values.

Interconnection of Our communication Systems which includes Telegram, Slack and

Facebook messenger and in turn hosted on the shared wallets turns them into common wallet - a powerful tool for entrepreneurs and traders to attract operating funds on the one hand and a operate using a flexible and transparent tool for obtaining incomes from crypto assets on the other hand.



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SHARED WALLET

A common wallet is a wallet which is connected to exchanges on one hand:

- Markets.com
- Etoro
- Plus500
- Avatrade

- CityIndex
- Trade.com
- Poloniex

to crypto services:

- Guild Walls
- Battle.net
- Origin
- Steam
- Steamtrade
- Loanbase

to Social networks:

- Facebook
- Telegram
- Viber
- WhatsApp

And belongs to a particular wallet owner.

On the other hand our shared wallet contains a chat system which is integrated to all our platforms (Web, iOS, Android) and connects key third-party messengers like Telegram (messages from the internal chat are kept in Telegram), Facebook and Slack, through which host investors are interconnected.

Wallet owners can adjust the type of wallet:

- PAMM - perfect for traders
- Investment wallet
- Social wallet
- Generic shared activity
- Virtual assets wallet

PAMM wallet for traders - is specially set up for traders and has a multi-currency and multi-exchange yield. For the safety of our clients we check every trader and one of the conditions for the setup of a trader's purse is the declaration of a White paper and the reservation of a relatively higher balance in his Bounce account (a special fund that protects your investment explained later) compared to other wallets. Here we also offer a Bounce blur rule for clients - in case the conditions of the white paper aren't fulfilled. we can define investment reliability using SN profiles to be sure you give your money to trusted and professional trader.

.....

Investment wallet - a wallet that attracts public investors. This wallet does not have a multi-currency and multi-exchange yield. To ensure security there is also a project verification system and a Bounce balance. Wallet owners can create a white paper for new profit-making opportunities to involve public investors. In this wallet we do not offer a Bounce blur rule.

.....

Social wallet for social entrepreneurship - a wallet that attracts socially responsible investing. This type of wallet does not have a multi-currency and multi-exchange yield. To ensure security there is also a project verification system. Wallet owners can create a white paper for implementation of social action projects. In this wallet we do not offer a Bounce blur rule and on small volumes moreover with a turnover up to 5000 USD an active Bounce account is not required

.....

Generic shared activity - a wallet for communication and opportunity for joint activities (shopping in stores, managing shared budgets etc.). To create this wallet you do not need to check and create a white paper. However, for security purposes there is only a small amount of operations allowed without Bounce.

.....

Virtual assets wallet - a wallet for storage and sale of virtual property (for example Ingame items). Since this type of wallet uses a simple type of collateral - only a white paper which is responsible for determining the award and compensation when the item is traded - you do not need to have an active Bounce balance. Social networks integration allows gamers to borrow or convert items quickly and safely avoiding any type of fraud.

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SYSTEM OF RULES (RS)

For flexible management it is possible to create and manage a system of rules and restrictions for both the wallet and the user. Depending on the type of wallet, the rules available for use may differ to avoid logical conflicts.

List of rules:

RS for the Wallet

Rule	Value	Comments (all settings can be adjusted according to the timelines)
Operations with	Only input	
	Output only	
	Input and output	
Withdrawals limits	Size of limits (% or amount)	Percentage of the current amount in the wallet / of the maximum amount in the wallet
Input Limits	Size of limits (% or amount)	Percentage of the current amount in the wallet / of the maximum amount in the wallet
Restrictions on input	If more/less than	Limit output if less than amount or percentage

RS for the users

Rule	Value	Comments (all settings can be
------	-------	-------------------------------

		adjusted according to the timelines)
Operations with	Only input	
	Output only	
	Input and output	
Withdrawals limits	Size of limits (% or amount)	Percentage of the current amount in the wallet / of the maximum amount in the wallet
Input Limits	Size of limits (% or amount)	Percentage of the current amount in the wallet / of the maximum amount in the wallet
Control	All	You can view user history with this wallet
	Users	

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BENEFITS

Investment of ingame items and values

Our unique type “Virtual Asset” wallet allows you to operate virtual assets, including items from the gaming world - even a sword for an MMORPG that you bought with your friend.

Investments of ingame assets could provide solution for gathering income with 20%

year interest.

.....

Flexible Leverage x10

Quick access to free floating funds allows the trader to have a margin for maneuver, to conduct a large volume of transactions and accordingly to have a greater profit. The system of rules and the Bounce wallet allows you to balance between the amount of attracted of public investors and the stability and security of transactions and your the investors funds.

.....

Investment channel

Coin Drive communication system is integrated with social and ingame networks allows to attract investments 400% faster than ordinary methods. Transparency of receiving funds and direct contact with investors through the social components allows you to get more information from the outside, to attract more investors by word of mouth since in our wallets the investment channel is integrated with the communication channel - it drastically reduces the decision time while increasing transparency to reassure investors.

.....

Social investment platform

A shared wallet gives you a unique experience of raising funds for social action projects. As for investment purposes a common wallet is a communication channel for socially responsible investing which simultaneously creates a group of investors and a group of evangelists, volunteers and all others who wants to contribute and make the world a better place!

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Incomes from crypto assets and digital values

The flexibility and ease of use of our wallets allows to quickly generate revenue from crypto assets and ingame values, while our bounce system protects against the total loss of funds and shows maximum transparency.

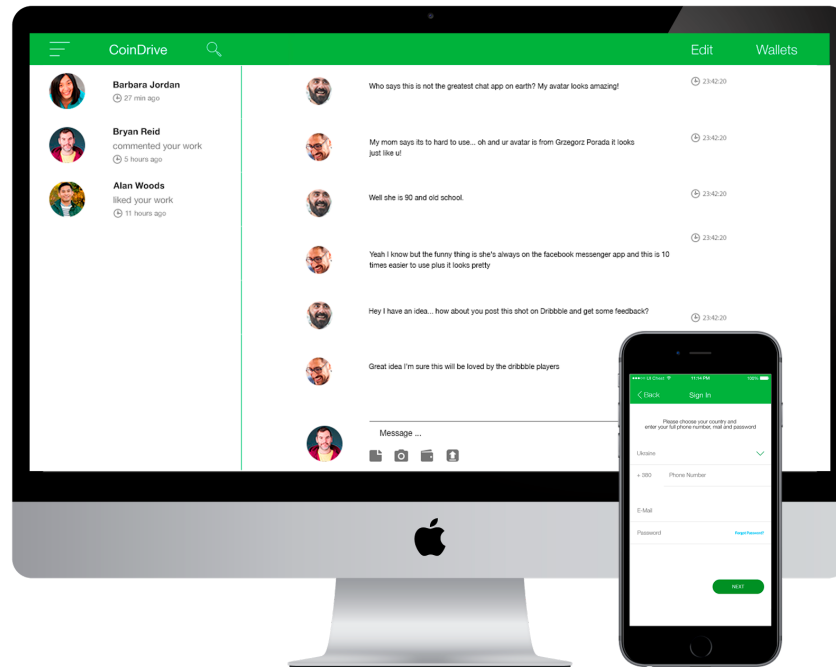
The investors are always in direct contact with the wallet's project managers and other investors - so everyone can make informed decisions while being provided with full and complete information. Unlimited availability of investment options will create a unique and balanced portfolio.

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Shared storage

Use a generic wallet as a simple and convenient repository of assets for any and all needs - for your project's reserves, funds collected for the purchase of a gift for a

friend's birthday or a joint trip to a festival - It can be anything. Our flexible system of rules allows you to make the management of your wallet simple and effective for everyone involved.



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MODEL

The model of work of the common wallet consists of 3 levels of integration:

- Exit to exchanges platforms%:
 - Markets.com
 - Etoro
 - Plus500
 - Avatrade

- CityIndex
- Trade.com
- Poloniex
- Exit to crypto services and gaming platforms:
 - Guild Walls
 - Battle.net
 - Origin
 - Steam
 - Steamtrade
 - Loanbase
- To social networks:
 - Facebook
 - Telegram
 - Viber
 - WhatsApp
- Chat and an access to a common wallet
- Common wallet and system of rules

The internal currency for conducting transactions is a token DriveCoin - it is purchased by host investors and is located on the accounts of wallet hosters.

A typical flow of host investors consists of such items:

- Public investors can connect to the system by selecting one of these communication platforms:
 - Chat on the service Coindrive.xyz - this chat is synchronized with Telegram chat and becomes it's fork
 - Telegram chat is the main chat service for work - Integrated bot allows you to get all the information you need
- After connecting to the chat in addition to communication host investors can request a WP - and after having read it will agree or not with the conditions. For the investment purses their hoster can put a restriction on the time of participation in the chat without confirming the WP to not overcrowd it.
- Host investors receive a link where they can replenish their account (buy CoinDrive tokens) in the chat and after that these funds are credited to the account of the trader or the account of the entrepreneur.

- Dividends from activities are transferred to this account
.....
- If you need to withdraw funds from the account - for the safety of traders (since we provide an analogue of PAMM accounts) we put a delay of 1-7 days - depending on the terms in the white paper
.....
- The withdrawal of funds is carried out by a one-time reference to the exchange for the sale
.....
- Analysis of the activity and bidding can be requested at any time. If you use the chat on the Coindrive.xyz service you can see the pages of the dashboard, if the messengers then a one-time link for access to the dashboard will be given on request.

If we take a look at the flow when a user's asset, for example weapon skin, becomes an investment instrument.

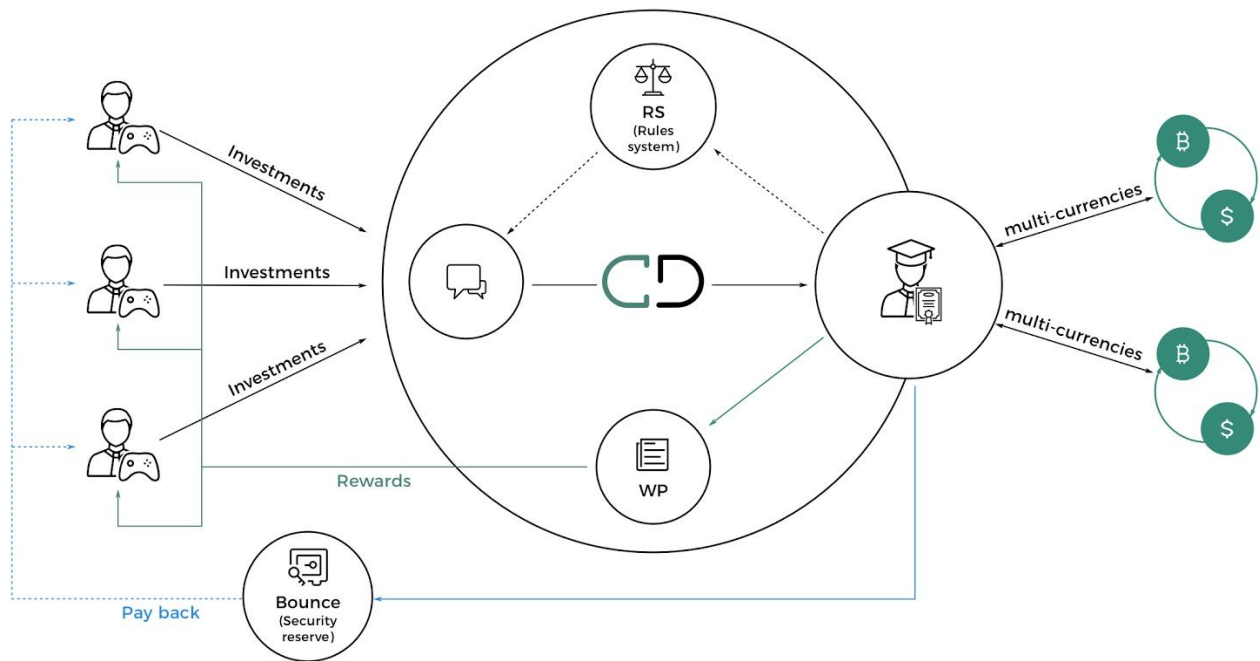
After agreeing to the WP terms Host investors need to connect their in game assets - so they need to provide access credentials using an API, for example for Steam:

https://developer.valvesoftware.com/wiki/Steam_Web_API/IEconService#CEcon_A

CoinDrive then validates the user and his set of assets. After this the user only needs to choose an asset, CoinDrive will validate the price and convert it to DriveCoin. All other steps are the same.

Traders typical flow consists the following:

- Trader creates a CoinDrive account, creates the wallet - and attaches (connects) digital asset exchanges.
- Creates and applies the rules to the group (for example - entering only by the invitation)
- He adds funds to the account and chooses the size of the Bounce account
- Creates activities WP
- Waits/attracts users - this means attracts additional funds and assets



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SECURITY

For users security issues and risks minimization - we are applying what we call the Bounce system to Coindrive.

The hoster has to reserve a part of his fund in a special reserved fund called "Bounce" before the shared wallet and chat will be accessible to the attendees and

other investors. This “Bounce balance” will be split between contributors in the case of failure to meet the terms of the white paper.

The type of wallet and the terms in the white paper will affect the size of the “Bounce balance” requirements. Moreover to get more assets and users the “Bounce balance” has to be extended accordingly.

Wallet	Minimum Bounce	% from turnover	Minimum issue
PAMM wallet	1000	10%	C 0
Investment wallet	500	5%	C 0
Social wallet	50	2%	100
Overall activity	500	2%	5000
Virtual Asset	-	-	-



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MARKET

We have three main markets that we are aiming:

- Cryptocurrency exchange market
- Ingame assets market

- ICO and crowdinvesting market

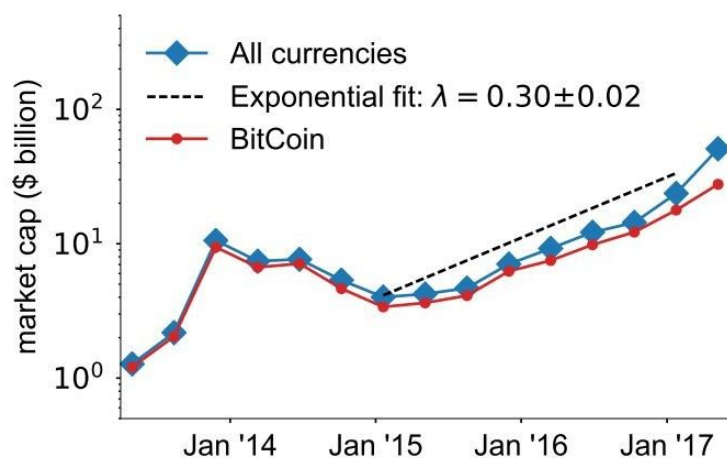
Cryptocurrency exchange market

The current number of unique active users of cryptocurrency wallets is estimated to be 5.8 million. If we take a look at wallets - 11.5 million wallets are estimated to be currently 'active'. This market has very big potential auditory:

According to the earlier referenced 2016 report from the Boston Federal Reserve, 0.87% of US consumers are estimated to have owned cryptocurrency, which amounts to around 2.8 million people in the US alone.

But the all amount of cryptocurrencies cap is huge - about 81bln USD.

And the cryptocurrency market is growing exponentially



This chart showing marketing cap in billions USD.

Ingame assets market

Exact monetary values processed by these skin gambling sites are difficult to measure due to the opaqueness of the ownership. Eilers and Narus estimated that \$2.3 billion in skins were used to bet on eSports in 2015, \$5 billion in 2016, and projected that over \$20 billion in skins would be gambled by 2020 if the market was left unchecked. there are 1.8 billion gamers in the world, 200 million of them hold ingame values total cost of which is nearly 100 billion USD. Market is rapidly growing and nearly doubles each year.

ICO and crowdinvesting market

ICOs have drawn huge attention, with more than \$1.2 billion raised this year alone,

This is 10 times more than was raised through coin offerings in 2016.

We are reaching to the wide audience by penetrating different niches because the lines between the different cryptocurrency industry sectors are increasingly blurred: 31% of cryptocurrency companies surveyed are operating across two cryptocurrency industry sectors or more, giving rise to an increasing number of universal cryptocurrency companies.

We are going to build a bridge connecting two the most rapidly growing markets and taking benefit of expanding market opportunity till nearly 200 billion dollars.

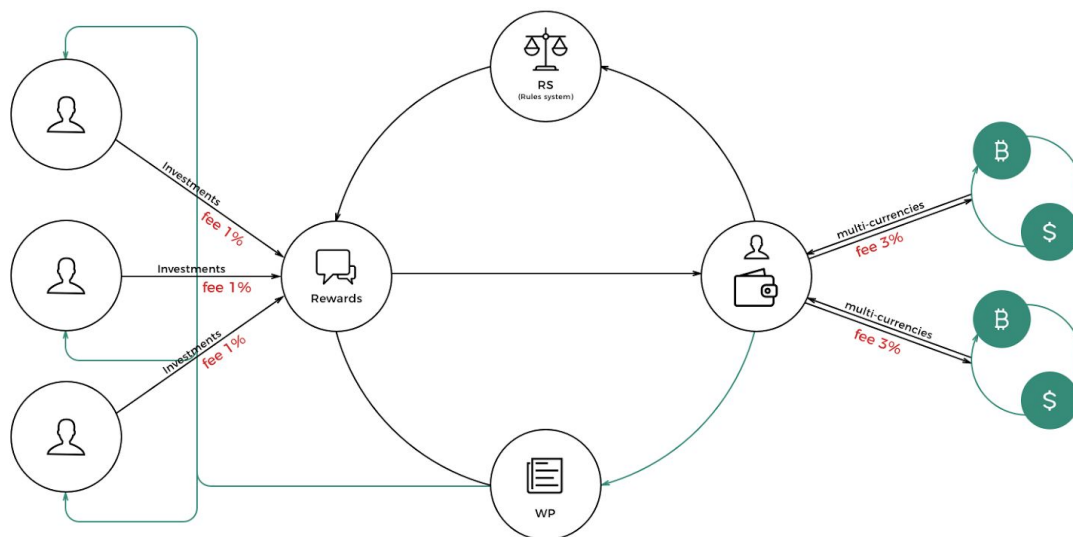
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MONETIZATION

Coin Drive charges a 3% commission for every outbound transaction (transactions between CoinDrive and connected partners system) and 1% internally in the system (transferring funds to the public investors accounts).

For example, when you want to share your money with trader and you choose one wallet you need to transfer our money to the trader on this case we charged 1% of transfer with no other fee.

If trader transfer Token from CoinDrive to exchange - we charge 3% of transfer with no other fee.



The project has really great scaling potential. The only thing necessary for its growth is a larger number of host investors and hoster managers. Considering market opportunity of 200 billion USD Coin Drive can reach more than 6 bln USD annual revenue in couple of years.

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MEDIA

To keep good media activity we are going to share our vision of the future for the finance world through all available media channels. Examples of resource - Forklog, Wawes, Coindesk, etc.

We will perform 2-3 appearances on TV shows on national and international TV channels, Take part in industry major events for the foreseeable future and invite people to try the benefits of our new economy with CoinDrive.

Of Course we will maintain our blog to tell more about the success stories of people who achieved their financial goals with CoinDrive.

We will run channels on Youtube to share and educate about new local and global investment opportunities with CoinDrive.

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PRE-ICO

A Pre-ICO is being offered to create an initial marketing budget to raise awareness of the CoinDrive, to build and promote public-relations with the crypto community and to finish establishing pivot point. This instrument will allow CoinDrive to cultivate a preliminary team of token holders who are committed to a quality ICO and to a successful long-term development.

Token Distribution

Pre-ICO - 500,000 USD equivalent

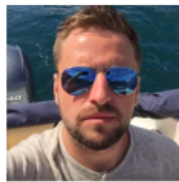
If the Pre-ICO is not fully subscribed, CoinDrive will allocate unsubscribed Pre-ICO tokens to ICO tokens to satisfy token demand within the community.

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TEAM



German Stogniev
CEO



Miki Bergin
CTO



Oleh Voitenko
COO



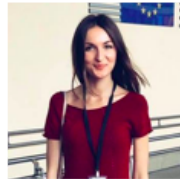
Semen Loboichenko
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PhD - Strategy
Advisor



Ekaterina Zhurbenko
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Communication



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Advisor

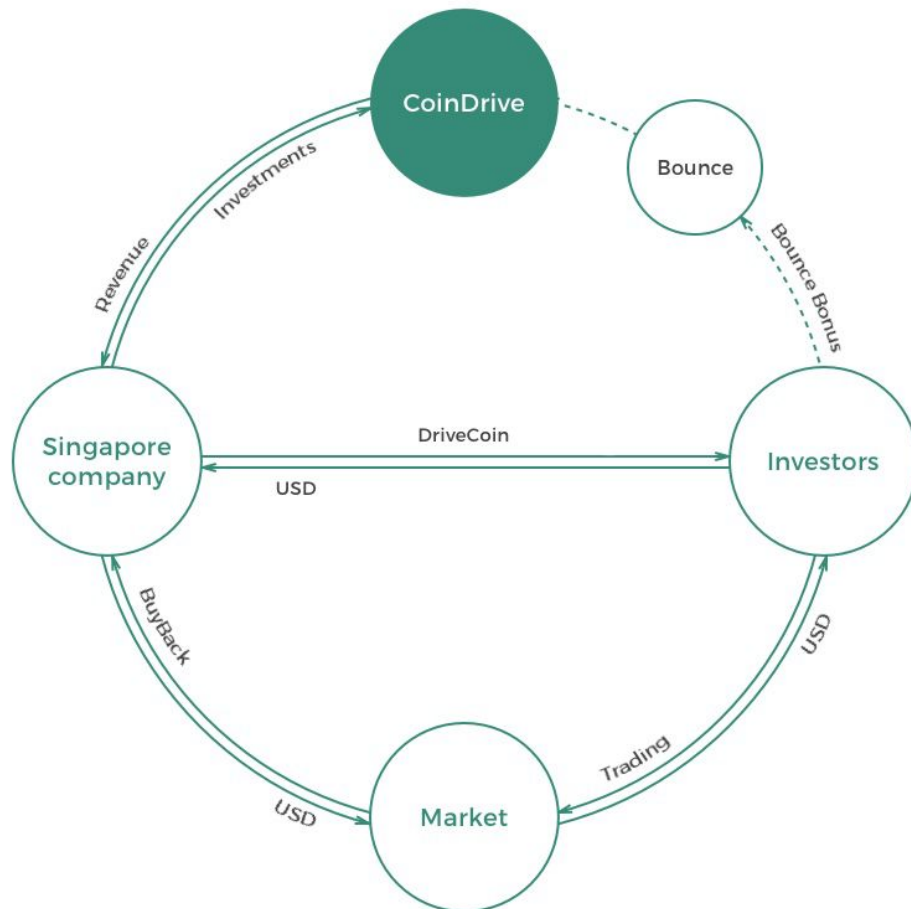


Joseph Normandeu
Business consultant

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ICO

CoinDrive is planning to raise between \$5 - \$10 million USD in the next round of financing by selling 20% of its shares and selling VIP Investor wallets with Bounce balances. This money will help us to accelerate the development of the product, to penetrate into new markets and countries, and simultaneously integrate more partners. A major investor of this round will be a Singapore company which will get options to buy 20% of CoinDrives's shares and will initiate tokens issue. The initial exchange rate for 1 DriveCoin token will be 1USD or equivalent in Bitcoin, Ether, Litecoin, Waves.



All investors who will purchase DriveCoin during the first hour after the ICO start will receive 50% bonus. After that, all investors who will purchase DriveCoin during the next 4 hours will receive 25% discount.

For DriveCoin investors who will purchase them during the first hour since the ICO's start will receive 70% bonus to their wallet's bounce balance.

The total duration of the crowdfund will be 48 hours.

The creation of new tokens will stop after an equivalent of \$10 million USD is raised or after the ICO expiration date. If the campaign is successful, an additional 10% will be issued to the option pool for rewarding current and future employees. These tokens cannot be sold for the next 12 month period. Also, 2% bounty will be issued for rewarding people who help us with marketing campaign. No new tokens will be created after ICO. We use buyback tokens mechanism.

Tokens will be emitted as the derivatives. As a committed partner, Singapore company will be getting revenue part from CoinDrive and will be obligated to use it for the tokens buyback with the market price.

You can take a look at the buyback model below:

DriveCoin buyback

ICO vol USD	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
5m	79 337	406 548	609 821	914 732	1 372 098	2 058 147	3 087 220	4 630 830	6 946 245
7m	111 072	569 167	853 749	1 280 625	1 920 937	2 881 405	4 322 107	6 483 161	9 724 742
10m	158 674	813 095	1 219 642	1 829 464	2 744 195	4 116 293	6 174 439	9 261 659	13 892 489

This table shows amount of buyback based on tree level of ICO funds reaching (1mln USD, 3mln USD, 10mln USD). This table indicates that investors who like to exit on late stages can get as more as 400% in 3 years. It is definitely a great deal and hottest ICO ever.

As by agreement between CoinDrive and Singapore company will be transferring 30% of revenue share by CoinDrive investors to Singapore company for DriveCoin. It will begin doing this on a quarterly basis, after the 3 quarter following the ICO is completed.

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ICO DETAILS

DriveCoin

Token naming	DriveCoin
What is it?	Proof of membership (Equity / Donate Presale)
Price	1USD

Buyback	Singapore company Undertakes to use all net profit for the tokens buyback for the market price.
Costs	10% will be reserved for the ICO organisation and the team costs.
Reward	0.5% of revenue share by CoinDrive
Platforms	Ethereum

Token Specification

CoinDrive platform token, the DriveCoin (DCN) will initially be distributed in the form of a pre-sale. Participants may acquire 1DCN at a discounted rate by pledging a defined sum of USD into the token sale smart contract. The contract will define withdrawal policy for the duration of the crowdsale as well as other rules around multisignature spending and milestones.

Tokens could be purchased by this currencies Bitcoin, Ether, Litecoin, Waves.

For users coming from other currencies It will be possible to use third party conversion services to acquire Bitcoin, Ether, Litecoin, Waves for the purpose of buying DriveCoin (DCN).

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ESCROW

All money raised will be deposited to an escrow account. Management will be able to access this money only if a minimum of \$1 million USD or more is raised.

This is a short FAQ about Escrow:

What are the conditions to be met in order for the Initial Coin Offering (ICO) to be considered as fair?

- All funds raised during the ICO must go directly to the multi-signature vault
- If the ICO doesn't raise, a refund will be initiated.

- If the core team are not online or are not responding to messages for a period of seven (7) days or more, a refund will be initiated.

What are the responsibilities of the escrows for the Initial Coin Offering (ICO)?

- Initiate a refund if any of the above conditions are not met.
- Unlock ICO funds following the initial expenses and on.

What information will be available to the escrow about ICO investors?

To make refunds possible, the escrows will need access to the email address, the amount of Crypto-currencies invested per account and the Crypto-currencies address supplied by the user for the refund. (Crypto-currencies address can be submitted in the account settings) Investor Verification There are three ways to verify your investment which is important when, for some reason, the investment has to be refunded back to investors.

Only send Crypto-currencies from an address you can sign a private message from or at least where you are able to get the private key for that address! This is important since in case of REFUND you can't proof otherwise that you sent bitcoins when you, for example, sent the bitcoins directly from an Exchange. In that case better send them first to your wallet and then from there to the escrow address

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ROADMAP

Up to today we have developed pre-Alpha version - that works in CIS, and full Telegram integration. All money raised from the ICO will be used for a fully functional application development and for scaling and penetration into new countries' markets.

1. Pre ICO
.....
2. Marketing and awareness
.....
3. Pivot solution finalization

4. ICO

5. Initial trademarks integration

6. Initial investment platform integration

7. Initial game items ecommerce platforms integration

8. Scaling

9. Initial messengers integration

10. Initial ecommerce integration

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FINANCE

This is brief 3 years operating plan

	1ST YEAR	2ND YEAR	3RD YEAR	Year3-end cumilative
Revenue, total, USD	11 587 949	94 296 358	362 248 887	468 133 193
COGS	20 445 566	89 595 394	166 835 300	276 876 261
DriveCoin payments	971 768	9 909 594	50 167 320	61 048 683
CAC	19 473 798	79 685 800	116 667 980	215 827 578
OPEX	4 590 926	6 795 288	8 292 984	19 679 198
EBITDA	-14 475 374	-3 675 867	184 661 513	169 118 645
CAPEX	387 400	623 843	913 369	1 924 612

Salaries CAPEX	387 400	623 843	913 369	1 924 612
EBIT	-14 862 774	-4 299 711	183 748 144	167 194 033
Taxes	0	2 372 334	64 311 851	66 684 185
Net PROFIT	-14 862 774	-6 672 044	119 436 294	100 509 848

The preliminary financial plan is available here:

https://drive.google.com/open?id=100ggdf-1P7mbESDOrbtDW6izGdcxNX9X_4f4e3tO2EA

CONTACTS

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