

GIFX

Whitepaper



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1. EXECUTIVE SUMMARY

GIFA is building a holistic cryptocurrency network with strong emphasis on enhanced user experience, better value proposition, educational, and secure. The GIFA platform features a token and a cryptocurrency exchange that will prove beneficial for all types of users - new and veteran. GIFA will provide users an ecosystem that is highly secure and allows them to derive the best value from their interactions.

Participants in the GIFA ecosystem will be able to accomplish the following:

- Exchange the GIFA token seamlessly for other currencies or services.
- Cross-platform operations as GIFA will be available on Android, iOS, and Web.
- Buy and sell cryptocurrency on a dedicated exchange.
- Store, send, and receive cryptocurrency using a dedicated wallet.
- Access to a decentralized economy and highly secure financial services.

The GIFA platform also aims to provide secure banking services in the future that are decentralized and inclusive. Users can enjoy financial services by integrating their GIFA wallet and also utilize connected debit cards to enjoy easier payments.

Driving the GIFA platform is the versatile GIFA token that is built using the versatile Ethereum-based ERC-20 protocol. The GIFA token will allow users to enjoy unparalleled utility value by helping them utilize the token to settle payments, transfer funds, exchange for other currencies, and much more. Finally, the GIFA Initial Coin Offering (ICO) will help accelerate the development and deployment of the GIFA ecosystem in a systematic and efficient manner.

Introduction

History of GIFA HOLDING LTD. & GIFAX Cryptocurrency

Gifa Holding Limited (the "Parent") is a limited liability company registered in the Turkish Republic of Northern Cyprus (the "TRNC"). The Parent, together with its consolidated subsidiaries (together – the "Group"), are diversified organizations engaged in a wide variety of business activities, providing various types of products and services on a global basis.

Parent is a TRNC limited liability company incorporated in accordance with the Companies Law Cap 113 of the TRNC. The Parent was originally established as a limited liability company incorporated on April 24, 2014 under registration number MŞ 016778 under the name Gifa Trading Limited. However, as the company commenced acquiring subsidiaries, on June 4, 2014, it obtained a special approval from the Council of Ministers and changed its name to Gifa Holding Limited to more accurately describe its business objectives.

The Group's main operations are global and are subject to the legislative requirements of the jurisdiction in which it operates.

The Group's subsidiaries, located in TRNC, comprise:

- Gifa Consulting Limited: The principal business activity of this company is to assist its clients in the preparation of their business plans in support of their financing applications.
- Gifaland Theme Park Limited: The objective of this company is to construct and manage a theme park. The company completed the construction of the Group's headquarters.
- Gifa Retirement Homes Limited: This company is already registered and being developed as part of GIFA Holding Ltd's strategic plans to developing and promoting several major projects (see Table 2 below):

Gifa Nektar Import & Export Limited: This Company is currently negotiating
with a manufacturer of citrus fruit juice producer with the intent of exporting
the products.

GIFA Holding Ltd. itself was subsequently, acquired, on September 30, 2018, by Gifa, Inc., a Nevada corporation (Business ID and registered number NV20081305132. Symbol / company: GIFX / GIFA Inc.) established on April 29, 2008 under the original name Firefish, Inc. From April 2008 to September 30, 2018. GIFA Holding Ltd. itself was subsequently acquired, on September 30, 2018, by Gifa, Inc., a Nevada corporation (Business ID and registered number NV20081305132. Symbol/company: GIFA / GIFA Inc.) established on April 29, 2008, under the original name Firefish, Inc. From April 2008 to September 30, 2018.

In the same year, GIFA Holding Limited had also completed the acquisition of "Grandex Finance Ltd.," also a company domiciled in the Turkish Republic of Northern Cyprus. GIFA Holding has been providing finance to many businesses all over the world. We have been supporting business acquisitions, new projects, consolidation of existing projects, development and expansion of businesses, facilitating and financing the purchasing of commodities and goods, offering consultancy services to improve corporate company structures, including helping companies and businesses to achieve quality assurance, conduct competitive analysis, establish corporate strategies, improve operational management, or consolidate and improve human resources and much more.

Joining the Cryptocurrency Digital Finance Pioneers

Following a successful journey GIFA holding Ltd. has decided to embark upon on a bright new journey and join the Cryptocurrency Digital Finance Pioneers. Year 2020 will be remembered in the history of GIFA as the year when GIFA became one of the pioneers of the evolution shifting 'traditional' financial systems to a digital one where new phase of technology-driven markets have

the potential to disrupt conventional market strategies, longstanding business finance practices and established regulatory perspectives—all to the benefit of consumers and broader macroeconomic efficiency. This new and exciting change pushing ahead with the Cryptocurrencies as the 'future of global market strategies' carry ground-breaking potential to allow, consumers from all over the world, access to a global payment systems—anywhere, anytime—in which participation shall be restricted only by access to technology, rather than by factors such as having a credit history or a bank account.

GIFX Cryptocurrency Exchange Platform and GIFX Token shall provide anyone and everyone or any business the opportunity to instantly invest, trade, exchange with other lead cryptocurrencies or move money to anywhere in the world.

Surely that is a powerful proposition and demonstration of self-confidence by our Company GIFA Holding, particularly when the underlying systems for global payments are "fragmented and complex". However, our starting point is a well-accepted knowledge that the current system of global finance is costly, unreliable and slow and needs to change and allow the new digital technologies to influence such a change.

This is the key underlying reason that GIFA Holding Ltd has embarked upon providing and offering its' own cryptocurrency (GIFX) with both a platform and the token to assist and facilitate ground-breaking response to meeting individual and business financial needs. GIFX Cryptocurrency exchange and GIFX Token shall be an open source protocol which is designed to allow fast and cheap transactions using the most advanced blockchain technology available. GIFX Token shall become a sought-after digital currency that can be used by anyone, anytime and anywhere or, as "a better money".

The message to anyone yet to become aware of cryptocurrency companies is, now is the time to start doing your homework and prepare for the future which certainly looks to be bright. GIFA Holding's GIFX will most definitely be part of that bright future. GIFA Holding Ltd. GIFX vision is to create a disruption in the traditional finance and banking sector. Through GIFX cryptocurrency, we aim to offer users an opportunity to create a single account which would ultimately lead to a smooth transition from the fiat and cryptocurrency world. We aim to provide our customers with a formal bank accounts that come with a built-in GIFX Token wallet for secure token storage and a debit card to perform the daily banking.

Mission & Vision

Mission

Create a well networked cryptocurrency exchange platform (www.gifxtoken.com) and cryptocurrency token (GIFX) that is considered by users as safe and accessible for everyone. GIFA Holding Ltd. have a clear mission that the GIFX Team shall endeavour to providing a secure, reliable and convenient gateway between the contemporary finance world and the new world of digital currencies in a responsible manner. At GIFA Holding and through GIFX Cryptocurrency Exchange Platform and GIFX Token our Team shall strive for a new world, in which everyone can opt to act as their own bank and able to remain in complete control of their own assets; be their own bank! As GIFA Holding Ltd. we are convinced that cryptocurrencies will continue to play a key role in the economy of the future. This conviction guides our GIFX Team as they assist as many people and businesses as possible globally in the buying and trading and exchanging (with other lead cryptocurrencies such as BTC, BCH, ETH, LTC, USDT) of GIFX Token and other cryptocurrencies.

Vision

"GIFX Token Cryptocurrency in every Wallet - It is our vision to ensure and contribute to the adoption and applicability of GIFX Token and ensure GIFX Cryptocurrency Exchange Platform becomes reputable, trustworthy, reliable and sought-after digital currency instruments that can be used by anyone, anytime and anywhere or any business, as "a better money" to achieve a positive impact on users' lives.

Problem Statement and Our Strategy

The current cryptosphere is plagued with a number of problems that inhibit the adoption and growth of decentralized currencies.

1. Complicated and Confusing Technology

Even today, one of the main factors limiting the widespread adoption of cryptocurrency is a lack of knowledge on the user's behalf. Many individuals find it difficult to venture into this sector due to its highly technical nature. In turn, this knowledge makes many susceptible to misinformation and increases their vulnerability to scams. In order to derive the benefits of cryptocurrency, one should be aware of industry-practices and better liquidity. Unfortunately, this information is not privy to the common man, thereby placing them at a disadvantage and keeping the inclusive cryptosphere out of reach to millions of potential users around the world.

2. Poor Platform Design

Cryptocurrency might be "the technology" to invest in right now. However, several users have to jump through several hoops in order to exchange fiat into cryptocurrency. Moreover, most exchange platforms support only a limited number of cryptocurrencies. This practice proves highly disadvantageous to new users or small traders as the constant transfer of funds incurs high costs and is time-intensive. There is a dire need for exchanges that enable quick and user-friendly transactions between different crypto and fiat currencies on the same platform.

3. Unclear Value Proposition

Several cryptocurrencies have been launched to tackle a specific problem. However, they do not possess correct incentivization programs that allow users to engage with the cryptocurrency at a new level. This is further impacted by the lack of knowledge of the intrinsic benefits of a cryptocurrency by a majority of its participants. In fact, today, many people view cryptocurrency as speculative options and interact with it in the same way they would with the stock market.

4. Security Threats

The security risk is a constant threat to the participants in the cryptosphere. It is not uncommon to hear of exchanges that have been hacked and its users losing millions of dollars worth of cryptocurrency. Furthermore, there is also an overwhelming presence of scams attributed to cryptocurrency, where users who have invested in cryptocurrency projects find themselves exposed to fraud in the months that follow. The presence of these risk factors has resulted in lower confidence and adoption of cryptocurrency as a potential payment or asset class.

User Experience	A limited number of people actually have hands-on experience	
	and understanding of the cryptocurrency world, coupled with a	
	poorly designed user experience that does not delight or satisfy	
	mainstream users.	
Value	Weak value propositions do not incentivize people to use crypto	
Proposition	for purposes other than speculative trading.	
Complexity	Lack of knowledge and understanding of the workings of	
	cryptocurrency and different terms within. Difficult to understand	
	and invest in new-to-crypto users.	
Security	Damaged user confidence from crypto-related fraud and theft.	

PROPOSED SOLUTION

To overcome the challenges presented in the previous section, GIFA will be building an extensive ecosystem that comprises of three key products, namely:

- 1. GIFA Token
- 2. Cryptocurrency Exchange
- 3. Wallet and Financial Services

Our Strategy

To tackle the challenges above, we are offering products along 3 verticals:

This would enable us to leverage payment solutions as the primary tool for driving adoption and user acquisition while building trading and financial services solutions as the major sources of revenue.



This strategy creates and self-sustains a virtuous cycle: payment channels bring users onto the platform, whereas trading and financial services generate revenue that can be reinvested into payment.

Our product solutions across three verticals are building up a sustainable ecosystem that serves our mission: Accelerate the World's Transition to GIFX Cryptocurrency

GIFA Token

GIFA is a token that uses the ERC-20 protocol and is built on the Ethereum network. This token will be the main unit of exchange in the multifaceted and decentralized GIFA ecosystem.

GIFA will operate as a utility token that can be employed extensively on the platform to access a variety of products and services. Additionally, users can utilize the GIFA token to pay for fees, transfer funds, and even settle payments.

The GIFA token will be integrated with the other offerings of the GIFA platform, thereby allowing users to unlock the true value from their token holdings. Additionally, the GIFA token is linked to the share value of GIFX, thereby presenting the users with better monetary value.

Cryptocurrency Exchange

The second product planned under the GIFA banner is a multi-currency crypto exchange. This trading platform will enable users to buy and sell a variety of cryptocurrencies easily. Additionally, this is a unified platform that supports fiat-to-crypto transactions, thereby benefiting the users tremendously.

The exchange services will also support cross-platform functionality. This way, the user can access trading services on their Android and iOS devices as well.

Finally, premium security features shall be enforced, such as 2FA verification, multi-sig wallets, etc. to protect the user's data and funds against instances of hacking.

Cryptocurrency Wallet

In addition to the token and multi-cryptocurrency exchange, GIFA will also feature a cryptocurrency wallet. This product allows users to store and manage their funds securely and efficiently on the blockchain protocol.

The GIFA cryptocurrency wallet will support a number of top cryptocurrencies, including Bitcoin, Ethereum, Ripple, etc., besides the GIFA token. Additionally, the wallet allows cross-platform function, thus allowing users to access their funds from any device - desktop or mobile.

The main purpose of the GIFA multi-currency wallet is to unlock easy access to crypto-based payments and transactions for the common user. By possessing a simple UI and rich features, the GIFA wallet will bring the benefits of cryptocurrency and blockchain to everybody.

GIFA wallet users will enjoy the following advantages:

- Low fees
- User-friendly UI
- Top-notch security features
- Support for multiple cryptos and fiat currencies
- Complete control over all functions
- Access to other financial services such as banking, debit cards, etc.

TOKENOMICS

ICO Details

TOKEN NAME	GIFA	
TOKEN TICKER	GIFA	
TOKEN TYPE	ERC-20 (Ethereum-based)	
DECIMAL SUPPORT	15 places	
TOTAL TOKEN SUPPLY	Available 150,000,000 GIFA (150 Million GIFA)	
	PLUS IN RESERVES 19,950,000,000 GIFA (19.95	
	Billion GIFA)	
TOKEN PRICE (in USD)	\$ 1 (ONE USD)	
ACCEPTED PAYMENT METHODS	BTC, BCH, ETH, LTC, XRP, USDT & FIAT	
	PAYMENTS (CREDIT CARDS / DEBIT CARDS)	

Funds Utilization:

Business Development Strategy

There comes a time in every company's journey where they take the next step to grow their business. At GIFA Holding Ltd we are always looking for new opportunities to expand our operations and promote our brand GIFA or expose our brand to new potential clients and associated throughout different continents.

As well as strategic planning we are also undertaking significant amount of financial planning.

We have embarked upon building a network of businesses, from across many continents, which are either currently accepting crypto as payments or are willing to accept crypto as payment. We shall be particularly focussed over the next 3 years on introducing GIFA Token (GIFX) as an accepted and used crypto by many businesses, private entrepreneurs and private individuals as possible.

With the sale of GIFA Token we are looking to raise finance to accomplish the following businesses:

	Project name	Brief description	Geographical
			Target
1.	Establish and	Providing trading online platform for	Global and Regional
	promote Global &	public at large, and for small and	
	Regional Supply	medium size businesses from	
	Demand Chain	different sectors and continents to	
	Trade Platform	buy and sell products.	
2.	Money Transfer &	Blockchain powered money transfers,	Global and Regional
	Crypto Currency	crypto exchanges, payments and	
	Trading	digital assets management,	
		credit/loan facilities shall be offered	
		by Grandex Finance Ltd which is also	
		a subsidiary of GIFA INC.	
3.	GIFALAND LEISURE	Featuring various attractions, such as	Major attraction brand
	& CULTURAL	rides and games, as well as Theme	in Europe and Middle
	THEME RESORT	Park Hotels and model built cultural	East
		sites for entertainment and	
		educational purposes	
4.	Power Sustainable	Blockchain technology –allows for	Mediterranean, Europe
	Journalism &	building decentralized apps – holds	and Middle East
	Media	promise for developing a sustainable	
		journalism eco-system. Developing a	
		media business model based on	
		blockchain, moving the conversation	
		out of the theoretical realm and into	
		practical, real-world use.	
5.	Retirement	Purpose built villages and housing	Europe & Regional
	Lifestyle Villages	complex designed for older adults and	
		the retirement communities.	
6.	GIFA Innovation	GIFA Crypto Token aims to become a	Local & Regional
	& Incubation	key player in linking Blockchain	(Mediterranean/Middle
	Centre	technology with the business world,	East & Europe)

			T
		science and finance and inviting and	
		accompanying newcomers with new	
		business venture ideas (innovators of	
		NEW businesses) to come under GIFA	
		Holding Ltd. and receiving support in	
		all the stages of setting up and further	
		developing their ideas.	
7.	GIFA B2B Social &	Creating and promoting the use of	Local & Regional
	Business	B2B social media platform; helping	(Mediterranean/Middle
	Networking	businesses to network using social	East & Europe)
	Pklatform	media and blockchain technology	
		getting into video, repurpose long-	
		form content into micro-content, and	
		find ways to communicate visually.	
8.	GIFA B2B Asset	Offering tokenisation opportunity to	Local & Regional
	Backed	wide ranging businesses and projects	(Mediterranean/Middle
	Tokenization	looking – tokenisation as a	East & Europe)
	Scheme	blockchain-based units of value that	
		are pegged to real-world assets, such	
		as company shares, real estate,	
		diamonds, or commodities.	
9.	Gifa Nektar	This is already an established	Local, Regional, Global
	Import & Export	Company aiming to use blockchain	(Mediterranean/Middle
	Limited	technology to market citrus fruit	East & Europe)
		and fruit juices. Currently	
		negotiating with manufacturers/	
		producers of citrus fruit and fruit	
		juice to secure long term deals.	

ROADMAP

Milestones

Year 1 Develo	opment of GIFA TOKEN and ICO	
Year 2 Project	t Realisation (proposal, scheme, design, implementation, evaluation)	
Year 3 2 nd To	kenization process and growth of GIFA Holding / GIFA Inc.	
1.	GIFX token Concept development	
2.	GIFX token Design prototypes	
3.	GIFX Token design. Protocol architecture	
4.	Development & launch of GIFX Cryptocurrency Exchange Platform	
5.	GIFX Token sale 150,000,000 (One hundred and fifty million tokens) AND	
	(IN RESERVES 19,950,000 GIFA – 19.95 Billion GIFA)	
6.	Initial consumer-facing deployments	
7.	Further consumer-facing deployments	
8.	Offer GIFX Token mobile wallet app, both for Android, iOS and Huawei.	
9.	Ensure that GIFX Currency Exchange Platform supports BTC, ETH, PMA and	
	all ERC-20 tokens.	
10.	10. Add other leading currencies to be on GIFX Exchange Platform and for GIFX	
	to be on minimum 4 other Cryptocurrency Exchange Platforms	
11.	Recruit 150 Users in the first 6 Months	
12.	Recruit and open minimum 1000 Wallets by Year 2	
13.	Facilitate minimum of 150 Daily Exchange through GIFX Cryptocurrency	
	Exchange Platform	

The Team GIFX

How it all started

As the story goes, on October 31st, 2008, someone using the still mysterious pseudonym Satoshi Nakamoto first published the Bitcoin white paper. It was hardly a coincidence that this publication occurred at a time when the financial markets were crashing. The white paper described how Bitcoin or cryptocurrency would provide a solution to the problems inherent to the current monetary system. The idea was that the cryptocurrency would signify the end of the centralisation of power and the endless printing of money within the financial system. It has now become more-clear that the cryptocurrency allows a user to autonomously manage their assets, and as such, it offers the first step towards financial freedom. For the first time in history, a form of money came into being of which the maximum circulation had been set in stone from the beginning. In other words; further inflation has become impossible. This, in short, is what cryptocurrency stands for.

Hence, of course, why GIFA Holding Ltd has joined the pioneers reshaping the future of the financial systems as we know it. We are here, full of confidence, with our own digital token, **GIFX** to ensure we take our position in the reshaping of the global financial markets.

The GIFA Token (Cryptocurrency) shall be owned by GIFA Holding Ltd and will be led by a NEW Team of Consultants and Experts to be recruited solely for this purpose.

TEAM GIFA CRYPTOCURRENCY



Yusuf KISA

The President of the Board GIFA Holding Ltd.





Aygun ANTAŞ
GIFA Crypto Project Director





Ufuk ÇAĞA

Marketing & Social Media Advisor



Cemal OSMANLILAR

Design & Technology Consultant





Dervish Yashar BAHA

Transformation, Creativity, Success Strategist



Hassan VAHİB

Senior Strategic Consultant

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Tamer MUFTUZADE

(Tatar & Co. Chartered Accountants)

Financial Advisor

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Ünver BEDEVİ

Head of Legal & Compliance

Disclaimers

Licences and approvals are not assured in all jurisdictions

GIFA Holding Ltd. ("www.gifatoken.com") intends to operate in full compliance with applicable laws and regulations and use its best endeavours to obtain the necessary licenses and approvals. Regulatory licences and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. It is not possible to guarantee, and no person makes any representations, warranties, or assurances, that any such licenses or approvals will be obtained within a particular timeframe or at all. As such, the initiatives described in this whitepaper may not be available in certain jurisdictions, or at all. This could require a restructuring of these initiatives and/or its unavailability in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third-party entities. If these entities are no longer properly licensed in the relevant jurisdiction, this will impact the ability of GIFAtoken.com to rely on the services of that party.

No advice

This whitepaper does not constitute any investment advice, financial advice, trading advice or recommendation by gifatoken.com, its affiliates, or its respective officers, directors, managers, employees, agents, advisors or consultants on the merits of purchasing GIFA Tokens (GIFX) nor should it be relied upon in connection with any other contract or purchasing decision.

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No representations

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Third party data

It must be noted that this whitepaper contains data and references obtained from third party sources. Whilst the GIFA Holding Ltd management believes that these data are accurate and reliable, they have not been subject to independent audit, verification, or analysis by any professional legal, accounting, engineering, or financial advisors. There is no assurance as to the accuracy, reliability or completeness of the data.

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This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. No assurance can be made as to the accuracy and completeness of any translations. If there is any inconsistency between a translation and the English version of this whitepaper, the English version shall prevail.

Restricted transmission

This whitepaper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this whitepaper is prohibited or restricted.

Views of gifxtoken.com

The views and opinions expressed in this whitepaper are those of gifxtoken.com and do not reflect the official policy or position of any government, quasi-government, authority or public body (including but not limited to any regulatory body) in any jurisdiction. This whitepaper has not been reviewed by any regulatory authority.

Third party references

References in this whitepaper to specific companies, networks and/or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or recommendation or endorsement of/by, any of those parties.

All references to 'dollars', USD or '\$' are references to the United States Dollars unless otherwise stated.

Graphics

All graphics included in this whitepaper are for illustrative purposes only. In particular, graphics with price references do not translate into actual pricing information.

Caution Regarding Forward-Looking Statements

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of gifatoken.com as well as certain assumptions made by and information available through gifatoken.com Please take notice that all forward-looking statements, by their very nature, are subject to significant risks and uncertainties.

Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.

A few words of CAUTION by GIFA Holding Ltd.

All that is written on the whitepaper and the landing page of GIFX Token (www.gifatoken.com) does not constitute legal advice and or promise of success and or gains for investors and or subscribers. Like all securities, mutual funds or investment in cryptocurrency, our own GIFX Token are subject to market, or systematic, risks. This is because the market cannot be accurately predicted or completely controlled, no investment is risk-free.

Our Brand Image:

