

ABSTRACT

As the cryptocurrency industry gets more recognized by mainstream users, it needs to evolve to ensure it finally achieves the core objectives that Satoshi Nakamoto had ten years ago when he developed the blockchain technology. One of these is providing a viable alternative that revolutionizes the conventional financial industry.

The key is focusing on making credit and investment opportunities more accessible.

NovaChain is a platform that takes this conceptual idea and turns it into a reality.

It provides an ecosystem where users can choose from the multiple investment avenues without compromising on the three key principles of security, trust, and sustainability.

Some of the investment avenues include a trading platform where users can trade NovaChain tokens on the internal and external exchanges, a cloud staking platform where investors make money by staking to the platform or peers or a regular staking platform where investors earn additional NLC by staking.

Aside from trading and cloud staking, users can earn through the affiliate program. In a few days, NovaChain is about to launch the Pre-sale. This is an opportunity for investors to make a handsome return instantly by acquiring NLC tokens.

There is a limited number of tokens available, and it is advised that you take advantage of the ICO discounts.

The earliest you invest the greater your returns.

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CHAPTER 1: INTRODUCTION

1.1 WHO WE ARE

We are an ambitious team of highly skilled professionals. Our goal is promotion and popularization by strategic means to grow the Bitcoin and Crypto platform and community, which makes us a new generation of crypto-enthusiasts. NovaChain was established to participate in exchange processes, attracting and managing investment assets, as well as making profits off the volatility of Bitcoin and increasing number of users.

NovaChain traders operate with the top 40 currency pair of altoin including BTC/USD, offering an increase in their initial investment on a monthly basis using our financial management service on the NovaChain platform. These results are available immediately after your first investment. We only use the most experienced asset managers, vetted professional traders and release detailed financial reports on the status of your assets.

We are successful due to our dedication to our work and community. We see an inevitable future while watching a developing, high-yield cryptocurrency trading atmosphere grow and are willing to share it with you!

1.2 OUR VALUES

The NovaChain platform aims to transform the financial sector by making it easier to access credit without relying on centralized financial institutions like banks. This is done while maintaining **the three core values** of the firm.

- 1. SECURITY. NovaChain seeks to provide a secure platform where the money, assets and personal information of the clients are protected from nefarious individuals.
- 2. TRUST. NovaChain achieves this by providing a decentralized platform that offers customers the opportunity to have true personal banking experience. The money will be held in the e-wallets in their devices, unlike other platforms. This promotes trust between the different platforms.
- 3. SUSTAINABILITY. NovaChain promotes this by making the cryptocurrency accessible on multiple exchanges and via different avenues like mobile applications and debit cards. It is also built on the Ethereum platform meaning that any new features will be easily integrated with ease.

1.3 VISION

The vision of NovaChain is to create a platform where users can have a seamless trading and investment experience in a decentralized and secure platform.

1.4 MISSION

The mission of NovaChain is to use blockchain technology to transform the financial industry to make credit more affordable and investment in cloud staking more rewarding.

1.5 PROBLEM

Most traditional financial institutions have numerous restrictions that limit the access to credit. Additionally, most people seem to have lost trust in the banking sector.

The inflexibility and rigidity of these platforms, as well as the inherent risk from hackers seeking sensitive financial information, is making banks less reliable. Also, any of the digital platforms based on cryptocurrencies do not provide adequate returns for investment in cryptocurrency investing.

1.6 SOLUTION

NovaChain pool staking SOLUTION (PSS) is designed for investors with low initial capital. Today if you have 100\$ to invest you can start an Investment on different platforms, but mostly you don't get a high-income rate, and your capital will be locked for days or months.

With NovaChain pool staking, you can start a pool staking contract with as low as 1 NLC and get the highest bonus of 0.42%. This is possible because the investment is collected within 24 hours and the sum is then staked.

CHAPTER 2: NOVACHAIN PLATFORM

The NovaChain platform provides multiple investment opportunities for users on a secure platform. There are different facets of the platform, all with a specific pur-pose and benefit to users.

The following are the different investment opportunities on the NovaChain platform:

2.1 TRADING

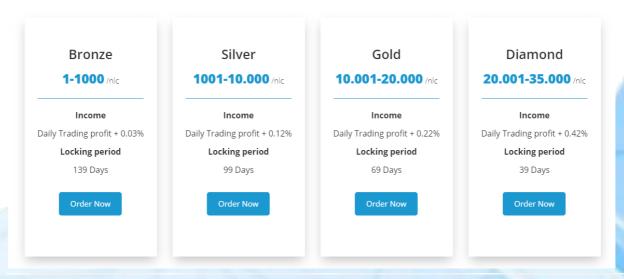
The NovaChain platform facilitates the trading of NovaChain tokens on major exchanges around the world. Since it is a cryptocurrency with a limited supply, investors can purchase the coin and hold it until the value appreciates before selling to others at a profit. NovaChain also features an internal exchange where users on the platform can trade with each other. You can also make profits instantly by investing in the ICO and selling tokens at the listed price upon launch of the platform.

2.2 Cloud Staking

You can start a cloud staking contract from 1 to 35.000 NLC. This provides multiple avenues of increasing your wealth by cloud staking to others on the NovaChain platform. Your initial NLC investment will be locked like mentioned in the following contracts. With a Cloud Staking Contract you can earn **up to 40%** monthly income your earnings will be **paid out daily in NLC/BTC/ETH/USDT**.

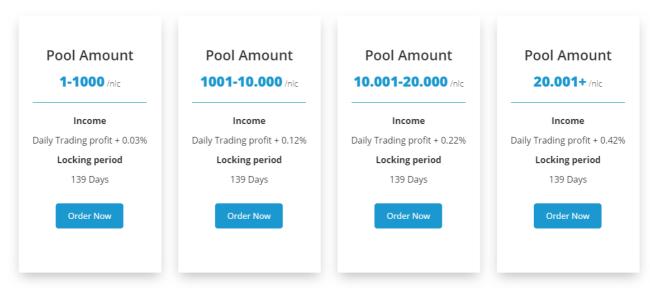
VIP PROMOTION PACKAGE

THE FIRST 10 DAYS AFTER LAUNCH A SPECIAL PROMOTION IS OFFERED MORE DETAILS WILL FOLLOW.



2.3 Pool Staking

Pool staking was designed for investors with small initial capital, pool staking offers an investment opportunity to reach the highest bonus level with small initial capital. Every time a customer starts a pool staking contract this amount is invested in a pool this pool has a time window of 24 hours. After this time, the investment window is closed and a pool staking contract is started with the sum of the pool stakes invested during this time.



We would like to explain **Pool Staking** with an example

Scenario 1

customer with small initial capital

An investor has 100 NLC and he wants to start a cloud staking contract with NovaChain.

Option A (Cloud Staking):

Staking amount = 100 NLC Income = Daily Trading profit + 0.03% Locking period = 139 days

Option B (Pool Staking):

Staking amount = 100 NLC

Total amount in pool = 26,000 NLC

Income = Daily Trading profit + 0.42%

Locking period = 139 days

If the client chooses **option A (Cloud Staking)** then he will get a daily trading profit of **0.03%** because he only stake with his capital (100 NLC) and no pool is available.

If the customer chooses **option B (Pool Staking)** then he benefits from a daily trading profit of **0.42%** because the staking amount in the pool has surpassed 20,001 NLC so he will get the daily trading profit from the Diamond tier.

Scenario 2

An investor has 25,500 NLC and he wants to start a cloud staking contract with NovaChain.

Option A (Pool Staking):

Staking amount = 25,500 NLC Total pool staking amount = 30,000 NLC Income = Daily trading profit + 0.42% Lock period = 139 days

customer with large initial capital

Option B (Cloud Staking):

Staking amount = 25,500 NLC Income = Daily Trading profit + 0.42% Lock period = 39days

If the customer chooses **Option A (Pool Staking)** then he will get an income of 0.42% and his initial capital will be locked for **139 days**.

If the customer chooses **option B (Cloud Staking)** then he will get a daily trading profit of 0.42% but his initial capital will only be locked for **39 days**.

conclusion

Pool staking is worthwhile for investors with small initial capital, and for investors with big initial capital, cloud staking is more profitable.

Your initial NLC investment will be locked like mentioned in the following contracts. With a Pool Staking Contract you can earn **up to 40%** monthly income your earnings will be **paid out daily in NLC/BTC/ETH/USDT**.

2.4 INTERNAL EXCHANGE

NovaChain has an internal exchange that users can use to trade NovaChain tokens with others for other cryptocurrencies.

This provides a stable market for users on the platform even when the other exchanges have issues.

It is also the only way that investors can trade NLC tokens used for staking. NovaChain will ensure that within the first **6 months** after launch of the internal exchange, 90% of the total platform trading fees will be shared with all users who have a minimum of **15,000** NLC tokens.

ONLY 500 NLC TOKENS CAN BE EXCHANGED EVERY 24HOURS.

2.5 REGULAR STAKING

NovaChain introduces a staking program that can be used by investors to increase their earnings. Staking involves keeping your money in e-wallet for a predetermined period.

It has a lot of similarities with fixed deposits in the conventional banking system. The difference is that in banking there is income earned while in staking the user earns coins as the staking reward.

There will be only 4 million NLC tokens that will be developed for staking.

They will be released over the first five months after the official launch.

The income rates of staking will be between 10-30 percent.

Holding NLC Tokens in your WALLET anyone holding NovaChain tokens in their wallet will receive income on their staking balance in return for helping maintain the security of the network. NLC tokens which have been not staked during a specific month will be available in the next period. In order to receive the regular staking income you have to lock your NLC tokens for **35 days**.

Duration	Income
March 2018 (1,200,000 NLC)	30%
April 2018 (1,000,000 NLC)	25%
May 2018 (800,000 NLC)	20%
June 2018 (600,000 NLC)	15%
July 2018 (400,000 NLC)	10%

2.6 AFFILIATE PROGRAM

NovaChain Affiliate program offers level bonus and binary bonus where investors have the opportunity to get rewarded by referring new members into the NovaChain platform.

2.6.1 LEVEL BONUS

NovaChain provides investment options for you to get the full benefits. Inviting people (which are referred to as referrals) to stake in NovaChain attracts the Nova-Lend bonus which will be credited to your NovaChain wallet as illustrated.

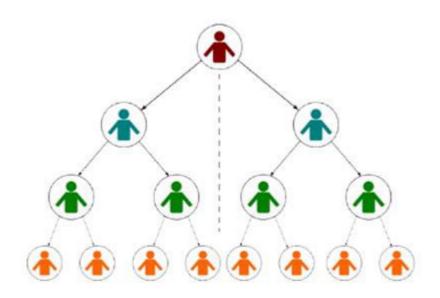
Level	Bonus
1	7%
2	4%
3	2%

Every time when you invite a person to join the NovaChain community and this person starts a staking contract in Cloud staking or pool staking you will get your level bonus.

2.6.2 BINARY BONUS

A person joining the staking platform on your recommendation and our team will earn 3% to 8% income. For example, if your left team and right team have both stake a total of 1000 NLC, you will get 3% income from this amount and therefore your bonus will be 30 NLC. The stronger side will be carried forward.

LEFT SALE	RIGHT SALE	BONUS
1000 NLC	1000 NLC	3%
10.000 NLC	10,000 NLC	5%
100.000+ NLC	100,000+ NLC	8%



2.7 LOYALITY CARD

NovaChain Smart card has the following cutting-edge features:

- All-in-one Loyalty card: you can use Supernova points for discounts in major online shops
- Replace fiat money: NovaChain Smart card enables you to pay anywhere you shop eliminating the need to carry cash and credit cards everywhere.
- Instant payment at your favourite shops using NovaCard
- Secure and reliable: there is full transparency as well as enhanced security thanks to blockchain safeguards user data, transaction and brand information.



2.8 SUPERNOVA POINTS

A customer starting a staking contract on the NovaChain platform earns SuperNova points.

Customers can use these points to get extra bonus on cloud and pool staking.

A customer can choose between getting capital back faster or earning more daily income.

CHAPTER 3: NLC TOKEN

It is a form of digital public money created by complex mathematical computations and validated by millions of computer users. NovaChain (NLC) is developed on the Ethereum token ERC20 and NovaChain(NLC) running on the Ethereum blockchain. NLC tokens will be sent out instantly to your ERC20 Wallet.

3.1 SPECIFICATION

NovaChain is an ERC20 token with a supply capped at only 20 million tokens. Only 6,400,000 NLC of the total coin supply will be available during the ICO.

TOKEN NAME: NovaChain

TOKEN TYPE: ERC20
ABBREVIATION: NLC
DECIMAL PLACES: 18

MAX SUPPLY: 20 Million

TOKEN CONTRACT ADDRESS: 0xd62e9252F1615F5c1133F060CF091aCb4b0faa2b

3.2 DISTRIBUTION

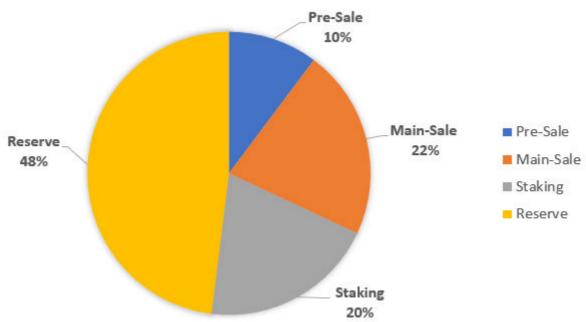
Tokens will be automatically distributed by the smart contract to all investors sending ETH.

Contributions made by BTC will be distributed manually. Pre-Sale: 2,046,774 NLC tokens available at \$0.25 each Main-Sale: 4,400,000 NLC tokens available at \$0.50 - \$1.90 each No Pre-Distribution of tokens before the Pre-sale.

PR	ICE
Presale	\$0.25
ICO round 1-5	\$0.50 / \$0.60 / \$0.70 / \$0.80 / \$0.82
ICO round 6-10	\$0.85 / TBD / TBD / TBD
ICO round 11-15	TBD / TBD / TBD / TBD

The pie chart below shows the NLC Token distribution.

DISTRIBUTION



CHAPTER 4: INITIAL COIN OFFERING

4.1 GOALS

NovaChain ICO is aimed at raising funds to help complete development of the NovaChain Platform and provide the infrastructure needed to offer our services to the huge customer base we are targeting. The funds will also be used for marketing and engagement of strategic partners who will be beneficial to the NovaChain ecosystem.

4.2 ALLOCATION PROPOSAL

Any contribution made to NovaChain.co during the Contribution Period as is qualified as a non-refundable donation.

Contributions can be made using Ethereum (ETH) or Bitcoins (BTC). Maximum Contribution amount will be announced before each round. This ensures a fair distribution so that big investors are not at an unfair advantage.

The minimal Contribution amount has been removed there is no limit now.

Contributions in ETH or BTC must be made by using third-party Ethereum and Bitcoin wallets (e.g., MyEtherWallet, MetaMask, other ERC20 compatible wallets) provided by the Contributor and the contribution software. Investors contributing with ETH will receive the NLC tokens automatically from our Smart Contract. This Process is fast and takes a few minutes.

BTC contributors will be distributed NLC tokens manually.

The contribution Period shall end automatically when the "Maximum Contribution Amount" has been reached as stated on the Presale and Crowdsale section of our website.

"Any ETH or BTC Contribution made from an incompatible ERC20 ETH wallet address will not be credited with NLC tokens."

4.3 BUY PROCESS

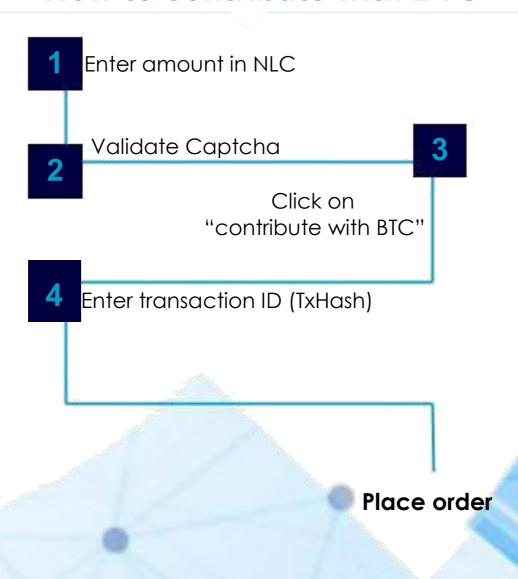
Click on the "Join Crowdsale" button, create an account, click on "Contribute" you will be provided with all relevant information.

You can be able to contribute with ETH or BTC.

How to contribute with ETH

- 1. Enter the amount in NLC
- 2. Validate captcha
- 3. Click on contribute with Ethereum
- 4. Send contribution amount to ETH address
- 5. Enter transaction ID (TxHash)
- 6. Place order

How to contribute with BTC



4.4 ICO PARTICULARS

Token Symbol: NLC

Token Type: ERC-20

Total Token Supply:20,000,000Available for Sale:6,400,000Token Price:0.25\$ - TBD

Pre-Sale Supply: 2,000,000 NLC Main-Sale Supply: 4,400,000 NLC

Pre-Sale Date: 01/21/2018 – 01/28/2018 Main ICO Date: 06/02/2018 – 02/27/2018

No new tokens will ever be created

4.5 ICO PROCEEDS USE

The proceeds of the ICO will be distributed as follows. The first 40 percent will go into the marketing of the platform while 30 percent will be used for development and support of the platform and the different facets. An additional 10 percent will be used for legal fees while 5 percent will be used for integrated security and audits. Finally, 12 percent will be used for sales and partnerships while 3 percent will be used for any other expenses that may arise.

4.6 REFERRAL BONUS

Referral bonus during the ICO refers to NLC allocated to an investor as a percentage of investments made by persons he or she has introduced to the NovaChain Platform. The tokens are credited to the NovaChain account of the Sponsor. Referral bonus will be distributed when the contribution period has ended. Referral Bonus will be offered according to the formula below:

PERIOD	PERCENTAGE BONUS
Pre-Sale	10%
ICO round 1-5	8%
ICO round 6-10	3%
ICO round 11-15	1%

5.1 ROADMAP CHAPTER 5: NEXT STEPS

Q1 2017	Development of NovaChain Token smart contract Development of trading software
Q2 2017	Launch beta version of NovaChain trading software Development of internal exchange
Q3 2017	Development of Cloud Staking platform Binary system Development of Staking Wallets Testing Website features
Q4 2017	NovaChain Smart Contract Deployment NLC token whitepaper release DDOS Protection System Upgrade
Q1 2018	ICO Crowdsale Launch Internal Exchange, Cloud Staking, Pool Staking, Binary system and Regular Staking List NLC on EtherDelta & CoinExchange Start Supernova program
Q2 2018	List NLC in CoinMarketCap Mobile Wallet (IOS, Android) Target (\$10)
Q3 2018	List NLC on Major Exchanges Open NLC Debit Card Initiate partnership with Mobile App Developments
Q4 2018	Ecosystems Improve website features NovaChain global event in Amsterdam Implement Supernova points in to debit card (Target \$80)

5.2 CONTACT INFORMATION

You can reach the NovaChain team on the official website: www.NovaChain.co

You can also communicate with us on the following social media channels:

Telegram https://t.me/NovaChainofficial

Twitter https://twitter.com/NovaChainICO

Facebook https://www.facebook.com/NovaChain.co

YouTube https://www.youtube.com/channel/UCKs7dH8oHRJL5uga9TBID4Q

5.3 ABOUT NOVACHAIN

NovaChain is a revolutionary product that aims to transform the banking system by making credit more affordable and having a more robust reward structure.

The NovaChain decentralized Staking platform is developed by experts in the industry guided by 3 Core Values: **Security**, **Trust and Sustainability**.

We are believers in the endless opportunities and are fully prepared to establish new standards in this young and thriving industry.

On the NovaChain platform, we use blockchain technology to give users and investors a seamless trading and investing experience like no other in the industry so far. There is no third party involvement on our platform thereby allowing absolute transparency in deals carried out between investors.

We also use Ethereum blockchain which allows other developers to join seamlessly without having any challenges. NovaChain wallets will be fully updated to provide customers with secured wallets and seamless trading on world class exchange.

SOME OF THE OPPORTUNITIES FOR USERS INCLUDE:

- Participation in the affiliate program allows users to make money without any investment at all (withdraw your profits every 24hrs possible)
- Earning profits when you trade on the internal and external Exchanges
- Earn income on holding NLC tokens in your Wallet

