



JoinGrowth[®]

BUILDING A BLOCKCHAIN
—— FOR EDUCATION ——



Building a Blockchain for Education

Introducing the JoinGrowth Coin JGC

JoinGrowth

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Using our cryptocurrency JGC as a tool and the token that educates you we will allow you to pay for your online classes while sitting right at home. Many have said that crypto is the new wave of the future let's put it to the test with JGC. Building a blockchain of education.

Allowing discounts on payday loans and secured loans.

Building a Blockchain for Education.

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ABSTRACT

JoinGrowth Corporation is a problem solver that has come a long way in the making. We at JGC plan to change the way we learn and ability to have access to the tools we need at the price we know we all can afford. Using blockchain technology paired up with a Ethereum style token JoinGrowth Coin (JGC) and the current market value We at Join growth believe that with our team of experts and the JGC our successful lines of business can use the technology to pay for online classes and give our generation the chance to better educate themselves without the high cost and stress.

WHO WE ARE?

A brief introduction about JoinGrowth Corporation was founded in 2010, starting off as a consulting company for Oil business in Reliability, Automation and Productivity subsequently endeavored to diversify into more than 12 different lines of business activities.

Some of the activities we forayed into and succeeded include but are not limited to Computer Software based on web platforms, Elementary School, Middle and High School, Real Estate, Franchising, Hardware Technology, Rental Cars, Hotel, Technology Research, Payday Loans , etc.

Looking into the future as part of an innovation program JoinGrowth is foraying into the blockchain space by launching the JoinGrowth Coin (JGC) which is a utility token to help people get the education they need at no extra cost.

This is the beginning of a great project where at the end the purpose of JGC is to buy this cryptocurrency and secure the future.

JOINGROWTH COIN OVERVIEW

ERC20 TOKENS BY HACKER NOON

In 2015, Ethereum issued technical specifications for tokens on the Ethereum blockchain. Tokens that conform to these specifications are known as ERC20 tokens. (ERC stands for Ethereum Request for Comments.)



In essence, ERC20 tokens are smart contracts that run on the Ethereum blockchain. While ERC20 tokens function within the framework set by the Ethereum team, the framework is broad enough to simultaneously allow developers considerable flexibility in the design and function of the tokens. Most tokens created through ICOs on Ethereum are ERC20 compliant.

The ERC20 standard has 6 functions and 2 events. The standard was created to enable interoperability across applications, exchanges, and interfaces. The functions describe how tokens can be transferred and how token-related data can be accessed. The events lay out formatting guidelines for transfers and approvals. Smart contracts on Ethereum, including all ERC20 contracts, are written in Solidity.

MARKET ANALYSIS

CRYPTOCURRENCY MARKET

The cryptocurrency market consists of more than 1300 different digital currencies and has a market capitalization of more than 3.5 billion and it is rapidly increasing. The Main crypto at the current time is, of course, Bitcoin and Ethereum. These cryptocurrencies have more than tripled in the past few years due to popular demand for a better way to transfer funds etc.

THE USE OF JOINGROWTH COIN IN THE BLOCKCHAIN.

Miners play a big role in cryptocurrency as they are responsible for grouping together unconfirmed transactions into new blocks and adding them to the ledger of the blockchain. They compute any numbers of hashes to find a valid block. Each valid block added to the blockchain generates a reward to the miner and makes it more difficult for an attacker to reorganize the ledger. Thus driving the value of the crypto along with the popularity of its purpose to new heights. With this, we plan to use our JGC token and our mining equipment to pay for the education of our clients along with paying them a 3 % monthly income toward their initial investment until they finish and pass the course. Once the person passes the course their initial investment will be returned to them in full.



PAYMENT SOLUTIONS

We are using the JGC as an educational tool, and to track our payday and secured loans. However, The JGC token can be transferred international or national to any e-wallet on the market. Transferring funds international or national have high cost and regulations, unlike the JGC tokens that can be bought using any fiat on our system and then be sent to whomever you choose. By using the JGC token to track and keep records on the loan department will create volume in the use of the token and cause the value to rise.

Exchanges provide services to buy and sell cryptocurrencies and other digital assets for fiat currencies and other cryptocurrencies. Exchanges play an essential role in the cryptocurrency economy by offering a marketplace for trading, liquidity, and pricing. The larger exchanges dominate the market of BTC trading and can be very hard to join.

Exchanges have the highest number of operating entities and employ more people than the other cryptocurrencies sectors according to Global Cryptocurrency Benchmarking Studies. Bitcoin is the most widely supported cryptocurrency among the exchanges, wallets and payment companies.

AFFILIATE PROGRAM:

The affiliates will subscribe and create an account there are several different token packages that will be available. Once the token packages is ordered you one can keep your tokens in your e-wallet until the coins are launch and on an exchange at which time you may trade sale or buy more or you can re-enter your tokens into the program with join growth and earn 3% monthly on your tokens plus whatever the current market value offers at the time of sale. Depending on the package you decide to go with you may choose to do a 6 month 1 year or 2-year contract with joint growth.

6 month pays 3% monthly on your package.

1 year pays 4.5% monthly on your package.

2 year pays 6 % monthly on your package.



For larger corporate buyers please contact us for a payment plan and offer.



STUDENT PROGRAM

Students will choose the classes or courses they would like to enroll in. Depending on the course and the length of the courses will determine the cost once the student unlocks that course he or she will pay the allotted amount to join while in the program they will earn 3%, 4.5% or 6 % monthly on the price of the course until completion at which time the student passes the course he or she will get a full refund on the money they invested. Not only that.

Programs being offered at this time of Launch will be as follows but not limited to:

Culinary Arts, Baking, English, Spanish, French, Fine wines, Nutritional, Massage Therapy, and Cosmetology.

At the time the program is launched there will be over 20 available credited courses online with JoinGrowth. We are in meetings daily with course and educators to include but not limited to:

Preparatory completion, Home Maintenance, Plumbing, Business Management, Accounting, Law, Small Business Ownership.

WHY ONLINE CLASSES WITH JOIN GROWTH.

With online classes, you get a larger variety of classes, ease of access and controlled environment of your choice. This means that no matter what students wish to study, Small business or English with Join Growth they can find online the courses or class with degrees that they would need.

LOWER COST

Online courses can have a lower cost, and with Join Growth at the start that can be very important for those you are on a fixed income and cannot afford a higher priced program. Not only that but buying books supplies can get very expensive. Earning an income while taking a course is something that has never happened so let Join Growth be the first.

LEARNING AT YOUR OWN PACE.

Many stay at home mother in Mexico do not have the time to leave home to go further their education with the JGC program they can take the classes at their time their pace and complete the course when they want to earning a small income while doing so. Many children in Mexico are working because of lower income problems they work sometime 10 to 12 hours a day never seeing the inside of a school. With the JGC program these same kids can take time out maybe two to four hours day in the evening and study for the classes they choose from the goal here at JGC is to make available online classes and allow the ones that cannot afford to educate themselves.

In Mexico, 21 percent of children give up education before they are 14 years old

According to the Organization for Economic Co-operation and Development, Mexico is the country in the organization with the third-largest number of young people who do not study nor work.

Eight out of 100 Mexican children who enroll in elementary school do not show up for classes. While barely 50 complete middle school, only 20 graduate from high school, and only two become graduate students. The number of Mexican students has surged to 32 million from 3 million in 1950 as the country's population exploded.



Most young children attend primary school but only 62 percent reach secondary school. At secondary level about half of students drop out and only a quarter reach higher education, according to non-governmental organization Mexicans Primero (Mexicans First), which is pushing for reform of the system.

WHY USE THE BLOCKCHAIN FOR EDUCATIONAL PURPOSES.

- ✓ Everyone asked us here at Join Growth what gave us the idea and why do we think people would like to join and use this as an educational tool and what is blockchain.
- ✓ Be your own bank.
- ✓ Educated yourself for free.
- ✓ Store wealth digitally that only you have full control of.
- ✓ Allow your digital currency to make you money with us in our mining products.
- ✓ Conduct transactions globally without using any fiat.
- ✓ Take away all the control from the Banks.
- ✓ Take Control of how you make and spend your money away from governments.
- ✓ Put the Power & Control back into your own personal hands.
- ✓ Have complete control over your own money and your education.

WHY JOIN GROWTH

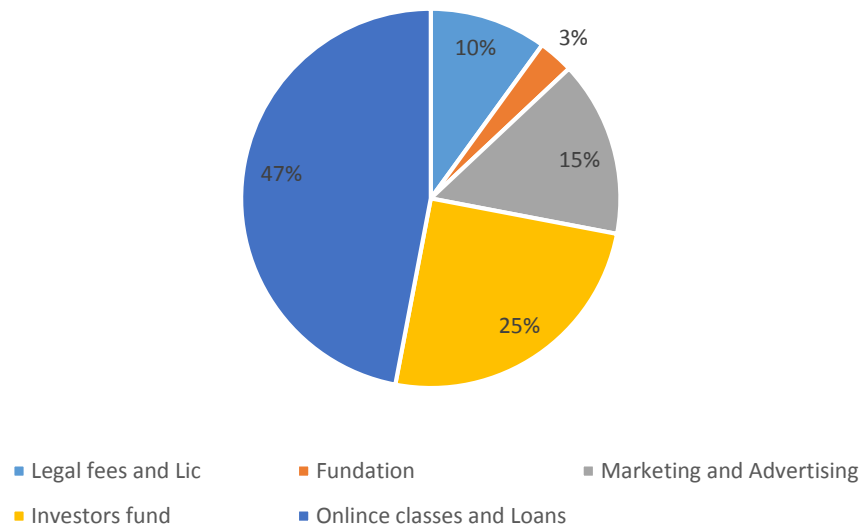
The difference between our ICO and the Educational plan is this.

It has never been used before to benefit the people. Everyone involved in the company from attorneys to designers and the builder of the concept are all located right here in our offices .We are a locally based Mexican Company owned and Operated By Mexican People trying to make education easier and affordable. The owners are not working under an umbrella company as most ICO s are doing right now. So if you have a complaint we are , here all day and night for you at Joingrowth we have listed our physical address here come sit and have a conversation with us we are here for you.



How are we using pre-sale and ICO sold tokens and funds from our investors?

Columna1



JGC LOAN DEPARTMENT

We are going to start by introducing where and why JGC was created. The Join Growth Corp was founded in 2010 by our own Jaime Gallegos. After opening and helping 12 different companies get their start included schools restaurants and other business we decided to explore into crypto to help those that couldn't afford school could have a chance at a higher education. We started doing studies on secured loan and payday loan using crypto as a tool to be able to do 3 things

- 1 Pay for online schooling for the student that couldn't afford a normal higher education and allow them to earn an income while doing so.
- 2 Allow people using crypto to pawn it against a secured loan so they didn't have to sell at low rates when the market is down.
- 3 Allow those working to have easy access to quick payday loans to get them through until the next check

You do not need to know about cryptocurrencies you do not need to know about banking and investing. The less you know the better off.

Our plan made simple you invest with join growth you earn money on your investment monthly depending on the term you invest.

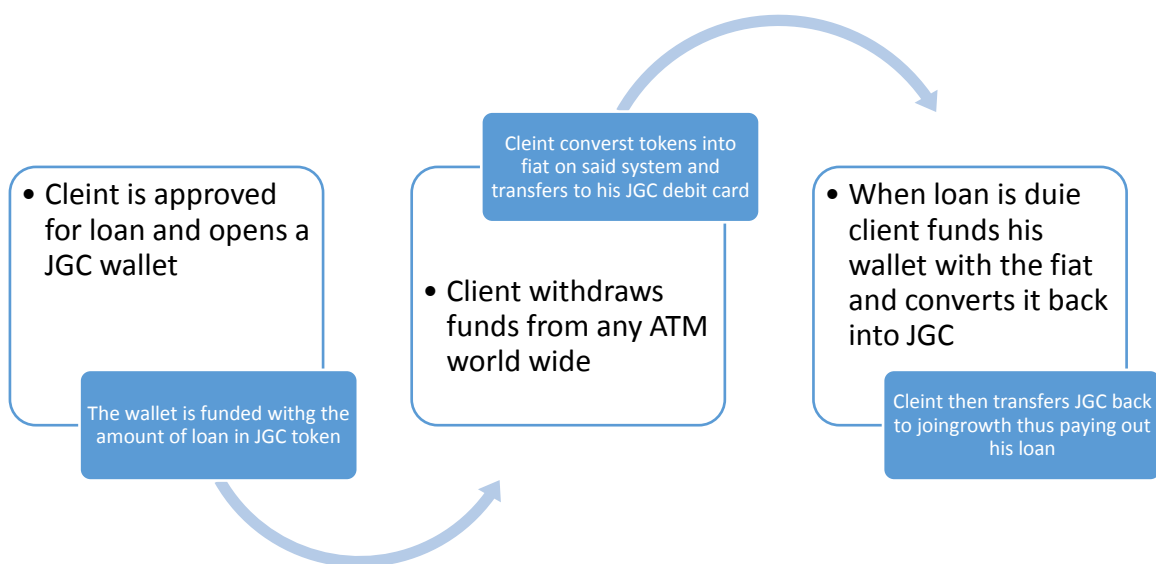
- ✓ 6 months 3% monthly
- ✓ 12 months 4.5% monthly
- ✓ 24 months 6% monthly

Invite a friend earn commission of his or her enrollment

Ask me how? With the payday loan and secure loan department at FRS Service a member of the Join Growth we are going to use the investments to fund the loan department in return receiving the interest there for our investors. With our 10-year track record, we are averaging 18 percent monthly from our department. Along with the mining equipment, Join growth has decided to share with all. We take the risk your money is 100 percent guaranteed. How to sign up. Let your money make you money.

Invite a friend and earn commissions on your friend's investment.

When a client applies with us for a loan he then receives the JGC token the JGC token is added to his wallet in our platform where it goes through the blockchain creating transactions on the blockchain thus showing the movement of the JGC token. The more Movement the better the value. As he pays his loan off he loads funds into his wallet in which case once again he will create a JGC transaction on the blockchain which will then make a payment toward his loan.



For many people, payday loans are a source of emergency income. Because you can apply for these loans online, they represent one of the quickest and easiest ways of obtaining cash. People that apply for these loans like them because of how easy they are to get. Applications can take as little as five minutes, so it's easy to understand the appeal for these high interest loans.

When you have a look at the biggest lenders in the country, you find that they all tend to offer similar interest rates. Typically, you're looking at an interest rate of 292% pa, regardless of the company you're borrowing from. While this may seem high, it's important to note that there are regulations in place to cap interest rates.

WHAT IS A PAYDAY LOAN?

There are many terms for this kind of credit — payday loans, cash advance loans, check advance loans, deferred deposit loans or post-dated check loans — which you can get from a variety of sources. Whether you walk into a payday lender's store or apply online, the process is basically the same: You provide some personal and financial information, request a loan for a certain dollar amount (secured by check or bank account debit authorization), pay a fee for the loan and receive the cash or deposit into your bank account.

WHAT ARE THE BENEFITS?

Payday loans can be a good tool for quickly and easily borrowing cash during an emergency if you don't have other financial options. For example, you might use a payday lender for an immediate and temporary financial need such as a medical bill, car repair or other one-time expense. Payday loans are helpful for people who don't have credit cards or savings available. Because the loans do not require a traditional credit check, they are easy for people with financial problems to obtain.

You do not have to worry about cryptocurrencies our system and tech support will walk you through the whole process in a minute or less.

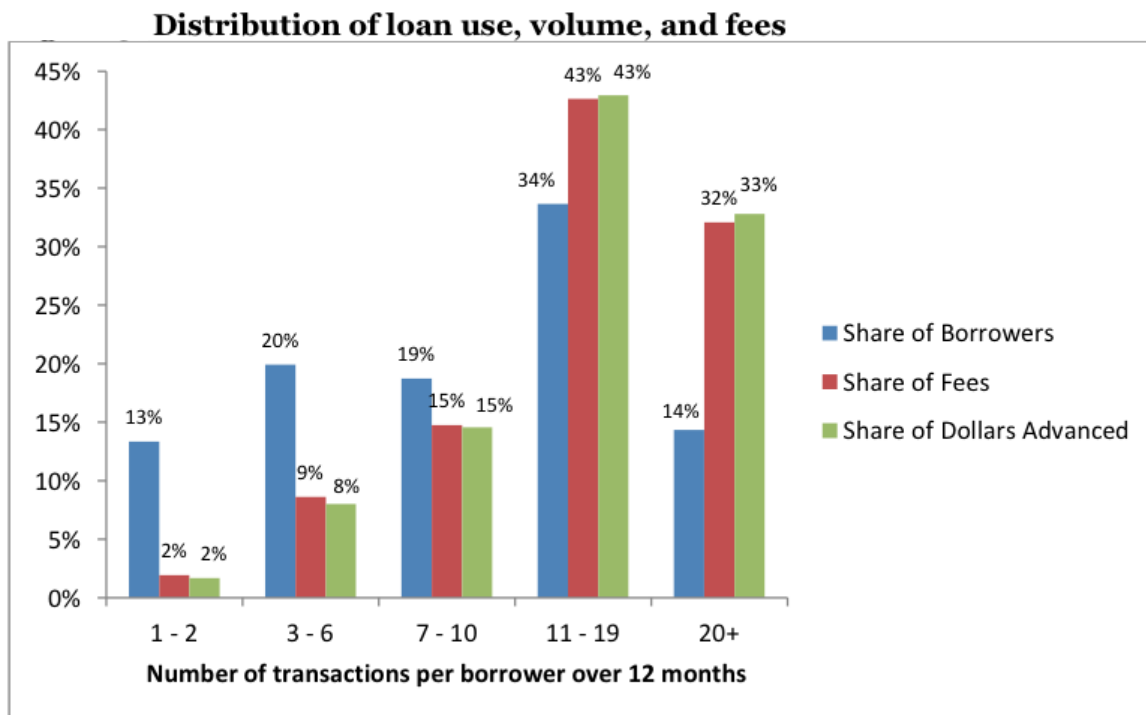


It is as easy as setting up an email account.

If you invest as little as 50 USD then you could make yourself rich within the year with join growth programs.

The majority of these cryptocurrencies trade for less than a penny and many large companies are going to start accepting crypto as a form of payment in April 2018 which will drive the price sky high. At the current time, JGC is being sold pre-ICO for little as 50 cent USD and you get 50% bonus meaning you are getting them at 25 cents on the dollar. Now imagine that a bank opens up and only uses JGC for transactions that all online schools are accepting JGC and that you can pay for your lunch, You online games etc. with JGC what do you think will happen to the price?

That's what is going on with the JGC right now all lenders FRS services and GSG software solutions, even foundations are using JGC for a global currency. Don't miss out on the next big chance. Talk with one of our specialist right now



ROAD MAP

Pre Sale ICO Feb 22 2018

- Ends March 22nd

ICO Starts March 22nd 2018

- Ends April 22nd

Going Live April 22nd

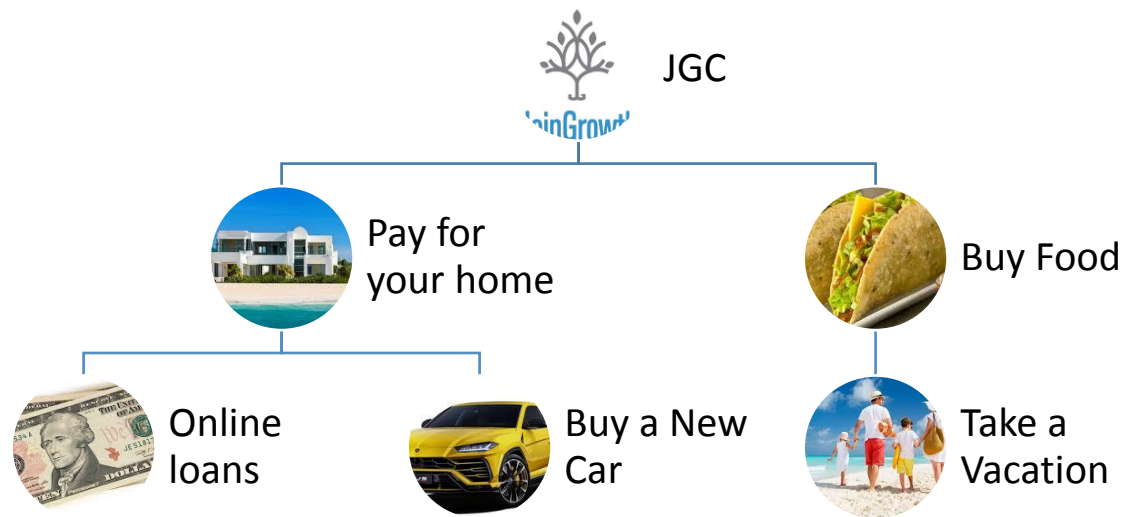
- Fully operational platform open to recruiting and sales.

WHY THE JOINGROWTH COIN

The Join Growth Coin is being used to buy new homes here in Mexico from abroad saves in money transfer transactions and fees, It is being used to do home repairs buying new cars or shopping online to buy your concert tickets Easy Online loans and secured loans with our JGC Debit card. The JoinGrowth coin is being used to pay for online classes and send funds to your loved ones from around the world. Purchase our tokens today and receive a Bonus. Not only that but when you buy the tokens and the price goes up so does your wallet. Earn while you study and earn on your invites.

The Majority of the JGC tokens are kept in Cold Storage to minimize the possibility that an intruder could steal the entire reserve in a security breach, the operator of the website follows a best practice by keeping the majority of the reserve in cold storage, or in other words, not present on the web server or any other computer.





And many more things you can do with the JGC tokens.

OUR TEAM

The Join Growth team is built up of very professional honest educators and believers in the educational industry and the Join Growth program. We have decided upon the request of very influential parties to not list them on the white papers for security purposes But the direct team involved would love to know you an share their stories and Beliefs here with you.

Jaime Gallegos Rosado
CEO at JoinGrowth Corporation and founder



Jaime is a natural leader who runs more than 12 lines of business for Join Growth Corporation. He started this company in 2010 as a consulting firm for oil business then, he took then expand to other areas such as education, franchises, real estate among others. He has a master degree. And is studying for his Ph.D. on Management for High Direction. With his educational experience, he is convinced that JGC will not only help educate the ones that cannot afford it. jgallegos@joingrowth.com

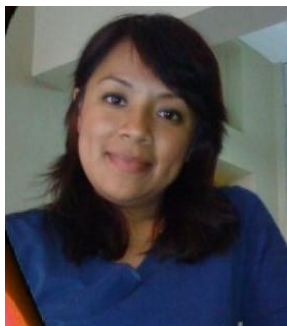
Israel Alejandro Suaste Rivas
Co-founder JoinGrowth Coin



Born in 1980 at Mérida, Yucatan. With a master degree in Electronics Engineering from the National Institute of Astrology, Physics, Optics and Electronics (INAOE). Principal idea to create this coin was to help people to get a quality education. I have experience working in different countries, related technologies then I realized we need to have access to all this knowledge. With JGC you we make this possible

israel@joingrowth.net

Lic: Ada Lidia Espinal Hernandez
Co-founder JoinGrowth Coin



I was born in the 80s in Veracruz Mexico. I have a masters in Family counseling with theological and a have a Masters in Law here in Mexico from the University of Sotavento with UNAM. All of this has given me the means to give back to others and to the join growth program, I feel that we can bring a great deal of good to those who cannot afford it. ada@joingrowth.net

Ana Cecilia de la Cruz Vazquez
Manager at JoinGrowth Corporation



Ana has a master degree in education she studied at Popular University of Chontalpa. She is a Psychologist and helps the corporation keep strong and positive. She is our motivational specialist. She believe in JGC as an educational tool to help change the life of many. acecuv@joingrowth.com

Fabiola González González
CFO at JoinGrowth Coin



Fabiola has a bachelors from Autonomous National University of Mexico UNAM with more than 12 year of accounting experience helping the company with accounts payable and billing. Payable and billing.

PROGRAMMERS TEAM



Miguel de Jesús



José Manuel



Miguel Ángel

Miguel de Jesus Aguilar Moreno

Senior Programmer with more than 10 year of experience coding platforms in web for several projects, scrum master certified, Analysis and Development of Windows / Web Applications with MVC 4, .net Framework 4.5, Html, SQL Server, Ajax, PHP is the leader of programmer for JGC project.

José Manuel Trinidad Perez

He is a Senior Programmer with more than 5 years of experience collaborating in several projects from the beginning to the end. Specialist developer in mobile applications for Android and IOS.

Miguel Angel Romero Gallegos

Hardware specialist, Miguel is the tech guy, has all the knowledge to build hardware based Internet of things is helping with the servers, equipment's maintenance, internet communications and automation of the systems.

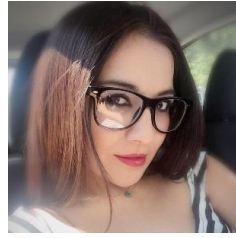
MARKETING TEAM



Gloria



Wendy



Jazmín



Valentina



Paula

Wendy Leon Ruiz

Graphic Designer and visual effects specialized in editorial design and corporate image she studied at Universidad Magna in Cancún. (Now TecMilenio) more than 10 years of experience on magazine and newspaper she is expert on Adobe CC.

Lola Cermeño Vasquez

She is from Venezuela and actual editor. She studied Business management with an specialization on Marketing and Publicity in the University Bicentennial of Aragua. Working experience is related on public relations, interviewer and writer.

Yazmin Mendoza Gala

As the chief of the marketing team she has a bachelor degree on business Management at Collet ITC Technological Institute of Conkal. With more than six years of experience working for T.V, books editorial and Magazines.

Valentina Medina Rodriguez

Val is working with the team she has a bachelor degree handles customer relations.

COLLABORATION TEAM



John Stephen



Jonathan Maldonado

John Stephen Tittmann

With a multi-disciplinary expertise, John Stephen Tittmann combines 3 degrees in education, music, and performance with years of real-world experience in the fields of finance, investing, technology, futurism, and small business operations. His knack for simplifying complex ideas makes him a valuable asset in the world of emerging technologies. John's formal training in education and performance make him both a patient one-on-one instructor as well as a dynamic stage speaker. John offers the team his skills in technological knowhow, running the back office, and presenting these ideas to the world.

Jonathan Maldonado

Business consulting, 15 year management background, multiple small business owner skills in social media, sales, marketing management, operations, systems, development. Jonathan is a crypto currency investor, trader, strong skills in research, analysis of crypto news sector.

If you would like to be part of the team please contact us at ada@joingrowth.net

RISK

Purchase of tokens are connected with high level of risks: risks connected with the price of the token, author rights risks, blockchain and software related risks, safety risks. There is also a number of risks related to platform's development, company business, and governmental activities. Every participant should consider all the risks involved before making a purchase. If any of these risks occur, JGC promises nothing in ways of a positive nor negative impact on the token.

USER ACKNOWLEDGES

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. JGC tokens may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of digital tokens such as JGC tokens, which may slow or limit the functionality or repurchase of JGC tokens. JGC tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such. Participate, understands, and agrees that ownership of JGC does not grant the user the right to receive profits, income, or other payments or returns from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in JGC Platform or any other Join Growth companies, whole or in part. There is no guarantee that JGC tokens will grow in value.

There are no guarantees that the price of JGC tokens will not decrease, including significantly, due to some unforeseen events, or events over which the developers have no control.

CONCLUSION

With the mining and payday loans at JoinGrowth and the ERC20 token JGC and the Ethereum blockchain will be creating an income for all. The tokens are expected to hit top numbers on the launch. Our goals are to allow people to take an online course to finish their G.E.D college course and many much more that are now available online with Join growth through our partnerships and locally ran corporations here we believe that we can reach new heights in the new JGC tokens Join us.

