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GivaCoin

Consumer Fundraising on Blockchain

GIVACoin WHITEPAPER

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ENGLISH

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Introduction

Crowdfunding Platform with a REWARD SYSTEM for Donors!

GivaCoin is the next evolution in crowd fundraising, with an emphasis on a rewards program that incentivizes our community of kindhearted donors for their campaign contributions.

Through our platform, donors will be able to make contributions to worthy causes through different forms of payment methods including credit card, PayPal, WeChat Pay, Alipay, as well as the two major crypto-currencies (Bitcoin and ETH).

What differentiates GivaCoin from “all” other fundraising platforms is essentially our integrated reward program that rewards each donor with GivaCoin tokens. Tokens rewarded to donors will be available for future donation use at a calculated value or available for redemption of products based on the value of tokens in one’s account.

In essence, this utilizes the GVC tokens within our services and creates a loyalty program that we know will continue to bring utility to our platform. (Think of airline loyalty programs)

Through our professional team of developers and business team members at GivaCoin, all donations made to campaigns will be delivered in a timely and seamless manner to each campaign initiator. We are creating a decentralized crowdfunding platform, allowing anyone in any corner of this planet with an internet connection to create fundraising campaigns or make financial contributions to a worthy cause.

It is only the beginning for GivaCoin to introduce, establish, expand and modernize any existing global crowd fundraising program. Our initial target markets will be Canada and China as there is close social and commerce relationships between the countries; together with our leadership team spanning across the two continents, it is ideal for our business team to target both of these countries not only strategically for business but also initial cost leverage. We will be running our platforms independently to ensure government regulations are met in both countries along with the best connection and communication for our campaigns and donors.

Going forward, we will expand regionally and grow with our global vision. GivaCoin will make it possible for any individual or communities to create charity fundraising campaigns for any life-events, and offer them the outreach of a global community of kind hearted donors.

Why GivaCoin?

Because our business model already separates us from the others, and it's a proven system that loyalty programs work and are able to keep users/customers coming back to the product and service.

In the current digital technology age, most crowd fundraising donations are made to campaigns with an outreach relative to the city/province/country where the campaign is started, almost all personal fundraising campaigns doesn't attract a global influence, we want to change this.

We have been very active with community services in rural China over the past several years, and offering little financial assistance in selected situations of families and communities in extreme needs. Some of the children, families and communities we have offered assistance to are mostly in rural areas of Yunnan, China. As the cost of medical care and procedures have increased exponentially over the past 20 years, as well as improvements in quality of care, residents in far reaching rural areas of the country have virtually no access to health care let aside afford care in situations of health crisis such as cancer diagnosis/treatment, amputations due to accidents, birth defects, rare cardiac health cases, and mental health cases. Various care, treatment, and procedure costs are in figures unimaginable to residences living in these deep rural countrysides.

Through GivaCoin, we are creating a system where campaign starters have the potential to reach a global audience of donors and where the donors have an incentive beyond helping the need of another.

Our vision with GivaCoin is to enable crowd fundraising campaigns to reach a global influence, unobstructed by language, borders, or types of currency donations are made. To break through the language barrier, we would outsource campaign language translations to community members of our social platform and rewarding them in GVC tokens, while their job is to provide campaign literature in major languages. To overcome currency donation obstacles, we enable donors to make contributions not only through credit cards, PayPal, WeChat pay, Alipay, but more importantly, in two of the largest crypto-currencies (Bitcoin and ETH). At GivaCoin, By accepting crypto-currencies as alternative methods of contribution, we take away a currency barrier and open up fundraising campaigns to a much bigger audience on a global scale. GivaCoin will also be the first fundraising platform to provide a reward system token that would benefit charities and recognize donors that are loyal to our platform.



Some of the works we have done in China

In China, current medical crowd funding is mostly done through WeChat Moments where collecting and donating funds are within users' own social network of friends. The process is inefficient, however trustworthy, since campaign is started with a general friend. Within their own social network, it has a very small outreach since it's only broadcasted within the connections of their social networks. In most cases, most users have less than 100 connections in their social networks. For families living in rural areas without technology connected to the internet, funding through digital networks is virtually impossible.



If any amount is collected from above, they tend to be very small and it goes directly to the person of need.

Most people in need are very desperate families living in extreme rural areas where there is no internet access and with little to no health or medical care. In an event that medical condition is difficult to treat, they will not be able to afford treatment from qualified doctors or specialists from first or second

tier cities.

This is the first problem we are working to address.

Problems that we saw

For processing collected funds, they are usually tallied through WeChat and documented on paper and pen. Health condition of the patient is not verified before funds are released. Once the patient received the funds, it is also not verified how funds will be used. And if/not treatment is even available to the person being funded. The authenticity of need and usage of fund could sometimes be abused herein.

This is the second problem we are working to address.



Donors names intentionally blurred

Solution

We will be the first organization to help individuals and families in severe financial need through crowdfunding where both ends of the campaign will receive incentives for their efforts. GivaCoin will have three main operational areas: campaign building and outreach management; campaign funding and distribution management; and reward system management. Within each of these main operational areas are other technical aspects including campaign verification, fund distribution control, transaction recording management, and reward generation/distribution control.



Mountain regions of Yunnan, China. Mesmerizing rural landscape, yet are devastated annually by heavy rains and landslides. Rescue efforts and



Blockchain - GivaCoin

We will utilize methods of token generation and management through blockchain to maintain control of reward generation and distribution on our system.

Through technical innovations on the Ethereum blockchain, it enables our company to create a business model that is new to the crowdfunding eco-system.

In no other crowdfunding organizational structure has it been able to create a business model that actually incentivizes campaign donors that would literally create future value for the donor themselves. In our model, that is the value of GivaCoin tokens, where we have created a supply and demand business structure for the tokens. GVC tokens will be used within our platform not only as a value redemption instrument, but also as a future donation medium.



While taking advantage of the blockchain to enforce record keeping of donations, as well as the flexibility of accepting crypto-currencies, by accepting crypto-currencies as additional donation methods, we will allow further outreach of campaign exposure. In our opinion, current holders of crypto-currencies have a sound technical background, and have a lucid understanding of the difference/changes that our project would bring to the crowd funding landscape.

Use Case (The flow of campaign creation to distribution of donations)

1. Provide verified members web and mobile app interface to create campaigns.
2. Verification.
 - 2a. Stage 1 (ID Verification)
 - i. Email verification.
 - ii. Phone #, SMS verification.
 - iii. ID card verification: Self taken photo with ID card held in hand with hand written verification note.
 - 2b. Stage 2 (Campaign Verification)
 - i. Campaign advisor will call to verify details of the campaign and verifying all relevant information. If medical condition (Document condition, exam and medical records, prescriptions, hospital address, physician name.)
3. Once verification process is complete, campaign will go live on GivaCoin website as well as mobile app.

4. During funding period, all incoming donations will be matched with GVC tokens, we will instruct non-digital wallet holders to create wallets through (MEW) myetherwallet in order to hold our tokens.

5. After funding process is completed, we will release funds into campaign holder account. Cryptocurrencies received at this stage will be converted to fiat currency to be released to the campaign.

While many citizens in extreme rural areas most likely do not have internet access in order to start campaigns, we (GivaCoin) will regularly commit campaign specialists to monitor rural newspapers and online resources for individual cases needing financial assistance. Once we determine cases deem relevant to crowd fund, we will initiate the process to begin a campaign on behalf of the parties in need. In these individual cases, GivaCoin will not charge fees for our services.



Our Vision and Mission

To our team at GivaCoin, we are convinced that we have created a visionary business model to the crowdfunding eco-system. We want to streamline the crowdfunding process, we want to give small campaigns the exposure of a global community, we want to incentivize our donors with a system that they feel is worthy of returning to, we want to help people in need where help may seem out of reach.

With our business model, we are helping individuals and groups in need of financial assistance, while on the other end, rewarding donors with future value of our tokens.

Our mission will be to offer a platform for individuals and parties in severe financial difficulties to reach a global community of kind-hearted donors to raise funds in solving their desperate monetary needs at home. Whether these individual cases involve financial needs for medical care, funeral expenses, rebuilding from natural disaster damages, or charity missions such as building water filtration systems to support a small rural community, GivaCoin would like to extend our helping hand to alleviate some of these difficult issues faced by everyday people in need.

We want to assist and offer our platform to individuals and families to recover from times of difficulties, and after a period of personal recovery, that person/family will again become a positive contributor to the community/society. We want to do something positive and good for people.

We believe by opening up fundraising campaigns to global communities with global currencies, we empower desperate individual needs to reach a global audience of donors. We not only bring awareness of small rural community issues to mainstream viewers, we intend to really try making conditions a little better for these individuals and families in difficult situations. We hope with the technology and business model behind GivaCoin, traditional small fundraising campaigns with limited outreach and poor results can turn into global news stories with exceptional fundraising success.

Customer Facing

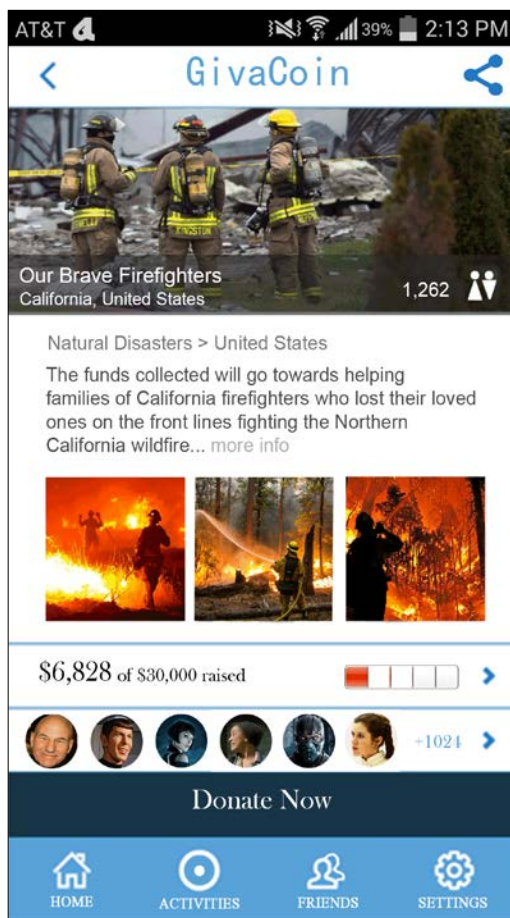
GivaCoin will offer our users two methods to interact with our service. First, our web based portal for users in front of their computers, and secondly, our mobile application for mobile device users. Both web based and mobile models will be divided into sub-categories for interacting with viewers. While our web-based approach will be far reaching as social media, digital media, and newsletter outreach, our mobile platform will be integrating API's with some of today's most popular social media applications such as WeChat, MoMo, FB, Weibo, LinkedIn, and Twitter.

Users will be presented with a beautifully designed, fluid and functional interface along with local languages for everyone's needs. The user-facing side offers easy navigation through various categories of fundraising campaigns, providing detailed information on fundraising cause, amount raised, number of donors and much more. Once a donor decides to make a contribution to a cause, he will be directed to a number of accepted payment methods, including credit card, Alipay, WeChat Pay, PayPal, Bitcoin and Ethereum.

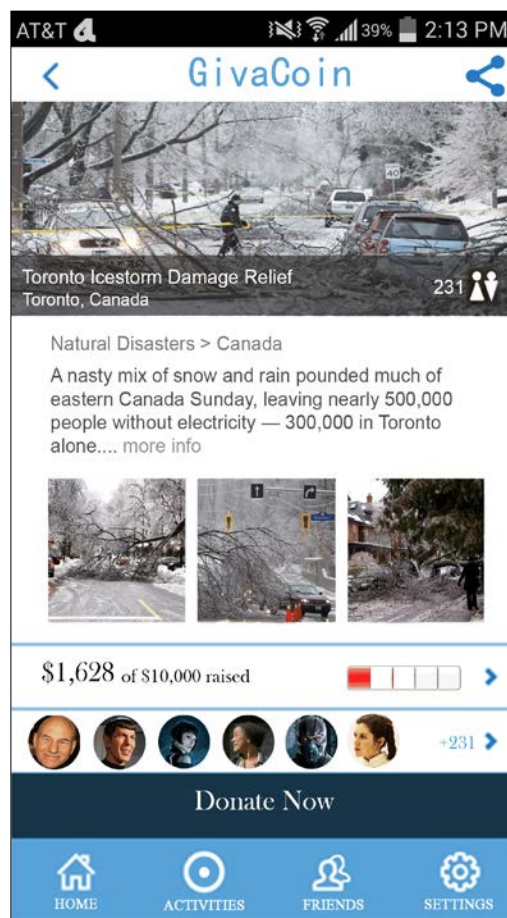
Incorporated into our platform would be social network mechanisms allowing donors to interact with campaign beneficiaries, where donors are able to share their stories while making a donation, messages to the campaign can be written during the donation making process. Other campaign promotional features will definitely include sharing to social network platforms such as Facebook, Twitter, WeChat, Weibo, LinkedIn, MoMo, and Instagram.

It is part of GivaCoin's focus to design a service that integrates with use habits of our global users, and to show that we do understand the crowdfund landscape, we will build our mobile services to conform to the use flow of some of today's most popular social networking apps. As an early must do, we would integrate our services into WeChat and Facebook in order to help campaign starters present their campaigns to reach a global viewership.

Donations Page



Donations Page



Income Projection and Business Model

Reward Token

One of the innovative business models with our project is the reward token structure. We reward campaign donors with GivaCoin tokens which through future acquisitions will create natural market demand along with appreciation in value of the GVC token in parallel to the business success of GivaCoin.

The token reward program is structured as a customer loyalty program, offering incentives to users returning to our service, it is meant as a churning mechanism to drive returning traffic. With this business structure, we drive residual use of our service hence creating a long-term revenue structure to benefit our early adopters.

Business model of the campaign funding fee structure.

Main source of revenue for GivaCoin will be through our fee structure on campaign donations. Our fee structure is expected to be 4.5% + \$0.30 per donation, and an additional 2.9% for payment processing.¹

Advertising revenue from product redemptions with GVC Tokens

When a user accrues sufficient amount of GVC tokens, they will be able to redeem the tokens for various products on our rewards page. Third party advertising will be another source of revenue for GivaCoin, as these rewards products will be customer facing.

Advertising revenue from charity partners

GivaCoin would like to extend our platform beyond the services we offer. While offering advertising space to third party charities, we not only help to create a all-around crowdfunding community with global viewership, but emergency/urgent fundraising events will always have a landing page real-estate on our platform.

¹ Not including advertising revenue and operational profit

Simple calculation of campaign funding revenue projection:

Year	Number of campaigns per week	Fees Collected (in USD)
1	100	\$2,146,692.35
2	300	\$6,440,077.06
3	600	\$12,880,154.12
4	900	\$19,320,231.17
5	1350	\$28,980,346.76

**The above revenue projection does not take into account of the token value, advertising revenue and reward spending revenue.*

Why We Are The Ideal Team

We are the ideal team to grow the company because we bring a wide range of professional backgrounds into the group. We are a team of global leaders in various areas of information technology, including experienced IT managers of security and governance from fortune 500 companies as well as development team members from IBM.

Our current team members at GivaCoin span across three countries, US, Canada and China (Hong Kong and Mainland China), which we will benefit from strategically as we expand into different global markets.

The technical team has decades of proven experience in software development, web development, infrastructure design and implementation, cross-platform app development, and cloud integration. Our business team and advisors have crossed the valleys of failures and success to fully understand the dynamics of the fast-changing business landscape. Along with a knack for spotting upcoming opportunities, our business members have been successful in various ventures including technology, real estate, as well as accommodations and F&B.


With such a diverse pool of talents on this project, we are diligently capable of implementation of the technological side of the project as well as the business challenges presented here forward. We profusely understand the concepts of decentralization and crypto-currency in every respect of its purpose within our platform.

Going back to our mission statement, we at GivaCoin are not only a team of professionals and business veterans; we are kind people with an integral undertaking to help people in need. The culture behind GivaCoin is not about us, it is about the people whom are reaching out for assistance, the children, the individuals, the families who feel that they are on their own without any hope in sight. The team at GivaCoin would like to extend our hands and create a platform where these in need will have a voice and an audience of kind people like you whom are willing to listen.





The Team


Steven Chu	Co-Founder
	<p>Steven led global teams of technologists and partnered with global vendors on establishing IT governance and processes while delivered number of IT infrastructure and application projects within public and private sectors for automotive, aviation, government and consulting firms for almost two decades. He is passionate in mentoring and growing teams and individuals while helping local communities with a number of volunteering activities.</p> <p>An entrepreneur who operated retail business and educational center where he delivered IT programs for corporations and provided training programs for students in all ages.</p> <p>Steven graduated with a Civil Engineering and Computer Science degree from the University of Waterloo, one of the global recognized leading-edge universities, and certified as a Project Management Professional. He is passionate in the aviation industry and love travel, gardening and food!</p>

Zhen Ho	Co-Founder
	<p>Growing up and living 30 minutes away from Silicon Valley, Zhen started as a computer assembler back in the 90's, and considers himself a privacy advocate. With a background in CS, and a professional career in network engineering (converged networks), he is a passionate supporter of decentralized technology. Throughout the past few years, with the emergence of the Ethereum network, he has been absorbed by the development and advancements in anything eth related. He runs his own blog at www.eth668.com, which provides updated news and education materials on crypto-currencies, blockchain, and smart contracts. While humbly considering himself a serial entrepreneur, he has business ventures in real estate, hotels, coffee shops, as well as previous endeavors with a social network company. Outside the world of technology, he loves travelling and genuinely believes the world is absolutely beautiful in every way.</p> <p><i>"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." - Mark Twain</i></p> <p><i>"Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing" — Pelé</i></p>

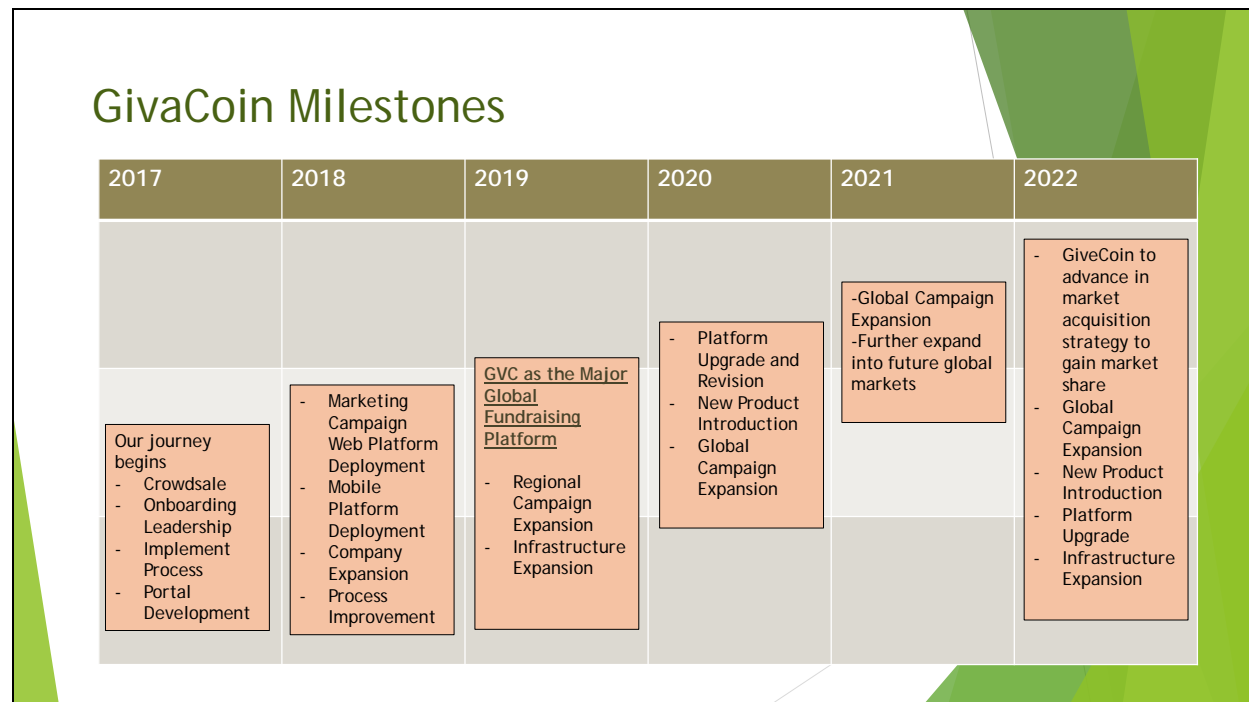
Tony Lau	Web Technology Developer
	<p>Tony is our technical leader from IBM, leading many Fortune 500 companies to implement high performing eBusiness solutions from cutting-edge web server implementation to emerging technology development.</p> <p>This has allowed him to consistently work with a geographically distributed development team of 35+ high performing individuals on a wide range of multi-million development efforts across the middleware and information management organizations.</p> <p>He is an honored IBM inventor with many patents issued and pending across the world.</p>

Bruce Wang	Solidity Developer
	<p>Bruce has over 20 years of software development experience, has gained reputation cross industries (telecom, bank, insurance, health care, and currency exchange). Bruce stays on top of emerging technologies, most notably, the field of blockchain technology. He has been providing expertise on designing and creating smart contracts through languages such as Solidity for companies to build and implement their own Ethereum projects.</p>

Garth Eley	Business Advisor
	<p>Garth has been providing expertise for the financial and insurance industry for over 3 decades. Most recently working with a global financial company as a Business Systems Consultant, he is providing guidance and direction in the development of CRM applications, and their user interfaces and usability.</p> <p>An expert in workflow process, and time management, he can provide insights into both the best approach and delivery of a business proposal.</p> <p>He enjoys a variety of hobbies including collectible cars, and travel, and included in the sports he enjoys are scuba diving and motocross racing.</p>

Charles Chu	Information Security Advisor
	<p>Charles has over 20 years of IT experience, 13 of which, focusing on IT security consulting and advisory services to international clients of all sizes, SMBs to Fortune 100, in North America and Asia Pacific regions. With a business entrepreneurship background, Charles possesses a well-balanced mix of business and technical expertise in various dynamic and innovative environments where complex business decisions and security transformations are critical and implemented across multiple functional units within large enterprises. While Charles possesses several industry recognized certifications in information security and risk management, including ISC2 Certified Information Systems Security Professional (CISSP), ISACA Certified Information Security Manager (CISM), and EC-Council Certified Chief Information Security Officer (C CISO), Charles is also proficient in various industry practices and regulatory frameworks including ISO27001, NERC CIP, S-Ox, OSFI, GO-ITS, NIST SP800 series, PCI DSS and other regional standards.</p>

Roadmap



Roadmap 2017-2018

(Development, Deployment, and User Acquisition)

- Team will be divided into two groups, one with the responsibility of web platform development, where the other will be dedicated to mobile platform development.
- Business side will also be working as two groups, one focusing on market execution in Ontario, Canada, and the other on market execution in Yunnan, China.
- During the development process, GivaCoin business members will extensively work on marketing and getting the word out, as well as developing business partnerships with other charity fundraising organizations that do not have an online presence. Marketing and PR will involve GivaCoin members dedicated to online marketing, social media marketing, traditional media, as well as reaching out to journalists (technology and news) to write about our offered services.
- Marketing will also work with local communities within the designated regions to locate local campaigns needing to fundraise, and help these groups create campaigns on our platform.
- Testing of both web and mobile platform in stages.
- Go live with both web and mobile platform.

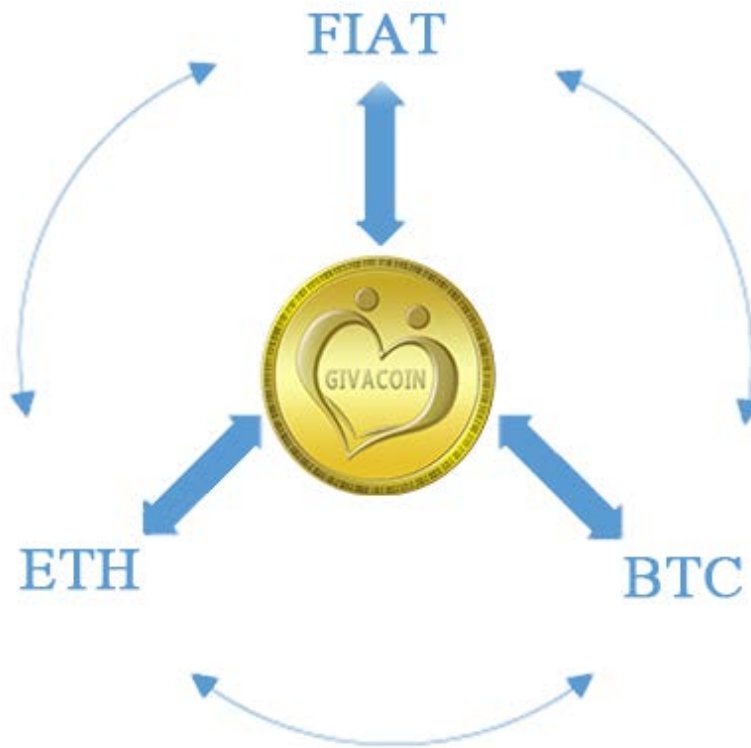
Roadmap 2019-2021

- Regional expansion into other provinces within Canada and China (Hong Kong and Mainland China).
- Regional market expansion into Asia-Pacific.
- Platform expansion and upgrade
- Integration of services into today's most popular consumer hardware.
- Global expansion with satellite global offices
- Major platform upgrade.
- GVC to be a recognized as the major format of crypto-currency for donations.

How Tokens Will Work

An initial finite supply of GVC tokens will be created at the crowdsale, the allocation of these tokens will be used solely to reward donors for their contributions. Through daily business operations, whether donations comes in the form of various fiat currencies, btc, or eth, we will adjust the ratio between donations to GVC reward tokens. As different countries around the globe are beginning to create their own monetary backed crypto-currency, we will add these future payment methods to our platform as they reach scale.

The GVC tokens will function as the foundation within our rewards program. Donors will receive GVC tokens in return for their donations made to campaigns, which the donor will be able to reuse these tokens for future donations or redeem the tokens for various gift products on our products page. Tokens issued during the crowdsale can be used on our platform as forms of donations to running campaigns as well as redeemable for gift products on our products page.



Moving into the future, we will closely monitor the allocation of available rewards tokens, and when necessary, GivaCoin will adjust the token ratio accordingly as well as implementing various strategic provisions available to us, and will offer new pools of rewards tokens to donors and contributors. The accounting of user tokens will take place on the backend of GivaCoin services, only when users redeem tokens will then the tokens be exchanged, so reward tokens would never be lost.

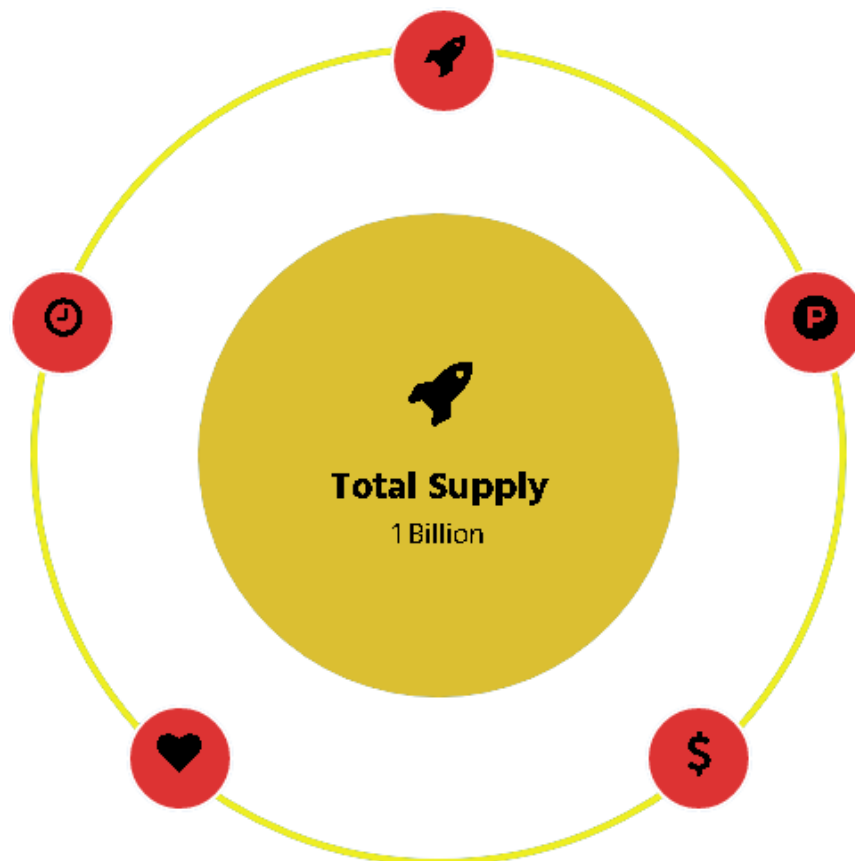
Through this method, we create a supply and demand structure for GVC tokens, with utility of GVC tokens in our business model, we reward early adopters with a value appreciation business model.

The GivaCoin Token Sale (Allocations)

The maximum number of tokens to be created for the crowdfunding campaign:

1,000,000,000 GVC Tokens (100%)

- A total of 400,000,000 tokens will be allocated for ICO. (40%)
- A total of 450,000,000 tokens will be allocated for our rewards program. (45%)
- A total of 150,000,000 tokens will be allocated to founders and company use. For current and future incentives of hiring talent. (15%)
- Estimated token value in ETH offered in this token sale: 72,000 ETH, subject to change due to fluctuating price of Ethereum.
- Developer and advisor tokens will be locked 180 days after end of ICO.
- Founder's tokens will be locked for 4 years. First 40% unlocked biannually in the initial year, the remaining 60% will be unlocked at 20% annually each of the year following.



The GivaCoin Token Sale (Crowdsale)

Please refer to our website at <https://www.givacoin.io> for precise time of crowdsale.

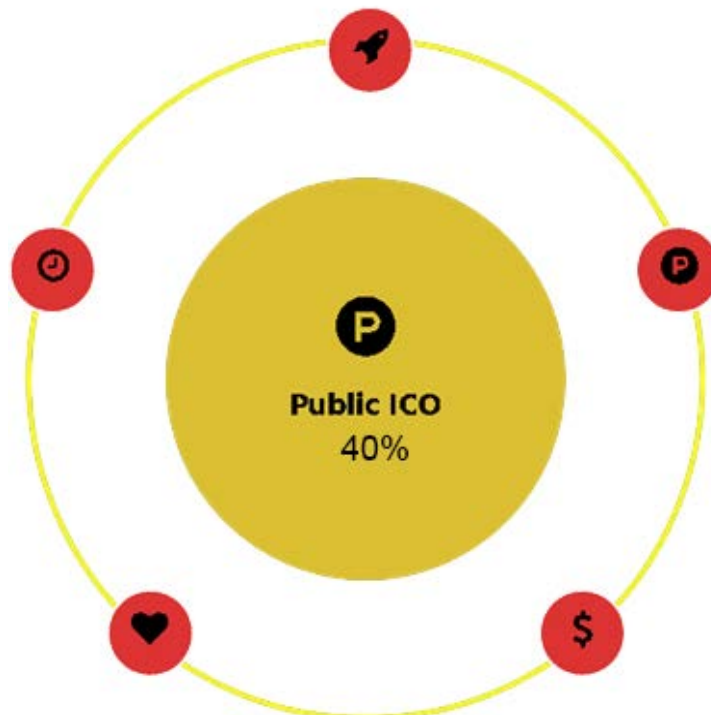
To participate in the crowdsale, visit <http://www.givacoin.io> and provide purchaser information with verifiable details such as email. Once confirmed, purchaser will be able to send ETH (minimum to participate is 1 ETH) to our designated contract address.

Conditions of participation:

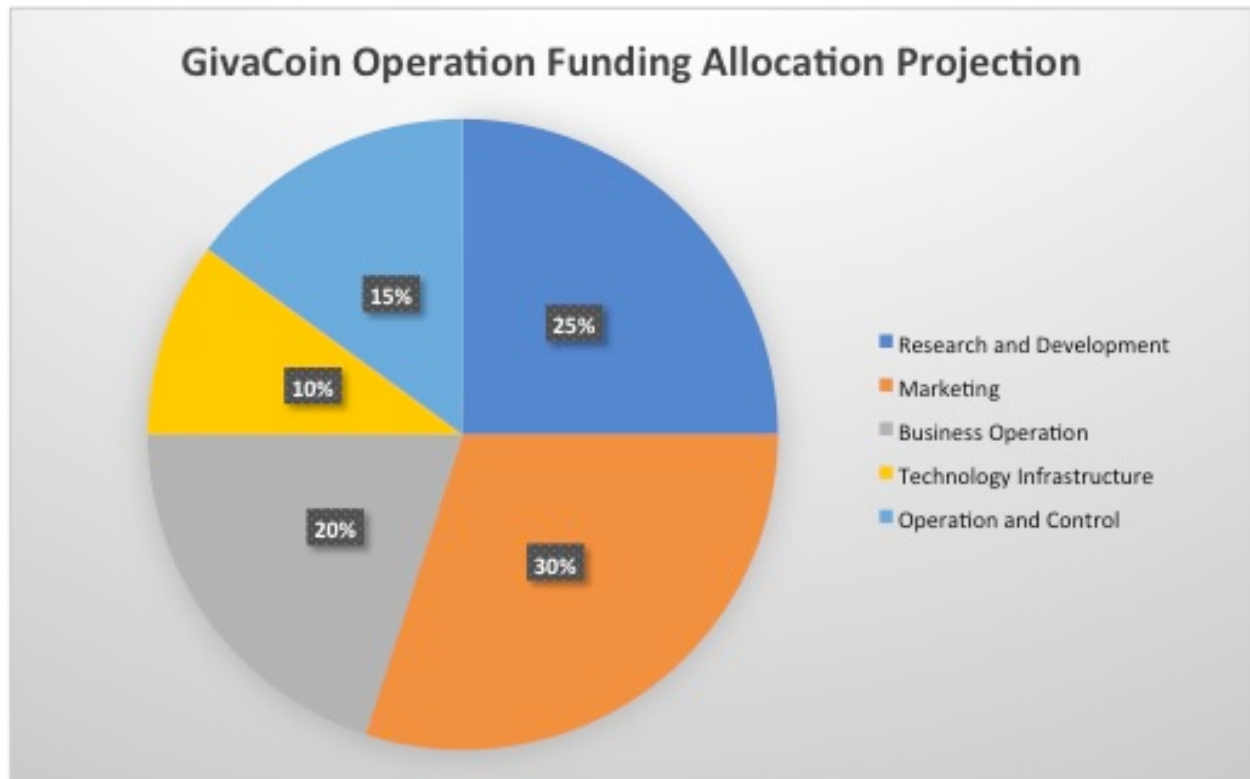
1. Minimum 0.1eth to participate.
2. ETH to GVC token exchange rate will be announced on our official website 24 hours prior to the beginning of the crowdsale.
3. Token Sale Discounts:
 - First 150,000,000 Token: 50% Discount
 - Remaining 250,000,000 Tokens: Regular Price
4. The crowdsale start/end date will be announced on our official website at <https://www.givacoin.io> and end on the end date, or when the crowdsale cap of ("GVC") Tokens has been sold, whichever is earlier.

If the subscription amount does not reach our goal, GivaCoin will declare the crowdfunding as a failure and return corresponding eth to all subscribers for this ICO (minus any fees incurred by the ethereum network "gas").

Any Tokens that remain unsold at the crowdsale will be added to the Rewards Inventory.



GivaCoin Operation Funding Allocation Projection



The projected GivaCoin operation funding allocation is shown in above and detailed below:

Business Operation

Essential operations for GivaCoin include office and administration along with campaign advising team and business operations including future business development planning.

Marketing

Marketing plays a critical role at GivaCoin. This allocation will be utilized for regular promotional events for supporting people in need. Alliances with other supporting organizations and campaigns will be one of the top priorities for this organization.

Besides organic user generated campaigns, GivaCoin's in-house campaign organizers will regularly monitor regional newspapers and social media channels to locate areas of charity needs including natural disaster regions or individuals whom are desperately in need of charity assistance. In these events, GivaCoin will organize staff dedicated to helping these individuals with their crowdfunding

needs. These major cases will appear on the landing page of both our mobile application as well as our web site.

The campaigns organized by our own staff will function as marketing campaigns to get the word out that GivaCoin will be disrupting the charity crowdfunding eco-system.

Research and Development

This is the technological core of GivaCoin - Our R&D team will focus on providing the leading-edge web and mobile app services for users on both ends of the spectrum (donors and campaign starters), we will provide a seamless integration of functions to aid users to create campaigns, as well as a smooth and quick process for donors to contribute. The funding going towards R&D will include, but not limited to, the implementation of the user interface for the web and mobile application services, the state of art backend application for the GivaCoin team which equip with our campaign engine will allow campaigns to be processed in a seamless manner

Our R&D headquarters resides in one of the most technological resourceful cities in the world, within the Greater Toronto Area (GTA). Within close proximity of the Kitchener-Waterloo region, there are numerous opportunities of employing some of the most bright, innovative, technical talents in the world.

Technology Infrastructure

Backbone of our technology infrastructure will reside in the blockchain and cloud environment. For regular operations and future planning, cloud computing with co-locations alongside with our hosting services will be utilized for maximum security and availability. Funding towards technology infrastructure will include staging our infrastructure with further advanced components. This includes having our sites residing in multiple co-locations for minimizing risks of any technical failures or intruders such as disaster recovery. As cyber-attacks are not uncommon nowadays, our state of art infrastructure components will safeguard our donors and campaign information.

Operation and Control

Day to day operation of GivaCoin. Our operations team will ensure our services are fully operational and available 24 hours a day, 7 days a week. Funding towards operation and control will include a team of experts handling day-to-day operations and support when incidents arise. Our goal is to grow and follow the standard ITIL practice for governance and control with the best continuous improvement plan suitable for GivaCoin.

Risks

Unknown regulatory measures towards crypto-currencies and operator slowness. As the crypto-currency market is still young and the technology is in its infancy, there might be issues with scaling the transactions to mass-market speed. There is also uncertainty regarding potential crypto-currency regulations in the future.

We are building our services on Ethereum, and should Ethereum fail, we would have to change the technology platform to another blockchain technology.

GVC tokens are “not a security and not an investment”.

Forward Looking Statements

This document contains certain forward-looking statements with respect to the financial condition, results of operations and business of GivaCoin and certain of the plans and objectives of GivaCoin with respect to these items, in particular Outlook, of this Whitepaper. Examples of forward-looking statements include statements made about our strategy, estimates of sales growth, future [EBITA](#) and future developments in our organic business.

Forward-looking statements can be identified generally as those containing words such as “anticipates”, “assumes”, “believes”, “estimates”, “expects”, “should”, “will”, “will likely result”, “forecast”, “outlook”, “projects”, “may” or similar expressions. By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances and there are many factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements.

These factors include, but are not limited to, domestic and global economic and business conditions, the successful implementation of our strategy and our ability to realize the benefits of this strategy, our ability to identify new business markets and implementation of our business model into those new markets, our ability to develop and market new products, changes in legislation and regulations, legal claims, changes in tax rates, actuarial assumptions, hardware and infrastructure costs, employee costs, our ability to identify and complete successful acquisitions and to integrate those acquisitions into our business, our ability to successfully exit certain businesses or restructure our operations, the rate of technological changes, political, economic and other developments in countries where GivaCoin operates, industry consolidation and competition. As a result, GivaCoin’s actual future results may differ materially from the plans, goals and expectations set forth in such forward-looking statements.