

2017



VESTARIN

# Vestarin ICO white-paper



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## Lead-in

This year the blockchain technology world went viral.

Dozens of new platforms, tokens and currencies appear daily. Pioneers among shops and services begin to get profit in cryptocurrency. More and more people join the industry, heaps of money are invested, plenty of projects are launched, a great deal of perspectives are opened. But at the same time it looks more like separate pieces of puzzle, not like a general picture.

*What if we can make you owe the world of the blockchain industry?*

Nonsense? Not at all! It's a way out of existing situation. Our mobile app will unite hundreds and thousands of service providers and sellers, who accept payments with cryptocurrency. We will also attract professionals to build strong teams. We will aggregate tons of relevant information for the development of crypto-enthusiasts. We will implement the best ICO projects for investors. And all this in 15 languages.

*The decentralized Vestarin platform on Ethereum blockchain (ERCE20 standard) is a must-have for everyone who has made at least one step into the world of cryptocurrency and blockchain technology.*

## Mission

The inspiration to change this industry for the better will come to everyone who reads the key idea up to the end and supports it. We already constitute a major community, which only needs to be united on a single platform with maximum capacities.

Attracting "early bird" users to Vestarin project, we will be able to create a vital platform for anyone, as its development depends mainly on the feedback from users.

# Problem solving

Let's look at major problems, that an ordinary crypto industry user faces, and the ways out, offered by Vestarin platform.

## **ICO Investment problem & solving.**

Investor's task – to invest in a start-up, which is likely to succeed and to get profit. But first one needs to find actual ICO's. Investor chooses several ideas by WhitePaper and seeks approvals: expert confirmations, that it really works, and blockchain community positive reviews.

As a result, thanks to the well-coordinated work of professional marketers, the investor finds a lot of information, positive feedback and accordingly starts to believe in the very idea. Then the ICO opens. Token is issued for investor's money, as previously discussed with the market. As a result a couple of high yield days are followed by a complete breakdown.

The creators make a helpless gesture, counting their millions gathered on the ICO, and investors cease to believe that this can work. Thus, confidence in the industry as a whole is not stable. And what, if not investment, keeps everything working? This is just one of the problems that we are going to solve on the Vestarin platform.

ICO – a powerful tool for both the investor and the project as a whole to achieve a specific goal. The project needs to be launched and succeed, the investor wants his profit. ICO itself is unique, but if people's trust is abused, it can turn this great instrument into a soap bubble, that may burst soon. To keep it working, certain problems need to be sorted out.

The first problem is fake and scam-projects that play on people's trust in society. Having created an impressive web-site, having placed the project on all crowdfunding platforms and having bought several significant names, almost any project will get investors trust in it. As a result, ICO is successful, but the project's success is not reached. Though, the creators are not really upset. Everyone likes easy money. Perhaps, to a certain extent, greed draws us to commit not fully thought-out actions.

## Problem solving

Any rising industry makes its way to stability "per aspera ad astra", transformed by people, who believe in it. We are mighty enough to influence even the greatest systems with over \$600 billion capitalization.

*Vestarin platform will get together people, capacities and opportunities to sort out all the problems.* We need to cooperate in order to brush up ICO projects. Primarily ICO will be moderated by Vestarin platform experts to weed out "garbage". Then everything is in the hands of users, including specialists, developers and investors – all people in this industry will be involved in the work on the basis of one platform.

*You will be able to put assessments, write reviews and criticize, creating a picture of the reputation of this ICO, as a result of which it will be easier for investors to make a decision, the risks will significantly decrease, and the creators of fake projects will be exposed by the overwhelming majority of experts.* We will also create an open chart based on the results of past and current ICO projects: how many funds have been collected and how many people have invested so that you can make even more conclusions before making a final decision.

## Start-up problem & solving

The little genius sat at night, read articles, wrote some lines of code, until he "gave out" something new and incredibly cool. Now he needs investments and a strong team for implementation. But in his environment there are neither like-minded people, nor people associated with this industry. So, where should he find them?

After several unsuccessful attempts to find people or attract at least some investments, he loses hope and again returns to everyday life, and the world did not see his brilliant project. We will make life easier for such people. *On Vestarin platform you will be able to find both an investor and a team that will bring your product to the market with the help of a categorized search (team, specialists and investors sections), which we will add to the platform.*



# Problem solving

Every day Vestarin platform will receive new ideas in search of investments. And those startups that are really interesting will be able to find their investor and bring the project to the ICO.

Everyone knows that there are a lot of ideas, but very few really good ones. As a rule, really good ideas can not get the right to live due to the lack of knowledge and tools for their implementation. *On the Vestarin platform, you will get "turnkey" not only professionals and investments, but also tips, knowledge, collect each piece of your puzzle, by uniting the entire community in one place.*

## Cryptocurrency holder problem & solving.

The Vestarin platform is a solution to various problems. And the problem which personally, the platform creator, being a user of the crypto industry, faced, is that the crypto currency itself is not really a currency, as it can not be spent and fully paid for purchases. First you need to sell your coins and get them for a fiat currency, and only then make purchases.

Of course, there are shops and services that accept these currencies. With difficulty, but they can be found. However, their number is incomparably small, as for an industry with a capitalization of 600 billion dollars. We will attract and integrate shops, services, entertainment into one place on the Vestarin platform, where ordinary users can spend their crypto money..

At the beginning, the user will buy the domestic currency, VST tokens, with which he can perform targeted actions and purchases in one click. The same tokens fall into the asset of the store, and the store sells them in favor of the required currency, both external crypto currency and fiat currency.

## Language problem & solving.

Not every user of crypto currency and blockchain technology knows English language. For non-English speakers, it is hard to translate and read the necessary information, because we are still thinking in our native language. Therefore, we decided that *the Vestarin platform will be multilingual, so that absolutely everyone would use it comfortably.*

# Problem solving

Thus, you can use the application not only in your country. When traveling, you will always know where you can eat for your crypto money, using geo search function.

## List of languages:

- English
- Chinese
- Korean
- Japanese
- Hindi
- Arabic
- Spanish
- Czech
- German
- Portuguese
- Russian
- Turkish
- Italian
- French
- Polish

## Information problem & solving.

Agree, there is too much information and resources with information about blockchain technologies, but at the same time there is a shortage or a scope of unnecessary kind. We want to aggregate sources based on the Vestarin platform, ordering useful information by categories and sections.

For example, in the "Articles" section you will see a list of topics where each aggregates the maximum amount of information from the Internet with the sources. Sources remain visible as before, but now they are arranged and aggregated in one place, which will considerably save the time for searching for this or that information.



# Opportunities

It's great to live in the era of the digital revolution, when it finally easy to manage the funds. Now you do not need to go to banks, stand in lines, file reports about the origin of your own funds. But still there is one important possibility that will finally give the digital currency a power of fiat - to pay with this money for goods and services.

Vestarin will give users the opportunity to: operate in a transparent and secure ecosystem where everything goes to peer-2-peer. This is a unique chance to develop business in the digital economy without unnecessary costs for paperwork, banks, bureaucracy. The effectiveness of business creation will increase phenomenally and positively affect the further development of the digital economy.

## For business

If you do not keep pace with the times, you lose your money. Every entrepreneur needs to understand: you need to move to where money is spinning, and in the crypto-world there are already \$250 billion and the figure is growing at a frantic pace. Just a couple of years ago, the crypto industry was incomprehensible for anyone, and what we do not understand, we are accustomed to reject.

But now, when even the students know about the blockchain, it is necessary to realize that the crypto-currencies are being firmly established in this world and it is high time to begin to reckon with this. We will collect a large community of crypto currency users, where business owners will sell their goods and services for crypto-coins. Thus, users will be able to spend the crypto currency, and the stores, without going into the world of the blockchain, make sales on an additional source, earning the same clear fiat money for them at the exit.

Online stores will integrate goods items in a full-fledged online store, receiving orders with all the accompanying information for their execution. Having completed an order, the smart contract will transfer the customer's coins to the store's account. As for offline stores and services, a person can pay with tokens. *You just call the amount in a fiat currency, and for this amount at the exchange rate you will get VST platform tokens, which you can sell on the market for fiat money.*

# Opportunities

## Cryptocurrency exchange

Almost every day new crypto-currencies come to the market. *Today you need bitcoin, tomorrow ethereum, and the day after tomorrow some kinda NEWCOIN. Sooner or later, there is a need for the currency that you do not have yet, and to get it, you need to exchange it.* In order to avoid problems so that you could use any of them at first, we will integrate exchange points on the platform Vestarin, where everyone can get or sell the desired currency in a couple of clicks.

## Team

We thought of developing a whole section, in which we will connect puzzles into a single picture, where you can create a team, join it or become a part of it. Each user will be defined by his profile, specialization: Advisor, Coder, Investor, Specialist, Marketer, Designer, Traffic Arbitrator, Analyst, Financier, etc. You can find a person by selecting the relevant category in the search field and immediately get in touch in the integrated chat.

*Form new strong teams, create new projects, solve new problems!*

## Chat

You can discuss questions and communicate with any users of the project without opening personal data and contacts, without leaving the Vestarin application. You can negotiate directly in group and private chats, make decisions together, share information.

In the chat you can even transfer VST coins, for example, for advice or as a bonus to a remotely working developer. Only you should decide how to spend your coins.



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# Opportunities

## Vestarin platform opportunities

You will be able to:

- Purchase goods, services and entertainment for crypto currency.
- Find a team to implement and launch your project.
- Communicate with other crypto-enthusiasts via built-in chat and even transfer coins there.
- Exchange one currency for another in exchange points with the highest reputation, which you can also evaluate.
- Have access to information about emergence and development of new blockchain platforms and opportunities around the world.
- Invest in ICO with minimal risks, based on user rating. Each startup will have its own reputation and feedback from the same crypto-enthusiast users as you, which will help to increase or decrease the credibility of a particular project.
- Become part of the team, if you are keen on a particular structure.
- Integrate your store, restaurant, service or entertainment, earn profit from the platform in the crypto currency.
- Integrate your ICO if it is moderated by Vestarin platform specialists, whose goal is to identify scam and fake projects. After the integration of your ICO, you will be able to attract the attention of the entire community, which will give an opportunity to give life to your project.
- Integrate your exchanger and get leads from the platform.

*You will have all the opportunities of blockchain technology  
and the industry as a whole!*



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## Financial Perspective

Crypro-world community increases in geometric progression DAILY! Those who know at least something about crypto-currencies, who mined at least one bitcoin, transferred at least one ETH, who created a project on the blockchain, bought at least one token, invested at least \$ 100 in the cryptocurrency, who wrote at least one line of code for smart-contract, traded at least one of the Crypto-currency, read at least one article about the Crypto-currency, who has not done anything yet, but is already fully involved in the information - this is a community with hundreds of millions of people.

*We create a platform for a wide audience of crypto-enthusiasts, whom we will give the opportunity to spend crypto-money without having to withdraw it to the currency.* The capitalization of all cryptocurrencies in the world exceeds \$600 billion. And now some of the holders will join us to spend them. The analysis of the market shows impressive figures, and to attract them to the ocean, where they are already swimming, is not a fantasy, but a reality.

1 year after the launch of the platform, the number of users can reach 10 million, and purchases will be made with not less than \$1 billion. Taking into account the 5% commission of the platform, capitalization will be 50 million US dollars. Of course, now it sounds fantastic. But \$19 000 for 1 bitcoin was fantastic a few years ago, and today it's reality.



# Monetization by smart-contracts

*The goal of Vestarin is to create a mutually beneficial ecosystem and enable the business to develop.*

The digital economy allows the business to become an independent bank for all of its monetary transactions, to build its own empire without the intervention of intermediaries. Vestarin will make your business accessible to the whole world, multiplying the number of prospective users at the expense of the aggregated database of users from all over the world. The platform commission will be collected to support internal management processes and technical support.

## ICO integration fees

The owner or representative of ICO is registered on the platform as a regular user. Choose a section: For business > ICO Integration > Fill out an extensive form > Send an application > The application is moderated and evaluated by platform experts > If approved, the "Activate" button appears, requiring commission fee in the form of VST tokens, which can be purchased in the personal account of the application .

In case of refusal activation is impossible, the commission is not collected. After activation, ICO appears on the platform in the "ICO" section packed with all necessary information and documentation. The ability to go to the original is saved. On the ICO platform, independent users are involved in the form of assessments and discussions, and subsequently attracting investments.

## Exchange point fees

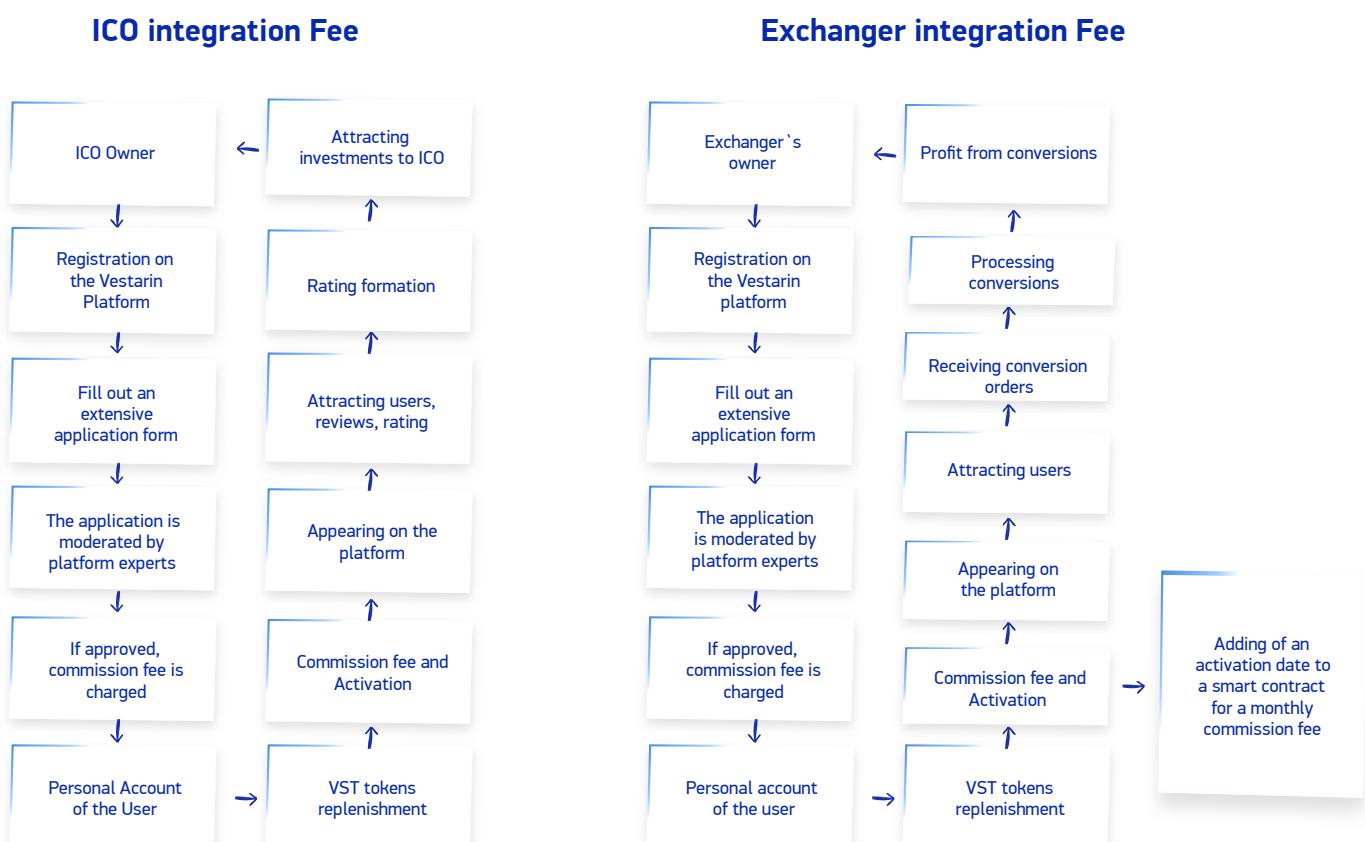
The owner or representative of the exchange point registers on the platform just as a regular user does. Selects a section: For business > Integration of the exchanger > Fills out an extensive form > Sends an application> The application is moderated and evaluated by platform experts > If approved, the "Activate" button appears, requiring commission fee in the form of VST tokens, which can be purchased in the personal account of the application.

# Monetization by smart-contracts

Commission fees for exchangers are paid monthly. The fee is automatically deducted from the account by the smart contract (if the amount on the account is insufficient, the exchanger will be closed after 5 days, which are required for the completion of unclosed operations, and new applications will not be received). If the moderator rejects the exchanger's application for integration, activation is not possible, the commission is not collected.

After activation, the exchanger appears on the platform in the section "exchangers" in the form filled with all necessary information. On the platform, the exchanger starts operating with users and leads.

Users of the platform will also be able to write reviews and rate the exchanger, determining its reputation. Exchange with a low reputation will be removed from the integration.

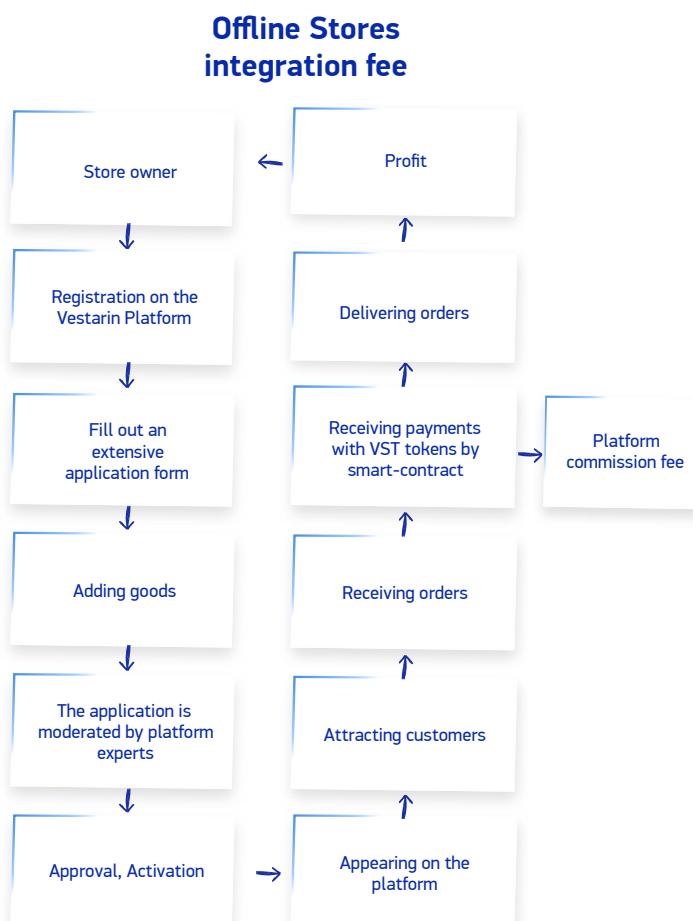


# Monetization by smart-contracts

## Integrated online-shop profit fees

The owner or representative of the online store is registered on the platform just like a regular user. Choose a section: For business > Integration of online store > Fill out an extensive form > Fills the store with goods (photo/description/price, etc.) > Sends an application > The application is moderated and evaluated by platform experts > If approved, the "Activate" button will appear (for the integration of online stores commission is not charged).

After activation, the online store appears on the platform in the "Online Stores" section with a full range of products. It gets the involvement of users and leads. Users pay for purchases with VST tokens, which they purchase in their personal account. Store owners receive orders and pay in VST tokens, execute them, and the platform automatically charges a commission from the store for purchases made via a smart contract. Users of the platform can leave feedback and evaluate each online store, determining its reputation. Stores with a low reputation will be removed from the integration.

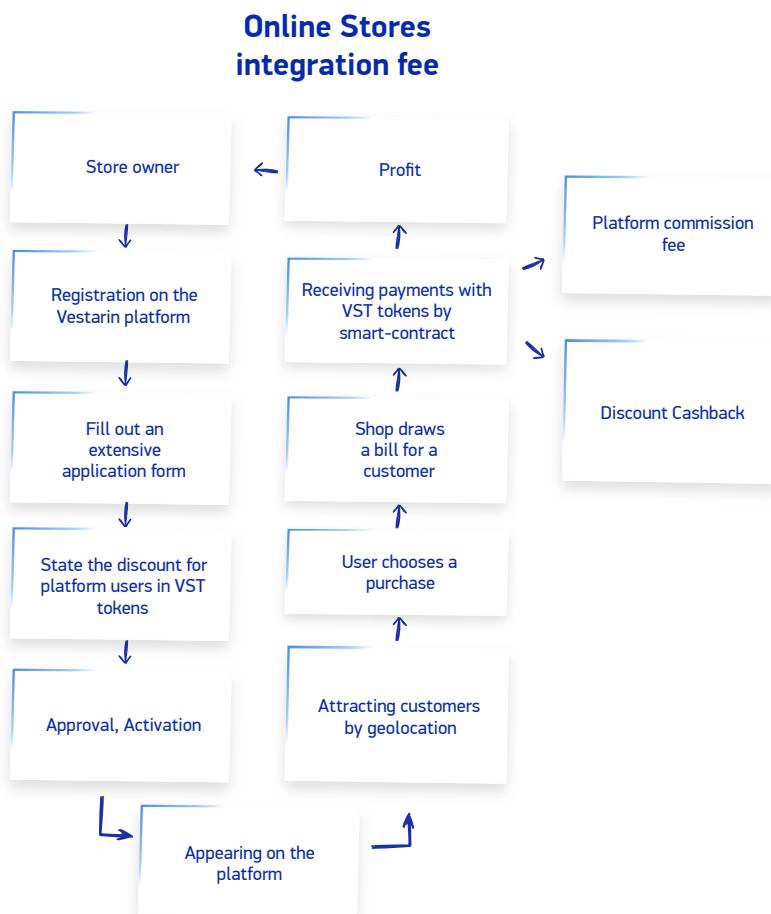


# Monetization by smart-contracts

## Integrated offline-shop profit fees

Users of Vestarin platform will be able to find physical offline stores by geolocation search integrated into the platform and can pay for the goods with VST tokens. The main condition for an integrated offline store is to give users of the cashback platform a discount, which is indicated by the store during integration.

How does it work? First, the owner of the offline store integrates it, filling out the form and indicating the size of the cashback discount. After activation, the store appears in the platform access, and users can find it by geolocation. Visiting this offline store, a person selects the right product, and transfers the VST tokens for the total amount of purchases. Smart-contract presupposes a cashback with tokens for the specified amount of the discount, deducting the commission to the platform.

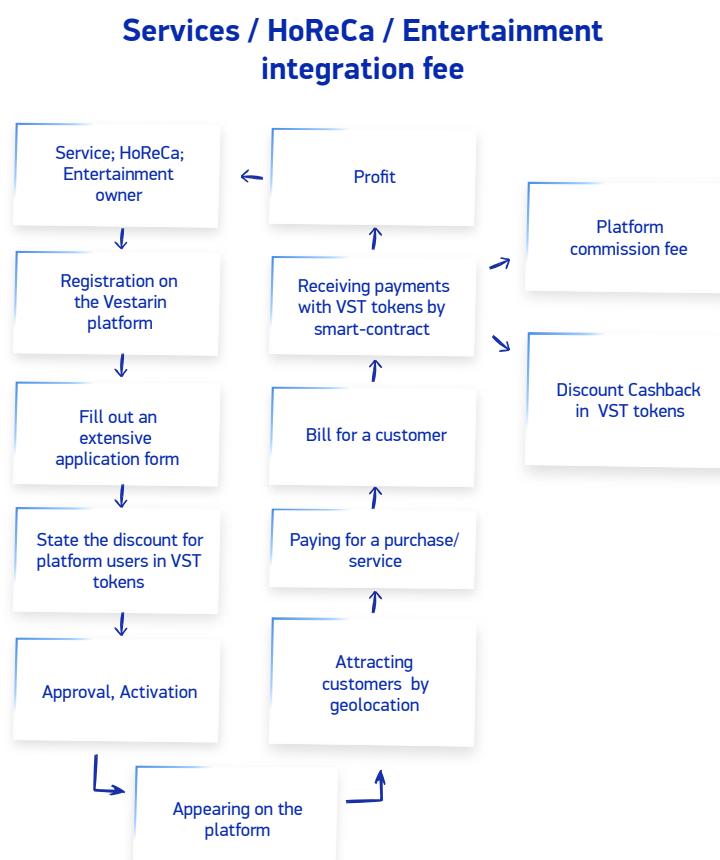


# Monetization by smart-contracts

## Integrated HoReCa, offline-services and entertainment profit fees

Users of Vestarin will be able to find by geolocation those establishments, restaurants, cafes, hotels, services, entertainment, which are integrated into the platform, and it is justified to pay for services with VST tokens. The main condition for an integrated offline business is to provide users with a cashback platform with a discount that the business owner indicates when integrating.

How does it work? First, the owner of an offline business integrates his restaurant, hotel, cafe, service or entertainment, filling out the form and indicating the size of the cashback discount. After activation, the establishment or service appears in the platform access, and users can find it by geolocation. Having used a certain service, a person can pay with VST tokens, and a smart-contract performs a cashback with tokens to the user, including discounts, deducting commission fees to the platform.





# Token

As the platform develops and the number of users increases, the amount of commissions in the Vestarin contract will increase, thereby increasing the cost of the VST token. **The contract of Vestarin assets is the most important component of VST token value.** By raising commissions from the platform, it creates sufficient funds to support a steady growth in the price of tokens.

## Encouraging tokens holders

After launching the platform, we will try to reward VST token holders by allocating part of the accumulated commission to the Asset Contract.

There are two main mechanisms for distributing profits to investors:

- payment of dividends;
- purchase of tokens (Buy Back and Burn).

Dividends create a number of problems for crypto assets, one of which is the payment of dividends for tokens stored on the exchange. Dividends will be sent to the exchange's address, and not directly to the owner's address. In order to pay dividends, the exchanges must agree on how to handle them, and this is next to impossible.

There is a certain risk that the exchange will retain dividends without further distribution to the holders of the tokens.

The receipt of dividends almost guarantees that at the state level the token will be considered secure. And this, in turn, will create serious problems and will allow the intervention from the state. There are also some transaction costs associated with sending dividends to multiple VST addresses.

*We chose the most effective and legally favorable method of profit distribution - buying and burning tokens (Buy Back and Burn).* In other words, we will systematically buy VST-tokens on stock exchanges and burn them. By "burning" we mean the withdrawal of purchased tokens from the market. As a result, the total number of tokens will decrease, supporting the growth of their value.

# Token

Instead of paying dividends, we intend to allocate at least 50% of the total proceeds of the platform to programs for the purchase and burning of tokens. This is the best practice in the digital economy, acting in the interests of holders of Vestarin tokens. We intend to closely monitor the regulatory environment, introduce alternative methods of profit distribution according to market rules.

## Economics of a Token:

Emission	200 000 000 VST
7% Pre-ICO	15 000 000 VST
75% ICO	150 000 000 VST
13% Founders	25 000 000 VST
5% Bounty	10 000 000 VST



## Pre-ICO

Before the public ICO, a presentation will be prepared for partners wishing to purchase VST.

Pre-ICO will be held from January 30 to February 28, 2018.

**1 ETH = 3000 VST**

Only 15 000 000 VST will be issued at a special price for a limited number of participants who have learned about us before.

At the moment, we have sufficient funding for the fluent work of the initial part of the project. As the ambitions of the platform are too large, a successful Pre-ICO will help expand the team of developers and increase the speed of coding. Thanks to the additional funding received as a result of the successful pre-ICO, we will be able to release a prototype version of the basic part of the VST platform before the official ICO.

Additional funds will help VST conduct a solid, full-volume international marketing campaign.

*Our target for the preliminary ICO is 2000 ETH, and the limit is set to 5000 ETH.*

On January 30, 2018 we will publish the ETH address of the intellectual contract Pre-ICO on our website [www.vestarin.io](http://www.vestarin.io). Personal electronic invitations will be sent to all subscribers of the site.

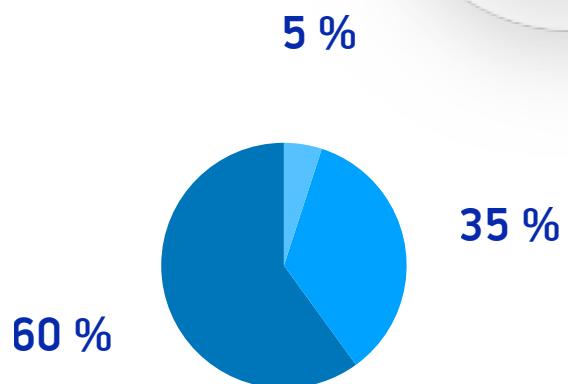
Pre-ICO will be based on the "first come, first served" principle, therefore we can not guarantee the availability of tokens for all interested ones. VST tokens will appear in ERC20 depositors a few days after the completion of the ICO.

# Pre-ICO

## Distribution of Pre-ICO funds:

### 60% - to the product development team:

- Additional back-end developers.
- Interface developers, designers.



### 35% - expenses for PR and marketing:

- International marketing campaigns.
- Promo-partnership in 4 regions (Asia, Europe, Russia, Latin America).
- Conferences and media partners.
- Strong promotional campaign in social networks

### 5% - on advisers and project managers.

*Pre-ICO participants will benefit greatly from early participation in investing in the VST project, acquiring VST Tokens at the lowest cost.*

## Why Buy VST Token on Pre-ICO

Early participants will benefit from guaranteed profits associated with significant discounts during both Pre-ICO and ICO.

On the pre-ICO for 1ETH = 3000 VST

On the ICO for 1 ETH = 2000 VST (the exact table is shown below).

# ICO

ICO will be held on the website [www.vestarin.io](http://www.vestarin.io), starting from March 5 to April 4, 2018.

The sale of tokens will last 30 days.

Vestarin aims to take up to 100,000 ETH from primary token buyers. Smart-contract will cease to accept investments upon reaching a limit of 100 000 ETH.

Below is a table showing the growth of VST value, depending on the total number of ETH collected during the ICO.

Amount of ETH investments	Number of Tokens for 1 ETH/ discount
[Stage 1] 0-5000 ETH	<b>1 ETH = 2000 VST / -35%</b>
[Stage 2] 5000 – 10 000 ETH	<b>1 ETH = 1800 VST / -28%</b>
[Stage 3] 10 000 – 20 000 ETH	<b>1 ETH = 1700 VST / -23%</b>
[Stage 4] 20 000 – 40 000 ETH	<b>1 ETH = 1600 VST / -19%</b>
[Stage 5] 40 000 – 60 000 ETH	<b>1 ETH = 1500 VST / -13%</b>
[Stage 6] 60 000 – 100 000 ETH	<b>1 ETH = 1300 VST</b>
Total: <b>100 000 ETH</b>	Total: <b>150 000 000 VST</b>

# ICO

## Distribution of ICO funds

Revenues from the sale of tokens will finance the launch of the product and its further development:

**45%** - to the development team with about 15-20 engineers. Development of a mobile platform, web-platform, desktop and app versions, business development, relationships on the market, big partnerships, building a community worldwide.

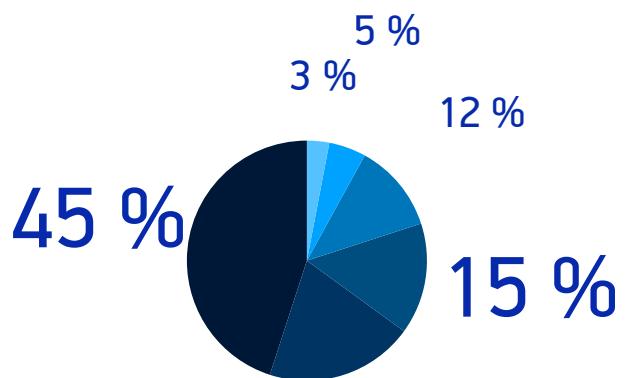
**20%** - marketing expenses, media content, PR and attraction of all types of users, presentations and advertising campaigns, purchase of targeted traffic.

**15%** - the cost of integrating stores and services, restaurants, exchangers, working with the information content platform, management.

**12%** - operating expenses of employees and office.

**5%** - legal support.

**3%** - bonus to developers and creators.





# Roadmap

**September 2017:** Team Building

**October 2017:** Idea Development, forming Technical specification

**December 2017:** Design Draft

**January 2018:** Prel-CO, Demo version launch

**March 2018:** ICO, Full scale development

**April 2018:** Listing on the markets, alpha-testing, Launch of "Information", "Professionals" blocks

**July 2018:** Marketing, Attracting professionals, Beta testing

**August 2018:** Launch of the block "For BUSINESS", "ICO", integrating partners

**October 2018:** Full volume marketing, SMM, CPA, PR, Papers

**November 2018:** Over 500 shops and services providers on the platform

**December 2018:** Launch of Online/Offline blocks for purchase in cryptocurrency

**January 2019:** 1 million Users, 2000 shops and services

**March 2019:** Opening of the representative offices in Spain, USA

**April 2019:** Opening of the representative offices in Japan, China, Korea

**May 2019:** 10 million Users, 8000 shops and services

**June 2019:** MUST-HAVE app for all the crypto-enthusiasts



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# Roadmap

Work is underway on the primary structure of the platform, new features are being developed at the core stage, improvements are being made to user cases up to the ideal, errors are being worked on, complete TK is rolled out for each section and each button, and design elements of all elements and pages are being worked on in parallel.

## Target Audience

Do you want to:

Minimize the risks of your investments in ICO?

Know the reputation of the exchangers?

Get a profit in crypto-currency for your product?

Earn on your service or establishment a crypto currency?

Know everything about the crypto currency?

Launch your startup?

Invest in your project?

Find a strong team for your grid?

Become a part of the team?

Cooperate with the same crypto-enthusiasts as you?

You need us!

# Conclusion

Owners of shops, exchangers, services, restaurants and institutions will be able to integrate their business on a platform, and users will be able to pay for purchases and perform operations with VST tokens.

Representatives of ICO projects will be able to integrate their projects on a platform where users create an open reputation for them in the form of assessments and discussions, thereby helping investors make better decisions.

*The set of technologies and news from the world of crypto currency will now be aggregated in one place on the Vestarin platform, where dozens of sources and portals will be able to post information for our audience.*

Blockchain experts and professionals will be aggregated on the Vestarin platform, where they can easily find each other to cooperate on different projects.