



CROWDCOINAGE

WHITEPAPER

2018/12/04



ICO Campaigns

with complete control
over investment



Marketplace & Community

for talents and
FinTech companies



Estonian e-Residency

for borderless digital
presence in EU



Loans & Insurance

crowdfunding for
personal needs



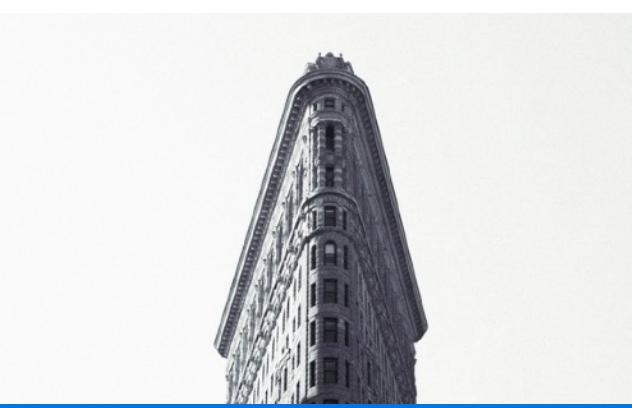
Exchange & Brokerage

to grow your
funds

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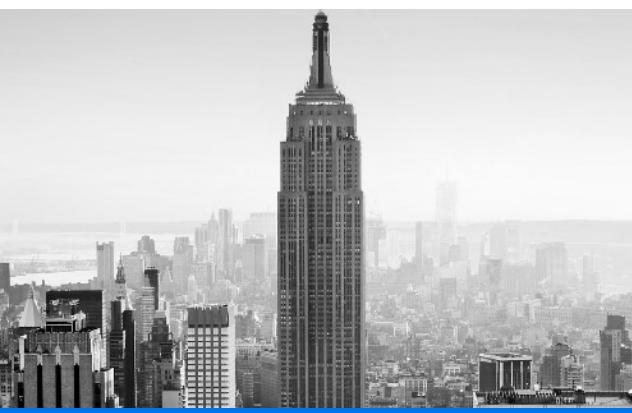
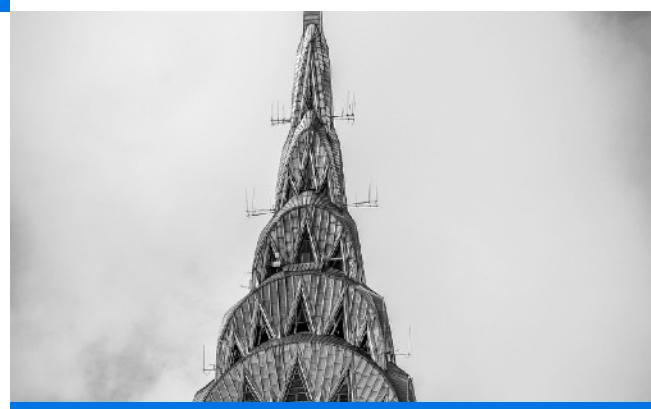
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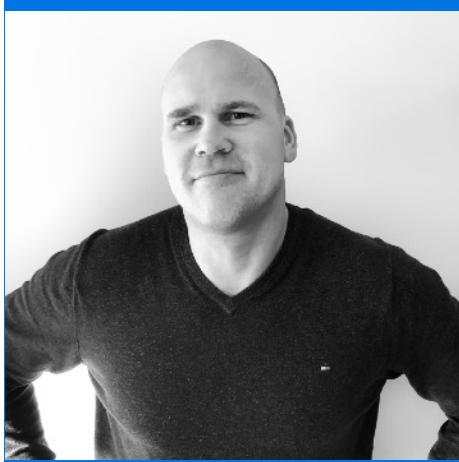
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CROWDCOINAGE OÜ

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WELCOME

Me and my fellow co-founders strongly believe that blockchain will be the foundation of future technologies and will be a part of our everyday lives.

CrowdCoinage plans to change how startups will be raising funds for their projects. We are going to empower investors so that they can gain control of the usage of their funds while being an important part of a startup's success. But we are not going to stop there. The CrowdCoinage OS is going to be much more than just a crowdfunding platform for launching Initial Coin Offering (ICO) campaigns. We are going to offer a wide variety of different financial services all that will be based on the blockchain technology and cryptocurrencies, and deep integration with the Estonian e-Residency program that is unique in the world.

We are proud to be an Estonian startup because technology is in our DNA. Who doesn't know Skype, TransferWise or the rising rival of Uber, Taxify? Behind of every successful startup is a team of talented people. I believe in my team and I am asking for you to believe in CrowdCoinage!

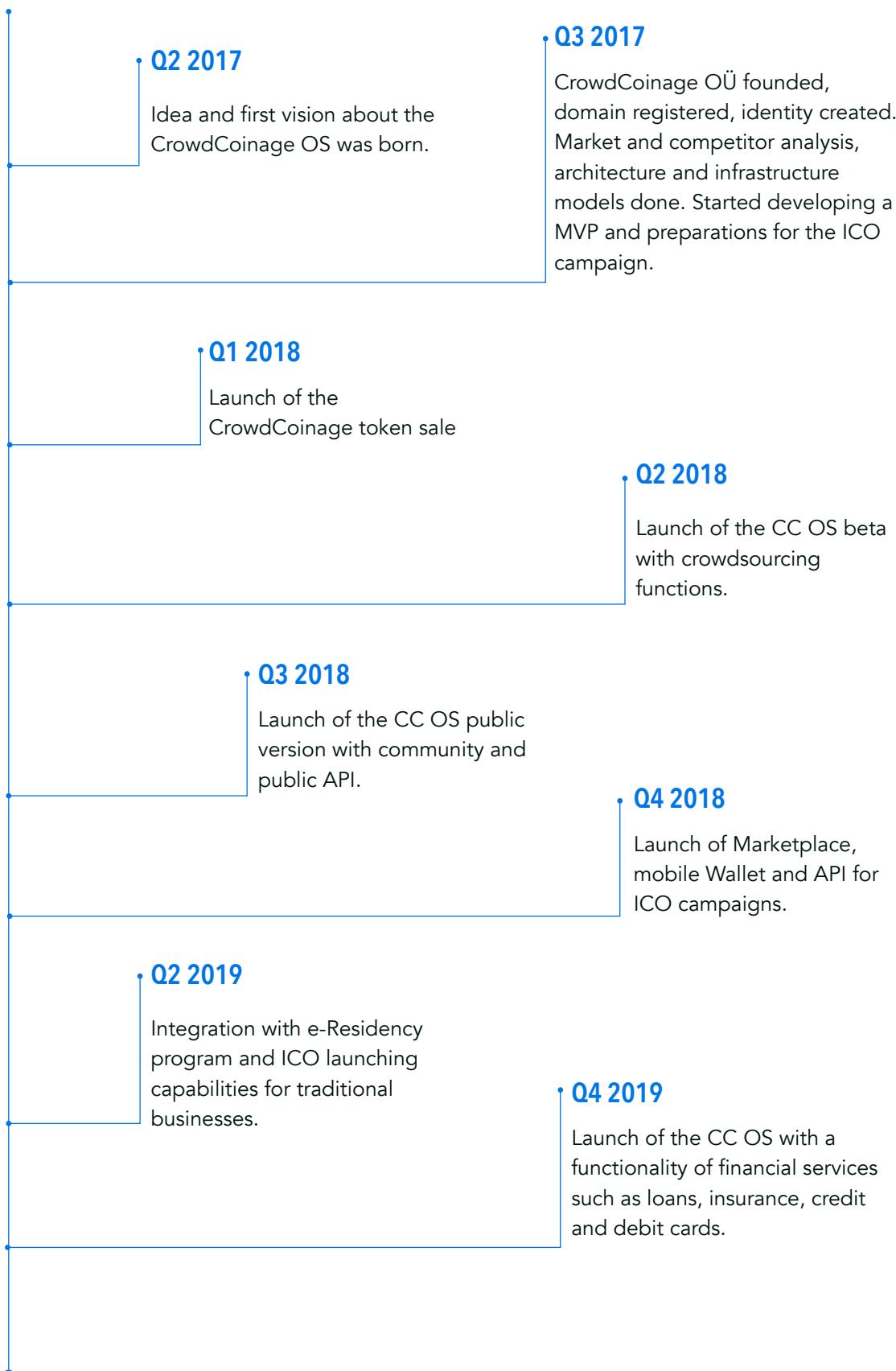
Sincerely yours,

Peep Paum
Co-Founder & CEO

ROADMAP & MARKET



ROADMAP



CURRENT MARKET OVERVIEW

The Problem

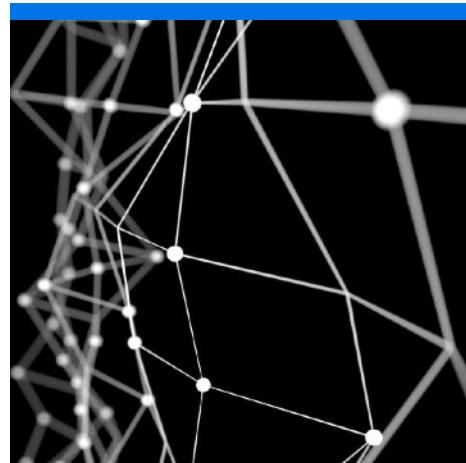
The blockchain is an amazing technology. It's only been around for nine years, but has already impacted not only finance but many different industries

The revolution brought by blockchain has enriched our economy and the world itself. It has given us many different opportunities to keep evolving at the highest speed possible. There is an entire ecosystem of startups that are working day and night to keep the blockchain industry evolving and changing the world for the better. Although it has been a huge step forward we still have not reached the full potential of the blockchain technology and everything related to it. This is where CrowdCoinage steps in. We are building an operating system that will offer a wide range of blockchain-based financial services for the crypto-world. CrowdCoinage OS will boost the blockchain-economy by creating a OS for running ICO campaigns, building an strong marketplace and offering loans plus insurance services.

So far we have seen some other similar existing solutions separately concentrating on either fundraising or finance services but we have decided to take it one step further and merge these two into an all-in-one solution. CrowdCoinage OS is aiming to be the most user-friendly OS on the market both for startups and investors. Many startups have great ideas that are unable to take-off because of the lack of funding. These ideas might have a huge potential to change the world and that is the reason why they need to have the community's attention. At the same time we are protecting investors from potential ICO frauds and giving them more power over the control of their investment.

We believe that there is a huge gap to fulfill with all the services we are planning to offer. These range from running ICO campaigns to creating a digital identity through e-Residency program in the EU and unleashing the world's entrepreneurial potential to its fullest. CrowdCoinage OS will reduce the risk of failure and the cost of first expenses required by technical know-how, marketing, PR and the recruitment of right people.

Having a strong technical and advisory team has lead us to believe that we can build a versatile and rapidly evolving OS that will have a great UI/UX. It will make the navigation through the crypto-world's endless possibilities a much easier and profitable experience than anywhere else.



BLOCKCHAIN TECHNOLOGY

Blockchain is an open ledger that records all transactions as they occur. Each of the transactions which have been completed within a set period of time are saved into a block of transactions. The transactions are recorded permanently and therefore they cannot be altered. The history of these transactions is maintained in a chain which cannot be modified by a single individual. Blockchain eliminates intermediaries such as traditional banks in financial transactions.

Several notable features of this technology include; immutability, distributed, secure, permissioned, automated and decentralized. The blockchain is a distributed peer-to-peer ledger, which has no centralized version and hence no single point of failure. The management and authorization is spread across the network, so there is not an obvious point where one can instigate fraud schemes.

CROWD COINAGE OS



CROWDCOINAGE OS

We are planning to develop a versatile OS that offers a wide-range of services, and that distinguishes us from the other similar projects that are mostly focused on one specific area and use of the cryptocurrencies.

Crowdfunding ICO campaigns

The OS makes it simple for founders to handle all that is needed for a successful ICO. There will be visibility in listings, the ability to be found with certain tags or via search, detailed views with texts, founders' images and videos. Diagrams and graphics may be inserted among texts. They may even use the marketplace or the job board functionalities integrated into the OS to find new talents from all over the world or buy-in specific knowledge they do not possess by themselves. The marketplace would even more valuable after

tools to generate smart contracts and generate their own coins to help in raising funds.

As the OS will allow integrations with two major exchanges and even more integrations later on, it will save the founders valuable resources that can be used more effectively for example to further develop their projects. They do not need to be hindered with difficulties and the large amount of technical details.



Figure: All time blockchain funding. (Source: CoinDesk venture capital database, CoinDesk ICO tracker)

their ICO, because then they would be able to afford to hire more professionals to their team.

With the help of the methods provided by the OS and blockchain, founders will be able to launch their ICOs, pre-ICOs, and other crowdfunding campaigns. The OS will provide the founders with many of the services and tools essential to successful launch of these types campaigns while ensuring security and credibility by the use of blockchain technologies. They will have automated

Crowdfunding ICO campaigns for traditional businesses

Even traditional businesses can expect to profit from the bridge between crypto currencies and fiat money-based funding. They can use only a small subset of services that the OS is offering and broaden to be funded. The founders can set up a smart contract so that they do not generate their own token and instead would use the existing

CCOS coin or ether to collect the funds. In addition to setting up the start and end dates for their ICO, they can also set just one target sum of ether or other crypto currency that is needed to successfully complete the ICO and start with their core work. The visibility on CrowdCoinage can be used as a part of the marketing strategy for their fundraiser as the OS will offer many excellent ways to present their project or start-up to wider public.

An ICO is a completely new way to raise funds besides the existing methods like IPOs, bond issue or loans. Thanks to the ERC20-type tokens that CrowdCoinage OS uses for token distribution, founders can define the value these tokens have. Subject to relevant registrations or licenses, the value can be for example a share of yearly dividends, equity or the token can be even used as a payment method to purchase products or services.

Community

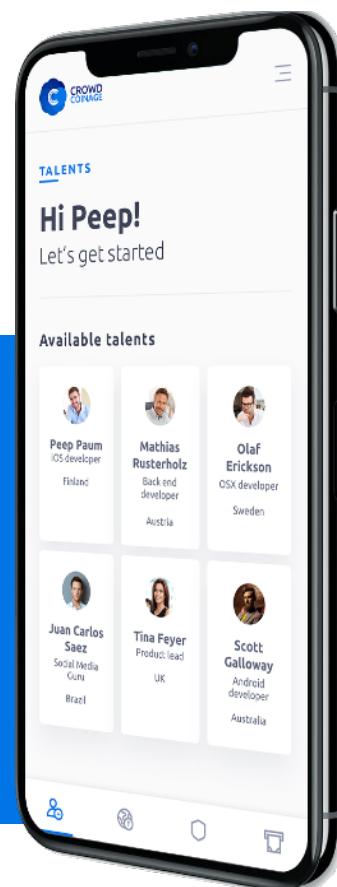
CrowdCoinage OS will allow founders of different startups to communicate with each other and find talents and professionals with specialized skillsets to help them assemble a winner team of developers, business developers, marketing and

and wait for founders or startups to make an offer that a jobseeker cannot refuse.

Our vision is that the community part of the CrowdCoinage OS will be much more than just a job market. We would like to ensure that it will not only be a place where founders and startups can find team members but also where they can ask for help or feedback from other members of the community. Maybe they need to verify a business model or ask for some technical solution for their project. This could happen either in a public forum or in a private chat. Help can be free of charge or helpers may be awarded an amount of CCOS coins based on the quality help. CCOS coins will be freely tradable in various exchanges.

Marketplace

CrowdCoinage's vision is to create a decentralized borderless OS for all kinds of financial services and products where anyone from anywhere can be either a service provider or a consumer of these products and



STRONG COMMUNITY

Find the missing puzzle pieces for your dream team, verify your business model, make an elevator pitch and find the bottlenecks in your project, collect the trusted reviews and find your first evangelists, receive a consultation on complex technical issues - all these are the opportunities of CrowdCoinage community. Help can either be free or paid at CCOS coins, depending on the task.

PR people. At the same time all professionals and experts who like the idea of working in an awesome FinTech startup but for some reason have not found a suitable challenge yet can submit their applications to CrowdCoinage OS job market

services. An important part of the CrowdCoinage OS is dedicated just for that. We are aiming to develop tools and instruments for market analysis and investments. Many useful tools will be built into the

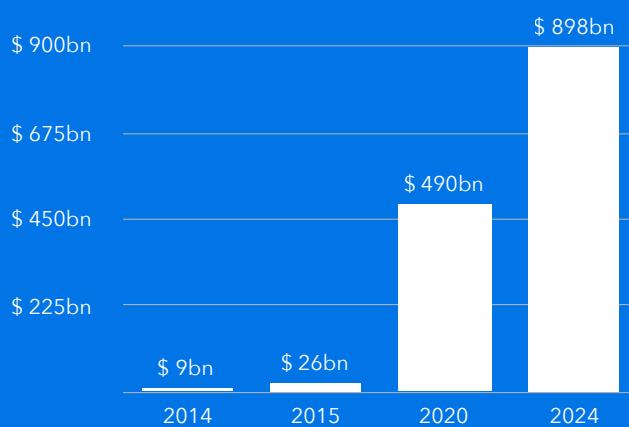
CrowdCoinage OS by default like loans, insurances and trading. The marketplace will provide investors with perfect tools as they will be able to access the database of startups in the need of venture capital or know-how. Thanks to the information that will be accessible, we are seeing the companies that are working in financial analysis, scoring, audit and risks sectors as our potential customers.

P2P loans

The growing trend in lending has been that there is no need to have traditional lenders like banks acting as intermediaries anymore. There are already many community lending sites available such as Bondora¹, promising their lenders the

of the OS. Because the lending process would be taken care of, loan approval time will shorten. The decentralized nature of blockchain-based P2P loans would support cross-border P2P lending, not being locked into a single jurisdiction.

Loans could be solely in cryptocurrencies with pre-agreed percentage of interest, or in fiat currencies, and paid back in the matching amount of a cryptocurrency. Lenders would appear in a listing along with the amount they would like to lend and then one or more investors could loan them either the whole sum or just a part of it. This would make it easy for investors to lower their risks. The loan application would be accepted only if the whole target sum would become available. If there are not enough investors to lend the whole target sum



GROWTH OF P2P LENDING MARKET

Throughout the world P2P lending market has steadily grown at an astonishing rate. According to Transparency Market Research, it is expected to rise at a CAGR of 48.2% between 2016 and 2024. The leading players in global P2P lending are building alliances to improve their product portfolios. India and China have been experiencing the highest rise rates supported by their huge population.

annual return of 9%, Zopa in the UK and Prosper in the U.S.

Adding the blockchain and smart contracts into the mix would even more de-centralize the peer to peer lending. It would take care of the issues with traditional P2P lending: assessment and transparency. Automated connections with APIs provided by credit bureaus and rating systems based on how well a lender has followed the payment schedules set by a smart contract, are all having an effect in user rating in the P2P loan part

then the lent cryptocurrencies or fiat money would be reimbursed to investors.

Using the tools provided by the OS, the borrowers can easily present their case by using the means possible already for the founders of a crowdfunding project. They can show images, videos and write descriptive texts.

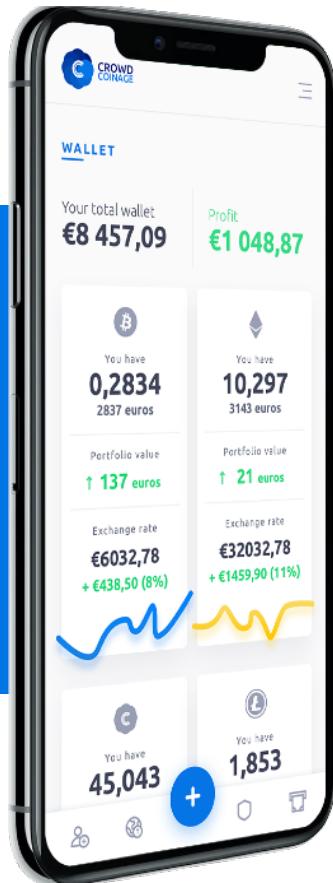
¹ <http://www.bondora.com>

Exchange and wallet

Setting up an exchange frees the investors or founders from the need to use another exchange to convert their fiat money into cryptocurrency and vice versa.

This is an important part of the CrowdCoinage OS's business because by also being an ICO and crowdfunding campaign provider we are generating large amounts of new cryptocurrencies over time. Therefore it is of an utmost importance for us to launch our

CrowdCoinage exchange and let investors and founders trade within it.



An easy to use web wallet will be developed for the exchange supporting multiple currencies. Each user will have his/her wallet generated during the sign up process and the highest industry standards in security will be followed. The funds will be secured by saving them both by using online and offline storage solutions. Keys will be protected by additional encryption, set up with randomly generated password only known to the user. Two-factor authentication will be used as an additional layer of protection.



Payment cards and saving deposits

After successfully obtaining an Electronic Money Institution (EMI) license there will be the ability to issue payment cards. This way it is not even needed for founders or investors to manually

MANAGE YOUR FLOWS

All the key financial indicators of your CrowdCoinage activity are gathered on the one screen. That helps you to track your investing results easily, evaluate the dynamics and make data-based management decisions. Moreover, we implement a convenient exchange mechanism supporting different currencies here on CrowdCoinage. You can convert your money into the cryptocurrency and vice versa within a minute.

convert their funds between cryptocurrencies and fiat money. The conversion would be transparently completed in the background and the founders can just complete their required tasks with the third parties still using the fiat money. They can use the card to pay for the services they need to build up their business. Investors can use the funds they acquire from successful investments in other, fiat currencies-based investment projects, diversifying their investments.

Current daily exchange rate from the exchange will be used to complete the real-time conversion for a credit card payment for a small fee. There will be strong security measures in place, like dynamic CVV functionality generating a new, time-limited, CVV for every transaction.

Saving deposits will be implemented by allowing investors to store cryptocurrencies, either Ether or any ERC20 compatible tokens. The return of investment will be based on the fees received for conversions between various cryptocurrencies and

fiat money whenever someone uses their payment card. It will be calculated based on the amount of cryptocurrencies stored by an investor and those who have more invested will proportionally receive a larger share. The return will be paid in real time and automatically exchanged back into the amount they have on their saving deposit.

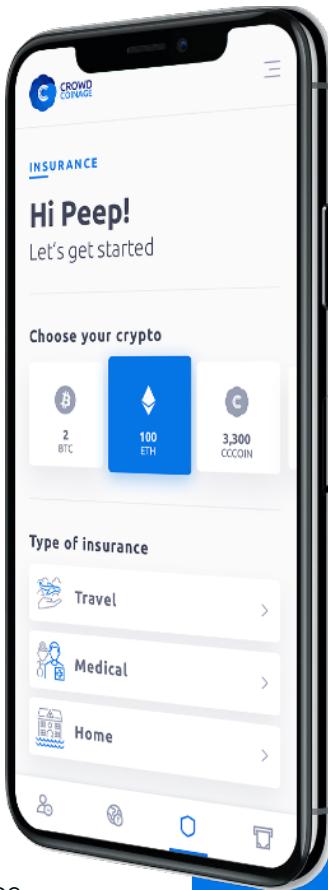
Insurance

Subject to obtaining required licenses. While banking and other financial services start to embrace blockchain-based, decentralized methods for doing business, insurance sector would also greatly benefit from it. Combining a blockchain with other new technologies like AI and IoT, the decision-making process for insurance cases could be completely automated². In the future there could be little or no involvement of agents, call centers or loss estimations in the processing of claims as for example sensors in IoT devices would report damage directly into a blockchain network for a smart contract to handle, triggering claims and payments. If a claim would be manually triggered, then the output could be read from IoT sensors or the probability of acceptable conditions may be checked by AI decision making logic based on data available from various APIs. Smart contracts would work well for example for travel insurance cases because the information about flight cancellations or delays is available via public APIs³.

Besides having full automated insurance methods that would use IoT sensors, there are new and innovative ways how to make insurances more affordable for groups of people. This is the peer-to-peer insurance model and there are many types of insurances that would suit that model. The first type is the broker model where insurance policyholders will form small groups online. A part of insurance premiums will be paid into a group fund, the other part to a third-party insurance company. Minor damages to the insured policyholder will be firstly paid out of this group fund. For the claims above the deductible limit the regular insurer is called upon. When there is no insurance claim, the policyholder's share will be refunded from the group pool or credited towards the next policy year. If the group pool happens to be empty, a special insurance will be activated.

² <https://www.mckinsey.com>

³ <http://insureth.mkvd.net/>



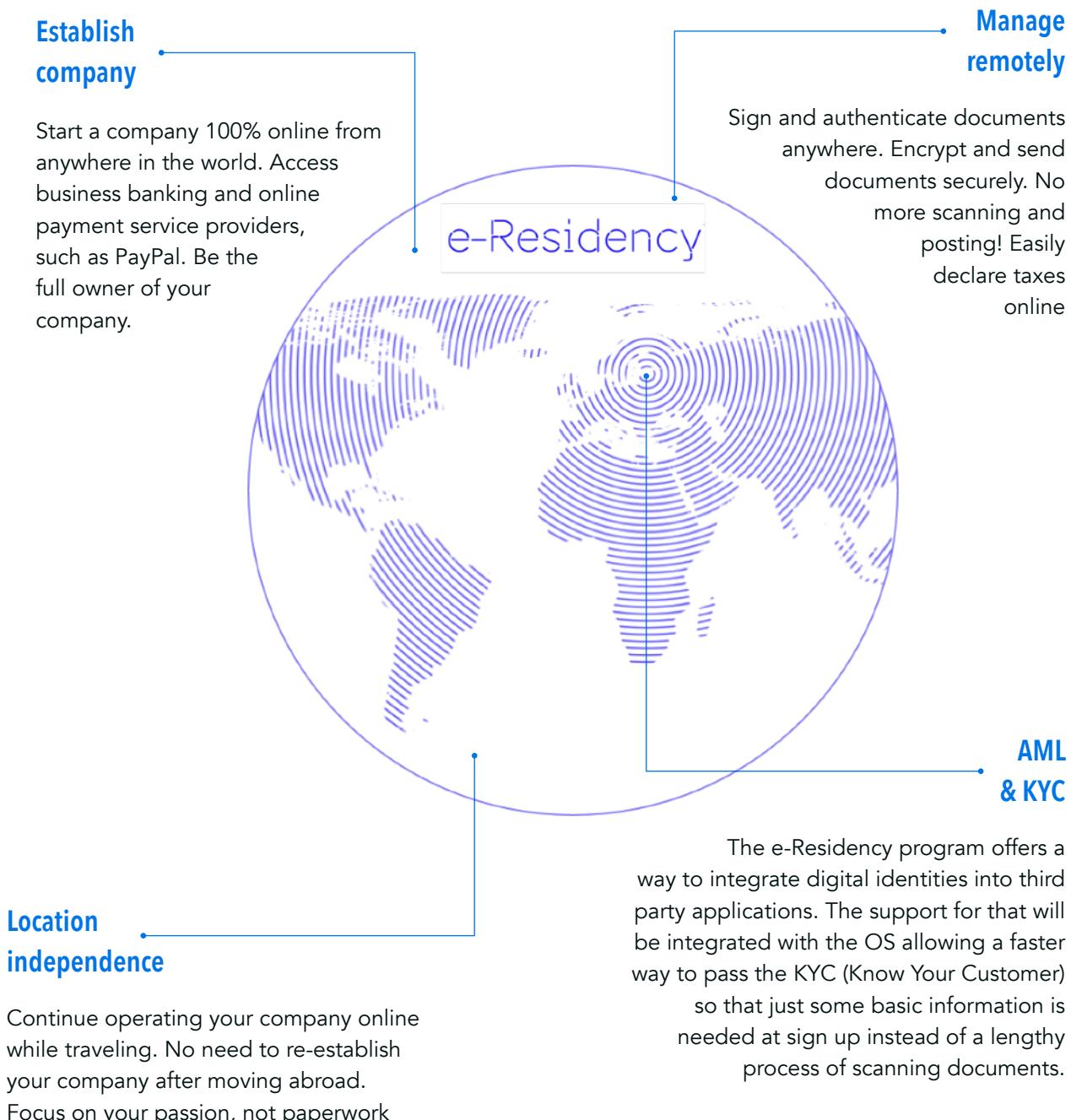
WE KEEP YOU SAFE

Blockchain-based methods have an ambitious potential to drive simplicity, efficiency, and automation within the insurance industry. That technology can help reduce costs, improve risk assessment, and enhance client onboarding by capturing of trusted and verifiable information based on digital cryptography and providing fast, seamless, and transparent experience.

What is more, blockchain-based methods can have a great impact on insurance claims processing, making the claim registration, assessment, payment and closure more transparent by providing access to validated external data through trusted sources (oracles) and enables automatic payment to insurees through smart contracts.

E-RESIDENCY INTEGRATION

Since restoring its independence in 1991, Estonia has taken many leaps to become an IT and technology hub. Residents of Estonia have enjoyed years of relaxed business climate and low bureaucracy. Now its government initiated the e-Residency letting anyone enjoy the same benefits.



Public API-s

As consumer needs are increasingly served by rapid advances in Bitcoin/Ethereum technologies, the CrowdCoinage OS will continue leaning on wider blockchain adoption while also leveraging innovations to ensure security and reliability. That is why we opt-in to build state-of-the-art APIs.

Public API for marketplace data and ICO campaigns to support PR and marketing

Every ICO campaign can have a different approach to their marketing plan/campaigning.

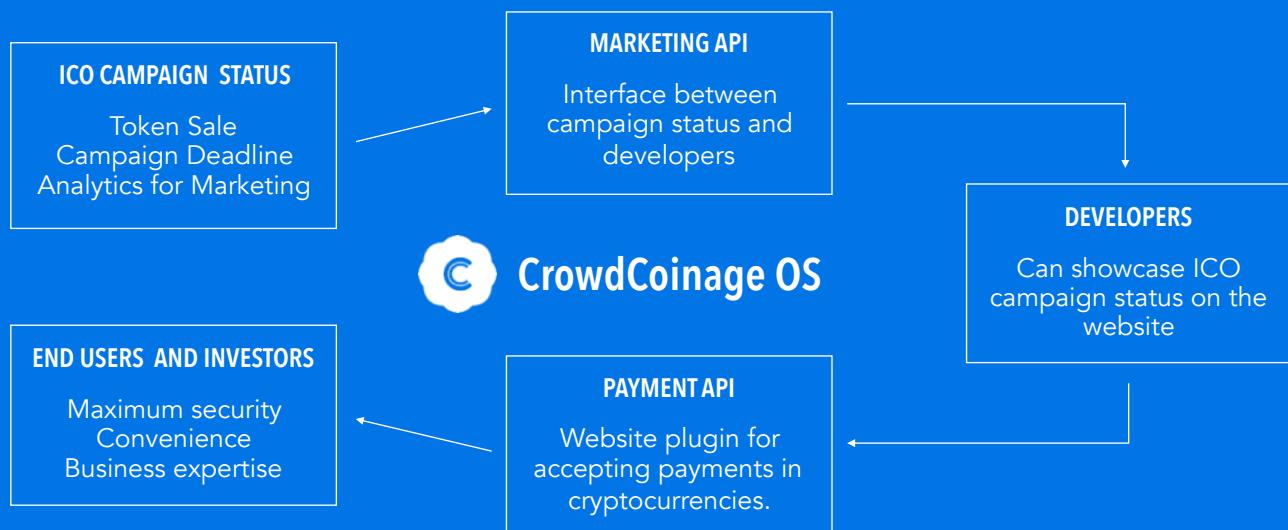
The CrowdCoinage's vision is to develop a simple

integrate all major tools of productivity into our ecosystem.

For example, when a campaign has multiple parties related to it, then it will be easier to maintain it through a Slack channel and have their to-do lists at Trello for improved productivity.

Third party API for payments

We believe that our clients would love the possibility to offer payment solutions that are based on cryptocurrencies to their clients. The CrowdCoinage OS payment API will be offering the functionality similar to PayPal's shopping cart. Anyone will be able to integrate the



API for users to enable them access all the public data of their campaign in order to showcase it on their own website or in an application.

For example, showing the campaign status information like token sale and campaign deadline is a good incentive for potential investors and makes the experience more interactive. The user can integrate all that and much more into their third-party website or application.

Adding features and integration methods for third party apps

Time is the key these days, everyone has only 24 hours a day and therefore is very important to be productive during the hours we work. That is why we have planned for the CrowdCoinage OS to

CrowdCoinage OS plugin, CCPay, with their website in mere minutes and start accepting Bitcoins, Ethers, CCOS coins or other cryptocurrencies stored in their CrowdCoinage OS wallets for payments.

Third party API for all financial services

We are planning to build a totally modern open-sourced banking ecosystem for the CrowdCoinage OS. For example, a set of API calls to external services will allow perform actions and generate results. Imagine... every financial service at your fingertips through a well-structured and secure API that is running on blockchain.

We believe that this is the future.



CCOS coin

It will be possible to use CCOS coins for various purposes. For example the coins can be used to pay for services like insurances, P2P loans and to run ICO campaigns. The CCOS coin will increase its value through use.

There is also a plan to integrate the Estonian e-Residency program into the CrowdCoinage OS, which makes it easy to run a business and everything associated with it and use CCOS coins for example as a base currency for running everyday operations (once CrowdCoinage has obtained respective licenses).

CCOS coin will be traded on major exchanges, next to all other known cryptocurrencies. We

believe that CCOS coin will become known and accepted outside of the CrowdCoinage OS as the community grows, we unveil the new services mentioned on our roadmap and we obtain the necessary licenses for CCOS coin to be used as a payment instrument outside the CrowdCoinage OS.

A total of 478,571,428 CCOS coins will be generated. Half (239,285,714) of the generated CCOS coins will be for sale during this ICO. 80% (191,428,571) of these will be distributed among investors and the rest will be generated for the team, the members of the advisory board and bounties.

CCOS coins will not be mined by users or any other companies.

NEW PLATFORMS FOR LAUNCHING

There are several companies out there offering services and solutions in related areas- blockchain based crowdfunding, ICO issuing support, payments, lending etc. However, they tend to focus on their core areas, only occasionally venturing beyond. Few of them are operational, there are also multiple ICO-s either planned or in progress. The latter is also the proof of a continuing demand and opportunity the CrowdCoinage OS also intends to tap into.

Ambisafe

www.ambisafe.co

take a tailored service approach, offering a full range of services to support ICO issuing process. They cover legal and marketing and also offer technical support. However, the services are not fully automated, they come as a package and their pricing is not transparent.

KickICO

www.kickico.com

also addresses the crowdfunding space. It aims to create its own coin based ecosystem, companies can raise KickCoins, going through pre-sale, pre-ICO and ICO phases. There is little focus on supporter control over the project, supporters can sell the KickCoins on the platform exchange if the project is unsuccessful. Neither, based on the information available, is the process of smart contract creation clear.

Fundyourselfnow

www.fundyourselfnow.com

aims to become a Kickstarter-like crowdfunding platform. It intends to offer a reward based crowdfunding platform aiming to ensure control over the

project for supporters, consultancy and mentoring and low transactional cost. The platform is still under development.

ICObox

www.icobox.com

The platform offers an out-of-the box integrated approach to the organization and conduct of the ICO with 3 main types of services: legal- and marketing services plus a technical solution. It is a fixed price offer (a full package of services costs 50 BTC) with an option to buy additional services. The platform is still under development and its implementation details are not known.

Blockstarter

www.blockstarter.com

also aims to build an automated environment. They have started by creating a database of available ICO campaigns and are currently building the platform. Features like smart contract builder, auto investing are in the pipeline.

Obviously, in-house bespoke development always remains an option for those with enough technical, legal and marketing resource and competence.

Addressing a different domain, multiple blockchain based payment and banking startups have emerged.

Change

www.getchange.com

combines a wallet, a payment card and a marketplace to offer transparent and low cost banking services. Just like the CrowdCoinage OS, Change intends to develop the integration with Estonian e-residency services for KYC as well as other advantages offered by the program.

Polybius

www.polybius.io

is another attempt in the financial services sector. It positions itself as automatic transaction platform for individuals, companies and devices, expanding from there into loans and deposits.

Both companies are still in development phase.

As we see from the descriptions above, there are distinct players in the crowdsourcing, ICO issuance and payments space, however none of them has the ambition to combine the areas into one comprehensive platform.

VALUE PROPOSITION



ICO CAMPAIGN FUNDRAISING OS FOR INVESTORS: SECURE AND RELIABLE

- Secure and transparent blockchain technology supporting smart contracts
- Fundraising tool for any startup in any part of the world.
- Voting rights for investors, to let them be in control by releasing funds for next milestones startups facing.

STARTUP ACCELERATOR SOLUTION

- Subject to obtaining required licenses, we will provide the most trustworthy funding OS for raising capital.
- Fundraising Solution:
 - Consultations by marketing experts on deployment of marketing tools.
 - Legal Solution: consultations, legal documents support.
 - Technical Support: smart contracts, analytics, consultations for developers.

- Community: CrowdCoinage OS community members will always be available for help with any kind of issues and questions.

JOB MARKET FOR TALENTS

- Marketplace for finding perfect candidates for startups that need to launch a successful ICO campaign.
- Simple application process for talents who would like to apply for a work position in a trendy FinTech start-up.
- Subject to obtaining a license to issue payment instruments, CrowdCoinage OS will provide easy to use tools for startups to pay and applicants to receive payments through CC Wallet in cryptocurrencies.

ALL-IN-ONE OS FOR BORDERLESS FINANCE SERVICES

- Estonian e-Residency program.
- Geographically borderless all-in-one OS for financial services.
- The CrowdCoinage OS will apply all the KYC/AML rules and regulations needed for clear and open communication with clients.

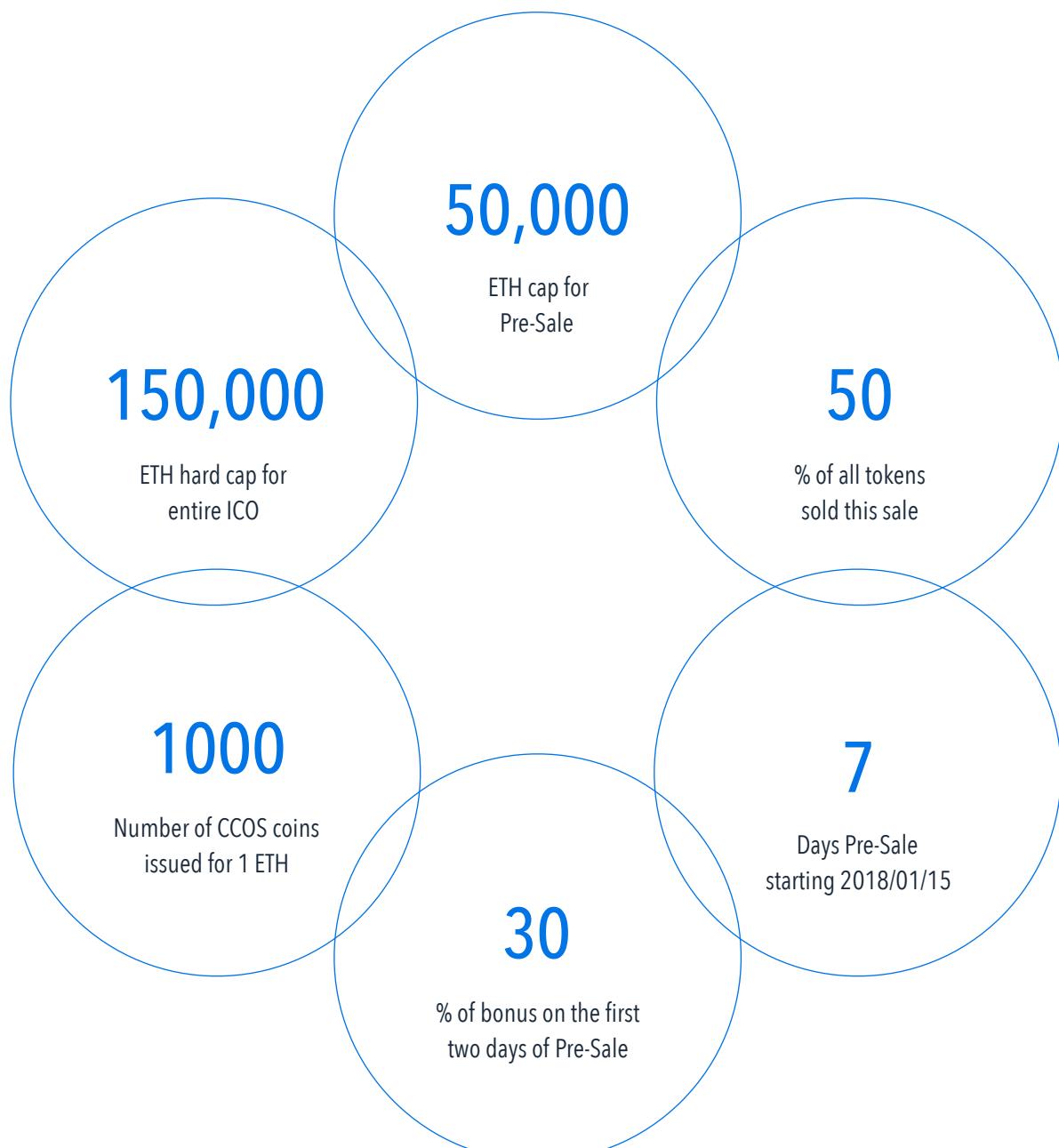


ICO



TOKEN SALE STARTS

15th of January 2018
11AM EET (UTC/GMT +2)



ICO STRUCTURE

Token Sale Starts 2018/01/15, Monday

Token Sale Period Pre-Sale: 2018/01/15 11AM EET (UTC/GMT +2)
Sale: 2018/01/22 to 2018/03/12

Hard Cap 150,000 ETH

Pre-Sale Cap 50,000 ETH

Pre-Sale Terms 50,000 ETH allocated for pre-sale
Minimum purchase during Pre-Sale is 2000 CCOS tokens
Up to 30% bonus for early investors

Token Symbol CCOS

Total Number of Tokens 478,571,428

Tokens sold in this sale 50%

Exchange Rate 1 ETH = 1,000 CCOS tokens

Limits 150,000 ETH (Hard Cap)

Minimum Purchase 500 CCOS tokens

Accepted Cryptos ETH, BTC, BCH, XRP, DASH, LTC, ETC, NEO, EUR, PayPal
(list will be updated)

Adjustability Undistributed tokens will be destroyed by smart contract

Listing CCOS tokens will be listed on crypto exchanges right after
the token sale ends but not later than 2018/03/30

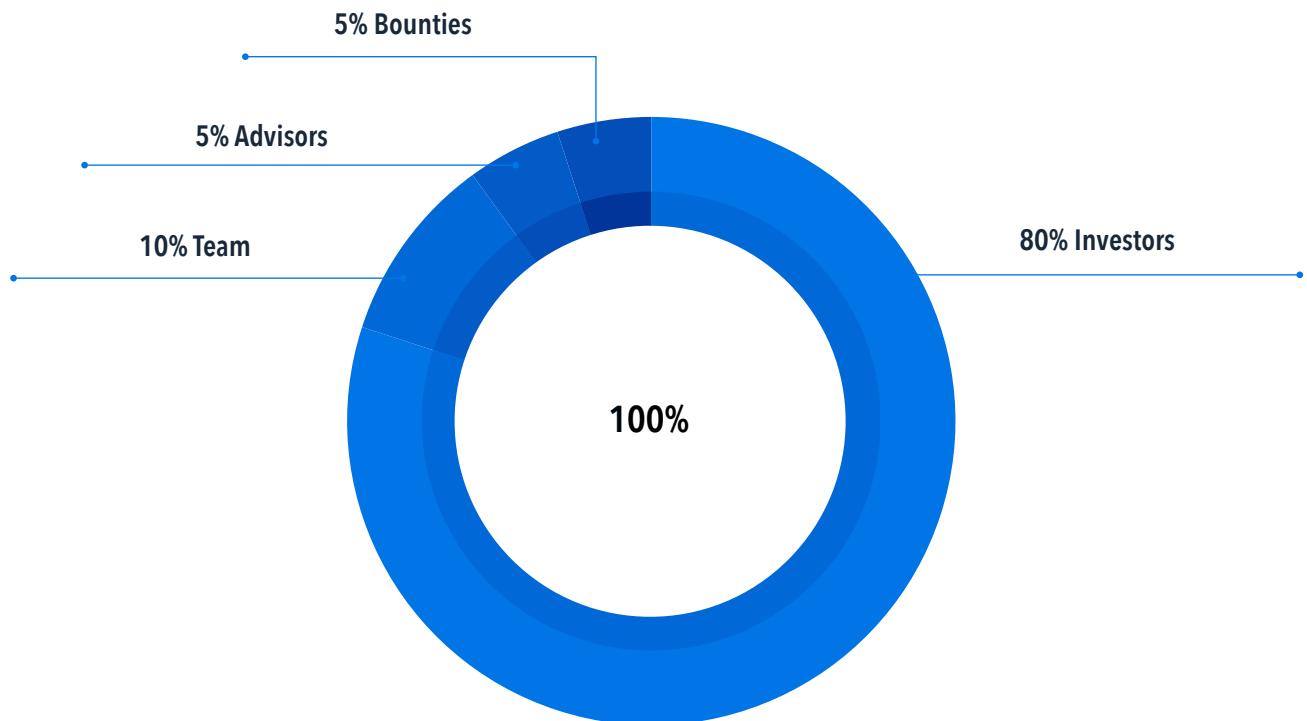
Envisioned Token Holder Benefits In case CrowdCoinage OÜ decides to carry out a public offering (IPO) of its own securities and has complied with applicable regulatory requirements to offer the securities in the token holder's jurisdiction, CCOS tokens may be used to pay for such securities.

CCOS tokens may be used as a payment instrument for tokens offered by startups and/or traded using CrowdCoinage OS or for services/products offered by third parties, both assuming that CrowdCoinage OÜ has obtained the required licenses to issue payment instruments in the token holder's jurisdiction.

Token Trade Limitation Tokens can be sold 6 months after the end of the token sale

TOKEN DISTRIBUTION

Total of 239,285,714 tokens sold in this sale



BONUSES

Extra tokens added to the purchase



BOUNTIES

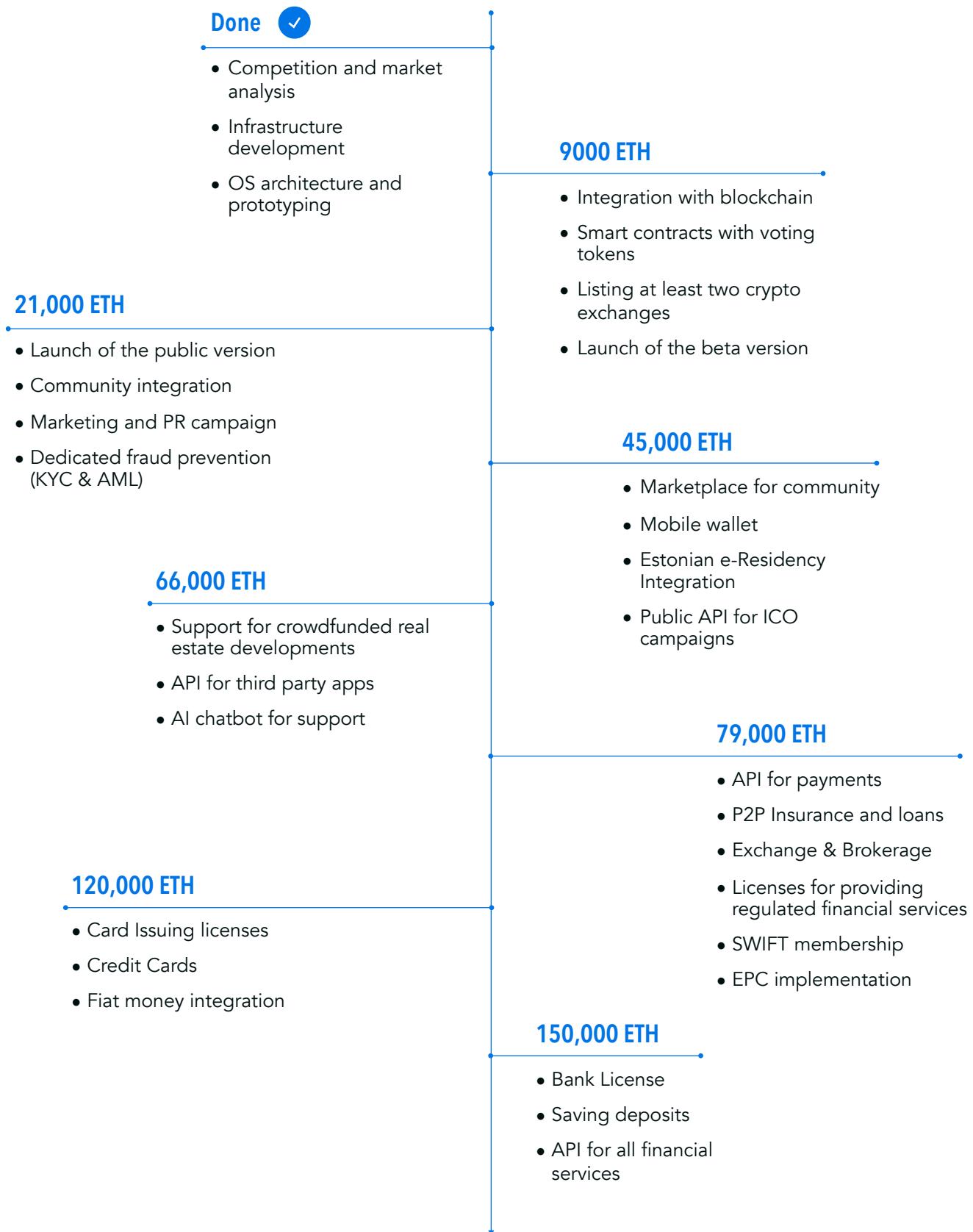
Percentage out of the bounty pool



MILESTONES



MILESTONE PLAN



TEAM



MAIN CREW

We know that the strong and highly motivated team is the foundation of our success. The team consists of senior level backend, frontend, blockchain developers, marketing and PR professionals and an experienced CEO.



Peep Paum

Co-Founder & CEO

Estonia

Technology evangelist and blockchain enthusiast for quite some time now. I believe that cryptocurrencies will dramatically change the way we use and spend money today. I have been lucky enough to have participated in various technology projects for almost ten years and provided dozens of mobile apps having very user-friendly UX and UI-s. I was one of the original co-founders in the virtual administrator startup called Indoor.Ninja, which has lately raised a significant investment from KONE, one of the leading elevator companies in the world.

latest and greatest technologies, I have managed servers and used cloud-based services and various web development stacks for the last 10 years. After specializing in information systems for event registration and content management, I have worked with some major companies like Freeman, Visa and Qualcomm. My backend development experience includes the development of APIs for mobile apps.



Tauno Poks

Co-Founder & CTO

Estonia

Interested in the latest technology and everything that is related to web. That is the main reason why I studied

Multimedia at University of Tallinn and have worked as a full-stack developer for the last 10 years. Based on the recent technology trends I believe that decentralized economy is the field to invest my time in to build a platform that will change the world of crypto-economy and the world itself of course.



Sven Kauber

**Co-Founder & senior backend/
blockchain developer**

Ireland

I have a bachelors' degree in computer science from University of Turku. Being eager to understand and apply the



Silver Liiv

**Co-Founder & frontend
developer**

Estonia

I have been building great web experiences since 2008, worked with CEOs, executives and solopreneurs to grow their professional brands. In my development work I value three things the most: quality over quantity, self-improvement and embracing the new technologies. As a self-taught developer I have grown fond of the cryptocurrency world and its surrounding technologies - blockchain and smart contracts, just to mention the least - and that is where my journey will continue.



Marina Baslina

CMO

Russia

Marketing is my passion. Being a startup enthusiast, I focused my professional interest towards the software market and digital marketing. I consider myself to be a highly motivated and experienced marketing and business development manager working with a number of major international technology players. With 6 years of experience in digital marketing in IT industry I have specialized in strategic marketing, research, content marketing.



Oleksandr Sovenko

**Senior backend/
Solidity developer**
Ukraine

I have a master's degree in system programming from Kirovograd National Technical University, Ukraine. I've been working as a backend developer since 2008 and have been managing various projects ranging from big to small. I like to write beautiful code that is optimized, tested and secure. Embracing new technologies and expanding my skillset on a daily basis.



Rihoo Muuga

Designer
Estonia

I am a full-time Art Director with over 10 years of experience. I have created more than 300 web & graphic design projects for clients and agencies worldwide. I love to craft unique web & app designs, play with colors, paths & carefully selected typefaces to create memorable and timeless brand identities. I strongly believe that it's all about creating a simple visual language with a strong focus on user experience & content.



Arlis Kopli

Frontend developer
Estonia

I have higher education on Information Technology from University of Tallinn. After graduation I have been working as a front-end developer for 4 years and improved significantly since then. Everything related to crypto world has recently started to interest me and I see that this is the future.



Mattias Kurvits

Backend developer
Estonia

Security heavy back-end developer, specialising on building robust, scalable, lighting-fast APIs for mobile and web use. Turning coffee into code is my passion. Won't shy away from new technologies, I like keeping my stack fresh. Mainly self-taught, but also a certified as an IT specialist.



Vinshu Gupta

Blockchain Expert
India

I am a Full Spectrum blockchain developer with experience of working on various blockchain platforms such as Bitcoin, Ethereum, Quorum, Hyperledger, Corda and Lisk. I've been among the first developers to explore blockchain and have more than three years of experience in developing and implementing blockchain products and solutions. My previous experiences are Sopra Steria, Paytm and Emirates National Bank of Dubai.

ADVISORS

Our advisory board has some great people from many essential walks of life sharing their best know-how with us.



**Christopher Matthew
Spencer**
**International Business
Consultant at kathy ireland
Worldwide**
USA

Business person, author, educator, and mentor. Worked from 2001 to 2008 as an eBay University instructor and eBay evangelist.



Peeter Kruusvall
**Strategist & Partner at Optimist
Public Communication Agency**
Estonia

PR & marketing communication strategist,

lecturer and mentor with 15+ years experience. Strategic partner for various local and international companies, consulting projects from Nordics to MEA countries. Experienced in PR, lobby, marketing communication, content and social media marketing.



Edvin Parisalu
**Finance Manager at Car Rental
Gateway Limited**
Estonia

Ex-KPMG, ex-London top independent tax consultancy.

Previous experience with startups as a financial advisor



Kaupo Lepasepp
**Partner and Member of
Management at Sorainen Law
Firm**
Estonia

Regulatory and technology lawyer, helping clients to succeed in new and opening markets, preparing and navigating regulatory regime swiftly. Has practiced law 15+ years. Experienced in risk management and compliance. Partner in a leading law firm in the Baltics and Belarus.

NOTICE



NOTICE

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FORWARD-LOOKING STATEMENTS

The information set forth in this white paper constitutes forward-looking information regarding the plans, intentions, future of the project, future events and projections. These statements may be identified by, but not limited to, words and phrases such as "will", "estimate", "aim", "endeavor", "envision", "believe", "expect", "project", "anticipate", or words of similar meaning. However, some forward-looking statements may not be identified by such phrases and you are expected to consider any statement regarding the future as a forward-looking statement. Such forward-looking statements are also included in other publicly available CrowdCoinage materials such as videos, blog posts, interviews, etc. Forward-looking statements include, but are not limited to:

- (i) execution and completion of the CrowdCoinage ICO campaign;
- (ii) the projected performance and usability of CrowdCoinage OS;
- (iii) the expected development of CrowdCoinage OS and the services provided thereby;
- (iv) execution of the CrowdCoinage's vision and strategy;
- (v) possible future liquidity, usage and benefits of CCOS coins.

The forward-looking statements involve a variety of risks and uncertainties. Should any of these risks or uncertainties materialize, the actual performance and progress of CrowdCoinage might differ from expectations set by the forward-looking statements. These statements are not guarantees of future performance and no reliance should be placed on them. CrowdCoinage undertakes no obligation to update forward-looking statements if circumstances change. By acting upon forward-looking statements in the white paper, CrowdCoinage website and other materials produced by CrowdCoinage, you bear the full risk and responsibility in the case of forward-looking statements not materializing.

NO GUARANTEES

There is no guarantee that the CrowdCoinage OS will be a success. Similarly, there is no guarantee that the value of CCOS coin will rise. You should bear in mind that the value of CCOS coins can go up as well as

down. You are advised to thoroughly assess the risks and uncertainties involved before making any decisions. No promises in terms of token value or future performance are made.

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The sale of CCOS coins is not registered or otherwise approved by any regulatory authority in any jurisdiction. This white paper does not constitute an offer to sell or a solicitation of an offer to acquire CCOS coins in any jurisdiction where such an offer or solicitation is unlawful or would impose any unfulfilled registration, qualification, publication or approval requirements, or undue burden, on CrowdCoinage.

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In addition to other considerations and limitations, CCOS coins are only suitable for individuals and entities (i) who have significant experience with and understanding of the usage and intricacies of cryptographic tokens, (ii) who understand and are willing to assume the potential risk of capital loss and who understand that there may be limited liquidity and/or usage for CCOS coin; (iii) for whom the acquisition of CCOS coins is part of a diversified investment program; and (iv) who understand and are willing to assume the risks involved.

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Upon taking action on the basis of information presented in this white paper, the CrowdCoinage website or other content produced by CrowdCoinage, you confirm that:

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- b. you are acquiring CCOS coin at your sole risk and "as is" basis without any warranties, either express or implied;
- c. CrowdCoinage is exempted from any direct or indirect liability to the maximum extent of the law;
- d. CCOS coins are not intended as securities or any other instruments the sale of which would require a license or an authorization of any kind, and you may not acquire CCOS coins if CCOS coins may be

regarded as securities or any other instruments the sale of which would require a license or an authorization of any kind in your jurisdiction;;

- e. you have a good understanding of the key components of blockchain technology and understand how blockchains operate. In addition, you fully understand how to use blockchain wallets, including safeguarding private keys;
- f. you are aware of risks in the cryptocurrency industry and are able to bear potential losses in full (which may be equal to the price you have paid for CCOS coins);
- g. you are not a citizen or a resident of the United States, China, Singapore or any other country whose legislation limits or forbids the offering, sale, acquisition of and/or other transactions with CCOS coins, or the envisioned activities of CrowdCoinage;
- h. you are liable for declaring and settling any applicable tax obligations, however, in case the initial sale of CCOS coins is or may be taxable in your jurisdiction, you may not acquire CCOS coins;
- i. you have the legal capacity to acquire CCOS coins and, if applicable, have obtained all necessary approvals.

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The sale of CCOS coins is governed by the laws of the Republic of Estonia.

CrowdCoinage, any reader of this document and any person who intends to or has acquired CCOS coins shall make good faith efforts to resolve any dispute, controversy or claim between them relating to CCOS coins and their respective rights and obligations hereunder.

In case a settlement is not reached between the parties, the dispute shall be resolved in accordance with applicable legislation of the Republic of Estonia with Harju Maakohus (Harju County Court) as the court of first instance.

