

CREATANIUM^{CMB}

The ICO For ICOs

Powered by Blockchain Technology



CONTENTS

WHITEPAPER	1
PREFACE	4
PROBLEMS	5
FUNDING GAP.....	5
ALLOCATION INEFFICIENCIES	5
KNOWLEDGE GAP	5
INVESTMENT/PORTFOLIO GAPS.....	6
GLOBAL OPPORTUNITY COST DUE TO INEFFICIENCIES	6
SOLUTION	7
THE ECOSYSTEM	8
INVESTORS & VENTURE CAPITALISTS.....	8
SMEs & ICO ADVISORY SERVICES	8
CRYPTO-EXCHANGE	8
OTC	8
BLOCKCHAIN ACADEMY AND DEVELOPERS PROGRAMME	9
ERMS	9
INCUBATOR	9
FUTURE PROFILING	10
PLMP FINTECH PROFITABILITY AT-A-GLANCE.....	10
Blockchain Technology Eco-System.....	10
2018.....	10
2019.....	10
2020.....	10
END-TO-END SME ICO ADVISORY SERVICES	11
EXCHANGE & OTC SERVICES.....	11
CONCENTRATED SOLAR PANEL MINING FARM.....	11
PLMP FINTECH THAILAND CO. LTD.....	11
PLMP FINTECH INDONESIA	11
PATENTED HIGH EFFICIENCY SOLAR PANEL TECHNOLOGY	12
PLMP FINTECH BTC EXPANSION: CHINA, INDIA, ASIA-PACIFIC.....	12
BLOCKCHAIN TECHNOLOGY CENTRE MARKET CAP INC. BRAND VALUE	12
TECH SPECS	13
The Hybrid Blockchain	14
Hybrid Blockchain in Creatanium	15



TOKENOMICS	16
USE OF FUNDS	17
FUND ALLOCATION	19
TEAM	20



PREFACE

Imagine a world without McDonald's, Apple, and Amazon. It defies imagination. How would we live without our Happy Meals, smartphones, and one-hour delivery services? A world without these truly visionary disruptors is almost impossible to imagine, as these companies have spanned the globe and redefined the world in their respective industries.

But do you know how close we came to never having known them?

To raise the \$1350 capital they needed to launch Apple, Steve Jobs sold his car, and co-founder Steve Wozniak sold his prized HP calculator.

The McDonald brothers, Richard and Maurice, took eight years of serving barbequed food to figure out that burgers were their best seller, and adjust their business model to give us one of the world's first fast-food restaurants.

Amazon almost went bankrupt in the wake of the dot-com crash in 2000. Jeff Bezos' biographer Brad Stone reveals that Amazon completed a painful fund-raising deal just a month before the crash, and believes that without that deal Amazon would not have had the financial cushion it needed to survive the year.

Many of our household names started out as SMEs, and, facing the usual challenges of any SME - lack of capital, un-optimised business models, and liquidity crunches - they could easily have given up before becoming the successful giants that we can't imagine living without today.

Do you ever wonder how many potential Apples and Amazons we will never even hear about?

At PLMP Fintech, we wonder.



PROBLEMS

How can a US\$80 trillion global money supplyⁱ co-exist in a world with a US\$2.6 trillion credit gap for SMEs?

Clearly, liquidity is not finding its way to the businesses that need it. There is a fundamental mismatch between available money (and credit) and needful borrowers - a problem we identify as Ecosystem Gaps and Inefficiencies. It is a single problem with many facets.

FUNDING GAP

Somewhere in India, a dairy farmer who produces excellent milk, turns down a contract to supply milk to a national restaurant chain, because no one will lend him money to buy more cows. In Indonesia, a company develops and patents a new Solar Panel technology, but they have spent so much on R&D that now they can't afford to manufacture to get their goods to market! In Vietnam, a manufacturer will reject a large retail contract to produce shoes, because his cottage-industry production has reached capacity, and he has no collateral to offer to secure a loan for a factory

As one hundred million SMEs world-wide face a US\$2.6 trillion funding gap, too many SMEs are unable to secure the funds they need for their next phase of growth. Some will keep going from day-to-day, but many others, facing economic stressors and unable to make a "breakthrough", will roll down their shutters permanently.

ALLOCATION INEFFICIENCIES

Credit is easier to secure by businesses that already have capital or collateral, because traditional finance industries have low risk tolerance. Banks and lending houses want to know that in the event of a default, they will be able to claw back some of the loan via personal or business assets of the borrower. However, by applying these arbitrary (and sometimes outmoded) measures, banks are not allocating their loans in the way that gives the best returns.

Meanwhile, these "credit-worthiness" rankings prove time and again to still be based on sentiment - the sentiment towards the underlying asset - which history has shown to be an unreliable measure.

This convoluted system of establishing whether, and how much, a company can borrow, raises the barrier to access capital to a level that is just too high for many SMEs.

KNOWLEDGE GAP

It is often said that knowledge is power, so a lack of knowledge is ultimately disempowering. A situation that is too true in the arena of SME financing.

Having faced rejection from multiple banks and lenders, many SMEs do not even know of the availability of alternative financing options. Those that do know about them may not know how to access or structure an application for an AltFin solution, and may be discouraged by the technical, legal, or compliance requirements that they need to meet.



To deepen the difficulty, SMEs often choose to focus on product/service excellence and delivery (their core business), but this results in “tunnel vision” meaning they may be excellent at what they do, but not necessarily good at selling it - to convince investors to come on-board.

INVESTMENT/PORTFOLIO GAPS

As Warren Buffet observes, “risk comes from not knowing what you are doing”. Thus, traditionally savvy investors may leave gaps in their portfolio when it comes to ICOs. They would rather not invest in something they do not understand, but because of this, they are unable to take advantage of the exciting new investment vehicle presented by ICOs.

GLOBAL OPPORTUNITY COST DUE TO INEFFICIENCIES

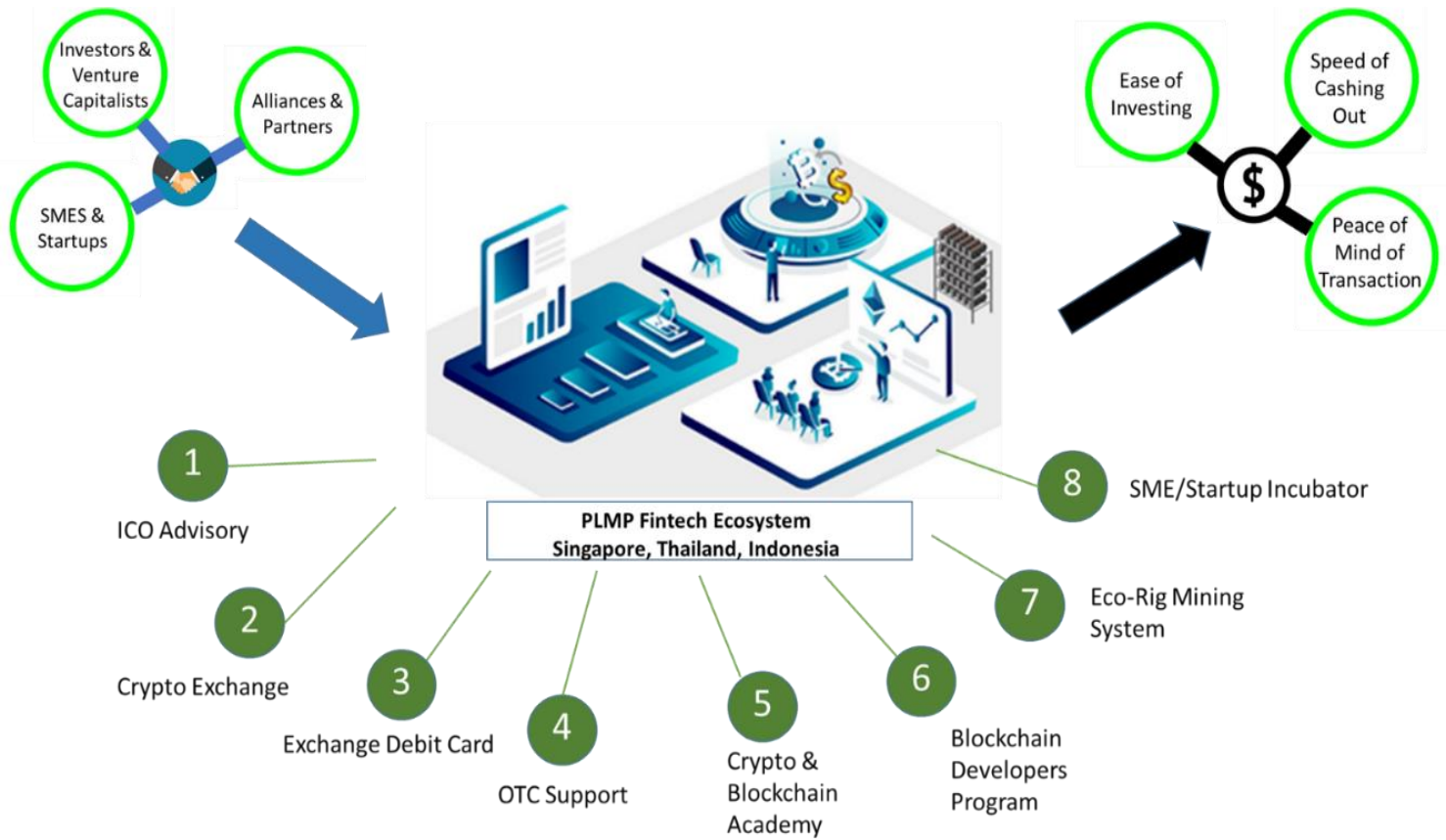
It is hard to overstate the opportunity costs of inefficient resource allocation. There is productivity loss when SMEs cannot grow to enjoy economies of scale, while investors lose out on prime investment opportunities.

SMEs hire 80% of the world’s workforce, and represent 95% of global firms. The whole world loses out when SMEs do not grow to reach their real potential.



SOLUTION

The World's First Multi- Million Dollar Blockchain Technology Centre- Ecosystem



THE ECOSYSTEM

As a thriving ecosystem, PLMP's raison d'être is to bridge the inefficiencies in the SME funding system, by being the conduit for investors, SMEs, Blockchain Education and ICO and CRYPTO services. By bringing each of these vital components together under our roof, PLMP is connecting them to a vibrant ecosystem that solves the problems they face in the old system.

INVESTORS & VENTURE CAPITALISTS

Token investors and Venture Capitalists form some of the pillars of our eco-system. They are always looking for new investment vehicles, but often overlook ICO investment because of uncertainty or negative sentiment in the market. By entering the PLMP Fintech ecosystem, they will be investing in low risk ICOs, because SMEs already have a viable business model as compared to mere ideas.

The SME would also have met pre-qualification standards to be suitable for an ICO and receive the extensive guidance and resources of PLMP to steer them to their next phase of growth. Excitingly, investors will also have early targeted access to sunrise industries in developing regions through PLMP Fintech's regional footprint - something that traditional investment models do not provide.

SMEs & ICO ADVISORY SERVICES

It is the nature of business to want to grow - SMEs are no different. Unfortunately, many of them are unable to get the finances to do so, because they do not meet some arbitrary level of "credit-worthiness"

When SMEs enter the PLMP ecosystem, our end-to-end advisory service helps them optimize their business through Blockchain technology and prepare for and launch an ICO.

PLMP's Blockchain Technology Centre gives SMEs access to professional services that would be prohibitively expensive otherwise, and guidance throughout the process to assure their success. Pre-qualification assures investors that they are making a sound investment - A good business model is the only barrier to entry!

When the ICO is successful, the Blockchain Technology Centre ecosystem continues to support and enhance SMEs growth through incubation, leveraging on economies of scale, and professional advisory services. Escrow services protect the interests of both investor and SME by ensuring milestones are met and resource allocation plans are honoured.

CRYPTO-EXCHANGE

With new tokens being launched constantly via our ICO advisory process, PLMP will operate a crypto-exchange as a platform to trade our tokens and those of our supported ICOs. Other tokens will also be listed on our exchange platform. At present, crypto-exchanges may be operated without license requirements, but PLMP Fintech, seeking to establish a market leading position has applied for, and expects licensing and regulatory approval to be finalised by Q4 2018,

OTC

Our Blockchain Technology Centre will operate 4 over the counter trading desks, offering service and support for crypto-transactions, allowing retail traders to trade in a fully supported environment.



BLOCKCHAIN ACADEMY AND DEVELOPERS PROGRAMME

Underpinning the ecosystem, and endlessly developing our in-house technical expertise is PLMP's Blockchain academy and Blockchain Developers programme. The Blockchain academy is the knowledge repository and training arm of PLMP's Blockchain Technology Centre, establishing knowledge leadership in Blockchain development.

Introductory courses on wallet security and trading crypto will bring retail investors into the ecosystem, while advanced courses will train full-fledged Blockchain developers who can develop new coin platforms and design smart-contracts to support token launches.

All this generates a self-sustaining economy while establishing a leading-edge position as an ICO advisory and Blockchain Technology Centre.

ERMS

The Blockchain Technology Centre boasts an entire floor dedicated to crypto-mining rigs. The Eco-sustainable Rig Mining System (ERMS) is a massive solar-powered Rig Mining Mega-Farm that answers one of the chief concerns about crypto and blockchain technology - its environmental cost. With patented solar panels (from one of our ICO launches) producing 80% of the power to the rigs, overheads and environmental costs are kept low.

INCUBATOR

Promising SMEs and successful ICOs will be housed in our business incubator, which comprises another floor of the Blockchain Technology Centre. Here they will benefit from economies of scale, whilst having ongoing access to the Blockchain academy where they can improve and refine their own Blockchain.



FUTURE PROFILING

Confidence in the business viability from management, advisors and investors, has brought in \$10M in private backing before a single CMB has been traded. This is because PLMP Fintech has set the standard for the model that we expect from the SMEs we advise. We have created a viable ecosystem and business model - not a pipe dream.

Even with conservative estimates, individual business units are highly profitable. When placed in the context of our eco-system to derive mutually advantageous synergies, these business units will enjoy a profitability multiplier from economies-of-scale.

PLMP FINTECH PROFITABILITY AT-A-GLANCE

Blockchain Technology Eco-System	2018	2019	2020
End-to-End SME ICO Advisory Services	\$20M	\$50M	\$60M
Exchange and OTC Services	\$3M	\$30M	\$50M
Concentrated Solar Powered Mining Farm [3000 Rigs]	\$1M	\$5M	\$10M
PLMP Fintech Thailand Co. Ltd [Inc. CLMV Region]	\$10M	\$30M	\$50M
PT PLMP Fintech Indonesia	\$5M	\$10M	\$30M
Patented High Efficiency Solar Panel Technology		\$3M	\$5M
PLMP FINTECH BTC Expansion: China, India, Asia-Pacific		\$30M	\$50M
Gross Profit	\$39M	\$158M	\$255M
Blockchain Technology Centre Market Cap Inc. Brand Value	\$500M	\$3Bn	\$5Bn



END-TO-END SME ICO ADVISORY SERVICES

PLMP Fintech's Blockchain Technology Eco-system supports an end-to-end advisory service for SMEs launching an ICO. With 10 ICOs in our maiden launch, and the capacity to launch at least 10 per quarter, PLMP's revenue from this alone promises a steady income base that will only increase as we grow our in-house teams and enjoy the economies-of-scale of mega launches. At present the revenue from a successful ICO launch is approximately \$1M. With the capacity to serve 10 ICO launches per quarter, we conservatively estimate a profit of \$10M this year, and \$30M in 2019.

There are half a million SMEs in Singaporeⁱⁱ, with almost 15000 new entities being added in the first quarter of 2018ⁱⁱⁱ alone. If even a fraction of a per cent of SMEs choose to raise funds through the AltFin channel of an ICO launch, growth is all but assured.

EXCHANGE & OTC SERVICES

PLMP Fintech's Crypto Exchange and OTC Service and Support is the first of its kind in scale and capacity. It will feature an active trading floor and 11 OTC Counters. Future-plans include the launch of an index of crypto-currencies, as well as investment-trusts of tokens, to further assure investors of the value of their investments. PLMP Fintech will be the first ICO Advisory in Singapore to be licensed by the Monetary Authority of Singapore under the Securities and Futures Act.

CONCENTRATED SOLAR PANEL MINING FARM

With patented high efficiency solar panel technology powering our mining rigs, our mines face a fraction of the high operating costs faced by traditional crypto-mining operations, and are highly profitable by comparison. With 1000 mining rigs already in operation, and a skilled mining team who are able to flexibly allocate resources to the most profitable crypto-currencies of the day, our mining operation is independently profitable.

PLMP FINTECH THAILAND CO. LTD

Just as in Indonesia, PLMP Fintech is already positioned to begin operations in Thailand, bringing expert ICO advisory services to the approximately 11 million SMEs there. Thailand is also the regional access point to the CLMV region, which is home to another 16 million SMEs in need of AltFin solutions to empower their growth.

Due to the relative maturity and stability of the Thai economy, even though there are fewer SMEs than Indonesia, a greater number of SMEs in Thailand are ready to benefit from an ICO, therefore we project stronger growth figures than in Indonesia, though even conservative estimates in both countries show strong growth forecasts.

PLMP FINTECH INDONESIA

PLMP Fintech's Indonesia office will expand our expert ICO advisory services into Indonesia. Using the tested and proven advisory model, and relying on our strong regional networks, we expect to serve the 41 million strong SME sector, bringing AltFin solutions to Indonesia's SMEs.



PATENTED HIGH EFFICIENCY SOLAR PANEL TECHNOLOGY

PLMP Fintech uses patented high concentration solar panels to power her in-house rig-mining mega farm. This technology allows our mines to be far more profitable than most because of the off-sets to operating costs. When ready for market in 2019, the solar panel business unit will be self-sustaining and profitable.

PLMP FINTECH BTC EXPANSION: CHINA, INDIA, ASIA-PACIFIC

Building on the store of knowledge and leadership position of the Blockchain Technology Centre in Singapore, PLMP Fintech will open technology centres in China and India in 2019. The regulatory positions in these countries do not encourage the roll-out of ICO advisory services, but these countries have a powerful base in systems and software engineering and a ready pool of skilled developers. We envision the Blockchain Technology Centres to become regional hubs for R&D, Best Practice, training and knowledge sharing that will disseminate throughout the region.

BLOCKCHAIN TECHNOLOGY CENTRE MARKET CAP INC. BRAND VALUE

The Blockchain Technology Centre building, to be acquired for \$60M will far exceed this value by 2019. What began as physical inputs and quantifiable brick-and-mortar assets will become a hub for pre-qualifying SME ICOs, setting industry best practice, and a hub for the entire region to learn about and trade crypto-currencies, as well as develop and grow the brightest young Blockchain talents in the region and beyond.

Brand value of the most valuable brand in the world - Amazon - stands at US\$150 Billion, while even Huawei in 25th place has a brand value of US\$40 Billion^{iv}. Reputation matters, and PLMP Fintech's reputation will be second to none for finding, grooming, and launching quality SME ICOs, and being at the forefront of Blockchain Technological Development.

We conservatively estimate that our BTC building will be worth \$500M in 2019, and by 2020, the value of Singapore's only Blockchain Technology Centre could easily exceed a billion dollars for its self-sustaining ecosystem and incomparable store of knowledge.



TECH SPECS

Blockchain technology is invaluable for public accessibility and record immutability this far. It works exceptionally well against double-spending situations and allow for transactions to be secure without them being reliant on a centralized system or a singular entity. However, there are times when this system not the best: when transactions require some form of control or when mass market usage is required.

Your typical ICO or new cryptocurrency entrant aims to decentralise the validation and trust process of any value exchange or transaction. This typically results in a fully public ledger system which runs mostly or fully autonomously in the network, and its stability is measured by the number of participants. Outside of the ability to correct time-based errors and faulty transactions, most Blockchain protocols are unable to reverse erroneous transactions.

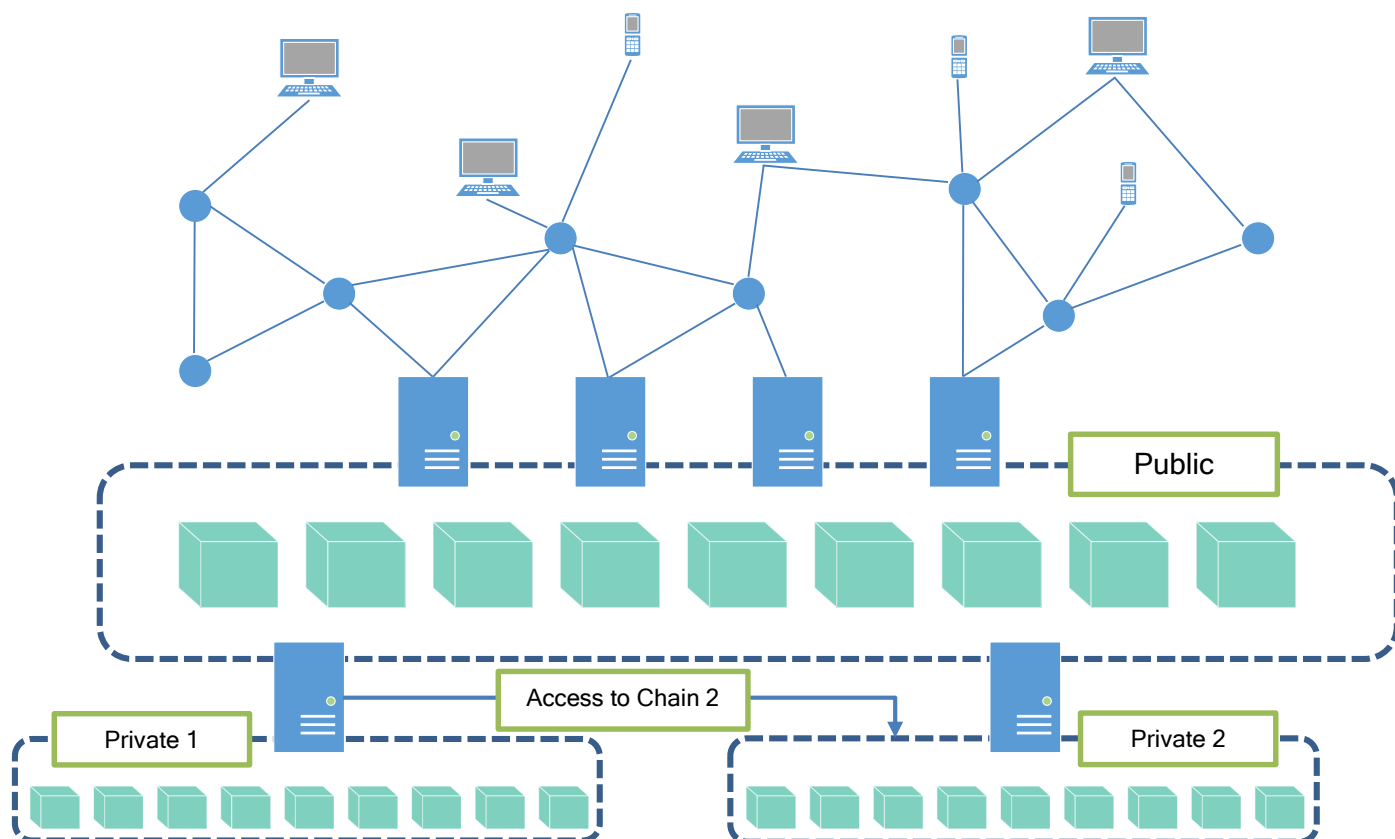
This is undesirable for small-medium enterprises (SMEs) as some level of reversibility or control over the functionality of the blockchain is needed. While the typical blockchain can be utilized easily by the technologically savvy crowd, Creatanium is targeting the SMEs. SMEs are more often than not, comprised of individuals or serve individuals who may not be familiar with the inner workings of a blockchain.

As such, it is very likely for a person unfamiliar with cryptocurrency to make a faulty transaction, reveal his/her private key or to forget his/her password to the wallet. Almost all cryptocurrency available on the market are unable to address or fix these issues due to the finality of all transactions. However, these issues are addressed with the use of a hybrid blockchain.



The Hybrid Blockchain

Hybrid blockchain is a combination of a fully public ledger system with a fully private blockchain. This results in an in-between system where the currency transactions in the network is fully visible, immutable and validated by master-nodes, while private internal transactions or data exchanges reside on a separate private blockchain. Information on the private chain gets hashed, to save space without revealing the data through the hashing process, and is pushed to the public chain for records.



Nodes help to maintain copies, distribute and regulate access to the public blockchain. Nodes need to be permissioned to become a master-node. Only master-nodes are allowed to validate transactions and add new blocks to the blockchain, and they take turns to do so. The selection of the next prime master-node is done through voting amongst all the master-nodes in the network.

Master-nodes also negotiate the data flow between the private chains and the main public chain. A master-node can sit only on the public blockchain or on both the public blockchain as well as one or more private blockchains. Controllers of a master-node can build a small ecosystem under them and control access to the public blockchain which has a much wider reach and active user-base. Additionally, one or more master-nodes can work together as a consortium control a shared private blockchain.



Hybrid Blockchain in Creatanium

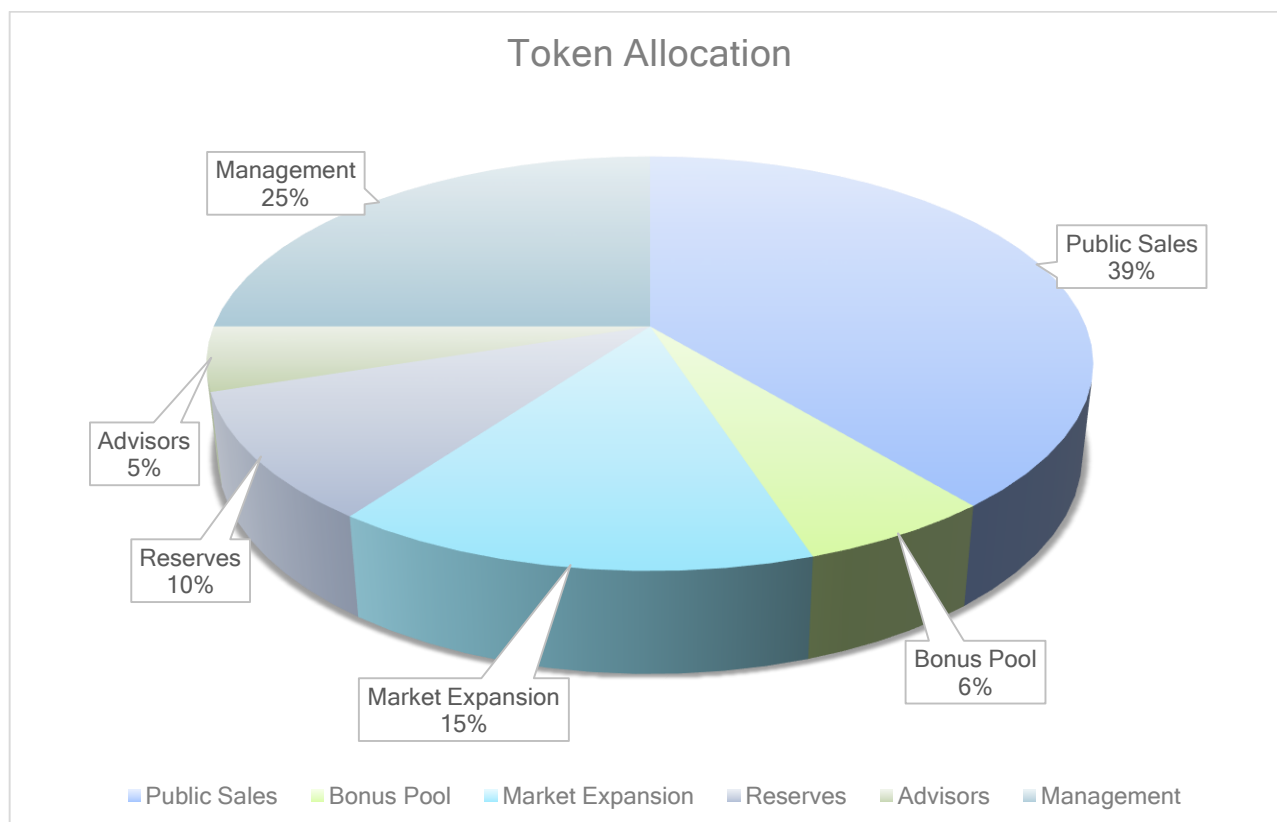
The ecosystem that Creatanium is going to create will encourage cooperation between SMEs. The hybrid blockchain provides the perfect balance of public accessibility and records immutability against partially centralized control and permissioned data sharing. This ecosystem will allow SMEs to easily tap into blockchain technology to propel their business model into the future, be it for agricultural-based supply chain management, for creating a green energy ecosystem, or for food source traceability.

Additionally, Creatanium will eventually serve as a medium of exchange between tokens launched on our network, providing liquidity for SMEs launching their ICOs under us, as well as creating a viable trading environment for their investors.



TOKENOMICS

Token Name	Creatanium (CMB)	Token Supply	2,000,000,000 CMB
Token Symbol	8	ICO Soft Cap	US\$10M (Achieved)
Token Type	Utility	ICO Hard Cap	US\$150,000,000
Token Launch	18th May 2018	Launch Price	US\$0.20



- At launch, a total of **45%** of all tokens (900M CMB) will be available to the market, inclusive of private sales, public sales and bonus pool.
- Bonus pool is **6%** of total supply.
- **15%** of the tokens will be kept aside for market expansion and price control. This allows for us to fight against “pump-and-dump” operations that are becoming more prevalent.
- **10%** of all tokens will be set aside as reserves to be used at a later date.
- **5%** of all tokens are to reward our advisors.
- **25%** of all tokens is reserved for management team.

Tokens issued to our management team and advisors will be locked up for 12 months. Investors purchasing 100,000 CMB - 500,000 CMB (inclusive of bonus tokens) will have no vesting period. Investors purchasing 501,000 CMB - 1,000,000 CMB (inclusive of bonus tokens) will have a vesting period of 30 days before the tokens are released. Investors purchasing above 1,000,000 CMB (inclusive of bonus tokens) will have a vesting period of 45 days before the tokens are released.












BONUS STRUCTURE

PHASE	BONUS
Private Sale May 17 to June 9	50%
Pre-Sale 1 June 10 to 30	30%
Pre-Sale 2 July 1 to 14	20%
Pre-Sale 3 July 15 to 31	10%
Sale Aug 1 to 17	0%

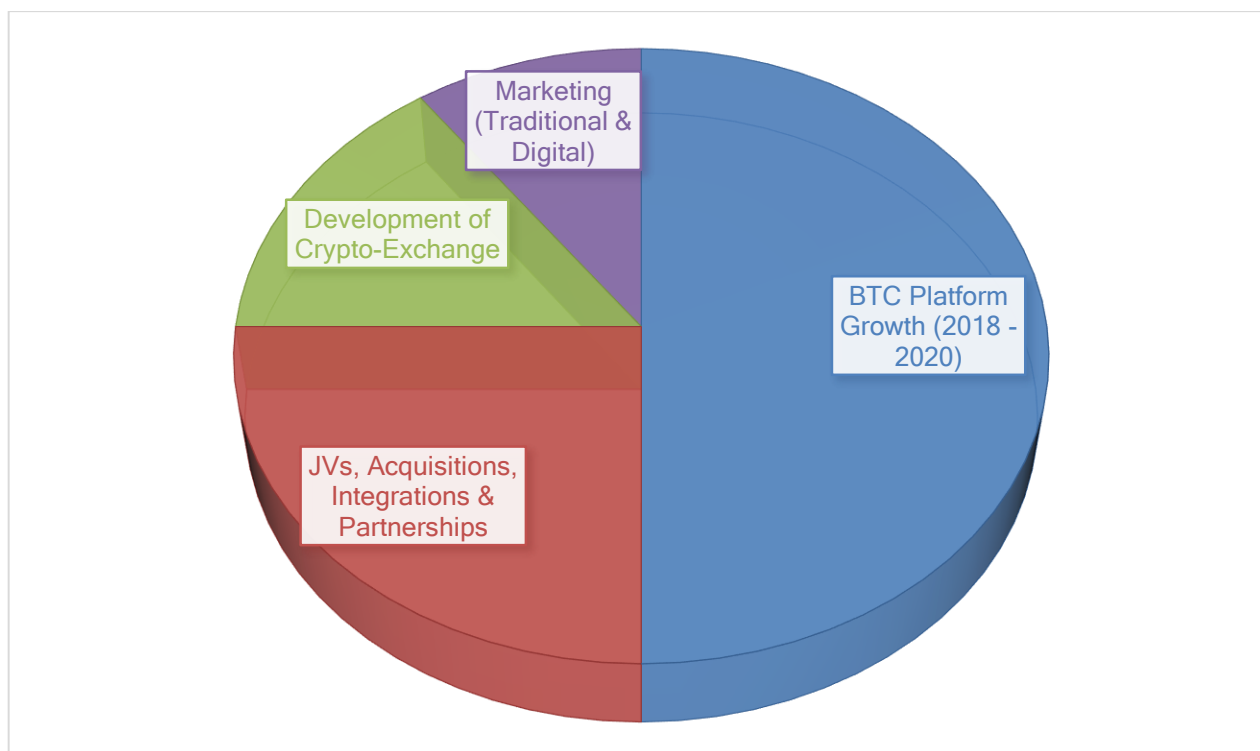


USE OF FUNDS

	Milestone 1	<ul style="list-style-type: none"> • US\$10,000,000 Achieved • Blockchain Technology Ecosystem
	Milestone 2	<ul style="list-style-type: none"> • US\$20,000,000 • Concentrated Solar Panel Powered Mining Farm
	Milestone 3	<ul style="list-style-type: none"> • US\$30,000,000 • PLMP Fintech Thailand Co.,Ltd
	Milestone 4	<ul style="list-style-type: none"> • US\$40,000,000 • PT PLMP Fintech Indonesia
	Milestone 5	<ul style="list-style-type: none"> • US\$50,000,000 • Patented High Efficiency Solar Panel Technologies
	Milestone 6	<ul style="list-style-type: none"> • US\$70,000,000 • PLMP Fintech China and India Branches
	Milestone 7	<ul style="list-style-type: none"> • US\$100,000,000 • Acquisition of Blockchain Technologies Centre Building
	Milestone 8	<ul style="list-style-type: none"> • US\$130,000,000 • Expansion of PLMP Fintech into Asia Pacific Region
	Milestone 9	<ul style="list-style-type: none"> • US\$150,000,000 • Initial Public Offering



FUND ALLOCATION



As an eco-system, network, and knowledge repository, the **Blockchain Technology Centre Platform Growth (50%)** will account for the lion's share of expenditure. There are sizeable investments that will go into the acquisition of the physical assets such as the building itself, and the technology that underpins the BTC. Acquiring, and supporting the eco-system elements means ensuring we retain industry leaders and nurture alliances with standard bearing organizations, thus **JVs, Acquisitions, Integrations & Partnerships (25%)** form our next biggest expenditure. To continue to be at the fore-front of the ICO space, the **Development of Crypto-Exchange (15%)** will also enjoy heavy investment, including the roll-out of indexed funds and investment trusts based on top performing crypto-currencies. Finally, although the reputation of the PLMP Fintech Blockchain Technology Centre will certainly precede us, we envision a day when crypto-currencies are as widespread and prevalent as fiat, to herald that day, we will invest in **Marketing (Traditional & Digital) (10%)** so that when investors think of Crypto-currency and ICO investment, the first and only name they think of is PLMP Fintech.



TEAM



Nicholas Lim
Co-Founder, CEO



Peter Lim
Co-Founder, CSO



Kym Kee
Co-Founder, COO



Sam Wong
CTO



Anch Ong
CMO



Andre Tan
CCO



John Mullan
Blockchain Advisor



Nizam Ismail
Legal Advisor



Divyashish Jindal
Blockchain Developer



Eric Foo
Crypto Advisor



**Dr Poowanida
Kunpalin**
Industry Advisor



Augustine Ong
Indonesia
Business Advisor



**Lim Yeong
Chuan**
China Business



Jimmy (Azim) Shroff
Mumbai, Dubai
Business Advisor



Clayton Ong
Indonesia
Country Manager



Christian Koh
Thailand
Country



Stephanie Goh
Philippines
Country



Jono Effendy
Indonesia
Country Advisor



Dr BK Kim Byung Gun
Korea Business
Advisor



ENDNOTES

ⁱ <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2215rank.html>

ⁱⁱ <https://www.smefinanceforum.org/data-sites/msme-finance-gap>

ⁱⁱⁱ <https://www.singstat.gov.sg>

^{iv} <https://www.statista.com/statistics/264875/brand-value-of-the-25-most-valuable-brands>

