

FUNDPLATFORM.IO



FINTECH PLATFORM FOR CREATING TRADE  
AND INVESTMENT CRYPTOCURRENCY FUNDS

**W H I T E  
P A P E R**



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## 1. INTRODUCTION

The rapid growth of the number and value of cryptocurrency, and a surge of general interest in blockchain technology opens up new possibilities in the field of investment.

Inflated estimates of capital, negative profitability and a lack of alternative investment opportunities in the current investment environment are pushing investors to participate in the development of cryptocurrencies and business based on blockchain.

A habitual economy inevitably changes. Fiat money (fiat) gradually flows into cryptocurrencies in order to invest in projects built on decentralized platforms, or for the purpose of speculation, designed to profit from savings.

The colossal popularity of ICO caused the emergence of a huge number of new cryptocurrencies (over 200 titles in the last year), which are traded today with varying degrees of success. Some cryptocurrencies have gained the trust of the community, and others fell into the category of scam. However, the profitability may be misleading. Therefore, for purchasing there is a need of expertise in the field of investment and understanding of the cryptocurrency market.

Meanwhile every day the number of private investors who don't have enough knowledge of laws and rules of cryptocurrency world, but who want to have an access to undervalued digital asset, is rising.

To help such investors comes Fund Platform, where investor will have a huge choice of trade investment funds with professional managers.

Thanks to Fund Platform a private investor will be protected from unreliable investment and a direct deceit of the funds, because blockchain technology allows to make a system transparent and crystal clear.

The opening of a fund with a token, website and marketing campaign will require a lot of resources. Fund Platform will allow teams of managers or private traders to create their own full-function crypto fund in short terms with the minimum budget.

With a help of Fund Platform managers of the funds and investor will have an effective cooperation with maximum convenience and in short terms.



To collect funds for the development and launch of Fund Platform Service FUND tokens will be issued on the NEM platform (New Economy Movement).

At the Presale and ICO stages, FUND tokens will be issued at a price of \$ 0.1 pertoken. At the Presale stage 50% bonus.

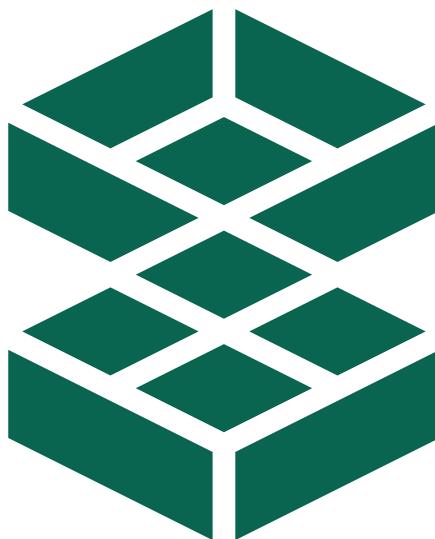
Via a special form on the website [fundplatform.io](http://fundplatform.io), you can purchase tokens by contributing BTC, ETH, XEM or other cryptocurrencies at the current rate calculated at the time of the transaction.

After the finish of ICO FUND tokens will be added to your personal account, and you will be able to withdraw them into any available wallet of NEM project and to activate delegated harvesting (mining) for the purpose of selling them in the long term or storing, or trading them at the cryptocurrency exchanges for fixing a profit.

The release of FUND token at the cryptocurrency exchanges is planned if the collected amount is at least \$ 2900 000.

In the case the amount of collected funds during ICO is less than the minimum, all funds will be returned to the owners.

The list of exchanges will be published after the Presale.





## 2. WHAT IS FUND PLATFORM?

Fund Platform is a fintech platform for creating trade and investment cryptocurrency funds (hereinafter referred to as CF) on the decentralized, convenient and secure service with the possibility of creation of tokens for each separate fund and tokens inside the fund.

Service is designed for individual traders and investors as well as for groups of traders (managers), investors.

Managers will get at their disposal the newest technologies in a simple execution and even in more simple usage. And investors will receive a great tool for distribution of their own assets between different managers represented on the platform, by getting a guarantee of a transparent and mutual cooperation thanks to NEM platform.

Traders will get an opportunity to create cryptofunds in personal accounts instantly and users – to invest into them without worrying about their own investments.

The project is designed to make the process of creation of CF and investing into them fast, simple and transparent.

As a «single window» system the platform will allow CF to solve all infrastructure tasks with «here and now» principle. That favorably distinguishes the fund creation on the Fund Platform from independent solution development.

### 2.1. Opportunities for investors

A convenient investment interface will allow to easily meet the challenges of creation, diversification, structuring and managing of investment portfolio.

A wide range of different trade and investment funds, specialized in investments into cryptocurrency and ICO will be available to you.



For making a competent decision you will have an opportunity to assess the funds by multiple indicators, such as:

- a rating from the Fund Platform;
- capitalization;
- funds in management;
- indicator of risk/return and others.

In just a few minutes you will be able to invest in several different funds at once, diversifying your funds. At any time, you will also be able to fill up the portfolio or to withdraw the funds, thereby to fix profit in periods of uncertainty and volatility.

Positive records of CF with in-depth analysis will allow to allocate the capital into attractive assets.

Among other things, you can exchange one internal tokens (types of shares in the field of hedge funds) into others within the same fund, by changing investment performance.

## **2.2. Opportunities for traders and managers**

If you or your team lack the funds to commit more major transactions, our platform literally is one of the best decisions.

With the help of simplified and at the same time functional settings you will be able to create your own fund with own token in a few minutes, to issue the internal tokens, that allow investors to offer different strategies and investment decisions. And that's without spending huge amounts of money on advertising, audit, ratings, analysis and security of your fund.

Also, without huge expenses for advertising, almost for nothing, you get investors, who already cooperate with funds on the platform. And it should be noted, that before Fund Platform appearance such solutions for managers and traders simply didn't exist on the market. Now it will become a reality.



## 3. CRYPTOCURRENCY FUNDS

### 3.1. Market analysis

According to fintech analytical company Autonomous NEXT today there are more than 300 CF in the world. The cryptocurrency industry has reached such indicator just within the last few years.

As analysts say, the reason for such increase in the number of CFs is a rapid growth of the price of many cryptocurrencies. So, in 2016 Bitcoin has grown by almost 1000%, the growth of Ethereum over the same period has exceed 3300%. At the same time the ICO market became hot, where since the beginning of 2017 projects collected in total more than \$1.8 billion.

The number of companies that offer to their clients' investments into cryptocurrencies is further evidence of the rapidly growing interest in this area.

The opinions of many well-known experts, investors and founders of the CF is similar: the future of a transparent, reliable and convenient economy is increasingly directed towards the cryptocurrency sphere every year.

### 3.2. General information

2017 year became important for hedge funds associated with Bitcoin. While entering of fiat currencies from various spheres in Bitcoin-industry is discussed in the community at the same time with pleasure and concern, some big players have already entered the market with business on the Blockchain technology.



The latter has been enthusiastically discussed in the financial sector since 2009, by attracting a great interest to this industry, thanks to its beneficial advantages:

- decentralized database;
- value transfer;
- resistance to the counterfeiting attempts.

With the appearance of Ethereum cryptocurrency so called smart contracts became available to a wide range of business-users, usage of which leads to an increase of the level of decentralization and democratization of the contractual relationship, resolves the ambiguity in the interpretation of treaties and implementing opportunities for cost reduction.

It led to the emergence of many tokenized investment tools, among which there are three types:

- foreign exchange operations;
- venture investment funds;
- tokens tied to assets (such as gold, dollar).

New players on the market of financial technologies aim at the reorganization of the financial industry. In such environment larger players are taking measures to keep up with the technologies and demand of consumers.

Regulatory authorities in different countries are also ready to accept the blockchain technology and cryptocurrencies. For example, Bitcoin currency is accepted in Japan as an instrument of payment, and Swiss tax department confirmed that Bitcoin isn't the object of VAT.

However, it is necessary to make a lot in order to make the tokenization of such investment instruments a smooth, transparent process with the relevant legislation.

It is quite possible for Fund Platform to become a bridge that connects the opposite banks.

CF or in other words tokenized investment funds, – this is the future of financial sphere, and they offer tangible advantages, such as transparency, tradability and the ability to reduce costs.



The main investment stream of such funds can be directed to various spheres - the decisions providing basic autonomous infrastructure for supranational economy: decentralized computation, storage and communication, decentralized exchange, investment solutions, predictive markets, reports with reference to the assets, cross-chain settlement system, identification protocols, and DAO frameworks on smart contracts, reputation systems, social networks, etc.

### 3.3. Rules and strategies

CF can have different rules and strategies, such as:

- ◆ Only those currencies and tokens are used, which are based on blockchain technology;
- ◆ Portfolio may be limited to those currencies and tokens that can be easily sold at the exchange every day;
- ◆ Once made the choice of assets, the structure of the portfolio can be based on predefined rules. The sensible investor does not want to rely too much on individual currency, therefore, maximum weight must be defined (25%);

Due to the high risks in the cryptocurrency market, particularly in the market of altcoins, the share of Bitcoin as the main asset in the portfolio may constitute more than 25%.

When the rules of the portfolio structure is established, must be defined by the rules of rebalancing, since the structure of the funds becomes dynamic with daily price movement.

Some currencies can add value and gain weight while others lose. A new currency can enter the Fund, etc.

Consequently, it makes sense to do a weekly or monthly rebalancing, during which the Fund managers make the necessary operations to change the structure of the investment Fund in accordance with the predefined rules.



## Dmitriy BULYCHKOV

Research and Development Manager (R & D Manager) at Sberbank of Russia

*We are moving from investments (distribution) of assets (profit) to investments and distribution of value, blockchain allows to do it easily.*

*Money (fiat) functions as a common measure, i.e. through it the cross rate of all the other values (food, energy, goods, etc.) is determined, in blockchain and crypto these cross rates can be easily installed p2p, where each element can be estimated via each other, so CF can find new niches in the field of managing value in our world.*

## Denis EFREMOV

Vice-President of Da Vinci Capital

*If the legal nature of tokens as investment tools is quickly fixed, possibly, then the market will react and almost completely will move from investments into shares to investments into tokens in the next 2-3 years.*

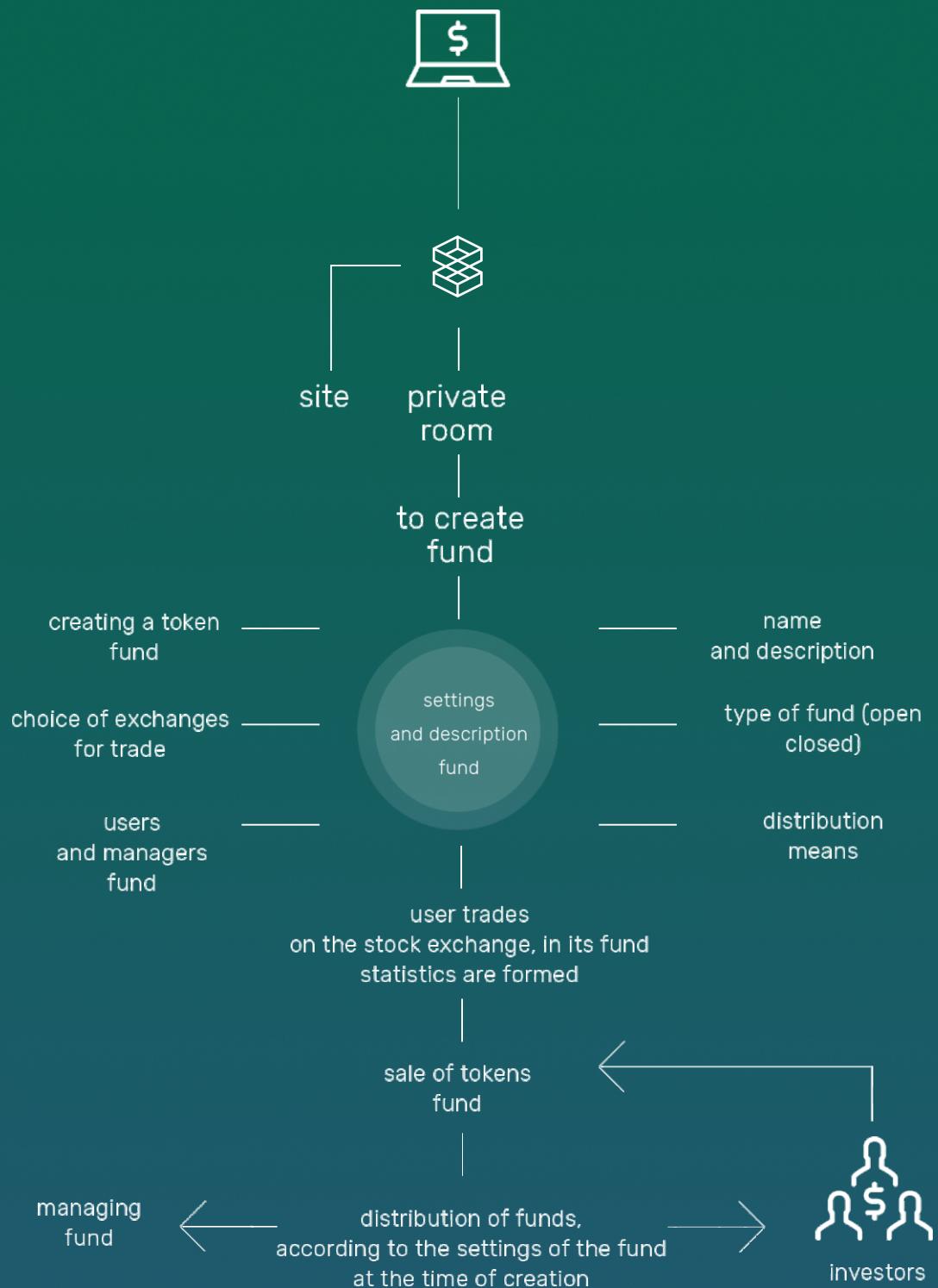
## Anatoliy OSTROVSKI

CTO at Nousplatform

*Already now it have become clear that classic investments funds are a thing of the past, and to their place will come funds that control the tokenized actives. Their appeal to investors is obvious, as the set of available assets will be ten times or a hundred times more than in classic. Everything that is possible to tokenize, from gold to gaming artifacts, can become a fund asset and be used in the investment portfolios of decentralized funds.*



## 4. FUND PLATFORM STRUCTURE





Fund Platform solves the following tasks:

- administration,
- audit,
- marketing,
- rating assignment.

Fund Platform offers two main products designed for two types of users:

- the investor's account
- manager's account

#### **4.1. Investor's account**

Investor's account also will allow to structure and manage the investment portfolio, and to assess investment opportunities of previous and current fund indicators.

Via the account investor can:

- ◆ Conduct in-depth analysis and test results of investment activities.
- ◆ Give tokens on repayment for participation in distribution of the income offund.
- ◆ Upload reports and download the necessary analytical data.
- ◆ Learn and choose investment opportunities from a list of options available on Fund Platform.
- ◆ Structure the investment portfolio and allocate capital on the desired assets.
- ◆ Track the overall performance of the portfolio.
- ◆ Communicate in chat rooms offunds.



## 4.2. Fund manager's account

Fund manager's account – it is a fund management system. It contains all aspects of tokenized investment tool and provides to the asset manager an access to the information technologies and legal infrastructure of the Fund Platform service. This system gives a possibility to a manager.

Via the account manager can:

- ◆ To choose and control infrastructure of fund, including addition of the investment tool, opening of the new account etc.
- ◆ To provide a structure for token Fund, including the methods of allocation of income and redemption.
- ◆ To issue and spread tokens of the fund.
- ◆ To monitor the investment and to report the results.
- ◆ To share the income between the tokenholders.
- ◆ To import the necessary documents, reports and other related data.





## 5. ADVANTAGES OF FUND PLATFORM

### 5.1. For investors

- ◆ Higher rates of return compared to traditional hedge funds, due to minimal costs for maintaining the infrastructure and lack of tax pressure.
- ◆ Multi-currency wallet.
- ◆ A high degree of protection, which ensures safe storage of your data and assets.
- ◆ The presence of own Fund Platform reserve fund, providing a liquidity offfund tokens and a guarantee of the safety of investors' assets.
- ◆ Simple and convenient interface.
- ◆ Total transparency of reports provided by funds thanks to blockchain technology.
- ◆ High-quality analysis of funds, strategies and managers.
- ◆ Opportunity to invest fiat money into ETF on cryptoassets, thanks to the cooperation of Fund Platform with the prime brokers.
- ◆ Opportunity to participate in new innovative projects through crypto-tokens offunds.
- ◆ A variety of funds and the opportunity to invest into funds in general (token of fund), and separately into their products (tokens, issued by a private fund).
- ◆ Forthcoming support in several languages.
- ◆ An absence of geographical thresholds.



## 5.2. For the isolated funds

- ◆ The simplified creation of the fund. Ready-made cases allow you to solve the following issues: budgeting the startup process; the definition of team members and areas of responsibility; creation of the schedule of the processes, that are necessary for the fund launch; Identify and describe its investment strategy and target investors; determine the name, commissions, risk policy.
- ◆ The highest level of the technical equipment of the service that guarantees the absence of technical problems.
- ◆ Opening of the own fund and issuing of tokens will take minimum time and will not require any special skills. A detailed guide will be provided.
- ◆ The function of the issue of internal tokens for different strategies or products. For example, one internal token will contain a trading strategy exclusively with cryptocurrency, and the second token is a portfolio of a different tools like structured product (token ICO/ITO startups, cryptocurrencies). Therefore, the horizon of investment and issued products expands for the fund's team.
- ◆ The function of administrator is performed by Fund Platform – the determination of the net asset value of the fund, regardless of the investment manager (net asset value – NAV), selling of tokens of fund and assignment of profit, reporting and distribution to the holders of tokens, coordination of relations with investors etc.
- ◆ The use of Blockchain technology will allow to solve the problem of reliability of the reports, thus will increase the investors' level of confidence to the fund.
- ◆ Your fund will have its own independent risk-manager, that controls risks on the fixed parameters of investment strategy and interacts with investors.
- ◆ Fund Platform will coordinate the cooperation and interaction with exchanges and brokers.



- ◆ The opportunity to invest fiat money into ETF for the cryptoassets, thanks to cooperation of Fund Platform with prime brokers.
- ◆ The KYC / AML procedure must be completed only once (if desirable).
- ◆ High level of confidence of investors to your fund and the high speed of raising funds.
- ◆ Fund Platform will allow young funds to receive their own investment-history (track record), to test investment strategy, to develop an experience and to attract investors.
- ◆ After reaching the target indicators of your fund you will be able to transform into an independent fund with its own infrastructure.
- ◆ There is no need to advertise your own fund, as the Fund Platform team is responsible for marketing service.
- ◆ All the responsibility for the safety of funds falls on developers of Fund Platform project, users don't need to worry for the investors' funds.
- ◆ You don't need to withdraw tokens of your fund into exchanges, because you can exchange them into any cryptocurrency through the FUND token.
- ◆ Your own wiki-resource about popular cryptocurrencies for beginners.
- ◆ Easy configuration of funds.
- ◆ Forthcoming support and active community.



### 5.3. Trading on exchanges through API

Since cryptocurrency exchange trading involves certain risks, associated with a theft of investors' money, Fund Platform provided an organization of trading through a specially developed WEB terminal.

Due to this feature the trading on chosen exchanges will be carried out without direct access to the assets.

### 5.4. Certification and advanced features

The undoubted advantage of Fund Platform is legal support and an expanded set of features, such as: deposit/withdraw of currencies into exchanges without API, lowered fees, etc.

All of this will be available to the funds that have passed the Fund Platform certification.

In order to pass the certification, it will be necessary for fund:

- ◆ To sign the contracts of activities certification between the fund and Fund Platform;
- ◆ To make a deposit into a reserve fund in amount, established by the contract of activities certification.

Platform analysts will consider funds with a lowered risk and an increased profitability, by certificating only the best companies.



## 6. PRESALE AND ICO

### 6.1. Dates

# Presale

START

10 of December 2017 at 12:00 GMT



FINISH

25 of December 2017 at 12:00 GMT

# ICO

ICO start date will be named after Presale



## 6.2. Purposes of collecting

The purpose of Presale - collecting of amount from \$150 000 (max. \$750 000), necessary for holding a large-scale marketing campaign for the upcoming ICO.

If the outcome of Presale the goal will be achieved, the Fund Platform team will prepare a fundraising campaign within the ICO, the launch date of which will be announced immediately after the finishing of the Presale in the official information sources of the company.

If the amount of the collection will be less than \$150 000, the raised funds will be returned to their owners.

### The purposes of the ICO

#### ◆ **\$1300 000 (minimum required amount)**

Creation of the company, development and creation of alpha and beta-version of the platform, allowing to create a fund and to keep statistics (if this aim is not achieved, all funds will be returned to the investors).

#### ◆ **\$2 900 000**

Providing the enter of FUND token to cryptocurrency exchanges.

#### ◆ **\$4 500 000**

Creation of internal department, dealing with analysis of trading strategies of funds on the platform of Fund Platform; creation of reserve capital for the insurance of funds, which have special agreements with the Fund Platform.

#### ◆ **\$9 750 000 (maximum required amount)**

Providing an opportunity to establish a legal department, which will deal with licensing of crypto funds, where it necessary, and ensure that the such structure fully complies with the regulations.



### 6.3. Quantity, value and distribution of FUND tokens

The pool of 60% of tokens will be distributed among investors who participated in the Presale and ICO.

The pool of 25% of the tokens will remain at the company, ensuring the planned development of the Fund Platform and will be its reserve. These tokens will not be sold for 24 months by blocking them using the NEM platform.

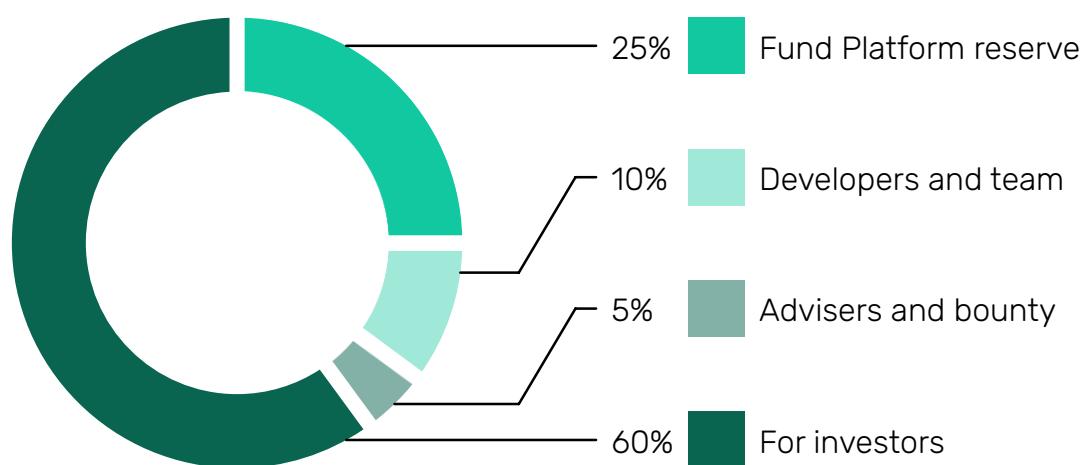
10% of tokens will remain at the founders of the platform and the main team. These tokens will also not be sold for 24 months by blocking them. Thus, these tokens will ensure to the founders of the platform and the main team the motivation after ICO.

5% of the tokens will be distributed after the ICO among the participants of the bounty program, and will be blocked for sale for 6 months.

Accepted payment methods: BTC, ETH, XEM or other cryptocurrencies.

An additional emission is not provided.

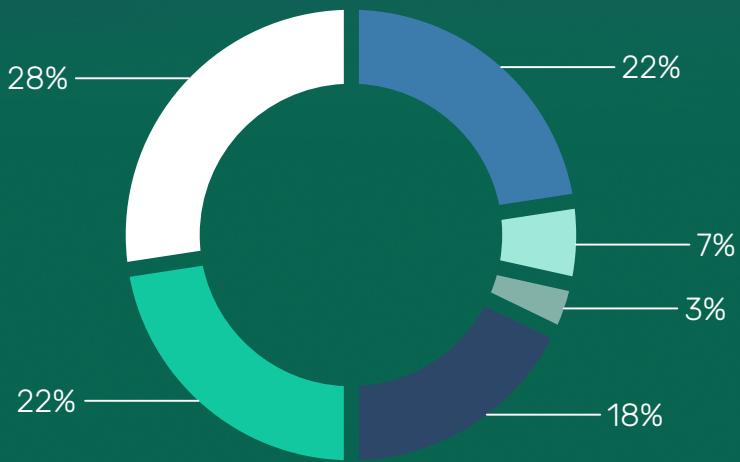
#### Distribution of tokens during the ICO





## 6.4. The using of the raised funds

The structure of spending the funds from the ICO first year



- █ Team of developers and hardware
- █ Household expenses
- █ Legal services
- █ Service of the Fund Platform and the staff
- █ Marketing, PR, participation in events
- █ Business development



## Projected annual expenses for realization of the Fund Platform

	2018	2019	2020	2021	2022
Team of developers	\$487.5	\$585.0	\$702.0	\$842.4	\$1 010.9
Rental and maintenance of the office	\$121.9	\$146.3	\$175.5	\$210.6	\$252.7
Legal services	\$97.5	\$117.0	\$140.4	\$168.5	\$202.2
The office staff	\$365.6	\$438.8	\$526.5	\$631.8	\$758.2
Marketing, PR, participation in events	\$609.4	\$731.3	\$877.5	\$1 053.0	\$1 263.6
Team of business' developing	\$609.4	\$731.3	\$877.5	\$1 053.0	\$1 263.6
Machinery and equipment	\$120.0	\$144.0	\$172.8	\$207.4	\$248.8
Service of platform	\$146.3	\$175.5	\$210.6	\$252.7	\$303.3
Transport costs	\$48.8	\$58.5	\$70.2	\$84.2	\$101.1
Contractors	\$121.9	\$146.3	\$175.5	\$210.6	\$252.7
General business expenses and office equipment	\$73.1	\$87.8	\$105.3	\$126.4	\$151.6
Total	\$2 801.3	\$3 361.5	\$4 033.8	\$4 840.6	\$5 808.7

## 6.5. Advantages for owners of FUND tokens

- ◆ The absence of platform commissions at investment through a FUND token.
- ◆ The possibility of payment by FUND tokens the internal services of Fund Platform (reviews, audit, legal support, etc.).
- ◆ The possibility to participate in voting within the Fund Platform.
- ◆ The possibility of selling tokens in the long term, based on the difference in rates.



## 7. WHY WILL THE TOKEN PRICE INCREASE?

For the increasing of the FUND tokens there are following powerful prerequisites:

- ◆ The project is aimed at the international markets.
- ◆ The low price of creation of the fund will allow a wide range of managers to create a fund.
- ◆ The CF industry is actively growing. Dozens of new ICO projects appear daily. Large hedge funds enter the crypto-active market or transform into CF. Redistribution of assets of venture funds is already observed, and this tendency will only intensify. All this is a consequence of the fact that CF have many advantages over the traditional funds.
- ◆ The amounts of investments to the crypto funds are significantly larger than traditional funds.
- ◆ In the near future crypto funds most likely will receive a legal appreciation of the authorities in many countries. Such precedents have already their own place.
- ◆ And that's, in turn, will give a new impetus to the growth of a CF capitalization.
- ◆ Fund Platform tokens in the process of development will be redeemed.
- ◆ The company plans to achieve self-sufficiency in 5 months after the launch of beta version of the platform.
- ◆ Redemption of tokens: since the release to the self-sufficiency Fund Platform will deposit 30% of the profit to the reserve fund for providing an additional liquidity of tokens, and, if necessary, to redeem them from holders at a price not less than 80 % of the offering price. After redeem they burn, thus increasing the cost of remaining tokens and their payment in the circulation.



## 8. ABOUT TOKENS

### 8.1. NEM

Without own token it is difficult to develop for project, because it performs several important functions, such as internal currency of the service without binding to the fiat funds, the simplified exchange of tokens etc., that's why Fund Platform actively cooperates with developers of NEM (New Economy Movement) project.

The release of token FUND will be made on the NEM platform due such services, as:

- multi-currency wallets;
- apostille;
- NEM Mosaics;
- Namespaces.

Technical features of the NEM platform will allow the fund not only to create its own tokens, but also to create subtokens, allowing investors to select only those tokens, that meet their requirements for profitability and percent of risk.

Also funds will be able to create token on the base of platform's token – FUND (Namespace), that significantly reduce the cost of creating the fund.

We chose NEM Platform, because this platform meets the safety requirements and complies with the basic of Fund Platform unlike Ethereum (example), which would require you to create several smart contracts to each fund to satisfy all the functions required to issue a token. In addition, in connection with certain events, other networks were distinguished by a certain instability which may lead to significant problems in the work of the platform. We believe that this is the determining factor. The opportunity for funds to produce their own tokens inside the token platform FUND (Namespace) will allow you to create a variety of products for investors within each fund.

Besides, were distinguished by a certain instability, which may entail significant problems in the platform work. We consider, that this is determining factor.



## 8.2. FUND

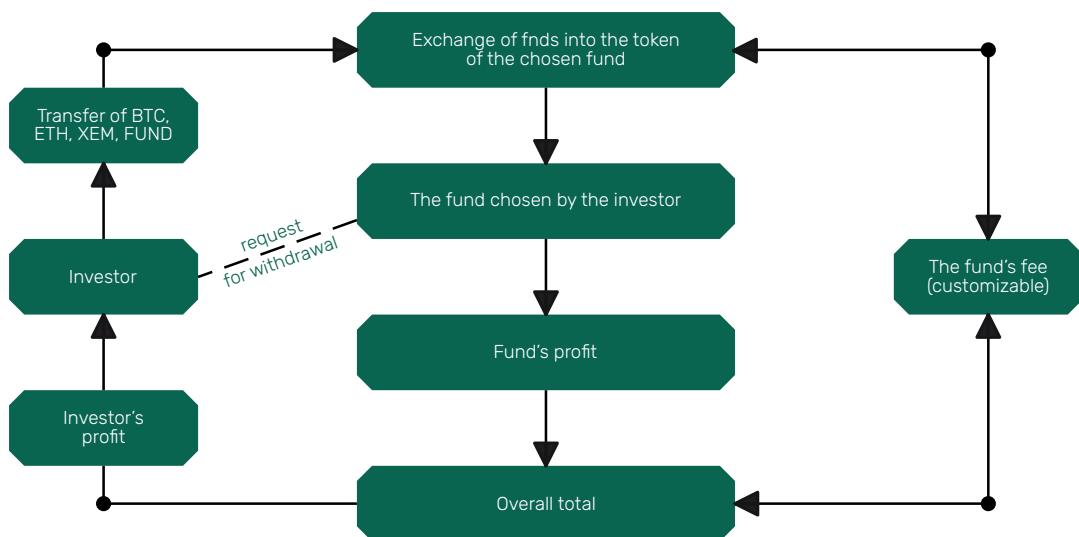
Issue of tokens of each fund depends on the settings of the income and expenses of the fund.

Every time a customer sends bitcoin to the address of the service, and Platform Fund reserves the token FUND. Then, the user selects the fund he likes and swaps the FUND tokens into tokens of selected fund at the exchange rate at the time of the exchange.

The platform user will also be able to sell the token FUND on foreign exchanges.

The usual way of investing involves sending cryptocurrency on personal investment address available in your personal Cabinet.

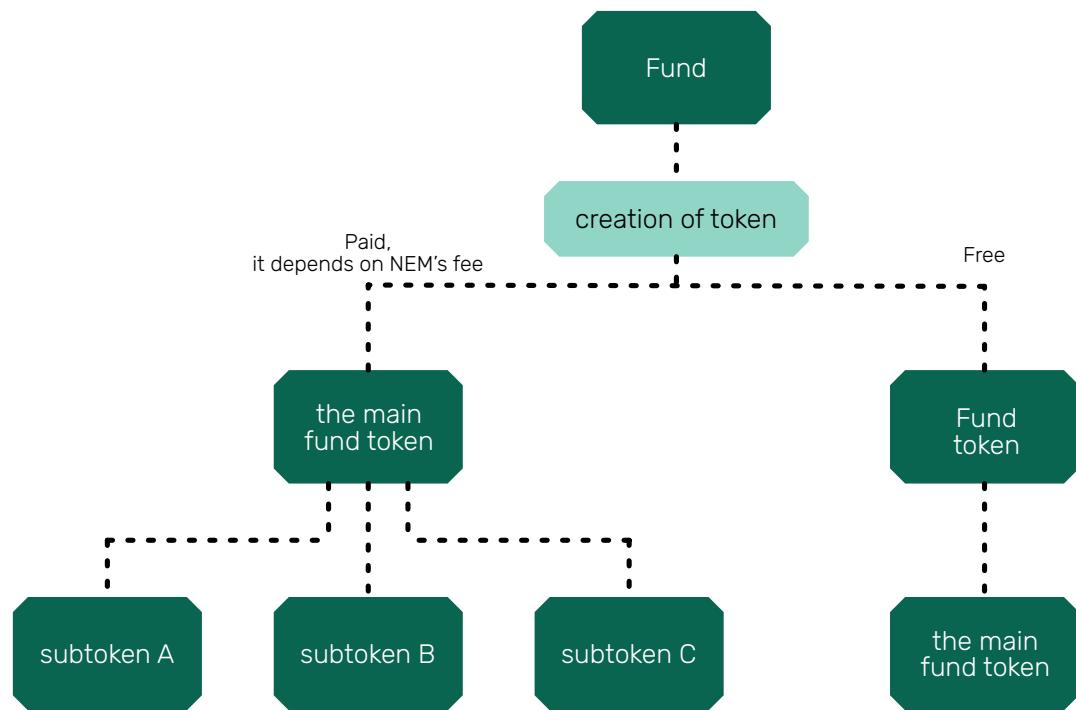
After obtaining the investment, the backend runs the function in the Fund Platform, counts the number of tokens allocated to the investor, based on prices submitted by the investor in the cryptocurrency at the time of investing in USD-terms. After that, the backend service activates the function of the release of the FUND to issue new tokens to a new investor.





### 8.3. Mechanism of tokens creation on Fund Platform

Fund Platform allows a fund to use various strategies to internal tokens due the ability of creation of subtokens.





## 9. TECHNICAL PART

### 9.1. General description

Web-applications, according to the three-level client-server architecture, are divided into the following layers:

- ◆ Database server
- ◆ Fund Platform Core server
- ◆ Web client – Fund Platform Client

Blockchain allows to securely store and transfer digital assets without intermediaries. Blockchain has the following features to perform these functions:

- storage and transfer of the information: database;
- user identification: encrypted secure methods of identification;
- the absence of intermediary: the distribution between the parties, decentralization;
- transparency: free public access for their own users;
- security: attack resistant to the consensus mechanism.

We will use a blockchain project of peer-to-peer NEM platform that will allow to pay exchange messages and to create the assets.

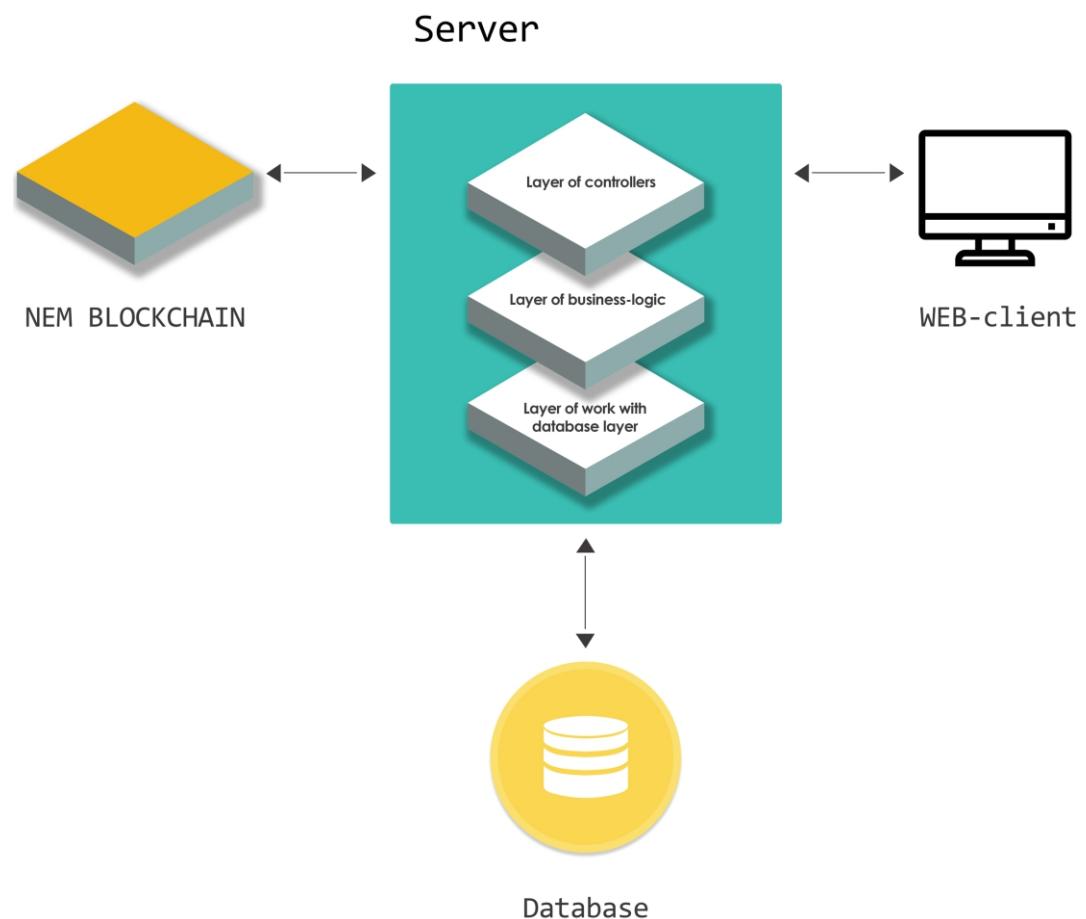
While Catapult provides an opportunity to build a new organizational architecture. This technology can work with high efficiency of transactions even in geographically distributed network. Catapult has been developing since the first quarter of 2016.

Database will store data of token holders, investors and managers of subfunds: logins, passwords, numbers of wallets etc.

Fund Platform Core server – the main element of Fund Platform system, it ensures the user's work with the system and allows to create funds and trade on the exchanges.



The user will interact with the system through the web client «Fund Platform Client». The web client will be a Single Page Application. The web client provides convenient user experience allowing managers to select and control the infrastructure of the fund, issue and distribute tokens of the fund, etc. Investors can conduct in-depth analysis and verify the results of investment activities, offer tokens for redemption and to participate in the distribution of the fund's income.





## **9.2. The mechanism of interaction between Fund Platform and NEM**

Only the server will communicate directly with NEM blockchain through REST-requests to its external API or through the WebSocket.

## **9.3. The mechanism of interaction between Fund Platform and exchanges**

The server will work with exchanges by requesting to their external API.

## **9.4. Pre-project decisions**

- ◆ Database: PostgreSQL.
- ◆ Server: Java + Spring Framework or JavaScript + Node.js.
- ◆ Client: Typescript + Angular 4.

## **9.5. Description of the server's scheme**

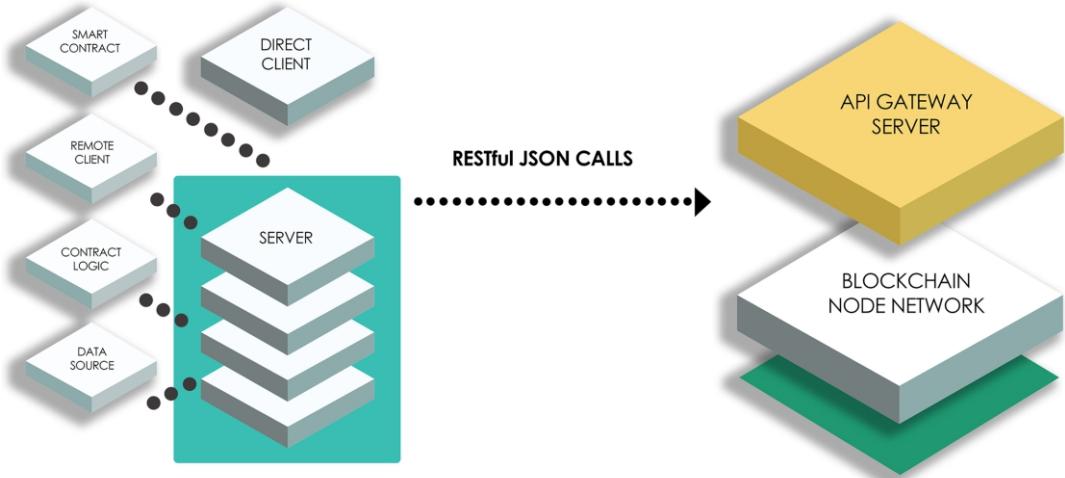
The layer of controllers divides into two sub-layers:

- controllers for the web client;
- controller for use with NEM-blockchain.

A layer for the mobile application will be added in the future.



## FUNDPLATFORM CORE





## 10. ROADMAP

### **Development and research**

Active development, search of platform decision, coordination with adviser

### **PRESALE**

Conducting Presale, forming the budget for advertising and development

**1-2 QT  
2017**

**12.10.2017  
12.25.2017**

### **ICO**

Initial Coin Offering the Initial Coin Offering of the Fund Platform project

### **FUND token output to exchanges**

The output of the FUND token for crypto-exchanges, to achieve liquidity

**1 QT  
2018**

**1 QT  
2018**

### **Alpha-platform version**

Launching the alpha version of the platform, which allows you to create a fund and keep its statisticst

### **BETA-platform version**

Beta version of the platform, due to which the functionality will significantly increase, and it will also be possible to produce sub-tokensstatisticst

**1-2 QT  
2018**

**1-2 QT  
2018**

### **ICO and other funds**

It will be possible to create funds for various purposes, as well as ICO funds

### **TO BE CONTINUED...**

**1-2 QT  
2019**



## 11. BUSINESS MODEL OF THE FUND PLATFORM

The profit of the company is collected from several sources:

- ◆ Fee for the creation and structuring of funds;
- ◆ Commission for the integration with banks, exchanges and brokers;
- ◆ Commission for the promotion;
- ◆ Consultations and support;
- ◆ Affiliate programs with exchanges and brokers provide the best conditions for clients of the platform;
- ◆ Service of fund's certification.

## 12. CONTACTS AND LINKS

### FundPlatform.io - official web site of Fund Platform

<https://t.me/FundPlatform>

<https://bitcointalk.org/index.php?topic=2340823.0>

<https://medium.com/@fundplatformsmm>

<https://www.facebook.com/fundplatformproject/>

[https://twitter.com/fund\\_platform](https://twitter.com/fund_platform)

<https://www.reddit.com/user/FundPlatform/>

<https://www.youtube.com/channel/UChK36NZcLwAwWeMl8-8tEA>

<https://vk.com/fundplatform>

<https://blog.nem.io/> - web site of New Economy Movement project

<https://ru.wikipedia.org/wiki/API> - application programming interface (API)



## 13. FUND PLATFORM TEAM



**Nikita SHEVCHENKO**  
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## 14. ADVISORS



**Arseniy STRIZHENOK**  
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**Avner ENGLER**  
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**Boris OTONICAR**  
Blockchain advisor



**Jonathan GALEA**  
Legal advisor



**Emilio JONES**  
Cryptocurrency  
Macro  
Data  
Analyst



## 15. GLOSSARY

### **White paper / WP**

Document for potential investors containing the proposal, project description, technical solutions, market analysis and risks.

### **Cryptocurrency**

Digital currency, creation and control of which is based on cryptography method. Accounting of cryptocurrencies is decentralized. The functionality is based on Blockchain technology.

### **Blockchain**

A continuous sequential block chain (linked list) that contains information, is built according to certain rules. Most often copies of chains of blocks are stored and independently of each other (extremely in parallel) are processed on a big bank of computers.

### **Fiat money / Fiat currencies / Fiat funds Moneys**

Money, the nominal value of which is established and guaranteed by the state regardless of the value of the material of which money is made or in the bank vault. Historically, most of currencies were based on a physical commodity such as gold or silver, but fiat money is provided exclusively by the trust to the state. Today most of paper money in the world is fiat money.

### **ICO / ITO / Initial Coin (Token) Offering**

A form of attraction of investments in the form of the sale to investors of a fixed number of new units cryptocurrencies (coins, tokens), received by a one-time or an accelerated emissions.

### **Token**

A digital asset (project's cryptocurrency), which the investor receives from the company in exchange into the different cryptocurrency or fiat money.

### **Subtoken / Subsidiary token**

Token, which is released inside of one fund on the Fund Platform.

### **Bitcoin / BTC**

A cryptocurrency and a peer-to-peer payment system using the same name unit for accounting operations and the same name data transfer protocol. To ensure the functioning and protection of the system cryptographic methods are used. All the information about transactions between system addresses is available to the public.

### **Ethereum / ETH**

Cryptocurrency and a platform for creating of decentralized online-services on the blockchain basis, which works on the base of smart-contracts. Realized as a single decentralized virtual machine.

### **Smart contract**

Computer algorithm, which is intended for conclusion and supporting of protocol of contracts in blockchain technology.

### **NEM (New Economy Movement) / XEM**

Cryptocurrency and peer-to-peer cryptocurrency platform. It is made on Java and Java Script and uses 100% original code.

### **Altcoin**

Generalized name of all cryptocurrencies except bitcoin.



### **Mining**

Activities to maintain a distributed platform and to create new units with the possibility to receive the compensation in the form of new units and fees in various cryptocurrencies.

### **POI-mining**

However, unlike PoS, in addition to proving the storage of a certain amount of money, the POI also takes into account the activity of the user - the number of transactions performed by him.

### **Delegated Harvesting**

Process of charging of XEM tokens as a reward for the block in the NEM network.

### **Fintech / Financial Technologies**

The industry, consisting of companies using technologies and innovations to compete with traditional financial institutions represented by the banks and the intermediaries in the financial services market. Fintech companies include numerous technological start-ups and large held organizations that try to improve and optimize the financial services provided.

### **Cryptocurrency fund / Cryptofund / CF**

A fund that specialized in the investments into cryptocurrencies.

### **Cryptocurrency asset / Cryptoasset**

A digital derivative financial instrument that possesses all the properties of a cryptocurrency issued by a company or group of persons with the aim of attracting financial resources for the implementation of prospective projects or acquisitions of assets for capitalization, where cryptoactive acts as an instrument guaranteeing the identification of the owner of a cryptoactive assets with the fulfillment of the issuer's obligations to the bearer of the cryptoactive.

### **Hedge-fund**

An investment fund focused on maximizing of the profitability for the given risk or minimizing the risks for a given profitability.

### **ETF / Exchange Traded Funds**

Foreign exchange investment funds whose securities are traded on the exchange, or in other words, a transparent "package" in which you can buy "the whole market", i.e. through the brokerage account to invest in all securities included in the corresponding index.

### **Prime-broker**

Liquidity providers of a very high level. These include financial conglomerates from around the world, such as Barclays Capital, Morgan Stanley, Citi, Deutsche Bank, Bank of America, JPMorgan Chase.

### **Catapult**

A large NEM updating for transition from Java to C++ with the purpose of increasing of productivity, that will help to reduce the time of waiting and to improve the two-way communication.

### **Scam**

A scam or a fraud. An investment tool, which has stopped the fulfilling its obligations to investors for some reason.

MOSCOW



2017