

# circum.world



BRINGING THE CASH  
ECONOMY ONLINE



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## Executive Overview

Imagine a world without access to credit cards, online payments or eCommerce shopping services. Imagine being limited to only the products and pricing available from merchants that you can physically access with cash.

As unimaginable as it is for most of us in the developed world, this is reality for much of the world's population that is still solely dependent on physical cash as their only means of transacting. It disadvantages people that are already disadvantaged and also means that a great volume of potential commerce remains sitting on the sideline of the rising digital economy.

The circum.world vision begins with turning physical cash into digital cash without the need for users to hold accounts with traditional financial intermediaries. This simple concept alone has the potential to drive another 98% of the world's transactions into the 21st century and provides cash holders with purchasing freedoms that the rest of us take for granted.

The circum.world founders have already achieved significant success with this concept in a previous venture that they created, launched and grew across South East Asia. A solution which has reached over 14 million customers actively engaging in eCommerce transactions (most for the very first time ever) and which has completed over 50 million transactions to date totalling over \$USD400 million in sales.

With the benefit of this experience, knowledge, technologies, contacts, and now incorporating blockchain, the team is launching a next generation platform that they understand will dwarf their prior successes to date.

circum.world seeks to provide individuals all over the world with direct control over their finances, as well

as their own personal data. The service platform and the business creates an opportunity which would further supports billions of more people being driven into financial participation across the digital economy. Users will have the opportunity to transfer their money into the network bypassing banks and other financial institutions. Thus allowing any two parties to seamlessly exchange, pay or trade with multiple classes (types) of stored value in a frictionless point-to-point manner.

circum.world ultimately intends to build out the solution to provide a globally accessible and innovative value exchange network that allows all members of the commerce community to freely, securely and effectively transact with each node in the new P2P networked community. (Community Commerce)

Furthermore, aside from the direct benefits of being able to participate online, the network core value lies in the opportunity for Merchants to also more directly communicate with customers by distributing exclusive Merchant offers as crypto based Token rewards.

By bringing their deep understanding and years of experience in 'banking the unbanked' in emerging markets, fintech, economics and expertise in the payments sector; the circum.world team is intent on transforming the modern financial industry by empowering the cash economy an ability to easily, safely and cost effectively mange their online transactions and finances.

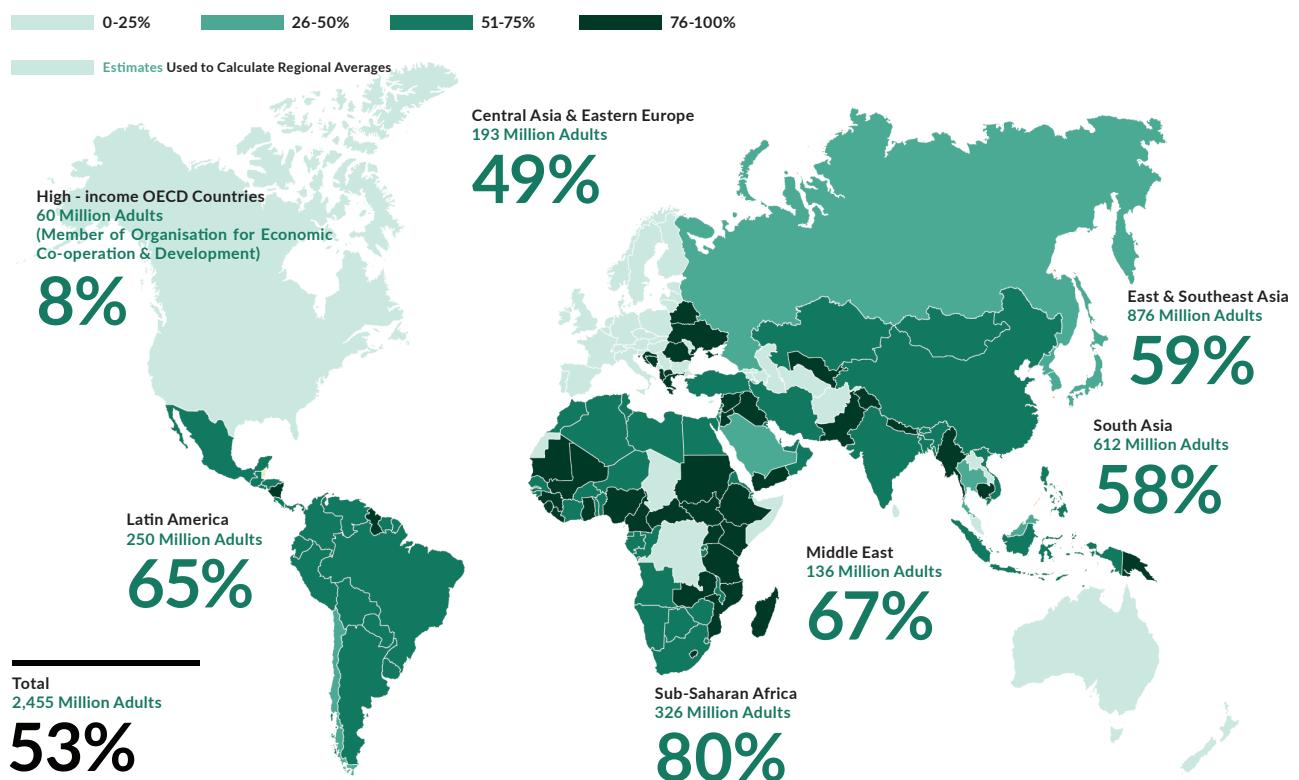
## SMARTER MONEY FOR THE NETWORK ECONOMY



# The Challenge

When still today, half the planet (the unbanked) doesn't have access and the other half going forward (digital natives) won't want it, it already shows traditional banks and payments have become legacy. circum.world is re-imagining commerce and providing a totally new global model that will empower people through digitalization, P2P, blockchain and the use of digital currencies. The next generation financial plumbing for the planet.

Percentage of total adult population who do not use formal or semiformal financial services.



Billions of people around the world do not have adequate, or any access to traditional banking or payment capabilities. In fact over two billion adults remain fully unbanked, that is, without an account at a financial institution or a mobile money provider. This number further skyrockets to over 4 billion people when addressing the total global population who to date either choose not to, or have no means to access the digital economy. This effectively leaves them sitting on the sidelines of the digital economy at the mercy of the products and pricing available in their local vicinity, and with online merchants only reaching a minority percentage of the global population.

## Cash has some major inherent shortcomings:

- Chained to physical locations
- High risk of theft or loss
- Can often be more expensive
- Generally confined to purchases in the same currency
- Easily damaged, costly to manage and difficult to track
- Immobile in larger quantities
- Cannot become more valuable than its face value through smart programming



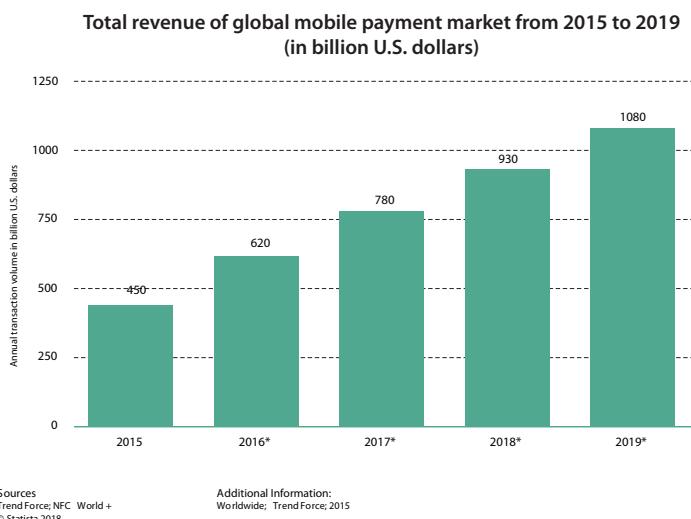
## The commerce issue is larger than just cash

Traditional banking and payment industries have attempted to evolve through digitalization, however they have neither been overly innovative nor disruptive in their application. Innovation to date has essentially been taking existing services “online” with little change or advancement to business models or systems. In fact traditional banking and payments industry has only continued to build new layers on top of the existing legacy stack, thus increasing the amount of players in the value chain, increasing cost, complexity and risk. The technology exists to improve payment processing, but banks still resist the calls for real disruption which would threaten or remove their lucrative fees. circum.world is a blockchain & AI enabled network technology platform where users can manage value and transact online – pay for things, transfer money etc -- without the need for traditional financial intermediaries.

circum.world will take its proven technology deployment expertise together with the advances in blockchain to deliver a genuine alternative to existing payment, commerce and banking technologies. A solution which will reshape the entire industry going forward.

## The Opportunity

Fintech continues to see massive growth in the mobile payments space. According to Statista annual payment revenues are anticipated to reach \$1.03 Tn USD by 2019 and grow to \$1.77 Tn USD by 2024. Even so, the 2019 estimates still only accounts for a mere 2.5% of the overall addressable commerce market.



The environment for innovative solutions is ready, especially in SE Asia where:

**\$25Tn**

Consumer spending potential, in particular is projected at a staggering \$25 trillion (USD) by 2020, representing well over 40% of the global consumer spending.

**52%**

The global wealth balance is shifting from West to East through a rising Asian middle class with more disposable income and representing 52% of the world's population.

**\$1,773Bn**

Thanks in large part to the ubiquitous smartphone, the mobile payment technologies market around the globe will have and is expected to increase from \$338 billion in 2015 to \$1,773 billion in 2024.<sup>1</sup>

**2020**

In the U.S., mobile wallets are expected to surpass the use of both credit and debit cards by 2020.<sup>2</sup>

**70%**

Seventy percent of millennials identify rewards and/or discounts as the most compelling motivational factors for making mobile payments.<sup>3</sup>

**UN**

Digitalization of payments and remittance is a global goal of the UN to combat financial exclusion.

1. Transparency Market Research -Mobile Payments Market Report 2017-2024

2. World pay Global Payments Report 2016

3. Pew Charitable Trusts: May 2016 Issues and Briefs - “Who Uses Mobile Payments”

# circum.world Solution

circum.world offers a clean slate to build a highly scalable commerce community allowing everyone to participate and by further tying payments to a rewards model. By leveraging blockchain, peer-to-peer and point-to-point distributed solutions across a network economy, a leapfrog moment is presented for the emerging markets model to become the “dominant design” for the next generation of financial services applications.

By participation within the network platform, any two parties will be able to easily, safely and efficiently trade, exchange and pay in a point-to-point transaction and a tighter value chain model. That means, less ticket clipping, data scarping intermediaries and the removal of the middlemen.

Users will be able to choose to engage with brands, advertisers and merchants in return for real Crypto Reward for their time and attention to brand offers or responding to calls to action.

## Key solution themes

i

### Mass market monetisation

Help to monetise the mass market that is the unbanked, through a solution that seeks to serve the best interests of both the consumers and the merchants.

ii

### Drive more people into economic participation

Provide global access to anyone with mobile phone in order to participate in the digital economy, without the prohibitive costs and infrastructure required for today's legacy banking and payments industry.

iii

### Disrupt the payment fee business model

Disrupt the payment industry by offering market low, and zero fee models to encourage merchant adoption.

vi

### Support for open innovation

Provide a commerce platform to allow others to build, innovate and continue to evolve the value-add proposition of the community. Develop, co-develop and deploy additional services to an active community driving additional revenue opportunities to circum.

v

### Putting the power and data in the hands of the people through:

1. An opt-in model to earn for participating, while allowing merchants to engage with consumers at their discretion and direct calls to action;
2. The meshing together of the payments, loyalty, targeted marketing and advertising space to form a new world of commerce, simplified through community;
3. A secondary market for trading tokens for attention.

iv

### Drive adoption via payments with benefits model

Provide an easy-to-use and heavily incentivised solution that allows individual members in the community to transact via mobile and puts consumers in full control over the management of their own digital finances.

Be better than the bank, be yourself, the bank: circum.world is M-powering people to directly manage their own value through a dynamic value exchange network. #CommerceCommunity #P2P #Blockchain #DisruptFinance #Fintech #PowerToPeople #CommunityRules

**“Its simple economics for a digital age”**



In order to deliver on a dynamic commerce community platform,

- which simplifies the payments value chain;
- which supports a no (to industry low) payment processing fee models;
- which rewards for positive economic participation across the community;
- and which allows users to hold multiple classes or types of stored digital value

circum.world is building a tokenized value exchange network & mobile app service, exposed as a community commerce platform. Putting people at the heart of the digital economy and allowing them to manage their own finances, payments and transacting without traditional infrastructure overhead. This allows any two participants (users) to directly transact in more cohesive P2P manner across the network. circum.world's tokenization model and platform solution will allow users to additionally hold multiple classes of stored digital value, allowing a hybrid model for the digitalization of Fiat currency, mixed with Cryptocurrency Tokens and Digital Collectibles or Assets (e.g. Offers & Rewards).

Collectibles will form the basis of affiliate outreach and rewards for customer loyalty while Cryptocurrency Tokens will form the basis of further rewards paid to brand champions for helping Merchants grow their customer base, while also generating future sales leads.

## The Token

The Token is the underlying native system currency which can support different proxy value types across the service. The Token will be;

- compliant to be traded on various listed exchanges;
- used by Merchants to offset processing fees
- and powers Rewards & Collectibles which have been earned, promoted, distributed or transacted between any two parties in the community.

When Rewards are distributed in the Collectible examples above, they can be distributed in tangent, with Merchant payments (effectively staking Tokens to create future sales acquisition leads upon subsequent redemption).

Tokens can be directly transacted between peers using the circum.world mobile app. Tokens can be exchangeable for fiat currency directly from the Circum mobile app or a third party listed exchange.

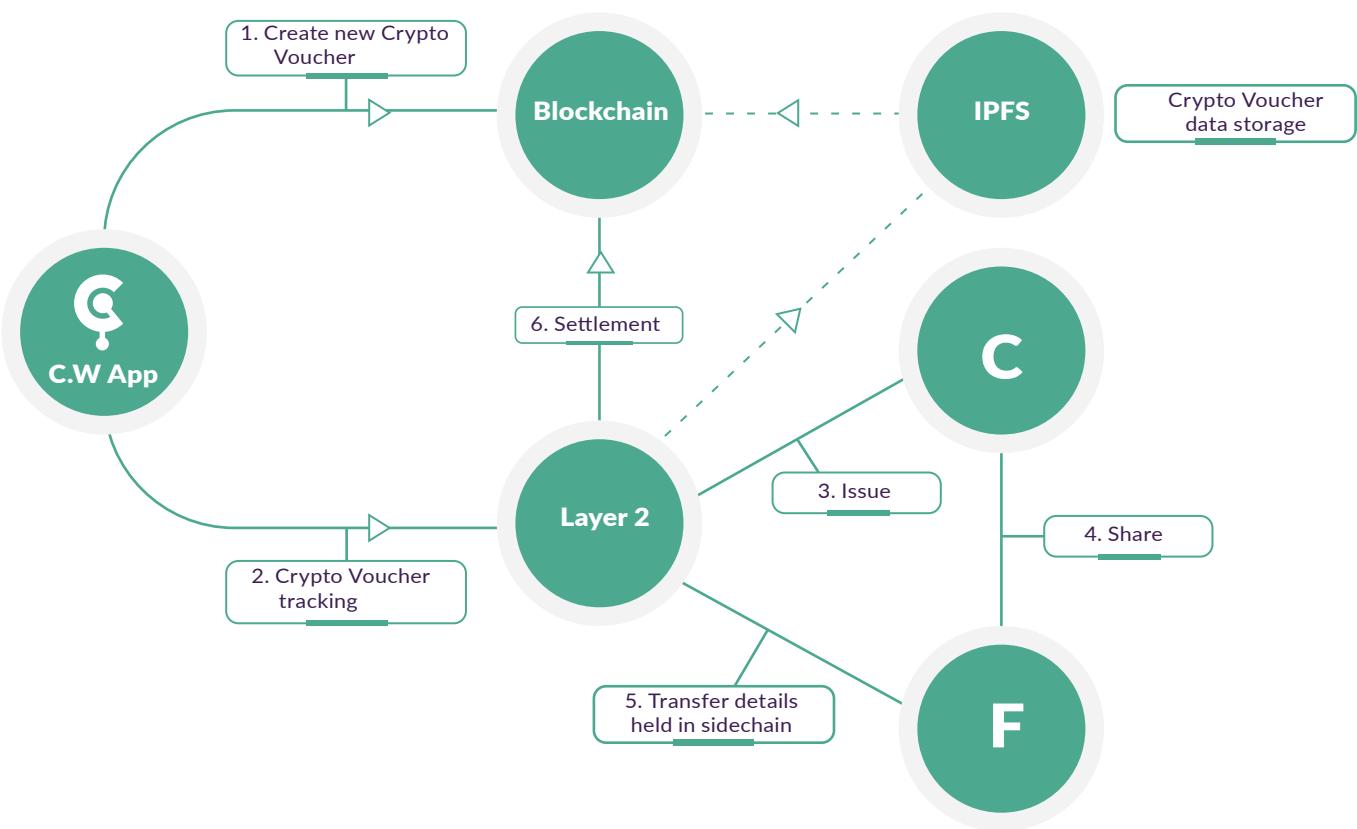
## The Collectibles (Crypto-Reward Vouchers)

Merchants can reward their customers with digital and tradeable Crypto-Reward. For example, as a reactive, post payment merchant model- whereby the Collectibles Crypto Reward is distributed to the customers wallet as the buyer completes a product purchase or other transaction. Crypto-Reward when spent by the original purchasing customer is simply a standard monetary voucher - ie a pricing discount of some form - eg 2 for 1 or, -25% off. The design of the Crypto-Reward in its simplest form, is an incentivization for the customer and a future sales lead generation for the Merchant. circum.world has flexibility to allow the Merchant to "stake" the offer with a Crypto-Token (pay up front) or allow circum.world to take a revenue commission at the point of redemption of the deal or offer.

If the customer passes on a Crypto-Reward the voucher to someone else then it's possible that the original customer can also be rewarded when the Crypto-Reward is redeemed. In the future, Merchants may also distribute batches of Crypto-Reward to people or customers as a promotional tool to encourage future business visitation (proactive model). Crypto-Reward may contain relevant messages and information such as a google maps links, offers or other means to encourage repeating and or new customer acquisition processes.

Crypto-Reward may expire, or include limits and other embedded conditions. Crypto-Reward may become a form of marketing and loyalty combined. Like a punch card with an address and a free coffee.

## Proposed Technical Flow





# Key partnerships

Tapp has succeeded in implementing a fintech solution that brings cash into the digital world, through agents, using a massively scalable digital ledger. This service has successfully reached over 14 million unique customers through a network of over 80,000 distributed sales agents, executing over 50 million transactions with, USD\$400 million in sales and growing.

Executives within circum.world were instrumental in the original vision, design, development and deployment success of Tapp, both technically, and commercially. They have detached from the eCommerce business to seize upon this next generation payments opportunity as the time and technology are now right to act.

A partnership agreement is in place whereby Tapp and circum.world will collaborate, as the circum.world technological advancements is seen as a great opportunity for both companies and in the building their respective communities.

## CollinStar & Blockchain Frontier

Blockchain Frontier X and ICO Frontier are Partners and advisers to circum.world who have a reputable history of funding, listing and marketing ICO's. Blockchain Frontier were behind Power Ledger, one of Australia's most successful and best performing ICO's. Blockchain Frontier have raised over \$1 Billion in group ICO's with \$10 Billion in crypto assets. The Frontier Group of which BCF is a part, is the branded ICO delivery arm of the Blockshine and Blockchain Global Groups (Sam Lee CEO) which have managed multiple successful ICO's and the delivery of sustainable Blockchain businesses that focus on strong fundamentals and innovation.

Collinstar and Blockchain frontier are part of the world's largest group of crypto and blockchain delivery entities with a 200 head, technology development house, Exchange and Wallet IP, OTC, marketing, and investor base.

## The circum.world Global Partnerships





# Development and Business Stages

## Business evolution summary of services

Each stage of the business evolution works to both open the door to the next stage of business development and maturity, as well as builds and leverages the previous stages. The steps set out below represent the business benefit that is gained at each level of the process.



## Sequence of user adoption drivers



Unbanked      Connected Users      Loyalty      Conscious Focus      Empowerment      Freedom

## STRATEGIC BUSINESS THEMES



## Network revenue mechanisms

Bringing mobile payments and the full consumer sales life-cycle to a dispersed network community model.



### Processing Fees

- **Industry low to NO fees**
- **Token or cash**
- **Merchant token earning**
  - Balance
  - Cash-in
  - Sales targets



### Offer Redemption

- **Post payment opportunity**
- **10% Value redeem**
  - Min \$0,10
  - Disc %, Value or Bundle
- **Direct ROI reporting to Merchants**



### Sponsored Coins

- **Merchant, brand or advertisers**
- **Pre-buy tokens for distribution**
- **Pre buy spread, coupled with redeem clip**
  - Call to action tier fees



### Digital Banking

- **Savings, micro loans, trust score, 3rd Party access, remittance, Xchange fees, etc.**



# Token Allocation

## Token Offering Details

CRCM is the utility token powering and incentivising the community and platform as the underlying native digital currency of the platform.

Circum intends to be transparent in its financial conduct and transactions.

The distribution and controlled release of tokens helps grow and increase influence within growing markets.

All values are in USD

## Number of Token issued

A maximum of **8,000,000,000** tokens are to be issued by circum.world based on the target raise amount.

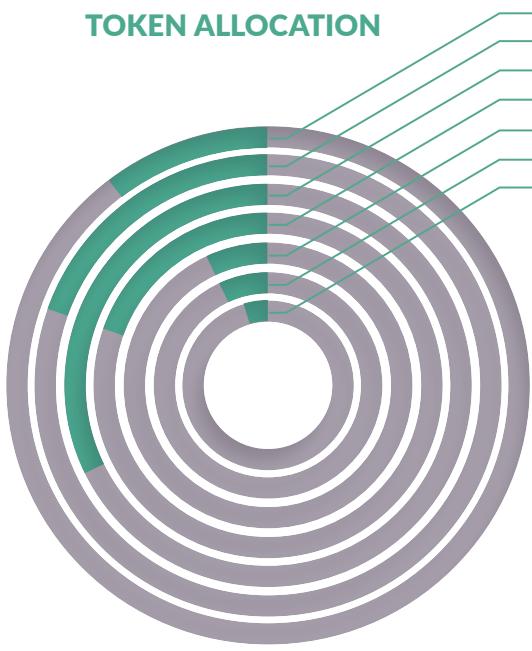
## Target

The target amount of funds collected during the ICO is set at **\$22.3m - \$42.3M**.

## CRCM Token Distribution

Initial token distribution, based on the targeted raise amount of **\$22.3m**, will be allocated in the following way:

### TOKEN ALLOCATION



Distribution of Token	Percent
1. Private Sale	4.82%
2. Pre-Sale	7.23%
3. Token Sale	48.19%
4. Reserve Fund	12.05%
5. Team	10.84%
6. Advisors	10.84%
7. Platform Incentives	6.02%
Total	100%

## The following conditions will apply for this ICO:

- ⌚ Team and Advisors who receive tokens in the Token Sale process are prohibited from liquidating tokens within the first 6 months.
- ⌚ Assuming the hard cap is not met, any unsold tokens (from the tokens allocated to the private, presale and main sale stages) are to be burned. Any funds received after the hard cap is reached are to be returned to the sender.



# Tokenomics

## Timeline

The distribution of tokens is to be through a series of offerings in different phases:

Sale	Date	Target
Private Sale/Pre-sale	Sept	\$ 2.3 M
Pre-Sale	Q4	\$ 20 M
Estimated Exchange Trading	Q1 2019	\$ 18 M

## Discounts

The following bonuses are to be granted to ICO participants as per the specific token sale event phases:

Sale	Discount %
Private Sale	50%
Pre-Sale	30%

## USE OF FUNDS



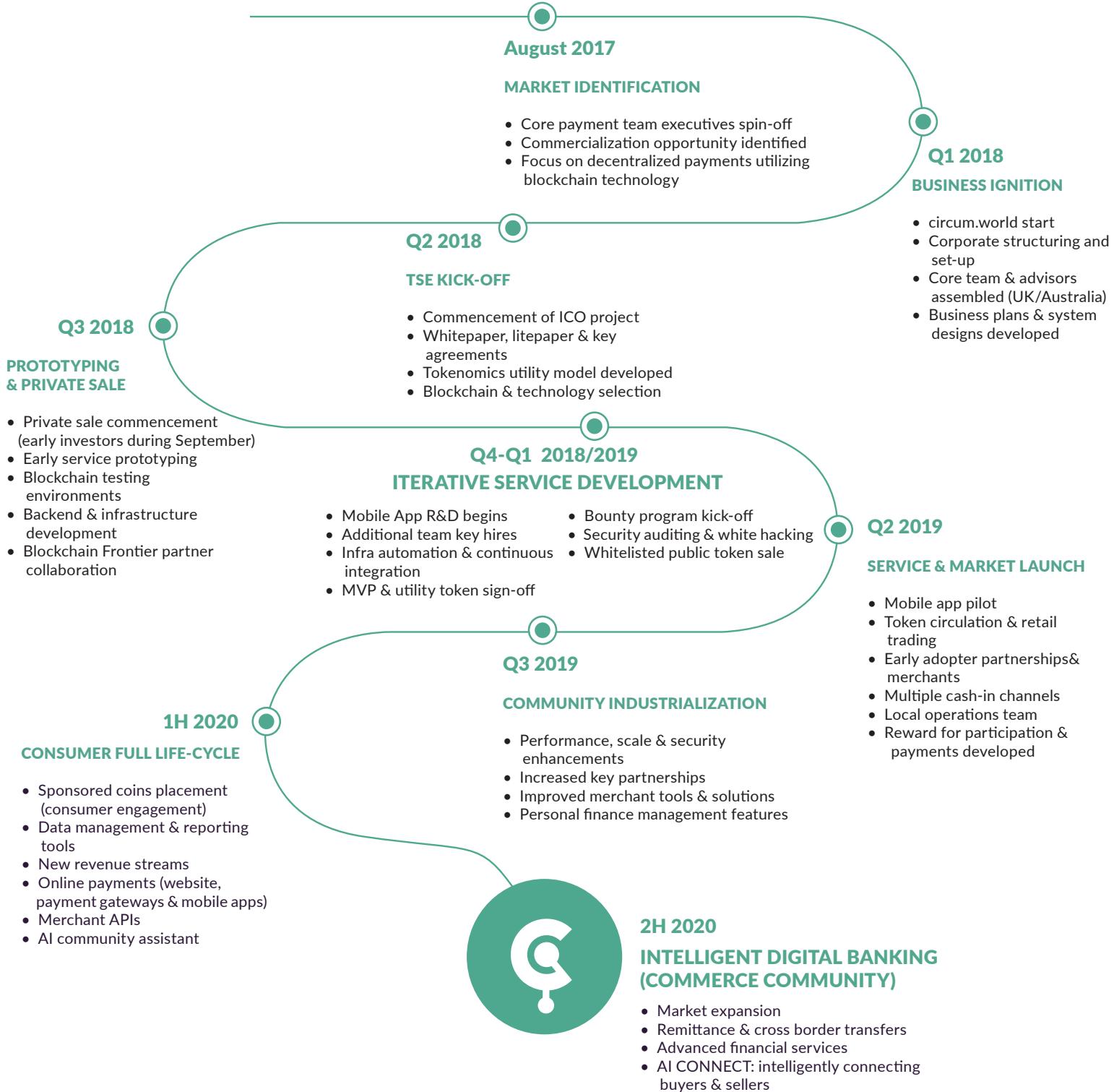
Use of Funds	Percent
1. Technology	38.0%
2. Sales and Marketing	33.0%
3. Security	7.5%
4. Legal	4.0%
5. Accounting	5.0%
6. Admin	2.5%
7. Contingency	10.0%
<b>Total</b>	<b>100%</b>

## Token

Name	Circum Token
Ticker Symbol	CRCM
Public Price	\$0.01
MAX circulation	8 Billion
Target	\$ 22.3M USD



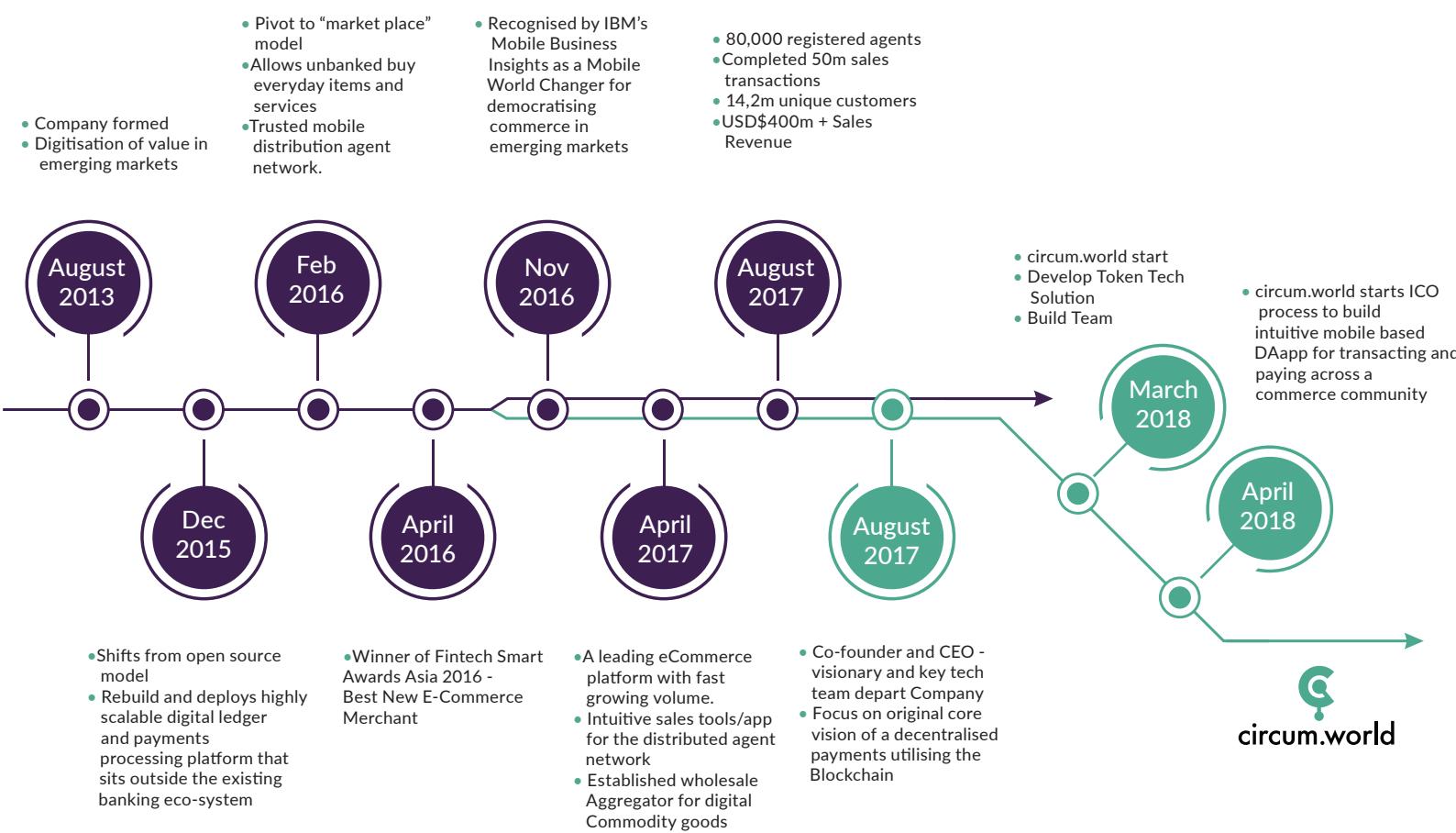
# Roadmap





# MVP

circum.world is a mark II business. The first phase business model has already been developed, tested and validated by the founding team. circum.world re-creates their successful and proven model with the additional possibilities that blockchain presents and provides a path to an evolving commerce community that exists for the benefit of all participants.





# Executive Team



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## Warren Sample

### Chief Strategy and Commercial Officer (Co-Founder)

Warren is a seasoned business & strategy development executive with a proven track record of over 22+ years of focused experience in building, launching and scaling financial technology solutions and businesses in both global corporates & fast growth innovation startups. His working career spans U.S., European and Asian markets, including extensive experience in emerging economies, with deep industry expertise across financial services/fintech, investment banking, strategy development, mobility/telecoms, payments, digital currencies, cybersecurity, management consulting and serial entrepreneurship. His career has continually focused on using technology and business dynamics to build better competitive advantage, while opening up new revenue streams and growth opportunities. He has shown a clear capability to deliver significant impact in scaling, cultivating opportunities, maximizing investment value, risk management, improving business fundamentals, revenue generation, business development & partnering. Warren provides businesses a "Psychology of the market" understanding, while also being highly ROI & KPI driven in his thinking.

He co-founded and led Tapp Group Limited as CEO through its launch and most significant growth phases in SE Asia. He now serves as the Chief Strategy & Commercial Officer for circum.world's vision and capability. He holds a Masters in International Relations (Economic, Political & Social Affairs), from the University of Sussex in the UK, as well as a Bachelors in Psychology & post graduate work from California State University, California. (Apple, Consulting for numerous Investment Banks, Multex.com [Reuters Data], Nokia, Tapp Group, & circum.world)



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## Petteri Ponkkala

### Chief Product Officer (Co-Founder)

Petteri is a seasoned Product Leader who has been responsible for product management in major multinational corporations and startup companies.

Petteri has worked on pioneering consumer hardware products and mobile services in payments, financial services, ecommerce, online gaming, smartphones and video streaming, for companies in the USA, Europe and Asia. Petteri has been a key contributor to launch and product strategy development of mobile banking and ecommerce services in Europe and the Southeast Asia region. Petteri combines strong user-centric product design skills with expertise in product strategy and Agile/Lean product development. Comprising over 10 years in product management and product development, including extensive experience in developing and launching services in the emerging markets.



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## John Hammond

### Chief Technical Officer

Over the last 12 months, working as a blockchain solution architect, John is driving new initiatives in the adoption of blockchain to change the way companies monetise medical data, loyalty programs, gaming solutions and supply chain.

John has previously held senior positions in a number of major software and global consulting services companies. A strong technical background implementing ERP, CRM and Business Intelligence systems provides John with a clear vision of the pain points companies face and how technology can deliver solutions. John identified the adoption of blockchain technologies as the right answer to disrupting traditional business paradigms.



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## Dr. Annina Ruottu

### Head of Corp Sustainability and Regulatory Affairs

Dr. Annina Ruottu brings to the team, an expertise in international research and governmental relations, with wide ranging hands on experience in foreign and public policy development, international relations & EU integration issues. She has been actively involved with various empowerment initiatives over her career related to equality, women's rights, ethics, cultural assimilation, financial inclusion and democratization at both domestic & international levels. She has lived and worked in the USA and Europe and has continued to focus on international free trade initiatives, as it relates to geo-politics. She has been a staff member and political scientist in residence at the Sussex European Institute (SEI) and has previously been awarded a prestigious European Union Research Fellowship to continue her work on the role of "standardization in industry practices within the mobile telecommunications sector." She has also worked as a visiting postgraduate Fellow at the University of Berkeley in its technology round table in Silicon Valley, as well as events in Washington D.C. on the national level. She has written and co-authored various books, articles and publications over the years. Annina holds a Ph.D (Doctorate) in Political Science & European Studies from the University of Sussex in England and a Masters of Science degree in Political Science from Turku University, Finland



# Advisors



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## Dr Clarence Tan

### Exponential Technology and AI Expert Advisor

Dr Clarence N.W. Tan is currently the Principal of Austanco, a private family equity fund and Dr CT Pty Ltd, an ExO partner for S.E. Asia. He is the founder of Bond Wireless, an Australian wireless software applications and services company and has been involved in a number of start-ups as a founder, mentor and investor. Dr Tan is the Asia Pacific Ambassador for Singularity University (SU), a think tank based in NASA Ames Research Park in Silicon Valley and in 2010 he was the recipient of the Queensland government prestigious Entrepreneur-in-Residence Fellowship and was inducted into the Queensland Science and Innovation Champion Hall of Fame in 2014.

Dr Tan is Adjunct Professor at Bond University and Griffith University, is on the IT Board of Advisory for Southern Cross University, and is a Fellow of the Australian Computer Society (FACS) and of the Financial Services Institute of Australasia (F Fin). Dr Tan obtained his Bachelor of Science in Electrical Engineering (Computers), a Master of Business Administration (Finance), and a Master of Science in Industrial and Systems Engineering all from the University of Southern California, Los Angeles. Most notably Dr Tan holds a PhD in Artificial Intelligence Applications in Finance. Prior to his academic career, Dr Tan had worked for a number of multinational corporations, including as a Manager of Citibank Foreign Exchange Strategic Positioning and Technical Trading Unit, a Management Consultant for Xerox Electronic Publishing Centre, an Associate at Citibank Asia Pacific Technology Group in Hong Kong and an Associate at Citibank North American Investment Banking in Wall Street. Dr Tan is a notable public speaker on exponential technologies and as a TEDx speaker. Dr Tan also has a number of academic publications including a book, book chapters and peer-reviewed papers in the area of soft computing and mobile applications, and holds a number of patents in mobility technology globally.



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## Andrew Murphy

### Technology Advisor

Andy is a financial services systems technologist with 24 years commercial experience in London, Dublin and his home town, Brisbane. His introduction to computing was, as a 10 year old, programming BasicA; his father had brought home an IBM PC from a trip to California in 1984. Presently, he is a technology consultant for both buy and sell side financial services clients, providing technical architecture oversight and team leadership for the implementation of critical business systems, as well as getting his hands dirty in application coding.

Andy majored in Software Engineering at Queensland University of Technology and holds a 1st in an MSc in Finance and Investment from Cass Business School.



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## Randall Griffis

### Commercial Advisor

Randall is a skilled commercial leader and entrepreneur with an instinct for business trends and international market opportunities. With a highly influential network throughout Australia, USA and China. Randall has strong insight into disruptive business, and an unquestionable ability to connect business with opportunity. Understanding all aspects of a business from funding to marketing and operations is crucial to make new and growing ventures successful. In 2008 Randall launched Fuse Global Business and worked across the globe within the start-up ecosystem. Working with everyone from incubators, multiple start-ups and all the way through to IPO. This brings experience in all levels of business and a nimble ability to adapt any business to its market need. Now Randall works with start-ups and corporations from Fintech, Digital media, sports and entertainment through to Venture capitalists and investors. Randall was a contracted service provider to Tapp Group Limited delivering significant value via introductions to a range of the top tier investment and venture capital firms across Asia, the USA and London.



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## Kim Hansen

### Blockchain Expert

Kim is the CEO and Founder of Enhanced Society. Kim is a serial entrepreneur whose passion is building resilient sustainable communities through Artificial Intelligence and Blockchain technologies.

Kim is regarded as a blockchain expert & pioneer, having worked in the sector for over 8 years. Kim is also a Partner and CTO of Impossible Labs where he led the OS development of the first Fairphone. Impossible Labs clients include Google, Samsung, Roche, Intel, BMW, Nokia, BBC, German Bundestag. Kim is the Co-Founder and COO of Braveno which was formed in 2014 to operate a scalable token exchange with decentralized settlement, provable full reserves, and secure interfaces for managing tokens. Braveno implemented a scalable way to settle trades using Blockchains like Ethereum, & Bitcoin, without giving up the performance, availability, and consistency incumbent markets like LMAX or Nasdaq offer. Kim holds a Masters in Science in Engineering from the Danish Technical University of Denmark.

# Partners



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## Dean Cannell

### Coin Fabric - ICO & Investment Advisor

Coin Fabric is empowering the blockchain economy: A Blockchain research & development agency, providing ICO consulting, advisory and integrated services to empower entrepreneurs, developers, companies, governments and institutions with the tools and the education to interpret or harness the innovation of Blockchain and tokenization. Dean is the Founder of Coin Fabric, with 13+ years experience working with startup technology companies helping them from idea to funding or acquisition. Dean is an investor, advisor and blockchain/crypto enthusiast.



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## Simon Sorockyi

### Blockchain Frontier - ICO & Investment Advisor

Blockchain Frontier provides strategic advisory and project management that educates, develops and implements strategies for start-ups, SMEs and large corporates wishing to participate in the new digital economy including; a) global regulatory compliance and legal structuring b) blockchain development and customization c) issuing and trading digital assets, including initial coin and token offerings d) financial modeling utilizing its network of expert global partnerships. Blockchain Frontier is changing the way corporations, individuals and governments interact economically and socially within the greater global community and the new and evolving digital economy ("Profit for Purpose and Shared Value") in line with the global trend of shared economy ("Uber, Air B&B, Air Tasker"), technical disruption ("Blockchain"), corporate conscience ("BCorp") and deregulation ("crowd funding and token/coin issuance"). The Frontier Group of which BCF is a part, is also the branded ICO delivery arm of the Blockshine and Blockchain Global Groups (Sam Lee CEO).

Simon is the founder and director of Blockchain Frontier. He combines his legal, technology, corporate and financial services industry experience and background with strategic, entrepreneurial, commercialization and new ventures skill set to create, fund and manage new digital shared economies ("New Framework and Intellectual Property") including digital economy ideation, strategy development, securing blockchain and crypto investment partnerships, strategy implementation and project management, digital economy education and training, legal advice and smart contract development. He has assisted businesses and governments to identify and commercialize opportunities to participate in digital economies utilizing a co-operative business model, blockchain technologies and digital assets ("Co-Opportunity and Web 3").



# Disclaimers

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