



# C R Y P T F U N D E R

Decentralized Cryptocurrency Funding for ICOs & Blockchain Companies

## White Paper

Version 3.5.1

# Legal

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# Abstract

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*Cryptfunder is a decentralized cryptocurrency funding source for ICOs and blockchain companies. With the influx of a myriad of ICOs entering the market, finding the required amount of funding to be able to successfully nurture those worthy projects has proven to be a recurring problem.*

*Enter Cryptfunder, a token that will fund pre-ICO startups and other blockchain companies and will employ expert analysts to identify the projects with the greatest potential market value based on the quality of their team and the real-life application and utility of their technology.*

*Cryptfunder will provide seed crypto-capital at a crucial phase in return for pre-ICO tokens at a discounted rate or other method of compensation, guiding developing ICOs to success and developing a diverse portfolio of new and developing cryptocurrencies providing value for all of our participants.*

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# **CRYPTFUNDER**

## **SELECTING THE BEST, CREATING SUCCESS.**



Cryptfunder is committed to fueling the progress and development of newer and better technologies. Our goal is to generate value for our token holders by providing ICOs with the means and opportunity to succeed via Cryptfunders decentralized funding source. It is truly “Cryptocurrency Funding of the Community and for the Community.”

## Introduction



Cryptfunder (symbol: CFND) is a decentralized funding source for startup ICOs and blockchain companies in other stages. Cryptfunder will offer ICOs funding to kickstart their project, boost their security, get better servers, build a technology or any other related activity in exchange for either pre-ICO tokens or as negotiated proceeds from their initial launch of their ICO.

We will intensively screen ICOs and select those with the greatest potential for success. Then fund those ICOs in return for tokens at a discounted rate before they are publicly available, or receive a commission or other type of proceeds from their initial crowdsale.

Cryptfunder as a funding source for ICOs will enter into a mutually beneficial arrangement that ensures collaboration and careful quality control. Our success will be contingent on the success of our clients, and we will strive for the highest standards of excellence to the benefit of CFND and to our token holders.

Cryptfunders CFND is a token that will help to fund other startup ICOs as well serve as a store of value holding these tokens received through funding.

CFND will be an ERC20 token based on the Ethereum blockchain and built on the latest protocols.

Ethereum was chosen because of its status as a tried and tested blockchain with a proven track record, a high and increasing volume of tokens in circulation, and a transparent approach that has led to their technology being 100% verified by the crypto-community.

The early-funding stage can make or break an ICO, and the entire project along with it. Cryptfunder aims to revolutionize the cryptocurrency ICO funding process, bringing more competition to the market and giving a voice to the projects that deserve it. We will filter the best ICOs and handpick those with the greatest potential for success, following the advice of our expert, hand-picked team.

By giving these projects our full support, we position them for greatness at a crucial and early stage. Incentivized by our personal stake in the currency and our firm belief in the concept, team, and technology we are funding, we will set the stage for our client's projects to reach their greatest possible market value.

# ICO Growth in 2018 and Beyond

According to ICO statistics authority coinist.io, the average ROI in 2016 on the top ten ICOs was 12,000%.<sup>1</sup> In 2017, that figure rose to over 38,000%.<sup>2</sup> The number of ICOs and amount raised has also skyrocketed - \$94 million was raised by a total of 30 ICOs in 2016,<sup>3</sup> while in 2017, there were 891 ICOs, and this time they raised over \$6 billion.<sup>4</sup> Last year was a huge year for ICOs, and the trend may very well continue its meteoric growth pattern into 2018 and beyond. This presents both opportunities and difficulties.

The problem that was already faced this year was that a huge influx of ICOs is difficult to monitor, leading to a great many projects now labeled as fraudulent and deceptive by the crypto community receiving large amounts of funding before shutting down. This is the type of trend that can negatively impact the market, damaging investor trust and diverting funding

away from projects of real value. We aim to provide a solution to this problem by dedicating our work to finding these projects – after all, increased ICO numbers also means increased opportunities for those who screen each project carefully.

It is also possible that international authorities will increase regulation in an effort to filter out fraudulent ICOs with dubious business methods. This may create a harsher climate for ICOs in general, which in turn brings its own opportunities for Cryptfunder, as ICOs needing to adhere to stricter regulations will need even more capital to get off the ground.

With the number of ICOs on the rise, we foresee excellent opportunities for Cryptfunder to connect with ICOs in the early stages and provide a much-needed service in exchange for discounted currencies that our analysts predict will increase in value.

In September 2017, the biggest ICO was Enigma at

**\$45 MILLION USD<sup>5</sup>**



**enigma**

In October, 2017 DomRaider reached

**\$68 MILLION<sup>6</sup>**



**DOMRAIDER**

In November, 2017 Liquid by Qash raised

**\$106 MILLION<sup>7</sup>**



Dec '17 saw the ICO SirinLabs reaching over

**\$157 MILLION<sup>8</sup>**



**SIRIN LABS**

*While the highest-grossing ICO ever, Filecoin, reached the amount of crypto-currency raised above*

**\$257 MILLION<sup>9</sup>**

The potential in the market is obviously massive. ICO numbers and earnings are growing rapidly, and Cryptfunder aims to seize the lucrative opportunities that are presenting themselves now and into the future.

<sup>1</sup><https://www.coinist.io/ico-roi-2016/>

<sup>2</sup><https://www.coinist.io/ico-roi-2017/>

<sup>3</sup><https://www.icodata.io/stats/2016>

<sup>4</sup><https://www.icodata.io/stats/2017>

<sup>5</sup><https://www.coinist.io/biggest-icos-of-september-2017>

<sup>6</sup>[https://www.coinist.io/biggest-icos-of-october-2017/](https://www.coinist.io/biggest-icos-of-october-2017)

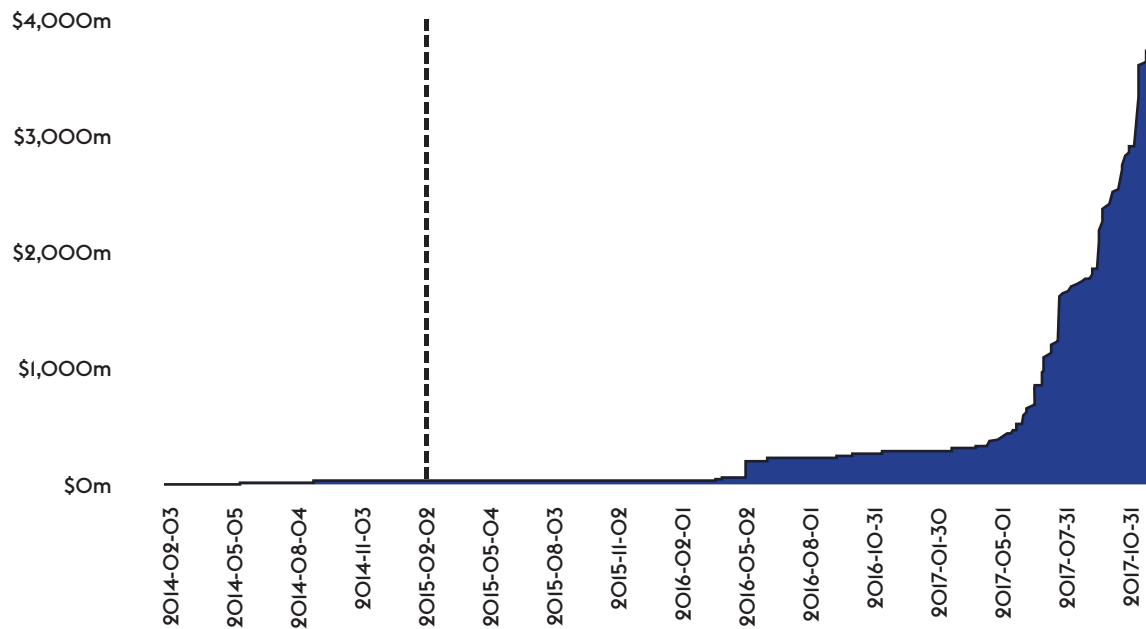
<sup>7</sup>[www.businessinsider.com/the-10-biggest-ico-fundraises-of-2017-2017-12](http://www.businessinsider.com/the-10-biggest-ico-fundraises-of-2017-2017-12)

<sup>8</sup><http://www.businessinsider.com/the-10-biggest-ico-fundraises-of-2017-2017-12/>

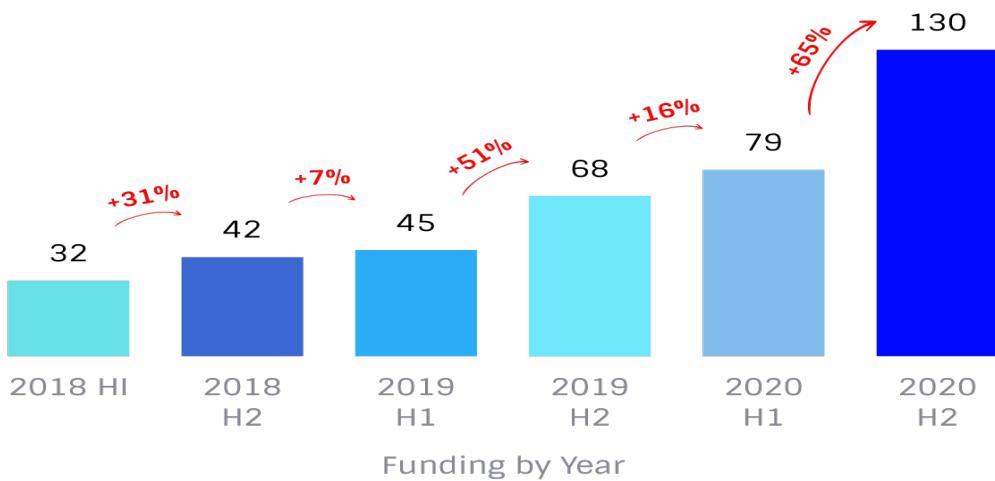
<sup>9</sup><https://www.coinist.io/biggest-icos-chart/>

Our goal is to provide funding to those carefully selected and vetted ICO startups and enable them to achieve their maximum ICO launch potential, going on to fulfill their project aims and contribute to the growing market. The ICO market is only increasing and the quality of disruptive, world-changing technology in the pipeline will present many lucrative opportunities for Cryptfunder and its participants.

### All- Time Cumulative ICO Funding<sup>10</sup>



### Projected ICO Investment

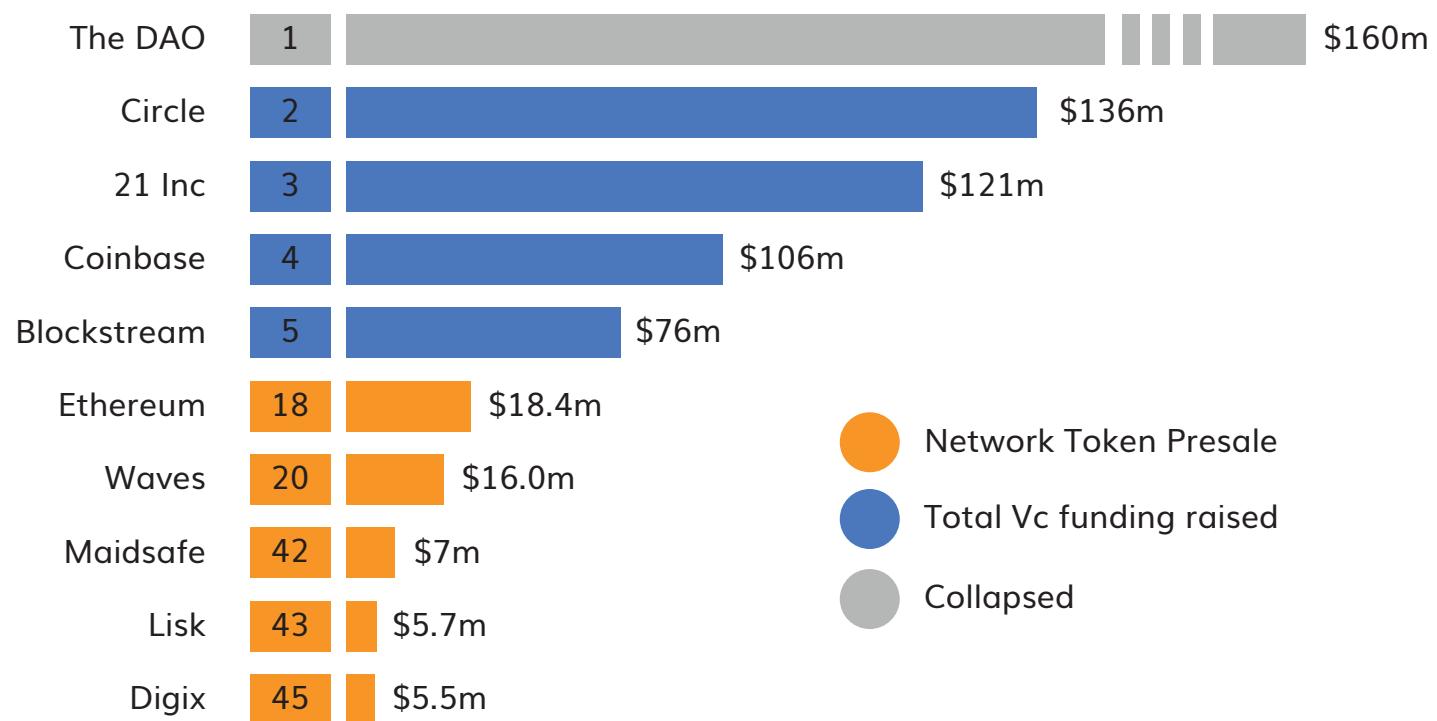
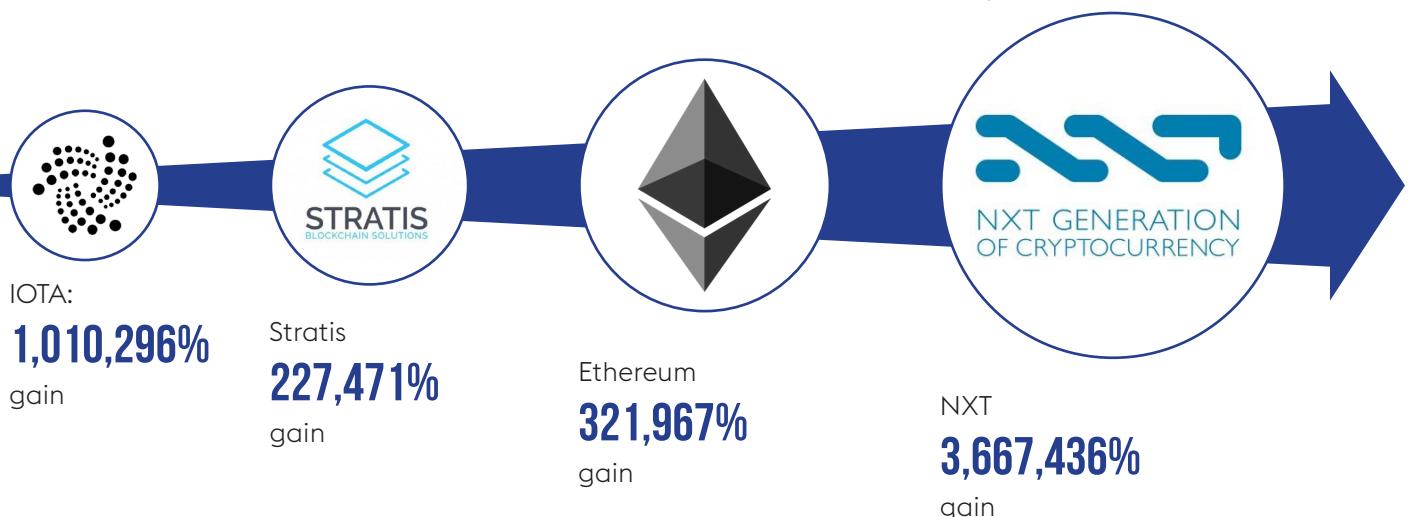


<sup>10</sup>Data and chart via Coindesk. URL: <https://www.coindesk.com/ico-tracker/>

# Cryptfunder Strategy Overview

In return for startup funding in the form of cryptocurrency, Cryptfunder will negotiate to receive pre-ICO tokens or as negotiated proceeds from their initial launch of their ICO from multiple startup ICOs per month, increasing our token holdings to large levels and potentially holding onto lucrative investment gains on these tokens and multiplying these gains into further investments and fundings.

*Gains from some of the past ICOs to present time (Jan 2018) show the potential growth:*



TOKEN	NAME	CHANGE(%)	ICO DATE	ICO PRICE	CURRENT PRICE
	NXT	+3275733%	09/27/13	\$0.000178	\$0.399
	IOTA	+765369%	11/24/15	\$0.00043	\$3.326\$
	Spectrecoin	+507651%	11/19/16	\$0.001	\$4.123
	Ethereum	+387441%	07/21/14	\$0.311	\$1206.880
	Neo	+348111%	09/30/15	\$0.032	\$110.731
	Stratis	+221156%	06/19/16	\$0.007	\$16.091
	Ark	+83328%	14/06/16	\$0.010	\$8.304
	Lisk	+32917%	02/21/16	\$0.076	\$25.248
	Storj	+21336%	07/17/14	\$0.009	\$1.934
	Populous	+16328%	06/23/17	\$0.278	\$45.635
Neblooi	Neblooi	+15870%	08/05/17	\$0.207	\$32.990
	QTUM	+15657%	03/11/17	\$0.292	\$45.998
	Augur	+14171%	07/31/15	\$0.602	\$85.948

Cryptfunder believes that the blockchain represent disruptive technologies and gains like that of NXT, Ethereum, Stratis, IOTA and others are the norm rather than the exception. We intend to fund and in turn, capitalize on these future ICO gains that are yet to be envisioned.

# Receipt of Tokens

In a climate where exponential growth can occur overnight, early “ground floor” investment opportunities are invaluable. Part of the value of our project lies in providing those opportunities exclusively, privately, and at a discount rate before public access is available.

“*The majority of ICOs now sell out in a matter of days, hours, even minutes.*

— *The Merkle*

Consider the potential of receiving highly discounted, pre-ICO tokens of some of the most disruptive, best oriented and forward thinking ICO startups into the future on an ongoing basis – this is exactly the opportunity Cryptfunder will exist to create, and it is our belief that funding great projects will benefit the whole crypto-community and market in the process.

Our mission is to negotiate large amounts of discounted tokens in exchange for funding in the form of cryptocurrency directly to the startup ICO. We can also receive negotiated proceeds from their initial launch of their ICO alternatively via smart contract to automate the receipt of tokens and to protect both parties. We will establish a diverse portfolio of the highest-potential tokens the market has to offer, with a lower investment cost than other buyers.

We plan to hold the majority of tokens into and beyond maturity, maximizing the investment yield for Cryptfunder and its’ token holders.

This is our core strategy concerning the accumulation of wealth within our Cryptfunder token (CFND) and representing an extreme investment portfolio that can increase in value considerably in relation to the underlying tokens held by Cryptfunder.



<sup>3</sup><https://themerkle.com/top-6-icos-which-sold-out-really-quickly/>

# Cryptfunder ICO Overview

## Cryptfunder ICO Sale Overview

<b>Token Total Supply</b>	40,000,000 tokens
<b>Token ICO Supply</b>	20,000,000 tokens
<b>Token Symbol</b>	CFND
<b>Initial Token Value</b>	0.003 ethereum per token
<b>ICO Start Date</b>	25 May, 2018, 9:00 pm UTC
<b>Duration of ICO</b>	45 Days, Ending: 8 July, 2018, 9:00 pm UTC
<b>Rounds</b>	1 Round, 4 Bonus Stages, 1 Regular Stage
<b>Softcap</b>	6000 ethereum
<b>Hardcap</b>	60000 ethereum
<b>Methods of Token Purchase</b>	Bitcoin (BTC), Ethereum (ETH)



# 1.0. A NEW APPROACH TO FUNDING

The world of ICOs is evolving rapidly. The rise of cryptocurrency is constantly presenting new problems and solutions for those problems, and the number of groups developing meaningful solutions to those problems along with it.

**“***The year 2018 is gearing up to be the year where institutional money begins to move into cryptocurrencies and ICOs at a much quicker pace. With blockchain and cryptos making the mainstream headlines weekly, and new crypto funds springing up left and right, expect to see ICOs continue to gain traction and dominate the landscape for blockchain-based companies trying to raise funds in 2018.*

— <https://www.forbes.com/sites/outofasia/2017/12/18/icos-in-2017-from-two-geeks-and-a-whitepaper-to-professional-fundraising-machines/#108a30a4139e>

Funding is the lifeblood of these projects and is required at every stage from conception of the original idea, to pre-ICO, to launch and beyond.

A fundamental aspect of our strategy is the thorough level of due diligence that must be performed before initiating a startup ICO funding.

By assembling the greatest team of blockchain experts and market strategists possible, we will be able to critically analyze each potential project, putting candidate ICOs through an extensive vetting and research process and performing thorough due diligence.

Our strength will lie in the quality of our advisers, researchers, analysts and consultants, and no expense or effort will be spared in investing in the best staff member for each role so that we can stay in tune with the market and always choose the ICO with the highest potential for success.

The proper funding for a startup ICO has never been more crucial towards their success. The myriad of allocations that ICO needs to fund are extensive and growing as the complexities of the ICO innovations come about and as customer's progress towards more complexity and knowledge. The list of potential areas a startup ICO would need funding for are summarized in the table below.

## Funding Needs

Full Stack Developer and / or Team	ICO Launch Website Front and Backend
Product/Software R&D	Office Staffing Needs
Physical Address (Office, Warehouse, Prod. Facility)	Security Coding and Auditing
Server Cluster for ICO Launch Load Balancing	Security Bounty / Bug Bounty
Marketing/PR/ Advertising	Legal Attorney Fees and Regulations
Blockchain Functionality	Exchange Listing Fees and Related
Structuring	Graphics Designer
Exchange Listings	Advertising
Legal Structuring	Compliance
KYC/AML	Regulations
UI/UX Designing	Bug Checks

<sup>14</sup><https://medium.com/@merunasgrincalaitis/what-it-takes-to-create-a-successful-ico-how-expensive-it-is-your-complete-guide-3591979235le>

## I.I Cryptfunder Role

One facet of our main mission is to help solidify the crypto community in terms of confidence – from consumer confidence and investor confidence to that of the general public. There currently exists a great need for proper funding of ICOs. Poor funding can lead to:

### ▲ Server crashes and severe bottlenecks

- ▲ Many ICOs do not have the capital to invest in the proper server redundancies and server cluster arrays that are required for a large launch or much anticipated token offering.

This is a huge pitfall in any such project, and can lead to loss of investor confidence despite the technological concept and strategy being sound. There's no way around it – the way to mitigate these problems is by making the necessary investment of time and money on them early, even just for a short time around the launch time-frame, to avoid server bottlenecks.<sup>15</sup>

### ▲ Security breaches of a main or subnet database

- ▲ A major or minor security breach causes havoc and can be disastrous on a new startup. In some cases if involving loss of tokens or lockout of accounts can shut an ICO down, whereas an initially well-meaning developer, after a sec breach, can be forced to shut it down, possibly taking everything with them.

Two prominent examples are the attacks suffered by Enigma and CoinDash, both of which negatively affected the success of the ICO and essentially the projects themselves. This can be avoided with proper funding levels and up-front security protocols.

### ▲ Mediocre talent comprising ICO team

- ▲ Putting together and maintaining a great team requires money, be it in fiat or token form. A common problem arises from a lack of funding required to lay the foundation for their project – expert staff that know what they are doing. At that point, the project is essentially doomed to fail no matter how much of a great idea the founders may have had to start off with. Everyone involved in cryptocurrency knows at least one project that started off with great promise and never ended up going anywhere because the team selected was not up to the task of realizing the concept. This is where Cryptfunder comes into play, improving the ICO teams as a whole to make sure that good ideas get good staff and backing to allow them to succeed.

### ▲ Lack of proper technology

- ▲ Especially now with the progression from Crypto 1.O to 2.O and now 3.O and beyond technology, the right amount of funding can spell the difference between success and failure. With the current rate of advancement, any technology that isn't on the cutting edge of technology will be left behind, and all the research, development, and expertise required is costly.

### ▲ Launching on a concept, not a product

- ▲ Many ICOs are launched in order to fund the development of a great idea. Unfortunately, ideas can be easier to come by than finished products. One of the benefits of Cryptfunder, in our view, is that it can be implemented as soon as the funding has been raised. The product is already developed, and what's missing is capital, not the technology. However, many teams are still in the concept phase. Launching too early can prevent the project from ever being realized, whereas early pre-ICO funding from CF can bring it to the product stage before launching an ICO to really get things going.

All of the above examples of how Cryptfunder can help improve ICO companies and their launches. These are just a small amount of the issues that have been seen, more will can be expected arise in 2O18 and going forward. Cryptfunder aims to reduce and or eliminate these issues to provide a maximum potential to those excellent startup ICOs that we will want to be included in the Cryptfunder portfolio.

<sup>15</sup><http://crypto-freedom.com/index.php/2O18/O2/O8/binance-server-crash-takes-trading-offline/>

## I.2 Reduction of ICO Failures

Costs involved for various mitigating solutions are just an idea of how Cryptfunder can help launch a successful ICO. For example, the following were taken from real-time pricing as of Jan 2018:

Attack surface data (see table) and the resulting cost required as well as server cluster required for large amount of user influx to a particular website. Includes server load balancing and spread across a small cluster: \$65,000 USD as example pricing.

Security enhancements to provide code checking and bug bounty as well as security flaw from Hackerone consulting company.<sup>12</sup>

Attack Surface			
Item Name	Small	Medium	Large
Bug Bounty + Processing Fees	\$14,000	\$100,000	\$450,000
Bug Triage	\$8,000	\$20,000	\$50,000
Bug Bounty Management	\$24,000	\$60,000	\$100,000
Total Annual Bug Bounty Program Cost	\$46,000	\$180,000	\$600,000

The chart above illustrates the costs involved, especially if a project utilizes technology with a large attack surface.

This could require an annual budget of approximately \$600,000, a large amount of capital outlay that most projects will not possess.

Cryptfunder can help in this scenario and potentially increase the value of the CFND token in the process of helping a large established crypto company.

Cryptfunder will act as a consulting agency in this regard and help to mitigate risks that a new ICO startup will encounter in budgeting expenditures.

The fact that any ICO funded by Cryptfunder will have to pass our thorough vetting procedure and application process (outlined further in this white paper) brings the likelihood of superior results and the inclusion of exclusively high-performing ICOs in the Cryptfunder portfolio.

<sup>12</sup>[hackerone.com/blog/bug-bounty-budget](https://hackerone.com/blog/bug-bounty-budget)

## I.3 Boosting the Crypto Community

All of the advantages that increased capital brings to a particular ICO startup also stabilize the ICO and the entire ICO market as a whole. The saying “one bad apple spoils the bunch” is especially true in the world of cryptocurrency where fraudulent and deceptive projects become highly publicized and have a negative impact on the wider market as a whole.

Failed launches and security breaches tarnish the appearance of legitimate and successful projects, in the eyes of the public and investors, inevitably resulting in a reduction of investment money circulating in the market and causing a loss of value.

By investing early in ICOs we believe in, Cryptfunder can have a positive impact on the entire market. We support the cryptocurrency community wholeheartedly, and our developers have been active in this space since the early days.

In funding startup projects with a real chance of success, we will bring more value and legitimacy to the market, developing a profitable portfolio for our investors to benefit from as we work towards improving and enriching the community.





# 2.0 CRYPTFUNDER STRATEGIES AND OVERVIEW

## 2.1 Finding and Funding Great ICOs

Attracting and receiving applicants for funding will be accomplished via marketing efforts and other techniques. Our official Cryptfunder site will receive online applications, fully automated and designed to have a user friendly entry system, along with savable progress bar and other friendly UI/UX features as a means to gather the best ICOs that need funding. This is addressed in more detail in section 2.2 of this white paper.

Cryptfunder intends to filter and distill the available list of ICO funding applicants to the best candidates, selected for their perceived disruptive potential in terms of functionality, design and technology.

The crypto community is on the verge of creating many more innovative and disruptive technologies just waiting to be conceived and in turn funded.

As these ICOs progress, the technology required to facilitate market transactions on a large scale will become more complex, thus needing a greater amount of funding and in turn offer more substantive companies and potentially offer a much higher return. We will find and fund these great crypto companies to secure Cryptfunder now and into the future as a massive storehouse of token value.

### Inspiring Past ICOs

**TRON (TRX) and Tronix Token** - Will provide free and worldwide entertainment, content sharing platforms that will eventually leverage the blockchain and also peer-to-peer (p2p) network tech. This is truly a disruptive technology going head to head with the establishment entertainment industry valued at over \$1 trillion<sup>15</sup>.

**Omisego (OMG)** – One of several projects that aims to bank the unbanked of the world, which is a large and growing percentage around the world. This type of ICO is also ground breaking and although with competitors, OMG has a nice foothold and market capitalization (along with the marketable token symbol OMG) that should be great to hold going forward<sup>16</sup>.

**TenX (PAY)** – Cryptocurrency debit card. An excellent concept and great ICO to invest in since the potential growth of this industry is huge. Holding this type of token would surely be an asset that would continue to grow over time. Even though this space now has several crypto based debit and/or ATM cards, TenX has a great team and marketing that we love to see<sup>17</sup>.

**Status (SNT)** - A wallet, a messenger app, and a browser, Status offers utility and provides solutions that people will genuinely need and use. Status is also a gateway to dapps used on the Ethereum network, and the project was so promising to investors that it was the 6th highest grossing ICO of 2017<sup>18</sup>.

**IOTA (MIOTA)** – This project seeks to become the underlying protocol for the Internet of Things, facilitating machine to machine transactions. The interesting thing about IOTA is that it doesn't use blockchain technology – due to the lack of miners, there are no fees, enabling microtransactions. It's a fast system, and we're big fans of the disruptive technology and innovations brought forward by the IOTA team.

The above examples of past ICOs that would be great candidates are just a tiny sampling of the myriad of great concept ICOs that have already launched. Cryptfunder aims to seek out those future startup ICOs that are the most trustworthy, disruptive and high quality projects which turn into great opportunities<sup>19</sup>.

<sup>15</sup> <https://tron.network/en.html>

<sup>16</sup> <https://omisego.network/>

<sup>17</sup> <https://www.tenx.tech/>

<sup>18</sup> <https://status.im/>

<sup>19</sup> <https://iota.org/>

## 2.2 ICO Application Process

The application process will be 100% online and accessible to the user at any time to login, save and continue the application as needed. Projects both pre and post ICO may be considered.

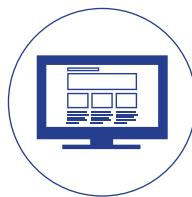
Cryptfunder will require that the following items (amongst others) be uploaded and available before an application can be processed:



White paper or business plan



Roadmap or timeline



Website or landing page

After the confirmations of the above prerequisites, the applicant can then proceed after paying a small fee for the application process. This fee is meant to act a gatekeeper to ensure the seriousness and focus of the applicant(s). The fee is to be made in cryptocurrency directly on the Cryptfunder site and after confirmations, can proceed to enter their application.

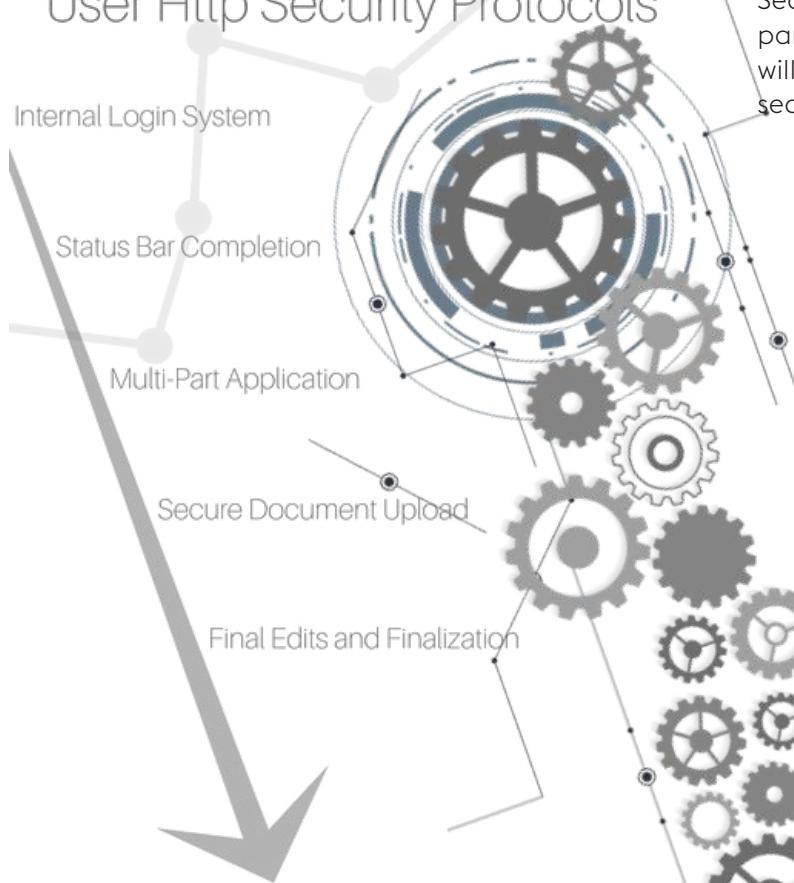
### Main Features of the Application

- a. HTTP security protocols of users data
- b. Internal login system for users to create account, save unfinished applications and continue the application to submission
- c. Status bar indicates application progress
- d. Multi-part application (parts I-5) for ease of the application process
- e. Full documentation required via file upload as part of their application (i.e.: white paper, roadmap, team listings, proof of identity documents, etc.)
- f. Finalize and edit features before final submission of the application

These applications will then land into one of three pools of applicants and subsequently categorized and prioritized.

Security and protection of applicant data is paramount and any data not needed in the system will be purged on a regular basis as an additional security protocol to protect applicants data.

### User Http Security Protocols



## 2.3 Due Diligence & Vetting Process

After applications are received, they will be securely processed. It is vital to our goals that the due diligence and vetting procedures be rigorous and thorough to maximize the number of trustworthy, high-quality candidates we take on board.

We will be very discriminating on the ICOs we allow to pass the due diligence and vetting steps below, and expect that the majority of applicants will be rejected.

Summary of the vetting process:

- ▲ Verify all supplied documents for completeness and validity
- ▲ Conduct thorough research on the validity of the claims in applicant white paper and roadmap
- ▲ Verify the identity of the applicants, whether they are the founders, developer(s), CEO, CTO and all other ICO team members – conduct background check on staff members.
- ▲ Establish physical and/or offshore addresses of staff and any premises they may use
- ▲ Establish legitimacy of press releases and articles connected to ICO
- ▲ Raw data such as forum posts pertaining to ICO will be researched and the information verified
- ▲ URL whois and other domain checks
- ▲ Social media and other checks:



Reddit



Github



Twitter



Facebook



Medium



Telegram



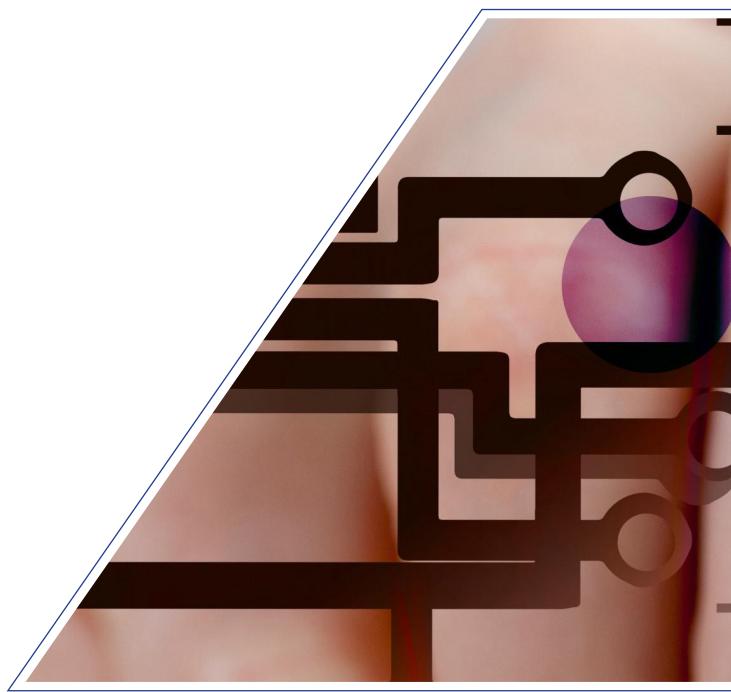
Bitcointalk



Youtube

- ▲ Technology and / or patents, copyright validity and research
- ▲ Website SEO traffic, users, country of origin etc. validity
- ▲ Smart contract checks, github etc
- ▲ Internal, undisclosed checking
- ▲ Cryptfunder proprietary checks
- ▲ Private sector checking and other rigorous checking

We will use all of our resources and utilize the strengths of our security and validity team to perform the best possible due diligence and vetting of a potential ICO for funding before moving on to acceptance and negotiation phases.



## 2.4 Final Acceptance, Negotiation and Documentation

To meet the goal of narrowing down applications to viable funding candidates, Cryptfunder will reach out to the ICOs and perform a final acceptance two-party contract between the ICO and Cryptfunder and subsequently enter into negotiations.

The negotiation phase will entail:

- i. Negotiating the amount of funding required
- ii. Negotiating the discount ratio and the total amount of ICO tokens granted to Cryptfunder
- iii. Establishment of milestones and associated funding amounts
- iv. Funding and milestone timelines
- v. Other negotiated terms on case by case basis

After successful negotiations, all of the necessary contract points will be formally documented and finalized in a mutually agreed upon contract, (this may involve several iterations involving attorney edits etc.) signed, witnessed and notarized.

This contract, along with any and all attachments and addendum to be included in the contract, will comprise the complete documentation phase of the funding.

All phases, from negotiations to final acceptance and documentation, will be accepted by our attorneys, compliance personnel and team members for maximum safeguards in funding and final acceptance.



## 2.5 Milestone Based Escrow

Cryptfunder and each ICO will agree upon terms and conditions regarding token and funding amounts, purposes of funding, timelines and other miscellaneous items dependent on circumstances. We will use Cryptfunder's internal milestone-based escrow to exchange token amounts and funding between both parties.

We have outlined a basic framework of a milestone-based escrow, and below is an example. Milestones will vary from ICO to ICO depending on variety of factors such as (but not limited to) the type of ICO, technology specific to that ICO, levels of funding needed, smart contracts and timeline-based.

### Example of Milestone Based Escrow System

Example: ICO (A) needs a total of \$110,000 in equivalent btc/eth for various tasks associated with launching their ICO: Full security checking of their smart contract, full stack web developer, KYC/AML compliance, PR and marketing and finally server cluster array for the launch detailed in the chart below.

Milestone #	Funding Needed	Milestone Requirement	Description
Milestone 1	\$12,500 in eq. (B)	Establish code is in final format version ready for security checking.	ICO needs security audit of their smart contract, funding needed in total \$25,000, ICO will fund 50% themselves.
Milestone 2	\$15,500 in eq. (B)	Website has front end designed and ready 90%	ICO needs a custom backend coding by full stack developer.
Milestone 3	\$32,000 in eq. (B)	1 month from completion of fully designed backend	Full know-your-customer (KYC) and anti-money laundering (AML) compliance. ICO to fund portion.
Milestone 4	\$25,000 in eq. (B)	2 months prior to scheduled ICO launch	PR and marketing needed prior to launch of ICO start date. ICO to fund portion.
Milestone 5	\$25,000 in eq. (B)	2 weeks prior to ICO launch	Redundant load balance server cluster for the increased ICO launch traffic and user logins and wallet activity.
<b>Total Funding</b>		<b>\$110,000 in eq. (B)</b>	

## Escrow Process

The escrow will be an internal Cryptfunder escrow with full documentation.

### ICO sends tokens to Cryptfunder:

An ICO will send a test transaction to Cryptfunder wallet. After Cryptfunder confirms receipt of test transaction, the ICO will send the full amount to the Cryptfunder wallet. Cryptfunder sends successful transfer confirmation.



### Cryptfunder sends B to ICO:

Cryptfunder transfers test amount of B (or equivalent as previously agreed upon cryptocurrency) to ICO, after ICO confirms test transaction, Cryptfunder sends full amount to ICO wallet and ICO sends successful transfer confirmation

Documentation is then sent to both Cryptfunder and the ICO verifying the receipt of the full amount of tokens due to both parties and added to the funding project documentation.

# 3.0 PROFITING AND GROWTH



## 3.1 Funding Goals Monthly and Annually

Our aim is to intelligently utilize our funds with the goal of building a vibrant and multi-faceted crypto portfolio that will expand Cryptfunder's token price steadily over time, based on solid crypto companies, real market value and not false inflation.

Our initial goal is to fund 3-5 ICO startups per month, with a projected average funding amount of roughly \$100,000 (USD) in equivalent Bitcoin (BTC). On average, we are projecting tokens received from ICOs to be \$0.50/each, meaning roughly 200,000 tokens from each funded ICO on average (based on \$100,000 funded and \$0.50/per token).

With this pace of funding, 48 ICOs would be funded per year or \$4,800,000 spent on funding, bringing in 9,600,000 tokens granted to us at \$0.50/each on average. Based on a successful Cryptfunder ICO, we would be able to sustain this level of funding, without any other infusions of cryptocurrency, for approx. 4 years comfortably and beyond that, have additional sources of funding to support operations.

These tokens will be a mix of pre-ICO, ICO, and post ICO tokens (either pre-exchange or post exchange), both of which will have been received by Cryptfunder at a deep to moderate discount.

As these tokens mature in the Cryptfunder portfolio of tokens, our position and cryptocurrency token value will accumulate and increase further as the timeline advances.

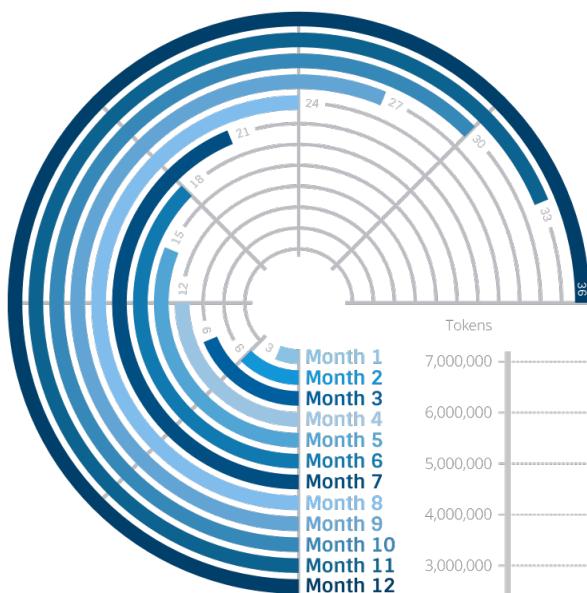
In addition, the value of Cryptfunder tokens are projected to increase as we learn and grow as a token, forge partnerships and other streams of revenue grow.

For an example numbers extrapolation, we would use the conservative amount of 3-5 fundings per month. All of the above will mean a substantive backing of tokens within the Cryptfunder portfolio and will be reflected into the Cryptfunder token price and represent additional value to all token holders as we progress.

As well, we plan on increasing our fundings per month beyond the 3-5/mo as we progress continually and perfect the process, adding additional value.

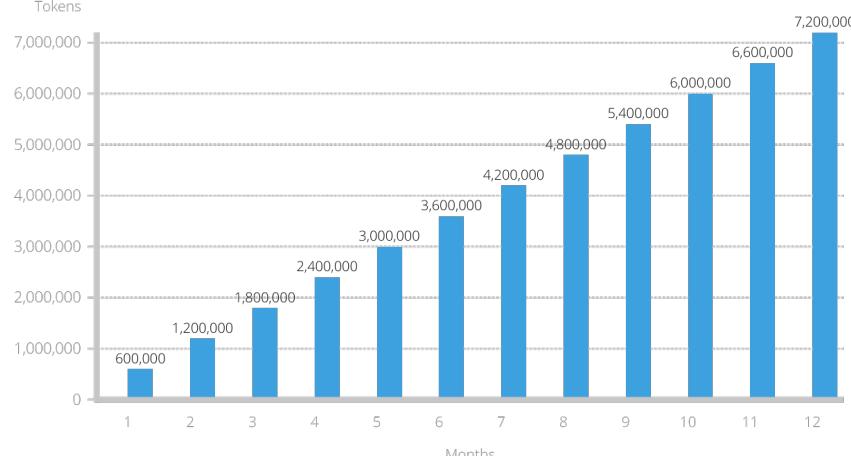
### Cumulative Funding

Year 1, 12 months



### Cumulative Tokens

1 Year Accumulation Projected



## 3.2 Receive and Hold Strategy

After the receipt of startup ICO tokens, it is our aim to primarily hold these tokens for future growth and potential price accumulations. Cryptfunder strongly believes that holding our assets long-term is the most beneficial approach to take for the value of our portfolio holdings and for our token holders.

While the above is our overriding mission, we may in some cases re-balance our portfolio based on our investment managers guidance and depending on market conditions. In such cases, any profits made will return to Cryptfunder where we would determine the use of such profits.

In most cases this would mean returning of these profits to the company and in effect a compounding would occur. 10% of the tokens that we receive from any particular startup ICO will also go into an operational pool to fund the day to day operations of Cryptfunder. This funding will be allocated towards such activities including but not limited: Administration, Operations, Advertising, Marketing & PR, Social Media, Legal & Compliance, Advisers, Consultants & Team, Blockchain and Database, Web & Graphics, and Exchange Fees.

Cryptfunder will also strive to not enter into strict, formal or informal holding periods mandated by the startup ICO and will endeavor to avoid such restrictions in negotiating for startup tokens.

We feel that our hold strategy is the best strategy for Cryptfunder and its participants. In addition, we plan on disclosing all possible holdings of ICO tokens that have been granted along with the entry price and the associated amount.

The cumulative amount and value of these token holdings will be published on our website and updated quickly for our Cryptfunder participants.

In this way, our holdings, worth, and potential token price can be calculated and our information will be transparent for all to see whenever possible – One example of an exception that could arise would be in circumstances where an ICO formally requests non-disclosure, in which case we will aim to publish raw numbers without revealing the name of the associated ICO.

## Operations

**Administration**

**Advertising**

**Marketing and PR**

**Operational Expenses**

**Social Media Manage**

**Legal and Compliance**

**Adviser and Consultants**

**Partnership Activities**

**Blockchain**

**UI/UX Improvements**

**Exchanges**

**Technology**

**Strategic Development**

**Growth Acceleration**



### 3.3 Cryptfunder 3O (CF3O) Portfolio

Cryptfunder will have holdings of other tokens that will be purchased using approximately 10% of the proceeds from the initial Cryptfunder ICO crowdsale.

These holdings will be named the 'Cryptfunder 3O' (CF3O) and will consist of 3O tokens, a figure which may change slightly as the project evolves.

The tokens will be a mixture of top tier, mid cap, and higher risk tokens. Part of our ongoing budget is allocated towards an investment manager.

Maintaining a good balance of tokens with the goal of high growth, actively balanced within the CF3O portfolio, but keeping in mind our core tenet of primarily holding is sometimes the best strategy.

Profits derived from these tokens month over month will be rolled back into CF3O for a compounding effect to the value of the portfolio.

This increase to the CF3O holdings amount and compounding growth will serve to enable the CF3O fund to grow over time and cause the fund to be a large contributor to the token price and value.

Operation of the CF3O will be primarily by the investment manager and / or team responsible for day

to day operations, balancing, initial allocation and reallocation of tokens within the portfolio.

The cost for management will be a total of 1.5% for operating expenses and a 0.5% for legal and compliance fees of the month over month profits. The CF3O portfolio will ideally be maintained at 10% of the assets in crypto whenever possible.

It is possible that the our startup token worth within may or may not outpace the worth of the CF3O, so to maintain the 10% asset balance of the total portfolio may not be possible in all cases.

The growth of the cryptocurrencies in the CF3O may be large enough to maintain the market cap balance when compared to the ICO tokens in the Cryptfunder portfolio, which is why we favor an approach of diversification of assets.

All of Cryptfunder's CF3O positions will be published in the open to the public on our site and we will attempt to update our positions as often as possible to provide Cryptfunder participants with the most current information. We believe in informational transparency at all times and strive to deliver this content in the open.



## 3.4 Portfolio Balancing Methodology

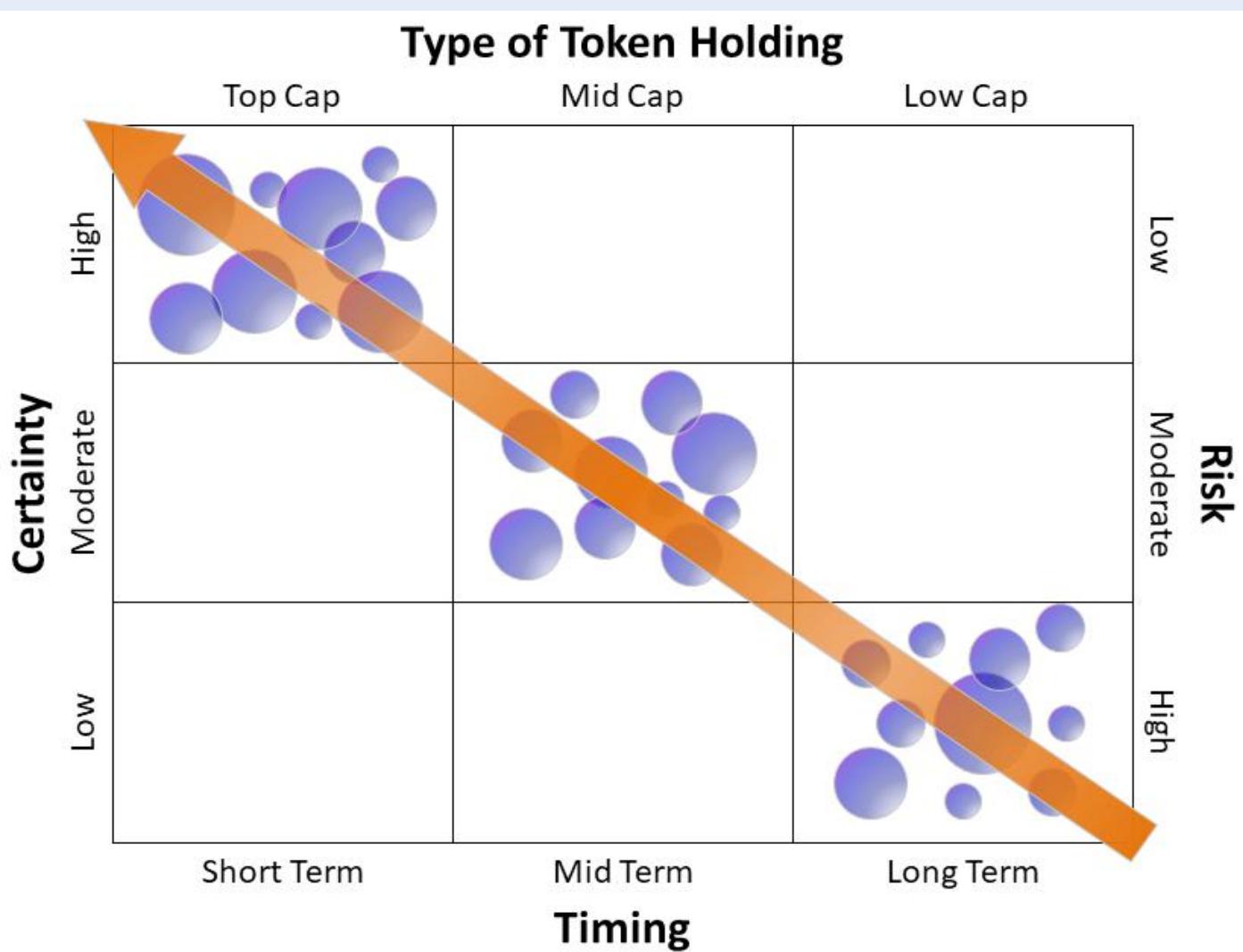
Balancing and re-balancing both our token holdings and our Cryptfunder3O portfolio is paramount to the positive growth curve of our assets.

We will look to hire the best professionals in the crypto industry to advise and to initiate trades on our behalf in order to balance and re-balance our holdings in order to best serve Cryptfunder and its participants at all times.

The CF3O will be a mixture of top cap, mid cap and low cap tokens which will tend to balance the risk

and return and provide a healthy growth curve with the portfolio. Cryptfunder will move quickly in relation to market action and/or news in order to cut any potential losses from affecting our profits, balancing our overall bias towards holding positions for income.

The ‘Type of Token Holding’ chart below summarizes the factors such as: Certainty, Risk and Timing in relation to the token portfolio holdings and top-cap, mid-cap and low-cap tokens.



# 4.0 ICO DETAILED

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Cryptfunder will launch our ICO token crowdsale, symbol CFND, starting in Q2 2018 with a clear two year roadmap into the future and a stable and increasing growth curve for our participants. This growth and inherent value of the underlying token is not reliant on unproven, undeveloped technology or on future sales of a platform to the business sector – it is built on the simple, proven fundamentals of our business plan to fund promising, disruptive and well vetted startup ICOs with needed seed cryptocapital.



## 4.1 ICO Key Summary

### Cryptfunder ICO Key Summary

<b>Token Total Supply</b>	40,000,000 tokens
<b>Token ICO Supply</b>	20,000,000 tokens
<b>Token Symbol</b>	CFND
<b>Initial Token Value</b>	0.003 ethereum per token
<b>ICO Start Date</b>	25 May, 2018, 9:00 pm UTC
<b>Duration of ICO</b>	45 Days, Ending: 8 July, 2018, 9:00 pm UTC
<b>Rounds</b>	1 Round, 4 Bonus Stages, 1 Regular Stage
<b>Softcap</b>	6000 ethereum
<b>Hardcap</b>	60000 ethereum
<b>Methods of Token Purchase</b>	Bitcoin (BTC), Ethereum (ETH)

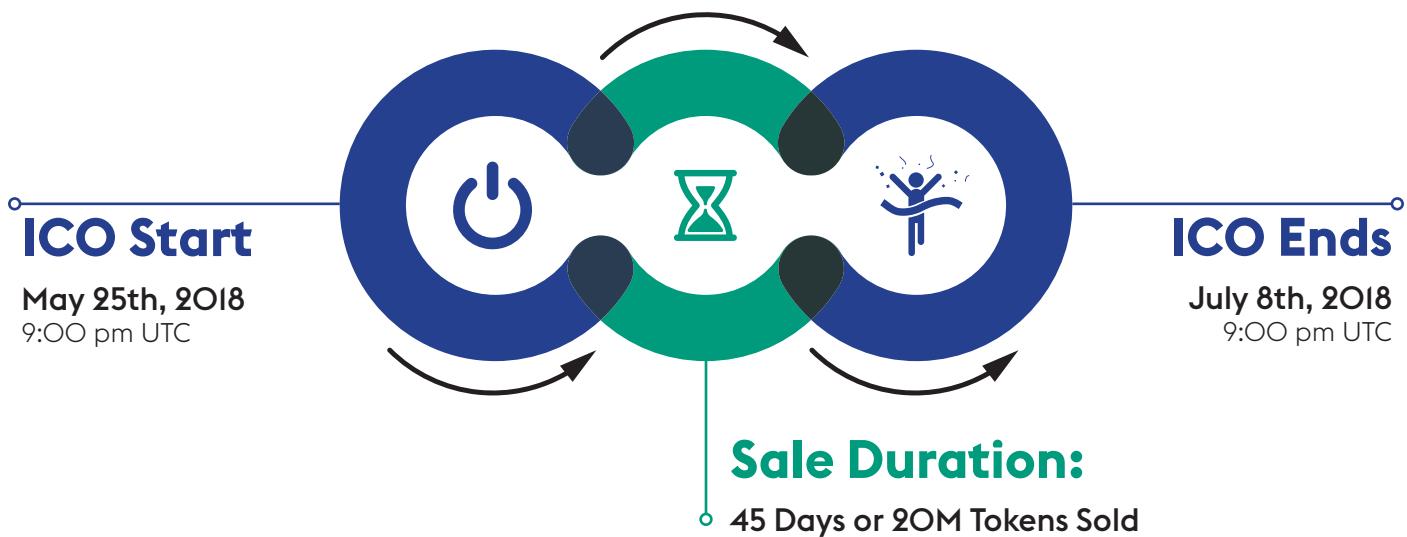
Post-ICO crowdsale, Cryptfunder can immediately start the application process for the funding of startup ICOs and the continued due diligence with the goal of Cryptfunder's first funding potentially in July-August of 2018 (see roadmap for more timeline information).

The simplicity of the concept will enable Cryptfunder to quickly start funding the best ICOs on the market. Cryptfunder will not have to rely on unproven technology or wait on pieces of unwritten code to be created in order for us to start our funding process and capitalize on revolutionary ICOs.



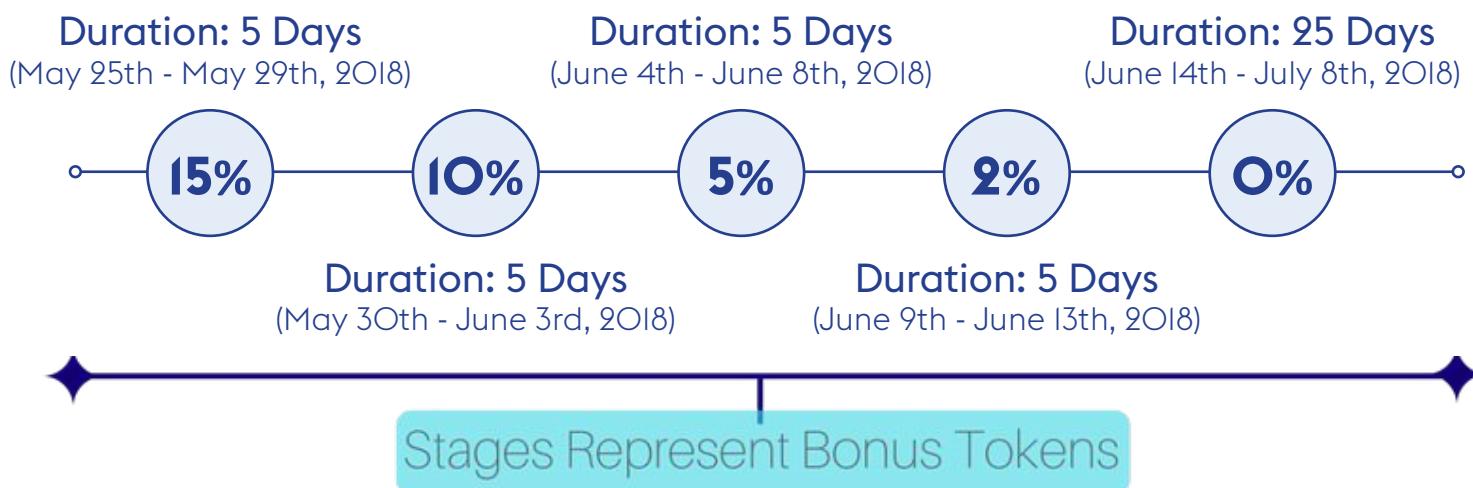
## 4.2 ICO Launch Schedule

We intend on building a portfolio of valuable, pre-ICO tokens and holding a majority to generate profit for our participants. The crowdsale schedule of the ICO will be in accordance with the following:



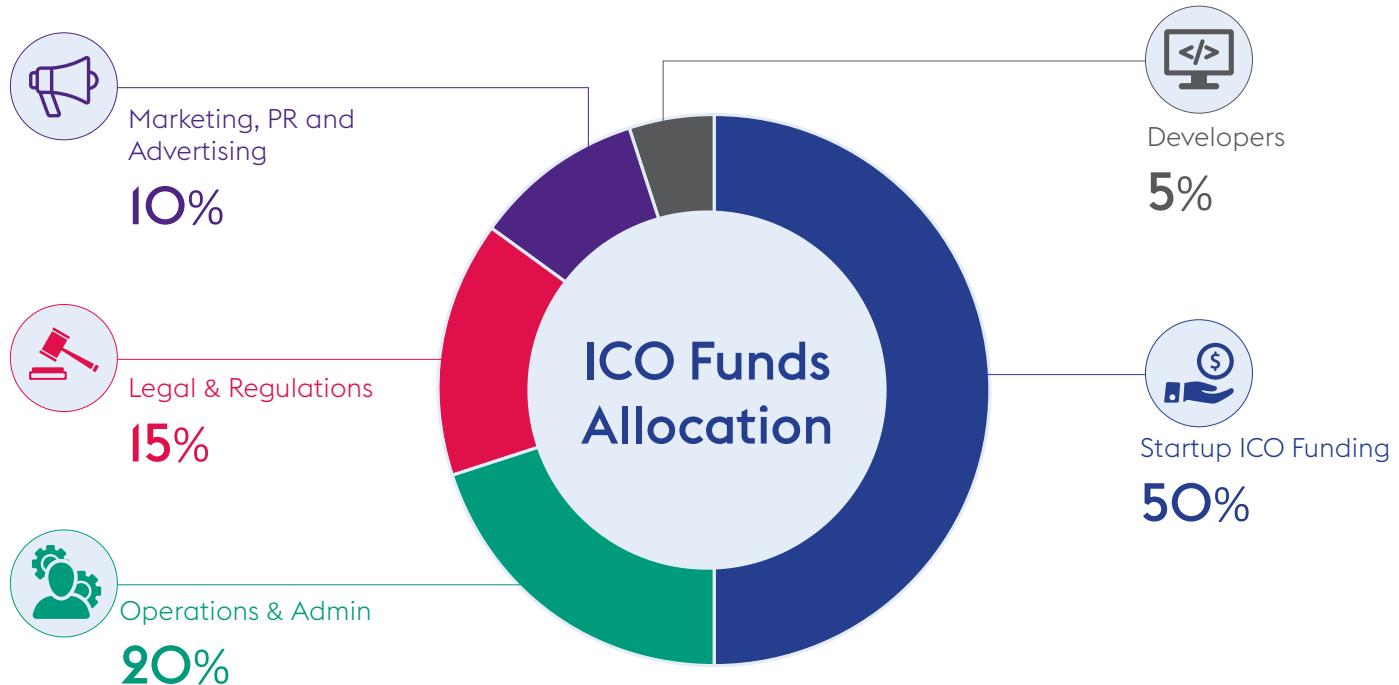
The ICO sale schedule starts on May 25, 2018 at 9:00 pm UTC and ends on July 8, 2018 at 9:00 pm UTC. The duration of the ICO is 45 days or until all 20 million ICO tokens are sold. The tokens to be sold at the ICO sale represent 50% of the total supply of 40,000,000 tokens.

### Cryptfunder ICO Sale Bonus Structure: Days & Bonus Stages



## 4.2 ICO Funds Allocation

The ICO sale will be allocated according to the following data and chart for visualization and following the detailed breakdown and explanation of each line item.



### Startup ICO Funding, 50%

This item designates the funding for ICO startups allocated from the Cryptfunder initial ICO token sale at 50% of the proceeds from the Cryptfunder ICO sale will be allocated to the use of funding worthy ICO startup applicants.

### Operations & Administration, 20%

The core critical operations needed to accomplish our main goal of funding ICO startups, application vetting, and for other day to day operations critical to the success of Cryptfunder on an ongoing basis.

### Legal & Regulations, 15%

Attorney fees to cover legal, regulations, compliance, contract negotiations, and other legalities concerning the operation of Cryptfunder. This allocation is sufficient to cover these expenses and other unexpected fundings that may arise.

### Marketing, PR and Advertising, 10%

Allocated towards the marketing, public relations and advertising of Cryptfunder and any related activities. This will not only maintain the public relations but seeks to increase awareness of Cryptfunder on a large scale.

### Developers, 5%

Allocated to the developers, founders or originators of Cryptfunder.

# 5.0 TOKEN DISTRIBUTION

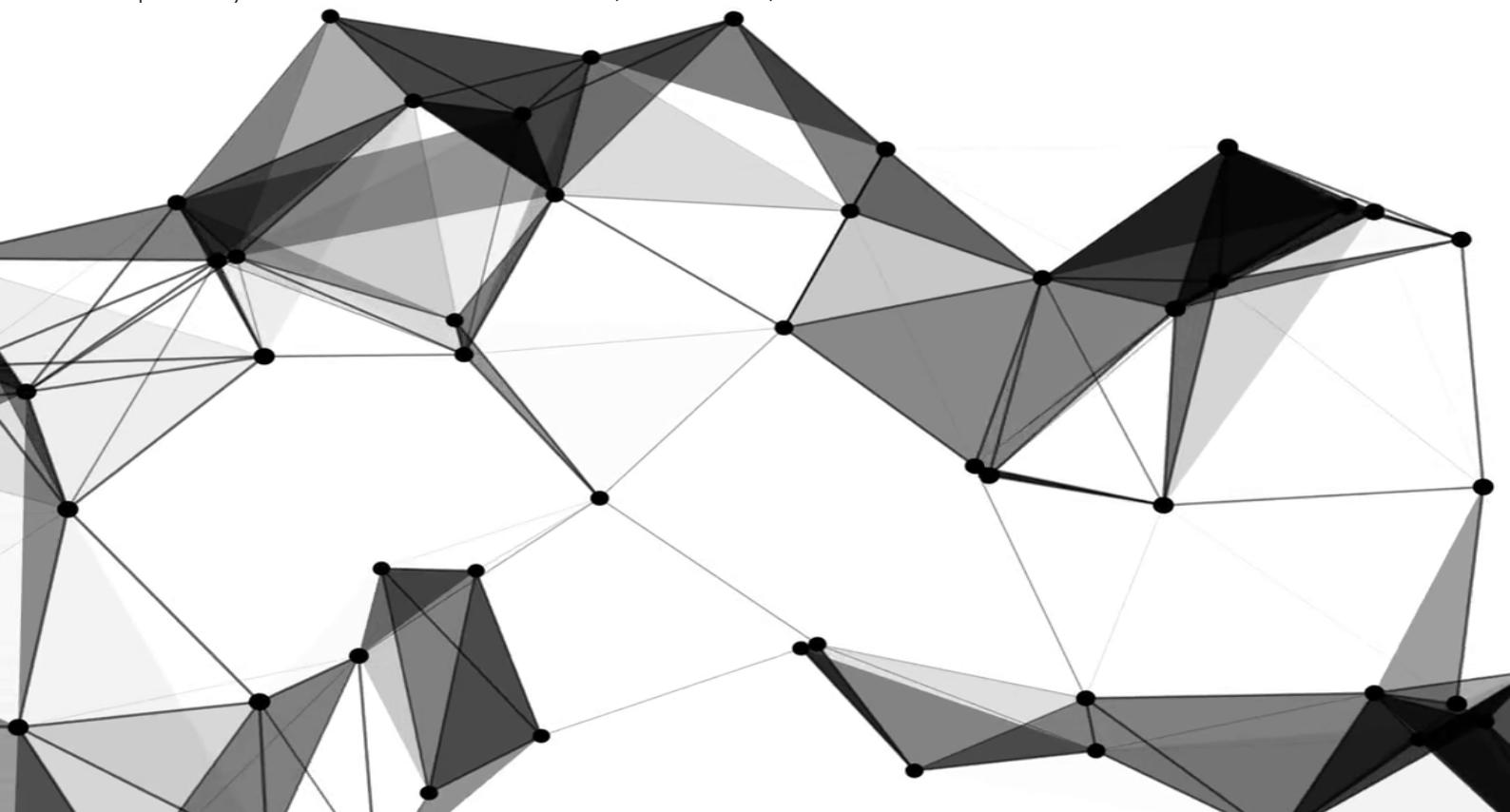
The token distribution will be allocated according to the following data allocations for the total amount of Cryptfunder (CFND) issued in the amount of 40,000,000 tokens. The following applies to any and all tokens that are not distributed to the below breakdowns:

Any remaining tokens not allocated will be retained for a minimum of 2 years from the date of the completion of the ICO sale, unless used for its original allocation as detailed below.

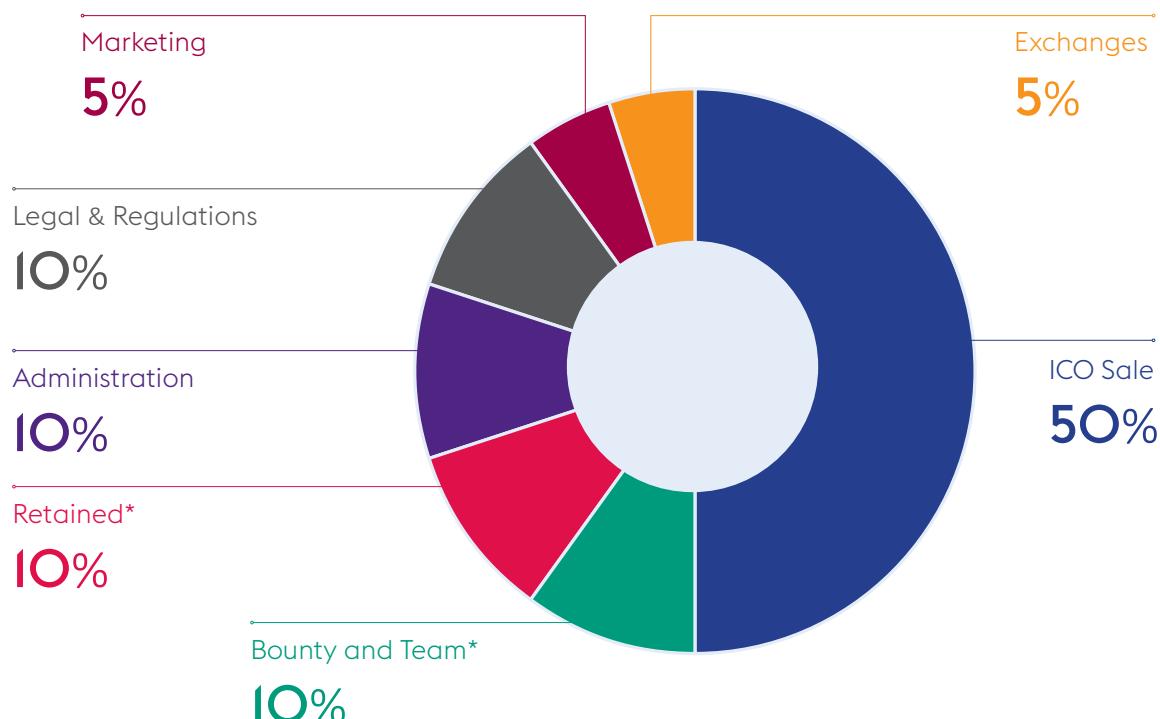
## 5.1 The CF Smart Contract (SC)

The ERC20 CF Solidity smart contract (SC) will perform the following:

- Generate the initial tokens (token generation) via smart contract.
- Transfer the tokens to all participants within a maximum of 48 hours from the conclusion of the ICO sale. This ICO sale conclusion occurs either at the hard cap or the end of the ICO sale duration of 45 days, whichever comes first.
- In the event of the soft cap not being reached, the SC will issue refunds to all contributing participants minus any fees automatically and in a timely fashion as set forth by the publicly available smart contract (see Github).



## 5.2 Token Distribution



\* Vested for a period of not less than 2 years.

### **ICO Sale, 50% - 20,000,000 tokens**

The total amount of possible tokens to be sold at the time of the ICO sale period. Any tokens not sold will be retained for 2 years starting from the date of the ICO completion, not to be sold.

### **Bounty & Team\*, 10% - 4,000,000 tokens**

Bounty programs, Team and other activities related to team building and growth. Team tokens to be vested for not less than 2 years according to vesting schedule.

### **Retained\*, 10% - 4,000,000 tokens**

Retained by Cryptfunder for future use. Retained tokens will be held by Cryptfunder for a minimum of 2 years from the date of the ICO completion.

### **Administration, 10% - 4,000,000 tokens**

Administration and operations of day to day activities, back and front office and other mission critical areas.

### **Legal & Regulations, 10% - 4,000,000 tokens**

Attorney fees, contract draws, legal documents, regulations, negotiations and other legal and regulations activities.

### **Marketing, 5% - 2,000,000 tokens**

Marketing, advertising, PR, social media and any other related activities to promote and maintain and grow Cryptfunder online and elsewhere.

### **Exchanges, 5% - 2,000,000 tokens**

Tokens allocated to listing fees and costs across the various exchange that Cryptfunder would wish to be listed on. Choosing the proper and popular exchanges is an important part in our eyes of achieving Cryptfunder tokens full price potential.

The above token amounts will be used to fund the designated allocation. For example, the 4M tokens allocated to administration will cover operations and administration costs associated with running the day to day back office operations across the lifetime of Cryptfunder. These tokens will not be sold on the market or elsewhere, but used purely for funding the costs as needed across the Cryptfunder operational timeline.

We are projecting the tokens to last approximately 5 years depending on the costs and requirements of their designated area. Beyond the 5 years, operations and administration will be more than adequately covered by the investment returns and other profits that will be generated and will be available for use for funding into Cryptfunders future.

# 6.0 CRYPTFUNDER TOKEN IN-DEPTH

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The Cryptfunder token (CFND) is a decentralized cryptocurrency token used to fund startup ICOs, cryptocurrency companies or other related industries achieve their funding requirements for their needed infrastructure. Alternatively, Cryptfunder will help a post-ICO token in other areas such as marketing, security, launching a new product or and other technology or activity that the established ICO may be needing.

## 6.1 Cryptfunder Token Detailed

The Cryptfunder token CFND will have its price based on the value of the various assets held by Cryptfunder and other factors including but not limited to the following.

- I. **Cryptfunder token assets:** Valued at the market price, ie: 4M tokens are to be held for a minimum period of not less than 2 years from the completion of the ICO. Based on a projected Cryptfunder token price one year into the future of \$55, the held tokens plus the tokens in Cryptfunder possession for operations, legal, administration, bounty and team and exchanges that have not been used (plan on up to 16% usage rate per year) the Cryptfunder tokens in possession would have a projected value of \$924,000,000.

$$16,800,000 \text{ tokens} \times \$55.00 \text{ Price}_{\text{token}} = \$924,000,000 \text{ Projected Total Worth (USD)}$$

- II. **ICO startup tokens:** On average, if Cryptfunder books 600,000 startup ICO tokens per month (based on 150k startup ICO tokens/funding), we will hold roughly 7.2M tokens received from startup ICOs in return for funding. We estimate that these tokens will be a mixture of hugely successful returns, mildly successful returns, marginally successful returns and low/nil returns. An average token price taken from all ICOs from

**C R Y P T F U N D E R** inception to present time shows a median value of \$12.89/token.

**ICOStarter** Given that we will be carefully vetting each ICO and filtering out unwanted tech or concepts and fraudulent projects from our pool of candidates, we can conservatively estimate the average to be \$10. Even this figure, which is 25% under the actual average token price above, holds a projected worth of \$72,000,000 projected from startup ICO tokens garnered from funding.

$$7,200,000 \text{ tokens} \times \$10.00 \text{ Price}_{\text{avg}} = \$72,000,000 \text{ Projected Total Worth (USD)}$$

- III. **Cryptfunder 3O Portfolio holdings:** The Cryptfunder 3O (CF3O) portfolio will be another source of value for Cryptfunder and its participants. This portfolio of 3O tokens will consist of a mixture of the top capitalization (cap), mid cap and low cap tokens and initially will represent approx. 10% of the ICO funds we receive from the Cryptfunder ICO sale period. Assuming all ICO tokens are sold in the ICO sale, the CF3O will have an initial portfolio value of \$4,000,000. The following data is a projected value based on a 1-year projection starting out with \$4M, establishing a diverse portfolio, and compounding all gains back into the portfolio. The percentage increase is estimated at a modest 30% growth month over month. This represents a compound growth percentage of 27% according to the equation (CGR ~ Compound Growth Rate, Monthly)

**C R Y P T F U N D E R**  
**CF30**

$$\text{CGR}_{\text{Monthly}} = \left( \frac{\text{Ending Value}}{\text{Beginning Value}} \right)^{1/12} - 1$$

To put this into perspective, the following chart shows the CGR of the top 10 coins over 12 months (in some cases the coins were too new to do a 12-mo, so max timeframe of the coin was input into CGR equation for accurate results). Data is from Jan 4, 2017 - Jan 4, 2018.

## Average Monthly Compound Growth Rate (CGR)

From the calculation on CGR, the average CGR of the top 10 coins currently sits at 84.3% monthly CGR rate. A conservative ratio is to take 35% of the average CGR of 84.3% which would put the number at 29.51%.

We are therefore putting our growth rate of the Cryptfunder30 fund at a 30% CGR, which we consider to be a conservative estimate that will likely be surpassed, even when averaged across a 12 month period or longer. The chart based on 30% CGR is found below along with other % CGR subsequently for reference.

### Average MONTHLY Compound Growth Rate (CGR)

Asset	Name	Symbol	Start Price	End Price	CGR
 <b>bitcoin</b>	Bitcoin	BTC	895.00000	17135.00000	27.89
 Ethereum	Ethereum	ETH	10.29000	997.00000	46.39
 <b>ripple</b>	Ripple	XMR	0.00600	3.2300	68.88
 <b>bitcoincash</b>	Bitcoin Cash	BCH	340.00000	2890.00000	42.86
 CARDANO	Cardano	ADA	0.02500	0.7050	204.38
 <b>litecoin</b>	Litecoin	LTC	3.85000	293.00000	43.48
 <b>nem</b>	Nem	Xem	0.00018	1.6600	114.09
 IOTA	IOTA	MIOTA	0.38000	4.3100	49.89
 <b>stellar</b>	Stellar	XLM	0.00174	0.8517	67.53
 <b>tron</b>	TRON	TRX	0.00191	0.1134	177.69
<b>Average MONTHLY CGR</b>					<b>84.30</b>

## Cryptfunder 30% CGR Calculations

Month	Portfolio Worth (start of month)	% Growth	Gain	Total
1	\$4,000,000	30	\$1,200,000	\$5,200,000
2	\$5,200,000	30	\$1,560,000	\$6,760,000
3	\$6,760,000	30	\$2,028,000	\$8,788,000
4	\$8,788,000	30	\$2,636,400	\$11,424,400
5	\$11,424,400	30	\$3,427,320	\$14,851,720
6	\$14,851,720	30	\$4,455,516	\$19,307,236
7	\$19,307,236	30	\$5,792,171	\$25,099,407
8	\$25,099,407	30	\$7,529,822	\$32,629,929
9	\$32,629,929	30	\$9,788,769	\$42,417,997
10	\$42,417,997	30	\$12,725,399	\$55,143,397
11	\$55,143,397	30	\$16,543,019	\$71,686,416
12	\$71,686,416	30	\$21,505,925	\$93,192,340

Above data based on

**30% CGR**

and ending total of

**\$93,192,340**

### Cryptfunder 35% CGR Calculations

Month	Portfolio Worth (start of month)	% Growth	Gain	Total
1	4,000,000	35	\$1,400,000	\$5,400,000
2	5,400,000	35	\$1,890,000	\$7,290,000
3	7,290,000	35	\$2,551,500	\$9,841,500
4	9,841,500	35	\$3,444,525	\$13,286,025
5	13,286,025	35	\$4,650,109	\$17,936,134
6	17,936,134	35	\$6,277,647	\$24,213,781
7	24,213,781	35	\$8,474,823	\$32,688,604
8	32,688,604	35	\$11,441,011	\$44,129,615
9	44,129,615	35	\$15,445,365	\$59,574,980
10	59,574,980	35	\$20,851,243	\$80,426,223
11	80,426,223	35	\$28,149,178	\$108,575,402
12	108,575,402	35	\$38,001,391	\$146,576,792

Above data based on

**35% CGR**

and ending total of

**\$146,576,792**

## Cryptfunder 40% CGR Calculations

Month	Portfolio Worth (start of month)	% Growth	Gain	Total
1	4,000,000	40	\$1,600,000	\$5,600,000
2	5,600,000	40	\$2,240,000	\$7,840,000
3	7,840,000	40	\$3,136,000	\$10,976,000
4	10,976,000	40	\$4,390,400	\$15,366,400
5	15,366,400	40	\$6,146,560	\$21,512,960
6	21,512,960	40	\$8,605,184	\$30,118,144
7	30,118,144	40	\$12,047,258	\$42,165,402
8	42,165,402	40	\$16,866,161	\$59,031,563
9	59,031,562	40	\$23,612,625	\$82,644,187
10	82,644,187	40	\$33,057,675	\$115,701,862
11	115,701,862	40	\$46,980,745	\$161,982,607
12	161,982,607	40	\$64,793,043	\$226,775,650

Above data based on

**40% CGR**

and ending total of

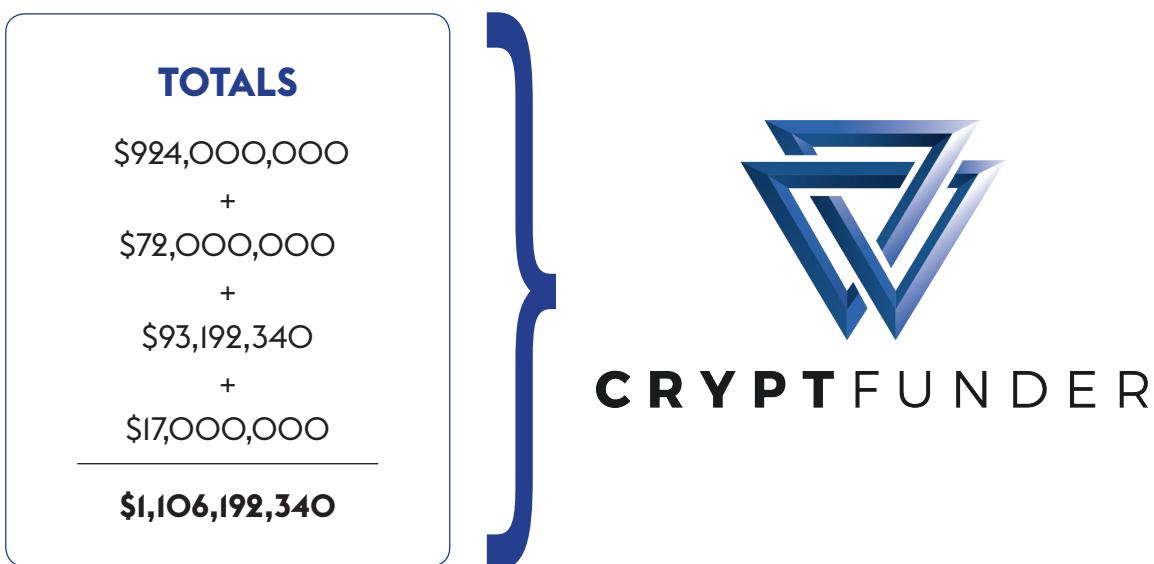
**\$226,775,650**

**IV. Other Assets:** Initial ICO sale proceeds that have not been used. The estimated usage rate of these token funds is estimated to be 15% per year conservatively, bring the net amount of equivalent tokens, based on full sale of ICO tokens, to be: \$17,000,000.

## 6.2 Summary of Estimated Assets

### Summary of estimated asset worth reflected in the Cryptfunder token

- I. Cryptfunder tokens to be held:** Based on a projected Cryptfunder token price one year in the future of \$55, the tokens held plus the unused tokens in Cryptfunder possession for operations, legal, administration, bounty and team and exchanges (up to 16% usage rate per year), the Cryptfunder tokens in possession will have an estimated worth \$924,000,000.
- II. ICO startup tokens:** Estimated average ICO tokens to be \$10 shows a projected worth of \$72,000,000.
- III. Cryptfunder 30 Portfolio holdings:** Based on conservative estimates of 30% compound growth rate, monthly shows an estimated asset valuation of \$93,192,340.
- IV. Other Assets:** Surplus funding from initial ICO sale proceeds. The estimated usage rate of these token funds is estimated to be 15% - 20% per year, bringing the net amount of equivalent tokens, based on full sale of ICO tokens, to \$17,000,000.



### Summary of Total:

The total projected valuation of all outstanding crypto assets in the equivalent currency of USD would then be \$1.106B (billion) of assets held by Cryptfunder on a conservative basis in the first year.

## 7.0 Marketing

Marketing will be an crucial component of the success of Cryptfunder, and we will employ various marketing techniques and strategies to maximize our success including some of the following examples:

- ▲ Print Advertising
- ▲ Online Advertising
- ▲ Social Media
- ▲ Video Format Marketing
- ▲ Forums and Blogs
- ▲ Bounty programs
- ▲ Contests and Viral Campaigns
- ▲ Press Releases
- ▲ Article Marketing
- ▲ Banner Ad Placements
- ▲ Adsense and PPC
- ▲ ICO Schedule Sites

Our team will adopt creative advertising methods from other industries as well, gathering ideas from cross discipline fields to reach and accurately inform the widest audience possible of the many opportunities associated with Cryptfunder.



We aim to develop maximum sustainable token value while screening and receiving the top candidates for funding, allowing us to

fulfill our goal of supporting the brightest minds and best projects that we come across, making a positive and meaningful contribution to the market and crypto ecosystem and generating profit for our participants.

# Cryptfunder



## 8.O Partnerships and Other Income Sources



The Cryptfunder business plan presents mutually beneficial opportunities to partner with other companies working inside and outside the crypto space. As Cryptfunder will be offering startup ICOs funding, other associated crypto needs will naturally arise and present themselves as potential partnerships and thus additional streams of income for CF.

### Potential Partnerships Areas

- ▲ Security
- ▲ Legal
- ▲ Blockchain
- ▲ Infrastructure
- ▲ Marketing and PR
- ▲ Website and IT
- ▲ Exchanges & Listing Services
- ▲ Designer UI/UX
- ▲ Advertising Opportunities
- ▲ Legal Structuring
- ▲ Server & Infrastructure

### Example:

A startup ICO, Client A needs marketing and advertising to help launch their ICO and increase market awareness to maximize their ICO. Cryptfunder then forges a partnership with a marketing company, Company B, to provide a discount for any clients that we send to them, in turn for profit sharing for the incomes received from Cryptfunder referrals.

Client A then receives discounted marketing services from Company B, thus paying less than they would have without the relationship. As both parties benefit, Cryptfunder receives a profit sharing for the referral.

This is just one example of a potential stream of additional income that Cryptfunder can gain to add to the value of the token.

As we progress into the future, Cryptfunder will strive to seek out additional streams of revenue related to our core business to increase the value of the CFND token for our token holders.

## 9.O Security

The security aspect is clearly a major concern for Cryptfunder and will be of paramount importance from pre-ICO stages and continuing throughout the lifetime of our project. We will be constantly self evaluating and auditing by neutral third-party security firms to ensure the security of every aspect of Cryptfunder on an ongoing process.

Cryptfunder plans on performing numerous security checks and audits, making any required adjustments and continuing to self-assess the security of our infrastructure as well as having it externally assessed by a neutral third-party firm.

We will consult with some of the best experts in the field of crypto-security and intrusion technology, implementing solutions and utilizing best practices at all times. At the moment we are considering security experts Hackerone<sup>20</sup> as our security team and several other firms.

In the post-ICO stage Cryptfunder will hold numerous types and amounts of tokens. For security, the majority of tokens will be stored securely in cold storage hardware and paper wallets.

Only a small percentage, if any, will be held on Cryptfunder servers. Whenever possible these funds will be offloaded to cold wallets to ensure a minimal security risk footprint.

The Cryptfunder 3O (CF3O) portfolio will as well be stored on cold wallets, and only re-allocated when we need to balance the portfolio or to change the allocations of the individual tokens.

These trades or the re-balancing of the portfolio will be performed via multiple exchanges and with randomized times and varying smaller amounts instead of one large trading block. This methodology will also mitigate the risks of front running from occurring with our buy/sells as well as other proprietary security features.

Cold wallet storage will be utilized across the entire Cryptfunder space and the cold wallets themselves will be stored in multiple safe deposit boxes at public banking institutions along with backup paper wallets also stored in different safe deposit boxes.

<sup>20</sup> <https://en.wikipedia.org/wiki/HackerOne>

<sup>21</sup> <https://www.cloudflare.com/rate-limiting/>

We will employ Cloudflare security and use cloud hosting for the front end and back end of our website, making use of load balancing to avoid bottlenecking and prevent downtime from interfering with the site.

Cloudflare technology will utilize rate limiting factors, this will protect against any denial-of-service attacks, trials of brute-force login attempts, and any other type of adverse behaviors that target the application layer. Cloudflare's 15Tbps global network, Anycast is approx. 15x larger than the largest DDoS attack on record to this date. This will serve to protect assets using Cloudflare's network from larger attacks.<sup>21</sup>

To avoid phishing attacks and compromising our customers, the Cryptfunder social media and domain official assets are listed below. Only trust the information coming from the below official accounts and usernames.

### Official ICO Launch Website:

<http://www.cryptfunder.io>

### Cryptfunder Domain Properties:

<http://www.cryptfunder.com>

<http://www.cryptfunder.org>

<http://www.cryptfunder.biz>

<http://www.cryptfunder.co>

<http://www.cryptfunder.net>

<http://www.cryptfunder.us>

<http://www.cryptfunder.win>

### Social Media:

Twitter: [www.twitter.com/cryptfunder](http://www.twitter.com/cryptfunder)

Facebook: [www.facebook.com/cryptfunder.io](http://www.facebook.com/cryptfunder.io)

LinkedIn: [www.linkedin.com/company/cryptfunder](http://www.linkedin.com/company/cryptfunder)

Github: [www.github.com/cryptfunder](http://www.github.com/cryptfunder)

Reddit: [www.reddit.com/r/cryptfunder](http://www.reddit.com/r/cryptfunder)

Instagram: [www.instagram.com/cryptfunder](http://www.instagram.com/cryptfunder)

Medium: [www.medium.com/@cryptfunder](http://www.medium.com/@cryptfunder)

Telegram: [www.t.me/cryptfunderico](http://www.t.me/cryptfunderico)

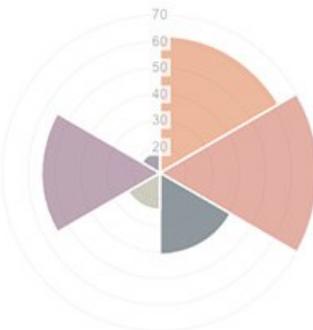
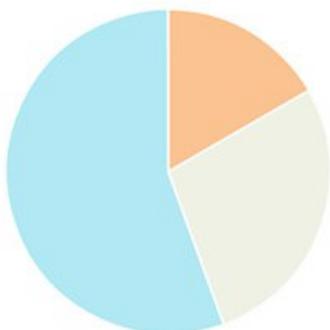
Youtube: [www.youtube.com/cryptfunder](http://www.youtube.com/cryptfunder)

Security is of paramount concern for Cryptfunder and a core goal of ours is to stay at the forefront of crypto-security at all times and to update, in real time, any security process that is not compliant with the current best practices.

## IO.O Reporting

Cryptfunder will strive to post all relevant news, information and other documentations in order to keep its customers informed on the status of Cryptfunder. The CF3O portfolio will have regular ongoing status updates as to the holdings, percentages, prices and performance available online and as published as close to real-time as possible.

Cryptfunder token holdings will also have similar reporting, as allowed by specific contracts. The funding of startup ICO's name and funding levels and other particulars as well as the amount of tokens received will be the types of information reported to Cryptfunder customers. We will add data to the frontend and backend of our website.



# CRYPTFUNDER ROADMAP



## KEVIN SARISKY \_ CEO



Aerospace engineer to blockchain specialist, Kevin Sarisky has developed skills ranging from specialized engineering applications, operations, consulting and investment trading to cryptocurrency trading and investing throughout his career. Kevin has engaged with major Fortune 500 companies such as Boeing, Raytheon, Hughes, Honeywell and others that have helped him hone his managerial skills.

Branching into cryptocurrencies from early on starting in 2014, Kevin has been able to generate and amass a personal and professional cryptocurrency portfolio. This has enabled him to be self-sufficient and to become a fintech investor, consultant and now CEO of Cryptfunder, a revolutionary decentralized funding source for startup ICOs and other blockchain companies.

## ROBERT LAGUNA \_ OPERATIONS



Robert is a passionate entrepreneur comfortable in both large corporation and startups environments. With former management roles in a number of start-ups and corporations, Robert was Head of Operations and Customer Success for Inspirotec for 2 years before becoming an Advisor to BCharity, a revolutionary charity exchange based on blockchain technology.

Robert was also a business analyst for Nissan America, an operations manager and business development for Otobots and has a wealth of experience in logistics, client relations, production, operations, and project management.

## MICHAEL HADZIPANAJOTIS \_ FINANCE



Strategic Financial Services Executive, Michael has 15 years of experience in high performing finance and accounting, holding executive positions in multiple banks and organizations, including his position as CFO of Centra Tech and as Vice President of Santander Bank in Boston MA USA.

With a wealth of experience under his belt, Michael has managed hundreds of millions of dollars in mortgages and investments as well as billions of dollars in private banking. He is a certified public accountant and received both an MBA and CPA at Auburn University College of Business.

Michael's unique blend of strategic business planning, driving process improvement and productivity will enable Cryptfunder to soar.

## RONALD AAI \_ TECHNOLOGY



Ronald is a serial entrepreneur in the new world industry for the last twenty five years.

He successfully built several internet businesses in his early career and has been developing new technologies for social media, payment, mobile wallets, mobile phones, telco systems, IOT solutions and blockchain technology.

Ronald has several international patents filed under his name related to mobile software development. Ronald serves as Director of Information Technology for SQ2, a solution-as-a-service (SaaS) company in the financial technology industry, Blockchain and FinTech arenas.

## SANTOSH SINGH \_ BLOCKCHAIN/FULL STACK



Santosh is the founder of Sybite Technologies, a top blockchain development company that has adapted to deploy decentralized systems including digital assets and cryptocurrencies. Sybite's specializations include providing blockchain, cryptocurrency dashboards, smart contracts, ERC20 wallet and Ethereum end to end solutions.

He also has 12 years of solid qualitative experience in business and functional analysis, web application management and market research. Santosh is an expert in business process engineering and software development life cycle, including analysis, design, development, testing and implementation of software applications.

# Team (continued)

## RAHUL BHATNAGAR \_UI/UX DESIGNER



Blockchain Specialist - ICO Digital Marketing - ICO Promotion - UI/UX - Digital Marketing Expert - Mobile App development. Client-focused, Information technology savvy leader who has been helping organizations drive their UI/UX requirements towards achieving their goals for over 8 years. Proven record of success in designing interfaces and user experiences, managing IT services, creating practical managed services and cloud based solutions.

Perform in-depth assessments of Project Requirements. Investigate, uncover and understand the customer's business Idea. Utilize knowledge of business trends, technology, and industry changes to identify areas of opportunity for Client's Idea Scaling.

## WARREN WHITLOCK \_ MARKETING & PR



Warren Whitlock is an accomplished adviser for multiple ICO, blockchain, and enterprise companies. He is a business storyteller with a huge network and has advised corporations and entrepreneurs on strategies needed to take advantage of digital media tools and online opportunities that drive growth and profits.

Warren has a current focus is blockchain, a technology that will disrupt most traditional business. Advising enterprise on ICO, e-commerce, martech, new media, and the future of marketing. Perhaps best known for writing the first book about Twitter "Twitter Revolution" in 2008, he explained how mobile technologies and social media would revolutionize marketing and business. These trends will continue for decades.

## SUMIT KUMAR PRADHAN \_ COMMUNITY MANAGER



As Cryptfunder's Community Manager, Sumit will create the social media community to enable Cryptfunder to soar and achieve maximum potential. A blockchain community specialist, Sumit has tended to the needs of multiple ICO communities, with notable successes such as his role as the CM for MATRIX AI.

Sumit is also the CEO of 365ezone, a web hosting company he co-founded after attending the Indian Institute of Planning and Management in New Dehli, India. Sumit's many accomplishments will prove invaluable to the marketing success of Cryptfunder.

## CONOR MALONEY \_ COPYWRITER



Conor has worked with dozens of cryptocurrency and e-commerce platforms as a sales copy and web content specialist, such as Zeex, Leadformance, Xsellco, and many others and is responsible for all Cryptfunder written media content.

Conor received his BA in English Literature at age 19 from NUI Galway, Ireland, and a University of Cambridge CELTA qualification the following year. He went on to teach advanced English for several years before founding The Written Craft content service, where he works with promising businesses to deliver their message to the world.

## STUARTS WALKER LAW FIRM (CAYMAN ISLANDS) \_ LEGAL



Chris is a Cayman Islands attorney and Managing Director of Stuarts Walker Hersant Humphries - a leading specialist Cayman Islands investment funds practice. As head of the specialist investment funds team at Stuarts Walker Hersant Humphries, he has registered several hundred mutual funds with the Cayman Islands Monetary Authority and frequently advise on regulatory and compliance issues involving funds, investment managers and fund administrators.

Chris is able to advise on ICOs and the blockchain, the restructuring of funds, the delay in redemption payments and other redemption restrictions as well as the use of side pockets or special purpose vehicles for illiquid assets and investor communications and disputes. Specialties include: ICO structuring, blockchain, mergers, acquisitions, disposals, joint ventures, corporate finance, commercial agreements and insurance securitizations.

## NATHAN CHRISTIAN \_ BUSINESS DEVELOPMENT & STRATEGY ADVISER



Nathan is part of a dynamic team building applications on Ethereum and Bitcoin Blockchains, writing Smart Contracts, launching ERC20 tokens and end to end Cryptocurrency development and launch. Initial Coin Offering (ICO) strategy, development, angel & venture capital investment, consulting and advising. Over 35 startups in portfolio. 1.25m Twitter followers.

Nathan has extensive blockchain development knowledge with extensive experience of working with bitcoin protocols. Nathan and team have a great track record of coding Blockchain based platforms & applications like bitcoin-altcoins exchanges, ethereum tokens, bitcoin repository, bitcoin investment site, bitcoin saving account, bitcoin MLM system and custom bitcoin wallets. Vast experience of setting up cryptocurrency full-node servers as well as we can easily work with any third party integration like Blockchain API, Coinbase API, Mycelium API, Bitgo API, Bitcoin Daemon, Ethereum, PM, alt coin and financial API's.

## ISMAIL MALIK \_ MARKETING & PR ADVISER



Ismail has over 20 years experience in Technology related startups and entrepreneurship covering Asset Management, Cryptocurrencies, Mobile Payments in the City of London and Emerging Markets working with leading firms such as Vodafone, Cellnet and News International. He was the founder of the world's first Blockchain Lab and first 'DLT' company within Level 39 in Canary Wharf (world's largest Fintech accelerator).

Ismail is able to provide leadership and strategic direction to support service-focused and cost effective activities related to sourcing, contracting, and acquisition of eMoney, Mobile services, and Alternative Finance. Being very successful in building connections with local players enabling stronger, deeper distribution networks and fast tracking onboarding and activation, designing a disruptive decentralized approach to innovation for rapid growth.

## ILLIA PASHKOV \_ BLOCKCHAIN ADVISER



An entrepreneur and creative technologist with a big passion for innovative technologies & design. More than 10 years experience successful work with digital products and startups. Working in the creation and support of brands, companies, products, startups, digital projects, ICO's, blockchain & crypto products and trying to make this world a better place.

Specialties include innovations & technologies, branding & identity, startups & new business development, art & creative direction, product design, user interface & user experience, blockchain & crypto. Founder of vworth, Braindings, eCapsula. Creative director of Players Health, director of innovations and design at Givelify, director of business development at Halo Lab.

## GIANNIS STATHOPOULOS \_ EXCHANGE & POST-ICO ADVISER



Giannis is currently COO of Digital Minds, a digital media startup that has been growing rapidly for the past 6 years. He is also a member of Medichain, a blockchain startup ICO and has advised on other blockchain startups projects. Giannis is a highly experienced operations and growth manager specializing in the blockchain, an enthusiast and investor, passionate with the tech ecosystem, digital products.

He is a highly skilled media professional with significant experience working within the digital sector. Versatile, energetic and able to adopt a mature and responsible approach to any task undertaken. Vast experience within an array of working environments from large scale companies to flourish start-ups. Fully able to adapt, possessing a passion for ensuring company growth and expansion by incorporating innovative digital marketing strategies.

# Advisers (continued)

## BRENNAN BENNETT \_ FINTECH STRATEGY ADVISER



Brennan is a blockchain technical consultant, emerging tech entrepreneur and startup advisor. He is a subject matter expert (SME) in blockchain implementation strategy as well as biomedical informatics.

He has developed patented blockchain technology and actively consults with blockchain working groups associated with organizations such as Government Blockchain Association and IEEE. His professional background includes roles as an enterprise healthcare strategy and analytics consultant.

## SEAN BRIZENDINE \_ SECURITY & RISK ADVISER



Sean has over 7+ years of experience researching bitcoin and blockchain technology. Early on he ran a bitcoin mining blog, volunteered as a CryptoCurrency Forum moderator and has solid ties to early adopters and very famous developers. Sean has helped Netcoin reach an historic \$6M Market Cap in its first 100 days after launch in early 2013. Having assisted others in launching many cryptocurrencies, he is rated 5+ Proof of Developer on CryptoAsian.

A former Biz. Dev. at The Vanbex Group which was at the time the largest crypto development company in the world. He has also Helped advise a successful \$800k tokenized sale on Bitrex for LegendsRoom in Las Vegas. Currently Sean advises the following startups: BlockMedx, Knowledge, Polly Patient, Nousplatform, TWEX, Blockchain Hub, Small Cap Nation and remains very active in the blockchain community.

## DEBRA MCCANN \_ SOCIAL MEDIA ADVISER



Debra has been an innovator of cryptocurrency solutions and has been immersed in a myriad of blockchain projects. Being a founder and CEO of ICO Marketing Solutions, she has created systems to increase blockchain efficiency and boost the exposure levels of cryptocurrency projects as a whole.

Debra is also VP of Sales at Small Cap Nation, owner of Wine Country Getaways and Wine Country Properties and community manager and advisor for BCharity. Her past experience includes social media marketing manager for Loci, Unilot, Viewly, Karuna and SET as well as blockchain advisors for Blockchain Conference in India and World Blockchain and Token Summit located in Dubai.

## 12.0 Conclusion

Cryptfunder is a revolutionary funding utility token for startup ICOs worldwide. Cryptfunder is a decentralized funding source from the crypto community and for the crypto community. Funding is exchanged for pre-ICO tokens at a discounted rate or as negotiated proceeds from their initial launch of the respective ICO.

Cryptfunder finds and funds the best of the best, thereby filtering from the myriad of choices and applicants distilling the most disruptive ICOs.

This gives the Cryptfunder token (CFND) the most potential for success into the future.

In addition to tokens received from startups, Cryptfunder establishes a Cryptfunder 3O (CF3O)

token portfolio using 10% of the ICO proceeds thereby adding value to the Cryptfunder token.

Cryptfunder is poised to break the established cryptocurrency mold by becoming the premier funding source for cryptocurrency startup and assets, providing much-needed funding at all stages from pre-ICO, to ICO and post-ICO to project implementation.

This gives Cryptfunder a broad range of assets and opportunities, bringing value to the Cryptfunder token and positioning Cryptfunder as a major asset to the crypto community into 2018 and beyond.

### Contact Cryptfunder:



1-(866)-520-1801

[cryptfunder.io](http://cryptfunder.io)

[contact@cryptfunder.io](mailto:contact@cryptfunder.io)

## Disclaimer of Liability

To the maximum extent permitted by the applicable laws, regulations, and rules, neither Cryptfunder (the “Company”) nor the Company Team shall be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, but not limited to, loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this White Paper or any part thereof by you.

## No Representations and Warranties

The Company does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this White Paper.

The Company does not guarantee or warrant the site will be uninterrupted, without delay, error-free, omission-free, or free of viruses. Therefore, the information is provided “as is” without warranties of any kind, express or implied, including accuracy, timeliness and completeness.

## Representation and Warranties by You+

By accessing and/or accepting possession of any information in this White Paper or such part thereof (as the case may be), you represent and warrant to the Company as follows:

- 1) you agree and acknowledge that the CFND tokens do not constitute securities in any form in any jurisdiction;
- 2) you agree and acknowledge that this White Paper does not constitute a prospectus or offer document of any sort, is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities, you are not bound to enter into any contract or binding legal commitment, and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper;
- 3) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this White Paper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication and distribution or dissemination of this White Paper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- 4) you agree and acknowledge that this White Paper, the undertaking and/or the completion of the Company token sale, or future trading of the CFND tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Company, the CFND tokens, the Company token sale and the underlying assets (each as referred to in this White Paper);
- 5) the distribution or dissemination of this White Paper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Company;
- 6) you agree and acknowledge that in the case where you wish to purchase any CFND tokens, the CFND tokens are not to be construed, interpreted, classified or treated as:
  - a) any kind of currency other than cryptocurrency;
  - b) debentures, stocks or shares issued by any person or entity;
  - c) rights, options or derivatives in respect of such debentures, stocks or shares;
  - d) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - e) units in a collective investment scheme;
  - f) units in a business trust;
  - g) derivatives of units in a business trust; or
  - h) any other security or class of securities.
- i) you are fully aware of and understand that you are not eligible to purchase any CFND tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Cayman Islands;
- j) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, block chain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
- k) you are fully aware and understand that in the case where you wish to purchase any CFND tokens, there are risks associated with the Company and their respective business and operations, CFND tokens, the Company token sale and the underlying assets (each as referred to in the White Paper);
- l) you are fully aware and understand that transactions regarding the CFND tokens, the Company token sale, or the underlying assets (each as referred to in the White Paper) may be subject to regulations in your jurisdiction regarding barter exchanges;
- m) you agree and acknowledge that the Company is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this White Paper or any part thereof by you; and
- n) all of the above representations and warranties are true, complete, accurate and not misleading from the time of your access to and/or acceptance of possession this White Paper or such part thereof (as the case may be).

## Cautionary Note on Forward-Looking Statements

All statements contained in this White Paper, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Company or any of the Company’s Team on behalf of the Company, that are not statements of historical fact, constitute forward-looking statements. Some of these statements can be identified by forward-looking terms such as:

"aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "potential", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the Company's financial position, business strategies, plans and prospects and the future prospects of the industry, in which the Company are mentioned are forward-looking statements. These forward-looking statements, including but not limited to statements as to the Company's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this White Paper regarding the Company are matters that are not historical facts, but only predictions. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of funds, cryptocurrencies or the Company to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- 1) These changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Company conducts its respective businesses and operations;
- 2) the risk that the Company may be unable or execute or implement their respective business strategies and future plans;
- 3) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Company conducts its respective businesses and operations;
- 4) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- 5) changes in the anticipated growth strategies and expected internal growth of the Company;
- 6) changes in the availability and fees payable to the Company in connection with their respective businesses and operations;
- 7) changes in the availability and salaries of employees who are required by the Company to operate their respective businesses and operations;
- 8) changes in preferences of customers of the Company;
- 9) changes in competitive conditions under which the Company operate, and the ability of the Company to compete under such conditions;
- 10) changes in the future capital needs of the Company and the availability of financing and capital to fund such needs;
- 11) war or acts of international or domestic terrorism;
- 12) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Company;
- 13) other factors beyond the control of the Company; and
- 14) any risk and uncertainties associated with the Company and their businesses and operations, the CFND tokens, the Company token sale and the underlying assets (each as referred to in the White Paper).

All forward-looking statements made by or attributable to the Company and/or the Company Team or persons acting on behalf of the Company are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the Company to be materially different from that expected, expressed or implied by the forward-looking statements in this White Paper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this White Paper. Neither the Company nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Company will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Company may differ materially from those anticipated in forward looking statements. Nothing contained in this White Paper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Company. Further, the Company disclaim any responsibility to update any forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

## **Market and Industry Information and No Consent of Other Persons**

This White Paper includes market and industry information, and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for the Company, the Company Team, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this White Paper and no representation, warranty or undertaking is purported to be provided as to the accuracy or completeness of such information by such person, and such persons shall not be obliged to provide any updates on the same. While the Company have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, the Company have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither the Company, the Company Team, nor respective directors, executive officers and employees acting on behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

## **Terms Used**

To facilitate a better understanding of the CFND tokens being offered for purchase by the Company and the businesses and operations of the Company, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this White Paper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neutral genders and vice versa. References to persons shall include corporations.

## No Advice

No information in this White Paper should be considered to be business, legal, financial or tax assets (each as referred to in the White Paper). You should consult your own legal, financial, tax or other professional advisor regarding the Company and respective businesses and operations, CFND tokens, the Company token sale and the underlying assets (each as referred to in the White Paper). You should be aware that you may be required to bear the financial risk of any purchase of CFND tokens for an indefinite period of time.

## No Further Information or Update

No person has been or is authorized to give any information or representation not contained in this White Paper in connection with the Company and their respective businesses and operations, the CFND tokens, the Company Token Sale and the underlying assets (each as referred to in the White Paper) and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Company. The Cryptfunder token sale (as referred to in the White Paper) shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of the Company or in any statement of fact or information contained in this White Paper since the date hereof.

## Restrictions on Distribution and Dissemination

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## Vesting Schedule

Vesting Period	Percentage
Start of Vesting	20%
6 Months	15%
12 Months	15%
18 Months	15%
24 Months	35%

Start of vesting schedule will occur within 30 days from the ICO commencement date and will be the start of the 24 month vesting schedule.