



SMART Token, SMART Rewards,
SMART Ecoverse, SMART Money

WHITEPAPER
version 1.0

1. DISCLAIMER	2
2. SUMMARY	4
2.1 Who are we?	5-6
2.2 Our values	7
2.3 Our vision	8
3. C.L.U.E.S	9
3.1 C - Communication, Community and Company Perception	9
3.2 L - Long Term Mission and Vision	9-10
3.3 U - Underlying Technology	10
3.4 E - Economics	11
3.5 S - Supply	11
4. MARKETS OVERVIEW	12
4.1 What is Blockchain Technology?	12
4.2 Cryptocurrency	13
4.3 Mining	14
4.4 ICO	14
5. CHALLENGES & SOLUTIONS	15
5.1 Market	15-16
5.2 Mining	16-17
5.3 Energy	17
5.4 Tokens	18
5.5 Creating a Positive Impact	18-19
6. BALTICRYPTO ECOVERSE	21
6.1 BaltiCrypto ICO (SMART Hybrid Reward Token)	21-25
6.2 Sustainable SMART Cryptocurrency Mining Farm	26-31
6.3 BaltiCrypto's Debit Card	31
6.4 Renewable Energy	32-34
6.5 BaltiCrypto University	34-35
6.6 BaltiCrypto SMART Impact Foundation	36
6.7 BaltiCrypto Exchange	37
6.8 Crypto Trading Academy	37-38
6.9 Blockchain Technology New Industry Integration	38
6.10 Sophisticated Crypto Investor Instruments	38-39
6.11 ICO Funding	39
6.12 Crypto Ideas and Trade Hub	39
6.13 Blockchain Technology Research Incubator Endowments	40
6.14 SMART Reward Centre	40
6.15 Crypto Media Centre	40-41
6.16 Crypto Property Development	41
6.17 Empowerment & Employment Creation	41
7. ROADMAP	42
8. BALTICRYPTO STRUCTURE	43
8.1 Team	43-47
9. RISK MANAGEMENT	48
10. PARTNERS	48
11. CONTACT DETAILS	49
12. ABBREVIATIONS	51

1. DISCLAIMER

Please take time to read and understand the entire section before taking any action.

This whitepaper constitutes an introduction to BaltiCrypto, its business model, projects, technology, and the BaltiCrypto token (BCT), to potential token holders in connection with the proposed ICO, as well as an explanation of BaltiCrypto's fundraising principles. This document should be read in its entirety before taking any action.

The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and factual historical information, along with reasonable future-based statements, to prospective token holders, to permit them to determine whether to undertake a thorough analysis of the company with the intent of acquiring BCT Tokens.

No information in this whitepaper should be considered to be business, legal, financial or tax advice regarding contribution to the development of BaltiCrypto. If you are in any doubt as to the action you should take, you should consult your legal, financial, tax, or other professional advisor and do not contribute to the development of BaltiCrypto.

The BCT token can be categorized as a 'SMART Hybrid Reward Token' as it entitles token holders to receive the rewards from mining operations and other BaltiCrypto projects. The BaltiCrypto token represents an entirely new category. However, this whitepaper should not be misconstrued as a prospectus, or any form of solicitation for investment. If you decide to contribute to BaltiCrypto's development, your contribution to BaltiCrypto, to the best knowledge of BaltiCrypto, does not constitute an exchange of cryptocurrencies for any form of securities, investment units and/or form of ordinary shares in BaltiCrypto or any other company. A BaltiCrypto token (BCT) holder does not receive any form of dividend right.

BaltiCrypto tokens (BCT) have a wide variety of applications, including SMART contracts, taking full advantage of all the benefits offered by blockchain technology. Benefits are not limited to possible value increases in tokens. BaltiCrypto tokens are completely different in nature to other classes of token, such as utility and security token structures.

BaltiCrypto's assets and resources are directed toward reward programs as well as creating a positive impact on our planet. BaltiCrypto tokens (BCT) can be used when acquiring products and services from the BCT platform. Users of BCT tokens have complete freedom to trade the tokens privately and on public exchanges.

Once purchased, the value of BCT Token may fluctuate significantly due to a number of influences, whether market-driven, legislative or other. BaltiCrypto makes no guarantee regarding any specific value of the BCT Token over any specific period of time. BaltiCrypto bears no responsibility for fluctuations in the value of BCT token.

BaltiCrypto accepts no liability nor offers any recourse in the event of funds being transferred incorrectly due to errors in the information provided by the BCT Token holder at the time of transaction, whether to BitCoin, Ethereum, any other crypto- or fiat currency. The token holder is solely responsible for ensuring the validity of all details relating to any and all transactions undertaken.

Whilst BaltiCrypto is strongly committed to launching its operations and developing the BaltiCrypto platform, the token, mining farm and other projects, no guarantee is made in this regard. BaltiCrypto assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use BaltiCrypto tokens (BCT), except in case of intentional misconduct or gross negligence.

Regulatory authorities are carefully scrutinizing business and operations associated with cryptocurrencies throughout the world, therefore regulatory measures, investigations, or actions may impact BaltiCrypto's business, or even its ability to conduct that business or develop its operations in the future. BaltiCrypto reserves the right to alter its business model, the whitepaper or terms and conditions due to regulatory and compliance requirements from any applicable law in any jurisdiction, forthwith and without notice.

All statements contained in this whitepaper and within the BaltiCrypto webpage, statements made in press releases or in any place accessible to the public and oral statements that may be made by BaltiCrypto, its founders, team members and any third party involved in the BaltiCrypto project or acting on behalf of BaltiCrypto that are not statements of historical fact, constitute "forward-looking statements". Neither BaltiCrypto, its founders, team members, any third party involved in BaltiCrypto project, nor any other person represents warrants and/or undertakes that the actual future results, performance or achievements of BaltiCrypto will be as discussed in those forward-looking statements. Forward-looking statements are sometimes, but not always, identified by their use of a date in the future. Forward-looking statements are predictive and involve risk and uncertainty. Forward-looking statements are not guarantees of future performance and are based on assumptions.

The English-language whitepaper is the primary official source of information about the BaltiCrypto token. In the course of translation into other languages, information may be lost or mistranslated. For this reason, BaltiCrypto makes no guarantees regarding the veracity of information contained in any translation or transposition of this whitepaper. The English-language whitepaper retains predominance in any conflict between itself and any translation thereof.

The European Securities and Markets Authority ICO Legislation

Individual Investors:

https://www.esma.europa.eu/sites/default/files/library/esma50-157-829_ico_statement_investors.pdf

Firms/Companies:

https://www.esma.europa.eu/sites/default/files/library/esma50-157-828_ico_statement_firms.pdf

2. SUMMARY

**“ He who does not trust enough,
will not be trusted ,”**

-Lao Tsu

BaltiCrypto is a revolution in blockchain technology, a vertically integrated & pioneering enterprise focusing on realising the true potential of this game-changing tech, from crypto mining, to tailored wealth education solutions, as well as effective, targeted foundations addressing real problems ethically and transparently.

Starting with our own green energy supply, a mining farm built on our own real estate, a new, proprietary mining logic and an elite team with a proven track record of success in I.T. and cryptocurrency, makes us the gold standard in crypto mining.

Adding to this a commitment to creating genuine, life-changing wealth and education opportunities for all, as well as to addressing the environmental and social issues we face globally, makes us world-changing.

Introducing a brand new SMART Hybrid Reward Token, operating on secure, proven blockchain technology.

The nascent cryptocurrency market, and the blockchain technology powering it, represent an opportunity as great as any yet seen in global commerce. The potential uses for this tech are seemingly limitless, and with the increase in uptake, so increase the potential rewards for those servicing the industry.

There was a time when individual facilitators, or ‘miners’, could make money using their home system or graphics processing unit (GPU), but in recent times, serious mining efforts have been the domain of large mining ‘farms’, where huge processing power makes serious rewards possible. BaltiCrypto is your opportunity to share the rewards from just such a farm, through the power of crowdfunding. Share the rewards of the mining operation at a rate commensurate to your contribution level, and start staking your claim in the crypto environment.

BaltiCrypto, though, is no ordinary token. Our revolutionary SMART Hybrid Reward Token not only creates the potential for value growth, just like other tokens and coins (BaltiCrypto is an ethereum based token - technically ERC-20), but entitles you to a share of rewards, both from mining, as well as from our other diverse projects, every month.

As well as this, BaltiCrypto and the BaltiCrypto Token are backed by an extremely experienced and committed team of IT and crypto experts, who share a passion for empowering people to create their ideal financial future, as well as a vision of global enhancement through targeted, community-backed foundations, where the rewards from our Ecoverse are put to use making a difference for real people.

We at BaltiCrypto are passionate about creating lasting, practical solutions for the decentralisation of currency, as well as the larger challenges facing the planet. Not only do token holders become part of our cryptocurrency mining project, but also of the whole Ecoverse growth and future projects, such as renewable energy and charitable projects, educational programs and courses, manual and robo trading to name a few, as well as becoming part of the larger BaltiCrypto community. The community forum we are creating will give token holders a clear overview of BaltiCrypto's operations and development, as well as opportunity to discuss and share opinions and ideas which will enable us to constantly improve our services.

Become part of the BaltiCrypto community - A community of contributors using a SMART currency that provides powerful positive impact and truly gives back to them in expanding rewards.

BaltiCrypto: Powered by blockchain. Decentralized. It's money - EVOLVED.

2.1 Who are we?

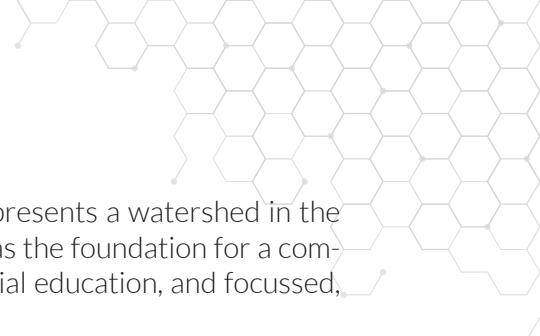
BaltiCrypto represents a new, highly-evolved breed of enterprise, built around SMART, sustainable cryptocurrency mining, but encompassing renewable energy production, education, business development and support, and responsible business innovation. Being based in Estonia gives us the ideal opportunity to take advantage of the cool climate, strong winds (renewable energy production), a uniquely tech-minded bureaucracy, and the crypto-friendly legislative environment of the EU. Whilst cryptomining is far from the entirety of our focus, it is a key monetary generator for the myriad endeavours encompassed by the BaltiCrypto Ecoverse. For crypto mining, location is important, as the key factors determining the success of any crypto mining enterprise are local regulation, and climate. Mining is energy intensive, processing power means heat, heat means cooling, and cooling means expense. For this reason, the cooler the climate, the cheaper your mining operation. If you are looking for a combination of cold climate, affordable real estate, as well as cheap and reliable power supply, you will not do better than Estonia.

Estonia is regarded as one of the most digitally advanced nations in the world. Apart from being the nation that gave us Skype and Transferwise, Estonia has by far the most highly-developed national blockchain based ID card system in the world. In fact, the country has had an openly-stated goal of becoming the first entirely digital nation, since the 1990's. With the arrival of blockchain technology, they have found the key to achieving this, and have embraced it eagerly. No other nation on earth can claim to be as proactive in the blockchain and crypto space as Estonia

(<http://www.bbc.com/future/story/20171019-could-estonia-be-the-first-digital-country>).

Legislatively, the EU provides the most crypto-friendly regulation system on the planet, perfect for growing the enterprise with the minimum of interference.

The Baltic region has all the elements of a Northern crypto-paradise. While not as rich as Western Europe, the Baltic countries of Lithuania, Latvia and Estonia have seen an economic boom in the last decade. Added to this is the widespread adoption of IT technologies, especially in Estonia. The mix of wealth and tech-enthusiasm is fertile soil for cryptocurrency projects, and BaltiCrypto is uniquely positioned to take full advantage.



Far from being just another token though, BaltiCrypto Ecoverse represents a watershed in the application of blockchain technology, not just for crypto mining, but as the foundation for a comprehensive, ethical enterprise built around renewable energy, financial education, and focussed, effective community programs in areas of extreme need.

Most ICO's are built on little more than a promise, and often very little vision, foresight or governance. There are no actual physical assets behind them, which gives zero security to contributors.

BaltiCrypto is a broad-spectrum enterprise and does not rely only on mining, but rather seeks to add value to the enterprise wherever it can be found, through asset accrual and management, diversification, and innovation. This is what truly sets BaltiCrypto, and our SMART Hybrid Reward Token, apart. Mining, whilst the primary source of rewards particularly at the outset of the enterprise, is ultimately just a stepping stone to a thriving and evolving business built on frontline technology, forward thinking and a global perspective. Contributors have the opportunity to share in the rewards from not only the mining operation, but any and all future activities undertaken by BaltiCrypto.

Our team consists of a group of crypto experts including investors, business and I.T. experts, programmers, technicians and others who have been dealing with digital currencies, ICO's, cryptocurrencies and cryptocurrency mining for the past 5 years. Our goal is to give everyone the opportunity to participate and benefit in this rapidly growing market, and journey with us into a new era of financial transparency, personal wealth, and ethical, sustainable commerce.

2.2 Our values

Through our passion and commitment, we provide the best possible ongoing reward on your contribution, with the utmost security. The result is an increase in personal wealth for token holders, but it is growth with a conscience, with a view to not just household change, but global impact. By favouring renewable energy for powering our mining operations, we are at the vanguard of a burgeoning global industry that will carry us forward into a new era of sustainable, responsible wealth.

We believe that personal empowerment creates the potential for individuals to shape their communities, with a snowball effect that will precipitate worldwide change, in all aspects of governance, wealth distribution and ultimately, human happiness.

We believe that blockchain technology, and the decentralisation of trust and oversight into the hands of those doing the trading, are the doorways to this personal empowerment. We take our role in simplifying and accelerating access to cryptocurrency very seriously, knowing that we are shepherding in this new reality, and helping to open the doors to new economic opportunities for our communities.

We believe that the secret to success in all aspects of life, is connection; true communication built on trust and mutual respect. The essence of blockchain technology is just this sort of connection. We believe that in fostering increased participation in cryptocurrency, as well as engendering better communication platforms for new and existing users, we create the bedrock for a more enlightened, more fulfilled, and freer society. It is this sense of deep responsibility that informs everything we do at BaltiCrypto.

“ Most people believe, mistakenly, that wealth in a human society has something to do with money, but that's not true. Money is simply a medium of exchange. Prosperity in a human society is the accumulation of solutions to human problems that we create for ourselves. ”

-Nick Hanauer

2.3 Our vision



To create an Ecoverse where financial reward meets financial wisdom; where token ownership unlocks a world of courses, online forums and company updates.



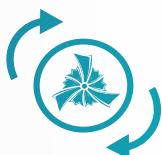
To grow BaltiCrypto to a position of being a central hub in the new global financial and information trading ecosystem.



To lead the way toward the inevitable future of cryptocurrencies and become the most efficient, sustainable and SMART cryptocurrency mining farm in the World.

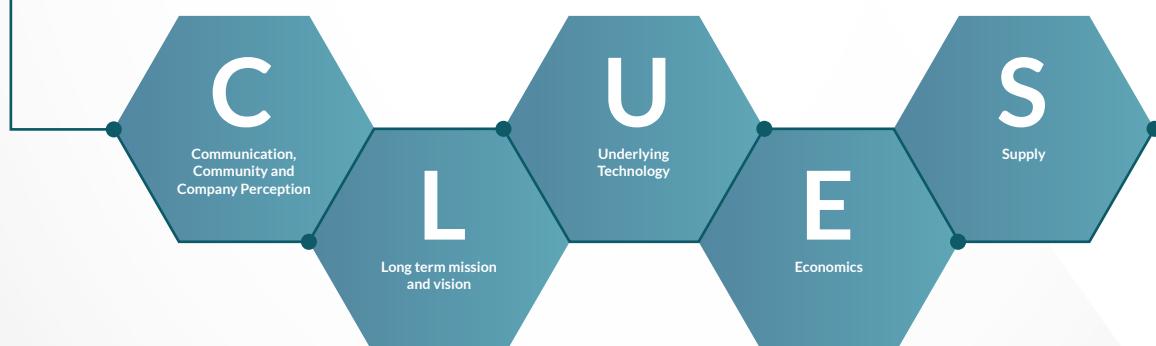


To further invest in growing and established industries as opportunities present, never resting on our laurels, instead always looking for value where it can be found.



To dedicate a portion of all that we earn to furthering benevolent causes around the globe, with truly effective use of all monies, and total transparency to our contributors, creating a new standard in social welfare.

Our yardstick of success in achieving this vision can best be summed up in the acronym C.L.U.E.S



3. C.L.U.E.S

3.1 **C** Communication, Community and Company Perception

 **How well do we communicate with our community? How well do we explain our product and technology?**

From this Whitepaper, right through to our new community forum, all our business dealings are guided by our deep belief in transparency, trust and communication. We want you to feel secure in the knowledge that we are protecting, and furthering, your interests at every turn. Our unique, proprietary DApp (SmartWare) gives contributors access to live 24/7 data on all aspects of mining operations. We are constantly working to increase the knowledge base of our token holders, whether through the BaltiCrypto Blog, Telegram, Seminars, Webinars, YouTube videos, as well as being available 24/7 by email or at our call centre.

 **How is the company perceived by its user base and peers?**

In the modern information economy, where news is old almost the moment it surfaces, perception is as close to the whole game as any one thing could be. Given this, we take a broad-spectrum approach to information dissemination and public relations. Whether via the BaltiCrypto Blog, Reddit, Facebook, Twitter, Google, Youtube, Instagram, Steemit, Telegram Group, Medium, BitcoinTalk, LinkedIn, Cora, or just via word of mouth, we work to ensure a positive public image, and to reflect the reality of this in our dealings with all our contributors.

3.2 **L** Long Term Mission and Vision

 **Do contributors understand our vision? Do we provide an open reporting system so they can monitor our success in achieving it?**

This whitepaper stands as our declaration of intent, and provides a strong picture of where BaltiCrypto is taking its token holders. As things progress, you will be kept abreast of progress by way of our custom-built DApp (SmartWare), providing a 24/7 feed of Mining Operation Results (Mining Speed) and calculated, to-date earnings information on mining rewards and more.

Additionally, our website provides in-depth information on the company's many educational, benevolent and commercial offerings and activities, further enhanced by our live forums and user interaction spaces, creating a truly all-encompassing information transfer system.

 **Does the technology give people more control over their wealth, property and their lives?**

These characteristics are at the very heart of blockchain technology. Blockchain is removing the need for central banks to monitor the transfer of wealth, returning the power for oversight and trust management to the end user. Our commitment at BaltiCrypto is to take this personal control to its logical conclusion through increased transparency, community participation, and maximised returns.

3.3 Underlying Technology



Is the platform built on robust code and security?

BaltiCrypto is using very high security protocols and hardened systems for our Crypto mining farms and backend wallets. Our token SMART Contracts have been security audited and certified, our contributors dashboard is built in robust high level Laravel PHP and is vigilantly protected. Cold Wallet protection protocols are diligently pursued and followed. We use only proven 24/7 Mining rig monitoring software (SmartWare), with active monitoring by our tech team for added safety.



Does the company have an outstanding tech team with a history of success?

Our diverse, hand-picked expert IT team has had a long history of success in IT, hardware and GPU building and maintenance, creation of efficient proprietary crypto mining software, mining rig production, as well as being fullstack developers with multiple ICO's under their belt, gifted in token architecture, relative software, website creation, UI Design, dashboard backends and internet marketing sets.

For transparency we have posted the token code to Github and it can be found here.
<https://goo.gl/qFBD08>

Please review our TEAM section for details and skill sets of our founder team.



What unique technological advantages does the company have that give it an edge over other crypto mining ventures?

- Sustainable SMART Mining Systems;
- SMART Hybrid Reward Token backed by the whole BaltiCrypto Ecoverse; and
- Custom Built Hardware, Software and Cooling Systems for highest efficiency



How accessible is the technology?

BaltiCrypto is taking accessibility to the next level, with our proprietary DApp called SmartWare, which will give contributors access to 24/7, real time information on mining operations, token trading price, and mining rewards. Combined with the BaltiCrypto Debit Card, never before has the world of cryptocurrency been so connected with the real lives of end users. (SmartWare DApp scheduled for release end of 2018, no date yet confirmed for release of debit card).

3.4 Economics



How is revenue distributed? How can token holders track financial progress and growth from mining operations?

This whitepaper provides detailed information about fund distribution from the ICO, market cap, maximum coins in circulation, as well as projected growth and earnings. Through our Ecoverse and proprietary DApp (see above), token holders will be kept fully abreast of all developments and any changes in distribution or market cap as the enterprise progresses.



How does the token act like a security? Is there a residual income component that sets it apart from existing coins?

We plan to deliver ongoing returns from the ever expanding SMART cryptocurrency mining opportunity. Vertical integration from other revenue streams will allow for token holder returns, with a portion reinvested into developing further mining rigs. This means that in addition to capital growth of token holdings, holders receive monthly rewards from mining operations and other Ecoverse projects, whilst at the same time we increase, every month, our mining capacity. This is the compounding nature of the enterprise.

3.5 Supply



Does the company consider the number of trading exchanges for the currency?

Our target exchanges are: Bittrex, Binance, Cryptopia, Coin Exchange (Being listed in any of the exchanges named, means an automatic listing at CoinMarketCap.com). We also plan to establish our own exchange as soon as possible, and are committed to do so within the first quarter of 2019.



Does the company have ready access to sufficient quantities of the best tech, at the best possible purchase and resale prices?

BaltiCrypto currently has two supplier partners who are able to supply approximately 1,000 racks per month (1 rack = 12 GPU's). For confidentiality reasons we are unable to disclose the names of these partner companies. We are also currently undergoing negotiations with several hardware companies in Asia to create an agreement on supply of the additional hardware required for such a huge scale mining operation.

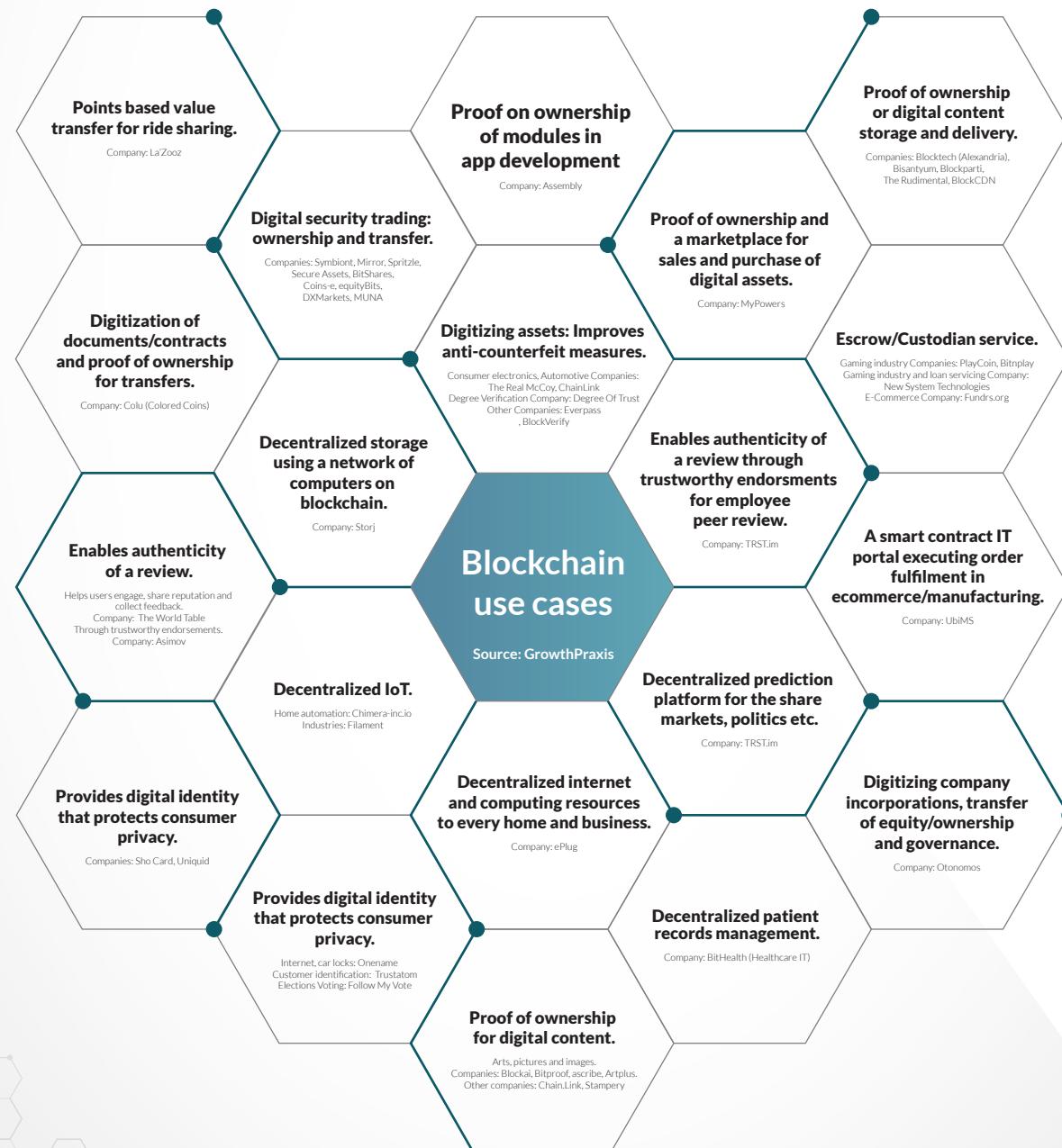
On current market research, BaltiCrypto is getting its mining hardware up to 30% cheaper than home or standard farms, plus there is a strong aftermarket demand for the hardware we are using.

4. MARKET OVERVIEW

4.1 What is Blockchain Technology?

While most people will no doubt have heard of Bitcoin, and many may have heard the term 'blockchain', to a majority of people the the word means almost nothing. What is blockchain, and why is everybody talking about it?

Quite simply, the blockchain is an incorruptible digital ledger of transactions that can be used to record not just financial transactions but virtually anything of value, be it original content, contracts and agreements, even health and other sensitive records. Just look at the diagram below to understand the staggering array of applications for this technology.



What is significant about blockchain is that each new entry in the chain, each 'block', contains a copy of the block that preceded it, and all users in the environment have full copies of each block in the chain. Combined with 256-bit encryption methods, it becomes virtually impossible to corrupt the integrity of the data.

While this might all sound rather nebulous to the layperson, the implications are profound. What this means is that no longer are central exchanges required to act as arbiters of online transactions. The participants themselves, as well as their fellow online denizens, become the arbiters. Imagine being able to transfer wealth anywhere in the world, without needing to pay a fee to a bank for the privilege.

Consumer confidence in the banking system is at an all-time low, as the general public bear the cost of corporate malfeasance, austerity measures, and power-brokering at levels inaccessible to the everyday investor. The true power of blockchain is to return control of trading, both of goods and information, to where it always belonged: people. Blockchain technology is about much more than currency trading: it's about freedom.

Read more: <https://www.quora.com/What-is-blockchain-technology-and-what-can-you-do-with-blockchain>
<https://blockgeeks.com/guides/what-is-blockchain-technology/>

4.2 Cryptocurrency

Cryptocurrency, crypto tokens and other digital assets based on blockchain technology are currently experiencing an explosive growth period. Blockchain technology allows the first true internationalisation of a store of value, and recently speculation has meant explosive growth in both adoption rate and speculative value.

From 2009 to the beginning of 2017 the market grew to \$25 Billion dollars. The average 24h trading volume is approx. \$25-30 Billion dollars. Current Global Market Cap is over \$480 Billion Dollars.

There are over 1,515 alternative cryptocurrencies trading at the time of writing, with a new use case for blockchain emerging every week. As the applications for the technology increase (see chart above), its potential for monetisation grows also.

In traditional fiat money systems, governments simply print more money when they need to. But in bitcoin, money isn't printed at all – it is digital and it is discovered. Computers around the world 'mine' for coins by competing with each other. Generally speaking, bitcoin mining is a process of cryptographic calculations. The very process of mining requires computational capacity, time, and energy resources. As a reward for finding the unique hash code that enables the creation of a block, the miner receives the cryptocurrency of the blockchain it is helping secure.

Read more: <https://medium.com/einstein-exchange/bitcoin-basics-lesson-2-5727b9591a78>
<https://coinmarketcap.com/>

4.3 Mining

In the early days, digital currency enthusiasts used their computers' CPUs to mine Bitcoin. Mining wasn't very profitable, because the cost of hardware and power required to mine Bitcoin was actually more than the value of Bitcoin at the time. Miners were producing hundreds of thousands of nearly worthless coins, for the sake of supporting the network, and to promote this new monetary system.

As Bitcoin's value began to increase, and the thousands of coins produced every day became more valuable, more and more people joined the digital gold rush. The focus of the mining industry shifted towards graphics processing units (GPU). However within a year, companies were manufacturing the first Application Specific Integrated Circuits (ASIC's). The first ASIC's chip was 100 times the efficiency of the best GPU's! Within a month, GPU mining for Bitcoin was dead, although GPU-based miners are used for mining other coins such as Ethereum, Ethereum Classic, Monero, Komodo and others.

The mining market is growing rapidly, in step with the increasing development of industrial mining farms. Investors who invested their funds in mining in 2013 have now received a return of more than 500%. **This figure exceeds 100% per year.** Cryptocurrency mining becomes more and more complicated every day. For example, Bitcoin mining in home conditions is no longer profitable. It has been replaced by Ethereum and other alternative coins. However, the complexity of Ethereum mining is continuously growing, and it may soon happen that home mining will cease to be profitable at all.

The best, and perhaps only, viable option for investing in the medium to long term, is through crowdfunding. Through leveraging the power of large-scale ICO investment, and utilising the smartest and most reliable tech available, BaltiCrypto provides access for contributors from all walks of life to take advantage of the ever-increasing reward opportunities.

Read more: <https://www.cloudminingdirectory.com/bitcoin-mining/history-of-bitcoin-mining/>

4.4 ICO's

Simply put, an ICO is an unregulated means by which funds are raised for a new cryptocurrency venture. An Initial Coin Offering (ICO) is used by startups to bypass the rigorous and regulated capital-raising process required by venture capitalists or banks. In an ICO campaign, a percentage of the cryptocurrency is sold to early backers of the project in exchange for legal tender or other cryptocurrencies, but usually for Bitcoin and Ethereum. As these offerings circumvent much of the securities regulation in a given jurisdiction, it is vital that contributors familiarise themselves with both the local legislation governing crypto investment, as well as the legitimacy of the company backing the ICO.

Acceptance of fiat currency as contribution towards an ICO presents a severe impediment to participation in many cases. BaltiCrypto is eliminating this barrier by accepting both cryptocurrency and fiat currency investment, working with our partner banks to ensure safe receipt and tracking of all funds received.

Read more: <https://www.investopedia.com/terms/i/initial-coin-offering-ico.asp#ixzz57Lkx5Kc0>

5. CHALLENGES & SOLUTIONS

5.1 Market

Challenges

The cryptocurrency market is often inaccessible to individual end users due to technical expertise barriers, or lack of access to sufficient processing capability.

Lack of tools and educational programs. Largely the public don't know what the crypto market or cryptocurrencies are.

About 90% of the services offered are Scams. Most of the ICO's are pure hype (essentially Vaporware) and have no security whatsoever. Most of them last less than a year. Largely this is due to many of the ICO's having no physical assets behind them, and therefore being backed only by speculative coin values.

In the case of most ICO's there is no regular reporting, news or updates, as well as no or limited technical support.

Solutions

Providing easy access for the public to the crypto market, through the power of crowdfunding, through transparent practices and reporting, ongoing education programs, and an understandable, intuitive platform.

Operating with genuine care for the contribution of token holders, and a desire to increase their liquidity and financial liberty. By enabling contributors to use tokens to access courses, and through our ongoing social media and website campaigns, we elevate the financial wisdom of all our contributors, and guide them into the crypto space.

Unlike many other cryptocurrencies (as high as 90%) which have no physical assets backing the tokens, BaltiCrypto's brand new ICO (Initial Coin Offering) SMART Hybrid Rewards Token (BCT) is backed by its own infrastructure (Ecoverse), including the industrial cryptocurrency mining farm and its real estate, associated renewable energy plant and the proposed BaltiCrypto Village.

Regular reporting and updates, as well as an ability for token holders to access assistance and information, whether through the BaltiCrypto forum, blog, or via our 24/7 email and call centre support.

Many ICO's do not provide access via fiat currency, requiring potential contributors to already possess cryptocurrency.

Limited real-world acceptance of cryptocurrencies.

Combining with our partner banks to ensure easy wire transfer of fiat monies.

We plan to release the BaltiCrypto Debit Card at the earliest possible opportunity, taking advantage of the ever-increasing number of retailers worldwide who are installing POS systems capable of accepting all major cryptocurrencies in addition to Visa and Mastercard. The market for provision of such merchant services presents a significant opportunity for further investment and diversification for BaltiCrypto also.

5.2 Mining

Challenges

Increased difficulty getting into mining of any sort, let alone profitable mining. The equipment is becoming more expensive, and it is almost impossible to obtain it at a reasonable cost, if it is even available as demand increases.

Profitability is becoming an issue. Potential revenue does not increase in step with the increasing difficulty of effective mining, and miners who previously experienced success are finding it harder to make a profit.

Additionally, the profitability of a given cryptocurrency fluctuates constantly, based on market price, availability, difficulty of discovery of viable hash codes. This makes it difficult for small operators to maximise rewards through optimal mining focus.

Solutions

Close working relationships with all our European partners, giving us access to the very latest technology at the best possible price. Two suppliers already contracted, with discussions ongoing with our Asian partners to further bolster our supply chain.

Maximising sustainability & profitability by using our own mining software, custom made mining rigs and advanced cooling technology (which means maximum power with minimum energy spent). Regular hardware updates at market best prices. Opting for GPU's wherever possible, in order to maximise resale value. There is significant resale demand for a large amount of the equipment we use.

Combining with our partner banks to ensure easy wire transfer of fiat monies.

The cost of energy constitutes a significant barrier to profitability. Computing power equals energy use, and the use up to now of fossil fuels for this energy has been a significant cost to miners. This cost increases based on climate, and the need for cooling.

We plan to release the BaltiCrypto Debit Card at the earliest possible opportunity, taking advantage of the ever-increasing number of retailers worldwide who are installing POS systems capable of accepting all major cryptocurrencies in addition to Visa and Mastercard. The market for provision of such merchant services presents a significant opportunity for further investment and diversification for BaltiCrypto also.

5.3 Energy

Challenges

In addition to the financial cost of energy consumption, the environmental cost is a significant source of concern for many when considering investing in crypto mining. In fact, crypto mining has been flagged by environmental groups as one of the major emerging threats to the environment due to consumption of fossil fuels. This is also a concern for BaltiCrypto, as we see ourselves as a standard bearer for sustainable, ethical business practices with the minimum environmental footprint.

In many cases, green energy technology and adoption is heavily subsidised by government (ie, taxes and levies), which only serves to undermine the effort to legitimise the technology and increase adoption rates.

Solutions

Mining operations will be run on 100% renewable energy (solar and wind power). We will begin by building a wind farm to power our operations, supported by comprehensive solar panel coverage of the mining warehouse, and backed up by the latest battery technology to cover low production periods. We will also use the heat generated by our GPU's, secured through our proprietary cooling and heat exchange system, as a source of heat for the buildings at the farm site, and for the planned BaltiCrypto Village project.

BaltiCrypto will serve as an example of what is possible through intelligent planning, innovative thinking and a conscientious worldview. Through our renewable energy plant and commitment to self-sufficiency, we seek to become a world leader in promoting both the advancement and uptake of renewable energy tech.

5.4 Tokens

Challenges

Limited applications for existing utility and security tokens. These tokens are restricted to one specific use; utility tokens can be used only for acquiring products and services from the tokens' platform, which determines tokens' value on the market. Utility tokens essentially amount to a promise of access, by the issuer, to a future product or service. Specifically, utility tokens are defined as NOT being investments, thereby circumventing the federal laws governing securities. As an example, Filecoin raised \$257 million by selling tokens that will provide users with access to its decentralized cloud storage platform.

Security tokens, on the other hand, have the advantage of being able to represent actual shares of a company's stock, opening up the potential for a far wider range of applications than utility tokens. The trade-off is that they are subject to rigorous federal securities regulations.

Both types of token, then, are associated with unique advantages and disadvantages.

Solutions

BaltiCrypto's unique SMART Hybrid Reward Token combines the best of both utility and security tokens. Through our revolutionary Ecoverse, you can access a living village of information and connection unlike anything yet seen in the world of crypto commerce. Build your financial and crypto wisdom with tailored courses and learning modules, communicate with other contributors from across the globe, and participate in and track BaltiCrypto's benevolent efforts. You also gain access to additional benefits such as a private wallet, and down the track our own on-platform exchange and BaltiCrypto Debit Card.

BaltiCrypto Token (BCT) allows you to receive ongoing cryptocurrency rewards in proportion to your contribution, through the power of crowdfunding. As the tokens do not denote a share in the company, most federal securities laws do not apply. However, unlike many other ICO's, contributors have increased security via the real assets of the company, as well as our Smart Contracts powered by the same trusted, proven blockchain technology. Additionally, token holders are able to contribute through polling towards determining the focus of BaltiCrypto's SMART Impact foundations.

5.5 Creating a Positive Impact

Challenges

The cryptocurrency market is often inaccessible to individual end users due to technical expertise barriers, or lack of access to sufficient processing capability.

Solutions

Funding to the SMART Impact foundations will be governed by the same transparent, trust-based blockchain technology which underpins everything we do. All expenditure will be done via Smart Contracts, and transmitted through the blockchain, where it can be seen by all.

Lack of tools and educational programs. Largely the public don't know what the crypto market or cryptocurrencies are.

About 90% of the services offered are Scams. Most of the ICO's are pure hype (essentially Vaporware) and have no security whatsoever. Most of them last less than a year. Largely this is due to many of the ICO's having no physical assets behind them, and therefore being backed only by speculative coin values.

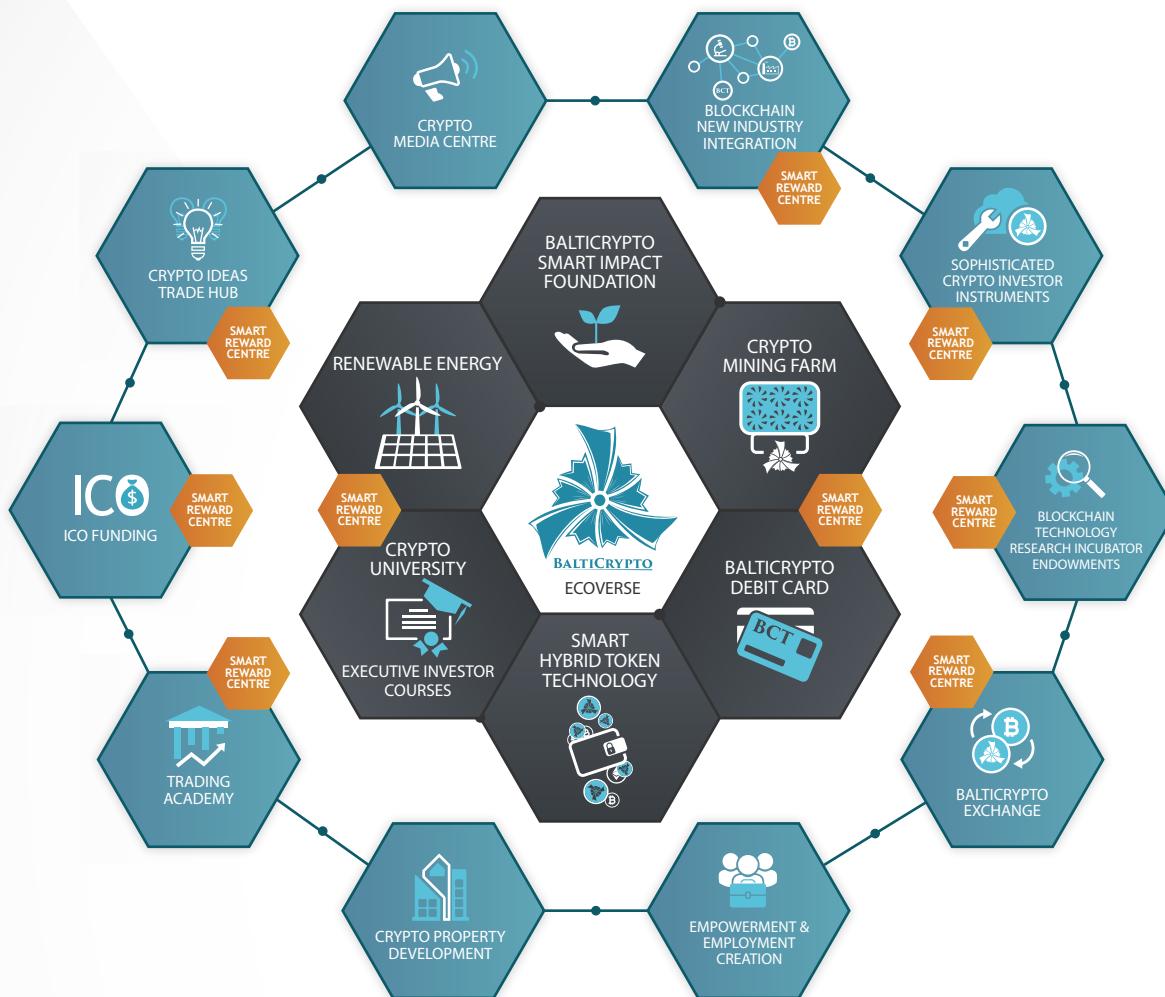
In the case of most ICO's there is no regular reporting, news or updates, as well as no or limited technical support.

Projects will be selected by the community of contributors through polling via the BaltiCrypto Ecoverse. Through our platform, contributors will be able to access up-to-date information on the progress of the various projects, provide feedback or suggestions, and genuinely contribute to the success of the SMART IMPACT projects.

By leveraging the power of decentralised cryptocurrency, BaltiCrypto can act through direct transfer of wealth to where it is needed, without the need for a central bank and the fees they inevitably apply. The upshot is that more of the funds end up where they are actually needed. This is what we mean when we talk about truly finding all beneficial use cases for blockchain technology.

By building and helping to develop renewable energy sources, BaltiCrypto will emerge as a world leader in responsible commerce, producing technology and solutions that will change the way business is done, far beyond the world of cryptocurrency. Because everything we do to make renewable production more efficient results in better business outcomes in the BaltiCrypto Ecoverse, we will find ways to reduce our footprint, while simultaneously improving outcomes. We want to show the world that acting responsibly, doesn't have to mean lowering your expectations for your quality of life. We just need to think smarter, not harder.

6. BALTICRYPTO ECOVERSE



BaltiCrypto Ecoverse is a successful arrangement of different ecologically sustainable elements that leverage off each other to create an extraordinary positive impact on the world while also enhancing the quality of the lives of everyone who contributes to BaltiCrypto, and participates in the Ecoverse.

Diversification and evolution are the hallmarks of the Ecoverse, but in our universe the forces of evolution are you, the contributors. This is a space for personal and group development, for innovative thinking and incubation of revolutionary ideas, as well as a one-stop shop for tracking token values, mining performance & rewards and in general help to reduce the overall carbon footprint.

6.1 BaltiCrypto ICO (SMART Hybrid Reward Token)



BaltiCrypto SMART Hybrid Reward Token (BCT) is a cryptocurrency running on Ethereum platform (ERC20), backed by BaltiCrypto's Ecoverse. BCT is multifunctional token providing more benefits and options than usually offered by traditional utility or security tokens. Its unique SMART Hybrid features allow BCT holders to:

- A** Receive ongoing rewards from the BaltiCrypto's Ecoverse (from mining and other ventures)
- B** Acquire products, services and educational programs from the platform
- C** Trade on public exchange
- D** Participate in creating a positive impact on our planet
- E** Polling for development, research, endowment, impact and faculty decisions
- F** Withdraw funds using the BaltiCrypto Debit Card, which can facilitate purchases of everyday goods and services from both online and regular shops, direct from your BCT wallet

The BaltiCrypto Smart Hybrid Reward Token - Unique Features, Real Rewards

We mine cryptocurrencies, educate the world in cutting edge crypto disciplines, create new technology and regularly reward our contributors from these productive elements. Giving contributors the best of all worlds presents unique challenges, requiring innovative solutions.

Challenges

Keeping track of tokens once they leave the ICO wallet, and are stored in hot/cold wallets.

The contract has to do work proportional to the number of token holders, which means that as the number of token holders increase, your gas costs rise and you rapidly hit the block gas limit on the blockchain.

Limited uses and functions of current token classes.

BCT's custom-built smart contracts allow us to solve the problems associated with ongoing rewards from crypto tokens, whilst also helping to assess the validity and status of tokens.

All token holders are entitled to receive rewards in accordance with their total token holding. As with most coins, BCT tokens will be listed on several market exchanges for trading to allow participants to sell or buy more BCT tokens.

 Total BaltiCrypto Tokens Supply: **400,000,000 BCT**

 Total Tokens Available during ICO rounds: **280,000,000 BCT**;

 **28,000,000 BCT** will be offered as Affiliate bonus;

 In addition, **4,000,000 BCT** will be offered as Bounty Tokens.

 Token price at public exchange issue **\$0.70**

 Website: www.balticrypto.io

Solutions

BaltiCrypto's smart contract that 'knows' the location of all current token holders by storing a list of all token holding addresses on the blockchain. Every month (or fortnight, at BaltiCrypto's discretion), we update the smart contract of your earnings for the period. The contract then tracks every account holder and disburses rewards (in ETH) in proportion to the account balance.

Instead of updating every user's account at once at the time of disbursement, we can keep track of the total rewards, and add a user's pending rewards when there's a transaction against their account.

Multifunctional token with various usage applications (see above for more info)

Initial token price rate* :



*All dates above are subject to change prior token sale and BCT team discretion.

All bonus tokens are calculated on the initial amount of tokens purchased.

Example:

Pre-Sale - Purchase amount \$10,000.00, tokens received 20,000 + 30% bonus tokens.
20,000 tokens x 30% = 6,000 tokens
20,000 + 6,000 = 26,000 total received

At any round, in case the total number of tokens are not sold (example. during Pre-Sale), they will be sent straight to the last round of ICO sale.

Affiliate bonus:

Upon reserving a minimum of 1000 BCT (between \$500 - \$700) tokens you will receive a unique affiliate link which you can share with other prospective contributors, and receive an affiliate bonus in BCT tokens, equal to 10% of the number of tokens they reserve. Affiliate progress can be tracked at any time on BaltiCrypto platform.

Note: In order to be entitled to the affiliate bonus with your unique link a minimum of 1000 BCT must be reserved during the ICO Sale. Please note: Any bonus tokens or extra tokens do not count towards the 1,000 token minimum.

Example: The receiver of your affiliate link purchases 10,000 coins. You will receive 10% of the number of coins purchased as a bonus, in this case 1,000 coins. **(Note: these coins are not taken from the purchase of the affiliate link receiver - they are a bonus taken from the up to 28,000,000 set aside for affiliate bonuses [see above]).**

Regulation



All unrealized tokens will be burned (**Unsold and unallocated tokens will be destroyed.**)



Further token issues: **No further tokens will be issued after the ICO.**



For more info please refer to BaltiCrypto Tokens Terms & Conditions.

Token distribution:

-  ICO - 70% (280 million)
-  Affiliate bonus - 7% (28 million)
-  Team - 6% (24 million)
-  Company - 10% (40 million)
-  Partners - 4% (16 million)
-  SMART Foundation - 2% (8 million)
-  Bounty Program - 1% (4 million)



Total token numbers listed are maximums; if all available tokens are not reserved, the totals represented by these percentages will of course be reduced.

Please note: Company and SMART Foundation tokens will be locked for 24 months, the founders' tokens will be locked for 12 months and the tokens issued to our advisors, partners and early investors will be locked for 8 months once the ICO sale has finished and written into smart contract to avoid pump and dump scenario and to ensure the security to our token holders.

Payment terms of BCT

-  Tokens will be available for purchase on public Pre-sale commencing 26 March until 26 April 2018, or when all tokens allotted to pre-sale are sold out, whichever comes first. Pre-ICO runs 30 April until 12 May 2018 and ICO from 14 May 2018 - TBA, or until a cap of 280,000,000 BCT tokens are sold, whichever comes first.

-  Payment options. BCT tokens can be acquired directly on the platform with:
 - Cryptocurrencies: BTC, BCH, ETH & LTC. Transfers can be made from any BTC, ETH, BCH, LTC wallet. (More cryptocurrencies will be added soon)
 - FIAT Money (USD and EUR) via direct and easy payment options including Credit or Debit Card, Mastercard, Visa, or normal USD/EUR bank transfers. (This payment method coming soon)

-  The minimum entry threshold for the Pre-ICO and ICO threshold is 100 BCT (equivalent to \$55.00 - \$70.00 USD, depending on the day of acquisition). The minimum entry threshold for the pre-sale is 500 BCT tokens (equivalent to \$250 USD).

-  BaltiCrypto does not exclude persons from any nations from participating in the ICO. However US residents, citizens, and Green Card holders will need to confirm their eligibility as accredited investors (please contact support@balticrypto.com to confirm). Additionally Singaporean, Canadian and German residence please check KYC eligibility. All participants are encouraged to check up on any regional laws.



ICO details and 100% funds usage:

-  **70% Sustainable Cryptocurrency Mining Farm** (Property, Warehouses, Green Energy, Software development, Hardware and infrastructure).
-  **12% Ecoverse Projects**
-  **8% Enterprise** (Administration, Legal costs for ICO, Operational, Overheads, Security, Research, Development, Marketing, Insurance).
-  **6% Founding Members** (Early investors, Advisors, Team)
-  **4% General Reserve** (Unforeseen expenses)



If the total amount raised with ICO sale stays under USD\$10m the distribution of the funds will be subject to change.

For more information please refer to [BaltiCrypto Tokens Terms and Conditions](#) on our platform.

6.2 Sustainable Smart Cryptocurrency Mining Farm

BaltiCrypto's aim is to create the most energy efficient, sustainable, environmentally friendly and SMART cryptocurrency mining farm in the world, using 100% renewable energy for mining operations. We see this goal as eminently achievable through ingenuity, innovation, first adoption of new technologies and creation of industry-leading software solutions, and intelligent production and use of renewable energy.

It is our goal to stay ahead of the competition and constantly develop new sustainable ways of mining and increase efficiency. The crypto mining space is only going to become more competitive, and increasingly compartmentalised. Being at capacity as soon as possible, and reinvesting mining rewards to build additional infrastructure, will position BaltiCrypto for success in both the short and long term.

Given the present rates of global warming, and the urgent need for solution, as well as the difficulty transitioning to clean energy, we do not have the luxury of deferring energy consumption questions to a later date. We will commence with 100% renewable energy supply, and stay that way, always.

It is imperative that we use renewable energy to supply the consumption needs of the growing blockchain ecosystem. There are a few tools we have at our disposal to address this issue head-on.

Our initial plan is to build four brand new 1000 sq metre steel framed warehouses, with comprehensive solar panel coverage on the roofs, a two wind turbines integrated into the SMART infrastructure for the farm, and put into operation up to 10,000 miners by the end of 2018. The current timeline has the warehouse and green energy farm being constructed through the third quarter, with full operational status achieved by end of Q4 2018.

BaltiCrypto uses the latest GPU's for its mining operations. While ASIC's boards are only used to mine one specific coin, have little to no aftermarket value, as well as a shorter lifespan, GPU's offer the benefit of far more potential uses, and therefore increased aftermarket value, as well as technology that grows much faster than that of ASIC's. This is largely driven by the gaming and relatively new VR markets. GPU's are much more flexible with regard to the types of coins they can mine for, which is ideal for our model, which uses state of the art software (SmartWare) to determine the best coin to mine for at any given time.

BaltiCrypto's chief of mining operations has over 12 years of experience in building and testing computer hardware & software, cooling technologies, as well as more than 2 years in cryptocurrency mining. He expertly manages a team of electrical engineers and IT experts who specialize in hardware, software and mechanics. BaltiCrypto has an established test case, an operational mining farm in Estonia mining Bitcoin, Ethereum, Ethereum Classic, Monero, ZCash, Komodo, Monacoin, ZenCash, Dash, LiteCoin using both GPU's and ASIC's miners. The current farm runs mainly on solar energy, so we have a proven model. This represents a massive upscaling in our capacity, but the model remains the same. What changes is our ability to leverage economies of scale, but in terms of pricing and processing power, to maximise rewards.

In order to keep the mining farm at the highest level of sustainability and profitability, the farm will be set up as a fully hermetically sealed environment. Additionally, we will regularly update hardware to prevent downtime and unnecessary maintenance. We use proprietary monitoring and managing software (SmartWare), custom made mining racks utilising the latest technology, and liquid cooling technology (SmartCool) which allows GPU's to be heavily overclocked, actually increasing computing power by up to 30%-40%.

SmartCool is the result of close work between the IT team and maintenance team, constituting a start-to-finish process of the utmost precision, with the result being absolute efficiency optimisation across the entire farm. We are taking our hardware to extreme production levels, and it only works thanks to the tireless work of our teams on the ground. The liquid cooling system results not only in vastly improved clock speeds and hash rates, but in a significant decrease in noise production by the GPU's, which will be important as the BaltiCrypto Village develops around the farm. When calculating price vs. processing speed, the system can also decrease mining operating costs by as much as 40%.

BaltiCrypto's target cryptocurrencies

BaltiCrypto will mine most profitable altcoins including Ethereum, Ethereum Classic, Monero, ZCash, Komodo, Monacoin, ZenCash, etc.

Bitcoin and the Bitcoin family coins is also a target of our operations with next generation ASIC miners.

Comparison Table

Mining Options	Standard Home operated on energy produced by fossil fuels using Pre Assembled Racks	Standard Farm operated on energy produced by fossil fuels using Pre Assembled Racks	BaltiCrypto Sustainable Smart Mining using 100% Renewable Energy, Liquid Cooling System (SmartCool) + Custom Built Software & DApp (SmartWare) and Racks
Monitoring	User Reliant	24/7	24/7
Electricity Cost (kWh)	Approx. (USD)\$0.18	Approx. (USD)\$0.12	100% Renewable
Noise Level	High	High	Low
Heat Level	High	Medium	Low
Production Efficiency	Low	Medium	High
Hardware Cost	High Market price	Medium up to 15% cheaper	Low up to 30% cheaper
Hardware Availability (Bulk)	Poor	Average	Good
Space Availability	Limited	Unlimited	Unlimited & Optimized
Profitability	Low	Medium	High
Environmental Impact	Medium	High	Low

This reduced energy demand of course also fulfils our goal of being environmentally responsible, and increases our ability to rely on 100% renewable energy to power the farm. Heat generated by the system is directly and efficiently transferred to the cooling fluid, thereby eliminating the need for noisy and expensive fans and other cooling equipment. These improvements increase energy efficiency and enable higher packaging densities. Using high-efficiency heat exchange technology, the heat removed from the boards will be used to heat boilers, which will heat maintenance offices on site, and eventually the BaltiCrypto SMART Future Village, which will be just another way BaltiCrypto will set the standard for sustainability and intelligent commerce.

BaltiCrypto Reward Distribution Arrangement

SMART Reward Pool - 60% of the rewards received through **mining operations** will be channelled to the SMART Reward Pool.

 Mining rewards from the SMART Reward Pool will be distributed on a random day within first two weeks of every month after the rewards have reached the purposeful transactional value as well as taking into account the lead time for farm assembly. Token holders receive rewards based on the amount of tokens held.

SMART Reward Center - Rewards received through all other BaltiCrypto Ecoverse projects from which contributors are entitled to rewards. This will amount a 20% of net rewards from each separate project. SMART Rewards will be distributed on a random day within last two weeks of every month, once BaltiCrypto begins generating rewards from projects outside crypto mining.

Please note rewards from SMART Reward Center apply to all BCT token holders and will be paid out in ETH.

Reinvestment - up to **40%** of the mining rewards will be reinvested for upgrading and expansion of the mining farm, which creates compounded growth as mining capacity, and therefore potential earnings, grows month on month.

Up to **30%** of the mining rewards will be used for developing and improving BaltiCrypto ecoverse projects, with a constant view towards diversification of interests, as well as value adding through additions such as the BaltiCrypto Exchange and Debit Card.

Please note that the proportion of rewards used for reinvestment depends on the year. As rewards grow, the percentage required to expand and maintain the mining farm will of course diminish.

 **NOTE:** In the future if we are not capable of purchasing mining equipment in large quantities or funding other projects due to no funding requirement, the left over balance will be rewarded to the token holders. BaltiCrypto makes no guarantees about the amount of any surplus from this component which will be issued as rewards. Decisions will be based on the best interests of the enterprise at that time, as opportunities for development of additional projects arise. For example, if markets are depressed at the end of a given month, BaltiCrypto will hold over these funds until BTC and/or ETH values rise, in order to avoid realising a loss.

100% mining rewards distribution:

BCT Token holders will benefit of **100%** of BaltiCrypto Ecoverse rewards which will be divided as:

First year	60% will go to the Reward-Pool	40% will be reinvested into the BaltiCrypto SMART Mining.	
Second year	60% will go to the Reward-Pool	20% will be reinvested into the BaltiCrypto SMART Mining.	20% will be used for developing new BaltiCrypto Ecoverse Projects.
Third year	60% will go to the Reward-Pool	15% will be reinvested into the BaltiCrypto SMART Mining. +5% Mining reserve.	20% will be used for developing new BaltiCrypto Ecoverse Projects.
Fourth year	60% will go to the Reward-Pool	10% will be reinvested into the BaltiCrypto SMART Mining.	30% will be used for developing new BaltiCrypto Ecoverse Projects.

Based on our rewards calculator the first year starts when the mining facilities are 100% operational based on our initial 100% foundation baseline capacity.

The mining operations are effective immediately as we start the development of the mining farms and setting up the equipment. All mining rewards what are mined before the full launch of our operations will be distributed between the BaltiCrypto token holders starting on Q3 2018. (Please see below for the detailed information).

SMART Rewards Distribution:

The rewards distribution will begin shortly after the ICO have been completed and the rewards will ramp up in volume as the first miners come online. The rewards will be paid out in ETH into nominated ETH wallet to which the user holds BaltiCrypto tokens. BaltiCrypto's smart contract knows the location of all current BaltiCrypto token holders by storing a list of all token holding addresses on the blockchain. Every month (or fortnight, at BaltiCrypto's discretion), we update the smart contract of your earnings for the period. The contract then tracks every account holder and disburses rewards (in ETH) in proportion to the account balance.

Rewards can be moved from the token holder's account to any third party ETH wallet at any time.

At the time of a monthly rewards distribution, if the tokens are held in a public exchange wallet you will not be able to receive your rewards in that month. It's important that you hold your tokens in the private wallet when possible. (Unless our partner exchange stipulates they will pass the rewards onto you)

Note: For BCT tokens listed to public exchanges, our executive team will make every endeavour to cooperate with the exchanges in order to send rewards to BCT token holders,

directly into the exchange wallet. This will need to be done on a case by case basis with each exchange, but we have full confidence in our team.

The tokens themselves will of course have the potential for growth in value, and this can be realised at any time by selling them on the public exchange.

Mining Facilities

We constantly update our monitoring software (SmartWare) to keep maintenance costs minimal.

Thanks to our fully automated system we can detect and locate defective racks which may lose electricity, networking or other functionality within a very limited amount of time. GPUs are connected with LEDs that translate software-based issue detection into different light signals, allowing maintenance workers gain the ability to quickly and reliably detect and replace defective hardware. Facilities will be actively monitored 24/7/365 by our expert technicians.

As previously mentioned, electricity is the lifeblood of a mining operation. Mining rigs rely on a constant source of reliable energy, both to operate the rig, as well as to power the cooling systems required. For this reason, the success and profitability of any mining venture will be largely determined by the availability and affordability of the prevailing power supply.

In addition we have developed our **own proprietary mining software (SmartWare), cooling system (SmartCool) and custom-built mining racks**, utilising the most cutting-edge technology, which not only increases mining power, but **reduces energy** requirements by as much as **40%** compared to standard pre-assembled mining farms.

The importance of this in placing BaltiCrypto above the competition for profitability, cannot be overstated.

Equipment Maintenance

In order to keep the facility at the highest level of profitability we constantly monitor the market for new technologies, and will update the hardware on a regular basis (approx. every 1.5 years for GPU's); however, this will only be done where the rewards generated by new hardware is greater.

As up to 40% (depending on the year) of mining rewards are being reinvested into the operation we will generate enough capital to constantly renew outdated hardware. The cost for upgrades will be lower than initial costs, as only core parts need upgrade and we will recoup some costs through the sale of used parts.

As mining activity expands, we will continually assess new technologies that are able to better process different types of algorithms. At this stage GPU's provide the best lifespan and are the most readily available. Should better hardware become available which increase mining efficiency, without compromising longevity and resale potential, we will of course incorporate these into our operations.

Custom built Software (SmartWare)

We use Script as our proof-of-work algorithm, ensuring that our equipment provides the fastest payoff. Our SMART Mining concept is based on unique software (Smartware) that allows us to scan the entire crypto mining market for the most profitable coins at any given time and to adjust our equipment to it. Factors which the software will rely on are current coin price/exchange rate, difficulty factor, hash algorithm and the hardware we are using at the time.

After the plant has mined various Altcoins or even Bitcoins, they flow into the BaltiCrypto wallet and are switched to Ethereum for our customers. We call this concept "SMART Managed Crypto-mining".

Our SMART and Decentralised Application (DApp) will allow token holders/users to have 24/7 overview of the mining operations including market and coin value, mining capacity and individual earnings, different coins mined, rigs' status, rewards, hashrate etc.

BaltiCrypto mining will remain active as long as the operations are profitable. Of course, far from relying on mining as a sole source of revenue, BaltiCrypto is future-proofed thanks to active diversification, seeking opportunities to not only safeguard reward streams, but add value to the Ecaverse and the experience of all who contribute. Read on to learn more about BaltiCrypto's diverse offering.

6.3 BaltiCrypto's Debit Card

It is our goal to issue BaltiCrypto's debit card which enables token holders to send ones cryptomining rewards to online wallets which are connected to BaltiCrypto's debit card. Token holders can use BaltiCrypto tokens anywhere in the world, withdraw money from traditional ATMs and to purchase goods from online and regular shops with the BaltiCrypto debit card.

NOTE: This project is still under development, and BaltiCrypto makes no commitment about when or if it will be delivered. Whilst we see the benefit of this to contributors, it is not a high priority in terms of building reward streams, and it may be that smartphone technology advances to the point where tap and pay is possible, before we are able to issue it. In this case, we will of course be first adopters of the smartphone tech.



6.4 Renewable Energy

“ Bitcoin already consumes 0.15% of the world’s energy ,”

“The computer power needed to create a single digital token consumes at least as much electricity as the average American household burns through in two years, according to figures from Morgan Stanley and Alex de Vries, an economist who tracks energy use in the industry.”

Our worldwide solution is clear.

Renewable energy is a one of the core elements of BaltiCrypto’s Ecoverse which contributes to the project being the most energy efficient, cost effective and sustainable as it can, while creating a positive impact on our planet as well as rapidly reducing carbon footprint.

Our plan is to expand production at our renewable energy parks (solar and wind power sources), as well as sourcing and developing newer and better technologies to maintain 100% green energy use as our scope and reach expand. Our aim is not only to make our Ecoverse 100% green but also participate in various renewable energy projects in Estonia and globally.

BaltiCrypto encompasses the SMART Hybrid Renewable Energy Solution, using wind and solar power, backed by state-of-the-art battery storage, fulfilling the energy requirements for our Ecoverse projects.

Estonian law requires special permits to install wind turbines. We have commenced the process to obtain these, though as with all legislative compliance, it will take some time. For this reason, we will install solar panels to the warehouse roofs as part of the initial build, in order to carry us through until we install the turbine/s. We are fully confident of having all licences in place, and the turbine/s installed and working, long before the mining farm is operational at its full planned capacity. The energy from both solar and wind will be stored using battery stations, in order to cover lean periods of production. We are currently undergoing market research for the best options available.

As previously mentioned, the heat produced by the miners will be captured and stored using state-of-the-art heat transfer systems, and used to heat offices on site, and eventually the planned BaltiCrypto Village. It will also supply clean, heated water to hydroponic and aquaponic operations which will supply food for those on site, as well as for food banks in the local area. As with everything we do, the goal is complete efficiency - zero waste, always contributing far more than we take.

We are very confident with the transparency and efficiency of our projects and therefore seeking recognition from the European Commission, as well as attaining EcoLabel accreditation for our green and sustainable products and services.

BaltiCrypto has signed a partnership agreement with LEDLadu, a renewable energy provider from Estonia. Being a primary partner of LEDLadu we have option to use the green energy produced by their solar parks. They are also supplying all the solar panels for the mining farms.

At this stage for confidentiality reasons we are unable to disclose any further information on the future development on their projects.

Note that use of energy from third parties will only be required should there be delays in the permit process for the wind turbine/s. Once these are operational, we will be fully self-sufficient.

The solar panels used for our Ecoverse, including the mining project, will be installed on the roof of each newly built warehouse (1000 sqm of solar panels totalling approx. 625 panels per warehouse, producing an average of 625kW/h to 1Mwh per day depending on sunlight availability).

For the highest production and renewable energy output BaltiCrypto's development will take place on the Southern part of Estonia next to the coast line. The coast line provides the strongest winds as well as most sunlight per year compared with the rest of Estonia. We have done our research on environmentally protected areas and we will not affect any nature around the developments.

Solar Panels Specifications:

MODULES:

-  Manufacturer: Axitec Quantity 280
-  Name: AXIblackpremium/AC-xxxM/156-60S
-  Mounting System: S-Rock 15°
-  Output: 70.000 kWp
-  Dimensions: LxWxH 1640 x 992 x 40.0 mm
-  Weight: 18.5 kg
-  Power: 250 W

LOADS:

-  Design method: Eurocode
-  Failure consequence class: CC1
-  Service life: 25 years
-  Velocity pressure: = 0.08 kN/m² qp,25
-  Snow load on ground level: sk = 1.00 kN/m²

For additional solar power supply, BaltiCrypto is planning to install wind turbines for its ECOVERSE to ensure the best possible production and energy efficiency.

Wind Turbine Specifications:

We are have currently 2 options to choose from and have started the negotiations with two manufacturing companies from Estonia and Denmark in order to receive the best deal.

2 MODULES TO CHOOSE FROM:



Manufacturer 1: Eleon

Name: Eleon 3M116

Power: 3MW



Manufacturer 2: Vestas

Name: V150-4.2 MW™ Vestas

Power: 4-4.2MW

Further down the track, rather than only using renewable-energy plants, we are planning to use waste-to-energy technologies. As the amount of waste produced grows, we need to find ways to find worthwhile uses for it, which in turn reduce the amount which finds its way into the environment. It's an obvious triple win, solving the waste, energy, and climate crises in one package.

It's therefore imperative that we use all possible renewable energy technologies to supply the consumption needs of the growing blockchain ecosystem.

6.5 BaltiCrypto University

As blockchain technology inevitably emerges as the future of money and information transfer, the need for people the world over to familiarise themselves with this new paradigm will increase in lockstep. For many, the seemingly complicated nature of something that is inherently digital and abstract may seem too much to grasp. However, the risks of not doing so are far too great to ignore. In the first instance, these people will miss the wave, the opportunity to get in at the ground floor and establish their presence in the crypto space, and reap the incredible rewards which are available. In the long term, these people will only fall further behind, as their lack of familiarity in an entirely new monetary ecosystem sees them struggle to find their way. Many will be surprised at the rapidity with which this takes place.

We at BaltiCrypto see our responsibility in carrying our contributors into this new era, as paramount. Whilst our operations in mining, green energy, and diversified, evolved commercial interests will serve contributors through ongoing rewards, we believe it is through focused, practical guidance and instruction that we will truly help contributors find their place in the new system.

It is for this reason that the BaltiCrypto University forms a key hub in our Ecoverse. Through online, certified courses, we will provide participants with the knowledge they need to not just survive the systematic upheaval of the biggest change to commerce in centuries, but to thrive, and provide for themselves and their loved ones in ways they never thought possible.

BaltiCrypto will take a multi-pronged approach to this:

Educational Events, Programs and Courses -

 **Crypto** - Tools, educational programs and courses on the market, applications, private wallets, exchanges, investing, analysis, storage, sending and management.

Levels: Beginners, Advanced and Mastermind.

 **Financial** - Financial planning, money management, investment principles.

 **Self-Development and Transformational Coaching** - Private one on one session with self-development and transformational coaches. One such person is Dan Warburton, who has come on board as an advisor. For more information on Dan, see our Team section below.

 **ICO Startups** - How to plan, implement and run a successful ICO from start to finish.

 **Crypto Events, Seminars and Investor Summits** - Gather together world leading blockchain, cryptocurrency, science and financial experts to share their knowledge and experience, increasing the net wisdom of the Ecoverse. Connect with other contributors, enjoy and celebrate our shared success.

 **Blockchain Technology & Possibilities** - Research, testing and implementation of new hardware and software innovations. Engaging and fostering talent to serve the greater goals of the Ecoverse.

 **Token Building & Steps Involved** - Coding, security and smart contracts.

 **Renewable energy applications for crypto and blockchain** - Advancing the quality and uptake of renewable energy by creating demand for coins powered by renewables, and creating a new gold standard for ethical crypto mining and sustainable business practice.

Students will be required to sit an examination at the end of each course, and will receive a BaltiCrypto University certificate upon completion, as well as the benefits that come with increased expertise in finance and blockchain technology. All courses can be paid for with BCT, which users can acquire from BaltiCrypto's platform, or from a public exchange once we get listed.

Future planning is for a physical BaltiCrypto University, which will be powered by our SMART hybrid energy systems, and run on the same ethical, sustainable principles upon which we run the mining farm and offices. The University will be fully accredited and offer courses in a wide range of fields.

6.6 BaltiCrypto Smart Impact Foundation (creating an ongoing positive impact)

It is the vision of the BaltiCrypto team to be able to serve others in need by creating targeted foundations which are self-sustaining, focused and effective. We believe that we can not only make real difference in the world, but also show a way beyond charity that relies on donations and vague estimates of expenditure.

Introducing BaltiCrypto's decentralized and self-sufficient SMART Impact Foundation, powered by Blockchain technology. Now, through the power of blockchain, all contributors can see accurate, real-time figures of rewards earned and spent by the foundation, and help to choose the areas that BaltiCrypto will be focusing its efforts.

The SMART Impact Foundation will be designated 2% of the total of minted tokens, which will receive mining rewards and SMART rewards, just as any other token holder. This means that as BaltiCrypto, and its mining rewards, grow, so does the funding available to the foundation.

With our SMART Impact foundations, all funds are kept and tracked in the Blockchain. In this way, contributors are able to view exactly how much is spent, and where, and monitor the efficacy of the allocated rewards. 100% of the contributions made towards creating a positive impact will be used for the projects chosen by BCT token holders.

Of course, our media centre will feature regular video updates from the areas where we are working, and there will be opportunities for token holders to travel to areas of operation and contribute their time, and gain valuable life experience.

As cryptocurrencies are largely unavailable, or non-existent, in some areas of the world, we will convert the ETH the foundations receive as rewards into fiat currency as needed.

Making a real difference means constantly looking at how we can better use the resources at our disposal. This is no less important when considering how to best maximise rewards for token holders. For this reason, we plan to establish the BaltiCrypto exchange.

6.7 BaltiCrypto Exchange

BaltiCrypto Ecoverse acts like a SMART village, the contributors its citizens, and each part of the whole contributing, and benefiting from the contribution of the other parts. One way in which we can increase this sense of belonging, is through the establishment of the BaltiCrypto Exchange.

Initially, contributors will need to take their tokens out of the platform if they wish to place them on public exchanges and trade them. In the near future, however, BaltiCrypto will launch its own public exchange platform, to both simplify trading for token holders, as well as allow them to list their tokens without having to remove them from the platform.

We have considered a number of parameters to launch the best cryptocurrency exchange:

-  Cutting edge technology to provide high performance.
-  High quality and safe website and server.
-  High Security protocols.
-  High liquidity.
-  Clear transaction fee structure such as fixed fees, percentage fees and spread.
-  Transparent live tracking of coin transactions, prices, and volumes.
-  Multiple coin support such as Bitcoin, Ethereum, Litecoin, BaltiCrypto Token etc.
-  Deposit/Withdraw funds in any cryptocurrency and fiat money.
-  Multiple payment options.
-  Compatibility across all devices and platforms.
-  User friendly (Beginners/Advanced/Expert).

This is a key component of BaltiCrypto's growth strategy for the short to medium term, and as such we are working towards the launch of the Exchange with utmost priority.

6.8 Crypto Trading Academy

The Crypto Trading Academy will form part of the Ecoverse via the University. The goal will be to train contributors to accurately read the market, as well as training for advanced programmers in creating their own Bots.

In addition to this, we will offer manual and robo crypto trading services, where our highly-developed, proprietary algorithms, will take the hard work out of reading a sometimes volatile market. We are negotiating with highly-regarded third parties to ensure that we connect contributors with the very best possible advice, however we will actively target the best talent for our own team, as well as look to introduce new, exciting talent, via the Academy.

Services Offered:

Systemised Manual- and Crypto Robo Trading -

Trading strategy: Diversified - Short, Medium and Long term goal options.

SMART RoboTrade - Robo trading is highly advanced algorithmic computer technology. Consistent Profit will come only through proper risk reward ratio. Most traders are facing consistent loss in the stock market due to emotional trading, lack of discipline, and simple lack of knowledge. SMART RoboTrade will help to eliminate all these issues with its automatic trade firing system. It will analyse the market in realtime, identify buy and sell opportunities, and execute trades automatically without any noticeable delay.

Systemised Manual Trade - A trading system that involves human decision-making utilising detailed trade matrices for entering and exiting trades.

As with all publicly traded markets, volatility is inevitable, and no guarantees about returns or safety of investment can be made. Whilst all care is taken, BaltiCrypto accepts no liability for funds lost via either the SMART Robotrade or manual trade services.

6.9 Blockchain Technology New Industry Integration

One of the most exciting elements of the BaltiCrypto Ecoverse.

In this area as much as any other, we see the real beauty of BaltiCrypto's integrated, global solution. Because it is in our commercial interest to reduce energy usage, find more efficient renewable energy sources, and optimise our resource usage, every advance in these areas means improved rewards for all contributors.

It is this synergy of commercial aspiration and sustainability consciousness that will drive both technological innovation at the University, but the intelligent, focused application of these advances to both the environmental and commercial concerns of the mining farm, as well as BaltiCrypto's other enterprises.

6.10 Sophisticated Crypto Investor Instruments

While trading of crypto-assets is booming, some investors are looking for options to trade in new instruments that are similar to traditional securities, notes and options. There is as yet no established, sophisticated futures or options market for the crypto space.

BaltiCrypto seeks to develop a platform that can help diversify the Ecoverse via a range of flagship products, as well as establishing our reputation as pioneers and innovators in the cryptocurrency market.

An example of this would be the offer of highly price-competitive Crypto Currencies Accumulator & Decumulator contracts ranging from one week to a month. You can capture the upward or downward trends of Cryptocurrencies steadily through investing in a BaltiCrypto Crypto Currencies Accumulator or Decumulator instrument.

As with all elements of the Ecoverse, these instruments will be augmented by the increased financial intelligence of the contributors using them, as the University and other cells in the structure of the Ecoverse provide a steady stream of educated, informed investors.

6.11 ICO Funding

Taking this a step further, we go beyond merely providing trading and buy/sell advice, and actually seek out promising ICO's, whose philosophies are in line with those of the BaltiCrypto Ecoverse. Using our combined resources, and leveraging our significant mining returns, we can obtain tokens and coins with huge economies of scale, lowering purchase price, and maximising future rewards - all of which feed back into the BaltiCrypto reward pool.

The Media Centre will provide regular news and updates of upcoming or ongoing ICO's, including predictions and commentary from our resident experts, to help contributors find the best value for their investment. This means even if contributors choose to invest from their own private wallet, they have the best opportunity to maximise their returns.

As well as assisting ICO's to connect with our extensive community, and achieve viable investment levels, we will provide advice and ongoing assistance to new ICO's whose goals we support. For this we will receive payment through ICO or ETH tokens, the rewards from which, again, will flow back to all contributors via the Reward Pool. BaltiCrypto will also help funding different ICOs; Low risk - High Reward vetted ICO's will be able to apply for funding rounds.

6.12 Crypto Ideas And Trade Hub

An industry-first use case for blockchain: the industry's leading hub for trade ideas.

Just as blockchain provides solutions for wealth transfer, through consistent tracking of the block-chain ledger, it can also provide a new, self-governed system of patent protection. As any user can track the origin of data of any kind into the ledger, a person can quite readily prove that they were the progenitor of a given idea, and receive payment in kind.

BaltiCrypto's objective is to create an open platform for the efficient and secure exchange of trade ideas as well as goods and services. We seek to accomplish this through strategic partnerships to develop standards, interfaces, and industry leading best practices.



6.13 Blockchain Technology Research Incubator Endowments

BaltiCrypto Research Incubator Endowments represent tokens, currency or other financial assets that are provided to universities or colleges. The sole intention of the endowment is to invest it, so that the total asset value will yield an inflation-adjusted principal amount, along with additional income for further investments and supplementary expenditures.

6.14 Smart Reward Center

BaltiCrypto's SMART Reward Center will be created for extra benefits to the token holders. 20% of net rewards from each individual Ecoverse project will be sent to this pool. Rewards from this pool will be distributed on a random day during the second half of every month, creating a month full of rewards for our token holders.

The funds to the Reward Center will be collected through all BaltiCrypto's Ecoverse Projects including:

-  Education (Crypto University);
-  BaltiCrypto Exchange (Fees etc.);
-  Renewable Energy Project;
-  Trading Academy;
-  ICO Funding;
-  Sophisticated Crypto Investor Instruments;
-  Crypto Ideas Trade Hub;
-  Blockchain Technology Research Incubator Endowments
-  Blockchain New Industry Integration;

6.15 Crypto Media Center

The Media Center will be the information hub of the BaltiCrypto Ecoverse, the one-stop shop for information about mining operations, trade volumes, market news, updates on upcoming ICO's, as well as general financial and environmental news from around the globe.

As the ICO launches, things will move quickly, and it is vital that we have a centralised space from which to communicate with contributors, as well as with the media and larger information space. A key component of this will be the BaltiCrypto Blog, which will discuss all of the latest news in the Crypto space from the technical to the latest hot items and internal Balticrypto Press releases.

The Media Centre will also incorporate the BaltiCrypto Forum, where users can connect with each other, discuss market and strategy matters, or simply connect and continue to build our sense of community. Contributors can also use the Forum to connect with 24/7 customer support, for a range of technical and other concerns.

6.16 Crypto Property Development

One of the ways we provide security for contributors, and increase the asset backing of the tokens, is through land and real estate acquisition. BaltiCrypto will be buying and developing its own land as well as designing and constructing its SMART village including mining warehouses and renewable energy parks.

Having a team with unique skills and knowledge in engineering, architecture/design and sustainable building and construction, stemming from more than 30 years of experience in the industry, we are able to use available land up to twice as efficiently as standard farms.

In this area also, our Estonian location is a real benefit. Land in Estonia is highly undervalued, and opportunities abound to procure sites at very economical rates, and turn them into profitable, sustainable mining farms, achieving both increased rewards for contributors, but the added security of a SMART Hybrid Token, backed by real assets.

6.17 Empowerment & Employment Creation

Unemployment has far-reaching and significant effects on communities, far beyond the immediate struggle for sufficient financial resources. The disempowerment and disenfranchisement it causes, are often passed down generationally, creating cycles of poverty and violence.

History has shown that when people are empowered to provide for themselves, and particularly when women are given the resources needed to support their families, communities flourish, standards of living go up, and people can begin focusing on levels of existence that go beyond pure survival. Education becomes possible, and from there real societal change.

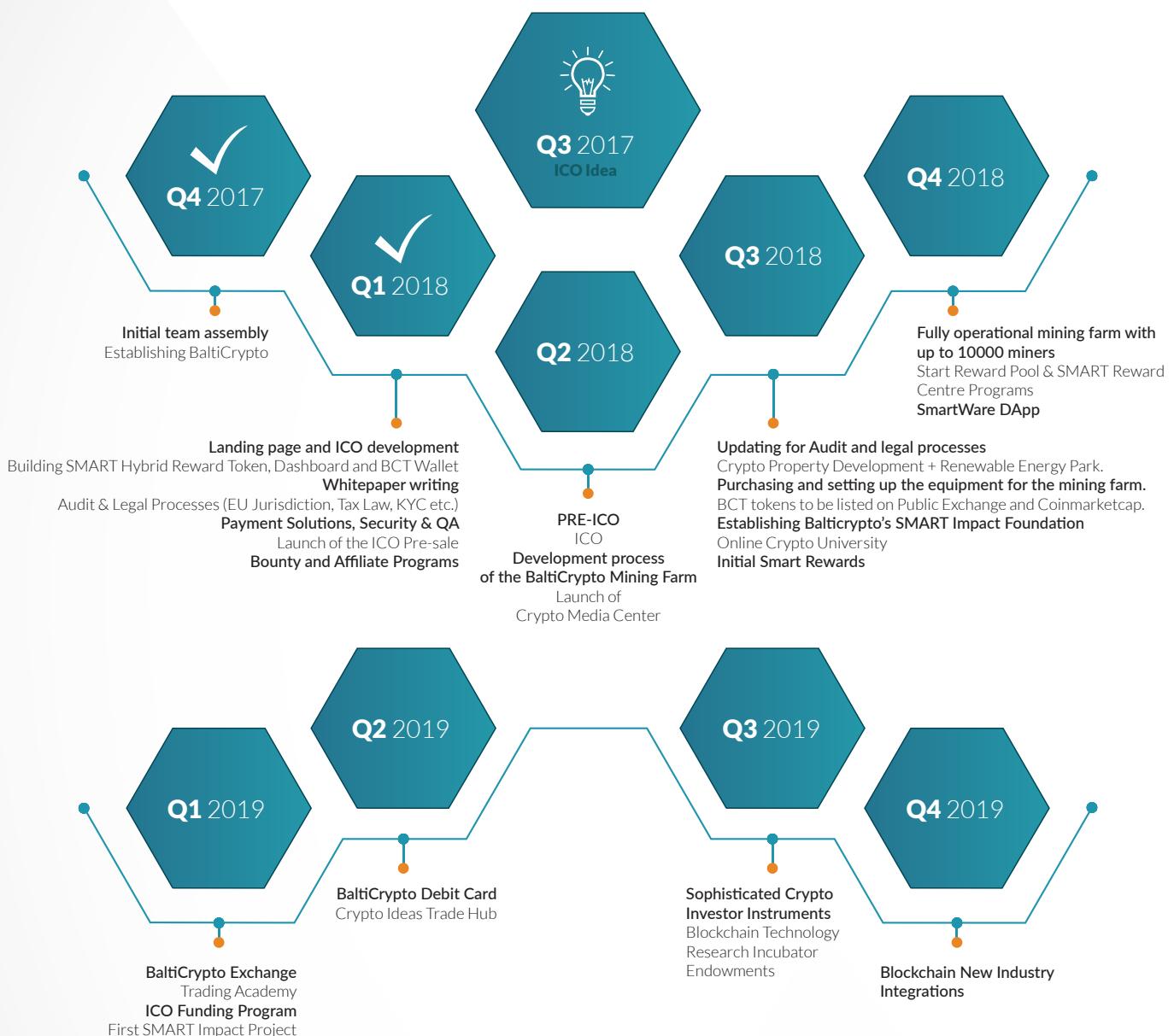
We in BaltiCrypto have thought seriously about this issue, and are gearing up for a multi-pronged assault on the issue. We believe this venture should, and will, have the ability to effect change for people from all walks of life, not just those with the means to invest. The many cells of the BaltiCrypto Ecoverse will provide numerous jobs for people from a range of fields, and cultivate talent in order to increase the net wisdom of the community.

In addition to this, a large focus of the SMART Impact Foundations will be addressing this and other issues in the world's most underprivileged areas, focusing on community health and nutritional information, financial education, as well as providing seed money for people, particularly women, looking to start small enterprises in their communities.

It's just another way BaltiCrypto is changing the way blockchain is changing the world.

7. ROADMAP

The phases of the projects are depending on the ICO crowdfunding.



8. BALTICRYPTO STRUCTURE

8.1 Team



Raido Lensment
CEO/Project Manager/Co-Founder

Co-founder, a CEO and a team leader of BaltiCrypto and a member of Sapphire ICO, Raido has a vast knowledge in terms of blockchain technology and cryptocurrencies. Being previously involved with design, graphics and video montage for over 10 years Raido has a strong digital and I.T background.

With over 4 years of experience in cryptocurrency market and 6 years of experience in project management makes Raido is an outstanding businessman and entrepreneur and very valuable member of the team and project.

Outstanding delegating skills



Andrus Sabiin
Co-Founder/Business Developer/Financial Advisor

Co-Founder of BaltiCrypto. An extraordinary entrepreneur and a founder of various businesses ranging from finances, health and sports to crypto and web based businesses. Degrees in Finances and Accounting.

With over 12 years of experience in business development and more than 5 years of experience in network marketing, financial advising and accounting.

With his vast knowledge and skills Andrus adds outstanding value to our team as well as the whole project.

Currently involved with different startups and projects - Consulting and Advising.
Member of Sapphire ICO sales team.

Excellent Organisational Skills.



Kris Gaunt
Co-Founder/Ideas Architect/Lead Developer

Co-founder of BaltiCrypto. Founder at All Horizons. Kris is the 'go to ideas guy' with a authentic approach for tech startups and ventures. He carries a vast and diverse experience in all things tech including online marketing, also in identifying startups from an idea to mentoring and funding stages. He improves the project's outcomes, with token architecture solutions, engaging team, partners and contributors needs to make the whole business plan work.



Indrek Press
COO/Co-Founder

Co-founder and COO of BaltiCrypto and a member of Sapphire ICO sales team makes Indrek a experienced, successful and young entrepreneur. Being involved with various web based and online businesses. With over 6 years of experience in team management leadership and public relations. Indrek's skills and knowledge will benefit and help everyone inside and outside of the team to reach their goals.

Outstanding leadership and communication skills.



Mait Mõttus
CIO/Co-Founder/IT Engineer

Co-founder and CIO of BaltiCrypto. Founder of Computer Lab Maito has over 12 years of experience in IT and computer engineering as well as building and developing hardware, software & cooling systems. An expert in blockchain technology and cryptocurrencies and has over 2.5 years of experience in running a successful Cryptocurrency Mining Farm in Estonia. (Proven model)

Currently training & running his own team of IT / Crypto experts



Kristel King
Asia Consultant

Kristel King is our Asia Consultant, specialising in negotiations, translation and communication. Her literacy in Asian cultures and (Mandarin) Chinese helps us form good relationships with various technology companies in China.



Hans-Jürgen Pokmann
Token Building / ICO Advisor /
QA Developer

CEO of BTM (Blockchain Project Management) with over 15 years of experience in I.T. & Web design. More than 5 years of experience with software development experience. More than 3 years of entrepreneurship and PM experience and 1 year of product management experience.



Kenn Lend
Token Building / ICO Advisor / Coding &
Security

CEO of ICOStream with 3 years of Cryptocurrency experience.

Previous experience in running ICOs as CTO/CMO. 10 Years of Marketing & Business Development experience.

5 years of IT experience.



Antti Tsugart
Technical Engineer

Higher education in Informatics. Over 18 years of experience in I.T hardware and software engineering and development. More than 12 years of experience in business development and project management. Currently a manager of Computer Lab.



Piyush

Smart Contract Developer

Specialist in Cryptography and Security.

As a member of the team he is integral for blockchain development and writing smart contracts.

Bachelor's degree in Computer Science, proficient in Solidity, Python, and C++.



Indi Newall

Public/Media Relations/Copywriter

Indi gives a voice to the BaltiCrypto machine, refining the myriad ideas that take form in the Ecoverse into words that convey our vision and values in meaningful ways for our contributors. From website content, to press releases and contact responses, to the whitepaper you are reading now, he takes a broad view of the whole Ecoverse. A prodigious reader and writer from a young age, and an ardent (if amateur) scholar of the English language, he prides himself on his ability to create copy that is both effective and succinct.

A wide range of experience in writing for wine publications, political organisations and commercial clients.



Dan Warburton

Transformational and Team coach

An entrepreneur and transformational coach. Last 3 years Dan has coached over 1000 committed business people to elevate their life to the next level and has spoken on stages around the world about what transformation makes possible. Because of the extraordinary results Dan's entrepreneurial clients achieve, Warburton is now seen as an extremely powerful coach and as the true pioneer of 'transformational' coaching.



Holden Arge

Environmental Engineer

Experienced businessman and environmental engineer. Higher education in both Environmental engineering and cultural heritage. Diploma in sustainable building and construction. With over 10 years of experience in architectural and structural engineering, Project management and business development. With such a vast experience, skills and knowledge Holden is adding amazing value to BaltiCrypto when it comes down to environmental protection and cultural heritage.



Kristina Pöldots

Lead Visual & Graphic Designer

With over 10 years of experience in graphic design and as much as 4 years of experience in project management and leadership Kristina is a very valuable member of our team. Aside from managing numerous graphics design, digital channel and marketing projects, Kristina has run large scale client productions including all aspects of the audiovisual lifecycle. With that gaining 5 years of experience as a Video Artist/Animator/Motion Graphics Designer for large scale show productions.

Additionally on the side practicing on photography and cinematography Kristina can surely be classified as Multidisciplinary Artist.



Gert Kivilselg
Coding/3D Graphic Design

Over 15 years of experience in coding, programming and 3D & graphic design. Gert has also over 10 years of experience in hardware assembly. With such a vast experience, skills and knowledge he is very valuable member of our team.



Jussi Möttus
Graphic Designer

More than 8 years of experience as a graphic designer and more than 3 years of it as a freelancer. Always seeking for new knowledge and ways to improve himself as an individual and team designer. Also very enthusiastic about blockchain technologies and future of it.



Kati Viks
Accountant

Chief accountant in BaltiCrypto. Since 2013 head of accounting department of Sonmak Group. She has written various successful business plans and projects (Leader, Pria, EAS etc). Master's degree in Accounting and Finance.



Airi Kasemaa
Head of Customer Support

Over 1 year of experience as Head of Customer Service for ICO's (ICOStream and AbilityCoin) and Meeting administrator. More than 2 years of experience as Head of Social Media and Cryptocurrencies. More than 3 years of experience as Editor and Translating. 6+ years of experience in Customer Service.



Anna Ballon
Project Executive Assistant

Qualified professional with 7 years extensive experience in administration within a fast-paced environment. 15 years of experience in assistant and project management in various companies over the world. With such a vast experience and management skills Anna keeps the team on the right track.



Mihail Polonski
ICO Advisor

Co-Founder of Upline ICO, Mihail has 8 years of sales & marketing and startup launching experience, 5 years team management experience and as much as 7 years experience in Network Marketing. Being successfully involved with number of ICO's, Mihail will add value to BaltiCrypto on the ICO advising side giving the team a clear guidance on his experience.



Bernd Stöckl
Blockchain Consultant

23 years old entrepreneur and investor with over 3 years of experience as Blockchain Consultant & Online Marketing. First business experience in marketing & sales at 17 years of age. Specialized in online marketing since 2016. CryptoCurrency Investor since mid 2015.

Silent partner of 2 Austrian Startups, specialized on mobile phone protection and online payment solutions.

Official Blockchain Consultant since end of 2017.

Right now engaged on building up a platform based in Munich, specialized on building up income streams in the world of cryptocurrencies, with the name PORTFOLIO.



Skhu Khanyile
BaltiCrypto's Ambassador in Africa

Entrepreneur and CEO Out of Africa Productions Company UK. Zulu Warrior Coach.

Born and raised in South Africa (KwaZulu Natal) Durban. Relocated to London, UK pursuing his dreams through Performing Arts. With over 3 years of experience, now a successful cryptocurrency expert. Involved with health and fitness. Life coach helping people change their lives and achieving desired results. Skhu is also involved with various communities in Africa which helps BaltiCrypto to reach further to people in need.



Koit Vatsel
Advisor/Education and Trading

Co-founder of KTI TRADING. More than 3 years of experience in Strategy and Market Analyst for CryptoCurrency and Forex Markets, Crypto and Forex Trading as well as Blockchain, Crypto & AI Research. Over 2 years of experience in Developer for automated Forex, crypto trading systems, Team and Project Management in Web and IT systems development, Educational Training for Crypto, Forex and Self Development. 4 years in Network Marketing Experience and 6 years experience in Social Media Marketing.



Matti Vilola
Advisor

Current CEO of PayApi Escrow and Co-Founder in Sapphire ICO.

Senior business director and R&D engineer, partner. Over 15 years of international management experience in IT/SW in mobile and cloud businesses. FinTech security and PCI DSS certified payments solution expert. Cryptocurrency investor.



Rando Pärna
Advisor

Serial Entrepreneur with 1 exit experience in portfolio. Previous investment in fintech start-up WoraPay. Start-ups fundraising coach and representative of Seed Forum Foundation - one of world's largest business angels networks and start-up fundraising education providers in more than 40 countries. Fintech and legaltech focused. For the last 18 months worked on cross border payments solutions in Formula One merchandising.

9. RISK MANAGEMENT



Risk is part of all our lives and so is managing these risks. It's just like the problems, once they arise we need to identify the them in order to find the solutions for them.

As a society, we need to take risks to grow and develop. From energy to infrastructure, supply to security, technology to everyday lives, effectively managed risks help societies achieve the desired results. In our current fast paced world, the risks we have to manage evolve quickly. We need to make sure we manage risks so that we minimise their threats and maximise their potential.

Risk management involves understanding, analysing and addressing risk to make sure organisations achieve their objectives. BaltiCrypto Evolved Enterprise is using integrated and joined up approach to managing risk across the ECOVERSE and its extended network.

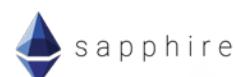
Because risk is inherent in everything we do, the type of risk management we have undertaken follows a certain pattern which is divided into five elements including:

-  First we will Identify the Risk;
-  Second the Risk will be Assessed and Analysed;
-  Third we will create the Action Plan;
-  Forth the Action Plan will be Implemented; and
-  Fifth we will Measure, Control and Monitor the Risk.

BaltiCrypto's mission is to build excellence in risk management to ensure security to all our contributors, in all sectors of our Ecoverse and across the world.

10. PARTNERS

-  All Horizons
-  LEDIadu
-  Sapphire ICO
-  PayApi Escrow
-  Upline ICO
-  Sonmak
-  Relani Consult
-  Dan Warburton
-  KTI
-  Estonian Cryptocurrency Association (Eesti Krüptoraha Liit)
-  RingStar (Singapore)



11. CONTACT DETAILS

Website:

 www.balticrypto.io

Support:

-  **Info:** info@balticrypto.com
-  **Support:** support@balticrypto.com
-  **Contributors:** contributors@balticrypto.com
-  **24/7 Customer Support Centre (Coming Soon)**

Social Media:

-  **Twitter:** https://twitter.com/Balti_Crypto
-  **Facebook page:** <https://www.facebook.com/balticryptolICO/>
-  **Facebook group:** <https://www.facebook.com/groups/780696905461291/>
-  **Youtube Channel:**
-  **Telegram News:** <https://t.me/officialbalticryptochannel>
-  **Telegram Chat:** https://t.me/balticrypto_chat
-  **Instagram:** <https://www.instagram.com/balticrypto/>
-  **Steemit:**
-  **Linkedin:** <https://www.linkedin.com/company/balticrypto/>
-  **Reddit:** <https://www.reddit.com/user/balticrypto>
-  **Medium:** <https://medium.com/@balticrypto>
-  **Github:** <https://goo.gl/qFBDo8>
-  **Vimeo:** <https://vimeo.com/balticrypto>
-  **Crypto Media Centre:** www.balticrypto.io
-  **Pinterest:** <https://www.pinterest.com/balticrypto/>

12. ABBREVIATIONS

AML - Anti money laundering

ASIC - Application-specific integrated circuit

BCH - Bitcoin Cash

BCT - BaltiCrypto Token

BTC - Bitcoin

CPU - Central Processing Unit

DApp - Decentralized Application (For Mobile Devices)

ECOVERSE - All BaltiCrypto's projects and network

ETC - Et cetera

ETH - Ethereum

EU - Europe

EUR - Euro

ERC20 - The Ethereum token standard

GPU - Graphics Processing Unit

GWh - Gigawatt Hour

H - Height

ICO - Initial Coin Offering

ID - Identification

I.T. - Information Technology

KG - Kilogram

kN - Newton

kWh - Kilowatts per hour

KYC - Know Your Customer

L - Length

LED - Light-emitting diode

LTC - Litecoin

MW - Megawatt

Mwh - Megawatt hour

OU - Private limited company

PHP - Framework for web

POS - Point of sale

QA - Quality Assurance

SMART - Sustainable, Mining, Accessible, Reward, Technology

SQM - Square Meter

TBA - To Be Announced

UI - User interface design

US - United States

USD - United States Dollar

V - Volt

W - Width

WP - Whitepaper