



**Nodus**

## Platform for Decentralized Investment Funds based on Blockchain Technology

Contribute with Confidence

# Whitepaper

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Nodusplatform and protocol for generating and managing crypto assets funds based on blockchain

By: Anatol Ostrowski and Andrey Vorobyovski

<https://nousplatform.com>

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## 1. Introduction

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With the emergence of cryptocurrency and the ICO, new financial markets were created, and the rules of participation in those markets are changing very rapidly. This fact creates an enormous demand for trusted, transparent and simple technology for traders and investors alike. The technology and possibilities that a few years ago were deemed science fiction, are now a reality with the introduction of blockchain technology. It also provides the investors with a new

opportunity such as cryptocurrency and startup or ICO investing. Those investors have the ability to sell or exchange their assets or instruments. Those investment opportunities are very “user friendly” with very low commissions and do not require minimum amounts to participate and extensive paperwork or bureaucracy. Anyone can purchase the tokens of an issuing company by paying a small commission fee.

This new development creates demand for new investment funds to manage crypto assets and cryptocurrency portfolios. Moreover, as the industry is becoming more regulated, institutional investors will take advantage of new opportunities in this niche market. In the near future crypto assets will evolve into a new format of investing. For example, stocks, futures, options and many other assets will be indexed as crypto assets (tokens) and the supply of those tokens will be balanced utilizing an elimination and issuance mechanism.

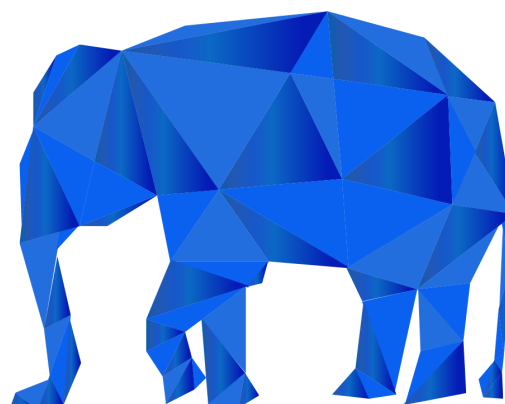
We are witnessing some of the startup companies trying to index gold and other precious metals with tokens. The indexing will make it possible to buy and sell any assets with tokens in digital format and will create new unlimited opportunities to Institutional Investors.

This document describes the possibilities of creating new investment funds utilizing innovative blockchain technology. Investing Funds and Investors are facing many obstacles such as raising capital; transparency of the fund operation; decentralized data storage of equity assets of every investor; high liquidity; elimination of intermediaries and many others. Implementation of blockchain technology will help in overcoming those obstacles.

## 2.1 Major Obstacles of the Investment Industry

The average person unfortunately, faces many obstacles when trying to choose investment funds in the present market conditions. We would like to point out common issues and problems.

- Transparency of the reports: Although there are regulations in place, there is no guarantee that the information in the



report was not altered or manipulated by the management.

- Bank, Brokerage and security of Assets: There is no guarantee that the broker will not misuse your assets.
- Minimum required amount of initial investment too high, high fee for transferring assets.
- Currency exchange: There is no mechanism to purchase required currency from centralized banking institutions free of charge; therefore, end users pay high fees for the currency exchange.
- Liquidity problem: Often, Investment Funds have a grace period before investor's funds can be invested; which makes the assets unavailable for that period.
- Research: There is no unified format to compare statistics of the investment fund's performance.
- Language barrier, complicated reports, industry specific terms and lingo
- ETF challenges. Multiple exchange transfers are required in order to purchase ETF indexes.
- Diversification: Very limited diversification of a portfolio is derived from the inability to invest in multiple funds due to all the reasons described above.

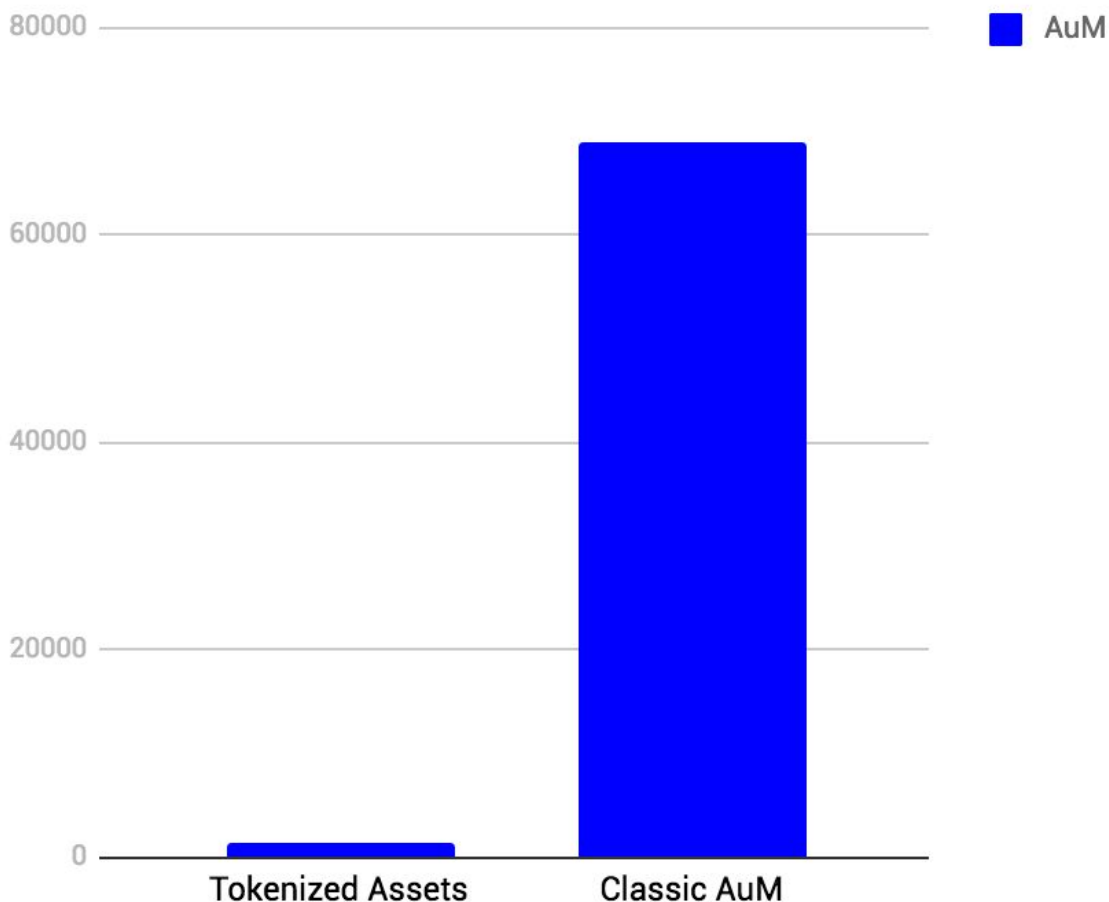
## 2.2 Description of the Market

According to the Boston Consulting Group, global assets managed by (AuM) traditional managers in 2016 grew by 7%, to 69.1 trillion. dollars.

The marketplace for the Nousplatform and Protocol is very diverse and truly astronomical in volume. It is estimated to be at least \$10 trillion. For example, BlackRock, Inc<sup>1</sup> by itself manages \$5.5 trillion in assets. As everybody knows, there are many hedge funds<sup>2</sup>, banks, institutional investors<sup>3</sup>, private investment funds, family trusts, venture capital funds and many more investing entities. Obviously, at some point most of these entities will implement blockchain technology. It is a sure way to limit liability and increase profitability by overcoming major obstacles.

The logo of the Boston Consulting Group (BCG) is displayed in white serif capital letters on a dark green rectangular background.

## 2017 - AuM 69.1 trillion. dollars



### 3. Description of Nousprotocol

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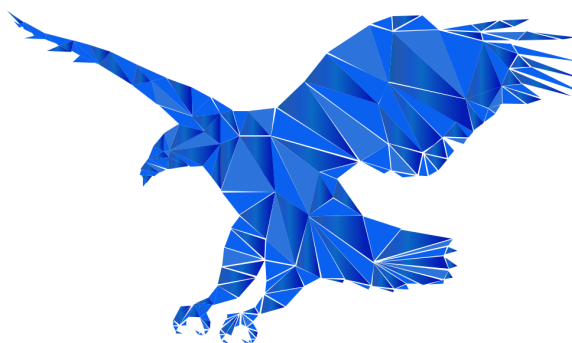
\*Nousprotocol allows swift creation of all types of investment funds to manage blockchain assets. Funds are equipped with complete required technology tools to manage portfolios and are accountable and transparent with the investors. To calculate the volume of the capital Nousplatform uses the equivalent in Nous Tokens. Investors use Nous Tokens to conduct any transaction for acquisition or sale of the fund equity shares. One of the advantages for open-ended funds is the ability to redeem the equity shares from investors with the Nous Tokens held by the fund in portfolio reserves. In this case, the fund does not need to sell the equity shares in order to payout to the investor. This mechanism will create growth dynamics by increasing the liquidity of the funds.

In addition, Nousprotocol can be used to create close-ended funds. These funds will be able to trade their ETF Index on any cryptocurrency exchange. These funds can use Nousplatform for ICO raising the initial investment.

### 3.1 Nousplatform Solution for the Fund Managers

The fund managers receive a complete set of technology tools for managing the fund and interacting with investors. The main aspects of the operations are controlled through smart contracts with open source, which creates total transparency and makes the fund more trustworthy and attractive to the investor. Transactions are carried out by a smart contract that regulates and controls the acquisition or sale of equity shares utilizing Nous Tokens.

Every time a new fund is established, a smart contract is instituted and published by the Nousprotocol on blockchain. A Smart contract contains all the specific terms, conditions and features of the fund. There are two types of parameters – constant (unchangeable, permanent) and variable (can be changed or modified). For example, creation date of the fund, the initial capital, the founder, etc. are constant. They are final and cannot be altered after the publication of the contract. The parameters of the investment maturity timeframe and the assignment of the manager are variable. The publisher of the contract can change certain parameters of the fund by utilizing private key; in this case, the new rules will only apply to new investors, since it will be physically impossible to make any changes retroactively.



This approach will ensure fairness and transparency for both parties and will protect investors from any manipulation by fund managers. The smart contract of the fund delegates a part of the authority to the Nous smart contract. The Nous smart Contract utilizes certain entrusted functions, such as verification of the asset ownership, records

of the investment portfolio, identification of the fund managers, estimating the level of entrustment, and much more. Nous smart contract can integrate a third-party escrow entity for extended functionality.

The Nousplatform by itself is a powerful tool for attracting and creating a pool of potential investors. Therefore, all (investment) funds created on the platform are automatically exposed to a large number of users.

## 3.2 Advantages of Nousplatform for the Investors

An investor can invest in any fund at any time by purchasing equity shares with Nous Tokens. NOUS are utility tokens and available for purchase at crypto exchanges. The ERC20 token standard has all the advantages associated with Ethereum such as, using a single wallet for all ERC20 tokens. If the investor wants to liquidate all or some of the equity shares, he or she will receive back nous tokens at the current rate at the time of the transaction.

An investor can choose several funds with different portfolios to diversify the risk. He/she will make a decision whether to participate in the fund based on research of the fund's statistics recorded on the blockchain, which guarantees transparent unaltered real data. The Nousprotocol creates snapshots of the investment portfolio of each fund with a specified period, and logs them in the blockchain. Statistics available for review and analysis at any time in a personal back office and the smart contract open source code is available for the public to review.

An investor can analyze the activity of any fund in his/her back office. The statistical data of a fund based on snapshots shows the fund's profitability at any given period. In addition, it reveals the redemption and acquisition of assets, and any other modification of the portfolio, as well as the liquidity index, the number of tokens in reserve, the fund's own capital in relation to the total portfolio, and so on.

The Nousplatform will provide tools for analyzing and evaluating funds based on various statistical data. These reports will be available for any user to review.

The main advantages for investors are simplicity, transparency, the ability to diversify, quick deposit or withdrawal of funds, no bureaucracy, set rules of participation for all the parties involved, no



minimum amount entry requirements, and are guaranteed to have unaltered and accurate data.

In the near future, we plan to create a merchant for the Nousplatform, which will allow investors to pay for the goods and services using their equity shares, assuming those assets are always under management of the same entity and utilized only when necessary. This approach, in our opinion, will lead to a new kind of relationship between the buyer and the seller, where money, as we know it, will no longer be needed; and the economy will shift toward a tokenized barter.

#### *Example 1*

Bob acquired the equity shares of the fund that invests in solar energy and possesses tokens of this company. The Solar Energy Company pays dividends once per quarter from the energy they have sold. Fund receives the dividends and distributes among investors. Accordingly, Bob, once per quarter, receives dividends for his equity shares of the fund. Let us assume Bob would like to buy video camera from the store that sells electronics. We will price it at 1000 Nous Tokens. Merchant requests 1000 Nous Tokens from Bob' account utilizing Nousprotocol. Nousprotocol requests the fund to redeem the equity shares equivalent to 1000 Nous Tokens and transfers it as a payment to the retail store that sells the video camera. Then the retailer delivers the camera to Bob.

What happened in this case? For Bob, it means he bought the camera for some of the energy that belongs to him, and for the store, it is a normal transaction. Of course, all of this will be possible if the fund has the sufficient amount of tokens for instant transactions with the investor, but as described above, the fund is predisposed having reserve to maintain liquidity. The retailer must accept nous tokens as a payment in order to avoid paying additional commissions to the intermediary liquidity provider, or willing to accept payments in the form of more innovative technologies such as the bancor protocol.

## 4. Type of Funds Supported

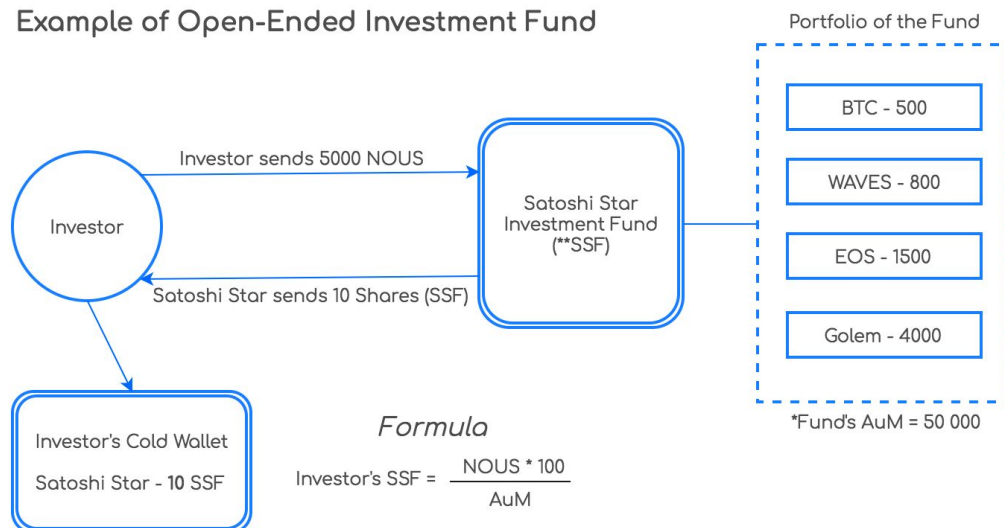
First stage of the development of the Nousplatform will be supporting five types of funds:

1. Open ended Investment Fund
2. Close ended Investment Fund
3. Venture Capital Fund
4. Charitable Fund
5. Family Trust Fund In the near future Nousprotocol will be expanding to support more complex types of funds.

### 4.1 Open-ended Investment Fund

Here is a short description on how an open-ended fund operates. The scheme of open-ended funds enables Investors to acquire or sell equity shares directly from the fund. Investors transfer their assets in the form of Nous Tokens directly to the Fund. The fund assigns the tokenized equity shares to the Investor. The investor can sell these shares back to the Fund at any time for the market value based on the fund performance. This approach allows the fund constantly to increase liquidity, and allows the investor to liquidate the shares at any time. It is a real Win-Win situation. The fund charges Investors fees for the acquisition and liquidation of the equity shares. These fees are the profits of the fund.

#### Example of Open-Ended Investment Fund



\*AuM - Assets under Management, recalculated in NOUS tokens, using current market exchange rate

\*\*Short Name of investment fund shares (Satoshi Star Fund = SSF)



## 4.2 Close-ended Investment Fund

Here is short description on how a close-ended fund operates. These funds raise capital only once. After raising the capital, the fund issues a fixed amount of tokens. Than Tokens distributed among investors based on the amount they have invested. After that, the fund is listed in the exchanges and its' tokens are traded as ETF. Fund pays dividends to the token holders based on profitability for a certain period. Nousplatform enables closed-ended funds to introduce its' concept to the investors, who are already utilizing the platform, and raise initial capital by conducting ICO (initial coin offering).

This approach will attract new investors to the Fund, which increase the chance for successful fundraising. As for Investors, they will have the opportunity to diversify their portfolio of close-ended funds.

## 4.3 Venture Capital Fund 2.0

Nousplatform enables investors to create the Venture Capital Funds, in order to raise capital for start-ups or for additional capitalization of an active business. These funds are unique because they utilize an open voting system, where investors decide whether to invest in a particular start-up venture. Each investor who holds equity shares of the fund will vote on this subject. These funds have a unique ecosystem, which is why we call them advanced second-generation funds.

### *Example of a Venture Capital Fund*

After the successful fundraising (ICO), all the assets invested by the participants are blocked by a smart contract and are released only after an open vote. Suppose the fund has raised \$ 10 million, and the managers decide to invest \$ 500k in the start-up venture "X". In this case, they propose to release \$500,000 by voting, and each investor can vote with a smart contract for or against this investment, evaluating all the opportunities, risks and rewards of a particular start-up venture. If the required number of votes is casted according to the rules, the funds released for investment. The advantage of these funds is that each participant has a specific voting power, for example, if Joshua has 10 shares, and John 2 shares, then Joshua's vote is 5 times more powerful than John's vote.

## 4.4 Charity Funds

Nousplatform enables users to create not only investment funds, but also Charity Funds. The main advantage of a charitable organization based on blockchain is its' transparency and accountability before donors. Nousprotocol enables the monitoring of the activities of the charitable foundation. There is open access of the information on how and what type of charitable assistance was provided, and how much was spent on operational expenses. A charity fund is able to accept donations from all over the world without restrictions. Any token holder can donate to any fund anywhere in the world.

## 4.5 Family Trust Fund

It is a very popular form of fund when the asset holder (trustor) appoints a trustee. This fund is a private entity and the public does not have any access to any details of this trust. These funds have an option of open voting to release some assets for any purpose the same way as in the case of the venture capital fund.

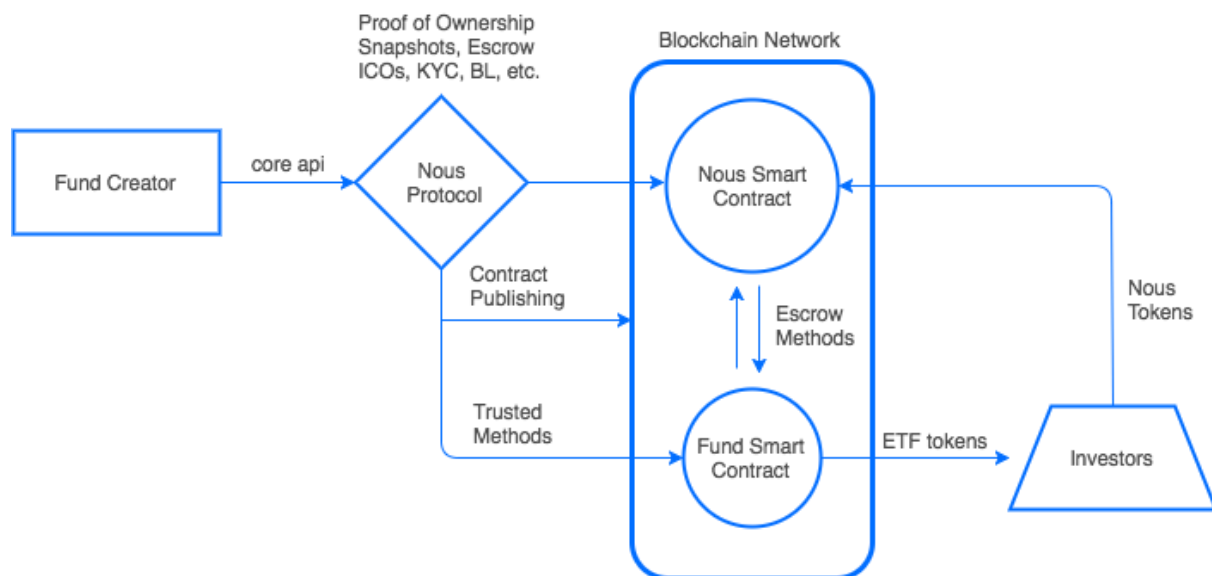
The trust fund may consist of one person who can manage the assets and enjoy all the advantages of the Nousplatform. In this case, 100% of shares belong to one person. The family trust fund has another beneficial option, the management of the estate, when the assets of one trustor are passed on to another by employing smart contract of the fund.

## 5. Structure of Nous Ecosystem

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The technical specification of the system and its' functions and ability will be provided in a separate document. This document provides short overview of the key components.

System's Components Interaction Scheme



## 5.1 Nouisprotocol

It is a protocol, which is been developed by non-for profit organization Nouis Foundation. Protocol has been published as an open source code and licensed under GNU Lesser General Public License v3.0

Anyone can utilize the protocol to create his or her own fund. Initially, a solution will be provided as JavaScript. In the near future, the rest of the popular programming languages will be added.

## 5.2 Nouis Smart Contract

It is a protocol, which is been developed by non-for profit organization Nouis Foundation. Protocol published as an open source code, and licensed under GNU Lesser General Public License v3.0. Nouis smart contract employs verification functions within the fund's contract, such as: verification of the asset ownership, records of balances of the investment portfolio, identification of the fund managers, estimating the level of trust, adding of a third-party escrow entity and much more.

## 5.3 Smart Contract of the Fund

Smart Contract of the Fund created and published dynamically by Nousprotocol. Its main function is managing the fund, such as equity participation, equity shares acquisition and redemption, distribution of tokens among investors, and much more.

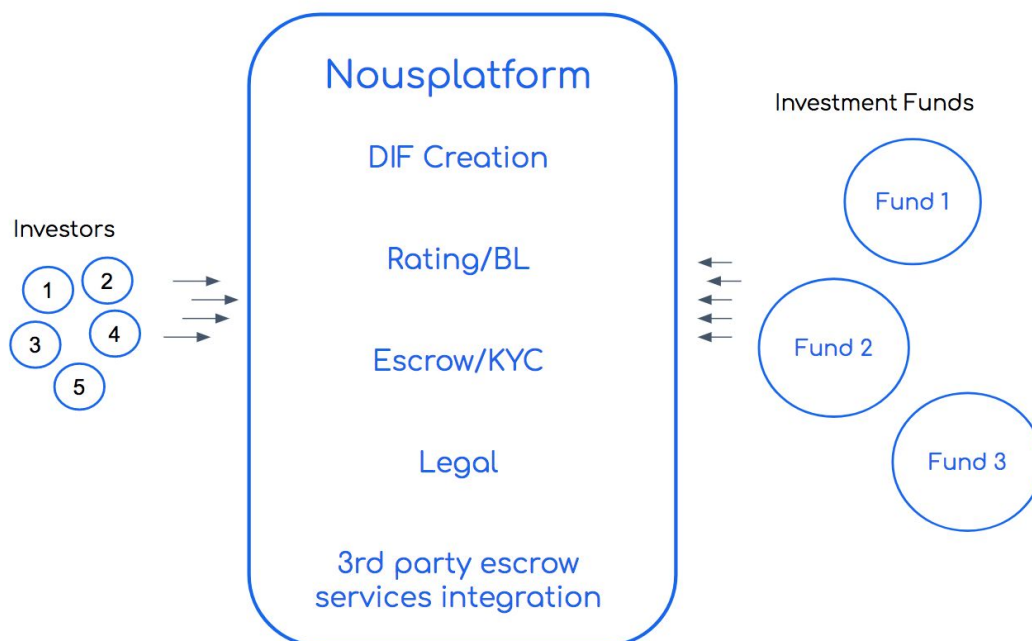
## 5.4 Nous Wallet

Nous Wallet is an open source code that is used to store nous tokens. Any holder of a Nous Wallet can make a payment or invest tokens in any of the funds.

## 5.5 Platform

Nousplatform is a platform for the collaboration of investment funds and investors. It includes a personal back office, statistical reports, wallets, lists of funds and their ratings. For investors, the platform is a turnkey solution for managing its own assets.

The funds will have a user-friendly interface to conduct business and a platform to attract potential investors.



## 6. Nousplatform

Nousplatform is a web interface that interacts with the clients' Nousprotocol library, as well as with the API, which in turn interacts with the nous smart contract and database.



### 6.1 Participants and Their Functions

There are five categories of the main participants:

1. The Founder of the Fund (General Manager)
2. Fund Manager
3. Referring Agent
4. Investor
5. Escrow

### 6.2 Functions for the Managers

The General Manager initiates registration on the Nousplatform and confirms the information and data through the double authentication process. After the registration process is confirmed and complete, the



manager creates a nous wallet and saves a private key file. This nous wallet address used for the publication of the smart contracts of the fund. Then the manager deposits nous tokens to the wallet to collaborate with the blockchain. The blockchain charges a small commission for any transaction related to the recording of information, so the manager will need to pay a small fee to publish a smart contract of the fund.

The General Manager establishes the fund, inputs the data of the fund, the type of fund, and the addresses of the fund managers' nous wallet. After that, the Nousprotocol publishes, on behalf of the general manager, a smart contract on the blockchain with all required settings. The smart contract also includes the addresses of the escrow smart contracts for the appropriation of the different trust functions.

The next step is adding and verifying nous wallets to create a portfolio. Verification is necessary to prove the fund and ensure that the assets of investors will be stored in these nous wallets, and to confirm whether managers have their own equity shares in those wallets. The Nousprotocol will use a variety of verification methods, depending on the blockchain where the nous wallets are stored. The simplest method of verification is the transfer of micro sums or OP\_RETURN transactions to the Nousprotocol verification wallet. If the transaction was successful, then the protocol verifies the wallet of the fund in a smart contract.

Verification of the initial assets owned by the fund is one of the most important aspects, since it is very important to understand, especially for the hedge funds, what amount of the assets at risk are owned by the fund. At the time of verification of the wallet, the protocol reads the available balance and records it into a smart contract as the initial capital of the fund.

Publication of data. Once a day Nousprotocol cross-references balances and transactions data from the verified nous wallets, and records them through nous smart contract to the smart contract of the fund. Published data becomes available so the managers can analyze the fund's performance.

Listings of the fund. Fund managers can use the Nousplatform to attract investors. The fund is listed and rated by the Nousplatform, which is the most powerful marketing tool for attracting new investors.

Close-ended funds can use the Nousprotocol to conduct ICO, to raise initial capital and issue their own ETF tokens. After the fund is established, the manager can publish an additional smart contract for the purpose of ICO, which collaborates with the main contract of the fund and controls the distribution of the tokens.

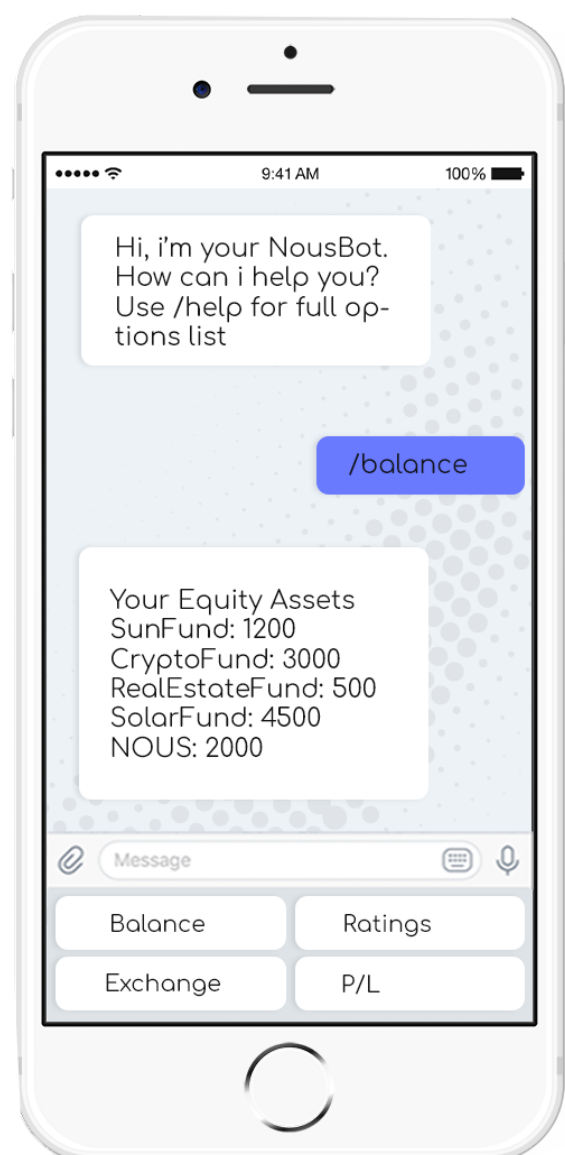
Assignments of the responsibilities. The general manager can assign responsibilities to the managers within the smart contract of the fund, by granting permission or blocking access to the different functions.

## 6.3 Functions and Options of the Nousplatform for the Investors

Investors register on the platform and get a personal account and a back office. Then he/she passes verification and receives his/her own nous wallet, where the investor can deposit and store nous tokens. Investors can review the rating and statistical data of each fund on the Nousplatform and make a decision whether to invest. Funds are divided into categories and types. The investors can analyze the activity of the fund for any period.

The Nousprotocol forms the trust level of the fund, an important factor affected by and associated with the fund's activities. This will allow investors to make more educated and informed decisions.

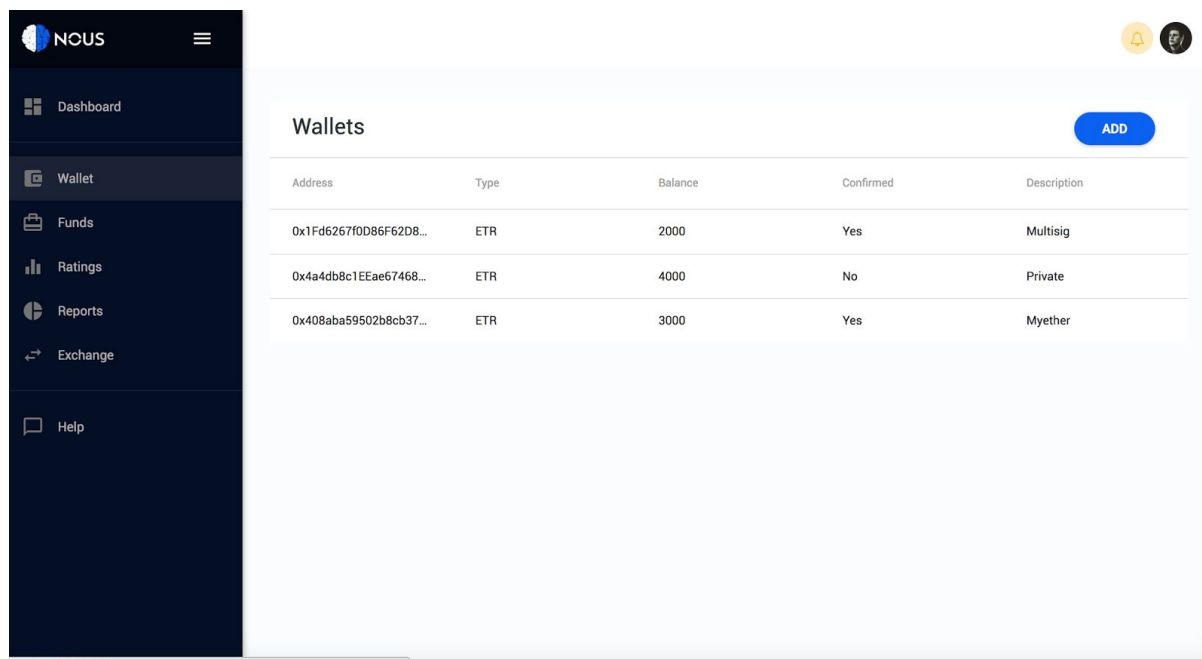
Investors can buy and sell equity shares of the fund. Nous tokens are used for the acquisition of equity assets of the fund. Investors can sell their equity shares back to the fund and get





nous tokens in return. The close-end funds use a different approach, see paragraph 6.

Security of the assets. All assets purchased from funds established by the Nousprotocol are stored in a “cold” wallet. Only investors with a private key have access to his/her wallet. Same wallet can be used to store all the assets of the investor. ICO participation. An investor can acquire the equity shares of a close-ended fund before it is listed on the exchange.



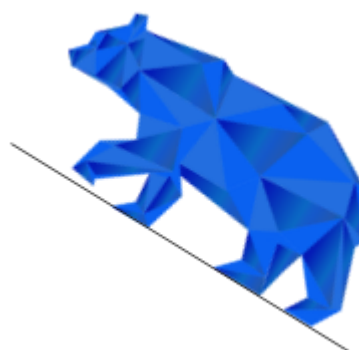
Address	Type	Balance	Confirmed	Description
0x1Fd6267f0D86F62D8...	ETR	2000	Yes	Multisig
0x4a4db8c1EEae67468...	ETR	4000	No	Private
0x408aba59502b8cb37...	ETR	3000	Yes	Myether

## 6.4 Referring Agent

The referring agent is an independent agent of the fund, which is attracting new capital to the fund and receives commission for the service provided. The protocol will support the function of compensating the referring agent by the fund. When a new person becomes an investor in the fund, based on the referral from the agent, the protocol also identifies and records the referring agent’s wallet address.

## 6.5 Escrow

Escrow is a smart contract, which is responsible for creating snapshots of portfolio balances, assigning a trust level to the fund, and so on. It is a



trusted service that has permission to carry out certain actions with a fund's smart contract. In addition, escrow could be any third-party services and developers that will complement the functionality of the smart contract. The Nousplatform can conduct voting among fund owners to add new escrow to the fund's smart contract, and if a decision is made, then new functionality and addresses of smart contracts of escrow having access to this functionality will be added.

#### *Example 1*

For example, there is a service 'X', which identifies users by fingerprints or by face recognition on the blockchain, (we are witnessing the creation of such services <sup>4</sup>). If the fund wants to identify the manager through the 'X' service, it allows the smart contract of the service to make changes to the fund's smart contract.

#### *Example 2*

Service 'Y', the law enforcement agency that exercises control over the funds, depending on the jurisdiction, gets access to certain functions of the fund's smart contract for an audit or freezing the activities of the fund in case of violation of the law or for other valid reasons.

#### *Example 3*

Service 'Z', an independent organization, which does not have the ability to influence the operations of the fund, but can accept investor's filed complaints about the activities of the fund. This organization can get access to publish the rating of complaints and resolution of conflicts in the fund's smart contract.

The purpose of the protocol is to provide maximum simplicity and convenience for the integration of third-party services and developers.

## 7. Nous Token

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The Nous Token is a universal utility token that allows investors to acquire an equity shares of different funds. There is a very high demand for this currency; it has the potential to cover a huge market estimated in trillions of US dollars. The token will be based on the ERC20 standard and called NOUS.

The Use of the Tokens:

- Acquisition of the equity shares of open-ended funds
- Participation in ICO of close-ended funds
- Dividends of close-ended funds
- The reserves of open-ended funds to increase liquidity (see paragraph 3) Platform for Commissions payout Use of tokens to pay for the goods and services, an example is described in paragraph 3.2, Example 1. Nous Tokens are available for acquisition during Pre-ICO, during ICO, or later on multiple exchanges. ERC20 wallet can be used to receive and store nous tokens.

## 8. Legal Framework

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Legal framework is the one of the most important aspects of the business. Nousplatform, is a service provider for investment funds and investors, thus required to have an appropriate license, as well as monitor the compliance of the funds created on the platform. Since Nousplatform is under UK jurisdiction, we have already started the process of licensing the platform and obtaining an FCA license to provide brokerage services. In the future, we are looking to collaborate with the companies compliant with the SEC rules and regulations to provide services to US citizens. The funds created on Nousplatform will be controlled by the terms and conditions incorporated in a smart contract depending on the jurisdiction. Nousplatform monitors compliance of the Funds activities, and acts as a guarantor to verify the license of the fund to ensure operation within the legal framework.

## 9. Nousplatform Token Sale Details

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Present Time is Closed Fundraising (135k\$ raised, as of 12.09.2017)

Pre-ICO: date TBA ICO: Date TBA

### 9.1 Token Sale Goals and Distribution

Closed Fundraising, Pre-ICO and ICO

Target Total Investors Supply: 543 900 000 NOUS (70%)

Closed Fundraising: 15 540 000 NOUS (2%)

Pre-ICO: 23 310 000 NOUS (3%)

ICO: 505 050 000 NOUS (65%)

Target on crowdsale: \$25 million

Total Token Supply: 777 000 000 NOUS of which:

70% Will Be Sold to Backers

20% Will Be Retained by Nousplatform

5% Advisors, Grants, Partnerships

3% Community

2% Will Be Used To Cover Tokensale

## 9.2 Proceeds Distribution

30% Open source software development

20% Legal Expenses, Licenses (FCA, SEC, etc.)

15% Marketing and Business Development

5% Operational Expenses 15% Real Estate Fund

15% Crypto Assets Fund

## 9.3 Pilot Investment Funds

When backers acquire NOUS tokens during crowd sale events they are becoming additionally equity shareholders of the two pilot funds initially established on Nousplatform. Thus, the Nousplatform will be fully functional as soon as it is launched.

### 9.3.1 Real Estate Fund

The fund is engaged in the construction, rental, financing and sale of real estate in the state of Arizona, USA. It is a close-ended fund with a one-time token emission and subsequently listed on crypto-exchanges as ETF. This fund will distribute dividends to the ETF token holders. Backers who have acquired NOUS tokens will receive ETF tokens of this

fund in the amount equal to 15% of their investment. The details will be published in the whitepaper of the Fund.

### 9.3.2 Crypto Assets Fund

It is an Open-ended Hedge Fund engaged in marginal and automated trading of crypto assets that utilizes trading bots and AI. Backers who have acquired NOUS tokens will receive tokens of this fund in the amount equal to 15% of their investment. The details will be published in the whitepaper of the Fund.

Example of the Fund's tokens distribution A Backer acquired \$1000 in NOUS tokens. Additionally he/she will be awarded \$150 in ETF tokens of the Real Estate Fund and \$150 in Crypto Assets Fund tokens. After the Real Estate Fund and Cryptocurrency Hedge Fund are established the backer will receive tokens in their wallet automatically.

## 10 Bonus Structure

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will be announced soon

## 11 Our Team Members

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We are the team of experts from different industries. We have extensive experience in IT projects, as well as projects in the metal manufacturing and raw energy industry. We are well versed in many aspects of fund management and asset trading. All of us are blockchain enthusiasts and believers in the future of a decentralized Internet.



**VYACHESLAV PUSTOVOY / CEO** 

Vyacheslav is an entrepreneur and professional investor. His most recent investment includes a cryptocurrency portfolio as well as energy sector investments such as oil and gas companies.



**ANATOL OSTROWSKI / CTO** 

Anatoly is an entrepreneur and software developer with more than 12 years of experience. He is a Visionary, Enthusiast and driving force for the Nousplatform. Anatoly managed more than 20 IT projects.



**VICTOR PULIAEV / COO** 

Viktor is an entrepreneur with 18 years of business management experience and an expert in international trade relations between Russia and China. Since 2017 he has been actively investing in crypto assets.



**ALEXANDER CHEPELEV / CFO** 

Alexander is a financial consultant. His expertise is financing of the projects for industrial clients. He is currently involved in metal manufacturing, industrial machinery, and manufacturing and agricultural industry projects.



**ANDREY VOROBYOVSKI / CMO** 

Andrey resides in United States. He is an expert in business development and marketing. He has decades of sales and management experience. His dedication, tenacity, organizational skills, vision and drive for success is a big asset to the team.



**DANIIL CHABANETS / Public relations** 

He is a specialist in International Trade - Incoterms. Daniil is an expert on building public relations.



**IRIC MUSABIROV / Lawyer**

Iric is a co-founder and international lawyer. He is in charge of legal compliance, document circulation, participation in negotiations and providing legal protection

## Advisors

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**JOHN CIOE** 

Founder of INOV8 Golf, professional fundraiser and business development strategist for startups. Member of the private community of tech startups Founders Network



**BRIAN KUSMER** 

Brian Kusmer Real Estate Business Professional in 20 years responsible for nearly \$500 million in transactions volume. He is in the top 1% of business performer in the world





ALEXANDER UGLOV 

CBDO SONM, Co-Founder of blockchain association in Russia. CEO of digital-agency 'Russian media'. Blockchain-evangelist, visionary.

## 12. Roadmap

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The shift of the economy toward tokenized asset markets cannot be reversed. These markets have an extremely high demand for our product. We are convinced that with the expansion of the markets of cryptocurrency and crypto assets, that our product will be met with even greater demand. Any investment fund based on Nousplatform will be able to use more than a thousand crypto assets available on the market today. Therefore, our first and most important task is to create a core platform for asset management and the interaction of investment funds and investors.

### April of 2017

Idea inception, massive research and proof of concept

### June of 2017

Website launched, pre-ICO announcement, beginning of the development of nous protocol and nousplatform software, initial marketing campaign.

### July of 2017

Publishing of the Whitepaper Completion of technical documentation

### September of 2017

Community Public Relations work Preparation of documentation for the establishment of pilot investment funds

## November of 2017

ICO Launch

## December of 2017 – February of 2018

Launch of back offices pre-registration of the investors and establishment of their accounts. Public Relations campaign to bring potential investors using pre-registration.

## March of 2018

Launch of beta version of the Nousplatform in Ethereum Testnet and initial testing Launching pilot investment funds with existing partners.

## June of 2018

Launch of alpha version of the Nousplatform. Integration with Bancor protocol

## August of 2018

Launch of beta for decentralized exchange for ETF

## September of 2018

Development of the API for Escrow and third-party service integration with smart contracts.

## October of 2018

Development and integration of third-party solutions and services to purchase NOUS tokens using FIAT

## November-December of 2018

Launch beta integration API

## 2019

Development and integration of algorithms for decentralized asset management that will determine the initial rules and framework for managers working with equity assets, and the creation of a distribution

gateway that solves the management problem with maximum security and trading strategy for the investor.

## 13. Frequently Asked Questions

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### Where the Company Registered?

Company is registered in Scotland U.K Incorporation details of Nousplatform ABB Capital LP, Company number SL023197 Suite 2, 5 St. Vincent Street, Edinburgh, EH3 6SW Scotland, UK

### What is Nousplatform?

Platform that provides escrow, technical and legal framework for decentralized managed investment funds based on blockchain technology.

### What Is NOUS Token?

NOUS Tokens serve as the main Utility Token for the transactions between investors and the investment funds. An algorithm for all the settlements is based on NOUS tokens.

### Why people are purchasing NOUS tokens?

A NOUS token is not just another digital currency; it is a utility instrument for purchasing equity shares of every investment fund on Nousplatform. In other words, the more NOUS tokens you acquire now, the more equity shares or ETF you will have in your portfolio. It is the first precedent in history, when early investors get much more favorable terms for the acquisition of equity shares.

### What the future holds for the value of NOUS token?

In our opinion NOUS tokens have an enormous potential. Its value will rise with the launch of the Nousplatform. And their value will continue to rise as more investors will be actively participating in the investment funds based on Nousplatform. And the value of NOUS tokens will climb higher when new investment funds will be established and managed on Nousplatform.

### What is the financial basis for this phenomenon?

In this case with NOUS tokens, its value is not associated with speculations or opinions of future value. As soon as Nousplatform will be listed as one of the top investment funds in the ratings, more investors will be drawn to invest. In order to invest they will need to purchase NOUS tokens. It will create a demand for the NOUS tokens. The formula is simple: the higher the demand, the more expensive the supply.

### How are NOUS tokens, equity shares, and ETF stored?

All of the assets above are ERC20 tokens and will be stored in a “cold” wallet that can only be accessed through a private key. Important: The Investment funds or Nousplatform do not store the private key of the investor and does not have access to the investor’s wallet.

### Why do I need to purchase NOUS tokens in order to invest?

NOUS tokens are the only unit used for the entire protocol to compute and calculate the amount of the equity assets and ETF of funds. Therefore, all algorithms for the amount of asset allocations, distribution, exchange, estimates, settlements and reports will be reflected in NOUS tokens. Also, Nousplatform is using NOUS tokens for commission payout.

### Can I make an investment in the fund with ERC20 token?

This will be possible through Bancor protocol. Your ERC20 tokens will be stored as a reserve for NOUS tokens. It will eliminate the commissions and fees for purchasing NOUS tokens.

### How is the investment fund rating established and published?

We use our protocol to create snapshots of verified wallets of the investment funds and record those in blockchain. That creates transparent and accurate data for statistics. Then the system analyzes this data and establishes a rating list based on the fund’s performance. This feature helps to build an investor’s confidence in the fund: the so-called Trust Level, which is also a factor for the ratings. At the TOP of the list, investors will see the most profitable funds that can be trusted.

### Why do Investment Funds need Nousplatform?

The Investment funds need Nousplatform for asset management and attracting new investors from our growing community. Venture capital funds need Nousplatform to conduct voting. For a more transparent way in making investment decisions (see more details in whitepaper).

### How do you plan to draw the investors to Nousplatform?

Anyone who has spare cash and a smartphone is a potential investor. We are utilizing all the available marketing strategies to draw targeted traffic to the Nousplatform and are actively working with the investors' community.

## 14. Conclusion

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It is clear that the blockchain will become a part of our life, every day we find more things mentioned in the media, that various companies have successfully implemented their pilot projects and are ready to launch them. In the near future blockchain technology will unlock the opportunity and allow anyone to access and benefit from those segments of the economy and industry, that until now were available only to the large institutional players and big corporations.

We are confident, that the Nousprotocol will be the first stepping stone on the way to open free investment in any managed tokenized assets and will allow any investors to acquire completely new types of assets, such as solar energy, digital real estate, mining farms, game artifacts, futures and many more.

We are also convinced that private or governmental organizations would utilize Nousprotocol and platform to create pension funds that will be transparent, simple and understandable to the public.

**NOUS tokens will be available only after the end of the ICO and payments of all bounties, approximately by the end of November.**

Do you have more questions? Contact us or join any of our communities

<https://t.me/nousplatformEng>

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

<https://twitter.com/nousplatform>

## Credits:

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- [1] BlackRock,Inc <https://en.wikipedia.org/wiki/BlackRock>
- [2] Hedge Funds [https://en.wikipedia.org/wiki/List\\_of\\_hedge\\_funds](https://en.wikipedia.org/wiki/List_of_hedge_funds)
- [3] Investment Banks and Companies  
[https://en.wikipedia.org/wiki/List\\_of\\_private\\_equity\\_firms](https://en.wikipedia.org/wiki/List_of_private_equity_firms)
- [4] Developer of KYC based on blockchain <https://www.civic.com/>