

BALTICCRYPTO

The best way to contribute and be a part
of the growth of digital currencies.

WHITEPAPER
Version 1.0

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1. DISCLAIMER

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

This White Paper 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 White Paper 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 White Paper 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 White Paper, 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 White Paper 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 White Paper 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 White Paper. The English-language White Paper 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 Tzu

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 gives you your rewards in monthly crypto mining and other BaltiCrypto Ecoverse projects.

BaltiCrypto will be opening the door to a brand new Ecoverse, where you use your tokens to access courses in cryptocurrency, trading, blockchain technology, even how to develop your own ICO.

As well as this, BaltiCrypto and the BaltiCrypto Token are backed by a supremely experienced 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 BaltiCryptos 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 investors using a currency that truly gives back to them.

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

2.1 WHO ARE WE?

BaltiCrypto is a vertically integrated, decentralised currency enterprise based in Estonia. 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. 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 IT 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 U - 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](#). *****WILL PROVIDE THE LINK*****

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 E - 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 S - 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. This will mean contributors can trade their tokens freely, without having to leave the platform and forfeit 20% of their monthly Reward Pool allocation.

- 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 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-broking 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>
<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.

The market cap of this new generation of cryptocurrencies still pales in comparison to the U.S. economy, let alone global markets. Valuations of the global stock markets are over \$70 Trillion, dwarfing the total cryptocurrency market capitalization of \$480 Billion. There is massive room for expansion if more investment begins to flow into the sector, safety and security can be strengthened, and useful services are built on the disruptive blockchain technology. We foresee a watershed where the momentum of blockchain trading reaches a tipping point, at which time money will begin to flow in at rates heretofore unseen. ***Bitquence***

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:

1. The cryptocurrency market is often inaccessible to individual end users due to technical expertise barriers, or lack of access to sufficient processing capability.
2. Lack of tools and educational programs. Largely the public don't know what the crypto market or cryptocurrencies are.
3. 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.
4. In the case of most ICO's there is no regular reporting, news or updates, as well as no or limited technical support.

5. Many ICO's do not provide access via fiat currency, requiring potential contributors to already possess cryptocurrency.
6. Limited real-world acceptance of cryptocurrencies.

Solutions:

1. 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.
2. 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.
3. 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.
4. 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.
5. Combining with our partner banks to ensure easy wire transfer of fiat monies.
6. 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

1. 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.
2. 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.
3. 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.
4. 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.

Solutions

1. 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.
2. 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.
3. Each day our miners automatically recalculate profitability using our proprietary software, backed by 24/7 manual monitoring, and switch to the most profitable coins to mine.
4. The construction of our own renewable energy plant will significantly decrease the need for grid power to fuel the mining operation. To whatever extent we do need to tap into the grid, Estonia has comparatively low energy prices with respect to the rest of Europe. We work with our two partner suppliers, meaning once renewable sources are expended and we need to purchase energy, we pay zero network fees.

5.3 ENERGY

Challenges

1. 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. 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.
2. 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

1. Mining operations will be run on primarily renewable energy (solar and wind power), with a firm goal of achieving 100% renewable power sources at the earliest opportunity. We will also use the heat generated by our GPU's, secured through our proprietary cooling

and heat exchange system, as source of heat for the buildings at the farm site, and for the planned BaltiCrypto Village project.

2. 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

1. 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

1. 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

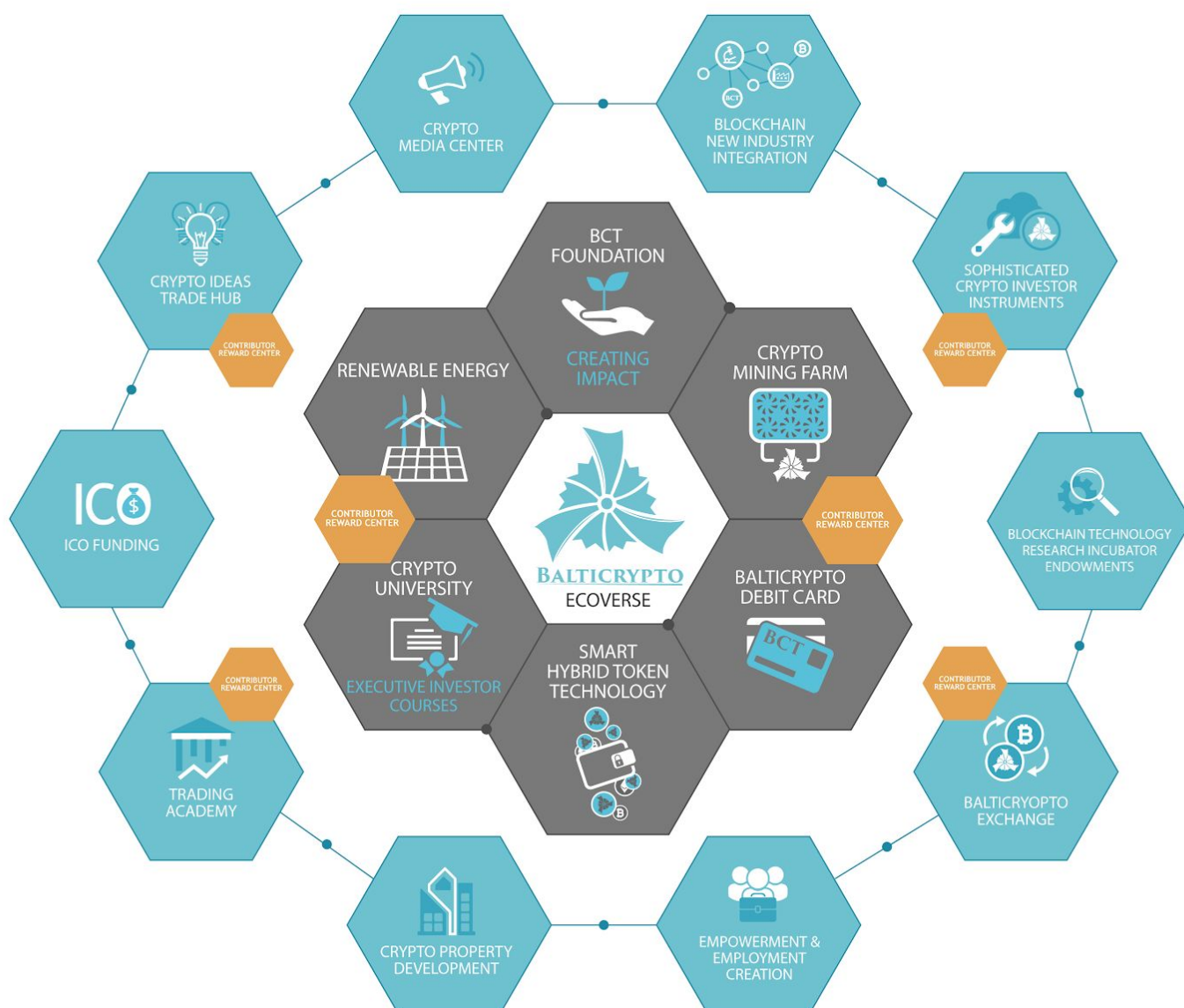
Challenges

1. Many charity organisations provide no clear overview of what the donated money is used for.
2. Promised projects are not delivered.
3. High attrition rate of funds spent vs funds delivered where they are needed, largely due to the centralised nature of current fiat currencies.

Solutions

1. 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.
2. 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.
3. 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.

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 and rewards.

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, and
- (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.

The Challenge #1 Keeping track of tokens once they leave the ICO wallet, and are stored in hot/cold wallets.

The Solution #1 An Ethereum smart contract that 'knows' about all current token holders by storing a list of all token holding addresses. 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. **Pseudocode #1** function disburse (int amount) { deduct(msg.sender, amount); for i in accounts: { balance[i] += (amount * balance[i]) / totalSupply } } *** Is this meant to be here? If so can we present it in a better way so it doesn't just come out of nowhere? This is going to be meaningless, or even scary, for a lot of readers ***

The Challenge #2 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.

The Solution #2 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.

The Challenge #3 Limited uses and functions of current token classes.

The Solution #3 Multifunctional token with various areas of uses (see above for more info)

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.

The tokens will be distributed via ICO (preceded by pre sales and Pre-ICO), with a cap on the total amount of coins that can be distributed. The details of token distribution are as follows:

- Total BaltiCrypto Tokens Supply: 400,000,000 BCT
- Total distribution avail. during ICO rounds: 280,000,000 BCT
- In addition, up to 28,000,000 BCT will be offered as Affiliate/Referral bonus.
- Token price at public exchange issue \$0.70
- Website: www.balticrypto.com

Initial token price rate* :

- Pre sales - \$0.50 + 30% bonus token - max 35 Million tokens
05.Mar.18 - 15.Apr.18
- Pre ICO - \$0.55 + 25% bonus token - max 45 Million tokens
23.Apr.18 - 05.May.18
- ICO 1st Round - \$0.60 + 20% bonus token - max 50 Million tokens
7.May.18 - 20.May.18
- ICO 2nd Round - \$0.65 + 15% bonus token - max 75 Million tokens
21.May.18 - 03.Jun.18
- ICO 3rd Round - \$0.70 + 5% bonus tokens - until a cap of 280,000,000 tokens are sold out. **04.Jun.18 - TBA**

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

Extra tokens for all rounds in ICO sale: (Capped at max 10 million tokens in extra tokens)

- **no extra** (\$10 - \$999)
- **extra 5%** (\$1000 - \$4,999)
- **extra 10%** (\$5,000 - \$9,999)

- **extra 15%** (\$10,000 - \$49,999)
- **extra 20%** (\$50,000 - \$99,999)
- **extra 30%** (\$100,000 - or more)

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 + 15% extra tokens, total of 45%.

20,000 tokens x 45% = 9,000 tokens

20,000 + 9,000 = 29,000 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.

Referral bonus:

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

Note: In order to be entitled to the referral link 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 referral 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 referral link receiver - they are a bonus taken from the up to 28,000,000 set aside for referral 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)
- Referral bonus - 7% (28 million)
- Team - 8% (32 million)
- Company - 8% (32 million)
- Partners - 4% (16 million)
- 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.

Payment terms of BCT

- Tokens will be available for purchase on pre sale commencing 2 March until 15 April 2018, or when all tokens allotted to pre-sale are sold out, whichever comes first. Pre-ICO runs 23 April until 5 May 2018 and ICO from 7 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, BCH, ETH, LTC wallet.
 - FIAT Money (USD and EUR) via direct and easy payment options including Credit or Debit Card, Mastercard, Visa, American Express or normal USD/EUR bank transfers.***
- The minimum entry threshold for the Pre-ICO and ICO threshold is 50 BCT (equivalent to \$25.00 - \$35.00 USD, depending on the day of acquisition). The minimum entry threshold for the pre-sale is 500 BCT tokens (equivalent to \$250 USD).
- The offer will be open to the public around the world, except US residents.



ICO details and 100% funds usage:

- **70%** Sustainable Cryptocurrency Mining Farm (Property, Warehouses, Green Energy, Software development, Hardware and infrastructure).
- **12% Other BaltiCrypto Projects** (TBA)
- **8% Enterprise** (Administration, Legal costs for ICO, Operational, Overheads, Security, Research, Development, Marketing, Insurance).
- **5% Founding Members** (Early investors, Advisors, Team)
- **5% 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.

*****UPDATING IN PROGRESS (NOTE: AT THE END OF THIS SECTION WE WOULD LIKE TO HAVE A KIND OF TEXT WHICH HAS AN INTRODUCTION TO THE NEXT SECTION.)*****

6.2 SUSTAINABLE SMART CRYPTOCURRENCY MINING FARM

BaltiCrypto's aim is to create the most efficient, sustainable and SMART cryptocurrency mining farm in the world, using renewable energy wherever possible 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 potential ways of mining, increase efficiency and detect pockets of low-cost energy. 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.

Our initial plan is to build four brand new 1000 sq metre portal frame warehouses with the proper 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 solar farm being constructed through the third quarter, with full operational status achieved by end of Q4.

BaltiCrypto uses the latest GPU's for its mining operations. While ASIC's boards are used to mine one specific coin, they also 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%.

Comparison Table -

Mining Options	Home (Standard Pre Assembled Rigs)	Standard Farm (Pre Assembled Rigs)	BaltiCrypto Smart Hybrid-Mine Liquid Cooling System (SmartCool) + Custom Built Software & DApp (SmartWare) and Racks
Monitoring	User Reliant	24/7	24/7
Electricity Cost	Approx. (USD)\$0.24	Approx. (USD)\$0.12	Approx. (USD)\$0.05
Noise Level	High	Very High	Low
Heat Level	High	Medium	Low
Efficiency	100% Medium	120% High	160% Very High
Hardware Cost	High Market price	Medium up to 15% cheaper	Low up to 30% cheaper
Hardware Availability (Bulk)	Poor	Good	Very Good
Space Availability	Limited	Unlimited	Unlimited & Optimized
Profitability	Low up to 10% per month	Medium up to 15% per month	High up to 25% per month

This reduced energy demand of course also fulfils our goal of being environmentally responsible, and increases our ability to rely on 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 Mining Reward Distribution Arrangement

Reward Pool - **40%** of the rewards received through **mining operations** will be channelled to the Reward Pool.

- Mining rewards from the **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 tokens held, as well as whether they are held inside or outside the BaltiCrypto platform (ECOVERSE). Token holders who keep their tokens on our platform will receive 100% distribution of their reward entitlement based on held tokens. For instance, if based on 1000 tokens held we distribute \$1000, those holding tokens inside the platform will receive 100%, whereas those who take their tokens to external exchanges will only receive 80% of the rewards distributed, in this case \$800. The 20% which the external holders do not receive will be sent straight to BaltiCrypto's unique **SMART Reward Center**.

SMART Reward Center - Rewards received through **all other** BaltiCrypto ECOVERSE projects from which contributors are entitled to rewards. This will amount to up to 30% of net rewards from each separate project. Additionally the SMART Reward Center will receive the 20% of mining rewards not distributed to those holding their tokens externally. SMART Rewards will be distributed on a random day within last two weeks of every month after the

Please note SMART Rewards only apply on the token holders who are keeping their tokens internally on BaltiCrypto's platform 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 the % for reinvestment depends on the year.

- **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.**

100% mining rewards distribution:

BCT Token holders will benefit of **80%** of BaltiCrypto ECOVERSE rewards which will be divided as:

- First year - **40%** will go to the **Reward-Pool**
40% will be reinvested into the BaltiCrypto SMART Mining.
- Second year - **40%** 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 - **40%** 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 - **40%** 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.

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 going to the SMART Reward Centre which will be distributed between the internal token holders.

The remaining 20% will be divided as:

- 10%** of the profits will be kept by the company as capital reserves. Company tokens are not entitled for the reward pool distribution.
- 8%** of the profits will be distributed between the team. Team members and team member tokens are not entitled for the reward pool distribution.
- 2%** of the rewards will be used for BaltiCrypto's Smart Impact Foundation (BaltiCrypto Charity Projects).

SMART Mining Rewards Payout:

Mining rewards will be paid out in ETH into any ETH wallet to which the user holds the personal private key. Rewards can be moved from the token holder's account to any third party ETH wallet at any time. **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 first distribution of rewards will be implemented when the mining operations are officially started.

Token holders who keep their tokens on our platform will receive 100% distribution of their reward entitlement based on held tokens, whereas those who take their tokens to external exchanges will only receive 80% of the rewards distributed. Please read the section above

(BaltiCrypto Mining Reward Distribution Arrangement) for more information on rewards distribution.

This distribution applies only to the rewards generated through mining and creating blocks. 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 located 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.

We project an **electricity cost** of approximately **(USD) \$0.05 cents per kilowatt hour** for any energy we need to purchase beyond that which we generate through green energy sources. 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%**.

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 is current coin price/exchange rate, difficulty factor, hash algorithm and hardware what is currently been used.

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 Cryptomining".

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.

*****UPDATING IN PROGRESS (NOTE: AT THE END OF THIS SECTION WE WOULD LIKE TO HAVE A KIND OF TEXT WHICH HAS AN INTRODUCTION TO THE NEXT SECTION.)*****

6.3 BALTICRYPTO'S DEBIT CARD

Under development. No commitment made to deliver this. As technology enables payment using smartphones we will be first adopters.

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.

*****UPDATING IN PROGRESS*****

6.4 RENEWABLE ENERGY

Renewable energy is a one of the core areas of BaltiCrypto's ECOVERSE which makes the project most energy efficient, cost effective and sustainable while creating a positive impact on the planet as well as rapidly reducing carbon footprint.

Our mining operations are mostly operated on the renewable energy such as solar and wind power.

Our plan is to expand our Green energy parks (solar and wind power sources) to run 100% of our mining operations on the renewable energy without harming/affecting the ecosystem.

Our aim is to receive the recognition from European Commission and gain EcoLabel to our green and sustainable products and services.

BaltiCrypto's renewable energy partner will be building \$45 Million Solar park in Estonia, us being a primary partner will be using the energy produced by the park. The partner will be published during ICO sale.

Specifications (NEED INFORMATION)

*****UPDATING IN PROGRESS (EXTRA CONTENT REQUIRED) NOTE: AT THE END OF THIS SECTION WE WOULD LIKE TO HAVE A KIND OF TEXT WHICH HAS A CONCLUSION AS WELL AS AN INTRODUCTION TO THE NEXT SECTION.*****

6.5 BALTICRYPTO UNIVERSITY

Educational Events, Programs and Courses -

- **Crypto** - Tools, educational programs and courses on market, uses, wallet, exchanges, investing, analysis, storage, sending and management.
Levels: Beginners, Advanced and Mastermind.
- **Financial** - Tools, educational programs and courses on market, uses, wallet, exchanges, investing, analysis, storage, sending and management.
Levels: Beginners, Advanced and Mastermind.
- **Self-Development and Transformational Coaching** - Private one on one session with self-development and transformational coaches.
- **ICO Startups** - How to plan, implement and run a successful ICO from start to finish.
- **Crypto Events, Seminars and Investor Summits**
- **Blockchain Technology**
- **Token Building & Steps Involved**

Services:

- We will provide professional advice and guidance on all what is related with cryptocurrency.
- With BaltiCrypto there will be easy access for the public to the services and market. We are a company which cares for the clients and their financial future.
- We will develop tools and learning programs on crypto market, uses, wallet, storage, sending and management.

All the courses are challenging as each students need to answer questions related to the course at the end of every section. Students will receive a written BaltiCrypto's recognition upon the completion of the course.

It is our plan further down the track to establish physical BaltiCrypto University in Estonia for anyone to join and get the chance to learn more about blockchain, cryptocurrencies and all the possibilities which are enabled in the future.

All the courses can be paid with BCT.

*****UPDATING IN PROGRESS (EXTRA CONTENT REQUIRED) NOTE: AT THE END OF THIS SECTION WE WOULD LIKE TO HAVE A KIND OF TEXT WHICH HAS AN INTRODUCTION TO THE NEXT SECTION.*****

6.6 BALTICRYPTO 'SMART IMPACT' FOUNDATION (CREATING AN ONGOING POSITIVE IMPACT)

*****Indi Please Rephrase***It is in the hearts of BaltiCrypto team to be able to serve others in need by creating a positive impact and provide better future to everyone, empower and bring together communities who will help to make this world a better place.**

Establishing BaltiCrypto's Decentralized SMART Impact Foundation powered by Blockchain technology. There are endless pain, crises and disasters created by the society and that's why there is never been greater need for such a platform.

We are creating the world where everybody can make a difference and trust each other. Right now, giving money to charity is a one-directional experience. You give money, and you hope it goes where you intended it and never know how much of it will really reaches the needy.

With our charity program, people can trust the process and know exactly where the funds are going. That means; that not only do you have confidence that every cent you contribute is going to the cause which you donated it to, but you will see results and feedback from people who you have helped. 100% of the contributions made towards creating a positive impact will be used for the projects chosen by BCT token holders.

There will be videos and blogs how your donations will help the communities all around the world. These communications will create deeper relationship with the donor.

2% of our mining profits will be donated towards different charitable projects. All those activities can be tracked in order to see that the money is used for that purpose and not elsewhere. Token holders can participate in every charitable project as well as vote on which charity project the funds should be used for. Our aim is to

Cryptocurrencies are currently not common in most parts of the world and are not accessible to everyone therefore in order to deliver the donations to the people in need we'll be mostly using fiat money system as cryptocurrencies can't yet be used for exchange of most of the goods and services in many parts of the world. Note: Contributed cryptocurrencies will be converted to fiat money.

*****UPDATING IN PROGRESS - EXTRA CONTENT REQUIRED - CONCLUSION*****

6.7 BALTICRYPTO EXCHANGE

BaltiCrypto will establish its own public exchange to simplify trading for everyone, further providing more rewards to the token holders.

Creating Exchange functions to:
Deposit/Withdraw funds in any cryptocurrency and fiat money.
Trade cryptocurrencies.
Invest in Crypto Fund performance indices.
The exchange will offer liquidity option to all the brokers in the system.

Please refer to the Roadmap for implementation stages.

*****UPDATING IN PROGRESS - EXTRA CONTENT REQUIRED*****

6.8 CRYPTO TRADING ACADEMY

Systemised Manual- and Crypto Robo Trading -

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

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

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

Will be launching our own CRYPTO BOT.

*****UPDATING IN PROGRESS - EXTRA CONTENT REQUIRED*****

6.9 BLOCKCHAIN TECHNOLOGY NEW INDUSTRY INTEGRATION

One of the most exciting elements of the BaltiCrypto ecoverse.

Essentially, as with all new technologies and as a global community we haven't even thought of or made application to all the benefits in integrating blockchain tech that can provide us to fix some of the world's biggest problems in healthcare, legal, governance, communications, finance, and IT.

Successful BaltiCrypto research and incubator endowment programs products and services technologies will be merged into the growing BaltiCrypto ecoverse, in which all contributors will be able to reap ongoing rewards from.

*****UPDATING IN PROGRESS*****

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.

BaltiCrypto seeks to develop a platform that can help diversify the ecoverse via a range of flagship products.

The platform will allow cryptocurrency investors to manage their risk exposure on the market. BaltiCrypto is also working to make indices for the crypto market that are professionally designed available to the general public.

These will be unique and exclusive benchmark indices, there by foundation for the creation of various cryptocurrency baskets.

BaltiCrypto ECOVERSE will have an independent division that contributors will have access to, that creates and offers Sophisticated Crypto Investor Instruments and education in the vertical.

An example to illustrate would be the offer 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.

Education is the bedrock of the BaltiCrypto ECOVERSE and a solid platform of content from world leaders and teachers in the emerging Crypto Investor space will form part of the platform where all contributors can learn and grow wealth from.

6.11 ICO FUNDING

Inline with Balticrypto's education of the community, resources and content for all knowledge levels will made available through courses, mentoring programs and consulting services.

Assisting in assembling teams to create ICO's or connect them with the right people.

BaltiCrypto will help funding different ICOs. Low risk - High Reward vetted ICO's will be able to apply for funding rounds.

ICO Preview - Reviews, ratings etc. for different ICO's

*****UPDATING IN PROGRESS - EXTRA CONTENT REQUIRED*****

6.12 CRYPTO IDEAS AND TRADE HUB

A future BaltiCrypto ecoverse hub to be created for express use to trade products, services and ideas in the B2C and B2B space on a public locatable trade hub.

*****UPDATING IN PROGRESS - EXTRA CONTENT REQUIRED*****

6.13 BLOCKCHAIN TECHNOLOGY RESEARCH INCUBATOR ENDOWMENTS

BaltiCrypto research and Incubator endowments represent 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.

*****UPDATING IN PROGRESS*****

6.14 SMART REWARD CENTER

BaltiCrypto's smart reward center will be created for extra benefits to the token holders. 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 pool 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;
- 20% of rewards which are not distributed between the external token holders.

*****UPDATING IN PROGRESS*****

6.15 CRYPTO MEDIA CENTER

BaltiCrypto Blog - Discusses all of the latest news in the Crypto space from the technical to the latest hot items and internal Balticrypto Press releases.

While also providing a source for community discussion on articles and topics.

Social Networks also form part of the information distributed.

Support Centre - BaltiCrypto will be establishing an overseas support centre to have 24/7 help and support for users and contributors.

*****UPDATING IN PROGRESS*****

6.16 CRYPTO PROPERTY DEVELOPMENT

To add more value to our Ecoverse and have more physical assets behind it, BaltiCrypto will be buying and developing its own land as well as designing and constructing all its new mining warehouses and renewable energy parks.

Estonia real estate market has varieties of undervalued property, and low cost material and labour prices for the mining farm construction.

*****UPDATING IN PROGRESS*****

6.17 EMPOWERMENT & EMPLOYMENT CREATION

BaltiCrypto will be providing (employing workforce) new work space for people in various projects.

Bigger picture from start to finish. We have thought on every step of the process and will be creating a positive impact in all the areas involved.

*****UPDATING IN PROGRESS*****

7. ROADMAP

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

ROADMAP

- **Q3 2017**
 - ICO Idea
- **Q4 2017**
 - Initial team assembly
 - Establishing BaltiCrypto
- **Q1 2018**
 - Landing page, Back office and ICO development
 - Building SMART Hybrid Reward Token, Dashboard and BCT Wallet

- Whitepaper writing
- Audit & Legal Processes (EU Jurisdiction, Tax Law, KYC etc.)
- Payment Solutions, Security & QA
- Launch of the ICO Pre-sale
- Bounty and Affiliate Programs
- Q2 2018
 - Pre-ICO
 - ICO
 - Development process of the BaltiCrypto Mining Farm.
 - Launch of Crypto Media Centre
- Q3 2018
 - Updating for Audit and legal processes
 - Crypto Property Development + Renewable Energy Park.
 - Purchasing and setting up the equipment for the mining farm.
 - BCT tokens to be listed on Public Exchange and Coinmarketcap.
 - Establishing Balticrypto's SMART Impact Foundation
 - Online Crypto University
- Q4 2018
 - Fully operational mining farm with up to 10000 miners
 - Start Reward Pool & SMART Reward Centre Programs
 - SmartWare DApp
- Q1 2019
 - BaltiCrypto Exchange
 - Trading Academy
 - ICO Funding Program
 - First SMART Impact Project
- Q2 2019
 - BaltiCrypto Debit Card
 - Crypto Ideas Trade Hub
- Q3 2019
 - Sophisticated Crypto Investor Instruments
 - Blockchain Technology Research Incubator Endowments
- Q4 2019
 - Blockchain New Industry Integrations

8. BALTICRYPTO STRUCTURE

8.1 TEAM

Raido Lensment

CEO/Co-Founder/Project Manager

Member of Sapphire ICO sales team.

3 years of Cryptocurrency market experience previously involved with ICO's

4 years of project management and entrepreneurial experience

Outstanding managing and guiding skills

Indrek Press

COO/Co-Founder/Team Manager

Member of Sapphire ICO sales team.
3 years team management and leadership experience
3 years of industrial relations experience
Outstanding leadership skills

Maido Möttus

CIO/Co-Founder/IT Expert

12 years of professional IT experience (Hardware & Software)
An Expert in Crypto and has more than 2 years of experience in running successful Cryptocurrency Mining Farms.
Currently training & running his own team of IT / Crypto experts

Andrus Sabiin

Co-Founder/Business Developer/Financial Advisor

5 years Network Marketing experience
5 years Financial Advising and Accounting experience
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.
Involved with different startups and projects - Consulting and Advising.
Member of Sapphire ICO sales team.

Skills: Excellent Organisational Skills

Superpowers: Seeing things on different angle and finding solutions fast.

Kris Gaunt

Co-Founder/Ideas Architect/Developer Lead

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.

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 White Paper 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 both his ability to create copy that is effective and succinct. A wide range of experience in writing for wine publications, political organisations and commercial clients.

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 advising side giving the team tips and guidance on his experience.

Kristina Põldots

Designer

10 years graphic design experience
4 years project management and leadership experience
Experience in videography and photography
Superpower - Creativity

Gert Kiviselg

Logo & Coin Design/Graphics

Info

Allar Ahtmann

Sales/Marketing

Dan Warburton

Team coach / Stage representative

Anna Ballon

ICO Project Manager/Assistant

Kenn

Token Building / ICO Advisor

Hans

Token Building / ICO Advisor / QA Developer

Kris Token Team

Matti Vilola

Advisor

CEO of PayApi Escrow
Co-Founder Sapphire ICO

*****UPDATING IN PROGRESS*****

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 them in order to find the solutions for it.

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;
- Fourth the Action Plan will be Implemented; and
- Fifth we will Measure, Control and Monitor the Risk.

BaltoCrypto'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. BALTICRYPTO's SMART BRANDING

S - Sustainable - **M** - Mining - **A** - Achievable - **R** - Rewards - **T** - Technology

BaltiCrypto has created its own unique SMART branding and following this in every step of the Ecoverse. By Sustainably and efficiently operating the ecoverse including the mining and keeping the achievable mindset to create the reward generating products and services using the cutting edge technology we will be creating the positive impact to our planet.

BaltiCrypto will be following the SMART criteria along the way to make sure the users and token holders are feeling satisfied and happy within the community.

11. PARTNERS

- All Horizons
- WildCard Web Designs
- LEDladu
- Sapphire ICO
- PayApi Escrow
- Upline ICO

12. CONTACT DETAILS

Website:

- www.balticrypto.com

Email:

- Info: info@balticrypto.com
- Support: support@balticrypto.com
- Contributors: contributors@balticrypto.com

Social Media:

- Twitter:
- Facebook:
- Youtube Channel:
- Telegram News: **Official Balticrypto Channel**
- Telegram Chat: **Official BaltiCrypto ICO**
- Instagram:
- Steemit:
- Linkedin:
- Reddit:
- Medium:

- Crypto Media Centre: **BaltiCrypto Website**

Phone:

- **24/7 Call Centre (Coming Soon)**

13.TERMS

BCT - BaltiCrypto Token

SMART - Sustainable, Mining, Achievable, Reward, Technology.

ECOVERSE - All BaltiCrypto's projects and network.

QA - Quality Assurance

DApp - Decentralized Application (For Mobile Devices)