



BLOCKPRIME WHITEPAPER

What is BlockPrime

BlockPrime is a decentralized, member owned capital market platform. Controlled through a liquid propertarian voting module, BlockPrime allows its members to directly influence development and directions of the entire organization. The voting is stake based, hence propertarian voting as opposed to the 'one voice, one vote' democratic model.

Currently BlockPrime is being built on the Ethereum Blockchain.

To facilitate savings, lending, investing and capital raising activities following modules are being built to create full suite of tools commonly associated with capital markets:

1. P2P lending module
2. Securitization/Tokenization Module
3. Investment Banking/Syndication Module
4. Crowdfunding module
5. Escrow module
6. Insurance Underwriting
7. Reputation/Credit Rating module
 - a. KYC database module

Additional modules can be built by users of the platform. Modules built by users can either be for proprietary use (analysis, reporting, client relationship management, compliance, etc.) or can be offered up as a module able to be used (purchased or free) by other users of the platform. The possibilities of add-on modules are limitless.

All Blockprime module are tied into the private governance system which is built on a risk mitigation model, collecting insurance premiums, guaranteeing loss related to bad actors, including but not limited to fraud, intentional manipulation, hacking of accounts, and much more. The risk mitigation premiums paid, the cost of insuring the risk, is based on the stakeholder guidance of rules and regulation, consequences, etc. The entire governance model is built with a victim centered focus, insuring users against our neglect to exclude bad actors from the platform will build trust in our platform, will incentivize the organization to maintain best in practice due diligence, and to maintain a realistic approach that allows for purposeful actors with good intentions, yet risky ideas, to test the market's sentiment for such opportunities.

Maintaining the ability to fully reimburse users of the platform in the event of a scam artist or fraudster using our platform to intentionally deceive investors out of their blockchain based wealth is the core mission. State regulatory agencies have failed time and again, partly because they are utopian in that their mission is to end human nature, not to insure victims can recover, and partly because they are organized as a monopoly with perverse incentives. Rather than profit incentives, state funded bureaucracies are incentivized by potentially increasing budgets. When they become overwhelmed because they fail at their job, they also have a great opportunity to beg legislature for an increased budget, more power, larger staffs, etc. The proper way to mitigate the risk of fraud, deceit, manipulation, and other financial crimes, is to mitigate the monetary risk for



investors through insurance. Insuring the risk of such crimes occurring through your platform, while making prominently clear that all investing involves risk, and the earlier and less well known, less well established a company is the greater potential risk there is, etc, takes the worry of being deceived out of the minds of the typical investor. Eliminating an easily insurable hazard related to investing allows investors without the time of day to get to know executives of startup, growing, and even large organizations the opportunity to focus on the idea, the proof of concept, or the established brand, and whether it merits the inherent risk of an investment. In today's day and age, the major concern among investors is not having the government help them 'avoid risk' per se, it's having an organization prevent them from being deceived by bad actors. BlockPrime, both literally and metaphorically, insures that they are protected, and made whole if one slips through the cracks, so to speak.

Market Problem:

Traditional Market Regulatory Capture:

Capital markets are among the most 'captured' industry. Organizations spend billions of dollars per year on regulatory compliance costs. In the United States alone, the financial regulatory burden costs organizations over \$85 billion per year, or roughly 33% of the combined financial services sector profits, roughly 10% of the entire sector's revenue, devoted solely or regulatory compliance. The result is an 'appearance' of a competitive market, but when digging deeper, you find that there is significant concentration, and a severe lack of innovation/differentiation in the various industries that make up the financial service sector. Organizations move in virtual lockstep, acting in almost a cartel fashion, with very little differing from organization to organization. Small, and new, innovative organizations spend years and massive sums of capital attempting to overcome the regulatory burdens, simply to attempt to compete for a piece of the more than \$850 billion in annual revenue. When doing so, small and new organizations must make filings that openly discuss their plans, and allow for 'public comment', a term used to mask the fact that attorneys for large organizations use such outlets for voicing their displeasure with new competition, in a sophisticated manner that can sway the regulators opinions.

Many financial market professionals revel in the 'ol boys club, that they have built around themselves with the aid of nation-state governments. The high barriers to entry and cost of 'joining' is something many take pride in. They often make excuses for the ineptitude of regulators, and enjoy abdicating their responsibility to do good business to a faceless bureaucrat paid for by the taxpayer.

The result is a deterioration of quality in the services and an increase in price. We have seen exactly this happen following the 2008 financial crisis. Following the crash, nation-state politicians, in typical fashion, got together in a room to 'fix' the problem. Reminding everyone for the sake of a refresher, these people had absolutely no clue what was coming, and they were saying everything was perfectly fine months before the crash. But these people that had no idea it was coming, had no knowledge of what caused it, and in fact had competing worldviews that were used to explain it, we're going to fix and prevent it from ever happening again? We don't buy it.

The regulations that were passed have crippled smaller financial institutions and have granted significant advantage to the large, powerful, politically connected institutions, the same ones that US taxpayers bailed out after they made extremely poor investments in low-quality mortgages.



Low-quality mortgages they were forced to make under the threat of discrimination lawsuits by the federal government. Low quality mortgages that the US Federal Housing Authority urged banks to 'get creative' to make. Get creative with YOUR deposits, YOUR money. Yet the same people that urged banks to make these loans are the ones that are now 'reigning in Wall Street'. Again, we don't buy it. Something's got to give.

Naturally, since the implementation of the post-2008 crisis regulatory measures, the financial service industry has seen greater concentration, significantly less innovation, and have seen dramatically declining activity among smaller institutions. Areas like Private Equity and Venture Capital have been growing, and there have been some innovations, but none like what BlockPrime is providing to disrupt the status quo.

Another natural result of the increased regulatory burden on financial institutions is the increasing profit margins of the remaining, particularly the ultra-large, institutions. Partially due to 'bullish' economic conditions no doubt, it is also the case that the increasing regulatory burden has created an undersupply of certain financial services, while the market has flooded with others.

Indexing is a great example, as contrasted with new investment advisory firms. Private Equity & Hedge Funds available only to institutions or ultra high net worth individuals as contrasted with retail financial services firms is another great example of this.

The profitability of the small, particularly the new, financial services firm just does not exist for most business models any more, even in a bullish market. This is due almost solely to increased regulatory burdens, as the technological advancements have made the actual cost of operating such a business dramatically less.

Lack of Sustainable Investment Options on Blockchain:

Debt Markets

The lending/investing infrastructure for crypto coin holders is currently limited to very few choices. Currently, the only options are trading platforms where one can borrow money from the exchange for trading other cryptocurrencies/tokens and a few emerging organizations in the blockchain space, which rely on traditional credit scores, a practice that tends to exclude significant portions of the capital raising market. Entities such as small businesses, or people that want to purchase a home that is valued under the artificial line created by regulatory costs, making it unprofitable to lend to find themselves with very few options. These entities and people are part of what we have dubbed 'the regulatory impoverished'



There are many worthy borrowers with legitimate demand for capital and a strong plan to make good on payments, but that due to lack of specific types of data and/or specific types of collateral, and the existing regulatory infrastructure are unserviceable in the traditional capital market. A combination of inefficient infrastructure and regulatory capture create massive misallocation of resources, create massively underserved markets, and thus, create disproportionate opportunities to make a positive impact on the world, help people build prosperous futures for themselves, while generating wealth for the capital providers that make it possible to do so.

Equity/Securities & Crypto Coin Markets

The Initial Coin Offering market is on fire right now. Organizations have been raising the equivalent of millions of US dollars in cryptocurrencies (primarily Ether) on the back of a white paper. Occasionally a semi-functional alpha version of an application accompanies the ICO. This has proven to be more successful at drawing commitments from investors - (ex. Bancor). The current ease with which organizations are raising massive sums of pre-revenue capital is not sustainable. Organizations in the future (likely very near future), must compete with significantly more opportunities for scarce capital. As the number of opportunities increase and the capital becomes more scarce, investors will require more out of organizations before risking their capital.

Continued Use of 3rd Party Escrow:

Smart Contracts are the cheapest, most effective way to manage a transaction that uses an escrow deposit to verify that funds are available prior to an asset transfer. Yet blockchain organizations continue to use traditional escrow services for the facilitation of fundraising. This reduces the capital base raised by investors, it decreases the efficiency of these organizations, and is a poor way to communicate the usefulness of blockchain. Essentially, by using 3rd party traditional escrow, instead of a smart contract escrow blockchain organizations are saying 'blockchain isn't ready yet'. It isn't a good look for the blockchain market. Trustless transactions are one of the key use cases for Blockchain technology, particularly smart contracts.

Lack of Governance on Blockchain:

As use of the blockchain as a capital raising platform increases, so does its use for bad intentions. The inability to exclude bad actors from purely private blockchains leaves open the opportunity for mass fraud, a problem, that if left unsolved, will prevent the blockchain ecosystem from ever developing into a viable capital market. While the immutable, uncensorable nature of the fully public blockchain provides the freedom to act in a cost-effective manner by avoiding regulatory costs related to investing, borrowing or raising capital in some other form, legitimate opportunities have the potential of being drowned out by fraudulent issuers.

By some estimates this is already occurring. Per one source, over 50% of all Initial Coin Offerings in 2017 were 'ScamCoins', and speculators have lost significant sums of money attempting to 'pump and dump' these so-called 'ScamCoins'. Many of the Blockchain Applications focused around capital raising are built on the premise of open source, lack of hierarchical structure and unenforceable reputation risk, and that is all fine and well. Great things can come from such models. The fact of the matter is though, the organization that provides a platform for capital exchange and contract execution also contains



a level of moral duty, an obligation, or at the very least the responsibility to minimize the incidence and effects of bad actors using the platform to deceive members.

Lack of Dispute Resolution on Blockchain:

One of the issues that arises from international trade, particularly for international capital trade, is a lack of standard, predetermined, predictable set of laws, rules and regulations. Further, the rules, regulations and other standards that do exist are set by unelected bureaucrats appointed by politicians, elected or not, to promote the state agenda.

The result is inefficient, expensive, stagnant standards that reduce the amount of cross-border capital investment that would otherwise exist. Not knowing how a court ruling in a certain country with uncertain laws or laws that are subject to change makes it difficult for capital to accumulate or flow to regions that would benefit from it most.

Dispute resolution is something that for too long has been left to nation-state governance, which is often handcuffed by political agendas, preventing the progress of humanity. A binding, immutable, uncensorable, extralegal, super-national dispute resolution platform with auto-arbitration in the event of contract neglect or breach is needed for capital markets to function in a world of global interaction and trade. The Democratic vote of the citizenry of a nation state, or the despotic actions of a formerly benevolent dictator that woke up on the wrong side of the bed cannot be allowed to prevent human progress.

Lack of Reputational Enforcement on Blockchain:

In order for a capital market to exist and flourish, reputational tracking and the ability to exclude bad actors and repeat offenders from gaining access to said capital markets is key. Currently there is no method for excluding people from gaining access to public blockchain platforms.

Further, there is no method for tracking the creditworthiness and reputational history of actors on the blockchain. The combined lack of these two key factors for capital market flourishing present significant hurdles if the blockchain is to replace traditional capital market infrastructure in the future.

Lack of Liquidity in Smart Contracts:



BlockPrime Solutions:

Peer-to-Peer Lending (Debt/Banking Market)

BlockPrime will disrupt the entire Debt and Banking market providing a Peer to Peer Lending platform that serves as an open debt market. Investing participants will be able to allocate their capital (primarily Ether) to opportunities that will provide them with an interest rate. It will also serve as a platform/market for organizations to offer banking products these borrowers an outlet, and in the future, will provide even more options for raising capital via our crowdfunding module. Unlike the current and though nascent, already antiquated, peer to peer lending market, on the blockchain, loan notes are inherently able to be securitized. Further, they are inherently tradeable, as smart contracts on the blockchain. Organizational lending is built into the module as well. Rules and regulations for organizational deposit offering and lending are set, as are all else, by the owners of the platform, i.e. PRYM token holders. BlockPrime, however, does not allow for Fractional Reserve Banking, our securitization module allows for liquidity in deposit notes (CDs) and loan notes, without the need to fractionalize demand deposits. Blockchain technology makes demand deposits largely obsolete and is not an inherent feature of the BlockPrime platform.

Crowdfunding (Equity/Hybrid & Fund Market):

Crowdfunding is the new way that businesses raise money, but the current form of crowdfunding is significantly lacking in quality, transparency, and governance. The SEC has set wholly unreasonable expectations on the crowdfunding market, placing caps that are significantly too low to reasonably raise enough capital. Let's face it, the US is the center of entrepreneurial and capitalist risk taking. There's just significantly more wealth thanks to a couple hundred of years of more property rights compared to other countries and the allowance for capital accumulation, as well as the century plus tradition of strong capital market participation. If you can't raise the money in the US, it's going to be hard to do so anywhere else.

BlockPrime will revolutionize capital raising and investing through our Equity/Hybrid Token and Fund Token market. The SEC recently ruled that the DAO was a security, which means either global/international privately governed models, or the rigid old bureaucratic, American-Centric Market Regulation will be coming. At BlockPrime we are getting out in front of this inevitability and building a model that not only fits international networks such as the Blockchain, but nationalized regulatory frameworks such as that in the US.

Similarly, to the Peer to Peer Lending Module, crowdfunding under the current model though nascent, is already antiquated. While both Peer to Peer Lending and Crowdfunding are captured by the regulatory market, limited in the amount one can raise, dramatically increased levels of scrutiny for slightly higher capital raises (which makes capital intensive businesses a non-starter for crowdfunding), the lack of inherent tradability, and the lack of securitization of private equity and venture funds lead to significant opportunities to disrupt and advance a blooming industry



Syndication (Investment Banking / VC / Private Equity)

The Investment Banking model has long worked well, as does specialization and the division of labor in all industries, however due to regulatory encroachment, the industry has become stale. Thus, the Private Equity industry has exploded. Successful VCs moved on to Round C and D funding. The early rounds of capital are now often 'syndicated' among angel investors. Or at least before the ICO 'big bang'. The modern model must incorporate blockchain, and must offer the inherent tradability of blockchain assets. If it doesn't, companies and investors that stick to the old model will be outcompeted by wealthy blockchain investors, and will lose their status over the next two decades. The only issue with the blockchain is, as explained in the problems section, there is a lack of governance. The private governance and insurance model will help this module flourish on the BlockPrime market.

This module essentially serves as an organizational/professional investor hub. For the fund manager, the institutional investor, the professional angel investor, etc. It provides an organizational interface with bank level security, all decentralized through the blockchain. To gain access to the module, an anti-fraud insurance premium is "staked", and a BlockPrime institutional application or filed. The process significantly reduces the time and cost to market for these manager, it allows them to list their funds and syndicate them worldwide, it allows for traditional investment banking deals such as underwriting of a crowdfunding offer, the syndication among multiple organizations, and the ability to earn gains by doing so. The private equity/venture capital and investment banking industry is massive, antiquated, captured, and stagnant, yet the profit opportunities are immense. Disrupting this industry means opening the world to massive opportunities for entrepreneurship, for decentralized capital syndication, for new blood in an old-outdated, captured and some might venture to say corrupted industry.

BlockPrime understands that the division of labor and specialization is the key to increased abundance, and does not believe that a fully decentralized, no-organization communal society is a realistic goal given the differing preferences of human beings. Organizations, firms as they are called, are an important aspect of a functioning and productive market economy. Full individual peer to peer societies with no employers, employees, no capitalist investors, no private equity firms, no investment banks or commercial banks, is a world in which nothing else can occur. Just as much as the division of labor in farming and accounting serves society, the division of labor in the financial industry, i.e. professional organizations that focus on providing financial services, is just as important. Everyone cannot be an expert at money management, investment, lending, and financial planning without giving up what they are already experts in, production of consumer or producer goods and services. Giving such up to solely become financial experts would lead to mass production shortages. The division of labor, the organizational hierarchy of the firm is important for scaling production processes, and in the financial world important to scaling capital investment in size and over time.

BlockPrime is building a platform that works for the self-managing individual investor, but also works for the future financial institutions, and for the entrepreneur looking to offer a new product or service, or a higher quality product or service than what exists, etc. BlockPrime is not simply a decentralized peer to peer platform, technically it is peer to peer settling, but peers can be individuals, institutions, small businesses, non-profits, etc.



Insurance Pooling & Underwriting:

Life and Health Insurance alone are a \$1.7 Trillion Revenue Per Year Industry in the US alone. Combined profits totaled more than \$164 Billion last year. Despite the seeming lack of concentration, the profit margins have largely been propped up through regulatory capture and cartelization of the industry through state regulations. A contract creation and facilitation platform such as ours, will provide insurance underwriters with a new way to operate, in more efficient manners, with less bureaucratic manipulation. This means more competition, innovative policies that fit consumer demands, lower costs, higher quality, better all around.

Subscription services to networks of local concierge doctors could potentially emerge on the platform as well. The possibilities listed within this whitepaper are only some of the more obvious use cases for what is being built. In the long run, the ingenuity of entrepreneurs operating within the ecosystem will inevitably lead to use cases that cannot be foreseen by the limited numbers here at BlockPrime. Decentralization under a uniform and standardized private governance system will insure that the best in all of humanity can be tapped into to solve the problems of the modern world. The capital markets are the key to matching the funding sources for innovation with the innovators themselves, and the capital market infrastructure, the services offered, the ways to package investment opportunities, and so much more all require innovators as well.

Private Governance:

The BlockPrime Private governance protocol is implemented to minimize and/or eliminate the serious problem of fraud. Such a model must emerge if the reputation and viability of the blockchain as a capital raising/investing platform is to scale. BlockPrime serves as a hub. BlockPrime provides the infrastructure necessary to apply for loans, accept or reject offers, facilitate loans, service (collect payment) on loans, list equity offerings, have equity offerings vetted, enroll in anti-fraud insurance program, invest in equity offerings, track a portfolio of holdings, etc. all on the Ethereum blockchain using smart contracts.

BlockPrime begins with the debt market and will extend this platform or hub to equity, debt, hybrid and fund (pooled investment vehicle) crowdfunding, allowing capital to flow to society's perceived most valuable use. BlockPrime, by serving as the hub, also serves as a vetting platform. Through our private governance structure, and the ability to exclude bad actors, i.e. fraudulent issuers, BlockPrime creates an environment in which fraudulent activity is actively prevented. BlockPrime also serves as an insurance agency, protecting investor members from losses related to fraudulent issuers gaining access to our platform.

As a member owned organization BlockPrime and other Layered Applications benefit from private governance allowing the exclusion of bad actors, the setting of rules and regulations and a system for enforcement of potential restitution liabilities because of arbitration judgements. Member Owned & Operated Autonomous Organization – The BlockPrime organization is a member owned and operated autonomous organization. Users, both entrepreneur and investor members, employees, developers, etc, are not just users and employees, they are owners of the platform. In being owners, members decide the rules and regulations for listing and maintaining status on our crowdfunding platform, our secondary exchange, etc.



Members Set:

- Listing Rules

- Fraud Prevention/Recovery Measures

- Leverage Rules & Limits

- Reporting & Transparency Requirements

All members can submit proposals for rules etc. The members will have opportunities to vote to implement or deny the implementation of amendments to the rules.

The proposal of new rules are always submitted by and voted on by the members of the Network.

Private Governance Solves:

- Regulatory Capture of Traditional Market Infrastructure

- Lack of Governance on Private Blockchains

- Stale, Stagnant, Un-evolving Regulatory Landscape found in Traditional Markets

- Fraud Risk

Private Binding Arbitration:

Smart Contracts are hard coded, in the rules of smart contracts dispute resolution logic/rules can be included. Dispute settlement protocol can be coded into the contract itself as well, the smart contract itself can play unbiased judge. It may be some time before the wider world comes around to the idea of hard-coded justice in their business activities, particularly until the nuances of the real-life economy can be integrated in an efficient and performant manner.

In the near term, alternatively members will abide to Common Contract Law, members agree voluntarily to do so. A combination of reputation consequences and monetary restitution for contract breaches, and an environment that allows for pooled risk management will minimize cost related to recovery of financial loss as a result of violations.

In offering such a network, video arbitration will serve as an intermediary solution. All decisions will be interpreted in accordance with platform contract law. The organization can freeze, burn, and remind tokens for reimbursement purposes. Our platform, as is discussed later, is also built to incorporate reputational ratings, credit ratings so to speak, and to incentivize a tremendous amount of analysis and investigative due diligence on organizations using the platform for capital raising & management activities.

BlockPrime Private Arbitration Network solves:

- Lack of Enforcement

- Lack of International Contract Standards



Securitization/Tokenization:

The BlockPrime Platform provides a module for asset (both physical and financial) collateralization, Diversified Fund Creation, securitized packages of loans, securitized royalty streams from creatives, and much more. Our securitization platform brings capital asset markets into the 21st century, and ends the stagnant regulatory captured ways of the past. The securitization/tokenization platform is largely self-explanatory to the financial savvy and those following the ICO world, however, the module provides a revolutionary platform for the creation, vetting, and insuring (against fraud) in a single location, something currently lacking in Blockchain infrastructure, and frankly, holding it back from mainstream adoption. The securitization and tokenization, built on top of the governance modules is the key innovation of BlockPrime, combined with the peer to peer debt & blockchain banking, specifically the time deposit, markets.

Reputation/Creditworthiness Tracking

One of the most important aspects of the modern financial market, particularly the consumer finance market, is creditworthiness tracking through the major credit bureaus. Creditors report data about their borrowers to credit reporting bureaus to standardize the process for analyzing potential borrowers. The bureaus and other agencies score consumer credit information, and in turn, creditors use the reports and the scores as a tool to help make decisions based on the historical probability of loans being paid off by people with similar credit scores. On the blockchain, if a capital market is to arise and sustain itself, creditworthiness tracking is an extremely important part of such development. To disrupt the lending market, BlockPrime will develop a system for tracking borrower payments, and scoring the creditworthiness of platform users. The creditworthiness and reputation tracking module will be developed as a separate venture and will serve as a use case for the syndication & ICO crowdfunding platform, as well as a use case for network cohesion and harmony between modules.

BlockPrime Mission:

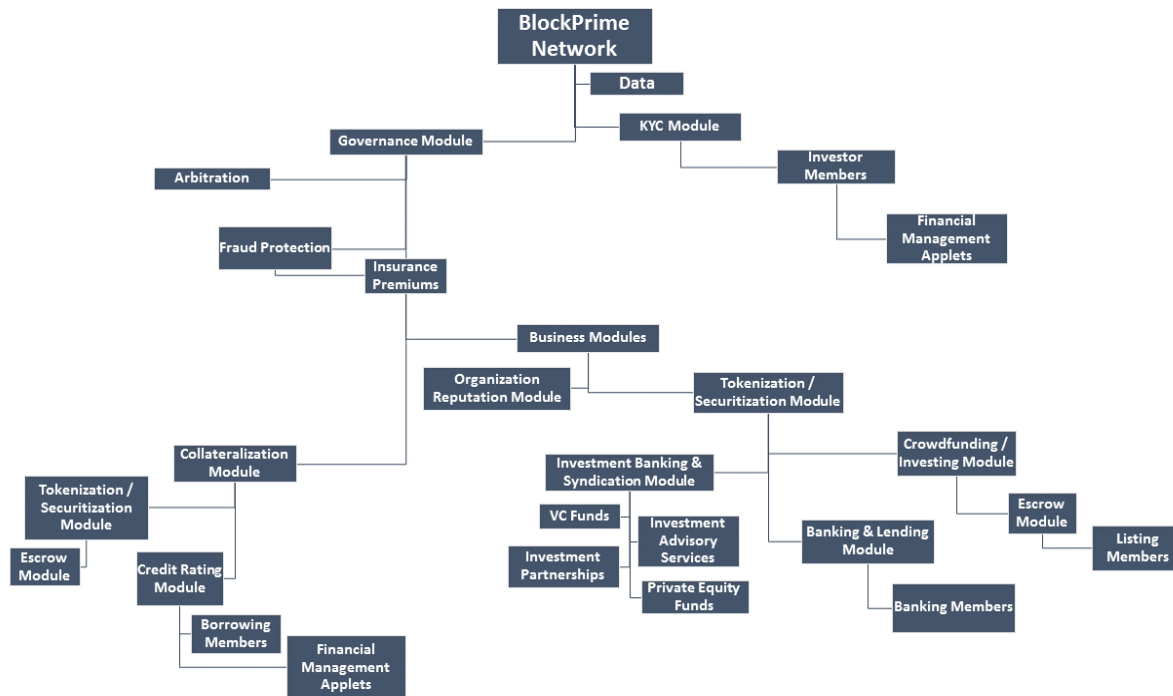
BlockPrime's goal is to create a capital markets hub with the infrastructure allowing creation of other sub-modules, all which use the BlockPrime governance, membership and voting rules. These sub-modules can be structured along legislative, language and other focus layers. The advantage to creators of sub-modules will be accessibility to existing reputation/credit rating modules, escrow service, KYC database and more, lending functionality offering various lending models and wallets for investors and borrowers. BlockPrime platform should offer competitive rates in comparison to current banking system and partner with other blockchain organizations working on protocols for stabilization of crypto currencies.

Due to small cost of operating of such platform, organizations can easily implement such concepts as micro financing, pools of lending ROSCA financing and P2P lending concepts. In short BlockPrime is dedicated to planting the seeds necessary for a flourishing sustainable, progressing economic ecosystem in the modern era. At the core of that are capital markets and the ability to aggregate and allocate resources to uses perceived to be potentially valuable causes in a decentralized, society serving manner without any predisposed agendas or political goals. Beyond a massive disruption of the credit/lending and banking side of capital markets, BlockPrime is taking on the equity, and alternative investment landscape as well.



How does BlockPrime Work?

Tree of Interaction:



From the roots of the BlockPrime Network (Governance, Data, Arbitration & Interface), the many branches of the capital markets can efficiently interact with each other allowing for a harmonious, safe, standardized and insured capital asset creation, distribution, and investment platform for the blockchain economy to flourish. At the top, the Data and Governance Modules serve key roles in creating the environment.

Data provides insights into risk and incidences of fraud and misuse of the platform.

The governance module sets rules, restricts bad actors, arbitrates disputes with binding outcomes, and is held liable for restitution to the victims of any malevolent damage done by listing entities on the platform. The tokenization/securitization module ties into the governance module and has binding arbitration built in, in accordance to the rules of the platform. Applications subsequently allow the entrepreneur, borrower, financial institution or other listing entity to focus on describing their advantage, goals, projections, challenges, milestones and other materially relevant information. The rules of the platform are set by owner members to insure that non-users do not have a claim to set rules and create advantages and disadvantages for favored groups. The governance module also provides fraud & hack protection through the form of insurance, and collects premiums from all listing members to afford restitution in the rare event that the platform does allow



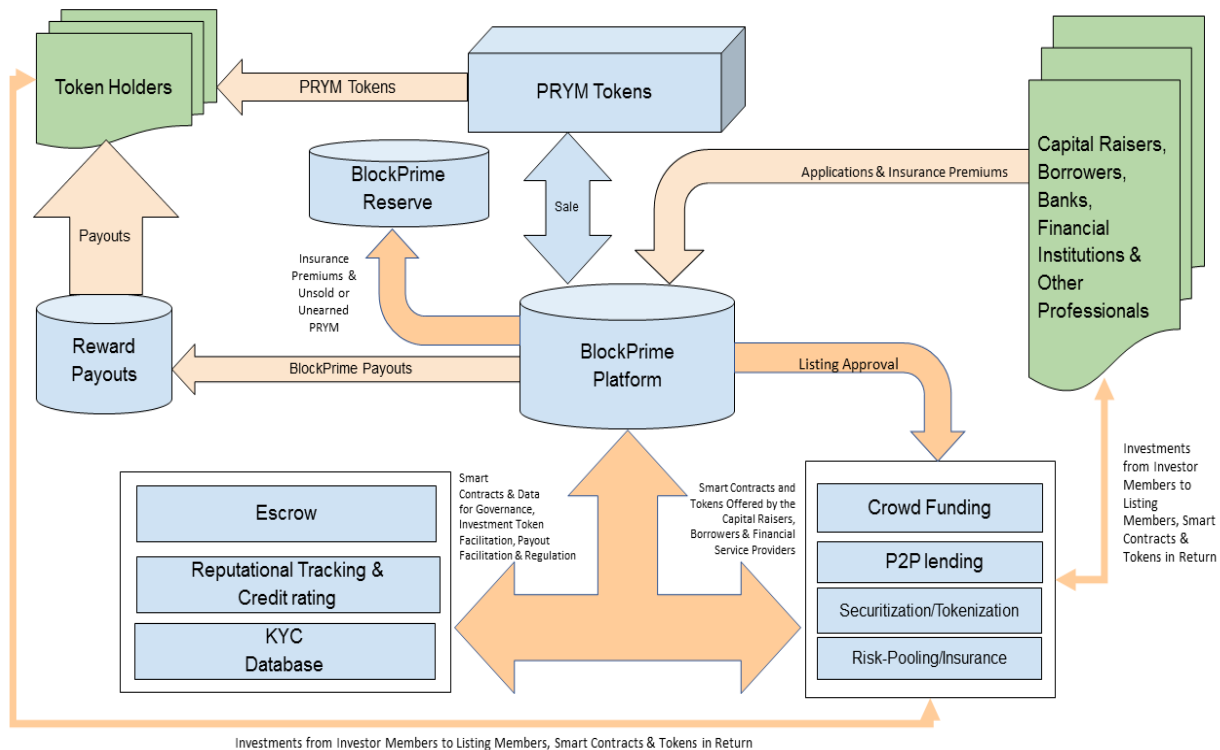
a bad actor on, and said bad actor causes damages to users of the platform. This provides users with the security and peace of mind necessary to feel confident enough to use our platform when accessing investment opportunities.

Financial Service Professional Modules aka Investment Banking & Syndication Modules provide users with the benefits of division of labor, specialization and expertise on the blockchain, when it comes to money management, investment management, interest bearing time-deposits, and much more. Our credit rating module allows investors in debt instruments to gain the access to the information in a symmetric manner, allowing confidence in the level of risk that investors are taking when engaging in lending activities.

All in all the platform serves as a one stop capital asset creation, distribution, and investment interface for everyone from the blockchain enthusiast/believer taking calculated risks, to the professional investment organizations paving the way for the future of blockchain applications, to the developer/innovator seeking to build something that will revolutionize the world. The goal being to open capital market access to everyone, without subjecting users to the small portion of the entrepreneurial market seeking to rip them off or cause them harm intentionally, under a framework that can extend across oceans and continents to serve the capitalist world, both legal and extralegal.

Flow-Charts:

Transactional Flow Chart:

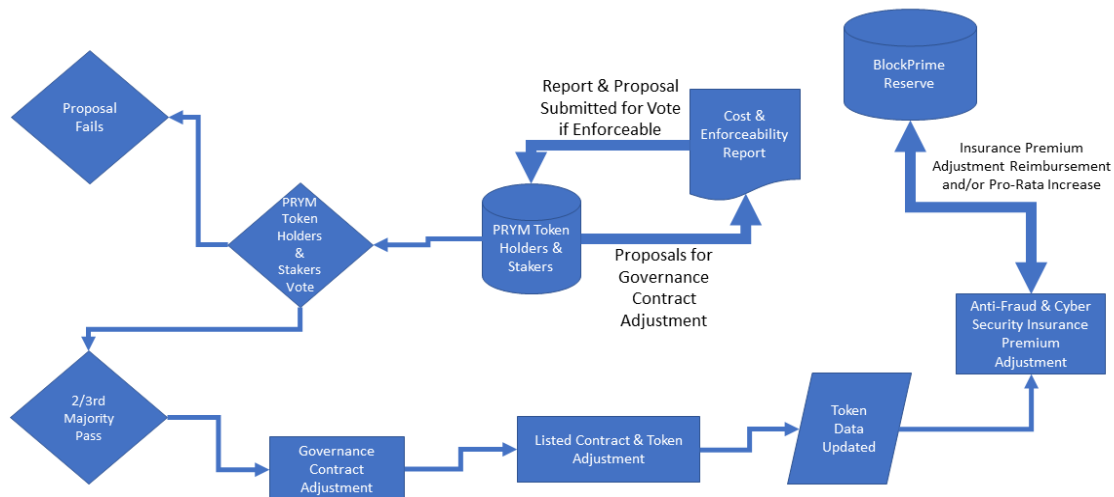




The BlockPrime Platform powered by the private governance and anti-fraud/anti-hack insurance module, provide the infrastructure necessary for strong, sound, sustainable, and most importantly, accessible capital markets on the Blockchain. Capital Raisers, Borrowers, Financial Institutions, Insurance Underwriters, and other listing users of the platform submit their applications to list and pay their insurance premiums, their profile and interface, as well as their smart contract and/or token are created and listed in the relative BlockPrime marketplace (ICO/Crowdfund, P2P Loan Market, Risk Pooling & Insurance Marketplace, or Securitized Tokens [Funds, Tokenized Management Services, Pooled Loan Securities, etc.]), an Escrow smart contract accompanies (if relevant) the creation of the smart contract and/or token.

Investor members can the access the listed opportunities and services on the platform and can choose where to allocate their capital. Capital investments can be made in Ether or PRYM tokens. Likewise, financial organizations and professional investors can allocate the capital clients have entrusted them with, to opportunities on the platform. Understandably, in the early days, there may be some investment opportunities that remain unavailable on the platform, but the goal is to build the most robust and accessible capital market in the world. The key to the BlockPrime market's competitive advantage over similar blockchain organizations is the combined governance and insurance model.

Governance Flow Chart:



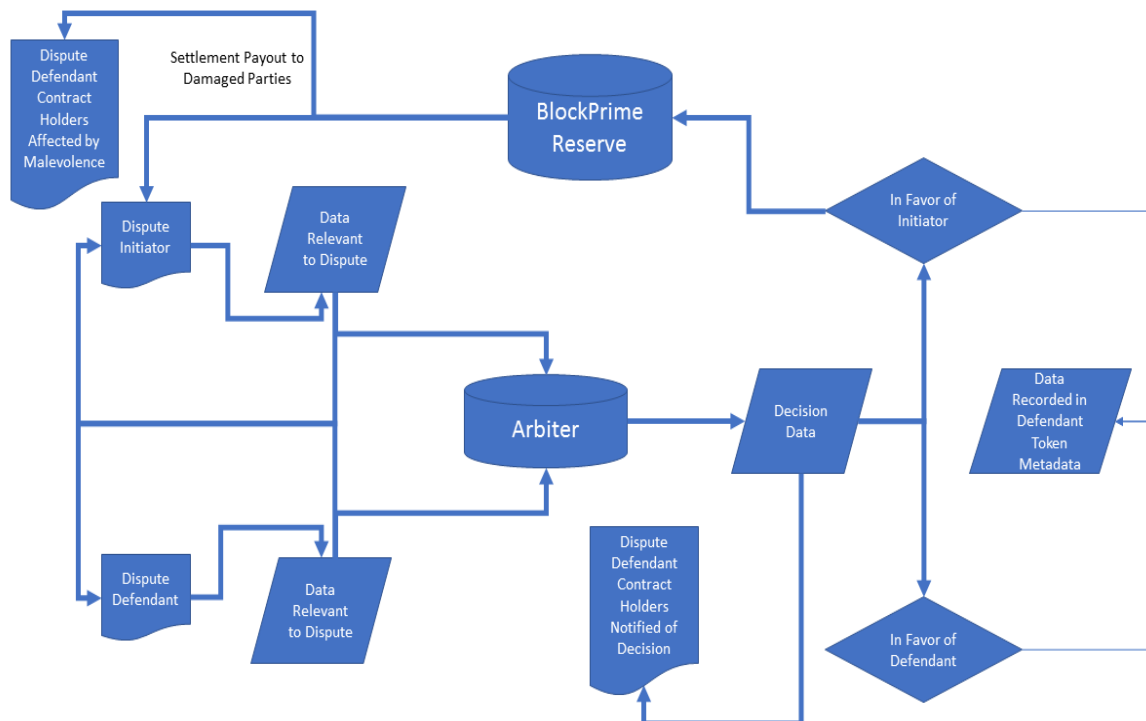
Our Governance model is the bread and butter of the BlockPrime Marketplace. It is what makes our platform so revolutionary. It begins with the PRYM Token Holders & Stakers (Which include listing members who stake PRYM tokens in the form of insurance premiums). The Governance model is funded through the insurance premiums paid by the listing members, and in turn issues investigative bounties as measures to minimize (in instance and size) fraud and malevolent behavior on the platform. The basis of the governance model is contract common law, and the engrained definition of fraud and other offenses are comprehensible.



The goal is to incentivize an honest and open capital market that allows for capital asset innovation, while maintaining the mechanism to compensate victims of fraud on our platform and to exclude bad actors from being able to swindle users in the future. In achieving the goal of minimization of incidence and full restitution, token holders can submit proposals related to transparency requirements, application updates, enforcement actions, restitution solutions, and much more. Research bounties are issued to the community to conduct reports on the cost and enforceability of the submitted proposal. After the report, the conclusion is disseminated to token holders.

If the proposal is deemed to be enforceable, it is submitted to PRYM token holders and Stakers for a vote. If a 2/3rds majority of tokens vote in favor of the proposal, the proposal is codified and the Governance Contract for the platform is adjusted. This subsequently triggers an adjustment for all contracts listed on the platform. Once the adjustments have been made, listed contracts and token data is sent to the Governance Module to readjust insurance premiums. If the previous premium is higher than the new one, the pro-rata premium above and beyond the new amount is reimbursed to the listing entity, if the new premium is higher than the old premium, then listing organizations will be required to pay the pro-rata difference for the remainder of their annual listing contract.

Arbitration Flow Chart:



Inherited in all listings on the BlockPrime platform is a binding arbitration agreement. This agreement states that all disputes between users and listing entities must be submitted to the BlockPrime Arbitration Network. Cases with standing are heard by an arbiter, and are decided in favor of the initiator or the defendant. The arbitration network is bound to the framework of



the Governance Contract. The disputes that can and will arise on the platform are all contractual. From fraud to breach of contract there is no physical interaction. All claims decided in favor of the initiator and paid out through the BlockPrime insurance reserve.

Claims decided in favor of the defendant are simply recorded and dismissed. All data is recorded whether in favor of the defendant or the initiator. If the violation is severe enough, entities can lose the ability to obtain insurance for listing and thereby lose listing privileges. The insurance reserve has a recovery mechanism to attempt to recover, where possible, funds paid out through restitution above and beyond the coverage limits of listing firms. The arbitration network insures that the rules of the platform are enforced, and provides an independent 3rd party dispute resolver. The dispute resolver's decision triggers the payment of restitution or the dismissal of the case, and the recovery of any losses from restitution are left to the organization minimizing the risk of being swindled on the investor/users end. The network does not insure against losses as a result of poor financial performance or other financial risks related to the market place such as volatility, only against malevolent damage caused by fraudulent activity on the platform.

Market Opportunity:

Quick Highlights:

- Disrupting industries totaling over \$2.7 Trillion Annual Revenue.
- BlockPrime will capture 1-3% of all revenues of listing entities.
- Potential Valuation of \$216 Billion + in 10 Years.

Financial Statistics:

Markets	Revenue (mlns)	Profit (mlns)	Last 5Y Growth 11-16	Next 5Y Growth (Proj)	Profit Margins	Wages Paid	No. of Bus.	Wages as % of Revenue
Life Insurance	\$977,300	\$123,100	3.00%	2.40%	12.60%	\$37,600	692	3.85%
Health Insurance	\$804,400	\$41,000	2.90%	1.20%	5.10%	\$38,000	852	4.72%
Commercial Banking & Lending	\$553,200	\$117,300	-0.50%	1.60%	21.20%	\$127,800	5318	23.10%
PE/VC/HF & Inv. Vehicles	\$183,800	\$80,200	5.70%	3.80%	43.63%	\$22,700	12586	3.80%
Securities Brokering	\$143,400	\$20,900	1.80%	1.60%	14.57%	\$51,500	27198	35.91%
Investment Banking	\$105,400	\$22,100	-13.00%	3.00%	20.97%	\$34,200	8691	32.45%
Private Banking	\$57,900	\$18,400	4.40%	2.30%	31.78%	\$12,500	4185	21.59%
Cmdty Dealing & Brokerage	\$13,500	\$2,100	-2.30%	1.50%	15.56%	\$2,900	4998	21.48%



Fin. Data Providers	\$12,800	\$2,700	1.70%	5.40%	21.09%	\$642.3	366	5.02%
Debt Collection Agencies	\$11,400	\$1,200	-2.70%	-0.01%	10.53%	\$4,900	8514	42.98%
Credit Rating Agencies	\$10,100	\$3,200	7.70%	2.80%	31.68%	\$2,400	901	23.76%
Identity Fraud Protection	\$2,600	\$284.3	-1.10%	0.10%	10.93%	\$633.9	65	24.38%
Peer to Peer Lending	\$1,500	\$132.9	128.3%	20.30%	8.86%	\$246.5	215	16.43%
Totals & Averages	\$2,877,300	\$432,617	0.63%	3.54%	15.04%	\$336,022	74581	19.96%

Industry Characteristics:

Markets	% Concentrated	Concentrated Among # of Comps.	Concentration Score	Regulatory Capture Score	Maturity Scale of 1-5	Disruption Ripeness Scale 1-5
Health Insurance	12%	4	3.00	5	5	5
Commercial Banking & Lending	53%	4	13.30	5	4	4.5
PE/VC/HF & Inv. Vehicles	30%	3	9.93	5	5	5
Securities Brokering	0%	0	0.00	3	2	2.5
Investment Banking	24%	4	6.00	4	5	4.5
Private Banking	64%	5	12.72	5	5	5
Cmdty Dealing & Brokerage	24%	4	6.03	4	5	4.5
Fin. Data Providers	17%	4	4.33	5	5	5
Debt Collection Agencies	71%	3	23.53	1	2	1.5
Credit Rating Agencies	23%	3	7.73	4	3	3.50
Identity Fraud Protection	78%	5	15.52	4	4	4
Peer to Peer Lending	33%	2	16.70	3	3	3
Totals & Averages	53%	3	17.63	4	1	2.5
Health Insurance	37.05%	44.00	10.49	4.00	3.77	3.88



1. OFFERING

1. Summary of offering

1.1.Token details

Role of token	Voting, Access Rights, Contribution Rights, Right to Future Earnings
Token supply	100,000,000
Distributed in token auction	80,000,000
Emission rate	Tiered
Blockchain	Ethereum (ERC20)

1.2.Offering details

Sale period	Oct 4 - Oct 14, 2017
First price	\$0.50 (denominated in ETH before the public sale)
Accepted currencies	In crypto public sale: ETH In fiat public sale: EUR, USD
Investment Round	First public offering
Token distribution date	After completion of sale
Min investment goal	None
Max investment cap	Approx. \$40.00M (denominated in ETH; variance dependent on currency fluctuations around the offering)
How are funds held	Smart contract
Minimal Viable Product	Q1 2018