



BestecX by CryptoBrokerage

Cryptocurrency Best Execution Platform

www.crbkofficial.com

WHITEPAPER

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I

EXECUTIVE SUMMARY

1. Executive Summary

CryptoBrokerage is a Fintech start-up and the owner of a trading platform called BestecX.

CryptoBrokerage by BestecX is a decentralized cryptocurrency best execution trading platform where users can review and trade up to 1500+ cryptocurrencies from up to 200+ exchanges worldwide. CryptoBrokerage by BestecX aims to satisfy the needs of the following customer segments globally; Retail investors (B2B), Institutional investors (B2B), Professional traders (B2C), OTC Brokerages (B2B), Cryptocurrency Potentials (B2C) and Cryptocurrency Newbies (B2C).

BestecX is unique as it combines block-chain technology with a suite of algorithms based on Artificial Intelligence and Natural Language Processing.

The key features of BestecX can be summarised as given below:

- **Single secure integrated access to over 200+ Cryptocurrency exchanges**
- **Over 1500+ tradeable cryptocurrencies globally**
- **Best Execution Prices**
- **Smooth and Simple sign-up process**
- **Artificial Intelligence supported Trading strategies and Decision making**
- **Real Time Data Feeds**

The cryptocurrency market today comprises a multi-billion- dollar industry following the 2017 explosion into the mainstream when Bitcoin defied all market expectations. By the end of 2017, the number of cryptocurrencies in circulation stood at over 1400 with a combined market capitalization of about \$610 billion, a 3,300% gain considering at the start of 2017. As the market adoption of cryptocurrency increases and the number of cryptocurrency and cryptocurrency exchanges flourishes, there is an excellent opportunity for CryptoBrokerage to create a disruptive platform to address some of the problems caused by the problem of too

many choices as well as create something novel and profitable.

CryptoBrokerage is currently developing an operating BestecX prototype 2.0 which is scheduled to go live in January 2019. The operating prototype will support 17 exchanges, 4 cryptocurrencies including ETH and BTC and 18 cryptocurrency pairings including Fiat to Cryptocurrencies and Cryptocurrencies to Cryptocurrencies and would be integrated to our website.

CryptoBrokerage is the trading name of Bilbow Investment Corp Limited (“BIC”), a company registered in England and Wales with registration number 10845413. The company is currently headquartered in the United Kingdom however, there are on-going plans for the company to also register in Malta.

II

PROBLEM

2. THE PROBLEM

You can trade over 1500+ cryptocurrencies on over 200+ different exchanges globally. This availability of choices provides the ecosystem with problems including:

TOO MANY CHOICES

There are currently over 200+ exchanges where investors can trade cryptocurrencies globally and this number is set to rise to over 300+ exchanges by 2019. In addition, the number of cryptocurrencies increased from 682 in January 2017 to 1474 in January 2018 and currently stands at over 1500+ to date. This is expected to rise to over 2500+ by end of 2019. Frankly Choice is good but up to a point as the availability of choices has resulted in confusion as to which of the many exchanges has the best available prices and where can you find the lesser known tokens.

TRANSPARENT FEES AND COSTS

Lack of Transparency is rife within the cryptocurrency ecosystem when it comes to exchange commissions and fees. Users of various exchanges usually do not have visibility of how much it costs to deposit, transact (buy or sell), store or withdraw leading to users being charged previously undisclosed discreet fees to manage wallets, verify accounts and excessive deposit fees.

LARGE PERSISTENT PRICES ACROSS EXCHANGES

Cryptocurrency forums are littered with topics about the often-larger persistent differences across the various exchanges. Some of the discount averages reported have been between 2% and 20% higher. As there are no global standard for prices of cryptocurrencies, there are no established ways for them to be priced leading to problems for investors to determine what are the best prices and as a result prevent arbitrage and allow price differences to persist.

MARKET MANIPULATION

The exponential growth and lack of regulation of the Cryptocurrency market has led to price manipulation opportunities including well-known market manipulation tricks including Pump and Dump, Rinse and repeat, “buy walls” and “sell walls” which are now visible and rife in many exchanges.

COMPLEX TECHNICAL ARCHITECTURE

The hub of cryptocurrency activity remains mostly independent of mainstream markets, widely due to the lack of liquidity and remains a highly concentrated community generally populated by individuals who are either technically savvy, have access to formal financial services, have experience in the payment and transfer businesses. Transacting and moving money across exchanges remains a problem due to the various infrastructure issues including delays.



CURRENT MARKET

3. CURRENT MARKET

As of March 2018, the website CryptoCoinCharts.info listed a total of 190+ exchanges with a total 24-hour volume of \$3.98bn on 6721 Coin trading pairs. There are currently 3 types of exchanges:

Trading Platforms: websites that connect buyers and sellers and take a fee from each transaction;

Direct Trading: platforms that offer direct person to person trading and can involve different countries, therefore each seller sets their own prices. These exchanges don't have a fixed market price.

Brokers: are websites that anyone can visit to buy cryptocurrencies at a price set by the broker.

<p><u>Direct Trading Exchanges</u></p> 	<p><u>Trading Platforms /Exchanges</u></p> 
<p><u>Brokers</u></p> 	<p><u>Best Execution Trading Platform</u></p> 

IV

THE SOLUTION

4. THE SOLUTION



Described as the **Booking.com** or **Kayak** of the cryptocurrency market, the **BestecX** platform by **CryptoBrokerage** aggregates prices from more than **200+ exchanges** and allows users fully registered to trade **over 1500+ cryptocurrencies** at the **best available prices** from a **single platform**.

BestecX platform combines **Blockchain technology** with suite of Algorithms based on **Artificial Intelligence** and **Natural Language Processing**.

The BestecX platform via **real time API** connections to multiple **cryptocurrency exchanges** and its **internal decentralised exchange** ensures that all users get the best available prices (inclusive of transaction costs) on all their trades due to the combination of **Blockchain technology** with suite of **Algorithms based on Artificial Intelligence**.



THE BESTECX ECOSYSTEM

- **Terminal:** Accessible portal with up to date news, legitimate cryptocurrency rating systems, support and educational materials to help users navigate the cryptocurrency market and make smarter and confidence investments.
- **Trading Platform:** A matching engine designed to deliver maximum order placements through fulfilling orders by coupling/clubbing multiple differently priced orders in order to increase trade efficiency.
- **Universal Wallet:** An integrated universal wallet, which provides automated maximum-security management of all digital tokens and cryptocurrencies. Sophisticated with a full range of functionalities including monitoring and portfolio management tools.
- **ICO Platform:** BestecX will support the ICO market by providing a platform where carefully shortlisted projects would be available during both pre-sale and public sale to our users. Funds raised from our users would only be released to projects when agreed milestones have been met.
- **Investment Platform:** Accessible to all, a secure and easy to use platform based on the expertise of professional traders supported by Artificial Intelligence to facilitate a combination of predictive solutions, aggregation of best opportunities as well as support decision making.
- **Payment APP:** BEXT App will allow users to make fast and secure payments in stores either by cryptos or Fiats. Users will also be able convert cryptos to Fiat. Make faster payment than using conventional methods such as debit or credit card.
- **Arbitrage Platform:** To take advantage of the price differences across the many exchanges, BestecX platform would enable our users to make profits through arbitrage trading. The BestecX arbitrage platform would constantly run in-built bots 24hours a day to determine arbitrage opportunities and allow our users to execute trades with a click of the mouse as well as automatically.

COINS

BestecX will initially facilitate the trading of the top 40 cryptocurrencies / Token for both fiat and digital currencies. CryptoBrokerage aim to facilitate the trading of up to 1000+ coins by end of Q4, 2019.

MULTILINGUAL SUPPORT (CUSTOMER AND TECHNICAL)

- Customer services and technical support for the platform for our entire user interface will be available in the following languages: English, Chinese and Korean.
- Our Customer services and Technical support lines will be manned 24 hours, seven days a week and 365 days of the year.

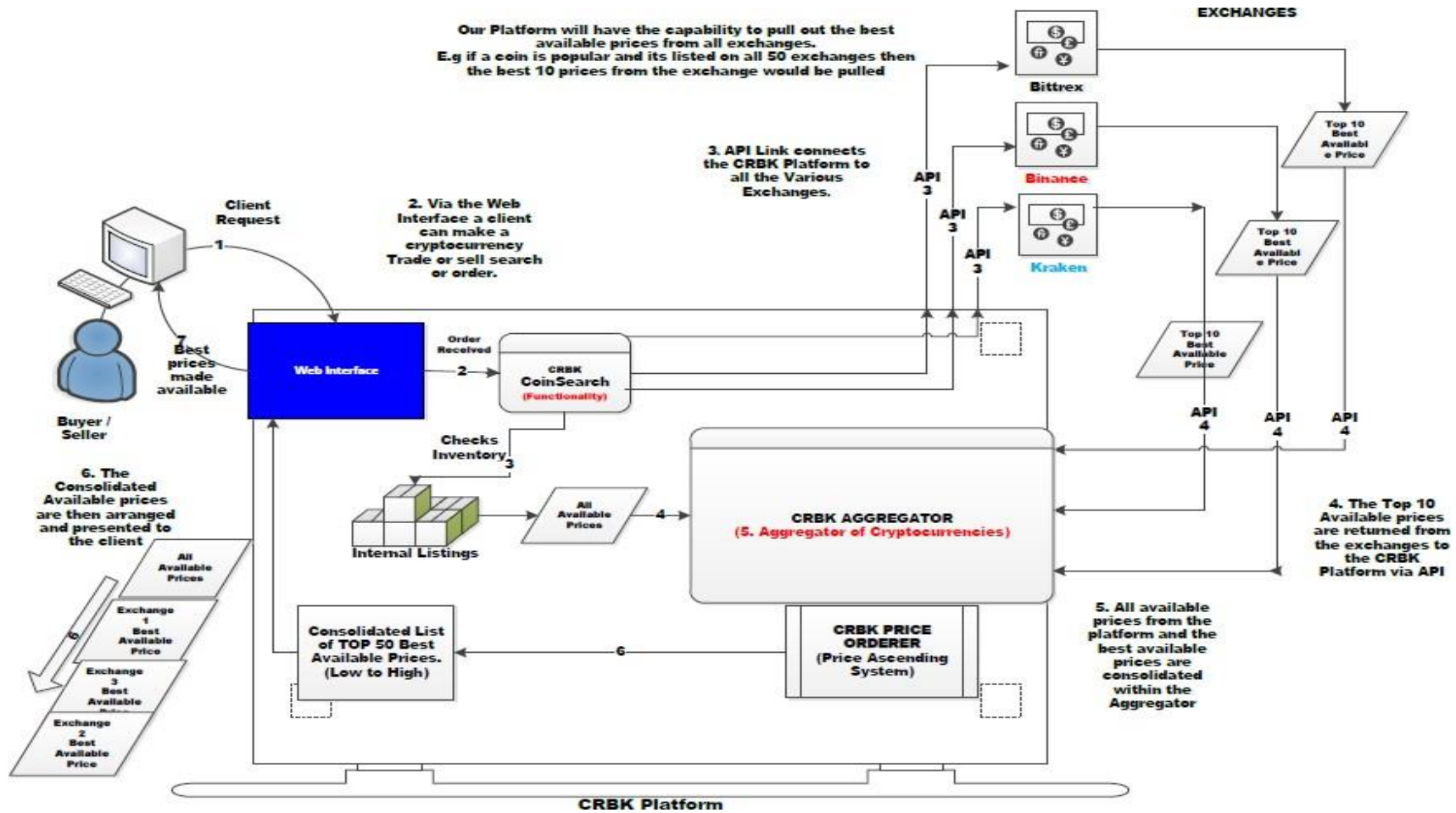
SMOOTH REGISTRATION PROCESS

- Registration is a must and enables us to meet our Know Your Clients (KYC) requirements.
- All BestecX users would only need to go through the KYC process once on the BestecX platform to get access to all to the multiple exchanges.
- Clients would only be able to trade on the platform once they have been fully identified and verified.
- Two factor Authentication or 2FA would be a must during registration using Google Authenticator code.
- Customer identification documents and proof of addresses would be required as part of BestecX's on-boarding and registration process.

CUSTOMER SEGMENT

Segment	Description
Retail Investors	Individual investors who are non-professional investor and who buys and sells cryptocurrencies through traditional or online brokerage firms .
Institutional Investors	large institutions, such as banks, insurance companies, pension funds, mutual funds, and exchange-traded funds (ETFs), that buy and sell cryptocurrencies for their investment portfolios.
Professional Traders / Arbitragers	Active Traders/ crypto-nerds who actively buy and sell cryptocurrencies in different markets in order to take advantage of Price differences.
OTC Brokerage Firms	Cryptocurrency Brokerage and advisory Firms who buy and sell cryptocurrencies on behalf of their clients who are either individuals or institutions
Potentials	Users with a limited understanding of cryptocurrency and who with the right accessibility to investment tools and learning resources will invest in crypto assets.
Newbies	Users who are new to the cryptocurrency ecosystem and who with the right support and learning resources may invest in cryptocurrencies.

CryptoBrokerage: The Ecosystem



V

COMPETITOR ANALYSIS

5. COMPETITOR ANALYSIS

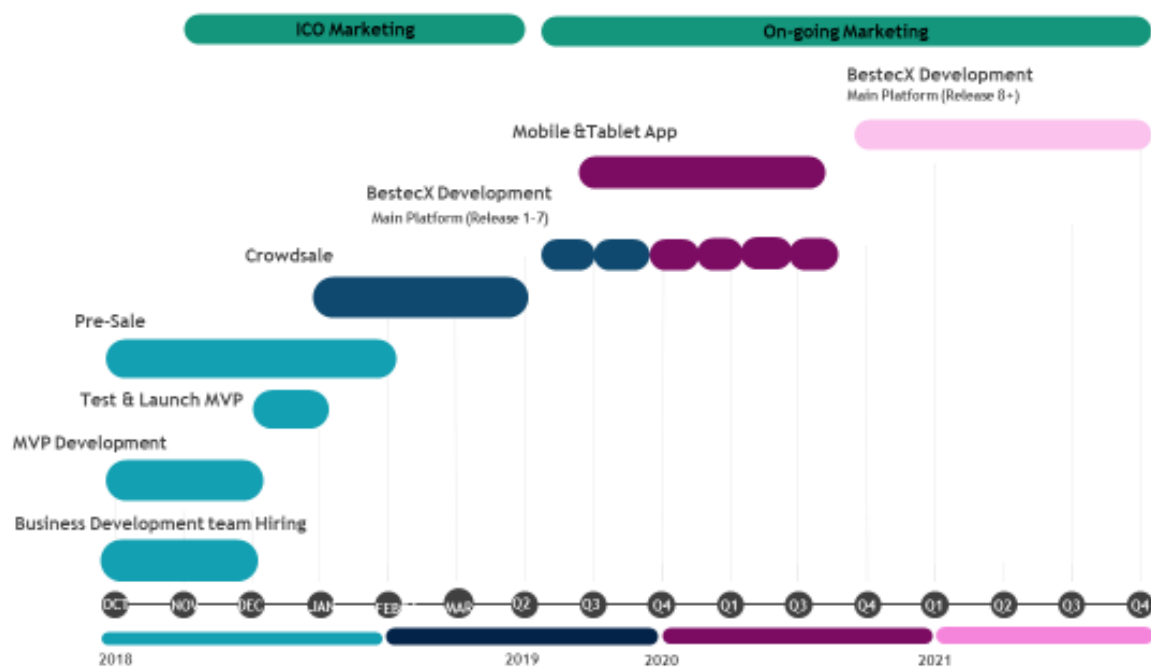
BestecX is not a competitor to cryptocurrency exchanges or brokerages, rather we form partnerships with exchanges and brokerages to increase liquidity by driving traffic to their sites and providing earnings while serving as a trusted source to which are the best exchanges to achieve best execution.

BestecX main competitions are 'Voyager' and 'Bundle Network' who are both best execution platforms. In order to counter the competition, basic users of BestecX will not be charged any fees unlike the two other platforms and our premium users will be charged fees lower than our competition. CryptoBrokerage's main vision is to be the number one best execution gateway for crypto-currency and token comparison and trading within the crypto-currency ecosystem.

	BestecX	Bundle	Voyager
Best Available Price Trading Platform	√	√	√
Powered by Blockchain	√	√	√
Device Coverage - Mobile and Tablet	√	√	√
Multiple Fiat Currency Acceptance	√	√	✗
Device Coverage - Desktop	√	√	✗
Powered by Artificial Intelligence	√	✗	✗
Arbitrage Functionality	√	✗	✗
Integration with 3rd Party Cryptocurrency Rating Agencies	√	✗	✗
Security Tokens/ICO Platforms	√	✗	✗
Educational & Smart Guidance	√	✗	√
Zero Transaction Costs to Basic Users	√	✗	√
Up to 1500 Cryptocurrencies available to be Traded	√	✗	✗
Connection to all Crypto Exchanges	√	✗	✗
Rewards available to Token holders	√	√	✗

VI ROADMAP

6. ROADMAP



VII

FINANCIALS

7. FINANCIALS

Key Assumptions

Below are the key assumptions on which the financial plan is based:

- All projections are made assuming the company will be able to raise the required amount of equity to execute the business plan.
- Based on our research and estimated market size, we assume the customer base in our target market is sizable to achieve our revenue projections.
- We have assumed that till Q4 2019, sales growth would be slow while we develop the platform, form partnerships, and build the CryptoBrokerage brand growth.
- Based on our research and estimated market size, we assume the customer base in our target market is sizable to achieve our sales projections.

Funding Requirements

CryptoBrokerage as a start-up is seeking funding to realize its financial and business goals as per the business plan. The money will be used to develop and market our BestecX trading platform and execute the business plan. This capital will fund operations, marketing and business development and technology. The campaign would focus on programmatic, direct traffic, re-marketing and re-targeting media campaign including Social Media and Community management, PR and Events Roadshows. Money will also be spent on the hiring of our Business development team and additional technology recruits.

Expenses	Share
Platform Development and Technology	30%
Business Development	10%
Marketing	40%
Operations	10%
Legal	10%

Figure 7.1 Key Milestone

Projected Income Statement

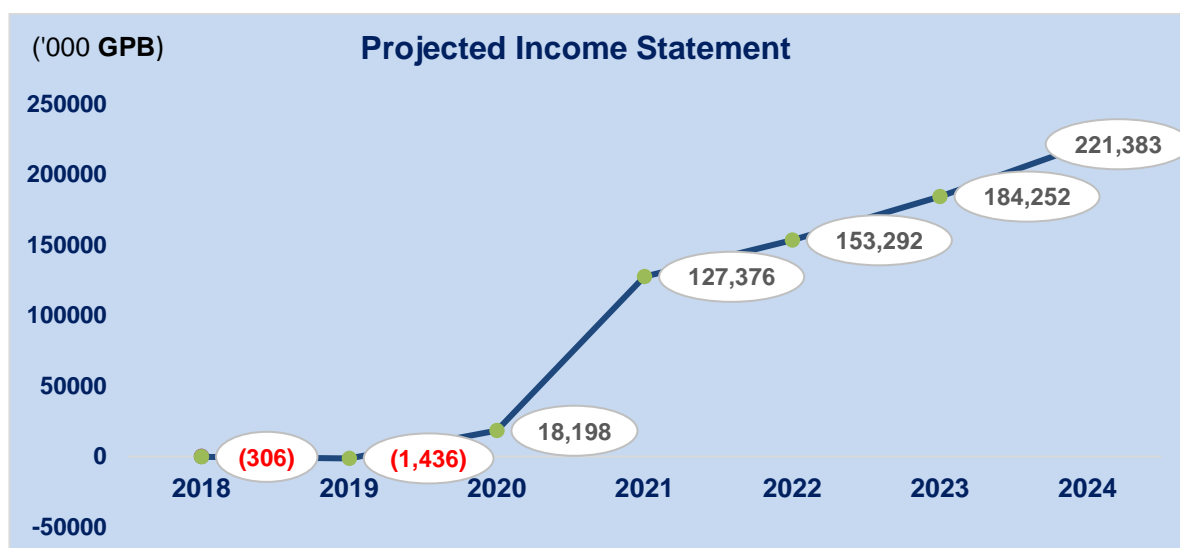


Figure 7.2 Projected Income

Projected Income Statement	2018	2019	2020	2021	2022	2023	2024
	£000's	£000's	£000's	£000's	£000's	£000's	£000's
Revenue	-	-	26,233	176,888	212,266	254,719	305,663
Cost of Sales	124	420	3,043	18,289	21,827	26,072	31,226
Gross Profit/(Loss)	(124)	(420)	23,190	158,600	190,439	228,647	274,437
Gross Margin %	-	-	88%	90%	90%	90%	90%
Total Operating Expenses	160	945	956	1,096	965	990	1,000
Depreciation	22	72	40	50	60	70	80
Profit Before Interest & Tax	(306)	(1,436)	22,193	157,454	189,415	227,587	273,357
Interest Expense			211	179	141	93	36
Taxes Incurred	-	-	3,785	29,898	35,982	43,242	51,938
Profit / (Loss) for the year	(306)	(1,436)	18,198	127,376	153,292	184,252	221,383
Loan and Investments	1,170	10,000					
Retained Earnings	864	8,564	18,198	127,376	153,292	184,252	221,383
Retained Profit / (Loss) %	-	-	69.4%	72.0%	72.2%	72.3%	72.4%
Interest Cover	-	-	105	878	1,348	2,439	7,652
Return on Equity (ROE)	-0.034%	-0.015%	0.066%	0.082%	0.050%	0.037%	0.031%
Return on Net Assets (RONA)	(0.015%)	(0.007%)	0.058%	0.095%	0.060%	0.045%	0.038%

Figure 7.3 Projected Income Statement

The company is expected to attain profitability from the year three onwards due to the big profit margins. Growth is expected substantially in terms of net income and overall net margin as the company scales up and increases revenue due to more exchange partnerships, onboarding of additional cryptocurrencies and licenses.

Fig 7.3 and 7.4 illustrate the projected cash position of CryptoBrokerage based on revenue, income and overall funding received. The company's cash balance is expected to grow after 2020 substantially as CryptoBrokerage scales up and starts implementing additional features and streams of revenue.

Projected Cash Flow Statement

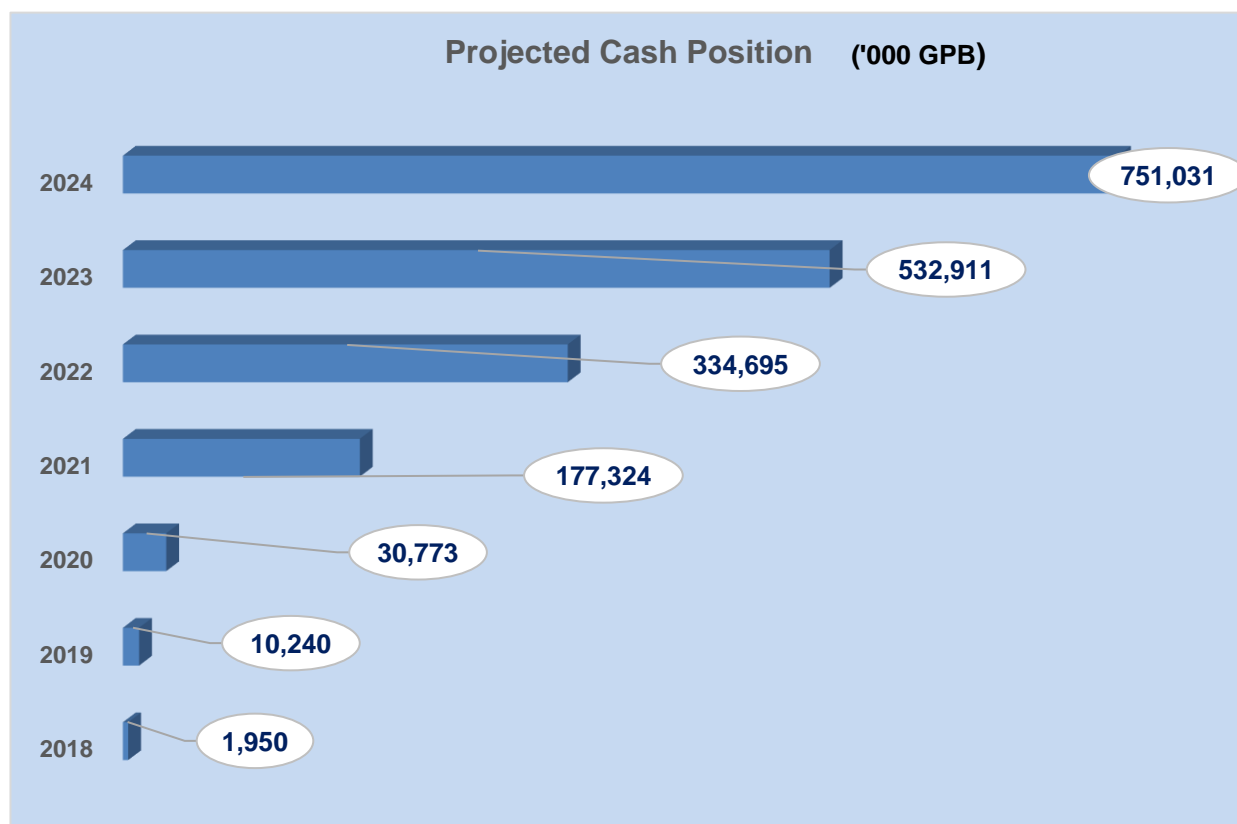


Figure 7.4 Projected Cash Position

Projected Cash Flow Statement	2018	2019	2020	2021	2022	2023	2024
	£000's	£000's	£000's	£000's	£000's	£000's	£000's
Cash flows from operating activities							
Profit / (Loss) for the year	864	(1,436)	18,197	127,376	153,292	184,252	221,383
Interest			211	179	141	93	36
Taxation	-	-	3,785	29,898	35,982	43,242	51,938
<i>Adjustment for non-cash expenses:</i>							
Depreciation	22	72	40	50	60	70	80
<i>Changes in operating assets & liabilities</i>							
Receivables	-	-	(1,272)	(7,306)	(1,716)	8,082	(12,611)
Payables	(107)	13	128	744	167	(836)	1,293
Cash generated from operations	779	(1,351)	21,089	150,942	187,926	234,904	262,118
Interest paid			(211)	(179)	(141)	(93)	(36)
Taxation paid	-	-	-	(3,785)	(29,898)	(35,982)	(43,242)
Net cash from operating activities	779	(1,351)	20,878	146,978	157,887	198,829	218,841
Cash flows from investing activities							
Purchases of property, plant & equipment	-	(358)	(200)	(250)	(300)	(350)	(400)
Net cash used in investing activities	-	(358)	(200)	(250)	(300)	(350)	(400)
Cash flows from financing activities							
Proceeds from loans / Investments	-	10,000	-	-	-	-	-
Repayment of loans			(145)	(177)	(215)	(263)	(320)
Net cash from financing activities	-	10,000	(145)	(177)	(215)	(263)	(320)
Increase / (Decrease) in cash equivalents	779	8,291	20,533	146,551	157,372	198,216	218,120
Cash & cash equivalents at beginning of year	1,170	1,950	10,240	30,773	177,324	334,695	532,911
Cash & cash equivalents at end of year	1,950	10,240	30,773	177,324	334,695	532,911	751,031

Figure 7.5 Projected Cash Flow

Fig 7.6 illustrate the projected balance sheet of CryptoBrokerage over the course of next five years post launch.

Balance Sheet	2018	2019	2020	2021	2022	2023	2024
	£000's	£000's	£000's	£000's	£000's	£000's	£000's
Non-current Assets							
Investments	-	10,000	10,000	10,000	10,000	10,000	10,000
Property, Plant & Equipment	88	53	142	256	391	1,254	1,574
	88	10,053	10,142	10,256	10,391	11,254	11,574
Current Assets							
Receivables	-	-	1,272	8,578	10,293	2,211	14,823
Cash	1,950	10,240	30,773	177,324	334,695	532,911	751,031
	1,950	10,240	32,045	185,902	344,989	535,122	765,854
Total assets	2,038	20,293	42,187	196,158	355,380	546,377	777,428
Equity & Liabilities							
Shareholders' Contributions	50	50	50	50	50	50	50
Retained Earnings (cumulative)	864	9,428	27,625	155,001	308,293	492,545	713,928
Long Term Liabilities	1,120	10,799	10,583	10,320	10,000	10,000	10,000
	2,034	20,276	38,258	165,371	318,343	502,595	723,978
Current Liabilities							
Payables	7	24	151	898	1,063	547	1,520
VAT Liability	(4)	(7)	(7)	(9)	(7)	(8)	(8)
Provision for Taxation	-	-	3,785	29,898	35,982	43,242	51,938
	3	17	3,929	30,787	37,037	43,781	53,450
Total equity & liabilities	2,038	20,293	42,187	196,158	355,380	546,376	777,428
Days in period							
	365	365	365	365	365	2,039	365
Current Ratio							
	565.5	613.8	8.2	6.0	9.3	12.2	14.3
Debtors Days							
	-	-	15.0	15.0	15.0	15.0	15.0
Creditors Days							
	15.0	15.0	15.0	15.0	15.0	15.0	15.0
Debt / Equity							
	1.226	1.139	0.382	0.067	0.032	0.020	0.014

Figure 7.6 Projected Balance Sheet

Projected Business Ratios

Fig 7.7 illustrate the important business ratios based on five-year projections.

Ratio Analysis	2018	2019	2020	2021	2022	2023	2024
Revenues Growth %	0%	0%	100%	574%	20%	20%	20%
Percentage of Assets							
Total Current Assets	100%	100%	100%	100%	100%	100%	100%
Cash	100%	100%	100%	100%	100%	100%	100%
Total equity & liabilities	100%	100%	100%	100%	100%	100%	100%
Net Worth	100%	100%	100%	100%	100%	100%	100%
Percentage of Sales							
Gross Margin	0%	0%	88.4%	89.7%	89.7%	89.8%	89.8%
Cost of Revenue	0%	0%	11.6%	10.3%	10.3%	10.2%	10.2%
Payroll %	-	-	3.5%	0.6%	0.5%	0.4%	0.4%
Sales Marketing & Other Expenses %	0%	0%	2.4%	0.5%	0.3%	0.3%	0.3%
Total Operating Expenses %	0%	0%	3.6%	0.6%	0.5%	0.4%	0.3%
PBIT (Profit before Interest & Tax) %	0%	0%	84.6%	89.0%	89.2%	89.3%	89.4%
Profit/Loss for the year %	0%	0%	69%	72%	72%	72%	72%
Main Ratios							
Pre-Tax Return on Net Worth	-15%	-7%	53%	80%	53%	42%	35%
Pre-Tax Return on Assets	-15%	-7%	53%	80%	53%	42%	35%
Return on Equity	-34%	-15%	66%	82%	50%	37%	31%

Figure 7.7 Projected Business Ratios

VIII

TEAM

8. TEAM

Sheriff Olujide, MBA. CEO and Founder

MBA in Finance, Sheriff has had more than 10 years of work experience in various bulge bracket banks and holds in-depth knowledge of financial systems, regulatory and financial crime compliance. Experienced professional with Investment Banking (Front office, middle office and Back office) and financial technology background, Sheriff has history of successfully managing and developmental work across all lines of Businesses including Retail Banking & Wealth Management, Asset Management, Commercial Banking, Private Banking and Global Banking & Markets.

Alexander Karichensky, Chief Technology Officer (CTO)

Managing Partner at Intellica; Alex is a highly motivated professional with deep expertise and strong interpersonal skill-set. With over 16 years' experience in IT solutions and services development and delivery, Alex has experience of delivering blockchain projects including cryptocurrency exchanges and responsible for leading the implementation of our technological platform via the integration of Blockchain technology, Artificial Intelligence and Natural Logarithms. His expertise Outsourcing, BigData, Data Analytics, Cloud Computing/SaaS/laaS and Data Centers.

Mickael Mania, Chief Data Officer (CDO) and Product Owner

Fluent in French, Russian, Georgian, Polish and English, Mika is our multilingual chief data officer and product owner. Experienced in data engineering, implementing machine learning solutions, data analysis, database design and management, he has led several IT and cryptocurrency start-up projects using managerial techniques to achieve organizational goals whilst also championing collaboration among internal and external teams. Mika holds a degree in Economics and Social administration from Aix-Marseille 3 University.

Alfred Alleyne, Chief Financial Officer (CFO)

Executive MBA in Finance, Alfred is a highly motivated and inspirational senior level financial executive with a demonstrable track record of hands-on success in Finance, Management, Business, IT and Operational change programs. Experienced in managing staff and operations as well as consulting on high value projects and investments. Overseen the financial evaluation of up to £500m contract allocation at a London borough council as well as monitored and reported on £330m of the capital expenditure program.

Olia Binkovska-Abraham, Chief Marketing Officer (CMO) and Advisor

Olia is an experienced marketing and PR executive with strong professional, leadership and crisis management experience. As the CEO of WeRaise, a full-cycle digital media advertising agency, it's her and her growing team of 50+ digital experts and prominent blockchain marketers' responsibilities to help develop and execute our marketing and PR strategy as well as helping to build an active community around the CryptoBrokerage project. She has more than 15 years' experience developing and executing strategies at global brands including Cisco, Microsoft, Samsung and various startups.

Duc Tran, Business Development and Partnership

Experienced Business Development Executive with a demonstrated experience of working in the financial services and cryptocurrency industry. Skilled in Financial Analysis, Macroeconomic Policy Analysis, Project Management, and Business Consulting, Duc has worked at CoinFi, International Finance Corporation, State Bank of Vietnam and the World Bank Group. Duc has a Master's degree in Economics from Princeton University, and a Bachelor's degree in Mathematics from Brandeis University.

Nicholas Martin, Chief Support Technology Officer

Nicholas is a technology Advisor. Nicholas has been working in the Information Technology industry for over 10 years and responsible for building and supporting technical teams. As a technology Consultant, he has successfully developed and supported the implementation of various IT strategies including systems architecture design, encrypting and securely handling sensitive data and identifying potential new technologies to facilitate organization growth. For the last 6 years, Nicholas has been immersed in the cryptocurrency ecosystem and has worked on various alternative currency projects.

Iain Wilson, Head of Global Projects

Iain Wilson is the Project Manager at CryptoBrokerage LLC and responsible for the managing the end to end implementation of the CRBK platform. A driven and focused individual, Iain has spent the last five years working at Deloitte LLP within both the Risk Analytics and Actuarial, Reward and Analytics practices working and consulting on many multi-million-pound projects at various Financial Institutions. Prior to joining Deloitte, Iain worked at Barclays Stockbroker, BNP Paribas and Dunhumby. He also has experience of working at City Index, a global leader in FX and CFD trading, where he was instrumental in helping the company deliver its competitive spreads and access to thousands of markets worldwide through its innovative trading technology. Iain holds a master's degree in Statistics.

9. OUR ADVISORS

Anthony Kane, Compliance Director

Anthony Kane is the Compliance Director at **CryptoBrokerage** LLC. A driven and focused compliance individual from a legal background, he has spent the last five years working at Bulge bracket Investment banks including Lloyds, Deutsche Bank and Bank of Ireland. He has many years of management consultancy having worked on various high-profile derivative review project as a Subject Matter Expert providing advice on breaches of regulatory obligations.

Anthony has a BA in Law and Politics from De Montfort University, LLB Intellectual Property, Company law from BBP Law School and Bar Professional Training Course (BPTC) from City University.

Javed Khattak, ICO and Blockchain Advisor

Javed Khattak is the CFO at Humaniq and has been actively involved in various ICOs as an ICO and crypto / blockchain expert as well speaking as part of expert panels at various global crypto and blockchain conferences. Javed was recently named in the “list of 20 Launch Team veterans any Crypto Investors should know”. A qualified actuary, he also served as co- managing director of JKCoach, an organization that provides educational services in Pakistan, as well as co-founder and co-managing director of Zisk miniProperties, a UK-based property investment platform that has expanded into Pakistan. Javed has over 15 years’ experience of leading multiple workstreams on complex projects and advising start-ups.

Daniela Goldman, Chief Architect and Technology Advisor

Daniela is the Chief Architect of **CryptoBrokerage** LLC and responsible for leading the implementation of our technological platform via the integration of Blockchain technology, Artificial Intelligence and Natural Logarithms. Daniela has more than 9 years of experience in, project management, Information Technology, Cybersecurity, Fintech as well as specialist Crypto-mining, Initial Coin Offering and Distributed Ledger Technology. Before **CryptoBrokerage** LLC, Daniela worked as a consultant for a comprehensive list of companies, individuals and start-ups where she specialized in analysis, creativity, development and development of projects encouraging the incorporation of Artificial intelligence with Natural Processing Languages through Logical or disruptive solutions.

10. LEGAL NOTICE

The information and data contained in this Whitepaper has not been reviewed, examined or approved by any regulatory authority. No such action has been or will be undertaken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements, or rules have been complied. CryptoBrokerage is the trading name of Bilbow Investment Corp Ltd, a company registered in England and Wales. Our company registration number is 10845413.

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