

WHITE PAPER



Table of Contents

Executive Summary 1

 Forward Looking Statement 1

 Opportunity 2

Opportunity 6

 Problem & Solution..... 6

 Competition 11

Execution 11

 Marketing & Sales..... 11

 Operations 14

 Products..... 14

References & Further Reading..... 21

Executive Summary

Abstract:

Conventional, mainstream adoption of blockchain technologies has been inhibited by a growing industry, lacking the proliferation of quality education, implementation and accessible resources for common individuals who do not have a vested interest or technical understanding of the many use cases and practical applications of blockchain technologies. The following document outlines the preliminary business plans set out and conceptualized by the Crypto Improvement Fund. The purpose of the proposed project outlined in the following document is to aid and promote the use of blockchain technologies at large, as well as placing an intrinsic focus on business clientele who can make use of this emerging technology to improve existing processes and pain points.

Forward Looking Statement:

All information displayed in any documentation associated with the website (www.cryptoimprovementfund.io, cif.global, blockchainedu.io) and all associated forums represents forward-looking statements. The only information that does not represent forward looking statements are historical and factual information. All statements concerning estimates, projects, unverifiable data, business success, planning, implementation and execution involve a wide range of uncertainties and significant risk.

Any number of factors could cause the actual results to render materially different results than the statements made by any individuals associated with Crypto Improvement Fund Holdings Ltd. Some of the items that may affect or change any of the forward looking statements include; evolving industry standards, changing technologies in which the company and its' subsidiaries are currently operating in, the inability to obtain further and/or sufficient funding, the inability to maintain adequate revenue & cash flow or to even ensure new business or clientele.

CIF or Crypto Improvement Fund (Blockchain.Edu) is an educational platform and services provider ONLY and does not conduct any independent due diligence on or substantive review of any blockchain asset, digital currency, cryptocurrency or associated funds.

Anyone who purchases the CIF coin is to have absolutely NO EXPECTATION OF PROFIT. The coin will be used to purchase a variety of products and services offered by the Company and the Company will not condone or facilitate the trading or exchange of CIF for other blockchain assets.

Anytime you purchase a blockchain asset there is significant risk that you will lose most, if not all, of your investment. You alone are solely responsible for evaluating the risks when purchasing or selling any blockchain based assets. All blockchain based assets are subject to significant unforeseeable risk.

Crypto Improvement Fund

Opportunity

Problem

The Crypto Improvement Fund hopes to address the significant adoption gap seen between businesses and blockchain technology. Blockchain technology is a bleeding edge technology which has limitless uses and applications – our goal is to help businesses realize these applications and help them make use of this emerging industry. Cryptocurrency alone has a market cap that fluctuates at around 150B dollars and the average business still has refused to adopt this emerging technology into their existing infrastructure – this being one of the most basic uses of this emerging technology.

Conventional, mainstream adoption of blockchain technologies has been inhibited by a growing industry, lacking the proliferation of quality education, implementation and accessible resources for common individuals who do not have a vested interest or technical understanding of the many use cases and practical applications of blockchain technologies. The following document outlines the preliminary business plans set out and conceptualized by the Crypto Improvement Fund. The purpose of the proposed project outlined in the following document is to aid and promote the use of blockchain technologies at large, as well as placing an intrinsic focus on business clientele who can make use of this emerging technology to improve existing processes and pain points.

There are significant reasons why businesses have been reluctant to adopt blockchain technology; the lack of knowledge, regulatory issues, price volatility etc. It leads to corporate entities, each with extensive systems of checks and balances, refusing to adopt and incorporate emerging blockchain technologies into their existing environment, lacking the proper resources or industry expertise.

Solution

Welcome — **Crypto Improvement Fund**. The entire strategy behind this project is to take experts in the blockchain & cryptocurrency community and place them in front of business leaders and C-level executives in order to teach and educate businesses the principle ideology of blockchain technology. The practical applications, the potential ROI, the ability to alleviate pain points (SCM etc) will all be presented and discussed in clear detail.

We will be innovators in the industry - bringing Businesses to the Blockchain. Directly engaging with business clients, we will offer them educational resources and integration tools in order to seamlessly integrate blockchain technologies into their existing business model.

The Crypto Improvement Fund will also include a more robust, in-depth educational piece into its initial product offering. This education piece, entitled Blockchain.Edu will be launched in hopes of educating both business and individuals on cryptocurrency and blockchain technologies. Due to the significant lack of educational resources in this space, it was deemed that this project was a respectful use of our resources and industry expertise, and served a valid public purpose, all while generating additional revenue and purpose for the Crypto Improvement Fund project.

Market

Education: Although there seems to be a significant buzz around cryptocurrencies and blockchain technology, this entire industry has been monopolized by individuals who are more technical in nature, allowing non-technical individuals access to an industry, propelled with the illusions of grandeur, and promises of instant overnight wealth. With most of the proposed technical concepts surpassing the technical ability of the average individual there is a significant lacking of resources attempting to bridge this gap and explain complex technical terms to a relatively non-technical audience.

The market for quality educational resources focused on educating individuals on the potentials of blockchain technologies as well as the various aspects of the cryptocurrency industry is severely lacking. Although several entities attempt to accomplish this task by creating course content and video series, many of them fail to truly deliver a concise, understandable delivery of a complex technical product to a relatively non-technical audience. CIF has created Blockchain.Edu to facilitate this exchange of knowledge and provide this much needed service in addition to its aspirations of bridging the blockchain technology knowledge gap to business clients.

Blockchain as a Service: As this industry evolves, there will be an even greater need for Blockchain as a Service, providers. Offering professional services to existing organizations as well as new ventures trying to start an organization, CIF will offer resources for all companies vested in Blockchain technology.

eCommerce: The reach of this project has the potential to entertain clientele on a global scale. Currently there are a limited number of businesses who accept cryptocurrency as payment. Due to the amount of business who have not yet incorporated cryptocurrency as a means of payment for their products and services, our list of prospects and potential customers is seemingly endless. We will employ a strategic targeted approach to engage with businesses most likely to adopt this technology (eCommerce).

We will be reaching out to a plethora of enterprise, midmarket and small business clients in an effort to improve overall cryptocurrency adoption and secure clients en masse for Crypto Improvement Fund eCommerce program. Our clients focus will be on eCommerce focused clientele or clients who have both a significant eCommerce environment as well as a brick and mortar presence. Clients who have an existing eCommerce environment will be more apt to allow the Crypto Improvement Fund advise them on the implementation of cryptocurrency into their existing eCommerce environment.

Competition

As of right now there are no significant entities offering a solution which proactively engages Business clients and introduces them to a market worth over 150B. The vast majority of projects focused on cryptocurrency and blockchain technologies tend to focus on end user software - replacing existing centralized applications for the end user or customer by integrating the concept of a decentralized ledger.

Why Us?

The Crypto Improvement Fund management team has a proven track record in cryptocurrency, business consulting, fintech, business development, blockchain technologies and startup acceleration. We have the experience and credibility to not only implement, but successfully scale a project of this nature in an emerging market with enormous revenue potential. Our long track record combined with our strategic approach and well orchestrated take-to-market plan will ensure that this project will be a success.

Crypto Improvement Fund

The Crypto Improvement Fund is applying a time tested proven strategy to an emerging market with limitless opportunity. We are innovators in a field in the sense that we are introducing the largest possible clientele (business) to a new product, market & customer base.

The Crypto Improvement Fund has a sound business strategy, realistic goals, tenured experience and tremendous community backing. We envision that this project will be hugely successful and we see ourselves as a market leader and innovator for several years to come.

Monetization of the Crypto Improvement Fund

Revenue Drivers (Initial)

- Blockchain Education
- Blockchain as a Service (BaaS)
- eCommerce Application
- Loyalty Coin

Blockchain Education (Blockchain.Edu)

The first touch point with clients is our blockchain education portfolio, which will position influential blockchain educators in front of C-level decision makers. These educators will speak to the many benefits that blockchain and cryptocurrency will bring to clients as well as the potential revenue opportunities that will be made available to clients who choose to accept cryptocurrency into their existing eCommerce environment. We have educators in major cities globally, experts in all things blockchain - with new educators applying to work with CIF every single day.

The Crypto Improvement Fund will also be opening a blockchain education centre, Blockchain.Edu. Blockchain.Edu will provide information, educational content and hands on tutorials which touch on various aspects of cryptocurrency, blockchain and decentralized ledger technologies. CIF will be developing introductory course content, technical guides, a masterclass video series as well as business specific content. These courses will be expanded on and added to weekly, constantly updating our clients with new content and information.

Our education products will continue to expand as we add on more course topics and modules. Education is a cornerstone in the CIF project and updated with new content as the CIF project continues to evolve. Although blockchain and cryptocurrency basics will be offered to businesses free of charge, additional courses will be created and delivered which will be revenue generating for CIF. All educational products and services may also be purchased with CIF coins (discussed below).

Blockchain.Edu will provide information, educational content and hands on tutorials which touch on various aspects of cryptocurrency, blockchain and decentralized ledger technologies. The goal of Blockchain.Edu is to create an ecosystem which encourages CIF coin holders to seek out additional educational resources and understand cryptocurrency and blockchain technology. As businesses receive CIF coins they will be able to purchase these educational resources with the CIF coin as opposed to spending additional resources on corporate blockchain & crypto training services.

Crypto Improvement Fund

Although our main goal with our SaaS offerings will be to address business operational deficiencies, our educational centre (Blockchain.Edu) will be open to all individuals seeking industry leading educational resources as much of the proprietary content will be applicable to both individuals and business clients. We feel as though the educational piece is still severely lacking in this space and will be a significant revenue generating opportunity for CIF. We are aiming to create a self contained educationally driven environment which promotes education and learning of blockchain and cryptocurrency technologies. As individuals earn and purchase CIF coins, they will be able to further their education and understanding of both blockchain and cryptocurrency technologies.

Blockchain.Launchpad

Our Blockchain.Launchpad will combine the industry knowledge and experience of our blockchain developers and community experts with the business growth, strategy and marketing experience of several individuals and advisors aligned with the CIF project. With the combination of these two specialties, traditionally offered as stand-alone services — we will be able to offer end to end business & blockchain consultation, strategy and software development to both start-up organizations as well as established entities who are attempting to understand & adopt blockchain and cryptocurrency technologies for a variety of applications.

In terms of product and service delivery, the Blockchain.Launchpad team can produce a variety of blockchain based solutions which range from private blockchains to smart contracts and decentralized applications. Although many of these products have been popularized by the ICO and cryptocurrency scene, the products and services we can deliver can accomplish a variety of tasks which include decentralized corporate governance, gamification, eCommerce or supply chain management solutions.

Accompanying the software development, the team behind Blockchain.Launchpad has experience in marketing, business strategy, startup planning, take-to-market strategy, graphics design, business plan writing and website creation. We can join early stage technology startups or existing companies who are looking for insight and guidance in this constantly changing space, providing end-to-end solutions for companies of any size, purpose or project stage.

Blockchain.Launchpad helps realize the core purpose and values of the Crypto Improvement Fund. Acting as a development & growth platform for businesses that want to become engaged and involved in the cryptocurrency space a trusted, reliable firm is required now, more than ever, in order to elevate the standards and content of this growing community.

eCommerce Application (Cryptocurrency Payment Gateway)

Our eCommerce application will be implemented into the clients existing eCommerce environment. Each transaction that gets conducted via our application will have an associated fee of 0.75% per transaction. These low fees are extremely attractive for merchants who usually expect fees of up to 5% for eCommerce transactions conducted with Visa, Paypal or Amex.

We will offer our eCommerce application free of charge to clients, with no install fees and supporting evidence validating it's effectiveness (Blockchain Education) merchants will be excited to integrate this new payment processor, increasing net profitability on each transaction. With our current competition charging hiring fees, and focusing less on education and merchant friendly built-in features (tax tracking, two factor authentication, QuickBooks integration etc.) the CIF payment gateway will quickly become a favorite amongst eCommerce merchants.

Crypto Improvement Fund

~~We have currently developed the architecture and the functionality and deliverability has been tested by our~~
tenured software team. Quality assurance and security has been prioritized, guaranteed and will be a
cornerstone for all software developed by the CIF.

Crypto Improvement Fund

The reach of this project has the potential to entertain clientele on a global scale. Currently there are a limited number of businesses who accept cryptocurrency as payment. Due to the amount of business who have not yet incorporated cryptocurrency as a means of payment for their products and services, our list of prospects and potential customers is seemingly endless. We will employ a strategic targeted approach to engage with businesses most likely to adopt this technology (eCommerce).

We will be reaching out to a plethora of enterprise, midmarket clients and small business owners in an effort to improve overall cryptocurrency adoption and secure clients en masse for Crypto Improvement Fund Ltd. Our clients focus will be on eCommerce focused clientele or clients who have both a significant eCommerce environment as well as a brick and mortar presence. Clients who have an existing eCommerce environment will be more apt to allow the Crypto Improvement Fund advise them on the implementation of cryptocurrency into their existing eCommerce environment.

CIF Blockchain

We have created a CIF coin which will have a variety of purposes and will be instrumental in the CIF environment.

The CIF Blockchain will have several utilities:

Loyalty Rewards Program (For Businesses): Business who utilise our payment processor to accept cryptocurrency as payment for their products and services will receive quarterly payouts of CIF coins. These payouts will incent businesses to continue to accept cryptocurrencies as payment as well allow them to participate in additional programs and services offered by CIF.

CIF Educational Resources: CIF will continue to expand its products and services, all aimed at providing cryptocurrency training, consulting and educational services to businesses. Additional courses will be offered to clients. These training services and courses are eligible to be paid for with CIF coins, incenting businesses to learn more about cryptocurrency and blockchain technology.

Purchasing CIF Products and Services: CIF will reinvest into additional products and services beyond the initial educational product offerings. All products and services offered by CIF will be eligible to be purchased with CIF coins.

Opportunity

Problem Worth Solving

We live in a world where we are seeing the emergence of digital currencies (cryptocurrencies) which are essentially valueless until significant adoption occurs. Bitcoin was the first decentralized digital currency followed by both a wave of additional cryptocurrencies as well as altcoins.

Regardless of the technology driving these assets we have failed to see mainstream adoption of cryptocurrencies. There are many reasons why, however one of the largest barriers to adoption is price volatility. The need for stability is not unique to cryptocurrency as stability is required for an asset to be a trusted medium of exchange for large transactions in any currency. Although some fluctuation is to be expected, sharp increases and decreases scare businesses away from using cryptocurrency as a trusted method of payment for products or services.



Crypto Improvement Fund

Although there are several hurdles currently hindering cryptocurrency adoption, business adaptation is of paramount importance for cryptocurrencies' continued success. Right now businesses see no incentive to adopt cryptocurrency as they must hedge risk by charging exorbitant fees to the end user. We can also see this with the huge markups on credit card transactions as well as on ATM fees. The lack of business participation in this market has led to a question which has gross implications on mass adoption. Why purchase cryptocurrency if there is no way to use it?

Although certain businesses adopt cryptocurrency for B2C (business to customer) transactions, the list of participating businesses is regrettably small (roughly 100,000). While this may seem like a large number – worldwide this is a fraction of the total potential adoption. Despite that research is not as sound on this topic, one can assume that in a B2B (business to business) market, cryptocurrencies hold marginal – if any – reasonable transaction volumes.

As per Morgan Stanley, price surges are hindering merchant acceptance and only 5 of the top 500 online merchants use Bitcoin. The hesitation amongst retailers may also be linked to Bitcoin's scaling challenges as transactions become slower and more costly. We must educate businesses on how utilizing cryptocurrency can be profitable as well as open their eyes to a variety of alternative cryptocurrency options. Another roadblock is the lack of willingness or ability to spend. By enticing businesses to accept cryptocurrency more opportunities for cryptocurrency holders to spend their assets will emerge.

Our Solution

Crypto Improvement Fund will employ a multi-faceted approach to improve the understanding, quality of service and resources available to both individuals trying to learn and understand the various nuances of blockchain technology. Businesses would stand out apart from their competitors, integrating blockchain technology into their existing business model, or using bleeding edge technology as a cornerstone of their startup organization.

The main incentive behind this asset is the CIF Business Rewards Program. This program will reward businesses for their increased awareness, involvement and acceptance of the cryptocurrency and blockchain technologies. To qualify for the rewards program, businesses must work with the Crypto Improvement Fund to develop and implement blockchain technology into their new project or existing ecosystem. The program will be offered at zero cost to the businesses involved with our value added services and product offerings, being our revenue source.

Blockchain & Business Pain Points

The Underlying Technology - Blockchain

Blockchain is the technology or system that all cryptocurrency runs on. There are lots of misconceptions when we speak about Blockchain or Bitcoin – think of Blockchain like the backbone or the operating system and Bitcoin is simply a program built on top.

Blockchain is a digital record, or ledger, that is shared amongst everyone who participates in the network. Every entry on the Blockchain (transaction) is broadcasted to every participant in the Blockchain network, therefore ensuring that any transactions that take place on the Blockchain network are validated by the entire network. No information on the Blockchain can ever be destroyed, duplicated or deleted since everyone has a copy of all the information. The power of decentralized ledger is what gives Bitcoin (and all other cryptocurrencies) their value, ensuring that there can be no alteration or double spending of any currencies or transactions on the network.

Due to the structure of the underlying Blockchain technology, there is no need for a middle man or third party to escrow or verify transactions. The verifications that a transaction took place are time stamped and verified by the entire network, these verifications are recorded forever.

Crypto Improvement Fund

The way in which these transactions are verified is that the Blockchain rewards computers (this is referred to as mining), which scatter the network, rewards for participating in the verification of these transactions, guaranteeing the security and integrity of the network.

The Blockchain is the base layer or underlying technology (protocol). To keep it simple, the application layer is the practical useable technology which sits on top of the Blockchain (protocol) layer. Although the technology itself can be broken down further, for the purpose of our project the two layers are important to understand as it helps differentiate the concept of Blockchain as a technology and popular terms such as "Bitcoin" which really refers to an applicable asset layer built onto the underlying Blockchain (protocol) technology.

Through understanding the basic concepts associated with this technology, there are significant process improvements, applications and payment methods which can be derived from both the underlying technology, as well as various apps and assets built on top of the underlying technology.

Lower Fees/ Net Profitability (eCommerce)

Using a cryptocurrency payment processor reduces transaction fees considerably for merchant transactions (0.75% / transaction). There are no upfront costs to implement our eCommerce application and our transaction fees are extremely competitive. Credit cards 2-3% and PayPal charges 3-5%. When merchants use the Crypto Improvement Fund eCommerce application merchants will enjoy a low cost - easy to implement payment gateway.

Immediate Settlement (eCommerce)

With traditional payment gateways (visa/PayPal) there are significant wait times when settling in a merchant's requested currency (USD etc). The third-party payment gateway must confirm and validate the transaction before releasing funds to the merchant. Due to the nature of the technology (blockchain) transactions are immediately validated and settlements can be released daily or weekly in either cryptocurrency or FIAT.

Larger Average Transaction/ Increased Customer Base (eCommerce)

Drawing from data collected from Overstock.com, The average order size for a bitcoin customer (\$226) was 34 percent greater, compared to customers paying in U.S. dollars (\$168). More than half of all customers paying in bitcoin were new to Overstock.com (58 percent), having never purchased goods from the site before.



Access to Everyone (eCommerce)

There are approximately 2.2 billion individuals with access to the Internet or mobile phones who don't currently have access to traditional exchange systems. These individuals are primed for the Cryptocurrency market.

Fraud (Various)

A major feature integrated into blockchain technology is the verification of transactions across a network of computers. When a blockchain transaction occurs, all computers on the network verify the transaction to ensure its authenticity. This occurs due to the fact that the ledger for all parts of the network is stored unanimously across all computers involved in the network. This ensures that each transaction is valid, and 10

Crypto Improvement Fund

no double-spending can occur. It also ensures that all embedded rules are followed without any human interaction.

The absence of human interaction and the decentralized nature of the transaction insures that the transaction is free from overriding controls or malicious intent. Records cannot be illicitly changed and accounting records cannot be altered and deleted. If a company incorporates blockchain technology into their payment and accounting information systems, chargebacks, fraud and cyber security risk would be reduced by maintaining a strengthened control system with integrated checks and balances.

Supply Chain Management (Logistics & Product Deliver / Tracking)

Blockchain technology will allow businesses to securely track all types of transactions. Given the reliability and transparency of these tracking features which are inherently incorporated into decentralized ledger (blockchain), there are countless possibilities which present themselves with supply chain management.

Every time a product changes hands - from inception to delivery, the transaction could be documented, creating a permanent history of a product, from manufacture to sale. This feature would dramatically reduce human error, time delays and additional costs which all plague traditional SCM today.

Consider how decentralized ledger and SCM could improve the following tasks.

- **Tracking:** Tracking of purchases orders, add orders, change orders, receipts, notifications, shipment information etc.
- **Recording:** Recording the volume (quantity) and transfer of assets as they move between supply chain nodes.
- **Assigning:** Assigning traits or characteristics to a certain product and verifying these assignments as they product travels along the supply chain.
- **Linking (Digital):** The use of serial numbers, digital tags (RFID), bar codes, etc.
- **Sharing:** Delivering information to customers, suppliers and vendors concerning manufacturing process, assembly, delivery and maintenance of products.

Benefits (Stephenson Strategies)

- **Enhanced Transparency.** When a product (or asset) is documenting a product's journey across the supply chain reveals its true origin and touch points, which increases trust and helps eliminate the bias found in today's opaque supply chains. Manufacturers can also reduce recalls by sharing logs with OEMs and regulators
- **Greater Scalability.** Virtually any number of participants, accessing from any number of touch points, is possible.
- **Better Security.** A shared, indelible ledger with codified rules could potentially eliminate the audits required by internal systems and processes.
- **Increased Innovation.** Opportunities abound to create new, specialized uses for the technology as a result of the decentralized architecture.

Loyalty Programs (Various)

Blockchain technology can also be used as a customer loyalty incentive program. Blockchain coins can also be used as an incentive to reward clients for transactions completed via cryptocurrency with the vendor. As a loyalty incentive program, the business / vendor would be supplied with training and tools in order to instruct customers

on how to download a wallet and receive the altcoins once registered online.

This will act like a traditional loyalty program in the sense that it will enable the vendor to advertise to the client after receiving consent as well as motivate the client to engage further businesses with the vendor – using cryptocurrencies as the payment method. The drawback of traditional loyalty programs is that there is a significant upfront CapEx cost to the business with no guaranteed benefit. ROI is sometimes hard to determine in a small business environment for these programs. Using cryptocurrency as a loyalty incentive eliminates all the risks associated with the loyalty program as there is no capital risk; the assets are generated at no cost.

Smart Contracts (If this -> then that)

A smart contract acts in the same way a legal contract does however they are contracts which are executed by autonomous software code.

Smart contracts are one of the most exciting developments in the Blockchain industry today. They can allow for all sorts of new innovation, business models, and technologies to grow. But what are smart contracts? How are they different from regular contracts, such as the kind a lawyer might help you write?

Before we get into smart contracts, let's analyze what a contract usually is. Generally speaking, a contract is a form of agreement in which two or more parties agree on a set of terms or conditions. For example, a simple contract might involve renting an apartment. One party agrees to provide the apartment, and the other agrees to pay for it. In this sense, the contract is governing the rules by which the exchange is made.

A smart contract, on the other hand, is a kind of computer code or program that can do many of the same things a paper contract can do. A smart contract can control the exchange of goods, the transfer of funds, the payment of interest or dividends, or any number of things that are controllable with computers.

A traditional contract usually relies on the good faith of all parties involved in order to make sure the contract is fulfilled. If one of the parties fails to meet their end of the agreement, then a lawsuit may be the only way to get a resolution. With a smart contract, everything that occurs within the contract is self executing. This means that if a contract stipulates that someone deserves to be paid, the smart contract can autonomously make the necessary payments.

This may seem somewhat complex right now, so let's break down some of these components as we look into how a smart contract is actually made.

Creation of a Smart Contract

A smart contract is made in almost the exact same way as a computer program is made. That being, a smart contract is written in a computer code language, such as Solidity, and then placed onto a Blockchain. There are currently several Blockchain projects that support smart contracts. The most popular of those today is Ethereum. So for the rest of this article, we will be using Ethereum (and by extension Ethereum Classic as they use the same code) for our examples.

Solidity, as a programming language, was designed to be easy to learn for any programmer that has experience in modern programming languages. The code structure and syntax is very similar to that of C, Java, JavaScript, and to some extent Python.

A smart contract is usually a minimalistic set of instructions that explain to the Ethereum network how to execute the instructions inside. What's unique about Ethereum contracts is that great care must be made when writing them. This is because once they are put onto the Ethereum main net, they cannot be changed. Therefore, if a contract was uploaded that contains a serious error, that error cannot be corrected. Instead, a new contract must be written.

Crypto Improvement Fund

Smart contracts can be described as the following.

“Self-automated computer programs that can carry out the terms of any contract.” In essence, “it is a financial security held in escrow by a network that is routed to recipients based on future events, and computer code.” (American Banker)

Business can use these smart contracts to lower the cost for simple financial transactions. The most appealing part concerning smart contracts is that they are unbreakable - once they have been executed there is no way for an individual to go in and reprogram the terms. The implementation of these contracts will allow businesses to reduce time, effort and escrow or "the middleman" for financial transactions. Smart contracts are currently limited to those who can code or understand cryptography to some extent. Although in the future smart contracts will be the standard for all businesses looking to automate basic process, we will be able to offer these features to businesses through our custom blockchain piece - saving clients considerable time and money.

Competition

Current Alternatives

Due to the nature of the program launched by the Crypto Improvement Fund - there are no direct alternatives. Some of the solutions we offer (education, eCommerce integration, custom blockchain solutions etc.) can be provided by alternative carriers however there is no alternative provider offering a one-stop-shop for blockchain and cryptocurrency needs & education.

Our Advantages

As of right now there are no significant entities offering a solution which proactively engages Business clients and introduces them to a market worth over 150B. The vast majority of projects focused on cryptocurrency and blockchain focus on end user software - replacing existing centralized applications for the end user or customer by integrating the concept of decentralized ledger. Each entity or "competitor" involved in our market offers a particular cryptocurrency product however they lack the completeness and scope of our project plan and product offering.

Execution, Marketing & Sales

Marketing Plan

In order to promote a continuous and positive growth of the rewards program we will need to invest in advertising and marketing. Advertising will be primarily achieved through social media, SEM, SEO, Google Adwords and PPC. Traditional forms of marketing will also be explored.

Take-To-Market Sales Strategy: SaaS B2B

Positioning

- Tailoring the sales strategy to the market (Small, Mid, Enterprise).
- Understand customer size.
- Understand what people in the company of that size do.
- Know key decision makers.

Crypto Improvement Fund

- Understand pain-points.
- Understand decision making process.

Selecting Targets

TARGET MARKET <i>(revenue breakdown)</i>	Very Small Businesses <i>(~20% of revenue)</i>	Small / Medium Sized Businesses <i>(~40% of revenue)</i>	Big Customers <i>(~40% of revenue)</i>
SALES STRATEGY			
Low touch <i>(Atlassian, Mailchimp, Basecamp...)</i>	Large number of low-price deals => automated sale		Doesn't work
Medium touch	Uneasy middle		
High touch <i>(Microsoft, SAP, Oracle, IBM...)</i>	Not worth it		Small number of high-price deals => solution sale

Selling Up the Value Chain

- Free plan vs. paid trial.
- High touch vs. self service sales.
- Per user / per usage.

Solution Selling

- Adopt a “consultative” approach.
- This process should yield significant revenue in comparison traditional "tool/widget" sales.
- Purchasing a solution; solve a problem.
- Purchasing a tool/widget; add an expense.
- Clients always have budget to solve problems.

Salesforce's Example

Selling To Enterprise: The Salesforce Mentality

Salesforce is the most successful SaaS corporation, currently in operation. Their run rate is current sitting at \$5b with a market capitalization of over \$30b. The company, to this day, only has 100,000 customers.

Salesforce Pricing:

Salesforce runs a variety of pricing models which have been proven to be successful in the B2B SaaS space, which can be emulated by any SaaS company aiming to achieve significant ROI based on dollars spent, depending on the target market. For small-mid market customers, ROI is dependent on an automated sales process, demonstrated by Salesforce, allowing customers to both purchase and implement solutions without any meaningful touch points with Salesforce representatives. This allows for an extremely low cost sales process which is driven by digital marketing tactics such as seo, sem, ppc leading to conversions.

On the other end of the market, for large – enterprise customers, not only does the pricing of the product increase, salespeople and partners are engaged with the large client (solution selling) and the price increases as 14

Crypto Improvement Fund

the company size increases. By freeing up costly resources (salespeople) for larger enterprise clients, you are maximizing your resources in order to ensure greatest ROI for large – enterprise markets as well.

Small & Medium Business

Objectives: Triggering Sales Volume – Removing the Requirement for Individual Touch Points

- Focus your website on lead conversion.
- Use a marketing automation solution for lead nurturing.
- Manage SEO / SEM (Google Ads) to drive visits to the website.
- Offer an automated signup and billing process.
- Provide support through a knowledge base.
- Decide whether to offer a Free or a Freemium plans.

Automating the Sales Process

- Achieve automation – offer lower priced products online.
- Easy signup, low cost, introductory products.
- Sell globally.
- Focus on simple products first that don't require touch points.
- After raising significant capital - you can now expand into more complex products that require increased touch points, a longer sales cycle and a dedicated sales team.

Let the Product Do the Talking

- Design a simple, easy to use product that has value for the end user.
- There is no camouflage for a product when the purchaser is also the end user.
- The software must be self explanatory and reliable.

Enterprise Customers

Addressing Large Customer Objectives: Closing Major Deals

- Hire a dedicated sales team.
- Getting qualified leads means time spent in the field and on the phone.
- Average closing time is 6-9 months.
- Total number of potential customers is much lower.
- End goal is to employ channel partners.

The Need for a Dedicated Sales Team

- A dedicated sales team is required for enterprise level clients.
- Focuses on touch points, positioning, marketing and pain-points.
- Solution selling as opposed to tool selling.

Crypto Improvement Fund

Avoid Leaving Money on the Table

- Position all products to enterprise clients.
- Do not stop with the large close - value added services add up.
- The initial sale is not the end of the relationship - focus on expanding the product portfolio.

Align Strategy with Target

- Targeting small and large business can yield significant revenue.
- Strategy as well as time & effort spent must match the ROI.
- Apply different strategic approaches to different types of customers.
- Ensure to staff appropriately once targeting enterprise clients.

Refined Business Implementation Strategy

Automate the Sales Cycle - Small Business

The educational touch point described above is an effective sales strategy however extremely costly and cumbersome to rely on. A SaaS company should rely on intimate touch points for larger deals. The most effective method to achieve high volume sales with SaaS solutions, is automating the sales process for small and medium clients. Clients will be able to visit our website and set up our solution with little to no support required. Our application is user friendly and can be implemented into eCommerce stores in minutes. This will allow us to focus our educational efforts on larger companies.

Bloomberg Terminal Model - Large Business

With a sales tactic popularized by the Bloomberg terminal, CIF has the best educators in the industry. Our educators are located in a variety of major cities, with new talent constantly reaching out and wanting to work with us. We will place these educators either in a live setting, or web conference with key decision makers in enterprise level opportunities. These educators will be able to speak to the potential ROI, benefits, and market that is available for companies who choose to open up their environment to emerging blockchain and cryptocurrency technologies. They will speak to the fear, uncertainty and doubt surrounding cryptocurrency, enabling clients to understand the clear benefits of being early adopters of this market. Following this touch point will be the implementation of our SaaS solution, allowing business to have trusted, guided access to blockchain technologies which will be seamlessly incorporated into their existing environment.

Operations

Locations & Facilities

We are currently headquartered in Toronto, Ontario Canada. Our corporate mailing address is 125-720 King Street West, Suite 2000 Toronto, ON M5V 3S5. Due to the nature of our product we have individuals on our team who work remotely from all corners of the world.

Products

CIF Blockchain

Currently we have created a custom blockchain (CIF Coin) which holds intrinsic value in way of community acceptance, engagement and crowd funding. This coin will also be used to promote and support the backbone of

our project, the business incentive program which will incent businesses for accepting and incorporating cryptocurrency in their existing infrastructure. The creation of a custom blockchain is seen as a staple of "technical prowess" in the community and lends credibility to our technical skills and abilities.

To compliment this piece we have created custom wallets which are used to "hold" our coin. We have already developed our own wallets (Linux, Windows, OS X) which will be available to any individuals who own CIF coins. In addition to these wallets we have also released a CIF "explorer" and a CIF "mining pool". The explorer allows users to track transactions which occur on the CIF network and is the cornerstone for the concept of decentralized verifiable transactions. The mining pool allows cryptocurrency community members to help us maintain and validate the network by lending the processing power of their PC (or other instrument) to reinforce our network in order to earn reward or additional CIF coins.

Blockchain.Launchpad – Custom Blockchain (BaaS)

As cryptocurrency evolves, so has the interest in the underlying technology. Blockchain is a decentralized ledger of records that are organized (or validated) cryptographically. The resiliency and transparency which is intrinsic to the value of blockchain technology is based on the fact that the ledger is not stored in a centralized location nor managed by a single entity. All transactions are transparent and verifiable indefinitely. The software or applications overlaid on these decentralized ledgers are called Dapps or decentralized applications. Dapps and blockchain applications have become so popular that several projects (most notably Ethereum) have been implemented with the sole purpose of layering applications on blockchain which are secure, scalable and have real life use-cases.

Our consulting services will be consolidated under Blockchain.Launchpad. CIF will be offering consultation services to businesses that are keen to create blockchain based products or incorporate blockchain initiatives into their existing environment. CIF will leverage its connections, resources as well as its in house expertise in order to provide these types of services, bringing businesses into the 21st century by means of blockchain technology.

CIF will then be tasked with the implementation of smart, logical fixes to these aforementioned pain points. The scope of the consulting piece is extensive therefore the scope of work and required expertise will be addressed on a case by case basis.

CIF will help individuals learn and understand blockchain and cryptocurrency technologies through education and consultation, ensuring that the acceptance and understanding of blockchain technologies is seamless & pain free. Through access to the proper educational resources and industry experts, business will understand and implement the many uses and benefits of both cryptocurrency and blockchain technology. Blockchain.Launchpad is an end to end, blockchain services & solution provider. We will deliver blockchain development & software solutions such as coin creation, smart contract deployment, dapp creation and code audit.

We provide cryptocurrency & blockchain focused startup & business consulting, marketing, business planning, copywriting and take-to-market strategies. A variety of different blockchain technologies such as Bitcoin, Ethereum, Dash, Hyperledger, Multichain or Quorum will be available to our customers as we have extensive experience working with a variety of software development tools (Solidity, Truffle, JSON-RPC, Raiden, Serpent, Web3.js) and have a robust team willing and able to take on any project, regardless of size. Blockchain.Launchpad is an end to end, blockchain services & solution provider. We deliver blockchain development & software solutions such as coin creation, smart contract deployment, dapp creation and code audit.

We are experienced working with a variety of different blockchain technologies such as Bitcoin, Ethereum, Dash, Hyperledger, Multichain or Quorum. We have extensive experience working with a variety of software development tools (Solidity, Truffle, JSON-RPC, Raiden, Serpent, Web3.js) and have a robust team willing and able to take on any project, regardless of size.

Crypto Improvement Fund

Custom Blockchain for businesses will be offered as part of the CIF business product portfolio. As the goal behind the CIF program is to immerse business in all aspects of cryptocurrency, there are a variety of business applications which can be built in decentralized ledgers which serve a variety of different functions and purposes. The ability to create custom blockchains / tokens or any other digital asset will be tailored to the businesses specific goals, objectives and needs.

The benefits of a decentralized ledger do not have to fit within the confines of digital currency although we have seen corporate entities use this idea to varying degrees of success (i.e Burger King Russia – Whopper Coin). Several popular blockchain concepts which can easily be implemented in a business environment include; Smart Contracts, Cloud Storage, Supply Chain Management, Employee Payment, Customer Loyalty or Voting. All of these business applications are being explored to some degree by a variety of different fintech companies. Our concept will be to present these ideas to businesses, work hand in hand with their staff to implement them into their workspace and if necessary create custom blockchain projects which address specific pain points or are tailored to specific business needs.

There are two ways the CIF Blockchain.Launchpad custom blockchain plan could be implemented – regardless of the underlying technology (Blockchain, Ethereum, Waves, Other etc.)

1. **Universal Ledger:** A blockchain is created with a long ledger list of customizable options which represent the most pertinent requirements of a standard business client. CIF would be the central authority and dictate all possible features to its client – limiting features which it deems irrelevant or unprofitable. This would be an efficient scalable solution with the ability to charge on a per feature basis with premium costs coming from more expensive features. The benefits of this option would be the ease of implementation and low development costs however customizability would be inhibited. For example – a resource tracking module, customer loyalty token or employee bonus structure could all be standardized ledger options.
2. **Dynamic Ledger:** Each individual business client who requests a custom blockchain would have the ability to create and develop specific features which are custom to their specific business model. This type of custom blockchain would be costlier and take longer to develop and implement however it would also address extremely specific items. A dynamic ledger could directly compete 1-on-1 with many current niche solutions targeting specific communities, as seen in the current ICO wave of themed Ethereum projects.

Although each option has benefits and drawbacks associated with it, there is intrinsic value in offering blockchain options to business in any way, shape or form. This will be a revenue generating option.

Blockchain.Sell - Business eCommerce Integration

The initial piece which we will create and roll out to clients will be our eCommerce integration plugin. This will be the primary application which will be integrated into existing company's eCommerce environment. Our educators will speak to the client concerning the benefits and simplicity of integrating our cryptocurrency plugin into a clients existing eCommerce infrastructure.

The application will initially be developed so that it can be integrated into a client's eCommerce website through popular eCommerce platforms such as Shopify and Woocommerce (both of which are open source and allow app development).

Our eCommerce application will be offered at zero charge to clients with a modest transaction fee of 75BPS (0.75%) per transaction will secure a payment gateway at a lower cost than both Visa (2-3%) or PayPal (3-5%). Our eCommerce application will be built for easy integration with popular eCommerce providers such as Woocommerce or Shopify. Business will be able to settle instantly in CAD, USD or BTC nullifying any concerns regarding the volatility of cryptocurrency.

Crypto Improvement Fund

Business Package (0-10M USD / Month)

Features

- Payment & Refund Management
- Payment Tools
- Shopping Cart Plugins
- API, Libraries, & SDKs
- Accounting Tools Integration
- Hosted Solutions
- 24/7 Support

Settlement

- USD/EUR Settlements: USA (ACH) & Euro (SEPA)
- Bitcoin Settlements

Costs

- \$0.00 Setup
- 0.75% / Transaction

Enterprise Package (10M USD/ Month - Transacted Volume)

Features

- Customer Engineered Solution
- Priority Support
- Payment & Refund Management
- Payment Tools
- Shopping Cart Plugins
- API, Libraries, & SDKs

- CSV Ledger Download
- Hosted Solutions
- 24/7 Support

Settlement

- Settlement: All Major Currencies
- Cryptocurrency Settlements: Bitcoin & Custom Cryptocurrency Settlements

Costs

- Negotiable Setup
- Negotiable % / Transaction

Crypto Improvement Fund

Guaranteed Instant Conversion Rate

- Guarantees the bitcoin-to-fiat exchange rate at the point of sale, so our merchants are protected from bitcoin price fluctuations.
- You can choose your settlement preferences from your account dashboard. We settle bitcoin to your bitcoin address daily.

Simple Pricing for all Plans

- The Business Plan offers daily settlements in eight currencies and unlimited monthly transactions for a 0.75% transaction fee.

Future Business Ventures & Opportunities

Wallets 2.0 - Enhanced Business Wallets

Wallet applications will be developed for customers of a business' partners engaged in the business rewards program. This wallet will be used if businesses choose to use their altcoins for a customer loyalty program. These wallets will be linked to the business' eCommerce website and allows customers of the business to purchase items from the business' eCommerce website directly through a variety of popular cryptocurrencies. The wallets will also display advertisements if the vendor chooses to do so. This wallet is currently under development. This wallet will be offered on Web, Windows, Linux, OS and Android. This will be a revenue generating option.

A mobile (iOS & Android), a desktop (Windows, Linux, MacOS) and a web wallet application will be provided for businesses to track their CIF balance (as well as other cryptocurrency balances).

Bus.Board – Business UI Dashboards

There will be dashboards created for the business owner to monitor their CIF balance. If the business chooses to use these altcoins as a loyalty offering to their customers, they can use this dashboard / CRM to track customer allocation of altcoins as well as record customer information. Our developers will work with clients to incorporate this into their existing CRM or have it stand alone. Clients can also add ad-hoc dashboards to record other pertinent information. Information that will be included on this dashboard can be customized as per the clients requirements.

Various field which will be available to the customer will include; Total CIF Balance, CIF Monthly Allowance, USD Equiv Balance, Active Loyalty Members, CIF Spend Allocation, % Sales (Bank Transfer, Credit Card, Paypal, Cryptocurrency) etc.

Cust.Cisco - Meraki Turnstyle Integration

Cisco Meraki currently offers Meraki Turnstyle, their innovative Turnstyle platform offers businesses an easy and convenient way to transfer coupons to customer. There is potential to integrate this technology with current token source code allowing this technology to distribute tokens to a business's client. Although this is currently a working concept and there are no pending agreements in place, this application would enable an ideal use case of integration of cryptocurrency (used to incent clientele) in a retail environment.

Turnstyle is an innovative platform for transforming WiFi into a rich proximity marketing technology, generating clear and measurable ROI. This is seen as a service that would compliment blockchain/ cryptocurrency within the framework of potential business applications extremely well.

Turnstyle's platform gives businesses the ability to trigger real-time messages, coupons and rewards directly to shoppers' phones based on their movement patterns within a Meraki powered venue - all without the need for a mobile application. This allows retailers and other venue owners to communicate directly with customers as they engage with the brand, driving increased loyalty and basket size. A strong analytics engine supports these marketing efforts, providing strong insights to help design and measure each campaign. We would work with Meraki Turnstyle to integrate a loyalty token asset and allow businesses to deliver coins and tokens to customers in their immediate vicinity, incenting them to conduct business with the retailer.

Products – Non-Technical

Blockchain.Edu - Training

We will be offering professional training courses related to cryptocurrency and its function in the business landscape. These are offered to business clients using our Business Rewards program. It will include fundamentals, an in depth look at the technology as well as using cryptocurrencies as an investment tool. These courses will be offered in class or via webinar for all interested parties. This is a revenue generating option. The role of the cryptocurrency trainer will be to Explain ROI and general process benefits surrounding the integration of cryptocurrency into either their eCommerce or brick & mortar establishments. They will be required to understand the client's business pain points and presenting creative resolutions to existing problems through the use of cryptocurrency tools and smart contracts.

Blockchain.Edu will provide information, educational content and hands on tutorials which touch on various aspects of cryptocurrency, blockchain and decentralized ledger technologies. CIF will be developing introductory course content, technical guides, a masterclass video series as well as business specific content. These courses will be expanded on and added to weekly, constantly updating our clients with new content and information.

Our education products will continue to expand as we add on more course topics and modules. Education is a cornerstone in the CIF project and updated with new content as the CIF project continues to evolve. Although blockchain and cryptocurrency basics will be offered to businesses free of charge, additional courses will be created and delivered which will be revenue generating for CIF. All educational products and services may also be purchased with CIF coins (discussed below).

Blockchain.Edu will provide information, educational content and hands on tutorials which touch on various aspects of cryptocurrency, blockchain and decentralized ledger technologies. CIF will be developing introductory course content, technical guides, a masterclass video series as well as business specific content. These courses will be expanded on and added to weekly, constantly updating our clients with new content and information.

The goal of Blockchain.Edu is to create an ecosystem which encourages CIF coin holders to seek out additional educational resources and understand cryptocurrency and blockchain technology. As businesses receive CIF coins they will be able to purchase these educational resources with the CIF coin as opposed to spending additional resources on corporate blockchain & crypto training services.

Although our main goal with our SaaS offerings will be to address business operational deficiencies, our educational centre (Blockchain.Edu) will be open to all individuals seeking industry leading educational resources as much of the proprietary content will be applicable to both individuals and business clients. We feel as though the educational piece is still severely lacking in this space and will be a significant revenue generating opportunity for CIF.

Crypto Improvement Fund

Blockchain.Grow – Consulting (Consolidated under Blockchain.Launchpad)

CIF will be offering consultation services to businesses that are keen to create blockchain based products or incorporate blockchain initiatives into their existing environment. CIF will leverage its connections, resources as well as its in house expertise in order to provide these types of services, bringing businesses into the 21st century by means of blockchain technology.

CIF will then be tasked with the implementation of smart, logical fixes to these aforementioned pain points. The scope of the consulting piece is extensive therefore the scope of work and required expertise will be addressed on a case by case basis.

References & Further Readings

- Support.microsoft.com*, support.microsoft.com/en-us/help/13942/microsoft-account-add-money-with-bitcoin. Accessed 24 Sept. 2017.
- (ICFAI), Prableen Bajpai CFA. "What Is Bitcoin Unlimited?" *Investopedia*, 27 Oct. 2016, www.investopedia.com/news/what-bitcoin-unlimited/. Accessed 12 Sept. 2017.
- www.facebook.com/soarpay/. "5 Reasons Every Business Should Accept Bitcoin." *Soarpay.com*, 29 June 2016, www.soarpay.com/2016/06/5-reasons-every-business-should-accept-bitcoin/. Accessed 24 Sept. 2017.
- Bitcoinist. "6 Reasons Your Business Should Be Accepting Bitcoin." *Bitcoinist.com*, 7 Jan. 2017, bitcoinist.com/6-reasons-business-accept-bitcoin/. Accessed 24 Sept. 2017.
- Allison, Ian. "Ethereum co-Founder Dr Gavin Wood and company release Parity Bitcoin." *International Business Times UK*, 28 Apr. 2017, www.ibtimes.co.uk/ethereum-co-founder-dr-gavin-wood-company-release-parity-bitcoin-1619025. Accessed 12 Sept. 2017.
- "Bitcoin - Daily Number of Transactions." *CoinDesk*, 14 Jan. 2014, www.coindesk.com/data/bitcoin-daily-transactions/. Accessed 12 Sept. 2017.
- "Bitcoin Peer-Reviewed Academic Journal 'Ledger' Launches." *CoinDesk*, 15 Sept. 2015, www.coindesk.com/bitcoin-peer-reviewed-academic-journal-ledger-launches/. Accessed 12 Sept. 2017.
- "Bitcoin value tops gold for first time." *BBC News*, BBC, 3 Mar. 2017, www.bbc.com/news/business-39149475. Accessed 12 Sept. 2017.
- Bitcoin, the future or just a gamble?* 15 Jan. 2017, www.forexanalytix.com/blog/bitcoin-future-just-gamble. Accessed 25 July 2017.
- Blockchain for the people*. wavesplatform.com/. Accessed 25 July 2017.
- Blystone, Dan. "Bitcoin Transactions Vs. Credit Card Transactions." *Investopedia*, 22 Apr. 2015, www.investopedia.com/articles/forex/042215/bitcoin-transactions-vs-credit-card-transactions.asp. Accessed 12 Sept. 2017.
- Browne, Ryan. "Burger King has launched its own version of bitcoin in Russia called 'WhopperCoin'." *CNBC*, CNBC, 29 Aug. 2017, www.cnbc.com/2017/08/28/burger-king-russia-cryptocurrency-whoppercoin.html. Accessed 24 Sept. 2017.
- Luckthelady. "Burger King Just Launched Its Own Cryptocurrency, the Whoppercoin." – *Adweek*, Adweek, 5 Sept. 2017, www.adweek.com/creativity/burger-king-just-launched-its-own-cryptocurrency-the-whoppercoin/. Accessed 24 Sept. 2017.
- Chaparro, Frank. "MORGAN STANLEY: 'Bitcoin acceptance is virtually zero and shrinking'." *Business Insider*, Business Insider, 12 July 2017, www.businessinsider.com/bitcoin-price-rises-but-retailers-wont-accept-it-7-2017. Accessed 12 Sept. 2017.
- Conerly, Bill. "Should Businesses Accept Bitcoin?" *Forbes*, Forbes Magazine, 24 Feb. 2015, www.forbes.com/sites/billconerly/2015/02/24/should-businesses-accept-bitcoin/#20a6cc214b04. Accessed 24 Sept. 2017.
- "Crypto Improvement Fund." *Crypto Improvement Fund*, cryptoimprovementfund.io/. Accessed 24 Sept. 2017.
- Ethereum. "Ethereum/Wiki." *GitHub*, github.com/ethereum/wiki/wiki/White-Paper. Accessed 25 July 2017. Fingas, Jon. "Microsoft and Intel want Bitcoin tech in your workplace." *Engadget*, 12 Aug. 2017, www.engadget.com/2017/08/13/microsoft-and-intel-blockchain-framework/. Accessed 24 Sept. 2017.
- Haran, Neil. "What's keeping cryptocurrencies from mass adoption?" *TechCrunch*, TechCrunch, 20 Apr. 2017, techcrunch.com/2017/04/20/whats-keeping-cryptocurrencies-from-mass-adoption/. Accessed 24 Sept. 2017.
- Hecht, Jared. "Why Small Businesses Should Consider Bitcoin." *Entrepreneur*, 11 Jan. 2017, www.entrepreneur.com/article/287070. Accessed 24 Sept. 2017.
- "Intangible asset finance." *Wikipedia*, Wikimedia Foundation, 1 July 2017, en.wikipedia.org/wiki/Intangible_asset_finance. Accessed 12 Sept. 2017.
- WeTrustLeonD. *List of Merchants that Accept Bitcoins – WeTrust Blog*. 23 Jan. 2017, blog.wetrust.io/list-of-merchants-that-accept-bitcoins-9f4f991b95d1. Accessed 25 July 2017.
- Magazine, Bitcoin. "New Regulatory Sandbox Could Boost Blockchain Tech in Canada." *NASDAQ.com*, Nasdaq, 7 Mar. 2017, www.nasdaq.com/article/new-regulatory-sandbox-could-boost-blockchain-tech-in-canada-cm757328. Accessed 24 Sept. 2017.
- Marshall, Andrew. *When Will Bitcoin Achieve Mass Adoption And Is It Even Possible*. 7 Mar. 2017, cointelegraph.com/news/when-will-bitcoin-achieve-mass-adoption-and-is-it-even-possible. Accessed 25 July 2017.
- Miller, Ken. "PayPal's Bitcoin Integration And The Future Of Digital Currency Adoption." *TechCrunch*, TechCrunch, 28 Nov. 2014, techcrunch.com/2014/11/28/paypals-bitcoin-integration-and-the-future-of-digital-currency-adoption/. Accessed 24 Sept. 2017.
- Alona. "New Investment Opportunities, Smart Money Management." *Invest.com*, Invest.com, 1 June 2017, www.invest.com/. Accessed 24 Sept. 2017.
- NXT Community. "NXT White Paper." bravenewcoin.com/assets/Whitepapers/NxtWhitepaper-v122 -rev4.pdf. Ogundeji, Olusegun. *Ethereum Market: How to Make Blockchain Work Better For e-Commerce*. 24 July 2017, cointelegraph.com/news/ethereum-market-how-to-make-blockchain-work-better-for-e-commerce. Accessed 25 July 2017.

Crypto Improvement Fund

- Ong, Thuy. "Whoppercoin is a cryptocurrency you can eat or trade." *The Verge*, The Verge, 29 Aug. 2017, www.theverge.com/2017/8/29/16219468/burger-king-russia-cryptocurrency-whoppercoin-blockchain-trading-waves. Accessed 24 Sept. 2017.
- Rapier, Graham. "MORGAN STANLEY: Bitcoin isn't a currency." *Business Insider*, Business Insider, 15 June 2017, www.businessinsider.com/bitcoin-price-confounds-morgan-stanley-analysts-2017-6. Accessed 12 Sept. 2017.
- Say, My. "Why We Accept Bitcoin." *Forbes*, Forbes Magazine, 13 Feb. 2014, www.forbes.com/sites/groupthink/2014/02/13/why-we-accept-bitcoin/#4476cc444e93. Accessed 24 Sept. 2017.
- Shandrow, Kim Lachance. "5 Reasons Merchants Should Start Accepting Bitcoin Now." *Entrepreneur*, 4 Sept. 2014, www.entrepreneur.com/article/237026. Accessed 24 Sept. 2017.
- Shen, Lucinda. "Morgan Stanley Says Investors Shouldn't Buy Bitcoin. They Should Spend It." *Bitcoin: Morgan Stanley Says You Should Spend It, Not Buy It | Fortune.Com*, Fortune, 13 July 2017, fortune.com/2017/07/12/buy-bitcoin-morgan-stanley-cryptocurrency/. Accessed 12 Sept. 2017.
- Simonite, Tom. "Tracing Bitcoins May be Easier Than Criminals Think." *MIT Technology Review*, MIT Technology Review, 3 Oct. 2013, www.technologyreview.com/s/518816/mapping-the-bitcoin-economy-could-reveal-users-identities/. Accessed 12 Sept. 2017.
- Staff, Investopedia. "Asset-Backed Security - ABS." *Investopedia*, 26 June 2015, www.investopedia.com/terms/a/asset-backedsecurity.asp. Accessed 12 Sept. 2017.
- The Future of Bitcoin*. www.thefutureofbitcoin.com/. Accessed 25 July 2017.
- The future of eCommerce is with blockchain*. 29 June 2016, blog.balfes.net/2016/06/26/the-future-of-ecommerce-is-with-blockchain/. Accessed 25 July 2017.
- Alyson. "The Top 5 Reasons to Use Bitcoin." *Blockchain Blog*, 16 Jan. 2017, blog.blockchain.com/2015/04/06/the-top-5-reasons-to-use-bitcoin/. Accessed 24 Sept. 2017.
- Turnstyle Solutions*. marketplace.cisco.com/catalog/companies/turnstyle-solutions/products/turnstyle-solutions. Accessed 25 July 2017.
- "Types of Bonds." *What are Asset-Backed Securities?*, www.investinginbonds.com/learnmore.asp?catid=5&subcatid=16&id=10. Accessed 12 Sept. 2017.
- "WavesPlatform." *GitHub*, github.com/WAVESPLATFORM/. Accessed 25 July 2017.
- CoinDesk. "Why use bitcoin?" *CoinDesk*, 16 Dec. 2014, www.coindesk.com/information/why-use-bitcoin/. Accessed 24 Sept. 2017.
- Worldwide Retail Ecommerce Sales Will Reach \$1.915 Trillion This Year*. 22 Aug. 2016, www.emarketer.com/Article/Worldwide-Retail-Ecommerce-Sales-Will-Reach-1915-Trillion-This-Year/1014369. Accessed 25 July 2017.