

No BS Crypto

Transparent, Unbiased & Crowdsourced Crypto Ratings & Reviews

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THE \$NOBS TOKEN IS DESIGNED PURELY TO PROVIDE UTILITY WITHIN
THE NO BS CRYPTO SYSTEM.

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Abstract

Transparent rating and review of any crypto-related project, as such term is defined hereinafter, by a group of unbiased crypto enthusiasts without possibility of pay-to-play manipulation or conflicts of interest.

About No BS Crypto

No BS Crypto is originally the brainchild of serial entrepreneur, Chris Koerner. When Chris first got involved in the crypto community in 2016, he was astonished by the amount of fraud, manipulation, scams, pump and dumps, and overall illegitimacy of what he saw as the world's next major asset class. He found it entirely disheartening, and set out to fix the problem. After tiring of seeing the manipulation and exploitation of new crypto entrants, he launched the No BS Crypto brand, to help provide trustworthy and unbiased content to fellow crypto enthusiasts.

In the fall of 2017, Chris discovered an inefficiency in the crypto altcoin market. With the help of a friend, they subsequently created an algorithmic trading strategy that, since inception, has proven to beat the market by outpacing Bitcoin's growth in the volatile bull and bear markets that crypto has seen recently. This trading strategy has propelled the No BS Crypto community from 300 to over 100,000 crypto enthusiasts in a matter of 5 months and has since taken on a life of its own. This strategy has become even more accurate and simplified based on feedback received from users. This strategy has been completely free for public use since inception, and has enabled thousands of crypto investors to grow their crypto wealth in even the most uncertain of times.

Chris has since recruited trusted crypto enthusiasts (such as John McAfee) to help grow the brand, launch the \$NOBS token and add significant value to crypto as whole.

Without these trusted team members, No BS Crypto would still be an unknown and irrelevant brand, despite the accuracy of the aforementioned trading strategy.

The strength of No BS Crypto is in the community members who share Chris and his team's vision, which is to facilitate crypto's growth to become a multi-trillion dollar asset class trusted by both retail and institutional money across the globe.

About The No BS Crypto Token

The No BS Crypto token (\$NOBS) is a 100% airdropped token based on the Ethereum network according to standard ERC20 specifications. There never was, nor ever will there ever be, any token sale or ICO of any kind. The total supply is 10,000,000,000, and the circulating supply is around 4,000,000,000. We are not aware of any tokens that have ever been sold or traded in exchange for fiat money. There are around 80,000 different wallet addresses holding \$NOBS, making it one of the most successful and viral airdrop campaigns of all time, realized only through the contributions and efforts of community members. The success of the \$NOBS token is a testament to the strength and engagement of the No BS Crypto communities spread across 5 different channels.

\$NOBS is a utility token and is intended to be added to exchanges in the summer of 2018. It was distributed in two airdrop rounds and will continue to be distributed to active and engaged community members. As of June 19th, 2018, airdrop distribution is not yet completed, so exact numbers are yet unknown.

The purpose of this whitepaper is to outline the utility of this token as well as the business model of the No BS Crypto as a whole. There are many ways that this token can be distributed to crypto enthusiasts, but this white paper will specifically outline how this token can be better spent, circulated and in some cases, burned.

Introduction

It is no secret that cryptocurrency has seen exponential growth over the last 2 years.

What happens during unprecedented asset growth of this magnitude is not without precedent. New asset classes are extremely rare, but they are almost always accompanied by fraud and manipulation, both on an individual as well as institutional level. We are of the belief that crypto legitimization and widespread adoption needs help, and that crypto is an asset class that needs to be taken more seriously.

Consider the inception of the stock market. After starting in the United States in 1790, it quickly became plagued with fraud. From big bond investors in 1792 obtaining inside information, to a former President of the United States, Ulysses S. Grant, losing everything based on his son's illegal insider trading activities, investors were often promised riches by investing in trading vessels, set to sail off to parts unknown, only to never be seen again. Many investors lost significant amounts, yet as the stock market grew and matured into a respected asset class, trillions of dollars have poured in and legitimacy has long since been achieved.

Time has not healed all wounds, however. Despite significant stock market regulation, fraud is still prevalent and likely always will be. In May 2015, five of the largest banks in the world—JPMorgan Chase, Citicorp, Barclays, The Royal Bank of Scotland, and UBS—were fined \$5.7 billion in a settlement over charges of market manipulation. There are many of these cases of fraud and manipulation across the world.[1]

Without organizations and individuals, both public and private, stepping in in good faith to help provide checks and balances to investing activities, the stock market may otherwise still be relegated to back alley investing. Ratings services such as Moody's have helped grant the stock market legitimacy, yet are rife with conflicts of interest accusations as well.

What we are seeing today in cryptocurrency is not unlike what we saw with the inception of the stock market in late 18th and early 19th centuries. Where there is money, there is fraud. This will never be entirely eliminated, but systems can be put in place to help prevent and minimize such actions.

The Problem

With cryptocurrency being such a new and nascent market, there are few sources of unbiased reviews for crypto-related projects. For every person offering legitimate and honest value and assistance in crypto, there are ten others trying to exploit the innocent out of their money. Most recently, currencies like Bitconnect[2], CentraTech[3] and Pincoin[4] - all suggested by well-known influencers, professional athletes and even top 3 exchanges - have stolen millions of dollars from investors. Clearly there is a void that needs to be filled.

Popular and well-meaning ICO rating sites began as a place for ICO projects to be rated by a community of experts, but this model quickly became problematic. When an ICO is aiming to raise tens of millions of dollars, and a 4.5 rating on a site such as ICOBench carries significant weight and legitimacy, the opportunity for corruption is high. Experts are often publicly listed on the rating site for the world to see. Many of these experts have reported being frequently inundated with offers of thousands of dollars in exchange for a favorable review. Granted, experts are often required to agree to not accept bribes in exchange for good reviews, but there is no way of tracking this or preventing it from happening. Thus, the reliability of these reviews as truly unbiased is significantly flawed. Despite the best and honorable efforts of such sites, the business of crypto reviews is often a pay-to-play system, and these sites are only a small part of the problem. YouTube and Twitter influencers have been caught on numerous occasions accepting money in exchange for tweets or videos promoting certain crypto products.[5]

For many crypto veterans, this has become an increasingly obvious and ignored problem. It's merely seen as a byproduct of this new asset class. However most crypto enthusiasts are not veterans, but rather first got into crypto within the last 12 months. This is causing money to be foolishly invested, lost, or stolen based on bad information from sources that are supposed to be trusted. The news of such occurrences prevents new money from entering the market, and stifles overall market growth and adoption.

There is a small handful of true experts and influencers that are part of the solution. These people refuse to accept money for tweets or videos, and only promote projects that they disclose they are officially and publicly advising. In some cases, they will disclose that they were paid to promote a project they are not advising, which is a common and acceptable influencer marketing practice.

The problem is that the efforts of a select few trustworthy crypto efforts are not scalable and are not under the umbrella of an actual business model. In other words, their goodness and valiance are dwarfed by the vast majority of bad actors in the space. No BS Crypto aims to be the scalable trusted solution for this problem.

The Solution

No BS Crypto's model will be centered around fixing the aforementioned issues and bringing trustworthy and transparent reviews of crypto projects for new crypto entrants and existing enthusiasts alike. This will be done using the strength and expertise of the No BS Crypto community and their respective skills. The No BS Crypto community is between 120,000 and 150,000 people from 193 different countries and speaking almost every common language interacting with one another across 4 different channels (Facebook, Twitter, Discord and Telegram).

Community members will be tasked with performing extensive due diligence on certain crypto projects, being compensated fairly for their efforts. Not every community member will be

required or expected to participate. Those who do choose to participate will undergo extensive and comprehensive internal Know Your Customer (KYC) procedures to ensure the trustworthiness of each and every rating and review. KYC procedures will be outsourced to a trusted and vetted third-party KYC provider.

After successfully completing KYC, each reviewer will be categorized internally – never publicly – based on their skill set. A few examples of reviewer categories will be as follows:

- Developers who can review source code of applications and smart contracts via GitHub.
- White paper analysts
- Those who research the legitimacy of team members and advisors
- Those who spend time in communities to evaluate engagement and hype
- Marketers
- Data analysts
- Data compilers

For simplicity's sake, the entire process is outlined in the following 7 steps:

Step 1:

Crypto related projects approach No BS Crypto to be rated and reviewed by a team of vetted and trusted, yet publicly anonymous reviewers. These reviews are sourced from the No BS Crypto community members as mentioned in the prior paragraph.

The crypto project may be anything from a small, local Facebook group for crypto enthusiasts, to an ICO raising \$100M and everything in-between. Different crypto categories are outlined elsewhere in this paper.

Step 2:

The project is put forth to the internal community, in an anonymized manner, to be bid on with NOBS tokens. For instance:

ICO "X"

Raising \$10M

Reviewer Earnings Potential: \$50 - \$150

Cost to bid on project: 7,600 \$NOBS

In the above example, ICO "X" represents the anonymized crypto project that has paid to be reviewed, in this case an ICO. The identity of the ICO in question is revealed after bidding has ended.

"Raising \$10M," would of course be the amount of money the anonymized ICO is attempting to raise. In non-ICO crypto projects, this would not be a category.

"Reviewer Earnings Potential" refers to the amount that a vetted No BS Crypto reviewer could expect to make, payable in ETH, for working on the project.

"Cost to bid on the project" refers to the amount of \$NOBS tokens required to work on this specific project and earn that specific amount of money. Using \$NOBS to bid on projects ensures that reviewers are active crypto enthusiasts. The ratio of earnings potential from the project will exceed the value of the \$NOBS tokens if traded on an exchange to fairly compensate the reviewer. For example, if the value on an exchange of the \$NOBS tokens required to bid on the project were 0.05 ETH, the earnings potential would be set above that amount (e.g., 0.15-0.2 ETH) and thus the reviewer is compensated for their work well beyond the value of the \$NOBS tokens they bid to do the review. There will be more details on this in step 3.

The project will be initially anonymized to help prevent manipulation by parties with potential conflicts of interest. This will help to prevent “ICO ‘X’” team members from attempting to become a No BS Crypto reviewer for the sole purpose of working on the project just to provide a favorable rating or review. The ICO project will only know a window of time when their project will be put forth to the community to be rated and reviewed, and they will be pulled from a pool of other projects in the same category. Internal KYC procedures will help ensure that there are no team members bidding on the project.

Step 3:

As alluded to in step 2 above, reviewers will have to spend \$NOBS tokens to bid on the project. These tokens will be subsequently burned to reduce supply. These tokens can originate from three different sources:

1. Purchased from an exchange
2. Received in a previous airdrop
3. Earned from participation in any of the No BS Crypto communities

Initially, the price that crypto projects pay to be reviewed will be lower as we optimize our systems and process and learn which reviewers from the community are the best of the best. As time goes on, our system becomes refined, and our ratings take on higher levels of legitimacy, prices charged to crypto projects will be increased to better match the level of value offered.

Step 4:

Once bidding is completed, and the team of reviewers is in place, reviewers will get to work on their respective duties with a set deadline. The reviewers on each project will be blind to each other to help prevent the possibility of collusion. There will also be multiple reviewers for each assigned task. For example, the breakdown may be as follows:

- Whitepaper analysis: 6 reviewers
- Tokenomics analysis: 3 reviewers
- Github analysis: 7 reviewers
- Smart contract analysis: 4 reviewers
- Founders and advisory team research: 8 reviewers
- Final report assembling: 2 reviewers

The purpose of having multiple reviewers on each segment of the review is two-fold:

1. More eyeballs = more accuracy. One once said “Many eyeballs make bugs shallow.” With several people assigned to each task, there will be more data to pull from, thus enhancing the depth, breadth and legitimacy of the rating.
2. To help prevent collusion and manipulation. If only one reviewer is analyzing the white paper, for example, the temptation might be strong for that person to reach out to the team and ask for a bribe in exchange for a favorable review or analysis. If that person knows that several other people will be reviewing the same white paper, and the identities of these people are unknown, the temptation will be much less and the possibility for collusion is almost entirely eliminated. If one does attempt manipulation or fraud, then these results will likely stand out as outliers to be further looked into. If suspected conflicts of interest or manipulation is discovered, involved persons will be permanently banned from the community. As we learn from mistakes and weed out bad actors, the reviews will become more and more trustworthy, thorough and legitimate.

Step 5:

Once all reviewers have finished their respective assignments, their findings are sent to a reviewer in charge of data compilation and assembly into a clean and standardized report in PDF format, with a final numeral grade given to each project. Different categories of crypto

projects are each graded by their own specific set of criteria with different weights given to specific factors.

Reviewers are then paid based on their expected amount going into the project. Higher skill sets will be compensated more generously than low skill sets. Reviewers will collectively earn 80% of the fee charged by No BS Crypto to the crypto project. 20% will be retained by No BS Crypto for overhead. More details on payout are discussed in the “Revenue Model” section.

Step 6:

This rating and report will be posted on noBScrypto.com, within its respective category for the world to see. The rating will be front and center, regardless of whether the project received a good or a bad rating. This will help to weed out poor projects or outright scams, and will help legitimate projects better stand out.

Step 7:

More details on this step are outlined in the sectioned entitled “Revenue Model.” In short, the reviewed crypto project will now have the option to pay a monthly subscription to stay on the site, or pay extra to be promoted.

Categories

In this white paper, the phrase “crypto project” is repeatedly used. Crypto project refers to any project that fits into any of the below categories, with more to be added at a later date:

- Initial Coin Offerings
- Airdrops
- Exchanges
- Existing Altcoins

- Twitter Influencers
- YouTube Influencers
- Podcasts
- Conferences
- Live-streaming Traders
- Telegram Groups & Supergroups
- Telegram Channels
- Facebook Mastermind Groups
- Discord Groups
- Local Meetup Groups
- Research Reports
- Paid Groups
- Traders
- Experts
- Websites
- Apps
- Spreadsheets
- Trading Strategies
- Funds
- Facebook Pages
- Blogs
- Algorithms

Revenue Model

The No BS Crypto team operates with the belief that companies exist for two primary reasons:

1. To offer value to the world in various ways, including charitable causes

2. To generate a profit for stakeholders

Unfortunately, many ICOs and crypto-related companies are not concerned with either of the above points. They are primarily focused on:

1. Raising as much money as possible by selling a token
2. Maintaining and growing the price of that token

In many instances, there is no real utility or attempt at offering value to the world. There is often not even an effort to create a real business to generate a profit. The primary objective is to raise and keep as much money as possible. And this is in the better scenarios. In worst-case scenarios, ICO projects are outright scams or eventually become such when no follow-up occurs, after tens of millions of dollars are raised, then the company “fails,” and everyone loses but the founders.

It sounds crazy to proudly proclaim a statement that is so basic and standard in the traditional world of business, but we believe that we need to generate a profit in order to accomplish the greatest amount of value to the world. We will not apologize for desiring to generate a profit, but also plan to do so in a transparent, sustainable way. Both of our objectives work in tandem with each other. The profit does not need to be at the expense of societal value, and does not need to be tied to the price of the \$NOBS token itself. The purpose of the token is to be a platform for reviewers with which to bid on projects.

The following revenue model is subject to change, but presently stands as follows:

1. 80% of the fee that crypto projects pay to be reviewed will be shared with the No BS Crypto reviewers and 20% will be kept by No BS Crypto. This fee may range from \$100 to \$50,000, based on the size, scope, category, and stage at which No BS Crypto is at with being seen as a trusted, legitimate source for ratings. A simple, \$100 project may only take 2

reviewers a small amount of time. Whereas a \$50,000 project may take over 100 reviewers several hours each. To reiterate, 20% of this fee will be retained by No BS Crypto LLC, whereas 80% will be shared with the reviewers from the community.

2. Projects that would like to stay listed on the site for an extended period of time will pay a nominal monthly subscription cost. The percentage of this cost shared with the community is not yet known. Projects with a poor rating will obviously not want to pay this fee, but will be subjected to staying on a site to a defined amount of time so that their illegitimacy may become known to the overall crypto community. Once delisted from the general ranks, they will be permanently relegated to a section of the site dedicated to crypto projects with low ratings, unless significant changes are made to the project that warrant a second look, for an additional fee.

3. Projects that receive a favorable review will have opportunities to pay extra to be featured on the site or promoted via podcast, YouTube or similar social channels. A much smaller percentage of this revenue will be shared with the community, so as to not incentivize reviewers to give everything a positive review so more money can be earned from promotional revenues as well. This exact percentage is TBD, but such sponsorship packages will be completely transparent to the public.

4. Future revenue-generating activities are TBD and will be shared when completed.

The Utility

Giving away an ERC20 token is very easy to do, and the reasons for doing so are numerous. Community members, whether vetted reviewers or not, will be rewarded in tokens (amounts TBD) for commenting, posting and creating content within and for the No BS Crypto communities. The specific details of this will be released at a later date.

The more difficult aspect of an ERC20 utility token is finding ways for the token to actually be spent. Right now, the primary method for spending the tokens will be to bid on crypto projects to work on. The economics of this model will constantly be in a state of flux, as the market value of these tokens are presently unknown and are expected to change regularly. But the economics will always make sense for the reviewer doing the bidding. For instance, if a project pays \$100 to the reviewer, then there will be protections in place to help ensure that the number of \$NOBS tokens required to bid cost significantly less than \$100, in case the bidding reviewer needs to purchase them on the exchange. However, protections cannot be granted for extreme and unpredictable swings in the price of the token.

In the future there will also be opportunities for crypto projects to pay in \$NOBS, further ensuring that these tokens are being put to good use, and do not exist to merely be traded or speculated with. The token price will not be tied to the financial performance of No BS Crypto, the company, but rather what the market dictates and to the extent they are utilized.

Risks

As with any crypto-related project or new business in general, the risks are high and should not be understated. Below is a non-exhaustive list of some of the many risks accompanied by this project in particular:

- First and foremost, there is a high risk of token price volatility and value-loss. There is a very real possibility that purchasing \$NOBS tokens on an exchange will result in the purchaser losing his or her money. None of the team members at No BS Crypto are certified financial advisors and nothing contained within this whitepaper, or anywhere within the No BS Crypto communities constitutes investment advice.

- The business model outlined in this white paper is not without fault. There is and always will be some level or risk of manipulation. Almost nothing in life is perfect, unbreakable, unhackable or unable to be exploited in some way. There is always a small chance that a review or rating is tainted by a conflict of interest or bad actor. Safeguards will be added and modified as we learn, but it will never be perfect.
- There may be members of the No BS Crypto communities attempting to scam others. The team will be hyper-vigilant about this, but things can always happen in encrypted chats that are outside of our control. Any person joining any crypto community is at risk of being manipulated or scammed in some way.

Token Metrics

The No BS Crypto Token has a total supply of 10,000,000,000. 10% of this supply is reserved for the founding team and advisors. 25% is reserved for company operations and future partnership opportunities. The remaining 65% is reserved exclusively for the community. The community receives tokens by either participating in our airdrop rounds, engaging in any of our social media communities or buying them on the exchange. Uncirculated tokens may be burned in the future if deemed necessary.

The token metrics were originally different from what is shown today. As the use case, needs and business model of this token and company have developed since the idea's first origination, the tokenomics have changed to reflect such needs.

The Team

Chris Koerner – Owner/Founder

Chris is a lifelong serial entrepreneur, living in the Dallas, TX area. Chris graduated with Cum Laude honors from The University of Alabama with a degree in Business Management and Entrepreneurship. While in college Chris started several companies, one of which being a small regional chain of wireless repair shops called Phone Restore. After selling Phone Restore to a competitor, Chris founded his next company, LCDcycle, in 2012. LCDcycle is an eCommerce site offering wholesale parts and recycling solutions to wireless repair shops around the country. Within 3 years LCDcycle was doing \$9M in annual sales and was profitable from the first year.

After first investing in Bitcoin in 2016, Chris could not stop learning about new and exciting blockchain applications. In 2017 Chris ceased working within LCDcycle full-time and launched No BS Crypto. Chris has been actively managing a crypto fund, advising ICOs and working on all things No BS Crypto since then. Chris is also months away from finishing his Executive MBA from TCU, one of the world's top-ranked EMBA programs.

John McAfee – Advisor

John is the founder of McAfee Associates, a former US Presidential candidate and a world-renowned crypto expert. John's influence on the crypto community is surpassed by few, if any.

Justin Waite – Full Stack Developer

Justin is a software engineer currently living north of Seattle, WA. While growing up in Alabama, he got his start developing software at just 13 years old, building video game bots, websites, and many other personal projects. Justin graduated with a bachelor's degree in Software Engineering and has dedicated his professional career to be a "startup developer," working to help small businesses experience growth through modern software practices.

Justin began investing in crypto in 2017 and has been intrigued with the immense potential that crypto has to revolutionize the way software is created and executed. He began working with Chris and No BS Crypto in late 2017.

Matthew Waite – Software Developer

Matthew Waite lives in Rexburg, Idaho with his wife and two children. He has been working with Chris Koerner for many years ensuring success in his entrepreneurial ventures. Matthew has been a crypto enthusiast since 2016. Skilled in day trading and research, he has contributed many of his business expertise to No BS Crypto. After being enthralled with the world of blockchain technology, Matthew changed careers and has been vigorously studying Software Engineering at BYU University in Idaho. His mission is to use his skills and knowledge from his college major and apply it to the world of blockchain technology.

Kirk Salisbury – Digital Marketing and Community Manager

Kirk Salisbury is an ethics-driven entrepreneur and marketer who wants to make the internet a better place. In his first job at a real estate firm he quickly found how to exploit SEO weaknesses in Google which rapidly grew the real estate firm in which he worked. However, after realizing that SEO practices which were for quick gain weren't in the overall human interest. He left the real estate world and co-founded an online retail operation where truthful, quality content for those consuming it was more important than any other element of the website. Today that mantra has served the business he very well as the reputation of the brand catapulted the company into first place in its industry.

Anonymous - Statistical & Financial Modeling

One of our most critical team members is in charge of the development of our algorithmic altcoin investment models. He has a PhD and teaches at a well-known university, but would not like to be revealed at this time.

The Future

The initial utility of the NOBS token has been outlined above, but more plans are in the works. The pool of crypto enthusiasts and community members, categorized by skill, that have opted-in to the prospect of helping launch this ambitious project is comprised of almost 20,000. There will be future additions and revisions to this whitepaper that outline additional uses for the token that will ensure that those people have even more opportunities to benefit financially from their efforts in legitimizing this new asset class.

Conclusion

Please email me directly at chris@noBScrypto.com with any mistakes you may find or any questions you may have. If you would like to help with infographics that we may be able to add to this whitepaper, that would be amazing as well. At this time, nothing we have done has been monetized – all of the work has been done by people who believe in the long-term success of this project. Those that contribute and add value in these early stages stand to reap rewards as our model and systems improve and scale.

I sincerely thank everyone reading this for your continued belief and support in what we are trying to accomplish. I truly believe that the plan outlined above will have a lasting and meaningful effect on thousands of new and existing crypto investors and enthusiasts alike.

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