



BOROUGH MARKET

NOTE BLOCKCHAIN

The cryptocurrency for anyone, anywhere





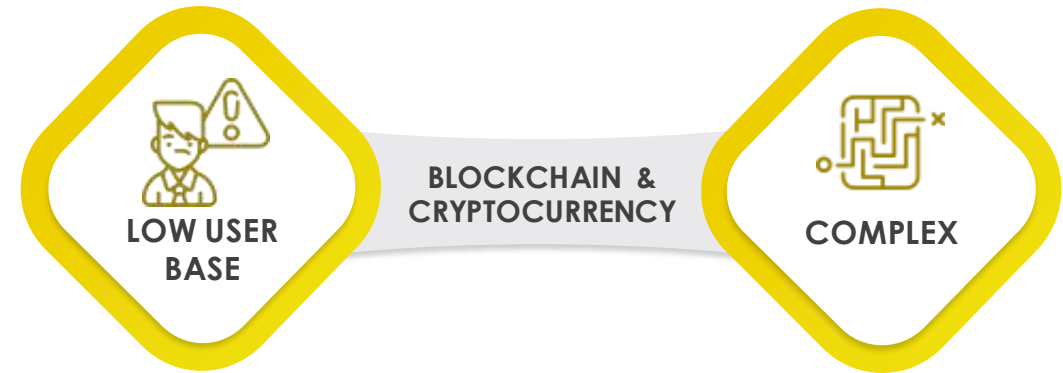
MISSION



BLOCKCHAIN ON EVERY SMART PHONE TO ENABLE THE
NEXT GENERATION SOCIAL DIRECT PAYMENT MODEL

PROBLEM STATEMENT

Blockchain and cryptocurrency are not new, but they are not reaching a wide audience



LOW USER BASE

Blockchain's vast potential and benefits are not realized if the user base remains low and primarily consists of the technical elite and speculators.

COMPLEX

Be your own bank is a nice concept but the reality of unrecoverable funds and being responsible for your own security is too complex and intimidating to too many. As a result, many simply stay away from the market.



MOBILE WALLET

- Easy to Use
- Familiar to new users
- Accounts are recoverable using phone number & PIN



WEB WALLET

- Higher Security, uses Private Key
- Accessible from any internet-connected device
- Can send & receive NOTES on web wallet too

◆ Social Element to facilitate and encourage use and sharing

◆ NOTES can be received by anyone, even without an existing wallet

◆ Receive notes as a print-out or image, install app at own convenience

◆ No infrastructure needed (kiosks, ATMs or card readers)



SOLUTION

Note

NOTE BLOCKCHAIN USE CASES

Here are ways you can use your
NOTEs in the real world



Print a NOTE and give it to
your server in addition to a tip



Email NOTES to friends & family



Post a NOTE on Facebook and let your
friends race to claim it



Influencers can use NOTE as a reward for their
followers by posting NOTES on their account



Post the receive QR code to let
friends/family/followers donate Notes

Note

APP FEATURES



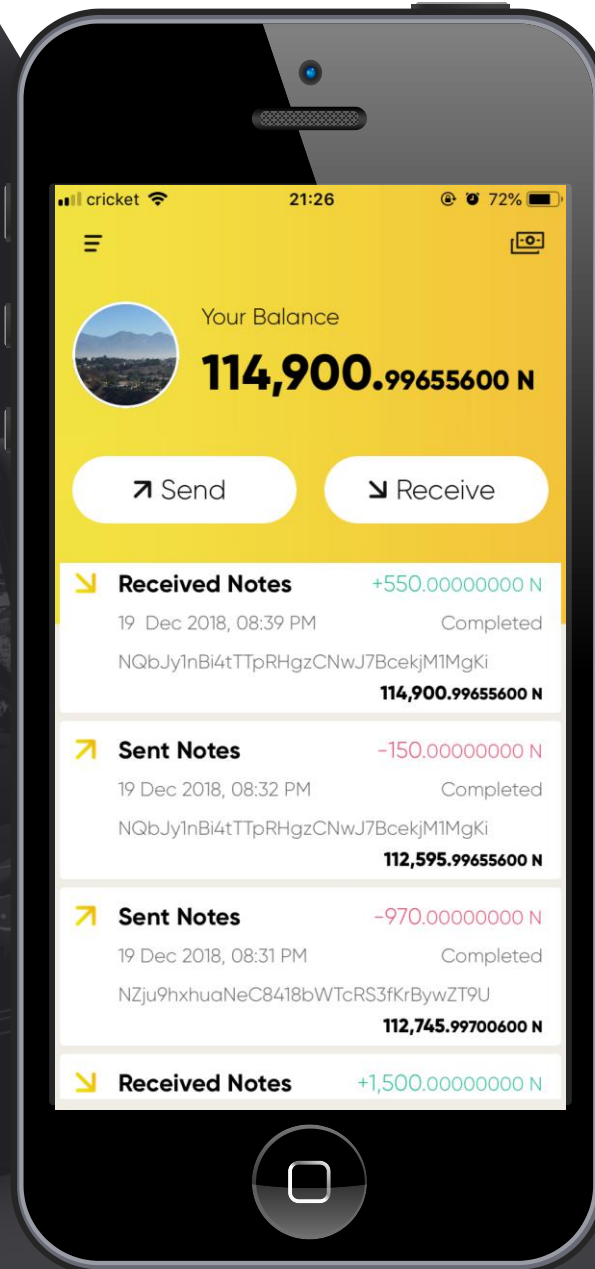
Users have QR code wallet address, can printed or shared digitally



Users can also transfer Notes via scanning each other's mobile device



The mobile wallet is no more difficult to use than basic banking app



MVP FEATURES

Mobile wallet which allows users to generate their own Note printouts they can physically give to others.

Paper is a familiar medium.

Notes can also be sent the same way as a picture: via email, text, chat, and social media.

- ♦ A user printable cryptocurrency certificate: give to anyone, anywhere



Personalized Image



WHAT DOES THAT LOOK LIKE?

Note

- ◆ Blockchain has been around since the time Bitcoin was introduced 10 year ago
- ◆ Cryptocurrencies entered into the mainstream conscious slowly, but with a massive uptick since the 2017 run up. Prices have dropped 80% since then.
- ◆ The ecosystem is growing, but no dominant players besides Bitcoin and Ethereum, neither are geared towards the general consumer market.
- ◆ Many governments around the world have stopped trying to ban blockchain and are working to regulate and integrate it.
- ◆ Highly fragmented market waiting for a catalyst to initiate the next big push.
- ◆ Tech is no longer the bottleneck to adoption, the pain points are psychological hurdles, loss aversion, and ease of use.

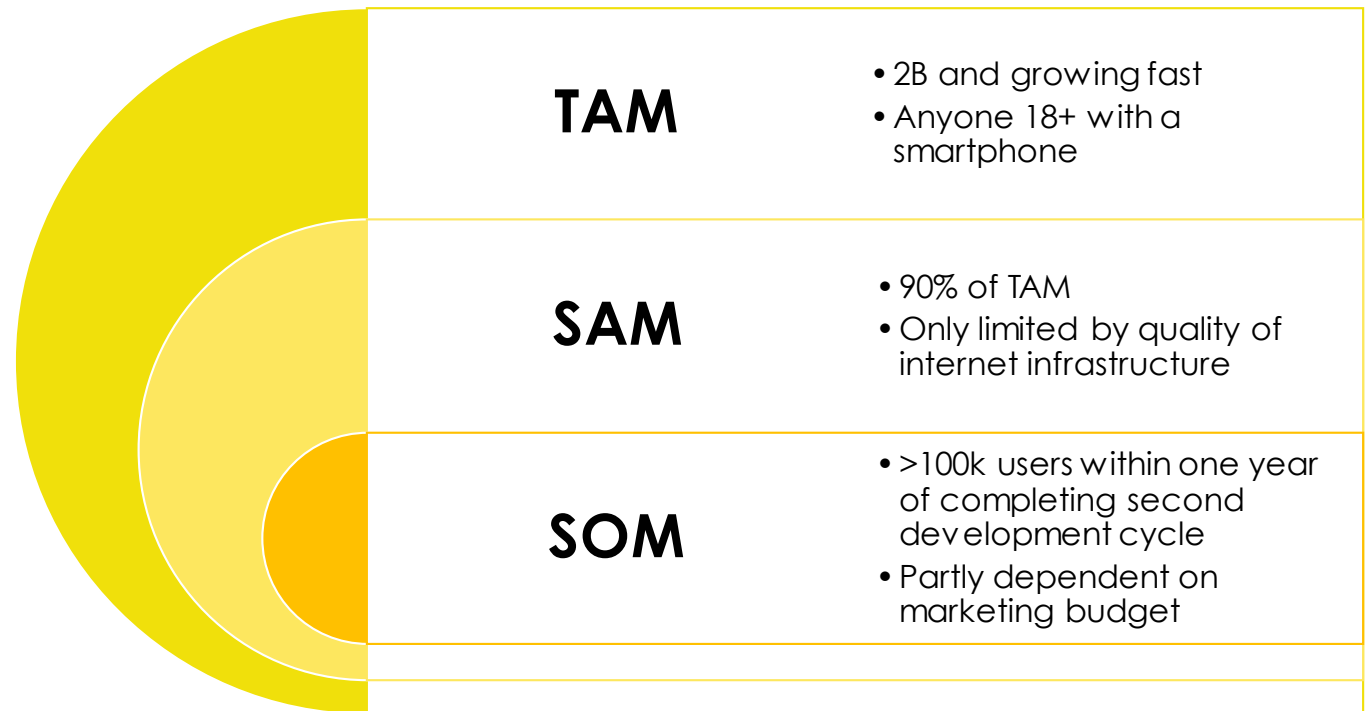


WHY NOW?



MARKET SIZE

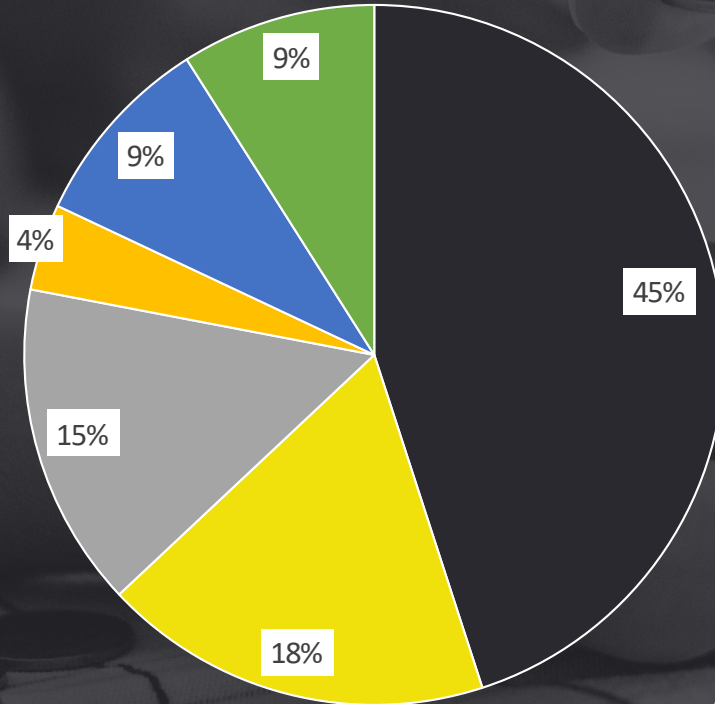
- ◆ Initially targeting two primary segments
 - ◆ Tech Evangelists
 - ◆ No coiners that are on the fence about blockchain
- ◆ Mid to long term: any consumer with a smart phone



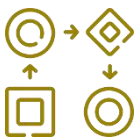


COIN ALLOCATION

- Mining
- Charity
- Development/Operations
- Marketing
- Reserved (>10 yrs)
- Founders



- ◆ Provide compelling service to create demand for Notes, sell genesis coins to fund development and operations.
- ◆ Grow the user base and value faster than operational costs.



BUSINESS MODEL

2018 Q1/Q2

- ✓ Problem identification: Low crypto's adoption despite advancing technology
- ✓ Brainstorming, identify feature list, MVP wish list definition
- ✓ Search for development partners, review proposals, contract signed

2018 Q3

- ✓ Define architecture, finalize blockchain parameters, and project scope
- ✓ Test net, web wallet, and explorer completed
- ✓ Android app beta tests and backends finished

2019 Q1

- ✓ Released MVP package Jan 15, 2019: Blockchain, web wallet, explorer, Android wallet app
- ✓ iOS app released on Feb 28, 2019
- ✓ Mining pool
- ✓ Incrementally improve UI and graphical elements.

2019 Q2/Q3

- ❑ Multilanguage support
- ❑ Friends list and groups
- ❑ Chat and group chat
- ❑ Social Notes (multiple users can claim)

2019 Q4 and Beyond

- ❑ Fully social wallet
- ❑ Picture and media sharing
- ❑ Instant transfers (under 3 seconds) for merchant payments



DEVELOPMENT ROADMAP



BEYOND 2019

What else can a social blockchain app do if it had a massive user base?

- ◆ Frictionless advertising.
- ◆ P2P social media with direct micropayments.
- ◆ Solve fake review problem with Note staking and user rewards.
- ◆ Merchant adoption and integration.
- ◆ Integration into various online platforms.



THE FIRST KILLER APP

Frictionless Advertising

- ◆ Users can opt in and select info to share with retailers, and set their own rates to receive ads.
 - ◆ Location, age, income, preferred brands, shopping habits, etc.
- ◆ Retailers can precisely target users and pay a set rate for ad reach.
- ◆ Retailers can offer discounts or Notes as loyalty rewards.
- ◆ Will evolve into an eco system where users receive relevant ads, discounts, and Notes from preferred retailers. While retailers precisely target preferred demographics and pay directly to users to reach them.
- ◆ All Notes spent on advertising will go to end users.

Our goal: Shift online advertising paradigm to benefit end users and grow the largest user base in the blockchain industry.





BITCOIN

- ↑ Great concept and implementation
- ↓ Consensus development model and not focused on ease of use



ETHEREUM

- ↑ Large development ecosystem, smart contracts.
- ↓ Focused on enabling ICO projects, not the general consumer, Proof of Stake untested at scale



CARDANO

- ↑ Great next generation technology, highly competent teams
- ↓ Slow development, not consumer focused, time to market



COMPETITION



ENJIN

- ↑ Great Concept and Implementation
- ↓ Primarily focused on gaming



LINK (and other platform projects)

- ↑ Huge user base to tap into
- ↓ Limited to the Line platform



ICO Projects

- ↑ Lots of good ideas, technology developing fast
- ↓ Many projects are overly optimistic and has taken too long to get to the market
- ↓ Many are focused on niche use cases



COMPETITION



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Note

Learn more on our website, join us on our
Social networks and experience the NOTE
community
