

Whitepaper



# **Table of Contents**

I.	Abstract	4
II.	Introduction	6
III.	About Initial Coin Offerings.	9
IV.	The ICO Market	11
V.	Problems with the ICO Market	12
VI.	Blockchain Technology	13
VII.	Problems with the Crowdfunding Market	14
VIII.	The Solution: CoinStarter	15
IX.	Beginnings	16
Х.	Businefy.com.	17
XI.	Plug and Play	18
XII.	CoinStarterBox	19
XIII.	StarterCoin	21
XIV.	The StarterCoin Economy	22
XV.	Listed on Public Exchanges	24
XVI.	Custom Wallet	24
XVII.	Proprietary Technology	25
XVIII.	Trusted Name	25
XIX.	Features of the Platform	25

XX.	Members	27
XXI.	Financial Advantages	28
XXII.	Running your own ICO on our platform	29
XXIII.	Start. Build. Grow	30
XXIV.	The CoinStarter ICO	31
XXV.	ICO Distribution of Funds	32
XXVI.	ICO Crowdsale Bonus Schedule	33
XXVII.	Future Goals	36
XXVIII.	Top 10 Questions & Answers	37
XXIX.	The Team	42
XXX.	Regulation	43
XXXI.	Disclaimers	45

This document and its contents are not designed to act as an investment brochure. At no time is the information contained within this Whitepaper to be considered investment or legal advice. The Coinstarter ICO is not to be considered an investment opportunity and those taking part are advised to read both this Whitepaper and our Terms and Conditions before doing so. This Whitepaper has been developed in collaboration with our compliance advisors Gresham International and our entire team of professional advisors.

### **ABSTRACT**

Since the start of 2017, the Cryptocurrency market cap is up nearly 800 Percent. In fact, some coins are rising so sharply they are astounding many in the community.

One of the critical reasons for this dramatic rise in the number of new Cryptocurrencies entering the market is their ability to be structured as a crowdfunding opportunity for new projects. While the number of new Initial Coin Offerings (ICOs) is not precisely known, what is known is that in the third quarter of 2017 Initial Coin Offerings (ICOs) raised more money than the entire venture capital market for the same period.

Several factors have led to an increasing amount of uncertainty and fueled a lack of confidence in the traditional crowdfunding market. CoinStarter is uniquely positioned to tackle these problems as well as those associated with Initial Coin Offerings (ICOs).

CoinStarter is a first of its kind technology platform for the ICO crowdfunding market. Our user-friendly and intuitive platform is the perfect fundraising tool that addresses all the issues for entrepreneurs, innovators and creators seeking to bring their ideas to reality. With the help of our proprietary devices, users can launch their campaigns and coins in just a few minutes as opposed to the days, weeks and months required by other crowdfunding platforms.

Our community has over 100,000 (growing daily) loyal ICO enthusiasts that will get the word out about upcoming ICOs. Additionally, the CoinStarter members will be able to use the CoinStarter platform to launch their own ICOs as well as take advantage of a unique suite of products including Businefy and CoinStarterBox.

Businefy is a unique business analytics platform that provides all the essential software applications to fully manage all aspects of an enterprise or crowdsale campaign from project management to hiring to payroll and much more. This powerful utility will undoubtedly help our community grow any blockchain enterprise or campaign from early-stage startup to growth-stage company.

CoinstarterBox is the first and original ICO Coin subscription service. Every month we send carefully curated coins of the best ICOs to members' Ethereum Wallet. This function makes it fun and easy for members to find promising ICOs and get some of their coins significantly below retail prices.

Coinstarter will launch its own "total taken" style ICO with an initial issue of Coins limited to 980,000,000 (nine hundred eighty million) during which 71% of that will be made available during the Pre-ICO and ICO period. Our Initial Coin Offering period will run for four weeks with the ability to extend for an additional two weeks if we have not achieved our soft target.

StarterCoins will be available at a discount during the Initial Coin Offering. Any unsold coins from the CoinStarter ICO are burned. Within a few weeks following the ICO, StarterCoins will be available on most exchanges.

The ICO features the sale of StarterCoins: a cryptocurrency which gives rights and privileges to their owners when using the CoinStarter platform and its family of services.

With a simple license fee structure, users of Coinstarter will be able to start, build and grow their enterprise.

CoinStarter charges a standard 5% of the total completed campaigns and 5% of the newly issued coins raised during the campaign.

Unlike most blockchain start-ups, we have a working product in beta, so not just a Road Map and White Paper. We also have over 100,000 members who are anxious to participate in the CoinStarter economy. We plan to do a full launch of our platform by February 2018

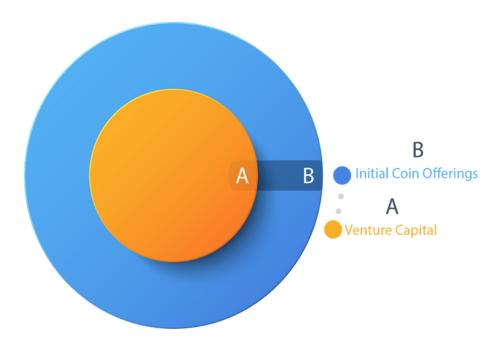
### INTRODUCTION

All truth passes through three stages. First, it is ridiculed. Second, it is violently opposed. Third, it is accepted as being self-evident.

### -Arthur Schopenhauer

For years, fans of digital currency have had to endure both ridicule and violent opposition to discussions surrounding the new frontier of crypto-economics. But the latest figures seem to suggest that there's a sea change occurring. The advantages, as well as sustainability of digital currency, are becoming more and more self-evident. Since the start of 2017, the Cryptocurrency market cap is up nearly 800 Percent. In fact, some coins are rising so sharply they are astounding many in the community. Many Institutions agree. Goldman Sachs recently stated "that it is becoming more difficult for clients to ignore the cryptocurrency market" as it continues to surge. Another quote: "The debate has shifted from the legitimacy of the 'fiat of the Internet' to how fast new entrants are raising funds. Whether or not you believe in the merit of investing in cryptocurrencies (you know who you are) real dollars are at work here and warrant watching especially in light of the growing world of initial coin offerings (ICOs) and fundraising that now exceeds Internet Angel and Seed investing."

One of the critical reasons for this dramatic rise in the number of new Cryptocurrencies entering the market is their ability to be structured as a crowdsale opportunity for new projects. While the number of new ICOs is not precisely known, what is known is that in the third quarter of 2017 Initial Coin Offerings raised more money than the entire venture capital market for the same period.



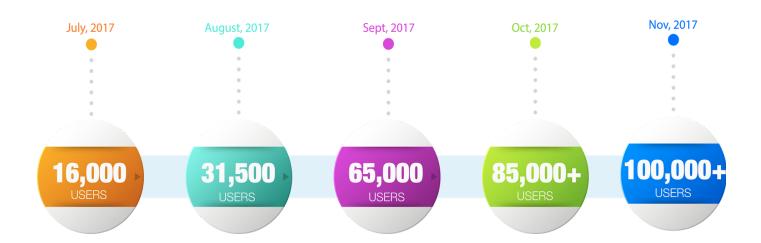
Aside from the VC option, we believe that people are now beginning to see the fundamental problems with the traditional crowdfunding model.

The traditional crowdfunding model has some inherent problems that any user who has either backed or participated in a crowdfunding campaign understands. First, there are high levels of fraud for the entire crowdfunding industry. A large number of campaigns are subject to massively miscalculated or over exaggerated projects both in value and success. Second, the accessibility of crowdfunding projects is notoriously restricted and is only available in specific locations and often times opened only to specific qualified groups of people. Third, the commission taken by third parties is increasingly detrimental with some crowdfunding organizations taking up to 25% of the raised funds.

All of these elements combined have led to an increasing amount of uncertainty and fueled a lack of confidence in the traditional crowdfunding market.

CoinStarter is going to take these and other problems within the crowdfunding market and challenge them head-on. By using a unique technology set, CoinStarter's custom developed system will provide Entrepreneurs, Creators and Innovators access to the funding they need while allowing an army of global backers to take part in helping develop groundbreaking new ideas.

CoinStarter is already up and running in Beta with over 100,000 active members who are real coin enthusiasts. We believe CoinStarter can complete development of the first stage of our technology and be ready for a full launch out of Beta sometime in late February 2018.



## **About Initial Coin Offerings**

You may be a novice and have never heard of the term Initial Coin Offerings (ICO), or you may be a pro and have already taken part in some yourself. Regardless of your ICO knowledge, you should still take the time to read this Whitepaper in full. It is essential to understand ICOs because after Coinstarter has completed our ICO, we plan on assisting thousands of new ICOs.

Initial Coin Offerings are the first time that coins are available to the general public. Sometimes, like with CoinStarter, companies may make coins available before the ICO period at a highly discounted rate for individual contributors. Often known as the pre-ICO period, where coins can be bought directly from the company at a discounted price before the ICO has commenced. Pre-ICO contributors are usually selected, apply, or are personally invited to take part, unlike during the ICO itself where anyone can take part.

The Pre-ICO and ICO period allow users to buy coins at a discounted rate. So the sooner you buy them, the more you get for your money. To further encourage people to buy these coins early, CoinStarter, like most companies, also offers a substantial bonus for early participation.

### Pre-ICO and ICO

"The Pre-ICO and ICO period allow users to buy coins at a discounted rate, the idea being that the sooner you buy them the more you get for your money, this serves as encouragement to participate."

The ICO period usually lasts for a few weeks and has a goal attached to it. In this case, we call this Set Funding in which all funds returned if the project doesn't meet the stated goal. For projects with strict minimums, this option can give the creator more comfort if the campaign doesn't go as expected. This option would automatically place the funds on hold until the campaign ends. The other option is Flex Funding where all funds are kept by the project creator even if the project doesn't meet its stated campaign goal. Flex is the most popular funding campaign choice. CoinStarter will use the flex funding option for its ICO.

Most ICOs are paid for in cryptocurrencies or by donations made directly in fiat (normal) currencies. There is some debate as to if ICOs should accept fiat currencies. As of now, CoinStarter ICO will be paid and processed with cryptocurrencies only. Before taking part in an ICO, you need to check if your country allows you to do so under its financial laws.

Once the ICO, has ended, you will be able to purchase StarterCoins through third-party exchanges. The StarterCoins will be tradable with other users of the currency, creating a sub-economy. Many things can impact the value of a coin, such as:

- The amount of supply and demand of the coin
- The number of trades that happen with the coin
- If the coin is listed on any third party exchanges
- The overall success of the project

### The ICO Market

Within the last six months, there has been a massive boom in the ICO market. It estimated that the ICO market would have raised almost 3 billion dollars by the end of 2017.

The crypto market is growing for several reasons, according to analysts.

A steady supply of Initial Coin Offerings (ICOs), a rising number of funds that trade cryptocurrencies and the sustained interest of investors are all contributing to this trend.

FinTech firms raised far more through ICOs during the first half of this year than they did through venture capital investment.



These innovative token sales are lessening interest in more traditional methods of raising capital and driving crypto markets higher, said Brad Chun, chief investment officer of hedge fund Shuttle Fund Advisor. He said: "The ease of fundraising via an ICO is drawing both entrepreneurs and investors away from less effective capital raising channels."

Another compelling reason for the ICO boom is rising adoption. The market is in the midst of a considerable shift towards greater adoption. This momentum will continue to attract new money into this very new ecosystem.

Those thinking of participating in a round of crowdfunding as either the primary or secondary type of fundraising exercise should now be focusing on the ICO crowdsale market. This is undoubtedly where the smart money is gravitating. By all accounts, we are in the very early stages of the ICO revolution.

### **Problems with the ICO Market**

As you have probably guessed by now, the ICO market is a little like the Wild West of the financial world. Different countries have different views on how to treat both ICOs and cryptocurrencies. The underlying problem is that there is no real unified regulation around ICOs. Each jurisdiction will have its own set of rules. Conducting and participating in an ICO can be a regulatory minefield depending on your location.

However, this lack of regulatory framework demands as much respect as it does concern. The inherently decentralized nature of cryptocurrencies is designed to ensure lack of involvement by regulatory and government authorities. The Blockchain idea is intended for less regulation, more personal control, and more efficiency. Much like the old traditional peer-to-peer crowdfunding, the new system adds a layer of decentralization. Blockchain allows people to collaborate securely and directly thereby achieving the very best results.

With the lack of regulatory framework around ICOs, the system is subject to erratic behavior by some because of the lack of rules and guidelines. However, Coinstarter recognizes this as a tremendous opportunity to help shape and guide the direction of this new ecosystem.

Another problem is the lack of universal standards. For example, Ethereum and Bitcoin use different back-end technologies to make their transactions work. While this type of diversity is great for Blockchain innovation, the lack of uniformity among developers can create hard to solve problems.



The final problem is cost. To launch your currency by way of an ICO, can run more than \$250,000 (some have been known to cost over \$1,000,000). Launching involves a heavy development team that would need to be able to customize your coin, platform, wallet and other related blockchain technologies. Also, there is marketing, legal and additional operating cost to launch a successful ICO.

## **Blockchain Technology**

The creation of blockchain technology allows users to undertake transactions directly with one another by using ledger based technology. These transactions are conducted using a method of cryptography; this ensures that transactions are both verified and secure, a system which is not available anywhere else on the planet.

The decentralized database, or "digital ledger", of transactions that can be seen by users available on the network. Think of this as like a list of all of the transactions that have happened since the start of the coin. This transparency helps users understand how well the currency is doing and also verify each transaction as it occurs. In a more technological sense, this is a network chain of computers that must all approve an exchange before it can be verified and recorded.

A blockchain – is a continuously growing list of records, called blocks, which are linked and secured using cryptography. Each block contains a hash pointer typically as a link to a previous block, a timestamp and transaction data. By design, blockchains are inherently resistant to modification of the data. Functionally, a blockchain can serve as an open, distributed ledger that can record transactions between two parties efficiently and verifiably and permanently. Blockchain technology has an enormous potential to transform business operating models in the long term. Blockchain distributed ledger technology is more a foundational technology, with it, the potential to create a new global economic and social system that can remove third parties from transactions.

These new applications for blockchain include cryptocurrencies including BitCoin, BlackCoin, Dash, and Nxt-and blockchain platforms such as Factom as a distributed registry, Gems for decentralized messaging, MaidSafe for decentralized applications, Storj and Sia for distributed cloud storage, and Tezos for decentralized voting.

# **Problems with the Crowdfunding Market**

Initially, crowdfunding based on the idea that a small amount of money raised from a large group of people. Crowdfunding was designed to allow ordinary individuals to contribute towards a plan or project that they like. In doing so, they support the project. In 2015, an estimated \$34 billion was raised using crowdfunding methods. Unfortunately, the original ideals of crowdfunding have gotten lost in translation, and now crowdfunding is used as a primary means of fundraising for bigger and bigger projects.

However, there are a large number of problems with the current crowdfunding model and we touched on these briefly at the start of this Whitepaper. First, there are high levels of fraud. A large number of campaigns are subject to massive miscalculation or over exaggeration both in value and success. Second, the accessibility of crowdfunding projects is becoming more restricted. Crowdfunding is only available in certain jurisdictions and different rules apply with depending on your economic group. Third, the commission taken by the platform and other third parties can de-incentivize everyone involved with the campaign. In fact, some crowdfunding organizations are taking as much as 30% of the raised funds.

#### Additional problems include:

- Possible taxes on funds raised
- Poor KYC and AML
- Little to no support to help promote the campaign
- Scattered network of participants with no centralized community

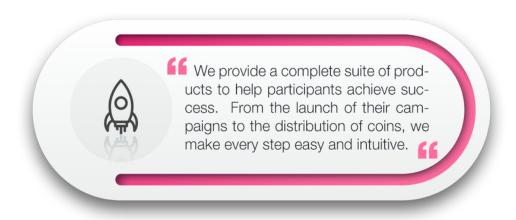
Clearly, the current crowdfunding market is not delivering. Those trying to raise funds are stripped of up to 30% of what they have raised with little to no support from the platforms themselves. Although this is not the only reason, it indeed is a crucial factor in why many crowdfunding campaigns fail to hit their estimated target. However, many believe they have found an alternative: the new crowdfunding ICO model using Blockchain technologies.

### The solution: CoinStarter

CoinStarter is a first of its kind technology. Our user-friendly platform is the perfect fundraising tool that addresses all the issues of the crowdfunding ICO model. With the help of our proprietary software, users can launch their campaigns and coins in just a few minutes as opposed to the days, weeks and months required by other crowdfunding platforms.

We provide a complete suite of products to help participants achieve success. From the launch of their campaigns to the distribution of coins, we make every step easy and intuitive.

Our community has over 100,000 loyal ICO enthusiasts that will get the word out about upcoming ICOs. The cost of marketing, PR and community involvement reduced by the presence of an ever-growing audience. CoinStarter helps solve many issues in raising funds for our projects. By receiving funds in cryptocurrency, our creators automatically have access to the entire world. CoinStarter eliminates all the inefficiencies of financial institutions and intermediaries.



## **Beginnings**

CoinStarter developed by Cornell Holloway and his team in 2017 (find out more about him in the team section of this White Paper). Cornell from his teenage years always loved where ideas and technology intersect. Cornell understood that there was a definite need to simplify the ICO process for those who had new ideas but lacked the technical skill set to enter the Cryptocurrency market with their coin or token offering.

CoinStarter launched their sign-up in July 2017. It quickly went viral and within six weeks had over 60,000 (sixty thousand) subscribers, all of whom showed interest in either launching their own ICO or taking part in the CoinStarter community for crowdfunding purposes. In just the last three months of our Beta, the CoinStarter platform has over 11,000 projects being developed by creators, and over 2,000 submitted waiting for approval by the CoinStarter team.

Once membership hit 80,000, CoinStarter made a strategic decision to launch its own ICO and use those proceeds to develop the platform further. CoinStarter made a calculated decision to allow the platform to establish a stable deployment path and game plan before continuing the growth. The CoinStarter team is aware of its potential and plans on expanding its platform with the proceeds from the ICO crowdsale.

Our goal is to launch the CoinStarter platform by February 2018.

## **Businefy.com**

Businefy is a unique business analytics platform that provides all the essential software applications to fully manage all aspects of an enterprise or crowdsale campaign from project management to hiring to payroll and much more. Best of all, users can access all of Businefy's services with CoinStarter Coins. By transferring CoinStarter Coins onto their Businefy wallet, they can use applications available throughout the Businefy ecosystem.

Businefy is a powerful utility that will help our community grow any enterprise or campaign from early-stage startup to growth-stage company. Businefy is committed to Blockchain innovation. The robust service not offered by any other competing platform.

#### **Project Management**

Run individual or multiple projects from one collaborative platform ensuring smooth project management and delivery.

#### **Client Management**

Embed your CRM into your day to day life by keeping track of your clients, prospects, and active opportunities through the client management system.

#### Team Management

Manage your team through the team management function; monitoring time worked, days off, sick time, vacation, and project delivery.

#### **Business Intelligence**

Compare your position in the market and watch your competitors with the highly innovative business intelligence engine built into the platform.

The system works by users transferring StarterCoins onto their Businefy wallet, which then allows them to safely and securely access all the applications of the Businefy ecosystem.

The Businefy system allows companies to grow by harnessing the power of blockchain technology. A service offered by no one.

## **Plug and Play**

Both the Businefy and CoinStarter Platforms are designed to be easily accessible and easily integrated into both business practice and existing technologies.

The user experience is designed to enable those who have never run a crowdsale campaign before to be easily able to set up and run their crowdsale campaign using the CoinStarter platform. The same is true of Businefy. Those who have never used a SaaS platform assisting with their business functions will find the system easy to use.

### **CoinStarterBox**

CoinStarterBox, the first and original ICO Coin subscription service. Every month we send carefully curated coins of the best ICOs to members' Ethereum Wallet. This service makes it fun and easy for members to find promising ICOs and get some of their coins significantly below retail prices.

#### How it works

The process is incredibly simple, fun and easy to use. The CoinStarter Box members will merely add their Ethereum Wallet address, select which type of ICO categories they are interested in, choose some coins they'd like to receive each month and they instantly become a part of the CoinStarter Family!

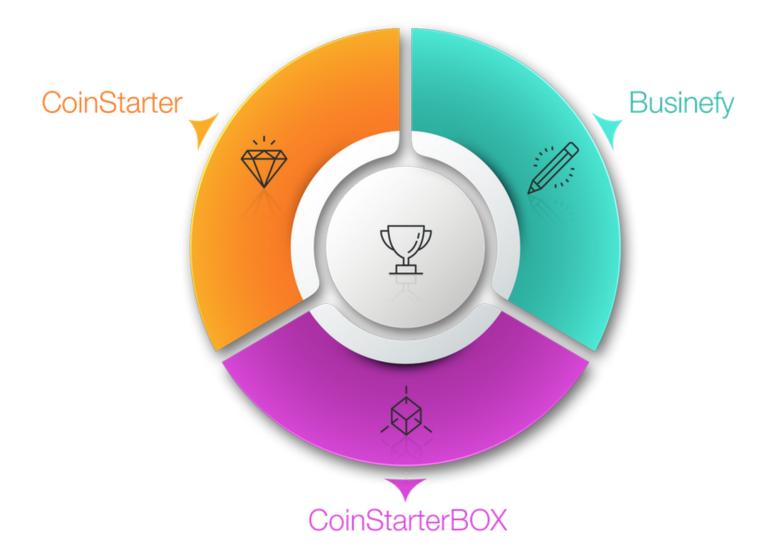
#### Where are the coins coming from?

Coins are coming from our Partners both on our platform and outside of our platform.

CoinStarterBox is a marketing company, so we allow the best ICO projects to reach into our member base and provide their coins. In exchange, the ICO will gain exposure and feedback. Our members are coin enthusiasts, so ICOs are delighted to reach these eyeballs in hopes they will participate in their Initial Coin Offering (ICO).

When they receive a coin, they'll also obtain more information about the project it relates to and how they can use the coin. Members can even participate in the campaign and get more coins from the creators.

All coins received are curated by industry experts and relate to an ICO campaign that is either preparing or has an ongoing Pre-ICO or ICO.





### **StarterCoin**

The next step in the CoinStarter journey is the launch of the StarterCoin. A purpose-built Coin using the CoinStarter network that will allow members to take an active role in the development of the company.

StarterCoins are a cryptocurrency which gives rights and privileges to their owners when using the CoinStarter platform and its family of services. StarterCoins are available at a discount during the ICO. Any unsold coins during the ICO burned. Within a few weeks following the ICO, StarterCoins will be available on most exchanges.

#### The Starter Coin created for many reasons including:

A utility for many of the services provided within the CoinStarter ecosystem. Those who plan to use our platform to launch their crowdsale campaign can rest assured that the CoinStarter name is a brand that people will associate with innovation and great ideas.

Creation of a stable, usable currency that will continue to grow as the platform evolves.

Deploying our own coin allows users to have access to both the CoinStarter, Businefy and CoinStarterBox platforms. The StarterCoins are usable on all of our products but are also interchangeable with other coins launched through our platform. So users can show their support by participating with each other with the StarterCoin or their own issued coin.

After the Initial Coin Offering (ICO), we intend to have the StarterCoin listed on all the important the exchanges to help promote both the services we offer and the value of the coin itself.

StarterCoins are generated on the Ethereum blockchain and follow the ERC20 standards which are the most popular and supported by most exchange platforms today.



Using our coins after the ICO has passed.

The CoinStarter team is not just dreaming of ways that their coin can be used in the future; we're already acting on it. Not only will the StarterCoin be usable on the Businefy and CoinStarterBox platforms, but CoinStarter also continues to add new features to the platform that will increase the use and value of the StarterCoin.

The StarterCoin will be a genuinely valuable asset for those who choose to use it in their business activities.

StarterCoins limited during their release, which means that their future value is tied to their business model: campaigns, the number in circulation, and usability (the amount of additional use you have with the coin). The StarterCoin will equal 4500 STC to 1 ETH and fixed at the level of 1 StarterCoin to 0.06122 ETH, which forms the value of the StarterCoin and allows our users

to set how many coins they will need to reach the target during the ICO. As the market changes, determined by the variables listed above, the value of the StarterCoin will fluctuate accordingly.

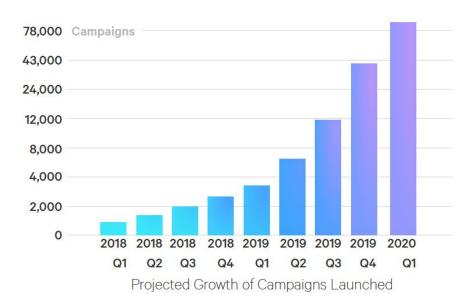
CoinStarter is determined to ensure that the ecosystem associated with its coins is a free, fair, and stable machine that is free of unnecessary burdens such as regulatory impositions and those who wish to manipulate the StarterCoins.

In order to maintain the balance of this ecosystem, CoinStarter may take steps to prevent unfair market practices.

### **Revenue Projections**

The CoinStarter platform will charge a fee of 500 StarterCoins (STC) to launch a project and 5% of the total raised for any campaign. Moreover, the platform will charge a 5% fee of any newly issued token launched on the platform. As a consequence of these newly issued tokens, we will create a crypto currency fund in which all the currencies will be traded or held for investment purposes. Depending on our involvement with a client campaign our participation could be higher in terms of take. These structured and minimum fees will provide a stable and consistent revenue stream for the CoinStarter platform.

In addition, we intend to generate substantial revenue from CoinStarterBox and Businefy applications. There's already been high demand for these products by our users during the current beta period. These are the products we've already launched in beta, but we plan on introducing more verticals in the coming months that will be promising for continued revenue growth.



## Listed on public exchanges

The StarterCoin will list on cryptocurrency exchanges outside of the CoinStarter platform. It will register under the abbreviation (STC).

Like all other coins, its value will depend on many things, market cap level, interest and other factors. Our aim is to be listed on most major exchanges to maximize market interest and make the coin as transferable as possible.

### **Custom Wallet**

CoinStarter will house its custom wallet that will allow users to store both the StarterCoin (obtained during and after our ICO) and also those coins which are developed by others through the CoinStarter platform.

Unlike any other wallet, our current system allows users to store various coins created internally on the CoinStarter platform. We have many more features coming in February 2018 for the CoinStarter Wallet.

## **Proprietary Technology**

CoinStarter deploys proprietary custom technology ensuring secure and smooth transactions within the Blockchain.

The User Interface and Technology Set have been designed to be user-friendly and intuitive for every step of the process. CoinStarter is taking the latest technology and giving it to the individuals who will be able to support their projects like never before.

Additionally, the CoinStarter technology uses all of the usual elements you would expect to see from a cryptocurrency including secure movements, stable exchanges, and verified transactions.

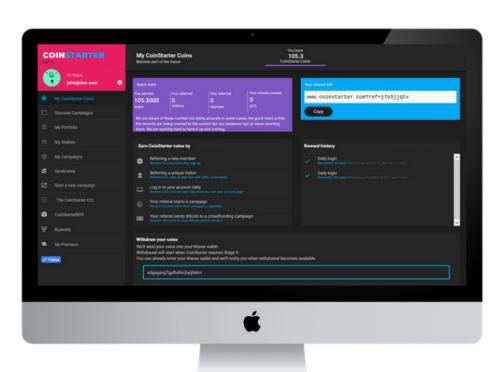
## **Trusted Name**

Combining the decentralized ethos of cryptocurrencies and marrying that with the freedom of crowdfunding campaigns means that the StarterCoin will become one of the most trusted names in the Cryptocurrency world. The focus is on community within the CoinStarter ecosystem.

### **Features of the Platform**

The StarterCoin will be listed on cryptocurrency exchanges outside of the CoinStarter platform. It will be listed under the abbreviation (STC).

Like all other coins, its value will depend on the amount of trades, market cap level, interest and other factors. Our aim is to be listed on most major exchanges to maximize market interest and make the coin as transferable as possible.



My StarterCoin – This feature allows you to earn StarterCoins by completing tasks. By referring new members to the CoinStarter platform gives you bonus coins.

Discover Campaigns – This popular feature provides you a window into current & future projects scheduled to be launched. There are currently 11,000 projects being built on the CoinStarter platform and over 2,000 submitted for approval.

My Portfolio – This feature is where you'll view and monitor campaigns that you're supporting.

My Wallets – This wallet feature shows your overall contribution to campaigns and a summary of all issued coins to you in real time.

My Campaigns – With this feature, you can manage your past, present and future campaigns.

Syndicates – This new feature coming soon will allow you to start or join a syndicate and follow established ICO influencers.

Start a New Campaign – This feature provides you the opportunity to launch a coin based funding campaign or a more traditional crowdfunding campaign.

Businefy – This is our blockchain based SaaS platform for Business.

CoinStarter Box – Get curated ICO coins delivered to your wallet, every month.

### **Members**

We have over 100,000 active members who are ICO and cryptocurrency enthusiast. The sizeable CoinStarter community gives us a tremendous advantage over any other platform on the market today. More important, our platform has reached this in our first three months of beta. The growth potential we believe will explode once we go live with our campaigns. We have over 11,000 projects in development, and over 2,000 of them have submitted waiting for approval by the CoinStarter team.



# **Financial Advantages**

The CoinStarter platform is putting a realistic and easy to use solution in the hands of those creators and entrepreneurs who wish to raise funds for a project or business idea.

Current methods of raising funds are poorly designed and suffer the shortfalls of being subject to taxes' and high fees. Alternative ICO crowdfunding sources suggest that you won't have to pay any taxes on the amount you raise. That just isn't always true.

The CoinStarter platform will allow those who have raised funds through an ICO to transfer the money back to them in cryptocurrencies. Users should note that in some jurisdictions when you convert cryptocurrencies into Fiat currency, this then becomes subject to tax. However, each creator should seek advice from their tax specialist for their jurisdiction. We will charge you a small fee of the total funds raised at the end of the campaign in line with our pricing structure (on our website). We will then also ask for a certain amount of the tokens that you have issued as additional compensation for running the campaign using the CoinStarter platform.

## Running your own ICO using our platform

The CoinStarter platform is an easy and straightforward method for those looking to crowdfund a project or business. Running an ICO from our platform comes with huge advantages besides the economic benefits mentioned above.

#### **Ongoing Support**

Members get continuing support from the CoinStarter community, as well as our online support team for technical help. This combined support allows them to discuss ideas, answer questions, and get support from those who have already carried out an ICO.

#### Already attracted investors

The CoinStarter platform already has over 100,000 members who are interested individuals who are looking for opportunities in the ICO space. Using the CoinStarter platform will allow creators to showcase their ideas to some of the most technologically forward-thinking individuals on the planet. Because Venture Funds and Financial Institutions have yet to embrace Cryptocurrencies, the people paying attention to CoinStarter are those who have the foresight to see a remarkable opportunity. These are probably the kind of people creators of campaigns want to look at their projects.

#### Simple fee structure

Creating an account on CoinStarter is free.

CoinStarter license fees are as follows:

- (a) fee of 500 StarterCoins for launching a project on the CoinStarter platform;
- (b) 5% of the total campaign raised;
- (c) 5% of any newly issued token on the CoinStarter platform.

All license fees charged by CoinStarter are carried out with the help of smart contracts and are non-refundable.

## Start. Build. Grow.

With the combination of CoinStarter, Businefy, and CoinStarterBox, creators of projects can raise the capital required for their new company through our crowd funding family. Once they have hit your target and established your company, you can then use the Businefy platform to run and operate every aspect of your business.

All these synergies are designed to grow with our users, enabling them to add new features along the way.

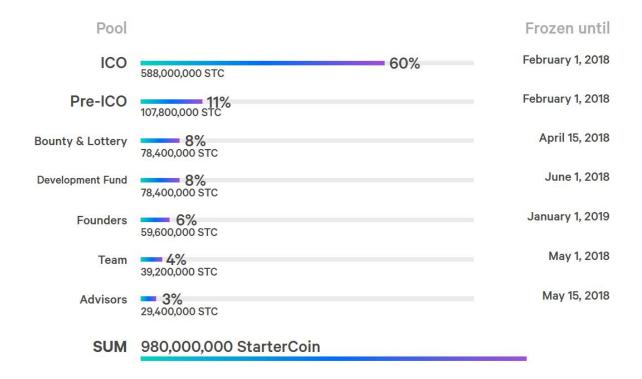
Once you have a new idea, you just return to the Crowdfunding platform to finance it. For the first time, entrepreneurs, inventors, creators, and dreamers have a way to start, build and grow their enterprise on one platform using the CoinStarter family of services.

## The CoinStarter ICO

#### Issue

The initial issue of Coins will be limited to 980,000,000 (nine hundred eighty million) during which 71% 695,800,000 (six hundred ninety-five million eight hundred thousand) of that will be made available during the Pre-ICO and ICO period. Those coins that are allocated for the Pre-ICO and ICO period that are not sold will be burned.

#### Coins will be allocated in the following way:



The Coins will be issued through Ethereum Smart Contract upon payment. Any other forms of cryptocoin payment will take place within three weeks after the close of the ICO. This three week period is designed to allow us to undertake all necessary Know Your Client and Audit checks to ensure that there has been no breach of protocol by those who have bought during the ICO period.

Coins will be issued directly to the wallet associated with the user.

## **ICO** Distribution of Funds



- 40% System, Technical Development, and Staff, IT
- 35% Marketing and Business Development
- 15% Operations, Legal and Customer Support
- Other Operating and Working Capital for Cryptocash Exchangers

At a more detailed level, the following is an overview of how the Company currently anticipates using the proceeds from the sale of Tokens:

#### System, Technical Development, and Staff, IT (estimated 40% of proceeds):

The Company aims to grow to anticipate it will need to attract and assign engineers with a variety of skillsets, to adequately staff its different development teams. These include dedicated teams working on tools, upgrades to the distributed systems, infrastructure and network stability, smart contracts and other novel technologies and general research.

### Marketing and Business Development (estimated 35% of proceeds):

Through its marketing staff, Company will undertake a variety of marketing-related projects and initiatives, including in-person events, press outreach, advertisements, and promotional content, analytics and customer management tools. Which will entail a dedicated sales team that will manage the sales process for small/medium enterprises and undertake project management to coordinate with engineering teams. The Company will also build out a dedicated marketing team, which will drive awareness and adoption of the Network, plan and execute the marketing initiatives discussed above, and develop documentation and tutorials with the goal of encouraging adoption. Furthermore, Company will have a dedicated support and customer success team that is community-led and will also contribute to the development of documentation and tutorials relating to the CoinStarter Network.

### Operations, Legal and Customer Support (estimated 15% of proceeds):

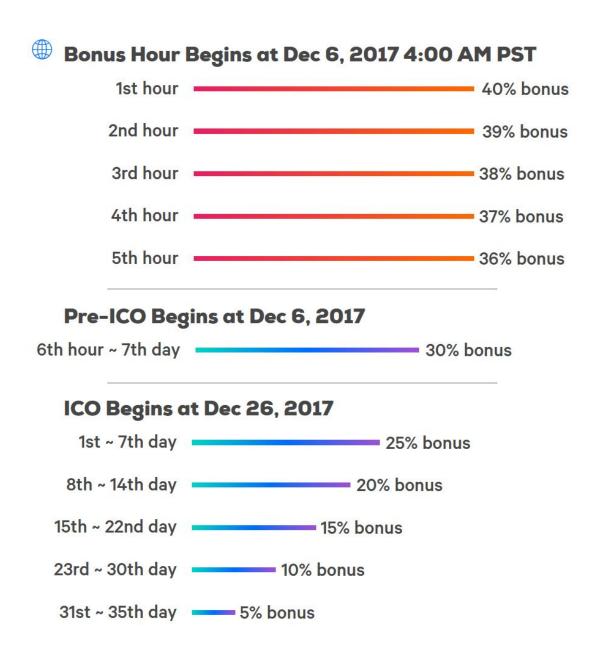
Company's anticipated infrastructure expenses will focus on establishing and maintaining geographically- redundant bridge servers, co-locating critical infrastructure, and acquiring and maintaining physical hardware (as necessary). Company's other operating expenses are currently anticipated to include (i) rent for its physical premises in international locations, (ii) outside legal and advisory fees, including a reserve for potential future professional services, and (iii) office furniture and computers. Finally, a back office team will be built, with a generalist staff that handles human resources, bookkeeping and logistics, and with an office manager for each physical location.

#### Other Operating and Working Capital for Cryptocash Exchangers (estimated 10% of proceeds):

The envisioned expenditures and areas of development described above are provided for illustrative purposes only, and Company reserves the right to allocate its resources, including proceeds from the sale of Tokens toward such areas of development at its sole discretion.

### ICO Crowdsale Bonus Schedule

Crowdsale will last 35 days, and below the time bonus for token purchasers. If you bought earlier, you can get a bigger bonus for your purchased amount. For example, a person purchases \$1000 worth of tokens during the 15% bonus period, the purchase will be counted as \$1150



### **Future Goals**

CoinStarter plans to add new technical features to the platform and form partnerships with specialist in various fields

- Administrative panel for managing multiple projects and campaigns simultaneously for campaign creators
- Drag and drop smart contract builder
- Continuing development on our unique custom wallet for better management and distribution of coins
- Adding the Syndicates feature, enabling members to create and join syndicates. This
  proprietary feature will be released soon
- White label integration which will include: configuration of the web server, subdomain registration and wallet development for common style and functionality

#### Other goals in the coming months:

- Whitepaper construction & editing (Network of freelancers on our platform)
- Legal Support
- Turn-key solution for community marketing with partner sites and PR for projects on our platform
- A comprehensive compliance system for ICOs to easily navigate the various rules and regulations relating to KYC and AML requirements
- An open source database to share information we gather with our campaign creators
- A forum for our members to communicate with each other
- CoinStarter Platform integrates its own Exchange using enhanced blockchain methods
- The full launch of CoinStarterBox

• Finally, we're excited about some additional stealth innovations that we will introduce in the coming months that will be game changers for our industry





You quickly reach over 100,000 loyal ICO enthusiast that will get the word out about your upcoming ICO. The cost of marketing, PR and community involvement reduced by the presence of an ever-growing audience. So this helps solve many issues in raising funds for your project. By receiving funds in cryptocurrency, you automatically have access to the entire world. CoinStarter eliminates all the inefficiencies like financial institutions and intermediaries.

Another reason is the user-friendly and intuitive quality of the CoinStarter platform. You can literary launch a campaign in minutes compared to days, weeks and months. We provide the framework and the proven formula, so you don't need to make the mistakes others make in launching a new campaign.

We succeed if you succeed, it's that simple.



#### Can I also post on other platforms?

We do not prohibit the use of using other crowdfunding platforms while running a campaign on the CoinStarter platform.



#### What is the CoinStarter platform?

CoinStarter is a platform where users can launch a crowdfunding or coin based fundraising campaign in minutes. Users and backers will be able to participate in ICO, preICO or support other crowdfunding campaigns on the platform.



### What is ICO and pre-ICO?

An Initial Coin Offering (ICO) has become a favorite way to raise funds for projects based on blockchain and cryptocurrencies. An ICO is a cryptocoin crowdsale, where a blockchain-based project allows enthusiasts and supporters to participate in the project by purchasing part of its tokens in advance. ICOs typically take place in the early phases of a project. The idea is that instead of raising traditional funding from a bank or investors, a company that sells tokens to its customers ensures those customers better aligned with the company's goals and success.

Pre-ICO - this is the stage before ICO (main stage), fundraising for the project. Pre-ICO is conducted to test and verify the demand for the project, get support from the community and expand the budget for marketing before the main ICO. Not all projects carry out pre-ICO.



1ETH = 4500 StarterCoins

# Which wallet should I use to buy StarterCoins?

Use personal wallets like MyEtherWallet, Jaxx, and Mist. We recommend the Ethereum Wallet.

# What is StarterCoin and what can it be used for?

StarterCoin is not stock, a good or investment. StarterCoin is a cryptocurrency which gives rights and privileges to their owners when using the CoinStarter platform and its family of companies. After the ICO there will be a limited supply of StarterCoins.

StarterCoins used by those users who will support campaigns launched on the platform. Until then, they are available during the ICO, which starts in November. After that, you will not be able to buy StarterCoin from us, but you can buy them on the exchanges, after their placement.

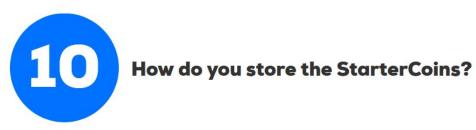


Any unsold coins during the ICO will be burned.



### Will there be more StarterCoins created after the crowdfunding ICO?

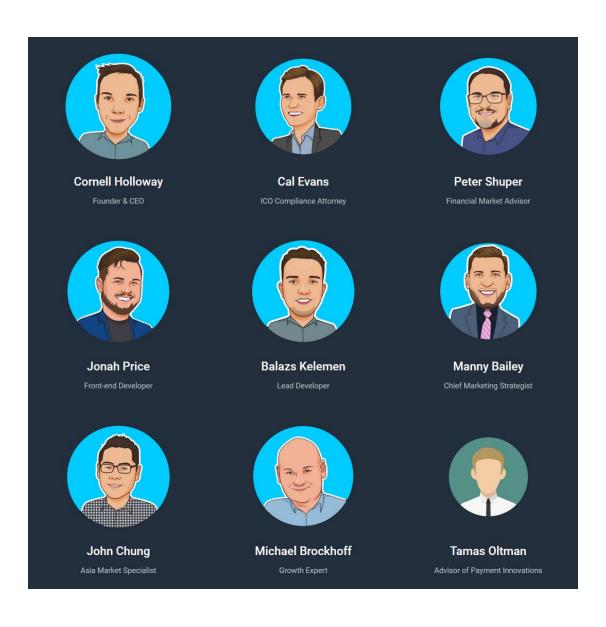
No, the StarterCoins created during the ICO period represent the entire supply of the StarterCoin. So there can be no further creation of StarterCoins after the ICO ends.



StarterCoins are generated and controlled by a smart contract. StarterCoins are stored in a cold wallet and secured by MultiSig.

# The Team

My name is Cornell Holloway. I'm a technologist and software developer with a passion for blockchain technology. Early this year I began developing software that would fundamentally change the crowdfunding space. I knew that I needed a talented group of hard-working professionals driven to build and deploy a new software to serve innovators and the ICO community worldwide. We've been working around the clock on the CoinStarter technology. We believe that with proper funding we'll be able to complete the final stages of the software development and launch the full CoinStarter platform sometime in late February. So I'm proud to introduce our devoted team members.



# Regulation

In contrast to conventional securities, ICOs are currently unregulated or only lightly regulated in many countries - though there have recently been moves to tighten regulation in certain key jurisdictions. This partly reflects their status as a totally new class of financial asset; partly the fact that they are generally structured differently to assets like stocks, bonds and so on; and partly because their decentralised nature makes it very difficult for the authorities to regulate them as tightly as centralised securities.

Additionally, ICO tokens may take many different forms, serving various purposes. Whilst it is possible to issue dividend-paying assets, this is not encouraged or common because it raises legal and regulatory issues for both investors and issuing businesses or individuals. Instead, tokens often serve the purpose of an internal currency or 'fuel' for the platform. For example, Ethereum raised money at its crowdfund by selling Ether (ETH), which is used as 'gas' when transactions are made on the network. Because ETH is needed to create a smart contract or send tokens on Ethereum, demand for it is built into the platform. Although it is subject to speculative forces, like any other cryptocurrency or even commodities like gold or wheat, its value is underpinned by this demand. Many blockchain tokens issued at ICO can therefore be considered as broadly analogous to other kinds of digital products of value, such as software or ebook downloads. These do not fit easily within existing securities regulation.

Notwithstanding, the large amount of money flowing into the blockchain sector through ICOs has prompted increased scrutiny from regulators, and in recent weeks and months there have been some significant developments. The Monetary Authority of Singapore (MAS) has just clarified that 'the offer or issue of digital tokens in Singapore will be regulated by MAS if the digital tokens constitute products regulated under the Securities and Futures Act (Cap. 289)

(SFA)', whilst recognising that 'The types of digital tokens offered in Singapore and elsewhere vary widely. Some offers may be subject to the SFA while others may not be. All issuers of digital tokens, intermediaries facilitating or advising on an offer of digital tokens, and platforms facilitating trading in digital tokens should therefore seek independent legal advice to ensure they comply with all applicable laws, and consult MAS where appropriate.' This clarification has been made partly because ICOs are vulnerable to money laundering and terrorist financing (ML/TF) risks, and partly because some ICO tokens evidently do fall under the existing definition of what constitutes a security.

At the end of July, the US Securities and Exchanges Commission (SEC) similarly issued a report cautioning investors that some ICO tokens would fall under the definition of a security and would be subject to the same regulation: 'federal securities laws apply to those who offer and sell securities in the United States, regardless whether the issuing entity is a traditional company or a decentralized autonomous organization, regardless whether those securities are purchased using U.S. dollars or virtual currencies, and regardless whether they are distributed in certificated form or through distributed ledger technology.'

In practice, it is difficult for the authorities to prevent individuals from investing in ICOs due to the peer-to-peer and relatively private nature of cryptocurrency transactions. This does not change the reality that issuing and investing in certain ICOs will be illegal in some jurisdictions. The evolving nature of the regulatory picture also means that the detail of the situation is unclear for some jurisdictions, pending further clarification of what kinds of ICO offering fall within the relevant definitions of what constitutes a security.

## **Disclaimers**

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

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Please note that contents of CoinStarter Whitepaper may be altered or updated at any time in future by the project's management team. The Whitepaper has been prepared solely in respect of CoinStarter Offering of StarterCoins. No shares or other securities of the Company are being offered in any jurisdiction pursuant to the Whitepaper. The Whitepaper does not constitute an offer or invitation to any person to subscribe for or purchase shares, rights or any other securities in the Company. The shares of the Company are not being presently offered to be, registered under Securities Act of any country, or under any securities laws of any state. the tokens referred to in this Whitepaper have not been registered, approved, or disapproved by the

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