



WHITEPAPER

# **BCA SOLUTIONS**

## **THE DIGITAL BUSINESS ECOYSTEM FOR EVERYONE**



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# I. Introduction Of BCA Solutions Company

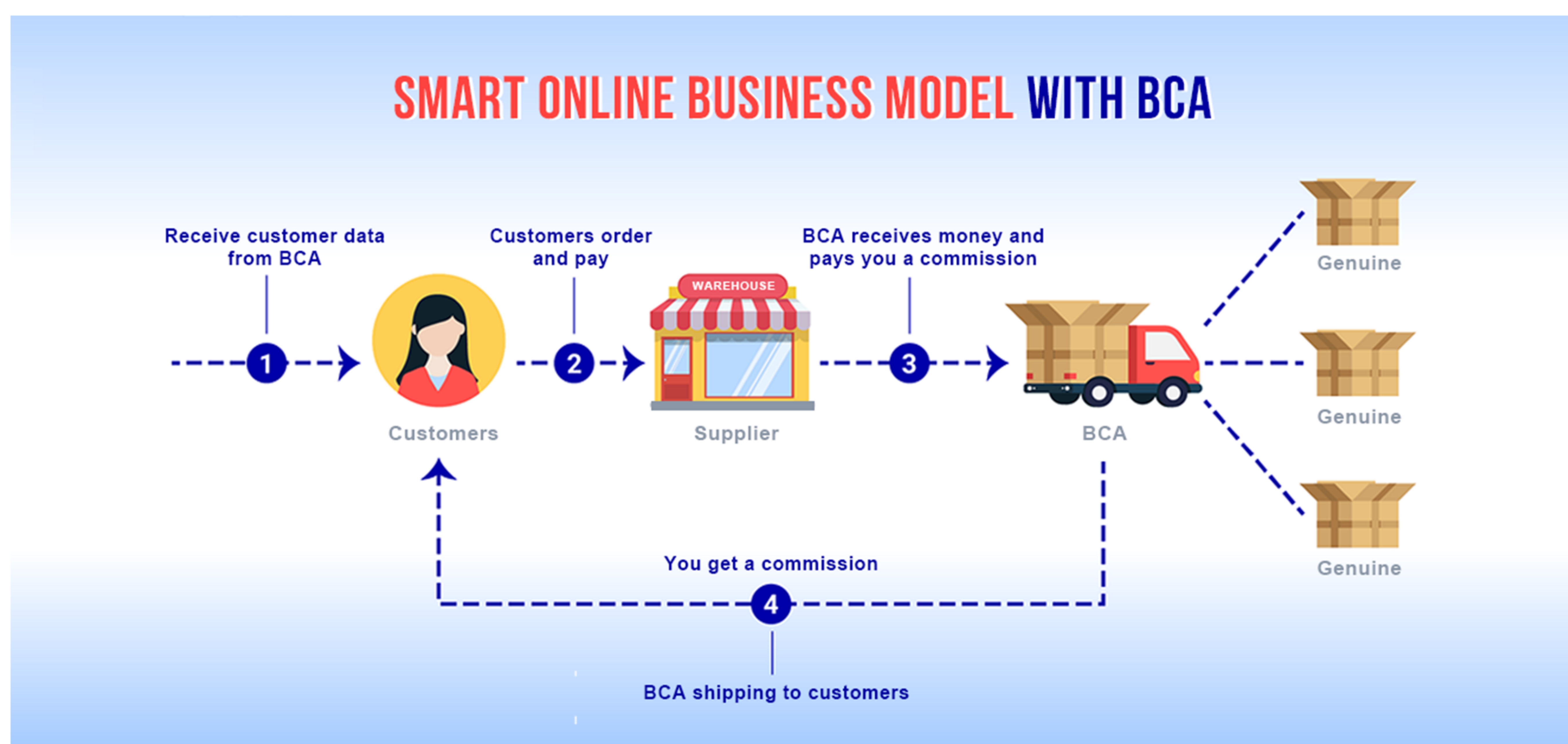
## 1. General Introduction

BCA Solutions was formerly known as BCA Network, a 7-year enterprise operating in the fields of direct sales and online business. The key product lines of BCA Network are cosmetics, nutritious food and investment products. In 2017, for the first time BCA Network reached the income of 5 million US dollars. In October 2018, BCA Network decided to branch out into the field of technology, subsequently established BCA Solutions Company with the registration number as 0315343480 and the headquarters at 70 Street 1, ward 4, GoVap District, Ho Chi Minh City, Vietnam

## BCA SOLUTIONS – “AN AMAZON MODEL” OF DIRECT SELLING INDUSTRY

Jeff Bezos, the founder, CEO and president of Amazon.com, Inc., has become “far richer than anyone else on the planet” according to Forbes’ description

Amazon is a typical success in applying the model of Multi e-commerce and Drop Shipping. Through Amazon’s platform, millions of people around the world can do advertising and selling products so as to earn commission while goods are delivered by Amazon.

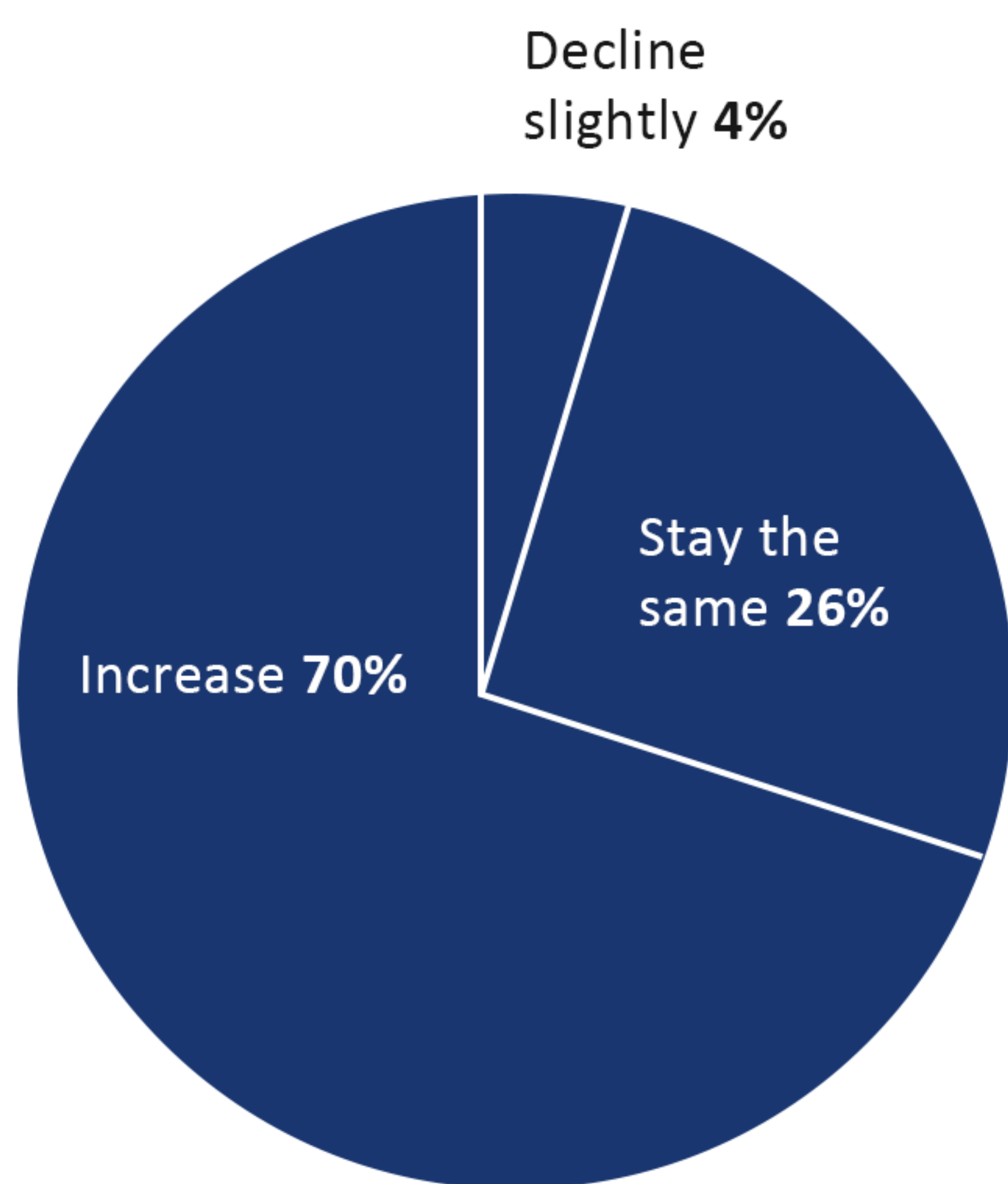


BCA Solution’s platform is similar to that of Amazon but our ecosystem is particularly interested in the segment of high-end products which are typical of direct selling industry, namely high-end cosmetics, functional foods, skin treatment packages, real estate, insurance and new technological equipment. This segment necessitates good counselling skills which can help customers who are encountering initial difficulties in making decisions as to whether or not to buy such products online to make up their mind.

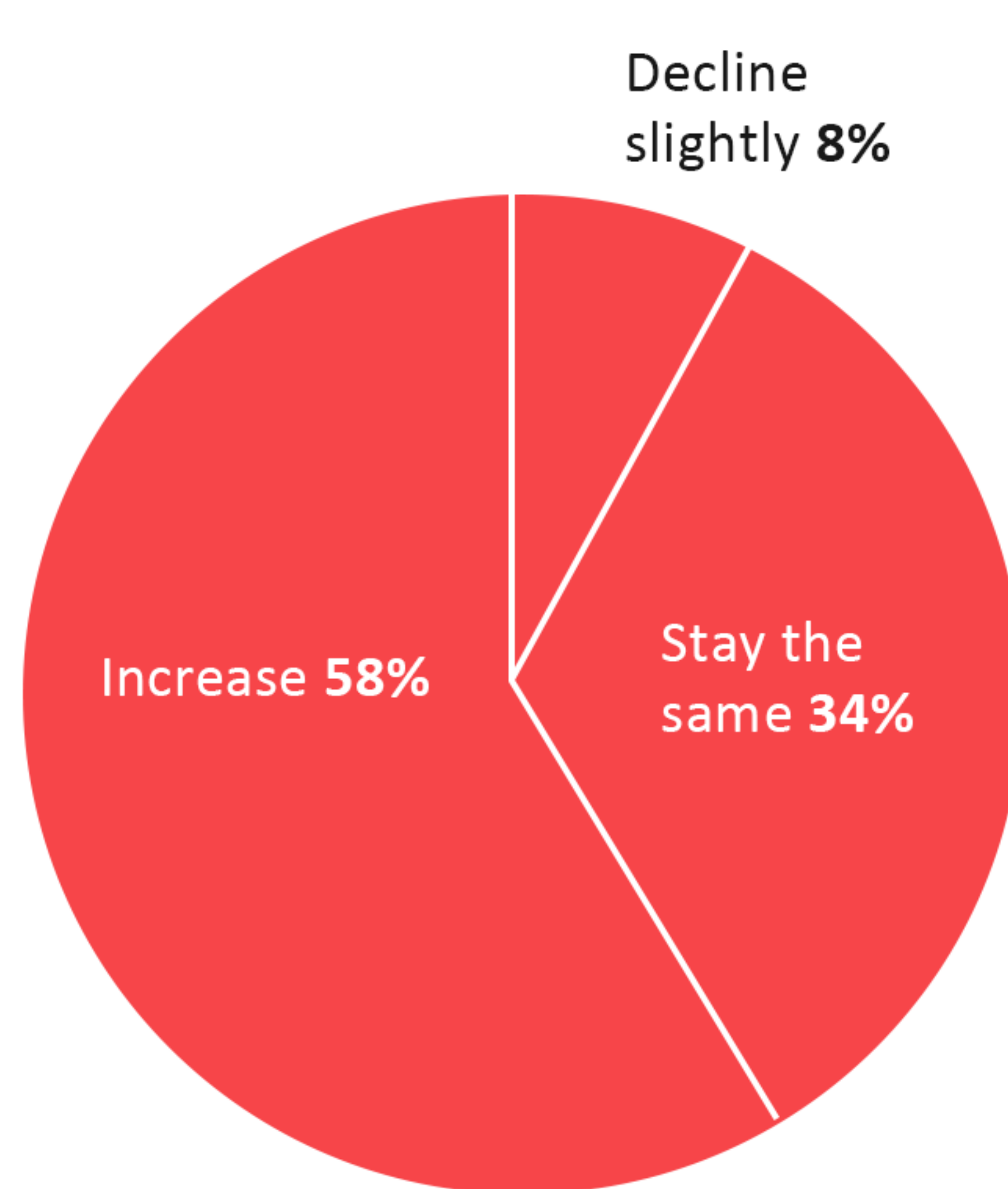
Every year, the direct selling industry attracts a large number of people joining with the aim of making much profit. In the age of Industry 4.0 (The Fourth Industrial Revolution), direct selling is a “fertile land” but has not been effectively utilized.

Cooperating with BCA Solutions means that you will authorize the company to do your marketing. We offer the solutions to collect all of the small amounts of marketing budget of those who want to start an online business to build a huge capital resource and implement the professional, long-term marketing strategy for each product line, and your work now is simplicity itself.



**Figure 4A-Sales Expectations for Higher-End Products\***

\*Statistics reflect responses from dealers and manufacturers

**Figure 4B-Sales Expectations for Value/Budget Products\***

\*Statistics reflect responses from dealers and manufacturers

After each marketing campaign, the data collected will be distributed to each agent according to their ratio of capital contribution. With the large amount of customer data from our Data Center, what you need to do is to contact your customers to counsel and make a deal. All of other activities are controlled and operated through a modern technological system.

In BCA Solutions' ecosystem, your workload will be diminished to be on the palm of your hand. With just a mobile application, from now on, you can fulfil your dream of doing business anywhere and anytime as well as building an unlimited source of income.



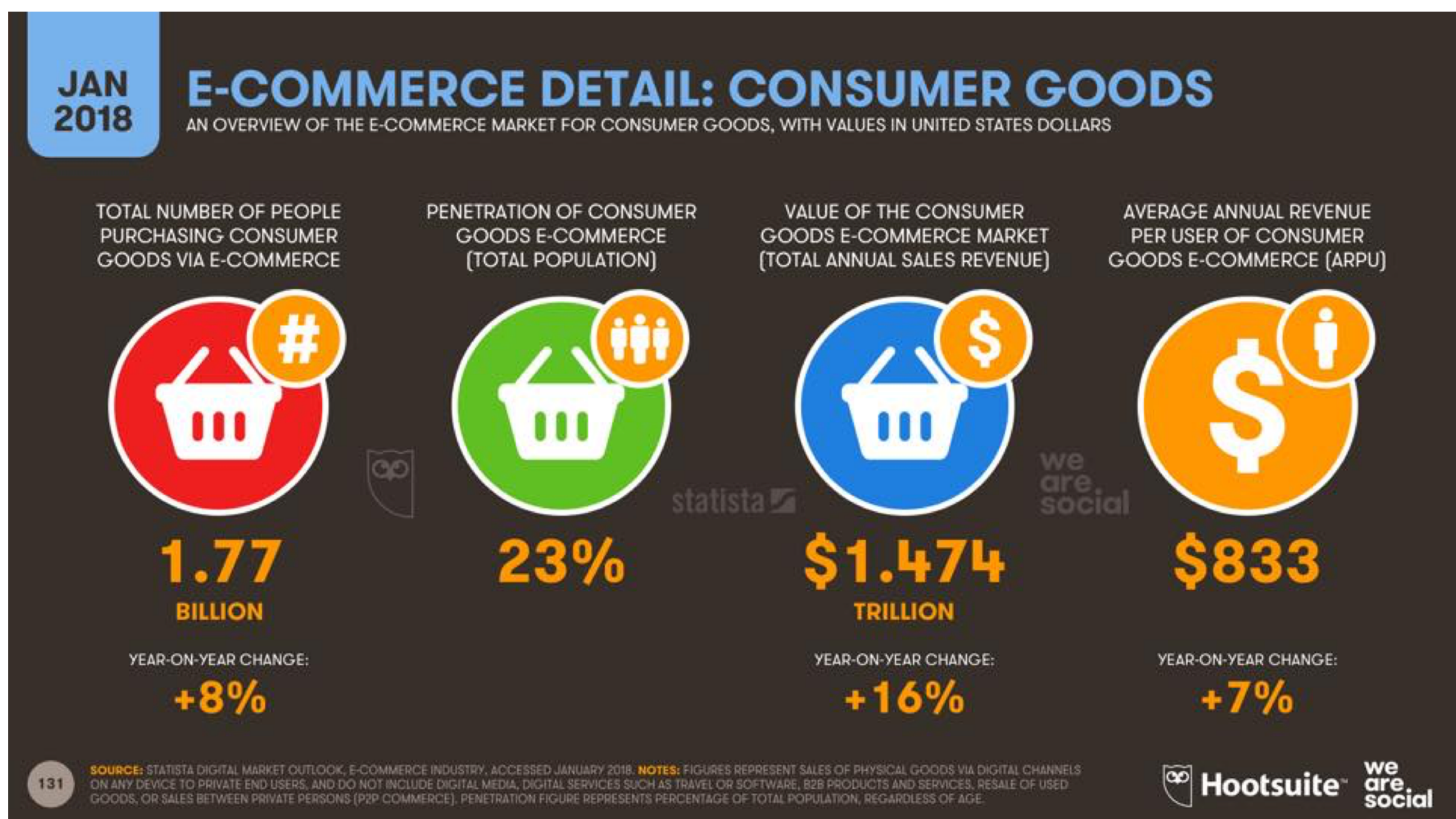
## 2. Potential and problems of today's e-commerce market.

### Potential

Statistics show that ecommerce has been not only the major trend but also the driving force of global economy. Technologies of cross-border data transmission made up 10% of global GDP over the last decade. In 2021, the digital economy in the Asia-Pacific region is expected to account for up to 60% of GDP.

Currently, there are millions of small businesses and individuals joining ecommerce market. Also, there is a large number of people aiming to pursue their interests in the online business market, those who are investing their capital and time in this market, willingly affording the cost of education and embarking on their own business. Therefore, these people can be perceived as extremely large untapped resources.





Thanks to technological advances, Uber has succeeded in connecting the drivers or riders with passengers. Similarly, Airbnb has taken advantage of vacant apartments by providing a platform for hosts to accommodate guests with short-term lodging and tourism-related activities. They have achieved tremendous success, become billion-dollar companies and created a new market segment which is worth hundreds of billions of US dollars.

If we are able to find a solution to connect millions of people who are willing to capitalize on their spare time and money to exploit the e-commerce market, we will certainly create a much larger market segment than that of Uber or Airbnb.

## Problems

Although there is outstanding potential, the e-commerce industry also has its own problems which have been challenging whoever wants to join the market, particularly individuals and small-scale businesses.

Difficulties that they can encounter may be:

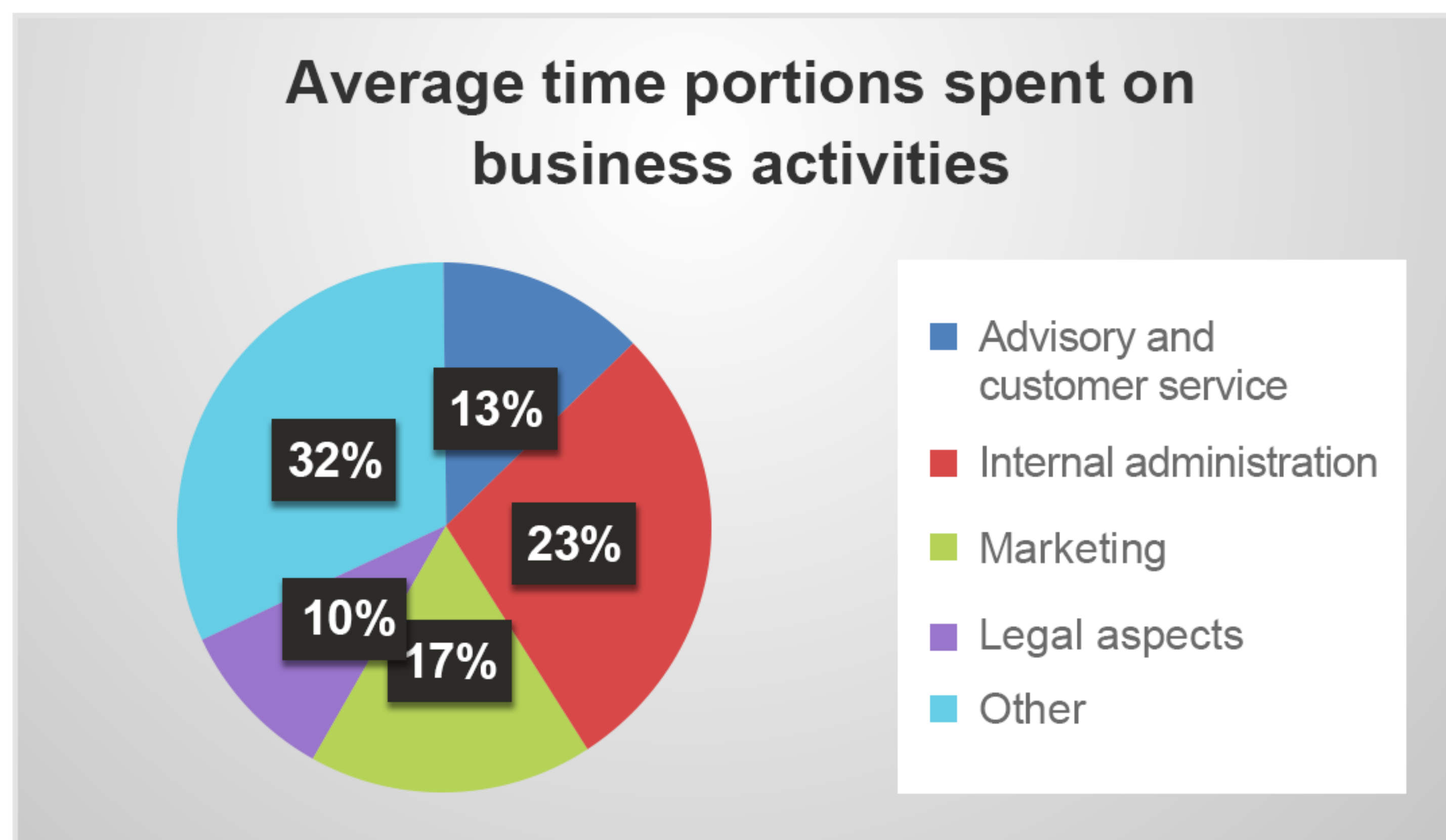
- ▶ Capital limits, inventory and the matter of expanding business.
- ▶ No experience in marketing and finding customers.
- ▶ Lack of knowledge and business thinking.
- ▶ Lack of methods to measure business performance.
- ▶ Highly competitive environment
- ▶ Lack of negotiating skills, inappropriate products, low discount, and the matter of dumping on goods.
- ▶ Not be able to manage and utilize customer data.
- ▶ Financial and legal risks.

These problems could pose such big barriers that make many people hesitate to start their online business; in the worst-case scenario, these hurdles can even force online businesses into bankruptcy.



## Trend of e-commerce

The trend of e-commerce businesses that want to survive must focus on improving customer satisfaction.



There is no doubt that any business that wants to keep afloat must focus on improving customers' satisfaction, which means that customer care and advisory services should be prioritized. By regularly contacting customers, businesses can address customers' needs and minimize the cost of finding new customers, facilitating concentrating on finding new niche products which are suitable for the market.

However, at present, the average time allocated for these activities only accounts for 13% of total. In fact, problems which are related to customer service have always been an "Achilles heel" of the e-commerce industry, which increases both the dependency on new customers and sales and marketing cost.

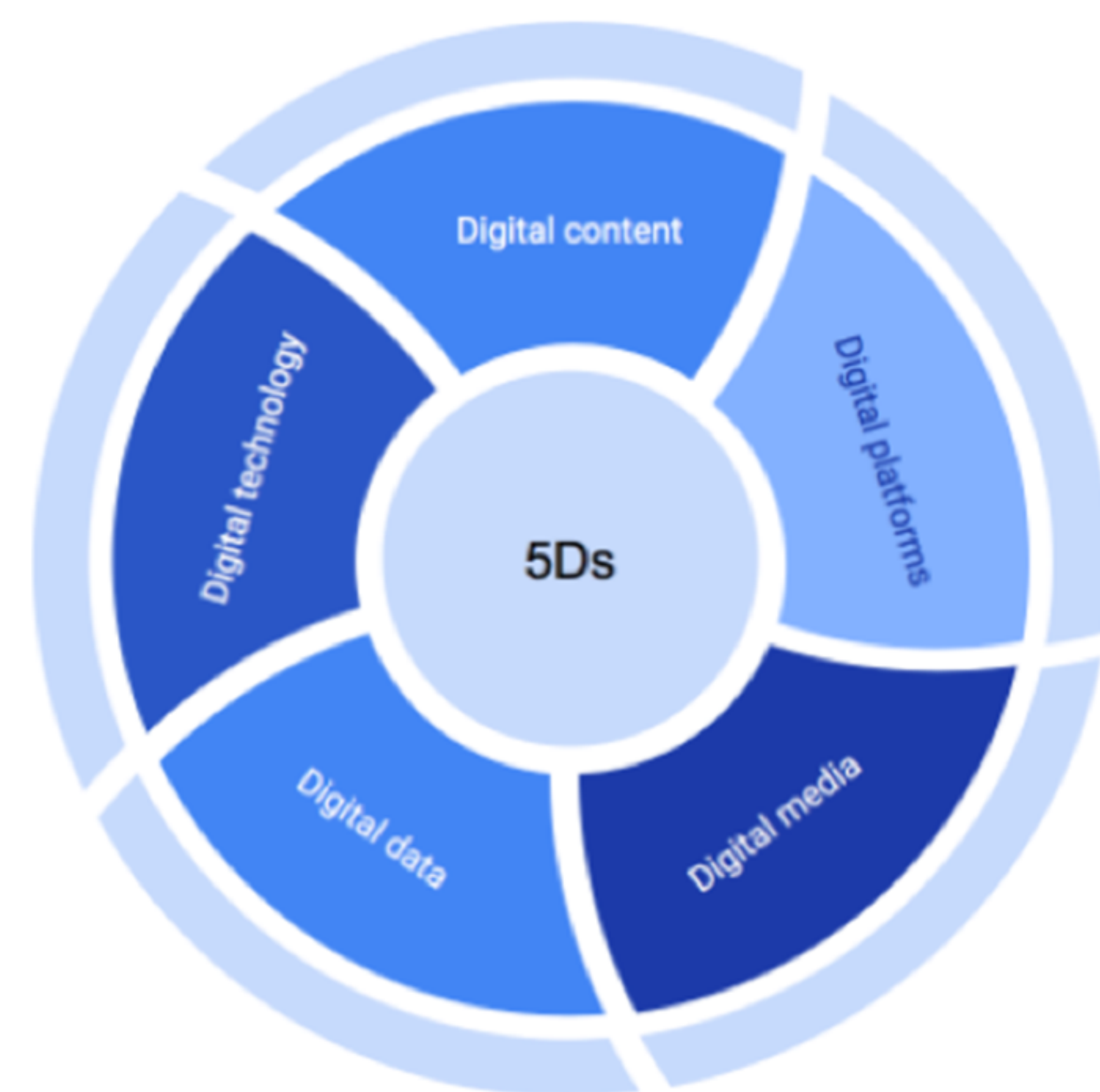
Counselling and customers service skills are often considered as the instinct and cultivated by the local culture. In other words, for most of people, these are their aptitudes and therefore it's likely easy to instruct and train agents to hone such skills. Focusing on improving the quality of advisory and customer services will not only entail small amounts of time and money, but also help optimize the business's profits and reduce the budget for marketing.

## Sharing economy in online business

In the digital age, websites, social media and networking platforms have gradually replaced traditional television channels. Digital marketing came into existence and has become the major factor that changes the rules. From now on, anyone can have their own digital marketing channel.

## Forms of digital marketing

Google, Youtube, Facebook or Instagram have become popular marketing channels on the Internet, where every user can promote their products easily with just a small amount of budget.



( Forms of Digital marketing )

However, most people do not have knowledge of operating online marketing activities, consequently leading to a waste of money while not creating efficiency. Digital marketing is still just a tool and professional marketing staff is required to optimize marketing operations. The problem is that with a limited budget, each individual cannot employ an experienced marketing team who are able to implement online marketing strategy. Besides, with a small amount of capital and a limited sales capacity, each individual will not be able to negotiate with suppliers for high-quality products with reasonable discounts. That must be obstacles for them when starting and developing their business.



### 3. BCA Solutions

## The idea of connecting all online businesses to build a business community and create opportunities for everyone who wants to start an online business

With the advances in technology, BCA Solutions wants to create a digital business ecosystem where every business in the relation to the company is an agent. We offer solutions to collect all idle capital from those who want to run an online business to build a huge source of marketing budget. The budget will be used for seeking, classifying customers for many different product lines. The customer data then will be distributed to all agents.

BCA's solutions also simplify business operations with the aim of helping agents (our business partners) to fully focus on counselling activities and customer services in a technological ecosystem.

When an agent receives customer data from our Data Center, he can start counselling in order to sell a product. Right after having a deal with his customer, he can create a bill on BCA's ordering system. The order will be updated at the ERP system of the warehouse and the product will be directly shipped to the customer (Drop shipping Model). All commissions will be automatically calculated by our system and repaid to the agent. Thus, agents now do not have to keep goods in stock or carry some degree of risk of inventory any more.

In this Drop Shipping model, all orders will be delivered directly from suppliers to customers without intermediate stages which can increase the price of products, controlling the retail price and facilitating more sustainable and effective business conditions for suppliers.



### 4. VISION

BCA Solutions was established with the vision of applying technological advances in the idea of sharing economy in order to create a digital business ecosystem for everyone.

To fulfil the vision, BCA Solutions has been building an ecosystem including a Data Center Application, CRM Technology, an E-commerce Exchange – BCAmart and an E-learning Application. All of these applications and platforms will be provided to BCA Solutions' agents. The apps and platforms will enable agents to fully control their business operations via phones and laptops anytime and everywhere on earth as long as they have access to the Internet.



## 5. The idea of a sharing economy with a digital business ecosystem for everyone

### Data Center Application

Developed by BCA Solutions' technology team, Data Center is smart software which can distribute and control customer data, integrated inside ERP and CRM systems for each agent. Data Center can do statistical analysis of the input marketing budget collected from agents and transfer them to professional marketing department. All of the collected budget will be invested in marketing activities to reach potential customers of product lines and create data of customers who are in need of the products, then agents can contact to counsel and make a deal.

The system is designed to accurately send customer data to each agent according to their budget they have spent on marketing campaigns for the products before. Besides, Data Center is also designed to automatically analyse and store information about types of costs and revenues. That can really help agent to deal with matters of financial management.

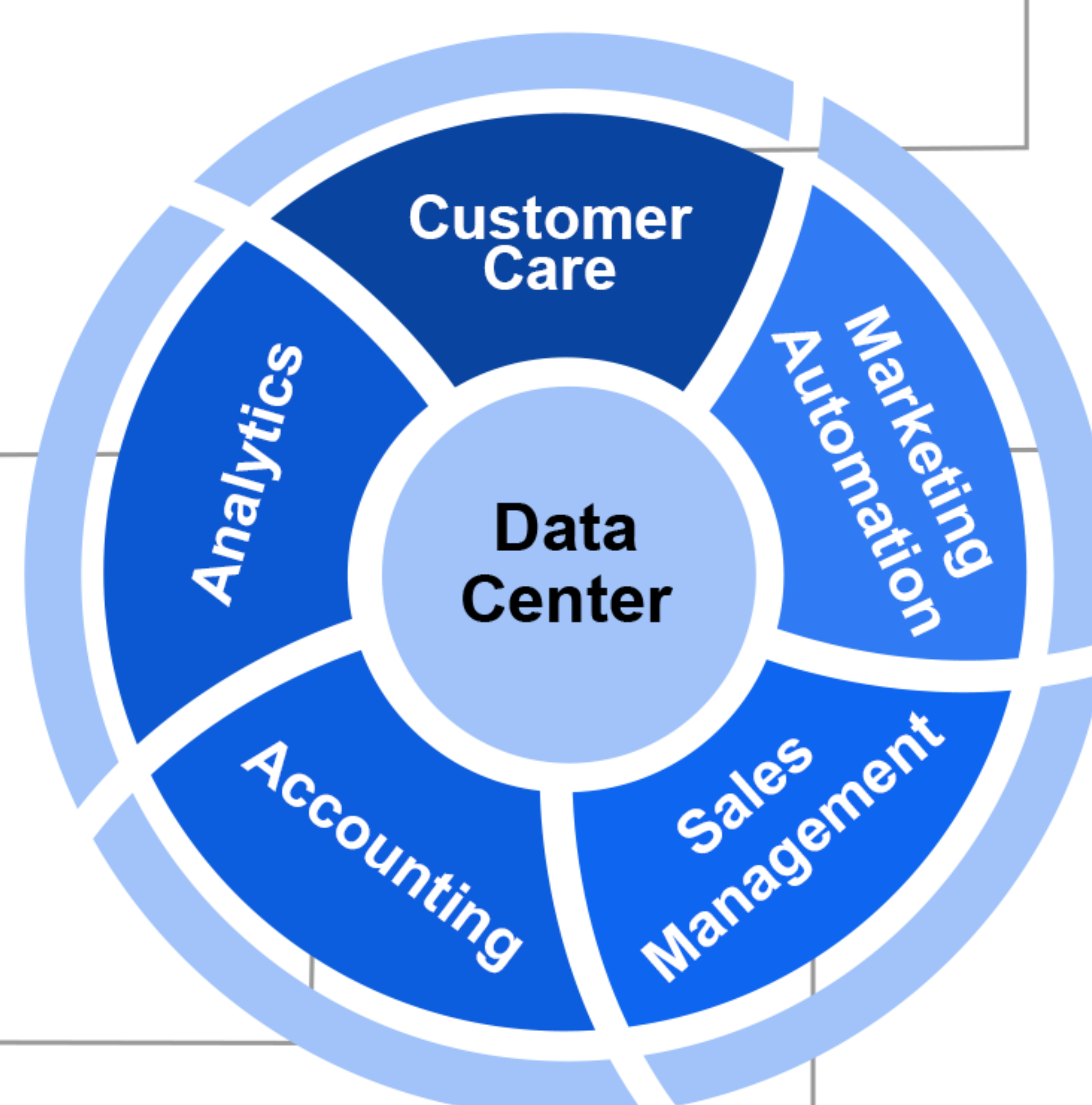
#### Remarkable functions of Data Center Application

##### Analytics:

- Data quality
- Data price
- Statistics in transition
- Demographic statistics
- Customer lifecycle

##### Accounting:

- Business statistics
- Cashbook management
- Discount and promotion
- Profit forecast



##### Customer care:

- Customer management
- Customer service
- Business backup (notifying, reminding, timing...)

##### Marketing automation:

- Insight analysis
- Marketing channel selection
- Budget distribution
- Optimizing advertising
- Remarketing

##### Sales management:

- Up sales
- Cross sales
- Order management
- Shipping management
- Personnel management

### CRM Technology

CRM is a system which integrates Artificial Intelligence (AI technology) to analyse consumer behaviour. CRM system enables agents to control all customer data by providing a central place to store customer and prospect data, helping agents track customer interactions and share this information with colleagues. In addition, once system understands customer behaviour, it will inform marketing team so that they can promptly adjust their marketing campaigns.



## E-commerce Exchange – BCAmart

Unlike the current marketing place platforms, such as Alibaba and Amazon, our E-commerce exchange – BCAmart focuses on unique and high-end products which necessitate counselling activities. In the earlier periods, such products are rarely sold online because businesses only concentrate on cheap products which are suitable for their digital marketing model, whereas high-value and highly personalized products take time to counsel and look after the customers. However, the demand of high-end products and new technological devices is increasing. While it is the fact that there are many items integrated with modern technologies cannot reach customers because a lot of people are not provided enough information about these products to make decisions. This is the reason why this market segment requires well-trained and educated staff having comprehensive understanding of products and being able to skilfully counsel customers to buy and use them.

BCA Solutions aims to revolutionize the online market by bringing this kind of products into our digital business platform to target the vast customer resource on the internet.

## E-learning Application

BCA Solutions focuses on training agents in order to improve the quality of customer services. E-learning Application offers many courses of products and customer care for agents. When products are chosen to be sold in our ecosystem, agents will be educated thoroughly about their features, specifications, ingredients or usages. After each course, the agent will be certified and entitled to sell the product.

## II. Introduction Of BCA CASH Token ICO Project

### 1. Blockchain technology and cryptocurrency

Blockchain is a decentralized, distributed and public ledger used to record transactions across many computers so that any involved record cannot be altered retroactively, without the alteration of all subsequent blocks.

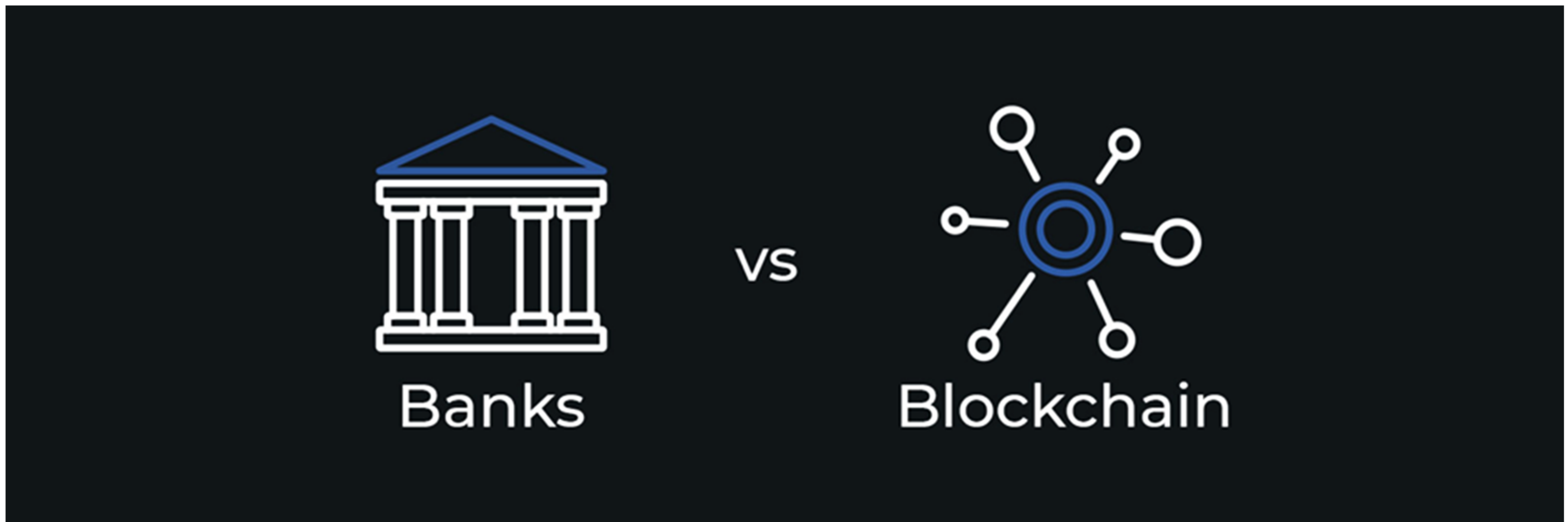
The advantages of blockchain are transparency, decentralization, cost savings and high-security.

The advent of Internet is deemed instrumental in revolutionizing our ways of life. However, having said this, it is undoubtedly also accompanied by disadvantages. The biggest problem is that on the internet, information is easily copied and counterfeited.

Therefore, trading assets online requires us to have a prestigious third party to confirm transactions. For example, a transaction of online payment normally must need an intermediate financial institution such as a bank or a financial service company to record every detail of the transaction in a ledger held by themselves as the third party. When a transaction needs a third party, obviously it takes time and fee. Blockchain is a technology that allows the exchange of digital assets without the need of a third party.

With blockchain technology, a transaction is done directly by a buyer and a seller. All information of transaction is recorded in a decentralized and public ledger. Thanks to its dispersion and high security, the information saved in blockchain is unchangeable.





Bitcoin is the first cryptocurrency recognized by many countries and also the first digital asset that can be exchanged on the internet without the need of a third party. After Bitcoin, a chain of cryptocurrencies have come into being by applying blockchain technology.

Although there are still many obstacles, the potential of blockchain is undeniable. Over the time the technology will be certainly improved and expected to unlock the new era of digital assets. The first businesses perceiving the wave of the technology can access the global market in a short time at a low cost, particularly who are in Fintech field.



## 2. Applications of Blockchain technology to trading operations in BCA Solutions' ecosystem.

In order to help the community understand more clearly the applications and potential of blockchain technology, BCA Solutions has decided to create a cryptocurrency - BCAS (BCA cash), as a kind of bonus point in our bonus point accumulation program which can be used in order to buy promotional products, vouchers in BCA Solutions' ecosystem. It can also be exchanged for fiat money, artefacts or services according to legal regulations of local regions.



### 3. The ecosystem of BCA Cash

#### BCA Cash tokens as a means of internal payment in BCA Solution's business ecosystem

- ▶ BCA Cash will be used as a reward accompanying commissions for agents when they counsel customers to buy products and make deals on Data Center system. Agents are provided with digital wallets so that they can withdraw the coins and sell on global exchanges
- ▶ Besides, BCA Cash are bonus points for customers when they buy products within our bonus point accumulation programs on BCAmart platform. Customers can also use BCA Cash in our promotion programs.
- ▶ Another application of BCA Cash is in rating system. The rating progress on the internet now is not very reliable and can lead to spam. To prevent from these situations, customers can use their accumulated points to rate services of agents.
- ▶ Suppliers can directly give efficient agents BCA Cash as a reward for without BCA Solutions' approval.
- ▶ In the future, with the recognition and permission from authorities, BCAS can be used as a means of cross-border payment in BCA Solution's ecosystem..

#### BCA Cash as an investment asset with the liquidity on global cryptocurrency exchanges

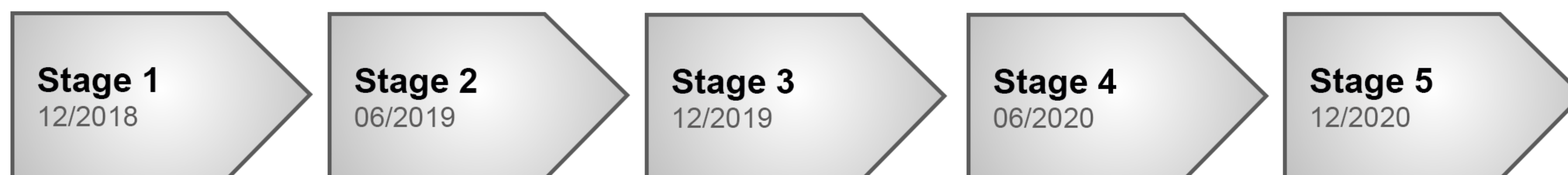
BCAS is not only an internal payment facility, after the release, BCA Cash will be listed on top and reputable digital exchanges in the world as a cryptocurrency that can be traded by everyone to make profit. We can also exchange BCAS for fiat currencies such as: USD, EUR, etc. or any other digital currency.





### III. The progress of building BCA Solutions Digital Ecosystem

The project has been operated in 5 stages:



#### Stage 1:

**03/2018:** Starting out the project

**12/2018**

- ▶ Developing and testing the model of ERP System
- ▶ Launch of The Revenue Calculator Software for agents
- ▶ Launch of The beta version of Data Center Application for website platform
- ▶ Launch of the beta version of CRM system

#### Stage 2:

**06/2019**

- ▶ Advancing The Data Center App and CRM System
- ▶ Launch of The Agent Reward System
- ▶ Cooperating with 6 suppliers in distributing 40 products
- ▶ Having 500 agents in the ecosystem with the milestone of retail income as 10 Billion VND

#### Stage 3:

**12/2019**

- ▶ Launch of the BCAmart application interacting with Affiliate System on website platform, IOS and Android systems
- ▶ Launch of Dada Center Application for IOS and Android
- ▶ Token Release

#### Stage 4:

**06/2020**

- ▶ Launch of E-learning application
- ▶ Integrating the Blockchain Payment System into the ecosystem
- ▶ Integrating Machine Learning System into Data Center



## Giai đoạn 5:

12/2020

- ▶ Launch of Rating System for customers to rate quality of agents' service
- ▶ Launch of Certification System
- ▶ Achieving the goal of being in strategic partnership with 100 suppliers and having 20,000 agents and 1 million customers in the ecosystem

## IV. THE TEAM

In order to realize this ambitious project and bring the BCAS from concept to market, we gathered a team of diverse experts in the fields of technology, finance and business administration.



### 1. Nguyễn Hữu Sơn – CEO – IT Leader

- ▶ Bachelor of international finance at Foreign Trade University of Ho Chi Minh City
- ▶ Founder and CEO of Swork (vietlamsinhvien.com)
- ▶ Founder of Quickstart English Center
- ▶ Founder and CEO of BCA Network with 6-year-experience in sales and finance training





## 2. Nguyễn Duy Cường – IT Partner

- ▶ Over 6 years of experience in Digital Marketing
- ▶ Former Social Media Team Lead – Cungmua/Nhommua
- ▶ Former Social Media Lead – VNG
- ▶ Former Social Media Specialist – Lazada
- ▶ Optimization Manager – PMAx
- ▶ Digital Marketing Trainer – AIM



## 3. Nguyễn Xuân Quang Dũng Chief Technology Officer – ERP & Data Center Project Leader

- ▶ Technological Advisor at Open-Consulting (a worldwide software development company focusing on blockchain technology and cooperating with European partners)
- ▶ Technological Advisor at GreenX Network (a blockchain ecosystem created to investors with renewable energy projects all over the world) Chief software Architect at Zendesk
- ▶ Founder of Vrum.vn – the community of Vietnamese programmers. This is one of first technology forum in Vietnam having opportunities to work with various APIs of media companies, such as Youtube, LinkedIn, Vietnamnet etc.



## 4. Phùng Khắc Hưng Co-founder and Development Manager at Open Consulting: ERP & Data Center Project Leader

- ▶ 8-year experience in Information Technology.
- ▶ Founder-Engineer at Open Consulting
- ▶ Senior System Engineer of FPT and SENDO.VN
- ▶ System Engineer of Vinagame deploying and controlling systems for websites, such as 123.vn, 123mua.vn, 123phim.vn, etc.
- ▶ Winner of Prize of the Information Security Association (in the South of Vietnam)





## 5. Nguyễn Duy Vĩ

- ▶ Marketing Director at Tugo
- ▶ Manager at Âm Thực Nhà Bu
- ▶ Former Digital Marketing Direct at Lingo.vn
- ▶ Former Digital Marketing Manager at Muabannhadat.vn
- ▶ Former Product at Yan TV
- ▶ Former Product Manager at Mobile Word Co, Ltd – thegioididong.com



## 6. Trần Thiên Ân

- ▶ Co-founder of BCA Network
- ▶ A graduate of University of Medicine and Pharmacy in Ho Chi Minh City
- ▶ A certificated nutrition experts in the recognition of Department of Health of Ho Chi Minh City
- ▶ Specialist in the field of active healthcare
- ▶ 6-year-experience in sales training and leadership at BCA Network



## 7. Đinh Quốc Lương – IT project leader

- ▶ Co-founder of BCA Network
- ▶ Product Analysis Manager ICSC



## V. LEGAL DISCLAIMER

The purpose of this White Paper is to present the BCAS token to potential token holders. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring BCAS Tokens.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation or a solicitation for investment, nor does it in any way pertain to buy any offering securities in any jurisdiction. This document is not composed in accordance with, and is not subject regulations of any jurisdiction, which are designed to protect investors. BCAS token cannot be used for any purposes other than as provided in this White Paper, including but not limited to, any investment, speculative or other financial purposes.

The BCA Token confers no other rights distribution (including, but not limited to, profit), redemption, liquidation, property (including all forms of intellectual property), or other financial or legal rights, other than those specifically set forth below. Certain statements, estimates and financial information contained herein constitute in any form, including but not limited to any ownership, forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements.

