



cryptowale
Global Crypto Exchange and Remittances
cryptoexpress
Global Crypto-Currency Exchange and Remittances

CRYPTO EXCHANGE PLATFORM

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CRYPTOWALE BUSINESS PLAN 2018

1. Executive Summary

The CryptoWale / CryptoExpress Platform is a crypto-currency exchange and remittances platform created to support the crypto-currency industry and all its actors along with the broader consumer remittances industry. It's an organization composed of 2 co-founders along with a professional team of marketers, developers, and business innovators who hail from a variety of backgrounds spread across the globe.

The organization is headquartered in the Cayman Islands, from where all financial, marketing, and strategic plans are initiated. The platform offers exchange based crypto-currency trading, which includes short and future options along with margin trading. Additionally the platform will include ICO launching services for coins wanting to be listed on the platform. Finally a remittances service using the same platform will be launched simultaneously allowing for global consumer remittances at lower rates than existing currently.

Given the team's experience and expertise in block-chain, crypto-currencies and business, the project is able to offer a unique and superior service to participants mass market, in comparison to what is currently available.

The demand and growth rate for crypto-currency based solutions and remittances are at an all-time high and show no signs of slowing anytime soon. Even more astonishing is the fact that very few block-chain companies have taken advantage of the remittances opportunity, as there are no dominating participants in this huge market.

The reason for this virtually untapped market is due to lack of experience and the young nature of the industry. Due to having a seasoned and enthusiastic team behind the organization, the business strategy fills many gaps in the current market and may also become a disruptive force in the industry.

This business plan will highlight many aspects of the platform's systems and its business strategy. It will detail market growth and demand, and it will outline our projected revenues and profit margins over the short term. All numbers regarding our projected company growth are based on previous information gathered by market research, analysis and experience of the co-founders.

1.1 Objectives

1. Successful launch with funding in the range of US\$ 2 to US\$ 3M.
2. Becoming the de-facto platform for crypto-currency trading and remittances and achieving a market penetration of 35% in the next 3 years.

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3. Healthy positive cash-flow in order for the project to sustain long term growth through the introduction of new functionality and programs.

1.2 Keys to Success

1. Offering high-end exchange offering an entire suite of investing options in a way that can be understood and afforded.
2. Produce a system for remittances as simple as a few clicks enabling broad adoption of crypto-currency based global transactions
3. Establishing strategic partnerships with major players in the industry in order to work together to build the crypto-currency future.

1.3 Mission

CryptoWale / CryptoExpress has the mission to provide an easy to use and affordable crypto-currency trading platform for the Indian and Australian markets. Additionally money transfer services internationally will be provided using the CryptoWale / CryptoExpress block-chain token. Finally CryptoWale / CryptoExpress will accept direct INR fiat, AUD fiat and fiat in each of its branch and franchise locations in trade for various global crypto-currencies.

2. Company Summary

The CryptoWale / CryptoExpress platform will provide sophisticated trading tools and charts enabling all varieties of investors to participate at the level they feel comfortable. Margin trading options as well as short trading options will be rolled out in later phases. The concept is to deliver a 3 pronged approach aimed at the tiered levels of the market. The three prongs would target first time investors who simply want to buy and hold bitcoin, intermediate investors who would prefer to diversify their portfolios into multiple currencies and finally the advanced traders who want to participate in more complex financial investments.

2.1 Company Ownership

The company has been formed in Gurgaon India, by 2 founders Adarsh Singh and Yogesh Panjabi. The 2 owners reside in Gurgaon and Melbourne respectively. Both founders are engineers holding bachelor's degrees and who are actively involved in online crypto-currency communities with a significant following. Aside from being involved in the CryptoWale / CryptoExpress exchange platform, the founders are involved in several other block-chain based projects also. The platform will also simultaneously open a Melbourne office for Australian operations.

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2.2 Start-up Summary

The platform's startup plan is a well thought out base in order to propel it forward with the properly implemented systems, marketing tools, and personnel to start the venture. Funding will be obtained through private investors in the block-chain space.

The funding requirement of US\$ 2M to US\$ 3M are funds that are needed to provide the capital to run the business for the near term. This capital will fund operations, marketing and administration expenses, and provide cash flow for the near term to enable consistent development of systems and programs.

2.3 Company Locations and Facilities

The project will have an established commercial office space in Gurgaon, India. This will allow for easy contact with Indian market with Gurgaon strategically placed as the IT hub of the country. An office within the central business district will be rented and operate and serve as the headquarters of operations and planning. Additionally a similar office would be setup in Melbourne, Australia upon launch enabling the Australian division of the platform to perform its marketing and business activities.

3. Services

The CryptoWale / CryptoExpress Platform is a full-service crypto-currency exchange service delivering easy to use tools to enable crypto-currency investing in India for the masses. It will focus mainly on providing integrated block-chain and investment tools to the greater crypto-currency market such as:

- Purchase of Bitcoin and other crypto-currency using INR fiat, AUD fiat and other fiat currencies at all branch and franchise locations
- Transfer of funds instantly internationally with minimal transfer fees
- Technical Analysis Tools
- Margin Trading and Short Trading Options

3.1 Service Descriptions

Currency Trading: The CryptoWale / CryptoExpress platform will allow individuals or companies to simply make a quick bank transfer using their preferred mobile banking app and instantly received digital funds in order to buy crypto-currency tokens. All transactions will occur instantaneously and fees

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will be kept as the lowest market wide. The aim is to be the largest Indian exchange listing the maximum number of digital currencies at the most cost effective price.

Remittances Platform: A secondary unit of the platform would be the fund transfer platform which would use its own individual app. This platform would enable users throughout the country to instantly make payments for a very low fee. All transactions would occur on a CryptoWale / CryptoExpress block-chain network using a CryptoWale / CryptoExpress token. The eventual target of this is to allow for the ubiquitous use of crypto-currency in all manner of online financial transactions from retail to banking.

Technical Analysis Tools: In order to ensure the platform maintains its user base and also promotes the active usage of the platform, technical analysis tools would be used along with helpful guidance and blog posts enabling the platform's users to learn as they trade in this new industry. As the market is very young, education will be a key aim of this segment of the business.

Margin Trading, Short Trading, Futures Options: Finally as the market expectedly matures, a more complex offering of financial products would be required to be provided to maintain consistent growth. As investors become more discerning the platform will offer margin trading, short trading and futures trading options enabling users to take more calculated and higher risk investment positions.

3.2 Sales Literature

- 1) **Website** – The centerpiece for marketing materials will be the CryptoWale / CryptoExpress platform website at www.cryptowale.com. It will not only host the entire exchange platform but will also detail the platform's progress and upcoming initiative.
- 2) **Business Plan** – This document would be maintained internally and would only be shown to key investors. Included in this document will be a description of the business activities of the platform including all required budgeting information.
- 3) **Investment Packet** – This would be a marketing packet created simply for larger investors which would detail the financial forecasts for the platform.
- 4) **Advertising Packet** – This would be a marketing packet created simply as a means to expose the product to participants in the mass market and block-chain communities.

3.3 Technology

- Exchange engine, security services, order-book management, and exchange management tools will be produced by industry leading exchange development houses. Details of which will be announced post launch.
- In an house team will develop the token and block-chain which will be required in order to operate the remittance network and also to be used in funding rounds.

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4. Market Analysis Summary

The CryptoWale / CryptoExpress Platform will initially focus almost exclusively on the Indian and Australian crypto-currency trading community. The platform will market its services through online and face to face channels by building a community around the platform which would include participants of both markets.

Although the plan is bring on as many active members into the platform's community, our main target is to approach the broader laymen market who struggle to successfully enter the crypto-currency trading market and to educate them in a simple yet information rich method. These types of individuals would generally be seeking:

- A robust yet minimalist interface to trade their assets
- The fastest possible speed of operation with the least down time
- A platform that would be simple enough for the most novice user to use yet be robust enough to include all the tools for the most seasoned of traders
- A platform that offers all the available investment options possible in terms of currencies and options
- A quick and simple method to remit money to anyone worldwide with the fewest possible steps and lowest possible cost

4.1 Target Market Segment Strategy

The CryptoWale / CryptoExpress Platform will focus the majority of sales and marketing efforts toward attracting young professional crypto-currency enthusiasts. The reason for this decision is simply the low quality of services available for that segment of the market with such a high demand. In addition to the very promising supply and demand ratio, it is also technically easier and less expensive to market to and attract such industry participants.

4.1.1 Market Needs

The need for a simple yet robust exchange engine and remittance platforms has existed for several years. Current attempts have simply not hit the mark in terms of providing quality usability, customer service, and competitive fees. The CryptoWale / CryptoExpress team, however, has noticed an enormous hole in terms of the quality, efficiency, and professionalism of tools available in this nascent sector.



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Without a doubt, there is a need for guidance, tools, communities, and services designed exclusively for the crypto-currency industry. At this point, the majority of the platform's competitors are offering services that are half baked or do not address the industry participant's requirements.

While most technology companies have now recognized the need for having a block-chain division, many do not know where to start, how much it will cost, or even how it will benefit their company. The CryptoWale / CryptoExpress team's experience has shown while talking to industry participants the general consensus has been that the solution that is being proposed is going to be a model of the future of the crypto-currency industry.

4.1.2 Market Trends

An important market trend right now is the one toward block-chain integration into everything. Although many businesses and individuals are still waiting to enter the space, those who already have are beginning to look for more options along the lines of more mature and longer lasting products and services. We believe that in the upcoming years a larger portion of the global industry will start to look for ways to increase their block-chain investments and integration.

Another important trend is the industry's acceptance of crypto-currency as a suitable form of payment and value storage. By creating a well-planned and easy to use platform, it is apparent that a project that would simply and lower the barrier to entry into crypto-currency investments would vastly improve the environment and stability of the current industry.

4.1.3 Market Growth

Our target market has been growing and expanding toward upscaling operations in terms of quality, professionalism and cost. In addition to this, the value of block-chain investments by the platform's target market has been growing exponentially. Below are supporting facts on our target market growth:

- By August of 2017, the crypto-currency market capitalization increased by 1200% for the year.
- The industry is set to continue to increase in size at the same rate or even faster in the 2018 year. In comparison to other industries of its size, the market is still growing very rapidly.
- Crypto-currency is a cheaper solution to the current global payment networks and block-chain solutions tackle the needs of the financial and banking industry in a more elegant manner than is currently available.
- Trends indicate that the pace of acceleration may even increase in the near future and into the next decade.



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4.2 Market Segmentation

The platform's initial target market is separated into 5 global crypto-currency markets:

India: As one of the countries with one of the largest populations in the world along with a high degree of technical knowledge while also not having much competition, it would be important to focus on getting as many investor and customer involvement from this market.

Australia: Having the 8th largest economy in the world with once again very little competition, this market is ripe for expansion and improvement.

Philippines: Being the country with the largest inward remittances, a key initial market such as the Philippines fits well with the platform's plans.

Indonesia: A highly untapped market with a large population and high interest in crypto-currencies, the market could also serve as a gateway to other neighboring and lucrative countries such as Malaysia and Brunei.

The platform offers services to participants of all size, no matter their geographical location. The above regions are where the platform will market most heavily in it is expect a majority of the community's participants will reside in those regions. There are expectations to grow the operations of the platform beyond the initial 4 markets very soon after launch.

5. Strategy and Implementation Summary

The CryptoWale / CryptoExpress platform will initially focus all marketing efforts towards India and Australia. Very quickly however, operations will begin in the Philippines and Indonesia creating a solid base for the platform.

The organization will market itself as a crypto-currency based platform devoted to offering high-end and all-encompassing crypto-currency services provider. The main target customer will be the mass market and in order to reach this goal the platform must be as simple yet robust as possible to use.

5.1. Competitive Edge

The platform contains a valuable competitive edge over the not very developed competitors currently existing in the market. Although various block-chain based tokens exist none of the participants in the market provide an easy to use interface with affordable fees in the target markets for the platform. Additionally remittances using block-chain technology do not exist.

The CryptoWale / CryptoExpress Platform also includes a team of professionals which are not only very well experienced in block-chain and crypto-currency technologies, but are also actively involved within their respective communities. By understanding the technology and being heavily involved amongst industry participants, the platform has a significant advantage as compared to the competition.



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5.2. Community Building, Marketing Strategy & Investor Outreach

Successful community building & marketing of the platform will require a great degree of transparency between the developers of the platform and potential users and investors of it. Added to that a focus on creating market awareness about the platform and its possible use cases need to be highlighted in a simple and effective manner. Investors other than private investors would need to be targeted as well in order to achieve the funding goals set forth in the business plan.

5.3. Marketing Programs Summaries

The following is a summary of the platform's community building, marketing programs & investor outreach:

1) Marketing – Through various marketing activities on major social media and forum sites such as Facebook, Twitter, LinkedIn, YouTube, Medium, Reddit & BitCoinTalk awareness will be built about the project and its offerings.

Additionally through the use of Email Marketing, & SEO we intend to make sure that any participants likely to participate in the platform will be notified of such or will find the website when doing searches on major search engines.

2) Community Building – To successfully launch a block-chain based organization it is extremely important that a community is built in order to ensure transparency amongst all project stake holders.

Platforms such as Telegram, Slack, Facebook, Twitter, and YouTube will allow for constant community communication and interaction.

Finally, referral programs & bounty program will be executed to strengthen these relationships.

3) Investor Outreach – In order to reach the lofty funding targets set by the organization a multifaceted approach to target larger investors would be required. The 3 key activities that will be targeted are the visiting of block-chain events & expos, contacting of institutional investors and venture capitalists, and contacting industry leading advisors

5.4 Pricing Strategy

Right now the mass market in the selected markets have no options in terms of sophisticated, simple and robust platforms for them to use in order to make large and secure investments. Additionally by providing an affordable service, the platform aims to increase the market share tremendously.



- **CryptoCurrency Trading** – Trading would take place at an exchange maker fee of 0.25%.
- **Remittances** – For each transaction a transfer fee of 0.75% of the transaction value would be charged.
- **ICO Listing Services** – A nominal rate of 2 BTC would apply for these services.

5.5 Promotion Strategy

5.5.1 Community Building / Marketing

Social Media - Facebook/Twitter/LinkedIn/YouTube:

- The Head of Community building would lead an active online social media campaign to build awareness about the platform.
- Interactions with potential investors and consumers would be maintained in order to ensure transparent communication.
- Due to the platform being educational in nature, video marketing would be essential to the platform activities.

Online Forums – Reddit/BitCoinTalk:

- To provide information on a more semi-permanent way, the platform's community team would ensure to be active on major online forum portals
- These threads can also serve as an archive of information that is regularly referenced by all participants in the platform.

Blogs - Medium:

- An ongoing blog campaign would be executed as part of the platform's education initiative.
- Due to target market of the ecosystem, well detailed and informative articles would be a critical component of successful uptake of the platform.

Email Marketing:

- Key individuals and potential partners contact details would be collected in order to periodically communicate through newsletters.
- This database could potentially evolve in to a platform user database in the future.

SEO:

- By participating in active SEO campaigns, the platform will ensure top rankings and therefore greater conversions.



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- Being prominent in the correct digital websites is a key pillar of the marketing strategy.
- Both on-site and off-site SEO campaigns will be performed.

Telegram:

- As part of its real-time community building initiatives the platform team will maintain a real time telegram chat channel.
- This channel would have the most up to the second updates as all communications would be real time.
- This channel would serve as the central node of the platform community.

Slack:

- Equally as important is the project's Telegram channel is the Slack channel which will be managed by the platform community team.
- By catering to multiple platforms the project aims to garner a fair share of various markets.

Referral Program:

- The referral program would be linked to the platform's website.
- Bonuses such as 0.5 tokens per signup and 1 token for each referred users could serve as effective community building tools

Bounty Program:

- The program would budget 5000 tokens for bounties and would be managed by the bounty team.
- Various bounty systems could be executed across all the various communication platforms.
- Management of bounty bonuses would be managed within the platform website user portal.
- Example campaigns would be air drops for upvoted comments on Reddit, participation bonuses and referral bonuses on various digital media platforms.

6. Operational Summary

6.1. Management Team Gaps

The current management team will require support in both the marketing and development aspects of the project, however, contracts for both duties have already been negotiated with leading companies in both the respective fields. The project members have experience in these fields, but feel that a further assistance in those matters would be advantageous. By adding a well-known personality from the crypto-industry into the project, the platform would see tremendous gains due to the level of community involvement should that occur.



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The platform will through its existing community channels actively seek out such individuals and bring them on board as part of the team.

Such HR tasks will be relegated to Slack, Telegram, Online Forums and various other digital mediums in order to bring onboard the best of the talent pools available globally.

6.2. Personnel Plan

We visualize implementing a "team" development system that will consist of various business units being controlled by 1 head. The identified teams currently are Operations, Marketing, Community Building, Legal, and Technology. Staffing will be handled through online applications as the team make up will be completely international. Should the project require a central point of operations in the future, a suitable country would be selected taking into account legal implications and staffing requirements.

6.3. Financial Plan

The CryptoWale / CryptoExpress platform will hold a seed funding round on the 10th of January 2018, with the expectations of raising USD 300K in funds. By the 28th of February 2018, the platform will have 2 exchanges operational in both India and Australia and will commence an Initial Coin Offering (ICO) round with expectations of obtaining the full funding goals of USD 2-3 million.

Full budgeting details regarding the usage of these funds will be provided on request.

6.4. Business Expansion / Franchising

- In order to expand the platform's network at a rapid pace while still maintaining control a franchising model will be implemented.
- Franchisees will be selected through an application process and will be provide with training and setup with a full exchange and remittance installation for their selected territory.
- Franchisees will receive constant updates to their installation, along with 365 day 24/7 security monitoring as long as opportunities to participate in new initiatives in the platform.
- Fees will be decided on a per territory basis but will generally be in the 25% of net profits of the franchise.