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JAGDISH PANDYA Founder BlockOn Group

Jagdish Pandya is a future-ready philanthropically-inclined businessman who loves to see the tomorrow of everything - be it technology, finance, human or social interactions. A serial entrepreneur himself, he has continuously been a catalyst for other entrepreneurs across various business and technology verticals. His sound strategies are pre-loaded with simple and smart processes that make all the difference. He's been at the forefront of digital and cryptocurrency developments since the beginning and has built credibility and a strong network among his peers with his dedication and growth mindset. He firmly believes that, "All great things or people are resisted in the beginning. And in due course, the whole world has to not just take notice of them but follow them." A self-made cryptopreneur, he helms a professionally managed team of industry experts who come with depth of experience, width of expertise, and height of commitment required for fulfilling the entire concept-to-coin life cycle. Pandya underlines the need where, "We all need to strengthen the decentralized innovations and tomorrow's world will be much better than what it is today." Currently in his position as the cryptocurrency enthusiast he has taken up various roles to add value to the whole crypto eco-system. He is contributing towards the industry through various ventures that he runs, such as Block On IT Services Pvt Ltd - Gift city (for Blockchain Solutions), Block One Pte Ltd - Singapore (Wallet, POS and Payment solutions), Global Crypto Hub, Thailand (a brick-n-mortar crypto community hub), Crypto Currency Expo (periodical event across the world), Blokrypton (a company that promotes Asia Blockchain Expo) apart from many other initiatives that he endorses. He is all set to provide leverage and knowledge to crypto ventures as an accomplished ICO Master where he'd be mentoring new entrants while marketing old ones by giving complete ICO service package. He dreams of building a full-fledged Crypto Valley and incubation centre for crypto lovers in Asia with the co-operation of the Governments of India and Philippines. Known among his tribe as JP, his passion for creating a win-win-win world for the crypto community, media and governments has won him tremendous respect from everywhere which has encouraged him to work harder towards the growth of this fantastic industry.



SHAHIN NOBLE PILLI Founder & CEO of Usereum

Shahin Noble Pilli is the Founder & CEO of Usereum, and the Founder of Global Crypto Hub Community and Knowledge centre that provides crypto-enthusiast a common place to network. GCH also provides ICO Consulting and PR Marketing. GCH launched its first Physical Office in the Philippines in 2017 and envisions having 15 more Global Crypto Hubs this year. Shahin also founded, in his 3 years of being in the blockchain and crypto space, companies such as: Asia Blockchain Expo (www.asiablockchainexpo.com) and Crypto Currency Expo (www.cryptocurrencyexpo.com).

Crypto Show, Crypto Cruise and CRYPA (Crypto Currency Professionals Association)

are some of the other well-known brands co-founded by him. As a Learner and student of the Blockchain Technology he also advised and consulted for other ICO's. Shahin is also the Founder & CEO of the World of Professionals Organisation Limited, Headquartered in Bangkok, that provides business services to startups and professionals.

With an inclination towards entrepreneurship, he has also founded the largest group of Networkers in Asia called the Asian Networkers Convention & Expo. Pilli is the Founder, President of Pilli Group Company Limited which runs the consultancy business in Asia for clients from Europe, Asia and America. Additionally, he also owns International Association of Direct Selling Companies, International Association of Higher & Secondary Education, Thailand Professionals and the Punes Professionals. Lastly, he runs Commonwealth Financials, a crowdfunding programme for the last three years.

He was also honoured as a Dato' by the Sultan of the Kingdom of Sulu, for his extensive contribution to youth development. Many top media companies around the world such as CNN-NEWS18, Manila Bulletin, Business Mirror and Channel 5 have featured him for his extraordinary entrepreneurial journey and business. With a wide public speaking experience, Shahin has conducted and trained many individuals around the world and has also served as a director for 1000 Missionary Movement Branch. To know more contact maica@ worldofprofessionals.com.



HOW THE WORLD IS WAKING UP TO FUNDRAISING 3.0

The world held its breath and witnessed in wonder, the most prominent among other news-worthy stories, the rise of a Fintech innovation called ICO in 2017. In laymen's language - Initial Coin Offering. ICO implies crowdfunding a new cryptocurrency and an innovative idea that can be implemented on the blockchain technology. As of now, ICO mostly is raised for this reason. But what is interesting is the way it has changed the whole ecosystem of fundraising.

BY JAGDISH PANDYA & SHAHIN NOBLE PILLI

ntil now, entrepreneurs with groundbreaking ideas found raising money for their projects an immensely cumbersome process. However, with the introduction of ICO the speed of fundraising has witnessed an unprecedented acceleration with astonishing ease. Let's take a closer look to decipher this phenomenon called ICO.

WHAT IS AN ICO (PAST, PRESENT AND FUTURE)

In the past, fundraising for even the most brilliant idea would take ages for the founders. Without a strong network/ connection accompanied with an aggressive media presence it would take several rounds of meetings to close a single round of funding. Time, which the founders could have spent making their offering/idea better, was wasted in these endless meetings on fundraising 1.0.

With the introduction of online collectives such as Kickstarter and IndieGoGo the funding process started to improve. However, though these online crowdfunding platforms believed in meritocracy and helped raise funds quickly and easily than earlier, there were still some disadvantages for the entrepreneurs. One of the most important one was that these platforms charged 5–10% of the total funding and many startups didn't have a large social media backing or PR presence. But it was nevertheless Fundraising 2.0, which was better than the previous, and thus people went ahead with it.

Meanwhile, there were developments taking place at a phenomenal speed in the realm of financial technologies and soon we saw Fundraising 3.0 in the avatar of ICO. What the world witnessed in wonder in 2017, is a result of some earlier

THE DRIVERS FOR THE ICO EXPLOSION

- Cryptocurrencies see a humongous increase in returns vis-a-vis market capitalization
- There is Decentralisation of Power, Blockchain adoption, Tokenization frenzy
- Global investor participation in ICOs/ Tokens
- Global funds discover a new asset! Namely ICOs/Tokens



developments attributed to some visionaries. It was J.R. Willett, the pioneer, who studied Computer Science at Seattle Pacific University, and invented the initial coin offering (ICO) funding model in 2012. On July 31, 2013 he launched the first ICO, Mastercoin (now called Omni), and raised about \$500,000 for his project and since then the ICO market has seen rapid and aggressive growth in collection of funds and number of ICOs.

Willett stated that, "Everything I was doing with Mastercoin (now called Omni) was new and untried. I was really excited about creating a decentralised exchange, and I thought that price-stabilized assets would be a really big deal someday." Since the first ICO in 2013, there has been a flood of ICOs with a new ICO launching every other day. In 2016 alone, 54 major ICOs raised close to \$103 million dollars. 2017, has been phenomenal for ICOs, raising around \$4.80 plus billion in 90 plus ICOs. Cryptocurrency market capitalization increased from \$7 billion in January of 2016 to over \$550 billion as of 31st Dec 2017, and the wealth generation for early investors was extremely exuberant and having profits in multi millions.

This triggered a positive cyclic motion for ICO and various types of cryptocurrencies. Today, ICOs are revolutionising the way start-ups, entrepreneurs and corporates raise funds efficiently and directly to investors, compared to time taken via the VC route and IPO or private placement. However, this has not resulted in the annihilation of the traditional ways of fundraising. On the contrary, the VCs and Private Investors have tried to move with the changing time and actually co-exist and contribute to this new phenomenon. The top VC firms like Sequoia Capital and Andreessen Horowitz participated in the recently held Filecoin ICO, signaling a positive reaction from their side or maybe as an act of testing the waters before going full throttle.

The tremendous rise of ICOs is a result of more than one reason. Apart from its ability to unleash funds for the founders, it has revolutionised the overall Fintech sector by triggering massive convergence of various ideologies and technologies that further shape the way we do business transactions, raise capital for an idea that kept us awake, or untie ourselves from the existing methods and means of monetary straightjackets.

Interestingly, the vast majority of ICOs thus so far have been used to raise funding for a technology project related to cryptocurrency, blockchain, or some other form of decentralisation. But in the future, the same can be applied for other types of businesses as well.

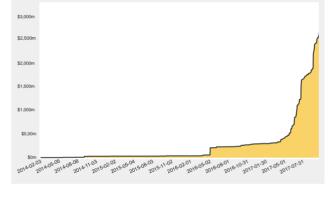


MATHS, MYTHS AND METAPHORS ABOUT ICOS

Tokens are compared to Kickstarter-style crowdfunding in traditional IPO sales. As tokens provide utility and are redeemed by the issuer, they provide token holders with unique equity insight to a functional project/product/service and opportunity to redeem in the future. Additionally, it also provides the expected potential appreciation on the possible progress and success of the project/product/service of the issuing company. An ICO's functioning is simple: a team with an idea, but short of funds, uses blockchain technology to issue a certain amount of digital tokens (aka "coins") sold in an auction to people paying in either, Bitcoin or Ether, regular money like dollars or pounds. "Tokens" might sound like Monopoly money, but their impact on the real world is growing by the day.

The mechanics of an ICO involve first setting up a crowdfunding website and whitepaper with information about the business model and founding team. Details in the whitepaper will include the problem the platform is trying





All-Time Cumulative ICO Funding

to solve, management structure, plans for development and allocation of resources.

Buyers then deposit an established cryptocurrency such as Ethereum or Bitcoin to receive a private key (in the form of a cryptographic algorithm) for the new tokens.

ICO ESSENTIALS

1. The business idea: Ideally, the coin/token should have some value inside your business idea but technically, it's a choice.

2. The team: A strong leadership means that the credibility quotient will go high.

3.The technology: In the ever-changing world of cryptocurrency, the faster and better ones will take it all.

4. The White paper: It is like your Pitch deck in the form of a web page putting out your details like your daily active users, revenue, user acquisition strategy, what do you intend to do with the money etc. in front of everyone who is interested

in participating in your ICO. And then you need to prove your credibility to the world that you can deliver on what you are saving in your White Paper.

5. Coin Economics: This is the part where the reality kicks in. You and your ICO participants should know exactly what's going to be with the coins in pre-ICO, ICO and post-ICO stages and what will be the distribution, usage and returns in the long run.

6. Post ICO: The goal is generally to get the token listed on as many reputed exchanges as possible where others who missed out in the ICO can buy it later. The more the demand, the higher the price and valuation of your company.

According to Tokendata, a total of \$5.6 billion was raised from ICOs in 2017, based on 442 completed ICOs, with a median of \$4.5 million raised, another historic milestone eclipsing the \$265 million raised from 2014 to 2016 combined. But in spite of these facts, there are so many who still think that Bitcoin, Ethereum and Blockchain generally are Fintech or cryptocurrencies. It's like missing the big picture and fundamentally misinterpreting the power of the innovation that has already started changing the world.

The main advantage of investing in ICO/Tokens, is that it is listed and liquid, unlike seed stage/start-up stage, as the investments are locked and not listed, so no liquidity. In the crypto exchange, these ICO/Tokens get listed, and immediately the investors can sell their tokens in the exchange, much like a public stock exchange. But on the flipside, the investors have no control over the board on their decisions, for the fund deployment, project decisions, etc. Investors should do their due diligence on the promoters and feasibility and viability of the project.

WHAT NEXT

Many of the cryptocurrency ecosystem strongly believe that blockchain is the future, and based on this, there will be another wave of transformation that we all will see soon. For now, tokens have been established as the new type of fundraising similar to crowdsourcing or crowdfunding and investors love it for the phenomenal returns they have made on ICOs and tokens.



2017's Biggest Cryptoassets Ranked by Performance

1. Ripple	2017 gain	36,018%
2. NEM	10-10-10-10-10-10-10-10-10-10-10-10-10-1	29,842
3. Ardor	16,809	
4. Stellar	14,441	
5. Dash	9,265	
6. Ethereum	9,162	
7. Golem	8,434	
8. Binance Coin	8,061	
9. Litecoin	5,046	
10. OmiseGO	3,315	
11. Bitcoin	1,318	

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As the market steadily matures, more sophisticated investors and large VCs and other asset investors will invest in ICOs and tokens in start-ups and existing companies will take the ICO route to raise funds faster and efficiently. ICOs and tokens on blockchain are a very powerful economic strategy for investors and fundraisers, leading to more innovations and technologically transforming the entire global fundraising industry, a major disruptor and game changer.

HotNow announces HoToKeN, the "everyday cryptocurrency" that will enable the first gamified Online-to-Offline Economy for the \$7 trillion consumer retail market in Emerging Asia.

HOTNOW

HotNow is a marketing automation platform that provides merchants in SE Asia with cost-effective, high-efficacy marketing tools, while encouraging merchants to transfer some of that value surplus to the consumers of their goods and services. 94% of retail transactions in Emerging Asia occur in brick and mortar stores even as consumers often search online to inform their purchase decisions. HotNow bridges this online-offline gap by combining blockchain and gamification to improve marketing results for merchants and to help online consumers uncover discounts for their favorite goods and services. The platform first launched in Thailand in March 2017 and now has over 700,000 downloads and 50,000 listed merchants. It has recently become a featured app on the iOS store.

Since the first month of its official launch, HotNow quickly gained credibility with top-brand merchant clients such as Coffee World, Baskin-Robbins, Dunkin' Donuts, Pepper Lunch, Farm Design, Cold Stone's, etc. Despite being a new platform in the market, with a user base much smaller than those of social media giants, several merchants' testimonials suggest that campaigns launched on HotNow resulted in much higher yield rates compared to those run on major social media platforms.

HotNow will create an economy where HoToKeN will be rewarded to all network participants who perform economic activities deemed contributive to the network. HoToKeN will act as an accessgranting key for the network's functionalities and benefits. Imagine consumers using HoToKeN to gain access to promotions or discounts offered by merchants where the spending history data of consumers can be tracked and utilized, at the consumers' discretion through permissioned blockchain. This spending history can then be used to create "credit profiles" for individuals without financial history to enable these consumers to access micro-loans (to spend at HotNow merchants).

Unlike many other cryptocurrency frameworks, HoToKeN will be based on proven economic principles to enable the level of economic activity control the supply of HoToKeN in the economy. These principles, or protocols, will be transparent to the participants in the HoToKeN economy and will be immutable so that the participants all understand how the economy will function.

Furthermore, in order to improve the effectiveness of the platform, defined by velocity of money inits economy, gamification will be deployed in HotNow's network. HotNow's management team includes the founders of Axion Games (formerly known as Epic Games China), the former CTO of The Nine, the former CTO of Electronic Arts, and a co-designer of GTA Online, clearly has the wherewithal to gamify this economy given their track record in launching and growing successful games. "Gamify" is not just a buzzword to them, it is their life.

Finally, HotNow's management team has the real world experience to understand when to leverage proven technologies and when to seek innovation. They have decided to build HoToKeN on top of Stellar Lumens crypto ledger. Stellar offers the extremely low transaction cost, high transaction volume capacity and smart contract functionality that HoToKeN will need to support the microtransactions and variety of promotions that HotNow merchants will need to serve the buyers of its products and services.

Help HotNow redefine the consumer-merchant economy by supporting HoToKeN ICO; an ICO backed by a publicly traded company (TSX:AXV).



USEREJM

a multi-tasking maverick

Global Crypto Hub (GCH) brings to you the cryptocurrency token that works and grows! GCH is a leader incubator that clocked up more than \$2M sales within the first year of its existence. With a versatile mix of events like Crypto Currency Expo, Crypto Show and Crypto Awareness Program (CAP) in its portfolio, Global Crypto Hub is inviting all the future-ready cryptopreneurs to experience an unprecedented advantage of USAGE and unwavering guarantee of GROWTH. USEREUM - a token that keeps working while rising in value through the growing number of transactions across crypto exchanges.

for further details please log in to usereum.io





USEREUM tokens can be redeemed at



GLOBAL

CRYPTO HUB



CRYPTO CURRENCY EXPO CRYPTO SHOW CRYPTO

CRYPTO

CRUISE



CRYPTOCURRENCY

PROFESSIONAL ASSO.

ASIA BLOCKCHAIN EXPO

ASIA BLOCKCHAIN EXPO

