



Blockchain Capital White Paper

A NEXT GENERATION BANKING & INVESTMENT SERVICES
PLATFORM

by Zinnat and Artur Husnulline's

The process of digitizing our daily lives is irreversible. According to research in 2015-2017, about 80% of the population of developed countries have access to the Internet, and more than 60% of Europeans own smartphones with permanent access to the network.

As communication technologies evolve, so does the number of companies seeking to offer their services online. Finance, education, health, Commerce, entertainment and other areas of life are being actively digitized to meet the needs of existing customers and find new ones.

We have studied the latest trends in the world of Finance and understand that blockchain technology is developing by leaps and bounds, and the digital money market has an impressive growth potential in the near future.

This White Paper discloses the financial, technical and legal aspects of the Blockchain Capital LTD project. In addition, this document presents our step-by-step development plan and describes the technologies that will be further developed on the basis of Blockchain Capital LTD infrastructure.

Blockchain Capital LTD is currently a platform that simplifies the acquisition, management and storage of digital assets (cryptocurrencies). In the future, the platform will be comparable to a full-fledged digital Bank that provides a full range of banking services on the Ethereum blockchain.

Blockchain Capital LTD is a United team of specialists in Finance, security, legislation and technology.

The main focus of the team is to:

1. Maintaining the operation of a digital bank investing in cryptocurrency;
2. Trust management of personal finance clients (through investing in the TOP 20 cryptoactive assets);
3. Development of a digital bank on the Ethereum blockchain with new products.



The team also plans the following areas:

- Creation of an index token reflecting the economy of one hundred cryptocurrencies that are capitalized by capitalization;
- Scoring systems for credit and insurance business;
- Currency and commodity trading platforms;
- Seed and venture investment instruments;
- Digital ID;
- Guarantee services;
- And other possible points of growth.

The company began operations in September 2017, registered in Kingstown (Saint Vincent and the Grenadines). In the period from October 2017 to February 2018, ICO was successfully implemented to launch the platform. During the ICO, the first BCT investment tokens (in the amount of 200,000) were issued, which gave the right to a share in the company's profits.

Then, in July 2018, SCO was launched with the aim of further developing the platform, entering international markets and achieving high liquidity of TSA tokens. On August 1, 2018, the release of 20.8 million BCT 2.0 tokens to attract new funds took place.

At the moment, the team has fulfilled all its promises to the ICO participants and is focused on the further development of the platform.



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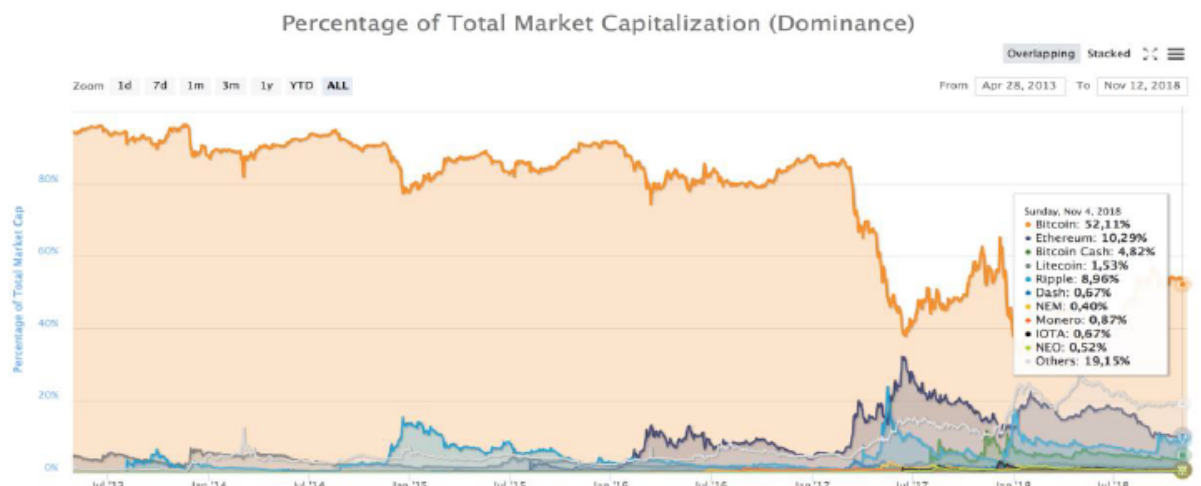


Market

Cryptocurrencies attracted widespread public attention in 2017: digital assets rose several times, crypto-exchanges suspended registration of new users, and the headlines of most media reported a new historical record of the bitcoin exchange rate every day.

In 2017, the bitcoin exchange rate showed an increase from \$1 thousand at the beginning of the year to a maximum of \$20 thousand in December. The capitalization of the main cryptocurrency for the year increased almost 15 times, from \$15.6 billion at the beginning of January to \$226 billion at the end of December. The maximum capitalization at the peak of the bitcoin rate growth in December was more than \$ 300 billion Now (at the beginning of November 2018), bitcoin is trading at a price of \$ 6,400 per coin.

According to the Coinmarketcap aggregator, the share of Bitcoin in the total capitalization of the cryptocurrency market decreases over time, giving way to new altcoins. On November 4, 2018, Bitcoin occupies 52% of the market, its capitalization is about \$ 110 billion, and the capitalization of the entire cryptocurrency market is about \$ 210 billion.



At the beginning of the year (January 2018), the share of Bitcoin fell to a record 33%. The decrease in the share of Bitcoin in the market is primarily due to the growing number of new cryptocurrencies in the market. The number of alternative cryptocurrencies has already exceeded 2000. To be more precise, there are now 2,100 altcoins in the world. Despite the fact that the cost of most altcoins is small, they still take market share. The number of forks of cryptocurrency and ICO is also growing, and new digital assets are emerging.

The next popular cryptocurrency after bitcoin is Ethereum. Back in January 2017, the share of Ethereum in the cryptocurrency market was negligible. Everything changed with the release of smart contracts ERC-20, which allowed to generate tokens and conduct ICO. The demand for ether (usually necessary for participation in the ICO) has increased sharply — and since the 3rd quarter of 2017, the dominance of bitcoin has been finished.

In early January 2018, there was a price jump for Ethereum, at its peak the price reached \$1,366. 27. This was followed by a fairly smooth correction to \$378 in early April. In General, the ETH has a low volatility compared to other cryptocurrencies. Now the price of ether is a little more than \$ 200.



Ethereum ranks second in the world in terms of capitalization among cryptocurrencies. Due to its potential and non-stop work on it, it is considered to be the main competitor of Bitcoin.

The drawdown of the cryptocurrency market, which we observed during 2018, makes us think not about buying individual coins, but about creating a balanced portfolio consisting of different cryptocurrencies, or index investing.

ETF funds

To better understand the index investing in cryptocurrencies, let's turn to a more traditional and understandable financial instrument as investing in ETF (exchange traded



funds). An ETF, or exchange – traded Fund, is an investment Fund whose units are freely traded on an exchange.

Exchange traded funds have a number of differences from traditional mutual funds (mutual funds) or mutual funds (mutual funds):

- The company that launched a particular exchange-traded Fund does not work directly with retail investors;
- The placement of Fund shares is the same as the shares of ordinary companies – on the stock exchange. This means that investors can buy and sell shares of the exchange Fund at the current exchange price at any time during trading. For comparison, the input and output of money (buying and selling shares) in conventional funds often takes a few days;
- The vast majority of exchange-traded funds track the movement of a certain stock index, so they are also called index funds. Linking a Fund to an index means that the Fund is not managed by a person, but follows the movement of a particular index. There are over a thousand exchange-traded funds in the world, tracking a variety of indices: from General market s&P 500, DJIA, Nasdaq to highly specialized, for example, "sinful investment index", which includes shares of producers of alcohol, cigarettes, weapons and pornography.
- The fee for managing funds in ETFs is usually lower than in traditional mutual funds. If in mutual Funds it is a few percent, in ETF-tenths of a percent. Plus, the remuneration is included in the current value of the Fund's shares on the stock exchange and is not paid in any special way. Thus, investors ' expenses are minimized.
- In the Western stock markets, ETFs are a very popular instrument: in February this year, the total amount of funds that are in the management of the ETF reached a record \$5 trillion, and one of the largest players in this market, the American management company Blackrock, attracted \$246 billion in ETF in 2017 alone.

ETF and index investing in cryptocurrency.

Blockchain Capital LTD works by analogy with existing exchange-traded investment funds: it distributes funds to various types of cryptoactive assets.

Index funds have consistently exceeded the average return on managed funds since its inception. No brokerage fees, no exit fees, no minimum investment, and full control over all assets.

The main difference from existing investment funds is that Blockchain Capital LTD maintains relationships with customers on the basis of a smart contract for the Ethereum



blockchain. All operations with assets become absolutely transparent: each user of the platform sees how funds are distributed.

The smart contract prescribes in advance how and for what needs the assets will be distributed. Moreover, the purchase of assets is carried out in the most simplified manner, and the management is fully automated. Accumulation of clients' funds on the basis of a smart contract (ERC20) allows to diversify investments simultaneously into twenty top crypto assets by capitalization, which dramatically increases the reliability and profitability of the overall portfolio.

Blockchain Capital LTD trading platform operates through the web-site

www.my.blockchaincapital.pro

Product

WBT Token

The main product of Wealth Builder Token (WBT) is an index token that repeats the movement (volatility) of the TOP 20 (by capitalization) of altcoins in the cryptocurrency market. The WBT token reflects the cost of each cryptocurrency included in it and averages the total cost. Since the cryptocurrency market is very volatile today, it is almost useless to build predictions about where a particular currency will go. That is why investing in cryptocurrency is considered a risky process, and regulators of absolutely all countries constantly warn their residents about this.

However, a competent strategy, long-term work and diversification of risks through planned budgeted investment in several assets at the same time, are able to neutralize the risks inherent in the cryptocurrency and bring high returns to investors.

The main strategy of Blockchain Capital LTD is "Buy and Hold", Evangelists of the cryptocurrency market believe that despite the short-term collapses and speculation with cryptocurrency, in the long term, digital money is the future, the widespread use and replacement of the usual Fiat equivalents. In turn, this means an increase in the capitalization of the crypto-currency market and, accordingly, the growth of individual currencies.

If we take a step back from the specific cryptocurrency market and look at the investment process in General, we will notice that many famous investors prefer to work in the long term. Recall that advised one of the most successful investors Warren Buffett: "in the long term, the news in the stock market will be good. In the XX century, the US experienced two world wars and other costly military conflicts, the great depression, about a dozen recessions and financial crises, shocks to the oil market, flu epidemics and

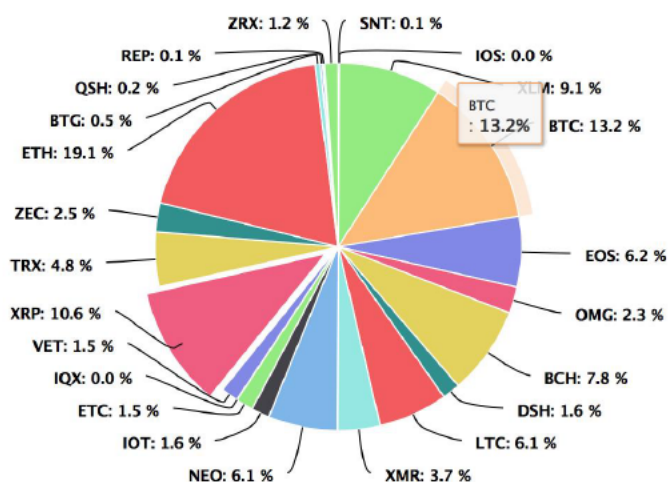


the resignation of the President. Nevertheless, the Dow Jones index rose from 66 points to 11,497 points." This means that assets always come out of the crisis, sooner or later.

Portfolio structure

The WBT index includes TOP 20 cryptocurrencies, which dramatically increases the reliability and profitability of the final portfolio.

The purchase of assets takes place in equal shares, and the amount of the purchase is distributed among all top-rated altcoins by capitalization, but Bitcoin and Ethereum are always in priority of purchase. Portfolio structure changes almost daily. Let us show, for example, what the percentage ratio between cryptoactive assets might look like:



The value of the WBT token is expressed in dollars and changes on a daily basis:

Diagram: Dynamics of changes in the rate of WBT against USD for the last year



How is the price of a WBT token calculated?

WBT = Capitalization in \$ purchased TOP 20 cryptocurrency *: the number of WBT tokens in circulation

* cryptocurrency purchase occurs on the company's stock exchange accounts

Checking the number of generated WBT tokens is very simple.

This can be done by clicking on the link <https://etherscan.io/token/0xa7cb7f55ece2d1df3379f303f33dd3e1ee593b8f>.

Smart contract address: 0xa7cb7f55ece2d1df3379f303f33dd3e1ee593b8f

BCT Token

Blockchain Capital Tokens (BCT) investment tokens are directly dependent on the capitalization of Blockchain Capital LTD.

The company provides storage and disposal of the collected funds as needed.

Token features:

- Commission is 0%;
- The number of purchases is not limited;
- There is no order of purchases;
- The frequency of purchases is not limited.

The total number of BCT tokens issued is 21 million.

Also, as for the BCT token, you can check the number of generated tokens through

Etherscan at the following link:

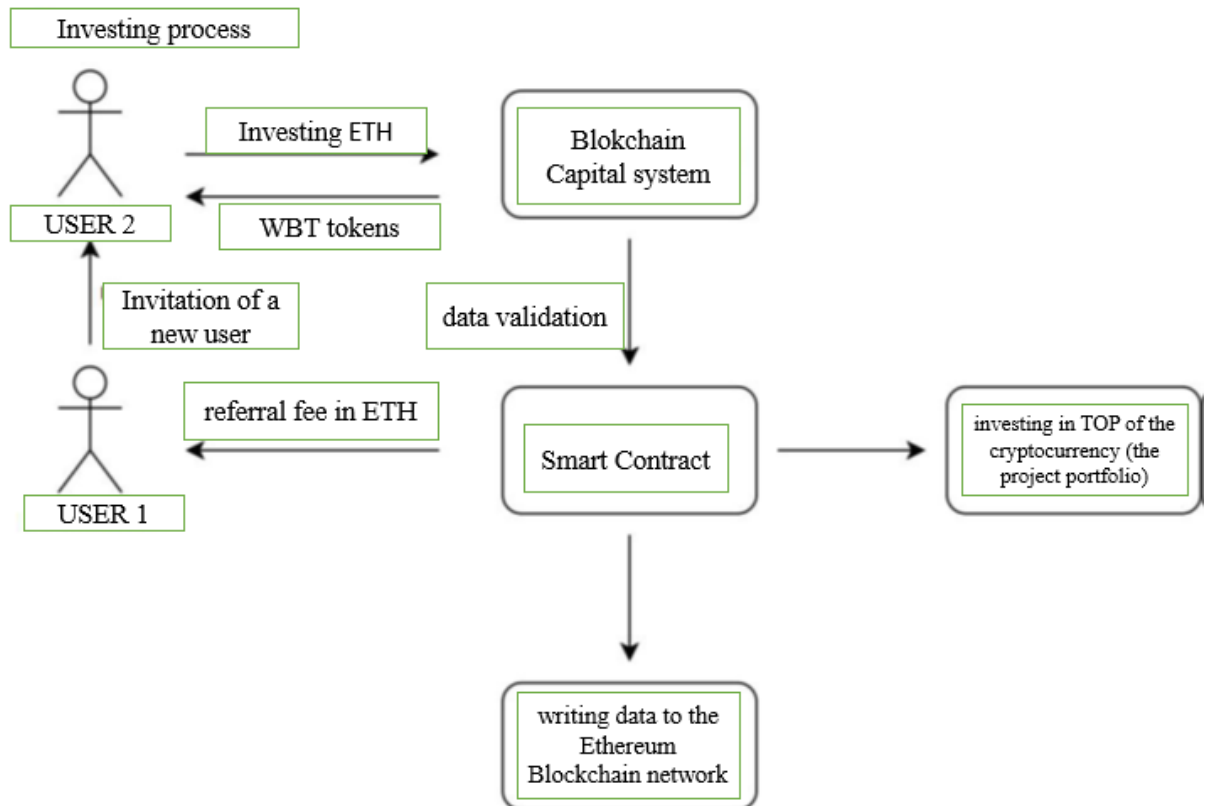
<https://etherscan.io/token/0x5c523d6abe17e98eaa58c2df62a6ec9162f3b9a1>.

Smart Contract Address: 0x5c523d6abe17e98eaa58c2df62a6ec9162f3b9a1



Technical information

- **The technical solution for Blockchain Capital** consists of three main elements: the website www.my.blockchaincapital.pro (personal user account), the backend server for managing and monitoring the investment processes and the referral program and smart contracts on the Ethereum blockchain.



- **The website and the user's personal account**

To start investing and effective management of the received blockchain Capital LTD tokens, it is necessary to register in the personal account of the system. Registration of a new user is carried out at the invitation of a previously registered participant of the Fund by his referral link. After registration, the new participant must register his / her wallet in the system from which the investment will be made. After that, he will be able to purchase WBT and BCT tokens, as well as the balances of tokens in his wallet and their cost. The BCT and WBT tokens are tokens of the standard ERC-20.

- **Referral program**

On the basis of referral links (on which users are registered), a referral tree is built on a smart contract in the Ethereum blockchain, according to which the referral income is distributed from the purchases of the user's tokens. The rules of distribution of referral income are fixed in the smart contract and are based on such parameters as the status of the referral (depending on career turnover, attracting new users) and the order of purchases of a new user (for the WBT token – from the first 5 purchases, for BCT-from

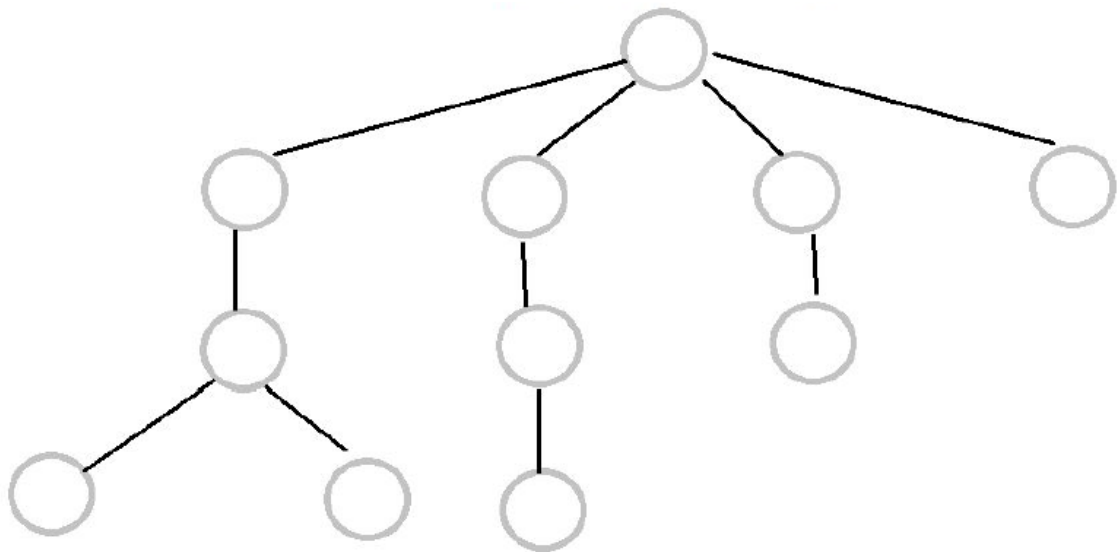


each purchase). Income from the referral program is from 12% to 50% of the amount of purchases of their referrals. Accrual of income is made in the currency of ETH and paid to the purse of the user request. Information on the available balance of the referral fee and already withdrawn to the wallet is displayed in the user's personal account.

- **Description of the business logic of the BC system**

- The program always has one user with the maximum status: Director of Region - his status does not depend on the amount of funds attracted by the referrals;
- New users come by the participant's invitation link.

Director of Region status scheme



- **BCT and WBT token smart contracts**

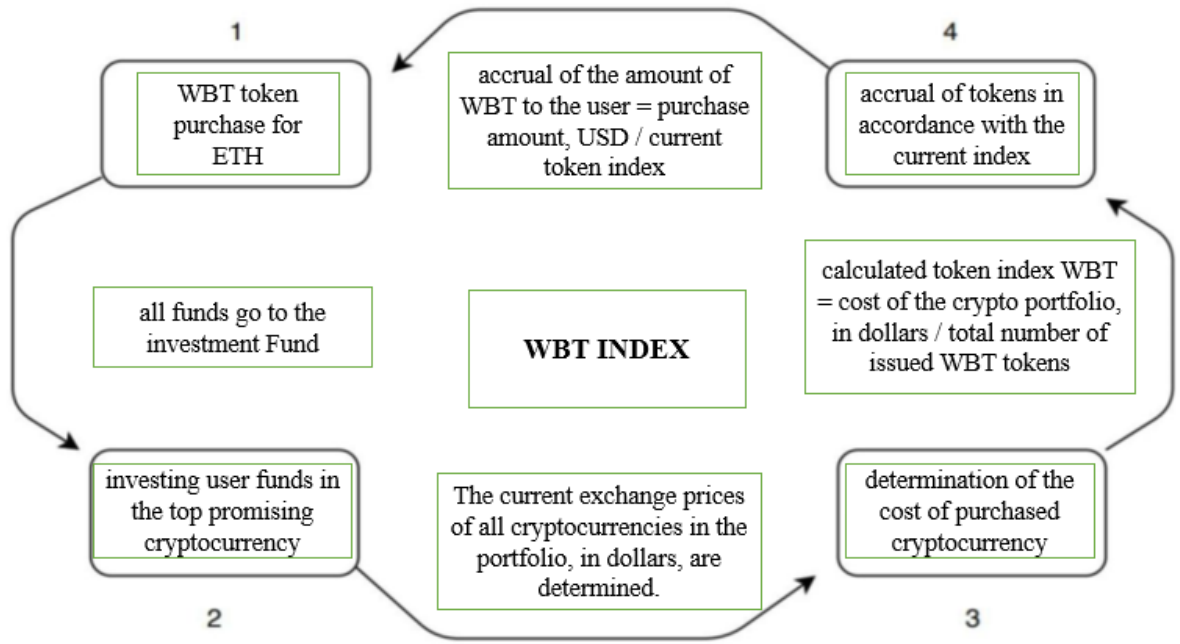
The functioning of Blockchain Capital is controlled by two main contracts of WBT and BCT tokens.

Contract tokens WBT (standard ERC-20) accepts from the user the amount of investment through the payment channels to certain amount. The user can choose a convenient amount of investment. In response to the receipt of payment, the contract charges a certain amount of tokens to the payer's address at the current token rate. In the personal account displays the fact of the transaction transfer of funds and the accrual of tokens.

The BCT token contract (also the ERC-20 standard) accepts investment amounts from the user, and in response to the receipt of payment, this contract charges a certain amount of tokens to the payer's address, also at the current token rate.



WBT Index



WBT token economics

The main product of Blockchain Capital is the investment and accumulation program Wealth Builder. The program is based on the Ethereum smart contract and allows participants to invest in the TOP 20 cryptocurrencies simultaneously. Wealth Builder Token is an index token that reflects the main movements in the cryptocurrency market.

There are two options for participation in the program: one-time (flex account) and regular payments. The final Commission of the platform in both variants is 12.67%. Further, the Commission earned is distributed according to the affiliate program and the cost items for maintaining the operation of the platform.

When choosing regular payments, the smart contract gives the participant the opportunity to Deposit funds 15 times, with a convenient periodicity to the user. The average payment amount is \$ 100. In this option, the Commission is charged from the first five payments, and in a different percentage: from more to less. Let's take a closer look at how the platform Commission is formed:

First payment: the Commission is 75% (50% of them-referral program, 25%-cost items), the remaining 25% go to the purchase of crypto assets.

The second payment: the Commission is already less and is 50% (30% of them-referral program, 20%-cost items), the remaining 50% go to the purchase of crypto assets.

The third payment: the Commission is 35% (20% of them-referral program, 15%-cost items), the remaining 65% go to the purchase of crypto assets.

The fourth payment: the Commission is 20% (10% of them-referral program, 10%-cost items), the remaining 80% go to the purchase of crypto assets.

Fifth payment: the Commission is 10% (5%-referral program, 5%-cost items), the remaining 90% go to the purchase of crypto assets.

6 to 15 payments. The amount of payment is not subject to Commission, and the purchase of the asset is made for the full amount of payment.

More clearly presented options for the distribution of the company's Commission in the table below:



Payment №	Amount of payment(\$)	Commission(%)	Commission (\$)	Comission		Asset purchase
				Referral program	Expenditures	
1	100	75%	75	50%	25%	25%
2	100	50%	50	30%	20%	50%
3	100	35%	35	20%	15%	65%
4	100	20%	20	10%	10%	80%
5	100	10%	10	5%	5%	90%
6	100	0%	0	-	-	100%
7	100	0%	0	-	-	100%
8	100	0%	0	-	-	100%
9	100	0%	0	-	-	100%
10	100	0%	0	-	-	100%
11	100	0%	0	-	-	100%
12	100	0%	0	-	-	100%
13	100	0%	0	-	-	100%
14	100	0%	0	-	-	100%
15	100	0%	0	-	-	100%
Total	1500	12.67%	190			

Referral program

To promote Blockchain Capital LTD, it was chosen to use multilevel network marketing and build a chain of referrals. Currently, the referral program has 8 levels: from agent to Director. The transition to each level depends on the availability of referrals in each personal network, their number and volume of payments (sales). All actions of referrals in the network are recorded in a smart contract on the Ethereum blockchain, which ensures transparency of rewards distribution. The system counts all amounts of payments for all referrals given by the user, as well as all amounts of referrals of subsequent levels, which are connected to the user's referrals.



All terms of accrual of remuneration and payment processing are included in the smart contract: purchase of WBT tokens, the number of user payments, information on referrals.

Depending on the order of payment and the status of the user, the following tariff schedule is applied (in the table):

Level	Status	volume of sales	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
8	Director of Region	10 000 000 \$	50 %	30 %	20 %	10 %	5 %
7	Director of Group	5 000 000 \$	40 %	24 %	16 %	8 %	4,5 %
6	Director	2 500 000 \$	35 %	21 %	14 %	7 %	4 %
5	Manager of Region	500 000 \$	30 %	18 %	12 %	6 %	3,5 %
4	Manager of Group	150 000 \$	25 %	15 %	10 %	5 %	3 %
3	Manager	35 000 \$	20 %	12 %	8 %	4 %	2,5 %
2	Silver Agent	5 000 \$	16 %	10 %	6 %	3 %	2 %
1	Agent	0 \$ - 4999 \$	12 %	8 %	5 %	2 %	1 %

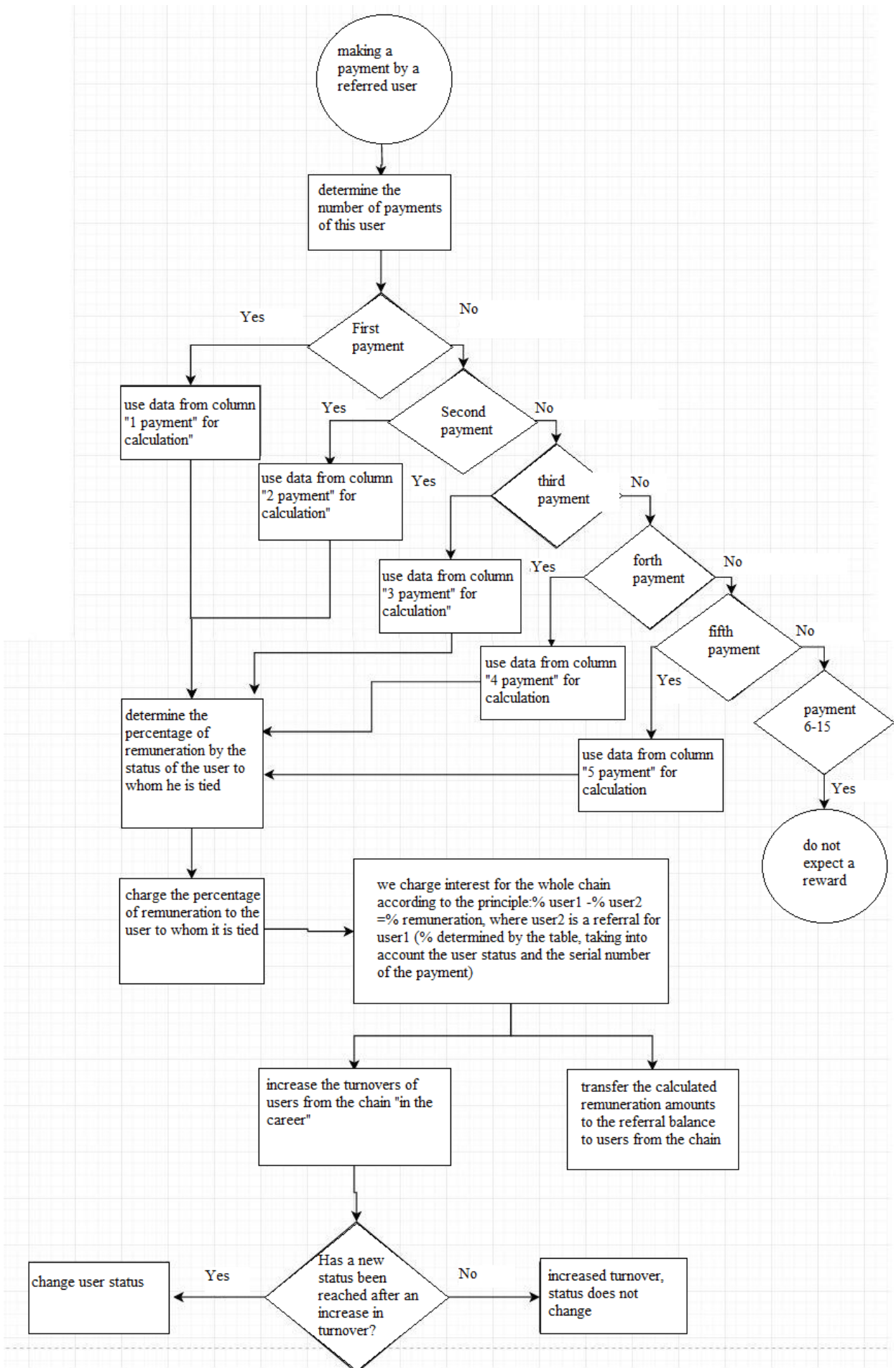
Blockchain Capital LTD Commission for the first payment is 75% of the payment amount. Of these, 50% are sent to referral payments. Further, the amount of Commission is reduced for each subsequent payment, and for 6 payments is already 0%.

Payment processing:

1. The user's payment amount is fixed;
2. The number of payments of the user is determined:
 - a) if it is a payment from 1 to 5 - the bonus reward is calculated;
 - b) If it is a payment from 6 to 15 - the calculation is not made;
3. All participants of the chain and their statuses are determined;
4. Distribution of remuneration is carried out taking into account the status of participants;
5. Recorded the amount of payment "career" (in the amount of funds to determine the status);
6. If the user has reached the new status threshold, the user's status is updated.

Important: ETH-USB and ETH-WBT exchange rates are used in the calculation. The calculation is carried out in accordance with the current rates of these currency pairs.





Calculate for the user% of remuneration (using the example of the “first payment”):

- We calculate the service commission, it is 75% of the payment amount;
- The maximum possible percentage of the referral program is equal to the maximum percentage of senior user remuneration and is 50% (“Director of region” is always in the chain);
- From the referral of the first level, the user receives the percentage indicated in the table (depending on the number of payments);
- If the referral is not of the first level, then he receives a percentage from his payment equal to the percentage of his status minus the percentage of the status of the referral following the level. Examples of calculating% of remuneration are shown in the tables below.

Payment execution “by the last referral”:

Referral	User status	Max. interest rate	Payment execution	Calculation of the percentage of remuneration for each level	The bonus amount accrued to the account of the user's referral program
Initial user	Director of region	50 %		$50\% - 35\% = 15\%$	150 \$
1 level	Director	35 %		$35\% - 20\% = 15\%$	150 \$
2 level	Manager	20 %		$20\% - 12\% = 8\%$	80 \$
3 level	Agent	12 %		12 %	120 \$
4 level	Agent	12 %	1000 \$	0 %	0

Payment execution by one of the chain referrals:

Referral	User status	Max. interest rate	Payment execution	Calculation of the percentage of remuneration for each level	The bonus amount accrued to the account of the user's referral program
Initial user	Director of region	50 %		$50\% - 35\% = 15\%$	150 \$
1 level	Director	35 %		35 %	350 \$
2 level	Manager	20 %	1000 \$	0 %	0 \$



3 level	Agent	12 %		0 %	0
4 level	Agent	12 %		0 %	0

Payment Execution by the "first level" referral”:

Referral	User status	Max. interest rate	Payment execution	Calculation of the percentage of remuneration for each level	The bonus amount accrued to the account of the user's referral program
Initial user	Director of region	50 %		50 %	500 \$
1 level	Director	35 %	1000 \$	0 %	0
2 level	Manager	20 %		0 %	0
3 level	Agent	12 %		0 %	0
4 level	Agent	12 %		0 %	0

- The user can withdraw only the amount of remuneration for confirmed transactions;
- the amount of remuneration is displayed at the request of the user, the Commission for the withdrawal operation is taken from the user.

In all the above scenarios, the service takes a 75% Commission (\$750) from the first payment of the referral (\$1000), and \$500 goes to the formation of the referral program, and the remaining \$250 is distributed according to the cost of the service.

Token sale

ICO: 01.10.2017 — 10.02.2018 SCO: 08.07.2018-until full token sale currency to participate: ETH

The company started its operations in September 2017 in the UK jurisdiction. From October 2017 to February 2018, an IPO (initial Cain's offering) was successfully held, and fundraising for the launch of the platform was implemented. During the ICO, the first investment tokens BCT in the amount of 200 thousand were issued, which give the right to a share in the company's profits. Initially among all holders of BCT monthly allocated 10% of the earned platform tools. Now this distribution occurs once a year, while the



percentage remains the same, however, from 2019 the percentage will be 5%, and in the following years it is planned to increase it to 1%.

The company was included in the list of successful ICO, because it was really able to sell the product on the collected funds and fulfilled all promises to investors. After the ICO, the Blockchain Capital team launched a service for automated management of digital assets of its clients and developed appropriate technologies based on a smart contract. At the same time, an index token WBT appeared, which includes a portfolio of the main crypto-currencies.

In July 2018, the project team launched SCO (secondary coin offering) in order to expand into international markets and achieve high liquidity of TSA tokens. On August 1, 2018, 20.8 million BT 2.0 tokens were issued to attract new non-borrowed funds. Users who bought BCT tokens before August 31, 2018, received as a bonus the opportunity to double the number of their tokens.

The cost of TSA 2.0 tokens until August 31, 2018 was \$ 2.1, then from September to October \$ 5, currently, TSA 2.0 tokens are traded at a price of \$ 7.5. After the withdrawal of the BCT 2.0 token on the national stock exchanges, a sharp increase of 3-5 times is forecasted, and with timely withdrawal to the international stock exchange, the price can increase tenfold from the initial cost.

It should be noted that the first BCT tokens are exclusively internal, new BCT 2.0 tokens. fully manageable and transferable. This means that users can withdraw BCT 2.0 tokens from the platform to any wallets, transfer tokens to market participants who are not registered on the platform, and also sell.

Road map

September 14, 2017

Company registration

November 2017

Start presale, team building and project

December 2017

The launch of investment cryptoactive BCT for investors

February 2018

Project launch, opening WBT token sales

March 2018

Run the Flex Account program

August 2018



BCT 2.0 SCO tokens for all users

August 2018

Project site update

October 2018

Implementation of an internal system exchange for trading project tokens among users

November 2018

Development of the index token WBT-100

December 2019

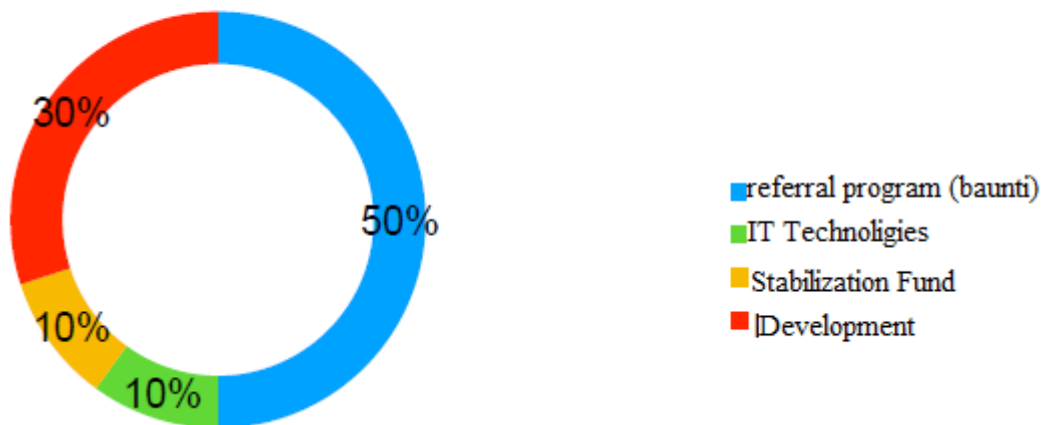
Development of a funded insurance program

December 2019-2020

Withdrawal of BCT 2.0 token to cryptocurrency exchanges

Distribution of funds from the placement of BCT tokens

The funds raised during the secondary token allocation (SCO) will be distributed as follows:



50% for referral program

Blockchain Capital LTD works on a multi-level marketing system, which is why most of the costs are represented by the costs of developing a referral program.

30% for project development

These include costs for the development and organization of events to promote the interests of Blockchain Capital LTD.



10% on stabilization fund

10% on IT technology

These are software development, platform refinement and any other costs directly related to the development of the technical component of the service.

Team

Blockchain Capital LTD is a team of experts in finance, security, law and technology. The project team consists of unique professionals who have already successfully implemented several international projects.

Zinnat Khusnullin

CEO

President of the company, the founder of the project. Determination of the overall strategy to ensure sustainable growth of the company.

Zinnat Khusnullin is the founder of several international companies, as well as an ardent supporter of the development of the cryptocurrency industry.

Education

Kazan Institute of Chemical Technology. Diploma with honors. Specialty - the designer of machines and devices.

Career

- In the USSR, he managed to make a dizzying military, industrial and party career. Service in the Transcaucasian Military District (captain of the reserve), Secretary of the RK VLKSM of the Kirov district of Kazan, 1st deputy. Production Manager at PO KamAZ (7 workshops of the main production, 3,500 employees);
- Since 1991, Founder and Director of several manufacturing and commercial firms;
- Since 1995 - international business. Banking, insurance activities. Investing in raw materials. Sales Director at a Swiss company;
- Since 2002 - underwriting (underwriting - placement of shares of high-tech companies, IPO);
- From 2007 to 2016 - Chairman of the Board of the credit institution. Off-budget financing of small business;
- Speaker at international investment forums;
- International Business Coach;



- Has enormous experience in organizing sales structures from zero to billions of dollars in turnover.

Arthur Khusnullin

CVO

Executive Director, one of the top managers of the company. Co-founder of the company.

He has 13 years' experience in finance.

Education

OB University - Faculty of Business Administration and Kazan Finance and Economics Institute - Faculty of Management.

Career

- He began his career as a broker, promoting the initial public offering mainly to foreign companies. In the track record of more than twenty successful IPO projects, they include companies such as Razer Technologies, Sigma and others;
- In 2007, he created a credit organization in order to support small and medium-sized businesses in Russia with the number of divisions of 150 offices and a loan portfolio of more than 1 billion rubles. During the management of the company, he participated in the development of a draft law to regulate the market for credit cooperation;
- Author of the book “Digital Money”;
- The author of the methodology for working with debtors in the enterprise;
- Co-founder of the project for entrepreneurs "face to face" in Russia;
- Business-trainer on the topics: “Management and staff motivation”, “Work with receivables at the enterprise”;
- Frequent guest at international business conferences;
- Member of the Council of Entrepreneurs under the President of the Republic of Tatarstan.

Evgenii Arkhipov

General Partner in IT development. Acquisition and implementation of new technologies in the company, management of information resources.

Education

Kazan Federal University, faculty of Computational mathematics and Cybernetics.



Career

- CEO of DDS Soft, Buyidentity;
- Advisor FICO - Qvolta.com, Intro.live;
- Member of the FINTECH Association working group”;
- Co-organizer of Blockchain Asia community;
- FINTECH Lab accelerator mentor;
- Speaker at 20+ conferences on the Blockchain.



Risks

As in any other project, participants purchasing BT and BST tokens, as well as the Blockchain Capital platform itself are exposed to various types of risk:

- Risk of loss. When buying or selling tokens, the participant agrees that he / she assumes all risks and is aware that in the short term he / she may incur losses, and participation in the Blockchain Capital platform cannot guarantee the participant a guaranteed income.
- The risk of insufficient liquidity in this case means that the project will not be able to meet its obligations to the platform participants, namely, interest payments will stop for BCT token holders. In order to prevent this, a percentage for remuneration was thought out in advance, decreasing every year. Plus, the leveling factor is the presence of a large distribution network.

Risk of hacking. Despite the fact that the project has a strong IT architecture, there is minimal risk. Even if the platform itself is hacked, the smart contract will continue to work, and users will receive charges to their personal accounts.

- Technical risks or risks of problems arise from failures in the operation of the platform. This includes any risks associated with the implementation of the functionality of the platform. These risks are minimized by constant monitoring by the IT service of the project.
- Political risk. External risk that is not controllable, and is not directly related to the actions of the project. The political situation in some jurisdictions and at the global level may change, respectively, and the attitude to the crypto industry as a whole may change. This type of risk can be minimized by attracting professional corporate lawyers and using multiple jurisdictions at the same time.
- Economic risk. This is a risk caused by adverse changes in the crypto economy, in the economy of an individual country or at the global level. The downturn in the global economy, the recession period, economic crises can unpredictably affect potential clients of the platform and reduce their desire to invest in non-traditional financial instruments.



Legislation

Given the sensitivity of the financial business to regulatory standards, we provide an approximate and incomplete list of standards, regulations and laws to be followed:

1. ISO / IEC 27000 family of standards – defines the requirements for the storage, processing and transmission of personal identification information. More details can be found on the website of the organization;
2. GDPR-the basic requirements for data processing (General Data Processing Regulation, GDPR) define the basic principles of working with personal information. The full text of the Directive is available on the official website;
3. eIDAS is a set of standards for electronic IDs and trusted services (Trust Services) for electronic transactions of the EU Single market. Detailed specifications are published on the website of the European Commission;
4. ISO 20022 is a standard for communication between financial institutions, eliminating any misunderstanding between them through the use of a universal business dictionary. More information about this can be found on the official website of SWIFT or ISO itself;
5. PSD 1 and PSD 2 are the European Commission directives regulating payment services in the European Union. Among other things, they increase the safety and protection of the consumer. Read more on the official website of the European Commission;
6. SEPA requirements-are designed to define the terms and conditions of non-cash payments in the EU based on PSD 1 requirements. Read more on the official website;
7. AML/CFT legislation - a list of requirements of anti-money laundering legislation and measures to counter the financing of terrorism.

It should be borne in mind that most of these laws, requirements and directives apply only to the European Union. As the scope of the Blockchain Capital LTD project expands, we will adapt laws and regulations to suit new jurisdictions.



Conclusion

Now the company Blockchain Capital LTD is focused on the management of personal finances of clients in the cryptocurrency market. The scheme of the project is similar to the investment scheme operating in classical banks and stock exchange investment funds: the purchase of shares is carried out in the most simplified manner, and the process management is almost completely automated. The fundamental difference and advantage of the project is that the smart contract on the Ethereum blockchain is responsible for the relationship with customers, investment and all other processes.

In the future, the Blockchain Capital LTD team plans to create a whole ecosystem of services and become a kind of life style solution for its customers. The project will perform all the functions of a classic digital Bank. This will significantly reduce costs and provide investors with increased dividends. In the future, the company expects to provide financial infrastructure not only for individuals, but also for large businesses, as well as to become an integral assistant in public needs.



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