

# CryptF

## White Paper

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CryptF is creating new set of cryptocurrencies, the first ever to be backed by stocks and bonds.

We present an opportunity for all social classes to participate in the global financial markets.

Bypassing geographical trading limitations, the need for a bank account, and expensive middle-men.

Website: <https://cryptf.io/>

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# 1. Overview

Existing crypto-economy is still in infancy with assets being roughly valued around 150 billion USD. A relatively low circulation of cryptocurrencies causes sensitivity to price manipulation and subsequent volatility. While this presents an opportunity for extremely rapid wealth growth it increases the risk of a substantial financial loss. Presently, only a few tools are yet widely available to mitigate your risk.

## 1.1 Concept

We are creating an opportunity for every cryptocurrency holder to invest in the stocks of leading companies and bonds of developing countries.

CryptF cryptocoins are blockchain based collective investment products/instruments. Coins will be tradeable on a crypto exchanges like any other crypto coin and are available for anyone to purchase.

What makes CryptF coins unique is the reliable backing by blue-chip stocks and bonds. Coin price is hard-wired to the current market value of the linked securities.

CryptF coin enables you to invest into a segment of a market, represented by a fixed set of derivatives a coin is linked to. The investment portfolio is managed by CryptF making the whole experience completely hassle-free for coin holders.

## 1.2 Benefits

- Ability to participate in the global financial markets straight from your cryptowallet.
- Coin price is kept reliably tracked to corresponding shares or bonds index.
- Transparent portfolio.
- Low operational costs for investors.
- High liquidity of the coins. CryptF guarantees unconditional coin buyback from investors either directly or on crypto exchange.

## 1.3 Risks

Our cryptocoins are hard-wired to the prices of the corresponding indexes and stocks, therefore, coin prices will correlate with them. While prices can go down in the short term, general consensus among investors is steady long term growth.

The average yield of the American stock market is around 6-7% annually. The compound growth effect can be expected to double your capital in 11-12 years. If you buy CFIT coin you would invest in the most reliable companies in this segment. This includes Apple stock

## CryptF - Cryptocoins backed by Stocks and Bonds

(AAPL) which has been invested into by the biggest players on the market such as Warren Buffet, George Soros and David Einhorn. They count on a stable and predictable growth which is not the case with the highly volatile Bitcoin and Ethereum.

### **1.4 Security**

CryptF coins are created via physical replication: all securities that are linked to a coin are purchased by CryptF.

We plan to regularly undertake audits and issue broker verified reports to provide maximum transparency of CryptF securities accounts.

### **1.5 Dividends**

All gains in dividends will be reinvested into more shares therefore value of the coins will be slightly higher than the associated index value.

### **1.6 CPTF token**

Token CPTF is created on a smart contract based in Ethereum blockchain. Tokens will be emitted only during the ICO period.

Every token buyer needs to use an ERC-20 compatible wallet. To buy CPTF tokens the buyer will need to transfer a supported cryptocurrency to the smart contract address. Smart-contract transfers CPTF tokens back to the buyer's address. Any payments that would happen before or after ICO will be reversed and returned without any CPTF token being emitted.

Our token CPTF will participate in the companies' profit redistribution and can be a future source of passive income. We believe that value of this token will grow over the time with positive correlation to the number of emitted cryptocurrencies.

It is based on Ethereum blockchain which is currently a standard blockchain protocol for the most leading ICOs.

### **1.7 Profit distribution**

CryptF will distribute 40% of its quarterly profit to CPTF smart contracts. This information will be published on CryptF website. Every token holder will be notified using provided contact information. Profit will be divided proportionally according to a number of tokens in user's holding. Every payment will be done in ETH.

## 2. Liquid asset tokens

CryptF cryptocurrencies and asset tokens are two terms with the same meaning. These tokens are emitted when assets such as stocks and bonds are bought by CryptF. CryptF then sells these tokens. The company will keep a direct proportion of the available assets and emitted tokens. Tokens are based on smart-contracts in the Ethereum blockchain. Each set of assets will correspond to a particular token.

Tokens are emitted when assets are bought and destroyed when assets are sold. A detailed description of every token set will be available in the website documents. Eventually, tokens will be introduced to crypto exchanges. To buy these tokens, the user would need to have an ERC-20 compatible wallet.

CryptF cryptocurrency and asset token have the same meaning.

### 2.1 Breakdown of CFIT token

CFIT is a combination of the five best performing tech companies in the US market, namely Facebook, Apple, Amazon, Netflix and Alphabet's Google.

The market capitalization of these companies is around 2.4 trillion dollars as of mid-2017 evaluation and growing.

Companies:	Share:
Facebook	22%
Amazon	22%
Apple	17%
Netflix	21%
Google (Alphabet)	18%



## 2.2 Breakdown of CFGM token

CFGM is a combination of five actively growing international game publishers.

Multiplayer online games are a widespread and extremely popular social phenomenon. Combined MMORPG and mobile market turned 101 billion mark in 2016. It is prospected to be 109 billion in 2017 and 116 billion in 2018.

Asian game market is growing the fastest with NetEase being one of the biggest and successful publishers in China.

Companies:	Share:
Take-Two Interactive Software	27%
Activision Blizzard	24%
Electronic Arts	24%
Zynga	7%
NetEase Inc ADS	18%



## 2.3 Breakdown of CFBND token

CFBND consists of the bonds of over 15 developing countries. These are liquid sovereign debts with high yield potential. They include a multitude of different currencies, and of any maturity of duration. A share of each individual country will not exceed 10%.

While this coin may not show an incredible amount of growth it can be a very stable investment with the lowest volatility available.

Countries:	Share:
Mexico	10.4%
Russia	9.2%
Brazil	9.1%
Greece	8.5%
Turkey	7.7%
South Africa	7.0%
China	6.0%
Poland	5.7%
Hungary	5.5%
Romania	5.2%
Malaysia	5.2%
Philippines	4.9%
Other	15.6%



## 3. ICO

Investments raised throughout the Initial Coin Offering (ICO) will accelerate the beginning of the project as well as provide the strategic marketing for the rapid acceptance of our cryptocurrencies on crypto exchanges. Increasing the number of cryptocurrencies available will directly translate into the earnings growth.

Raised funds are to be spent on the creation of infrastructure, development of our products, organization of crypto-exchange trading, and support coin liquidity.

Initial token price is 0.001 ETH or equivalent.

The total number CPTF tokens will be 90,000,000 (90 million), of which 63,000,000 will be offered during the ICO rounds, 18,900,000 will be in the company reserve, and 8,100,000 will be distributed to the team.

CPTF tokens are functional utility tokens within the CryptF ecosystem. CPTF tokens are not securities, they are non-refundable, they are not for speculative investment. Cryptf cannot guarantee any future performance, dividends, nor stability.

### **Pre-ICO**

- December 13th, 2017, 1pm UTC - December 26th, 2017, 1pm UTC
- Offer size is capped at 15,000,000 (15 million) CPTF

### **ICO Round 1**

- January 4th, 2018, 1pm UTC - January 24th, 2018, 1pm UTC
- Offer size is capped at 30,000,000 (30 million) CPTF

### **ICO Round 2**

- February 8th, 2018, 1pm UTC - February 21st, 2018, 1pm UTC
- Offer size is capped at 6,000,000 (6 million) CPTF

### **ICO Round 3**

- March 1st, 2018, 1pm UTC - March 14th, 2018, 1pm UTC
- Offer size is capped at 12,000,000 (12 million) CPTF

All unsold tokens will be disposed.

CryptF reserves right to change dates and length of the ICO rounds before their start.

# 4. Roadmap

## 2017

<b>February</b>	Initial idea, brainstorming, research.
<b>March – April</b>	First prototype.
<b>May</b>	Further research and working out the implementation details.
<b>June</b>	Work on the website begins. Marketing plan. ICO plan.
<b>July</b>	Platform technical design. Start of the platform development.
<b>August – September</b>	Team expansion (developers, designers, marketing). Bounty program. Private launch of the website.
<b>October-November</b>	Public launch. ICO announcement. Ongoing development of the platform.
<b>December</b>	Pre-ICO.

## 2018

<b>January</b>	ICO Round 1.
<b>February</b>	ICO Round 2.
<b>March</b>	ICO Round 3. Legal incorporation. Trading accounts. Floating CryptF token (CPTF) on cryptoexchanges. Private beta of the coin trading platform.
<b>April</b>	Launch of the flagship coin CFIT. Start trading coins on the website and on cryptoexchanges.
<b>May</b>	Launch of CFBND and CFGM coins.
<b>June</b>	Financial reporting. Distribution of profit for Q1 2018 among token holders.
<b>July</b>	Analysis and launch of new coins, backed by well performing shares and bonds.
<b>August</b>	Launch of Smart Shares Coin (SSC) (concept phase in Oct – Nov 2017). Bonus program for coin holders.



## 5. Summary

Everyday advances in blockchain technology and new national regulations may shift the market favourites overnight.

The right direction is to diversify your crypto portfolio in various financial tools to minimize the risk exposure and increase the long term gain.

We are putting our effort into creating a product that would bring stability to your crypto holdings rooting them in the real world economy.