

SMARTBOARD

Investment Memorandum

Proposal for Partnership

Introduction

The economic crisis is difficult, but at the same time, a productive period. In times of great shocks, society finds strength for rapid technological and social breakthroughs. It is not surprising that exactly during the financial crisis of 2008 such companies as Airbnb, GitHub, Pinterest, Slack, Square, Stripe, Uber, Beats, and WhatsApp were founded and attracted their first investments.

The coronacrisis will push us to rethink a lot of things. First of all, the attitude towards business.

The traditional approach to business is changing. The development of decentralized and distributed technologies is an indicator of the readiness of society for business and financial transformations.

SmartBoard – is an opportunity to change the existing paradigm, taking financial processes to a whole new level based on the principles of freedom and transparency.

Our project is primarily focused on the digital asset industry. Indeed, cryptocurrencies and tokens will become an indicator of the new free phase of the economy, which is coming closer and closer. To ignore this is as reckless as to deny the prospects of desktop computers in the 1970s.

We know that digital technologies are the future. And we are building it.

You can take part in the development of our company. We offer you a flexible approach to investments and interaction with the project team.

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1. Investment Rounds Format

During investment rounds, we raise funds through the open sale of tokens (ICO – Initial Coin Offering).

Each partner will receive a SmartBoard Coin (SBC) package proportional to the amount of their investment.

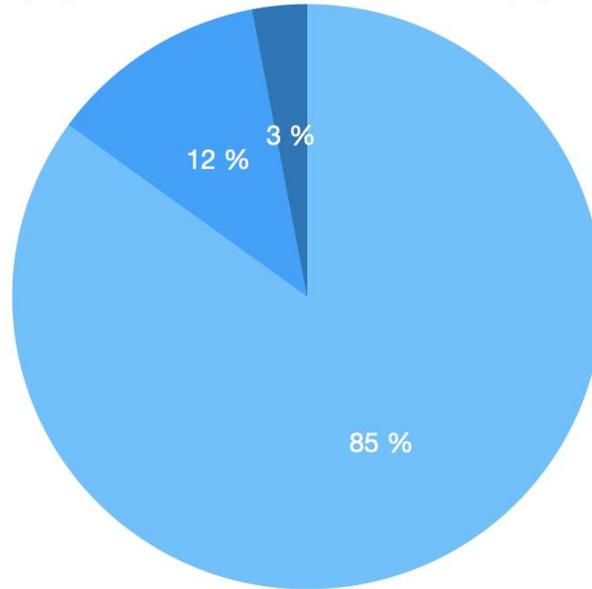
SmartBoard Coin is a blockchain token that is used for paying for the platform's internal services. Our token is a Utility token, but in the future, it will become a full-fledged cryptocurrency that will be worth many times more than the initial investments.

This type of tokens is not new: the most successful cryptocurrencies with the biggest capitalization have become popular because they are used within their platforms as Utility tokens. Service demand generates demand for an asset, thus increasing its real value.

Such type of a deal is quite simple. Please, keep in mind that the credo of our project is to make blockchain technologies accessible. Each investor will get an individual approach.

1.1. How will SmartBoard Coin be emitted?

- (85%) Will be emitted by users as part of the PFP algorithm
- (12%) Emitted and frozen for ICO
- (3%) Emitted and frozen for development of the project



Max. supply is limited: 1 billion SBC

1.2. Why do we raise funds in this way?

This method is primarily beneficial for our investors, as we have provided various ways of monetization and return on our tokens. All investors are different, and our approach will ensure that they achieve their goals in the most favorable way. We envisage both early exit opportunities (after 1.5 – 2 years), which will allow getting a quick profit from the sale, and long-term (up to 6 years), which will bring a significant profit and provide regular passive income from the platform's crypto stocks.

We promote the use of digital assets because it is more reliable, faster, safer, and more profitable than the conventional way of investing.

Emission Algorithm: Proof Freeze Provision

Platform users create new coins by exchanging the most liquid cryptocurrencies for SBC at a fixed rate of \$ 1. The exchange process takes place in the personal cabinet on the platform. The funds received for the SBC exchange will be frozen in the public DAO. All accounts will be accessible for verification.

Frozen coins will support the SBC exchange rate with the most perspective crypto assets.

Funds frozen for ICO will be divided into 3 rounds of investments

Round 1. Pre-ICO. Sale of SmartBoard Coins with a discount of up to 90% off the initial price.

Round 2. ICO. An open sale of SmartBoard Coins at initial price.

Round 3. IEO. Sale of platform crypto shares that yield dividends.

1.3. How will the SBC price be determined?

The rate of the cryptocurrency is determined in the same way as the rate of any security – based on the trading session results. Before placing the token at open trades, the price is established by the project team. The rate determines the “cost” of new coins creation for users. After listing on the Exchange, the rate of trade will determine the price.

1.4. Who will use SBC?

SmartBoard Coin will be used for internal platform services payments. As the infrastructure develops and additional internal services are added, the number of possible applications of SBC will increase along with the range of potential users.

You can find more details about why SBC will be in demand and how demand will be formed in the next section.

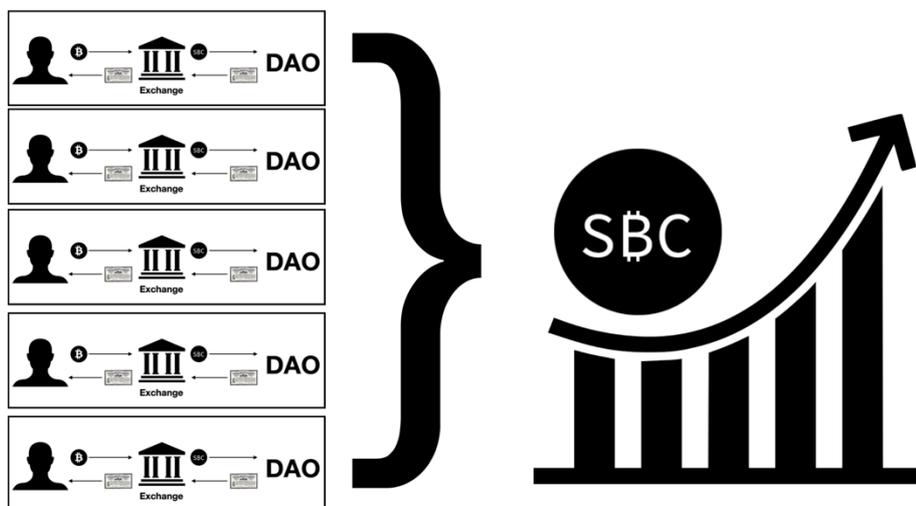
2. Economic liquidity

The most crucial tool for providing liquidity will be the crypto exchange – this is where the major demand for SBC buys will be generated.

The crypto exchange will enable digital funds and companies to offer their shares on trades to raise capital. A unified and standardized ecosystem will offer traders and investors a completely new digital asset market that is fundamentally different from traditional exchanges.



All crypto shares of foundations and organizations will be traded only in pairs with SmartBoard Coin. Each buying crypto shares trade will increase demand for SBC and affect its price.



2.1. Why will the SmartBoard exchange be used?

By analyzing the turnover of the most popular exchanges, it is seen that most of the trading traffic lies in several top cryptocurrencies. Most exchangers are alike, lack broad functionality, and have no obvious advantages. Professional traders use their own or third-party tools connected to exchange accounts through API for trading and do not always use internal tools.

Active Markets		Exchange: Binance				Pair: All	Category: All	USD	
Rank	Currency	Pair	Volume (24h)	Price	Volume (%)	Liquidity	Category	Fee Type	Updated
1	Bitcoin	BTC/USDT	\$2 538 789 750	\$11 717,65	32,40%	-	Derivatives	No Fees	Recently
2	Bitcoin	BTC/USDT	\$792 376 829	\$11 712,81	10,11%	859	Spot	Percentage	Recently
3	Ethereum	ETH/USDT	\$773 060 820	\$398,02	9,87%	-	Derivatives	No Fees	Recently
4	Ethereum	ETH/USDT	\$384 722 246	\$397,64	4,91%	757	Spot	Percentage	Recently

Active Markets		Exchange: Huobi				Pair: All	Category: All	USD	
Rank	Currency	Pair	Volume (24h)	Price	Volume (%)	Liquidity	Category	Fee Type	Updated
1	Bitcoin	BTC/USDT	\$393 793 076	\$11 712,60	28,21%	880	Spot	Percentage	Recently
2	Ethereum	ETH/USDT	\$322 507 939	\$397,92	23,11%	835	Spot	Percentage	Recently

Active Markets		Exchange: Coinbase				Pair: All	Category: All	USD	
Rank	Currency	Pair	Volume (24h)	Price	Volume (%)	Liquidity	Category	Fee Type	Updated
1	Bitcoin	BTC/USD	\$158 649 124	\$11 697,20	32,72%	843	Spot	Percentage	Recently
2	Ethereum	ETH/USD	\$69 563 212	\$397,47	14,35%	648	Spot	Percentage	Recently

Active Markets		Exchange: Kraken				Pair: All	Category: All	USD	
Rank	Currency	Pair	Volume (24h)	Price	Volume (%)	Liquidity	Category	Fee Type	Updated
1	Bitcoin	BTC/EUR	\$71 500 498	\$11 682,24	22,78%	863	Spot	Percentage	Recently
2	Bitcoin	BTC/USD	\$44 794 879	\$11 671,90	14,27%	810	Spot	Percentage	Recently
3	Bitcoin	BTC/USD	\$39 552 898	\$11 676,50	12,60%	-	Derivatives	No Fees	Recently
4	Ethereum	ETH/USD	\$22 502 467	\$399,29	7,17%	668	Spot	Percentage	Recently
5	Ethereum	ETH/EUR	\$19 393 635	\$399,54	6,18%	629	Spot	Percentage	Recently
6	Ethereum	ETH/USD	\$15 036 785	\$399,60	4,79%	-	Derivatives	No Fees	Recently

According to [CoinMarketCap](#) as of 07.08.2020

Trading pairs with Bitcoin/Ethereum form the majority of the trading volume. The most liquid cryptocurrencies are represented on every popular exchange. In general, trading platforms are similar; the market is fragmented among identical companies.

SmartBoard provide traders with an absolutely new unique market of digital stocks, which is not available on any of the trading sites. Digital stocks could be issued only within our exchange, in pairs with SBC.

2.2. Why would organizations list their crypto stocks on the SmartBoard exchange?

It is inexpensive and easy. Listing of own tokens on one of the TOP-10 exchanges will cost a company hundreds of thousands of dollars (the price can reach several million dollars) while listing on the SmartBoard Exchange will not exceed \$ 100. This will ensure that the IEO becomes massive and affordable for most companies, creating healthy competition for funds from investors. For young companies, this is a great opportunity to list shares in a few clicks and without unnecessary bureaucracy.

2.3. Why would crypto stocks of organizations be bought; who needs them?

Crypto shares are expected to be of interest first and foremost to traders and investors.

For traders, this is a new market with new opportunities to make money. A standardized ecosystem with open data allows thoroughly analyzing companies and information about their activities, studying their teams, ways of decision-making. And in some cases – also to influence these decisions.

For investors, it is an opportunity to find the right company and analyze the information about its activities in detail before investing. Moreover, investors will be protected by the mechanism of “exit from the company”, which will allow, if necessary (in force majeure situations), to take their share without waiting for the sale of the asset.

Blockchain register will eliminate the possibility of falsification of financial information: balance sheet, property, income and

expenditures of a company will be completely transparent. Moreover, information on methods of managing these finances, the management register, and all reports will be publicly available.

2.4. Why is SmartBoard Coin not subject to inflation?

The overall turnover of coins is limited, which excludes the possibility of inflation in the future. The emission of new coins is not an uncontrolled process and ensured by users. It is required to freeze the existing cryptocurrencies to emit new coins. In other words, SBCs are not generated “out of nothing”.

Over time, 15% of SBCs already emitted by the project team will be covered with an equal number of burnt coins. The internal services of the project platform will burn the coins, instead of accumulating them. Thus, by eliminating cryptocurrencies, we will maintain its exchange rate until 150 million SBCs (equal to the number of emitted coins) are destroyed.

Furthermore, the provision of SBC with cryptocurrencies will also support the exchange rate of the coin, and accounts with frozen funds will be transparent and available for checking.

3. Investment Offer

Initial price of SBC at public sale: \$ 1.

Amount of investments	Price of 1 SBC	Minimum amount of SBC in a package
\$ 100 000	\$ 0,50	200 000
\$ 250 000	\$ 0,40	625 000
\$ 500 000	\$ 0,30	1 666 666
\$ 1 000 000	\$ 0,20	5 000 000

\$ 2 000 000 | \$ 0,10 | 20 000 000

The amount of the investment package has an impact on the buy price and final returns, calculated as a percentage of the purchased value. At the initial stage, investment volume over \$ 10,000 is possible only under conditions of the personal agreement and with the consent of the project team.

All investors get access to internal company information, development process; they can express their opinion and propose their ideas. Our team will take into consideration the views of investors. All investors with packages over \$ 10,000 will get access to the project's private Telegram chat.

4. Financial Forecast

The potential return on investment in our project depends on the goals and plans of the investor. SmartBoard Coin can be used as a tool for further investing in the ecosystem of the project – digital organizations.

For reference. Analysis of crypto projects market

	Initial price	Current price	Max. price
DASH	\$ 0,3	\$ 83,5	\$ 112
Binance Coin	\$ 0,1	\$ 23	\$ 37
Ethereum	\$ 2	\$ 399	\$ 1342
Chainlink	\$ 0,1	\$ 9,6	\$ 9,6
XRP	\$ 0,005	\$ 0,3	\$ 3,82
Stellar	\$ 0,002	\$ 0,1	\$ 0,87

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	Growth (at current rate)	Growth (at max. rate)
DASH	27 833 %	37 333 %
Binance Coin	23 000 %	37 000 %
Ethereum	19 948 %	67 103 %
Chainlink	9 600 %	9 600 %
XRP	6 000 %	76 400 %
Stellar	5 000 %	43 500 %

According to [CoinMarketCap](#) as of 07.08.2020

SBC initial price at public sale: \$ 1.

Our goal: \$ 100 in 3 – 5 years.

Expected growth: 10 000%.

Based on the experience of successful crypto projects, we aim at a fairly realistic growth rate of 10,000% and intend to maintain a moderate growth of SBC without creating a rapid upsurge, avoiding fluctuations in the price of trades and artificial pumps, which leads to a long-term decline. Smooth growth will be achieved through moderate deflation of SBCs and gradual growth of the rate of new coins creation, thus increasing demand for existing coins.

We offer several options for monetization of the invested funds

1. **Short-term investment (1,5 – 2 years).** Investor sells tokens immediately after the launch of the exchange and listing of SBC at public sale.
2. **Mid-term investment (3 – 4 years).** Investor funds tokens into the ecosystem by investing in other digital companies and foundations through the internal exchange. It is impossible to calculate the profit from reinvesting in the ecosystem as it depends on many factors and first of all on the particular skills of the investor. This option is not suitable for everyone. It is necessary to have knowledge in exchange trading and have a deep understanding of investments or to involve professionals. A mid-term re-

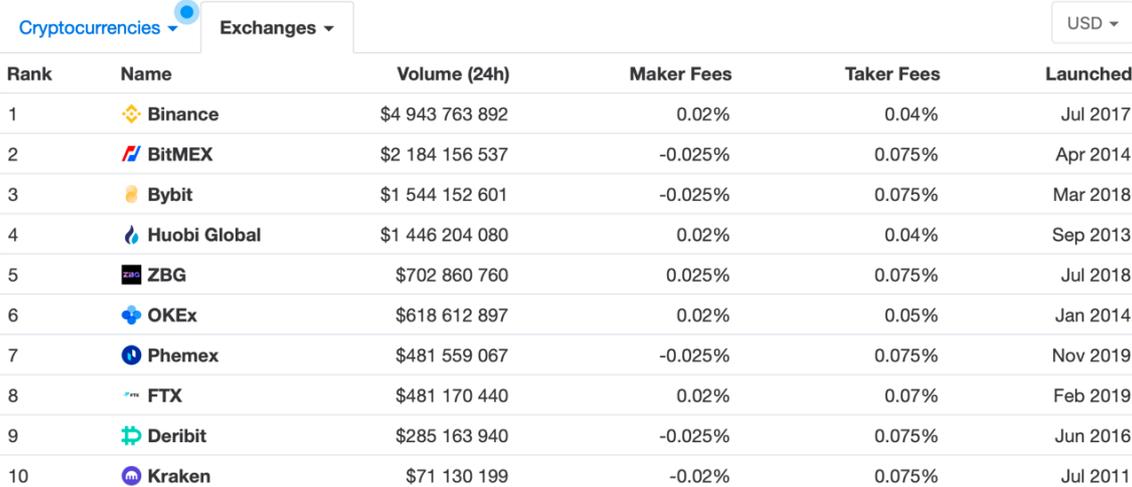
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investment into the SBC ecosystem is suitable for investment hedge funds, which have expertise in this segment of the market and are willing to take risks for high returns.

- 3. Long-term investment (5 years).** Investor takes part in the 3rd Round of investing (IEO) and reinvests SmartBoard Coin in SmartBoard crypto shares. SmartBoard crypto shares will be security in digital form. Profits of the platform from all internal services will be transferred to a common account and shared equally among all shareholders. These rules will be determined by SmartBoard smart contracts and stored in the blockchain. The ownership right cannot be withdrawn or taken away; it will even be possible to inherit within the ecosystem.

Investors who entered the project on the 1st Round will be able to acquire a significant share in the project at a favorable price, which will allow them to profit from the platform for an unlimited time.

It is impossible to calculate profits from the platform and all internal services at an early stage. Any forecasts will be very conditional and far from the real situation. However, the income of one of the internal services, namely the internal exchange, can be predicted using the method of comparison.



Rank	Name	Volume (24h)	Maker Fees	Taker Fees	Launched
1	 Binance	\$4 943 763 892	0.02%	0.04%	Jul 2017
2	 BitMEX	\$2 184 156 537	-0.025%	0.075%	Apr 2014
3	 Bybit	\$1 544 152 601	-0.025%	0.075%	Mar 2018
4	 Huobi Global	\$1 446 204 080	0.02%	0.04%	Sep 2013
5	 ZBG	\$702 860 760	0.025%	0.075%	Jul 2018
6	 OKEEx	\$618 612 897	0.02%	0.05%	Jan 2014
7	 Phemex	\$481 559 067	-0.025%	0.075%	Nov 2019
8	 FTX	\$481 170 440	0.02%	0.07%	Feb 2019
9	 Deribit	\$285 163 940	-0.025%	0.075%	Jun 2016
10	 Kraken	\$71 130 199	-0.02%	0.075%	Jul 2011

According to [CoinMarketCap](#) as of 07.08.2020

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Based on the analysis of the daily trading volume, we can estimate that the exchanges included in the TOP-10 earn from \$ 1 million to \$ 4 million per day.

In the section “Economic liquidity”, we justified our expectations and explained the position of why SmartBoard Exchange has all chances to make it to the TOP-10.

In case of success, the company’s potential revenue from a single internal service can reach tens of millions of dollars per month. Investors, who will receive digital shares of the company, will be able to stand at the origins of the new digital economy and increase their capital in thousands or tens of thousands of times.