

# Introduction with CoinToCoin

**CoinToCoin's mission is to create an easy-to-use global personal finance management service that can be used by millions of people.**

This document presents a plan for developing a new global service and a token for this service. Our goal is to enable every person to use modern technology to manage personal finances.

## Problem statement

Modern mobile technologies, along with the cost of an inexpensive smartphone, have greatly simplified access to receiving and sharing information for billions of people. People communicate with each other and use a variety of services and applications that simplify their lives. And these services are available to everyone, regardless of location. This opens up plenty of opportunities for greater penetration of access to global financial services. But at the same time, more than 1.5 billion people all over the world are behind the board of modern financial services, not even having a bank account, despite the fact that 70% of them have a mobile phone, and 0.5 billion have it connected to Internet.

For many people, access to personal finance management is limited by offers of local management companies and banks. Twenty-five years ago, Alexander Elder, in his bestseller on technical analysis of financial markets «Trading for a Living» was offering to stock up on graph paper to create analytical charts. Now anyone, if not a schoolboy, then a student will be able to create dozens of graphs with hundreds of indicators on the tradingview platform, completely free of charge. There has been a popularization of the availability and ease of decision making in the field of personal investment.

But what will be more profitable - do personal finances by yourself or entrust the management of your own finances to a Professional manager? At the same time, the word "professional" does not mean the presence of licenses and permits obtained from the local regulator - it's just money.

Professional manager is someone who does not make money on you when you lose.

Professional manager is one who does not explain his losses by falling markets.

Professional manager is someone who does not earn more than you at work with you.

How many “professional managers” do you know that meet all three criteria? I think that most of you do not know any such manager.

Although, you already know one for sure!

Blockchain and cryptocurrency technologies have a number of unique advantages that will potentially make financial services more accessible and more reliable, protecting your assets from fraudulent activities. But with all the existing advantages, the massive introduction of cryptocurrency is hampered by their increased volatility, which, however, is a good way to make money on it.

The entry of Gram from Telegram and Libra from Facebook to the cryptocurrency market will make the cryptocurrency world closer to the traditional perception of the “purity” of the money circulating on it and will make it possible to make a giant leap in personal finance management.

## **Perspectives**

We consider it important to share our beliefs in order to align the community and the ecosystem that we intend to create around our service:

- We believe that modern financial services and methods of accumulating assets should be accessible to everyone.
- We believe that people have the right to fully control their personal finances and to manage them at any time in any amount at their own discretion.
- We believe that a global, open, instant and inexpensive money circulation around the world will open up tremendous opportunities for managing personal finances.
- We believe that people will trust more decentralized management systems.
- We believe that financial infrastructure should be created and managed for the benefit of society.

## Welcome to the CoinToCoin Ecosystem

Humanity now needs reliable digital currencies (such as Gram or Libra) and the appropriate infrastructure, on the basis of which the “Internet of Money” can be created.

Managing your personal finances through a smartphone should be easy and straightforward. Money transfers, including cross-border, should become commonplace how to send a photo in the messenger. Regardless of wealth and the presence of a bank nearby. All of this opens up tremendous opportunities for millions of people to receive high-quality financial services from Professional managers.

It is time to give way to a new class of Professional personal finance managers.

CoinToCoin's mission is to create an easy-to-use global personal finance management service that can be used by millions of people around the world.

A professional manager is the one who earns only when you earn!

A professional manager is one who earns money, even when everyone has losses around!

A professional manager is someone who always earns for you!

### Who are we doing this for?

- **The geography of the project** is developing and least developed countries. However, this does not mean that the CoinToCoin service will not be available in the G7 countries.
- **In terms of wealth** - the minimum investment announced at the start of the project to commence working with the CoinToCoin service - USD 2,000 - allows the middle class from developing countries to join. Subsequently, after gradually reducing the size of minimum investment, the middle class from the least developed countries will also be able to join the project.
- **By religion** - the existing religious norms do not prohibit operations with cryptocurrencies for believers. Some debates are still going on about the observance of Sharia norms, but the successful ICO First Islamic Crypto Exchange (FICE) with the implementation of the project in August 2019 will respond positively to this question.

## How are we different from others?

- **Ease of registration** – we do not need your personal data. We do not seek to get them, with the aim to earn on it later. We only need your email address to contact you.
- **The low amount of entry** – at the moment it is USD 2,000. We will be gradually reducing it to USD 1,500, USD 1,000 and USD 500 by the end of 2020.
- **We are ready to serve hundreds of thousands of accounts** – that is why we can afford such a low amount of entry with its subsequent decrease. A convenient and clear personal account on the site is all you need to keep track of your account movements and conditions.
- **Your funds remain in your account** – we will never ask you to transfer your assets to us. All trading transactions take place on your account opened on the exchange. You give us the right to make transactions on your account when you connect to the CoinToCoin service. We cannot withdraw your funds.
- **We actively trade** and profit from exchange rate fluctuations both up and down. We do not create portfolios of cryptocurrency, which with a successful set of circumstances can bring you a lot, but if unsuccessful, you lose almost everything. This does not mean an income offer but we aim to achieve it.
- **Monthly distribution of 50% of the profits** of the CoinToCoin service among token holders. C2C Token is the internal currency of CoinToCoin service.

## What are we planning to earn?

CoinToCoin will have 3 main revenue streams:

- **Commission income from retail customers** – standard commission when joining the service – 35% of the income for the first month. Each month it will drop down by 1 percentage point and in 16 months will reach 20%. For holders of tokens, the commission rate will be 20% from the first month of collaboration.
- **Management fees** – first, starting from the 10,000th client, we introduce a monthly management fee of \$ 1 for each open account.
  - from 20,000 – USD 2,
  - from 30,000 – USD 3,
  - from 40,000 – USD 4,
  - from 50,000 – USD 5,but not more than 0.5% of the amount under management.
- **Commission income from corporate clients** – a fixed rate of 20% is calculated on projects that raised during the ICO amounts in cryptocurrencies and / or listed on stock exchanges to which CoinToCoin service is connected.

## Why are we so sure that we will earn?

- **Long-term statistics** show that over long investment horizons we are able to generate about 3% per month of income on client accounts. Of course, no past success can guarantee future income, but the long-term practice of the CoinToCoin team, tested in many financial markets, allows us to declare it.
- **Trading algorithms** are recalculated on a monthly basis and updated as needed. In order to identify the right strategy for only one financial instrument (cryptocurrency or token), about 4,000,000 different scenarios are recalculated and, for a few selected, various settings are formed from technical analysis indicators. According to the results of these calculations, a trading algorithm is identified and approved for the next calendar month for the specifically selected financial instrument.
- **The expansion of the number of traded instruments and exchanges** occurs as soon as sufficient volumes and liquidity are achieved.

## Benefits for token holders:

- **Token cost growth.** In total 10 million C2C tokens will be released. The initial price of C2C is USD 3. Anyone can buy C2C tokens and become a co-owner of the CoinToCoin service. The minimum entry price is 10 C2C tokens or USD 30.
- Depending on the number of purchased tokens, discounts are provided. Buying from 11, from 50 and from 100 tokens you get a discount of up to 33% of the initial price. In 2019, it is planned to sell up to 2 million C2C tokens in total amount of USD 4,000,000. In 2020-2022, it will be possible to buy C2C only in the secondary market. The stated growth rate of service revenue is presented below. In case of successful implementation of our development model, **we expect the price of the C2C token at the level of USD 96 at the April of 2022.**
- **Participation in the monthly distribution of 50% of the profits of the service CoinToCoin.** From January 1, 2020, 50% of the profits will go to the development of service and promotion in other countries, and 50% will be distributed proportionally among holders of tokens. Depending on the number of tokens purchased, holders will be given the opportunity to participate in the distribution of profits from once per year to monthly distribution. The only restriction for CoinToCoin in increasing the frequency of payments is the cost of transfer for small amounts. In our opinion, the cost of transfer cannot be more than 5% of the amount of payments.
- **Discount for CoinToCoin service is up to 40%.** The standard commission for CoinToCoin customers is 35% of the income received as a result of management. Monthly commission decreases by 1 percentage point and in 16 months of cooperation reaches 20%. Commission rate for owners of C2C tokens is 20% from the moment of purchase of tokens.

- **The ability to pay for CoinToCoin service with C2C tokens with a premium of 50%.** Consider this on an example: the minimum investment amount for joining the service and purchasing C2C tokens is USD 2,000 and USD 200, respectively. Let's assume that the CoinToCoin service earned you 3% per month (USD 60). The owner of the C2C token pays a commission in amount of 20% of the income. A cryptocurrency amount equivalent to USD 12 may be written off from your account or you can pay for services with 4 C2C tokens (at the rate of USD 2 + 50% = USD 3). Your current C2C tokens in the amount of 100 (the minimum amount is USD 200 and the price of 1 C2C when placed is USD 2) will be enough for several years to pay for CoinToCoin service.

	Number of active accounts	Amount under management (USD 2 000 per account)	Projected revenue		
			Asset management USD	of active accounts	management (USD 2 000 per account)
July-19	100	200,000	1,200		1,200
August-19	500	1,000,000	6,000		6,000
September-19	1,000	2,000,000	12,000		12,000
October-19	2,000	4,000,000	24,000		24,000
November-19	4,000	8,000,000	48,000		48,000
December-19	8,000	16,000,000	96,000		96,000
January-20	10,000	20,000,000	120,000	10,000	130,000
February-20	12,000	24,000,000	144,000	12,000	156,000
March-20	14,400	28,800,000	172,800	14,400	187,200
April-20	17,280	34,560,000	207,360	17,280	224,640
May-20	20,736	41,472,000	248,832	21,472	270,304
June-20	24,883	49,766,400	298,598	49,766	348,365
July-20	29,860	59,719,680	358,318	59,720	418,038
August-20	35,832	71,663,616	429,982	77,496	507,478
September-20	42,998	85,996,339	515,978	131,992	647,970
October-20	51,598	103,195,607	619,174	207,990	827,164
November-20	61,917	123,834,728	743,008	309,587	1,052,595
December-20	74,301	148,601,674	891,610	371,504	1,263,114
January-21	89,161	178,322,009	1,069,932	445,805	1,515,737
February-21	106,993	213,986,411	1,283,918	534,966	1,818,884
March-21	128,392	256,783,693	1,540,702	641,959	2,182,661
April-21	154,070	308,140,431	1,848,843	770,351	2,619,194
May-21	184,884	369,768,518	2,218,611	924,421	3,143,032
June-21	221,861	443,722,221	2,662,333	1,109,306	3,771,639
July-21	266,233	532,466,666	3,194,800	1,331,167	4,525,967
August-21	319,480	638,959,999	3,833,760	1,597,400	5,431,160
September-21	383,376	766,751,998	4,600,512	1,916,880	6,517,392
October-21	460,051	920,102,398	5,520,614	2,300,256	7,820,870
November-21	552,061	1,104,122,878	6,624,737	2,760,307	9,385,044
December-21	662,474	1,324,947,453	7,949,685	3,312,369	11,262,053

We are planning to launch the service in Q4 2019.

The first 6 months is a two-month increase from month to month due to the advertising campaign. Target 10,000 customers or AUM \$ 20M for six months. The next 24 months, an increase of 20% from month to month. The goal is to grow a "unicorn company" in 3 years with a capitalization of USD 1 billion with earnings of USD 10M per month.

## Financial Forecast

	IV 2019	I 2020	II 2020	III 2020	IV 2020
Revenue	19 200	168 000	436 800	754 790	1 304 278
EBITDA	15 360	134 400	349 440	603 832	1 043 422
P/E		25	25	25	25
Market Cap		13 440 000	34 944 000	60 383 232	104 342 225
	I 2021	II 2021	III 2021	IV 2021	I 2022
Revenue	2 253 792	3 894 553	6 729 787	11 629 072	20 095 036
EBITDA	1 803 034	3 115 642	5 383 830	9 303 258	16 076 029
P/E	20	20	20	20	15
Market Cap	144 242 692	249 251 371	430 706 370	744 260 607	964 561 746

## Use of investment revenue

The collected funds will be used in three ways:

### 1. Promotion in Russia (USD 600,000)

Online promotion channels:

- Telegram - partnership posts
- LJ - advertising through top bloggers
- Facebook - Direct Advertising
- Media - articles about the service C2C
- Instagram - in the process of formation

### 2. International Expansion (USD 3,000,000)

- Facebook - Direct Advertising

	Population, million people	% using FB	FB audience,
Brasil	209	90	188
Mexico	130	90	117
Philippines	105	90	95
Turkey	80	90	72
Korea	74	50	37
France	67	60	40
Great Britain	66	60	40

Total 588 million people.

The initial budget for promotion in FB per country is USD 70,000. After the initial development of USD 500,000 for advertising in FB from 7 countries, 3 will be selected with the maximum response. In the future, a budget of USD 400,000 will be allocated to each selected country.

### 3. Product Development and Hiring Additional Personnel (USD 400,000)

The product is ready for promotion and scaling. Mobile application will be developed and functionality expanded.

### Income reinvestment

Until the end of March 2020, 100% of the income earned will be reinvested. From April 2020, 50% of total income will be reinvested in the development of the service. It is planned to reinvest USD 21,449,000 for 2 years.

Octobre 2019	1 200	Septembre 2020	174 182	Août 2021	1 571 516
Novembre 2019	6 000	Octobre 2020	209 019	Septembre 2021	1 885 819
Décembre 2019	12 000	Novembre 2020	253 739	Octobre 2021	2 262 983
Janvier 2020	24 000	Décembre 2020	323 985	Novembre 2021	2 715 580
Février 2020	48 000	Janvier 2021	413 582	Décembre 2021	3 258 696
Mars 2020	96 000	Février 2021	526 298	Janvier 2022	3 910 435
Avril 2020	65 000	Mars 2021	631 557	Février 2022	2 715 580
Mai 2020	78 000	Avril 2021	757 869	Mars 2022	3 258 696
Juin 2020	93 600	Mai 2021	909 442	Avril 2022	3 910 435
Juillet 2020	112 320	Juin 2021	1 091 331	Mai 2022	4 692 522
Août 2020	135 152	Juillet 2021	1 309 597	Juin 2022	5 631 027

In April 2022, the forecast capitalization - on cryptoexchange or independently quoted USD **964 000 000**



## How to buy C2C tokens

There are several options for buying C2C tokens, depending on the purchase amount.

Standart	Business	Silver	Gold	Premium
min 10 C2C	from 11 to 49 C2C	from 50 до 99 C2C	from 100 C2C	from 10 000 C2C
Price per 1 token USD 3	Price per 1 token USD 2,5	Price per 1 token USD 2,2	Price per 1 token USD 2	Price per 1 token USD 2
	Benefit <b>+ 17%</b>	Benefit <b>+ 27%</b>	Benefit <b>+ 33%</b>	Benefit <b>+ 33%</b>
Payment of Dividends <b>Once a year</b>	Payment of Dividends <b>Once a year</b>	Payment of Dividends <b>Once a year</b>	Payment of Dividends <b>Quarterly</b>	Payment of Dividends <b>Monthly</b>

Accepted currency - ETN.

To purchase C2C tokens, go to [Cointoco.in](http://Cointoco.in) website, select "BUY TOKENS" from the main menu and follow the instructions!