



crowd-genie.com

Whitepaper

Token-based lending platform for Asia

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Executive Summary

<p>About the company</p>	<p>Crowd Genie is one of the few licensed and fully operational peer-to-peer digital lending platforms in Singapore. It was granted a “Dealing in Securities” license by Monetary Authority of Singapore (MAS) in March 2017. The company is now embarking on a token sale to enhance its platform, reach global markets and scale revenues. The token - CGC - is released by CGSPV Pte. Ltd., a Singapore-registered related company of Crowd Genie Financial Services Pte. Ltd. (CGFS).</p> <p>Key features:</p> <ul style="list-style-type: none"> - Crowd platform focused on lending to SMEs (small/medium sized enterprises) - Monetary Authority of Singapore compliant KYC and due diligence performed for all users - First platform in Singapore to introduce provision fund – GenieShield – to protect Lenders from delayed payments and defaults - Only platform where directors co-invest in every investment - Strong track record, with no loss of capital for investors in any listing for the past 18 months - All loans backed by personal guarantee of Borrower company’s director(s)
<p>Vision</p>	<p>“Token-based lending”: Build a private capital hub for Asia Pacific built on smart contracts to make the flow of funds between Lenders and Borrowers more efficient, cheaper and safer. This will include:</p> <ol style="list-style-type: none"> 1. Blockchain based identity management for Borrowers and Lenders 2. Asset listing on blockchain 3. Distributed exchange for asset trading
<p>Unique advantages of the token</p>	<ul style="list-style-type: none"> - Value underpinned by a cash flow generating, and operational company, licensed in Singapore by the Monetary Authority of Singapore - Reputation-based tokens to encourage on-time payment and real-time credit assessment - Token buyback with a clearly identified cash flow source

Token name	CGC
Bonus	<ul style="list-style-type: none"> - Day 1-14: 25% - Day 15-21: 15% - Day 22-28: 5% - Day 29 onwards: 0%
Token Price	1 ETH = 400 CGC
Token utility	Tokens can be used to invest on Crowd Genie platform to get potentially higher returns than typical bank yields, and with monthly interest and principal repayment that can be withdrawn in Fiat or CGC tokens
Buyback	<ul style="list-style-type: none"> - 80% of distributable profit of CGSPV Pte. Ltd. underpinned by the cash flow it receives from investments in CGFS listings will be used to buyback the tokens at the market price at the end of every quarter, beginning 1st July 2018 - Token will be listed on major crypto-exchanges
Target Raise	USD 35,000,000

Market Landscape

Online alternative finance is developing rapidly in the Asia-Pacific region. There has been a marked increase in the growth of innovative financial instruments and models that are bringing together capital providers and borrowers. A lot of the growth is being driven due to the fact that the traditional financial institutions have not been able to fully meet the expectations of either capital owners or borrowers. Further, the trend has been helped by the rapid, and improving availability of technology that can make the process of capital allocation cheaper and more efficient. Along with this in the past 24 months, the regulations have crystalized across the countries in the region that are increasingly enabling legitimate companies to operate and market within the defined framework of the law.

If peer-to-peer Lenders contributed to the same proportion as in the UK, the market size would be more than S\$1.35B

Market Growth: Crowd Genie currently operates in the online alternative financial market space (www.crowd-genie.com). This domain is characterized by innovative financial instruments and channels that fall outside the traditional avenues of capital raising, including debt, equity, reward-based crowdfunding and invoice trading.

According to a recent study Asia-Pacific Alternate Financing Benchmark report, released by University of Cambridge and University of Sydney, the total online alternative finance market volume across the Asia-Pacific region, excluding China in 2015, was \$1.12 billion USD. This includes providing finance to consumers, start-ups, small and medium enterprises (SMEs), creative and community projects. This market has been growing very rapidly; it grew from a low base of \$137m in 2013 to \$1.12 billion between 2014-2015.

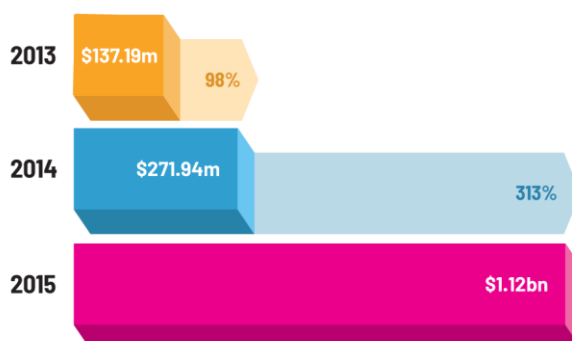


Figure 1: Asia-Pacific Region (excluding China)
Online Alternative Finance Market Volume 2013–2015 (USD)

While Asia Pacific is growing rapidly, it is still about 2-3 years behind the early adopter markets such as UK. In the UK, according to the report by University of Cambridge's Centre of Alternative Finance, in 2015, 3.3% of all new loans to SMEs were from peer-to-peer lenders. This trend will inevitably come to Asia-Pacific too. For instance, in Singapore, if peer-to-peer lending platforms like Crowd Genie contributed to the same proportion as in the UK, the market size would be more than S\$1.35B, compared with <S\$100M in Singapore today.



Singapore Growth Projection (SGD)

ICO Structure

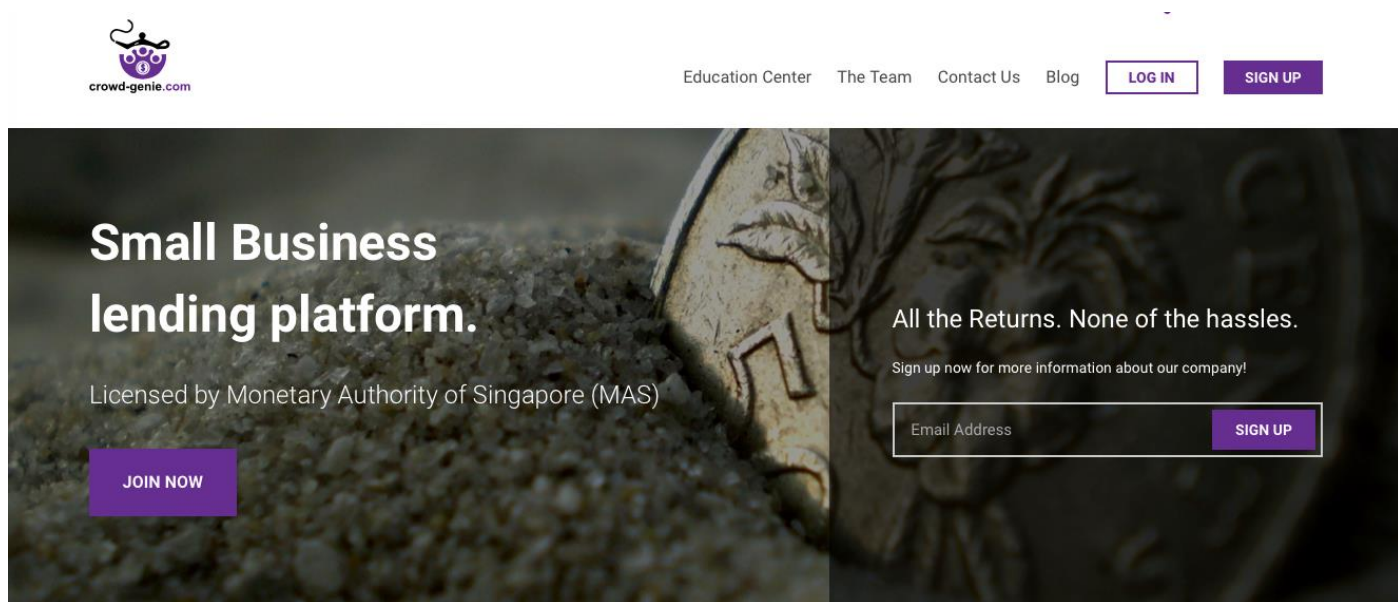
What it represents	Utility token
Token name	CGC
Token Price	1 ETH = 400 CGC
Token Buyback	At the end of every calendar quarter beginning 1 st July, 2018, 80% of distributable profit of CGSPV Pte. Ltd. is used to offer to buy back outstanding tokens at the market price
Token buy-back treatment	Any token bought back will not be re-issued.
Target Raise	USD 35,000,000
Expenses	<ul style="list-style-type: none"> - 7% of tokens released for sale will be reserved for the ICO marketing and distribution costs - 3% of tokens released for sale will be reserved for bounty programs
Token supply	<p>Token supply is locked at 120,000,000 of which:</p> <ul style="list-style-type: none"> - 50,000,000 – for sale during the token sale; - 3,240,000 – founders; - 3,160,000 – distribution; - 3,600,000 – marketing & bounties; - 60,000,000 – for use to facilitate platform transactions (these will not be released in the token sale).
Unsold token treatment	All tokens unsold during the ICO will be burnt, which will reduce the supply of tokens ever created.
Token proceeds use	<ol style="list-style-type: none"> 1. Investment in Crowd Genie loans (45%); with a minimum of US \$2 million 2. Expansion of team (30%); 3. Regulatory compliance, legal, and cyber security costs (15%); 4. Overheads (10%).
Bonus	<ul style="list-style-type: none"> - Day 1-14 – 25% token bonus; - Day 15-21 – 15% token bonus; - Day 22-28 – 5% token bonus; - Day 29 onwards – 0% token bonus.
Restrictions	- US citizens and residents are not allowed to invest.

Company Introduction

Crowd Genie Financial Services Pte. Ltd. is incorporated in Singapore. It runs a peer-to-peer marketplace lending platform that brings together Borrowers (which are SMEs) in Singapore, and Lenders.

Crowd Genie is one of the few licensed platforms in Singapore. It has been granted a “Dealing in Securities” license by Monetary Authority of Singapore (MAS) in March 2017.

CGC is a token released by CGSPV Pte. Ltd., a Singapore company related to Crowd Genie Financial Services Pte. Ltd. (CGFS). CGSPV will exclusively invest in loans on www.crowd-genie.com and re-purchase the tokens from the market.



The screenshot shows the Crowd Genie website landing page. At the top left is the logo and 'crowd-genie.com'. The navigation menu includes 'Education Center', 'The Team', 'Contact Us', 'Blog', 'LOG IN', and 'SIGN UP'. The main banner features a background image of a coin and a person's face. The text on the banner reads: 'Small Business lending platform. Licensed by Monetary Authority of Singapore (MAS)'. There is a 'JOIN NOW' button. To the right, it says 'All the Returns. None of the hassles.' and 'Sign up now for more information about our company!' with an 'Email Address' input field and a 'SIGN UP' button.

Highlights

News

Crowd Genie’s Key Features

- 1. First provision fund-enabled platform in Singapore:** GenieShield is probably the first provision fund launched by a crowdfunding platform in Singapore, and possibly in South-East Asia. It is a ring-fenced fund that is managed by an escrow agent whose objective is to provide reassurance to the Lenders on Crowd Genie. GenieShield can be used to advance funds to Lenders in the event of a delay in repayments or default from the Borrowers. This helps to buffer the impact on the Lenders’ expected returns due to delays or defaults by Borrowers.

2. **Singapore-registered companies:** We currently assess and provide capital to SMEs registered in Singapore. We accept applications from only Singapore incorporated companies and/or Limited Liability Partnerships. The typical loan size is S\$ 30,000 to 1,000,000, with the typical tenure of the loan being between 6 months to 24 months. We only work with companies with an existing product and/or service and a market presence (i.e. demonstrated clientele and revenues), thus providing comfort that these are not just high-risk start-ups.


3. **AI-powered credit scoring engine:** We use an AI engine that extracts data about the potential and assesses the credit worthiness of each Borrower. As time goes on and the number of cases and data set increase, the AI engine will continue to constantly evaluate and back-test the data to rebalance the scoring algorithm.

4. **Only platform where directors always co-invest:** Crowd Genie's directors invest in each of the listings on the platform to ensure that they have some skin in the game. This strongly aligns the incentives and interests for all stakeholders. Every listing in the past, and going forward, will have an investment from the company's directors.

5. **Escrow agent:** Crowd Genie works with a regulated escrow agent in Singapore. As a result, the platform does not handle, hold, or accept any monies or assets, to safeguard the interests of the participants.


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Current Opportunities

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✓ INVESTMENT COMPLETE

Italmec - 2nd listing
SGP




✓ INVESTMENT COMPLETE

Da Little Preschool
SGP



✓ INVESTMENT COMPLETE

Vertical Line - 2nd listing
SGP



✓ INVESTMENT COMPLETE

Simple Planz - 2nd Listing
SGP

Our Vision: Token-Based Lending

We aim to build a Pan-Asia hub built on smart contracts to make the flow of funds from Lenders to Borrowers more efficient and cheaper.

Ecosystem Overview

Advantages of Purchasing CGC Token

There are a few significant advantages that has that sets our token apart from some of the other organizations offering tokens.

1. **Cash flow generating, operational company:** CGSPV's related company, Crowd Genie, runs the platform www.crowd-genie.com, in Singapore. It has been operational for more than 18 months, with loans given out and a track record of repayments.

The fact that it is cash flow generating puts us in a unique position of having real-world market data and understanding, and not just a start-up's theoretical view of the market. And part of the funds from the token sale will be used to invest in loans on www.crowd-genie.com.

2. **Due diligence compliant with stringent Monetary of Authority of Singapore norms:** All investments on www.crowd-genie.com platform are assessed for regulatory compliance and risk; with the platform conducting deep due diligence on each Borrower and Lender (and if they are companies, then on their key beneficial owners to ensure that all AML/CFT and KYC expectations are met).
3. **Technically feasible:** All key elements of our vision of the ecosystem are technically feasible.

Our aim is to offer our early token buyers the ability to participate in building a unique end-to-end Asian asset management platform that is feasible, and that does not require any technologies to be invented in order to become feasible.

4. **Token buyback with a clearly identified cash flow source:** CGSPV, the entity releasing the tokens, is committing to use 80% of its annual profits to buy back tokens from the market exchange.

As there is cash flow from investments in www.crowd-genie.com loans, the funds for token buybacks are clearly identified and not dependent on any future fund raising or unknown/ un-validated revenue source.

5. **Deep token integration:** CGC will be integrated across the ecosystem over the next 2-3 years. This ensures that the coin has value beyond just appreciation.

The tokens will provide significant and valuable incentives to all ecosystem participants to buy and use them. For instance, Borrowers will get discounts and better interest rates based on the amount of tokens they have.

Problems We are Solving

We intend to kick-start an era that profoundly improves the process for capital deployment. The key problems that we intend to solve are:

1. **Limited capital access:** Currently, traditional sources such as banks and private capital, are constrained to taking exposure to clients who are either too small, or whose traditional financial metrics might not be strong. However, with the availability of additional rich data sources – such as social media, credit reports and cross-border identity databases – it is possible to provide credit to those who would not have had access to it earlier.
2. **Lack of credible chain-based customer authentication:** Currently, there is no means, on a global scale,

Blockchain will fundamentally reduce the cost of borrowing, so we can pass on the benefits to the Borrowers and Lenders

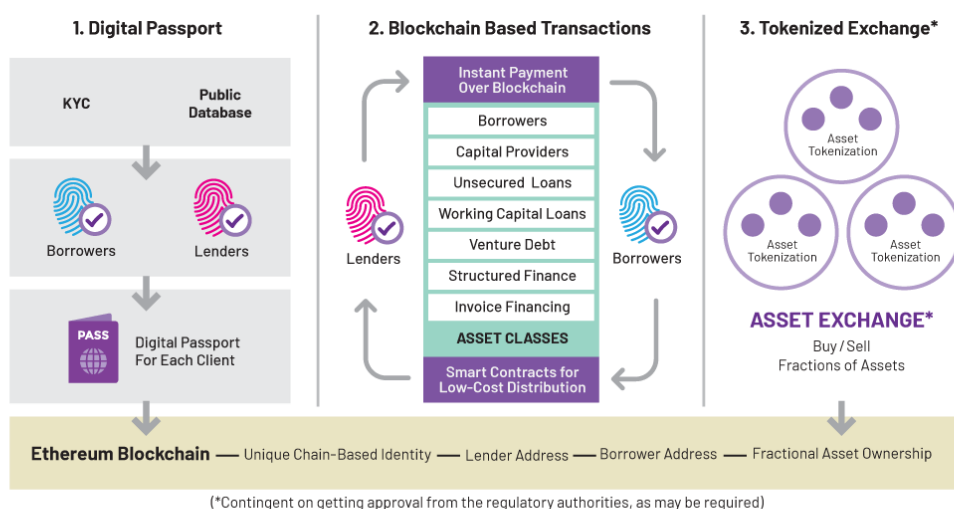
to establish and verify the identity of an individual. As regulators increasingly insist on authentication/KYC norms, the lack of the credible compliance information limits the number of participants in this distributed economy. And prevents the promise of a global community of investors and borrowers from coming to life.

3. **Inefficient to trade small fragments of assets:** Globally there are a lot of assets – like fleets of cars, group insurance, invoices (contingent on getting approval from the regulatory authorities, as may be required) – that are currently either not traded, or are available to large institutions only. This is because the cost and ability to ‘break’ the size of these assets into smaller chunks and then selling to investors is both expensive and impractical.
4. **Expensive “boutique” approach:** A lot of private capital is still done on a high-touch model that involves lots of manual assessments and processes, all of which result in increasing the cost to serve clients. For perspective, in Asia-Pacific the gap between what borrowers pay for a loan, and what depositors get can be as much as 10 percentage points. This is driven by the manual nature of capital allocation that provides an opportunity to companies like Crowd Genie to rethink the entire model
5. **High cost processes:** One of the fundamental reasons why individuals go through financial intermediaries is that there are few avenues to access opportunities where all the related elements of due diligence, compliance, and pricing have been done. Removing this asymmetry via trusted, and low-cost technology solutions like blockchain enable capital providers with more options.

Key benefits

We believe below are some of the key advantages when we fully realize and enable our objective of “Token-based Lending”

CROWD GENIE ECOSYSTEM OVERVIEW



- 1. Auditable digital identity that passes regulatory compliance tests:** We will build a “digital passport” that has verified information for each individual and asset. This is the gateway into the platform.

Over time with the expected increased, (and welcome), regulatory oversight on the blockchain industry, we believe that the regulators will expect the same level of due diligence from our industry as they do with the traditional financial institutions, such as KYC, AML/CFT, privacy, cyber security, and accreditation status. Once this passport is built, and put on the blockchain, it cannot be changed anonymously and can be verified easily. This makes it easy for people to transact with safety, while providing regulators with the assurance of being compliant.

Bringing together due diligence, AI-based borrower assessment, and tokenized loan investments – on one platform

- 2. Take peer-to-peer lending to the next level of sophistication:** Our related company, Crowd Genie Financial Services already runs an operational lending platform. We will expand this to build the

currently planned franchise. Further, we will also start to incorporate and tokenize new assets classes into the platform – all of them built on the Ethereum blockchain.

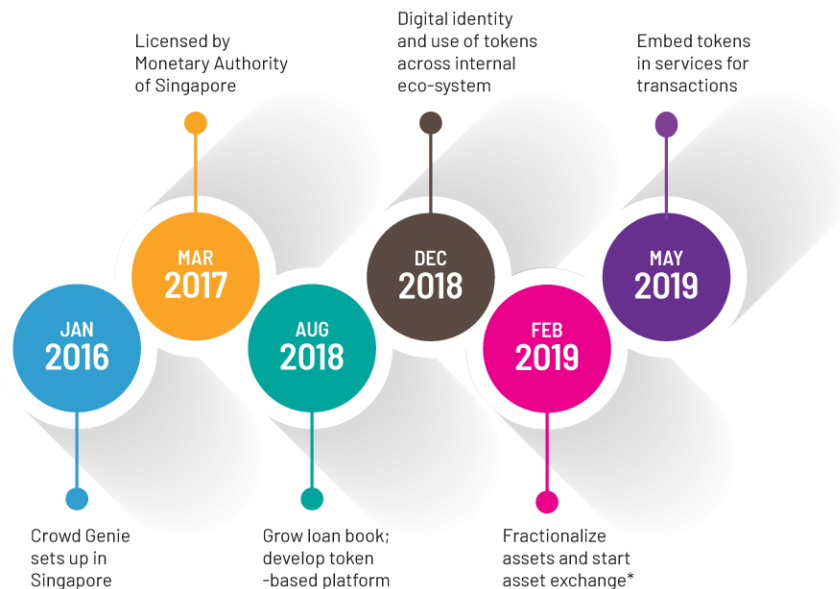
3. **Fractionalize any asset:** A critical precursor to enabling widespread, affordable trading is to fractionalize assets into smaller pieces that would allow individuals to manage their risk and diversify. The fractionalization of assets will be enabled by ERC-20 tokens on the blockchain, and these tokens can be traded on the asset exchange.

With the blockchain and smart contracts, new assets like groups of fleet cars, buildings, and even commodities can all be tokenized. And with the tokenization, all of these can be traded seamlessly on an asset exchange. This encourages more liquidity, better price discovery, and wider distribution of assets.

4. **Build an Asia-wide exchange:** Once the participants have their Digital Passports, and there are assets that are tradable through tokens, we will provide an exchange where any asset – fixed or unsecured – can be traded at a fraction of the cost, from any country across the region. Similarly, the Borrowers can be from any country once their due diligence is cleared, and they have their Digital Passports ready.
5. **Largely eliminate counter-party risk:** One of the biggest risks in trading any asset is the need for counterparty assurance. If you buy any shares over an exchange, the exchange will require that the Borrowers and Lenders brokers maintain a balance with the exchange to ensure neither party can renege on the promise. This adds costs to the transaction.

With blockchain there is no need to trust the counterparty. When the Borrower wants to list their loan, they can do so directly using our tokens to validate that the asset has been assigned on the chain. Any potential Lender can verify this, and no other party can change or stop the loan once it is deployed. Also, overhead costs come down significantly as the whole activity of verification and asset management is eliminated.

Milestones



(*Contingent on getting any required approval from the regulatory authorities)

CGC Tokens in Use

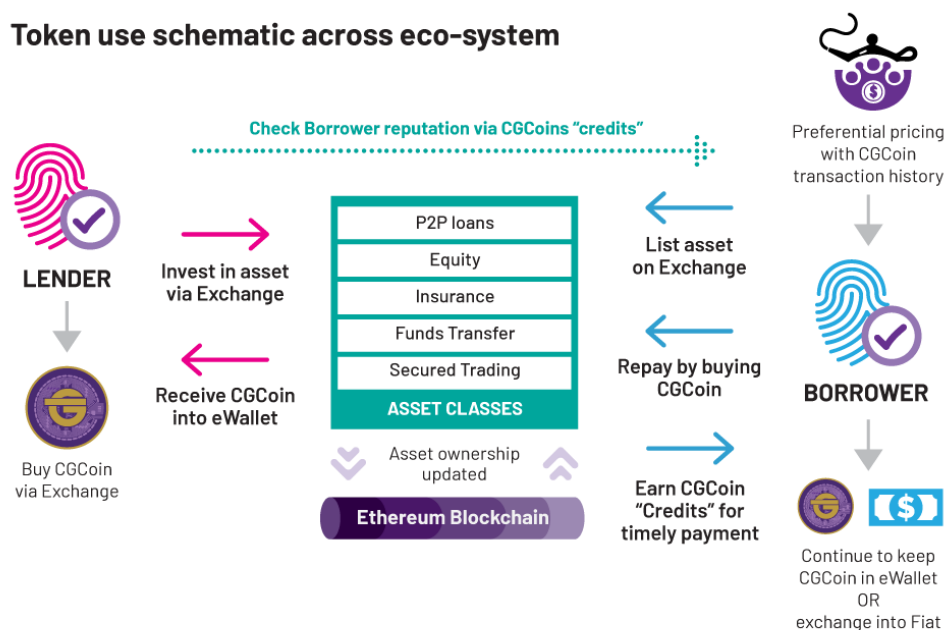
We believe that the blockchain offers essentially a completely disruptive means to achieve the outcomes discussed above at a lower cost than the current centralized systems used by traditional financial institutions. To enable this, we will use the CGC tokens exclusively in the Crowd Genie ecosystem:

- KYC compliant with MAS (Monetary Authority of Singapore) norms:** Borrower or Lender will be able to transact by using CGC tokens, along with fiat currency. To do so, each party will be verified and a unique wallet and identity (combined into a “*Digital Passport*”) will be created.

However, one of the biggest challenges is to ensure that there is a real-world verification of the assets or identity of a Borrower. All information is not in digital form and that is a reality for the foreseeable future. Because of Crowd Genie's experience in the business of marketplace lending, we know how to evaluate companies.

For corporate participants, we go through a 40+ variable check of a company and its key directors to ensure that the information provided is correct, and there has been a risk assessment to ensure that the return a Lender is being offered takes into account the appropriate risk. The higher the risk, the higher the returns that a Lender should be getting.

Token use schematic across eco-system



- Transactions conducted in CGC tokens:** If a transaction is conducted in CGC tokens, the investor/ Lender will purchase CGC tokens and transfer them in the appropriate amount to the Borrower, who in turn will be able to use those tokens for either conversion into fiat currency or keep in cryptocurrency. This will ensure a natural demand for CGCs in the future. The price of the CGC will be determined by the fact that it is traded on distributed exchanges. This will ensure that there is a natural demand for CGCs in the future.
- Tokenization of debt instruments:** We will use the CGC tokens built on Ethereum ERC-20 as a form of currency for payments (and repayments) made under debt instruments listed on the www.crowd-genie.com platform in essentially any quantum – starting from as low as \$100.

The Lender will invest into the debt instrument in CGC from their wallet. The Borrower, as per their offer terms, will pay back the CGC + additional CGC over a period of time as interest.

Build clear incentives to make tokens fundamental to the conduct of transactions across the eco-system.

4. **Build a reputation with CGC:** The biggest concern that any Lender has is the risk of default. The better their past payment history, the lower the interest rate should be for the Borrower. The advantage of a blockchain based ecosystem is that it time-stamps and records each transaction on the chain. Therefore, we can identify each repayment for each contract, and verify whether it was on-time or delayed.

For each repayment, from the Borrower to Lenders, we will incentivise on-time payment by adding CGC "Credits" to the Borrowers' wallets. CGC Credits are CGCs that CGSPV will provide to each Borrower. This will be a spendable asset that will be tracked separately in the Digital Passport.

CGC Credit is a signal to potential viewers of any CG ecosystem users – both Lenders and Borrowers. For instance, the Borrower could be rewarded for their timeliness in payment and reputation.

CGC Credit earned through on-time payment will be accessible and displayed as part of the reputation of the Borrower. The more CGC earned through this way, the higher their reputation, and that in turn, will increase their chances of getting higher investments from more Lenders and/or a lower interest rate.

Similarly, for the Lenders, CGC could be given to reward speed of deal closure or engagement in the ecosystem, for example.

Rationale for Using Blockchain

Crowd Genie, the related company, has already been running our platform successfully for more than a year, so why would we choose to integrate blockchain now? We believe that the suite of technologies known as blockchain or distributed ledgers that have emerged in recent years offers a significantly more trustworthy, cheaper and faster infrastructure for us to progress towards our "tokenization of everything" vision.

To build and scale an asset exchange with pre-blockchain technologies would not only be prohibitively expensive, but in a lot of ways it may be infeasible due to various issues related to transparency, and trust.

We will be using open blockchains like Ethereum, as opposed to private chains, as being developed by some of the banks who are still wedded to the concept of charging a premium by giving an appearance of security. The following is an overview of those technologies.

1. **No middlemen:** Blockchain takes away the need for multiple transactions between organizations and simply replaces it by having a direct link between a Lender and Borrower. Technically, even if the platform is not in operation, the Lender can still continue to keep the ownership of the asset and receive returns, as the asset ownership is on a public blockchain.

2. **Blockchains are anti-fragile:** As Nassim Taleb in his book *“Anti Fragile”* mentions, anti-fragile is more than just being robust; it is a quality of doing better when put in adverse situations. Blockchains are anti-fragile in nature. Every member of the network polices the ledger which is integrity checked and agreed upon by the entire network on an ongoing basis. Any changes that one or other party attempts to make to records on the blockchain are recognized and rejected by the majority. Because the blockchain is maintained by a large network of participants, no one actor can easily gain enough influence to submit a fraudulent transaction or successfully alter recorded data. And, the larger the network, the more resources would be required to tamper with the blockchain.

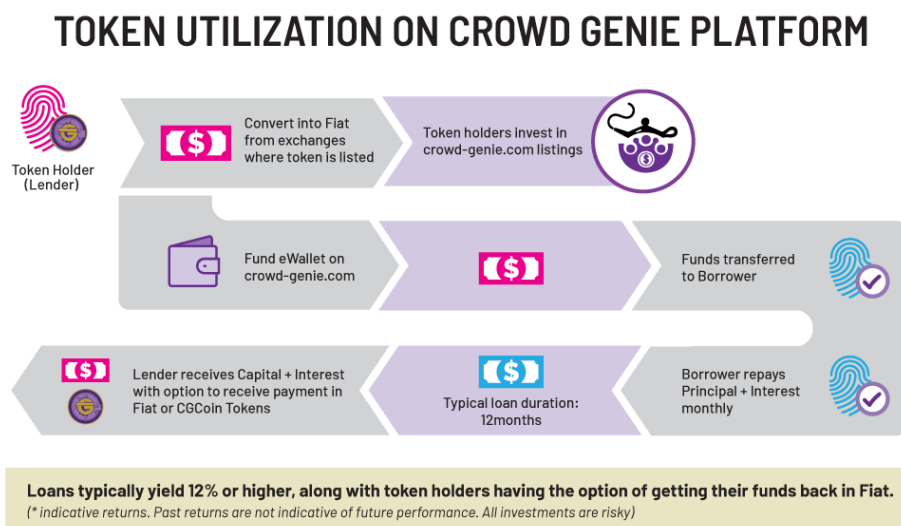
3. **Immutable:** Because the ledger is immutable, a transfer that has been accepted into the network cannot be reversed. With no "trusted" intermediary to act on behalf of users or control the movement of their funds, transactions on a blockchain are immune to chargebacks and are like paying in physical cash, but online.

Use of CGC Tokens

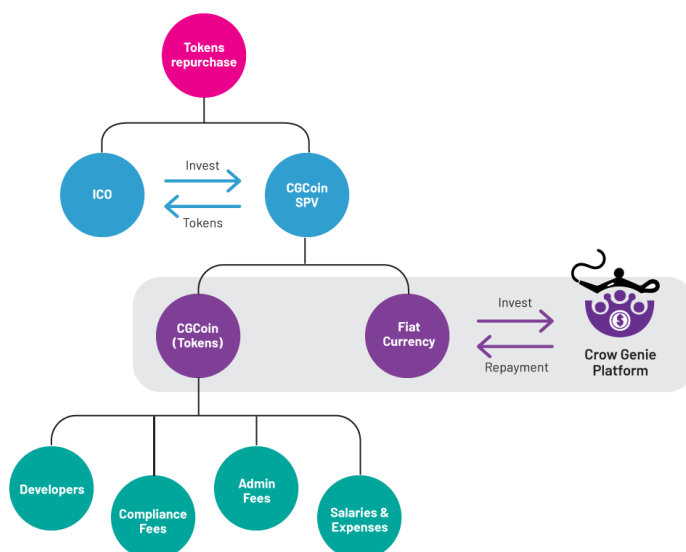
We will be using tokens across the Crowd Genie platform to ensure they are an integral part of our business model, allowing us to reach our vision of building a tokenized Asian private equity hub.

1. **Potential to earn higher returns than typical bank returns, with an option to convert into fiat at the end of the loan repayment:** After the ICO is closed, CGC token holders will be able to use the tokens immediately by converting them into fiat on any of the exchanges where CGC is listed, and then using the funds to invest in listings on www.crowd-genie.com. The portfolio return to date has been 22%. The loans are typically 12 months in duration, and the Borrower pays back principal and interest on a monthly basis. These payments are credited to the Lenders' e-wallets every month.

As a result, the token holders will have earned significant interest on their investment, while having converted tokens to fiat (if they so desire), or back into CGC from exchanges.



2. **Build internal ecosystem usage:** We will be incentivizing the use of the tokens within the company itself by pricing the value delivery for internal company transactions in tokens. For instance: for payments to vendors, authorization of documentation would allow use of the token as compared to the current system of legacy emails or fiat currency.



3. **Expand the use of tokens to include external stakeholders** of the company by giving them an incentive to use them. For instance:
- Borrowers who have CGC tokens could get a lower interest rate, as opposed to those who do not have tokens
 - Lenders who have CGCs will get a significantly reduced admin fee from the platform

Token liquidity

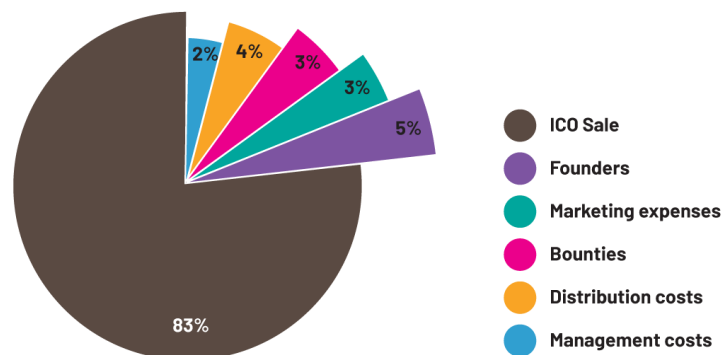
We expect two main means by which, we believe, the value of the tokens will remain liquid and valuable.

1. **Listing on exchanges:** CGC will be listed on the key cryptocurrency exchanges, and this will provide someone looking to exchange it into other currency, such as fiat or Ccrypto, the ability to do so.
2. **Buyback:** CGSPV will purchase the tokens at a market price at the end of every quarter (January 1st; April 1st; July 1st; October 1st). With 80% of the net profits used to purchase CGC token from the platforms where it is listed, in equal proportion. As can be seen from the graph below, in the next 3 years, the amount of cash available to CGSPV for buybacks could be more than that raised from the current token sale.

Token Distribution

Breakdown of the distribution given in the graph below:

Of note, we will be keeping 50% of total tokens to be ever mined for use to facilitate transactions on the platform. These will not be released during the token sale, and will be used when required to operate the token-based value exchange on the Crowd Genie platform.



Bounties distribution

Total tokens for Bounties: 1,800,000

- Facebook campaign – 10% of bounty pool;
- Twitter campaign – 15% of bounty pool;
- Bitcointalk signature campaign – 15% of bounty pool;
- Bitcointalk translation campaign – 30% of bounty pool;
- Article or blog post – 30% of bounty pool.

Bounties are provided after the crowd sale ends.

Use of funds

The sale of tokens will be used for primarily 4 purposes:

1. Invest in listings on Crowd Genie platform listings (45%): Invest in the listings will allow CGCs to gain from the interest earned that in turn will improve and rapidly increase the amount of funds available for any future buybacks
2. Hire team (30%): Along with investment in listings on our related company, Crowd Genie, we will use the funds to expand our team. Specifically,
 - Set up a development centre in India, along with one in Singapore
 - Expand the business development team to increase the user base of the Crowd Genie ecosystem, which in turn will increase the token usage rate.
3. Compliance and cyber security (10%): Crowd Genie already is a licensed, and regulated entity and we expect the KYC, AML/CFT and cyber security costs to increase as the size of the business increases.
4. Business development and overheads (15%): The remaining will be used for business development costs, and overheads such as rents and server costs.

Crowd Genie's business operations overview

Crowd Genie has been operating the P2P Marketplace lending platform for the past 12 months. The key metrics are given below:

318	9	500K+
Number of sign-ups	# of loans	Cumm. loans disbursed (\$)
20%	19%	2
Borrower acceptance %	Wt. avg. Lender yield	Loans fully repaid

Team



Akshay Mehra
CEO & Co-Founder

15+ years experience | Certified Capital Markets and Financial Advisory Services (CMFAS) by MAS | Innosight Consulting | Brand Management at Procter & Gamble | Masters in Business Administration from Indian Institute of Management



Bikash Saha
Executive Director & Co-Founder

Retail Banker with 20+ years experience | COO of Standard Chartered Capital Korea | Lending to retail and business client segments | Master in Business Administration from Indian Institute of Management | Bachelor of Technology from Indian Institute of Technology



David Drake
Board Advisor

Founder and Chairman at LDJ Capital | Chairman of a 500 family office network based in London | Leader in cryptocurrency, runs a \$200M LDJ Cayman Fund focused on cryptocurrency and ICO | Managing Partner in an Alternative Energy Fund NewCommons Capital 2009-2010



Petter Sehlin
Blockchain Advisor

Partner and IC-member of True Global Ventures | 1-3 Founder of the Polarchain blockchain | Founder of Youcal PaaS tokenized platform services | Founder of SCALE X, seed investment vehicle and startup incubator



Ruchali Dodderi
Chief Technology Advisor

Digital and Software Lead at Antelope.Club, connecting Blockchain with Wearable IoT | A.I. Lead at Outlier Ventures, focused on Blockchain Convergence | Senior Director of Digital Transformation at Pyramid Consulting | IT Capability Lead at Accenture India | CTO at Wipro Limited | Product Engineering Head at EMC Data Storage System



Wan Wai Leong
VP Operations

First Class Honours (Economics) from Nanyang Technological University, Singapore | Director NTU Economics Society | Kuok Foundation Scholar and CFA Level II Candidate



Anusha Anandan
Technical Development Lead

4+ years experience | Masters Computer Science, National University of Singapore | Database frameworks, Javascript, and Data Structures, PHP specialization | Visual Cryptography | Research engineer at Teradata



Eduard Dzhamgaryan
Crypto Advisor

CBDO ICObox ICO Analyst/ Advisor | CEO and Founder of GMPay, ICO, TGE, Blockchain, Cryptocurrency, Fintech Enthusiast | Member of Advisory Board – Micromoney



Ravi Madhira
Technical Board Advisor

Co-founder Scalend Technologies | 12+ years experience | Senior Engineering Head, Paypal | Bachelor of Engineering Indian Institute of Technology