



YOURCRYPTOCLUB

Module 1

Introduction to cryptocurrencies
And is it too late to invest?

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MODULE 1:



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Understand Blockchain and Cryptocurrencies

 <p>What is the blockchain, cryptocurrencies and miners (L)</p>	 <p>What is the Value of Cryptos and How are they determined? (L)</p>
 <p>What Are the Benefits of cryptos and What Problem Does it Solve? (L)</p>	 <p>Are There any Drawbacks Investing in Cryptocurrencies? (L)</p>
 <p>Examples of how the blockchain is used (L)</p>	 <p>Is it Too Late to Get Into Cryptocurrencies - Have I Missed the Boat? (L)</p>
 <p>Why are cryptocurrencies so Important for You? (L)</p>	
 <p>What Are the Main Coins and What do They Do? (L)</p>	

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Important Points

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- In the course the videos will have either an L or a D in front of the videos.
 - L = Learning
 - D = Doing
- We recommend that you spend a full weekend to really get a flying start, then 1 hour a day for a month and after that 20 minutes per day
- We also recommend that you watch the entire course the first time at 1.25 to 1.5 speed to just get a real feeling for everything and then go through it again and take all the actions.

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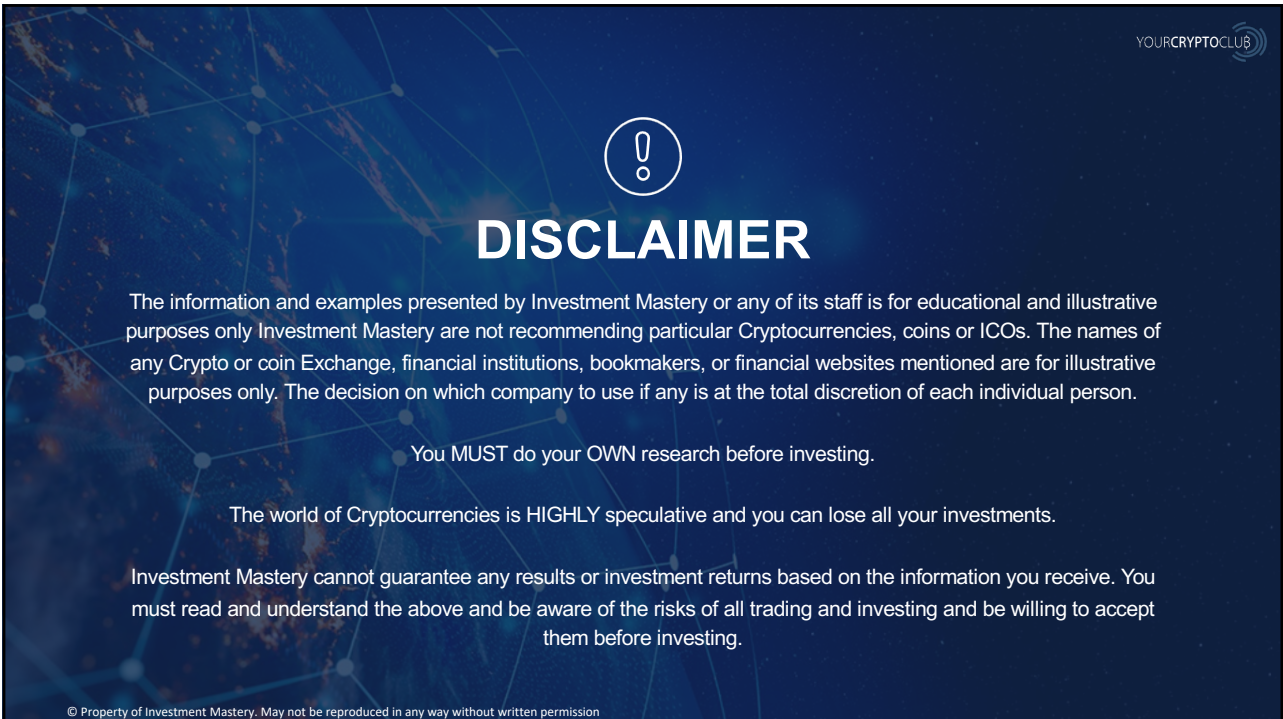
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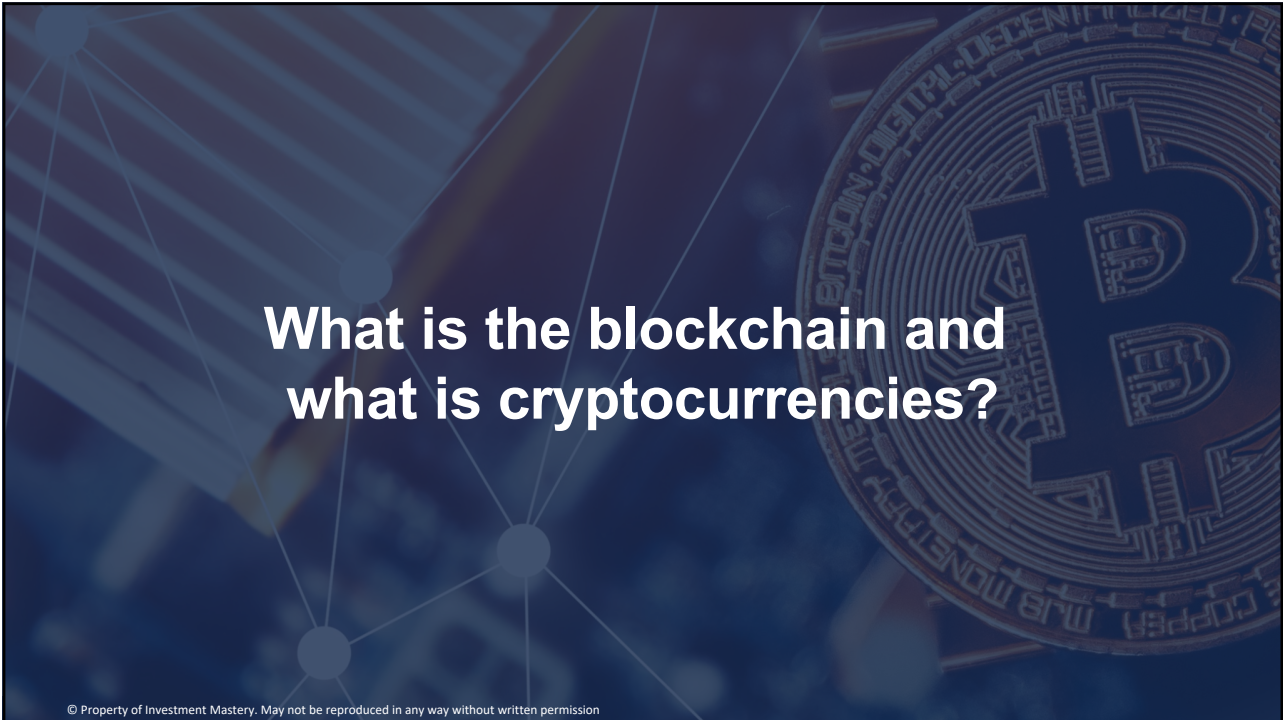
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You Will Learn: (L)

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-  What is the Blockchain?
-  What is a ledger?
-  Core concept: centralised vs decentralised
-  What are cryptocurrencies?
-  What are miners and what is their role?
-  What are coins vs tokens?

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At the end of 2016 I read that some cryptocurrencies had gone up by 5000% in just 12 months.
I decided to do some research, fast.
This is what I found: \$100 worth of Bitcoins bought in 2010 and went to a value of over \$27 million.
How could I have missed out on those returns? It was time to get in.

A few weeks of research later and I had bought 15 different cryptocurrencies using speculation money. Most of the coins quickly went into profit, some substantially.
I decided I needed to take this more seriously and really do some research.
If not me then who?
If not now then when?
You have to be in the game to win it!

I paid well over \$10,000 for the best crypto subscription services I could find, and started buying more and more cryptos based on their recommendations.

I got obsessed – I was even listening to it while going running.

I invested just \$850 and turned that into \$66,000!
I am not sure where else you can do that at the current time but it is possible with cryptocurrencies.
So what are cryptocurrencies and where did it all start?

#	Coin/Date	Price	Total Value	Profit/Loss	Change
	NEO (NEO) (25 May 2017) Add description, wallet or exchange.	\$ 104.46 -4.43%	\$ 67.48 K	\$ 66.84 K *	10,405.28%
	Stellar (XLM) (25 October 2017) Bitrex	\$ 0.7060 0.14%	\$ 22.24 K	\$ 21.72 K *	4,158.23%
	Cardano (ADA) (10 November 2017) Bitrex	\$ 1.01 -0.9%	\$ 53.18 K	\$ 51.71 K *	3,522.37%
	Lisk (LSK) (03 June 2017) Bitrex	\$ 39.67 30.71%	\$ 9,520.80	\$ 9,209.20 *	2,955.49%
	Einsteinium (EMC2) (03 June 2017) Poloniex	\$ 0.8941 13.40%	\$ 4,347.20	\$ 4,172.55 *	2,389.09%
	Lisk (LSK) (13 July 2017) Poloniex	\$ 39.67 30.71%	\$ 23.80 K	\$ 22.74 K *	2,151.64%
	Ripple (XRP) (23 April 2017) Bitrex	\$ 2.65 -2.21%	\$ 2,689.75	\$ 2,550.26 *	1,828.28%
	Monero (XMR) (24 April 2017) Poloniex	\$ 411.36 7.69%	\$ 2,344.75	\$ 2,203.63 *	1,561.48%
	Nexus (NXS) (13 July 2017) Add description, wallet or exchange.	\$ 11.98 -17.20%	\$ 17.97 K *	\$ 16.80 K *	1,439.09%
	BurstCoin (BURST) (16 July 2017) Poloniex	\$ 0.1681 0.48%	\$ 3,244.50 *	\$ 3,029.54 *	1,409.35%

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What is the blockchain?

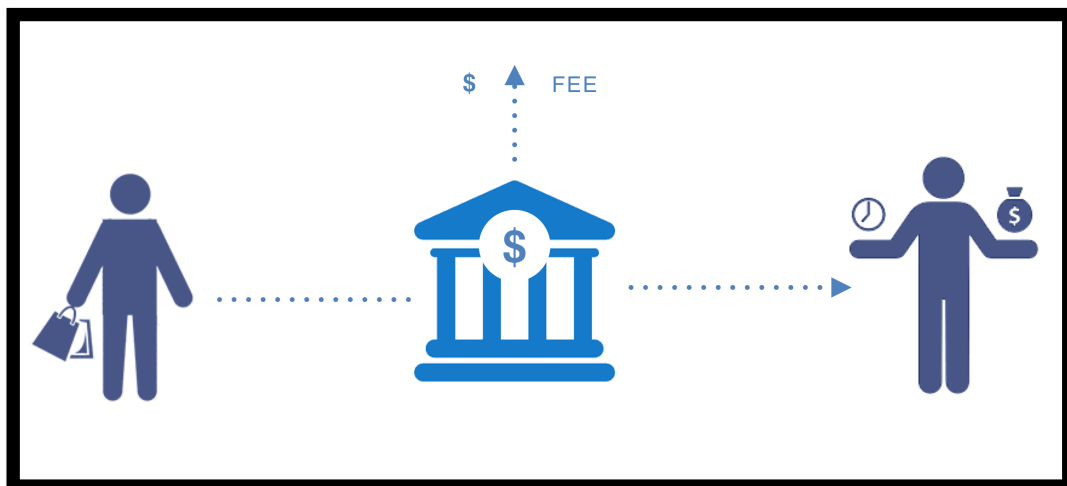
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A decentralised system for sending money to other people

Most payment systems run on a centralised network. The problem with this is that you have to incur unnecessary and expensive transaction fees.

Usually, this is done by a central server that keeps track of your balances i.e. your credit card and/or the banks.

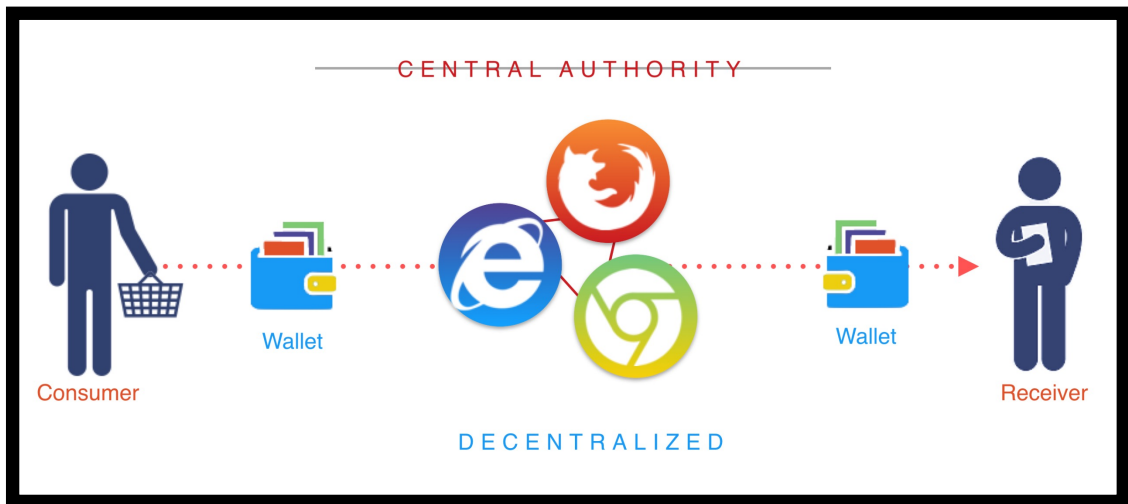
It can also take several days for one bank to talk to another bank and so sending money becomes both expensive and takes too long.



A programmer calling himself Satoshi Nakamoto successfully found a way to build a decentralised digital cash system, thus avoiding the need for a centralised system.

He describes it in a surprisingly simple way in his White Paper for Bitcoin

You should read it before buying Bitcoin.





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Cryptocurrencies are digital currencies which can be used to digitally transfer money to another person safely, without having to use intermediaries or trusted third parties, like a bank or Visa, e.g., to verify that you have sent the money and the money is now no longer yours.

In addition, it does it much faster at a fraction of the cost because it does away with unnecessary and expensive transaction fees.

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Bitcoin the blockchain is not the same as a cryptocurrency
bitcoin with small b is the coin which is the fuel for the
blockchain and pays for all the transactions.

The same is true for Ethereum which uses the coin ether as
the coin for transactions, also known as gas

Why 'crypto'?

The way digital currencies provide safety is two-fold. The
first is that it uses Encryption technology (hence the name
cryptocurrency).

The second way is to have a public ledger, where all the
transactions are kept. Thousands of computers around the
world verify the transactions and display this on the ledger.

The miners refresh and update every few minutes. This network of computers linked together in this way is called the blockchain.

You can trust it because it means that each transaction has been verified again and again by all the computers (the blockchain).

With thousands of computers linked up all over the world saying the same thing, the ledger's integrity is upheld.

How does this work?

Imagine I send you \$10 and you send the \$10 to someone else.

Somehow someone has to keep track of these transactions, to avoid forgeries or people claiming they haven't received it

In the past, Central Banks or banks kept details of the transaction on a 'Ledger'. This is a 'centralised system'.

With Bitcoin the whole system was turned on its head.

Instead of a centralised system controlling the ledger, now thousands of computers, all around the world, each keep a copy of this Ledger. Every single transaction is kept there

This is a 'decentralised system', called the 'blockchain'.

What is a ledger?

Money in itself does not have any intrinsic value – it is only because we believe that it has value that it is worth anything. Money is just a tracking system – we track what we own and what we owe. This is called a 'ledger'.

Whatever form of money exists, we give it value because of its utility as a ledger (or tracking system of who owes what).

That's what the blockchain is – a giant decentralised ledger.

A particularly brilliant analogy for this comes from Nick Szabo, the inventor of Bitgold, which many view as the precursor of Bitcoin.

Imagine a fly trapped in amber.



If there is only a small layer of amber, we know that the fly has not been trapped for very long. But if there is a big block of amber, we know that the fly has been trapped for a long time – no one can dispute that.



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The blockchain computers are forming a layer of amber every time a transaction occurs. Each layer of amber on top makes it more difficult to change. Each day more information and more amber are layered on top.



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Millions of small transactions, i.e. people sending someone money in another country, are documented on the blockchain, locking them in for good, so that they can't be changed afterwards.

The information (or fly) is trapped as irrefutable evidence and the transaction can't be undone.

That's the whole point of the decentralised system – the many computers allow it to remain decentralised and in the hands of many as opposed to the hands of a few who are trying to control the many.



What are miners?

There are 2 ways of getting Bitcoin. You can either buy one at the current price or you can 'mine' it. (The analogy is like mining for Gold.)

However, with digital currencies it is slightly different, as you don't have to go down a mine to do so. With cryptocurrencies, you have to do it through something called, 'Proof of Work'.

Proof of Work refers to the fact that if you want a Bitcoin, you have to literally prove that you have done work and in return you get paid in Bitcoin tokens.

In cryptocurrencies this is done by creating a scenario where if you want to get paid in bitcoins, you have to do something hard i.e. you commit your computers to solving puzzles or mathematical functions.

If the computer solves the puzzle then it proves that you have dedicated power, time, effort, heat and computation to solve the problem. The more you do this the more of a 'vote' you are allowed to have. This vote is embodied in a token or a coin

You receive a fraction of a bitcoin in return for mining it.

Only miners are able to confirm a transaction. This is their role in the cryptocurrency network. They record transactions, verify them and send the information about the transaction around the network.

For every completed transaction monitored and facilitated by the miners, they are rewarded with a token or a coin of cryptocurrency, for instance with Bitcoins.

What this does is introduce scarcity into the system.

Scarcity is important because the only way anything has any value is because it is scarce.

If Gold, like pebbles, were to be found everywhere, it wouldn't have any value.

But Bitcoins are not easy to mine – it takes computational power and time to do it AND there are a maximum of 21 million that can ever be mined.

This creates instant scarcity.

Terms

The term 'crypto', short for cryptocurrency, is used for all coins.

Very broadly, a crypto 'coin' is just that: a coin, or means of payment, whilst a crypto 'token' has wider functionality i.e. BAT Token

An Altcoin (alternate or alternative coins) is the name given to coins which were set up to compete with Bitcoin, like Dash, Litecoin and even Dogecoin.

In Summary



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What is the blockchain and what is cryptos?

A blockchain, like Bitcoin is a software program that allows people to securely transfer money over the internet without a bank.

It does this by replacing the function of a centralised entity e.g bank with a decentralised network of computers running the software that verifies and transfers the money.

These computers, known as miners, maintain a global ledger of transactions that is used to validate, verify and transfer money.

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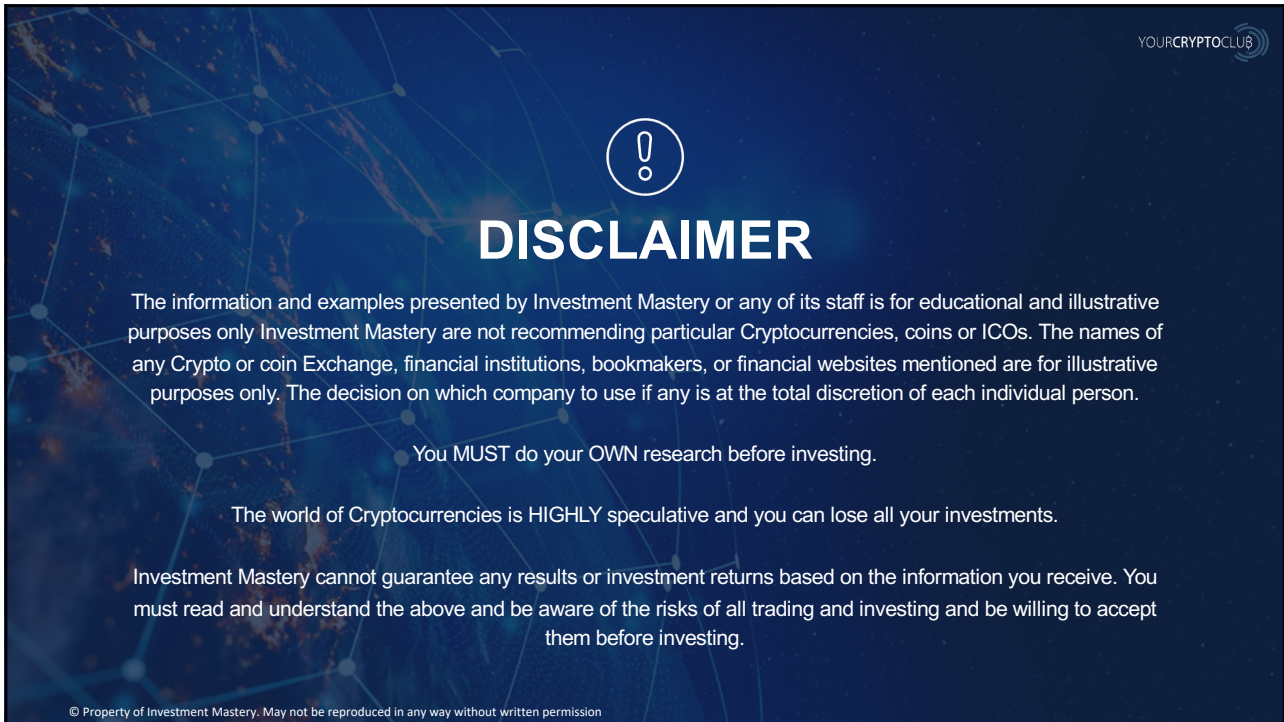
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What are the benefits of Cryptos and what problem do they solve?

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You Will Learn: (L)

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-  A quick history of Money?  How did all this happen?
-  The 4 benefits of cryptos over any means of exchange
-  What problems they solve

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A quick history of money



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Since the beginning of human time, people have used something scarce as a source of value.

They used to barter one object for another.

But how can you buy a cow if you only have two chickens?

A third entity was needed, so they used the scarcest of seashells.

Then came coins made of precious metals.



Next was paper money backed by precious metal e.g.
Gold.

The idea was that you could literally walk into a bank and ask for the equivalent of your bank notes in Gold. Then paper was taken off the Gold Standard and was not backed by anything, allowing the printing of money to flourish.

This is the current 'fiat' money.

The problem is that fiat money is not scarce. More money can be printed and so every year it is worth less and less. The only store of value that retains its value is Gold. But Gold is not easy to store, not easy to sub-divide and not easy to transport.

Scarcity is an essential part of cryptos.
Take the largest, Bitcoin for example.
As already stated, only 21 million will ever be
made, so scarcity is part of the system.

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The 4 benefits of cryptocurrencies over any means of exchange

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1. No Third-Party Involvement

There's always a process you go through when using traditional money to buy yourself a new property, set up your own business or buy a new car etc.

One way or another, the process requires a third-party involvement. We are talking lawyers, owners and some other external factors such as delays, documentation, extra fees etc.

This in general will consume unnecessary time, money and energy to the point of giving up in some cases.



Example 1:

Money is faster and cheaper to transfer

Example 2:

Recently, I wanted to send some money over to the USA. In order to do that, I had to pick up the phone to my bank.

I was stuck in a queue listening to music for over eight minutes just to start the process.

I was then charged for sending the money plus an extortionate Foreign Exchange rate which did not resemble the real rate.

Finally, since the transaction was via something called an 'intermediary bank', and they would charge me as well, although they could not tell me how much.

The money, I was told, would be there within 3-5 working days. Since it was a large amount of money the whole thing probably cost me over \$200 if you include the Foreign Exchange spread, maybe more.

I agreed to everything because, well, I didn't have many alternatives.

With cryptos, I can send Bitcoins directly to the other person from my computer to theirs online, within 10 minutes.

There is no spread, no Foreign Exchange (Forex) charge, intermediaries etc.

And the whole thing might cost me \$10 maximum.

So if you want to save a lot of time and money, use cryptocurrencies.

In short, you are in control of your own money using cryptocurrency. This is what we call the 'decentralised' system. It is possible to be able to pay and receive money anywhere in the world at any given time.

Your transactions are practically immune to any influence from your Government, with minimum processing fees, thus preventing users from having to pay extra charges from banks or any financial institutions.

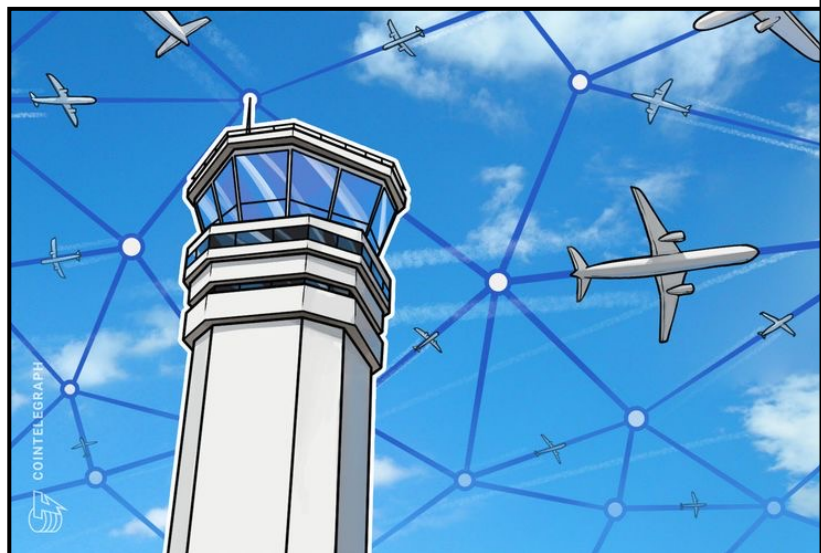
Now imagine this in EVERY part of society – from legal contracts between two companies to sending money across the world; from keeping money in escrow when buying a house to online payments.

Basically, anywhere where there is currently a 'middleman' who is either

1. Slowing it down, or
2. Making it more expensive.

Example 2:

When your flight is cancelled, why are you not paid right away?



2. Lower risk than traditional currencies

In this era, most people rarely have their cash in their possession now.

Instead, they have an array of credit cards, debit cards and other payment cards available as their nation's method of payment.

Nothing's wrong with that, however if the store's connection to the server is disconnected or their machine is out of service, and you do not possess any cash, you cannot pay.

When using your card, you are giving the end-receiver access to your full-credit line.

No matter how small the amount of the transaction is, the fact that you are giving someone your card to gain access to your account is already a form of 'breach'.

There is also the problem of double spending

Cryptocurrency doesn't work that way.
Instead of a 'pulling' mechanism, it 'pushes' the amount that is needed to be paid or received to other cryptocurrency holders without any further information needed.
Payments are possible without your personal information being tied to you or the transaction.
Your account can be backed up and encrypted to ensure the safety of your money.

This solves the problem of Double Spending

3. Protection from fraud

We often hear of cases where someone's payment card details is being used by other users but not the owner.
When contacting his card's service issuer, it is found that the card has made certain transactions without his consent.
This is what we call a fraud case.

Most of the time the perpetrators of these fraud cases get away with the crime because it is not easy to trace the fraud back to the perpetrator. What's more it is even difficult to get the attention of law enforcers to launch an investigation.

Example: Stealing personal data

In September 2017, credit reporting giant Equifax was hacked
The sensitive personal information of 147.9 million US citizens
had been compromised

Names, birth dates, Social Security numbers etc. had been
taken

This would not have been possible with a blockchain

However, cryptocurrency is not viable to be used for fraud.

Due to the fact that your personal information is kept hidden from prying eyes through encryption, this protects you against identity theft.

It is very hard to commit fraud due to the decentralised system and the existing blockchain system.

All the computers have a copy of all transactions and the computers are continuously talking to each other.

This is the most secure way of doing it as no one can hack in and make changes.

Can't the blockchain be hacked?

If someone wanted to hack into the blockchain they would be wasting their time hacking into just one or a few computers, since the information on the majority of computers always wins.

So in order to hack in they would have to hack 51% of the computers around the world that make up the blockchain to make a change.

The computational power required to do this is prohibitive.

Also it would take some time.

The blockchain updates or refreshes its data every few minutes, giving a would-be hacker a few minutes window to hack in before everything is reset.

After that they would have to start again. So not only would they have to hack into 51% of the thousands of computers around the world that make up the blockchain, but they would also have just a few minutes window to do it in.

4. Universality

Over the course of payment history, nations worldwide had their differing methods of payments.

We had bartering or money-goods exchange systems. It wasn't until traders visited other countries that they found out how to trade items with one another.

Thanks to various innovations and developments, we now have multiple methods to trade and exchange moneys worldwide.

Fact is, not all countries have similar financial procedures. Your card or currency may not be accepted by other countries and that is a major setback for some people. For example, most online banking, payment or cash system requires additional processing fees for their service.

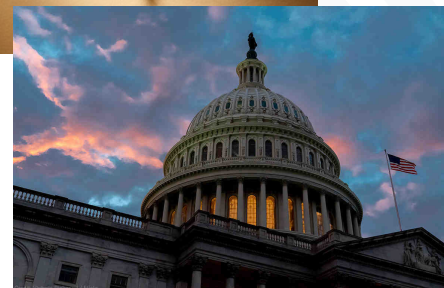
Cryptocurrencies on the other hand are not bound by any of the exchange rates, transaction charges, the interest rates or any other fees applied by any countries. They can be used at any time, in any part of the world, without experiencing any problems.

It also saves a lot of your time and money by reducing additional spending over transferring money from and to multiple countries.

Which means cryptocurrency operates on an international platform which in turn make transactions easier than your average bank to bank transfer.

How did this all happen?

The trust in Governments, Central banks, Politicians and 'the System' is at an all-time low
People are looking for more control in their lives




Bitcoin was created in direct response to 2008 financial crisis where it became clear that the few controlled the entire financial system.



Bitcoin, or a Decentralised system (not Centralised) is the answer

In Summary



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What are the benefits for cryptos and what problem does it solve?


Throughout history people have relied of exchange, culminating with money, first backed by gold and then not backed by gold, now called fiat currency

The problem with fiat currency is that due to the continuous printing it lacks scarcity and so is being devalued every day...

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In Summary



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What are the benefits for cryptos and what problem does it solve?

There are 4 main benefits of cryptocurrencies over other means of exchanges that solves major challenges. I.e.

1. it does not rely on any third party involvement.
2. It has lower risk than traditional currencies because it solves the problem of double spending,
3. it offers protection from fraud because of its decentralised nature and finally,
4. it overcomes the problem of hundreds of different currencies around the world through universality.

I.e you can send bitcoin to any other part of the world as long as the other person has a bitcoin wallet

All of this is happening because 2008 showed us that the elite few control and manipulate the financial system without any repercussions and a decentralised system is the answer

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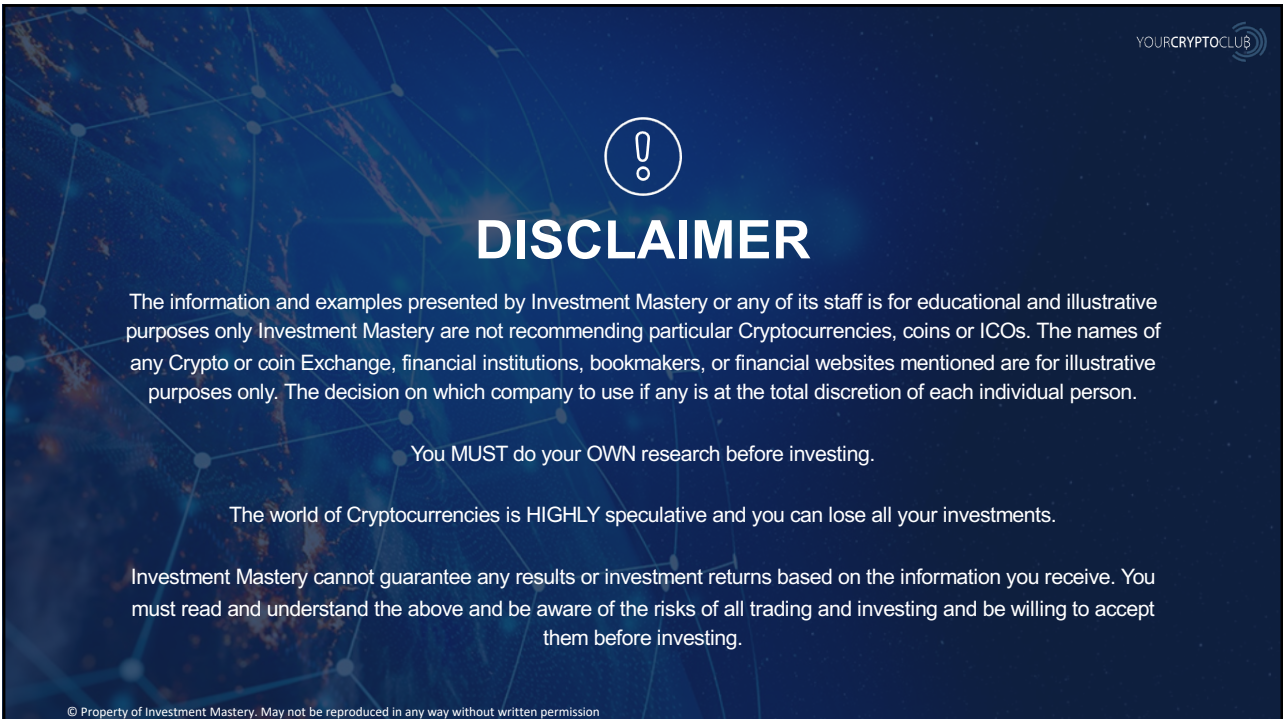
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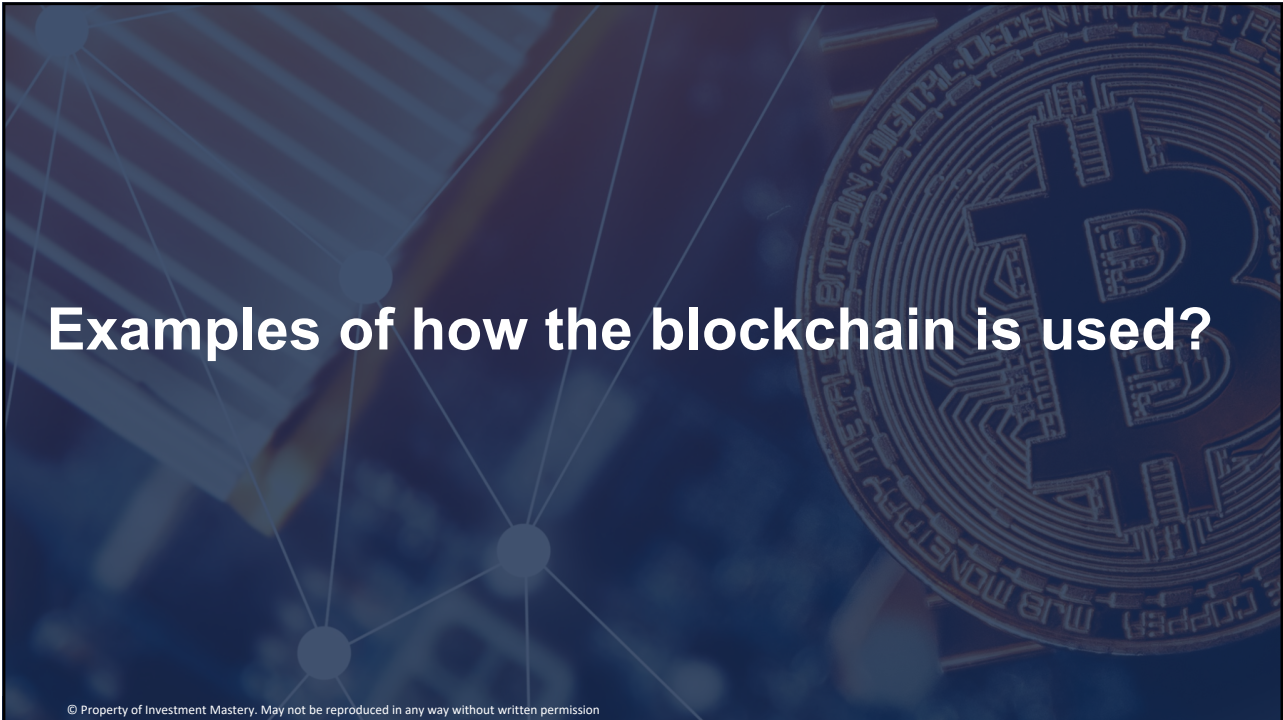
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You Will Learn: (L)

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-  What are the potential applications for blockchains and cryptocurrencies?
-  Supply Chain Management
-  Charity and blockchain
-  Blockchain and voting
-  Own your identity

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Blockchain Potential Applications & Disruption

The blockchain is radically changing the future of transaction based industries

- Smart Contracts** (Grey): Digital Rights, Wagers, Escrow
- Digital Currency** (Green): E-commerce, Global Payments, Remittance, P2P Lending, Microfinance
- Record Keeping** (Orange): Healthcare, Title Records, Ownership, Voting, Intellectual Property
- Securities** (Red): Equity, Private Markets, Debt, Crowdfunding, Derivatives

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COINTELEGRAPH

DIGITAL CURRENCY Worldwide Payments

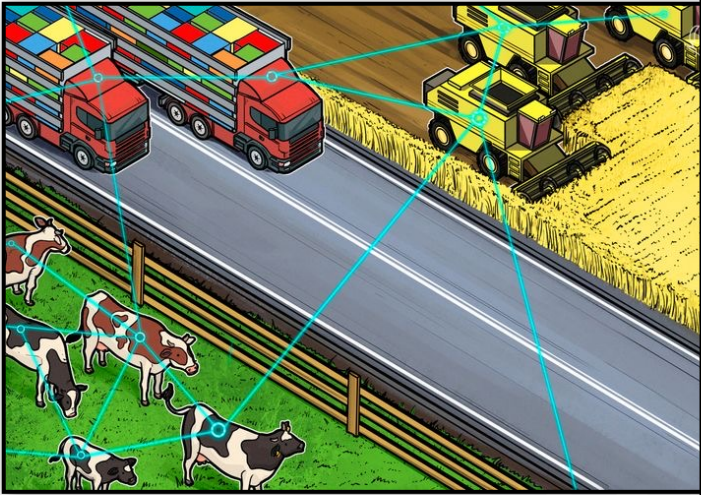
**Money is faster
and cheaper to
transfer**

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The Blockchain Makes Sure We Can Trust The Quality

Are you sure that the food you eat really comes from where it says on the package? Keep track of where your food comes from, and know if it comes from a farm close by...



... how they are
stored and
transported ...

**...to the
supermarket...**



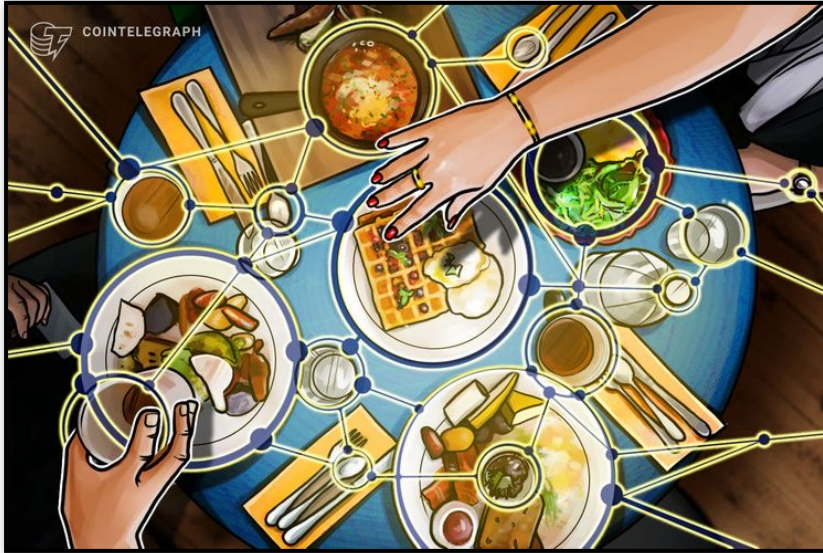
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**...until it is on your
table...**




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**The Blockchain
Makes Sure We Can
Trust The Quality**

**Don't you want to be
sure that the baby
powder that you give
your child is genuine
and safe?**

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**The Blockchain
In Healthcare**

**Don't you want to know
that the medicine you
buy is the real deal?**




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COINTELEGRAPH



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The Blockchain Ownership / Property

You can prove that you really own your property

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This slide features a central illustration of a person in a dark suit pointing at a large screen. The screen displays a map of a city with a network of blue lines and nodes overlaid, representing a blockchain network. The person's hands are visible, one pointing and the other resting on the screen. The background is a light blue gradient with a faint circular pattern.

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The Blockchain Transaction History

The money you donate really goes to the right place



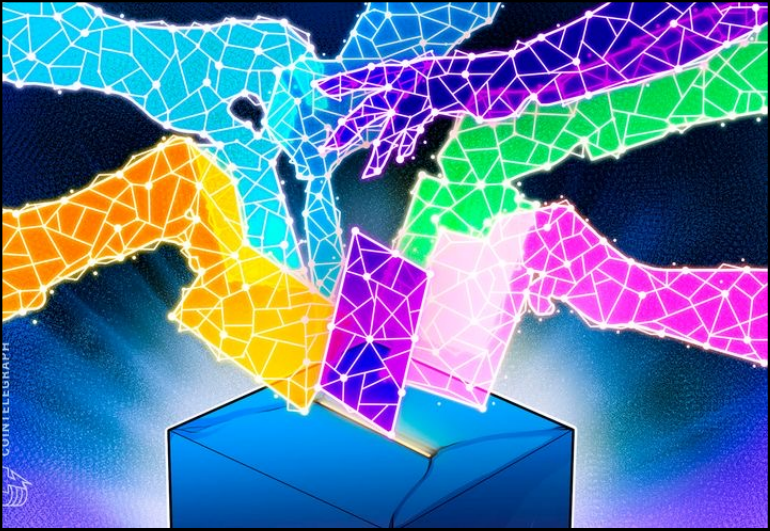
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This slide features a central illustration of a group of diverse people looking up at a glowing, interconnected network of blue lines and nodes, representing a blockchain network. The people are shown from the chest up, with their arms raised in a gesture of awe or excitement. The background is a dark blue gradient with a faint circular pattern.

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The Blockchain Elections

Participate safely and privately in elections from home

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Digital Rights Smart Contracts

When your flight is cancelled, why are you not paid right away?

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Digital Rights Identity

Own your identity and data and keep them a secret

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Digital Securities Own A Part Of A Property

Everything is split into tokens. You can buy a part of a building. This is already happening in Europe

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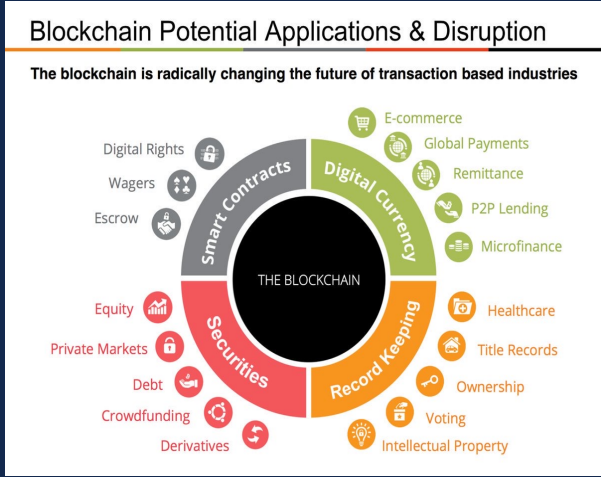
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In Summary



Examples of how the blockchain is used?

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Profiting From Cryptocurrencies, ICOs and Blockchain Technology



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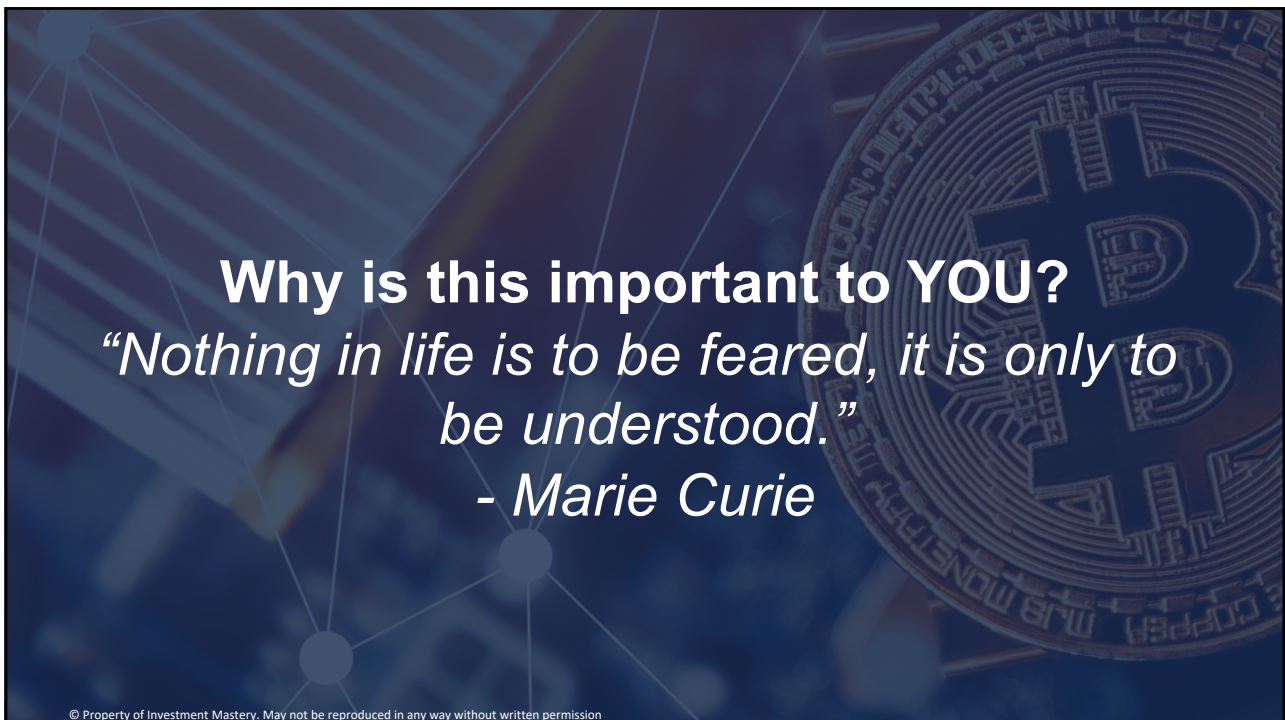
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Why is this important to YOU?

“Nothing in life is to be feared, it is only to be understood.”

- Marie Curie

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You Will Learn: (L)

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The reasons why cryptocurrencies are so important for you and your family



This is not just another method of investing BUT the biggest transfer of wealth since the internet



There are several reasons why this is important for you so let us go through them

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Like most things tech, the realm of cryptocurrency can be a bit complex to master and is still new to many. But the benefits of purchasing this currency are surely worth your investment in both time and money. Experts have also predicted that it may be the next big thing in finance.

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Crypto Investing and Trading can be very profitable for both professionals and beginners. The main attraction for me is the high volatility

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And unlike brokers in the stock market, there are only a few official bitcoin exchanges in the crypto market. Instead, hundreds of bitcoin exchanges operate 24/7 around the world. Because there are only a few official exchanges, this results in no official Bitcoin price and the currency is known for its rapid and frequent price movements.

112

Personal Spending

Secondly is personal spending. There are millions of items now being sold for Bitcoins and this number is only increasing. You can use Bitcoin to purchase almost anything! From buying cars to travelling the world From buying a technology products to paying Estate Agents

113

Don't need a lot of money

You don't need a lot of money to make really sizeable profits – even a few hundred could turn into tens of thousands.

114

Have you heard of Erik Finman?

The teenage Bitcoin millionaire who started picking up Bitcoin at only \$12 a piece back in May 2011, when he was just 12 years old. He received the Bitcoin as a tip from his brother and a \$1000 gift from his grandmother.



115

He now reportedly owns 403 Bitcoins, which holds a value of roughly \$6,800 where it has accumulated to a stash of just over \$2.5 million and change.



Jeremy Gardner - this 25-year-old made a fortune in bitcoin — now he travels the world partying and plotting the future of money






If you would have invested \$5 in Bitcoin 7 years ago you would be a millionaire today

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I personally bought £850 worth of NEO and turned that into over £48,000 in three months. Where else can you get 4000%+ return in three months?

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Volatility

You might have thought that Forex was volatile.
You haven't seen anything yet.
There are days when the portfolio is down by -
15% and the next up by 15% and individual
cryptos much more than that

120

Individual coins can fluctuate by 50% in one week.
One of my coins went up over 100% in just one day.
In stocks, this kind of volatility would take an entire
year!

121

Volatility is our friend – most people are scared of it because they feel they can't control it, but it is great.

How else can we buy low and sell high?

An idea is to wait for the coin to go down and start buying into it in order to lower our average price.

HUGE financial potential

We could well be in the midst of the next Gold Rush.

If that is the case, do you really want to miss out?

For me personally, I wouldn't want to be the one who said "I knew it was going to be big, but I was too lazy to do anything about it and yet again I missed out while everyone else made a fortune" AND "What if everything I have learned so far has led me up until this point?"

I even had the thought "What if I become the Warren Buffett of cryptocurrencies? Someone has to – why not me?" LOL.

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We are just at the start

The majority of people haven't heard of cryptocurrencies and even less about the blockchain, meaning the value will increase as they become mainstream.



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In Summary

Why is this important to YOU?


In this video we discovered the reasons why it is so important for you and your family to get involved in cryptos.

The main reasons are:

1. You can either trade or invest... Or you can actually buy stuff with it
2. It has massive volatility
3. Huge financial potential
4. You do not need a lot of money
5. We are just at the start so there is huge upside!

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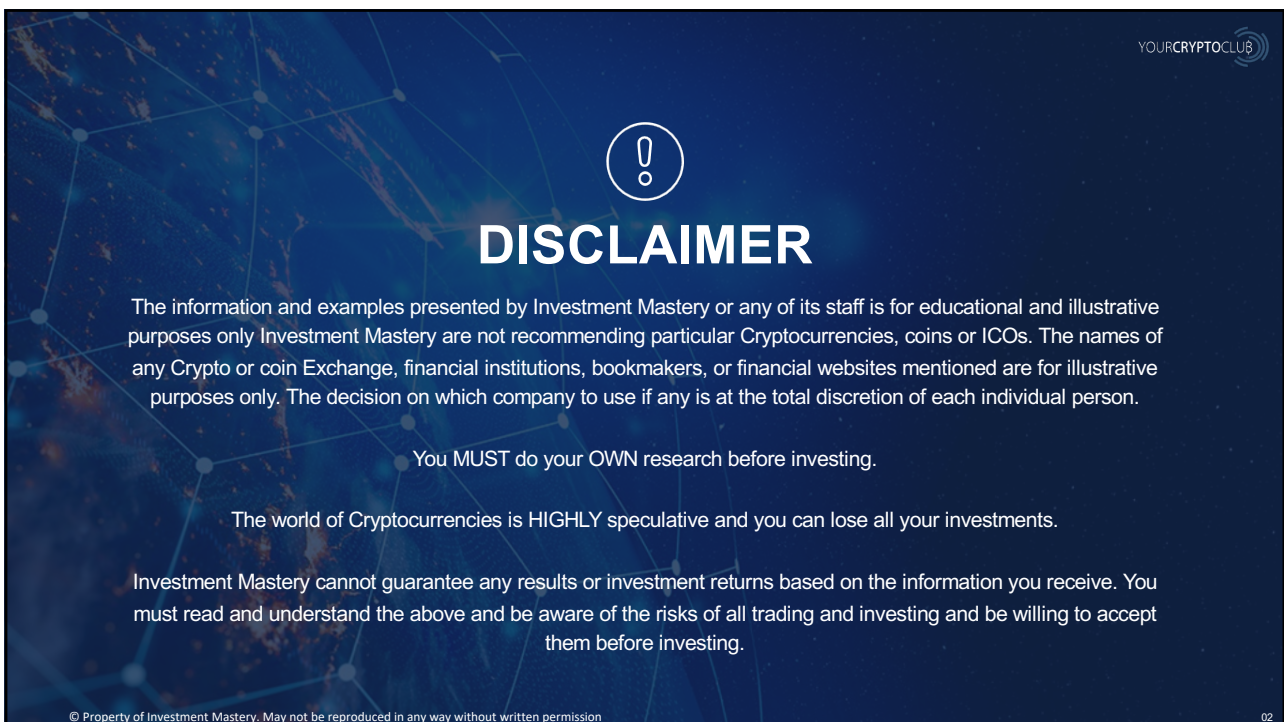
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What are the main types of cryptocurrencies?

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You Will Learn: (L)

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You will learn about some of the major coins and we have broken them down in a few categories



Blockchain 1.0 (Bitcoin)



Blockchain / Infrastructure 2.0, 3.0, 4.0 etc. (Ethereum, Eos, Cardano, Zilliqa)



Blockchain / Infrastructure 2.0, 3.0, 4.0 etc. (Ethereum, Eos, Cardano, Zilliqa)



Decentralised Applications (BAT Token, Enjin Coin etc.)



Exchange Tokens (Binance Coin, KuCoin etc.)
Privacy Coins (Monero, Zcash, Dash etc.)
Stable Coins (Tether, USDC etc.)

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There are thousands of cryptos
Some are legitimate and some may not be.
It is imperative that you do your own research
before investing... Of course that is what the club
is all about, to teach you how to do that

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Which ones are the best ones?
This changes all the time – do your research.
We will go more in depth into this in the Chapter
“How do you make money in cryptocurrencies?”

131

Below are the different types of coins
They are in no particular order:

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133

What problem does it solve?

The first blockchain, 1.0, solving the problem of double spending and manipulation.

134

This is the first ever cryptocurrency invented and remains by far the most sought after cryptocurrency to date.

Bitcoin is known as the digital gold standard in the cryptocurrency network.

Bitcoin is the pioneer of blockchain technology that made digital money possible.

135

It is the first ever decentralised peer-to-peer network powered by its users without any central authority or middleman which means no unnecessary costs or waste of time are included in the digital money transaction.

136

Bitcoin transactions are semi-anonymous: every transaction on the blockchain is broadcast publicly and visible for all eternity, but the owner of each wallet is unknown. Tying addresses to real-world identities is now relatively easy for the powers-that-be, because everyone has to cash out somewhere, and that usually involves linking bitcoin addresses to bank accounts.

137

Most privacy coins still rely on a bitcoin-style public ledger, but use technology that complicates the path of the transaction. It might still be possible to determine that a certain amount of cryptocurrency was sent, but the path leading from sender to recipient has been concealed. The way in which various privacy coins go about this differs considerably.

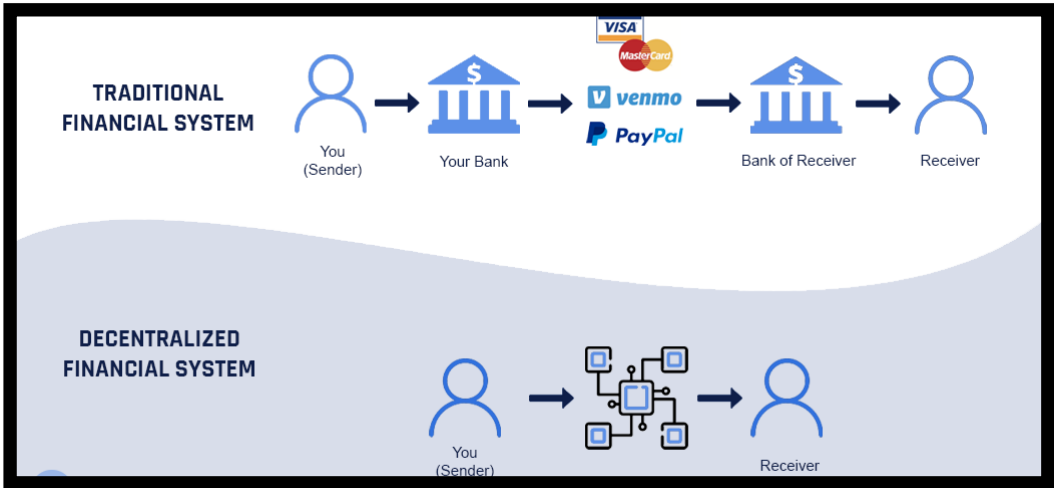
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One major advantage that it has over other cryptocurrencies is bitcoins are impossible to counterfeit or inflate. The reason being there are only 21 million bitcoins created for mining, no more no less. Therefore it is predicted by 2140, all bitcoins will already be mined. This introduces scarcity and therefore the price of bitcoin should continue to increase

139

Thanks to its blockchain technology, you have ultimate control over your money and transactions without having to go through a third party such as the bank or PayPal.

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Interesting fact: WikiLeaks would not be here if it weren't for Bitcoin.

When credit card companies stopped their service to WikiLeaks, people used Bitcoin to keep the service alive.

142

All that needs to happen now is that bitcoin needs to gain awareness so that people can use it to buy and sell on a daily basis.

This is going to take time.

Remember when credit cards first came out – it took time for people to use them.

Or using the automatic scanning systems at WH Smith or Tesco's?

People don't like change, unless they can see the benefits clearly and it is cheaper.

bitcoin fits the bill.

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Why do people call bitcoin digital gold and a store of value?



The 5 characteristics of money

1. Scarcity
2. Divisible
3. Transportable
4. Durable
5. Recognisable



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5 characteristics of money	Fiat money	Gold	Bitcoin and cryptocurrencies
Scarcity	NO. More and more can get printed every day and the value is falling.	YES.	YES. Bitcoin yes, because there will only be 21 million.
Divisible	YES.	NO. You can't pay for a cup of tea with Gold.	YES. One 'Satoshi' is one hundred millionth of a Bitcoin.
Transportable	YES. Using electronic money systems this is possible,	NO. You can't easily send Gold overseas in	YES. You can send it like a digital file, to another wallet



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	but it is expensive and slow.	bulk.	within a few minutes, for a fraction of the price.
Durable	SOME. Coins yes but not notes. New ones have to be printed every year.	YES. It is extremely durable.	YES. You cannot destroy a Bitcoin.
Recognisable	YES – if everyone in that country recognises it, but NO – if you are trying to pay in your own country's	YES. Some countries actually prefer the relative safety of Gold. <u>NO – it is not accepted as a</u>	YES. If you have a Bitcoin wallet then that's all you are allowed to put in it. <u>NO – the majority</u>

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Bitcoin Cash (BCH)

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In August 2017 a group of miners split off from Bitcoin to create Bitcoin Cash, in the way Ethereum Classic was created by a group splitting off from Ethereum in July 2015.

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This is what is called a Hard Fork.
A group of miners 'forked' from the main Bitcoin blockchain by switching to a new version of software with greater transaction capacity.

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This fork did not affect Bitcoin balances, but millions of Bitcoin users were also given Bitcoin Cash Tokens

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Value Cryptocurrencies

This kind of cryptocurrency relates to coins or store of value.

Examples of these are Bitcoin, Bitcoin Cash.

The use case for these coins is the ability of converting cryptocurrencies to fiat at POS (Point of sale). Today, the usage areas are limited but you can use debit cards like Crypto.com that will transform your cryptocurrencies to the local currency when used.

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Ethereum is developing into the world's computer. The second most popular currency is Ethereum. This digital currency, launched in 2015, is predicted to surpass bitcoin and may be the cryptocurrency of the future.

The Ethereum logo, a white diamond shape with three horizontal lines inside, is centered over a blue background with a network of nodes and lines. The word "ethereum" is written in white lowercase letters below the logo.

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Is Ethereum similar to Bitcoin?

It is in a way, but not really.

Like Bitcoin, Ethereum is a part of a blockchain network.

The main difference between the two currencies is that the Bitcoin blockchain is programmable money while the Ethereum blockchain focuses on running the programming code or network.

Infrastructure

The infrastructure is the operating system. It enables transaction speed, the ability to build applications, latency and scalability.

Uses of infrastructures: Look at it like Nintendo for example. To be able to play games you do not only need the game itself but the infrastructure so you can play on it.



When it started, Ethereum performed around 20 transactions per second which was too slow.

A game, CryptoKitties, ran on the Ethereum platform and it crashed due to the high activity. That cannot happen if an infrastructure is going to work with thousands of applications.

Therefore, doing something on the applications should load fast, not crash, be able to transfer value, be a giant record of all the transactions and **MUST BE VERY FAST!**



Instead of having to build an entirely original blockchain for each new application, Ethereum enables the development of thousands of different applications, called decentralised applications (Dapp) in a single platform.

In the Ethereum blockchain, miners work to earn Ether. Ether is a crypto token that helps run the network.

Another use of the Ethereum blockchain is its ability to decentralise any services that are centralised.

For instance, Ethereum is able to decentralise services like loans provided by banks, online transactions using PayPal as well as voting systems and much more.

What problem does it solve?

Ethereum solves the problems of legal contracts online, called smart contracts, eliminating middlemen taking fees from transactions and stopping the middlemen from slowing things down.

Faster than the bitcoin blockchain and therefore used for the development of Dapps

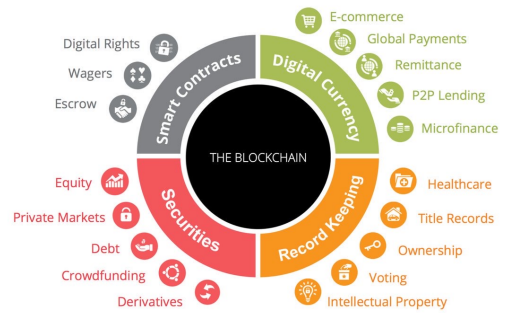
Decentralised applications were mainly created on the Ethereum blockchain and have the ERC-20 standard

Decentralised Applications

- Decentralised Finance (MakerDao)
- Gaming (Enjin Coin)
- Browsers (BAT Token)
- Search Engines (Presearch)
- Banking the unbanked (OMG Token)
- Supply Chain (VeChain)
- Internet of Things (IOST, IOTA)

Blockchain Potential Applications & Disruption

The blockchain is radically changing the future of transaction based industries



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Ripple (XRP)

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Ripple (XRP):
Banks can use Ripple to
make payments faster
and cheaper nationally
and internationally.
working with over 200
banks world-wide, the
latest ... Bank of America

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If you have sent money overseas, you will have
 used a SWIFT code which is an entity with a
 monopoly on border transfers – in 200 countries,
 with more than 11,000 financial institutions
 forming its branches.

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However, Ripple while working together with financial services, banks and institutions wants to take down SWIFT and disrupt its functionality. So it is a digital payment network for financial transactions.

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Unlike the other cryptocurrencies, Ripple operates on an open-source and a peer-to-peer decentralised platform which allows a transfer of money in any form, both fiat and cryptocurrency.

165

People either love or hate Ripple. Many people don't like Ripple because when they launched, the founders held on to more than half of the Ripple coins (XRP) and they believe that cryptocurrencies is an answer to the domination of the current banking system and Ripple works with the banks.

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But Ripple does improve some features of traditional banks.
Namely, transactions are completed within seconds on a Ripple network even though the system handles millions of transactions frequently.

167

With traditional banks, even a wire transfer may take up to days or weeks to complete whereas with Ripple it takes minutes.

The fee to conduct transactions on Ripple is also very minimal, as opposed to large fees charged by banks to complete cross-border payments.

Nick Szabo, the creator of BitGold said that the currencies that could cross the bridge between the current banking system and the new digital system would be the winners.

Ripple is the first to attempt this.



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Tether (USDT) was invented in 2014 and created the first stablecoin. A stablecoin is pegged to a stable asset such as the U.S. Dollar, Euro or Gold. The purpose of Stablecoins is to bring stability to the highly volatile market.

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What problem does it solve?

Tether is pegged to USD, which means that every token represents one USD. It does not matter if the market goes up or down because the stablecoins always hold the value of the underlying asset. There are now more than 50 different stablecoins pegged to different assets. Other examples of stablecoins are DAI, USD Coin and True USD. Stablecoins are a great invention because investors can now sell cryptocurrencies that have increased in value to a stable asset without leaving the cryptocurrency market.

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Tether is the biggest one but there is a lot of smoke around it, they have been in court several times and I think there are better alternatives
We like USDC because it promises annual audits which Tether does not.

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Binance is one of the world's largest cryptocurrency exchanges, and they launched their exchange coin, Binance Coin, in early 2017

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What problem does it solve?

The exchange tokens are a utility token and are used in the ecosystem of an exchange. On popular exchanges, such as Binance, the exchange token has a great usage.

Investors and traders use Binance Coin to get reductions on fees and pay for different services. The more popular an exchange gets, the more value the token has which is why Binance Coin is one of the best performing coins.

Binance Coin is a typical utility token since it is used i.e it has utility and it is used within its ecosystem only

The other part that we like is that they burn part of their supply which introduces scarcity, meaning that it is likely to go up in value over the long term

Other exchanges are competing with Binance and have their own coins. Some examples are Huobi, Kucoin and Bitpanda.



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Monero is similar to bitcoin with one major difference
Monero's main goal was to create an algorithm to
add the privacy features that is missing in Bitcoin.
Monero invented a system to conceal the identity of
its senders and recipients.

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What problem does it solve?

The technology solves the problem of privacy. People who might be under dictatorship of governments can use Monero to keep their identity hidden. So it has a real function to help the underprivileged in the world regardless of your creed, colour, sex etc. who might not be able to existing systems, not be able to open a bank account etc.

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You can look up the market capitalisation and more information on the above on www.coinmarketcap.com

Rank	Name	Price	Change	M. Cap	Supply	Volume	Price Graph (7d)
1	BTC Bitcoin	\$10 867,73	-0,46%	\$200,97 B	18,49 M	\$34,37 B	
2	ETH Ethereum	\$381,98	4,10%	\$43,03 B	112,64 M	\$21,62 B	
3	USDT Tether	\$1,00	-0,07%	\$15,06 B	15,04 B *	\$61,39 B	
4	XRP XRP	\$0,250329	2,70%	\$11,28 B	45,04 B *	\$2,44 B	
5	DOT Polkadot	\$5,27	2,91%	\$4,5 B	852,65 M *	\$846,21 M	
6	BCH Bitcoin Cash	\$232,53	-0,49%	\$4,31 B	18,52 M	\$2,96 B	
7	BNB Binance Coin	\$26,43	-3,52%	\$3,82 B	144,41 M *	\$764,92 M	
8	LINK Chainlink	\$10,81	-3,75%	\$3,79 B	350 M *	\$1,53 B	
9	CRO Crypto.com Coin	\$0,165316	-2,20%	\$3,32 B	20,08 B *	\$62,34 M	
10	LTC Litecoin	\$48,58	0,38%	\$3,18 B	65,48 M	\$2,13 B	

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In Summary



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What are the main cryptocurrencies?

There are over thousands different cryptocurrencies and many different types such as; Blockchain Coins, Decentralised Applications, Stablecoins, Exchange Tokens, Privacy Coins etc

We aim to invest in cryptocurrencies that are looking to disrupt entire industries and sectors

You can use [Coinmarketcap.com](https://www.coinmarketcap.com) to find most cryptocurrencies

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Where is the value of cryptocurrencies, how are they determined

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You Will Learn: (L)

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In this section you will learn how the value of a cryptocurrency is determined



The USER is rewarded and not only the owner of the company



Price does NOT equal value. The price can go up massively but it does not mean that the value has gone up equally



There is a divergence between adoption and price

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**“Bitcoin will go to \$500,000 within three years
or I will eat my own penis”**

- John McAfee, the founder of McAfee software
and CEO of MGT Capital Investments and one of
the largest Bitcoin mining companies in the
world.

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How is the value determined?

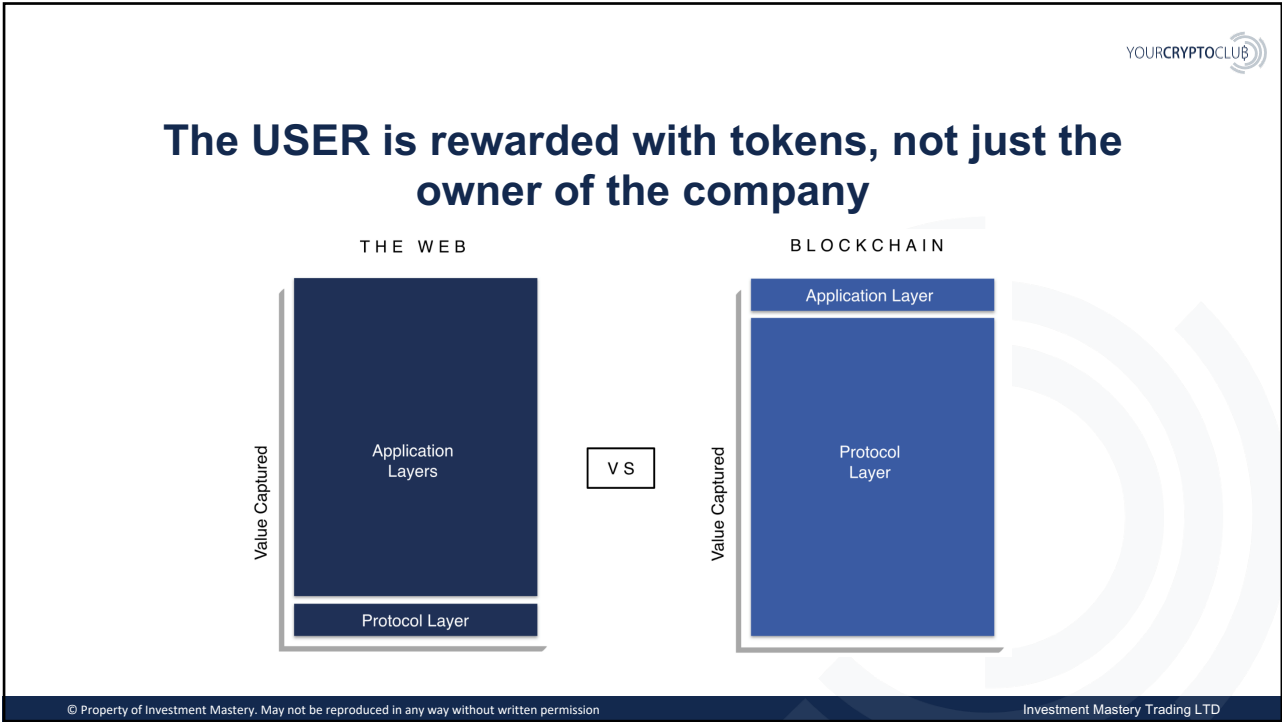
- Like with anything, the value of cryptocurrencies are determined by the size of the problem it could solve
- The more people believe it could solve this problem, the more coins they buy and the higher the value becomes
- Some coins have a limited supply i.e. DASH with 18 million coins, and some even burn part of their supply e.g. Binance Coin which creates scarcity
- Simple supply and demand

Where is the value of Bitcoin and cryptocurrencies?

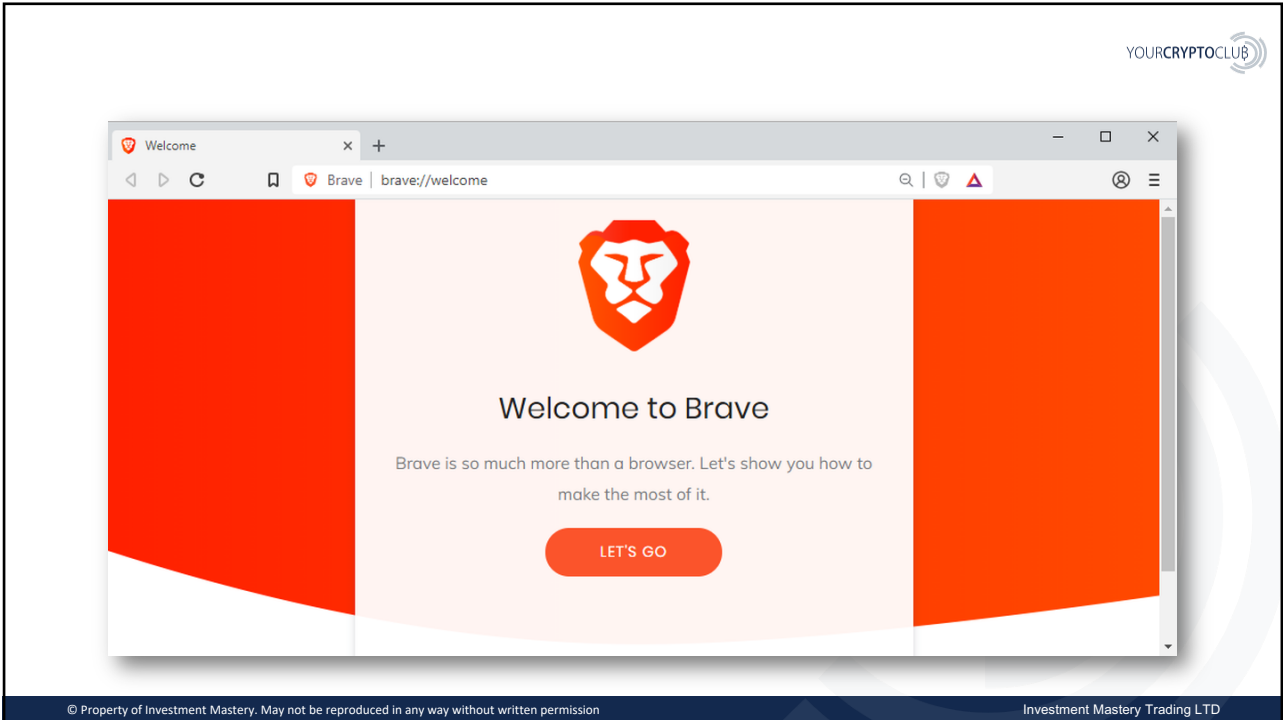
Some people call Bitcoin and the blockchain 'Internet 3.0'. We understand why they may see it in this way, however, we have to be clear that Bitcoin is a different technology to the Internet. Bitcoin and Ethereum are what is called a 'Fat Protocol'.



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With Bitcoin and a platform like Ethereum, it is the actual network itself that is generating the value.

Token-holders are the ones who are going to benefit. The value will be captured by those building and investing at the blockchain protocol layer because of the financial incentives (tokens) that are part of the network's design.

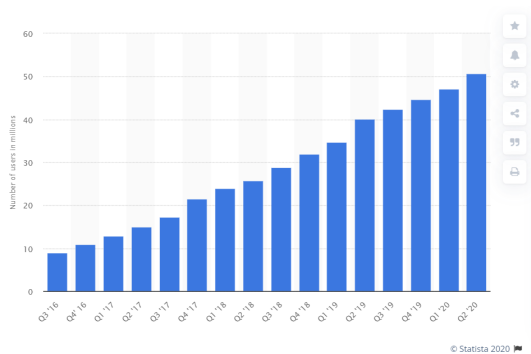
Participants of the network (users, developers, investors etc) are incentivised to grow the blockchain network because as the network expands the tokens are going to be worth more.

Price does NOT equal value!

- The short term price of a coin can go up massively but does not necessarily reflect the value of the coin.
- When bitcoin went from 1 000 USD to 20 000 USD in 2017, this was very much driven by short term speculation and Fear of Missing Out (FOMO)
- More on FOMO in the mindset section

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Divergence between adoption and price



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In Summary



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Where is the value of cryptocurrencies and how are they determined?

You have learned that the value of cryptocurrencies is determined by supply and demand
In the end value is determined whether people use the coins or not, as is the case with any product or service
Price does NOT equal value

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You **MUST** do your **OWN** research before investing.

The world of Cryptocurrencies is **HIGHLY** speculative and you can lose all your investments.

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Are there any drawbacks to investing in cryptocurrencies?

“Where there’s blockchain there’s also bullshit”
- Overheard at a Blockchain Conference

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You Will Learn: (L)

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There are many drawbacks from investing in cryptocurrencies because of the lack of regulation. There are 4 main reasons



1. Lack of understanding



2. Lack of consumer protection and safety



3. The industry is still developing and 4. Scams.

The way to invest safely is to know about the risks, and mitigate them

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There are several drawbacks to cryptocurrencies, especially with ICOs. This is a totally new and unregulated industry, meaning if you are hacked and someone takes your Bitcoins, you will not be compensated.

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Launches of new coins are increasing and no one knows which ones will vanish and which ones are here to stay. Due to this uncertainty, price swings of 30%+ in a single day up or down are not uncommon. As always, only invest money you are willing to lose.

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Overall, there are four disadvantages of cryptocurrencies. There is a lack of understanding towards this digital currency. Plus, there's minimum protection and guarantee when using it. It is mostly operating online and it is still developing and there are many scams.

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1. Lack of understanding about cryptocurrency

In most cases, people are still unaware of the digital currency world and the potential it holds.

This is similar to when the usage of credit card was first announced and the reception towards it was fairly similar to cryptocurrency.

Back then, people wouldn't even think that paying for things using a mere card was possible, yet alone a whole new digital currency.

Because it is different, and it doesn't involve cash directly, people shy away from it and constantly doubt its effectiveness.

Additionally, it involves online access to make it work. The idea of having to pay for things or transfer money online is convenient to some and is catching on but some people are still sceptical about it.

In order to make cryptocurrency acceptable around us, the people need to be educated about it to be able to include it in their daily lives. But the effort to learn a whole new world of currency requires a lot of time and energy. Most would think it is not worth their time because it is not commonly known anyway.

Even though some businesses are accepting Bitcoins, the list is significantly small compared to traditional currencies. This is probably due to the lack of knowledge. Both businesses and customers need to be educated. Imagine having to teach your customers a new way of paying for something. This will take a longer time and effort.

2. Lack of consumer protection and guarantee

In the case of traditional currency, Central Banks govern the authority of a nation's money.

No higher authority can suddenly decide that they no longer want to use their country's currency to trade without protest and rejection.

There are procedures to follow, documents to file, approvals and many other protocols to follow.

However, that is not the case with our digital currency.

There is no Central Bank who governs Bitcoin, which means no one can guarantee its minimum valuation.

The value of bitcoin, for example, will fall tremendously if something better than bitcoin comes along.

This will inevitably leave other users who have invested thousands of dollars into bitcoins in a major loss position.

There is no one to contact to file these losses, or rules to help compensate it.

Another example is that if you get charged but didn't receive the online movie tickets or flight tickets, you can always call bank service provider, or go to the physical bank instead and declare your case.

If you pay via Visa and can prove you didn't get your service, Visa will give you your money back. I remember paying £2,000 for a course that was not delivered – the guy just ran away with our money. Visa compensated us fully because we used them.

That is not how it works with cryptocurrency.
First of all, this currency does not have a bank to negotiate and help you.
There is no number that you could call and ask to speak to someone or email address.

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So, if you bought your goods using bitcoins, for example, and the merchant didn't send the items you purchased, there is nothing you can do to reverse the transaction or refund.
You can't complain to the police or any relating authority for that matter.

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Cryptocurrency transactions are typically not reversible.
Once you have sent the money to an address you can't get it back.
So make sure you double check that you are sending coins to the right address and in the right currency.

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Therefore, the very appeal of the decentralised system of Bitcoin is a double-edged sword.

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3. The industry is still developing

When things are still developing, they are prone to many risks.

There are so many incomplete features that can be improved but it takes a longer time to finalise them, especially if they have no physical form.

With traditional currency, despite the method of payments being performed online, and without us actually seeing the physical money being transferred from one account to another, we still end up holding the physical cash at the end of the day.

We can use the physical cash to buy things from the stores, physically and online.

Since cryptocurrency does not have any physical form i.e. we will never be holding the physical cash, its usage is obviously restricted.

In the end it more often than not – and I hope this changes soon – but Bitcoin needs to be converted to traditional currency to enjoy its worth.

4. Scams

People are trying to take advantage of the decentralised nature of cryptocurrencies. The most common scams to look out for is; Ponzi Schemes, Impersonations, E-mail scams, Fake cryptocurrencies, Pump and Dumps, Cloned Websites etc.

In Summary



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Why is this important to YOU?

In this video we discovered the drawbacks of cryptos. Since it is a fairly new asset class, there are many parts to look out for.

The main reasons are:

1. People do not understand the asset class yet
2. Lack of consumer protection and safety. **YOU NEED TO KNOW WHAT YOU ARE DOING**
3. The industry is still developing which gives us a chance to get in before institutions
4. There are a lot of scams to watch out for.

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Profiting From Cryptocurrencies, ICOs and Blockchain Technology



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**Is it too late to get into cryptocurrencies
– have I missed the boat?
*Get in before the early majority start investing***

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You Will Learn: (L)

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Why it is NOT too late to get into cryptocurrencies and how we can get in before the institutions



The reasons we believe crypto prices will continue to rise



Why it is important to diversify into new cryptos and not only bitcoin and ethereum



What the price of bitcoin might be in the future

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While it might be too late to make 10,000% on the larger coins, it is still very early on and new developments, coins and ideas are being generated almost on a daily basis.

We are just at the start.

There will no doubt be NEW cryptos that will also have meteoric rises which you can get into.

Some haven't even been invented yet.


Anything could happen.

Get involved.

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Whether you are in the know and can buy in time is another matter altogether, so do your research and get going.

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A whole generation is looking at Bitcoin as a store of value.

The trust is in the decentralised framework of the blockchain, which makes it so difficult to hack into.

Anyone under the age of 30 sees Bitcoin as making total sense.

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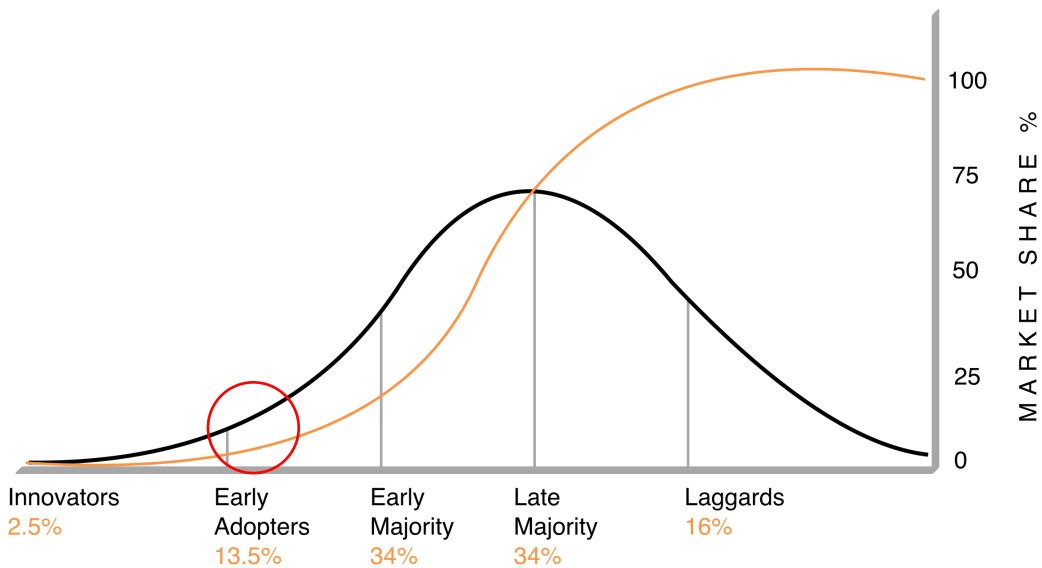
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There are generally four phases of adoption according to Everett M. Rogers (1957)

- 1. Innovators
- 2. Early Adopters
- 3. Early Majority
- 4. Late Majority
- 5. Laggards

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I believe that we are only now approaching the Early Adopter's stage, so plenty of time to go.

At the moment only thousands of people own any Bitcoin or a fraction of a Bitcoin.

This is akin to when only hundreds of thousands of people had an iPhone.

The real growth came when it started being adopted by everyone and then it grew into the high millions.

So get in before the early adoption really starts.

Simon Dixon, CEO and co-founder of BNK to the Future, said that he saw five waves of cryptocurrencies:

1. The first wave was Bitcoin, which had value because of it being a store of value independent of a central bank.
2. The second was the Altcoins where people were trying to copy Bitcoin. Some of them succeeded, like Litecoin and Dash.
3. Then you had equities in companies, like the exchanges Kraken and Coinbase.
4. Then there was Tokens or 'ICOs' as they are called, where companies create an asset class that trades on a secondary market.
5. 'Forks' – where people have disagreements on how things should be done and split off, for example Ethereum Classic split off from Ethereum and Bitcoin Cash split off from Bitcoin.
6. What is the next trend? STOs? DEFI?



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- Institutions, hedge funds and banks are lining up to get in
- It's still tiny – HUGE upside
- Scarcity and the Halvening

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Institutional money is increasingly entering

- Before now... The infrastructure was not there
- **Fidelity** (\$1.4 trillion & 27 million users) Custody & execution for institutions
- **TD Ameritrade** (11 million users) physical Bitcoin backed futures **ErisX**
- **Morgan Stanley** created a derivative product related to Bitcoin
- **Citigroup** offers a crypto-custody solutions to institutional investors
- ICE (owner of NYSE) offers the crypto platform **Bakkt**



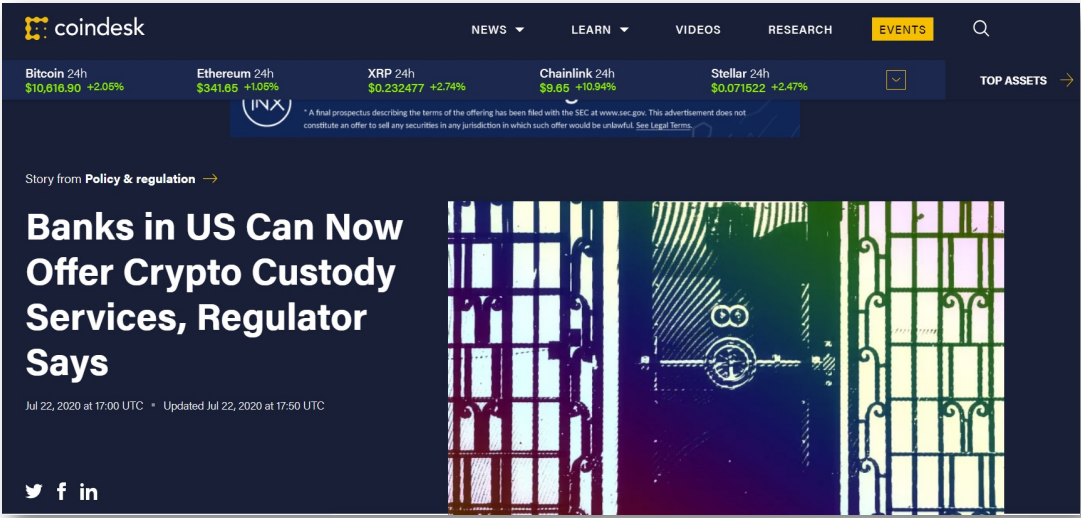





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The screenshot shows the Coindesk website interface. At the top, there are navigation tabs for NEWS, LEARN, VIDEOS, RESEARCH, and EVENTS. Below the navigation is a market ticker showing prices and 24-hour changes for Bitcoin, Ethereum, XRP, Chainlink, and Stellar. The main content area features a news article with the headline "Banks in US Can Now Offer Crypto Custody Services, Regulator Says" and a sub-headline "Story from Policy & regulation". The article includes a date of Jul 22, 2020 and social media sharing icons for Twitter, Facebook, and LinkedIn. The background image of the article is a colorful, abstract graphic with vertical bars in shades of purple, blue, and green.

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Paul Tudor Jones led the way

He committed 2% of his net worth to bitcoin and others then followed

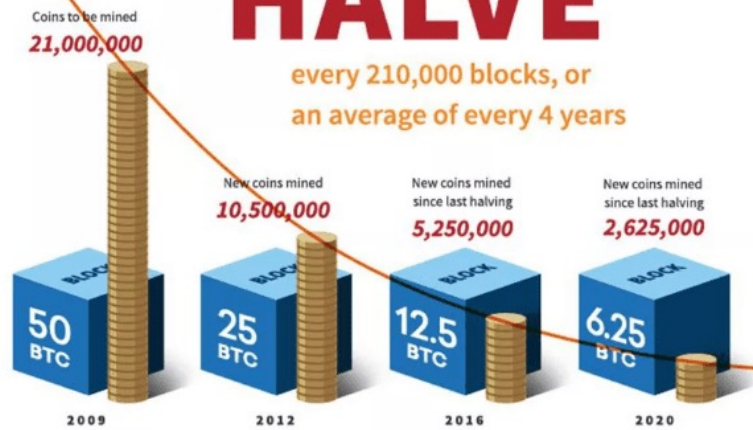


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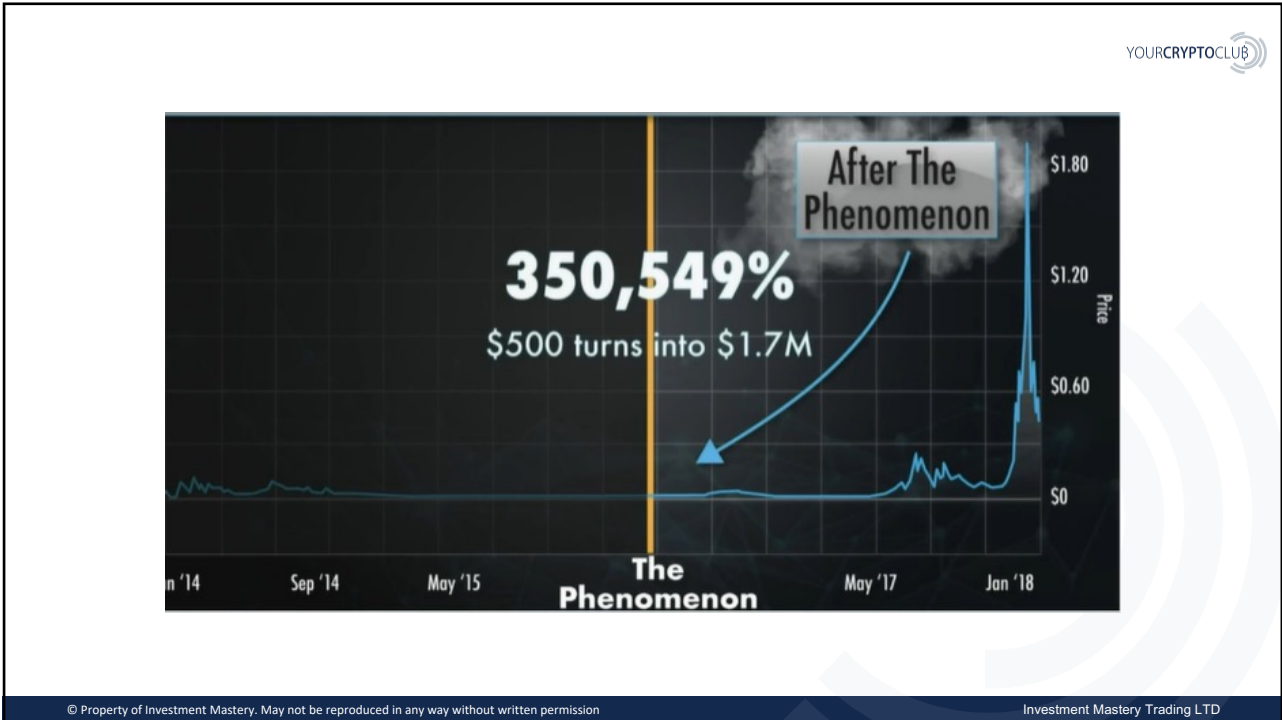
Miners' Rewards for successfully completing 1 block

HALVE

every 210,000 blocks, or an average of every 4 years



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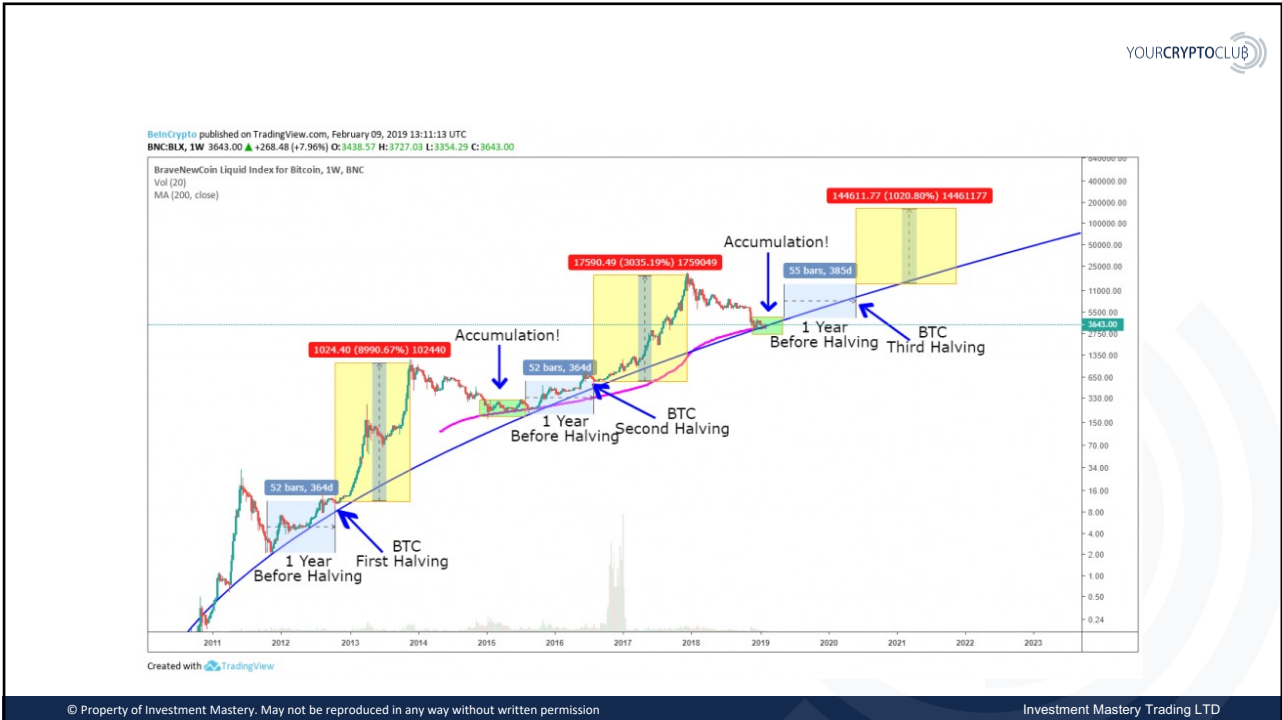
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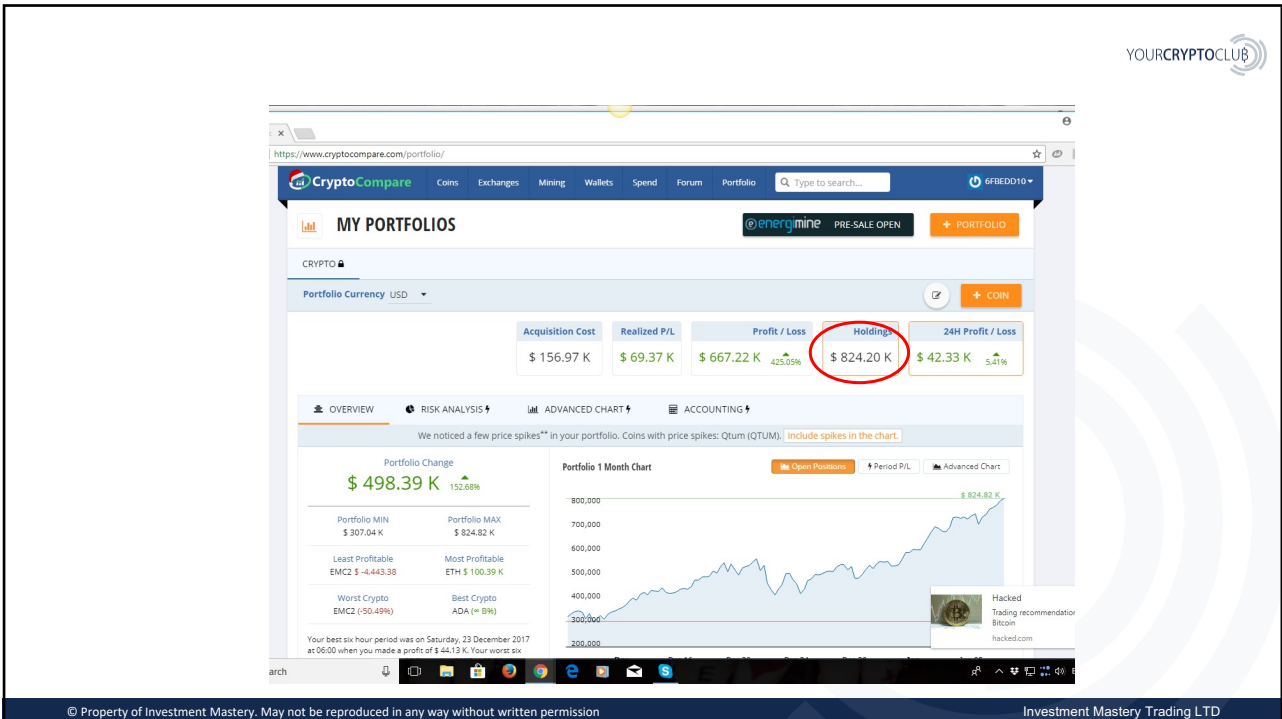
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https://www.cryptocompare.com/portfolio/

CryptoCompare Coins Exchanges Mining Wallets Spend Forum Portfolio Type to search... 6FBEDD10

CURRENT - SOLD

#	Coin/Date	Price	Total Value	Profit/Loss	Change
1	NEO (NEO) (25 May 2017) Add description, wallet or exchange.	\$ 104.46 -4.43% 646 @ \$ 0.0004196 (\$ 0.9944)	\$ 67.48 K € 4.07	\$ 66.84 K * € 3.80	10,405.28% 1,400.62%
2	Stellar (XLM) (05 October 2017) Bitrex	\$ 0.7060 0.14% 31500 @ \$ 0.0000380 (\$ 0.01668)	\$ 22.24 K € 1.32	\$ 21.72 K * € 1.19	4,158.23% 971.03%
3	Cardano (ADA) (10 November 2017) Bitrex	\$ 1.01 -0.98% 52650 @ \$ 0.0000209 (\$ 0.02788)	\$ 53.18 K € 3.18	\$ 51.71 K * € 2.96	3,522.37% 1,375.06%
4	Lisk (LSK) (03 June 2017) Bitrex	\$ 39.67 30.71% 240 @ \$ 0.0005396 (\$ 1.30)	\$ 9,520.80 € 0.5477	\$ 9,209.20 * € 0.4182	2,955.49% 322.89%
5	Einsteinium (EMC2) (03 June 2017) Poloniex	\$ 0.8941 * -3.40% 4862 @ \$ 0.0001493 (\$ 0.03992)	\$ 4,347.20 * € 0.2601	\$ 4,172.55 * € 0.1875	2,389.09% 258.27%
6	Lisk (LSK) (13 July 2017) Poloniex	\$ 39.67 30.71% 600 @ \$ 0.0007505 (\$ 1.76)	\$ 23.80 K € 1.37	\$ 22.74 K * € 0.9189	2,151.64% 204.05%
7	Ripple (XRP) (25 April 2017) Bitrex	\$ 2.65 -2.21% 1015 @ \$ 0.001075 (\$ 0.1374)	\$ 2,689.75 € 0.1609	\$ 2,550.26 * € 0.05118	1,828.28% 46.91%
8	Monero (XMR) (24 April 2017) Poloniex	\$ 411.36 7.69% 5.6999991 @ \$ 0.01945 (\$ 24.76)	\$ 2,344.75 € 0.1405	\$ 2,203.63 * € 0.02961	1,561.48% 28.70%
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10	BurstCoin (BURST) (16 July 2017) Poloniex	\$ 0.1081 * 10.48% 30000 @ \$ 0.0000347 (\$ 0.007165)	\$ 3,244.50 * € 0.1941	\$ 3,029.54 * € 0.0900	1,409.35% 86.46%

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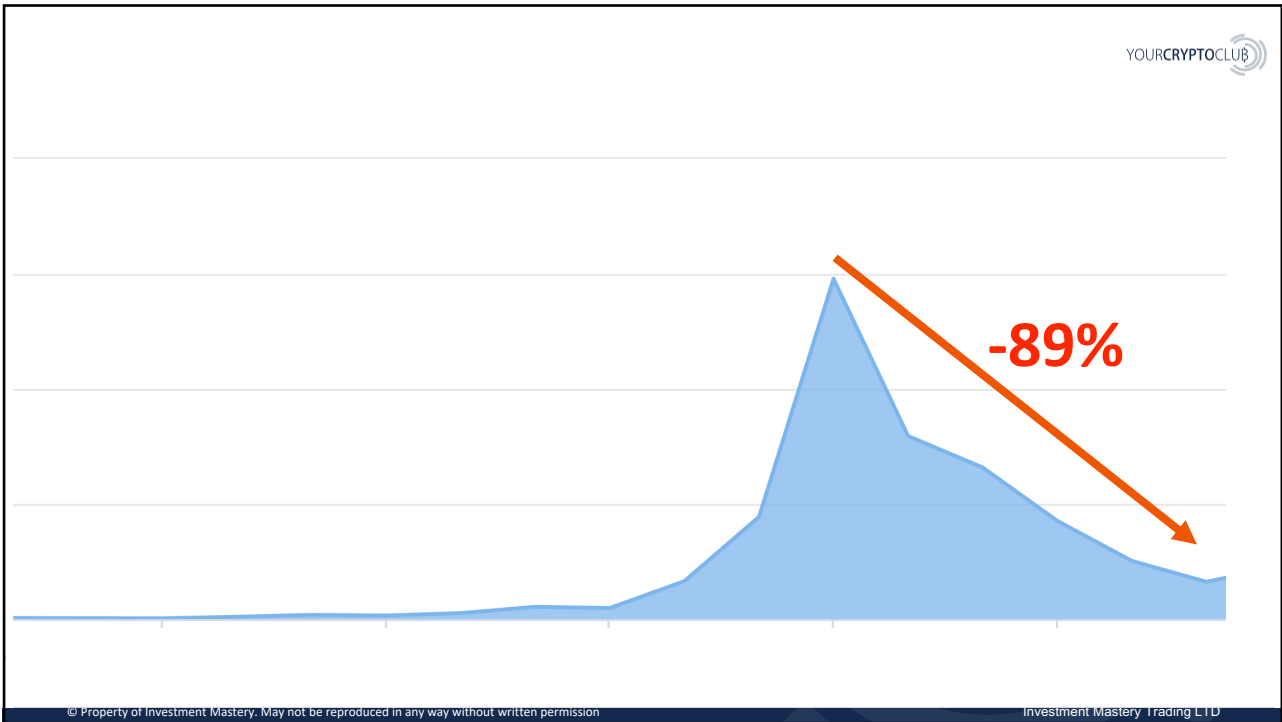
Performance NOT in a bull market

#	Coin/Date	Price	Total Value	Profit/Loss	Change
1	Chainlink (LINK) (30 May 2018) Trezor	\$ 16.43 0.37%	\$ 49.29 k	\$ 48.30 k *	4,869.12%
2	Aave (LEND) (05 January 2020) Trezor MEW	\$ 0.5646 * -4.67%	\$ 3,670.07 *	\$ 3,569.99 *	3,567.00%
3	Chainlink (LINK) (16 January 2018) Trezor	\$ 16.43 0.37%	\$ 32.86 k	\$ 31.31 k *	2,014.81%
4	NEO (NEO) (25 May 2017) Desktop wallet	\$ 16.00 -3.15%	\$ 8,256.00	\$ 7,742.91 *	1,509.08%
5	Chainlink (LINK) (11 January 2018) Trezor	\$ 16.43 0.37%	\$ 32.86 k	\$ 30.49 k *	1,285.67%
6	Binance Coin (BNB) (02 December 2017) Binance	\$ 22.70 -2.78%	\$ 36.27 k	\$ 33.00 k *	1,007.71%
7	REN (REN) (31 October 2019) Binance	\$ 0.5376 * 11.47%	\$ 8,064.58 *	\$ 7,317.56 *	979.57%
8	Stellar (XLM) (05 October 2017) Trezor	\$ 0.1041 -6.97%	\$ 3,279.15	\$ 2,756.89 *	527.88%
9	Ethereum (ETH) (14 October 2017) Trezor	\$ 412.68 -3.99%	\$ 43.33 k	\$ 34.71 k	402.84%

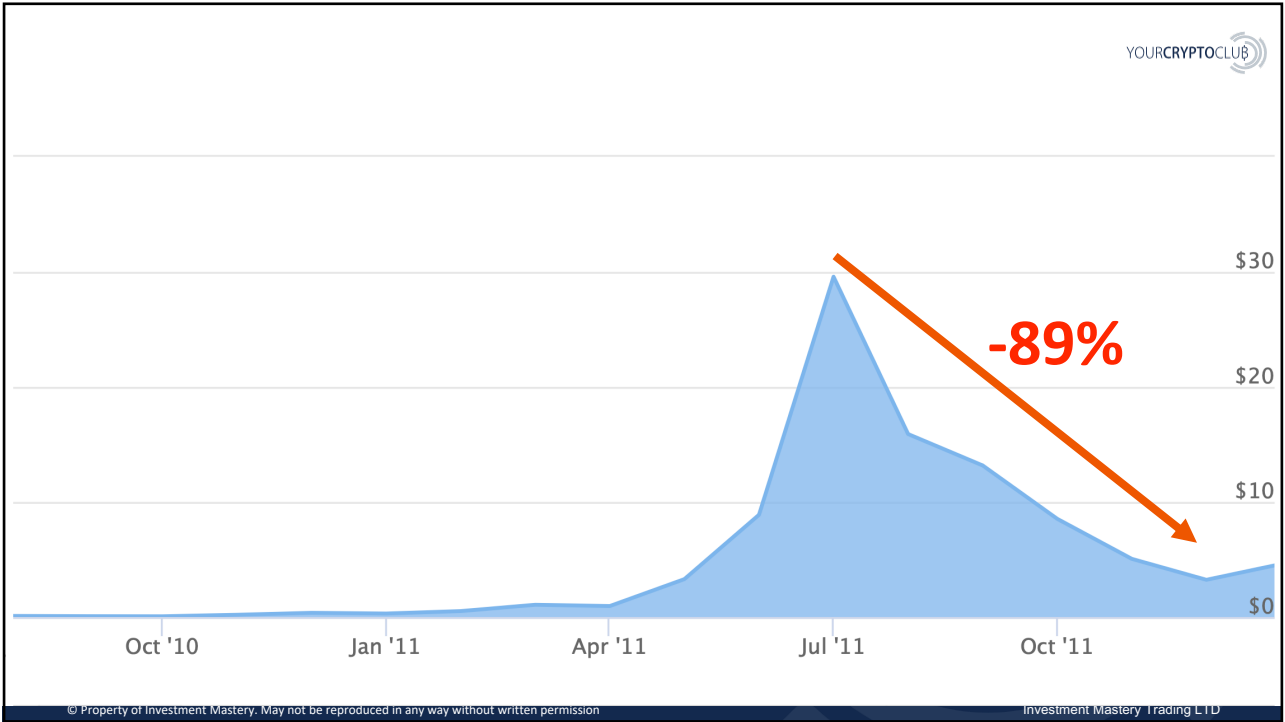
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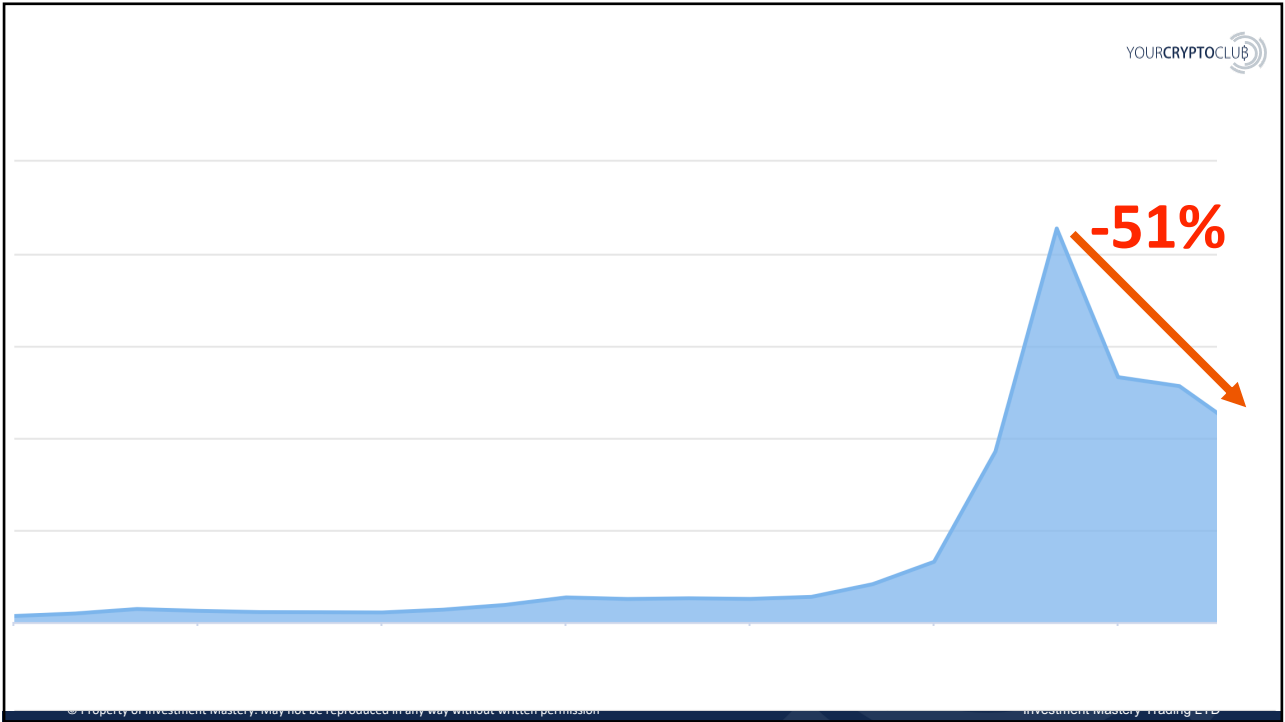
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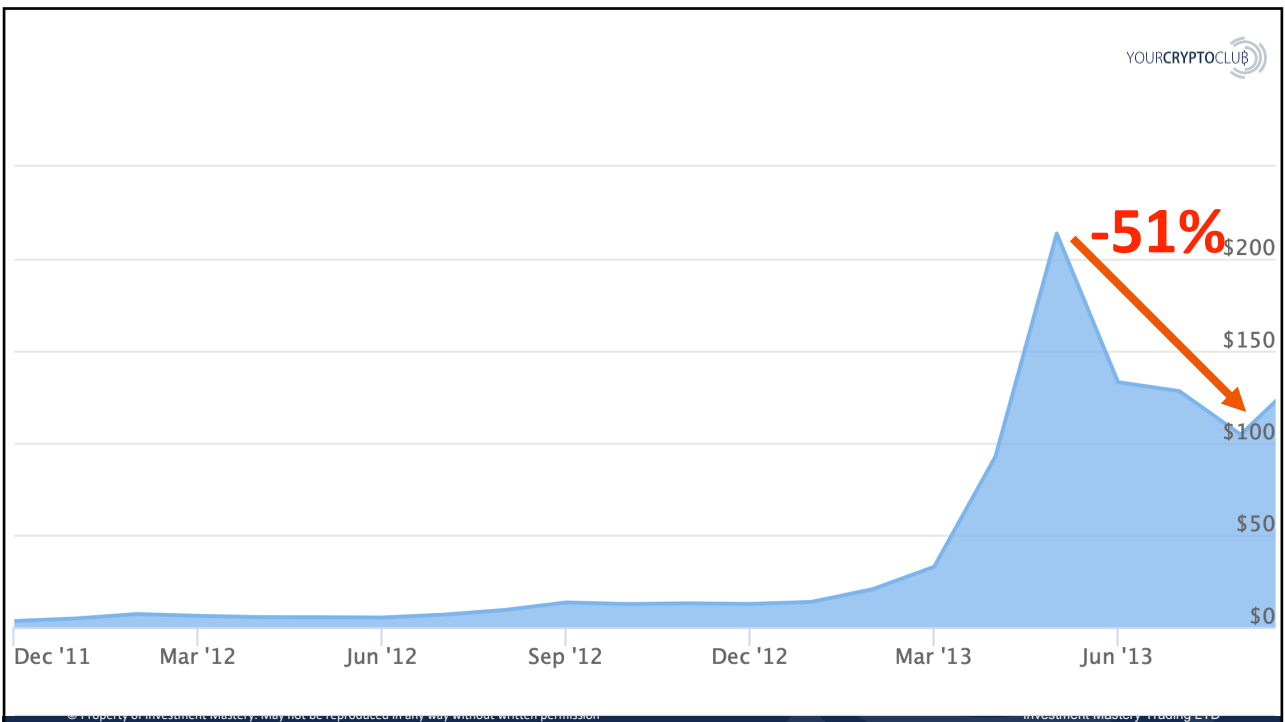
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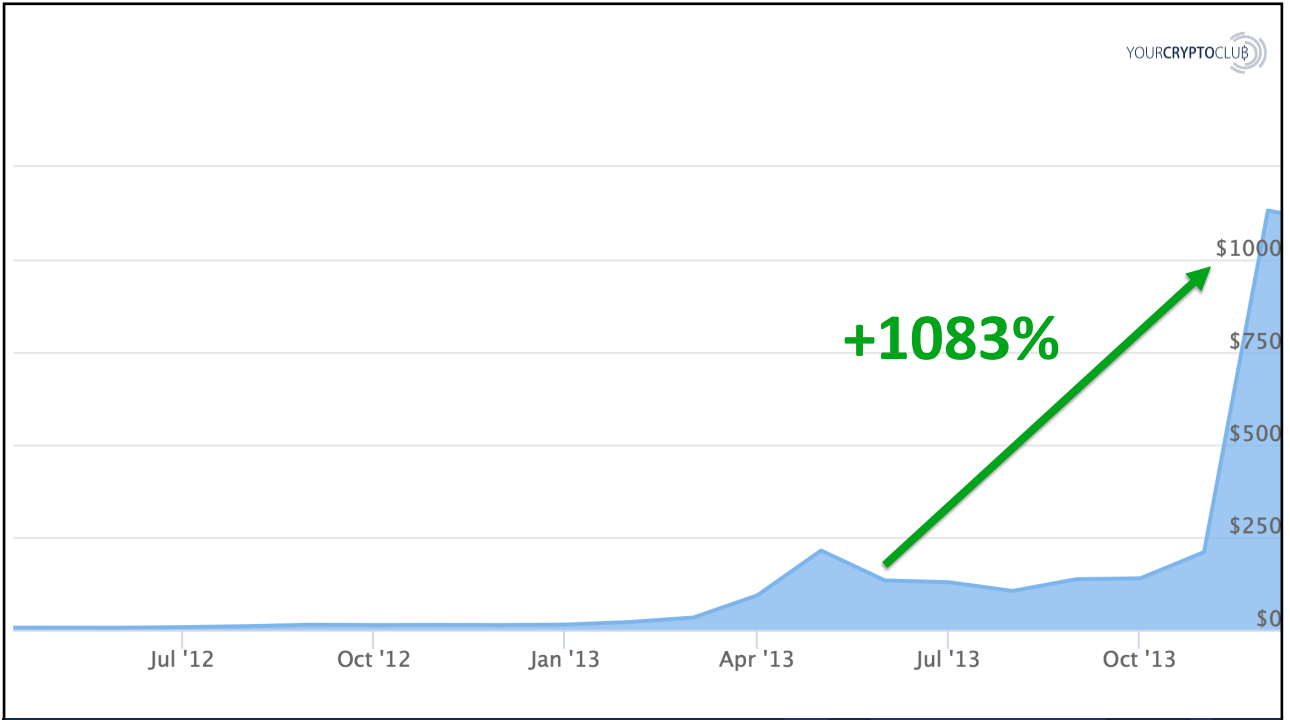
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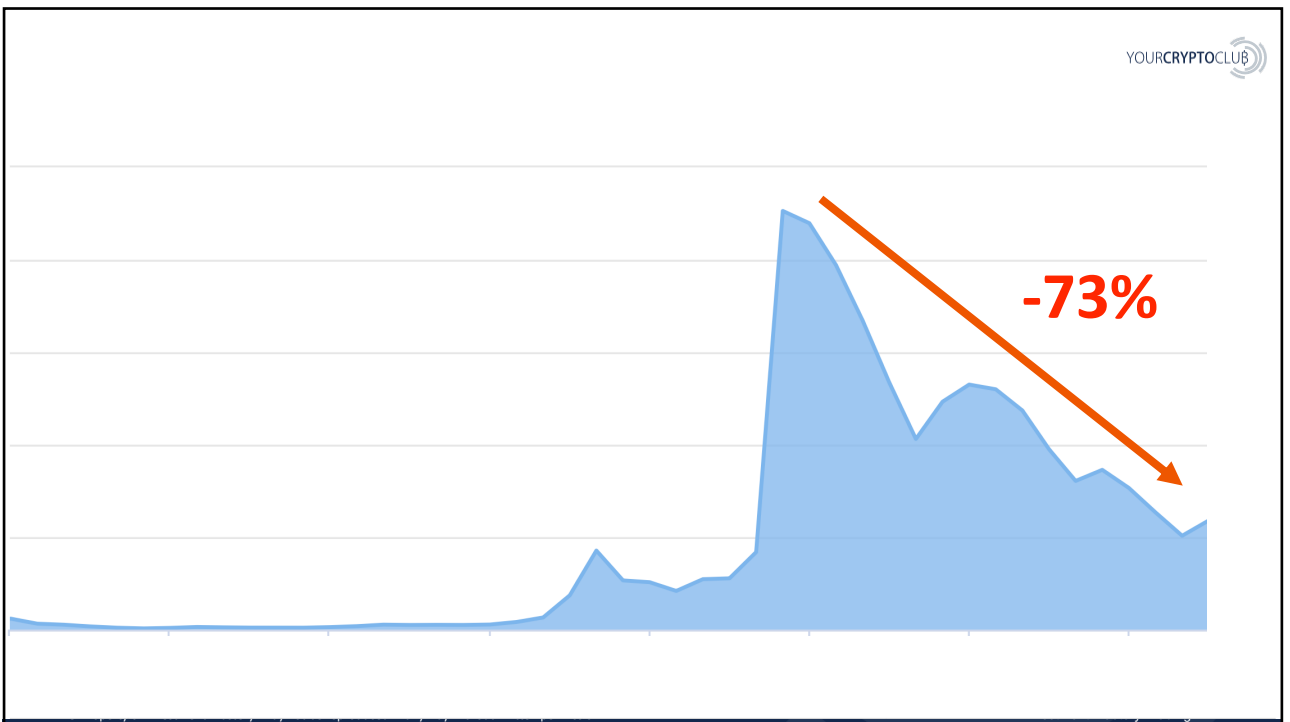
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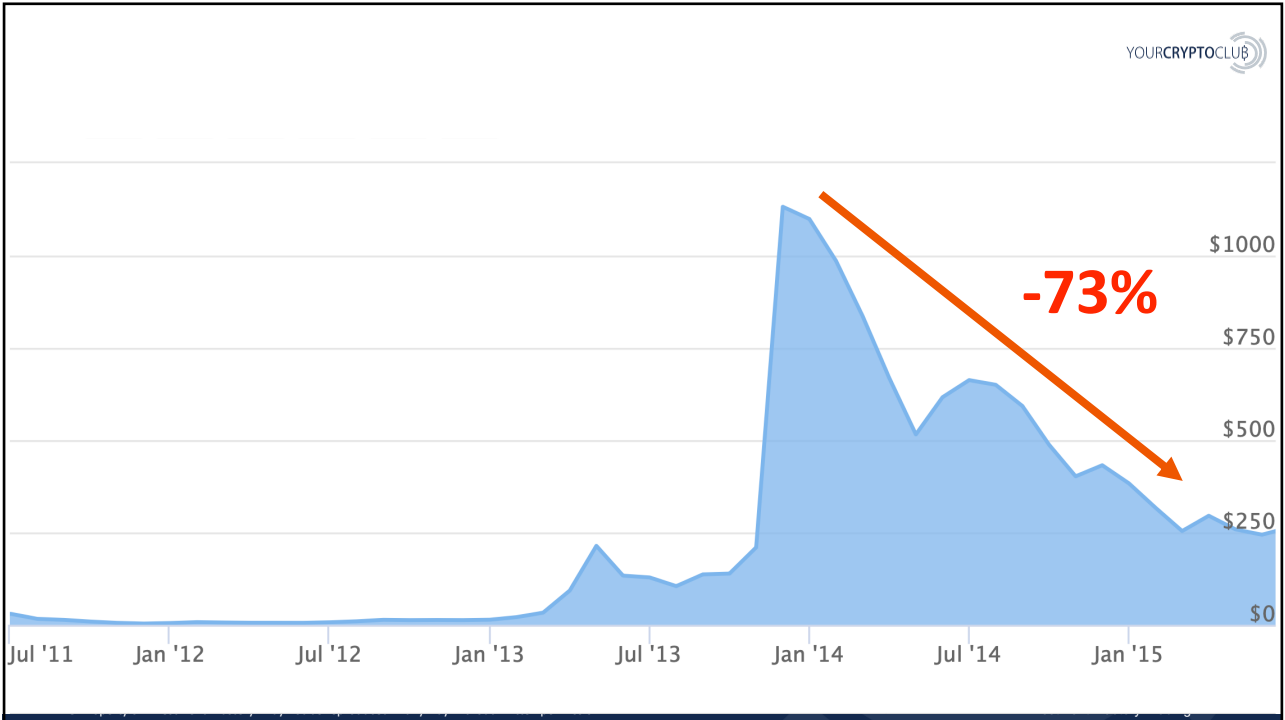
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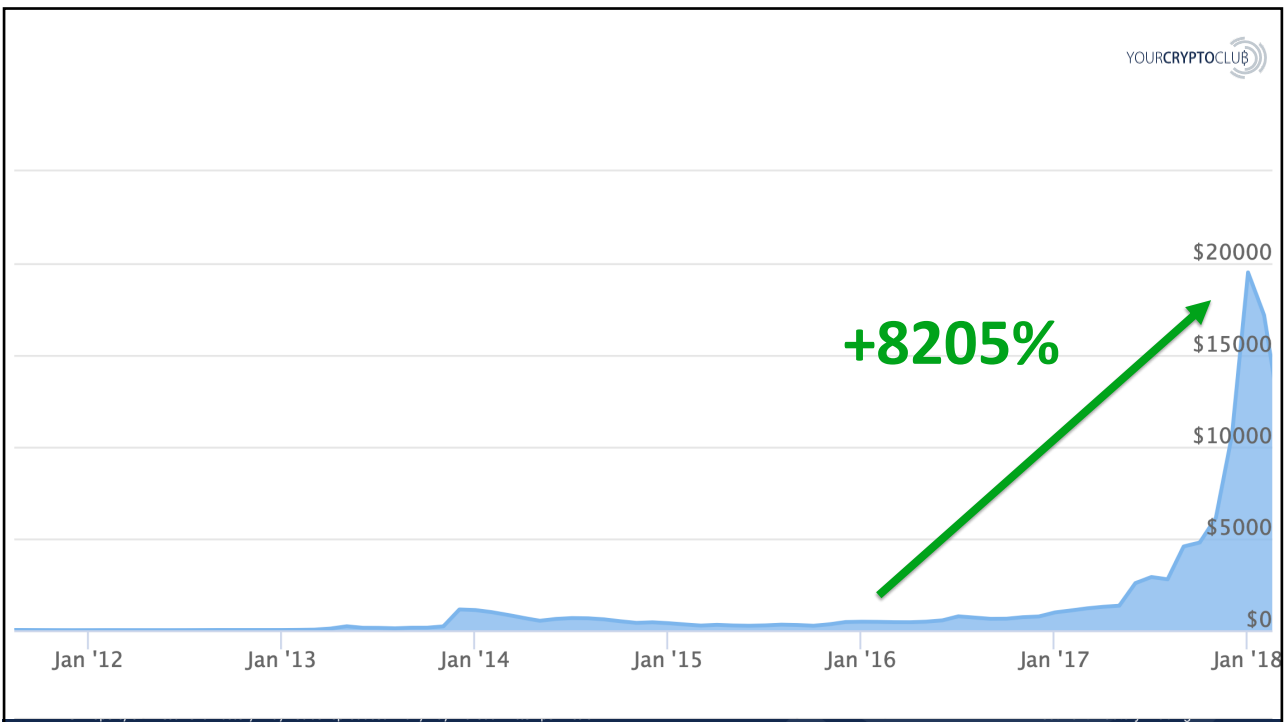
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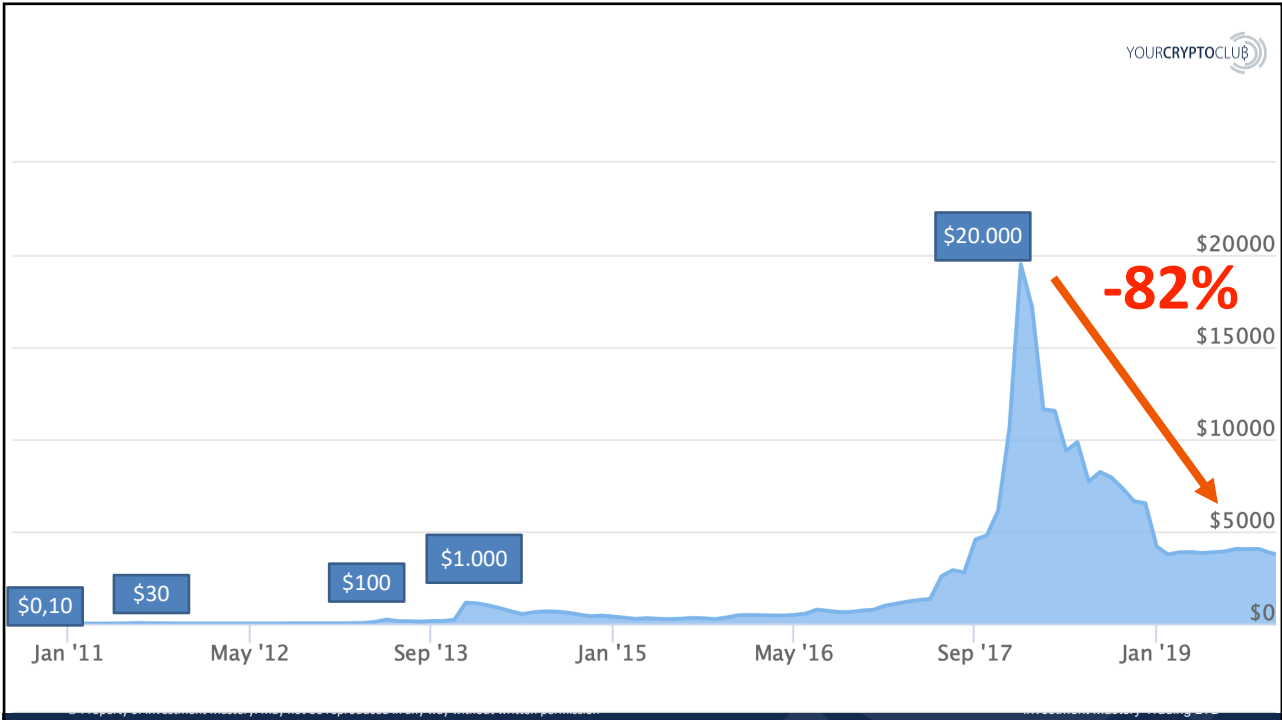
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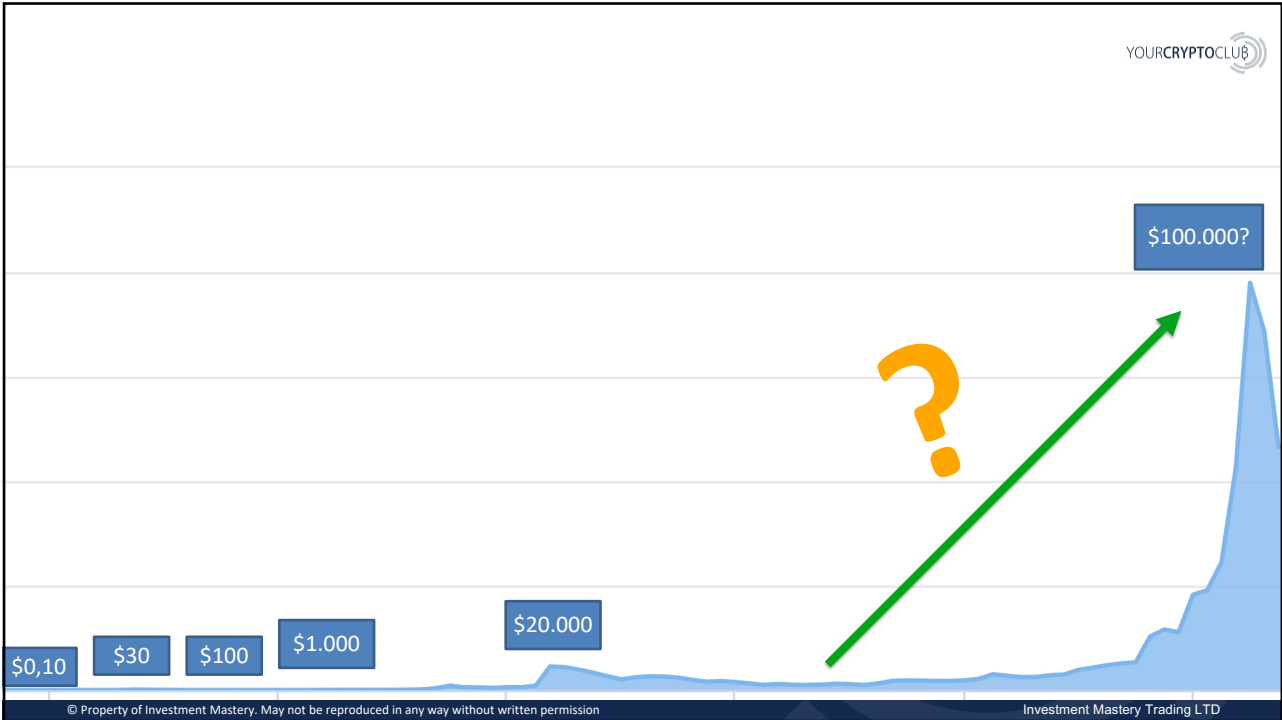
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I have very much taken this to heart throughout my investing career.

Therefore, on a potential valuation of \$400,000 I would halve it and halve it again.

That's how I came up with a potential of \$100,000.

I told you, not very scientific.

It still leaves Bitcoin with a lot of upside.

I just don't know how long it will take.

It's going to take longer than you think.

If you feel this valuation is not big enough, then there are others who believe Bitcoin could go to \$1 million valuation per Bitcoin

John McAfee, the founder of McAfee software and CEO of MGT Capital Investments and one of the largest Bitcoin mining companies in the world has publicly bet that Bitcoin will hit \$500,000

I think due to its scarcity it will go up but I don't know
WHEN.

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We are going to make a lot of money with Bitcoin

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But we are looking at where is the next Bitcoin. Where is the next Ethereum?

THE NEXT GENERATION

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Where else can you get these returns? Jan 2017 Verge was trading at 0.000019

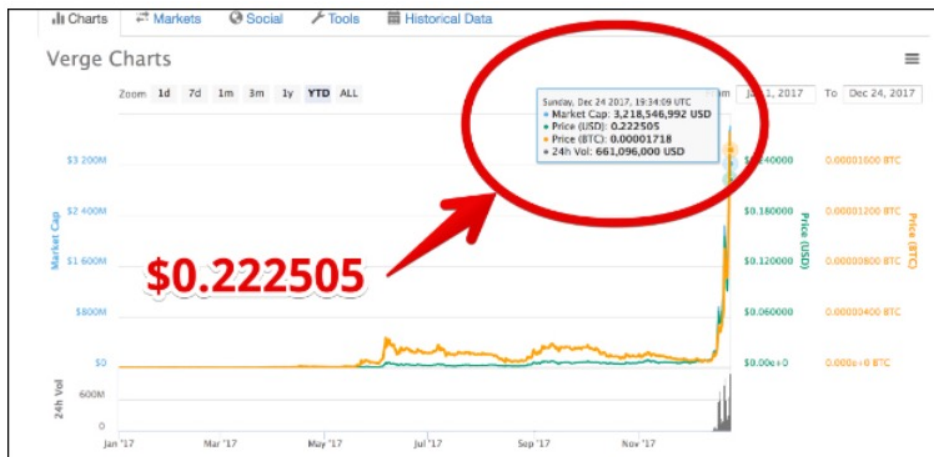


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By end of 2017 it was trading at 0.222505



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**If you would have invested \$100
you would now have over
\$1,000,000**

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In Summary



Is it too late to get into cryptocurrencies?

We are still at a very early stage and this is the perfect time to get involved

We actually have the opportunity to get in BEFORE the institutions and we truly believe that this will be the greatest transfer of wealth since the internet

YOU have the opportunity to be part of it

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