



BLOCKCHAIN
FINANCIAL

WHITEPAPER

WHAT'S IS BLOCKCHAIN FINANCIAL?

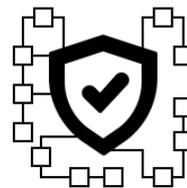
Blockchain Financial is a sophisticated smart investment boutique built on Ethereum Smart Contract, that allowing investors to invest in Funds, Digital Assets and other new alternative financial products in the blockchain ecosystem.

The digital assets market is perfectly poised for a timely dominant positioning and rapid expansion oversight. Blockchain Financial is a first-of-its-kind financial services and Blockchain development company.

We believe that the future of finance looks very different to how it looks today and we offer qualifying investors the opportunity to invest in financial products that are building the future of finance.

Blockchain Financial is Audited by Deloitte and become truly transparent financial company Exclusively focused on investing in blockchain technologies.

Blockchain Financial has a presence in Hong Kong and a network of partners in Singapore, Zurich, Dubai and Montevideo.



ALEJANDRO ESTRADA
CEO & FOUNDER

With an extensive background in financial services and banking, an investments specialist, has been involved for the last 14 years in forex brokerage services and private banking services for HNW clients in Prva Banka (Montenegro), ACM (Montevideo), MIT-FX (BVI) and others.



MARK WERNER
COO

Started his career in the Swiss Bank UBS, founder of Zurich Financial a Trading + Consulting, company based in Zurich specialised in forex, options, interest rates. Chairman of REI - Real State Investment Ltd (an Investment Management company incorporated in the Cayman Islands).



RICARDO SAFRA
CFO

As CFO, provides leadership and coordination to the financial team. Her distinguished track record of financial expertise drives quality, efficiency and accountability across various organisations such as Lombard Odier and HSBC Bank.

THE TEAM



JORAN VAN POL
ASSET MANAGER

A highly competent trading and financial services professional with many years of experience in Banking, all operational aspects of retail FX trading, White Labelling solutions & management in a variety of CFD products including Futures, equities and indexes.



MARIA MARINOVA
INVESTMENT ADVISOR

Blockchain researcher at the CGIFT in Luxembourg, she working on cryptocurrency research, cryptocurrency fund vehicle, cryptocurrency asset management, smart bonds and smart derivatives, with Ethereum smart contracts and Blockchain technology.

Deloitte

DELOITTE
AUDITORS

Deloitte is one of the "Big Four" firms and the largest professional services network in the world. Deloitte provides industry-leading audit, consulting, tax, and advisory services to many of the world's most admired brands, including 80 percent of the Fortune in the world.

ROAD MAP

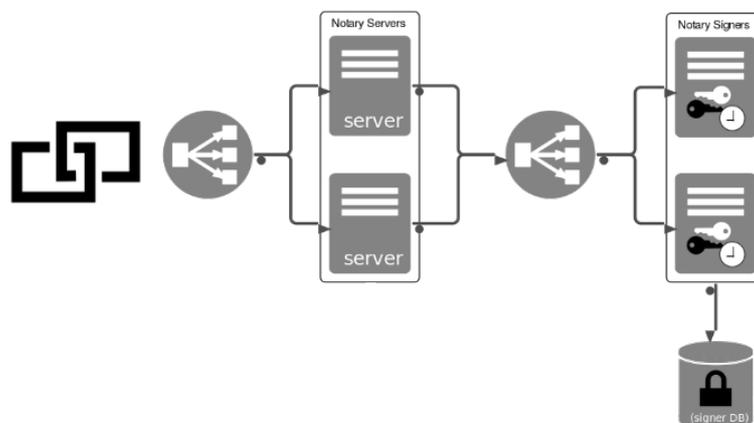


TRANSPARENCY

In order to safeguard our investors best interests and to ensure that all operations are in full compliance , we work closely with our auditors who have each been selected based on their international reputations as leaders in their sector. To provide maximum transparency, Blockchain Financial is Audit by Deloitte and with a set of monitoring tools that allows any member of the public to validate funds history. Among other solutions, it includes regular blockchain snapshots of portfolios and balances, API keys and TLSNotary.



TLS Notary, a new kind of auditing, cryptographic proof of online accounts, A user, called the 'auditee', wants to prove to another user, called the 'auditor', a certain fact attested to by an organisation (a bank, a government, a company etc.). This fact could be a monetary balance on an account, the fact of a money transfer, a particular set of identity information such as address, amongst others. The auditor and auditee create an encrypted messaging connection between each other over some neutral communication channel (such as IRC). The auditee connects to the website as normal and logs in, and then browses to the specific page that proves the required information. Then the auditor and auditee use their encrypted connection to negotiate secrets for the SSL/TLS session such that the auditor can find out what is on the page that the auditee loads, without gaining control of the connection or seeing the auditee's login details.



SECURITY

We appreciate and understand the security of investors funds and we have implemented measures, to make sure that all investors funds remain fully protected using the exceptionally high levels of fund protection. We are held to the highest level of capital reserve requirements and banking compliance standards.



Gemini is fully-licensed digital asset custodian and fiduciary. The New York State Department of Financial Services (NYDFS) has chartered Gemini as a limited-purpose trust company and holds us to specific capital reserve requirements and banking compliance standards.

We believe that Gemini is uniquely positioned to safeguard digital assets because of our attention to cryptographic and cyber security in addition to our oversight by one of the world's premier banking regulators. Gemini now offers two state-of-the-art solutions for custodying digital assets.



SEGREGATED ACCOUNT

Reserve fund are kept in segregated account, Investors funds are never commingled with each other or any other our reserve fund are safeguarded in Cold Storage using unique Bitcoin addresses.

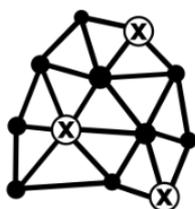
SMART INVESTMENTS

We aim to create and maintain the world's best framework for tokenized funds to deliver investment opportunities in both the real world and crypto economies. This brings blockchain flexibility to fiat instruments, and the benefits of accumulated crypto investments.

INVESTMENTS FUNDS BUILT ON ETHEREUM SMART CONTRACT

Blockchain Financial offer multiple open-end investment funds. Built on a profit-sharing Ethereum smart contract, Blockchain Financial introduces Token-as-service business model, allowing investors to subscribe to the fund's income stream. BCF Funds are Audited by Deloitte and become truly transparent funds Exclusively focused on investing in blockchain technologies.

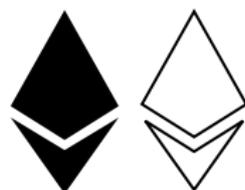
Blockchain Financial introduces a business model that allows investors to capitalize on the rise of blockchain markets. Blockchain Financial is a last generation open-end investment funds that utilizes the Ethereum blockchain and audited by Deloitte to offer full transparency to its investors. Blockchain Financial issues tokens built on a profit-sharing smart contract.



The Blockchain Financial team is experienced in both traditional finance and the emergent blockchain technology. Having strong relationships with some of the most promising entrepreneurs and other top investors in the space, Blockchain Financial is fulfilling its strategic investment philosophy by building a diversified portfolios and bringing industry-specific value-add resources to its portfolio companies.

A smart contract holds every deposit on its balance sheet and makes contributions of payments according to the conditions under specifications. The contract is executed in a predefined manner with no subject to modifications. \

The smart contract allows token owners to collect 50% of quarterly profits. To grow the capital pool without attracting additional investment, 25% of profits will be reinvested back into the fund. This allows the Net Asset Value (NAV) of a token to increase over time.



Blockchain Financial will be an active player across blockchain markets, investing in cryptocurrencies, tokens, digital assets, Fintech, ICOs, mining, tokenized real state, tokenized gold, tokenized energy, online trading and new technologies.

HOW IS WORK BCF FUNDS?

The closest real-world model to what are building is a open-end investment funds.

Just as as company going public, a open-end fund offers its shares during an ICO and then closes to new capital after begins operating. Blockchain Financial operates as tokenized open-end funds dedicated to blockchain assets. Its model rewards investors with 50% of quarterly profits and eliminates exposure to losses. To grow the funds base grows over time, 25% of profits is reinvested back into the portfolio.

25% of the proceeds are reinvested to multiply the return to the investors via compound interest.

25% of the proceeds are paid to the investment advisor in form of a performance fee.

50% of the proceeds are distributed among the fund's token holders via a buy-back process. In this way, distribution of income provides liquidity of the fund's tokens. Bought-out tokens are burned so that income will continue to increase for the remaining fund tokens.

HOW TO DIGITAL TOKENS WORK

A digital token is similar to issuing a shares in a digital form. The holder of the token has the right to claim the underlying asset. Any transferrable asset such as a participation in a fund for collect profits, a stock, a bond, a structured note or also intangible assets such as property rights and licenses, can be represented through digital tokens.

If a company issues digital tokens for its stocks, for example, the receiver of these tokens possesses the right to claim these stocks in exchange for the tokens. Or to go one step further, holding a token equals ownership of the underlying stocks.

Moreover, these tokens can also be passed around between other people. Every transaction of those digital tokens is recorded on a blockchain, providing full transparency about the ownership and security at the same time without needing a central authority or clearing house to regulate anything which in return saves costs and time. The company can even handle its whole dividend payment procedure automatically through these digital tokens because the whole logic behind dividend payouts can be embedded into each token.

Deloitte

Blockchain Financial funds are Audited by Deloitte with a set of complex monitoring tools that allows any member of the public to easily validate portfolio and balances. Built to set high security standards for money flow in blockchain projects.

PROOF OF RESERVES

We will give preference to using exchanges that have Proof of Solvency (PoS) implemented; cold storage reserves can be audited.

AUDITABLE EXCHANGE ACCOUNTS

For each account that is going to be used for trading on the exchanges, we will create a view-only API key that will allow anyone to verify the balance and trade history of the account. We believe that this does not increase the security risk as it is already known that exchanges are managing large volumes of cryptocurrency and we have an account with every major exchange. Blockchain Financial will be hosting an audit page with a full list of API keys and aggregate account information, automatically pulled from the exchanges by our service.

RESERVES FOR NON-EXCHANGE ACCOUNTS

For all non-exchange accounts, such as cold storage addresses, that will be used for storage of our funds we will provide a proof of ownership.

PROOF OF RESERVE RESERVES FOR FIAT ACCOUNTS

We will use TLSNotary or a similar solution to provide cryptographic proof of fiat currency reserves in our bank and exchange accounts. In short, this can be achieved by recording SSL signatures of online banking sessions.

REGULAR BLOCK SNAPSHOTS

To have proof that nobody mismanaged data between audits, a special smart contract will be developed to hold permanent daily snapshots of audit data. The contract will be supplied with a convenient contract explorer.

SUMMARY

**SMART CONTRACT: 50% OF PROFITS IS DISTRIBUTED TO TOKENS OWNERS.
TOKEN VALUE GROWTH: 25% IS REINVESTED BACK INTO THE PORTFOLIO.
RESERVE FUND: 10-30% OF PORTFOLIO, SEGREGATED IN BITCOIN.**

BLOCKCHAIN DIVERSIFIED FUND

Blockchain Diversified Fund is a tokenized open-end investments fund, Built on a profit-sharing smart contract, our business model, allowing investors to subscribe to the Fund income stream. The smart contract allows token owners to collect 50% of quarterly earnings. To grow the capital pool without attracting additional investment, 25% of profits will be reinvested back into the Fund. This allows the Net Asset Value (NAV) of a token to increase over time.

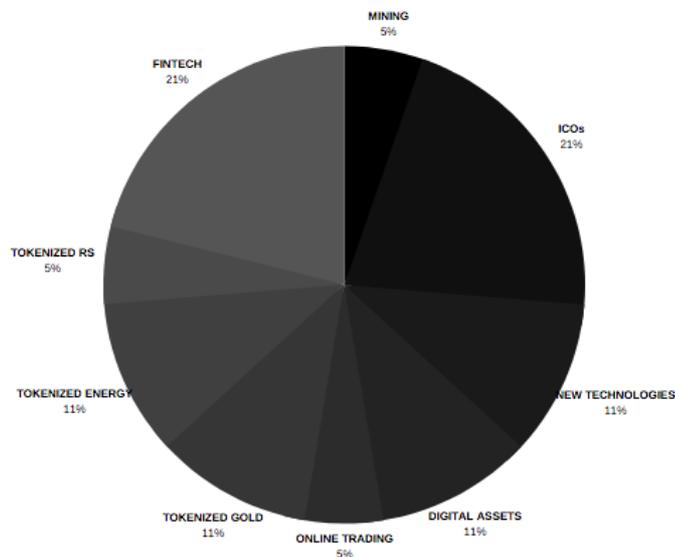
INVESTMENT OBJECTIVE

Blockchain Diversified Fund seeks to provide a regular stream of income , while preserving capital to the extent possible, by investing in cryptocurrencies,tokens,digital assets,Fintech,ICOs,mining,tokenized real state, tokenized gold, tokenized energy, online trading and new technologies.

We actively manages a diversified portfolio in its pursuit of providing a regular stream of income at a competitive rate of return while preserving capital. The fund manager actively manages the duration of the fund, within allowable parameters, in order to optimize returns on risk adjusted basis.

RESERVE FUND: 10-30% OF PORTFOLIO, SEGREGATED IN BITCOIN. \

PORTFOLIO DISTRIBUTION



CRYPTO FUND

Crypto Fund is a tokenized open-end investments fund, Built on a profit-sharing smart contract, our business model, allowing investors to subscribe to the Fund income stream. The smart contract allows token owners to collect 50% of quarterly earnings. To grow the capital pool without attracting additional investment, 25% of profits will be reinvested back into the Fund. This allows the Net Asset Value (NAV) of a token to increase over time.

INVESTMENT OBJECTIVE

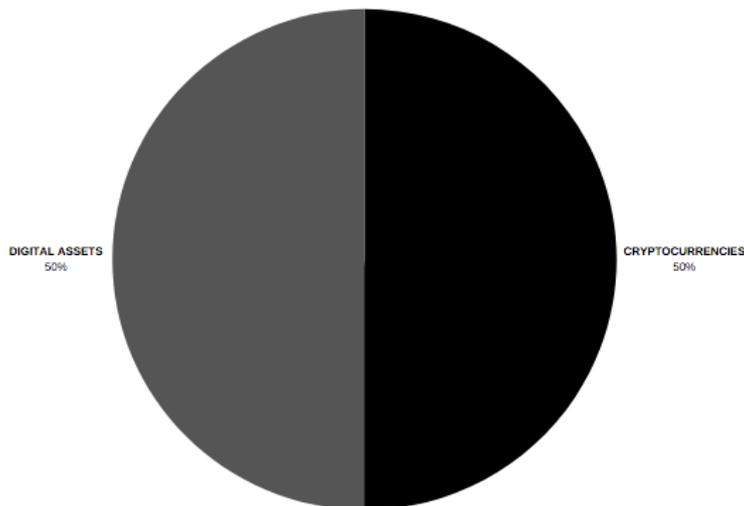
Crypto Fund is an open-end fund formed for the purpose of acquiring, managing and divesting investments in a variety of crypto assets (all types of crypto currencies, tokens, digital assets, and other present and future instruments related to them).

The Fund may hold Investments on or through established securities exchanges, crypto currency exchanges, aggregators, “over the counter” markets, or through other private funds. The Fund may use leverage on a moderate to extensive basis for the purpose of increasing the amount of capital available for investment or for liquidity purposes.

We actively manages a diversified portfolio in its pursuit of providing a regular stream of income at a competitive rate of return while preserving capital. The fund manager actively manages the duration of the fund, within allowable parameters, in order to optimize returns on risk adjusted basis.

RESERVE FUND: 10-30% OF PORTFOLIO, SEGREGATED IN BITCOIN.↓

PORTFOLIO DISTRIBUTION



FINTECH FUND

Fintech Fund is a tokenized open-end investments fund, Built on a profit-sharing smart contract, our business model, allowing investors to subscribe to the Fund income stream. The smart contract allows token owners to collect 50% of quarterly earnings. To grow the capital pool without attracting additional investment, 25% of profits will be reinvested back into the Fund. This allows the Net Asset Value (NAV) of a token to increase over time.

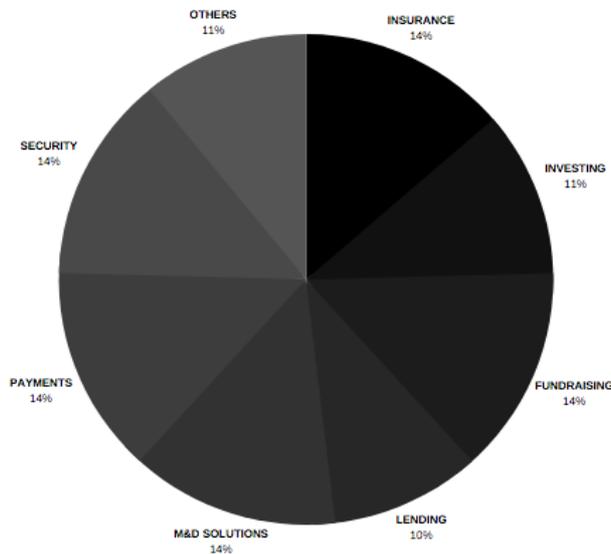
INVESTMENT OBJECTIVE

Fintech Fund seeks to invest in companies on the leading edge of the emerging financial technology sector, which encompasses a range of innovations helping to transform established industries like insurance, investing, fundraising, and third-party lending through unique mobile and digital solutions.

We actively manages a diversified portfolio in its pursuit of providing a regular stream of income at a competitive rate of return while preserving capital. The fund manager actively manages the duration of the fund, within allowable parameters, in order to optimize returns on risk adjusted basis.

RESERVE FUND: 10-30% OF PORTFOLIO, SEGREGATED IN BITCOIN. \

PORTFOLIO DISTRIBUTION



WE CHOOSE WAVES FOR ISSUE TOKENS



Blockchain Financial has initially selected Waves as the platform of choice for its immediate multi-token issuance strategy mostly due to security and stability factors, as well as the supreme integration of the Waves platform.

Waves approach to tokens gives more focus on the stability and security of the system than features. Ethereum is very flexible in what it can do, due to Turing-completeness of its smart contract system.

However this also makes its attack surface essentially unlimited and constantly exposed to threats and attacks. We appreciate Waves' approach to the matter, where functionality is theoretically limited but still delivers all the desired functionality.

The long term goal is to build a robust blockchain infrastructure that has functionality like Waves but built specifically and exclusively for the Blockchain Financial Ecosystem.

Specifically, arbitrary code execution surface attack is not possible with Waves, which makes the system much safer than Ethereum.

As seasoned investors we prefer stability over flexibility, especially when big money is at stake. We also appreciate how integrated the Waves ecosystem is, with fiat gateways and decentralized token markets.

Due to our status as a combined group of established firms that are all profitable in their own right, the reputational risk of possible attack on the Ethereum network is simply too great a risk to run for us.

In summary, Blockchain Financial would make itself a target for manipulation, theft and ultimately, substantial reputation damage by employing the use of an ERC20-compliant smart token. Waves solution mitigates such risks.

BECOME A CO-OWNER OF OUR COMPANY

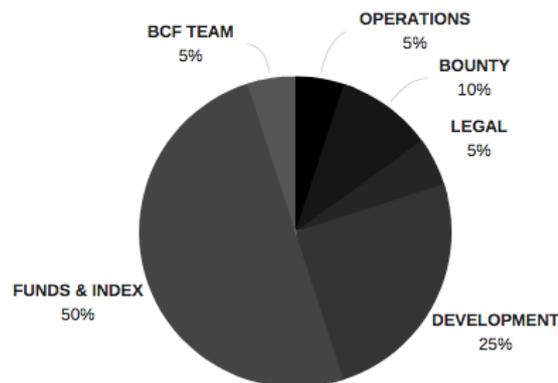
TOKEN SALE TERMS

TOKEN NAME: BCF SHARES.
GENERIS: Co-Owner Of The Company
BCF SHARES offer a Proof-of-Membership stake in the Blockchain Financial shares value.

TOTAL SUPPLY: FIXED 120,000,000 TOKENS (NO REISSUE POSSIBILITY).
90M TO BE AVAILABLE IN TOKENSALE.
10M PROMOTIONAL TOKENS USED FOR APPROVED MARKETING INCETIVE PURPOSES.
20 AVAILABLE NOW.

RAISE: Variable Ammount
The amount raised is equal to the sum collected from the sale of BCF SHARES on Waves Digital Exchange will be distributed based on snapshot of the blockchain after finish the ICO.

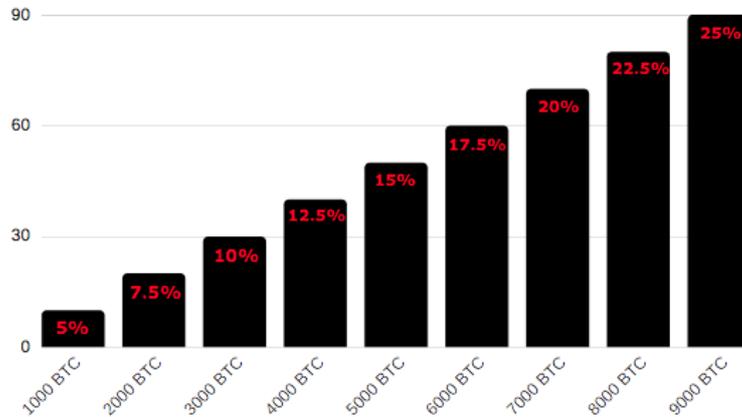
TOKENS DISTRIBUTION



PRESALE IS AVAILABLE

SEPTEMBER 1-2017 TO OCTOBER 1-2017
CONTACT: PRESALE@BLOCKCHAINFINANCIAL.IO FOR MORE INFO!
PUBLIC SALE BEGINS OCTOBER 16,2017.

TOKEN BONUS



GET YOUR TOKENS

Waves is incredibly easy to get started with, and has a nice lite wallet (no blockchain download required) with a built-in DEX for trading. If you've deposited with WAVES then you already know what you're doing, since you most likely used the lite client to do that. If you did invest in WAVES, you'll be withdrawing your tokens to a Waves wallet by default anyway.

If you don't know what you're doing, swing over to www.WavesPlatform.com and download the client as a standalone Chrome app, as html for any browser, or for Android or iOS devices. It will only take a minute to get set up with a new address. Although there are reminders, it bears repeating: backup your SEED because without it, you might lose all your tokens.

Remember that it's possible for anyone to create an asset with the same name on Waves, since it's an open platform. The id of the official token is [6ShaywJbyeptogQ5gMUvtbEyCdXqV4gGPfAPEdq2Dre](https://wavesplatform.com/asset/6ShaywJbyeptogQ5gMUvtbEyCdXqV4gGPfAPEdq2Dre), and in due course it should be marked as 'approved' in the Waves client, with a green tick by it.

The ICO runs over 30 days or until all tokens have been allocated. Our goal is to ensure fair and balanced access for small and larger investors, end users, and the overall community.