



CROWD HOLDING

BUILD BETTER BUSINESSES TOGETHER

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THE PROBLEM

In 2017 more than 90% of startups will fail due to entirely solvable issues (Forbes). Of founders who faced failure, a massive 42% attributed it to a lack of market need for the product, while a staggering 29% of startups fail due to a lack of capital ([Fortune](#)). C-level execs agreed that their companies were bad at identifying problems, most notably in their products, often due to a lack of outside perspective ([HBR](#)).

There is a severe disconnection between companies - small or large - and the public. Whether it's to validate a new product, or iterate on an existing one. There is enormous untapped potential, which with the right tools, can be leveraged to benefit everyone.

THE SOLUTION

Supporters from around the world are willing to validate products, unleash criticism, and voice opinions. This great potential simply needs facilitating. Crowdholding is designed to do exactly that - to facilitate the world's potential through co-creation.

Since July 2016 the Crowdholding team has worked hard to build the perfect co-creation platform, attract hundreds of co-creators with diverse background and dozens of interesting startups who needed a bit of help to become leaders in their fields.

Crowdholding enables the crowd to validate the product, become customers and share awareness about the product or service. The public, or the 'crowd' is not only able to contribute to businesses in a cognitive or financial sense, but there's an opportunity for a mutually beneficial scenario, where both the public and the business can work together. Businesses will be able to give back to the crowd via our YUPIE token.

There's a new dawn in co-creation. As [Eric Schmidt](#) says, the next \$100 billion companies will be those who can learn from the crowd.

Open Innovation

Innovation isn't just about the end result. It's also about the experience.

We are seeing the emergence of “an economy of the people, by the people, for the people” ([HBR, 2017](#)). The most basic change has been a shift in the role of the consumer - from isolated to connected, from unaware to informed, from passive to active. In the traditional value creation process, companies and consumers had discrete roles of production and consumption, but this distinction disappears in co-creation and turns into [C2B](#). Co-creation forms a new dynamic to the producer/customer relationship by engaging customers directly in the production or distribution of value ([Academy of Marketing Science](#)).

The market is expected to grow to \$15 billion in 2020 ([IbisWorld](#)). In 2016, the fintech sector represented 15% of the co-creation market or approximately 1.2B\$. Investments of fintech companies into this market are growing by 20% Year over Year.

To increase market adoption, it is essential to target unique user segments. Crowdholding will first focus on payment, analytics, e-money, p2p and trading fintech companies, aiming to take a 20% share of the fintech co-creation market by 2020. Our next step is to open the platform to e-commerce startups that are related to blockchain already. In our last step we will target all global companies who require capital and support.

With so many companies being launched every year it is harder for the community to engage in the right projects and invest their time efficiently. Current solutions lack transparency, process integrity and fair appreciation of the community's contributions.

A decentralized open innovation (DOI) platform fueled by YUPIES allows co-creation and exchange ideas crossing the boundaries of the close teams and close-minded decision makers. As Crowdholding, businesses and supporters are paid in YUPIES, the interests of everyone are aligned.

After the businesses build a community and verify the concept, they can raise capital via a token crowdsale on the Distributed Online Funding platform (DOF). The DOF is tackling the Alternative Finance market described in the next section.

Alternative Finance

The exceptional growth of crowdsales makes it harder for the community to support the right projects. Crowdholding wants the businesses to increase transparency, validate products and build a community on the DOI platform before launching an ICO on the DOF platform.

According to the “Wisdom of Crowds” phenomenon ([JBE](#)), a large crowd can provide a better assessment of the company’s potential than groups of experts. This means, that on average, investors are better off by trusting the crowd rather than analysts.

[HBR](#) expects blockchain startups to raise more capital through ICOs than any other form of financing in 2017. ICO crowdsale investments are estimated to reach \$2.3 Billion by 2020.

Raising funds with the ICO token crowdsale model is notably superior to the traditional funding methods, especially for the Pre-Seed and Seed stages.

	VC	ICO	Crowdfunding
Time	Months	Weeks	Weeks
Stage	Product - market fit	Pre-product	Pre-product
Value Added	Smart Money	Feedback & Smart Money	Feedback
Control	Board seat	None	None
Liquidity	Low	High	Low

Companies require a shift in perspective. Ironically, the key to successful online fundraising isn't asking for money. It's not aiming for the wealthy 1%. But instead, it's about building and engaging a community of followers in advance. Crowdholding helps companies to prepare, promote and engage with potential community members before launching ICO.

The Crowdholding Marketplace System (DOI & DOF platforms) mitigates the risks and deals with the volatility of the digital asset industry. With the introduction of all new technology, the future of money and asset management morphes into the new era of finance where there is much to gain from being aware of what is coming - what is here.

THE PRODUCT DESCRIPTION

The goal of Crowdholding is to create independent ecosystem where businesses and supporters create products and share the revenue.

Different blockchain solutions (Dapps) offered by businesses on Crowdholding will be integrated. In the future, businesses joining the Crowdholding platform will be able to use a network of Dapps to integrate cryptocurrency payments, decentralized virtual identities, traceable supply chain management, decentralized blockchain based market and much more.

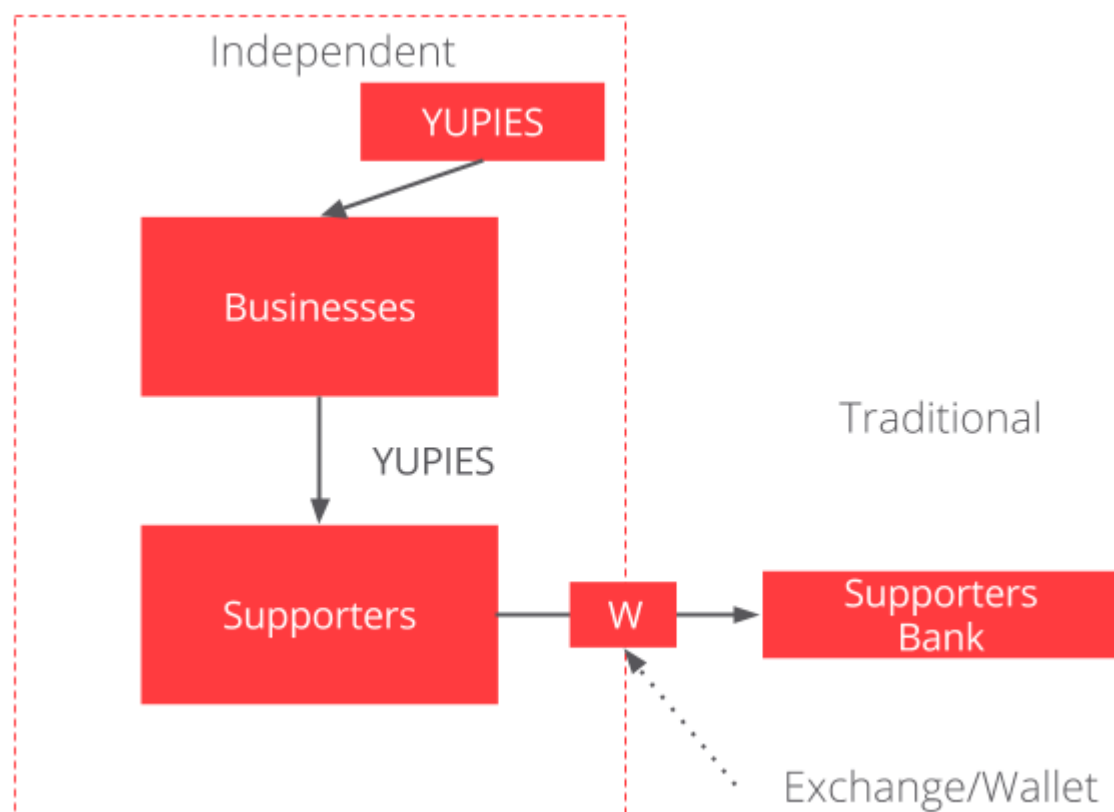
Virtual identities will be anonymous, stored in blockchain encrypted ledgers. The market will no longer require any middle-men since blockchain offers a reliable solution how to connect buyer and seller without the need of the distributor. In other words, the Crowdholding ecosystem is the foundation of the independent economy which ensures mutual prosperity for businesses and people.

The Crowdholding Ecosystem will be developed in 3 steps with the first stage already launching in February 2018. The following paragraphs present the steps in more detail.

THE PRODUCT

Step 1: Bounty

To stimulate transactions of the YUPIE tokens immediately after ICO, 10 startups will receive 5% of total YUPIE tokens issued to use for bounty campaigns on the Crowdholding platform. Step 1: Bounty System will launch in February 2018 and we predict that the 5% of total tokens will be utilized over 6 months. Starting from February 2018 more businesses will join the Bounty System and they will be able to acquire YUPIES either from Crowdholding or directly from the market. Businesses then reward supporters with YUPIES for completing bounty tasks. Later YUPIES can be exchanged to the preferred currency. Below is a chart showing how the bounty model works.



THE PRODUCT

Step 2: DOI & DOF

Step 2: Decentralized Open Innovation (DOI) and the Distributed Online Funding (DOF) platforms will be completed by July 2018. The following paragraphs present DOI & DOF in more detail.

The Decentralized Open Innovation (DOI) platform acts as an intermediary between businesses and the public. This is how it works:

- Each month companies solve business challenges on our platform and attach a % of revenue paid in YUPIE tokens as a reward for contributing to the solution.
- Co-creators share insights to enhance the product/service and get awarded with YUPIES which in essence represent future revenue. The value of the activity is judged by the public via votes, this assists a project creator in finding good content. Ultimately, the project creator can choose to use—or ignore—content as they see fit.
- Co-creators whose contributions have earned votes begin earning a salary in cryptocurrency, creating the bridge that will spread the day-to-day applications of cryptocurrencies in the economy.
- At the end of a financial period, a part of the distributable profit is transferred to the Ethereum (ETH) wallet containing the Smart Contract. The ETH is then redistributed proportionately to all holders of YUPIE tokens according to smart contract conditions. We collect 10% of the tokens as a fee for using the platform.

Distributed Online Funding (DOF) platform

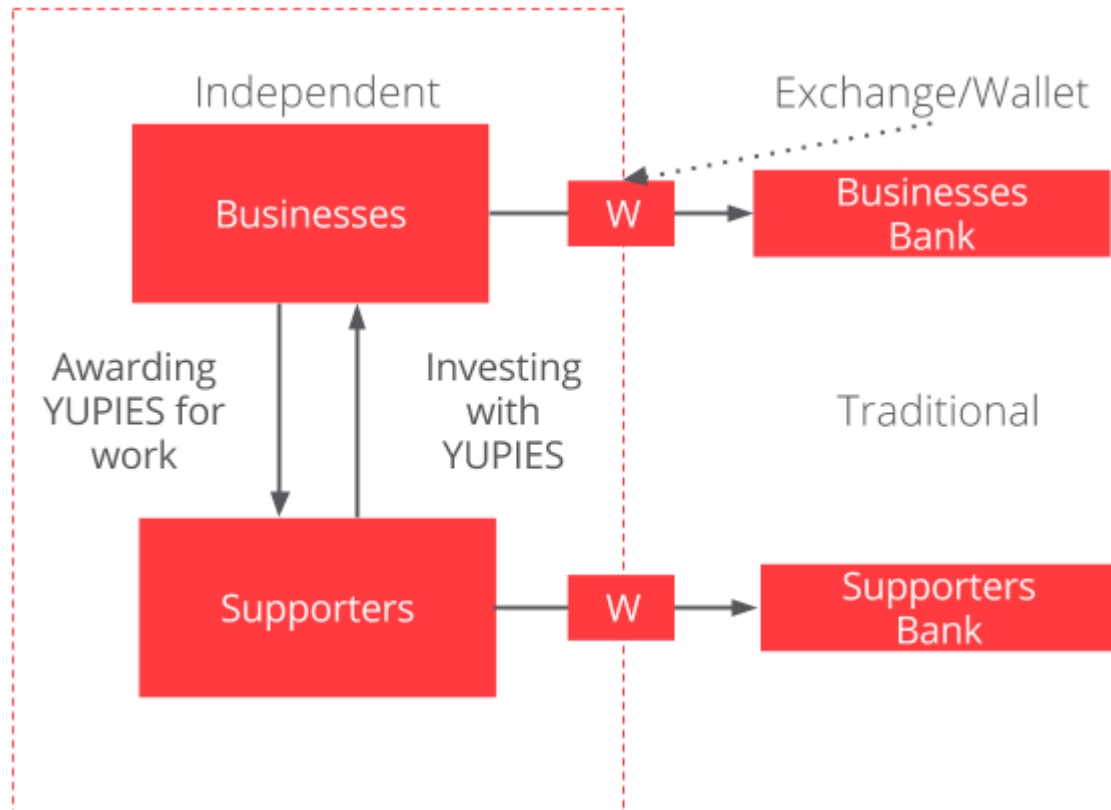
Businesses will be able to raise capital via token crowdsale with the Distributed Online Funding platform.

- First, a company creates a community around the brand and verifies whether there is actually demand for its product.
- Next, the firm publishes its business concept and the crowd evaluates it.
- When a business goes through coaching and gets final feedback from the community, businesses will be allowed to launch their ICO.
- The company initiates marketing campaign relying on its own already established community and our full endorsement. Supporters can re-invest the awarded YUPIE tokens into businesses that launch an ICO on Crowdholding or exchange the YUPIE token to another currency. Potential investors can acquire YUPIES either from Crowdholding or directly from the market.
- The business then launches their ICO and continues to receive active management support from us. We take a 5% fee for ICO campaigns

THE PRODUCT

Step 2: DOI & DOF

The DOI and DOF platforms in more detail



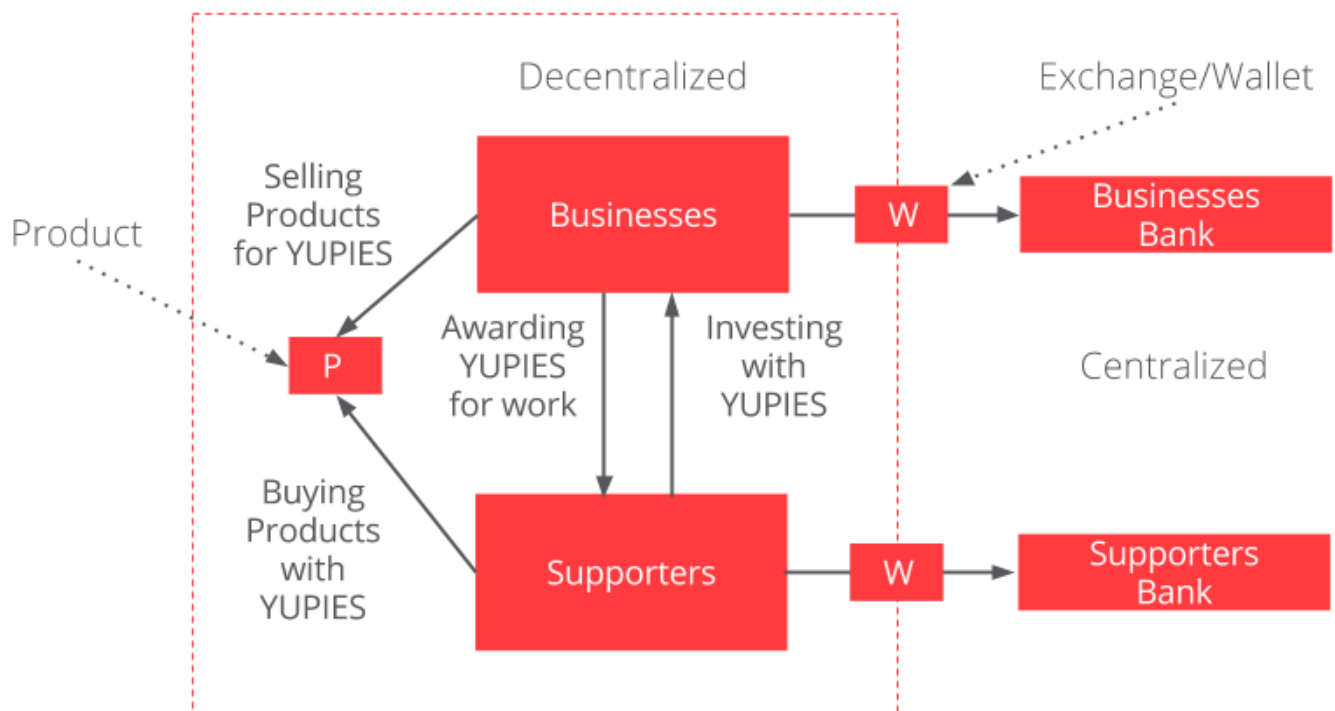
THE PRODUCT

Step 3: Marketplace

Marketplace

Completion of step 3 and thus the Crowdfunding Ecosystem is scheduled for the end of 2018. Businesses on Crowdfunding will start selling products/services and receive YUPIES as a method of payment. Businesses offer solutions to people, other businesses and to Crowdfunding. All the payments are done in YUPIES.

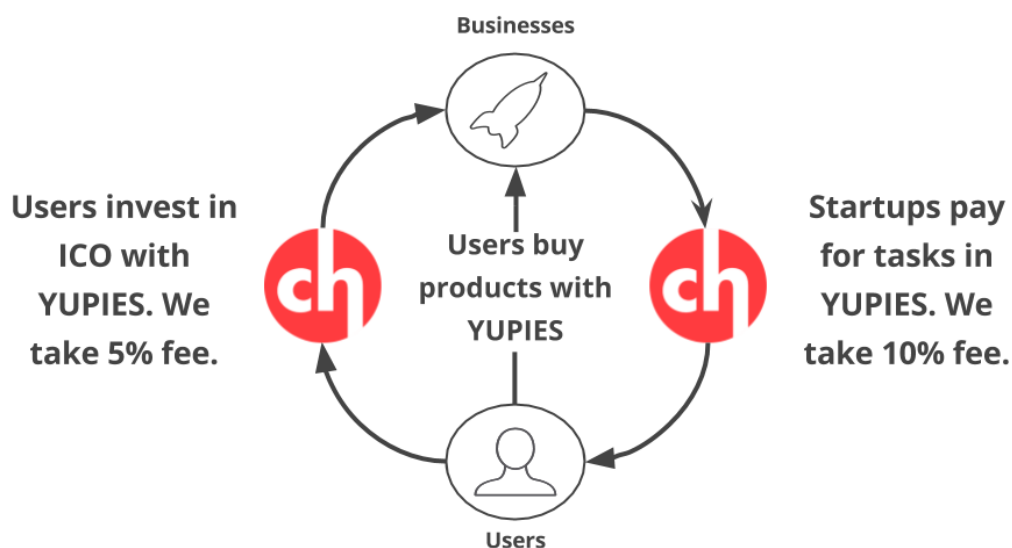
In the Crowdfunding Ecosystem, a user can buy products or services, invest, or earn YUPIES, that do not depend on any traditional institution and are as strong as the community.



BUSINESS MODEL

Crowdholding model is based on a simple principle. Everyone is paid in YUPIE tokens and thus the interests of businesses, supporters and Crowdholding are aligned.

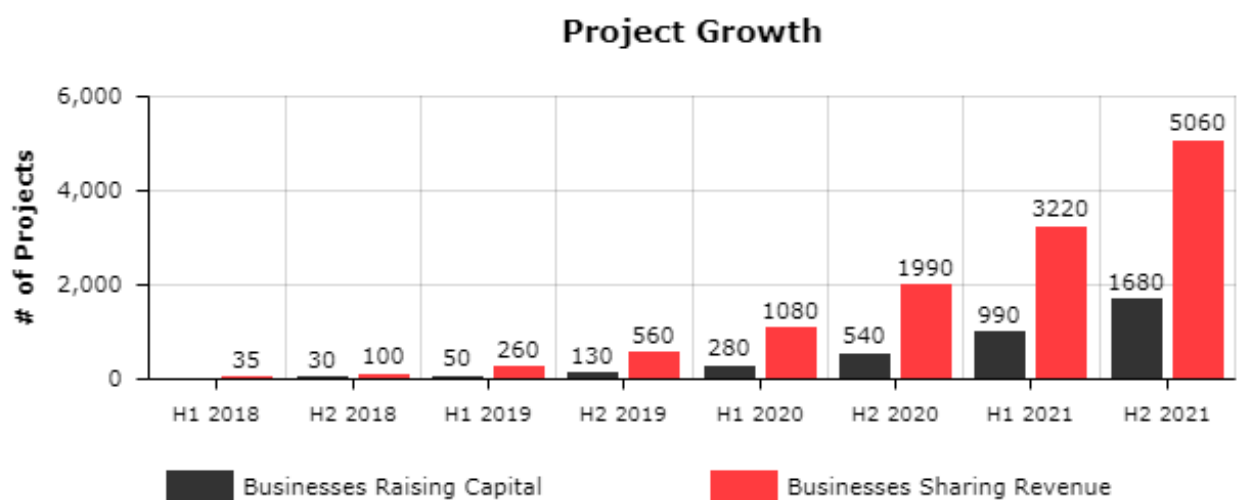
After completion of the Crowdholding July 2018, businesses on the DOI platform promise to share with supporters between 1-10% of the company's profits paid in YUPIE tokens for a set period of time. Crowdholding will take 10% commission from all YUPIES awarded for work.



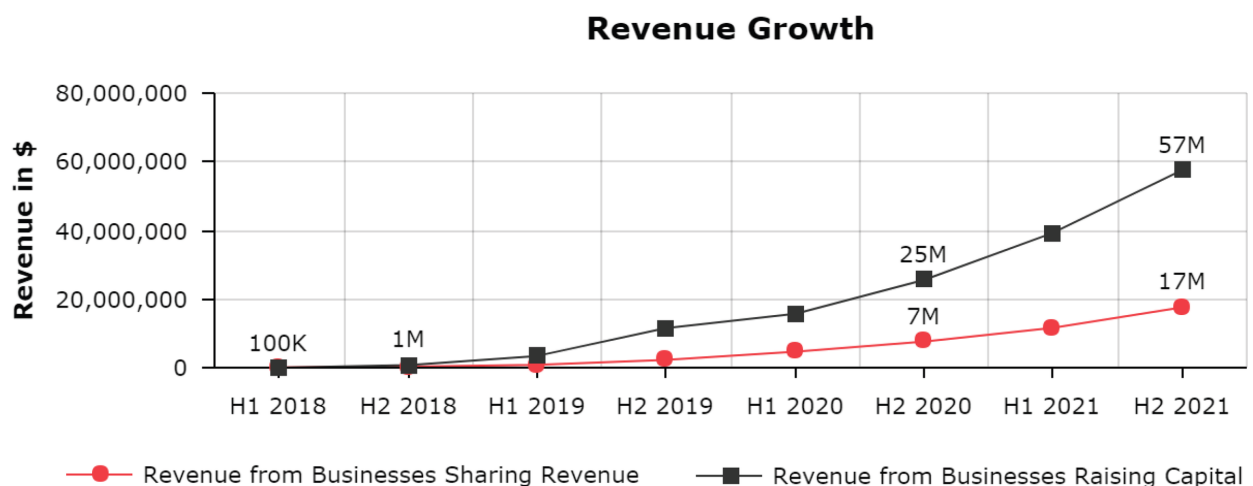
The Distributed Online Funding (DOF) platform will allow startups to raise capital through ICO by selling YUPIES. Essentially, businesses are sharing revenue with their supporters. We take as a fee 5% of ICO campaigns.

BUSINESS MODEL

The value of the YUPIE token is based on the large number of businesses launching projects on Crowdfunding. Increasing their number and ensuring their success is the basis for growing the Crowdfunding community and increasing the value of YUPIE tokens.

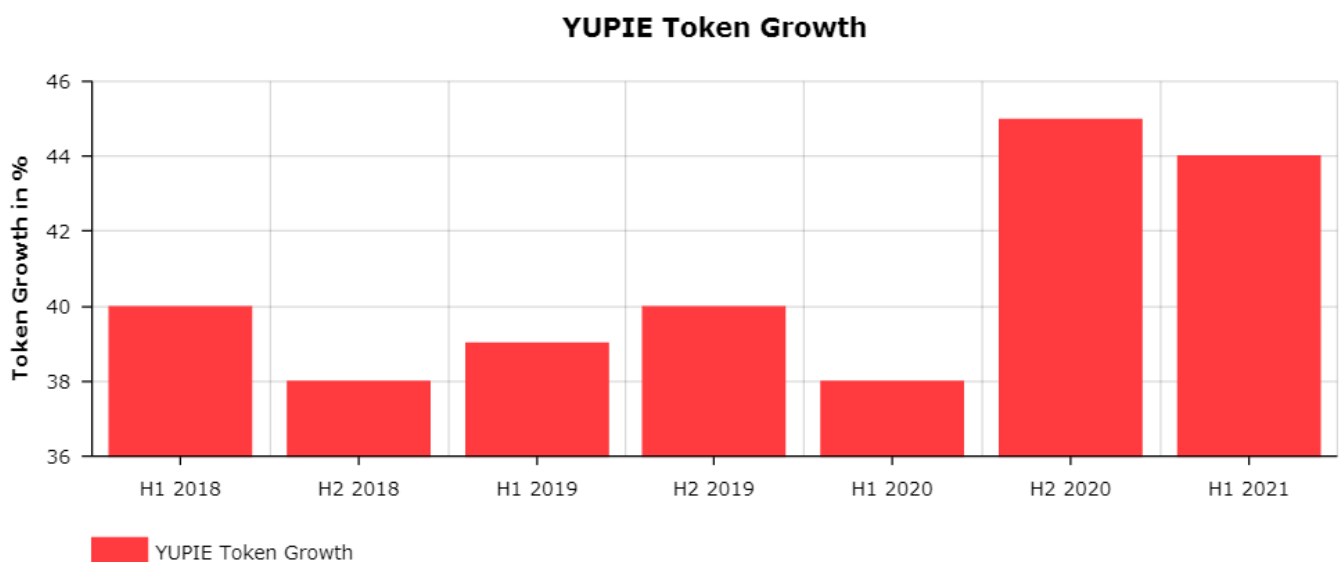


Each new business will have a positive influence on the Crowdfunding network and that helps to bring attention to the platform and businesses.



BUSINESS MODEL

Each successfully completed campaign or every additional business sharing revenue supports not only the business itself, but also the platform, together with YUPIE tokens. Since Crowdholding takes the commission in YUPIE tokens, the positive growth of the cryptocurrency affects the entire portfolio of the platform and, thus, indirectly supports the value of YUPIE.



Crowdholding understands the needs of the customer and after increasing the user base, we will actively pursue larger organizations to share revenue and join the Crowdholding ecosystem. Adding a marketplace on the Crowdholding platform ensures that the YUPIE token will become part of external ecosystems and thus increase the demand for YUPIE tokens.

Important part of Crowdfunding ecosystem is how YUPIE tokens are used to build the circulation of the currency and create supply and demand mechanisms. YUPIE tokens will be used within the Crowdfunding platform, but they won't be limited by the platform in the future. YUPIE tokens are useful in multiple use cases in the ecosystem and can be used in the following ways on the platform:

For Crowdfunding

Fuel for the crowdsourcing and crowdfunding processes on the platform.

For Businesses

Payment for qualified business evaluation and validation, translation and proofreading services, creative content development and web design, advertising and promotion, bounties and etc.

Crowdfunding bonuses paid in YUPIE tokens paid proportionally to all holders. If backers decide not to sell the tokens immediately after the ICO, but keep them, they will be rewarded with bonus YUPIE tokens.

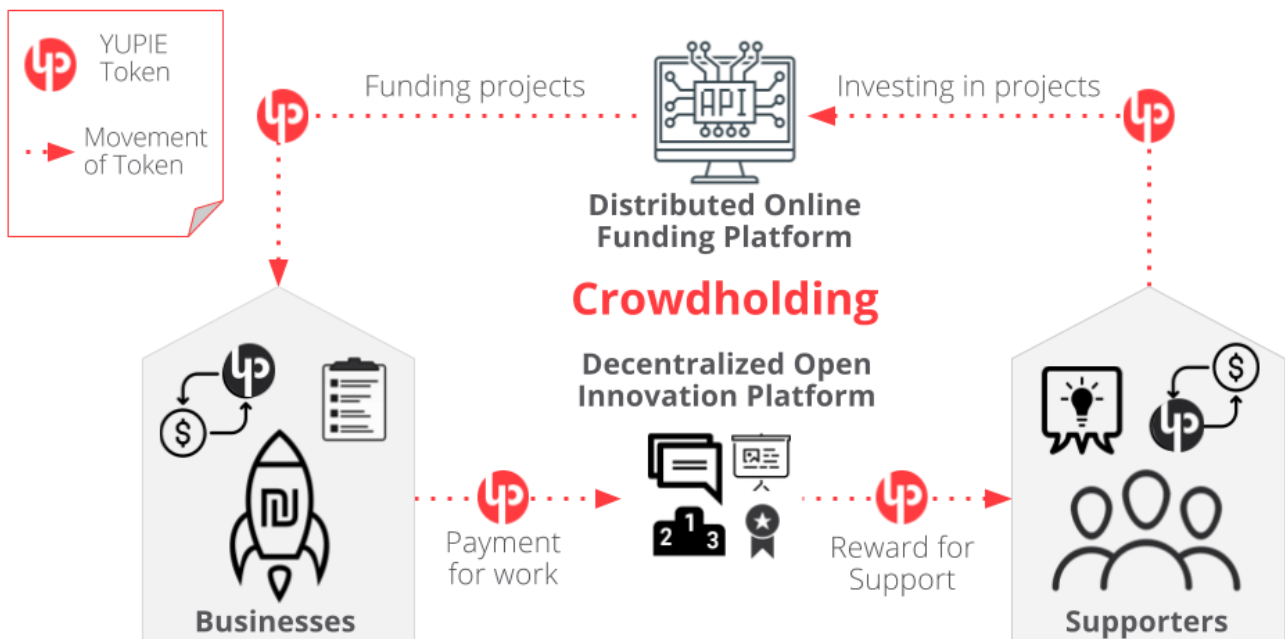
ICO DETAILS

Role of Token

For Supporters

Investing tokens into companies on the platform.
Purchasing products/services on the Crowdfunding marketplace with tokens.

Crowdfunding bonuses paid in YUPIE tokens paid proportionally to all holders.



ICO DETAILS

Token Supply

Token supply

YUPIES will be created prior to the ICO, and they will be capped, meaning we are not able to create any more in the future. No inflation is intended.

631 million tokens created. 284 million directly sold to public.

Token supply is fixed, we create immediate deflationary currency that will be as valuable as our growing community (startups and crowd) in our ecosystem. Any unsold YUPIE token created for sale during pre-ICO and ICO will be burned.

ICO DETAILS

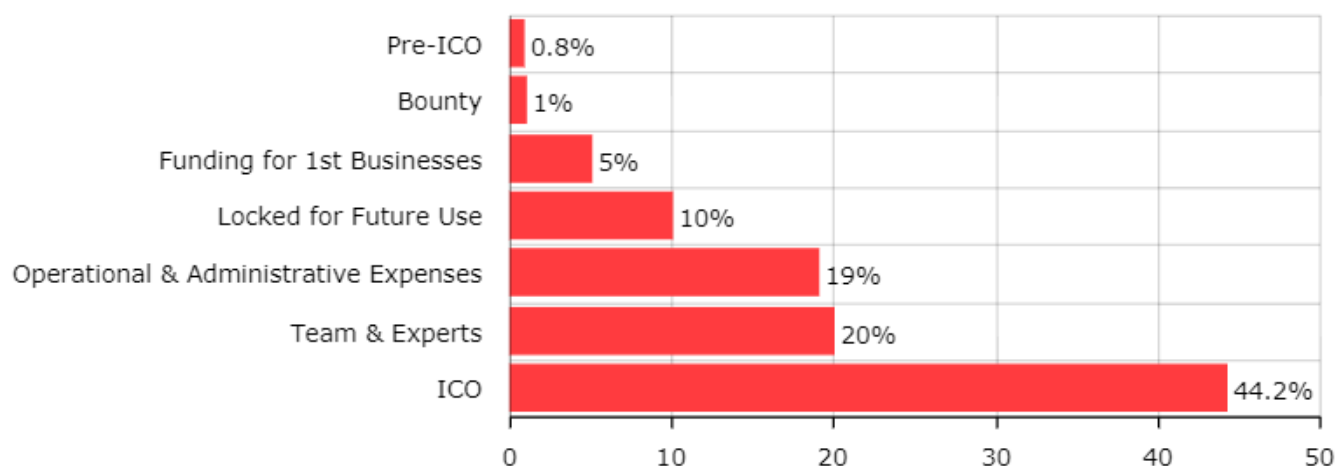
Token Distribution

Token Distribution

The initial issue of YUPIE tokens is programmed by a smart contract and will be carried out in the following order:

- **0.8%** - Pre-ICO
- **1%** - Bounty
- **5%** - Funding for first businesses that join.
- **10%** - Unexpected Operational & Administrative expenses.
- **19%** - Kept as a reserved for future growth.
- **20%** - Reserved for Team & Experts
- **44.2%** - ICO. Success threshold is \$1M, a soft cap at \$10M and hard cap at \$50M. All amounts will be in ETH and calculated a day before the crowdsale starts.

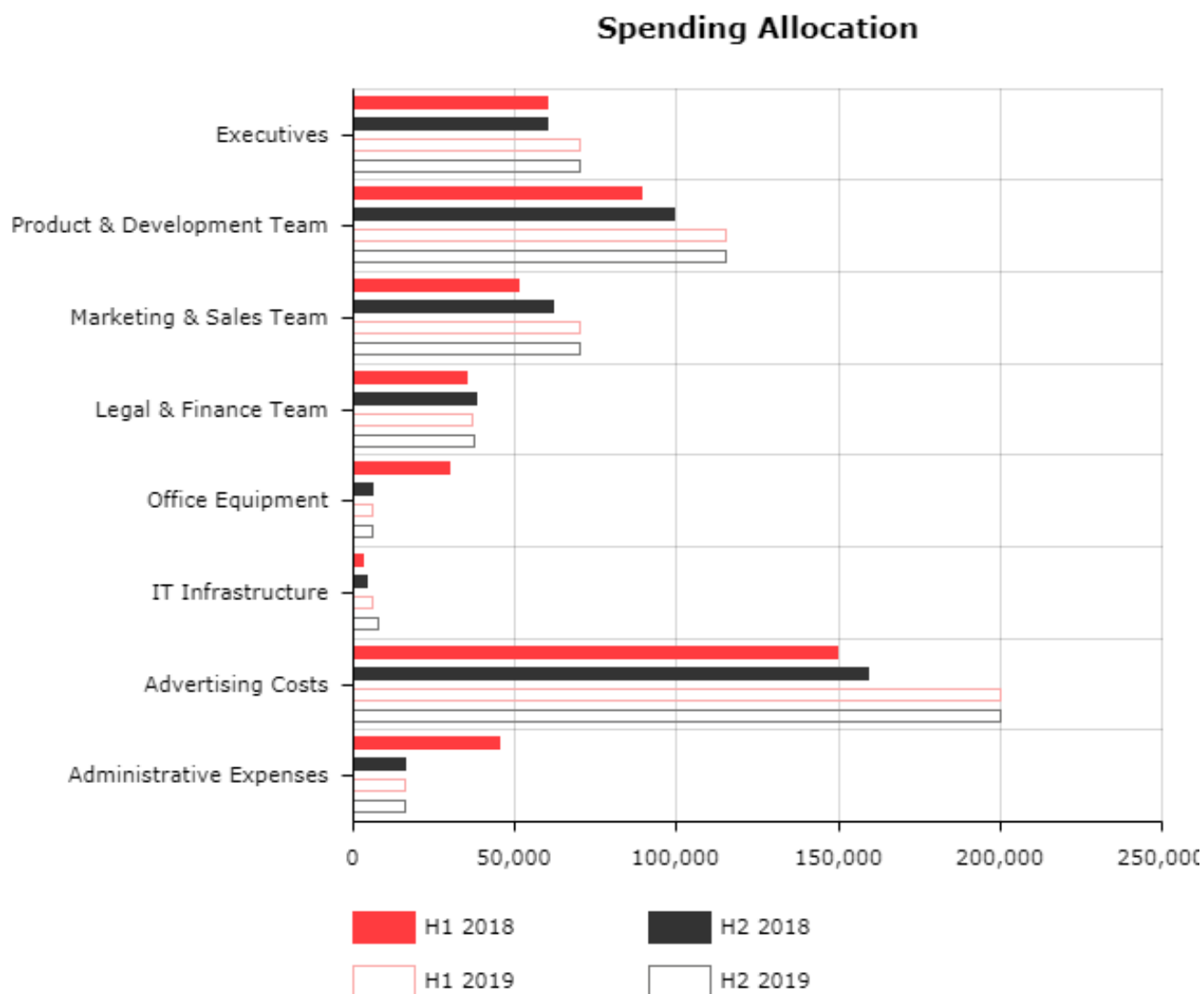
Token Distribution



ICO DETAILS

Spending Allocation

The capital raised from ICO will be utilized for Crowdholding operations, marketing and PR, legal and IT development costs. Other expenses include paying for IT infrastructure, rent, patents & trademarks. Crowdholding will be cashflow positive soon after the launch and will utilize additional capital to support international expansion and the opening of new offices. The chart below presents the spending in more detail:



ICO DETAILS

Structure

Start date: 1st of November 2017 (10:00 AM, GMT+2)

End date: 1st of December 2017 (10:00 AM, GMT+2)

Token distribution cap: 631,000,000 YUPIE tokens

Minimal goal to start: \$1 Million

Currency accepted: ETH, BTC

Token exchange rate: 1 ETH = 1,000 YUPIE tokens

Amount of tokens per one person: unlimited

Minimum transaction amount in Ethereum: 0.1 ETH

Minimum transaction amount in Bitcoin: 100 YUPIE tokens (The transaction rate is dependant on BTC rate fluctuations)

Maximum transaction amount: unlimited

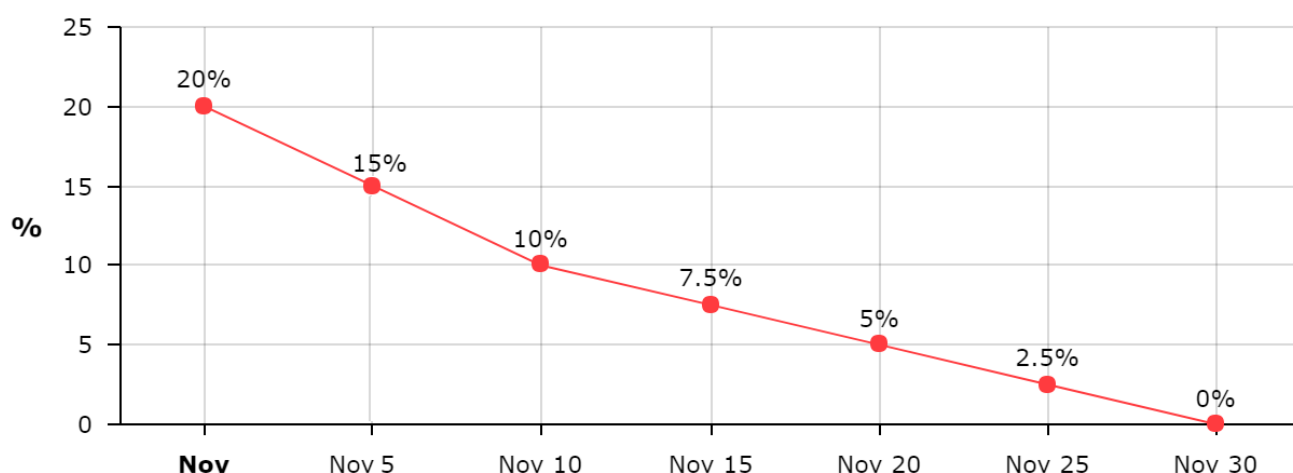
ICO DETAILS

Bonuses

Bonus Structure

Bonus YUPIE tokens will be awarded based on the time of investment and the amount invested.

Bonus based on Time



Bonus by Amount

More than,
ETH

Additional YUPIE
tokens, %

3000	15%	1150
2000	14%	1140
1500	13%	1130
1000	12%	1120
750	11%	1110
500	10%	1100
300	9%	1090
200	8%	1080
150	7%	1070
100	6%	1060
75	6%	1055
50	5%	1050

More than,
ETH

Additional YUPIE
tokens, %

30	5%	1045
20	4%	1040
15	4%	1035
10	3%	1030
7	3%	1025
5	2%	1020
3	2%	1015
2	1%	1010
1	1%	1005
0,50	0%	1000
0,20	0%	1000
0,10	0%	1000



ICO

DETAILS

Demand & Liquidity

Token Demand, Liquidity & Opportunity

Since startups are sharing revenue in YUPIES, they have to purchase YUPIE tokens either from Crowdholding or from the market, which increase the price of YUPIE.

To facilitate the needed liquidity, Crowdholding will initially use an ERC-20 token for easy acceptance on major marketplaces.

YUPIE token is still in its infancy. As more startups join our platform, the more YUPIES are used to pay for services and promotion. As businesses collaborate with the crowd and share their revenue, the crowd receives more and more valuable YUPIES. The bigger the crowd, the stronger the YUP.

BUSINESS PROGRESS

Roadmap

January 2016
Crowdholding idea
envisioned

May 2016
Tomas Kuttler enthusiastically
joins as full stack Developer.

October 2016
Alpha trial & 100 users

February 2016
The team scales and adds 7
new members.

June 2017
ICO promotion campaign and
scaling the team

April 2017
Paolo Lacche, ex-Skype PM
joins as advisor

June 2016
Howard Chapman volunteers
to do the legal side.

January 2017
Rosario, ex-Opera & Netsuite
Architect joins as CTO

March 2017
Beta launched; Investment
from Richfox & Vakoc
Brothers

BUSINESS PROGRESS

Roadmap

August 2017

Pre-ICO goal achieved &
seed investment secured

October 2017

ICO marketing campaign &
Startups start using YUPIE

December 2017

YUPIE tokens are traded on
exchanges.

July 2018

DOI & DOF platforms launch.
50 businesses part of CH.

2019

API Integration, Mobile Apps
& Community Development

September 2017

ICO Roadshow & first local
meetups

November 2017

ICO campaign launched.
1,000,000\$ minimum goal.

January 2018

Bounty System launches with
10 businesses.

December 2018

Marketplace launch. 100
businesses on the platform.

THE TEAM

Executives

Here at Crowdholding, we don't just value forward thinking, bold, educated individuals, but also those who really believe in our vision and what we are trying to achieve.

Ethan Clime - CEO

An expert in alternative crowd financing, having organized and led 2 successful (Angee & Aquajar) crowdfunding campaigns. He has spent a significant amount of time engaging with people interested in the Crowd Economy.

Aleks Bozhinov - CMO

Aleks has Spiderman's 6th sense when it comes to online marketing. He already has 2 startups (For Sale!; Aquajar) behind his back and having worked at Google has helped him form a good understanding of both the startup and corporate spheres.

Chris Fronda - Blockchain Architect

Absolute genius when it comes to coding. Has developed innovative software which was sold to a large corporation. Extremely passionate about Blockchain and with experience in deploying Smart Contracts.

THE TEAM

Executives

Henry Ashley-Cooper - CPO

Henry is a veteran product designer, having worked with a number of startups including Angee and SQLdep.

Responsible for integrating the latest technologies and methodologies in the company workflow.

Rosario Colletti - CTO

Rosario is former Principal Engineer at Netsuite/Oracle. He is an Application developer, solution architect and has strong experience in reports and statistics systems: log analysis, database modeling, web user interface.

Paolo Lacche - COO

A former Product Manager at Skype & HP, Paolo has experience with both a business and engineering background, ranging from start-up to research, from enterprise to consumer. He's a veteran of mobile, social, and web applications.

THE TEAM

Marketing & Sales

Oksana - Media & Public Relations Manager



Jonny - Social Media Manager



Giga - Account Manager



Fabio - Acquisition Manager



IT

Tomas - Back-end developer



Ilya - Front-end developer



Daria - Front-end developer



Legal & Finance

Howard - UK Lawyer



Milan - Financial Advisor



Partners

Advisors

Jiri Vojkovky - Finance Expert



Devin Blaise - Software Engineer



Danny Tchalaby - Fintech Innovator



Josef Jelacic - Blockchain Developer



Jakub Jedlinský - Currency Designer



Investors

Richfox Capital - Investment Fund



xPort - Business Accelerator



Michael Vakoc - Angel Investor



Company Registration

Crowdholding.com's parent company is located and registered in the UK at: Office 7 35-37 Ludgate Hill London. Registration: 10301063

Token Compliance

Crowdholding is working with outside legal counsel to ensure full compliance. However, the emerging cryptographic token space is sparsely regulated right now. Our goal is to be as compliant as possible within such a regulatory environment, and some have raised the possibility that US securities regulations could apply. For the question of whether they apply, the appropriate framework is the Howey Test established in SEC v. Howey [14]. Our understanding and interpretation of this test is that YUPIES are not classified as securities because 1) ownership of YUPIES does not provide any ownership or related rights in a company, 2) YUPIES are deployed in production and have real utility via the crowdholding service, and 3) YUPIES serve a distinct function more akin to application credits than a financial instrument. That said, the contents of this document do not constitute legal advice and we encourage prospective purchasers with concerns to consult with an attorney.

We expect the regulatory environment to evolve as the cryptocurrency space matures and we will do everything we can to maintain compliance.

The tokens have not been and will not be registered under the United States Securities Act of 1933, as amended (the “Securities Act”), and may not be offered or sold in the United States or to or for the benefit of US persons (as defined in Regulations under the Securities Act) unless they are so registered, or an exemption from the registration requirements of the Securities Act is available. One such exemption allows the resale of tokens purchased for their own account and for investment purposes only by investors who (i) are not otherwise affiliated with the Polybius Foundation, (ii) have been exposed for some time to the economic risks that ownership of tokens entails, and (iii) are not part of the distribution of the tokens.



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HOW TO INVEST IN YUPIE

Part 1: How to create a wallet :- <http://bit.ly/2vOjT4V>

Part 2: How to purchase Ethereum :- <http://bit.ly/2fFo0Kl>

Part 3: Exchange Ethereum for YUPIES:-

<http://bit.ly/2vCA2Ii>