

# "We don't like their sound, and guitar music is on the way out."

DECCA RECORDING COMPANY DECLINED SIGNING THE BEATLES, 1962

The Beatles worldwide album sales now top 600 million.

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# **Abstract**

# **BLOCKKOIN.IO**

A Blockchain-powered fintech platform, built to bring financial freedom to Africa in parity to the Western world through innovative blockchain alternatives to traditional banking. Blockkoin's ecosystem enables users to fully embrace the cryptocurrency world as a lifestyle.

### BK

Our ERC20 token developed and mined on the Ethereum blockchain. BK Live is open to trade immediately against all cryptocurrencies, fiat, BK Gold, or trade against BTC, ETH, XRP & USD at no additional fees. BK Staked allows investors to invest in gold and the Blockkoin community at a preferential rate.

# **BK CHEQUE CARD**

Our MasterCard-issued Cheque card - connecting your virtual assets to all global payment networks.

# **BK GOLD**

Our physical Gold coin available for purchase in both 1 Ounce and 1 Kilogram sizes, determined via the London Gold Price. Can be traded in worldwide with our global gold partners.

# **BK ASSOCIATES**

Blockkoin offers curated income opportunities for ambassadors, associates, brands, and teams. Our associate program allows all members to earn commission through our partnership offerings.

# Introduction

Existing financial institutions have created a financial environment which is neither stable nor secure. These existing systems operate via traditional banking channels which are slow, complex, full of intermediaries, high exchange rates, bureaucracy and extensive legacy paperwork systems. As a result, how we bank, invest, exchange, save, transfer, and send currency is evolving into a digital global financial system.

Cryptocurrency tokens have emerged as a silver lining from these legacy financial systems. Two main factors fueling digital assets are the surplus liquidity in the market, as well as a high supply & demand. However, consumers and businesses are still struggling to leverage the benefits of blockchain infrastructure due to poor usability, non-customer-centric approaches and draconian legal implementations. This is due, largely, to the cryptocurrency movement; only focusing on the financial aspect and not fostering a lifestyle to match the trend.

Blockkoin has filled the gap between the existing financial system and emerging non-user-friendly technologies presenting a secure and simple way to use payment and banking architecture. By lowering the financial inclusion barrier, Blockkoin is providing lifestyle-changing digital assets and global payment services to both the banked and unbanked.

Our highly interchangeable digital and physical coins allow fluid & unrestricted movement of your assets worldwide. The Blockkoin ecosystem enables you to operate in a global economy and remain in complete control of your assets and remain transparent on the blockchain at all times.

# **Problems**

Traditional banking service monopolisation presents a number of consistent hurdles within our current economy, but these problems only fuel the desire for tangible and sustainable solutions.

# **INFLATION**

A general progressive increase in prices for goods & services means each unit of currency buys fewer goods & services - reducing the purchasing power of traditional money. People are losing money on investments due to inflation that is not within their own control. Traditional currencies across the world suffer and become unstable.

# **REMITTANCE**

Traditional money transmitting services charge very high fees, with an average of 9% for \$200 remittances sent to the African region. Similarly, intra-African payments struggle with both high costs and low speeds. Africa, more than any other continent, has a need for the utility of blockchain technology (especially for funds coming into the continent).

For investment purposes, transferring funds via blockchain gives you the transparency that you require to return your investment. Invest and loan transparently on the blockchain and enable flow back out. Enjoy the freedom of investing in and out of Africa freely.

# **UNBANKED POPULATION**

More than 3.5 billion people in the world are unbanked or underbanked and as a result, have few opportunities to enjoy a safe and secure way to participate in the global economy. Unbanked populations still do not have access to existing structures and are consistently affected by inflation, high costs, and instability.

# **TRANSPARENCY & ANONYMITY**

As individuals in traditional banking, we all rely on Banks to provide records of our banking activity. We are subject to being tracked & monitored without our consent or anonymity.

# **CRYPTOCURRENCY**

"Money" has evolved many times through several civilizations. This change is happening again with the rise of cryptocurrencies, however, they are not without their own unique setbacks. Despite becoming increasingly popular, poor usability, non-customer-centric approaches, and draconian legal implementations have made the full adoption of any cryptocurrency lifestyle difficult.

# **Solutions**

It's human nature to solve our problems and find creative solutions, to adapt and survive as a species – now blockchain technology has given us the opportunity to thrive together.

### **INFLATION**

BK Live can be directly exchanged for real gold (and back again). Based on history, gold is a stable and consistent commodity that has only ever increased in value. It is not affected by politics, wars, pandemics etc. Demand for gold is high and consistent, and as it grows increasingly more rare to both discover and mine its value will only continue to increase.

# **REMITTANCE**

Lowering the financial inclusion barrier on a decentralized platform allow anyone, anywhere to access, borrow, loan, exchange, store, trade, send, or receive any cryptocurrency in a secure environment not affected by politics, governments and other factors that affect traditional banks.

# UNBANKED POPULATION

Empowering the global 3.5bn unbanked to participate in the rapidly changing global economy is our goal. Encouraging them to develop a new outlook as a community by embracing the freedom of peer-to-peer asset movement within the blockchain architecture will further accelerate the growth of digital innovation in many positive ways.

# TRANSPARENCY & ANONYMITY

As an individual in a crypto-economy, you have full control of your funds and your records. We offer full transparency with regards to funds movement, and full anonymity if required.

# **DIGITAL ASSETS**

Blockkoin is building for the inevitable digital asset era. The Blockkoin Exchange is a decentralized core transforming the restricted financial world we live in today into a future "Cryptoeconomy" of tomorrow with limitless opportunities. Blockkoin has created a platform wherein users can grow and enjoy their digital asset lifestyles as securely as possible in an ecosystem that is quicker, cheaper, and more secure than any existing platforms. We offer better rates, easy access, peer-to-peer transactions, asset swaps, no spreads, and an actual purchasing solution, not just an exchange. Our 6 key Elements create an environment where you are able to instantly use your digital assets from anywhere in the world. Awakening the world to the benefits of the global financial system is key in order to provide a sustainable solution for our future economic outlook as well as inclusion in today's emerging blockchain freedom. We firmly believe that there should be an efficient alternative to the existing traditional banking and payment systems - that is what we are dedicated to providing. Blockkoin is reworking those fundamental principles dedicated to supporting everyone (from high-net-worth individuals to the unbanked) by providing a simple solution for the easy adoption of future money.

# **Our Ecosystem**

The Blockkoin Exchange forms the cornerstone of our cryptocurrency ecosystem with 6 Key Elements that support its ability to provide financial security for all.

# **BK ECOSYSTEM**

Blockkoin has developed an ecosystem to support the growth of our BK coin by ensuring the ongoing development of the infrastructure & marketing efforts devoted to the future growth and stability of the BK coin. We've focused on the security of BK through the Blockkoin Exchange, while enhancing the usability of the BK through the BK API. Blockkoin Operations focuses on the day to day operations of the business, marketing, sales and promotion of BK. Our Associates Program utilizes key relationships with individuals or brands which further promote the value of the BK coin. The BK ecosystem is designed to connect to traditional retail ecosystems giving the BK daily usability for the investor.

BLOCKKOIN EXCHANGE	BLOCKKOIN API	BLOCKKOIN OPERATIONS	BLOCKKOIN ASSOCIATES	
Zero Fees on BK Pairs	Bank Switch Integration	Exchange Management	Institutional	
30+ BK Pairs	100 000 Accounts	Trading Floor	Associations	
Multiple Currency Wallets	POS Terminal Integration	отс	Professional Sports Stars	
Lowest Trading Fees	3000 Retail Terminals	BK Sales	Government	
Lowest Spread	Cheque Card	Marketing	Clubs	
UK & South Africa	Day to day payment using FIAT or crypto	Advertising	Churches	
		Brand Development	Influencers	
		Product Development	Sponsorships	

# ВК

Our ERC20 token developed and mined on the Ethereum blockchain. BK Live is open to trade immediately against all cryptocurrencies, or trade against BTC, ETH, XRP & USD at no additional fees. BK is paired in parity with the live world gold price.

BK Staked allows investors to invest in physical gold and the Blockkoin community. BK Staked is available at a preferential rate and remains staked (locked) until once the Token reaches \$10, or 36 months from the date of investment, whichever matures first.

At the end of the staked period, you can exchange, trade, or withdraw via several cryptocurrency exchanges for any crypto asset or fiat. You can even exchange for physical gold (The BK Gold coin).

# **PREMIUM SUPPORT**

We offer 24/7 premium support to all our OTC trade desk clients. Our team of specialists work around the clock to ensure funds move easily, quickly, and safely worldwide. Regular traders and exchange users can also enjoy the same premium care during normal operating hours.

Call: +27870 580 525 | WhatsApp: +27 658 949 002 | Email: support@blockkoin.io

### **BK GOLD**

BK Token holders can redeem their BK Staked for BK Live once the Token reaches \$10, or 36 months from the date of investment, whichever matures first.

Your investment can then be converted into 99-proof physical Gold and/or FIAT currency or remain as BK Live tokens to actively trade with any of the pairs on the Blockkoin Exchange. BK Gold Certificates can be sold for crypto or FIAT currency—which can be withdrawn to a nominated bank account—or redeemed for delivery or collection of a physical bullion manufactured by Our Global Mint Associates.

Throughout the centuries, people have relied on gold as a stable and safe store of wealth. There is no other asset as closely associated with the holding, exchange, and preservation of value than gold. It carries no counter-party risk, and it is an ideal means to mitigate losses in times of market stress. Gold also provides stability and diversification within a portfolio it often outperforms major asset classes and is a historically proven source of positive returns in long-term investment strategies. If you consider the current elevated valuations of many global asset markets and the large debt levels in many economies, gold is a highly effective diversifier which can serve as a hedge against downside price risk and inflation. Investors rely on gold during periods of market uncertainty and push demand up when "risk on" assets take a tumble. Gold is not directly controlled by any central bank or government, nor has it been adversely affected by inflationary monetary policy. While central banks can directly impact the real value of their respective currencies, the value of gold is far less vulnerable to their expansionary monetary policy. Central banks can print money, but they cannot print gold. It is therefore largely independent from any FIAT currency. Steady growth of emerging markets (such as China and India) continues to have a positive effect on overall consumer and investor demand. The critical role of gold in the electronics industry has also caused rapid growth of industrial gold demand most existing high-tech sectors rely on the unique properties of gold as an industrial metal. In an effort to meet the increased demand, global mine production has increased drastically over the past 20 years. However, with rising exploration and production costs, and a dwindling rate at which new gold reserves are being located, it is believed that the global mine supply will decline in the years to come - drastically increasing the rarity, stability, and value of physical and digital gold. Stability, risk mitigation and intrinsic value – these characteristics of gold can scarcely be credited to most cryptocurrencies in circulation. It is these same enduring qualities of gold that make it the ideal asset to be offered in accompaniment with a crypto token.

For a coin like BK, trust is essential: Blockkoin Exchange as the issuer and technology provider, Our Global Mint Associates as custodian for the physical gold, and the Ethereum Blockchain as the underlying infrastructure all play their role in providing a unique level of trust in BK. When this is combined with the structure of the Blockkoin Ecosystem, the power and opportunities are endless.

# **BK CHEQUE CARD**

The BK Cheque Card, issued by MasterCard, is a game-changer in the full adoption of a crypto lifestyle, free from the restraints of traditional banking systems. Connecting your virtual assets to all global payment networks has numerous additional benefits for various individuals from investors to travelers etc.

# **PAYMENT GATEWAY**

Enjoy multiple Fiat On/Off Ramps and complete financial assets swaps with ease. Our payment gateway has been designed to perform numerous functions otherwise taken for granted in our day to day lives. Blockkoin Exchange accepts Bitcoin, Ethereum, XRP, ZAR, EUR, GBP, USD, BK and more.

You can get direct bank deposits, in your own currency, for a simple, flat settlement charge, affording you to keep more of your money. Where other payment methods force customers and businesses to shoulder the risks and costs of payment fraud, Blockkoin customers can pay without handing over sensitive personal information, and refunds are made through the merchant (without chargebacks).

Blockkoin has designed a truly borderless payment network allowing you to receive payments in any amount, from anywhere in the world, from any computer or mobile device. You can even accept bill payments across borders, accept payments from online customers at checkout, accept donations from patrons with Bitcoin or BK and accept payments in your retail shop or restaurant on your smartphone or tablet. You can send invoices to vendors as quickly and easily as sending an email. You can receive funds into your bank account or expand your payment options by accepting instant BK, BTC and ETH payments without risk or price fluctuations. Bank deposits are enabled in 200 countries so you can receive funds directly to your bank account in 200+ local currencies.

# **ASSOCIATE PROGRAM**

Blockkoin offers curated income opportunities for ambassadors, associates, brands and teams. Our associate program allows all members to earn commission through their unique referral link. *Brand Ambassadors* enjoy the benefits of a sign up bonus that builds in value as we build the brand together. *Associate Brands* involve mutually beneficial collaborations between Blockkoin and other brands. *Sales Associates* earn up to 40% commission with a variety of income opportunities. *Sponsorship* applications are reviewed quarterly and custom sponsorship packages are awarded to top candidates.

# **Trust & Security**

It has always been our intention to bring a new standard of trust, creditworthiness and asset protection to the Blockkoin Ecosystem. The BK Token and our 99-Proof BK Gold offers us the surety supplied by Our Global Mint Associates. The following describes BK operational policies, procedures and implementations that put this new standard into practice.

# **MONITORING**

Extensive monitoring of the BK environment, both on the blockchain and within our Global Mint Associates system, ensures that unauthorized interactions with the smart contract or Gold accounts will be timorously identified and acted upon. Blockkoin Exchange will monitor the balances of BK related Gold accounts and ensure any anomalies will be detected and reported.

Blockkoin Exchange monitors all BK operational transactions on the blockchain to ensure that all transactions have a matching record in the BK services database to detect any unauthorized interaction with the smart contract.

# **ENSURING INTEGRITY OF BK STAKED**

Besides the standard ERC-20 functionality, the BK smart contract implements additional functions to increase and decrease the supply of BK. Only specific registered operational key personnel can request transactions with these functions. Increase of total supply only occurs when a request is processed to 'mint' more value in the smart contract. The issuing transaction can only be requested by a key with the "issuer" role. The "issuer" role is held exclusively by the issuing service – BK issuing cannot be directly requested by an operator. This ensures that all issuing requests are validated and verified prior to the request being executed. The issuing process ensures that BK Gold Smart Contracts of the corresponding amount are always deposited with Blockkoin Exchange prior to BK being issued. The issuing service is split into a number of different components to minimise the number of keys that each component can access. When the BK issuing operation is confirmed on the blockchain, our Global Mint Associates certificates are transferred to the Blockkoin Exchange. A whitelist maintains the addresses that have successfully verified a link to their Blockkoin Exchange account and that are therefore allowed to 'withdraw' BK which will initiate the destruction of BK and the return of the equal amount of BK Gold Smart Contracts to the associated Gold account. Only when the withdrawing of coins has been confirmed on the blockchain by a sufficient number of blocks will the BK Gold Smart Contracts be transferred to the account. These methods ensure that no BK investor can interface the custodian account directly, but always has to go through an intermediary withdraw service. This safeguards proper authorisation and also ensures that the coins get withdrawn first before BK Gold Smart Contracts are returned to the previous coin holder.

# **BK ALLOCATION OF FUNDS**

Blockkoin's allocation of funds through the sale of BK Locked will create a stable foundation for BK taking into consideration various components of the ecosystem that ensure the future growth and stability of our ERC-20 Token.

# **BK STAKED INCOME ALLOCATION**

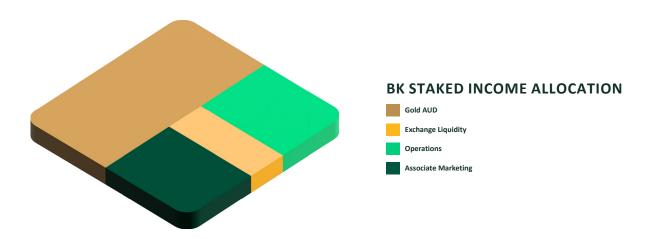
**Gold AUD 50%** Gold will be purchased amounting to 50% of each BK Staked sale ensuring the future stability and value of the ERC-20 Token. Underpinning BK Staked with physical gold will allow for Blockkoin to maintain the future stability of the BK token through a store of value in gold assets enabling instant access to liquidity. Instant liquidity through a stable asset is key to managing the supply and demand of the BK in the open market. Should there ever be an over supply of the BK in the open market, Blockkoin will utilize its gold reserves to purchase BK back from the open market ensuring that the BK does not fall below 50% of its current market price.

**Blockkoin Exchange Liquidity 10%** Due to the complex and costly movement of FIAT between countries it is essential that Blockkoin maintains liquidity levels in each of the countries operated within. Liquidity in each region will ensure that all BK Live traded on the OTC market are facilitated quickly through instant liquidity. Blockkoin's Exchange functions on an asset swap system so funds do not cross borders and are instantly available at global spot rates due to our use of parallel real-time asset swaps. This means that our clients experience no financial risk exposure to live markets and fluctuating exchange rates.

Providing a liquidity pool in operating regions, Blockkoin facilitates the funding of the investors wallet instantly - giving the investor access to the OTC market whilst the original funds are not moved or traded across the live market.

**Blockkoin Operations 20%** Blockkoin operations will provide all the necessary tasks required for the security, integrity, stability and marketing of the BK and operation of our OTC services. Blockkoin Operations are based in Cape Town, South Africa.

**Blockkoin Associates 20%** Blockkoin has created an associate program with access to BK and its entire ecosystem to market and sell on to associate's customer bases. BK offers its associates an average commission of 20% on the profits of any income derived from the sale of the various products available in the Blockkoin ecosystem.



# MARKET CAPITALISATION (MARKET CAP)

Cryptocurrency Market Cap explained "Market capitalization (or market cap) is the total dollar value of all the shares of a company's stock — or, in the case of Bitcoin or another cryptocurrency, of all the coins that have been mined. In crypto, market cap is calculated by multiplying the total number of coins that have been mined by the price of a single coin at any given time. One way to think about market cap is as a rough gauge for how stable an asset is likely to be. (It's important to note that even Bitcoin, crypto's biggest market cap, still sees volatility.) But the same way a bigger ship can safely navigate heavy weather, a cryptocurrency with a much larger market cap is more likely to be a more stable investment than one with a much smaller market cap. Conversely digital currencies with smaller market caps are more susceptible to the whims of the market — and can see huge gains or dramatic losses in their wake.

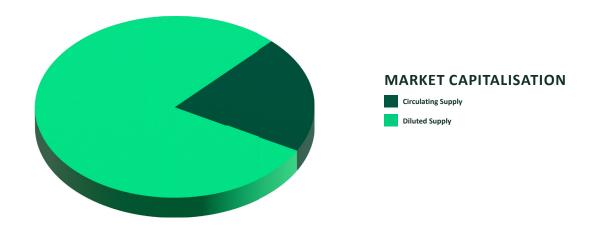
**Sidenote:** you might see references to "circulating supply" market cap or "fully diluted supply" market cap. With Bitcoin, those two numbers are the 18.5 million that have been mined ("circulating supply") or you can use the 21 million that will eventually be mined ("fully diluted supply). Depending on their methodology, some observers will measure market cap using the currently circulating supply, while others will use the fully diluted number."

*Information Source:* You can view the fully transparent Etherscan Address for the BK token here: https://etherscan.io/token/0x3acf9680b5d57994b6570c0ea97bc4d8b25e3f5b

# Circulating Supply

BK in supply  $-260\ 000\ 000\ x\ \$1.99 = \$517\ 400\ 000\ (BK\ Live\ price\ 10/11/2021)$  *Fully Diluted Supply* 

Fully diluted supply -104000000 x \$1.99 = \$2069600000 (BK Live price <math>10/11/2021)



Blockkoin has a managed strategy over 10 years to convert its fully diluted supply of BK to circulating supply which manages the stability of the token incorporating the 50% underpinning by gold.

	VARIABLES	YEAR 1	YEAR 3	YEAR 6	YEAR 9
MARKETING LEADS	80,000,000.00				
Marketing Leads	1.50%	1,200,000	1,386,750	1,722,755	2,140,173
Clients		60,000	138,675	301,482	535,043
Clients Conversion		5.00%	10.00%	17.50%	25.00%
BK VARIABLES					
BK-coin price	1.99	2.14	2.65	4.29	8.38
Ave coins purchased per person Qty	20	22	25	39	71
Annual Growth	5.00%	7.50%	12.50%	20.00%	27.50%
BK SALES					
BK Staked Sales		\$2,759,633	\$9,333,500	\$50,016,484	\$318,437,454
BK Live Sales		\$1,576,933	\$5,333,429	\$28,580,848	\$181,964,259
Total BK Sales		\$4,336,565	\$14,666,929	\$78,597,331	\$500,401,713
GOLD PURCHASE					
Gold Purchased		\$1,379,816	\$4,666,750	\$25,008,242	\$159,218,727
MARKET CAPITILISATION					
Circulating Supply BF (Market Cap)	\$517,400,000	\$518,976,933	\$535,994,801	\$637,273,111	\$1,254,464,076
Diluted Supply BF (Available to Sell)	\$2,069,600,000.00	\$2,065,263,435	\$2,042,327,625	\$1,893,786,104	\$988,572,688
BK MINED RECON QUANTITY					
BK Mined	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000
Sold / Issued	260,000,000	262,027,143	271,081,357	310,191,382	436,885,205
Available to sell	1,040,000,000	1,037,972,857	1,028,918,643	989,808,618	863,114,795
Mined Recon	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000	1,300,000,000
Difference	-	-	-	-	-
GOLD RECON					
Gold % purchased of BK Staked sales		50%	50%	50%	50%
BK Staked Withdraw			\$8,677,574	\$47,263,211	\$288,022,451
Gold required to stabilise BK			\$4,338,787	\$23,631,605	\$144,011,225
Gold Available to stabilise			\$4,666,750	\$25,008,242	\$159,218,727
Gold Left if stabilised			\$327,963	\$1,376,636	\$15,207,502
BK expected Average growth rate 10 Yr	18.75%				
Bitcoin average growth rate	92.05%				

# **AUDITING AND REPORTING**

Transparency and creditability are key elements of BK.

Blockkoin Exchange (BK) has engaged Atlantic Trust in order to conduct and provide a report on recommendations for the design and effectiveness of the procedures and administration of the BK platform. BK Exchange is committed to implementing effective management of digital asset risks, with a particular focus on our processes and policies for issuing and withdrawing BK. Atlantic Trust provides specialized accounts and enables clear and transparent reporting for us.

Additionally, BK Exchange has appointed leading blockchain technology and information security firm Fireblocks as their independent technology security provider, to ensure the integrity, reliability and security of the BK operational environment.

We are also working under the FSCA umbrella and moving towards full registration (Updated: November 2022).

The source code of the deployed BK smart contracts is publicly available, allowing anyone to inspect and verify the code running on the Ethereum network. Blockkoin Exchange also monitors the code running on the Ethereum network to ensure it matches the secure source code that was reviewed by Fireblocks. We also have our own bespoke reporting software for funds under management.

# **KYC / AML COMPLIANCE**

Blockkoin Exchange follows strict Know Your Customer (KYC) and Anti Money Laundering (AML) policies. These policies apply on three different levels:

**Gold** The Cape Mint are associates of Our Global Mint Associates Group. In compliance with the South African Anti Money Laundering and Counter Terrorism Financing laws and regulations, all customers of The Cape Mint that wish to enable the full functionality of their account, will have to provide full personal details and proof of identity to Our Global Mint Associates.

The name of a customer's bank account must also be provided and must be verified with a supporting bank statement before any fiat currency can be withdrawn. The identity of an account holder must also be fully verified before a redemption of BK into BK Gold Smart Contracts is possible.

**BK Partners** Exchanges, market makers and other potential third parties involved in the issuance, distribution and redemption of BK must follow extensive Know-Your-Partner (KYP) procedures and adhere to Blockkoin Exchange's policies.

**Customers of BK Partners** BK Partners will require their customers to fully comply with KYC / AML policies before they are able to buy or sell BK.

Additionally, BK Exchange conducts ongoing transaction monitoring and risk assessments on transactions occurring on the Ethereum blockchain in the BK contract to identify any suspicious transactions in compliance with Anti-Money-Laundering and Counter-Terrorism- Financing laws and regulation with the goal to prevent or otherwise detect money laundering and terrorism financing.

If Blockkoin Exchange detects, becomes aware of, suspects, or has reason to suspect that a suspicious transaction or otherwise suspicious activity has occurred in the BK contract, it will investigate and may report (in accordance with the law) any such suspicious activities of users or potential users to the applicable authorities. Blockkoin Exchange may maintain a list of blocked Ethereum addresses that are denied access to the BK smart contract in order to protect BK users from transacting with accounts sanctioned by the authorities and to support regulatory compliance.

# Conclusion

BK brings together Blockkoin Exchange's experienced team of experts as the issuer, with one of the world's largest and most reputable gold refineries to create an institutional-grade coin supported by a revolutionary ecosystem. As such, Blockkoin connects the traditional gold market with the digital assets market, bringing an unprecedented level of trust, efficiency, and scale to the new and exciting blockchain era.

When the power of the BK is combined with the 6 key Elements, it becomes the world's most secure cryptocurrency investment that is easy to use, access, trade, sell and transfer from anywhere in the world at the lowest possible fees.

For any inquiries relating to the project or our OTC services please email support@blockkoin.io

# **LEARN MORE**