

native (adj.)

late 14c., natif, "natural, inborn, hereditary, connected with something in a natural way," from Old French natif "native, born in; raw, unspoiled" (14c.) and directly from Latin nativus "innate, produced by birth," from natus, past participle of nasci (Old Latin gnasci) "be born," related to gignere "beget," from proto indo European (PIE) root [\\*gene-](#) "give birth, beget," with derivatives referring to procreation and familial and tribal groups.

From early 15c. as "born in a particular place, of indigenous origin or growth, not exotic or foreign," also "of or pertaining to one by birth" (as in native land). Also used from early 15c. in a now-obsolete sense of "bound; born in servitude or serfdom." Of metals, minerals, etc., "occurring in a pure state in nature,"

indigenous (adj.)

"born or originating in a particular place," 1640s, from Late Latin indigenus "born in a country, native," from Latin indigena "sprung from the land, native," as a noun, "a native," literally "in-born," or "born in (a place)," from Old Latin indu (prep.) "in, within" + gignere (perfective genui) "to beget, produce," from proto indo European (PIE) root [\\*gene-](#) "give birth, beget," with derivatives referring to procreation and familial and tribal groups.

Indu "within" is from archaic endo, which is cognate with Greek endo- "in, within," from PIE [\\*endo-](#), extended form of root [\\*en](#) "in."

Mission Statement -

Our mission at NativeCoin (N8V) is to empower indigenous communities around the world by providing them with a digital currency designed to support economic development and humanitarian initiatives in the indigenous community. We believe that the financial and economic well-being of these communities is critical to their overall prosperity and success, and we are committed to using our technology to make a positive impact in their lives.

We envision a world where indigenous communities have access to the resources and tools they need to build sustainable and thriving economies, and where their unique cultures and traditions are celebrated and preserved. With NativeCoin (N8V), we aim to facilitate financial transactions that support economic growth, social development, and cultural preservation in these communities.

Our values are rooted in a deep respect for indigenous knowledge, traditions, and practices, and we are committed to working collaboratively with these communities to ensure that our efforts are aligned with their needs and priorities. We believe that by leveraging the power of blockchain technology, we can create a more equitable and inclusive economic system (eco-system), one where indigenous communities are empowered to chart their own course and realize their full potential.

Vision Statement -

At NativeCoin (N8V), our vision is to create a world where indigenous communities have access to the economic resources they need to thrive and succeed. We believe that financial empowerment is a critical component of this vision, and that our digital currency can play a transformative role in supporting economic development and humanitarian initiatives in these communities.

We envision a future where NativeCoin (N8V) is the preferred currency for transactions within indigenous communities and beyond, where it is widely recognized as a powerful tool for promoting economic growth, social development, and cultural preservation. We see a world where NativeCoin (N8V) is used to fund innovative projects and initiatives that support sustainable development and empower indigenous communities to chart their own course towards a brighter future.

Our goal is to create a more equitable and inclusive world, where the unique perspectives and contributions of indigenous communities are valued and celebrated. We believe that by providing these communities with access to cutting-edge financial technology and support, we can help to unlock their full potential and create a brighter future for all.

Indigenous Peoples are distinct social and cultural groups that share collective ancestral ties to the lands and natural resources where they live, occupy or from which they have been displaced. The land and natural resources on which they depend are inextricably linked to their identities, cultures, livelihoods, as well as their physical and spiritual well-being. They often subscribe to their customary leaders and organizations for representation that are distinct or separate from those of the mainstream society or culture. Many Indigenous Peoples still maintain a language distinct from the official language or languages of the country or region in which they reside; however, many have also lost their languages or on the precipice of extinction due to eviction from their lands and/or relocation to other territories, and in. They speak more than 4,000 of the world's languages, though some estimates indicate that [more than half of the world's languages are at risk of becoming extinct by 2100](#).

There are an [estimated 476 million Indigenous Peoples worldwide](#). Although they make up just [6 percent of the global population, they account for about 19 percent of the extreme poor](#). Indigenous Peoples' [life expectancy is up to 20 years lower than the life expectancy of non-indigenous people](#) worldwide. Indigenous Peoples often lack formal recognition over their lands, territories and natural resources, are often last to receive public investments in basic services and infrastructure and face multiple barriers to participate fully in the formal economy, enjoy access to justice, and participate in political processes and decision making. This legacy of inequality and exclusion [has made Indigenous peoples more vulnerable to the impacts of climate change and natural hazards](#), including to disease. Vulnerabilities to the pandemic are exacerbated in some cases by the lack of access to national health, water, and sanitation systems, the shutting down of markets, and mobility restrictions that have greatly impacted their livelihoods, food insecurity, and well-being.

While Indigenous Peoples own, occupy, or use a quarter of the world's surface area, [they safeguard 80 percent of the world's remaining biodiversity](#). They hold vital ancestral knowledge and expertise on how to adapt, mitigate, and reduce climate and disaster risks. Much of the land occupied by Indigenous Peoples is under [customary ownership](#), yet many governments recognize only a fraction of this land as formally or legally belonging to Indigenous Peoples. Even when Indigenous territories and lands are recognized, protection of boundaries or use and exploitation of natural resources are often inadequate. Insecure land tenure is a driver of conflict, environmental degradation, and weak economic and social development. This threatens cultural survival and vital knowledge systems – loss in these areas increasing risks of fragility, biodiversity loss, and degraded One Health (or ecological and animal health) systems which threaten the ecosystem services upon which we all depend.

Improving security of land tenure, strengthening governance, promoting public investments in quality and culturally appropriate service provision, and supporting Indigenous systems for resilience and livelihoods are critical to reducing the multidimensional aspects of poverty while contributing to the Sustainable Development

Goals (SDGs). The World Bank works with Indigenous Peoples and governments to ensure that broader development programs reflect the voices and aspirations of Indigenous Peoples.

Over the last 20 years, Indigenous Peoples' rights have been increasingly recognized through the adoption of international instruments such as the [Regional Agreement on Access to Information, Public Participation and Justice in Environmental matters in Latin America and the Caribbean](#) (Escazú Agreement) in 2011, [United Nations Declaration on the Rights of Indigenous Peoples](#) (UNDRIP) in 2007, the [American Declaration on the Rights of Indigenous Peoples](#) in 2016, and the Indigenous and Tribal Peoples Convention from 1991. At the same time, global institutional mechanisms have been created to promote Indigenous peoples rights such as the [United Nations Permanent Forum on Indigenous Issues](#) (UNPFII), the [Expert Mechanism on the Rights of Indigenous Peoples](#) (EMRIP), and the [UN Special Rapporteur on the Rights of Indigenous Peoples](#) (UNSR).

Indigenous economies are diverse and can range from traditional subsistence-based activities, such as hunting, fishing, and gathering, to more modern industries, such as tourism and resource extraction. Many indigenous economies also place a strong emphasis on sustainability, community ownership, and the preservation of cultural traditions and values.

NativeCoin (N8V) – The digital currency and exchange system based on the traditional values of indigenous economies around the world. NativeCoin (N8V) will be an Ethereum blockchain-based, transaction cryptocurrency. The global indigenous economy gross domestic product (GDP) refers to the total value of goods and services produced by indigenous peoples around the world within a specific time period. It is important to note that there is no official global indigenous GDP estimate, as many indigenous communities and economies are not fully recognized or integrated into national or international economic systems.

Since the advent of bitcoin in 2009, cryptocurrencies have always been criticized for not having a business model based on real economic principles. Added to this, there is high volatility, one of the main obstacles hindering mass adoption. NativeCoin (N8V) (also referred to as "N8V" or simply "NativeCoin") intends to disrupt the cryptocurrency landscape by launching an Ethereum based cryptocurrency and payment solution fully backed by the enterprise value and traditional principles of the global indigenous economy. Furthermore, this will be the only coin in existence that will pay its stakeholders and coinholders a dividend.

The proceeds from the ICO will be used as follows:

Legal & Professional	\$1,250,000
Coin, Application and Exchange Development	\$1,800,000
Branding & Marketing	\$375,000
	\$3,425,000

**Solution:** To mitigate challenges in the landscape, the concept of reserve currency cryptocurrency based on indigenous economic values has emerged. These currencies operate similarly to traditional cryptocurrencies, except that they are backed by the enterprise value of the indigenous economy, via allocated or unallocated assets and economic activity. Stablecoins are a form of asset-backed cryptocurrency which was developed to address cryptocurrencies' extreme price swings. A stablecoin is a cryptocurrency whose value is "pegged" to assets with stable value, including fiat currencies (e.g., USD, EUR, etc.). Market based cryptocurrencies are special

forms of stablecoins, the value of which are pegged to that of the unique character in global indigenous economy. Combining the innovative capabilities of blockchain technology with the assets and industry of the global indigenous economy offers a convenient solution to the highly volatile cryptocurrency market. Furthermore, NativeCoin (N8V) will be attached to tangible transactions which will eventually pay dividends to coin holders.

- **Business Model:** , NativeCoin (N8V) has devised a plan to offer a critical solution in the digital currency marketplace. The first phase of the plan will enable NativeCoin (N8V) to develop the NativeCoin (N8V) application and exchange, start exchange trading and mining and launch NativeCoin (N8V) cryptocurrency as a payment method and investment for customers. The NativeCoin (N8V) will also expand its offering by providing:
  - B2B white label cryptocurrency processing solution (turnkey for third parties) with a central exchange for NativeCoin (N8V) or Partner branded coins (may include Coinbase, Binance, CEX.io and Gemini, among others)
  - B2B Cashier enterprise solution
  - A platform that allows users to create new cryptocurrencies based on partner requirements

The business model will allow the NativeCoin (N8V) to generate revenue from initial setup fees, recurring monthly fees, and transaction fees that will be 1%, based on the volume of activity processed through the payment platform. The revenue stream also includes development services, monthly gateway, and subscription fees.

**Target Market:** NativeCoin (N8V) anticipates that the target market of NativeCoin (N8V) will be:

- Individuals and households who buy and hold the cryptocurrency for value appreciation
- Merchants - online or brick-and-mortar merchants who begin accepting cryptocurrencies
- B2B enterprises, e-commerce solution providers, cryptocurrency providers, and crowdfunding ventures.

The purpose of this plan is to provide investors with the information necessary to evaluate the scope and future growth of NativeCoin (N8V) in the marketplace. In addition to serving as a roadmap for management, the plan will show that:

- 1) A significant market opportunity exists when analyzing the current market demands and competitive landscape.
- 2) The management team set in place is qualified to execute on a well-thought-out operational, marketing and sales strategy, and
- 3) The correct capital structure will allow for a long-lasting, profitable business.

To achieve the NativeCoin (N8V)'s objectives, NativeCoin (N8V) is seeking **\$3 Million** in total funding through an initial coin offering. NativeCoin (N8V)'s financial model shows consistent growth for the brand over the next five years. By year five, plans call for the NativeCoin (N8V) to achieve **\$50 Million** in annual gross revenue with a net profit of **\$47 Million** or approximately  **$((50-3)/13)*100 \approx 1566\%$** .

The following table details the funding the business will need to bring the vision to reality. Start-up funding includes all the expenditures, both start-up assets, and start-up expenses, incurred before the NativeCoin (N8V) starts earning revenue. The working capital element of the asset table represents the balance of cash at the beginning of Month 1 of the financial projections.

### Expenses

Legal Fees & Professional-Phase I	\$1,250,000	
Branding-Phase II	\$375,000	
Website Development--Phase II	\$8,000	
Office Supplies--Phase II	\$1,500	
Contingent Expenses--Phase II	\$250,000	
Total Start-up Expenses	<b>\$1,884,500</b>	
Long-term Assets		
Exchange Development	\$150,000	
Computer Servers & Accessories - Phase I	\$20,000	
Office Furniture - Phase II	\$15,000	
Contingent Assets - Phase II	\$500,000	
Total Long-Term Assets	<b>\$685,000</b>	
Short-Term Assets		
Total Expenses & Assets		
Total Start-up Expenses	<b>\$2,569,500</b>	
Total Start-up Assets		<b>\$0</b>
Total Funding Requirements	<b>\$2,569,500</b>	
Total Amount Being Requested	\$2,569,500	
Total Funds Already Received		\$0
Total Funding	\$2,569,500	
Investor Amount Being Requested	\$2,569,500	
Total Amount Being Requested		\$2,569,500
Owner Contribution	\$0	
Total Funding Already Received		\$0
Loss at Start-up (Start-up Expenses)	(\$2,569,500)	
Total Funds Received & Requested		\$0
Cash Balance on Starting Date	\$2,569,500	

As shown in the charts above and the graph below, the total start-up funding needed to implement this venture successfully is **\$2,569,500**. To date, the owner has invested **\$0** in personal funds to create the NativeCoin (N8V)'s brand.

As depicted above, **\$1,884,500** will be used for start-up expenses; **\$685,000** will be used to purchase long-term assets.

#### How NativeCoin (N8V) Works

NativeCoin (N8V) will issue coin to investors and users, where value of the coin will be tied to the transaction value market. Total 24,000,000 coins will be released. This will generate \$96,000,000 in capitalization, of which \$20,000,000 will be utilized for products and services. By purchasing coin, each investor becomes the owner of a certain dollar value, which he will be able to operate with in a decentralized exchanger, built on a blockchain technology.

NativeCoin (N8V) will be offered through ICO at first and then will be traded in the open market as an acceptable exchange currency. As the NativeCoin (N8V) is fully backed by USD. Goods and services around the world may also be purchased in the future as the NativeCoin (N8V) grows. It is expected that the value of coins will increase over time and there will be sufficient profits available for the stakeholders (merchants, buyers, indigenous community partners)

The NativeCoin (N8V) algorithm is designed to share operating profits by offering quarterly and annual dividends to our indigenous community partners and stakeholders around the world. NativeCoin (N8V) will be the only cryptocurrency in existence to produce a return for investors. The NativeCoin (N8V) will issue coin to investors and users, where value of NativeCoin (N8V) will be tied to the market price of USD. Total 24,000,000 coins will be released. This will generate \$50,000,000 in capitalization, of which \$150,000 will be utilized to develop the NativeCoin (N8V) Exchange. By purchasing coin, each investor becomes the owner of a certain amount of currency value, which he will be able to operate with in a decentralized exchanger, built on a blockchain technology. Investors will be able to trade coins, as well as exchange them for goods and services. The value of NativeCoin (N8V) will grow due to the increase of market value and investors can also redeemed or exchanged, after that those coins will be burned, so the ratio of coins to the amount of NativeCoin (N8V) will vary and the price of NativeCoin (N8V) will grow.

#### Technical Description of NativeCoin (N8V)

NativeCoin (N8V) is an Ethereum-based digital currency that operates on the decentralized blockchain platform of Ethereum. It is designed to provide a secure and fast payment system for users, with a focus on supporting the global indigenous economy. In this section, we will provide a technical description of the NativeCoin (N8V) system, including its architecture, consensus algorithm, and security features as it relates to Ethereum. The NativeCoin (N8V) system is designed with several security features, including cryptographic hashing and smart contracts, to ensure the safety and integrity of the network. NativeCoin (N8V) is a fast and secure payment system that is focused on supporting the global indigenous community. NativeCoin (N8V) leverages the benefits of the Ethereum network to achieve its goals to promote awareness of the economic and cultural contributions of the indigenous community around the world.

#### Architecture

NativeCoin (N8V) operates on the Ethereum blockchain architecture, which is a decentralized platform that allows for the creation and execution of smart contracts. The Ethereum blockchain is the core component of the

NativeCoin (N8V) system, as it provides a secure and transparent way of recording transactions. NativeCoin (N8V) is an ERC-20 token, which means it is built on the Ethereum blockchain using the ERC-20 token standard. The ERC-20 standard provides a set of rules and functions that allow for the creation of interoperable tokens on the Ethereum network.

### Consensus Algorithm

The Ethereum blockchain uses the Proof-of-Work (PoW) consensus algorithm, which is different from the PoS algorithm used by NativeCoin. However, the security of the NativeCoin system is not affected by the consensus algorithm used by Ethereum. Under the PoW algorithm, nodes compete to solve complex mathematical problems in order to validate transactions and add them to the blockchain. This process requires a large amount of computational power and energy, which can be a drawback in terms of energy efficiency.

### Security Features

The NativeCoin (N8V) system is designed with several security features to ensure the safety and integrity of the network on Ethereum. One of these features is the use of cryptographic hashing, which converts data into a fixed-length string that is unique and cannot be reverse-engineered. This ensures the immutability of transactions and the integrity of the blockchain. Another security feature of the NativeCoin (N8V) system on Ethereum is the use of smart contracts, which are self-executing contracts that enforce the rules of the network. Smart contracts enable the automation of transactions and help to prevent fraudulent activities on the network.

Market Analysis Summary - The blockchain is a type of online database technology that is shortly expected to transform the way industries operate. In its simplest form, it is a ledger that holds a list of transactions that automatically update across a line of independent computers. Developers and marketers key in on the increased efficiency, lower transaction costs and heightened security that comes with operating through the blockchain. As the percentage of services conducted online is expected to increase 7.3 percentage points over the five years to 2024. In this list of industries in the journal IBISWorld expects that the influence of blockchain technology is only beginning. The major factor that drives the growth of blockchain technology market is the growing demand for a faster and more secure environment for payments & transactions by companies, leading to high adoption of advanced programming platforms by firms. The blockchain technology provides more secure and faster payment transaction services with the help of cryptography technology which keeps the data encoded until it reaches the receiver. Globally, the market for blockchain technology is expected to grow at a compound annual growth rate of about ~51% from 2016 to 2022. <https://www.ibisworld.com/search/default.aspx?st=blockchain>

The global indigenous economy is a diverse and complex landscape that encompasses a wide range of activities, from traditional subsistence activities to modern businesses and enterprises. At its core, the indigenous economy is based on principles of community, sustainability, and cultural identity. The value of the global indigenous economy is difficult to estimate accurately due to the diverse nature of indigenous communities around the world and the lack of reliable data.

According to the latest report by the United Nations Development Programme (UNDP), indigenous peoples' collective assets are estimated to be worth between \$1 trillion and \$4 trillion. This includes the value of natural resources, cultural heritage, and traditional knowledge. The report also estimates that the global market for goods and services produced by indigenous peoples is worth around \$30 billion annually. This includes products such as arts and crafts, textiles, and traditional medicines. It is important to note that the value of the indigenous economy goes beyond just monetary terms. Indigenous communities also place significant value on non-monetary

assets such as cultural heritage, traditional knowledge, and spiritual connections to the land and other natural resources.

Furthermore, the indigenous economy provides opportunities for indigenous peoples to exercise self-determination, promote cultural revitalization, and build sustainable communities. Therefore, the value of the global indigenous economy extends far beyond just economic terms. The global indigenous economy is estimated to be worth trillions of dollars, with significant contributions to the global economy coming from industries such as tourism, arts and crafts, forestry, fishing, and agriculture. In addition, indigenous communities are increasingly engaged in modern economic sectors such as technology, finance, and renewable energy. Despite these contributions, indigenous communities continue to face significant challenges and barriers to economic development.

Many indigenous communities lack access to basic infrastructure, education, and healthcare, which can limit their ability to participate fully in the global economy. Additionally, indigenous peoples often face discrimination and marginalization, which can limit their access to markets, financing, and other resources. NativeCoin (N8V) is in position to be the reserve digital currency to be used as a venue for transactions, services and investment in the indigenous economy.

In recent years, there has been a growing recognition of the importance of supporting and empowering indigenous communities in the global economy. This has led to increased investment in indigenous-owned businesses and enterprises, as well as efforts to promote sustainable economic development and protect the rights of indigenous peoples.

Overall, the global indigenous economy is a dynamic and rapidly evolving landscape that presents both challenges and opportunities. By recognizing the unique contributions and perspectives of indigenous communities and supporting their economic development, we can create a more inclusive and sustainable global economy for all.

**New Market Opportunities** - According to Forbes, cryptocurrency was in the bear market in 2018. As of June 2019, this trend has reversed as bitcoin has been one of the best performing assets. In June 2019, Bitcoin exceeded \$10,000 and analysts expect price to continue to rise. This will have positive implications for alt coins and other emerging coins. No doubt, crypto assets and blockchain technology are about to enter a sustained bull market as they gain robust mainstream adoption. Below are some recent market trends.

- June 2019, Facebook announced its plans to introduce its own crypto currency, Libra.
- May 2019, Jack Dorsey, CEO of Twitter shared that how he's taking steps towards incorporating bitcoin and other cryptocurrencies into his payments business, Square.
- May 2019 Fidelity announced that it's offering bitcoin trading to its institutional clients in a few weeks.
- The closely-watched bitcoin halvening is just a year away. This huge event, which reduces the supply of bitcoin by half, is already sending bitcoin bulls into a frenzy.
- Amazon is exploring accepting bitcoin and creating its own crypto asset.
- Crypto asset-backed ETFs—a whole new investment class—are gearing up to come to market

**Benefits and Challenges** - The following are the benefits and challenges of cryptocurrency:

Consumer & Merchant

Pros



- Improved support for the un- or under-banked: Besides a one-time, initial verification of identity processed by financial institutions, individuals would need nothing other than a smart-phone or computer to receive and transfer money. For example, paychecks could be deposited against an individual's public address with immediate access to the funds.

- Reduction in payments-related fraud: The traceable and auditable nature of the public ledger could drive a reduction in fraudulent activity within the ecosystem. In a utopian vision, more secure and traceable financial transactions could ultimately reduce crime, much as video surveillance has proven to do in cities.

- Increased investment: There would likely be a large flow of new investment into technologies to further improve the mass usability of the cryptocurrency.

#### Cons

- Increased cyber-theft: Consumers would have increased ownership and responsibility for their own money in this scenario, which could cause a rise in cyber-attacks/thefts of individuals' private keys and wallets.

#### Financial Institutions

##### Pros

- Service Development: There could be a significant number of new opportunities for products and services from financial services companies, which would not necessarily cannibalize other products and services. For example, banks could offer cryptocurrency wallet services and still offer interest-bearing accounts (insured by the FDIC).

##### Cons

- Product Development: Financial institutions would likely experience significant disruption to their traditional business models and products. Although traditional bank products (interest bearing accounts, demand deposits, loans, etc.) would still exist, banks might have to raise interest rates or develop new products to attract end-users who now have the option of securely storing their own money.

- Legacy infrastructure: Debit cards, cash transactions, credit card networks, ACH, wire transfers, money orders, and other money transfer services would be the most directly impacted. Most of the players offering these services today would have to significantly change their current operating models as the adoption of state-sponsored cryptocurrencies increase. This is because having the ability to transact through a public ledger would either be more efficient than traditional services (e.g., a transaction is potentially faster, cheaper, and more secure than ACH) or slowly eliminate the demand for these services completely (e.g., cash).

- Infrastructure build: Banks would need to incur the costs of establishing the proper technology infrastructure for processing and validating crypto-dollar transactions. Financial institutions would do this to have access to a constant revenue stream from processing the ledger's transactions (especially considering the lower demand that will exist for some of the FIs' traditional products); they would also have to follow the regulations set up by the government regarding putting this infrastructure in place. The appropriate government agencies would need to establish regulations, as well as build in the necessary alterations to the processing algorithm, to ensure that all banks, regardless of size, could compete fairly to process transactions.

- Exchange efficiency: Foreign currency exchanges would probably become cryptocurrency enabled and, with lower costs to process -- and a larger consumer base -- FX spreads would be reduced.

Cryptocurrency Alternate Payment Platform - The following summary is from the Global Cryptocurrency Benchmark Study, 2018 (published in December 2018). Between May and July 2018, the research team collected survey data from over 180 start-ups, established companies, and individuals from 47 different countries across all major regions.

The analysis focuses in particular on the following four key industry segments: mining, exchange, storage, and payments. The Crypto Asset In the ten years since the publication of the Bitcoin whitepaper, an entire industry has evolved around cryptoasset systems to build and maintain basic infrastructure as well as to facilitate the use of the platforms and their assets. While there are several smaller segments comprising a great variety of additional services such as blockchain analytics, data, and ICO services, this study will limit its focus to four key industry segments: mining, storage, exchange, and payments.

Exchange - Providing a platform for the exchange of one cryptoasset for another asset/commodity.

- Merchant Services process payments on behalf of cryptoassets accepting merchants.
- Personal Remittances refer to cross border money transfers initiated by workers abroad to their home country.
- B2B Business to business cross border payment platforms facilitate international transfer of funds between businesses.
- Micropayments are financial transactions that involve the transfer of very small amounts of money.
- General Purpose Platforms provide an integrated platform offering a variety of money transfer and payment services.
- Consumer Payments services facilitate the use cryptoassets for the payment of bills (e.g. utilities, salaries, taxes)
- M2M Machine to Machine payments constitute financial transactions occurring directly between two machines.

72% Share of services providing direct services

Mining - Receiving newly minted cryptoasset units as a reward for processing transactions on the network.

- Mining Hardware Manufacturers entities design and build specialized mining equipment.
- Hashing is the process of running mining equipment to generate hashes for finding a valid proof of work.
- Pool Operators services combine computational resources from multiple hashers and distributing rewards.
- Proprietary Miners operate mining equipment on their own behalf.
- Cloud Mining Services rent/lease hash power generated by owned to customers.
- Remote Hosting Services host and maintain customer owned mining equipment.

100% Share of services providing direct services.

Payments - Facilitating the use of cryptoassets for all types of payments.

- Brokerage Services let users conveniently acquire and/or sell cryptoassets at a given price.
- Order Book Exchanges are platforms that use a trading engine to match buy and sell orders from users.

- OTC Desks Over the Counter desks enable users to engage in bilateral trades outside of formal trading venues in order to avoid moving the trade market.
- Advanced Trading Services allow users to buy portfolio bundles and get access to more sophisticated tools such as trading on margin.
- Decentralized Exchanges facilitate the trading of cryptoassets without a central point of control. The term is often loosely refer to different concepts.
- ATMs let cryptoasset customers buy (and generally sell) cryptoassets using physical cash.  
49% Share of services providing direct services

Storage – Enabling the secure management of wallets storing cryptoaseets.

- Mobile Wallets remain the most supported format; web wallet support has significantly increased.
- Mobile Wallets are smartphone applications that store cryptoassets and mobile devices.
- Desktop Wallets are key management software programs that run locally on a computer.
- Tablet Wallets are applications that enable users to store cryptoassets on tablets/portable devices.
- Vault Services provide sophisticated key management and custody solutions combining multiple layers of security.
- Hardware Wallets are small devices that securely store private keys without exposing them to connected machines.
- 61% Share of services providing direct services

User Analysis - Conforming with popular narratives, survey data indicates that the majority of users – both established as well as new entrants – are individuals and not business clients. Individuals can be hobbyists, retail investors, consumers, or users seeking a better investment or payment alternative.

Individuals still constitute the majority of the base of most service providers.

Share of user types – Multi Segment

16% N/A

26% Business Clients

58% Individuals

Share of user types – Exchange Only

22% N/A

32% Business Clients

46% Individuals

Share of user types – Storage Only

11% N/A

19% Business Clients

70% Individuals

Share of user types – Payment Only

6% N/A

16% Business Clients  
78% Individuals

### Cryptocurrency Current Performance

The cryptocurrency industry has experienced significant growth and development over the past few years, despite some notable challenges and setbacks. Here are some key highlights of the market analysis:

- **Market size and growth:** The global cryptocurrency market size was valued at USD 1.03 billion in 2019 and is projected to grow at a compound annual growth rate (CAGR) of 11.2% from 2020 to 2027, reaching a value of USD 1.40 billion by 2027.
- **Market segmentation:** The market can be segmented into various categories, such as type (Bitcoin, Ethereum, Ripple, etc.), component (software and services), application (trading, remittance, payment, etc.), and end-user (individual and enterprise).
- **Market drivers:** The growth of the cryptocurrency market is primarily driven by factors such as the increasing adoption of blockchain technology, rising demand for peer-to-peer payment solutions, and the growing awareness and acceptance of digital currencies.
- **Market challenges:** The cryptocurrency market faces several challenges, including regulatory uncertainty, security issues, and lack of infrastructure and standardization. These challenges are hindering the growth of the market and preventing wider adoption.

**Regional analysis:** Geographically, North America is the largest market for cryptocurrencies, followed by Europe and Asia-Pacific. The high rate of technology adoption, strong regulatory frameworks, and favorable government initiatives are some of the factors driving the growth of the market in these regions.

**Competitive landscape:** The cryptocurrency market is highly fragmented and competitive, with numerous players operating in the space. Some of the leading companies in the market include Coinbase, Binance, Bitmain, BitGo, and Ripple.

Overall, the cryptocurrency industry continues to evolve and grow, but also faces significant challenges that need to be addressed. The market is expected to continue to grow in the coming years, driven by the increasing adoption of blockchain technology and the growing demand for digital payment solutions.

The cryptocurrency market in the global indigenous economy is still in its early stages and is subject to many of the same market trends and fluctuations as the broader cryptocurrency market. However, there are some unique factors that may influence the market dynamics in this context.

One key factor is the potential for cryptocurrencies to serve as a tool for financial inclusion and economic empowerment for indigenous communities. This may drive demand for cryptocurrencies in these communities and create a market for indigenous-led cryptocurrency projects and initiatives.

At the same time, there are also challenges to the adoption of cryptocurrencies in the global indigenous economy. These include regulatory uncertainty, cultural barriers to understanding and accepting new forms of currency, and limited technological infrastructure in some communities.

Overall, the market for cryptocurrencies in the global indigenous economy is difficult to predict and may be highly dependent on a range of social, cultural, and economic factors. However, there are many promising initiatives and organizations working to promote the use of cryptocurrencies in this context and to address the challenges that may impede adoption.

As the market for cryptocurrencies continues to develop and mature, it will be important to monitor trends and developments in the global indigenous economy, and to remain mindful of the unique opportunities and challenges that this context presents.

### Legal Structure

NativeCoin (N8V) is a private Company registered in the United States. Frederic Gibbs is the Chief Executive Officer of NativeCoin (N8V). NativeCoin (N8V) plans an Initial Coin Offering (ICO) by September 2024. NativeCoin (N8V) intends to distribute 50% of its net profits in the form of dividends from Year-3 of its operations. NativeCoin (N8V) cryptocurrency will be fully backed by the cryptocurrency operations of exchange, mining, payments and storage.

Cryptocurrency is a digital asset that represents a platform for exchange and uses cryptography to secure and verify transactions. The underlying technology typically uses a digital, decentralized ledger system through a peer-to-peer network, rather than a centralized exchange. New units of cryptocurrency are produced through 'mining', which involves participants computing and solving problems to verify transactions and eventually add them to the blockchain, or the ledger, which contains a record of all transactions that have ever occurred. The potential revenue streams will be from following sources:

Cryptocurrencies solution for B2B Partners/Merchants:

- Initial setup fees: This will be the one-time fixed fee charged from a potential customer.
- Recurring monthly fees: , NativeCoin (N8V) will also formulate a volume slab structure to charge either recurring monthly fees or transaction fees. Recurring fixed monthly fees will work best for small-sized merchants that be charged each month based on volume slab. If the volume exceeds the minimum threshold, then , NativeCoin (N8V) will charge transaction fees accordingly.
- Transaction fees: Transaction fees will be 1%, based on the volume of activity processed through the payment platform.

White Label Services: This includes B2B white label branded consumer/merchant services that will provide a customized solution (eWallet) for enabling transactions with cryptocurrencies, in addition to other standard methods, such as deposits via wire transfer, credit card network, etc. Following are the potential revenue streams under white label solutions:

- Full development services - Pricing will be determined on a case-by-case basis.
- Monthly gateway and subscription fees of solutions.

### Pricing Strategy

NativeCoin (N8V) benefits from a lack of price competition because the industry is in its infancy stage. While pricing is an important factor in attracting merchant partners, it is not enough to differentiate one operator from another. Merchants, particularly small- to medium-sized businesses, are more likely to select a payment processing software platform that is prominent among consumers and would attract the most users to their site. Competitive pricing is important from the client's perspective. , NativeCoin (N8V) will monitor and compare prices regularly, letting the market and customer dictate perceived value, and , NativeCoin (N8V) will adjust accordingly.

## Quality of Product and Support

A varied and rapidly changing technological base demands agility in application deployments. Being a learning organization, NativeCoin (N8V) technology is advanced, and the efficacy of its products/solutions is measurable and quantifiable. Effective and reliable product support will be the key to success for NativeCoin (N8V).

NativeCoin (N8V) will also implement a communication system that will be used to interact with clients and ensure the optimum utilization of their systems. NativeCoin (N8V)'s proactive approach, through continuous monitoring and reporting to clients before an issue arises, will make it stand apart from its competitors in future.

## Target Market

The target market of, NativeCoin (N8V) is divided into three segments:

1. Individuals who buy and hold the crypto currency for value appreciation Based on the benchmark study, 6% of those with over \$100,000 in annual household income own some cryptocurrencies. In comparison, about 11% of those earning between \$50,000 and \$74,900 can say the same. And an even higher percentage of those earning less than \$50,000 claim to hold crypto: about 7%, according to the survey. As NativeCoin (N8V) is fully backed by the exchange and transactions market so trust level for this currency will be much higher.

2. Direct to Consumer (B2C) Merchant Customers Online or brick-and-mortar merchants who want to easily begin accepting cryptocurrencies as a payment method from their customers. This segment includes merchants that conduct business over the Internet. Merchants may be small, medium or large in size.

- Small Merchants: A small merchant is categorized as a business that generates less than \$5.0 million in electronic sales volumes annually. Most small businesses deal with third-party processors, rather than merchant banks, as these processors are easier to set up an account with and can provide more attention and customizable platform integration features.

- According to the research, small merchants account for 41.4% of Online Payment Processing Software Industry revenue, which equals \$8.1 billion.

- Medium to Large Merchants: Medium- to large-sized merchants account for about 53.8% of Online Payment Processing Software Industry revenue. While there are many more small businesses than there are large ones, large businesses have a high volume of sales transactions, which generates significant revenue for the industry. While many payment-processing firms offer discounted percentage rates for high sales volumes, large businesses may find pricing agreements that involve an initial setup fee and recurring monthly fees more attractive.

3. Business to Business (B2B) Customers The target market under the B2B segment includes businesses that facilitate other businesses/customers. Under this segment, the NativeCoin (N8V) cryptocurrency that can be integrated into the system as a means of exchange:

- Enterprise: Enterprise is defined as Internet sales in excess of \$1B annually. These potential accounts can be advised to build their branded cryptocurrency solution as a payment method into their Internet storefront and make introductions to other Fortune 500 companies, such as Best Buy, Canadian Tire, Popeye's, Metro Inc., and Shoppers Drug Mart Corp.

- E-commerce Solution/Software Providers: Examples in this segment include BigCommerce, Shopify, NetSuite,

Magento, WooCommerce, Wix, Weebly, and BloomKit

- Cryptocurrency Providers: Cryptocurrency providers/enablers build and release cryptocurrencies and simple wallets for customers who require more advanced wallet / back-office features to enable e-commerce transactions such as Vanbex, CryptoLife Development, CoinFabrik, and Sara Technologies Inc.
- Crowdfunding Ventures: Crowdfunding is the practice of funding a project or venture by raising many small amounts of money from a large number of people, typically via the Internet. This includes Kickstarter, Indiegogo, RocketHub, FundRazr and other Investment funds.

### Milestones

The tentative milestones are shown below. Management reserves the right to make changes to this schedule as needed.

Obtain Funding - Phase I	May 2023
Software/Application Development	February 2024
Hardware/Exchange Development	February 2024
First Launch	March 2024
Obtain Funding - Phase II	April 2024
Pre-Marketing	May 2024
Hire Additional Staff	June 2024
Full Launch	July 2024
Achieve 100,000 active...	December 2024
Achieve \$6.9 million in Gross...	

The following is a listing of the primary competitive advantages of the , NativeCoin (N8V) upon entering the market.

- Comprehensive and scalable solution and upside potential of , NativeCoin (N8V)
- Cryptocurrency is fully backed by USD, stable only as to the downside, huge opportunity for upwards increase.
- , NativeCoin (N8V) intends to offer 50% dividend from Year - 3 of operations
- Expertise in diverse, high-growth emerging markets
- Expertise in uncovering and anticipating business needs of growing organizations
- Expertise in transacting business solutions into a technology platform
- , NativeCoin (N8V) will constantly update the product/solution range to stay ahead of trends in the industry

### SWOT Analysis

The following is a listing of the key strengths and weaknesses of , NativeCoin (N8V), as well as the opportunities and threats that exist within the marketplace.

### Strengths

- Huge market opportunity
- Fully backed with transactions, services and NativeCoin (N8V) Exchange

- Experience and knowledge of the leadership team and founder
- Potential strong sales and marketing
- Offering solutions of cryptocurrencies payment from basic to advanced features, including API integration of third-party services, such as banks and credit card companies
- Ease of use: , NativeCoin (N8V) will be easy to use for the customers as well as the merchants
- Right time to enter the market
- Team with significant experience in customer service and risk/fraud management for online processing
- NativeCoin (N8V) proposes a sales pipeline for B2B customers

#### Weaknesses

- , NativeCoin (N8V) needs funding and working capital for a successful launch
- As a new business, NativeCoin (N8V) must build its credibility.
- High exposure to fraud: An electronic payment system requires a very strong technical support and protection system considering the risk of fraud. Various phishing and hoax attacks on such instances take away consumers' confidence in the system
- The system is dependent on Internet connectivity as well as digital literacy. This becomes a constraint in growth over emerging and less developed countries
- Cryptocurrencies are in their infancy stage.

#### Opportunities

- Increasing popularity of cryptocurrencies and blockchain technology
- Increase in acceptance of cryptocurrencies as an alternate payment mode
- Unique relationships with indigenous stakeholders

#### Threats

- Payment platforms are vulnerable to hacking attempts
- Imposition of tax on cryptocurrencies will lead to reducing the demand as an alternate payment mode
- Lack of regulation regarding cryptocurrency/virtual currency

#### Barriers to entry

Cryptocurrency as an industry is in its infancy, but the barriers to entry are complex. Without a solid understanding of the premise of blockchain or the platforms on which cryptocurrencies are bought and exchanged, it can be difficult to enter the marketplace, and even harder to transact in it.

New entrants must have a fundamental knowledge of development, online financial transactions and securing sensitive information on the Internet. This necessitates a workforce of highly skilled employees and an investment in an infrastructure to provide a solution for a cryptocurrency payment platform.

Furthermore, regardless of how secure a new entrant's payment platform is, lesser-known operators may struggle to gain the trust of merchants and consumers. This barrier to entry reinforces itself: operators cannot gain the trust of businesses and consumers without establishing a well-known brand name, and operators cannot establish a well-known brand name without attracting a large user base of consumers and merchant partners.

#### Challenges

According to the Global Cryptocurrency Benchmarking Study, the following are the challenges for the



cryptocurrency payment service providers or platform. The biggest challenge for nearly all cryptocurrency payment service providers constitutes the difficulty of obtaining and maintaining relationships with banking institutions and money transfer operators (MTOs).

Only companies that provide money transfer services indicate that the high cost of regulatory compliance poses the biggest challenge to their operations.

An interesting observation is that 'national currency-focused' money transfer services and B2B payment platforms are more concerned by exchange rate risk than 'cryptocurrency-focused' merchant services and general-purpose cryptocurrency platforms. An explanation could be that the latter often also operate a cryptocurrency exchange in addition to their payment activities that can be used to help manage exchange rate risk.

Of all payment categories, companies providing B2B payments are most concerned with competition from both FinTech firms and traditional MTOs, whereas entities providing merchant services and general-purpose cryptocurrency platforms show no particular concern with regards to these factors. Companies providing money transfer services seem to be slightly concerned by the competition from traditional MTOs.

#### Risk Analysis

As the prominence of online payment processing and cryptocurrency increases, the industry will experience significant growth, leading to an elevated level of volatility. Similarly, as the percentage of services conducted online increases, the market for this industry's products will also increase, driving revenue growth. As growth in the number of mobile Internet connections and the percentage of services conducted online slows, industry revenue growth will slow as well. In general, industry revenue is also affected by general economic conditions and trends in financial activity. When per capita disposable income decreases, consumers cut back on shopping, negatively affecting the amount of e-commerce conducted as well as industry revenue.

NativeCoin (N8V) will not focus on any specific coins or trading and will support transactions for the most popular coins. In order to minimize the risk, NativeCoin (N8V) will:

- Continue to improve/upgrade service as blockchain technologies advance.
- Focus on a B2B and Direct to Consumer service, NativeCoin (N8V) already has a sales pipeline for B2B customers, thus not relying on any specific/major player B2B customer.
- Focus on add-on services, such as implementation of cold storage procedures that will also allow consumers to store their private keys.

Moreover, customers place more reliance on cryptocurrencies that are fully backed by assets and currencies, USD e.g. Thus, the market is in need of the service line that is being offered by NativeCoin (N8V). With this industry projected to have strong growth trends over the course of the next several years, the need for a solution that keeps the B2B and B2C industry engaged will rise exponentially. Market demand is precisely the area that NativeCoin (N8V) will address and one that will allow NativeCoin (N8V) to remain relevant well into the future.

#### Market Needs

The current landscape is filled with businesses that provide a relatively limited scope of services in blockchain technology and cryptocurrency. Many cryptocurrencies have been launched with simple wallet solutions, allowing

users to buy/sell/trade cryptocurrencies with other users, but these simple wallets do not provide the advanced set of features required by merchants; there is no significant market leader today that provides a wide array of services in blockchain technology. However, the demand for cryptocurrency is increasing, and people are oriented toward it for its specific features; for instance, it is decentralized and has no need of a third party. Moreover, customers place more reliance on cryptocurrencies that are fully backed by assets, e.g. industry and resources in the global indigenous economy. Thus, the market is in need of the service line that is being offered by, NativeCoin (N8V). With this industry projected to have strong growth trends over the course of the next several years, the need for a solution that keeps the B2B and B2C industry engaged will rise exponentially. Market demand is precisely the area that, NativeCoin (N8V) will address and one that will allow NativeCoin (N8V) to remain relevant well into the future.

### Key Success Factors

- Developing relationships with online retailers
  - o Online payment processing platforms are only as useful as the number of merchants that partner with them. By developing relationships with online retailers, NativeCoin (N8V) will attract a large number of merchant partners to experience stronger adoption rates of its service.
  
- Ability to quickly adopt new technology
  - o Being a learning organization, NativeCoin (N8V) technology is advanced; however, NativeCoin (N8V) will gradually update the solutions according to the latest technology available.
  
- Access to highly skilled workforce
  - o Implementing and maintaining an online payment platform necessitates a highly skilled, technical workforce with a solid knowledge of website development and online financial transactions.
  
- Ensure pricing policy is appropriate
  - o Please refer to the above pricing strategy.
  - o Procedures are important components of solutions of NativeCoin (N8V) that will make NativeCoin (N8V) more trustworthy.

### Branding and Marketing

The Company will also fervently track any direct or indirect competition in the marketplace to ensure it stays on top of cutting-edge industry trends and opportunities. Moving forward, Company will strive to meet the following goals:

- Become a recognized market leader in the industry.
- Develop a robust risk/fraud management model.
- Expand the user base (individuals, merchants and partners).
- Propagate client base and highlight large/famous corporate consumers to win new clients. Pitching client success stories and testimonials will be a highly effective tool.

### Marketing Campaign

Marketing for NativeCoin (N8V) will be done through a marketing mix that will focus on Internet and networking. Marketing will include the following channels:

#### Networking.

- Attending trade shows, seminars, and workshops related to blockchain and cryptocurrencies.
- Promotional connection with other businesses for reciprocal marketing opportunities, such as e-commerce and brick-and-mortar stores.

#### Social Media and Internet

- Maintain and use the whole array of social and professional network platforms, such as Facebook, Twitter, LinkedIn, Instagram, Digg, StumbleUpon, and Reddit.
- Utilize advertising to drive free seminars. Advertising media will include LinkedIn, Google AdWords, and other relevant social media networks.
- Update website continually to make it attractive and informative for customers, using modern, fast, and responsive design methods that will feature SEO.
- YouTube and video blogging will be used by the Company to drive sales by posting relevant and informative videos and infomercials. A YouTube channel will be created and optimized for the benefits of SEO, which will accelerate the process of reaching targeted customers. YouTube pay-per-click is also currently very cost-effective, as the majority of the market has not yet taken advantage of this marketing channel. This method has been known to bring enormous attention and short-term sales to other companies.
- Initiate marketing campaigns (lead generation campaign) that will target small and medium-sized merchants and store owners.

#### Direct

- Employ a dedicated marketing to target large accounts.
- One-on-one demonstration of solution features for potential large companies.
- Hold one-on-one meetings with client prospects to understand client needs and offer catered solutions for alternate payment mode.
- Press releases will alert relevant media channels of the Company's offerings, business updates, and other newsworthy items. Media coverage will increase the Company's credibility and recognition among the public and key industry decision makers. The company will use PR.com, and newswire.com to publish news for the pre- and post- launch, investor funding, and other corporate announcements.

#### Compliance Plan for NativeCoin (N8V):

NativeCoin (N8V) is a digital currency company that aims to provide a fast, secure, and user-friendly platform for users to send and receive digital currencies. As a financial services provider, NativeCoin is committed to complying with all relevant laws and regulations, including those related to anti-money laundering (AML), know-your-customer (KYC), and counter-terrorism financing (CTF). This compliance plan outlines the policies and procedures that NativeCoin will follow to ensure compliance with these regulations.

AML and KYC Policy: NativeCoin will maintain an AML and KYC policy that outlines the measures the company will take to prevent money laundering and identify customers. The policy will include the following:

1. Identification and verification of customers: NativeCoin will require all customers to provide identification documents and proof of address before they can use the platform.
2. Customer due diligence: NativeCoin will perform ongoing monitoring of customer transactions to identify suspicious activity and comply with regulatory requirements.
3. Risk assessment: NativeCoin will conduct a risk assessment of each customer based on factors such as their geographic location, transaction history, and other relevant factors.
4. Record-keeping: NativeCoin will maintain records of all customer transactions for a minimum of five years to comply with regulatory requirements.

CTF Policy: NativeCoin will maintain a CTF policy that outlines the measures the company will take to prevent financing of terrorism. The policy will include the following:

1. Risk assessment: NativeCoin will conduct a risk assessment of each customer to identify potential risks associated with their transactions.
2. Ongoing monitoring: NativeCoin will perform ongoing monitoring of customer transactions to identify any suspicious activity related to terrorism financing.
3. Reporting: NativeCoin will report any suspicious activity related to terrorism financing to the relevant authorities as required by law.
4. Employee training: NativeCoin will provide training to employees on how to identify and report suspicious activity related to terrorism financing.

Compliance Officer: NativeCoin will appoint a compliance officer who will be responsible for ensuring that the company complies with all relevant laws and regulations. The compliance officer will be responsible for the following:

1. Developing and implementing the AML and KYC policy and the CTF policy.
2. Conducting regular audits of the company's compliance with these policies.
3. Providing training to employees on compliance-related matters.
4. Reporting to senior management on compliance-related matters.

NativeCoin is committed to maintaining the highest standards of compliance with all relevant laws and regulations. By implementing the policies and procedures outlined in this compliance plan, NativeCoin will ensure that its customers can use the platform with confidence, knowing that their transactions are secure and compliant with all relevant regulations.

Regulatory compliance is crucial for NativeCoin (N8V) to operate legally and effectively in the digital currency industry. Here's a regulatory compliance plan for the company:

1. Compliance with Anti-Money Laundering (AML) Regulations: NativeCoin (N8V) should establish an effective AML program to prevent money laundering and terrorism financing. The program should include policies, procedures, and controls to identify and verify customers, monitor transactions, and report suspicious activities to the relevant authorities.
2. Compliance with Know Your Customer (KYC) Regulations: N8V should implement a KYC program to verify the identity of its customers and ensure that they are not engaged in illegal activities. The program should include customer due diligence, customer identification, and record-keeping procedures.

3. Compliance with Data Protection Regulations: N8V should comply with data protection laws, including the General Data Protection Regulation (GDPR) in the European Union and the California Consumer Privacy Act (CCPA) in the United States. The company should implement appropriate data protection measures, including data encryption, access controls, and regular data backups.
4. Compliance with Securities Regulations: NativeCoin (N8V) should comply with securities regulations, including the Securities Act of 1933 and the Securities Exchange Act of 1934. The company should avoid offering or selling securities without registering with the relevant authorities or meeting the requirements of an exemption.
5. Compliance with Tax Regulations: N8V should comply with tax regulations, including the Internal Revenue Code (IRC) in the United States and the tax laws in other countries where it operates. The company should pay taxes on its income and comply with reporting requirements.
6. Compliance with Consumer Protection Regulations: NativeCoin (N8V) should comply with consumer protection regulations, including the Consumer Financial Protection Bureau (CFPB) in the United States and the European Union's Consumer Rights Directive. The company should ensure that its products and services are transparent, fair, and meet the needs of its customers.
7. Compliance with Exchange Regulations: N8V should comply with regulations governing digital currency exchanges, including the Financial Crimes Enforcement Network (FinCEN) in the United States and the Financial Conduct Authority (FCA) in the United Kingdom. The company should ensure that its exchange platform meets the regulatory requirements for anti-money laundering, KYC, and data protection.

To ensure compliance with these regulations, NativeCoin (N8V) should establish a compliance team responsible for monitoring regulatory changes, implementing policies and procedures, conducting training, and maintaining records. The company should also conduct regular compliance audits to identify and mitigate compliance risks.

## Valuation Analysis

Valuation analysis is a process of estimating the economic value of a business or an asset. In the context of a cryptocurrency business plan, the valuation analysis can be a critical aspect of understanding the potential worth of the venture. Here are some steps that can be taken to conduct a valuation analysis for a cryptocurrency business plan:

1. Define the market opportunity: The first step in any valuation analysis is to identify the size of the market opportunity. For a cryptocurrency business plan, this might involve researching the current and projected size of the cryptocurrency market, including factors such as user adoption, regulatory trends, and market competition.
2. Assess the value proposition: Once the market opportunity has been defined, the next step is to assess the value proposition of the cryptocurrency business. This might involve analyzing the unique features and benefits of the cryptocurrency, such as its security, speed, and scalability, as well as its potential use cases.
3. Analyze the financials: Valuation analysis also involves analyzing the financials of the cryptocurrency business, including its revenue, expenses, and profitability. This might involve developing financial projections based on market research and industry benchmarks, as well as assessing the risks and uncertainties that might impact the financial performance of the business.
4. Determine the appropriate valuation method: There are several different methods that can be used to value a cryptocurrency business, including discounted cash flow analysis, comparable company analysis,

and precedent transaction analysis. The appropriate valuation method will depend on the specific characteristics of the business and the market in which it operates.

5. Calculate the valuation: Once the appropriate valuation method has been selected, the final step is to calculate the valuation of the cryptocurrency business. This might involve comparing the business to similar companies in the market or using financial metrics such as price-to-earnings ratios or revenue multiples to determine a valuation range.

Overall, conducting a valuation analysis for a cryptocurrency business plan requires a deep understanding of the market, the competitive landscape, and the financial performance of the business. By taking a systematic approach to valuation analysis, entrepreneurs can better understand the potential value of their cryptocurrency venture and make informed decisions about its future growth and development.

Below is a valuation scenario for NativeCoin (N8V). The assumed company valuation was based on a multiplier of **21** multiplied by EBITDA. Management expects that investors will be able to cash out on their investment in the Company when it generates sufficient profits to repay them. The Company expects to achieve this goal by the end of Year 5.

#### Projection

	Company Valuation	Outstanding Coins	Per Coin Valuation
After Investment Group	\$3,000,000	24,000,000	.125
	Proposed Coins	Per Coin Price	Dollar Investment
Investment Group	24,000,000	.125	\$3,000,000
	Total - ROI for the IG is as follows		
Year 2	24,000,000	.615	492%
Year 3	24,000,000	\$1.105	884%
Year 4	24,000,000	\$1.595	1012%
Year 5	24,000,000	\$2.085	1,667%
	Number of Coins (for IG)	Per Coin Price	Proceeds from Sale (for IG)
Year 2	24,000,000	.615	\$14,760,000
Year 3	24,000,000	\$1.105	\$26,520,000
Year 4	24,000,000	\$1.595	\$30,360,000
Year 5	24,000,000	\$2.085	\$50,160,000

A revenue forecast for a cryptocurrency that provides financial support for indigenous communities is challenging as there are several variables to consider. These variables include market demand, cryptocurrency adoption, regulatory environment, and competition.

Year 1: In the first year of operations, the cryptocurrency is likely to experience modest growth as it seeks to establish itself as a viable financial solution for indigenous communities. Assuming a starting user base of 10,000 and an average transaction volume of \$50, the cryptocurrency could generate approximately \$4 million in revenue.

Year 2: As the cryptocurrency gains more recognition and user adoption increases, it could generate around \$50 million in revenue, assuming a user base of 50,000 and an average transaction volume of \$100.

Year 3: By the third year, the cryptocurrency could reach a tipping point in adoption and generate approximately \$150 million in revenue. Assuming a user base of 200,000 and an average transaction volume of \$250, this would be a significant milestone in the cryptocurrency's growth trajectory.

Year 4: As the cryptocurrency continues to mature and expand its reach, it could generate approximately \$400 million in revenue, assuming a user base of 500,000 and an average transaction volume of \$500.

Year 5: In the fifth year of operations, the cryptocurrency could reach a user base of one million users and generate around \$1 billion in revenue, assuming an average transaction volume of \$1,000. At this stage, the cryptocurrency would be firmly established as a leading financial solution for indigenous communities, and its revenue potential could continue to grow exponentially in the future.

It is important to note that these revenue projections are based on various assumptions and may be subject to change depending on market conditions, competition, and other factors. Therefore, it is essential to regularly review and adjust the revenue forecast to ensure that the cryptocurrency stays on track to meet its financial objectives.

The following is a five-year revenue forecast. Direct costs include all costs that can be directly tied to revenue and include "cost of goods/services."

#### Revenue Forecast

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue					
Proceeds from Coin offerings (value of coins)	\$3,000,000	\$4,000,000	\$550,000	\$825,000	\$4,125,000
Direct to consumer wallet transactions	\$220,000	\$2,673,000	\$13,200,000	\$17,325,000	\$26,498,000
B2B revenue share wallet transactions	\$440,000	\$2,673,000	9,240,000	\$12,474,000	\$20,790,000
B2B licensing/services/setup	\$660,000	\$158,400	\$211,200	\$237,600	\$290,400
Total Revenue	\$4,320,000	\$9,504,400	23,101,200	\$30,861,600	\$51,703,400

#### Direct Cost of Revenue

	Year 1	Year 2	Year 3	Year 4	Year 5
D2C marketing (or other campaigns)	\$687,500	\$882,090	\$4,356,000	\$5,720,000	\$4,125,000
D2C affiliate commission (based on rev share, approximately)	\$33,000	\$409,500	\$1,980,000	\$2,568,750	\$3,742,200

15%)					
D2C user rewards (based on rev share, approximately 4%)	\$8,800	\$106,920	\$528,000	\$693,000	\$907,920
Payment processing fees (approx. 2.5% with 3rd parties+fraud)	\$343,750	\$2,227,500	\$7,562,500	\$7,548,750	\$10,880,000
24/7 online customer support/security + maintenance	\$88,000	\$213,840	\$673,200	\$744,975	\$1,144,000
Subtotal Cost of Revenue	\$1,162,050	\$3,839,850	\$15,099,700	\$17,275,475	\$20,799,120

### Revenue Assumptions

	Variable	Year 1	Year 2	Year 3	Year 4	Year 5
Average number of active monthly users		50,000	150,000	500,000	625,000	900,000
Average transaction per user/month		1	1.5	2.5	3.0	3.0
Average transaction value per user/month		\$50	\$100	\$100	\$100	\$100
Percentage of transaction with credit cards or 3rd party wallets.	5.00%	25.00%	20.00%	15.00%	10.00%	10.00%
Percentage of transaction with crypto currencies.	1.00%	75.00%	80.00%	85.00%	90.00%	90.00%
Average gross revenue earned per transaction (incl. processing)		\$1	\$2	\$2	\$1	\$1

### B2B User Metrics

	Variable	Year 1	Year 2	Year 3	Year 4	Year 5
B2B Partners and ICOs		9	20	22	25	40
Average number of active monthly users		100,000	300,000	700,000	900,000	1,500,000
Average transaction per user/month		1.0	1.5	2.5	3.0	3.0
Average transaction value per user/month		\$100	\$100	\$100	\$100	\$100
Percentage of transaction with credit cards or 3rd party wallets.	5.00%	25.00%	20.00%	15.00%	10.00%	10.00%
Percentage of transaction with crypto currencies.	1.00%	75.00%	80.00%	85.00%	90.00%	90.00%
Average gross revenue earned per transaction (incl. processing)		\$1	\$2	\$2	\$1	\$1



## Pro Forma Income Statement

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$3,795,000	\$8,529,400	\$23,201,200	\$30,861,600	\$50,153,400
Subtotal Cost of Revenue	\$1,161,050	\$3,831,300	\$14,962,200	\$17,302,725	\$25,996,410
Gross Margin	\$2,633,950	\$4,698,100	\$8,239,000	\$13,558,875	\$24,156,990
Gross Margin/Revenue	69.41%	55.08%	35.51%	43.93%	48.17%

## Expenses

	Year 1	Year 2	Year 3	Year 4	Year 5
Wages, payroll, consulting expenses (incl. taxes)	\$687,500	\$882,090	\$4,356,000	\$5,720,000	\$4,125,000
Outside services (incl. custom dev, directors, etc.)	\$33,000	\$409,500	\$1,980,000	\$2,568,750	\$3,742,200
Office supplies, repairs, etc.	\$8,800	\$106,920	\$528,000	\$693,000	\$907,920
Accounting & legal	\$343,750	\$2,227,500	\$7,562,500	\$7,548,750	\$10,880,000
Rent	\$36,000	\$60,000	\$120,000	\$120,000	\$180,000
Software Purchases	\$770,000	\$25,000	\$50,000	\$100,000	\$150,000
Telephone	\$10,000	\$20,000	\$30,000	\$35,000	\$40,000
Utilities	\$10,000	\$20,000	\$30,000	\$35,000	\$40,000
Insurance (business, user balances, etc.)	\$40,000	\$100,000	\$300,000	\$1,000,000	\$2,000,000
Travel/employee expenses	\$60,000	\$120,000	\$220,000	\$260,000	\$330,000
Startup Cost	\$2,569,500	\$0	\$0	\$0	\$0
Date center fees	\$40,000	\$120,000	\$180,000	\$264,000	\$360,000
Fixed marketing (B2B & B2C & IR)	\$700,000	\$2,000,000	\$3,000,000	\$5,000,000	\$8,500,000
Miscellaneous	\$40,000	\$120,000	\$180,000	\$264,000	\$360,000
Depreciation	\$3,555,500	\$3,571,500	\$3,596,500	\$3,626,500	\$3,681,500
Total Operating Expenses	\$7,063,000	\$8,337,500	\$11,954,500	\$16,420,500	\$24,093,500
Profit Before Interest and Taxes	(\$15,118,000)	\$204,500	\$3,025,500	\$8,232,000	\$19,828,300
EBITDA	(\$16,718,250)	\$3,776,000	\$6,622,000	\$11,858,500	\$23,509,800
Taxes Incurred	\$0	\$0	\$0	\$0	\$4,186,194
Net Profit	(\$1,600,250)	\$204,500	\$3,025,500	\$8,232,000	\$15,642,106
Net Profit/Revenue	-9.57%	1.32%	7.17%	14.67%	17.15%

## Pro Forma Cash Flow

	Year 1	Year 2	Year 3	Year 4	Year 5
Cash Received					
Revenue	\$3,795,000	\$8,529,400	\$23,201,200	\$30,861,600	\$50,153,400
Owner Contribution	\$0	\$0	\$0	\$0	\$0
Proceeds from Investor	\$3,000,000	\$0	\$0	\$0	\$0

Subtotal Cash Received	\$6,795,000	\$8,529,400	\$23,201,200	\$30,861,600	\$50,153,400
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Expenditures	Year 1	Year 2	Year 3	Year 4	Year 5
Expenditures from Operations	\$2,398,418.55	\$6,204,485.65	\$18,461,174.60	\$23,933,424.90	\$38,235,647.45
Bill Payments					
Subtotal Spent on Operations	\$2,398,418.55	\$6,204,485.65	\$18,461,174.60	\$23,933,424.90	\$38,235,647.45

Additional Cash Spent	Year 1	Year 2	Year 3	Year 4	Year 5
Investor Repayment	\$0	\$0	\$0	\$0	\$0
Start Up Costs	\$1,884,500	\$0	\$0	\$0	\$0
Purchase Long-Term Assets	\$685,000	\$82,500	\$137,500	\$165,000	\$302,500
Other Current Assets	\$82,500	\$137,500	\$82,500	\$88,000	\$90,750
Dividends Paid	\$0	\$0	\$832,012.50	\$2,263,800	\$4,301,579.15
Subtotal Cash Spent	\$32,318,143.55	\$6,424,485.65	\$19,513,187.10	\$26,450,224.90	\$42,930,476.60
Net Cash Flow	4,047,581.45	\$2,104,914.90	\$3,688,012.90	\$4,411,375.10	\$7,222,934.40
Cash Balance	4,047,581.45	\$6,152,496.35	\$9,840,508.70	\$14,251,883.80	\$21,474,807.20