INNOVATION INVESTMENTS

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WHITE PAPER

**Notice**

If you have doubts about joining the following Initial Coin Offering (ICO), please consult with professional advisers in the fields of legal, tax and financial.

**Legal disclaimer**

**Purpose**

The purpose of this White Paper is to present the Project “INNOVATION INVESTMENTS” and the IIT token to potential token holders in connection with the proposed ICO. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring IIT Tokens. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

This document is not composed in accordance with, and is not subject to laws or regulations of any jurisdiction, which are designed to protect investors. The product token is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

This English version of the White Paper is the primary source of official information about Project Innovation Investments and IIT Tokens. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication, some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

**No offer of securities**

IIT tokens cannot be used for any purposes other than as provided in this White Paper, including but not limited to, any investment or other financial purposes. IIT Tokens confer no other rights in any form, including but not limited to any ownership, distribution (including, but not limited to, profit), redemption, liquidation, property (including all forms of intellectual property), or other financial or legal rights, other than those specifically set forth below. IIT tokens confer no rights in the company and do not represent participation in the company. IIT tokens are sold as a functional utility. According to the professional opinion of our legal advisors, based on the Howey Test our Innovation Investments tokens (IIT) should not be deemed as securities and do not need to be registered as securities. IIT tokens are not securities.

The user acknowledges, understands, and agrees that Innovation Investments tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such. The User acknowledges, understands, and agrees that ownership of Innovation Investments IIT token does not grant the User the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the Innovation Investments or Innovation Investments platform or any other Innovation Investments property, whole or in part. IIT tokens are not official or legally binding investments of any kind.

**Risks and uncertainties**

The Innovation Investments platform is not yet developed and is subject to further changes, updates, and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, possibly due to the failure to meet users’ preconceived expectations based on this White Paper, and hence, impact its success. For the foregoing or any other reason, the development of the Innovation Investments platform and launch of Innovation Investments future business lines may not be completed and there is no assurance that it will be launched at all.

Additionally, in a down-cycle economic environment, Innovation Investments may experience the negative effects of a slowdown in trading and usage of the Innovation Investments platform and may delay or cancel altogether the structuring and launch of the anticipated Innovation Investments future business lines. Further, should the costs, financial or otherwise, of complying with any newly implemented regulations exceed a certain threshold, bearing in mind the fact that it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting future business lines, maintaining the Innovation Investments platform and structuring and launching Innovation Investments future business lines may no longer be commercially viable, and the Company may opt to discontinue the development and operation of Innovation Investments platform.

We may not be able to pay any anticipated rewards in the future. There is no assurance of sufficient engagement in the Innovation Investments platform and that you will receive any rewards/discounts. The ability of the Company to pay any reward to you will depend on the future results of operations and the future business and financial condition of the Company. In the case of unforeseen circumstances, the objectives stated in this document may be changed. Despite the fact that we intend to reach all goals described in this document, all parties involved in the purchase of Innovation Investments tokens do so at their own risk. The sale of tokens will last 90 days. ICO is considered successful when selling 400,000 tokens. Otherwise, we will refund all money to investors, with the exception of commissions for converting platforms.

The funds raised in the ICO are exposed to risks of theft. The Company will make every effort to ensure that the funds will be securely held in bank accounts and in blockchain wallets. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, in the smart contract(s) on the Ethereum or any other blockchain, or otherwise. In such event, even if the ICO is completed, the Company may not be able to receive the cryptocurrencies raised and Innovation Investments may not be able to use such funds for the development of the Innovation Investments platform. In such case, the launch of the Innovation Investments platform might be temporarily or permanently curtailed.

**No Cancellation and No Refund**

All IIT token orders are deemed firm and final. The Client acknowledges that they are fully aware that they will not be entitled to claim any full or partial reimbursement under any circumstances whatsoever. As the sale of the proposed tokens is strictly reserved for experienced professional clientele, the Client may not claim any right of return against Innovation Investments.

**No guarantee on trading**

The Company will use reasonable endeavours to seek the approval for the availability of the Innovation Investments tokens for trading on a cryptocurrency exchange. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the IIT tokens will develop, or if developed, will be sustained after the IIT Tokens have been made available for trading on such cryptocurrency exchange. The Company is not responsible for, nor does it pursue, the circulation and trading of IIT Tokens on the market. Trading of IIT tokens will merely depend on the consensus on its value between the relevant market participants.

**Note on forward-looking statements**

All claims and statements made in this Innovation Investment white paper, Innovation Investment website, press releases made by Innovation Investment, also any oral statements made by Innovation Investment team members of agents acting on behalf of Innovation Investment that are not an accomplished fact may represent so-called forward-looking statements. Some of these forward-looking statements may be considered such by containing the following terms: “will”, “anticipate”, “plan”, “aim”, “target”, “expect”, “estimate”, “envision”, “intend”, “project”, “may”, “believe”, “if”, or any other such terms. Furthermore, the terms listed above are not necessary to identify a forward-looking statement. All statements that include, but are not limited to any financial projections, estimates, plans or possible trends, risks, as well as future prospects of cryptocurrencies should be considered as forward-looking statements as well. These forward-looking statements are not yet accomplished facts and Innovation Investment does not take responsibility and cannot guarantee that the future results will correspond with above mentioned forward-looking statements.

These forward-looking statements are also provided as-is and Innovation Investments takes no responsibility for updating these forward-looking statements, should any information relevant to the pertaining forward-looking statements become available in the future. No information contained in this white paper should be considered as a promise, representation of commitment or undertaking as to the future performance of the Innovation Investments platform, IIT token or any other component of the Innovation Investments ecosystem.

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**A word from the CEO**

I trust in truth. I trust in honesty. I trust in blockchain technology. I trust that the truth changes the world for better, the truth makes the world simple and correct, it makes the world more understandable and fair, it makes the world ideal. I trust in blockchain technology as a tool of truth and freedom, an instrument of peace and honesty. I trust the technology of blockchain as a technology of true democracy.

Searching for investments for the implementation of the "green" energy and environmental projects (such as sorting and recycling of household waste into electricity and heat, generating electricity from biomass, building solar power plants and other projects), I have read several hundred different articles on the Internet, talked with dozens of people. In the end, I came to the conclusion that the best option would be to conduct the ICO in order to attract a lot of small investments from people to whom the future of our civilization is important and who understand the profitability of investing in similar technology projects.

Then I had the idea to combine all the knowledge that was collected in the head of our team. Thus was born the project called “Innovation Investments”. The project was created for the financing and development of green technologies and all innovations, the implementation of which will benefit all of humanity and bring profit to project’s investors. All three project areas are designed for mutual co-development, which increases the likelihood of future planned profit for the company along with reduced marketing costs and more efficient use of investments. We want to find funding and to work honestly for the benefit of all humanity and our investors, with maintaining the honest tax paying.

Of course, the most honest and simple solution is to offer token-shares for sale, but strict measures for regulating the market of tokens led to the fact that I can offer investors only the payment means of the project in response to their investments. However, I have the right to collect payment system tokens – the “IIT” ( Stellar ) - to create a completely legal company, to issue tokens that will be provided with shares of this company and will, in fact, be their equivalent, and invite investors to get these token-shares for the II. In this way, I ensure compliance with the requirements of the regulatory authorities of countries and ensure the demand (and confirm the value) and the movement of the primarily placed IIT tokens.

We live in a world where the pace of technological advancement has far exceeded anything witnessed in recorded human history. In 2008, a major milestone was reached in the development of cryptocurrencies – the inception of Bitcoin. Yet this also happened to be the very peak of the global financial crisis of 2007-2009.

Just as the global financial crisis revealed the ugly underbelly of traditional banking, with “too big to fail” written all over it, tech pioneers were bringing into being a new solution - blockchain technology. Cryptocurrencies have the power to circumvent, and thus reduce reliance on an age-old financial system whose complacency has not gone unnoticed.

We’re focused on building the most effective business models that are economically viable and sustainable. These are the keys to ensuring the stable and continuous existence of the products and services we depend on in our daily lives. The existing landscape of financial services needs to be challenged because it is simply not good enough. My team and I believe that now is the perfect time for a product that offers everyday consumers a bridge to the economic advantages offered by cryptocurrency, one which is well-developed, convenient, and most importantly simple to use. This product is Innovation Investments.

Vadim Vovk

Innovation Investments, CEO

**1. The Challenges Facing Traditional Financial Markets**

Traditional financial markets are facing challenges on an unprecedented scale. Most are overly regulated and too complicated to adapt to new technologies quickly enough. Furthermore, existing financial giants have no incentive to adopt new and, in their eyes, unproven technologies. However, many large financial institutions buy, partially and completely, centralized exchanges of cryptocurrencies, because the foundation of their work is clear to the institutions. To them, the potential gain appears marginal at best, while the level of uncertainty and the investments required are substantial.

And what is the result? More cost-effective and efficient ways to deliver everyday services to every corner of the world are slow to arrive, if they arrive at all.

The most striking and regrettable issue is that in this decision-making process the needs of users are not considered at all. Players of traditional financial markets prioritize only their own potential risks and gains.

**1.1 Financial Markets**

The traditional chain of financial service providers consists of a high number of

intermediaries. Every middleman has its own cost structures, which means they each charge commissions in return for providing the services required.

These corporations have been using the same operating principles for years. There are two reasons for this. On the one hand, the scale and scope of these operations mean that they are not easily changed. On the other hand, maintaining the same traditional business models is convenient for these players. Well-established financial corporations use their market dominance to ensure their expensive and ineffective operations to thrive unchallenged. And it is usually their customers who pick up the tab. Two major problems arise due to this lack of change:

1. important services become expensive for customers and for most user groups prohibitively so.
2. a limited number of players dominate because it is very complicated for any new business to enter the market and become an equal player in the ecosystem.

When combined, these two problems create a sort of a lock-down in the sector. The offerings brought by the traditional finance and banking industry fail to serve the needs of a significant part of the population. However, new entrants who could meet these needs by challenging the status quo are unable to easily enter the market with new product offerings because the intermediaries already involved in the market are highly interlinked.

So where has this lock-down brought us to? An example that highlights the inefficiency and expenses it causes is international bank wire transfers. Using ordinary banking systems this kind of procedure is slow and complicated. What’s more, the cost can easily exceed 10% of the amount being transferred, especially with small amounts.

It’s a service that brings few, if any, benefits and a lot of frustration. But for many customers, this is the only option available. But an alternative is possible. With cryptocurrencies and other blockchain-based products, the story is completely different. Critically important is the fact that there are usually no middlemen between the two parties making the transaction, just the blockchain itself. This fact brings two major benefits:

1. It takes seconds to perform the transaction, and this time is not affected by how far apart the parties are.
2. The cost of the transaction is reduced to just a fraction of a percent of the amount being transferred.

**International payment process**

|  |  |
| --- | --- |
| **Traditional bank wire delivery process** | **Blockchain-based fund transfer** |
| The sender makes a wire transfer  ↓ | The sender enters recipient’s wallet address and amount to be transferred  ↓ |
| Transfer goes through the local bank  ↓ | Transaction is being submitted to the blockchain  ↓ |
| Transfer is approved and sent to the correspondent bank  ↓ | Transaction is confirmed within blockchain  ↓ |
| Funds received  ↓ | Recipient gets funds |
| Wire transfer information checked  ↓ | (Time up to 2 seconds) |
| Recipient gets funds  ↓ |  |
| **Verification by financial monitoring** |  |
| (Time up to 2 days) |  |

Blockchain-based transfers benefit both private users and businesses. For the former, it makes it possible to transfer small amounts at a low cost. For the latter, they can rely on blockchain to execute substantial wire transfers to clients or partners in a fast, reliable manner that is also highly cost-effective. But there’s a problem. At the present, cryptocurrencies function fairly well as an asset, but remain virtually impossible to use as a means of payment in everyday life: users have to manually sell their crypto assets on an exchange, then transfer the resulting amount in traditional currency to their bank account. Only when this transfer is completed, users can use these funds to make purchases.

**Innovation Investments - creating channel money movement without intermediaries.**

Can traditional financial players provide the fast, efficient, affordable financial services businesses and individuals need? The answer is no. They can simplify their front-end operations, but the machinery behind it still causes problems because of the way it is structured. For example, someone making an international transfer is still charged even if the transaction isn’t cleared. To make matters worse, it will probably take a long time for them to become aware that the transaction has been declined, an additional headache for both businesses and individuals.

Let’s be clear. Traditional banking has been with us for thousands of years and has done a decent job of stimulating economic growth. But now it is lagging behind. Emerging technologies are already there and ready to be adopted, but by failing to do so, these companies are both depriving their customers of the gains these new technologies bring and making themselves vulnerable to competition from new entrants. And these new players don’t depend on a long chain of intermediaries to offer their products to the market. Blockchain might just be the technology that will change how we perceive financial and banking services; completely new ways of adding value to customers will emerge.

**1.1.1 Cryptocurrencies vs. traditional financial markets**

Effectively managing assets and providing safety in times of economic decline is vital for any financial service provider. For hundreds of years, these providers relied on precious metals (mostly gold) to preserve the value of assets during economic downturns. It is still widely believed that gold can withstand and hedge the risks caused by economic uncertainty and political upheaval.

The major advantage cryptocurrencies have that no other asset class has ever had is decentralization. Yet there is an inherent risk in physical asset classes like gold. In times of unrest, these asset classes can break down because they are still attached to physical locations like land or bank vaults.

By contrast, cryptocurrencies benefit from being decentralized. They are free from any physical location. There are no known ways to stop blockchain-based currencies from distributing information updates, whatever the political circumstances. This means assets are kept safe around the world, around the clock.

Cryptocurrencies are gaining increased interest from investors as their immense potential becomes clear. On the one hand, they provide the hedge investors need. On the other hand, they’re currently also a great short-term trading resource because of the volatility in price. This makes them high-risk, short-term investments with high-yield potential, something every trader is looking for. And they have the capability to hedge traditional financial derivatives. This unique combination is what makes cryptocurrencies a true phenomenon. The financial cost of most cryptocurrency determined only by faith the people who buy them for traditional currency. The financial value of other crypto-currencies is also strengthened by their wide functionality as a means of payment.

The role of cryptocurrency in the modern world is increasing: the overall capitalization of the cryptocurrency market has increased several times during 2017, exceeding in December the figure of 500 000 000 000 USD. The decreasing of this indicator is now conditioned by the rigid actions of the regulatory authorities of the countries whose citizens are the main participants in the cryptocurrency market. The number of e-wallet holders is growing day by day. The main issue of cryptocurrency holders is what can be done with their electronic assets and how to do it simply and efficiently.

**1.1.2 Limited global availability**

One of the clearest limitations of the traditional financial system is its inability to offer accessible, reliable and affordable services to people around the world. Almost 3 billion people lack access to banks or similar institutions. We are very grateful to everyone who tries to make free Internet available anywhere in the world. With very complex operations and cost structures, burdened by overheads, traditional financial service providers put a hefty price tag on inclusion in the global economy. The poorest in our societies remain poor. Using the current methods employed by traditional banks there is simply no way to include them in the global financial system. But a potential solution to this problem is now available, and it’s connected to the fact that almost half the world now has access to the Internet. This is important because the access to the internet means access to blockchain-based financial services, with their much lower costs and much greater efficiency. For most people, the number of possible operations with their finances is severely limited by the laws of states and global financial institutions that have appropriated the exclusive rights to a variety of operations with financial assets. Users are required to pay for the services of financial intermediaries because cannot directly buy shares of enterprises and financial intermediaries have to trust the system. It is traditional financial intermediaries that are responsible for all global financial crises.

Blockchain technology is based on information distribution through the web. This enables financial data to be transferred at a tiny fraction of the cost incurred by traditional banks. Using any blockchain-based currency, as a means of payment has incredible potential in less developed countries. In the short term, Innovation Investment’s strategy is aimed at increasing the adoption of cryptocurrencies by utilizing existing payment infrastructure as a stepping stone. This will initially limit our ability to penetrate the huge potential market that currently lacks access to traditional banking.

However, our long-term goal remains to overcome this restriction and open up the field of global financial and payment services to the next billion potential customers. This will be possible when the adoption of cryptocurrencies gains the critical mass required for a native crypto-payment industry to become both more useful and economically viable.

**1.2 The challenges currently facing cryptocurrency exchanges**

In less than 10 years, blockchain has developed rapidly. New cryptocurrencies have been formed and the basic features of the whole infrastructure developed. There is no doubt this market has evolved substantially in a very short period of time. Nevertheless, significant technical, legal and political obstacles still remain, with the latter two especially important. What’s more, because a great number of modern cryptocurrency exchanges were created by enthusiasts but not technical experts, only a small number of them have the level of technological maturity necessary for keeping assets safe. There are also major hurdles in abstracting the complexity of blockchain and cryptocurrency technologies and making them accessible for everyday users. A final issue is that there are very few convenient integrated products on the market. These products are critical as they can become single points of access to the market for someone wanting to enter the world of cryptocurrencies.

**1.2.1 Insufficient compliance**

The main issue most countries have with cryptocurrencies is their inability to control them. Despite their enormous potential, lawmakers and regulators are cautious when it comes to cryptocurrencies. One reason is that they are commonly used as a way to generate and transfer large sums in the ‘grey zone’ of the internet, thus avoiding taxation. So, to avoid complicated legal issues, authorities are refusing to support cryptocurrencies. The knock-on effect of this is to make investors cautious of entering this market because of concerns over client due diligence, anti-money laundering legislations and other issues connected with the pseudonymous nature of cryptocurrencies.

**1.2.2 Isolation from traditional banking**

Another key issue is that cryptocurrency exchanges are only beginning to discover the best practice needed to keep their trading infrastructure secure from potential malicious activities. As a result, in many exchanges a high degree of technical security breaches is still possible, There is also a lack of legal protection of the assets involved. This is one of the main reasons why ordinary financial institutions are avoiding blockchain-based markets.

So, what are the results? Due to the reasons mentioned above, traditional banking institutions don’t accept cryptocurrencies as an asset class, which means they remain unable to provide vital financial services to half of the world’s population.

**1.2.3 Trading Fees**

The effect of the current impasse is that sizeable fees remain applicable to both parties in cryptocurrency exchange markets. This makes trading costly when it reaches a certain threshold. We trust that a well automated blockchain-based exchange and the full range of financial and trading opportunities should have low costs and be affordable to all. Once developed, the whole infrastructure is always there. Of course, updates and new functions are vital, but the most important factor is the ability to provide a complete set of services. This means the cost of these individual functions needs to remain low.

**1.3 Issues with cryptocurrency wallets at present**

**1.3.1 Asset safety**

One of the most important issues facing the market is being able to create convenient cryptocurrency wallets which are able to keep assets safe. Cryptocurrency exchanges hold large amounts of assets, which is both a cause for celebration and for concern. These assets need to be secured from hackers, and the more assets there are the tougher this becomes. Unfortunately, major breaches on popular exchanges resulting in huge loses are all too common.

**1.4 Liquidity challenges with cryptocurrencies**

**1.4.1 Limited availability of fiat currencies**

Any exchange can offer USD to Bitcoin and other popular cryptocurrencies. Some exchanges are also able to convert to EUR. However, the number of people living in countries where these two currencies are used barely reaches 1 billion. This still leaves around 6 billion potential cryptocurrency users unaccounted for.

**2. Introducing Innovation Investments**

Innovation Investments is an innovative global project that will create a new and comfortable business environment, combining the potential of a decentralized financing platform for various projects (clean technologies, environmental improvements, energy conservation, resource conservation, etc.) along with a convenient platform for communication and trading of various goods and services which is beneficial to suppliers and buyers, who will be serviced by their own electronic bank (convenient combination of crypto and fiat currency with payment systems, and own payment system), i.e. the only convenient decentralized internet resource that will be built around the needs and wishes of users.

Innovation Investments is designed to satisfy all the basic needs of people as much as possible. This will be done by providing everyone with an availability of comfortable communication and ways to receive the high-quality information content, an availability of comfortable selling goods and services around the world, an availability of high-quality fast banking and various financial transactions in any corner of the world. The Blockchain technology is the tool, which enables all of the above capabilities to be implemented within a stable and decentralized resource, thus allowing all Internet users to directly access the project's high-quality services. It makes Innovation Investments a real democracy tool available to every one of its users.

**2.1 Project purpose**

The purpose of the project is to be available in any country which requires connecting to payment systems in each country and harmonizing with local legal rules, which entails significant costs. But now there is an excellent tool - cryptocurrency. The project will accept financing in different cryptocurrencies, issuing project’s own cryptocurrency, "IIT", in exchange, which is intended for servicing all domestic financial transactions and, preliminarily, will be tightly tied to the USD to ensure the simplicity and stability of asset valuation. The stability of the course will be provided by the electronic bank through controlled emissions and buybacks of "IIT". The electronic bank will provide a reliable exchange service - the receiving and exchange of the project's cryptocurrencies to fiat money (USD, EUR, UAH, etc.) in every country in the world.

**2.2 Stellar technology**

Stellar is a decentralized consensus platform for the exchange of any assets. Cryptocurrency acts only as an exchangeable unit, i.e., XLM is a bridge to exchange assets from one asset to another. For example, you are holding the bitcoins on the EXMO exchange and want to transfer them to another user in the Ethereum, or to put on a dollar account in a bank. To do this, you simply register in Stellar, enter the data for the exchange, select the exchange option offered by the system and carry out the operation. You will need the lumen to pay the fee, which, by the way, is quite small - only 0,0001 XLM.

Such a scheme is possible due to the functioning of the internal decentralized exchange Stellar. It operates due to the built-in SCP algorithm, also referred to as the consensus protocol.

The basis of this algorithm is a distributed data register. It receives and stores data from all relevant and executed agreements.

A set of temporary and independent nodes, which automatically copy all information from the distributed data register, provides the operation of the registry. Even if one or more nodes fail, the information will remain on the other, and the system won`t collapse.

**Stellar main pros and cons.**

At the moment, we can highlight a number of key benefits that maintain Stellar's market success:

• a fully decentralized open source platform;

• all participants in the system have equal rights and opportunities in it;

• the system processes about a thousand transactions per second, and the confirmation time does not exceed 5 seconds;

• Stellar supports all existing cryptocurrencies and synchronizes with major financial systems (including banking);

• the security of the system is ensured by the use of cryptographic encryption and autonomous nodes.

Among the main Stellar "disadvantages", there are:

• the presence of a threshold for entry and the impossibility of mining;

• however, the threshold (20 XLM on account for transactions - less than 9 USD on February 20, 2018) has only been set to avoid spam attacks that may slow down the system. While the coins mining was not composed by the developers to reduce the speculative attractiveness of tokens.

**2.3 Stellar application in Innovation Investments**

Our team has chosen the most advanced variant of the token, according to which all our tokens will be stamped. The token will have all the merits of the platform + the security provided by the platform with financial assets (the payment system tokens will be immediately converted to the fiat currency - USD, to ensure the maintenance of a stable value) and the binding to dollar exchange rate.

**2.4 Features and Characteristics**

The developers of the platform - Stellar Development Foundation. The authors are Jed McCaleb, Joyce Kim. Programming language - C ++. Trade name on stock exchanges - XLM. Confirmation time - 3-5 seconds at maximum. The platform supports thousands of transactions per second. It may be used to transfer or sell any currencies, assets or tokens. Open-source code. Uses SCP instead work approval (Proof of Work). There is a technical documentation. Simple, clean API. Multi-signature and smart contracts. Decentralized distributed database. Originally created 100 billion XLM. Fixed annual inflation at 1%. Since the Stellar network does not use the mining, all the coins are present when the network was launched. The owner of most of them is the non-profit organization Stellar.org.

**2.5 Stellar advantages (XLM):**

The main advantage of Stellar is the scalability of the platform and open-source code. It is indicative for the day, that the system copes easily with several thousand transactions per second, and confirmation of operations is carried out in no more than 5 seconds. An important advantage of Stellar lies in the fact that due to the SCP technology the platform allows you to exchange crypto and fiat currencies, tokens and other assets, which advantageously opposes it to the PoW protocol. In addition, there is the possibility of using Stellar smart-contracts and multi-signature, which extends the functionality of the network. Dealing with the Stellar Lumens (XLM) cryptocurrency and its platform provide you with the following benefits:

• the possibility of creating a large number of micro-payments in the Stellar system;

• loyal commissions for concluding transactions in the Stellar network;

• Stellar Lumens platform compatibility with any other financial market product;

• ability to work with any type of currency within the Stellar Lumens platform;

• working in real time;

• usage of cryptographic encryption to improve security;

• automation of token exchange procedure;

• the ability to build clients and plugins based on Stellar Lumens protocol.

Issues solved by Innovation Investments are listed below.

**2.6 Simple investments attraction**

Creating a new business leads to the search for sources of investment. Each project can be focused on different types of investors and on attracting different amounts of capital. The main problem at this stage is the difficulty in attracting foreign investors, due to the complexity of laws, additional costs or problems associated with the withdrawal of investments from a given country.

**2.7 Convenient trade**

At this stage of the development of the cryptocurrency market, the constant volatility of cryptocurrencies complicates the purchase and sale of various goods and services. In the presence of such a diversity of cryptocurrencies and exchange chaos, with the usual purchase of goods, you may be charged from 2 or even 3 commissions for conversion or it may simply complicate the conduct of business. Also, it is quite inconvenient to pay a significant amount of the profit to several intermediaries (cryptocurrency exchanges and exchange services) for commissioning a sales transaction.

**2.8 Quick reliable payment method**

Many people around the world already know about cryptocurrency, and this is far from a secret. The number of cryptocurrencies is constantly increasing, but does the number of stores that can sell you goods and services for cryptocurrency proportionally increase? Due to the uneven distribution of information on the service's data, cryptocurrencies are not fully implemented as a means of payment. More than 92% of all cryptocurrencies are created as a source of enrichment of their issuers, and are intended for speculative purposes, while they do not have a real value for money; their value (exchange rate) is supported by the efforts of speculators through advertising.

**2.9 Reliable "tactical" accumulation method**

A lot of people postpone small amounts of money to buy some things or services (for example, travel). Yes, there are loans, but a significant part of people chooses to raise their own funds, including bank deposits with very low-interest rates. Many people find it worthwhile to save several hundred US dollars (equivalent) in a rapidly convertible form - cash or an account on the card. Innovation Investments will offer the new convenient form of freely convertible tokens.

**2.10 Search for investment-attractive, reliable projects**

Places to search for new ICO projects and the inconvenience of searching them. There are a lot of problems with studying documentation and finding resources, (that one after the other advertise themselves as informational) where you can find true information about ICOs, exchange rates of different tokens. It takes a lot of time to read reviews and find interesting projects, and they are constantly increasing in number. However, they mostly charge the projects for their feedback about them, so they are interested in these projects, but they actually are just sites for paid advertisements, in fact deceiving ordinary investors. The problem is mutual both for honest entrepreneurs is where to run the ICO, without spending on scammers, promising tens of millions of investments, if you give them $ 100,000 of prepayment, and for ordinary honest investors, who want to multiply their wealth by diversifying their funds and investing part of them into tokens, which over time will grow significantly in price. Innovation Investments solves both of these problems and makes ICO comfortable for entrepreneurs (because project services are only charged after the result) and for investors (because there will be a possibility of diversified investment into the ICO Platform package, and ICO Platform projects will be approved).

**2.11 The Solution**

**Investment Platform**

The investment platform represents a large number of ICO projects and provides quick and easy access to the information you need. For a small commission that is paid on the outcome, any team can quickly post its project after checking the Platform's experts and finding investors from all over the world who have shown interest. Accordingly, for investors, this is a real paradise: a wide choice, high reliability, the ability to choose the balance between risk and profitability itself or entrust management costs to the specialists of the Platform through one of the investment packages.

**Social and Business network**

A convenient combination of online stores, blogs, forums, payment systems and social networking will create a unique and new place for running a business. This will allow users to conveniently conduct transactions for the sale and purchase of various goods and services around the world without converting foreign crypto foreign currencies into fiat money. On one resource, you can find, buy, exchange and arrange everything you want.

**Electronic Investment Bank**

To eliminate the difficulty in understanding and using a variety of cryptocurrencies and an infinite number of exchange rates, the platform will have its own internal electronic calculation unit. By linking it to the real US dollar, we will make purchase and sale operations even more convenient, and simplify the process of entering and withdrawing currency based on the current rate. Some jurisdictions recognize this exchange as an outflow of non-taxable investments, which leads to an increase in the attractiveness of internal cryptocurrency. Comfortable service in the intuitive interface of your account of an individual or a legal entity, the ability to have several such accounts, quick redirection of funds with minimal commissions around the world, the ability to manage their finances anywhere in the world where there is Internet, reliable protection of transactions and the entire system due to the decentralization of the system and many other benefits.

The IIT cryptocurrency is our own perfect payment system.

Using our own perfect cryptocurrency will easily attract investors, entrepreneurs and inventors, sellers and buyers from all corners of the globe, speed up the raising of necessary funds for projects that require investment, and minimize the costs led with ordinary securities transactions - i.e., will save you money, time and let you abandon the services of brokers, which will increase the reliability of investments and significantly reduce the risk of information leakage about the movement of assets.

**3 Innovation Investments project**

Innovation Investments is a modern project, that combines services for three major segments - B2B, B2C, C2S with the use of blockchain technology.

Done so far: A preliminary agreement with “NVK “Cogeneration” LLC and the Ukrainian Academy of Sciences represented by the “Science and Energy” Consortium and Ecoworld Life LLC has been concluded for cooperation in the search for investments for the implementation of specific technical projects. We would like to attract special attention to the fact, that our team has been entitled to seek for investment through holding the ICO (total investments amount at USD 253,5 million):

• a 10 MW biomass power plant project (USD 8.4 million, a payback period of less than 3 years);

• a garbage sorting and processing (530,000 tons/year) four plant construction project (USD 118,5 million, payback period 4 years);

• a 54 MW solar power plant project (USD 48,6 million, payback period = 5 years);

• a 25 MW geothermal power plant project with a sanatorium complex (USD 78 million, payback period - up to 3 years).

These are the first pack of ready for implementation projects, and there are other projects as well. These projects are in the stage of readiness for investment, which already indicates the effectiveness of filling the Investment Platform.

Action plan:

* further development of the Investment Platform for creating a new business environment.;
* increasing the number of new projects and simplifying the inflow of capital and investments from all corners of the world;
* extension of the range of goods and services that can be purchased for the IIT.

**The project consists of three interrelated directions (businesses)** **to create and effectively develop a new business environment.**

**3.1 Investment Platform**

A business for projects investing and placement (hereinafter referred to as the Platform). The Platform checks and places projects that require funding. Crowdfunding and crowd investing represent the main scheme of fundraising. According to the given scheme, it provides an automated collection of investments, companies and startups products prepayment, as well as collecting donations for startup or commercial launch of projects. If we consider the second case in more detail, then, in this case, the investor becomes the co-owner of the project.

The platform offers services for the implementation of ICO projects for a specific commission from released tokens, the percentage of which will depend on the profitability of the project and the cooperation agreement between the Platform and the owners of the project idea, as well as a commission, which is 10% of the collected investment amount. This service is relevant for both digital and high-tech businesses as well as for real businesses. No overpayment. You only pay for a real result.

**3.2 Electronic Investment Bank**

As we create a stable, efficient business environment, we plan to create our own internal currency. An electronic investment bank is the main issuer of internal e-currency. The unit of measurement is 1 Innovation Investment (1 "IIT"). The main function of the e-bank is to issue the "IIT" and to provide a stable exchange rate. Additional features are:

• clients assets management converted to “IIT”;

• different types of transfers around the world using a personal account.

• introduction of the “IIT” as a worldwide payment system - for internal and international transfers of funds.

Legally, we will provide the status of "IIT" as equivalent to the unit of any resource invested in the Platform in order to assess the contribution of each participant. The cost of 1 "IIT" can be tied to both a single currency and a group of currencies, allowing exchange transactions based on the current rate. We chose the US dollar as the main currency, which the “IIT” is tied to. A significant advantage is a recognition of the "IIT" exchange transaction to the fiat money as a return on investment as part of the jurisdiction. Therefore, it is possible to get rid of taxation, which is the advantage of this cryptocurrency and increases its cost. The commission for transfers will be minimal, although the main profit will be for transactions with the exchange of fiat money and electronic currencies (pre-commission at 0.5%).

**3.3 Social and Business Network**

A social-business network will play a leading role in the processes of purchasing and selling various platform and e-bank tokens, which will provide a constant flow of information and ensure faster financing of the Platform's projects. Creating a service for communicating and concluding various contracts that will include social networking and business portals will simplify and speed up the worldwide sales of goods, electronic money equivalents and various financial instruments.

In the first year, all users will receive a VIP status, which eliminates ad serving on side banners and apps, as well as other status privileges. A $1 per month fee for the VIP status will be introduced afterwards. An analogue of revenue for obtaining VIP status will be paid advertising from external companies, which will be shown to free users. A complex use of various resources is planned, such as specialized paid third-party developers and platform developer’s apps for clients and their families (gaming simulators, audio-video materials, online stores, online auctions etc.).

**3.4 Additional benefits**

**Online customer support**

The Innovation Investments online customer support team is ready to deal with any inquiries. All issues and inconveniences are handled by our team of dedicated professionals. Support will be accessible online and sometimes later via mobile, ensuring the necessary communication channels are on offer when required.

We understand that continuous, high-quality support is the key to success, which is why we prioritise providing the very highest level of client support. Every user spreads the word about their product experience, and we want this word-of-mouth communication to be positive, encouraging more customers to join our community. We will dedicate all the necessary tools, resources and people to make this happen.

**“Know Your Customer” and Anti-Money Laundering.**

Anonymous and pseudonymous use of Innovation Investments services will not be possible. After the onset of the technical capabilities, we can offer to all interested users to authenticate to enhance the security level of their investment.

That said, these measures are not intended to make users’ lives difficult. The goal here is to systematically improve the credibility of cryptocurrencies as fair and legal means of payment. We will use a leading KYC service provider to deliver our users a fast and effective onboarding process. Innovation Investments is entitled to bring top-level Know Your Customer standards to its business operations.

What’s also important to note is that the authentication process we will design is intended to avoid the shortcomings of similar processes used by the traditional banking institutions, where long forms need to be filled in and then checked and corrected multiple of times. This authentication service will offer maximum convenience, and the verification of user information should take no longer than 4 hours.

**Security and audit**

To ensure Innovation Investment’s ability to comply with security requirements, we aim to conduct external security audit no less than once per year. The scope of such audit encompasses the entire Innovation Investments platform. First such audit is scheduled to be held at the end of second quarter of 2018. We will also use independent security audits of a narrower scope throughout our product development lifecycle.

Our security philosophy is based on two main principles - creating a reliable technology platform that has sufficient protection from external threats by design and protection from the human factor through adherence to widely accepted best practices.

**3.5 The Conclusion**

Innovation Investments is a project that aims to bring blockchain technology and all its possibilities for improving the lives of all users of our project. At present, the growing number of people who wish to integrate blockchain technology into their daily economic transactions still face too many obstacles.

Our solution is simple:

- to combine all the essential finance blockchain products and services and integrate them into a single environment which will be accessible via a simple and easy to use software for smartphones and computers thus enabling our customers to quickly and easily perform all financial transactions from anywhere in the world where there is an Internet connection.

- bring the capabilities of electronic trading platforms for the sale and purchase of goods and services to all possible ways of electronic communication (messenger, chat, social network, blogs, media resources, e-mail, other services) with the ability to flexibly and easily configure user accounts, including different degrees of anonymity.

- to give all users the opportunity to use all the services of the world's most customer-oriented bank in order to receive fast and reliable financial services without borders and with minimal commissions.

The project will provide its users with the whole world of services on one resource with a simple reliable identification system instead of a dozen passwords of varying complexity. And this world will be as free as the blockchain technology will allow.

We will provide our users in the whole world on one resource with a simple reliable identification system instead of a dozen passwords of varying complexity. And this world will be as free as the blockchain technology will allow, and its capabilities for the next 10 years are limited only by the speed of the Internet and the computing power of computers. We believe that currently, the crypto economy remains too isolated from traditional economic structures. This is a major contributing factor to the volatility currently seen in Bitcoin and other cryptocurrencies. While we don’t want to pass judgement on the benefits and shortcomings that stem from the frenzy of speculation which currently surrounds the crypto economy, we do believe that cryptocurrencies are bringing incredible opportunities to replace the outdated banking system, and the potential benefits they offer in this way greatly outweigh those offered when cryptocurrencies are treated purely as tools for speculation. We believe that the competent and reasonable use of blocking technologies will increase the users' confidence in it. And we created a project based on real business to increase people's confidence in the technology of blockade, undermined by scammers who speculate on people's trust. Our project initially excludes the speculative component of modern cryptocurrency and offers a stable and guaranteed payment method for the currencies, and subsequently will provide, in full compliance with the legislation, electronic analogues of securities and financial instruments, also free of the speculative component.

**4. Innovation Investments Business Model**

**4.1 Investment Platform (planned profit)**

When ICO is launched, the required amount of funds is planned to be USD 10,000,000 for the project. The planned market value of the project in 3 years after launch > USD 50,000,000, which is equivalent to a net annual profit of USD 3 000 000 or more. In this case, the sale of the Platform share in each project will exceed USD 5 000 000 (the Platform will receive at least 10% (up to 20%) share in each investment project).

The ICO plan for the second year of the Platform's activities is 60 projects (own financing if meet the collection rate from 15 projects of the first year, fundraising from the first year => USD 150,000,000). The ICO plan for the third year of the Platform's activities is 240 projects (own funding if meet the collection rate from 60 projects of the second year, fundraising from the second year => 600,000,000 USD).

The fourth year will be the first year of planned profit, which will include shares sold in the first 15 ICO - $ 75,000,000 standard and the difference between funds raised from 240 ICO and the norm for the implementation of the next 240 ICO - 303,000,000 USD.

As for the fifth year, the difference between the funds raised from the 240 ICO and the norm for the implementation of the next 240 ICO will be statistically brought to 228,000,000 USD and the 60 ICO sold shares for the second year - USD 528,000,000.

The sixth year will bring the normative 228,000,000 USD difference between funds raised from 240 ICO and the norm for the implementation of the next 240 ICOs and sold shares of 240 ICO for the third year - normatively 1,200,000,000 USD. The sixth year may be considered as a stable market niche of the Platform. With the rate of return on investments at 6%, the value of the Platform for the 6th year will exceed 24,000,000,000 USD.

**4.2 Electronic Investment Bank (planned profit)**

Normatively, this direction will reach profitability in the second year of operation. Expected volume of money movement for the second year (turnover of "IIT") will reach 15,000,000,000 USD or about 75,000,000 USD of profit.

The third year`s Indicators - about 200 000 000 000 USD for the turnover and 1 200 000 000 USD of profit - with normative 5 000 000 USD for users.

The sixth year can be considered as a stable market niche platform.

With a return on investment at 6% per annum, the value of the e-bank of the platform for the 6th year will exceed 40 billion USD - with normative 10,000,000 for users. Excluding the profit from various financial transactions, it is expected to double-triple the preliminary figures. There is no analogue in the world!

**4.3 Social and Business Network (planned profit)**

The planned involvement of active users in the platform services during the first year of operation is 50,000, an increase in users expected during the 2nd year of operation – up to 500,000, and an increase in users expected during the 2nd year of operation – up to 5,000,000. The number of active users for the 4th, 5th and 6th year will grow to 10 000 000 at a minimum.

During the first year, all users will receive a VIP-status, which allows excluding the display of ads on side banners and in applications, as well as other status privileges. Next, a monthly VIP-status fee will be established at 1 USD. An analogue of incomes for getting a VIP-status will be payment for advertising from external companies, which will be shown to free users.

The possibility for users to make profit from Internet sales (normatively from 3 000 USD per year for an active user) due to participation in the surcharge (charged for site development and insurance) will amount to more than 360 000 000 USD for the third year of operation and will exceed 720 000 000 USD for the sixth year of functioning.

The sixth year can be considered as a stable market niche of this direction of the company's business. The cost of the social and business part of the company will exceed 12 billion USD by the results of the 6th year at the rate of return on investment at 6% per annum. Excluding the profits from various applications, it is expected to double or triple the preliminary figures.

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**4.4 The total planned profitability of the Innovation Investments**

**5. The Innovation Investments Roadmap**

|  |  |
| --- | --- |
| 2016-02-01 | The birth of the idea of creating a project for joint investment of green energy projects and clean technologies. |
| 2016-08-01 | The preparation of information for the project. |
| 2017-02-01 | The team was assembled for the technical implementation of the project. |
| 2017-07-01 | Creation of NVK Cogeneration LLC - company for control of the technical implementation of investment projects. |
| 2017-08-01 | Cooperation with the Ukrainian Academy of Sciences and civil organizations in the field of waste management has been initiated to prepare commercially attractive projects. |
| 2017-09-01 | The scheme of the investment platform is created. |
| 2017-10-01 | The project implementation scheme is formed into a comprehensive solution – project Innovation Investments. |
| 2017-11-01 | The business scheme of the project Innovation Investments is formed. |
| 2017-12-01 | Prepared the first projects to collect investment. |
| 2017-12-16 | We negotiated with potential investors for the start of the project. |
| 2017-12-30 | Our team has prepared a second project for investment - a solar power plant of 54 MW. |
| 2018-01-16 | The business scheme of the project is aligned with the latest requirements of the legislation of the United States and other countries. |
| 2018-02-01 | Our team received two projects to collect investment. The required amount of fees has reached USD 200 million - the project Innovation Investments preparation plan for ICO has been completed by 133%. |
| 2018-02-16 | The preparation of the Innovation Investments project has begun. |
| 2018-03-18 | Release and then start sales of the first 5,000,000 IIT (100,000,000 tokens in total) tokens with a 25% discount. |
| 2018-04-03 | Registration of a company Innovation Investments in Scotland as a joint stock company. Issue 100 000 000 tokens as an equivalent stocks company Innovation Investments. Sale of 5 000 000 tokens (shares) of the company Innovation Investments for 5 000 000 IIT tokens. Beginning of negotiations with potential clients IIT tokens as a payment system. Commencement of the work of the team to create the Investment Platform, Social and Business Network, Electronic Investment Bank. |
| 2018-04-08 | Start sales of 90 000 000 IIT tokens for the first four projects of the Investment Platform and for use as payment tools. ICO for the first four projects of the Investment Platform for 90 000 000 IIT. |
| 2018-05-15 | Beginning of the implementation of the first of the funded projects. Start testing the payment system for IIT tokens. |
| 2018-07-28 | High-quality multilingual information web-page created. Full-scale work of the Investment platform. Create the first version and test the social network. Creation of the first version of the electronic bank. Expansion of the client base and volume of use of IIT tokens as a payment system up to 100 000 000. |
| 2019-03-28 | Financial report for the year. Financial audit. Expansion of investment volume on the Investment platform. The operating mode of Social and Business network. Working regime of Electronic Investment Bank. Expansion of the client base and volume of use of IIT tokens as a payment system. |
| 2020-03-28 | Financial report for the year. Financial audit. Expansion of investment volume on the Investment platform. The operating mode of Social and Business network. Working regime of Electronic Investment Bank. Expansion of the client base and volume of use of IIT tokens as a payment system. |
| 2021-03-28 | Financial report for the year. Financial audit. Expansion of investment volume on the Investment Platform Expansion of Social and Business network. Expansion of Electronic Investment Bank. Payment of dividends on the shares of Innovation Investments. |
| 2022-03-28 | Financial report for the year. Financial audit. Expansion of investment volume on the Investment Platform Expansion of Social and Business network. Expansion of Electronic Investment Bank. Payment of dividends on the shares of Innovation Investments. |
| 2024-03-28 | Financial report for the year and for all time. Financial audit. Expansion of investment volume on the Investment Platform Expansion of Social and Business network. Expansion of Electronic Investment Bank. Payment of dividends on the shares of Innovation Investments. |
| 2024-04-28 | The final report on the achievements of the company Innovation Investments for 6 years, for compliance with the development plan, published in this the White Paper in 2018. |

**6. ICO plan. The key facts about the Innovation Investments ICO.**

Innovation Investments token symbol: IIT

Tokens issued:

2018-03-18 – 5 000 000 ІІT

2018-04-08 – 90 000 000 ІІT

The first issue is 5,000,000 IIT: 5,000,000 privileged (0.75 USD at the rate), as well as the creation of the Innovation Investments company.

• Our first step (ICO) is to receive $ 3,750,000 in lumens (XLM) on the company's e-wallet and withdraw them to fiat money (USD). Purpose of this financing (transaction) - the formation of a company statutory fund (Scotland, SLP) in the amount of 3 000 000 USD. Remaining funds, after paying all converting commissions and paying for the creation and legalization of the Innovation Investments legal entity will be partially directed towards reimbursement of expenses of the project team and the ICO organization, and partly to the contingency fund for unforeseen expenses.

• The next step is the immediate further generation of IIT for specific Platform projects to ensure the functioning of the IIT payment system. Users can easily purchase IIT and invest in selected projects, or to sell goods and services using IIT. First of all, the function of the Electronic Investment Bank will be put into operation as an automatic IIT exchange rate at 1.00 USD +/- 3%.

**Token structure**

|  |  |  |
| --- | --- | --- |
| Presale  March 18th, 2018  Up to  April 7th, 2018  Tokens sale  April 8th, 2018  Up to  July 8th, 2018 | 5% Presale (0.75 USD/IIT)  90% Tokens sale till sold out  5% Companies reserve fund | Assets Usage:  90% Creation and Financing of the First Enterprises  5% Companies Reserve Fund  1% Legal Aspects and Companies Security  1% Administrative Works  1% Projects Development  1% Company Creation  0.5% Further Maintenance  0.5% Marketing and Advertising |

**7. Bounty Campaign**

Purchasers of the first 5,000,000 IIT will be able to purchase at a 25% discount, at a price of 0.75 USD in lumens, according to the rate, and will be able to purchase 5% of the Token-shares of the company Innovation Investments, which will be issued immediately after registration of the legal entity of the company, at the price of 1 ІІT = 1 token (share).

5 000 000 IIT tokens of Innovation Investments will be distributed among the team members.

90 000 000 IIT tokens for the first four projects of the Investment Platform will be able to purchase at a price of 1.00 USD in lumens, according to the rate.

ICO is considered successful when selling 400,000 IIT within 90 days (300,000 USD is the sufficient minimum to start the actual work of the Innovation Investments project as a company), otherwise we will return the funds collected to investors.

The second stage of ICO is considered successful when selling 5 000 000 IIT (3 750 000 USD is the sufficient minimum amount to start the implementation of the first stage of the project - the construction of a biomass power plant 2 stages).

**8. Innovation Investments Team**

Vadim Vovk, CEO

* Power Supply Specialist
* Energy Management and Clean Energy Specialist
* Clean Energy Facilities Management Specialist

Stanislav Selenizov, CTO

* Ukrainian-Finnish Public Joint Stock "Polar-Ukraine" Company Director
* Thermal Waste Treatment Plants Construction Project Coordinator
* USSR Honoured Transport Builder and USSR Honoured Builder
* All Complexity Categories Industrial and Civil Construction and Reconstruction Specialist

Maksim Semeniy, СVO

* Java, JavaScript Developer, IT Specialist

Oleksandr Savitskyi, CIO

* Software Developer
* IT enthusiast
* Specialist and BS in Computer Science

Igor Prokopov, CFO

* Financial and Banking Security Specialist
* Financial Audit and Risk Management Specialist
* Bankovní Institut vysoká škola (Chezh Republic) Bachelor Graduate
* Innovation Education Center Director

Nataliya Germaniuk, COO

* International Relations Certified Specialist
* Innovation and Technology Center Scientific Research Institutes Reorganization Project Development Co-founder
* “Maidan-Zahid” Anti-Corruption Partnership Secretary
* Ministry of Ecology and Natural Resources Public Council Experts Member
* “Ukraine-EU” Civil Society Ukrainian Part Platform "Economic Cooperation, Free Trade Area, Transboundary Cooperation" Working Group Member
* Eastern Partnership Civil Society Platform Working Group Member;
* DESPRO Swiss Fund "Project Management for Local and Regional Development" Course Participant
* State and Public Administration Project Manager

Andriy Khrustaliov, CMO

* Project Promotion and Advertising Specialist
* Journalist
* Marketing Campaigns and Media Projects Organization and Management Specialist
* The Sight Daily and Weekly Newspaper Project Creator
* vz.ua Internet Recourse Creator
* Current КРАПКА.ua Internet Publication Work Organizer
* "Print Media" Award Nominee

Mykola Garmash, CSO

* Industrial/Civil Objects and Private Individual’s Protection Specialist

Dmytro Perebyinis, Manager

* Cryptoassets Trading and Economist-Analyst

Bogdan Dzirun, Manager

* Cryptoassets Trading and Economist-Analyst

Elijah Maksymenko, Manager

* American Meteorological Society (AMS) Certificate in Outstanding Achievements for Skills and Creativity in the Atmospheric Sciences
* Environment Protection and Ecotoxicology Specialist

Dr Oleksiy Onypko, Advisor

* Ukrainian Academy of Sciences President
* Honoured Inventor of Ukraine
* Science and Technology State Prize Laureate
* Doctor of Technical Sciences

Sergiy Kuzmenko, Advisor

* Science and Energy Consortium Chief
* Ukrainian Academy of Sciences Academician
* Clean Energy Specialist
* Waste Recycling and Power Supply Specialist

Dr Anatoliy Skopenko, Advisor

* Ukrainian Academy of Sciences Academician
* Doctor of Economic Sciences

Ruslan [Svintsytskyi](https://www.facebook.com/profile.php?id=100020498778680), Advisor

* UTEM Company Commercial Director
* Clean Energy Facilities Management and Energy Business Projects Development Specialist

Volodymyr Bezdetnyi, Advisor

* “Ukrteplo” Companies Group Company Director
* Clean Energy Facilities Management Specialist

Yuriy Motovel, Advisor

* NVK “Cogeneration” Company Founder
* Clean Energy and Power Supply Specialist
* Clean Energy Facilities Management Specialist

Rabbi Nadav-Zebolon Zavilinskyi, Advisor

* Ethics and International Relations Specialist

Dmitry Voznyi, Advisor

* Brand Manager
* Energy Business Projects and Technology Brands Management and Development Specialist

Onadeko Gbolahan, Advisor

* Stellar-based developer
* CTO at Swplug

**9. Project budget**

The minimum annual budget for the starting year: 250 000 USD.

The launch of ICO 1-15 projects – 50 000 - 750 000 USD.

Minimum starting investment: 300 000 - 1 000 000 USD.

The optimal budget for the starting year is 500 000 USD.

The launch of ICO 15 projects - 750 000 USD.

The preliminary financial investments for bringing the "green" technological developments of the Ukrainian Academy of Sciences scientists to the commercial standard from the initial 50 000 USD to the optimal 750 000 USD.

Minimal effective initial investment for the project: 300 000 USD.

Optimal effective initial investment for the project: 2 000 000 USD.