



SVC INTERNATIONAL

WHITEPAPER v1.0

2018

Statement of Purpose & Warning

The purpose of this document is to introduce to its readers the SVC International platform & the SVC token as a platform that rewards customer engagement with tokens of appreciation, while offering a marketplace for the redemption, exchange and trading of such tokens. The information in this document is sensitive and will be used for aforementioned purpose only. This document is not for public use, public distribution, copying or public consideration.

Forward-Looking Statement Disclaimer

Certain section of this document discusses the future roadmaps, limitations, future earnings, strategies etc of the SVC platform. All statements that are not purely historical and constitute “future-looking statements” within the meaning of the “Private Securities Litigation Reform Act of 19951”^[1]. Such forward-looking statements are subject to risks and uncertainties. The actual results in which case may be different than the anticipated results. The aforementioned statements are based on the beliefs and assumptions of the Company at the time of writing this document. The use of the following word or variations of such words and expressions similar to, “anticipate,” “intend,” “estimate,” “believe,” “expect,” “should,” “potential,” “forecast,” “project,” are intended to identify forward-looking statements. SVC International undertakes no obligation to publicly update or revise any forward-looking statements. Users of this document are cautioned not to place undue reliance on these forward-looking statements in making any personal decision.

Disclaimer

The Securities Act of 1933^[2] defines the term “security” as any note, stock, treasury stock, security future, security-based swap, bond, debenture, evidence of indebtedness, certificate of interest or participation in any profit-sharing agreement, collateral-trust certificate, preorganization certificate or subscription, transferable share, investment contract, voting-trust certificate, certificate of deposit for a security, fractional undivided interest in oil, gas, or other mineral rights, any put, call, straddle, option, or privilege on any security, certificate of deposit, or group or index of securities (including any interest therein or based on the value thereof), or any put, call, straddle, option, or privilege entered into on a national securities exchange relating to foreign currency, or, in general, any interest or instrument commonly known as a “security”, or any certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing.

The SVC token is not a security, but a utility token that will be used on the SVC International platform to redeem its value in exchange of goods, services, real estate or as a form of investment.

This whitepaper is not and should not be considered an invitation for investment. The document also does not relate in any way in any jurisdiction as an offering of securities. This document should also not be considered as a recommendation for investment. SVC token is a utility token, which can only be used on the SVC International platform.

The information provided in the whitepaper is of general information and the Company does not give any warranty as to the accuracy of this.

Private Policy

By purchasing the tokens, the investor agrees that their personal data (email address, name address, and any other personal details) may be used by the Company for its business purpose and communicating to you about Company’s latest announcements and updates. The Company agrees to keep your email address and other personal data private and not share it with the public (e.g., by including it on any external lists or selling to any third parties)

CMD's Message



Shine Group

Jahan Jayega, Hume Payega!

We pledge to touch lives with our work.....

“People are the most valuable asset at Shine Group, they are the bedrock on which our growth and success stands - they are the pillars of strength that makes us who we are.”

Shine Group is a true statement for Quality Excellence & Commitment in Real Estate Industry.

I laid the first brick of Shine City Infra Pvt Ltd. in 2013 with an idea of redefining sky line for providing affordable living to people through this real estate venture. Since then, I have made the presence of Shine Group felt with more than 50 projects in over 15 cities across the Nation. I have connected with people at all levels and touched a million hearts.

The management teams comprise of highly-motivated, industry and domain experts who have been with the organization, in most cases, for over a decade now. They closely drive and lead their respective functions infusing impetus, passion, energy and growth for their teams and the organization at large. With commitment to Vision and Mission and the Values, they ensure high-integrity and continued credence in all we do and deliver.

In letter and spirit, our brand pillars stand at the very core of who we are and what we stand for - not just in our deliveries but also in our everyday conduct. Our approach to work and all interactions with customers, vendors, channel-partners, colleagues and society at large is defined and enriched by our values.

I believe in maximum consumer satisfaction, on-time delivery, high quality, building trust, and spreading joy and happiness in peoples' lives

I believe with SVC International, a new venture of Shine Group and SVC token, we would be able to touch lives of millions of users making it more affordable and convenient.

Rashid Naseem
CMD, Shine Group

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Vision of SVC International

The vision of SVC International is actionable, purpose-led ideal that has a real and significant bearing on our deliveries and our conduct. We are committed to ensuring that our offerings are revolutionary, ahead of the times, benchmarked against best global trends & practices and built around our discerning customers' needs. We ensure that the ecosystem we operate in, the society around and all people who experience, engage or align with any aspect of the spaces we create, travel we offer, retail we deal in, news we spread, water we provide , etc. truly feel the differentiation and positive impact on quality of life.

In line with SVC International's vision, SVC Token will offer the following -

- A utility token that can be used across all commercial platforms, merchant sites and marketplaces both online and offline. Holders of SVC token should be able to utilize this token to buy everything from luxury to their basic needs
- A token that will be redeemable in real estate in India at prices which are much lesser than the market. Holders of this token would not have to worry about having to live or work in rented properties.
- A token that will earn its investors regular dividends through investments in Hedge Funds and other popular Indices

Objective of SVC International

After making an unparalleled and lasting impact on the real estate industry, Shine Group's latest venture SVC International is set to take the cryptocurrency industry by storm. Apart from empowering its users with consumer power and real estate redemption power, SVC International aims to build a portfolio by applying principles of investment that will manage the risk by diversifying investments in order to reduce the market volatility thereby safeguarding and providing maximum returns on the investor's investments.

Abstract

Today's crypto industry face two major problems, one being the usability of the cryptocurrency and second being the complexity of investments and its returns. SVC International brings to you a solution, which will not only solve the said problems, but will also bring a great deal more to the table.

Most tokens though classified under "Utility Tokens" cannot be utilized at General Marketplaces or merchant sites. These tokens just stay in the wallets without earning any returns on it. Here is what SVC Token has that the other "Utility Tokens" don't have - Consumer Power, Real Estate Redemption power and earning regular dividends through hedge fund investing. Holder of the SVC tokens would be able to use it to buy everything from luxury to every day needs. This token would be redeemable at consumer stores, merchant stores, merchant sites and major e-commerce sites. SVC tokens would also be redeemable in real estate in various commercial and residential projects in India at values that are much lower than the market rate at that moment. The SVC token would also earn regular dividends to its holders. The fund managers at SVC International would be investing in Hedge funds and other popular indices using various principles of investments, market conditions, ensuring safe ROIs.

In the sections that follow, the whitepaper will discuss each of the problems, its solutions and use-case in details. The distribution, pricing, and availability of the tokens will also be discussed in detail.

Introduction

Concept of Cryptocurrencies

“A cryptocurrency is a digital or virtual currency that uses cryptography for security. A defining feature of a cryptocurrency, and arguably its most endearing allure, is its organic nature; it is not issued by any central authority, rendering it theoretically immune to government interference or manipulation.”

A Taxonomy for cryptocurrencies –

Traditionally, cryptocurrencies are classified as Coins, Tokens and Securities. A different classification with examples will help make sense of the thousands of coins that already exist in the market and are coming up^[3]

1. Mode of Payment/ Currencies – The original purpose of cryptocurrencies was to create a universal decentralized currency. Bitcoin was the first of its kind. Other currencies include Litecoin (LTC), Bitcoin Cash (BCH), Monero (XMR), Nano (XRB), Dash (DASH) etc
2. Store of Value – While the blockchain is still evolving as a technology, one fact remains that Bitcoin is a reliable store of value. It is accepted and recognized to have value. Examples are Bitcoin (BTC), DigixDAO (DGD), Tether (USDT), NuBits (USNBT)
3. Protocol Improvements – There are certain tokens and coins that are not intended to be currencies. They are created to solve a certain problem using blockchain technology. These tokens generally try to resolve a certain limitation. Some popular examples are RChain (RHOC), ZCash (ZEC), Ark (ARK), Zilliqa (ZIL)
4. Coin-as-a-service (CAAS) - Some cryptocurrencies aim to simplify the programming so that more people can develop their own tokens. CAAS refers to cryptocurrencies that allow more people to create their own tokens. For example, Ethereum is coded on Solidity language, which has a simpler syntax than Bitcoin, making it easier for programmers to master and write smart contracts with it.
5. Utility Token – These are created so that consumers can use this in exchange of services and goods. Each service provider creates his own tokenized systems. The consumer needs to buy these tokens in order to use the services. This can be compared to buying tokens to play games at a games arcade. Of the innumerable examples, Steem (STEEM, Media), Basic Attention

Token (BAT, Media), Augur (REP, Prediction), Binance Coin (BNB, Exchange) are a few examples

History of Cryptocurrencies

The History of Bitcoin can be divided into Pre-Bitcoin Era, The Bitcoin Era and the Current Times.

Pre-Bitcoin Era^[4] –

David Chaum, a Ph.D graduate in Computer Science was the first developer of the “Blinded Money”, an algorithm that allowed secure, untraceable information exchange between parties. In 1990, Chaum, started a company called “DigiCash” in Netherlands that produced units of currency based on the binding algorithm. DigiCash was not decentralized. Since the idea did not go well with the banks, the Company closed in the late 1990s.

Approximately at the same time, a software engineer Wei Dai, published a paper on b-money, virtual currency architecture. This paper consisted many basic components of the modern cryptocurrencies. Unfortunately, the b-money was never implemented practically.

Chaum’s associate named Nick Szabo developed Bit Gold using the blockchain system. This too never gained popularity and is no longer used as a medium of exchange.

In the late 1990s and 2000s, a US Company called e-gold created a virtual currency by the same name. It was at its peak in the mid 2000s, but had to be closed down, due to legal pressures.

The Bitcoin Era^[5]

In 2008, there emerged a name Satoshi Nakamoto in the ecosystem of cryptography. A paper called “Bitcoin – A peer to peer electronic cash system” was posted to a mailing list discussion on cryptography. Whether this name is an individual or a group, remains a mystery till this day.

In 2009, Bitcoin and its technology was released to public. A group of enthusiasts began exchanging and mining Bitcoin. In late 2012, WordPress became the first major merchant to accept Bitcoin as a payment method. This was followed by Newegg.com, Expedia and Microsoft.

Following Bitcoin, 2011 saw the emergence of new cryptocurrency – Litecoin, followed by Peercoin, Dogecoin and many other currencies using different technologies.

Current Times^[6]

The year 2012, prepared the ground for the altcoin boom. Today, there are gazillions of coins and tokens that are coming out in the market on various concepts and solving different problems in the form of ICOs (initial Coin Offerings). The technology is advancing by the day and with advancing technology, the negative forces too are becoming advanced. The governments of the world are trying to regulate the whole cryptocurrency ecosystem in order to safe guard the people from Ponzi ICOs.

Current Problems in using Cryptocurrencies

Though cryptocurrencies blooming everywhere, there are major problems in using cryptocurrencies^[7]

1. Cryptocurrencies are difficult to understand. The reason behind it is that its relatively new and it comes with a learning curve. People generally invest in something that they do not know and end up losing money
2. The technology behind cryptocurrencies is complex. Lack of knowledge about how to use cryptocurrencies leads to people opening themselves to hackers
3. Cryptocurrencies are still not accepted widely due to the massive fluctuation in the prices
4. Regulatory & Legal status of cryptocurrencies is still unclear in most of the countries
5. If you have stored your wallet passwords on your phone or other devices, losing the device means losing the wallet with all its balance
6. There is no way of reversing payments if a payment is made mistakenly to someone
7. The cryptocurrencies are impractical for day to day use. You cannot use cryptocurrencies to buy online or offline
8. Today's cryptocurrencies are driven by the demand and supply and not the utility or redemption power they might have

Consumers today want one token or coin that would solve all of the above mentioned problems. The task of creating such a token that addresses each of the issues seems like an uphill task.

SVC International has come out with a token, the SVC token that not only solves all the problems but offers more to its holders.

The SVC Token

SVC International's Platform is created with the purpose of ridding its users of all the hassles of dealing with the insecurities of cryptocurrencies and making the process seamless. Instead of working on the concept of demand and supply, SVC platform works on the principles of redemption. The SVC Token is a non-minable token that would be deployed on the Ethereum blockchain.

The SVC Token will be the ultimate utility token. The investor/ consumer/ user will be able to

1. Redeem the token value through
 - a. Real Estate in India
 - b. Marketplaces both online and offline
 - c. GDVC
2. Earn regular dividend through investments in Hedge funds
3. Will be able to trade the tokens on various exchanges



Consumer Power

Consumer buying power in simply put words means the capacity of an individual customer or a specific market to buy a defined quantity of goods and services. High consumer power means high income and purchasing power in comparison to the supply and prices of goods & services^[8]

Here is an example of how impactful and powerful the consumer can be. In 1999, Shawn Fanning & Sean Parker wrote Napster, a computer program for sharing music online. Napster turned out to be the turning point in the music industry. The Companies fought the impact of consumers sharing their favorite music online. When Napster shut down in 2001, the Companies thought that they had stopped the revolution. But today as we see, the record Companies had lost the battle as records, cassettes, CDs have become obsolete^[9]

With the dawn of Internet, and the introduction of Social Media and ubiquitous connectivity, enabled through mobile devices, has enabled the consumer to not only create content but also amplify its voice across geographies.

Labrecque et al, in their research paper “Consumer Power – Evolution in the Digital Age” define the sources of Consumer Power^[10] –

1. Individual based Sources

- a. Demand - Demand-based power resides in the aggregated impact of consumption and purchase behaviors arising out of Internet and social media technologies
- b. Information - Information-based power is comprised of two facets, grounded in the abilities to consume and produce content: Information-based power through content consumption relates to the ease of access to product or service information, which reduces information asymmetry, expedites market diffusion of information and shortens product lifecycles. Information-based power through content production is the ability to produce user-generated-content. It enables empowerment by providing an outlet for self-expression, extending individual reach, and elevating the potential for individual opinion to influence markets

2. Network-based Sources

- a. Network - Network-based power centers on the metamorphosis of content through network actions designed to build personal reputation and influence markets through the distribution, remixing, and enhancement of digital content
- b. Crowd - Crowd-based power resides in the ability to pool, mobilize, and structure resources in ways that benefit both the individuals and the groups

The SVC token, is the source of this consumer power. It allows its holders to create demand through increased purchasing power and collective buying. Redemption of the SVC tokens would be as easy as using your debit card to purchase from a super market. SVC token would also give its users a plethora of choices to redeem their tokens. From using the tokens to buy luxury items to buying items of daily needs or paying their utility bills or making travel arrangements, the SVC token empowers its holders to use it anywhere they would like to.

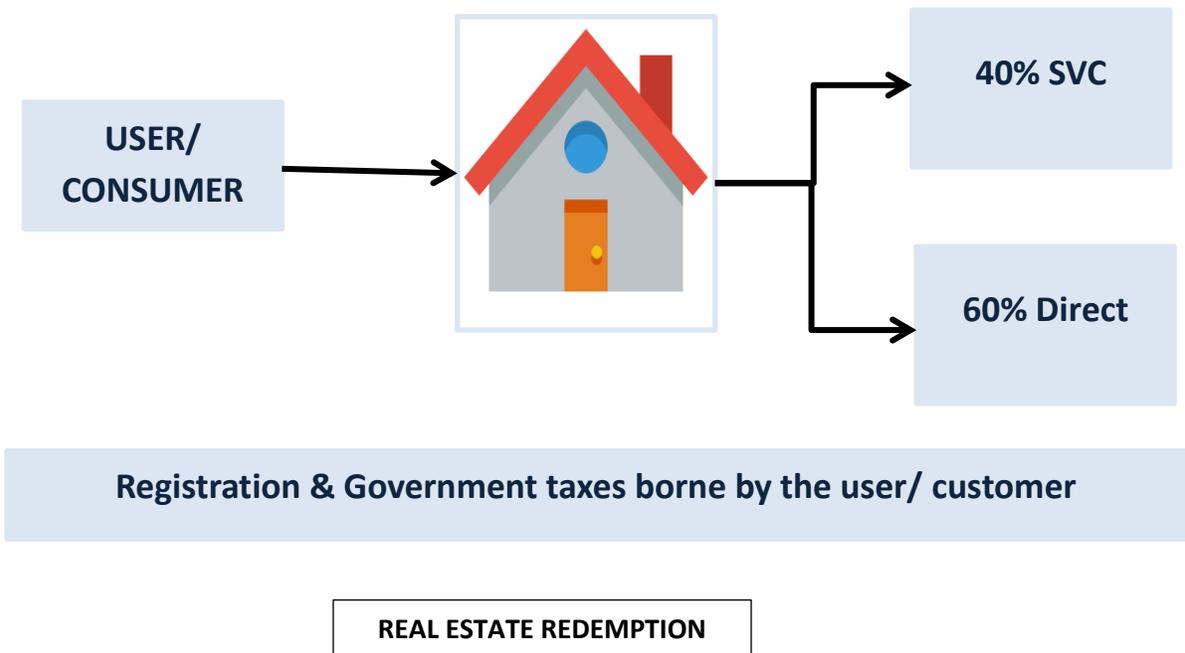
Real Estate Power

Real estate is one of the most important sectors of the economy. The real estate sector comprises four sub sectors - housing, retail, hospitality, and commercial. The growth in the real estate sector is in sync with growth in the corporate environment, demand for office spaces, urban and semi-urban accommodations. The real estate market in India is expected to become a US \$180 billion industry in the coming two years. The real estate market is also expected to grow at a CAGR of 11.2% in the FY2008 – 2020^[11].

Reports suggest that changes in the real estate landscape will substantially impact the real estate investment community. These changes and impacts are ^[12] –

1. Globally the investable real estate will have grown by 55% in 2020 compared to 2012.
2. The fast-growing cities in the growing economies will present a high risk/high reward opportunities
3. The key drivers to the real estate growth will be technology innovation and sustainability
4. Collaborating with the local governments to mitigate risks will become very important
5. Newly acquired wealth from the emerging economies will intensify the competition for prime assets

Real estate capital is all set to take the financial center stage in the near future. SVC token gives you the opportunity to be a part of this growth. With over 22,000 Cr of inventory waiting for investors, SVC token empowers its holders to book their dream property anywhere in India.



Hedge Funds

The basic definition of Hedge Funds & what is Hedging would be a good place to start.

“Hedge funds are alternative investments using pooled funds that employ numerous different strategies to earn active return, or alpha, for their investors”^[13]

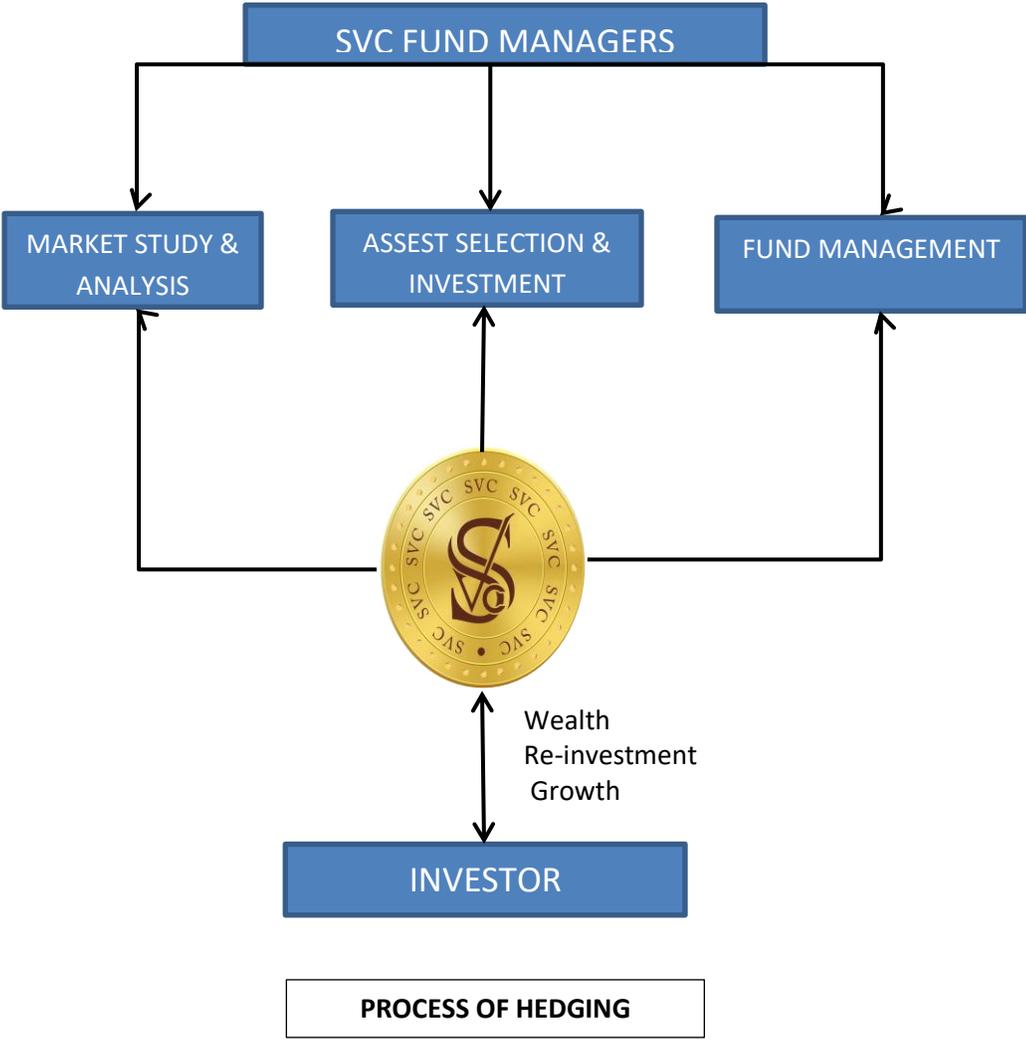
“Hedging is an investment to reduce the risk of adverse price movements in an asset. Normally, a hedge consists of taking an offsetting position in a related security, such as a futures contract”^[14]

The financial market is driven by emotions and momentum. This could be proven by the fact that in the 1980s, the rise of stock market index funds was due to the conviction among investors that efficient market theories were valuable. Momentum, on the other hand, occurs when positive returns for stocks over the past few months are followed by several more months of positive returns^[15]

It is nearly impossible for new investors to have access to high quality hedge funds. Even if they do get the access, the rules to hedging are complex, the market conditions volatile and ever changing. With conditions so adverse, the investors may lose their investments.

SVC International provides an easy access to a well-managed and diversified Hedge Fund. SVC International’s experienced fund-managers recognize the risks, complexity, and economics of the

investment ecosystem. The managers pro-actively take steps to mitigate the risks by studying the market conditions. The managers employ different strategies ensuring the right investment and high returns





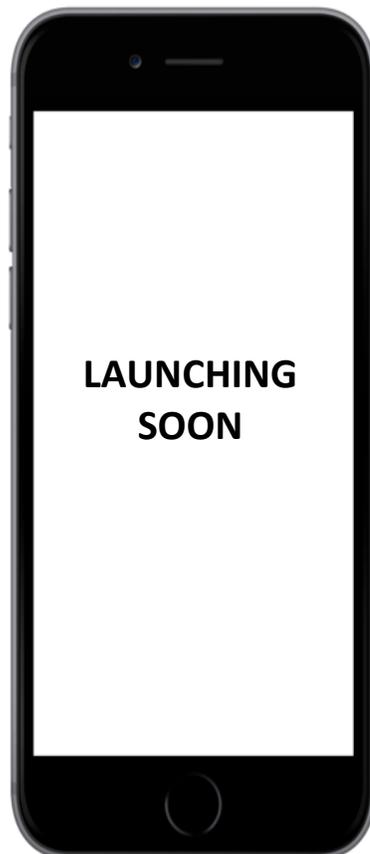
STRATEGIES THAT WILL BE USED

Value Proposition

Token Holders – The SVC Token is the ultimate utility token. The users will be able to use this token across various platforms. From availing daily needs and services to purchasing goods and services of luxury, the SVC Token will empower its users. The users will be able to avail these services at discounted prices.

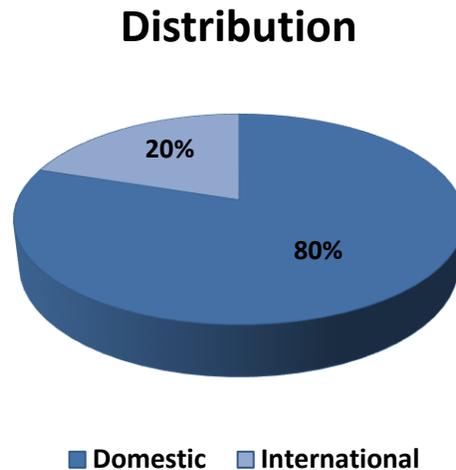
Investors – The complicated matrices of investing and the after worries of losing the investment will be eradicated with SVC Token. SVC's experienced fund managers use different principles of investment, in view of the market conditions to mitigate risks and safeguard investments. The investors, if they hold their tokens long enough will also be able to earn interim dividends from the investments done by SVC International's Hedge Funds.

Demo of the Mobile App



Token Details

Token Distribution



Total tokens Available:	12.5 Crore
For Indian Investors:	10 Crore
For ROW Investors:	2.5 Crore
SoftCap	50 Lac Tokens
HardCap	12.5 Crore Tokens

Note: If the international pool gets sold out and then the domestic pool can be used for the international investors. This cannot be used in the reverse case, i.e., tokens from the international pool cannot be sold to the domestic pool.

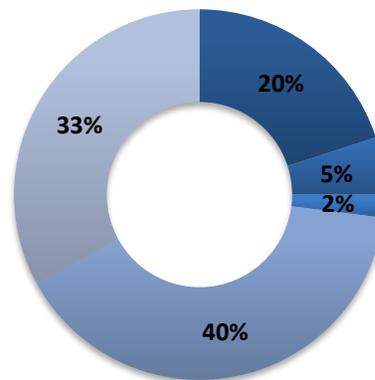
Token Types

1. Airdrop SVC Tokens – Airdrop SVC Tokens are available to those participants who are already a part of the Shine group and have invested in GDVC.

2. His Highness SVC Tokens – His Highness SVC tokens are Premium tokens. This token carried certain privileges that the other tokens would not carry. This token will be redeemable for certain goods and services that are limited in availability and are premium.
3. SVC Royalty Tokens – Anyone who buys the His Highness SVC Tokens is eligible to receive SVC Royalty tokens. The value of these tokens will be same as the value of the His Highness SVC tokens that they have bought.
4. ITO Token – These tokens will be released during the Initial Token Offering period and monthly ITO period.

Token Bifurcation

Domestic Token Distribution



■ AirDrop ■ His Highness ■ Royalty ■ ITO Tokens ■ Monthly ITO Tokens

Token Availability & Pricing

- Airdrop SVC Tokens –
 - Availability – 2 Crore
 - These tokens are redemption for investors who have already invested in Shine Group's GDVC. The value of these tokens is the same as the other tokens and will have the same utility and redemption power
- His Highness SVC Tokens –
 - Availability of tokens – 50 Lac
 - First 20 lac token will be available at the rate of \$3.00
 - Next 20 lac tokens would be available at the rate of \$3.50

- The last 10 lac token would be available at the rate of \$4.50
- SVC Royalty Tokens –
 - Availability – 20 lac
 - Anyone who buys the His Highness SVC Tokens is eligible to receive SVC Royalty tokens. The value of these tokens will be same as the value of the His Highness SVC tokens that they have bought
- ITO Token –
 - Availability – 4 Crore
 - The ITO tokens will be priced at \$2.00
 - These tokens will be released after the His Highness tokens are sold out. The ITO will be valid for 60 days
- Monthly ITO Token –
 - Availability – 3.3 Crore
 - 60 days after the ITO Closes, the monthly ITO will start until all the tokens are sold out

Lock-In Period

The lock-in period for all tokens is 120 days. After 120 days the user can redeem the tokens at their will. There is no defined upper limit for the token redemption. After 120 days of the lock-in period, every token will have the same value as of that day and same utility. The difference in the utility will only be for His Highness SVC token which can also be redeemed for limited edition goods and services announced by SVC International and its associated companies

SVC INTERNATIONAL OU

Company Registration Certificate

Entrepreneur: SVC International OÜ (14413668)

Registry code: 14413668	
Name: SVC International OÜ	
Address: Harju maakond, Tallinn, Kesklinna linnaosa, Roosikrantsi tn 2-K191, 10119	
Address of the Contact person: Harju maakond, Tallinn, Kesklinna linnaosa, Roosikrantsi tn 2-KRM2, 10119	
Legal form: Private limited company	Subtype:
Capital: 2 500.00 EUR	Status: Entered into the register
The date of the first entry: 23.01.2018	
The beginning of financial year: 01.01	The end of financial year: 31.12
The date of amendments to the articles of association: 22.01.2018	

Info about person liable to value added tax

Valid value added tax identification number does not exist. [Registration history](#)

Receipt of e-Invoices

The entity does not accept e-invoices.

Fields of activity

Field of activity	Type	EMTAK code	NACE code	Data source
Other business support service activities n.e.c.	principal activity	82991 / EMTAK 2008	82.99	Electronic submission (22.01.2018)

Means of communication

Type	Number
E-mail address:	k191@000.ee

Persons on the registry card

Role	Code / the date of birth	Name / Business name	Residence/location	E-mail
Contact person	12528686	KRM Agent OÜ	Harju maakond, Tallinn, Kesklinna linnaosa, Roosikrantsi tn 2-KRM2, 10119	agent@krmadvisor.ee
Management board member	47304102788	Kadri Mätlik		
Management board member	48808072736	Kristine Akopdzanjan		
Management board member	49406122225	Merle Paju		

Every member of the Management Board may represent the private limited company in concluding all transactions.

Shareholders

Role	Code / the date of birth	Name / Business name	Residence/location	Contribution	Data source
Shareholder	12018471	KRM Holding Plus OÜ	Tallinn city, Harju county	2 500.00 EUR	Electronic submission (22.01.2018)

The data about shareholders in the information system of the Commercial Register has an informative meaning. According to the Commercial Code § 182 section 1 the management board of the private limited company keeps a list of shareholders.

Other persons

Role	Code / the date of birth	Name / Business name	Residence/location	Contribution	Data source
		KRM Holding	Tallinn city, Harju county	2 500.00 EUR	Electronic

Time of extraction: 23.01.2018 11:08
Source: E-Business Register (<https://ariregister.rik.ee>)

Address

SVC International OU

Harju maakond, Tallinn, Kesklinna linnaosa, Roosikrantsi tn 2-K191, 10119

Drop us a Hello at: info@svcinternational.co.in

Follow us on: www.svcinternational.co.in



Definitions

1. Forward-looking statement - a forward-looking statement or safe harbor statement is a statement that cannot sustain itself as merely a historical fact. A forward-looking statement predicts, projects, or uses future events as expectations or possibilities.
2. Security - as any note, stock, treasury stock, security future, security-based swap, bond, debenture, evidence of indebtedness, certificate of interest or participation in any profit-sharing agreement, collateral-trust certificate, preorganization certificate or subscription, transferable share, investment contract, voting-trust certificate, certificate of deposit for a security, fractional undivided interest in oil, gas, or other mineral rights, any put, call, straddle, option, or privilege on any security, certificate of deposit, or group or index of securities (including any interest therein or based on the value thereof), or any put, call, straddle, option, or privilege entered into on a national securities exchange relating to foreign currency, or, in general, any interest or instrument commonly known as a "security", or any certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing.
3. Investment – Investment is defined as the action or process of investing money for profit
4. Redemption - A redemption is the return of an investor's principal in a fixed-income security, these are redeemed at par value on the maturity date. In this case the security is the SVC Token
5. Cryptocurrency - A cryptocurrency is a digital or virtual currency that uses cryptography for security. A defining feature of a cryptocurrency, and arguably its most endearing allure, is its organic nature; it is not issued by any central authority, rendering it theoretically immune to government interference or manipulation
6. ICO – Initial Coin Offering is an unregulated means by which funds are raised for a new cryptocurrency venture
7. Consumer Buying Power - Capacity of an individual customer or a specific market to buy a defined quantity of goods and services
8. CAGR - Compounded Annual Growth Rate is a measure of growth over multiple time periods. It can be thought of as the growth rate that gets you from the initial investment value to the ending investment value if you assume that the investment has been compounding over the time period

9. Hedge Funds - Hedge funds are alternative investments using pooled funds that employ numerous different strategies to earn active return, or alpha, for their investors.

10. Hedging - Hedging is an investment to reduce the risk of adverse price movements in an asset. Normally, a hedge consists of taking an offsetting position in a related security, such as a futures contract.

References

1. Private Securities Litigation Reform Act of 1995 - <https://scholarship.law.edu/cgi/viewcontent.cgi?referer=https://www.google.co.in/&httpsredir=1&article=3256&context=lawreview> (page5, section 19)
2. SECURITIES ACT OF 1933 - <https://www.sec.gov/about/laws/sa33.pdf>
3. A Better Taxonomy for Cryptocurrencies – the Startup - <https://medium.com/swlh/a-better-taxonomy-for-cryptocurrencies-cbffd2e1b58c>
4. What Is Cryptocurrency – How It Works, History & Bitcoin Alternatives <https://www.moneycrashers.com/cryptocurrency-history-bitcoin-alternatives/>
5. A Short History Of Bitcoin And Crypto Currency Everyone Should Read <https://www.forbes.com/sites/bernardmarr/2017/12/06/a-short-history-of-bitcoin-and-crypto-currency-everyone-should-read/#7ea42ea03f27>
6. History of Cryptocurrency, Part I: From Bitcoin's Inception to the Crypto-Boom <https://cointelegraph.com/news/history-of-cryptocurrency-from-bitcoins-inception-to-the-crypto-boom>
7. Advantages and Disadvantages of Cryptocurrency <https://coinpupil.com/altcoins/advantages-disadvantages-of-cryptocurrency/>
8. What Is Consumer Buying Power? <http://smallbusiness.chron.com/consumer-buying-power-68682.html>
9. Consumer Power <http://www.brandba.se/blog/2013/10/30/consumer-power>
10. Consumer Power: Evolution in the Digital Age https://www.marketingcenter.de/sites/mcm/files/downloads/research/lmm/literature/labrecque_2013_jim_consumer_power_evolution_in_the_digital_age.pdf
11. Indian Real Estate Industry <https://www.ibef.org/industry/real-estate-india.aspx>
12. Real Estate 2020 - Building the future <https://www.pwc.com/sg/en/real-estate/assets/pwc-real-estate-2020-building-the-future.pdf>
13. Hedge Funds <https://www.investopedia.com/terms/h/hedgefund.asp>
14. Hedge <https://www.investopedia.com/terms/h/hedge.asp>
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