



**THE  
EURBIT**

**THE  
WHITE  
PAPER**

<b>Contents</b>	<b>2</b>
<b>1) Briefly about the EurBit ecosystem (One Pager)</b>	<b>3</b>
<b>2) Problems that the EurBit token and its ecosystem solve</b>	<b>4</b>
<b>3) A detailed description of the EurBit project and its proposed solutions to the problems of 7.7 billion people on the planet</b>	<b>7</b>
<b>3.1) Legal status and main aims of the EurBit project</b>	<b>7</b>
<b>3.2) A concept of ideal money</b>	<b>8</b>
<b>3.3) Solving of the cryptocurrency volatility problem</b>	<b>9</b>
<b>3.4) The EurBit is the Bitcoin that is always at its maximum</b>	<b>10</b>
<b>3.5) How to develop the global ecosystem of the EurBit token circulation?</b>	<b>11</b>
<b>3.6) The Anti-Central Bank: freedom, democracy, justice, emission</b>	<b>13</b>
<b>3.7) The Anti-Central Bank: decentralization, anonymity, backing</b>	<b>14</b>
<b>3.8) The Anti-Central Bank: technical and technological details of the smart contract</b>	<b>15</b>
<b>3.9) The Anti-Central Bank: “To the Moon”, revolution in the crowdfunding, protection from fraudsters and regulators</b>	<b>16</b>
<b>3.10) Problems of investors and projects that are solved thanks to the EurBit project</b>	<b>18</b>
<b>3.11) Solution to the problems of the people’s anonymity</b>	<b>20</b>
<b>3.12) The internal and external token rates. An offer for exchanges</b>	<b>22</b>
<b>3.13) The Fed dollar and other fiat money are the global fraud</b>	<b>24</b>
<b>3.14) It is beneficial for online stores and manufacturers of any goods and services from around the world to switch to the EurBit</b>	<b>30</b>
<b>3.15) It is beneficial for scientists, inventors and innovative startups that are looking for financing to switch to the EurBit ecosystem</b>	<b>31</b>
<b>3.16) It is beneficial for projects that have already issued their utility tokens to switch to the EurBit ecosystem</b>	<b>32</b>
<b>3.17) Advertising and marketing of the ecosystem and its tokens. It is beneficial for the owners of the media and any other sites, as well as for celebrities, public people, journalists, bloggers and all people with accounts on social networks to advertise the EurBit ecosystem and its tokens</b>	<b>33</b>
<b>3.18) It is beneficial for 7.7 billion ordinary people to refuse the use of all other money and switch to the EurBit tokens</b>	<b>35</b>
<b>4) The Roadmap of the EurBit ecosystem</b>	<b>39</b>
<b>4.1) The first projects joining to the ecosystem</b>	<b>39</b>
<b>4.2) Problems of fiat and cryptocurrency investors and borrowers that are solved by the BMBC platform (the EurBit Deposit)</b>	<b>41</b>
<b>4.3) A detailed description of the BMBC project (the EurBit Deposit) and its proposed solutions to the problems of fiat and crypto currency investors and borrowers</b>	<b>41</b>
<b>4.3.1) Who would be interested in the BMBC project (the EurBit Deposit)?</b>	<b>41</b>
<b>4.3.2) Why is the BMBC (the EurBit Deposit) better than other p2p credit and savings platforms and banks?</b>	<b>42</b>
<b>4.3.3) How does the BMBC (the EurBit Deposit) provide its depositors with maximum reliability?</b>	<b>44</b>
<b>4.3.4) What income can investors of the BMBC (the EurBit Deposit) rely on and how will the team distribute the tokens collected on crowdfunding?</b>	<b>44</b>
<b>4.3.5) History and the nearest future of the BMBC project (the EurBit Deposit)</b>	<b>47</b>
<b>5) Teams of the EurBit and the BMBC projects</b>	<b>49</b>
<b>6) The Legal Notice</b>	<b>50</b>
<b>7) Risk Factors</b>	<b>52</b>
<b>8) Contacts</b>	<b>54</b>

## 1) Briefly about the EurBit ecosystem.

The EurBit project has set itself the goal to create the ideal money, a global system for its circulation and a national anti-central bank issuing it. We have made it.

We have created a hybrid that eliminates the disadvantages of other money, but collects all its advantages in one token - decentralization, anonymity, minimal volatility, the complete absence of depreciation and the ability to grow in price from time to time. In order to make our utility token's rate attractive to manufacturers of goods and services, shops and 7.7 billion people, we introduced the ecosystem's internal rate and linked it to the mathematical function MAX (BTC). It means that on all sites of projects, belonging to the ecosystem, the price of the EurBit token will always be equal to the maximum price of bitcoin in euros, fixed at coinmarketcap.com at any time since the moment our token appeared. **The EurBit is a bitcoin that is always at its maximum.**



We are creating a global, infinitely expanding, decentralized, independent from any countries, economic, trade and financial ecosystem for the circulation of the token. Thousands of projects will use one common token, instead of thousands of their own ones. It is very profitable to join us as for startups, for ongoing projects with their own tokens and for companies from the real sector of the economy (of any size, from any industry and from any country). All of them will accept EurBit tokens for their goods and services, and only at the internal non-volatile rate. An external volatility rate, in addition to speculators, is useful for self-regulation of the emission rate.

We use a hybrid of emission, mining and crowdfunding, eliminating their disadvantages, summing their advantages up and strengthening them. Any resident of the planet can independently and anonymously issue our ideal tokens for themselves in the anti-central bank. In order to do this, you need to buy bitcoins or ethereum and send them to a smart contract for burning with the following emission of EurBit tokens using the Proof-of-Burn method. This will create the EurBit tokens worth 200% of the value of the burned bitcoins and ethereum. The investor will immediately receive 100%+5% (bonus) of new tokens, 100%-5% will be received by the project he has chosen; it will receive them not immediately, but in small parts according to the fulfillment of its roadmap. That is how we will not let scam into the ecosystem.

The funding received by the joining projects is not credit or venture one, this money does not need to be returned or you do not need to give a share of the company for them. It is only necessary to develop your project honestly, as a result of which the EurBit ecosystem will also grow and strengthen. This is a revolution in financing of innovative business. Investors lose nothing and do not spend their money, supporting one or another project in our win-win crowdfunding. Even bankruptcy of projects will not bring losses and stress to the EurBit token holders.

The burning of bitcoins and ethereum will lead to a decrease in their supply, and therefore, to an increase in price. That will pull the price of the EurBit token, linked to the MAX (BTC) function, and cause "to the Moon" of the entire crypto industry. The EurBit ecosystem and its tokens will help people, companies and entire sectors of the economy with the solution of many other problems, and they will open thousands of new opportunities worldwide. Our tokens are more convenient, reliable and financially profitable than any other crypto or fiat currency of any country. It is more profitable to run any business, to receive a salary and to keep and increase savings with the help of these tokens. It will soon be possible to buy any goods and services around the world with them. By eliminating the disadvantages and multiplying the advantages of cryptocurrencies, we are launching their widespread adoption by the population and mass introduction, despite the opposition of central banks and other public authorities of most countries of the world.



## 2) Problems that the EurBit token and its ecosystem solve.

2.1) There was not the ideal money neither in the fiat nor in the crypto world before our appearance. By ideal money, we mean money that is devoid of disadvantages and possesses all these advantages at the same time:

- Decentralization;
- Anonymity;
- A high level of backing of money;
- Fast and unhindered crossing of any state borders;
- Minimum volatility;
- The complete absence of depreciation;
- The ability to sometimes increase in price;
- The ability of the rate to always be at its maximum.

Individually, there are almost all of these advantages in different money, but together with some disadvantages that significantly depreciate it. However, there was never such a token that included all these advantages and almost did not have disadvantages.

2.2) Any money has never had full protection for investors and users from rate fall, as well as material losses and nervous stress caused by these falls.

2.3) Any money has never had such an extremely beneficial combination of consumer properties for 7.7 billion potential users - complete impossibility to fall with the ability to sometimes grow. Such volatility and semi-stability have never existed anywhere. After all, in this form this money is practically devoid of disadvantages and has only advantages.

2.4) Combining of decentralization, anonymity and minimum volatility in one token is one of the most important problems that the crypto community is working on. We have solved it. This opens up enormous prospects and opportunities for the massive and ubiquitous adoption of cryptocurrencies by the world's population; it stimulates the transition of billions of people from state fiat money to cryptocurrencies.

**IDEAL**

2.5) a) The massive uncontrolled transition of billions of ordinary people and real businesses from state fiat money to the EurBit cryptocurrency that exceeds them in all respects.

b) The creation of a global, infinitely self-expanding, decentralized, independent from any countries, economic, trade and financial ecosystem to replace the global dollar system.

c) The creation of a national anti-central bank, in which any planet inhabitant, and not just private owners of the Federal Reserve, can print the ideal money for themselves independently and anonymously. (If someone still naively believes that the US state owns the Federal Reserve, then he is deeply mistaken. The 12 federal banks that established the Fed are actually completely private.)

These three reasons mentioned above guarantee us maximum opposition from the Fed, controlled Central Banks and the governments of many countries that are serving the Fed. Nevertheless, we are not afraid of this opposition and we know how to overcome it.

2.6) The vast majority of investors have a problem - they cannot guess when the cryptocurrency (or other asset) rate will reach its maximum in order to leave it in time and record the maximum profit. Waiting for this maximum usually takes a very long time.



2.7) The large number of fraudsters among members of project teams and the difficulty of identifying scam projects lead many cryptocurrency investors to huge losses.

2.8) The lack of control over project costs, including inefficient and non-targeted ones, greatly increases the risks of crypto investors.

2.9) The idea of a product or the MVP is the backing of tokens for many projects. However, even if the product is completely ready, the risks are still high. Therefore, investors would like the projects' tokens have some additional backing, in addition to the product, and some additional level of reliability.

2.10) Self-developing projects with their own token, that independently conduct crowdsale, have significantly more overhead costs for writing a smart contract, attracting consultants, conducting crowdsale, withdrawing the token to exchanges, renting premises and paying their staff. As they have more overhead, it means less invested money will be spent on the growth and development of the project. This means that it increases the likelihood that investors can lose their money, make less profit or wait for it longer.

2.11) There are a lot of very interesting, useful and profitable projects that solve the problems of investors well, but these projects have a very narrow specialization. Therefore, they are interesting to a very small amount of people. As a result, a good useful project may die and investors may lose their money.

2.12) Low capitalization and low representation on exchanges make tokens of the vast majority of projects less reliable for crypto investors.

2.13) Diversification of projects in their investment portfolios for reducing risks is available only to large professional investors. Ordinary people are unprofessional small investors. They are deprived of the opportunity to invest in a large number of projects from different countries and different sectors of the economy.

2.14) The majority of tokens provide too few benefits and opportunities to their investors and holders. They have too few fields of application and they solve too few problems. This negatively effects on the viability of these projects. The probability of their closure and loss of investor's money is increasing.

2.15) One more problem that the EurBit project solves is dishonest and illegal sanctions imposed by individual countries without UN approval. These sanctions are on contrary to international law in relation to other countries, peoples, governments, economic sectors, individual enterprises and private individuals. Because of this, some crypto investors, entire projects, individual members of their teams or users of their services, products and sites can innocently suffer. Citizens, enterprises and governments of Russia, Iran, Venezuela, North Korea and other countries against which unfair and illegal economic sanctions are imposed, conduct foreign trade and domestic economic activity in the EurBit tokens and no sanctions will stop you. The same applies to citizens and enterprises of Crimea, Donbass and other unrecognized territories. You do not need to reinvent your own money when the ideal one has already been invented. You do not need to reinvent the SWIFT system. You can use the EurBit ecosystem and its tokens and you will not have any problems with money circulation and foreign trade.

2.16) The majority of the startups do not have enough money to create their own innovative product, to conduct a full-fledged advertising campaign before crowdsale or to promote their product or service to new markets. In order to survive and continue their development, they are forced to accept the predatory and enslaving conditions of banks and venture investors and to give a significant share of their project.

2.17) The issue of own tokens is increasingly becoming an insoluble problem for crypto projects due to difficulties with legalization in some jurisdictions. In particular, this happens when regulators begin to consider utility tokens as security ones and begin to extend legislation and regulation of securities to them.

2.18) Some states practice an unfair and excessive level of taxation of the income and property of their citizens and enterprises. Many people do not agree with this, as well as with the fact for what and how their governments spend the collected money.

2.19) Most often, speculators and ordinary people related to real sectors of the economy use different financial assets. It is so because some people need high volatility, while others need minimum one. There are assets with different properties; it means that most often short-term and long-term investors are looking for different financial assets. Active and passive investors also choose different financial assets. Due to two rates (internal stable rate and external volatile one) and some other features, the EurBit ecosystem and its token will be interesting to absolutely everyone. At the same time, different types of investors and users that are looking for different consumer properties of financial assets will not interfere with each other and everyone will find their benefit in our project.



2.20) Because of the EurBit ecosystem and its token, the crypto industry's long-standing dreams of "to the Moon" will come true.

2.21) Such ways to attract investment in the development of startups as ICO and IEO have disappointed investors. We are modernizing this type of crowdfunding. We combine it with mining / emission of cryptocurrency and at the same time, we eliminate all their disadvantages and strengthen their advantages.

2.22) It is much more profitable for enterprises of the real sector of the economy, manufacturers of any goods and services, online stores and all inhabitants of the planet to conduct their business and economic activities in the EurBit tokens, and not in dollars or any other fiat or cryptocurrencies.

2.23) The word "democracy" stands for the power of the people and we all know that the power lies in those hands who print and control money. It means that such a society in which money is printed only by globalist bankers and government officials bought by them (only they receive benefits from it), and not by the people themselves, cannot be called a democracy and a free one. Our project wants to fix this and give power (democracy) and freedom to ordinary people.

P.S. One of the ideas of the EurBit project is the use by thousands of different, thematically unrelated projects of one common top token, instead of thousands of their own small ones. Thus, with the addition of each new project to the common token will be added new opportunities, new areas of application, new benefits, and new target groups of users and new problems to be solved.

### 3) A detailed description of the EurBit project and its proposed solutions to the problems of 7.7 billion people on the planet.

#### 3.1) Legal status and main aims of the EurBit project.



To begin with, **the EurBit project is a non-profit creative association of freethinking crypto enthusiasts from all over the world.** The EurBit project will not bring any income to its creators. It is our hobby and our mission. We do not engage in business within this project and we are not going to do it. In fact, the project is not so much about money, but about freedom and democracy. We have no need and we do not plan to register in any particular jurisdiction. In order to make all people in the world freer, we do not need offices, bank accounts, anyone's permits and licenses.

In addition, the team of the project does not plan to cooperate with any public authorities of any countries. We simply do not see the subject of such cooperation. We do not need anything from the

states and their public authorities and we are not going to do their work for them. **The members of the EurBit team are not the beneficiaries, issuers, owners, managers or heads of the project we have invented.** We are supporters of the maximum possible decentralization. We arranged everything is such a way that everyone, all potential users, all 7.7 billion people on the planet will be able to issue (mine) tokens, make all major decisions, as well as become beneficiaries and managers of the EurBit project. In turn, the project team will only be some staff. It will provide technical support, marketing promotion and language localization.

We are creating a project for those, who oppose the dictatorship of the International Monetary Fund (the IMF), the World Bank (the WB), the Bank for International Settlements, the Federal Reserve (the Fed), and the central banks of many other countries, as well as the largest private banks of the world, subordinate to them. The vast majority of people oppose to globalists, their interference in the internal affairs of all countries of the world and in the private life of ordinary citizens. The EurBit project is being created for such people who believe that the legislative, executive and judicial powers and law enforcement systems in all countries should serve all citizens, but not just bankers and oligarchs. People are against the fact that globalist bankers (with the help of special services) are financing terrorists, starting wars, conducting "color revolutions" and coups d'état, quarreling different nations and representatives of different religions only in order to turn from billionaires into multibillionaires.

People are against the fact that these financial-industrial groups of globalist-oligarchs bought up the most influential media and political parties around the world (including the US Democratic Party). They form the image of enemies and aggressors from Russia, Iran, North Korea and some other countries with the help of daily slander, lie and propaganda. They scare the whole world with these mythical enemies in order to launch an arms race and put the whole world on the brink of nuclear war. They do it only in order to make the owners of arms corporations even richer.

The EurBit project is being created for people opposing the dictatorship of the oligarchs, who rule almost all countries of the world. We are for the power of ordinary people, for true freedom and democracy. We are not for fakes about freedom and democracy, which globalist-bankers are hiding behind when they are doing their dirty and bloody tricks to plunder the minerals and other resources of the countries and peoples of the world. The word “democracy” stands for the power of the people, and we all know that the power lies in those hands who print and control money. It means that such a society in which money is printed only by globalist-bankers and government officials bought by them (only they receive benefits from it), and not by the people themselves, cannot be called a democracy and a free one. Our project wants to fix this and give power and freedom to ordinary people.



### **In this regard, the EurBit project has four main objectives:**



1) The first one is to promote the ideals and values of a freethinking crypto community among ordinary people around the world. In addition, our objective is to achieve the massive and widespread adoption and use of decentralized cryptocurrencies and at the same time non-volatile ones, despite the fierce opposition of central banks and government officials subordinate to them.

2) The second objective is to come up with the concept of ideal money that surpasses all fiat currencies and all cryptocurrencies in their consumer properties.

3) The next one is to create an anti-central bank in which any resident of the planet will be able to print these ideal EurBit tokens independently and anonymously. In this way, people will gain genuine democracy and freedom.

4) The last objective is to initiate and coordinate the creation of a global, decentralized, self-sufficient, infinitely self-expanding, economic, trade, financial system for the circulation of this ideal money; and to launch the creation of the honest and fair EurBit ecosystem that in perspective can replace the unfair and predatory world dollar system. The global dollar system has grown. It is kept on violence, fraud, corruption and aircraft carriers. It is beneficial only to private owners of the Fed, unequally changing unbacked green papers for real natural resources, goods, services and other assets of other countries. The EurBit ecosystem will grow on the mutual benefit of all people, enterprises and any other economic entities from around the world who wish to participate in its construction.

### **3.2) A concept of ideal money.**



The EurBit project, inspired by the genius of Satoshi Nakamoto and taking into account the advantages and disadvantages of precious metals, bitcoin and other fiat and cryptocurrencies, has set itself the goal of creating the ideal money. The closest to this concept are gold coins and bitcoins, but they also have significant shortcomings that really prevent them. We decided to take bitcoin as a basis and then to supplement it with the key advantages of other money and remove its disadvantages. Its main disadvantage is the extremely high volatility. This volatility prevents the mass rejection of fiat (fiduciary) money and it prevents billions of ordinary people, who are not professional exchange speculators, to switch to bitcoin settlements in the real sector of the economy.

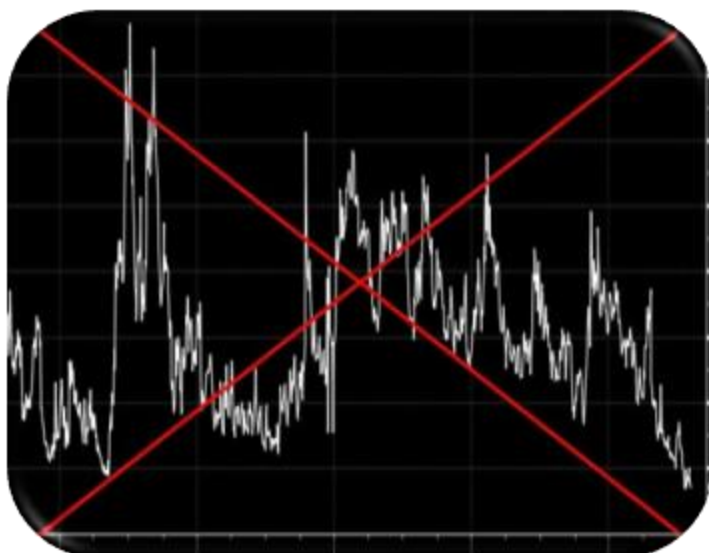


In fact, for mass and widespread adoption of cryptocurrencies, decentralization and minimal volatility must be combined in one token. Now many crypto enthusiasts are working on this combination as on the main priority task of the crypto industry. All central banks of the world are scared to death of this connection. However, we decided to go much further and to add to our token, in addition to these two most important qualities, other important advantages that will help it to become truly ideal. By ideal money, we mean such money that is practically devoid of disadvantages and possess all these advantages at the same time:

- Decentralization,
- Anonymity,
- A high level of backing of money,
- Fast unhindered crossing of any state borders,
- Minimum volatility,
- The complete absence of depreciation (rate drops),
- The ability to sometimes increase in price,
- The ability of the rate to always be at its maximum.

Individually, almost all of these advantages are found in different money at the same time as disadvantages that significantly depreciate it. However, it has never been such a situation that one token included all the advantages and at the same time there were almost no disadvantages in it.

### 3.3) Solving of the cryptocurrency volatility problem.



According to our estimates, approximately 7.6 billion ordinary people, as well as the entire business, all manufacturers of goods and services from around the world, all sellers and buyers want to use non-volatile (+decentralized) cryptocurrencies. Only 0.1 billion exchange speculators need volatile (+decentralized) cryptocurrencies. The demand of exchange speculators is almost completely satisfied, because bitcoin and thousands of other existing coins and tokens are very volatile. However, 7.6 billion potential consumers of stable (non-volatile) decentralized cryptocurrencies have a problem - no one has even begun to satisfy their demand.

Such stablecoins like Tether will not solve the problem. Firstly, it is not exactly a cryptocurrency. They are the same fiat (fiduciary) dollars, only presented not in the paper form but in the digital one. More precisely, they are not even dollars themselves, but derivatives on dollars. Secondly, they have neither decentralization, nor anonymity, nor real backing. What is the point to back cryptocurrencies with dollars if the dollars themselves are not backed with anything? They are just IOUs of the private Fed owners.

As many people naively think, the US economy and its gold reserves are not backing for dollars. Nevertheless, even if they were, this would still not be enough to back. It is so because there are much more printed dollars than the entire US economy and the US gold reserve are worth. First, nobody is going to pay on these IOUs, and secondly, it is simply physically impossible. **A complete collapse of the dollar system is guaranteed to happen in the next few years.** The same flaws of Tether apply to upcoming stablecoins of central banks of different countries, which are connected to their fiat currencies. The Facebook token called Libra is connected to the dollar and it has the same flaws.

What do we offer to solve the problem of volatility? The EurBit project has created a token that will satisfy the needs of both speculators and ordinary people, as it will be both volatile and stable. How is this possible? It is very simple. Our token has two rates – internal and external. The main one for us, of course, will be the non-volatile internal rate of the EurBit ecosystem. Only it will be used on all sites of all projects that will join the ecosystem. Manufacturers of goods and services, shops, customers and ordinary people will use only it. Now the request of 7.6 billion potential users of decentralized + non-volatile money will be satisfied. The external volatile rate of the token will not be used by any project from the EurBit ecosystem; it will be of interest only to speculators on external crypto exchanges. In addition, the external rate will help a lot with self-regulation of the emission rate, but we will discuss this topic in more detail later.

We also consider it incorrect to make the internal non-volatile rate of our token absolutely stable. Firstly, in the whole world, there are no assets with an absolutely stable price within extended period and there is simply nothing to tie our rate to. Secondly, the situations in global currency markets and in the global economy as a whole, as well as the situations with people's adoption of cryptocurrencies are changing. It means that the EurBit token rate should consider this dynamics and it should be an indicator of the most significant changes. Thirdly, not all volatility and not every change in the rate are harmful and disadvantageous to users and investors.

Material losses, nervous stress and other problems cause only depreciation of the rate. Everyone likes the growth of the rate, because it is beneficial to all users. Therefore, we decided to eliminate, neutralize, smooth and stabilize only falls, while the growth rate should not be eliminated. We will welcome and support the growth; we will strongly contribute to the growth of the EurBit token rate. **When we call the internal rate of our token not volatile, we mean not complete stability, but selective volatility. We turn this disadvantageous to users volatility into absolute stability. Moreover, profitable volatility is no longer a disadvantage, but an advantage. It means that it remains and it is encouraged by us.**

### **3.4) The EurBit is the Bitcoin that is always at its maximum.**

Such amazing and very beneficial consumer properties of the exchange rate and volatility will turn out if we connect the internal rate of our token to the mathematical function MAX (BTC). It means that on all sites of enterprises, stores, projects and any other economic entities, belonging to the ecosystem, the price of the purchase, sale and exchange of the EurBit token will always be equal to the maximum price of the Bitcoin in euros, fixed at [coinmarketcap.com](https://coinmarketcap.com) at any time since the moment our token appeared.



**It turns out, that within its ecosystem the EurBit token will be like Bitcoin, which is always at its maximum.** Its internal rate (in euros) can never fall. It will almost always be absolutely stable. However, in rare moments when Bitcoin will strive for its highs, our token will follow it in order to turn back into stablecoin, but at a new maximum level.

Any money never had full users' protection from rate fall (depreciation), as well as from material losses and nervous stress caused by these falls. Therefore, the concept of the EurBit token, its two rates and unique volatility have made such protection within the ecosystem a reality. **Now fans of cryptocurrencies, residents of developing countries with unstable state fiat currencies, and all other people will be able to forget about rate falls, stress, worries and losses.** In order to do this, they just need to stop using their old money (prone to falls) and to switch to EurBit tokens while making payments.

Moreover, the advantages of the token concept are not limited to the complete absence of stress and losses (prone to rate falls). Any money never had such an extremely beneficial combination of consumer properties for 7.7 billion potential users - complete impossibility to fall with the ability to grow from time to time. The concept of the EurBit token, its two rates and unique volatility have made this combination a reality (within the ecosystem).

**The combination of these two properties makes our token more profitable for users than any existing or preparing to be launched stablecoins or non-volatile fiat currencies of developed countries, such as the US dollar or Euro.** These currencies can still boast of their stability (if to forget for a second that the world dollar system is not backed with anything and it is on the verge of collapse), but they do not have the opportunity to unexpectedly, quickly and significantly grow. This is a real revolution. A fantasy is becoming a reality. In order to make our ecosystem truly global, it is only necessary to expand its frontiers as wide as possible.

The vast majority of investors have a problem - they cannot guess when the rate of any cryptocurrency (or other asset) will reach its maximum in order to leave it in time and record the maximum profit. Waiting for this maximum usually takes a very long time. This problem is completely resolved for users of the EurBit tokens within the ecosystem. They do not need to constantly monitor the fluctuations of the rates; they do not need to be nervous and upset because of the rate falls. They do not need to guess, lose their time and wait for a long time when the maximum happens, in order to leave it at that moment and record the maximum profit. This is all because our token is always at its maximum. It means that investors can switch fiat at any time when it is convenient for them. The profit from the rate growth will always be as maximum as possible in any period.

It would seem that the convenience and benefits for the EurBit token holders are obvious: minimal volatility, the complete absence of falls and drops, and at the same time the ability to grow and always stay at the maximum, plus deriving from it usability, time saving and lack of stress. However, it is not enough for us. We have assigned ourselves the task to create a completely self-sufficient token, from which there is no need to switch to fiat. We are making such a token with the help of which you will be able to buy at least as many goods and services around the world as with dollars or any other fiat money. We need such a token in which it is more profitable to receive salary, use it, make purchases, keep and increase savings than in fiat money of any country or in any other cryptocurrencies. To solve all these problems, we are creating a global, full-fledged, self-sufficient, independent of any public authorities of any countries, infinitely self-expanding economic, trade, financial ecosystem of our token circulation.



### **3.5) How to develop the global ecosystem of the EurBit token circulation?**

Another revolutionary idea of our project is the use by thousands of completely different, thematically unrelated projects of one common token, instead of thousands of their own small ones. Thus, with the addition of each new project to the ecosystem, new opportunities, new areas of application, new benefits, new problems to be solved and new target groups of users will be added to our common token. First, there will be dozens and hundreds of users, then thousands, and with the addition of new projects, there will be millions and billions of them.

The first to join are projects that will become the foundation of the ecosystem. Let us start with the p2p lending and savings platform called the EurBit Deposit. This project will serve as the ecosystem's bank. There fans of anonymous passive fixed income will be able to increase their savings in euros or in EurBit tokens profitably and safely. In addition, there other projects from our ecosystem will be able to take loans in EurBit tokens for their development if they will not have enough money raised through crowdfunding during joining the ecosystem.

The second joined to the ecosystem project will be an internal p2p exchanger (the LocalEurBit), there it will be possible to exchange the EurBit tokens for any fiat currencies, and this can be done safely (with the help of an escrow agent), at an internal rate, without commissions and anonymously.

The next joined to the ecosystem project will be the EurBit Escrow. This is a service with the help of which individuals or organizations from all over the world will be able to make purchase and sale transactions (for any goods or services) with each other. In addition, they will be able to make any other transactions with payments in the EurBit tokens. It is safer (with the help of an escrow agent), more anonymous, without any commissions and at the ecosystem's internal rate. It is much more convenient and profitable than in the fiat world or in the ecosystems of other cryptocurrencies. This project will be in the great demand among freelancers and customers of their services, sellers and buyers of goods who do not completely trust each other. This applies to situations when the buyer is afraid to make an advance payment, as he is not sure that he will receive the ordered goods, and that it will be of the proper quality and configuration. Alternatively, this applies to situations when the seller (manufacturer) is afraid to be the first to send the goods to the customer, as he is not sure that he will receive payment for it later. It will be interesting for participants of any deals who are afraid of deception, fraud or robbery when using cash, as well as for people who want to complete transactions as anonymous as possible. The EurBit Escrow project will appeal to people who want to close a deal while saving as much as possible (on taxes, paying for the services of arbitrators, escrow agents, banks, other intermediaries and other overhead costs), but without loss of reliability.

The fourth joined to the ecosystem project will be the EurBit Store. This is a large online store where you can buy goods from around the world for the EurBit tokens. Moreover, you will be able to do it at the ecosystem's internal rate, without commissions, without trading margins, with the participation of a free escrow agent. More precisely, it will be a platform connecting manufacturers of any goods from around the world with buyers directly, without an intermediary and without a trade margin.

As a result, this mediatory extra charge to the cost of all goods, that all stores markup, will be spread between manufacturers and buyers in the EurBit Store mutually beneficial. It means that buyers will be able to buy any goods cheaper than they are in other stores, and manufacturers will be able to earn more on their goods than when they are sold through other stores. The benefits of manufacturers and buyers of goods from the EurBit Store project are obvious.

We will briefly talk about the first several joined to the ecosystem projects in the Road Map and on the site. Every month, there will be more and more projects wishing to become a part of our common ecosystem,



because it will be very beneficial for all of them. As a result, a global, decentralized, self-sufficient, independent from any state, infinitely self-expanding economic, trade, financial ecosystem of our token circulation will start to create. The honest and fair EurBit ecosystem is profitable for all participants and it is able to replace the unjust, predatory, unbacked global dollar system in perspective, even though many central banks will actively oppose to it.

We will describe in detail in other sections of this White Paper what will be the benefits from the EurBit ecosystem and its token for online stores, manufacturers of goods and services of any size, from any industry and from any country. We will also talk about the benefits for scientists, inventors and innovative start-ups preparing for ICO or IEO and looking for venture or loan financing for their development. We will also talk about the benefits of joining to the EurBit ecosystem for successful projects that have already issued their utility tokens.

### **3.6) The Anti-Central Bank: freedom, democracy, justice, emission.**

The ideal money needs an ideal emission way. We have already said that the mission of the EurBit project is to give ordinary people around the world genuine freedom and power (democracy). Power, as everyone knows, is in the hands of those people who print and control money. Now the rights to print money and get profit from it as well as the power have been usurped by global bankers, who have subjugated the central banks and government officials bought by them. We are returning this power to people.



To do this, we have created an anti-central bank in which any inhabitant of the planet can independently print (mine) himself the ideal money – the EurBit tokens. In addition to the fact that this money will be decentralized and anonymous, they necessarily must have full backing. They should not be unbacked waste paper, like dollars.

Moreover, there is one more required condition - everyone who wants, all 7.7 billion world's inhabitants should receive the material benefit from the emission and use of the EurBit tokens. This is fair to the highest degree. Just compare this with the emission of dollars, the benefits from which are received only by a few owners of 12 private banks that have established the US

Federal Reserve. Unlike the Fed owners, the EurBit project team has no benefits from the emission. The team has no premine, instamine and other ways of additional emission and obtaining material benefits. The EurBit project is absolutely non-profit one; it does not earn money and it does not conduct entrepreneurial activities. Our selfless hobby and high mission is to help the crypto industry.

ICO and IEO have disappointed investors as ways of emission and attracting investments for the development of startups. We are upgrading these types of crowdfunding. The emission of the EurBit tokens is a hybrid of mining, token sale and crowdfunding that eliminates their disadvantages, summarizes and enhances their advantages. In the people's anti-central bank, any inhabitant of the planet can independently and anonymously issue money for himself, this money surpass all cryptocurrencies and fiat currencies of all countries in their consumer properties.

That is not all. In the process of mining of new tokens, the miner chooses which project (that wants to join the EurBit ecosystem) he is going to support, as to grow and develop the ecosystem in the best way. Thus, in addition to the emission of new tokens, the miner is participating in a new ideal form of safe crowdfunding when he finances the development of a startup he liked, but he does not spend his money at the same time and even earns a good bonus.

To become a miner of our tokens, you need to mine or buy bitcoins or ethereum, and send them to our smart contract for burning with subsequent emission of EurBit tokens using the Proof-of-Burn method. During the emission process, EurBit tokens will be created with a value of 200% of the value of the burned bitcoins and ethereum. The miner will immediately receive 100% + 5% (bonus from the chosen startup) of new tokens. The remaining 100% - 5% of new tokens will be received by the chosen by him startup joining to the ecosystem. Moreover, the startup will not immediately receive all the collected investments, but in small parts as it fulfills its roadmap. Therefore, that is how we will not let scammers and scam projects into the ecosystem.

Our token will be accepted for payments for goods and services only at the internal non-volatile rate (in euros) on all websites of the projects of the ecosystem. In order to determine the emission size, the price of the EurBit token will also mean its internal (non-exchange) price at the time of mining (in euros), equal to the value of the mathematical function MAX (BTC). This function gives the maximum price of bitcoin in euros, which will be fixed on the website <https://coinmarketcap.com> at any time, starting from the moment our token appeared. The price of bitcoin and ethereum will mean their current exchange price in euros at the time of mining.

### **3.7) The Anti-Central Bank: decentralization, anonymity, backing.**

The burning of electricity and computing power provides backing and value to bitcoins and ethereum. The burning of bitcoins and ethereum transfers these backing and value to the EurBit tokens. Thus, our tokens will be backed by 50% with the value of bitcoins and ethereum used in the mining process. The other 50% will be backed with software products and other assets of all projects and companies included in the ecosystem, for the development of which the EurBit tokens were sent during crowdfunding upon joining.

In addition, some joining projects will provide other additional backing to the EurBit tokens. For example, the EurBit Deposit project (the p2p lending platform) will accept EurBit tokens on deposits (in loans) from fans of additional passive fixed income. These loans have a required condition for borrowers - 200% backing in the form of real estate or other real liquid assets. It turns out that the EurBit tokens used by their holders in the EurBit Deposit project will have additional double real backing in addition to the main one.



used both as a login from your investor's account and as a wallet address to which we will send the EurBit tokens mined by you.

You can take part in the mining (emission) of the EurBit tokens and immediately get 5% income only on the ecosystem's main website (<http://www.eurbit.money>) in the investor / miner / user account. Anyone from any country can independently mine money that surpasses all cryptocurrencies and all fiat currencies in their consumer properties.

In doing so, you will not need to go through the KYC and AML procedures; you will not need to indicate your first name, last name, citizenship or any other personal data. Our token and its mining are completely anonymous. When registering, it will be enough to indicate only the public address of your over-the-counter ethereum wallet (it must support the ERC-20 standard). This address will be

Decentralization of the EurBit token and its ecosystem is provided by several factors:

- Firstly, only decentralized cryptocurrencies are used (burned) in the process of mining.

- Secondly, absolutely any inhabitant of the planet can take part in the mining (emission) process. Moreover, he/she can do it independently, anonymously and without anyone's permission. There is no need to pre-buy expensive computing equipment, to spend a lot of electricity and to have complex technical knowledge. It is very simple, on the surface it looks like an ordinary token sale, like exchanging one cryptocurrency for another, although this is not so. The project team can also take part in the mining process, but only as individuals,



and on exactly the same conditions as all the other 7.7 billion people. The team does not have any more favorable conditions (pre-mine, inst-mine) and other additional opportunities to mine tokens.

- Thirdly, tokens and the ecosystem are based on a decentralized Ethereum blockchain, to which the members of the EurBit team have nothing to do with.
- Fourth, only miners make final decisions on the development and expansion of the ecosystem. The team of the EurBit project does not make any key development decisions and it works only as a maintenance staff. In addition, the project team pre-selects the best projects from those who applied for joining to the ecosystem, and presents them to miners for review and evaluation. In the process of mining (emission) and the subsequent stage of safe crowdfunding only miners choose which of the presented projects they want to finance and accept into the ecosystem and which not.
- Fifth, the beneficiaries from the emission of the EurBit tokens are only miners and their chosen startups joining the ecosystem. The EurBit project team has no material benefits from the emission of tokens and the work within the project.
- Sixth, the EurBit project team cannot influence on the determination of the emission size. The miners themselves set the emission size depending on the ecosystem's needs in tokens. The presence of internal and external rates of the token, the difference between them, the presence or absence of promising projects wishing to become part of the ecosystem are excellent self-regulators of emissions, which are capable of both to speed it up and to completely stop it.

### **3.8) The Anti-Central Bank: technical and technological details of the smart contract.**

A blockchain is an important innovation based on a consensus-building algorithm that should be both efficient and safe. It should ensure the correctness of recorded information and protecting data from juggling. Most often, cryptocurrencies use two consensus-building algorithms: Proof-of-Work (PoW) and Proof-of-Stake (PoS).

However, there are several little-known alternative methods, and one of them is the Proof-of-Burn method (PoB). In this case, in order to get tokens or the right to mine them, you need to destroy a certain number of tokens of alternative cryptocurrency received in the system with the Proof-of-Work. The Proof-of-Burn is that the miners send coins to a special address that "eats" them; there is no possibility to return or spend these coins from there. The blockchain records this transaction as evidence of the burning of coins, after which the miner is rewarded.

To become a miner of our tokens, you need to mine or buy bitcoins or ethereum, and send them to our smart contract for burning with subsequent emission of the EurBit tokens using the Proof-of-Burn method. During the emission process, the EurBit tokens will be created with a value of 200% of the value of the burned bitcoins and ethereum. The miner will immediately receive 100% + 5% (bonus from the chosen startup) of

new tokens. The remaining 100% - 5% of new tokens will be received by the chosen by him startup joining to the ecosystem.



In order to determine the emission size, the price of the EurBit token will also mean its internal (non-exchange) price at the time of mining, equal to the value of the mathematical function MAX (BTC). These prices (rates) are indicated on the main website of our ecosystem (<http://www.eurbit.money>) next to the log in icon to the investor / miner / user account. You can learn about different income opportunities within the ecosystem in this account. There you can also do mining (emission) of new tokens and choose a project to join and finance, so that the ecosystem grows and develops in the best way.

The EurBit project does not currently plan to create its own blockchain. We create our EurBit tokens (XEB ticker) of the ERC-20 standard, an anti-central bank emitting them (the smart contract), as well as an ecosystem for their circulation on the Ethereum blockchain. There is a high probability that over time projects that want to work not on Ethereum blockchain, but on other ones (that allow creating of applications at smart contracts) would want to join our ecosystem. In this case, we will create similar smart contracts in these blockchains and transfer part of our ecosystem there. We will also create gateways for the free exchange of the EurBit tokens from different blockchains in a one-to-one ratio.

We will accept only bitcoins and ethereum from investors / miners on mining for burning in the initial version of our smart contract. It is possible that in the future we would add the possibility of acceptance of other decentralized cryptocurrencies, obtained through mining, in the smart contract for burning with the aim of emission of our tokens. Moreover, our ecosystem plans to expand not only through new startups, but also through the addition of successful projects that have already issued their utility tokens. If they accept our very favorable conditions of joining, then in the smart contract on a temporary basis (for 2-3 months) we will add the ability to accept the tokens of these projects for burning with the subsequent emission and their exchanging for our tokens.

You can view our smart contract and conduct its audit here:

You can see the eater addresses that we use to burn bitcoins and ethereum here:

**3.9) The Anti-Central Bank: “To the Moon”, revolution in the crowdfunding, protection from fraudsters and regulators.**





The replacement (habitual for ICO and IEO) of the sale of tokens to investors (for their bitcoins and ethereum) with token mining, by burning these same bitcoins and ethereum, leads to very interesting consequences and the solution of several important problems. Even a simple replacement in the White Paper of the word “investor” with the word “miner” and the replacement of the phrase “token sale” with the phrase “token mining” leads to a completely different legal interpretation of the processes. Moreover, it leads to a significantly less ability of state regulators to counteract the success of the crypto industry as a whole and our project in particular.

And if we additionally take into consideration that the emission of the EurBit tokens is carried out not by commercial projects registered in any jurisdiction, but by all interested people of the planet, it will be impossible to present our utility tokens as security ones. It means that it will be more difficult for state regulators to interfere with the existence of projects that join the ecosystem. Taking into account that the emission (mining) of tokens and the

management of ecosystem development are carried out anonymously and decentralized, and they do not require the noticeable amount of electricity and the complex technical knowledge, it will be even more difficult for state regulators to find our miners and prevent them from developing the EurBit ecosystem.

Previously, projects received understandable and time-tested bitcoins and ethereum, but investors received “pig in a poke” - tokens that can behave as they like (from instant death to explosive growth). Firstly, it is unfair when the two sides of a token sale transaction receive different money. Secondly, it turns out a strange, illogical and contradictory situation, when investors are very interested in the success of the purchased tokens, but this success does not depend on them at all. The project’s teams, from which this success depends, become much less interested in the success of the tokens that they have already sold. They are busier with the fate of the bitcoins and ethereum received for them.

Because of this contradiction, in the vast majority of tokensales, investors suffered losses for various reasons (which we will discuss in more detail later) and they were disappointed in ICO and IEO. We eliminate this contradiction - in our emission way both investors (miners) and projects connected to the ecosystem receive the same money (the EurBit tokens), which means that they are all equally interested in the success of this new mined money.

Massive burning of bitcoins and ethereum for mining EurBit tokens will lead to a significant reduction in their supply, and therefore to a significant increase in their price. Firstly, this will automatically pull the price of the EurBit token itself, tied to the MAX (BTC) function. Secondly, it is more important that **a stable and a significant growth of bitcoin and ethereum will cause "to the Moon" of the whole crypto industry**, which all crypto enthusiasts have been waiting for so long. This will accelerate the adoption of cryptocurrencies by real business and ordinary people and it will ensure their massive transition from fiat money to cryptocurrencies.



In the process of mining of new tokens, the miner chooses which project (that wants to join the EurBit ecosystem) he is going to support, as so to grow and develop the ecosystem in the best way. Thus, besides of the emission of new tokens, the miner is participating in a new ideal form of safe crowdfunding. It happens

when he finances the development of a startup or an operating enterprise that he liked, but at the same time he does not spend his money, does not risk anything and even earns a good bonus (5%).

The funding received by the joining projects is not credit or venture one, this money does not need to be returned or you do not need to give a share in the company for them. The only thing you need is to abandon the using of fiat and centralized money and to switch to settlements in the EurBit tokens as quickly as possible. It is also necessary to honestly develop your company for the benefit of its shareholders and customers, as a result of which the EurBit ecosystem will also grow and strengthen. **This is a revolution in financing of private business.**

Scientists, inventors and innovative startups, looking for financing of their projects, no longer have to agree to the predatory conditions of venture investors. Projects that have already issued their utility tokens, online stores and manufacturers of any goods and services (from any country, from any sector of the economy and of any size) no longer need to take credits in banks. This is especially true for developing countries, where credit interest rates are very high. It is much more profitable for all of them (the best of them) to join to our ecosystem and receive financing for their development in the EurBit tokens on our more favorable conditions.

The complexity of identifying of scam projects on ICOs and IEOs leads to huge losses, especially for beginners and unprofessional investors. The EurBit project controls the expenses of key joining projects, avoiding inappropriate and inefficient ones. In addition, it does not give out all the investment (collected as a result of the safe crowdfunding) at once, but in small portions, as the projects complete their roadmaps.

Not a single scam project or not a single scammer will simply want to become a part of the EurBit ecosystem under such strict conditions of audit and control. Moreover, even if someone tries, then there is a strict filter of the EurBit project, and then there is a filter of the investors themselves (miners). Investors will meticulously evaluate which projects to finance and accept into the ecosystem and which not. Thus, we protect our ecosystem from scammers and do not let them to ourselves and save our investors (miners) from losses.

### **3.10) Problems of investors and projects that are solved thanks to the EurBit ecosystem.**



Even such the situation when a project (initially not a scam one) suddenly stops working as a result of illness or death of the founders, their quarrel, pressure from state regulators or other force majeure will not lead to losses and will not become a problem for investors. The project death means significant losses for investors if the project develops independently. If a project from the EurBit ecosystem dies, its death does not bear any losses for investors.

This is so because, firstly, there remains backing from the dead project in the form of bitcoins and ethereum burned during crowdfunding when joining the ecosystem. Secondly, thousands of other projects will join the ecosystem instead of a dead one. Existing ecosystem projects and

backing in the form of burned bitcoins and ethereum will not let the rate of our token fall, even if some project dies. It means that our investors (miners) will not suffer.

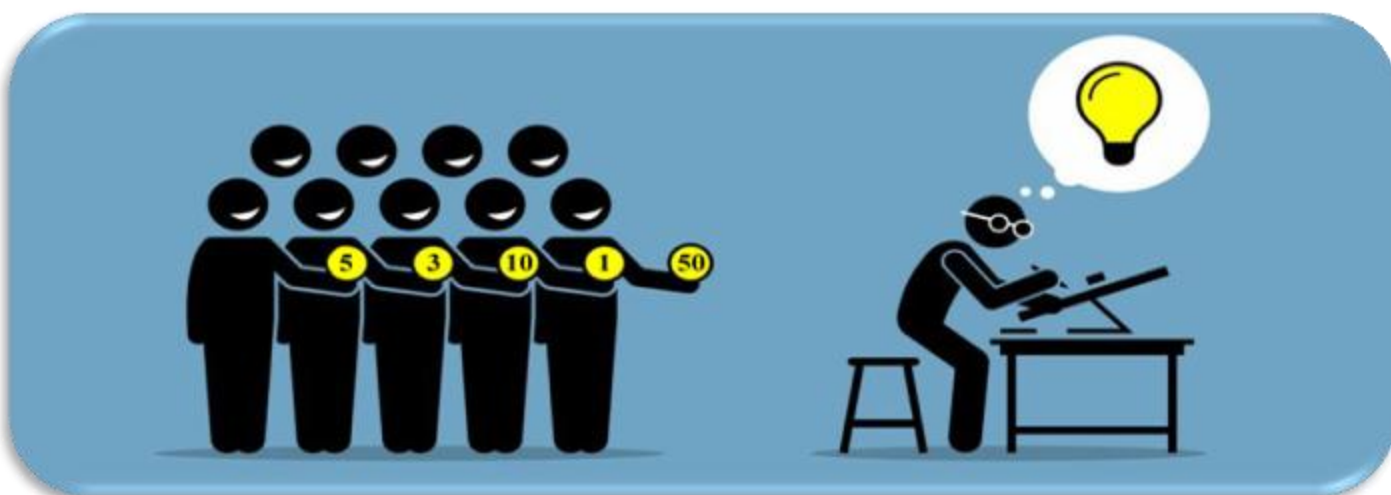
Projects with their own token, that independently conduct crowdsale and that are self-developing ones, have significantly more overhead: writing a smart contract, attracting consultants, conducting crowdsale, bringing

the token to exchanges, paying staff and others. And if there is much more overhead, it means less invested money will be spent on the growth and the development of the project. It means that it increases the likelihood that investors can lose their money, make less profit or wait longer for this profit. This leads to the conclusion that self-developing projects with their own token lose competition with projects from the EurBit ecosystem, which have one common token, develop themselves in cooperation, help each other in a huge startup incubator and have much less overhead.

There are a lot of very interesting, really useful and profitable projects that solve problems of investors well, but these projects have a narrow specialization. Therefore, they are of interest of a small amount of people. As a result, such a good and useful project may die and investors can lose their money. Low capitalization and low representation on the exchanges make tokens of the vast majority of self-developing projects less reliable for crypto investors. Most tokens of self-developing projects provide too few benefits and opportunities for their investors and holders. They have too few places of their application and they solve too few problems. This negatively affects the viability of these projects. Because of this, the probability of their closure and the loss of investors' money increases.

The EurBit ecosystem with its unlimitedly wide cooperation, which allows combining thousands of thematically different and unrelated projects, easily solves these problems of crypto-investors and projects' teams. After all, we all will use one common token (which has the potential to become No.1 over some time) instead of thousands of small ones. With the addition of each new project, new features, new areas of application, new benefits, new problems to be solved and new target groups of users will be added to the common EurBit token. Alone, many projects would not have survived, and together we will become extremely strong and unsinkable. Each new project that join the ecosystem will only add strength and reliability to the token and the entire ecosystem.

Most startups do not have enough money to create their own innovative product, to conduct a full-fledged advertising campaign before crowdsale or to promote their product or service to new markets. In order to survive and continue their development, they are forced to go to the predatory and enslaving conditions of venture investors and give them a significant share of their project.



The EurBit project can help the founders of the best startups to maintain 100% control over their companies. We are ready to help projects, joining the ecosystem, with a full-fledged advertising campaign during their crowdfunding. We are ready to take them to the EurBit ecosystem and thus save their overhead. We are ready to take startups into our incubator and save them even more expenses.

If the raised during crowdfunding funds (when joining the ecosystem) are not enough for the full development of the joining project, then we are ready to help with additional credit resources for the best projects through the friendly BMBC project (the EurBit Deposit). Thus, we completely solve the problem of

the best startups with financing for development. Moreover, we do this much more profitable for projects than venture investors who are appropriating a controlling share of startups.

Only large professional investors can diversify projects in their investment portfolios in order to reduce risks. Ordinary people are unprofessional small investors. They do not have so much money to invest in a large number of projects from different countries and different sectors of the economy. The EurBit ecosystem and its tokens are the best portfolio diversification for a small investor, because the EurBit project will include thousands of projects from around the world and from completely different sectors of the economy. We will diversify the portfolio for our small investors ourselves. Now you do not need to have many different tokens to diversify your portfolio, for this it is enough to have only the EurBit tokens (XEB).

The issue of own tokens is increasingly becoming an insoluble problem for crypto projects due to difficulties with legalization in some jurisdictions. Especially when regulators begin to consider utility tokens as security ones and begin to extend legislation and regulation of securities to them. Now this problem has been resolved. After all, the projects, joining to our ecosystem, can raise funds for their development without ever issuing their own tokens. This not only reduces overhead, but also greatly simplifies the life of projects. This simplifies legalization in some jurisdictions and reduces claims to projects from regulators and other public authorities.

**We provide full protection from rate drops and the resulting losses and nervous stresses for all investors / buyers / miners / users of our tokens inside the EurBit ecosystem. Neither scammers, nor hackers, nor other intruders, nor stock market speculators, nor failures of computer programs, nor bankruptcy of projects that joined the ecosystem, nor bans and prosecutions of any states, nor war, nor epidemics, nor members of the EurBit project team - NOBODY AND NEVER will be able to lower the rate of our token inside the ecosystem.**

### 3.11) Solution to the problems of the people's anonymity.

Many crypto projects in attempts to legalize themselves betray one of the fundamental principles of the crypto community - the anonymity of investors and customers. The EurBit project is a nonprofit one. This is a creative association of freethinking crypto enthusiasts from around the world. It does not strive to legalize in any country. It is not going to cooperate with public authorities of any country. The EurBit project will not provide anyone with information about its investors and clients. The project will not collect it even for itself.

It does not matter for us who you are and where you are from. Even when registering on our website we will not ask users about their names, surnames, citizenship and any other personal data. All investors, customers and users of our tokens will be for us simply nameless owners of ethereum wallets with some addresses. We will definitely strive to ensure that if not all, then at least most of the commercial projects, joining to the EurBit ecosystem, will give the opportunity for anonymous clients to use their services.

The governments of some countries divide all countries of the world into classes, like the Nazis or the fascists. They consider themselves civilized, and other people uncivilized ones. They believe that different countries should have different rights and freedoms. They consider their state and nation to be special, and the governments and people of other countries are of the lowest class.

They think that they have the right to indicate to other countries and nations how to live, to impose their opinions, views and laws and do it without UN participation. These governments of



aggressors and murderers, without UN permission, unleash military interventions, punishing those who dare to disobey them or simply to plunder other people's natural resources. They are trying to deceive the whole world that their intention is to spread freedom and democracy, to fight against tyranny and to protect the world from the chemical, bacteriological and nuclear weapons of some mythical dictator.

They deploy hundreds of military bases around the world and have a military budget many times higher than the military budgets of other countries. They launch missile attacks on sovereign countries without UN permission, occupy foreign territories and conduct color revolutions and military coups around the world, bringing their “puppets” to power. They organize artificial chaos around the world using the concept of “controlled chaos”. They interfere in the internal affairs of other countries, finance opposition parties and the media of other countries, wiretap phones and read the Internet correspondence of citizens of other countries. They use the media controlled by them to propagate and slander other countries and dissenting leaders in order to spread fake news around the world.

They quarrel and turn neighboring nations and countries against each other, finance terrorists and radical religious movements. They consider that their laws are above international law and laws of other countries. They impose their laws on everyone and try to force people to comply them. In addition to military and political pressure, such aggressors and colonial empires also use economic pressure by introducing dishonest and illegal sanctions without UN approval. They do it on contrary to international law and WTO rules in relation to other countries, nations, governments, economic sectors, individual enterprises and individuals. The objectives of such sanctions are different from the declared ones. The true objectives of such sanctions (without UN approval) are:

- a) Putting illegal political and economic pressure on sovereign countries that have different opinions on any issues;
- b) Subjugation of such countries, governments and economies for colonization and plundering;
- c) Hostile takeover of sanctioned enterprises;
- d) Misappropriation of property of such people and enterprises located in other countries;
- e) Obtaining by their own enterprises dishonest and illegal advantages in the competition with the enterprises mentioned above.

Because of such dishonest and illegal sanctions, some crypto investors, entire projects, individual members of their teams or users of the services, products and sites of these projects can innocently suffer. However, due to the fact that the EurBit project does not cooperate with public authorities of any country and maintains anonymity, no one will know the membership of our investors, miners and users. It is not possible to apply any sanctions to anonymous users.



Citizens, enterprises and governments of Russia, Iran, Venezuela, North Korea and other countries against which slanderers and aggressors imposed their unfair, illegal economic sanctions, conduct foreign trade and domestic economic activity in the EurBit tokens and no sanctions can harm you.

The same applies to citizens and enterprises of Crimea, Novorossiia, Abkhazia, Kosovo and other unrecognized territories. You do not need to invent your own money when the ideal one has already been invented. You do not need to reinvent the SWIFT system, just use the EurBit ecosystem and its tokens and you will not have any problems with internal money circulation and foreign trade.

Some states practice an unfair and excessive level of taxation of the income and property of their citizens and enterprises. Many people do not agree with this, as well as with the fact that on what and how the

governments of their countries spend the collected taxes. Now, thanks to the EurBit ecosystem, these people have the opportunity to decide by themselves how much they will pay taxes.

### 3.12) The internal and external token rates. An offer for exchanges.

All projects that are part of the EurBit ecosystem are required to sell, buy, accept payments for goods and services or otherwise use our tokens only at the internal non-volatile rate. Thus, the mining (emission) of our tokens will also be carried out at the internal rate, but miners will receive additional 5% of the tokens from the joining projects as a gift. Additional advantages of obtaining EurBit tokens through mining are complete anonymity, the absence of commissions and the opportunity to participate in the development of the ecosystem by choosing a joining project.



After some time from the start of the project and the start of mining, there will be available two more ways to become the happy owners of our tokens. The second way to get EurBit tokens is to buy them on the internal ecosystem exchanger called the EurBit Exchange ([localeurbit.com](http://localeurbit.com)). This is a p2p service with the help of which you can anonymously, safely, without commissions and with a free escrow agent exchange (buy / sell) EurBit tokens for fiat currencies from all over the world at the ecosystem's internal rate. The third way to get EurBit tokens is to buy them on the external cryptocurrency exchanges. This can be done at a volatile external rate, with transaction fees and with commissions for depositing and withdrawing money from the exchange. Most often, it can be done only through KYC and AML procedures, which means that users will lose their anonymity, will not receive a 5% bonus, and they will not be able to participate in the development of the ecosystem.

Each potential user of the EurBit ecosystem and its tokens has the right to choose any of these three methods of obtaining tokens, which he considers the most convenient and profitable for himself. There are three important conclusions from this freedom of choice, as well as from the advantages and disadvantages of each of the three methods:

1. The EurBit tokens can and will move freely from the ecosystem to external exchanges and back in search of the greatest benefits for users. Most often, such movements of tokens will be the result of fluctuations in the external volatility rate. They will dampen these fluctuations in the exchange rate, reduce its volatility and bring the difference between the internal and external rates closer to a constant at which both mining and buying of the EurBit tokens on exchanges will be equally beneficial. We do not have accurate data of the percentage of such crypto enthusiasts for whom anonymity is fundamentally important, so practice will give us a more accurate assessment. We have a rough and preliminary estimate, which states that the equal profitability of mining and buying our tokens on an external exchange is achieved with an external rate equal to the internal rate minus 6.5%.
2. We expect that the external exchange volatile rate of the EurBit token will fluctuate between the internal rate minus 8% and the internal rate minus 5%. The higher the external exchange rate relative to the value "internal rate minus 6.5%", the less profitable will be the purchase of our token on the exchange and the more profitable will be the mining. On the contrary, the lower the external rate relative to the value "internal rate minus 6.5%", the less profitable will be the mining and the more profitable will be the purchase of the EurBit token on the external exchange. We are sure that there will be many people who want to earn money by arbitration. We urge everyone to do this, and do it not only on the difference between the rates on different external exchanges, but on the difference between the internal and external rates. Probably, some commercial projects from our

ecosystem will earn extra tokens by the arbitrage on the difference between the internal and external rates.

3. The difference between the internal and external rates of the EurBit token will be the most reliable decentralized self-regulator of its emission rate. The difference between the rates makes mining sometimes more and sometimes less profitable. This means that it can both increase the emission rate, and reduce it, or even completely stop it. The influence on the emission rate of factors such as the availability of promising projects wishing to join the ecosystem and the general demand for the EurBit tokens is obvious to everyone and does not require special discussion.



Although we create our utility token exclusively for use within the ecosystem, but playing it on external exchanges will also be beneficial. It will be so especially for beginners and inexperienced speculators, because it will be almost impossible to get a loss from trading the EurBit token. Inside the ecosystem our token will be always (almost) stable, it will not fall at all, but it will be able to grow sometimes.

The stock exchange's volatile rate, unlike the internal non-volatile one, will not be able to do without reductions. Nevertheless, these reductions will be micro-declines with a quick return, as the stabletokens have. However, unlike stabletokens, our token can grow significantly at times when bitcoin begins to strive for its highs. Then bitcoin

will fall again, but our token will remain at the top, at a new maximum level and it will again turn into a stabletoken.

It is a pleasure to use a token with such unique consumer properties that neither fiat currencies nor other cryptocurrencies have. It is a pleasure to use them either inside the ecosystem or outside it, including exchanges. Due to the priority use of the internal exchanger and the internal non-volatility rate, we are not interested in listing on external crypto exchanges and speculative volatility rate. It means that we will not pay for the listing. However, we are interested in advertising of our token and our ecosystem among crypto enthusiasts. Some exchanges could do such advertising among their users, and we are ready to pay for it. Such listing is very beneficial primarily to the exchanges themselves, because you, but not us, will earn on the trade of our unique token.

### **How do we see cooperation with exchanges?**

1. You advertise our unique token and our ecosystem among your users and collect bitcoins or ethereum (only these cryptocurrencies) from those who want to trade our tokens on your exchange. Tokens are sold at the ecosystem's internal rate, which depends on the mathematical function of MAX (BTC). There are no restrictions on the number of purchased tokens.
2. You send the collected bitcoins and ethereum to our smart contract, which burns them and emits the EurBit tokens using the Proof-of-Burn method.
3. Your users receive the purchased EurBit tokens with a bonus, the size of which we are ready to discuss. The exchange also receives its advertising fee and conducts a listing of our tokens in any trading pairs at its discretion.
4. The exchange fee is paid only in EurBit tokens and it directly depends on the collected amount. Prepayment, pre-fixed amount of the fee, other currencies of the fee are not subjects to discussion. The first 10 exchanges, that will advertise and take our tokens for the listing, will receive a fee of

10% of the collected amount. The next 10 exchanges will receive 9% of the collected amount. The next 10 ones will receive 8% and so on. The fee will gradually decrease to zero. The faster you make a decision about cooperation with our global infinitely expanding ecosystem, the faster you take our unique token (which is superior in its properties of all fiat and cryptocurrencies) on the listing, the more you earn. Do not miss the chance to receive your profit.

### 3.13) The Fed dollar and other fiat money are the global fraud.

We have already said that in the global ecosystem of the US dollar, the beneficiaries of issuing dollars are several people, owning the Fed. If someone naively thinks that the US state prints US dollars, then he/she is very mistaken. Private individuals, who are leaders of the “Deep State”, print Fed dollars. The names of the 12 banks that established the Fed contain the word “Federal” and it misleads people that these banks are state-owned, but in reality, they are completely private.

What backing do these individuals have for non-stop printing dollars? Are they ready to provide this backing to those who wish to return the dollars to the Fed? Because even if this backing exists, there is no guarantee that they will give it back to you or that they will not use it somehow to maintain the rate when the dollar will start to fall. The last person who managed to return the dollars to the Fed in exchange for backing from gold was French President General de Gaulle, who presented for the exchange a whole ship full of cash dollars in 1965. After that, the Fed refused to provide gold and any other real backing instead of dollars.

Does the Fed have gold left? Is there a possibility that besides the Fed building, as well as the furniture and computers that are in it, the dollars have no other backing? Because IOUs of risky and highly revalued companies and many derivatives denominated in dollars, which are in large numbers on the balance sheet of the Fed, all together will not cost even 1 cent with the collapse of the dollar system. Do you understand how much dollars are released into the global trade and how much the chairs and computers from the Fed building cost? They are actually dollar's real backing.



**The answers to all these questions could be given by an independent audit of the Fed, but it has never been conducted in 107 years. NOT even once in 107 years!** Every person who initiates the Fed audit usually dies quickly and under unclear circumstances, even the US presidents. The last president who wanted to conduct an audit and to nationalize the Fed was John F. Kennedy. But he was immediately killed after he had signed the executive order No. 11110. This executive order allowed the U.S. Department of the Treasury to issue national currency bypassing the Fed's private company. He even issued a small trial batch of real state US dollars labeled “a United States Note”.

In addition to John, 62 witnesses for his murder were killed, as well as his brother Robert Kennedy, who led the investigation as a prosecutor general. By the way, Robert also wanted to become the president of the United States and he also wanted to nationalize the



dollar. He was killed as soon as he won the primaries from his party and became a full-fledged presidential candidate with huge chances of victory.

Then the real state dollars of 1963 year of release ("a United States Note") were quickly withdrawn from circulation. They were preserved only among collectors - numismatists. All over the world, people use private dollars the "Federal Reserve Notes", which do not have any backing. According to the fact that no one has ever conducted an audit of the Fed so far, and that no one has been trying to make the dollars state ones, there were no other willing presidents to repeat the fate of the Kennedys' brothers.

Is it possible that Donald Trump will want to break this largest private fraudulent Fed pyramid? In any case, he tried to discuss the audit topic of this private company. Or will the US Democratic Party, executing commands from the Fed in the US Congress, not allow him to do this? Is it possible that the mythical "Russian hackers", who allegedly hacked emails from the US Democratic Party to "interfere in the presidential election", this time shoot Trump or poison him with the substance "Novichok"? Will you believe in this lie of the US State Department if the owners of the Fed will kill Donald Trump?



Do you constantly believe in such a lie of the US State Department? Did you believe when US Secretary of State Colin Powell shook a test tube with a "biological weapon" at the UN that Saddam Hussein allegedly wanted to poison the whole world? Did you believe such a lie that Muammar Gaddafi was a dictator and a terrorist who threatened the whole world? What is the result? No chemical, bacteriological and nuclear weapons were found in these countries, but NATO forces destroyed Iraq and Libya. Hundreds of thousands of civilians killed, millions of people were injured and hundreds of thousands of houses and businesses were destroyed. For no reason, the American army has committed genocide against innocent citizens of these two countries.



All this was actually not for the sake of freedom and democracy, as puppets of the owners of the Fed and their “fake news” media lied to you. It was because the leaders of these major oil countries did not want to sell their oil for the Fed's unbacked private dollars. They wanted to sell oil and everything else for dinars, which are backed with gold. It is a robbery and fraud to exchange oil and other real resources for dummies, for unbacked cut paper with portraits of the first American presidents. It is like give your resources for free.

Such a fraud can only be compared with the fraud of the British colonialists in North America, who peacefully exchanged the gold jewelry of the Indians for their worthless glass beads. Then, when the Indians realized that they were being deceived, and when they ceased to arrange such a nonequivalent exchange, the colonialists simply began to kill them, removing scalps from their heads. Moreover, the scalps were removed not only from men trying to defend themselves, but also from women and children, who often were still alive. The British colonialists turned from scammers into mass serial killers and robbers, who took all their property and land from their victims, effectively occupying the entire continent of North America.



Three million Indians were killed; the survivors were driven to a concentration-reservation camp, where they are being kept until now during three centuries. The USA and Canada were created on this genocide of the indigenous population, on the massive plunder of resources, on occupation, on the slave trade and mass exploitation of the labor of African slaves. Thanks to this, Britain was much enriched. However, not so long ago, the barbed wire was removed from the reservations and the Indians were allowed to leave it. But when and who will return the resources taken from them and their entire occupied land, the entire continent? It would be more correct to call the United States and Canada the occupied territory of the Indians of North America. And it doesn't

matter whether they are separated from Britain or not. These are still occupied territories of the Indians and they should be returned to them.

When and who will return Australia and New Zealand occupied by British colonialism to the real owners - aborigines? A few decades ago, the British and colonial monarchy formally returned African and Asian colonies to the real owners. But previously they plundered all the natural resources of these territories and countries. It is time to disoccupy and return these lands to the real owners of North America and Australia. It is time for the Nuremberg Tribunal No. 2. It is time for a tribunal over the British colonialism, a tribunal over their massive killings, robbery of colony resources, fraud, the massive use of African slaves in the occupied territories, and a tribunal over the slave trade and racism.

It is time for the British colonialists and the British monarchy to return the loot to the peoples who have been suffering from them for four centuries, and to return everything with interest. After all, the British royal family (for money stolen in the colonies) together with a group of European and American banking families founded the Fed in the United States. They are the leaders of the “Deep State”. The Fed's global fraudulent pyramid, which exchanges the real resources of the whole world for its unbacked paper, and in fact appropriating all these wealth for nothing, is also a part of British imperial colonialism.



The essence of the British imperial colonialism lies in the luxurious life of a small group of people, which is possible due to the robbery of the rest of the world, which they have been conducting in one form or another for four centuries. They simply alternate periods of enrichment through massive killings, unleashing of wars, occupation, forced robbery of the resources of the colonies and exploitation of slaves with periods of “peaceful” enrichment through fraud. Right now, a period of enrichment through fraud is coming (ending). Only glass beads were replaced with cut paper with portraits of the presidents. The scale of fraud has grown, now they are deceiving not only naive Indians, but also the whole world.

Nowadays, the colonies of the British-American colonial empire have not disappeared. There are even a lot more of them, now almost all the countries of the world are its colonies. Only the form of robbery of other people's resources has changed, and the empire has become hidden (deep). It is no longer depicted on maps as a single empire, but rather that all states are supposedly sovereign, but in reality this is not so. The owners of the Fed (they are also the “Deep State” and global bankers) seized control of almost all the Central Banks of the world.

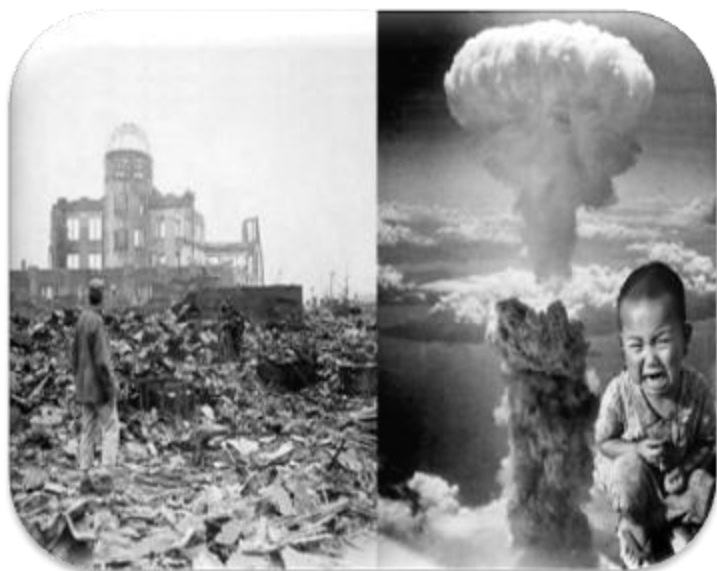


They did this with the help of the International Monetary Fund, the World Bank, and the Bank for International Settlements, as well as by recruiting political elites from other countries or by bringing their puppets to power through color revolutions and military coups. Now almost all state fiat currencies have lost their sovereignty, and they are not used for the benefit of the economies and citizens of their countries. Now all of them, to varying degrees, either are derivatives of the dollar, or work to strengthen the dollar, or work to sterilize dollar emissions (inflation), and their rates are controlled from London and Washington. Now the owners of the Fed decide whether the economy of one or another country will develop quickly or slowly. Now the owners of the Fed decide the citizens of which country will live richer or poorer; and how many citizens of each country will pay colonial tribute to the Fed.

The central banks of the colonies of the Fed use different mechanisms to support the dollar. Some central banks, instead of spending money into developing their economies and improving the lives of their citizens, are buying American debts (US Treasuries) or dollars into their Foreign Exchange Reserves (FX reserves). Some Central Banks artificially overstate or underestimate the rates of their currencies relatively the dollar in the interests of the Fed, but not in the interests of their economies and citizens. Some Central Banks prohibit investments in their currencies, but allow using only dollars for investment purposes.

Some Central Banks artificially raise key rates for robbing their citizens and enterprises in favor of the Fed and multinational corporations owned by the owners of the Fed. Some Central Banks take dollars, but not GDP, gold and other resources of their country as backing for their currencies. But it should be opposite if the state is sovereign. This means that as much dollars the state buys in backing, as much banknotes of its country it can issue (print).

In 2018, according to the Chairman of the Joint Chiefs of Staff of the US Armed Forces, General Joseph Dunford, more than 300,000 U.S. military personnel were deployed in 177 countries. It is hardly necessary to clarify that no sovereign country will tolerate foreign bases or other military facilities on its territory. The countries, where American military facilities are stationed, are colonies of the British-American colonial empire.



Let us take as example one of such countries - Japan. It ranks the first place in the world in correlation of the national debt to GDP. Why does Japan borrow so much? Is it for the sake of improving the lives of ordinary Japanese people? It could be so, if not to know about another first place of Japan on the world's pedestal. It is the largest external lender of the United States. It bought US Treasuries for \$ 1.12 trillion. **Do you understand that Japan is borrowing from other countries in order to lend money to the USA?**

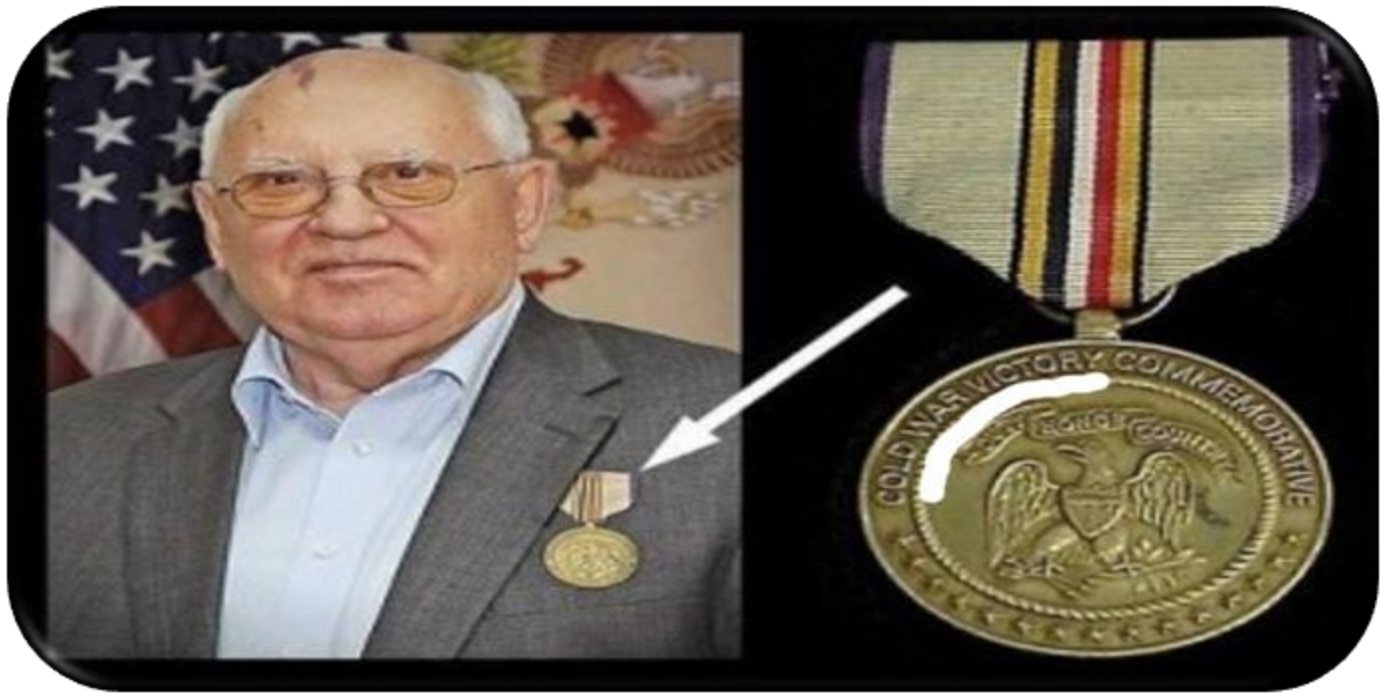
Japan also has about the same amount of dollars in its state foreign exchange reserves. Was it not possible to use these two trillion dollars to improve the lives of ordinary Japanese people or

to accelerate the Japanese economy? Why is this money used to improve the lives of private Fed owners? They certainly do not starve. So who does the Central Bank of Japan work for? Does it work for ordinary Japanese people or for the Fed?

Colonies of the Fed are also many countries that do not have US military facilities on their territories, even those countries which would be least suspected. For example, this applies to Russia. It would seem that it looks like a sovereign country in foreign policy. Media, controlled by the Fed, daily lie, slander and abuse Russia and V.V. Putin. They do it without breaks for lunch, sleep, weekends and holidays. But if you look at the domestic economic policies of the presidents, the ministry of finance and the Central Bank of the Russian Federation over the past 35 years, everything becomes immediately clear.

The USSR, of course, was a sovereign state, and the Soviet ruble was uniquely strong stable sovereign currency, which was independent of the Fed. But after the secret services of Britain and the USA recruited part of the political elite of the USSR (including the last leader of the USSR M.S. Gorbachev and the first leader of Russia B.N. Yeltsin) and destroyed the USSR with their hands, the situation with the Russian ruble and its sovereignty has changed dramatically.

The population of Russia is only 2% of the world one, and natural resources in the Russian grounds are 40% of the world ones. Russian ground contains all the elements of the periodic table in almost unlimited quantities. According to this data, the average income per person in Russia should be the largest in the world, and by a wide margin. But in reality this is not so. Russians should be the richest people in the world,



but they are poor. With such resources and with proper management, the economy should grow at 10% per year, but it does not grow.

If the Russian ruble will be backed with the unlimited reserves of Russian gold, platinum, oil, gas and all other resources, it will be the most valuable, most stable, most desirable currency for the world with zero volatility for buyers. So what do you think the Russian Central Bank made 30 years ago? What did they choose as the backing of the ruble? And it is still the same, by the way. You will never guess... The backing of the Russian ruble is the Fed dollar. Fallen autumn foliage would be such the backing that is more valuable for rubles than Fed dollars. As a result, with the potential to be the best currency in the world, the ruble is one of the worst.

It is one of the most volatile currencies in the world. The ruble rate is three times lower than it should be at purchasing power parity. Therefore, Russian citizens buy imported goods three times more expensive than they actually cost and become poorer three times faster. The key rate of the Central Bank is so high (for no reason) that any production of Russian consumer goods is unprofitable in the country, and economic development is simply impossible.

“Sberbank of Russia”, owned by the Central Bank of the Russian Federation, is the country's largest state bank. It gives loans at its American and European branches at 2% per annum, and at Russian branches at 25% per annum and only short-term ones. All processing industry and agriculture are dying because of such interest rates. Only the extraction of raw materials and its sale for the Fed dollars to the same western countries survive. In fact, this is an act of donating valuable natural resources; it is an exchange for glass beads. This is an act of colonial robbery of ordinary Russians.

Especially when you take into account the fact that half of these dollars do not even reach Russia, since the oligarchs immediately take them to offshore. And the other half does not reach Russia either, since the Government and the Central Bank of the Russian Federation invest them in US Treasuries, in Gold and FX reserves (in the form of dollars) and in the National Welfare Fund (in the form of dollars). All these dollars are stored in American banks. As a result of such an exchange (sale of resources), both resources and money remain in the United States and offshore, and the Russian economy and Russian citizens receive 0 (zero).

Is not this called robbery and fraud? Would it not be more accurate to call the Central Bank of the Russian Federation the Moscow branch of the US Fed and the US State Department? Is Russia (with such a monetary policy of the Central Bank) a strong sovereign state or a raw-material colony (“gas station”) of the West? Elvira Nabiullina (the head of the Central Bank of the Russian Federation) recently received from the

Fed and the IMF the title of best head of the Central Bank in the world. This is understandable when the Fed praises its faithful puppets, like Gorbachev, Yeltsin and Nabiullina. But what do you think, ordinary Russians? Should not these people die in an electric chair in prison, as traitors to the interests of their homeland, as agents of the State Department, destroying and ruining their own country, as puppets of the owners of the Fed?



Therefore, dear readers, you must clearly understand that **the Fed is not backed with anything at all and it is the biggest fraud of all time. All other fiat (fiduciary) money of the Central Banks of almost all countries of the world is exactly the same fraud of the same Fed owners.**

Fed owners seized control of almost all Central Banks those are independent of governments. We should use, accept for payment and respect only those state money that have gold, silver or other real backing, and that have a regular independent audit of this backing. **Fraud is not only fiat currencies backed by dollars, but cryptocurrencies backed by dollars too (the so-called stablecoins), which actually have zero backing.** Although with regard to Tether and other small stablecoins, they are unlikely to have criminal intent and conspiracy with the owners of the Fed. So this is more likely not fraud, but the naivety of their creators, who mistakenly consider the Fed dollars to be backed. However, it is impossible to believe that the creators of Libra have no collusion with the owners of the Fed.

### **3.14) It is beneficial for online stores and manufacturers of any goods and services from around the world to switch to the EurBit.**

The EurBit project offers you to join to the global infinitely expanding ecosystem of the decentralized EurBit token with the ideal volatility for real business. It is more convenient and profitable to use the EurBit token than the dollar, the bitcoin and any other fiat or crypto currency for the sale of any goods and services. Moreover, the global ecosystem of fraudulent and unbacked Fed dollars will soon collapse. Other fiat money will have hard times after this collapse. You hardly want to be deceived. You hardly want to use fraudulent money and then to stay with nothing as a result of this collapse of the fiat (fiduciary) money system.

**We believe that it is better to stop using fiat money before its collapse, and not after.** Moreover, we offer you to expand your business, reduce costs and increase sales, income and profits. You have two options. You can simply add the EurBit token to the list of currencies accepted for payments on your store's website. Alternatively, you can create a subsidiary in a more suitable jurisdiction with a clone of your online store and accept the EurBit tokens for payments on this site in order not to expose your store (that accepts fiat currencies) to the risk of additional attention from state regulators.

#### **When you join the EurBit ecosystem, you get:**

- The significant acceleration and cost reduction of cross-border payments from your customers, suppliers, partners and counterparties.
- The ability to significantly protect yourselves in the collapse of the ecosystem of the dollar and other fiat (fiduciary) money.
- The ability to reduce the tax burden.

- A free escrow agent (represented by the EurBit project) to increase trust between buyers and sellers.
- The ability to fully or partially finance the creation of your online store through crowdfunding within the ecosystem. This financing is not credit or venture one, it does not need to be returned and you do not need to give a share of your company or store. You only need to use the EurBit token and work honestly for the benefit of your shareholders, customers and our entire ecosystem.



- The ability to use the new decentralized global money with ideal characteristics, including volatility. Our token will never fall, it is stable about 360 days a year and it can grow following the bitcoin's maximums several times a year. It will bring additional unplanned income to all users of our tokens, including stores.

- The ability to enter new markets, get new crypto-enthusiastic customers, expand your business, increase sales, income and profits, and reduce costs.

### **3.15) It is beneficial for scientists, inventors and innovative startups that are looking for financing to switch to the EurBit ecosystem.**

Are you still dreaming about Silicon Valley? Congratulations, with the advent of the EurBit ecosystem, you can dream about something much more profitable and promising. **Now Silicon Valley is the fate of losers who have not been accepted into the EurBit ecosystem.** We invite you to join the global infinitely expanding ecosystem of the non-volatile decentralized EurBit token.

#### **What benefits will scientists, inventors and startups (that are looking for financing to implement their innovations) receive by joining us?**

- We will save you from robbers represented by venture investors. If you have a promising idea and everything you need to implement it, except money, then the EurBit ecosystem is an ideal option for you. We will help you to find financing, and you will not have to give a share of your project.
- We will help you with legalization in jurisdictions. By joining us, you can attract financing for your development and at the same time not to issue any of your own tokens. This means that regulators will not be able to recognize your utility tokens as security ones and they will not be able to complicate the doing of your business.
- We will significantly reduce the cost of attracting investments, the cost of creating and growing your business. We will significantly reduce all possible costs, including tax, legal, manufacturing, credit ones and others.
- One common top token for thousands of projects is much more convenient, reliable and profitable for investors and projects than thousands of small little-known ones.
- Only experienced exchange speculators need a volatile token, and all other people, including projects and users of their products / services, need our non-volatile one.
- Investors / users of your project will never face the rate drop of our common token within the ecosystem. Investors' losses are completely excluded, even if your project ceases to exist in some time for any reason. We help to minimize your responsibility to investors. It means that your relationships with state regulators, law enforcement and judicial systems are greatly simplified.

- ICO and IEO, as ways of attraction of investments for the development of startups, have disappointed investors due to the large number of fraudsters. We are modernizing these types of crowdfunding, combining them with mining / emission of cryptocurrency and eliminating all their disadvantages. We carefully select and filter projects, give out the collected investments not all at once, but in small portions as the project implements its roadmap. In this way, we do not let fraudsters into the ecosystem. As a result, investors' confidence in projects from our ecosystem will be significantly higher than in projects that independently participate in ICO and IEO.
- Our tokens are backed better than ordinary utility tokens. They are backed not only with software products of all projects of the EurBit ecosystem, but also with bitcoins and ethereum, which were sent to mining (emission) and transferred their value during burning (how dying parents pass inheritance to their children). Moreover, this backing in the form of the value of the burned bitcoins and ethereum cannot be stolen or spent.
- Unlike most ICO platforms, project's investors remain anonymous in the EurBit ecosystem.
- Now your project is much more likely to survive and develop successfully if it is good and useful, but small and highly specialized one.

Moreover, we want to emphasize that the EurBit project is ready to provide you with all these benefits absolutely for free. You do not have to pay for joining to the ecosystem. You do not have to give a share of your project. We have only two conditions for joining to the ecosystem:

- 1) You should work honestly for the benefit of your customers, users, investors and the entire crypto industry as a whole.
- 2) You should do everything necessary for the gradual refusal of the use of all other money in the vital activity of your project (especially fiat and centralized ones) and for the maximum possible switching to the EurBit tokens. It applies to the salaries of your project's employees, suppliers and other contractors' settlements, accepting payments for your goods and services from buyers and everything else.



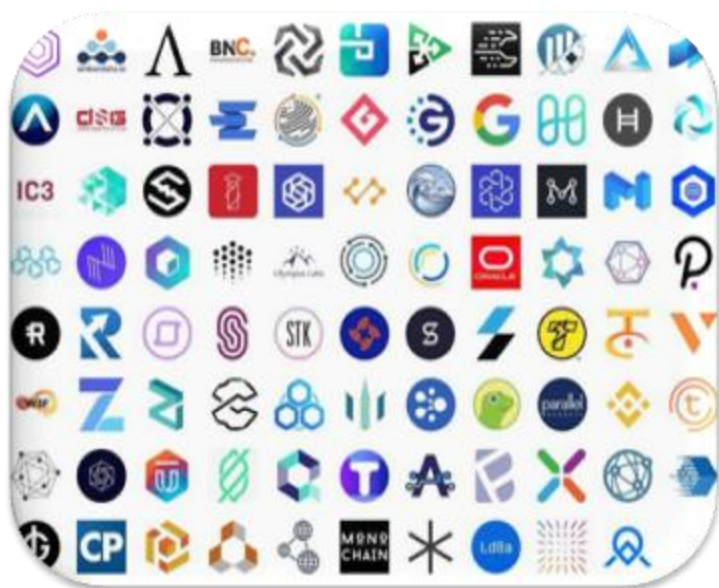
### **3.16) It is beneficial for projects that have already issued their utility tokens to switch to the EurBit ecosystem.**

We have already said that one of the main differences between the EurBit ecosystem and the ecosystem of the dollar or any other fiat (fiduciary) currency is the beneficiary. Users get no benefit in the dollar ecosystem. Even more than that, they suffer losses by non-equivalently exchanging of their real goods for unbacked pieces of paper or even for numbers on the monitor screen. Only several fraudsters, individuals owned the Fed (the British Royal Family and several of the oldest and largest European and American (mostly Jewish) banking dynasties), receive all the benefits. Everything is exactly the opposite in the EurBit ecosystem. Miners and all other users of the EurBit tokens get all the benefits, and the team, that have invented this project, does not get anything. What are the benefits of joining to our ecosystem for projects that have already released their utility tokens, have created their products, and have been working honestly for their customers and investors?



**The main benefit is the additional investments in the development of your project in the amount of 50% of the market capitalization of your token.** Moreover, these investments do not need to be returned, this is not a loan. Moreover, you do not need to give back a share of your project either; this is not a venture investment. Of course, all the benefits described in the previous paragraph (for startups joining to the ecosystem) will be an additional plus to the main benefit. What will be the process of joining to the ecosystem?

- We conclude an accession contract. Meanwhile, the exchange price of your tokens (market price at the time of the conclusion of the contract) for EurBit tokens (intra-ecosystem price at the time of the conclusion of the contract) is fixed. Also the number of your tokens in circulation is fixed (at the time of the creation of the EurBit project). Tokens issued by your project after the creation of the EurBit project are not exchangeable. They need to be destroyed before the exchange.
- You stop trading your tokens on all exchanges (carry out delisting).
- We add your token to our smart contract in the list of burned ones (for 2-3 months). It means that we will temporarily accept your token along with bitcoin and ethereum for mining / emission of the EurBit tokens using the Proof-of-Burn method.
- You notify all holders of your tokens that from this moment you will accept EurBit tokens instead of your ones for payments for all goods or services that you sell or provide on all sites of your project. Moreover, you accept them only at a stable intra-ecosystem price. Users have only 2 months to exchange their tokens for the EurBit tokens on our website anonymously and to do it at the price fixed in the contract; plus to get a 5% bonus.



- Your project receives 50% from the market capitalization of the burned tokens (presented for exchanging at the indicated time and at the price fixed in the contract) as a development investment. You do not get all the money right away, but in small portions as you complete your roadmap. Meanwhile, you undertake to do everything necessary for the gradual refusal of the use of all other money in the vital activity of your project (especially fiat and centralized ones) and for the maximum possible switching to the EurBit tokens. It applies to the salaries of your project's employees, suppliers and other contractors' settlements, accepting payments for your goods and services from buyers and everything else.

**3.17) Advertising and marketing of the ecosystem and its tokens. It is beneficial for the owners of the media and any other sites, as well as for celebrities, public people, journalists, bloggers and all people with accounts on social networks to advertise the EurBit ecosystem and its tokens.**

The EurBit project offers joining projects, miners and all other users three ways of advertising and marketing of our ecosystem and common tokens:

- According to the fact, that the EurBit project is a completely non-profit one, it does not earn any money and does not plan to earn it in the future, so there cannot be own advertising budget for the project. Moreover, first of all, beneficiaries are interested in advertising tokens and the growth of the ecosystem, and the members of the EurBit project team are not them. We are just volunteers and

staff that are serving the ecosystem for free. Therefore, if the real beneficiaries of the ecosystem, represented by miners, consider it necessary to allocate some kind of advertising budget and entrust its effective and targeted use to the team of the EurBit project, then we are ready to deal with advertising additionally. The EurBit project team finds their main task in maintenance of the ecosystem's main site (eurbit.money) and the anti-central bank (smart contract), as well as the translation and language localization of the ecosystem into the most common languages of the world. Despite this, miners will be able to finance the filling of the ecosystem's advertising budget (if they consider it necessary) in the investor's personal account and they will not have to spend their own money at all.

- The second most important group of beneficiaries (except for miners) are projects joining to the ecosystem (startups, manufacturing companies, online stores and other economic entities). They receive the biggest benefit from participating in the ecosystem, as they receive crowdfunding financing from miners for their development within the ecosystem, which does not need to be returned (it is not venture and not credit one). Since they receive the biggest benefit from participation in the ecosystem, it will be fair if the contribution of this group of beneficiaries to advertising and marketing of the ecosystem and its tokens will be the biggest one. Their contribution will consist of two parts. Firstly, it is the advertising budgets of their own projects. With the help of this money, they will attract investors and miners to crowdfunding financing of their project (within the EurBit ecosystem). In addition, with the help of this money, they will encourage users of their services and buyers of their goods to become users of the EurBit ecosystem and its tokens.
- Secondly, projects joining the ecosystem will be required to allocate 5% of the EurBit tokens collected through our secure crowdfunding to encourage participants in our ecosystem's ongoing referral / bonus / bounty program. Our ideal money, surpassing all fiat currencies and all cryptocurrencies in its consumer qualities, has the necessary potential to squeeze the global ecosystem of the fraudulent and unbacked private Fed dollar. This means that the potential capitalization of the EurBit tokens should be calculated not in billions, but in trillions of euros. Five percent (5%) of the amount collected by projects joining to the ecosystem is two and a half percent (2.5%) of the total capitalization of the EurBit tokens, which will be calculated in trillions of euros. This will be the most colossal and the largest promotional budget for the referral bounty program ever. This is a very, very big money that everyone can earn and share between each other. First of all, this applies to owners of the media and any other sites, as well as celebrities, public people, journalists, bloggers and all people who have accounts on social networks.

We need to tell more about the permanent referral / bonus / bounty program of the EurBit ecosystem, because this is a great way for so many people around the world to earn a lot of money:

If you have your own media or another website (the theme and country do not matter), then you can independently create and place a banner with an advertisement of the EurBit ecosystem and its tokens. This banner should contain your personal referral link on it. You can also make good money if you have your own column in the press, blog, YouTube channel, public page, community and account in any social networks or instant messengers. The theme and audience of your blog / channel / public page could be any. It should not be necessarily about cryptocurrency or investment, because our new unique decentralized money will be beneficial for all people on the planet.

You can periodically talk / write about our token,



about joining projects, about other EurBit ecosystem's news, then add your personal referral link in your posts and earn money. The larger the audience of your public page, blog or media, the more you will earn. The better financially supported this audience is, the more money you will receive. The more, better and more convincingly you will tell everybody about us, the more you will earn. You will receive 5% of the amount of money that people who came to us through your referral link will spend on the purchase of EurBit tokens on our website. You can get your personal referral link in your investor's account.

### **3.18) It is beneficial for 7.7 billion ordinary people to refuse the use of all other money and switch to the EurBit tokens.**



We have already spoken about the benefits for all investors and entrepreneurs to refuse the use of fraudulent, unbacked and private Fed dollars. Moreover, we have already talked about the benefits of refusal to use all other fiat (fiduciary) money, which is very closely related to dollars, and of switching to settlements in the decentralized and non-volatile EurBit tokens. Now, we need to emphasize the benefits of switching to the EurBit tokens for 7.7 billion ordinary people of the planet:

- The timely refusal to use dollars and other unbacked centralized fiduciary money will help people to avoid losses from the oncoming collapse of the global dollar system. This collapse will inevitably entail a series of collapses of other fiat currencies and a massive rejection of them in most countries of the world. The world will either return to centralized currencies backed by precious metals or switch to non-volatile decentralized cryptocurrencies, the best of which is the EurBit.
- If you exchange your fiat money first to bitcoins or ethereum, and then to the EurBit tokens with the help of simple mining (using the Proof-of-Burn method), which does not require any expenses and complex skills, then you will instantly become richer by 5%. This will happen thanks to the fact that you will receive a 5% bonus from participating in the mining (emission) of our ideal money.
- By owning the EurBit tokens, you will receive additional income from the growth of their rate. Moreover, the rate will grow faster if you will use bitcoin to mine our tokens. You can also use ethereum for mining, but in this case, the EurBit rate will grow more slowly.
- The rate of our unique token can only grow or stay stable within the ecosystem. Drops in the value of the EurBit token are completely excluded since the rate is tied to the value of the mathematical function  $\text{MAX}(\text{BTC})$ , which in principle cannot fall. This means that all users of our tokens are guaranteed to be free from nervous stress and material losses that they have experienced using other money.
- You can earn extra income by participating in our referral bounty program. The larger the audience of your blog, forum or public page on any



social network or messenger is, the more you will earn. The better financially supported this audience is, the more money you will receive. The more, better and more convincingly you will tell everybody about us, the more you will earn. You will receive 5% of the value of bitcoins or ethereum that will be used for mining (emission) of the EurBit tokens by people who have come to our site via your referral link.

- You can receive additional income from more variable arbitration. Now you have the opportunity to make money safely, and not only on the difference in the rates of our token on different external exchanges, but also on the difference between the non-volatile rate inside the ecosystem and the volatile rate outside the ecosystem.
- Mining and using of tokens in key projects, that are part of the EurBit ecosystem, will be completely anonymous. This means that some users of our ideal money will be able to save money on taxes. We are talking about those people who believe that their governments collect too many taxes or spend them incorrectly. For example, they will not be spent on an useless arms race, an excessively large army and on military bases around the world. Now such people will be able to decide how much of their income they will declare in the tax services of their countries. If there will be a lot of such people from the aggressive warlike countries of NATO, then they will be able to slow down the arms race and even stop it.
- The complete anonymity of our tokens will make it possible to reduce the damage from illegal sanctions imposed by “the Deep State” in the US and Britain and their puppets in other countries against such companies, countries and people who refuse to obey them to zero. This will happen if these countries, companies and people, who got under sanctions that were not supported by the UN, accept our offer to use EurBit tokens in their foreign trade. And it is possible not only in foreign trade, but also in domestic one. We invite to switch to the EurBit not only them, but all countries and all people of the world. This is much more profitable than using any fiat money or other cryptocurrencies.
- You can anonymously send any amount of money to relatives, friends and online stores anywhere in the world with the help of EurBit tokens. Moreover, no one can prohibit this transfer or ask about its purpose. It will be much cheaper and faster than using fiat money. There is one more important point - the transferred amount will not decrease during the transferring, as it often happens when using other (very volatile) cryptocurrencies.



gives them genuine power (democracy) and freedom.

- The word “democracy” stands for the power of the people, and we all know that the power is in those hands who print and control money. It means that such a society in which money is printed only by globalist bankers and government officials bought by them (only they receive benefits from it), and not by the people themselves, cannot be called a democratic and a free one. The ordinary people, the users themselves and everyone willing print (mine) money in the EurBit project. All people receive all the benefits from mining and using of these tokens. The team that invented this project does not get anything. It turns out that the refusal of ordinary people around the world from fiat money and their switching to EurBit tokens

- The British Royal Family and several of the oldest and the richest European and American (mostly Jewish) banking dynasties are private owners of the Central Bank of England and the US Federal Reserve. They are also known as the “Deep State” or the “Global Bankers”. They also own the

International Monetary Fund, the World Bank, the Bank for International Settlements and the World Trade Organization. These people became the ultimate beneficial owners of almost all Central Banks of the world (that are independent of their states) with the help of these organizations.

Thus, the British Colonial Empire was plundering the whole world with the help of multiple genocides and violence during the 18<sup>th</sup> - 19<sup>th</sup> centuries. And it has been robbing the whole world with the help of a fraudulent nonequivalent exchange of its waste paper for real natural resources and other assets of other countries, peoples and enterprises from the 20<sup>th</sup> century and till now. These people are the only beneficiaries of uncontrolled and fraudulent printing of all unbacked fiat currencies of the world.

The same group of private individuals actually manages the state secret services of the USA and Britain and the forces of the NATO organization. The same group of people controls all “the fake news” of the media around the world. Through this news, an endless stream of lies and slander pours on all countries and all people who refuse to become their colonies, puppets and slaves. The same criminal group of people funded and provoked the First and the Second World Wars, and now it is actively conducting an arms race and preparing to start the Third World War. The same group of “people” has been carrying out the “Controlled Chaos” and the “Divide and Conquer” policies around the world for three centuries.



They do all this by creating artificial problems for all other countries and peoples in the form of political killings, military coups, revolutions, civil and other wars, incitement of interethnic and interfaith quarrels. They also do this by financing terrorists, interfering in other people's internal affairs by financing opposition parties and the media, bribing and recruiting political elites, bringing their puppets to power, destroying and fragmenting countries (Yugoslavia, the USSR). It means that, at first these criminals weaken the countries and peoples of the whole world, so that it would be easier to turn them into their colonies. Then they plunder them and keep them subordinate to this British-American Colonial Empire.



However, it is difficult to keep 7.7 billion people under control, and they do not need so many slaves, so these criminals decided to significantly reduce the world's population. In this regard, several private non-profit funds were created, such as the Bill & Melinda Gates Foundation, which funds several programs aimed at this. For example, the NSSM-200 (National Security Study Memorandum) program, in which the main task was to take control over the population of the planet and ensure a global decline in fertility by any means. Among which are:

- a) the introduction of state programs of “family planning” as an integral part of health systems in the colonies;
- b) the development of medical and food technologies to neutralize and suppress human fertility;
- c) advocacy and financing of the Childfree movement.

In addition, these funds have funded the creation of many bacteriological laboratories around the world, in which new deadly bacteria and viruses are being created for their subsequent launch into the world in order to reduce the human population. These funds have funded the creation of several vaccines and medicines, the main effect of which will be the onset of people's infertility and the general deterioration of health.



These funds promote and sponsor the massive use of genetically modified foods in the food industry of the world, the main effect of which will be the onset of people's infertility and the general deterioration of health. The same funds actively promote, especially among adolescents and youths, junk food, chips, soda and other unhealthy food, the main effect of which will be the onset of people's infertility and the general deterioration of health.

**In view of the foregoing, 7.7 billion people of the planet should clearly understand that the sooner we all stop using the Fed dollars and other fiat money, the faster the global dollar (and generally fiat) system will collapse. It means that this small group of private beneficial owners of the Fed and other Central Banks will lose the main tool with the help of which they have been terrorizing and robbing the entire planet for the last hundred years. The collapse of the world dollar system and the Nuremberg Tribunal No. 2 over “the Deep State” for all their crimes against humanity will immediately automatically save the world from 90% of the problems, that this bunch of criminals constantly artificially generates.**

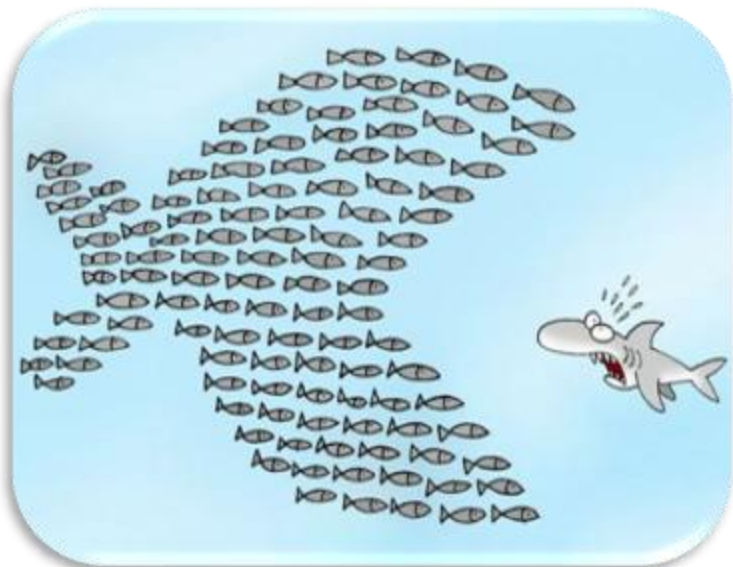
One of the ideas of the EurBit ecosystem is the use by thousands of completely different, thematically unrelated projects of one common token, instead of thousands of their own small ones. Thus, with the addition of each new project the common token will add new opportunities, new areas of application, new benefits, new target groups of users, new problems to be solved and new benefits for billions of potential users.

For example, the BMBC (the EurBit Deposit) project, the first project joined to the ecosystem, is a p2p credit and savings platform (anonymous and online) for those people who want to increase their fiat or cryptocurrency savings. A platform for fans of anonymous additional passive fixed income that are looking for the best balance between high reliability and high income. This project serves as an ecosystem's bank and offers the willing to receive a guaranteed income from a deposit (from 8% to 11% per annum in euros or in EurBit tokens). As new projects will join the ecosystem, new benefits for ordinary users will be added to this chapter.

## 4) The Roadmap of the EurBit ecosystem.

### 4.1) The first projects joining to the ecosystem.

We are creating an anonymous, decentralized, infinitely self-expanding, full-fledged, self-sufficient, economic, commercial, financial and independent of any countries ecosystem of the EurBit token circulation. There are dozens of projects that have already expressed their desire to join us and become a part of our ecosystem. Soon there will be hundreds and thousands of them. After all, the EurBit token is better in its consumer properties than any fiat currency or cryptocurrency, and participation in the ecosystem brings many benefits to each project.



In perspective, the EurBit token circulation system has all the necessary potential to replace the global Fed dollar system, which is expected to be collapsed in the near future. We remind once again that all ecosystem projects will use only the internal non-volatile rate of our token, which is equal to the value of the mathematical function MAX (BTC). An external volatile rate is a “toy” exclusively for speculators from external cryptocurrency exchanges and it will not interest anyone within the ecosystem, neither projects, nor consumers of their services or goods.

In the next paragraphs of the Roadmap there will be a detailed story about the first project that we offer miners for participation in our safe crowdfunding. If miners will support and finance it, then the EurBit Deposit (the BMBC) will be the first project to join the EurBit ecosystem. This anonymous p2p credit and savings platform will serve as the ecosystem’s bank.

We remind you once again, that miners do not need to spend their own money in order to support and finance (within our safe crowdfunding) the project that they like. On the contrary, they will receive a 5% bonus from their chosen project. You just need to choose which project, from the suggested for participation, you want to join the ecosystem. Then use the burning address for mining of your own EurBit tokens, which corresponds to the project you like and the burned cryptocurrency (bitcoin or ethereum).



We have already talked about three more projects that will join the ecosystem among the first ones and become its foundation (in §3.5). This is an internal p2p exchanger called the EurBit Exchange (the LocalEurBit), in which it will be possible to exchange EurBit tokens for any fiat currencies safely and anonymously and only at the ecosystem’s internal rate and without commissions.

The EurBit Escrow project is an anonymous service with the help of which individuals or organizations from all over the world will be able (safer and more profitable than in the fiat world) to make transactions with each other for the sale of any goods or services, as well as any other transactions with payment in the EurBit tokens.

The EurBit Store project is a platform that connects manufacturers of any goods from around the world with customers directly, without an intermediary represented by a store and without a trading margin. It will be

possible to buy goods for EurBit tokens here, and to do it safely (using a free escrow agent), without commissions and cheaper than in any other online stores.

After the joining of the key projects, that will become the foundation of the ecosystem, we will begin the second stage of its formation – the massive joining of the best ordinary commercial projects of various topics. But this massive joining does not mean that we will take everyone in a row. There will be a double project's quality filter (our and from miners), as well as a filter of its scamming and the feasibility of joining (its need for the ecosystem).

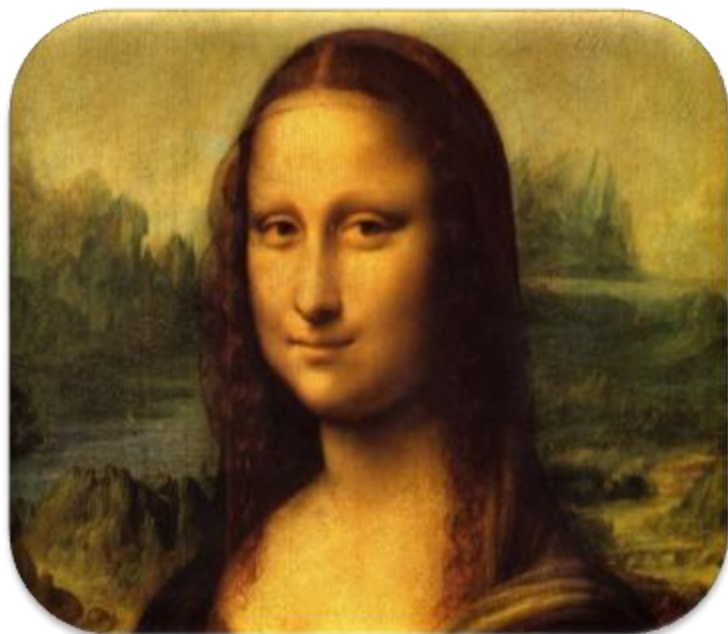
One of our tasks at the second stage of joining projects is, first of all, to achieve a full-fledged and self-sufficient ecosystem. That is, at this stage we will deal with the maximum expansion of the scope of the EurBit token so that you can buy as many goods and services as for the dollar or any other fiat currency. Only having filled the entire possible range of topics and narrow specializations, we will begin to accept in the ecosystem the second and the third (or more) projects on the existing topics. The third stage of ecosystem's formation is to create healthy competition between projects within it.

Now we will briefly describe the first thematic projects of the second stage of ecosystem's formation. The EurBit Translate is like “the Uber” for translators-freelancers and customers of their services. The project will do any translations into many languages with payment in EurBit tokens, with a free escrow agent and with zero commissions for the platform. But the main task of the project is the automation of language localization for quickly scaling around the whole world of projects joining to the EurBit ecosystem. The future plans of the project include adding of other specialties to translators-freelancers who are ready to work for EurBit tokens. We will do it in order that any startup who wants to be a part of our ecosystem will be able to form (quickly and easily) a team of permanent members or temporary outsourcers that provide one-time services in any area.



The EurBit Travel project is a service with the help of which you can pay for traveling, hotels and other private housing with EurBit tokens at the ecosystem's internal rate, safely and without commissions.

The EurBit Art project is a gallery, shop and auction where paintings and other art objects can be anonymously bought or sold for EurBit tokens at the ecosystem's internal rate and without commissions.



The EurBit Football (the WFMM) project is a service for buying, selling, renting and employing football players from around the world. This is a platform where clubs, football agents and football players will find each other and make deals. Payment for the services of the project is possible in fiat currencies (with commissions and more expensive) or in EurBit tokens (cheaper and without commissions).

The EurBit Club project is a project for creating a



football top club for fans of any cryptocurrency from around the world. This is a project for creating a dream team for fans of beautiful total football with a focus on attack. This is a project that does not aim at making a profit, but strives to self-sufficiency. But its true purposes are the beautiful and exciting show, a lot of goals into all the gates, the popularization of any anonymous decentralized cryptocurrencies and the victory in the UEFA Champions League.

## **4.2) Problems of fiat and cryptocurrency investors and borrowers that are solved by the BMBC platform (the EurBit Deposit).**

4.2.1) Fiat lenders from countries with low key rates of the Central Banks cannot receive high passive income (from 8% to 11% per annum in euros). They cannot receive it from investments in bank deposits or from investments in loans of p2p lending platforms provided that they are of the highest reliability (borrowers only AA Risk Rating).

4.2.2) Borrowers from developing countries, even the most reliable ones (AA Risk Rating), do not have the opportunity to take a long-term loan with a fair interest rate in their countries.

4.2.3) Most investment products, related to obtaining passive income, work with either fiat money or cryptocurrencies only. It limits the possibilities of investors.

4.2.4) The vast majority of p2p lending platforms do not have 100% insurance coverage for all loans passing through them.

4.2.5) Holders of vast majority of tokens do not have the opportunity to receive an additional passive fixed income in addition to income from rate growth.

4.2.6) The vast majority of cryptocurrency p2p lending platforms do not allow to switch their tokens for fiat money at a predetermined fixed internal rate.

4.2.7) The vast majority of p2p lending platforms and banks do not provide lenders with the opportunity to remain anonymous.

## **4.3) A detailed description of the BMBC project (the EurBit Deposit) and its proposed solutions to the problems of fiat and crypto currency investors and borrowers.**

### **4.3.1) Who would be interested in the BMBC project (the EurBit Deposit)?**

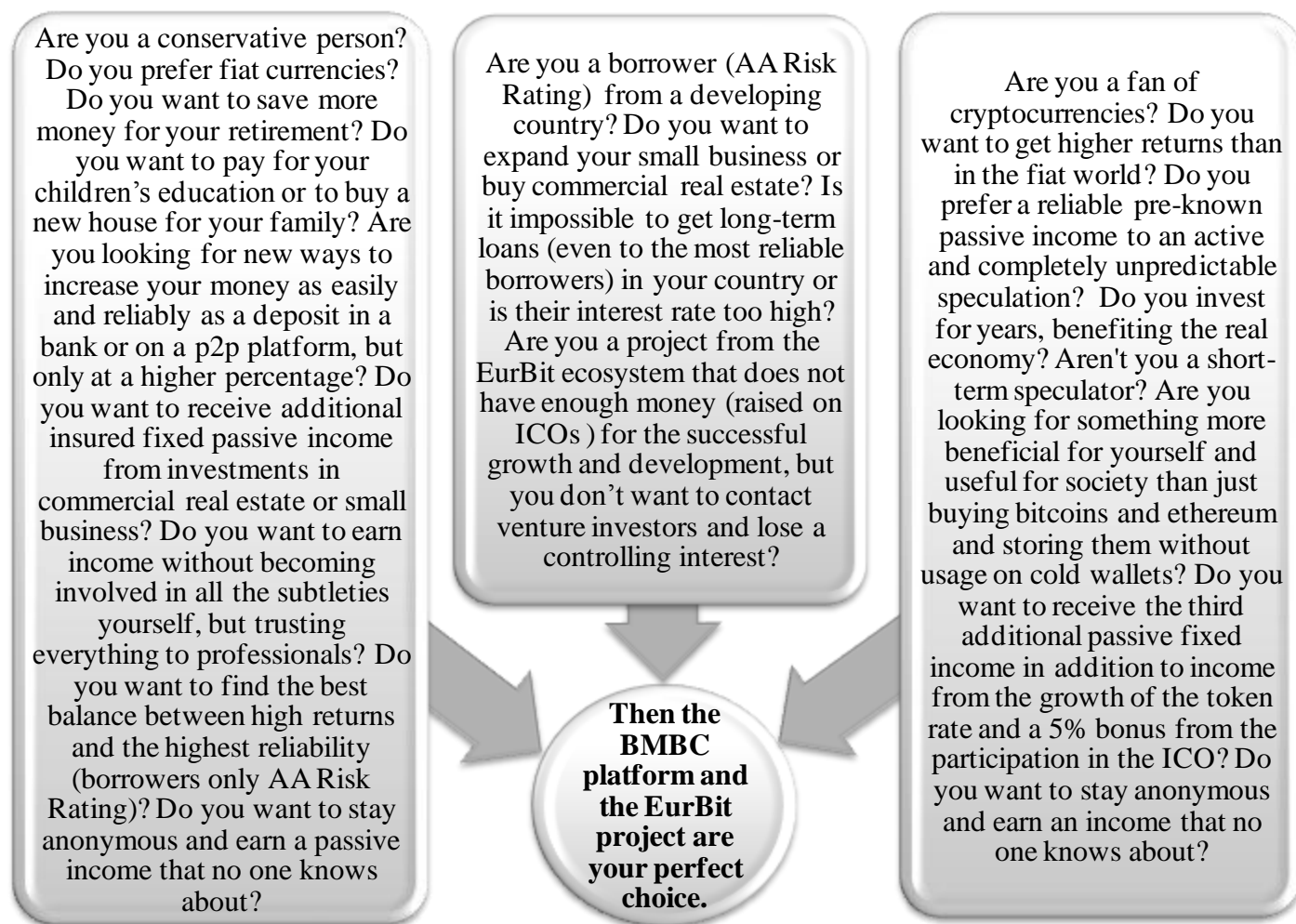
The first project to join the EurBit zone will be the BMBC (“The Bridge of Mutually Beneficial Cooperation”). The BMBC project is an anonymous and online p2p credit and savings platform for ordinary people from all over the world, who want to increase their savings in cryptocurrencies and state fiat currencies. This platform is created for fans of additional passive fixed income looking for the best balance between high reliability and high income.

It is also the platform for private lenders from all over the world. It is more beneficial to cooperate with our platform for lenders from developed countries, where the key rates of the Central Banks are close to zero. The platform is created for people who have deposits in banks or on p2p



platforms of any countries, and for people who are investing in real estate or in small and medium businesses. This platform is created for medium and long-term investors (from 1 year to 7 years), and for those who prefer to increase their money anonymously.

Moreover, the platform could be interesting for the best borrowers (only AA Risk Rating) from developing countries, where the key rates of the Central Banks are very high. We will offer these borrowers loans in euros for a period from 1 year to 7 years with an interest rate lower than in their countries. In addition, the BMBC platform could be interesting for borrowers from among the best projects of the EurBit ecosystem, who will be offered development loans in the EurBit tokens for a period from 1 year to 7 years. In total, our platform may be of interest to hundreds of millions of people around the world.



### 4.3.2) Why is the BMBC (the EurBit Deposit) better than other p2p credit and savings platforms and banks?

The vast majority of banks and p2p credit and savings platforms operate within the same country or group of neighboring countries with a similar economic situation. In this case, only one of the parties wins, and the other one loses. For example, a bank or a p2p platform operates in a developed country, where money is cheap and the key rates of the Central Banks are close to zero. So this is good only for borrowers and it is bad for lenders. It is so because borrowers can take loans on very favorable terms and at a very low interest rate. Lenders can only save their money, but not increase them. The benefits from a bank deposit or a deposit on a p2p platform are too small in developed countries. There are some countries where the bank rate is even negative.

On the other hand, there are developing countries where money is very expensive and the key rates of the Central Banks are very high. It means that there are very high interest rates in commercial banks and on p2p platforms in such countries. This situation, on the contrary, is very bad for borrowers, but good for lenders, because it brings them high income. Borrowers can take loans only for a short period of time and at a predatory interest rate. They simply cannot take loans for a long period, even if they are borrowers with the best AA credit rating.



So the main idea of the BMBC project is to combine the losers: the lenders from developed countries and the best borrowers from developing countries, and give them a profit. As a result, lenders from developed countries will receive passive income either on savings deposits at the BMBC and it will be higher than in banks; or they will receive it on p2p platforms in their countries, but with the highest level of reliability. As for the borrowers from developing countries, they will receive a long business loan that will be cheaper than in banks or on p2p platforms of their countries.

Most investment products, related to obtaining passive income, work either with fiat money only or with cryptocurrencies only. This narrows the possibilities of investors. At the BMBC investors have a choice: they can earn income in fiat (in euros), or in cryptocurrency (in the EurBit tokens). Moreover, it is more profitable to receive income in cryptocurrency. It is possible to invest in fiat currencies of any countries, as well as in bitcoins and ethereum and also in the EurBit tokens.

The vast majority of cryptocurrency p2p lending platforms do not allow exchanging their tokens for fiat money at a predetermined fixed internal rate. Competitors mainly offer lenders to exchange tokens for fiat money independently with the help of exchanges. Moreover, the market rate is unknown in advance and it is extremely volatile. Therefore, for such lenders, who prefer to invest for several years and receive a previously known passive fixed income, such cryptocurrency p2p credit and savings platforms or banks are not very suitable.

The BMBC is different. Each lender can choose in what money he wants to get his income at the end of the deposit term (in fiat currency (in euros) or in the EurBit tokens). And if the lender prefers to receive his income in euros, then the rate is known in advance and there is an opportunity to get a really fixed passive income. It is like in a bank, only at a higher percentage.

The vast majority of p2p lending platforms and banks do not provide lenders with the opportunity to remain anonymous. This problem is partially solved in the BMBC. If you invest cryptocurrency and receive income in cryptocurrency, then we won't even ask you what your name is and what country you are from. For us, you will be just an anonymous crypto-wallet's owner with some address.

In this case, no one will know about your income, and you will remain completely anonymous. If you invest fiat currencies or you want to receive income in euros, then we will not be able to guarantee your anonymity. Of course, we will not transmit information about you and your income to any public authorities. But fiat funds go through banks, which in turn will definitely tell public authorities about you and your income.

### 4.3.3) How does the BMBC (the EurBit Deposit) provide its depositors with maximum reliability?

The vast majority of p2p lending platforms do not have full (100%) insurance coverage for all loans passing through them. In contrast, the BMBC platform has full insurance coverage and fully guarantees the return of all money with the promised interest to depositors. Clients want the highest possible reliability. Here are some things we do for this:



- 1) We work only with the most reliable borrowers (only AA credit risk rating).
- 2) We work only with small business. We provide credits for commercial real estate or for the development and the expansion of a business with a mandatory 200% pledge of property.
- 3) All profits from the BMBC platform are transferred to a special loan security (insurance) fund. Thanks to it, we make commitments of the guarantor and the bail bondsman for all loans provided through our platform. Because of this fund, all money, passing through our platform, is fully (100%) insured.
- 4) The EurBit project fully controls the activities of the BMBC platform, as considers this platform one of the key elements of its foundation, on which the entire EurBit ecosystem will be built. All the BMBC expenses, all mortgaged property provided by borrowers, the platform's insurance fund and confirmation of the borrowers' highest credit rating will be the subjects to the EurBit audit and control. Because of this control the EurBit make commitments of the guarantor and the bail bondsman for all money passing through the BMBC platform. As a result, depositors of the BMBC platform have no need to worry, because they will receive their money in full amount and with the promised interest, even if the borrower will allow a delay in the payment.

Refunds will be made from one of 4 sources:

- Personal funds of the borrower;
- Mortgaged property of the borrower (200% of the loan amount);
- Loan security fund of the BMBC platform;
- Money of the BMBC platform that is under control of the EurBit project. This money is in the form of the EurBit tokens, which are issued to projects in small parts according to the implementation of their roadmaps.

### 4.3.4) What income can investors of the BMBC (the EurBit Deposit) rely on and how will the team distribute the tokens collected on crowdfunding?

Holders of many tokens do not have the opportunity to receive an additional passive fixed income in addition to income from the rate growth. Nobody guarantees the rate growth to these holders, there may will be even a loss. Firstly, for users of the EurBit tokens losses are completely excluded, and secondly, on the BMBC platform, there is an opportunity to make a savings deposit and get a good additional passive fixed income, and it will be anonymous, which is highly important.

It is possible to give a loan in euros to borrowers from developing countries with the best AA credit rating with the help of the BMBC platform and under the insurance guarantees of the BMBC and the EurBit

projects. In addition, it is possible to give a loan in the EurBit tokens to the best projects from the EurBit ecosystem under the insurance guarantees of the BMBC and the EurBit projects. The interest rate for lenders (depositors) on the BMBC platform is 8-11% per annum and it depends on the terms of the deposit.

Deposit terms (years)	1	2	3	4	5	6	7
Annual interest rate (%)	8	8.5	9	9.5	10	10.5	11

In addition to the EurBit tokens, any state fiat currencies of any countries in the world are accepted for deposits. Deposit interest can be received either monthly (the “Rentier” deposit), or at the end of the deposit terms with the charging of interest on interest (the “Savings” deposit). Deposit agreements are fixed either in euros (for those who want to receive their money with interest in fiat currency, but with loss of their anonymity) or in the EurBit tokens (for those who want to receive their money with interest in cryptocurrency and do it anonymously).

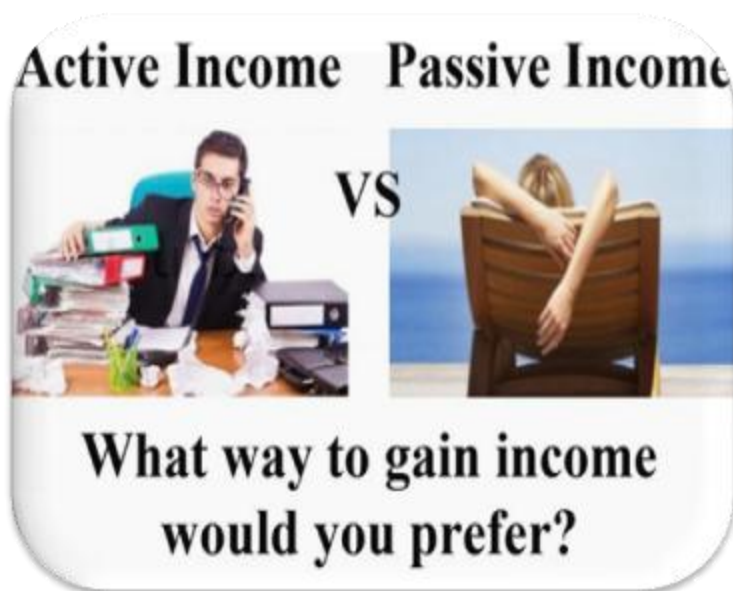
The EurBit tokens will be accepted into deposits with a fixation in euros at the internal fixed rate equal to the value of the MAX (BTC) function. The state fiat currencies of any countries will be accepted to deposits by transference and conversion into euros through PayPal. In this option, you will lose your anonymity and money because of the high PayPal commission percentage for the transference and conversion. That is why we strongly recommend depositors to enter and leave us through cryptocurrencies with the preservation of anonymity, with much lower commissions and with a 5% bonus for participation in mining.

Before entering the BMBC, we recommend exchanging state fiat currencies for bitcoin, ethereum or EurBit tokens using cryptocurrency exchanges or p2p exchangers or you can do it with the help of the EurBit Exchange project, which will be the second project to join the EurBit ecosystem. When fixing a deposit in the EurBit tokens, there will also be used its internal rate at the time the depositor receive funds on the BMBC account in PayPal. The commission for conversion from one currency / cryptocurrency to another inside the BMBC platform equals zero.

People, who bought the EurBit tokens on exchanges, exchangers or elsewhere, will not receive a 5% miner bonus, but they can also become depositors of the BMBC platform. Miners, who made a deposit with a euro-fixation



on the BMBC platform, will receive an income consisting of two parts: a one-time 5% miner bonus + from 8% to 11% per annum (in euros) on the deposit. Those miners, who made their deposit on the BMBC and fixed it in the EurBit tokens, will receive three types of income at once: a one-time 5% miner bonus + from 8% to 11% per annum (in the EurBit tokens) on the deposit + growth in the value of our tokens during the deposit terms.



We remind you that the internal price of our tokens never drops, always at its maximum and can grow following the bitcoin. It turns out that it is more profitable to fix a deposit in the EurBit tokens than in euros. If the bitcoin price during the deposit terms will never exceed the price of

the EurBit token from the time the deposit starts, then the price of our token will not change. It means that depositors, who fixed their income in the EurBit tokens, will receive exactly the same amount of money as depositors, who fixed it in euros.

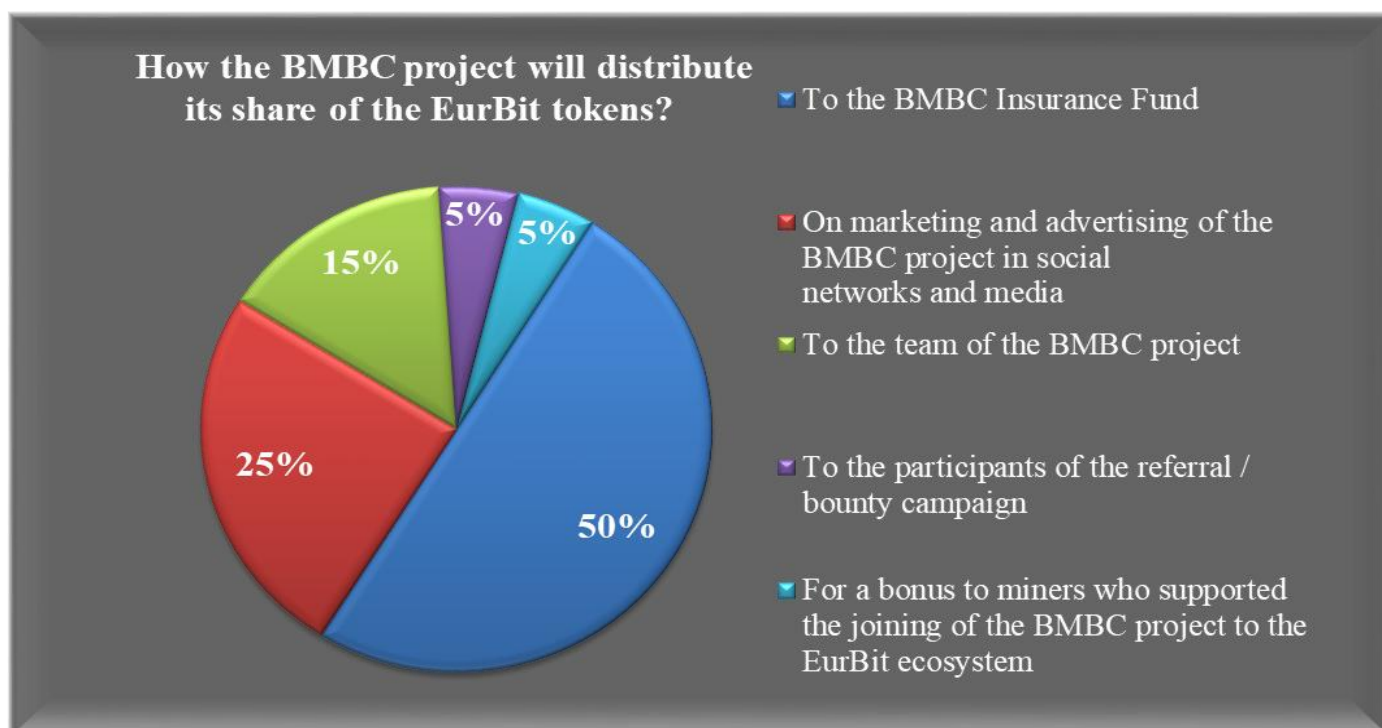
However, if the bitcoin price during the deposit terms at least once will exceed the price of the EurBit token at the time the deposit starts, then the price of our tokens will increase. It means that depositors, who fixed their income in the EurBit tokens, will receive more money than depositors, who fixed it in euros. Especially considering the fact that the deposit terms on the BMBC platform is from 1 year to 7 years, and the price of bitcoin can rise very significantly and more than once for such a long period.

<b>Three types of income of the BMBC depositors</b>		
	<b>For those, who want to receive their deposit with interest in euros</b>	<b>For those, who want to receive their deposit with charged interest in the EurBit tokens and to stay anonymous</b>
<b>Without participation in mining</b>	<ul style="list-style-type: none"> <li>• 8-11% per annum (in euros) on a deposit</li> </ul>	<ul style="list-style-type: none"> <li>• 8-11% per annum (in EurBit) on a deposit +</li> <li>• Increase in the value of the EurBit tokens during the deposit terms</li> </ul>
<b>+ Miner bonus</b>	<ul style="list-style-type: none"> <li>• 5% miner bonus +</li> <li>• 8-11% per annum (in euros) on a deposit</li> </ul>	<ul style="list-style-type: none"> <li>• 5% miner bonus +</li> <li>• 8-11% per annum (in EurBit) on a deposit +</li> <li>• Increase in the value of the EurBit tokens during the deposit terms</li> </ul>

It could be interesting for miners, who supported the financing and the joining of the BMBC project to the EurBit ecosystem on our secure crowdfunding (in which you do not need to spend your own money) how many EurBit tokens (XEB) the BMBC project plans to collect for its development and how it wants to spend them.

Soft Cap – 1000 EurBit (XEB)

Hard Cap – 3000 EurBit (XEB)



### 4.3.5) History and the nearest future of the BMBC project (the EurBit Deposit).

We started as a non-profit mutual lending platform 7 years ago. A big group of entrepreneurs of the Samara region of the Russian Federation credited each other and helped each other to grow and expand. This is a necessary measure, because the Central Bank of the Russian Federation and other Russian banks, including state ones, do not give cheap long loans for ordinary Russians, for small entrepreneurs, for producers of goods and services.

Throughout the last 30 years, the Central Bank of Russia did not want Russian goods and services to develop. It wants Russia to be not an economically strong sovereign state, but a raw-material colony of the transnational corporations of the USA. Therefore, it would be more correct to call the Central bank of the RF the Moscow branch of the US Federal Reserve. As soon as the Russians finally decide to choose the patriot of their country as the president of the Russian Federation, all its leaders over the past 30 years, including the current one, will most likely be convicted and executed for wrecking and betraying national interests.



Until all that happens, the BMBC team decided that it is quite possible to make a big business out of a small non-profit mutual lending platform. However, it is more profitable to work not within one country, but globally. It is necessary to ensure the flow of money from countries where it is cheap, to countries where it is expensive. The most profitable thing is to combine lenders from countries where the key rate of the Central Banks is close to zero, with the best borrowers (AA Risk Rating) from countries with high key rates of the Central Bank.

As a result, we receive an optimal combination of high income with high reliability. In this case, every party stays the winner. Leaders of developed countries are happy that they can receive passive income on a savings deposit, and it is higher than in a bank or on a p2p platform in their country and without any loss of reliability. Borrowers from developing countries are happy that they can get a long business loan, about what they could have only dreamed of before. Or they can get it cheaper than on p2p platforms and in the banks of their countries.

Four years ago, the BMBC project finally switched to a new concept, rebranded and launched a simple English-language site (minimum viable product (MVP)) (<http://www.bmbc.online>). It began to develop new markets, gain confidence of new customers, study their needs and sharpen its offer taking into account the wishes of customers and offers of competitors. The team finally formed an offer for the North American, European and Australian audience, and then the team was going to start working on the final version of its site, but the interest in cryptocurrencies unexpectedly sharply increased among customers.

Since cryptocurrencies suites to the concept of the BMBC project much better, and, in addition, they are much more promising than fiat currencies (after all, it's "tomorrow" of the world finance, and not "yesterday" of the fiat world), the team began new market research in order to reorient the business to cryptocurrencies. The BMBC team collected many feedbacks from our current and potential customers about what the ideal token of a credit and savings p2p platform and the ideal cryptocurrency for the new global financial system should be. These wishes of investors and the BMBC lenders, supplemented and finalized by the founders of the EurBit project, formed the basis of the concept of the EurBit token (XEB) and the global ecosystem of its circulation.

The BMBC team has already closed its old English-language MVP site (<http://www.bmbc.online>), which was created for private fiat lenders. The project continues to fulfill all its obligations to current fiat lenders

and investors, but new fiat lenders are not involved, as there is a reorientation to cryptocurrency lenders and borrowers and to the EurBit ecosystem. Over the 7 years of the work of the BMBC project, there was not a single lender (depositor) who would not receive his money back and along with all the promised interest. It will continue to be the same, but settlement currencies will change.



Fraudulent unbacked Fed dollars are now prohibited for use on the BMBC. The BMBC team does not want the lenders and project's investors to suffer from the imminent collapse of the dollar system. Now, the priority currency for settlements in the BMBC project is the ideal EurBit token, which surpasses all existing cryptocurrencies and fiat currencies of all countries in its consumer properties.

The BMBC users deserve only the best money in the world. A new full-fledged website of the BMBC project will be completed soon. There (in comparison with the previous version of the website) will be added the ability to work with cryptocurrencies, a new modern design, as well as support in other languages. Unfortunately, the

BMBC team does not have time to complete its main site by the time of the launch of the EurBit ecosystem, but their crowdfunding campaign of joining to the ecosystem is launched. On the one hand, this, of course, is not very correct and in the future projects without ready websites will not be allowed to join the ecosystem. The EurBit project made this exception to the rule for several important reasons, which we are going to discuss now, while hoping that users will support our actions:

- We know the founders and the team of the BMBC project well. We fully control and oversee their activities. We consider this project as one of the fundamental and key projects around which the ecosystem will be built and grow.
- The BMBC is an ongoing project. It has already have its investors, lenders, subscribers and numerous real followers in social networks, which will become the first miners and users of the EurBit token and its ecosystem. The readiness of other projects that have currently expressed their desire to join the ecosystem is less than of the BMBC project.
- The EurBit ecosystem will simply not be able to start unless it puts at least one project on a crowdfunding campaign for joining. Our secure crowdfunding is an integral part of the EurBit token mining process. Mining simply cannot be carried out if there is not a single project claiming to join the ecosystem. There will be no one to collect investments for the development of the ecosystem, no one to take a 5% bonus for miners, no one to take a 5% bonus for members of the referral program advertising the ecosystem. Therefore, the faster inclusion of the BMBC project in our crowdfunding campaign and in our mining is much more necessary for the EurBit ecosystem itself than for the BMBC project. The BMBC project wanted to join a little bit later and did not claim to be the first project of the ecosystem.
- We believe that it is simply stupid to wait for the 100% readiness of the first project joining to the ecosystem and postpone the start of the entire ecosystem. It is possible and necessary to complete the first project and to advertise and develop the ecosystem at the same time. One does not exclude the other. In addition to the fact that the participation of the BMBC project in crowdfunding will provide bonuses to the first miners of our tokens and the first referrals advertising the ecosystem, the BMBC insurance fund in EurBit tokens and the advertising budget of this project will also be collected. This means that as soon as they finish creating a new website, the BMBC team will be able to immediately advertise, expand, scale, capture new markets and countries and actively transfer



depositors of fiat banks from all over the world to cryptocurrencies in general, and to EurBit tokens in particular. This is extremely useful for the EurBit ecosystem and for the entire crypto industry.

## 5) Teams of the EurBit and the BMBC projects.

The founders, consultants, other generators of ideas, managers and the vast majority of the people from the teams of both projects chose to remain anonymous (except for a few ordinary performers from the EurBit project team, which are nominally listed on the website). Moreover, those people who are mentioned on the website, in fact, have other positions and not those that are indicated.

For example, a volunteer, which is nominally listed on the website as the CEO of the EurBit project, is in reality only a PR manager and a press secretary. That is, he is an official of the project, who answers questions from the media and companies interested in cooperation, but does not make any independent decisions. In fact, the other two volunteers are translators. They help the ecosystem with language localization and do not take any guiding decisions. Why have we decided to maintain complete anonymity of the key members of the EurBit and the BMBC project teams? Why do we hope for understanding and support of such a solution by miners and other users of the EurBit ecosystem?



Why have we decided to maintain complete anonymity of the key members of the EurBit and the BMBC project teams? Why do we hope for understanding and support of such a solution by miners and other users of the EurBit ecosystem?

- No one knows Satoshi Nakamoto either. However, this, firstly, does not interfere with the successful functioning of the Bitcoin, and secondly, does not mean at all that the Bitcoin is a bad or fraudulent project.
- We have completely solved the problem of losses within our ecosystem. Since users' losses are impossible in principle, it becomes not so important who specifically invented the token and the ecosystem of its circulation.
- The teams of both projects in every possible way protect the anonymity of all their users, so it will simply be unfair to deprive the anonymity of the teams themselves, especially the founders, consultants and other generators of ideas.
- The EurBit project is an absolutely non-profit one, it does not earn money, does not conduct entrepreneurial and other activities that require permits and licenses of any public authorities. The creative community of volunteers, bringing people all over the world only freedom, democracy and nothing more, has no reason to advertise themselves.
- The BMBC is a commercial project. Nevertheless, it does not recognize the Central Banks, independent of governments (and thus dependent on the Fed and IMF), which print fiat, fiduciary and unbacked currencies. The BMBC team considers such money and such “independent” Central Banks the largest fraud in the history of the planet. It is not going to obey the scammers and their puppets among government officials corrupt by central banks. The BMBC recognizes only government currencies backed by gold and only those currencies that regularly conduct an audit of their backing.

The BMBC project is ready to recognize jurisdiction and authority and obey the laws of such Central Banks, which are directly subordinate to their governments and issue backed state currencies. However, there are practically no such honest central banks. They will begin to appear around the world only after the collapse of the world dollar system and the realization by the most of citizens of

the world that the fiat Central Banks, led by the Fed, have simply been deceiving them for decades. Since fraudulent central banks, led by a private fraudulent Fed company, currently have a lot of power and opportunities to punish people who refuse to obey scammers, the BMBC project's reluctance to advertise itself is understandable and logical.

- The EurBit team members are not beneficiaries of the project activities. Rather, they are beneficiaries, but their benefit is not more than that of the remaining 7.7 billion inhabitants of the planet, 7.7 billion potential miners and users of tokens and the ecosystem.
- Crowdfunding investments are not collected for the EurBit nonprofit project team, but for financing the development within the ecosystem of commercial startups and companies that join it. That is, in fact, our safe crowdfunding, which accompanies mining, is needed for the growth and development of the EurBit ecosystem. Nevertheless, it does not improve the prosperity of the members of the EurBit project team who came up with the token and the ecosystem of its circulation.
- The emission (mining) of tokens is carried out not by the teams of the EurBit and the BMBC projects, but by the users (miners) themselves. There is no premine or instamine. Team members can take part in the emission on exactly the same terms as all the other 7.7 billion potential users. That is, team members can buy bitcoins or ethereum using their personal money and send them to a smart contract for burning, followed by the emission of the EurBit tokens using the Proof-of-Burn method. Therefore, if the emission is conducted not by projects, but by miners, then it is more logical to divulge the faces and the names not to project teams, but to miners. Only they decide whether they want to lose their anonymity or not. We are not going to deprive them of their anonymity, even despite the fact that states will demand us to do this.
- Only users (miners) themselves decide which project to financially support within crowdfunding.
- Our anti-central bank (a smart contract that conduct emission) is put on public display. Anyone can check its honesty and clarity.
- Central banks of the world, especially the US Federal Reserve, will be very unhappy with the appearance of honest, free, democratic, decentralized, non-volatile money, which is more beneficial both for companies and for ordinary people. They will be unhappy that they are not those who issue this money. The most important thing is that they are not those people who benefit from the emission, but any interested person on the planet and it is completely anonymous. Fraudsters (private owners of the Fed) will not be satisfied with the deprivation of the benefits of printing "money". Therefore, prosecutions against the EurBit and the BMBC teams are guaranteed.

It is pointless to pursue the performers, as others will come in their place. However, the founders, consultants and other generators of ideas may face a variety of problems, including murders and criminal prosecution on any false pretexts. The founders and leaders of the EurBit project are doing a very good and useful work for the whole world. They do not receive any personal benefit for this, but expose themselves to real danger. Therefore, their desire not to advertise their names is understandable, natural, and reasonable and in no way harms miners, other users, the development and success of the token and the entire ecosystem of its circulation.

## 6) The Legal Notice.

The aim of this White Paper is to introduce the concept of the EurBit utility token (ticker XEB), the global ecosystem of its circulation, as well as



the BMBC project, which has become the first project that expressed to potential miners and users its desire to join to this ecosystem. The information contained in this document is not exhaustive and in no way implies treaty obligations. Its only aim is to provide important and sufficiently detailed information to potential miners and users that will help them to decide whether they want to work with the ecosystem and the concept of the EurBit token with a view to possible mining and use in business and everyday life.

No chapters of this White Paper may be construed as a prospectus for the emission of securities or an investment offer of any kind, and this invitation to mining and use is not an offer to sell or buy securities in any jurisdiction. This document has been constructed without taking into account any legislative or regulatory acts of any jurisdiction intended to protect investors, and it is not regulated by any of such acts.

The free, decentralized and utility EurBit token is not a digital currency, security, product or any other type of financial instrument regulated by any state. The EurBit token was not registered in accordance with the securities laws and other financial instruments of any jurisdictions whose residents are potential miners and token users. Only the free community of the EurBit miners manages and regulates the decentralized and utility EurBit token and it does it through direct democracy (without intermediaries in the form of representative elected bodies).

This document is a translation of the original White Paper into the most common languages of the world. The original document is written in Russian and it is the main official source of information about the invitation to mining and use of the EurBit tokens in business and everyday life. Some of the information provided in the original document could be lost, distorted or misinterpreted during the translation. Translation accuracy cannot be guaranteed. In case of any discrepancies between the Russian version of the White Paper and the other ones, the Russian language version shall prevail.

The EurBit project is a non-profit creative association of freethinking crypto enthusiasts from all over the world. The EurBit project will not bring any income to its creators. It is our hobby and our mission. We do not participate in any entrepreneurial activity and we are not going to do it within this project. The project is actually not so much about money, but about freedom and democracy. That is why, we have no need and we do not plan to register in any particular jurisdiction. In order to make all people in the world freer, we do not need offices, bank accounts, anyone's permits and licenses. The team of the project does not plan to cooperate with any public authorities of any countries. We simply do not see the subject of such cooperation. We do not need anything from the states and their public authorities and we are not going to do their work for them.



The EurBit team is not the beneficiaries, emitters, owners, managers or administrators in the project we have invented. We are supporters of the greatest possible decentralization. We arranged everything so that everyone, all potential users, all 7.7 billion of the world's inhabitants will be able to issue (mine) tokens, make all decisions on ecosystem management, and become beneficiaries and managers of the ecosystem of the EurBit token. The project team will only be some kind of staff, it will provide technical support, language localization, and marketing promotion, and the team members will do it only as volunteers.

P.S. We would like to emphasize separately that the EurBit project team will advertise the token, that we have invented, and the ecosystem of its

circulation in all countries of the world except Russia. We would be very pleased to talk about all the many benefits of mining and using our token to the Russians. Moreover, we would love to invite them, as we invite the rest of the world into our ecosystem, but we will not do this for the personal safety and security of

the entire ecosystem. As we will not work in Russia and will not invite Russians into the ecosystem, we will be able to protect members of the project team, most of whom live in Russia, from persecuting of the Moscow branch of the private fraudulent organization of the Fed, which for some misunderstanding is called the Central Bank of the Russian Federation.

In addition, some traitors from the law enforcement and judicial systems of the Russian Federation, for some reason, are still subordinate to this independent non-governmental organization, managed from Washington. The Russian members of the project team are sure that the future president of the Russian Federation will determine the right place for these Washington puppets in the uniforms of prosecutors, judges and employees of the Central Bank. This place is a Siberian prison.



Until this happens, the project will not invite Russians into the ecosystem, and the founders and leaders of the project will not leave Russia. Keeping in mind that Russia does not extradite its citizens to other countries, the founders and leaders of the EurBit project will be able to protect themselves from the persecution of central banks and law enforcement agencies of other countries subordinate to them. If some individual Russians accidentally learn about the EurBit token and its ecosystem from their foreign friends, then they will decide by themselves whether listen to the Central Bank of the Russian Federation, which prohibits cryptocurrencies, or not. In the end, if they still want to mine and use the anonymous EurBit token, then neither the project team nor the Central Bank of the Russian Federation will be able to learn about it and prevent them.

## 7) Risk Factors.

Mining and using of any tokens, including the EurBit ones, are risky. It includes but it is not limited to the risks listed below. Before mining and using of any tokens, including the EurBit ones, we highly recommend each potential miner to learn about all the information and risks described in this White Paper carefully and, in particular, the following risk factors:

- Dependence on computer infrastructure

The dependence of the smart contract, the EurBit ecosystem and the BMBC project on the functioning of software applications, computer equipment and the Internet means that these projects cannot guarantee that a system outage will not adversely affect the using of the EurBit tokens owned by the holders. The EurBit and the BMBC projects use all reasonable measures to ensure network security of the data center servers to computer viruses, physical and electronic hacks, and other intrusions of a similar nature. Despite these facts computer viruses, hacks and other violations, caused by the actions of third parties, can lead to disruptions, delays and suspension of the provision of services. It may limit the possibility of using of the EurBit tokens.

- Smart Contract Restrictions

Smart contract technology is still at an early stage of development, and its application is experimental. This fact may cause operational, technological, legal, reputational and financial risks. Therefore, despite the fact that an audit, conducted by independent third parties, improves the security, reliability and accuracy of a smart contract, such an audit cannot serve as a guarantee of any kind. This applies to any expressed or implied guarantee that a smart contract of any tokens, including the EurBit's one, is fit for its intended purpose or that it does not contain flaws,

weaknesses or other problems that could lead to technical difficulties or the complete loss of the EurBit token.

- Legislative Risks

Blockchain technology, including (but not limited to) token mining, may be a new concept in some jurisdictions, which may apply existing legislation to it or enact new legislation governing applications based on blockchain technology. Such legislation may conflict with the structure of the existing smart contract, on which the EurBit tokens work, and with the concept of the EurBit token.

- Taxes

The EurBit miners and token holders may have obligations for paying taxes in countries of their residence. In this case, they are solely responsible for compliance with the tax laws of their countries. The EurBit project does not collect or transfer to anyone, including the tax authorities of any country, any information about its miners and token holders.

- Force Majeure

The functioning of the EurBit and the BMBC projects may be interrupted, suspended or delayed due to force majeure circumstances (force majeure). For the aims of this White Paper, force majeure means events and circumstances of an extraordinary nature that could not have been foreseen by the EurBit and the BMBC projects. These circumstances include natural disasters, wars, armed conflicts, riots, industrial disputes, epidemics, massive layoffs, and strikes with reduced labor productivity, long-term shortages or disruptions in the supply of electricity or telecommunications services, actions of the municipal government and state and federal governments. Moreover, they include other circumstances beyond the control of the EurBit and the BMBC projects that were not observed at the time of publication of this White Paper.

- The value of the EurBit tokens

The value of the EurBit tokens outside the ecosystem (on external exchanges) can vary significantly for various reasons. The EurBit and the BMBC projects do not guarantee any specific exchange value for the EurBit tokens for any period. The EurBit and the BMBC projects are not responsible for any changes in the exchange value of the EurBit tokens. The EurBit project guarantees only the value of the token within the ecosystem. It is always equal to the value of the mathematical function MAX (BTC).

Assumptions in connection with the foregoing include, inter alia, opinions on future economic, competitive



and market conditions and business decisions, most of which are not subject to control by the EurBit and the BMBC project teams and therefore they are difficult to be accurately predicted. While the teams of the EurBit and the BMBC projects consider their assumptions reasonable (on which the forward-looking preliminary statements are based), any of them may turn out to be wrong in the future. Therefore, the EurBit and the BMBC project teams cannot guarantee that the forward-looking preliminary statements of this White Paper are accurate.

Due to the significant uncertainty inherent in the forward-looking preliminary statements of this document, the inclusion of such information

cannot be construed as warranties from the EurBit and the BMBC projects or any other individual or legal person. It is not guaranteed that the targets and plans of the EurBit and the BMBC projects will be successfully implemented. Please note that EurBit and the BMBC projects may be subject to other risks that project management cannot currently foresee.

## 8) Contacts.

<https://eurbit.money> – is the address of the main website of the EurBit ecosystem. If law enforcement, directed by the Central Bank of your country, will block access to this website, then you will need to use VPN (Virtual Private Network) technology to bypass the lock. Nowadays, many companies are working using this technology, it will help you to bypass the lock and improve your anonymity on the Internet. Be sure to let us know about this issue. We want to know which specific countries block us in order to try to find a common solution to the blocking problem for all citizens of these countries.

[info@eurbit.money](mailto:info@eurbit.money) – is the Support Center email. You can contact here for any questions (except for cooperation questions) related to the EurBit ecosystem and its tokens if there are no answers to them on the website or in the White Paper.

[cooperation@eurbit.money](mailto:cooperation@eurbit.money) – is an email for cooperation questions. This applies to questions about joining of your project / startup / company / store to the EurBit ecosystem, listing our token on your exchange, interviews for media and bloggers or any other mutually beneficial cooperation.

[https://twitter.com/BMBC\\_online\\_inv](https://twitter.com/BMBC_online_inv) – If you are an investor, a miner, a participant of our referral bounty program, a token holder or a user of our ecosystem who wants to receive news about the EurBit project as soon as possible, then follow our main account on this social network. We will create accounts in other social networks, but a little bit later. Do not be alarmed if over time they will block us in some social networks. We are ready for this and we will surely find a way to inform you about the latest news.

P.S. If you will find a mistake, a typo or incorrect translation in the text on our website or in the White Paper, then please let us know. Thank you so much for your cooperation.

If you are a highly qualified programmer or a hacker and you will find a mistake, vulnerability or other problem with reliability and security in the code of our website or smart contract, then please let us know. If you are an ideological anti-globalist or a fan of genuine freedom, democracy, decentralization, anonymity and if you share our views, approaches, goals, tasks and you are ready to help our non-profit project and our volunteer team to test and improve our smart contract or website for free, then thank you. If you do not share our views, but you are ready to help us to improve the reliability and security of our website and our smart contract for money, then we can find sponsors who will agree to pay for your services.

