



A BEGINNER'S GUIDE TO DIGITAL ASSETS & DISTRIBUTED LEDGER TECHNOLOGY

PART 3 (OF 3)

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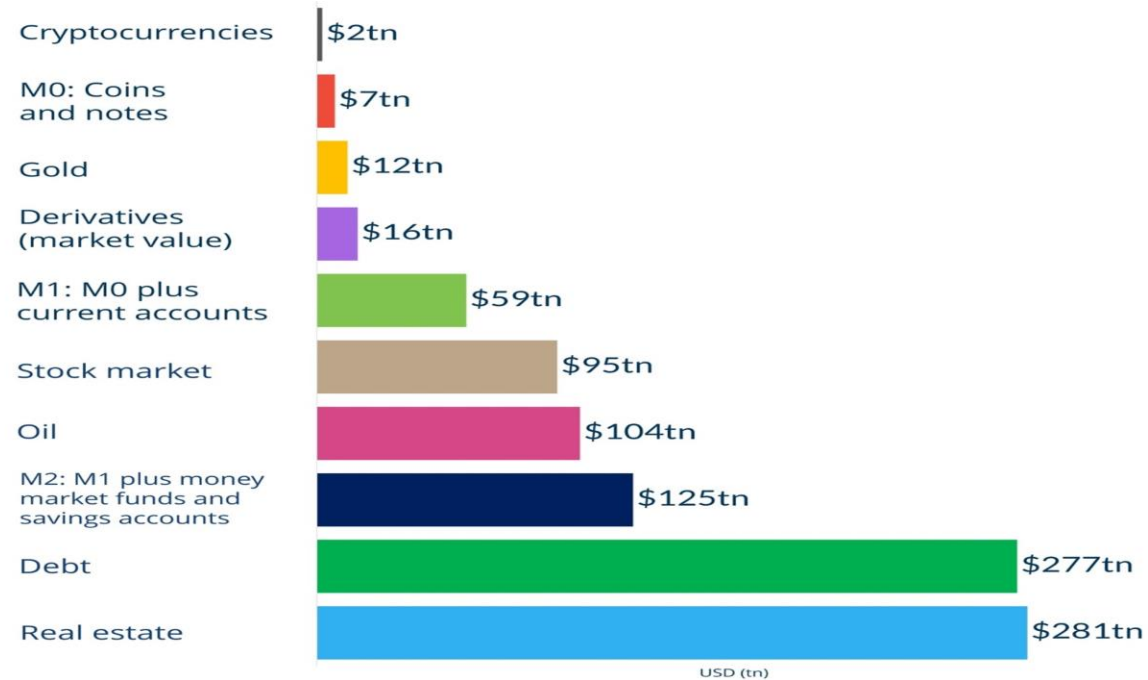
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HOW MUCH IS THE FINANCIAL SYSTEM WORTH?

How much money is in the world?



HOW MUCH DO I NEED TO INVEST AND WHICH ASSET(S) SHOULD I BUY?

That's the \$1m question, literally. If you feel comfortable buying cryptocurrencies then best advice is always to only ever invest what you can afford to lose or at least tie up for several years. You should NEVER get into debt to buy any asset, digital or otherwise and DO NOT use a Credit card or Mortgage/University/College funds etc...!!

- Set aside a sum you are happy to invest, potentially long term.
- Invest regularly if you can as this way you won't miss the money as much and you can average your costs out just in case the value of your investment goes down.
- Try to spread your investments across a number of Digital assets, with perhaps a slight bias if you are particularly excited about one project over another
- DO AS MUCH RESEARCH AS YOU CAN BEFORE BUYING IN TO MAXIMISE YOUR CHANCES OF SUCCESS
- DON'T TRADE EMOTIONALLY (See slide on the Psychology of a Market Cycle)

CRITICAL TOP TIPS – BUY DIGITAL ASSETS THAT HAVE :

- **UTILITY (IE ARE LOTS OF DEVELOPERS BUILDING ON THE BLOCKCHAIN?)**
- **USE CASES (ie DOES YOUR CHOSEN DIGITAL ASSETS ACTUALLY SOLVE A REAL PROBLEM AND HOW MUCH IS THAT PROBLEM WORTH?)**
- **IS IT ENVIRONMENTALLY FRIENDLY, SCALABLE AND SUSTAINABLE? IF NOT IT WILL LIKELY DISAPPEAR IN THE NEXT FEW YEARS AND YOU SHOULD AVOID BUYING INTO IT**

Investment Checklist – Part 1

So, you're considering dipping your toe in the water ; here's your 'cheat sheet'

When doing your due diligence on potential additions to your portfolio **AT LEAST THE FIRST FIVE MUST BE 'YES'**. If not, then really you are only speculating and not investing. The final category of 'Interoperable' is still in its infancy but will be critical going forward and so if you're intended asset has this then it should be considered a huge bonus but not necessarily a prerequisite.











Digital Asset Name	Proof of Consensus?	Solves a real Problem?	Large Dev Community?	Cheap? (low fees)	Scalable? (ie high TPS)	Interoperable?*
1						
2						
3						
4						
5						

**Interoperable means that one Ledger/Protocol is able to 'speak' to another ledger(s) rather than simply being an isolated ecosystem. A great example of this is the Flare Network which is interoperable with almost all other blockchains. Google 'Flare Network' or 'FLR Network' for further information on this.*

Investment Checklist – Part 2

Additional considerations that are easily verifiable using Onchain Analytics companies such as XXX or XXX are ;

1. **Tokenomics** – How many coins are currently in circulation, what is the Max supply and who owns the majority of the tokens
2. **TVL (Total Value Locked)** - How much money and tokens have been locked up to provide constant liquidity to the ecosystem?
3. **Transaction Volume and Value** – How many transactions are being processed each day and what is the value of those transactions?
4. **Burn Rate** – Does a [small] amount of the token get burned on each transaction?
5. **Number of Developers Building on the Ecosystem** - How many people are building new use cases and projects on the ecosystem?

 Ripple Protocol Consensus Algorithm (RPCA)	\$0.0002 per transaction 1,500 trans-per-second AGNOSTIC EXCHANGE TOKEN FOR INSTITUTIONAL VALUE & CROSS-BORDER PAYMENT SETTLEMENT [ODL] + TURING COMPLETE	fee-less transactions 1,000 trans-per-second [DIRECTED ACYCLIC GRAPH] AUTONOMOUS MACHINE TO MACHINE DATA LANGUAGE, TRANSACTIONS, IoT, CROSS BORDER DIGITAL-ID +	 Fast Probabilistic Consensus (FPC)
 Proof of Reputable Observation (PRO)	fee-less transactions 4,000 - 5,000 trans-per-second LAYER-0 STATE CHANNEL DISTRIBUTED END TO END ENCRYPTED DATA MANAGEMENT & SECURE PIPELINES/ BANDWIDTH	0-1.5% per transaction up to 50,000 trans-per-second L-1 NET TO ACCELERATE ENTERPRISE & DEV ADOPTION + PROVIDES ENTERPRISE READY SECURITY, SCALABILITY, DECENTRALIZATION ON SINGLE PROTOCOL/ TURING COMPLETE SMART CONTRACT PLATFORM	 Casper Highway Protocol
 XinFin Delegated PoS (XDPOS)	\$0.0002903 per transaction 2,000 trans-per-second WORLD TRADE + INSTITUTIONAL VALUE & CONTRACT NETWORK + DIGITALIZATION OF TRADE FINANCE THRU NFT TOKENIZATION	.001 Algos per transaction 1,000 trans-per-second LAYER-1 ALGORAND STANDARD ASSETS (ASA), DAPPs, SMART CONTRACT DECENTRALIZED NETWORK & BYZANTINE AGREEMENT (BA) PROTOCOL	 Pure PoS (PPoS)
 Stellar Consensus Protocol (SCP)	\$0.000038 per transaction 1,000 trans-per-second CROSS-BORDER DEFi PAYMENT SYSTEM [B2B/P2P] + REMITTANCES FOR ANY CURRENCY	@XX_1133_1221_11 BLOCKCHAIN AGNOSTIC API GATEWAY TO ENABLE SECURE INTEROPERABILITY BY CONNECTING USERS, BUSINESS, INSTITUTIONS, MLT, DLT, SUPPLY CHAIN +	
 Hedera Consensus Service (HCS)	\$0.0001 per transaction 10,000 trans-per-second [DIRECTED ACYCLIC GRAPH] ASYNCHRONOUS BYZANTINE FAULT TOLERANCE (ABFT) SUPPLY CHAIN/ DIGITAL ID/ DATA COLLECTION, STORAGE & DISTRIBUTION/ ENERGY SECTOR/ DEFi PAYMENTS	\$0.06 per transaction 100+ trans-per-second FRAMEWORK AND STANDARD FOR TOKENIZATION OF SECURITIES NETWORK/ ALLOWS FOR DECENT TRADING OF PRIVATE SECURITIES ACROSS ANY PLATFORM	 Liechtenstein Protocol (LP)

THE TOP TEN DIGITAL ASSETS BY USE CASE (UTILITY)

There are over 20,000 Digital Assets listed on Exchanges so how on earth do you know which ones to invest in and which ones will run the new Global Digital Economy (GDE) in the future?

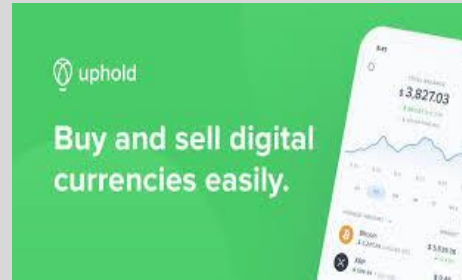
Fortunately we have done all the hard work for you and although the below list of blockchain protocols won't run 100% of GDE, between them we believe they will run over 80% of the GDE and so investing in a mix of these 10 should make you extremely wealthy (depending on your investment amount of course and risk appetite)

NB : Notice which Assets are 'missing'...?

We don't believe either Ethereum or Bitcoin will run the new GDE to any great extent, although they will continue to exist.

HOW CAN I INVEST IN DIGITAL ASSETS?

Once you've completed all your research and you decide that you wish to invest in Cryptocurrencies, there are literally dozens of Exchanges where you can buy Digital Assets using your debit card in the UK, although most major UK Banks have now heavily restricted retail investor access to the Crypto Markets (Here are just a few as examples)



Simply choose your preferred Exchange, set up an account, link your bank account and debit card details to it and you're ready to purchase. Fees Vary.

SET UP PROCESS (Approx 15 minutes excluding time taken by exchange to perform their KYC/AML checks)

1. Choose your preferred Exchange
2. Download their App to your phone
3. Register and open an account
4. Complete KYC Verification
5. Fund your account
6. Buy your chosen Digital Asset(s)

CYBERSECURITY AND HOW TO AVOID BEING SCAMMED

As with everything it's imperative that you keep yourself and your assets safe at all times

With the invention of Digital Assets and their increase in value over time, Hackers and fraudsters are keen to prise your holdings away from you at every opportunity. The best way to keep your assets out of their reach is ;

- Don't keep your Digital Assets on an Exchange permanently. Once you've bought them move them to a 'cold storage' wallet like a Nano to reduce the risk of loss or hacking and only move them back when you want to sell
- DON'T give **anybody** your passwords/codes etc, especially your 'keys' (ie your 8 number keys, 12 word seed phrase, 24 word seed phrase etc) as you WILL lose your digital assets and it's unlikely they will ever be recovered!
- DON'T tell **anybody** which Digital Assets you hold or how much, especially on Social Media platforms
- Anybody who promises to send you digital assets "if you send them yours first" is a scammer! Don't do it!

THE KEY PLAYERS

TOP 3 DIGITAL ASSETS BY RECOGNITION, TRANSACTION VOLUME AND UTILITY ARE BITCOIN, ETHEREUM AND XRP.

BITCOIN – “SATOSHI NAKAMOTO” IS NOW KNOWN TO ACTUALLY BE **FOUR** PEOPLE WHO CREATED BITCOIN TOGETHER AS A SOCIAL EXPERIMENT FOLLOWING THE FINANCIAL CRISIS IN 2007/08. Rumoured to be the US Govt.

ETHEREUM – VITALIK BUTERIN, ANTHONY DI LORIO, CHARLES HOSKINSON, MIHAI ALISIE AND AMIR CHETRIT

XRP (RIPPLE) – DAVID SCHWARTZ, CHRIS LARSEN, JED McCALEB AND ARTHUR BRITTO

OTHER KEY ADVOCATES AND INVESTORS IN DIGITAL ASSETS ARE ;

MICROSTRATEGY (US) – HOLDS \$100Ms WORTH OF BITCOIN

TIM DRAPER (US BILLIONNAIRE) – HOLDS BITCOIN, ETHEREUM AND XRP

BARRY SILBERT (US BILLIONNAIRE) – HOLDS BITCOIN & OTHERS

WINKLEVOSS BROTHERS (US BILLIONNAIRES) – OWN 1% OF ALL BITCOIN MINED

BLYTHE MASTERS (EX JP MORGAN CEO) – HOLDS BITCOIN & OTHERS

MIKE NOVOGRATZ – HAS INVESTED 30% OF HIS BILLION DOLLAR FORTUNE IN DIGITAL ASSETS, MAINLY BITCOIN

Further research and reading

There are two types of analysis you need to do when investing in any asset ; Technical Analysis (Price Charts) and Fundamental Analysis (News of deals, partnerships etc.)

Technical Analysis

- Blockchain Backer (Twitter and Youtube)
- CoinsKid
- Erag Crypto
- Dark Defender

Fundamental Analysis

- *Digital Perspectives (Brad Kimes)*
- *Mickle Markets*
- *Kevin Cage*
- *Jungle Inc*
- *Crypto Eri*
- *Lewis Jackson*

****There are also incredible specialist Securities Lawyers in the space most notably John E Deaton, James K Filan and Jeremy Hogan***