

INFODRIVER QUANTUM

Robo-advisory app for crypto newbies and pros.
TO INCREASE THE UNITED KINGDOM'S FINANCIAL FREEDOM AND PROSPERITY



One Mayfair Pl, London, United Kingdom, W1J 8AJ
infodriver.app

Contents

Executive Summary	2	Cryptocurrency ownership in the UK in 2020, by age	33
Problem.....	4	Crypto adoption and app downloads skyrocket in 2021	34
Digital Portfolio Management Tools	4	Bitcoin grows in mainstream acceptance	34
Crypto Portfolio Trackers.....	4	Crypto becomes more integrated into payments	35
Automated Crypto Trading and Crypto Copy Trading	5	Crypto exchange app downloads skyrocketing	35
Decentralized Crypto Asset Management	6	How to Find the Best Bitcoin Exchanges UK	37
Innovating with Blockchain	7	Britain will reveal crypto regulation plans in coming weeks, sources say.....	38
Blockchain: The hype and the promise.....	7	Location.....	40
Blockchain and the enterprise.....	7	Why London.....	41
Realizing the value of blockchain.....	8	Utility token Infodriver.....	45
Our Main Idea.....	9	Token IDR and IDC.....	45
Business Strategy	9	Management Summary	46
Business Model overview	11	Board of Directors Founder – Chief Executive Officer.....	46
Primary Features.....	13	Personnel Plan.....	47
Interface.....	16	Payroll `	48
Accessibility	17	Marketing Plan	49
Innovation	17	Target Market	49
Scalability	18	SWOT Analysis	51
Viability	18	Strengths.....	51
Future Approach.....	19	Weaknesses	51
Corporate Registration	19	Opportunities	51
Our Mission and Vision Statement.....	19	Threats.....	51
Road map.....	20	Business Model	52
Competitive Analysis	20	Timeline.....	52
Competitive Edge	30	Financial Projection.....	54
Market analysis.....	32	Summary.....	54
Most popular methods to store cryptocurrencies in the United Kingdom in 2019	32	Cash Flow	55
Cryptocurrency ownership in the UK in 2020, by gender.....	33	Income Statement – Profit and loss	56
Bitcoin (BTC) trading volume in the UK till 2021..	33	Annexure (Property Brochure).....	57

Executive Summary

Online portfolio and asset management platforms have seen immense increases in quality, quantity, and adoption in recent years. The rapid development of financial technology (FinTech) applications has fuelled a transition to the web- and mobile-based platforms that can improve the accessibility and delivery of financial services.

However, many of these solutions lack digital asset integrations. Acknowledging this gap in the market, we have planned to develop a platform that caters to a wide range of cryptocurrency investors.

This platform will be an all-encompassing app that will include the features of

- ✚ Simple crypto portfolio trackers that aggregate data
- ✚ Automated and copy-trading platforms that help investors manage risk
- ✚ App-based solutions facilitate mobile oversight for on-the-go access
- ✚ In-app access to cryptocurrency consultants

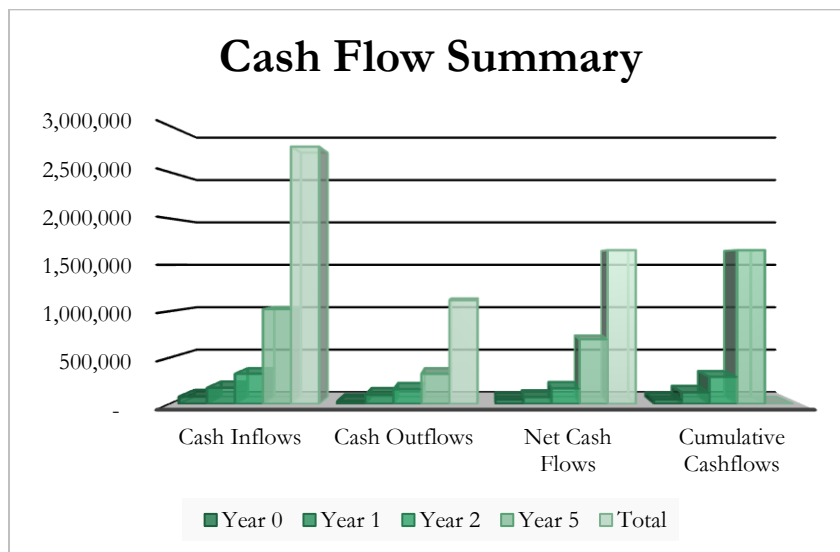
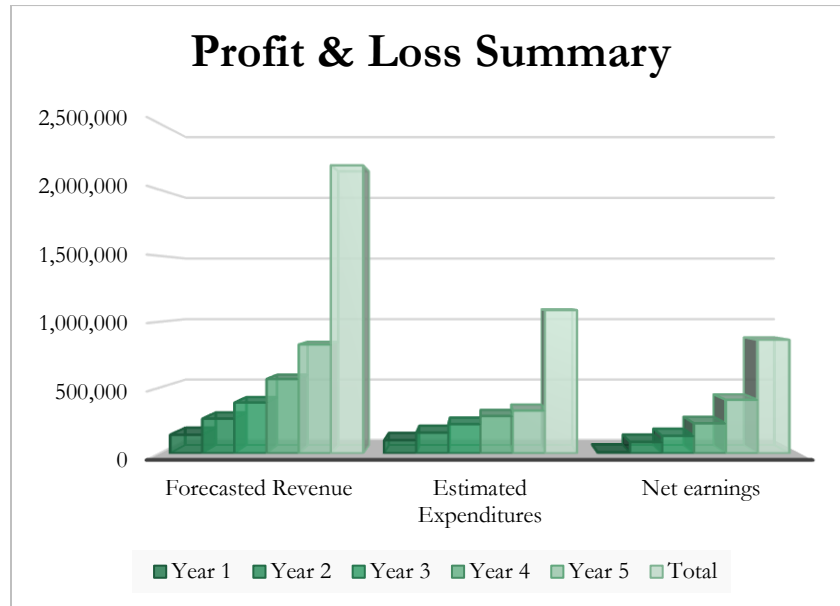
Infodriver Quantum will allow its user to track and/or control local or global flows of cryptocurrency funds, exchange tokens for fiat funds, and vice versa. They will also be able to stay up to date with the relevant information regarding the cryptocurrencies in the market (prices, market capitalization, trading volumes, trading pairs, available markets, and exchanges ranking). The Unique Selling Point of our application is that it will allow investors to connect with experienced Cryptocurrency consultants online.

Infodriver Quantum will be a mobile application created to cater to the needs of new and seasoned crypto traders. This app will include the best features a crypto enthusiast needs to track and/or control local or global flows of cryptocurrency funds, exchange tokens for fiat funds, and vice versa. He will also be able to stay up to date with the relevant information regarding the cryptocurrencies in the market (prices, market capitalization, trading volumes, trading pairs, available markets, and exchanges ranking). This app will also connect enthusiasts and power traders to cryptocurrency consultants to help them make informed decisions regarding their assets.

In 2020, 18-to 29-year-olds in the United Kingdom were twice as likely to own a cryptocurrency as their counterparts aged 45- to 60-year-old. The source does not mention specifically which digital coin these concerns - whether it is Bitcoin or an alternative like Ethereum, Ripple (XRP), or Dogecoin. It does mention, however, that the results shown in this particular survey - held in October 2020 - were "a sharp contrast" to a previous survey from a different source in December 2019: In absolute figures, the owners had changed from around 1.9 million UK adults in December 2019, to roughly 10.6 million seven months later. No information is available on whether UK consumers continued to purchase cryptocurrencies during November or December 2020, or in early

2021. Note it was during this time that the price of Bitcoin started the climb towards a value of 60,000 U.S. dollars.¹

Kirill Mishanin will register his company in the name of “Infodriver Quantum” from Companies House. He will start hiring the staff from year 0 and by the end of the 5th year, he will generate up to 10 full-time jobs. We have forecasted to achieve £407,159 revenue by the end of the 5th Year of an established business.



¹ <https://www.statista.com/statistics/1223344/cryptocurrency-penetration-age-uk/>

Problem

Online portfolio and asset management platforms have seen immense increases in quality, quantity, and adoption in recent years. The rapid development of financial technology (FinTech) applications has fuelled a transition to the web- and mobile-based platforms that can improve the accessibility and delivery of financial services.

However, many of these solutions lack digital asset integrations. Acknowledging this gap in the market, we have planned to develop a platform that caters to cryptocurrency investors.

This platform will be an all-encompassing app that will include the features of

- Simple crypto portfolio trackers that aggregate data
- Automated and copy-trading platforms that help investors manage risk
- App-based solutions facilitate mobile oversight for on-the-go access
- In-app access to cryptocurrency consultants

Digital Portfolio Management Tools

Online portfolio and asset management platforms have grown into an important part of the modern investor's arsenal. Collectively, these tools continue to eliminate barriers to entry and improve access to financial services. Although many online asset management platforms support diversification across the legacy finance ecosystem, they often lack significant crypto integrations. As such, those with limited crypto market knowledge may find it more challenging to build and manage crypto portfolio allocations.

Infodriver Quantum will be developed with functionalities that can enable crypto participation in several ways. This suite of emerging tools will include simple portfolio trackers, automated crypto copy trading tools, app-based portfolio management services, and platforms that integrate decentralized finance (DeFi) protocols.

Crypto Portfolio Trackers

Just as conventional portfolios consist of two or more investment products, crypto portfolios consist of multiple digital assets. For example, an investor might hold bitcoin (BTC), ether (ETH), and stablecoins in the same portfolio. In some cases, this diversification requires investors to use and manage different exchange platforms to execute trading strategies, fund accounts, or access specific digital assets.

Many crypto investors use multiple platforms, exchanges, and products to buy, sell, and store the various cryptocurrencies in their overall portfolio. To help manage this complexity, such crypto investors often use a cryptocurrency portfolio tracker to aggregate portfolio information from different sources.

Infodriver Quantum will enable users to track the value of their cryptocurrency holdings in real-time, even when using multiple crypto wallets. To display this information, this app will link directly to a user's exchange or third-party crypto wallet using a unique key known as an application programming interface (API).

Infodriver will include the features of the best crypto portfolio trackers, such as:

- The app will be available for iOS and Android devices. This platform will offer news updates, price alerts, and portfolio tracking for most traded cryptocurrencies and tokens across most trading platforms.
- This portfolio management platform will allow users to track their traditional and crypto assets in one place. It will operate as a hybrid net worth tracker supporting global banks, brokerages, stocks, and fiat currencies.
- Investors will be able to track the live prices of most cryptocurrencies as well as most traditional investments like stocks, bonds, exchange-traded funds (ETFs), indices, forex, mutual funds, futures, and options.

Crypto portfolio management tools tend to utilize relatively simple infrastructures, they are crucial for many investors, especially across the decentralized ecosystem. Many investors want to understand how their crypto assets perform to achieve a well-balanced, well-diversified portfolio that optimizes trading strategies. Infodriver Quantum as a crypto portfolio tracker will cater to this problem.

Automated Crypto Trading and Crypto Copy Trading

Automatic crypto investing can be a convenient way to enter the digital asset market with minimal experience. While exchanges like Gemini offer recurring buy options to enable dollar-cost averaging investment strategies, many more advanced traders are looking for even more powerful automation tools.

Infodriver Quantum, as a crypto copy-trading platform, will be designed to allow investors to buy into pre-built portfolios and indices or subscribe to automated strategies that copy the trading behaviour of experienced investors. New investors will supplement their limited knowledge by taking advantage of these portfolio management tools, enabling them to make more informed investment decisions.

This digital asset management platform will allow users to make cryptocurrency purchases, in addition to investments in crypto portfolios known as strategies. Anyone holding digital assets will be able to create a crypto asset management strategy. When these strategies are publicly available, other investors will copy them within their portfolios. Every time an investor copies a crypto strategy, the creator of that strategy will earn passive income.

Decentralized Crypto Asset Management

Although all cryptocurrency exists on decentralized technology, many asset management platforms do not. Whether accessed through a web browser or mobile app, many of the cloud-based solutions we've discussed so far still rely on centralized Web2 network infrastructure. However, with momentum building behind the DeFi movement, decentralized protocols have begun to emerge:

Infodriver will be a “Decentralized and Autonomous Asset Manager.” As such, INDEX token holders govern, maintain, and upgrade the Index Coop platform. In short, Index Coop will create and maintains fully collateralized index products that investors can buy into, including the well-known DeFi Pulse Index (DPI).

Innovating with Blockchain

Ever since bitcoin gained prominence, blockchain technology has captured the attention of media, investors, organizations, and start-ups. However, the technology has far more potential than the hype surrounding some of its early applications. Blockchain has the potential to transform industry structures and drive large-scale shifts in the business model of organizations. To realize this potential and overcome the challenges in adoption, it is essential to take a strategic approach, instead of a piece-meal one.

Blockchain: The hype and the promise

Blockchain gained prominence during the recent hype about cryptocurrencies and initial currency offerings (ICO) that gave a new impetus to fundraising. Even though the cryptocurrencies and ICOs belied their promise, blockchain's potential to transform transactions got reaffirmed.

Experts and analysts agree that blockchain—a distributed, peer-to-peer, digital general ledger—will have a transformative impact on both the economy and society. Blockchain enables:

Reliable execution of business rules across parties

Today, enforcing business rules across parties requires regulations, processes, and human support. Smart contracts, a key component of blockchain technology, can ease the enforcement of business rules by ensuring the execution of the rules across parties independently.

Disintermediate third parties:

Intermediaries play a prominent role in centralized organizations to facilitate transactions and business processes involving multiple parties. Blockchain can replace intermediaries with a protocol that provides similar functions, but cannot be controlled by any one stakeholder.

Automate trust

Organizations invest significant resources to ensure trust in transactions. Blockchain provides a software protocol that ensures all parties view the same data, perform the same processing, and get the same results, thereby automating trust.

The internet of information has transformed industries including communication, retail, transportation, and banking. It has also reshaped supply chains across sectors. Blockchain with its ability to enforce business rules, remove intermediaries, and automate trust, is poised to enable the internet of value. As blockchain technology gains momentum, there is little doubt that it will bring about change on a similar scale as the internet.

Blockchain and the enterprise

Efficiency

Innovations that improve productivity to deliver significant cost savings

Transformation

Innovations that lead to a quantum jump in customer experiences, market share expansion, and launch of products and services abandonment.

Disruptive

Innovations that result in new business models and revenue streams, and change the competitive landscape. These have the potential to drive infinite value creation.

Realizing the value of blockchain

Blockchain is an important technology that can deliver value to all stakeholders in society and the economy. However, organizations need to navigate a unique set of challenges owing to the characteristics of the technology and the broader trend of digitization.

First, ecosystems are essential to realizing value at scale. To run an ecosystem on a large scale, a collective group of organizations needs to align the business models and incentive structures of participants. Companies should contribute adequate effort to create a robust design for the ecosystem with the appropriate incentive structures to ensure alignment with the goals of the ecosystem. Related to this challenge is the organizational mindset centered on existing business models that hampers innovation efforts.

A key shift with blockchain is the need to move from a centralized model that vests control with a few entities to a decentralized model that distributes control amongst a wider set of stakeholders. Second, blockchain is not the only systemically important technology that organizations must address today.

Large-scale innovations are possible with technologies such as artificial intelligence and the internet of things. The convergence of such technologies will open up a multitude of innovation possibilities creating choices with varying degrees of risk and uncertainty. To address these challenges, organizations must take a comprehensive strategic approach to deploy blockchain innovations that include a rigorous process to identify the most promising innovation opportunities, willingness to change business models and processes that facilitate participation in ecosystems. The approach must have the complete support of the leadership of the organization and be driven by metrics that enable a journey of discovery.

Today, many organizations seem to be approaching blockchain in a piece-meal fashion without adequately accounting for its impact on their business model and the associated change requirements. Such an approach is unlikely to be fruitful given the general-purpose applications of blockchain. It is important to assess the impact of blockchain applications on the organization, select the most suitable business model, and address the challenges of adoption accordingly

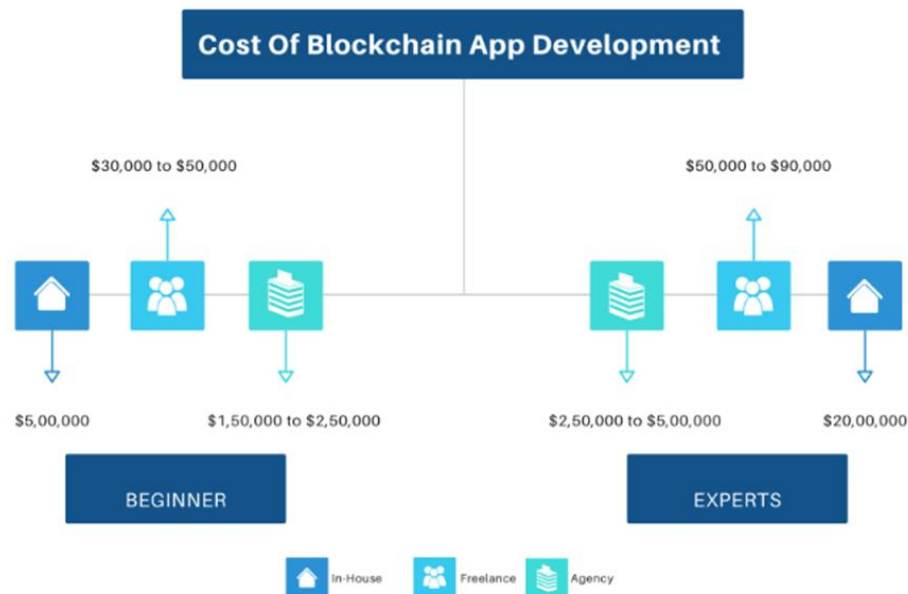
Solution

Infodriver Quantum app will allow its user to track and/or control local or global flows of cryptocurrency funds, exchange tokens for fiat funds, and vice versa. They will also be able to stay up to date with the relevant information regarding the cryptocurrencies in the market (prices, market capitalization, trading volumes, trading pairs, available markets, and exchanges ranking). The Unique Selling Point of our application is that it will allow investors to connect with experienced Cryptocurrency consultants Online or get an instant information via AI. Also application includes non-custodial wallet, lending marketplace and direct connection with top Web3 startups to review and invest in.

Business Strategy

Infodriver Quantum will be a mobile application created to cater to the needs of new and seasoned crypto traders. This app will include the best features a crypto enthusiast needs to track and/or control local or global flows of cryptocurrency funds, exchange tokens for fiat funds, and vice versa. He will also be able to stay up to date with the relevant information regarding the cryptocurrencies in the market (prices, market capitalization, trading volumes, trading pairs, available markets, and exchanges ranking). This app will also connect enthusiasts and power traders to cryptocurrency consultants to help them make informed decisions regarding their assets.

To develop the Infodriver Quantum application, we will hire freelance crypto blockchain, app developers. Hiring in-house app developers will be expensive. Therefore, the best approach within our defined budget is to go with experienced freelance app developers. According to our research



² <https://oyelabs.com/blockchain-app-development-cost/>

Stages Of the Development Process

- ✦ **Design:** System Blueprint, user interface/experience design including wireframes, high-fidelity designs with a prototype, and low-fidelity designs with app flow.
- ✦ **Development:** Coding and Testing
- ✦ **Deployment:** Delivery and DevOps, Deployment on Cloud Platforms
- ✦ **Migration:** Moving the existing solution to the Blockchain platform
- ✦ **Maintenance:** Maintaining new updates and testing that the app runs smoothly on every OS release
- ✦ **Upgrade:** Changes in Smart Contracts, New features,
- ✦ **Third-Party Tools:** Notification System, Collaboration, Hosting, Storage.

Cost of development using specialized Bitcoin software development kit (SDK)³

<i>Backend Development</i>	\$2000
<i>Android</i>	\$5000
<i>IOS</i>	\$5000
<i>Web/desktop</i>	\$1000
<i>Design</i>	\$1600
<i>QA/PM</i>	\$1000
TOTAL	\$15600

³ <https://surf.dev/cryptocurrency-app-development/>

Business Model overview

We will rely on the B2C model to sell our app to the end-users. Infodriver Quantum will be created for professional traders and enthusiasts alike. We will create an application that is user-friendly for both target audiences. The first-timers only need basic options and usually trade from their smartphones. Power traders prefer to use tablets. They need a full-out trading terminal with stock analysis tooling to match. Therefore, the app will work on both smartphones and tablets. The crucial point is to make the service fast.

The app will be stable and displays quote updates instantaneously. Users can see all the topmost trading information: the chart, depth of market, orders, and quotes for currency pairs. The app suits both professional traders and enthusiasts. The mobile version supports cryptocurrency trading and shows portfolio statistics and changes in open interest.

Meanwhile, in the tablet version, a trader can access a full-out trading terminal and other advanced analytic tooling. We will offer 3 packages to our users including:

1. Enthusiasts
2. Pro
3. Custom

Most Mobile-Only Crypto Tracker Apps are simple and only available through mobile applications. But that's not the case with Infodriver Quantum. Although experienced crypto investors often require the more advanced features found in portfolio management platforms, many beginners may find these mobile-only solutions more accessible and easier to use. By offering three different packages, Infodriver Quantum will cater to both beginners, power traders, and even those who want custom solutions.

Crypto Consulting

Infodriver Quantum will also include a social feature where users can pay for expert advice and personal crypto-consultant via 1-on-1 video sessions. Our expert advisors will include some of the most accomplished entrepreneurs and thought leaders on our team, including Kirill Mishanin. The mobile app will handle discovery (based on subject areas and industry categories), scheduling, payment, and video calls - all in one turnkey solution that makes it easy and safe for both parties.

Crypto consulting services will encompass providing solutions to those who need help with investing and growing their finance with crypto. The purpose of consulting will be to translate users' finance goals into technology and investment roadmaps that they can use to accomplish their desired results and revenues.

PRICING STRATEGY FOR INFODRIVER QUANTUM



Enthusiast £14/ month

All the essentials for crypto users

- Forum + email support
- Current portfolio overview
- Daily portfolio updates
- Portfolio allocation
- Performance over time
- Performance by crypto

Pro

£99/ month

Powerful tools for active traders

- Priority support
- Current portfolio overview
- Daily portfolio updates
- Portfolio allocation
- Performance over time
- Performance by crypto
- Performance by date
- Tax loss harvesting

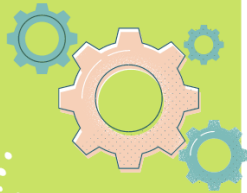


Custom

Priced individually

For power users and businesses

- Priority support
- Current portfolio overview
- Daily portfolio updates
- Portfolio allocation
- Performance over time
- Performance by crypto
- Performance by date
- Tax loss harvesting
- Accounting
- Custom functionality



60-minute crypto consulting session

£200 - One-Time Payment

- Pay with £GBP on PayPal (card/wallet)
- 60-minute crypto consulting session with an experienced cryptocurrency consultant with tailored strategies
- Know the exact steps to take within the next 30 minutes to start earning in crypto
- Get set-up on relevant platforms that fit your lifestyle and income.
- Get personalized directions



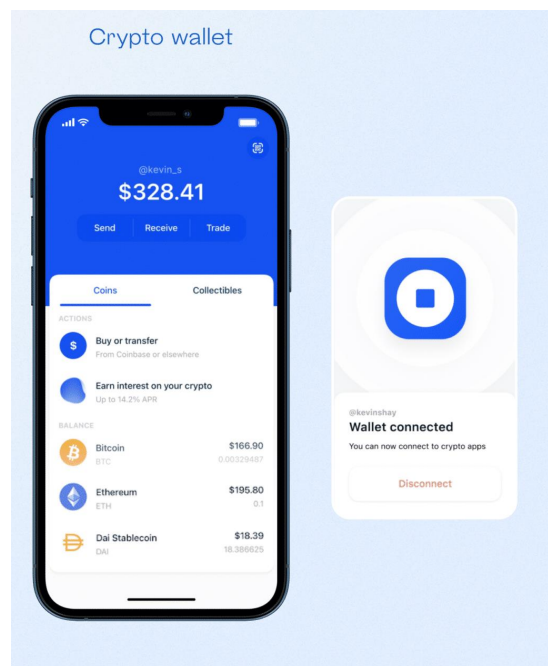
Primary Features

The first thing we will do before starting our own crypto app project is to define the type of cryptocurrency app we're going to develop. We have planned to develop an app that includes all the features Cryptocurrency investors look for in a crypto platform. Infodriver Quantum will offer its users a crypto wallet, an aggregation platform, trading app, and a platform to connect with crypto consultants.

Infodriver Quantum as a Crypto wallet

Infodriver Quantum will have the features of a cryptocurrency wallet. It will be an application, using which users can safely store their cryptocurrencies and related transaction records. Generally, crypto wallets support the two most popular digital currencies — Bitcoin and Ethereum. Infodriver Quantum will support both of these currencies including others.

Infodriver Quantum cryptocurrency wallet app will make transactions easier and faster for the users. This way of transferring money will be cheap and decentralized, which means that there will be no central authority to control transactions that are fully anonymous and encrypted.



The main focus of developers developing the Infodriver Quantum cryptocurrency wallet will be

- ✚ **Several supported currencies:** (BTC, ETH, LTC, XRP, and others).
- ✚ **Security:** (two-factor authentication, fingerprint scanner, FaceID, hardware authentication, multi-signature, and so on).
- ✚ **User Experience:** Managing your wallet shouldn't be more difficult than using services like PayPal, Google Pay, or Apple Pay.
- ✚ **Anonymity:** Reliable tools to protect users' confidential data. Meanwhile, large miners and investors sometimes need a token mixer to trade large amounts of cryptocurrency.

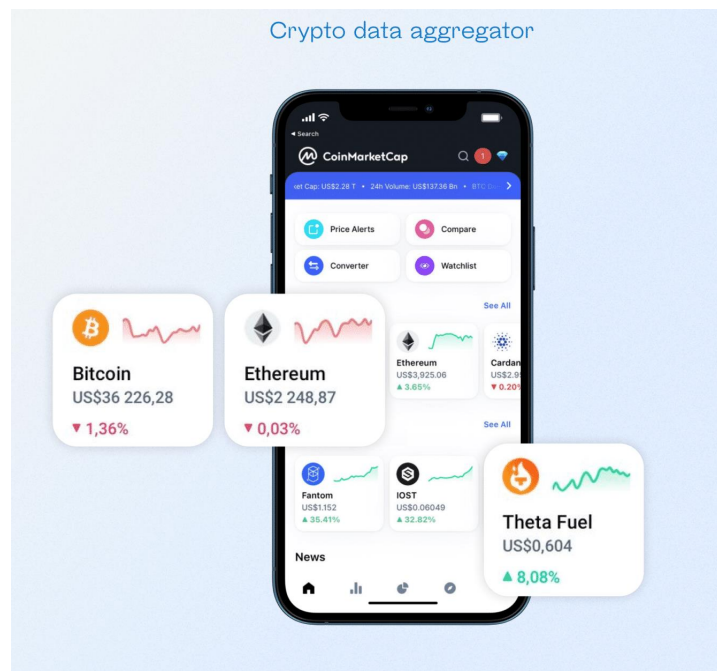
Top cryptocurrency wallet app features to develop

- ✚ User authorization (two-factor authentication)
- ✚ Multi-cryptocurrency support
- ✚ Conversion rates
- ✚ QR-code scanner
- ✚ Push notifications
- ✚ Transferring and receiving operations
- ✚ Transaction history
- ✚ Security features

Infodriver Quantum as a Crypto data aggregator

Infodriver Quantum as a Crypto data aggregator will aim to provide users with the relevant information regarding the cryptocurrencies in the market (prices, market capitalization, trading volumes, trading pairs, available markets, and exchanges ranking). This platform will be used by investors to delve more deeply into the crypto market.

While developing crypto data aggregation features, we will pay extra attention to the UI/UX design, as in this case, it will largely determine user experience, including the perception of the visualized data, which affects the success of such services the most.



The main focus of developers developing Infodriver Quantum crypto data aggregator will be

- ✚ **Quality of displayed data.** Rates should be pulled from exchanges in real-time. Users should have an opportunity to seamlessly specify from which exchange to get information about the rate, and for each coin (trading pair).

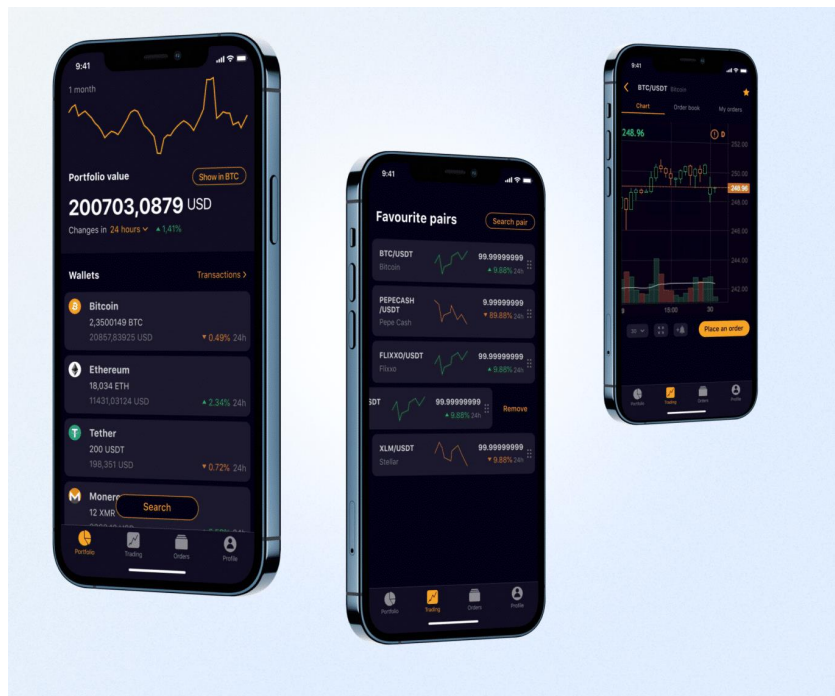
- ✚ **Analytical tools.** A good crypto aggregator should provide users with tools for technical analysis and building different trading strategies.
- ✚ **Additional functions.** Push notifications, integration with cryptocurrency exchanges, news feed.

Top crypto aggregator features to develop

- ✚ Live prices and charts
- ✚ Price alerts (notifications)
- ✚ Newsfeed
- ✚ Watchlist
- ✚ Synchronization with user's portfolio

Cryptocurrency exchange platforms (cryptocurrency trading apps)

Infodriver Quantum will also include the features of the Cryptocurrency trading app. It will work as is an online platform similar to a marketplace that serves as an intermediary between the sellers and the buyers in trade transactions, which are mostly limited to buying, selling, or exchanging between fiat and virtual money.



The main focus of developers developing Infodriver Quantum cryptocurrency trading features will be

- ✚ **High liquidity.** As you are unlikely to have enough trading volume to provide instant sale/exchange of tokens at first, it's logical to connect to an external liquidity pool to satisfy users' needs.

- ✚ **A large number of trading pairs.** “The more the better” principle works here, but remember that new coins might turn out to be a scam.
- ✚ **Reliability and safety.** The level of security of a cryptocurrency exchange platform should be high enough to process hundreds of thousands of transactions.

Top cryptocurrency exchange app features to develop

- ✚ User authorization and verification
- ✚ Trade engine
- ✚ Transaction history and order book
- ✚ Analytical tools (Moving Average Convergence Divergence (MACD), Relative Strength Index (RSI), Bollinger Bands (BB), etc)
- ✚ Push notifications
- ✚ Cryptocurrency wallet
- ✚ Security features
- ✚ Admin console

Infodriver Quantum as a Cryptocurrency investment consultation platform.

Infodriver Quantum will also serve as consulting app which will work by the standard process whereby the requester will put up a request on the consulting app platform, which will be then transmitted through the administrator to the expert and then answered. The administrator will be an algorithm that identifies the category of the request and pushes it to the category experts.

Video Call Assistance

Infodriver Quantum consulting platform will be based on the model where one could interact on a video and feel more at home. The person/user is first required to book an appointment with the doctor and then, they can discuss their concerns on a live chat.

Interface

- ✚ The app features a dark theme, which is more suitable for late-night work and is easier on the eyes. Other elements like buttons and texts are of contrasting colours to make them stand out on the dark screen.
- ✚ It's stable and displays quote updates instantaneously. Users can see all the topmost trading information: the chart, depth of market, orders, and quotes for currency pairs.
- ✚ The app suits both professional traders and enthusiasts. The mobile version supports cryptocurrency trading and shows portfolio statistics and changes in open interest.
- ✚ In the tablet version, a trader can access a full-out trading terminal and other advanced analytic tooling.



Accessibility

Infodriver Quantum will be featured on android as well IOS devices along with a web-based platform that would be easily accessible across huge android and IOS marketplaces e.g.: App Store, Google Play Store, Galaxy Store, and Huawei App Gallery, etc.



Innovation

Online portfolio and asset management platforms have seen immense increases in quality, quantity, and adoption in recent years. The rapid development of financial technology (FinTech) applications has fueled a transition to the web- and mobile-based platforms that can improve the accessibility and delivery of financial services.

However, many of these solutions lack digital asset integrations. Acknowledging this gap in the market, we have planned to develop a platform that caters to cryptocurrency investors.

This platform will be an all-encompassing app that will include the features of

- ✚ Simple crypto portfolio trackers that aggregate data
- ✚ Automated and copy-trading platforms that help investors manage risk
- ✚ App-based solutions facilitate mobile oversight for on-the-go access

In-app access to cryptocurrency consultants

Infodriver Quantum will be an all-inclusive app designed to cater to the requirements of all groups of crypto traders, be it enthusiasts or professionals. We will offer three different packages for different types of crypto traders.

One of the unique features of this app will be its social feature where users can pay for expert advice and personal crypto-consultant via 1-on-1 video sessions. Our expert advisors will include some of the most accomplished entrepreneurs and thought leaders on our team, including Kirill Mishanin. The mobile app will handle discovery (based on subject areas and industry categories), scheduling, payment, and video calls - all in one turnkey solution that makes it easy and safe for both parties. This feature is not available in the majority of the crypto portfolio and asset management platforms.

Scalability

Infodriver Quantum is a scalable business idea as it will cater to those who want to effectively manage their crypto portfolio, and assets and make informed crypto trading decisions. This app is created to cater to a wide range of audiences belonging to all ages and gender groups.

Every day, more and more people are deciding to invest in cryptocurrency to grow their wealth. With the advent of blockchain technology, various new crypto apps with advanced features have emerged. They need a one-stop platform that allows them to manage their crypto portfolio and assets. Infodriver Quantum will be the platform that provides its users with the most basic to advanced crypto portfolio and asset management features. It will also provide them access to seasoned cryptocurrency currency consultants with years of experience and industry knowledge.

Our application will be scalable. We will keep adding new features that make cryptocurrency trading easier and safer for investors. We will hire in-house app developers as well as freelance blockchain app developers to help us scale up Infodriver Quantum from time to time, considering the needs of the users.

Viability

Our idea is viable as we aim to provide Crypto traders and investors with a single platform to manage their crypto portfolio and assets. It will be a crypto portfolio tracker that aggregates data, an automated and copy-trading platform to help investors manage risk and app-based solutions and facilitate mobile oversight for on-the-go access. The innovative feature of this app is access to cryptocurrency consultants.

This business idea is viable because the use of cryptocurrency apps in the UK grew between January 2021 and December 2020, as Coinbase reached its highest number of daily active users (DAU) and reached over 100,000 DAUs in the United Kingdom. With more people investing in cryptocurrency every day, now seems the ideal time to launch our app.

The CEO of the project, Kirill Mishanin has been involved in the crypto space since 2015 and runs technical partnerships with TOP IT companies (IBM, Oracle, Alibaba, Lenovo) for the Credits

startup (raised \$20 million). He also participates in World NFT&DeFi Summit, World Blockchain Summit, Smart Summit, and broadcasts on the blockchain Youtube channel.

Kirill is an advisor for Aimedis medical data storage solutions and Liquidity Partner Acquisition Director at Smart Contract Solutions UK. He sees his mission in the mass adoption of blockchain technologies and easy access to highly profitable DeFi tools for everyone.

We also have the financial capacity to develop the type of platform we have in our minds. With years of experience, access to the latest technology, and financial capacity, we have all that takes to establish a successful and viable business in the United Kingdom.

Future Approach

We have planned to make this application more, easy to use, and easily approachable but it's not possible to launch it with a full advanced feature in one go. So, we have decided to launch some of its features in the future to increase reliability and scalability.

Blockchain technology is still in its infancy. This means various applications of this technology are yet to be explored. As time will go by, we will add various new features to the app to cater to the needs of the newer audience. We will keep adding more cryptocurrencies with time to provide a wider range of options to the users.

We will also add more experts to our team of consultants to help beginners and professionals make the right decisions. Once we have launched our MVP in the market, we will also look for blockchain app development agencies to improve our app and scale it up to meet the current market requirements.

Corporate Registration

The Business would register itself as an entity in the name of Infodriver Quantum⁴ We have researched and found that there is no company registered already in the aforementioned name. The proposed name has been cross-checked and duly verified from government and private corporate registration websites. The proposed name does not violate the trademarking rights of any other corporation in the United Kingdom. The company will be registered as a private limited company in the UK.

Our Mission and Vision Statement

Our mission is to increase the United Kingdom's financial freedom and prosperity. We aim to build the foundational tools for cryptocurrency users to build wealth, file taxes and optimize their portfolio year-round, 10x better than with traditional financial tools.

⁴ <https://find-and-update.company-information.service.gov.uk/company-name-availability?q=Infodriver+Quantum>

Road map

We have divided our map into 6 phases, in each phase different operations will be conducted to establish the business and run it smoothly.

❖ Phase 1 | Y0

In this phase we will conduct all the basic operations like renting an office, registering the business, hiring staff, app development, setting up terms & conditions for users, and getting required Licences.

❖ Phase 2 | Y1Q1 – Y1Q4

We will complete the development of our app and launch the beta version in this phase. We will also conduct marketing in this phase.

❖ Phase 3 | Y2Q1 – Y2Q2

In this phase, we will achieve clients through leads and build relations with them.

❖ Phase 4 | Y2Q3 – Y2Q4

In the 4th phase, we will achieve leads through the in-website referral program.

❖ Phase 5 | Y3 – Y5

In this phase, we will hire more staff according to our requirements and expand our business.

❖ Phase 6 | Y5 - ∞

We will partner with Government Bodies and 3rd Party Applications to incorporate more features in the software according to future needs.

Updates and Security Patches

We project to release regular updates and security patches every month on our website.

Competitive Analysis

The latest research from the UK regulator the Financial Conduct Authority showed that about 2.3m Brits own cryptocurrency in one form or another. It's very easy to get caught up in the hype of news headlines. Crypto mistakes are startlingly common, and below we list some of them.

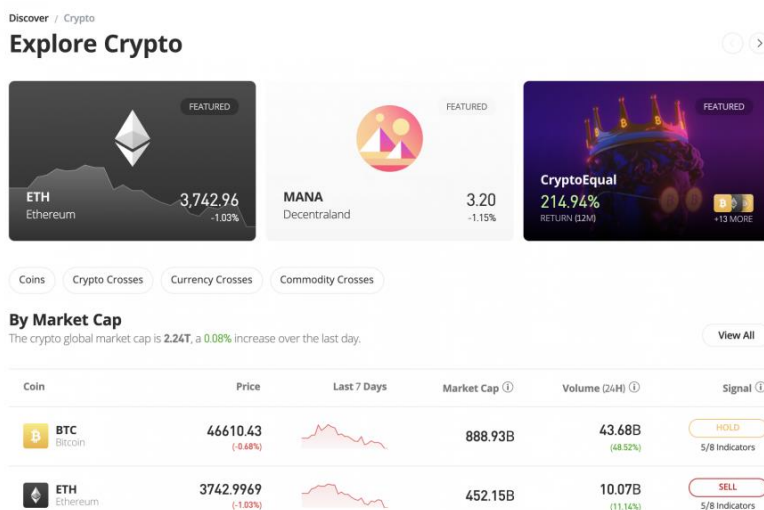
Crypto investors need to keep up with the volatile crypto sector whilst they are on the move, so smartphone apps are on the rise. The best crypto apps in the UK allow you to flag up promising assets as well as buy, sell, exchange, and even send crypto — all from your smartphone.

eToro



The overall best crypto exchange in the UK right now is eToro. You can buy and sell digital currencies securely here – as eToro is authorized and regulated by the FCA. It also holds regulatory licenses in other jurisdictions – including the US and Australia. You can open a verified crypto account with this exchange in less than five minutes.

In doing so, you can then instantly deposit funds with a UK debit/credit card or e-wallet, or wait a few days for a bank transfer to process. Either way, after you have made a deposit, you can then buy and sell over 50+ cryptocurrencies. This means you can buy Ethereum, Bitcoin, Dogecoin, Cardano, and more with the click of a button. You can also invest in trending meme coins as eToro lets you buy Shiba Inu with an average spread of just 2.9%. GBP deposits are cheap too – with eToro charging just 0.5%. We also like that eToro allows you to buy any of its supported coins for just \$10.

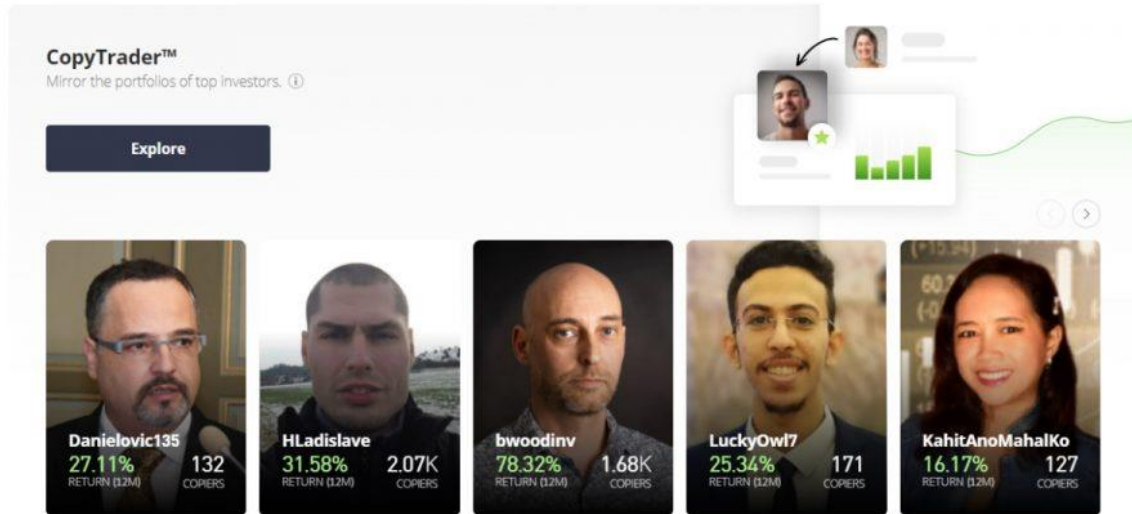


eToro is also one of the best crypto exchanges in the UK for passive investment tools. For instance, there is a professionally-managed Smart Portfolio that gives you access to a diversified basket of digital assets. Alternatively, if you want to actively trade cryptocurrencies – you might consider the Copy Trading tool. As the name suggests, this allows you to copy an expert trader with solid experience in the digital currency arena.

It's also worth noting that eToro is always adding the newest cryptocurrencies to its portfolio, meaning you can buy ApeCoin in the UK with low fees straight from your mobile device.

If you're looking to invest in financial products other than just cryptocurrencies, eToro also allows you to buy thousands of UK and international stocks and ETFs at 0% commission. You can also

trade forex, commodities, indices, and more. In terms of user-friendliness, eToro is ideally suited for beginners. You can access your eToro investment account via the provider’s website or by downloading the iOS/Android app.



Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
56	Tight spreads	0.75%	\$10

Features

- Fully regulated
- Low trading fees
- No deposit or account fees
- Supports copy trading
- Offers a wide range of payment methods

Crypto.com

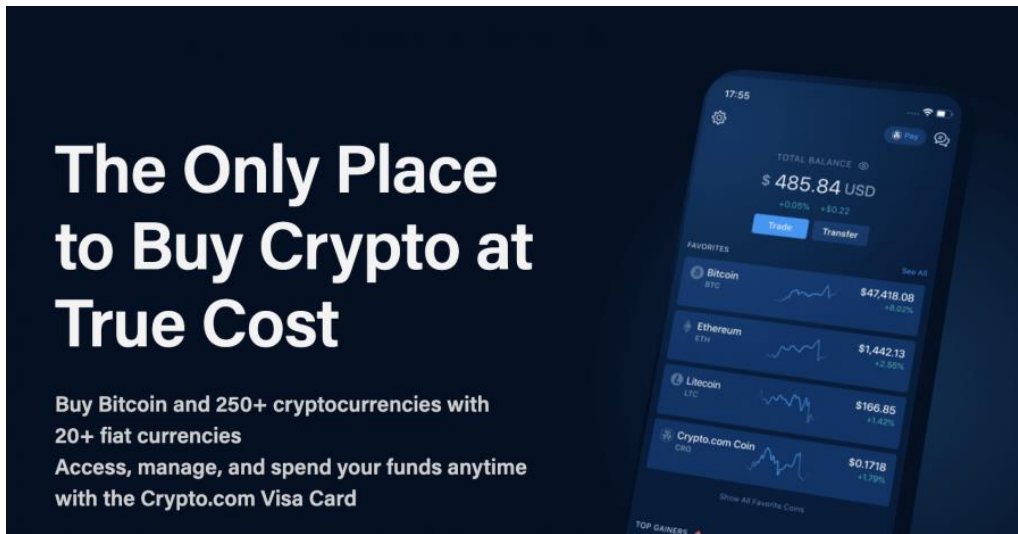


crypto.com

Another of the best crypto exchanges in the UK to consider is Crypto.com. Crypto.com has burst onto the scene during the past year and now has over 10 million users globally. The platform caters to beginners and advanced traders alike, offering a web-based exchange and a handy mobile app.

Crypto.com’s exchange allows users to buy and sell cryptocurrencies with a 0.4% maker/taker fee – which can be reduced if you opt to pay fees in CRO.

The Crypto.com app is very well-designed, with clear tabs along the bottom for all major sections. Users can track specific assets and even stake CRO, with 34.6% APY offered. Notably, Crypto.com allows users to buy crypto via the app using a credit or debit card – removing the need to deposit. This feature is free for the first 30 days, although it will accrue a 2.99% fee after that.



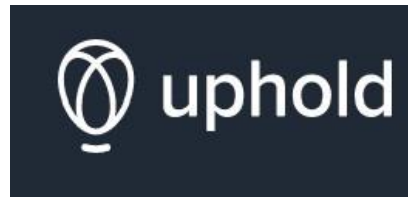
Aside from the trading app, Crypto.com also offers a free crypto wallet app, which is non-custodial and supports over 100 different coins. The wallet app even allows users to send crypto to other Crypto.com wallets at various speeds, providing scope to save on network fees. Finally, Crypto.com even has a dedicated ‘University’ section, complete with an array of educational articles targeted at beginners.

Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
250	Maker-taker fees	From 0.4%	£20

Features

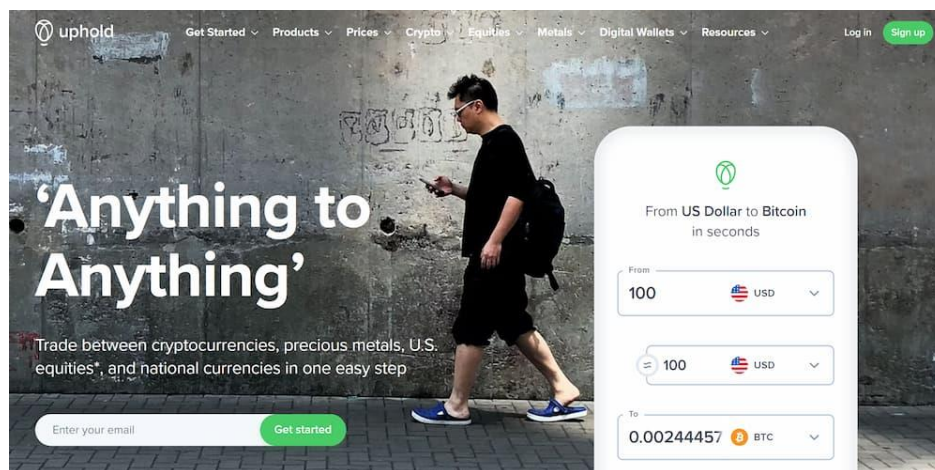
- Only a 0.4% maker/taker fee
- Fee-free card purchases for the first 30 days
- Free crypto wallet app
- Over 150 cryptos to trade
- Dedicated educational section

Uphold



Uphold is a UK-based cryptocurrency exchange and multi-asset brokerage platform that offers trading on more than 115 cryptocurrencies. You'll find everything from major cryptos like Bitcoin and Ethereum to memecoins, DeFi coins, and stablecoins. The selection is hard to beat, especially if you want to trade up-and-coming cryptocurrencies that haven't yet hit other exchanges.

Uphold doesn't charge a commission for crypto traders, but it does charge a variable spread. The spread varies by cryptocurrency and depends on market conditions, but is usually between 0.8% and 1.2% for popular cryptocurrencies. You can see the current spread for any digital currency when you preview order and decide whether or not to trade.



Uphold does a few things differently from other cryptocurrency exchanges. For one, it prides itself on transparency. Users can check how much cash Uphold has in reserves at any time to protect against market downturns and customer withdrawals. In addition, the platform routinely undergoes third-party security audits to make sure that its system is safe against hacks.

Uphold also has more than just cryptocurrency available to trade. This brokerage platform offers stock and commodities trading, so it's a good all-in-one option for traders who want to trade a wide variety of assets.

Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
115	Spreads	0.8%-1.2%	£10

Features

- 115 cryptocurrencies to trade
- Supports stock and commodity trading
- Preview the spread before every trade
- Transparent financial reserves
- Third-party security audits

Margex



Margex is a crypto exchange that enables you to trade Bitcoin with up to 100x leverage. Since it works similarly to other types of margin trading, Margex does not fall under the UK’s ban on crypto derivatives.

When you open a margin trade with Margex, you can choose your leverage and explicitly see the price level at which your trade will be liquidated. You can also see your maximum risk, enabling you to make smarter trading decisions.



Margex offers an advanced crypto trading platform that’s packed with tools for technical Bitcoin trading. You’ll find dozens of technical indicators, customizable charts and drawing tools, price

alerts, limit and stop-loss orders, and much more. Margex also displays the Bitcoin order book and recent trades so you can stay one step ahead of the market.

Margex charges competitive fees for Bitcoin trading. You'll pay 0.019% when you create liquidity and 0.060% when you remove it from the market. You can go long or short and trade with as little as £1 at a time.

Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
8	Maker-taker fees	From 0.019%	£10

Features

- Extremely low maker/taker fees
- Trade with up to 100X leverage
- Advanced technical trading platform
- Minimum trade size is just £1

Huobi



In a similar nature to Binance, Huobi is one of the best crypto exchanges in the UK if you're looking to earn passive income. Through its crypto savings accounts, you will deposit funds that are used to facilitate loans. In return, you will be paid an attractive rate of interest. For example, many supported tokens pay an APY of over 100%.

With that being said, Huobi offers a lot more than just a crypto savings account. On the contrary, the crypto exchange is home to hundreds of markets. This covers a broad range of digital assets – from large-cap projects and ERC-20 tokens to DeFi coins. When it comes to fees, Huobi will charge you 0.20% at both ends of your trade.



This is competitive – and your commission will be reduced further should you increase your 30-day trading volumes or hold the Huobi Token. Perhaps the main issue with Huobi is that the platform does not clearly state what it charges to use a Visa or Mastercard to buy crypto in the UK. Moreover, the Faster Payments button is now grayed out – so it’s likely that GBP bank transfers are no longer supported.

Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
400	Commission	0.2% Base Fee	\$100

Features

- Low trading fees
- Supports credit/debit card purchases
- Free crypto deposits
- Useful crypto wallet app
- Huge range of tradeable assets

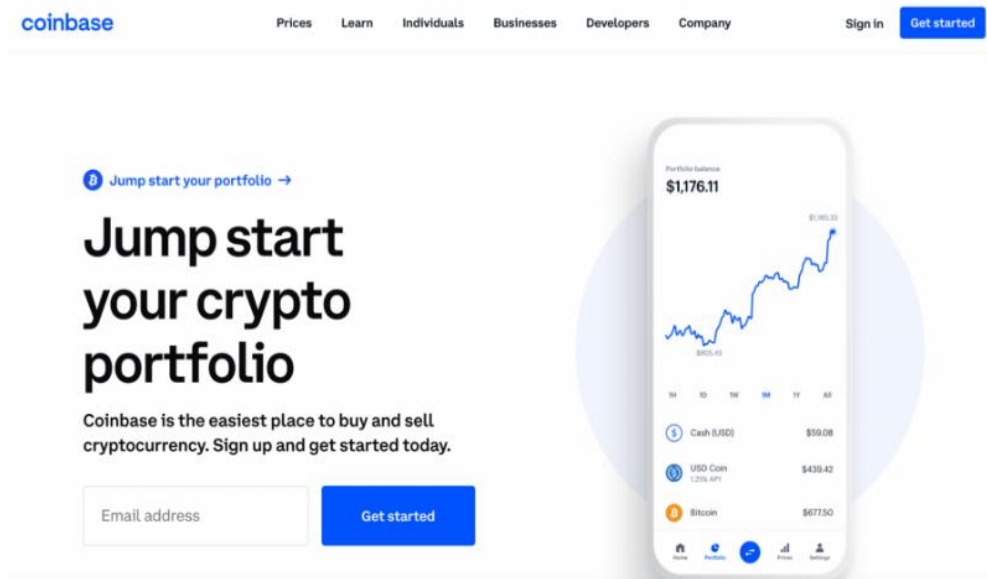
Coinbase



Newbies will like Coinbase – not least because it is home to one of the best crypto exchanges for beginners. You can also access Coinbase via a native mobile app that is compatible with iOS and Android. Both the web and app version of Coinbase allows you to buy dozens of cryptocurrencies instantly with a debit or credit card.

Unlike eToro – which charges 0.5% on card payments, Coinbase has a standard transaction fee of 3.99%. You can also transfer funds from your UK bank account for free – and once the money arrives, pay a standard commission of 1.49%. Both options are, however, considered expensive when compared to other crypto exchanges in the UK.

Nevertheless, some investors are happy to pay a higher fee to benefit from Coinbase's user-friendliness and enhanced security features. Regarding the latter, you'll find that this UK Bitcoin exchange keeps 98% of client funds in cold wallets and it is mandatory to set up two-factor authentication. When logging into your account from a new IP address – you need to confirm this via email.



Additional features at Coinbase that are worth noting include a highly comprehensive research facility that offers lots of educational guides. Coinbase also offers a fully-fledged cryptocurrency wallet that you can download to your phone. Not only does the wallet give you full control of your private keys – but you can directly exchange tokens without leaving the app.

Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
100+	Spreads, fixed fees, commissions	From 0.40% maker fee and 0.60% taker fee. 1.49% per slide.	£50 with a UK bank account

Features

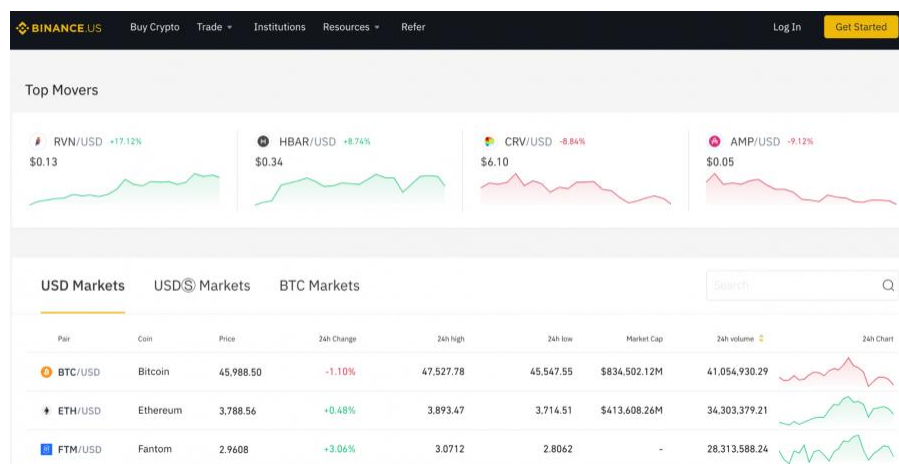
- User-friendly interface
- Offers access to a wide range of cryptos
- Secure crypto wallet app
- No inactivity fees to worry about
- Responsive customer support

Binance



This platform won't suit all investors in the UK – as since the FCA began its investigation into the exchange, it can no longer directly support GBP deposits and withdrawals via a bank transfer. Moreover, although you can still buy crypto in the UK with a debit card, you will need to go through a third party – which is expensive.

On the other hand, Binance is the world's most popular exchange – dwarfing its competitors in terms of markets, trading volume, and registered account users. The platform is now used by over 100 million people globally. Once you have funded your Binance account, you can trade more than 1,000+ digital asset pairs at a commission of just 0.10%.



If you're an active trader or you own some BNB tokens, Binance will reduce your trading commission further. Binance comes packed with lots of advanced trading tools and charting features – which will suit experienced investors that wish to perform technical analysis. You can also set up custom orders – and even elect to receive pricing alerts via the Binance app.

Another core feature of this popular Bitcoin exchange is that it offers crypto savings accounts. You simply need to deposit some tokens and in return – you'll earn interest. Ultimately, the key issue with Binance is that many questions how long the platform can continue to operate without the correct regulatory framework in place – especially in the UK.

Number of Cryptos	Pricing Structure	Bitcoin Trading Fee	Minimum Deposit
500+	Maker-taker fees for P2P transactions fees	0.35% maker fee & 0% taker fee	£3 via Faster Payments

Features

- Competitive instant buy fees
- Supports a wide array of digital assets
- Offers a popular NFT marketplace, crypto staking, and other features
- Zero account management fees
- The account opening process is simple and fast

Competitive Edge

The UK crypto traders and investors have access to a variety of tools to manage their crypto portfolios and assets. Many crypto investors use multiple platforms, exchanges, and products to buy, sell, and store the various cryptocurrencies in their overall portfolio. To help manage this complexity, such crypto investors often use a cryptocurrency portfolio tracker to aggregate portfolio information from different sources.

Infodriver Quantum will enable users to track the value of their cryptocurrency holdings in real-time, even when using multiple crypto wallets. To display this information, this app will link directly to a user's exchange or third-party crypto wallet using a unique key known as an application programming interface (API).

Most Mobile-Only Crypto Tracker Apps are simple and only available through mobile applications. But that's not the case with Infodriver Quantum. Although experienced crypto investors often require the more advanced features found in portfolio management platforms, many beginners may find these mobile-only solutions more accessible and easier to use. By offering three different

packages, Infodriver Quantum will cater to both beginners, power traders, and even those who want custom solutions.

Access to cryptocurrency consultants through an app is an innovative idea that the majority of the apps don't offer. Being an all-encompassing platform, Infodriver Quantum will also offer this feature to crypto enthusiasts and professional traders. We will connect our users with market-leading experts for an affordable fee.

The CEO of the project, Kirill Mishanin has been involved in the crypto space since 2015 and runs technical partnerships with TOP IT companies (IBM, Oracle, Alibaba, Lenovo) for the Credits startup (raised \$20 million). He also participates in World NFT&DeFi Summit, World Blockchain Summit, Smart Summit, and broadcasts on the blockchain Youtube channel.

Kirill is an advisor for Amedis medical data storage solutions and Liquidity Partner Acquisition Director at Smart Contract Solutions UK. He sees his mission in the mass adoption of blockchain technologies and easy access to highly profitable DeFi tools for everyone.

We also have the financial capacity to establish and successfully run our business in the United Kingdom.

Market analysis

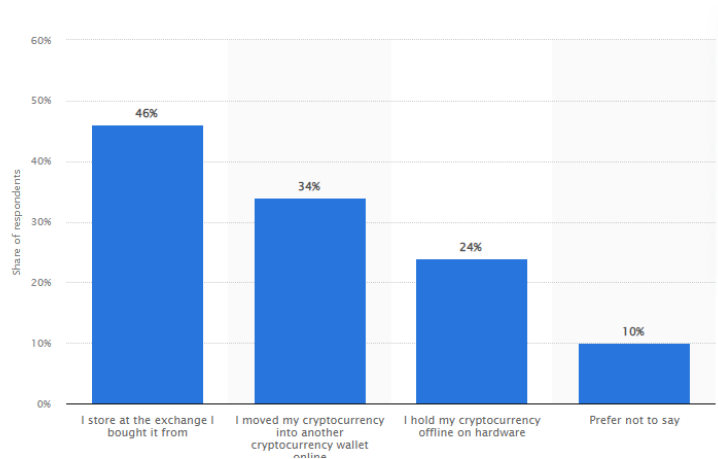
In 2009, Satoshi Nakamoto — a person whose real identity is still a secret — created the first cryptocurrency, Bitcoin. Practically, it was the new way of payment that could be used internationally, decentralized, and without being controlled by any financial institution.

More than 10 years have passed, and as of September 2021, the total global market capitalization of all cryptocurrencies totals \$2.16 trillion⁵, making it comparable to the 8th largest economy by GDP. Cryptocurrency has come into common use and creating cryptocurrency apps and products turned out to be a promising and profitable niche within the financial technology industry.⁶

The average number of daily active users (DAU) of selected apps that allow for cryptocurrency storage in the United Kingdom from January 2017 to January 2022

The use of cryptocurrency apps in the UK grew between January 2021 and December 2020, as Coinbase reached its highest number of daily active users (DAU). Now reaching over 100,000 DAUs in the United Kingdom, Coinbase had roughly 10 times more users than the apps of either Crypto.com or eToro. Some apps that offer the options to either buy or store Bitcoin saw their user base increase significantly, however: The app of the Israeli stock and crypto broker eToro saw its DAU triple between December 2020 and January 2021. Cryptocurrency interest grew during this same as the Bitcoin price⁷ surged to new heights in late 2020 and early 2021.⁸

Most popular methods to store cryptocurrencies in the United Kingdom in 2022



⁵ <https://coinmarketcap.com/>

⁶ <https://surf.dev/cryptocurrency-app-development/>

⁷ <https://www.statista.com/statistics/326707/bitcoin-price-index/>

⁸ <https://www.statista.com/statistics/1209654/most-popular-cryptocurrency-wallets-uk/>

Cryptocurrency owners in the United Kingdom in late 2019 preferred to store their digital coins close to where they bought them from. Nearly one-third of the respondents to a question on virtual currency storage indicated they used a wallet for storage, rather than keeping the cryptocurrency on the trading platform. The United Kingdom ranks as one of the countries with the most Bitcoin trading in the world⁹ in 2020. Bitcoin transactions from the UK¹⁰ grew steadily during 2020, as the cryptocurrency's price gathered pace, but did not nearly as high as in late 2017.¹¹

Cryptocurrency ownership in the UK in 2020, by gender

Nearly two out of 10 women in the United Kingdom owned a cryptocurrency by late 2020, although the source does not mention which digital coin specifically. It does mention, however, that the results shown in this particular survey - held in October 2020 - were "a sharp contrast" from a previous survey from a different source in December 2019: In absolute figures, the owners had changed from around 1.9 million UK adults in December 2019 to roughly 10.6 million seven months later. No information is available on whether UK consumers continued to purchase cryptocurrencies during November or December 2020 or in early 2021. Note it was during this time that the price of Bitcoin started the climb towards a value of 50,000 U.S. dollars.¹²

Bitcoin (BTC) trading volume in the UK till 2021

Bitcoin transactions from the UK grew steadily during 2020, as the cryptocurrency's price gathered pace, but did not nearly as high as in late 2017. This conclusion reveals itself after investigating Bitcoin trading volume against domestic currencies used for the transaction of the virtual currency. The United Kingdom ranks as one of the countries with the most Bitcoin trading in the world in 2020.

It should be noted that the source believes the domestic currencies are mainly used by the domestic population: it assumes UK residents are the only ones who make transactions with British pounds. Whether this assumption is right or not, cannot be verified here. Also, the source does not explain the big difference between 2017 and 2021, or whether the high trading volume in 2017 was tied to a specific event.¹³

Cryptocurrency ownership in the UK in 2020, by age

In 2020, 18-to 29-year-olds in the United Kingdom were twice as likely to own a cryptocurrency as their counterparts aged 45- to 60-year-old. The source does not mention specifically which digital coin these concerns - whether it is Bitcoin or an alternative like Ethereum, Ripple (XRP), or

⁹ <https://www.statista.com/statistics/1195753/bitcoin-trading-selected-countries/>

¹⁰ <https://www.statista.com/statistics/1196077/bitcoin-market-size-uk/>

¹¹ <https://www.statista.com/statistics/1204105/cryptocurrency-wallet-use-uk/>

¹² <https://www.statista.com/statistics/1204670/cryptocurrency-penetration-gender-uk/>

¹³ <https://www.statista.com/statistics/1196077/bitcoin-market-size-uk/>

Dogecoin. It does mention, however, that the results shown in this particular survey - held in October 2020 - were "a sharp contrast" to a previous survey from a different source in December 2019: In absolute figures, the owners had changed from around 1.9 million UK adults in December 2019, to roughly 10.6 million seven months later. No information is available on whether UK consumers continued to purchase cryptocurrencies during November or December 2020, or in early 2021. Note it was during this time that the price of Bitcoin started the climb towards a value of 60,000 U.S. dollars.¹⁴

Crypto adoption and app downloads skyrocket in 2021

From Bitcoin to NFTs, to Web 3, and the Metaverse, crypto and digital assets became one of the hottest topics in tech in 2021. Crypto has seemingly taken the world by storm, with interest in the asset class gaining a tidal wave of attention. Celebrities and business leaders such as Elon Musk and Jack Dorsey have publicly endorsed crypto assets, memecoins such as Dogecoin and Shiba Inu have generated mass followings, NFTs have become a sensation, and crypto apps have become a major force in the advertising world. But why was 2021 a watershed year for crypto adoption, and what do these developments mean for the mobile ecosystem?

As adoption rapidly grows, from fintech apps to NFT wallets to crypto-enabled games, competition between crypto apps will continue to heat up. MMPs such as Adjust is a critical tools for these apps to attract, measure, and retain high-value users in this growing space.

Bitcoin grows in mainstream acceptance

While Bitcoin and cryptocurrencies, in general, have long been viewed as highly speculative assets, digital assets moved more into the mainstream in 2021, thanks to a variety of catalysts. In February, Bitcoin's market capitalization reached \$1 trillion for the first time, making it the fastest asset to ever do so. After a decline in the summer, the entire crypto market cap reached \$3 trillion by November, driven by retail enthusiasm, maturing technologies, and interest from institutional investors.

While a lack of regulatory clarity continues to slow broader institutional adoption of crypto assets, late 2020 and 2021 saw major moves to broader acceptance. For the first time, publicly-traded companies such as MicroStrategy, Square, and Tesla added bitcoin to their balance sheets. In June, El Salvador became the first country to make Bitcoin legal tender. And in October, the ProShares future-based bitcoin ETF began trading on the New York Stock Exchange, followed by two other US-approved Bitcoin ETFs soon after. A steady stream of regulatory developments has developed across the globe, including Congressional hearings in the United States, as governments seek to integrate crypto into existing legal frameworks without stifling technological innovation.

¹⁴ <https://www.statista.com/statistics/1223344/cryptocurrency-penetration-age-uk/>

Crypto becomes more integrated into payments

Major payments companies also began to embrace digital assets like never before in 2021. PayPal began allowing US customers to buy, sell, and hold four cryptocurrencies in late 2020, stating that demand “greatly exceeded expectations,” and offering BTC, ETH, LTC, and BCH as a payment method for merchants in the US. Popular payment apps Venmo and Cash App added crypto purchasing and sending functionality, while Square changed its name to Block in a nod to blockchain and its new focus on crypto.

Not to be outdone, VISA launched a crypto advisory service, began a program to settle VISA transactions with the USDC stable coin on the Ethereum blockchain, and purchased a CryptoPunk NFT; while Mastercard announced new crypto-linked payment cards in APAC and a crypto rewards credit card with Gemini exchange, with many NFTs in the limelight

Another digital asset has also made a big splash in 2021, as non-fungible tokens, or NFTs, rapidly grew in popularity as a means to represent ownership of digital art. In March, the artist Beeple sold his piece “Everyday: The First 5000 Days” as an NFT for a record-breaking \$69.3 million through Christie’s, which became the first major auction house to sell a digital-only piece of art, allowing the cryptocurrency Ether as payment. In October, Sotheby’s launched its own NFT marketplace and claimed to have a record-grossing year largely thanks to NFT sales.

The embrace of NFT collections such as CryptoPunks and Bored Ape Yacht Club by a wide variety of celebrities has brought NFTs into the limelight, but the trend hasn’t been without its critics. While many praise the potential of NFTs to transform the creator economy and beyond, others have criticized what they perceive as unwarranted hype, unfair economic consequences, and environmental impacts of the technology.

Crypto exchange app downloads skyrocketing

This explosion of interest in crypto led to huge growth in users in 2021, with the crypto user base doubling from 106 million to 203 million between February and May alone. This user growth is having a direct impact on downloads for crypto exchange apps. According to data from Sensor Tower, crypto apps nearly tripled their market share of installs in 2021, and in the first half of the year, surging consumer interest propelled crypto apps to surpass stock trading apps to become the majority of downloads among asset management apps. And data from App Radar showed crypto app downloads soaring by 560% on Google Play, rising to over 82.9 million downloads, compared to 13.5 million in 2020.

Best Bitcoin Exchange UK - Full Reviews

When searching for the best Bitcoin exchanges in the UK, you need to consider a full range of metrics. Important factors include how much the Bitcoin exchange charges in commissions, what markets it supports, and whether or not it accepts your preferred payment method.¹⁵

Taking all of this into account, below you will find full reviews of the best Bitcoin exchanges in the UK right now.

eToro

Overall Cheapest Crypto Exchange UK

We found that eToro is one of the best Bitcoin exchanges in the UK for several core reasons. First and foremost, unlike the vast majority of Bitcoin exchanges active in this industry, eToro is regulated by the FCA. As such, you can buy, sell, and trade Bitcoin in safety.

eToro is also user-friendly in all departments. For instance, not only is the platform simple to use but you can easily deposit funds with a UK debit/credit card. Other payment methods supported include Paypal, Skrill, and UK bank transfers, The minimum deposit to get started is a very affordable \$50 (about £35).

What we also like about this top-rated exchange is that you can buy Bitcoin for just \$10. This allows you to dip your toes into the Bitcoin trading scene without needing to risk large sums of capital. When it comes to fees, this is where eToro is truly a market leader.

In a nutshell, you can trade Bitcoin on a spread-only basis - which means that instead of paying a commission, you simply need to cover the mark-up between the buy and sell price. At eToro, this starts at a very competitive 0.75%. Finally, eToro offers dozens of other digital assets in addition to Bitcoin - including Ethereum, Ripple, Litecoin, Dogecoin, and Shiba Inu.

Coinbase

User-Friendly Bitcoin Exchange with High Fees

Another Bitcoin exchange that is somewhat popular in the UK is Coinbase. The exchange was launched back in 2012 - which makes Coinbase one of the most established in this space. Coinbase targets its exchange to casual traders that have little to no experience in trading Bitcoin.

However, the main drawback here is that Coinbase is super expensive. For example, if you wish to buy Bitcoin directly with your Visa or MasterCard, you will be charged a commission of 3.99%.

This means that by purchasing £200 worth of Bitcoin, you will pay almost £8 in fees. You can also add funds to your account via a bank transfer. Although this is free, you will need to wait several days for the funds to arrive.

¹⁵ <https://timesofindia.indiatimes.com/business/india-business/best-crypto-exchange-uk-for-2022-revealed/articleshow/88708103.cms>

Then, you will need to pay a standard trading commission of 1.49% when you proceed to buy Bitcoin. As such, when you compare the fee structure of Coinbase to eToro, it is clear to see that there are much cheaper options in the market.

Binance

Low-Cost Crypto Exchange Without Regulatory Status

In terms of client accounts and trading volume, Binance is the largest Bitcoin exchange globally. Traders are attracted to Binance for a variety of reasons – especially when it comes to fees. After all, the most you will pay to trade Bitcoin and other supported digital assets is just 0.10%.

Furthermore, Binance offers a huge range of markets on its platform - with more than 100 cryptocurrencies that you can buy, sell, and trade at the click of a button. However, it is crucial to note that Binance is not regulated in the UK.

Binance is not licensed in any single jurisdiction, so this is important to bear in mind. Moreover, the FCA recently opened an investigation into Binance as per its unregulated status. In turn, the Bitcoin exchange no longer supports UK bank account deposits or withdrawals.

This means that should you wish to cash your Bitcoin profits out; you will need to go through the hassle of withdrawing your tokens to an alternative exchange.

How to Find the Best Bitcoin Exchanges UK

It is important that when searching for the best Bitcoin exchanges in the UK, you have a checklist of core metrics to check before you register.

The main factors to consider before you choose a Bitcoin exchange

- **Regulation and Safety**

Make no mistake about it - the vast majority of Bitcoin exchanges offering services to UK clients are unregulated. And as such, this goes against the guidance of the FCA. Fortunately, you have exchanges like eToro - which is both authorized and regulated by the FCA to offer cryptocurrency services in the UK market.

This means that in choosing eToro as your go-to Bitcoin exchange, you can buy and sell cryptocurrencies without needing to worry about the safety of your money.

- **Payments**

Once you have opened an account with your chosen Bitcoin exchange, you will be required to fund it. After all, you will be unable to buy Bitcoin without first having a sufficient account balance.

This is where Bitcoin exchanges in the UK can vary - both in terms of supported payment methods and the applicable fees.

- **Commissions**

You will need to pay a commission to buy and sell Bitcoin online. Once again, this will vary across Bitcoin exchanges. For example, Coinbase has a standard commission of 1.49% in place. This means that when you buy Bitcoin, you will pay 1.49% of the total investment amount. Then, when you sell Bitcoin at Coinbase, you will again pay this commission of 1.49%. Over at FCA-regulated exchange eToro, you will only need to cover the spread. As noted earlier, this stands at a competitive 0.75% when trading Bitcoin.

Britain will reveal crypto regulation plans in the coming weeks, sources say

The U.K. government will soon reveal plans to regulate the cryptocurrency market, focusing on a fast-growing type of token known as stablecoins, according to four industry sources familiar with the matter.¹⁶

British Finance Minister Rishi Sunak is expected to make an announcement in the coming weeks about a new regulatory regime for crypto, the sources told CNBC, preferring to remain anonymous as the information hasn't yet been made public. The Treasury declined to comment when asked about the plans by CNBC.

Details of the plans are still being finalized, however, sources who spoke to CNBC say they are likely to be favorable to the industry, providing legal clarity for a sector that has so far been mostly lacking in regulation.

According to the sources, Treasury officials have shown a willingness to understand the complexities of the crypto market and so-called stablecoins, digital assets that derive their value from existing currencies like the U.S. dollar.

The department has been in discussions with several firms and trade groups. That includes the Winklevoss brothers' crypto exchange Gemini, one of the sources said. Gemini issues its stable coin called the Gemini Dollar, which is pegged to the U.S. dollar.

Stablecoins have seen exponential growth in terms of usage over the past few years, in tandem with rising interest in cryptocurrencies more broadly. Tether, the world's largest stablecoin, now has a total circulating supply of more than \$80 billion — up from about \$4 billion two years ago.

But those tokens have also caused concern for regulators, who worry they may not be fully backed by an equivalent number of reserves, and are being used for money laundering and other illicit activities.

¹⁶ <https://www.cnbc.com/2022/03/27/crypto-britain-to-reveal-stablecoin-regulation-plans-sources-say.html>

Meanwhile, regulators are worried about the possible exposure of the financial system to bitcoin and other digital currencies, as well as their potential use for evading sanctions imposed on Russia amid its invasion of Ukraine

Financial stability risks

The Bank of England on Thursday called for policymakers to expand regulatory frameworks to limit the risks posed by crypto to financial stability.

BOE Deputy Governor Sam Woods wrote a letter to several bank CEOs saying there has been “increased interest” from banks and investment firms in “entering various crypto markets.”

The Treasury’s move is being viewed as a response to President Joe Biden’s executive order calling for coordination from different U.S. federal agencies on regulating crypto, the sources said. Several industry insiders have bemoaned the lack of similar action from the U.K.

Location

Description

Located between the lively metropolitan areas of Mayfair and St. James, Servcorp at One Mayfair Place provides the ultimate location for companies looking for affordable luxury offices. The area brims with luxury boutiques, art galleries, iconic attractions and the picturesque Green Park.

- Furnished Offices
- 1GB Internet
- Kitchen Facilities
- Meeting rooms available to hire p/h

Transport Links

AIRPORT:

40-45 minutes by Taxi to Heathrow Airport.

TRAINS:

Located directly above Green Park tube station with its direct access to the Piccadilly, Victoria and Jubilee Lines. It is also a short walk from Piccadilly Circus and Bond Street stations on the Bakerloo and Central Lines.

BUS:

Numerous bus services available on Piccadilly.

Address: One Mayfair Pl, London, United Kingdom, W1J 8AJ

Rent: £3,000 per month (Private Room)

Phone: +44 203 205 7050

Annual Rent

£3,000 x 12= £36,000

Why London

In February (2019) the ONS published regional productivity statistics for the UK for 2018. These statistics again showed that London was the most productive area of the UK with output per hour worked standing 31.6% above the UK average.

In the estimate of regional quarterly GDP growth, it was found that in Q2 2019 London was the fastest growing area of the UK with GDP increasing by 1.0%¹⁷. In Quarter 2 (Apr to June) 2019, the services, agriculture, and production sectors grew by 1.1%, 0.6%, and 0.3% respectively, while the construction sector fell by 1.7%.

In 2019, the gross domestic product of London was approximately 503 billion British pounds, an increase of approximately 20 billion pounds when compared with the previous year.¹⁸

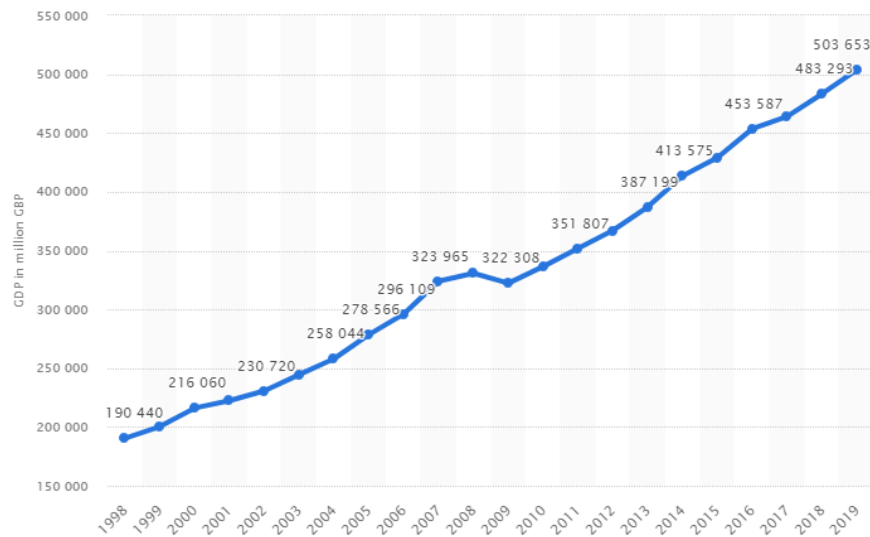


Figure 1: GDP of London 1998-2019

In 2019, the gross domestic product per person in London was over 56 thousand pounds, around 23 thousand more than the average for the entire United Kingdom, and over 32 thousand more than the North East of England, which had the lowest GDP per head in this year.¹⁹

¹⁷ https://www.london.gov.uk/sites/default/files/londons_economy_today_no210_270220.pdf

¹⁸ <https://www.statista.com/statistics/378972/gdp-of-london/>

¹⁹ <https://www.statista.com/statistics/1168072/uk-gdp-per-head-by-region/>

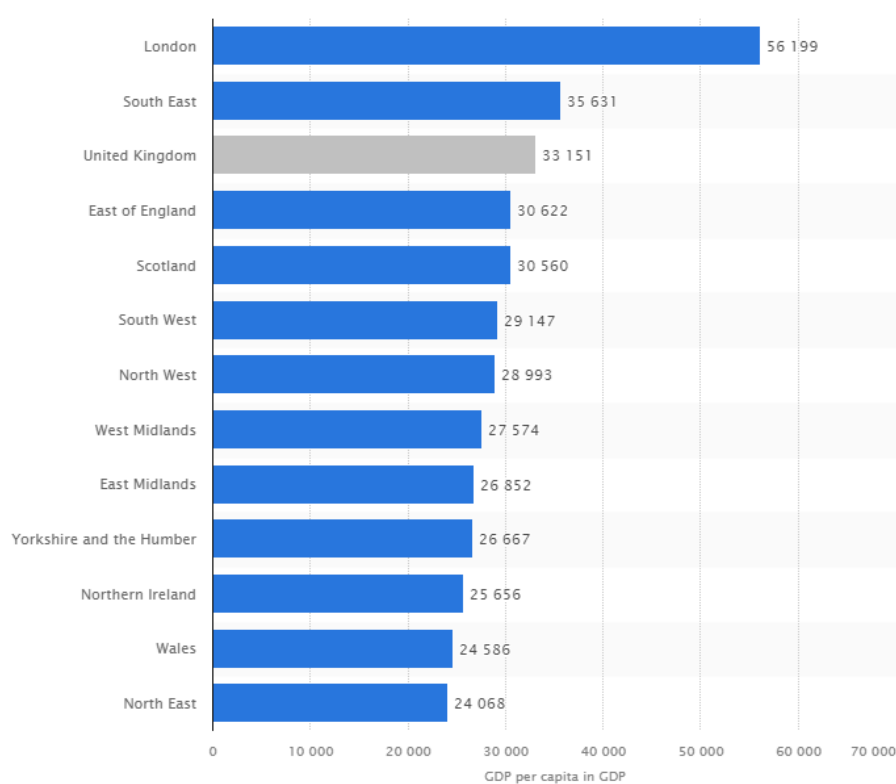


Figure 2: Gross domestic product per capita of the United Kingdom in 2019, by region (in GBP)

According to the regional data by the ONS, London’s economy – as measured by real gross value added (GVA) – grew by 13.3% between Q2 2020 and Q3 2020. As can be observed from Figure 5 presented below, the quarter-on-previous quarter (q-o-q) growth rate represents the largest output growth on record after the sharpest fall on record in Q2. By Q3 London’s economy remained 7.9% below its recent pre-pandemic peak in 2019 Q4. However, this shock was smaller in London than in the UK, where the quarterly growth rates were -18.8% and 16.9% respectively in the second and third quarters of 2020.²⁰

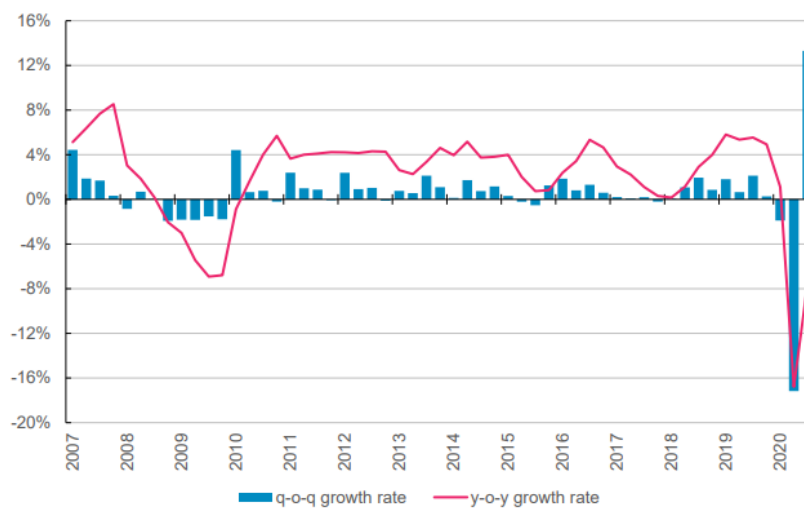


FIGURE 3: REAL GVA IN LONDON (Q1 2007 – Q3 2020)

²⁰ <https://www.london.gov.uk/sites/default/files/leo-spring-2021-final.pdf>

London’s real Gross Value Added (GVA) growth rate is forecast to be 5.4% this year due to the recovery from the COVID-19 crisis. This growth rate is expected to increase slightly to 6.9% in 2022.²¹

Taking account of the new OBR forecasts for the UK, GLA Economics has updated its economic scenarios for London. The pace of the output recovery (W-shaped) is expected to be markedly slower than the pace of the initial fall. Under the gradual return to economic growth scenario, London’s economy reaches pre-crisis levels in Q1 2022. In this scenario, businesses continue to adapt to new ways of working and the restructuring of the economy continues in this quarter.²²

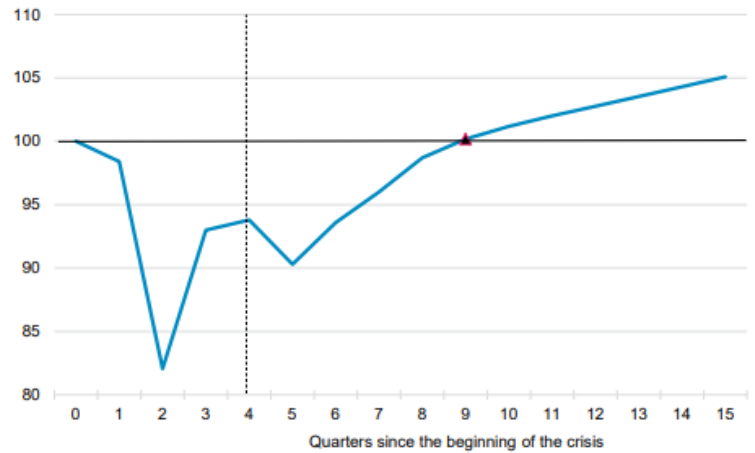
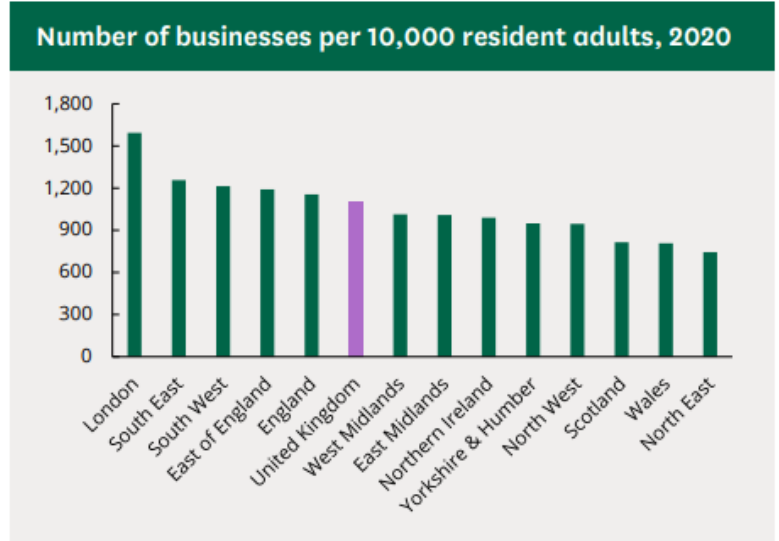


FIGURE 4: THE SHAPE OF THE RECOVERY IN LONDON’S OUTPUT UNDER THE GRADUAL GROWTH SCENARIO (INDEX, Q4 2019 = 100)

Proportion of Businesses

In the UK in 2020 there were 1,105 businesses per 10,000 resident adults. In London there were 1,593 businesses per 10,000 residents, Over a third of UK, businesses are in London or the South East (2.1 million in London and 940,000 in the South East). There is a chart representing that most of the businesses in the UK are operating in London.²³

There were over 1.133 million private business enterprises located in London in 2020, compared with 1.096 million businesses in 2018. Since 2010 there has been a net increase of nearly 400 thousand businesses in London.²⁴



²¹ <https://www.london.gov.uk/business-and-economy-publications/londons-economy-today-issue-225-may-2021>

²² https://www.london.gov.uk/sites/default/files/londons_economy_today_no223_250321.pdf

²³ <https://researchbriefings.files.parliament.uk/documents/SN06152/SN06152.pdf>

²⁴ <https://www.statista.com/statistics/1177347/number-of-businesses-in-london/>

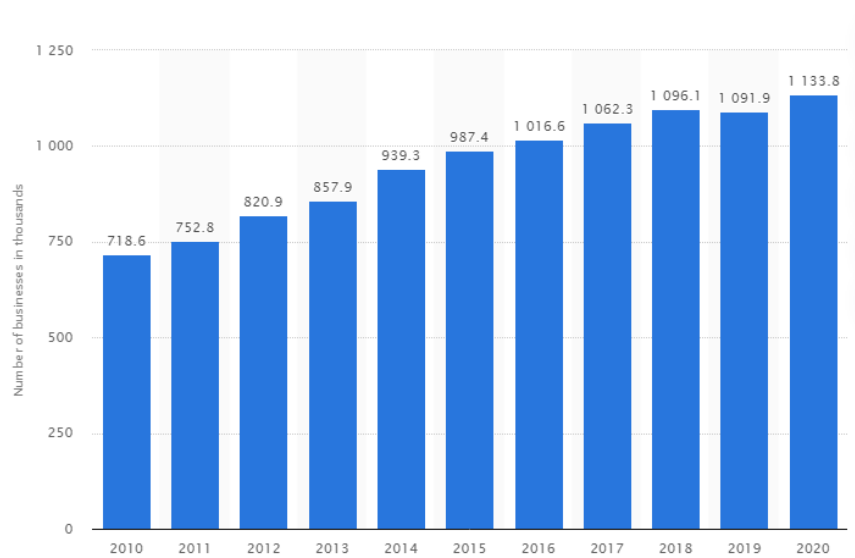


Figure 5: Number of private sector businesses in London, United Kingdom (UK) in 2020(in 1,000s)

By having such a large proportion of businesses in London, we will have an approach to a large target audience/market. In this way, we can achieve our business goals and we have more chances to establish our business in the UK.

Tech Sector of London

First, it was Silicon Roundabout, and now it's King's Cross. The neighbourhoods might change, but London has long been a draw for tech workers and start-up founders with big ideas they want to bring to life. After Silicon Valley and China, London has the highest concentration of unicorns (start-ups valued at over \$1bn) anywhere in the world – making it the perfect location for anyone looking to build a career working for tech companies or start-ups – or even launch their own.

The UK tech industry has expanded tenfold over the last 10 years as London continues to close the gap on Silicon Valley²⁵. On a global scale, the UK's performance in 2019 means it now sits behind only the US and China in terms of total venture capital funding received in 2019, and on a city-level, London joins the Bay Area, Beijing, and New York at the top of the world's most-funded locations. Companies headquartered in London raised £7.4bn in 2019.

London remains the leading city for unicorns in the UK, having produced a total of 46 unicorns since 1990, Manchester, Oxford, Cambridge, Edinburgh, and Bristol have produced a combined total of 20. London stands at 4th position in the world for raising venture capital in 2019 among 26 countries.

The Mayor of London, Sadiq Khan said: “London’s tech sector is a global success story and one that I continue to champion, particularly as it reflects our city’s diversity and entrepreneurial spirit. Our city is the undisputed tech capital of Europe and the record \$9.7 billion of investment in this sector clearly shows London is open to talent and investment from all over the world. London’s successful digital economy is not only an important source of jobs for Londoners but is also bringing prosperity and growth to the rest of the UK.”²⁶

²⁵ <https://www.cityam.com/uk-tech-industry-grows-tenfold-in-last-decade-as-london-leads-europe/>

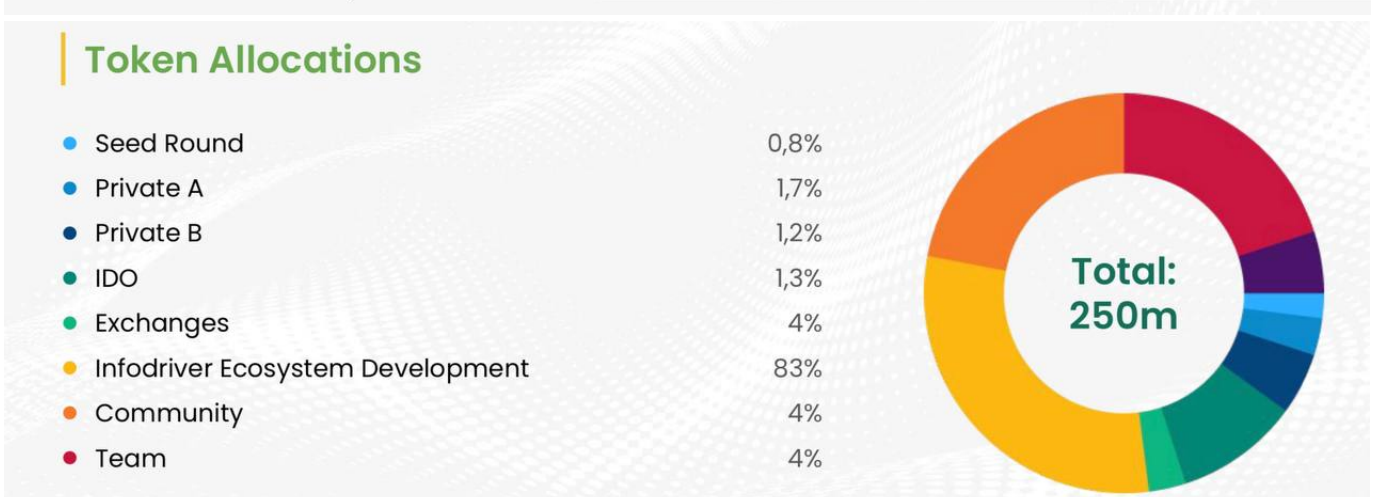
Utility Token Infodriver

Platform token IDR and reward token IDC

- The user contributes BUSD to the IDR (infodriver) LP (Liquidity Pool) Strategy, which supply WBTC, WETH, Stable Coins liquidity into Uniswap DEX and generate 3% monthly profit on commissions.
- 100% of the raised funds invested in liquidity pools and blockchain community development.
- 20% of the profit from LP reinvested back into IDR token growth.
- Staking at IDR/BUSD pool at Infodriver.io lending platform generates extra rewards in IDC tokens.
- 70% of the LP profit invested in tokens of DeFi, GameFi, Metaverse projects.
- IDR token integrated into robo-advisory app (Infodriver.app) as a discounted payment option for subscription.

Token Metrics

Summary		Sales Stages			
Token name:	IDR	Stage	Token Price	Funds Raised 100%	Min order
Blockchain	BSC-BEP20	Seed	\$0,05	2 000 000 IDR, \$100 000	\$5000
Total supply:	250 000 000	Private A	\$0,07	4 285 714 IDR, \$300 000	\$10 000
Hard cap:	\$1 700 000	Private B	\$0,1	3 000 000 IDR, \$300 000	\$25 000
Seed Round:	\$100 000	IDO	\$0,3	3 333 333 IDR, \$1 000 000	-
Private A:	\$300 000	Total:	-	12 619 047 IDR, \$1 700 000	-
Private B:	\$300 000				
IDO:	\$1 000 000				
Total Diluted Market Cap:	\$125 000 000				



Management Summary

Board of Directors | Founder – Chief Executive Officer

Kirill Mishanin has been involved in the crypto space since 2015 and runs technical partnerships with TOP IT companies (IBM, Oracle, Alibaba, Lenovo) for the Credits startup (raised \$20 million). He also participates in World NFT&DeFi Summit, World Blockchain Summit, Smart Summit, and broadcasts on the blockchain Youtube channel.

Kirill is an advisor for Aimesis medical data storage solutions and Liquidity Partner Acquisition Director at Smart Contract Solutions UK. He sees his mission in the mass adoption of blockchain technologies and easy access to highly profitable DeFi tools for everyone.

Responsibilities

Chief Executive Officer (CEO) job description should contain the following duties and responsibilities:

- Develop high-quality business strategies and plans
- Ensure strategy alignment with objectives
- Lead with an example and motivate subordinates
- Encourage employee engagement
- Train a high performing managerial team
- Oversee all operations and business activities
- Make high-quality investing decisions
- Enforce adherence to legal guidelines and in-house policies
- Ensure the company's complicity with legal and business ethics
- Review financial and non-financial reports
- Advice on improvement and suggestions for the solution
- Build trust relations with key partners and stakeholders
- Maintain contact with important shareholders
- Train, motivate and lead others
- Analyse problematic situations and suggest solutions
- Keep abreast of the markets and industry trends

Organizational structure

The organizational structure of the branch company will be horizontal, and every team member will be part of the decision-making process. Transparency in operations and information sharing will be of great importance so that every team member will be familiar with all areas of work and can identify oneself with the company's vision and ideals.

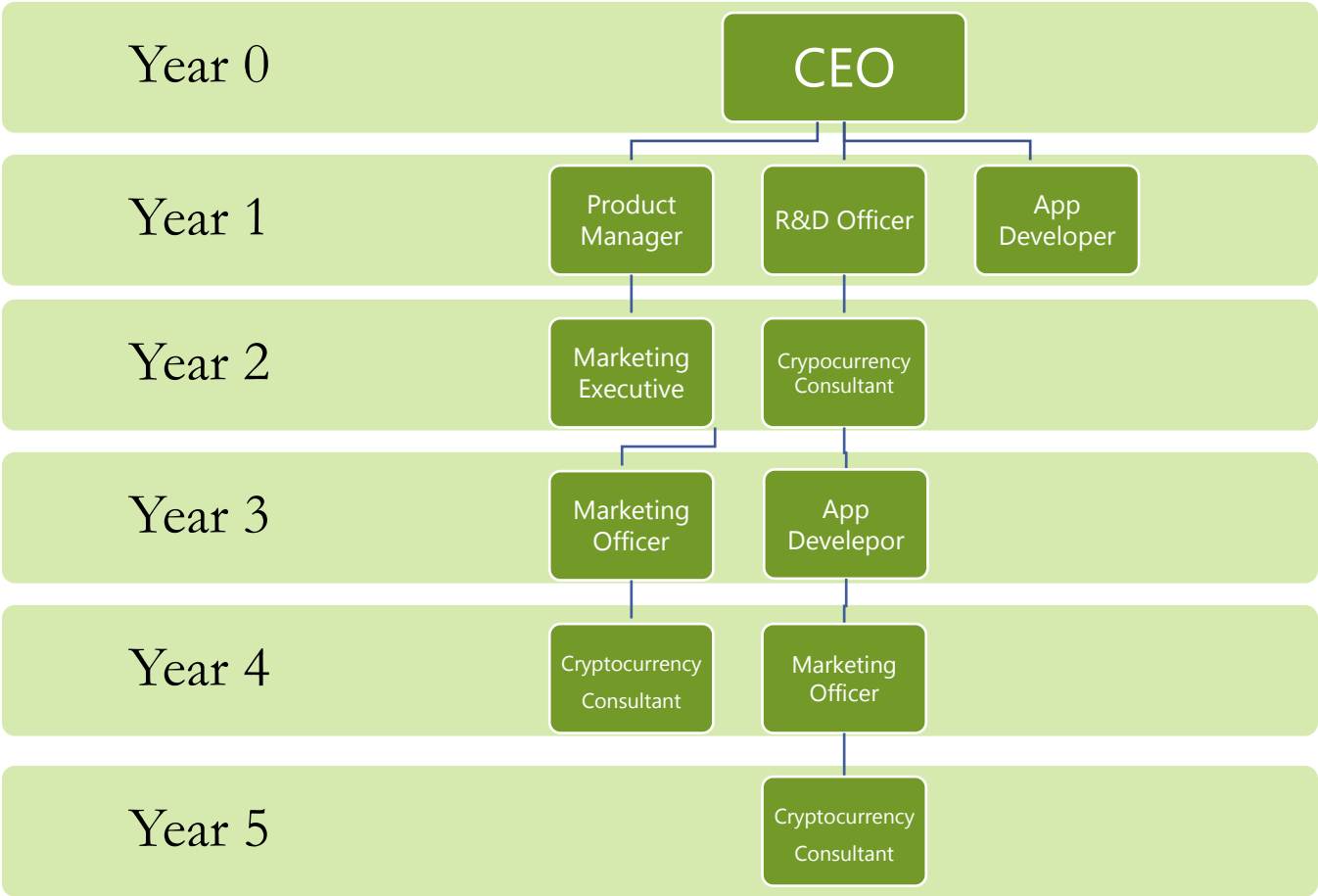
The company’s team will be guided by the CEO, who will be responsible to empower and keep the team members motivated. Continuous learning will be enhanced and creativity and innovation in the firm will be encouraged. Team members will be stimulated to find ways to improve their job positions in a way that would make their tasks and responsibilities more enriching and communicate these ideas to the CEO and the rest of the team.

Human Resource

Kirill Mishanin will manage, oversee, and drive all the initial sales in the company by himself. He will hire the staff of the company to carry out the organization's operations effectively and smoothly. Recruitment will be conducted by proper advertisement on online portals to achieve the right skills from the right candidates that would be suitable for the roles identified.

CEO will ensure that all employees engage in regular training and career development. Every employee would be working under the supervision of the CEO. He will assign tasks and responsibilities to employees with the specific skills sets needed to complete the tasks. He will also be involved in the development of organizational structure and chain of command within the company. Following employees will be hired:

Personnel Plan



Payroll`

Infodriver Quantum Payroll for the year 0-1											
Particular	Product Manger	R&D Officer	App Developer								
Hourly rate	15.00	15.00	12.00								
Weekly working hours	40	40	40								
Weekly Payroll	£600	£600	£480								
Yearly Payroll	£31,200	£31,200	£24,960								
NIC @ 12%	£3,744	£3,744	£2,995								
Total	£76,877										
Payroll for the 2nd year											
Particular	Product Manger	R&D Officer	App Developer	Marketing Executive	Cryptocurrency Consultant						
Hourly rate	15.75	15.75	12.60	12.00	11.50						
Weekly working hours	40	40	40	40	40						
Weekly Payroll	£630	£630	£504	£480	£460						
Yearly Payroll	£32,760	£32,760	£26,208	£24,960	£23,920						
NIC @ 12%	£3,931	£3,931	£3,145	£2,995	£2,870						
Total	£123,735										
Payroll for the 3rd year											
Particular	Product Manger	R&D Officer	App Developer	Marketing Executive	Cryptocurrency Consultant	Marketing Officer	App Developer				
Hourly rate	16.54	16.54	13.23	12.60	12.08	12.50	13.50				
Weekly working hours	40	40	40	40	40	40	40				
Weekly Payroll	£662	£662	£529	£504	£483	£500	£540				
Yearly Payroll	£34,398	£34,398	£27,518	£26,208	£25,116	£26,000	£28,080				
NIC @ 12%	£4,128	£4,128	£3,302	£3,145	£3,014	£3,120	£3,370				
Total	£177,512										
Payroll for the 4th year											
Particular	Product Manger	R&D Officer	App Developer	Marketing Executive	Cryptocurrency Consultant	Marketing Officer	App Developer	Cryptocurrency Consultant	Marketing Officer		
Hourly rate	17.36	17.36	13.89	13.23	12.68	13.13	14.18	11.50	11.50		
Weekly working hours	40	40	40	40	40	40	40	40	40		
Weekly Payroll	£695	£695	£556	£529	£507	£525	£567	£460	£460		
Yearly Payroll	£36,118	£36,118	£28,894	£27,518	£26,372	£27,300	£29,484	£23,920	£23,920		
NIC @ 12%	£4,334	£4,334	£3,467	£3,302	£3,165	£3,276	£3,538	£2,870	£2,870		
Total	£228,487										
Payroll for the 5th year											
Particular	Product Manger	R&D Officer	App Developer	Marketing Executive	Cryptocurrency Consultant	Marketing Officer	App Developer	Cryptocurrency Consultant	Marketing Officer	Cryptocurrency Consultant	
Hourly rate	18.23	18.23	14.59	13.89	13.31	13.78	14.88	12.08	12.08	11.50	
Weekly working hours	40	40	40	40	40	40	40	40	40	40	
Weekly Payroll	£729	£729	£583	£556	£533	£551	£595	£483	£483	£460	
Yearly Payroll	£37,924	£37,924	£30,339	£28,894	£27,690	£28,665	£30,958	£25,116	£25,116	£23,920	
NIC @ 12%	£4,551	£4,551	£3,641	£3,467	£3,323	£3,440	£3,715	£3,014	£3,014	£2,870	
Total	£260,961										

Marketing Plan

Marketing is an important tool to fulfill the sales-oriented objectives of the company. Based on the anticipated marketing and sales strategies Infodriver Quantum would grow and earn the expected revenue. Here are the factors which would impact our sales and the strategies which we would implement to get our required growth in revenue numbers.

Target Market

For promoting the business, we need to specify our target market or target audience. We have decided to establish the company in London, United Kingdom. We will initially set our target market in London. After successfully penetrating the market in London we will market our product with enhanced features and new packages, all over the United Kingdom. We have segmented our target market based on our proposed packages.

So, what does the typical crypto ‘trader’ look like:

- ✚ 25–34-year-olds, second highest group, 35–45²⁷
- ✚ Mostly Male, but female investors (currently at about 5.3%) are doubling every two months or so.
- ✚ Low-tech to high-tech individuals
- ✚ Global

Advertising and Marketing Strategies

The marketing and promotional strategies are very crucial for increasing the revenue numbers and spreading the business to penetrate the market. Here are some of the strategies that Infodriver Quantum would adopt for increasing revenues.

Business Directories

We will list our website in business directories to get more traffic to the website. The higher the traffic, the more will be the visibility and product awareness. The list of directories includes Yell, Yelp, & Google My Business.

Direct Marketing

The CEO of Infodriver Quantum along with the marketing team would be responsible for direct marketing of the business by meeting clients. He has an exceptional background in dealing with clients and creating promotional campaigns, so he will be performing this key role for the company. Along with direct marketing, he will also make the best possible use of these tools:

- ✚ Business cards

²⁷ <https://medium.com/@BountyBase/who-are-the-investors-behind-the-300-billion-dollar-crypto-industry-a82a701d1771>

- ✚ Brochures
- ✚ Referrals
- ✚ Meetups and events
- ✚ PR relationship

Digital Marketing

The branch office would opt for digital marketing solutions for establishing and promoting the branch office in the UK. These tools are specified as follows:

- ✚ Search Engine Optimisation
- ✚ User-Interactive Website
- ✚ WhatsApp
- ✚ Social media marketing (through Facebook, Instagram, Tumblr, LinkedIn, Twitter)
- ✚ Facebook & Instagram Ads
- ✚ Influencer Marketing
- ✚ Writing Newsletters and Blogposts
- ✚ Google AdWords Marketing
- ✚ YouTube Ad Marketing
- ✚ IOS App Store and Google Play Store Search Engine Optimisation
- ✚ Play Store and IOS Appstore Positive Reviews
- ✚ Email marketing

SWOT Analysis

Infodriver Quantum is in business to provide foundational tools for cryptocurrency users to build wealth, file taxes, and optimize their portfolio year-round, 10x better than with traditional financial tools, and at the same time to make profits. We are aware that there is stiff competition in the industry which is why we took out time to conduct an effective SWOT Analysis before investing our hard-earned money into the business.

We know that if we get things right before starting our business, we will not have to struggle to attract users and build our customer base to a level where we can easily break even in record time.

Here is a of the result we got from the SWOT analysis that was conducted on behalf of Infodriver Quantum;

Strengths

- ✚ Our idea is innovative
- ✚ We have highly experienced management with expertise in the mass adoption of blockchain technologies and easy access to highly profitable DeFi tools for everyone.
- ✚ Today's modern world of technology supports the development of an efficient and interesting blockchain platform.
- ✚ Multifeatured platform with ease of use.
- ✚ Strong financial backup

Weaknesses

- ✚ Not-Well known company in the UK
- ✚ No Established Client Base

Opportunities

- ✚ The growing interest of the UK population in cryptocurrency trading and investment
- ✚ The advancement of blockchain technology and its application in Fintech
- ✚ Support for innovation in the United Kingdom.

Threats

- ✚ Future competitors
- ✚ Change in Government Regulations

Business Model

Timeline

Year 0		(Year 1)				(Year 2)				(Year 3)				(Year 4)				(Year 5)			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Company Formation and Structure	Company Registration																				
	Bank Account Opening																				
	Acquiring Location																				
	Business Insurance																				
	Application Development																				
	Deploying App on Market places																				
Implementation & Marketing Strategy	Pre Launch Marketing																				
	Partnering Tie-ups																				
	Marketing Campaign																				
	Website Blueprint																				
	Teaser Website																				
	Intensify Social Media Campaign																				
Growth & Sustainability	Enthusiast																				
	Pro																				
	Custom																				
	60-minute Cryptocurrency Consultation session																				

Assumptions

- ✚ We projected that in Y1Q2 the number of Enthusiasts Package downloads from Android/IOS Marketplace would be 200.
- ✚ We projected that in Y1Q2 the number of Pro Package downloads from Android/IOS Marketplace would be 100.
- ✚ We projected that in Y1Q2 the number of custom Package downloads from Android/IOS Marketplace would be 200.
- ✚ We projected that the subscriptions for 60-minutes crypto consultancy sessions will be 50 in Y1Q2

Revenue Streams

Enthusiasts																				
Particulars	Y1Q1	Y1Q2	Y1Q3	Y1Q4	Y2Q1	Y2Q2	Y2Q3	Y2Q4	Y3Q1	Y3Q2	Y3Q3	Y3Q4	Y4Q1	Y4Q2	Y4Q3	Y4Q4	Y5Q1	Y5Q2	Y5Q3	Y5Q4
Downloads	-	200	220	242	266	293	322	354	390	429	472	519	571	628	690	759	835	919	1011	1112
Revenue	-	£ 2,800	£ 3,080	£ 3,388	£ 3,727	£ 4,099	£ 4,509	£ 4,960	£ 5,456	£ 6,002	£ 6,602	£ 7,262	£ 7,989	£ 8,788	£ 9,666	£ 10,633	£ 11,696	£ 12,866	£ 14,153	£ 15,568

Pro																				
Particulars	Y1Q1	Y1Q2	Y1Q3	Y1Q4	Y2Q1	Y2Q2	Y2Q3	Y2Q4	Y3Q1	Y3Q2	Y3Q3	Y3Q4	Y4Q1	Y4Q2	Y4Q3	Y4Q4	Y5Q1	Y5Q2	Y5Q3	Y5Q4
Downloads	-	100	110	121	133	146	161	177	195	214	236	259	285	314	345	380	418	459	505	556
Revenue	-	£ 9,900	£ 10,890	£ 11,979	£ 13,177	£ 14,495	£ 15,944	£ 17,538	£ 19,292	£ 21,222	£ 23,344	£ 25,678	£ 28,246	£ 31,070	£ 34,177	£ 37,595	£ 41,355	£ 45,490	£ 50,039	£ 55,043

Custom																				
Particulars	Y1Q1	Y1Q2	Y1Q3	Y1Q4	Y2Q1	Y2Q2	Y2Q3	Y2Q4	Y3Q1	Y3Q2	Y3Q3	Y3Q4	Y4Q1	Y4Q2	Y4Q3	Y4Q4	Y5Q1	Y5Q2	Y5Q3	Y5Q4
Downloads	-	200	220	242	266	293	322	354	390	429	472	519	571	628	690	759	835	919	1011	1112
Revenue	-	£ 30,000	£ 33,000	£ 36,300	£ 39,930	£ 43,923	£ 48,315	£ 53,147	£ 58,462	£ 64,308	£ 70,738	£ 77,812	£ 85,594	£ 94,153	£ 103,568	£ 113,925	£ 125,317	£ 137,849	£ 151,634	£ 166,798

60-minutes Crypto Consultancy Session																				
Particulars	Y1Q1	Y1Q2	Y1Q3	Y1Q4	Y2Q1	Y2Q2	Y2Q3	Y2Q4	Y3Q1	Y3Q2	Y3Q3	Y3Q4	Y4Q1	Y4Q2	Y4Q3	Y4Q4	Y5Q1	Y5Q2	Y5Q3	Y5Q4
Downloads	-	50	55	61	67	73	81	89	97	107	118	130	143	157	173	190	209	230	253	278
Revenue	-	£ 10,000	£ 11,000	£ 12,100	£ 13,310	£ 14,641	£ 16,105	£ 17,716	£ 19,487	£ 21,436	£ 23,579	£ 25,937	£ 28,531	£ 31,384	£ 34,523	£ 37,975	£ 41,772	£ 45,950	£ 50,545	£ 55,599

Financial Projection

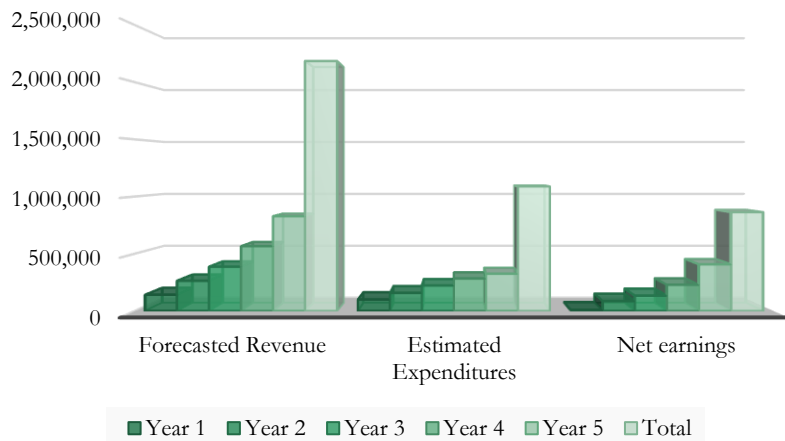
Summary

Infodriver Quantum - Financial Projections
 Profit & Loss and Cashflow Summary
 All Figures are in GBP

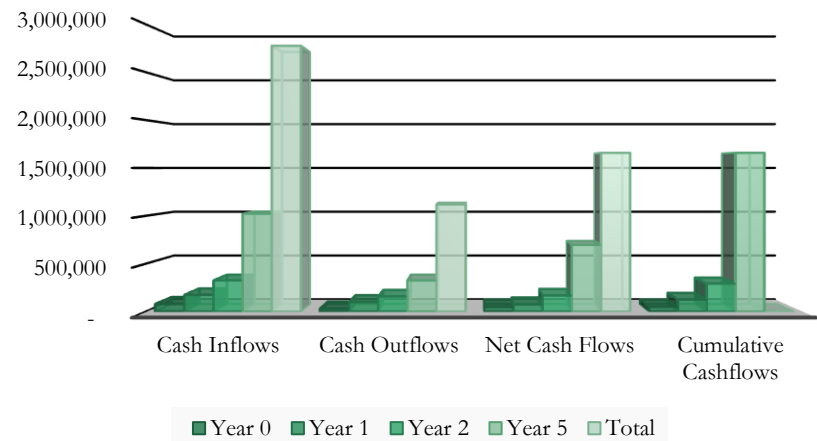
Profit & Loss Summary			
Year	Forecasted Revenue	Estimated Expenditures	Net earnings
Year 1	141,337	99,935	8,669
Year 2	263,765	157,420	86,140
Year 3	386,179	221,786	133,158
Year 4	565,404	283,643	228,226
Year 5	827,808	325,143	407,159
Total	2,184,493	1,087,927	863,352

Cash Flow Summary				
Year	Cash Inflows	Cash Outflows	Net Cash Flows	Cumulative Cashflows
Year 0	80,000	29,764	50,236	50,236
Year 1	174,437	99,935	74,502	124,738
Year 2	325,537	157,420	168,117	292,855
Year 3	476,619	221,786	254,832	547,688
Year 4	697,817	283,643	414,174	961,862
Year 5	1,021,674	325,143	696,531	1,658,393
Total	2,776,084	1,117,691	1,658,393	-

Profit & Loss Summary



Cash Flow Summary



Cash Flow

All figures are in Pounds

Infodriver Quantum																					
Year 0 (Startup Expenditure)		1st Year				2nd Year				3rd Year				4th Year				5th Year			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Initial Investment	80,000																				
Enthusiasts		-	2800	3080	3388	3727	4099	4509	4960	5456	6002	6602	7262	7989	8788	9666	10633	11696	12866	14153	15568
Pro		-	9900	10890	11979	13177	14495	15944	17538	19292	21222	23344	25678	28246	31070	34177	37595	41355	45490	50039	55043
Custom		-	30000	33000	36300	39930	43923	48315	53147	58462	64308	70738	77812	85594	94153	103568	113925	125317	137849	151634	166798
Crypto Consultancy session		-	10000	11000	12100	13310	14641	16105	17716	19487	21436	23579	25937	28531	31384	34523	37975	41772	45950	50545	55599
Total Revenue		0	52700	57970	63767	70144	77158	84874	93361	102697	112967	124264	136690	150359	165395	181935	200128	220141	242155	266371	293008
Total Inflows	80,000		174,437				325,537				476,619				697,817				1,021,674		
Operating expenses																					
Cost of App Development	30,700																				
Legal, professional & accountancy fees	-	1000	100	100	100	110	110	110	110	121	121	121	121	133	133	133	133	146	146	146	146
Office Furniture	800	700	150	150	150	165	165	165	165	182	182	182	182	200	200	200	200	220	220	220	220
Salaries & Wages	12813	6406	19219	19219	19219	30934	30934	30934	30934	44378	44378	44378	44378	57122	57122	57122	57122	65240	65240	65240	65240
NIC 13.8%	2009	1005	3014	3014	3014	4851	4851	4851	4851	6959	6959	6959	6959	8958	8958	8958	8958	10231	10231	10231	10231
Business Insurance	-	1000	100	100	100	110	110	110	110	121	121	121	121	133	133	133	133	146	146	146	146
Server Installation & maintenance cost	7000	200	220	242	266	293	322	354	390	429	472	519	571	628	690	759	835	919	1011	1112	1223
Printing, Stationary, POS Machines	-	1,000	100	100	100	110	110	110	110	121	121	121	121	133	133	133	133	146	146	146	146
Marketing and advertising	5000	10,000	1,000	1,000	1,000	1100	1,100	1,100	1,100	1210	1,210	1,210	1,210	1331	1,331	1,331	1,331	1464	1,464	1,464	1,464
Property rent (inc Rates)	642	321	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963
Travel	1500	250	275	303	333	366	403	443	487	536	589	648	713	785	863	949	1,044	1,149	1,264	1,390	1,529
Other expenses	-	1,000	150	150	150	165	165	165	165	182	182	182	182	200	200	200	200	220	220	220	220
Utilities	-	800	75	75	75	83	83	83	83	91	91	91	91	100	100	100	100	110	110	110	110
Total Outflows	60,464	23,682	25,366	25,416	25,470	39,249	39,315	39,388	39,467	55,292	55,388	55,495	55,611	70,684	70,826	70,981	71,152	80,954	81,161	81,389	81,639
Net Cash Flow	19,536	-23,682	27,334	32,554	38,297	30,894	37,843	45,486	53,894	47,405	57,579	68,769	81,079	79,675	94,569	110,954	128,976	139,187	160,994	184,982	211,369
Cash Flow At the Beginning of Quarter	-	19,536	-4,146	23,187	55,741	94,038	124,932	162,775	208,261	262,155	309,561	367,140	435,909	516,988	596,663	691,232	802,186	931,162	1,070,349	1,231,342	1416324.328
Cash Flow At the End of Quarter	19,536	-4,146	23,187	55,741	94,038	124,932	162,775	208,261	262,155	309,561	367,140	435,909	516,988	596,663	691,232	802,186	931,162	1,070,349	1,231,342	1,416,324	1627693

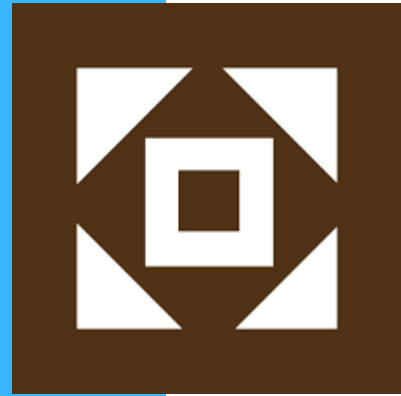
Income Statement – Profit and loss

Infodriver Quantum																				
Particulars	1st Year				2nd Year				3rd Year				4th Year				5th Year			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Enthusiasts	-	2800	3080	3388	3727	4099	4509	4960	5456	6002	6602	7262	7989	8788	9666	10633	11696	12866	14153	15568
Pro	-	9900	10890	11979	13177	14495	15944	17538	19292	21222	23344	25678	28246	31070	34177	37595	41355	45490	50039	55043
Custom	-	30000	33000	36300	39930	43923	48315	53147	58462	64308	70738	77812	85594	94153	103568	113925	125317	137849	151634	166798
Total Revenue	0	42,700	46,970	51,667	56,834	62,517	68,769	75,646	83,210	91,531	100,684	110,753	121,828	134,011	147,412	162,153	178,368	196,205	215,826	237,408
Gross profit		141,337			263,765				386,179				565,404				827,808			
Operating expenses	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Cost of App Development	30700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Legal, professional & accountancy fees	1000	100	100	100	110	110	110	110	121	121	121	121	133	133	133	133	146	146	146	146
Office Furniture	700	150	150	150	165	165	165	165	182	182	182	182	200	200	200	200	220	220	220	220
Salaries & Wages	6406	19219	19219	19219	30934	30934	30934	30934	44378	44378	44378	44378	57122	57122	57122	57122	65240	65240	65240	65240
NIC 13.8%	1005	3014	3014	3014	4851	4851	4851	4851	6959	6959	6959	6959	8958	8958	8958	8958	10231	10231	10231	10231
Business Insurance	1000	100	100	100	110	110	110	110	121	121	121	121	133	133	133	133	146	146	146	146
Server Installation & maintenance cost	200	220	242	266	293	322	354	390	429	472	519	571	628	690	759	835	919	1011	1112	1223
Printing, Stationary, POS Machines	1000	100	100	100	110	110	110	110	121	121	121	121	133	133	133	133	146	146	146	146
Marketing and advertising	10000	1000	1000	1000	1100	1100	1100	1100	1210	1210	1210	1210	1331	1331	1331	1331	1464	1464	1464	1464
Property rent (inc Rates and SC)	321	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963
Travel	250	275	303	333	366	403	443	487	536	589	648	713	785	863	949	1044	1149	1264	1390	1529
Other expenses	1000	150	150	150	165	165	165	165	182	182	182	182	200	200	200	200	220	220	220	220
Utilities	800	75	75	75	83	83	83	83	91	91	91	91	100	100	100	100	110	110	110	110
Total operating expenses	54,382	25,366	25,416	25,470	39,249	39,315	39,388	39,467	55,292	55,388	55,495	55,611	70,684	70,826	70,981	71,152	80,954	81,161	81,389	81,639
Total Profit before Tax	-54,382	17,334	21,554	26,197	17,584	23,202	29,381	36,178	27,918	36,143	45,190	55,142	51,144	63,185	76,431	91,001	97,414	115,044	134,437	155,770
Provision of tax @19%		2,033				20,206				31,235				53,535				95,506		

Company Valuation (DCF)

Pre - Seed				Seed			
\$ Raised	£300,000			\$ Raised	£1,700,000		
Pre	£1,654,904			Pre	£5,000,000		
Post	£1,954,904			Post	£6,700,000		
% Owned	Shares issued	Share Price Paid	Paper Value	% Owned	Shares issued	Share Price Paid	Paper Value
85.00%	8,500	£1.00	£1,661,668	70.55%	8,500	£1.00	£4,726,850
15.00%	1,500	£200	£293,236	12.45%	1,500	£200	£834,150
				17.00%	2,048	£830	£1,139,000
100%	10,000		£1,954,904	100%	12,048		£6,700,000

SERVCORP
One Mayfair Pl, London,
United Kingdom, W1J 8AJ



Great Value Short & Long Term Offices

Subject to Contract

Located between the lively metropolitan areas of Mayfair and St. James, Servcorp at One Mayfair Place provides the ultimate location for companies looking for affordable luxury offices. The area brims with luxury boutiques, art galleries, iconic attractions and the picturesque Green Park.

- Furnished Offices
- IGB Internet
- Kitchen Facilities
- Meeting rooms available to hire p/h

AIRPORT:

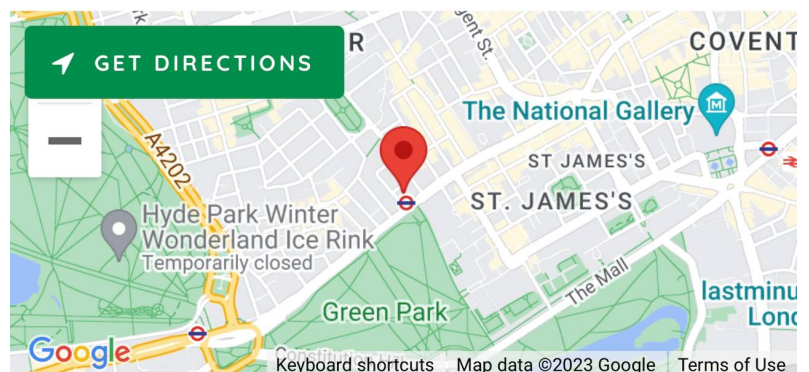
40-45 minutes by Taxi to Heathrow Airport.

TRAINS:

Located directly above Green Park tube station with its direct access to the Piccadilly, Victoria and Jubilee Lines. It is also a short walk from Piccadilly Circus and Bond Street stations on the Bakerloo and Central Lines.

BUS:

Numerous bus services available on Piccadilly.



SERVCORP

One Mayfair Pl, London,
United Kingdom, W1J 8AJ

