People Powered Investment

PYNK Paper

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Executive Summary

PYNK is the world's first People Powered Investment platform and a new investment model for everyday investors. We listen to the Wisdom of our Crowd (WoC), overlay Rose (our proprietary A.I.) and combine with our in-house expert analysis to help make short and long term investment decisions that aim to deliver market beating returns.

We’re building PYNK to be the world's most inclusive Investment Platform. Regardless of your wealth, race or religion - PYNK is financially inclusive and is the platform where socially conscious investors can help shape a better future for all, whilst enjoying superior returns. And because our crowd members earn a share in return for helping us to make better investment decisions, PYNK is the first investment community that is truly built by the people, for the people.

Many investors are tired of their money being put into outdated, self-serving, harmful businesses that have the sole objective of delivering financial returns regardless of the impact. As the global population continues to grow at exponential rates, more pressure is put on finite resources. And with the current manifestation of capitalism feeding increasing levels of inequality, we at PYNK believe new and improved financial, economic and political models are needed. That’s why we’re building an investment platform that gives a voice to a new generation of investors.

Our investment approach involves diversifying across three time horizons: a short term horizon (active trading of digital and traditional assets), a medium term horizon (holding positions for weeks, months or years) and a long term horizon (investing in start-ups and incubators).

Each of these time horizons leverages the power of our Crowd Wisdom System in unique ways.

For the short term, we ask our crowd to make daily and weekly price predictions. Our AI works out who to trade with and against on a daily basis. We then make regular trades in the futures markets across a range of volatile assets so that we can make significant returns whether those markets are going up or down.

For the medium term, we combine our crowd’s numeric assessments of future price probabilities as well as sentiment analysis to decide whether to increase or decrease our positions over months and years.

For the long term, we ask our crowd to assess and rank potential start-up ‘tech for good’ investments. This helps to filter out flawed ideas, business plans and teams so that our investment team can spend more time researching the better projects.

Combined, these three very different types of investments allow for safe but market-beating returns over the long term.

The end goal for PYNK is to build a community first platform that researches projects, validates their potential from both a commercial and sustainability perspective, and in doing so establishes the PYNK community as engineers of a more positive future.

Financial enlightenment is a key tenet for the PYNK project. We believe financial education should be available to all regardless of background, and that in turn will lead to wealth, stability, and health for PYNKsters around the world. The PYNK Academy incentivises everyone to enjoy educating themselves and each other through our e-learning programme. As our Crowd members become more financially and technologically literate, they earn Wisdom Points (WPs) allowing them to progress through the curriculum, and in turn become more effective contributors to the project.

Please note this is a working document that supersedes the previously released PYNK White Papers, and we intend to release subsequent ‘PYNK Papers’ as our project develops. PYNK plans are subject to an ongoing process of discovery conducted with our lawyers, umbrella partners and talks with regulators. This PYNK Paper is not legally binding and is for marketing purposes only (see disclaimer).
A Letter from Our CEO

I’ve been a techie for as long as I can remember. I grew up surrounded by Pacman and Donkey Kong arcade machines that our entrepreneurial next-door neighbour stored in our house. Shortly afterwards, the internet (or ‘online services’ back then, before the world wide web was invented) opened up a whole new world for me. I loved meeting people of all ages and interests at a time when I was barely allowed to leave the house. I was hooked from an early age!

So, it was almost inevitable that I’d set up one of the world’s first internet consultancies back in the mid ‘90s. It was called ‘i’, and I was just exiting my teenage years. We built products for all sorts of people, blue chips and exciting start-ups alike - one of which we incubated and ended up selling just last year.

No doubt you’ll remember the dotcom bubble and subsequent crash, with naysayers sensibly (it may have seemed at the time) ridiculing the lack of focus on revenue and profit. Google being one of the best examples. Many people wrote the internet off as a passing fad, but inside the industry it was clear these people were largely just talking negatively about things they didn’t fully understand.

I followed the creation of Bitcoin and started mining in 2011. The idea of blockchain excited me just as much as the internet. As the world wide web connects minds across time and space, so blockchain will increase trust between people and organisations. Something that’s really needed.

For a long time we have been some way from mass adoption, and we needed the technology to develop. The last 24 months has seen that start to happen, with Vitalik Buterin’s application of smart contracts on the Ethereum platform a big step forward. Subsequently, Initial Coin Offerings have established a new model for global fundraising and financed an entire wave of start-ups.

In many ways this was a beautiful development. For the first time, start-ups were now able to raise capital without having to forgo large amounts of equity to lenders. Simultaneously, ordinary individuals who wanted to invest into those projects could now do so - making the types of returns previously only available to wealthy individuals or institutions. A true democratisation of start-up finance.

BUT…there were problems. Some of those companies received more money than they knew what to do with. The incentives to deliver what they promised were largely removed. In addition, the huge amounts of money in a new, unregulated market attracted - as money always does – fraudulent activity. And too many people jumped into the market without understanding the technology and the risks of investment. So, regulators have moved in.

While we at PYNK fully support the need for sensible regulation, to protect consumers and in order for mass adoption to take place, it is presenting its own challenges. Lack of clarity and fear of punishment has led to many promising start-ups abandoning or postponing their fundraising. And while prices and project valuations had clearly ballooned past all reasonable levels, they’re now at rock bottom meaning late investors have had their fingers burned.

I truly believe in this technology. I see where it can take us. I know it can help solve all kinds of 21st century problems – starting with the drastic loss of trust in our financial institutions that come with abuse of power and corruption.

But we simply can’t let it be co-opted by the richest and most powerful. It needs to remain accessible to everyone. Take me for example - I’m a serial entrepreneur; a tech-head through and through; I’ve been involved in the blockchain space for nearly 8 years; I’ve mined all kinds of coins from Bitcoin and Ethereum to Ravencoin and Grin; I build my own rigs; I can design and code blockchains; I’ve invested in the space for years.

And yet, according to FCA (in the UK) and SEC (in the US) regulations, I am not a sophisticated investor. Therefore, I should not be trusted to invest into tech startups in what I believe is the safest way possible - through a diversified, well-managed fund or investment platform.
Whereas the wealthiest people are catered for by hundreds of tech investment funds - the everyday investor is left to their own devices. Unlike most, I have the knowledge and time to do the necessary research before taking the plunge and am confident with the technical side of things – but it is a deal-breaker for most. This is why we created PYNK.

We’re bringing together ‘time rich’ people who have an enthusiasm for tech investing, with ‘cash rich’ people who want a safe and simple way to invest in meaningful, impact projects. The projects that will do good for society at large.

Whereas those other funds have minimum investment levels of $100,000, we’re going in the other direction. We will make that the maximum anyone can invest. And more than that, you can benefit from this industry’s growth even if you only have time to invest. You will directly benefit from contributing your time and knowledge and help direct investment into projects as voted by you.

With the help of our incredible team at PYNK - and, most importantly, YOUR contribution - we’re building the most advanced investment organisation the world has ever seen. We combine the proven effectiveness of Wisdom of Crowds and the prediction power of Artificial Intelligence with the insight of our expert investment professionals. This three-pronged approach, our commitment to financial inclusivity and our focus on Web 3.0 impact projects makes us unique in the investment world.

We’re respecting the founding ethos of blockchain. And we’re directing capital into the projects the world needs. Read on, join the PYNK movement and help shape a better future for all

Seth Ward – PYNK CEO
The Problem: Financial Discrimination

Today's investing world is only truly accessible to those with wealth or high disposable incomes. Only the privileged few have access to the best performing investment opportunities. This is a problem of financial access (fund entry hurdles/minimums, regulations) and lack of financial education. We call this financial discrimination, and PYNK is tackling it head on.

Financial education is poor, meaning that regulators are forced to keep segments of the population away from markets in order to protect their savings. The lack of financial education impedes people's ability to invest with confidence and with well managed/appropriate levels of risk.

At a time when inequality is rising, lack of affordable housing, unfunded retirement pensions and excessive student debt are some of the more salient issues. Providing access to robust investment opportunities is crucial to helping people live their best lives: one of wealth, health and happiness.

Rising Inequality

Today's manifestation of capitalism is undeniably resulting in the 'rich getting richer'. The below chart, shows that in national income terms (including capital gains), the top 1% of US households now hold more than 20% in pre-tax terms, up from 11% in 1971.

![Top 1% national income share: pre-tax vs. post-tax](source: Piketty, Saez, Zucman, 2016, NBER WORKING PAPER SERIES)
In recent decades, the labour share – i.e. the share of national income made up by wages, salaries and benefits – has declined in nearly all OECD countries. [1] This is driven by several factors including the fact that much higher returns on capital, noted ‘r’, than economic growth, ‘g’, mean that income has been slowly shifting away from labour towards capital.

The higher productivity of capital in recent years means the wealth gap is widening, with owners of capital benefitting from that growth more than the people doing productive work. In such circumstances, the savings rates of the work force will decline over time. “When rates of returns available to high-wealth portfolios are higher than average economic growth, wealth inequality increases. The same is true when savings inequality is high” (World Inequality Report 2018, Part IV).

Source: ILO based on Ameco database and ILO databases
The Solution: A New Model for Financial Inclusion

It’s time for a change. PYNK is using blockchain and AI technologies for good, to build a co-operative retail investment system - the “people’s investment platform”. We believe that equal financial opportunity is a fundamental right, not a privilege you are born with. By working together, our global, diverse community can overcome financial discrimination.

It doesn’t matter to us whether people are missing out on long-term financial wellbeing due to lack of financial education, shifts in national income towards capital, or from lack of access. We’re here to tackle all of those problems and ensure that everyone can benefit from the long-term compounding of returns by encouraging people to build their investment portfolio over time in a safe and simple way.

We believe the tech revolution should be distributed available for all to take part in. Whether they have free time on their hands, capital to invest or expertise to share, we give everyone an opportunity to participate and be involved in shaping the world’s future.

We listen to the wisdom of our crowd coupled with Rose, our Artificial Intelligence, to find opportunities within the traditional and alternative markets without the need for compromise.

Focused around three pillars, our overall approach is simple: to educate, provide returns, and shape a better future for all.

“We believe regardless of race, wealth, religion or nationality, under our skin we are all PYNK”

There is a new generation of investors who are tired of their money being put into outdated, self-serving or even harmful businesses. PYNK is an impact Investment Platform with a primary focus on blockchain and digital assets, along with other frontier technologies including AI, IoT, Drones, Artificial, Augmented and Virtual reality, Bioinformatics, Nanotech, Space, Robotics and more.

We believe in the potential of these technologies to bring efficient solutions to some of today’s social and environmental issues. Using AI and blockchain technologies in particular, we can incentivise and reward positive actions, allowing us to move forward from abuses of centralised power across business, institutions, banks and government.

That’s why our long-term objectives are designed to shape a better future for all:

• **Democratise investment opportunities** to those segments of the population that are currently excluded, ensuring everyone has a chance to benefit from technological and social innovation.

• **Produce superior returns**. Delivering high returns over time for investors is central to our mission. We aggregate the people’s data, leverage our AI Rose, and - combined with our expert investment analysis and diversification strategy - we deliver market beating returns for retail investors over the long term.

• **Funnel capital towards impactful projects** either small or large, but always with potential to scale and deserving of more attention from the investing community. We give a voice to these projects and to future consumers in deciding where funds should be allocated. Indeed, the current system, even within impact funds ‘continues to task the most privileged with improving the system’ (Foxworth, 2018). We believe high returns and doing good are not mutually exclusive. In fact, our crowd recognises that the bigger and faster a project scales, the more positive its impact. Hence our core focus on distributed ledger technologies which we believe can, through true innovation, deliver powerful Environmental, Social and Governance (ESG) impact and high growth.
• **Help investors navigate the complex world of blockchain, digital assets and new technologies.** Whether experienced or not, investors recognise that investing in digital assets is complicated at best and confusing at worst. Our platform simplifies the process for investors in a safe and secure environment.

• **Safeguard.** If you are inexperienced, you do not need to worry. We are here to guide you. If you are experienced but lack the time, we have you covered too. Our token storage is exceptionally safe, and our approach is simply uncompromising in our adversity to risk. We use world-class custodian services backed up with insurance covering up to $100million to protect everyone’s investments.

• **Educate.** Whether new to investing and in need of understanding the basics of risk management or an experienced investor trying to grasp the subtleties of digital assets, the PYNK Academy will be there to guide the community through their learning journey.
How Does it Work?

It is widely commented that ‘data is the new oil’. However, big data today is owned by the tech giants and does little to return value to the people. The PYNK model is giving PYNKsters the chance to make a return on the data they contribute. And the more data they contribute over time, the better the ‘Crowd Wisdom’ system becomes at making high return investment instructions, generating higher returns for Crowd members. PYNKsters are using technology to generate a return for themselves, through their labour and data, rather than solely for the owners of capital.

Through actively participating in the crowd, the ‘time-rich’ have an opportunity to earn Wisdom Points (WPs), and later exchange them for profits of the PYNK Platform. In effect, our international Crowd of PYNKsters are investing their time and data, while generating a return for their contribution.

Crowd members who contribute their time and data and collect Wisdom Points can later exchange their WPs for a share of PYNK profits, in either a cash payment or as PYNK Security tokens.

Traditional retail investors who are ‘cash-rich’ receive PYNK Security Tokens (digital asset class) in return for their monies invested.

Capital Allocation

Broad capital does not always find the best projects (from an impact but also a returns perspective), especially when they are small. The more privileged groups have a more important say, through their investment, in how our future is shaped.

We believe we can level the playing field for everyone’s benefit. We use the community to help us uncover the best opportunities. We give them a voice, enhanced by the predictive power of Wisdom of Crowds (WoC) and AI combined to produce better returns.

Diversification

Through a single token, we give access to a diversified set of investments that are duly vetted via a multi-layer investment process:

- **Diversified Investments**: From digital assets to mining and equities, the PYNK Platform aims to give global investors access to a wide array of investments, with exposure to impactful and innovative projects with different time horizons and risk profiles.

- **Diversified Research**: The combination of crowd predictions, artificial intelligence and investment committee expertise, means our investment decisions go through multiple layers of due diligence, harnessing both the power of people (with varying levels of expertise and local knowledge) and technology.

- **Diversified Security**: Security is of utmost importance to us and so we diversify and store assets securely across multiple locations. We’ve partnered with the world’s leading custodian services to ensure your investments are stored safely, with significant quantities held offline in cold storage for the ultimate in cybersecurity. Finally, we are insured against theft and hacking to provide absolute peace of mind.
High Performance Impact Funds

Impact funds target a financial return through investing in companies that are also able to generate a positive social and environmental impact. Historically, because of this double objective, impact funds have underperformed the traditional equity (private or public) market, although returns have been positive in absolute terms.

According to Cambridge Associates (2018), the impact investing private equity/venture capital sector has returned on average 6.24% annually compared to 8.14% for the MSCI World and 9.30% for the S&P 500.

We believe the PYNK Platform can deliver both meaningful positive impact and strong financial returns and that the two are not mutually exclusive. We do this by:

- Focusing on technological innovations, especially decentralised solutions to today’s ESG problems.
- Bringing together superior levels of research and analysis, harnessing the proven power of Wisdom of Crowds (WoC) and enhancing it further with the use of machine learning.
- Investing into impact projects and asset classes with high potential for growth.

Education

We firmly believe anyone can be a prudent investor with the appropriate knowledge in hand - and all PYNKsters will have access to the PYNK academy. PYNK’s e-learning modules span an extensive curriculum that is designed for all levels of understanding (see PYNK Academy section below).

Rather than a traditional e-learning programme, the PYNK academy aims to ‘enlighten’ PYNKsters the world over with the true reality of financial investing today. Many are selling false promises in the financial industry that instead of serving the investor, are merely designed to make money for the seller. For example, many of those selling trading courses and trading signals.

The PYNK academy has a different take on education and aims to e-teach PYNKsters why 95% of day traders lose money and how difficult it is for the average new investor to make consistent profits. PYNK will tell the real story behind financial investment, from short term trading to long term investing.

In Summary

The unique PYNK model is an exciting prospect for a wide array of people that are currently excluded from the financial system, and for those who feel they have little say in their future. PYNK gives anyone who wants it a voice, so they are able to regain some control over their financial future and help shape a better future for all. We use our platform to bring people, ideas and capital together.

Furthermore, through our educational platform and our partnership with regulators we will empower a new generation of semi-sophisticated investors. Investment limits will gradually increase as they gain experience and understanding in specific fields, helping us open the doors of the investment world to new audiences.
The PYNK ‘Crowd Wisdom’ System

The three principal elements that make up our competitive advantage are the Wisdom of our Crowd, Rose AI and our team of experts who make up our investment committee.

The Wisdom of Crowds (WoC)

“It is possible that the many, no one of whom taken singly is a sound man, may yet, taken all together, be better than the few, not individually but collectively”

Aristotle, Politics

The predictive power of crowds is a well-documented phenomenon. The underlying mathematical models behind WoC were first developed by Sir Francis Galton in 1907, and more latterly Hogarth 1978 and Treynor 1987. Nofer and Hinz in ‘Are Crowds on the Internet Wiser than Experts? – The Case of a Stock Prediction Community’ note the work by Hill and Ready-Campbell (2011) which found that “the Internet crowd is able to outperform the S&P 500 by 12.3 percentage points during 2008” (Nofer, Hinz, 2012).

This work has been supplemented by many academics such as Das and Chen, Antweiler and Frank, Malendier and Shanthikumar to name a few. They have been refining the approaches to the structuring and finetuning of the Crowds to get the most benefit out of their incredible power. Harnessing that power in the study by Nofer and Hinz is only a fraction of what can be achieved when mechanising and modernising the concept. Our initial studies have already shown us a glimpse of the potential available to us and our Crowd.

The basic mathematical model for PYNK’s WoC Prediction:

$$(c - \theta)^2 = \frac{1}{n} \sum_{i=1}^{n} (s_i - \theta)^2 - \frac{1}{n} \sum_{i=1}^{n} (s_i - c)^2$$

$c$ is estimate of the PYNK Crowd, the sample mean of individual estimates $s_i$

$\theta$ is the ground truth

$n$ is the number of PYNKsters in the PYNK Crowd

Our Crowd not only indicates clear, real-time sentiment, our AI can also go much deeper to identify small clusters of super predictors (natural born investors), confidence levels, aptitude, and many other aspects. We are then able to build an incredibly detailed picture of our Crowd as a collective and treat them as a single entity. This is why we value the crowd so highly and are allocating a significant sum of PYNK Platform profits accordingly.
Rose AI

Fast forward 100 years from Sir Francis Galton’s early statistical models, PYNK is the first Retail Investment Platform to leverage WoC prediction models and AI to help guide investment decisions. Indeed, it’s our belief that AI and machine learning are perfectly suited to make the most of crowd datasets.

Rose AI will analyse the data provided from the crowd (combined with additional third-party data feeds) at such a speed and specificity, it is beyond the capability of humans. We are then able to spot trends connected to market cycles, understand how the crowd reacts to market changes, and sort the good from the bad predictors in multiple market conditions to produce investment recommendations.

It will continually improve, becoming smarter and faster at spotting 'super predictors' within the larger crowd network, who often go against the masses, and reward them accordingly. Rose AI will, with time, also be able to spot which predictors are good/bad in different market cycles and conditions, and for specific types of investments.

The more Rose AI learns about every individual over time, the better at market predictions it will become. That’s why we profile individuals within the crowd with questionnaires; so that Rose can draw correlations between the crowd’s demographics and psychographics.

It will learn day-by-day what the crowd is ‘good’ at and what it is not. The overall direction of the crowd, strength of consensus, divergence and range of predictions will be powerful indicators when analysed accurately.

As proprietary technology, Rose AI will be developed internally and using the incredible raw data garnered via one of the world’s most comprehensive Crowd Wisdom data sets. We will achieve this with the help of our partners in the Decentralised Artificial Intelligence Alliance (DAIA) which includes AI industry leaders such as Singularity Net, Effect AI and Matrix.

We believe that the true power of AI can only be achieved when it’s combined to work in harmony with humans. This way we can harness the rapid analytical capabilities of machines as well as the creativity and insight of human beings.
**Investment committee**

The final decision on any investment will reside with our Investment Committee (IC) who will use a combination of experience and qualitative analysis to decide whether to invest or not. The IC will be composed of our senior executives as well as the team’s investment professionals. Involving our leadership in the decision-making process will add a layer of accountability and control.

The IC will have the power to override a positive or negative investment recommendation from the Crowd platform in extreme situations but will justify publicly the reason for their decision, ensuring full transparency within the PYNK community.

For investments into early stage ventures and other asset classes mentioned previously, we are able to use our platform to provide additional research (potentially thousands of hours of research into every decision), which again will feed into our process ultimately ensuring security and due diligence.

With the Crowd and AI combining to filter and evaluate large numbers of potential investments, the IC benefits from being able to spend more time thoroughly investigating the projects with the highest potential. This makes us extremely efficient and therefore able to make better decisions through increased quality AND quantity of investment options.

**Access to Equity Deal Flow**

While not a core competitive advantage, it is worth noting the PYNK founding team has an extensive network within the digital asset and tech for good communities which helps in sourcing both seed and follow on investment opportunities at competitive prices.
Community Powered Investment

PYNK is an impact investment platform with a twist.

First and foremost, we believe that in today’s world we can invest in projects that are both profitable and ethical. Secondly, PYNK is designed to leverage the Wisdom of the Crowd (WoC) and empower and reward the people that make the biggest contributions.

With financial inclusion at our core, we are building a platform where participants are rewarded fairly for their time, work, expertise or the assets they have to invest. There are different ways for anyone to participate in PYNK...

‘Time Rich’ People Can Contribute and Earn

The first stage in our investment process uses the power of collective judgement to direct investment decisions. The PYNK Crowd is a group of finance, business and technology enthusiasts that contribute their time to help uncover investment opportunities.

Anyone can join the PYNK Crowd. Once in, a user can contribute in multiple ways including:

- Inputting price predictions for:
  - Digital assets (Bitcoin, Ethereum, LiteCoin etc.)
  - Traditional financial markets (USD, FTSE, Gold, Nasdaq etc.)
- Researching, analysing and voting on proposed investments (start-ups, projects, companies)
- Suggesting new tech projects for the crowd to research
- Completing e-learning modules, thereby improving their understanding and ability to be a useful Crowd contributor
- Contributing to PYNK’s future direction, growth strategies, marketing strategies and fulfil roles as lead community/admin members

As they contribute, users are rewarded with Wisdom Points that will be tradeable at a later stage for a share of profits from the Investment Platform – it is planned to make it possible to by exchange them for PYNK security tokens. As such, our company philosophy is upheld by our belief in what the future could look like, and how the previously disenfranchised can be empowered - giving an effective voice to the silent majority.

The wider PYNK community benefits through the thousands of hours of research and insights gained thanks to the Crowd. That, coupled with our ever-improving AI, means we are able to synthesise incredible amounts of data extremely quickly.

‘Cash Rich’ People Can Invest in Impact Projects

Through the PYNK security token offering, accredited, sophisticated and everyday retail investors can all access impactful projects which are carefully chosen for both sustainability and growth potential. Although not exclusively, we have a skew towards blockchain and digital asset related companies as we believe in the long-term growth potential of the industry, as well as in the powerful social and economic innovations associated with the forthcoming Web 3.0 revolution.

We will include human-friendly Artificial Intelligence projects that work to improve humans’ lives rather than simply replace them. We are also looking at nanotechnology, green energy, ocean sustainability, poverty, famine, and so much more. There are many issues and sectors that need effective and managed investment.
We will seek these incredible projects around the world and give them the financial backing and awareness they need to flourish and make this world, our world, better. From a marketing perspective, with the weight of PYNK Crowd behind each investment decision – start up projects supported by PYNK have intrinsic value and market validation built in.

**Everyone in the Community Can Learn**

At PYNK, we are developing an educational platform – the PYNK Academy - to ensure:

- Everyone has free access to learning
- Our community members have a clear comprehension of risk and reward
- Grow awareness of the potential of new technologies, especially those linked to decentralisation
- Familiarise investors to digital assets
- Put more people on the path to successful long-term investing, facilitating a financial future for all

Anyone can access the platform and start learning, taking tests and eventually graduate from the PYNK Academy, while earning Wisdom Points.
**Incentivised Wisdom**

The PYNK Community is made up of two distinct archetypes, which we refer to as the PYNK Crowd and PYNK Investors respectively:

- **PYNK Crowd** – Community members who are rewarded with Wisdom Points for researching investment opportunities, making price predictions and for taking an active part in building and improving the PYNK ecosystem.

- **PYNK Investors** – Community members who directly buy into the Platform. Primarily they are motivated by the high financial returns on offer, our diversified impact investment strategy and the liquidity that will come with the PYNK Security Token.

**Wisdom Points**

Crowd contributors will earn Wisdom Points (WPs) for making price predictions, researching start up projects and for inviting others to join the Crowd.

Through actively participating in the crowd, the ‘time-rich’ have an opportunity to earn WPs, and later exchange them for profits of the PYNK Platform. In effect, our international Crowd of PYNKsters are investing their time and data while generating a return for their contribution.

**Exchange Wisdom Points for PYNK Security Tokens**

Crowd members (PYNKsters) who contribute their time and data and collect Wisdom Points can later exchange their WPs for a share of PYNK profits, in either a cash payment or as PYNK Security tokens.

Tokens will be allocated each quarter to participants who opt to exchange their profits based on number of WPs, earned giving them a share of the Platform’s profits. For those PYNKsters who prefer liquidity, they will be able to exchange their WPs for cash, however we encourage PYNKsters to exchange for their share of PYNK Security Tokens. We incentivise this by removing the 2% in fee charged to ‘cash-rich’ investors and remind them of the long term capital growth potential of the PYNK Security Token.

The exchange rate is variable (planned to be set quarterly) and based on several factors i. how many WPs each PYNKster has earned ii. the performance of the Platform in growth terms iii. the total size of Investments. Since the Crowd will be limited to 10k, the number of PYNKsters in the Crowd will not initially be a factor that affects the exchange rate.

PYNKsters can choose to hold onto their WPs until the quarterly profits are large or can exchange WPs for share of profits every quarter for immediate return.

Crowd members also have the ability to stake Crowd Points (CPs). Crowd members are also restricted in the number of projects they can stake against. This incentivises correct behaviours.

Please note: PYNK reserves the right to change the Wisdom and Crowd Points model at any time, to ensure continued for the PYNK Crowd.

**Stopping the Bad Actors**

The rewards model is designed in such a way it would be too resource heavy for an individual or group of individuals to build up enough credibility within the system to game it. The PYNK AI, Rose, has been created to quickly identify malicious actors through their data and behaviour. Users with no history carry almost zero weight within the system. And even users who are able to build up solid track records will quickly lose any earned weight in the system as soon as their behaviour changes for the worse. Random predictions, collusion, outlandish predictions and other poor behaviour is all identifiable and automatically punishable through the points weighting processes and AI.
In the example of the beta product (launching May 2019) any suspect price predictions made on BTC, Gold and Nasdaq will be flagged and reviewed by our product team.

PYNK management reserve the right to block/ban any individual. It is crucial in WoC methodology that predictors are not colluding. They may learn together, they may have access to the same information - but they cannot actively collude on their predictions and inputted data. Again, Rose is designed to identify patterns of ‘prediction collusion’. As with individual bad actors, PYNK management reserves the right to ban groups of bad actors.

We also do not tolerate bad behaviours in our community groups (Facebook, Telegram etc.) and immediately remove suspect individuals. We are building a community of like-minded individuals, whom by working together will overcome financial discrimination through the Wisdom of Crowds.
The PYNK Investment Platform

Platform Characteristics

The Platform will be organized as an investment pool that investors can access through the acquisition of the PYNK Security token either directly from the PYNK platform (from Q3 2019), or through the secondary market (long term).

Types of Investment

PYNK invests in all frontier technologies, as long as the Crowd determines they are high return and do good for society at large. However, our primary focus is on digital assets and blockchain start-ups and is predicated on our belief in the long-term viability of the technology underpinning it.

Despite being a nascent technology, cryptography, DLT, blockchain and its variations has already demonstrated its potential across a broad range of sectors, solving a multitude of issues across industries, all the while reducing underlying cost structures while drastically improving trust. As such, we believe there are several industries that will be disrupted by blockchain and wider distributed ledger technologies.

Its first and biggest clear use case is in finance.

Within the banking industry, there are many growing examples of investments from traditional banks into Blockchain based solutions, to name but a few:

- In 2016, Westpac, one of Australia’s largest banks, partnered with Ripple, an enterprise blockchain solution for global payments, to implement a low-cost cross-border payment system based on decentralised technology.
- In 2016, US Federal Reserve was working with IBM to implement a blockchain-based digital payment system.
- Other investments can be seen in the chart below:

Beyond finance, blockchain solutions are spreading across a broad spectrum of sectors including the streamlining of supply chains where we see examples from global retailers, such as Walmart, developing DLT solutions.

Identity management and Intellectual property protection are quickly becoming use cases with examples like Civic’s Secure Identity Platform which uses a blockchain ledger for biometric verification rather than the primitive multi-factor authentication protocols we currently use.
Blockchain real use cases are now appearing across such diverse use cases as Trade Finance, Securities, Derivatives, Financial Data Recording, Mortgages, Insurance, Land Titles, Supply Chain, Clinical Trials, Education, Aid Finance, Voting systems, Music Rights, Personal Data, Marketing Data and Ad tracking – with each and every example providing a tangible improvement over legacy models.

Assets & Time Horizons

The Platform will be invested in a diversified manner across a variety of assets and across geographies. PYNK will begin by focusing on short term trading. It will then move to medium term (Growth Assets), before investing in long term assets (through start-ups and an incubator fund).

1) SHORT TERM: Active Trading

This is where we make daily or weekly trades on the futures markets for a number of assets. PYNKsters are the members of our crowd who provide price prediction data into our Crowd Wisdom algorithms. Every day, they tell us what they think the price of these assets will be in 24 hours' time. We reward them for doing this with WPs that ultimately earn them a share of the profits of our Platform. We then process these predictions and decide who to listen to today based on market conditions and each individual's track record along with a whole bunch of other data that's fed into our AI including Technical Analysis, market sentiment and live trades.

We operate multiple strategies, so we often make a number of trades on each asset every day according to our risk management strategy. This Active Trading approach allows us to profit regardless of whether the assets are going up or down in price, and it's particularly profitable when markets are more volatile.
2) MEDIUM TERM: Investment

Our less active Investment approach launches with the Beta version of the PYNK app in Q2 2019. Here we take a less active approach on a timescale of weeks to months. As with the short term horizon, we are starting with Bitcoin, Gold and Nasdaq Composite, although later the assets within each time horizon will likely differ. These three assets are fairly 'non-correlated' which means they don't share the same market cycles of highs and lows.

We use a number of inputs from our PYNKsters here - including moving averages of their daily/weekly price predictions as well as their sentiment for each asset over the coming months. This is again filtered through our AI (Rose) as well as our own analysts’ expert analysis and insights to decide when to take profits and when to increase our holdings of each asset. This is a much safer part of the PYNK Platform and will give us more standard returns than the Active Trading approach. As with the Short Term Active Trading, the combination of Crowd, AI and Expert Insight gives us an edge so that we can move in and out of each asset close to the highs and lows of their lifecycles and beat the market.

3) LONG TERM: Startup Investment & Incubator

Fittingly, our long-term goal is to build out the long-term investment arm. This is where we help launch early-stage 'impact' tech startups that focus on changing the world. Here, what our PYNKsters do is a little different and more varied and made of two approaches – one being investments into startups and one where we are more actively involved in the inception of startups through the PYNK Incubator.

For our incubator, they help us to fix important problems by coming up with or refining ideas for businesses, products and services that solve them. And some of them will end up actually working in those businesses and earning equity of their own. This is known as 'CrowdSourcing'. But the entire Crowd will benefit because PYNK will take its own equity stake for bringing the idea to reality.

On the Startup Investment side, projects will be brought to us and PYNKsters will review the key aspects (Idea, Team, Tech, Competition and Finance). They'll also contribute to this process by conducting research and due diligence to see if there's anything amiss. This will give us an indication of how popular the startup is. Rose AI will filter these votes and our fund managers will conduct their own research and due diligence. The votes of all three parts of the system will be combined to determine whether (and how much) we'll invest. The returns from this part of the Platform will generally take some years to bring substantial returns (as with traditional VC and PE investment strategies).

When combined, these three investment horizons work together to allow us to significantly outperform the market yet minimise risk over the long term.

They let us gradually build up a 'war chest' that can be deployed into projects that change the world. Because here at PYNK we believe that in today's enlightened world, doing good is 100% compatible with making significant investment.

And we also believe that AI works best when it harnesses People Power (WoC) and works in the interests of humanity as a whole so that all incentives are aligned.

As the value of investments deployed grows, investments will be further diversified to include other assets, including but not limited to:

- Utility and security tokens
- Equities
- Blockchain and technology ETFs
- Mining Operations
- Tokenised Real Estate and other physical assets
Projected Asset Diversification Timeline

Indicative Returns
Projection based on past returns, although difficult to estimate in such an early venture:

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Annualised returns</th>
<th>Period</th>
<th>As of</th>
</tr>
</thead>
<tbody>
<tr>
<td>US venture capital early stage*</td>
<td>16.0%</td>
<td>5 years</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>US venture capital*</td>
<td>17.4%</td>
<td>5 years</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>S&amp;P 500 Index*</td>
<td>13.4%</td>
<td>5 years</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>World equities*</td>
<td>9.9%</td>
<td>5 years</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>PE/VC impact investing*</td>
<td>6.8%</td>
<td>5 years</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>Bitcoin**</td>
<td>429.2%</td>
<td>5 years</td>
<td>30-Jun-18</td>
</tr>
<tr>
<td>Innovation ETF***</td>
<td>17.9%</td>
<td>since inception (31/01/14)</td>
<td>31-Dec-18</td>
</tr>
</tbody>
</table>

*VC/PE returns are based on Cambridge Associates Private Investment benchmarks, Source: Cambridge Investments
** based on the Bitcoin to USD return, Source: Yahoo Finance
*** based on the ARK Innovation ETF, Source: ARK Invest
Risk Management
From a risk perspective, traditional tools such as volatility and correlation metrics may not be optimal but:

- Diversification is core
- Multiple layers to investment process ensure multiple checkpoints
- Long-term focus helps ride the short-term volatility
- Accountability: our money is invested alongside yours
- Transparency with crowd helps flag events

Accountability and Investment Asset Value Reporting
We will produce a quarterly report including externally audited NAV estimates of the Platform’s investments (market to market where applicable), information on our current investments and performance, and supporting commentary from our investment managers.

Startup and Incubator Investment Criteria
We invest in predominantly companies that use technological innovation to do good. Within that remit, we put forward projects to the Crowd that show:

- Solid management teams with proven track records
- Commercial models with potential to scale
- Robust valuations with attractive entry prices (available to PYNK)
- A clear statement of purpose and mission
- Sound business plans to achieve purpose
- Protectable IP and/or competitive positions
The PYNK Security Token

Access to the Platform will be via the PYNK security token, rather than traditional units. There are many advantages to a blockchain-based solution from traceability to transparency and ease of access. The main benefit for investors however is the flexibility of a token model. Tokens are tradeable which means that an investor can exit their investment at any point in time by selling to an interested buyer, without impacting total monies managed by PYNK.

General Terms

The PYNK Security Token will be available for purchase to accredited and retail investors, providing holders with a claim on the profits and underlying assets of the Platform.

Liquidity

At launch, PYNK Security Tokens will only be available via the PYNK Platform. Over time as PYNK Security Tokens are listed on exchanges, PYNK Tokens will be available to buy and sell on secondary markets.

Fundraising

The first release of Security Tokens will be available from October 2019. At this point, tokens will be made available to investors at an initial valuation of $1 each. PYNK Security Tokens are available to purchase at any given time and in effect are open ended (unlike most STOs which have a finite window).

However, individual investors are limited to a maximum of $100,000 per annum. This is designed to keep a level of equilibrium between the least and most wealthy investors.

PYNK Security Token Pool

In addition to the tokens issued to investors, 5% of tokens will be allocated to the management team and advisors. The below chart is based on first $20m invested into the Platform:

<table>
<thead>
<tr>
<th>PYNK Token allocation</th>
<th>Percentage</th>
<th>Token Issuance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investors</td>
<td>95%</td>
<td>20,000,000</td>
</tr>
<tr>
<td>Management &amp; advisors</td>
<td>5%</td>
<td>1,052,632</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>21,052,632</td>
</tr>
</tbody>
</table>

Subsequent Issues

We are initially minting 330,000,000 PYNK Security Tokens in the first tranche and distributing the first 21,052,632 as we raise $20,000,0000 Assets Under Management (AUM).

As the Platform grows and we expand our investment asset classes, we will distribute additional PYNK Security Tokens to investors. These will be priced according to the external price of PYNK tokens prevalent at the time and taking into consideration operational costs to ensure there is no dilution to existing investors. Once the first tranche of 330,000,000 PYNK security tokens have been issued we will mint a second tranche and so on.
Investor Returns

Capital Gains

Investors will principally profit from the appreciation of the PYNK Security Token value. To facilitate liquidity, in the year following the first issuance, PYNK tokens will ultimately be listed on existing regulated exchanges (such as Poloniex, tZero or OFN) and we will develop an in-house exchange platform for private sales until widespread regulated exchange listings are possible. We are currently exploring different options to ensure compliance with the frameworks of the main financial regulatory bodies.

PYNK may also open buy-back windows for investors to sell their tokens directly back to the company (as long as this approach remains in line with the regulations of the relevant jurisdiction).

Dividends

Dividends may be paid out as profits are realised according to the following schedule:

<table>
<thead>
<tr>
<th>Profit allocation</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributed to Investors (reinvested into AUM and dividend payout)</td>
<td>50%</td>
</tr>
<tr>
<td>Distributed to Wisdom Point holders (dividend)</td>
<td>25%</td>
</tr>
<tr>
<td>Opex</td>
<td>18%</td>
</tr>
<tr>
<td>Liquidity Pool</td>
<td>7%</td>
</tr>
</tbody>
</table>

Token holders will be able to use their dividends towards buying additional PYNK Security Tokens, as will PYNK Crowd members who hold Wisdom Points.

The Liquidity Pool will be used to buy back shares when this makes sense for the integrity of the overall Platform, and to provide liquidity where exchanges are unavailable to investors.

Unwinding

The Platform is set to continue to function in perpetuity. However, in case of unwinding of the Platform, the assets will be distributed on a pro-rata basis to token holders (after unwinding costs are considered).
Fee Structure & Capital Allocation

A standard subscription or buy-in fee of 2% will be charged at the time of acquisition of the tokens. Note that PYNK Crowd members will enjoy a 0% fee when exchanging Wisdom Points for PYNK Security Tokens.

Raised capital will be split: 94% into the Investment Platform and 6% into running operational costs of the Platform and product development.

Allocation of the funds raised by PYNK for the running of the Platform will be as follows:

![Pie chart showing allocation of funds]

- Management & Operations: 35%
- Marketing & Sales: 28%
- DevOps: 20%
- Investment Management: 10%
- Compliance & Legal: 7%

Restricted Jurisdictions

From a legal perspective we cannot take investors from the USA, Canada, North Korea. In addition, there are sanctioned countries in place at any given time which our KYC/AML partners cannot accept monies. For a list of these countries please see here: [https://www.un.org/securitycouncil/sanctions/information](https://www.un.org/securitycouncil/sanctions/information).
Education - The PYNK Way

We believe that better financial education is essential to allow everyone, no matter their background, to more effectively manage their assets - be they large or small.

We also believe in the importance of financial education for social and economic development. As noted in a G8 report on Financial Literacy, “secure families are better able to contribute to vital, thriving communities, further fostering community economic development” (Hogarth, 2006). That’s why central to PYNK’s mission is education – and to help develop better, more informed investors.

Financial Enlightenment

We are launching an education platform designed to educate people from an elementary level through to high proficiency which will demonstrate their improved aptitude within the realm of investing, personal finance and technology. Learning the basics of risk and reward, portfolio management and investing strategies is crucial to becoming a semi-sophisticated and, ultimately, sophisticated investor who is able to take charge of their financial future.

The e-learning syllabus is designed to be a progressive system which will improve the practical knowledge of users over time. Fundamentally, we aim to ‘enlighten’ PYNKsters the world over to the true realities of financial investing today. We call this The PYNK Way.

From short term trading, to long term investment principles, to more advanced aspects of home economics - the PYNK academy is here to tackle financial discrimination head on and level the playing field. By the end of the course, PYNKsters will be experts in all things blockchain and broader subjects including technology, strategy, ethics, risk, research and critical thinking.

The system is initially broken down into key sections, specialising in broad areas which we believe are important for people to understand both for the Platform’s benefit, but also for their own. With that, we have designed our system to allow people to progress through different routes naturally without too much forced direction.

Users are incentivised to complete courses with Wisdom Points and badges signifying their development within the platform. Over time, we will add numerous features to the platform enabling users to have a more immersive and rewarding experience. These future iterations include the use of a micro economy within, allowing people to ‘buy’ specialised courses provided by industry leaders using Wisdom Points. We envision a platform where PYNK purchases and curates a broad spectrum of educational content. This includes research papers, studies, and the time of industry experts that all help to broaden the knowledge base of our community, delivering unparalleled exposure to financial education.

This system also uses intelligent testing processes to properly assess people throughout, allowing us to understand where they are stronger in their knowledge base; and therefore, where they need improvement. With that information, we can begin to tailor each person’s education to address those weaker areas by notifying them and providing guidance on how to improve. Banks of variable questions are put in place so that ‘gaming the system’ (i.e. learning answers) becomes extremely difficult. Whilst this system isn’t fool-proof, it is the foundation upon which we mean to develop more intelligent platforms with the aim of improving teaching and examination methods.

Furthermore, use of the platform will give users:

- Free financial and technological education
- Knowledge directly and immediately applicable in our prediction platform
- Potential accreditation (see below) which will expand users’ credentials and CVs
**Contributions Rewarded**

Not only will you be able to use our platform at will, you will also be able to work with us and improve content as your knowledge grows. Our goal with the academy is to spark the interest in people by offering foundational knowledge across a broad spectrum of areas. We believe that given the right set of tools, anyone can flourish and with that, comes a mutual benefit. In essence, we want you to become better than us.

These contributions will be rewarded with a bespoke bounty program which will offer a host of rewards to anyone who contributes to the improvement of our platform, and ecosystem.

**Accreditation**

We are developing the learning platform with a long-term objective to turn our educational content into an accredited course and the PYNK Academy into a widely recognized centre for learning about investment, consensus and Web 3.0 tech.

We aspire to work hand in hand with regulators to modernise the definition of a retail vs. accredited investor in the future. Indeed, our assumption is that there exists a type of investor between retail and sophisticated, or in other words, that a retail investor can become akin to a sophisticated investor over time with the appropriate education and testing (besides getting a full traditional degree in finance/investment management, carrying behind them obscene student debt). And as a result, they should be allowed to invest increasing amounts into relevant securities as their level of sophistication and experience increases.
Technology

Infrastructure

The Price Prediction tool forms the basis of the Short Term and Medium Term investment horizons. The front end of the Beta product is a Progressive Web App, designed to be gamified in order to maintain interest and bring predictors back day after day. Consistency of predictions is key for the data to feed into the AI. In addition, the algorithm that drives Wisdom Points allocation also places a high value on accuracy of predictions and bravery. Consistency of predictions is most highly weighted, so making price predictions daily is the fastest way for PYNKsters to accumulate Wisdom Points.

In addition to the Price Prediction tool, we have a back end ‘admin panel’, this allows us to feed data into the AI as and when needed.

We will also apply additional chain analysis on top of KYC/AML when accepting crypto payments. These services help us to understand where crypto payments came from and that we are not facilitating money laundering.

AI and Machine Learning

The Wisdom of Crowd theory argues that the aggregation of information in groups, resulting in decisions, is better than a decision made by an individual member of the group. What if each individual informed decision was somehow further improved, even beyond the individual’s knowledge, based on his history and profile? And what if the aggregation of these informed decisions was statistically optimized based on historical data? This is how Rose AI is designed and how Machine Learning comes in to play to enhance our investment decisions.

We use Artificial Intelligence as a tool to weight and improve our trading decisions based on Wisdom of PYNKsters. Our current architecture is versatile and designed to evolve with the increasing quantity and diversity of data we collect. Originally built around Linear Models and Ensemble Learning, we are exploring the non-linear space with technics such as Neural Nets, Support Vector Machines and Random Forest at several levels.

Cybersecurity

Security is of utmost importance to PYNK.

From an operational perspective, we employ third party agencies to embark on regular penetration tests, to stress test our security architecture. This includes at a company level, and individual level for founding team members.

Token issuance is managed by a third party with custodian services holding the tokens post-issuance, meaning The majority of our investments (both tokens and traditional) are held offline by custodian partners, with comprehensive multi-signature and fraud detection processes in place to ensure no single person can make transfers of assets.

Our management team will have no individual access to investments meaning the financial risk due to physical threat, kidnapping, illness, injury or death is minimised.

A key point to note is that unlike assets such as Bitcoin, because PYNK Security Tokens are placeholders for the actual asset (percentage ownership of the Platform), users have additional layers of protection:

- The Security Token system requires identification of anybody receiving the tokens, meaning any recipient will be easily discovered
- If the victim of any fraud or loss is able to prove their ownership of the underlying asset, we will be able to update the share registers accordingly, deactivating the lost tokens and issuing new ones to the rightful holder
Finally, PYNK is insured against malicious acts and hacking.

**Ongoing Testing & Validation of Algorithms**

The PYNK Investment Committee, made up of founding members and advisory team, are in a constant state of algorithm research and testing. We use regularisation technics and cross validation to make sure our ML based decisions behave well out of sample. At any one time we are trading and back testing up to 20 strategies, across multiple asset classes. Virtual simulation models allow us to decide on which strategies to trade with. Our initial results have been exceptionally strong with lead strategies fully validating our early hypotheses around the power of WoC and AI. Gross performance of best performing strategy +272.72%, over 7 months (excl. trading fees).

**Future Technologies**

Today’s machine learning stack will evolve over time, as the amount and diversity of data increases. As an example, we envisage incorporating market microstructure data, and we will build Deep Learning capability from 2020 to process it alongside LSTM Neural Networks, as well as exploring trading strategy generation with GAN.

In realising our long-term vision of a fully automated tech co-operative, we are considering a move towards a Decentralised Autonomous Organisation (DAO). This involves the gradual removal of the ‘centralised’ element whereby the Platform is able to make its own investments.

We do not yet have detailed plans for releasing PYNK as a DAO since it is not necessary for achieving our immediate goals, but we will be exploring further depending on blockchain and smart contract developments over the next 3 years. Security and protecting investors’ money will always be the priority for PYNK, and a DAO is not yet robust enough to deliver against our model.
Project Roadmap

Next Three Years

Q1 2018
Project founded during Founder Institute Incubator, London cohort 4, by CEO Seth Ward under the name The Crypto Crowd

Q3 2019
Alpha launch first release

Q4 2018
Community Launch

Q1 2018
Proof of Concept. Pynk trades live monies from early investors

Q2 2019
Beta launch first release

Q3 2019
Launch of short and medium term trading strategies. Short term is day trading BTC, Gold and Nasdaq. Medium term fund holds longer term positions

Q4 2019
Launch of Tokenised Property Pilot

2020
Launch of long term (start up and incubator)

2021
Tokenised Mining

2021
Mutual Funds (tbc)
Team

The founding team met at the Founders Institute incubator programme, London, Feb – April 2018.

Seth Ward - CEO

Seth has been a serial tech entrepreneur since the mid '90s when he started one of the world's first ever internet consultancies while working towards a 1st class Business degree. His experience includes everything from incubating startup businesses such as the SaaS sports website Scout7 which incorporated crowd wisdom and was recently sold to Opta Group; through to building video and content delivery solutions with extensive behavioural analytics systems for blue chips including AOL, Universal Music and Vodafone. Seth has a hard to find mix of business, marketing, design, psychology and technical understanding. He’s been mining Bitcoin since 2011 and is a true believer in the potential of decentralisation to fix and improve many aspects of business and society.

Maria Eugenia Heyaca - CIO

Maria has over a decade of experience in the finance industry focusing on investments and macroeconomics at institutions such as Blackrock and BNP Paribas. She most recently started a consultancy firm focused on helping governments and international organisations understand blockchain technology and adapt to the changes in Fintech. With degrees in political affairs, mathematics, business and hospitality - Maria speaks 4 languages and is now learning Arabic. From a multicultural background, Maria has lived all over the world. She’s excited about taking part in shaping the future of investing, as she believes in a world where technological innovation can thrive while users are protected.
Rupert Barksfield - COO

Rupert has been creating companies from a young age. His first E-commerce company was created when he found a revenue generating model at school and quickly grew it across other school yards. Whilst studying Sound Technology at university Rupert started promoting events and festivals and eventually ended up in corporate events. Specialising in digital for events, his first client (Android) turned out to be a runaway success which he help grow across Europe. After working with Ignite Experiential until they were acquired Wasserman Media Group, Rupert went back to his entrepreneurial routes and founded FATUnicorn the specialist digital shop to build the weird and wonderful for clients such as Google, HP and SKY. In 2017 he exited and sold the assets which included PayPer the AdTech platform being acquired. In 2017 he started getting interested in digital assets and the impact that this could make on the world. He met Seth on the Founder institute accelerator in 2018 and joined him in Pynk in May 2018.

Mark Little - CMO

Mark is an Economics graduate from The University of Exeter and an experienced D2C marketeer - bringing 16 years of commercial blue-chip experience. Having started his career at Reckitt Benckiser and Disney, Mark subsequently spent 8 years at Unilever where he worked as Marketing Manager in the UK business and as Marketing Director for North Asia covering China, Japan, Hong Kong and Taiwan. During his time in Shanghai, Mark discovered his passion for all things blockchain and is particularly passionate about the underlying ideology of decentralisation and the potential for more inclusive financial and economic models. As one of our co-founders, Mark is excited to help shape the future of Web 3.0 through the power of the Pynk Crowd.
Philip Fletcher - Product Director

Philip holds a degree in International Relations and is experienced in trading Foreign Exchange and US & UK stock markets. In 4 years of trading he focused on the Healthcare and Energy sectors, and later Cryptocurrency, where his passion for effective decentralisation drew him to Pynk. He then designed an education platform offering all the information he traded on for free, as well as running the financial department of a small company. He moved on to design a new type of lean Contract Research Organisation, intended to reduce drug development costs. Frontier Tech has become his mission, from working in Robotics at Starship Technologies to consulting for companies exploring Virtual Reality, Software Development, Artificial Intelligence and Machine Learning; gaining certifications in Deep Learning, Spacecraft Dynamics and financial trading.
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References


