CRYPTOCURRENCY GUIDE - 2021

Dive Into The World Of Cryptocurrencies

What do we learn here

- How to invest in future tech related to blockchain

- Bitcoin explained

- Top 10 Cryptocurrencies

- Alt coins for 2021

- Top companies exploring blockchain technology

- Countries creating and exploring their own central bank digital currency (CBDC)

- How to Buy and trade cryptocurrencies

- Exchanges

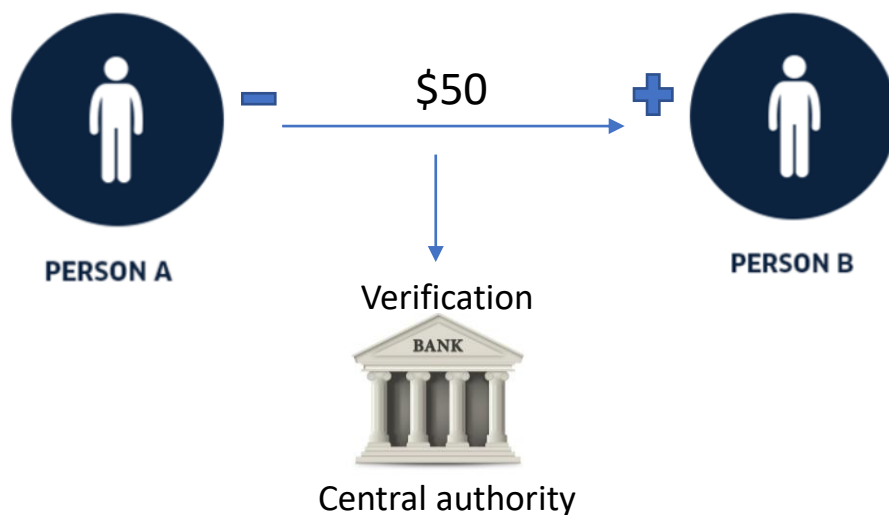- Beginner portfolio

- Stable coins

- Services offered

Bitcoin explained

BITCOIN = Ledger – Trust + Cryptography

For using cryptocurrency or bitcoin you do not have to know how it works in back end. Similarly, when you transfer money or use your visa or master card you do not know how the transaction works in back end

What is ledger ?

- A ledger is set of records kept to manage transactions

- Tally and settle everything at the end of the period

Current banking system

$50

PERSON A

PERSON B

Verification

BANK

Central authority

Household Ledger

Jan 1 – Cj pays Wen $50

Jan 15 – Wen Pays Dj $50

Jan 30 – Cj pays Bob $ 50

End of the month tally and settle up

Conditions of maintaining the ledger

Anyone can write in the ledger | **Settle end of each month**

Now here comes the problem

If anyone can write in the ledger i can write Cj pays Dj $50. How can we prevent such entries which are not valid .

Immutable Ledger – a trust less system.

Digital signature
Private key and Public key

Cryptography

Bitcoin is nothing but just a record of all the transactions happening which are stored and added to the chain with consensus creating a block-chain.

Watch a video _Blockchain explained_ .

Why you should act now !!

Fiat is dying !

The central banks are printing an incredible amount of money, making your money worth less due to inflation

Bitcoins become rare, Get the last bitcoins

After the 4th halving has already taken place, miners will only get 6.25 BTC reward for every mined block! This means that fewer Bitcoins are now coming into circulation, making them more valuable. Last but not least I must tell you that 88% of all Bitcoins have already been mined! There will never be more than 21 million Bitcoins!

Circulating Supply ⓘ

ⓘ 18,584,150 BTC

Top 10 Cryptocurrencies as per Market cap

# ▲	Name	Price	24h	7d	Market Cap ⓘ	Volume ⓘ	Circulating Supply ⓘ	Last 7 Days
1	Bitcoin BTC	$26,865.03	▲ 3.94%	▲ 13.10%	$498,912,861,653	$66,387,325,926 2,472,687 BTC	ⓘ 18,582,693 BTC	
2	Ethereum ETH	$691.78	▲ 7.73%	▲ 6.54%	$78,871,569,026	$24,395,987,990 35,264,061 ETH	114,007,755 ETH	
3	Tether USDT	$0.997939	▼ 0.13%	▼ 0.21%	$20,704,601,310	$94,209,465,893 94,430,447,760 USDT	ⓘ 20,753,166,934 USDT	
4	XRP XRP	$0.293469	▼ 3.22%	▼ 48.64%	$13,318,598,272	$9,589,478,842 32,691,200,913 XRP	ⓘ 45,404,028,640 XRP	
5	Litecoin LTC	$131.05	▼ 0.16%	▲ 12.88%	$8,677,737,929	$14,082,431,885 107,402,496 LTC	ⓘ 66,182,512 LTC	
6	Bitcoin Cash BCH	$348.51	▲ 8.13%	▼ 3.37%	$6,486,270,423	$7,144,732,072 20,489,152 BCH	ⓘ 18,600,863 BCH	
7	Chainlink LINK	$12.57	▲ 13.04%	▼ 7.06%	$5,027,133,891	$2,050,638,645 162,557,655 LINK	ⓘ 398,509,556 LINK	
8	Cardano ADA	$0.159442	▲ 2.03%	▼ 3.81%	$4,968,290,004	$1,620,575,247 10,148,385,553 ADA	ⓘ 31,112,484,646 ADA	
9	Binance Coin BNB	$34.24	▲ 2.25%	▼ 1.69%	$4,949,426,288	$565,651,200 16,503,679 BNB	ⓘ 144,406,561 BNB	
10	Polkadot DOT	$5.24	▲ 0.47%	▼ 1.19%	$4,682,173,143	$960,411,252 183,375,757 DOT	ⓘ 893,988,948 DOT	

Best Alt coins

Tezos is a decentralized, open-source blockchain network that can execute peer-to-peer transactions and serve as a platform for deploying smart contracts

Vechain Built on top of the VeChainThor public blockchain, the **VeChain** ecosystem provides the best resources to anyone who wants to solve real world economic
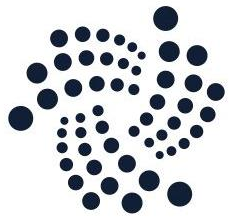
IOTA is an open-source distributed ledger and cryptocurrency designed for the Internet of things. It uses a directed acyclic graph to store transactions on its ledger, motivated by a potentially higher scalability over blockchain based distributed ledgers.

Theta works as a long-term sustainable incentive mechanism to motivate all stakeholders to participate in video delivery, fully decentralized.
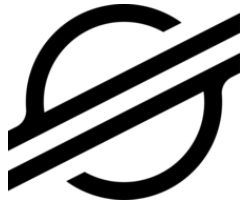
Stellar makes it possible to create, send, and trade digital representations of all forms of money: dollars, pesos, bitcoin, pretty much anything. It's designed so all the world's financial systems can work together on a single network.

Siacoin The Sia Storage Platform leverages underutilized hard drive capacity around the world to create a data storage marketplace that is more reliable and lower cost than traditional cloud storage providers

Uniswap is a decentralized cryptocurrency exchange which facilitates automated transactions between cryptocurrency tokens on the Ethereum blockchain through the use of smart contracts

TRON is an ambitious project dedicated to building the infrastructure for a truly decentralized Internet

Aave is an open source and non-custodial liquidity protocol for earning interest on deposits and borrowing assets.

Compound is a decentralized, blockchain-based protocol that allows you to lend and borrow crypto. COMP is its native utility token that gives you power in governing the protocol.

Zilliqa, we leverage on our silicon-smooth, speedy and cost-effective blockchain platform to catalyse and transform digital infrastructure across all global communities and industries.

Blockchain is changing every economical sector . We have analyzed that by 2027 up to 15% of the total GDP will be on Blockchain.

Have a look at the top companies in the world exploring blockchain technology

Even most countries Central banks are exploring blockchain to build their own central currencies

Institutional giants are entering blockchain industry

Industrial and Commercial Bank of China – China
Sales: $165 billion
Blockchain Play: A patent filed by ICBC describes a way to use blockchain technology to verify digital certificates instead of a trusted central authority.

JPMorgan Chase & Co. – United States
Sales: $118.18 billion
Blockchain Play: Since contributing blockchain platform Quorum to the open-source community a number of developers have expressed interest, including information giant IHS Markit.

Agricultural Bank of China – China
Sales: $129.34 billion
Blockchain Play: The state-owned bank is working on a decentralized network to offer unsecured agricultural loans to e-commerce merchants.

China Construction Bank Corporation – China
Sales: 143.2 billion
Blockchain Play: CCB is using the IBM Blockchain platform to streamline the way banks and insurance companies jointly sell some of their financial products

Bank of America –United States
Sales: $102.98 billion
Blockchain Play: One of the most prolific patenters of blockchain technology, this banking giant is working to automate the process of creating letters of credit using the ethereum blockchain.

Berkshire Hathaway Inc. – United States
Sales: $235.16 billion
Blockchain Play: Berkshire subsidiary BNSF railroad and fine jewelry subsidiary Richline Group are exploring blockchain to streamliv their supply chains.

Institutional giants are entering blockchain industry

Bank of China Ltd. – China
Sales: $118.15 billion
Blockchain Play: The Chinese bank has partnered with tech giant Tencent to test financial applications of blockchain technology, according to a *CoinDesk* report, and has filed a number of related patents.

Wells Fargo & Company – United States
Sales: $102.06 billion
Blockchain Play: As part of being an early member of distributed ledger consortium R3, this bank is helping build a simpler way to track securitized home mortgages.

Ping An Insurance Company – China
Sales: $141.62 billion
Blockchain Play: In addition to being a member of distributed ledger group, R3, this insurance giant works with other insurance firms to explore blockchain.

Microsoft Corporation – United States
Sales: $103.31 billion
Blockchain Play: Ranked number 20 on the Global 2000, the software giant was among the first to monetize blockchain services, and now works with a number of blockchains via its Azure platform.

Apple Inc. – United States
Sales: $247.53 billion
Blockchain Play: The computer giant has filed a patent for using blockchain technology to timestamp data.

Alphabet Inc. –United States
Sales: $117.88 billion
Blockchain Play: In addition to a number of blockchain investments, the search giant that ranked number 23 on this year's Global 2000 list is reportedly working on its own blockchain projects

Countries creating their own CBDC

Singapore
In 2017, project Ubin, a digital version of the Singapore Dollar (SGD) was announced..

Tunisia
Tunisia was the first country in the world to issue an official state-backed digital currency, in 2015, called the e-Dinar.

Iran
Following the US trade restrictions, Iran announced it will issue its own cryptocurrency

The Republic of the Marshall Islands
In 2018, The Marshall Islands announced the creation of a new official digital currency, called the Sovereign (SOV

Venezuela
The Petro (PTR) was introduced in December of 2017, as a supplement to the Venezuelan Bolivar (VEF) and to overcome the US sanctions

Senegal
The eCFA, a digital version of the national fiat currency, the CFA Franc, was issued back in December 2016.

Peru
The South-American country issued PeruCoin, a state-backed cryptocurrency based on the Ethereum blockchain.

UAE and Saudi-Arabia
On the 29th of January, this year, the United Arab Emirates Central Bank (UAECB) and the Saudi Arabian Monetary Authority (SAMA) announced the collaboration in launching the digital currency project 'Aber'. Aber will be used in financial settlements between the two countries.

Other major countries researching CBDC's

Canada
The bank of Canada has been doing research on the issuance of a CBDC, since 2016.

The Bahamas
Here we have another Pacific island exploring cryptocurrencies. The Central Bank of the The Bahamas has <u>announced</u> launching a pilot cryptocurrency for the archipelago.

Israel
As the cryptocurrency industry continues to grow in Israel, the Bank of Israel is <u>considering issuing a state-sponsored cryptocurrency</u>.

Uruguay
The South-American country of Uruguay started <u>a six-month long trial</u>, in 2017, in testing a digital version of the Uruguayan Peso.

Eurasia
Russia's Ministry of Finance believes that issuing a Eurasian Economic Union-backed digital currency is inevitable

Norway
Norges Bank, the country's central bank, started a working group to examine the implications of issuing a CBDC

Sweden
Sweden's Riksbank is <u>considering</u> issuing the e-Krona a state-backed digital currency

USA
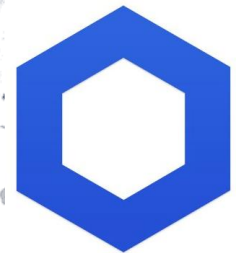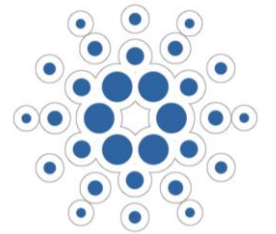US economy is currently researching on creating Digital dollar

Thailand
The Central bank of Thailand has been working on a CBDC for a few years now. Q1 of 2019 is projected to <u>launch the first phase</u> of the plans to issue a CBDC.

China
The <u>Sino-US trade</u> war most likely has China working overtime on issuing its own Public Bank of China (PBoC) backed cryptocurrency.
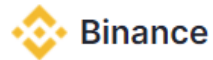
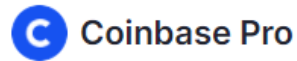# How to buy and trade cryptocurrencies

Exchanges

We consider as the best places to buy Bitcoin these days is using a trusted exchange or buy from an OTC trade
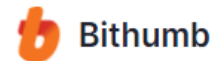
Binance
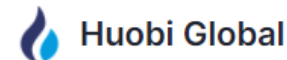
Bitstamp

Coinbase Pro

Bithumb

Kraken

FTX

Huobi Global

KuCoin

Bitfinex

bitFlyer

You can buy Cryptocurrencies on platforms called an exchanges. Such a platform allows you to exchange Fiat money (like the US Dollar or the Euro) to Cryptocurrencies or Crypto to Crypto.
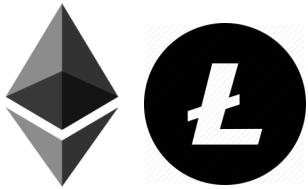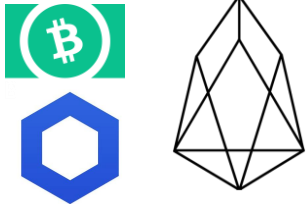
Setting up an exchange account

Beginner Portfolio

Bitcoin (35%) The grandfather of all Cryptos,.

We always recommend to put certain amount of the money in the world's oldest cryptocurrency.

Ethereum, Litecoin (25%).

Eth is World's second and oldest platform to build your own Cryptocurrency , Or daps . Litecoin is next in line competitor of Bitcoin

Bitcoin cash , Chain link , EOS (15%)

These are other Top cryptocurrencies solving unique industry problems
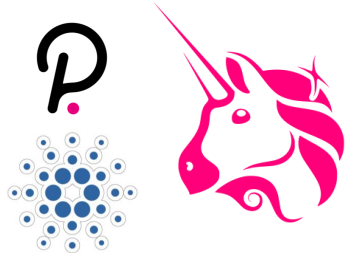
Binance Coin, Polka dot, Cardano, UNIswap (15%).

Largest exchange currencies and other Decentralized finance cryptos

Take 10% and try out something new! Invest in an ICO's or try to trade the news. Anyway, always learn from mistakes, because that's how you gain experience

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What is a stable coin?

A stablecoin is a cryptocurrency whose value has been pegged to a collection of fiat currencies, or a single national fiat currency. Stable coins can also be alternatively defined as cryptocurrencies whose value has been pegged to the worth of one or more financial assets that have individual or collective stable value.

Fiat-collateralized stable coins

Just as their name suggests, these fiat-backed stable coins have been pegged to fiat currencies like the US dollar (USD) or the euro (EUR). They are more like digital versions of these fiat currencies. The world's leading stable coins like USDT or USDC belong to this category.

Commodity-collateralized stable coins

Commodity-collateralized stable coins have been pegged to the value of things such as valuable metals, gas, and gold. One important aspect about this type of stable coin is that the price of the token will reflect the value of the underlying asset. Therefore, if the price of gold goes up, the token will increase in value.

Crypto-collateralized stable coins

This type of stable coins is backed by another cryptocurrency or group of different coins. The stability of these stable coins depends on a series of complex processes that regulate the demand, supply, and governance of the underlying assets. The most famous crypto-collateralized stable coin is DAI by Maker DAO

Non-collateralized stable coins

There is a fourth type of stable coin we haven't discussed yet, and it's called non-collateralized stable coins (aka algorithmic coins.) These are not backed by anything at all. Such coins are governed by complex algorithms lets say US dollar Until a few decades ago, the currency was backed by gold. And regardless of that coming to an end, the dollar remains stable because

Get started with new financial and economical world

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Create your wallet and store value cryptocurrencies – Long term investment options

Learn and get regular updates on new crypto based projects
Understand blockchain ecosystem

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Services offered

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- Technical Analysis on different products

- 5-10 High Probability currency trade setups

- Keep you updated on very important news event

- Research reports on new ICO's and IPO's

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- Technical analysis

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