

White paper

July 2017

# Abstract

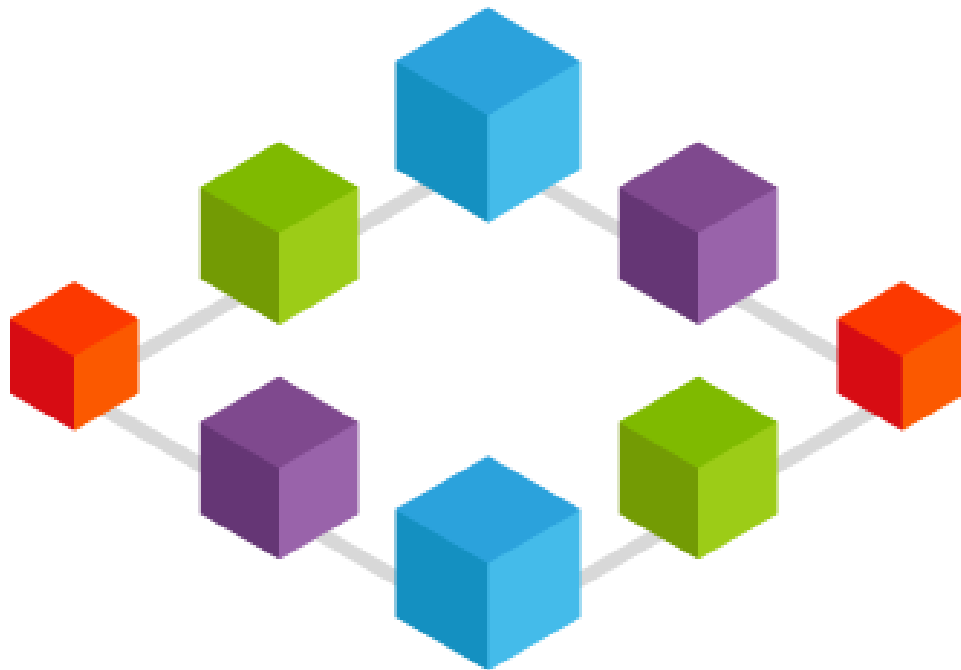
Blockchain technology became more pronounced with the publication of the whitepaper; "Bitcoin, a Peer to Peer Electronic Cash system." Vitalik Buterin paved way for more applications with the introduction of Ethereum - a decentralized platform that runs smart contracts and applications. Since then, more blockchain-based technologies have emerged to solve several other specific problems, with increased rates of acceptance and adoption recorded in mostly developed economies.

However, the third world and developing regions, of which Africa is a part, appear to be at the backstage. Despite this, mention must be made of the potential for growth that lies in Africa, as witnessed for example, in the explosion in growth of ICT in the past decade - where Africa heralded a whopping 70% share of global ICT growth. It is the fastest-growing region in the global cellular market too, where the number of mobile subscribers alone has increased by over 50,000% from 2 million in 2000 to over 1 billion in 2016. The untapped potential inherent in Africa cannot be overemphasized. It is this potential that Cryptogene seeks to harness vis-a-vis the Cryptocurrency and Blockchain technology.

As the global community goes through another round of digital revolution, there are immense opportunities to reposition the African continent for enormous growth using the blockchain technology as a facilitator. Cryptogene is a vibrant community dedicated to sharing knowledge of cryptocurrency and blockchain technology on the African continent - its adoption and implementation. It aims to;

1. Educate
2. Adopt
3. Implement

The community gives its members the ability to be part of the emerging blockchain industry by being able to make informed assessments for investment opportunities or capacity building and integration of blockchain into their businesses and daily activities. Blockchain technology can help solve several myriads of problems plaguing the African continent. All Africa needs is the right information, better integration, and greater access to the global community on a larger scale.



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# 1. Introduction

## The Cryptogene Project Targets Africa as its Base But is Open to All

At Cryptogene, our mission is to provide blockchain-based solutions, especially for African countries. The project targets Africa as its primary base and seeks to create better integration and development using the plethora of advantages the blockchain technology offers. We intend to bring cryptocurrency and blockchain technology mainstream on the continent.

Cryptogene is building a hub which would bring blockchain technology mainstream in Africa through education, awareness creation, and implementation of blockchain-based services. This, the Cryptogene project aims to achieve through the application and use of blockchain tools by producing quality products and end-user services valuable to enthusiastic and engaged individuals.

## Background

Cryptogene was founded mid-December 2016 as a Telegram community where people of all nationalities converge to share useful, verifiable information regarding cryptocurrency and the blockchain technology. It expanded further to accommodate interests on building valuable and problem-solving cryptocurrency solutions using the blockchain technology.

With emerging trends in the global cryptocurrency space, there was the need to improve, engage and take problem-solving outside of the vicinity of online community group chat. Creating more public awareness, developing and managing the public perception of the technology, as well as a faster integration into daily lives became paramount.

The Cryptogene project comprises of a team of highly skilled Professionals with worthwhile and versatile experience in their respective fields that are dedicated to making the Cryptogene project a success. They uphold and share the vision of making the platform a standard hub for community members to appreciate the quintessential importance of the technology, create a unique base for investors and traders, and also provide a platform that would enable members to develop or incorporate blockchain-based assets in their businesses.

## 1.1 Blockchain Multi-Platform Hub

Information and Knowledge sharing has always occurred consistently, but in recent years, the development of digital technologies by and large and the Internet specifically, have changed the way knowledge is shared.

**The Issue:** Knowledge abounds in Africa; knowledge that, if all who have acquired them imparted to young amateurs, policy makers, program implementers, and the general African public, would contribute to the battle against need and poverty. In fact, a considerable amount of resources is spent on creating awareness, organizing learning, and conducting training and research, which ordinarily, just winds up on library racks, not just out of reach to the aforementioned groups, but also in highly technical and indigestible forms. (2).

The Internet is still a far cry from the day by day reality of numerous African individuals. The reality demonstrates that the utilization of the Internet as an information sharing apparatus stays constrained. Issues emerge ranging from physical inaccessibility, and poor network. Again, connectivity and electricity issues are common features in many African rural areas and urban slums.

In many African territories and urban ghettos, network and power supply are unstable, many needy Africans are ignorant or have English language difficulties, and as a result, have only limited content-based knowledge they can specifically digest and utilize. Despite these challenges, a few individuals are able to come off the shackles and find their way up to the top.

Many organizations in Africa only appear to utilize the Internet as a tool for marketing or promotional purposes; And the reach and use of the Internet and ICT as a knowledge sharing tool will continue to elude many poor Africans if new and effective

methodologies are not adapted to suit and/or mitigate these constraints. The reasons for this are not far-fetched;

1. Many organizations (CSOs) in Africa often work for groups which do not have the infrastructure, capacity and facilities to exploit the benefits of the Internet and ICT. To reach these groups more traditional methods of knowledge sharing need to be used such as face-to-face meetings, public seminars, outreach groups, radio programmes and paper publications (1) (2).
2. The capacity of these groups to apply, promote and monitor the use of online knowledge sharing tools is often still relatively low.
3. The use of the Internet as a knowledge sharing resource is often further hampered by the cultural and social, and stereotypical perception of most recipients in Africa (1) (2).

**The Solution:** As a result of lapses with information dissemination, knowledge sharing, monetary integration, economic impediments and other socioeconomic disadvantages common with African nations, Cryptogene aims at a multi-platform hub that supports cross-border learning, usage, and development of blockchain tools for individual and organizational goals. These it aims to achieve via the following tools:

1. Physical offline awareness via Summits, Seminars, trainings, and User oriented programs, like the Cryptogene Ambassadorial program.
2. Online awareness via Cryptogene-Learn (DIGEST) and Cryptogene-Talk (Spiel)
3. Mass media information dissemination channels such as Radio, Newspaper and Television
4. Information sharing via other channels such as Schools and other institutional bodies



5. Business support, and development and integration via Cryptogene-Build (SILK), Cryptogene-Mart (BlockMART), Cryptogene-Ex (HAVENE) and Cryptogene-token (CGT).

The Cryptogene Multi-Platform hub will be tokenized to elicit commitment and keep interest alive among users. The Cryptogene Token, CGT will be the base currency.

## 2. Concepts

The Cryptogene team will continually work together to provide various use cases for the CGT token. However, our initial use cases will include but not limited to:

1. Cryptogene-Learn (DIGEST)
2. Cryptogene-Mart (BlockMART)
3. Cryptogene-Ex (Havene)
4. Cryptogene-Talk (Spiel)
5. Cryptogene-Build (Silk)
6. The Cryptogene Token (CGT)

### 2.1 Cryptogene-Learn (DIGEST)

Rather than efforts to export professionals and knowledge, the best way to effective local skill acquisition, knowledge sharing and development, is the effective integration and promotion of local content by in-country knowledge sharing.

Many people now see the advantages of knowledge transfer, sharing and local content. Usually, when an opportunity for new phenomenon (such as it is with blockchain and cryptocurrency), comes along in a region, there is a strong tendency for stakeholders to simply take a one-size fits all approach. This will be in spite of the fact that the methods of learning will have been developed in another region, for another culture and perhaps even for a completely different purpose.

While the necessity to draw on expertise from the global talent pool is understandable, the question remains, how do partners and stakeholders plan to integrate, train, and transfer this needed knowledge to the people?

**The Issue:** There is a wide gap in knowledge acquisition and sharing common in Africa as a result of several factors including socioeconomic factors with poverty, education and cultural limitations (1) (3). This gap is further exacerbated in the brain-drain syndrome seeing many professionals taking the exit alternative.

Nevertheless, the emergence of a new generation of African technical professionals is on the horizon. How their skills and expertise are developed, managed and shared for the upcoming generation of amateurs should be a focus area for key stakeholders including the government, civil society organizations and individuals alike. This is where knowledge sharing comes into play.

While effort, time and money will be spent on learning, integration and development, the question remains: will this be done efficiently and effectively? The answer lies in the approach that is selected.

**The Solution:** Cryptogene-Learn (DIGEST) seeks to help solve knowledge acquisition and sharing problems in Africa. It is not just a wiki-like blockchain-based platform for knowledge sharing, it offers solutions to pressing issues in the way individuals, organisations and indeed poor Africans acquire and apply knowledge. Cryptogene-Learn

will serve as a well-structured platform for bridging the gap between learned practitioners and amateurs in the blockchain technology and cryptocurrency as a whole.

Cryptogene-Learn aims to achieve this by eliminating bottlenecks with unnecessary bureaucracy and technicalities. Digest plans to bridge this gap by providing a robust platform based on the Cryptogene blockchain exemplified by a standard peer to peer system, thereby enabling easier and faster transfer of ideas, knowledge, and materials to encourage users to get in and utilize the blockchain platform.

## 2.2. Cryptogene-Mart (BlockMART)

Payment systems form a fundamental part of the monetary system of any society. They help shape monetary and fiscal frameworks in any country. By aiding monetary transactions for payment of goods and services, payment systems facilitate the development of products and enterprises, improve the pace of economic expansion, increase integration of regional financial markets and contribute to the implementation of effective economic policies.

Hence, it is utterly out of place to deny the importance that sound payment systems contribute to a successful regional economic integration in a highly heterogeneous region as ours - Africa.

The Integration of African payment systems has lagged behind the rest of the world partly due to the weak banking systems, a culture of cash use and technological insufficiencies.

Keeping in mind that to achieve the end goal of being a player in the global economy, consumers, small and medium-sized enterprises as well as large corporations alike, must have the capacity to make payments efficiently, safely and securely. Hence,

stakeholders and partners must find ways to focus on payment frameworks to improve domestic and regional economic integration.

**The Issue:** Most African countries experience technical difficulties with online transactions and payment processing (4). The challenge posed by technical and technological deficiencies in many African nations is one of the greatest obstacles to full integration of payment systems in Africa (4). This challenge creates obstacles when attempting to link regional payment systems at vastly different stages of development across the continent. Furthermore, many banks in Africa do not have adequate infrastructure to cater to growing technology requirements (5).

For example, Only 15-20% of Africans have bank accounts but then, 60-70% have mobile phones and mobile-phone credits are mostly used as a means of settling bills in select African countries like Kenya and Uganda (5). In particular, over 65% of the Kenya population, use their mobile phones to pay for goods and services, pay bills, send and receive money, top up airtime and withdraw cash. What this portends is that there is the possibility to do things we may construe as “normal” banking operations, even when there are clearly no bank accounts. And so, mitigating the payment processing challenge certainly can do well to exclude traditional banking methods.

**The Solution:** To combat these challenges, there is a need to set up orchestrated innovative guidelines, harmonised technological standards, regulations and policies that ensure sufficient supporting pillars for payment and settlement systems to be integrated throughout the region. This is where blockchain and Cryptogene-Mart comes into play.

Cryptogene-Mart will allow administrators, entrepreneurs, professionals, business owners, and retailers who would accept cryptocurrencies as a form of payment for their goods and services to utilize the Mart. The Cryptogene-Mart will be the base platform to

achieve this business integration with faster, easier and on-time processing using various blockchain tools.

Fortifying the strength of unilateral payment systems will improve confidence and thus increase the use of non-cash payment systems. Also, the successful implementation of the necessary components of a regional institutional framework for the interconnection of African payment systems will speed up the process of integration. By strengthening payment systems, impediments to trade are minimized while regional ties are established. Consequently, trade and exchange of venture capital, merchandise, goods, services and labour across the region will be expanded, advancing economic growth.

## 2.3 Cryptogene-Ex (Havene)

**The Issue:** Currently, each African country has its own traditional currency, and yet, Africans are unable to perform cross-border financial transactions due to difficulties with exchanging the various national fiat. This has hindered regional economic integration and made a lot of Africans socio-economically alienated from themselves and from other parts of the world.

**The Solution:** Cryptogene-Ex aims to solve this problem. Cryptogene-Ex is a system where currencies and other digital assets will be exchanged for Crypto-currencies without the traditional barrier of borders. Cryptogene-Ex is the innovative decentralized Exchange of various cryptocurrencies. Users will have the choice to exchange and trade several currencies for their desired preferences. This would allow fast and easy transfer of economic and monetary value across boundaries. The Cryptogene Token, CGT will serve as the base currency for this exchange.

## 2.4. Cryptogene-Talk (Spiel)

Many development experts and practitioners acknowledge that knowledge, nay, information-sharing is the live wire of sustainable growth and development. This reality has resulted in increased awareness that has led to the new trend of promoting and propagating development-oriented knowledge sharing activities. Closely interlinked with the heightened attention for knowledge sharing are the high hopes placed on efficiency gains and impact by the use of online knowledge and information-sharing tools.

**The Issue:** There is no doubt that ICTs, especially the Internet, can add to the efficient propagation and transfer of knowledge and information. Various online learning and sharing means have emerged, including intelligent and interactive web-based interfaces, community gateways, and tools to create online communities of training. However, despite the fact that the Internet holds such guarantee as a learning sharing vehicle, Africa, and African organizations have not yet completely caught on (1).

**The Solution:** The Cryptogene-Talk is a social media forum useful for communication and information dissemination. The forum will be a platform for news integration and social interaction. It will also be a base for inviting members to organized social events. This would be similar to Nairaland or Bitcointalk forums, but in this case, tokenized. The Cryptogene-Talk will be the advanced phase of the parent Cryptogene Telegram Group.

## 2.5. Cryptogene-Build (Silk)

Emerging small and medium-scale enterprises in Africa overwhelmingly fuel the economy and provide the larger part of local employment. Although globalization has afforded African start-ups and businesses with endless opportunities to expand their services and contributions globally; they are faced with several challenges that are mostly exclusive to Africa.

Nonetheless, entrepreneurial revolution in Africa is stimulating growth and development, opening new frontiers, creating fresh opportunities, providing jobs and sustaining families. This reality has demonstrated the desire of African entrepreneurs and skillful young people to provide income for their families, lifting communities out of poverty. According to an Entrepreneurship global report, entrepreneurs in factor-driven economies, of which Africa is one, are more positive about entrepreneurial possibilities to start a new venture and they believe in their abilities to do so, making the probability of success high (6). However, the report concluded, financing remains a barrier to entrepreneurial success on the continent.

**The Issue:** Ask any African startups what their major challenge is and most will likely say lack of, or inadequate funding. The economic development of many African countries is dependent on the success of local SMEs receiving the financial aid they so need to grow and expand. African start-ups have six major barriers to overcome: Limited access to financing, weak infrastructure, inconsistent government policies and regulations, stiff competition from globalization, cross-border payments, and negligible government support (7).

But by far, the most significant impediment is the lack of, or limited funding. Although the number of African enterprises is increasing, the amount of financing for these businesses has remained largely stagnant. Reports reveal that a whopping 85% of small

businesses are mostly underfunded, even though a more profound examination showed that the majority do not have viable business plans, which further impedes the opportunity, if any, to receive credits, loans and grants.

A mobile platform survey was conducted on 200 entrepreneurs each from Nigeria, Ghana, Kenya, South Africa, and the Democratic Republic of Congo. The study asked the participants what resources were most needed to promote entrepreneurship, what programs they have participated in to improve their businesses, and what were the biggest challenges facing new businesses. A majority 36 percent of respondents submitted that there was a need for more financial resources to be made accessible for entrepreneurship, while 23 percent believe better infrastructure and facilities will boost entrepreneurship. Another 24 percent think government support will significantly increase the number of African entrepreneurs (6).

## Encouraging Entrepreneurship

What would help the most to increase the number of entrepreneurs: public support, government support, better facilities & services or more financial resources?

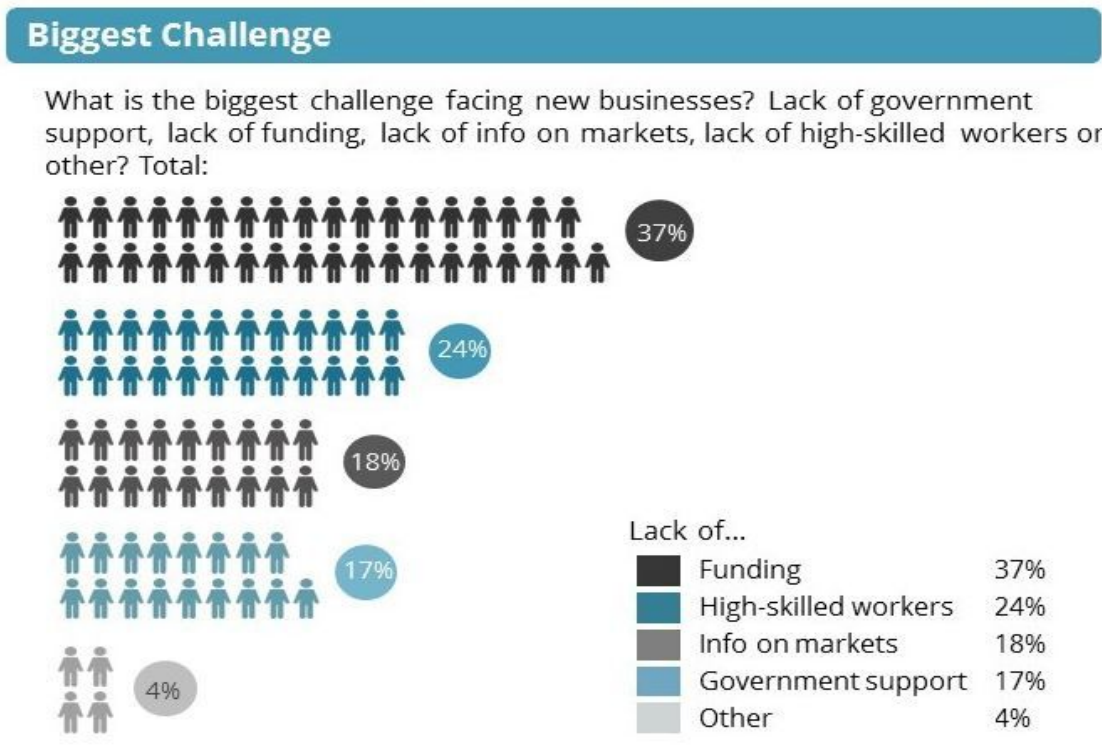


Source: VenturesAfrica

In spite of the fact that financing was recognized as the principal resource needed to empower businesses, it is also the rarest resource. According to the study, financing is



the greatest hurdle confronting new enterprises. Another challenge is the lack of high-skilled workers, as well as lack of information on markets and poor government support.

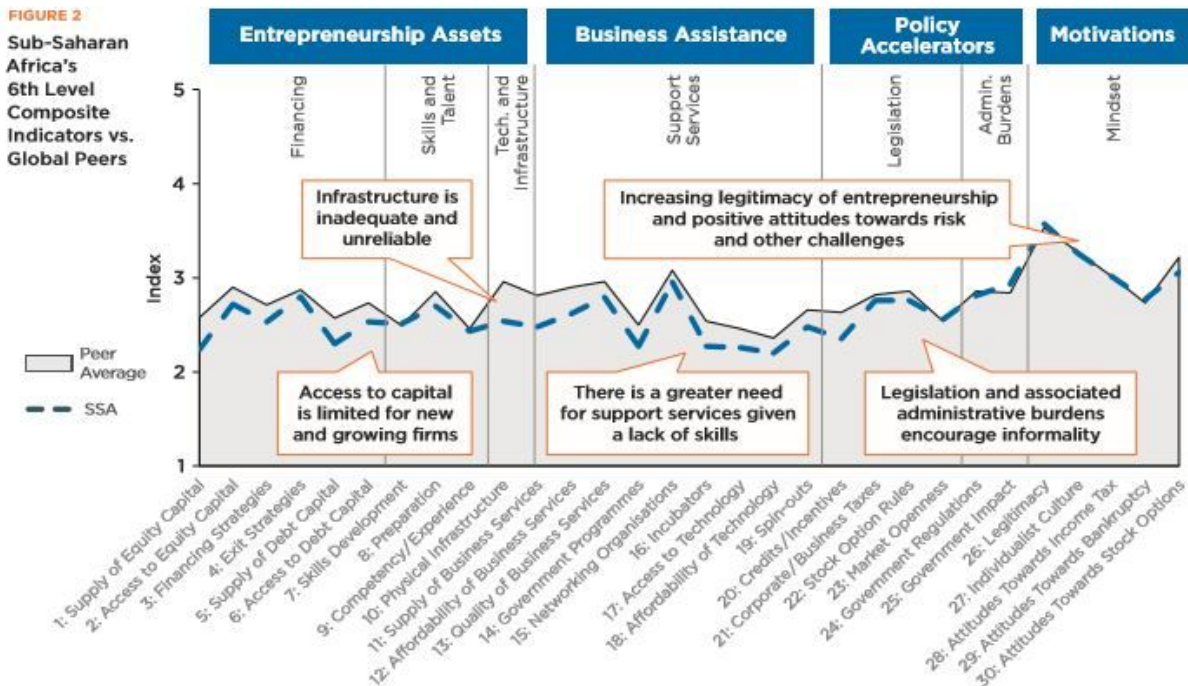


Source: VenturesAfrica

The International Finance Corporation (IFC) estimates that approximately 84% of small and medium-scale enterprises (SMEs) in Africa are either unserved or underserved (7). This leaves a huge value deficit in credit financing of about \$140 billion-\$170 billion. However, another report notes that while many Afro-entrepreneurs bemoan a limited supply of capital, many of the projects are not sellable, and hence not fundable (7).

Nonetheless, the reality now facing budding African entrepreneurs is now a streamlined focus on developing sellable business plans. The rise of angel investors and venture

capitalists is also presenting new opportunities to African entrepreneurs with better access to the much-needed financing. But then again, it is not yet Uhuru as there is still a long way to go in improving financing for African enterprises.



Source: The Omidyar Network

**The Solution:** The solution can be fairly and easily attained: Small business owners in Africa need start-up capital as well as adequate training and knowledge that will assist them in building feasible business plans, which will, in turn, increase the chances of receiving funding. This is where the blockchain would prove particularly beneficial. Cryptogene-Build allows members to share their blockchain start-up ideas and get crowdfunded. Developers and other related service providers can also pledge involvement in various ideas, if need be. Another interesting feature is the ability of a member to post a concept which can further be promoted and developed by community members via brainstorming. The participating members then become stakeholders in

the project after a proof-of-idea has been created and verified. Cryptogene-Build comes with a voting mechanism that enables individuals who stake with the platform's token to have an amount of votes to implement a project suggested to Cryptogene-Build. This works similarly to Kickstarter and the defunct banana fund.

## 2.6. The Cryptogene Token (CGT)

This is the native currency of the Cryptogene Platform. It would be issued on the waves platform. As a decentralized currency with no real authority, CGT would enable less expensive and more widely accepted cross-border transactions between African countries than the currently popular mobile payments. All Cryptogene projects would be integrated with CGT. A sizeable amount will be generated and sold in a crowdsale to raise funds for Cryptogene projects. The Cryptogene developers would hold a reasonable amount for continuous development along the line while being staked. The total percentage to be sold in the crowdsale would be based on a fair ratio to ensure a perfect internal economy, supporting buy-back programs. There can only be a reasonable amount in circulation.

## 3. Token Launch

There'll be a total of 50,000,000 CGT issued. Out of which 25,000,000 would be sold during the ICO phase.

We chose waves as the platform on which we would launch our crowdsale, while we implement our smart contracts on ethereum.

Our goal is to raise a maximum of \$2.5 million USD and a minimum of \$1 million USD. Some of the numbers may change with Waves/USD exchange rates and volatility.

Pre ICO starts August 10th 2017, and would last for 2 weeks. There'll be a 50% bonus for all pre ICO tokens.

ICO starts a month after the end of the pre ICO and will last for 2 months.

### 3.1. Token Distribution

Out of a total of 50,000,000 CGT issued,

\*50% of which will be distributed to the public through an ICO

\*20% will be reserved for founders and core developers

\*20% will be reserved for future stakeholders

\*10% reserved for marketing

## 3.2. ICO structure

**Pre ICO:** During the pre sale, Cryptogene will be raising funds for the marketing and development of the Cryptogene project. The Pre ICO will last for 2 weeks starting from August 10, 2017.

### **Details:**

- Token name: CGT
- Represents: Proof of Interest
- Token price: \$0.05 (50% Off)
- Tokens amount. 5,000,000 of total 25,000,000
- Platform: Waves
- Pre ICO launch date and time: 10th August, 2017
- Pre ICO time frame: 2 weeks (14 days).

**ICO:** During the crowdsale, cryptogene will be raising funds for the marketing and continuous development of the Cryptogene project. The ICO will last for 2 months starting 1 month after end of pre ICO

### **Details:**

- Token name: CGT
- Represents: Proof of Interest
- Token price: \$0.1
- Tokens amount. 20,000,000
- Platform: Waves
- ICO date and time: 22nd September 2017
- ICO time frame: 2 months (60 days)

## 3.3 Budget Allocation

### **Cryptogene Products: 40% of total budget**

This financing allows for the rollout of the Cryptogene project. Starting with Digest and moving to other products as our roadmap highlights

### **Administration: 10% of budget**

Will cover costs of security, legal, accounting and other associated administration costs, marketing, growth-hacking, PR, partnerships, affiliate programs and more.

### **Marketing/Advertising: 20% of budget**

Marketing will focus on creating awareness via advertising, running costs of the Cryptogene Ambassadorial program, the bounty program as well as maintenance of the community.

### **Contingency: 5% of budget**

Set-aside for unexpected costs.

**\*25% of total budget kept for investments and future projects**

## 3.4. UniquePoI (Proof of Interest)

To qualify for participation in CGT distribution which takes place every 24 weeks, a token holder has to lock his tokens for a minimum period of 18 weeks.

## 4. RoadMap

In the order of the proposed roadmap, the Cryptogene platform will be developed in the following stages:

- Smart Contracts Development (July – Dec 2017)
- Token Creation and Allocation (July – Dec 2017)
- Exchange Integration (July – Dec 2017)
- Cryptogene-Learn (Digest) Launch (Jan – April 2018)
- Cryptogene-Talk (Spiel) Launch (Jan – April 2018)
- Cryptogene-Mart (BlockMART) Launch (May – Aug 2018)
- Cryptogene-Ex (Havene) Launch (May – Aug 2018)
- Cryptogene-Build (Silk) Launch (Sep–Dec 2018)



Illustrated Cryptogene RoadMap

Source: cryptogene.co

# CRYPTOGENE FAQs

## **1. What is Cryptogene and What does it stand for?**

Cryptogene is a vibrant community dedicated to sharing knowledge of cryptocurrency and blockchain technology especially on the African continent as well as its adoption and implementation

## **2. What is our aim?**

Cryptogene aims to give its members the ability to be part of the emerging blockchain industry by being able to make informed assessments for investment opportunities or building and integrating blockchain into their businesses and daily activities. We are building a blockchain application providing education, hyperledger solution and exchange infrastructure for Africa and local communities.

## **3. What amount of Cryptogene Tokens is being issued?**

There'll be a total of 50,000,000 CGT issued. Out of which 25,000,000 would be sold during the ICO phase.

## **4. When will the Crowdsale happen?**

Pre-ICO will be starting on August 10th, 2017 and will last for 2 weeks. ICO will begin 1 month after the end of Pre-ICO and will last for 2 months

## **5. What crypto-currencies will be accepted in the crowdsale?**

We would accept the following: BTC, Waves and ETH

## **6. What wallet do I need to create and have?**

You will need a waves wallet to be able to participate in the ICO. Create one at [waveswallet.io](http://waveswallet.io). And keep your private keys safe.

## **7. What is the price of CGT?**

Pre-ICO price is estimated at \$0.05 USD while ICO price is at \$0.1 USD

## **8. How will Cryptogene use CGT raised during token launch?**

Hiring of devs for blockchain and products development. Marketing, Reserving for local currency exchange and maintaining the foundation.

Out of a total of 50,000,000 CGT issued,  
50% of which will be distributed to the public through an ICO  
20% will be reserved for founders and core developers  
20% will be reserved for future stakeholders  
10% reserved for marketing



#### 9. **Are CGT tokens transferable?**

CGT tokens are transferrable to any waves wallet. One of our exchanges support Africa local currencies and will make provision for USD and EURO . CGT would also be tradeable on major exchanges around the world

## 5. Conclusion

Cryptogene aims to become the first blockchain technology hub that would enable users to interact, share ideas and have a platform to develop their own concepts or promote pre-existing ideas for easy adoption into daily lives.

Blockchain can potentially transform Africa by enabling an increasingly open trade within the continent and worldwide. The Blockchain technology has the potential to foster innovation and broaden access to banking systems for entire countries and provide greater access to financial services in emerging markets. Cryptogene can facilitate cross-border transactions by providing users with a single currency and little to no fees. Additionally, the security and transparency of the Cryptogene network will provide Africans with the trust that they do not feel with their local financial institutions. With so many Africans lacking bank accounts and electing to utilize platforms like ours instead, Cryptogene will undoubtedly become the game-changer for African economies in the upcoming decade.

Thanks for joining us on this incredible journey.

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