



# Cowrium

<https://www.cowrium.net>

## MACHINE LEARNING

Machine Learning has helped AI in creating ripple effect in the system to analyse and predicting the future using Data analytics and Information Distribution.



## REALTIME ANALYTIC

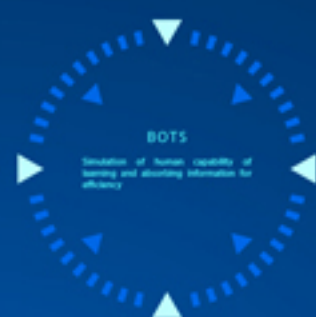
Cowrie Stability AI has the capacity to analyse massive data streams in near-real time to predict the best possible way to help stabilize Cowrie.

## COWRIE STABILITY AI

The Cowrie Stability AI will use complex quantitative strategies to predict where the markets are going to go next — deploying high-precision algorithms that make calculations

## BIG DATA

The exposition of Big Data Analytic is as a result of massive accumulation of byesult has brought about new possibilities beyond human comprehension.



## NLP

Natural Language Processing is used to source data from multiple sources like social media, news and RSS feed for semantic reasons and sentiment from large volumes of unstructured text to aid predictions.



RESULT FOR FURTHER DATA ANALYSIS



## BUFFER FUND

Raised through Initial Crowdfunding Process & Partly from Funds allocated by Cowrium Foundation serves as financial powerhouse, in which the Cowrie Stability AI Machine will hold ace to support the system.



## OBSERVE

The CSAI sophisticated algorithms uncover patterns by delving into data from the crypto exchanges complimented by intelligence using latest search trends and activity on major social networks.



## PREDICT

The result of the Analysis lead to quantitative strategies and predictive analytics approach, that will aid the Decision of the CSAI System.



## ANALYSE

The result of the Intelligence gathering are subject to checks by automated risk management controls — a system aim to achieve stability and at the same time results in high returns on the long run for Investors.



## DECIDE

The Decision of the CSAI System is determined by the strategic Prediction of possible reaction of the market forces.

ACT



RESULT FOR FURTHER DATA ANALYSIS



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# Introduction

Cowrium is a blockchain project being developed to help Small and Medium Enterprise to easily adopt comprehensive blockchain solutions to better reach thousands of customers who conduct business through the SME industry.

The Cowrium Project consists of a multidimensional Smart Contract and Cryptocurrency Solution, i.e. a Decentralized Exchange (CowDEX), a borderless currency Transfer solution in Crypto to be received in Fiat (ErrandBoy) and an Artificial Intelligence Crypto Stability Solution for the platform native coin Cowrie (Cowrie Stability AI).

The Cowrie coin, which is the official cryptocurrency of the Cowrium platform, represents a digital currency that will effectively replace the physical money. The aim is to increase the adoption of blockchain technology through an easy-to-use platform.

As of now, the use of blockchain is vastly limited to a certain user base, which mostly includes tech-savvy people. Cowrium will launch a native digital coin, Cowrie, which could be used by people in everyday life for performing various financial tasks, in addition to the Smart Contract platform with the purpose to redefine the Organisational business structure.

With the aim to dominate the online and offline digital currency market, a dedicated team has been working on developing the Cowrium platform. Once fully developed, it will be launched in the global market by 2020 with Africa and Indo pacific environmental as the initial focus.

This Whitepaper contains the details of the concept and development planning of Cowrium and its native cryptocurrency Cowrie and explains how people and businesses can benefit by investing in the pre-ICO/ ICO and Pre-IEO/IEO of the Cowrium project.



# Why Cowrium / Cowrie?

The actual purpose of the Cowrium project can only be understood by understanding the history of Money. The reason why the first coin was minted and why it was replaced by other currencies is the same reason why the world is in need of a native digital currency to replace the paper currency.

## Past: The origin of Money

According to Wikipedia, the history of money goes back to the 7th to 6th century BC when the first coins were minted about 2500 years ago. The form of money used by people in different centuries and even in different regions has changed drastically over the years - from Cowrie shells, barter, metal currency (coins), paper money to today's electronic money.

In the oldest times, people didn't use the money to buy goods or services; instead, they use barter trading where goods were traded in exchange for other goods. However, determining the actual value of goods was an issue, which prompted people to start using the Cowrie shell as money for buying goods.

Cowrie shells were quite a popular form of money in 1200 BC and are widely recognized as the first currency. But soon, cowries also exhausted their usage and were eventually replaced with the metal coins, which are still being used as money.

In other words, money was in fact simply a way of storing value, which can be used for buying things.

## Present: Leather and Paper Money

After the coins, the most widespread money form was leather money, which was first issued in China in 118 BC. It was arguably the first documented form of the banknote. The first paper money was also reportedly invented in China, with the first official banknotes produced in 806 AD. The first paper note was made of mulberry bark and had the seal of the Chinese emperor and signatures of the treasurers on it. In the 18th Century, paper money was being used all over the world.

Nowadays, each country or government has its own coins and banknotes which are treated as their designated currencies. Also known as fiat currencies, banknotes are specific to each country. Fiat currencies do not actually have any intrinsic value. The problem with paper notes is that they can be produced in any amount by the government, and the more it is produced the overall value of the money gets lower. This is what happened during the Zimbabwe hyperinflation in the 2000s.

# Future: Electronic Money, Virtual / Cryptocurrency and Blockchain Technology

Electronic or Virtual money saw its origin in 1861 with the first telegraph money transfer made by Western Union. However, it was not until the early 1990s when people started using virtual money like credit cards for payment of services. The launch of PayPal in 1998 was a revolution in the industry of international money payment.

The concept of banks came into existence as a TRUSTED third-party which could provide a medium for exchanging fiat currencies between any two parties. Banks also used electronic means for transferring money, however, they could be trusted with money. However, that method of storing and sending money also got old, and eventually, people were looking for a newer, faster, and most probably a peer to peer method of money transfer. It was impossible to make a peer-to-peer transfer of money with the existing medium because of the **Double Spending Problem**. There was the need for a trusted party that could resolve that issue and provide a faster, peer to peer network for transferring digital money. **Cryptocurrency** not only solved that issue but also created a whole new way of storing the value in a trustworthy, convenient and reliable manner.

## Market Analysis

The increasing use of mobile devices for making payments and the growing digital payment transactions across the world has made experts believe that the overall mobile payment industry will cross the \$1 trillion mark by 2019. Some of the factors contributing to this growth are as follows.

### Growing Global E-commerce

Amazon is the biggest online retailer in terms of both popularity and sales. It is the preferred choice of over 50% of shoppers around the world. With more people shopping online, the number of digital transactions is also increasing.

### Consumer Interest

An American Express survey in 2017 revealed that 79% of buyers who prefer in-store shopping might go online if free-delivery was offered. People also said that they would choose to shop online if they get discounts.



### **Multiple Payment Options**

With digital payments, users get the ability to choose from a variety of payment options such as debit cards, credit cards, digital wallets, net banking, to name a few. People are dropping cash transactions and going with digital transactions.

### **Increase in digital payments**

With the continuous rise in the number of digital wallets and payment gateways, even the card transactions are becoming a thing of the past. Digital payments via dedicated mobile wallets are more convenient, secure and user-friendly and have already surpassed the popularity of cards.

To summarize, digital payments are expected to take over the payment industry sooner than later. Even though credit and debit cards are still the primary methods for online payments, the technological rise of contactless payments and especially blockchain-based digital payments is certainly going to cause some disruptive transformations in the way merchant-consumer transactions are made. The use of cryptocurrency as a peer-to-peer payment mechanism is only going to increase in the days to come.

## **Challenges with Traditional Payment System**

Consumers like to use credit/debit cards that offer rewards (or discounts) for user transactions. According to a report by TSYS (Total System Services), more than 60% of shoppers prefer reward-based credit cards. Now, every credit card company and payment gateway service provider charges a processing fee, ranging from 1.5% and 3.5%, per transaction. This fee is usually borne by the retailer, which creates an additional cost burden for SMEs.

Fraud chargeback cases have also become very common among credit card users. In this, a user initiates a fraud transaction dispute claiming a chargeback. While this is necessary in order to tackle fraud credit transactions, the method is also being used by users to make fraudulent purchases, for which the ultimate cost is borne by the merchant.

Therefore, merchants are always in the search for the solution that can overcome the issues of the currency payment gateway system. Rather than trying to resolve the flaws of the existing system, which will cost a great deal of money and time, merchants should be looking for an alternative, Cryptocurrency, with its secure, decentralized and peer-to-peer blockchain network, is being considered that alternative.

# The Cryptocurrency Market

The cryptocurrency through the blockchain technology has shown that it's a revolutionary way of providing a solution to not just the payment industry but every aspect of our business life that requires digitalization. Indeed, the total market cap of all currently active cryptocurrencies exceeds the GDP of over 100 countries.

Even as government battles with its area of law and regularization of the crypto industry, the financial technology experts keep working its advantages and how it could change the face of banking and financial services even as far as interoperability between the old and the new ledger is a concern. Despite cryptocurrency's advantage through the technological advancement of Blockchain, the volatile state in the market seem to be the only challenge stopping it from the mainstream as a method and means of exchange between consumers and merchants.

The fiat currency is only stable as a result of government intervention and this is why it is still dominating as a means of exchange. The volatility in crypto is an advantage for traders and speculators as appreciation but for consumers and merchants, it's a disadvantage because sometimes before the transaction is concluded value changes already. Another issue that's a call for concern is the transaction fee rate which has dramatically increased at some point in time, especially with the top cryptocurrencies.

Another cause for concern is the time it takes for transactions to be confirmed. Using Bitcoin and other top cryptographic coins as a case study; transaction time has risen dramatically over time which on the other hand has led to a high failure rate. If any cryptocurrency will be considered as a noble means of payment between consumers and merchants for goods and services then stability and a very fast transaction completion time are very important; a transaction time even faster than the conventional digital means of payment.

In finding solutions to all these challenges; Cowrium becomes the alternative answer that consumers and merchants (small, medium or large) are looking for as an option. It will provide a simple yet secure platform and consistent with a very low transaction fee albeit very fast transaction time, a reward system that encourages both consumers and merchants to keep coming back by recommending Cowrium as the best alternative with a stable value using the Cowrie Stability AI (Artificial Intelligence) with the buffer system.



# Cryptocurrency and Blockchain Technology

The introduction of the world's first successfully cryptocurrency, Bitcoin, by Satoshi Nakamoto was nothing short of a revolution that disrupted the Money Market for good. Bitcoin is based on blockchain technology, which provides a completely new way of storing and sending digital money without having to rely on a third-party like a bank. It also removes the Centralization problem of the banking system as the blockchain network is decentralized in nature.

The blockchain is a decentralized network where the money ledger or database is not stored with a central entity but distributed among thousands of the users of the network. Each user in the network has a copy of the ledger, which makes it impossible for any unauthorised or single party to modify the ledger information without proper permission.

## Smart Contract and the new generation of Cryptocurrency

Over the last decade, cryptocurrencies have evolved a lot. Most of today's cryptocurrencies operate on a smart contract, which is a digital contract for blockchain transactions. Ethereum blockchain was the first to implement this feature.

According to Wikipedia, A smart contract is a computer code running on top of a blockchain containing a set of rules under which the parties to that smart contract agree to interact with each other. The smart contract code facilitates, verifies, and enforces the negotiation or performance of an agreement or transaction.

Smart Contracts work on an agreement basis. They are designed specifically for a particular process, such as payment for a transaction. The benefit is that they are automated and employ a very secure method for payment verification. Smart contracts are designed to execute automatically when an underlying condition is fulfilled, so there is no need for a trusted third-party like a bank to validate a transaction. For example, if you are purchasing a car from an online buyer, you can simply make a smart contract that will verify the payment from the buyer and then will issue the car keys (or code) to them.

The applications of the smart contract are possible in a range of industries including Real Estate, Construction, Digital Identities, Money Transfer, Voting, and more.

Following the league of the top coins like Ethereum and Ripple, the Cowrium platform is being developed with its own native cryptocurrency called Cowrie. Cowrium is a 3rd generation Blockchain Cryptocurrency Platform with its' native Cryptocurrency Cowrie.

## Cryptocurrency Industry Overview

The first global mention of the words 'Cryptocurrency' and 'Blockchain' was done in a paper released in 2009 by Satoshi Nakamoto, who is said to be the inventor of Bitcoin, the world's first successfully cryptocurrency. But at that time, not many were imagining blockchain as the technology that will eventually change the way financial transactions are performed. That has, however, changed over the past decade. Now, not only bitcoin but several other blockchain-based cryptocurrencies are finding their applications in diverse business and finance industries.

The first successful real-world crypto transaction was done by Laszlo Hanyecz when he brought two pizzas in exchange for 10,000 BTC on 22 May 2010 in Jacksonville, Florida. Over the years, the applications of cryptocurrency increased and so did their popularity. Today, Bitcoin as well as other blockchain-based cryptocurrencies, commonly known as altcoins or crypto tokens, are experiencing tremendous growth in the market.

Bitcoin and other top digital currencies registered an enormous growth in 2017, when the value of one Bitcoin rose from about USD 1,000 in Jan 2017 to a staggering USD 20,000 in Dec 2017. The market capitalization of Bitcoin grew from 12 billion US dollars to 40 billion USD during the period. Ethereum also grew from USD 700 million capital to 28 billion USD by the end of the year.

The blockchain is probably the only technology that provides a truly seamless method for storing and transferring value on a global platform. Individuals and businesses around the world are beginning to understand the importance of this technology and adapting it for both personal and business transactions. The market is ready to embrace the opportunities that blockchain technology and cryptocurrencies have to offer.

## Our Vision

The Cowrium project is not just a blockchain that aims to evolve the existing economy, but it is a completely new economic system that is being created on the blockchain technology.

We understand that the first requirement for building a strong, self-sustaining network like Cowrium is providing liquidity and multiple ways for users to acquire and use Cowrie (CWR) coins. With that aim, our highly talented and experienced team of developers is working hard to build a one-of-its-kind economic system to provide usability for merchants and users.



All the devices in the system will be directly linked with the Cowrium Pay module, accessing which will require users to provide their unique identities. This will act as a Financial System of the entire economic system, allowing you to deposit, withdraw, perform payments, loan CWR coins, link or request Cowrium Pay Debit/Credit cards to use with our ATMs, POS Terminals or Card Readers situated worldwide. The Cowrium Pay Module and Financial System will be supported by a separate entity from the Cowrium Foundation.

Further, to create a successful, self-sustaining economic system, the Cowrium Network will implement the Governance feature, which is already found in some cryptocurrencies, including Dash. The feature is designed to give certain rights to the Masternode holders, including the ability to vote, fund or reject proposals submitted by the community members, including but not limited to event sponsorships, charity, developer bounties, and more. The crowdfunding feature will enable the community to raise funds for their media/events appearance and development projects, without relying on a third-party development team.

## What is Cowrium?

Cowrium is a Multidimensional Decentralized Blockchain Platform created with the aim to encourage SMEs to use the advanced technologies for better growth and to enable people to use cryptocurrency as a method of payment for buying products and services.

The project involves the development of a native public enterprise-level blockchain that uses a 2Hops POW/POS consensus model, along with a Smart Contract Library with access to similar earlier built Contracts. Cowrium will enable atomic swap borderless transactions and will also support transactions with varieties of cryptocurrencies, i.e. BTC, BCH, LTC, ETH, etc.

The Cowrium platform will also integrate a loyalty and referral reward program enabling users to earn more by referring others to the platform and help to make Cowrium a household name. The referral program will be open for Customers as well as Merchants within the Cowrium ecosystem.

Along with Cowrium, there is being developed a new mass-oriented cryptocurrency Cowrie as a global consumer-merchant payment solution that, with its unique mobile mining ability, enables users to use cryptocurrencies in their everyday transactions. As a multipurpose multidimensional multicurrency responsive platform, Cowrium intends to create a place where individuals and organizations can capitalize on transparency, satisfaction, and security that cryptocurrency and blockchain provide.

## The Cowrium Ecosystem

The Cowrium platform has been designed to enable consumers to make payments and merchants to accept payments in a cryptocurrency of their choice. This is made possible by our native crypto Cowrie which enables transactions through different cryptocurrencies. Cowrie will provide a way to perform faster, low-cost transactions, along with a referral reward system. With this, Cowrium expects to become the perfect solution to the challenges of traditional digital payments.

The Cowrium blockchain is a **custom-built independent network** with support to multicurrency architecture and inspired by multiple blockchains. The platform is being designed to make it super easy to access and use for everyone yet it is strong enough to accommodate advanced features like smart contracts, ICO, tokens and more.

## Cowrium Platform Features, Services & Benefits

- **Multicurrency ICO Platform** that gives ICOs the ability to accept payments in any Cryptocurrency of their choice.
- **Multicurrency Payment System**, enabling Merchants and Consumers to make/receive payments in any Coin via dedicated mobile and web apps of the Cowrium.
- **Merchant Web Solutions** include a range of payment API and Plugins that can be integrated with popular e-commerce services such as Magento, WooCommerce, OpenCart etc.
- **Custom HTML APIs** for small & medium enterprises not providing services via e-commerce platforms.
- **Mobile POS Application System**, enabling Merchants to receive payments in any Coin via dedicated apps downloadable on smartphones (Android & iPhone).
- **Multicoin Browser and Mobile Wallet**, enabling Customers to perform borderless transfer & make payments in any Coin (to be available on Android & iPhone).
- **Prepaid Debit Card for Consumers** to use for online/offline payments. The Card can be loaded via the dedicated wallet accounts of the users. It also enables consumers and merchants to convert their coins to cash by loading the card.



- **Smart Contract Library** that implements the 2-hop - Proof of Work vs. Proof of Stake - protocol as compared to the traditional PoW (1-hop) to ensure higher security and easier implementation.
- **Atomic Swap** - a smart contract feature enabled in the Cowrium wallet of users. It allows exchange between different cryptocurrencies (coins) without needing a third-party.
- **Cowrium's Intelligent Pooling System** effectively resolves the Mempool overload issue of traditional blockchains by prioritizing transactions to prevent delays.
- **Hyperblock technology** provides higher performance and scalability by regularly compressing transactions, thus reducing blockchain size and ensuring less RAM/ drive space requirements.
- **Enterprise Private Contracts**, which can be executed only by users willing to participate in the contract, but it can be verified publicly.
- **Support for multiple cryptographic algorithms, signing & address via Polysig** to protect the system & users against quantum attacks (such as RSA, BLAKE2b, SHA224, and ECDSA (SECP256k1)).
- **Recurring & Scheduled Payments** - a feature that enables users to schedule recurring or subscription payments via their wallets.

Some other features of the Cowrium platform include:

- **InstantSend / PrivateSend** - This is a new instant payment technology, which can process digital payment transactions in as low as 5 seconds per transaction. The integration of PrivateSend technology will secure your funds through the Masternodes network, which makes it almost impossible for anyone to detect the original source.
- **Smart Contract interaction between child chains** - This Smart Contract capability permits the interoperability of blockchains through Cowrium and Private Masternodes. These Smart Contracts can be programmed to deploy from a GUI and are able to facilitate cross-network transactions and processes according to predefined conditions.

### Users Benefits:

**Cowrium's Loyalty Program** is a special rewards program designed to enable website owners to create loyal customers by rewarding their users in the form of Cowrie coins. The reward/loyalty coins earned by users can be directly added to their staking wallet accounts. In other words, the new coins can be automatically staked on behalf of the specific users.

The Cowrium software will be **robust** and designed in such a way that it can easily manage tons of websites/apps and users.

There is also a **Referral Rewards Program** which existing users, customers and merchants can join to earn more free coins by referring new users to join the platform. The Referral Reward Program will have its' reward from the Pre-Mined Coin while the Cowrium Loyalty Program will be from an Incentivized Node.

## The Cowrium 2-Hop Network Protocol

Cowrium uses a 2-Hop network.

In the first hop of the network, miners perform the activity of identifying new transactions and adding new blocks to the blockchain, in turn of which they are rewarded with the newly released coins. The second hop is of Masternodes. These Masternodes exist on virtual private servers that are designed to process instant and private blockchain transactions, in addition to budgeting and decentralized governance.

## Interconnected Applications

The Cowrium platform will also host a number of interconnected and related apps, as follows:

Pictorial depiction of interconnected applications

### 1. CowDEX - Decentralized Asset Exchange System

A dedicated, decentralized, highly-secure Cryptocurrency Exchange platform that utilizes Atomic Swaps for easy trading between multiple ICO tokens.

### 2. Interoperability between the Conventional Ledger and Old Legacy System (Banking) and the New Ledger (Blockchain)

A system employing a dynamic fusion to fill up the quantum gap between the old and the new ledger of the Finance and Technological World.



### **3. ErrandBoy 1.0**

A money transfer app through which users can send money in any cryptocurrency (starting with Cowrie - CWR), which is then converted to Fiat currency and sent to the recipient's location anywhere across the world.

### **4. Cowrie Stability Ai (Artificial Intelligence)**

The Cowrie Stability AI is an Independent but interconnected program with the Cowrium Blockchain.

The Cowrie Stability AI is an advanced program which will use high-end quantitative strategies for making predictions as to where the markets might be going next. It will employ exact algorithms to make calculations based on deep historical data analysis in order to analyse the market not just for Cowrie CWR but also for many other Cryptocurrencies to help users select the best.

The financial power to develop and deploy the Cowrie Stability Artificial Intelligence Robotic System will be provided through the "Buffer Fund" which will combine the funds allocated by Cowrium Foundation and the funds received through the Initial Crowdfunding Process.

The Cowrie Stability AI will use highly sophisticated analysis algorithms, which will analyse the data from multiple crypto exchanges and provide important stats for decision making. Moreover, it will also be using the data of the latest search trends and social networking activities to provide better intelligence. All the data acquired through in-depth analysis are pre-tested to check their performance in real-time environments.

Unlike most other decision-making systems which take weeks if not months to produce significant results, the algorithms of the Cowrie Stability AI will be able to provide updates in milliseconds based on constant marketing moves and price changes to ensure the user stays top of their trades.

The use of instantaneous machine learning approach will also maintain high precision. All the requests by strategy robots will be automatically checked by automated risk management controls in order to achieve greater stability along with high long-term returns for investors.

The inclusion of advanced technologies such as AI and Machine Learning will enable the system to identify market trends that were not detectable with traditional methods. This will allow users of the Cowrie coin to earn maximum returns from their investments as well as boost its uses as a utility coin.

The Cowrie Stability AI is one of the things that make Cowrium a better and more realistic Cryptocurrency than the competitors.

This futuristic approach is essential for outsmarting a market that's known for its volatility – Using the Observe, Analyse, Predict, Decide and Act Approach which takes place in a matter of seconds.

With the quantitative strategies and predictive analytics approach, the Cowrie stability AI is an all in one solution that will help Cowrium achieve what Bitcoin and other similar Cryptos are set out to achieve and what the stable coins flooding the market intend to achieve respectively – Long term benefits for Investors and stability as a utility coin for commercial purpose.

## Cowrium Smart Contract and Cryptocurrency

The Cowrium multidimensional Smart Contract and Cryptocurrency Solution is an idea that manifested after studying over 25 different Cryptocurrencies. Though Cowrium inherited the best features of some major Cryptocurrency, it has gone a notch higher, improving in the smart contract, privacy and processing transactions faster. It's better in overall functionality.

While Cowrium seeks to be a multidimensional Smart Contract platform, it's meant to be flexible not just for Large Enterprise but also for small-medium Enterprise. Cowrie, the native currency, is designed to be liquid, the same as the traditional and fiat currencies used across the globe in different countries today.

Cowrium has been designed to provide support for a variety of smart contracts based applications. Check out some of its use cases below.

Case 1: A financial app that provides investors with a secure and multidimensional mode for managing fiat-based contracts. It can support a number of features such as hedging contract, sub-currencies, digital wallets, financial & payment options, along with full-scale employment contracts. Cowrium can be used such a financial app.

Some other applications & industries where Cowrium can find usage are - online voting, digital money transfer, decentralized & non-financial governance, and surveying.

The Cowrium based token system will find applications for the following purposes:

- Sub-currencies representing valuables such EURO, gold or stocks
- Individual tokens representing the smart property
- Secure non-replicable vouchers
- As a token system used as a point system for incentivization but have no conventional value



One of the best benefits is that Cowrium provides a wonderful and easy platform for the implementation of token systems. Our token system works on the concept of smart contracts. It is governed by a pre-defined logic, according to which a contract will execute only when the underlying condition/s are fulfilled. The system, therefore, verifies that a transaction is approved by the sender and they have a sufficient amount for the particular transaction. Smart contracts enable the Cowrium platform to allow direct, peer-to-peer, payments in Cowrium-based coins (sub currencies), which further extends its application scope.

### **Financial Derivatives and Stable-Value Currencies**

The problem with smart contracts is that they need a reference to an external price sticker in order to carry out transactions. A solution would be a smart contract application that can hedge against the wavering of cowrie with respect to any other standard fiat currency like pounds, US dollars or Euro, in real-time by enabling the specific party to update the data feed contract with the real-time value of cowrie with respect to any fiat currency. This will provide other contracts with an interface to interact with the Cowrium contract and get back a response with the price.

The hedging contract would work as follows:

1. Wait for party X to input 10 Cowrie
2. Wait for party Y to input 10 Cowrie
3. Record the real-time value of 10 Cowrie with respect to USD, calculate it querying data feed contract, in storage, say this is \$m
4. After 15 days, allow A or B to "reactivate" the contract in order to send \$m worth of Cowrie (calculating it by querying the data feed contract to obtain new value) to A and rest to B.

The volatile nature of cryptocurrencies makes them unsuitable for general acceptance, as people do not wish to lose their money over something uncertain. As of now, issuer-backed assets are being treated as the solution to this problem, however, not all issuers can be trusted with their words. Financial derivatives can be a perfect solution, as they offer a decentralized market of speculators, all of which are betting for the price of cowrie to go up. Meanwhile, the funds are held by the hedging contract in escrow.

### **Identity and Reputation System**

The Cowrium network will maintain a database of users where information can only be added, but not removed or modified. Any user can register their data that will stay forever. The system will use features like "functional clause" to enable other contracts to query the data. Only the owner or first user would be able to modify data or transfer ownership of the data in his name.

# Possible Applications of Cowrium (Industries)

Initial Focus will be on the following industries, with scope to expand to other industries in the future:

## **Online Marketplace**

The best benefit of the Cowrium smart contract blockchain will be to the online marketplaces where consumers are worried about transparency & security in their transactions. With the use of Cowrium blockchain, these websites and users can facilitate transparent, secure & low-cost, peer-to-peer digital payment transactions.

## **Sports Betting and Gambling**

The primary application of the Cowrium blockchain is as a mode to perform peer-to-peer transactions. The blockchain can be easily modified to perform peer to peer gambling protocols of any amount. This will ensure less fraud and cost-effective (no-fee) transactions for sports betting & gambling business and users.

## **Telecommunications**

The Telecommunications industry can benefit a lot with the Cowrium's transparent and secure blockchain system for the transmission of signals, messages and other data over a decentralized network of p2p nodes. This will immensely benefit the overall information technology industry by providing a low-cost and more secure means for sending/receiving data globally.

## **Health**

The health industry is one of the most prone to fraud and corruption in the form of limited access to patient data in need and lack of transparency in transactions, medical supplies, prices, etc. The inclusion of Cowrium blockchain in health services will bring complete transparency in medical transactions, thus reducing the fraud, corruption and the cost of health services/supplies.

## **Network Marketing**

Multi Level Marketing, or MLM, is one of the fastest-growing industries, but there is still a lack of transparency that endangers the payments and future of those involved in this field. A public Network marketing platform based on the decentralized Cowrium blockchain can introduce transparency in the industry.

Other possible use cases for the Cowrium blockchain and coin include:



### **Saving Wallets**

The Cowrium smart contract enables users to save their digital money in a totally secure and encrypted digital wallet powered by the Cowrium blockchain. The smart contract will protect user funds through underlying conditions such as user validation, the maximum withdrawal limit, etc. The contract is protected by a unique private-public key combination which only the owner will know.

### **Insurance on Natural Disasters**

Another possible application of the Cowrium platform is as a financial derivative that uses data feed to predict the weather. Based on the weather conditions, farmers would be able to protect their investments by using financial derivatives.

### **Prediction Market**

Cowrium blockchain can be used for developing a Prediction Market which will be used for determining which policy would be the most beneficial in a certain case.

### **Decentralized data feed**

Cowrium can be used to create a decentralized data feed protocol where all members can add different values of crypto related to cowrie. These values will be then sorted and the value on which the majority of the members on the Cowrium blockchain agree would be the final value. Such decentralized protocol provides a large number of values for crypto pairs including cowrie value relative to USD, Euro, Naira etc. Such a model will avoid monopoly.

## **About Cowrie Coin**

Cowrie is the native cryptocurrency of Cowrium. The name was adopted from a marine mollusk which was used as money in ancient times. Besides the currency similarity, the process of extracting Cowrie is also known as mining, which also denotes the blockchain mining.

Cowrie is a digital currency developed with the aim to enable individuals and businesses to easily access and use cryptocurrencies. Any person, who uses a smartphone or a computer, can access and use the Cowrie money through a dedicated wallet app. Cowrie will also be one of the first cryptocurrencies that will support Mobile Crypto Mining, Browser Mining in addition to the traditional Desktop Mining.

The Cowrie coin will have some very unique features intended to be suitable for multiple enormous markets that we intend to target via our project. Dedicated mobile apps for all platforms including Apple, Android and Windows will be created to enable users to access and use their Cowrie money in the easiest way.

## Cowrie Features

- Maximum coin volume of 100 billion, with transactions having eight decimal places giving space for economic flexibility.
- Smart Cowrie Wallets available to be used on the Browser as well as through dedicated Mobile wallet apps for Android and iOS devices.
- Enabled for GPU, Desktop Mobile and Web Browser mining, Cowrie coins can be mined on Computers as well as on Mobile devices without needing any sophisticated hardware tools.
- Micro fast transactions with the ability to transfer the currency between different Apps for better Merchant and user services.

## Mining

The Cowrium blockchain combines in-browser mining with Mobile Mining as a support system for the CPU and GPU miners, allowing for Cowrium's hash rate to be truly decentralized, protected against 51% attacks and providing better profitability for web and mobile-miners.

The Web Browser and Mobile crypto mining with Cowrium will overcome the high-cost and energy-consuming traditional mining system by utilizing the excess computer power of thousands/millions of mobile app & website users in a decentralized manner. The smartphone/website/app owners can download or add the code and start earning commission by allowing other users to mine cryptocurrency with the excess computing power of their GPU & CPU.

### **For Browser Mining**

A user can choose to participate in the program by manually allowing mining using their excess computing power whenever they visit/use the website or app. This only happens when and if the user allows it, ensuring complete transparency.



### **For Mobile Mining**

Similar to browser users, smartphone owners can also choose to enroll in the program by installing the app on their phones. Once installed, the app will run in the background.

The Cowrium platform is, however, not just a web-miner. Cowrium opens great opportunities for developers and organizations to join the ecosystem as a complete blockchain solution for improving their business value and boost the growth, without bothering about the technical and capital aspects of it.

The potential market & scope for the innovative Cowrium mining technology is quite huge, as there are reportedly over 3 billion websites and online Apps and an equal number of Smartphone Users who can join the platform.

### **Benefits**

#### **#1 A Win-Win Situation For All**

The unique reward-based decentralized mining system of Cowrium will be beneficial for all the involved parties. Whereas the publisher or website/app owner can benefit through a safe & transparent way of earning revenue from their platform and rewarding their users for loyalty, the platform users get a safe and transparent way of rewarding their smartphone apps & publishers. Owners further get the multiple possibilities to optimise the monetization scheme on their websites/apps, while users can enjoy the ad-free experience and earn handsome mining rewards/commission at the same time.

#### **#2 The Cowrium Foundation**

A fixed percentage of the capital earned via the platform will be used by the Cowrium Foundation for the purpose of improving the adoption of the CWR coin by awarding coins to prospect developers and companies, convincing them to develop their projects in the Cowrium blockchain. The Foundation will act as custodian and the funds reserved with it could be used for boosting the financial growth of the CWR in the market. The Cowrium Foundation board would consist of a number of external stakeholders and only a few of the original Cowrium founders/advisors.

#### **#3 A Return to Crypto's Decentralized Roots**

Against the blockchain core standards, most of the mining processes today are way too centralised because of the huge involvement of third-parties and the requirement of enormous computational power and capital. Cowrium's web browser and Mobile (Smart Phone) based crypto mining system will decentralize the mining process. The combination of the multiple systems will also provide additional hashrate to be used by auxiliary systems, which will further improve network security.

# Masternodes / Staking

Cowrium / Cowrie (CWR) cryptocurrency is also introducing a Masternode, which is more or less similar to the Dash Masternode. It will provide the much-needed security, speed, and anonymity to the digital payments and transactions processing through the Cowrium network.

The staking system of the Cowrium blockchain will enable the existing CWR holders to earn a fixed, yearly income in the form of rewards, in exchange for their contribution to maintaining the security of the network. The private Masternodes of Cowrium make it a unifying authority for the blockchain ecosystem. Apart from VPN based Masternodes, users can also engage in web and mobile based staking of CWR coins.

## **Proposed / Current Masternode System**

This is the proposed Masternode system as it currently being implemented on the Cowrium Mainnet. There could be possible change to the system as the team continues to work on implementation:

### **Financial Collateral**

- The minimum collateral amount to activate a Masternode is 10 000 CWR.
- The reward will be proportional to the collateral up to 100 000 CWR, by increment of 10 000 CWR.
- That is, instead of running 10 Masternodes, you can run a single one with 100 000 CWR collateral and get the same rewards.
- 100,000 CWR Automatically translates to Masternode+.
- The upper limit is there so we don't end up with a single shared Masternode.

The process is not against shared Masternodes but to keep the Masternode as decentralized as possible.

### **Process**

- The Masternode is a python app that can be hosted on Linux server, along with a regular Cowrium node.
- The Masternode is activated by a controller wallet, whose private keys stay safe on your local computer.
- One wallet will be needed for each Masternode and devoted to that task (separate from your usual wallet)
- Registration of a Masternode is done by sending a specific transaction from the controller wallet (the one with the collateral)



### **ROI (Based on Current Realities)**

- The rewards is expected to be calculated daily which will accumulate over a year period
- Could be as much as 50% or more on takeoff the first year.
- Running a Masternode requires a collateral amount of minimum 10,000 CWR.
- Running a Masternode+ requires a collateral amount of minimum 100,000 CWR.
- Total Masternodes/Masternodes+ collateral as well as current ROI will be published/updated daily.
- The ROI depends on the total amount of collateral. The more the Masternodes, the lower the ROI.

### **Hosting (Based on Current Realities)**

#### **Requirements**

These are the minimal requirements, subject to modification. Final requirements may be less.

Linux host (vps or dedicated)

- 1 dedicated ipv4 address
- 40 GB SSD disk
- 4GB Ram
- 2 CPU cores
- Unmetered bandwidth can be a plus.

SSD disk is because the node does quite some I/Os, so having a fast disk makes a difference.

#### **Maintenance**

Both the node and the Masternode may need urgent updates.

Even if the PoW chain does not need an hard fork, it may be necessary for Masternode owners to update the Masternode and/or the classic node.

Information channel will be passed through our social media networks.

Note: Failing to update in time means you may not get the rewards until you do.

#### **Hosting services**

Many services are available to provide Masternode hosting.

We are in contact with some of them and will tell them available on takeoff.

Providers are also encouraged to contact us

## Network Value

The goal of the Cowrium Masternode is to provide added value to the network.

Some basic masternodes implementations are merely staking or check for a "ping" answer. How nice!

The Cowrium Masternode does operate on an entire different layer.

They use a chain on their own, with no currency but metrics - KPIs - instead.

Both chains are loosely coupled and operate in an almost independent manner, with very different rules.

The Masternode operate on a Proof of Stake chain, with no mining and no competition between the Masternodes.

They observe and store their KPIs in the PoS chain.

Since the Masternodes are not part of the PoW chain, they do not add extra attack vectors.

Eligible Masternodes are derived from immutable info stored in the PoW chain.

Quality index and bad behavior from both PoS and PoW nodes is recorded, immutable also, in the PoS chain for later action.

The independence of the two chains ensures:

- Its way harder to manipulate the network, since it requires forging both chains in very different ways.
- Bad actors and cheating attempts are recorded in an independent and immutable way. You can't cheat unnoticed.

Cowrium comes with an integrated but independent KPIs dedicated side chain that monitors the network and ensures actors fair play.

**Incentivized Masternode** is a feature of the Cowrium smart contract that allows merchants and customers to earn incentive coins for using Cowrie for making/accepting payments.

## Cowrie Coin Sale

The crowdsale of Cowrie coins is being held with the purpose to raise funds for the project and give potential investors an opportunity to become a part of the system. Those who have already boarded the crypto train can join our journey by buying tokens in the sale, and those who are yet to begin in this industry can do so by investing in Cowrie coins.

During the crowdsale, Cowrie will be offered at a special discounted price to benefit those who purchase the coin in advance before it is listed on a number of crypto exchanges.



The funds raised via the pre-ICO and ICO sales of Cowrie will help us with the initial stage of the project dimensions and the development team to ensure a better and faster development process, while the Pre-IEO and IEO stages will help Complete the Process. The fundraising for the project after the IEO will continue even after listing on the exchange through a Marketing/Loyalty program that will be launched for strategically maintaining value and preventing undue Volatility.

## Cowrium Pre-ICO (2018/2019)

The pre-ICO will be held on a "first come, first serve" basis, during which a limited number of Cowrie coins will be available for purchase. The pre-ICO sale of Cowrie coin will be organized in the following phases in 2018 and 2019..

PRE-ICO STAGE 1 (PRIVATE)

PRE-ICO STAGE 2 (PRIVATE)

PRE-ICO STAGE 3 (PRIVATE)

PRE-ICO STAGE 4 (RESTRICTED)

## Pre-ICO Stage 5 (Public Sale - 2020)

This Crowdfunding Stage of Cowrie will be held in 5 phases, from Jan 1 to May 30. The ICO period has been kept quite wide (5 months) to ensure that everyone who wishes to be a part of the project gets adequate opportunities. This stage opens to traditional and social media promotion.

**PRE-ICO STAGE 5 (PUBLIC)**

### PHASE 1

JAN 1 TO JAN 31 (31 DAYS)	
1CWR	0.035USD
10,000CWR - 99,999CWR	10% Bonus
100,000CWR - 999,999CWR	30% Bonus
1,000,000CWR and Above	50% Bonus

## PHASE 2

FEB 1 TO FEB 29 (29 DAYS)	
1CWR	0.0375USD
10,000CWR - 99,999CWR	10% Bonus
100,000CWR - 999,999CWR	30% Bonus
1,000,000CWR and Above	50% Bonus

## PHASE 3

MAR 1 TO MAR 31 (31 DAYS)	
1CWR	0.04USD
10,000CWR - 99,999CWR	5% Bonus
100,000CWR - 999,999CWR	10% Bonus
1,000,000CWR and Above	30% Bonus

## PHASE 4

APR 1 TO APR 30 (30 DAYS)	
1CWR	0.0425USD
10,000CWR - 99,999CWR	5% Bonus
100,000CWR - 999,999CWR	10% Bonus
1,000,000CWR and Above	30% Bonus

## PHASE 5

MAY 1 TO MAY 30 (30 DAYS)	
1CWR	0.0450USD
10,000CWR - 99,999CWR	5% Bonus
100,000CWR - 999,999CWR	10% Bonus
1,000,000CWR and Above	30% Bonus



## Initial Exchange Offering (IEO)

Those who wish to support the Cowrium Project by making a Contribution but for one reason or the other did not participate during the PRE-ICO stage can participate in the Initial Exchange Offering (IEO), which is expected to take place in June 2020.

A number of high profile Exchanges are in touch and penciled down for this purpose. The IEO will run at 0.050USD, after which it's expected to go into the Market at 0.075USD.

Maximum of 1 Billion CWR will be available during the whole Offering Period. The rest of the CWR will be released over the years strategically in support of the Project, without having a negative effect on the Market Price [See Coin Allocation and Distribution].

## Cowrie Coin sale terms & conditions

### Purchase methods

Cowrium ICO investors can use the following methods to pay for their coin purchases during the sale:

#### CRYPTO

1. Bitcoin (BTC)
2. Ethereum (ETH)
3. Litecoin (LTC)
4. Ripple (XRP)
5. Stellar (XLM)
6. Bitcoin Cash (BCH)
7. Binance Coin (BNB)
8. Tether (USDT)
9. TRON (TRX)
10. Dash (DASH)

#### FIAT

1. DOLLAR (USD) – Default
2. EURO (EUR) – On Demand
3. POUNDS (GBP) – On Demand
4. NAIRA (NGN) – On Demand

As of now, the Crowdfunding will not support any other cryptocurrency except for the above mentioned coins.

### How to participate in Cowrium Crowdfunding?

The Crowdfunding process will be conducted via the website <https://www.cowrium.net/>

Interested users can participate in the sale by simply creating an account on the website and following the instructions. The real-time price of the coin against USD is shown on the Crowdfunding page. You can contribute using any of the accepted currencies.

### Unsold Coins

In case if there are any Cowrie coins left after the crowdsale is closed, they will be used as part of the continued promotion of the project.

### Coin distribution and trading

The transfer of purchased coins will be done to respective users strategically. All Coin contributed before and during the ICO Period will be released to the wallet during the PRE-IEO when the Main-net is expected to be officially deployed. All Coin after the ICO will be received after immediately after the IEO. Your Cowrie balance will be transferred to a digital wallet of your choice. Soon after the IEO ends, the coin will be listed on a number of popular crypto exchanges for the trading purpose, the information of which will be communicated to all our investors. Cowrie will be the first cryptocurrency to be listed on the CowDex Decentralized Exchange Platform

### Cowrie Token and Coin

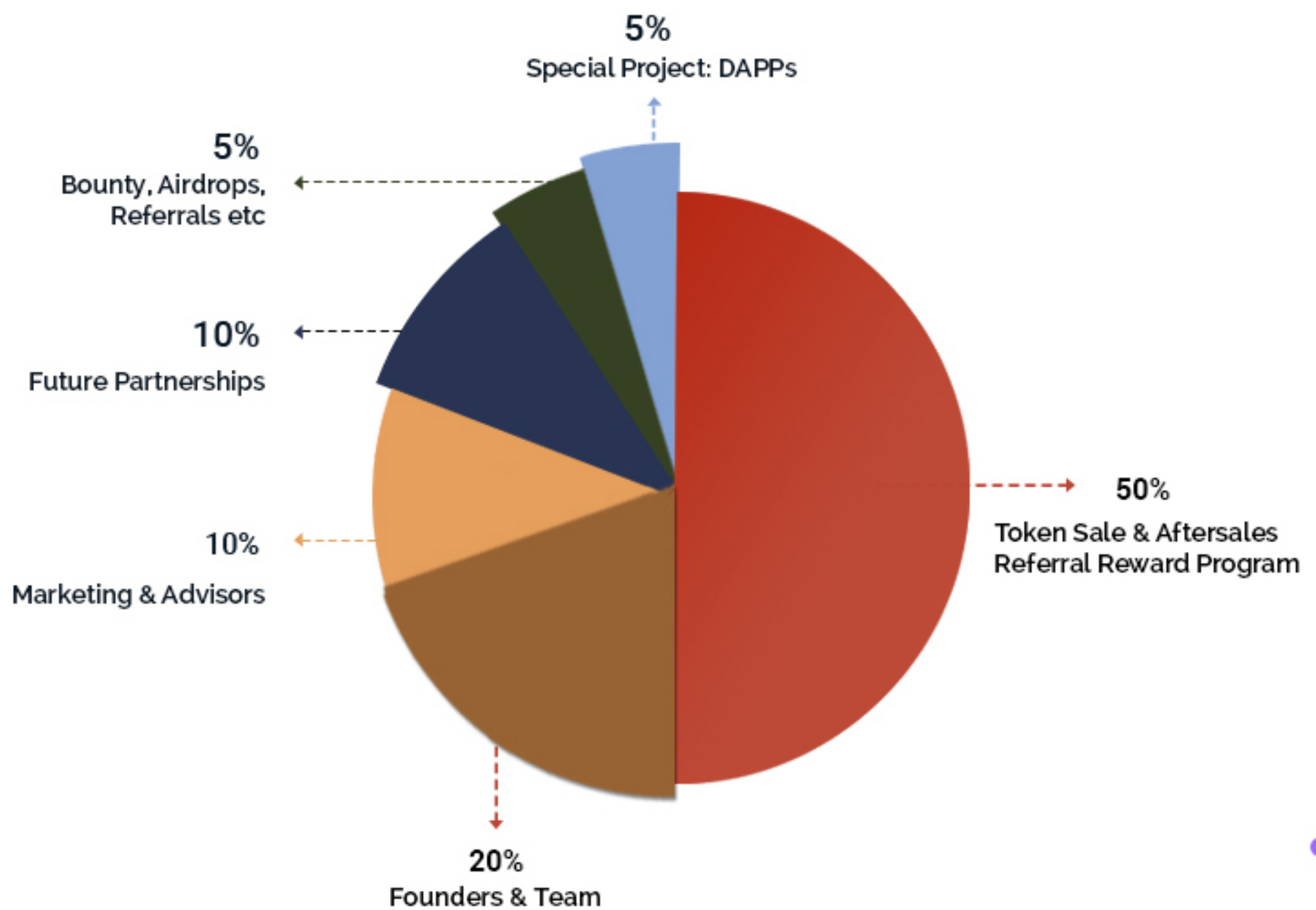
During the process of Crowdfunding, Cowrie will be sold as a token with the symbol CWRX on the Cowrium website and will be converted into Cowrie Coin CWR after distribution. **1 CWRX = 1 CWR.**

## Coin Allocation and Fund Distribution

### Coin Allocation

The pre-mined Cowrie coins will be allocated in the following manner:





As stated above, 50% of the pre-mined Cowrie will go to the coin crowdsale and Aftersales Referral Reward Program.

5% of the coins will be used for **Bounty, Airdrops, Referrals and other bonus campaigns** as a part of the marketing strategy to motivate people to invest in the project and make it a success during the crowdsale.

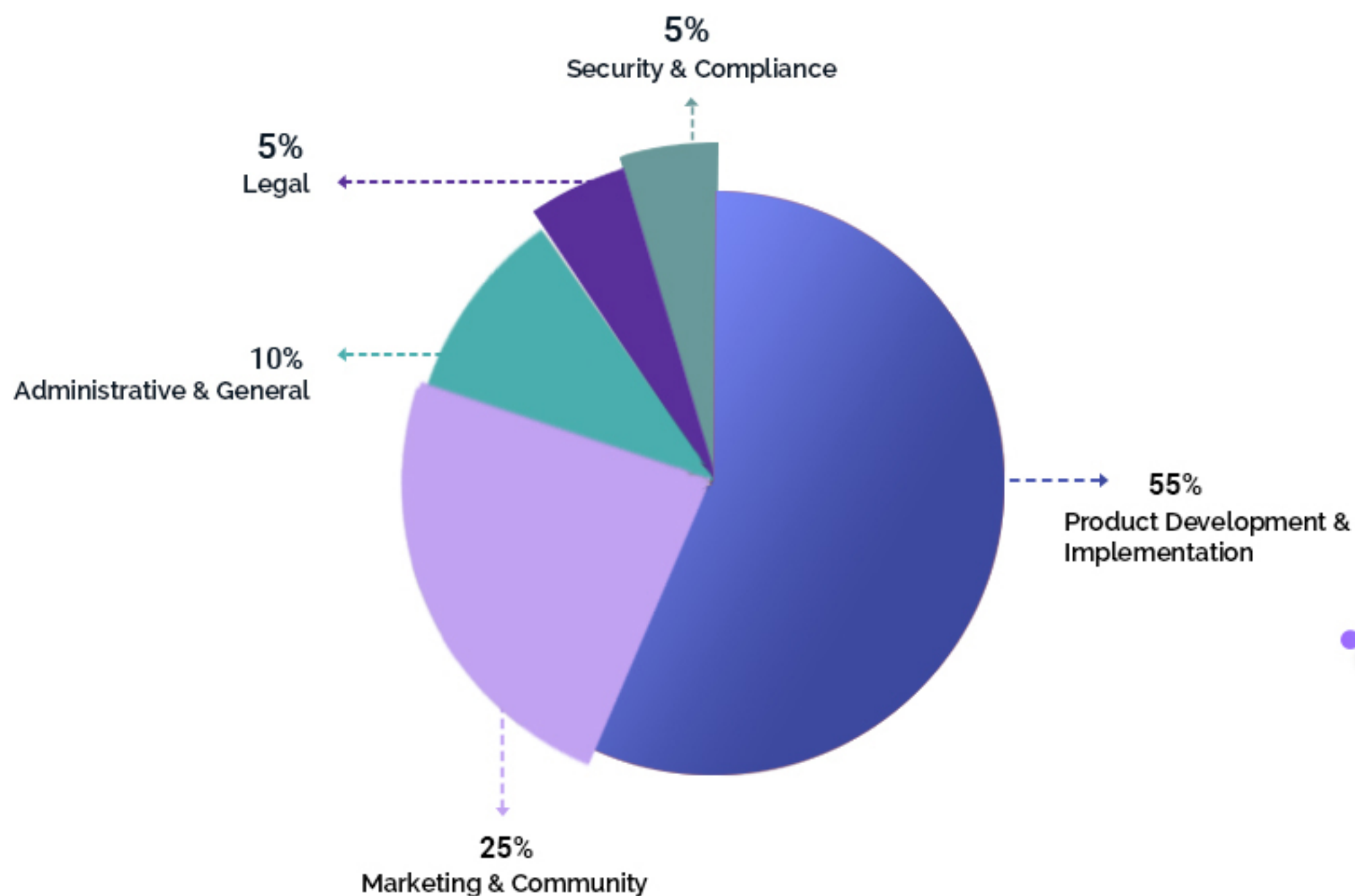
A part of the coins will be used in team-related tasks such as recruitment and vesting of the team.

We also plan to go into partnership with multinational organizations as well as financial institutions in the next few years to further extend the reach of our business. Further to this, we may also acquire a conventional commercial financial institution operating in a crypto-friendly environment which will help realize our plan of interoperability between the old and the new ledger.

5% of the coins will be taken by other projects like Interconnected Apps and DAPPs, such as Er-randBoy etc.

### Fund Distribution (Use of Proceeds)

Funds raised via the Cowrie Crowdsale will be used as follows:



As you can see, most of our funds are being used for the development & implementation of the Product, which is the Cowrium Platform, the blockchain, the Cowrie Coin and other interconnected Apps / DAPPs. To ensure the development of the best-class product, we are working with a team of highly talented individuals, developers, designers and engineers with experience in a wide range of industries including small, medium and large brands. This is why most of the funding is being used to develop and maintain a team of the finest people in the industry.

The developed product is of no use unless it reaches the target market, which is possible only with the help of the right marketing strategy. 25% of our ICO funds will be spent in the marketing of the product and developing the community. It includes product endorsement by key people in the industry as well as global celebrities. It will help us create awareness among potential users who are engaged in digital transactions. Besides that, we will also engage in partnership with a number of online/offline Merchants and famous organizations for the promotion of Cowrium to millions of targeted users.



## Why invest in Cowrium?

Besides integrating all the advanced features of blockchain technologies and cryptocurrencies, Cowrium offers some unique features that no other crypto project has.

Cowrium is a multidimensional, independent public blockchain platform that will allow easy and universal access to individuals as well as small, medium and large enterprises to ensure that the platform and its cryptocurrency (CWR) can be used by masses and in a range of industries. This effectively overcomes the restrictive & limited usage problems of most of the existing coins (cryptocurrencies) like Bitcoin and ETH.

Cowrie, on the other hand, is a feature-rich, user-oriented and exchangeable cryptocurrency that will benefit the following types of investors:

- **Early participants** of the Cowrium project can benefit by availing interesting discounts, freebies and bonus offers on the CWR coin sale (ICO).
- **Long-term holders** can benefit by purchasing CWR coins at a relatively lower price (now or during the sale), holding them for a significant period and then selling at a much higher price in the near future.
- **Cryptocurrency enthusiasts**, who are looking to join new opportunities in the crypto space or waiting for the next big blockchain revolution, can join the project as an investor or a user.

As for the reasons to invest in Cowrium there are many which we have already explained in the features & benefits section of this Whitepaper. Rest assured, investors will get a huge return value of their investments in Cowrie.

## Future Proof

One of the major things that are still stopping people from investing or becoming a part of the crypto space is the ongoing concerns about the legislation and generalization of cryptocurrencies by the government and entities such as the SEC. To ensure our cryptocurrency and blockchain project remain foolproof against such uncertainties, we are taking proper precautions.

## Anonymous Transactions

In the name of stopping terror financing and money laundering, the government wants to stop us from performing truly anonymous digital transactions, which should be our right. Seeing that, the Cowrium system integrates a facility to on and off the anonymity feature as per the need. When the feature is turned off, the transaction processing through the system would be somewhat trackable, the same as Bitcoin and other blockchains.

## The Howey Test and Securities Laws

Considering the increasing efforts of the government entities to introduce proper regulation norms for the cryptocurrencies that operate as securities, the Cowrium system is designed such that it can easily pass the “Howey Test” and other standard tests that the government may have in place to test the nature of the coins or cryptocurrencies. Here are some reasons why:

### 1. Profit Generation for Users

Cowrium distributes revenue in the form of reward coins to the Cowrium holders who choose to hold their coins in the Masternode system, thus passing rule #4 of the Howey Test.

### 2. Governance

To create a successful, self-sustaining economic platform, the Cowrium Network has a built-in governance system, where the Masternode holders are given the right to vote on leadership and various other key metrics, aspects and functions, enabling them to control the profit-generating process.

### 3. Blockchain Profits

The non-profit Foundation of Cowrium is there to control the governance treasury, and in no way, it represents or affects the price of Cowrie.

Even though Cowrie holders will never need to trade or sell their tokens in order to earn profits from their investment, we plan to list our coin on major cryptocurrency exchanges, which is expected to add value to the coin and make it more accessible. Since Cowrie cannot be considered a security, the government cannot order for exchanges to de-list our coin on such grounds ever.



## **Taxation**

Even though cryptocurrencies are not managed or governed by centralized authorities, they may still be liable for taxation. The Cowrium Project is designed such that it provides governments with easy means for charging tax on the services or transactions processed through the network. For that, the "Pay" module of our system has a function to automatically collect or deduct the tax amounts from the payments made to merchants using cowrie. The function can be used by merchants to set a fixed percentage of the transaction amount to be deducted as tax, which can be separately stored in a "pocket" or sent directly to the wallet account of the government. This, in addition to ensuring high-level tax regulation, will also save precious time & money of the users in complying with tax regulations.

## **Cowrium Target User Base**

The target market of Cowrium is over 3 billion people and businesses around the world that use the internet and smartphones on a daily basis and are looking for easier and more secure ways to perform digital payments. Our target customers include:

### **SMEs (Small & Medium-sized Enterprises)**

The project intends to help SMEs reduce the burden of added cost because of the fraudulent credit card activities and also come up with the increasing demand for a faster, more efficient and secure digital payment method.

### **Merchants**

Our project aims to target all those Merchants who are looking for easier, faster and more secure ways to accept payments for their services/products. The Cowrium Pay Module enables them to accept payments through any cryptocurrency of their choice aside Cowrie for any kind of service.

### **Consumers**

The Cowrium project aims to generalize the use of blockchain technology and cryptocurrencies by giving consumers the ability to make payments in any cryptocurrency of their choice, for both online and offline purchases.

### **Crypto-Investors**

Potential investors can benefit by investing in the Cowrium project at an early Crowdfunding stage. They can purchase Cowrie coins at a low price during the sale and then trade them on cryptocurrency exchanges for a much higher price.

# Cowrium Roadmap

**2018 Q1**

- The Cowrie Idea is born as Concept Development

**Q2 2018**

- Team Building
- Consultation with Industry Expert

**2018 Q3**

- Settle Legal Issues
- Discussions with Private Investors
- Cowrium Adoption
- Private Investment (Seed Capital)

**Q4 2018**

- Website Launch
- Early Access
- PRE-ICO

**2019 Q1**

- Public Announcements at Events
- Technical Setup

**Q2 2019**

- Project Development
- ICO

**2019 Q3**

- New Website
- Project Development

**Q4 2019**

- Testing Period

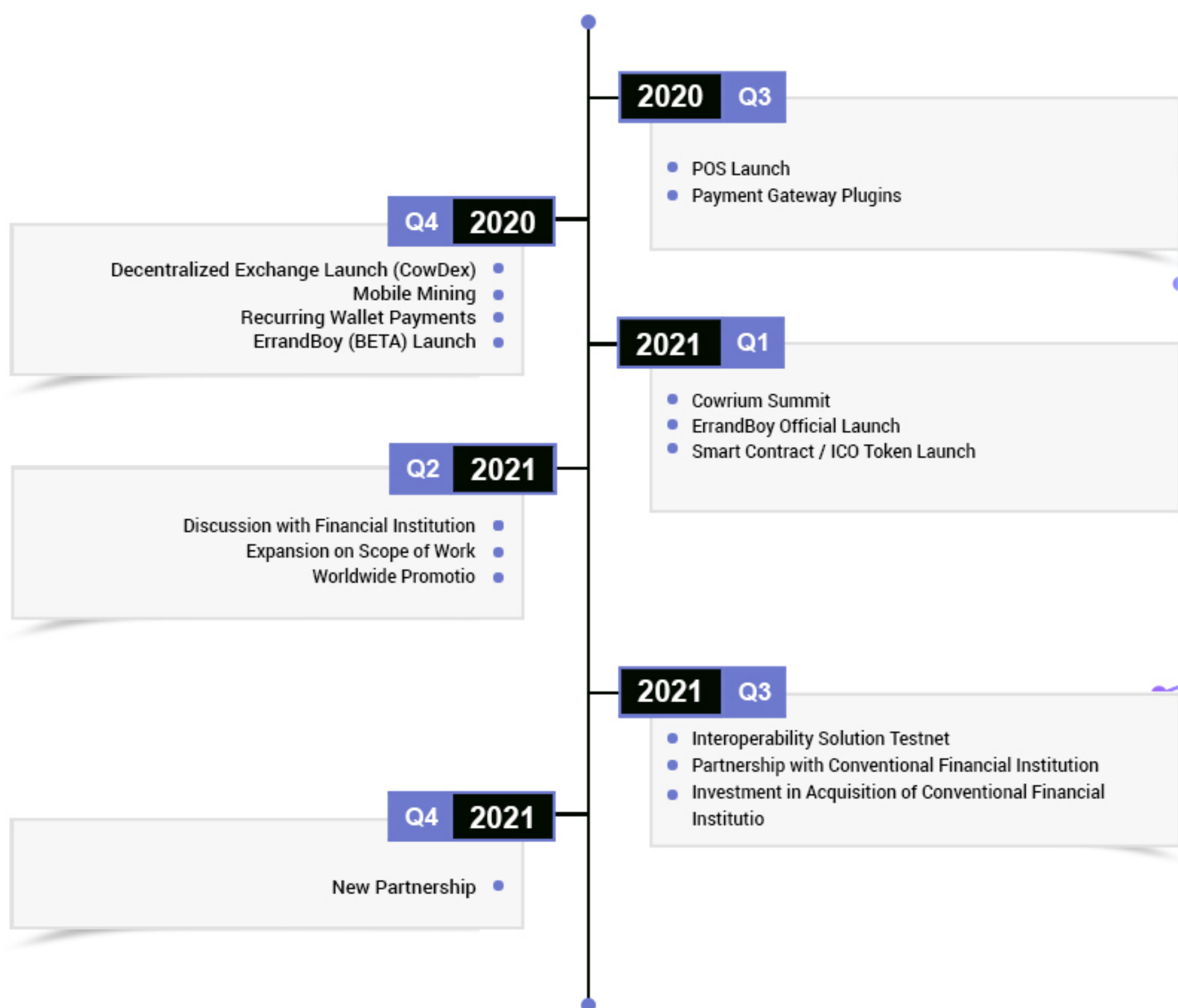
**2020 Q1**

- PRE-IEO
- Prototype Release
- Wallet Launch

**Q2 2020**

- New Website
- CPU/GPU Mining
- Masternodes
- IEO / Major Exchange Listing





## The Cowrium Team (About Us)

The Cowrium team consists of blockchain experts, experienced software developers, blockchain developers, business developers, legal experts, marketing experts, social media analysts, and technology advisors. Our team has been built of selected individuals who excel in their respective fields and seriously believe that blockchain is the solution to the security & integrity problems of the financial-technology industry.



**EMMANUEL HAASTRUP (CEAH)**  
**CO-FOUNDER / CHIEF CONDUCTOR**

With 19 years of Combined Experience as a Serial Entrepreneur, Web, Software & Database Developer, Blockchain Enthusiast, Speaker and Sales & Business Networking Consultant; Emmanuel is the Founder and presently acting as the Chief Conductor of the Cowrium project.



**PRAVEEN DAGDI**  
**PROJECT MANAGER**

Praveen is an innovative software developer with over 10 yrs of experience in real-time application development and has successfully delivered numerous projects in a wide range of industries. He has been developing cryptocurrency-related projects for over 4 years now.



**SHOBHIT SHARMA**  
**LEAD: BLOCKCHAIN DEVELOPMENT**

Shobhit is leading the development team at Cowrium. He is an expert in Custom Blockchain & Cryptocurrency development and has over 10yrs of experience in the IT industry including the development of projects on Bitcoin, Ethereum, Monero & several other blockchains.



**PRIYANKA CHOUHAN**  
**LEAD: BUSINESS DEVELOPMENT**

Working as a full-time blockchain developer & manager, Priyanka has around 5 yrs of experience as a business developer, manager, and consultant in diverse industries.



**PEDETIN A. OBADIMEJI**  
**LEAD: LEGAL**

A Dynamic young Attorney at Law, Adeola specializes in Company Law, Representation, and other legal proceedings. His strong areas include research, analysis, and corporate law.





### **TITILOPE BALOGUN**

#### **LEAD: MARKETING**

With a strong background in Direct Selling Industry and over 7 years of experience in the sales industry (online & offline), Titilope is a skilled person and has worked with many top companies.



### **AANUOLUWAPO AWESOME**

#### **LEAD: COMMUNITY DEVELOPMENT**

He is a professional online marketer with experience in all areas of Digital Marketing and specialization in social media promotion, accounts management, engagement & base growth, content management, copy-writing and SEO.



### **KSHAMA VERMA**

#### **LEAD: BACKEND DEVS, API, NODES**

Kshama is highly trained and experienced in the area of Backend Development both for centralized and decentralized system. An expert in the area of Application Programming Interface and Blockchain Nodes. Her ability for commitment to achieving set goals based on her focus is what qualifies her for the position.



### **BADO FAISAL**

#### **BUSINESS DEVELOPMENT ADVISOR (AFRICA)**

Bado Faisal is a complete multi dynamic personality. He's multilingual (speaks French, English, Hausa, Arabic, Sula, Mandarin, Malay, to mention a few). Bado Faisal has widely travelled and has touched over 70 countries across the globe with 50 of them in Africa. He has worked with several International Organisations in the same capacity and built a network of businesses across Africa.





**DEEPANSHU BHATT**  
**CHIEF MARKETING OFFICER**

A blockchain expert and enthusiast, Deepanshu has provided consultancy to many Blockchain projects. He envisions to establish a society of disruptive projects that are economically independent which would contribute to the advancement of communities with their innovation. He is passionate about what he does and has hands-on experience in providing value addition to businesses. Vast knowledge of the blockchain industry and an experience handling million dollar projects make Deepanshu a perfect fit for his role as an advisor and an invaluable asset for the Cowrium project.



**OLUYINKA TANIMOWO**  
**ADVISOR: TECHNOLOGY**

Oluyinka is presently working as the MD/CEO at Jotmo Systems Ltd and also as the Managing Consultant at Connect Technologies. He has served and currently serving as a member of the Advisory board of several reputed IT Companies and has over 25yrs of combined professional experience.



**CHLOE KHOK**  
**BUSINESS DEVELOPMENT ADVISOR**

Chloe is a result-oriented person working as a lead trainer and has over 10yrs of industry experience. She is an expert in process-driven, role play, experiential, cognitive, behavioral training and management development.



**MARINA SOKOLOVA**  
**BUSINESS DEVELOPMENT ADVISOR (EASTERN EUROPE)**

Marina is an authority when it comes to research, development, team building and promotion of Blockchain Project in Europe. She has worked with a number of successful projects Internationally within the Cryptosphere that gave birth to the success of those projects in Eastern Europe, her commitment to making sure a good project succeed is her strength.



## Conclusion

With the information provided in this article, you can be assured that Cowrium is one of the few cryptocurrencies today that is designed to overcome the government roadblocks to ensure quick and profitable mainstream adoption.

The Cowrium Platform is a multidimensional blockchain ecosystem which gives Innovators, Developers, Merchants & Enterprises, Exchangers, Service providers, and Institutions the ability to integrate their ICO projects and smart contracts as well as their businesses on a platform where consumers will be able to pay for products, services and perform operations with not just the Cowrie Coin but any cryptocurrency of their choice.

The project aims to encourage merchants and consumers while focusing on technological innovation. Top platform features like the adoption of multiple cryptographic algorithms, signing & address formats to protect users from quantum attacks, Hyperblock Technology, enabling compression of RAM space up to 96% and an Intelligent Pooling System to help keep the transaction fee low are already making a buzz in the blockchain industry.

Enabling users to easily pay in Cryptocurrency, our DAPPs such as ErrandBoy allows you to pay in any Cryptocurrency of your choice while the recipient receives it in Fiat (USD, GBP, EUR, NGN, etc.) through Atomic Swap by our agents. The Cowrium Decentralized Atomic Swap Exchange Solution (COWDEX) allows new tokens generated on the platform as well as other Coins from outside the Platform to have easy access to being listed. With Cowrium, we aim to build a future where the Old Ledger (Conventional Financial Institution) and the New Ledger (Blockchain and Cryptocurrency) will form a fusion to redefine and revolutionize the way we do business.

Through our integrated reward system for both Merchants and Consumers, we plan to redefine the way businesses can internally aid to their own growth by creating more trust, reliability and benefits for their consumers.

Cowrium is setting a higher standard in the Industry by giving room for all to choose. This Choice is not just for Blockchain experts, professionals, innovators or developers but also for Merchants, Consumers and all Crypto Enthusiasts, therefore, making Cowrium the most democratic platform in the Industry. This makes Cowrie - Currency of the people, by the people, for the people.