

CMR White Paper



THE ICO STARTER

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1. Introduction of CMR

This paper is written for investors and developers to understand what CMR is about and how it will enhance the blockchain community.

We stand at a pivotal point in modern history. Since the introduction of the internet there has not been a new technology that is as revolutionary as the blockchain technology. The amount of implementations seem to be without boundaries starting from fully decentralised controlled databases to smart contracts, identity verification and many more. We wholeheartedly believe that this new technology will change the way we work in the future and therefore thrive to be part of the change through innovations based on blockchain technology.

This ICO is meant to fund a blockchain consultancy firm called CMR Holding b.v., hereinafter referred to as CMR. This firm will be registered in the Netherlands and its main activities will be blockchain consultancy. CMR is subject and currently complies with Dutch law and all its shareholders are based in The Netherlands. However, CMR actively seeks to cooperate with a legal entity to be able to anticipate and keep up with future law changes regarding ICO and cryptocurrencies. CMR has already contacted three international operating legal entities for this cooperation.

The CMR team, see chapter 9, consists of professionals with a strong technical background and extensive experience in IT. Furthermore CMR is already speaking with new developers which are currently working at a well-known software company and therefore cannot be named as such for now. These developers have indicated to commit to CMR in the near future if the ICO is deemed successful. CMR will be headquartered in Groningen, a big IT hub in the north of the Netherlands, where currently companies like Google and IBM are located.

CMR's asset pool will consist of coins (tokens) that are sold in future ICO's. Investing in CMR therefore is investing in the future success of CMR and its ICO's. Later we explain more in detail how this works. Right now CMR is already working on 3 new ICO's which will increase the value of CMR coin.

New and existing businesses who want to use blockchain technology can rely on CMR for:

- Technical support
- Development
- ICO fundraising

2. What is CMR Coin?

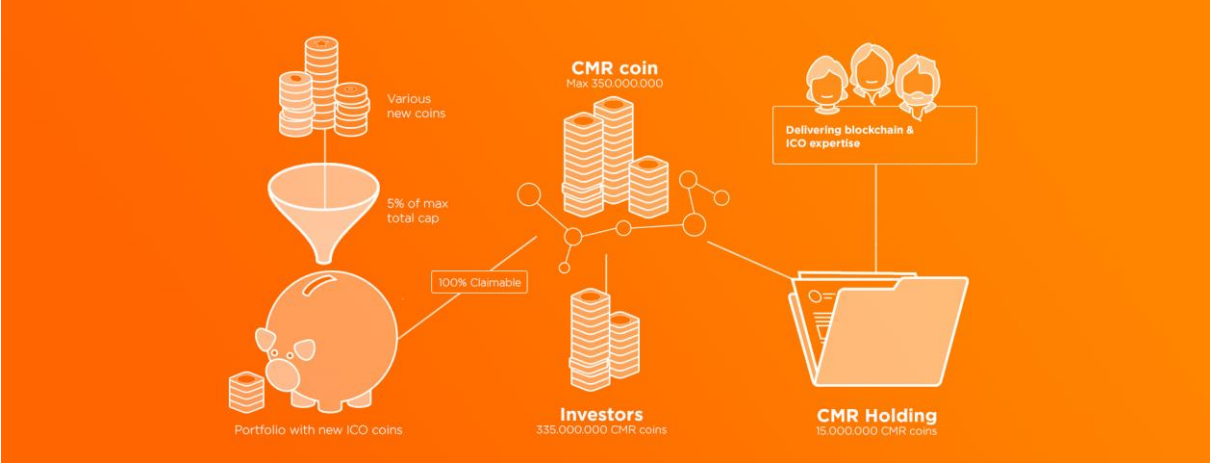
Blockchain technology is the future, the coins its gasoline. Every blockchain has a purpose: Bitcoin is money, Ethereum is a platform for decentralized applications. CMR is a blockchain starter. CMR is a platform for Blockchain and Initial Coin Offering (ICO) consultancy.

There is a lot of buzz in the media about the ICO market. The media is emphasizing the risky nature of ICO's. CMR also recognizes these risks. However, we believe that an ICO is the best way of crowdfunding and that crowdfunding itself, by side-lining current financial systems in place, is a better and easier way for people to fund their own business.

We believe that lack of transparency is negatively influencing the reputation of the ICO market. Therefore CMR wants to be 100 percent transparent and show clear assets to the ICO investors. This way an ICO can be a perfect, low cost way for crowdfunding. We are promoting this new and most efficient way of crowdfunding. We are going to help companies to raise funds through an ICO starting with building a blockchain to the actual ICO.

CMR helps other companies to raise capital with ICO only if they are backed with clearly defined assets. CMR helps these companies from start to finish in order to realize a successful ICO. Also CMR can be asked to review an existing ICO and give its verification for the legitimacy of this ICO by checking their team, assets and guarantees.

CMR Coin, an asset backed token



3. How does CMR Holding create value?

If you buy CMR coins you automatically own coins from new ICO's which were made possible with the help of CMR.

The funds raised in the ICO CMR will be spent on creating new Blockchains and ICO's. CMR primarily needs funding for wages, administrative and office expenses. Moreover CMR will incur expenses related to server costs and programming costs in order to start ICO's. CMR already has new ICO ideas with assets in which we will invest. CMR will turn at least two of these new ideas into effect within three months after a successful ICO. The CMR coin will benefit from these ICO's. Up to 5% of each assisted ICO will be put in the CMR portfolio. For more information about the projects CMR is working on, we refer to the CMR website, www.cmrcoin.org

CMR exists of technological blockchain experts and financial experts. These experts will help new initiatives to turn blockchain ideas into blockchain platforms. CMR provides the technical and financial expertise to arrange an ICO.

For every blockchain or ICO assisted by CMR, CMR takes up to 5% of the amount of coins to be sold in this ICO. These coins generated in the ICO will be placed in the CMR coin portfolio. The CMR coin can be traded for coins in the portfolio. With every blockchain/ICO that CMR assisted the value of the CMR coin will raise in value.

On the CMR site you will be able to trade your CMR coins for the coins CMR has in its portfolio. The CMR site will show the exchange rates, based upon the number of CMR coins issued and the available coins of different types in CMR's reserve. Also the transaction costs are clearly shown. Buying CMR coins therefore is investing in the portfolio of coins that were made possible by the assistance of CMR.

Example:

CMR consults Company X with an ICO.

Company X issues an Initial Coin Offering (ICO) of 1.000.000 X-Coins.

CMR gets, as a consultancy fee, 5% of 1.000.000 X-Coins.

These 50.000 X-Coins are placed in the portfolio.

On the CMR site you can track the amount of Company X coins in the portfolio and the amount of Company X coins that a CMR coin holder is entitled to.

On the CMR site you will be able to trade your CMR coins for the coins CMR has in its portfolio. The CMR site will show the exchange rates, based upon the number of CMR coins issued and the available coins of different types in CMR's reserve. Buying CMR coins therefore is investing in the portfolio of coins.

4. CMR coin characteristics.

CMR coins will be created on the Ethereum platform. This ensures that there is 24 hour a day availability to trade CMR coins.

A fixed total of 350.000.000 CMR coins will be created. No more coins can ever be created. The founders will keep 15.000.000 coins for their efforts. The rest of the coins, 335.000.000 CMR will be offered in an ICO crowd sale.

Every time a CMR coin is converted into underlying coins in the portfolio it is destroyed and therefore cannot be reissued or returned to the market in any way.

If there is less than the maximum amount of CMR coins sold in the ICO then the rest will not be distributed. For example if in the entire ICO only 200.000.000 CMR are sold, then the amount of coins left, in this case 135.000.000 CMR, will never be distributed in the market.

5. The ICO of CMR

In our initial coin offering in CMR we will have the sale of CMR coins split into 2 phases. In the pre-launch the buyers of CMR coins will earn a bonus in order to reward the early participants. So make sure that you are one of them! There will be a maximum total of 335.000.000 coins available in the initial coin offering. The initial coin offer price is 0,0001 ether per CMR coin. So 1 Ether will give you 10.000 CMR coins. The minimum investment is 1 Ether.

In the first phase from day 1 up to day 3 there will be an undisclosed bonus for first 100 persons selected in the pre-launch phase. If you want to participate in the pre-launch please visit our website www.cmrcoin.org/home.php and sign up. Further steps in the pre-launch process will be mailed to you.

The second round is from day 4 to day 31. In this phase the remaining CMR coins are sold. Minimum investment of 1 Ether still applies in this phase.

Table 1. ICO of CMR

CMR coin ICO			
Exchange rate	1Ether = 10.000CMR		
	Founder's fee		Total
# coins available	15.000.000	335.000.000	
Total coins	15.000.000	335.000.000	350.000.000
Minimal participation # of CMR coins			
Investment in Ether	0	33.500	33.500

Guarantee: If the minimum threshold of 500 Ether is not achieved the crowd sale is deemed unsuccessful and the total amount of invested Ether is returned to your account.

All transactions will be handled in Ether. If you need help buying Ether then we refer to the website www.myetherwallet.com.

6. Buying and trading CMR coins

Buying CMR coins can easily be done by sending Ether to the address shown on the CMR coin website [www.cmrcoin.org /home.html](http://www.cmrcoin.org/home.html)

If you don't have an Ether wallet yet please refer to www.myetherwallet.com to create one. If you need more help then we happily provide you with the process to ensure that you will be able to invest in CMR.

Coins you bought will be transferred to the buyers' coin wallet. Please be advised that lost coins cannot be recuperated or replaced, so be sure to store your private keys in a safe place. We strongly recommend a physical ledger like Ledger Nano wallet and two-step verification for your address.

On cmrcoin.org you will find a link to see the underlying coin portfolio. CMR coins will be able to be handed in for the coins of this underlying portfolio. CMR coins traded against the portfolio will be destroyed in the process and therefore cannot be reissued or returned to the market in any way.

*Please note that because CMR thrives to build a good platform for the underlying coins to be traded, the CMR coins are not exchangeable for the underlying coins in the portfolio. Also a minimum of 10.000 CMR coins applies for converting CMR coins into the underlying coins.

Table 2. Portfolio example.

Total of CMR	total of X-coins	Total of Y-coins	total of Z-coins
350.000.000	500.000	2.500.000	4.000.000
10.000 CMR =	14,29	71,43	114,29
1.500.000 CMR =	2142,86	10714,29	17142,86

In this simple example there are only 3 other coins tradeable for CMR. Depending on the amount of coins distributed in the ICO's X, Y and Z the amount in the portfolio differs. X had an ICO of 10.000.000 coins. Y of 50.000.000 and Z of 80.000.000.

The value of underlying coins depends on what they do in the market and these coins may be tradable against goods or services.



7. How is the underlying portfolio managed and accounted for?

In its first year CMR will create a private ledger where the total amount of coins is managed. This ledger serves for storing purposes of these coins and is responsible for the portfolio of these coins and is not able to sell or trade these coins. In the private blockchain (ledger) all transactions are registered. A CMR coin holder can easily exchange CMR coins into the underlying coins. The ledger will know the amount of underlying coins/tokens the private key holder is entitled to. After the transaction has been done these exchanged CMR coins will be destroyed and cannot be recreated or returned to the market in any way. Please note that the minimum amount of CMR coins to be converted is 10.000 CMR.

To continue with our example of the portfolio in table 2. Imagine the owner of 15000 coins trades his coins for the underlying coins in the wallet. In the ledger it will show that there are 3 underlying coins. It calculates that 1.500.000 CMR equals 2142,85714 X-coins, 10714,286 Y-coins and 17142,857 Z-coins and will transfer this amount to the wallet of the sender of the 1.500.000 CMR. After a successful transfer the 1.500.000 CMR are destroyed and the portfolio now looks like this.

Table 2. Portfolio example.

Total of CMR	total of X-coins	Total of Y-coins	total of Z-coins
348.500.000	497.857,10	2.489.285,70	3.982.857,10
10.000 CMR =	14,29	71,43	114,29
1.500.000 CMR =	2142,86	10714,29	17142,86

Note that although there are less CMR and less X, Y and Z coins. The rate at which one CMR trades against an X, Y, or Z coin is still the same.

Now what happens if in the future another coin named K is issued?

If after the ICO of the K-coin 1.000.000 K-coins are transferred to the wallet then these coins will only be divided against 348.500.000 CMR and not the original 350.000.000 CMR. So then 10.000 CMR coin gives the right to $1.000.000/348.500.000 * 10.000 = 28,69$ K-coins. Also if anyone redeems it's CMR then he will receive 4 different coins in his wallet as a return.

As you can see this means that the upside potential for CMR is unlimited as new ICO coins are distributed in the portfolio. The more ICO's generated, the higher the value of CMR.

8. Transparency

In order to be trustworthy CMR already complies with current regulation concerning cryptocurrencies. However CMR acknowledges the fact that current regulation is not yet up to date and therefore proactively intends with help of a legal partner to further develop regulation for coin markets and integration of Blockchain and cryptocurrencies in everyday life. CMR will be ready for environmental changes and will comply to any rules the Dutch authority applies.

CMR will do quarterly reports on the CMR coin website in which it will briefly outline the current activities and a review of ICO's done in that quarter. Every time CMR does an ICO for a company it will be posted on the CMR website so activity can be tracked.

The total amount of CMR coins in the market is shown in the ledger as well as the amount of coins in the underlying portfolio. Therefore the complete asset portfolio and the value of each CMR coin can derived at all times and will be visible in the CMR ledger. Coins that are destroyed will be taken out of the blockchain and the outstanding amount of CMR will be updated.

9. Team

Meet the CMR founders:



Marten Platje

Blockchain specialist



Claudio Piek

Finance expert & trader



René van Doren

Finance expert & investor



Edwin Paardekooper

Project management



Gert Bos

Legal officer

Development team:



Rolf Berting
Blockchain specialist



Erik Bakker
PHP - MySql - Blockchain



Simon Fruchnich
Senior developer

Advisory Board:



Joop Niezen
Investor



Henk Piek
Start-up consultant

10. Summary

CMR is a blockchain consultancy firm. The CMR team has a strong proven technical background.

CMR helps start other blockchains through funding via ICO's.

The value of the CMR token is linked to these new ICO's. For every new ICO consulted by CMR, CMR gains up to 5% of its ICO value. In the near future, CMR tokens can be traded on the CMR site for the new ICO tokens. The underlying value of the CMR token increases by every new ICO.

CMR coins can be bought on our website www.cmrcoin.org

Disclaimer

Anti-money laundering. CMR follows a Know your customer programme to ensure that funds flowing into the coin offerings are not being used for money laundering purposes.

Although CMR is merely subject to current Dutch laws please be advised that for investors local laws apply for investing and using CMR coin. This means that US and China based residents are exempt for investing in CMR. Investors hereby verify that they are not residents or citizens of the United States of America or China. By buying CMR investors also verify that they know local laws of the country that they live in.

Investor acknowledge that the underlying portfolio of cryptocurrencies is heavily reliant on market sentiment and therefore is subject to high volatility. Investors in these currencies run the risk of losing all their money.

Investors in CMR coin accept the risk that investors might be unable to use CMR coin making CMR coin worthless.

Investors in CMR coin accept that there is a risk that the Ethereum platform on which CMR coin is built can dysfunction or disappear completely and that CMR coin will be unusable.

Investors in CMR coin acknowledge the fact that investing in cryptocurrencies is considered high risk due to high volatility in the cryptocurrency markets and accept the risk that cryptocurrencies can lose all of their value.

Buyers and receivers of CMR coin run the risk of losing the private key to their wallets and losing access to their CMR coins. This loss cannot be recovered. CMR Holding will not be responsible for this loss.