



**CRYPTO
SMART**
ALGORAND

\$CSA

LITE PAPER



THE AFRICAN BLOCKCHAIN SPACE

The Blockchain Technology has made it possible for people to create, solutions, economies, and currencies.

Note the pattern, it's '**Solutions**' first, then '**Economies**', which is the structure of how value flows between the users of the solution and it's producers, and finally the '**currency**' for the economy.

We've noticed the African Blockchain space is largely made of more users of blockchain solutions than producers. Yet, Africa contributes to one of the massive early adopters of Blockchain products. However, 2021 has been a different year for the African Blockchain Space, new blockchain innovations, Fintech solutions, currencies, and competent developers have come out of Africa.

The Next Big Thing is coming out of Africa!!!



THE ALGORAND BLOCKCHAIN

The **Algorand Blockchain** is one of the most **efficient** and **cheapest** blockchain bringing the future of finance to us. Myriad of projects ranging from **DeFi to Gaming are building on Algorand** and are scaling because of its *Pure PoS* Algorithm and randomization that solves the blockchain trillema, making Algorand a fully decentralized, scalable and secure blockchain.



THE ALGORAND COMMUNITY

Algorand blockchain community is a growing and thriving community of Crypto Enthusiasts, Degen players, Ape squads, NFT lovers, and viable investors, largely made also of Nigerians and other African members.

At this early stage of community development, there lies a big problem with the needs for community; anyone and everyone can mint an ASA and add liquidity and rug pull at any time. So degen players put in what they can afford to lose and lose big time.

While this brings a lot of activity to the Algorand blockchain, it also brings an opportunity for the community to create something sustainable like a;

- Pre-Sale Dex
- Liquidity Locker
- Soft IDO platform for serious projects

CRYPTO SMART

Crypto Smart is **Africa's No.1 B2B asset management company** with a business model to help structured companies create their mini trading departments and the use of Fundamental Analysis for long term profitability in the Crypto industry.

Founded in January 2021 by Karla Obakpolor, who is a Business Developer in Blockchain and was an ambassador for Algorand in 2020. Crypto Smart has since grown from managing portfolios of individuals to that of companies and major organizations including providing crypto education through various crypto courses.

Crypto Smart's Consulting arm **CS Consults** has consulted for African Blockchain Startups with scope such as;

1. Developing derivative protocol for African stocks
2. Developing a Learn to Earn platforms for users
3. And heading the Business Team for '**Africas No.1 NFT Platform.**

Crypto Smart is an upgrade of her earlier founded 2019 project **BIT SAVE**, which manually helped users save in Crypto Currencies, primarily Bitcoin.



THE CRYPTO SMART ENTERPRISE SOLUTION

Crypto Smart is set to upgrade the manual processes for asset management and crypto education by building them on the Algorand Blockchain.

1. **Bit Save Protocol**

A savings protocol to enable users save, earn and lock their Algos, \$CSA or derivatives of other crypto assets.

2. **CS Asset Management dApp**

Users and enterprise will use our Asset Management dApp to keep track of their Asset Spread and get real time data on their PNL. The traditional management system makes use of spreadsheet, this system will make it more effective for individuals and enterprises.

3. **Enterprise Safe**

Businesses and companies are getting Crypto Smart and they seek to save their company's operational budgets and profits in stable coins using a safe where 3 or more board of directors need to approve transactions before any withdrawal.

4. **DeCom - Decentralized Commerce**

First coined by Karla Obakpolor in 2020, DeCom is a trend that brings decentralization into the world of commerce.

Where buyers and sellers interact with each other having locked digital products & services on a smart contract using \$CSA as payment.

E-commerce companies like Jumia, Konga etc, will apply strategies like this to merge with their already existing Blockchain based Logistics program.

We know this will happen in the next future and we're already getting prepared.

5. **Centralized Cross chain P2P Marketplace**

Holders of Algos will have a platform to exchange Algos for stable coins or crypto currencies on other chains.

6. **Upscale Launch Pad**

Crypto Smart will run a Launch Pad for Businesses and Companies who want to upscale their products and services on the Blockchain. We believe that 2022 will see institutional adoption of Blockchain solutions, just like 2021 saw institutional investment in Bitcoin.



BIT SAVE PROTOCOL

The Algorand Blockchain structure makes it incredibly effective to build protocols, apart from having a thriving developers community, they come **neck to neck with some of the worlds top** DLS (Distributed Ledger Technology) structure service providers.

The Bit Save protocol will enable users perform SaveFi activities where the goal is to save, earn and temporarily lock funds for different purposes.

SaveFi

This is a cross between saving in crypto and performing DeFi activities. The BitSave protocol allows users to perform savings activities on the Algorand Blockchain like;

- Set a savings purpose.
- Set a savings period
- Set an unlock period.
- Chose the Savings asset(s).
- Make unlimited deposits without withdrawal (at least \$10)
- Choose a penalty fee for breaking savings, 5, 8 or 10%

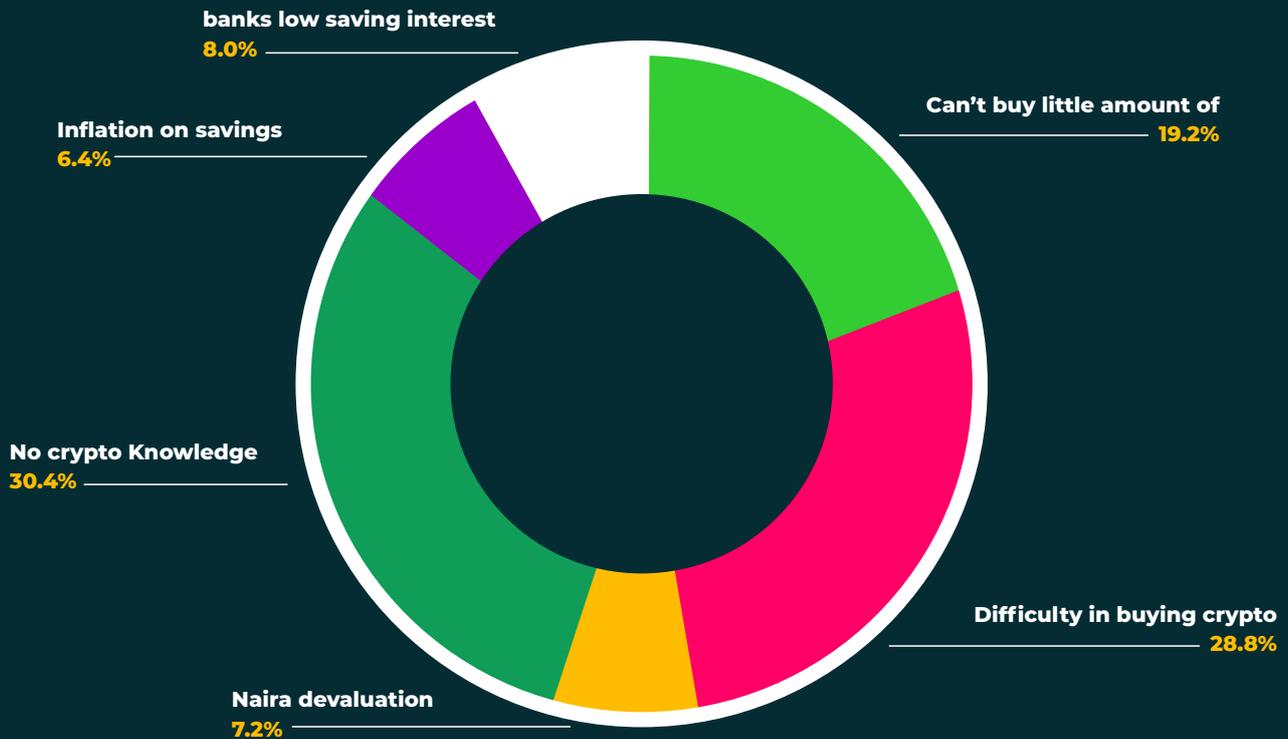
Users will carry out DeFi activities like staking, borrowing, swapping assets and earning, Bit Save will connect savers with borrowers using smart contracts.

The BitSave platform will interact with platforms like [AlgoMint](#) to enable DeFi activities with high value assets like Bitcoin, Ethereum and more.

Traditional Savings Problem

- Saving crypto in small amounts: Imagine trying to save \$1 worth of BTC everyday or even \$10 worth, it'll be difficult to access that plus transaction fees.
- Lack of Crypto Knowledge: Most persons only relationship with cryptocurrency is trading on centralized or decentralized exchanges.
- Fiat devaluation and Inflation on savings.
- Bank's minuscule interests on savings.

CRYPTO SAVING PROBLEM



BIT SAVE SAVINGS SOLUTION

1. Access to little amounts of crypto for savings; buying as little as \$10 for saving purposes.
2. Easy to use interface with layouts to aid self adjusting functionalities.
3. Access to '**How-to**' knowledge on **SaveFi** activities using **Bit Save**.
4. Beating fiat inflation through savings in Crypto.
5. Doing DeFi with high performing assets like goBTC or goETH on Algomint without the exorbitant fees.

CRYPTO SMART ROAD MAP >>>>

I. Asset Management provision at individual levels 2021 Q1

II. Crypto Education Program Launch 2021 Q2

III. CS Consults Launch 2021 Q2

IV. Business Model upgrade to B2B Asset Management levels 2021 Q3

V. Upgrade from manual Crypto services to Blockchain products 2021 Q4

VI. Release of \$CSA utility token on the Algorand chain, token activities 2021 Q4

VII. Community funding via pre-sale, liquidity locking on Tinyman 2021 Q4

VIII. 20% of Airdrop allocation (2,000,000 \$CSA) for social tasks and bounties 2021 Q4

IX. Ambassador programs for Devs and Non-Dev categories 2022 Q1

X. Asset Management dApp design 2022 Q1

XI. Bit Save Protocol design & development and UI layout 2022 Q1



XII. Protocol Audits 2022 Q1

XIII. Cross-chain P2P Market place Launch 2022 Q1

XIV. Asset Management dApp launch 2022 Q1

XV. Partnership requests to Algomint 2022 Q2

XVI. Launch BitSave Protocol Beta Version (Savings) 2022 Q2

XVII. Decentralized Commerce Business structure design 2022 Q2

XVIII. Enterprise Safe design and development 2022 Q2

XIX. Partnership with centralized ecommerc platforms 2022 Q2

XX. Upgrade Defi Integration on Bitsave Protocol, 2nd round of Airdrops to early adopters of the Beta Version 2022 Q3

XXI. Launch Africa's first Beta DeCom platform 2022 Q4

\$CSA USECASE & UTILITY

\$CSA TOKENOMICS

Ticker: \$CSA

Token Name: Crypto Smart Algo

- a. Utility token to access Crypto Smart Asset Management services on individual and B2B levels.
- b. \$CSA tokens gives access to the BitSave protocol for users to perform SaveFi activities.
- c. Community token for rewarding members of the community for tasks and ambassadorial activities.

Total Supply: 100,000,000

Public Sale: 10% \$0.005

Airdrops: 10%

Marketing: 10%

Team: 10%

Security: 10%

Bit Save Protocol: 15%

Liquidity Provision: 15%

Treasury: 20%

TOKENOMICS BREAK DOWN TOTAL SUPPLY OF 100,000,000 \$CSA

Allocation	Share	Format
Public Sale	10%	10 Million \$CSA Tokens will be sold at \$0.005
Airdrops	10%	10 Million Tokens will be airdropped across various periods of developments to early users for various activities.
Marketing	10%	10 Million Tokens Allocated for Marketing.
Team	10%	10 Million Tokens reserved for Team, released periodically.
Security	10%	10 Million Tokens reserved for audits and security activities.
Bit Save Protocol	15%	15 Million Tokens allocated for SaveFi users to interact with Bit Save protocol.
Liquidity provision	15%	15 Million reserved for liquidity and staking across various dex on Algorand
Treasury	20%	20 Million locked for future activities and new product developments



SOCIAL MEDIA HANDLES

Crypto Education

<https://www.cryptosmartnow.io/get-crypto-educated>

 www.cryptosmartnow.io

 [@cryptosmartnow](https://www.linkedin.com/company/cryptosmartnow)

 [@cryptosmartnow](https://twitter.com/cryptosmartnow)

 [cryptosmart](https://www.youtube.com/channel/UC...)

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