



# NURKOIN WHITE PAPER V2.5

NURKOIN 白皮书 v2.5

## Abstract

This whitepaper is written and provided by our company for informational purpose only. Nothing in it shall be construed and an offer to buy or sell securities in any jurisdiction, or a solicitation for investment, or investment advice.

摘要

本白皮书由本公司提供，仅供参考之用。其中的任何内容都不应构成在任何司法管辖区买卖证券的要约、招商或投资建议。

NurKoin Team

[info@nurkoin.com](mailto:info@nurkoin.com)

# 1 ABSTRACT

---

The traditional process of transactions happening within the Art, Culture, Music and Entertainment industry is outdated. The possibility of replication, copyrights violation, falsifying an art piece is too high, even to the extent that a study by Fine Art Experts Institute (FAEI) in Geneva suggesting 50% of all art piece purchased is either forged, or misattributed to the incorrect artists. Furthermore, the supply chain or selling process of products or services offered in these business areas is still reliant on middleman who takes quite a big share from both parties involved in a transaction. We Present a state of the art platform that aims to resolve process by performing the process of value through cryptocurrency—Nurkoin— and deployment of supply chain and transactional process on blockchain which is a transparent, immutable, distributed ledger that allows anyone to track a transactional activity or state of a specific object at anytime from anywhere. Unlike traditional cryptocurrencies that relies on market hype for deriving value, we are providing NurKoin an inherent value through utility in the Nur financial ecosystem and further investing in key business areas which will give the NurKoin a potential backing and growth over the time, resulting in multi fold returns for its holders.

This white paper gives a detailed description of our research and planning and strives to demonstrate the current status and future plans of NurKoin Project. It aims to inform our readers how we are using our teams' expertise to provide decentralized payment, entertainment, art and cultural and musical products at lower costs, minimal fee with higher speed, efficiency and higher returns.

## 1)摘要

传统的艺术，文化，音乐和娱乐行业的交易过程已经过时。复制、侵犯版权、伪造艺术品的可能性太高，甚至日内瓦美术专家协会(FAEI)的一项研究表明，购买的所有艺术品中，有 50%要么是伪造的，或者错误归因于不正确的艺术家。此外，在这些业务领域提供的产品或服务的供应链或销售过程依然依赖于中间商，他们从交易双方那里获得相当大的份额。我们呈现的一个最先进平台，旨在通过加密货币 Nurkoin 执行价值过程来解决流程，并在区块链上部署供应链和交易流程，区块链是一个透明，不可变的分布式分类账，允许任何人跟踪任何时间、任何地点的特定对象的交易活动或状态。与传统的加密货币依赖市场炒作来获取价值不同，我们通过 Nur 金融生态系统中的效用为 NurKoin 提供固有价值，并进一步投资于关键业务领域，这将为 NurKoin 提供潜在的支持和增长，从而实现多元化多倍回报其持有人。

本文详细描述了我们的研究和规划，并努力论证了 NurKoin 项目的现状和未来计划。它旨在告诉读者，我们如何利用我们团队的专业知识，以更低的成本、更低的费用、更快的速度、更高的效率和更高的回报，提供分散的支付、娱乐、艺术、文化和音乐产品。

## 2 CONTENTS

---

1	Abstract.....	1
2	Contents .....	2,3
3	Disclaimer.....	4
3.1	RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION .....	6
3.2	RISKS AND UNCERTAINTIES.....	6
4	Introduction to the project .....	7
	NurKoin Foundation.....	7
4.1	Core objectives.....	7
5	Our Mission.....	8
6	Our Vision.....	9
7	Nur Foundation core characteristics.....	10
	Potential Backing through investment into key businesses .....	10
	No Single Point of Control.....	10
	Sustainability .....	10
	Security .....	10
	Minimal Fee .....	10
	Transparency offered.....	10
	No High Investment Limits:.....	10
	Technical concerns for individual investors.....	11
8	NurKoin .....	12
	Why Invest in NURKOIN? .....	12
	Backed by real investments into key business areas .....	12
	Worldwide acceptability.....	12
	Our competitive Edge.....	12
	Peer to peer medium of account.....	12
	Portable.....	13
	Liquidity provided .....	13
	No Inflation .....	18

Decentralized Income .....	19
Portfolio Diversification .....	19
9 Industry Overview and Motivation .....	21
Entertainment Industry.....	26
10 NurKoin — Disrupting the Art and media Industry.....	28
Features of NurKoin .....	20
11 Nur Foundation- Investing In The Key And Providing Potential Backing To The NurKoin .....	22
12 Roadmap .....	25
13 NurKoin ICO.....	25
14 Use Of Proceeds.....	45, 26
15 Meet The Leadership.....	27
16 Social Channels.....	28
17 Risk Factors.....	29
18 Conclusion Social.....	31

## 内容

### 1)摘要

### 2 目录

### 3 免责声明

#### 3.1 分配和传播的限制

#### 3.2 风险与不确定性

### 4 项目简介

NurKoin 基金会

4.1 核心目标

5 我们的使命

6 我们的愿景

7 Nur 基金会核心特征

通过对关键业务的投资获得潜在的支持

没有单独的控制点

可持续性

安全

最小费用

提供透明度

不设高投资限额

个人投资者的技术问题

8 nurkoin

为什么要投资 NURKoin?

通过对关键业务领域的实际投资

全球可接受性

我们的竞争优势

帐户的对等媒介

便携式

提供流动性

没有通胀

分散收入

投资组合多样化

9 行业概述和动机

娱乐行业

10 nurkoin-颠覆艺术和媒体行业

nurkoin 的特点

11 Nur 基金会-在关键领域进行投资并为 nurkoin 提供潜在的支持

12 路线图

13 nurkoin ico

14 收益的使用

15 满足领导

16 社交频道

17 风险因素

18 结论社会

### 3 DISCLAIMER

---

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT OF THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

This document is a whitepaper setting out the current and future developments of the NurKoin Platform and NurKoin Ecosystem. This paper is for information purposes only and is not a statement of future intent. Unless expressly specified otherwise, the products and innovations set out in this paper are currently under development and are not currently in deployment. NurKoin makes no warranties or representations as to the successful development or implementation of such technologies and innovations, or achievement of any other activities noted in the paper, and disclaims any warranties implied by law or otherwise, to the extent permitted by law. No person is entitled to rely on the contents of this paper or any inferences drawn from it, including in relation to any interactions with NurKoin or the technologies mentioned in this paper. NurKoin disclaims all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions relating to NurKoin informations contained in this paper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care.

The information contained in this publication is derived from data obtained from sources believed by NurKoin to be reliable and is given in good faith, but no warranties or guarantees, representations are made by NurKoin with regard to the accuracy, completeness or suitability of the information presented. It should not be relied upon, and shall not confer rights or remedies upon, you or any of your employees, creditors, holders of securities or other equity holders or any other person. Any opinions expressed reflect the current judgment of the authors of this paper and do not necessarily represent the opinion of NurKoin. The opinions reflected herein may change without notice and the opinions do not necessarily correspond to the opinions of NurKoin.

#### 3 免责声明

请仔细阅读本免责条款。如果你对你应该采取的行动有任何疑问，你应该咨询你的法律、财务、税务或其他专业顾问。

本文是一份白皮书，阐述了 NurKoin 平台和 NurKoin 生态系统的当前和未来发展。本文仅用于信息目的，并不是对未来意图的陈述。除非另有明确规定，本文所述的产品和创新目前正在开发中，还没有部署。NurKoin 对此类技术和创新的成功开发或实施，或该文件中提到的任何其他活动的成就不作任何保证或陈述，并且在法律允许的范围内不承担法律或其他方面所暗示的任何保证。任何人都无权依赖本文的内容或从中得出的任何推论，包括与 NurKoin 的任何互动或本文中提到的技术。NurKoin 对任何因本文中包含的与 NurKoin 相关的任何信息和意见或任何进一步提供的信息

而导致的任何类型（无论是否可预见）的损失或损害不承担任何责任。包括任何疏忽、违约或缺乏关心。

本出版物中包含的信息源自 NurKoin 认为可靠并且本着诚信原则提供的数据，但不作任何担保或保证，NurKoin 就所提供资料的准确性、完整性或适宜性作出声明。你或你的任何雇员、债权人、证券持有人或其他股权持有人，或任何其他人士，都不应依赖它，也不应向其授予权利或补救措施。所表达的任何意见都反映了本文作者目前的判断，并不一定代表 NurKoin 的意见。本意见书所载意见如有变更，恕不另行通知，且该意见书不一定与 NurKoin 意见书相符。

NurKoin may amend, modify or update this paper and will notify a reader or recipient through its social channels and communities thereof in the event that any matter stated herein, or any opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate.

NurKoin, its founders, directors, employees, contractors and representatives do not have any responsibility or liability to any person or recipient (whether by reason of negligence, negligent misstatement or otherwise) arising from any statement, opinion or information, expressed or implied, arising out of, contained in or derived from or omission from this paper. Neither NurKoin nor its advisors have independently verified any of the information, including the forecasts, prospects and projections contained in this paper.

This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of the NurKoin (the “Distributor”) to purchase any NurKoin Tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. The Distributor will be an affiliate of NurKoin Platform (“NURKOIN Platform”), and will deploy all proceeds of sale of the NURKOIN to fund NurKoin Platform cryptocurrency project, businesses and operations. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the NURKOIN and no cryptocurrency or other form of Payment is to be accepted on the basis of this Whitepaper. Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of NURKOIN (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the “T&Cs”) of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail. You are not eligible and you are not to purchase any NURKOIN in the NURKOIN Technologies Initial Token Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Peoples Republic of China.

NurKoin 可以修改或更新本文件，如果此处所述的任何事项或任何意见，预测，预估发生变化或随后变得不准确，将通过其社交渠道及其社区通知读者或收件人。

NurKoin, 其创始人, 董事, 员工, 承包商和代表对任何明示或暗示的陈述, 意见或信息所引起的 (无论是由于疏忽, 疏忽错误陈述或其他原因) 对任何人或接收人不承担任何责任或义务。NurKoin 及其顾问都没有独立验证任何信息, 包括本文中包含的预测, 前景和预测。

本白皮书不构成任何形式的招股说明书或要约文件, 亦无意构成任何司法管辖区的证券要约或要约投资。本白皮书不构成任何出售建议或任何 NurKoin 经销商购买任何 NurKoin 代币的任何要约的任何意见的一部分, 也不构成对其或其任何部分的任何意见。其陈述的事实也不构成任何合同或投资决定的依据。经销商将成为 NurKoin 平台的附属公司, 并将出售 NurKoin 的所有收益用于资助 NurKoin 平台加密货币项目、业务和运营。任何人不得就出售和购买 NURKOIN 而订立任何合约或作出有约束力的法律承诺, 亦不得根据本白皮书接受任何加密货币或其他付款方式。分销商与您作为买方签订的任何协议, 以及与 NURKOIN(如本白皮书所述)的任何销售和购买有关的任何协议, 仅受单独文件的约束, 该文件列出了该协议的条款和条件("T&Cs")。如 T&Cs 与本白皮书有任何不一致之处, 以 T&Cs 为准。如果您是美利坚合众国的公民, 居民 (税务或其他) 或绿卡持有人, 或中华人民共和国公民或居民, 您不能在 NURKOIN Technologies 初始代币销售 (如本白皮书中所述) 中购买任何 NURKOIN。

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with. There are risks and uncertainties associated with NurKoin Platform and/or the Distributor and their respective businesses and operations, the NURKOIN, the NurKoin Platform Initial Token Sale and the NurKoin Platform Wallet (each as referred to in this Whitepaper).

This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted. No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section and the following sections entitled "Disclaimer of Liability", "No Representations and Warranties", "Representations and Warranties By You", "Cautionary Note On Forward-Looking Statements", "Market and Industry Information and No Consent of Other Persons", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination", "No Offer of Securities Or Registration" and "Risks and Uncertainties".

To the maximum extent permitted by the applicable laws, regulations and rules, NurKoin Platform and/or the Distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

NURKOIN Trading Technologies and/or the Distributor does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper.

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding NurKoin Platform, the Distributor, the NURKOIN, the NurKoin Platform Initial Token Sale.

You should consult your own legal, financial, tax or other professional adviser regarding NurKoin Platform and/or the Distributor and their respective businesses and operations, the NURKOIN Tokens, the NurKoin Platform Initial Token Sale. You should be aware that you may be required to bear the financial risk of any purchase of NURKOIN Tokens for an indefinite period of time.

没有监管机构审查或批准本白皮书中的任何信息。根据任何司法管辖区的法律、法规要求或规则，尚未或将会采取此类行动。本白皮书的发布、分发或传播并不意味着已遵守适用的法律、法规要求或规则。NurKoin 平台或分销商及其各自的业务和运营，NurKoin 平台初始代币销售和 NurKoin 平台钱包（均在本白皮书中提及）存在风险和不确定性。

本白皮书及其任何部分和任何副本不得携带或传送到任何禁止或限制分发或传播本白皮书的国家。本白皮书的任何部分均不得复制，分发或传播，不得包括本部分和以下标题为“免责声明”，“无声明和保证”，“您的陈述和保证”，“前瞻性注意事项”声明，“市场和行业信息和不同意他人”，“使用条款”，“无建议”，“无进一步信息或更新”，“分发和传播限制”，“无证券或注册要约”和“风险和不确定性”。

在适用法律，法规和规则允许的最大范围内，NurKoin 平台或分销商不对任何类型的侵权，合同或其他方面的任何间接，特殊，偶然，后果性或其他损失承担责任（包括但不限于由于您接受或依赖本白皮书或其任何部分而产生或与之相关的收入或利润损失以及使用数据丢失）。

NURKOIN Trading Technologies 或经销商不会以任何形式向任何实体或个人作出或声称作出任何声明，保证或承诺，包括任何与真实性，准确性有关的陈述，保证或承诺本白皮书中列出的任何信息的完整性。

本白皮书中的信息不应被认为是关于 NurKoin 平台、分销商、NurKoin 平台初始代币销售的业务、法律、财务或税务建议。

您应该咨询您自己的法律，财务，税务或其他专业顾问，了解 NurKoin 平台和/或分销商及其各自的业务和运营，NURKOIN 代币，NurKoin 平台初始代币销售。您应该知道，您可能需要承担无限期购买 NURKOIN 代币的财务风险。

### 3.1 RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to NurKoin Platform and/or the Distributor. Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

### 3.2 RISKS AND UNCERTAINTIES

Prospective purchasers of NURKOIN (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with NurKoin Platform, the Distributor and their respective businesses and operations, the NURKOIN, the NurKoin Platform Initial Token Sale, all information set out in this Whitepaper and the T&Cs prior to any purchase of NURKOIN. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of NurKoin Platform and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the NURKOIN.

#### 3.1 对分发和传播的限制

本白皮书或其任何部分的分发或传播可能受到任何司法管辖区的法律，监管要求和规则的禁止或限制。在任何限制适用的情况下，您应自行了解并遵守适用于您拥有本白皮书或其部分(视情况而定)的任何限制，且无需向 NurKoin 平台或分销商承担责任。本白皮书的副本已经分发或传播的，如果访问或以其他方式拥有白皮书，则不得将其分发给任何其他人，复制或其他方式分发本白皮书或此处包含的任何信息用于任何目的也不允许或导致相同的情况发生。

#### 3.2 风险和不确定性

NURKOIN 的潜在购买者（如本白皮书中所述）应仔细考虑和评估与 NurKoin 平台，经销商及其各自的业务和运营，NURKOIN，NurKoin 平台初始代币销售相关的所有风险和不确定性，所有本白皮书条款和条件信息均载于在购买 NURKOIN 之前。如果这些风险和不确定性发展成实际事件，NurKoin 平台或分销商的业务、财务状况、经营成果和前景可能受到重大和不利影响。在这种情况下，您可能会失去全部或部分 NURKOIN 的价值。

## 4 INTRODUCTION TO THE PROJECT

---

### NUR FOUNDATION

Nur Foundation is a blockchain and fintech research Centre founded in Mid-2017 by a team of blockchain evangelists with the core objective of provide alternative payment solutions through creating a decentralized medium of account, that has potential backing of real valued assets, in the form of investment into key businesses mainly in Kazakhstan and Asian area, a highly diversified economy having key strategic importance in the modern trading world, currently being ranked as 9th country in the world for economic strength and rich reservoirs of minerals. The idea is to combine best of both worlds i.e. crypto and finance, by investing in key business areas including but not limited to: Art and culture, Entertainment, Music, production and promotion of major events related to these businesses, and overall improvement of these businesses across the globe.

### 4.1 CORE OBJECTIVES

- Investment into Key business areas and providing the NurKoin a potential backing
- Production and promotion of major events related to the world of sports, art, music and culture, all over the world.
- Instant, secure and transparent purchase and sale of works of art
- Purchase of theater tickets, music and media content and events of all kinds
- Participation in share of artistic productions, films, concerts and events, offered by ART EST PRODUZIONI.
- Remittance between the emigrants of the Eurasian area and their families in an immediate and less costly way compared to the traditional methods of sending money. Fast and indispensable.

### 4项目简介

#### Nur基金会

Nur基金会是一个区块链和金融科技研究中心，由区块链fintech团队于2017年中期创立，其核心目标是通过创建分散的账户媒介提供替代支付解决方案，该账户具有潜在的实物资产支持，其形式为：主要在哈萨克斯坦和亚洲地区的主要业务投资，这是一个在现代贸易世界具有重要战略意义的高度多元化经济，目前在经济实力和丰富的矿产储量中排名世界第九。通过投资关键业务领域，包括但不限于:艺术和文化、娱乐、音乐、与这些业务相关的重大活动的制作和推广，以及全球范围内这些业务的全面改进，将加密和金融这两个领域最佳结合起来。

### 4.1核心目标

▣投资关键业务领域并为NurKoin提供潜在支持

▣生产和推广在**世界各地的体育**，艺术，音乐和文化相关的重大活动。

▣即时，安全，透明地购买和销售艺术品

▣购买剧院门票，音乐和媒体内容以及各种活动

▣参加分享ART EST PRODUZIONI提供的艺术作品，电影，音乐会和活动。

▣与传统的汇款方式相比，欧亚地区的移民与其家人之间的汇款即时**成本较低**。快速而不可或缺。

## 5 OUR MISSION

---

We are aiming to combine the best of both worlds i.e. crypto and business and give the community a truly decentralized cryptocurrency that eliminates the role of middleman and have inherent utility and backing through investment into real valued businesses

## 6 OUR VISION

---

Our vision is to achieve our mission by creating a truly decentralized ecosystem through deployment on blockchain which would not only eliminate the role of intermediaries from exchange of value but also enhance and facilitate key business industries such as Art and Culture, Music, Entertainment and Sports.

## 7 NUR FOUNDATION CORE CHARACTERISTICS

---

### **POTENTIAL BACKING THROUGH INVESTMENT INTO KEY BUSINESSES**

Considering the business model, huge market growth expected for the Euro Asian region where Nur Foundation would be launching and investing in businesses and the inherent utility of NurKoin within the NurKoin ecosystem, NurKoin has a huge potential in hand. NurKoin, NurKoin and Potential backing through investments into various business is a unique business proposition and will play a great role in success of the project.

## **NO SINGLE POINT OF CONTROL**

NurKoin platform removes the authority control from a single centralized authority and gives the ultimate control back to the community. This ensures that the platform remains immutable, as it is nearly impossible to hack, alter or corrupt data on the blockchain.

## **SUSTAINABILITY**

The business model of NurKoin Platform is kept to be self-sustainable and resilient. Unlike traditional cryptocurrencies that believes revenue generation through MLM structures and Ponzi referral schemes, NurKoin Platform is created to be sustainable in a way that it is backed by real businesses.

## **SECURITY**

NurKoin offers high end security in the system and also your investments. Being a decentralized financial platform, NurKoin assures that users are free from the possibility of identity theft or other similar problems in the fiat currency world.

## **MINIMAL FEE**

We aim to provide a business model that is more user and community oriented, rather than, focused at gaining corporational gains. The platform has a philosophy of making lives of people easier by allowing them to earn maximum profits from their lent money and staked holdings.

## **TRANSPARENCY OFFERED**

*NurKoin* innovates through its vision of being a disruptive lending platform for individual investors to lend without any hassles. NurKoin will deliver real value through transparency on your holdings based on real Investments. Investor will see how their funds are utilized to invest in startup venture across the globe through a proprietary **NURKOIN Artificial Intelligence platform** which then presents periodic reporting of company valuation based on performance. NurKoin through this visibility and its transparent model will create demand for its offerings which in turn would help the profits are generated and utilized.

## **NO HIGH INVESTMENT LIMITS:**

With a minimum investment threshold of USD 100 to subscribe to NurKoin lending platform, it has led to opening of doors for a larger population which wants to generate a stable source of passive income while they are on the go and want to multiply their wealth. NurKoin also provides access to investors who want to take trading calls on investment into the coins, whereby, it can potentially lead to the creation of derivatives and hedging products derived on NurKoin in future, thus creating a new financial instrument and asset class derived from a cryptocurrency.

## **TECHNICAL CONCERNS FOR INDIVIDUAL INVESTORS**

NURKOIN Artificial Intelligence(AI) Lending Platform is an independent technology that evaluates trading opportunities and monitor market trends and also serve a reporting system on periodic performance of the amount invested. NurKoin AI Platform simplify the process of decrypting the business and financial results of such investments and shall provide a frequent update to the lenders on the progress of the companies

in the portfolio, thereby, making it easy for the investors to take the decision on how to manage their asset position.

## 5 我们的使命

我们的目标是结合两个方面的优点，即加密和业务，并为社区提供真正分散的加密货币，消除中间人的作用，并通过对真正有价值的企业的投资获得内在的效用和支持。

## 6 我们的愿景

我们的愿景是通过部署区块链创建一个真正分散的生态系统来实现我们的使命，这不仅会消除中间人在价值交换中的作用，还会增强和促进艺术，文化，音乐，娱乐和体育等关键商业行业。

## 7Nur 基金会的核心特征

通过对关键业务的投资获得潜在的支持

考虑到商业模式，预计欧洲亚洲地区将出现巨大的市场增长，Nur Foundation 将推出并投资企业，以及 NurKoin 在 NurKoin 生态系统中的固有效用，NurKoin 拥有巨大的潜力。NurKoin，NurKoin 和通过对各种业务的投资提供潜在支持是一项独特的业务主张，并将在项目的成功中发挥重要作用。

没有单一的控制点

NurKoin 平台从单个集中式授权中删除权限控制，并将最终控制权交还给社区。这确保了平台保持不变，因为几乎不可能破解，更改或破坏区块链上的数据。

可持续性

NurKoin 平台的商业模式保持自我可持续性和弹性。与传统的加密货币不同，传统的加密货币相信通过 MLM 结构和庞氏推荐计划创造收入，NurKoin 平台的创建是为了以可靠的方式为其提供实际业务支持。

安全

NurKoin 为系统和您的投资提供高端安全性。作为一个分散的金融平台，NurKoin 确保用户免于在法定货币世界中出现身份盗窃或其他类似问题的可能性。

最低费用

我们的目标是提供更多用户和社区导向的商业模式，而不是专注于获得公司收益。该平台的理念是通过允许他们能够从借出的钱和持有的股份中获得最大利润，使人们的生活更轻松。

提供透明度

NurKoin 的创新之处在于，它的愿景是成为一个颠覆性的贷款平台，让个人投资者能够毫不费力地放贷。NurKoin 将通过基于真实投资的持股透明度实现真实价值。投资者将看到他们的资金如何通过一个专有的 NURKOIN 人工智能平台在全球范围内投资创业公司，然后根据业绩定期报告公司估值。NurKoin 通过这种可见性及其透明的模式将创造对其产品的需求，这反过来将有助于利润的产生和利用。

没有高投资限制：

凭借最低 100 美元的投资门槛认购 NurKoin 借贷平台，这为更多的人打开了大门，这些人希望在流动中创造稳定的被动收入来源，并希望增加自己的财富。NurKoin 还为那些希望在这些币上进行投资交易的投资者提供了渠道，因此，它可能会在未来催生衍生品和对冲产品，从而创造出一种新的金融工具和从加密货币衍生出来的资产类别

个人投资者的技术问题

NURKOIN 人工智能（AI）借贷平台是一种独立的技术，可以评估交易机会并监控市场趋势，并为定期执行投资金额提供系统报告。NurKoin AI 平台简化了解密此类投资的业务和财务结果的过程，并频繁向贷方提供有关投资组合中公司进展的最新信息，从而使投资者可以轻松地决定如何管理他们的资产。

## 8 NURKOIN

---

NurKoin at the initial crowdfunding would be releasing a state of the art ERC-20 token that allows peer to peer medium of account, exchange and storage of value. It is is deployed on decentralized ethereum blockchain based technology and offers quick, secure and efficient transfer of value with confirmation speeds up to 10 times faster than Bitcoin.

NurKoin would be used for daily transactional activities such as purchasing of art pieces, media items, musical content or sport equipment happening within the NurKoin financial ecosystem, and would serve as a store and exchange of value between.

All transactional activities are fully transparent on a public decentralized ethereum blockchain. This technology would ensure that the NurKoin platform is publicly audited and fair. It will provide transparency to sender and receiver to track their transactions on the NurKoin public ledger from the moment they make a transaction through the moment it goes to the final recipient. It will allow you to verify that your transaction of whatever quantity it is, has been received by the person you intended. This way we are eradicating the role of a "middle-man" who charge some "administration fee" and lessen the impact of your NurKoin Token intention.

在最初的众筹中，NurKoin将发布一种最新的ERC-

20代币，它允许对等的账户交换和存储价值。它部署在基于分布式以太坊区块链的技术上，提供快速，安全和有效的价值转移，确认速度比比特币快10倍。

NurKoin将用于日常交易活动，如购买NurKoin金融生态系统中的艺术品，媒体项目，音乐内容或运动设备，并将充当两者之间的价值储存和交换。

所有交易活动对公共分散的以太坊区块链完全透明。该技术将确保NurKoin平台得到公开审计和公平。它将为发送方和接收方提供透明度，以便在它们进行交易的那一刻直到最终收件人的那一刻跟踪他们在NurKoin公共分类账上的交易。它将允许您验证您所想要的人已收到您的任何数量的交易。通过这种方式，我们正在消除“中间人”的角色，他们收取一些“管理费”并减轻你的NurKoin 代币意图的影响。

# WHY NURKOIN?

---

## **BACKED BY REAL INVESTMENTS INTO KEY BUSINESS AREAS**

NurKoin is decentralized, without any control of a specific government, pairing which, with a real life business such as Art and Culture, Media, Entertainment and Sports gives the coin holder the best of both worlds in an asset backed decentralized coin.

## **WORLDWIDE ACCEPTABILITY**

NURKOIN would offer worldwide acceptability. Designed for the crypto, entertainment, art, culture and sports industry, it would be acceptable anywhere in these sectors. We are currently in negotiation with leading restaurants, food chains, mega shopping malls and online shopping centers.

## **OUR COMPETITIVE EDGE**

The NURKOIN platform stands out from the crowd for three main reasons: *Real businesses backing, Inherent Utility and an expert board of team advisory.*

## **PEER TO PEER MEDIUM OF ACCOUNT**

NURKOIN has the built-in functionality of peer to peer (p2p) payment that would facilitate the users to send and receive their earned amount, directly into their e-wallets, without having to worry about massive surcharges implemented normally applied in traditional payment methods.

## **PORTABLE**

NURKOIN is designed to be portable. With the current major currencies, it is difficult to carry around large amounts of money. Cash amounting to millions is risky to carry for several reasons, which is why cryptocurrency investors prefer it to other currencies. With NURKOIN-COIN, you can easily carry around a million dollars' worth of NURKOIN in your smartphone.

## **LIQUIDITY PROVIDED**

NURKOIN can be traded in the exchanged markets by placing coins into the market approximately after the closure of crowd sale. Once the coin is listed on trading exchanges, you will be able to exchange all of your digital assets within fraction of seconds without having to worry about any additional fee or taxes.

## **NO INFLATION**

NURKOIN supply will only have 2,200,000,000 Coins worldwide. This will create an economic system based on deflation, allowing NURKOIN prices to rise, appreciating with high demand, and limited supply of coins that can never be increased.

## **DECENTRALIZED INCOME**

By placing your NURKOIN into an investment, you receive an income based on Real Life assets, that is returned to you in a set duration of time back into your decentralized wallet.

## **PORTFOLIO DIVERSIFICATION**

If you are looking to trade NURKOIN on pre-ICO or ICO, you are already aware of the explosive growth that ICO's and pre-icos' give investors who get in early. This can sometimes have our portfolio exposed to asset classes through investment into key business areas, we would not normally invest in.

为什么选择 NURKOIN?

以实际投资为主要业务领域

NurKoin 是分散化的, 不受特定政府的任何控制, 它与艺术, 文化、媒体、娱乐和体育等现实生活中的业务相结合, 让硬币持有人在资产支持的分散化硬币中享受两个世界的最佳利益。

全球可接受性

NURKOIN 将提供全球可接受性。专为加密, 娱乐, 艺术, 文化和体育行业而设计, 在这些行业的任何地方都可以接受。我们目前正与领先的餐厅, 食品连锁店, 大型购物中心和网上购物中心进行谈判。

我们的竞争优势

NURKOIN 平台从人群中脱颖而出的主要原因有三个:真正的商业背景、固有的实用性和团队顾问专家委员会。

对等账户的媒介

NURKOIN 具有点对点 (p2p) 支付的内置功能, 可以方便用户直接将其收入金额发送和接收到他们的电子钱包中, 而无需担心传统支付方式中通常采用的大量附加费。

手提

NURKOIN 设计为便携式。使用目前的主要货币, 很难携带大量资金。由于多种原因, 持有数百万的现金存在风险, 这就是加密货币投资者更喜欢其他货币的原因。使用 NURKOIN-COIN, 您可以在智能手机中轻松携带价值约百万美元的 NURKOIN。

提供流动资金

NURKOIN 可以在交易市场上交易, 大约在人群销售结束后将硬币投入市场。一旦硬币在交易所上市, 您就可以在几秒钟内交换所有数字资产, 而无需担心任何额外的费用或税收。

### 没有通货膨胀

NURKOIN 供应量仅为全球 2,200,000,000 枚硬币。这将创造一个基于通货紧缩的经济体系，允许 NURKOIN 价格上涨，在高需求的情况下升值，以及永远无法增加的有限硬币供应。

### 分散收入

通过将您的 NURKOIN 投入投资，您将获得基于现实生活资产的收入，该收入将在一段时间内返回到您的分散式钱包中。

### 投资组合多样化

如果您希望在 ICO 前或 ICO 上交易 NURKOIN，您已经意识到 ICO 和 pre-icos 给予投资者提前入市的爆炸性增长。这有时会使我们的投资组合通过对关键业务领域的投资而暴露于资产类别，我们通常不会投资。

## 9 INDUSTRY OVERVIEW AND MOTIVATION

---

The arts & culture market in general is a very diverse market. It is estimated that each year about 150 billion U.S. dollars are spent by consumers on arts and culture-related goods in the U.S. This spending, however, did not just include expenditure on art museums and exhibitions but also encompass spending on books, recorded audio, video media, tickets to live performing arts and movies.

The arts, in the narrower sense, are to a great extent dependent on funding, drawing funding and other resources from a broad pool of sources. Among these contributors are the government (federal, state and local), foundations, other non-profit organizations, corporations and private philanthropists. Federal arts and culture spending in the U.S. for example was at about 1.94 billion U.S. dollars in 2013, a per capita spending of six U.S. dollars.

Last year, the global art market grew by 12%, reaching an estimated \$63.7 billion, with the United States retaining its position as the largest market and China narrowly overtaking the United Kingdom in second place. In 2017, dealer sales increased 4% year-on-year to an estimated \$33.7 billion, representing a 53% share of the market, while public auction sales increased 27% to \$28.5 billion. Much of the uplift in sales in the auction and dealer sectors was at the top end of the market; away from the premium price segment, overall market performance was mixed.

### **Key findings of The Art Basel and UBS Global Art Market Report include:**

#### **Economic Impact:**

The art market directly employed an estimated 3 million people in 2017 – with approximately 310,685 businesses operating in the global art, antiques and collectibles market. It is estimated that last year, the global art trade spent \$19.6 billion on a range of external support services directly linked to their businesses, an increase of 9% year-on-year.

#### **Global Sales:**

In 2017 the market record increasing sales in both the dealer and auction sector as art market achieved total sales of an estimated \$63.7 billion in 2017, an increase of 12% on 2016. The volume of sales (number of transactions) grew more moderately than values, at 8% year-on-year. The value gains were driven by sales at the top end of the market, capped by record prices in the auction sector. Away from the premium price segment, overall market performance was mixed. In 2017, aggregate sales by dealers accounted for a larger share of the market, at 53% by value, with total auction sales accounting for 47%.

#### **Leading Markets:**

The top three markets – United States, China and United Kingdom – further cemented their position in the market in 2017, accounting for 83% of total sales by value, up 2% from 2016. The United States was again the largest market by value with an estimated market share of 42%. China overtook the United Kingdom in 2017 at 21% of total sales with the United Kingdom falling to 20%.

## Asia's Growth:

Sales in China are by far the largest in Asia by value. When combined with other markets such as Japan, South Korea, South Asian Region and Indonesia, Asian sales accounted for a 23% of global share in 2017. Although this is still significantly less than the United States, at 42%, and the EU, at 33%, strong wealth dynamics in Asia and dynamic local markets suggest that its share could increase in the near future.

## Dealer Figures:

Sales in the dealer sector increased 4% year-on-year to an estimated \$33.7 billion, compared to an estimated \$32.5 billion in 2016. Performance was mixed between sectors and segments but overall there were more gainers than losers in terms of annual sales. 59% of respondents to the annual dealer survey conducted by Arts Economics for this study reported positive year-on-year growth, 13% reported that sales were stable, and 28% indicated a decline in sales. Dealers with sales below \$500,000 saw a decline on average of 4%, the second consecutive year of losses in this segment, while the most growth was in the segment above \$50 million (up10%).

## 9 行业概况和动机

艺术和文化市场总体上是一个非常多样化的市场。据估计，每年消费者在美国花费大约 1500 亿美元用于艺术和文化相关商品。然而，这笔支出不仅包括艺术博物馆和展览的支出，还包括书籍支出，录音，视频媒体，现场表演艺术和电影的门票。

从狭义上讲，艺术在很大程度上取决于资金来源，从广泛的资源中获取资金和其他资源。这些贡献者包括政府（联邦，州和地方），基金会，其他非营利组织，公司和私人慈善家。例如，2013 年美国联邦艺术和文化支出约为 19.4 亿美元，人均支出为 6 美元。

去年，全球艺术品市场增长了 12%，估计达到了 637 亿美元，其中美国保持了其作为最大市场的地位，中国仅次于英国。2017 年，经销商销售额同比增长 4%，达到 337 亿美元，占市场份额的 53%，而公开拍卖销售额增长 27%，达到 285 亿美元。拍卖和经销商行业的大部分销售额都处于市场的最高端；远离溢价部分，整体市场表现参差不齐。

巴塞尔艺术展和瑞银全球艺术市场报告的主要发现包括：

### 经济影响：

2017 年，艺术市场直接雇用了约 300 万人 - 约有 310,685 家企业在全世界艺术品，古董和收藏品市场开展业务。据估计，去年全球艺术品贸易在与其业务直接相关的一系列外部支持服务上花费了 196 亿美元，同比增长 9%。

### 全球销售：

2017 年市场创纪录的经销商和拍卖行业销售额增加，因为艺术品市场 2017 年的总销售额估计达到 637 亿美元，比 2016 年增长 12%。销售量（交易数量）增长比价值更为温和，同比增长 8%。

价值涨幅受到市场高端销售的推动，受到拍卖行业创纪录价格的限制。除了溢价部分，整体市场表现参差不齐。2017 年，经销商的总销售额占市场份额的较大份额，按价值计算为 53%，总拍卖销售额占 47%。

#### 主导市场：

前三大市场 - 美国，中国和英国 - 在 2017 年进一步巩固了其在市场中的地位，占总销售额的 83%，比 2016 年增长 2%。美国再次成为市值最大的市场估计市场份额为 42%。中国在 2017 年超过英国，占总销售额的 21%，而英国则下降至 20%。

#### 亚洲的增长：

迄今为止，中国的销售额是亚洲最大的。与日本、韩国、南亚地区和印尼等其他市场合并后，2017 年亚洲销售额占全球市场的 23%。尽管这一比例仍远低于美国(42%)和欧盟(33%)。

#### 经销商数据：

经销商行业的销售额同比增长 4%至约 337 亿美元，而 2016 年估计为 325 亿美元。行业和细分市场的表现参差不齐，但总体而言，按年销售额计算，盈利者多于亏损者。在这项由 Arts Economics 进行的年度经销商调查中，59%的受访者表示同比增长为正，13%表示销售情况稳定，28%表示销售出现下滑。销售额低于 50 万美元的经销商平均下降 4%，这是该领域连续第二年出现亏损，增幅最大的是销售额超过 5000 万美元的领域(增幅 10%)。

### **Gallery Openings and Closures:**

The ratio of gallery openings to closures in 2007 was over 5:1 and has declined rapidly since then, dropping to 0.9:1 in 2017, that is, more closures than openings. The number of gallery closures has varied considerably throughout this period, peaking in 2009 in the middle of the large contraction in sales in the art market, and falling in recent years. Gallery openings however have declined steadily over the last decade, with the number of new galleries established in 2017 around 87% less than in 2007.

### **Auction Figures:**

Sales at public auction of fine and decorative art and antiques reached \$28.5 billion in 2017, up 27% year-on-year. From 2007 to 2017, besides the very lowest end of the market (works sold for less than \$1,000), all segments up to \$1 million have shown negative annual growth rates and declined in value. In contrast, the market over \$1 million has grown, with the biggest increases at the very highest end, with the total value of works sold for over \$10 million increasing by 148% over ten years, and by 125% year-on-year in 2017. Sales of Post War and Contemporary art reached a total of \$6.2 billion in 2017, increasing 12% year-on-year. The Modern art sector increased 39% to reach \$3.6 billion. Values in the Impressionist and Post-Impressionist sector rose 71% to \$2.3 billion, while sales in the wider Old Master market reached under \$1.3 billion. Sales in the European Old Masters sector rose 64% year-on-year to reach \$977 million, exceeding their previous peak of ten years ago in 2007 (at \$906 million). However, this uplift was due to the sale of the Leonardo da Vinci painting 'Salvator Mundi' for \$450 million at Christie's in the United States, without which sales would have actually fallen 11%.

### **Art Fairs:**

Art fairs continue to be a central part of the global art market, with aggregate sales estimated to reach \$15.5 billion in 2017, up 17% year-on-year. Art fairs accounted for estimated 46% of dealer sales in 2017, up 5% year-on-year – with on average five fairs attended in 2017. The costs for dealers to participate in fairs has risen to \$4.6 billion in 2017, up 15% from \$4 billion in 2016. ■ Online Sales: The online art market reached an estimated new high of \$5.4 billion in 2017. This represents 8% of the value of global sales – a 10% year-on-year increase, and up 72% over the last five years. Online sales have been a key method to access new buyers, with dealers reported that 45% of their online buyers were new to their businesses in 2017. Auction houses also view online sales as key way to generate new buyers, with 41% of those buying online at second tier auction houses were new buyers, while in top-tier houses they averaged over 40%.

### **Global Wealth and Art Buyers:**

In 2017, the number of millionaires worldwide reached an historical high of 36.1 million, increasing 7% annually as 2.3 million individuals were added. Millionaire wealth rose by 10% to just under \$129 million. The survey of HNWIs in the United States in 2017 revealed that 35% were active in the art and collectibles markets. The survey indicated that the most common price range for buying works was for less than \$5,000 (79% of respondents), and 93% reported that they most often bought at prices less than \$50,000. Just less than 1% bought at prices in excess of \$1 million. 73% of respondents felt that a passion for collecting art or collecting art as an expression of their personality was a key consideration when purchasing works, whereas a minority (32%) thought return on investment was. 86% of collectors surveyed said that they had never sold a work from their collection. While 73% of those surveyed had a professional financial advisor, relatively few used an art advisor (8%).

#### 画廊开幕及关闭：

2007 年画廊开业与关门的比例超过 5：1，并且自那时以来迅速下降，2017 年降至 0.9：1，即关闭数量超过开业数量。在此期间，画廊关闭的数量差异很大，在 2009 年艺术品市场销售大幅萎缩的中期达到顶峰，近年来有所下降。然而，画廊的开放在过去十年中稳步下降，2017 年建立的新画廊数量比 2007 年减少了 87%。

#### 拍卖数据：

2017 年精美装饰艺术品和古董公开拍卖的销售额达到 285 亿美元，同比增长 27%。从 2007 年到 2017 年，除了最低端的市场（工程售价低于 1,000 美元），所有高达 100 万美元的细分市场均呈现负增长率并且价值下降。相比之下，超过 100 万美元的市场增长，最高端增幅最大，超过 1000 万美元的作品总价值在十年内增长了 148%，同比增长了 125%。2017 年。战后和当代艺术品的销售额在 2017 年达到 62 亿美元，同比增长 12%。现代艺术部门增长 39%，达到 36 亿美元。印象派和后印象派的价值增长了 71%，达到 23 亿美元，而更广泛的 Old Master 市场的销售额则低于 13 亿美元。欧洲大师赛的销售额同比增长 64%，达到 9.77 亿美元，超过了 2007 年十年前的峰值（9.06 亿美元）。然而，这次提升是由于在美国佳士得以 4.5 亿美元出售莱昂纳多达芬奇画作“Salvator Mundi”，如果没有这幅画，销售额实际上将下降 11%。

#### 艺术博览会：

艺术博览会继续成为全球艺术市场的核心部分，2017 年总销售额预计将达到 155 亿美元，同比增长 17%。2017 年艺术博览会占经销商销售额的 46%，同比增长 5% - 2017 年参加的展会平均有 5 个。2017 年参加展会的经销商成本上升至 46 亿美元，增长 15%，2016 年 40 亿美元。在线销售：2017 年，在线艺术市场达到了 54 亿美元的新高。这占全球销售额的 8% - 同比增长 10%，比上年同期增长 72%。过去五年。在线销售是获取新买家的关键方法，经销商报告称，2017 年有 45% 的在线购买者对其业务不熟悉。拍卖行也将在线销售视为产生新买家的关键方式，其中 41% 的人购买在线的二线拍卖行是新买家，而在顶级房屋中他们平均超过 40%。

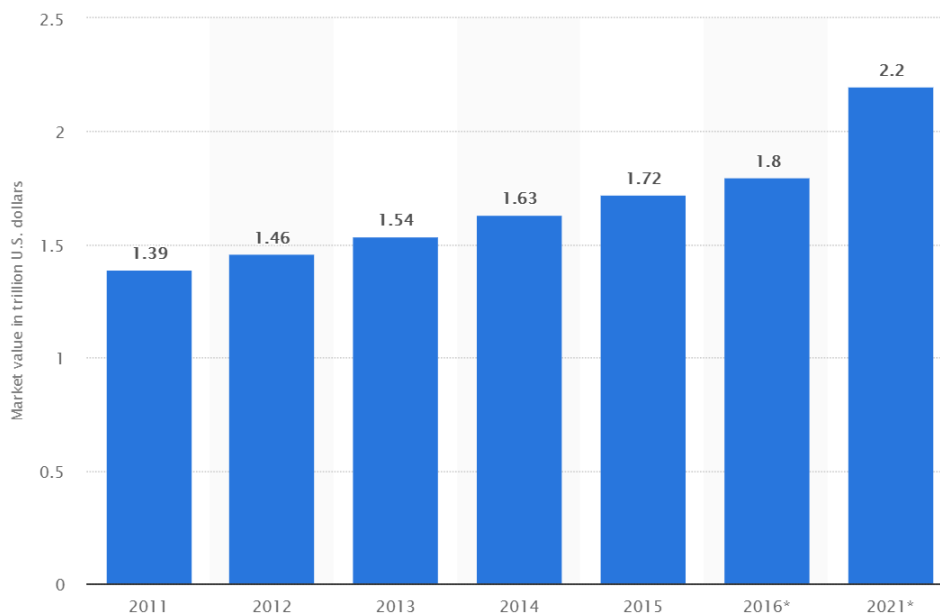
#### 全球财富和艺术买家：

2017 年，全球百万富翁人数创下历史新高，达到 3610 万，每年增加 7%，增加了 230 万人。百万富翁的财富增长了 10%，略低于 1.29 亿美元。2017 年对美国富裕人士的调查显示，35% 的富裕人士在艺术品和收藏品市场活跃。调查显示，购买作品的最常见价格范围是低于 5,000 美元（79% 的受访者），93% 的人表示他们最常购买的价格低于 50,000 美元。只有不到 1% 以超过 100 万美元的价格购买。73% 的受访者认为，收集艺术或收集艺术作为其个性表达的热情是购买作品时的一个关键考虑因素，而只有少数人(32%)认为投资回报是关键。86% 接受调查的收藏家表示他们从未从他们的收藏品中出售作品。虽然 73% 的受访者拥有专业的财务顾问，但相对较少的人使用艺术顾问（8%）。

## ENTERTAINMENT INDUSTRY

This timeline presents the value of the global entertainment and media market from 2011 to 2015, as well as a forecast for the period 2016 to 2021. In 2021, the market is expected to reach a worth of 2.2 trillion U.S. dollars. In the United States the entertainment and media market was worth 573.57 billion U.S. dollars in 2014 and is expected to grow to over 720 billion U.S. dollars by 2020.

The entertainment and media market encompasses every broadcasting medium from newspapers, magazines, TV and radio and popular forms of entertainment such as film, music and books. The compound annual growth rate of the entertainment and media spending worldwide has been predicted between 2016 and 2021, by sector. Projections indicated that the sector which will see the most compound annual growth rate will be internet video, which will grow by 11.6 percent during the stated time. In comparison, newspaper publishing is expected to shrink on an annual basis by 2.7 percent.



Above research and statistics about the art, culture and entertainment industry is showing there is a huge potential in this sector. However, it also is a reality that all these markets are confronting the issues of replication, counterfeiting, and fraud.

We believe that blockchain combined with tokenization is the solution of this problem that will bring about a change in the global art and entertainment market by tackling the challenges.

## 娱乐产业

该时间表显示了2011年至2015年全球娱乐和媒体市场的价值，以及2016年至2021年期间的预测。到2021年，市场预计将达到2.2万亿美元。在美国，娱乐和媒体市场在2014年价值5735.7亿美元，预计到2020年将增长到超过7,200亿美元。

娱乐和媒体市场包括来自报纸，杂志，电视和广播的各种广播媒体以及诸如电影，音乐和书籍等流行娱乐形式。按行业划分，2016年至2021年期间全球娱乐和媒体支出的复合年增长率已经预测。预测显示，互联网视频行业的年复合增长率最高，在此期间将增长11.6%。相比之下，预计报纸出版量每年将减少2.7%。

以上关于艺术，文化和娱乐业的研究和统计数据显示，该领域存在巨大潜力。然而，所有这些市场都面临着复制，假冒和欺诈等问题。

我们认为区块链与符号化相结合是解决这一问题的办法，它将通过应对挑战，带来全球艺术和娱乐市场的变革。

## 10 NURKoin — DISRUPTING THE ART AND MEDIA INDUSTRY

---

*After the crowdfunding stage is completed, our main objective is to develop a state of the art dedicated blockchain where we can swap to from the existing ethereum blockchain we are using. This section gives a detailed overview of how we are using our team expertise to create a sophisticated blockchain that is able to support the features we are aiming for.*

One of the most important aspect of buying an art piece is being able to verify that the art you purchase is authentic. A research by Fine Art Experts Institute (FAEI) in Geneva suggest that that over 50% of the artwork that they examine, are either forged, or misattributed to the incorrect artists. With pieces in the fine arts market selling for tens or even hundreds of thousands of dollars, it's important that you're buying what you think you're buying.

We propose a solution to all such problems by development of a state of the art blockchain that will trace the progress of an art or media created from initial point i.e. from creation phase to when it is being supplied, then to a place where it has been presented for sale and finally the ownership record of it. Whenever a new art piece is created, its ownership will be attributed to the creator and upon selling it to a new buyer, the ownership will get changed to a respective buyer and recorded on blockchain. We are aiming to use the power of public immutability to maintain art's integrity by providing a blockchain art provenance—a method of proving the ownership of original creations via blockchain.

Here is how will it work?

- A new piece of art is started being created and the creator details alongside the vision for respective art piece is recorded on the blockchain
- The creator certifies this with a NurKoin on a blockchain
- When the art is being shifted to some new art gallery or presented for auction, the State is changed to shifting and record of the person involved in performing the logistic operation is stored in the blockchain again.
- When a new buyer wants to buy the art piece whether in an auction or directly in a peer to peer way from the artist, transaction is done by sending respective value to the Auctioneer or artist wallet in Nur Koin
- Now, when the buying part wants to sell it again, they simply can do it by receiving agreed amount of value in NurKoin and in the process, all data is recorded on an immutable blockchain which can never be altered or manipulated.
- NurKoin transactions are stored publicly, so you, as a buyer, can easily track the entire history of ownership back to the artist. If the token doesn't originate with the artist's wallet, the artwork is a fake.

Similarly, for media industry, we are aiming to use the ability to support micropayments that can be processed without the need for an intermediary payment network or its fees. In normal circumstances, third party or middleman fee for payment processing are too cost-prohibitive to enable micro-payments of values less than \$1. Assuming that a person is selling electronics online, where, profit margins are usually under five percent. In such scenarios, if one is paying via credit cards, it is very likely that 2.5 percent will go towards the payment processor and thus the seller is left with only half of his earned profit, which is simple unjust.

## 10NurKoin - 颠覆艺术和媒体行业

众筹阶段完成后，我们的主要目标是开发一个先进的专用区块链，我们可以从我们正在使用的现有的以太坊区块链交换。本节详细介绍了我们如何利用我们的团队专业知识创建能够支持我们所瞄准的功能的复杂区块链。

购买艺术品最重要的一个方面是能够验证您购买的艺术品是否真实。日内瓦美术专家协会（FAEI）的一项研究表明，他们所检查的艺术作品中有超过50%是伪造的，要么是错误的艺术家。随着美术市场上的作品销售数十甚至数十万美元，重要的是你买的是你认为自己在买的东西。

我们通过开发最先进的区块链来提出所有这些问题的解决方案，该区块链将跟踪从初始点（即从创建阶段到提供阶段）创建的艺术或媒体的进展，然后到达已经存在的地方。出售，最后是它的所有权记录。每当创建一件新艺术作品时，其所有权将归于创作者，并在将其出售给新买家后，所有权将更改为相应的买家并记录在区块链上。我们的目标是通过提供区块链艺术出处 - 一种通过区块链证明原创作品所有权的方法，利用公共不变性的力量来维护艺术的完整性。

下面是它的工作原理？

①开始创作一件新艺术作品，并在区块链上记录创作者的细节以及各个艺术作品的愿景

②创建者使用区块链上的NurKoin对此进行认证

☞当艺术品被转移到一些新的艺术画廊或出示拍卖时，国家将改为转移，并且参与执行物流操作的人员的记录再次存储在区块链中。

☞当新买家想要通过拍卖或直接以艺术家的对等方式购买艺术品时，通过向Nur Koin的拍卖师或艺术家钱包发送相应的价值来完成交易。

☞现在，当购买部分想要再次出售时，他们只需通过在NurKoin中获得约定的价值来实现，并且在此过程中，所有数据都记录在永远不会被改变或操纵的不可变区块链上。

☞NurKoin交易是公开存储的，因此作为买方，您可以轻松地追溯到艺术家的所有权历史记录。如果代币不是来自艺术家的钱包，则艺术品是假的。

同样，对于媒体行业，我们的目标是使用支持可以在不需要中间支付网络或费用的情况下处理的小额支付的能力。在正常情况下，支付处理的第三方或中间人费用过于昂贵，无法实现价值低于1美元的微支付。假设一个人在网上销售电子产品，其利润率通常低于百分之五。在这种情况下，如果一个人通过信用卡付款，很可能2.5%将用于支付处理器，因此卖家只剩下他赚取利润的一半，这很简单，也不公平。

## Removing Middleman and role of distribution channels

Another use of NurKoin within the entertainment industry is how the technology opens channels to bypass the middleman and have media files shared directly with consumers, automatically confirming any, and all required information, before allowing media to be played. This absence of a middleman is a common denominator across the way in which blockchain tech will transform many different sectors. In the case of the entertainment industry, it will allow for usually unreachable corporations to form a much closer and more intimate connection with consumers. This will allow for more tailored and personalised offerings, as opposed to the one size fits all approach large corporations are often accused of using.

Payment would also be open to changes. Smart contracts would alleviate any issues in forgoing large sums of income by having all parties agree to arrangements in a secure and transparent way that cannot be tampered or altered by anyone, all whilst being accessible by all involved.

With NurKoin, we are simply eliminating this fee charged by third party, by offering a peer to peer medium of account, exchange and storage of value in the form of NurKoin—A decentralized cryptocurrency that uses cryptography to achieve consensus and can't be controlled or manipulated by centralized banks or governments.

When it comes to usability of the NurKoin, we are not only eliminating the middleman in terms of payment processing but also provide the feature of removing centralized content sharing agencies who take a big bite from both content/media creator and buyer. When digital objects are cryptographically associated with their creators, then there is no need for distribution channels for media content. As a result, any sort of media whether laying in iTunes, Netflix, or Amazon, or even publishing house or record labels, can be bought directly, ensuring that there is no half margin eroded when a transaction has happened and both parties doesn't have to pay any extra commission or fee.

### 消除中间人和分销渠道的作用

NurKoin在娱乐行业中的另一个用途是该技术如何打开渠道,

以绕过中间人并让媒体文件直接与消费者共享，在允许播放媒体之前自动确认任何必需的信息。

在区块链技术将改变许多不同行业的过程中，中间人的缺失是一个共同的特征。就娱乐行业而言

，它将允许通常遥不可及的公司与消费者建立更密切、更亲密的联系。这将允许更多的定制和个性化的产品，而不是大公司经常被指责使用的一刀切的方法。

付款也可以接受变更。好

的合同将通过让所有各方同意以一种安全、透明的方式进行安排，不会被任何人篡改或改变，同时所有相关各方都可以访问，从而缓解放弃巨额收入的任何问题。

对于NurKoin，我们只是通过提供一种以NurKoin**形式存在的**对等账户、交换和价值存储的对等媒介——一种分散的加密货币，它使用加密技术达成共识，无法由集中的银行或政府控制或操纵。

当谈到NurKoin的**可用性**时，我们不仅在支付处理方面消除了中间商，而且提供了从内容/媒体创作者和买家那里获得巨大收益的集中式内容共享机构的移除功能。当数字对象与它们的创建者进行加密关联时，就不需要为媒体内容提供分销渠道。因此，任何形式的媒体，无论是放置在iTunes、Netflix、亚马逊，甚至是出版公司或唱片公司，都可以直接购买，以确保在交易发生时，双方不需要支付任何额外的佣金或费用，不会有一半的利润率受到侵蚀。

## **Removing Piracy and Ensuring Copy Right Protection**

The digital age has made re-producing digital files a simple, and at times uncontrollable process. This has led to a huge increase in pirating files – something artists and industries have suffered from. NurKoin technology will enable us to achieve ‘digital scarcity’ again. Creators would be able to register permissions, limitations, and structure to the way their product is distributed. For example, they could insist that only one thousand consumers are able to hear their latest release, in the lead up to an album release or concert. On a similar note – the issue of copyright law has been a long-standing problem in the entertainment industries. There’s been many a scuffle over the origin of successful, money-making ideas. Blockchain tech can enable clear identification of where a file has originated, who submitted it and when – putting an end to such disputes.

## FEATURES OF NURKoin

NurKoin is a blockchain which is a sort of data structure that can be developed to create a digital ledger of transactions that can be shared among a distributed network of computers. By using cryptography, each account on the network may access and manipulate the ledger securely, without the need for any central authority or middleman – this is the supreme concept to take away. NurKoin for ownership traceability and supply chain of art creation will feature the following attributes.

### Immutable:

All data entered into the NurKoin is immutable i.e. it can never be altered or manipulated again, thus, ensuring that the right ownership is retrieved and fraud can be prevented. Moreover, this will also give the buyer a piece of mind of having surety about the originality of the art piece he/she is purchasing.

### Credible:

NurKoin will work as distributed network shared by various community participants all across the globe, thus, eliminating single point of failure. It is designed to be resilient in the face of outages or attacks, and in case any node in a network of participants fails, the others will continue to operate, maintaining the information's availability and reliability.

### Visible:

All transactions on NurKoin are visible to its participants, increasing auditability and trust.

### Irrevocable:

All transactional activities happening within the NurKoin ecosystem are made irrevocable, thus, enhancing the accuracy of records and simplify back-office processes.

### Digital:

Almost any document or asset can be expressed in code and encapsulated or referenced by a ledger entry, meaning that NurKoin is not restricted to Art Industry only, but can implement very broad applications.

## 消除盗版并确保版权保护

数字时代使重新制作数字文件变得简单，有时无法控制。这导致了盗版文件的大量增加 - 这是艺术家和行业所遭受的损失。

NurKoin技术将使我们再次实现“数字稀缺”。创作者将能够注册其产品分发方式的权限，限制和结构。例如，他们可以坚持只有一千名消费者能够在专辑发行或音乐会之前听到他们的最新版本。

同样，版权法的问题在娱乐产业中也是一个长期存在的问题。关于成功的赚钱点子的起源有很多争论。区块链技术可以清楚地识别文件的来源，谁提交了文件，以及何时结束这些争议。

### NurKoin的特点

NurKoin**是一种区块链**，它是一种数据结构，可以开发用于创建在分布式计算机网络之间共享的**数字交易分类账**。通过使用加密技术，网络上的每个帐户都可以安全地访问和操作分类帐，而无需**任何中央权威或中间人** - **这是最重要的概念。**

NurKoin**的所有权可追溯性和艺术创作供应链**将具有以下属性。

#### 一成不变的：

输入NurKoin**的所有数据都是不可变的**，即它永远不会被再次改变或操纵，从而确保检索到正确的**所有权**并且可以防止欺诈。此外，这也将使买家对他/她**正在购买的艺术品**的原创性有所保证。

#### 可靠：

NurKoin**将作为全球各种社区参与者共享的分布式网络工作**，从而消除单点故障。它设计为在面临**中断或攻击**时具有弹性，并且当参与者网络中的任何节点发生故障时，其他节点将继续运行，维护信息的可用性和可靠性。

#### 可见：

NurKoin**上的所有交易都对参与者可见**，从而提高了可审计性和信任度。

#### 不可撤销：

NurKoin**生态系统内发生的所有交易活动都是不可撤销的**，从而提高了记录的准确性并简化了后台**流程**。

#### 数字：

**几乎任何文档或资产**都可以用代码表示，并由分类帐条目封装或引用，这意味着NurKoin**不仅限于艺术行业**，而且可以实现非常广泛的应用程序。

## 11 NUR FOUNDATION—INVESTING IN KEY BUSINESSES AND PROVIDING POTENTIAL BACKING TO THE NURKoin

---

We believe that majority of the cryptocurrencies, today, are extremely prone to be manipulated by market supply and demand and generally, they lack a real inherent value. Considering that, we are aiming to deploy NurKoin on a business model which will not only give NurKoin an inherent value, but also provide the much needed liquidity to businesses it would be backed with.

The Nur Foundation aims to disrupt the world of cryptocurrency by creating a coin that is not only cryptographically profound but also has the potential backing of real valued assets in the form of investment into Art, Culture, Entertainment and sports industry. This way, we are ensuring that we get the best of the both world i.e. liquidity of cryptocurrencies through exchange on crypto trading platforms while security and potential backing of real valued assets through investments into key businesses in the Kazakhstan and South Asian region.

NUR Foundation will invest in key business territories in the Kazakhstan region—A strongly emerging economy that is currently being ranked as ranked 9th on global scale for economic strength and rich in deposits of raw materials of all kinds. These business areas include but not limited to Sport, Art, Music, Culture and will allow not only to provide inherent value and potential backing to the NurKoin, but also provide appreciation of value through explosive growth in short and midterm time span—thus giving the NurKoin holders a significant growth in the form of multiple returns for their holdings.

*It is here to be noted that 50% of the ICO raised funds in NurKoin will be kept as reserved in a Decentralized Autonomous Organization and are liable to be controlled by the founding team only when specific conditions of our roadmap have been fulfilled. This way, the investors can have the confidence that their investment is going to be released only on successful execution of the project.*

11NUR基金会 - 投资关键业务并为NURKoin提供潜在支持

我们认为，今天的大多数加密货币都很容易被市场供求所操纵，而且一般而言，它们缺乏真正的内在价值。考虑到这一点，我们的目标是将NurKoin部署在一个商业模式上，这不仅会给NurKoin一个固有的价值，而且还会为它所支持的企业提供急需的流动性。

Nur基金会旨在通过创造一种不仅具有密码学意义的硬币而且还具有对艺术，文化，娱乐和体育产业投资形式的实际有价值资产的潜在支持来颠覆加密货币世界。通过这种方式，我们通过投资哈萨克斯坦和南亚地区的主要业务，确保我们通过加密交易平台上的交换，以及对实际有价值资产的安全性和潜在支持，确保我们充分利用这两个世界，即加密货币的流动性。

NUR基金会将投资于哈萨克斯坦地区的主要商业领域

一个强劲的新兴经济体，目前在全球经济实力和各种原材料储量中排名第九。这些业务领域包括但不限于体育，艺术，音乐，文化，不仅可以为NurKoin提供内在的价值和潜在的支持，还可以通过短期和中期的爆炸式增长来提升价值 - 从而给予NurKoin持有多种股票回报形式的显著增长。

需要注意的是，在NurKoin筹集的资金中，有50%将保留在一个分散的自治组织中，只有当我们路线图的具体条件得到满足时，才有可能由创始团队控制。这样，投资者才有信心，他们的投资只会在项目成功执行后才会公布。

## 12 ROADMAP

---

### Q4 2017

- Research on the Project
- Legal Advisory
- Angel investors round
- Development Team Hired

### Q1 2018

- Definition of the IT team
- Website creation started
- Work on white paper started
- Key business negotiation with leading business parties in Switzerland, Hungary and Kazakhstan

### Q2 2018

- Website first prototype released
- NurKoin ERC 20 token development
- Advisory onboarding
- NurKoin electronic platform development
- Definition of ICO phases

### Q3 2018

- NurKoin electronic platform testing and consolidation
- White Paper release
- Private sale

### Q4 2018

- Website implementation in Russian, Chinese and other languages

- Bounty schemes for marketing
- Starting of the multimedia marketing plan
- Community development
- Team expansion

#### Q1 2019

- Dedicated wallet release
- Starting ICO
- Study and selection of potential investments in artistic productions and art and culture projects

#### Q2 - Q3 2019

- Starting of a peer to peer exchange on NurKoin website
- Agreements with the main commercial counterparts in Kazakhstan and in the Eurasian area
- Study of payment methods with NurKoin (e.g. pos)
- First investments in artistic productions and art and culture projects

#### Q4 2019

- Start exchanging NurKoin within the network of commercial counterparts

#### Q1 - Q2 2020

- NurKoin listing on cryptocurrency exchanges
- First Nur artistic productions and first art and culture projects promoted by Nur in Kazakhstan and in the Eurasian area

#### Q3 - Q4 2020

- Nur artistic productions and Nur art and culture projects, in partnership with mayor players in the world market
- NurKoin Credit card release

## 12 路线图

### 2017 年第四季度

研究项目

法律咨询

天使投资人轮

聘请开发团队

### 2018 年第一季度

定义 IT 团队

开始创建网站

开始在白皮书上工作

与瑞士，匈牙利和哈萨克斯坦的主要商业团体进行商业谈判

### 2018 年第二季度

网站首次发布原型

NurKoinERC 20 代币开发

咨询入职

NurKoin 电子平台开发

对 ICO 阶段的定义

### 2018 年第 3 季度

NurKoin 电子平台测试和整合

白皮书发布

私人出售

### 2018 年第 4 季度

俄语，中文和其他语言的网站实施

营销计划

开始多媒体营销计划

社区发展

团队扩展

2019 年第一季度

专用钱包发布

开始 ICO

研究、选择艺术作品，艺术和文化项目的潜在投资

2019 年第二季度至第三季度

在 NurKoin 网站上开始点对点交流

与哈萨克斯坦和欧亚地区主要商业同行的协议

使用 NurKoin（例如 pos）研究付款方式

对艺术作品和艺术文化项目的第一笔投资

2019 年第四季度

开始在商业同行网络内交换 NurKoin

2020 年第一季度 - 第二季

NurKoin 在加密货币交易所上市

Nur 在哈萨克斯坦和欧亚地区推出的第一批 Nur 艺术作品和首批艺术和文化项目

2020 年第三季度 - 第四季度

与世界市场的市长合作，开展艺术作品和 Nur 艺术和文化项目

NurKoin 信用卡发布

## 13 NURKOIN ICO

---

We have kept the total supply as 2.2 Billion of NurKoins to be released ever. By keeping the total supply fixed, we would ensure that the value of the token is never affected by deflation. In order to develop the NurKoin and invest into respective business areas, we are already working on the project utilizing our own resources and dedication the combined efforts of our tea and advisory board. However, for the successful execution of the project into later stages, we aim to perform the fund raising through Initial Coin Offering by releasing 50% of the total coin supply as community sale.

In the first phase, our marketing team would be conducting a Pre-ICO sale that would be available on the website and would distribute a total of 10% NURKOIN.

After the successful completion of Pre-ICO sale, we would be conducting the main ICO, during which a total of 40% NURKOIN would be offered to the public at affordable rates.

The NURKOIN ICO process will ensure we attract a diverse range of investors and a more democratic outcome. The plan for allocation of funds is milestone based, to ensure the focus is on planning and development and as per the road map. This will create confidence in early ICO participants, as our concept and implementation of the same is transparent and structured.

The distribution during ICO will be as follows:

### 13NURKOIN ICO

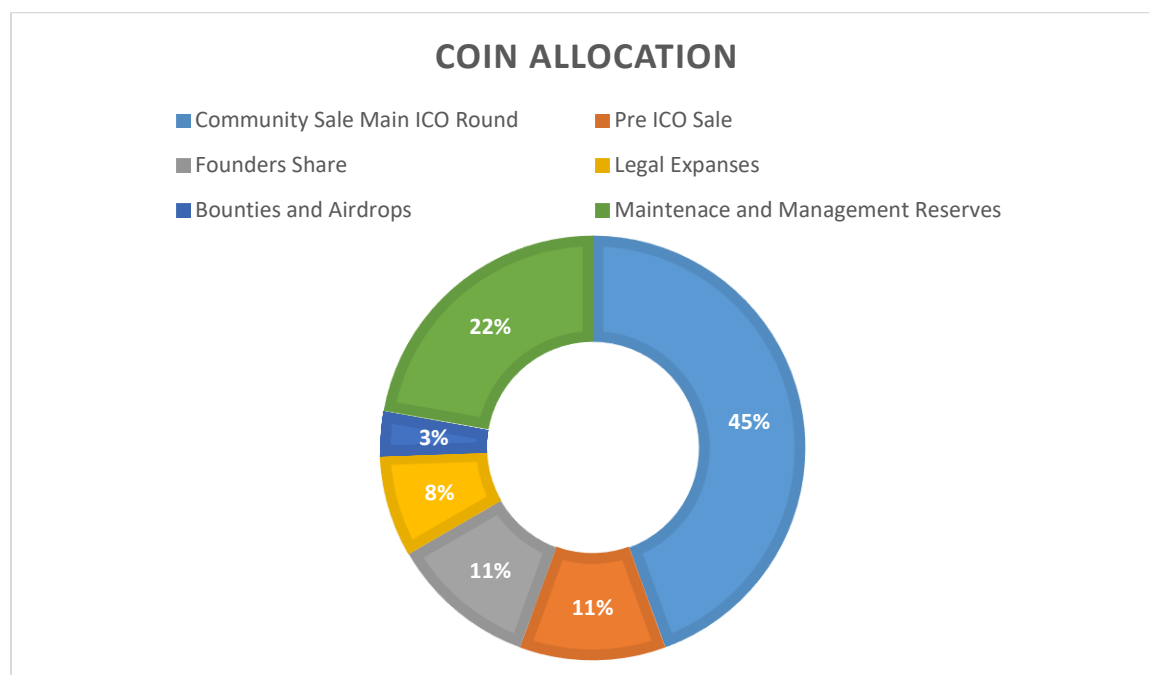
我们保持了总供应量为 22 亿的 NurKoins 将被发放。通过保持总供应量不变，我们将确保代币的价值不会受到通货紧缩的影响。为了开发 NurKoin 并投资于各自的业务领域，我们已经利用自己的资源和我们的茶叶和顾问委员会的共同努力致力于该项目。然而，为了将项目成功执行到后期阶段，我们的目标是通过初始币发行进行筹资，将总币供应的 50% 作为社区销售。

在第一阶段，我们的营销团队将进行 Pre-ICO 销售，该销售将在网站上提供，并将分发总计 10% 的 NURKOIN。

成功完成 Pre-ICO 销售后，我们将进行主要的 ICO，期间将以合理的价格向公众提供总计 40% 的 NURKOIN。

NURKOIN ICO 流程将确保我们吸引各种投资者和更民主的结果。资金分配计划是基于里程碑式的，以确保重点是按照路线图规划和发展。这将使早期 ICO 参与者产生信心，因为我们的概念和实施是透明和有条理的。

ICO 期间的分发如下：



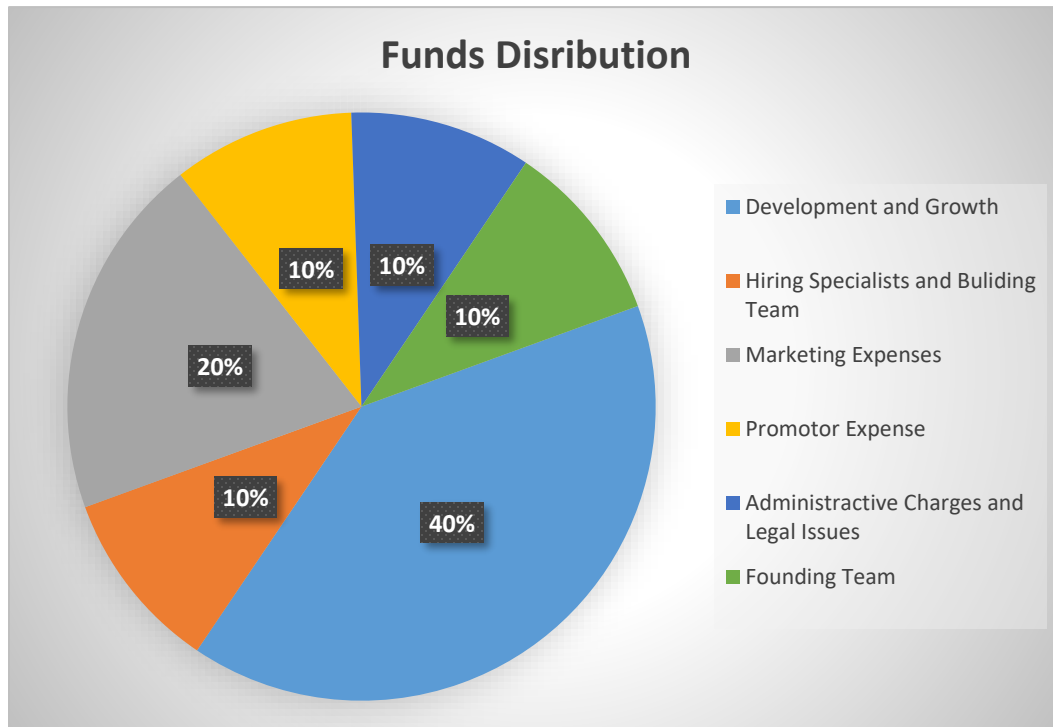
For details about the pricing, please check our website [www.nurkoin.com](http://www.nurkoin.com)

有关价格的详细信息，请登录我们的网站 [www.nurkoin.com](http://www.nurkoin.com)。

## 14 USE OF PROCEEDS

---

### 14 所得款项用途



## 15 MEET THE LEADERSHIP

---


NURKOIN will be managed and monitor by its core of senior executives with an oversight from energetic Board of Directors with perfect and professional experience in what NURKOIN believes to be core and critical success factors for NURKOIN.

### 15 满足领导的条件



NURKOIN 将由其核心高管管理和监督，并由精力充沛的董事会监督，并拥有完美和专业的经验，而 NURKOIN 认为这是 NURKOIN 的核心和关键成功因素。


Team

### Creative Team






**Isabella Biffi**  
CEO & Artistic Projects  
Developer

in  






**Aiman  
Mussakhajayeva**  
GodMother & NUR  
Promoter

in  






**Andras Kocsis**  
Strategic Communication  
Manager

in  






**Maria Fernando  
Criscuolo**  
Customer Relations  
Officier

in  





**Folco de Luca  
Gabrielli**  
Advisor

in  



**Igor Lebediantcev**  
Partner

in  

## 16 SOCIAL CHANNELS

---

If you have any questions about NUR KOIN, our tea, our philosophy, our technology or anything in-between, feel free to contact us on any of our social medial Channels.

Facebook=> <https://www.facebook.com/nurkoin>

Twitter=> <https://twitter.com/nurkoin>

LinkedIn=> <https://www.linkedin.com/nurkoin>

Website: [nurkoin.com](http://nurkoin.com)

Email: [info@nurkoin.com](mailto:info@nurkoin.com)

### 16 个社会渠道

如果你有任何关于 NUR KOIN 的问题，我们的茶，我们的哲学，我们的技术或者任何中间的东西，请随时联系我们的任何一个社会的中间通道。

Facebook = > <https://www.facebook.com/nurkoin>

Twitter = > <https://twitter.com/nurkoin>

LinkedIn= > <https://www.linkedin.com/nurkoin>

网站:nurkoin.com

电子邮件:info@nurkoin.com

## 17 RISK FACTORS

---

Acquiring NUR KOIN tokens and storing them involves various risks, therefore, and before acquiring NUR KOIN tokens. Every user should carefully consider the risks, costs, and benefits of acquiring NUR KOIN tokens in the context of the crowdsale and, if necessary, obtain any independent advice in this regard. Any interested person who is not in the position to accept or to understand the risks associated with the activity should not acquire NUR KOIN tokens. Below are some of the risks:

### **Unanticipated Risk**

Blockchain technologies and cryptographic Tokens such as the Tokens are a relatively new and dynamic technology. In addition to the already known risks, there are other risks associated with your purchase, holding and use of the Tokens, including those that the Company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

### **Legal and Governmental Risks**

Uncertain Regulatory Framework. The regulatory status of cryptographic tokens, digital assets, and Blockchain technology is unclear or unsettled in most jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies.

It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and rules that will affect cryptographic Tokens, digital assets, Blockchain technology and its applications. Such changes may negatively impact the Tokens in various ways, including, for example, through a determination that the Tokens are regulated financial instruments that require registration. The company may cease the distribution of the Tokens, the development of the Platform or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

#### **Risks connected to the value of Tokens**

No Rights, Functionality or Features Other than Strictly Provided Herein. The Tokens do not have any rights uses purpose, attributes, functionalities or features, express or implied, including, without limitation, any uses, purpose, attributes, functionalities or features on the Platform, other than those strictly provided in the White Paper.

#### **Blockchain and Software Risks**

Blockchain Delay Risk. On the most Blockchains used for cryptocurrencies' transactions (e.g., Bitcoin Blockchains, Ripple, Ethereum), the timing of block production is determined by proof of work. so block production can occur at random times. For example, the cryptocurrency sent as a payment for the Tokens in the final seconds of the Token sale may not get included into that period. The respective Blockchain may not include the purchaser's transaction at the time the purchaser expects, and the payment for the Tokens may reach the intended wallet address, not in the same day the purchaser sends the cryptocurrency.

### **17 风险因素**

因此，获取 **NUR KOIN** 代币并存储它们会涉及各种风险，并且在获取 **NUR KOIN** 代币之前。每个用户都应该仔细考虑在众筹环境中获取 **NUR KOIN** 代币的风险，成本和收益，并在必要时获得这方面的任何独立建议。任何不了解此风险项的人都不应获得此代币。以下是一些风险：

#### **不可预料的风险**

区块链技术和密码代币（如加密货币）是一种相对较新的动态技术。除已知风险外，您购买，持有和使用代币还存在其他风险，包括公司无法预料到的风险。此类风险可能进一步表现为上述风险的意外变化或组合。

#### **法律和政府风险**

不确定的监管框架。密码代币，数字资产和区块链技术的监管状况在大多数情况下都不清楚或不稳定。这些风险可能进一步表现为上述风险的意外变化或组合。

这取决于是否有什么可能，但他们会发现可能会产生很大的影响，这些规则会影响加密货币，数字资产，区块链技术及其应用。这些变化可能以各种方式对代币产生负面影响，包括例如通过确定代币是受管制的金融工具需要注册。公司可以停止分发代币，在一个管辖区内开发平台或停止运营，如果政府行为使其继续这样做是非法的或商业上不可取的。

#### 风险与代币的价值有关

除此严格提供之外，没有任何权利，功能或特征。但是，除了白皮书中严格规定的内容外，其他任何用户都可以使用它们，包括但不限于平台上的任何用途，属性，功能或特性。

#### 区块链和软件风险

区块链延迟的风险。对于大多数用于加密货币交易的区块链(如比特币区块链、Ripple、Ethereum)，区块生产的时间取决于工作证明。所以批量生产可以随机发生。例如，在代币出售的最后几秒钟内作为支付代币而发送的加密货币可能不会包括在这段时间内。相应的区块链可能不包括购买者预期的交易时间，并且代币的付款可能到达预期的钱包地址，而不是在购买者发送加密货币的同一天。

#### **Risk of Software Weaknesses.**

The Token smart contract concept, the underlying software application, and software platform are still in an early development stage and unproven. There are no representations and warranties that the process for creating the Tokens will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the cryptocurrency and the Tokens.

#### **Lack of Token Security.**

The Tokens may be subject to expropriation and or/theft. Hackers or other malicious groups or organizations may attempt to interfere with the Token smart contract which creates the Tokens.

In the event of such a software bug or weakness, there may be no remedy and holders of the Tokens are not guaranteed any remedy, refund or compensation.

#### **Attacks on Token Smart Contract.**

The Blockchain used for the Token smart contract which creates the Tokens is susceptible to mining attacks, including double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the Token smart contract, expected proper execution and sequencing of the Token transactions, and expected proper execution and sequencing of contract computations.

#### **Risks associated with Ethereum**

NUR KOIN tokens will be issued on the Ethereum blockchain. Therefore, any failure or malfunctioning of the Ethereum protocol may lead to the trading network of NUR KOIN tokens not working as expected.

软件缺点的风险。

代币智能合约概念、底层软件应用程序和软件平台仍处于早期开发阶段，尚未得到验证。没有声明和保证创建代币的过程是不间断的或没有错误的。存在一种固有的风险，即软件可能包含弱点、漏洞或错误，导致加密货币和代币的完全丢失。

缺乏代币安全性。

代币可能会被没收和盗窃。黑客或其他恶意组织可能试图干扰创建代币的代币智能合约。

在发生这种软件缺陷时，可能没有补救措施，代币持有者也不能保证任何补救措施、退款或补偿。

攻击代币智能合约。

用于创建代币的代币智能合约的区块链很容易受到挖掘攻击，包括双重攻击、多数采矿权攻击、“自私挖掘”攻击和竞态攻击。任何成功的攻击都会给代币智能合约、预期代币事务的正确执行和顺序以及预期的合约计算的正确执行和顺序带来风险。

与以太坊相关的风险

NUR KOIN 代币将在 Ethereum 区块链上发布。因此，任何 Ethereum 协议的失败或故障都可能导致 NUR KOIN 代币的交易网络无法正常工作。

## 18 CONCLUSION

---

NUR KOIN project is targeted at developing a platform for Art, Culture, Music Entertainment and sport Industry built on a peer-to-peer, decentralized blockchain platform where the platform carry special properties detailed in smart contracts that are not available on any traditional token platform. NUR KOIN envisions an ideal world where everyone is able to trade and transact through the use of a more honest, transparent and accountable platform that provides additional benefits to each an every user.

We have long searched for a convenient method of giving back to people in Art, Culture, Music and Entertainment Industry to have a smooth and fast transaction, with little to no hassle, through a secure system accessible to the whole world. Now with the power of NUR KOIN and Ethereum, we will have that access.

### 18 结论

NUR KOIN 项目旨在开发一个基于点对点，分散式区块链平台的艺术，文化，音乐娱乐和体育产业平台，该平台承载智能合约中详述的特殊属性，这在任何传统代币平台上都不具备。NUR KOIN 设想了一个理想的世界，每个人都可以通过使用更诚实，透明和负责的平台进行交易，为每个用户提供额外的好处。

我们一直在寻找一种方便的方法，通过一个全世界都可以访问的安全系统，回馈艺术，文化，音乐和娱乐行业的人们，以便顺利，快速地进行交易，几乎没有麻烦。现在凭借 NUR KOIN 和以太坊的力量，我们将获得这种访问权限。