



B21 Whitepaper V2.1

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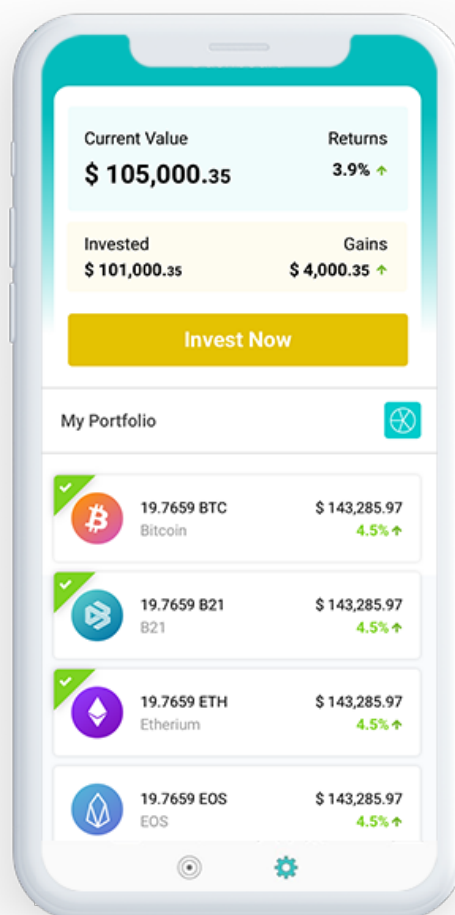
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Overview of B21

B21 offers the easiest way to invest in and manage a crypto asset portfolio! We believe that 99% of the global crypto market needs an easier, regulated solution for investing into crypto assets and B21 is the next generation investment application designed to solve current market problems and to appeal to the global mass market.

The native assets of the blockchain have historically been called cryptocurrencies, digital assets and altcoins. In this whitepaper, we will use the term crypto assets, to include cryptocurrencies, digital assets and altcoins as well as other emerging tokenized assets as we believe that the technology that will develop out of the blockchain will represent many more investment opportunities than are understood today. We foresee the decentralization of many industries as they adopt blockchain technologies and develop web 3.0. B21 wants to be the investors' gateway to easily participate in these investments.

The opportunity in the growth of crypto assets is massive and is growing at exponential rates, but the current investment tools and related services available to investors require a lot of technical expertise, not to mention most are not regulated and therefore difficult to establish



trust. With a fully custodial and regulated model to safeguard users' assets, B21 Invest brings a whole new approach, making investing in crypto assets easy, approachable and intuitive. B21 has even made funding your investment account easy by enabling instant, local payment methods to fund your account. B21 has made the process of crypto investing and managing a crypto asset portfolio easy and available at your fingertips.

At the heart of B21 is a secure mobile app which works on IOS and Android and is designed to make the investing process simple. On the B21 app, anyone can start investing in crypto assets and deposit funds instantly with Credit/Debit Cards, International and Domestic Wire transfers and local payment options, like NEFT in India. We have curated a list of industry leading crypto assets for our users to create their own crypto asset portfolio from. With B21, users can start creating and managing their own multi-asset portfolio with as little as \$25, how is that for removing barriers to entry?.

The B21 mobile app dashboard enables the users to monitor their gains and losses, and make necessary changes to their portfolio with just a few clicks. An easy and quick withdrawal process allows the user to convert their crypto assets into cash balances whenever they wish, and they can withdraw funds to their bank or a payment card. In addition to the B21 portfolio manager which enables investing in a group of crypto assets, B21 also supports simple buy and sell orders.

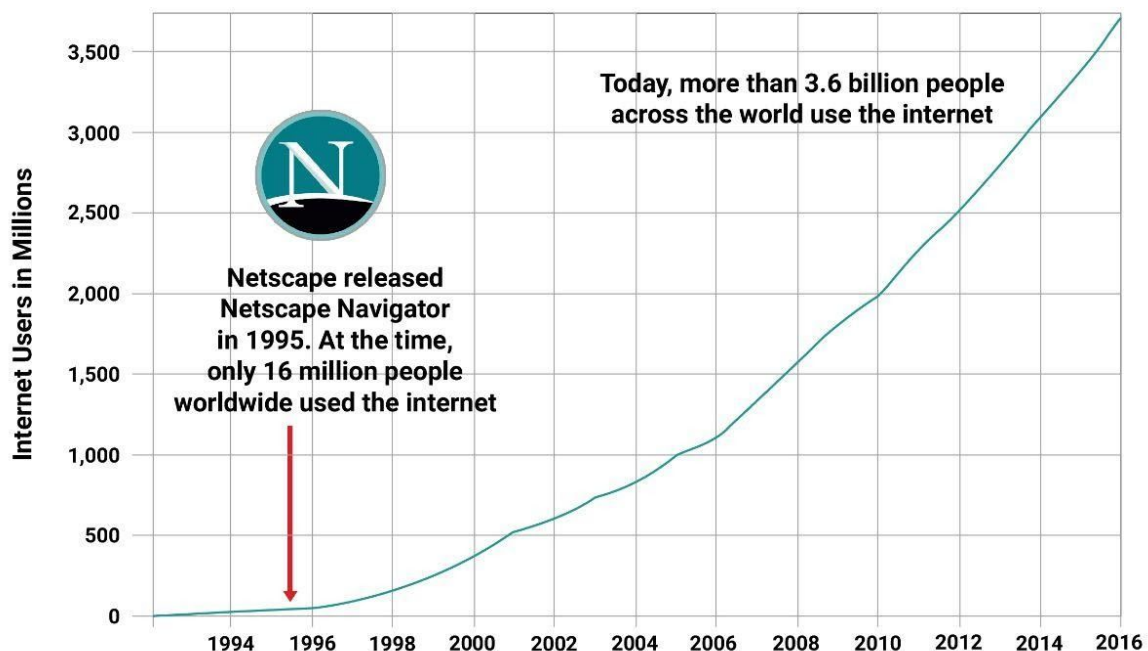
Cryptoassets are creating new wealth around the globe and the opportunity exists for every type of investor to gain exposure to this market. However, with the current market offerings, which are day trader style exchanges a lot of barriers and complexities exist for new investors. At B21 we continue to remove these barriers by making investments in crypto assets easy and accessible to all.

Problem Statement

Crypto Asset investing is too complex, The Netscape Moment in crypto is waiting to happen - and that is making access ubiquitous.

- The most important thing for that to occur is;
 - Major user experience improvement
 - Easy access to buying and selling decentralized assets

The Netscape Moment



Source: Internet World Stats

Netscape released Netscape Navigator in 1995. At that time, only 16 Million people in the world used the Internet.

The Internet was very difficult to use before the Netscape browser. Netscape brought the internet to the masses, in the same way B21 is bringing crypto asset investing to the masses, by materially improving the user experience!

The crypto asset market lacks consumer friendly investing platforms.

Blockchain and cryptocurrency markets have experienced exponential growth over the past ten years with more and more institutional investors entering the space every year. Today, even tech giants like Twitter, Google and Tata are associated with crypto assets in one way or another, this is because crypto assets are set to revolutionize the internet, money systems and e-commerce and as a result have been the best performing asset class in the past ten years..

Despite the rapid rise of the crypto asset markets, it is still geared towards early adopters with tools and services which require users to interact with highly technical interfaces which are not easily understood by the average retail investor. Crypto asset investing is complicated and requires technical knowledge of how blockchain wallets work, what passphrases are and managing trades on exchanges. While there have been developments in the access to trading platforms, these platforms require knowledge of reading charts, understanding trading processes, order books, definitions of market bid, ask and limit orders. If a person wants to invest in several crypto assets, they are required to maintain multiple wallets, have multiple trading accounts and to manage funds across disparate systems, not to mention the security measures required to adequately protect all the underlying accounts and wallets.

With the recent development of decentralized exchanges and the rise of DeFi protocols, the process of buying/selling of cryptocurrencies has become even more challenging with the introduction of concepts such as Automatic Market Makers (AMM), Liquidity pools and Yield Farming. B21 will provide access to these new investment and passive income products to the mass market by streamlining the user experience and on and off ramps.

The Existing Market & Opportunity

Blockchain and crypto assets are driving growth opportunities in every major industry sector. B21 is seizing this opportunity by enabling the general public to invest alongside technical traders and institutions. Historically people invested through banks or trading platforms which offered little returns and charged high fees. As time went on better investment options and platforms were available and especially during the internet boom, things like self-directed online trading (think ETrade, Fidelity, ScottTrade) emerged as powerful consumer investing platforms.



Web browsers brought access to internet for Billions of People



Mobile Phones brought easy access to communications for Billions of People



Satellite Television brought easy access to TV for Billions of People



Email clients brought easy access to mail for Billions of People



B21 bringing easy access to Crypto and Defi for Billions of People

The evolution of investment tools made a lot of people wealthy and taught many how to better manage their investments. Then with the smartphone era even easier and more portable tools came to market like Robinhood, Betterment, Wealthfront, Nutmeg, Acorn and Stash. These mobile centric services mostly used ETF's and leveraged technology to manage risk and reward, even better for consumers, with a few clicks on your mobile phone, you could open an account, begin investing and in many cases, earn a decent return.

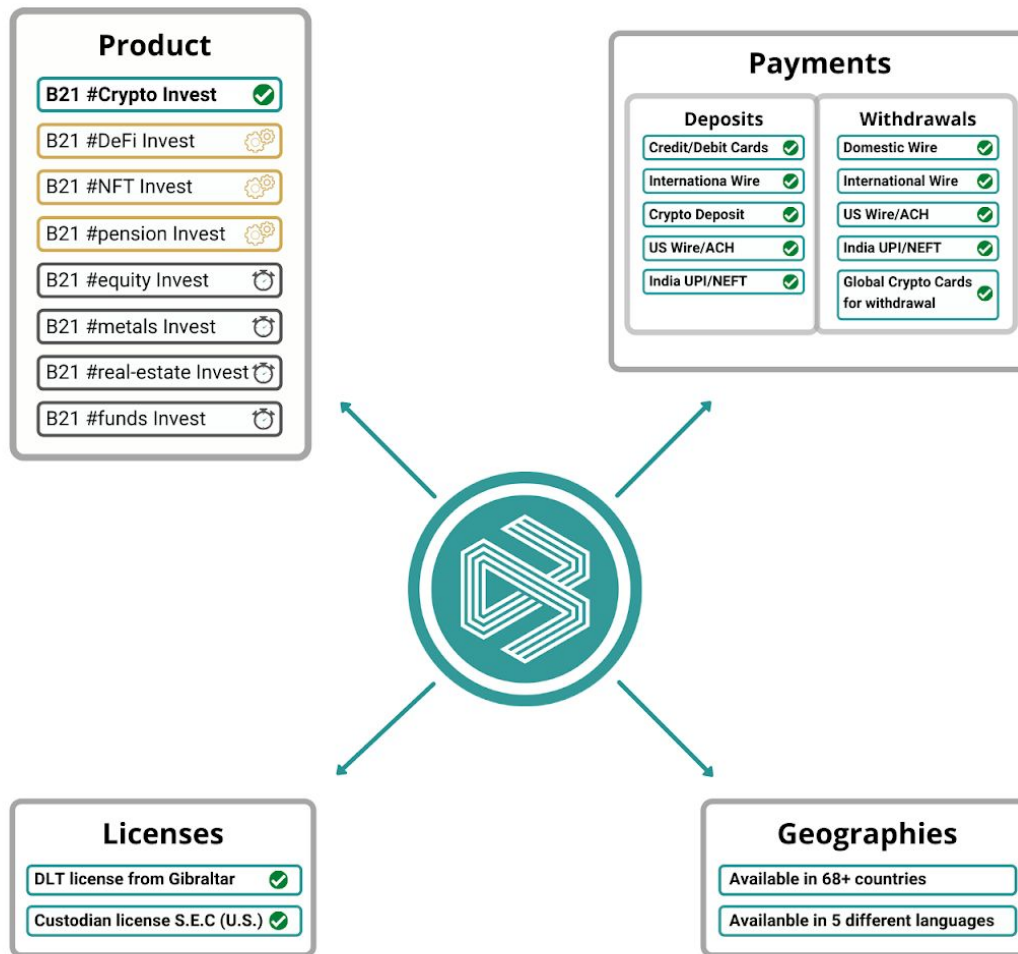
At B21, we believe this same opportunity to develop consumer friendly investment tools exist in the booming crypto asset market and we plan to be the market leader.

Cryptoassets are growing exponentially and are changing the financial landscape in many ways. Quoting a 2016 Harvard Business Review, article, *"The technology most likely to change the next decade of business is not the social web, big data, the cloud, robotics, or even artificial intelligence. It is the blockchain, the technology behind digital currencies like bitcoin."* Given the unprecedented opportunities which will come out of blockchain developments, crypto assets represent a unique opportunity for investors, similar to opportunities which were present at the beginning of the internet era. Investing in crypto assets over the past several years has historically outperformed other similar investment products, indexes and fiat currency. B21 will focus on crypto assets as the foundation for personal wealth management strategies enabling average consumers to reap the benefits of the technology transformation underway.

The below table illustrates how investments in Bitcoin have compared to other popular retail investments over the past ten years.

Investment Type	Invested in 2010	Value in Oct 2020	ROI
S&P 500	\$10,000	\$30422	204.22%
Gold	\$10,000	\$15441	54.4107%
Bond @ 4%	\$10,000	\$14889	48.89%
Bitcoin	\$10,000	\$1380620000	13806200%

B21 - Your gateway to Crypto



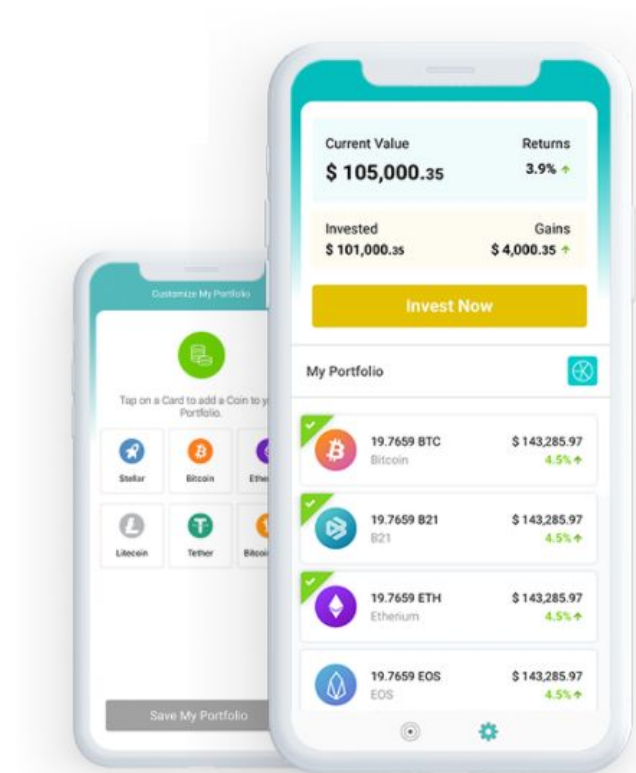
Licenses either applied for or provided by third party agreements. Product box represents the current and road map of services.

B21 will be delivered using a regulated structure and providing custody of assets in the delivery of its business model. To meet these requirements, the Company has applied for and received an In Principle Distributed Ledger License in Gibraltar, which addresses the exchange and custody of crypto assets and has contracted other licensing agreements in other jurisdictions.

The company currently operates under a custodial license agreement with Prime Trust LLC, a company registered with the U.S. Security and Exchange Commission and incorporated in the state of Nevada, PrimeTrust is the custodian of all B21 user assets. Prime Trust holds client assets in cold storage facilities for maximum security.

The B21 platform has been developed with a mixture of centralized and decentralized software systems to ensure ease of use, security, and scalability. The key to our success will, however, be making all of the technology required to operate the platform, to be presented in a way that the all-encompassing service is very easy to use, ensuring the purchase, visualization, trading and tracking of performance of investments are intuitive and simple.

B21- Crypto Invest Mobile App



In April 2020, after working diligently for two years setting up the legal and regulatory framework, acquiring license arrangements and developing the cool tech that is the heart of our product, we introduced the **B21 Invest** mobile application for both Android and iOS users!

With the B21 Invest app, users can start investing into crypto assets with as little as \$25 using **Credit/Debit cards, Domestic and International wire transfers, ACH and UPI/NEFT**. The B21Invest app allows users to initially choose from 7 top crypto assets (Bitcoin, Ethereum, Bitcoin Cash, Litecoin, Tether, EOS and Dash) to

create a multi-asset portfolio. We are constantly evaluating other new crypto assets to add to our selection, taking into consideration the quality of the project, liquidity and uniqueness as an investment. Users can also maintain a cash balance by adding funds directly to their account and then using those funds to invest instantly when they desire.

At present, B21 Invest is live in 68+ countries including the USA and supports 5 languages with more coming soon. Our user base continues to grow every day with most of the users investing in crypto assets for the first time.

Competitor Analysis

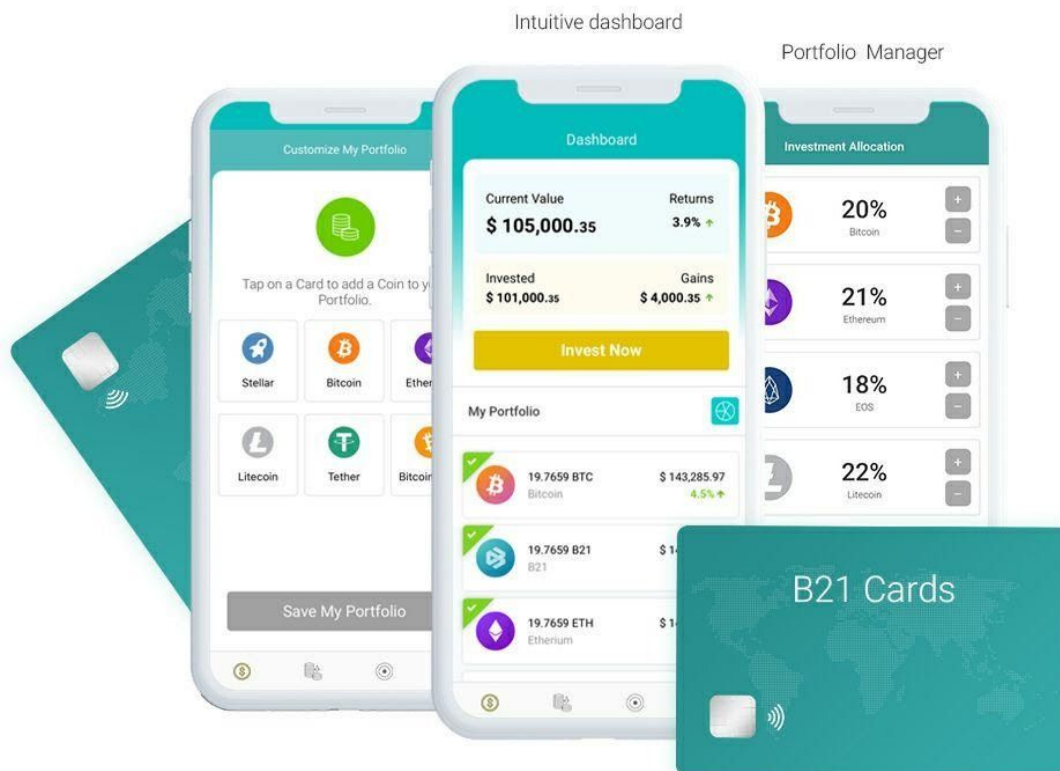
B21 is unique in its commitment to delivering an easy to use application and its focus on crypto assets. We are taking a complex market and simplifying it. B21 enables non technical investors to create a diverse portfolio of crypto assets and to participate in emerging Defi solutions which can expose users to passive income streams while simultaneously speculating on the future value of their crypto assets.

Let's take the example of an investor wanting to create a seven coin portfolio. If the investor was to use other platforms available in the market, they would need to set up and manage several wallets and exchange accounts. They would need to maintain numerous passwords, backup phrases and possibly register their identity several times. B21 changes all this through its focus on portfolio management and providing all functions of buy, sell, fund, withdraw and exchange in a single, secure app. Our key differentiation is simple user interface and our "One Account" approach which completely simplifies the account ownership and management process.

An investor with a B21 account with the same seven coin portfolio would have a single account, single password and a single KYC registration.

Capability	<u>B21</u>	<u>Robinhood</u>	<u>Coinbase</u>	<u>EToro</u>	<u>Abra</u>
Personal Portfolio Management	Yes	Yes	No	Yes	No
Ability to invest in cryptocurrencies	Yes	Limited	Yes	Yes	Yes
Ability to earn interest on investments	Yes	No	Limited	Limited	Yes
Availability outside US	Yes	No	Yes	Yes	Limited
Multiple Funding Methods Supported	Yes	Limited	Limited	Yes	High Fees
Easy to use and friendly for non-traders	Yes	No	No	Yes	No
Global Crypto Card	Yes	Yes	Yes	No	No
Support for IRA	Yes	No	Yes	No	No

B21 Invest - Application Features



B21 Invest represents our vision of a robust but simple framework to enable the mass market with personal wealth management tools for crypto assets.

Some of its key features are:

-
- An **Easy to use** mobile application offered for both Android and IOS users
 - **Quick payment methods** that enable a user to buy/sell crypto instantly
 - **An intuitive dashboard** of the user's portfolio, showing gains or losses
 - **Custodial Wallet** to safely store the digital assets of the user
 - **Crypto Deposit** enables the user to bring their externally purchased crypto assets on the B21 app and convert them to fiat
 - **Easy “few clicks” buy or sell of crypto assets**
 - **Easy single token or portfolio liquidation to cash balance**
 - **B21 VIP program** for getting access to reduced fees and exclusive incentives
 - **Referral Reward System** - earn rewards for growing the B21 community
 - **Asset Staking Option** - holding crypto assets to earn passive income/rewards.
 - **B21 International Card** allows the user to withdraw and spend crypto assets using a payment card
 - **Profit and Loss reports** - easily report and track your earnings with B21 supplied reporting tools.

- Access to **Decentralized Finance Network (DeFi)** like Yield Farming and Lending to invest in these assets and to earn passive income/rewards. (Coming Soon)

B21 Proprietary Technology

In order for B21 to deliver a materially better user experience, it had to develop new, unique and proprietary technology. The existing market trading tools are modeled after the equities and forex market and were designed to be a single asset trade system. For example typical trading systems only allow the user to trade in a single pair at a time, for example APPLE/USD or BITCOIN/USD. In addition, the existing system is traded on a single exchange, against a single order book, so if you are trading on Binaince for example, you are trading against the Binance order book. In order to obtain the best prices, B21 had to develop a multi-exchange order processing system and had to develop a cross exchange order book for price and liquidity discovery. Some of The key inventions in our proprietary technologies are;

Multi-Asset Order Processing - B21 users can buy or sell a portfolio of more than one asset pair in a single transaction. The system also allows the users to define a buy or sell as in a discrete amount of units, a percent of the portfolio or specific portions of a portfolio. For example, a user can make a single order of \$100 for 5 assets where each asset purchase amount is defined by a percentage allocation. The users can also sell this portfolio defining a dollar amount, a percent or a specific asset or assets. This technology allows users a much easier experience buying or selling whether a single asset or a portfolio. What would take 30 minutes on typical exchange takes only seconds on B21.

Multi-Exchange Order Execution - This technology is a buying and selling gateway which connects to more than one exchange or liquidity providers and uses business logic to determine the best location to execute an order at. When an order is placed, we develop an aggregate orders book, for netting off likely trades and then breaking the ordered pairs out, we then obtain price, liquidity and other information form the connected exchanges. Based upon an array of rules, the orders are executed at the best exchange in that given moment. This ensures the best liquidity, price and order executions.

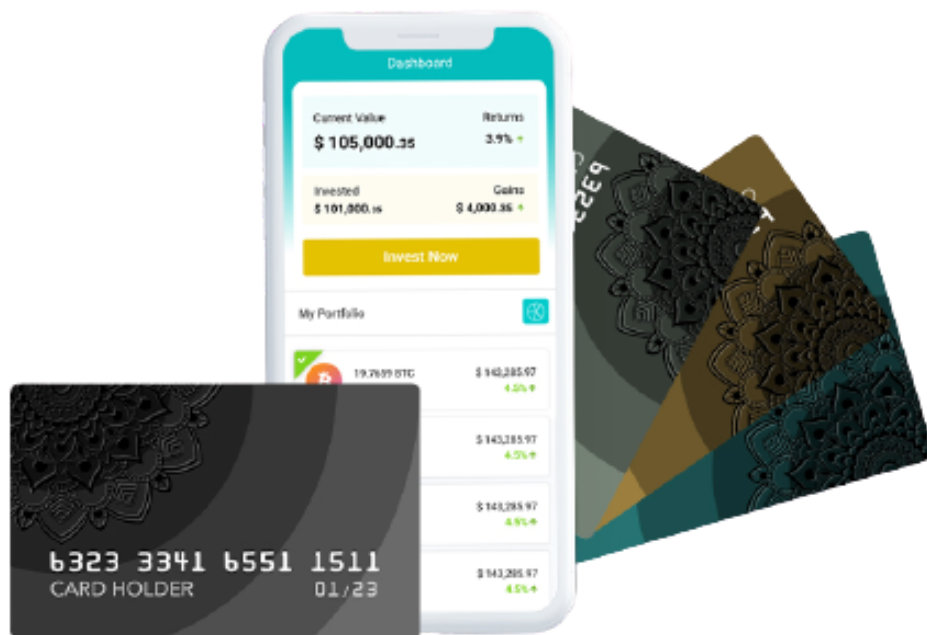
Orderbook Data Aggregation - B21 obtains order book data from multiple exchanges and from public data feeds. All this data is merged into a best price, best execution order book with data indicators. This allows us to have the best view of real prices in the market. If you were relying upon a single exchange you could have order execution prices several percent different from one exchange to another. We use this data for order execution, price analysis and portfolio value estimations.

Cross Platform KYC and AML Registration - B21 is a compliance platform and every user is subject to KYC and AML screenings. Since we provide services of third party systems, such as custodians, banks and payment processors, we are often required to register or share registration data with these third party regulated systems. In order to alleviate our users from entering data over and over again, we have developed a cross platform registrations system which manages the back end registration of users across services where required. The result of this technology is a much better user experience and a compliance registration for users to meet regulatory requirements.

B21 Cards

B21 International payment cards enable the user to withdraw and spend funds from their crypto portfolio anytime, easily, and without any hassle of transferring the funds to an external bank account. Users can choose and order from multiple available International payment cards (based on needs and transactional limits) on the B21 mobile app!

With the Crypto Deposit feature in the B21app and with the added functionality of spending crypto assets with the B21 Cards, users get a unified platform – **to keep track of your crypto portfolio and withdraw anytime you want to!**



B21 DeFi - DeFi Simplified

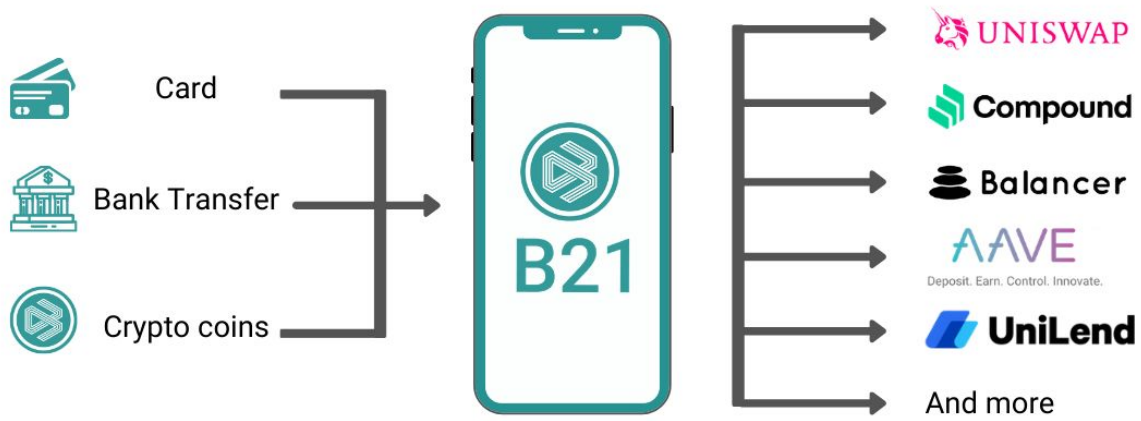
"DeFi could become the next big thing in Finance" - Mashable.com

DeFi is a revolutionary set of new protocols to remove the "middle man" from basic and complex financial products. The removal of the "middle man" has opened up the door for investors to earn income for participating in these platforms which were traditionally reserved for large investors and banks. The popularity of DeFi can be associated with the rise of borrowing against crypto assets, lending and trading complex derivatives without any intermediary involved. DeFi products are executed through the power of smart contracts. The amount of capital locked in DeFi contracts has crossed \$10 Billion, according to a popular website <https://defipulse.com/>

But DeFi platforms are very complicated. The complex process involves the movement of funds from one wallet to another, providing cross liquidity and paying for fees at every step. The current process is a hassle even for people familiar with the crypto ecosystem. Furthermore, integration of blockchain and DeFi protocols in the gaming space, has led to the demand for a service which can act as a bridge between the fiat and complex DeFi products.

B21 aims to solve these problem while providing users access to these investment and income opportunities; -

- One App to manage all defi exposure
- Integrated to multiple platforms serving multiple Defi protocols
- Enable anyone to earn **PASSIVE income** through Decentralized Finance opportunities
- Use payment cards or bank accounts to directly **interact** with Defi products
- Low fees when buying DeFi tokens



Benefits of B21 DeFi

B21 DeFi removes the complexity from interacting with DeFi protocols so users easily participate and can directly earn [passive income/rewards](#) through;

- Swapping
- Lending
- Staking
- Trading
- Farming
- Liquidity mining

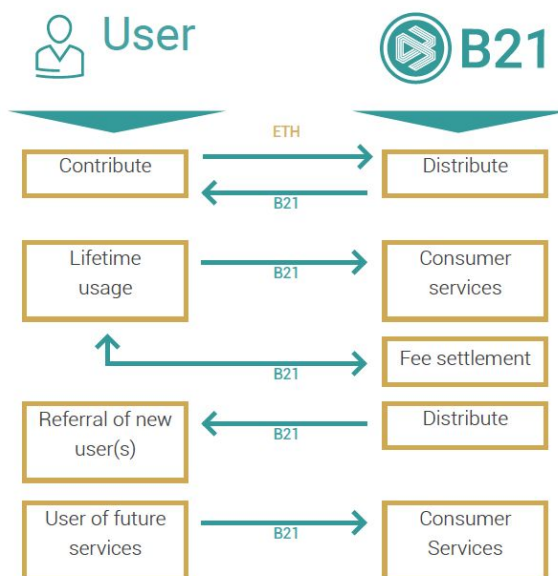
B21 Token

The B21 token has the symbol (B21). The B21 token is used as a form of settlement between the B21 platform and its users within the B21 ecosystem. The B21 token is used by the B21 app users to settle fees and also serve as a form of incentive and instrument in different reward programs on the B21 app. B21 users who own the B21 tokens will be able to pay for services directly on B21 and can also stake (hold) B21 tokens in their portfolios to qualify for premium statuses (like VIP) to reduce their fees and gain access to premium features not available to non VIP users.

A fixed supply of the B21 tokens have been created by an audited ERC20 smart contract and there is no mechanism for the supply to be increased. All B21 transactions are recorded on the Ethereum blockchain.

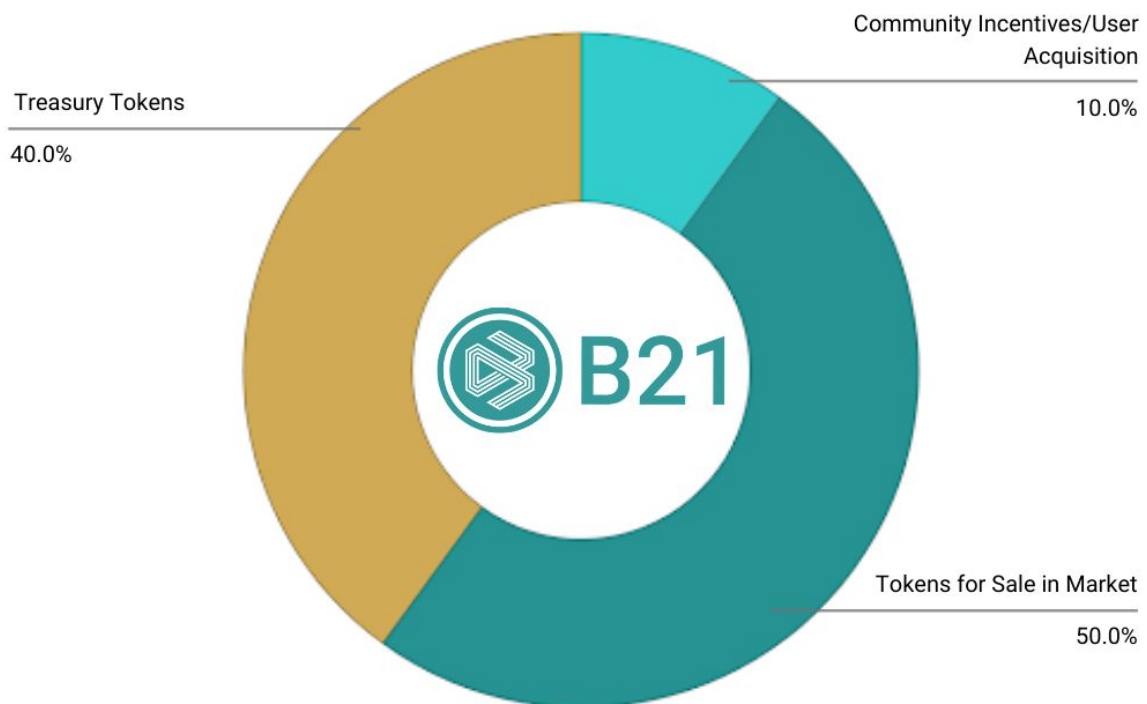
In addition to the B21 token being used for fee reductions, user status, incentives referral rewards and premium services, the Company may also introduce additional offers in the future that can be accessed by owning B21 tokens including:

- Debit card services accessing portfolio value
- Exclusive token offerings
- Passive income products
- Access to other future investment products and services.



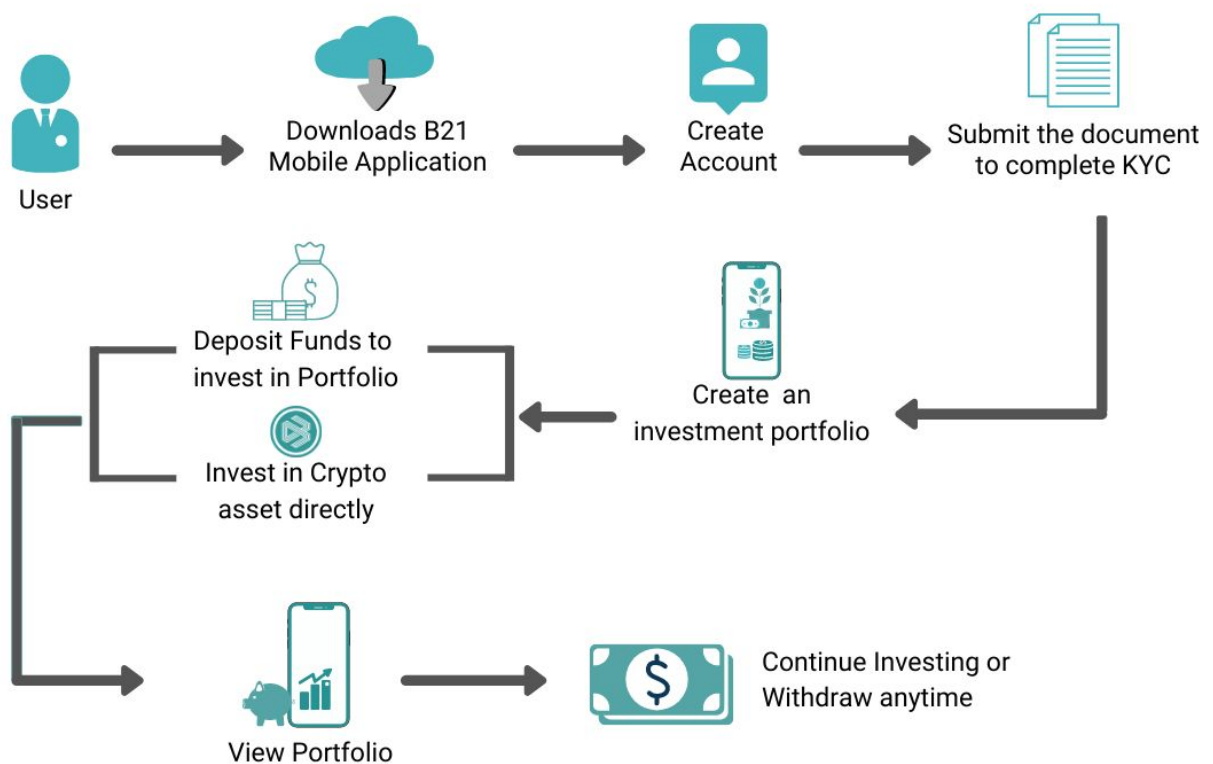
Token Creation and Basic Information

Token Name	B21 Token
Token Ticker	B21
Total Supply of Tokens	500,000,000
Community Incentives/User Acquisition	50,000,000
Tokens for sale in market	250,000,000
Treasury Tokens	200,000,000
Tokens to be burnt/locked	Unsold Tokens from 250,000,000 allocation
Seed Round	Closed (Sold) \$1.5Mn @ \$0.13
Private Round	\$2.1Mn @ \$ 0.105
Public Sale / Target Listing Price	\$0.18

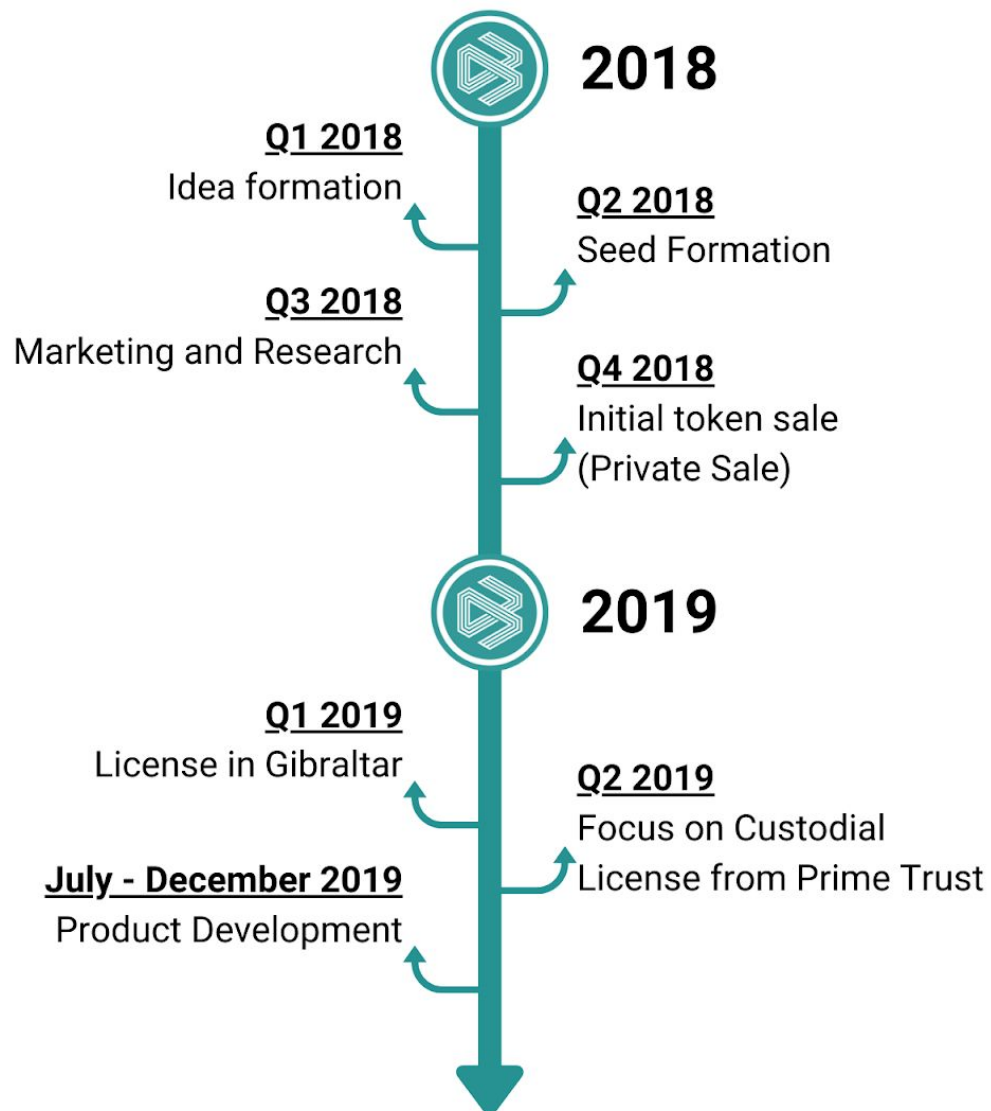


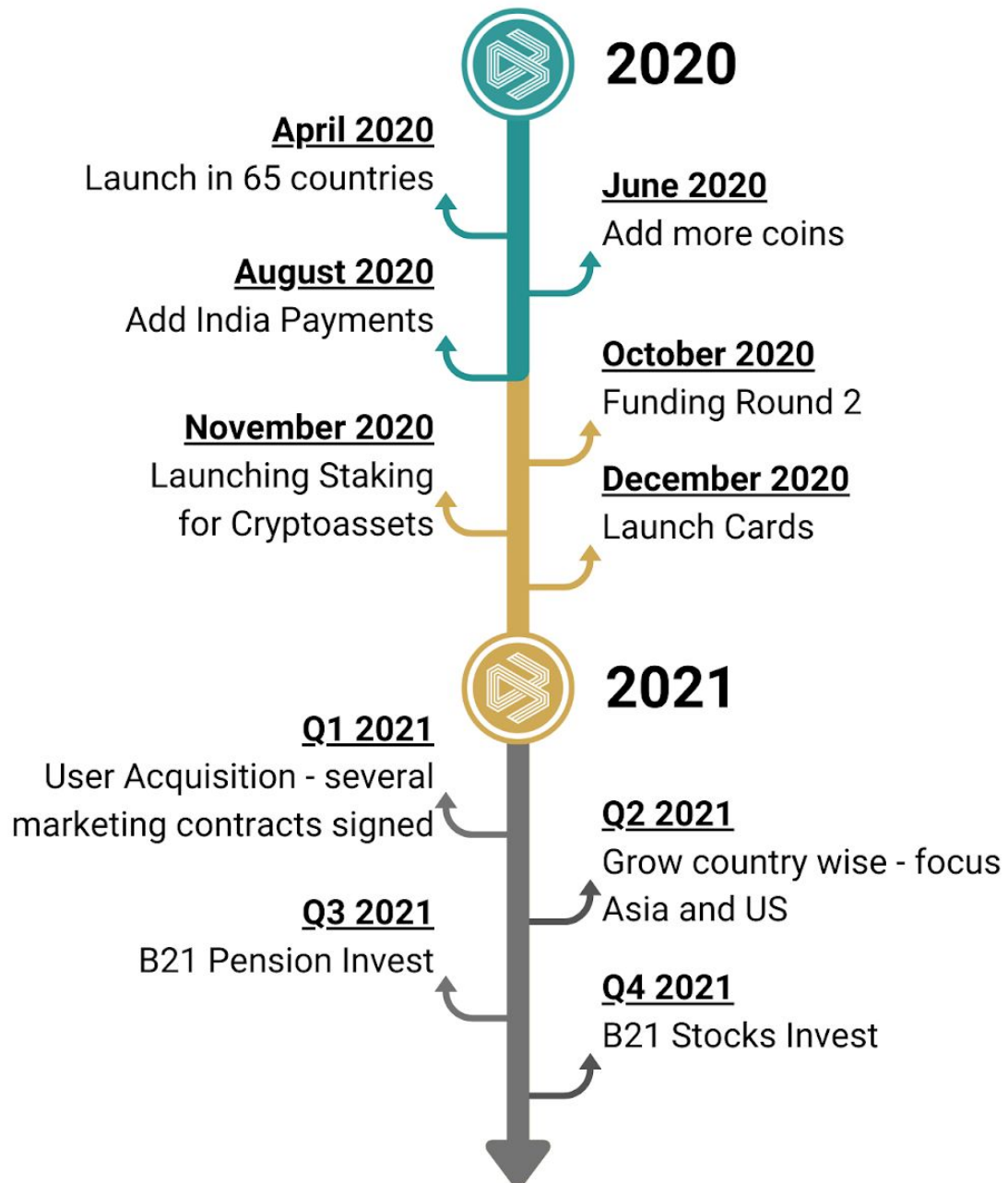
B21 User Journey

Below is a sample of a B21 user journey in setting up an account and funding their portfolio with the desired investment.



B21 Roadmap





B21 Team

The B21 team has a spectrum of talents in financial services, mobile financial application development and blockchain services. In addition, we have brought in strategic investors and marketing and acquisition talents to help us outreach to potential users of the platform.



Miles Paschini
Co - Founder

Lifetime entrepreneur in payments. Seven patents, prior company sold to Blackhawk NYSE (HAWK), co-inventor of crypto-linked debit cards, issued over 1M accounts in 70 countries, vision & strategy leadership.



Nitin Agarwal
Co - Founder

Fintech and Crypto product specialist. co-inventor of crypto-linked debit cards, issued over 1M accounts in 70 countries, specialized in money in and out at PayPal. Built emoney wallets for Telefonica and Reliance.



Arturo Tous
Chief Financial Officer

Experienced finance executive and certified accountant. Leadership experience as Chief Financial Officer, Chief Accounting Officer, Credit Risk, Forecasting, Financial Management, Strategic Planning, and virtually the complete business lifecycle.



Larry Herbinaux
Chief Software Architect

Larry is an experienced, hands-on software architect involved in the architecture, design, and implementation of micro services architectures, service-oriented architectures, and distributed systems. Larry has 28 years of experience as a successful software architect, developer and executive, working on many high-profile projects for companies such as Microsoft, Qualcomm, and Wireless Knowledge. Larry graduated from the University of California San Diego.



Anant Anand Gupta
Senior Developer

Anant has over 17 years of experience in Software Architecture, Design and Development. He is a full stack developer and solution architect, with a passion for cryptocurrencies. Formerly Anant was a Solution Architect for FIS Global and Technical Architect for Sonata. He brings his experience of successfully building large scale platforms and enterprise solutions with him.



Sathish D
Operations Manager

Sathish has worked in Payments and Fintech space for more than 9 years and has handled various portfolios like product and corporate marketing, business intelligence and operations.

B21 Advisors



Michael Terpin
Transform Group CEO

He runs Coinagenda, the world's largest Cryptocurrency conference. The clients are Ripple, Ethereum, Neo, EOS, NEM and Dash (DASH). More than 100 successful ICO's marketing support.



Brock Pierce
Co-founder of EOS Alliance

Involved in the establishment of various cryptocurrency companies, such as Master Coin, Blockchain Capital, Coinbase, Ethereum (ETH) and Tether (USDT). He was also an advisor to EOS, which raised over 4000 million dollar, the highest ever ICO in the history.



Vishal Uttam
Serial techpreneur

Expertise in converging and emerging technologies. An angel investor that has been active in venture capital and new venture development for the last 5 years. Founder Veloquence Capital following a successful track record of launching VC funds for various blockchain based initiatives across the US, Europe and Asia.

B21 FAQ

Is B21 a Wallet?

B21 is not a wallet, but we do use wallets to secure your investments. B21 is an investment (Personal Wealth Management) software platform and we take care of storing your crypto assets in secure wallets for you so you can focus on investing.

Is B21 a Fund?

No, B21 is not a fund, it is a personal wealth manager software that allows users to create and manage a multi-asset portfolio. B21 may add its own funds or third party funds in the future subject to regulatory approvals.

How do my funds get invested?

On the business day we receive your investment funds, we will purchase the crypto assets as directed by you through the B21 app.

What is a crypto currency?

A cryptocurrency (or crypto currency) is a digital asset designed to work as a medium of exchange using cryptography to secure the transactions and to control the creation of additional units of the currency

Can I have only one coin in my portfolio (Like Bitcoin)

Yes, if you only have one coin, 100% of your investment funds will go to buy that coin, you can also have several coins as part of your investment portfolio. You can even just buy and sell tokens as you desire.

Is B21 a trading platform?

While B21 is focused on portfolio creation and management, you can buy or sell single or multiple assets very easily using B21.

Can I withdraw my funds?

Yes, you can sell all or part of your crypto assets anytime and withdraw the funds. We will sell all your tokens at the then current market prices and send you the fiat cash value in your desired currency.

Is Investing in Cryptocurrency Safe?

Cryptocurrency investing is a new industry and is risky, like many other investments. You should only invest a small amount of your worth and be able to suffer losses and of course enjoy gains.

Can I have more than one portfolio at a time?

At the present time, you can only have one active portfolio.

Can I remove a crypto asset from my portfolio?

Yes, if you want to remove a token, you change its allocation to zero, you can also manually sell a token at any time.

Can I make changes to my portfolio?

You can change your investment portfolio anytime, it is completely self directed.

Can I invest using a credit card?

We accept debit cards as a payment mechanism in certain markets. As we release new payment options, we will update the community.

Why can't I register my country?

Our goal is to bring simple cryptocurrency investing to everyone. Over time we will open new markets. If you don't see your country listed, drop us a line and tell us where to grow next.

See more FAQs here: <https://www.b21.io/help/>

Legal Disclaimer

This whitepaper is for information purposes only and may be subject to change. We cannot guarantee the accuracy of the statements made or conclusions reached in this whitepaper and we expressly disclaim all representations and warranties (whether express or implied by statute or otherwise) whatsoever, including but not limited to:

- any representations or warranties relating to merchantability, fitness for a particular purpose, suitability, wage, title or non-infringement;
- that the contents of this document are accurate and free from any errors; and
- that such contents do not infringe any third party rights.

We shall have no liability for damages of any kind arising out of the use, reference to or reliance on the contents of this whitepaper, even if advised of the possibility of damages arising. This whitepaper may contain references to third party data and industry publications. As far as we are aware, the information reproduced in this whitepaper is accurate and that the estimates and assumptions contained herein are reasonable. However, we offer no assurances as to the accuracy or completeness of this data. Although information and data reproduced in this whitepaper are believed to have been obtained from reliable sources, we have not independently verified any of the information or data from third party sources referred to in this whitepaper or ascertained the underlying assumptions relied upon by such sources. As of the date of publication of this whitepaper, B21 tokens have no known or intended future use (other than on the B21 network, as more specifically defined in this White Paper). No promises of future performance or value are or will be made with respect to B21 Tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that B21 Tokens will hold any particular value. Unless prospective participants fully understand and accept the nature of the B21 business and the potential risks associated with the acquisition, storing and transfer of B21 Tokens, they should not participate in the B21 Token. B21 Tokens are not being structured or sold as securities or investments. B21 Tokens hold no rights and confer no interests in the

Equity or profits of the company. B21 Tokens are sold with an intended future functionality and utility on the B21 network and all proceeds received during the Token Sale may be spent freely by B21 on the development of its business and the underlying technological infrastructure.

This whitepaper does not constitute a prospectus or disclosure document and is not an offer to sell, nor the solicitation of any offer to buy any investment or financial instrument in any jurisdiction. B21 Tokens should not be acquired for speculative or investment purposes with the expectation of making an investment return. No regulatory authority has examined or approved any of the information set out in this whitepaper. No such action has 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 applicable laws or regulatory requirements have been complied with. Participation in the Token carries substantial risk and may involve special risks that could lead to a loss of all or a substantial portion of your contribution. Further information about the risks of participating in the Token are set out in the Token Sale T&Cs. Please ensure that you have read, understood and are prepared to accept the risks of participating in the Token before sending a contribution to us. The Token Sale and/or B21 Tokens could be impacted by regulatory action, including potential restrictions on the ownership, use, or possession of such tokens. Regulators or other competent authorities may demand that we revise the mechanics of the Token Sale and/or the functionality of B21 tokens in order to comply with regulatory requirements or other governmental or business obligations. Nevertheless, we believe we are taking commercially reasonable steps to ensure that the Token Sale mechanics and issue of B21 Tokens do not violate applicable laws and regulations.

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to our current expectations of future events. In

some cases, these forward-looking statements can be identified by words or phrases such as “may”, “will”, “expect”, “anticipate”, “aim”, “estimate”, “intend”, “plan”, “seek”,

“believe”, “potential”, “continue”, “is/are likely to” or the negative of these terms, or other similar expressions intended to identify forward-looking statements. We have based these forward-looking statements on current projections about future events and financial trends that we believe may affect our financial condition, results of operations, business strategy, financial needs, or the results of the Token Sale. In addition to statements relating to the matters set out here, this whitepaper contains forward-looking statements related to the B21 networks’ proposed operating model. The model speaks to our objectives only, and is not a forecast, projection or prediction of future results of operations.

Forward-looking statements are based on certain assumptions and analysis made by B21 in light of its experience, current conditions and expected future developments and other factors it believes are appropriate, and are subject to risks and uncertainties. Although the forward-looking statements contained in this whitepaper are based upon what we believe are reasonable assumptions, there are risks, uncertainties, assumptions, and other factors which could cause B21’s actual results, performances, achievements and/or experiences to differ materially from the expectations expressed, implied, or perceived in forward-looking statements. Given such risks, prospective participants in the Token Sale should not place undue reliance on these forward-looking statements. One risk referred to several times in the document above is the risk of regulatory approvals.

CORPORATE GOVERNANCE

The corporate governance arrangements and the key team members involved in the Project.

Corporate Governance

“First in class” corporate governance B21 has adopted and embraced a “first in class” principles-based approach to corporate governance. The approach promotes and guides the behaviour of those responsible for corporate governance in order to achieve the purpose and objectives of B21C Limited.

The six overarching principles of the corporate governance approach are:

Leadership: Leaders shall lead with the intent of meeting the business purpose and objectives of the business in both the short and long term.

Ethics, Honesty and Integrity: Leaders shall ensure that the business is conducted in an ethical, fair and transparent manner. Leaders shall act with honesty and integrity in every walk of life.

Capability: Leaders shall have an appropriate mix of knowledge, skills, qualifications and experience to enable them to discharge their duties and responsibilities effectively.

Sustainability: Leaders shall guide the business to create value and allocate it fairly and sustainably to ensure that adequate financial and non-financial resources are maintained.

Accountability: Leaders shall be accountable and shall communicate to stakeholders at regular intervals, a fair and balanced assessment of how the business is achieving its purpose and objectives.

Community: Leaders shall ensure that they uphold and protect the interests of the communities in which the business operates and safeguard the reputation and integrity of Gibraltar and the global blockchain community.

The principles are intended to contribute to open and dynamic practices so that those responsible for corporate governance can focus on how to best apply them to achieve the business purpose and objectives. A robust internal control system will be adopted with policies and procedures that manage risk and ensure consistency in the quality of service being provided at all times to all stakeholders. Control systems will be designed to ensure the standards of regulation and compliance are applied to all business areas including adherence to the “nine DLT principles” of the DLT Regulations (where applicable). Management will be organised such that clear goals are set, with feasible strategies to achieve the goals, an appropriate organisation structure to deliver the goals and appropriate reporting and controls to monitor performance. Irrespective of the fact that the interests of stakeholders may be different, the corporate governance approach will treat all stakeholders with equal concern and respect. The tone and culture of the business will be set from the top with “first in class” corporate governance principles being encouraged throughout.

TERMS OF THE TOKEN SALE

Click [here](#) for terms and conditions of the B21 token sale.

Additional Information

- B21 Website | <https://www.b21.io/>
- Facebook | <https://www.facebook.com/B21Official>
- Twitter | <https://twitter.com/B21Official>
- LinkedIn | <https://www.linkedin.com/company/b21-limited/>
- Medium | <https://medium.com/b21official>
- Telegram | <https://t.me/B21Official>
- YouTube | <https://www.youtube.com/B21Official>
- Reddit | <https://www.reddit.com/r/B21Invest>
- App Support | support@b21.io
- General Queries | info@b21.io