
TENUP
TENUP
Whitepaper
www.tenup.io

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Executive Summary

The rapid growth of blockchain and crowdfunding since latter half of 2010 has been a source of immense inspiration for people worldwide. The fact that the blockchain industry is in the early years of its development, the market has seen some groundbreaking outcomes from the cryptocurrency trends. Even with some intense backlashing on the crowdfunding platforms by the traditional market, the acknowledgement of cryptocurrency by the public has become a great breakthrough for the crypto investors.

It is undeniably true, that we are a part of a digital era. There has been a dramatic change in the way we process information and communicate from the past few decades. It is only natural, that we now seek to revolutionize the way we conduct our daily activities. The cryptography has been successful to provide such platforms which are helping us to make our world a better place; by strengthening the e-commerce businesses, reducing the risk of scam, hacks and frauds in international transactions, improving money-transfer process, and by providing full authority, security and privacy to the masses of their digital wealth.

In the early years of crowdfunding and ICO platforms, there have been several cases of cryptocurrency related frauds and scams. Since the information about the cryptocurrencies and the crowdfunding market was very limited, that is why people put their investment blindly and suffered losses. In one of the most authentic research papers published in EU journal of Social Justice, it has been reported that till the year 2016, 80% crowdfunding projects were undelivered, which greatly affected the overall reputation of the crowdfunding projects.

Additionally, in ICO and crowdfunding process, the public concerns have majorly been raised for many fraudulent crowdfunding companies with fancy webpages and whitepapers which raised substantial funds and disappeared. This has led to a significant concern for the companies offering ICO and crowdfunding services, due to space fragmentation, the list of the ICO offering services was not well maintained. The plagiarism of the content and features, as well as the replication of the ideas become a source of time waste for many efficient companies. However, both ICO and crowdfunding platforms have considerably been distanced from fraud-funding platforms since the

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year 2016. We can now safely say that there are effortless ways to identify fraudulent websites and platforms. One of the mode is education and knowledge about the cryptocurrency that the public has developed in the following years.

There are several hindrances and technical difficulties which are present in the crowdfunding market, TenUp is inclined towards resolving the issues and creating a crowdfunding platform which will proficiently work to provide a user an easy accessibility of the investors. The solutions for efficient crowdfunding process has been elaborated under the paper.

For further assistance of the readers, we have provided our roadmap to help you understand our long-term goal which will be a positive additive in the digital market. Also, referral and bounty program for people has exclusively been added in the whitepaper. Furthermore, we have provided a brief introduction to our dedicated team members who have helped initiate and will further assist in the future, for the effective working of the TenUp platform.

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TenUp | Mission Statement

TenUp is determined to revolutionize the dynamics of blockchain technology. The company is well-versed in its goal of simplifying the much densely formulated code of conducts in the legislative focused world.

TenUp | Vision

TenUp believes that change has its own force. The doors that have been opened by the Blockchain technology are enough to change the dynamics of the traditional market. We, in years of progression see ourselves as the top-notch platform, which will become a source of helping those individuals who have the capabilities to bring a positive change in the world, but lack funding.

TenUp | Ideology

Human beings with the best of their intellectual and physical capabilities thrive to achieve their goals. These goals are much diverse, many individuals are determined to achieve absolute profitability in the businesses, some work towards acquiring the best professional position within their domains and some are always pushing their limits and testing their creative and intellectual capabilities. All of them acquire the initial motivation through their ideas, targets and support from the community. The main purpose of this project is to form a community which will help people to pursue their passion and get support for their ideas and startups. The group will have a special focus on community mobilization, community development and social inclusion of people especially in areas where there is peace or where there is conflict.

TenUp is an easy to use, highly accessible platform designed to help new comers and professional investors to engage in effective trade. The basic ideology of the company is to help provide a platform to those who possess intellectual capabilities, but lack the basic funding for a startup.

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The easy-to-use features of TenUp will help the users to showcase their proposals in an effective way. Whereas, the investors will be privileged with high-accessibility features for each investment.

In simple words, if put forward the idea, and it is approved, then the fund-raising campaign for the project will be initiated. It is important to note, that the investors who will put their funds for your project and not the company, to further clarify the function of the platform it can be said that TenUp will become a medium between ventures and the investors. To uphold the transparency of the project, ventures will be asked to provide a set of targets. If the community approval is granted for the authentic and progressive development of the idea to reach the projected goals, the process of receiving the funds from the venture capitalists and the investors will continue without any hindrances.

Purpose

TenUp believes that every individual is blessed with some great skillset and some of those have great passion and enthusiasm to transform their ideas to identities. To provide a push to such creative and intellectual minds, TenUp has come up with a completely unique and out-of-the box solution. A blockchain based venture capitalist platform to connect the ideas with the investors who are ready to put their trust in highly feasible proposals and providing the transparency and trust that is currently lacking especially when distances are involved.

The primary purpose of TenUp is to help support and to promote the ideas of entrepreneurs, individuals, group of people, and businesses which are worthy and legitimate to grow and invest in. Some of us have great ideas but cannot pursue them because of the inadequacy of funds and lack of strong community support especially in promotion and marketing.

TenUp is providing an opportunity to the stakeholders to put their business proposals on the platform to acquire funds. The proposal will then be thoroughly looked at by the TenUp community. Each coin holder will have a right to vote for the project they like and their voting power will be based on the number of coins they are holding. Whichever proposals have the highest number of votes, the stakeholders with the Masternode (Venture Capitalist) and others

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also will be granted to invest in that idea. This way the TenUp community will work together to bring great ideas & proposals into existence.

The **TenUp Foundation** will be responsible to hold funds, overlook voting procedures, initiate smart contracts with the selected candidates, and monitor transactions. To ensure transparent vigilance for the proposal funding, the TenUp Foundation will condition the successful proposal holders to complete a specific set of targets for each phase.

All the funds collected for the selected project proposal will safely be deposited in TenUp Foundation. The funds will be allocated to the candidate of the selected project proposal each time a phase (a target) is completed.

The TenUp platform calls people from all the community to participate. We look forward to making a TenUp nation, in which all individuals will have a right to vote. TenUp is more like Shark Tank of crypto/blockchain world and we strongly believe that there are businesses within a business and there are opportunities within an opportunity from where all participants can earn and grow.

We are living in times where some states are experiencing extreme technological advancement and some communities are even struggling to keep their feet on the ground. We at TenUp, intent to walk an extra mile to provide a helping-hand to those who would like to stand on their feet again. To provide excess to those living in the conflict areas, TenUp is developing an ICO which will work in minimum infrastructure requirements and on mesh networks.

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Philosophy

The TenUp is a first cryptocurrency platform launched by a South-Asian Philanthropist and celebrity, Mr. Waqar Zaka. He is well known for his efforts and services for the welfare of common men. His visits to Myanmar and Syria, to rescue families isolated in the conflict areas, has gained him world's appreciation for serving humanity.

Mr. Waqar Zaka has been proactively working to promote cryptocurrency for many years, he is one of the first South-Asian to educate people about the Bitcoin. The humanitarian efforts and social work has not been limited to words, he has not only funded the refugees, but also visited the sites.

The prospect for the development of cryptocurrency platform, came from the very idea of helping humanity. It is important to understand that the currency value is degraded in times of natural crisis or war, conclusively resulting in hyperinflation. After the crisis has occurred, people lose their initial trust on central authorities, like banks. This becomes a cause of destruction of the supply chain and logistic mechanism. In the desperation and hunger, people can effectively use cryptocurrency as a medium of trade.

Mr. Waqar Zaka has arranged multiple seminars and conferences, to educate people, and give practical and honest training to use cryptocurrency worldwide. He has also given practical training to people who are living in war-torn areas. The information of his visits, social work, and cryptocurrency education is circulating on the Internet from the year 2015. The efforts put in for the project are primarily for one good reason; to help cater a positive change in the world through digital currency.

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The VC Model

The traditional VC industry charges to the least 3-4% to manage the investments, whereas, there are some additional charges involved in the process of investment and profit. The traditional VC system, is being directly challenged by the crowdfunding. As crowdfunding platforms are an open source of investment, there are direct investments being done every day. The complicated procedures that were required prior to any investment have been successfully tackled by the crowdfunding market. Due to its accessibility and high user privacy, crowdfunding platforms are increasingly altering the nature of the VC industry.

The blockchain integrated crowdfunding is a great source to provide the entrepreneurs and the investors with full trust. The blockchain technology will help the entrepreneur to take the leading role for its investment.

Submission of New Ideas

Entrepreneurs who are seeking funds will registers their ideas via a dedicated dashboard in the wallet. Once their details are complete and published, incentivized mentors from the community will be able to see the ideas. This will trigger a discussion regarding the requirements and viability of the projects. Ideally this will lead the idea into a constant improvement cycle till the entrepreneurs and mentors are satisfied with their idea and their pitch.

Mentors

Mentors are users that who stake a predetermined amount of TUPs. They will have the incentive to ensure that an idea that they advise on is successfully funded upon which they will receive reputation and TUPs. Their reputation will count towards their fee calculation as they become more sought after.

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The Marketplace

Additionally, by using the wallet marketplace, the users will be able to compile a pitch and other relevant documentation for their ideas, for e.g. arrange for someone in the community to create a logo or a similar asset. All these changes and payments will stay within the blockchain ecosystem. The users will be able to exchange whatever goods they can and not only digital assets using the built in decentralized exchange facility. The mentors will able to vote in case there is a dispute.

Funding Eligibility

In the next phase, users will put their ideas for VC funding. Their proposals will be voted by the community and only those ideas who have sufficient votes will be eligible to successfully pitched to the VCs. The ideas which will make this far, will get a timeframe within which they have to select the predetermined slot where VCs will be able to consider their ideas. After the lapse of their evaluation period, the VCs will vote on the ideas and general public's vote will also carry some weight. The ideas that are successfully passed the required percentage of votes will then be funded by the VCs.

Venture Capitalists

From the VC's perspective, they will be able to filter proposals based on the domain, amount of funding and various other parameters. During the evaluation period, if VCs finds the proposal good for them then they will commit the amount of funds they wish to invest initially. Once the project finds the required votes and funding by the VCs, the project will then receive the first phase of capital in TUPs to get started. After that the entrepreneurs will have to meet the expectation required by the TenUp Nation to get their funds released for each phase.

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Continuous improvement

The community will validate and vote to ensure if the funded projects meet their obligations and incase of success, further committed funding will be released. Based on the submitted proof by the entrepreneurs and voting results on the proof, smart contracts will dispense or withhold the funds for the next phase. In case the funds are withheld due to proofs been down voted, the entrepreneurs will have to submit fresh evidence in the given timeframe. During this period they can additionally seek guidance from the mentors to comply with the protocol.

The whole system will reflect the true essence of blockchain i.e. using incentives, penalties, stakes and smart contracts to achieve something that was extremely complicated with the traditional business model.

Revenue

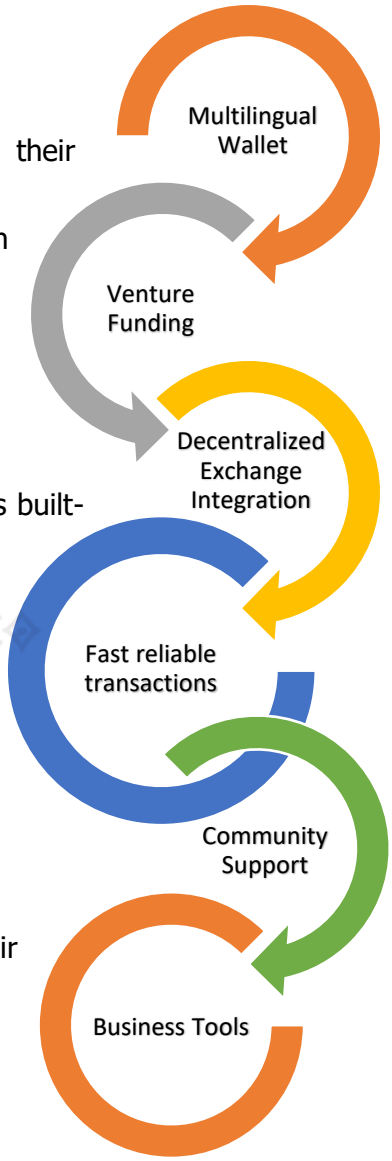
As a crowdfunding platform, it is important that we look for multiple sources to generate revenue and deliver profits for our VCs and other participants including the foundation. There are various options that will be available for revenue streams. Fees will be levied on the startups when they submit new ideas. This will additionally deter junk submissions from clogging the system. The foundation will have shares in the business on behalf of all the stakeholders, the vetting and mentoring cycle will ensure that business stay true to their commitment and remain profitable.

The marketplace will also generate revenue from the fees for the exchange of goods and services too. All documentary evidence demanded by the community from the businesses and any other submissions will require a security deposit in the form of TUPs. In case where the community votes a submission down the security deposits will be used as processing fee to deter halfhearted attempts and intentional malice.

The funded ventures will be given a strict criterion by the foundation to better their chances of success. The criteria will include actions required from coming up with the name of the business to submitting their annual returns and all the way till their succession strategy. The total funding will be divided in stages to ensure that only the required amount at the next stage is dispersed to minimize the risk exposure to the stake holders.

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- Coin Wallet: TenUp multi-lingual wallet will allow exchanging coins and will also enable the users to access most of the features of the platform.
- Venture Funding: Entrepreneurs will be able to find funding for their ventures from investors through an easy to follow process with community help and support.
- DEX: TenUp will have a built-in decentralized exchange.
- Transactions: TenUp has instantly verifiable transaction mechanisms built-in. This will increase the use cases of the coin and will help with speedier acceptance into mainstream.
- Community Support: The Venture Capital funding section will have community support and arbitration tools for the entrepreneurs.
- TenUp will also include tools for the community to keep track of their funded businesses and their earnings.



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Coin Information

TenUp will be the main exchange coin within our ecosystem. TenUp is based on PIVX that utilizes Blackcoin PoS and Bitcoin core code base. It is based on the network of Masternodes for decentralized governance and privacy. The coin uses Seesaw reward balancing system to incentivize the stake in such a manner so that there is a controlled growth of Masternodes. There is already a voting system for features and community involvement. The proposed VC marketplace and donation list feature will be added in the coming months.

ALGO	QUARK
Block Time	60 Seconds
Difficulty Retargeting	Every Block
Premine	57,000,000 TUP
Max Coin Supply (PoS Phase)	Infinite

PREMINE PHASE			
Block Height	**Reward Amount**	**Notes**	**Duration Days**
1	57,000,000 TUP	Premine	0 Days

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REWARDS BREAKDOWN			
Phase	**Block Height**	**Reward**	**Masternode & Stakers**
Phase 1	2 - 200	50 TUP	90% (45 TUP)
Phase 2	201 - 14400	45 TUP	90% (40.5 TUP)
Phase 3	14401 - 36000	40 TUP	90% (36 TUP)
Phase 4	36001 - 64800	35 TUP	90% (31.5 TUP)
Phase 5	64801 - 100800	30 TUP	90% (27 TUP)
Phase 6	100801 - 144000	25 TUP	90% (22.5 TUP)
Phase 7	144001 - 194400	20 TUP	90% (18 TUP)
Phase 8	194401 - 252000	15 TUP	90% (13.5 TUP)
Phase 9	252001 - 316800	10 TUP	90% (9 TUP)
Phase X	316801 - Infinite	05 TUP	90% (4.5 TUP)

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TenUp Stability Mechanism

It's a big challenge for new blockchain based platforms to attract early adopters which results in the downward spiral. TenUp has already devised a market access policy with zero fee will lead to growth cycle with more innovative ideas and venture capitalists backing those ideas.

TenUp intends to create a growth mechanism which will generate better value for early adopters, venture capitalists and founders.

Structure for Payout

The profit of the coin, will be linked to the performance of the projects. The investors will receive the profit based on their stake and with respect to the success of the proposals.

The profit payout will depend on a user's stake in the system, mentioned below.

Voting and Profit Distribution

- Masternode – 6500 USD – 60% decision making power for ideas
- 2500 USD – 20%
- 1000 USD – 10%
- 500 USD – 5%
- 250 USD – 3%
- 150 USD – 2%

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Payment Methods

To invest in the ICO, here are some ways that TenUp can receive payments:

BTC - Bitcoin

Investors in ICO can easily send TenUp their payment through Bitcoin.

ETH - Ethereum

Another form of payment TenUp can receive is through Ethereum.

Fiat Currency

To provide the best of our services to the users, TenUp also encourages fiat currency payments.

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Coin Requirement

- Security
  - Any secure blockchain based coin will suffice
- Privacy
  - In deprived areas and in conflict zones speed and reliability of the network is essential
- Energy Efficiency
  - The device needs to be energy efficient as power is a luxury for the unbanked and in conflict zones
- Incentivized Network Expansion
  - There must be an incentive for the nodes to be hosted closer to the needed areas for low latency connections and easier transactions
- Simple Smart Contracts
  - For the investment and simple payment instruments to work for the various planned features TenUp will need simple smart contract system
- Able to Host on Lightweight Devices
  - For rapid deployment and for peer to peer network with low quality Internet the nodes should be able to fit on small devices with low energy consumption and low cost of production.

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Proof of Stake

TenUp uses Proof of Stake (PoS) to achieve consensus. PoS requires nodes which are running wallet software to prove that it has enough coins to verify a transaction block. The participating nodes get rewards based on their stake. This increases the network security by making it difficult for a node to control majority of coins.



Users Can Mine Depending on how many coins they hold.

The PoS system makes 51% attack more expensive



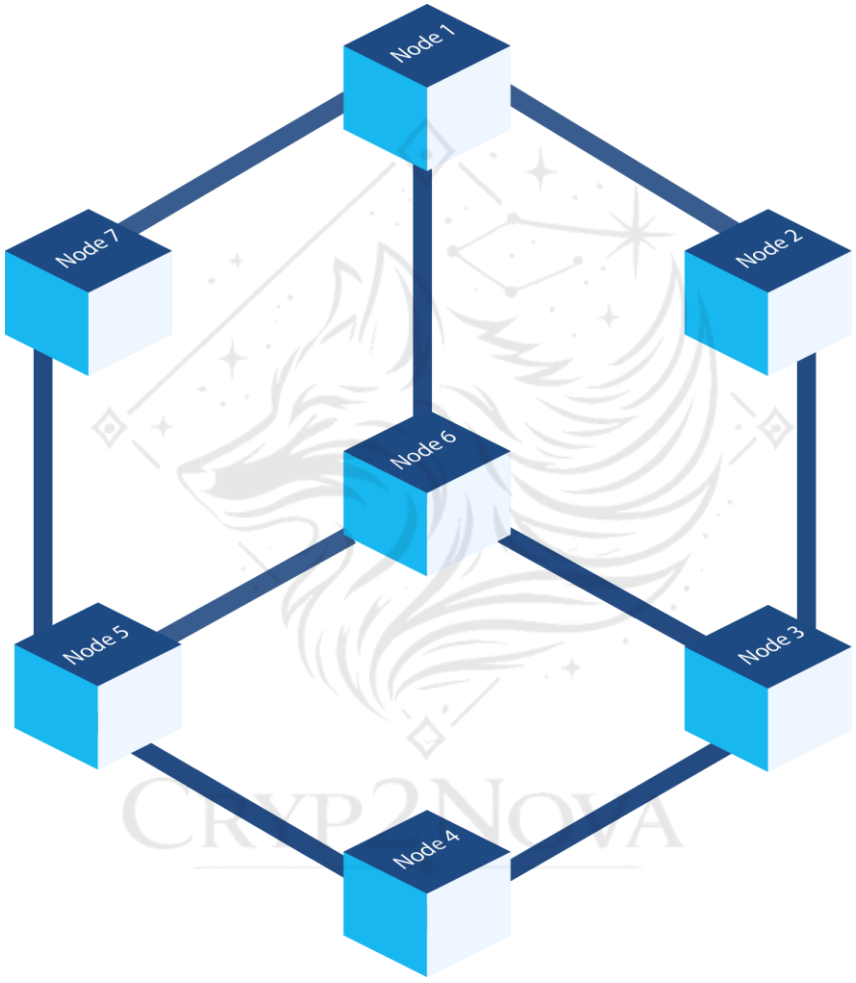


PoS systems are more decentralized but must work hard to build communities around their coins.

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Masternode

Masternode is a computer that runs the TenUp wallet software providing a set of completely unique functions in ways ordinary nodes cannot. It can be used for features like coin mixing for private transactions, instant send and voting on budget.

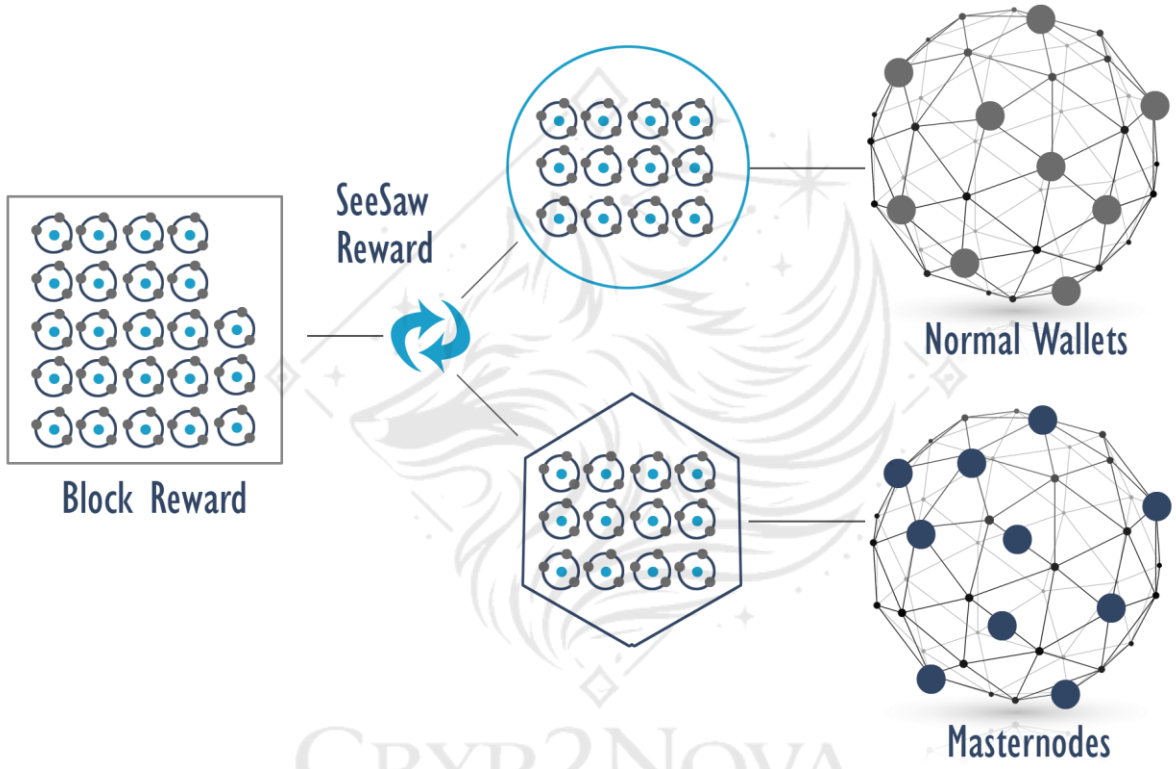


As Masternodes provide extra capabilities they require typically more investment to function but Masternode operators are incentivized by rewards in the cryptocurrency they are facilitating.

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Seesaw Reward Balance System

To keep a balance between staking nodes and Masternodes, Seesaw Reward Balance System adjusts the reward among staking nodes and Masternodes accordingly. This system promotes an upward Stake reward to staking nodes when Masternode count is high on the network. When Masternode count falls the reward is increased for the Masternode and decreased for the participating nodes. This system ensures that running Masternodes remains profitable unless an equilibrium threshold of 40% of total coin supply is maintained.



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SWIFTX

Instant Transactions: SwiftTX transactions are confirmed and spendable within seconds, guaranteed by the network of Masternodes, with no need to wait for multiple confirmations to be confident in the validity of the transaction.

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Why Fork an Existing Coin?

The reason why TenUp is forking PIVX and not developing from scratch is that the very idea of open source decentralization movement is to develop solutions that are community driven, open source and sharing.

BTC now stands at a very high cost due to mining difficulty. So, getting miners and nodes with heavy infrastructure in our areas of interest will be difficult. The cost and transaction time of BTC and other proof of work coins is also an issue. Hence, Bitcoin and similar alternate coins for example Dash are not feasible to use in our target areas.

Another question is that why not Ethereum? In our view Ethereum does not fulfill the above requirements. It does a lot more than just cryptocurrency and that makes the whole network too busy and expensive at times to use with slow payment speeds. Ethereum till now is based on proof of work and it will be difficult to incentivize people to host nodes where connectivity and energy are at a premium.

One solution is to give people a bit more reward for hosting in our target areas by means of a PoS/Masternode based system. Masternodes act as a second tier and perform additional functions including governance, stability and instant transactions. TenUp coin that can be hosted on lightweight or similar devices running proof of stake. Speed, privacy and low energy consumption makes PIVX a suitable candidate for the project.

The reason to not use the PIVX blockchain itself is that this coin is aimed at specialized use cases. Our focus is a funding platform i.e. VCs, investments and charities for development and regeneration that may not align well with a general-purpose coin with limited automation options. A general purpose blockchain like Ethereum is also not simple to use in some of the given scenarios as mentioned already in this document.

The nodes and Masternode facility will enable the TenUp coin holders to transact, trade, and validate their transactions in a secure and efficient process. The TenUp team is passionate to make life much easier, as the team is working to create a platform through which they will give

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the individuals a privilege to exchange value even in the case of devaluation of their local currency. Furthermore, TenUp will ensure user anonymity for safe and secure transactions.

Due to the rising popularity and competition of ICOs it has become a very complex process to get the attention of investors to invest in ICOs that are limited in scope and may offer other rewards rather than based on coin values. Since the other dimension of the TenUp coin is to help individuals, entrepreneurs and businesses who have great ideas but they cannot fund them especially in the third world countries. The business ventures will join the community where they will be able to fund ideas and vote for ideas on the blockchain. Once their commitment is met through consensus then the transaction will go through resulting in the funding of their idea. The whole goal is to create a social enterprise mechanism where any individual, organization or business who needs funds can simply upload their ideas and the roadmap document and apply for investment.

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Roadmap

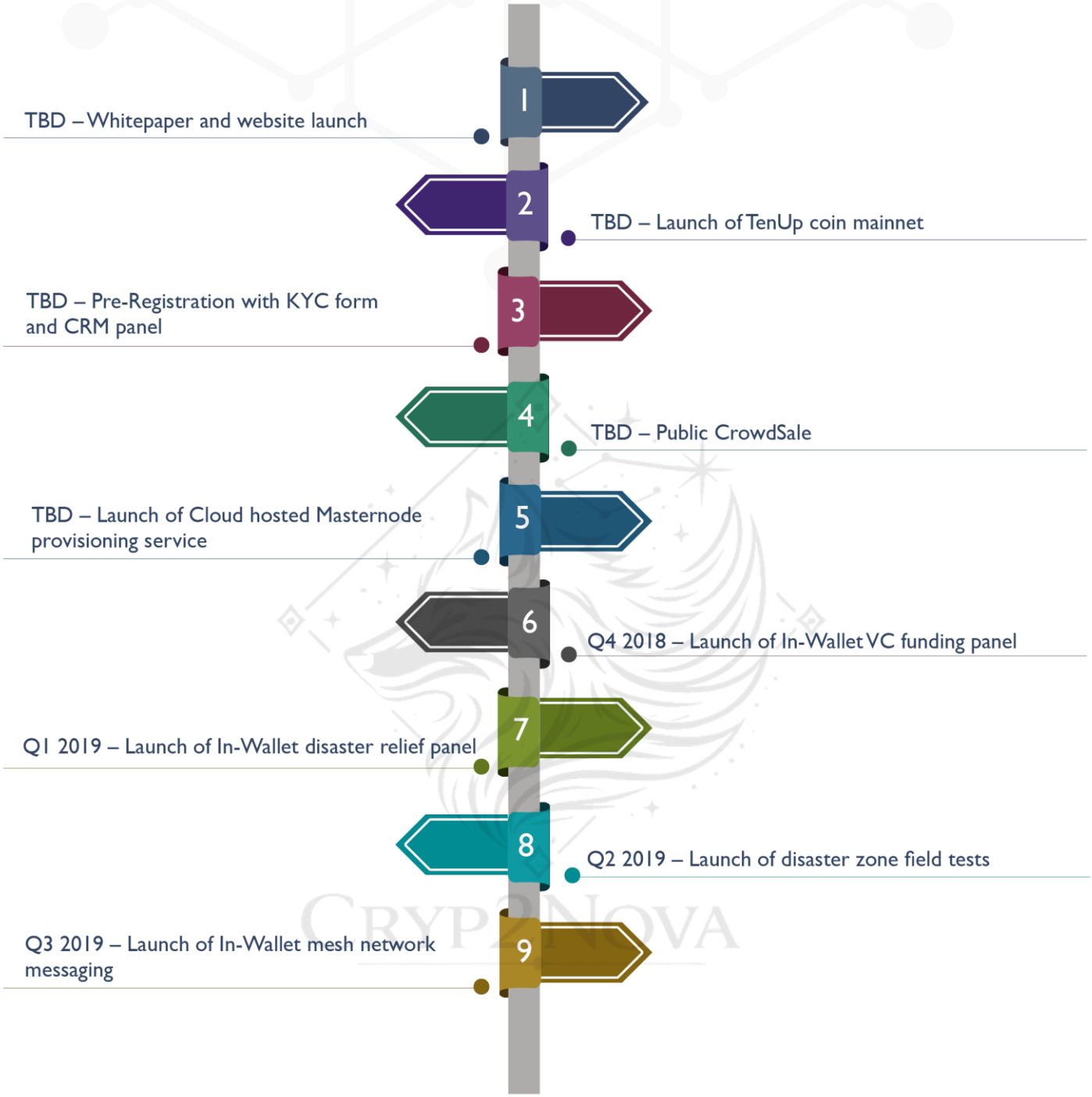
The aim is to efficiently develop a platform which will both be transparent, and work towards connecting the investors with potential project developers. The roadmap covers the basics of achieving the ideology and mission statement of the company.

The roadmap comes in effect from the launch of the website and the whitepaper to the launch of an in-wallet mesh network messaging. The initial wallet will be launched as a minimum viable product (MVP) and then the community will be incentivized to develop it further under the banner of the foundation lead by the dedicated TenUp team.

To provide a brief guideline to the users, investors, and the stakeholders a timeline is attached;

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Future Development

Cryptocurrencies are the future of our economy, they show real advantage when the value and backing power of fiat currencies completely break down. The communities that find themselves in day to day struggles of being unprivileged or recovering from conflicts can greatly benefit from a rapidly deployed network of nodes powered by aid organizations. The blockchain can be extended to such communities by using low powered devices that will utilize solar power and can help establish their vital food and resources supply line. The community regeneration and mobilization effort via the blockchain revolution can be at the forefront in bringing the unbanked and the underbanked to the digital economy and in securing microfinance loans and project funding to stimulate their growth.

Blockchain Technology

When we say that the world has become a global village, it literally has. With the help of technology and the Internet, communities are privileged to engage in active communication with people around the world. The time and space compression has potentially eliminated any consideration for boundaries, we can now communicate, exchange information, indulge in e-commerce, promote businesses, and literally sneak into other people's life with the help of the Internet. Technology has become so widespread, that according to the world internet statistics, there has been a remarkable growth of 1,052% in the Internet usage from year 2000 to 2018, globally.

The 21st century can also be called the age of digital sciences. We are currently living in a time, where the science has made the impossible, possible. The advent of Sophia the Robot and human experience of virtual reality are potential breakthroughs in the field of digital transformation. Due to rapid development of technology, the researchers and the scientists are now looking forward to opportunities to digitalize our lifestyle activities.

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In the past two decades, technology has become a significant medium for the multiple daily services; including payment of bills, shopping, and trades. The financial trends have also witnessed a shift in market dynamics. In the latter years, gold was the primitive source of value. The concept then shifted to paper money, in the 20th century. The technological development then became a source of initial digitalization of the currency.

Later, in 2009, Bitcoin became a revolutionary step in the financial industry. The Bitcoin soon became widely accepted digital currency. The blockchain technology helped peer-to-peer transactions, which eliminated the need of intermediators. In simple words, enabling the first decentralized system of transactions.

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Dedicated Team

The TenUp team consists of hardworking and passionate professionals, who are determined to provide you a platform that will create earning opportunities for creative minds. Our team comprises of a renowned South-Asian celebrity, who have won world's appreciation for his Philanthropic work and crowdfunding specialists.

We believe that our Project will be a source of effective change in the cryptocurrency adoption. Our basic aim is to create an easy-to-use platform that will help individuals to acquire funds for their proposals.



Mr. Waqar Zaka

Founder



Mr. Zeeshan Abbasi

Chief Technology Officer



Mr. Farooq Naiyer

Chief Information Security Officer

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Mr. Hammad Ali

Project Manager



Mr. Ahmer Rafique

Project Manager



Mr. Farrukh Rehman

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Mr. Adil Amani

Marketing Director



Mr. Ovais Hanif

Blockchain Developer

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Mr. Asadullah Khalid

Blockchain Developer



Mr. M. Arbaz Ali

Developer



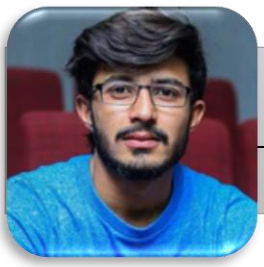
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Mr. Sami Vesterinen

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Mr. Ahsan Haji

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Mr. Adam Ghahramani

Advisor



Mr. Anfal Raza

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