

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

WORLD'S LARGEST BANKS LOST 3X BITCOIN'S MARKET CAP DURING THE PANDEMIC

**HUGE 'BITCOIN TRAM'
AD CAMPAIGN**
AND 20 BILLBOARDS FLOOD HONG
KONG'S FINANCIAL DISTRICT

MORE THAN \$1B
IN BITCOIN HAS
BEEN TOKENIZED FOR DEFI

**AVIATRADER SELLING
GULFSTREAM'S
G650ER \$40 MILLION
AIRCRAFT FOR BITCOIN**

PROPERTYINFOFILE:
IS THE NEXT GENERATION IN
PROPERTY MANAGEMENT



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Editor's Letter



Morgan Stanley Investment Management's chief strategist and head of emerging markets Ruchir Sharma believes that the huge money printing by the U.S. Federal Reserve is likely to stoke inflation and interest rates could rise as early as next year and surprise everyone. Therefore, he suggests traders keep about 5% of their portfolio in gold, and for the adventurous in Bitcoin, over the next three to five years.

A few traders are buying call options at the \$36,000 and \$32,000 strike price expiring on December 25. However, the possibility of such a move is less than 2%. Options can be used to form various complex strategies; hence, traders should not get overly excited about these options purchases.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE
CRYPTO INVESTMENT RATINGS – HOW EVAI DECENTRALIZED RATINGS WILL NAVIGATE THE
HYPE AND BIAS, BLOCKCHAIN IN HEALTHCARE: HOW ATROMG8 CAN HELP?,
UK HOUSING CRISIS AFFECTING LANDLORDS – HOW PROPERTY INFO FILE CAN HELP?
&
ROWAN ENERGY BLOCKCHAIN TOKEN (RWN) IS MAKING MAJOR MOVES WITH A THIRD
EXCHANGE LISTING ON PROBIT**

Bitcoin failed to break above the \$12,134.29 resistance on September 1, which attracted profit booking from the short-term traders.

Bitcoin stayed below the \$10,500 level from September 3-13 but the bears could not capitalise on this and hammer the price below the \$9,813 support. This suggests that the bulls were accumulating below the \$10,500 level.

On September 14, the bulls pushed the price back above \$10,500 and the 20-day EMA. This indicates the possible start of a relief rally that can reach the 50-day SMA. The bears are likely to defend this level aggressively.

However, if the bulls do not give up much ground and arrest the next decline above \$10,500, it will suggest that the correction is over. We had suggested traders initiate long positions on a break above \$10,650 and that filled on September 14. Aggressive traders can book profits on 50% of the positions close to the 50-day SMA and buy again on a bounce off \$10,500. Positional traders can hold their long positions with a stop of \$9,800 as a rally to \$12,486.61 is possible. The stops can be trailed higher as the BTC/USD pair moves above the \$11,000 levels. The 20-day EMA has flattened out and the RSI has risen to the midpoint, which shows that the selling pressure has reduced.

The trend will turn in favour of the bears if the price reverses direction from the current levels and breaks below \$9,800. Such a move will be a huge negative that can result in a drop to \$9,000 and then to \$8,000 levels.

Lastly please check out the advancement's happening in the cryptocurrency world.

Enjoy the issue!

Karnav Shah

Karnav Shah

Chief Editor



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After mentoring thousands of crypto traders around the globe, we have culminated all of the consistent and ongoing requirements of crypto-traders into one place.

Our Cryptonaire Weekly magazine includes expert technical analysis, providing trading opportunities to our subscribers as well as fundamental analysis so our readers can keep up to speed with the current developments in the crypto markets.

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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 148th edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$350 Billion. We have seen a \$20 Billion increase in the Market Cap since last week. Bitcoin price is currently around \$10,745 from \$10,285 last week and has increased by 4.47% and Ether price is now at \$375 from \$346 last week and has increased by 8.38%. The current market cap for bitcoin is \$199 Billion, and for Altcoins, the current market cap is \$151 Billion.

Morgan Stanley Investment Management's chief strategist and head of emerging markets Ruchir Sharma believes that the huge money printing by the U.S. Federal Reserve is likely to stoke inflation and interest rates could rise as early as next year and surprise everyone. Therefore, he suggests traders keep about 5% of their portfolio in gold, and for the adventurous in Bitcoin, over the next three to five years.

Bloomberg analyst Mike McGlone said that on a 12-month basis, the correlation between gold and Bitcoin is at its highest level since 2010. This shows that Bitcoin is behaving as a store of value, ratifying the belief of the crypto community that in the digital age, Bitcoin is digital gold.

The Nasdaq listed business intelligence company MicroStrategy told the U.S. Securities and Exchange Commission on Monday that it might add to its \$250 million worth of Bitcoin purchased in August. This could start the trend where companies keep their treasury in cryptocurrencies rather than fiat currencies.





















A few traders are buying call options at the \$36,000 and \$32,000 strike price expiring on December 25. However, the possibility of such a move is less than 2%. Options can be used to form various complex strategies; hence, traders should not get overly excited about these options purchases.

Percentage of Total Market Capitalization (Dominance)

Bitcoin	57.20%
Ethereum	12.15%
Tether	4.24%
XRP	3.21%
Polkadot	1.28%
Bitcoin Cash	1.27%
Chainlink	1.21%
Binance Coin	1.20%
Crypto.com	0.97%
Litecoin	0.93%
Others	16.34%

TOP 10 COINS

Top 10 Coins by Total Market Capitalisation

1	 Bitcoin	\$198,783,572,948	\$10,751.09	\$46,763,510,836	18,489,612 BTC	3.71%	
2	 Ethereum	\$42,369,018,348	\$376.26	\$19,421,523,848	112,604,996 ETH	2.61%	
3	 Tether	\$14,720,101,558	\$1.00	\$61,193,090,945	14,709,331,641 USDT *	0.03%	
4	 XRP	\$11,180,280,841	\$0.248217	\$1,913,008,854	45,042,338,912 XRP *	2.15%	
5	 Polkadot	\$4,472,333,587	\$5.25	\$1,011,060,719	852,647,705 DOT *	-0.99%	
6	 Bitcoin Cash	\$4,428,841,306	\$239.17	\$3,155,398,009	18,517,925 BCH	7.21%	
7	 Binance Coin	\$4,221,746,138	\$29.24	\$1,618,722,826	144,406,560 BNB *	-0.72%	
8	 Chainlink	\$4,200,210,370	\$12.00	\$1,392,908,791	350,000,000 LINK *	0.57%	
9	 Crypto.com Coin	\$3,383,232,729	\$0.169007	\$72,837,538	20,018,264,840 CRO *	4.71%	
10	 Litecoin	\$3,254,792,856	\$49.72	\$2,209,589,371	65,458,582 LTC	3.21%	



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


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Top 10 Coins by Percentage Gain (Past 7 Days)

1	 YFFS Finance	YFFS	\$2,005,367	\$161.76	436.10%
2	 Rarible	RARI	\$1,532,757	\$8.85	319.29%
3	 Sparkle Loyalty	SPRKL	\$903,481	\$0.267018	199.97%
4	 Master Coin Point	MACPO	\$1,165,905	\$0.024251	187.31%
5	 WingShop	WING	\$101,408	\$0.036799	146.96%
6	 AIDUS TOKEN	AIDUS	\$64,834	\$0.011029	145.02%
7	 Bitball Treasure	BTRS	\$96,559	\$289.53	143.21%
8	 CVCoin	CVN	\$80,270	\$0.070956	140.20%
9	 Jupiter	JUP	\$64,794	\$0.004085	132.14%
10	 Haven Protocol	XHV	\$2,006,118	\$2.07	130.96%

Top 10 Coins added to Exchanges with the Highest Market Capitalisation (Past 30 Days)

Name	Symbol	Added	Market Cap	Price	Circulating Supply	Volume (24h)	% 24h
 Huobi BTC	HBTC	7 days ago	\$51,774,586	\$10,763.57	4,810 *	\$?	3.95%
 yieldfarming.insure	SAFE	1 day ago	\$13,267,536	\$1,725.07	7,691 *	\$18,175,587	72.74%
 YFDAL.FINANCE	YF-DAI	7 days ago	\$1,724,452	\$300.17	5,745 *	\$?	5.77%
 Alchemy Pay	ACH	6 days ago	\$228,632	\$0.031725	7,206,727 *	\$146,360,514	-16.52%
 MoonSwap	MOON	4 days ago	\$324.09	\$0.000168	1,932,526 *	\$?	24.90%
 Etherpay	ETHPY	1 day ago	\$?	\$0.794577	? *	\$434,400	??
 Tribute	TRBT	1 day ago	\$?	\$10.19	? *	\$?	55.36%
 Aavegotchi GHST T...	GHST	1 day ago	\$?	\$0.616987	? *	\$445,622	??
 Yield Farming Know...	YFKA	1 day ago	\$?	\$461.14	? *	\$?	10.66%
 Zyro	ZYRO	1 day ago	\$?	\$0.294237	? *	\$90,366	-10.64%

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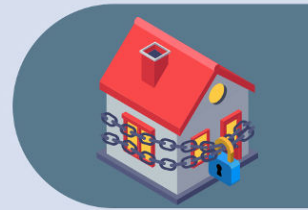
Finding the Perfect
Tenant

Lost or
unpaid rent



Credit Checks

Payment
and Rent
Evictions



Following Are Some of How Blockchain Technology
Enabled Platforms Can Help the Landlords:



Full-Inventory
Recording



Access to High-quality
and professional
repair Engineers



Communication
Channels



Uploading of
multiple properties



Tenant History



Certificate expiry
reminders



Dashboard
Management



Preferred list
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Gaining tenant
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CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD



Bitcoin stayed below the \$10,500 level from September 3-13 but the bears could not capitalise on this and hammer the price below the \$9,813 support. This suggests that the bulls were accumulating below the \$10,500 level.

On September 14, the bulls pushed the price back above \$10,500 and the 20-day EMA. This indicates the possible start of a relief rally that can reach the 50-day SMA. The bears are likely to defend this level aggressively.

However, if the bulls do not give up much ground and arrest the next decline above \$10,500, it will suggest that the correction is over.

We had suggested traders initiate long positions on a break above \$10,650 and that filled on September 14. Aggressive traders can book profits on 50% of the positions close to the 50-day SMA and buy again on a bounce off \$10,500.

Positional traders can hold their long positions with a stop of \$9,800 as a rally to \$12,486.61 is possible. The stops can be trailed higher as the BTC/USD pair moves above the \$11,000 levels.

The 20-day EMA has flattened out and the RSI has risen to the midpoint, which shows that the selling pressure has reduced.

The trend will turn in favour of the bears if the price reverses direction from the current levels and breaks below \$9,800. Such a move will be a huge negative that can result in a drop to \$9,000 and then to \$8,000 levels.

ETHEREUM - ETH/USD



Although Ether broke below the \$364.49 support with force on September 5, the bears could not capitalise on this weakness. Therefore, the short positions that we had suggested in our previous analysis did not play out and hit their stop-loss.

When the price does not fall, the aggressive bulls jump on the opportunity and buy and that is what happened in the ETH/USD pair.

On September 10, the bulls pushed the price back above the \$364.49 level but the bears attempted to stall the relief rally at the 50-day SMA. They tried to resume the down move on September 13 but failed to sustain the price below \$364.49.

This shows that the bulls are aggressively defending this support. If the pair rebounds off the current levels and breaks above \$390.41, a rally to \$447.50 and then to \$488.95 is possible.

The traders can enter long positions after the price sustains above \$390.41 and keep a close stop-loss below \$350.

Contrary to this assumption, if the pair turns down from the current levels and slips below \$350, a drop to \$325 and then to \$310 is likely. Hence, bottom fishing should be avoided if the price remains below \$364.49.

RIPPLE - XRP/USD



XRP is currently attempting a relief rally but is finding it difficult to rise above the 20-day EMA, which suggests that the bears are aggressively defending this resistance.

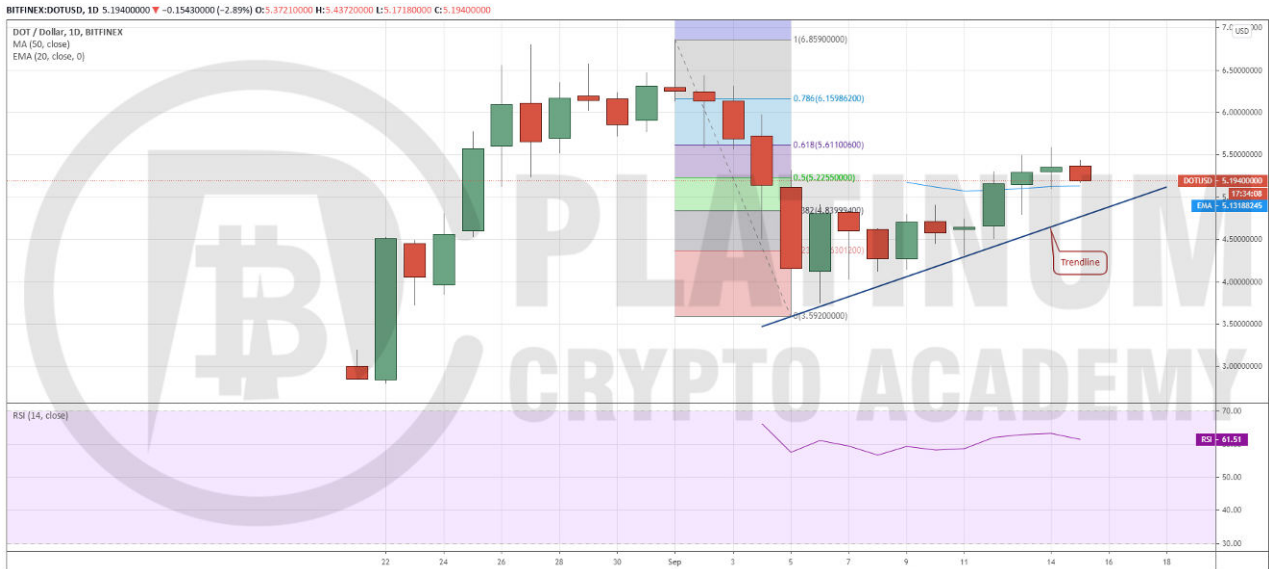
However, the next leg of the down move will start only after the bears break below the \$0.23 support. Below this level, a drop to \$0.19429 is likely. Hence, aggressive traders can short below \$0.23 and keep the stops just above \$0.255.

Contrary to this assumption, if the bulls push the price above the 20-day EMA, a move to \$0.26756 is possible. Such a move will suggest that the downtrend might be over.

If the XRP/USD pair turns down from \$0.26756, a few days of range-bound action is possible. But if the bulls can propel the price above \$0.26756, a rally to \$0.30 and then to \$0.32750 is likely.

We do not find any reliable buy setup at the current levels; hence, we are not suggesting a trade in it.

POLKADOT - DOT/USD



Polkadot is the new entrant in the top 5 cryptocurrencies. It had corrected sharply from \$6.859 on September 1 to \$3.592 on September 5.

Currently, the bulls are attempting a relief rally that has reached close to the 61.8% Fibonacci retracement level of \$5.611. The bears are likely to defend this level aggressively.

On the way down, the bulls will try to buy the dips to the trendline. If the price rebounds off this level, the bulls will once again attempt to resume the relief rally. The next target is the 78.6% retracement level of \$6.15 and above it \$6.859.

However, if the price turns down from the current levels and breaks below the trendline, a drop to \$4.50 and then to \$4 is possible. We do not find a reliable buy set up in it; hence, we are not suggesting any trade.

BITCOIN CASH - BCH/USD



After the sharp fall on September 3, Bitcoin Cash formed a symmetrical triangle, which suggested indecision among the bulls and the bears about the next directional move.

Today, the bulls have pushed the price above the symmetrical triangle, which is a positive sign. If they can scale the price above the 20-day EMA, the relief rally is likely to pick up momentum.

However, the bears are unlikely to give up without a fight. They will try to defend the 20-day EMA aggressively. If the price turns down from the current levels and breaks below \$219, a retest of \$200 is possible.

On the other hand, if the next dip from the current levels stays above the \$234 level, aggressive traders can initiate long positions with a stop-loss of \$195. The target objective of this trade is \$280. Another possible buying opportunity will open up if the BCH/USD pair rebounds off the \$200 or \$220 support.

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ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

Thai Central Bank's New Blockchain-Enabled Bond Infrastructure Passes Test With \$1.6B Bond Sale



The Thai central bank, Bank of Thailand, announced on Friday that it has launched a blockchain-enabled platform for the issuance of government saving bonds.

According to a press release, the Thai central bank sold 50 billion Baht (approximately \$1.6B) worth of government savings bonds over one week's time.

The release added that the blockchain-enabled platform will help build a more secure, efficient mechanism for issuing government bonds and also aid in reduction of associated operational costs.

Thailand has been pivoting its bond market toward blockchain-enabled platforms as the country's finance ministry had earlier in June announced plans to sell \$6.42 million worth of low-face-value government savings bonds using state-owned Krung Thai Bank's blockchain wallet.

"In the next phase, the infrastructure will expand to support all different government bonds," the release said. Thailand's finance ministry announced last month that the funds obtained from selling \$1.6 billion worth of savings bonds would go toward financing the government's budgetary deficit.

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ChainLink Partners With Crypto.com to Integrate Price Feeds Into Its DeFi Wallet



ChainLink (LINK)

On Monday, the wallet and payment card provider based in Hong Kong, stated that Chainlink's Price Reference Data has been directly integrated with its DeFi wallet which will give its clients ready access for its price feeds.

Crypto trading, finance & payment platform @cryptocom is now using #Chainlink's Price Reference Data directly in their DeFi wallet. They will also be consuming two price feeds for their native asset CRO, to improve their platform's decentralization and transparency.

— Chainlink – Official Channel (@chainlink) September 14, 2020

The addition of Chainlink's price feeds into Crypto.com's DeFi wallet is in line with the latter's expansion program towards booming spaces. According to Eric Anziani, Crypto.com's chief operating officer, the partnership will add more value to its customers. Anziani explained:

"I would say with the partnership with Chainlink is kind of our first integration with a DeFi protocol, it brings value to our customers in terms of providing transparency in the prices that we're giving them in our DeFi wallet and also making sure our ecosystem token CRO can be integrated into the external protocol by building a price feed for CRO specifically thanks to the Chainlink architecture."

According to a press release shared with Bitcoin Exchange Guide, the firm will start with its native token in receiving the decentralized price feed, CRO/ETH but plans are underway for the addition of CRO/USD. Anziani clarified that the firm will kick off with DeFi tokens, however plans are underway to utilize Chainlink's price feeds for the rest of the tokens within its ecosystem.

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Aviatrade Selling Gulfstream's G650ER \$40 Million Aircraft for Bitcoin



Aviatrade is selling its aircraft inventory for Bitcoin and other cryptocurrencies.

The aircraft sales firm is now accepting bitcoin as a form of payment for its latest \$40 million airplane. Gulfstream's latest flagship product, G650ER, that has just come into the market, can be purchased with the digital currency.

According to Aviatrade's president Philip Rushton, using cash to buy a plane would be subject to cross-border restrictions in some countries, especially when it involves a million-dollar purchase.

As such, adding digital currencies to its payment options opens it for more potential clients.

The six-year-old plane is currently at the Gulfstream's headquarters in Savannah, Georgia, undergoing routine inspections after traveling through New Zealand and Asia.

The extended range version of the G640 can fly up to 7,500 nautical miles between cities like New York to Nairobi and Los Angeles to Sydney. The aircraft that began as G650 and had less than 1200 hours on it has two Rolls-Royce BR725 engines powering it to enable speed of Mach .925.

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Huge 'Bitcoin Tram' Ad Campaign and 20 Billboards Flood Hong Kong's Financial District



A massive Bitcoin ad campaign has launched in the heart of Hong Kong's financial district, featuring three Bitcoin trams and 20 matching billboards. It is a community initiative coordinated by the Bitcoin Association of Hong Kong, an organization with more than 5,000 members.

The Bitcoin Tram Campaign

The Bitcoin Association of Hong Kong announced Friday the start of a massive bitcoin awareness initiative called the Bitcoin Tram campaign. Various ads are scheduled to run between Sept. 11 and Oct. 8. During that time, three double-decker bitcoin trams of various lines will cruise the east and west tracks on Hong Kong Island, each plastered with the Bitcoin logo.

"The educational campaign is an initiative from the Hong Kong Bitcoin community," explained the Bitcoin Association of Hong Kong, emphasizing that "The campaign is financed with donations from the community." With the goal to foster and promote bitcoin and its technology in Hong Kong, the association has more than 5,000 members and has held more than 250 events. Its website details:

The Bitcoin Tram campaign has the goal of matter-of-factly discuss the risks and merits of Bitcoin, especially in the context of ongoing financial and economic changes.

The trams are accompanied by 20 billboards in matching design. The billboards outside Chater Garden are being displayed from Sept. 11 to 24, and various billboards on Hong Kong Island are displayed from Sept. 11 to Oct. 1.

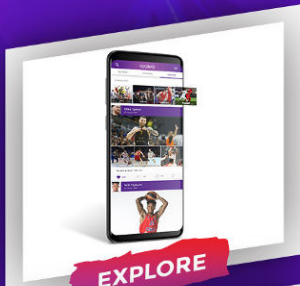
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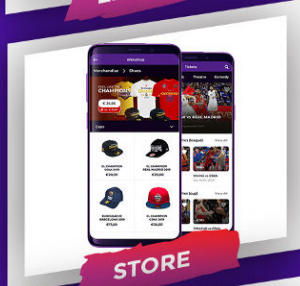
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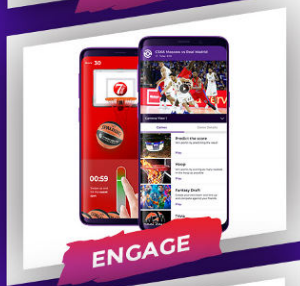
Sports and Entertainment World



EXPLORE



STORE



ENGAGE



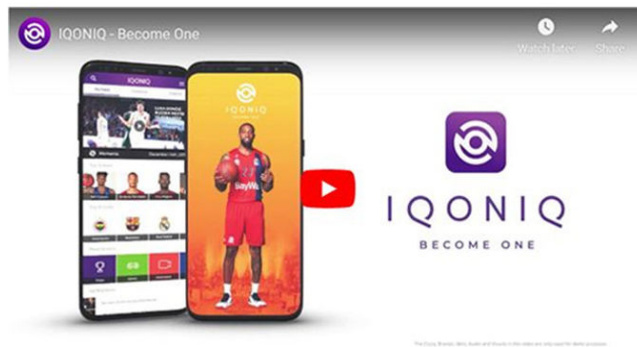
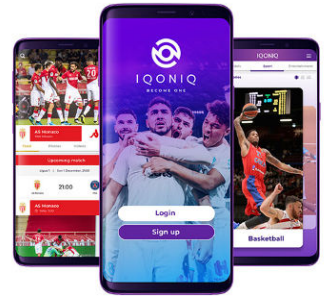
MEMBERSHIP



IDOLS & CLUBS

IQONIQ, the Future of Fan Engagement

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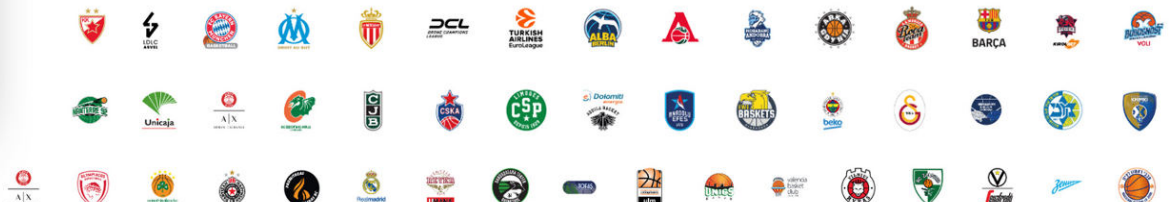


IQONIQ is a new fan engagement platform that is using Blockchain technology in sports to build a more purposeful, more rewarding and more personal experience for fans, sporting idols and corporate partners.

For more information visit iqoniq.com

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More than \$1B in Bitcoin has been tokenized for DeFi



Almost 100,000 Bitcoin are now tokenized on Ethereum, more than half of which migrated over the past 30 days

More than \$1 billion worth of Bitcoin (BTC) has now been tokenized to access decentralized finance (DeFi) protocols on the Ethereum (ETH) network. That's equivalent to the entire total value locked (TVL) in DeFi less than four months ago.

According to DeFi Pulse, roughly 98,300 BTC, worth \$1.05 billion, has been tokenized using protocols other than Blockstream's Lightning Network — equating to more than 12% of the DeFi's sector's \$8.57 billion combined capitalization.

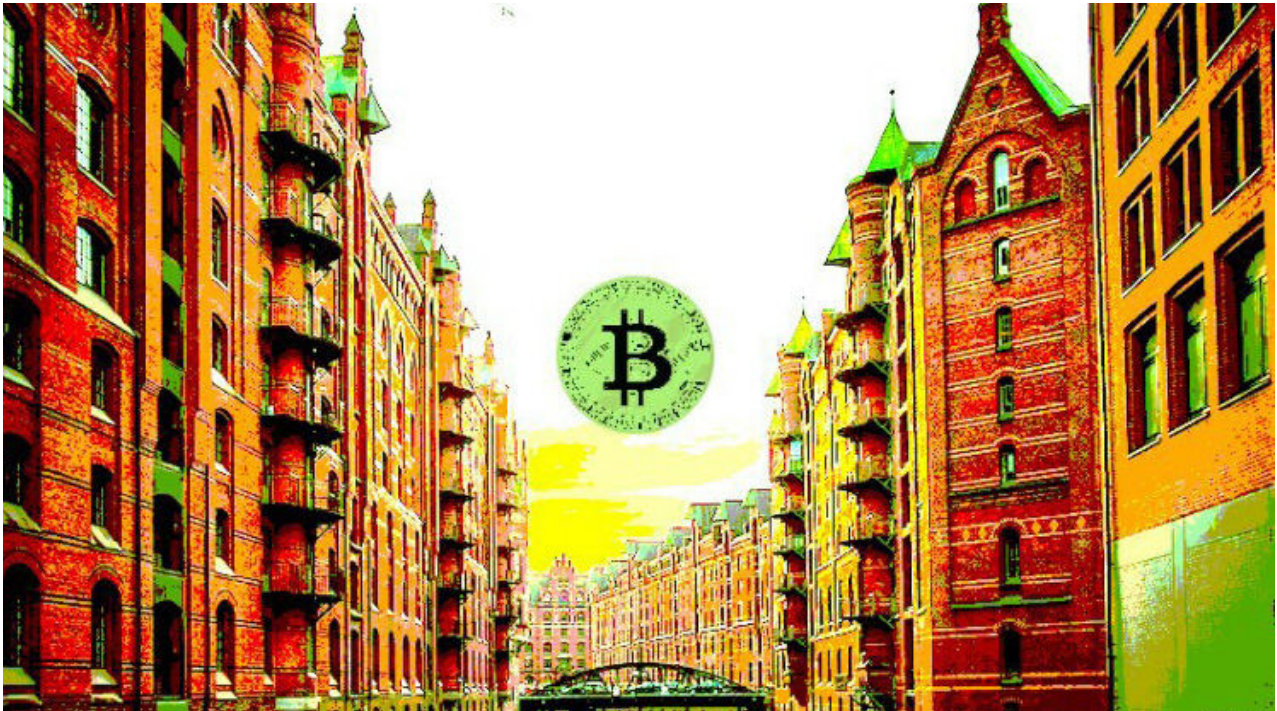
The milestone illustrates the increasing popularity of ETH-based protocols for generating passive returns among Bitcoin hodlers, with the entire DeFi sector having been valued at just \$1.05 billion TVL as of the start of June — of which \$47.5 million or 4.7% was Bitcoin, indicating that the share of DeFi's capitalization represented by BTC has increased by 150% over three and a half months.

By contrast, the Lightning Network has only attracted 1,100 Bitcoin worth \$11.5 million since launching during March 2018.

In June, the vast majority of BTC in the DeFi sector took the form of Wrapped Bitcoin (WBTC), However, the launch of Ren's more decentralized Virtual Machine (VM) and RenBTC in addition to grassroots tokenization protocols like PieDAO's BTC++ this year have boosted Bitcoin's expansion into DeFi.

[Read more...](#)

Global Fiat Failure Will Push Countries to Accumulate Bitcoin, Says Max Keiser



Max Keiser, Wall Street vet and host of RT's Keiser Report, says he believes countries will seek refuge in Bitcoin as fiat currencies fail on a global scale.

In a new installment of Blockchain Interviews, Keiser says the gold market won't be able to satisfy a surging appetite for safe-haven assets.

"You work through the numbers and there's just not that much [gold] around. If you needed to buy 300 tons of gold you're not going to find it, not at the current price. It's going to be like 'Okay I'll sell you 300 tonnes of gold but I'm going to sell it to you at \$25,000 an ounce, you can have all you want at \$25,000.'"

Keiser expects demand for truly scarce assets to push governments around the world to eventually come around and see the value of Bitcoin.

"So then we need hard money. I think that's where you're going to see these central banks turn to Bitcoin and sovereign wealth funds. They'll be like, 'Well this Bitcoin this has been around now for 11-12 years. It's 99.9% fail-proof and it's got everything we want in hard money.'

You'll see countries start to accumulate Bitcoin and start to mine for Bitcoin as well, and then they'll start to subsidize the money they would be subsidizing the energy industry in and subsidizing that in the Bitcoin mining space. So then the game theory kicks in. So, for example, Iran right now has something like 2% of the global hash rate of Bitcoin...

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AtromG8 represents much more than just cryptocurrency and blockchain, we are here to build a collaborative ecosystem. Our unique multi-DLT and blockchain-powered innovative MixNet 5.0 superstructure is the next step of human communication, interaction and the way we exchange value between each other all under the umbrella of privacy and security for a better, fairer and cleaner world. AtromG8 aims to leverage emerging technologies to overcome the inadequacies of the existing social structures. With highly innovative MixNet Superstructure Technology, AtromG8 is continuously contributing to the development of communication and value exchange systems. An unconventional approach to meet the contemporary requirement of a digital platform for a real-time ecosystem that is safe for all the users. At ATROMG8, the team focuses on providing a connecting channel that facilitates effective communication among various individuals without jeopardizing their privacy and metadata, along with providing details of who gets insight into their data or how it should be used safely in the digital era. With an aim to touch millions of lives across the globe.



WHITEPAPER

The Whitepaper is a never-ending evolution! On the following pages, you will find thoughts that move us and information about the technology we use. Have a look at the status of march 2020.

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ATROMG8 MILAN SUMMIT 2019

TOKEN ECONOMICS

ATROM is the voucher required to access and operate our software. With the following information and graphs, we wish to introduce a transparent understanding of ATROM's usage and its long-term value.

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After \$250 Million Bitcoin Buy, MicroStrategy Eyes More



Billion-dollar business intelligence software firm MicroStrategy made waves last month when it announced to shareholders that it might invest up to \$250 million in Bitcoin over the following 12 months... and then just days later, went ahead and did it.

MicroStrategy's purchase of 21,454 BTC (\$229 million as of this writing) was a signal to other public companies that Bitcoin could be used as a serious reserve asset. And now, the company suggests that it may increase its Bitcoin holdings in the future.

In a filing with the US Securities and Exchange Commission on Friday, the company noted that its board of directors has updated the company's treasury reserve policy. The new policy notes that aside from cash, cash equivalents, and short-term investments, Bitcoin will now serve as the company's primary reserve asset.

"As a result of this new policy, the company's holdings of Bitcoin may increase beyond the \$250 million investment that the company disclosed on August 11, 2020," reads the statement.

MicroStrategy might not be making any promises here, but after dropping a quarter of a million dollars into Bitcoin just a month ago, it's clear that the firm isn't second-guessing that decision—even with the recent downward movement for the price of Bitcoin and other top crypto assets.

[Read more...](#)

Jihan Wu Regains Upper Hand in Bitmain Co-Founder Fight



In a new twist in Bitmain's ongoing power struggle, co-founder Jihan Wu has regained the legal representative status of the bitcoin miner maker giant.

China's business registration record update on Sept. 14 shows Wu has again become the legal representative and executive director of Beijing Bitmain Technology, the operating entity of Bitmain.

Subsequently, Micree Zhan, the rival co-founder who was ousted last October by Wu but regained control earlier this year, is no longer the legal representative and executive director but remains a general manager of the firm.

The role of a company's legal representative in China has broad powers to act on a firm's behalf and usually also holds the company's official seal, a crucial element for signing company decisions into effect.

In an announcement published Sept. 15 via the WeChat account of Bitmain's AntMiner brand, Wu reaffirmed the status update and said the company's respect for Zhan "remains unchanged."

Battle for Bitmain

The update suggests Bitmain's internal power fight may have come to a short-term end although the two sides' lawsuit in the Cayman Islands – where Bitmain's parent holding entity resides – is pending for a final judgment.

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FINALMENTE

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your way to success

SIGN UP



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Tell everyone to join
your team

JOIN US



EARN

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and earn! In many
different ways

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Automatic Upgrades
Automatic Withdrawals
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World's largest banks lost 3x Bitcoin's market cap during the pandemic



Prior to COVID-19, six leading banks had a market cap above Bitcoin's. How many still do?

Since the outbreak of COVID-19, the world's 14 largest banks have lost \$635.33 billion in market capitalization. This is more than three times the current market capitalization of Bitcoin (BTC) and almost double the capitalization of all cryptocurrencies.

The starting point for this data is December 19. For reference, Bitcoin's market cap at the time was \$130 billion. As the world was entering the pandemic induced recession, six of the banks on the list had a market cap higher than Bitcoin. Currently, only two are bigger — JPMorgan Chase and Bank of America. The Industrial and Commercial Bank of China came close as well, and are currently in a tie with the cryptocurrency.

However, every single bank on the list has shed billions of dollars off their market capitalization, while Bitcoin has gained \$62 billion, or 48%, over the same period.

As previously reported, the world's largest pension fund lost an equivalent of Bitcoin's market cap in a single quarter. Meanwhile, Bitcoin has been gaining unprecedented adoption amongst traditional investors as reflected by the growth of Grayscale's Bitcoin Trust. A publicly-traded company recently even made Bitcoin its reserve currency.

[Read more...](#)

Eastern Europe's sixth-largest crypto service is a darknet market



Blockchain forensics firm Chainalysis has found that darknet markets exert a disproportionate presence in Eastern Europe's crypto sector.

In an excerpt from Chainalysis' 2020 Geography of Cryptocurrency Report, the firm asserts that Eastern Europe is responsible for "more global darknet market activity than any other region," with the anonymous free market Hydra comprising the region's sixth-largest crypto service.

The report estimates that Hydra generated more than \$1.2 billion in crypto revenue between June 2019 and July 2020. The platform is among the world's largest darknet marketplaces despite solely servicing the Eastern Europe.

Chainalysis estimates that 1.4% of Eastern Europe's \$41 billion 12-month crypto volume is sent to illicit entities. In percentage terms that's slightly behind Latin America — where 1.6% of total transfer volume is destined for illegal platforms — however the total volume in Latin America is substantially smaller..

Eastern Europe is also home to "the highest-earning ransomware network administrators and ransomware-as-a-service operators," with the region receiving 23% of global transfers destined for ransomware addresses.

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CRYPTO INVESTMENT RATINGS – HOW EVAI DECENTRALIZED RATINGS WILL NAVIGATE THE HYPE AND BIAS



The accelerated growth and Bullish trends in Crypto along with the introduction of Defi protocols, has highlighted an urgent need for investors to seek out reliable ratings of the securities they are investing in.

Savvy crypto traders and investors recognise their success in financial markets is highly dependent on accurate sources of information that remain impartial to hype and detached from inherent bias.

Since the 2008 Great Recession which was caused by a failure of financial ratings, the system has been held to account and forced to evolve.

As Bitcoin and 6,000+ cryptocurrencies continue to evolve at speed a decentralized and unbiased ratings system is needed to help cryptocurrency investors reliably navigate the \$300+ billion market. This is where UK based company Evai.io has identified an opportunity to ensure the crypto market avoids the same trap as the traditional financial sector.



CRYPTO INVESTMENT RATING – THE 2008 FINANCIAL CRISIS

Much like how the coronavirus-led economic struggles of 2020 have shone a light on cryptocurrency utility, the subprime mortgage crisis of 2008, highlighted the need for appropriate rating systems.

One of the central catalysts for the crisis arose within rating agencies who dolled up risky assets, such as debt obligations (CDOs) as AAA-rated securities without looking at the constituent assets. The Big Short—a book-turned blockbuster movie cataloguing the events of the subprime mortgage crisis describes the models underpinning the rating agencies as “ripe for exploitation,” and exploited they were.

The lack of investor knowledge, coupled with blind faith for an inaccurate and biased rating system, practically brought the financial system to its knees. Arguably, the crisis could have been mitigated if an accurate, trustworthy rating system had been in place.

Nevertheless, not much has changed. While the rating agencies attempt to win back favour and repute, the world remains in need of a rating methodology that is fit for purpose, unbiased and decentralized.

WHY RELIABLE CRYPTO RATINGS ARE NEEDED

Until now, the cryptocurrency industry had not matured and investors were left to their own judgments when it came to deciding whether to make an investment in a particular crypto security. This often led to a “herd mentality” where investors flocked into a particular investment just because other investors were there. Little or no caution was paid on whether an investment was viable or not. FOMO dominated the game.

TOP FIVE CHALLENGES INVESTORS FACE IN THE MARKET



FOMO



FOMO, or Fear Of Missing Out, has become the bane of many crypto investors/traders existence it's a fear everyone in the space has had. The fear of missing out on good things in life is a real one for many.

Cryptocurrency FOMO is a serious issue in the community, and if you suffer from it, it can lead to a bad investments or trades.

Investing should never really be an emotional act and so Eval's rating system allows for control and an unemotional view to be taken to help guide an ensure you can make the choice that's best for you.

DIVERSIFICATION OF ASSETS

The success or downfall of your cryptocurrency portfolio may be hinged on your diversification strategy. But the question is what assets should you hold along with BTC and ETH.

With over 5000 different options in the space though a problem most investors have is how to choose and what categories to include from Passive income earners, mid cap coins and possibly stable assets, so depending on your Risk tolerance level using Eval's rating systems you are able to assess quickly which projects fits your profile to allow for further analysis.



WHEN TO TAKE PROFITS



It's so easy to get overexcited about a cryptocurrency you invested in. There is a very familiar feeling for many investors in the space when the price of a particular crypto pumps high and the greed feeling takes over while dreaming of paying off the mortgage seem to be in reach, so you hold longer than your gut feeling tells you too then the next morning the price has dumped to lower lows.

Being able to analyse the liquidity of a coin can help as determining if the asset is currently still being bought can help investors understand when to buy and sell assets.

SUSTAINABILITY

One of the biggest problems in the crypto space is projects that seemingly have a major following that look like there are developing and building a great business suddenly disappears and is never heard of again leaving investors with tokens or coins which are not worth anything.

Eval's rating system analyses long term suitability of a project giving an investor the potential risk level for the project allowing for the investor to make an informed decision on if they wish to add a crypto into their portfolio.



AVOIDING SCAMS



Whether you are a long term crypto believer or just a crypto investor I think everyone can agree that when there is a investment frenzy or an exploding industry it can attract unscrupulous individuals to prey on investor greed.

Avoiding some of these very intricate and elaborate scams can be very difficult and even but with an extensive rating system Eval provides it's possible to reduce this risk substantially.

FOMO

FOMO, or Fear Of Missing Out, has become the bane of many crypto investors' existence and is one we can all relate to scrolling through our social media feeds.

Cryptocurrency FOMO is a serious issue in the community, and if you suffer from it, it can lead to bad investments or trades. Investing should never really be an emotional act and that's where AI and machine learning backed systems really come into their own.

DIVERSIFICATION OF CRYPTO ASSETS

The success or downfall of your cryptocurrency portfolio may be hinged on your diversification strategy. But the question is what assets should you hold along with BTC and ETH.

With over 6,000 different options in the space; a problem most investors have is how to choose the best assets and which categories to include from Passive income earners, mid-cap coins and possibly stable assets. So, depending on your Risk tolerance level using Eval's rating platform you will soon be able to assess quickly which projects fit your profile and perform further analysis in order to make informed decisions.

WHEN TO TAKE CRYPTO PROFITS

It's so easy to get over excited about a cryptocurrency you invested in.

There is a very familiar feeling for many investors in the space when the price of a particular crypto pumps high and the greed feeling takes over while your dream of paying off the mortgage seems to be in reach, so you hold longer than your gut feeling tells you too then the next morning the price has dumped to lower lows.

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SUSTAINABILITY

One of the biggest problems in the crypto space is projects that seemingly have a major following that look like they are developing and building a great business until it suddenly disappears and is never heard of again leaving investors with tokens or coins which are not worthless.

Evai's rating system will analyse the long term suitability of projects and highlight to investors the potential risk level from AAA to C. These metrics can be used by investors to make informed decisions on whether or not they add particular cryptos into their portfolio.

CRYPTO SCAMS

Whether you are a long term crypto believer or just a crypto investor I think everyone can agree that when there is an investment frenzy or an exploding industry it can attract unscrupulous individuals to prey on investor greed. Avoiding some of these very intricate and elaborate scams can be very difficult but with reliable ratings it's possible to reduce this risk substantially.

DISRUPTING THE CRYPTO RATINGS SECTOR

Established in May 2019, UK based company Evai.io has been pioneering its innovative digital currency ratings system called 'The Bridge' and building an experienced team of academic and financial services experts. The new platform revolves around the breakthrough academic theory of Professor Andros Gregoriou from the University of Brighton, which takes into account his 6-factor rating mechanism and combines it with AI and machine learning to generate unbiased and accurate crypto investment ratings

Founded by Matthew Dixon, Evai.io came into existence after he witnessed as well as lived through several major financial crises. In particular, Dixon looked back at the crisis of 2008 and realized that one of the major reasons behind the crisis was the massive failure of the ratings system. The prime example being Lehman Brothers who were rated AAA and ended up going bust. As a result, he became deeply interested in financial rating systems and how fundamental they are to the success of the financial sector. Following this, Dixon began expanding his knowledge of cryptocurrency and realized how dependent investors in the cryptocurrency sector are on sentiment and emotions fuelled by market hype and bias.

The inspiration to learn from the financial sector's past mistakes and utilise latest academic research led to the creation of the Evai platform, where investors will shortly be able to seek clarity on crypto investment ratings. Currently, the market lacks an independent and decentralized rating system, which means there is a huge market ahead for the Evai platform and ERC20 token.

CRYPTO INVESTMENT RATING – HOW DOES EVAI DIFFERENTIATE ITSELF?

As far as Evai is concerned, the platform looks to combine a governance method with a self-rectifying protocol for managing ratings modifications and functions on the Turing smart contracts. There's no denying the fact that most of the issues related to ratings in the past were a direct result of the centralized rating structures that led to bias. But, Evai aims to decentralize this rating system by using a unique consensus protocol that further helps to upgrade, as well as modify the rating procedure. Following its launch on the ZBX crypto exchange on July 15, the ERC20 token has already received an overwhelming response from the market.

Evai's presale response was impressive as the company sold its first tranche much earlier than anticipated. The second tranche, valued at \$0.07 was sold out within three days and there have been two subsequent sellout rounds that saw the token value rise to \$0.21 with room to grow further before its listing(s).

Investors who came in early saw a jump from just \$0.0025 recorded in November (2019), and have been rewarded accordingly. The company is now looking to list Evai on several exchanges from early December 2020 and into 2021 as their development team fine tunes the ratings platform.

One of the reasons why Evai decided to associate with the ZBX exchange was due to its reach and presence in the Chinese market. Evai's registrations on ZBX are up nearly 300% since the announcement of its pre-sale of tokens on the exchange. Thus, the company has already managed to create ripples in the market, as people are realizing that Evai's platform is much needed for making sound investments.

HOW WILL EVAI RATINGS EVALUATE CRYPTOCURRENCIES?

If you are truly interested in investing in the Evai (ERC20) token, then you must understand how the company plans to be a genuine disruptor in the global ratings market. The Evai.io platform will offer unbiased crypto investment ratings via its platform dubbed the 'The Bridge'. This system generates ratings on the basis of 6 major criteria, which are further underpinned by AI and machine learning to evolve and optimise the crypto investment ratings platform.

LIQUIDITY

One of the most important criteria for investing in any financial asset is liquidity. In fact, liquidity is always taken into consideration for financial assets that are being actively traded in the market. In simple terms, liquidity refers to the ability to convert assets to cash or price that you specifically require. Since the financial crisis of 2008, more and more investors are looking to invest in assets based on their liquidity to avoid any risks or financial mishaps in the future. With the Evai rating system, investors will be able to easily identify cryptos that score highly in relation to liquidity measures.

SYSTEMATIC RISK

This refers to the risks within the market or the entire market segment, and not any specific industry or asset. This kind of risk can be both predicted as well as impossible to avoid completely but is a crucial metric that needs to be taken into consideration, concerning the overall risk.

PROFITABILITY INDEX

As far as the profitability index is concerned, it is considered to be the ratio between payoff and investment of the proposed project. It is used for ranking of the projects since it helps you to quantify the value generated for every single investment unit

MOMENTUM

This indicates the acceleration rate of the volume or price of the security, i.e. the speed with which the pricing keeps changing. In simple terms, it measures the rate at which the price movements keep changing for a specific asset, and is essentially described as the rate.

PEAK TO LAST VALUE DEMAND

Aggregate demand includes two constituents, including consumer demand as well as investment demand. Given that the consumption function is usually stable within a short period, investment demand becomes highly important in determining the value. Thus, investors are only concerned regarding the end value as well as the highest value of a financial asset over a specific period.

INVESTMENT

Investment is all about the allocation of funds in a manner that it reaps profits in the long run. To be able to make a relevant comparison, all the metrics mentioned above must be taken into consideration and combined optimally to maximize profits. This process is ever-evolving and can be best managed with the help of intelligent algorithms.

HOW EVAI REWARDS INNOVATION?

Evai encourages token holders as well as developers to engage with the ratings platform. The Evai platform token “EVAI,” is an ethereum-based ERC-20 standard token. It acts as an incentive for users who wish to contribute to the development of the Evai rating system. Based on the development of a pending proof of stake (PoS) consensus mechanism, the token will encourage users to vote on protocol upgrades and thus the direction and development of the Evai platform. Holders of EVAI are also incentivized to contribute ideas and market intelligence—aiding the continuous and progressive evolution of the Evai rating system.

CRYPTO INVESTMENT RATING – CONCLUSION

The cryptocurrency market has turned into one of the most lucrative investment spaces in modern times. Deciding between thousands of assets on the market, however, can be a precarious and time-consuming endeavor. The task is made even more complicated, given that out of nearly 6000 projects on the market, only 13% have a live use case. And then there's the issue of bias. Not just from project tokens but fellow investors and even supposedly impartial cryptocurrency ranking sites. All too often, the crypto market is beset by stories of project scams, faked exchange volumes, and unscrupulous brokers, making it incredibly difficult to separate the good from the bad. Evai, a decentralized cryptocurrency rating platform, is attempting to do just that.

The independent platform is underpinned with AI and machine learning, which will attract a great deal of attention across the cryptocurrency, blockchain and fintech sector. In addition to this Evai's foundational roots are strong, and the founding team understand the historical trends of the financial markets and are pioneering innovative ratings to help investors make sound decisions concerning profitable cryptos and in the future other major asset classes.



A promotional banner for Evai Token on the ZBX exchange. The background is blue. At the top center is the ZBX logo (four orange diamonds) and the text "ZBX". Below it, in white, is "UPWARDS PRICE ALERT!" and "EVAI TOKEN". In the center, there is a large orange circle containing the text "NOW \$0.21" and "BUY EVAI TOKEN" with a small upward-pointing triangle next to the price. To the right of the orange circle is the Evai logo, which consists of the letters "ev" in white inside a white circle. At the bottom left is the website "www.evai.io" and at the bottom right is the Evai logo "evai.io".

BLOCKCHAIN IN HEALTHCARE: HOW ATROMG8 CAN HELP?



BLOCKCHAIN IN HEALTHCARE HOW ATROMG8 CAN HELP

INTRODUCTION

Blockchain, as a technology, is immensely capable of transforming the healthcare space, thus placing patients right on top of the ecosystem. Blockchain in healthcare can increase the security, interoperability, and privacy of medical data. It has the potential to offer a fresh model for the exchange of health information by ensuring that electronic medical records are more secure, efficient, and disintermediated.

So, if you are specifically searching for projects that are based on the blockchain in the healthcare space, then AtromG8 is the right choice.

BLOCKCHAIN IN HEALTHCARE – ATROMG8 EXPLAINED

The concept of blockchain in healthcare is fast expanding and AtromG8 is one such project. It is essentially a unique ecosystem that has been designed as well as built on advanced software, conceived from multiple open source-based projects that have been launched in the past few decades as well as own innovations. AtromG8 is essentially a decentralized transactional platform that supports real-time transactions of digital token. The project was launched to support real-time communication, education, payments, and more while ensuring complete privacy and security of transactions.

BLOCKCHAIN FOR HEALTHCARE



The current blockchain trend is serving the healthcare industry in many ways - better supply chain, resolving drug counterfeit, improved data storage, and security

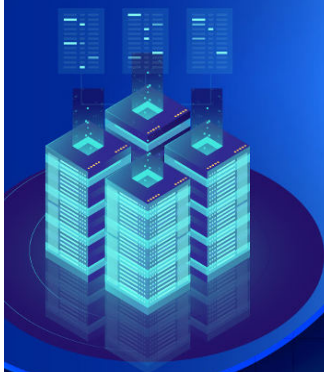
CHALLENGES OF THE CURRENT HEALTHCARE SYSTEM

- Drug counterfeit
- Data segmentation
- Poor management
- Health security and data storage

HOW BLOCKCHAIN SOLVE HEALTHCARE ISSUES

- Interoperability
- Security
- Maintenance cost
- Data integrity
- Universal access

BLOCKCHAIN TRANSFORMING HEALTHCARE



DRUG TRACEABILITY

Solve drug counterfeit by providing time-stamped and immutable transactions across the supply chain.



CLINICAL TRIALS

Improve clinical trial monitoring and effectiveness by removing frauds and data manipulation. This will further improve healthcare by a long shot.



PATIENT DATA MANAGEMENT

Blockchain can be used to manage and store patient data securely. This improves personalized and on-point treatments.



CLAIM AND BILLING

By removing intermediates, blockchain can improve both claim and billing aspects of the healthcare industry.



AtromG8



CRYPTONAIRE
WEEKLY
CRYPTO INVESTMENT JOURNAL

RECENT PARTNERSHIP

In association with Accubits Technologies, AtromG8 has designed a scalable and robust system that can be used on its blockchain. This blockchain combines the EOS algo, MixNet communication framework as well as the LLARP routing launched by LOKI, strongly emphasizes on both data protection and privacy. Recently, the Department of Health in Kerala, India chose the AtromG8 blockchain framework for its E-health based pilot project. This project initially plans to maintain the health record of almost 35 million people on the ATROMG 8 decentralized blockchain which is highly secure, instead of just storing the same in any centralized framework that is prone to data and security breaches. The primary aim of the E-health pilot project is to ensure the highest level of data security as well as data accessibility for the medical records of all patients.

WHAT IS BLOCKCHAIN?

Before we understand how blockchain in healthcare can benefit medical firms and professionals, it is important to understand the very concept of blockchain. In simple terms, blockchain is based on a distributed ledger system that is capable of storing transactional records. To be more specific, blockchain functions as an immutable and shared record of P2P transactions that are built from transaction blocks that are linked to each other, as well as stored within a ledger. Blockchain uses established cryptographic methods to permit every participant in the network to store, view, and exchange information, without impacting trust between different parties. Thus, in the blockchain system, there isn't any centralized authority, instead, transactional records are distributed and stored across different network participants.

As far as blockchain in healthcare is concerned, it can help to unlock the true value of the ability of computer systems in exchanging and making use of data (i.e. interoperability). Put simply, systems that are based on the blockchain technology are capable of reducing or eliminating the costs and friction of existing intermediaries. Blockchain in healthcare has a wider implication for the stakeholders that form a part of the healthcare system. Taking advantage of this technology, healthcare firms and professionals can connect the fragmented systems and produce insights as well as improve their assessment of the true value of healthcare. In the future, a country-wide blockchain system for electronic healthcare records will help to improve efficiencies as well as support better health results for patients.

BLOCKCHAIN IN HEALTHCARE – THE NEED FOR STORING MEDICAL DATA ON BLOCKCHAIN

Medical professionals can deliver their highest performance when they get to securely source and disburse health-related information. The existing centralized global medical record-keeping system is predominantly digitized as well as remains insecure because firms transmit vital medical data between platforms that are highly incompatible. With an ever-increasing patient count and according to the Electronic Health Records (HER) policies set by the health & family welfare Ministry in India, medical services providers are required to manage the humungous amount of health data regularly.

Thus, with an increase in the volume of data with every passing year, it gets difficult for medical clinics and hospitals to process as well as store data/information securely. There are multiple problems with how healthcare information is transmitted as well as stored today. Every medical facility or doctor, the patient communicates or interacts with usually maintain their copy of all the health information/data. As a result, proprietary methods, as well as healthcare privacy & security laws, make things extremely challenging for healthcare providers who find it difficult to share or coordinate information between healthcare professionals.

BLOCKCHAIN IN HEALTHCARE – THIS IS WHERE ATROMG8 COMES INTO THE PICTURE!

Storing healthcare data with the help of the AtromG8 decentralized blockchain can help transform this scenario, and this allows data/information to be easily shared on a trusted platform/network. The AtromG8 blockchain technology creates distributable and immutable medical information records which are further shared P2P between database systems in the network. Thus, the technology maintains a record of the digital events in a secure way so that it gets difficult to recognize or change the data until it gets to the recipient. This is precisely why one of the major advantages of AtromG8 is that it is based on the concept of maintaining data security and protection from data breaches and threats.

Hence, when medical data is kept on the blockchain, there remains a single source of trusted medical records as well as relevant medical data as and when required. Changing of data in a single ledger changes the same in each of the blocks on the blockchain. As a result, everyone who has access can look at these changes instantly. There is also wider access to shared sources since data get distributed between multiple ledgers and hence access can also be given to additional medical professionals.

Put simply, healthcare data can dramatically improve both cooperation and collaboration between healthcare professionals, thereby streamlining care, as well as providing improved healthcare outcomes.

Information sharing systems that are secure and enable both medical providers as well as their covered organizations to verify whether data is correct or not are important for ensuring adequate medical services. This is exactly where blockchain can be effectively used since it offers the huge advantage of data integrity. When data gets recorded as well as encrypted, it becomes difficult to alter or remove the same. One way in which blockchain approaches the recording as well as sharing of data in a secured way is by anchoring data/information to the publicly available blockchain. This method entails generating proof of data integrity. Using this particular proof, users can verify the information/data timestamp and thus requires no reliance on 3rd parties.

This transition of healthcare records into the blockchain helps to improve the exchange as well as the storage of highly sensitive data/information. The spread of medical information across the distributed network, consisting of numerous gateways as well as user validation, will enable the highest amount of security aside to user empowerment. This transition would permit the highest level of patient privacy and will increase awareness among them for preventive medicines.

HOW ATROMG8 DATA SECURITY AND OTHER AREAS?

As already specified above, AtromG8 integrates multiple technologies, which help the firm to establish a safe and efficient ecosystem. Apart from being highly dignified, this system assists clients and people in many ways. The platform offers the ATROM token that can be used for sending as well as receiving data, costs of services, as well as compensation for numerous efforts that are made within the network by the community and node operators. AtromG8 allows its members to make the most of the opportunity of operating the ATROM software using any electronic device such as a tablet, desktop, or even mobile phone.

As far as AtromG8 is concerned, the firm emphasizes security, data protection, and speed. Thus, privacy protection at the time of the communication as well as transactions has influenced and guided the decisions taken in recent years. Thus, the AtromG8 has been designed and developed on the 5.0. Super Structure idea that brings along with it an excellent reward mechanism for participants and node operators for their exceptional efforts.

BLOCKCHAIN IN HEALTHCARE – HIGHLY SECURE COMMUNICATION

All of us know that communication is important for the growth & expansion of our society. AtromG8's communication is completely private, as the ecosystem uses modern technologies, offered by trusted firms in the market. For its member, AtromG8 offers a unique solution that revolves around MixNet that offers maximum security via different mechanisms as well as also includes metadata into their protection system.

Apart from this, AtromG8's partnership with Acuubits Technologies has helped the firm to launch the globe's first-ever enterprise blockchain-based satellite. The mission of this satellite is to send a lower earth-orbiting satellite (weighing 12kgs) for the establishment of an enterprise-based ledger that enables secure transactions for next-gen IoT & financial systems. This mission, also known as Chainsat, will send the satellite to the earth's orbit by the third quarter of 2021.

BLOCKCHAIN IN HEALTHCARE – CONCLUSION

To sum up, there is no denying the fact that blockchain in healthcare offers immense opportunities for reducing complexities, enabling collaboration, and creating secure as well as immutable information. Also, AtromG8 addresses the requirements of a secure and ubiquitous network, verification, and authentication of every participant and more by building a highly secure, private, and fully interoperable ecosystem.

UK HOUSING CRISIS AFFECTING LANDLORDS – HOW PROPERTY INFO FILE CAN HELP?



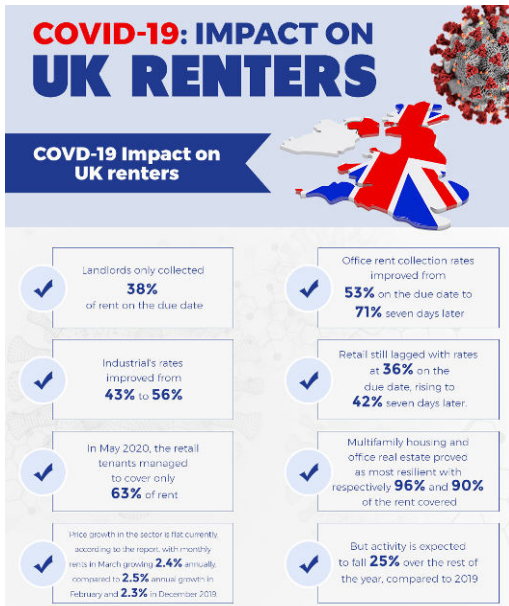
The existing property market in the UK has turned into a highly risky business. In fact, one can easily say that the UK housing crisis is severely affecting landlords, tenants contractors and everyone in the property industry.

The UK's housing crisis has been highlighted by COVID-19. Many of the long standing industry issues we discuss in this article have been thrust to the forefront of people's minds.

Notably it has been especially difficult for the homeless and those with young children living in overcrowded homes without outdoor space.

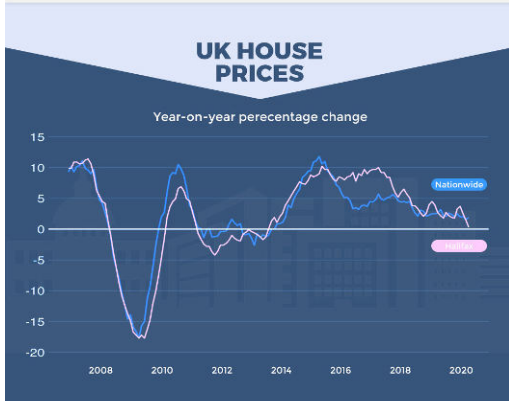
Private renters who have lost their jobs face the prospect of eviction and increasing numbers of homeless people are unable to find support despite initial announcements that they would be housed in hotels.

Coronavirus may have accentuated these issues, but the housing system has looked broken for years. Its dysfunction can be superficially measured via massive housing waiting lists, high rents and homes so expensive that new generations can't buy. Other signs include homelessness and sofa surfing, rising evictions, overcrowding, and young people staying with parents for longer.

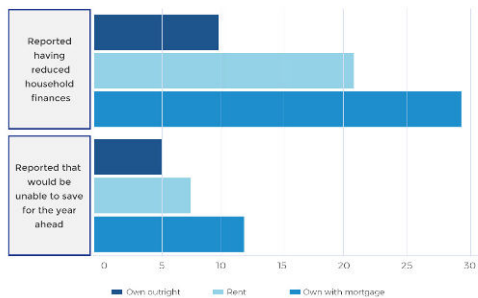


JLL Rental Market Forecasts May 2020

	2019	2020	2021	2022	2023	2024
UK rental growth (% pa)	1.4	-2.0	1.0	2.5	3.0	4.0
Greater London rental growth (% pa)	1.2	-2.0	1.0	3.5	3.0	3.5
Prime Central London rental growth (% pa)	1.8	-2.0	1.5	3.5	3.0	3.5



RENTERS AND MORTGAGE BORROWERS HARDEST HIT IN LOCKDOWN
Answers to ONS survey Mar 27-Apr 6 2020, by tenure type (%)



Today's article however will focus on the landlords who are increasingly facing difficulty from multiple areas.

UK HOUSING CRISIS – CHALLENGES LANDLORDS ARE FACING INCLUDE:

- Rental money is not being paid at all or on time.
- Damages to property.
- Anti-social behavior on part of the tenants
- Property management fees and unknown hidden fees.
- Evicting tenants from the property.

Thus, the UK housing crisis is currently causing havoc in the lives of the landlords, who are desperately searching for ways to better manage their properties and tenants.

PIF-THE NEXT-GEN PLATFORM FOR PROPERTY MANAGEMENT

As far as PIF or Property Info File (<https://medium.com/@nguyennha/review-the-pif-platform-2187723905e2>) is concerned, it offers the best solution for effective property management. PIF plans to revolutionize the way in which people search, source, rent as well as manage their properties. The Property Info File platform, with assistance from hybrid blockchain, intends to transform, improve as well as streamline the entire process of property management permanently.

In fact, PIF is the ideal way forward to resolving the current UK housing crisis, where landlords are struggling with multiple issues.

By including blockchain within the Property Info File platform and procedures, PIF plans to develop an ecosystem that ensures streamlined, agile, and efficient property management. It plans to make the homes, lives, as well as the work environment of landlords, tenants, and even property managers much simpler, easy, and transparent, thereby allowing each one of them to choose better using their money and time.

UK HOUSING CRISIS LANDLORDS PROPERTY INFO FILE CAN HELP!

The PIF platform will help save landlords time, money and in many cases reduce landlords stress when letting properties

HOW PROPERTY INFO FILE WILL HELP SOLVE THIS PROBLEMS.

Following are some of how blockchain technology-enabled platforms can help the landlords:

- Full-Inventory Recording
- Access to High-quality and professional repair Engineers
- Communication Channels
- Uploading of multiple properties
- Tenant History
- Certificate expiry reminders
- Dashboard Management
- Preferred list of renters
- Gaining tenant feedback

With the Property Info File (PIF) platform, landlords can easily search for good tenants for their properties. This would ensure that they enjoy regular rent payments and no damage is caused to their properties under any condition. Given that credit checks used for renting out a property are all based on the wrong concepts, they must be focused only on the past rent payments, as well as deposit returns of the tenant. This would indicate that there were no issues with their behavior or rental payments. Thus, by working in tandem with the banks, as well as the deposit holding firms, and by relying on open source banking system, PIF can easily pull out these payments to further use them for rental property credit checking.

Apart from this, PIF will also allow landlords or agents to cross-check the tenant's history in terms of rental payment, their overall behavior, and any other contract breaches.

TOP 5 PROBLEMS LANDS LORDS FACE

- 1 Rent not being paid on time or being paid at all
- 2 Damages to property
- 3 Unsocial behaviour
- 4 Property manage fees and unknown hidden fees
- 5 Evicting tenants



The platform will change how property managers and landlords handle their work, and will also help them to improve their processes. PIF will change the way in which data is stored, accessed, and used for the improvement of the property management cycle.

BLOCKCHAIN AND REAL ESTATE

The blockchain is a highly trusted and advanced technology, which makes it ideal for the real estate sector, where trust and transparency are key issues, especially because people invest a huge amount of money for purchasing their properties.

This is one of the key reasons why many of the real estate projects that use the blockchain system in their platforms lay more emphasis on the financial transaction since blockchain is directly related to cryptocurrencies. However, one of the major advantages of blockchain is that it functions on the distributed ledger system. Thanks to the distributed ledger concept, blockchains are capable of accommodating several records over a given period. This also helps to keep the records tamperproof and further allows any user to verify the transactions while still maintaining anonymity.

Thus, blockchain offers a method for transferring and securing funds aside to supporting the highly complex multi-party agreements, which drive those money transfers via smart contracts.

UK HOUSING CRISIS & THE CURRENT PROBLEMS LANDLORDS FACE

At present, landlords are dealing a multitude of issues as mentioned above however one which seems to start the discussions off time and time again relates to finding an ideal tenant for that rental property.

Landlords are looking for tenants who are capable of keeping their properties safe, as well as in good condition. Another issue that they are facing is whether their tenant would pay the rent or not. Landlords are also worried about whether their tenants would report the repairs in time to avoid any sort of damage.

BELOW, CHECK OUT SOME OF THE MAJOR ISSUES THAT LANDLORDS ARE CURRENTLY FACING:

Finding the Perfect Tenant

One of the primary issues that landlords are facing is related to finding a good tenant who can treat them and their property well. Landlords want tenants to maintain their property in good shape so that they are not required to spend money on costly post tenancy repair work.

Lost or unpaid rent

is another thing that property managers and landlords keep worrying about every single day. In fact, landlords also face lengthy evictions, insufficient tenant funds and deposits, and funding that fails to cover the costs of property damage and repair.

Credit Checks

Another major point that adds to this UK housing crisis is that landlords facing issues with credit worthiness of their tenant. A tenant may appear to be perfect initially, but eventually, they cause a whole lot of trouble for them. A good number of tenants in the United Kingdom today pay their 1st month's rental money along with a lower deposit to move in. However, later they cause massive problems to the landlord in the form of non-payment of rental income or credit checks.

Payment and Rent – Evictions

As already mentioned above, the initial month's rental money is all that these perfect tenants pay, and thereafter a year and more goes by, but it is widely known that tenants are very hard to evict even if they are not paying their monthly rent! Tenants like this take up a great deal of time and continue to enjoy the rent-free stay. Moreover, many of them tend to damage the property.

Thus, by utilising the PIF solution landlords can avoid these possible outcomes by having their rental payment and deposit history checked, landlords can save themselves from a lot of trouble. Another aspect that landlords can dig into is whether their prospective tenant kept their previous rental property in good condition or not. This would help them to consider every single aspect before letting their properties.

FOLLOWING ARE SOME OF HOW BLOCKCHAIN TECHNOLOGY-ENABLED PLATFORMS CAN HELP THE LANDLORDS:

- Full-Inventory Recording
- Access to High-quality and professional repair Engineers
- Communication Channels
- Uploading of multiple properties
- Tenant History
- Certificate expiry reminders
- Dashboard management
- Preferred list of renters
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UK HOUSING CRISIS – HOW PIF CAN HELP LANDLORDS?

With the Property Info File (PIF) platform, landlords can easily search for good tenants for their properties. This would ensure that they enjoy regular rent payments and no damage is caused to their properties under any condition. Given that credit checks used for renting out a property are all based on the wrong concepts, they must be focused only on the past rent payments, as well as deposit returns of the tenant. This would indicate that there were no issues with their behavior or rental payments. Thus, by working in tandem with the banks, as well as the deposit holding firms, and by relying on open source banking system, PIF can easily pull out these payments to further use them for rental property credit checking.

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HOW WILL THE PIF ECOSYSTEM WORK?

The PIF ecosystem is uniquely designed to resolve the UK housing crisis. Below, check out how the entire ecosystem would function for the tenants, landlords, and other parties involved within the system:

- A tenant purchases PIF tokens which can be stored within their digital wallets.
- The tenant applies for renting an apartment, thus allocating 1000 PIF digital token to the Application Deposit Smart Contract.
- The landlord chooses their preferred tenant, as well as 950 PIF tokens, are taken away from the winning tenant's Application Deposit Smart Contract to the Rental Deposit Smart Contract, which serves as the first down payment towards the rent deposit. The 50 PIF digital tokens that remain in the tenant's wallet are shifted to Property Info File's wallet as part of the service fee. On the other hand, all the losing tenant's application tokens are returned or refunded.
- The agreement formed between a tenant and the property owner shall be tokenized as well as updated, within the PIF platform for reference.
- Whenever there is a need for an appliance or property repair and maintenance, then a request mentions the same shall be updated through the application and further noted within the network.
- The tradesman who is also a member of the PIF system will be notified and shall offer a quotation for their service.
- The owner/tenant would pick the individual whose service and the offer seems the best as per the updated record.

Thus, the party that agreed (owner/tenant) to make the payments will pay the necessary amount, and the same record shall be updated in addition to the task closure report. Once the lease is complete, and in case there isn't any damage to the property, then the Rental Deposit Smart Contract shall refund all the PIF tokens by transferring them into the tenant's wallet.



THE PERFECT SOLUTION FOR THE UK HOUSING CRISIS – PROPERTY INFO FILE

Thus, after the tenant has moved out, and if the landlord does not make any damage claim, then the Rental Deposit Smart Contract shall transfer the PIF tokens (as per the extent of the damage) into the wallet of the landlord. Furthermore, all the important data will get recorded over the blockchain as well as can be easily verified by the system user. Besides, the private data/info will get encrypted within the contract with the help of a 3rd party privacy as well as identity structure. This would enable in keeping and holding the data private and as per the privacy compliance laws.

UK HOUSING CRISIS – CONCLUSION

In a nutshell, there is no denying the fact that the PIF platform (<http://www.propertyinfofile.com/>) will help to resolve the UK housing crisis to a large extent. The platform has been designed to ensure that there is effective communication between all the parties involved in the renting and leasing of property. It will also provide tenants and landlords with access to reputed service engineers, and help them to ensure full compliance, transparency, and traceability so that everyone involved gets a fair and honest deal.

ROWAN ENERGY BLOCKCHAIN TOKEN (RWN) IS MAKING MAJOR MOVES WITH A THIRD EXCHANGE LISTING ON PROBIT



Today's Rowan Energy Press release is again nothing but amazing news, having been listed on Vindax and LAToken since the start of July this year, Rowan confirmed that from the 15th of September the RWN token will be fully tradeable on a third exchange, Probit.

A token designed to reward home solar generators for tokenised Carbon Offset Certificates that are produced when they use the Rowan Smart Miner, RWN recently saw giant leaps in price on current exchanges.

So if you hadn't had a chance to review this project yet please take this opportunity to review the articles we have published on this company in brief, however, the Rowan Energy blockchain is a custom blockchain using a proof-of-authority model and tokenised solution, with a pre-mined hard cap of 45,000,000 tokens, with 26 million in cold storage, and 9 million in other wallets.

ROWAN ENERGY PRESS RELEASE – SEPTEMBER 100 USER TRIALS BEGIN

Over September Rowan are on-boarding the first users into the program, home solar generators, who for the first time will be able to generate and sell REC's.

In addition, in August Rowan launched its android wallet app, with iOS in final development stages, allowing users to hold and trade Rowan.



**Our Mobile App is
Live Now**



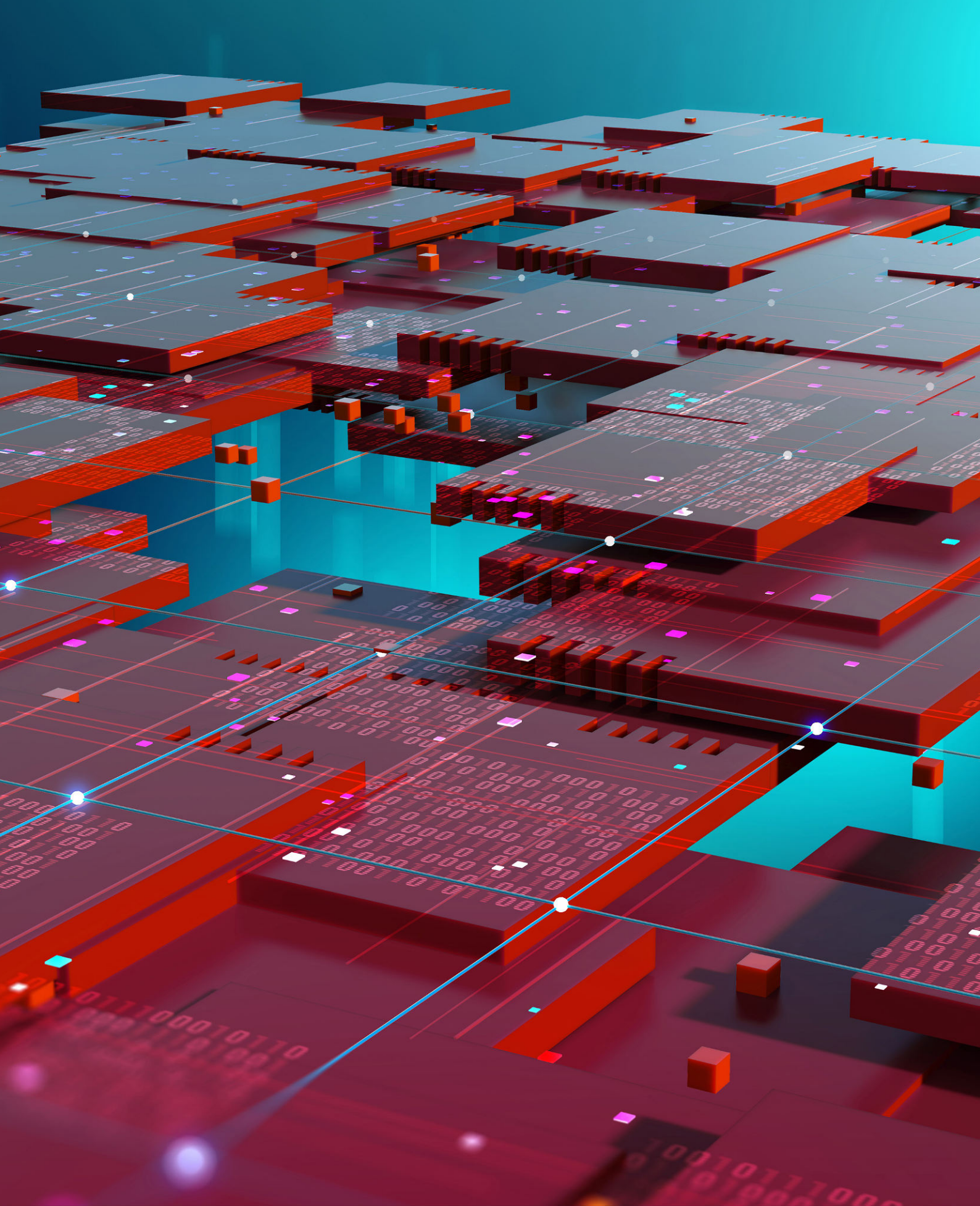
In a few short days following this release, the price jumped up considerably, before settling around 1600% up from the earlier days.



This follows the end of the airdrop which had been running, allowing free distribution of the tokens around the world.

Probit exchange, which is a global coin-to-coin exchange offers key security features such as cold-storage for up to 95% of the site assets, and is listing RWN for trading from 15th September, helping create additional liquidity for the token. It is also worth noting that the Probit Exchange (www.probit.com) describes itself as a global coin-to-coin cryptocurrency exchange. ProBit Exchange only lists what it deems to be 'qualified and deserving' cryptocurrency projects.

To find out more visit RowanEnergy.com or [sign up](#) at Probit today.



WWW.PLATINUMCRYPTOACADEMY.COM