



# BENCHMARK INTERNATIONAL

Executive Summary

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## PART 1 - INTRODUCTION TO THE BENCHMARK UTILITY TOKEN

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# DISCLAIMER

This Executive Summary has been taken from the White Paper which is available here in full: [https://benchmarktoken.io/static/files/Benchmark\\_White\\_Paper.pdf](https://benchmarktoken.io/static/files/Benchmark_White_Paper.pdf). Please read the White Paper and the investment agreement in full before making an investment.

## Why Benchmark

Benchmark International creates and gives multiple opportunities to people from all walks of life and in all countries to profitably participate in the immediate future and in the long term in the great adventure that is the New Economy.

- Benchmark is the New Economy Manifested
- Benchmark is Building the Future on the Blockchain
- Benchmark is making the New Economy accessible to people everywhere - especially those previously disadvantaged through the Old Economy

## The First Step up the New Economy Ladder - The Benchmark Crypto Exchange

Our First Step in making the New Economy available is through the establishment of the Benchmark Crypto Exchange. The first exchange will be launched in South Africa during July 2018. The exchange will form part of an ecosystem of white label crypto exchanges designed to create a network of multiple venues that utilises the synergies of a unified liquidity pool. Benchmark will join hands with the EXPREAD FOUNDATION based in the Isle of Man to establish several exchanges around the world.

Holders of Benchmark Utility Tokens will enjoy significant savings and other incentives when trading on the Benchmark Crypto Exchange. A wide range of crypto currencies and alt tokens will be available on the Benchmark Crypto Exchange.

Benchmark International has also commenced the regulatory application process to establish an exchange in Malta which it expects to have in place early in 2019. Benchmark has been appointed as rollout and marketing partner with the EXPREAD FOUNDATION to establish similar exchanges in selected countries in Africa. The second exchange in Africa will be in Ghana and thereafter over the next several years exchanges will be established in other African countries.

Benchmark International also plans to perform the regulatory application process to establish a crypto exchange in Canada in due course. This is also anticipated to be completed in 2019.

## **The Second Step up the New Economy Ladder - The Benchmark Crypto Hedge Fund**

Almost simultaneously with the launch of the first Benchmark crypto exchanges in South Africa, Benchmark will launch the Benchmark Crypto Hedge Fund.

The Hedge Fund will be a low-risk Hedge Fund that will:

- a. Place 60% of available funds in the top 10 best performing Crypto Hedge Funds employing strategies approved by Benchmark;
- b. Use another 15% to buy best of breed new issue ICOs or well performing recent ICOs in accordance with its very strict investment criteria which are described later in this White Paper;
- c. Use a further 15% with its own algorithmic trading concept which it is currently developing, and which will focus on arbitrage opportunities in the crypto universe;
- d. Keep 10% in the top 10 crypto tokens and perform limited hedging strategies with these funds

Benchmark will use the principles of the blockchain to create elegant Administration principles that will enable it to:

1. rapidly distribute profits to limited partners;
2. provide substantial discounts to the holders of Benchmark Utility Tokens on fees and will thereby provide excellent service at the lowest possible price;

3. manage entry to and exit from the Hedge Fund much more simply and at much lower cost than what is typically done in the old economy;
4. provide ongoing detailed accounting and reporting on progress.

The projected returns of a USD \$10,000 contribution to the Benchmark Crypto Hedge is projected to be:

<b>BMK Returns into USD \$</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
<b>Projected Value End Year</b>	\$ 1.43	\$ 2.03	\$ 2.90	\$ 4.13	\$ 5.89
<b>Value of Dividends</b>	\$ 2,809.68	\$9,064.27	\$21,718.62	\$41,702.26	\$134,100.16
<b>Cash Value in USD from BMK</b>	\$19,876.98	\$38,456.48	\$72,420.02	\$124,727.04	\$209,284.29
<b>ROI in USD equivalent</b>	42.6%	284.6%	624.2%	1147.3%	1992.8%

## How Benchmark will Continue to Build on the New Economy

Benchmark International Ltd Malta is manifesting the new economy through business principles that have stood the test of time in these key and crucial business areas and we are adapting them to the New Economy.

Benchmark employs these concepts in five key strategic areas:

Benchmark Crypto Exchange	To maintain liquidity through access to crypto and fiat currencies through a decentralized exchange supported by the liquidity of a centralized exchange
Benchmark Hedge Fund	To Support Token Value through Better Than Market Returns

Benchmark Venture Capital	To find and help fund powerful real businesses in <ul style="list-style-type: none"> <li>• Fintech</li> <li>• Recycling</li> <li>• Renewable Energy and Clean Water</li> <li>• and the construction of green communities</li> </ul> to make the World a better place
Benchmark Investment Banking Services	To Structure Deals with Proper Governance, ensuring safety of principal investment, creating and supporting better than market returns and returning invested Capital quickly
Blockchain Business Incubator	To build a better world through implementing better business ideas.

## Benchmark Utility Token Holders enjoy preferential access to all Benchmark Services, including:

- a. Exclusive savings through big discounts on service fees on Benchmark products that no one else will get. This includes Hedge Fund Fees, Benchmark Exchange Trading Fees and Financial Advisory Services.
- b. Free access to Benchmark Market Information services that otherwise cost thousands. These valuable insights cover market trends, best trading and investment opportunities and analysis of performance.
- c. Free education services to learn how to trade in the crypto world and how to apply proven principles to crypto investing.
- d. One on one Financial Consulting Services to advise on your investment strategy. The first hour always free and further services at a discount.
- e. Exclusive preferential access to projects with strong, long term financial prospects in Fintech, Recycling, Renewable Energy with simultaneous Water Purification, the

Construction of Green Communities and the establishment of a Real Estate Investment Trust. They have the unique chance to become part of a major new international business community based on proven principles from the past conjoined with and inspired by all the benefits of the New Economy and the benefits of Distributed Ledger Technology.

- f. Rights of first refusal on any future token sales and discounts to the selling price at which future token sales might be made to other buyers.

The Benchmark Utility Token opens the door to the New Economy.

# Project Highlights/Summary

Benchmark is a new crypto-based community that will launch in Q2 of 2018.

Benchmark Utility Tokens provide holders with the opportunity to participate in the manifestation of the new economy. They will gain value as follows:

1. If they were to join the Benchmark Trading Exchange which they must do separately from this offering, and they hold *Benchmark Utility Tokens*, they save on fees in the licensed, decentralised Benchmark Crypto Exchanges in various countries
2. They save on Hedge Fund fees by paying half-price for all management and success fees and they get preferential treatment through information, training, education and personal advice.
3. They gain preferential access to the information that will give them the opportunity to separately from the Token participate in Venture Capital opportunities.
4. They gain exclusive access to new business investment offerings through Benchmark's Investment Banking Services where they can separately from the Token participate in in major new business ventures
5. They can participate in the incubation of new blockchain based businesses in countries around the world

The Initial Token Offering (ITO) aims to raise approximately USD \$35 million, to create the platform realize this revolutionary access to the New Economy. The funds will be used to:

1. Fund the First Benchmark Crypto Exchange
2. Establish the Hedge Fund
3. Fund the production factory for the Renewable Energy / Clean Water System that will change the world and ensure clean water for the masses in many circumstances
4. Establish the Benchmark Real Estate Investment Trust
5. Start the first Benchmark Recycling Plant
6. Expand Benchmark Information Services
7. Use Fintech to help the unbanked gain access to financial services

Benchmark, which has been founded by a consortium of business people with significant acumen in financial services, venture capital, investment banking, construction, property development and management, validates and vets the projects (read more about the Founders of Benchmark in chapter [Our People](#)).

While many cryptocurrencies rely on the market alone to derive their value, the Benchmark utility token holders are allowed to participate in the Benchmark Hedge Fund and receive the benefit of lower fees, trade crypto at a discount and have the opportunity to contribute to robust projects worldwide - beginning with green and fintech projects in developing countries. Benchmark is an ideal choice for fintech enthusiasts who are interested in gaining access to a crypto marketplace with a difference; it's designed uniquely with protections in place against many of the problems that are seen to bedevil the Token markets.

# Why Benchmark Is a Better Idea Than Bitcoin

This table describes the reasons why BMK is a better solution than Bitcoin:



Criteria	Blockchain-based Benchmark Utility Tokens	Blockchain-based Bitcoin
Backed by	Utility token creates the opportunity for participation in a Hedge Fund, Several Trading Platforms and projects that are supported by underlying value in the form of assets	No underlying assets to support its value
Income	Could potentially render returns through ownership in a variety of income producing projects	Does not have any underlying income producing assets
Volatility	Limited volatility in price due to guaranteed liquidity support through a Hedge Fund and specific trade mechanism	Often experiences extreme volatility in price and always requires a counterparty
Financials	Has its own financial ecosystems in which fixed assets goods and services can be acquired by using Benchmark Utility Tokens.	Has no internal financial ecosystem and must directly compete with fiat currencies
Tokens	Only a limited number of Benchmark Utility Tokens will be issued	Only a limited number of tokens will be issued
Use cases	Used as a means to gain access to profitable opportunities in Fintech and green technologies and to participate in the Benchmark Hedge Fund and Benchmark Decentralized Trading Exchange	Can only be used as an exchange medium with value determined by market forces and uncertainty. No hedge against inflation
Returns	Return depends on increases in value of underlying assets, in cash flow derived from assets and investment activities in those instances where the holder may participate in a given project on the specific terms of that specific project and on the market price	Return depends entirely on the market price

Clearly this represents a better solution for the average contributor who requires:

1. Relative safety of principal
  2. The significantly stronger probability of a reasonable, market related return that will be consistent
  3. Reasonable certainty that investment will be returned within the timeframe expectations of the participant.
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# Returns from the Benchmark Ecosystem

Funds raised through the ITO will be used to create a platform that allows for:

1. Investment in the Benchmark Crypto Hedge Fund;
2. Participation as a customer in the Benchmark Decentralised Trading Platform;
3. investment in pilot projects in Africa. As those projects begin to pay dividends, and the ROI on investing in Benchmark improves, the value of the ecosystem is anticipated to increase once again.

Holders of Benchmark Utility Tokens have the choice as to which parts of the ecosystem they will participate in.

As this happens, more ambitious projects in European countries and in Canada will come into play, creating further opportunities for growth.

For the purposes of illustration only and to show the impact on the ecosystem, if we were to use USD \$20,000 as an example and divide it among the Hedge Fund and the first four pilot projects the following result may reasonably be expected, based on the business plans that have been developed for each of these projects:

## ALL NUMBERS ARE PURELY ILLUSTRATIVE

Returns from projects	Investment in BMK	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Fintech Cumulative BMK Divs.</b>	2,500	138	722	1,786	3,206	5,087
<b>Material Recycling Cum BMK Divs.</b>	2,500	68	402	1,334	2,947	5,634
<b>Water cleaning and Renewable Energy</b>	2,500	-	2,083	7,083	38,333	80,000
<b>Real Estate In Trust BMK</b>	2,500	396	816	1,259	1,727	2,222
<b>Benchmark Hedge Fund in BMK</b>	10,000	1,971	4,459	7,494	10,092	12,761
<b>Total Received in div in BMK</b>		2,573	8,482	18,956	56,305	105,704
<b>BMK Value in USD at Year End</b>		\$1.43	\$2.03	\$2.90	\$4.13	\$5.89

<b>Total Return in USD</b>	20,000	\$3,669	\$17,242	\$54,940	\$232,667	\$622,763
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Based upon the assumptions, the approximate estimated End Values and Returns on Investment on the various projects at the end of five years is expected to be as follows (without any express or implied guarantee):

<b>Project</b>	<b>End Value</b>	<b>ROI</b>
<b>Fintech</b>	15,702	126%
<b>Material Recycling Facility</b>	52,507	420%
<b>Renewable Energy &amp; Water Purification</b>	240,000	1920%
<b>Real Estate Investment Trust</b>	2,222	18%
<b>Benchmark Crypto Hedge Fund</b>	209,284	419%
<b>Total</b>	519,715	520%

## How Benchmark works

Benchmark effectively functions as a full service financial company in the new economy where we combine a Hedge Fund with a Trading Exchange and combine Venture Capital concepts and Investment Banking to generate ongoing value.

We build long term super profits through Hedge Fund trading principles and combine this with the liquidity and profit potential of several local decentralized exchanges that have a combined order book to generate full liquidity.

We find projects in our selected areas. We approve the projects after rigorous evaluation, and then set up the medium through which there can be participation in

each of the selected projects. The holders of Benchmark Utility Tokens then choose to participate in the Hedge Fund, become a client of the Trading Exchange and choose to participate in some or all of the projects, based on the financial requirements of the projects, and we make sure that the funding is successfully completed through venture capital and investment banking principles. Benchmark further ensures that the projects are properly managed and that they comply with all necessary international best practice governance principles.

The Benchmark Group uses blockchain technology to create scalable financial inclusion services. We enable

entrepreneurs to scale up proven technologies so that they can grow into larger businesses.

We focus on projects that can create significant job opportunities, particularly in the developing world where this investment can have most impact, whilst also providing token owners with lucrative opportunities to enter new markets on the basis of specific offerings.

Holders of the *Benchmark Utility Tokens* gain favorable discounts and other benefits from the Hedge Fund and the Trading Exchange and they are given the opportunity to participate in projects they're interested in.. The demands of each project will prescribe the method of participation. Investments can only be made on the basis of prospectus level disclosure documents for each individual project.  **Holders of Benchmark Utility Tokens are not obliged to participate in any project.**

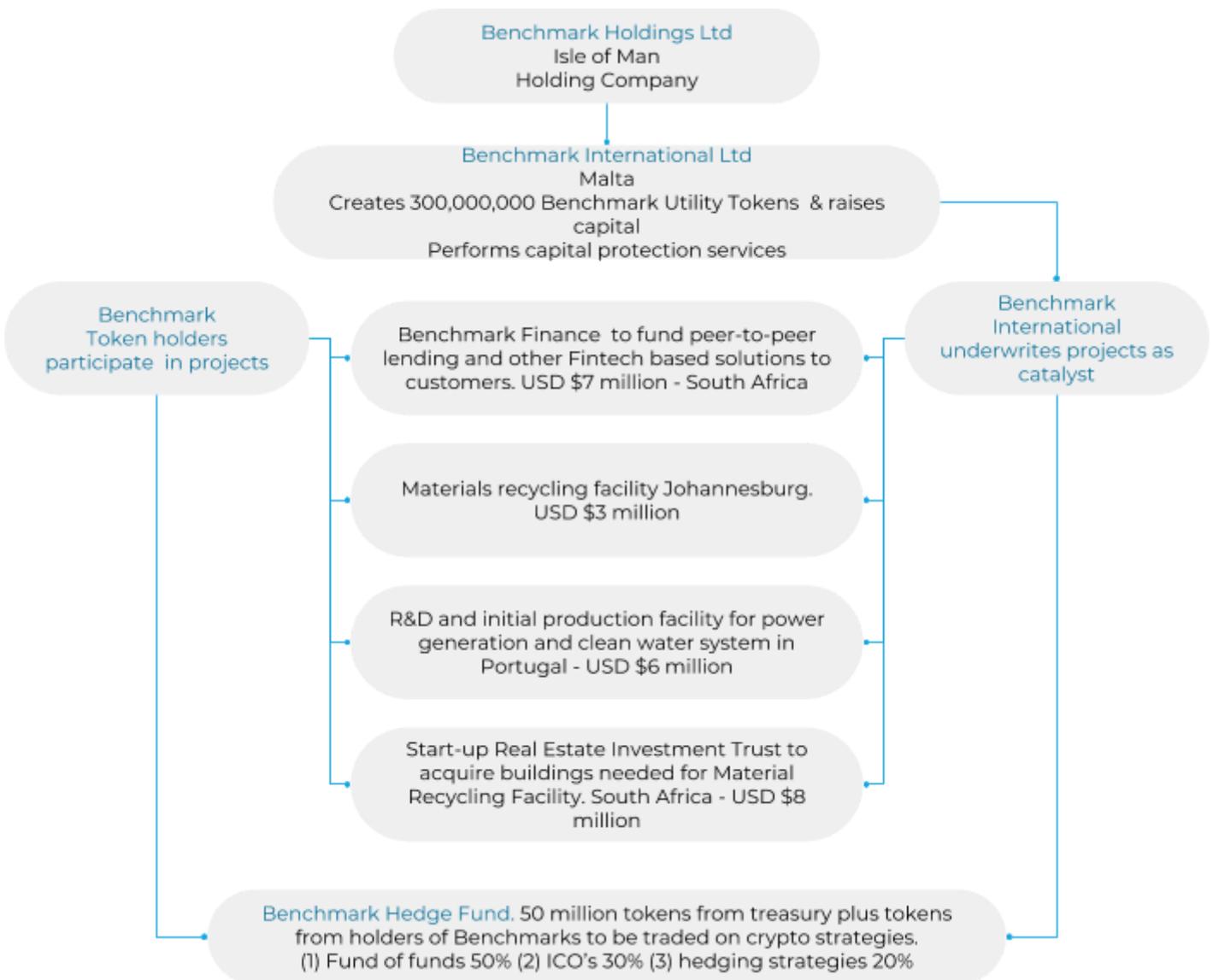
In pursuing our business, we aim to create access to developing markets for emerging

entrepreneurs and investors. Our pilot projects include investing in innovations that will:

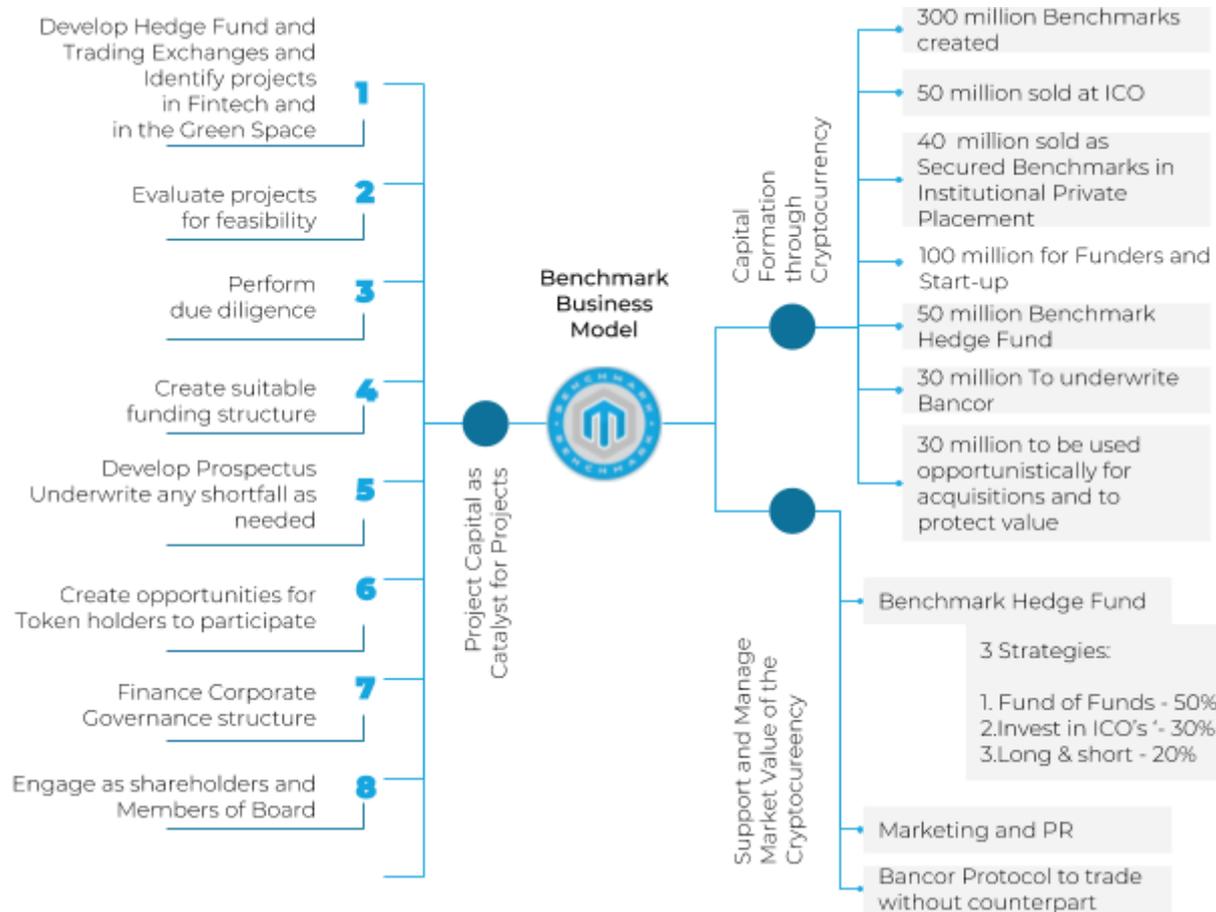
- Develop a new community banking concept along the lines of the principles successfully espoused by the Grameen Bank in Bangladesh, that will successfully empower unbanked persons, budding entrepreneurs and emerging investors in South Africa, Ghana and other countries
- Help solve a major recycling problem and create sustainable jobs in areas of South Africa where access to meaningful employment is limited
- Provide clean water and power through solar technology with a system that dramatically reduces the cost of solar energy
- Disrupt the construction industry by developing properties through green principles, manufacturing green building materials and energy generation system

# Our Business Model

The model below illustrates how funding will be achieved in approved entities:



The mind map on the next page illustrates the elements of the Benchmark Business Model:



## Get involved!



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