

BITCOIN SMASHES \$34,810 AS MARKET SEES SOME 'SERIOUS AND PROLONGED INVESTOR ACTIVITY'

CRYPTO MARKET CAP REACHES'ATH OF \$883 BILLION IS AN ALT SEASON COMING?

ETHEREUM IS EASILY. THE MOST UNDERPRICED CRYPTO

BITYARD:

THE WORLD'S LEADING CRYPTOCURRENCY DERIVATIVES EXCHANGE





CONTENTS

WEEKLY CRYPTOCURRENCY MARKET ANALYSIS	5
TOP 10 COINS	6
Top 10 Coins by Total Market Capitalisation	6
Top 10 Coins by Percentage Gain (Past 7 Days)	6
Top 10 Coins added to Exchanges with the Highest Market Capitalisation (Past 30 Days)	7
CRYPTO TRADE OPPORTUNITIES	9
ADVERTISE WITH US	.14
ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD	.15
Binance hits record high of \$80B in daily volume as crypto markets surge	.15
Crypto market cap reaches ATH of \$883 billion—is an alt season coming?	.16
Bitcoin Smashes \$34,810 as Market Sees Some 'Serious and Prolonged Investor Activity'	.17
Billionaire Winklevoss: Ethereum is easily the most underpriced crypto	.19
Russia's Central Bank tries to stem the tide of rubles leaving bank accounts	20
Bitcoin Bull Run on First Base in First Inning, Says Galaxy Digital's Mike Novogratz	.21
XRP Plunges 20% as Traders Assess SEC's Ripple Suit	23
Nearly \$10 Trillion Settled On Bitcoin Blockchain Since 2009	24
Ethereum Blockchain Becomes Absolutely Unusable Yet Again as Average Fees Hits ATH at \$20	25
Ukraine Taps Stellar Foundation to Develop National Digital Currency	27
HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH	28
INVESTMENT MANAGEMENT APPLICATIONS - QUIVERX INVESTMENT APP FOR ALL	34
TOP CRYPTOCURRENCIES FOR 2021 – WHICH ONES WILL DOMINATE!	42



Editor's Letter







Bitcoin's 2017 bull market was driven by retail investors while the current bull market can largely be attributed to institutional investors. Crypto fund manager Grayscale's assets under management surged from about \$2 billion to \$20 billion in 2020. Similarly, Bitwise Asset Management also witnessed strong inflows in the last two months of 2020 as its AUM rose from \$100 million on October 28 to \$500 million by the end of the year. According to the fund manager, the demand was mainly from financial advisers, hedge funds, corporations, and other institutional investors.

Several analysts believe the bull run will continue in 2021 and Bitcoin may reach \$100,000 and higher. While anything is possible in the crypto markets, the sharp rally of the past few days brings back memories of the previous bull market, which ended in a sharp downturn. Therefore, traders should not get carried away by greed because if the markets turn down, most institutional investors are unlikely to HODL their positions and may rush to the exit. If that happens, Bitcoin could quickly give back a large part of the gains accrued over the past few days.

OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH INVESTMENT MANAGEMENT APPLICATIONS – QUIVERX INVESTMENT APP FOR ALL

TOP CRYPTOCURRENCIES FOR 2021 – WHICH ONES WILL DOMINATE!

Bitcoin has been in a strong uptrend that pushed the RSI deep into overbought territory. This suggests that traders are buying at every higher level due to FOMO.

While such a frenzied buying generates quick returns, it is also very risky as the rally can turn around quickly. A sample of that was seen on January 4 when the BTC/GBP pair plummeted to £19,500, a 23.66% correction in a day.

As this was the first dip, traders purchased it aggressively, resulting in a strong rebound. This suggests that the uptrend remains intact.

However, the long wick on the January 3 candlestick and the long tail on the January 4 candlestick shows traders are booking profits at higher levels and buying on dips. This could keep the pair range-bound for a few days as the bulls and the bears try to dominate proceedings.

If the bulls can push the price above £25,543.89, the up-move could resume with the next target objective at £31,399.

Contrary to this assumption, if the bears sink the price below the 20-day EMA, a deeper correction to the 50-day SMA could be on the cards.

There are no reliable trade setups at current levels. Hence, traders can wait for the consolidation to end and the trending move to begin before initiating fresh positions.

Karnav Shah
Chief Editor

in

f





CRYPTONAIRE WEEKLY

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.

Not only do we provide the information necessary to trade active cryptocurrencies on the exchanges, but we also take a look at ICOs to help you find those golden projects with real value!

No longer will you have to rely on multiple sources to keep on top of the markets, we deliver everything directly to your inbox each and every week.

What are you waiting for?

Subscribe now!





Featuring in this weeks Edition:

- Bityard
- SpottR
- QuiverX
- WiseToken
- Atrom Network

Also Get,

- Markets Analysis
- Market News Update
- Read Our Latest Blog:

HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH

INVESTMENT MANAGEMENT APPLICATIONS
- QUIVERX INVESTMENT APP FOR ALL

TOP CRYPTOCURRENCIES FOR 2021 – WHICH ONES WILL DOMINATE!

For Latest update

SUBSCRIBE NOW



WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 163rd edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$848 Billion. We have seen a \$209 Billion increase in the Market Cap since the last edition released on the 22nd December. Bitcoin price is currently around \$31,200 from \$23,010 in the last couple of weeks and has increased by 35.59% and Ether price is now at \$1,025 from \$614 last couple of weeks and has increased by 66.94%. The current market cap for bitcoin is \$576 Billion, and for Altcoins, the current market cap is \$272 Billion.

Bitcoin's 2017 bull market was driven by retail investors while the current bull market can largely be attributed to institutional investors. Crypto fund manager Grayscale's assets under management surged from about \$2 billion to \$20 billion in 2020.

Similarly, Bitwise Asset Management also witnessed strong inflows in the last two months of 2020 as its AUM rose from \$100 million on October 28 to \$500 million by the end of the year. According to the fund manager, the demand was mainly from financial advisers, hedge funds, corporations, and other institutional investors.

Along with the institutional investors, a bull run also attracts momentum traders, speculators, and day traders who attempt to ride the rally.

Changpeng Zhao, the chief executive of Binance, said that the volatile moves on January 4 led to a record volume of \$80 billion in 24-hour trade activity. This is on Binance alone, other major crypto exchanges are also likely to have witnessed similar activity.

Several analysts believe the bull run will continue in 2021 and Bitcoin may reach \$100,000 and higher. While anything is possible in the crypto markets, the sharp rally of the past few days brings back memories of the previous bull market, which ended in a sharp downturn.

Therefore, traders should not get carried away by greed because if the markets turn down, most institutional investors are unlikely to HODL their positions and may rush to the exit. If that happens, Bitcoin could quickly give back a large part of the gains accrued over the past few days.

Percentage of Total Market Capitalization (Dominance)

68.92%
13.75%
2.58%
1.24%
1.17%
0.99%
0.89%
0.79%
0.68%
0.63%
8.36%



TOP 10 COINS

Top 10 Coins by Total Market Capitalisation

#_	Name	Price	24h	7d	Market Cap 🕦	Volume O	Circulating Supply	Last 7 Days
1	Bitcoin BTC	\$31,619.67	▼ 0.28%	▲ 18.94%	\$588,402,605,834	\$71,973,834,202 2,274,100 BTC	18,591,293 BTC	mm mm
2	Ethereum ETH	\$1,043.85	▲ 6.58%	▲ 44.84%	\$118,384,813,741	\$47,720,427,816 46,003,268 ETH	114,124,885 ETH	
3	Tether USDT	\$1.00	▲ 0.12%	▲ 0.14%	\$21,824,403,890	\$109,451,382,512 109,409,919,541 USDT	3 21,816,136,250 USDT	mormoule
4	XRP XRP	\$0.237640	▲ 1.97%	▲ 6.82%	\$10,655,714,520	\$4,886,836,320 20,822,822,891 XRP	1 45,404,028,640 XRP	primanely
5	Litecoin LTC	\$155.71	▲ 1.43%	▲ 20.41%	\$10,234,192,935	\$11,293,026,037 73,099,412 LTC	1 66,245,618 LTC	month
6	P Polkadot DOT	\$9.51	▲ 1.39%	4 5.96%	\$8,450,680,812	\$2,254,948,502 239,302,203 DOT	1896,812,737 DOT	manne
7	3 Bitcoin Cash BCH	\$417.43	▲ 0.93%	▲ 18.24%	\$7,610,984,482	\$7,312,163,861 17,870,560 BCH	18,600,863 BCH	mondu
8	Cardano ADA	\$0.236815	1 4.05%	▲ 25.67%	\$7,241,324,035	\$3,168,034,932 13,611,521,555 ADA	31,112,484,646 ADA	mmm
9	Binance Coin BNB	\$40.40	▲ 0.12%	▲ 4.95%	\$5,833,295,008	\$681,295,834 16,865,869 BNB	144,406,561 BNB	Monney
10	Chainlink LINK	\$14.21	▲ 3.67%	▲ 16.31%	\$5,600,577,683	\$2,294,814,066 163,697,426 LINK	@ 399,509,556 LINK	mhamm





Top 10 Coins by Percentage Gain (Past 7 Days)

#	Name	Price	24h	Market Cap 📵	Volume 📵	Blockchain	Added
1	COVER Protocol COVER	\$518.30	▲ 0%	-	\$2,271,820	♦ Ethereum	Today
2	Firdaos FDO	\$0.120919	▲ 0%		\$13,631	♦ Ethereum	Today
3	KnoxFS (new) KFX	\$2.26	▲ 0%		\$134	Own Blockchain	Today
4	. My Crypto Play MCP	\$0.244985	▲ 0%		\$5,691	♦ Ethereum	Today
5	Wise WISE	\$0.294280	12.51%		\$3,969,399	♦ Ethereum	1 day ago
6	Bao Finance BAO	\$0.000017	2 0.06%	-	\$144,297	♦ Ethereum	1 day ago
7	Polkainsure Finance PIS	\$39.28	▲ 6.68%	-	\$600,774	♦ Ethereum	1 day ago
8	* Stand Share SAS	\$21.18	▼ 62.67%	-	\$280,440	♦ Ethereum	1 day ago
9	b bDollar Share SBDO	\$232.81	~ 0%	-	\$0	Own Blockchain	1 day ago
10	E.m. Loon Network LOON	\$0.083028	▲ 0%		\$2,046,738	Own Blockchain	1 day ago

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

#	Name	Price	7d	Volume(24h) 💮	#	Name	Price	7d	Volume(24h) ①
1	Rewardiqa REW	\$9.12	1799.11%	\$2,685,044	1	Penta PNT	\$0.000045	▼ 98.45%	\$179,861
2	Birdchain BIRD	\$0.002222	▲ 1668.21%	\$144,269	2	MINDOL MIN	\$0.546907	▼ 93.07%	\$247,640
3	Scanetchain SWC	\$0.000706	▲ 563.97%	\$634,796	3	3X Short Ethereum ETHBEAR	\$0.001038	▼ 75.53%	\$2,271,873
4	Idea Chain Coin ICH	\$9.01	▲ 378.96%	\$2,690,401		Token			
5	Gala GALA	\$0.001264	351.87%	\$51,003	4	OG Fan Token OG	\$4.41	▼ 75.14%	\$3,825,649
6	inSure SURE	\$0.011152	▲ 287.52%	\$74,043	5	Amun Ether 3x Daily Short	\$0.140693	→ 74.78%	\$19,377,549
7	X LCX LCX	\$0.043561	284.46 %	\$3,610,316	6	AS Roma Fan Token ASR	\$6.18	▼ 74.25%	\$3,489,258
8	gny GNY GNY	\$0.516887	▲ 252.42%	\$1,279,543	7	OTDOWN DOTDOWN	\$0.234050	▼ 74.17 %	\$9,500,691
9	Coinchase Token CCH	\$0.000028	▲ 201.5%	\$89,797	8	COVER Protocol[old]	\$4.83	▼ 72.46%	\$880,102
10	(mr) IYF.finance IYF	\$112.89	▲ 190.54%	\$127,151	9	X Infinity XIF	\$0.091898	▼ 71.68%	\$105,764

THE WORLD'S LEADING CRYPTOCURRENCY CONTRACT EXCHANGE



Bitcoin, Ethereum, Ripple and other crypto assets at your disposal

Bityard is the world's leading cryptocurrency derivative exchange, providing safe, simple, and fast cryptocurrency trading services in more than 150 countries. Bityard is compliant with financial regulations and has obtained financial licenses issued by many national institutions. At the moment, they provide spot exchange, contract trading, and multiple commodity indices contracts.

Get Started

TRADE ANYTIME ANYWHERE



Download on the **APP Store**



Download for Android

WHY CHOOSE US?

There are already 100,000+ users over 150 countries trading with us



30+ MAJOR SPOT PAIRS TRADE



TRADE CRYPTO AND COMMODITY INDICES WITH LEVERAGE



COPY TRADE MAKES TRADING EASIER



LOW TRADING

Get your account in only 3 clicks



COMMUNITY

















CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD



Bitcoin has been in a strong uptrend that pushed the RSI deep into overbought territory. This suggests that traders are buying at every higher level due to FOMO.

While such a frenzied buying generates quick returns, it is also very risky as the rally can turn around quickly. A sample of that was seen on January 4 when the BTC/GBP pair plummeted to £19,500, a 23.66% correction in a day.

As this was the first dip, traders purchased it aggressively, resulting in a strong rebound. This suggests that the uptrend remains intact.

However, the long wick on the January 3 candlestick and the long tail on the January 4 candlestick shows traders are booking profits at higher levels and buying on dips. This could keep the pair range-bound for a few days as the bulls and the bears try to dominate proceedings.

If the bulls can push the price above £25,543.89, the up-move could resume with the next target objective at £31,399. Contrary to this assumption, if the bears sink the price below the 20-day EMA, a deeper correction to the 50-day SMA could be on the cards.

There are no reliable trade setups at current levels. Hence, traders can wait for the consolidation to end and the trending move to begin before initiating fresh positions.



ETHEREUM - ETH/USD



Ether had been in an uptrend for the past few days but it picked up momentum on January 2, rallying from an intraday low at £525.78 to an intraday high at £856.69 on January 4, a 62.93% rally in three days.

This up-move has pushed the RSI deep into the overbought territory, suggesting traders are throwing caution out of the window and buying due to FOMO.

Although the ETH/GBP pair also witnessed profit booking on January 4, the bulls aggressively bought the dip to £640 and managed a close in the black by the end of the day.

Today, the bulls are attempting to resume the uptrend but the long wick on the candlestick suggests profit booking at higher levels as the bears are attempting to defend the overhead resistance.

If the bulls fail to drive the price above £856.69, the pair may consolidate in a range for a few days before starting the next trending move. If the price sustains above £856.69, the uptrend could reach £900 and then £1,000.

The pair will signal a change in trend if the bears can sink the price below the 20-day EMA. Such a move will suggest that a short-term top has been made.



RIPPLE - XRP/USD



While most major altooins are in an uptrend, XRP is in a strong downtrend due to the SEC lawsuit against its parent company Ripple.

After the sharp slide of the past few days, the bulls are currently attempting to form a basing pattern. However, the lack of a strong rebound off the recent lows indicates that traders are in no urgency to buy the altcoin.

The XRP/GBP pair may remain stuck between £0.1243 and £0.20 for a few days as traders closely track the developments in the case.

If the consolidation resolves to the downside and the bears sink the price below £0.1243, the pair could drop to £0.10 and lower. On the upside, a breakout above the 20-day EMA will be the first sign that the selling has exhausted.

If the bulls can sustain the price above the 20-day EMA, the pair may rise to £0.30 and then to the 50-day SMA.



BITCOIN CASH - BCH/USD



Bitcoin Cash had been stuck in the bottom half of the £160–£400 range for the past many months. The bulls pushed the price above the £275 overhead resistance on January 3, which opened the gates for a rally to the top of the large range at £380–£400.

However, as with other major cryptocurrencies, the BCH/GBP pair also witnessed aggressive selling at higher levels on January 4. The bears dragged the price down to the breakout level at £275 but the bulls purchased this dip aggressively, which is a positive sign.

If the bulls can sustain the price above £320, the pair may attempt to rise to the target objective at £380—£400. On the contrary, if the bears sink the price below £275, the pair may drop to the 20-day EMA.

A break below this support will suggest that the current breakout was a bull trap. That could keep the pair range-bound for a few more days.



LITECOIN - LTC/USD



Litecoin has been in a strong uptrend but its rise has been gradual without the frantic buying seen in the top two cryptocurrencies by market capitalisation.

The altcoin witnessed profit booking on January 4 that dragged the price down from the intraday high at £128 to a low at £102.02. However, the long upper and lower shadow on the day's candle-stick suggests selling at higher levels and buying at lower levels.

After the large range of the past two days, the LTC/GBP pair may enter a minor consolidation as the bulls and the bears battle it out to establish their supremacy.

If the bulls can drive the price above £128, the pair could rally to £140 and then to £150. The bears are again likely to mount a stiff resistance in this zone.

On the other hand, if the bears sink the price below £102.02, the pair could drop to the 20-day EMA, which is likely to act as a strong support. A break below the 20-day EMA and the £90 support will suggest that the uptrend has ended.

CRYPTONAIRE WEEKLY AD CAMPAIGN



RESERVE YOUR SPACE NOW

ADVERTISE WITH US @ CRYPTONAIRE WEEKLY

THE #1 CRYPTO TRADING MAGAZINE | WEEKLY TOP TRADES, ICOs AND MARKET UPDATES



We are providing complete advertisement package for your project inclusive of:

- Front Cover Feature page Cryptonaire Weekly
- Full article review, including any media and Details about your project
- Email Campaign
- Social Media Exposure
- Video Review

Your exposure with Platinum Financial Media Service is Here



ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

Binance hits record high of \$80B in daily volume as crypto markets surge



Binance has reported a new record of more than \$80 billion in daily volume across its spot and derivatives platforms.

Changpeng Zhao, the chief executive of Binance, the world's largest crypto exchange by trade volume, reported a record of \$80 billion in 24-hour trade activity on Jan. 4.

On Twitter, CZ compared the recent activity to the volume posted during the last record-breaking bull cycle, noting that the past day of trade equates to four-time the volume processed on the exchange from Nov. 15, 2017 to Dec. 15, 2017.

In the 24 hours preceding CZ's tweet, Binance's spot volume exceeded \$23.6 billion, while its derivatives represented nearly \$57 billion in trade.

Despite the milestone, CZ acknowledged the platform had experienced disruptions amid the record volume, stating:

"We saw some scaling issues today. We probably will see more issues as we continue to grow. We aren't perfect, but we will fix them as quickly as we can."



Crypto market cap reaches ATH of \$883 billion—is an alt season coming?



The market capitalization of all crypto assets in the global market combined have reached an all-time high above \$883 billion.

The bull run has been primarily fueled by the strong momentum of Bitcoin and Ethereum. While many alternative cryptocurrencies lagged behind BTC, Ethereum has been one of the few trailing BTC's uptrend.

Following the rally, the sentiment around the market remains mixed; some analysts say a local top has likely formed. Others believe an alternative cryptocurrency (altcoin) season is emerging.

How would an altseason come?

If the price of Bitcoin sharply corrects, the probability of an altseason sharply decreases.

Altcoins typically rally when Bitcoin consolidates after a big rally. This pattern usually occurs because when BTC stabilizes, investors often look ...



Bitcoin Smashes \$34,810 as Market Sees Some 'Serious and Prolonged Investor Activity'



While the Bitcoin run looks more like the 2013 run, and strategists continue to call for correction as "current rally looks stretched and ripe for a fall."

Tron Foundation, a leading decentralized protocol working to advance the decentralization of the internet and its infrastructure, has strategically partnered with Huawei, one of the leading telecommunication companies, to list BitTorrent on its latest devices.

Today's all-time high of Bitcoin came around \$34,810 according to Coinbase.

While the world's largest cryptocurrency continues to hit new all-time highs every day, the momentum had slowed down for a couple of days before launching from \$30k to the new ATH.

In December of 2020, Bitcoin was making new ATHs by hitting multiple levels with moves of more than \$1,000. But currently, the new high jumped a few thousand dollars.

It was on Dec. 31st that we first hit \$29k and then yesterday we hit \$30k only to soar overnight.

"Easy liquidity has helped bitcoin with an easier route to rally. But the current rally looks stretched and ripe for a fall," said Sahil Kapoor, chief market strategist at Edelweiss Securities Ltd.

As we reported, for the fifth time in Bitcoin's history the RSI weekly has also gone to 92. Moreover, the bitcoin/gold ratio has risen from 1.1 to 15 in recent months.



Some **Token** Utilities

- Consumer & business financing..
- Powering a futures and barter trading rationale.

Some Facts About Us

- > 10k+ Users and Subscribers.
- > 100+ Ambassadors

Active Stage

Closing Date: **January 29**th, **2021**

Stage Tokens Cap: 40 Million CLIQs

Contact Us

Next Stage

Main IEO: March 2021









Billionaire Winklevoss: Ethereum is easily the most underpriced crypto



Cameron Winklevoss, the co-founder of Gemini and the billionaire Bitcoin investor, believes Ethereum is the most underpriced cryptocurrency at the moment.

Winklevoss emphasized that Ethereum is 50% away from its all-time high at around \$1,400. In comparison, BTC has already surged nearly 50% from its previous record-high. He wrote:

"Ether \$ETH is 50% off of its all-time high. It's easily the most underpriced crypto in the word right now."

Ethereum prospect remains optimistic

There are several key reasons to be optimistic about Ethereum in the medium to long term.

First, the number of whales accumulating Ethereum have increased, according to Santiment.

Analysts at Santiment said that the number of whales holding Ethereum has increased in the past two months. They said:

"With \$ETH crossing \$750 for the first time in 31 months, we've discovered that there are 39 more #Ethereum addresses holding 10,000+ \$ETH compared to just 2 months ago. Meanwhile, the amount of addresses holding 1-10,000 \$ETH have shrunk over this time."



Russia's Central Bank tries to stem the tide of rubles leaving bank accounts



With the declared intent of reducing risk, the moves look to cut new investors off from opportunities to get out of the ruble.

Beginning investors in Russia will soon find themselves with fewer options to beat plummeting interest rates offered at Russian savings accounts. In addition to the investors themselves, the big losers are likely to be trading apps like Robinhood, which aim at first-timers.

Per a Dec. 30 announcement, the Central Bank of Russia is working to get securities trading platforms to toe the line on "risk-reduction" measures first passed in July. In the latest announcement, the CBR recommends securities platforms and applications have systems to "secure the impossibility of executing on-platform trades resulting in the acquisition of stocks or other securities from foreign issuers by unqualified investors," except those approved by the CBR.

The CBR is likewise working to stop firms from offering "complicated investment products" — a term that largely lines up with leveraged trading or derivatives — to unqualified investors unless the firms offering those investments provide guaranteed returns of at least two-thirds of the central bank's key rate. With the key rate at 4.25% currently, platforms would need to guarantee 2.83% returns.

There are major doubts that the actual intention is to protect investors. While 4.5% would be enviable for a U.S. savings account, the ruble's instability since sanctions in 2014 and, more recently, the market crash in March 2020 has driven huge numbers of investors to the stock market for the first time.



Bitcoin Bull Run on First Base in First Inning, Says Galaxy Digital's Mike Novogratz



The CEO of the crypto management firm Galaxy Digital says Bitcoin's current bull cycle has barely begun.

In a new interview with Currency.com, Mike Novogratz says he expects other large insurance companies like MassMutual, which recently invested \$100 million into BTC, to follow suit – pushing the price to as high as \$150,000 in 2022.

"There's scores of insurance companies. They're all going to come. We've got a couple big asset managers only. One guy bought \$600 million yesterday. I was talking to him. He's like, 'Well how far are we ahead or behind?' I was like, 'You're on first base in the first inning.'

So we're going to see these movements in these institutional buckets over the next couple years. I think \$50,000 this year may be easy and \$100,000 or \$150,000 the next. That's just as the money moves in."

Novogratz says he also expects younger generations to continue to lead the way among retail investors and make an even larger impact once baby boomers begin shifting wealth to their kids.

Q QuiverX.io

A REVOLUTIONARY CROWDFUNDING PLATFORM UTILIZING BLOCKCHAIN TECHNOLOGY.

QuiverX Capital provides a platform that gives the everyday investor a chance to earn like a pro.

WHITEPAPER

BUY TOKENS





ABOUT QUIVERX CAPITAL



Emerging Crypto Market

Emerging crypto market at the turn of the digital age.



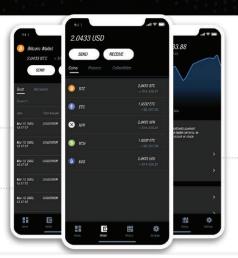
Tokens Designed To Rise In Value

Decentralized store of value that puts you in control of your money.



Sustainability & Business

A sustainable way to earn passive income and secure true financial freedom.



QUIVERX CAPITAL SERVICES



Online Wallet













The QuiverX Capital point of sale payment card makes it easy for you to access your funds. Payment cards can be loaded manually within the platform, or automatically, via reoccurring payments from your bank account. Additionally, and most exciting of all, by generating rewards on our platform, you will be able to transfer these rewards to your card. Other bonuses include 5% cash back on all spending and free services such as Netflix and Amazon Prime.

OPEN AN ACCOUNT













XRP Plunges 20% as Traders Assess SEC's Ripple Suit



Bitcoin (BTC) was little changed, with prices appearing unable to hold levels above \$24,000.

"Bitcoin has moved vertically for a few weeks now and pullbacks will happen," the Norwegian cryptocurrency-analysis firm Arcane Research wrote Tuesday in a weekly report.

The bigger story Wednesday in digital-asset markets was the steep plunge in prices for the payments token XRP (XRP), down more than 20%, the most for a single day since March, as traders assessed the fallout from the U.S. securities regulators' case against Ripple. (Read Market Moves below for more on this.)

In traditional markets, European stocks rose as trade and transport connections reopened with the U.K., and U.S. stock futures were higher after President Donald Trump demanded that relief checks stipulated in the just-passed \$900B coronavirus aid bill be increased to \$2,000 from \$600. Gold strengthened 0.2% to \$1,864 an ounce.

(Editor's note: This issue of First Mover will be our last for 2020. We are taking a much-needed break, resuming Monday, Jan. 4. Please allow us this opportunity to thank you, our subscribers, for coming along during a year full of all sorts of unexpected twists. From our perspective, 2020 will in hindsight prove a pivotal year in the development and growth of the crypto industry and digital-asset markets, and more broadly, in monetary history. We are grateful that you have trusted us to help keep you informed. Happy holidays to all, and best wishes in 2021.)



Nearly \$10 Trillion Settled On Bitcoin Blockchain Since 2009



Bitcoin is about to cross a major milestone after a decade of progress, with total transfer volume poised to top \$10 trillion.

Analysis of Bitcoin historic volume shows that nearly \$10 trillion of transfer volume has been settled on the Bitcoin blockchain.

There are now more than 1 million active BTC addresses, from just 50,000 in 2013.

Bitcoin transfer volume has more than doubled since 2017.

DeFi and Ethereum get most of the spotlight these days when it comes to changing the global financial landscape, but Bitcoin is still far ahead in terms of how much wealth is truly being moved.

The original cryptocurrency, which has spent the past month breaking price records, is nearing another milestone: More than \$10 trillion in value has changed hands on the Bitcoin blockchain since it launched in 2009, according to analysis of Glassnode data by Yassine Elmandjra of ARK Invest.

The increase in Bitcoin's transfer volume has been fueled by at least two main factors. The first is the huge increase in BTC price since 2013, when there were about 50,000 active Bitcoin addresses and the end-of-year price was about \$790. That makes it far easier for those holding even a few BTC to help push the total transfer volume up, to say nothing of those transferring hundreds or thousands of coins at once.



Ethereum Blockchain Becomes Absolutely Unusable Yet Again as Average Fees Hits ATH at \$20



High volatility in the crypto space in the past 2 days has made the blockchains unusable.

This is especially the case with Ethereum, on which fees have gone through the roof. The average transaction fee is currently at \$20; a fee that has never been seen in Ether's lifetime, as per Blockchair.

Hourly transaction fees reached a record high of \$898,000 USD.

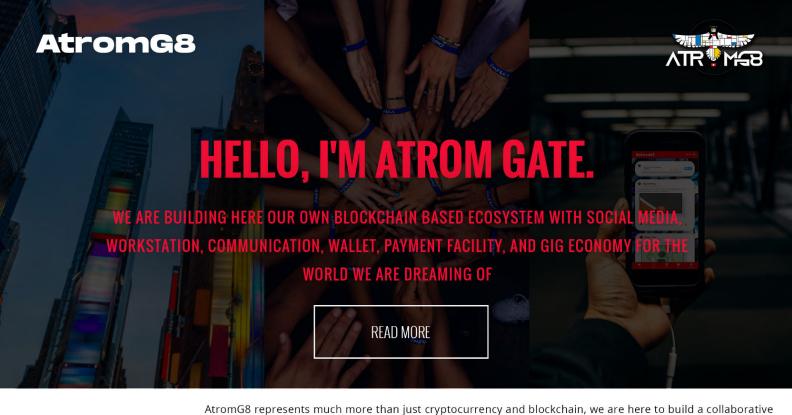
\$15.2 is what comes close to it which was hit in Sept. when DeFi mania was at its peak.

Average gas prices have also gone above 330 Gwie on the network, again last seen in Sept. However, for fast transactions, nearly 500 Gwie is the rate as per ETH Gas Station.

This has, of course, made popular DEX Uniswap unusable as well, which is the biggest contributor to Eth spent on gas. In the last 30 days, 31.7k ETH worth \$12.7 million has been spent on gas on Uniswap.

One does have the option to cut down on these gas prices through DEX aggregator 1inch, which swaps tokens with a transaction fee that is claimed to be up to 42% cheaper.

This has been the result of extreme volatility in the market — the price of Ether first jumped to a Jan. 2018 high of \$1,170 on Sunday as traders and investors rotated their profits from BTC into ETH. Then today, the digital asset had a correction to around \$885 and is currently back at \$980.

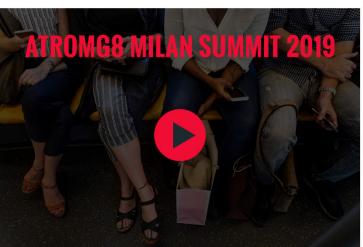


ATROMG8.com



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.



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.















Ukraine Taps Stellar Foundation to Develop National Digital Currency



The organization behind XLM will work to create a CBDC for Ukraine, as well as help develop its digital asset and stablecoin infrastructure.

Stellar will help develop Ukraine's central bank digital currency (CBDC).

The organization behind XLM will also work on crypto and stablecoin infrastructure.

It is unclear whether Ukraine's CBDC will be based on the Stellar blockchain.

Ukraine's Ministry of Digital Transformation and the Stellar Development Foundation have agreed to co-develop the country's virtual assets strategy, the partners announced today.

The agreement will see Stellar, the organization behind the Stellar cryptocurrency (XLM), work to develop Ukraine's central bank digital currency (CBDC). The National Bank of Ukraine started exploring a CBDC in 2017, according to today's release.

"The Ministry of Digital Transformation is working on creating the legal environment for the development of virtual assets in Ukraine. We believe our cooperation with the Stellar Development Foundation will contribute to development of the virtual asset industry and its integration into the global financial ecosystem," said Oleksandr Bornyakov, Deputy Minister of Digital Transformation for IT Development.



HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH



Today's article is a review of the CLIQ token and as we all know there is no dearth of crypto projects that are being launched in the market today. However, when it comes to choosing and investing in one, it is only ideal that you pick the best project. Launched on the 6th of June in 2020, CLIQ is one such popular crypto token project that has earned wide recognition. CLIQ is an Ethereum based ERC20 token crafted for the highly innovative SpottR app ecosystem. Put simply, SpottR serves as an online productivity platform, which also has a presence via mobile applications.

IN THIS ARTICLE, LEARN MORE ABOUT THE CLIQ TOKEN AND THE SPOTTR APP

The Purpose

As far as the SpottR application is concerned, it enables users to discover the world around them by joining the primary ecosystem. Thus, one can make the most of the opportunities available through the platform, such as business opportunities, goods, and services available for sale, jobs, information, events, as well as other opportunities for creating wealth.



Thus, users constitute those individuals who use the website or the mobile app for evaluating listed services or for the purpose of education. On the other hand, clients of SpottR are those who sign up to list opportunities for other users to consume as well as consume listed opportunities by engaging in one or multiple transactions. The SpottR app is solely designed for people who are at least 18 years of age or older.

HOW DOES IT WORK?

Just like Uber, the SpottR app allows users to interact with products, services and businesses around them using an interactive map on the home screen. To further solve discoverability and to reduce the amount of time it takes to make purchasing decisions, the app combines its geolocation feature with an Al-powered smart search that links demand directly to supply, giving users real results, in the shortest amount of time possible.

But considering the project's primary market, CLIQ is set up to help the consumer complete their transaction journey through its collateral-free loans in a credit market with a credit to GDP ratio of 18%.

The CLIQ group primarily aims to revolutionize the manner in which people grow their wealth or do things. With the launch of CLIQ token and the SpottR app, the company has managed to break the visibility as well as efficiency barriers, thus making everything possible.

As the globe's first borderless and multi-level ecosystem that successfully solves visibility problems and enables users to achieve more, CLIQ has gained a lot of attention among crypto investors.

HERE'S HOW IT WORKS:

Purchase the CLIQ Token: The first step to getting started is to buy the token from an open market.

Join SpottR: Next, you need to become a part of the SpottR app and ecosystem. For this, you must take part in various tasks or fulfill transactions to build positive ratings using easy as well as activity-oriented auto profile switching.

Applying for Loans: You can apply for a loan using your ecosystem credibility or your CLIQ token balance. This means you don't need to sell your CLIQ tokens and can easily access fiat loans amounting to 100 percent of the value of your CLIQ tokens with flexible repayment.

Do More: Next, you can do more as well as payback as per your convenience.





EVERYTHING YOU NEED TO KNOW ABOUT CLIQ TOKEN AND SPOTTR

As far as the CLIQ token is concerned, it is the native currency of the SpottR app and ecosystem. The multi-level and advanced marketplace then makes use of its native crypto token- CLIQ for resolving Africa's issues related to non-consumption by providing users as well as businesses with cryptocurrency-backed loans for financing their capital needs and households.

As far as the African e-commerce sector is concerned, it suffers due to catastrophic non-consumption issues since most of the people in the continent are very poor and cannot afford household as well as capital expenditure. With the growth in the youth population in Africa, limited credit owing to qualification, and a high rate of unemployment, SpottR predicts that cryptocurrency can be the solution to resolving the continent's liquidity issues. It also provides opportunities for boosting trade & commerce.

To build faith in the ecosystem, SpottR makes use of ecosystem tasks that help to verify the authenticity of posts as well as a payment escrow to guarantee service delivery. SpottR also supports value chain and multi-party transactions that connect manufacturers to consumers.

CLIQ token will support SpottR's in-application coin and fiat gateways to facilitate transactions that take place in the ecosystem and will provide access rights and tolls to some of the advanced features of the application. More importantly,



it will serve as the asset that will be utilized for backing credits, which shall be extended by SpottR under its business and consumer financing schemes.

It must be noted that after banks opened up credit to middle-class business borrowers in America, the country witnessed major economic expansion and prosperity. This is exactly what SpottR aims to bring to Africa, particularly the millennials as well as the upcoming generation who have failed to secure credits in the past for various capital and consumption needs. The digital token is crafted to have more than eight use cases such as p2p payments, loans and credits, value balancing to carry out barters, collateralization for affiliate offline viral marketing and transactions on the SpottR ecosystem.

HOW TO ACCESS CLIQ TOKEN BACKED LOANS?

- 1. Download our app and set up your wallet
- 2. Request for financing directly from your wallet at 3.5% (the lowest rate around) or you can request directly from the websites of our partner businesses
- 3. Make your equity contribution directly into your own wallet
- 4. We make the payment, in full to you or the business

HOW TO PURCHASE THE CLIQ TOKEN?

CLIQ digital token can currently be bought only through the CLIQ website using currencies like BTC, LTC, ETH, NGN, USD under the active presale stages. SpottR promises to list CLIQ token in exchanges in March 2021.

HOW MUCH CLIQ TOKENS YOU CAN BUY

CLIQ Yuletide Gifts, in the spirit of the holidays the SpottR team has reduced the purchase threshold of CLIQ tokens up until January end. The purchase threshold has been lowered from \$1000 to \$100, still at \$0.1 per CLIQ. CLIQ Yuletide Gifts, in the spirit of the holidays the SpottR team has reduced the purchase threshold of CLIQ tokens up until January end. The purchase threshold has been lowered from \$1000 to \$100, still at \$0.1 per CLIQ

HOW TO STORE CLIQ TOKEN?

You can easily store your tokens in the Ethereum wallet. However, if you are looking to set up the ERC20 Wallet and purchase CLIQ tokens, then you will have to first download the ERC20 Wallet application (Imtoken or Trust Wallet) from Appstore or Playstore.

Buy Cliq Token



WHY SPOTTR?

With SpottR, you can search and share excellent opportunities with other users in your community. The SpottR solution is designed to help you search for everyday items like events, vacancies, customers, and suppliers around you with minimal effort. Spotting the plug has become highly frustrating both on social media and online platforms due to relentless spamming. SpottR brings a highly interactive map for finding services, merchants as well as events that are situated closer to you.

Every time you search on the SpottR platform, it will look for the community closest to you to determine who is willing to deliver the service you require as well as return updated results with merchants. Also, with two-way confirmation as well as payment upon delivery, one can only make payments for the services that have been successfully fulfilled.

SpottR also offers users the opportunity to earn and acquire its native CLIQ token. CLIQ provides users with the opportunity to gather wealth and achieve more using them, such as buying their dream house, dream car, setting up a business as well as winning customers.

FINDING AND PARTICIPATING IN TASKS

SpottR offers an opportunity to its users to earn and build the ecosystem using the Task section. Users can easily participate by verifying whether products are authentic or not to create the ultimate trust economy. To find as well as participate in tasks, you need to click the task button/tab to discover available tasks. Every task has a unique goal and reward. After the task has been completed, the SpottR oracle evaluates the submissions to determine the distribution of rewards. So, if you are looking to secure credits and loans, you must participate in tasks to earn easy ecosystem points.

INDEPENDENT TASKS THAT ONE CAN DO WITH CLIQ ARE:

Follow @cliqtoken and @thespottrapp_ on Twitter to discover how to get free CLIQ tokens ahead of their IEO. Remember, the more tokens you have, the more of a bright future you have secured.

CLIQ Token Use Case 1

Tobi is a tech enthusiast and entrepreneur. He finished his higher education at quite a young age and has delved into several businesses to make ends meet so he can complete his education.

Although young in age, he's no child when it comes to businesses. His wealth of experience from the many things he dabbled into has built that skill in him to monetize and profit from whatever he ventures into.



However, he's always had issues with scaling. It's either he doesn't have the necessary reach, or the funds required to get more of his products or service out.

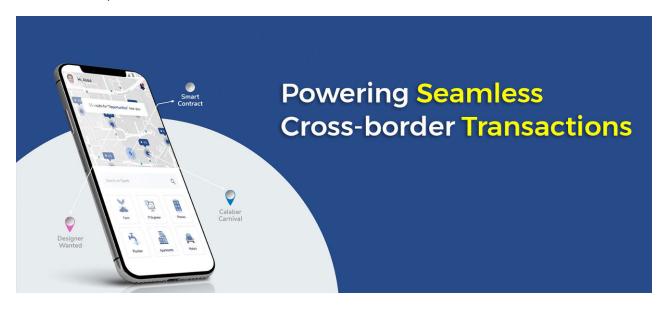
Tobi also has a clique of tech enthusiast friends. It was through them he discovered SpottR. They described it to him as a Fiverr-Uber App because although it helped you sell and buy gigs like Fiverr, he could do more than just render digital services or products – SpottR allowed him to also offer some physical services and products to everyone around him. He's plumbing & electrical house wiring skills could finally earn him more money. Everyone on SpottR's social commerce ecosystem could find that he did this and did that.

What he loved most about SpottR was its credit product. He essentially got credits from SpottR with nothing but his CLIQs -SpottR's own native ERC-20 token and he got it at just 3.5% APR. Neither his age, nor his lack of credit history, or physical collateral caused any problem for him and it was almost instant.

He collected the credits, shipped in those electronic components and resold them via SpottR. He's had many business cycles but he confessed that this was his best. He described his experience to his friends as seamless, He discovered that more people needed his products than he thought and was greatly surprised that SpottR let him choose from a list of 3rd party Logistics companies that plug directly to the app through Oracle powered APIs to make the delivery to the buyer. He was literally running a business from inside his crib and he had all the tools and financing he needed in just one app.

He's been repping ever since!

He's been a SpottR!





INVESTMENT MANAGEMENT APPLICA-TIONS – QUIVERX INVESTMENT APP FOR ALL



Investment management applications is there a place for them in todays world? Investing mindfully is the ideal way to build a secure future. But, when your investment portfolio begins to grow and expand, keeping a track of all your securities/investments can be quite the task. This is where the investment management applications come in handy. Investment management platforms and applications allow investors to manage as well as track their portfolio with minimal efforts. With the advent of app-driven investments in the past couple of years, investing in securities has become easier for both individuals and companies.

Today, a number of prominent applications have simplified investment for individuals, regardless of their previous investment experience. A major reason behind the increase in the popularity of investment management applications is the need among people to constantly manage, improve, track as well as protect their investment portfolio against difficult market conditions.

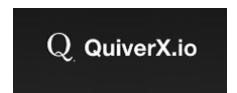
Over time, several new-age investment applications have emerged that are facilitating the investors in several ways. Below, check out the top 5 investment management platforms.



TOP 5 INVESTMENT MANAGEMENT APPLICATIONS

As already mentioned above, blockchain has the power to transform the investment management applications industry. It allows investors to carry a highly trusted and easy to use a digital identity, which is further linked with their financial records as well as transaction history.

WHEN IT COMES TO THE TOP 5 INVESTMENT MANAGEMENT PLATFORMS, INVESTORS CAN LOOK FORWARD TO USING PLATFORMS SUCH AS:



1.QuiverX Capital: It is a crowdfunding platform that uses blockchain technology, providing investors an opportunity to earn like professionals. The platform allows investors to take their investment capabilities a notch higher. With blockchain, investors can own a fraction of high-yielding shares.





2.Kickstarter: Kickstarter is a unique crowdfunding platform that helps people to gather funds from the general public, that circumvents traditional investment avenues of investment.

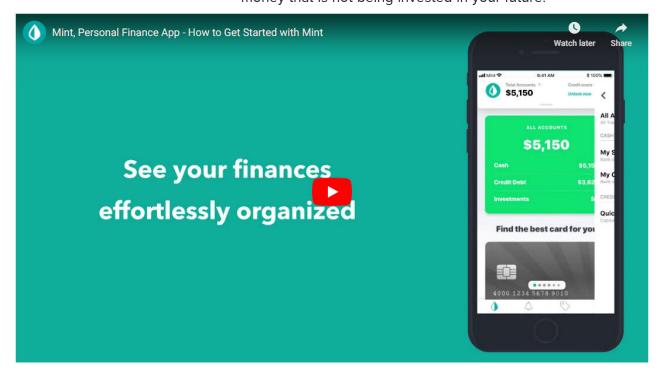
IT is an excellent platform that enables people to transform their ideas into reality. It provides traction to unique projects which when rightly executed, can help people to build their own small companies. Project creators can select a preferred deadline as well as a minimum funding goal, and Kickstarter applies only 5% as its fee on the amount of money raised.







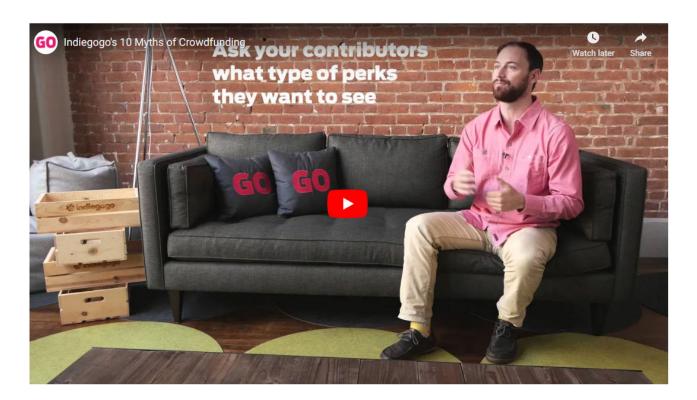
3.Mint: Mint is another popular investment, as well as a money management platform that offers a quick link to your investment accounts. Mint tracks all your accounts including banking, investment, retirement, and credit. Mint also provides information related to your fees, allowing you to discover the amount of money that is not being invested in your future.







4.Indiegogo: This is another excellent crowdfunding platform that provides support to people or small companies with innovative products. With Indiegogo, investors get a chance to support new entrepreneurs and technology right from their initial stages. This means you can evaluate a project/campaign and contribute as much as you intend to.





5.GoFundMe: GoFundMe is a leading crowdfunding platform that allows individuals to raise funds for events like celebrations, graduations, illnesses, and accidents. People can raise funds individually or choose to invite other people to join their fundraising team.





HOW THE BLOCKCHAIN CAN CHANGE INVESTMENT MANAGEMENT APPLICATIONS?

Initially, blockchain gained prominence as a revolutionary technology that underpinned high-profile cryptocurrencies such as Bitcoin. However, now the technology is getting a significant amount of attention due to its ability to offer a solid infrastructure for recording and executing transactions. Blockchain has tremendous capabilities in transforming the investment management applications sector through the use of digital identities, smart contracts as well as other innovative components.

In simple terms, blockchain works as a decentralized and distributed ledger-based system, capable of recording transactions securely as well as in a permanent and verifiable manner.

As far as the banking & finance industry is concerned, it has been one of the key contributors in the area of blockchain application development. This is because blockchain impacts the investment management industry in multiple ways. To begin, it offers tremendous scope for open collaboration. Apart from creating resiliency, blockchain technology allows different networks to openly collaborate with each other.

Additionally, blockchain offers improved privacy and security of data. It transforms how data is both accessed and stored in a network. Blockchain distributes records across different nodes, thus eliminating the chances of a data breach on a centralized database. With blockchain, one also enjoys benefits such as improved speed. A well-designed blockchain investment management app offers real-time information concerning investment tracking, providing asset managers an insight into the data as well as the changes which can impact their client's investment portfolio.



Also, transactions that take place on the blockchain cannot be altered or changed without the need for any network permission. As a result, the activities related to the assets are duly verified and provide an accurate record to the asset managers for further use. Investment portfolios that have been built on the blockchain-based system benefit as a result of organized data systems that DLT provides. DLT further helps in accelerating communication between asset managers, investors as well as 3rd party entities.

WHAT MAKES QUIVERX DIFFERENT?





As far as QuiverX Capital is concerned, it is a unique crowdfunding platform that uses blockchain technology. QuiverX offers a platform for everyday investors that provides them with an opportunity to earn money like professionals. The platform allows investors to take their investment capabilities a notch higher. With blockchain, investors can own a fraction of high-yielding shares.

QuiverX allows investors to make use of smart contracts designed on the Ethereum network and further invest them with complete transparency and confidence. Using their online wallet you can store, transfer as well as track trade-related information on your assets in the wallet. The platform runs on Amazon Web Services, which implies that you will never have to worry about the safety and security of your data.

The QuiverX platform is easy to access and use. Hence, investors can invest in numerous cryptocurrencies and also seek other opportunities for investment in a single centralized location. QuiverX also allows investors to accrue as much as 18% APY rewards and keep their coins secure on their servers.

QuiverX has applied blockchain to remodel the markets that are traditionally inaccessible, thereby providing opportunities for high-value investment at a low entry barrier. This further results in investors achieving a high percentage on their investments. QuiverX has been developed to enable seamless transactions on a centralized platform.

Buy QRX Tokens

As far as investors are concerned, some of their major concerns include entry cost and the need for initial capital. Apart from this, they are also worried about privacy, reliability, and security when it comes to investment. Other concerns such as the number of commissions or fees charged, trading at best prices, and outstanding customer support are also some of the issues that investors face today.

With QuiverX platform retail investors can access previously inaccessible investment markets that have a high fee and minimum investment requirement of around one million dollars. Investors who choose to participate in the QuiverX token get the right to buy their share in their revenue stream. Hence, when the token increases in value, investors can either cash it or reinvest it, earning rewards to the tune of 18% on an annual basis by staking token in their system. The highly innovative platform has been designed to process safe, secure, and+- high-value transactions while enabling every investor to function anonymously by carrying out verified transactions through their blockchain system. QuiverX imposes an extremely low fee, making investment management simple and convenient, irrespective of whether investors are using cryptocurrency or fiat money. The QuiverX token functions as the utility token as well as a credit system that delivers numerous functions, such as granting specialized access to holders and paying for services on its site.



THE QUIVERX APPLICATION

The QuiverX platform is designed to offer both reliability and security. Using the QuiverX token, which is basically an ERC-20 digital token that can be easily held in an Ethereum ERC20 wallet, one can easily trade on different exchanges. In the near future, these tokens can also be utilized for loading Visa point of sales payment card option, buying cryptocurrency within the application, or reinvesting into projects displayed within the application. All the potential investment options will be displayed within the website and the holders of the QuiverX token will be able to scroll through them to pick and buy into the projects that they are interested in.

Additionally, investors can also stake their digital coins, by leaving the desired token amount on the crypto exchange and earn around 18% on an annual basis. This amount will be payable only after their staking period comes to an end, and based on the amount that they may have staked.

CONCLUSION

Investment management applications and platforms have become quite popular among seasoned as well as new investors. This is because of their easy to access interface and host of features. Over the last couple of years, there has been a drop in the startup, asset, and IPO investors and. This drop has taken place also due to inflation, it has a diminishing impact on the initial amount of capital required for investment. While most of the high-value projects look to acquire capital through angel investors, experienced investors cannot do the same easily. This is one of the reasons why the QuiverX Capital platform is special. It basically bridges the gaps lying between developers and investors, which means any project can easily be funded by several small investments run on a blockchain-based platform. This further provides every single investor an opportunity to claim a small percentage of the project that they have invested in.





TOP CRYPTOCURRENCIES FOR 2021 – WHICH ONES WILL DOMINATE!



There is no dearth of top cryptocurrencies that are available in the market today. However, when it comes to selecting the best cryptos for 2020 or those that are bound to explode in 2021, there are some great options available for investors.

In this article, we take a closer look at the top cryptocurrencies for 2020 and those that will likely witness a boom in 2021. Also, what trends/events shaped the crypto market in 2020, and what is the outlook for the future.

Development of the Cryptocurrency Space – Top Cryptocurrencies 2021

The cryptocurrency space is more than ten years old with over 5,500 varied cryptos as well as a market cap upwards of 250 billion dollars. According to researchers in America, the industry has currently reached the 4th supercycle. They further pointed towards the fact that the previous three epochs culminated in unique developments that have shaped the market on the whole.

The very first crypto phase occurred between 2009-2012 with the mining pools as well as cryptocurrency exchanges as the major highlights of the cycle. During the same time, most of the investors got attracted to BTC owing to its capability of transferring value trustlessly i.e. without any central intermediary.



On the other hand, the 2nd growth cycle was between 2012-2016 that witnessed cryptocurrency beginning to permeate into the larger technology space. This was the time when several developers were attracted to the potentials of blockchain technology, which further resulted in the emergence of altcoin crypto projects such as Ethereum. During this period, the ICO offering mania that began in 2017 and ended in 2018 was one of the major highlights as entrepreneurs and developers tried their best to convince the investors that their crypto project was the next emerging Bitcoin. It was around the same time that even BTC hit its highest ever price of around 19,800 in December in 2017.

This third cycle/epoch witnessed the growth & enhancement of the cryptocurrency space beyond the P2P cash systems, and into infrastructures such as DeFi or decentralized finance as well as decentralized apps.

Top Cryptocurrencies For 2021 & What Will Happen In The 4th Epoch?

As per what market experts and reports have to suggest, the cryptocurrency space has currently entered into the 4th supercycle. This phase will witness the emergence of many new projects. However, only those projects that emphasize transaction processing shall remain the primary focus of the existing cycle in 2021 and beyond. Thus, processors who will be able to handle increased transactions, or create innovative ways for serving fresh emerging transactional use cases, as well as profiles, shall earn the maximum share or percentage of the transaction fees available. This would incentivize and encourage them to continue supporting and building the network's infrastructure even in the future.

Going forward, cryptocurrency-based payment mechanisms that find an apt solution to scalability issues will evolve and grow further.

Top Cryptocurrencies – A Positive Outlook for 2021

When it comes to calculating the market cap in the crypto world, it is done through the multiplication of the prices of different virtual currencies by total digital coins available in the crypto market. This measure is highly useful in the understanding of the amount of money that flows in as well as out of the crypto market. Until 2016, the market capitalization did not exceed 18 billion, whereas, in the year 2019, the increasing market cap of all the cryptos was around 237.1 billion US dollars. Going by the current global trends, 2021 will witness this number growing further.

Given that there is no centralized authority that rules the prices of cryptocurrencies, digital coins can become highly volatile. This offers a tremendous opportunity for large ROIs for investors who are bullish about the crypto market and are searching for top cryptocurrency.

Because of a lack of central authority who rules on the price of cryptocurrencies, they can be volatile. This provides an opportunity for a large return on your investments but can also be high risk for traders who have less experience.

Giant companies such as Mastercard, Visa and PayPal have announced businesses into cryptocurrencies and will start providing sales to many users/investors soon. This is a huge step in the direction of the legitimacy of cryptocurrencies since it will make the coin easier to use while also ensuring wider regulations.



This, in turn, will lead to the mass adoption of cryptocurrencies. With these giant companies entering into the crypto space, the scalability level can increase exponentially. At present, blockchain can easily accommodate around 2700 transactions in every block whereas Visa has the potential of processing 2000 transactions every second.

Apart from this, stablecoins, which are essentially digital coins pegged to the fiat currency and are used for hedging against the decline of crypto collateral prices, also has a bright future going forward. Stablecoins will likely witness much growth in 2021 primarily because of the instability of the non-centralized digital tokens in the long-term and also because

Top Cryptocurrencies For 2021 – Which Ones Will Dominate!

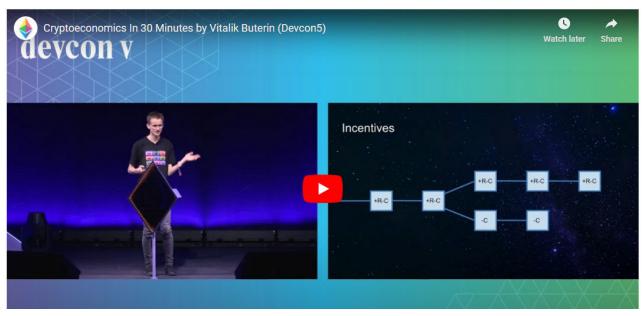


ethereum: Ethereum, just like Bitcoin, nas manageu to maintain an outstanding market capitalization since it was first launched in 2015. By December 2020, Ethereum had managed to reach a market

capitalization of \$82,507,291,691. Despite the coronavirus led pandemic, which impacted the performance of almost all the cryptocurrencies in March, ETC has maintained a strong position throughout 2020. If you are searching for the top cryptocurrency for investment in 2021, then Ethereum is an excellent option.

At the start of September, the pricing of ETH touched \$480, which was the crypto's highest price for 2020. Two main factors were responsible for this increase in value. One was the growth and expansion of Defi (decentralized finance). It must be noted that the ETH platform supports several cryptocurrencies that are responsible for driving the Decentralized Finance sector. These include Chainlink, Maker, and Wrapped Bitcoin.

In fact, ETH has processed around \$13.5 billion worth DEX (decentralized exchanges) in 2020 all by itself, way higher than under \$3 billion exchanged processed in 2019. The second reason why you must consider ETH in 2021 is because of the introduction of ETH 2.0. This upgrade has made Ethereum more efficient and once it will be processing more transactions much faster, we will see its pricing explode.







2. Compound (COMP): One major revolutionary feature of DeFi solutions is that it allows crypto investors to increase their crypto portfolios in unique ways, much simpler than time-consuming, traditional as well as expensive methods like mining or trading.

DeFi projects like COMP empower users to earn money by lending of digital assets. One of the top cryptocurrencies for 2021, COMP will allow users to easily deposit the tokens to any of the LPs (Liquidity Pools) and acquire tokens in exchange. With time, the rate of exchange between the original crypto deposited and cToken changes, which implies that lending money will generate interest amount for users, and thus become more profitable because the time for which funds were staked within the LP grows.

Even though several new decentralized finance projects have tried to create imaginative and creative ideas for the application of Defi technology, earning money via mining of digital assets continues to be a popular method of earning money with DeFi. Given that the entire decentralized structure has immense potential for growth in the future bulls runs, projects such as Compound will also witness a huge surge in pricing.







3. Rowan Energy: As the globe's first community-driven green energy and blockchain system, Rowan Energy plans to make several energy-based applications available in the twenty-first-century market. Another top cryptocurrency for 2021, Rowan Energy plans to

plans to decentralize and digitize the industry that hasn't witnessed any massive technological adaptation or revamping in a long time.

The blockchain-driven reward system on the platform will encourage individuals to install solar energy systems on their rooftops. As a result, customers will be able to exchange solar energy with each other, providing an inexpensive green energy-based solution as well as faster returns for the additional solar energy that they produce. All the transactions that take place on the Rowan Energy platform will be carried out in Rowan digital tokens.

There are many reasons why Rowan Energy tokens will be among the top 10 cryptocurrencies in the world in 2021. To begin with, the platform makes use of a low-powered, PoA (Proof of Authority) system, thus leaving a minimal carbon footprint. Every member of the platform contributes to the Rowan Energy community through generating electricity, thus ensuring that it is available for their peers, as well as for validating transactions. Apart from this, Rowan Energy will create a community that will help to generate passive income every time they produce green energy.

Also, ever since the launch of the Rowan tokens on LATOKEN & VINDAX, the outcomes have been excellent. The price of Rowan tokens increased by more than 1000% over 7 days. Also, Rowan (RWN) has been included on the PROBIT exchange, which means that the pricing of the token will increase as and when the total number of Rowan users increases.







4. ATROMG8: Based in Switzerland, the ATROMG8 blockchain project aims to introduce revolutionary privacy and security in the payments & messaging ecosystem. The blockchain landscape of the project coupled with its innovative Multi-DLT is fully supported by the MixNet 5.0. Driven

by the MixNet 5.0. Driven by privacy, the platform has been designed from numerous open sources as well as is decentralized, which implies that it facilitates digital networks in real-time.

The ATROMG8 system will likely gain several users in 2021 as the security aspect will occupy a prime spot in blockchain apps. Today, the world has moved from being competitive to collaborative, thus the ATROMG8 blockchain system will help to discover value in sharing of ideas in real-time and also in transferring of funds as well as fresh methods of corporations between the existing networks. Thus, ATROMG8 is also one of the top cryptocurrencies for 2021.





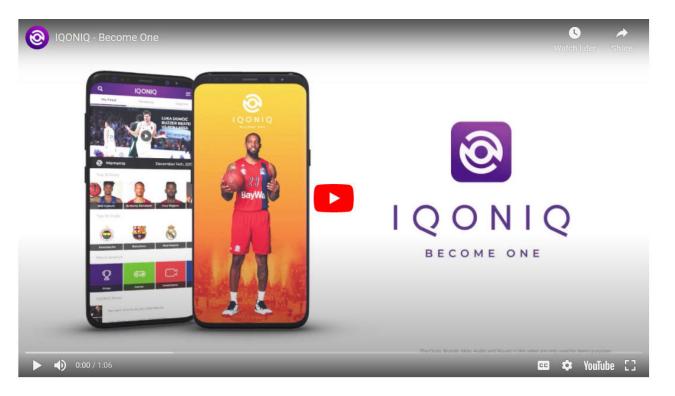


5. IQONIQ: Another top cryptocurrency for 2021 is IQONIQ, which is an innovative platform specially designed to resolve the issues that present-day social media, as well as dedicated portals, cause for idols, clubs, and fans. By designing an innovative system that utilizes rewards, IQONIQ aims to set up a spot that will consist of all the information that fans require to know, and also provide them with the opportunity to get rewarded for cheering as fans.

This will help in creating a deeper connection between clubs, idols, and fans, as well as remove the fanbase and data fragmentation. As far as fans are concerned, IQONIQ will provide them with tremendous opportunities to follow their favourite sports idols and clubs. Everything they require will be put together in a single spot. Fans who participate and engage will get rewarded through IQONIQ loyalty points. Besides, the ones who are very loyal will get an opportunity to acquire exclusive advantages like idol greets and meet.

With the increase in use and the growth of the IQONIQ tokens, IQQ will be scaling up as well as delivering over 3000 transactions every second as well as over 100 million daily transactions. IQQ tokens will also be utilized for several applications such as remittance, trade finance, corporate payments as well as foreign exchange.

The top cryptocurrency and digital token will receive wide acceptance by currency exchanges, global banks, as well as other payment service providers, e-commerce merchants, and corporate houses.







6. Aave (AAVE): Another DeFi solution-focused platform that is also a promising crypto project that will witness growth in 2021. Industry experts are highly optimistic about the AAVE project indicating a bull run for the same.

AAVE's price has gone up by almost three times in the past couple of weeks. Besides if continues to record a bull run, the crypto will witness a much higher growth by next year. As far as Aave is concerned, the project draws many similarities with the Compound crypto project.

Aave is way more complex when compared with Compound. This implies that the project offers many more features, but is less welcoming for novice users and inexperienced investors who value simplicity over any other feature. The Aave crypto platform allows individuals to lend sixteen digital assets, while Comp only supports as many as nine tokens. So, if you are one of those investors who prefer to diversify their crypto portfolio and grasp numerous and varied cryptocurrency earning opportunities, then Aave, a top cyrptocurrency for 2021, makes an excellent choice.







7. Enjin Coin (ENJ): ENJ is ETH-based crypto used for providing support to the next-gen blockchain assets. The Enjin project has witnessed rapid growth since its launch. The gaming community offers support to more than

300,000 other gaming communities and has around 19 million gamers who have successfully registered with the platform. Since its launch in 2009, Enjin has helped gamers to design websites for guilds and clans, create forums as well as add chat groups, wikis, and more.

In 2017, Enjin held their Initial Coin Offering to introduce their technology on the blockchain network, and to add new features to their platform. Enjin is also looking to introduce its all-new version of Enjin Marketplace that will further offer a revamped user interface, powerful API as well as new features.

Once the crypto market is more bullish, Enjin will likely witness further growth. The top cryptocurrency will also see much increase in price as a result of product launches as well as partnership announcements. Enjin will rise in 2021 with increased adoption and popularity.





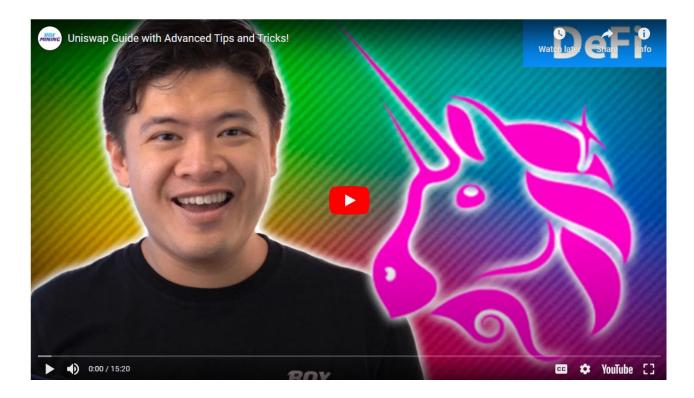


8. UNI: A DEX (Decentralized Exchange), Uniswap allows people to swap numerous Ethereum based ERC-20 digital tokens from one simple a simplified web interface. UNI is at present a highly popular DEX and one of the top cryptocurrencies.

The firm had 2.1 billion dollars secured in their contracts in October 2020. This accounts for nearly 20% of the entire value locked within decentralized finance apps. The platform's daily trading volumes of 263 million dollars make up around 95percent of all the decentralized exchange trading. UNI allows users to acquire revenue through staking of their digital tokens in the liquidity pool.

The platform has grabbed the attention of many users who seek to earn profits. During a recent popularity surge that took place in Sept 2020, investors deposited most of Uniswap's existing locked value. The usual 0.3 percent trading fee has been split between all the members of the LP (Liquidity Pool). Uniswap has managed to deliver to its highest potential. It is a widely recognized decentralized exchange and offers a convenient option for most ETH investors. Uniswap introduced its governance token, known as UNI in September 2020.

The firm didn't hold an ICO as well as a token sale. In the future, people will also get to earn UNI digital tokens through staking of the token in specific LPs. This is known as yield farming or mining. Investors can purchase UNI tokens via different exchanges and has already proven to achieve fast success, thus entering the list of top cryptos for 2021.



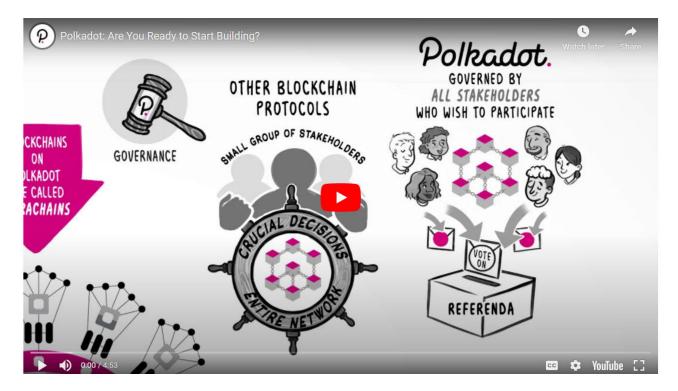


Polkadot.

9. Polkadot (DOT): Polkadot, also known as the DOT crypto project has also entered the top cryptocurrency list for 2021. The Polkadot blockchain network is regarded as the 6th largest blockchain system as far as market cap is concerned.

According to market experts, DOT will be among the top 3 market capitalization in the future. As far as Polkadot is concerned, it is a next-gen blockchain network that unites many purpose-built blockchain systems, enabling them to function seamlessly. It connects many chains within a single system, enabling them to carry out transactions parallelly as well as exchange data among chains with guarantees. After going live by mid of August on different exchanges, the dot digital token has gone up by more than 44%.

Polkadot's ability to spin new blockchains comes across as attractive from an investment point of view. The DOT digital token has 3 main purposes including, governance, staking, and bonding. Market experts think that if the developers focus on improving the project, the prospects will be limitless. Besides, given that the crypto market is highly volatile, it is much likely that DOT will emerge as one of the top cryptocurrencies for 2021.







10. Cosmos (ATOM): Yet another top cryptocurrency for 2021, Cosmos is a unique network of different blockchain networks. Many developers refer to it as the 'Internet of Blockchains.' The crypto project aims to allow different blockchains to communicate freely with one another seamlessly. By allowing a blockchain to share data, communicate, as well as transact with one another, Cosmos manages to transform the market and create a positive force for its development.

It is much more than a mere bridge between different blockchains, as the platform features a comprehensive range of products as well as features that make it a highly impressive option within the market. Cosmos has introduced a net-gen tech stack that provides developers with access to potent tools that further increase the efficiency of blockchain creation.

Through the Cosmos network, multiple blockchains can easily coexist while still maintaining their use cases. This enables developers to emphasize improvements instead of spending their efforts on large-scale marketing as well as other competitive activities.

If you are searching for a top cryptocurrency that offers good returns that Cosmos (ATOM) is a great option. Cosmos price equals around 5.58 USD in December 2020 and based on what market forecasters have to suggest, the coin will likely witness an increase in the long-term. Many experts think that the price of Cosmos would increase to 17.570 USD by 2025.





THE TIMELINE FOR MAJOR CRYPTO EVENTS IN 2020

2020 delivered some important developments in the crypto space. Following are some of the events for the year.

Timeline for Major Crypto Events in **2020** 2020 delivered some important developments in the crypto space. Following are some of the events for the year. 2020 Cryptocurrency The blockchain's privacy feature poses worries Regulation among governments. Regulations were introduced to make them crime-free and to lift the ban in **Introduced** Bitcoin halved its tokens on the 11th of May, 2020. The Bitcoin halving event takes place when the wards for Bitcoin mining transactions is reduced to half. This also results in cutting Bitcoin's inflation rate The Halving by almost half, as well as the rate, with which fresh Bitcoins enter into circulation. This way Bitcoin halves the inflation every 4 years until all the Bitcoins are released as well as are in circulation Libra, the asset-based stablecoin announced by Facebook in 2019, gears up for the crypto market. In 2020, the Libra Association, based in Geneva, stated **Enter Libra Enter Libra** that they plan to introduce a single coin supported by the dollar. Facebook, which is one of the 27 members of the association, is waiting for a response from FINMA, the Switzerland regulator In the 3rd quarter, the supply of USDC **Stablecoin** (the 2nd largest stablecoin in terms of market capitalization) grew more when compared Stablecoin to tether (USDT). Ethereum quarter of 2020, moving from 25 billion dollars to 40.5 **Markt Cap** billion dollars by September. The market cap of top 10 Defi digital coins in terms of total locked value also Increases witnessed an increase from 1.2 billion dollars to Market Insolidate Market With a fall in the price of Bitcoin, the total number of cryptos in the market grew by more than 2300 in 2020. Consolidates **Crypto** More than 77% of organizations that provide and Fintech and Fintech financial services claim that they plan to adopt the Blockchain technology by 2020 Tie-Up in 2020 end. This is crucial as Blockchain has the power to transform the entire operations and working of the financial tech sector.

Cryptocurrency Regulation Introduced

The blockchain's privacy feature poses worries among governments. Regulations were introduced to make them crime-free and to lift the ban in several countries.

The Halving

Bitcoin halved its tokens on the 11th of May, 2020. The Bitcoin halving event takes place when the rewards for Bitcoin mining transactions is reduced to half. This also results in cutting Bitcoin's inflation rate by almost half, as well as the rate, with which fresh Bitcoins enter into circulation. This way Bitcoin halves the inflation every 4 years until all the Bitcoins are released as well as are in circulation.

Enter Libra

Libra, the asset-based stablecoin announced by Facebook in 2019, gears up for the crypto market. In 2020, the Libra Association, based in Geneva, stated that they plan to introduce a single coin supported by the dollar.

CRYPTONAIRE

WEEKLY

PLATINUM



Facebook, which is one of the 27 members of the association, is waiting for a response from FINMA, the Switzerland regulator.

Stablecoin

In the 3rd quarter, the supply of USDC (the 2nd largest stablecoin in terms of market capitalization) grew more when compared to tether (USDT), the largest stablecoin.

Ethereum Markt Cap Increases

Ethereum's market cap increased by 60% in the 3rd quarter of 2020, moving from 25 billion dollars to 40.5 billion dollars by September. The market cap of top 10 Defi digital coins in terms of total locked value also witnessed an increase from 1.2 billion dollars to 5.3 billion dollars.

Market Consolidates

With a fall in the price of Bitcoin, the total number of cryptos in the market grew by more than 2300 in 2020.

Crypto and Fintech Tie-Up in 2020

More than 77% of organizations that provide financial services claim that they plan to adopt the Blockchain technology by 2020 end. This is crucial as Blockchain has the power to transform the entire operations and working of the financial tech sector.

Top Cryptocurrencies 2021 – Conclusion

So, what we know for sure is that Blockchain, which is the main technology behind several top cryptocurrencies, has spread its dominance outside the digital/virtual currency industry. It will likely witness new applications in 2021.

Remember, crypto investment isn't meant for those who are faint-hearted. So, if you can handle high risk and high reward scenarios, then crypto is meant for you. Also, with the coronavirus-led pandemic hitting us hard and impacting our lives in many ways, we may witness the emergence of new currencies in the digital market space.

So, to sum up, a lot has happened in the cryptocurrency environment. These events, both negative and positive, have shaped the industry. Overall, there are many reasons to be positive or optimistic about the market because cryptocurrency is well on its way to professionalization.

