

NOVEMBER 23, 2021

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

209TH
EDITION

THE BLOCKCHAIN GAME CHANGER IS HERE



PLATINUM
CRYPTO ACADEMY

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CRYPTO INVESTMENT JOURNAL

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EDITORS

Despite the slight downturn, the institutional adoption of Bitcoin continues to increase. Filings with the United States Securities and Exchange Commission show that four wealth management firms have bought shares in Grayscale's Bitcoin Investment Trust.

A survey of about 42,000 people in 27 countries by product comparison website Finder showed a high adoption rate in Asia. Among the countries polled, Vietnam had the highest adoption rate at 41%, while India and Indonesia had a 30% adoption rate.

LETTER

Bitcoin's rally has stalled in the past few days but select altcoins such as Z-Cash, Avalanche and Crypto.com coin CRO have risen sharply. This suggests that traders are focusing on coin-specific stories while Bitcoin takes a breather.

Bitcoin plunged below the 50-day simple moving average (SMA) on November 18 but the bulls successfully defended the critical support of £41,931 on November 19.

However, the subsequent rebound fizzled out just above the 50-day SMA, indicating that bears are selling on rallies. The BTC/GBP pair turned down on November 21 and the price has dipped back to the support at £41,931.

The moving averages are about to complete a bearish crossover and the relative strength index (RSI) is in the negative zone, indicating that the path of least resistance is to the downside.

If the pair breaks and closes below £41,931, the selling could intensify and the decline could extend to £38,000.

Contrary to this assumption, if the price rebounds off the current level, it will suggest strong accumulation on dips. The bulls will have to push and sustain the price above the moving averages to indicate that the selling pressure has reduced. The pair could then rise to the overhead resistance at £48,426.53.

We do not find any reliable setups, hence we are not recommending any trade in it.

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

Enjoy the issue!

Karnav Shah

Karnav Shah
Co-Founder, CEO & Editor-in-Chief



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?

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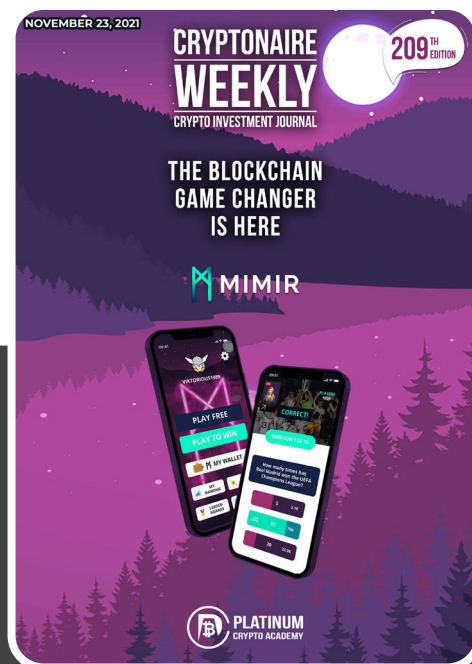


209th EDITION

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Featuring in this weeks Edition:

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- \$Fren
- Degethal
- Mirai
- 99 Defi Network
- Feedcoin
- Giving to Service
- Gining to Services
- Bitcci
- Mimir
- Funganomics
- Beatbind

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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, welcome to this week's 209th edition of Cryptonaire Weekly Magazine. The global crypto market cap is \$2.56 Trillion, down \$120 billion since the last week. The total crypto market trading volume over the last 24 hours has increased by 5.63% to \$115.62 Billion. The DeFi volume is \$16.41 Billion, 14.19% of the entire crypto market's 24-hour trading volume. The volume of all stable coins is \$89.49 Billion, 77.40% of the total crypto market's 24-hour trading volume.

Bitcoin's price has decreased 7.74% from \$61,350 last week to around \$56,600 and Ether's price has decreased 4.15% from \$4,340 last week to \$4,160.

Bitcoin's market cap is \$1.07 Trillion and the altcoin market cap is \$1.49 Trillion.

Bitcoin's rally has stalled in the past few days but select altcoins such as Z-Cash, Avalanche and Crypto.com coin CRO have risen sharply. This suggests that traders are focusing on coin-specific stories while Bitcoin takes a breather.

In the near term, the Mt. Gox Bitcoin rehab plan approved by the Tokyo court, compensating investors affected by the 2014 hack of the now-defunct exchange, maybe weighing on Bitcoin's price. Some analysts believe that Mt. Gox investors who are expected to receive a large sum of Bitcoin may want to sell and book profits. That could increase the supply and limit the upside in Bitcoin until the selling subsides.

The institutional investors however do not seem to be rattled by the recent correction. CoinShares' latest weekly data for the week ending November 19 showed inflows of \$154 million into digital asset investment products. Bitcoin attracted the lion's share of the inflows at \$114 million last week.

In a bold new step, El Salvador President Nayib Bukele

announced plans to construct Bitcoin City that will be funded initially by Bitcoin Bonds worth \$1 billion, offering a 6.5% coupon. The city will be built near the Conchagua volcano and powered by geothermal energy.

Percentage of Total Market Capitalization (Dominance)

| | |
|--------------|--------|
| Bitcoin | 41.84% |
| Ethereum | 19.26% |
| Binance Coin | 3.69% |
| Tether | 2.84% |
| Solana | 2.60% |
| Cardano | 2.36% |
| XRP | 1.93% |
| Polkadot | 1.52% |
| USD Coin | 1.43% |
| Avalanche | 1.16% |
| Others | 21.37% |



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](#)



About QuiverX Capital

We take investing to the next level. By utilizing blockchain technology, investors now have the opportunity to own fractional shares of high yielding investments.



Emerging Crypto Market



Tokens Designed To Rise In Value

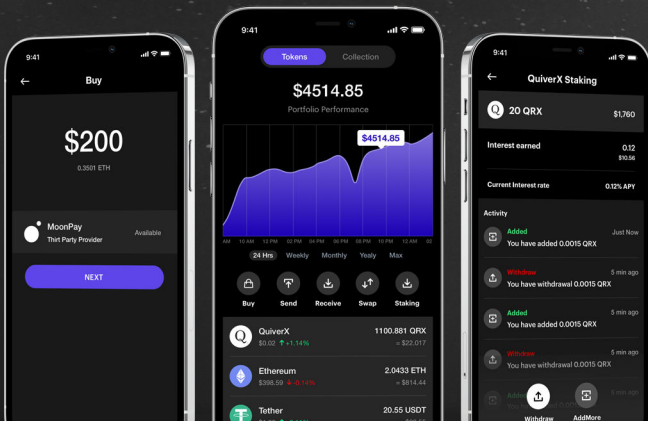


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The QuiverX xCard Program is a multi-tiered, point-of-sale payment card, which will be available to users depending on their region and regulations.

- 1% Cash back on all purchases
- ATM Cash Access
- 10,000 QRX Staked for 6 months

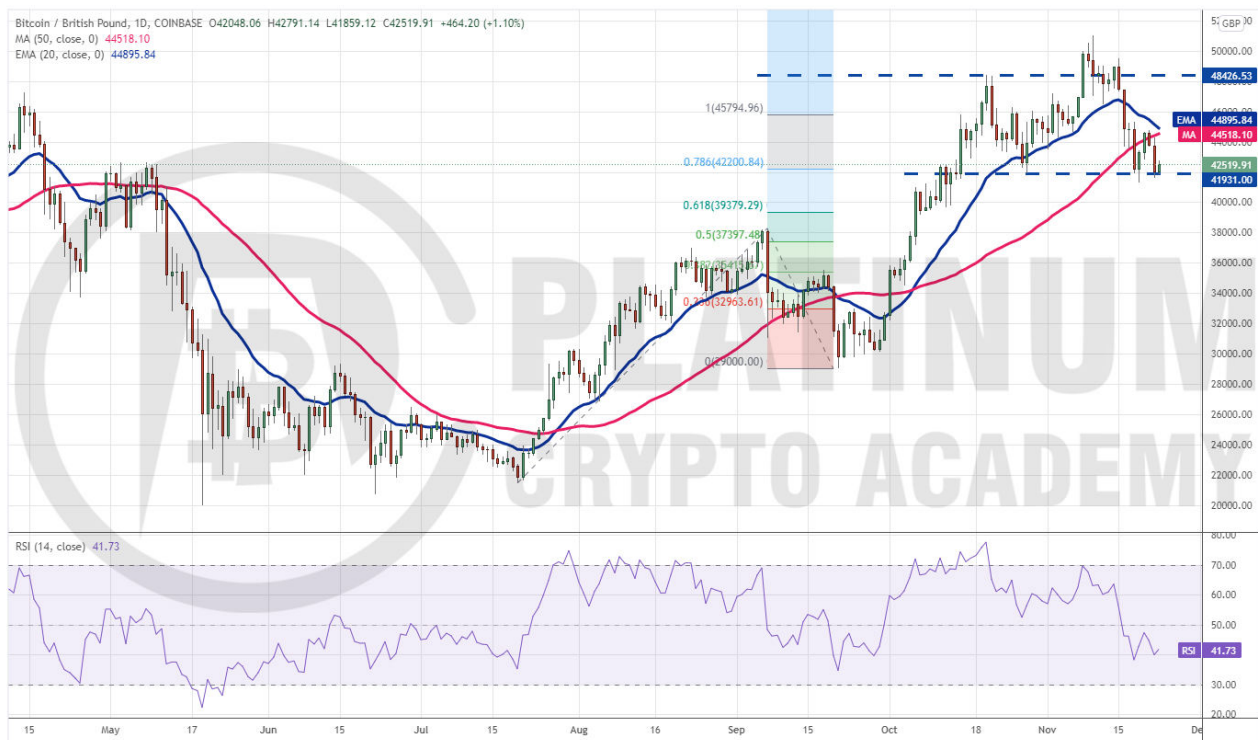
In order to qualify for card benefits, users must meet the minimum balance requirements for each tier level.

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CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/GBP



Bitcoin plunged below the 50-day simple moving average (SMA) on November 18 but the bulls successfully defended the critical support of £41,931 on November 19.

However, the subsequent rebound fizzled out just above the 50-day SMA, indicating that bears are selling on rallies. The BTC/GBP pair turned down on November 21 and the price has dipped back to the support at £41,931.

The moving averages are about to complete a bearish crossover and the relative strength index (RSI) is in the negative zone, indicating that the path of least resistance is to the downside.

If the pair breaks and closes below £41,931,

the selling could intensify and the decline could extend to £38,000.

Contrary to this assumption, if the price rebounds off the current level, it will suggest strong accumulation on dips. The bulls will have to push and sustain the price above the moving averages to indicate that the selling pressure has reduced. The pair could then rise to the overhead resistance at £48,426.53.

We do not find any reliable setups, hence we are not recommending any trade in it.

[Previous Analysis...](#)

ETHEREUM - ETH/GBP



Ether bounced off the 50-day SMA on November 19 and rose above the 20-day exponential moving average (EMA) on November 20. However, the bulls could not build upon this move.

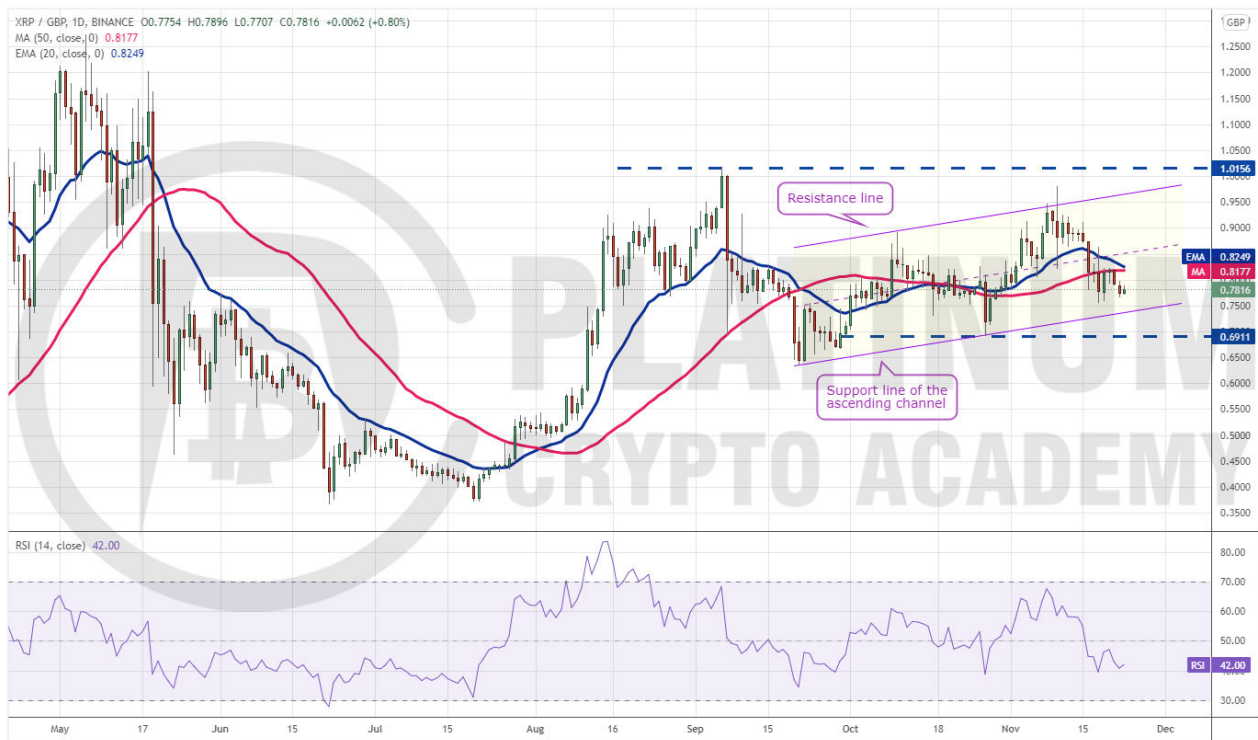
The ETH/GBP pair turned down on November 21 and has again dropped to the 50-day SMA. If bears pull the price below this support and £2,932.90, the selling could accelerate. The pair could then drop to £2,600.

The downsloping 20-day EMA and the RSI just below the midpoint suggest a minor advantage to bears.

Alternatively, if the price rebounds off the current level, the bulls will make one more attempt to push the pair above the overhead resistance at £3,310.53. If they succeed, the pair could attempt to retest the all-time high at £3,607.44.

[Previous Analysis...](#)

RIPPLE - XRP/GBP



XRP has been trading inside an ascending channel pattern. The failure of the bulls to sustain the price above the resistance line of the channel on November 10 may have prompted selling from short-term traders.

The XRP/GBP pair could now drop to the support line of the channel, which is likely to act as a strong support. If the price rebounds off this level and breaks above the moving averages, the pair could continue its up-move inside the channel. The pair will then attempt to rally to the resistance line of the channel.

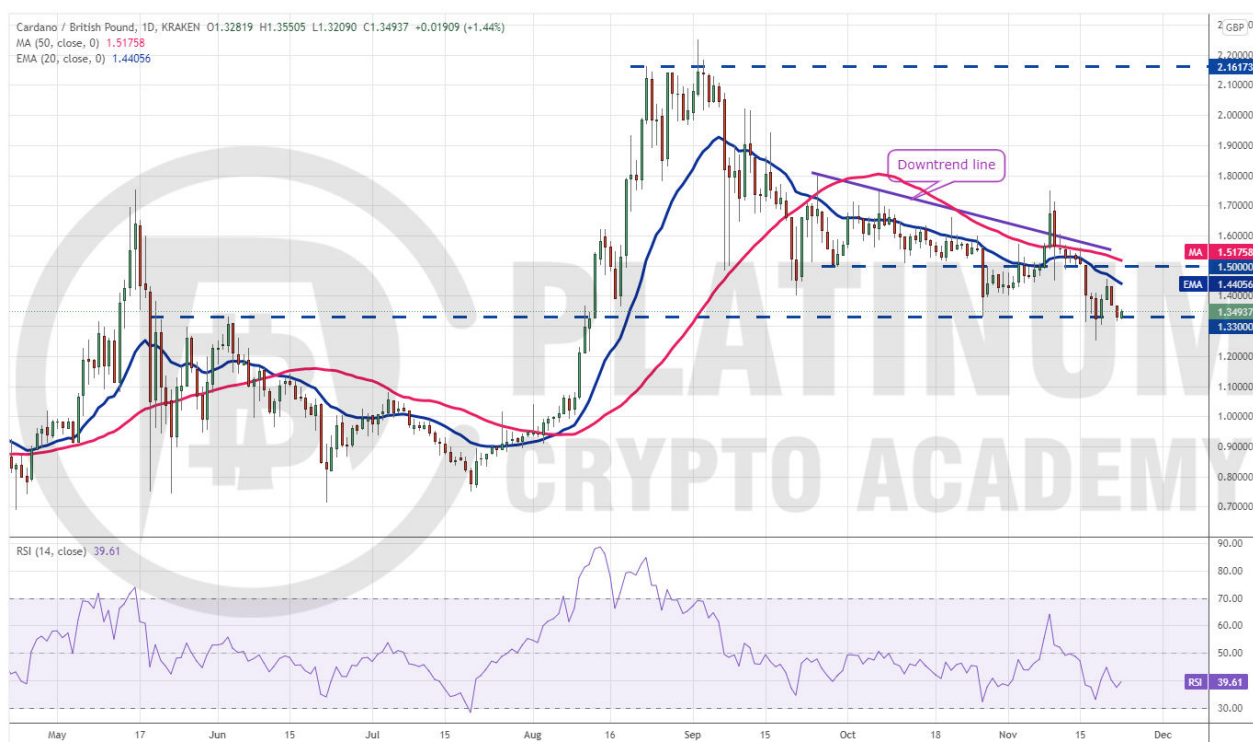
The 20-day EMA is sloping down and the

RSI is in the negative zone, indicating that bears have the upper hand. If bears sink the price below the channel, the pair could drop to £0.691.

A break and close below this support could open the doors for a possible retest of the critical support at £0.6334.

[Previous Analysis...](#)

CARDANO - ADA/GBP



Cardano broke below the critical support at £1.33 on November 18 but the bulls bought the lows and managed to defend the level. The subsequent rebound reached the 20-day EMA on November 20 but the bulls could not clear this hurdle.

The price turned down on November 21 and the pair has once again dipped to £1.33. If bears pull and sustain the price below this support, the ADA/GBP pair could start a downtrend. The pair could then drop to £1.10.

The downsloping moving averages and the RSI in the negative territory indicate that

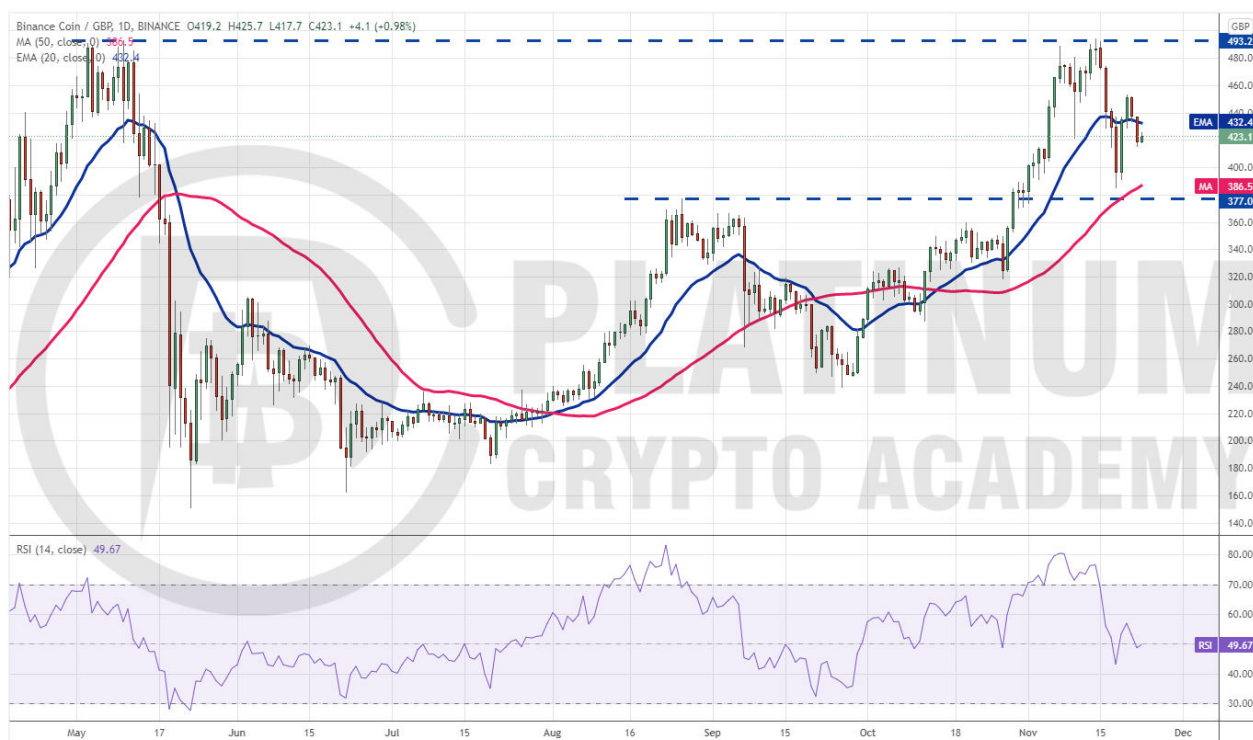
bears are in command.

This negative view will be invalidated in the short term if the price rebounds off the current level and breaks above the downtrend line. Such a move will suggest that traders continue to accumulate at lower levels.

As the trend is down, traders may remain on the sidelines. We may suggest long positions on a break and close above the downtrend line. If the price sustains above this level, the pair could rally to £1.80.

[Previous Analysis...](#)

BINANCE - BNB/GBP



The bulls attempted to propel Binance Coin above the overhead resistance at £493.20 but the bears were in no mood to relent. They aggressively defended the resistance prompting profit-booking from short-term traders.

The BNB/GBP pair turned down on November 15 and plunged near the strong support of £377 on November 18. The bulls purchased this dip, resulting in a strong rebound but higher levels again attracted selling.

This suggests that sentiment has turned negative and bulls may be closing their positions on rallies.

The 20-day EMA has flattened out and the RSI is near the midpoint, suggesting a few days of range-bound action. The pair could trade inside the large range between £377 and £493.20.

If bears sink the price below £377, traders may rush to the exit and the pair could drop to £320.

On the contrary, if bulls drive the price above £453, the pair could retest the stiff overhead resistance at £493.20. The bulls will have to push and sustain the price above this level to signal the resumption of the uptrend.

[Previous Analysis...](#)

FUNGANOMICS, A GAMING AND NFT MARKETPLACE, CLOSES FIRST ROUND OF PRIVATE SALE

Funganomics, a gaming and NFT platform, has announced the closing of its first round of investment from a private sale. They haven't named the specific investors who took part in the private sale. This investment will be crucial in helping this platform scale and achieve its targets for the year.

The company said that the investment will be used to scale up on staff, procure for additional software technology and also upgrade its hardware infrastructure. The CEO and Founder of the company, Jeremy Roberts, said:

"We are strategically placed to take NFTs to the next level by providing a wide variety of services for our target market. Initially, we were bootstrapping and funding the project ourselves. However, having a strategic partner catapults our growth and drives us closer to achieving our overall objectives. So far, we have managed to attain several milestones. This fresh injection of capital and knowledge will propel us to take advantage of the rising opportunities in NFT and the overall blockchain ecosystem."

Funganomics is a digital platform that seeks to build the next generation software for NFTs and gaming. This VFT platform has been designed to help artists, celebrities and brands get into the NFT ecosystem with ease. Traders can buy and sell from the platform and they will not be limited to one network. The Platform is also working on an Augmented Reality product that will assist in the integration of society into blockchain

technology. Their Play to Earn Gaming ecosystem is a revolutionary gaming concept that seeks to leverage on old style gaming whilst incorporating blockchain technology. Combining these two provides unique ways through which players can be compensated through customized P2E models. Monthly competitors for individuals and teams will also be organized thereby enhancing the thrill of these games,.

A total of 1 billion tokens will be supplied on the platform. 5% of these will be set aside for the presale, 20% on the public sale, while the rest will be set aside for other segments such as team, staking, charity, marketing and partnerships.

Website: <https://funganomics.com/>

Twitter: <https://twitter.com/FunganomicsNFTs>

Instagram: <https://www.instagram.com/funganomicsnfts/>

Linkedin: <https://www.linkedin.com/company/funganomics/>

Hopefully, you have enjoyed today's article for further coverage please check out our Crypto Blog Page Thanks for reading! Have a fantastic day! Live from the Platinum Crypto Trading Floor.

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no promise or guarantee of income or earnings. You have to do some work, use your best judgement and perform due diligence before using the information in this article. Your success is still up to you. Nothing in this article is intended to be professional,

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ecosystem for the future of NFTs & NFT gaming

PLAY - EARN - COLLECT

MIRAI ANNOUNCED #MISSION6: “WE ARE READY TO ACCELERATE SUSTAINABILITY THROUGH CRYPTO!”

(World, Nov 2021), Mirai Labs, the crypto ecosystem that is accelerating the creation of a sustainable world 3.0, announced on Twitter its viral marketing and product plan for the next 6 months called “#mission6”. The most recent partners and business results were mentioned too.

Mirai accelerates the creation of a sustainable world 3.0 by bringing the power of DeFi, NFTs, GameFi and UX to the next generation of sustainable consumers, investors, entrepreneurs, and brands.

“We make Ecology cool. Today, we are experimenting with and incubating projects that are positioning themselves in the new Crypto Decade of Ecommerce and Sustainability. Our purpose is to change the approach to Sustainability and challenge the status quo of the Sustainable Market and the Green Economy.” Says Marco Borgato, CEO & Co-founder of Mirai Labs. “For example, take Save The Future, our first project: with Save The Future, Mirai is bringing eCommerce and Crypto together to help accelerate the adoption of sustainable behaviors/ products and boost sustainable brands with their prospective customers. We built a new DeFi protocol and NFT-empowering dropshipping marketplace built around deflationary tokenomics, gamified interactivity, sustainability and community.”

Mirai reached 4300+ holders in its first two weeks of public existence and 17000+ ecosystem users. However, the Team, as explained by Marco, is pretty much excited about the biggest NFT partnership of 2021:

“We are delighted to be the main crypto sponsor of the biggest world-wide NFT exhibition ever created, happening in Milan this November, and powered by Dart Milano and Wrong Theory. We will also partner with the top NFT artists in the space to produce epic NFT art that can spread climate awareness”.

This partnership support Mirai Labs’ commitment to be the Eco Cool Company with an evolutionary attitude towards the world of sustainability.

“Thanks to this agreement and with #mission6, we are ready to take Mirai to the next level”. Alessandro Brunello, CFO and President at Mirai Labs. “Our long-term vision is to become the leading ecosystem to design a 3.0 sustainable future with the strongest community and economic incentives. Save The Future is just the starting point: think about a green eCommerce platform that not only combines the best of Shopify, PancakeSwap & OpenSea but also acts as a decentralized Ycombinator for sustainable brands.”

As Alessandro explains, the Mirai community loves the idea. Powered by Mirai Labs and \$MIRAI token, the platform allows people to shop with crypto and remunerates eco purchases and user participation, through DeFi & NFTs. Users can farm green NFTs and earn staking rewards by minting real-world eco-friendly products.

“The green crypto NFT and drop shipper will be the next big opportunity. The eco evolution, driven by crypto, is coming and we want to be part it” says Alessandro.

“Mirai Labs’ dedication and commitment to be the Eco Cool Company with an Evolutionary Approach to Sustainability is further solidified through our partnership with Platinum Crypto Academy. They are cool and they love the concept of Green DeFi & NFTs. This is a perfect match” says Marco Borgato, CEO at Mirai Labs.

Articulating the Mirai Labs’ project solutions, Karnav Shah, Editor in Chief at Cryptonaire Weekly said “Mirai Labs really brings the power of DeFi, NFTs, GameFi and UX to the next generation of sustainable consumers, investors, entrepreneurs and brands. I’m sure learning about Mirai Labs’ solution is an enriching experience for both our analysts and readers. I am positive, we will be the first to share the new developments taking place with the Mirai Labs project.

Hopefully, you have enjoyed today’s article for further coverage please check out our Crypto Blog Page Thanks for reading! Have a fantastic day! Live from the Platinum Crypto Trading Floor.

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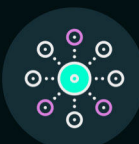


The eco cool company

SAVEFUTURE PROTOCOL

The crypto green protocol, powered by Mirai.

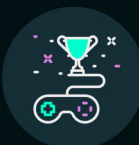
OUR PILLARS



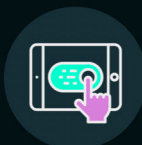
DeFi



NFTs &
Metaverse



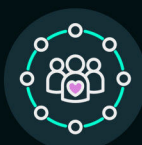
GameFi



UX



Sustainability



Community

Being cool and sustainable
is the next competitive advantage.

Obtain Mirai

Leaderboard

See Chart



Earn **MIRAI** rewards & automatically plant
trees everytime **MIRAI** is traded.

Hold **MIRAI** & farm Green **NFT's**

Earn staking rewards by minting real-world
NFTized eco-friendly products

Eco cool experiments

We are actively doing, incubating and supporting cool eCommerce & economic
experiments that can help accelerate the creation of, and
transition to, a sustainable world 3.0!

Save The Future
eCommerce
accelerator

SaveFuture
Protocol

SEE
MORE

SEE
MORE

LIVE ON



PancakeSwap



CoinMarketCap

17000+ Users | **5000+** Holders



www.mirailabs.it

www.savefuturecoin.com



\$1.29 BILLION USD

Liquidity Incentive Program

 **maiar** | exchange
November 19, 2021

ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

ELROND ANNOUNCES 1.29 BILLION DOLLARS LIQUIDITY INCENTIVE PROGRAM FOR THE MAIAR DEX LAUNCH ON 19TH NOVEMBER

SIBIU, ROMANIA / ACCESSWIRE / November 19, 2021 / Elrond, the high throughput blockchain that can scale beyond 100,000 transactions per second at low latency and negligible costs, has announced a 1 billion dollars liquidity incentive program to supercharge the launch of their Maia DEX DeFi platform.

This is perhaps the largest DeFi incentive program to date, and represents a strong step toward pushing DeFi adoption beyond the current boundaries of the crypto space, into the mainstream.

The incentives will be denominated in MEX, the Maia DEX utility and governance token. Therefore \$1.29 billion dollars worth of MEX tokens - of which \$282M in the first month - will be distributed to Maia DEX users who will provide liquidity in EGLD, MEX, and USDC tokens.

The program will start on November 19, at the same time as the official launch date of the fully community owned DeFi platform that has already distributed ownership to more than 60,000 accounts in the form of claimable MEX tokens.

The smart contracts built for the Maia DEX have undergone rigorous auditing and formal verification by Runtime Verification. The platform has been stress-tested in a series of incentivized public events that have validated its performance and capability to scale even under the harshest conditions.

Combined with the highly intuitive Maia App that enables first time users to get a secure crypto wallet in under 1 minute using just a phone number, the compelling and easy to use UX of the Maia Exchange sets a powerful new standard that will drive DeFi adoption.



\$fren



We are all frens

Play together, laugh together, invest together.



Reflections



Marketing



IP to uniswap



Liquidity on uniswap



CoinMarketCap



UNISWAP



BKEX



CoinGecko

What is \$fren?

fren means "friend"

Here, we are all friends on a happy quest together.

\$fren was tokenized in inspiration of other NFT &

Crypto "slang"

tokens such as "gm."

We thrive to bring utility and unite the

NFT/Memecoin **space**.

How it works

The platform uses Fren tokens to
incentivize socialization in the community

Every time a user interacts with the community or creates content, the platform records it on the blockchain. Those who hold more \$FREN have more "fren Power," which lets them decide on community matters and reward distributions.

Mission Statement

The main focus of **fren** is to bring the crypto and media spaces together by keeping anonymity and make new frens through the blockchain using our Onlyfrens social media platform. Our decentralized social media platform rewards users for creating content and interacting with other users.

We thrive to bring utility and unite the NFT/Memecoin space.

hello fren. 😊



we are all frens. wgmi fren. meme frens. nft frens. crypto frens



<https://www.hellofren.io/>



Just buy it: Nike wants to bring sneakerheads into the Metaverse



Nike intends to sell you digital products in the Metaverse, and you will buy them because Nike knows how to make you want them.

Look at your feet. A lot of you (raises hand) are wearing Nikes right now. For the fiscal year ending May 31, 2021, Nike reported its revenue was up 19% to \$44.5 billion for the year. But that's here. What about in the Metaverse?

Why Nike is interested in the Metaverse

For those as of yet unfamiliar with the concept, the easiest — yet very incomplete — way of imagining the Metaverse is imagining yourself existing in a real-life video game. Nike enters and provides very cool meta-stuff.

This is no joke. Nike is very serious about the Metaverse.

Patent filings dating way back to the pre-Metaverse universe in 2018 reveal that Nike has seriously been stockpiling the tools with which it can do business in the Metaverse. These digital tools will include sneakers but also avatars and other forms of virtual branding. Sure, Nike intends to sell you digital products (and you will buy them because Nike knows how to make you want them), but the meta-plan revolves around entire digital worlds.

Is this just Nike being Nike? Sure, but if we choose to define that as creating net-new revenue streams, as it has throughout its entire history, then good for it.

[Read more...](#)

The publication is rolling out a “TIME 100 Companies” list for the metaverse and a weekly newsletter as part of the partnership.

The publication is rolling out a “TIME 100 Companies” list for the metaverse and a weekly newsletter as part of the partnership.

TIME Magazine will hold ether (ETH) on its balance sheet for the first time as part of a deal with crypto investment firm Galaxy Digital to educate readers about the metaverse, according to a press release shared with CoinDesk.

Under the partnership, the magazine will be launching a TIME 100 Companies list for the metaverse, and issuing a weekly newsletter dubbed Into the Metaverse. The deal is completely financed through ether, which TIME will hold on its balance sheet, company representatives told CoinDesk.

TIME has been holding bitcoin since April after being paid in the cryptocurrency for a deal with Grayscale, a CoinDesk sister company.

Investment firm Galaxy Digital has spent around \$150 million on entertainment projects through its Galaxy Interactive arm, which raised another \$325 million in October for further investments in the sector.

TIME President Keith A. Grossman and Galaxy Digital Communications Director Eva Casanova refused to comment on the size of the deal, but disclosed that it will run for roughly six months.



[Read more...](#)

WAYS IN WHICH DEGETHAL IS SOLVING THE PROBLEMS OF THE EXISTING CRYPTO MARKET

The overview of the Defi industry

Banking and financial services are not yet accessible by people in many countries around the globe. On the other hand, the total number of people using mobile phones today has grown manifold. Today, over 5 billion people globally own as well as use mobile phones, and this network of users has zero access to the global financial ecosystem. As per the latest World Bank Global report, 1.7 billion adults around the globe do not have any access to financial services. This prompts people to search for alternative ways, and this is where cryptocurrencies come into the picture.

However, cryptocurrencies have made financial services accessible to one and all. With the advent of Defi (Decentralised Finance) projects, a world of opportunities has opened before the digital asset users. Defi helps resolve several issues existing in our modern world. It makes it more accessible and democratic for people, thereby making financial services easily accessible to many individuals who earlier could not access these services.

The current economic crisis has revealed the underlying issues that exist within the fiat system. The drop in production capacities of many countries, combined with shutting down of enterprises as well as lost jobs, and massive amounts of cash being injected by the government agencies along with anti-crisis steps, have led to increased inflation. On the flip side, people are dealing with decreased incomes.

This inability of the current government authorities

and failure to do anything to control the financial crisis has forced people to search for alternatives such as investing capital without involving the authorities. This is where Defi can play a vital role.

The Defi system provides people with an opportunity to earn extra income and solve their existing financial issues. It also brings them together on the grounds of equality, interaction, and democracy. Dune Analytics, the data collector of the cryptocurrency market, the number of Defi users currently stands at 3,210,000. Cryptos have made financial services accessible to all those individuals who have internet and phone access today. There is no denying that countries currently dealing with difficult economic situations have more people using cryptos as opposed to those not facing any such crisis. In many developing countries, the only way people can send some money to their relatives is through cryptocurrency. This is because traditional financial services aren't available for them.

However, Defi projects are much dependent on blockchain. Since they are located on the 3rd party blockchain, crypto traders have no option but to pay double the commission amount (i.e., a commission when an exchange goes to liquidity pool as well as a commission that goes towards the payment of the blockchain). Apart from this, the speed at which Defi transactions are conducted is dependent on that of the blockchain. The absence of legal regulations deters many investors and traders from trading via Defi platforms.

This is where DeGeThal comes into the picture.

DeGeThal aims to design a unique Defi product to enable crypto investors to use cryptos for their daily requirements. It also intends to provide users with an opportunity to carry out daily payments through the combining of fiat and cryptos. DeGeThal has acquired an e-banking license that will further help the platform connect banking cards with wallets and make payments via bank accounts. As a result, users will be able to deposit both cryptos and fiat money in this wallet, whereas assets can easily be exchanged within the wallet.

Continue reading to find out how DeGeThal is solving the problems of the existing crypto market..

The existing problems of the fiat system

In the existing monetary system, commercial banks happen to be the primary source of liquidity within the economy. They help to create money every time they buy securities, in particular, when they create loans. Banks purchase these loan contracts and other assets and enter the same assets within their balance sheets while crediting the loan amount.

Thus, the fiat system or money provides central banking entities greater or more control over the economic situation of the country where they are located. Central banks can also control the amount of money that gets printed. Hence, one of the dangers of fiat currency is that governments can print excessive money and thus cause hyperinflation.

Another issue with the fiat system is that fiat money can cause property and wealth to be accrued to those who have the privilege of creating fiat currency. This results in wealth concentration in society further. Remember, extreme wealth concentration can be economically and eventually politically destabilising.

How are cryptocurrencies solving the problems?

Cryptocurrencies have the requisite features and potential that can help solve the above problems to a large extent. One of the most significant benefits of cryptos is that they do not require any intermediary for the verification of transactions. This reduces the complexity of the global system of payment while also making it cheaper and efficient.

Another benefit of the cryptosystem is that it ensures a higher speed of settlement. Transactions are verified in just ten minutes and get saved in a fresh block. After an hour, they get stored within the blockchain, as opposed to settlement after a couple of days that happen in the case of the conventional technologies.

The crypto ecosystem is also more resilient as there isn't any single point where failure can happen. On the other hand, a single failure point can happen at

a central bank or other banks within the conventional central systems.

Apart from this, smart contracts allow money to be programmed. Programmed money facilitates payments when certain conditions are fulfilled. Smart contracts offer excellent efficiency gains when business processes are highly automated.

The DeGethal Vision

As far as DeGeThal is concerned, it creates an ideal environment for safe & secure payments in cryptos as well as fiat money. It also facilitates the trading of digital and fiat assets, accepting payments, making banking and financial services available to one and all irrespective of their citizenship, location or residence, education as well as income or wealth.

DeGeThal aims at simplifying and making financial services more accessible by blending a range of financial and banking products in a single platform. It connects fiat and cryptocurrency, offering comfortable gateways for payment acceptance for several users.

The project, which came into existence in 2021, is trying to solve all the issues of the existing financial system by offering hybrid fiat/crypto solutions for organisations and retail use. The DeGeThal project can be accessed by anyone globally. Given that the fiat money system is inaccessible for many individuals, DeGeThal has introduced the concept of digital assets to design a parallel economic system, thus solving global issues.

The core of the project is the multi-currency digital wallet that offers transparent and speedy transactions. The digital wallet allows DeGeThal to provide its users with increased opportunities for creating a banking account, making transfers, as well as converting the fiat currencies of countries around the world.

Using the DeGeThal application, one can connect and use MasterCard/VISA cards for making payments and creating virtual cards. The app offers a crypto wallet that will be integrated within a CEX (Centralised Exchange) in the future. The application enables users to purchase, sell, send, convert as well as receive cryptos.

DeGeThal will also look to acquire its e-banking license to provide users with a gamut of banking & financial services. The company plans to turn the wallet into an all-encompassing tool for making daily payments, including payroll payments, microtransactions, banking operations, in-store purchases as well as cashback on online payments/stores.

The wallet will also include a module that will ensure quick interaction between different financial

systems based on fiat and cryptos. This will make the wallet a secure and reliable means for making payments that also meet the requisite regulatory laws and works with both fiat and cryptos.

DeGeThal also intends to introduce NFT-driven functions and get its token listed on leading exchanges in 2022-23. On the other hand, integration with Mastercard and Visa payment cards will happen in 2023-24. DeGeThal also offers the DTM token, which is the main element of the DeGeThal ecosystem. It is located within the BSC (Binance Smart Chain) from the Binance exchange, the fastest expanding blockchain.

Those holding the DTM tokens get multiple earning opportunities as well advantages when collaborating with the DeGeThal platform. Apart from this, they will also get the opportunity to take part in the voting system to make crucial decisions related to the project.

Given the above scenario, the pricing of DTM tokens will depend on their demand. This future demand, as well as the price of the token, would be based on how developed DeGeThal is and on how many individuals will utilize its products.

DeGeThal offers full transparency, security, and automation of payments procedures, eliminating any risks associated with irrational or theft of funds distribution while ensuring that funds get fairly distributed between token holders, blockchain users as well as liquidity providers.

In addition to the above, DeGeThal offers diverse and excellent opportunities to earn, providing numerous incentive programs that aim at attracting several users to ensure that the platform becomes profitable, user-friendly, and stable.

DeGeThal strives to secure a stable position in the decentralised market since it believes this sector will grow and has the potential to solve the current financial problems. DeGeThal also aims to combine modern-day technologies with traditional finance systems to provide its users with increased opportunities for earnings.

This fast-growing Defi market indicates that people require these services. The DeGeThal ecosystem is reliable and safeguarded from database falsification. Inside the digital wallet, users get the opportunity to track the growing DTM project and make payments. The platform also gives users the option to purchase goods, connect their bank cards, send tokens for staking, participate in liquidity providing, as well as participate in numerous incentive programs. In the DeGeThal ecosystem, users can search for some of the most attractive and unique products as well as conditions that suit them.

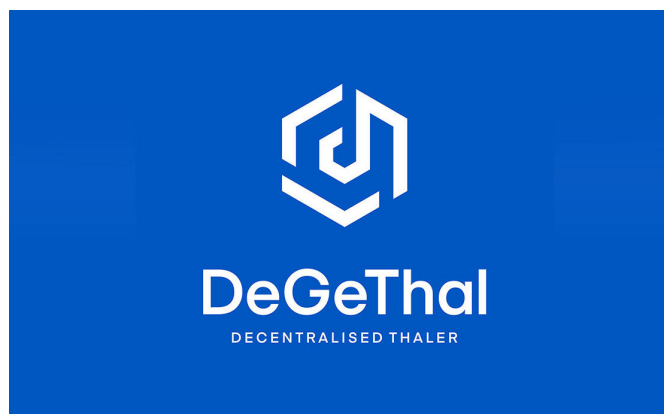
CONCLUSION

To sum up, decentralised finance is one sector that serves as the alternative to our present financial system. Within the traditional financial sector, the opinions of ordinary people do not matter. However, with the Defi project, that scenario completely changes as token holders get the option to change or influence crucial decisions. We have come across several instances in the past, where owing to financial crunch or crisis, people had to deal with reduced incomes, and their need for cash increased significantly. This is where decentralised finance can play a pivotal role. It offers multiple ways to make money for users who participate in the projects. People also find it attractive because it ensures that funds get distributed fairly.

The Defi industry not only unites people but also provides them with the opportunity to support and help each other without the need for any authorities or 3rd parties to intervene. By connecting their wallet to the Defi pool of liquidity, everyone, even the crypto owner, can become liquidity providers as well as earn money. They also get to participate in staking, yield farming and take advantage of NFT and numerous incentive programs.

This is precisely why cryptocurrency investors looking for the next best Defi project should choose the DeGeThal platform. DeGeThal makes banking and financial services accessible to everyone. It also offers users the opportunity to use crypto and fiat currencies for payments, buying, selling, and numerous other purposes.

The highly secure and easy to access DeGeThal exchange will allow users to trade a wide range of financial instruments such as CDFs, future, and long/short positions. Besides, users will also be able to replenish their accounts on the DeGeThal exchange with crypto and fiat currencies. In addition to the above, the platform will continue to innovate and develop, ensuring the best quality services and products are accessible to its users. For more information about DeGeThal ecosystem, visit <https://www.degethal.com/>.





Avalanche Slides into Top 10 as Ethereum Users Complain About Gas Fees

People are looking for alternatives to Ethereum and Avalanche's cheap and fast blockchain offers an enticing alternative.

In brief
Avalanche is now in the top 10 cryptocurrencies by market capitalization.

The currency hit its all-time high shortly after a tweet by Avalanche investor Zhu Su criticized gas fees on Ethereum.

Avalanche's fees are nominal compared to Ethereum, and transacting is much faster.

Avalanche, a high-speed low-cost blockchain that wants to take on Ethereum, has made its way into the top ten coins by market capitalization.

The coin's now worth \$134.74 and has a market capitalization

of \$30.19 billion. It set its all-time high earlier today when it peaked at \$146.22.

Avalanche rose to the top 10 position eight hours after Zhu Su, the CEO of Singaporean crypto hedge fund Three Arrows Capital, tweeted that he had "abandoned Ethereum despite supporting it in the past".

Three Arrows has invested heavily in Avalanche, similar to how Sino Global Capital and FTX's Sam Bankman-Fried invested in Solana, another Ethereum rival. Together with Polychain Capital, Three Arrows led a \$230 million funding round in Avalanche in September.

Ethereum has abandoned its users despite supporting them in the past.

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Twitter Expands Bitcoin Lightning Tips Feature For Android

Social media platform Twitter has expanded its Bitcoin Lightning Tips feature for Android users. Launched in September 2021 for iOS only, the feature allows users to set up a BTC Lightning address to receive tips from their followers.

Related Reading | Why Hillary Clinton Thinks Bitcoin Undermines The U.S. Dollar

As Bitcoinist reported a month ago, Twitter partnered with Jack Maller's Strike lightning wallet to integrate Bitcoin with their app. At the moment, the

payment company launched a Strike API platform to enable merchants to offer their products.

The social media giant claimed the following back in September when they took another step to propel Bitcoin into the mainstream:

We want everyone on Twitter to have access to pathways to get paid. Digital currencies that encourage more people to participate in the economy and help people send each other money across borders and with as little friction as possible – help us get there.



In order to activate the feature, users need to access their profile and press the edit button. Later, they will find the tip option which they can turn on and link to one of the Bitcoin Lightning Network wallets. The app lets the users choose how they send their tips and their own providers.

Jack Dorsey And His Bitcoin Quest

The social media platform and its CEO, Jack Dorsey, have been BTC supporters for several years. BTC was the first and only cryptocurrency to receive its own symbol when using a hashtag.

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How it Works

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- CHOOSE ONE OF THE AVAILABLE STAKING BASKETS
- STAKE INTO YOUR CHOSEN BASKET
- EARN INTEREST/ REWARDS
- COLLECT YOUR REWARDS AND GIVE 4% OF YOUR PROFITS TO COMMUNITY SERVICE MEMBERS / NHS



Whitepaper

We are an audited digital currency, offering a next generation pension for public servants. Our detailed Whitepaper outlines all the key information regarding our offering, including the benefits of all utilising SVS.

[Whitepaper](#)

The Platform

Every member of the NHS and government service members in general will have the chance to sign up for a wallet on the SVS platform to benefit from these 4%. After a short vetting process these users will receive their wallet/ login and the SVS treasury automatically distributes rewards out of the above mentioned 4% into their wallet.

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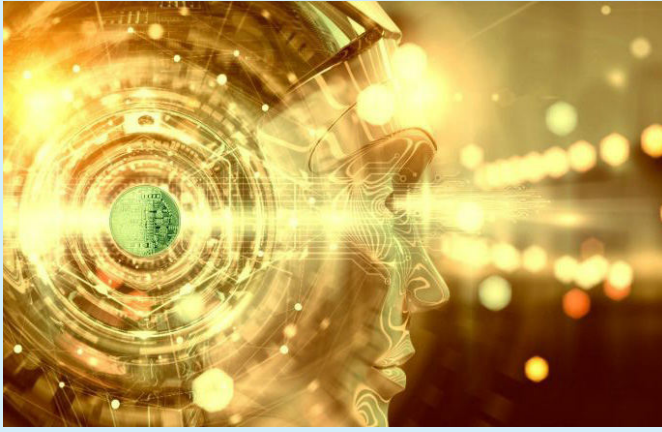


How you can benefit

Blockchain technology has the potential to simplify the way charities are managed, automating parts of the process and reducing the overall costs by requiring fewer intermediaries.

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Jack Dorsey's Square Releases Whitepaper for New Decentralized Bitcoin Exchange

Payments giant Square is detailing its plans to release a new decentralized protocol for exchanging Bitcoin (BTC) and other crypto assets.

Square's new TBD division recently released a whitepaper outlining their plans to create tbDEX, an easily-accessible crypto exchange that aims to bridge users from fiat currencies to digital assets.

"The vast majority of people receive wages and pay for goods and services in fiat currency. They must pay taxes in fiat currency. So how do we unleash the potential of Bitcoin and decentralized financial infrastructure, when most of us still live in a world of fiat? To do so, we need to build bridges between the fiat and cryptocurrency worlds...

The tbDEX protocol aims to create ubiquitous and accessible on-ramps and off-ramps that allow the average individual to benefit from crypto innovation."

The tbDEX whitepaper says the protocol will not have a governance token or an organization to control the network.

"We propose a solution that does not rely on a federation to control permission or access to the network; nor does it dictate the level of trust required between counterparties. There is no governance token.

Instead, the tbDEX protocol allows participants to negotiate trust directly with each other – or mutually and voluntarily rely on trusted third-parties to vouch for the counterparty."

[Read more...](#)

Crypto Has The Potential For Undermining the US Dollar And Destabilizing Nations, Says Hillary Clinton

Hillary Clinton says cryptocurrencies have the power to weaken fiat currencies and eventually entire countries.

During a panel discussion at the Bloomberg New Economy Forum on Friday in Singapore, the former Democratic presidential candidate

said the governments around the world are facing new challenges in terms of artificial intelligence, disinformation, and crypto.

"One more area that I hope nation-states start paying greater attention to is the rise of cryptocurrency—because what looks



like a very interesting and somewhat exotic effort to literally mine new coins in order to trade with them has the potential for undermining currencies, for undermining the role of the dollar as the reserve currency, for destabilizing nations, perhaps starting with small ones but going much larger."

The former Secretary of State further said that there's now a whole new layer of

activity that "could be extremely destabilizing." If this goes in the wrong hands, this could also be "direct threats to many of our nation states and certainly to the global currency markets," she added.

In other news, the New York Fed President John Williams said the rapid development in the crypto space and stablecoins could provide opportunities for positive effects.

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El Salvador to inaugurate Bitcoin City backed by \$1B BTC bonds

The development of Bitcoin City will see the proactive involvement of prominent crypto companies including cryptocurrency exchange Bitfinex and Adam Back's Blockstream.

El Salvador continues to lead the Bitcoin (BTC) adoption drive as President Nayib Bukele announces the launch of Bitcoin City, which will be funded initially by \$1 billion Bitcoin bonds.

The initiative was first announced by Bukele at El Salvador's Bitcoin Week conference, which sought to celebrate Bitcoin's mainstream adoption in the country and increase citizen participation.

"Pensé que teníamos que dar un anuncio grande en esta #BitcoinWeek. Así que hoy quiero anunciar que vamos a construir la primera #BitcoinCity"

"In #BitcoinCity we will have digital and technological education. Geothermal energy for the entire city and efficient and sustainable public transport"

The development of Bitcoin City will see the proactive involvement of prominent crypto companies including cryptocurrency exchange Bitfinex and Adam Back's Blockstream. According to Bitfinex CTO Bitfinex Paolo Ardoino, the exchange will support El Salvador's Bitcoin City initiative by launching a securities platform to hold the Bitcoin bonds. He added:

"[The platform] will soon be home to many local and foreign digital assets offerings developing new digital asset regulation for the country! El Salvador, Bitfinex and Blockstream are making history together."

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Shiba Inu Slips in Coinbase Volume Rankings After Topping the List for 2 Weeks

With speculative frenzy in SHIB cooling, market focus may shift back to top cryptocurrencies.

Recent speculative excesses in meme token shiba inu (SHIB), which raised concerns about the broader market health, appear to be cooling, Coinbase's volume breakdown for the week ended Nov. 19 shows.

SHIB accounted for 6.72% of the total turnover on the Nasdaq-listed crypto exchange, slipping to third position behind bitcoin and ether, Coinbase Institutional's weekly email dated Nov. 19 shows.

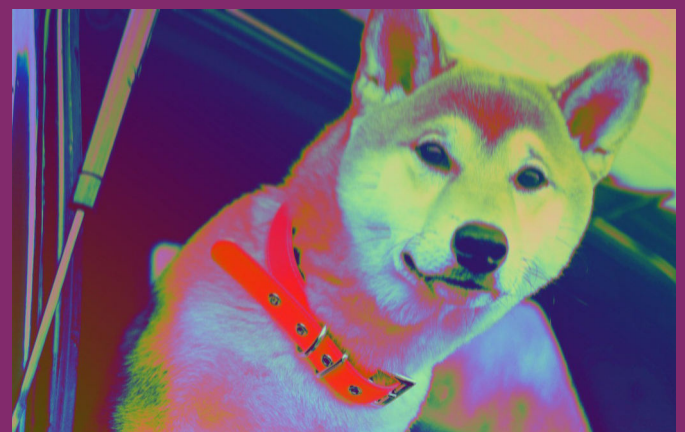
The self-proclaimed dogecoin killer topped Coinbase's volume rankings in the preceding two weeks, contributing

16.6% to total activity in the seven days to Nov. 11 and 25% in the seven days to Nov. 5.

"In terms of the volume breakdown, BTC and ETC have reclaimed the top spots while SHIB is still in the third place for now as the retail meme coin mania cools off," Coinbase institutional said in the weekly newsletter dated Nov. 19.

That said, SHIB is still ahead of prominent cryptocurrencies like programmable blockchains Solana and Polkadot's SOL and DOT tokens, scaling solution Polygon's MATIC cryptocurrency, and decentralized oracle network Chainlink's native coin LINK.

The retail-dominated token has consistently been one of the top three traded coins since the second week of October..



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bitcci: ADOPTING BLOCKCHAIN FOR THE SEX INDUSTRY

Even though the sex industry is a billion-dollar industry, it has still been sidelined with many controversies. Ironically, the sex industry plays a huge influential role, especially in the US economy, and yet it is one of the most forgotten industries. The consumption of sex in terms of products and services continues to be on the rise. According to Allied Market Research, the sex industry generated up to \$200 billion in 2020. The number is set to rise in 2021.

Sex is deemed illegal in many areas, with adult content censored in some regions. This has crippled the growth and development of the industry. Sex workers, in most cases, have been unable to live everyday lives, with many not even having a quality standard of life.

Luckily, blockchain technology has brought a solution to many problems facing industries, including the sex industry. With blockchain, there is the decentralisation of services offered by sex workers, which means they can have better working conditions and fairness and transparency. Blockchain promotes safe transactions, easy distribution of adult content, and better management of the adult industry, which is not affected by legal authorities in different areas. Through blockchain, sex workers can easily offer their services internationally, cutting out on all the possible roadblocks. As a policy, blockchain enables decentralisation, which locks out intermediaries/go-betweens, the primary source of conflict facing the sex industry.

What is the bitcci system IT platform?

bitcci was founded in 2007 by Christoph Elbert with the aim of changing the culture and safety of the sex industry. It is built on innovative decentralised technology for the safety and security of its users.

The bitcci IT platform was developed to manage all the communications in the ecosystem centrally. This ensures there is an efficient flow of information between different players in the system.

Which legal problems does the sex industry face?

The industry faces so many challenges that strain its development. In most places, sexual services are considered illegal, which means there are no regulations and laws that govern sex workers.

As much as in some places, sexual services are legal; in some, they have not been accepted, meaning once you are caught, you can be punished as it's an offence.

The sex industry is regarded as a shadow economy, and thus, sex workers in most cases cannot access social security services and tax advice.

In addition to that, most of them do not have any training programs to improve their services. It makes sex workers live in poor conditions, and thus, they do not have security for their health or pension. The primary reason is that the industry is not stable and is not accepted. Since the sex industry does not receive global recognition, most workers cannot optimise the services.



The bitcci platform is a blockchain-based platform that governs sex workers and ensures they can achieve their rights. The bitcci cash token manages the platform and is used for transactions within it. The token cannot be used for any third-party services that are not part of the bitcci ecosystem. It is used for buying and exchanging cryptocurrencies.

Most sex workers do their transactions in cash, and sometimes, it may be hard to keep an account of the transactions or the cash flow. The fact that they cannot do debit card transactions means they cannot plan their finances better in most cases.

How does bitcci comply with legal authorities?

The bitcci ecosystem was primarily created to address the problems faced by sex workers. That means it has put different measures in place to deal with the issues for a thriving sex community.

The bitcci group AG combines three public stock companies and the brand, and is working to establish two or more companies under its name. An IT company in the Crypto Valley releases the ICO of the network payment token used to pay for all services in the ecosystem. bitcci as a platform was created to solve the challenges faced by the sex industry through its innovative culture of acceptance, trust, reliability, and self-determination. Decentralisation ensures that the participants are in charge of the platform and hence are more safe and secure.

Apart from the different transactions on the website,

the ecosystem is planning to launch a regulated chain of exclusive nightclubs in the hotspot areas globally. This will increase revenue streams for sex workers and help them access international clients. The platform is working on a network of nightclubs that coordinates closely with authorities. They plan to start with the European Union, where it plans to launch up to 10 nightclubs by the end of 2022.

In addition to apps and portals, it provides a blockchain-based payment service for all next-generation sex services in the ecosystem. This will help sex workers in doing transactions.

Through the bitcci platform, the sex industry will achieve safety, freedom, and compliance with the law. The company has established on its platform's nightclubs application and blockchain-based payment solutions.

Since most sex workers cannot attain any training programs, bitcci is working on creating significant opportunities for training. This is important for them to achieve a high work-life balance. The training opportunities will help sex workers to deal with formalities and language barriers. This will reduce the costs and possible sanctions from authorities. bitcci is based on a decentralised platform, which means that sex workers can use their smartphones to control the different processes on the platform.

The platform will also provide sex workers with tax advice on payment, official registration, and promotion services. As soon as they sign up with a platform, they are eligible for professional

photographs and marketing assistance for their services. In addition to that, bitcci AG plans on giving sex workers pension funds, telemedicine, and drug counselling. The club building will be created with state-of-the-art equipment with high security for personnel and technical services.

In Europe, over 60% of sex workers come from eastern and central Europe with a five-figure salary. Due to the laws in the respective area, they are unable to live everyday life. The bitcci platform is developing a new banking solution so that workers can have better stability and control over their savings and spending. This would be an ideal solution for the workers, considering that most of them do not have bank accounts due to the regulations in their respective areas.

So far, the company has done a beta test where it has installed bitcci ATMs in clubs so that any workers in the clubs can deposit money, and it instantly reflects in their bank account.

Although most Central European workers earn decently, most of them don't have pensions. The firm will partner with licensed partners to offer education through the bitcci Academy, which will help them get pensions in the near future. With that, sex workers will be able to make safe and secure foundations for their retirement easily. Some of the lifestyle benefits bitcci workers will enjoy from the platform include flexibility in choosing the workplace, price, working hours, a client, services to offer, mobility, accommodation area, sports offerings, relaxation programs, mobility, and holiday and leisure offerings.

So far, the Swiss company has been received well in the market. During its presale, all the tokens were sold out in two weeks. This made the company raise one million CHF in 15 days in July 2021. The company plans to use the presale amount to build brand awareness and remodel its headquarters in Switzerland.

The company has partnered with different blockchain associations in Europe and is currently successfully operating four sauna clubs in Switzerland to ensure its success.

The company plans to buy ten plots of land in Europe and open five nightclubs so that sex workers can get more compensation. The company plans to improve its application and website to have an outstanding customer experience. Even though the app is still under maintenance, the company hopes to host up to one million sex workers registered for sex by the end of 2022.

To maintain credibility, the bitcci AG needs the

customer and the staff to have a respectful relationship. All sex workers registered on the platform get a guarantee of security and support whenever it's needed. Through the bitcci IT platform, users will get a communication tool that will help sex workers to provide digital and physical services. It includes services such as chat line, video, paid telephony, or sale of content, including photographs, recorded videos, etc. That will be in the bitcci cloud. This will be a great source of extra revenue for the sex worker, and all digital services will be paid using bitcci cash.

What is bitcci's method of earning income?

The bitcci ecosystem has come up with a solid revenue strategy that entails mainly four avenues. Earning revenue is essential for running operations smoothly on the platform.

The platform will charge club entry fees for guests and sex workers. So far, from its current partner club operations, it can make up to 50CHF from guest entrance and up to 150 CHF from sex work entrance. From the sauna club, there is a capacity of up to 150 guests per day and a projected monthly revenue of between 160K and 300K CHF, leading to a yearly profit of up to 1.4 million CHF. From the bitcci contact bars, there is a potential of up to 30 guests per day, with a projected monthly revenue of up to 80k CHF and a yearly profit of 300k CHF.

Another stream of revenue will be from the sale of online services by sex workers in the ecosystem. By selling ads to sex workers, the platform will generate 60%, which it will retain, while 40% will be paid as commission. From live communication services such as chat and videos, the company will give 70% of the money generated to the sex worker, 20% to commissions, and retain 10% of it. Selling digital content in the bitcci cloud is another obvious way of getting money. From that, the company will retail 10% of the content sales. bitcci plans to sell club management software licenses to international nightclubs, sex studios, escort agencies, and operators of keyhole apartments. There, it plans to charge between 0.1% and 3%, depending on the agreement.

The third stream of revenue will be from fintech services. This is where it will earn from charging annual fees for bitcci debit cards, premiums, and handling fees in addition to insurance commissions and fund fees for the case of old-age pension plans with bitcci funds.

bitcci also plans to generate revenue from premium agency services. This is whereby it will charge a fee for creating premium marketing materials such as websites and advertising materials. From the bitcci Academy, the firm will charge a fee for the training.

There will also be fees for those seeking tax and legal advice, travel planning, etc.

CONCLUSION

Beyond reasonable doubt, blockchain is a game-changer for the sex industry. The possibilities of blockchain are getting broader every day. The best part is that the innovation favours the sex industry as sex workers can now enjoy the industry's lucrative opportunities.

bitcci took advantage of blockchain technology to solve challenges facing the sex industry. With the innovation onboard, clients can enjoy more customers, wealth generation, access to training,

savings and pensions, international reach, and debit cards for transactions. They can better their quality of life by efficiently planning for their future with health insurance and pension plans. More nightclubs mean that it will be easy to access or offer sex services. It also translates to rapid growth as the company is using affiliate programs, such that nightclubs will get a commission from the clients they bring. With the different strategies in place, the platform will scale fast in a short time. Scaling will give sex workers more opportunities to make money.

It is clear that the sex industry has taken a turn-around, and it is headed for the skies.





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Over \$18.24 billion transacted on Cardano in a single day last week

Cardano's on-chain transaction volume is only behind that of Bitcoin as it has flipped that of Ethereum and other altcoins.

Cardano's silent rivalry with Ethereum seems to be gaining traction as the on-chain transaction volume seen on its blockchain almost doubles that of the network of the second largest crypto asset by market cap.

Cardano's on-chain transaction volume behind only that of BTC

According to data from Messari, a leading crypto forensic platform, Cardano's on-chain transaction volume is only below that of Bitcoin that has a volume of \$21.6 billion, while that of the altcoin stands at around \$18.24 billion. Ethereum, on the other hand, recorded a transaction volume of \$9.31 billion.

Other assets that make up the top 10 include Bitcoin Cash with \$4.5 billion, Litecoin with \$3.4 billion, popular meme coin Doge with



\$1.13 billion. Bitcoin SV, Polkadot, Dash and Ripple's XRP complete the list with a cumulative transaction volume of \$2.84 billion on their networks.

Interestingly, within the last 24 hours, the on-chain transaction volume on Ethereum surged to \$15.72 billion, however, it is still behind that of Cardano which saw \$17.29 billion.

Most of Cardano's

improved market price and trading volume came from the network's Alonzo Hard Fork Phase that enabled smart contract features on the asset. This allowed it to establish itself amongst its peers like Ethereum, Solana and Binance Smart Chain with regards to the adoption of decentralized finance and Non Fungible tokens.

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Citigroup to Hire 100 People for Its Crypto Division

Citigroup is reportedly looking to hire 100 people for its new crypto team. "We believe in the potential of

blockchain and digital assets including the benefits of efficiency, instant processing, fractionalization, programmability, and

transparency."

Citigroup Growing Its Crypto Team

Citigroup is reportedly looking to hire 100 people to grow its digital asset team within its institutional business, Bloomberg reported on Monday, citing a person familiar with the matter.

Puneet Singhvi will be the firm's new head of digital assets within Citi's institutional client group, according to a memo to staff seen by Bloomberg News. Singhvi was previously head of blockchain and digital assets within Citi's trading business.

In his new role, he will report to Emily Turner, who oversees business development for the broader group. Turner explained in the memo to staff:

We believe in the potential of blockchain and digital assets including the benefits of efficiency, instant processing, fractionalization, programmability, and transparency.

"Puneet and team will focus on engaging with key internal and external stakeholders including clients, startups, and regulators," Turner noted.

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THE ADVANTAGES OF BBND FOR FANS, ARTISTS, AND EVENT ORGANISERS

Music events are one of the most profitable businesses in the music industry. Many business models are centred around music, as the demand over the past decades has never diminished. Music industry live shows appear to run smoothly but many complications prevail on the backend. But the introduction of blockchain in the music industry promises to rejig the industry and the way it functions.

REASONS WHY THE MUSIC INDUSTRY IS LAGGING BEHIND TODAY

The music industry has over 375 million active fans and \$30 billion in revenue globally. Despite the enormous popularity and staggering growth, the current state of the music industry is highly fragmented. Most of the artists and their managers have limited reach and networks. Music events are associated with a chaotic ecosystem with slow and manual negotiations and a lack of revenue projections due to the lack of data. There are multiple problems associated with the industry:

Venues and artists are limited in ways they can reach each other, access to opportunities for both sides being inefficient and segregated, thus limiting their revenue and margins.

Scalpers and ticket forgers steal half of the revenue of the artists and the organisers who create events. This amount shoots up to \$8 billion annually.

There is no empirical data about the fans' preferences, current market trends, revenue projections, and wishes, making investing in the industry a risky venture.

Event-oriented engagements such as dating, socialising, surveying, and voting are very minimal, generating disinterest from the fans.

Quality performers and venues are hard to reach. Agencies and middlemen are slow, inflexible, and expensive.

Demand is artificially restricted as the artists and venues can't find the right deals and the audience.

WHAT IS THE ADDRESSABLE MARKET?

The music industry is estimated to have 4 times higher growth than any other media and entertainment industry in the world. But still, the industry functions in an old-fashioned manner. It is largely archaic and undigitalised.

BeatBind has no limitations in terms of niche restrictions or seasonality. The business model can be expanded, and the technology can be easily adapted, to include numerous other sectors related to event management and organisation. There are five big event categories relevant for the early expansion of BeatBind.

Currently, the estimated valuation of the addressable market exceeds \$30 billion. They plan to target the first two categories and increase their reach in the industry, and post that they will look out to venture into other categories.

HOW ARE BBND TOKENS BENEFITING FANS, EVENT ORGANISERS, AND ARTISTS?

BeatBind is the industry's long overdue platform for

| EVENT TYPE | PERFORMERS | VENUES |
|----------------------|---|---|
| Live Music | DJs, singers, dancers, bands, and promoters | Bars, nightclubs |
| Concerts & Festivals | DJs, singers, bands, and dancers | Stages, complexes, historical landmarks |
| Private Parties | DJs, singers, dancers | Cottages and hotels |
| Fetes & Galas | Classical musicians, speakers | High-end hotels, universities, museums, galleries |
| Weddings | DJs, singers, dancers, priests, magicians | Hotels and restaurants |

organising music events. Touted as the world's first decentralised blockchain event organisation and talent auction platform, it allows artists to focus on their performance and providing an unforgettable experience for their fans. It provides the token holders and partners with information and the status and updates of the project launch.

The main aim is to connect key players in music event coordination: venue owners, performers, and fans building a cohesive ecosystem. BeatBind's innovative solution will be supported with the BeatBind tokens (BBND), a utility token, and the medium of exchange for all transactions on the platform.

BeatBind's innovative solution tends to solve music events-related problems through the development of its platform and wider event organisation ecosystem. The central idea is to allow the participants of the ecosystem to efficiently connect and interact with each other, solving a chunk of the problems of the current music industry. It also plans to capitalise on the high demand for the best artists, venues, and organise to cater to the demands of the fans and increase artist booking rates significantly using various auction models. This will increase the revenues of the artists significantly and provide rising artists with more opportunities both locally and globally. It also plans to add the ticket sales for the fans on its platform from organisers of all events created on BeatBind, preventing fraud, forgery, and ticket scalping.

BeatBind, the world's first real-time talent auction platform, is capable of introducing innovative and interactive services and thus changing the face of the music industry worldwide. It offers creative solutions for concerts, festivals, and exclusive parties. With the growth of the platform, the barriers of entry will be lowered significantly for all parties. BBND, as the official utility token, is expected to capture a significant part of the new value, which will be created for the first time in the world on BeatBind.

HOW BEATBIND WORKS

The BeatBind platform is developing a multi-stage business model with each level being the foundation to the next platform level, addressing each of the industry's four prevailing challenges with the creation of BeatBidder, BeatBuy, BeatX, BeatAI.

BeatBidder — A platform to connect venues, DJs, artists, and all the parties involved in organising a music event, providing the best opportunities for all. By leveraging online auction systems, BeatBind seeks to increase revenue for the most popular and in-demand artists and venues, while taking advantage of the sheer market size to cut costs and lower entry barriers for virtually everyone participating in creating music events.

Online auctions enable new sales channels for product or service owners, and for the customers, they represent an efficient way to get the desired product or service within an acceptable price. Over the past decade, electronic auctions have become a standard for online trade by enabling the instant service without the upfront costs, initial investments, sales, and general administration costs, and distributor costs. The auction system aims to support the following features, respectively:

Fixed price offers — constant rate service

Subscribers have the liberty to choose from the pool of offers presented during a period. Since all offers are of equal value, they can filter out using criteria, such as venue location, musician reputation, artist portfolio, etc.

Open English auctions

The market value of services is raised by the auction and the bidding process and the final gain is determined at the end according to the highest bid. Furthermore, sophisticated subscribers who have an established and capitalised budget can go for immediate service reservation, which costs more than the starting price and also represents a final bid. The BeatBind auction system does not support any form of penny auctions. The auctions

on BeatBind include optimal minimum increments, and, finally, the party that wins the auction is the only one that pays the fees.

Sealed Dutch auction:

A combination of a Dutch auction, where the prices of the service decrease and they are sold to the first bidder accepting that price, and a sealed auction, where anyone can send a private offer, without knowing about the offers of other participants in the auction. This can prove to be an effective solution for cases where the service value cannot be determined easily. All offers made on the platform will be processed in compliance with BeatBind's Terms of Service.

Clients will be able to use all available types of auctions when they subscribe to the BeatBind platform. Online auctions enable BeatBind to cater to larger audiences and reach them without limitations in terms of geographical position, the count of sellers with unique offers, or buyers competing for the desired event. This ensures optimal prices and maximises the revenues from ticket sales without the need to manage empty seats.

BeatBuy — Ticket sales will be a default feature of an event created on the platform through BeatBuy. Tickets will be sold to the platform users, which will make it convenient for the platform users and decrease barriers to entry. This will prevent ticket scalping and forgery, which currently steal an estimated \$8 billion annually from event creators. BeatBuy plans to eliminate these obstacles and thus bring the revenue to the right people involved with creating the music event.

The BeatBind platform will be implemented on the Ethereum blockchain performances and the BBND token will be implemented as an ERC 20 standard token. This enables the following features for all of its transactions:

Security – All the transactions on the blockchain are secured by proven cryptographic protocols.

Transparency – All transactions on the blockchain are accessible and verifiable by anyone in the ecosystem.

Immutability – Transactions are permanent and unchangeable, and no one has the authority to change them.

BeatX — BeatX gives fans the impact they need to shape the event that they are attending and provide event-oriented experiences such as social networking and in-person engagements. They will have access to newsfeeds and will be engaged in ways to help the organisers better create the very event that those same fans are attending. For

the integrity of all transactions and the security of all parties, a rigorous escrow protocol will be introduced for refunding the money in case of failed transactions and for handling any disputes.

BeatX will be an upgrade to the existing blockchain that explores customised preferences for the users' accounts and their preferences with additional UX performances. It is capable to access all the necessary inputs and data by interacting with BeatBind Smart contracts on the Ethereum blockchain, enabling transparency and immutability confirmation of bids, or transactions on the platform.

BeatAI — BeatBind's AI platform will provide revenue projections and other heuristics that will enable smart decision-making for the platform users and decisions in any part of the music event organisation process.

The implementation of state-of-the-art technologies, such as Artificial Intelligence and Machine Learning, creates a concept that is capable of producing revenue forecasts and estimates, and supports subscribers to justify decisions in any part of the music event organisation process. Simultaneously, the technologies greatly reduce the risk and foster growth.

CONCLUSION

The future of BeatBind in the music industry looks very promising. This platform not only helps connect music event organisers but also connects artists, fans, and venues, thereby creating some of the most memorable experiences. BeatBind understands that organising a music event, irrespective of its scale and size, is traditionally a manual and a slow process that involves high costs as well as barriers to entry.

There are other pressing issues like the quality of the venues and the artists who are difficult to reach, and the absence of connections that limits rising music artists, and venues. Apart from this, middlemen and agencies are inflexible and slow and add to the costs. This is where BeatBind comes into the picture, offering solutions like BeatBidder. It ensures that every experience within the music event organising industry maximises revenue, bidding opportunities, reduces costs, and outsourcing of the event organising to some promising managers.

Hence, there is no denying that BeatBind is reinventing how music events are organised, as well as addressing some of the biggest issues of the music events organising industry through the use of blockchain.

We hope this BeatBind review was helpful! You can find us at www.beatbind.io and our token here: <https://app.stex.com/en/trading/pair/USDT/BBND/ID>.



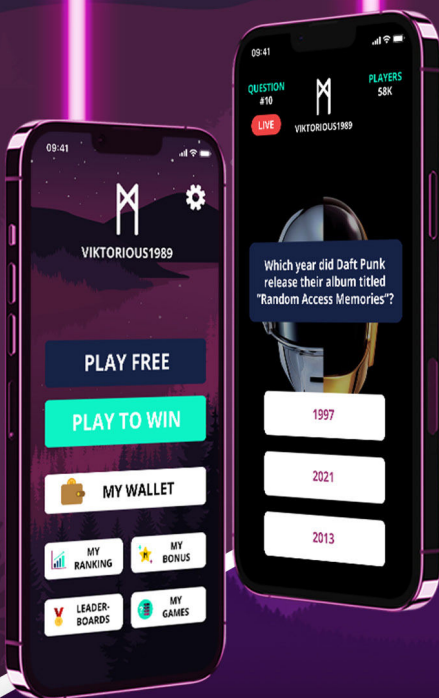
WE'RE BRINGING MIMIR QUIZ | PLAY TO EARN | NFTS | BLOCKCHAIN | GAMEFI TO THE MASS MARKET

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BUY \$MIMIR/ETH



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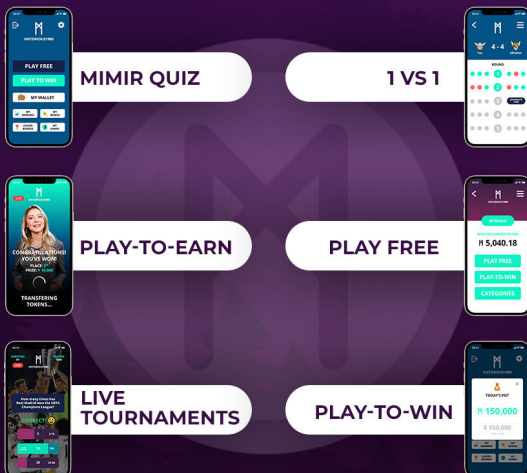


THE MIMIR TOKEN (\$MIMIR)

The Mimir Token (\$MIMIR) is the one and only utility token to rule all of the Mimir World Games. As such, the Mimir Token has a very strong utility and use case connected to our games.

Players earn \$MIMIR for simply playing our mobile games through our play-to-earn model. Mimir Tokens can be used for in-game purchases like entry fees to our big live shows, staking before entering a game to compete for a prize pool. The Mimir Token is also a decentralized governance token with voting rights.

GAME FEATURES



ADD \$MIMIR TO YOUR WATCHLIST



TOKEN FEATURES

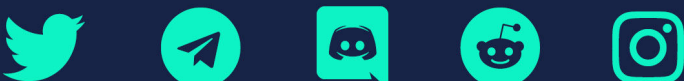
 GAME ECONOMY

 PLAY-TO-EARN

 STAKING PROGRAM

 DAO GOVERNANCE

COMING EARLY NOVEMBER



UK Finance Watchdog Recruiting Crypto Experts To Circumvent Money Laundering and Terrorism

A financial regulator in the United Kingdom is looking for crypto experts to assist in identifying illegal activities.

The Financial Conduct Authority (FCA) recently published a tender notice seeking consultants to access a blockchain analytics platform to help counter money laundering and terrorism.

"Under these regulations in scope crypto-asset firms are required to establish and maintain policies, controls and procedures to mitigate and manage effectively the risks of money laundering and terrorist financing."

The FCA is seeking a third-party firm specializing in blockchain data analysis to work under

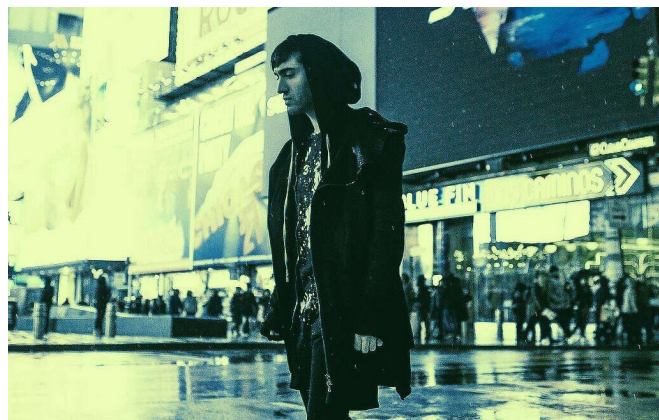
the financial regulatory body.

"As the supervisor of in scope crypto-asset activity in the UK, the FCA requires access to specialist services to support the analysis of crypto-asset blockchain data.

The FCA is seeking the services of a third-party firm specializing in this area that can provide access to a platform that can support the robust and efficient analysis of crypto-asset blockchain data and provide training and ongoing support in the use of this platform."

Specifically, the FCA is looking for a firm that can supervise, analyze, identify, and mitigate potential risks.

[Read more...](#)



Nas and The Chainsmokers Join \$55M Raise in NFT Music Platform Royal

Top celebrities and musicians have joined a \$55 million fundraiser in the up-and-coming NFT music platform Royal.

In brief
Royal lets artists raise money from their fans through NFT sales. Fans can be eligible for future royalties. Royal raised a \$16M seed round early this year.

NFTs are shaking up the world of art and video games. But it may be the music business where NFTs (non-fungible tokens) are poised to have an even bigger impact—potentially transforming an industry that critics say has long benefited lawyers and middlemen at the expense of musicians.

Royal is a blockchain startup trying to bring about such a change. Launched this summer by Justin Blau—better known by his stage name DJ 3lau—Royal

helps artists create and sell NFTs, but also offers a new business model where fans can invest in an artist's work and receive royalties in return.

Blau tested the concept this summer, releasing 333 NFTs that represented 50% of streaming ownership in his new single. According to Royal, the experiment was a smashing success as tokens in the song are now worth over \$6 million and have resulted in more than \$600,000 worth of trades on the secondary market.

"I wanted to prove the market for this existed. Until now, NFTs have just been collectibles," Blau told Decrypt, saying he distributed the 333 NFTs for free to fans, and that those who "invested with their attention" now own assets worth over \$8,000.

[Read more...](#)

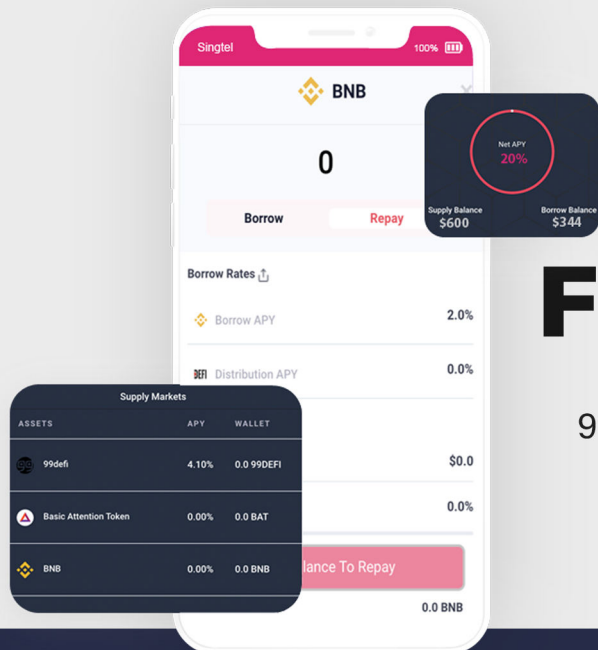




99Defi

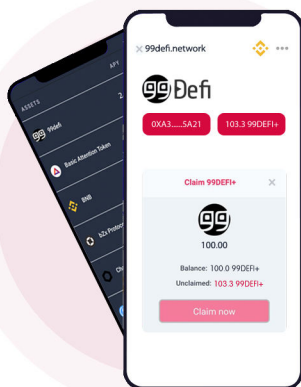
Decentralized P2P Network For Secured Loans

99Defi.network is a permission-less decentralized protocol that enables lending and borrowing services through Blockchain smart contracts.

[Launch app](#)[Audit Report](#)

Peer-To-Peer Lending And Borrowing Protocol

99Defi Non-Custodial Protocol



99Defi Protocol enables you to Borrow and lend in a safe and transparent way. The 99DEFI smart contract automatically matches borrowers and lenders and calculates interest rate based on the ratio of borrowed to supplied assets.

Blocks Of 99DEFI

Earn Interest By Lending

Find someone to "rent" your crypto assets on your terms. Your collateral is held safely by a smart contract as an escrow agent.

Borrow Assets To Trade In Crypto Market

Get liquid assets you need without selling long-term holdings to go short, invest into ICOs or use assets in other trades.

Claim Your Reward

Earn additional 99Defi + governance token for all your supply. Contact us for more details on how to participate.

Introduction

99DEFI is a decentralized network governed entirely by 99DeFi token holders. The governance will be handled by a DAO - or a "decentralized autonomous organization."

The ultimate mission of 99DEFI is simple: to forge a future where finance is based more on truth and less on trust.



<https://99defi.network/>





Bitcoin Reacts to Biden Picking Jerome Powell as Federal Reserve Chair For A 2nd Term

Bitcoin is currently hovering around \$56k and Ether above \$4,000 while funding rates normalize, indicating euphoria not high in the market.

Bitcoin jumped 5.3% to nearly \$59,550 as Federal Reserve Chairman Jerome Powell got nominated for a second term. The nomination next heads to the Senate for confirmation.

Powell guided the US central bank and the nation's economy through the Covid-19 pandemic by implementing unprecedented monetary stimulus.

President Joe Biden announced Monday following speculation that Governor Lael Brainard might get the spot who will instead be a vice-chair of the board of

governors. Biden said in a statement,

"As I've said before, we can't just return to where we were before the pandemic, we need to build our economy back better, and I'm confident that Chair Powell and Dr. Brainard's focus on keeping inflation low, prices stable, and delivering full employment will make our economy stronger than ever before."

Biden also praised the Fed for its "decisive" actions in the early days of the pandemic, which included \$120 million monthly bond purchases, cutting interest rates to near zero, and an array of lending programs..

[Read more...](#)

Commonwealth Bank of Australia recognizes risks in missing out on crypto

We see risks in participating, but we see bigger risks in not participating," said CBA CEO Matt Comyn on the bank's recent crypto adoption play.

Matt Comyn, the CEO of the Commonwealth Bank of Australia (CBA), said that the bank is more concerned about the risks of missing out on crypto than those associated with its adoption.

The CBA is set to become the first of

the "big four" banks in Australia to offer crypto-based services, after the company announced on Nov. 3 that it will support the trading of 10 digital assets directly via its banking app.

Speaking with Bloomberg TV on Friday, Nov. 19, Comyn was questioned on the CBA's take on the crypto sector, with the CEO noting that:

"We see risks in participating, but we see bigger risks in not par-



icipating. It's important to say that we don't have a view on the asset price itself, we see it as a very volatile and speculative asset, but we also don't think that the sector and the technology is going away anytime soon."

Comyn also suggested

that there will be much more to come from the CBA's crypto adoption play, as he highlighted that the bank sees many use cases from blockchain tech, along with strong demand from consumers.

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White Paper



OVERVIEW

SMAC PITCH

Want to help stop our environment pollution and aid the environment?

Smartchem is an eco-friendly portfolio of cleaning products that can have big impacts on your environmental footprint.

Smartchem (SMAC) is the token of the Intelligent Fluids GmbH. Participating in the ICO helps to create a safe, healthy and sustainable world for our clients and communities

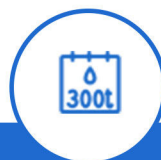
USE CASE



Clients



Demand



Patents



Market Presence

Intelligent fluids intends to use the funds raised from the proposed ICO to scale current operations for global growth with demo labs and production sites in target markets.



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info@intelligent-fluids.com



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