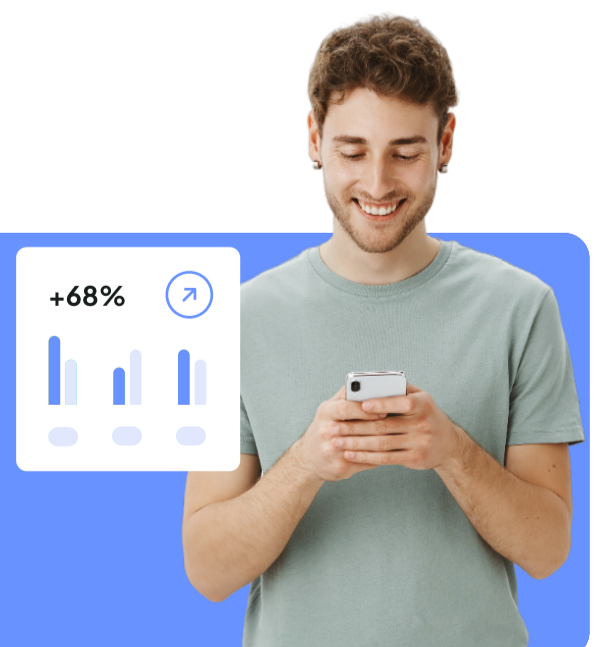# Surfboard.Finance

White Paper

What is SurfBoard?

Surfboard.finance is a revolutionary web platform managed by a Decentralized Autonomous Organization (DAO). It leverages decentralized technology to scan users' wallets, calculate their net worth, and provide tailored advice for optimizing their investment portfolios.

What PROBLEM does Surfboard solve?

- Each chain has its distinct wallet tools, yet there lacks an agile solution that consolidates all of them into a single, user-friendly dashboard.

- Centralized portfolio management platforms often lack transparency, requiring users to compromise the privacy of their assets. This not only creates security risks but also limits the potential for customized strategies. Indeed, an analytics company that manages wallets could paradoxically become a competitor with visibility into your entire strategy.

- In a nutshell, Surfboard.finance aims to tackle these challenges by leveraging the capabilities of Web3, blockchain technology, and decentralized autonomous organizations.

+68%

Surfboard White Paper

The Vision

Surfboard.finance envisions a future where anyone can effortlessly optimize their digital asset portfolios while retaining full control over their assets.

To achieve this, Surfboard.finance offers a suite of features designed to simplify portfolio management and maximize returns.

Wallet Scanning and Net Worth Calculation:

The platform seamlessly integrates with Web3-enabled wallets, scanning and aggregating users' digital assets across multiple chains to accurately calculate their net worth.

Portfolio Optimization AI:

Surfboard.finance utilizes a sophisticated algorithm that takes into account factors such as risk tolerance, investment goals, and market conditions to generate personalized portfolio optimization strategies. This includes suggesting asset allocations, rebalancing recommendations, and diversification strategies to enhance returns and minimize risks.

User Dashboard and Insights:

Users have access to a comprehensive dashboard that showcases their portfolio's performance, asset allocations, and historical data. The platform provides in-depth insights and analytics, empowering users to monitor their progress and make decisions based on data.

Access to Smart Money:

Smart Money' refers to crypto entities that trade or invest in ways that are considered experienced and well-informed, typically indicating insider or professional knowledge.

The Technology Behind

Decentralized Infrastructure: Surfboard Finance is built on a robust and sophisticated technology stack designed to ensure reliability, scalability, and security. At its core, Surfboard utilizes blockchain technology to provide a decentralized and transparent platform for asset management. This foundation is strengthened with advanced encryption and security protocols to safeguard user data and transactions.
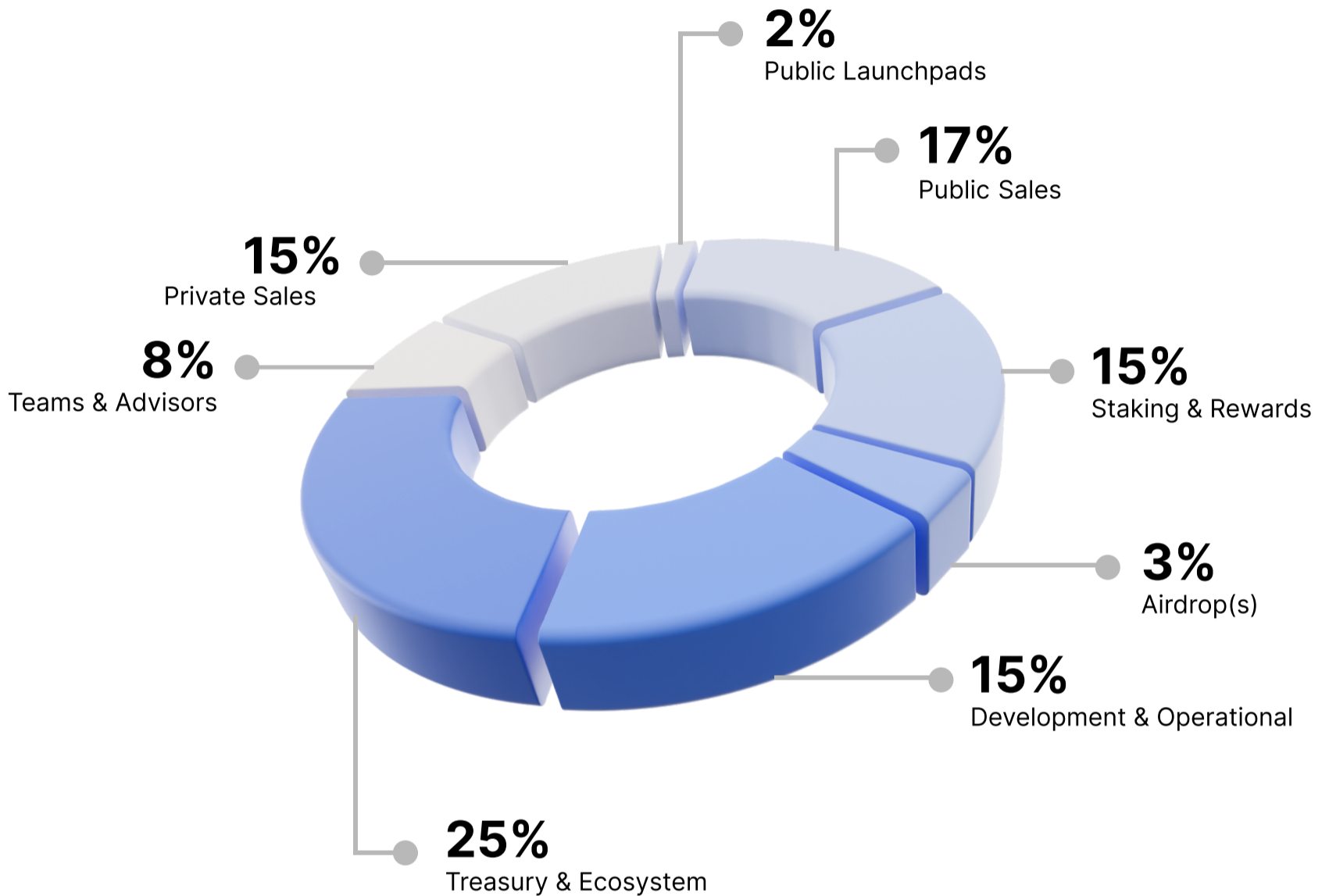
Seamless Interoperability: The platform is engineered to handle the complexities of multiple blockchain networks seamlessly. This interoperability is crucial, allowing Surfboard to aggregate data from various sources into a single, unified dashboard. The backend architecture is powered by high-performance servers and databases, ensuring fast and efficient data processing and retrieval.

AI-Driven Analytics: In addition to its blockchain and server infrastructure, Surfboard employs cutting-edge artificial intelligence (AI) for predictive analytics. This AI component analyzes market trends, asset performance, and user behavior to provide tailored insights and recommendations. By leveraging machine learning algorithms, Surfboard's AI can adapt and improve its predictions over time, offering users more accurate and actionable insights.

Risk Management: The AI also plays a significant role in risk assessment and management. By analyzing vast amounts of data, it can identify potential risks and opportunities in the user's portfolio, suggesting strategies to optimize asset allocation and enhance overall portfolio performance.

Robust Security Layers: Security is a paramount concern for Surfboard, and the platform incorporates multiple layers of protection. This includes two-factor authentication, encryption of sensitive data, and regular security audits. These measures ensure that users' assets and personal information are secure from unauthorized access and potential cyber threats.

Tokenomics

2%
Public Launchpads

17%
Public Sales

15%
Private Sales

8%
Teams & Advisors

15%
Staking & Rewards

3%
Airdrop(s)

15%
Development & Operational

25%
Treasury & Ecosystem

TOTAL SUPPLY

500,000,000 BOARD

POLYGON ERC-20 CONTRACT

0xD8513c22Dd61161ba3872859A6D10eB1612Df742

The Team

Maxime CARPENTIER | CEO

Often referred to as a true "OG" in the crypto world, Maxime began his journey in the decentralized realm back in 2011, launching his first Bitcoin mining rig by 2012. Maxime has pioneered multiple crypto projects and actively participated in several hackathons, showcasing his versatile expertise. At the 2023 SCB 10x Blackthorn, his project based on the Cosmos SDK was a finalist.
https://www.linkedin.com/in/maxime-carpentier--/

Dr. Tinnapob Phengpom | COO

Dr.Tinnapob, as the Chief Operating Officer at Surfboard Finance, brings a wealth of experience in technology and innovation. With a strong academic background and expertise in blockchain, Dr. Phengpom plays a pivotal role in steering the operational strategy and execution at Surfboard Finance.
https://www.linkedin.com/in/dr-tinnapob-phengpom-82787521a

Pongpatai kitrungloadjanaporn | Lead Developer

Pongpatai Kitrungloadjanaporn is the Lead Developer at Surfboard Finance, where he spearheads technical development with a focus on blockchain technology. His expertise in software engineering and system architecture is crucial in driving Surfboard's innovation in decentralized finance.
https://www.linkedin.com/in/pongpatai-kitrungloadjanaporn-8871ba29a/

Park Padungpattanadis | Blockchain Developer

Park Padungpattanadis, Adept Blockchain Developer at Surfboard, leveraging extensive web development experience to innovate in the decentralized finance space. Passionate about creating cutting-edge blockchain solutions.
https://www.linkedin.com/in/park-padungpattanadis-04287621a/

Nattarika Wongmongkon | Developer

Nattarika Wongmongkon is a key developer at Surfboard, known for her expertise in blockchain technology and software development. Her contributions are vital in enhancing the platform's innovative features, showcasing her technical prowess and commitment to excellence.
https://www.linkedin.com/in/nattarikato/

The Team

Tor | Lead Advisor

Tor is the dynamic CEO of Nakamoto Game. A pioneer since the early days of decentralized tech, his influence has shaped the contours of blockchain gaming and the decentralized internet landscape.
https://www.linkedin.com/in/gotoism/

Pascal Lejolif | Advisor

Pascal is a fervent advocate for transparency, security, and user empowerment in the digital space, values that Web3 holds at its core. As the crypto and decentralized landscape evolves, Pascal continues to be at its vanguard, guiding projects with his expertise and vision.
https://www.linkedin.com/in/pascal-lejolif-546365/

Ramu Jakkampudi | Advisor

Ramu Jakkampudi, Surfboard Finance Advisor, leverages over 13 years of blockchain experience from Freddie Mac. With expertise in blockchain strategy, tokenization, DeFi, and regulatory compliance, he enhances Surfboard's strategic capabilities.
https://twitter.com/jakkampudi_ramu

Nuttee Sakkullapat | Advisor

Nuttee, Surfboard Finance Advisor, brings rich expertise from XSpring, Ascend Money, and dtac. With a background in digital strategy, product management, UX, and experience as Vice President at dtac, he enhances Surfboard's blockchain and digital finance initiatives, excelling in strategy development, customer experience, and innovation.
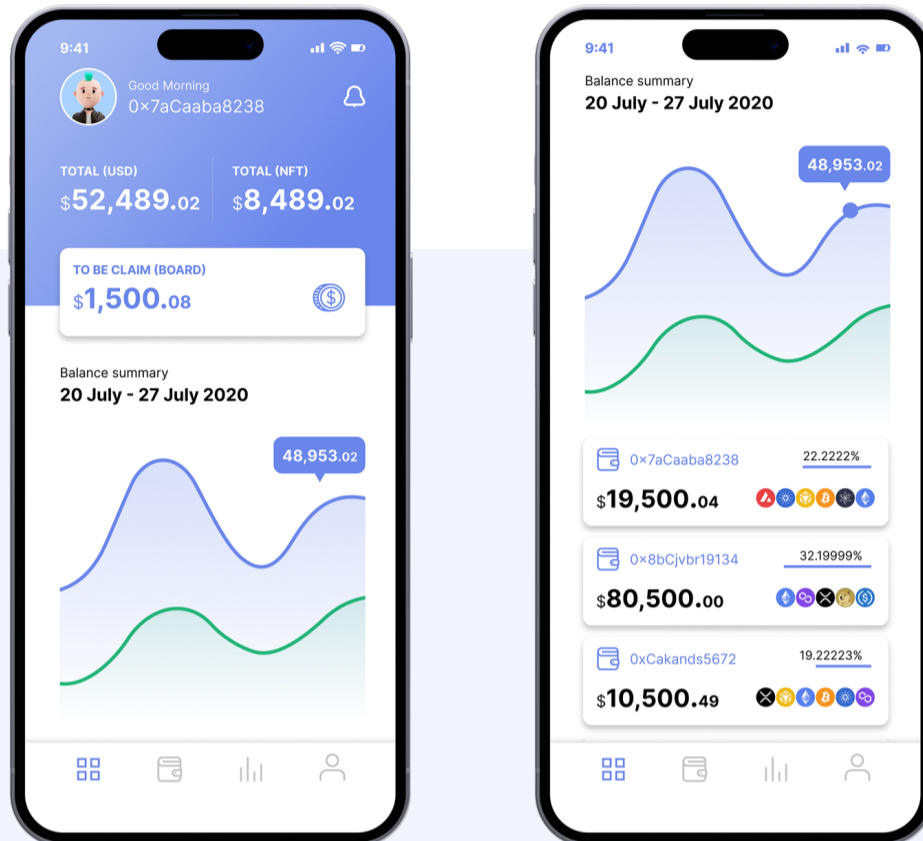https://www.linkedin.com/in/nuttee-sakkullapat-45a56b72/

Phiriyaphong Phumphoang (George) | Advisor

Phiriyaphong, an Advisor at Surfboard Finance, brings extensive experience as a project manager in high-end real estate and IT infrastructure projects. His expertise lies in effectively managing large-scale teams and ensuring project success. Previously, he served as the operational lead for Nakamoto Games.
https://www.linkedin.com/in/phiriyaphong-phumphoang-956763194/

Features & Look'n feel

Portfolio:

Register your wallet address and scan them to discover all assets you have (Tokens, Coins, NFTs).

Crypto AI:

An advanced digital assistant designed for the world of cryptocurrency.
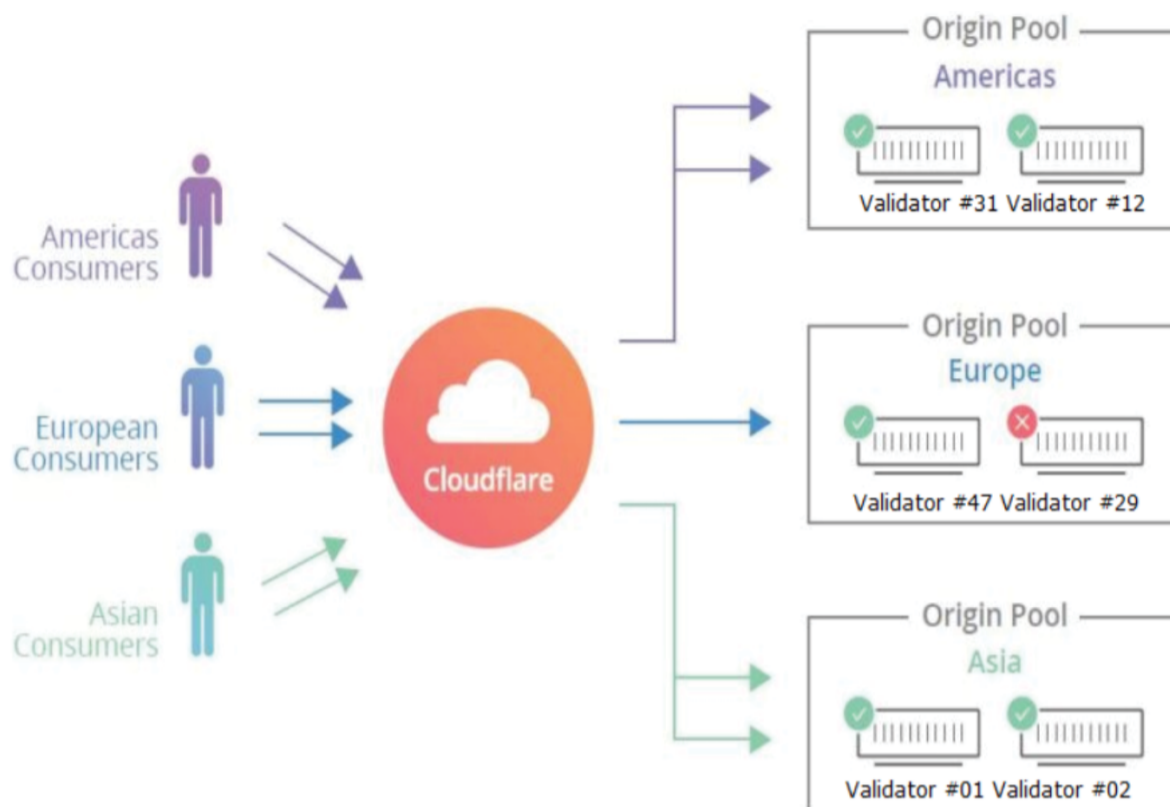
Airdrop Radar:

Check your portfolio for eligible airdrops and prepare with a pro.

Dashboard:

Presents a detailed view of your assets across various chains, coins, and protocols. Designed for clarity and ease of use, it breaks down assets chain-by-chain, coin-by-coin, and protocol-by-protocol. Integrated widgets offer a concise overview, ensuring users have immediate insights into their cryptocurrency holdings at a glance.

Architecture

Surfboard.finance leverages Web3 technology to seamlessly integrate all users' wallets and interact with each blockchain network.

A SOVEREIGN CHAIN

- Surfboard.finance is a Layer 1, fully sovereign chain built using the Cosmos SDK. It embeds the blockchain CLI, runs as a daemon that exposes the API, the GRPC, and the RPC services necessary for the chain to operate.

- To be in the active validator set, a validator must publicly run the full stack: the Tendermint layer, the Surfboard Cosmos SDK app, the frontend with the wallet, and the telemetry.

Business Model

Surfboard offers 3 models, that will suite most of the needs:

Free Demand:

Major features are available for free with some limitations on the number of scans and wallets. We offer an On-demand service to fulfill all incremental needs with no strings attached.

Subscription:

Surfboard offers several subscriptions that gradually cover all services. For example: VIP1 includes unlimited wallet scans & dashboard access. VIP2 is VIP1 + Portfolio & Airdrop active advice service.

Staking Model:

Depending on how many $Board coins users commit to stake, they unlock free services. VIP Silver requires 35,000 $Board locked to access unlimited wallet scan & dashboard. VIP Gold requires 50,000 $Board to benefit from VIP Silver privileges + Portfolio & Airdrop active advice service.

Surfboard White Paper

+74%

Business Model

Featured Offerings

Category	Offer	Monthly charge	Per scan charge	# Scan / u / month	$Board Rev / Month	$Rev / Month
Free	FREE01		0	0	-	-
On-demand	FREE02		10 $board	10	100 $board	$12
Subscription	VIP 1	~ $9	0	2	20 $board	$11
	AIRDROP01	~ $5	5 $board	0	42 $board	$10
Staking	VIP SILVER	-			-	> $10
	VIP GOLD	-			-	> $20

Consequential Revenues

Category	Offer	Repartition	10K MAU	50K MAU	100K MAU	500K MAU
			10000	50000	100000	500000
Free	FREE01	50%	0	0	0	0
On-demand	FREE02	20%	$24,000	$120,000	$240,000	$1,200,000
Subscription	VIP 1	10%	$11,400	$57,000	$114,000	$570,000
	AIRDROP01	5%	$5,000	$25,000	$50,000	$250,000
Staking	VIP SILVER	10%	$16,154	$80,769	$161,538	$807,692
	VIP GOLD	5%	$11,538	$57,692	$115,385	$576,923

Targeted KPI

Well, from the competition analysis we do target in the end of the first 6 months:

500K visits per month

50K MAU (Monthly Active Users)

5K DAU (Daily Active Users)

Main demographics: 18-34 years, which is why Surfboard's look and feel matches the tastes of those aged 18-35.

User-base comprises 35% female and 65% male users.

Goal: Get listed on at least one of the top 10 exchanges in 2024.

Aim to establish a solid initial revenue stream from advertising, followed by revenue from Staking, Subscriptions, and on-demand usage.

UNLEASH THE POWER OF AI-DRIVEN INSIGHTS AND UNIFIED ASSET MANAGEMENT WITH SURFBOARD