

BUILD COIN

TM

TRADE SYMBOL **B1x**

EMPOWERING THE HANDS THAT BUILD

BUILD



TM

WHITEPAPER

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BLOCKCHAIN

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Introduction and Vision

The construction industry is plagued by inefficiency, lack of transparency, delayed payments, insufficient and expensive funding. These problems unnecessarily raise the cost of construction, which is ultimately passed on to consumers.

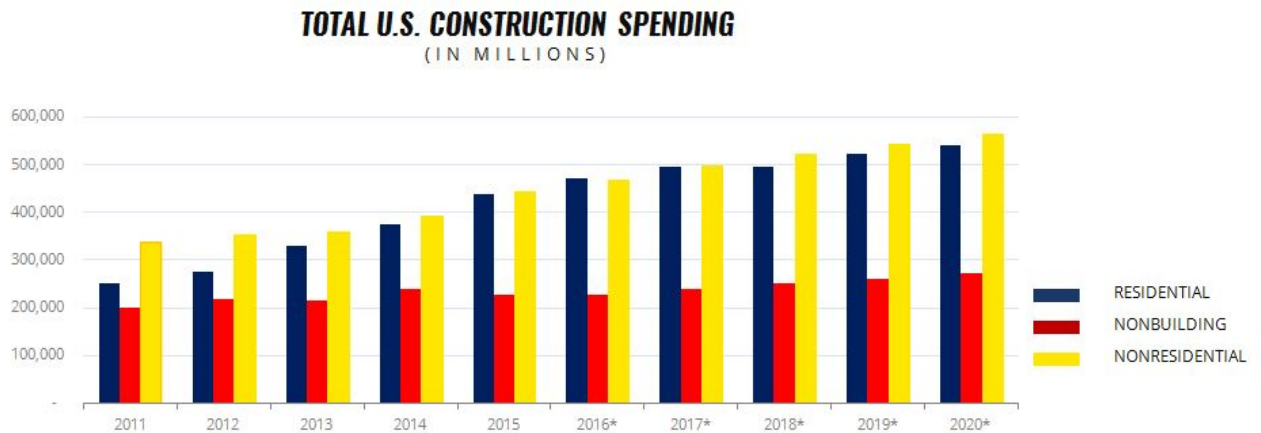
With the inception and rise of cryptocurrencies, nearly instant and low-cost transfers of value have become an everyday way of managing one's assets. The underlying technology of cryptocurrencies is Blockchain technology. By utilizing the power of this digital asset distribution and decentralized distributed ledger system, the construction industry can achieve better transparency, improved efficiency, and a flat architecture where everyone has fast access to the funds they need.

BUILD Coin will provide a new financial infrastructure available to everyone in the construction industry with access to a smartphone.



Construction Industry Overview and Challenges

Though the construction industry is one of the most recognizable in the world, few understand the underlying challenges facing today's builders, suppliers, contractors, subcontractors and workers. In the U.S. alone, this industry is made up of well over ten million people with an annual spending of over one trillion dollars.



Four major challenges facing the construction industry:

- **Funding Sources**
Traditional funding sources typically have a 30-90 day delay in payment after a task is complete. Since the payment is delivered long after the task is complete, contractors are forced to utilize short term, extremely high interest rate, solutions. Ultimately, these unnecessary costs get passed on to the consumer.
- **Inflated Labor Costs / The Under - Banked**
With a majority of the construction labor force using alternatives to traditional banking relations, contractors and their workers lose productivity and typically face charges of more than 2% when using alternative methods of cashing checks.
- **Inflated Material Costs**
The current purchase and payment cycle has a 30-60 day delay between delivery of materials, and payment to that supplier. Due to this cycle, suppliers need to increase cost of goods to cover this gap, thus inflating material costs.
- **Diversion of Funds**
When customers delay payment, contractors still have labor and material expense obligations to pay. Routinely, the contractors cover the shortfall by using funds from another project. Due to this diversion of funds, the contractors could face criminal charges and significant fines.

The Total “BUILD” Solution

The combination of BUILDCoin, the B1x Fund, and the BUILD1x Mobile App will provide the real-time ability to source and financially manage construction projects far more efficiently than today's. This total “Build” solution brings efficiency, transparency, and a new level of trust to construction professionals.

BUILDCoin is a cryptocurrency specifically for the construction industry. Though BUILDCoin will eventually be an open market currency, the initial launch will be utilized in the BUILD1x Mobile App and through the B1x Fund.



B1x Fund

A revolutionary, zero percent interest rate, fund source for new construction projects.

BUILD1x Mobile Application

A B2B mobile platform that connects construction teams, and allows for the real-time flow of information and resources.

BUILDCoin GEN

The BUILD Coin GEN is a centralized system deployed to the Ethereum Blockchain that is the coordinator of the smart contracts within the system, as well as the generator and distributor of BUILD Coin. Only 500 million BUILD Coin will be generated. Open exchange trading of BUILD Coin is anticipated Q2 2018.

BUILD Coin: Trade Symbol “B1x”

BUILD Coin is derived from an Ethereum ERC20 token and will be tradable among members of the BUILD1x mobile platform for products and services. BUILD Coin will be fully tradable on cryptocurrency exchanges under the trade symbol “B1x”.

Real-world demand for BUILD Coin will come from peer-to-peer payments for products and services within the BUILD1x mobile platform as well as interest from cryptocurrency investors.



The BUILD1x Debit Card



BUILD Coin may be used for everyday purchases via the reloadable BUILD1x Debit Card. Each member of BUILD1x, as well as outside holders of BUILD Coin, will receive a reloadable debit card that can be used where VISA or MASTERCARD is accepted.

BUILDCoin Initial Coin Offering

What is an Initial Coin Offering?

An Initial Coin Offering, also referred to as an ICO, is an event in which a new cryptocurrency project sells part of its cryptocurrency tokens to early adopters, and enthusiasts in exchange for funding. For the party offering the cryptocurrency for sale, this has become a well-documented and well-respected way to raise funds to upscale an existing product or service.

The sale by the Distributor of BUILDCoin tokens in connection with an Initial Coin Offering (the “BUILDCoin ICO”) to you as a purchaser thereof, will be subject to and governed by the Terms and Conditions (T&Cs), the Private Placement Offering Memorandum (PPM), and a Simple Agreement for Future Tokens (SAFT) Agreement, which are separate documents setting out the terms and conditions of the agreement between the Distributor and you in relation to the BUILDCoin ICO. In the event of any inconsistencies between the T&Cs, the PPM, the SAFT Agreement and this Whitepaper, the T&Cs, PPM and SAFT Agreement shall prevail.

The Distributor of BUILDCoin is BUILD1x, Inc., a Delaware Corporation. BUILD1x will deploy the proceeds of the sale of BUILDCoin Tokens in connection with the BUILDCoin ICO to fund BUILD1x’s mobile platform, the BUILDCoin cryptocurrency project, strategic acquisitions, businesses and operations.

Unless the context requires otherwise, references to “we” or “us” in connection with the BUILDCoin ICO shall be construed as references to the Distributor.

BUILDCoin Initial Coin Offering

Why an Initial Coin Offering?

Imagine a new monetary system for millions of construction professionals that is completely transparent, secure, trusted, time-saving, and widely accepted. Digital money and an alternative funding source with smart contract fund distribution that could ultimately lower new housing costs by over 10%, which on a \$500,000 home would be \$50,000 in savings. Our vision is ambitious, but certainly within reach.

The construction industry is ripe for disruption and the opportunity to provide a solution for it's biggest problem is very real.

Adding talent to our team for design, research, development, management, sales and marketing will require additional funds. And, the opportunity for strategic acquisitions and initial anchor funding for the B1x Fund would accelerate execution of our vision.

With an ICO, we can immediately begin investing the funds raised into BUILDCoin's purpose – easing friction in an industry that is ripe for improvement. As we begin to improve the four main challenges, the demand to infuse BUILDCoin into the full ecosystem will grow: this can only happen with an ICO.

Participation instructions and pricing information will be available on the BUILD1x website leading up to the start date. Contributions can be made in ETH to the BUILD1x designated address.

Please email questions to:

ico@b1x.io

ICO Official Website:

www.b1x.io

Mobile Platform Official Website:

www.build1x.com



BUILDCoin Initial Coin Offering

500 Million GEN Allocation

- 100 million BUILDCoin will be available for purchase in a PRE-Initial Coin Offering, and Initial Coin Offering through a Regulation D 506c SEC Filing utilizing Simple Agreement for Future Tokens (SAFT) Agreements. This offering will be restricted to non-U.S. citizens and U.S. citizens that qualify as accredited investors. All funds raised during this period will be allocated to company operations of BUILD1x, Inc. to fund the BUILDCoin cryptocurrency project, to anchor initial funding of the B1x Fund, and to be used for business development, strategic acquisitions, sales and marketing, and market expansion of the BUILD1x mobile platform.
- 300 million BUILDCoin will be available for purchase to BUILD1x members, for the trading of goods and services within the BUILD1x mobile platform.
- 100 million BUILDCoin will be retained by BUILD1x, Inc. it's founder, employees, advisors, and board members.

Future Coin Offering: B1x Fund

- Q2 2018 we plan to hold a second offering to fund projects through the B1x Fund. All funds will be allocated to finance the construction of projects, and will be backed by the titles to the real-estate for which the funds are assigned.

B1x Fund

Decentralized Funding for Construction Projects

No more dependence on banks and their slow approval process, high interest rates, and delayed draw payments.

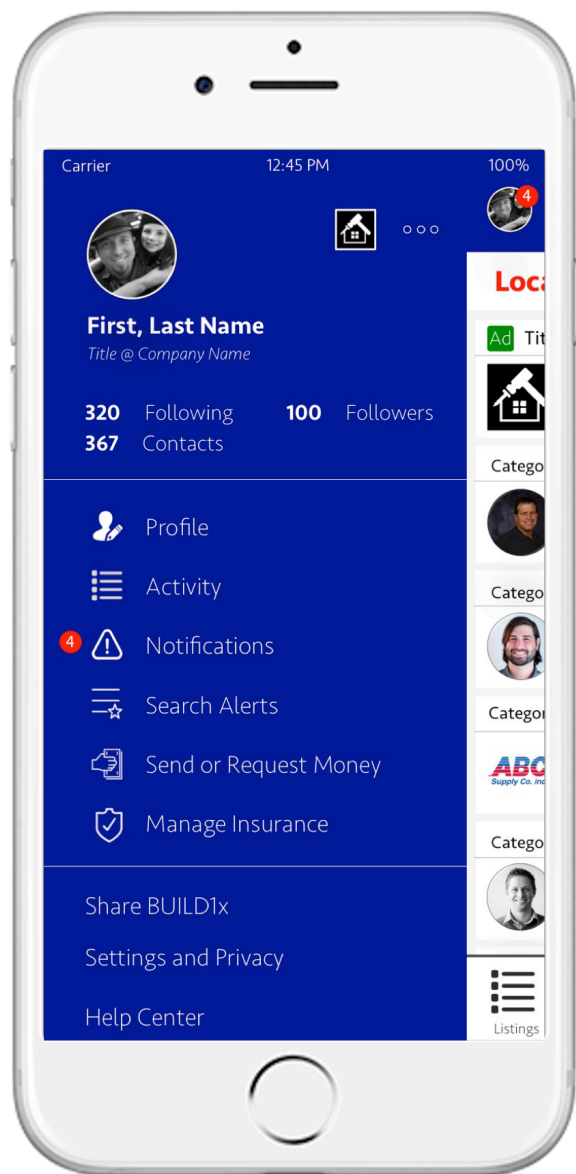
B1x Fund, LLC is a Delaware Limited Liability Corporation. This fund will acquire capital through strategic institutional partnerships, and by future crowdsourcing. All investors in the B1x Fund will be Limited Partners of the fund and will be compensated in the form of distributions based on overall performance of the fund.

As funds are allocated to select projects, titles to the real-estate of the project will be held by B1x Fund, LLC as security. Funding for projects carry a ZERO percent interest rate to qualified customers and transactions are in the form of BUILDCoin; the real-time monetary value of BUILDCoin will be determined by public exchanges. The B1x Fund earns money through modest origination fees as well as small transaction fees as BUILDCoin funds are distributed to the contributing trade partners, using the BUILD1x mobile platform.

Welcome to the future of construction lending.



BUILD1x Mobile Platform



Moving at the speed of business is now driven by mobile transactional platforms. Examples include Facebook, Amazon, LinkedIn, and Uber. It is easier than ever to find the information you want, and when you want it.

These platforms generate value by using technology to facilitate exchanges between inter-dependent groups. Platforms connect people and provide tools that allow them to interact in useful ways. However, most of these platforms do not meet industry specific needs.

The BUILD1x mobile platform bridges the gap between real-time transactional platforms and industry needs. We create value over the entire construction ecosystem by networking the players together to increase visibility and the flow of information throughout the production chain.

The BUILD1x mobile application has been in development for over two years at a cost in excess of \$800k. Initial release of the application is scheduled for Q1 2018.

BLOCKCHAIN TECHNOLOGY

REAL-TIME FLOW OF INFORMATION

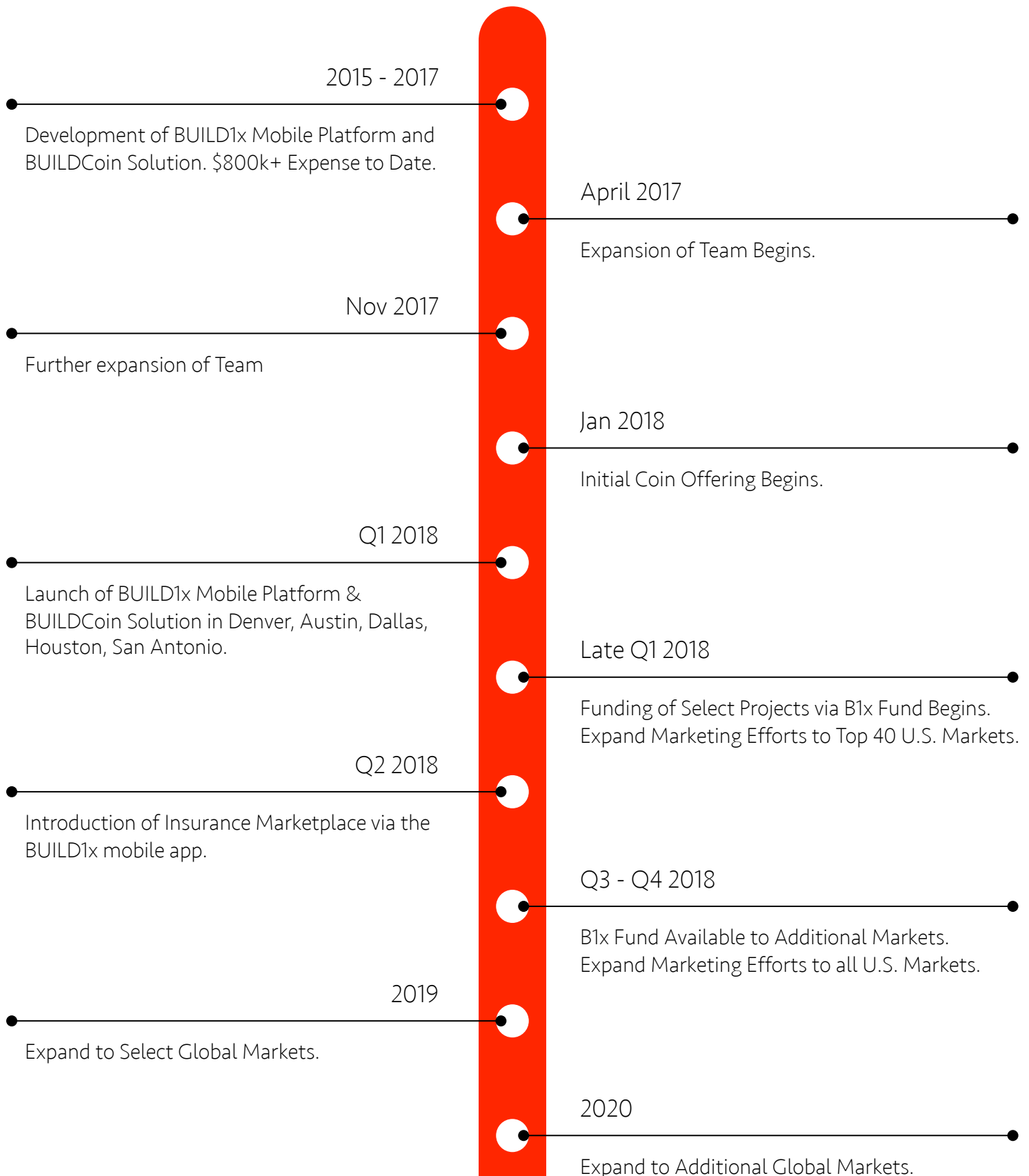
Instant Payments - Insurance Marketplace - Funding Marketplace

Search - Review - Connect - Follow - Share

Find a Job - Post a Job - Manage a Job - Project Communication

Direct Marketing - Targeted Ad Placement - Viral Sharing

Roadmap



The Team

The BUILD1x Team consists of construction industry experts, technical leaders, and a strong team of successful advisors. Our collective decades of core experience within the construction industry, provides the unique insight into revolutionizing the future of construction. Each core team member has also co-founded at least one startup, in both the construction and technology industries. As a whole, our team can not only deliver this platform, but revolutionize an archaic industry and grow the Total BUILD business.

Since 1994 our founder's companies have been directly involved in the construction of over 6,000 homes in Colorado, Kansas, and Texas providing material and labor services. This experience has developed strong relationships with executives at: PulteGroup, Lennar Homes, KB Home, Century Communities, CalAtlantic Homes, Meritage Homes, Taylor Morrison Homes, Brookfield Residential, Oakwood Homes, Adamo Homes, Sattler Homes, G.H. Phipps, Pinkard Construction, Builder's First Source, ABC Supply, BMC Supply, Alpine Lumber, National Association of Home Builders, and more.

23 years of industry relationships



The Team



Trac Stephenson | Founder

With 23 years as an entrepreneur, Trac is no stranger to the business development cycle at every phase. Trac founded and co-founded an array of companies including Stephenson Construction, Quality Build Team, Stix Framing, and BUILD1x.



Mark Hoyt | Chief Technology Officer

Mark was the creator, Co-Founder and CTO of Street Kingpins, a mobile platform for Skateboarders to earn tokens in exchange for skateboarding equipment. Mark has helped three separate startups in the technology industry and has over 6 years of experience as a Software Engineer.



Liz Kaufman | Director of Marketing

A leader in the marketing technology industry, Liz has transformed marketing operations for Fortune 1000 companies to support customer experience innovation for over 15 years. Liz is passionate about making marketing more efficient, which creates more time to produce engaging and personalized communications.



Dionna Bailey | Public Relations & Marketing

Dionna is an eighteen year Army Medic Veteran recently retired having served four combat tours, one in which she was awarded the bronze star. Over the last few years Dionna has turned her passion and energy to marketing and public relations for select clients with Blockchain solutions.



Luke Callaway | Marketing

With over 7 years of experience, Luke looks at marketing from every possible approach and specializes in Social Media. He is committed to providing top-notch social media management and has mastered the art of bringing businesses the online presence they deserve.



Ian Smith | Marketing

Ian specializes in social engagement marketing. Ian has 10 years of digital and field marketing experience which has shaped him into a tactical marketing shark.

The Team



Mil Younkers | Builder Relations

Mil has twenty five years overseeing Regional and National Builder Operations at PulteGroup. The relationships Mil has formed with builders nationwide will help accelerate our adoption rate and enable us to reach our target market directly. Mil was also a consultant at Laing Consulting and is the Founder of Adamo Homes.



Doug Daniels, Advisor | Head of Google Cloud Platform

Doug has been in the software industry for over twenty years in the enterprise SaaS sector. Former Head of Google Maps North America, current Head of Google Cloud Platform at Google.



Scott Moberg, Advisor | President of Denver HBA

As president of Joyce Homes and President of the Denver Home Builder's Association, Scott is a construction industry veteran at the forefront of innovation.



Brett Buescher, Advisor | Graphics Design & Cryptocurrency Investor

Brett is an experienced cryptocurrency investor, trader and entrepreneur. Brett has been involved in the Blockchain movement since 2013 and has deep insight in the markets.



Jessica Hoyt , Legal Counsel | Owner at Growth Legal

Jessica is an international corporate attorney with a focus on technology. Jessica has spent the past few years as the Director of International Law and Regulation for Globig, creating tools and resources to help with regulatory compliance globally.



Opteamix LLC, Development | Software Development

Opteamix is a professional IT solutions and services global technology firm based in Centennial, Colorado founded by IT experts who have been delivering quality service to Fortune 500 clients for the last 25 years.



Summary

This is only the beginning of cryptocurrency and blockchain. What differentiates BUILDCoin, is the backing of a \$7 trillion industry. Be part of the future, now.

Please email questions to:

ico@b1x.io

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www.build1x.com

Mobile Platform Official Website:

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BLOCKCHAIN TECHNOLOGY
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