



COMMUNITY
BUSINESS
TOKEN

CBT Whitepaper

www.communitybusinesstoken.com

DigitalFlyer™: The Most Affordable Business Service Platform in South Africa Introduces the Community Business Token

DigitalFlyer is more than just a business marketing platform. When you sign up at DigitalFlyer, you join an existing and growing business community that delivers all the perks of online marketing, a web presence, business coaching, financial administration, human resources management and nearly every aspect you'll need to run and manage a successful, growing business. The purpose of this document is to introduce you to our own crypto currency: Community Business Token (CBT). Along with the introduction of CBT comes an Initial Coin Offering opportunity that we are excited to share with you.

We are linking our powerful and growing platform to our own crypto currency, which will be launched after the Initial Coin Offering (ICO) on major crypto exchanges. Our financial analyst has conservatively predicted the initial growth of CBT to go from \$0.003 at the time of the ICO to \$0.01 at the launch of CBT on various exchanges in mid-2020, envisioning an estimated 300% growth in its first year.

This is a rare opportunity for you to become part of a business and profit driven digital marketplace. You generate returns by investing in your own marketing and business service provider, while growing the value of the currency you trade with, simply by conducting more business on DigitalFlyer.

After familiarising yourself with DigitalFlyer and CBT's ICO, we invite you to take advantage of this opportunity to join our growing business and wealth generating initiative.

Please find more information on DigitalFlyer's vision, our CBT and ICO in the sections below.

DigitalFlyer Overview

Firstly, it is important to understand DigitalFlyer's business offering in order to appreciate its value as the chosen vehicle for the Initial Community Business Token Offering. Digital marketing is the most powerful marketing platform yet in the history of our planet. We have access to around 3.5 billion users via smart devices, enabling you to sell just about anything to anyone. **The trick is for you and your customer to find each other.** A digital marketing base makes it possible for you to start or boost a business more easily than was possible in the past.

DigitalFlyer is a business-to-consumer (B2C), as well as a business-to-business (B2B) platform focussed on serving small to medium enterprises, connecting customers to their chosen service provider or product. DigitalFlyer is an established and growing marketing and business service platform. We are signing up new businesses daily, expanding their client base and growing their bottom line by increasing their access to market and streamlining functions, such as advertising and general operations.

You started your business to make more money. You want to do what you enjoy and profit from it. In order to do that you need your time to be available to you to generate more business and more profit, not to spend time and most of your budget on administration, invoicing, marketing, social media and websites. We have created a growing and evolving toolkit that does all that for only R600.00 (\$40) a year. By joining our



network and community we multiply the value of your R600.00 (\$40) many times over. **DigitalFlyer is not a middleman, but an enabler and connector.**

We provide you with the means to free up your time so that you can focus on your health, wealth and happiness. Our platform achieves this by lightening the administration and marketing load at an affordable price by **opening the communication channels between those looking for a service and those providing it.** You and your customer target each other which makes landing new business a pleasure. The platform adapts to your industry to upskill, train and empower you at whichever experience level or business stage you are by providing you with a customisable one-stop business marketing and ever-evolving administration platform. Our modules will streamline any business so that you are able to focus not only on doing business, but on creating wealth.

DigitalFlyer charges a R600.00 (\$40) annual business membership fee for the following services which we call business modules:

Business and Marketing Platform

Your business profile can be found via web searches on our web platform and app.

Other modules that will become available as a growing list of separate add-ons to your directory are:

- Recruitment made easy on our Job Seekers and Job Givers platform
- Outsourcing platform for specific contractors, such as developers
- Second-hand car sales section
- Real-estate section

Full eCommerce Module

We provide you with the option of integrating with one or all the below online payment merchant accounts. This enables you to get paid with no commissions charged by DigitalFlyer for any sales. All commissions will be charged according to the contract with the respective payment merchant. We will always be researching the best suited payment gateways and continue to add more options.

- Sage Pay
- K-Merchant
- PayFast
- PayPal

Events Management Module

Any business member or user can use the Events Listing module to list upcoming events free of charge.

Business members can use the full events management system to sell tickets, add merchandise and manage an event's ticket sales.

Appointment Booking Module

All business members can use the booking system to manage their appointments. This module is designed for service-based businesses, such as hairdressers, massage therapists, estate agents doing house viewings, or any other service that books out specific time slots for customers. The customer can book a desired time slot and even pay a deposit if required. Both the customer and business member will be able to track and modify their appointments.

Customer Relationship Manager (CRM)

All business members will be able to manage their customer relationships and track the status of their sales and leads via the CRM module.



Email Marketing

Email funnel – The business member has the option of creating multiple funnel mails and execute said funnel at their leisure. The platform will be POPI Act enabled, and each member will have the ability to build their own email lists.

Social Media Module

All business members will be able to integrate the major social media platforms into their marketing strategy and publish articles, messages, service or products from a centralised dashboard to all their selected social media platforms. This module will also be able to track the success of marketing campaigns, enabling our business members to adapt their marketing campaigns to maximize customer reach.

Accounting Module

All business members will be able to access basic accounting functionality on our system. Included will be the ability to action and record the following information on the fly:

- Quotation
- Invoicing
- Purchase Orders
- Slip (Invoice) Management
- VAT Management
- Reporting
- Bank Reconciliation

Stock Management Module

All business members will be able to manage their stock directly from their dashboard. Stock levels can be customised with an automatic ordering setup and early warning system when stock levels are low. This module will be fully integrated into the eCommerce module.

Human Resources Module

Business members will be able to manage all employee records from their dashboard, advertise available positions and publish basic job requirements.

Legal Contracts and Administration Manager Module

Business members will have a fully integrated legal file system to store, secure and manage all contracts and legal advice.

Public users i.e. customers will benefit from the following free of charge:

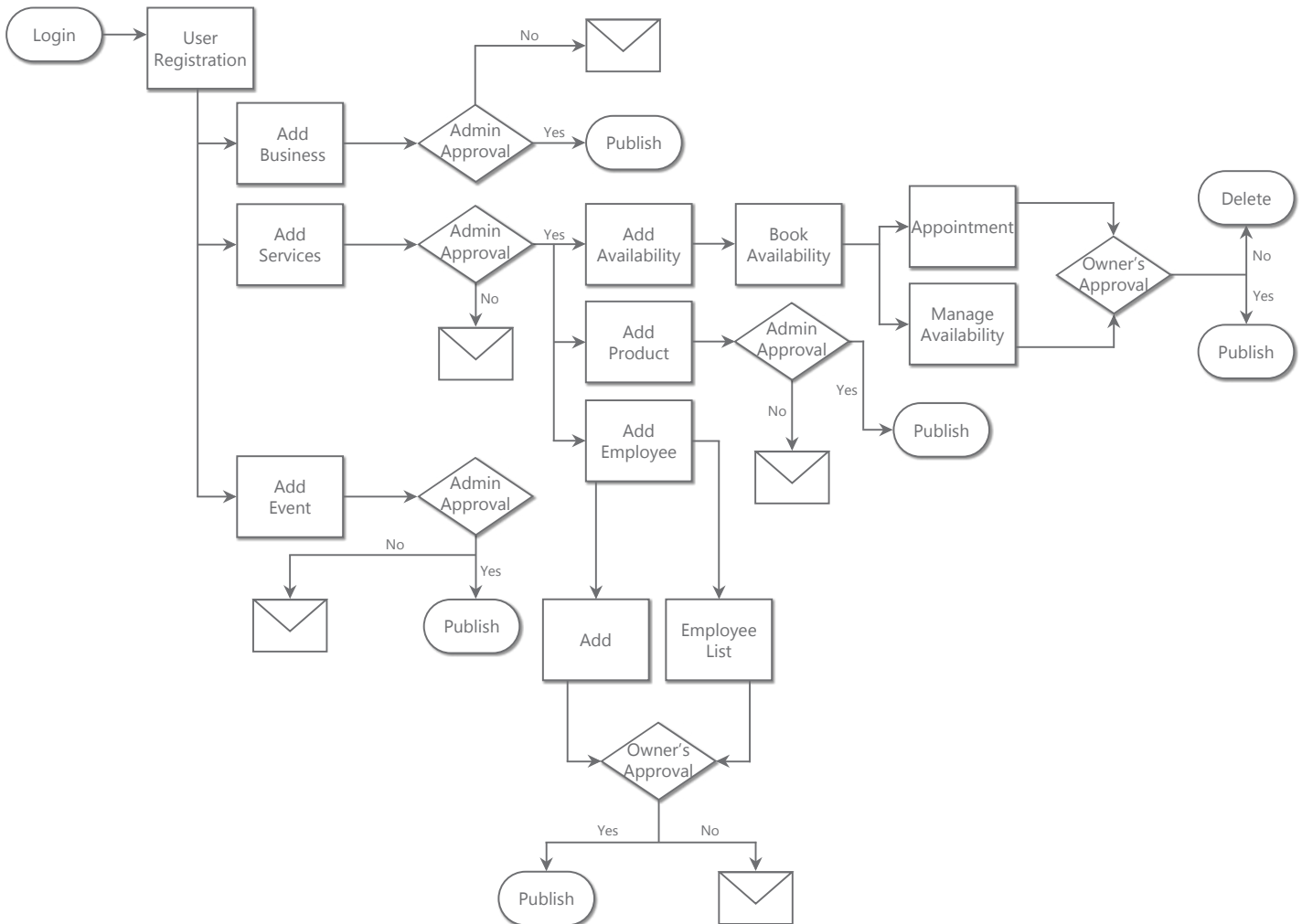
A personalised dashboard offering functionalities such as:

- Favourites list
- Transactions list
- Appointment calendar
- Personalised and family shopping list (shared and accessible from various devices)
- Holiday planning chart
- Personalised communication preference, such as specials or location notifications
- Points reward tracking and management module

The DigitalFlyer platform is adaptable and constantly evolves as we receive feedback from business members and their customers. It is with this community of production and exchange that we have decided to grow the platform's ability to create wealth and opportunity for our members and their customers alike. We invite you to continue reading as we introduce you to our Community Business Token.



The following diagram shows the flow of functionalities for business members, currently available in DigitalFlyer:



DigitalFlyer and the Community Business Token (CBT)

You can trade on DigitalFlyer using both FIAT (Government Currency) and Crypto

DigitalFlyer is bridging the gap between small to medium enterprises and the crypto world by introducing its own digital coin that can be used to do business using the CBT via the DigitalFlyer platform. Our CBT's Initial Coin Offering (ICO) is the start of a community-based crypto currency. CBT has been structured and designed to not only attach itself to any currency where business is conducted within the DigitalFlyer business platform, but it will also be tradable on the more popular crypto exchanges. CBT will be available as a tradeable coin for goods and services in the DigitalFlyer network.



The flexibility provided by CBT will allow customers and service providers to use their preferred payment method, whether it be normal electronic payment, cash or crypto currency. Crypto currencies are gaining international popularity and are increasingly accepted as a means of payment. It is widely discussed and rumoured that most financial institutions are adapting their service structures to accommodate the use of crypto currencies.

An added benefit provided by the CBT and DigitalFlyer business platform combination is that it allows you to complete online business transactions at a minimal fee by cutting out third party expenses and by charging no extra monthly subscription fees. You as the service or product provider are thus in full control of the funds being paid directly into your FIAT (banking currency) or crypto accounts. You only pay the FIAT or exchange institution fees, which are a fraction of usual merchant fees.

CBT provides a transparent and stable trading platform to the benefit of both the service or product provider and the customer. DigitalFlyer, along with CBT, is far more than just a business listing or marketplace: It is funded, updated and maintained by the business community, our business members. It is anticipated that every one-man business, small to medium enterprise and start-up will be using DigitalFlyer and the digital trading and business service platform powered by CBT.

CBT Overview

CBT has been established to further expand our comprehensive business platform that is DigitalFlyer. We are adding our own digital currency to our platform for you, our client, to expand your existing business by minimizing your expenses and maximizing your profits and capital expense when becoming a business member and CBT holder.

At the time of this document the team was investigating the best suited blockchain to be used or the possibility of developing our own blockchain wallet based on Ethereum Blockchain (ERC20) or implementing the K-Karatnet from Karatbars, as potential Blockchain. The decision will be based on the best suited, most reliable blockchain solution, before the end of the ICO. The existing platform was developed using Meteor, which has an already strong blockchain adoption and enabled, with the highest priority given to security measures, which are of the highest standard for CBT's ICO, leading to its launch on selected crypto exchanges in 12 months' time.

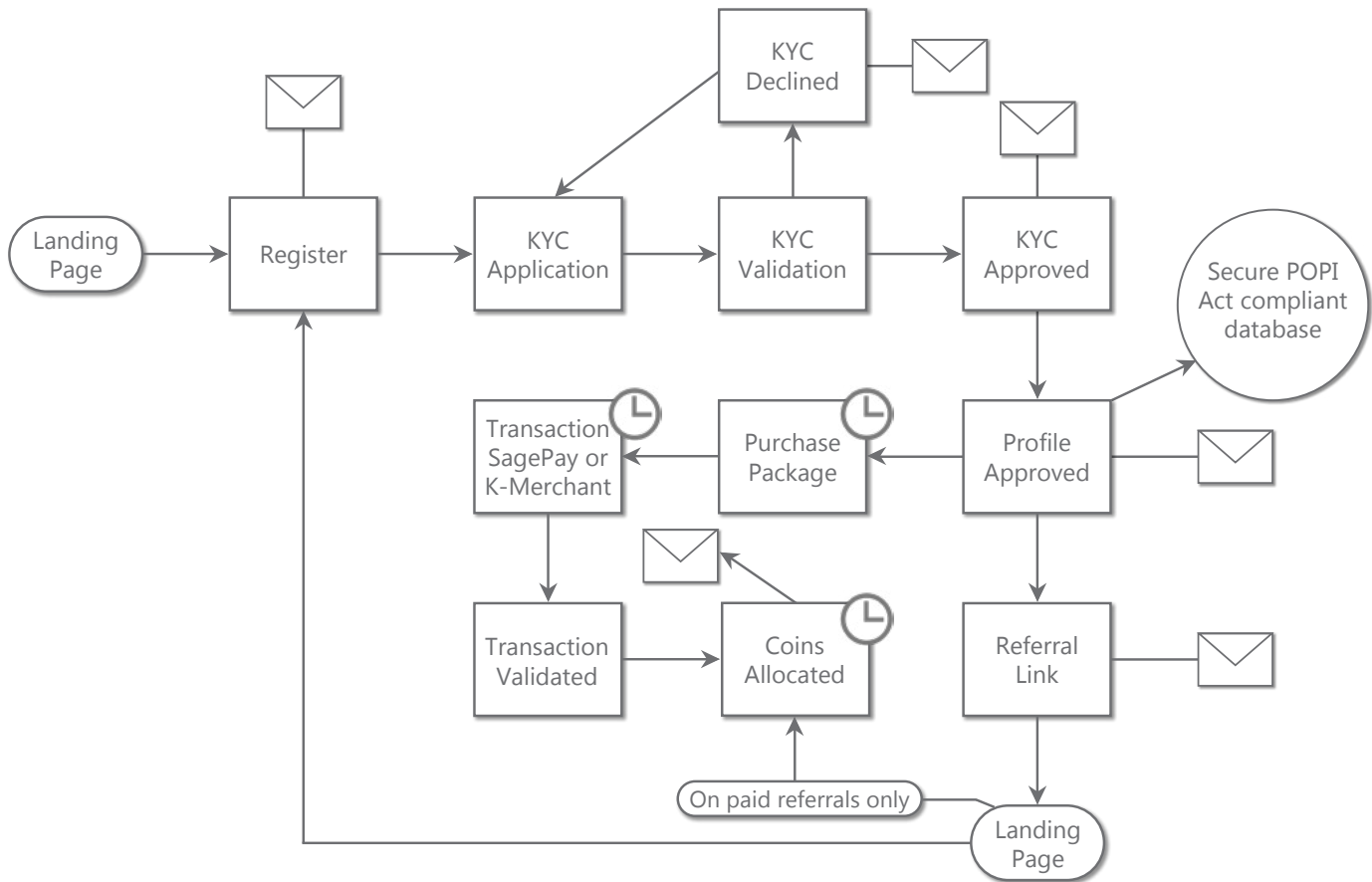
Burn and Allocation: At the close of the ICO, whether by time or "Sold-Out" all allocated CBTs will be transferred to the holder's preferred wallet, or remain within the DigitalFlyer wallet of choice. CBTs not sold during the ICO will be burned and only valid CBTs made available for market trading.

Registered CBT members will have their own secured Backoffice with a 2-way factor authenticator. From the Backoffice, registered members will:

1. Keep their personal information updated
2. Purchase CBT packages
3. Track their own referrals
4. Track their CBT growth and cash pay-outs
5. Stay up-to-date with the latest press releases and updates



The following diagram shows the registration process and referral flow:



CBT's ICO Project Overview

Development and rollout strategy

The combination of a running business platform, an already trading and expanding market share and our CBT is a winning solution with immense growth potential for our early adopters into CBT. DigitalFlyer's continuous expansion by means of the Community Business Expos in the more popular malls, the marketing workshops and growing market reach, enables a much broader adoption of doing business online, ultimately increasing, not just our market share but the value of CBT, for when CBT is launched as a tradeable commodity.

DigitalFlyer's philosophy follows the best-of-breed principles and we source and recruit leaders in their respective fields. As the business and financial climates shift, so should the way in which we conduct business. **Due to the rapid advances in technology and increased access to markets, the need to be agile, flexible and adaptable becomes a necessity.** Our team consists of a collection of people with experience who have earned the title of experts in their field. Our main drivers are effectiveness, expansion and delivery in line with our, and your clients', requirements.

We wish to invite you to partake in the benefits of our planned expansion. We plan to facilitate our expansion



with the funds raised from our Initial Coin Offering to grow our existing team and accelerate our current momentum. Funds raised will further be used to acquire strategically placed going concerns to increase our ever-expanding list of service offerings. Furthermore, funds will be used to promote and establish sustainable community projects that expand entrepreneurial drive and grow the business landscape.

We are morphing our DigitalFlyer marketing platform into a wealth-creating opportunity through the introduction of CBT. The wealth creating effect is achieved by tapping into and maximising the revenue and business flow generated by our existing business member base.

The following information will highlight the projected goals and capital growth to be funded by our ICO.

Community Business Token's Initial Coin Offering: Referral and Bonus Structure

We are running our CBT's ICO for a 12-month cycle. During this cycle we will make CBT's available to public participants who will capitalise as CBT gains traction. Once CBT's ICO goals are reached, we will launch it on various exchanges and take the coin to international markets.

Our Community Business Token's initial coin offering offers the following five packages, the ICO CBT rate is calculated at a value of \$0.003 per CBT:

	Coin Bonus	Bronze \$50	Silver \$100	Gold \$200	VIP \$500	Elite \$1000
1st stage		16 667	33 333	66 667	166 667	333 333
	25%	4 167	8 333	16 667	41 667	83 333
Total Coins		20 833	41 667	83 333	208 333	416 667
2nd stage		16 667	33 333	66 667	166 667	333 333
	15%	2 500	5 000	10 000	25 000	50 000
Total Coins		19 167	38 333	76 667	191 667	383 333
3rd stage		16 667	33 333	66 667	166 667	333 333
	7,50%	1 250	2 500	5 000	12 500	25 000
Total Coins		17 917	35 833	71 667	179 167	358 333
Final stage		16 667	33 333	66 667	166 667	333 333
	3%	500	1 000	2 000	5 000	10 000
Total Coins		17 167	34 333	68 667	171 667	343 333

As the number of investors, business members and users listed on the DigitalFlyer platform increases, so will the value of the CBT. The increase in CBT acquisition and exchange generates the production and eventual allocation of cash bonuses and incentives.

ICO Dates



Pre-ICO: 23rd of February 2020 – 29th of February 2020
 ICO: 1st of March 2020 – 28th of February 2021

CBT Properties

Name of the coin: Community Business Token
 Currency Symbol: CBT
 Pre-ICO sale bonus: 40% to be allocated between 23rd of February 2020 and 29th of February 2020
 ICO CBT price: 1 CBT = \$0.003

Maximum CBT's available: 70 Billion
 Maximum CBT's for sale: 50 Billion

Bonus System during Pre-ICO & ICO

There will be a bonus system in play during the Pre-ICO and ICO period. The bonus will be in the form of additional CBT's allocated to the client's Backoffice and the amount will depend on the date at which the initial purchase was made (stage). The bonuses will be granted as follows:

Stage	Date	Percentage
Pre-ICO	23 - 29 February 2020	40%

ICO

Stage	Date	Percentage
Stage 1	1 March 2020 - 31 May 2020	25%
Stage 2	1 June 2020 - 31 August 2020	15%
Stage 3	1 September 2020 - 31 November 2020	7.5%
Stage 4	1 December 2020 - 28 February 2021	3%

Community Business Tokens sold during the ICO will immediately be allocated to the member's Backoffice.

Incentive Bonus

During the ICO, there will be an incentive bonus for DigitalFlyer members who are first-time buyers of a CBT package. The incentive bonus will also be paid out in CBT's to the member's Backoffice. The incentive bonus will be granted as follows:

Incentive bonus for first time buyers	Percentage
Registered DigitalFlyer User*	2%
Active DigitalFlyer Business Member**	5%

* Member has registered as a user on DigitalFlyer's online platform at www.digitalflyer.co.za or via the app. This is a FREE option. Each member must register as aforementioned before the time of purchasing a CBT package.

** Member has a current paid Business Membership on DigitalFlyer's online platform.



Referral Structure

On top of the initial package and incentive bonuses, CBT members can also earn CBT's through the referral structure.

Our referral structure adopts a flat, one level method, and not a traditional multi-level marketing (MLM) structure. Each member is provided with a referral code who is then incentivised by a return received per referral. The value of the return is calculated based on the level at which the last ICO package was purchased.

The referral bonuses will be allocated as follows, during the 4 ICO stages:

Stage 1 1 March - 31 May 2020	Referral Package Purchased	Coins	Cash
	Bronze	2%	5%
Silver	4%	7%	
Gold	6%	10%	
VIP	8%	12%	
Elite	15%	20%	

Stage 2 1 June - 31 Aug 2020	Referral Package Purchased	Coins	Cash
	Bronze	1%	3%
Silver	3%	5%	
Gold	5%	7%	
VIP	7%	9%	
Elite	15%	20%	

Stage 3 1 Sep - 31 Nov 2020	Referral Package Purchased	Coins	Cash
	Bronze	0%	1%
Silver	1%	3%	
Gold	3%	5%	
VIP	4%	7%	
Elite	10%	15%	

Stage 4 1 Dec 2020 - 28 Feb '21	Referral Package Purchased	Coins	Cash
	Bronze	0%	0%
Silver	0%	2%	
Gold	1%	3%	
VIP	3%	5%	
Elite	10%	10%	

The coins and cash allocation will only be granted once the referred purchase transaction is successful. The cash allocation can be used to purchase more packages or upgrade your current package status or be paid out in cash. Pay-outs will be done once a month, on all accounts holding a minimum of \$100 in cash bonuses



earned. Currently, cash pay-outs will only be possible to South African citizens holding a valid and legal South African bank account. We are busy investigating the most suitable solution for cash bonus pay-outs in the form of Bitcoin or Litecoin in the coming weeks for international members, meaning the cash bonus pay-outs might take some time before it can be paid out to international members.

An example of the referral incentive structure:

Let's say you have purchased a Bronze package and your referral purchases an Elite package using your referral link: Being at Bronze level, your bonus, during Stage 1, will be a 2%-coin bonus from \$1,000 PLUS a 5% cash back on \$1,000, meaning you will receive 6,666 bonus CBT's PLUS \$50 cash back bonus.

Using the same example above:

Should you have purchased an Elite package, and your referral also purchases an Elite package using your referral link: You will receive 50,000 bonus CBT's and \$200 cash back bonus!

The table below illustrates the bonus incentive matrix per stage and package, which shows that on an Elite package with 10 Elite Referrals, you will earn double your initial purchase PLUS another 500,000 CBT's.

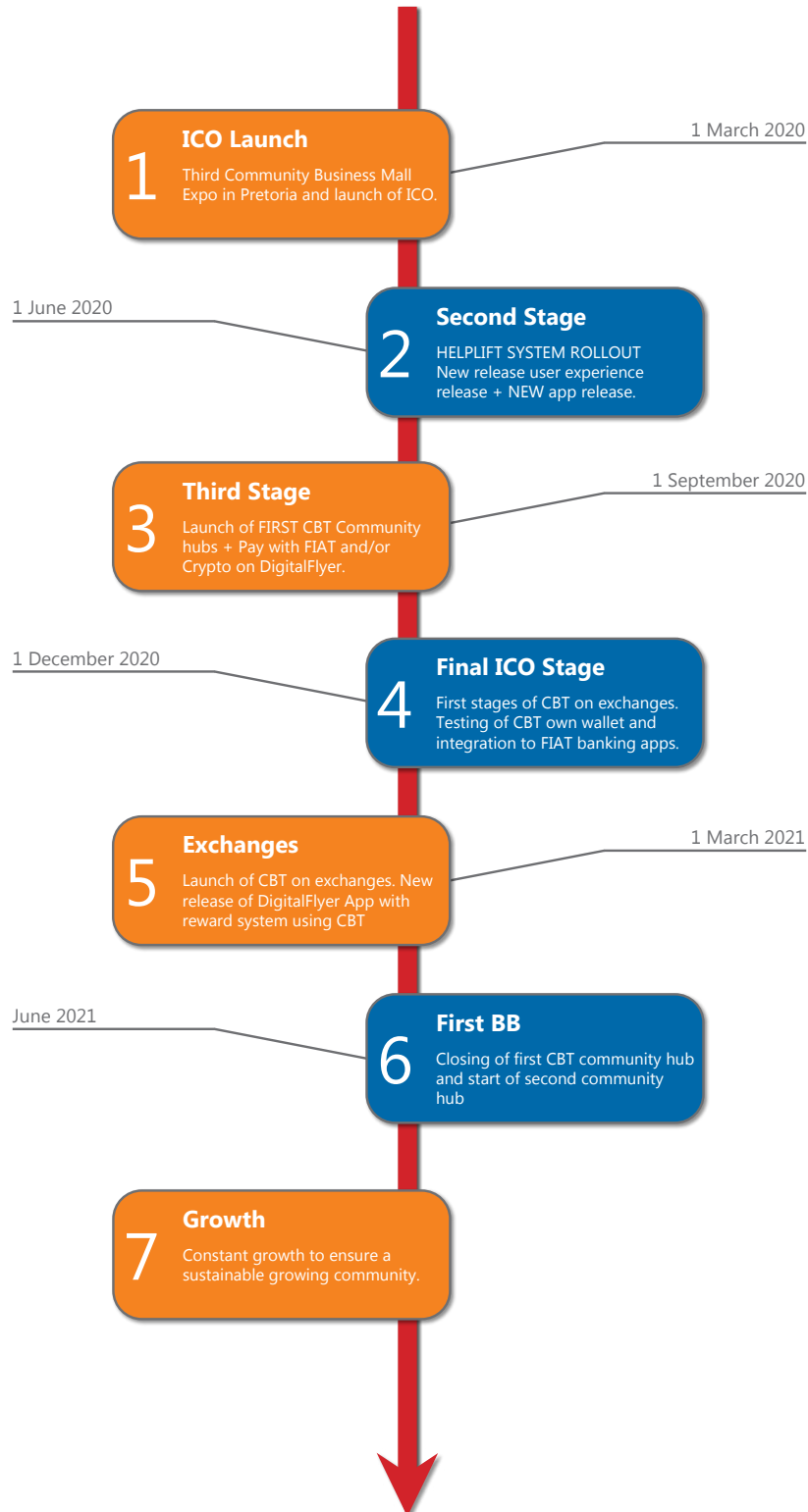
Referral Comparison Example Calculation

Stage 1	Package	Two People		Five People		Ten People	
Bronze	\$50	666 CBT	\$5,00	1 665 CBT	\$12,50	3 330 CBT	\$25,00
Silver	\$100	2 666 CBT	\$14,00	6 665 CBT	\$35,00	13 330 CBT	\$70,00
Gold	\$200	8 000 CBT	\$40,00	20 000 CBT	\$100,00	40 000 CBT	\$200,00
VIP	\$500	26 666 CBT	\$120,00	66 665 CBT	\$300,00	133 330 CBT	\$600,00
Elite	\$1 000	100 000 CBT	\$400,00	250 000 CBT	\$1 000,00	500 000 CBT	\$2 000,00
Stage 2	Package	Two People		Five People		Ten People	
Bronze	\$50	334 CBT	\$3,00	835 CBT	\$7,50	1 670 CBT	\$15,00
Silver	\$100	2 000 CBT	\$10,00	5 000 CBT	\$25,00	10 000 CBT	\$50,00
Gold	\$200	6 666 CBT	\$28,00	16 665 CBT	\$70,00	33 330 CBT	\$140,00
VIP	\$500	23 334 CBT	\$90,00	58 335 CBT	\$225,00	116 670 CBT	\$450,00
Elite	\$1 000	100 000 CBT	\$400,00	250 000 CBT	\$1 000,00	500 000 CBT	\$2 000,00
Stage 3	Package	Two People		Five People		Ten People	
Bronze	\$50	0 CBT	\$1,00	0 CBT	\$2,50	0 CBT	\$5,00
Silver	\$100	666 CBT	\$6,00	1 665 CBT	\$15,00	3 330 CBT	\$30,00
Gold	\$200	4 000 CBT	\$20,00	10 000 CBT	\$50,00	20 000 CBT	\$100,00
VIP	\$500	13 334 CBT	\$70,00	33 335 CBT	\$175,00	66 670 CBT	\$350,00
Elite	\$1 000	66 666 CBT	\$300,00	166 665 CBT	\$750,00	333 330 CBT	\$1 500,00
Stage 4	Package	Two People		Five People		Ten People	
Bronze	\$50	0 CBT	\$0,00	0 CBT	\$0,00	0 CBT	\$0,00
Silver	\$100	0 CBT	\$4,00	0 CBT	\$10,00	0 CBT	\$20,00
Gold	\$200	1 334 CBT	\$12,00	3 335 CBT	\$30,00	6 670 CBT	\$60,00
VIP	\$500	10 000 CBT	\$50,00	25 000 CBT	\$125,00	50 000 CBT	\$250,00
Elite	\$1 000	66 666 CBT	\$200,00	166 665 CBT	\$500,00	333 330 CBT	\$1 000,00



DigitalFlyer and CBT Roadmap

The roadmap and achievement goals for DigitalFlyer and CBT:



DigitalFlyer and CBT Technical Overview

User Interface and Communication

DigitalFlyer's business members will manage and administrate their tasks via a web interface available on all major web browsers. Basic tasks and communications will be done via the app interface.

Public user functionality will be available via the web and app interfaces. The app interface has been built on React Native for the fastest operation and phone OS integration. The app is available on iOS and Android stores.

All communication will take place digitally, utilising blog posts, via the member's back office which will keep business members and users updated on our latest news. Our own integrated chat module will provide a real time support platform where we can quickly respond to business member and user queries. Social media platforms will be used to communicate public news and updates. The aim of all our communication channels is to maximise efficiency and minimize costs to our business model. The acquisition of going concerns will add a further market value growth to DigitalFlyer, resulting in the increased value of the CBT, which is linked as a tradable coin between DigitalFlyer business members and clients alike.

Summary

DigitalFlyer is a market leader in the field of digital marketing and business support. The team strives to provide top quality service to businesses and their clients by streamlining the process of connecting business to client and client to business. DigitalFlyer sources and provides best-of-breed business support partners, accounting systems and support services. We can offer this at an affordable price because we already have an active and operational platform, delivering on quality and focused on quantity.

Now, DigitalFlyer has gone one step further by introducing the Community Business Token and our Initial Coin Offering. We created a space where our business members and their customers can generate wealth by partaking in and trading with CBT's on our existing platform. We invite you to participate in our CBT ICO during our 12-month cycle and reap the potential benefit of an estimated 3000% growth on your initial buy-in or CBT value at the end of the ICO. Furthermore, you could not just increase your share of CBT's by referring customers, business partners and friends. Our shared goal is more business, more profit and ultimate wealth generation, converting individual businesses and one man shows to self-sustaining prospering communities.

Updates and News:

Follow CBT's progress and latest updates via our Social Media channels and members Blog/News update section:

Facebook Page: <https://www.facebook.com/CommunityBusinessToken>

Telegram Group: <https://t.me/digitalflyer>

Instagram: DigitalFlyer SA

For the CBT Sale Agreement and CBT Disclosure document, visit www.CommunityBusinessToken.com.

