




Table of Content

2	Introduction	27	Our Core
2	Disclaimer		
3	Our Vision	28	The Integration
3	Empowering the Ecosystem	30	Revenue Model
4	Declaration	31	Go To Market Strategy
5	Understanding Thought Processes	32	Roadmap
6	Common Non-Unique Methodologies	33	Sustainability
6	Read-And-Earn	35	Sustainability of Cloft Token
9	Contribute-And-Earn	36	Sustainability Flow
12	Core Products	37	Tokenomics
16	Platform Mechanism	38	Utility of Cloft Token
16	BE and Token Claiming Processes	40	Distribution and Circulation
18	Architecture	43	The Team
20	Security	45	Contact
21	Market Analysis		
22	Pegging		



Introduction

Greetings to all who are reading this whitepaper!

It gives us immense joy to know that you even took time off to take a look at this version of the whitepaper. We know that this is not how a whitepaper usually kicks off, especially with(in) blockchain elements. However, we would like to do things differently, and we will make your time worthwhile as you will get to learn that we are one of the few business models out there in the blockchain realm that has real utility, an underlying business element and positive value to society.

With that, we would like to officially introduce you to Cloft, an online magazine that embraces and immerses with blockchain technology; without losing critical elements.

Cloft's unofficial motto is 'Uncomplicating the complicated, intertwining the uncomplicated'. In this whitepaper, we will provide insights into our vision and the mechanism behind it.

We are not the future; we are not the drivers; we are simply intertwining what still is and what will be into a unique marriage that will yield fireworks.

We are not inventors; we simply find sweet spots that are in open sight. This is our advantage that not many will have the luxury to have. Like how you are reading this; this is our strength.

Whether you're an early investor, believer or adopter, by virtue of you even reading this, we would like to thank you from the bottom of our hearts.

Best wishes,

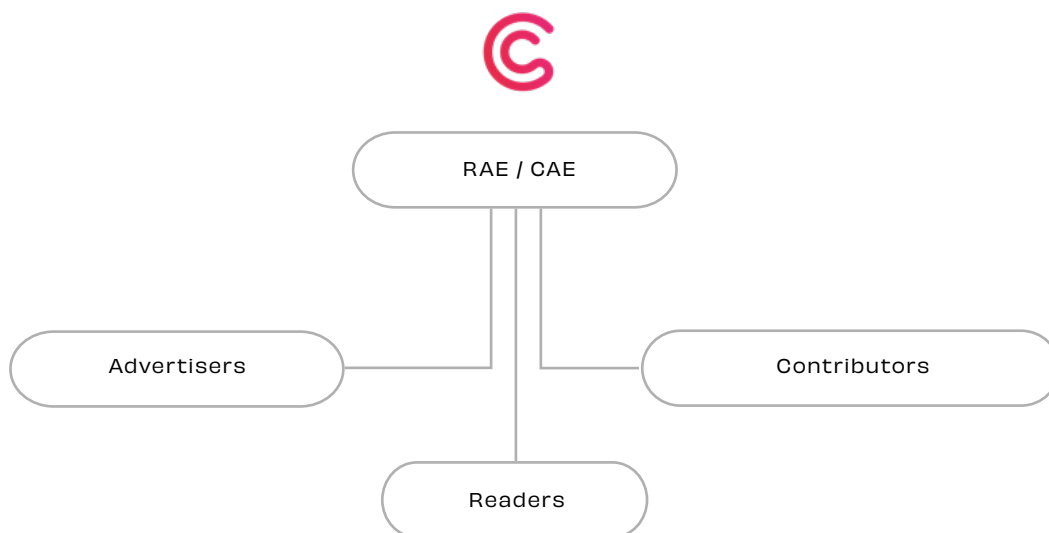
Founding team of Cloft
www.cloft.com

Disclaimer

The content contained herein is correct as of 2022 and represents the status quo as of the time it was written. Cloft's systems may change going forward, as we continually improve for our stakeholders.

Our Vision

To **redefine** the **lifestyle media business** where all stakeholders involved get a piece of the pie.



Cloft aims to utilize blockchain to create an ecosystem where readers, contributors and advertisers are rewarded based on the true value they provide – This creates a level playing field where not just those with deep pockets thrive.

The mechanism behind this is our introduction of a Read-And-Earn (RAE) and Contribute-And-Earn (CAE) scheme, which is set up via the intricate integration of Web3; mainly metaverse and blockchain interwoven into the traditional online magazine information route.

You may find that there are many traditional online media sites, and the space is already saturated. We, however, see these as a testament to the continued growth of globalization as the world becomes interconnected, and take it one step further to reward the associated stakeholders in the ecosystem – our readers, contributors and advertisers.



Cloft is amongst the world's **first** lifestyle media group that **empowers** readers, contributors and associated stakeholders **through the Web 3.0 and metaverse.**

At Cloft, we harness and utilise the blockchain technology to skew it to our advantage. Through blockchain, we are able to understand our readers' behavior and acquire them at rates more efficiently than the usual common practices. Leveraging on blockchain technology, RAE and CAE scheme allows us to channel some of the dollars back to the ecosystem.

This would hopefully enrich but more importantly recognise the contributions of each unique set of segments. While there may be others before us, rest assured that we are amongst the first with an underlying tangible business model that intertwines with blockchain in a unique manner. Cloft capitalises on metaverse, utilises the blockchain industry while respecting traditional consumers behavioral patterns.

The team behind Cloft, like any others, frequently utilise the internet for useful information that aid us to make well-informed decisions. The budding idea of Cloft was born when we realised we could leverage on our strengths; our connections and extensive knowledge in blockchain and merge it with traditional online information sources.

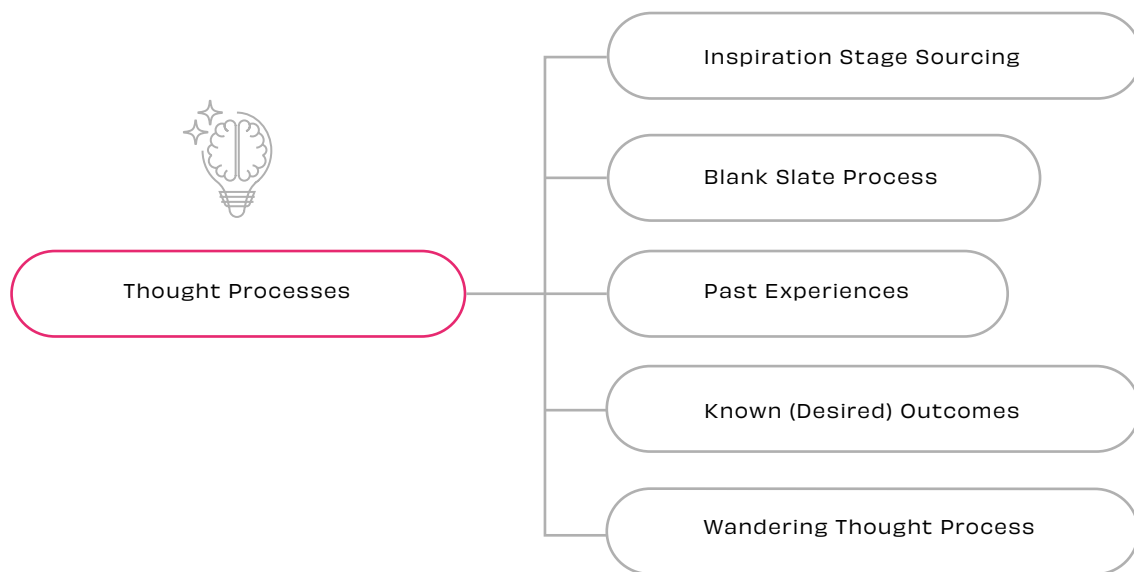
We knew we were entering a spot so sweet and too lucrative to pass up. If you have a chance to meet us someday in person (or via online), we will share with you the reason.

Cloft is amongst the world's first lifestyle media group that empowers readers, contributors and associated stakeholders through the Web 3.0 and metaverse. We aim to build Cloft into a media brand that bridges.

Understanding the Thought Process

Reviews, public sentiments, social noise, viewership counts, and more are elements that form integral aspects in a decision-making evaluation.

There are various stages and desired outcomes that people go through when scouring for information online. There are various types of thought processes, the below diagram names a few:



While the search for desired outcome permutations are endless, one thing is for sure, Cloft aims to level the playing field by introducing Read-And-Earn (RAE) and Contribute-And-Earn (CAE). Cloft will reward associated stakeholders in the ecosystem such as readers, contributors and advertisers.

Cloft does this via intricate integration of the Web3; mainly metaverse and blockchain into the traditional online magazine informative route. You see, information searching online via articles and video invokes emotions that resonate with the humanistic point of the person searching, which is plentiful.

You may ask why, there are many such sites and the space is saturated. We see these as a testament to the continued growth of globalization as the world becomes interconnected. This is something unavoidable and will only continue to thrive.

We are confident as we do not disrupt. We flow, spot and intertwine.

Everything else is status-quo. We respect traditions, we do not reinvent the wheel. Cloft enhances and intertwines it. We spot what not many can.

Common Non-Unique Methodologies

Readers



Read and Earn (RAE)

Chances are the target segment and market we will appeal towards are already self-motivated. This is a universal consensus phenomenon – unique to this industry. Cloft is taking it up a notch; incentivising and capturing new segments, sweetening the current segments while respecting the boundaries between what is and what could be.

Quality and experience must not be compromised. With this ever lingering in our thoughts, our every next move is meticulously planned to serve an array of segments and demographics.

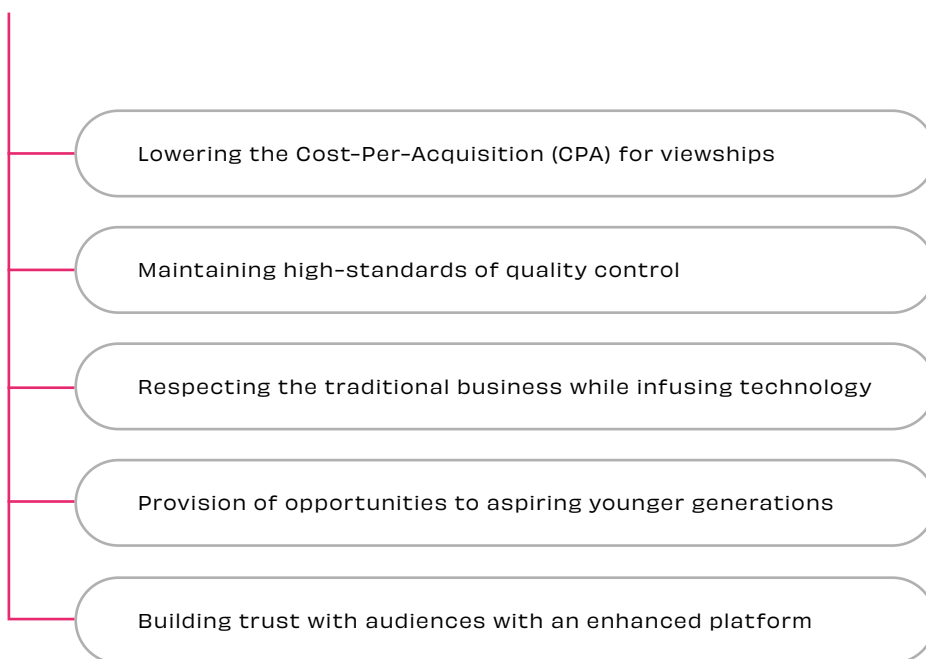
We do not compete with existing shares; we value add and merely give an additional option to the general public.

Who

While the Cloft magazine is catered for the general public, we decided to build up this Read-And-Earn to reward those already within the blockchain community. This is a ready pool of highly motivated, emotionally charged and open-minded groups of audiences that are constantly on the lookout for innovative ideas.

Why

The Cloft.com team has good traction in both the traditional business world and the blockchain realm. Harnessing our advantage, we realised that we can leverage on blockchain technology to merge with Cloft magazine; creating a RAE unique concoction that will result in a win-win situation.



How

The blockchain community fractions are exposed & open to new ideas. Often, many are early-adopters and willing to give fundamentally stronger projects the support required. Cloft.com has identified 3 core areas to ensure how we will leverage this unique community that would be able to springboard us.

1. Enticing and attracting new viewers

These will be done through a strategic multi-prong approach in both the traditional and blockchain related marketing outreach activities. Ensuring our content remains competitive and attractive, the professional operations of Cloft.com will remain an integral component.

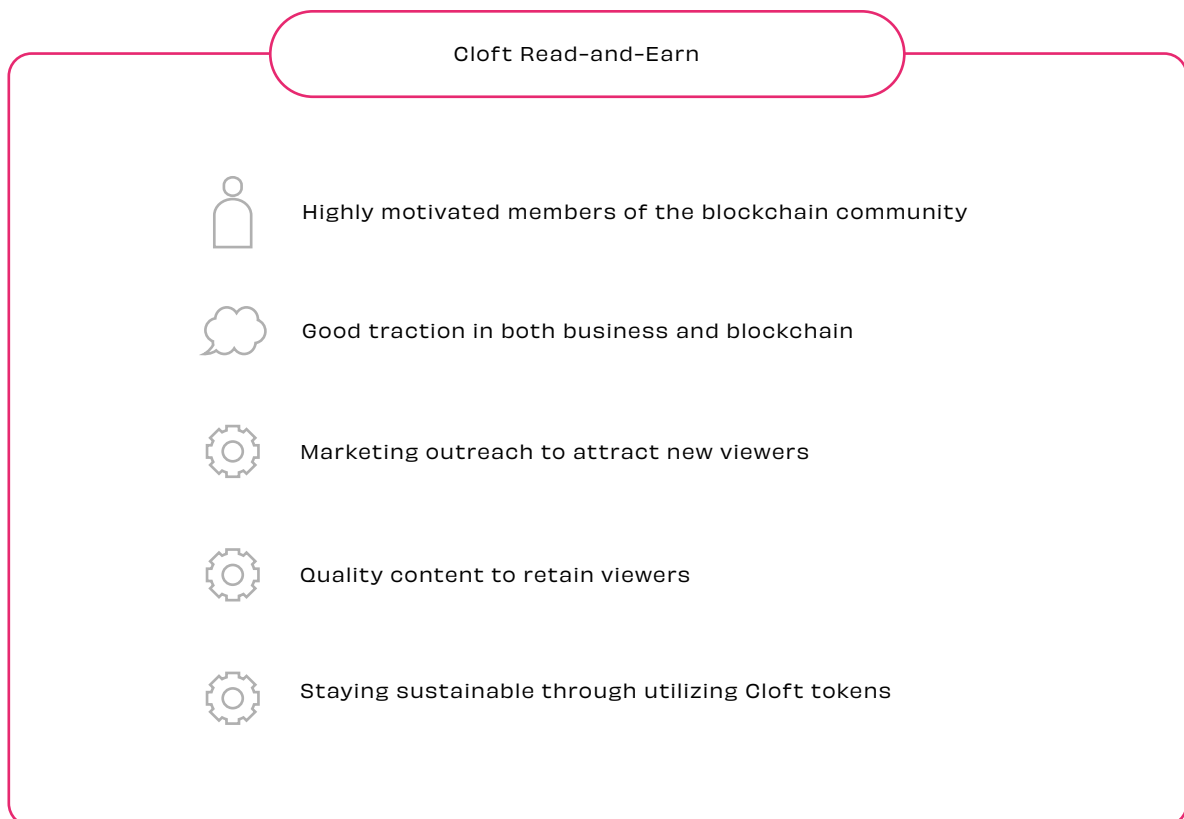
2. Retaining and staying relevant for our viewerships

Remaining competitive and attractive will always be among the main priorities of Cloft.com. To address this, we will work and ensure that the quality control of the contents will be upheld to the highest standards; with constant feedback being taken into considerations from our stakeholders. Targeted campaigns will also be rolled and dished out to the blockchain segments. The audiences in the unique blockchain realm will be able to provide Cloft.com a springboard; propelling us forward at a fraction of the cost as compared to traditional methods.

3. Staying and remaining sustainable to navigate through

We understand the main concerns of both sustainability & utility. Cloft.com has a slew of token utilities that are **BOTH relevant** and **applicable** to almost everyday usage. It is both pertaining to individuals and businesses; utilising the tokens for our services will serve to main purpose:

- Value Add to the token holder who utilises the token for services.
Examples in the later part of the Whitepaper.
- Encouraging a healthy ecosystem with various stakeholders complimenting each other, forming a healthy and self-sustaining running ecosystem.



Common Non-Unique Methodologies

Contributors



Contribute and Earn (CAE)

Contributors such as content creators are an integral part of this industry. After all, it is through these contents that has evolved over time that keeps the audiences enthralled. Almost any media of any medium today are shaped by equal contribution by both audiences (readers/viewers) and content creators.

Creating content pieces, be it writing, play, video editing and more, can be a thankless job without much ROI. Often, many creators are struggling and only a handful can truly call creation their valuation. Truth to be told, many will struggle and fade off; both in the leisure realm and professional arena.

The CAE portion encompasses a slew of demographics pending the timeline. From contributors to other stakeholders like advertisers, sponsors, retailers, vendors, partners and more. These groups of stakeholders form a huge part of the media ecosystem.

1. Flattening the playing field

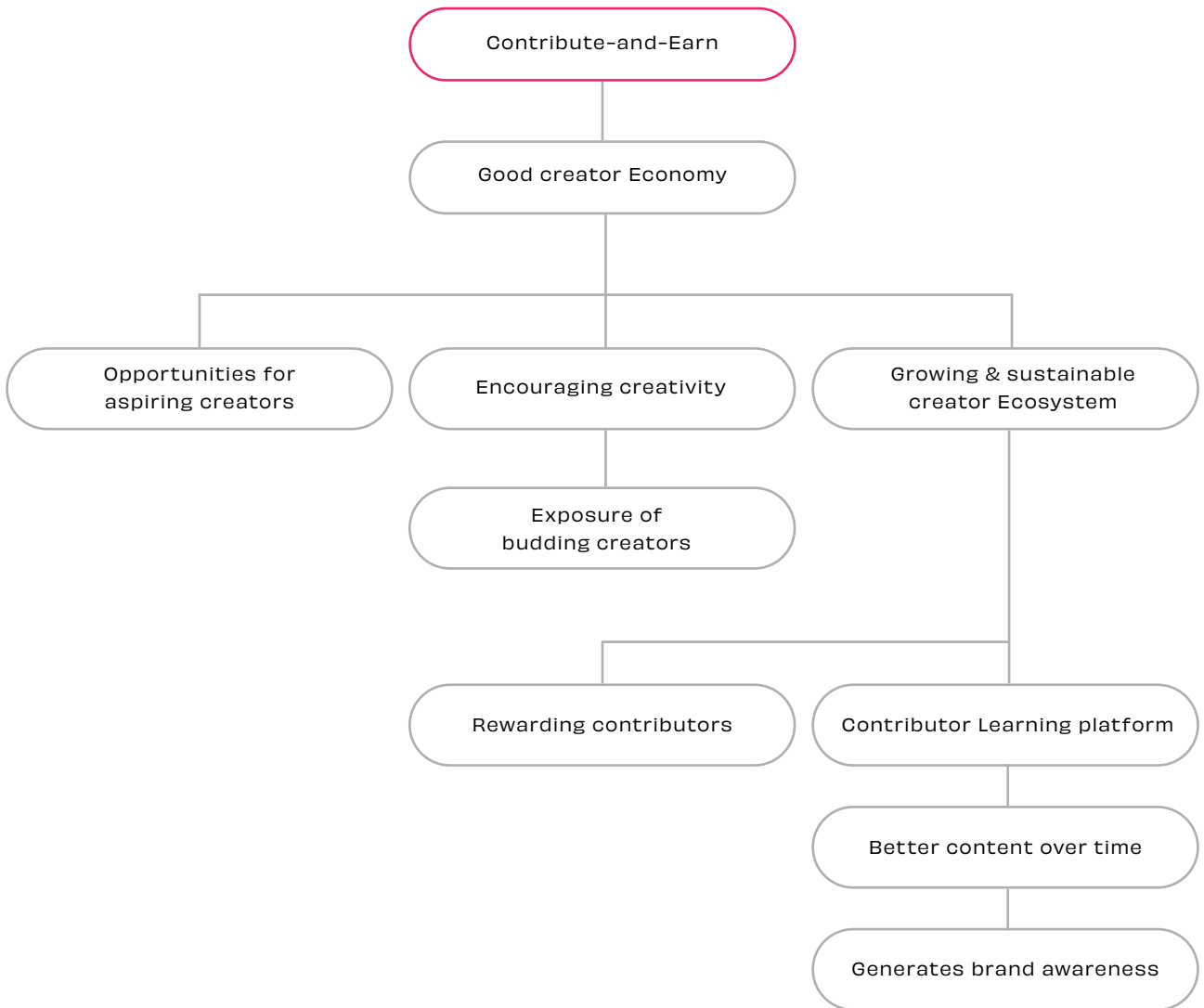
- Cloft.com's approach is to contribute what we can to level the playing field among contributors. By providing opportunities to aspiring contributors who are either struggling or just starting up, we are providing them a platform to hone their skills.
- A good corporate and branding image is also important to Cloft.com. It is in our pipeline to achieve the goal of contributing back to society. Providing opportunities and a voice for those that needs it.

2. Encouraging Creativity

Exposure for budding creators; without any fear of being judged. Brewing a culture of learning and embracing learning. As the Cloft.com magazine grows, these groups will also grow with us. Whether it's a video, skit, article, journalistic or opinionated pieces, these are just some of the many permutations that are available for the creators economy.

3. Ecosystem Growth & Sustainability

- Contributors will be rewarded too. By creating a good creator economy, all stakeholder; both internal and external will stand to gain.
- Contributors will be able to learn, improve their skill sets, grow their followings and develop holistically.
- Viewers will be able to enrich themselves with improved contents; knowing well that the quality of the Cloft.com magazine site is being looked-after and upheld to a high standard. More importantly, we never stop growing and learning together.
- For Cloft.com, as contributors grow & develop, so will their followings; leading to both a direct and indirect correlation & causation of brand awareness. We will be able to increase our retention rates as viewers; on the other hand are being treated to enriching contents .



Core Products

Cloft Online Magazine

The Cloft Online magazine will be incentivising readers and contributors to be active in engaging in Cloft content, and in return will reward them with cloft tokens. It will also be a revenue stream through advertisements.



Readers

Readers will be able to subscribe to premium content using Cloft Tokens. They will also be incentivised through earning tokens. They can earn by:

- Reading
- Watching advertisements on platform
- Liking & sharing content
- Referring readers



Contributors

Contributors will be contributing content and in return will be rewarded with Cloft tokens, calculated based on number of readers/views.

They will also have the choice to monetize their content. When they do, ad banners will be placed on their content pages and proceeds will be split between Cloft and Contributor.



Advertisers

The magazine will be generating revenue through advertisement placements. The Cloft team will create content on behalf of advertisers, and these will be owned by advertisers.

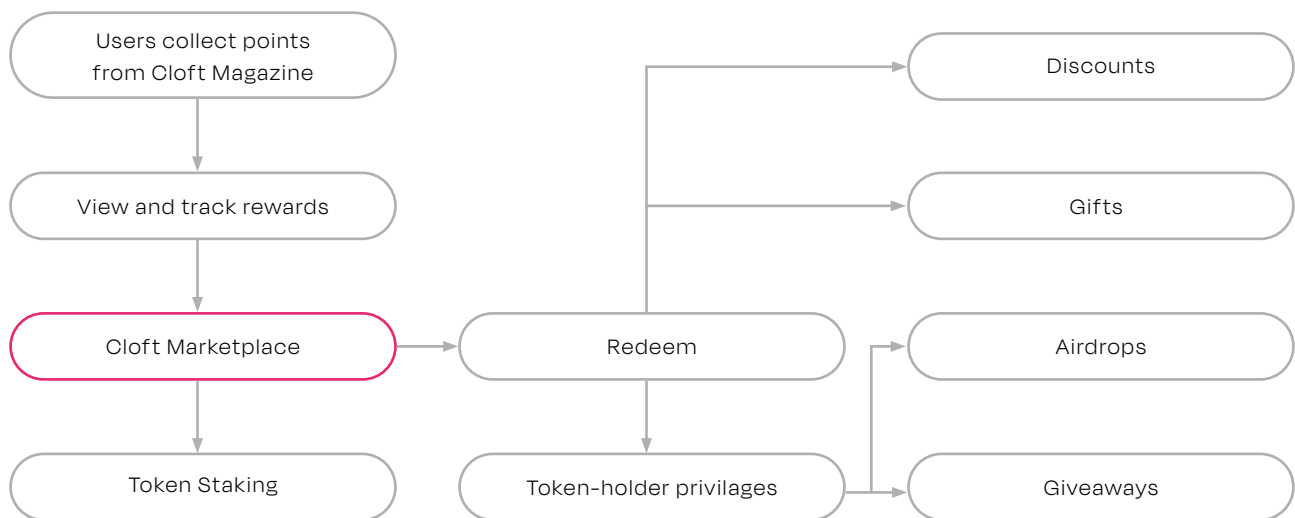
Other than that, write ups and videotutorials will be minted into NFTs by Cloft Creators' Club and given to the advertisers.

Core Products

Cloft Marketplace

The Cloft Marketplace will be a mobile app, and will be an all-inclusive platform that connects users with deals and lifestyle rewards. Points earned from contributing or engaging in Cloft Online Magazine will be collected and redeemed here.

This will be Cloft's platform for token staking.



Wide Range of Rewards

Cloft marketplace will feature a range of rewards, such as:

- People's favorites
- Curated deals based on people's membership tier and preferences
- Access to premium content through Cloft Tokens
- All in one platform to view, track, and redeem rewards

Special for Token Holders

There are token-holder privileges that can be redeemed through the marketplace, including:

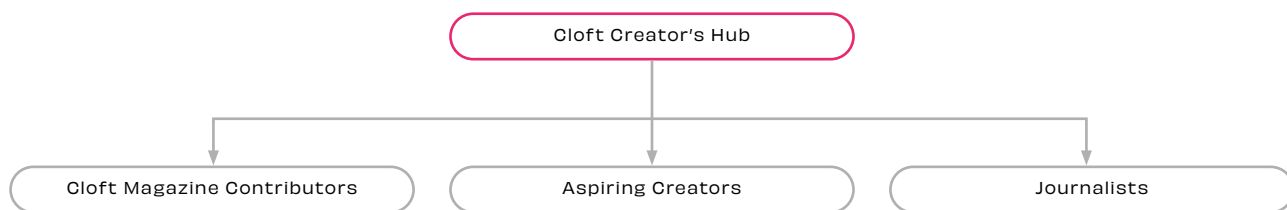
- Exclusive privileges, including deals on hotels, luxury products, and travel. Cloft will also charge a commission for deals transacted, making it another revenue funnel for affiliates.
- Token holders will be eligible for surprise airdrops and giveaways.

Core Products

Cloft Creator's Hub

Cloft Creator Hub will facilitate Cloft creators and contributors to grow, taking them further so that Cloft Magazine grows in terms of content and branding as well.

Contributors who are token holders will be eligible to be a part of Cloft Creator's Hub.



They will be under Cloft Creator's Lab, which will provide our contributors with real world exposure and opportunities for growth through:



Online / Offline
Creator's Workshops



Innovative Webinar / Seminars



Cloft Creators'
Incubator Labs



Media Academies Internships
across South-East Asia



Community Idea Exchanges

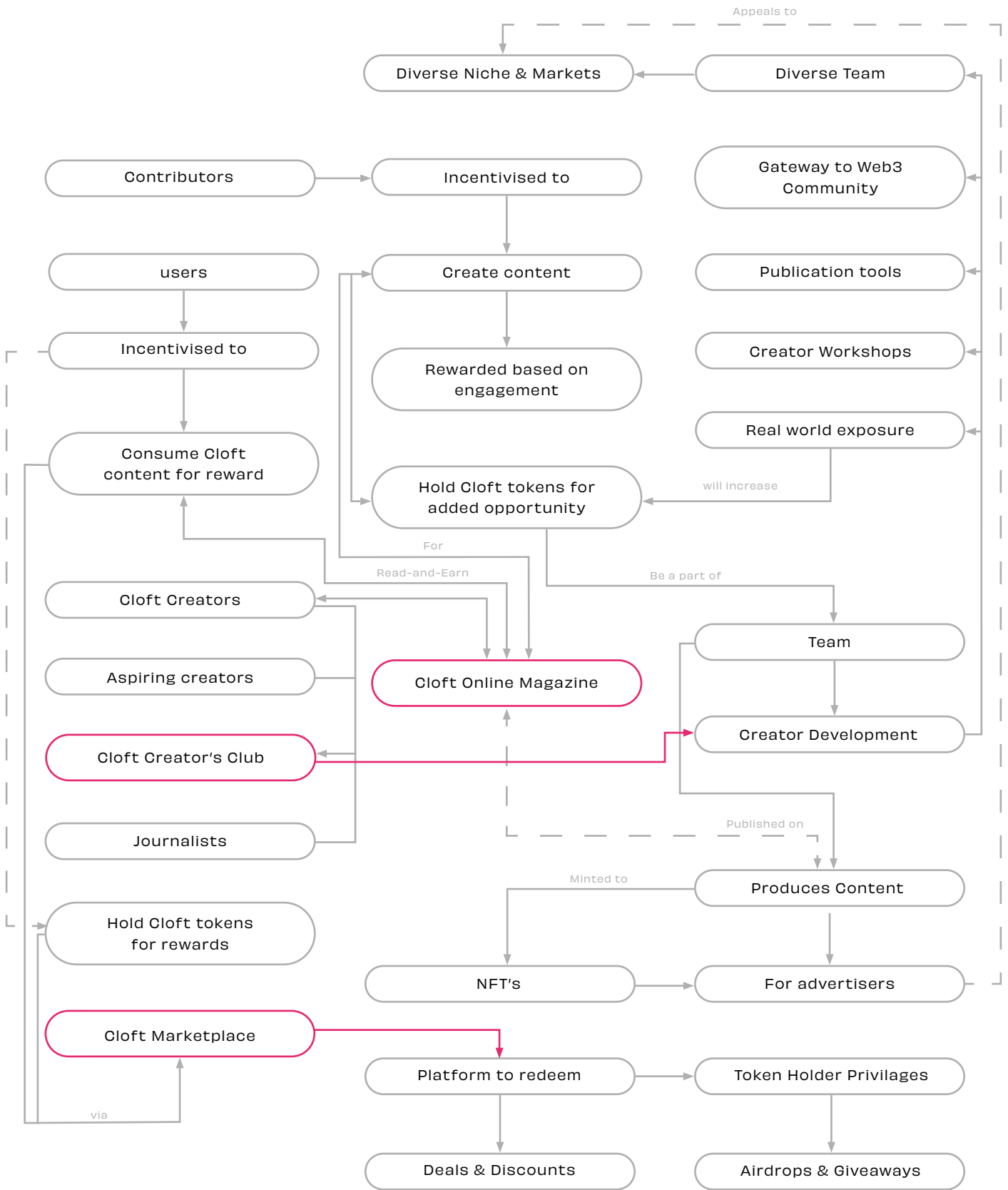


Cloft Creators' Retreats



Publication & Creative Tools

Core Products



Platform Mechanism

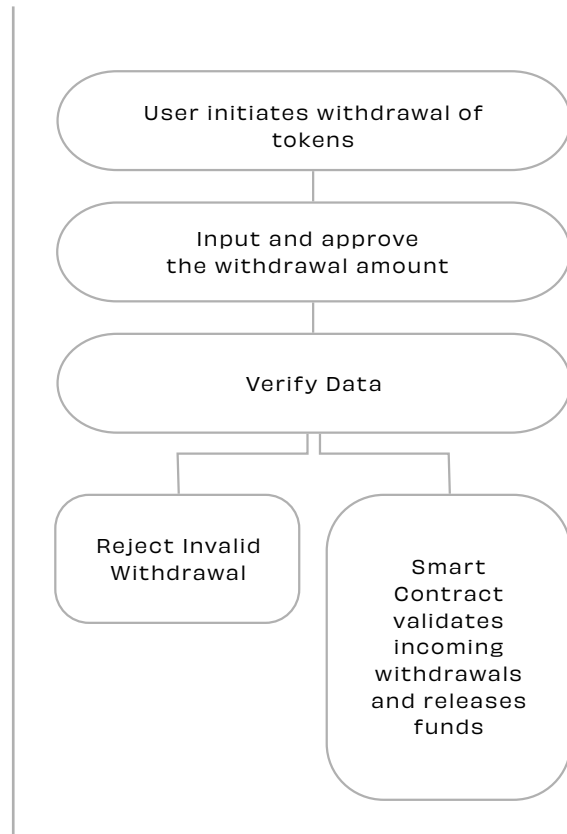
Login

All readers are required to create a user account to participate in the World's first read-and-earn feature on Cloft.com. The login mechanism will be built with our federated identity solution, where every reader will have a secured and encrypted in-game wallet for all activities and earning histories in the platform.

Read-and-Earn / Contribute-and-Earn

1. Cloft.com adopts cloud hyperscalers and multi-layered storage infrastructure, Cloft.com creates a robust channel for all lifestyle contents that could be continuously scaled, while maintaining our readers' privacy and information security.
2. A minimum amount of Cloft token is required in order to initiate the token claiming process (to be announced at official launch). This is to ensure all readers are always encouraged to read more and participate actively in our Cloft ecosystem.
3. Algorithm based dynamic read-and-earn mechanism by industry experts will also be adopted to ensure all readers benefits from utilizing the platform.

BE and Token Claiming Process



Cloft.com records the number of in-app tokens earned and held by every reader, at any point of time. This in-app token system is managed by our encrypted back-end architecture and database.

In order to ensure a highly secured token claiming process. This process is powered by smart contracts and back-end verification processes. Cloft.com readers are in full control of the tokens, which in-app tokens earned must be validated with back-end systems and smart contracts.

The backend of Cloft's Read/Contribute-and-Earn mechanisms are designed for the long term success of our readers and creators. The purpose of the following highlights is to outline and communicate the architecture of our blockchain platform which will allow ease of integration for real business operations. Users who participate will be able to earn points, like a lifestyle membership program, and exchange for a benefits (including CLOFT tokens which is integral for utility of Cloft.com's services)

1. User Registration (For Login)

- Google Account
- Registration with Email Address
- Data captured and stored

2. Referral Program

Important to ensure that we harness the power of word-of-mouth actions.

- Upon successful registration, each user will be allocated a randomly generated referral code and it can be used to share with other keen readers as well as the community.
- Members who shared/used the referral code will be rewarded with Cloft tokens.
- Number of times a referral code can be used will be capped.

3. User Interface

A comprehensive dashboard for the user, which shall include

- Membership Status
 - └─ Current tier
 - └─ How many points to the next tier
- CTA for paid upgrades.
- Current in-app point balances
- On-going campaigns
- Rewards available for current tier

4. BE Architecture to achieve Read-and-Earn (RAE) Capabilities

- a. Using blockchain technology, track and monitored together with Google tech to give us a 360 view on both the outside and inside of the data trawl
 - SDK to capture data to push data to google storage
 - Google analytics based data capturing on activities done on the website
 - Non Stagnant Cursor
 - Time spent
- b. Have a BE and Database setup to calculate the tokens earned from activities and keep track of total tokens owned.



5. To prevent cheating

Using counter-selenium scripts to mimic on-browser actions. There will be many proprietary methods to ensure that loopholes are constantly enacted with mitigating results.

Security

Audit and review by

- Independent smart contract arm
- independent cybersecurity firm
- Ensure no vulnerabilities

Tech Enabled Integration:



HUAWEI CLOUD



Security is a key concern for our team at Cloft.com. Our code is audited and reviewed by an independent smart contract and cybersecurity consulting firms to ensure best practices are followed and no security vulnerabilities are present.

Anti-Cheat: We want the Cloft ecosystem to be a safe, positive and encouraging place for all readers to earn while enriching themselves. Cloft.com has zero tolerance for bots of any kind. All accounts involved will be flagged by the platform and banned from further participation in the ecosystem.



Current Market Analysis



IZEA

An influencer marketing software and service solutions trusted by the biggest brands in the industry. They offer the ultimate influencer search experience. IZEA created the influencer marketing industry. In 2006, they launched the first technology platform that paid bloggers to create content for brands. Today, they are a Nasdaq-traded company serving the world's top marketers and creators.



GRIN

Is the all-in-one creator management platform helping ecommerce companies build more valuable brands through the power of creator partnerships.

Grin is used to connect with a database of influencers. You can use Grin to manage your campaigns, working with influencers throughout the process straight through to the content going live, at which point it notifies you. You build a content gallery with every photo and video from your campaigns available for download, which you can then repurpose. In addition, the reporting function has a real-time counter of sales that occur as a result of your campaigns



Travala.com

The world's leading cryptocurrency-friendly hotel booking service with the best prices on approx. 2 million properties, worldwide.

Founded in 2017, Travala.com has grown from a small swtart-up to the world's leading blockchain-based travel booking platform trusted by thousands of customers worldwide as their preferred online travel agency.

At Travala.com, they connect travellers with one of the world's largest selection of incredible places to stay, including everything from hotels, apartments, villas and hostels to 5-star luxury resorts. The Travala.com platform currently offers approx. 2,200,000 properties covering 90,124 destinations in 230 countries and territories, and with prices up to 40% cheaper than mainstream travel booking platforms.



Agoda

A hotel booking site, also called an "online travel agency" (OTA). OTAs sell travel products or services, like hotels, packages, resorts, experiences, car rentals and flights. Operating an affiliate marketing model, they sell products and/or services they do not own, but earn commission from the owner of those products or services each time they make a sale.

Agoda do not own the hotels listed on its website. Rather, it acts as a middleman that makes life easier for both sides of the transaction – guests and hosts.



GQ

Is an American international monthly men's magazine based in New York City and founded in 1931. The publication focuses on fashion, style, and culture for men, though articles on food, movies, fitness, sex, music, travel, celebrities' sports, technology, and books are also featured.

Last year, Instagram accounted for roughly 7% of GQ's total digital revenue and 70 % of its revenue from social platforms, which also included Facebook and Snapchat.



Tatler Hong Kong

is the essential guide to the very best in life, tapping into the luxury lifestyle of the region's most affluent and influential. It covers everything from the best events and most glamorous people, to fine dining, international fashion and luxury travel.



LIFESTYLE ASIA

Lifestyle Asia

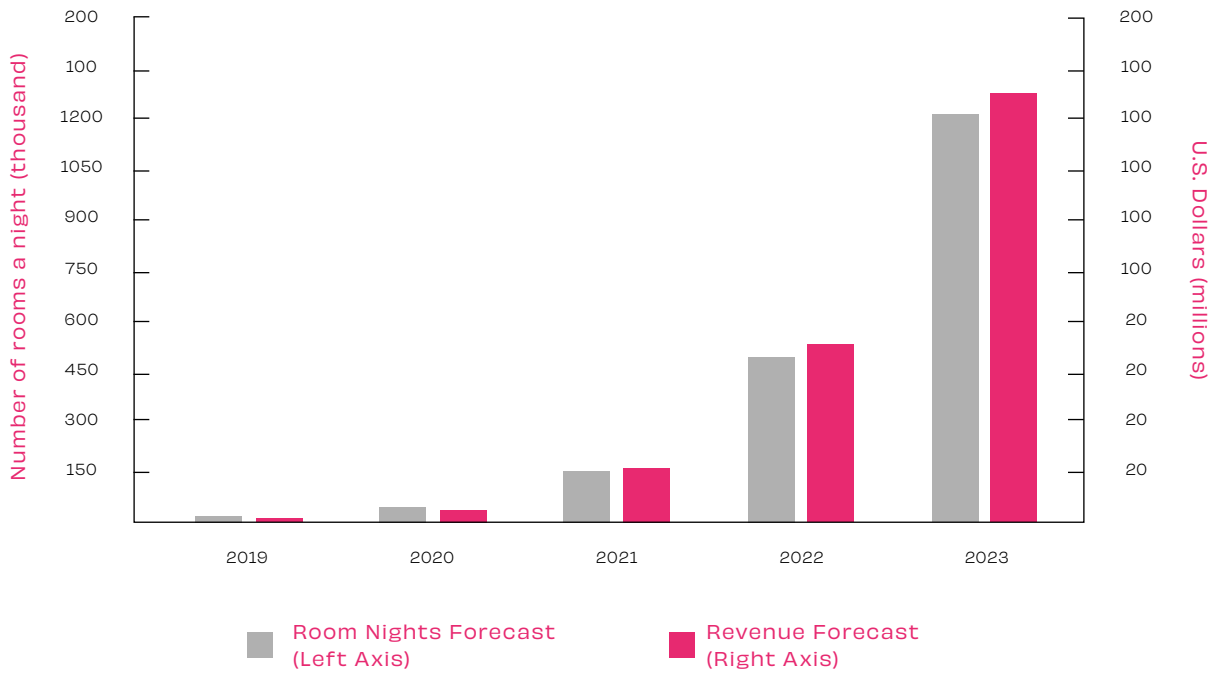
focuses on luxury lifestyle in Asia and around the world, with various beats spanning fashion, dining, travel, culture, watches, jewellery, wellness, beauty, grooming, living, motoring and technology. Its content is geared towards affluent readers aged 25 to 45, and is produced by in-house editorial teams.

The content on the site comprises mostly original editorial pieces, though Lifestyle Asia also publishes native content. Its stories range from lifestyle news and long form articles to dining reviews, and fashion lookbooks.

Pegging

Travala.com

5 Year Revenue and Room Nights Forecast



\$23.3M

Travala's revenue for 2021

Total revenue for the month of July 2021 was \$2,815,292 which includes accommodation bookings, flight bookings, activity bookings and integration fees. This represents a 616% year-on-year growth compared to July 2020.

\$253,000

Travala's estimated revenue per employee

250,000

Monthly Active Users in the month of February 2022

Pegging

GRIN

\$110M Series B Funding

Category Leader & Creator

#1 Ranked



\$59.9M

GRIN's estimated annual revenue per year

GRIN, the World's Only Creator Management Platform, Closes \$110 Million Series B Round Led by Lone Pine Capital. Largest investment to date values GRIN at \$910 Million as the company triples its YoY revenue. Investment will propel the launch of new solutions for DTC Brands and Creators.

\$177,800

GRIN's estimated revenue per employee

GRIN launched in 2017, and they saw that influencer marketing teams were struggling to hit their goals. This was because the collaboration process between brand & influencer had been hijacked by middlemen such as marketplaces and agencies.

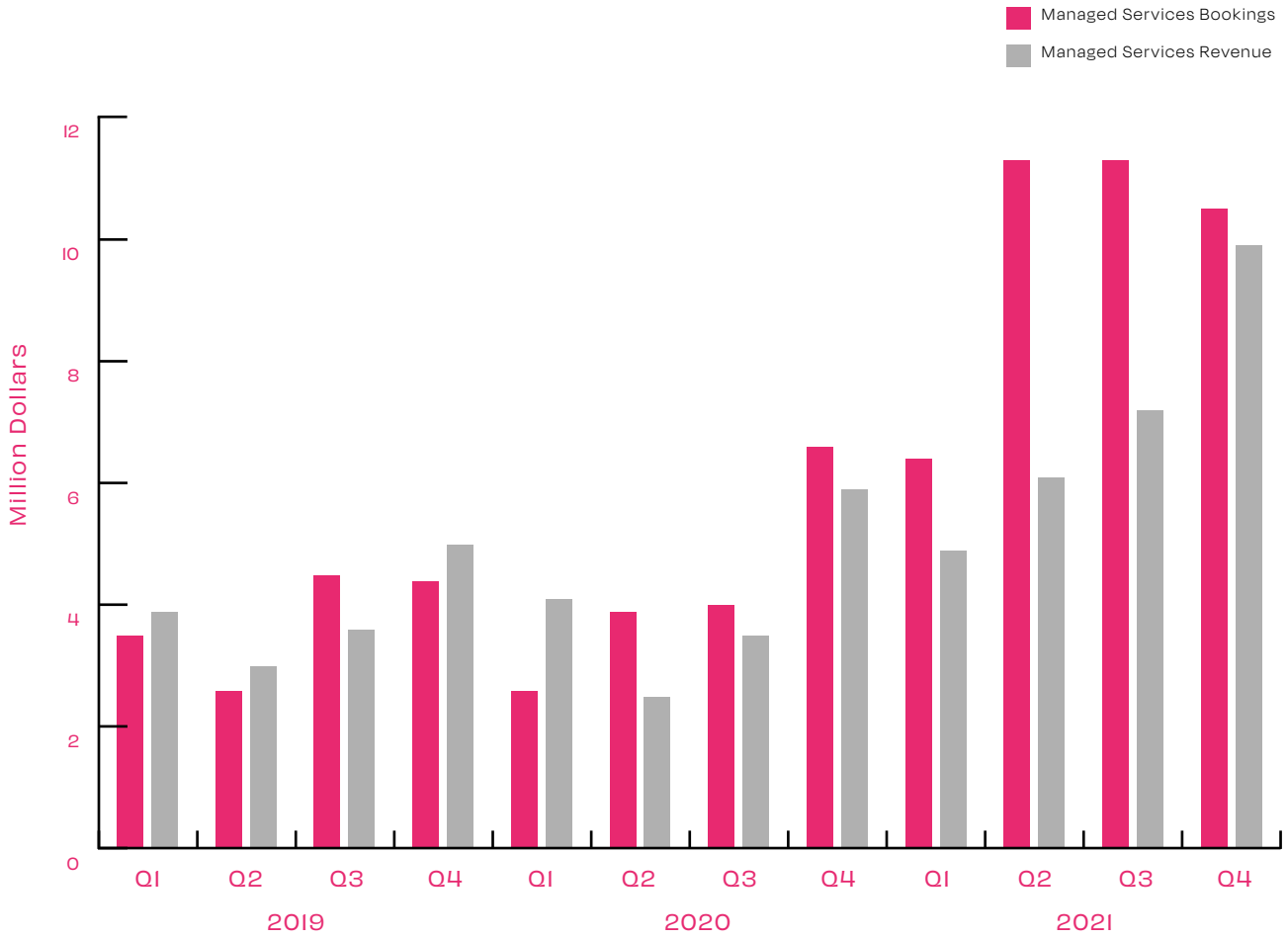
337

Total number of employees at GRIN. Employee count grew by 191% last year

In 2018, they created Authentic Influencer Marketing to address this problem — to empower brand teams to own their direct influencer relationships, so they could cultivate honest endorsements to the consumer. Today, they are in the Creator Economy.

Pegging

IZEA



\$48.8M

IZEA's estimated annual revenue per year

\$172,000

IZEA's estimated revenue per employee

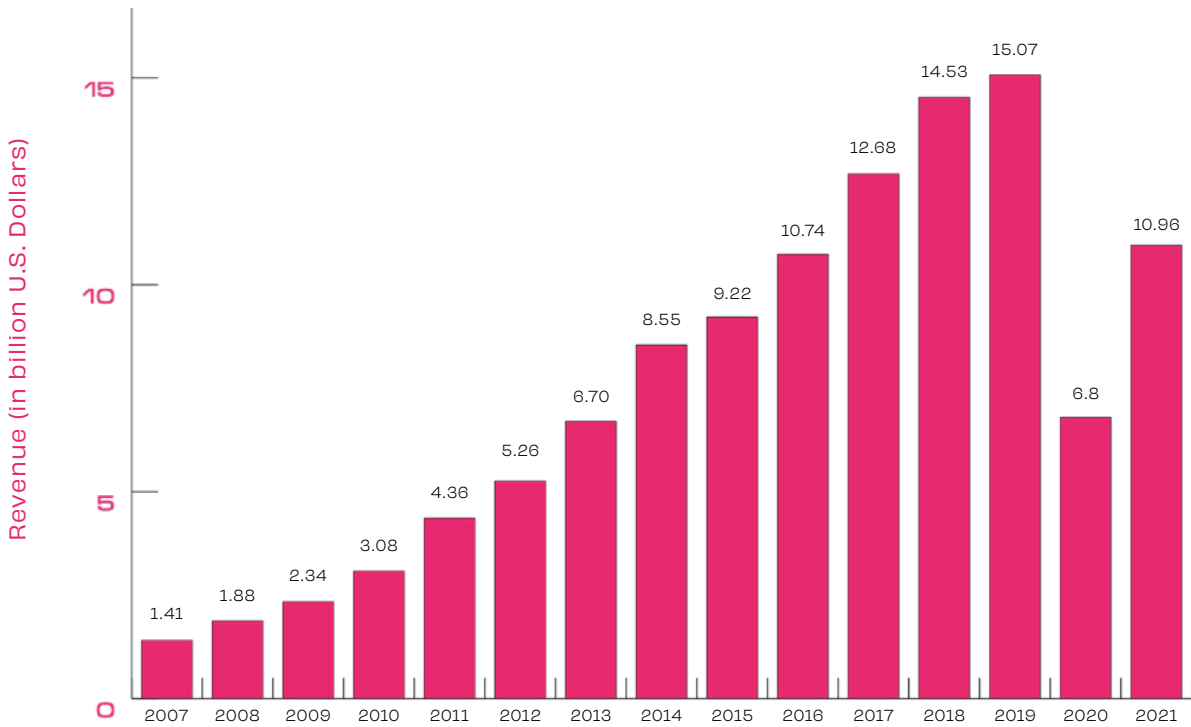
284

Total number of employees at IZEA

Total revenue of IZEA in the first quarter of 2022 increased 61% to \$8.9 million, compared to \$5.5 million in the first quarter of 2021, with revenue from Managed Services increasing by 66% to \$8.4 million in the first quarter of 2022, compared to the first quarter of 2021 and revenue from SaaS Services increased by 5% to \$517,880 in the first quarter of 2022 compared to the first quarter of 2021.

Pegging

Agoda



\$8.6B

Agoda's estimated annual revenue per year

Hosts pay Agoda a commission for each completed booking, as compensation for the marketing and exposure Agoda provides for them.

\$603,750

Agoda's estimated revenue per employee

Through the agency model, Agoda is a broker between the guest and host. Rather than charging the guest directly, Agoda collects and passes the guest's card details onto their host, who then charges the full payment total. The host pays Agoda a percentage of their guest's total.

4000

Agoda's number of employees in all 30 countries

Pegging

GQ



\$113.3M

GQ Magazine's estimated annual revenue per year

Last year, Instagram accounted for roughly 7% of GQ's total digital revenue and 70% of its revenue from social platforms, which also included Facebook and Snapchat.

\$303,750

GQ Magazine's estimated revenue per employee

GQ, which boasts 3.3 million followers on Instagram, makes money on Instagram primarily the same way celebrities, or "influencers", make money on Instagram. It gets brands like Coach, Nespresso, Remy Martin and Tudor to pay for sponsored photos posted to GQ's Instagram account. As much as those branded posts resemble the ones celebrities' publish, they also mirror the advertorials GQ has published in its print pages for years.

373

GQ Magazine Employees

Our Core

to Empower Stakeholders

Stakeholders

Core of the business – creators and readers.

Advertising Money

Brands looking to collaborate with us will pay for the work of our community.

Magazine

Our lifestyle magazine and applications will have quality content and experiences for the audience.

to Create an Inclusive Society

Magazine

Cloft is able to attract users, readers as well as enrich the life of the general public with our content.

Creator's Community

Creators are motivated to produce top quality content.

Vendors

Vendors and partners will benefit greatly from the attention.

The Integration

Inclusive Model



Cloft will run in tandem as a professional media company; serving the lifestyle segment in the form of an online magazine. The company structure will be helmed by a competent team and board of advisors. The talents picked are experienced and have the industry to know-how to bridge new grounds; while working alongside them are blockchain industry veterans.

The plethora of talents onboard were carefully scrutinized to ensure balance of the ship. We may not be perfect but we are pretty sure that all reasonable due diligence, identification and solutions were carefully thought-of and curated. This mitigates potential known pitfalls and the directional leadership will steer the company growth.

Besides the internal locus, Cloft embodies the importance of an inclusive ecosystem made up of various stakeholders. Although these locus of control are skewed towards the external scale, these are pivotal to Cloft as we continue to keep abreast and grow together as one.

- Competent team
- Experienced board of Advisors
- Inclusive Ecosystem
- Impartiality and fairness



Cloft will run under a full transparent governance model. Though not required, we will have yearly self-mandated reports, internal checks and balances and adopt a governance voting system; via the shareholders to board directive. At Cloft, we will continue to ensure that all hiring processes and work style environment remain safe for all regardless of age, sexual orientation, nationality, religions, colour and background.

Revenue Model

Revenue is critical and essential to any business, be it traditional or new-age and cloft.com is no different. Cloft.com was strategically planned to be self-sustainable to work our way into profitability through carefully calibrated actions. The following pointers are some of the traditional proven methods that will ensure the security (profitability) of cloft.com. These can and will be achieved by leveraging blockchain technology which will give us a step-up; providing us with an advantage that not many can rival.



Sponsorship

Fees paid by sponsors looking to grow their brand and reach with Cloft. This will be achieved through constant promotions of Cloft content and platforms.



Referrals

When users are referred to other platforms/sites through Cloft, fees will be paid to us through referral schemes.



Advertisers

Advertisement videos, collaborations and pictures to be placed on Cloft platforms will be paid for by advertisers.



Campaigns

Fees will be charged to merchants that set up virtual booths during the events, as well as event advertisement fees.



Affiliates

Our partners / vendors' affiliate links will be on Cloft's platforms and when readers purchase or subscribe to their products/ services, fees will be paid to Cloft.

Go-To Market Strategy



Digital Marketing Channels

Cloft will constantly create new and exciting content on our media platform to attract more users.



Micro-Youtube Influencers

Our network of Youtube influencers will partner up with us and promote Cloft on their media channels.



Lifestyle Influencers

Lifestyle instagrammers and Tiktokers will promote Cloft on their channels.



Blockchain Community

Whilst not a huge audience, the blockchain community is sizeable enough to build a following and kick start our project.



Bloggers

Leveraging on our partnerships with lifestyle bloggers, they will actively work on exciting content together with our team.

2022

Q1 - Q2

- Team formation
- Concept analysis
- Market research
- Whitepaper creation
- Website design

Q3 - Q4

- Specific blockchain marketing
- Token generation
- Fund raising process
- Legal counsel
- Official token listing
- Product/ service (alpha stage)

2023

Q1 - Q2

- Product/ service enhancement
- Focus group feedback from stakeholders
- Influencer marketing
- Talent acquisition (internal team)
- Stakeholders outreach

Q3 - Q4

- Product/ service (soft launch)
- Focus group feedback from stakeholders
- Marketing campaigns
- Product/ service (enhancement)
- Overseas expansion
- App conceptualisation
- Stakeholders

2024

- Global product drive
- Marketing campaigns
- Team expansion
- Product/ service (enhancement)
- App development
- Series A funding
- CSR

2025

(to be updated in 2023)

- App development (beta stage)
- Campaign drive for our various verticals
- Business direction review
- Governance driven initiative

Sustainability

Like every other start-up, sustainability of the project is paramount. Leveraging on the fact that Cloft has intertwined the blockchain technology into the DNA, we are in a position to deflect and weather through potential adversaries that businesses will face.

When we talk about sustainability, Cloft is looking at the following angles:

Internal Locus

- Keeping abreast with the latest trends
- Staying relevant in work culture
- Resonating with sentiments and touch with our target segments
- Sustainable revenue model (as above)
- Resourceful planning, research and development
- Outreach to stakeholders including the community
- Self-governance and control mechanism
- Corporate Social Responsibility (CSR)

These internal locus of control are areas that Cloft will be closely scrutinizing and ensuring we attest ourselves to the highest standards. Oversight of these pointers would potentially result in undesired outcomes. Cloft's internal self-governance as mentioned above would mitigate potential pitfalls.

Our work and project map outlay encompasses many elements; elements that embody a high level of standard. At Cloft, we envision, plan ahead, expect the unexpected while ensuring our foundations are firmly planted.

External Locus

- Stakeholders management
- Market sentiments and potential shift
- Business climate globally
- Current affairs

While these may skew towards external factors that Cloft may not be able to control, we have nonetheless placed mechanisms in place to mitigate and cushion what may come. While the team at Cloft has a wealth of experience, we always ensure that we stay humble and everyone is open to learning new things.

There are a few options that we have earmarked for the future depending on situation. Cloft has mapped out in brief generic details contained within our roadmap in the segment following this which serves to give the public a rough idea on our plans - of which are subject to changes. At Cloft, our core principles will always remain. Our dedication to provide quality and ethical contents to our valued viewers/ readers will always be our core focus.

Besides building a sustainable business model as an intertwined online media magazine; fusing and harnessing the Web3 with traditions, Cloft's journey will only get more interesting.

A brief of our plan is summarised in a nutshell below (subject to changes):

Metaverse Lifestyle Reviews

A part of our app where reviewers can capture their experiences in 3D and share it with other readers on the platform.

Metaverse Engagements

For example, travellers can sign up for a travel avatar on Cloft and by travelling and unlocking new experiences, earn rewards on our platforms as well, not including rewards by our merchants given for the exposure provided.

The Sustainability of Cloft / Cloft Tokens

To enhance the tokenomics model and for longevity of the Cloft token, additional mechanisms will be implemented, such as token locking, campaign based staking, inspired token rewards and more.

The list is non-exhaustive and there are many permutations to ensure that token continues to play an integral role in the Cloft business model. Cloft is blessed to be in a position that intertwines Web3 with traditions, at a sweet spot, thus giving us a steep advantage over many other business models.

The following are just some areas that we have identified to ensure the life-cycle and role of the token. Cloft will apply the following approaches to the tokenomics to ensure the health and sustainability of the Cloft tokenomics (in the areas of supply, demand and velocity of the token)

- Certain company wallets will be locked for 12 / 24 / 36 / 48 months.
- Tokens in the company reserve wallet will be locked for 12 months given it is used for research purposes.
- Various campaigns will be planned and rolled out.
- Various stakings models may be implemented in the future (simple lock staking, campaign specific, etc)
- Dedicated wallet will be kept for the purpose of incentivising the RAE and CAE. This guarantees alone will ensure that the supply will kept in check.
- Placements plans in place such as future potential burning mechanism.



Reserve Tokens

Tokens in the company reserve wallet will be locked for 12 months given it is used for research purposes.



Locked Company Wallet

Certain company wallets will be locked for 12 / 24 / 36 / 48 months.



Dedicated Wallet

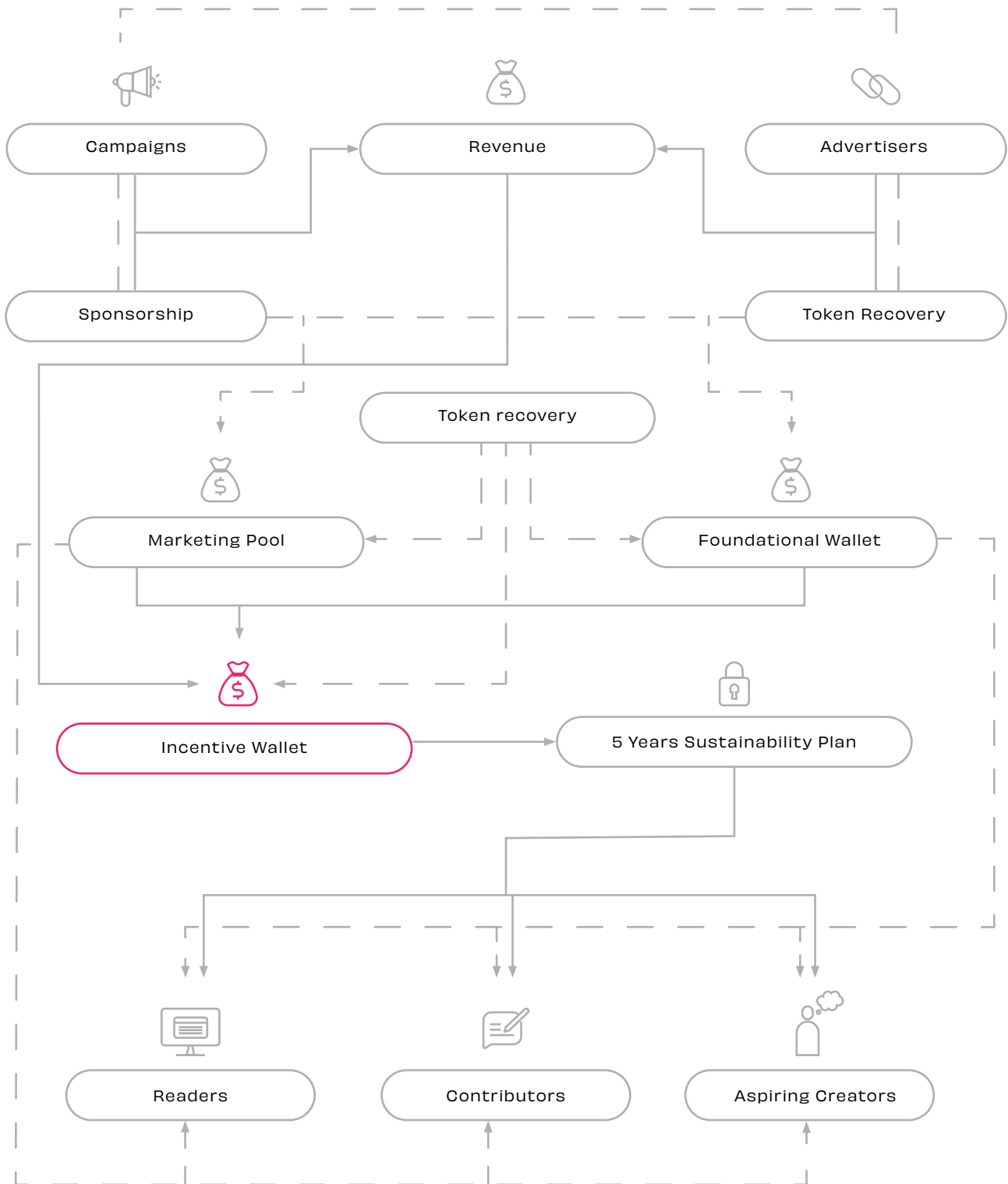
A dedicated wallet will be kept solely for the purpose of incentivising RAE/ CAE. This guarantees that the supply will be kept in check.



Staking

Various staking models may be implemented in the future. For example - Simple Lock Staking.

Sustainability Flow



Tokenomics



The maximum fixed supply of the Cloft token that will ever be in existence is 840,000,000 (840 million) tokens.

The goal of the Cloft token is to facilitate a mini-ecosystem which will in-turn boost the project visibility and sustainability of the project/ business in its entirety.

Cloft token is utility token riding on the Polygon (Matic) chain network - one of the **safest** chains out in the blockchain market. As mentioned, it will mainly be used for incentivising our core group of market segments, engagement of our services and products (if any).

Touching, explaining and understanding the Cloft token will help build mutual trust between all associated parties. This includes community, viewers, participants in the RAE and CAE, internal & external stakeholders like sponsors and even our internal team. For Cloft to ensure sustainability and growth, Cloft's tokenomics is designed in a way to allow for greater transparency and self-initiated governance process on all token distribution.

This will allow us to plan ahead for all activities which are critical in ensuring that growth of the project and the ecosystem is well-sustained. A good governance and transparent token release schedule will be beneficial to the entire community and associated stakeholders within the ecosystem.

Utility of Cloft Tokens

The Cloft token plays an integral role in our entire ecosystem. There are many utilities of the Cloft token such as the following but not limited to; incentivising readers, contributors, mode of payments for stakeholders like sponsors. Advertisers and stakeholders will also receive cost-savings when making payment in the Cloft token. It will also serve as a potential governance tool for certain decision-making processes by empowering loyal readers and supporters of the Cloft project. Incentives for participants in the RAE and CAE ecosystem. Via exchange of in-app token on varying value models to the Cloft token. Constantly monitored and adjusted to keep abreast to ensure competitiveness



- Ecosystem upkeep; for potential advertises, sponsors, retailers, partners to receive and pay via the Cloft token for rendering of respective required services from either parties
- In the pipelines; Governance model for the community and/ or essential stakeholders to request, hold, present and eventually vote on certain decision making processes of the project in part.
- Data analytical process, tracking, research and developmental purposes
- Mode of payments receivable and payable to for internal services rendered to retain, retrain and manage opportunities such as business acquisitions, talent management and more.
Receivables from sponsors/ ecosystem partners will be paid (exchanged) through and to the Cloft token. Portion of the revenue in Cloft token will be transferred to the "incentive wallet" to ensure the wallet is always self-sustaining; through carefully calibrated business acumen and strategy planning.
- Community incentives to ensure that the project is kept abreast with the latest trends and not lag out. Harnessing on the blockchain aspect to boost and plow to desired aims of the Cloft mission.
- Marketing and branding purposes such as listing opportunities. This includes research and development funds for future usage & beyond.
- Cloft brand outreach via various blockchain & traditional channels.
- Many other usages of the token that will enable Cloft to achieve desirable outcomes ethically.

By having a properly planned resources allotment, it ensures that the Cloft business is able to plan and allocate the released resources to strategic usage. These resources will yield both tangible and intangible in both direct and indirect benefits to all stakeholders. Like any other business, having resources is critical and paramount.



Incentives

Incentives for the participants in Cloft's RAE/OAE ecosystem via the exchange of our in-app token.

Ecosystem

To upkeep Cloft's ecosystem - partners, sponsors & advertisers to receive and pay via Cloft's token for services rendered from either parties.

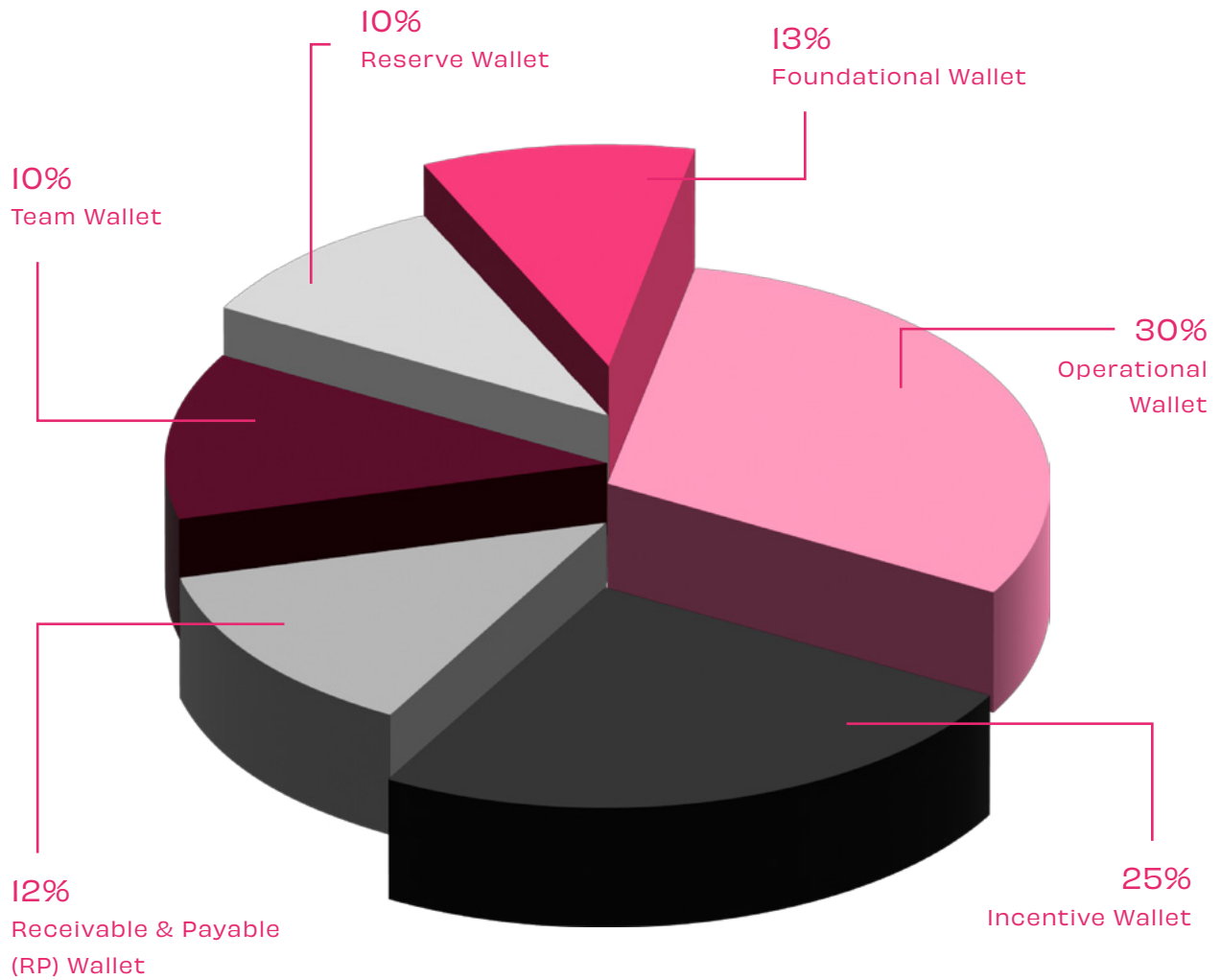
Governance

Governance model for the community & stakeholders to request, hold, present and eventually vote on certain decision making processes of the project.

Sustainability

Part of Cloft's token revenue will be transferred to the "Incentive Wallet" to ensure it's always self-sustaining; through carefully calibrated strategic planning.

Distribution and Circulation



Having touched on the utility and sustainability of the Cloft token in brief, we would like the community to know about the planned distribution and circulation of the token allocation. The total eventual supply of the Cloft token that will ever come into existence is 840,000,000 (840 million). The token will be primarily dissected into various wallets with different usages and lock-up periods.

With these carefully calibrated distribution, sustainability and utility mechanisms in place, our circulation supply is controlled to ensure a healthy balance. These will be further enforced by smart contracts, internal self-initiated governance and checks to ensure desired outcome is achieved without compromising the business model.

Token Total Supply:
840,000,000

Network Chain :
Polygon



Reserve Wallet

10% (84,000,000 tokens) will be earmarked for reserve. This wallet will certainly not be used anytime in the near future.

Foundational Wallet

8% (67,200,000 tokens) will make up the foundational funds for purposes such as philanthropy, corporate social responsibilities, sponsors (Cloft) and more. These tokens will be stored in the foundational wallet.

5% (42,000,000 tokens) will make up the research, development and special operative funds. These funds will be used only under extreme circumstances that will be subjected to governance call. It would also be held in the foundational wallet.

Operational Wallet

30% (252,000,000 tokens) will be strategically allocated for marketing, branding and growth purposes. These activities are the backbone of ensuring that the Cloft project is optimally run. Activities that encompass such includes the following but not limited to token listing, marketing activities, campaigns push & more. It also ensures that we are well prepared to weather and tide through tough periods.

Receivable & Payable (RP) Wallet

5% (42,000,000 tokens) will be allocated for early-investors and supporters of the project with various cliff and vesting periods. These tokens will be held in an open treasury receivable wallet.

7% (58,800,000 tokens) will be allocated for the initial public allocation upon listing. These tokens will be held in an open treasury receivable wallet.

Team Wallet

10% (84,000,000 tokens) is earmarked for the Cloft team. This includes both current and future team members as a reward and incentive to attract and retain talents. The vesting lock-up period for the current team will be at least 3-years vesting with a 1-year cliff.

Incentive Wallet

25% (210,000,000 tokens) will be kept solely for the rewards to incentivise RAE/ CAE participants over a preset amount of time. It would be carefully strategised to ensure that the rate of disbursement is controlled at least over 36 months and beyond. This wallet is also slated to support future plans; that will incentivise future participants.

Portion of the revenue in Cloft token will be transferred to the "incentive wallet" to ensure the wallet is always self-sustaining; through carefully calibrated business acumen and strategic planning.



The Team



Jonathan Chen

Chief Executive Officer

Jonathan has six years of experience in the visual advertising/ events management business and under his leadership, he has successfully grown the business to become one of the most established names in the industry. The company also noted its most significant growth of 40% in annual revenue within these six years, with the company clinching projects for various notable MNCs, SMEs and government agencies. With his expertise in client acquisition, he will lead Cloft's development into the global media business.



Clement On

Chief Operating Officer

Clement is the business development lead for a blockchain exchange and brings with him relevant experience with NFTs, DeFi and a wealth of experience as a Web3 enthusiast and believer. Proficient in acquiring new users, he takes on the role of acquiring multiple partners and investors for the company.



Ee Ling Tan

Chief Investment Officer

Ee Ling is a target-driven and client-oriented professional with seven years of experience facilitating development and retention of accounts across diverse and innovation-led settings. She has initiated, developed and implemented innovative strategies to achieve growth despite a turbulent economic climate. A true digital native, she is passionate about emerging technologies, equities and cryptocurrency.



Clyde Tan

Editorial Strategist

Clyde has worked on and developed multiple systems and processes in his role as an analyst for a global MNC. With his experience, he will assist in the development of Cloft's blockchain integration.



Davey Keuvelaar

Head of Community Marketing

Dave began taking investing and trading classes in 2016 and worked his way up in the blockchain business through education and ambassador programs. He is active in several ambassador programs and does business development for projects as well. Apart from marketing, Dave will also actively be involved in building the Cloft community.



Betim

Community Leader

Betim is a blockchain and cryptocurrency enthusiast with over ten years' experience in the blockchain industry. As a contributing member of various Blockchain-based communities, forums and blogs, he is an avid individual with the ability and expertise to build Cloft's community.



Pei-Han Chuang

Strategic Advisor

Pei Han is a serial entrepreneur and the founder of Morpheus Labs, an end-to-end Blockchain-Platform as a Service (BPaaS) solution for innovation and value creation. He will bring invaluable experience to Cloft, with his profound knowledge in Web 3.0 and the metaverse, and active experience working with a host of blockchain partners.



Yuen Wong

Consultant

Yuen Wong is the founder of LABS Group as well as GEMS Esports 3.0 Platform, both of which have an extensive presence in the Blockchain scene. Yuen has invested in many successful blockchain projects including being the Managing Partner at Bitmart Exchange since its inception. He also has an MBA in Corporate Entrepreneurship and is involved in several startups including e-commerce and professional services. Being a serial entrepreneur, he advises in several blockchain projects and connects them with resources and know-how, and helps them to bridge from Web2 to the Web3 world.



Thank You

Telegram <https://t.me/cloftofficial>

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

Facebook <https://www.facebook.com/cloftofficial>

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

LinkedIn <https://www.linkedin.com/company/cloftofficial/>