

BlockGuard Inc.

October 2024



This whitepaper aims to give you a clear and detailed understanding of the Fusio and BlockGuard ecosystem. Fusio offers a chain-agnostic dApp that serves as a one-stop solution for complete financial management, featuring Fusio Portfolios, Fusio Wallet, and Fusio PortfolioPro. BlockGuard Network complements this by providing a Layer 1 blockchain focused on making blockchain technology accessible to mainstream users, with a strong emphasis on robust user security.

Disclaimers and Compliance

Compliance

The following whitepaper is intended to be a technical overview of BlockGuard and Fusio. It is not intended to be comprehensive nor to be the final design. Noncritical aspects are not covered. This paper consists of information given for discussion purposes only and **does not represent investment advice of any kind.**

Further, it does not constitute an offer to sell shares or securities, nor does it constitute a solicitation to buy such shares or securities. None of the information contained within is intended to influence any investment decision, nor should it be the basis of an investment decision of any kind. BlockGuard and Fusio are not investment advisors, so they should not be giving investment advice for investments in any securities, cryptocurrencies, tokens, or tax or legal advice.

BlockGuard encourages readers to seek appropriate and independent professional advice to inform themselves of the legal requirements and tax consequences of any investments they make, both within BlockGuard and within the blockchain industry. Investments should only be done with the help of an independent financial advisor within the context of the countries of their citizenship or residence and their place of business with respect to the acquisition, holding, or trade-in of BlockGuard or any other tokens.

Please note that this Whitepaper does not constitute an offer to sell or the solicitation of an offer to buy for any person for whom it may be unlawful to participate in a token sale. Those for whom it is unlawful to participate should not participate. Consult with your lawyer or accountant to determine

whether it is lawful for you to participate in this DeFi project. This Whitepaper should in no way be construed as being intended to create an investment contract.

This Whitepaper (version 1.0) may be revised, with the newest edition always appearing on our website. For each revision cycle, we will provide notes on what has changed and the justification for the change. Updated versions of the White Paper (as indicated by consecutive edition numbers) may contain information that may override, clarify, or contradict previous editions, in which case the latest version should be considered the most accurate and up to date.

Because of this, versions that are found outside of BlockGuard or Fusio's website may contain out-of-date or inaccurate information. The most up-to-date version of the white paper can be located on the website.

Disclaimer

The attached whitepaper is meant to describe BlockGuard and Fusio's current plans for developing its business and tokens. Nothing in this document should be treated or read as a guarantee or promise of how BlockGuard's business will develop or of the utility or value of project tokens; the document outlines our current plans, which could change at our discretion, and the success of which will depend on many factors outside our control, including market-based factors and factors within the cryptocurrency industries, among others.

Any statements about future events are based solely on our analysis described on this document, and our analysis may prove to be incorrect. Purchasing tokens is subject to many potential risks, some of which are described in this paper, and some of which are provided on BlockGuard's website. These documents, along with additional information about our business, are available on our website.

BlockGuard Network (BGN)

BlockGuard Network (BGN) is designed as a new Layer 1 blockchain, addressing user-centric challenges often overlooked by existing platforms. While many blockchains focus on solving the trilemma of scalability, security, and decentralisation, they frequently fall short in delivering an intuitive user experience, particularly for those who are not tech-savvy. BGN bridges this gap by prioritising ease of use and enhanced security, making blockchain technology accessible and secure for everyone.

Team Overview

BlockGuard is led by a dedicated team with a well-rounded background in cryptocurrency, fintech, and traditional financial markets.



Anthony Bevan, Co-Founder & CEO

Anthony embraced blockchain technology in 2016 and has been unwavering in his dedication ever since. Known for his exceptional dedication, he aims to transform the industry to enable greater financial independence.



Anthony Zirrolli, Co-Founder & COO

A seasoned entrepreneur, Anthony uses his meticulous discipline and attention to detail to ensure Blockguard is a seamless operation. As an accomplished businessman, he spends his spare time teaching others to learn the skill sets required for financial success.



Thomas Owings, Co-Founder & CPO

With a decade of experience in traditional finance, Thomas transitioned from running his financial planning firm to dedicating himself to BlockGuard. He is driven by a desire to apply his financial planning expertise in a way that leverages blockchain technology to offer users decentralized and efficient solutions.



Daniel Tschinkel, CTO

Daniel leads the company's technology direction. He oversees the creation of new solutions that match business goals and ensures they are developed with security, scalability, and efficiency in mind. Daniel also champions a culture that encourages fresh ideas and practical tech improvements to keep the infrastructure running smoothly and securely. His guidance helps push the company forward through smart, forward-thinking technological choices.

Introduction to DeFi and TradFi Fusion

Defining DeFi - TradFi Fusion

DeFi-TradFi fusion combines the trust of traditional finance with the innovation of blockchain technology, creating a modern, secure, and efficient financial system.

The Inner Workings

DeFi-TradFi fusion mixes blockchain's transparency with traditional finance's reliability.

Blockchain ensures secure, immutable transactions, while financial institutions provide the trusted framework. Together, they create a system where security, speed, and efficiency work in harmony.

Real-World Impact

The BlockGuard and Fusio ecosystems are already driving real change in decentralized finance, offering solutions that tackle major financial challenges:

- **Global Payments:** Fast, low-cost cross-border transactions with an added layer of security provided by on-chain two-factor authentication (2FA), ensuring both speed and safety for global transfers.
- **Investment Management:** Real-time asset tracking and personalized portfolio management through the **Fusio Wallet**, which combines AI-powered insights with seamless multi-crypto support, enabling users to optimize their investments efficiently.
- **Financial Inclusion:** By lowering the barrier to entry and offering accessible DeFi tools through the Fusio Wallet, BlockGuard contributes to secure financial services for unbanked populations, delivering decentralized solutions to those previously excluded from traditional finance.

The Decentralized Era

In this system, a distributed network of users and institutions collectively maintains and validates the system, eliminating single points of failure and democratising financial services.

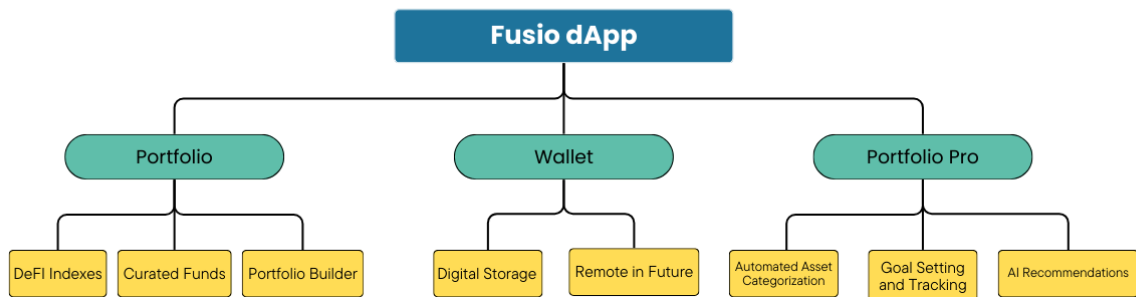
The Fusion Advantage

DeFi-TradFi fusion offers:

- **Decentralization:** Resilience against attacks and failures.
- **Transparency:** A verifiable record of all activities.
- **Immutability:** Tamper-proof data ensures trust.
- **Enhanced Security:** Strong encryption protects transactions.
- **Efficiency:** Streamlined processes cut out unnecessary intermediaries.

By rethinking how we handle money, DeFi-TradFi fusion is becoming the foundation for a more secure, transparent, and efficient financial future.

Whitepaper Structure for Fusio and BlockGuard Network



1. Executive Summary

Introduction to Fusio and BlockGuard Network

At the core of Fusio and BlockGuard Network is a shared mission: to empower individuals by providing financial tools that were previously out of reach for many. We're here to make a real difference in people's lives. By merging the best of traditional finance (TradFi) with the power of decentralized finance (DeFi), we aim to bring financial tools to those who need them the most: people from low-to-mid-income households, bankless communities, and anyone who has felt left out by the current financial system.

BlockGuard established its mission to dismantle the obstacles of conventional finance and provide a safe, user-friendly platform that enables financial independence. Whether you've struggled to access reliable financial services or want a more efficient way to manage your money, Fusio is here to help make that a reality.

Our goal is simple: empower everyday people by giving them innovative tools to optimize their investment strategy, no matter their background or current situation. Our commitment is to enhance everyone's quality of life by providing financial solutions that are inclusive, secure, and transformative.

Key Offerings

The BGRD token is used for governance and essential operations within the BlockGuard Network, ensuring a secure structure. The Fusio token drives the Fusio ecosystem, offering rewards, staking, and access to advanced financial tools. A key component is the **Fusio Wallet**, a decentralized wallet

that provides secure, real-time portfolio management and supports multiple cryptocurrencies. The wallet includes **AI-powered financial planning features** that assist users in optimizing their investment strategies.

Vision and Objectives

Our vision is to create a financial platform that combines the strengths of TradFi with the adaptability of DeFi. We aim to build an ecosystem that evolves with users' needs, enabling them to manage and grow their finances confidently. Our objectives include expanding Fusio's features, connecting to more blockchains, and continually enhancing the user experience, while maintaining security and ease of use.

Market Overview

Current Blockchain Landscape

The blockchain industry has seen rapid growth, with many projects trying to redefine financial systems. However, these projects often pose risks, such as scams, rug pulls, and unreliable meme coins. Additionally, many platforms are complex and fail to offer the security and reliability of traditional finance, creating a gap for a solution that harnesses blockchain's potential while mitigating these risks.

How BlockGuard Fills the Gap

BlockGuard fills this gap by providing a secure, transparent, and efficient platform that addresses the shortcomings of both traditional and decentralised finance. Our mission is to improve Defi for users, and help build a viable and trustworthy solution for global financial challenges, minimising risks and making DeFi accessible to everyone.

2. BlockGuard & Fusio Synergy

Overview of the BlockGuard and Fusio Ecosystem

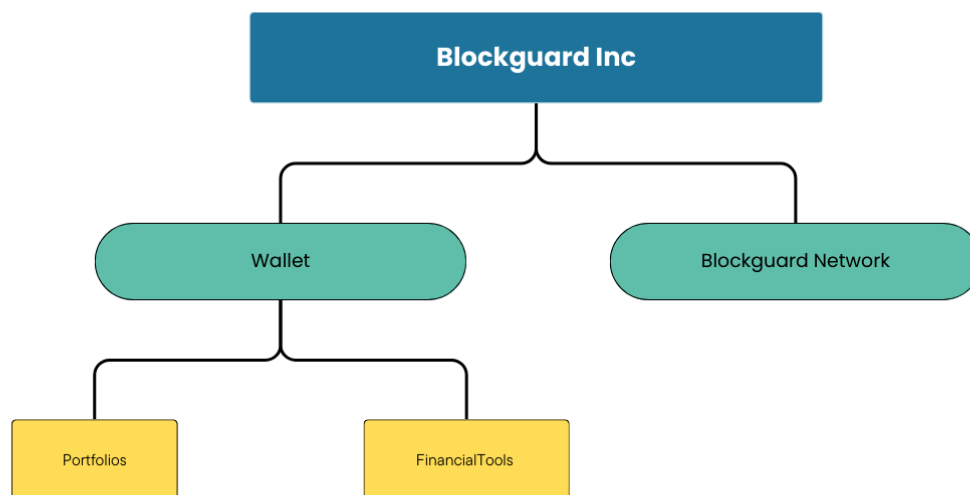
We have carefully structured BlockGuard and Fusio to address the integration of DeFi and TradFi. While the system utilizes two assets — **BGRD** and **FUSIO** — these are separate ecosystems that work seamlessly together to provide various benefits, such as fee reductions and access to premium features.

Within the BlockGuard ecosystem, **BGRD** and **FUSIO** function as complementary assets, each playing a specific role in enhancing user experience and functionality across the platform.

- **BGRD Coin:**

The BlockGuard Network's primary coin, BGRD, serves as the governance asset. Users can stake BGRD in standard staking pools or become validators, contributing to network security and stability. Holding BGRD empowers users to influence key decisions related to platform governance, upgrades, and future development. Additionally, users can benefit from fee reductions and premium access across BlockGuard's services.

- FUSIO Token:**
 Within its own ecosystem, FUSIO functions as the utility token, providing access to staking pools, premium features, and ecosystem incentives such as reduced fees for decentralized exchange (DEX) usage and transfers. While it works alongside BGRD for improved functionality, FUSIO remains a separate token, primarily used for DeFi interactions within the Fusio ecosystem.
- Enhanced Governance:** The BGRD token's role in governance enables a flexible and responsive economic model, where the community can vote on important issues without disrupting the utility functions of the Fusio token. This ensures that changes to the ecosystem can be made in a controlled and democratic manner.
- Incentivizing Long-Term Investment:** Both tokens in the BlockGuard ecosystem are designed to encourage long-term holding. BGRD holders gain governance privileges and potential rewards, while Fusio token holders can earn rewards and access premium features within the Fusio Wallet.



Aspects of the Ecosystem of Fusio

The Wallet also acts as a digital financial planner, helping users target and achieve specific financial objectives, such as monthly passive income.

The Fusio Wallet is the first utility in the ecosystem, designed to help users manage digital assets more effectively. It enables participation in the Fusio ecosystem, trading, portfolio management, and secure trading.

3. User Experience and Design

The Fusio Wallet is designed for ease of use, security, and availability. The interface is functional, allowing users to complete tasks with minimal effort. Regardless of investment experience, Fusio ensures a smooth user experience, supporting extensive dApp usage and making the wallet a single point of control.

Features and Utilities

Advisory Services and Portfolio Management: The Fusio Wallet includes the Portfolio Pro Planning Tool. It acts as a digital advisor that suggests techniques based on current market conditions and optimises portfolios. If an asset outperforms, the tool allows reallocation according to your pre-set asset allocation, maximising returns without deviating from your strategy.

Fusio also enables users to see and trade NFTs representing their portfolio assets through platforms like OpenSea, adding convenience and ownership.

4. On-Chain Multifactor Authentication (2FA)

BlockGuard introduces a **hybrid authentication system** that integrates **multi-signature wallets** with **on-chain 2FA oracles**. When a user initiates a transaction, they input the necessary details through the BlockGuard interface. Before the transaction can proceed, it must be verified through a 2FA process facilitated by an oracle, such as **Chainlink**, which connects external 2FA services to the blockchain. This ensures that transactions require multiple approvals for added security. By combining **multi-signature wallets** and 2FA, BlockGuard significantly enhances protection against unauthorized access.

Zero-Knowledge Proofs (ZKPs) for Privacy

BlockGuard employs **zk-SNARKs** to enable privacy-preserving transactions. This allows transaction validation without revealing specific details, ensuring that while the transaction complies with network rules, the content remains confidential. ZKPs reinforce the network's commitment to user privacy while maintaining transaction integrity.

Inter-Blockchain Communication (IBC)

Leveraging Polkadot's native infrastructure, BlockGuard uses **IBC (Inter-Blockchain Communication)** to enable seamless interaction between parachains. This allows BlockGuard to communicate with other parachains via the **XCM messaging format**, enabling the transfer of assets and messages across different blockchains.

Multipoint Functions & Discounted Wallet Fees

- **Multipoint Functions:** BlockGuard's wallet integrates **multiple functionalities** such as real-time portfolio management, staking, and liquidity provision, making it a comprehensive tool for DeFi activities.

- **Discounted Wallet Fees:** Although the specifics are still being set, the network will offer **discounted wallet fees** for certain transactions, creating incentives for frequent users and promoting long-term engagement.

5. Roadmap and Milestones

Project Timeline

The Fusio and BlockGuard roadmap is carefully planned to ensure a smooth and impactful rollout of key features. The initial focus is on the launch of the Fusio Wallet, which will serve as the primary gateway into the ecosystem. Additionally, continuous updates and integrations with other blockchain networks are planned to further expand the platform's capabilities.

Roadmap

Roadmap for BlockGuard and Fusio

Phase 1: Fusio Portfolios Launch (July 2024)

Development & Launch of the Fusio Platform

Fusio Index Portfolios
Curated Portfolios
Self-Directed Portfolio Management

Phase 2: Fusio Multichain (Continuous from May 2024)

Expanding Beyond BSC

Integration with major EVM chains and non-EVM chains (Solana, Cosmos, etc.)
Utilizing coins on centralized exchanges (CEXs)

Phase 3: Fusio Wallet Launch (September 2024)

Fusio Wallet

Prototyping, user feedback, architecture setup, backend development, frontend integration, and security implementation. Launch by European BlockChain Summit.

Phase 4: Fusio Portfolio Pro (Q1 2025)

Portfolio Pro Features Integration into Fusio

Automated asset categorization, financial planning strategies, and remote capabilities for advisors or guardians. Ability to set and track financial goals with AI recommended efficiencies and assistance.

Phase 4: Financial Planner Deployment (March 2025)

Goal Planning and AI Recommendations

AI-managed portfolios, financial planning strategies, and remote capabilities for advisors or guardians

Incorporation of ZKPs, IBC, 2FA in smart contracts, flexible gas payment system, and user-friendly public wallet address

Phase 4: BlockGuard Network & BGRD Launch (March 2025)

This roadmap outlines the strategic phases of development and launch for BlockGuard and Fusio, focusing on expanding capabilities, enhancing security, and ensuring robust integration with both traditional and decentralized finance ecosystems.

Future Growth

Looking ahead, the long-term vision for Fusio and BlockGuard involves scaling the ecosystem to support more financial products and services. This includes integrating more blockchain networks, enhancing the Fusio Wallet with advanced features like gas fee optimization, and continually refining the user experience. The ultimate goal is to position Fusio and BlockGuard as leading solutions in the Defi space, providing users and enterprises with a secure, efficient, and comprehensive platform for managing digital assets and financial operations.

6. Tokenomics

FUSIO

Total Supply

- \$FUSIO has a fixed total supply of 1,000,000,000 (1 billion) tokens, ensuring scarcity and long-term value.

Buy Tax (4%)

- A 4% tax is applied to all \$FUSIO purchases, designed to support the ecosystem's growth and sustainability.
 - **25%** of the buy tax contributes to a buyback pool, stabilizing the token price and providing long-term value.
 - **25%** is allocated to liquidity, ensuring smooth and efficient trading on decentralized exchanges (DEXs).
 - **25%** goes to staking incentives, rewarding users who support the network.
 - **25%** is reserved for company operations, including marketing and strategic partnerships.

Sell Tax (4%)

- A 4% tax is applied to all \$FUSIO sales, further enhancing the ecosystem's stability.
 - **50%** of the sell tax is directed to a burn pool, reducing the total supply over time and increasing the token's value.
 - **25%** goes to the staking incentive pool, encouraging continued participation and network support.

- **25%** is allocated to giveaway pools, rewarding community engagement and fostering growth.
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Token Distribution

- All \$FUSIO tokens are minted at launch and distributed among presale participants, liquidity pools, staking pools, company reserves, and giveaway pools. The specific allocation will be determined prior to launch to ensure a fair and balanced distribution.

Team Allocation

- The team has **zero allocation** of \$FUSIO, ensuring there's no risk of team members selling off large amounts of tokens and creating price instability. This builds trust and shows our commitment to the project's long-term success.

Utility and Governance

- \$FUSIO holders benefit from **discounted DEX fees** and can stake their tokens to climb subscription tiers within the Fusio Wallet, unlocking additional benefits.
- Holders can **submit proposals** for DEX upgrades and integrations, as well as **vote on these proposals**, giving them a direct role in shaping the platform's future.

Early Holder Benefits

- Early adopters will gain access to a **capped staking pool** with exclusive airdrop rewards in BGRD tokens, providing additional incentives for supporting the project from the start.

Staking and Yield Farming

- \$FUSIO staking pools will pay out rewards in additional \$FUSIO tokens, while yield farming opportunities allow users to earn returns in both \$FUSIO and stablecoins by providing liquidity.
- Staking also provides incentives for voting on advisory proposals, further enhancing community engagement and governance.

Community-Centric Approach

- All token taxes collected are used to enhance the ecosystem and benefit \$FUSIO holders, ensuring that every participant plays a role in the network's growth and success.

BGRD

Token Allocation at TGE:

Team: 7,000,000 tokens (7.0% of max supply), with a 12-month cliff and 48-month vesting.

Private Round 1: 1,000,000 tokens (1.0% of max supply), priced at \$0.50, with a 24-month cliff.

Private Round 2: 1,800,000 tokens (1.8% of max supply), priced at \$0.60, with a 6-month cliff and 12-month vesting.

ICO 1: 9,800,000 tokens (9.8% of max supply), priced at \$0.75, with a 6-month cliff and 12-month vesting.

ICO 2: 9,800,000 tokens (9.8% of max supply), priced at \$0.825, with a 3-month cliff and 12-month vesting.

ICO 3: 8,400,000 tokens (8.4% of max supply), priced at \$0.90, with a 3-month cliff and 9-month vesting.

Partners Program: 3,500,000 tokens (3.5% of max supply), with a 6-month cliff and 12-month vesting.

VCs/Angels/Investors: 2,800,000 tokens (2.8% of max supply), with a 12-month cliff and 36-month vesting.

Protocol Reserves: 8,400,000 tokens (8.4% of max supply), with 1% unlocked at TGE, and a 100-month vesting period.

Exchange Listings: 10,500,000 tokens (10.5% of max supply)

Airdrop: 3,500,000 tokens (3.5% of max supply), 100% unlocked at TGE.

Charity/Grant Program: 3,500,000 tokens (3.5% of max supply), 100% unlocked at TGE.

Validator Release Pool: 30,000,000 tokens (30% of max supply), 100% minted.

Inflation and Supply Increase:

Coins will be minted and released through validator incentives and staking rewards using a dynamic release model based on price action until the maximum supply of 100,000,000 BGRD is reached.

Use of Gas Fees:

A portion of all fees generated through the ecosystem will create a backing both in BGLD and BTC.

Protocol Reserves: 30% (BGRD), 50% (Fiat), 0% (BTC), 45% (Other Currencies)

Validators: 40% (BGRD)

BGLD Backing of BGRD: 50% (Fiat), 22.5% (Other Currencies)

BTC Backing of BGRD: 100% (BTC), 22.5% (Other Currencies)

Giveaways: 15% (BGRD), 10% (Other Currencies)

Charities/Grants: 15% (BGRD)

This tokenomics framework is designed to incentivize participation, ensure security, and drive long-term growth within the BlockGuard ecosystem

