Our Mission

Abachi exists to help bring traditional financial institutions and real-world users on chain.

What is Abachi

We will build the tools that bridge traditional finance (middleware), and we acquire the companies & assets that help us do so.
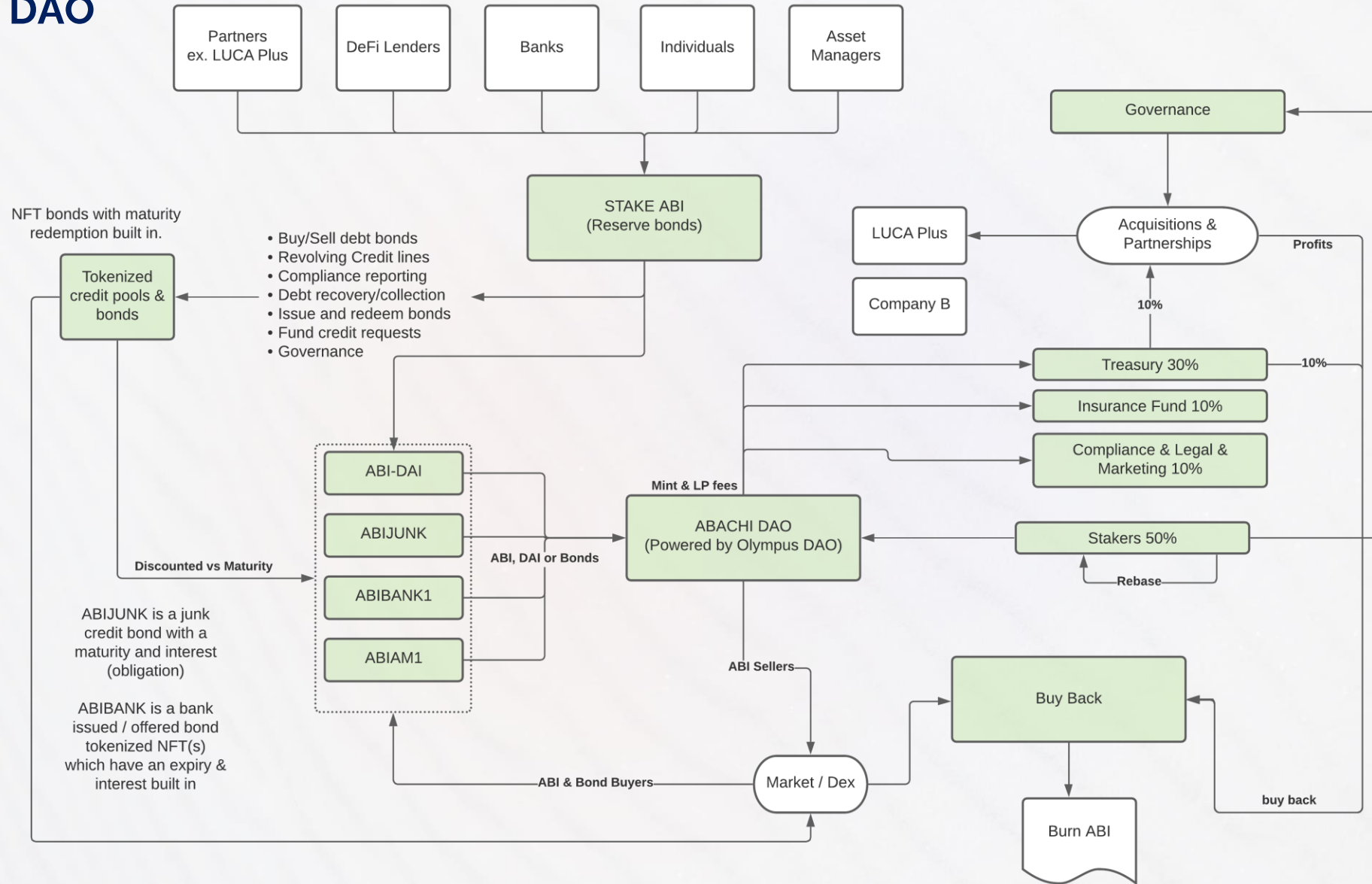
- Govern, partner & grow by acquiring & integrating into financial institutions under the Abachi DAO.

- Borrow & Lend to businesses & individuals against real-world assets without collateral.

- Algorithmic on chain risk assessment with integrations into credit history providers.

- Strong partner level developer integrations with leading accounting & customer management systems.

- Enable yields for your business capital.

- Buy & Sell CDOs via tokenized credit pools.

- Standardise business language specifications for procurement, invoicing & supply chains into NFTs.

- Provide wallet services that handle a multi-chain world and provide custodial options for partner apps.

Abachi DAO

- ABI is the native token for Abachi.

- Abachi DAO will incentivize protocol development & integrations.

- ABI holders will also be rewarded in ABI and stables from fees generated.

- Abachi DAO will acquire and invest in traditional & crypto partners that compliment the ecosystem.

- To vote on core proposals, the ABI holders will need to stake their ABI for a minimum of 1 year, with greater weight assigned to longer lock ups.

- Abachi DAO will fund a legal & audit team on launch from treasury reserves.

Abachi DAO

Partners ex. LUCA Plus · **DeFi Lenders** · **Banks** · **Individuals** · **Asset Managers**

STAKE ABI (Reserve bonds)

- Buy/Sell debt bonds
- Revolving Credit lines
- Compliance reporting
- Debt recovery/collection
- Issue and redeem bonds
- Fund credit requests
- Governance

NFT bonds with maturity redemption built in.

Tokenized credit pools & bonds

Discounted vs Maturity

ABIJUNK is a junk credit bond with a maturity and interest (obligation)

ABIBANK is a bank issued / offered bond tokenized NFT(s) which have an expiry & interest built in

ABI-DAI · ABIJUNK · ABIBANK1 · ABIAM1

ABI, DAI or Bonds

ABACHI DAO (Powered by Olympus DAO)

Mint & LP fees

ABI Sellers

Governance

Acquisitions & Partnerships

Profits

LUCA Plus · **Company B**

10%

Treasury 30%   10%

Insurance Fund 10%

Compliance & Legal & Marketing 10%

Stakers 50%

Rebase

Buy Back

Market / Dex

ABI & Bond Buyers

buy back

Burn ABI

Abachi core

Lend & borrow to real business

Trade baskets of rated credit (CDO)

On-chain currency swaps (crypto & fiat)

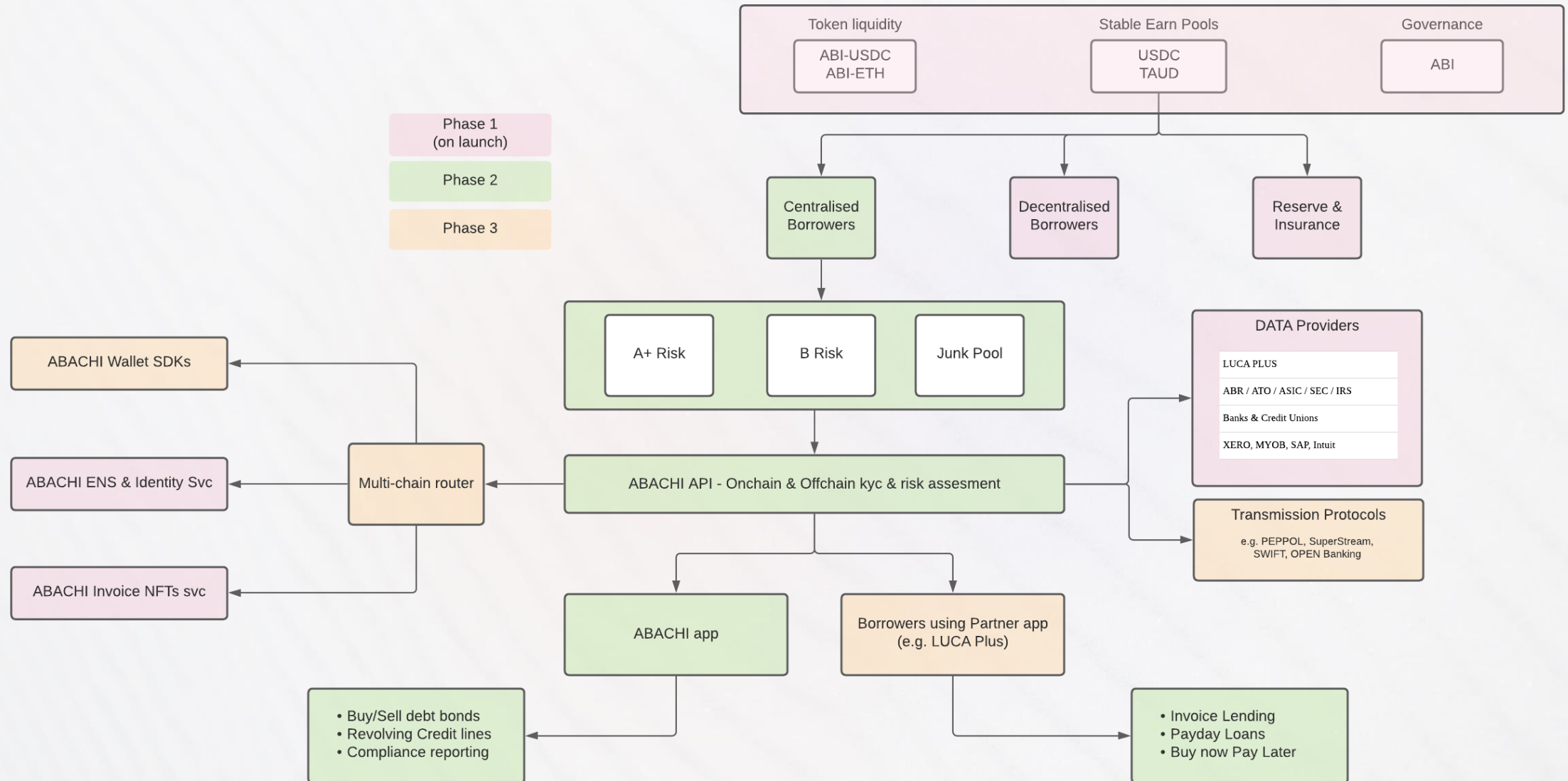An all-in-one wallet (custodial and non-custodial)

Tokenized compliant invoices & lending

Standard ENS based businesses identifiers

Abachi core

Token liquidity
ABI-USDC
ABI-ETH

Stable Earn Pools
USDC
TAUD

Governance
ABI

Phase 1
(on launch)

Phase 2

Phase 3

Centralised Borrowers

Decentralised Borrowers

Reserve & Insurance

A+ Risk

B Risk

Junk Pool

DATA Providers
LUCA PLUS
ABR / ATO / ASIC / SEC / IRS
Banks & Credit Unions
XERO, MYOB, SAP, Intuit

ABACHI Wallet SDKs

ABACHI ENS & Identity Svc

Multi-chain router

ABACHI API - Onchain & Offchain kyc & risk assesment

ABACHI Invoice NFTs svc

Transmission Protocols
e.g. PEPPOL, SuperStream, SWIFT, OPEN Banking

ABACHI app

Borrowers using Partner app
(e.g. LUCA Plus)

• Buy/Sell debt bonds
• Revolving Credit lines
• Compliance reporting

• Invoice Lending
• Payday Loans
• Buy now Pay Later

Competition

ABACHI

- Multi chain support

- Development partner with XERO, MYOB, Intuit + more on the way.

- Defi as a service via APIs

- Focused on bridging existing finance as opposed to just replacing it

- Focused on compliance solutions

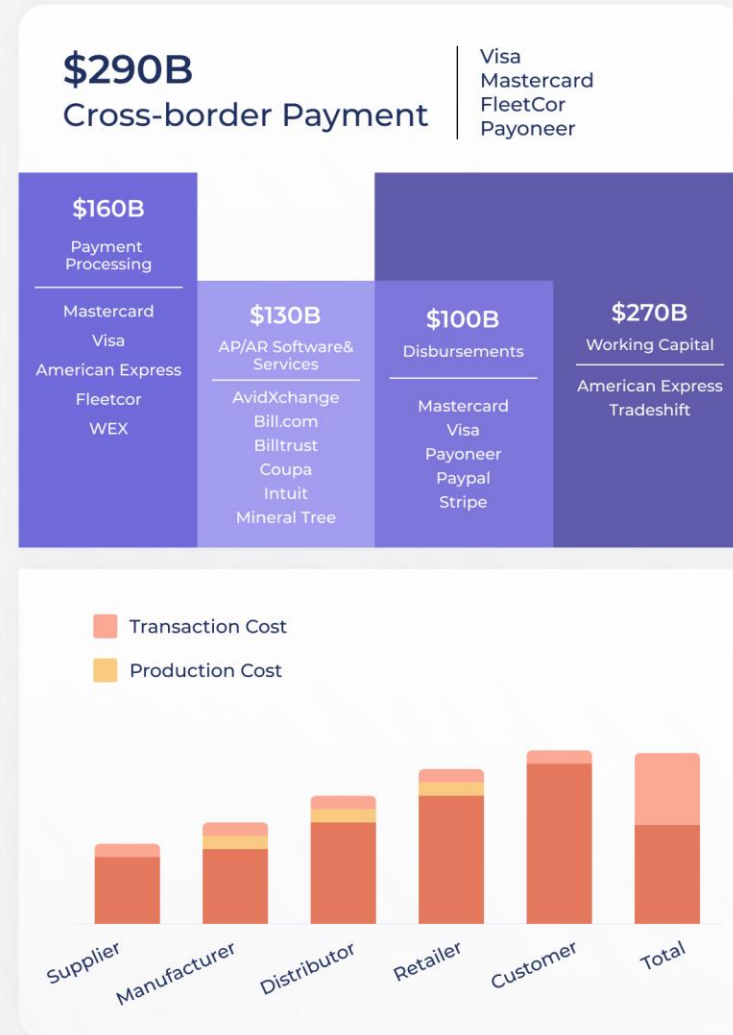- Growth via partnerships & acquisitions

Decentralised platforms

Centrifuge

truefi

Bird.Money

Traditional platforms

🏦 Banks   💳 Lenders

PLAID   bill.com   codat

Market

$290B
Cross-border Payment | Visa
Mastercard
FleetCor
Payoneer

$160B
Payment Processing

Mastercard
Visa
American Express
Fleetcor
WEX

$130B
AP/AR Software& Services

AvidXchange
Bill.com
Billtrust
Coupa
Intuit
Mineral Tree

$100B
Disbursements

Mastercard
Visa
Payoneer
Paypal
Stripe

$270B
Working Capital

American Express
Tradeshift

- Transaction Cost
- Production Cost

Supplier | Manufacturer | Distributor | Retailer | Customer | Total

Cost of Trust
$29T Globally Annually

(Equifax – $3.1B, Experian - $4.6B, TransUnion - $2.3B)

$10B USD Revenue of Top 3 Credit Rating Agencies in 2018

($10T in Receivables in 2017. Avg. Invoice Fee is 3%)

$70B USD in Loan Application Fees

($10T in Receivables in 2017. Avg. Invoice Fee is 3%)

$300B USD in Invoice Financing Fees

$464B USD in Accounting Fees in 2017

[1] *Cost of Trust: Pilot Study Davidson, Novak, and Potts 2018*

ABACHI Developer Partner Ecosystem

Accounts Receivable- Billing & Invoicing

Enterprises and Institutions

SAP | salesforce | ORACLE Financial Services

Small-Medium Businesses

bill.com | FreshBooks cloud accounting | myob | intuit quickbooks | xero

Third-Party Infrastructure

PLAID | codat | Peppol Access Point CERTIFIED PROVIDER | ANY SWAP. | ENS | wormhole

Accounts Payable-Invoicing, Payment, Treasury

E-Procrurement, I2P, AP and Treasury Payment Extensions

SAP Concur | Float | Square | ADP | TRADESHIFT | sage

Enterprises and Institutions

Small-Medium Businesses

ABACHI

Card Networks

VISA | AMERICAN EXPRESS | mastercard | DISCOVER

Cross-Border Enablement

WU | TransferWise | Airwallex

Early Pay Innovators (Vendors, Workers/Gig)

shopify | Etsy | fiverr. | upwork

E-commerce

stripe | PayPal | BPAY | afterpay

Developer Partner Program with LUCA Plus
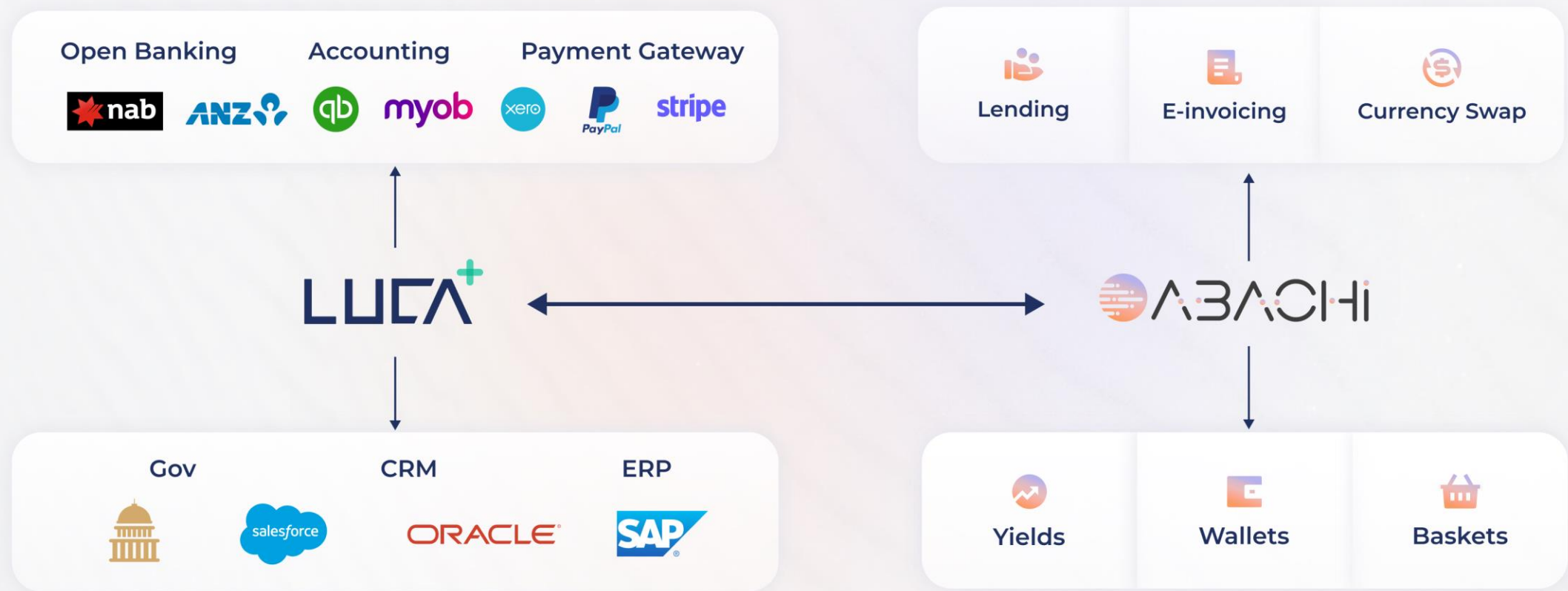
About Us

- Abachi is a play on words for Abacus & Chi and was born out of the same team behind LUCA Plus. LUCA Plus has won numerous awards including the AliBaba / HSBC Jump Starter Founders fund and has incubated with leading firms like EY.

- Luca PLUS Team - Leo is a partner at INP, one of the fastest growing accounting firms in Australia, Mark is a former GM for Microsoft APAC, Dr Jana is a member of CPA and Ray is ex Nike. University affiliations include RMIT & Hong Kong university.

Founders

Faisal sold his first project mypages.biz to Verizon Superpages in 2006 while in college. He helped build Stratasoft (acquired by Noble Systems) & Noble Systems WFM (now Alvaria). Stratasoft also powered the Afiniti team with their early prediction models & testing. Started Jiffy Apps in 2012 as an offshore founding partner, launching the first apps for Nike, Starbucks and Zipcar. In 2017 Faisal founded LUCA Plus with 4 other partners.

Steve has been working with the Quorum chain while they were still with JPM and helped in private smart contract deployments. Steve started coding in high school, went in for a pharmacy major, decided he wants to code for life and joined LUCA Plus as an intern. He also founded Cryptostat – a platform to ingest exchange data to provide multiple data analytics for better insights for trading strategies .

ABACHI

FOUNDERS

Faisal Mehmood

Steve Slayo

CORE TEAM

Kellson Ma
Security

Faisal Zubair
Product

Omkar Sangaraju
Engineer

Rachel Li
UX/UX Design

ADVISOR

Danish Chaudhry
FMFW.io ex. BlackRock, EY

JP Thor
THORchain

Sascha Epp
Cofounder Creaton

Mujahid Abbas
U.S Dept. of State

LUCA+

FOUNDERS

Ray Wang
CEO

Faisal Mehmood
CTO

Leo Huang
Chairman

CORE TEAM

Daniela Herrira
Marketing

Chrissy
Marketing

Suhani
Engineer

Ashwath
Engineer

ADVISOR

Mark Glikson
Strategy

Jana Schmidt
Compliance

Adam Wang
Co-founder/Investments

Capital Raise via pABI

ABACHI

Entity	Price Per Round	Amount Available (Tokens)	Amount ($)
Contributors & Advisors (10%)	$5	38500 1 month cliff. 3 yr vest unlocked qtrly.	$962,500
Investment (50%)		192500 1 month cliff. 3 yr vest unlocked qtrly.	
Team (30%)		115,500 1 month cliff. 3 yr vest unlocked qtrly.	
Olympus (10%)		38500 1 month cliff. 3 yr vest unlocked qtrly.	

pABI tokens for investors and the team will vest linearly over 3 years with unlocks every quarter and a 1 month cliff after TGE.

Funds raised in the investment round will be used for legal, compliance, development purposes.

Abachi will buy back any unlocked pABI at the current backing price if the buyer does not want to redeem for ABI.

aABI - Initial Network State

ABACHI

50% of amounts raised will buy ohm at market as a treasury reserve.

Entity	Price Per Round	Amount Available (Tokens)	Amount ($)
Seed	$15	25,000	$375,000
Olympus DAO	$15	25,000	$375,000
Whitelist	$20	50,000	$1,000,000
Auction	$20	75,000	$1,500,000
Initial Liquidity (DAO)	n/a	17,500	
Total at Launch (Backing Value)	$17.53	**192,500**	**$3,375,000** (375,000 reserved for marketing)

The Abachi DAO will start buying and burning supply if price ever falls below treasury reserves. The treasury will launch at $3,000,000

The numbers shown above may be lower if the whitelist or auction is not fully subscribed.

Whitelist will have a cap of $2000 per whitelisted address. Seed is capped at $375,000 and Auction at $2 million.

Locked team allocation will be used to bring in newer talent. Core team is already a major seed contributor.

ABACHI

Q4-2021

- Fundraise & launch initial liquidity pools
- Launch DAO
- Launch legal & Insurance funds

Q1-2022

- SDK for openbanking & accounting integrations for on-chain proofs
- Integrate Aave & TrueAUD and Curve for in wallet lending
- Micro-services SDK for partner integrations

Q2-2022

- Launch Xero, MYOB and Intuit services for payments and lending on invoices
- Launch lender & borrower dashboard
- Roll out risk scores
- Launch third party integrations developer incentives (tradfi integrations)

Q3-2022

- Launch multi-chain bridge (Sol, BSC & FTM)
- Wallet multi-chain support
- Add more bonds to ABACHI DAO

Q4-2022

- Acquire and secure industry partnerships
- Extend platform to SAP, Oracle & Salesforce
- Start moving governance 100% to DAO

Q1-2023

- Decentralised CDOs based on outstanding loans already in system
- Integrate third party defi insurance protocols like Nexus Mutual
- Secure banks as lenders on the platform

Q2-2023

- Acquire LUCA Plus & offer first public DAO IPO for Luca Plus
- Integrate compliance tools via SDK including risk scores

ABACHI | Thank You

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