

Presentation

EXECUTIVE SUMMARY

The purpose of this document is to present the Business Plan of the Lux Ant Digital start-up, devised and studied in depth by its Promoter Team and expressed in this document as a summary. The feasibility of the project presented in this paper has been analyzed from the four driving axes of any business, with the aim of ensuring the viability of the business model proposed by Lux Ant Digital SL.

- Business Project: where the origin of the idea is analyzed and the Promoter Team that will direct this project is presented.
- Product, Market and Strategy: in which the portfolio of products and services and the expected variations on it are studied to enhance it with the aim of ensuring a strategy based on differentiation and innovation.
- Organization and HR Plan: which analyzes from the data related to internal and external personnel, proposed organization and key profiles to the operation plan, R & D strategy and information systems needs.
- Study of Economic-Financial parameters: where the main economic ratios are studied, the forecasts on the patrimonial masses are analyzed through the different exercises and the presentation.

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GENERAL SUMMARY AND DEFINITION OF THE PROJECT

Lux Ant is conceived as a start-up, technological with a marked innovative character specialized in the management of digital assets, design and development of computer software as well as the realization of projects to third parties in the world of Assets, ICOs and Tokens and, in particular, on exchange platforms with binary operations.

The idea comes from a series of professionals involved in the field of computer technologies from large traders and, in particular, from the areas of research and product development, which intend to apply their extensive experience and knowledge of the business and certain sectors, in the creation of a series of value- added products and services based on the concept of computer innovation and updating of the financial system.

The main idea is to create an open minded company, with a different spirit and with clear innovative vocation that encompasses the best technological professionals in the economic, financial, IT and programming area. In these axes/areas of corporate development it is necessary to emphasize the following strategies:

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- **Open company:** it is not the objective of the promoter partners to monopolize 100% of the shareholder, opening the possibility to future partners based on their value and contribution to the achievement of the objectives set out in this Business plan.
- **Differential spirit:** the Promoter Team's approach is to de-link as far as possible from the traditional models of financial services, technology and computer innovation companies, which have identified significant shortcomings in generating sustainable, differential and guarantees of success for clients: lack of vision, mission and values, instability of highly qualified personnel, lack of involvement of technical and commercial personnel caused by the concentration of decisions, minimal investment in training and technological recycling, etc. On the basis of these errors and as a business philosophy, the following improvement elements are proposed with the aim of not only attracting the best professionals but also the best partners and, of course, the best customers:
 - Recruitment and retention of talent: autonomous regime, variable remuneration according to commission for any employee based on company objectives set at the beginning of each year, indefinite hiring for the profiles associated with the development of softwares, etc.
 - 360° communication: the professionals of Lux Ant Digital are specialists with extensive experience in their area so that operational decisions have to be shared, discussed and adapted if necessary.

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- Specialization: the target market must know Lux Ant Digital for its high expertise in software development and for its digital financial management but, unlike a large part of IT companies, this must be absolutely true.
- External company image: In line with this philosophy and since it is contrasted that the usability of new technologies and computer advances are a key factor of success when leading this sector, Lux Ant Digital intends to print a design image again , modernity and differentiation towards the market through a more corporate image.
- **Innovative vocation: the reinvestment of profits is a priority objective to develop a catalog of innovative products so, to the extent of the possibilities, the investment will be made in line with the billing.**

From the beginning, participation in the shareholding of the society of the following actors is contemplated:

- **Founding partners, workers of special value who acquire responsibilities within the company and financial partners of a temporary nature.**

To paraphrase Arthur Rock (investor related to the creation of companies such as Apple, Intel and Teledyne): it is necessary to invest in people more than in ideas since the latter are necessarily born from the first ones; attracting and developing talent is guaranteeing success.

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PORTFOLIO OF PRODUCTS AND SERVICES

- Specialized Company in Electronic Deposits:

The approval of RD 322/2008 on the Legal Regime Electronic Money Entities (EDE) opens a new market niche in financial businesses that were originally banned from small and medium investors and entrepreneurs. This decree regulates the establishment of credit institutions to operate through the issuance of electronic money. This decree is not new since these entities were defined in Art 21 of Law 44/2002 on Measures to Reform the Financial System and comes from the adaptation of the appropriate European directives.

The electronic money entities are those companies whose main activity is focused on the creation, administration and issuance of electronic money as such, transforming the current money into electronic or virtual money either through platforms, decoding or electronic coupons.

In addition to these, there are banks and credit institutions that have the possibility of issuing electronic money, these are known as Hybrid Entities, unlike the Electronic Money Entities, they must only have a single authorization, after its foundation and due registration before Ministry of Economy and Finance.

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This condition is established in the Electronic Money Law and empowers said entities as Electronic Money Entities, giving them the denomination of hybrids and being obliged to carry this reservation of denomination in their names as EFC-EDE.

The main exercise of Lux Ant Digital is defined as a project that, as a purpose, seeks the necessary capitalization to process all of those types of licenses and permits in the jurisdictions necessary to finally have an EDE.

- **Management of digital financial assets:**

The Business Core of Lux Ant Digital is focused mainly on the innovative management of digital assets. In the era in which we find ourselves, we have been

able to observe how everything is being digitized by forced marches, some medical visits are already virtual, there are robots that replace humans, many homes are already cleaned alone, etc.

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How much longer will the metal payment system last? We know that the history of bank cards began in 1914 with the Daparga Group family and the internet we know today was an idea generally credited to the American Leonard Kleinrock, engineer, computer scientist and professor of computer science at UCLA, who he mentions it in his publication Flow of information in large communication networks, in May 1961.

One year later, in 1962, J.C.R. Licklider, American computer scientist, gave his vision about a possible galactic network and together with the contributions of another computer scientist named Robert W. Taylor, these 3 names managed to formulate a first idea of what the network would be, which later became ARPANET. Knowing this, we return to the question, how much longer will the metallic payment system last? It has been observed, in the last 9 years, the creation of new currencies but this time totally digital, which do not involve governments, or states or countries that control it. Decentralized currencies, supported by a "P2P" peer-to-peer network. A peer-to-peer network, peer network, peer-to-peer network or peer-to-peer network (P2P) is a network of computers in which all or some aspects work without clients or fixed servers, but a series of nodes that behave as equals to each other. That is, they act simultaneously as clients and servers with respect to the other nodes of the network. P2P networks allow the direct exchange of information, in any format, between the interconnected computers.

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Knowing this, it was expected that we would be forced to enter this new era and since there is not much professional in this sector and there is a great need for participation by the client, we offer the opportunity for everyone to participate in it. Simpler way and with less risk. The knowledge provided by Lux Ant Digital facilitates this entire process, providing management capacity and management of any digital asset. We have been fortunate to be able to create the best team of computer programmers, financial economists and professionals of digital assets and with it the great capacity to adopt the perfect fusion to develop an innovative project at a global level.

- **Development of a specific Token:**

Lux Ant Digital, in addition, has created its own version of shares of the company, in digital form, where once again they give an innovative character to the company. In this way, the client will automatically receive digital "Tokens" actions when making an investment in the company. These tokens, as traditional actions would, will earn dividends according to the profitability generated by the company with the capital that forms part of the investment. Profitability will be generated through speculation with all kinds of digital assets.

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The mere fact that we are undergoing a great transformation within the financial and monetary system, implies that we must adapt to this change in a positive way since the options are few. We have been able to observe, on the part of financial entities, a lot of ignorance about such innovation, but that many of these entities have already started using Blockchain technology in their management systems. Clear examples are, BBVA with Coinbase, Bankinter with Coinffeine and Santander, Spanish banking giants, who have bet in the form of investments to better understand bitcoin and the role it is playing in the present and, above all, the one that will play in the future . We can think even further by putting on the table medical records, voting, property records, marriage certificates or litigation managed by the block chain.

Internet goes through, as everything in life, by cycles. Now we enter a decentralizing one. "This means that there are going to be many more operators and that the power will not be so centralized. This changes the operations of the companies, but also the operations of the people, how we interact with each other. And this is really fascinating, trying to imagine what the future will be like in 20, 30 or 40 years. And blockchain is going to be one of the main agents of that change".

Blockchain is a technology that allows the transfer of digital data with a very sophisticated coding and in a completely secure way. It would be like the book of accounting entries of a company where all the entries and exits of money are registered; in this case we are talking about a book of digital events.

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But in addition, it contributes with a tremendous novelty: this transfer does not require a centralized intermediary that identifies and certifies the information, but it is distributed in multiple independent nodes that register and validate it without the need for trust between them. Once entered, the information can not be deleted, only new records can be added, and will not be legitimized unless most of them agree to do so. Along with the level of security that this system provides against hacking, we find another huge advantage: even if the network were to fall, with only one of those computers or nodes not doing so, the information would never be lost or the service, depending on the case that we speak, it would continue working.

An example that illustrates the importance of the distributed network is in social networks. The experts compare the arrival of the blockchain with milestones such as the integration of computers in domestic use or the development of the Internet, that is, a system that will change our way of understanding business and society.

One of its greatest potentials is in the so-called smart contracts or smart contracts, that is, with blockchain technology agreements and transactions can be made in a trusting manner without disclosing confidential information between the two parties and without the need for "arbitrators", such as payments to distributors or, for example, the rental of a car online.

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In light of this revelation, the adoption of truly functional assets is very important, with a prior feasibility study for their acquisition, adopting a completely correct behavior before any decision to purchase or sell these. Promoting this movement will be linked to a great professionalism and experience in the field of trading and finance.

- Development of a new ICO and its integration into the financial system:

Lux Ant Digital studies and develops the best formula of an ICO "initial currency offering", looking for its best functionality, wishing thus, to be able to integrate it in 2019 and make it collaborator with any financial entity. The intention is not to lose the essence that involves decentralization, thus being able to adapt it as a means of payment and being accepted in multiple financial entities and at a global level. We look for the real interpretation of currency transforming it into a digital asset. An asset that develops the functions that any fiduciary and traditional currency would develop, that is accepted worldwide and can be quoted in the market of digital assets and forex.

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The difference between the traditional FIAT currency and this ICO, is nothing more than decentralization. Its creation will be unlimited, which means that it can be mined using the well-known peer-to-peer network as long as its demand is positive. In it, the corresponding taxation will be applied. The purpose of the project is to be able to acquire a financial institution license to be able to integrate a new digital currency, "the digital fiat currency" that can be backed up in the same way as coins and fiduciary notes, which have value due to their declaration. as money for the State and also in credit and trust (faith in its future acceptance) that inspires. Without this statement, the currency would have no value: the fiduciary money would then be as little valuable as the piece of paper on which it is printed.

- **Manual trading and through their own Trading Robots:**

We know the trading as the purchase sale of quoted financial assets, such as shares, as futures linked to: stock indices, commodities, currencies, bonds or CFDs. It is common to link trading to intraday or short-term transactions and to consider medium-term trading; investment. In 2009, trading in digital assets began to be used, without going any further, with Bitcoin. Over the years, and to this day, new digital assets have been created and introduced to perform trading and different ways of speculating with them. There are three ways to perform trading: 100% manual, 50% robotic or with AI (artificial intelligence) added.

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At Lux Ant Digital we have studied the best diversification of capital based on the knowledge of our team. Trading is going to be the second function of the company to be able to generate dividends to our customers.

- **Consulting and advisory service:**

Since knowledge about digital assets is very limited worldwide, since it is a very innovative product, we advise our clients regarding investment in them. The consulting and advisory service aims to guide and involve any person on foot so that they can discover the new era of digitalization and be able to know it first hand following the best advice of the best professionals.

- **Asset custody service:**

Many of us know the field of long-term investment. That supposes what the “traders” we call the HOLD. To be able to reserve our assets in secure wallets, we must have basic knowledge but not everyone can have them. Therefore, Lux Ant Digital, offers the possibility of giving custody to those wishing to safeguard any of its assets in safe places, out of any type of theft or hack.

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TARGET MARKET

Based on the catalog of products and services, the knowledge of the market and the professional experiences of the Promoter Team, the focus is on marketing and commercial activities in the following sectors:

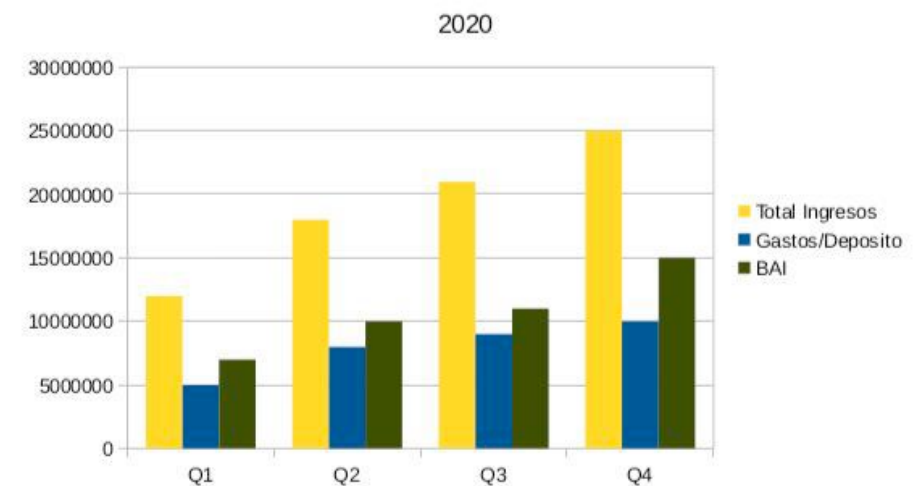
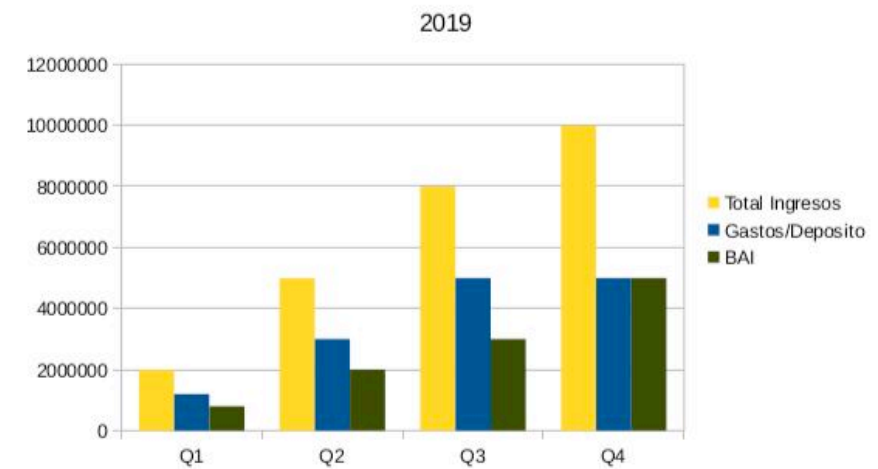
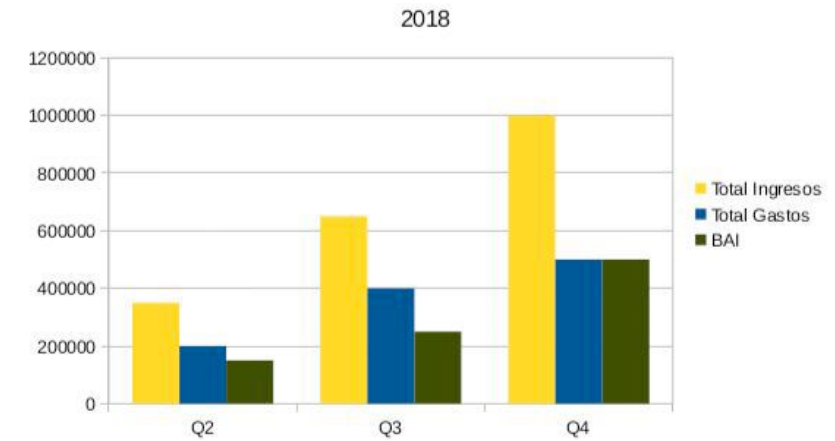
- Social networks.
- Through own events of the company.
- Through training courses promoted by the company.
- Transport networks and public management entities.
- Digital Marketing Campaign.
- Written media and radio

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SUMMARY OF FIGURES



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GOALS 2018	GOALS 2019	GOALS 2020
TOTAL CAPITAL: 1.000.000€	TOTAL CAPITAL: 10.000.000€	TOTAL CAPITAL: 25.000.000€
Token hedge fund	Regulated financial manager	Global regulated financial manager
User Dashboard	Constitution EDE (Electronic Digital Entity)	I+D+i Plan
External specialized personnel	Development of Electronic Banking platform	Collaboration with Physical Financial Institutions
Initial headquarters constitution	Issuance of payment solutions	ICO development supported

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HUMAN TEAM PRESENTATION

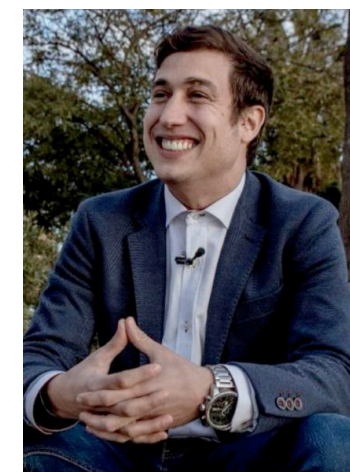
Lux Ant is made up of a team of professional base, on the one hand, financial and economic and, on the other hand, technological. This allows us to take advantage of our capabilities and maximize our performance by creating a unique world where the fusion of new technological projects and the contribution of financial and economic knowledge go hand in hand, thus developing the progress of innovative projects in the monetary system.



Nancy Herrera
CEO - FOUNDER



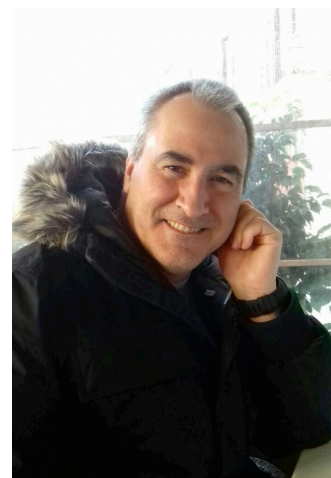
Anna Fàbrega
Development Manager



Isaac Antonete
Head of Marketing &
Communications

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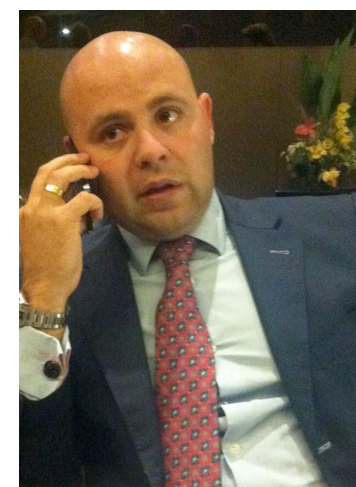
Miquel Besalú
Partner



Ariadna Julià
Head of Finance & Crypto
Analyst



Jorge Ruano
Head of Digital &
Innovation
ADVISOR



Tomás Pintos
Fintech Global
Consultants
ADVISOR

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MARKETING AND COMMERCIAL PLAN

MARKET RESEARCH

The banking industry does not look like it should in the era of digitalization. The bad practices of a monopolistic banking system are being lost and financial agents have been reluctant to accept the change. Professional wealth management services remain reserved solely for the elite client base, while the vast majority is strictly limited.

Despite the signs of changes in customer expectations, it is still difficult for bankers to face reality. The reality is that there is an urgent need for a community-centered approach where the benefits of the banking system are for everyone, not just a few. That is a pattern already seen in times of great interruption.

Nowadays, we can meet many people who share this thought and discuss several solutions to the problem. In recent years, Blockchain has become a potentially disruptive technology.

The core of this innovation is based on the concept of a distributed consensus ledger, where the ledger is maintained in a network of distributed nodes. It is possible for the entire network to create, develop and track together an immutable record of transactions or other successive events, which in a few words are the main functionalities offered by banks.

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The combination of the Blockchain with the one of the intelligent contracts will allow completely new financial services, which, the whole cryptographic community and its new members that arrive every day, wait anxiously. Companies or individuals that adopt a focused approach within the community around truthfulness and a democratic and just banking infrastructure, where investment services will always be delivered according to the expectations of the community, will be the leaders of tomorrow.

Smart contracts are programs that execute registered agreements between two or more intermediaries, they are designed with an autonomous technology, that is to say; that decentralizes the management that corresponds to the parties involved with the contract.

An intelligent contract represents the constant evolution of technology, this is because it replaces the conventional contract, its autonomous design makes this type of agreement one of the safest inventions, because it allows investors to dispose of their capital in any business they wish to execute according to the established parameters, since the contracts can not be modified in any way.

They are a strategy that builds digital agreements, programmed with a series of codes that can not be deciphered or changed in any way, because their autonomous technology is responsible for assigning compliance with the variables, in order to obtain the best results.

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Due to this fact, efficiency is increased, security of the results, and a considerable reduction in relation to the cost of the contracts is obtained, this is due to the fact that conventional agreements must be made by a lawyer, who describes the variables, persons involved, scheduled dates and other points.

By substituting human management for the intelligence of a system that has the ability to account for, determine, securely and automatically secure the conditions of a contract at a lower cost, it is possible to determine that artificial intelligence has become a better option.

That is why the market is still virgin and totally demanded almost by necessity. The technology has advanced in such a way that we are forced to have access to the internet to execute any kind of management, from requesting previous appointments to doctors, updating warning calendars, seeing news, buying clothes and even making the purchase of the supermarket.

All this leads to that little by little, we are forced to perform any type of management via telematics. This is where we find the answer to what is our market?. Our market is represented by all that individual that disposes.

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MARKETING AND COMMERCIAL PLAN

MARKETING STRATEGY

Below is an analysis according to the SWOT model of the positioning of Lux Ant Digital with respect to the market:

	Positive Points/Aspects	Negative Points/Aspects
	<i>Strengths</i>	<i>Weaknesses</i>
Internal analysis	<ul style="list-style-type: none">- Knowledge of the digital assets market.- Knowledge of the traditional and innovative finances.- Good knowledge of the blockchain technology.- Variety of knowledge of the entrepreneurs to be able to contribute cohesion and good functioning of the company itself.- The ability to adjustment according to needs of any of the users.- Development of a project with scarcely any competition.	<p>It is a new technology project and therefore little known by other companies or the society</p>

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MARKETING AND COMMERCIAL PLAN

	Opportunities	Threats
External Analysis	<ul style="list-style-type: none">- The transactions with the digital assets have increased, what we mean is that, the users feel safe and confident in using them.- Removal of commercial barriers between international markets- Adjustment of the big and small trades to accept active digital payment methods.- Large interest from different users to invest in the projects without having these finished.- New rules come into force on the regulation of the digital assets, such management gives him/her the necessary support	<p>The market grows very rapidly with the threat of competitors arising in a short time period.</p>

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MARKETING AND COMMERCIAL PLAN

CAME analysis:

Based on the previous SWOT analysis, a CAME analysis is developed to correct the weaknesses, face the threats, maintain the strengths and exploit the opportunities:

Correct the weaknesses.

Like any new technological project, it takes time for society to integrate it into its day to day. In 9 years it has already been seen that progress and transactions with Bitcoin and other Altcoins have increased exponentially, that implies that in the very short term, almost the whole society will recognize it and use it as it does with Fiat coins.

The developed projects already have investors behind interested in introducing them into their business or investing in them so that society can continue with the development.

Face the threats.

The limitation in the amount of Bitcoin and its future function as a reserve of value favors the existence of other digital assets. It is intended to work with several and therefore not have to depend on Bitcoin but diversify the possibilities and allow users to work with them.

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MARKETING AND COMMERCIAL PLAN

The high volatility of cryptocurrencies is evident today, as it remains an unstable asset. It is expected that as volatility is integrated into society, it will disappear or not be so high as a result of society's knowledge of cryptocurrencies.

Finally, the lack of legislation to regulate cryptocurrency is true that makes users doubt. Even so, it is expected that during this year 2018 the European Union will already regulate the cryptocurrency market and in favor of these, providing more confidence to society to accept these as a method of change.

Keep the strengths.

In the technological world, the changes are constant and therefore the founder team is expected to continue training every day to be attentive to changes and improvements in technology.

The adaptation to the client will be done at all times since it is a distinctive sign with respect to the rest of the competitors in the world of digital assets.

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MARKETING AND COMMERCIAL PLAN

Exploit the opportunities.

The increase in transactions with these assets is one of the reasons why this technology is being exploited.

The fact that different potential customers are interested in the projects we present gives the team greater confidence to continue developing the product.

To all this, the Lux Ante Digital team will:

- Obtain the commercial possibilities that do not have to do with the core of the company focusing the attention of the whole team on the corporate development proposed.
- Strengthen relationships with partners with international capacity.

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MARKETING AND COMMERCIAL PLAN

- Enhance the image and brand positioning focused on attracting the interest of buyers (Marketing, Advertising and Communication Managers of finalist companies) without neglecting the seriousness in the image printed by technology companies.
- Carry out a highly active competitive surveillance on the evolution of financial systems and regulations on digital assets.
- Given the novelty of the technology and the shortage of specialized personnel, promote recruitment actions for students in recent courses or recent graduates who are trained by experienced staff already hired.
- Special attention and critical monitoring of treasury. In case of raising external funds, assess the possibility of a financial manager contributed by the investor.

MATRIX OF RESPONSIBILITIES

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ORGANIZATION

The RACI responsibilities matrix allows assigning roles to each of the profiles identified in the following way:

- (R) Responsible / Subordinate: this role carries out the work and is responsible for its implementation. There must be only one R, if there is more than one, then the work should be subdivided to a lower level.
- (A) Accountable / Responsible: this role is responsible for approving the finished work and from that moment, becomes responsible for it.
- (C) Consulted / Consulted: this role has the necessary information or capacity to finish the work.
- (I) Informed / Informed: this role should be informed about the progress and results of the work.

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ORGANIZATION

ACTIVITY	CEO	IT TEAM/ EQUIPMENT	ADMINISTR ATION	COMMERCIAL TEAM
Marketing and Sales	RACI	-	I	RCI
Comunication	CI	R	-	A
Product Development	RA	RCI	CI	CI
Program Development	RA	RCI	-	CI
Financial Management	RCI	-	RACI	-

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ORGANIZATION



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