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WORLD'S FIRST  
**TOTAL  
WELLNESS  
BLOCKCHAIN  
PLATFORM**

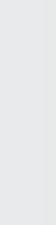
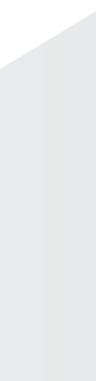


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## DISCLAIMER

**PLEASE DO READ THIS SECTION VERY CAREFULLY. IF YOU ARE IN DOUBT AS TO ANY ACTION YOU SHOULD TAKE, PLEASE CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER SUITABLE PROFESSIONAL ADVISOR(S).**

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This White Paper does not constitute an investment, legal, tax, regulatory, financial, accounting or other advice, nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

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The ZUE tokens are not, and are not intended to constitute digital currencies, securities, commodities, or any other kind of financial instruments in any jurisdiction and in any manner, and accordingly have not been registered under the United States Securities Act of 1933, the securities laws of any State of the United States of America or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

The ZUE tokens are not being offered or distributed to, as well as cannot be resold or otherwise alienated by their holders to, citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations. If such restricted person purchases the ZUE tokens, such restricted person has done so on an unlawful, unauthorized and fraudulent basis and in this regard shall bear all resulting consequences.

Each purchaser of the ZUE tokens is reminded that this White Paper has been presented to him/her on the basis that he/she is a person into whose attention the document may be lawfully presented in accordance with the laws of the purchaser's jurisdiction. It is the responsibility of each potential purchaser of the ZUE tokens to determine if the purchaser can legally purchase the ZUE tokens in the purchaser's jurisdiction and whether the purchaser can then resell the ZUE tokens to another purchaser in any given jurisdiction.

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## ABSTRACT

This white paper explores global wellness industry challenges, a technology paradigm shift offering transformative potential, and the business and technical aspects of the solution ZUEN Capital is developing for capitalizing on this potential. Highlights of the paper follow below:



# INTRODUCTION

## I. PREMISE

### ***What is Total Wellness?***

Total Wellness is an active process of becoming aware of and making choices toward a healthy and fulfilling life. Wellness is more than being free from illness, it is a dynamic process of change and growth covering areas of Mind, Body and Soul in the following eight dimensions:

#### **Emotional Wellness**

Emotional wellness relates to understanding your feelings and coping effectively with stress. It is important to pay attention to self-care, relaxation, stress reduction and the development of inner resources so you can learn and grow from experiences.



#### **Environmental Wellness**

Environmental wellness inspires us to live a lifestyle that is respectful of our surroundings. This realm encourages us to live in harmony with the Earth by taking action to protect it. Environmental well-being promotes interaction with nature and your personal environment. Everyone can have a strong environmental conscious simply by raising their awareness.



#### **Financial Wellness**

Financial Wellness involves the process of learning how to successfully manage financial expenses. Money plays a critical role in our lives and not having enough of it impacts health as well as academic performance. Financial stress is repeatedly found to be a common source of stress, anxiety and fear for college students.



#### **Intellectual Wellness**

Intellectual wellness involves having an open mind when you encounter new ideas and continuing to expand your knowledge. It encourages active participation in scholastic, cultural and community activities.



#### **Occupational Wellness**

Occupational wellness is about enjoying your occupational endeavors and appreciating your contributions. This dimension of wellness encourages personal satisfaction and enrichment in one's life through work.



#### **Physical Wellness**

Physical wellness relates to maintaining a healthy body and seeking care when needed. Physical health is attained through exercise, eating well, getting enough sleep and paying attention to the signs of illness and getting help when needed.



#### **Social Wellness**

Social wellness helps you perform social roles effectively and comfortably and create a support network. This dimension of wellness allows you to not only develop encouraging relationships with peers, but also intimate relationships with romantic partners.



#### **Spiritual Wellness**

Spiritual wellness allows you to develop a set of values that help you seek meaning and purpose. Spirituality can be represented in many ways, for example, through relaxation or religion. But being spiritually well means knowing which resources to use to cope with issues that come up in everyday life.



## II. TOTAL WELLNESS MARKET POTENTIAL

### **A Trillion Dollar Total Wellness Industry**

There are eight dimensions that covers a wide market on the problems faced in today's world, all eight dimensions must be addressed to ensure an individual total wellness is achieved at the optimum level. The global total wellness market, is one of the largest consumer markets in the world, it is a trillion-dollar industry. The following diagram shows the different wellness market segments and values:

### Global Wellness Economy:

**\$3.7 trillion in 2015**



Note: Numbers may not add due to overlap in segments.

Source: Global Wellness Institute, Global Wellness Economy Monitor, January 2017



**GLOBAL WELLNESS  
INSTITUTE™**  
EMPOWERING WELLNESS WORLDWIDE

\* Preamble to the Constitution of the WHO, [www.who.int/about/definition/en/print.html](http://www.who.int/about/definition/en/print.html).

\*\*The continuum concept is adapted from Dr. Jack Travis' Illness Wellness Continuum. Travis was one of the pioneers of the modern wellness movement in the late 1970s.



### III. MARKET CHALLENGES IDENTIFIED

#### **Total Wellness Market Challenges**

Despite being a trillion-dollar market, the total wellness market has its challenges and is extremely fragmented due to the presence of competitive landscape and key vendors. The providers in this market compete in terms of price, quality, product differentiation, distribution and promotion to gain maximum market prominence. The competitive environment is likely to intensify with an increase in product or service extensions and product innovations from several international and regional vendors. A few key challenges identified in this market namely, **Lack of Geographical Reach, Information Sharing, Payment Solutions and Trusted Wellness Providers.**



#### **LACK OF GEOGRAPHICAL REACH**

Total Wellness is a big market globally with different practices and solutions available depending on the geographical region you are in. The need for Total Wellness today is vital to our mind, body and soul, the 3 major areas of coverage. There are very good and bad wellness practices around the world, but the good ones are mostly hidden or rather not promoted much which leads to the lack of global reach. Some companies are unable to reach out their unique total wellness services to the other side of the world due to distance, languages and trust barriers. There is a necessity to validate these businesses and to re-market locally by local total wellness providers to promote strategic business alliances.



#### **INFORMATION SHARING**

It is very common to have the same person patronizing multiple total wellness services, which a detail review has to be done during the first appointment. People have the power to try different brands or products, but information have to be re-given to new total wellness providers every time. This could cause a hassle for the person to try another total wellness service. At most times, one person can be a customer of many total wellness providers which often a review of the customer is being done every time, to these companies they are "new" to the industry. There is a necessity on customer data sharing to promote greater understanding of the services being done and how to improve on a new provider handling them.



#### **PAYMENT SOLUTIONS**

In today's digital era, most products and services can be procured over the internet, even for face to face consultations like telemedicine. But for such over the net services to be offered with trust, payment is always the important point if it can be made instantly. When total wellness services are rendered cross borders, it is vital for payment to be instant, transparent and error-free.



#### **QUALITY ASSURANCE**

The lack of credibility or dark market in the total wellness is present today, there is a need to analyze the market via feedbacks, reviews and ratings from the consumer angle. With a collective data on providers' trust and quality, consumers can put their penny down on the right fit for the wellness products or services they seek for. As wellness covers a wide spectrum in the form of the eight dimensions as listed earlier, quality wellness is very important. Certain times consumers may buy the wrong product or service which quality is not of an industry standard. This will affect the overall wellness of the consumer, creating a black mark in the market, leaving bad impression when things are paid and not delivered with quality.

## IV. PROPOSITION

### ***World First Total Wellness Blockchain Alliance Platform***

ZUEN Capital is set to revolutionize the fragmented market by introducing World's First Total Wellness Blockchain Alliance Platform "**ZUEN Chain**". It is a decentralized ecosystem powered by blockchain technology where it enables consumers and providers to connect smoothly in a trusted and transparent manner.

It's aim is to provide companies with the opportunity to direct interaction between consumers with borderless communications without any intermediaries along the value chain making it more cost effective and smoother delivery of services rendered. By offering cross-border strategic partnerships, more companies will be taking part in this platform, which is not only bringing together innovative ecosystems, it is also leveraging the knowledge, experience and capabilities of leading entities to help companies cooperate that could eventually increase its market share globally. In return, to create a bigger market with bigger demand.



## **MISSION**

Our desire is to develop an innovation platform in addressing the global total wellness market challenges. Out of this vision came the “Bridge to Innovation Ecosystems”. This initiative sets to develop an innovative technological solution platform based on blockchain to bridge the gap on its current market deficiencies.

*We are redefining total wellness by cryptonizing our platform with a global cryptographic token “**ZUE**” that is powered by blockchain technology. We aspire to be the world’s number one alliance platform of choice for our partners who wish to bring their companies to the next level on a global scale.*

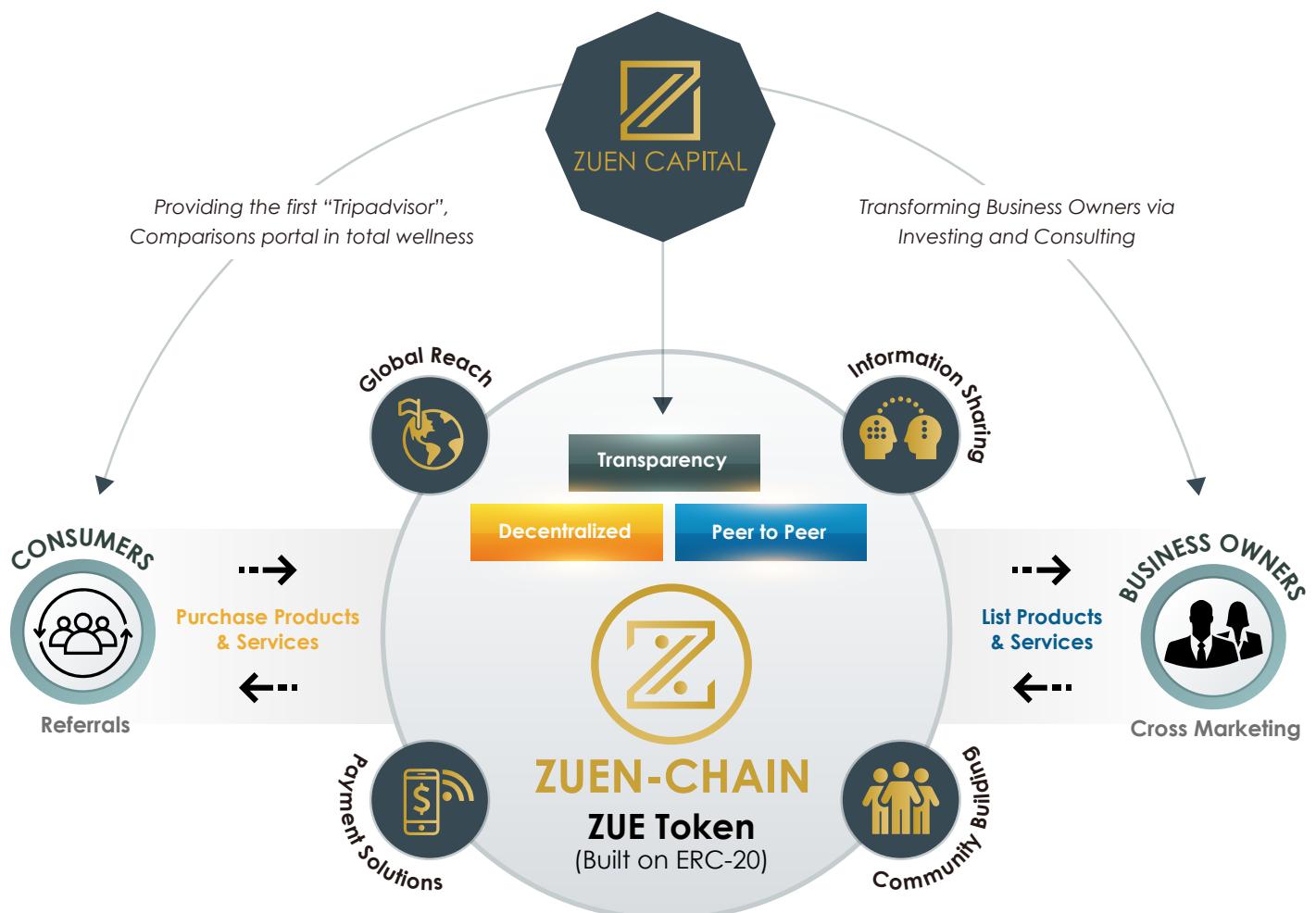
# SCOPE

## I. “ZUEN Chain” Alliance Platform Ecosystem

The ecosystem will be built in accordance with a scalable and decentralized approach that ensures stability and sustainability in the long term. The ecosystem will involve the following participants, which will participate as depicted in the next diagram:

- **Platform**
- **Consumers**
- **Partners (Providers/Projects)**

## The "TRIP ADVISOR" for TOTAL WELLNESS INDUSTRY



## **PLATFORM “ZUEN Chain”**

The ZUEN-CHAIN platform is a decentralized financial system that allows total wellness providers to join, to bridge new strategic business alliances, carry out promotion and loyalty campaigns, and get feedback from consumers. It enables consumers to order those products and services within the network.

### **ZUEN-CHAIN roles include:**

- ZUE token creation and the token launch to fund development and expansion
- Establishment of a decentralized, fair and secure model for financial payments
- Development of smart contracts to run the order payment and fulfillment process
- Release of the customer website and app, fulfillment app for fulfillment center workers and couriers, and web interfaces for manufacturers and fulfillment center operators
- Creation of an effective incentive model for all parties to join the ZUEN-CHAIN ecosystem
- Development of an active marketing campaigns to ignite initial traction
- Elaboration of the ecosystem's regulatory aspects



## **PARTNERS “PROVIDERS”**

Providers are companies or individuals in the business of total wellness. They could range from local retailers to large multinationals.

### **Provider roles include:**

- Publish products and services
- Deliver products ordered by consumers
- Promote the ZUEN-CHAIN ecosystem by bringing traffic via promotions of derived apps

## **CONSUMERS**

Consumers are individuals or companies that want to purchase a total wellness product or service. Orders can be placed via the ZUEN-CHAIN website, ZUEN-CHIAN app or custom apps derived by providers from the app reference implementation.

### **Consumer roles include:**

- Search products and services listed by providers
- Participate in feedback requests
- Receive promotion, loyalty, referral and feedback rewards



## **II. HOW “ZUEN Chain” BENEFIT OUR PARTNERS?**

ZUEN Chain make use of blockchain technology to link up total wellness businesses globally to create a transparent and efficient alliance platform. These initiatives allow all total wellness partners to go along with “Blockchain’s One Belt, One Road” model and expand their businesses to the global market. In addition, our partners will be able to connect, share resources, and even provide their services to each other and with strong marketing strategy to fully promote ZUEN Chain through social media, advertising, road shows, and popular celebrities joining in to create more awareness, this will lead to the increase of new customers globally thus increase businesses.

### **Incentives for Partners**

- Publish products to make them easily available for searching and ordering
- Provide fair prices on their products and compete openly with other providers
- Customize the ZUEN-CHAIN official app according to their own branding, promote it to consumers
- To increase repeated usage and earn cross-marketing rewards
- Serve in a trustful manner to keep a high rating score and attract more consumers
- Provide attractive promotion and loyalty rewards to acquire and retain consumers
- Get direct customer feedback

### III. HOW “ZUEN Chain” BENEFIT OUR CONSUMERS?

Direct interaction between consumers and providers with borderless communications will mean the needs are presented clearly without any intermediaries along the value chain making it more cost effective and smoother delivery of services rendered for global customers in the total wellness market. Cross border strategic partnerships offering different valued added services is a positive approach to attracting new customers. Providers will be able to connect and share or resell their services to another provider in another country in our platform. Publish products and services from providers will be made easily available for searching and ordering, consumers will be able to benefit from the fair prices offered by providers as they are competing openly.

#### Incentives for Consumers

- Search & Order from our portal
- Get orders delivered to the doorstep without need to spend time on offline searching
- Leave feedback to influence providers



# Projections On Zuen Chain Alliance Platform

As mentioned from the global wellness report by Global Wellness Institute, the market is worth USD 3.7 Trillion in 2015. Based on a conservative growth rate of 5% per year, it will be worth an estimated of USD 4.28 Trillion by end 2018. As ZUEN Chain Alliance Platform is the world's first Total Wellness Platform built on blockchain technology, we project to achieve 1% of the market share via this first mover advantage, with an estimate of USD 400 Million market value by the end of our first year into the market.



## Increase in Consumers Demand

An estimate of 15 partners will be joining the ZUEN Chain Alliance Platform and with each partner contributing new customers database of 200,000 on monthly basis, this equates to 36 million new customers database into our platform yearly. Thus, our partners will stand to benefit from the greater demand for product & services.

## Investments in Partners

ZUEN Capital will setup a team of evaluation panel to review the performances of our partners on a regular basis, or to seek global partners with great potential business ideas or projects worldwide. Potential Business Partners will be selected by the board and will be invested by ZUEN Capital. With the collaboration, ZUEN Capital can help transform these up and coming partners to the next level globally. In addition, revenues generated from these investments will be used to reinvest in more partners or projects. Thus, it will increase the number of partners in ZUEN Chain Alliance Platform.

## ZUE Token (ZUE)

The ZUE Token (ZUE) will be used as the base currency for ZUEN Chain Alliance Platform. The ZUE Token serves as a means of currency for payments to partners corresponding to different products & services. With the strong demand created by our partners yearly, it will contribute to the demand for ZUE Tokens as well.



## Grand Master Hillary Phang - CEO

As the Chief Executive Officer (CEO) of the world's first listed company for Feng Shui- New Trend Lifestyle Group, Grand Master Phang is highly sought after as a personal consultant for many top businessmen and politicians. He has won many accolades over the years in the field of Feng Shui. As one of Asia's leading exponents of Feng Shui and Asia's renowned authority on Feng Shui, he generously offers professional Feng Shui and Destiny Forecasting services to enlighten and improve the lives of thousands of clients. Grand Master Phang sees his profession as a widely acclaimed Feng Shui Master, continues to contribute selflessly to help enlighten the lives of many; helping them to build a successful future by warding off the misfortunes in their lives. His greatest achievement lies in the success of his clients. This is in line with our company's vision, "Our self-affirmation is derived from helping others to achieve". As such, he has won the respect of many individuals over the years due to his accuracy in predictions and effective ways to improve people's general luck.



## Ms. Tian Rui, Candice - CFO

Ms. Tian Rui holds a Master of Business Administration (MBA) from University of Murdoch Australia and has extensive and in-depth knowledge of Singapore Financial Reporting Standards, CPF, GST and relevant tax rules, procedures and guidelines. She also analyze business performance versus budget and forecast, highlight and ensure corrective actions in case of deviations. She also conduct liaison with suppliers and external/internal auditors, coordinate with the tax agent on tax compliance, as well as ensure that all accounting activities comply with the group accounting policies and SFRS. On top of accounting work, she also assists the finance controller in formulating and implementing internal control and ensure that all financial processes and internal controls are implemented and complied with consolidation of management accounts and financial reports. On a ad hoc basis, she carry out additional analysis and reports as requested by management.



## Mr. Samuel Chng - CMO

Mr Samuel Chng holds a Bachelor's Degree in Information Technology from Queensland University of Technology. He has worked as an System Analyst with the Port of Singapore Authority (PSA) and Singapore Exchange (SGX). He then joined the financial market as a stockbroker and has since being one of the top brokers in the industry. He was also the Senior Vice President of Amfraser Securities Pte Ltd and has vast experience in capital raising for listed companies, private placement and advisory of IPOs. Besides securities, he also deals in the derivatives, forex and the cryptocurrency market. As an early adopter of cryptocurrencies, he has wide knowledge of the blockchain and fintech space and is currently an investor and consultant to some fintech startups.



## Mr. Phua Yu Zhong, Sherman - CTO

Mr. Phua holds a Degree in Computing & Information Systems from University of London. He specialized in software development, database migration, involved in requirements gathering and conducting UAT with users for application enhancements. In terms of documentation, he prepares and maintain Functional / Design / Technical / Test Specifications for application enhancements, carry out system analysis and development of application enhancements. He also offers daily operation support for users by providing solutions for user queries and problems. Programming languages used: Java/ J2EE/ SQL. Mr Phua has years of experience in programming and is currently managing the blockchain technical team in developing ZUEN-Chain.



## Mr. Chay Yiowmin *Corporate Advisor*

- Business Development Office, Singapore's Corporate Financial Department
- Chairman & Director, UMS Holdings Limited, Verita Healthcare Group Limited, 8I Holdings Limited
- Steering committee, Professional Risk Manager's International Association (PRMIA)
- Research committee, Institute of Valuers and Appraisers of Singapore (IVAS)
- Board of Standards, American Academy of Financial Management (AAFM)
- Grassroots Leader & Treasurer, Citizen Consultative Committee (CCC)
- Awarded Singapore's Public Service Medal 2016



## Mr. Harry Lam Tak Shing *Corporate Advisor*

- Over 28 years' experience in accounting and finance field with wide exposure in different nature of business
- Holds a bachelor's degree and a master's degree in business administration
- Chairman, Director and Independent Non Executive Director for several HK listing and private companies:
  - Far City Mining Ltd: Chairman and CEO
  - Datronix Holdings Limited :Independent Non-Executive Director
  - Asia Resources Holdings Limited: Chairman and Managing Director
  - Poly Property Group Co., Limited: Independent Non-Executive Director
  - New City Development Group Ltd: Independent Non-Executive Director
  - SMI Holdings Group Limited: Independent Non-Executive Director



## Mr Ajay Kumar Rajpal *Corporate Advisor*

- Member of Institute of Chartered Accountants in England and Wales
- ACA gained with Arthur Andersen, London
- Managing Director of NAS Corporate Services Ltd
- Independent Director of Moxian Inc (NASDAQ listed), company developing a social media and marketing platform for merchants to enhance their business
- Non-Executive Director to Simian Global Plc (Main Board LSE Standard-listed)
- Managing Director of Premier Investment Consultancy FZE, Dubai, UAE



## Dato' Dr. Kelvin Cheong, CHA *Corporate Advisor*

- Featured in the Global Business Magazine as one of the Asia Pacific's "TOP CEO - CEO below 40s category (2007)
- Founder and Chief Executive of the PHD Hospitality Development & Solutions Group.
- Foundation General Manager and a Board member of Tiara Beach Resort- Port Dickson (TBR), a subsidiary of a PLC (2004- 2012), a 1,320 room Malaysia's Largest Man-Made Beach Resort.
- Director of Special Projects (President's Office) at INTI International University, INTI Universal Berhad.
- Director of People Innovation at Pan Pacific Sutera Harbour Resort
- Director of Group HR at Limkokwing University of Creative Technology
- Education Manager at the Western Australian Department of Trade and Commerce (Government of Western Australia)
- Darjah Kebesaran Sultan Ahmad Shah Pahang (D.S.A.P.) (2013)
- (Most Honorable Order of the Sultan Ahmad Shah- Knight Commander)



## Mr. Linus Ng *Legal Advisor*

- Corporate Partner of the Firm in the Corporate and Commercial Practice
- Advised on transactions in relation to assets and projects financing (involving local and cross-border bilateral, syndicated and mezzanine loan transactions) in excess of transactional aggregate of USD 7.1 billion



## Mr. Alfred Chia *Legal Advisor*

- Partner at international law firm, Squire Patton Boggs Singapore
- Global advisory board member of cryptocurrency exchange, NCX
- Experience in cryptocurrency space, ICOs/ITOs, private token sales and setting up crypto funds

# NOTABLE PARTNERS

## New Trend Lifestyle Group



A Member of New Trend Lifestyle Group PLC



Yuan Zhong Siu was set up in 1989 and is one of the most well-known retail brands for Geomancy and Total Wellness services in Singapore, Malaysia, Indonesia and China. Yuan Zhong Siu is owned and managed by New Trend Lifestyle Group (NTL) and with the collaboration of Zuen Capital to manage YZS collective assets and businesses, NTL was officially listed on the London Stock Exchange in 2011 making it the first Geomancy and Total Wellness Company to be listed in London.

Since 1989, it has gained the trust and support of its wide base of satisfied clients, and its international network which now encompasses Singapore and China. NTL currently has 9 retail outlets in Singapore and China.



## Yuan Da Shi Mobile App



It is a simple and easy-to-use Chinese culture application, is a collection of daily forecast, praying for blessing, lunar calendar. Experts from the professional numerology team will answer questions online, and provide other services such as Geomancy, selected day selection, name learning, eight-character marriage, facial features, palm veins, and many other powerful measurement functions.

It is the first app to have a focus on Chinese culture education and education. It also comes with fengshui knowledge school, O2O mall function of numerology and many other geomancy applications. It can interpret a smart technology application with big data consolidation as an online sharing platform to bridge and integrate its online and offline business. Total download till date hits a high of 10 million downloads.





广东国叶文化产业有限公司  
Guangdong Guoye Cultural Industry Co., Ltd.

卷之三

# Sixth Patriarch Temple



Ideation of this temple project started in 1997 with the legend of Buddhism influence in a plot of land located in Hui Neng. This is a real estate mega project working with the government of China. Current project evaluation to be worth over USD 2 Billion.

### **Highlights of the project to be built:**

- 300,000 Underground Palaces
  - 100,000 Longevity Locations
  - 100,000 Buddhism Praying Locations
  - 30,000 Buddha Holistic Locations

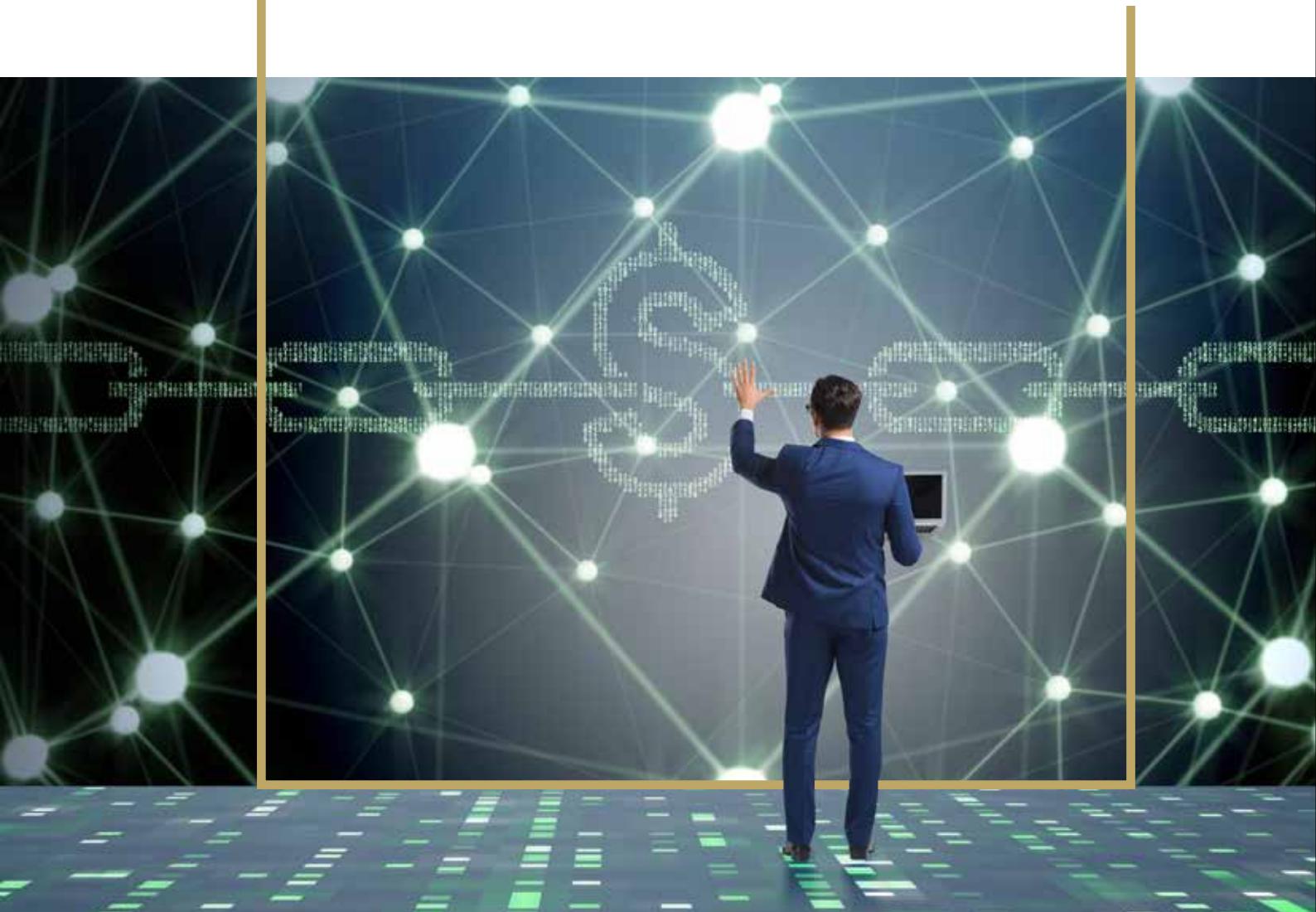


# TECHNICAL OVERVIEW

## I. BLOCKCHAIN & SMART CONTRACT

Blockchain is a shared-database technology, mostly popular for underpinning bitcoin digital currency. It works with linked databases that update digital ledgers unceasingly. Smart contracts are self-executing contracts with the terms of the agreement between buyer and seller being directly written into lines of code. The code and the agreements contained therein exist across a distributed, decentralized blockchain network. Smart contracts permit trusted transactions and agreements to be carried out among disparate, anonymous parties without the need for a central authority, legal system, or external enforcement mechanism. They render transactions traceable, transparent, and irreversible.

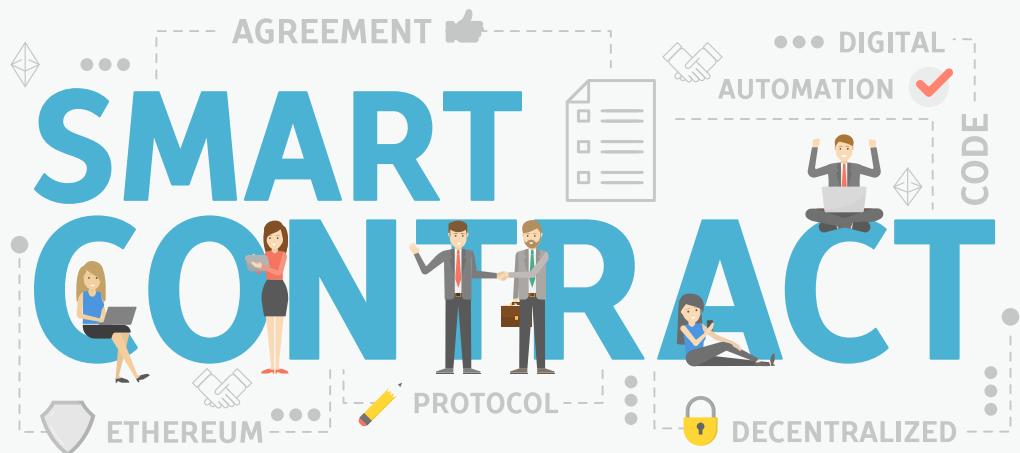
The ZUE Chain is an ERC20 token on the Ethereum network. The market potential for the ZUE ecosystem consists of millions of users which the current Ethereum network is able to support this massive size. The main focus is on performance, in which we seek smart contracts support, predictability, stability, and ease of use. We plan to use the most proven and scalable open source technologies and constantly monitor alternative technical implementations.



# ZUEN CHAIN

## *Blockchain Applications in “ZUEN Chain”*

- Smart contracts
- Payments



### **Smart Contracts**

Blockchain and smart contracts provide the tools and framework to create a new generation of marketplaces where supply and demand sides can engage in trusted trading transactions, according to various business rules, without the need of a central brokerage entity.

Consequently, the same way online marketplaces disrupted many traditional brick and mortar businesses, blockchain and smart contracts will give birth to a new kind of peer-to-peer marketplaces that will unsettle the current ones.

ZUEN-CHIAN will provide a number of smart contract templates that will be used to facilitate the sale mechanism. The peer-to-peer structure is the perfect fit for the decentralized nature of the ZUEN-CHIAN ecosystem and has the benefit of handing over the power back to the people participating in the ecosystem.

### **Payments**

The payment process in e-commerce currently entails more than 10 different steps to settle a transaction and up to 15 separate fees to pay for payment gateways, thus making transaction fees range from 2% to 6%, a long route that could be cut short with blockchain use. Blockchain is the perfect tool for ecommerce to be more efficient and more trustful. Payment processing through blockchain has a significantly bigger potential for transaction high speeds and low prices, let alone all the possible variety of ways smart contracts can improve both ecommerce and payments. A tokenized ledger will provide a complete token-based system, like “real” money where tokens are sent and exchanged at different times and for different reasons, based on predefined rules and events.



## II. KEY COMPONENTS & PROCESSES

### Products & Services

Products and services rendered by Total Wellness providers are the main bulk of profits within the whole Total Wellness ecosystem. The ZUEN-CHAIN platform will provide several defined parameters such as name, type, usage, description of the products to fit into consumer's needs.

### Products & Services Search

Consumers will have a user-friendly search portal to find fulfill their needs in Total Wellness. Quotations for Total Wellness providers can be posted to garner interest for customized solutions.

### Rewards

Today's consumers have a range of choices about where to shop, and sellers need to work hard to earn repeat business. Rewards and discount programs give customers more reason to come back again, especially in the competitive total wellness market. In the by Total Wellness providers are the main bulk of profits within the whole Total Wellness ecosystem. The ZUEN-CHAIN ecosystem, providers will be able to apply any logic in the smart contract to create bespoke reward programs according to their needs.

### Loyalty

Loyalty reward mechanisms is one of the best ways for manufacturers to easily set up a loyalty program to reward long-term customers. Payments are processed by smart contracts making it possible to proof that a consumer is eligible for a reward. Manufacturers set the rules such as reward type, expiration date, product lists that the reward can be spent on, amount, etc. Loyalty reward instruments will be coded in a smart contract, which accepts reward funds from the provider and distributes them to those who provide proofs of eligibility linked to consumer wallets.

### Promotion

Automated promotion reward mechanism is built to incentivize consumers to make a first order. Promotion reward mechanism will be coded in a smart contract, where providers set the rules (expiration date, list of products, customer parameters, etc.) and deposit tokens that can only be used to buy pre-defined products during a limited period of time.

### Cross-Marketing

Cross-marketing mechanism will be used by providers to promote products to new audiences and generate more sales. Providers can find partners - other providers that created custom apps and sell complementary products, and cross-promote each other. Cross-marketing reward instruments will be coded in a smart contract, where the product details and reward rules are specified. The cross-marketing mechanism intends to incentivize providers to share app traffic with other providers and help consumers discover more products.

### Referral

ZUEN-CHAIN will create the ZUE Reserve Fund as the part of the token generation event with the primary goal to use these tokens as referral rewards to new customers and popularize the ZUEN-CHAIN ecosystem.

### Feedback

Providers, seeking to receive direct customer feedback on their products, will be able to incentivize consumers with ZUE tokens to motivate them to participate. The feedback reward mechanism allows to set a specific set of parameters and create a focus group of consumers from whom a provider wants to receive feedback. The customer data will not be shared with providers and will initially be processed in a centralized way on the ZUEN-CHAIN platform, but later decentralized as consumers will provide privacy-preserving proofs of eligibility which enable them submitting a feedback without being identified.



### Minimum Balance

Providers will be required to hold a balance in ZUE tokens equal to some portion of previous month sales to guarantee the ability to pay all types of rewards. Providers can either keep tokens received from consumers or buy tokens on exchanges to comply with the requirement. On top of holding balance for giving our rewards, as ZUE runs on a Proof-of-Stake (POS) consensus, the more ZUE tokens you hold, the more rewards will be given to you.

### Rating Score

The reputation system is important to establish trust between counterparties. Initially rating scores will be deployed for providers, and later might possibly include consumers too. We plan to code the rating smart contracts so that they would count the ratings and accept privacy-preserving proofs of validity from consumers, while satisfying the following security requirements:

- **Transparency:** it should be clear how the ratings are accrued
- **Legitimacy:** only certain set of participants (i.e. provider's customers) can rate
- **Integrity:** it should be difficult, if not impossible, to manipulate the rating
- **Privacy:** the consumers who rate do not disclose their identity or other personal details

### Personal Data Security

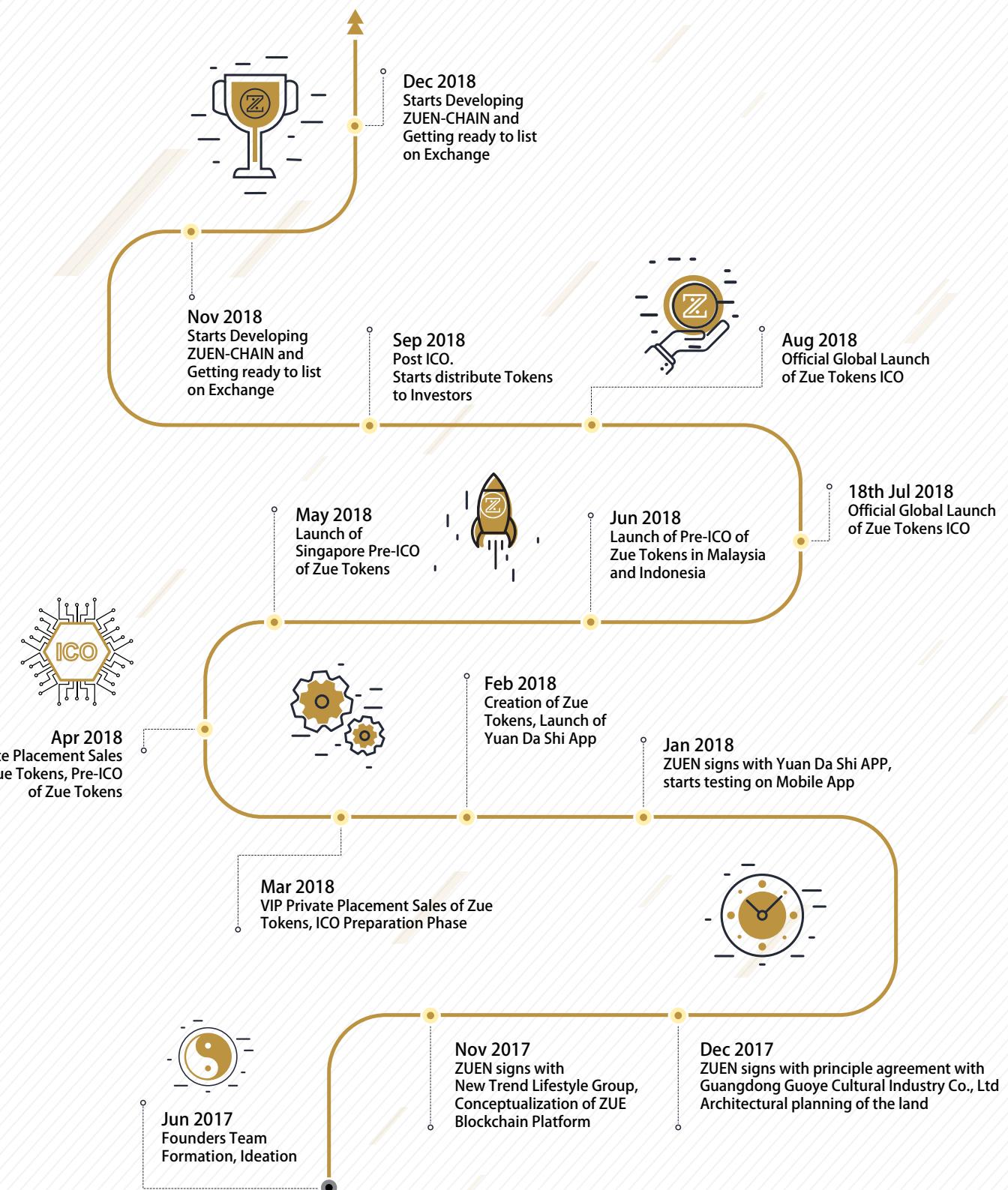
Handling personal data securely is a task of great importance to us. Due to the public nature of data in the blockchain, we cannot store such information as customer names, addresses, mobile numbers, KYC data, and documentation there. Permissions on the blockchain will be made easily verifiable to allow cooperation of different entities in the ecosystem. The actual personal data and information will be stored in a centralized storage, managed and secured by ZUEN-CHAIN. As the decentralization continues, we will store less and less personal data. The secure storage will allow accessing the data without the need for usernames or passwords using the following scheme:

- When the data is saved into the storage it will be linked to the public identifier of the entity such as a blockchain address
- The party that wants to retrieve the data should confirm their identity by signing the request with the private key that corresponds to their blockchain address
- Storage service will get the information about permissions from blockchain, check that the signature is valid, and the requester has the right to access the data
- If the check is successful, the data will be returned to the requestor and a confirmation record will be made in the blockchain



# ROADMAP

Our roadmap involves many different aspects, such as technology development, operational infrastructure installment, signing partnerships, and launching marketing initiatives. The preliminary roadmap is presented below. Dates and activities may be subject to change.



# DEVELOPMENT ROADMAP

Our goal is to create the leading decentralized consumer marketplace used by broad audiences by maintaining a thriving ecosystem of consumers willing to buy the products. Our main role is to develop the open source technology required for running the platform and create a successful model to incentivize all participants.



## PLATFORM IMPLEMENTATION

The first milestone is the implementation of the decentralized ZUEN-CHAIN platform. We always welcome feedback from the community regarding the specifics and plan to continually improve the platform to make it fully secure and transparent. After the ICO period, all contributors will receive the ERC20 ZUE token on the Ethereum network.

The main part of the decentralized platform will be implemented as a set of smart contracts carrying out the behaviors described in the ZUEN-CHAIN platform section of this document. The official smart contracts will be published as open source software on GitHub and include implementation for:

- Basic functionality like trading tokens between addresses
- Product publishing
- Reward mechanisms

## APPS AND WEB INTERFACES DEVELOPMENT

While the first milestone concentrates on the backend of the system, the second milestone concentrates on the frontend and end-user experience. We plan to release the consumer website, a reference implementation of the consumer app, and the fulfillment app. We plan to use React/React Native technologies to share most of the codebase between web/mobile. The apps will include a thin client based on a standard open source implementation that will allow the apps to communicate with the various smart contracts on the ZUEN-CHAIN platform. The web interface for consumers and providers will run in a web browser without the requirement of local installation.

## ECOSYSTEM EXPANSION

With the majority of required technology for operating the ZUEN-CHAIN ecosystem at scale available, our main focus will shift from development to growth. Investment in network growth will not wait until all development has been finalized and will take place in parallel as soon as viable versions of the apps and interfaces are available for preliminary release. Growth of the network is two-sided and depends on both providers and consumers. ZUE tokens will be highly valuable with the ecosystem being expanded with higher usage of it for both providers and consumers.

## **PROVIDERS**

The ZUEN-CHAIN ecosystem will benefit from as many high-quality providers joining the ecosystem as possible. Providers consume ZUE tokens to provide all types of reward programs. Channels for attracting providers include providers who already supported the ZUEN-CHAIN idea, direct contacts with providers, participation in relevant meetings and conferences, forming partnerships with provider associations, and providing guidance and support to new providers interested in joining the ecosystem to make the process as seamless as possible.

## **CONSUMERS**

The more active consumers are in the network, the more turnover and the greater the profits will be for manufacturers. Greater turnover increases the ecosystem value. Channels for increasing the consumer base include marketing and promotion of the Zuen apps and website to broader audiences and promotion of this total wellness platform in general. Attracting more consumers is not the only avenue of growth; improving engagement of existing customers is equally important. Customer retention in the network can be increased by ongoing improvement to the core product.

# TOKEN SALE

## TOKEN SUMMARY



| ZUE TOKENS            |   |
|-----------------------|---|
| Total Supply          | 690,000,000 (690 Million)                               |
| Soft Cap              | 138,000,000 (138 Million)                               |
| Hard Cap              | 690,000,000 (690 Million)                               |
| Founders Team         | 69,000,000 (69 Million) with Vesting Period of 4 Months |
| Market Capitalization | US\$ 414,000,000 (414 Million)                          |
| Decimals              | 18  |
| Symbol                | ZUE   |
| Min Sale Quantity     | 500 ZUE   |
| Blockchain            | Ethereum ERC-20   |
| Currencies Accepted   | BTC/ETH   |
| Cold Storage          | 414,000,000 (414 Million)                               |

| PRIVATE PLACEMENT |   |
|-------------------|---|
| Total Tokens      | 138,000,000 (138 Million)                               |
| Period            | 1 <sup>st</sup> April 2018 – 30 <sup>th</sup> June 2018 |
| Vesting Period    | 4 Months  |
| Phase 1 Sale      | 46,000,000 (46 Million) at US\$0.25                     |
| Phase 2 Sale      | 46,000,000 (46 Million) at US\$0.30                     |
| Phase 3 Sale      | 46,000,000 (46 Million) at US\$0.40                     |

| ICO          |   |
|--------------|---|
| Total Tokens | 69,000,000 (69 Million)                                   |
| Period       | 18 <sup>th</sup> July 2018 – 31 <sup>st</sup> August 2018 |
| Rates        | US\$0.60  |

## TOKEN DISTRIBUTION





zue

[www.zuen-capital.com](http://www.zuen-capital.com)

