

The New Era of Swiss Private Banking with Smart contracts



SwissBorg

ICO starting November 21st 2017

Business overview

Why?

The banking industry does not look the way it should in the age of digitalization. On one hand, there is an urgent need for a community-centric approach where the banking system become more transparent. On the other hand, the disruptive power of the Blockchain continues to be underestimated by most of the financial players despite an exponential community growth. Moreover, Cryptocurrencies are lagging to be classified as an asset class and there are few, if any, tailored investment solutions or financial advisors available to crypto-holders.

In a nutshell, the financial black box desperately needs to be rebuilt into a financial transparent cyber box. Precisely, this is our mission.

What?

SwissBorg is a decentralized banking backbone build around community-centric values. Individuals and DAOs benefit from democratic, transparent and trustful investment services to manage their crypto-wealth. On the other side, Investment managers and Financial Advisors get access to cryptocurrency asset class and best-of-breed technologies (blockchain & AI) to better serve their clients.

Where?

As its name suggests, SwissBorg is headquartered in Switzerland, number one country in wealth management and leading country for innovation and direct democracy.

Who?

A team of brilliant entrepreneurs coming from prestigious Hedge funds, Banks, Tech companies with extensive blockchain and FinTech background.

When?

We will launch our 2 ICOs (Initial Coin Offering), also called TGE (Token Generation Event), from November 21st until December 21st.

Philosophy and Business Practices

MAST philosophy



MERITOCRACY



ACCESSIBILITY



SWISS MADE



TRUST

+

CADO business practice



CUSTOMIZATION



AUTOMATION



DECENTRALISATION



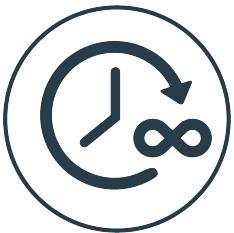
OPTIMISATION

=
efficiency all along the investment chain

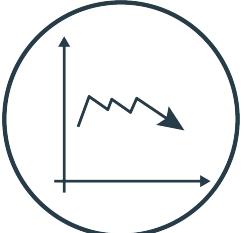
Problem

Off Chain

Time consuming
Onboarding



High fees and
Low transparency



No Customization



No Democratization



Few Investment
Solutions



+1500 Cryptos
(Scam, Overfitting...)



Hacking and Cyber Threats



No Financial Advisory



Solution

SwissBorg is a decentralized banking backbone build around **community-centric** values. Individuals and DAOs benefit from democratic, transparent and trustful **investment services** to manage their crypto-wealth.

On the other side, **Investment managers** and **Financial Advisors** get access to **cryptocurrency** asset class and best-of-breed technologies (**blockchain & AI**) to better serve their clients.



Unique Selling Propositions

4 ways SwissBorg is different :



1

Ethereum **Blockchain technology** to create its investment mandates called the **Smart Mandates**



2

Cyborg advisor : a perfect combination of **AI** and experienced financial advisors



3

Designing sophisticated **investment strategies** for all asset classes including **cryptocurrencies**

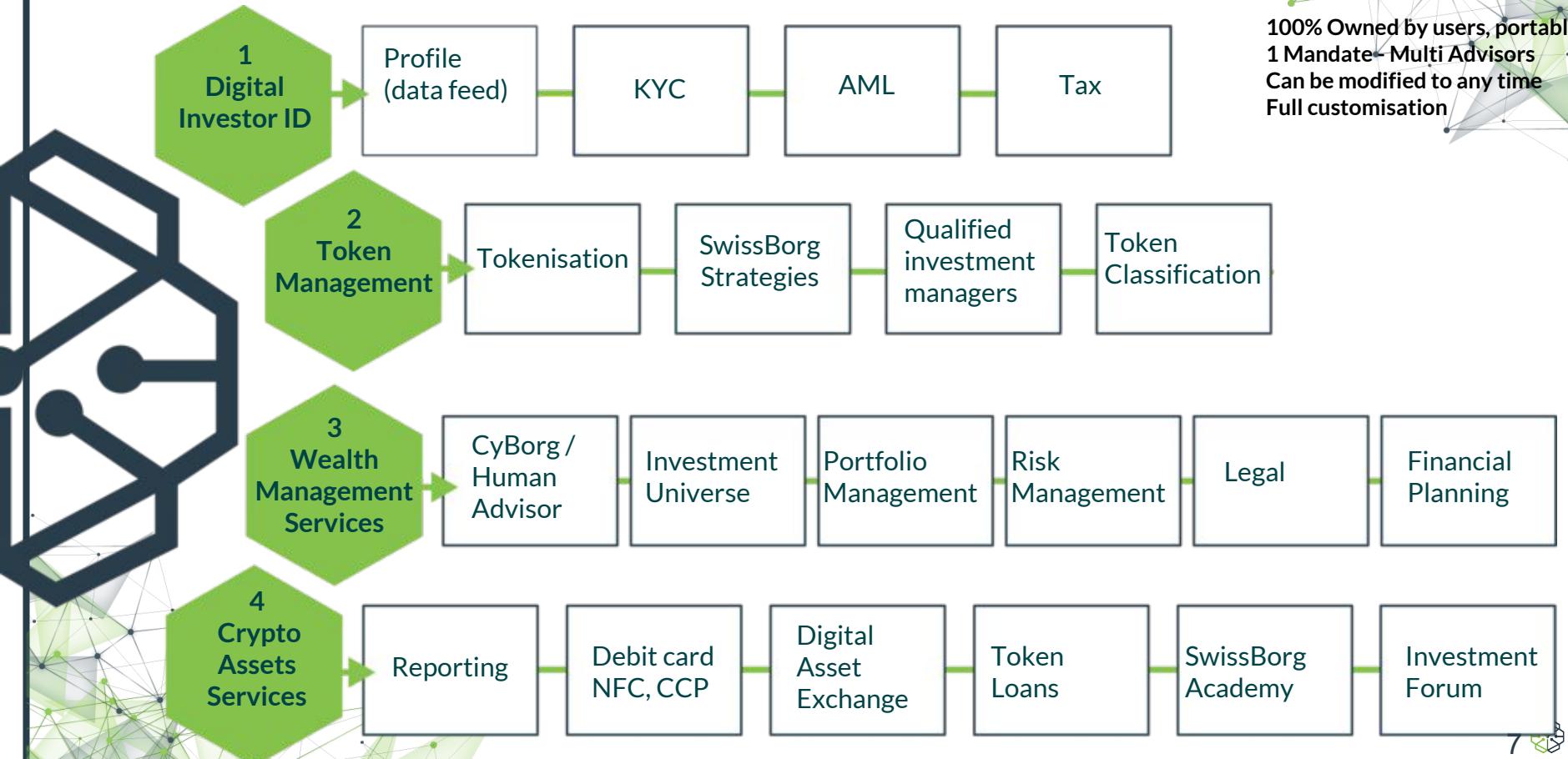


4

Meritocratic rewarding system based on SWARM intelligence backed by **Swiss cooperative**.



Flagship Product: Smart Mandate



Investment Process 1/2

ID



1 Digital ID



KYC

- Big data upload / questionnaire
- Who are you?



Tax Compliant

- Newest OED policies towards tax compliance.
- Need help for taxes?



AML

- FINMA compliant
- Is your money clean?



Client Risk profile

- Assessing risk that matches your taste.
- How much pain are you willing to take?



Investment Process 2/2

2 Investment Mandate and Token Fund choice



Return

CREDIT
STRATEGY

ABSOLUTE
RETURN



THEME
BASED

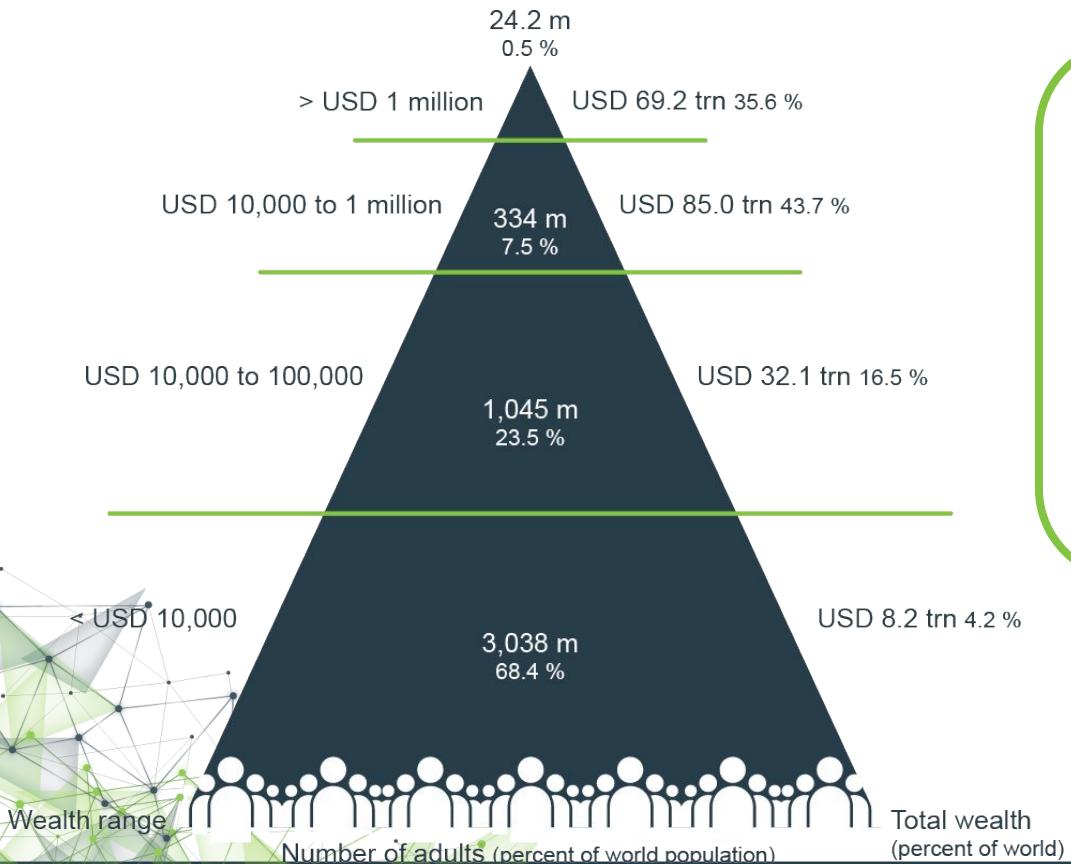


Risk

3 Live Reporting



Market Opportunity



+1,1K CryptoCurrencies

+120B\$ Market Cap

+50B\$ Market Cap

+25B\$ Market Cap

Competitive Positioning



Advisory Layer: Taylor-Made Invest Solution



Centralized Investment Suite



Decentralized Investment Suite



Discretionary basis: One Size Fits all



SwissBorg Team



Together the team has over :

- + 60 years Investment Experience
- + 2B \$ Asset Managed
- + 35 year Entrepreneur Experience



Cyrus Fazel

Founder : CEO



Julius Bär



Anthony Lesoismier

Co founder : CSO



ROBECO
The Investment Engineers



Marco Guerreiro

Head of AI



Maxime Gillot

CIO



Christophe Diserens

COO



SwissBorg Team



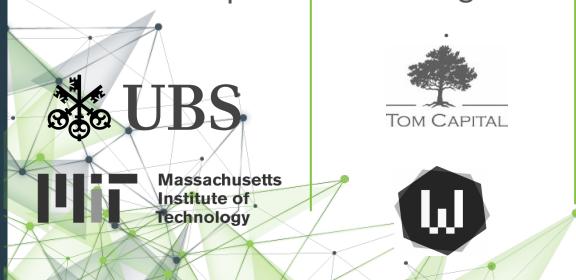
The team is composed of :

- + Best Smart Contract & Cybersecurity Experts
- + Multicultural talented Entrepreneurs
- + Expert Ninjaneers in Python, Java, JS



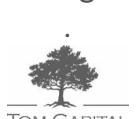
Micha Roon

Blockchain Expert



Colin Wirz

Data Engineer



Tomas Hanak

Full Stack Engineer



Olga Vorobyeva

Head of PR and BD



Maëlle Baud

Head of Digital Marketing



Deni Dudaev

Business Developer



Advisors



Daniel Gasteiger

Blockchain Expert

procivis
e-government as a service



Efi Pylarinou

Fintech Business Specialist

DAILY FINTECH



Miko Matsumara

Blockchain Guru

PANTERA



Alexander Fazel

Japanese business
Development Expert

Chameleons



Pascal Allot

Tech Expert

IBM



Henri Haeni

Cyber Security &
Compliance Master

ABILENE
ADVISORS



Dhanesh Kothari

Fintech Tech Specialist

CREDIT SUISSE



Samuel Johnson

E-payment Master



Michel Jaccard

Tech and Law Expert

id est
avocats

ROADMAP



Cyborg Investment Manager

- Passive On-chain Indexes
- Robo-Advisory
- SFAMA - OARG Licence
- Off-chain investment crypto fund
- Reporting

Smart Advisor

- Discretionary Trading
- Thematics On-chain Indexes
- Smart Mandate
- Banking License Light
- Digital Investor ID
- Payment solutions

Cyborg Advisor

- Quantitative Trading
- Actively Managed On-chain Indexes
- Cyborg Smart Mandate
- Chatbot
- IoT
- Cold Storage

Private Crypto Bank

- Wealth Services
- On-chain Indexes with Machine Learning
- Smart Mandate with AI
- Vanilla Derivatives Products
- Crypto and Fiat Exchange
- Asset Tokenization

Cyber Bank

- Full Banking services
- Full Banking License
- Token Financing
- Loans Capital
- Venture Capital
- Full Derivatives Products
- SB Academy



Investment Management Hacking

Financial Advisory Hacking

Financial AI Hacking

Financial Services Hacking

Achievements

TECHNOLOGY & INVESTMENTS

- + **SBCI MVP** : An Ethereum Smart contract replicating Open-end fund administration & distribution

Open-end Fund Set Up Cost (off-chain versus on-chain MVP):
70k\$ → Less than 1 Ether

- + **Flagship Strategy**: A successful track record achieved through 7 different strategies (Arbitrage, Lending, Day-Trading,)

Jan 2016 - Aug 2017	Sharpe
SB Trend Following Long	26.28
Long Bitcoin	5.89

BUSINESS DEVELOPMENT

- + **Pre ICO**: Over 10M raised in pre-ICO with institutional investors involved as a strategic partners (Bank, family office, UHNWI)
- + **Board of Advisors**: Blockchain, financiers Guru will help SwissBorg Network to grow and bring guidance
- + **Off-chain Crypto Fund**: 20M seeding expected, available before year-end

Legal Aspect



CURRENT SITUATION

- Swiss cooperative
- No regulation for deposit in Cryptocurrencies
- Investment fund up to CHF 100 Millions
- Advisory no limits
- Up to CHF 1M in deposit

INTERMEDIARY STEP

- FinTech Sandbox rules
- Light Banking licence up to CHF 100M with 5 % deposit in capital
- CISA license for funds >100M

FINAL STEP

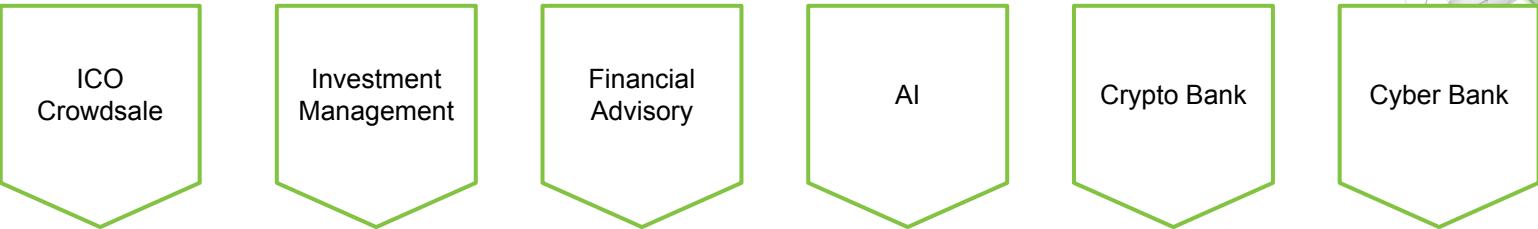
- Full banking licence: Capital adequacy 10M
- Top advisory board

Application for OARG and SFAMA

Obeying the best practices and
anticipating LSFIN/LEFIN/AMLA/

- KYC
- AML
- Tax Compliance
- Wealth management
- Portfolio management
- Financial planning
- Best ethic

Financials



	2017	2018	2019	2020	2021	2022
INSTITUTIONAL CLIENTS	3	20	30	50	70	150
RETAIL CLIENTS	10 000	25 000	50 000	100 000	1 000 000	5 000 000
AuM (CHF)	100 M	200 M	750 M	2.000 M	10.000 M	25.000 M
REVENUES	CHF 51,565,986	CHF 46,430,197	CHF 115,531,139	CHF 238,034,200	CHF 415,772,371	CHF 544,012,318
EXPENSES	-CHF1,156,380	-CHF10,660,000	-CHF40,995,000	-CHF59,130,000	-CHF64,280,000	-CHF95,155,000



SwissBorg TGE



CHSB TOKEN

50.000.000 CHF



Supply Type Fixed

Unsold tokens will be reserved for further development



DISTRIBUTION

Up to 65% for the Network
20% for the Team
15% Reserved for future development



SBC TOKEN

CLOSED-END FUND
350.000 ETH



Supply Type Variable

Unsold tokens will be destroyed



DISTRIBUTION

100% Distributed to the Network

Both :



Period

21 November 2017 -
21 December 2017

1 Month

CHSB TOKEN

Hold CHSB and receive dividends

CHSB TOKEN, gives each token holder the right to receive 25% of SwissBorg Revenues. Based on a quarterly revenues report calculated in ETH, all CHSB Token holders will receive a payment in ETH according to smart contract preprogrammed rules.

As soon as C-Share technology will be ready to operate, each CHSB Token holder would be entitled to receive SwissBorg C-Share in exchange for CHSB Token.

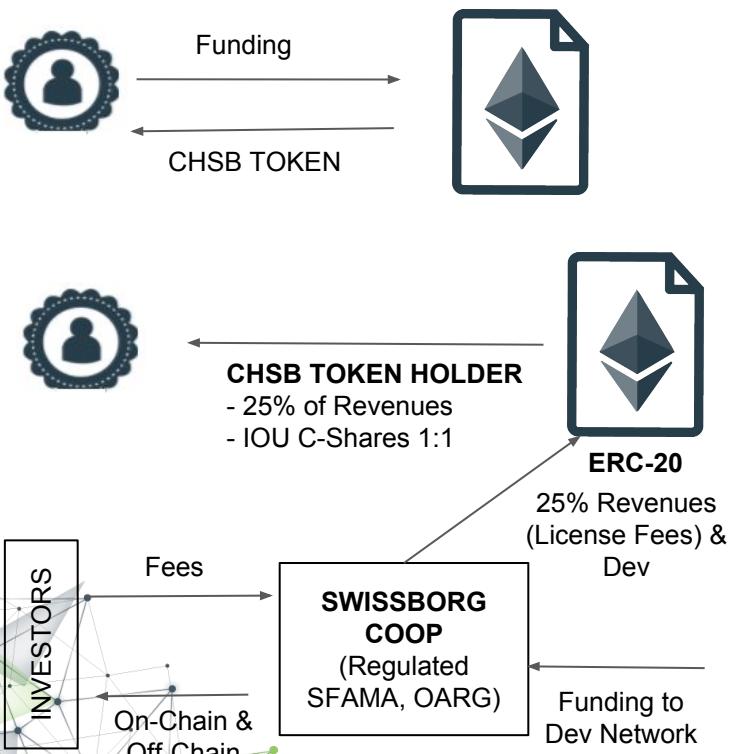
Trade CHSB

Shortly after the ICO, the CHSB token will be exchange traded.

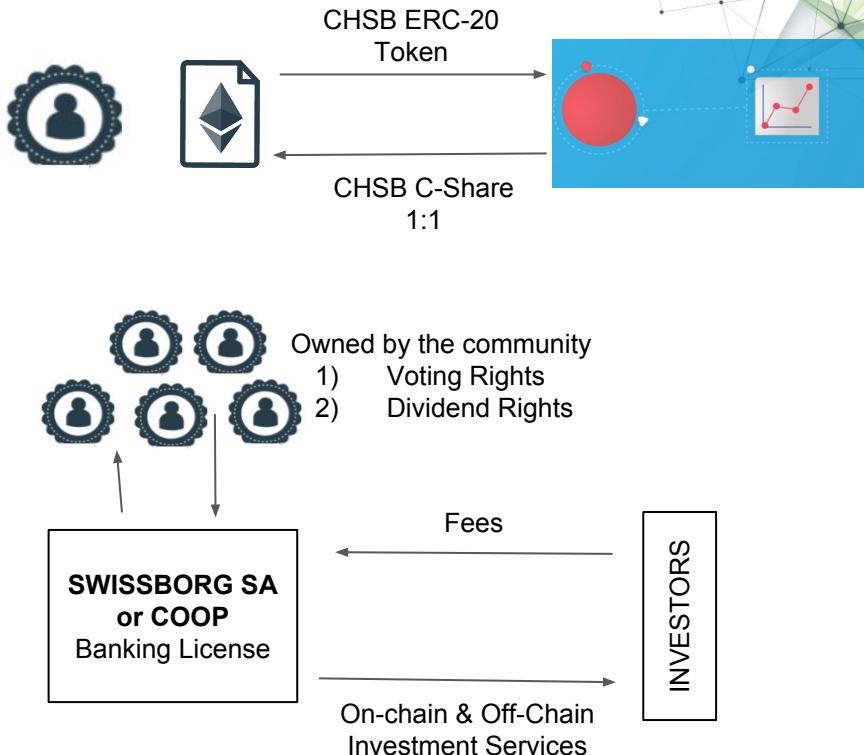


Token Economics

PHASE 1 - TGE 21.10.2017



PHASE 2 - C-SHARES TECHNOLOGY READY

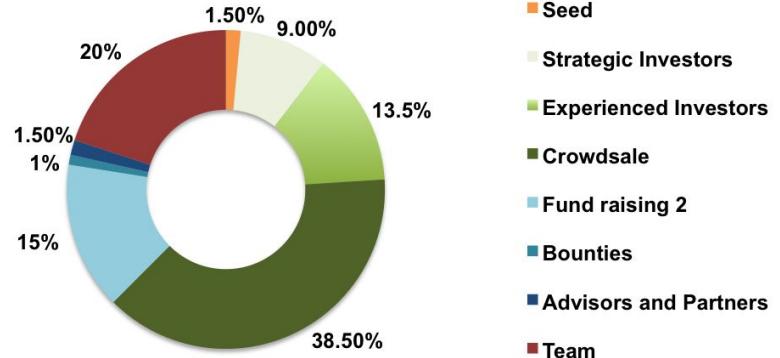


Revenue Model

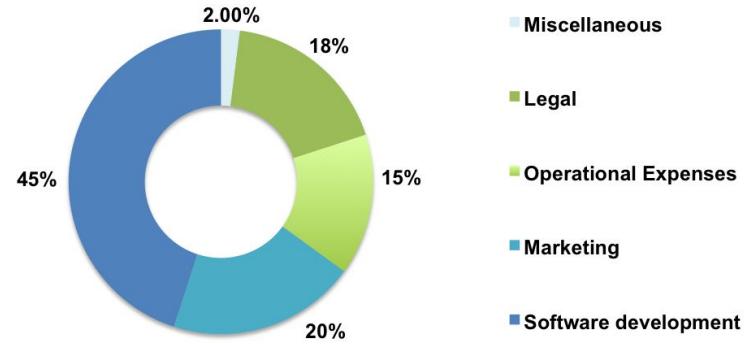


Investment distribution

Token Allocation



Use of Capital



CHSB Token Prices vs Total Amount Raised



Partners

BITTREX

MME |||
Legal | Tax | Compliance

 **Ambisafe**

ORGANISME D'AUTOREGULATION
DES GERANTS DE PATRIMOINE

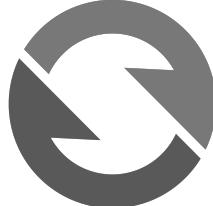
YoBit.net
CRYPTOCURRENCY EXCHANGE



METACO



ethereum


Smartlink

id est
avocats

Z Zeppelin Solutions

VQF —————
Verein zur Qualitätssicherung
von Finanzdienstleistungen

CONTACT

THANK YOU



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Disclaimer



This document is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction.

DO NOT PURCHASE SWISSBORG/CHSB IF YOU ARE NOT AN EXPERT IN DEALING WITH CRYPTOGRAPHIC TOKENS AND BLOCKCHAIN-BASED SOFTWARE SYSTEMS

Purchases of SWISSBORG should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of cryptographic tokens, like bitcoin (BTC), and blockchain-based software systems. Purchasers should have functional understanding of storage and transmission mechanisms associated with other cryptographic tokens. While the SWISSBORG Team will be available to assist Purchasers of SWISSBORG during and after the sale,

SWISSBORG will not be responsible for lost BTC, ETH or CHSB resulting from actions taken by, or omitted by Purchasers. Note, in particular, that SWISSBORG Purchasers should take great care to write down their wallet password and not lose them so as to be sure that they will be able to access their SWISSBORG when they becomes available

after the SWISSBORG Token Sale. If you do not have such experience or expertise, then you should not purchase SWISSBORG or participate in the SWISSBORG 2017 Token Sale.

CRYPTOGRAPHIC TOKENS OF VALUE MAY EXPERIENCE EXTREME VOLATILITY IN PRICING.

It is the responsibility of each potential Purchaser of SWISSBORG to determine if they can legally purchase SWISSBORG in their own jurisdiction.