

ZIMBOCASH

White Paper for the People



Uniquely Zimbabwean, Globally Recognised

www.zimbo.cash



Contents:

FREE ZIMBOCASH IN YOUR HANDS 3

A ZIMBOCASH MOVEMENT 4

EXISTING CHALLENGES 5

OUR VISION 6

WHY IS ZIMBOCASH SO APPEALING? 7

SUBSTANTIAL BENEFITS 8

PHASE 1: ZIMBOCASH REGISTRATION PROCESS 10

PHASE 2: ZIMBOCASH LAUNCH 11

PHASE 3: ZIMBOCASH EXCHANGE 11

PHASE 4: ZIMBOCASH BLOCKCHAIN INFRASTRUCTURE 12

ZIMBOCASH PARTNERSHIP WITH ZIMBOPAY 12

TIMELINE 13

FINAL WORD 13

DISCLAIMER 15

FREE ZIMBOCASH IN YOUR HANDS

ZIMBOCASH is a cryptocurrency that is freely available to all Zimbabweans who have a Zimbabwean cellphone number or Zimbabwean ID number – you have to register with your details on the website www.zimbo.cash before the end of the registration period. Don't lose out – if you haven't claimed your free ZIMBOCASH by the deadline, you won't be given another opportunity.

Everyone who registers will be given 100 000 ZIMBOCASH *for free*. You also get a further 10 000 ZIMBOCASH for every friend you refer, and when you send your ZIMBOCASH link via your whatsapp, email or social media, you can get an additional 100 ZIMBOCASH for every person who clicks on the link. **You pay nothing – Nada. Nix. Hapana.** Register today to avoid missing out.

Once the final launch deadline is over, no further registration will be allowed. The registration database will be converted into fixed ZIMBOCASH Tokens tradable on a wallet using the latest blockchain technology. That means **no more money printing** – ZIMBOCASH will be fixed in supply. And it will use the latest in cryptographic security and decentralisation – in other words it will be fast and secure.

ZIMBOCASH will be listed on an international cryptocurrency exchange at a list price of the Bitcoin equivalent of 2 US cents per ZIMBOCASH. **At the list price, your ZIMBOCASH is initially valued at \$2000**

What is the catch? There is no catch. The more people who register for ZIMBOCASH, the more widely held ZIMBOCASH will be. You win when everyone wins. ZIMBOCASH is a currency reformation that has the potential to catapult Zimbabwe to the technology forefront. In the last ten years, you may have had your money taken from you. Now you get something back. Register today for the cryptocurrency reformation of the future.

www.zimbo.cash

A ZIMBOCASH MOVEMENT

With the current landscape, Zimbabweans cannot practically remit funds out of the country. However, with ZIMBOCASH listed on an international cryptocurrency exchange, you will be able to make payments to anyone globally and easily be able to convert it into well-known cryptocurrencies.

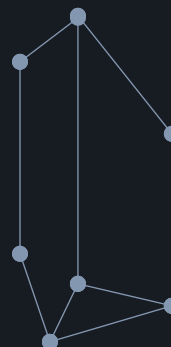
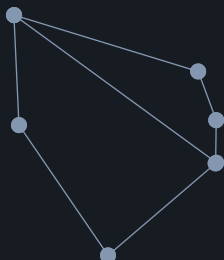
Zimbabwe is one of the few countries in the world where you will be able to implement an on-the-ground cryptocurrency – ZIMBOCASH truly has the ability to fulfil the dream of peer-to-peer payments on a mass-scale.

70% of ZIMBOCASH will be allocated to the Zimbabwean population. 15% will be allocated to founders, and 15% to funders. Further, we intend to implement a payments channel called ZIMBOPAY, which will facilitate a wallet interface, exchanges in other currencies, and potentially a point-of-sale debit card system on the ground in Zimbabwe.

Even with very conservative projections, the ZIMBOCASH opportunity is substantial.

ZIMBOCASH has the potential to radically reform the currency environment in Zimbabwe.

Tell everyone you know. Be a part of the solution!



EXISTING CHALLENGES

ZIMBABWE'S CHALLENGES

Zimbabwe has not been able to maintain its own fiat currency for over a decade. In 2018 – ten years after the country's first hyperinflation – the country has been experiencing a second great inflation period with its bond notes. Stores are emptying and fuel has run dry. There is limited trust in the current monetary environment. With the currency problems, the banking system is effectively insolvent. People and businesses face extreme difficulties in making international payments. There is capital flight resulting in a money printing spiral. Ordinary people, living on the ground, have very little money.

Since the last hyperinflation, the population have traded with US dollars, British Pounds, South African Rands and other currencies on the street. However, there is nothing backing these currencies, so these notes have been perishing. There is a constant problem of a shrinking money supply with these forex notes devaluing. The country has had to import boxes of foreign currency notes in exchange for real goods and services – only to replace notes that have already been destroyed.

The financial environment is ready for change!

CRYPTOCURRENCY'S CHALLENGES

The established cryptocurrencies such as Bitcoin, Ethereum and Monero are already playing a very small role in Zimbabwe, but have several weaknesses. They will not be traded on the street as the primary medium of exchange any time soon. The reasons for this are four-fold –

1. The older cryptocurrencies have major scaling problems. They do not have the capacity to facilitate ordinary trade with bottlenecks in their decentralised servers. Transaction fees required to transfer these cryptocurrencies have been escalating to unreasonable levels. We do not see these older cryptocurrencies providing any real solutions in Zimbabwe.
2. The vast majority of cryptocurrencies are held by very few people – while there is an active market for cryptocurrencies, few people actually hold them and refer to them as a reference currency. Zimbabweans do not have the capital to purchase these cryptocurrencies. It would take a long while for these cryptocurrencies to obtain any sense of market penetration.
3. Cryptocurrencies have historically not had the legal tender status required to sufficiently compete with fiat currencies and local banks.
4. The wallet interfaces available for these cryptocurrencies are clunky and difficult to use. These wallets do not offer nearly the same level of transaction security and ease-of-use as a normal financial wallet would provide.

OUR VISION

We see a future where ZIMBOCASH addresses these challenges. Where ordinary Zimbabweans are no longer impoverished by money printing. Where wealth, resources and people flow back to Zimbabwe.

We see a future where ZIMBOCASH uses decentralised technologies to provide a fixed, fast, secure and simple payments and a currency platform for ordinary people to trade on the ground.

WHY IS ZIMBOCASH SO APPEALING?

- **FREELY AVAILABLE TO ZIMBABWEANS**

Everyone who registers will be given 100 000 ZIMBOCASH for free with a further 10 000 ZIMBOCASH for referrals and 100 ZIMBOCASH for every time someone clicks on your unique ZIMBOCASH link.

- **NO MORE MONEY PRINTING**

ZIMBOCASH has a restricted supply of tokens on its blockchain. That means no more money printing. In other words, once the blockchain has been launched, there will be no more ZIMBOCASH created.

- **SPEED**

Transactions are instant, direct and cheap

- **SCALABLE**

The ZIMBOCASH blockchain is flexible and extremely scalable.

- **WALLET PLATFORM**

ZIMBOCASH provides the latest in financial technology with mobile wallet functionality.

- **INTERNATIONAL TRANSFERS**

ZIMBOCASH is borderless. With its decentralised user-base, it facilitates international transfers with no red-tape or exchange control.

- **INTERNATIONAL EXCHANGES**

Once the ZIMBOCASH currency has been established, we aim to list it on an international exchange for interoperability with the other global cryptocurrencies.

SUBSTANTIAL BENEFITS

RESTORING WEALTH

ZIMBOCASH is offered to every Zimbabwean for free. You pay nothing. The only requirement is that you register in time. Once a market price is established for ZIMBOCASH, you will be able to buy and sell goods and services with a reference to the market price. Zimbabweans have nothing to lose and everything to gain. You pay nothing and receive ZIMBOCASH in exchange – a secure cryptocurrency that is widely held by fellow Zimbabweans. You can even earn ZIMBOCASH by referring other people to register. It's that easy.

RESTORING TRUST

ZIMBOCASH is a trusted decentralised fixed-base currency and banking system. It is based on the best practice, next generation, cryptocurrency technology. No longer will your money be subject to devaluation because of money printing. You would have freedom to transfer your ZIMBOCASH to others locally and you will also be able to move your ZIMBOCASH internationally with ease.

RESTORING INTERNATIONAL PAYMENTS

Once ZIMBOCASH has been established, we will look to register them with major Bitcoin exchanges allowing you to buy and sell them in exchange for international recognised cryptocurrencies. This means that you will be able to transfer value to international suppliers with ease.

You will be able to take control of your international payments instead of relying on third-parties while reducing the cost and the time it currently takes to transfer money.

RESTORING ZIMBABWEAN PRIDE

ZIMBOCASH is a uniquely Zimbabwean brand. ZIMBOCASH is only available to Zimbabweans. We believe ZIMBOCASH has the ability to lead a reformation in the country that we love. ZIMBOCASH restores the Zimbabwean sense of pride.

RESTORING ZIMBABWE IN GLOBAL LEADERSHIP

No other country in the world can successfully implement a localised cryptocurrency. The ZIMBOCASH cryptocurrency is about to catapult Zimbabwe to a global leader in cryptocurrency banking and finance.

PHASE 1: ZIMBOCASH REGISTRATION PROCESS

The ZIMBOCASH blockchain will be launched in a four-phase process. The first phase is the registration process. The goal is to get the cryptocurrency into the hands of as many people as possible to create sufficient liquidity in local markets.

How do you viably make cryptocurrency available to everyone without substantial investment on the ground – social media has the answer and it is found in a viral registration campaign?

1. We are inviting all Zimbabweans to register for their ZIMBOCASH at www.zimbo.cash.
2. You will be requested to capture the following information:
 - a. Email address
 - b. Zimbabwean ID number
 - c. Zimbabwean cellphone number, if available
 - d. Password (to access your ZIMBOCASH when these are issued)
 - e. Email address of the person referring you (so we can give them free additional ZIMBOCASH)
3. Once the detail has been captured, we will keep your records for when we issue you with your ZIMBOCASH.
4. **Each person on this database will be issued with 100 000 ZIMBOCASH** from the Phase 2 launch date.
5. In addition, if you refer your friends you receive a further **10 000 ZIMBOCASH for every friend who registers** using your email address as a reference.
6. If you share your unique ZIMBOCASH link via whatsapp, email or social media, you will receive **100 ZIMBOCASH for each person who clicks on that link!**



PHASE 2: ZIMBOCASH LAUNCH

Once the three-month registration deadline has been reached, ZIMBOCASH will be allocated to each person. The total number of ZIMBOCASH to be allocated will be based on the total number of registrations. A further 15% will allocated each to funders and founders.

Once the allocation has been finalised, a Phase 2 initial beta launch will be established with the goal of facilitating trade in ZIMBOCASH with simplicity of use and secure functionality.

PHASE 3: ZIMBOCASH EXCHANGE

Once the initial beta system has been launched, ZIMBOCASH will be listed on an international bitcoin exchange and the initial trading established. A free float will be established and international buyers will then be able to purchase ZIMBOCASH.

Neither the ZIMBOCASH nor the ZIMBOPAY teams can guarantee an active market. However, as part of the launch process, an international buyer is interested in purchasing the first ZIMBOCASH issued on the exchange at 2 US cents per ZIMBOCASH.

PHASE 4: ZIMBOCASH BLOCKCHAIN INFRASTRUCTURE

The ZIMBOCASH blockchain is based on the latest cryptographically secure technology. The ZIMBOCASH blockchain uses an Affinity Consensus Protocol.

Rather than adopt an inflation model to pay for block processing fees, the total number of ZIMBOCASH tokens have been fixed. The system provides for a nominal transaction fee on all transfers paid out by the receiver subject to a nominal limit. The ZIMBOCASH blockchain is focused on a snapshot of the balances at each wallet address at a point in time rather than a list of aggregate transactions.

The Affinity Consensus Protocol provides a fast, scalable and low cost transaction system, with appropriate security, decentralisation and fixed-currency base.

ZIMBOCASH PARTNERSHIP WITH ZIMBOPAY

The ZIMBOCASH project is based on a partnership between the ZIMBOCASH founders and ZIMBOPAY.

ZIMBOPAY is a separate company established with the goal to provide the full wallet and payment functionality required for ZIMBOCASH.

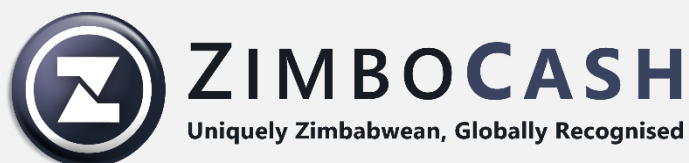
ZIMBOPAY will look to engage with local authorities to facilitate, to the extent possible, additional payment interfaces and channels.

TIMELINE

Date	Phase	Milestone
1 Nov 2018	Phase 1	Registrations open
31 Jan 2019	Phase 1	Registrations close
30 Jun 2019	Phase 2	Initial Beta System
30 Sep 2019	Phase 3	Launch on exchange
1 Mar 2020	Phase 4	Launch blockchain

FINAL WORD

ZIMBOCASH has the power to be the solution to Zimbabwe's money problems and to be a force in real wealth creation for an entire nation. Be a part of the movement! Register today and tell your friends the good news!



www.zimbo.cash



DISCLAIMER

This *White Paper for the People* has been prepared for information purposes only. If you wish to register for ZIMBOCASH, you will be required to agree to the Terms and Conditions and Privacy Policy, which will regulate the relationship between you and ZIMBOCASH. This *White Paper for the People* is not part of those terms.

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