



October – 2017

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# INTRODUCTION

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A team of enthusiasts and professionals who teamed up in 2014 to create a multicurrency financial platform, which consists of 5 main elements:

- multicurrency wallet
- payment system
- trading platform
- marketplace
- discount program



We aim to create a system in which each user can freely, securely and comfortably receive, store and send both cryptocurrency and fiat payments without third party converting services, payment systems, personal accounts and online stores.

# 1 PROJECT

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Enjoy Life company was founded in Ukraine on June 1, 2017. Various directions are untied within the company: multicurrency wallet, payment system, trading platform, discount loyalty program, interaction with business partners and clients, academy of modern business management, marketplace.

Our mission is to implement solutions that meet the needs and create values for business partners and users of the crypto community.

At the moment, such areas as: cooperation between business partners and customers, an international loyalty program, a multicurrency wallet have already been launched. Up to date, the Enjoy Life platform already operates in 4 countries (Ukraine, Russia, Kazakhstan, Poland and the US).

The purpose of this project is the creation of a universal payment ecosystem capable of uniting real economy sector and the cryptocurrency world for the exchange, calculation and interaction.

Achieving the goals is done with the help of an advantageous offer for clients in the form of receiving a discount from business partners, using a convenient application for making payments "in one click", as well as a number of related services.

Already now, more than 150 business partners around the world have joined us, since the ease of using our platform is the key to your successful business and its development.



Centre for Citizenship  
Enterprise and Governance



Enjoy Life's own base system can be easily integrated into any field of trade. Access to the database is done using ready CRM system, with the help of which the business can immediately monitor all transactions and orders related to partner-companies.

The components of CRM-system Enjoy Life are mobile applications that you can freely download in Google Play or in the AppStore.

Enjoy Life app for customers - combines the storage of discounts, bonuses and other offers from partners of the company, a multicurrency wallet and a trading platform. Thanks to this application, you do not need to store and take with you stacks of discount cards or keep on the phone a lot of applications from stores. User receives an instant discount from each purchase made within the system and carries out necessary actions simply "in one click" using a QR code.

Enjoy Cashier app for business is a mobile cash register for partners. The use of Enjoy Cashier is as transparent as possible - there are only three buttons - "Invoice", "Enjoy Life card payment", "transaction history". Enjoy Cashier suits perfectly for partner-companies, whose business has its own network (hotels, restaurants etc.).

## MAIN FUNCTIONAL OF APPLICATIONS:

### FOR CLIENTS:

-  Free sign up
-  Access to all discounts of business partners
-  Simplified payment with QR code
-  Multicurrency wallet
-  Secure payments and the guarantee of fair exchange
-  Purchase of cryptocurrency and its exchange within the application
-  Additional income from purchases of your invited friends
-  Internal chat for communicating with your friends

### FOR BUSINESS PARTNERS:

-  Sign up and activation of the account for a one-time fee of \$14.99
-  Access to the entire Enjoy Life client base
-  Combining buyers and sellers in one platform
-  Creation of your own advertising campaigns and a visualized map of your business with its full description
-  10% of the profit from each purchase of the customer of your business, as well as from the client of your competitors
-  Advertising support on online and offline channels from Enjoy Life
-  Additional income from attracting other partners to our platform
-  Absence of any commissions from user payments
-  Ensuring the security of payments and the preservation of personal information
-  No need for new equipment and creation of merchants

All operations are performed through a distributed synchronized server system. Personal data of users and transactions are reliably protected from intruders with csrf\_token, oauth 2.0, asynchronous encryption, as well as encryption by the method of Diffie-Hellman.

## **2 HOW DOES IT WORK?**

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Partners of Enjoy Life, form a discount on their platform for buyers, preliminary stipulating its size with the business. This discount together with company information (photos, address, phone number) is published on the website [enjoy-life.world](http://enjoy-life.world) and in application for smartphones.

To make a payment through the Enjoy Life platform, a business partner needs to open the application Enjoy Cashier and click on the button "Invoice", and then enter the check amount. The user scans the QR code displayed to him on his mobile device and makes the payment. Partner companies can immediately see and track all purchases made with Enjoy Cashier app.

The funds that are received by the Enjoy Life partner-company within the platform itself of Enjoy Life are the ones that can be withdrawn at any time to a bank card of an individual, the settlement account of the partner company, as well as converted to the cryptocurrency if desired by the business owner.

CRM system of Enjoy Life allows you to monitor all outlets, regardless of their physical location, quantity and type of activity. All payments are accumulated in the partner's account after which they can be distributed to those accounts, where you need to manually or automatically adjust the distribution.

Business partners can create their own advertising campaigns and newsletters for network clients. The system allows to use unlimited resources for creating informational campaigns aimed at their own client base or the entire network of Enjoy Life users.

Customers who use the Enjoy Life mobile application receive visualization of partner's business with a company logo, description and location in the section "Partners". You can configure getting active targeted mailings about current actions and proposals, considering the geolocation. Furthermore, an opportunity of building directions by users to their partners' locations on the map in the application is getting developed.

# 3 MARKETING

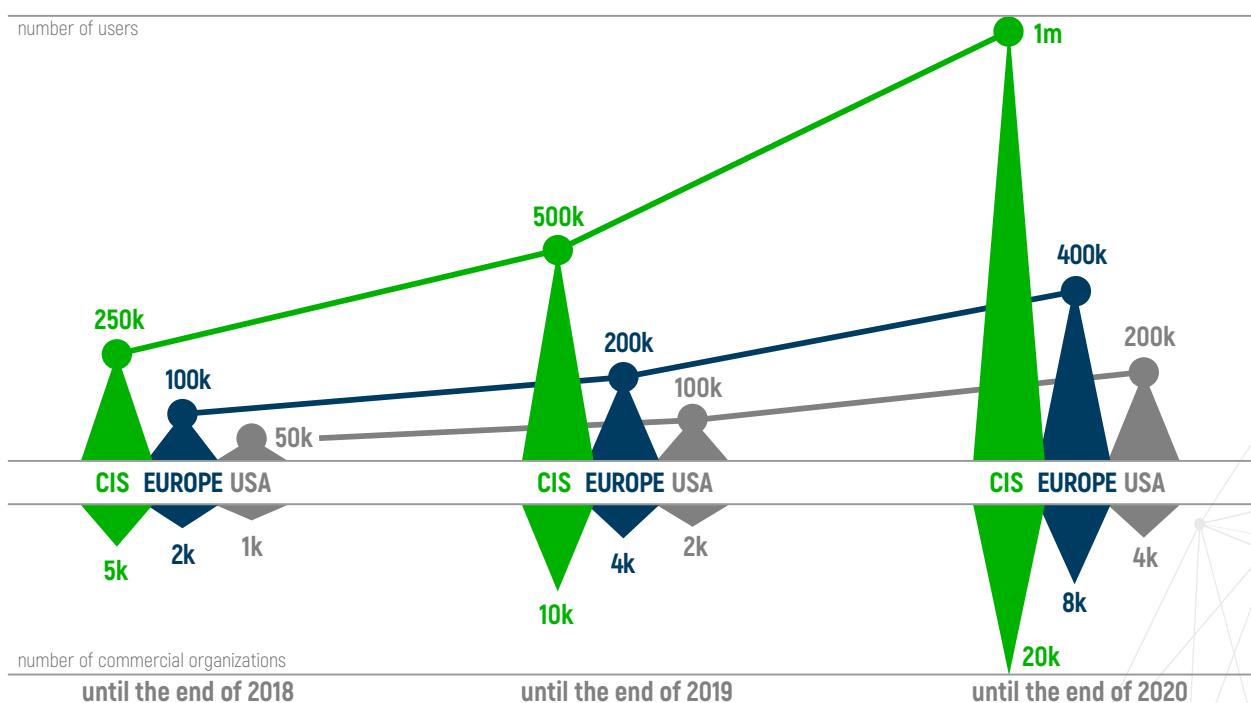
In the global market, there is a huge increase in the number of smartphone users. According to the ComScore Inc report, the number of mobile users exceeded desktop PC users in 2014. The volume of the mobile marketing market was 35 billion dollars in 2014, \$45 billion in 2015 and \$58 billion in 2016.

In the Gartner forecast it is said that more than 268 billion downloads for mobile devices will provide an income worth of \$77 billion in 2017. Statistics show that people who are in the age group of 18 to 24 years, use more mobile applications than any other group. They are followed by such age segments as: from 25 to 34 years, from 35 to 44 years, from 45 to 54 years and then more than 55 years.

According to the GO-Globe, 52% of the time that people spend on digital media is used in mobile applications. In addition, the average time people spend on applications, is increased by 20% annually.

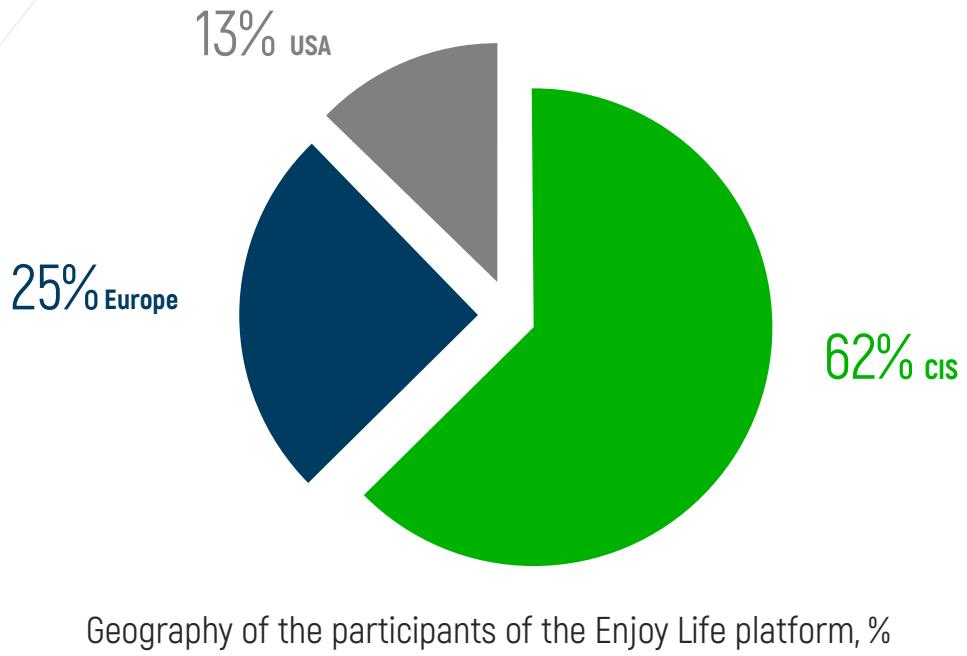
More and more companies by understanding the benefits of mobile marketing, transform their own loyalty programs into a format of applications. This leads to the fact that the smartphone's potential client is eventually cluttered with applications from different companies for preservation of loyalty programs, the use of payment wallets etc. In fact, the existing market solutions do not consider the growing need for the use of cryptocurrencies.

Enjoy Life is planning to achieve these marketing results on their key markets:

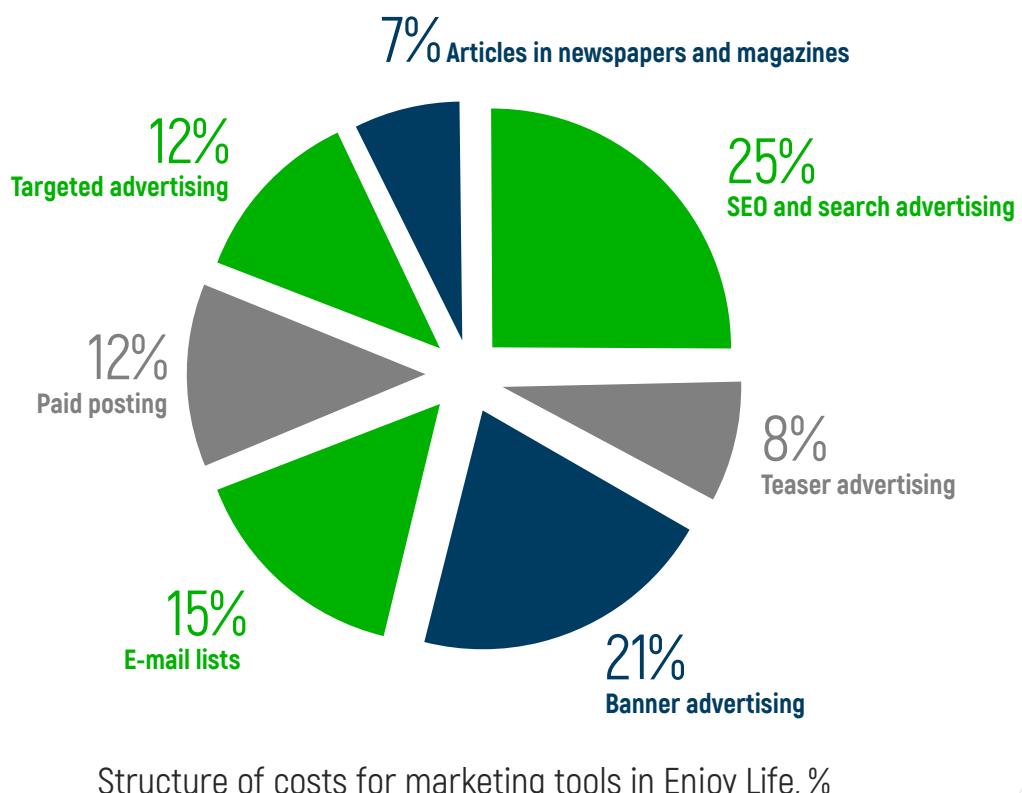


Forecast of the number of Enjoy Life users, thousand people.

Any member of the Enjoy Life platform can be a client (uses discounts and bonuses of the system) as well as a business partner (attracts customers for his business). We expect that the number of representatives of the B2B segment will be from 8 thousand participants in 2018. 32 thousand participants in 2020. The following graph is a geographical segmentation of platform's participants:



Such results can be achieved by using a promotion strategy that represents an active international expansion. It is based on the development of a network of partners and a training program that allows to attract users. Structure for marketing costs is presented below:



## Marketing costs, thousand \$

<b>NAME</b>	<b>2018 г</b>	<b>2019 г</b>	<b>2020 г</b>	<b>TOTAL</b>
SEO and search advertising	50,00	125,00	312,50	487,50
Teaser advertising	16,00	40,00	100,00	156,00
Banner advertising	42,00	105,00	262,50	409,50
E-mail lists	30,00	75,00	187,50	292,50
Paid posting	24,00	60,00	150,00	234,00
Targeted advertising	24,00	60,00	150,00	234,00
Articles in newspapers and magazines	14,00	35,00	87,50	136,50
<b>TOTAL</b>	<b>200,00</b>	<b>500,00</b>	<b>1250,00</b>	<b>1950,00</b>

Another important element of promotion is the franchise program. After signing up in the Enjoy Life system for \$14.99, partners can activate a franchise for \$199. A franchise partner gets the opportunity to attract business from any country, and goes through the certified training. His account receives 12% of the discount provided the business from each check.

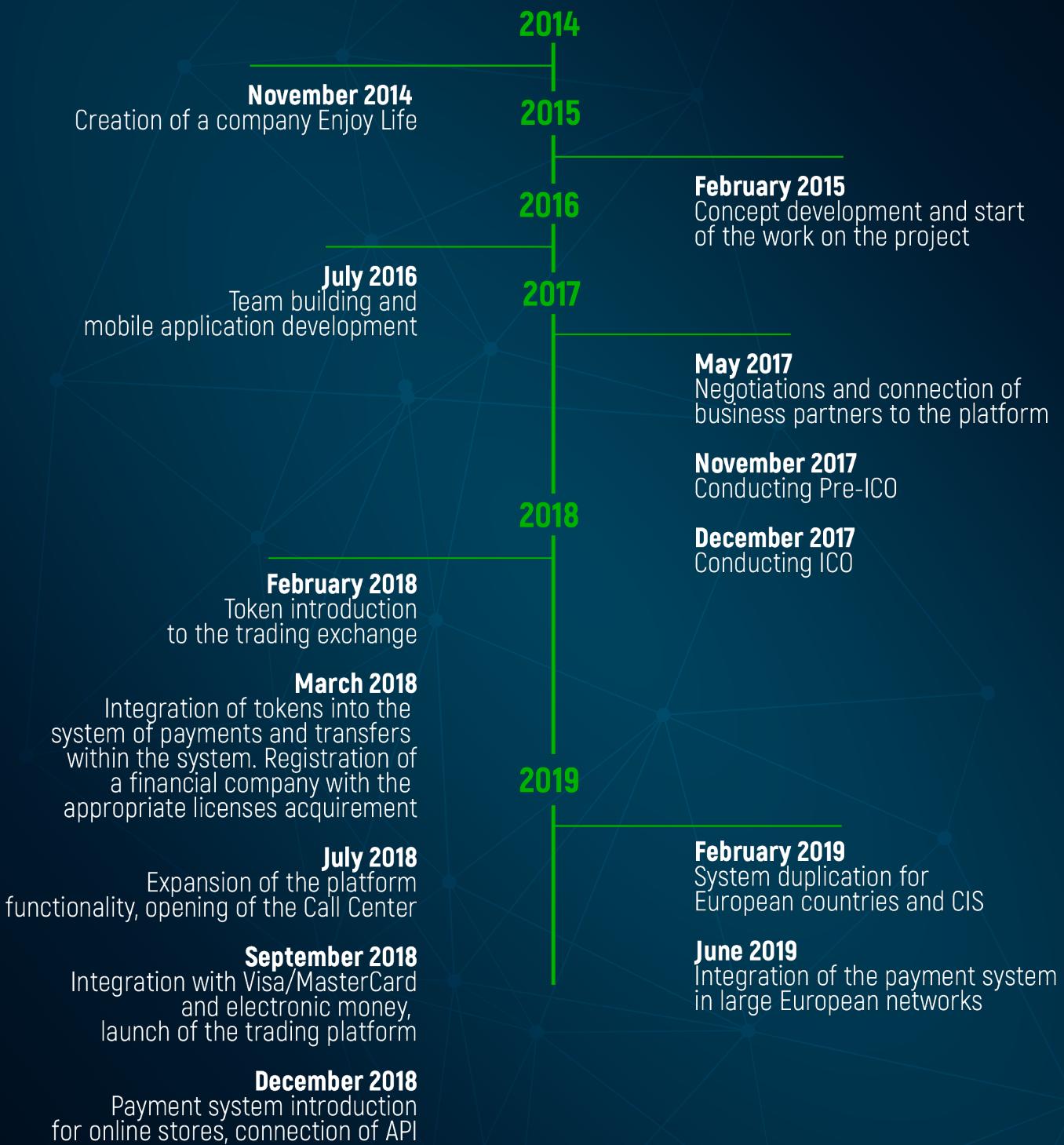
Enjoy Life provides its partners with the opportunity to receive additional earnings on marketing. The amount of earnings can reach up to 10% on marketing, from a partner which you invited, with calculations through Enjoy Life.

For example: a client dined at a restaurant, and the check was \$100. A customer decided to pay via the application or Enjoy Life card. The restaurant in this example is ready to give a discount on their menu of 20%. Consequently, when making a payment through Enjoy Life, a restaurant will receive \$ 80, the discount amount is \$20. From the discount amount, which turned out in this example, 75% goes to the client in the form of an instant discount, which is \$15. The remaining 25% (\$ 5) the company distributes for marketing.

Also, a partner can earn an income of up to 15% on marketing from the activities of other business partners which he will connect to the system, even if the participant is the competitor. For example: the owner of a coffee house, by connecting a nearby coffee shop to the platform Enjoy Life, will earn on marketing from the neighboring coffee house, every time there will be system users paying via a mobile application or Enjoy Life card.

Thus, partners receive an additional income from discounts that are provided to the invited customers. It does not depend on the type of business in which the client will pay for purchases in the Enjoy Life system, it may even be the competitors who are connected to the platform. The main thing is to fix the client in the system. You can connect an unlimited number of customers and business partners on the Enjoy Life platform via the QR code system.

# 4 ROADMAP



# 5 TEAM

## ■ INITIATOR, SUPERVISORS AND MANAGERS OF THE PROJECT



**ANDREY MAKARCHEV**

CEO and founder of Enjoy Life project. Ideological inspirator and the leader of Enjoy Life. Innovator and strategist. For more than 7 years has managed various kinds of businesses and startups. Professional athlete, the father of two daughters.



**EVGENY BALAGURA**

15 years of experience in media advertising, building marketing strategies, staff. Management of multimedia national campaigns and media auditing (Beko, Dilmah, Henkel Group, KIA, KRKA, McDonald's, Nissan Motors / Infiniti brand, Nokian Tires & Vianor, UkrSibbank PR, Vision TV / Viasat, Vitmark, Wrigley).



**ALEXANDR BUZAEV**

20 years of experience in the areas related to strategic management, consulting, trading. Budgeting and planning of the company's work, business solutions, optimization of business processes. SEO of the Foods Time Group, Chief Development Officer of HTO (German multidisciplinary holding).



**ALEXANDR RYZHIKOV**

6 years of work experience in business building. 5 years of experience in marketing. Since 2015 works with cryptocurrencies and blockchain technologies.

## ■ DEVELOPMENT STRATEGY AND MARKETING



**NATALYA SHLYAKHOVA**

20 years of experience as a financial manager of companies of various forms of ownership and activities: trade, production, financial services, foreign trade activities. Specializations: Accounting and financial reporting - UA GAAP, IFRS, TP. Tax planning. Financial and management accounting.



**ALEXANDR BONDAR**

10 years of experience in marketing. Media promotion, positioning, PR and advertising: from startups to international companies. Marketing and sales management in such companies and their subdivisions as: Poly-Pack, Kyivstar, "Your Logistics" (Tvoya Logistika), Borispol Customs Service, Zerkalo, MediaBulls.



**MAXIM KUPCHENKO**

5 years of sales in the field of finance and interaction with business. 3 years professionally engaged in cryptocurrency.

## ■ TECHNICAL REALIZATION



**BODGAN KRASNICKOV**

9 years of work in the field of building a business. Since 2017 engaged in cryptocurrency market.



**VLADIMIR BUKOVSKY**

5 years of development of mobile applications for iOS devices.



**YURIY PASHKO**

5 years of back-end development, knowledge of frameworks: Laravel 5. \*, Symfony, Yii2.



**DARYA SABININA**

Designer for more than 4 years. Participated in the creation and promotion of more than 10 business events, formalized startups from scratch and managed the design department.



**VLADISLAV PALAMARCHUK**

4 years of development of mobile applications for Android platforms.

## ■ LEGAL SUPPORT - THE COMPANY "CENTER OF LEGAL CONSULTING"



**ANDREY OLEFIRENKO**  
Managing partner.  
Lawyer

Work experience - 20 years.  
Judicial practice,  
consulting, liquidation and  
bankruptcy, corporate  
Practice, M & A.



**ARTUR NONKO**  
Managing partner.  
Lawyer

Work experience - 20 years.  
Judicial practice, tax law,  
consulting, construction,  
financial market  
services, currency legislation,  
foreign trade activities,  
corporate  
practice.



**ROMAN KRAVCHENKO**  
Senior Associate  
Lawyer

Work experience - 15 years.  
Judicial practice, consulting,  
liquidation and bankruptcy,  
corporate  
practice.



**YULIA PADALKA**  
Auditor

Work experience - 8 years.

# 6 INVESTMENT PROPOSAL

To implement the project, Enjoy Life attracts funds through ICO by realizing a token ENJL. This will help partially to finance the following costs, which are needed for a successful implementation of the project:

2018	NAME	Amount in thous. \$	2019	NAME	Amount in thous. \$	2020	NAME	Amount in thous. \$
	Marketing and promotion	200,0		Marketing and promotion	500,0		Marketing and promotion	1250,0
	Company's main website optimization	40,0		Expansion of staff, expansion of product logistics	100,0		System duplication for European countries and CIS	1350,0
	Maintenance of the personnel, office, logistics	96,0		Implementation of the payment system via QR-code on the check	140,0		Token introduction to the trading exchange	350,0
	Opening and maintenance of the call center for customer support and business	56,0		Messenger integration within the app	80,0		Integration of the payment system in large European networks	1100,0
	Optimization of work applications vs Android	40,0		Integration with a large business	160,0		iOS and Android work optimization	450,0
	Optimization of website's work	64,0		Integration with banking system Visa/MasterCard and electronic money	240,0		Maintenance and optimization of security systems	500,0
	Development of technical parts for banking system	80,0		Trading platform integration	180,0			
	Messenger development	40,0		Payment system introduction for online stores, connection of API	160,0			
	Development of a technical part for integration with large businesses	56,0		The introduction of a virtual assistant for trading platform Back	140,0			
	Development of a trading platform	32,0		Optimization of work applications vs Android	60,0			
	Legal analysis of a product and its integration to the European countries and CIS	16,0		Development of payment with using a fingerprint	80,0			
	Tokens integration in the system of payments and transfers within the system	24,0		Technical preparation for free system duplication in Europe and CIS	100,0			
	Development of the payment system for internet stores	32,0		Optimization of protection systems	60,0			
	Expansion of servers and security systems	24,0						
	<b>TOTAL</b>	<b>800</b>		<b>TOTAL</b>	<b>2000</b>		<b>TOTAL</b>	<b>5000</b>

The ENJL token is an intra-platform currency that allows the following activities in the Enjoy Life system:

- payment for products and services and transfers within the system;
- realization of B2B / B2C opportunities;
- ability for the user to act as a Sale Agent to earn on promotion of services and opportunities for Enjoy Life;
- virtual store rental (in development);
- push notifications to customers and other marketing capabilities of the system.

The growth of token in price is provided by two aspects of the platform's work:

**01**

The user will be offered a choice of how to pay commission for any service within the Enjoy Life platform: USD or the ENJL token, and for tokens especially, these services will always be cheaper by 10-40% than paying in USD.

**02**

Businesses that accept tokens ENJL will receive more privileges and discounts within the Enjoy Life platform.

Enjoy Life will conduct 5 rounds of token emission, which will directly depend on the capitalization of the platform. Limited issue of tokens - 50 million pcs. with virtually unlimited number of platform users:

	<b>Token amount</b>	<b>Dates</b>	<b>Token price</b>	<b>Approximate number of active users*</b>
Round 1	10 million	01.12-15.01	0,5 USD	5 000
Round 2	10 million	TBD	1,5 USD	1 800 000
Round 3	10 million	TBD	5,0 USD	5 000 000
Round 4	10 million	TBD	10,0 USD	10 000 000
Round 5	10 million	TBD	20,0 USD	20 000 000 .....

Enjoy Life limits its own issue of tokens to ensure growth in the cost (capitalization) of investments, regardless of the period of investment.

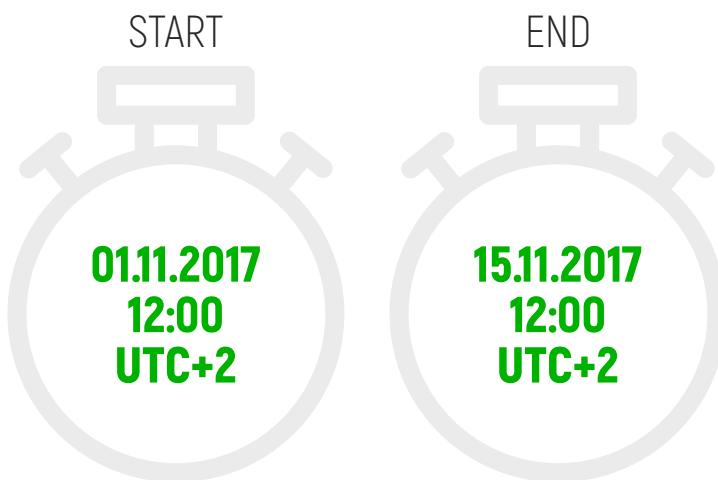
All investors who purchase from 500,000 tokens during the ICO have an exclusive opportunity to choose any country. The selected country will be assigned to the investor for one year. This will mean that 70% of all collected commission payments will be paid to the investor every 3 months as royalty within 12 months from the moment of granting the franchise right by transferring to the investor's ETH wallet.

If within 12 months the number of active users in a fixed territory is more than 0.03% of the total official number of citizens, the franchise will be extended for another 12 months and will be renewed in the future, subject to 30% annual growth up to 10% level. After that, the franchise is fixed indefinitely.

# 7 ICO PARAMETERS

To implement the project, Enjoy Life attracts funds through ICO by realizing a token ENJL. This will help partially to finance the following costs, which are needed for a successful implementation of the project:

## PRE-ICO



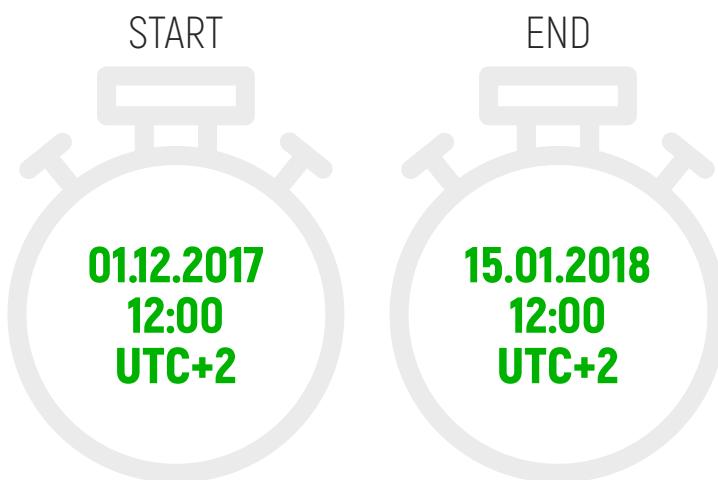
**Token price:**  
0,5 USD

**Minimal investment:**  
200 USD in equivalent

**The investor receives a 50% bonus**  
(an additional 0.5 token per each invested one)

**Total token amount:**  
1 million pcs.

## ICO



**Token price:**  
0,5 USD

**Minimal investment:**  
50 USD in equivalent

**Early investors receive bonuses:**

First 3 days	20% bonus
Second 3 days	15% bonus
Third 3 days	10% bonus
Fourth 3 days	5% bonus

**Total token amount:**  
9 million

2% of the sold tokens for the bounty program.  
7% of the sold tokens for the project team.

All unsold and undistributed tokens are burned.

# 8 RISKS DISCLAIMER

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This document is intended for information purposes only and is not a direct offer to buy ENJL tokens.

The presented draft of the primary allocation of the tokens (ICO) is an unregulated operation to raise funds. For buyers, it involves certain risks, in particular- with the risk of losing money spent on the acquisition of issued tokens of the Enjoy Life company.

Only persons who are aware of these risks are allowed to participate in the project. In addition, certain categories of persons are excluded from the scope of the project, including number of consumers (by the definition of the European directive n ° 2011/83/UE), "US persons" (by definition of "Regulation S" of the US Securities Act of 1933) and citizens of Canada and Singapore.

All calculations used in this document are foreseeable and may be adjusted at any time considering the market situation. They are not a guarantee of achievement of marketing results Possession of tokens does not endow holder of ownership of the company's property.

The Token is not intended and categorically prohibited for sale to citizens and legal persons of the USA, Puerto Rico, the US Virgin Islands and other US dependent territories, as well as by order or power of attorney in the interests of citizens of these countries.

Technologies related to blockchain and digital tokens are subject to supervision and control by various regulatory bodies around the world. It is not excluded that ENJL tokens may fall under requests, actions or restrictions from their side, which may limit the functionality or redemption of tokens in the future.

Even though we intend to reach all the points described in this document, all the parties involved in buying tokens do so at their own risk. When unforeseen circumstances, the objectives set forth in this document can be changed without the prior consent of the holders.

Funds collected in the ICO process are not insured. In case of loss or loss of the cost, there is no private or public insurance representative to whom the buyer will be able to apply.

Crypto tokens are a fairly new and relatively untested technology. In addition to the risks mentioned in this document, additional risks may appear which the project team can not foresee. Those risks can materialize in other forms, rather than specified here.

You agree that Enjoy Life assumes no responsibility for your use or inability to use ENJL tokens. Since the issue, tokens ENJL will be sent to you without any guarantees (including guarantees of commercial value), without violating anyone's intellectual property rights.