



humaniq

The results the business
reached since the token sale
(2016 - 3Q 2018)

HUMANIQ REPORT

humaniq

Business Results Since
the Token Sale
(2016 - Q3 2018)

HUMANIQ



Q REPORT

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Founder's Statement



Alex Fork,
Founder of Humaniq

Dear all,

In the past twelve months we have witnessed tremendous developments for the Humaniq company. It all started when we received contributions of over \$5.2 million from the community, which allowed us to begin making our vision a reality. A great deal of events happened since then, and now, I would like to take this opportunity to show our year in review, reflecting on what we have done so far, the challenges ahead, and to extend our gratitude and acknowledgment to all those who helped us get here.

All the way back in November 2017 we officially released Humaniq App. Initially, it had a fairly basic feature set, and the wallet was only available in five countries. However, even if it wasn't obvious, a huge amount of work went into that release. We had to first create a proper backend for the App, implementing features such as the Hybrid Blockchain and the Biometric Identification system, and from this base we set out to expand and develop our product.

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As one might expect from a startup seeking to bring real change, the path we took wasn't easy. Launching a new product is always a long shot, as one can never really know if it will be successful, and this is especially true in the case of Humaniq App: a Blockchain and biometrics-based product requiring pioneering development, targeted specifically to often neglected areas of the world, seeking to contribute in bridging a centuries-old gap between the developed and developing world. As such, the challenges we faced were many, including complicated development requirements, a highly varied and ambiguous legal landscape, as well as a difficult and hard to penetrate market.

I'm proud to say that our strategy has paid off, and we are succeeding in overcoming these hurdles. The numbers speak for themselves: more than 500,000 registered users, in 46 countries where the wallet is available, 3 languages for the interface, more than 60 million messages between sent by the users, 28 ambassadors and 13 partners. Our app now contains many features developed specifically to provide the users with all the tools they need: fully-fledged chats with direct payment features, internal support channels and AI help bots, Business Chats for selling real life goods, an educational channel within the App, and the upcoming LocalHumaniqs P2P exchange.

Throughout the year, we have been recognised and praised by many independent research centres and conference organisers. We were chosen as Top Pick in Blockchain at TechCrunch Disrupt 2018; we won the "Best in Community

Award: Blockchain & Economy" at Block-World 2018; we have been named as one of the most promising startups fighting for Financial Inclusion in two separate reports, one of which was prepared for an All-Party UK Parliament board; we were invited to a closed conference on the state of Fintech in Africa held in Washington D.C. This is just a small part of all the notable mentions and achievements we received this year.

Given what we started from, and the challenges we faced, I believe that anyone would find the results to be quite impressive. Of course, building a project such as Humaniq will always be a continuous process, one that will never really end. However, I am confident that we are up for the challenge, and we will continue working hard to solve it.

None of this would have been possible without everyone who was involved in the Humaniq project: our team, token holders, partners and users. Our ideas have received widespread backing from all kinds of people, and I am especially grateful for all the support that the Humaniq company has received from the worldwide community. I am certain that by continuing to work together, we will achieve all the results we are working for!

Yours sincerely,
Alex Fork

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About Humaniq

Humaniq is a global FinTech company that provides cutting-edge, mobile and easy-to-use financial services in emerging economies. Founded in November 2016, Humaniq was one of the pioneers in launching a token sale as a fundraising method, long before this became mainstream. The project raised over \$5 million during the public token sale.

Financial inclusion is Humaniq's global focus. Our vision is to provide individuals with mobile solutions that are easy to use. We envision a mobile app with an e-wallet, secure messenger service and a vibrant marketplace available in 46 countries. Humaniq enables businesses to reach out to audiences in emerging markets, thanks to our sophisticated business features, which make it possible for them to offer low-cost and advanced mobile financial solutions on their own.

The company's novel financial solutions are based on proprietary Biometric ID technologies that reduce the level of

fraud on the market. Artificial Intelligence algorithms allow elevated communication with users and offer them smarter solutions, and cross-platform mobile applicability makes the financial services possible and simple for customers to use on any mobile device. The Humaniq app is available on the most basic smartphone, as long as it is equipped with a front camera and an internet connection.

The HMQ token is an integral part of the platform that enables simple, cost-effective, transparent and fair transactions within the Humaniq platform's financial services. Using the Egalitarian Emission business model, Humaniq grants each new user a predefined set of tokens worth \$20 US secured in an e-wallet which can be used as the user sees fit. Tokens can be earned and wallets can grow when users carry out actions, ranging from inviting friends to making transactions or sending chat messages, each of which is remunerated and helps users to achieve advantageous milestones.

Business Partners

Partner ecosystem is the essential part of Humaniq business. This year, we signed agreements and MOUs with nine new business partners. Recently, we announced a new partnership with the Jamii Africa micro-health insurance startup, targeting the low income and informal

sector to provide affordable insurance packages. Under this MOU with Humaniq and through the Humaniq platform Jamii Africa is aiming to develop new application to provide health insurance targeted at low income population through their mobile phones.

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**United Nations
Global Compact**

L39

Technology Accelerator

rise



Coinfirm

the
LHoFT



TRANSBOX™



SECURITY



rivetz

PROVER.

Earn

+

Google
for Entrepreneurs

+

08

Key events

Successful ICO
\$ 5,000,000 raised

First Pilot in Ghana
More than 1000 users reached

Humaniq Challenge Contest
launched

Pilots in Botswana,
Tanzania and Nigeria

Humaniq Expedition
to Kenya completed

Humaniq App
officially released on
Google play



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500,000
app downloads

46 countries to which
our business has expanded

Financial Behaviour
Research in Africa

Designated in two industry reports
as one of the best companies in the
Financial Inclusion field

TechCrunch Top Picks
in Blockchain

28 Ambassadors
in Africa and other continents

13 partnerships



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Financial Statements

 Humaniq (HMQ)	\$0,033254 USD (8,15%)	Buy Trade Get Wallet	 
	0,00000515 BTC (8,62%)		
	0,00015216 ETH (7,98%)		
 Rank 432	Market Cap	Volume (24h)	Circulating Supply
 Website	\$6 161 574 USD	\$295 866 USD	185 286 753 HMQ
 Announcement	954 BTC	45,81 BTC	206 618 753 HMQ
 Explorer	28 193 ETH	1 354 ETH	
 Explorer 2			
 Chat			
 Chat 2			
 Source Code			
 Token	Max Supply		
		920 952 070 HMQ	

\$ 6 161 000 USD*

Capitalization

* According to CoinMarketCap. This statement and all the other data in the report were accurate at the time of the report's creation as of September 17th, 2018

206,618,753

HMQ tokens in circulation

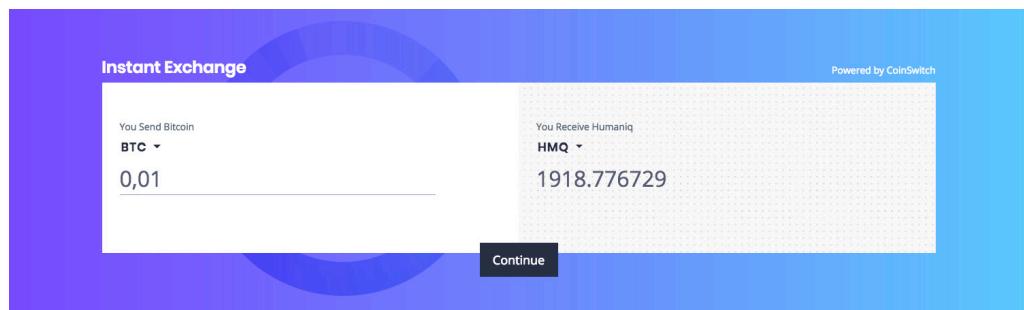
Listed on 8 exchanges

 BITTREX	 HOTBIT	 UPbit	 IDEX
 MERCATOX	 YoBit.net	 EtherDelta	 HitBTC The most advanced crypto exchange since 2013

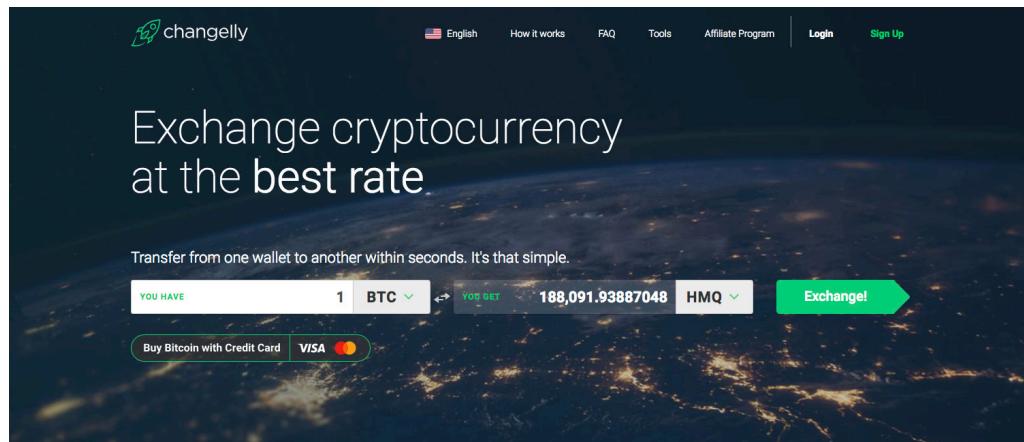
11

Widgets to convert other currencies into HMQ

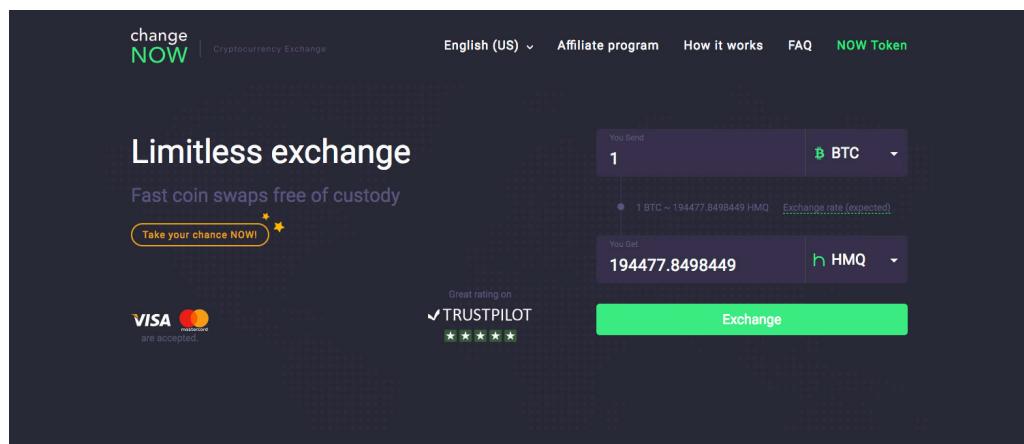
CoinSwitch
widget



Changelly
widget



Change NOW
widget



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Development Progress

Biometric Identification



Humaniq adopted Biometric Identification in order to avoid the lack of IDs problem in emerging economies

Biometric Identification in the Humaniq App

Humaniq enabled face recognition using common Android cameras to detect face presence on a photo along with detection of various facial features, including (but no limited to): gender, age and metrics of 50+ different parameters, that would allow to match faces with high reliability. All is needed from user is to take a simple selfie photo, no complicated procedures require.

Designed Mobile Features

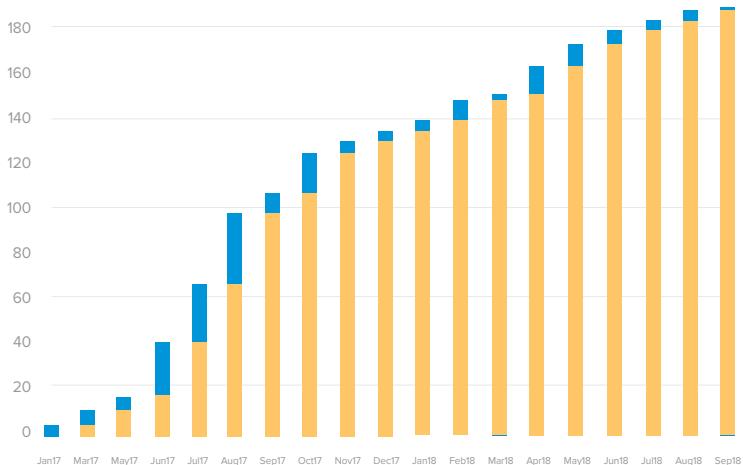
- Biometric Identification, authentication, and verification
- User profile
- Invite a friend feature + promo codes
- Personal messaging in Chats
- Group chat messenger
- Chat/wallet financial transactions between users
- Chat/wallet balance enquiry
- Support service
- Business chats
- Humaniq stories
- Nia: Humaniq Helper Bot
- LocalHumaniqs: a feature enabling peer-to-peer exchange of HMQ tokens for other payments, e.g. mobile money.
In progress

Application development

Humaniq has developed a significant codebase of our own, extending across 190+ repositories in GitHub, containing 170+ Mb of pure application code on GoLang, Python and Java, and running to gigabytes in size overall if the contents of every repository are taken into account. Currently about 50 microservices compose Humaniq's backend to provide scalable solution. The Humaniq QA team works on the code to fully cover with unit tests to ensure its quality.

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New Repositories on GitHub by Month



Backend infrastructure

Humaniq is using Google Cloud infrastructure to host virtualized Kubernetes clusters that scale Humaniq backend services on demand. Since the App's launch, infrastructure demand has increased **ten-fold**, currently services take about **96Gb** of memory across nodes and sometimes requested traffic can reach **hundred of megabytes** per second. And the infrastructure is coping with it without downtime, with **no downtimes** registered in the last two months of the App's operation. All builds and updates are rolling out automatically using a continuous delivery system that allows transparent upgrading of services.

Several of the services were made horizontally scalable to meet increased throughput requirements. We are not aiming to scale-up by using larger and expensive servers, we are scaling-out by using clustering and load-balancing, which is cheaper and in truth a more modern approach. Additional caching mechanisms are also included with demand, like

in memory caching of data using Redis key-value noSql storage.

All infrastructure is equipped with monitoring and alerting services (Prometheus, Grafana, Sentry) to provide notifications of possible issues with production clusters. Automatic data backups are made to ensure data safety. Databases and vaults are in fault-tolerant configurations with multiple replicas.

Our current stack is based on the following technologies and languages: Java (native Android application) + native Android libraries, GoLang, Python, PostgreSQL, MySQL, RabbitMQ, Redis, MongoDB, Kubernetes, Docker, Tensorflow (for Nia ML), Google Cloud, Sentry, Grafana, various analytics SDKs (Firebase and others), BigQuery, Apache Zeppelin, MQTT protocol for real-time communication, Node.js for websites and others.

Team and development process

The full-time development team is working using scrum methodology with weekly sprints and includes backend and frontend developers, a DevOps engineer, a data scientist, a report and event engineer, a blockchain developer, QA engineers and an administrator/scrum-master. Before June 2018, two-weekly sprints were used, but to speed up the response to required changes, sprints were subsequently made weekly. A ticket system was refined to align with the workflow, regarding the development phase, testing on staging environment and releasing to production. All releases are covered by manual smoke tests and complete regression tests if needed to ensure proper function of the application.

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Mobile App Statistics

+ 500 000

Users joined Humaniq project

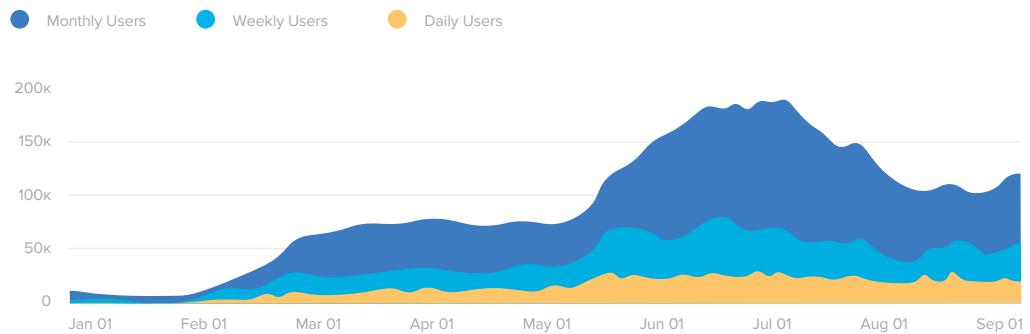
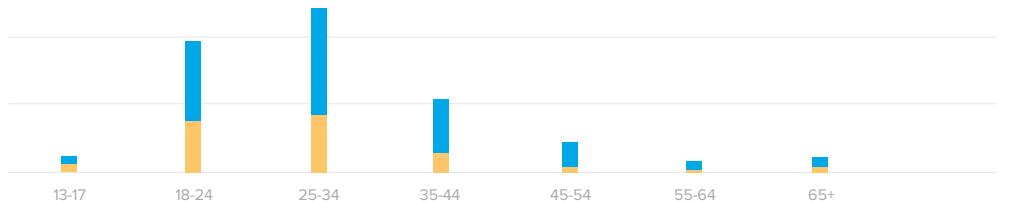
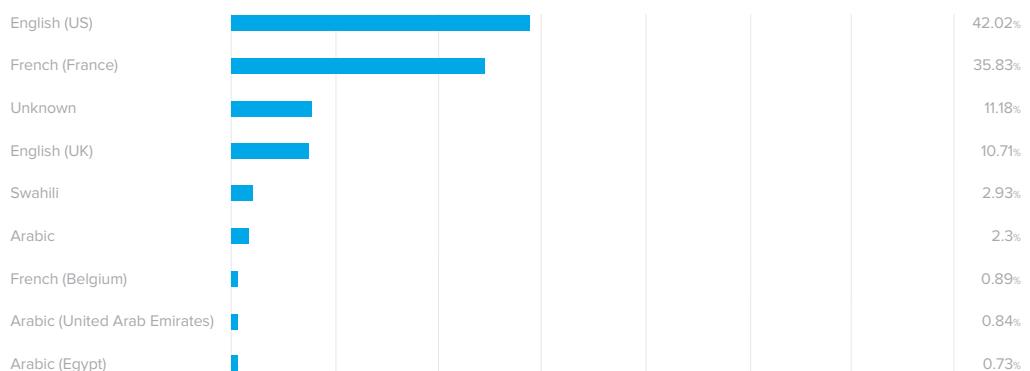
Countries

LANGUAGES SUPPORTED

-  English
-  French
-  Swahili

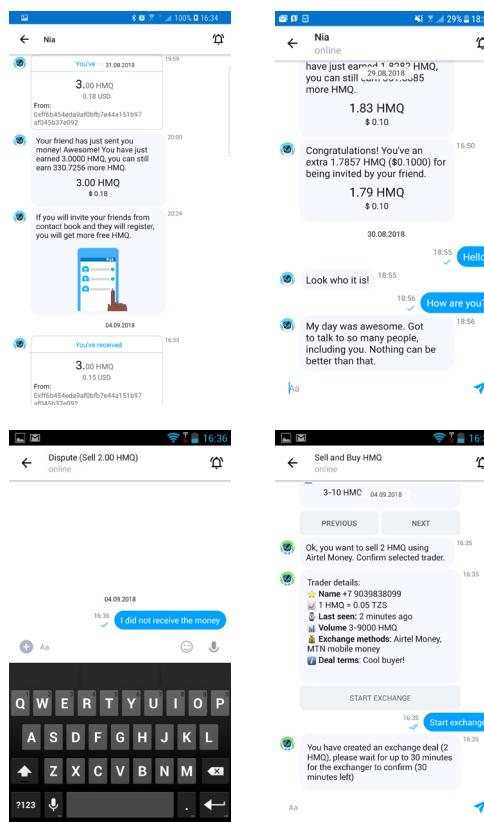
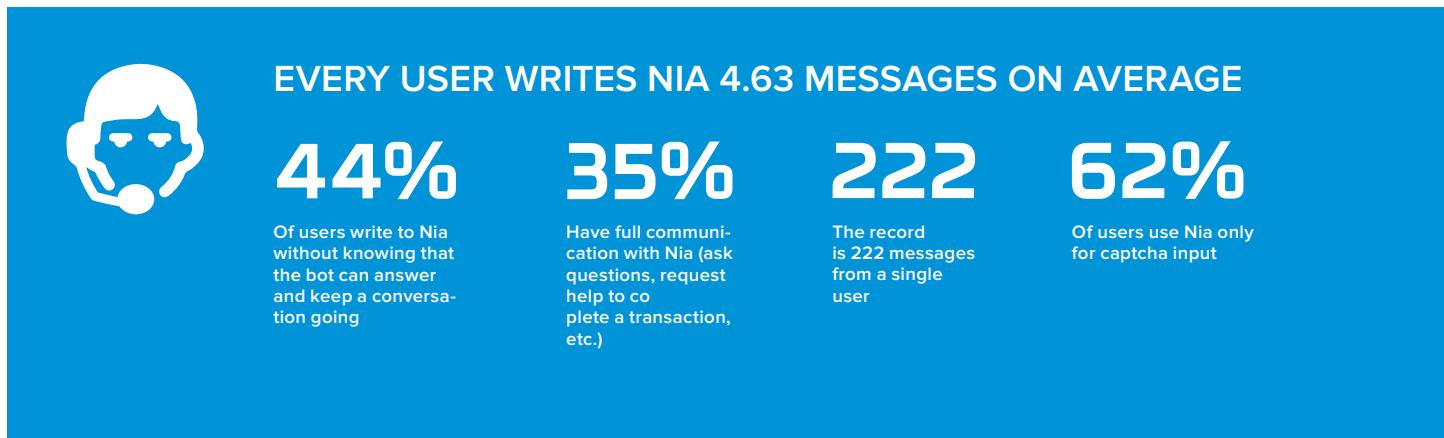
 01. Tanzania	 24. Myanmar
 02. Uganda	 25. Sri Lanka
 03. Rwanda	 26. Papua New Guinea
 04. Ghana	 27. Mongolia
 05. Botswana	 28. Seychelles
 06. Zimbabwe	 29. Belize
 07. Cote d'Ivoire	 30. Dominican Republic
 08. South Africa	 31. The Bahamas
 09. Kenya	 32. Guatemala
 10. Senegal	 33. Honduras
 11. Zambia	 34. Costa Rica
 12. Cameroon	 35. Venezuela
 13. Burkina Faso	 36. Guyana
 14. Guinea	 37. Suriname
 15. Democratic Republic of Congo	 38. Paraguay
 16. Sierra Leone	 39. Uruguay
 17. Burundi	 40. Mexico
 18. Congo	 41. Albania
 19. Sudan	 42. Montenegro
 20. Liberia	 43. Macedonia
 21. Equatorial Guinea	 44. Republic of Serbia
 22. Republic of Malawi	 45. Bosnia and Herzegovina
 23. Republic of the Philippines	 46. Iceland

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AVERAGE MONTHLY ACTIVE USERS (MAU) AND DAILY ACTIVE USERS (DAU)**HUMANIQ MOBILE USERS LANDSCAPE****USER LANGUAGES**

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App Features Statistics



Nia is the mobile app smart chatbot assistant with natural language support, that provides the following features:

1. Gives recommendations during user onboarding on how to earn tokens by undertaking activities when registered;

2. Messages users about transactions received on user's wallet from external blockchain (cash-in) or about the status of transferring tokens to Ethereum mainnet (cash-out);

3. Asks for the captcha, when additional protection for transactions is needed;

4. Nia now supports natural language processing and can answer a broad range of topics (600+ enquiries at this moment and growing) about Humaniq, application usage-related questions and even small talk to entertain the user.

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500 + MARKETPLACE OFFERS

The most popular goods categories:



Food



Home Appliances



Cosmetics



Mobile Phones

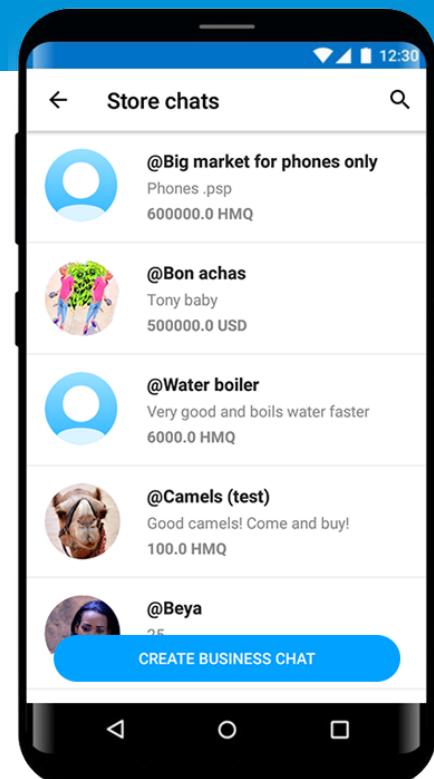
Business Chats

Business Chats inside our app allow users to access a marketplace based on the Chat features, where they can buy and sell goods and services with HMQ. This feature supports 1-to-1 and group chats. It offers a product and services search, secure messaging between buyers and sellers, and fund transfer within the chat. Business chats will be enriched with geolocation, search, tags, multiple products (kiosk mode) and dispute-resolving features soon.

Chats

This feature helps Mobile App users to communicate in the protected environment with each other, with App smart bots, and with sellers and buyers in the App marketplace.

60 million messages were sent using the messaging system, and more than 300,000 transactions were sent using HMQ transfers through chat.



300 000

transactions were sent using HMQ transfers through chat

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Ambassadors Program

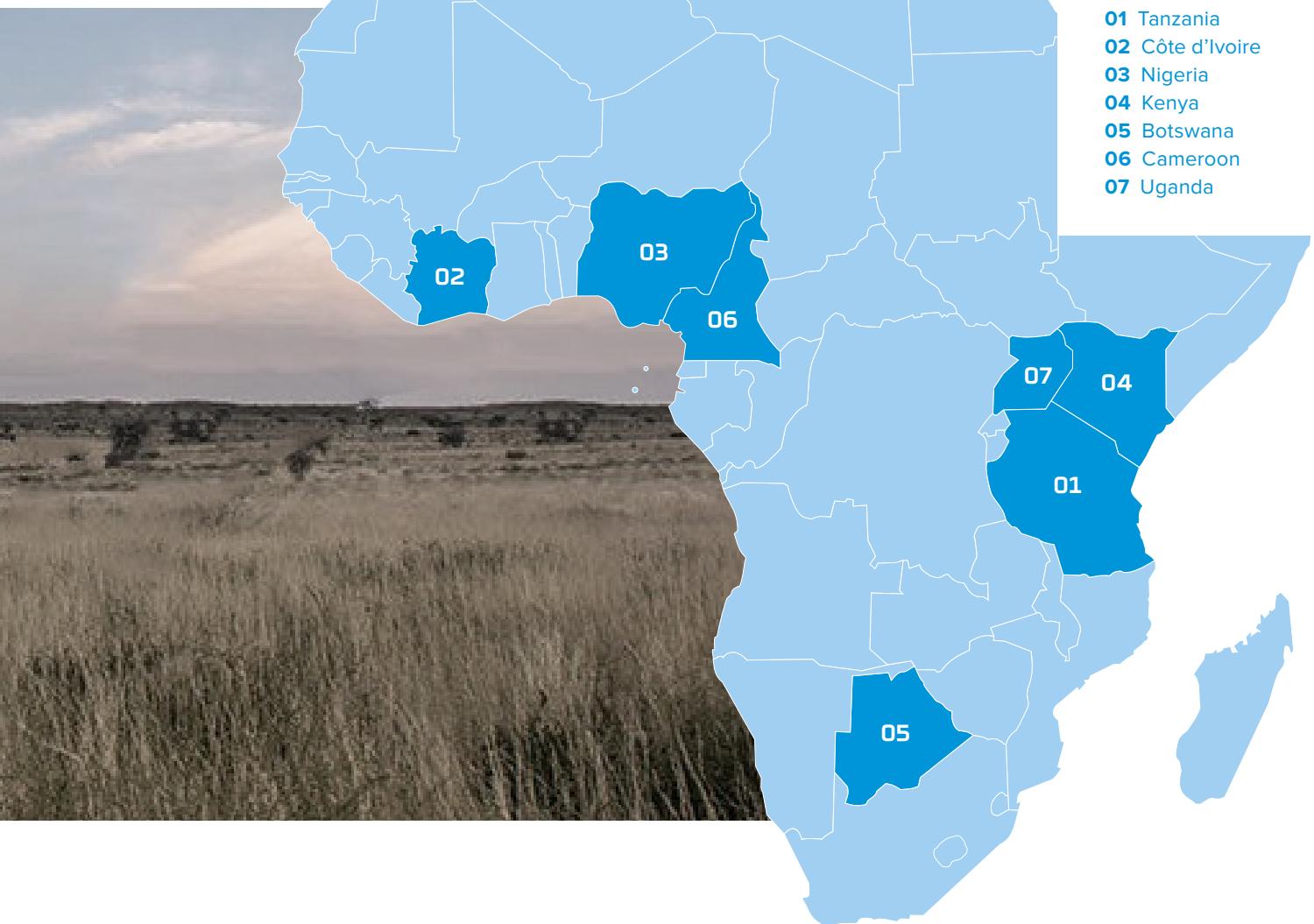
Now Humaniq
has 28 ambassadors
and this is the ever-
growing network



Ambassadors Responsibilities

- Research, customers surveys, App tests
- Application pilot support in the new countries
- Offers for local banks and MFOs to provide them with opportunities to join the Humaniq ecosystem
- Detailed reports on App bugs and communications with the App users
- Networking and speakership in conferences
- Humaniq local startups support.

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AMBASSADORS GEO



Humaniq's goal is to communicate directly with users and business customers currently spread across countries and further nations we are planning to embrace in the upcoming months, including remote and rural areas. Humaniq ambassadors are the residents of these areas

who know the culture, the environment, the languages and people's issues and demands. They are helping to promote new cutting-edge mobile financial services in the Global South, as well as explaining the Humaniq project goals and app features.

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Our Team

Alex Fork and Humaniq's team are high-level professionals with many years of experience in different fields of business. Humaniq's team represents a unique mixture of talent, ideas and management skills that are perfectly matched.

Among Humaniq's executives are top-end professionals with experience in the Bank of Montreal Financial Group, Royal Bank of Canada, the Boston Consulting Group, HSBC, Thomson Reuters, GSK, M&S, Aviva, PwC and PA Consulting Group, founders of multiple accelerators and incubators, tech gurus and marketing talents. All of them are strong believers in giving back to society.

**ALEX FORK**

Founder

Serial entrepreneur with over 10 years of experience in financial technology startups. Founder of numerous projects that study the humanistic approach to economic development and explore the landscape of financial world transformation.

**ANTON MOZGOVOY**

VP Technology

Worked at BMO Financial Group on the projects as BMO MasterCard, Overdraft, and Cheque Image Capturing and involved in implementing Apple Pay and Android Pay. High level of expertise in Blockchain, Cryptocurrencies, UTXO, App design and GoLang programming.

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Humaniq Team Geo

01 London**02** Barcelona**03** Washington D.C.**04** Bosnia-Herzegovina**05** Los Angeles**06** Turin**07** Tanzania**08** Athens**09** Bangkok**10** Luxembourg**11** Montenegro**12** Moscow

Headquartered in London, Humaniq has over 85 employees with 64 of them working remotely in different international locations. Starting from the end of the token sale, the number of team members increased sixfold.



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Brand Awareness

Awards in 2018

TECHCRUNCH DISRUPT

Humaniq was chosen by TechCrunch as a TOP startup 2018 in Blockchain

STEP CONFERENCE

Humaniq is in the shortlist of inspiring startups from different industries such as health, fintech, adtech, and e-commerce

FUTURE BLOCKCHAIN SUMMIT/GLOBAL BLOCKCHAIN CHALLENGE

In the shortlist of the most promising blockchain solutions

BENZINGA FINTECH AWARDS

Humaniq named among the Best Under-banked or Emerging Market Solutions

THE AFRICA TRADE AND INVESTMENT GLOBAL SUMMIT (ATIGS)

Award for recognition in the visionary leaders, industry partners, and dynamic individuals driving trade, investment, or economic development in Africa through their respective fields.

BLOCKCHAIN EXPO EUROPE 2018

Most innovative use of Blockchain in Consumer Rewards Schemes 2018

AXEL SPRINGER NOAH18 BERLIN

Best pitch among the 90 companies selected

UNBOUND LONDON

Humaniq was selected as as TOP 50 most promising, cross-vertical startup in Europe.

BLOCKWORLD 2018

Best in Community Award: Blockchain & Economy

TECHCRUNCH DISRUPT

TOP 5 TechCrunch Pick in Blockchain award

Industry reports and surveys

RESEARCH AND MARKETS

In the Global Blockchain Market Research Humaniq initiatives mentioned along with blockchain projects from IBM, Samsung, Microsoft, Ripple Labs, Ethereum, ConsenSys and others.

TECHSTARTUPS

10 cryptocurrency startups to watch in 2018

HACKERNOON

Top 10 BlockChain Startups to Watch for in 2018

TECH SOUTH CHINA

One of the use case of Blockchain

RISE GLOBAL

Humaniq is in Top 100 Blockchain projects.

THE LHOFT

Humaniq on Luxembourg Fintech Map.

DEEP KNOWLEDGE

Financial Inclusion Industry Global Landscape Overview 2018.

FINTECH FOR GOOD

Humaniq is featured in the report as one of the leading companies in the field.

DEVELOPING WORLD FINANCIAL INCLUSION INDUSTRY LANDSCAPE OVERVIEW

The report has featured Humaniq as one of the most promising FinTech projects serving as a gateway for socio-economic growth in the developing world.

BLOCKCHAIN IN UK

In this report, presented at the UK Parliament, Humaniq was nominated as a leading Bio-identification and Financial Inclusion case study among 225 other blockchain companies.

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Humaniq in Media

Discover many more
news on
humaniq.com






Conferences



And other 20+ conferences Humaniq visited in 2017-2018.

24 Contacts

Humaniq community

The Humaniq community includes thousands of Humaniq supporters, HMQ token holders, traders, partners, and mobile app users.



Telegram Channel
+840 members



Telegram Chat
+1500 members



Facebook
+25 300 followers



Twitter
+22 700 followers



Instagram
+7400 followers



YouTube
+4100 subscribers



LinkedIn
+1400 followers



Reddit
+1000 followers



Bitcointalk
+200 pages



Medium
+1700 followers

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* This statement and all the other data in the report were accurate at the time of the report's creation as of September 17th, 2018

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Customer Development

Customer Development team in Humaniq is responsible for business customers features development according to their requests.

The process of the customer development starts with creation a hypothesis about an issue or a bottleneck a client may have.

During the period from May to August, Customer Development team in Humaniq embraced and tested 26 such hypotheses through the series of in-depth interviews with representatives from the client segments. 12 of them were confirmed.

The next step after the confirmation is a solution development with its further testing process. Humaniq made sixteen tests, with 10 of them successful.

Based on these results, the team developers built 12 MVP solutions and by the end of August 4 of them made their first sales.

Humaniq currently has 4 business customers projects in an active stage:
Invetado - hotel booking platform
DeliMaster - courier delivery service
BwanaPro - repair service
Humaniq BONUS - loyalty program for various businesses

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Need
description

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Our work help the customers to expand their user bases through the access to the Humaniq Mobile App audience and reach the following results:

Inwetado

200+

new hotels in its network

Delimaster

100+

couriers for its services

BwanaPro

50+

new masters in the network

Humaniq BONUS

40

new stores added to Humaniq loyalty program

12 10

Need
description

Need
description