

# SUMMARY

## The Fair Blockchain Bank

## PROJECT SUMMARY

### Project description

Zamzam presents a progressive ecosystem of financial relationships between people, organizations, and government. The main principles of the project are ease of use, transparency, and full user control over their funds.

Zamzam provides 3-fold scaling of the cryptocurrency market user audience by providing innovative solutions for users, businesses, and governments.

[www.zam.io](http://www.zam.io)

### Cryptocurrency market problems

#### *Technological entry barrier*

Cryptocurrencies are far from the technological simplicity offered by traditional money. That is why they are neglected by most users.

#### *Business adaptation*

Business processes in cryptocurrencies are not optimized. A habitual bank-client is needed for a businesses to speed up and simplify crypto calculations.

#### *Market legalization*

But even a bank-client does not ensure the openness of the crypto market for businesses. The legalization of cryptos is the only term that can lead businesses into cryptocurrency markets.

### Solutions

#### *Crypto transfer by phone number*

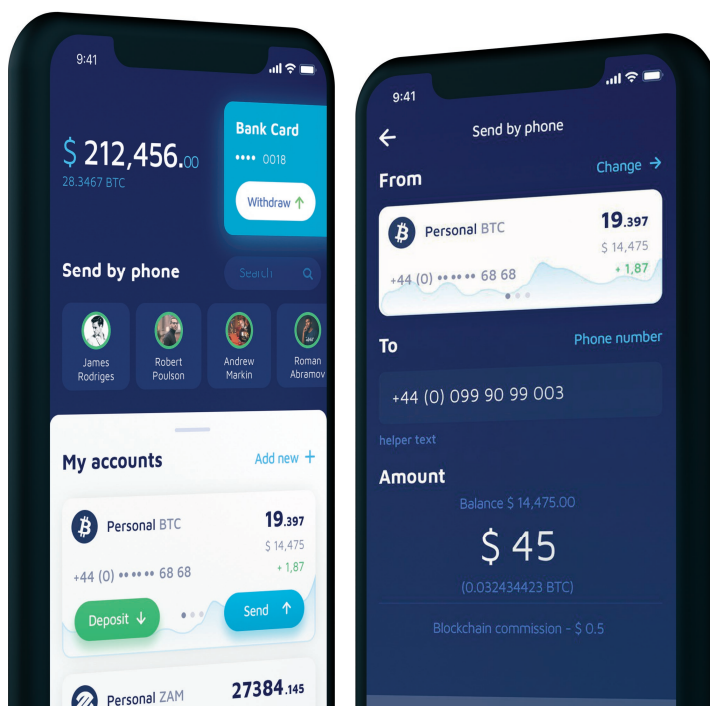
Zamzam simplifies the use of cryptocurrencies. Users can send fiat and digital money anywhere in the world just by indicating the recipient's phone number. The recipient's crypto wallet will be generated at once.

#### *Bank-client for business*

A cryptocurrency bank-client allows users to pay bills, maintain a transaction history, pay salaries to employees and taxes to public authorities, delegate access to the company's cryptocurrency account to accountants and employees of the organization, as with a usual bank-client.

#### *Integration of business and government*

Businesses are ready to operate in cryptocurrencies only if it is legal. In turn, governments strive to establish transparent relations with businesses. Zamzam is creating a bank-client API for fiscal authorities and makes businesses and government open to each other.



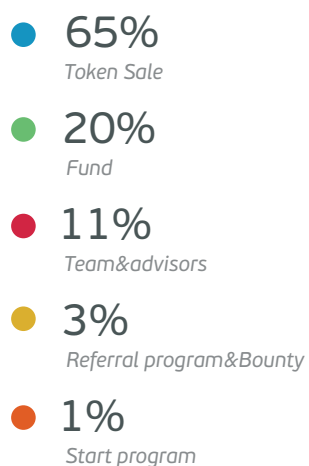
## TOKENOMICS

**Token emission 8,500,000,000**

**ZAM Token = \$0,02**

CRYPTOCURRENCIES ACCEPTED FOR ICO: ETH, BTC, XLM

## TOKEN DISTRIBUTION



### Tokens sale

% of emission	ZAM Tokens	at nominal value	<b>SOFT CAP</b>	<b>HARD CAP</b>
65%	5,525,000,000	\$55,250,000	<b>\$11,100,000</b>	<b>\$55,400,000</b>

## ICO Terms & Conditions

ICO STAGES	% of tokens	Bonus	<b>Q-TY</b>	<b>TIMINGS</b>
Private Sales	35%	35%	<b>2,975,000,000</b>	<b>Jun-Dec 2018</b>
PreSale	10%	25%	<b>850,000,000</b>	<b>Oct-Nov 2018</b>
CrowdSale Week 1	5%	20%	<b>425,000,000</b>	<b>Nov 2018</b>
CrowdSale Week 2	5%	15%	<b>425,000,000</b>	<b>Nov 2018</b>
CrowdSale Week 3	5%	10%	<b>425,000,000</b>	<b>Nov 2018</b>
CrowdSale Week 4	5%	5%	<b>425,000,000</b>	<b>Dec 2018</b>

## RAISED FUNDS DISTRIBUTION IN CASE SOFTCAP/HARDCAP ARE REACHED

Major resources will be allocated to licensing & legal infrastructure development, necessary turnaround funds & marketing booster to reach a critical mass of user inflow within the first 18 months.

Soft Cap: distribution of funds	\$	%
The EMI license from FCA	\$ 500 000	2,0%
Payment system license	\$ 400 000	48,7%
Brokerage license	\$ 2 500 000	10,1%
Software	\$ 700 000	2,8%
Server equipment	\$ 100 000	0,2%
The team 18 months (up to the break-even point)	\$ 900 000	3,7%
Marketing	\$ 2 000 000	8,1%
Current assets	\$ 3 000 000	20,3%
Representative offices in 2 countries	\$ 1 000 000	4,1%
	<b>\$ 11 000 000</b>	<b>100,0%</b>

Hard Cap: distribution of funds	\$	%
The EMI license from FCA	\$ 500 000	0,9%
Banking license	\$ 8 000 000	14,4%
Brokerage license	\$ 2 500 000	4,5%
Software	\$ 3 500 000	6,3%
Hub acquiring	\$ 1 000 000	1,8%
License in Europe	\$ 500 000	0,9%
License in Turkey	\$ 500 000	0,9%
License in the UAE	\$ 600 000	1,1%
Management company license	\$ 3 000 000	5,4%
Server equipment	\$ 200 000	0,4%
Current assets	\$ 10 000 000	18,1%
Team 18 months (up to the break-even point)	\$ 2 300 000	4,2%
Marketing	\$ 20 000 000	36,1%
Staff in branches for 18 months (up to the break-even point)	\$ 800 000	1,4%
Representation in 4 countries	<b>\$ 2 000 000</b>	<b>3,6%</b>
	<b>\$ 55 400 000</b>	<b>100,0%</b>

## OFFER FOR EARLY INVESTORS

*Volumes: from \$112,200 (1% of tokens for sale) to \$1,122,000 (1% of tokens for sale)*

*Bonus: starting from 30% and is subject to negotiation*

*Equity: negotiable up to 10% equity starting from \$3 MIO*

### Token Freeze Terms for Private Sales

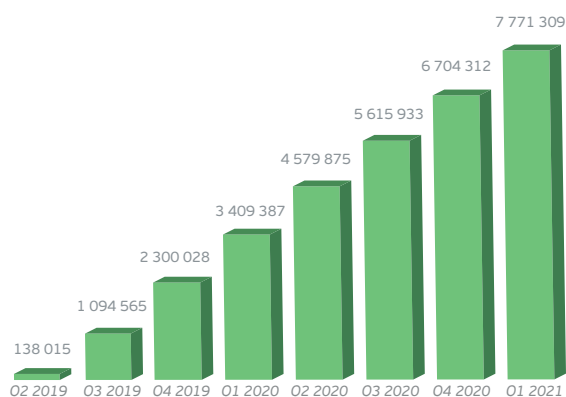
Timing of unfreezing	from 1 122 000\$ (1%) up to 3 360 000\$ (3%)	from 561 000\$ (0,5%) up to 1 122 000\$ (1%)	from 112 200\$ (0,1%) up to 561 000\$ (0,5%)
<b>After Token Sale</b>	20%	20%	20%
<b>6 months later</b>		20%	20%
<b>12 months later</b>	20%	20%	20%
<b>Since the 13th month</b>		ensuing 5% monthly unfreezing	ensuing 5% monthly unfreezing
<b>18 months later</b>	20%		
<b>Since the 19th month</b>	ensuing 5% monthly unfreezing		

## EXPECTED SYSTEM USERS & REVENUE

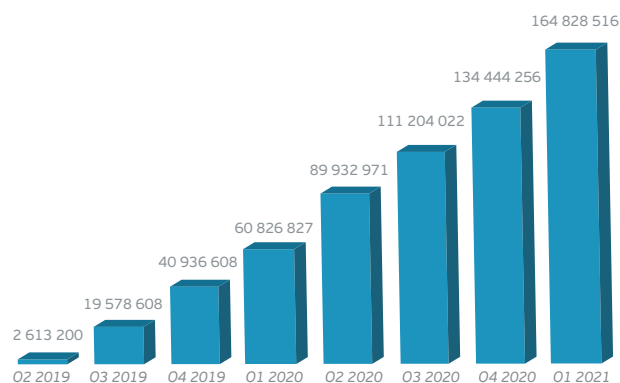
We've used actual global market data to create a rough estimate of financial and basic forecast metrics. Further spreading of cryptocurrencies is not taken into account in the estimate below, though this factor will foster Zamzam development.

According to our estimates, raised funds will cover all operations costs for 18 months. Further platform and community development and growth will be funded from generated profit.

**Expected zam.wallet clients (users, quarterly)**



**Expected revenue quarterly (USD)**



**Expected Revenue 2019-2021 split by source, %**

● 35,6%

Remittance

● 29,9%

Monthly fees

● 21,4%

Conversions

● 6,1%

Fiat acquiring

● 4,5%

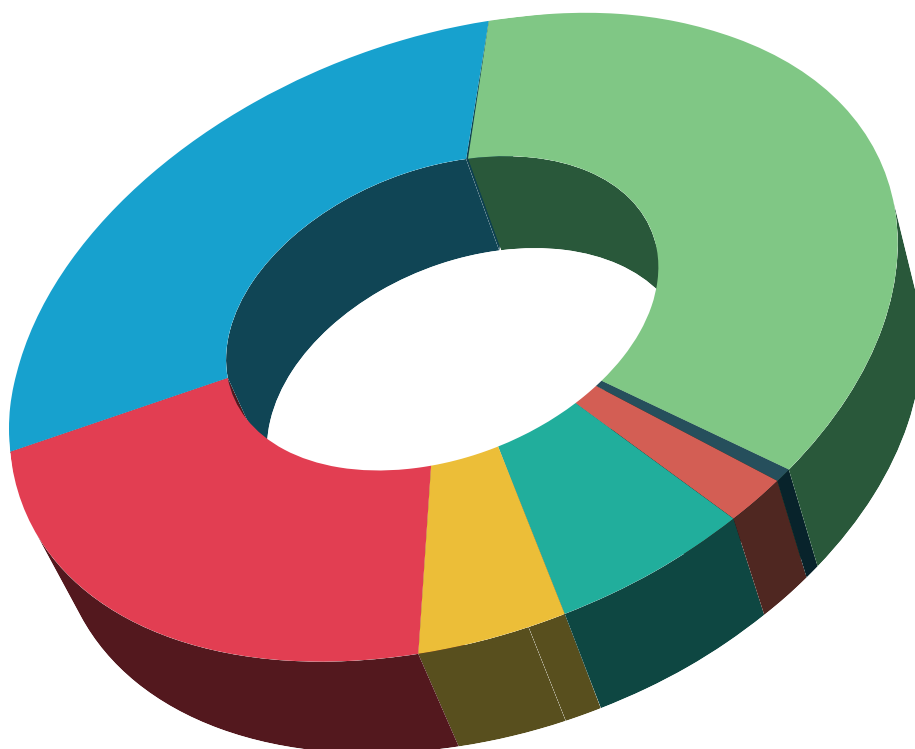
Other fees

● 2,1%

Crypto acquiring

● 0,4%

Partnerships



## ROADMAP

- **Q3 2018:**  
Release of zam.wallet MVP for crypto transfers via a recipient's phone number
- **Q4 2018:**  
Zam.chain development and testing based on a fork of the Stellar blockchain; Release of zam.wallet Beta with input and output of fiat money; Public Token Sale
- **Q1 2019:**  
Listing of ZAM on exchanges; Obtaining a EMI payment system license; addition of zam.exchange for internal exchange of cryptocurrency and fiat money; Integration of banks
- **Q2 2019:**  
Obtaining a banking license in Europe; Obtaining a brokerage license; Release of zam.merchant Alpha with cryptocurrency acquisition; Implementation of machine learning to analyze crypto exchanges to determine optimal purchase/sale rates
- **Q3 2019:**  
Release of zam.merchant Beta with fiat acquisition; Release of zam.exchange 1.0 with integration of classical currency exchanges, exchange of cryptocurrency/fiat, fiat/fiat; internal O2O exchange based on machine learning
- **Q4 2019:**  
Release of zam.merchant 1.0, automatic calculation of taxes for crypto and fiat transactions; Integration of business; Automatic sending of tax payments from cryptocurrency and fiat transactions through a bank account; Integration of business accounts; Automatic sending of tax payments through business accounts
- **Q1 2020:**  
Testing of zam.exchange 2.0 based on zam.chain (Stellar fork)
- **Q3 2020:**  
Release of zam.fund

## TEAM AND PARTNERS



*Iliya Biniaminov*  
**CEO, Co-Founder**

- Successful business developer with assets capitalisation of \$50 mln.
- Lobbyist in Turkey, Dubai, Israel, Russia and CIS
- Speaks 6 languages (Turkish, English, Hebrew, Farsi, Russian, Azerbaijani)
- Long track record of work in the financial market in Europe and CIS



*Alex Mihk*  
**CVO, Co-Founder**

- Solid experience in business development
- 6 years of experience of managing an investment company with Swissquote Bank white label
- 6 years of experience of asset management on American Stock Exchange (AMEX)
- Lead the representative office of one of the fastest-growing international payment providers in the world
- Was responsible for business negotiations aimed at obtaining a payment system license in Cyprus
- Responsible for developing a currency exchange system service



*George Gus*  
**CMO, Co-Founder**

- Crypto investor, blockchain evangelist
- 10 years of experience in marketing and product design
- Owner of MakeFresh, international marketing agency
- Experience in promotion of international corporations with HQs in Europe, Turkey, Dubai



*Zakaria Mekreloufi*  
**CEO of the MENA region**

- Zakaria Mekreloufi is the founder of MKG Real Estate & Investment, a leading brokerage company for asset management in the Middle East and North Africa with a head office in Dubai, UAE.
- Has a CFA level 1 certificate and works closely with the government of Dubai, attracting investments in the stock and financial markets, as well as small and medium-sized businesses





**Andrew Skurlatov**  
**CTO**

- 10 years of experience of high-load systems development
- 5 years of experience as an expert in blockchain technologies
- Developed wallets for 15 cryptocurrencies
- Designed and managed the development of DEX exchange based on a proprietary blockchain system of smart contracts
- Designed and managed the development of cryptocurrency indexes

**PROJECT SUMMARY**  
**FAIR BLOCKCHAIN BANK**



**Timur Marshani**  
**Legal advisor**

- 15 years of experience as one of the most recognized Russian lawyers
- One of the best lawyers in terms of percentage of won cases
- Long track record of international legal cases
- Regular commentator on legal issues on key TV news channels in the CIS



**Dr. Mert Özarar**  
**Advisor**

- 16 years of experience in the information security sector
- Currently working as the Director of Technical Services at InfoSec Global
- Obtained two graduate degrees in Computer Engineering and Cryptography from the Middle East Technical University (METU)
- Wrote a doctoral thesis on Computer Security and Applied Cryptography
- Author of several publications and book chapters on cybersecurity



**Anggit Yuniar Pradito**  
**UX-UI Consultant**

- Founder of Omnicreativora, a design studio with more than 30 employees
- 3 years of experience as a Product Designer with a focus on User Interfaces, creation and digital design
- Graphic Designer from 2012
- 2 years of experience as a strategist designer
- 3 years of experience as a Editorial Designer and digital artist for yearbook organizers
- He is a Bachelor of Arts (BA) at the Modern School of Design



**Namig Masum Oglu**  
**Advisor**

- Has been working at "Marko Computer Technologies" as a computer technician since 1992
- Was the director of the Sales and Marketing department at Caspian American Telecom
- From 2002 to 2005, he was a senior manager at Caspian Electronics
- Was appointed to the post of CEO at Caspel LLC in 2005
- Since 2008, Masum is chairman of the Board of the Caspel international holding company

## THE ZAM TOKEN

*The ZAM Token is the internal currency of the Zamzam blockchain bank, a standard Stellar utility token. ZAM Tokens are intended for paying platform fees.*

### Services paid for in ZAM Tokens

- System commissions and subscriptions to services
- Tariff plans and access to the platform
- Partnership fees and bank membership
- Provision of acquiring functions

### AEDZ StableCoin

- AEDZ StableCoin is based on an EMI license and makes converting convenient.
- 1AEDZ = UAE Dirham. The quantities of the released ZAM tokens and Dirhams are equal as well.
- The UAE Dirham exchange rate has been stable for the last 15 years: 3,6 dirhams for 1 US dollar.
- Zamzam publicly reports on the number of tokens. The differences that set AEDZ apart from USDT are a lack of additional emissions and the possibility to convert cryptos into fiat.

## LIST OF LICENSES AND PROJECT APPROVALS:

1. FCA EMI payment system license (Luxembourg)
2. SWIFT
  - Passive Bic
  - Active Bic
3. SEPA connection
4. Personal data operator license
5. Visa/Mastercard partner status
6. Banking license in Europe and the Middle East
7. License for crypto exchange received in Estonia
8. Brokerage license

Legally it will have a holding structure that includes legal entities from different countries.

## DISCLAIMER

This document does not constitute a Public Offer Contract, nor any legal or binding document. It shall not be considered as any terms of a crowdsale campaign nor as providing any legal, investment or tax advice. ZAM tokens are not shares and do not constitute any ownership of the company. Token holders will not get dividends nor any share of profits. Incomes will be spent on covering operating costs and the company's further development. For additional legal information, please refer to the WhitePaper.

