

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

A clear and secure method of transfer and storage of money for users. Integration of governmental services and bank-clients has been developed for businesses. These innovations make it convenient and legal to do business using cryptocurrencies.

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

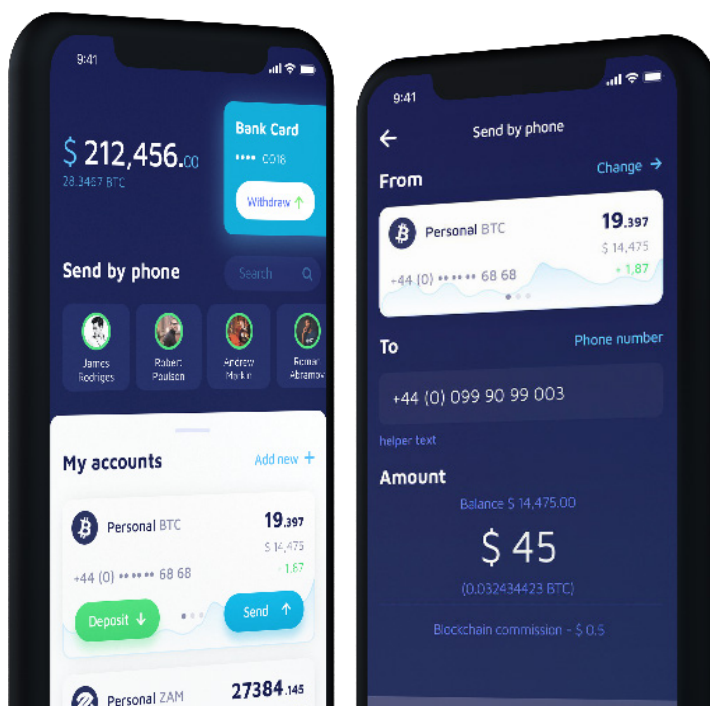
Zamzam simplifies the use of cryptocurrencies. Users can send fiat and digital money anywhere in the world just by indicating the recipient's phone number. The recipient's crypto wallet will be generated at once.

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.



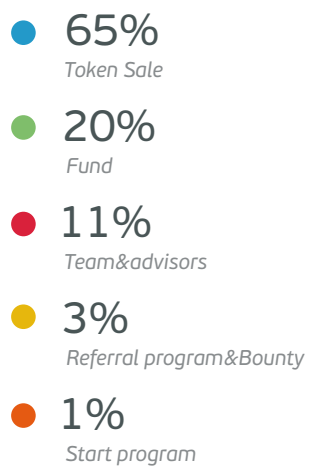
TOKENOMICS

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	SOFT CAP	HARD CAP
65%	5,525,000,000	\$55,250,000	\$11,100,000	\$55,400,000

ICO Terms & Conditions

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

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%
	\$ 11 000 000	100,0%

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	\$ 2 000 000	3,6%
	\$ 55 400 000	100,0%

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

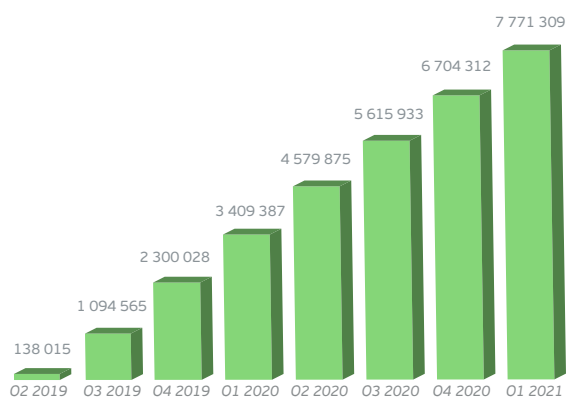
Timing of unfreezing	from 1 122 000\$ (1%) up to 3 360 000\$ (3%)	from 561 000\$ (0,5%) up to 1 122 000\$ (1%)	from 112 200\$ (0,1%) up to 561 000\$ (0,5%)
After Token Sale	20%	20%	20%
6 months later		20%	20%
12 months later	20%	20%	20%
Since the 13th month		ensuing 5% monthly unfreezing	ensuing 5% monthly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

EXPECTED SYSTEM USERS & REVENUE

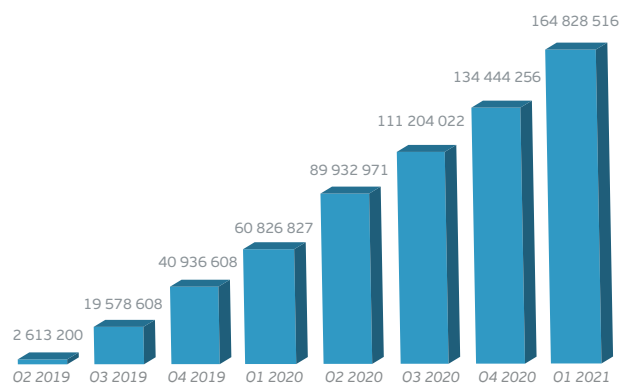
We've used actual global market data to create a rough estimate of financial and basic forecast metrics. Further spreading of cryptocurrencies is not taken into account in the estimate below, though this factor will foster Zamzam development.

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)

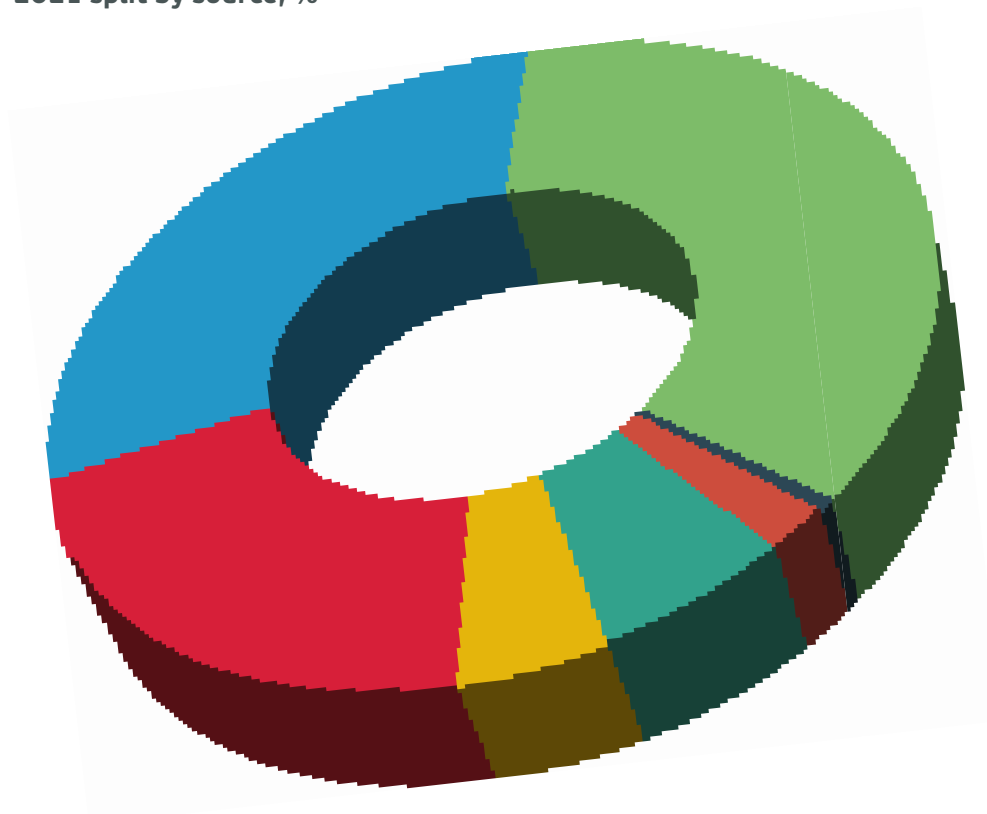


Expected revenue quarterly (USD)



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:

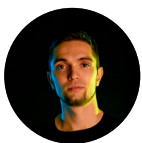
Release of zam.fund

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



Kamran Khan
Financial advisor

- CEO and Managing Partner of Infra-Tech Partners EIP and Infra-Tech Capital ITC
- Led over \$12 billion of infrastructure investments in emerging markets
- Worked with J.P. Morgan, Goldman Sachs, USAID, the World Bank and the US MCC
- Ex-Vice President at MCC of Barack Obama administration
- Member of IPFA, served as Technical Advisor to APEC, ASEAN and G20



Andrew Koh
Singapore Investment advisor

- Advisor of Singapore government, a businessman and a public figure
- More than 28 years of expertise in risk management including credit, market, operational, technology and cyber risks
- Director at the Investment Management Association of Singapore (IMAS)
- Involved in more than 200 technology projects, connected with risk
- Management and financial technologies



Namig Masum Oglu
Technical advisor

- Ex-director of the Sales and Marketing department at Caspian American Telecom
- From 2002 to 2005 was a senior manager at Caspian Electronics
- In 2005 he was appointed to the post of CEO of LLC Caspel
- Since 2008 to this day, 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.

