



Bridging Real World Capital with the New Decentralized Economy

The world is witnessing a fast transformation into a more sustainable,
decentralized economy based on blockchain.

With the proliferation of mobile devices and IoT, fintech startups have democratized investments for the masses putting financial instruments in the palms of their users.

Blockchain solves fintech inefficiencies by bringing a permissionless, global, and truly decentralized model into the industry.



Decentralized Finance (DeFi)

aims to replicate **financial services** on blockchain without the need or control of a central authority, allowing anyone with a mobile device and an internet connection to have access to these tools, anytime, anywhere.



Unlocking the potential of DeFi and transitioning into the new truly decentralized economy requires mass adoption and replicating trillions of capital into blockchain and providing the infrastructure to support it.

If only 1% of global stocks valued at \$95T are locked in DeFi, over \$950 billion in capitalization could be added to crypto markets.



Crypto Market

\$2 tln

crypto market cap

\$175 bln

daily trading volume in
crypto

106+ mln
crypto users

\$61 bln

stablecoin market cap

\$50.63 bln

Total Value Locked in DeFi

700+ mln
stockholders

\$95 tln

global stock market value

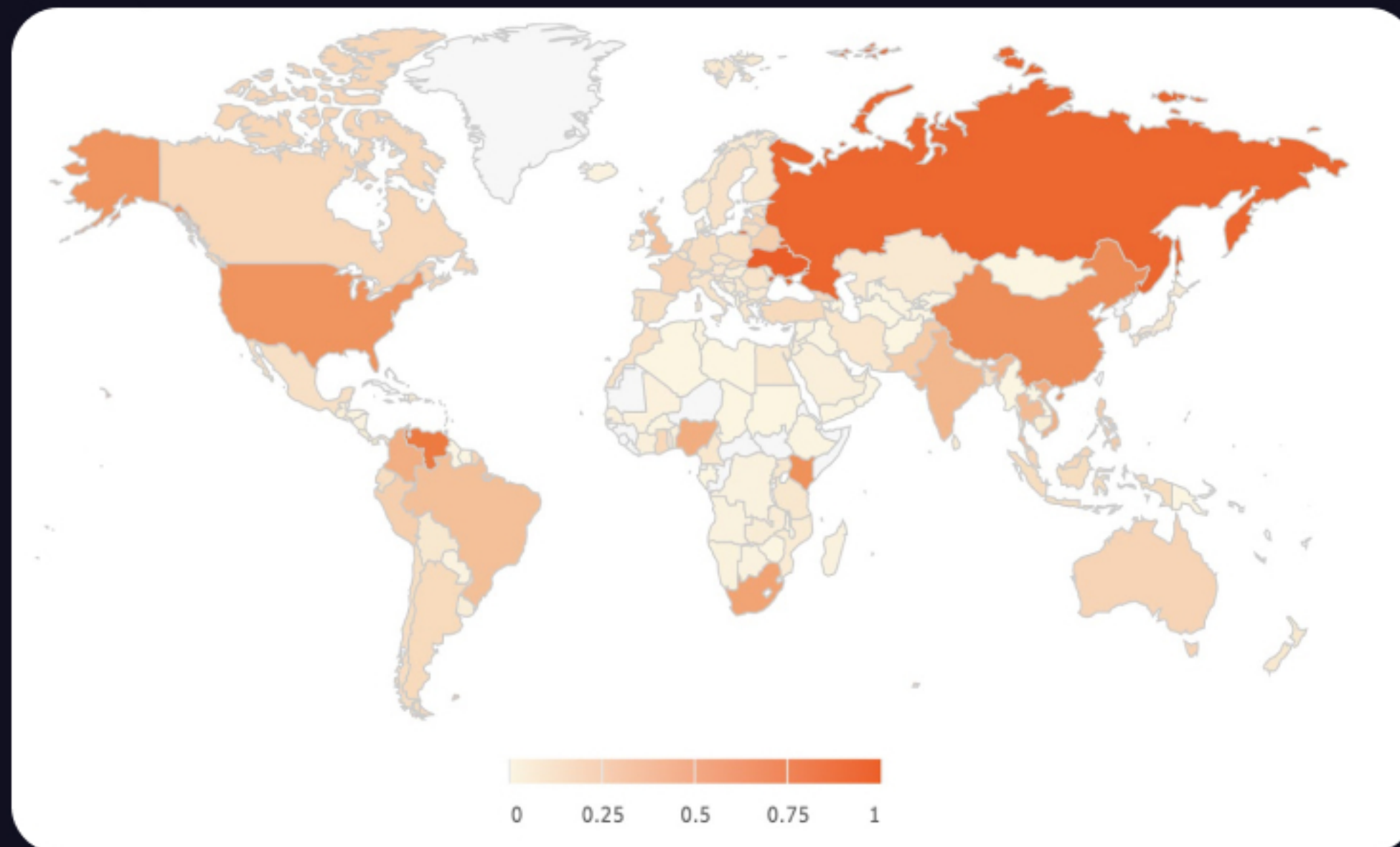
\$6.685 tln

total transaction value in Digital
Payments

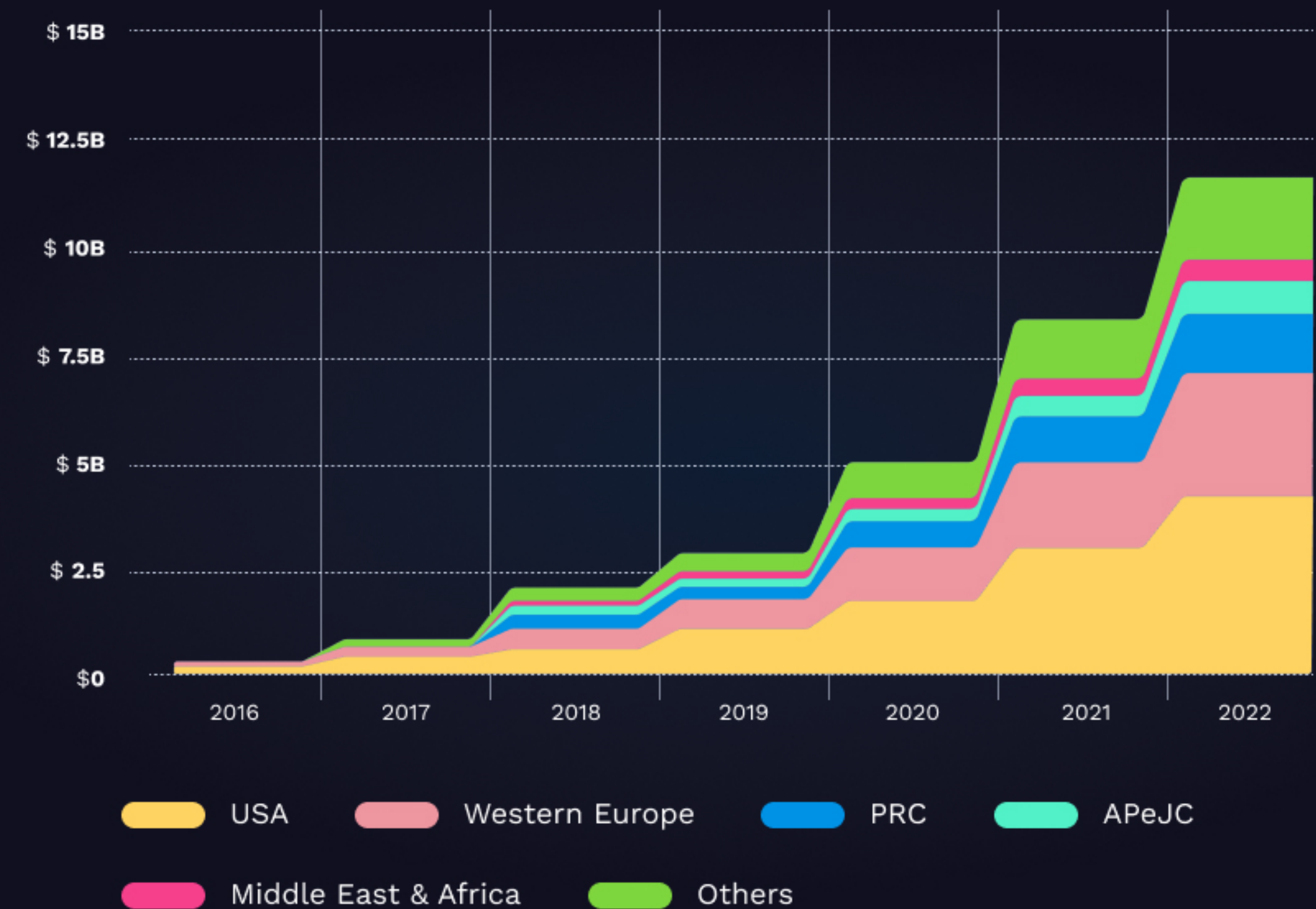


Growing Global Adoption of Blockchain and Cryptocurrencies

Worldwide adoption of cryptocurrency (2020)



Worldwide spending on blockchain solutions from 2016 to 2022, by region (in billion U.S. dollars)

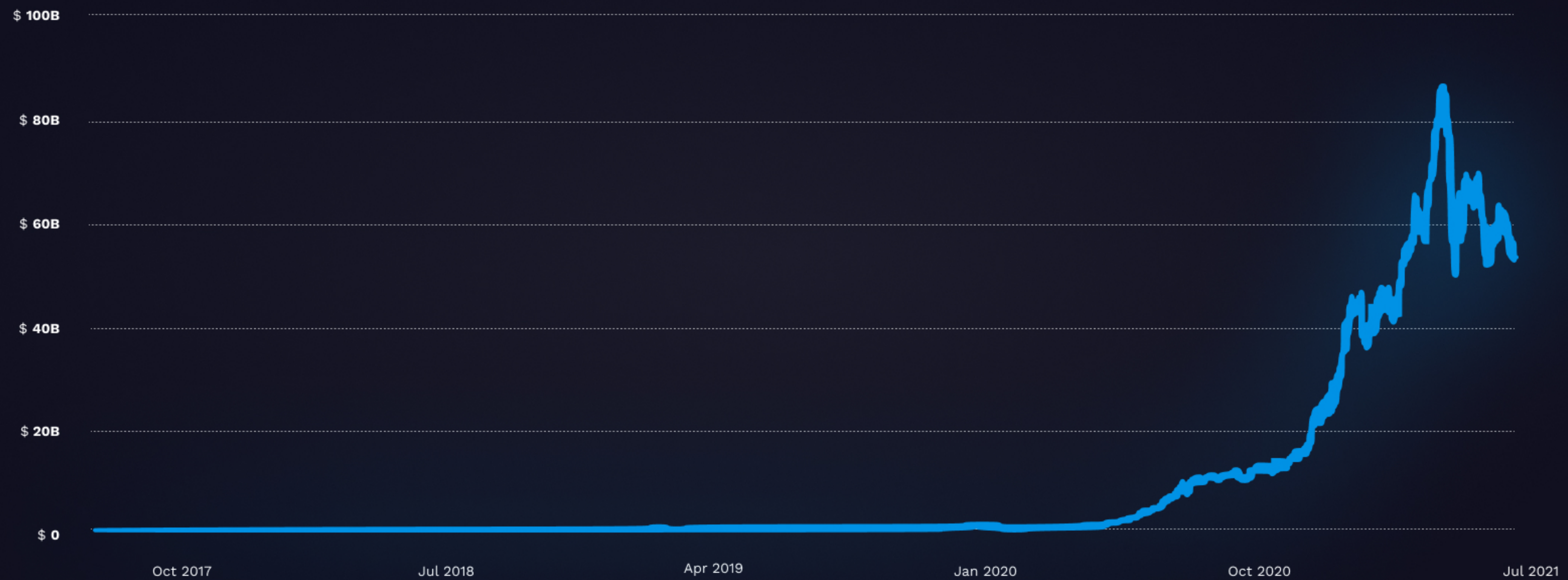


DeFi Market

2 mln+

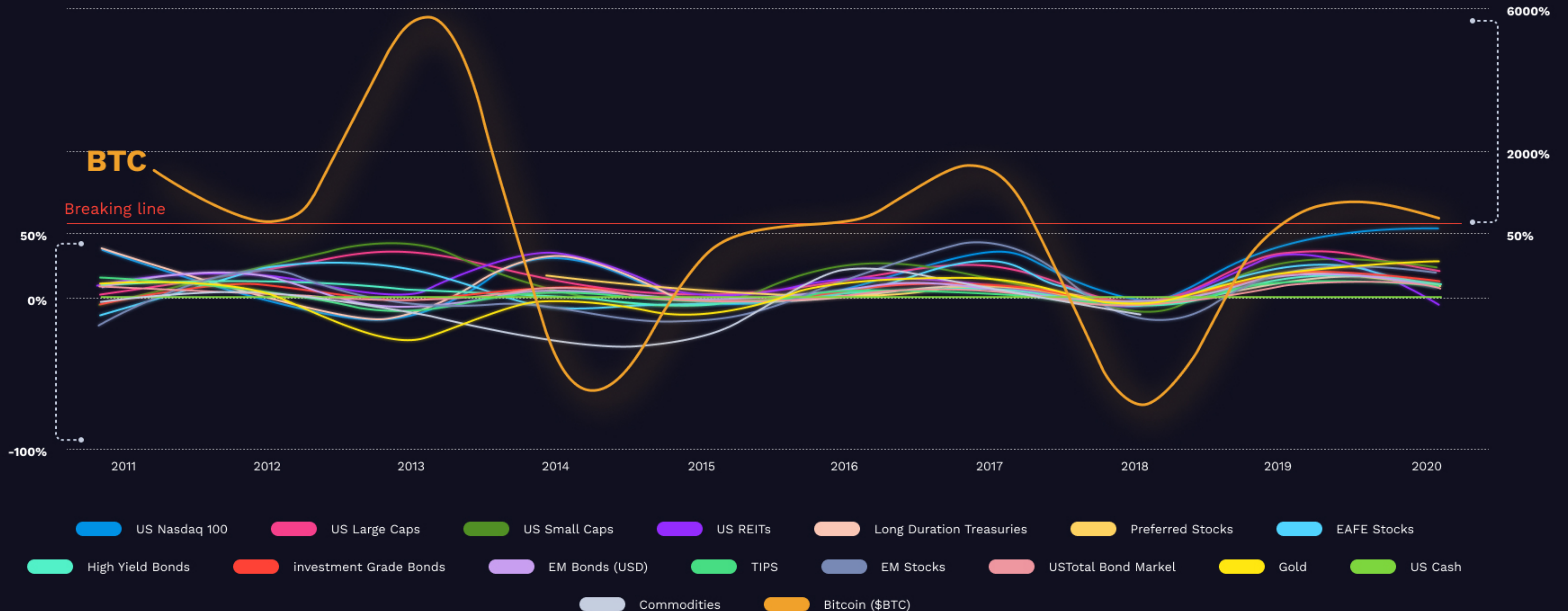
Total DeFi users
over time

Total Value Locked (USD) in DeFi

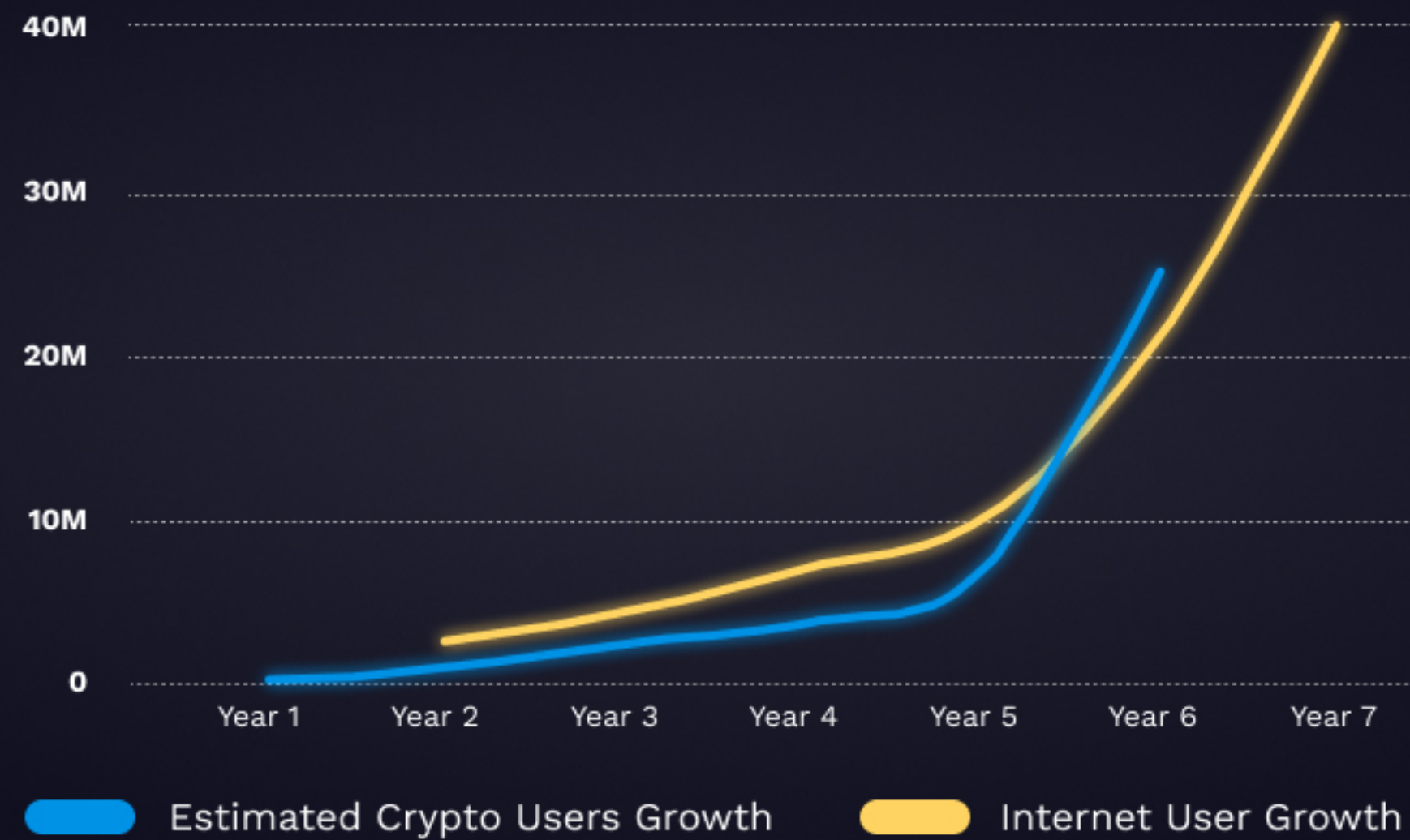


Crypto vs Other Investment Classes

Assets Class Total Returns over last 10 years

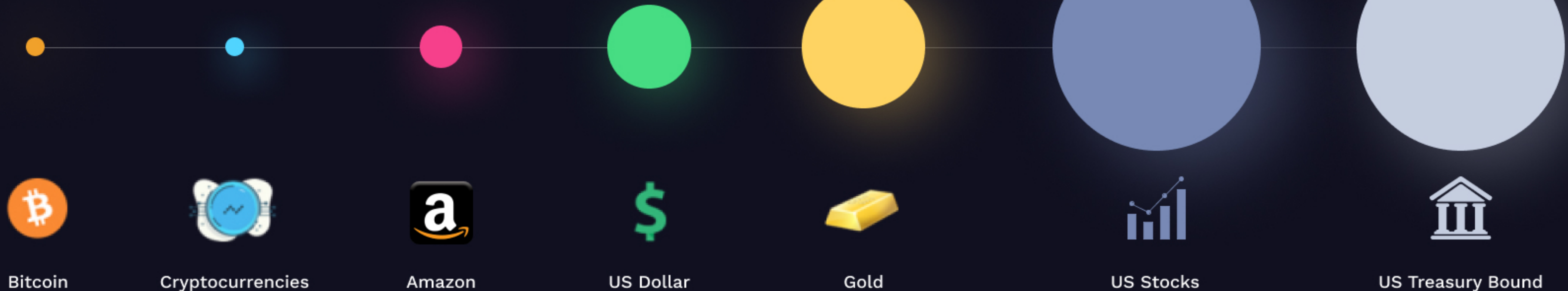


Estimated Crypto Users Growth vs. Internet User Growth



Stock Market and Zamzam potential

1% of global stocks = **\$ 950 Billion**



The Market Today

Problems

- Lack of trust and transparency in the industry
- Lack of adoption
- Too complicated for average users
- Lack of regulation
- Insufficient integration with current financial infrastructure and legacy systems
- Scalability
- Limited interoperability

Solution

- Transparent platform with accessible analytics
- Streamlined application for easy entry point for newcomers
- A complete ecosystem that covers users' needs
- Integration with legacy financial infrastructure

Presenting **Zam.io**

Zamzam wants to help shape a new era of finance by building a hybrid CeFi&DeFi ecosystem that bridges capital and users from today's centralized economies to tomorrow's decentralized future.



zMorgan

Stablecoin loans
secured by stocks
as collateral



Stablecoins

Stable crypto
pegged to Fiat



ZAM Token

Universal utility
token



ZamEx

Smart digital assets
exchange



zMetaBoard

Dashboard that
displays Zamzam
ecosystem analytics



IntelInvestPortf

Ready-made crypto
portfolios built by
trading experts



ZamWallet

Universal CeFi&DeFi
wallet to manage all
crypto assets



Zam.me

Global instant
remittance solution



Zynergy

Crypto payment solution
for businesses

An open source financial ecosystem for CeFi&DeFi



zMorgan

On-chain platform for stablecoin loans secured by stocks as collateral.

Investors can utilize their stocks without selling them to seize trading opportunities in the blockchain economy.

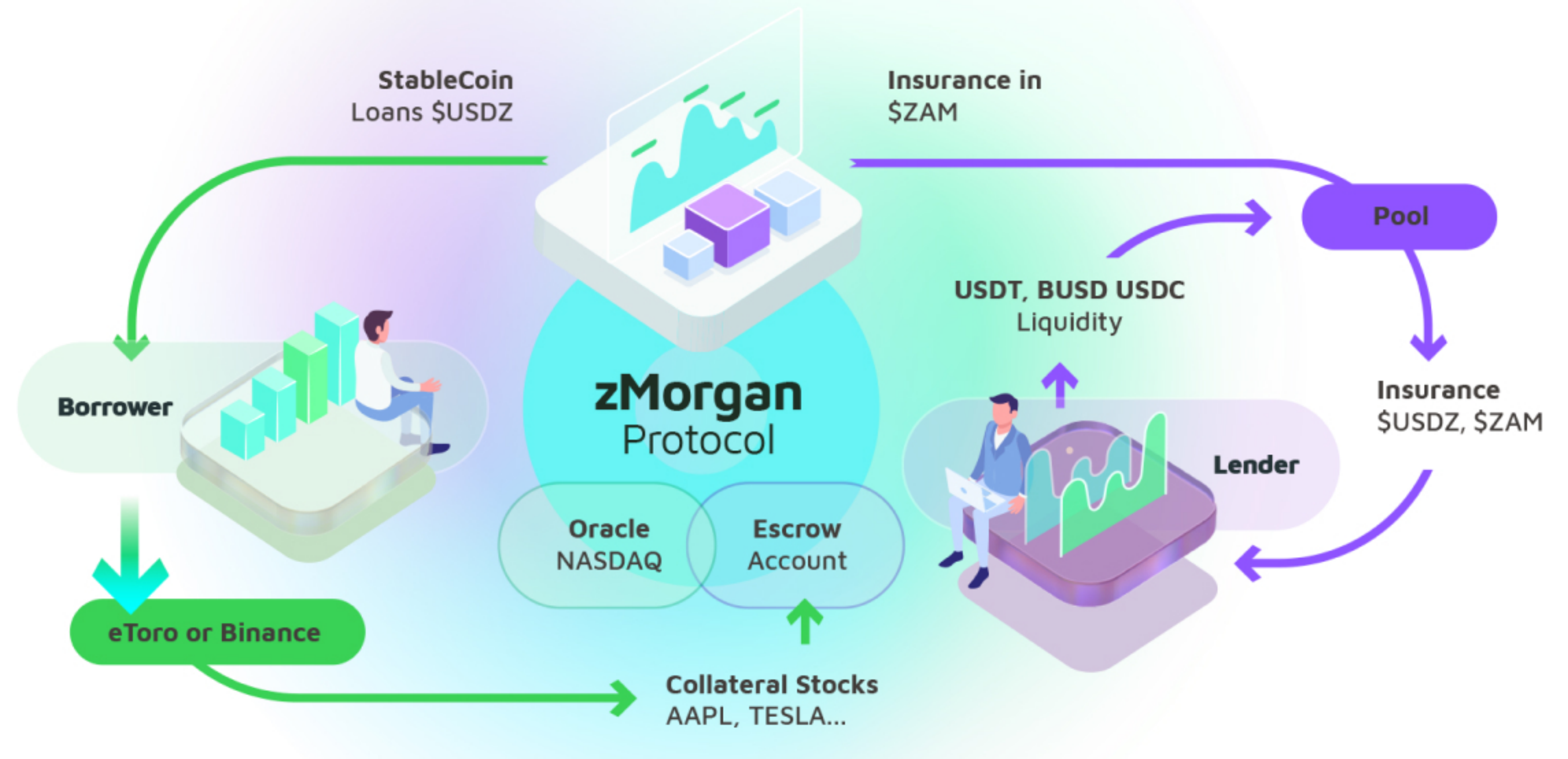
The protocol seamlessly bridges traditional investors from stock to crypto markets.

#Stocks

#Collateral

#Credit

#Liquidity



ZamEx Trade

TSL   USDZ

GOLD   USDZ

BTC   AEDZ

ETH   AEDZ



Stablecoins

Stable crypto backed 1:1 to Fiat

1 USDZ = 1 USD

1 AEDZ = 1 AED

#Payments

#DeFi

#Remittance

#Trading



Intelligent Investment Portfolios

The best performing digital assets packaged together in portfolios **built by trading experts.**

#Social

#Mentors

#Historical
Performance
Data

#Risk Assessment

#Constant
Industry
Analysis



ZamWallet

A simple, universal digital wallet to store, buy, sell and manage crypto assets that brings the best features of **CeFi&DeFi** into one powerful app.



Crypto ETF

Intelligent investment portfolios



5-15% APY

DeFi Farming



Up to +50%

Cashback on exchange to all ZAM holders



0.1-0.2%

Low fees exchange



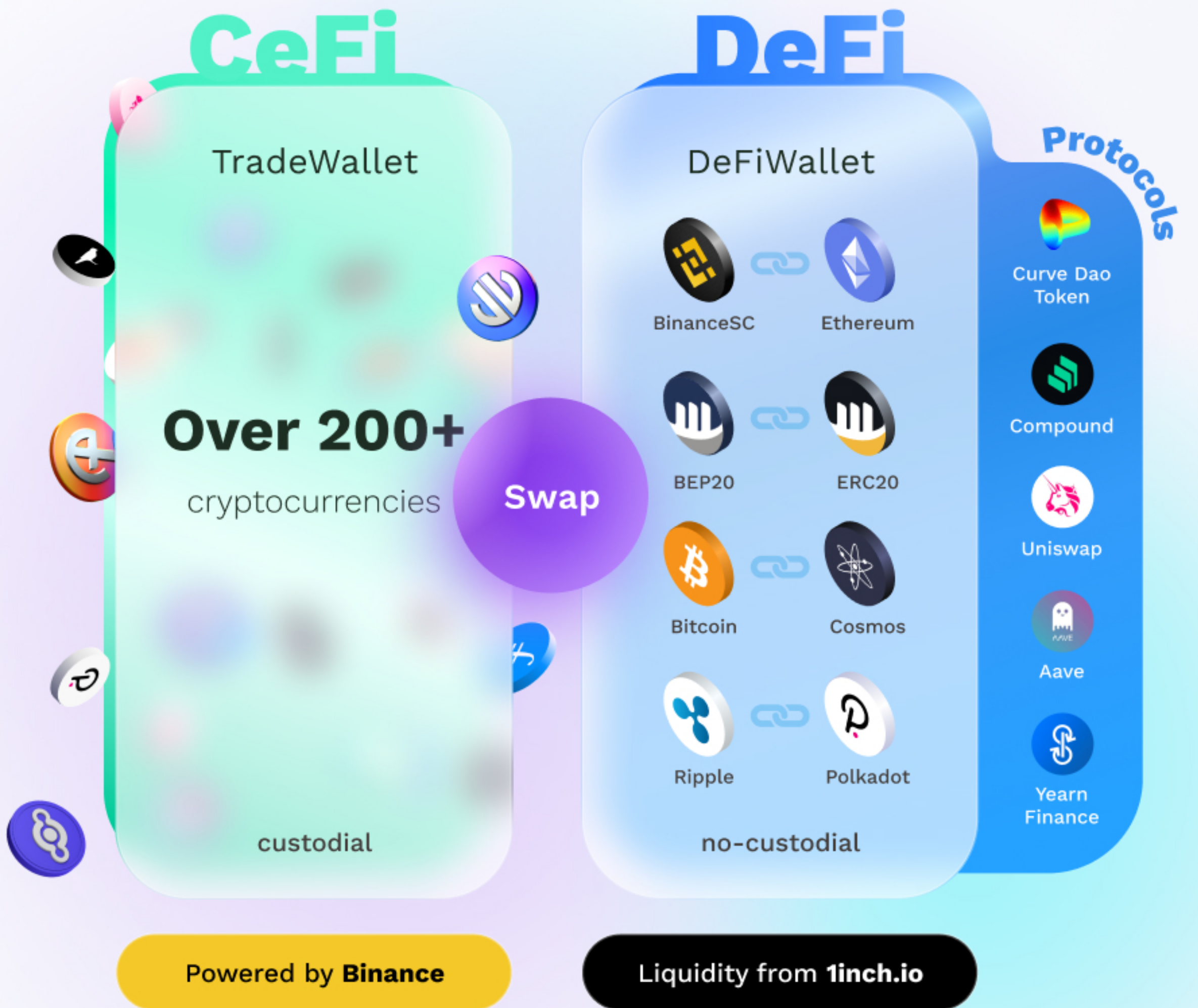
25-49% APY

Liquidity Pool Mining



3-30% APY

MasterNode Staking





High-Grade Security

ZamWallet is protected by the world's most advanced protection methods.



Secure Sockets Layer - SSL



Double Hashing of Private Data



World-class Cryptography



Multi-factor Authentication (MFA)



Authentication with OAuth 2.0



Real-time Firewall & Security Analysis

Zam.me

An Online Bank for Migrants **for CIS and MENA**

regions with virtual bank cards, cross-border remittance and essential financial services.

\$ZAM token and ZamWallet are already integrated with Zam.me app.

2019
Launched

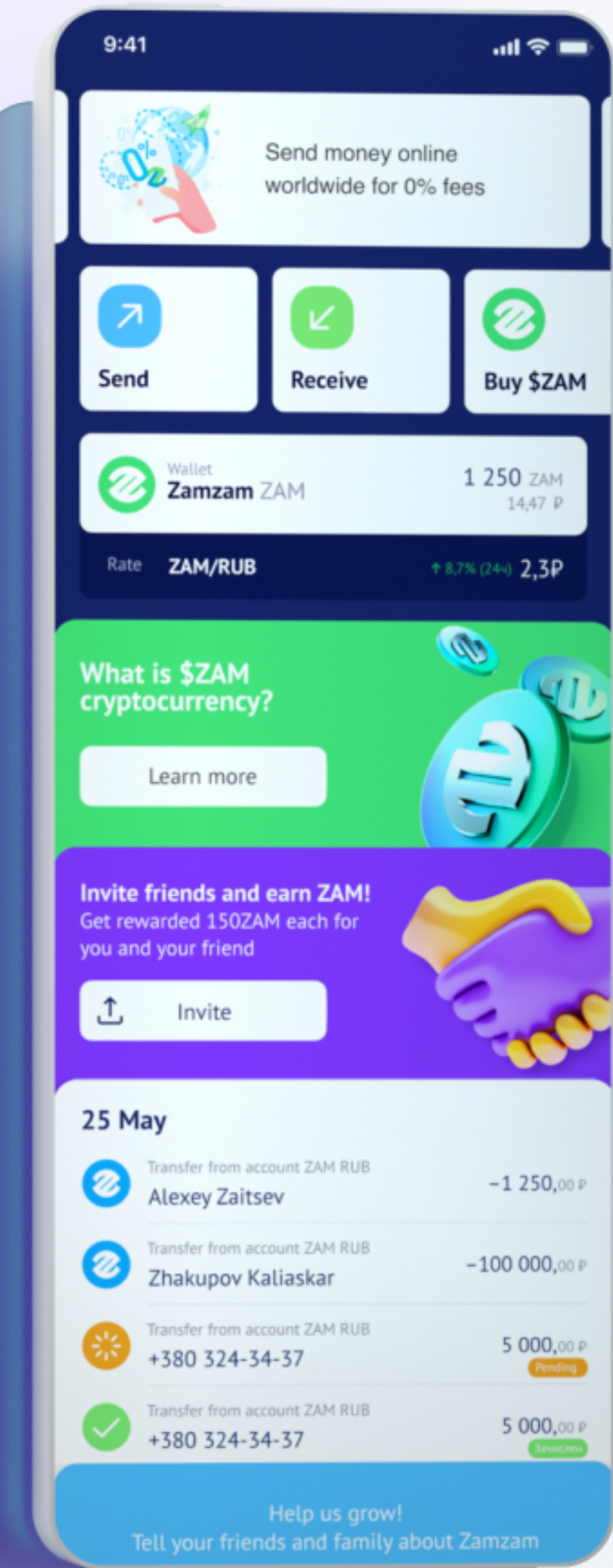
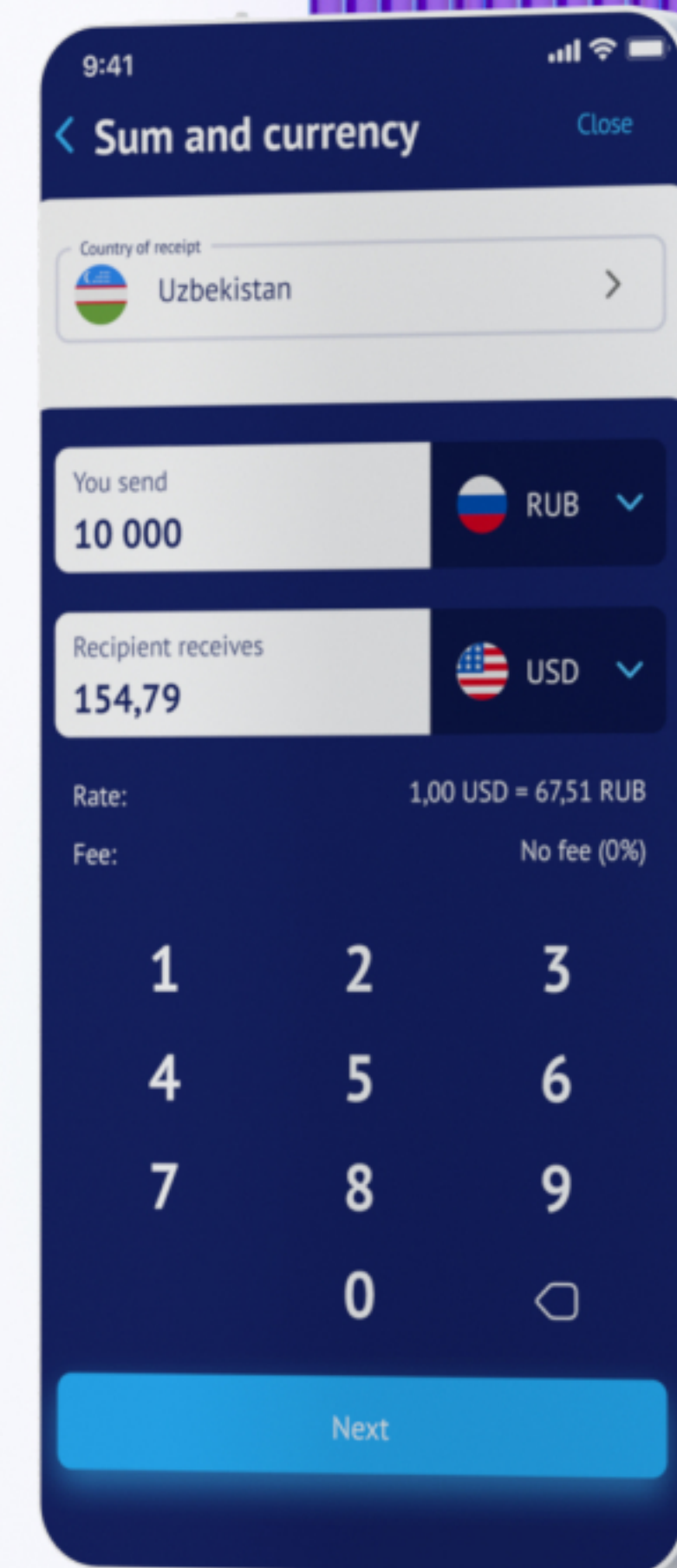
12,000+
Registered
Users

7
Currencies
Supported

8
CIS
Countries



**Zamzam
Money Transfers**



Digital Crypto Cards

Virtual banks cards in partnership with trusted providers to enable users to use their crypto for daily purchases.

#Payment

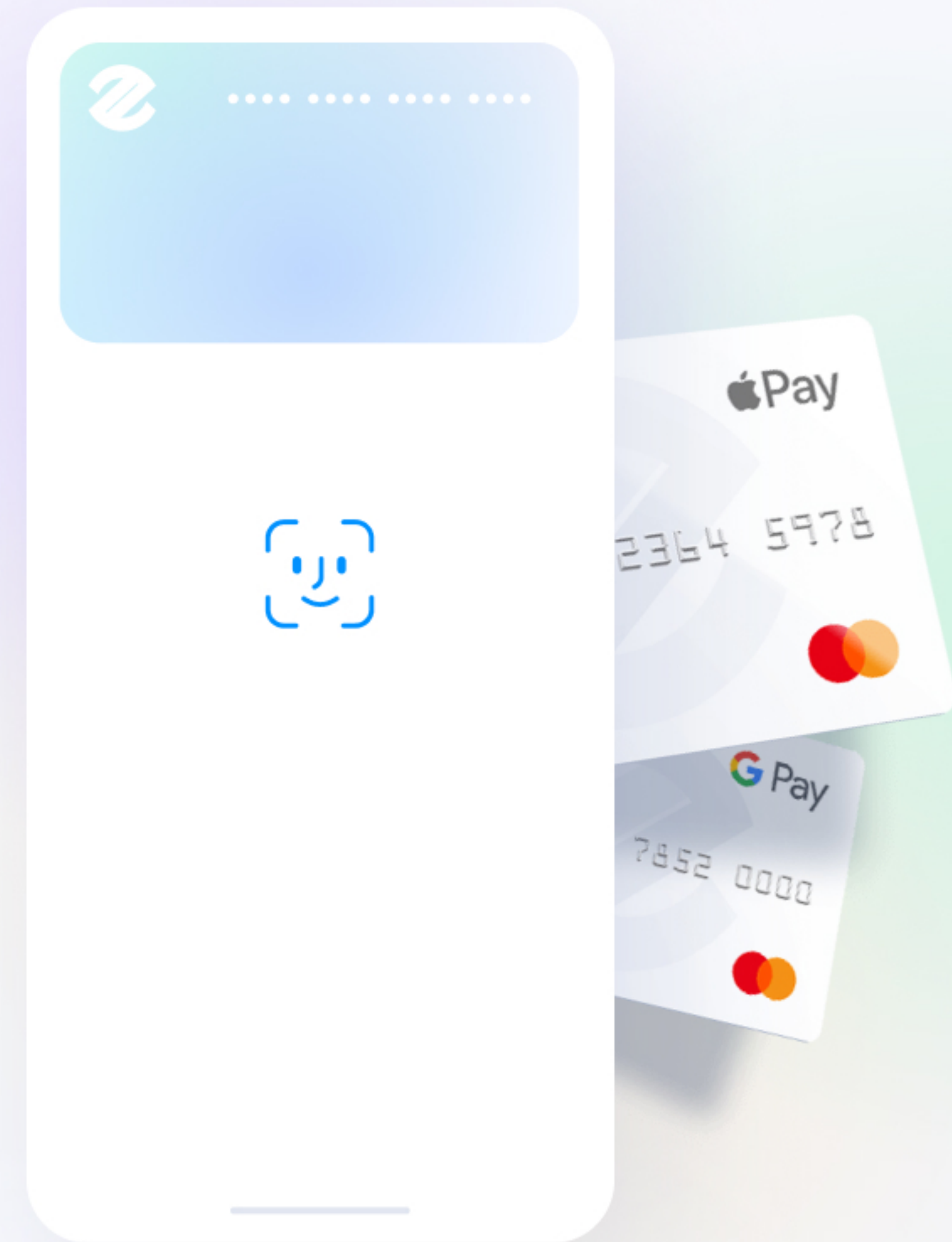
#Crypto

#NFC

#BTC-EUR

#Low Fees

#BTC-USD



Babylon Academy

An information portal for everything crypto and blockchain.

#Tutorials

#Crypto Academy

#Industry News

#Market Watch





ZAM Token

Universal utility token for CeFi & DeFi

Utility



Insurance in
zMorgan



Payments &
Transactions



Discounts and
Cashbacks



Stablecoin
Stabilization



Network Fees



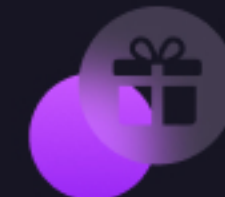
Governance



Liquidity Mining



Protocol
Management



Staking Rewards

Key token metrics

\$ZAM

Ticker

888,888,888

Token Supply

\$450,000

Listing Date Token in Circulation
Market Cap (Initial Mcap)

Ethereum, BSC

Blockchain Network

\$17,777,778

Fully Diluted Market Cap
on Listing Day

\$3,555,556

Hardcap (Total USD raised in all rounds)

0,03\$

Token Price

177,777,778

Tokens for Sale 20%

\$100,000

Community Offering 1 (Gate.io)

Token Growth

Factors That Affect \$ZAM Token Price

On the day of listing, there will be no more than 15 000 000 ZAM in circulation, valued approximately at \$450 000. To achieve x10 growth in token price, only about \$4mln in liquidity is required - that's 1,000 traders at \$4,000 each.



Competitive Advantage



Revolut



Universal CeFi&DeFi Wallet	✓	✗	✗	✗
Utility Token	✓	✗	✓	✓
Stablecoins	✓	✗	✗	✓
Securities-Backed Loans	✓	✗	✗	✗
Fiat On/Off Ramp	✓	✓	✓	✓
Blockchain	✓	✗	✗	✓
CEX Exchange	✓	✓	✓	✗
DEX Exchange	✓	✗	✓	✓
Intelligent Investment Portfolios	✓	✗	✗	✗
Digital Bank Cards	✓	✓	✓	✗
Instant Remittance	✓	✓	✗	✓
Crypto Payment Solution for Businesses	✓	✗	✓	✗
Academy	✓	✓	✗	✗

Market cap	\$ 0.054 bln	\$ 33 bln	\$ 1 bln	\$ 4 bln
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Equity

Equity

Token

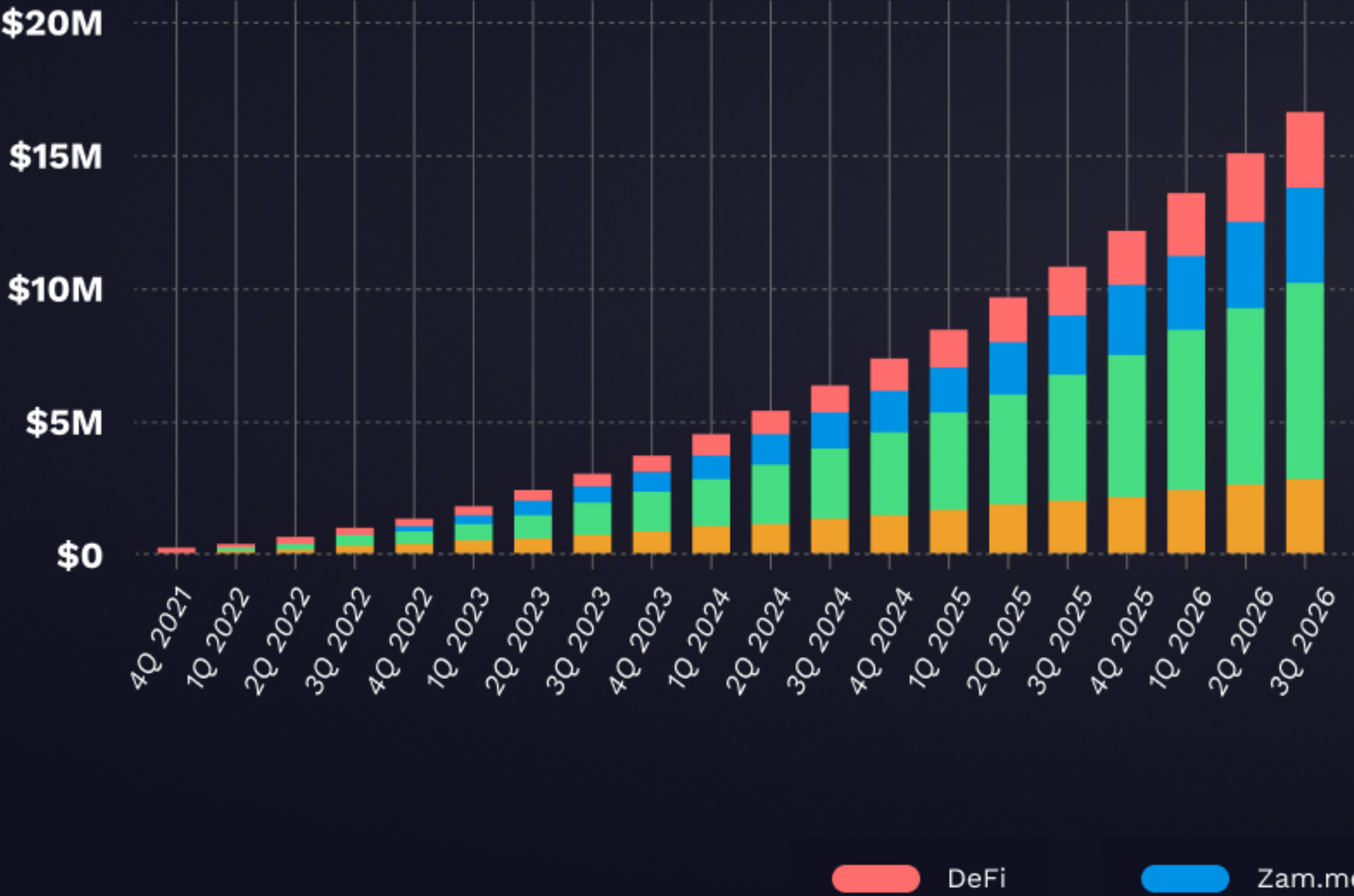
Token

Gross Margin

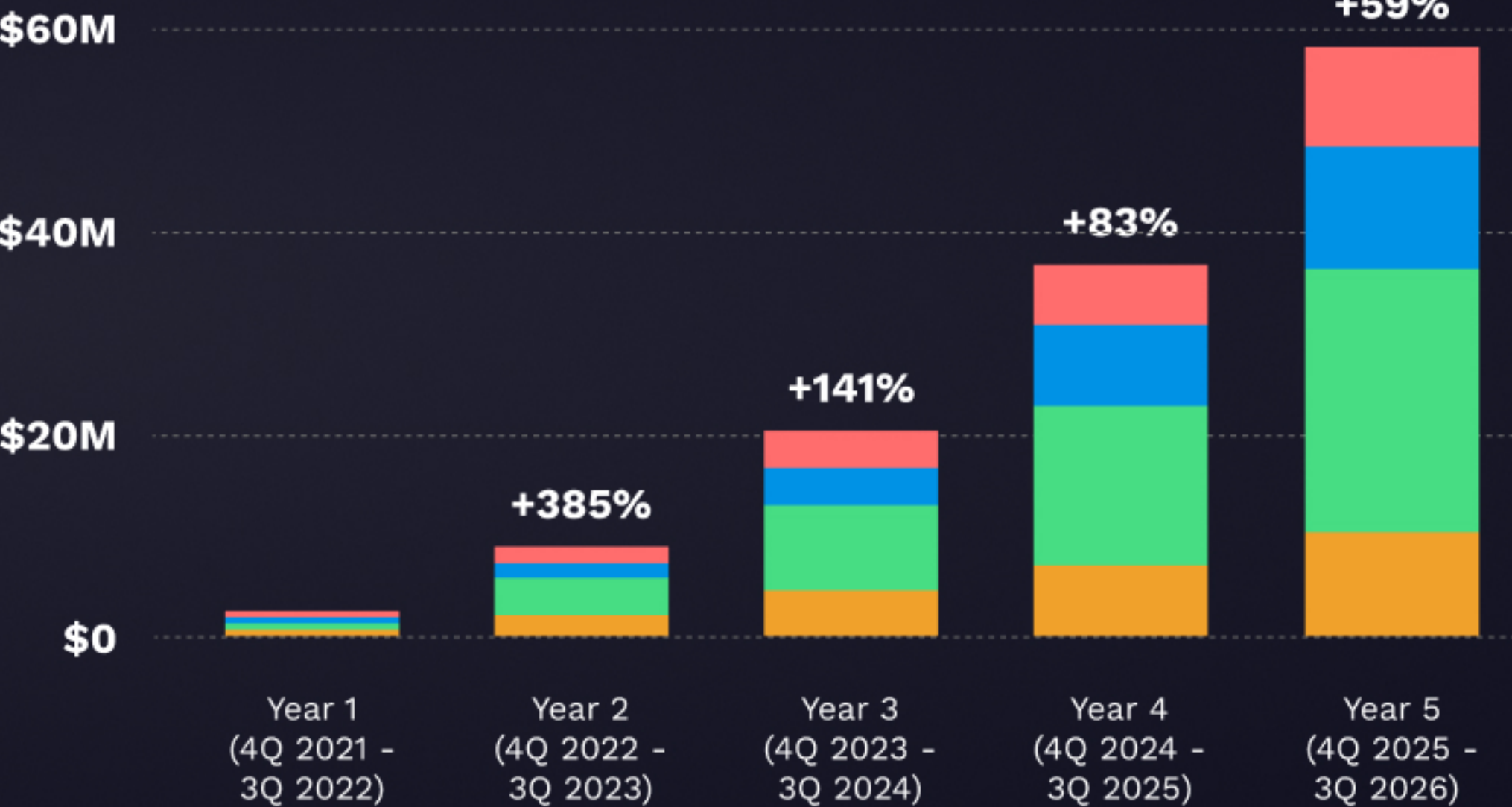
Project	Revenue Streams	Fees and Commissions	Year 1 (4Q 2021 - 3Q 2022)	Year 2 (4Q 2022 - 3Q 2023)	Year 3 (4Q 2023 - 3Q 2024)	Year 4 (4Q 2024 - 3Q 2025)	Year 5 (4Q 2025 - 3Q 2026)	Total for 5 Years
Zam.io	Exchange operations	0.1%-0.5% of volume	\$229,186	\$1,209,039	\$3,061,877	\$5,787,780	\$9,386,746	\$19,674,628
	Crypto Processing for business	0.3%-0.5% of volume	\$130,357	\$687,681	\$1,741,544	\$3,291,991	\$5,339,022	\$11,190,595
	Plans and access to the platform	\$5-\$29 monthly per client	\$125,143	\$660,174	\$1,671,882	\$3,160,311	\$5,125,461	\$10,742,972
	Secure emission of stablecoins for business (Stablecoin as a Service)	0.9%-2% per year	\$56,314	\$297,078	\$752,347	\$1,422,140	\$2,306,458	\$4,834,337
	Buying cryptocurrency with a card	0.5%-1% of volume	\$41,714	\$220,058	\$557,294	\$1,053,437	\$1,708,487	\$3,580,991
	Withdrawing cryptocurrency to fiat currency	0.5%-1% of volume	\$41,714	\$220,058	\$557,294	\$1,053,437	\$1,708,487	\$3,580,991
zMorgan	zMorgan Protocol fee	1% of stocks portfolio value	\$391,112	\$1,330,885	\$2,608,320	\$4,203,569	\$6,116,632	\$14,650,517
	zMorgan interest	1%-3% of the loan amount per year	\$137,542	\$737,110	\$1,616,041	\$2,678,657	\$3,926,665	\$9,096,014
Zam.me	Remittance and international transfers	0.2%-0.5% of volume	\$125,143	\$660,174	\$1,671,882	\$3,160,311	\$5,125,461	\$10,742,972
	Digital debit cards payments	0.3%-0.5% of payments	\$83,428	\$440,116	\$1,114,588	\$2,106,874	\$3,416,974	\$7,161,981
	Service and payments	0.3%-0.5% of volume	\$41,714	\$220,058	\$557,294	\$1,053,437	\$1,708,487	\$3,580,991
	Premium subscription	\$3 monthly per client	\$31,286	\$165,043	\$417,971	\$790,078	\$1,281,365	\$2,685,743
	Consumer microloans	10%-20% of the loan amount per year	\$24,188	\$127,602	\$323,152	\$610,844	\$990,680	\$2,076,467
DeFi	Liquidity Pool Mining	0.1% of volume (about 30% of user's profit)	\$125,143	\$660,174	\$1,671,882	\$3,160,311	\$5,125,461	\$10,742,972
	MasterNode Staking Pool	0.4%-0.8% of volume (about 2%-3% of user's profit)	\$86,905	\$458,454	\$1,161,029	\$2,194,661	\$3,559,348	\$7,460,397
	DeFi Farming	0.1% of volume (about 30% of user's profit)	\$17,160	\$91,691	\$232,206	\$438,932	\$711,870	\$1,491,859
TOTAL for the Period			\$1,687,650	\$8,185,394	\$19,716,604	\$36,166,772	\$57,537,605	\$123,294,024

Projected Gross Margin for 5 Years

Gross Margin Per Quarter



Gross Margin Per Year



Annual Key Financial Data

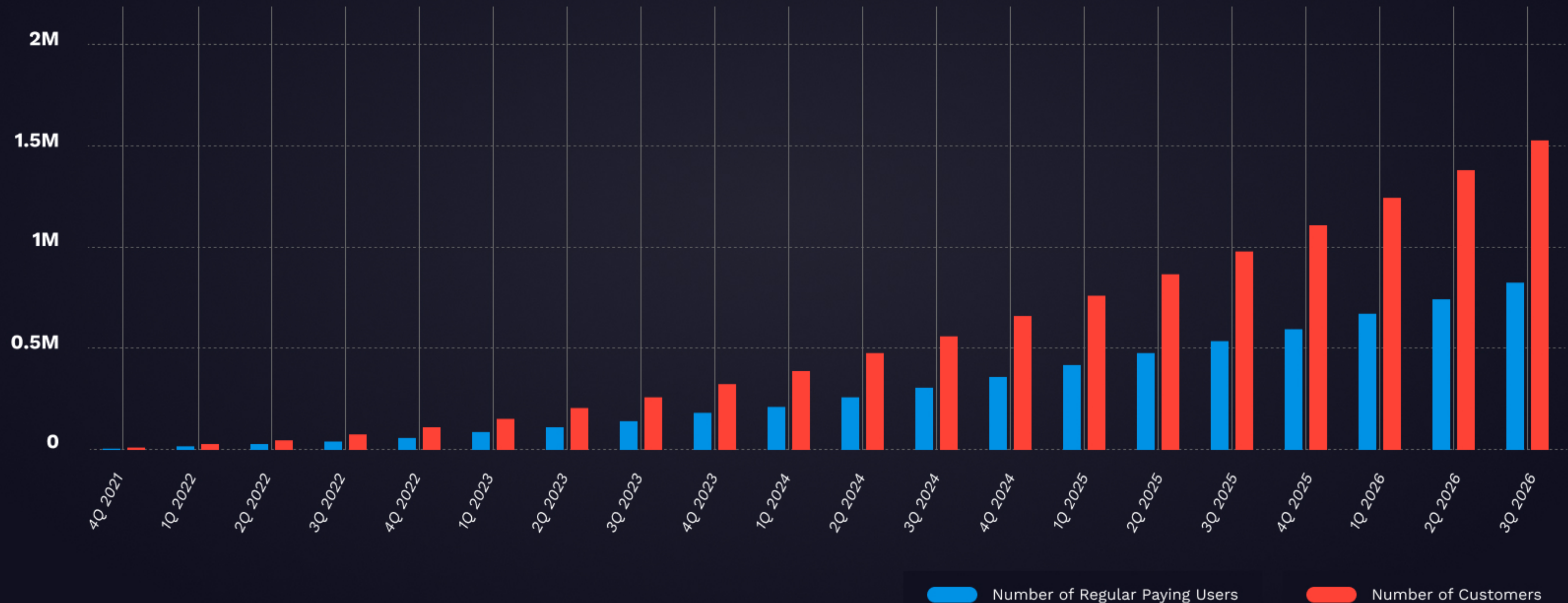
Data for the Period

	Year 1 (4Q 2021 - 3Q 2022)	Year 2 (4Q 2022 - 3Q 2023)	Year 3 (4Q 2023 - 3Q 2024)	Year 4 (4Q 2024 - 3Q 2025)	Year 5 (4Q 2025 - 3Q 2026)	TOTAL for 5 years
Revenue, USD	4,220,607	20,502,242	48,960,124	89,106,876	140,951,025	303,740,874
Cost of Services, USD	(2,532,958)	(12,316,848)	(29,243,521)	(52,940,104)	(83,413,420)	(180,446,850)
Gross Margin, USD	1,687,650	8,185,394	19,716,604	36,166,772	57,537,605	123,294,024

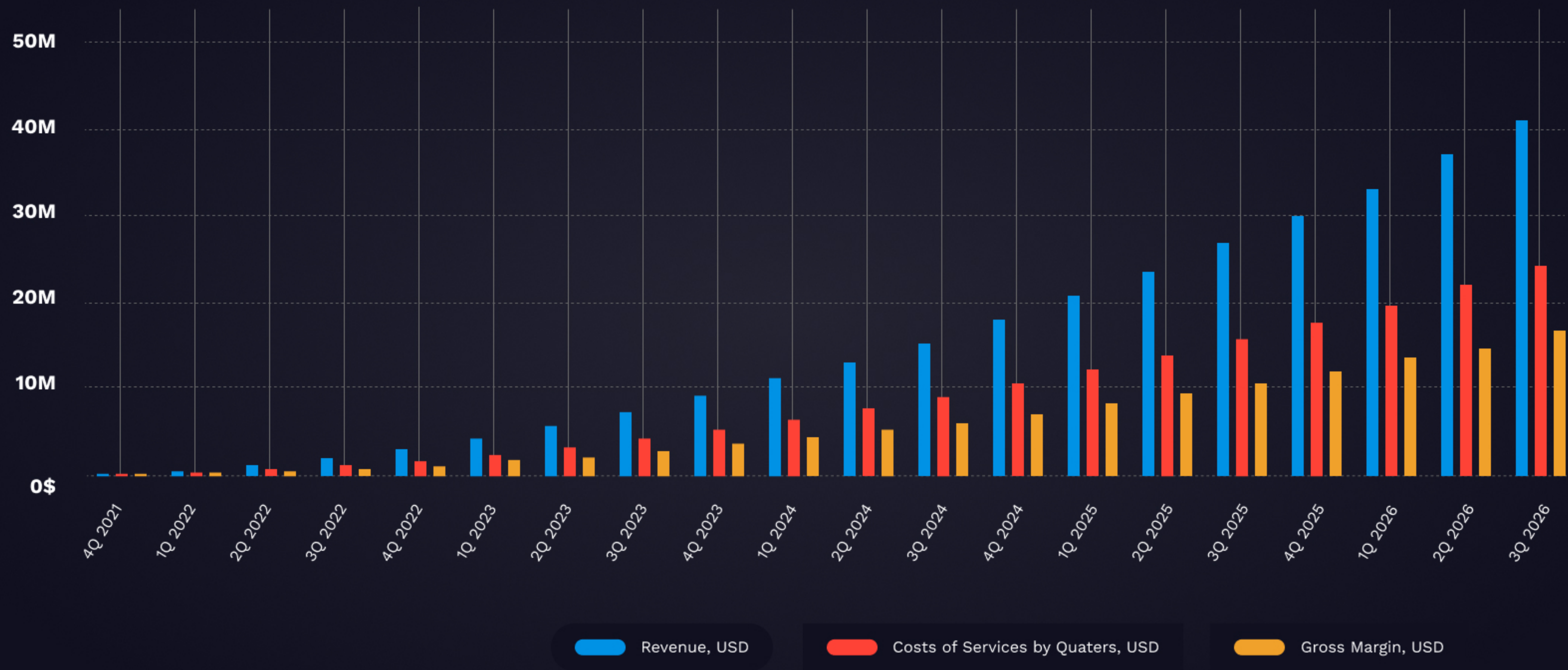
Data at the end of the Period

	Year 1 (4Q 2021 - 3Q 2022)	Year 2 (4Q 2022 - 3Q 2023)	Year 3 (4Q 2023 - 3Q 2024)	Year 4 (4Q 2024 - 3Q 2025)	Year 5 (4Q 2025 - 3Q 2026)
Number of Total Registered Users (Base community)	571,543	1,658,685	3,159,969	5,530,699	8,563,542
Number of Regular Paying Customers	40,484	145,135	315,997	553,070	856,354
Number of Customers	75,508	270,694	589,371	1,031,540	1,597,200

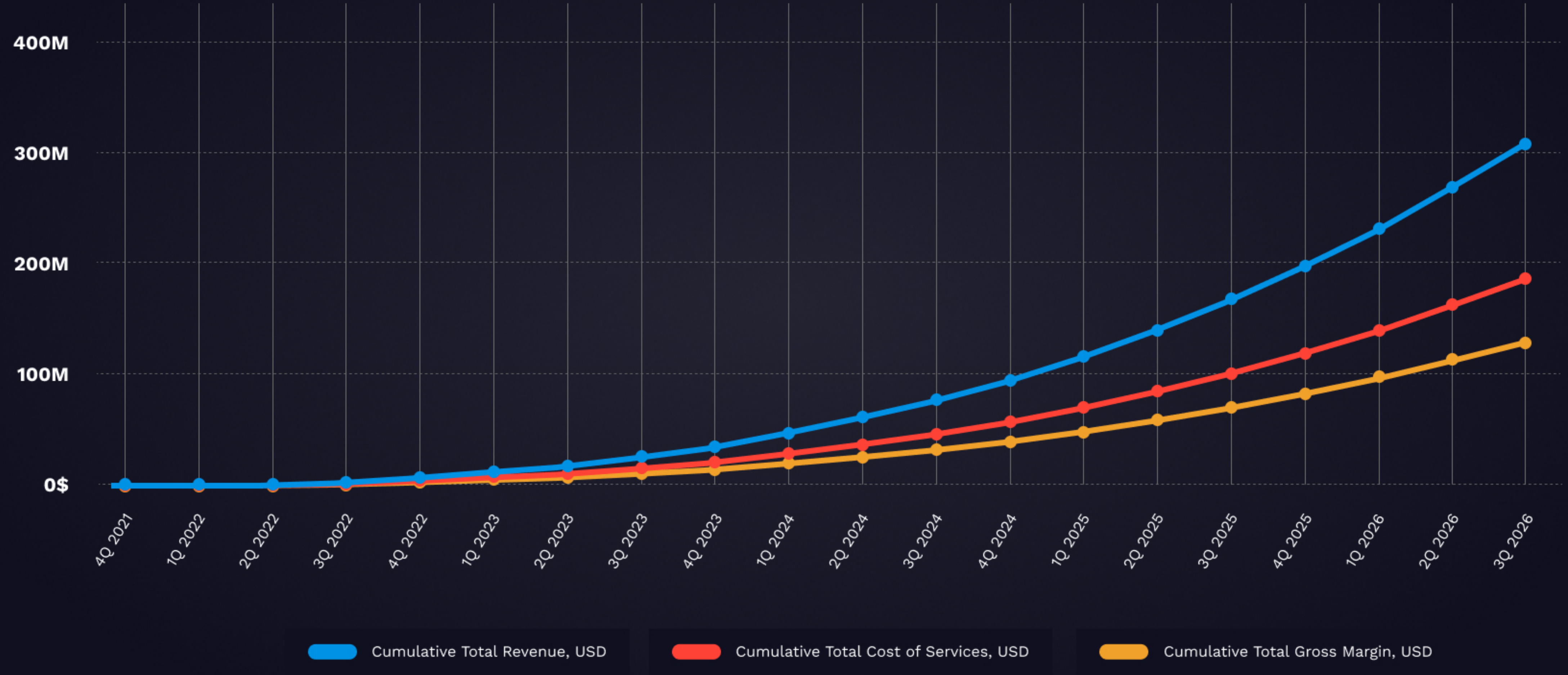
Usage of Services by Unique Active Users at the end of the Quarter



Quarterly Financial Data



Cumulative Financial Data for 5 Years



Roadmap 2021-2022

- Products
- Marketing
- Business Development

zam.me me
zamzam zz
zam.io io

Formation of a New Crypto Team io
Project Documentation .Two io
Financial Modeling .Two io
Marketing Strategy .Two io
Partnership with PayAnyWay me
Partnership with OpeningBank me
Zam.me was Valuated at \$27mln by FreedomFinance me

Attracted 10,000 Users zz
Infrastructure Launch 2.0 zz
NEW Products Docs .One zz
Developed \$ZAM Token io
Crossservers Zam.me&Zam.io zz
Referral and Bonus Program .One me
Partnership with Interactive Broker io
Website Update .Two io

2021 Q1

2021 Q2

Trade Wallet Power by Binance Broker .One io
DeFi Wallet BTC, ETH .One io
ZamEx Intelligent Investment Portfolios .One io
Cross-Chain Bridge ETH to BSC .One io
Launch Virtual Bank Cards .One me
Adding 10 New Remittance Destinations me
Launch of the USDZ and AEDZ Smart-Contracts .One io
Launch of Open API .One zz

zMorgan .One io
zMorgan Protocol Audit by CertiK io
Staking Wallet .One io
DeFi Wallet Add Cosmos, BSC .Two io
ZamEx Swap CeFi&DeFi .Alfa io
zMetaBoard (Dashboard) .One zz
Launch Virtual Bank Cards .Two me
Salary Projects for Migrants .One zz
Listing on KuCoin me
Listing IDO Uniswap and PancakeSwap io
Listing IEO on Gate.io io

DAO Governance zz
ZamEx On-Chain Exchange on ZAC .One io
zMorgan .Two io
zMetaBoard .Two (Dashboard) io
Intellectual Investment Portfolios .Two io
Launch off Loans for Migrants me
Obtaining a License from the Central Bank of Bahrain zz

Adding Deep Analytics to ZamEx io
Launching Nodes ZAC for Remittances zz
Stock Tokenization Release io
Launch of Algorithmic Stablecoins USDZ and AEDZ io
DeFi Wallet Add Lending Protocols .Three io
Adding 10 New Remittance Destinations me
Launch of Open API .Twe zz
PCI DSS Level 4 zz
Obtaining an EMI license zz

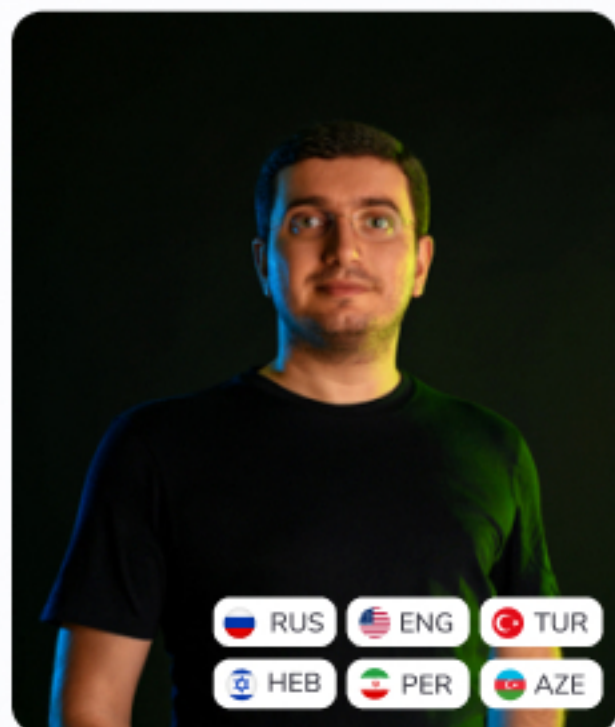
2021 Q3

2021 Q4

2022 Q1

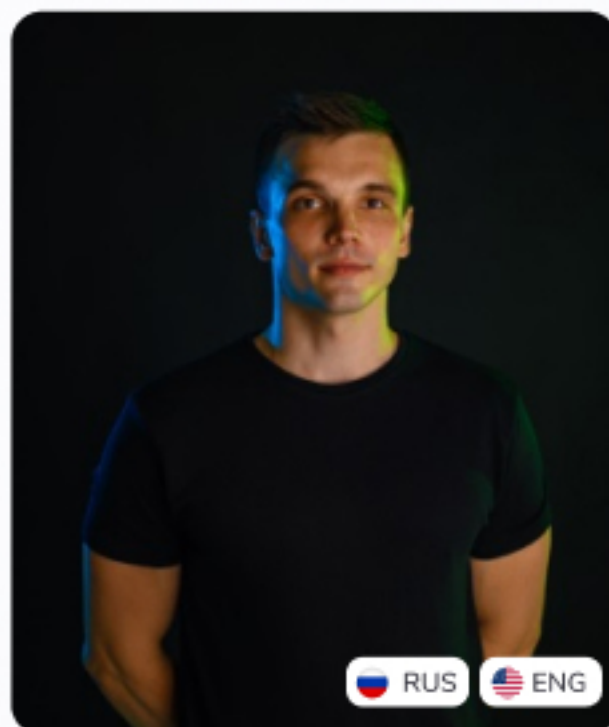
2022 Q2

Core Team



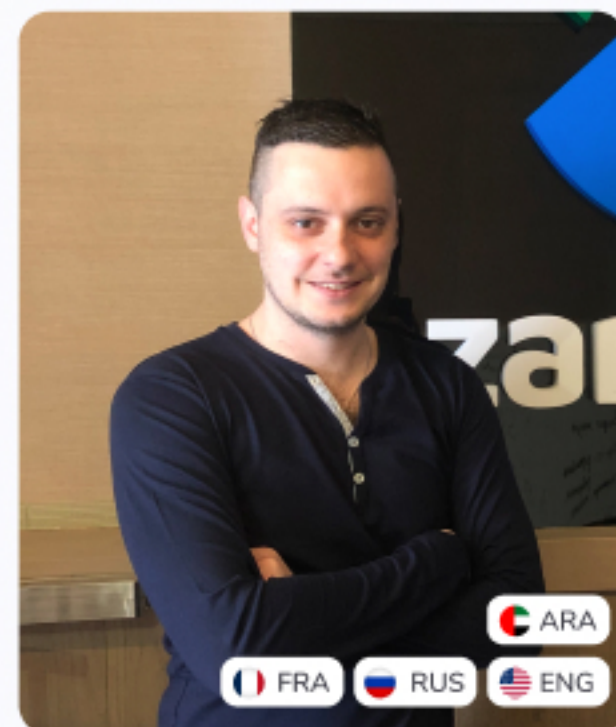
Iliya Biniaminov
CEO, Founder

Successful Business developer and founder of 8 companies with assets capitalisation of more than **\$50 million.**



George Gus
COO, Founder, Head of Product

Blockchain evangelist with **13 years** of experience in marketing, design and development of projects valued over **\$27 million.**



Ayman Sayed
CMO, Co-founder

Serial Entrepreneur and developer of projects across 4 countries with **6 years** of experience in digital marketing and product development.



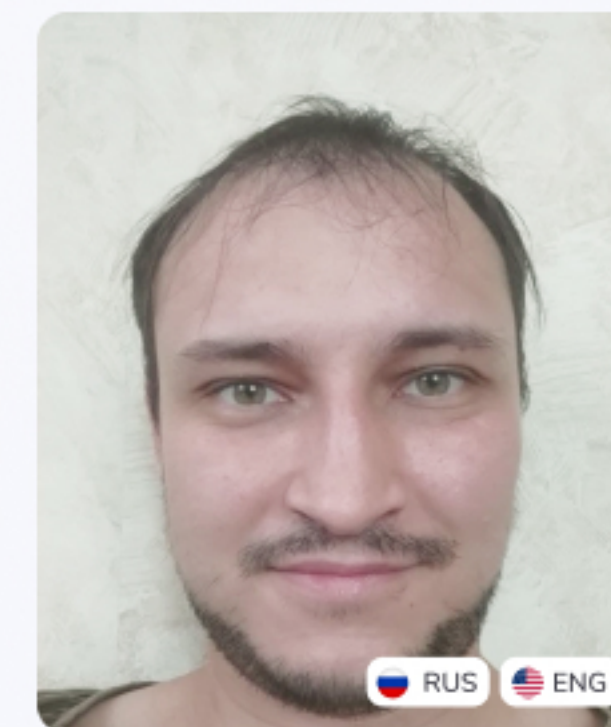
Ali Aoun
Chief Compliance Officer

8 years of Compliance experience within the Financial Industry in New York and London.



Ksenia Rayko
Chief Financial Officer

6 years of experience in finance, accounting and auditing at a senior level including at "Big Four".



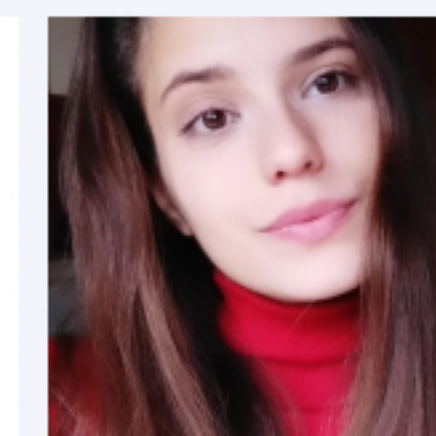
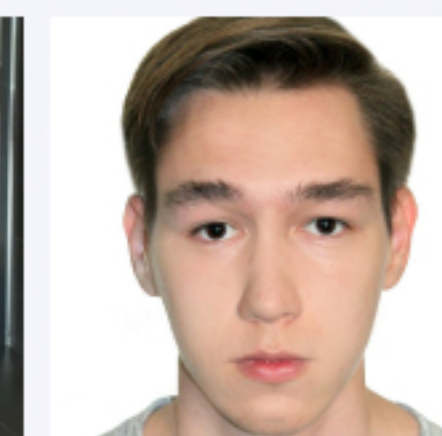
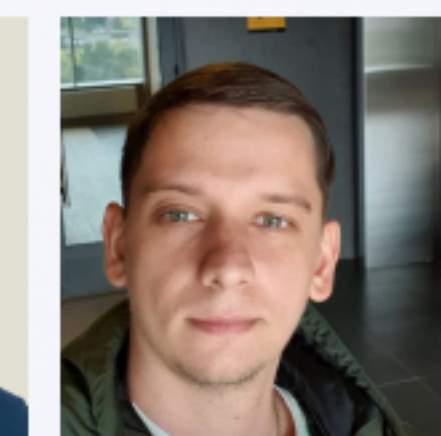
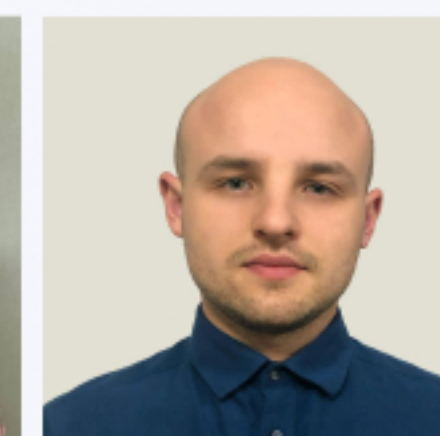
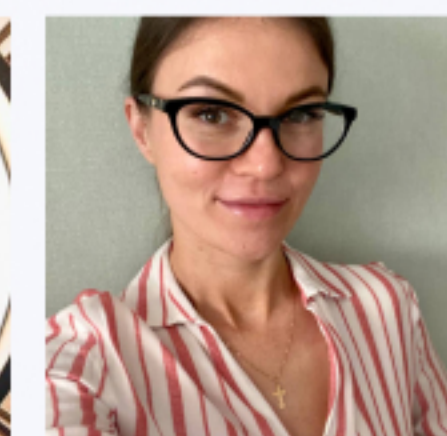
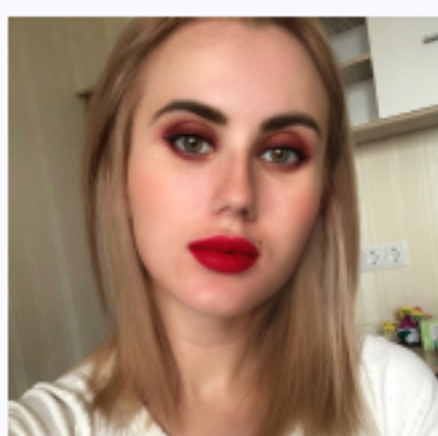
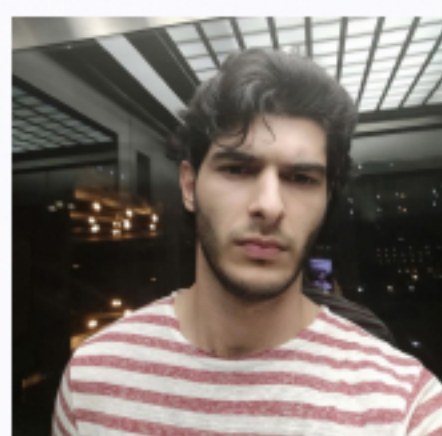
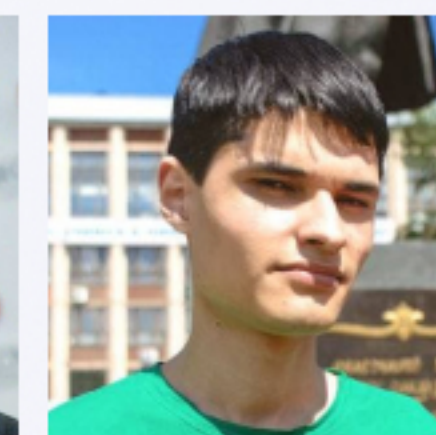
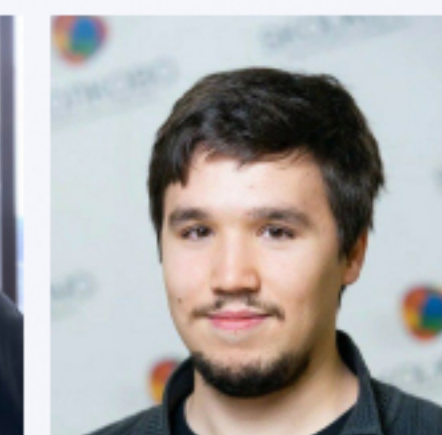
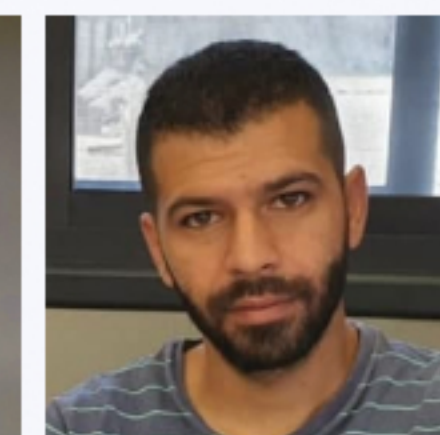
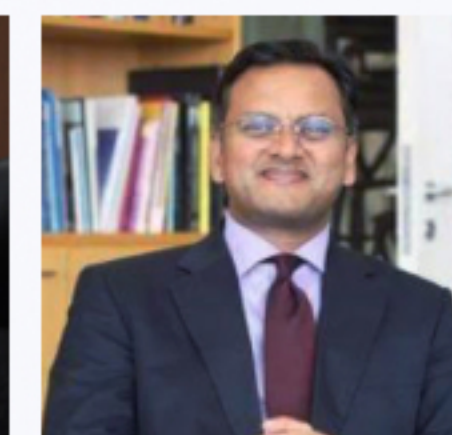
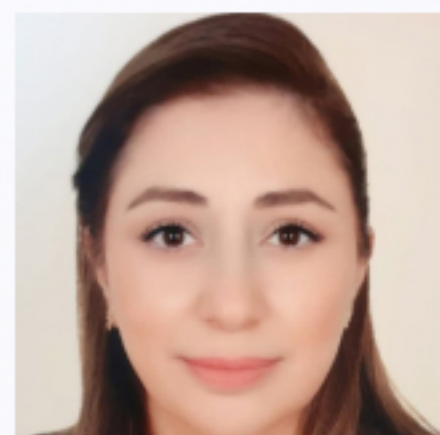
Mikhail Zhbakov
Chief Technical Officer

13 years of experience leading development of complex technical projects and IT products.



Alex Rosso
Chief Information Officer

23 years of experience in IT as a developer, system administrator, software architect and security expert.



Strategic Partners



Invest in ZAM Token before IDO and IEO

Now, we are in the
Private Sale Round

- If \$200 000, the price of **ZAM \$0.015**
- If \$100 000, the price of **ZAM \$0.020**
- If \$50 000, the price of **ZAM \$0.025**
- If \$500, the price of **ZAM \$0.03** (Listing price)

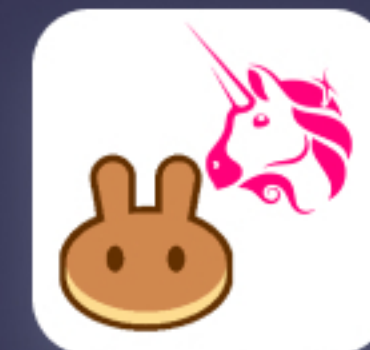


Listing will be in
September-October 2021
on 3 exchanges at once



IEO

Gate.io (TOP 10)



IDO

PancakeSwape, UniSwap

Join us in Building
the Future of Finance
Invest Today
before our market value skyrockets!

Follow our Community



@zam_io
Channel ENG



@zamio_chat
Chat ENG



@zam_io



zamzambank



medium.zam.io



github.com/Zamzam-Technology



White Paper: docs.zam.io

www.zam.io

www.zam.me

Legal Disclaimer

Participating in a Token Sale Event is a high-risk activity albeit this Token Sale Event, in particular, is aimed at experienced professionals who are used to blockchain technology, cryptocurrency trading and trading other market instruments such as stocks, derivatives, and forex markets. By participating in this Token Sale Event, the purchaser is aware and accepts the risks related to security, the potential lack of economic results. Finally, the purchaser declares being aware of the legal uncertainty of this type of transaction and to have conducted his own legal guidance according to the applicable law to which he subscribes. Any buyer purchasing ZAM token acknowledges the technological and economic uncertainty of the project presented in this Pitch Deck. Therefore, purchasers are aware of the absence of any legal action against the company in case of failure, nonperformance or no implementation of the project, as well as in the case of the ZAM token losing part or even the totality of its value. Purchase of the ZAM token confers the ability to use the coming zam.io platform services. No other rights are transferred upon the Token Sale Event.

Precisely, the company's only obligation is to distribute the ZAM token under the conditions defined in the Pitch Deck. During the Token Sale Event, the company may not be held liable for any of the following:

- Use of the service that are not compliant with the applicable terms;
- An error, malfunction, malicious action or violation of Zamio White Paper's terms by the user, a third party or a service controlled by a third party;
- All direct or indirect damage that may occur during the operation: cryptocurrency losses, profits or financial losses or other damages whatsoever in the type;
- The loss of control, any reason (loss, hacking, unwanted disclosure or technical failure), of the users' login credentials which would lead a fraudulent use of the tokens;
- The temporary or permanent suspension of the service, whatever the cause, and especially due to a request from the public authorities, judicial authority or any third party;
- Computer failure resulting in loss of data, including content in case of impact;
- The professional activity of users;
- Lack of compatibility between the service specificity and the customers' requirements;
- Generally, all damage whose cause does not depend on the company: Internet network outage, failure specific to the user's equipment, etc. Warning about the token According to the Estonian and European regulation, the ZAM token is a cryptographic utility token usable on the Ethereum blockchain and allowing, in the long term, to access the functionalities of the zam.io platform.

The ZAM token is not a security or a financial instrument within the meaning of the Markets in Financial Instruments Directive (MiFID II) of the European Parliament (2014/65/ EU) or within the meaning of the article L211-1 and followings of the Estonian Monetary and Financial Code. Participating in an Token Sale Event is a high-risk activity. This Token Sale Event in particular is only aimed at experienced professionals who are used to blockchain technology, cryptocurrency trading and trading other marketing instruments. By participating in this Token Sale Event, the purchaser is aware and accepts the risks related to security, the potential lack of technical and economic results and the total or partial loss of its capital. Finally, the purchaser declares being aware of the legal uncertainty of this type of transaction and to have conducted his own legal guidance according to the applicable law to which he subscribes. Indeed, the token grants no financial (income, capital or dividend) or voting rights in the company. The token is a crypto-asset issued by zam.io through the Token Sale Event and used by the members of the zam.io platform and community.

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