



GMAM TOKEN

Crypto-healthcare: A global token for the development of healthcare

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DISCLAIMER

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1. PURPOSE

GMAM will provide healthcare city developers, pharma companies, Health Ministries, international UN bodies and others who have an interest in creating new 'healthcare cities' a digital currency as a medium of exchange for transactions within the GMAM network without currency risk to meet the growing demand for world-class healthcare. The GMAM token will enable suppliers of services (healthcare construction , medicines etc) and consumers of those services (patients, doctors, hospitals etc), especially in emerging markets, to make payments using the GMAM token which will be accepted on the GMAM network together with other more established tokens and fiat currency. This may push down the cost of the services and products and thus saving tax payers money and offer more affordable healthcare and investment opportunities.

Moreover, GMAM plans to create a fully functional portal that will be part of the GMAM ecosystem, offering a vast range of healthcare investment products and enabling healthcare investors to purchase them using the GMAM token, thus cutting the costs of intermediaries.

Growmore Group's CEO Raj Lakha, assisted the UK Department of Trade in 2015 onwards on developing a strategy on 'taking the UK National Health Service global'. He undertook the training of the NHS senior managers on how they can expand the NHS brand in emerging markets

2. PROBLEM

Q. How do we create affordable healthcare for the emerging markets in particular?

A healthy workforce is a necessary condition for a successful economy. Hitherto, the 'masses' have not had access to 'world class' medical services as found say in the United Kingdom. Healthcare is a human right enshrined in the United Nations charter and conventions. Every government of the world tries to promote healthcare but few are able to deliver. This is not necessarily due to a lack of trying but largely due to a lack of a medium of exchange that can pay for such world class facilities. Emerging markets have challenges accessing fiat currencies and this limited supply affects the country's capacity to build infrastructure, reduce the cost of medicines and provide a social welfare system that benefits all ages. For example, obesity is increasingly becoming a disease that is affecting youngsters. This in turn will have dramatic costs for hospitals and employers. A common cause for the lack of treatment for obese youth is a lack of doctors, nurses and healthcare facilities. Q. Why? Due to a lack of expertise in the country to build such facilities and the medium of exchange to pay for such works. Q. What is the solution?

3. THE SOLUTION

CRYPTO-HEALTHCARE

Growmore's Crypto Currency focusing on Healthcare Cities in Emerging Markets

The Overview

The Healthcare City for the first time takes the UK NHS service global, in providing British standard healthcare in the African, Asian and Middle Eastern regions. The intention is to provide world class health and well-being, both pro-actively and reactively in the most cost-efficient manner.

The aim of the Healthcare City (HC) is to establish:

- An integrated state of the art NHS Hospital,
- UK accredited MBBS university,
- Medical Technology Park for R & D and Medicine manufacturing,
- Medical tourism facility attracting high income and VIP tourists from abroad,
- World class hotel and conference centre,
- Plus, high quality accommodation for students and staff.

This will be achieved on a minimum of 50 acres.

The intention of the development is to assist the host country and its region to achieve self-sufficiency, sustainability, employability and disease prevention & healthcare management suitable for the 21st Century. The HC will be energy efficient, green, clean and eco-tech friendly from design through to operations. It will also comply with UK NHS standards, as well as ISO 14001, ISO 9001, ISO 27001 and other standards as required.

The Growmore Crypto (GMAM) is a healthcare crypto that is backed by projects/assets. The information below including the financials is for ONE Healthcare City. Growmore intends to develop 15 of such Healthcare Cities across Africa, MENA region and Asia. This will provide a powerful asset base to the GMAM crypto. The Management Team consists of some of the UK's leading professors of medicine led by Professor Matin Sheriff. Thus, the financials below need to be multiplied by x 15 to get the scale of the investment, returns and cash flow.

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The GMAM crypto currency will be correlated to the Healthcare Cities and support their development. We anticipate GMAM becoming an accepted medium of exchange within and between these Healthcare Cities for suppliers, patients, development partners, medical practitioners et al.

The Solution

HC will be providing a holistic healthcare service, focusing on medical treatment, capacity building (through education and training), as well as improving the provision of technology within healthcare. The main objective of HC is to be the centre of excellence for anything related to healthcare in the region (of the host country), including Education, Treatment, and New Technology Development.

Company Goals and Objectives

The main objective of HC is to be the centre of excellence for anything related to healthcare in the host country and its region, including Education, Treatment, New Technology Development.

All stakeholders coming together, to build HC are eminent individuals and organizations, who are renowned for their work within the field. For example, NHS, Kings College London, etc. Therefore, ensuring the highest quality of services will be provided in treatment, educational services as well as all the other facilities and amenities.

Services

Mentioned below are the 6 main pillars of HC.

Private Health

World-leading specialist consultants in Cancer, Cardiac, Musculoskeletal, Neurosciences and Paediatrics, HC will provide unparalleled private healthcare and treatment for complex conditions in adults, children and babies.

HC will offer quick access to diagnostics and treatment using state-of-the-art technology, such as, MRI, X-ray and CT services, as well as Gamma Knife and Cyberknife radio-surgical systems.

The facilities are all supported by a dedicated team of caring, experienced and professional clinical staff, so the patients can be assured of the best care possible for themselves and their loved ones.

Hotels & Real Estate

Luxury facilities (hotels and apartments) will be incorporated with HC in order to create further traction for medical tourism. The hotels and other real estate will be designed to greet and accommodate the families of the patients who visit HC, looking for wellness.

University & Student Accommodation

The University of London will be setting up operations within the city, with the view of providing/teaching for medical degrees. This would create huge opportunities for students who aspire to be serving in the medical field as doctors, nurses, as well as healthcare management professionals.

Medicine MBBS degrees provided through these institutions will be an innovative and integrated curriculum to support the training and development of the students, as a medical professional. The strong core curriculum will equip the students with clinical, communication, observation, teamwork and management skills. This will set them in the path to become outstanding doctors as well as, the medical leaders of next generation.

Medical Fin-Tech

Provision of Medical Insurance and Medical Loans will be headed through the Medical Fin-Tech desk. This will enable the patients to benefit from financial instruments that puts their health first.

NHS

The UK Government's National Health Service is "Going Global" and will allow HC to bring in the world's leading healthcare service to different parts of the world. The 3 main pillars that has guided the NHS for the past 70 years to be what it is today, a world renown healthcare service, will be the cornerstone of the services provided at HC.

- That it meets the needs of everyone,
- That it be free at the point of delivery, and,
- That it be based on clinical need, not ability to pay.

R&D & Med-Tech

Leading firms (as mentioned above) who develop cutting edge technology to improve the medical sector will be working within the city, carrying out various

research and developments, with the view of creating a real impact within the host country and the region and most importantly – employment.

R&D and Med-Tech City within HC, led by eminent organizations will encourage local participation and improvement of local specialist capabilities, thereby building capacity.

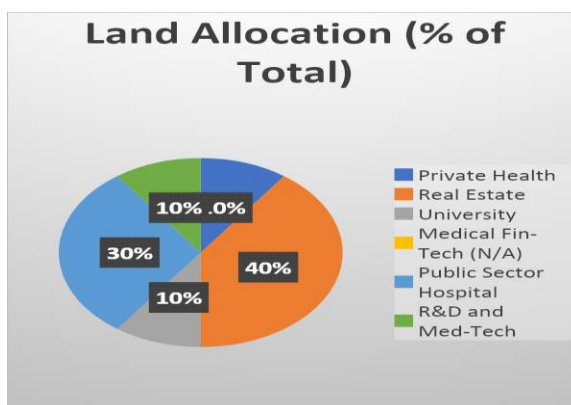
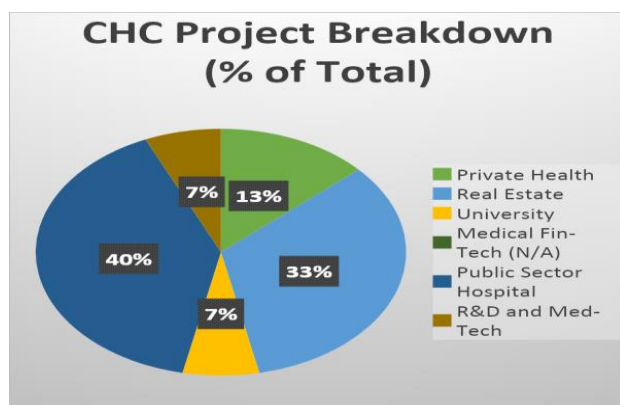
All aspects of HC mentioned above will benefit from its own cash flows and revenue streams.

Highlights

An overview of the project highlights are listed below:

CHC Overview			
Project Name	Project Size	Phase	Number of Years
Private Health	£40,000,000	1	2
Hotel and Real Estate	£100,000,000	1	2
University and Student Accommodation	£20,000,000	1	2
Medical Fin-Tech	N/A	1	N/A
Public Hospital	£120,000,000	2	3
R&D and Med-Tech	£20,000,000	3	2
Total	£300,000,000 (over 3 phases and 7 years)		

Source: HC Financials



Source: HC Financials

Each of the HC components will be generating, and benefit from its own revenues and cash flows.

Financial Overview

The Financial Statements – The Income Statement, Balance Sheet and Cash Flow Statement, have been created for a 25-year projected period. This is for two reasons; Firstly, it reflects the long-term investment structures that institutional finance seeks e.g. pension and life funds. Secondly, a 25-year life span should enable the government to make sustainable and meaningful impacts on health life chances, especially of the young.

Also, included under the Financial Plan are the Sensitivity and Ratio Analysis.

The figures shown below are the consolidated figures of all 6 components of HC, namely:

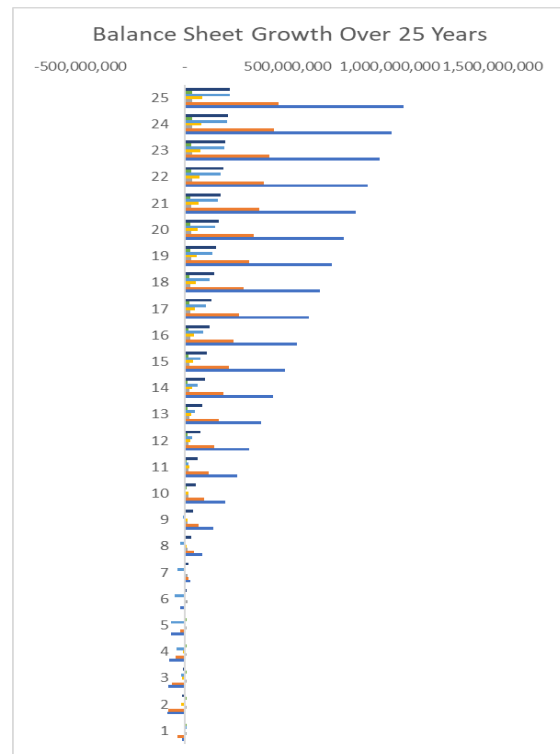
- Private Hospital
- Hotel and Real Estate
- University
- Public Sector Hospital
- R&D and Med-Tech
- Medical Fin-Tech

The forecasted financial statements assume the Development Phase will begin in 2019 (Year 1) and end in 2025 (Year 7). Revenues will be generated from day 1 of Year 3 (2021) onwards - post completion of “Phase 1”.

HC requires a total quantum of £300,000,000 split into 3 phases over 7 years. There will be an equity injection of £90,000,000 while the remaining £210,000,000 will be funded via long term debt.

Consolidated Balance Sheet

	Total
Current Assets	
Cash	988,697,841
Unpaid Share Capital	60,000,000
Trade Receivables	21,506,667
	1,070,204,507
Current Liabilities	
Taxation	-
Overdraft	-
Trade Payables	5,906,193
Deferred income	-
	5,906,193
Net Current Assets	1,064,298,314
Total Assets Less Liabilities	1,064,298,314
Capital and Reserves	
Share Capital	162,653,714
Reserves	844,000,399
Current Year P&L Account	57,644,201
	1,064,298,314



Source: HC Financials

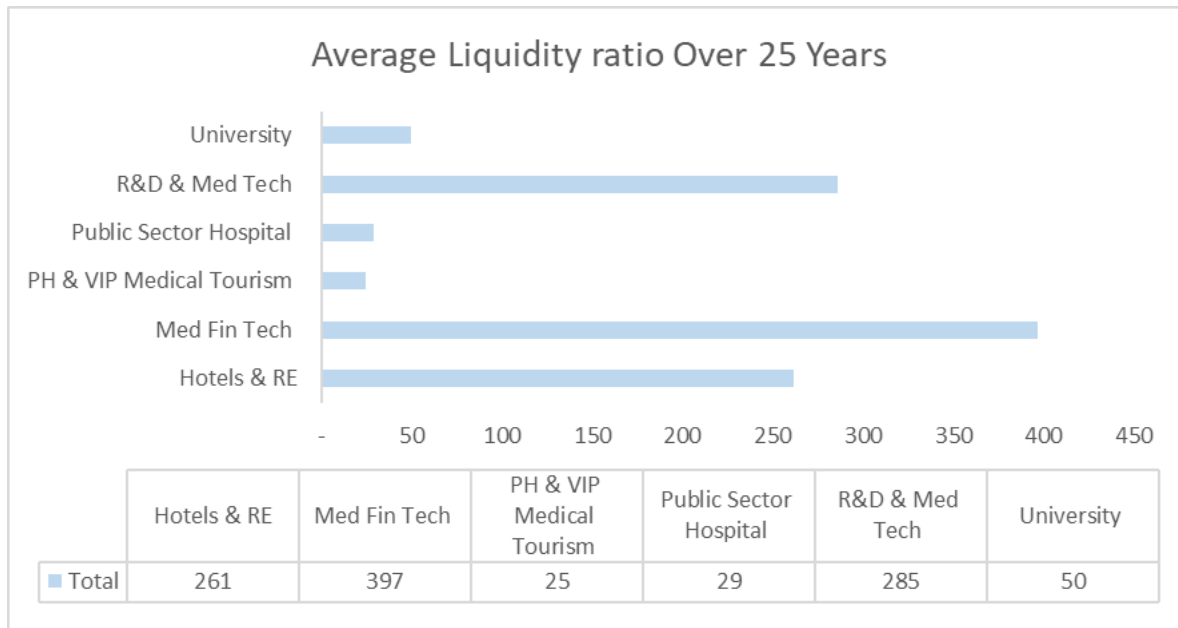
Depicted above is the consolidated Balance Sheet, as well as a graphical representation of the balance sheet growth at the end of the 25th year of HC.

HC has a strong projected balance sheet figure of **£1,064,298,314** at the end of 25th year.

Ratio Analysis:

The table below shows the liquidity ratios calculated for each of the pillars of HC at the end of the 25th year.

Liquidity Ratio = Current Assets / Current Liabilities



Source: HC Financials

The Liquidity Ratio for HC overall, over the 25-year period is calculated below;

Liquidity Ratio = 1,070,204,507 / 5,906,193

Liquidity Ratio = 181.20

This shows that at the end of 25th year, for every pound (£1) in liabilities, HC has over £180 in assets.

Consolidated Profit and Loss

Projections show that HC will have net profits of **£1,004,298,314** at the end of its 25th year.

Consolidated Financial Statement		
(amounts in £, unless otherwise stated)		£
		Total
Revenue		
	Private Hospital/VIP Medical Tourism	299,000,000
	Hotel and Real Estate	853,935,000
	University	760,000,000
	Public Sector Hospital	972,000,000
	R&D and Med Tech	54,000,000
	Medical Financial Technology	50,400,000
	Subtotal	2,989,335,000
Total Revenue		2,989,335,000
Operating expenses		
	Private Hospital/VIP Medical Tourism	197,955,790
	Hotel and Real Estate	277,681,160
	University	494,176,800
	Public Sector Hospital	695,697,690
	R&D and Med Tech	18,092,655
	Medical Financial Technology	14,241,750
	Total Operating expenses	1,697,845,845
EBITDA		1,291,489,155
		-
Profit/(loss) before taxation		1,291,489,155
Corporation tax 19%		287,190,841
Profit/(loss) after taxation		1,004,298,314
Dividends		
		1,004,298,314
Cumulative Profit/(Loss)		1,004,298,314

Source: HC Financials

Consolidated Cash Flow Statement

The cash flow statement remains positive throughout the 25-year projected period. The financial statements show full repayment of the external financing by the end of the tenth year of operating. As a result, the company will no longer have long term debt.

Consolidated Statement of Cash Flow

Year

Total

Operating Inflows

140,956,667

Operating Outflows

- 70,874,320

Corporation Tax Outflows

- 13,521,479

Cash Flows

56,560,867

Opening cash

932,136,973

Closing cash

988,697,841



Source: HC Financials

Throughout the financial modelling, it was assumed that there would be taxation including sales tax as well as corporation tax. It is acknowledged, that the rates shown in the financial model maybe much lower or non-existent. In such an eventuality, this will result in the net profits being much higher. Furthermore, it is assumed that the cost of capital for the debt is at a notional 5% per annum. It maybe that such a cost is lower if obtained through Shariah finance.

Market Analysis

Market Summary

The aim is to serve the population of various regions, thereby serving an underserved market while promoting “Health Tourism” in the host country as well as the region.

The broad nature of the services that is on offer at HC, has the capacity to cover a wide range of the population.

- Population of Africa: 1,216 million
- Population of Middle East: 411 million
- Population of ASEAN: 636 million

Source: World Bank

Customers

HC will be attracting a very broad range of clients due to the wide variety of services

Healthcare services target audience;

- Domestic patients
 - General population of the host country (public and private)
- International Patients,
 - Business executives
 - Holiday makers seeking a medical check-up (leading to medical tourism)

Education/University offerings target audience;

- Medical Students,
- Doctors, Consultants, and Surgeons,
- Junior Doctors, and
- Nurses and Midwives.

Hotel and Real Estate target audience;

- Families of the patients attending through medical tourism,
- Student and staff accommodation.

Medical Fin-Tech target audience;

- Families of the patients attending through medical tourism,
- Student and staff accommodation.

R&D Med-Tech target audience;

- Families of the patients attending through medical tourism,
- Student and staff accommodation.

The aim is to deliver high quality treatment at a fraction of the cost in comparison to western countries, thereby making HC the ideal healthcare destination for specialized medical care. Based on the wide array of services on offer, focused at VIP as well as patients/clients through the government healthcare system, there will be different layers of pricing.

The top end pricing will allow headroom to subsidize the patients to be seen through the public healthcare system.

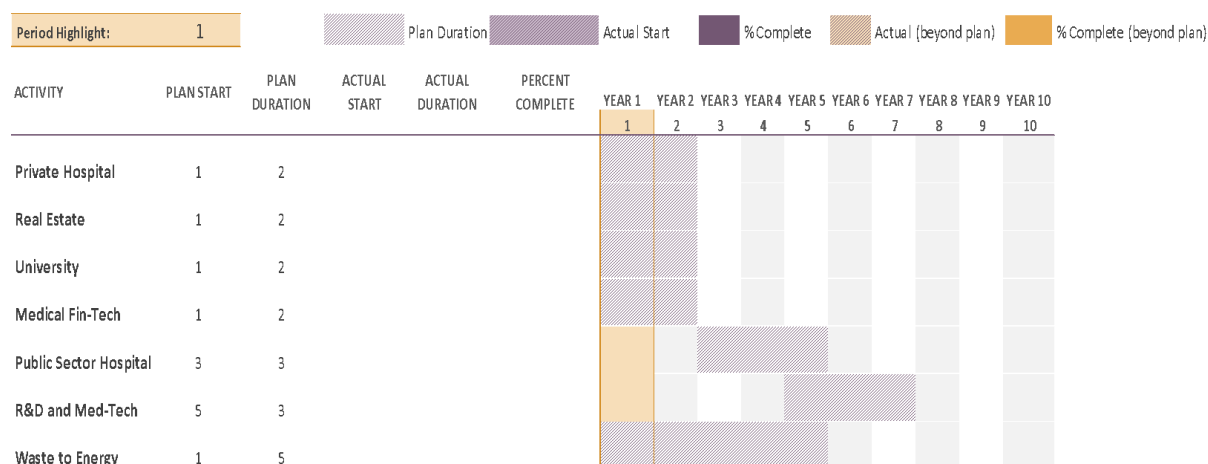
Strategy and Implementation

Milestones

HC will be developed in 3 phases. The rationale behind doing so, is that the projects built on phase one will begin to generate income that support the development

and working capital requirements of the subsequent phases.

Project Plan – Gantt Chart



Phase 1

Phase 1 Budget = £160,000,000

Phase 1 consists of the following four key components.

- Private Health: £40,000,000
- Hotels & Real Estate: £100,000,000
- University: £20,000,000
- Medical Fin-Tech: N/A

Development of all of the above will begin simultaneously on Day 1 of the project and will be expected to complete at the end of year 2.

Phase 2

Phase 2 Budget = £120,000,000

- Public Sector Hospital: £120,000,000

Development will begin on Day 1 of Year 3 and will be expected to complete at the end of year 5.

Phase 3

Phase 3 Budget = £20,000,000

- R&D & Med-Tech: £20,000,000

Milestone	Start Date	Duration (Y)	End Date	Budget
Private Hospital	XX/XX/2019	2	XX/XX/2021	£40,000,000

Real Estate	XX/XX/2019	2	XX/XX/2021	£100,000,000
University	XX/XX/2019	2	XX/XX/2021	£20,000,000
Med Fin-Tech	XX/XX/2019	2	XX/XX/2021	N/A
Pub Sector Hosp	XX/XX/2022	3	XX/XX/2025	£120,000,000
R&D Med-Tech	XX/XX/2026	2	XX/XX/2026	£20,000,000
Total				£300,000,000

HC and Social Impact

HC is designed in a manner where there are great social benefits.

This will be achieved through,

- The use of environmentally friendly material in building all aspects of HC
- Installation of a Waste to Energy plant outside of HC, in order to dispose of and reutilize the medical waste that will be produced.
- Provision of low-cost accommodation in order to increase wellbeing of the labour force.
- Aesthetically pleasing building structures.

Pricing Strategy and Revenue Model

Pricing Strategies

Multiple Pricing strategies will be utilized at HC, due to the wide range of services provided. They are,

Premium Pricing: This will be used in the Private Healthcare, Medical Tourism offering, as well as in luxury real estate.

Economy Pricing: This strategy will be in use for the Public Healthcare Hospital, as well as for affordable housing.

Price Bundling: Combining products and/or services such as all healthcare treatments.

Revenue Model for HC

Similar to the above, multiple Revenue models will be utilized at HC. They are,

- Service Fees: Generated through healthcare treatments, university courses,

Medical Fin-Tech, etc.

- Product Sales: Generated through the R&D and Med-Tech initiatives.
- Access Fees: Generated through the Real Estate establishments.
- License Fees: Generated through R&D and Med-Tech, Medical Fin-Tech initiatives.

Revenues will be generated through the following methods:

Private Health:

This will consist of a facility that will provide medical treatments to High Net Worth and VIP clients from all over the world, promoting medical tourism, with a capacity to attend to over 1,000 patients per. Target clientele would be,

- International Patients (Medical Tourism),
- National Patients (Domestic Private Health clients), and,
- Regional Patients (Patients from the Region).

Hotels and Real Estate:

5- and 3-star hotels will be built to accommodate the patients and their families within HC along with 5 star serviced apartments, 4 world renown restaurants and a state-of-the-art conference centre will also be built.

Accommodation will also be built for students who will be using the education facilities and for the staff of HC.

University:

World leading UK universities will be operating within HC providing the following list of courses,

- MBBS courses over 7 years,
- Nurse training courses over 3 years,
- Paramedic training courses 3 years,
- MBA in Health Management,
- Professional courses,
- Vocational courses (day courses) for 14-21-year olds.

Medical Fin-Tech:

Medical Insurance as well as other medical related loans/financial products and services will be offered through here.

Public Sector Hospital:

This facility will have the capacity of over 1,500 beds, and will be treating the following patients,

- Local patients,
- Regional patients,
- World Health Organisation patients.

R&D and Med-Tech:

This part of HC will consist of eminent organizations operating within medical technology carrying out research as well as the production and supply of tech products and services. HC will provide over 50 office spaces, and a further 20 units of manufacturing facilities.

4. THE OPPORTUNITY

GMAM healthcare investment products will focus on selling to the growing Corporate Social Responsibility (CSR) market. This consists of hedge funds, regulated funds, insurance companies, institutional investors, sophisticated investors etc who have interests in investing into Social, Environmental, Health and Public Safety projects.

GMAM will provide transparent and continual risk assessment of the investment products and the underlying projects.

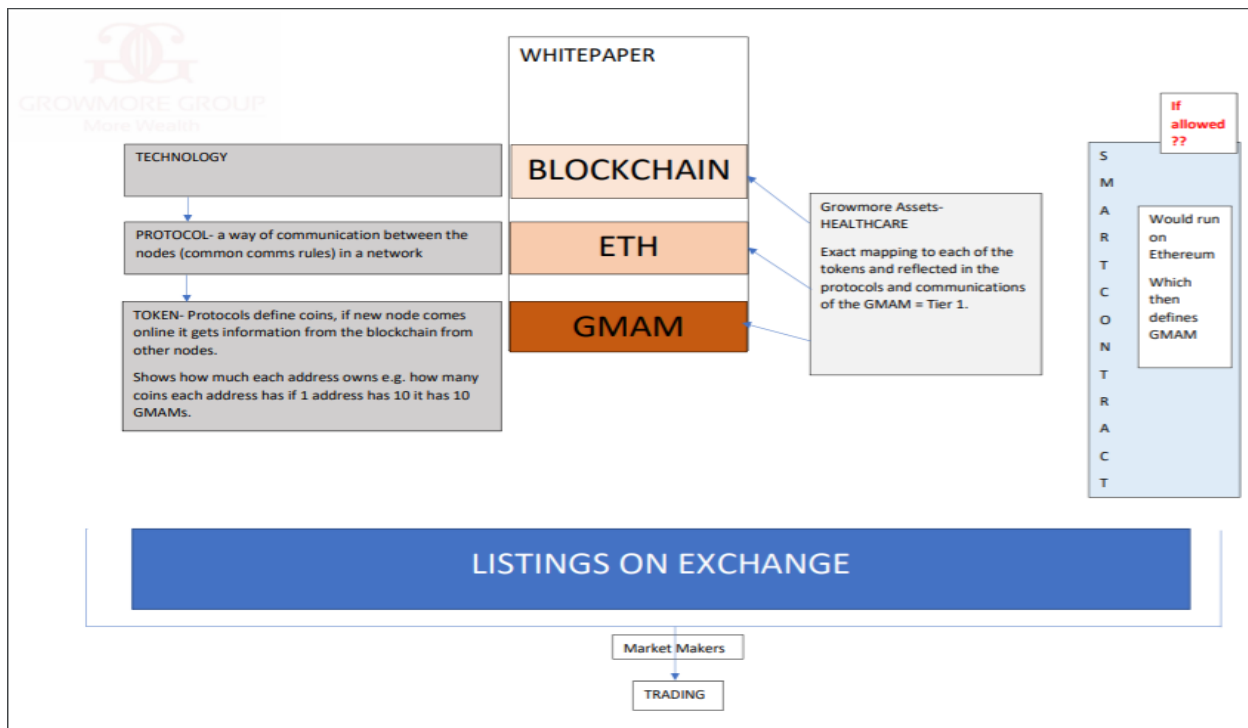
5. ABOUT GMAM and Blockchain

GMAM is a digital **utility token** designed to be used within a new, private and secure digital platform called www.gmampc.com (operational by 15th October 2019). The GMAM website will be managed by Growmore Group's in-house technology officer.

In the future, the GMAM network intends to expand by adding digital banking to its services. The services will be provided by a newly incorporated Cyprus company that will be licensed by the highest standards of the Central Bank of Cyprus or alternatively in the UK. GMAM token will form an integral part of the digital banking network.

GMAM and Blockchain

Highlevel view on GMAM token and its connection to blockchain.



Information on Blockchain

The blockchain is an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions but virtually everything of value.

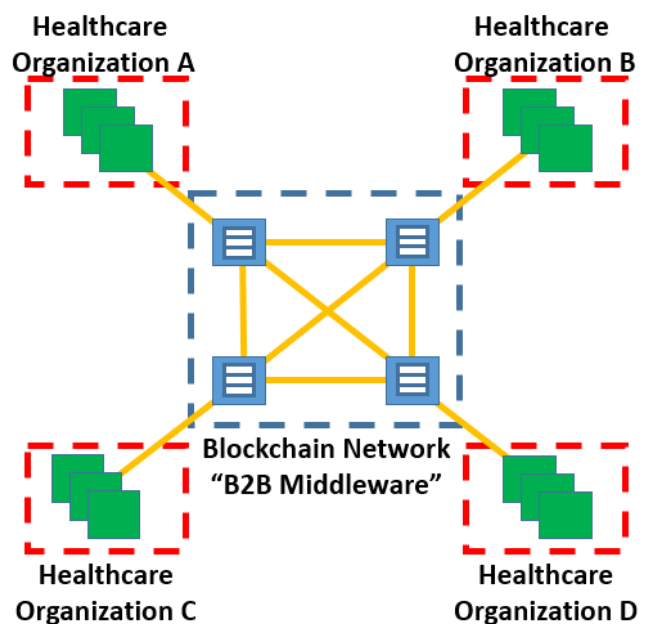
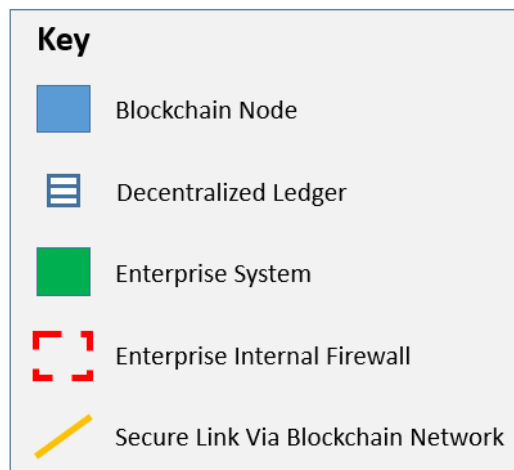
Blockchain is the technology that underpins digital currency (GMAM, Bitcoin, Litecoin, Ethereum, and the like). The technology allows digital information to be distributed, but not copied. It may be described as a “digital ledger” stored in a distributed network.

GMAM blockchain is the structure of data type that represents a financial ledger entry, or a record of a transaction related to healthcare cities. Each transaction is digitally signed to ensure its authenticity and that no one tampers with it, so the ledger itself and the existing transactions within it are assumed to be of high integrity.

Blockchain Cannot Be Hacked. While the details will vary between Blockchain protocols, the core of the technology is that it is a decentralized digital ledger of transactions. These transactions are verified in whatever way is deemed appropriate for the particular Blockchain application.

GMAM token and its potential interaction with blockchain technologies for suppliers, patients, development partners, medical practitioners et al. can be as follows:

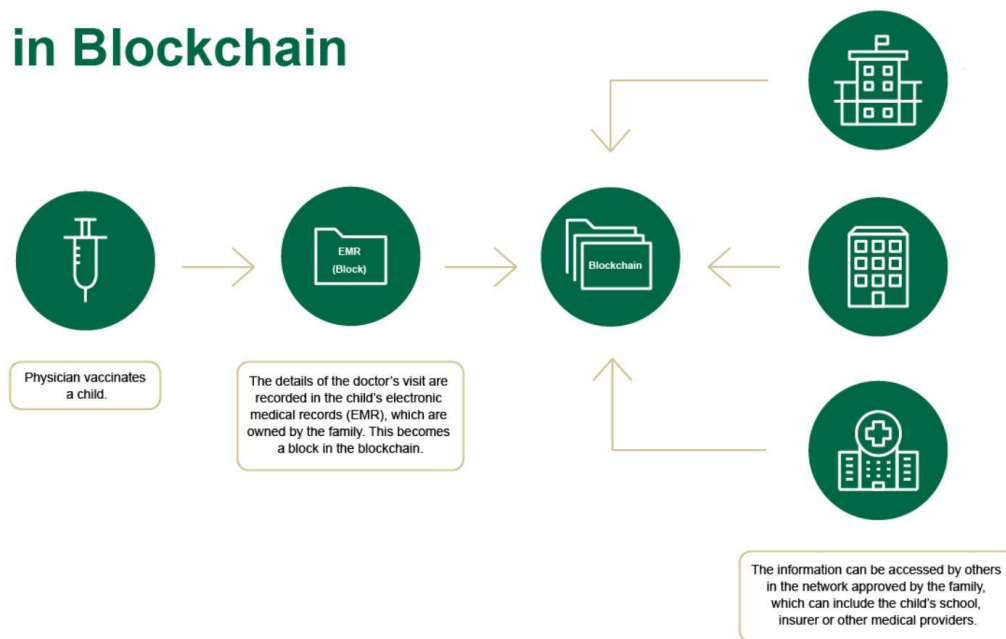
Healthcare Blockchain Overview



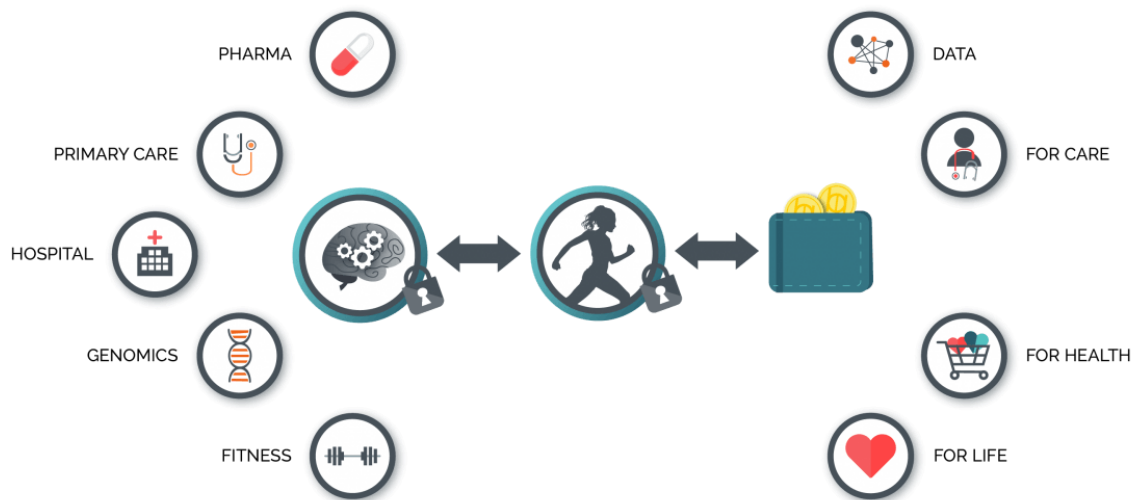
Any typical healthcare transaction can be quite complicated. Each type of transaction calls for sub-chains. Here are some examples:

Simple Healthcare transaction view:

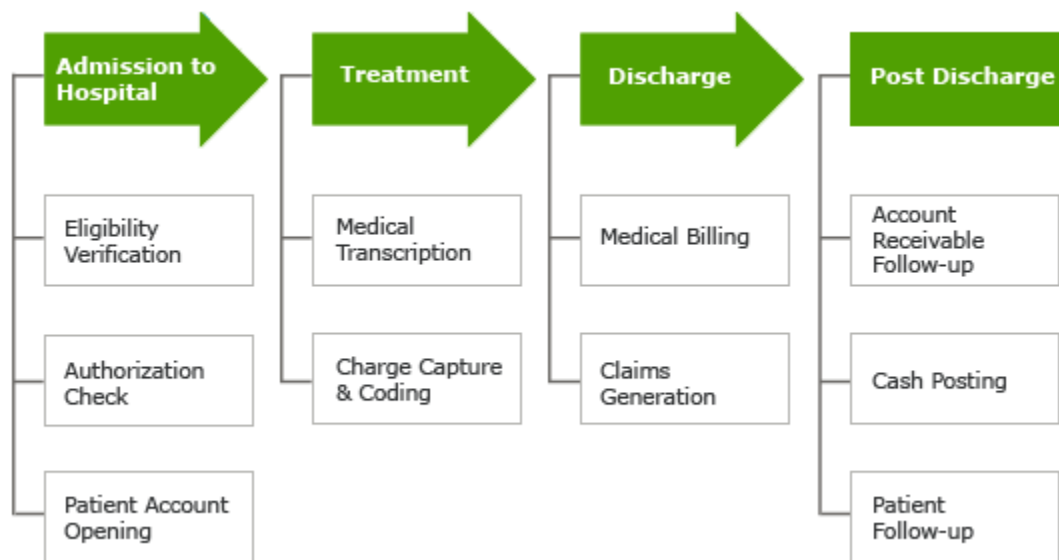
A Healthcare Transaction in Blockchain



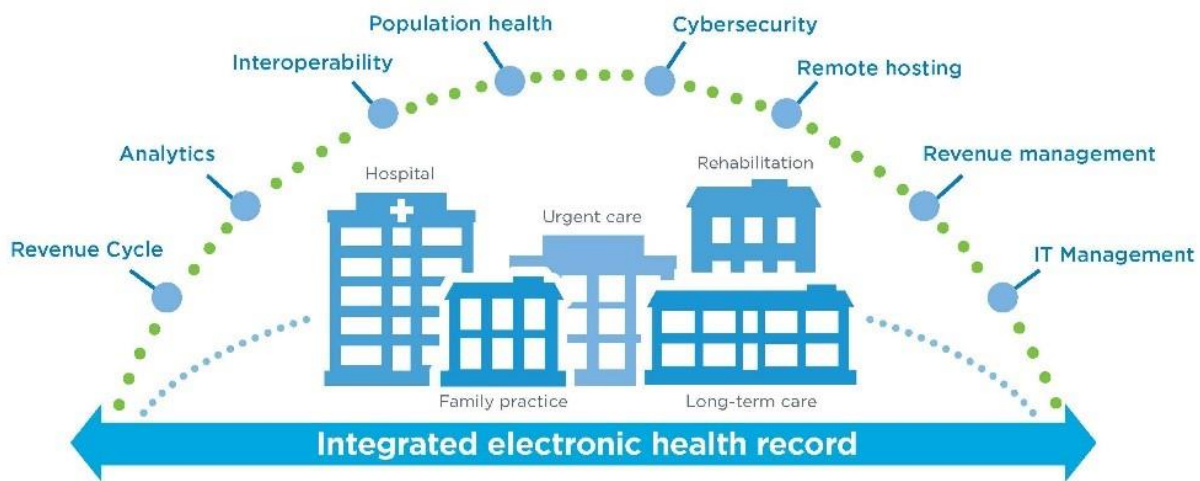
Holistic care view:



Hospital process view:



Integrated Electronic Health Record view:



Our goal is to promote GMAM token to be adopted as primary currency in various such processes to build transactional efficiency and cost effectiveness within healthcare cities ecosystems.

1. GMAM (Growmore Asset Management Group)

Growmore Asset Management PLC (FRN 816732) is an appointed representative of Kapwealth Ltd, which is authorized and regulated by the Financial Conduct Authority (FRN 590782) (UK)

ADVANTAGES

- A strategic plan that is strictly client focused
- Cutting edge platform
- Great client experience and customer support for the users in our ecosystem
- Systems are designed for scalability
- An experienced and capable support team that can manage complex technologies and business challenges

Growmore Asset Management Plc Senior Management consists of:

Mr. Nitin Shelke, Chairman – 25 years business experience as financier and wealth manager. Has raised funds into the many billions for projects worldwide.

Mr. Raj Lakha, CEO – 20 years in risk management advising some 40 governments, some 1,000 companies and trained some 17,500 people in risk related matters. Raj was instrumental in assisting the UK Government with its taking the National Health Service Global strategy.

Ms. Elena Jakimova, Director – 15 years experience in administration and office systems.

Healthcare Cities Senior Advisors:

Professor Matin Sheriff- Professor of Urology

Professor Steve Westaby – Surgeon and Professor of Cardiology. Regarded as one of the world's leading experts in healthcare

Professor Marc Clements – Medical Physicist. Pioneer of medical lasers

7. GROWMORE GROUP'S STRATEGY

A global platform and accelerator of growth, GROWMORE Group has created successful investment strategies that have proven to be beneficial at multifarious levels. Our capital goal is to identify the alpha generating techniques which will grow and protect the wealth of our affiliates. The propagation and preservation of assets through the optimization of our client's current position in order to retain their earnings and increase their capital gains. We implement savings and financial outlay schemes that guide our associates in meeting their short, medium and long-term goals. GROWMORE Group are experienced wealth managers.

With a cooperative and collaborative culture combined with a disciplined approach, GROWMORE Group is able to offer its clients unique proposals which cater to their specific requisites. As a result of our consistent efforts and application, we have gained advantage in the wealth management industry. Our firm has the expertise to cultivate a diversified blend of global strategies by identifying various market segments which have the potential for attractive returns. By expanding our capital venture plans, we have garnered a large group of loyal and distinguished clientele.

Our unifying investment philosophy incorporates five canons of belief which are:

- Risk-management,
- Uniformity
- Proficiency
- Specialism and
- Mastery.

8. MARKETPLACE

Please refer to the Deloitte's report on Global Healthcare found at:

<https://www2.deloitte.com/global/en/pages/life-sciences-and-healthcare/articles/global-health-care-sector-outlook.html>

They say - Global Healthcare Spending to increase to over US\$10 TRILLION by 2020.

Health is the world's leading challenge together with climate change.

9. PLATFORM.

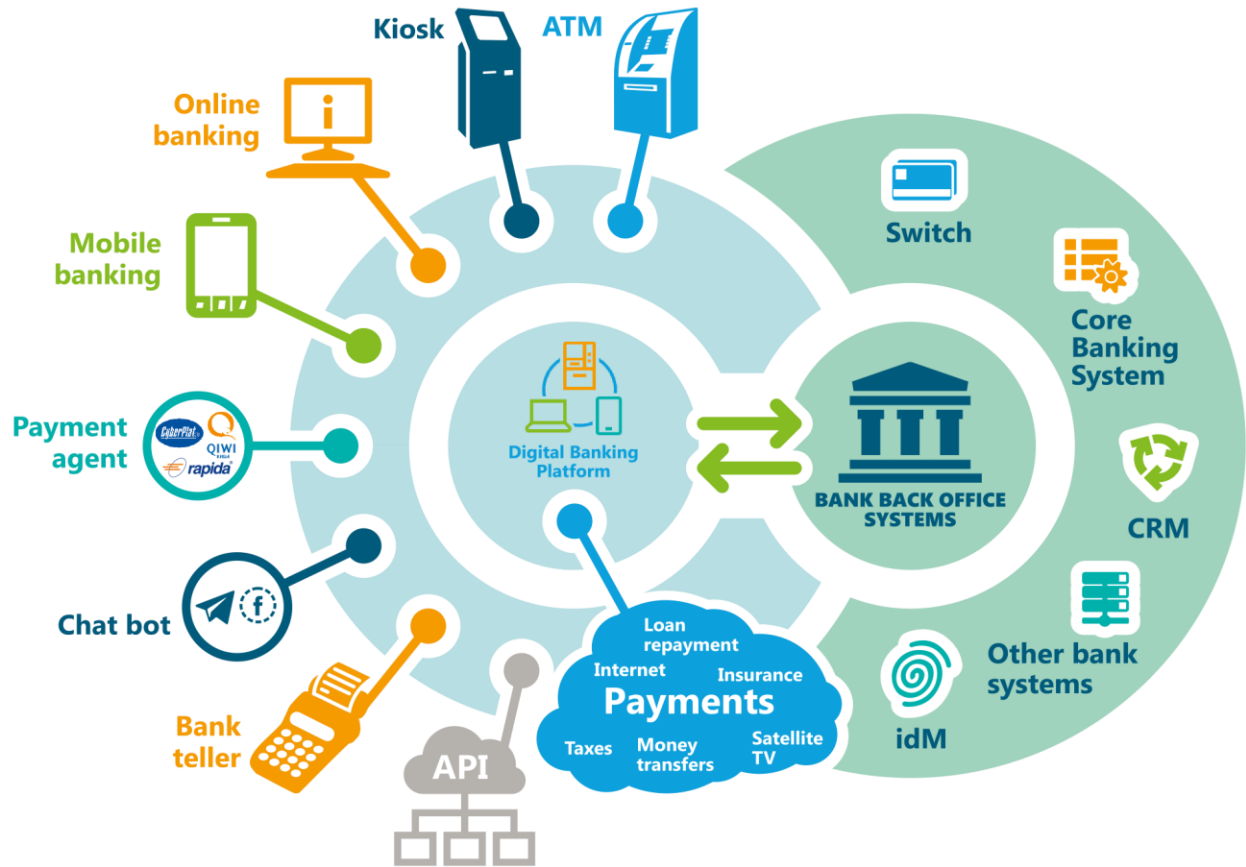
GMAM token as part of www.gmampc.com ecosystem has plans for creating a fully functional portal for enabling the users to access vast range of healthcare investment products, which may be purchased with the use of GMAM token, other crypto and fiat currency will also be accepted.

Emerging block chain technologies and encryption tools may be applied to certain use cases for achieving superior client service level.

Side chains for syndicate partners and capital suppliers are established to initiate, develop and deploy smart contracts for various partner groups to reach, understand, and react to client goals in a seamless arrangement.

Further research into these areas is needed to design & deliver superior client experience.

The GMAM token and the platform aims to safeguard user privacy.

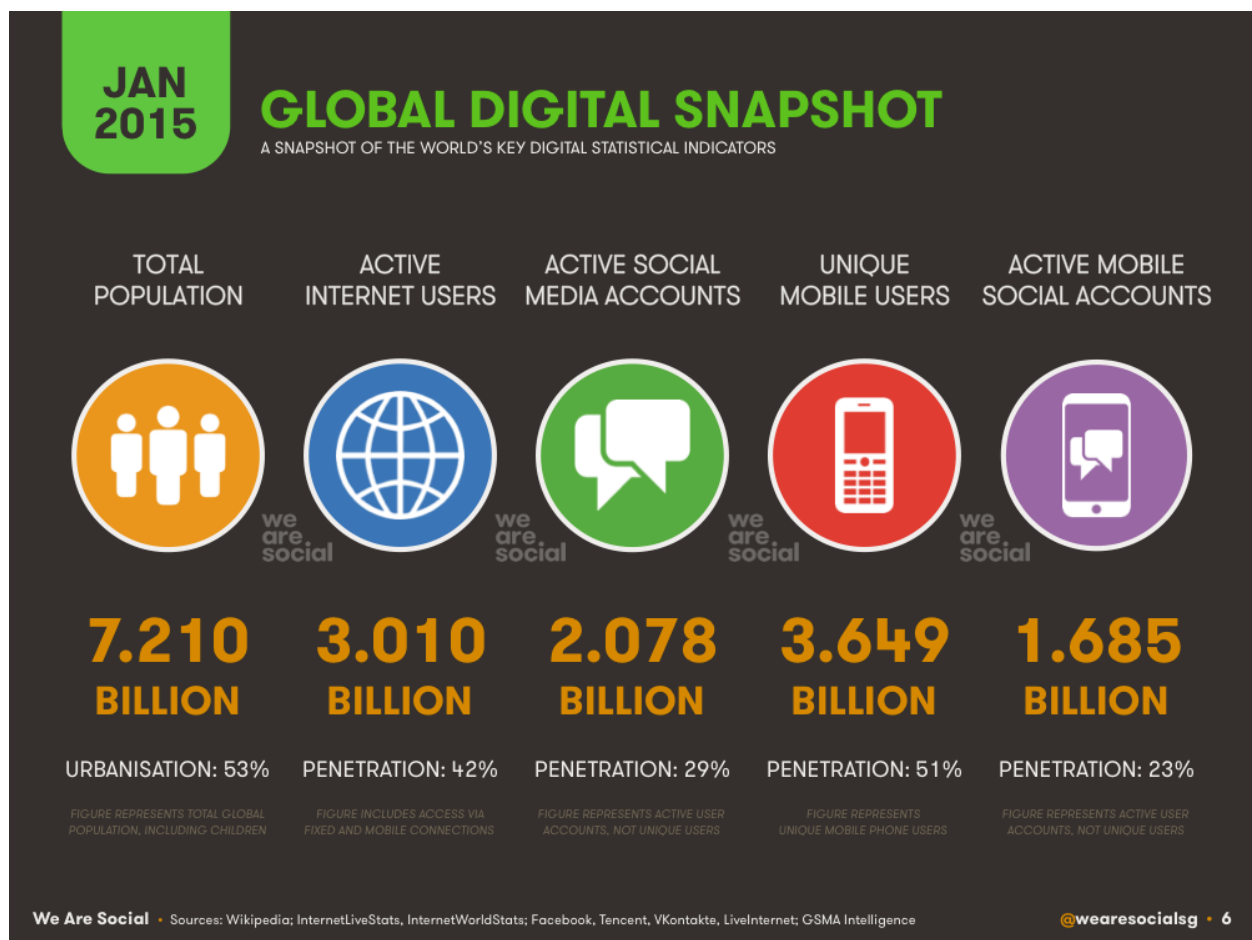


All Planned Services on User Platform.

10. USER GROWTH

GMAM's plan is to reach out to target markets via various online and offline strategic engagement activities. We intend to make use of this platform and various banking or financial services channels in our growth strategy.

We plan to work with various 3rd party industry professionals, partners and other experts in the field of digital marketing to spur further growth.



11. ICO DETAILS

GMAM Crowd sale

Name of token: **GMAM** token/ Growmore token

Symbol: **GMAM**

Token Standard: **ERC20** Standard

Decimals: **5**

Role of Token: Use in healthcare

Total supply: 1,000,000,000 **GMAM**

Available token for sale: 100,000,000 (10% of supply)

Period of Sale: Ongoing. Initially 10% of the supply. Then 'top-up' every quarter up to 10% of supply.

Cost of 1 **GMAM**: USD \$10.00

Accepted currencies: Ethereum, BTC, Litecoin, Fiat Treatment of Cryptocurrencies or coins or tokens is quite different in various jurisdictions globally. Some jurisdictions consider tokens, coins and most forms of cryptocurrencies as commodities while other jurisdictions view them as potential securities while others either actively promote or impose a ban. For these reasons and for the sake of user safety **GMAM** token should be viewed as utility token which can be utilized for the purchase of memberships and services as available through **GMAM** affiliated sites.

12. USE OF FUNDS

All tokens are treated as utility tokens. Utility tokens do not expire as long as they are not redeemed. They expire only when tokens are redeemed as described above in “How to Redeem” section below.

How to Redeem Tokens

- Using them as payment in transactions with other users on the GMAM network
- For credit on GMAM sites for service fees or dues
- More features and benefits may be announced as we continue to with our business plan to reach additional milestones

Proposed Use of Funds through hard cap (subject to revisions):

- Platform & Corporate Development: 38%
- Healthcare Infrastructure in emerging markets: 62%

Post hard cap and through conclusion of 1% of token supply (subject to revisions):

- Platform & Corporate Development: 12%
- Healthcare Infrastructure in emerging markets: 88%

Our goal is to develop the use of GMAM token and the use of GMAM platform for the long term benefit of partners and clients.

13. ROADMAP

1. Q3 2019 - Research, Explore ICO, block chain and smart contracts.
2. Q1 2020 - Phase 1 implementation of portal development.
3. Q3 2020 - Phase 2 implementation of portal & corporate development.
4. Q2 2021 - Final phase implementation of portal & corporate development.
5. Q2 2021 and beyond - Expand administrative, marketing and operations to improve client outreach.

14. ICO Disclaimer

DISCLAIMER PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

Please read the following notice carefully before proceeding to read this Whitepaper document issued by Growmore Asset Management PLC (FRN 816732), an appointed representative of Kapwealth Ltd, which is authorized and regulated by the Financial Conduct Authority (FRN 590782) (UK).

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This whitepaper does not constitute an official agreement of any kind and the information provided herein is for informational purposes only. Project parameters, dates, specifications provided as well as other details technical or not are subject to change without prior notice.

By participating in the Token Sale, you must agree to the Growmore Asset Management PLC's Terms & Conditions (Terms of Use). GMAM Token does not have the legal qualification of a security, since it does not give any rights on dividend or interest. The GMAM token is final and non-refundable. The GMAM token is not a share and does not give any right to participate to the general meeting of the Company. The GMAM token cannot have a performance or a value outside the GMAM platform or another affiliate platform. The purchase and use of GMAM token shall therefore not be done for speculative usage.

Acquisition of GMAM token does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor and a Holder of GMAM token is not entitled to any guaranteed form of dividend and/or any other rights what's so ever.

Risk Statements

Prospective acquirers of GMAM tokens should carefully consider and evaluate all risks and uncertainties associated with the cryptocurrencies, and their respective businesses and operations, the GMAM tokens and the GMAM Initial Coin Offering. Familiarize yourself with all the information set out in this Whitepaper, Risk Notice prior to any purchase of GMAM tokens.

Growmore Asset Management PLC, neither guarantees nor accepts responsibility for the accuracy, reliability, current (as of this White Paper) or completeness of this content. Individuals intending to contribute in the platform should seek independent professional advice prior to acting on any of the information contained in this paper.

Any person undertaking to acquire Tokens must be aware that the GMAM Global business model may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, any person undertaking to acquire Tokens, acknowledge and understand that neither Growmore Asset Management PLC nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes and that project parameters, dates, specifications provided as well as other details technical or not could be subject to change without prior notice.

In addition, Growmore Asset Management PLC has the complete freedom to operate or domicile its business(s) anywhere suitable provided it complies with the regulatory framework of the requisite jurisdiction.

GMAM Tokens are not securities and participants comprehend and fully accept the fact that GMAM Tokens are not securities under any circumstance, neither are they registered with any government entity as a security.

No regulatory authority has examined or approved any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements

or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements, or rules have been complied.

Ethereum related risks to tokens will be issued on the Ethereum blockchain thus being dependent on it. The functionality of the GMAM Tokens or the GMAM platform will be severely affected should the Ethereum protocol malfunction or fail.

Risks associated with quantum computers despite the efforts made by the blockchain community to safeguard the security of cryptocurrency technology, the potential development and deployment of quantum computers or any other kind of advanced types of computers in the future may put this security at risk. In such a case, the GMAM Token will be affected as well.

No fund insurance provided. Any and all types of funds collected in the Crowd Sale are in no way insured. Funds may lose their value in whole or completely without warning. There is no insurance company, private or public, to turn to should something goes wrong with the funds provided.

Restricted Areas:

Acquiring and storing GMAM Token involves various risks, that Growmore Asset Management PLC with its affiliates may not be able to launch its operations and develop its platform. Therefore, and prior to acquiring GMAM Token, you should carefully consider the risks, costs, and benefits of acquiring GMAM Token within the Crowd Sale if you are citizens, residents (tax or otherwise) and green card holders of the United States of America, Singapore, China or other U.S. or Singapore Person are exempt from buying GMAM Tokens. The term “U.S. or Singapore Person” or “Chinese Person” refers to anyone who lives in the United States or Singapore or China or any entity that is incorporated under United States or Singapore law or Chinese Law. American citizens living abroad can also be considered “U.S. Persons” under certain conditions.

After reading the White Paper you may decide to take part in the development of new Decentralized Security, using your knowledge, time and financial resources prior contributing. Therefore, by reading this text, you assume the unconditional obligation that, in the event of being a citizen of USA, China, Singapore or any other country, any lawsuit with any claimant, where your name is featured as an involved party, we receive a guaranteed right to charge you as a private party for the full amount of losses, including any fines or legal costs, including in the event of your using software (VPN, Class Action, etc) to conceal your true country of residence.

This Whitepaper, or any part thereof, as well as any copies, must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted. The Growmore Asset Management PLC crowd sale is subject to and governed by the laws of United Kingdom and any International Treaties. You and Growmore Asset Management PLC agree to seek an amicable settlement prior to bringing any legal action. All disputes arising from or under the white paper are ruled by the Terms & Conditions accepted by you during the crowd

sale and shall be resolved by arbitration in accordance with the London Court of Arbitration Rules. The seat of the arbitration shall be the United Kingdom unless otherwise informed by Growmore Asset Management PLC prior the start of it. The arbitral proceedings shall be conducted in English.

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Growmore Group

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1st October 2019