



MARSHAL
LION GROUP

Whitepaper

We are tokenizing
**the non-bank
lending market**

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Introduction

Marshal Lion with its registered seat in Warsaw is a company that holds extensive experience and a perfect understanding of the Polish non-bank lending market. In this context, the company decided to offer an innovative and visionary solution for financing and participation in the profits generated from this sector. The Marshal Lion team's project will enable both large-format and smaller investors to obtain direct and potentially exceptionally profitable access to the industry. At the same time, this initiative will also be extremely tempting for foreign investors.

Marshal Lion's issue objective is to create a special blockchain-based platform that will grant investors easy, safe and comprehensive access to the non-bank lending market, as well as to provide a tool to allow convenient use of this platform - a token. As part of the process, investors will deposit funds at the Marshal Lion team's disposal, which will then be used to create a dedicated platform that will then host complete products. Its core functionality will be the option to invest the token in products associated with Marshal Lion's non-bank loans granted to companies and individual clients at various interest rates and maturity dates.

The entire operation will involve the investors purchasing dedicated utility tokens (a form of cryptocurrency) under the so-called smart contracts. A Marshal Lion token may, but does not have to be used on the platform where the company will introduce products to allow investors to participate in market profits. Such an automated manner of financing and market participation is exceptionally beneficial for each of the parties, as it reduces formalities, ensures complete safety, omits a large number of unnecessary intermediaries, allows smaller investors to participate in a market with high entry barriers and enables portfolio diversification by means of interesting assets in the form of tokens.

Marshal Lion's experienced and versatile team is responsible for executing the transaction. This is a group of remarkably creative, educated and proficient specialists in the field of finance, risk management, taxes, broadly understood consulting, accounting, and above all, the loan market. For many years, Marshal Lion has been achieving excellent financial results and is constantly growing by relying on a combination of knowledge and openness to innovation and technologies. Therefore, it guarantees the success of the project and impeccable execution of the strategy assumed.

More about Marshal Lion

Marshal Lion is a company with a longstanding tradition and a stable position in the Polish market, led by Bartłomiej Wasilewski, its founder and the Management Board President. The company's principal objective is to enable other companies to grow, ensure safety of the services provided, allow for extensive networking and for them to obtain a stable position in the domestic, as well as the international market. From the very beginning of its operations, the Marshal Lion team believes in the fundamental business value – "Our client's success is our success." Pride in a successful cooperation is the driving force for the company.

Marshal Lion has been growing continuously for years. Year after year, they managed to meet their business objectives and develop new strategies for their company's growth, as proven by the company's ever improving financial results. Recent years have been a breakthrough for Marshal Lion. January 2017 is the first mentionable moment, as it turned out to be record-breaking in terms of revenues. Revenues reached PLN 1,297,539.00 in January, which equals 86% of the total revenues for 2016. December 2017 was the next milestone due to a 1417% turnover increase over January-December 2016. December 2018 should then be highlighted - revenues for 2018 increased by 212% compared to the corresponding period in 2017.



This clearly evidences an uninterrupted and significant company growth trend. This is due to Marshal Lion's openness to innovation and new technologies, as well as the unprecedented precision of its actions. Providing effective financial, tax and legal solutions for companies, drafting individual business strategies and executing tailored projects are some of the many aspects of the group's operations. Marshal Lion is a business partner for entrepreneurs who are constantly striving to develop their competences. They take the burden of looking after the finances of their companies off their minds, train them in management, effective sales, selected legal and accounting issues, advise them on how to streamline their company's internal functioning. At the same time building a positive external image, which is supported by funding proposals to cover the expenses related to their business. It should be mentioned that the team cooperates eagerly and effectively not only with entrepreneurs, but also with institutions and individual clients. Via their extensive experience and numerous successes, Marshal Lion has become the leader in building financial performance for companies.

Clients put their trust in Marshal Lion for many reasons. There are many factors behind this, but the most important one is the human factor - a perfect team of financial advisors. As part of their cooperation with the clients, the company's remarkably professional and effective agents seize new opportunities, possibilities and tackle challenges that arise in the market. Additionally, Marshal Lion's rules are simple and clear. Once all matters and the financial-legal intricacies are clarified, each counterparty knows exactly what Marshal Lion services and business involve and what the result of these activities will be. Flexibility is the group's cornerstone. Individual approach is ensured for each client, with efforts focused on understanding their needs and any circumstances, after which tailor-made support strategies are drafted. Marshal Lion plans and operates in the long-term in order not only to treat the symptoms and solve current problems, but primarily to prevent and to foresee the financial future by leading the client onto a path of growth and stability. The success of our counterparties is Marshal Lion's success.

Marshal Lion Group's accomplishments

Marshal Lion's greatest accomplishments in the Polish market may be briefly summarized in numbers.

➤ **Assistance in establishing over a thousand companies.**

This support contributed to building many businesses whose activities soon became visible in the market. Advisory services are not limited to the process of establishing sole proprietorships but include all kinds of business entities. Marshal Lion's effective and experienced assistance contributed to the ongoing success of many companies.

➤ **Over three thousand loans granted.**

Thanks to Marshal Lion's assistance and support, many business entities could start executing their plans, which previously had been beyond their reach and difficult to achieve due to financial barriers. Following a meticulous and multilevel analysis, the experienced specialists employed at Marshal Lion create individual offers precisely tailored to each entity and help create an execution strategy. Marshal Lion takes pride their enormous impact on the increase of competitiveness of Polish companies.

➤ **During their time in the business, Marshal Lion have already assisted more than ten thousand clients.**

Each client can expect state of the art services. Offers are always drafted individually, in order to ensure the most in-depth understanding of the clients' expectations, needs and requirements. At the same time, Marshal Lion are constantly increasing their requirements towards themselves and monitor the newest business trends so that the solutions offered to companies are the best and the most effective. Many of Marshal Lion's clients are referred by word of mouth, which is an important information from every business's perspective. Favorable opinions and the success of our counterparties are always the best review of our activities.

Nature of Marshal Lion's business

The business activities of Marshal Lion are divided into several key branches. These are:



MARSHAL LION
Financial Group Corp
part of the Marshal Lion Group

MARSHAL LION FINANCIAL GROUP CORP – On march, 2020 Marshal Lion Financial Group Corp is formed and joins Marshal Lion Group. The foundations of our company rely on comprehensive knowledge in the field of finance, law and taxes, along with experience and versatile competences of people, coupled with awareness of the needs and expectations of the modern entrepreneurs and individual clients.



**MARSHAL
LION GROUP**

MARSHAL LION GROUP – providing ready-made solutions for business, developed based on the analysis of an individual company's profile, its potential, abilities and possible risks. The main goal is to improve functioning of the business in the market, with special attention paid to the growth of profits and benefits, while reducing the amount of work and outlays. Through our many years of experience in the field of business strategy and planning, Marshal Lion Group conducts a thorough analysis of the company and then provides vital recommendations and assists in implementing the changes in order to optimize business activity. Moreover, Marshal Lion Group offers support in setting up capital groups, as well as comprehensive consulting services concerning their management. This includes setting specific goals and plans, monitoring project implementation, financial analysis, financial projects risk analysis, forecasting results and optimizing processes in the field of finance and management.



MARSHAL LION CAPITAL – working in the broad category of investment advisory services and financial instruments portfolio management. Marshal Lion Capital is a team of professionals with extensive experience, who support both institutional and individual investors. However their core specialization is asset management and bond issuance. They also offer trust services for clients who want to maintain full anonymity. Additionally, Marshal Lion provides fast and effective company reorganization services, as well as buying and selling existing companies. The latter consists in repurchasing companies offered for sale (even those with liabilities), optimizing their operations and finally selling them. The Marshal Lion database includes both domestic and foreign partnerships and companies.



MARSHAL LION FINANCE – financing development, current liabilities and projects in the form of financial instruments adjusted to the company's needs and capabilities. Activities within this line of business also include: financial advisory services, cash loans and financial services, credit history improvement with the BIK Credit Bureau, legal advice, debt collection, debt relief (financial liquidity improvement), business intelligence, bankruptcy proceedings advisory services for companies and personal bankruptcy process.



MARSHAL LION ACCOUNTING – an innovative, professional and friendly accounting office offering expert support in book-keeping, business advisory services and comprehensive accounting support for small and large companies. The scope of services provided includes especially assuming the responsibilities related to maintaining trade books, settling Lump-Sum Records, drafting and submitting statements, HR and payroll services, tax advisory services, tax audit, conducting tax and fiscal proceedings, assistance in opening foreign bank accounts pursuant to relevant legal regulations, etc.



MARSHAL LION LOANS – this business line mainly includes solutions for companies with limited credit capacity, funding offered against a lien, offers for entrepreneurs to develop their business, achieve goals and complete business projects. Nowadays, where competition is strong, the company budget does not always allow for broadly understood development. This is where the Marshal Lion Loans team comes in, granting loans against a lien to empower clients to implement their development strategies, plans and projects. Collateralized loans are a financial product where the borrower transfers the ownership of tangible property onto the creditor. The collateral usually takes the form of real property – loan amounts available depend on the property value. Having analyzed the financial situation of the company, its opportunities, market situation, as well as the purpose of the loan Marshal Lion Loans suggests the most optimal solutions, structured to match the needs of the entrepreneur.



MARSHAL LION KACPRZAK – On December, 2019 Marshal Lion Kacprzak is formed and joins Marshal Lion Group. The office provides comprehensive corporate services, including establishment, transformation and liquidation of commercial companies, ongoing assistance in the preparation of internal documentation and submission of notifications to relevant registers. On July, 2020 Marshal Lion Kacprzak is formed and joins Marshal Lion Group.

Polish non-bank lending market characteristics

There is a significant difference between credits and loans. Not only in semantic terms, but most importantly financial and legal. Credits, under Polish law, may only be granted by bank institutions and are subject to relevant banking laws. A credit agreement is concluded when a bank agrees to provide the credit taker with a specific amount of cash for a contractually defined period of time and for a specific purpose. The credit taker undertakes to use it on the conditions set forth in the agreement, to return the used funds along with interest on the set payment dates and to pay a commission for the money received. An important element is that credit is granted using funds from deposits in the bank. This actually means that such an institution is not using its own money in order to grant the credit.



This is the main difference between credits and loans under Polish law. A loan agreement is subject to the provisions of the Polish Civil Code. It is defined in the provisions of Article 720 para. 1 of this Act in the following manner

"the lender undertakes to transfer to the borrower the ownership of a particular amount of money or items of a specific kind and the borrower undertakes to return the same amount of money or the same number of items of the same kind and the same quality"

Depending on the provisions of the agreement, the loan may be granted free of charge or for consideration. Means of securing a loan agreement include suretyship, bill of exchange, voluntary enforcement submission, pledge or registered pledge.

Due to a less rigorous legal regime formalizing loans than credits, the non-bank lending market in Poland is flourishing. In recent years, non-banking institutions significantly increased their revenues and profits. What is interesting, as can be seen in the report of the Financial Market Development Foundation (Fundacja Rozwoju Rynku Finansowego) and Polish Loan Institutions Association (Polski Związek Instytucji Pożyczkowych), according to the financial statements

for the year 2017 and data obtained from loan institutions with an 80% market share, the return on assets in this sector is higher than in the case of banks.⁰¹

In 2017 revenues in the loans sector increased by 19%, which amounts to PLN 3.7 billion. Aggregate profits earned in 2017 amounted to PLN 234 billion – PLN 119 billion more than in 2016.⁰² The ROA (return on assets) index for loan companies in Poland was at 3.2% (increase by 1.5 percentage points compared to 2016). As a comparison, the same index for the banking sector is only 0.9%. Newest data indicate the same trend. In February this year, compared to February 2018, loan companies granted loans for an amount higher by 5.3%.⁰³ Statistical data clearly indicate that there is a dynamic growth trend. This is also confirmed by the report of the Władysław Grabski Centre Foundation (Fundacja Centrum im. Władysława Grabskiego):

*“Along with the development of mobile services, in the future loans will be granted also via the Internet and mobile phones. This is a cheap cash distribution channel, which is also very fast and safe. In an emergency situation, we will be able to use our phone to obtain a loan fast. This will be especially useful, if we reach the credit card limit or if we do not have it on hand. Or maybe credit cards will be replaced by loans in the future?”.*⁰⁴

01 www.rp.pl/Finanse/190309685-Rosnie-rynek-pozyczek-pozabankowych.html

02 www.parkiet.com/Banki/303059913-Rosnie-rynek-pozyczek-pozabankowych.html

03 <https://media.bik.pl/informacje-prasowe/430020/newsletter-bik-o-rynku-pozyczkowym-najnowsze-dane-o-sprzedazy-pozyczek>

04 <http://centrumgrabskiego.pl/wp-content/uploads/2015/06/Rynek-po%C5%BCyzek-pozabankowych.pdf>

Conclusions for Marshal Lion

Previously the loans sector brought about enormous benefits for Marshal Lion. The company has successfully granted more than 3 thousand non-bank loans for various amounts. Those loans were predominantly granted to business entities and individual clients, which significantly contributed to the development of the company and supported entrepreneurship in Poland. There is a considerably growing demand for such loans, not only in the macro-economic aspect, but most importantly in the individual situation of Marshal Lion Loans. Growing demand was observed, which cannot be met without additional funds, which are necessary to be able to grant further loans.

Therefore Marshal Lion, as a dynamic and innovative company, decided to pursue a route of expansion in this area. An obvious conclusion to be drawn immediately following a review of the characteristics of this market, its prevalent tendencies and most importantly the effectiveness and expert know-how of Marshal Lion in the field of granting loans, is that equity must be increased to facilitate lending operations. The task at hand is therefore to develop a strategy of equity acquisition for the purposes of intensifying the lending operations of Marshal Lion. Following extensive investigation of various options, the Management Board decided to take an unexpected step forward, taking the non-bank lending market into the future, which is tokenization based on blockchain technology.

Why blockchain?

The non-bank lending sector, in its traditional shape, poses extremely challenging entry barriers from the perspective of new players and investors who would like to benefit from the growth dynamics in that market. In order to efficiently operate in this industry, one must consider several obligatory market entry conditions.

- **Large own contribution** – non-bank loans must rely on the own funds of an entity that plans to grant such loans. This is in contrast to the situation of banks, who use funds from deposits that are not their own (it should be noted here that the market entry barriers for the banking institutions' market are significantly higher and more complex). A simple financial calculation reveals that in order to achieve significant profits, large financial outlays are necessary, most often exceeding the capacity of individual investors or even those larger entities that are simply striving towards diversification of their investment portfolios by including a profitable, stable and growing sector.
- **Legal obstacles** – the regulations governing the non-bank lending market are extremely complex. Just to start with the structure of the contract itself, right up to the intricacies of liens etc. Therefore expert legal knowledge is required here, especially in the field of loans.
- **Risk analysis** – the key aspect for granting non-bank loans is of course the ability to perform a detailed analysis of the risk associated with such activities for each individual client. This is not possible without the proper education and extensive experience.
- **Knowledge of macro-economy and micro-economy** – when granting loans to companies, paramount importance should be attached to understanding both the general macro-economic trends, as well as the micro-economic situation of the particular company seeking funding. Such a task requires ultimate professionalism, advanced financial intelligence, ability to assess business strategies and the market environment.

It is clear that the above-mentioned obstacles may only be tackled by a team consisting of experienced specialists, such as those at Marshal Lion. At the same time, if one follows the conventional approach, this prevents simple participation in the market for those investors who do not plan to start a large company with an in-house team of experts. This is where tokenization comes in as a revolutionary and innovative approach to tackling those barriers. Through more and more digitalization of the world around us, working with potential investors will become transparent and simple, where even the smallest investor will obtain a unique opportunity to profit from the non-bank lending market.

Such a solution is possible by employing blockchain-based tokens. Each individual investor may enter the market by purchasing a number of tokens and profiting from loans in proportion to the number of tokens acquired. Simultaneously, tokens may be sold in the secondary market at any time. In light of the forecasted further growth and previous above-average financial results of Marshal Lion, it is only natural to expect a potential increase of the value of such tokens. On the other hand, the stability and profitability of a token is ensured by the execution of lending contracts available for token owners in the form of a product on a dedicated platform, which by nature ensure regular, guaranteed and measurable profits. Such operations are guaranteed by the professionalism, experience and past successes of the Marshal Lion team.

It should also be noted here that the blockchain technology in itself ensures a high level of safety. A distributed and decentralized transactional database is virtually immune to manipulation from third parties. All transactions are signed with the users' private keys and then, following verification, combined into blocks. Ensuring technical security is the priority for Marshal Lion.

Frequently Asked Questions (FAQ)

> What rate of return is expected for investors?

On the individual loan's maturity date, profits shall be settled in the following proportion: 50% for Marshal Lion, 50% for the tokenholders who invested in the particular product on the platform. Prioritizing investors and long-term relationships is vital for Marshal Lion. Therefore, development of the token purchasing platform is of key importance. It is impossible to precisely determine the return rate. This is due to the fact that each loan granted by Marshal Lion is individually matched with the financial standing and abilities of the client. This is why the products offered on the platform will be very diverse (with various maturity – from 1 month up to 6 months). Therefore, we cannot make a precise declaration as to the return rate. However, in previous years the return rate for the company's loans amounted to approximately 10%. On the other hand, the token buyer does not have to use the dedicated platform – they may achieve potential profits also by trading the token in cryptocurrency exchanges.

> Is the loans market safe?

Yes, of course. The non-bank lending industry is currently more profitable than the banking industry. A comparison appealing to your imagination might be used as an example here - numbers indicate that the non-bank lending market is more profitable, and therefore more stable and secure than holding money in a bank account. What is more, this market is developing dynamically, which is confirmed by statistics, analyses and reports. On the other hand, Marshal Lion is an experienced company, which successfully and safely completed thousands of loan transactions.

> How is the Marshal Lion token different from other cryptocurrencies available in the market?

Most tokens in the market have a value based on trust, a business idea or vision. With Marshal Lion, tokens allow investing into products in a dedicated platform, which are based on actual non-bank loans granted to companies and individual clients. It should be noted here that Marshal Lion has been operating in this field successfully for years and has granted more than 3 thousand loans. Moreover, a lot of companies announcing IEOs are young companies at the outset of their operations. Marshal Lion is a leader with a strong position in its sector.

➤ **Is there a minimum or maximum number of tokens one can buy?**

| No. You can buy any amount you want, from a single token up to the entire pool.

➤ **Can I sell the tokens before earning the planned profit from loans?**

| Yes, tokens will be fully transferable in secondary cryptocurrency markets. This means that the investor may sell the token at any time, for example when its value increases significantly against the initial price. This also applies to the Marshal Lion platform itself. The holder of a token does not have to use this functionality.

➤ **If I hold a Marshal Lion token, do I hold title to the loans?**

| No, simply purchasing a token does not grant any such title. A transaction concluded in the Marshal Lion platform would allow to obtain access to products based on non-bank loans. Whereas the token itself, even if not used in the dedicated platform, may hold measurable value in secondary markets (cryptocurrency exchanges).

Team

Marshal Lion's IEO team is composed of the best experts managing the company.

MANAGEMENT BOARD



CO-FOUNDER / MANAGEMENT BOARD PRESIDENT

BARTŁOMIEJ WASILEWSKI

Initiator and founder of Marshal Lion. Many years of experience, coupled with extensive knowledge, both theoretical and practical, allow him to advise clients everyday on how to manage their enterprises effectively and finance new investments. Bartłomiej is a certified accountant. He provides comprehensive advice for both entrepreneurs and individual clients. Apart from day-to-day support in many fields of business, he teaches team management, sales, professional customer service, as well as legal and accounting topics. This is the person to rely on with questions on how to set up your own business, optimize costs and generate profits in a short period of time. Bartłomiej's team assisted in obtaining more than 3000 loans and establishing over 1000 companies, enjoying the trust of over 10,000 clients. Bartłomiej Wasilewski supports those, who are taking their first steps in the world of business. He founded the Tributum Cura foundation. The mission of the foundation is to support entrepreneurs in obtaining funding for their startups and exchange experiences concerning company management. For him, the greatest success is his clients' success.

CO-FOUNDER / MARKETING DIRECTOR

MICHAŁ JANUSZEWSKI



He began his professional career at Polskie Sieci Energetyczne ELECTRA S.A. as a specialist at the accounting and financial management office where he was responsible for current handling of financial documents at the company. He acquired experience working at the banking services service and sales department. He worked with various banks in positions where his duties included acquiring and supporting premium and institutional clients. He actively cooperates with many of his clients to this day, proving that he is able to form a strong long-term collaboration on a business level. Additionally, he advised and cooperated with the largest FMCG brands in Poland. He is Marshal Lion's Chief Executive Officer for Poland and at the same time he is the co-founder of the foreign part of the company's business.

BOARD MEMBER

SEBASTIAN ZARĘBA



One of the founders of Marshal Lion. Over 10 years of experience in financial and service sales industry. Offers comprehensive consulting to both entrepreneurs and individuals. Specializes in seeking out satisfactory solutions and obtaining financing in complicated and difficult situations. Conducts training in sales, maintaining long-term relations with customers and professional service. Expert in motivating, self-improvement and human relations. Regularly participates in training conducted by efficient practitioners and expands his knowledge in the abovementioned fields. Provides advice on how to efficiently manage your own company, handle difficulties in business and consequently achieve set goals.

MANAGING DIRECTORS



SALES DIRECTOR

KAMILA GROCHALA

Her extensive experience was acquired in the field of investment, credit and real estate products advisory services. Hundreds of individual meetings with entrepreneurs have enabled her to fully understand the financial challenges and problems faced by small and medium companies. She collaborates with experienced financial experts and investors. She managed sales groups and delivered multiple training courses in the field of finance. Sharing knowledge and financial education are her passions. She believes that enthusiasm and self-confidence are the path to achieving the goal. Her focus lies with small and medium company financing, financial advisory services, modern forms of investment, choosing appropriate work organization methods, negotiation and mediation techniques. Her experience and knowledge make her a perfect sales director, who understands the clients' needs.



FINANCIAL DIRECTOR
MARTYNA BĄK

An accountant with many years of experience in the field of outsourcing small and medium enterprise accounting services. She is responsible for ensuring correct maintenance of accounting books and high quality of services provided by her team of accountants. She distinguished herself by the precise and effective inclusion of the entities acquired by the group into the organizational structure and forming an accounting team which ensures smooth handling. Her field of specialization is small and medium commercial companies accounting.



HR DIRECTOR
TETIANA IAKUBOVSKA

Graduated from the Ukrainian Academy of Printing in Lviv in Enterprise Economics. Vast experience in human resources and payroll. Acquiring the European Federation of Financial Professionals certificate. Her greatest strengths are expertise, creativity and communication skills.

MARKETING



MARKETING SPECIALIST

AGATA RÓJ

She came to know the world of finance in 2010, when working as a bank product sales specialist. She was an individual account manager. Since January 2017, she has been responsible for the proper functioning of the management board's office and administration. She has received numerous awards for her distinctive effectiveness. She holds an "Efficient Management Board Assistant" and "Professional Office Manager" certificates. She believes that systematic work allows people to achieve every goal. She specializes in planning, organizing and controlling administrative processes at the company, drafting and implementing administrative procedures, managing contacts with external vendors, organizing business meetings, organizing company events. Ensuring proper flow of information and document circulation are also part of her duties. She has also proven herself to be an effective marketing specialist, stewarding the company's image.



PROJECT MANAGER

AGNIESZKA PIETRUSZEWSKA

A graduate in Economy at the Warsaw School of Economics. She started her professional career as early as after completing her second year of studies, which offered her the opportunity to combine theoretical knowledge in the field of economy and marketing with practice. So far, her career path enabled her to expand her skills and competencies in digital and brand marketing, mainly for the financial sector. She has coordinated many marketing communication campaigns, took part in a marketing strategy development project and participated in launching a private banking brand in Poland. Currently, she is managing marketing projects for several key clients.

COMPLIANCE



COMPLIANCE DIRECTOR **RADOSŁAW RUTKOWSKI**

An economist with many years of experience in selling various financial products and managing the retail and insurance banking branches. His professional career started at the time when there were only a few dozen companies at the Warsaw Stock Exchange and only the State Treasury bonds and one balanced investment fund were available on the market. Therefore, he can say that he grew along with the market. Holds knowledge and skills related to both sales and management, as well as cost and operational risk monitoring. Puts his product and service sales techniques, negotiating skills and training/coaching skills into practical use.

ADVISORS



ADVISOR

IGOR HALETA

Chief Marketing Officer at OAAM Blockchain Consulting and IEO, ICO, STO advisor. In the blockchain industry since 2017, where he started his way in the Polish Technology Accelerator Blockchain as analitic ICO. Supporting member of the Polish Blockchain and New Technology Chamber of Commerce. Member in Blockchain Technology Centre at Lazarski University. Certified analyst of ICO projects. Master International relations. IEO, STO, ICO strategy, blockchain consulting, business development, project management, digital marketing management, negotiation and tokenization are the main activities on a daily basis.



ADVISOR

ROBERT WOJCIECHOWSKI

A genuine expert in the field of strategic marketing and management in various industry sectors. In his professional career that has lasted longer than 20 years he worked for the leading companies from e-commerce, Facility Management and Media. He took part in the establishment of, among others, the National Circulation Audit Office and Polish Readership Survey. In 2000 he also organized the Polish Internet Survey where he acted as the President of the Management Board. For the last two years he has been professionally involved in the blockchain and cryptocurrency industry. In OAAM Blockchain Consulting company he supports entities in blockchain strategy, crowdfunding and ICO. The President of the Board of the Blockchain Chamber of Commerce and New Technologies.

ADVISORS



ADVISOR

MACIEJ KRÓL

A highly experienced manager in the field of private banking, wealth management and private equity. He has successfully managed teams in charge of relationships with prominent clients and business partners. An excellent organizer and expert.



ADVISOR

JEFF HOOD

He currently serves as the co founder of Block Squared Capital and Managing Partner for Sciath Capital as well as acts as an advisor to numerous blockchain companies. His deep understanding of the tech space coupled with his passion for crypto led him to start a blockchain company in hopes of solving a real world problem with transparency in giving and later forming Blocksquared Capital in an effort to create a funding vehicle for mature blockchain projects. Jeff has spoken at events globally across Asia, Europe and the Middle East about leveraging the benefits of Blockchain in real world every day applications and the power of tokenization as a capital source. With over 19 years in technology and consulting experience with extensive fund raising and M/A experience in Asia and the Middle East. Jeff has had a career that has included executive leadership roles in companies such as HCL Technologies, Zensar, as well as a successful IPO and exit with GSS Infotech. With specific on the ground working knowledge and deep investor and family office networks in Switzerland, Russia, India, Dubai, Saudi Arabia, China and Korea.



ADVISOR

JASON HUNG

Jason is an entrepreneur and inventor in mobile business, blockchain, digital marketing, AI and ERP related business. He is a co-founder of ICA (International Consensus Association). He is one of the top People of Blockchain ranked by ICOBench, help on more than 40 projects include Studyum, Buratino, Playpal, GoRecruit, Studyum, PlayGame, IOTW, NHCT, VIHOR, BitRewards, DateCoin, USAT, EVENFOUND and AllSporter. He has more than 20 years proven track record on managing RD, IT, sales, consulting service.



ADVISOR

JEREMY KHOO

Jeremy Khoo is an international business operator, founder and blockchain entrepreneur who has successfully exited 3 venture funded companies. He is currently VP of MC Payment and Group CEO of iFashion - a leading regional retail enabler and conglomerate. Under his leadership, iFashion and its subsidiaries have raised multiple investment rounds from venture capitalists up to Series B. iFashion was acquired by MC Payment for \$23 million. Jeremy is a Partner and Principal Consultant in Novum Capital and Grounded, which has accelerated and invested in many high profile companies that went on to sell more than USD 15 0M in tokens so far. Jeremy is also Managing Partner in CRC Capital, which invests into early stage blockchain innovation. Jeremy co-founded retail blockchain MegaX as well as Crypto-E-Commerce store Megaxstore which is spearheading cryptocurrency mass adoption. He also spends his time advising and building more than 40 exciting blockchain projects such as Consentium, Spiking, Bountie, Viola, Vanig and W Pay. Jeremy is a VeChain ICO partner and has been involved in blockchain development as a speaker, educator and investor. Jeremy obtained his Bachelor's Degree in Mechanical Engineering from the Nanyang Technological University of Singapore and also received the prestigious Sword of Honour during Officer Commissioning from the Republic of Singapore Air Force.

Roadmap

Q1 2019

Assumptions critical review,
combined with an analysis of the
Polish and international market,
consultations with experts from
the blockchain industry.



- Development of the IEO concept,
resulting from our experience
in and knowledge
of financial markets.
- Drafting process assumptions
and the project agenda,
recruiting experts from the
blockchain industry.

Q2 2019



- Implementing marketing activities.
- Investment platform full
functionality testing.
- Token flow
security testing.
- Website security testing.
- Drafting a marketing strategy
and airdrop program.
- Preparation of the landing
page and MVP for the
transaction platform.

Token issuance and Smart
Contract preparation.

Drafting the WhitePaper.

Starting cooperation with the
Polish Blockchain Chamber.

Q3 2019

Registering a dedicated business
entity for issuing IEO.

Selection of an exchange for
the IEO.

IEO start.

Implementing process
assumptions and
marketing concepts.

Granting the first non-bank
loans from funds obtained
through tokenization.

Executing financial assumptions,
first profit payment to the
MLGC tokenholders.

Q4 2019

Starting cooperation with foreign
entities in order to grant loans
on international markets.

Gradually introducing the token
into new exchanges.

Coding new
platform functionalities.

Final tablet and smartphone
app version go-live.

Q1 2020

Preparing the concept of DeFi platform
(decentralized finance platform).

Preparing a loan product that
involves granting FIAT loans against
cryptocurrency collaterals.

Creating mobile application and
implementing financial products
required for full functionality of DeFi
to be launched.

Q3 2020

Listing on major cryptocurrency
exchanges, combined with further
execution of the financial assumptions.

Launching the DeFi Platform
– a loan platform that enables
obtaining FIAT funding collateralized
with cryptocurrencies for all global
market participants.

Q4 2020

- Start of a marketing campaign promoting FIAT-CRYPTO Loans.
- Initiating cooperation with leading cryptocurrency exchanges to obtain financing for cryptocurrency market participants.
- Opening foreign branches in China, Singapore, South Korea and Japan in order to enhance our operations.

Q1 2021

- Promoting DeFi (decentralized finance platform) on the Asian markets (China, Singapore, South Korea, Japan, Taiwan).
- Preparing the concept of Cryptocurrency Bank.
- Preparing the system for launching the Cryptocurrency Exchange.