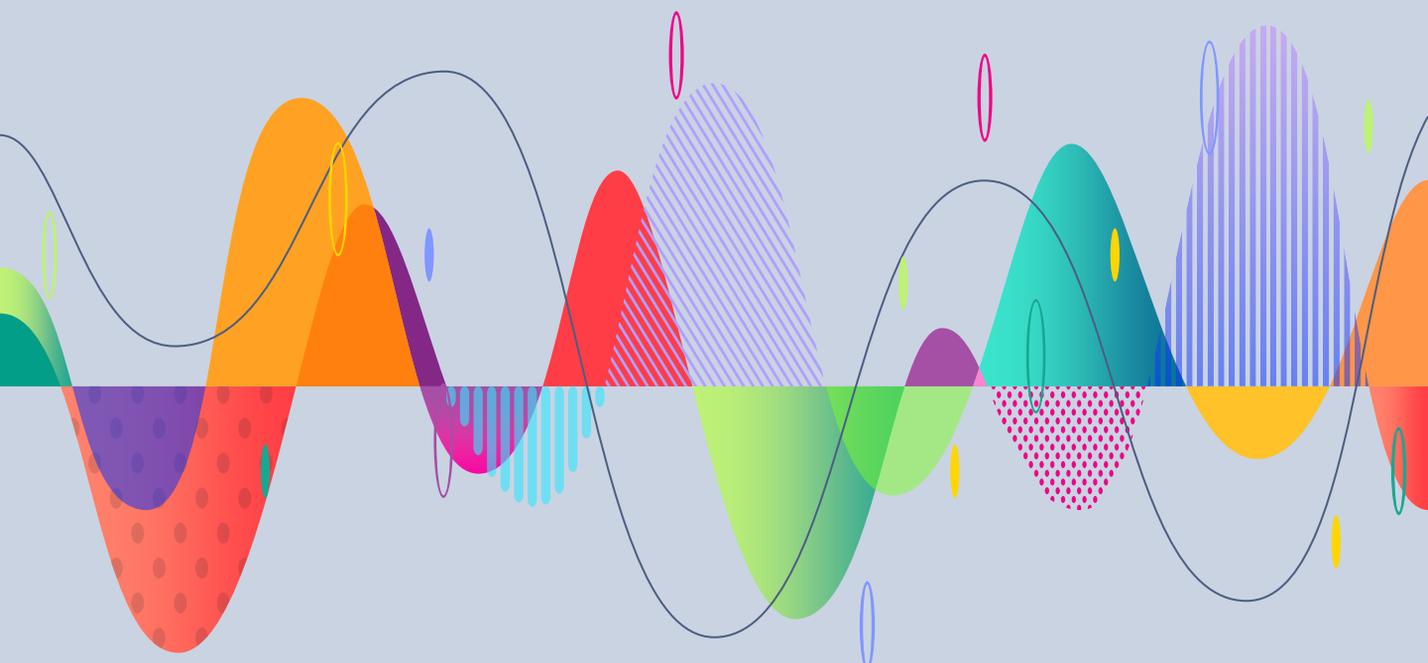




The flaim Coin

Lite Paper V1.15





The flaim Project - Facilitating mass adoption of cryptocurrencies, NFTs and DeFi solutions, by simplifying their usage in everyday life

Our social fintech project is a mobile payment and digital wallet service provider, powered by social media and messenger app, based in UAE, that enables users to make mobile payments and online transactions. The flaim project aims to facilitate the mass adoption of blockchain technology by simplifying the use of cryptocurrencies, NFT's and DeFi products in everyday life. Our project's disruptive banking solution – flaimPay, is a hybrid of a crypto wallet and an internet banking app that uses a virtual pooling concept to include crypto assets in the total spending limit for debit and credit card payments. This virtual pooling feature will extend to freeing up crypto liquidity to be used for traditional banking payments, such as bank transfers, standing orders and direct debits. Our project's social fintech products aim to create a link between crypto and fiat assets for its European customers and accelerate financial inclusion within the Middle East and Africa (MEA) region.

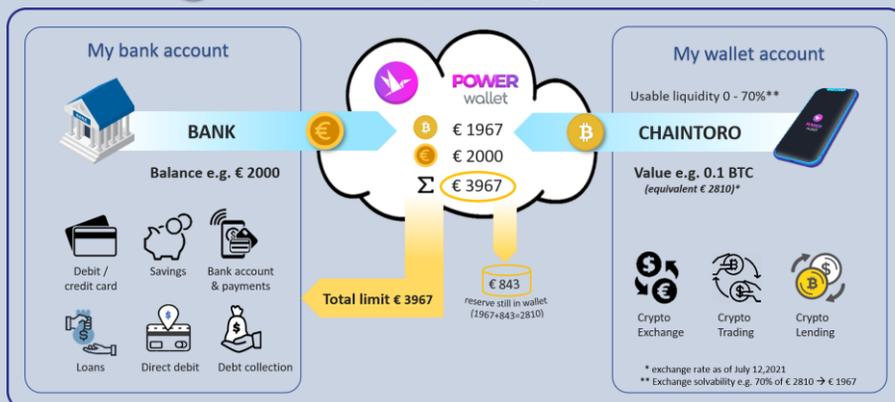
In contrast to Binance, Crypto.com or NEXO debit-cards, our project offers far more than a card connected to a cryptowallet, as it enables the complete automation of crypto assets spending. Our innovative payment gateway enables users to make money transfers, direct debit or debt collection payments without having to manually convert crypto into fiat. flaim Pay is user-friendly and an easy-to-use product for customers of all ages, regardless of their previous experience with crypto.

The messaging and social media app flaim already services about 500,000 customers worldwide. The integration of payment services directly into the flaim social app will enable a rapid adoption of simplified mobile banking in the world's underbanked regions.

flaim is a utility token and the virtual currency of the entire flaim ecosystem. The flaim coin also will be used for rewards and cashback within the flaim Market (much more in future) and will acquire several other use-cases in the future. The constant expansion of the user base and the utilization of a wide variety of products is expected to strengthen a natural demand for the flaim coin. The flaim coin will be a Binance Smart Chain token with the aim of becoming a cross-chain asset and being listed on various DEXs and CEXs.



The virtual pooling system





Ecosystem

flaim Pay

flaim Pay is a hybrid mobile banking app and crypto wallet, which simplifies the use of digital assets, such as cryptocurrencies and NFT's, in the daily transactions of European, African and Middle Eastern users, while aiming to bank the unbanked users across the emerging markets in Africa and Asia.



flaim Messenger

flaim is more than a messaging and social media app – it is a lifestyle super app forecasted to grow to over 100 million users globally. Today it is especially popular with African users. Upon the integration of flaim Pay, users will have the ability to not only chat and make calls but also to make mobile payments using the flaim Pay feature.



flaim Market

flaim Market - the first market-place platform using our coin as cashback currency – it is the sales and product platform to market products of external suppliers, to create rapidly growing customer and sales partner portfolios, ensuring long term commission income for suppliers, partners and customers.



Okobono

Okobono is a platform for insurance and financing, which has digitalized the onboarding of insurance clients, their insurance agreements and the process of making offers to acquire clients from various channels of our project's ecosystem.



flaim Life

flaim Life will enable the creation of NFT's from a life insurance policies. The conversion of the life insurance policy to NFT will enable its holders to sell it, transfer or borrow against it in a fully decentralized manner.



Chaintoro

Chaintoro, based in Austria, is an intuitive, easy-to-use, licensed cryptocurrency platform for buying, selling, lending and trading crypto assets. Our project owns a 26% stake in Chaintoro.



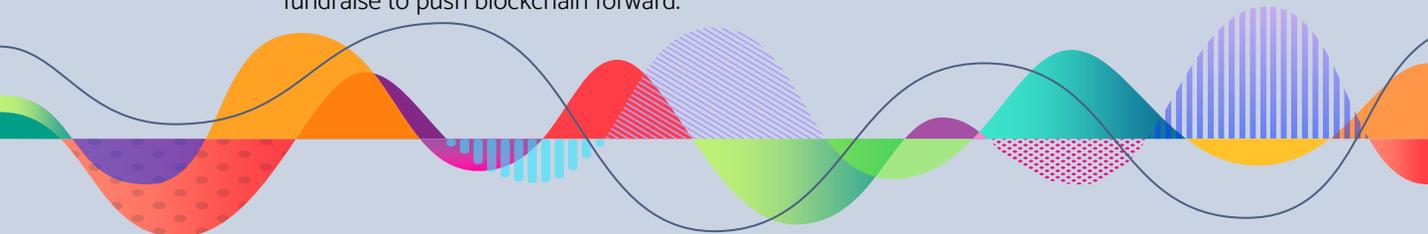
flaim Farm

Flaim Farm is a CeDeFi platform that offers market leading yield farming optimization, with an aim to bridge the gap between CeFi and DeFi. Flaim Farm removes entry barriers to yield farming for users with no previous crypto experience, by integrating bank transfer and credit/debit card payment methods. Flaim Farm provides a platform to utilize user's fiat and crypto funds through a set of yield farming that bring both excellent returns with a controllable risk and eventually facilitates crypto adoption.



flaim Defi Accelerator Fund

Flaim Blockchain Accelerator Fund's mission is to support founders building in DeFi and CeDiFi space. We will focus on most promising pre-seed and seed-stage startups from around the globe. They work with leading corporate partners and investors to validate/invalidate business ideas and decisions, build products, define and grow KPIs, develop product-market fit, and fundraise to push blockchain forward.





Features and Highlights

Facilitation of crypto adoption

Combines traditional fiat currency with digital currencies making it easily accessible for everyone in daily life, using a virtual pooling concept within flaim Pay.

Social fintech powered by blockchain technology

flaimmarket - social media and marketplace - with over 500,000 (half a million) users and growing, creates a natural demand for the use of the platform's products and services.

Turning individual life insurance policies into NFTs

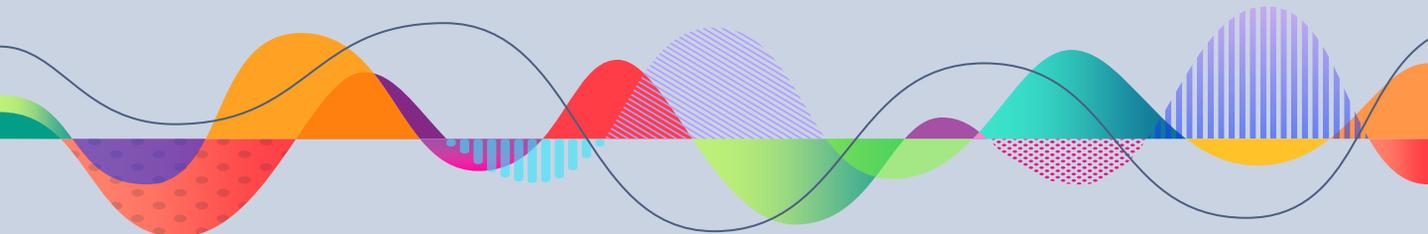
First mover advantage in the area of individual life-insurance NFTs – one of the most lucrative and yet unexplored market segments within DeFi.

Community driven growth

Standardized plug-ins for product suppliers that enable the connected communities and their partners to generate revenue and profitability, while the internal community platform ensures cross-selling and customer loyalty.

Team of industry experts

Specialized industry teams who lead the various project divisions, in particular banking, insurance, digital assets, social media, sales and community.





Tokenomics

FLAIM (FIM) is a utility token and the virtual currency of the flaim-ecosystem. FLAIM (FIM) holders will have the ability earn staking rewards and even to mint synthetic representations of real-world assets in a form of NFTs, pegged to the value of the asset they are based on.

FLAIM (FIM) holders will be rewarded for participating in various activities within the ecosystem (purchase of products and use of services for which we generate commissions and forward these partially to the community). The flaim token can also be purchased on the open market or earned as a reward for providing liquidity on PancakeSwap.

A portion of this commission will be used to provide long-term liquidity, which will in of itself help to ensure the stability of the token-exchange rate coupled with its steady appreciation. At the same time, FLAIM (FIM) tokens which are given as a reward to community members, will be purchased on the open market, thereby creating an organically growing, continuous buy-side demand for the coin.

Key Data

Name: FLAIM

Symbol: FIM

Decimal: 18

Type: BEP-20

Max Supply: 4,000,000,000 FIM

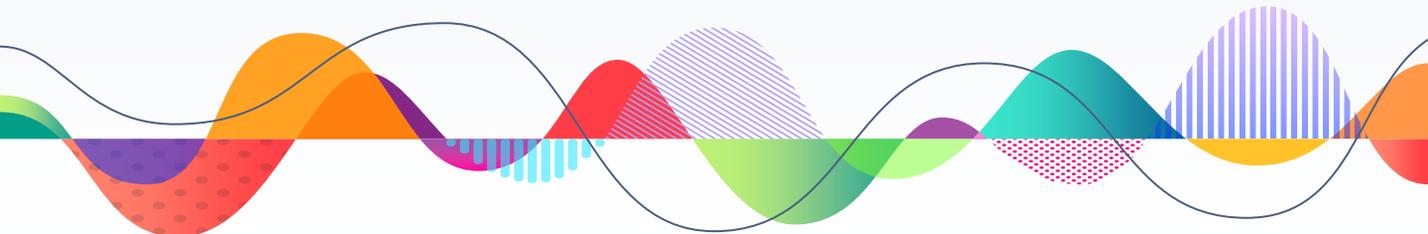
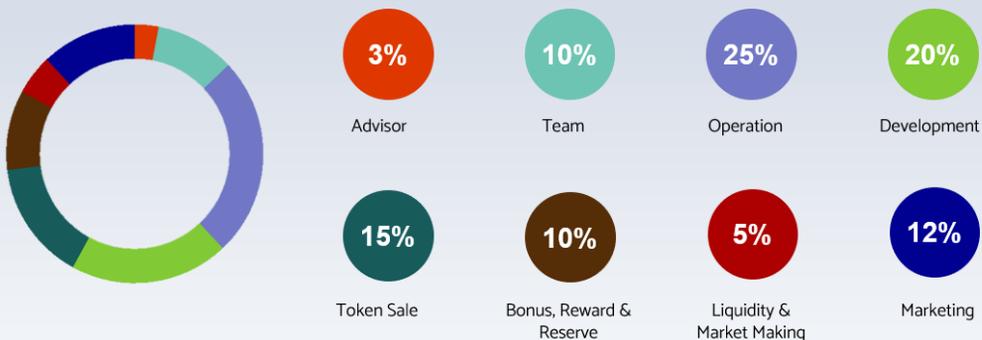
Total Supply: 4,000,000,000 FIM

Token Contract Address: 0x1c31b812C1b61D4831740CD57C7e213df9E2fbcf

Allocation & Distribution

FLAIM (FIM) tokens are pre-minted. Therefore, the Max Supply is the same as the total supply.

The total supply of FLAIM will distributed as follows:





Value Creation Cycle

Vesting & Inflation

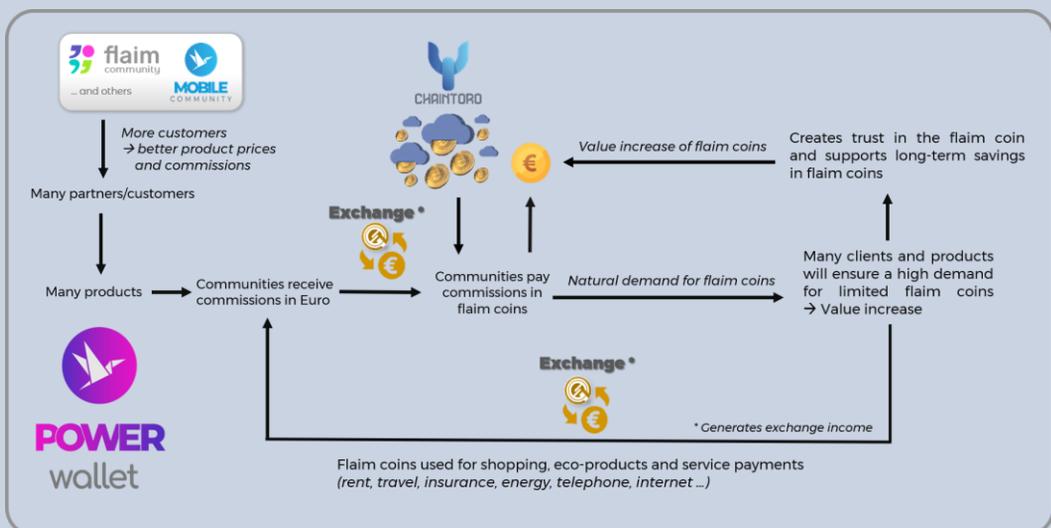
The team tokens as well as tokens from seed and private-sale rounds will have a 9-12 month lock-up period. Unlike most other crypto projects – flaim tokens will be released in circulation, once user milestones are met. In other words – release schedule will depend not on time but on the number of users active in flaim Ecosystem. Flaim’s deflationary model will insure that with each additional user average number of tokens per user in circulation will be decreasing:

Number of users in flaim Ecosystem	Total circulating supply of FLAIM	Av. number of tokens per user in circulation
500,000	1,000,000,000	2,000
1,250,000	2,000,000,000	1,600
2,500,000	3,000,000,000	1,200
4,500,000	4,000,000,000	889

Utility

The FLAIM token has quite a few use cases, such as:

- Payment, cashback and loyalty rewards
- Collateralizing real-world assets for NFT minting
- Yield farming
- Staking





Roadmap

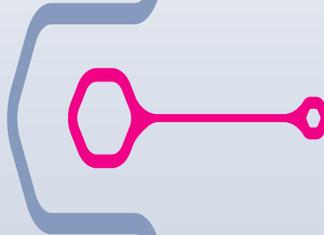
2021 Q3

Launch of flaim token on Binance Smart Chain



2021 Q4

DEX listing on PancakeSwap



2021 Q4

Launching high-yield staking program for liquidity providers



2022 Q1

1 million subscribers through global expansion into MENA



2022

- Launch of flaim Life – platform for creating NFT's
- Launch of flaim Farm



2023

- 10 million+ subscribers worldwide
- flaim mainnet launch
- Launch of flaim Defi Accelerator Fund

