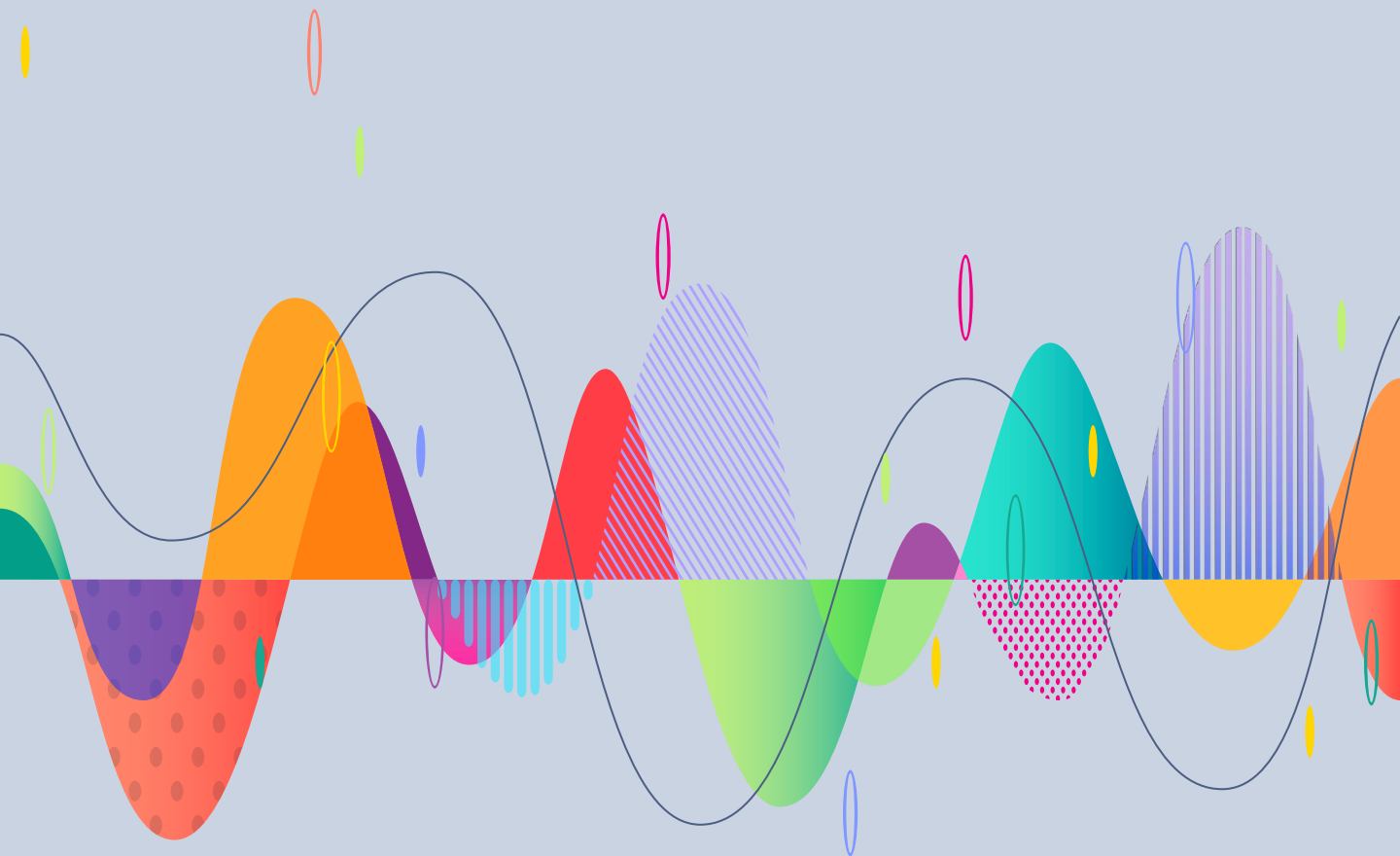




flaim Coin

Lite Paper v3.2





The flaim Project – at a glance

The flaim Project is being developed and managed by EQ Group DWC-LLC (EQG), a Dubai based 'Social Fintech Group'. Its aim is to simplify digital-banking and payments, integrating classic functionalities with cryptocurrencies and NFT's. 'Flaim' aims to create a bridge between crypto and fiat assets by building an ecosystem facilitating both offline and online sales, all of which will be housed a social media super-app. We see ourselves as pioneers in simplifying the usage of digital assets within the classic fintech sphere of traditional payment solutions. This is not just another start-up 'bright idea'; flaim has already passed the "proof of concept" stage, as it already services over 500,000 users worldwide via its web and mobile apps.

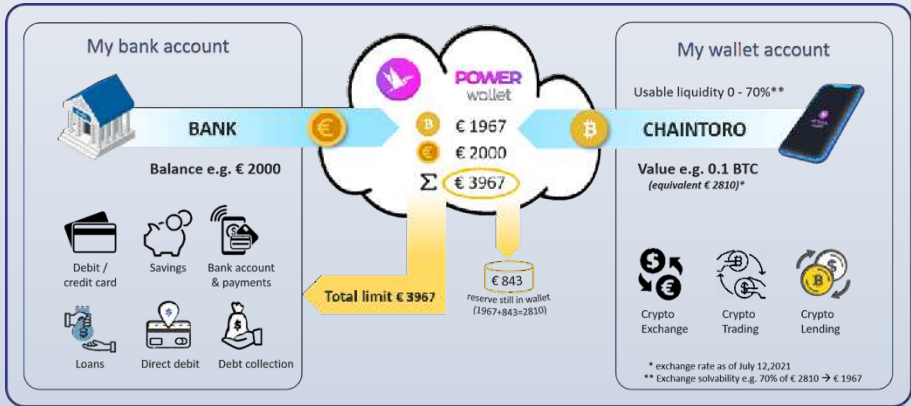
The flaim Project has access to the world's most innovative digital banking and payment technology through its Bahrain-based strategic partner and shareholder Infinios. Formed in December 2014, Infinios has offices in London, UK and Johannesburg, South Africa operating across Europe, the Middle East and Africa. Infinios innovative cloud-ready technology solutions support a broad range of flaim's innovative products and value propositions, aiming to provide a seamless link on its platform between legacy core banking and digital assets. Infinios acts as EQG's trusted vendor to provide the requisite baseline services (debit/credit card and SEPA transfers). With this turn-key solution in place, they cover the traditional part of the FinTech ecosystem, bridge the app to the FIAT world, and enable EQG to increase the speed to market-penetration by building a broad and flexible range of tailored products using Infinios state-of-the-art technology platform.



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. The project's disruptive banking solution – flaimPay, is a hybrid of a crypto wallet and an internet banking app. A strong USP is its virtual pooling concept which allows crypto assets to be factored in to the total spending limit for debit and credit card payments. This virtual pooling feature frees 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 our European customers, while focusing on accelerating financial inclusion within the Middle East and Africa (MEA) region.

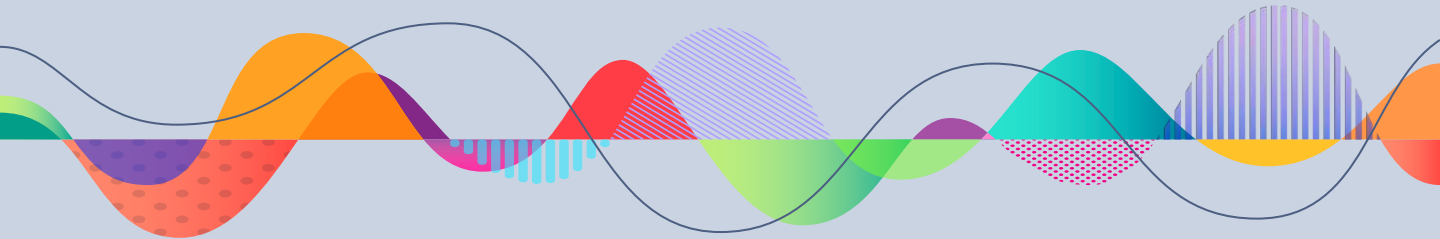
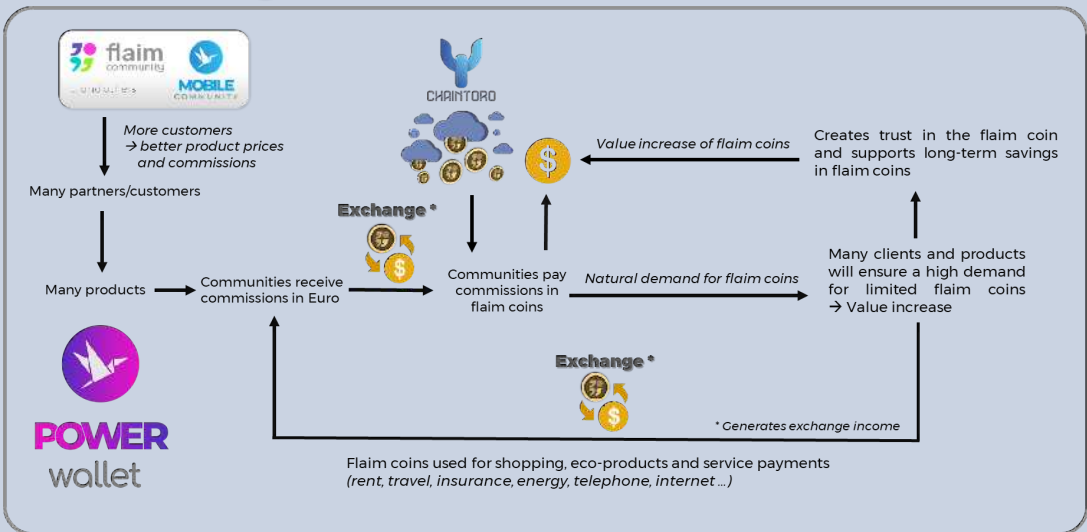
In contrast to Binance, Crypto.com or NEXO debit-cards, our project offers far more than a card connected to a cryptowallet, as it enables the complete automation of crypto asset spending. Our innovative payment gateway enables users to make money transfers, direct debit or bill payments without having to manually convert their crypto into fiat. flaimPay is a 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 has a user base in excess of 500,000 worldwide. The integration of payment services directly into the flaim social app will enable the rapid adoption of simplified mobile banking into the world's underbanked regions. It is not designed for tech-savvy niche users and crypto-geeks, but based on a 'line of least resistance' user-experience, to roll-out crypto to a mass audience.

The virtual pooling system



flaim is a utility token and the virtual currency of the entire flaim ecosystem. The flaim coin will also be used for rewards and cashback within the flaim Market (see below), but will additionally acquire several other use-cases in the future. The constant expansion of the user base and the utilization of a wide variety of products will actively incentivize and drive organic demand for the flaim coin. It has been designed as a Binance Smart Chain token with the aim of becoming a cross-chain asset listed on various DEXs and CEXs.

Value Creation Cycle





The Ecosystem – a portfolio approach



flaim Pay

flaim Pay is a hybrid mobile banking app combined with a crypto wallet, designed to simplify the use of digital assets, namely cryptocurrencies and NFT's, in the daily transactions of European, African and Middle Eastern users. Its mission is to bank the unbanked users across the emerging markets in Africa and Asia via this one-stop-shop.



flaim Messenger

flaim is more than just 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 to friends, family, shops and businesses



flaim Market

flaim Market – this is our market-place platform using our coin as the denominated currency for commissions. It is a sales and product platform providing a market place for external suppliers, enabling them to create customer and sales partner portfolios. The model is designed to ensure long term commission income for suppliers, partners and customers, while simultaneously driving the organic appreciation of the currency and ensuring it is underpinned with healthy fiat liquidity via merchant commissions to us as the market-gatekeeper.



Okobono

Okobono is a platform dedicated to offering insurance and financing products., which has digitalized the onboarding of insurance clients, their insurance agreements and the quote-offering process. The target audience would be users of the flaim social media app and the other apps mentioned here in our stable of flaim products across the ecosystem.



flaim Life

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



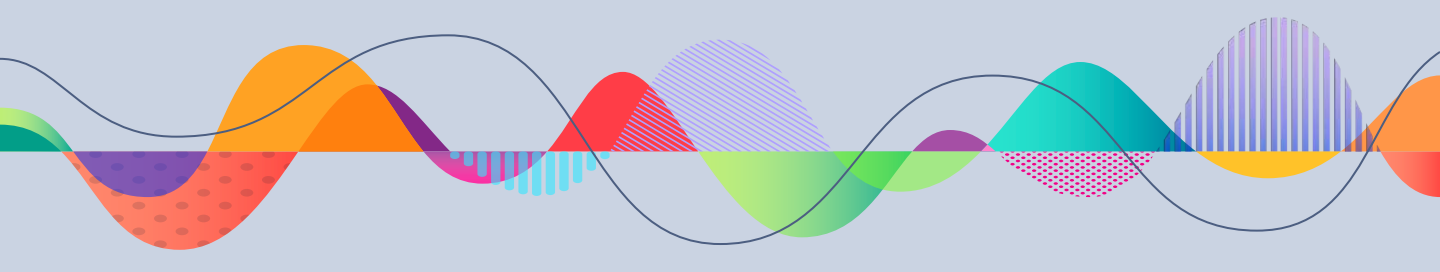
flaim Farm

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 options that bring enviable returns with a controllable risk.



flaim Defi Accelerator Fund

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





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

flaim market - social media and marketplace - with over 500,000 users and growing, creates a natural demand for the use of the platform's products and services.

Strategic partnerships with global market leaders

flaim has secured access to world's most innovative digital banking and payment technology through its Bahrain-based strategic partner and shareholder Infinios

Turning individual life insurance policies into NFTs

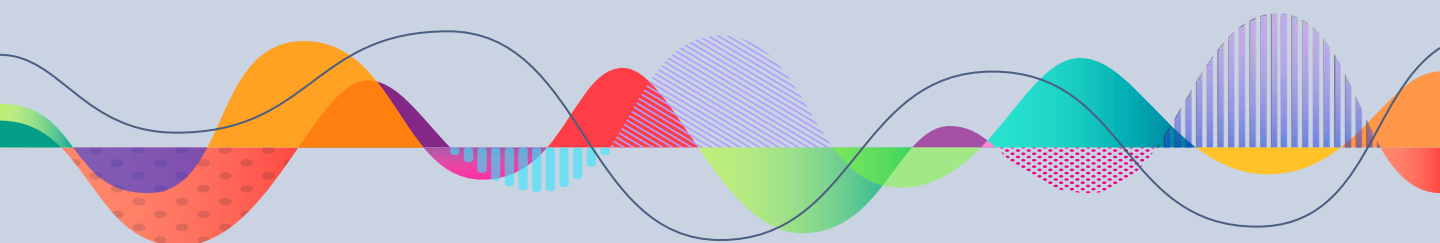
First mover advantage in the area of individual life-insurance NFTs – one of the most lucrative and yet unexplored market segments within DeFi.

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.





Strategic Partnership



The flaim Project has secured access to world’s most innovative online-banking solutions through its Bahrain-based strategic partner and shareholder Infinios. Infinios is a Digital Banking and Payment Technology company that create solutions to help banks to transform, and find new and efficient ways for businesses and consumers to manage money and make payments.

Infinios innovative cloud-ready technology solutions support a broad range of consumer and business products and value propositions; they bridge the gap between legacy core banking and processing systems; enable multi-channel integration with external networks and acceptance/validation methods; and improve security, performance, and financial control. Infinios was formed in 2014 in Bahrain where they are founding partners of the FinTech Bay accelerator. Infinios has offices in London, UK and Johannesburg, South Africa and operate across the Europe, Middle East and Africa region.

The partnership with Infinios enables flaim to increase the speed of market-penetration, by utilizing Infinios technology platform for the products and services on the flaim ecosystem. The Infinios BaaS platform provides all the technologies and services required to operate digital financial services products via a single technical integration.



Digital Accounts

Digital accounts and IBANs as a service with flexibility to dynamically configure multiple products and services for business and consumers



Issuer Processing

Card scheme certified transaction processing for plastic, virtual and digital cards including issuer tokenization and 3DS 2.0 services



Payment Gateway

Payment acceptance technologies to enable integrated digital commerce and to facilitate straight through processing and the development of B2B supply chain eco-systems



API

Secure API and ISO interfaces to integrate with open banking, customer UIs and external channels and payment networks



Compliance

Integrated digital customer on-boarding, KYC, AML, sanctions, CFT and transaction monitoring control frameworks

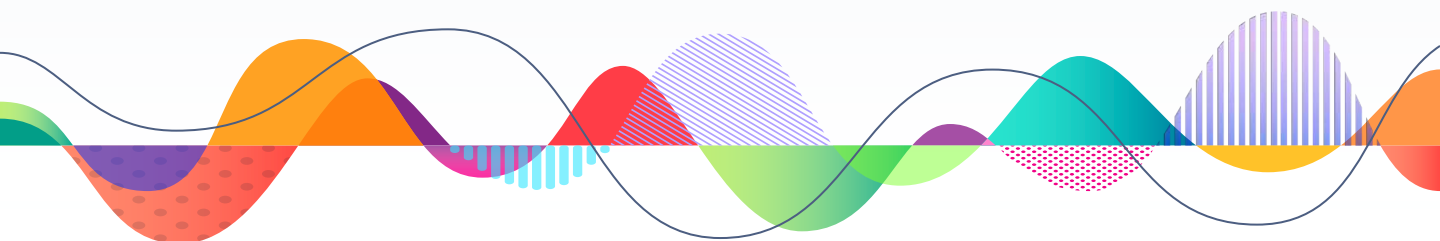


Financial control

Financial control and reconciliation including automated account and transaction reconciliation, general ledger and BI reporting

EQG’s proprietary next-generation account & transaction processing platform provides core functionalities to support many types of digital financial services. Our unique multi-dimensional account hierarchy enables dynamic multicurrency handling, automated financial control and multi-level BI reporting.

Through Infinios, EQG has vertically integrated financial services regulatory licensing, payment network membership and international banking partners to create a multi-product, multi-channel Banking-as-a-Service solution for EU/EEA, Middle East/GCC and selected countries in Africa.





FLAIM Token

FLAIM (FIM) is a utility token and the virtual currency of the flaim-ecosystem. FLAIM (FIM) holders will have the ability to earn staking rewards and, in the future, also mint synthetic representations of real-world assets in the 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 the use of services for which we generate commissions and share these partially with 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.



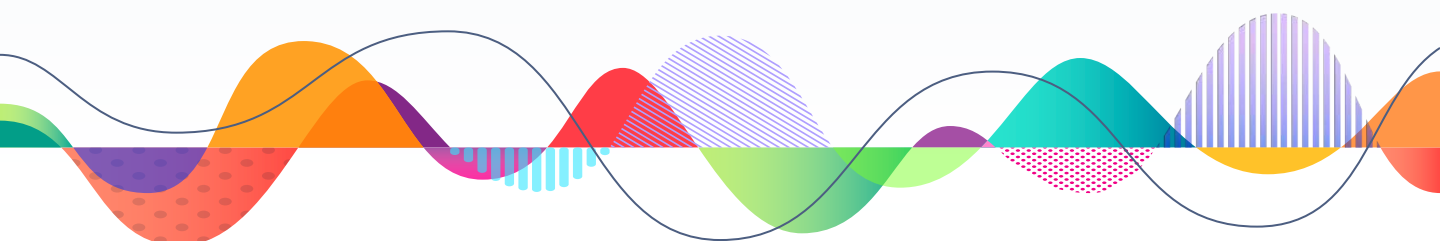
Key Data

- 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

Utility

The FLAIM token has several existing use cases, notably:

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





Tokenomics

Category	Allocation	Price (EUR)	Tokens	Locked Until	Vesting (Month)	Notes
Team	10%		400.000.000	12 Month	52	2.5% monthly unlock starting month 13 onward
Operations & Development	25%		1.000.000.000	6 Month	26	5% monthly unlock starting month 4 onward
Marketing	15%		600.000.000	6 Month	26	5% monthly unlock starting month 4 onward
Advisors	3%		120.000.000	3 Month	23	5% monthly unlock starting month 4 onward
Pre-Seed Sale (Token + Equity)	0,75%	0,10	30.000.000		12	5% at TGE. 95% will be gradually unlocked with 12 month in 12 equal instalments
Private Sale *	0,85%	0,14*	34.000.000		9	15% at TGE. 85% will be gradually unlocked with 9 month in 9 equal instalments
Public Sale	0,40%	0,15	16.000.000		1	50% at TGE. 50% will be unlocked within 1 month.
Staking / Early Incentive	20%		800.000.000			Staking rewards while ecosystem builds traction Rewards
Community Enrichment	20%		800.000.000			Community multi-usage
Exchange Liquidity	5%		200.000.000			10% used at TGE
	100%		4.000.000.000			

* Private Sale Pricing:

Jan. 2022: 0,12 EUR

Feb. 2022: 0,13 EUR

Mar. 2022: 0,14 EUR

MARKET CAP @ TGE (EUR)*

2.190.000

HARD CAP (EUR)

7.500.000

**TGE Circulation
Token Type**

of Tokens

Pre-Seed Sale 1.500.000

Private Sale 5.100.000

Public Sale 8.000.000

14.600.000

*Excluding DEX Liquidity



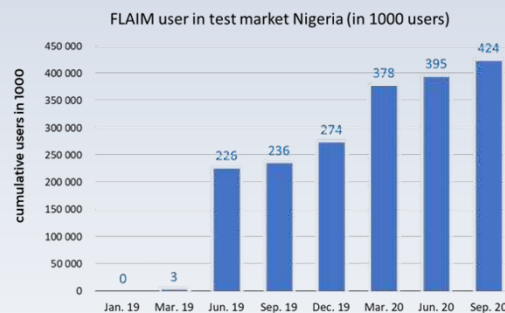
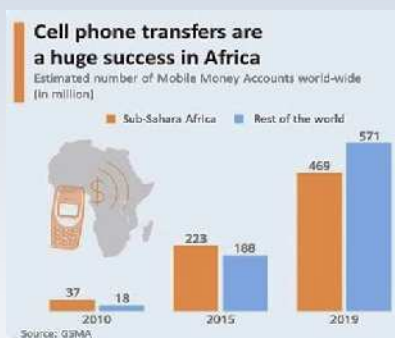


Market Opportunity

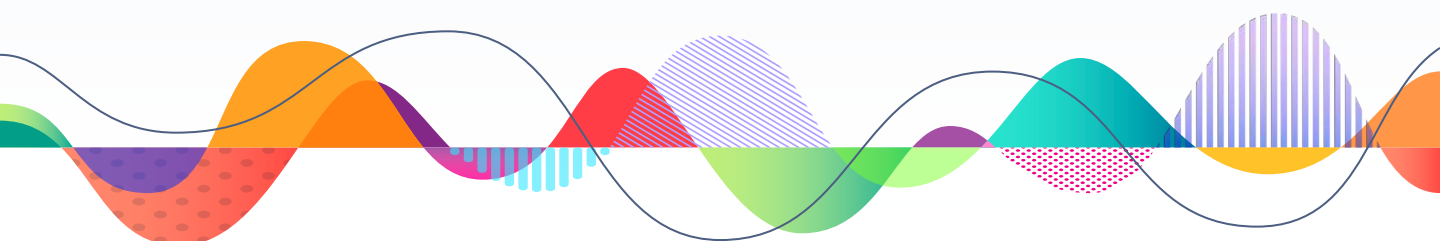
As a continent, Africa is one of the most populous, however one of the least developed regions in the world. And in our modern times, digital inclusion has become synonymous with financial inclusion. Europe, on the other hand, offers legal and political security and, above all, high purchasing power in order to achieve top cross-selling results.

The future of the African financial world will be shaped by two factors: the strong mobile-first orientation and the high proportion of the population with no relationship to a bank or access to financial services. The benefits of open banking are evident in African regions where the population has not yet had access to banking services. Telecommunications companies often act as accelerators for Open API banking. Dr. Ricardo Schäfer, Partner at Target Global quoted: “Fintech startups are becoming Africa’s leading digital challenger banks. They can further build on the fantastic momentum they have had since inception and long-term funding support will take the companies to the next level.”

66% or approx. 1.3 billion people (!) in Africa are currently unbanked - 3 times the EU population is waiting to open accounts. Currencies are usually not convertible and cannot be used for imports and exports. A foreign currency account can only be opened with the prior approval of the authorities. Today 40 % of all mobile money accounts are already managed in Africa. With this in mind, flaim’s hybrid payment services and PowerWallet allows clients to use this combination for cross-border transactions at significantly lower costs than the current market leader M-Pesa (transfers with telephone points: 10 plus 10% (!) per transaction). Our Flaim Messenger & Payment App solution will ensure the easy and quick attraction of African users of our services. Africa has the potential to be a great continental economy. Tech contributes significantly to this. That is why there is a lot of interest and why we are excited to expand here.



flaim’s dynamically growing addressable market size is immense. Fragmented competition in the African region creates significant opportunity, and an incentive to challenge these outdated business models. flaim has an advantage of the utilization of a proven business model, with successfully completed proof of concept phase within the target region. EQG uses the European market as a technology and quality driver, while selected countries in Africa and the GCC area can generate extraordinary customer growth (1.3 billion underbanked customer potential). Both markets together create an incredible value potential. A third stage expansion will also exploit the Asia region, here too we will focus on the emerging markets.



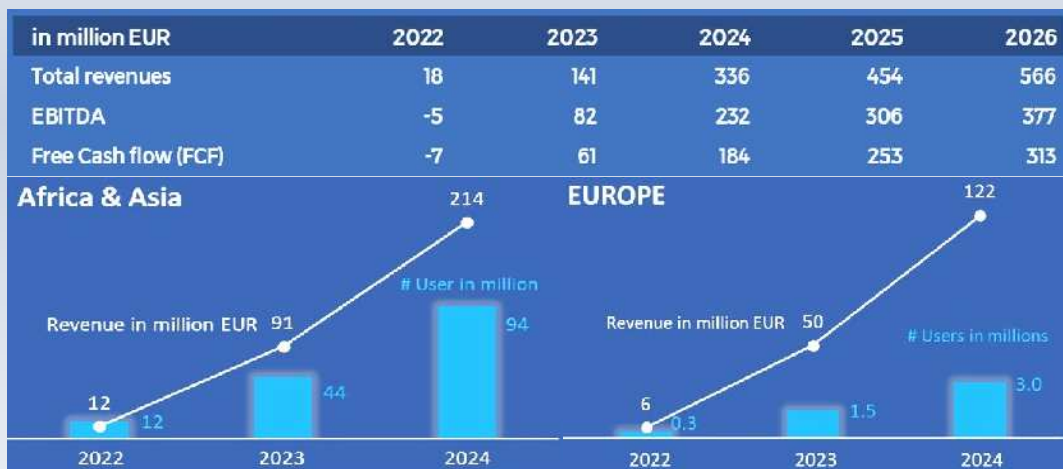


EQ Group DWC-LLC Valuation

The Zurich based office of BDO completed a comprehensive valuation report of EQG. BDO is an international network of public accounting, tax and advisory firms which perform professional services with annual income surpassing USD 10 billion. BDO is a public accounting, tax and advisory firm, providing professional services in 167 countries since 1963, with 91,054 people working out of 1,658 offices worldwide.

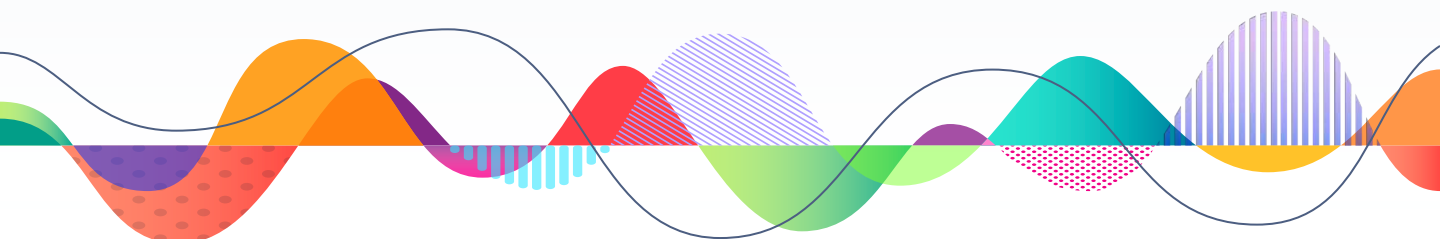
Based on their analysis of EQG’s business plan, products and services pipeline, BDO projected using the Discounted Cash Flow Model (DCF) that the combined valuation of the EQ Group Businesses amounts to EUR 2.6 billion. BDO valuation experts used WACC of 13.87% and an implicit perpetual growth rate of 5.06% for their DCF model, weighted on the basis of the individual valuations taking into consideration the inflation rates of the targeted economies. Based on peer analysis, BDO concluded, that investors in the given sector on average pay 12% of the basic valuation in the funding rounds, or in other words a discount of 88% has been applied to the initial DCF valuation of EUR 2.6 billion. By applying this discount, BDO concluded that the value of EQ Group DWC amounts to EUR 325.8 million. BDO also stated that after the factoring in of these discounts, there is an implicit WACC of about 50% results. Such a discount rate is in line with comparable venture capital investments.

The EQ Group business plan short and as per region:



Extract of the BDO Validation

Equity value as of Dec 31,2020	(WACC 13.9%)	2625.2
88% Applied VC discount		-2299.4
88% Discounted equity value as of Dec 31, 2020		325.8

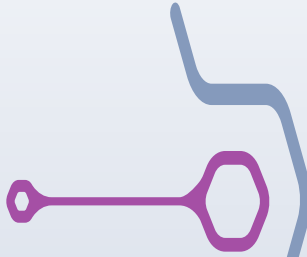




Roadmap

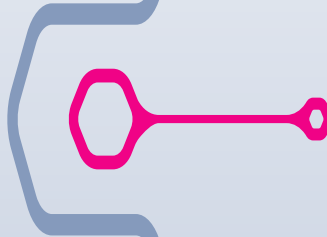
2021 Q3

Launch of flaim token on Binance Smart Chain



2022 Q3

DEX listing on PancakeSwap



2022 Q4

Launching high-yield staking program for liquidity providers



2023 Q1

1 million subscribers through global expansion into MENA



2023

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



2024

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

