

OBIZCOIN

(OBZ)

SMART PROCESS BOT

Backed by AI and Ethereum Blockchain Technology

Business Model

Version: 1.0



ABBREVIATIONS AND MEANINGS

Gross Revenue	The total sales revenue derived from BOT services
Cost of Operations:	Cost incurred to operate the business
Operating Profit	Profit derived from business operations before deduction of interest and taxes
Profit for token holders	Profit attributable to token holders
Minimum Guarantee	Minimum Guaranteed return attributable to token holders
Buyback	Tokens bought back by the company from token holders
Inflow	Total capital raised from token sale
Outflow	Total Sum distributed to token holders
Milestone	A significant stage of fund raising from token sale
BOT sales	Sales achieved by selling BOT Services
Hardcap	Fund raising target from token sale
PSR	Profit Sharing Ratio for token holders
Incremental Profit Share	Profit share attributable to token holders rising every year
Gestation period	Gestation period is the period until the business reaches a breakeven point
Breakeven Point	A point where business is making no profit and no loss
BOT development Stage	A stage where BOT is developed and is saleable
OBZ	Obizcoin Token
MCPL	Mind-A-Mend Consultancy Private Limited



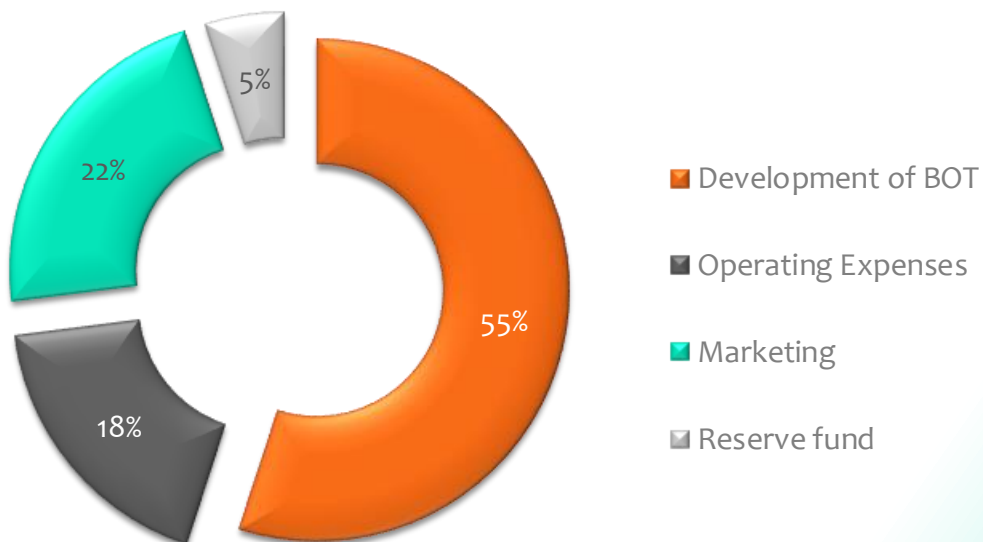
Topics	Page No.
Fund Allocation	4
Project Timelines	6
Revenue Projections	7
Token Profitability	8
Milestones	10

Note: Kindly refer the Legal Disclaimer attached in Whitepaper.



FUND ALLOCATION

(Until BOT Development & Business Breakeven Point Stage)



ETH/USD: 300

ALLOCATION OF FUNDS

		In USD
Development of BOT	55%	4.79 m
Operating Expenses	18%	1.57 m
Marketing	22%	1.91 m
Reserve fund	5%	0.44 m
TOTAL ALLOCATION	100%	8.7 m



FUND ALLOCATION

CONCEPT

Development of BOT – 55%

- 55% of the funds required shall be allocated in the development of BOT
- BOT developed shall provide a recurring source of revenue from Bot Services
- New Services will be added time and again.

Operating Expenses - 18%

- 18% of the funds raised shall be applicable for incurring operating expenditure
- Operating expenditure will be heavy until the BOT is developed, fully functional and saleable
- Also gestation period operating expenses shall be covered from the above allocation

Marketing - 22%

- Marketing will include business development holistically
- Target market would essentially be family run unorganized businesses, SME's and startups
- Significant portion of the marketing fund would be allocated towards digital marketing as it's a time tested method working for the business

Reserve Fund 5%

- Reserve fund of 5% is quite a modest allocation. We will reserve this for unforeseen expenditures and contingencies.



PROJECT TIMELINE

AT A GLANCE

Year	Month	ICO complete	BOT Complete	Minimum Guarantee	Buyback	Profit Sharing
2017 (Year 1)	DEC 17					
	JAN 18					
	FEB 18					
	MAR 18					
2018 (Year 2)	APR 18			1%		
	MAY 18			1%		
	JUNE 18			1%		
	JULY 18			1%		
	AUG 18			1%		
	SEPT 18			1%		
	OCT 18				Upto 1%	30%
	NOV 18				Upto 1%	30%
	DEC 18				Upto 1%	30%
	JAN 19				Upto 1%	30%
	FEB 19				Upto 1%	30%
	MAR 19				Upto 1%	30%
2019 (Year 3)	APR 19				Upto 1%	30%
	MAY 19				Upto 1%	30%
	JUNE 19				Upto 1%	30%
	JULY 19				Upto 1%	30%
	AUG 19				Upto 1%	30%
	SEPT 19				Upto 1%	30%
	OCT 19 to OCT 20					40%
	OCT 20 to OCT 21					50%



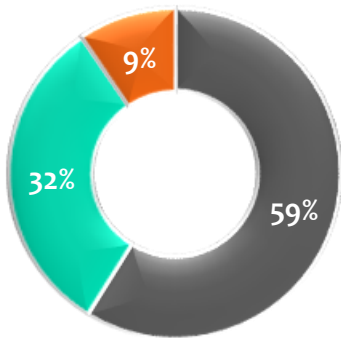
REVENUE PROJECTIONS

Revenue starts from: October 2018

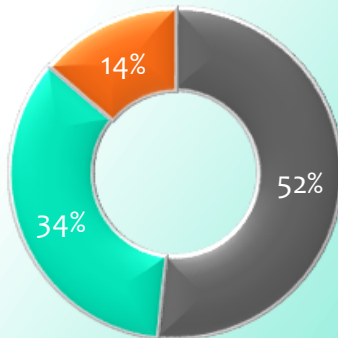
ETH/USD: 300

REVENUE PROJECTIONS	2018	2019	2020
	Oct-Dec (3 months)	Jan-Dec (12 months)	Jan-Dec (12 months)
	USD	USD	USD
Gross Revenue	1.80 m	18.60 m	56.70 m
Cost of Operations	1.17 m	11.16 m	30.62 m
Operating Profit	0.63 m	07.44 m	26.08 m
Profit for Token Holders	0.19 m	02.98 m	13.04 m
Minimum Guarantee (1% pm)	0.61 m	-	-
Buyback (1% pm)	0.26 m	0.78 m	-

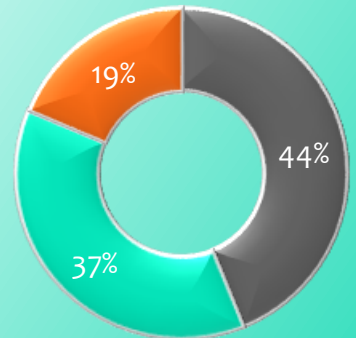
Year 1



Year 2



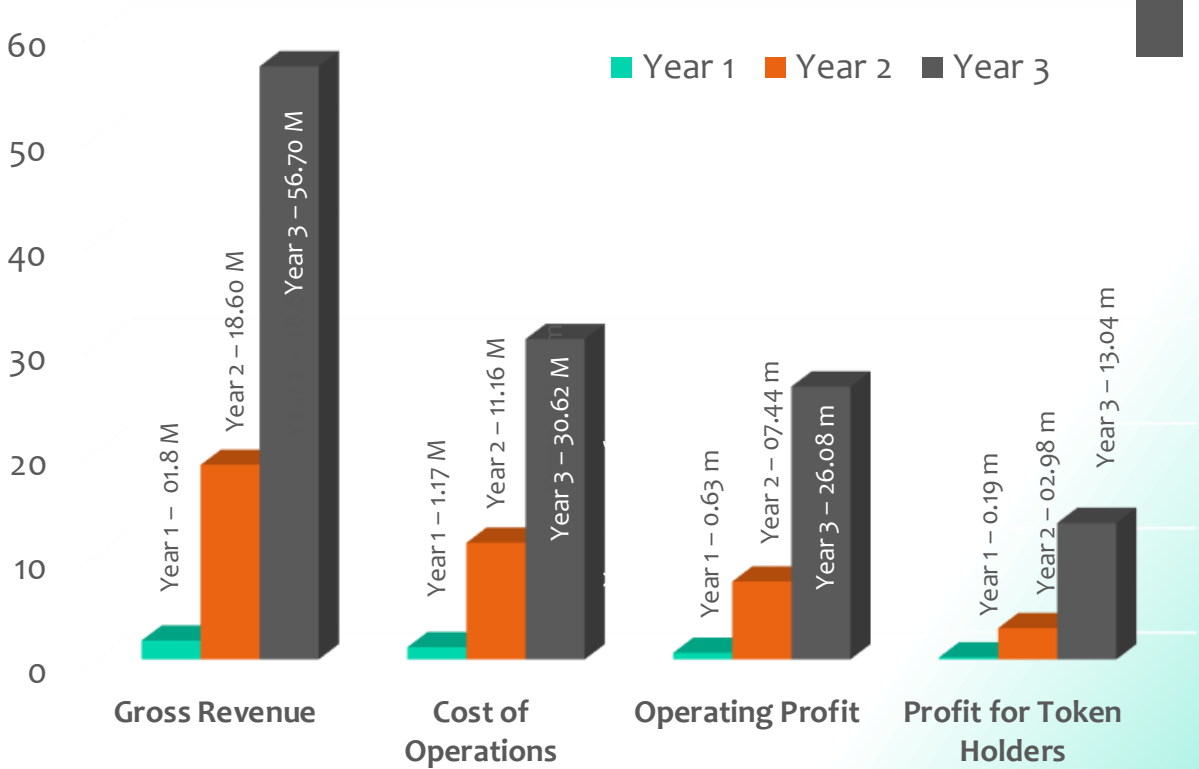
Year 3



■ Profit for Token Holders
 ■ Operating Profit
 ■ Cost of Operations



REVENUE PROJECTIONS



TOKEN PROFITABILITY

INFLOW – 8.7 m
Total capital raised from token sale

OUTFLOW – 17.86 m (in 03 Years)
Total Sum distributed to token holders



Token Sales



MG Buyback PSR

The total outflow for token holders over a three year time frame would be over a 100% Incase the company does not achieve milestone III, this time would be extended depending on the funds raised, time taken to procure additional funds, development and sales of BOT Services



Sales Growth

- Gross revenue shown above is the revenue expected to be realized in the first three years of BOT Sales
- BOT services backed by AI and block chain makes the business easily scalable and profitable
- The sales projection is multifactorial, based on the past experience, need for the viable service in the market, maturity of the target market economic conditions and other factors of critical importance

No Negative Impact of "Legacy Infrastructure"

- In today's times, its critical for business organizations to be flexible in adopting new and improved technology to achieve robust growth
- Heavy investment in infrastructure makes it difficult for businesses to keep up with the paradigm shift and mould the legacy infrastructure
- Our business model is designed in a way where there will be minimal expenditure incurred in infrastructure which will make the business flexible to adopt new technologies over time

Reducing Operating Cost and Increasing Profitability

- The operating cost ratio would decrease as the time goes by, since a lot of initial development cost will come down
- This will position the business to surpass additional profit achieved to reward its token holders

Operating Profit

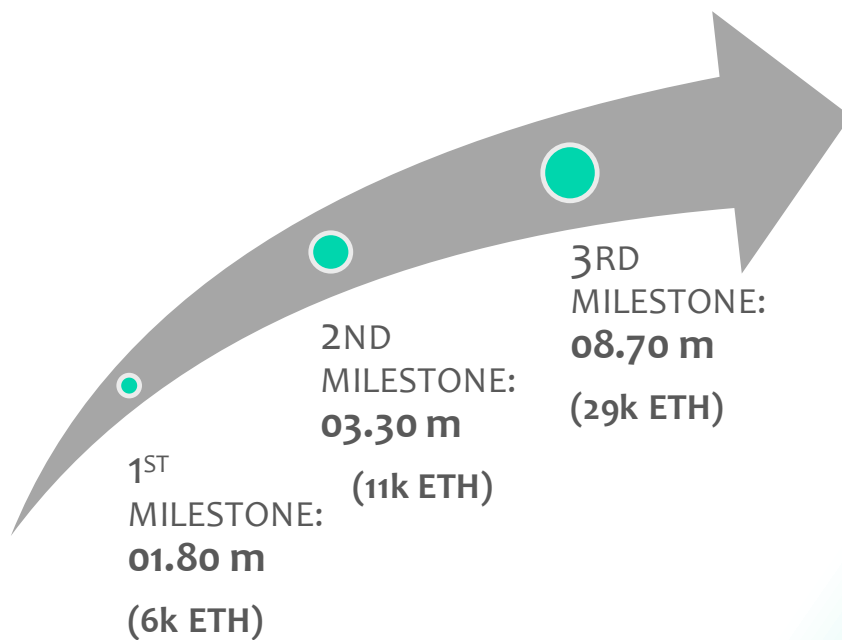
- Operating profit describes the profit achieved after deducting the operating expenditure from gross revenue but before taxes, depreciation and interest

Profit for Token Holders

- Profit for token holders describe the profit attributable to token holders from the operating profit.



MILESTONES



MILESTONE I

The first milestone is aiming to raise a fund of **01.80 m (6,000 ETH)**
Minimum Guarantee return shall start after 4 weeks of end of token sale
Incremental Profit sharing shall start after completion of BOT development

MILESTONE II

The second milestone is aiming to raise a fund of **03.30 m (11,000 ETH)**
Buyback shall start after the completion of BOT development

MILESTONE III

The third milestone is aiming to raise a fund of **08.70 m (29,000 ETH)**
08.70 is the hardcap

Note:

- In case the company does not reach milestone III from the token sale, the second step shall be to raise additional funds and completion of BOT development is expected to delay
- Company achieves Milestone I - BOT is expected to be launched in the third quarter of 2019
- Company achieves Milestone II - BOT is expected to be launched in the first quarter of 2019
- Company achieves Milestone III - BOT is expected to be launched in the third quarter of 2018