



**SAMFins**

**Invest in the Future**



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# SAMFins

Invest in the future

December 01, 2017

## Vision

SAMFins's vision is to make a people-controlled global new economy administrations service that makes the crypto world open to a normal person, building a global shared economy platform for the masses.

We believe that blockchains are game-changers for the investment world, linking those with disruptive ideas directly to those looking for investing opportunities, no matter the skill level or size of investment. Now it is possible to invest in disruptive technologies at the very early stages. Our mission is to cater to investors looking for high profits, not possible in the old economy. It will do so through a simple and trustworthy entry point, providing them with excellent experience, which is crucial for keeping them investing in the new economy. With your help, SAMFins will bring an influx of fresh capital into the distributed economy.

## Abstract

Today in crypto world, an individual deals with two major type of platforms which are wallets and exchanges. Different wallet platform has different versions like online wallets, hardware wallets, paper wallets. Each platform has his own pros and cons, different processing fees, no integration point in between them. If user needs to go from online wallet to self managed wallet



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then platform needs to be changed and transfer cost has to be paid, then the user has to transfer funds to exchange again in case selling is required and pay fees again.

There is no Universal wallet that supports multiple crypto currencies and hence downloading and managing different wallets for different crypto coins is a headache.

Moreover, as it is a very naive market, there is lack of practical knowledge among masses to know how to predict the best investing strategy based on past events and patterns i.e there is no prediction mechanism to raise the consumer profit.

In emerging world, there are lots of people who don't understand the fast pace technologies. But they wish to invest in these recent trends to get the benefits out of these. But there is no managed service as of now, where people can avail the specialized people's services to manage their funds.

Most of the trading is still done using BTC, so people have very few exchanges which provide direct FIAT integration to buy and sell their favourite crypto currency using fiat for their country.

## **The \$200 billion Cryptocurrency Market**

As of today crypto currency market has a capitalisation of around 200 billion US dollars. Which is expected to reach 1 trillion dollars in the next 5 years as more industries come forward to build blockchain solutions and we are going to see mass adoption of blockchain based assets. As this industry goes mainstream, we are building a platform that the masses can use to keep their assets secure , build investment strategies, self manage their wallets or do fiat liquidity of multiple assets.



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## **Introduction**

The cryptocurrency world has generated an entirely new market, which have the potential to overtake the existing market strategies and the conventional business practices. With the growing market, more promising platforms are required which take care of its consumers along with business.

Nowadays a typical investor has below problems which makes them struggle to manage their crypto portfolio

- Managing multiple wallets
- Paying heavy Fees on Wallet to exchange transfer and vice versa
- Lack of expert advice on price predictions and investment strategy
- Buying selling there crypto directly to fiat as most of cases have to convert to BTC before doing trade
- Managing the complete crypto portfolio at one place

## **SAMFins platform**



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SAMFins platform targets the problems of current naive market, which lacks the mature and reliable platforms. Our platform will have below components

Following are platform components:

1. **Universal wallet** : A universal wallet for all leading cryptocurrencies. User will have full control of his wallet, that allows him to securely store, manage, leverage and monetize his assets
2. **One Exchange multiple fiat currencies**: Our vision is to cover the maximum countries for support of fiat currencies. User from multiple countries on single platform can add funds in their country's fiat currency and sell directly into fiat for their country
3. **Social community and Predictions**: A social trust sharing ecosystem where experts can share their cryptocurrency predictions and get rewarded & appreciated. Other users get benefits with these predictions.
4. **Funds management Team**: A team of financial analysts who will manage the funds on consumer's behalf. The profit will be shared between the users, following the ratio on investment in pool.
5. **AI based data feeds**: Data feeds to syndicate information about cryptocurrencies and markets

## Platform Features



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Our platform will be a one-stop shop for the cryptocurrency users, this platform will provide the traditional as well as unique features. Although there will be lots of major features and list will grow as the times passes, but as in consumer interest following are the major features which we will focus in the different milestones.

### 1. Cryptocurrency Predictions by users and Rewards/Recognition

In the initial months, following the crowdsale we will be focusing on building the core platform which will serve as a central part for web and mobile applications. This platform will be extended in every phase of development, directly linked to development roadmap.

Any user can publish his cryptocurrency predictions on daily basis, users will be able to see the predictions made by all any user. It will be the individual's decision to follow or not follow the predictions. Predictions will be given the acknowledgements by users (as like/stars), the user whose prediction has proved most accurate will be recognized and rewards will be given rewards in form of SAM Tokens. These achievements will be published on our platform, it will help the new users to consider predictions more seriously by someone who has proved himself in past number of times.

The rewards will be in form cryptocurrency coins not the fiat currency. User will not hold any right to claim the reward until he is announced by the platform. The announcements will be done on the next day from prediction on daily basis for prediction results. Daily, there will be certain time frame, before which the daily predictions needs to be published by users, in order to be eligible for recognition.

### 2. Cryptocurrency Predictions using Machine learning (AI)



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Machine learning is about analysing the historical data and predict the future events. Since its only machine algorithm, so environmental variable like country ban/major bug etc can impact it highly, but this impact will be 5-10%, not on daily basis. We will monitor our algorithm and results and make fine tune changes on regular basis, which will increase the prediction accuracy as the prediction algorithm self learns and gets more mature over time. Our initial target is to achieve 75% accuracy, which can help the community in many ways.

Platform will Leverage the machine learning power to analyse the dataset of crypto currencies to find the trends of growth and loss. This will be an automated feature where on daily basis platform will analyze of all historical data . These predictions will be published daily on or platform and individual will consider it only as machine prediction not the financial advise.

### 3. Universal Wallet

Universal wallet is a digital wallet that you can use to store, send and receive various cryptocurrencies. The wallet doesn't exactly "store" your money as a real-world wallet does. Instead, it saves your public and private keys which in turn helps you send and receive money. The public key is the address that anyone can use to send you the money, while the private key is what you will use to send money to anyone else.

To provide ease of use, you don't have to deal with keys, if your are not from technical background. SAMFins will manage everything for you, it will use the encrypted version of these keys as hot storage. It means that you can access your account at any time,





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from anywhere and your account is highly secure. Even we can't touch your funds, it's only you who own it and has the rights to perform any operation on your assets.

Features:

- Fast access to funds
- User friendly design to send/receive in minimum steps
- Accessible from many platforms: android app, ios app and web browsers
- Social login for fast login/signup
- Two factor authentication using SMS and Google authenticator
- Hardware wallet integration for 2FA
- Zero fee on sending SAM token across our platform
- Can send crypto using email address and mobile number to users that are on our platform
- Send/Receive cryptocurrency
- Coin swap between any two coins, supported by platform
- Sending any crypto and it will be received by the other user in his preferred crypto currency. SAMFins will do the auto conversion

#### 4. Self Managed Wallet



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Self managed wallet is the featured wallet for advanced(technical) users. You will be able to manage your private keys and wallet will be linked to your local device. We will neither hold nor have access to your wallet.

The self managed wallet storage is referred as Cold storage. When you keep your currency in a device which is completely offline it's called cold storage. For those seeking the most secure form of storage, cold wallets are the way to go. These are best suited to long-term holders, who don't require access to their coins for months, or years at a time.

## 5. Next Generation Advanced Exchange

The Wallet will be extended to link with SAMFins exchange product as single unit. The exchange will be developed to handle crypto currencies as well as fiat currencies. On regular basis, top leading crypto currencies will be added in exchange. Both buyer and seller can trade at very low transactional fees, directly from within exchange.

Our SAM token will be used as gas for any transaction, so the transaction fee will be in SAM tokens. The transactional fee will be very minimal, as our focus will be provide the great platform to buyers and sellers. At any moment, user can sell/buy SAM tokens, but to complete a transaction, SAM tokens will be required as gas for transactions.

*The exchange will provide two types of orders: **limit orders** and **market orders**.*

Limit orders are those in which buyer/seller adds his wish price and place order. If market prices matches with wish price at any time then the order executes itself. If price



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never matches then order will never be executed, this orders can also be set the time limit for maximum waiting period. Once maximum waiting period is over, the order will cancelled automatically.

Market orders are those orders which are executed immediately. If the order placed by buyer/seller, has the price mapped to market at instant then the order will be successful, otherwise order be failed.

### ***Consumer Protection***

To save consumer from huge losses, the exchange will provide advance features for Stop Loss and Take profit orders. In real-time market, few people are restricted with emotions with fear or greed. But ignoring the market at real time, individual can decide his limit to afford loss and the profit limit, good to exit. It means that consumer can set stop loss and take profile limits on his current stock. If market prices are getting crashed and hits/crosses the stop loss price, then stop loss order executes instantly. If market prices are increasing and hits the profit limit then again profit limit order executes, to ensure the profit before the prices fell down again. Either of stop loss/take profit execution on stock cancels the other one.

## **6. Support for Fiat Currencies**

We are highly focused to supporting the fiat currencies. But to integrate fiat currencies, there are different regulations in different countries. In order to support fiat currency in any country, we need comply with that country's rules and regulations.



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We will provide the fiat currencies support country by country. As soon as fiat currency regulations of any country are met and legally authorization is provided to our platform, we will announce the support for fiat currencies.

Multiple fiat currencies feature should be accessible to individuals based on KYC process. Based upon country regulations you will have access to some or all fiat currencies.

This feature should not be treated as a currency conversion platform, as it will be led by individual country regulations and currency to currency conversion will attract the conversion charges if applicable.

## 7. Funds Manager to diversify and Maximize the profits

To support our consumers and maximize their profits, we will have a team of financial analysts. This team will be responsible for implementing a fund's investing strategy and managing its portfolio trading activities. Only the small funds management fees will be charged, the profit will be shared across the consumers who have participated, in the ratio of investment.

To use funds management feature, we will be having different concepts of SMF (Simplified Managed Funds). These funds would be split over different risk categories (Aggressive- Low cap coins with high potential, Less Aggressive-High cap Coins, Privacy based -Privacy coins, Interest/Dividend based- Master nodes/Staking coins) and be managed by the fund managers that offer different classes and categories of SMF's on our platform. The profit of funds will be announced at certain regular intervals and profit will be shared as the rise in price of underlying assets. These funds can be sold by consumer at any moment to withdraw the profit in fiat currencies. For



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example, if in this month you invested 10K bucks at the base price of 1 buck per token, your invested SMF units are 10K. Next month if profit shared is 3K, then the base price of your 10K SMF units will be increased from 1 buck to 1.3 bucks. That means that your 10K units will have value of 13K bucks, which you can redeem at any moment.

These tokens will be tradeable, that means if you want to trade these funds then this is also permissible.

## **Token Sale and Distribution**

The SAM token is a type of currency used to pay fees on the Cryptol platform (for example to buy/sell Bitcoin, Ether and other cryptocurrencies). SAM tokens can also be used to distribute dividends to investors. A total of 200 million tokens will be sold and a maximum of 400 million tokens will ever be in existence. The final number of SAM token created will be determined by how many tokens are sold in the Token Crowdsale:

- 200 Million tokens will be sold during the Crowdsale and all unsold will be burned .
- 50% of total number of tokens will be sold during crowsale will be used to drive the platform
- 20% of the tokens will go to the core team for development team and operations
- 10% of the total number of tokens will be allocated to the founders and team and will be gradually vested over a 12-months period
- 5% of the total number of tokens will be allocated to professional fees and bounties.
- 15% of the total number of tokens will be allocated to future strategic plans for the created ecosystem



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## Crowdsale

A total of 400 million tokens have been issued, Ethereum ERC20 standard

At ICO Sale

- For sale - 200 million tokens
- One Ether (1ETH) = 4000 Tokens
- Minimum investment = 0.25 ETH

## Token - Distribution





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## Timeline

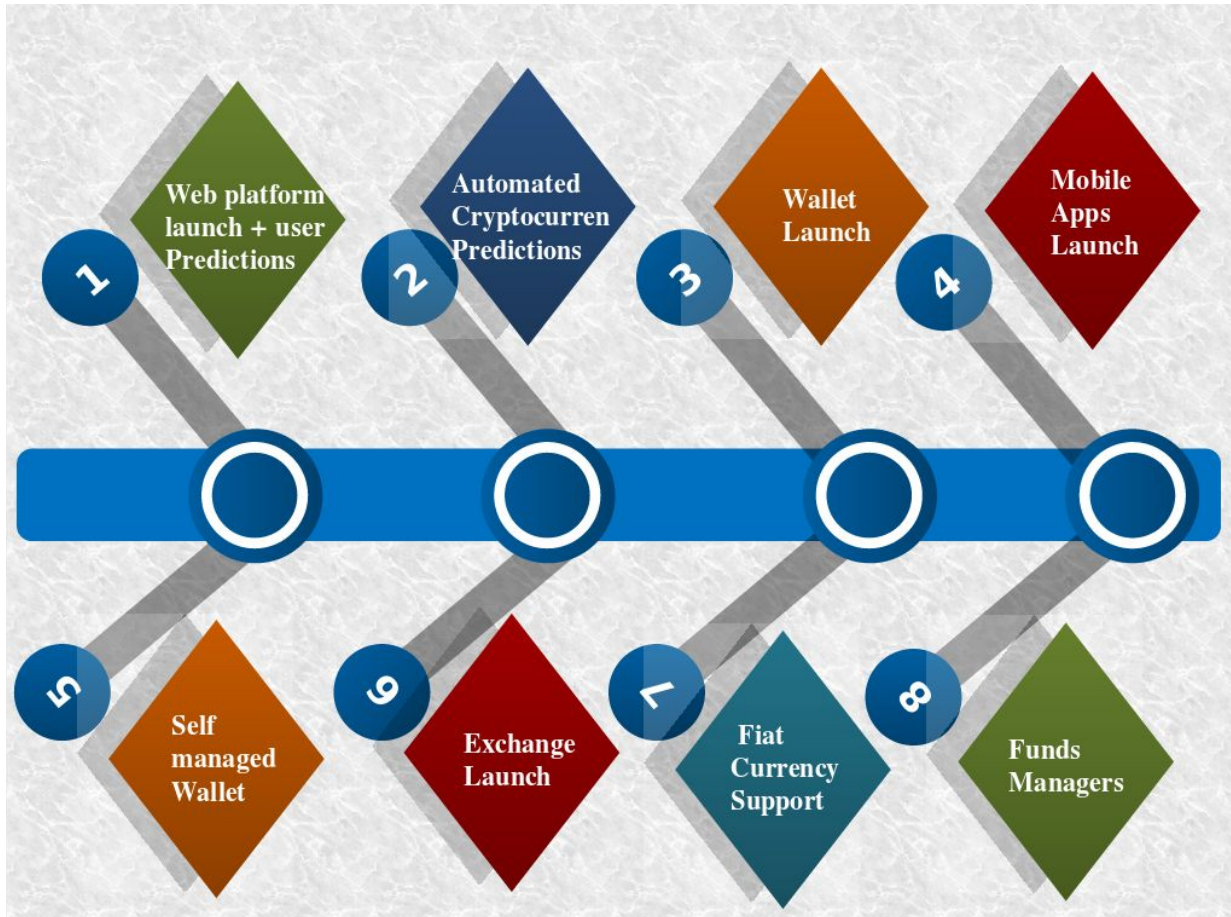
- Early 2017 - Founders as blockchain evangelists, come up with an idea to create a platform that makes cryptocurrencies easy to use by common people worldwide
- Mid 2017 - Market research and self funded work operations started on making Universal crypto platform a reality
- Late 2017- Business partnerships ,started campaigning on educating people towards SamFins and started on presales and initial crowdfunding

## Milestones

1. Web platform launch and user predictions - Q1 2018
2. Automated Predictions using Machine learning (AI) - Q1 2018
3. Wallet launch - Q2 2018
4. App Launch(IOS and Android) - Q3 2018
5. Self Managed Wallet - Q3 2018
6. Exchange Launch - Q4 2018
7. Fiat Currencies support - Early 2019
8. Funds Manager to diversify & Maximize the funds - Early 2019



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## LEGAL CONSIDERATION

As part of legal due-diligence, the SAMFins team has consulted with several law firms around the globe to evaluate the implications of our structure, token launch, and operations. We can





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make no guarantees regarding the legality of the platform or launch in any given jurisdiction. Regardless, we have modeled the platform to be provably compliant with the spirit of regulations in major jurisdictions and we hope to be a model of regulatory compliance for decentralized applications and token launches. We will be responsive and collaborative with any regulators as necessary going forward.

## **FORWARD LOOKING STATEMENTS**

This document has forward looking statements that are subject to risks and uncertainties, which could cause actual results to differ materially from those anticipated. Such statements are based on our beliefs as well as assumptions made by and information currently available



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## **UNFORESEEABLE TECHNICAL LIMITATIONS**

Some of the features described herein are based on our current understanding of blockchain technology and the assumption that blockchain systems continue to work with the same characteristics in the near future. In the event that the nature of the blockchain changes dramatically for example due to high congestion, change in proof of work, network splits, 51% attack or any other unpredictable event, the platform's stability and our ability to deliver features described here may be negatively impacted.

## **LEGAL IMPLICATIONS OF TOKEN LAUNCHES**

SAM tokens (henceforth "tokens") are functional utility tokens within the SamFins platform. TOKENS ARE NOT SECURITIES. TOKENS ARE NON-REFUNDABLE.. TOKENS ARE NOT FOR SPECULATIVE INVESTMENT. NO PROMISES OF FUTURE PERFORMANCE OR VALUE ARE MADE WITH RESPECT TO TOKENS, INCLUDING NO PROMISE OF INHERENT VALUE, NO PROMISE OF CONTINUING PAYMENTS, AND NO GUARANTEE THAT TOKENS WILL HOLD ANY PARTICULAR VALUE. TOKENS ARE NOT PARTICIPATION IN THE COMPANY AND TOKENS HOLD NO RIGHTS IN SAID COMPANY. TOKENS ARE SOLD AS A FUNCTIONAL GOOD AND ALL PROCEEDS RECEIVED BY COMPANY MAY BE SPENT FREELY BY COMPANY ABSENT ANY CONDITIONS. Tokens are intended for experts in dealing with cryptographic tokens and blockchain based software systems. TOKEN SALE IS UNAVAILABLE TO CHINESE RESIDENTS, US PERSONS & SINGAPORE RESIDENTS



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