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DEBIT

BLM SWAP

Introduction

BLMSwap (the "Company"), a subsidiary of the BLM Group

Disclaimer

Please read all sections of this disclaimer carefully

No invitation or offer

This White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction, nor shall the fact of its presentation form the basis of, or be relied upon in connection with any contract or investment decision. Any agreement between BLM and a Buyer in relation to any sale and purchase of BLM Coins shall be governed by BLM's terms and conditions (BLM Coin Purchase Agreement). In the event of any inconsistencies between the BLM Coin Purchase Agreement and this White Paper, the BLM Coin Purchase Agreement shall prevail

The information in this White Paper, which does not purport to be exhaustive, has been provided by BLM, has not been independently verified and has not been approved by any regulatory authority or authorised person

Forward-looking statements

All statements contained in this White Paper and statements made publicly by BLM or its directors, executive officers or employees in the normal course of business, that are not statements of historical "fact, constitute "forward- looking statements

Forward-looking statements may include, without limitation, forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will". All statements regarding BLM's financial position, business strategies, plans and prospects and industry projections are forward-looking statements. These forward-looking statements, including but not limited to statements as to BLM's projected revenue, profitability, prospects, future plans, anticipated industry trends and other matters discussed in this White Paper regarding BLM, are predictions only

These forward-looking statements involve known and unknown risks, uncertainties and other factors



These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of **BLM** to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include but are not limited to

• CHANGES IN POLITICAL, SOCIAL OR ECONOMIC CONDITIONS IN ANY JURISDICTION WHICH COULD HAVE A DIRECT OR INDIRECT EFFECT ON BLM, THE BUSINESS, THE INITIAL BLM COIN OFFERING AND/OR THE BLM COINS

• VOLATILITY OF CRYPTOCURRENCY MARKET CONDITIONS, AND THE REGULATORY ENVIRONMENT IN THE JURISDICTIONS IN WHICH BLM CONDUCTS THE BUSINESS AND/OR OF WHICH THE BUYER IS CITIZEN OR RESIDENT

• THE RISK THAT BLM MAY BE UNABLE TO EXECUTE OR IMPLEMENT ITS BUSINESS STRATEGIES AND FUTURE PLANS

• CHANGES IN INTEREST RATES AND EXCHANGE RATES OF TAT CURRENCIES AND CRYPTOCURRENCIES

• CHANGES IN THE AVAILABILITY AND FEES PAYABLE TO BLM IN CONNECTION WITH THE BUSINESS

• CHANGES IN THE AVAILABILITY AND SALARIES OF EMPLOYEES WHO ARE REQUIRED BY BLM TO OPERATE THE BUSINESS, AND BUSINESS OVERHEAD

• CHANGES IN PREFERENCES OF CUSTOMERS OF BLM

• CHANGES IN COMPETITIVE CONDITIONS UNDER WHICH BLM OPERATES, AND THE ABILITY OF BLM TO COMPETE UNDER SUCH CONDITIONS

• CHANGES IN THE FUTURE CAPITAL NEEDS OF BLM AND THE AVAILABILITY OF FINANCING AND CAPITAL TO FUND SUCH NEEDS

• WAR OR ACTS OF INTERNATIONAL OR DOMESTIC TERRORISM

• OCCURRENCES OF CATASTROPHIC EVENTS, NATURAL DISASTERS, PANDEMICS AND ACTS OF GOD THAT AFFECT THE BUSINESS

• OTHER FACTORS BEYOND THE CONTROL OF BLM; AND

• ANY RISK AND UNCERTAINTIES ASSOCIATED WITH BLM AND THE BUSINESS, THE BLM COINS, THE INITIAL BLM COIN OFFERING.

• All forward-looking statements made by or attributable to BLM or persons acting on behalf of BLM are hereby expressly qualified in their entirety by such factors.



Market information

This White Paper includes market and industry information and forecasts that have been obtained from surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. BLM has obtained and collated such information in good faith and understands the sources of it to be reliable, however BLM gives no assurance as to the accuracy or completeness of such information

BLMSWAP

EARTH



Further information

Buyers and readers of this White Paper are free to direct enquiries relating to the Initial BLM Coin Offering, the Business, the BLM Coin or any matter referred to in this White Paper to BLM using the contact details set out herein. BLM has created an FAQ section on the BLM website (www.BLMswap.io) and would encourage Buyers and readers to check there before directing an enquiry to BLM



What Is BLMSWAP

BLMSwap V1 is a decentralized exchange (DEX) designed to be highly performant, transparent and feature-riched to asset traders. It is built on top of the polkadot ecosystem, which aims to offer scalability, noticeably faster transactions and cheaper fees. What problems will BLMSwap V1 solve? 2 types of exchanges currently exist on the market. Centralized exchanges (CEX) are traditional exchanges, powered by an off-chain system, and usually enable asset trading via orderbooks. Decentralized exchanges (DEX) are a new form of exchange that have been gaining popularity recently. Their decentralized architecture allows users to trade in a non-custodial, secured, and anonymous manner. Most popular DEXes employ an automatic-market-maker (AMM) approach to facilitate trading, as opposed to orderbooks. While DEXes saw huge increase in usage the past few years, CEXes are still producing most of the trading volumes, because DEXes come at a price:



Taking advantage of polkadot, a blazing fast & cost-effective parachain ecosystem, BLMSwap V1 employs intelligent algorithms and optimization techniques that make trading feel comparable to that of CEXes.

Ultimately, it sets an ambitious but achievable goal to show the world that CEX is the past and DEX is the future. In next step we are going to publish BLMSwap V2.z



What is Polkadot?

Polkadot is an open-source, sharded protocol that carries in its batch two types of blockchains. One is a relay chain playing the role of a main network where permanent transactions take place and the other is parachains, also known as user-created networks. Owing to its versatile nature, the latter can be customized for an unlimited number of uses and integrated into the main blockchain. This integration allows parachain transactions to enjoy the same security as the main chain does. To ensure that transactions on Polkadot are dealt with an optimal level of security and accuracy, it is designated as having certain computing resources to deliver performance in the main chain. It suffices to say that in this resurgence, Polkadot manages to resolve some remaining problems, meaning that it shall not risk disclosing user data to the public network and at the same time processes a greater number of transactions.



What is PolkaFoundry?

PolkaFoundry is a platform for building borderless and frictionless DeFi dApps on Polkadot. It aims to be the one-stop production hub for DeFi dApps with all the necessary features, services, integrations, and tools for DeFi experiments, innovations, and real-world solutions. Taking advantage of Polkadot's

interoperability and scalability and integrating many DeFi-friendly services into the platform, PolkaFoundry also provides UX-enabling features that make dApps as easy to use as normal applications and bring Apps to the masses





More information available at www,blmswap,io



Initial Circulating Supply

The token will be minted in BEP-20 format, and be listed on Pancakeswap Investor

BLMSWAP is going to raising money through several investment rounds

Seed round investors will be allocated 10% of tokens unlocked after the Token Generation Event and remaining vested quarterly over the next 12 months

Private round investors will be allocated 15% of tokens unlocked after the Token Generation Event and remaining vested quarterly over the next 12 months

Public round investors will be allocated 50% of tokens unlocked after the Token Generation Event and remaining unlocked after 1 month

After the initial release, there will be no token unlocked for investors in the next 3 months Team and Advisors

Tokens for team and advisors will be released according to the following schedule: 6 months fully locked, then unlock quarterly over the next 18 months

Marketing and Ecosystem

Tokens for marketing and ecosystem will be unlocked over 12 months after the Token Generation Event

Foundation and Liquidity Mining

Tokens for foundation and liquidity mining will be unlocked over 60 months after the Token Generation Event



Products:

01. Exchanges

100% Decentralized Trading

BLMSwap V1 is the first project featuring advanced trading features in a totally decentralized manner. No KYC hassle seen on centralized exchanges, users stay anonymous, assets remain in traders' custody.

Advanced CEX-only features like Limit Order and Prediction Trading were carefully thought from the ground up in order to function and scale.

Trustless Cross-Chain Migration: brings your crypto asset from any block chain onto BLMSwap V1 in a secured manner.

Advanced AMM-Based Exchange

BLMSwap V1 builds on top of the widely successful AMM liquidity pool trading model and utilizes unmatched performance of the polkadot ecosystem to bring advanced features never seen on other DEXes.

Limit Order & Stop Loss

Our proprietary smart-contract-based algorithm lets traders set automatic trading commands to efficiently utilize market opportunities.

Prediction Trading

Join pools that predict the direction of an asset price and win your share of the big pot, along with lottery jackpots.

Margin

1.1. Onchain Orderbook





02 Yield Farming

Yield farms allow users to earn BLM token while supporting BLMSwap V1. There will be two types of farms in BLMSwap V1.

Liquidity Pool Token Farms BLM Token Staking Vault Liquidity Pool Token Farms

The number 1 priority for BLMSwap V1 at launch is to have a lot of liquidity. This can be achieved either by:

Personally contributing liquidity, or Onboarding outside providers to stake their liquidity with the promise of attractive returns. To have sufficient liquidity on our DEX at launch, we will launch a unique program with hybrid reward. Detailed information about this program will be announced soon.

()3. Prediction

Background - Option Trading

An "option" is a type of derivative contract that gives its purchaser the right – but not the obligation to buy or sell an underlying asset at a set price at (or, in some cases, before) an expiration date.

Buying crypto options can often offer investors a relatively low-risk solution for trading digital assets compared to trading crypto futures or perpetual swaps.

BLMSwap V1 leveraged the idea of option trading and AMM to build a fully decentralized and unique prediction trading.

Our prediction trading will be launched on Binance Smart Chain, and will be the first product in the BLMSwap V1 platform.

Pool Creation

Like providing liquidity pool for token swap, a user can create a betting pool against an asset, with a custom expiry date and strike price.

At the beginning, we want to see how users receive the product, so only operator can create pool.

In order to create a pool, they must personally contribute X equal numbers of green and red tickets.

Green ticket: bets price goes above strike price by expiry date.

Red ticket: bets price goes below strike price by expiry date.

Other users can now see this pool, and can participate by buying greens/reds.

When a user buys a green or red ticket, they must pay a price that is fair to all existing betters in the pool.

Pool will run continuously in multiple rounds. After a round ends, another round will begin. Note: Anyone can create the pool ultimately, but at BLMSwap V1, in the early stage, only our admin is allowed to do so. BLMSwap V1 can add money into the pool so as to increase the pot at any time, as a form of promotion. In the first phase, BLMSwap V1 will push promotion so participants can get more benefits.



Round Expiration

When a round of a pool expires:

- If the asset price is above strike price, green wins.
- If the asset price is below strike price, red wins.
- If they are exactly equal, prediction and lottery reward will be sent to Treasury.

Rewards are structured as follows:

- 10% of all pool amount goes to a random ticket owner, as a lottery reward.
- 89% is split among all winners.
- 1% will be in treasury.
- Ticket price will be in the form of BUSD plus BLM token.
- BLM token is the fee which will be burnt, and rewards will be given in BUSD.

NFT Achievements

When the pool expiry date hits, those who predicted correctly will receive the pool amount. However, whoever got it wrong could still earn NFT Achievements for losing!

NFTs Features

NFTs must be the play-to-earn concept. BLMSwap V1 users can earn them by participating in our products. NFTs should be tradeable, which means they must have some intrinsic value, as opposed to being just collectibles. For example, they can:

- Unlock new features on BLMSwap V1.
- Give earners some advantages over others.
- Bring value in another product.

Achievement Concept

The nature of prediction trading is similar to gaming; therefore, it fits to add the play-to-earn element here. Concept of achievements within our prediction trading is introduced as below:

- Each achievement reduces the ticket price by some amount.
- There's a limited number of NFTs rewarded to achievement earners. Therefore, once the NFTs are exhausted, you won't be rewarded anymore.
- The price reduction is split among earners.

Why should users try to earn an achievement?

- Users will benefit from a huge temporary price reduction when they are the first to earn.
- Users can immediately sell to those who'll take advantages from it with a high price if they are not interested in the reduction.

The number of NFTs rewarded is limited, so you might miss out if you're not promptly enough.

Why should users buy/sell an achievement?

NFT has immediate present value: ticket price reduction.

NFT has investment/future resale value. As the number of BLMSwap V1 users does rise along with that of NFT supply is limited, the price will go up.



Referral Reward

User could enter a wallet address of the referrer. The referrer will receive NFT for each ticket user bought. This NFT also helps them to get a discount when buying a new ticket.

For a referral to be successful, the referee needs to fill in "Referral Code" blank with the referrer's wallet address. User could not change the referral address after it's entered into the system. Referral reward would be a proportion of ticket price, and it could be changed at any time.

Refund

Ten minutes after round expiration, if result of the round could not be calculated due to problem of Chainlink Oracle, the round become invalid and users could claim their fund.

3.1. Making Prediction

1. Firstly connect to your wallet and make sure you're in BSC mainnet

Tips: You can use click on the network name in top right corner to quickly switch to BSC mainnet after connect to your wallet via Chrome's extensions

2. Secondly, you need to pick a date for the list of opening pools, then select a token to start predicting its price with USD.

There are some important information you would need to notice before buying tickets

• Total Pot: total amount that all users are spending in tickets

Strike Price

Green in Pool: number of Green Tickets
bought

Red in Pool: number of Red Tickets bought

- Lottery: 10% of Total Pot
- Expire Time

3. Thirdly, decide the amount of Green Tickets and Red Tickets, the Potential Winnings, Total Amount to buy tickets, and Fee on BLM Token will be updated as you change the ticket amount.

If you buy Green Tickets, and the token's price at the end of the round is higher than Strike Price, you win! Otherwise, if it's lower, you lose.

 If you buy Red Tickets, and the token's price at the end of the round is lower than Strike Price, you win!
Otherwise, if it's higher, you lose.

If you lose in a round, you still have a good chance to get the Lottery prize, which is 10% of the total pot of the round.



4.Trading Tools

A suite of tools will be included in BLMSwap V1 to help traders analyze the market, aggregate prices and make informed decisions.

Pool Analytics: provide traders information about token's market cap, circulating supply... and transactions, trading volume of a pool.

- Trading Bots: allow traders to use bots with different strategies, such as DCA (or "Dollar Cost Averaging").
- Scam Warnings: invest like a pro with our scam-free solutions.

5. Tokenized Stocks

BLMSwap V1 aims to be the first decentralized exchange to allow stock trading across country borders. Trading TSLA, APPL, or even GME, will soon be a reality on our exchange. Buy and sell their tokenized versions with USDT or BLMToken. Redeem them onto your brokerage as traditional stocks to exercise your shareholders' rights.





BLMSwap V2:

Executive Summary

We believe in financial freedom

At blmswap V2, we are transforming the world of finance by taking power out of the hands of traditional institutions and putting it in the hands of our members.

By cutting out the middleman, we enable you to take full control of your financial future with the most accessible and intuitive investment tools.

What is BLMswap V2:

The BLMswap mobile app including digital payments, wealth management and crypto asset exchange & custody.

Integrated Banking Technology:

Multi-currency exchange, secure custody and payment solution

App already live: App live for internal test phase Live BETA tests starting in Nov 2022

Proprietary Investment technology: Intelligent robo-advisor able to trade in crypto

BLMswap V2 App:

Digital Payments and Wealth Management

BLMswap V2 is an innovative mobile application that combines the efficiency and practical features of digital payments with the latest wealth management tools for currencies, shares and alternate investment strategies (the "App"). BLMswap V2 users can access traditional instruments such as popular stocks or shares, as well as the latest innovations in decentralised finance.

With a secure wallet for fiat currency and crypto, users can send funds between the WealthHub for exchange services, the WealthBot for algorithmic trading and the Vault for variable returns on their assets. All funds in a portfolio can be spent in a portfolio via the Wealth Card, which liquidates assets of chosen accounts to transact over traditional payment networks.

BLM will be launched on the BLMSwap V2 app to kickstart adoption in a diverse ecosystem of digital wealth services (the "Platform").

This secure, decentralised currency will offer enhanced features on the Platform, reduced fees for BLM Group services and efficient peer-to-peer settlement for transparent, commercial transactions.



Utility & Benefits of BLM Coin

The Company has secured key agreements for BLM Coin adoption with merchants, regulated providers and other members of the BLM Group. BLM holders can transfer, exchange, invest, generate interest payouts and access fee discounts on a range of compatible services. Combined with the infrastructure of decentralised finance ("DeFi") and e-money institutions via

the BLMswap V2 app, the BLM Coin has the potential to disrupt all economic sectors with a faster, low-cost, more secure and more transparent solution than legacy payment systems.



The benefits of BLM therefore include

- **25% Less Exchange Fees**
- Environmentally Sustainable
- Scheduled Payments
- Autonomous Data Processing
- Decentralised Governance
- Secure Data Storage
- Transparent Record Keeping
- Encrypted Signatures
- Combats Fraud & Money Laundering





Introduction:

Whilst traditional savings accounts offer close to zero returns, a degree of retail investment has become increasingly popular among those hoping to secure their financial future.

However, this is often limited by the risk and complexity of modern wealth management.

The past decade has seen a large number of new investment platforms that seek to resolve these problems, ranging from automated robo-advisors to locked ISA solutions, but adoption is limited as they typically suffer from a lack of transparency and liquidity.

BLMswap V2 aims to be the first platform that seamlessly merges these technologies with modern crypto asset and e-money payment services. The deep liquidity of BLMswap V2 WealthHub will allow users to invest with ease in a wide range of products at the same time as being able to make payments with invested capital via frictionless exchange.

With a strong financial base and a suite of innovative technologies that have been under development since 2019, BLMswap V2 has the potential to revolutionise financial industries of wealth management, banking and payment & crypto card.



The market:

Target Markets

The Company will target three key markets for BLM to generate liquidity and enhance financial adoption: wealth management, payment services and crypto asset trading.

The market for digital payment services was estimated to be worth \$34.8 billion globally in 2020. It is predicted to reach \$47.1 billion in 2021 and expand at a compound annual growth rate (CAGR) of 47.7% until it exceeds \$722.6 billion in 2028. However, analysts project that the global wealth management market will register a CAGR of 14.37% from 2020 to 2025 at which point the digital wealth management sector alone will reach a market size of \$16 trillion. While just 42% of the \$89 trillion held globally in AUM in 2019 was attributed to retail clients, practical everyday solutions such as BLMswap V2 aim to improve retail access and increase that ratio over time. The growth and digitisation of financial services is expected to be partially driven by a generational effect. By 2025, the oldest of the millennials will have attained an age of 44 years, a peak age for wealth accumulation. Millennials and Gen Z are therefore poised to inherit over \$30 trillion in assets with ethos and attitudes to managing money that will catalyse a new way of managing wealth. BLMswap V2 is the embodiment of that new revolution, providing innovative services to younger generations which care more about user experience and less about historical reputation while older generations prefer to work with banks they know and trust. Studies show that nearly 75% of young people would happily purchase investment products from big technology companies, a figure that is even higher among millennials who are already actively investing and hold a very high level of trust in big tech.

Leading experts and consulting firms predict that crypto assets will be a key component in wealth management and payments across all economic sectors in future. The underlying invention of distributed ledger technology ("DLT") is expected to permanently change the way that society stores and transfers value.





As a result, the mainstream adoption of crypto assets and blockchain technology have accelerated year-on-year over the past decade. In April 2020, the top 30 coins had a total market cap of \$0.18T. This increased to \$0.78T by January 2021 and hit \$1.9T by the end of Q1.

This Q1 development is partially due to the sudden growth of DeFi but has coincided with widespread news of economic adoption including the Coinbase wallet and exchange provider going public, Fidelity planning an Exchange Traded Fund (ETF) focussed on Bitcoin, Tesla accepting Bitcoin as payment and Visa introducing USDC settlement.





The BLMSwap V2 platform

Mobile App Features BLMswap V2 offers an all-in-one wealth management and payment platform consisting of 5 core features: the BLMswap Account, WealthBot, WealthHub, Vault and Wealth Card. The ecosystem of service providers between these features will allow users to generate interest and diversify their portfolios with fractional investments into traditional markets, commodities, real estate or crypto assets. All holdings within the portfolio can then be seamlessly liquidated for payments with the world's first Wealth Card.



User Benefits

Users send funds between app features to balance their risk criteria and reward objectives. They are free to choose between a combination of manual trading, staking contracts and algorithmic wealth management tools.

The benefits of the Platform over competitor platforms include:

- Free, secure custody for fiat currencies and digital asset
- Ontractual agreements with regulated institutions for a trustworthy platform
- Direct payments with invested capital using the world's first Wealth Card
- Wealth management, DeFi and payment solutions on a single platform.
- Automated investing in digital and traditional markets.
- Vault options with daily interest payouts and sharing features.
- A complete digital experience built around growing wealth on a daily basis.
- Partnership programs and services for Premium and Elite users
- Educational resources tailored to user profile and needs.



BLMswap V2 Personal Accounts

Users register for free on BLMswap V2 to open dedicated IBAN accounts and secure, custodial crypto wallets. Free Accounts can store, request or send funds via bank transfers as well as on- or off-chain transactions.

The portfolio of each user is summarised in the BLMswap V2 dashboard of the mobile app. From here, the changing value of crypto, fiat, securities and commodities can all be easily monitored, or the user with mobile notifications to alert them of any substantial market activity.

Accounts can be upgraded to Premium or Elite subscription models for access to additional features, such as WealthBots for traditional and crypto markets, with higher withdrawal limits and lower fees across the Platform.



Upgraded accounts may also be offered for free to reward early adopters, prize winners and substantial participants in the Initial BLM Coin Offering.

WealthHub Exchange

The WealthHub is a proprietary exchange for users to trade between fiat currencies, crypto assets and a range of traditional financial instruments which include fractionalised shares, bonds, real estate and more*.

The system is built on a network of technology and brokerage partners for each asset class. Orders are routed between them in order to execute trades at the best available price and along the best available route on the network.

In the modern era of digital processing, retail users have been quick to adopt multi-currency accounts and personal wealth management tools. WealthHub is the next evolutionary step in digital payments technology and will offer customers many benefits over current systems.



Exchange at the Best Available Rate

WealthHub integrates multiple service providers of each asset class so that our algorithms can identify the best available exchange rate between them.

Time & Cost Efficiency

The comprehensive range of asset classes and artificial markets can eliminate the withdrawal fees incurred by moving funds between different platforms. Users also avoid time delays between trades, during which market prices can change significantly.

Smart Routed Exchange

Wealth Hub routes trades through multiple asset classes in order to generate liquidity between assets that do not have their own direct markets (e.g. Bitcoin [BTC] and shares in Apple Inc. [AAPL]). Crypto assets or bonds can be exchanged to shares or fiat currencies, all in a single order on a single platform.

Enhanced Profitability of Wealth Bot

Wealth Bot services, available to Premium Account holders, will be integrated with the Wealth Hub liquidity system. The artificial markets and optimal routes identified will provide the robo-advisor with greater market opportunities.

Enhanced Liquidity

The availability of multiple routes will enhance the liquidity of all assets listed on BLMswap V2 because it opens each market to a wider user base.



The V.2 release will include crypto asset and currency trading. The V.3 release will introduce equities and further asset classes will be introduced over time at the discretion of the Company.

Spending Investments with Wealth Card

Users can spend with the Wealth Card or BLMswap V2 app from their choice of multi-asset account.

Options are presented to the user upon making the payment or they can select preferred balances for everyday.

Full Post-Trade transparency

Customers will be able to see the multi-routed stages and Company fees of all trades executed via the WealthHub network.

Customers can monitor the value of their portfolio while transactions are recorded for financial reporting and audits.

The superior capability and benefits of the WealthHub exchange facility will distinguish the Company from competitor offerings, accelerate adoption of BLM Coin and development of an international customer base. This innovative system has the potential to significantly disrupt the global finance industry and change the concept of money itself, as individuals can store and spend money that is always working for them.

WealthBot

The BLMswap V2 Platform will launch with a WealthBot for crypto assets, which will be supplemented in future with another solution for traditional markets. Both robo-advisor facilities have been produced from a series of trading algorithms via continuous research, development and testing since conception of the BLMswap project in 2020. Users can apply these algorithms themselves by depositing funds into the WealthBot feature and defining a risk profile based on the selection of certain satellite assets.

WealthBot diversifies the deposited funds into a portfolio tailored to user preferences. The sophisticated, proprietary algorithms then continuously reallocate invested capital between a core (generating daily interest on stablecoins) and satellite assets (consisting of more aggressive crypto assets with higher volatility). For every decision, WealthBot applies advanced

technical analysis to a vast quantity of market data to incorporate trend indicators, market volatility and patterns. This will rebalance and optimise the portfolio multiple times per day.

WealthBot is therefore a revolutionary tool for digital wealth management. BLMswap V2 users can access an institutional-grade trading solution at a fraction of the price charged by private brokers or Exchange Traded Funds. They do not have to constantly monitor their portfolio or input multiple trades every day. WealthBot users can save hours of time everyday while the platform feature identifies opportunities, mitigates risk and reacts to market movement completely autonomously.



Vault

The Vault feature is an innovative investment solution and yet another way for BLMswap V2 users to autonomously generate earnings from their wealth. Instead of earning variable profits via algorithmic trading from the WealthBot, Users can stake funds in the Vault to access various yields offered by strategic partners.

Integrated Defi lending pools

Capital allocated to the Vault can be smart contracted into a variety of new DeFi-type investment models such as decentralised or peer-to-peer loans. The user can choose between a variety of contract options and interest rates, which can range up to 25% on selected stablecoins.

These relatively new systems enable crypto asset loans in a completely trustless manner. Lender assets are staked to a pool for which they are paid a percentage ROI. Borrowers can submit collateral assets into smart contracts which then grant them the stablecoin assets from the pool at a predetermined rate of interest.

The borrowed assets and the interest due on the loan can then be autonomously repaid at the end of the lending period (if one is specified). This enables traders to leverage certain market positions and has the potential to significantly disrupt modern money markets. Staked funds can be withdrawn at any time (subject to external criteria), with various options for the accumulation or distribution of earnings back to other BLMswap V2 features. Invested assets can still be used for daily payments so that user wealth is always working for them.

Shared project

Within the vault, a user can decide to share it by inviting users to participate with a common goal. That goal can be achieved together over time by setting up automated transfers or using a round-up feature on payments that transfers money to the Shared Project while each of the participant users are spending.

Funds will be lockable until the common goal has been achieved, or even locked into Vault smart contracts in the meantime, allowing BLMswap V2 to also function as a financial planning tool for everything from family holidays to charitable events.



Wealth Card

The Wealth Card combines the WealthHub with other BLMswap V2 features to eradicate the problematic liquidity of retail investment. Users can make payments directly with invested capital by choosing settings for automated exchange or simply selecting a payment asset in the mobile app. Preferred exchange settings allow for quick and simple spending with the physical BLMswap V2 Wealth Card over the integrated VISA network. The network is used by the vast majority of commercial vendors so BLMswap V2 users can spend their invested capital in shops around the world. The exclusive wealth Cards are made of stainless steel and are only accessible to Premium and Elite members. The premium Wealth Card weights 18 grams and the Elite Wealth Card weighs 30 grams and is encrusted with five 0.05 carat diamonds

This unique and revolutionary feature enables the User account balance to continuously earn interest and remain available for daily spending. Users can choose to pay with fiat currency, crypto or shares from their BLMswap V2 Account. They can even spend capital directly from the WealthBot and Vault features, with frictionless liquidity enabled by the WealthHub. By leveraging technologies to remove the liquidity barrier between electronic money and wealth management, the Wealth Card gives BLMswap V2 the capability to reinvent the concept of money itself and significantly disrupt the global financial sector.

The BLM Coin

BLM Coin Economy

The BLM Coin (ticker: [BLM]) will be a decentralised, peer-to-peer crypto asset that has been built on the Hedera Hashgraph protocol and functions as a digital currency for international transaction settlement. The capital raised will be managed by the Company for the purpose of accelerating the commercial adoption and establishment of the BLM Coin.



Supply breakdown

BLM Distribution

The initial circulating supply of 10 million BLM (10% of total supply) will be sold in the Public Sale before being listed on a leading crypto asset exchange. The exchange listing is currently planned for October 2022, subject to change at the discretion of the Company.



BLM Coin Utility & Benefits

BLMSWAP V2 PLATFORM BENEFITS

The distributed network of Hedera Council is responsible for the approval or rejection of transactions requested by BLM wallets. **BLMswap V2** has a settings option for all fees to be paid from the user BLM balance in return for a **25%** discount on exchange services. 25% Less Exchange Fees

Frictionless Payment Service providers in the **BLMswap V2** ecosystem accept BLM. Users can automate fee payments without losing capital on the trade of other assets.



KEY CHARACTERISTICS

Decentralized Governance

The distributed network of Hedera Councilis responsible for the approval or rejection of transactions requested by BLM wallets.

Autonomous Data Processing

All transactions are passively processed and confirmed by Hedera Council members running the hashgraph consensus protocol

Transparent Record Keeping

Users can see all BLM transactions in the public ledger, including Company disbursements from the BLM Coin Reserve.

PERFORMANCE

Faster Transactions

The Hedera Hashgraph network is able to confirm transactions within 3 to 5 seconds.

Higher Throughput

Hedera Hashgraph can process over 10,000 transactions per second ("TPS")



Scheduled Payments

On-chain transactions can be scheduled in advance for time management and more complex, structured deals

Environmentally Sustainable

Hedera Council is a small network of just 39 members so it uses less bandwidth and a low average of 0.00017 kWH per transaction.



• SECURE DATA STORAGE

The distributed ledger is immutable and protected against hackers as it is simultaneously maintained by 39 different Hedera Council members.

ENCRYPTED SIGNATURES ()

All transactions are passively processed and confirmed by Hedera Council members running the hashgraph consensus protocol.

COMBATS FRAUD & MONEY LAUNDERING



Use of Funds

Funds raised in the Initial Offering will be loaned to other members of the BLM-UK for development of the technology and community of BLM Coin, as outlined by this White Paper. The endorsement of synergistic technologies in return for BLM integration will improve interoperability and therefore user experience. An active and growing community is essential for any crypto asset to achieve mainstream adoption and support secondary markets on exchanges. The Company will appear in high profile collaborations to increase awareness as well as hosting competitions, publishing content and hosting regular online or live events.

Decentralisation

The BLM Coin will function as a decentralised currency because permissions, transactions and records are controlled by the Hedera Hashgraph network.

There is no physical manifestation of BLM Coin. It exists as the recorded BLM balance at each address (or public key) on the Hedera Hashgraph DLT.

BLM

transactions occur once the Council majority has reached consensus and every Council member has updated their copy of the shared, distributed ledger.

User

permission to transfer BLM from an address is verified when a majority of the Council confirms that the user has input the corresponding private key. Users will be able to set up and store their own public and private keys for BLM addresses in non-custodialwallet solutions to have complete control over their funds, without relying on costly banking infrastructure.



Emergency Reserve Controls

BLM-UK Ltd. will manage the initial distribution of the BLM Reserve in order to develop the community, establish associated revenue streams and accelerate commercial adoption of BLM Coin. It will then continue to maintain a Reserve that supports the development of secondary markets with exchange listings, market making and a diversified trading portfolio. Despite the decentralised governance of BLM, the Reserve address will retain permission for certain emergency controls in order to protect BLM Coin from malicious actors in the global economy. This includes an ability to freeze BLM at flagged addresses, wipe the BLM balance from that address, and re-mint the supply back at the BLM Reserve address. This will allow the Company to prevent BLM Coin from being used by criminal or terrorist organisations and in the event of a hack, the stolen assets can be restored by re-distributing the BLM balance from the victims.

TIM

Commercial Adoption Plans

The BLM Coin offers a superior method of financial settlement to established, blockchain-based crypto assets such as Bitcoin and Ether. The majority of these assets are currently facing scalability issues due to the sequential nature of the blockchain data structure combined with the heavy computing requirements of consensus mechanisms such as proof-of-work.

The Company has chosen to launch the BLM Coin on Hedera Hashgraph which, as a more evolved form of DLT, represents a proven solution to these industry-wide problems. The proceeds of the Offering and the BLM Coin Reserve will fund growth strategies and ongoing efforts of the Company to establish BLM as a global peer-to-peer currency.

Supported by a number of internal and external collaborations, these growth plans will include:

Commercial Merchant Agreements

The Company aims to establish commercial merchant agreements so that retail and wholesale businesses will accept BLM in exchange for their goods or services. This will begin in the United Kingdom and European Union, being initial target jurisdictions for BLMswap V2, before the BLM-UK starts to expand globally. This will be supported by offering reduced fees and other benefits for BLM transactions within BLMswap V2 infrastructure.



BLMswap V2 Platform Benefits

In order to encourage BLM adoption, BLMswap V2 exchange fees will be discounted by 25% when paid in BLM. This is done with a settings option for autonomous fee payment from their BLM balance at this preferable rate. Deposit and withdrawal limits can be increased for BLM holders, including staking to the WealthBot and Vault features.

Technical Ecosystem Endorsements

As the Hedera Hashgraph protocol is integrated into an increasing number of technical solutions over time, related crypto assets such as BLM will gain enhanced interoperability. This has already been a key focus of the Hedera community, which is building several cross-chain bridges and has added their token HBAR to a range of market-leading exchanges and wallets. BLM adoption will therefore accelerate as the global population is able to store and trade BLM with a greater number of trusted, technical solutions.

Secondary Markets & Investment Solutions

Given the continued growth of crypto assets and resulting market gains, the economic adoption of BLM will be largely dependent on accessibility within crypto asset investment solutions. For example, BLM will be listed on popular exchanges outside the BLMswap V2 platform so that users can buy or sell the currency directly. Alternatively, partners may seek to include BLM in third-party undertakings, ranging from tradeable indices to decentralized lending pools.

Public Sale & Marketing

Widespread distribution is key for the commercial adoption and market success of BLM as a decentralized currency. The BLM-UK has raised sufficient capital for high-calibre, international marketing campaigns so that quality content will inform as many people as possible (subject to local regulatory environments) about the benefits of transaction settlement with BLM Coin



Technology

Hedera Hashgraph DLT

The BLM Coin is a cryptographic token or crypto asset, meaning that it is created and facilitated by a distributed ledger technology ("DLT").

Identical copies of a DLT database are stored by each of the computers on a distributed network, known as nodes. These nodesrun the DLT software to repeatedly execute a consensus mechanism which confirms the validity of requested transactions.

A malicious actor is unable to introduce a fraudulent transaction because a majority of the network must agree to confirm any new additions to their shared database. The DLT for decentralised assets like Bitcoin is highly secure as there are thousands of mining nodes spread across the globe, without a single point of attack for a hacker or malicious actor.

The majority of crypto assets are built on blockchain ledgers but BLM is built on Hedera Hashgraph, which is an enhanced form of DLT derived from the technology of directed acyclic graphs ("DAG"'s). Transactional data in a DAG (and the effect transactions have on user balances at each address) is effectively plotted by the network on a shared graph, instead of being arranged into consecutive blocks of a shared chain. This prevents the bottleneck scalability issue faced by many blockchains such as Bitcoin and Ethereum.



The Trust layer of the internet is here.



All nodes of the Hedera MainNet employ asynchronous Byzantine Fault Tolerance ("aBFT") in the application of a unique Hashgraph consensus algorithm. Instead of more decentralised systems such as Bitcoin, which rely on thousands of nodes to reach consensus for any given transaction, Hedera is governed by an independent council of 39 multinational corporations ("the Council").

The permissioned network can confirm transactions in parallel, not in series as is the case for proof-of-work blockchain systems.

The smaller Hedera network also requires less nodes to perform functions such as timestamp and transaction ordering, therefore increasing the speed and performance

As a result, the MainNet on which BLM will launch performs over 6.5 million transactions per day with an average transaction time under 5 seconds—easily surpassing the 1.2 million and 300,000 transactions of Ethereum and Bitcoin respectively.

Banking & Compliance Infrastructure

The BLMswap V2 Platform is built on a robust framework of financial technologies that have been chosen to assure regulatory compliance at the same time as enhancing system performance and user experience



Automated On-Boarding Process

BLMswap V2 has integrated solutions from industry leaders Onfido, Trapets, Thales and Chainalysis, who are specialised in automated Know-Your-Client ("KYC"), Know-Your-Business (KYB), Anti-Money Laundering ("AML") and CounterTerrorist Funding ("CTF") processes.

As an international corporate group, BLMswap V2 performs all the necessary checks for regulatory compliance including:

Facial recognition and ID-checks

- Proof of address and residence
- Checks of PEPs/sanctions lists for onboarding
- Ongoing monitoring of market/trading activity
- Cross-chain analysis for AML source of funds

Digital Bank Accounts & Payments

The BLMswap V2 Platform will be able to open international multi-currency accounts in EUR and GBP with a dedicated IBAN, under the regulatory umbrella of a licensed partner. All accounts are also connected to traditional payment networks for widespread interoperability including SWIFT, SEPA and Faster Payments.

BLMswap V2 are able to provide scalable, rapid and powerful payment processing certified by an industry leading payment service provider. The infrastructure supports Chip and PIN ("EMV"), magstripe, virtual and contactless card processing across prepaid and debit card rails. By integrating payment networks to the e-money infrastructure of BLMswap V2, the Company is able to offer an end to-end process which includes the compliant on-boarding of customers, card creation and delivery as well as transaction processing.

BLMswap V2 will use these networks to offer a competitive business model with low-cost international transactions alongside free domestic and SEPA transfers, both to internal users or external payees.



Crypto Asset Custody & Payments

All BLMswap V2 accounts include a crypto asset wallet provided by the Company. This BLMswap V2 Wallet is a custodial solution for fast and cost-efficient settlement of user transactions. Users can monitor their holdings and review market activity with indicators and automated notifications on changes to their portfolio value.

The Company offers the service by integrating the market-leading technology of corporate partner Fireblocks, an institutional platform for digital asset custody, transfer and settlement.

Fireblocks has become a favoured partner of regulated crypto asset companies across Europe due to their secure technology and insurance coverage. The firm combines their MPC-CMP protocol with hardware isolation and cosigning for automated transaction flow to create a multi-layer security technology. This can therefore eliminate any single point of failure to insulate crypto assets from cyber-attacks, internal collusion, and human error.

WealthHub Liquidity System

The WealthHub Liquidity System is a new-generation Order Execution Management System ("OEMS") that is designed to optimise the trading of innovative and traditional assets across multiple exchanges, all from a single portal on the BLMswap V2 mobile app.

The System is built on a network of service providers that are engaged by BLMswap V2 operators for the exchange of crypto, fiat, shares and other traditional financial instruments.

For each provider, an API is integrated so that the System can access the exchange markets of that provider, which may be crypto/crypto, fiat/crypto, fiat/shares or fiat/bonds markets (and other instruments in future as the WealthHub grows).

Every integrated market, such as a BTC/USD market or a TESLA/USD market is then treated as a node pathway on the WealthHub network. This network is the crucial infrastructure that allows the WealthHub to generate liquidity between assets that have no direct markets.

For example, if a customer is exchanging Bitcoin for US dollars, then the order is simply routed through a BTC/USD market.

But when exchanging Bitcoin for Tesla shares, there is no market for BTC/TESLA. The System solves this problem by using an "Intermediary Asset", such as the US dollar in this case. It will therefore route the order to a BTC/USD node and then on to a USD/TESLA node in order to carry out the requested transaction



Artificial Intelligence

The Group is developing an artificial narrow intelligence (ANI) engine with integrated algorithms for the quantitative analysis, trading and investment of crypto assets, fiat currencies and other traditional financial instruments.

Partially funded by proceeds of the BLM Coin Offering, the engine will be built by combining the current WealthBot trading algorithms with the WealthHub OEMS under development.

Performance of the resulting ANI will improve over time through limited memory analysis supported by machine-learning functions. This growth works on two levels:

• the growing number of exchanges and asset classes integrated to WealthHub will enable the ANI to identify a greater number of opportunities between markets.

• all historic and ongoing data being fed into the engine will improve the ANI ability to make investment decisions on each of those individual markets.





WealthHub Smart Order Routing Algorithms

The first algorithm to consider will optimise performance of the WealthHub OEMS. When the WealthHub has integrated more markets to generate a large, shared order book, the smart routing system will be combined with WealthBot trading algorithms to identify and access a greater number of opportunities such as arbitrage and margin trading.

Aside from creating artificial markets by combining pathways between nodes, the WealthHub Liquidity System is a multi-node and multi-route facility which is able to calculate every possible combination of pathways in real-time. By doing so, it will be able to offer customers optimised execution for their orders with liquidity, price and speed.

The Group is developing a suite of algorithms that identify the optimal route for each order on the WealthHub network. These are partially derived from Dijkstra's 1956 algorithm which identifies the shortest path between nodes on a graph and is now used in a wide range of computing applications



Optimal Path of Weighted Routes between nodes (Dijkstra's 1956 algorithm)

The algorithms analyse data from aggregated order books of each connected provider and then plot a graph for every available route between the two requested Assets (treated as the "Source Node" and "End Node" respectively). All graphs incorporate the same fundamental parameters, including fees, liquidity, execution speed and market opening times, to plot weighted arcs for every graph of every potential route.

Given these weighted graphs, each containing a starting point and endpoint for the Source and End Nodes, the algorithm finds the minimum path that connects the two. That is the sequence of arcs that minimises the sum of the weights and therefore optimises the trading route for the order of each BLMswap V2 user.



The WealthHub can then use the algorithmically identified route to provide best execution for the order, which may be a single provider or may be split into a combination of parallel pathways with multiple Intermediary Assets on multiple exchanges.

WealthBot Trading Algorithms

BLMswapV2 users can deposit funds to the WealthBot to generate passive income via algorithmic trading. The WealthBot algorithms are derived from a series of trading algorithms for traditional markets that have undergone continuous research, development and testing since conception of the BLMswap V2 project in 2017.

These proprietary algorithms are applied within the crypto asset WealthBot and traditional market WealthBot in BLMswap V2 releases V.2 and V.3 respectively. Both will be combined in future with the smart order routing algorithms currently under development for the WealthHub.



The next algorithm for traditional markets will be implemented in the V.2 release in 2023. This will follow a trial period with the fractionalised US stocks and tokenised securities markets that are currently being integrated to the WealthHub.



Future development, funded by the Offering, will include algorithms for an increasing number of market variables and asset classes. Each new algorithm added to the ANI will add another dimension to the machine-learning process, improving performance at an exponential rate.

The enhancement of the ANI engine benefits the entire BLMswap V2 ecosystem and accelerates the adoption of BLM Coin by the growing user base. However, this high-performance, autonomous wealth management feature can also be used by the Company to manage a diversified portfolio that will be derived from the BLM Coin Reserve.

As well as being used to sustain Company operations, a suitable portion of the Reserve and earnings from crypto asset services can be combined with the WealthBot trading algorithms and other BLMswap V2 features. These will grow the resources available to the Company and therefore the overall BLM Coin community.

Company

Corporate Structure

The Company issuing BLM Coin is part of the BLM-UK, which will offer services via the BLMswap V2 mobile app across the UK and European Union, with the experienced management team being supported by an advisory board and over 20 employees.

Compliance & Growth Strategy

The BLM-UK has developed a strong multi-compliance strategy so that BLMswap V2 can be launched and rapidly expanded to target jurisdictions within the European Union.

Funds raised in the Offering will support the pursuit of proprietary licensing for all BLMswap V2 services including e-money, wealth management and crypto asset functions. The Group also plans to apply for a European Banking License in future, making BLMswap V2 one of the most innovative and technologydriven financial institutions in the world.

Funds raised may also support the logistics and operating expenses of the expansion, including content translation and targeted marketing campaigns. By accelerating growth of the BLMswap V2 ecosystem and user base, the Company will enhance the global utility of the BLM Coin across international economies.



ROAD MAP

Q4 2021

- BLMSwap V1 Project Concept Project
- Solutions Survey
- Website & Social media Launch
- Whitepaper Release
- Bounty & Marketing
- PolkaFoundry Integration
- Official launch of BLMSwap V1 protocol & BLM token
- Airdrop program

- Governance Voting
- Ethereum Cross-chain
- Develop leverage on-chain for staking, lending & borrowing
- Apply for Listing BLMSwapV1 & BLM token on
- coinmarketcap, coingeko
- Continue to expand core team & platform infrastructure
- Develop liquidity pools, swap functions & Farming program





- Build on partnerships
- NFT Marketplace Launch
- BLMSwap V1 auto farm optimized
- BLMSwap V1 Derivative Trading platform
- BLMSwap V1 auto farm optimized
- BLMSwap V1 Derivative Trading platform
- Develop Lend and borrow BLM tokens
- Launch BLMswap V1 Finance
- Secure legal firm for compliance & regulations





- Launching BLMSwap V2
- Launching BLM Coin
- BLMSwap V2 WealthBot Launch
- BLMSwap V2, Exchange, Pay & Wealth Management
- Partnership with Hedera Hashgraph
- IBAN Accounts & Payments Integration
- vault DeFi Integration

- BlmSwap V2 Beta App Launch
- Fireblocks Wallet & WealthHub Integration
- BLMSwap V.2 App Release
- Develop leverage on-chain for staking, lending & borrowing
- AML Registrations, EMI & Asset Management Applications
- DAO Governance
- Lite Paper v2.0





- Expand Retail Access in Target Jurisdictions
- Wealth Card Development (virtual & physical)
- BLMSwap V.3 App Release
- Banking License Applications
- V.3 Payment & Wealth Features
- Equity/Shares Integrated to WealthHub

