



# Executive Summary

OneCoin: Global Cryptocurrency

February 19, 2016

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## INTRODUCTION

Thank you for taking the time to read this executive summary on OneCoin. We respect your time and present this condensed summary so that you may learn about a unique and timely alternative to fiat currency, commonly known as paper money. Today, more and more companies are accepting cryptocurrency, also referred to as digital currency. Currently the largest cryptocurrency, which was also the first, Bitcoin, has paved the way for mass acceptance of cryptocurrencies.



I present to you the cryptocurrency OneCoin as an affordable, currency-grade gold backed asset for people looking for a safe way to protect themselves from the declining dollar and/or other world currencies. By reading this brief document you will be introduced to a visionary company from Europe, with a qualified and focused owner, Dr. Ruja Ignatova.

## THE PROBLEM

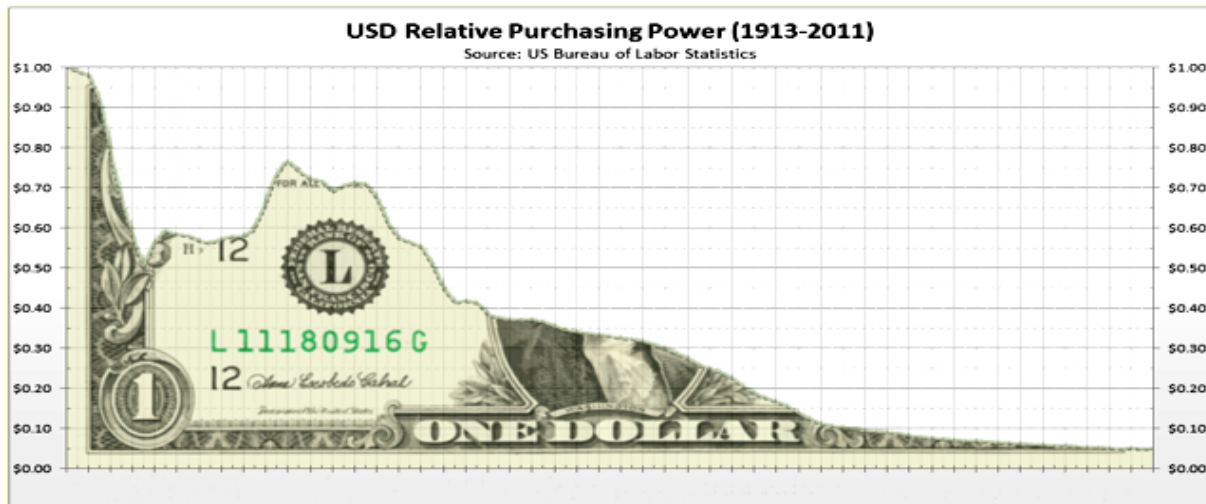
History shows us that a nation's fiat currency is ultimately doomed to fail. Not one fiat currency has survived in all of history.<sup>1</sup> Many financial experts around the world warn that our nation's deficit spending and its burgeoning \$19+ Trillion Dollar debt spells the doom of the Dollar's dominance as the world's reserve currency. They go on to say that "the demise of the Dollar will be the death of the Euro." The question is...which one will fail first?

Many people are unaware of the seriousness of the pending global currency crisis. However, many people in America and around the world are waking up to the stark reality of a central banking system gone wild. The Federal Reserve has been flooding the world with U.S. currency, causing the buying power of the dollar to dramatically decrease. There are also issues of counterfeiting, theft and other

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<sup>1</sup> <http://dailyreckoning.com/fiat-currency/>

forms of crime, including the white-collar crime in the banking institutions<sup>2</sup>, which make a fiat currency less and less relevant to the evolving world. More and more people are desperate to find a solution that will protect their assets and retirement accounts from withering.



Within 100 years, the U.S. Dollar has lost over 95% of its value! Today's dollar is worth less than a nickel.

Another global issue that can be addressed by cryptocurrency are the billions of people termed the "unbanked" because they don't have the proper documentation to be a part of the banking community. This is predominantly people from Asia, Africa and South America. There is a very real problem that a citizen of these countries face as they work abroad and try to send money back to families without paying the high fees of Western Union, Money Gram or global equivalents. The remittance market is a huge gold mine but has been left unchallenged for decades. Cryptocurrency is changing this accepted norm.

Also, in our ever-advancing high tech, mobile world there is the constant fear of being hacked. Even credit cards keep advancing their technology to protect their users although the recent EMV technology appears to be allowing more fraud.<sup>3</sup>

<sup>2</sup> <http://www.businessinsider.com/itbit-ceo-blockchain-2008-financial-crash-risk-settlement-2016-2?r=UK&IR=T>

<sup>3</sup> <http://www.nerdwallet.com/blog/credit-cards/howcredit-card-chips-couldactually-increase-fraud/>

More and more sophisticated encryption is needed. All of this causes the masses of companies and individuals to be open to a solution that works.

## THE SOLUTION

Cryptocurrency appears to be the focus of a paradigm shift in the future of transacting money worldwide. Duke University<sup>4</sup>, NYU<sup>5</sup>, MIT<sup>6</sup> and Stanford University<sup>7</sup> are all offering accredited courses in Bitcoin and cryptography.



Massachusetts  
Institute of  
Technology

Hundreds of merchants including, Wal-Mart, McDonalds, Overstock, Wordpress, Microsoft and more are accepting Bitcoin as a form of payment.



Major banks like Citibank, Bank of America, JP Morgan, Wells Fargo, Barclays, BBVA, Commonwealth Bank of Australia, Credit Suisse, JP Morgan, State Street, Royal Bank of Scotland and UBS are all exploring block chain technology and some have issued patents to protect their explorations.<sup>8</sup>

What is clear is that the companies that can get the largest market share the fastest will have a strong foothold in an evolving landscape as the world moves into a technological shift for global finance and the future of payments.

There are a host of technology giants and astute business people that are backing this digital revolution. People like Bill Gates, Eric Schmidt (CEO of Google), Richard Branson, Ben Bernanke and others.

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<sup>4</sup> <https://faculty.fuqua.duke.edu/~charvey/550crypto.htm>

<sup>5</sup> <http://pages.stern.nyu.edu/~dymack/courses/BitcoinCourse.pdf>

<sup>6</sup> <http://ocw.mit.edu/courses/electrical-engineering-and-computer-science/6-857-network-and-computer-security-spring-2014/>

<sup>7</sup> <https://crypto.stanford.edu/cs251/>

<sup>8</sup> <http://www.techworld.com/picture-gallery/e-commerce/bitcoin-beyond-how-banks-are-investing-in-blockchain-technology-3625324/#11>

## THE OPPORTUNITY

The Bitcoin story makes it clear that there are huge rewards for early adopters in this new marketplace. There were a lot of millionaires created from Bitcoin.<sup>9</sup> In this emerging market there is space for a handful of cryptocurrency companies to take the lead, like the big four in credit cards, MasterCard being the first bank card and Barclay with the first credit but both to be passed up by VISA.<sup>10</sup>



Currently, OneCoin is the second largest cryptocurrency in the world and we believe it will overtake Bitcoin and has a very good chance of being the largest cryptocurrency company in the world in another two years. The vision of the owner is that OneCoin will be a world reserve cryptocurrency.

Several Key advantages of OneCoin's Cryptocurrency:

- Safer than paper money and credit cards.<sup>11</sup>
- Every "digital coin" is fully traceable by the OneCoin Company, unlike Bitcoin, that has no company tracking the coins.
- Backed by Gold in Dubai.
- Send money to anyone anywhere in the world in less than 2 seconds.
- No wire fees or converting currency exchange. One world currency.
- Every month has been a vertical valuation. (35% average)
- Ability to sell your coins at any time on our private exchange.
- Plans to be listed on public exchanges.
- An Amazon.com type e-commerce platform, which accepts OneCoin.

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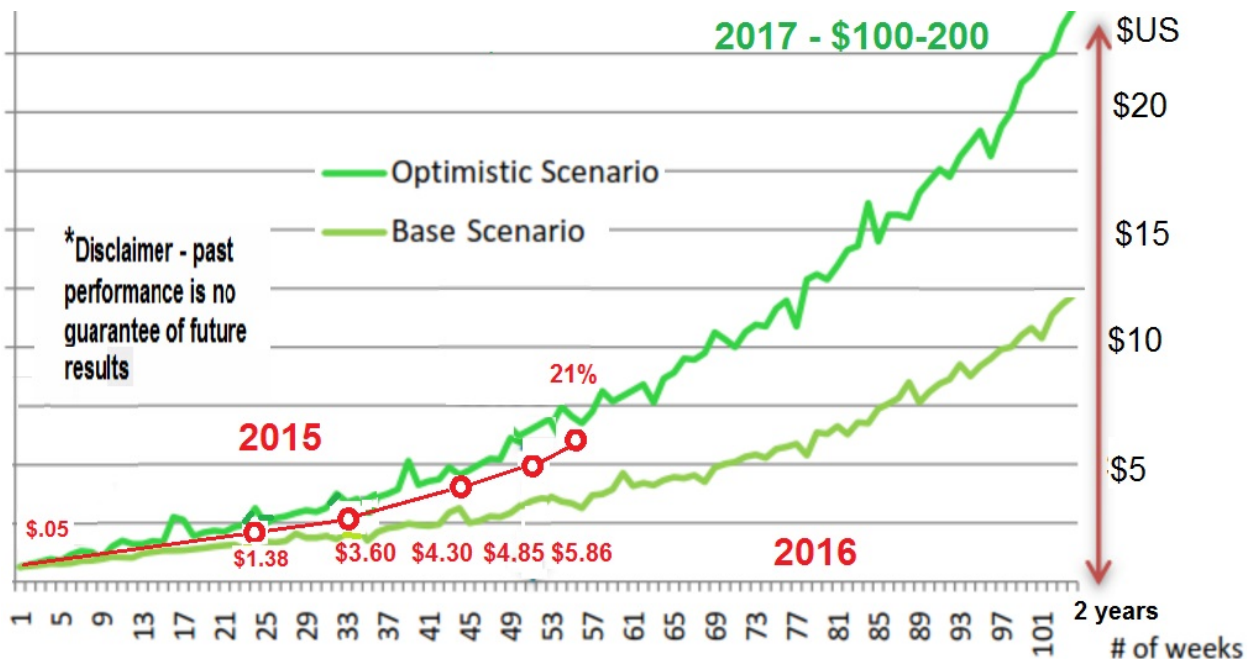
<sup>9</sup> <http://www.bloomberg.com/bw/articles/2013-04-10/meet-the-bitcoin-millionaires>

<sup>10</sup> <http://www.creditcards.com/credit-card-news/credit-cards-history-1264.php>

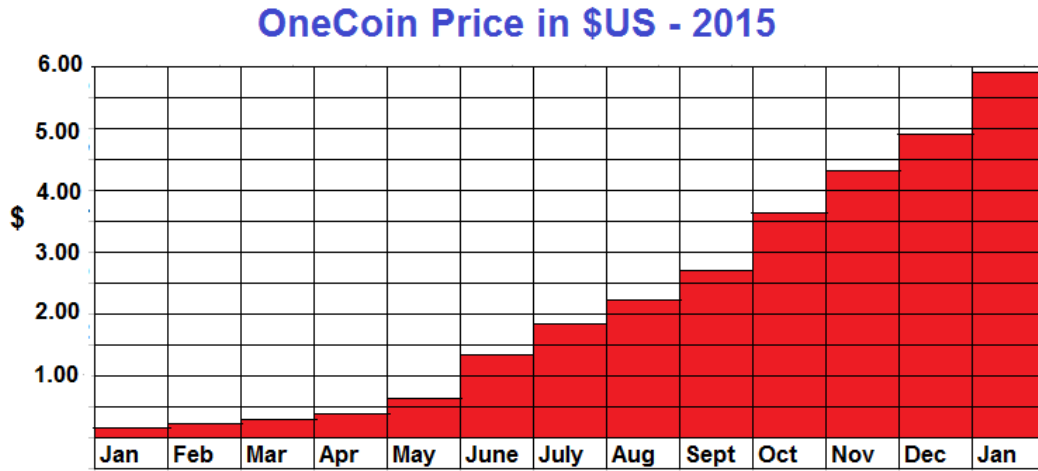
<sup>11</sup> <https://www.cryptocoinsnews.com/5-ways-cryptocurrency-improves-lives/>

- 2.1 Billion possible coins owned by 100% individuals, which will make our coin more assessable than Bitcoin worldwide.
- Available to the unbanked and under banked, which is a huge market.<sup>12</sup>
- Backed by a company it is more stable than Bitcoin.
- Already has massive global acceptance, which caused OneCoin to do over 1 Billion in revenue in the first 13 months.
- Tied to MasterCard making it a familiar technology.

The following graph shows the monthly revaluation of OneCoin. The starting value of OneCoin started in January of 2015 at \$0.05 and in February 2016 the coin revalued at \$5.84. Projections from Dr. Ruja are \$12-30 by the end of 2016 and by the end of 2017 the value of OneCoin will be between \$100-200 per coin.

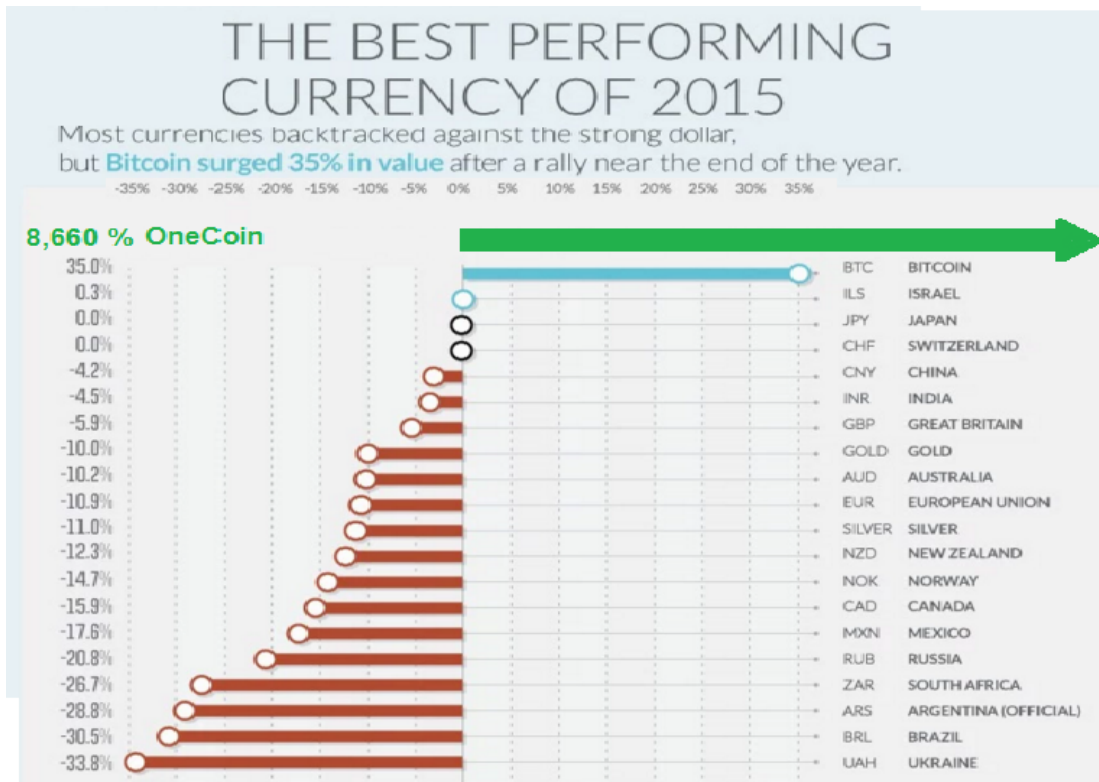


The following Chart shows the One Coin amortization coin value since it's inception on January 2015.



\*Disclaimer - past performance is no guarantee of future results

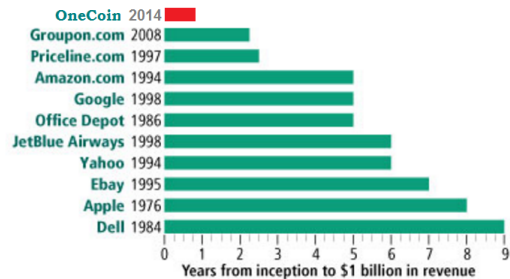
The following chart represents the market value of crypto-currency in relation to other currencies worldwide.





## THE COMPANY

OneCoin was incorporated in August 2014, launched in November 2014 and started mining the first coins in January 2015. OneCoin has registered worldwide as a cryptocurrency company along with the KYC registration committee. In a number of countries OneCoin is recognized as a valid cryptocurrency or, in the case of Europe, as a currency.



Sources : Capital IQ, a Standard & Poor's business; Morgan Stanley; Thomson Reuters Fundamentals via FactSet Research Systems; Forbes

The company specializes in the sale of an online, university level, cryptocurrency education. Each educational membership yields complimentary tokens, which can be given to the company in exchange for the OneCoins so that the member can have hands on experience with cryptocurrency. OneCoin is the fastest growing company in the world, having surpassed Groupon, who held the title of a billion dollars in revenue within 2 years and 7 months. OneCoin reached sales of 1 Billion in 13 months! OneCoin is currently grossing over 100 Million each week.

The headquarters and the logistics center of the company are located in Europe. They are responsible for the support, marketing, customer & partner communications, execution and delivery of all orders. Headquarters also coordinates the launch of new countries throughout the world. To date OneCoin operates in over 120 countries, with a goal of expanding into all 195 WTO nations.

OneCoin is even attracting celebrities / athletes. We are proud to announce that Former World Boxing Champ James "Bone Crusher" Smith has joined OneCoin as well as many others in the Boxing community!

OneCoin has made more Millionaires in a year than 98% of all other investment opportunities.

## THE FOUNDER

Dr. Ruja Ignatova, the founder and owner of OneCoin has an exceptional resume. A brief biography of Dr. Ruja has been posted on “The Economist” website and this can be viewed on the following website by scrolling down to the 10:15am presentation on Wednesday.

<http://www.economist.com/events-conferences/emea/sofia-2015/agenda>

An extensive document of Dr. Ruja’s history can be downloaded from

<http://onecoinpartners.com/research>

Some of the highlights of Dr. Ruja’s achievements:

1. Holds a Ph.D. in Corporate Law from Oxford University and a Masters Degree in Economics from Konstanz University in Germany.
2. She has written 3 best selling Books on cryptocurrency, which have been translated in Chinese and German.
3. Dr. Ignatova is a former associate partner with McKinsey & Company, working on projects within corporate banking, private equity, asset management, risk management operations and liquidity risk. While at McKinsey & Company, Dr. Ignatova worked for clients such as Sberbank, UniCredit, Allianz and Raiffeisen Bank.<sup>13</sup>



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<sup>13</sup> [http://www.mckinsey.com/insights/financial\\_services/at\\_a\\_crossroads\\_corporate\\_banking\\_in\\_eastern\\_europe](http://www.mckinsey.com/insights/financial_services/at_a_crossroads_corporate_banking_in_eastern_europe)

4. Before that she was CEO and CFO of one of the biggest Asset Management Funds in Bulgaria – Clever Synergies Investment Fund (CSIF) with 250M Euro assets under management.<sup>14</sup>
5. Dr. Ruja was a speaker at the Fourth Annual Summit of the Southern European Union and spoke on the future of payments. Other prominent people were present and included the President of Bulgaria, the former Prime Minister of Sweden, representatives from VISA Europe, World Bank and the International Monetary Fund (IMF) as well as other leading thinkers in the Southern EU region.<sup>15</sup>
6. International Business Woman of the Year 2012, Bulgaria<sup>16</sup>
7. Business Woman of the Year 2014
8. Cover of Forbes Magazine May 2015 Bulgarian Issue
9. Cover of Financial IT Magazine Winter 2016 Issue

## CONCLUSION

In light of the aforementioned facts the success of One Coin is irrefutable. The first year the coin went from .05 to 5.25 that is a 10,400% increase in value. The projections that Dr. Ruja has offered are another 128% increase to the end of 2016 and an increase of 733% to the end of 2017 with a value per coin of \$100.

I invite you to continue your exploration of One Coin as a medium of exchange and a potential source of financial upside in these tumultuous economic times.

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<sup>14</sup>

<http://www.bloomberg.com/research/stocks/private/person.asp?personId=98233704&privcapId=42159034&previousCapId=42159034&previousTitle=Clever%20Synergies%20Investment%20Fund>

<sup>15</sup> <http://www.economist.com/events-conferences/emea/sofia-2015/agenda>

<sup>16</sup> [http://novinar.bg/news/shefat-na-nap-izbira-biznesdama-na-godinata\\_Mzg0Mjs1Nw==.html](http://novinar.bg/news/shefat-na-nap-izbira-biznesdama-na-godinata_Mzg0Mjs1Nw==.html)

## ADDITIONAL RESOURCES

Video: Greece's Cash Crisis is Bitcoin's Boost

<https://www.youtube.com/watch?v=OsDMTNkBQHY>

BitCoin is a Commodity

<http://video.cnbc.com/gallery/?video=3000422340>

Dr. Ruja Ignatova At The 4th EU Southeast European Summit

<https://www.youtube.com/watch?v=K1ukX3J7Kuo>

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