

# PITCH DECK

[www.theblock-bank.com](http://www.theblock-bank.com)



## The main benefit for token holders

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- The Pre-ICO token price is \$0.25 cents. The second round of funding will take place at \$0.50 cents. Therefore, Pre-ICO token holders will gain 100% appreciation already.
- Our aim is to continue this growth and show our investors step by step how they will make money with Block Bank
- Third round funding will be significantly higher circa \$1.50 - \$2.00
- We expect this price to move up rapidly when we list on crypto exchange
- Our projected revenues are not based on estimates or guesswork
- We have a list of all our Pre-Contracts, Letters of Intent, Mandates and Agreements, available on our website so you can see where our business is heading.

## How is our business valued?

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- All companies whether ICO or IPO (Initial Public Offering) valuations are based on the revenue the company has.
- Typically, companies in banking sector can command a premium of up to ten times the revenue
- Conservatively based on our year 1 projected revenue, \$42,000,000 backed by agreements you can view
- \$42,000,000 revenue even at a conservative five times valuation is \$210,000,000
- That's a lot of appreciation on the BBRT tokens in year 1

## Stock market listing

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- We are looking at taking the company public
- This will be our three-year plan
- This means our investors in the ICO would benefit from additional shares or heavily discounted Pre-IPO shares
- This would mean Block Bank would be the first fully fledged commercial lending business based on Crypto lending entering the Stock market
- As we are an international lending company we would have a wide choice of regions to consider our listing
- Our favoured regions would be UK, USA or Europe.
- Expanding our brand across major Indices would benefit all holders of tokens and shares.
- Fiat money introduced through IPO, would be converted to BBRT tokens if requested by investors and vice versa
- Stock market listing would massively increase the coverage of Block Bank and bring in new business and partners

The Tokens have not been and will not be registered under the United States Securities Act of 1933, as amended (the "Securities Act"), and may not be offered or sold in the United States or to or for the benefit of US persons (as defined in Regulation S under the Securities Act) unless they are so registered, or an exemption from the registration requirements of the Securities Act is available. One such exemption allows the resale of Tokens purchased for their own account and for investment purposes only by investors who (i) are not otherwise affiliated with Block Bank, (ii) have been exposed for some time to the economic risks that ownership of Tokens entails, and (iii) are not part of the distribution of the Tokens.

## Why buy now?

- ICO's are not new, yet the quality between a good and bad ICO are worlds apart, Block Bank is at the forefront of its peers and has moved far ahead of competitors
- We are not just a pipe dream, banking licence requirements are in place
- We have just received an invite from the Kenyan Government, to meet the Block Bank Team
- This could have significant impact for a further international banking licenses
- This would also give access to neighbouring countries
- The revenue impact from this will be huge, therefore adding value to the tokens
- Buying now at Pre-ICO and ICO rates between \$0.25 - \$0.50 gives your returns anywhere between 100% to 400%++ returns
- We have already received half of our funding in record time
- Block Bank is moving ahead in leaps and bounds ICO investors will be a part of the successful journey
- Block Bank is already starting the process of opening dialogue with charities that are prominent in developing countries such as UNICEF and Red Cross
- Your investment and money is safe with us – it is backed by collateralised assets from commercial loans

## The Global funding problem

The contrast in borrowing rates between developing and developed economies in some cases is 20%.

In some countries borrowing is so expensive, the borrower has to pay enough money to pay the whole loan in 5 years just in interest payments, Block bank will provide low cost funding to commercial entities and governments throughout the world, bridging the access gap for low cost funding products to developing economies. This will create an environment where developing economies can build their infrastructure and businesses can get access to low cost financing

## Countries of consideration

### Regions in need of Block bank services:

African Continent  
Middle East  
Caribbean  
Eastern Europe  
South East Asia South America

### Markets by country to be targeted.

United Kingdom  
Uganda, Kenya,  
UAE  
Bahrain  
St. Vincent and Grenadines

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## Opportunity

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## DDAMS blockchain

- Digital Direct Application Management System API or DDAMS.

## What is the DDAMS blockchain?

DDAMS is a cryptographic algorithm that will utilise Ethereum blockchain. Clients will use the system to submit their funding application into the core banking system. The DDAMS blockchain will store all banking information as well as a register of banking activity to provide transparency to all users. The DDAMS block chain will also store transaction and distributed bonuses.

## What does the system do?

DDAMS will provide a streamlined protocol to deliver all client information to the core banking system to calculate product features in real time. DDAMS will also provide the crypto register of token holders, the route to claim their bonus drawing rights on annual profits. The core banking software will also distribute funding via smart contracts. Once criteria has been met clients can expect real time distribution of funds.

## DDAMS system benefits

DDAMS allows partners and institutions to connect directly to core banking system minimizing application time and product delivery. DDAMS will serve as the backbone of the decentralized funding platform connecting clients to the institutions and funding, products they need in real time.

## Streamline workflows

Accelerated account openings, loan approval and overdue repayment collections with Block Bank streamlined custom workflows. Assign roles to our team and quickly move clients and accounts from one workflow to other as required, ensuring the right people look at the right accounts all the right time.

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## Road map

- (Nov 2017) Banking license application payment and submission.
- (Nov 2017 ) Swift Network Alliance 2 application and Clearing bank application payment and submission.
- (Nov 2017 ) Initial payment and Training on core banking software.
- (Feb/ March 2018) Banking License acquisition.
- (April 2018) Core products and interface development.
- (April 2018) Relevant banking software, Swift network and clearing bank APIs. connecting to core banking software .
- (May 2018) Block Bank CCO marketing campaign launch.
- (July 2018) Block Bank Capital Pre CCO Launch

## Use of funds

The capital raised will be used to prove the business model and concept throughout 2018 in line with our projections. Doing so will demonstrate the viability of the project and business model paving the way for future capital raising via Crypto bond offerings or term deposits with the bank. Of the 7.2 million raised 2 million will be allocated to the development and marketing of the main capital raising ico

## Token sale

Presale allotments available from January 5th 2018 to February 28th

|                               |            |
|-------------------------------|------------|
| Available for community:      | 28 800 000 |
| Treasury:                     | 8 000 000  |
| Team+Advisory Board:          | 2 000 000  |
| Bounty:                       | 1 200 000  |
| TOTAL MAXIMUM SUPPLY:         | 40 000 000 |
| Total Circulating Supply:     | 30 000 000 |
| Tokens to be listed after ICO |            |

## Token distribution

Community 72% Treasury 20% Advisors 5% Bounty 3%

Tokens are available from our website [WWW.THEBLOCK-BANK.COM](http://WWW.THEBLOCK-BANK.COM)

For institutional purchases contact our team directly via [info@theblock-bank.com](mailto:info@theblock-bank.com)

## Future demand how block bank tokens gain value

### Secondary market demand

To provide stable demand for BBRT tokens customers will need to pay their deposits with BBC or (Block Bank coins). Previous ICO tokens have fallen significantly in demand due to their being on secondary market. For example, Sam has successfully applied for a Block Bank commercial loan at 90% loan to value for \$100,000.00. To complete the loan application and receive his money he must make a deposit of \$10,000.00. To do this Sam logs on to the Exchange purchases BBRT (Block Bank Reserve Tokens). Once Sam has his BBRT he can send them to Block Bank to secure his deposit. Block Bank confirms the receipt of Sams funds and releases his money.

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## How does this add value?

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- Financial Planning Services
- Commercial Lending Portfolio
- Commercial Banking Business Assets
- Physical and securitised Assets

## Profit share

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BLOCK BANK TOKENS AND COINS WILL ALWAYS BE IN CIRCULATION AND IN DEMAND.

Because there is a limited supply of (BBC) Block Bank Coins and (BBRT) Block Bank Reserve Tokens as well as a continuous demand for funding. Block Bank token value will increase in line with the demand. The main reason for this is that Block Bank will only accept Block Bank Reserve Tokens as method of payment for Block Bank services. A further benefit is that by securing your deposit in BBRT as the value of BBRT increases you can offset these increases against your lending.

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