



ALUX BANK

The new electronic banking system on Blockchain



PROBLEMS

&

SOLUTIONS

OUR IDEA IS DIFFERENT

The Blockchain technology unifies the solution of the problems encountered.
Because we will be an electronic bank built on BLOCKCHAIN, offering traditional banking services but optimizing the processes.

Problems

High costs for basing their systems on outdated technologies.
Lack of efficiency in banking operations and in their accounting records.

The vast majority of the world's population is afraid of adopting cryptocurrencies due to their ignorance of such technology.

The image and reputation of the bank is damaged.
The lack of transparency causes distrust in the end user.

Traditional banking is still anchored in a technology that limits them to offer new services, turning its back on new market trends.

Financial exclusion affects 30% of the world's population, causing the limitation of international trade.



Solutions

The drastic reduction of operating costs.
Efficiency and optimization of all processes.

By staying in the margin of cryptocurrencies, we are released from the problems of distrust associated with them.

A new project, which innovates on financial systems, takes us away from the problems of image and transparency that the end user has over traditional banking.

Innovative banking services: Bot Trading + IA and social network of micro-loans between particular, entrepreneurs and investors, through Smart Contract.

The reduction of costs brings us closer to this new market niche, thus allowing international trade to activate.

The background of the image is a complex network of blue spheres (nodes) connected by thin blue lines (edges). The nodes vary in size, with some being significantly larger than others, suggesting a hierarchy or different levels of activity within the network. The overall structure is dense and interconnected, resembling a molecular model or a data network. The word "MARKET" is centered in the image, underlined, in a bold, black, sans-serif font.

MARKET

ANY PERSON AND ENTITY THAT REQUIRES FINANCIAL SERVICES

Our clients

Characteristics

Traditional banking user with technological knowledge.



Usual and obligatory use of financial services.
With greater predisposition to adopt new technological solutions.

Traditional banking user without technological knowledge.



Usual and obligatory use of financial services.
Open to changes, as long as it favors them economically.

Population of young users with age for their first contact with financial services



Sector more used to the use of new technologies, and more open to the adoption of new financial services.

Unbanked population.



Excluded from financial services and having a great need to access them.



STRATEGY

INTEGRATION PHASE

COLLABORATION WITH FINANCIAL ENTITIES

In order to penetrate with a new product in an already positioned market, we consider it opportune to collaborate with traditional financial entities, thus obtaining access to customers who already use financial services.

EXPANSION PHASE

Digital marketing, Business Network with our brand, ATM's Alux, I+D+i

EVOLUTION PHASE

CONTINGENCY PLAN

Optimization of services based on the results obtained in the expansion phase.

BENEFITS OF COLLABORATING ENTITIES

We act as a pilot tool and absorb the risks associated with a new product in an existing market. Alux Bank will serve to analyze the reactions of the market, the degree of adoption of the end user, and the profitability of the new banking system.



COMPETITORS

CHARACTERISTICS

BANKERA

Exchange + payment
card

+ \$60 M

BABB

Decentralized
banking.
Objective: micro-
economies.

+ \$20 M

HUMANIQ

Financial services
with own
cryptocurrency.
Objective: micro-
economies.

+ \$5 M

B-NEXT

Spanish electronic
banking that issues
cards, dedicated to
all those who do not
look for a bank.

+ 1.5M €

KRYPTOBITS

Crypto-Exchange,
Without a banking
license.

2M €

ADVANTAGES OF OUR PRODUCTS AND SERVICES

**We provide the services of each company of the competition
+
Dividends
Own bot
Smartloan + Guarantee Fund
International approach**



PRESENT & FUTURE

PRESENT & FUTURE

GOALS 2018
TOTAL CAPITAL: 1,000,000€
Initial product Design
Website + Token Dynamic & Supply Structure
Whitepaper V1 & V2
External managements procedures
Bounty Campaign
Airdrop
Whitepaper V3
EDE Constitution
Jurisdiction Legal & Physical
Softwares & Patents
Advisors & Ownership

GOALS 2019
TOTAL CAPITAL: 10,000,000€
Electronic Banking Platform
Alux Bank APP Development
Issuance of Payments Solutions
Alux Bank Card Payment
Internal management procedures
Intern Social Network
I+D+i Plan
Dividends to capitalist partners

GOALS 2020
TOTAL CAPITAL: 25,000,000€
Regulated global financial manager
Widspread deployments with more partners and developers
Collaboration with financial entities
Contingency Plan

ROI 2019/2020



<p>Initial Investment: 1,000,000€</p> <p>ROI = $\frac{14,343,262 - 1,000,000}{1,000,000} = 13\%$</p>



BUSINESS MODEL

Normal scenario

RESULTS ACCOUNTS	2019	2020	2021
INCOMES <i>(Incomes - Sales costs)</i> Total incomes 2019: 21.842.240€ Total incomes 2020: 24.553.614€ Total incomes 2021: 28.626.133€	21.842.240,00 €	24.553.614,00 €	28.626.133,00 €
Gross margin on sales <i>(Gross margin - Fix expends - Variable expends)</i> Fix expends + Variable expends 2019: 668.800€ + 1.020.000€ = 1.688.800€ Fix expends 2020: 1.277.600€ Fix expends 2021: 2.190.499€	20.153.440,00 €	23.276.014,00 €	26.435.634,00 €
OPERATIVE RESULT EBIT - Amortization Total: 205.000€ x 33% (amortization table established by the general European and international accounting plan) = 67.650€	20.085.790,00 €	23.208.364,00 €	26.367.984,00 €
NET REVENUE (Resultado EBITDA - impuestos Luxembourg 28,59%)	14.343.262,69 €	16.573.092,73 €	18.829.377,37 €

EXPECTED BENEFITS

Calculation on 10% annual increase

