

Gem4me

GEM4ME: THE FIRST FINANCIAL MESSENGER

**THE OPPORTUNITY TO BECOME A VENTURE PROJECT
(STARTUP) INVESTOR ON ITS FINAL STAGE**

*The presentation of the
business from the Boards
of Directors*

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THE MAIN PROJECT GOALS

- Creating the next generation messenger – a mobile application with broad functionality
- Financing of the project based on crowd-investing
- Use of the latest fin-tech technologies for instant money transfers and purchases on the marketplace
- Promotion of the application through advertising companies and the Army of Fans
- Progression of the application to the profitability zone through wide variety of monetization tools
- Sale and continuous support of the application

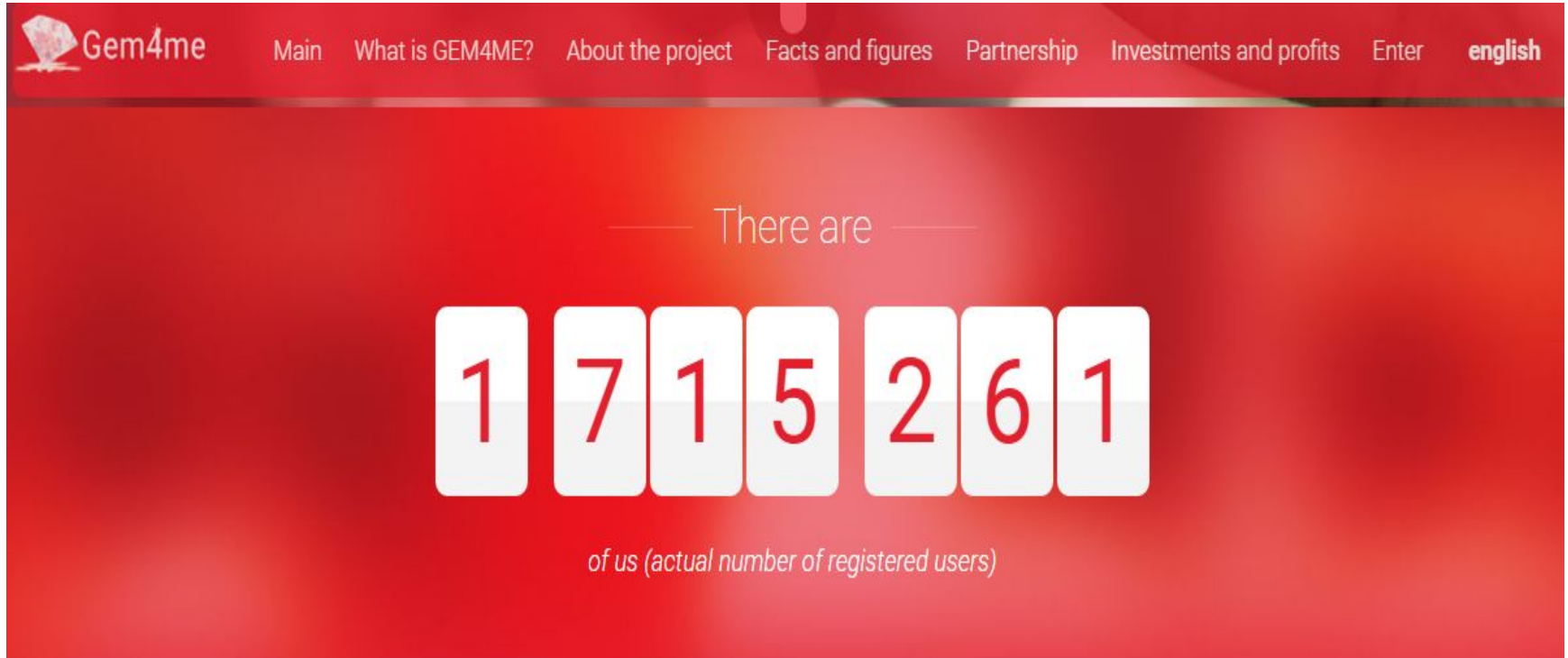
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THE MAIN STAGES OF THE PROJECT

- May, 2014 – project initiation
- November, 2014 – first release of the messenger for Android
- January, 2015 – first release of the messenger for iOS
- **September, 2017 – completion of the development**
- January, 2016 – 10 thousand downloads
- August, 2016 – 100 thousand downloads
- January, 2017 – 1 млн downloads
- **December, 2017 - 100-200 million downloads**

Number of free downloads as of March 16, 2017



Welcome to the biggest Internet
project!

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FINANCIAL BOOM ON THE MOBILE
APPLICATION MARKET

TOP 5 LARGEST COMPANIES ON THE MARKET CAPITALIZATION

THE LARGEST COMPANIES BY MARKET CAP

The oil barons have been replaced by the whiz kids of Silicon Valley



Top 5 Publicly Traded Companies (by Market Cap)



Tech



Other

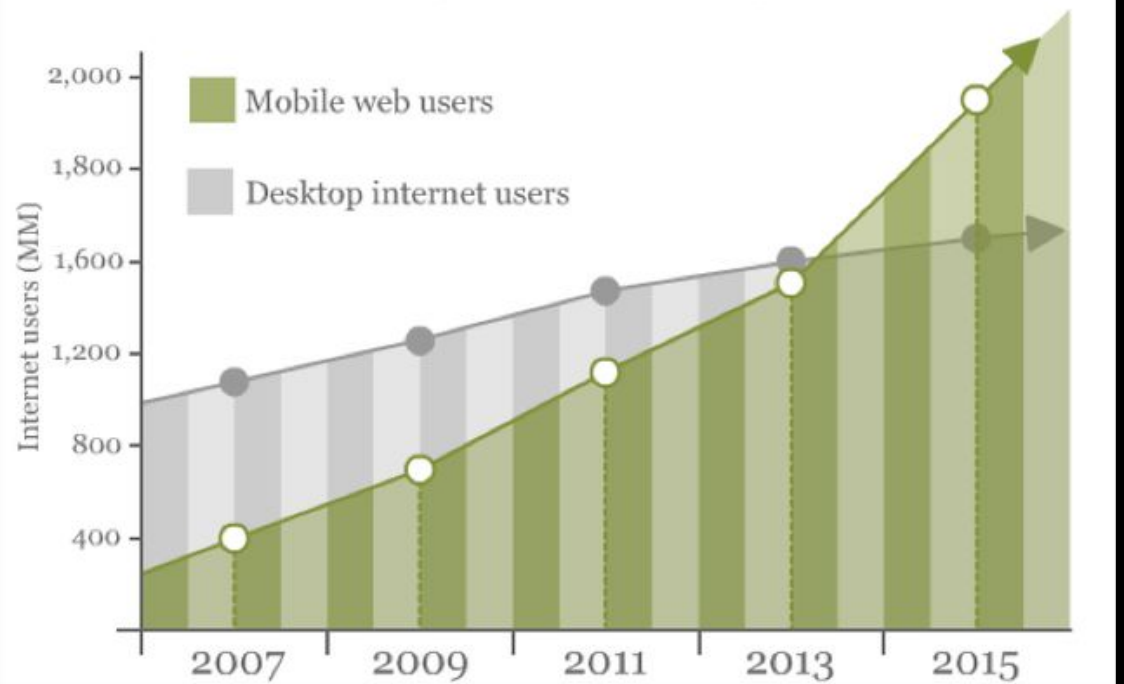


Oil barons have been replaced by the whiz kids of the Silicon Valley

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Global Mobile vs. Desktop Internet User Projection, 2007 - 2015

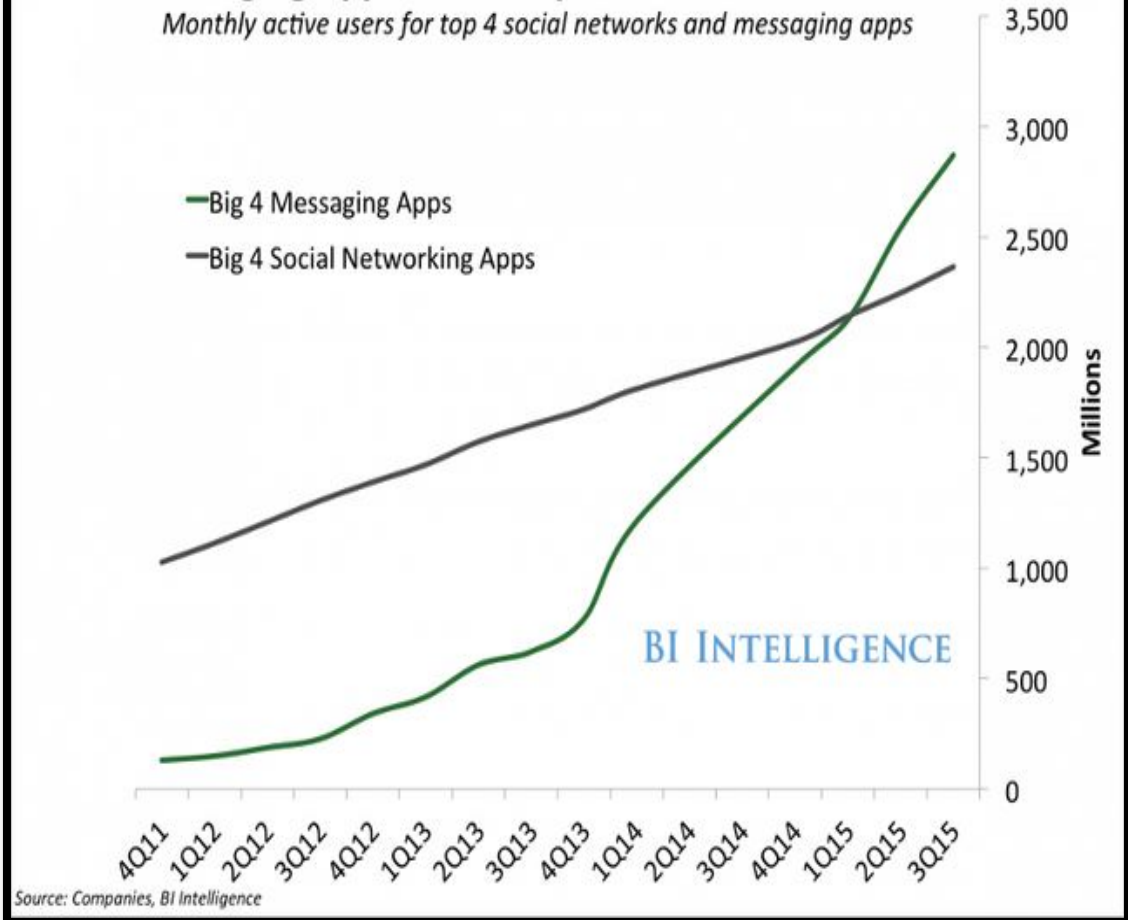


WORLDWIDE TREND: the number of smartphone users surely overrun the number of computer users since 2013

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Messaging Apps Have Surpassed Social Networks

Monthly active users for top 4 social networks and messaging apps

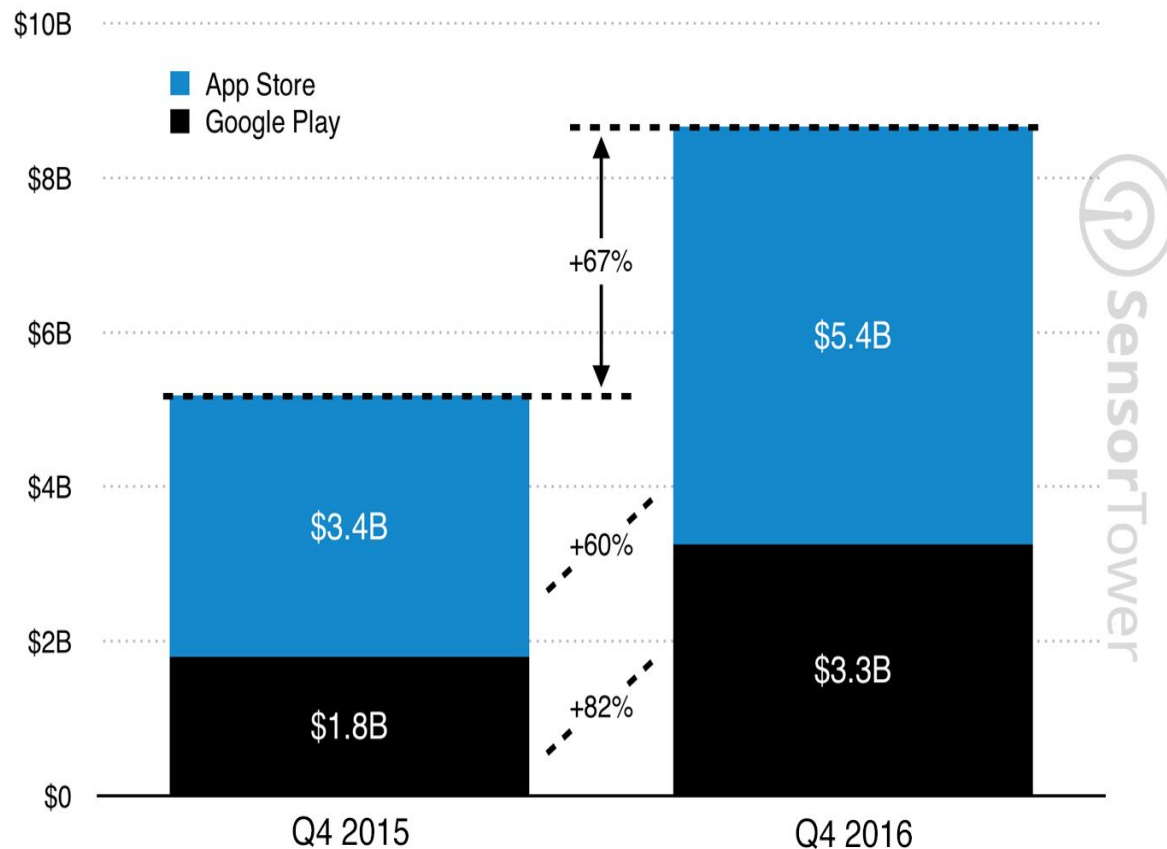


WORLDWIDE TREND: messenger apps users beat social media networks users in their number since 2015

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Q4 2016 Net Revenue, App Store and Google Play, Worldwide

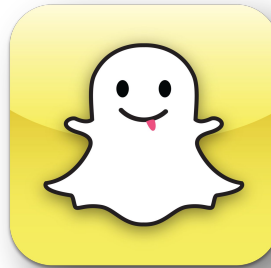


More than 80 billion of applications were downloaded from Google Play and App Store in 2016. The revenue from selling applications for both markets has totalled an impressive \$ 8.7 billion just in the fourth quarter of 2016.

MESSENGERS: 5 YEARS OF MINDBLOWING SUCCESS



Telegram
100 million users



Snapchat
100 million users



Line
220 million users



Viber
240 million users



WeChat
650 million users



WhatsApp
1 billion users

Messenger apps that first broke into the market in 2011, instantly became extremely popular with users

IT-COMPANY VS INDUSTRY GIANT



- Airbnb IT-company (rental service) launched its operations in 2008 and in 7 years raised its value to **\$ 30 billion**.
- Hotel corporation Marriott (over 4000 hotels throughout the world) has been in business since 1927 and over 88 years its value has reached **\$17.4 billion**.
- IT companies, such as Airbnb, are earning much more in short time than most traditional companies have earned in a century.



http://www.rbc.ru/technology_and_media/29/06/2016/57738cbb9a7947bd482d19d7?from=main

IT startups adapt to the market faster, reserve a market spot quicker and eminently increase their capital

MESSANGER APPS IS A **BILLION DOLLAR** BUSINESS



Viber

\$0.9 billion



Telegram

\$1 billion



Skype

\$8.5 billion



Snapchat

\$10 billion



WhatsApp

\$80 billion

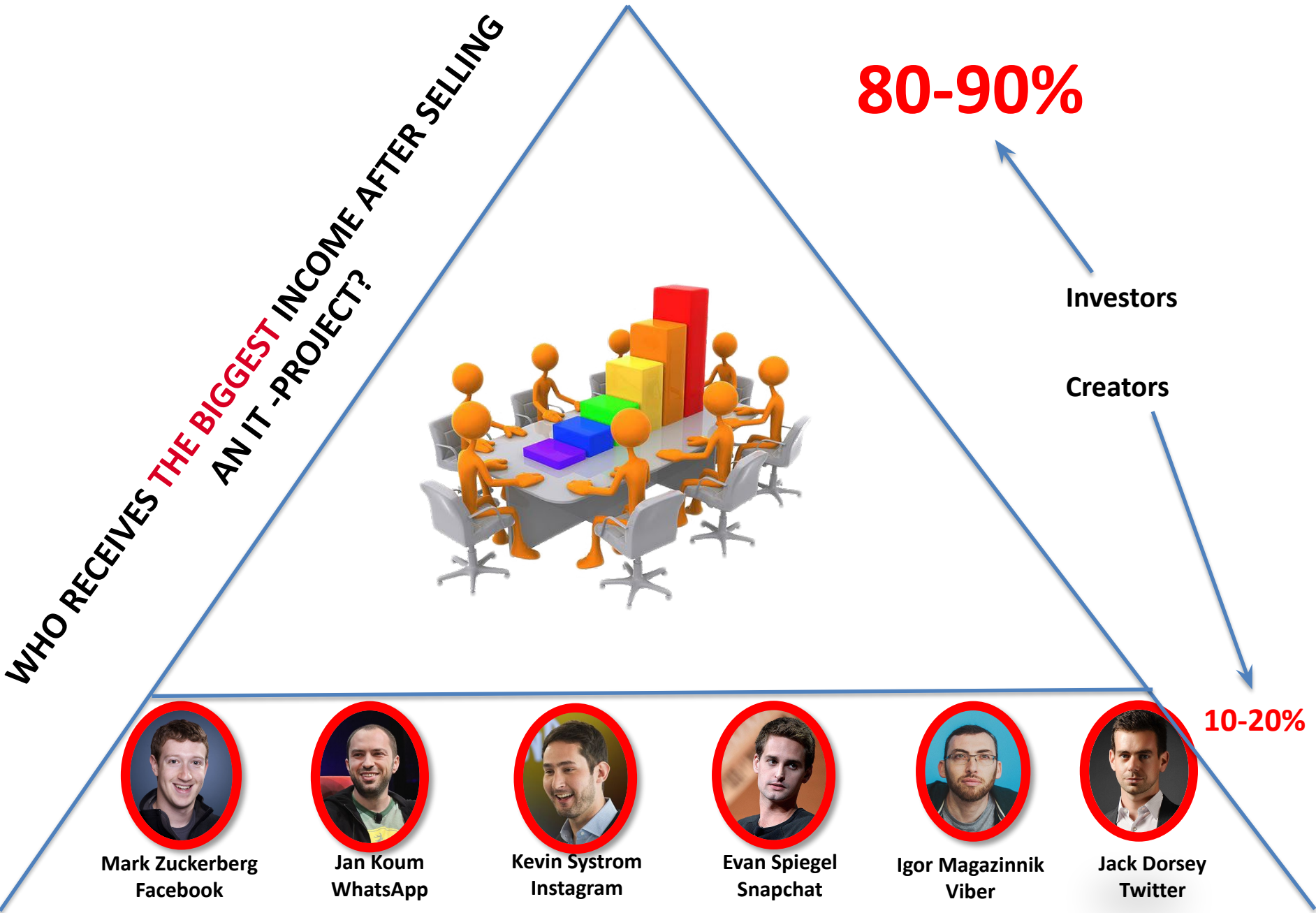


WeChat

\$83.6 billion

The history of these deals show that even non-leaders in the messenger apps market are worth billions of dollars

EARNINGS WHEN SELLING IT-PROJECTS



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THE PROJECT UNIQUENESS

GEM4ME IS MUCH MORE THAN JUST A MESSENGER

Premium class
functionality

Instant money transfers
between users

- MESSENGER
- FINANCIAL PLUG-IN
- MARKET PLACE
- COMMERCIAL PLATFORMS

Monetization of the
messenger through
advertisement

Market Place (B2C)
with 'buy' button

Commercial platform
for promoting other apps

FUNCTIONALITY

Messenger

Standard premium class functionality of the messenger. Web version.

Financial services

eWallet. P2P transfers. Card to card direct transfers. Different currency. The possibility of introducing crypto-currency.

Market place

The ability of advertising and selling goods and services linked to the user's geolocation.

Money Maker

Promotion of third-party customers mobile applications and other tasks (analogue Mturk)

Advertising

AdMob banners after a voice call and in Public chats. Merchants' banners on the Market Place. Commercials of large advertisers.

Possible new features

Calendar. CRM. To Do service. Translator.

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COMMERCIAL PLATFORMS: ATTRACTIVE CONTENT AND THE APPLICATION MONETIZING

1 **MARKETPLACE – THE MOST ATTRACTIVE PLACE FOR ADVERTIZERS**

Pilot project: connecting  AdMob by Google

Next: the opportunity for advertisers to place their banners corresponding to the Catalog and Geolocation (a product or service linked to geolocation)

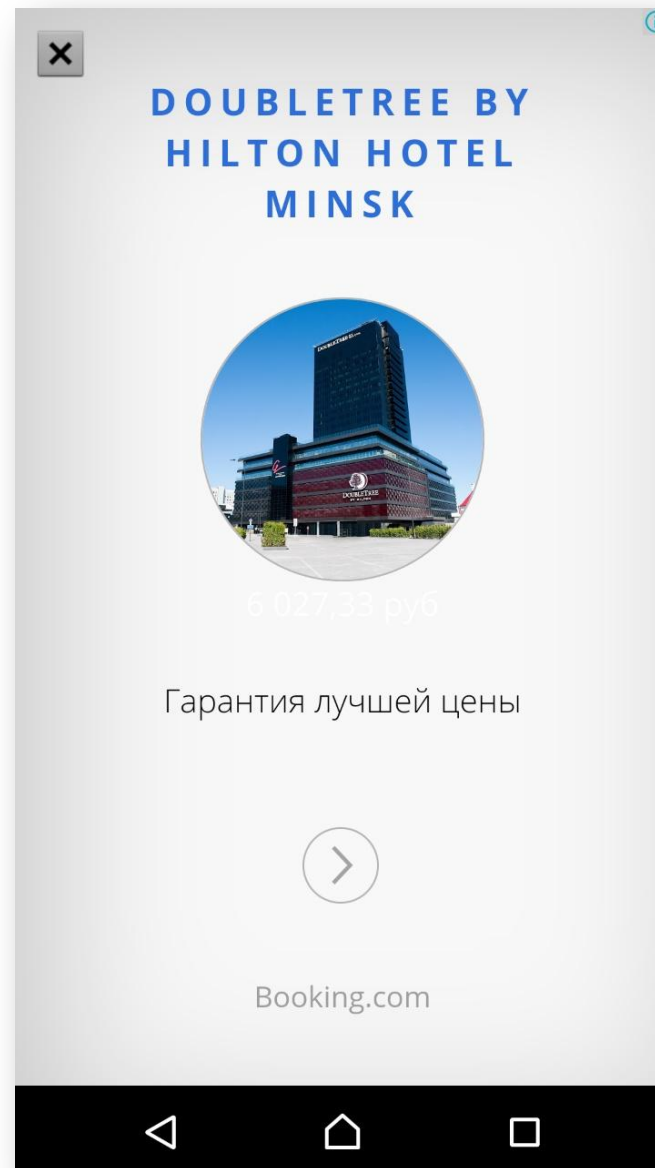
2 **ADVERTIZING PLATFORM FOR PROMOTING MOBILE APPLICATIONS**

B2C: placing orders of application owners for offline promotion of mobile applications by messenger users with instant reward for performed actions

3 **SNAPCHAT-LIKE PLATFORM FOR ADVERTIZING**

Launching an advertising platform after reaching the required number of users

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Starting from 14.03.2017 advertising from Google AdMob appeared after the calls!

GEM4ME PROJECT STRUCTURE

- Administration
- Developers Team
- Legally
- Constituted
- Investment
- Fund
- Referral system
- Army of Fans

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MANAGEMENT (ADMINISTRATION)

- Long term hands-on experience in organizing IT-projects
- International group of companies involved into Gem4me project developing (Malta, Switzerland, England)
- Administrative and technical personnel located in different countries

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THE MAIN DEVELOPERS OF GEM4ME



Large international company with the experience in creating successful mobile applications (Viber, Playtika)



European company specializing in fin-tech with vast work experience and necessary licenses

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LEGAL STRUCTURE

- Project jurisdiction – European Union (Malta)
- Investment fund for the project financing is Gem4meInvestments Plc (Malta)
- Intellectual property company owner: Malta
- ✓ Due to profitable tax rates for royalties, it is very beneficial to register an intellectual property owner in Malta.
- ✓ Maltese legislation clearly states: “Intellectual Property may include computer software...”.
- Complete transparency for project investors
- Complete transparency for potential buyers

MALTA – The Choice of Many Companies in EU

- Place of registration for more than 600 investment funds totaling overall asset under management of about 10 billion euros
- First BitCoin fund in Europe
- World's largest commodity hedge fund
- Large oil hedge fund created by ex Goldman Sachs top executives
- Substantial energy hedge fund



CLIVE CAPITAL

Vector Commodity
Management

BlueGold Capital

Major provisions of Gem4me Investments PLC

- It is created as a private investment fund in the form of an open joint-stock company.
- This legal form has no restrictions on the number of investors.
- The purpose of the Fund is to accept money from investors and invest in the development of the messenger with 100% ownership of the shares of the Maltese company which will control the IP (intellectual property) of the messenger.
- The emission of shares (4.000.000) of the fund is carried out in accordance with the public emission prospectus, providing 2 types of shares:
- 1) 2.040.000 ordinary shares with a nominal value of 0.30 EUR (developers and project organizers)
- 2) 1.960.000 preferred shares with a nominal value of 30 EUR (private investors)
- Upon investing money, the investor becomes a shareholder of the company according to the prospectus, having received a certificate of actual possession of the shares.
- Those who have shares in the Seychelles company Gem Technologies Applications Ltd will be transferred to a new investment fund of investors by netting.

Protection of investors

- Protection of investors in accordance with the legislation of the European Union.
- Full transparency for investors (the investor has the opportunity to see himself in the public register of shareholders).
- The joint-stock company is entrusted to the professional administrators of the funds in Malta.
- Fund money is stored in a large and stable EU bank or a specialized custodian bank.
- Full audit is provided

Status as of 16.03.2017

- The investment memorandum and all accompanying corporate documents are fully coordinated.
- 13.02.2017 - completion of the registration of the Gem4me Investments Plc fund.
- The website of the fund gem4meinvestments.eu is available.
- Registration of Gem4me Holdings Ltd is in the final stage.
- The planned launching of a new legal scheme – at the end of March 2017.

Annual Independent Financial Audit with BIG4 Companies

Deloitte.



pwc



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CROWDFUNDING AND REFERRAL SYSTEM

- Project financing is done on the principles of crowd investing
- Registration of Gem4me share packages in the ownership of private investors
- Attractiveness for private investors from any countries due to the referral system
- Independence of the project from large investors

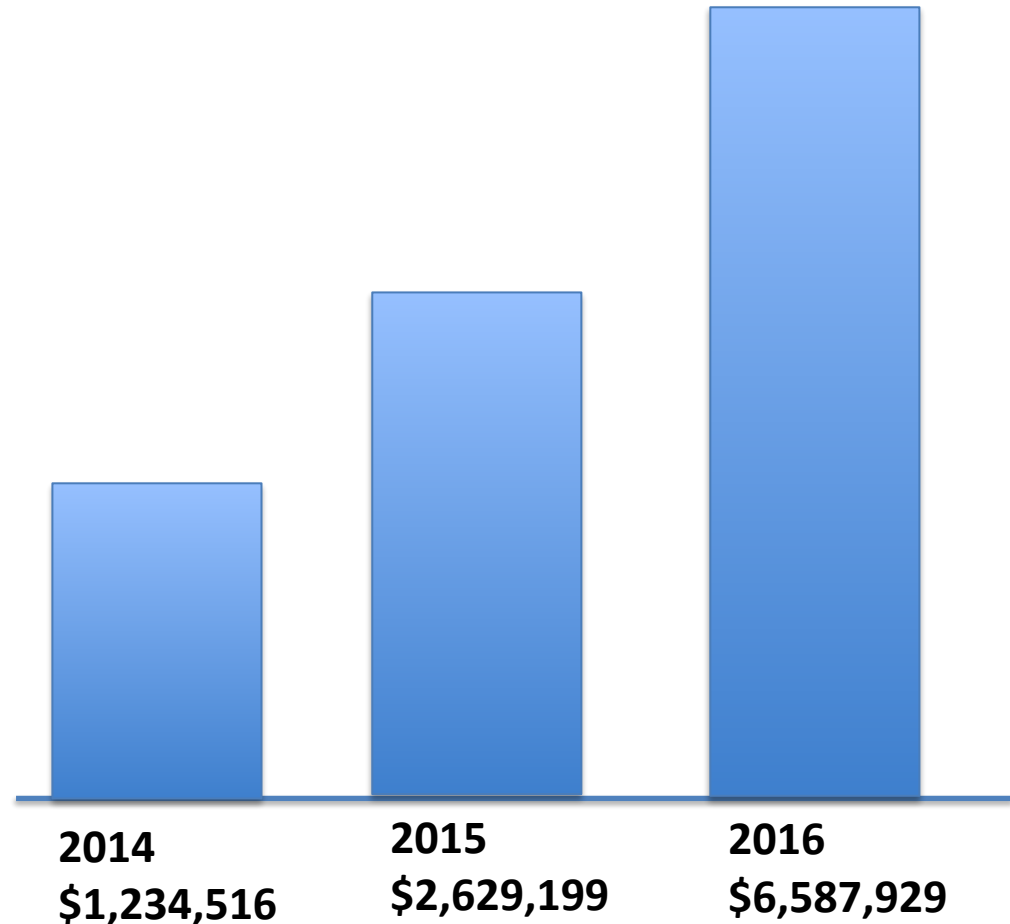
Amount of funds already invested in the project

The major expenditures:

- *Development*
- *Marketing*
- *Agents' Rewards*
- *Administrative Expenses*

*Total investment amount over
the period of 2014-2016 is*

\$10,451,644



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ARMY OF FANS AND PROJECT GEOGRAPHY

- Army of Fans is one of the most important advantages of Gem4me project
- Objectives of the Army of Fans - generating ideas, testing the application, promoting the project, providing information for the investors
- The main regions where Gem4me is actively evolving:
 - Russia
 - Kazakhstan, Ukraine and other CIS countries
 - Europe
 - Canada and United States
 - India
 - Japan
 - Korea
 - Total: more than 60 countries

Google supports project development

- 12.01.2017 - Visit to the European Headquarters in Dublin
- 16.02.2017 - negotiations in Minsk on the basis of the developer company Synesis
- 21-21.04.2017 - participation of Google representatives in the Conference in Minsk
- 25.04.2017 - workshop "Application Branding"
- May 15-19, 2017 – part in SEED conferences (Startups, Export & Entrepreneurship Development) Google I/O in Mountain View.



Members of the board of Directors in Google's European Headquarters in Dublin, 12.01.2017

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MAIN GOALS FOR 2017

- Completion of technical functionality development
- Integration of financial services into the application
- Launch of monetization tools (3 commercial platforms)
- Geographical expansion of the project, primarily through the South-East Asian countries
- Significant client base increase, up to 100-200 million users
- Conducting negotiations with potential buyers of the application and preparing to sell the application
- Participation in SEED conferences (Startups, Export & Entrepreneurship Development) Google I/O May 15-19, 2017 in Mountain View.

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HOW WILL YOUR INVOLVEMENT IN THE PROJECT BENEFIT YOU?

Gem4me is a venture project at its final development stage. The ultimate goal of the project is to create a unique messenger with a large user base and sell it for a high profit.

Participation in the project is officially issued by transferring shares of the investment fund Gem4me Investments established in the jurisdiction of the European Union (Malta) to participants.

The referral system enables Gem4me Investments shareholders to receive high returns while promoting the project.

After sale completion, each shareholder of Gem4me Investment will receive a reward, depending on his/her portfolio of shares.

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- There are 631,900 out of total 1,960,000 preferred shares of Gem4me Investments Plc left for project investors.
- The cost of shares will increase every month.

INVESTMENTS WITH 240,000% PROFITABILITY



- After the initial public offering of the Snap Snapchat start-up company shares on the New York Stock Exchange, the California secondary school earned about \$ 24 million thanks to investments in the company, Bloomberg reports.
- It is specified that the Board of Trustees of the St. Francis High School on the advice of one of the student's parents in 2012 invested \$ 15 000 in Snap.
- The school has become a Snapchat investor thanks to several students. Parents of the students established a small investment fund, which they invested in start-ups, developed by the students of the school.
- Snap placed its shares on the NYSE priced at \$17 per share. The school sold two-thirds of its stake of the company for \$ 24 million.