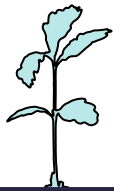


zinzen

zinzen (/zɪnzɛn/) is a pun which abbreviates
and combines the German word **Zinsen** (interest)
and **Zen** (popular form of Buddhist meditation)



Open Finance

"Cryptocurrency's promise is to make money and payments universally accessible– to anyone, no matter where they are in the world.

The Decentralized Finance (DeFi) or Open Finance movement takes that promise a step further. Imagine a global, open alternative to every financial service you use today — savings, loans, trading, insurance and more — accessible to anyone in the world with a smartphone and internet connection."

Source: Coinbase (2020); [Link]; [Accessed: 29.04.2020]

Market Overview: Open Finance / Banking

Neo Banking



Digital Assets Exchanges



Robo Advisory



Digital Assets Lending



Neo Broker



Digital Payments



Market Overview: Decentralized Finance

Decentralized Lending



Decentralized Exchanges



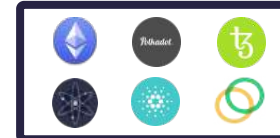
Automatic Liquidity Pools



Non-Custodial Wallets



Staking Protocols



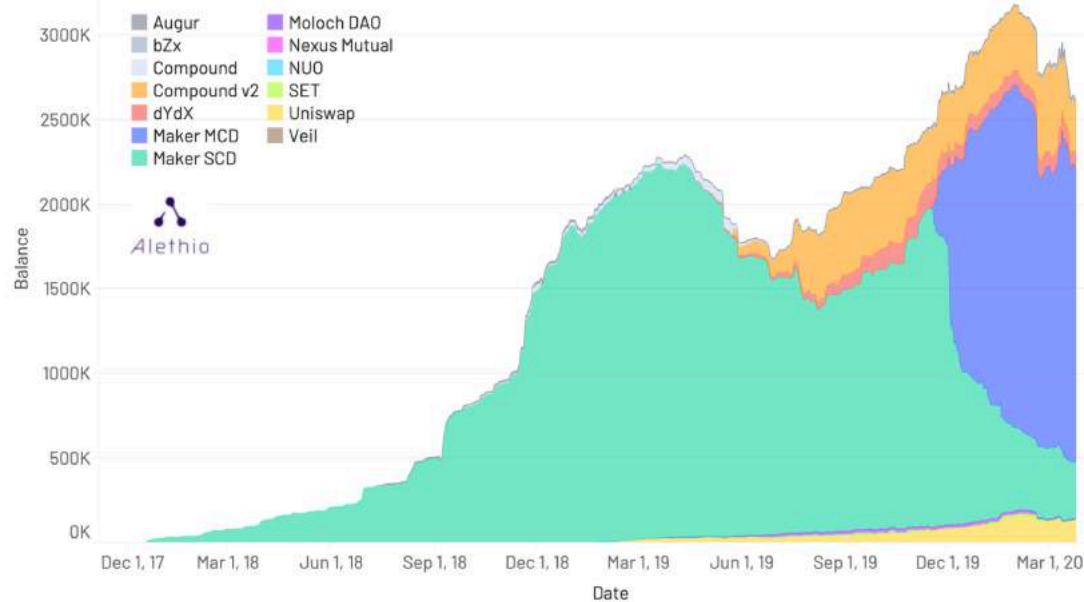
Stable Coins



The traditional finance industry becomes increasingly **open and more accessible**.
On top of that, **Decentralized Finance** is emerging within the crypto-assets economy.

zinzen is a **synthesis of both worlds**.

Opportunity



With **\$1 BILLION*** of Ether locked in Smart Contracts during peak and **800% YoY** in DeFi transactions, Decentralized Finance platforms are growing fast.

*As of February 7th 2020

Source: Dapp.review: Q1 2020 Dapp Market Report

 DAI AAVE	13.61%
 USDC BlockFi	8.60%
 BTC Bitfinex	6.56%
 ETH 2 Staking	7.00%

Traditional
Retail Banks

0.00%

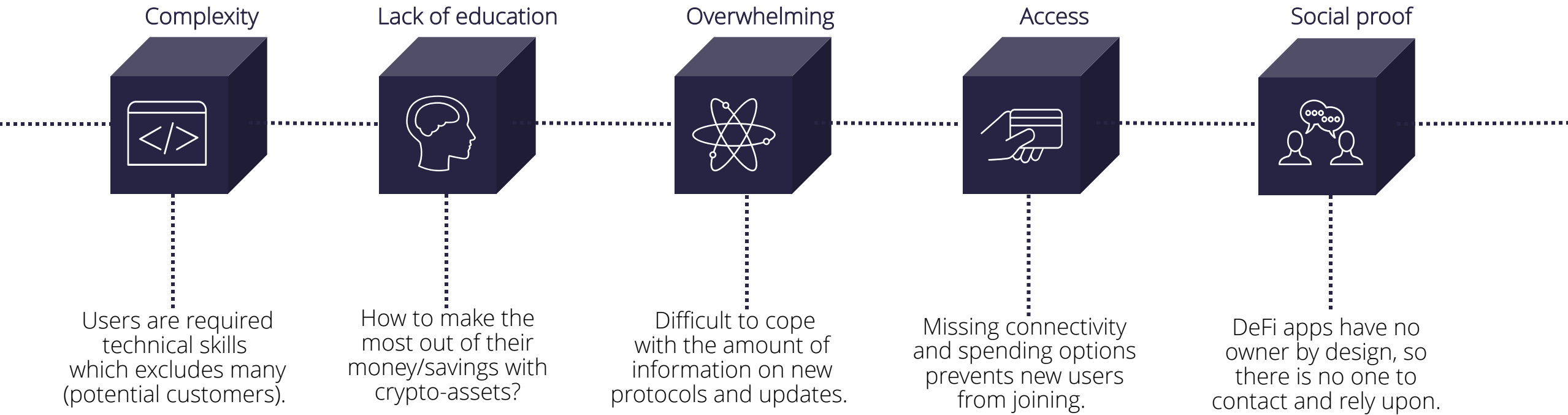
Interest Rates of up to **13.61% for Stablecoins**, **7% for staking Ether** or **6.56% for Bitcoin** offer an attractive alternative.

Source: <https://defirate.com/lend/>

The Decentralized Finance space is **growing quickly!**

zinnen has the mission to provide **access** to attractive **investment & savings opportunities**.

Problems

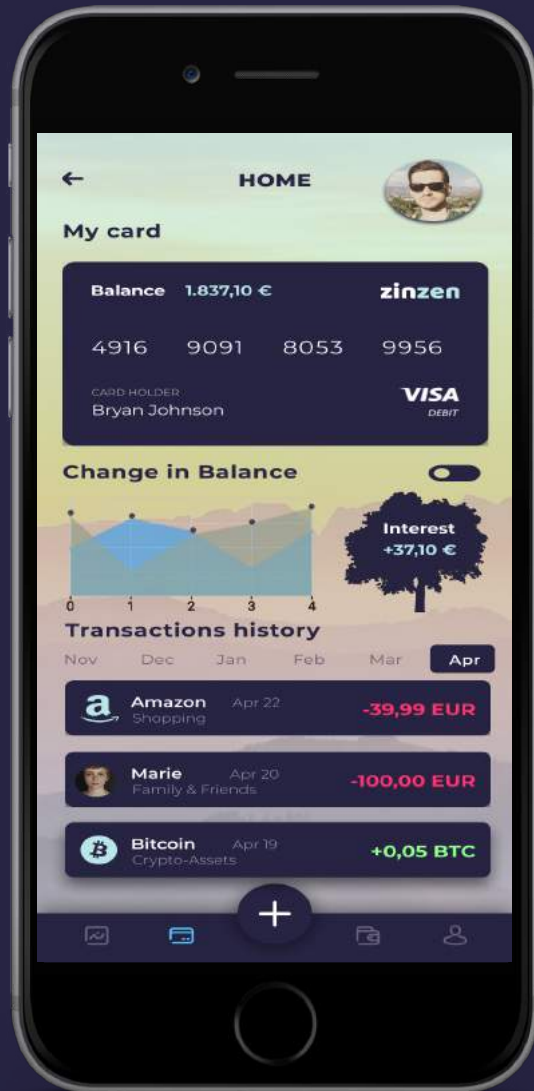


Solution

Multiply cash with ease and peace.

zinzen

An interest-bearing spending account for your pocket.



01

Accessible

02

Comprehensive

03

Educative

04

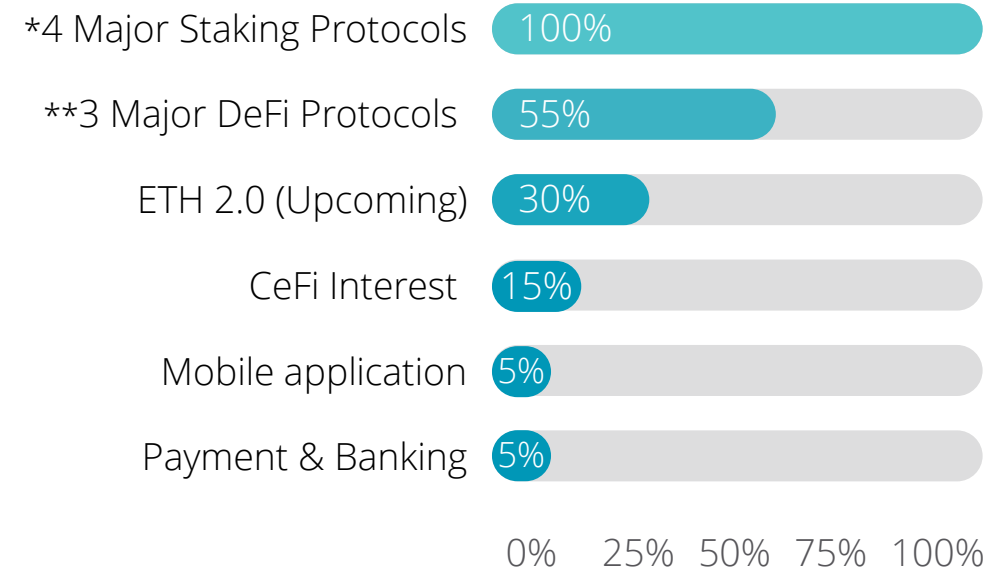
Spendable



Current & Planned Features

A Mobile-first approach.

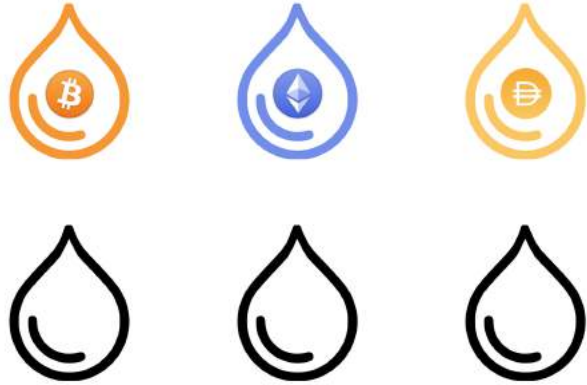
Our goal is to reach mainstream adoption and enable anyone with a mobile phone to use and multiply their cash by easily accessing Open Finance applications.



*Running live staking nodes on Cardano, Celo, Cosmos & Polkadot

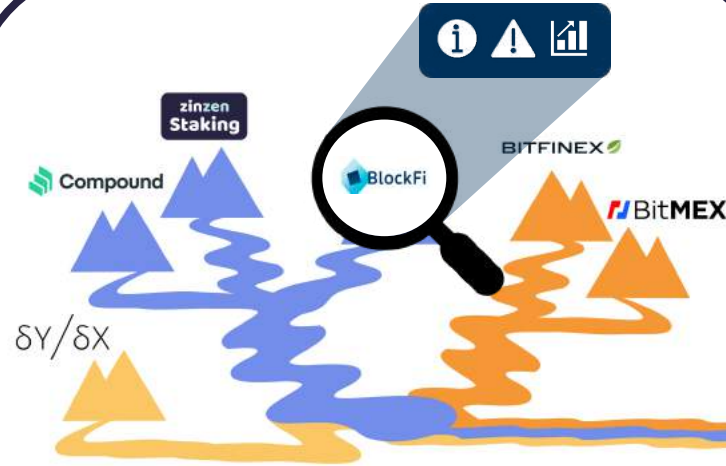
**Live experiments with MakerDao, Compound & Ethlend (Aave)

User Experience Flow



1. Find your Fluid

Do you want to multiply your FIAT or your Crypto?



2. Pick the Sources

Learn about Staking, DeFi or CeFi while selecting your sources according to your desired return and risk.



3. See a Fountain

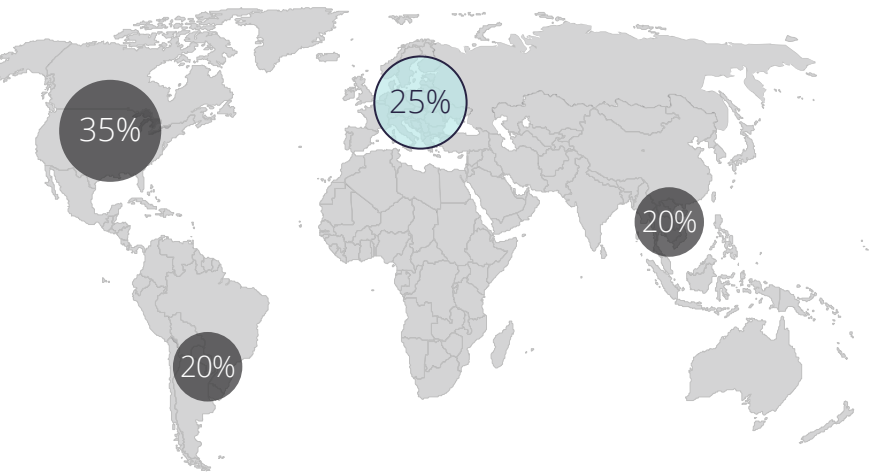
Finally: lean back, earn your interests and spend or cash out any time you want.

Target Audience & Demographics

Global

There are currently 50 million users in the whole crypto industry (100% growth since 2017)

"Crypto will see as many as 5 billion users." - Coinbase CEO

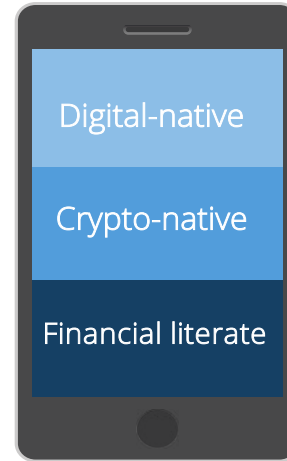


In comparison:
There are 40 million Neo Bank users worldwide

25% under 34 use a digital bank in western EU
40% under 27 use a mobile banking app in UK

Source: NSBanking (2019): [\[Link\]](#): [Accessed: 01.05.2020]
Source: ThePayPers (2020): [\[Link\]](#): [Accessed: 01.05.2020]
Source: ChappuisHalder (2020): [\[Link\]](#): [Accessed: 01.05.2020]
Source: Cointelegraph (2020): [\[Link\]](#): [Accessed: 01.05.2020]

3 Customer Types



Our average crypto user:

Male
Under 35
Full-time worker or freelancer
Up to postgraduate education
Top income decile (not in the 1%)

What is their main problem that we solve?

We give them access to attractive financial products that are difficult to obtain and manage.

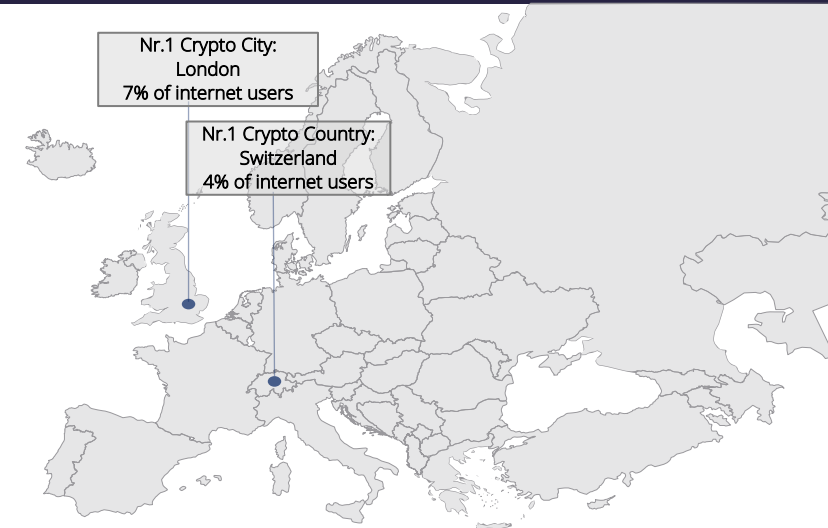
How else do we serve them?

We save them time and provide them something useful that is easy to use.

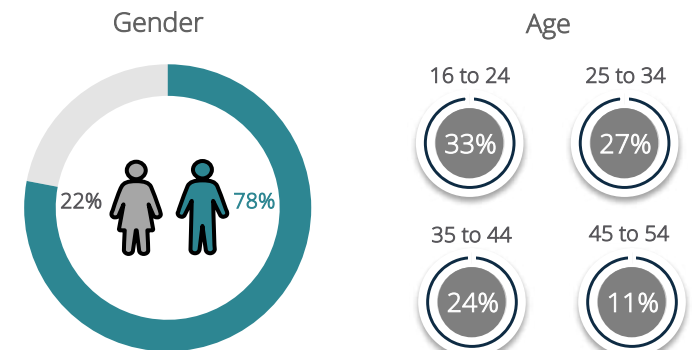
zinzen

Europe

Switzerland is the country with the highest rate of crypto ownership, but London wins as a city



% Demographic of Crypto Holders in Europe



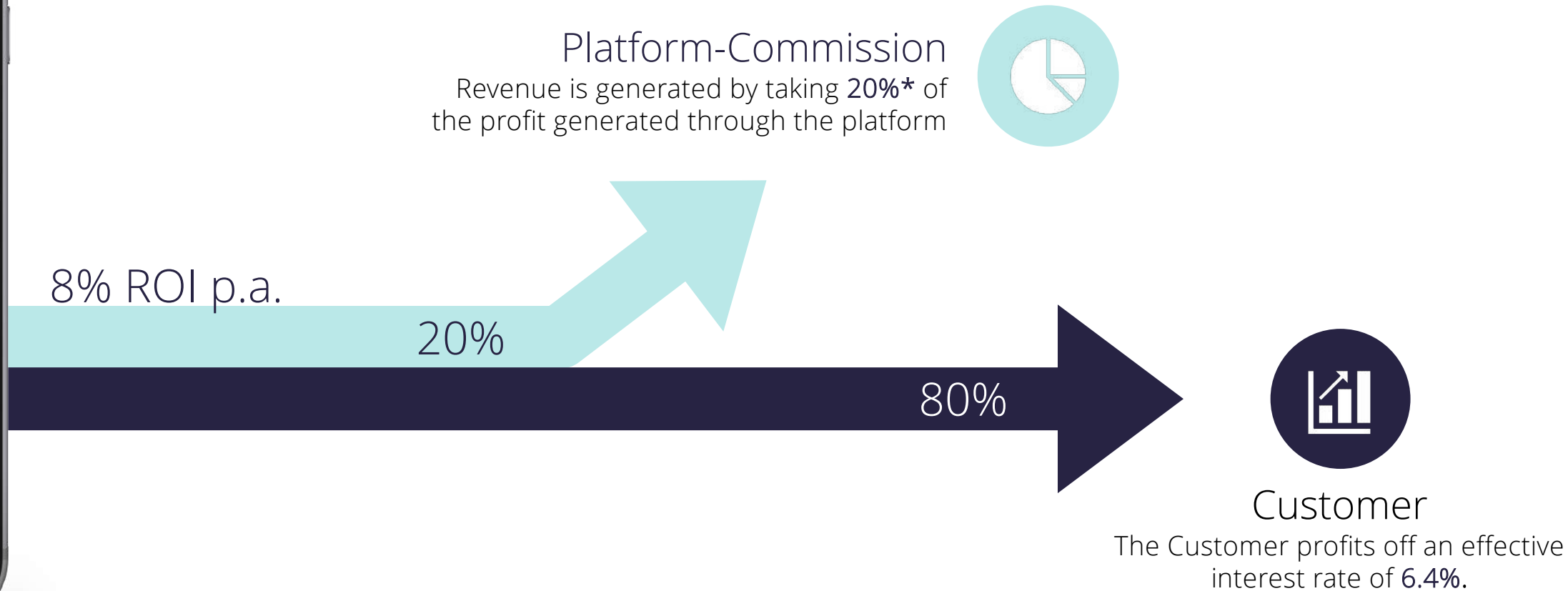
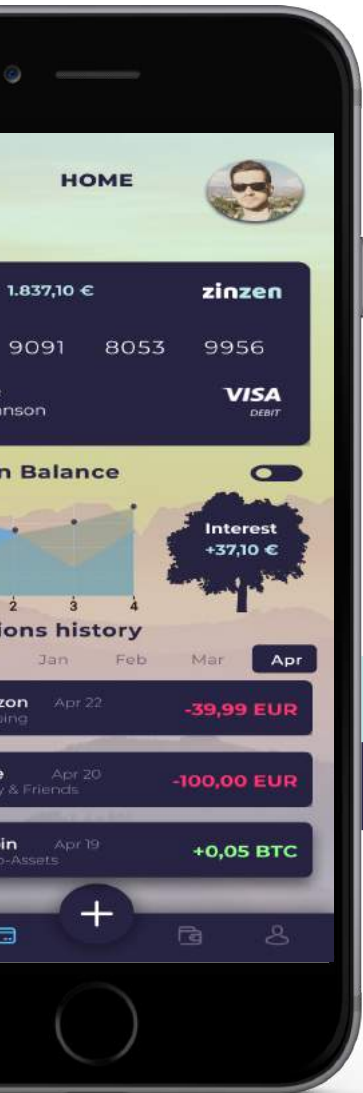
Source: GlobalWebIndex (2020): [\[Link\]](#): [Accessed: 01.05.2020]

Strategic Differentiation



We offer a **comprehensive, educative** and **accessible** approach to investing in Open Finance, while enabling a **modern banking experience** for everyday use.

Business Model



*Commission rates are subject to change.

Short-Term Roadmap

Our Plan for the next 18 months

Q3 2020

Q4 2020

Q1 2021

Q2 2021

Q3 2021

Q4 2021

01 Kick-Off

- First operational successes
 - ✓ Validating € 3 million in Cardano node;
 - ✓ Top 30 Celo competition & Genesis;
 - ✓ Cosmos competition "GoZ"
 - ✓ Launching Staking & DeFi Meetups
- Grants Applications (in-process)
- First Incubator Applications (in-process)
 - Searching Pre-Seed investors
- Start developing Mobile App

02 Launch

- Custody & banking license partner
- DeFi & Staking integrations
(e.g. ETH 2.0, Polkadot, CELO, Cardano,..)
- Testing live transactions
- Launch of private-beta Mobile App
- Fiat onramps
- Credit Card
- Finishing Seed Round
- Hiring new team members
- Preparation public-beta launch

Founding Team



Sergej Stein
Founding Partner / Operations

Professional Career

- Co-Founder & COO at DLT Capital GmbH
- Core Team ETHlend (Aave) during ICO
- Researcher at Frankfurt School Blockchain Center
- Analyst at Bureau van Dijk (acquired by Moody's)

Education:

- MSc in Digital Currencies
- International Business Administration degree from Frankfurt School of Finance & Management

Interests:

- Micro-Angel & Smart Capital, Tech, Sustainability, Health & Nutrition, Outdoor & Pro Swimming



Felix Billert
Founding Partner / Strategy

Professional Career

- Management Consulting at Capgemini Invent
- Product Management & Corporate Innovation at etventure
- Business Development at Flow Group Ltd.

Education:

- International Business Administration degree from WHU - Otto Beisheim School of Management
- Classes in Mechanical Engineering at RWTH Aachen University

Interests:

- (Austrian) Economics, Entrepreneurship, FinTech, Music Production, Running & Ice Hockey



Jonas Bosch
Founding Partner / Data & Security

Professional Career

- Cyber Security Expert & DLT Consulting
- Senior IT Auditor & Corporate Auditor at Voith Group
- Information Security at ditis Systeme

Education:

- MSc IT Security & Forensics
- Business Informatics degree at University Baden-Württemberg with ditis & Voith
- IT specialist for system integration

Interests:

- Innovative and disrupting technologies, security-by-design, Travelling & Sports

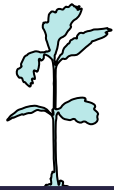
Contact

Investor Relations

ir@zinzen.io

"The mind of the beginner is empty, free of the habits of the expert,
ready to accept, to doubt, and open to all the possibilities."

– Shunryu Suzuki (Zen Monk)



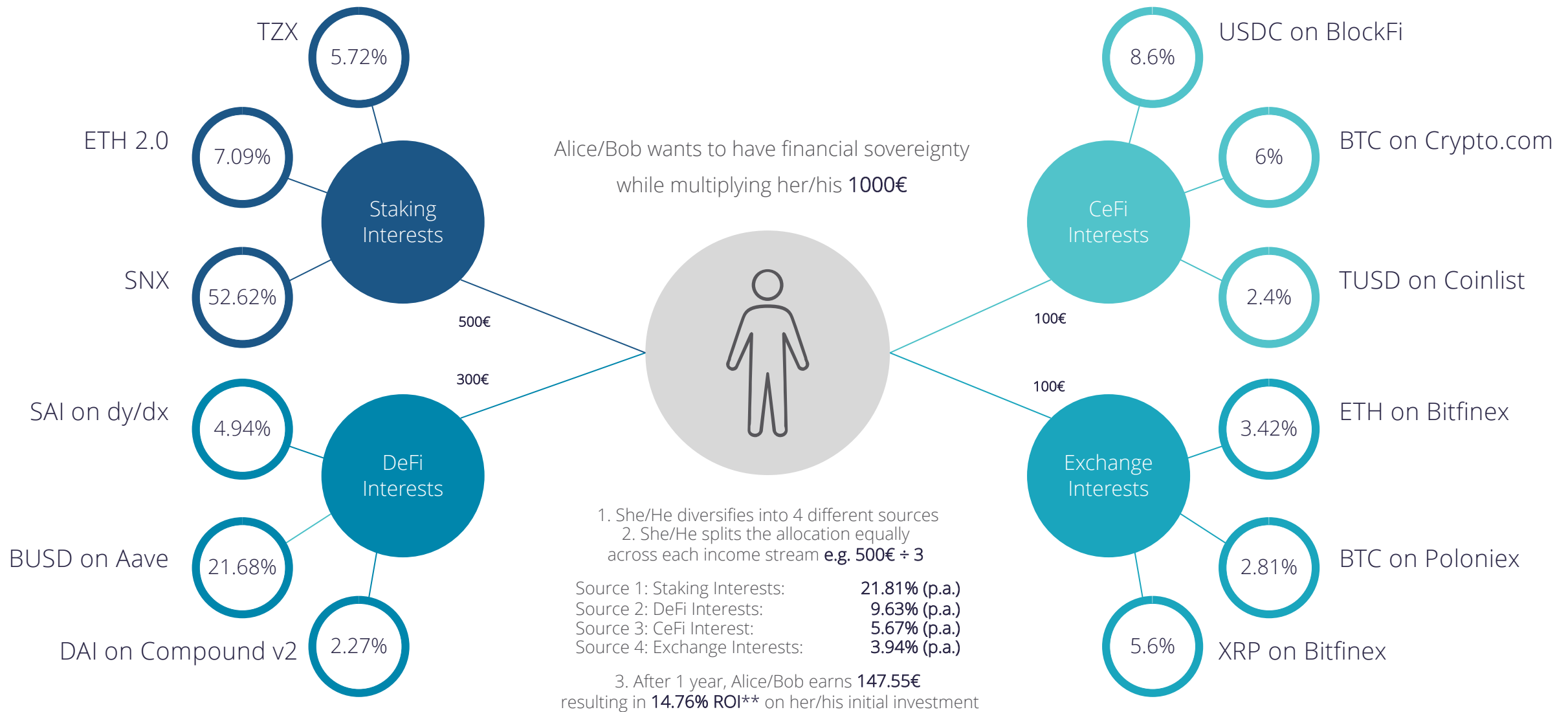
Disclaimer

This document is strictly confidential and intended for information purposes only. It is not intended to be an offer or the solicitation of any offer to buy or sell any shares/assets referred to herein. The information contained herein is based on that obtained from sources believed to be reliable. While this document has been prepared in good faith, we cannot accept responsibility for the accuracy of the information contained herein and the recipient should not rely on it as a substitute for an independent review. This document may not be reproduced, distributed or published without the prior consent of zinzen.

Appendix

Asset Allocation of Retail User

*Example: Picked 9 Income Streams using 4 Income Sources

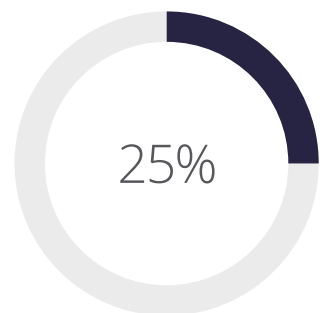


*All presented interest rates are a snapshot of real rates from various markets and protocols on April 21st, 2020

**All calculations assume zero volatility and no fees for simplicity. In reality, crypto-assets are extremely volatile (excl. stable coins) and the final amount could differ dramatically, in both directions.

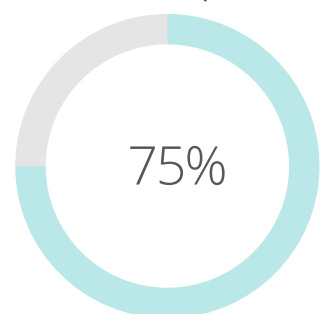
Competitive Analysis*

Direct Competitors



10/40 analyzed projects have the **potential** to become direct competitors

Indirect Competitors



30/40 analyzed projects classify currently as indirect competitors

Company	Place of Incorporation	Category	Staking Interests	Exchange Interests	DeFi Interests	FIAT On-Ramp	Mobile App/Dapp	Direct Competition Score (1-5)
Coinbase	USA	Trading & Custodial Staking	Yes	No	Yes	Yes	Yes	4
Argent	UK	Trading, Non-Custodial Staking, Lending & Borrowing	Yes	No	Yes	Yes	Yes	4
ZenGo	Israel	Lending & Borrowing	Yes	No	Yes	Yes	Yes	4
Crypto.com	Hong Kong	Banking, Trading, Lending & Borrowing	No	No	Yes	Yes	Yes	3
Linen	USA	Lending & Borrowing	No	No	Yes	Yes	Yes	3
imToken	Singapore	Trading, Non-Custodial Staking	Yes	No	Yes	No	Yes	3
Dharma	USA	Lending & Borrowing	No	No	Yes	Yes	Yes	3
Celsius Network	UK	Lending & Borrowing	No	Yes	Yes	No	Yes	3
Bitwala	Germany	Banking & Trading	No	No	No	Yes	Yes	2
Bison	Germany	Trading	No	No	No	Yes	Yes	2
FINOA	Germany	Custodial & Non-Custodial Staking	Yes	No	No	No	Yes	2
Bitpanda	Austria	Trading	No	No	No	Yes	Yes	2
Bitcoin Suisse	Switzerland	Trading, Lending & Borrowing, Custodial & Non-Custodial Staking	Yes	No	No	Yes	No	2
Bank Frick	Liechtenstein	Banking, Trading, Custodial & Non-Custodial Staking	Yes	No	No	Yes	No	2
Zerion	USA	Trading, Lending & Borrowing	No	No	Yes	No	Yes	2
BlockFi	USA	Trading, Lending & Borrowing	No	No	No	Yes	Yes	2
ShapeShift	UK	Trading	No	No	No	Yes	Yes	2
Nexo	-	Banking, Lending & Borrowing	No	No	No	Yes	Yes	2
Exodus	USA	Trading	No	No	Yes	No	Yes	2
Multis	USA	Lending & Borrowing	No	No	Yes	Yes	No	2
Frontier	-	Lending & Borrowing	No	No	Yes	No	Yes	2
CoinLoan	Estonia	Trading, Lending & Borrowing	No	No	No	Yes	Yes	2
SALT	USA	Lending & Borrowing	No	Yes	No	No	Yes	2
Staked	USA	Custodial & Non-Custodial Staking	Yes	No	Yes	No	No	2

We have identified **+40 potential competitors** in the crypto-assets domain. Only 10 out of 40 have scored 3- 4 out of 5 points for similar services/products. The remaining 30 projects have scored only 1-2 points, which classifies them as indirect competitors.

*This is a non-exhaustive list which will be updated over time. We don't guarantee for the correctness of the information. Do your own research.