

Project Sayari Lite Paper

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1. Abstract

1.1 What is Cryptocurrency?

Cryptocurrency is a form of digital or virtual currency that utilizes cryptography to ensure secure transactions which are recorded in a public ledger known as a Blockchain. The security of transactions is maintained through robust encryption and coding mechanisms.

Cryptocurrency is typically generated via a process called mining and is stored in digital wallets. It has emerged as a viable alternative payment method as more and more institutions and e-commerce websites are beginning to accept it.

Cryptocurrencies can be exchanged through peer-to-peer networks without the need for a centralized monetary authority such as a central bank. This system promotes decentralized decision-making and control. By creating a more equitable and open system, the exchange of information and value can become more efficient and collaborative.

The first and most well-known Cryptocurrency is Bitcoin, which was introduced in 2009 as open source software. Today, there are thousands of cryptocurrencies in circulation, with more expected in the future.

1.2 What is Decentralization?

Decentralization in the context of DeFi, or Decentralized Finance, refers to the process of building financial systems that operate on a distributed, peer-to-peer network instead of relying on centralized intermediaries like banks.

Decentralization is a key feature of the DeFi movement, as it allows for greater transparency, security, and control over financial transactions and assets. By using blockchain technology, DeFi platforms can enable trustless, decentralized financial interactions without the need for intermediaries.

Decentralization in DeFi also promotes greater financial inclusion, as it can provide access to financial services and products for those who may not have had access to them in traditional, centralized financial systems.

In a decentralized financial system, users can maintain control over their assets, with no need to rely on third-party custodians or intermediaries. This can help to reduce counterparty risk and increase security.

Overall, decentralization is a key tenet of the DeFi movement, as it enables a new, more open and transparent financial system that can provide greater access, security, and control for users.

1.3 Proton Blockchain

Proton blockchain is a high-speed blockchain platform that aims to provide fast and low-cost transactions, as well as advanced privacy features. It was developed by the team behind the Proton network, which is known for its secure email, VPN, and cloud storage services.

The Proton blockchain is based on the EOSIO software, which is designed to be highly scalable and efficient. It uses a Delegated Proof of Stake (DPoS) consensus mechanism, which allows for fast transaction confirmation times and high throughput. DPoS is a consensus mechanism that relies on a limited number of validators, called block producers, to confirm transactions and maintain the integrity of the network.

One of the key features of the Proton blockchain is its focus on privacy. The platform includes several privacy features, such as anonymous accounts, which allow users to transact on the blockchain without revealing their identity. The platform also includes a built-in identity verification system, which can be used to verify the identity of users or businesses.

Proton blockchain also enables the creation of decentralized applications (DApps) through its smart contract functionality. Developers can use the platform to build DApps for various use cases, such as gaming, social media, and financial applications.

Overall, the Proton blockchain is a promising platform that combines fast transaction speeds, low costs, and advanced privacy features, making it a potentially attractive option for businesses and individuals looking for a secure and scalable blockchain platform.

1.4 What is a Financial Instrument?

Financial instruments refer to assets that can be bought and sold or are considered packages of capital that are tradable. They facilitate the flow and transfer of capital among investors worldwide with their efficient design. These assets can represent cash, contractual rights to receive or deliver cash or another financial instrument, or proof of ownership of an entity.

A financial instrument can be represented by a tangible or intangible document that denotes a legal agreement and any monetary value it involves. Furthermore, financial instruments can also be classified based on their unique characteristics and functions.

1.5 Types of Financial Instruments

There are two main types of financial instruments: **cash instruments** and **derivative instruments**.

Cash instruments are financial assets that have a fixed value and can be easily exchanged for cash, such as stocks, bonds, and currency.

Derivative instruments, on the other hand, are financial contracts that derive their value from an underlying asset, index, or reference rate, such as futures, options, and swaps.

While cash instruments involve the direct transfer of assets, derivative instruments are designed to manage risks and allow investors to speculate on the future price movements of the underlying asset. For instance, an equity options contract derives its value from the underlying stock, giving the holder the right, but not the obligation, to buy or sell the stock at a specified price and by a particular date. As the price of the stock fluctuates, the value of the option changes as well, but not necessarily proportionally.

There are two types of derivative instruments: **over-the-counter (OTC) derivatives** and **exchange-traded derivatives**.

OTC derivatives refer to a market or process where securities that are not listed on formal exchanges are priced and traded.

On the other hand, **exchange-traded derivatives** are financial instruments that are traded on a regulated exchange, such as futures contracts or options traded on options exchanges.

Financial instruments can also be classified based on their asset class, which is determined by whether they are debt-based or equity-based.

Debt-based financial instruments include bonds, loans, and other fixed income securities that provide a predetermined return on investment. **Equity-based financial instruments**, on the other hand, include stocks and other securities that represent ownership in a company and may provide a share in its profits.

In addition to debt and equity instruments, **foreign exchange instruments** represent a third distinct type of financial instrument. These instruments involve the exchange of one currency for another and include products such as foreign currency loans, currency swaps, and foreign currency options. Foreign exchange instruments are commonly used to manage currency risk, speculate on currency movements, or facilitate international trade and investment.

2. Executive Summary

2.1 Brief overview of Project Sayari, its mission and vision.

Project Sayari is a revolutionary platform designed to address various issues faced by businesses and individuals in the areas of crowdfunding, trade finance, and asset tokenization. By leveraging the power of blockchain technology and combining it with innovative financial instruments, Project Sayari offers a unique solution to help companies and projects develop and achieve their goals.

Project Sayari's mission is to assist business owners and companies in the development of their investments and to enable them to obtain the necessary funding to bring their projects to fruition.

This comprehensive description highlights the problems that Project Sayari aims to solve and the benefits it offers in doing so. Sayari's vision is to set up a new paradigm in funding and investment, leveraging the power of the most advanced blockchain technology and web 3. With its innovative approach, Project Sayari is poised to revolutionize the world of finance and investment.

2.2 Planet Sayari tokens and their purpose.

The Sayari ecosystem is designed to provide a seamless and transparent funding process for businesses of all sizes, from startups to large corporations. Through the tokens of the ecosystem, business owners can access a wide range of financial instruments and services, including letter of credits, invoice financing, lease guarantees, crowdfunding campaigns, financial programs under the guidance of top banks, and the potential of decentralized markets, cryptocurrencies, and the blockchain system.

The Sayari ecosystem consists of several tokens that provide diversity, stability and balance to the ecosystem. The investor must carefully decide which of these tokens to purchase in order to get the most out of his investment.

Sayari Token (SAYT)

Sayari Pro Token (SPT)

Sayari Synergy (SYN)

Sayari Deluxe (SDX)

Nawe Token (NAWE)

Taifa Token (TAIF)

Overall, the Sayari ecosystem represents a new paradigm in funding and investment, leveraging the power of the most advanced blockchain technology to provide businesses with the tools they need to succeed in the global marketplace. With its innovative approach, Planet Sayari is poised to revolutionize the world of finance and investment, and empower businesses of all sizes to achieve their goals and reach their full potential.

2.3 Project Sayari's key features and services.

2.3.1 Crowdfunding Security Token Offerings (STOs)

Crowdfunding has become a popular method for startups and small businesses to raise capital. However, traditional crowdfunding methods have several drawbacks, such as regulatory uncertainties, lack of investor protection, and limited liquidity for early investors. Project Sayari addresses these issues by enabling companies to issue Security Token Offerings (STOs) to raise funds.

2.3.2 Blockchain Letters of Credit

Trade finance is a vital component of global commerce, but it often suffers from inefficiencies, such as paperwork, lengthy processing times, and the risk of fraud. Project Sayari offers a blockchain-based solution to these problems by issuing blockchain letters of credit.

2.3.3 Asset Tokenization

Asset tokenization involves converting real-world assets, such as real estate, art, or commodities, into digital tokens on the blockchain. This process can unlock new opportunities for asset owners and investors, but it also presents unique challenges. Project Sayari addresses these challenges by providing a comprehensive platform for asset tokenization.

2.3.4 Access to Private Placement Programs (PPP)

Many companies and projects require access to funding and expertise to grow and develop. Private Placement Programs (PPP) can provide these resources, but they are often difficult to access and navigate. Project Sayari aims to simplify this process by offering a platform that connects companies with top banks and financial institutions involved in PPP programs.

In short, Project Sayari offers the following key benefits:

- Regulatory compliance and investor protection for crowdfunding campaigns and security token offerings.
- Increased liquidity and secondary market opportunities for investors.
- Operational efficiency and enhanced security for trade finance transactions.
- Fractional ownership and liquidity for high-value assets through tokenization.
- Streamlined access to funding, expertise, and mentorship through PPP programs.
- A tailored approach to supporting businesses and helping them achieve their goals.

3. The Problem

3.1 Crowdfunding

Crowdfunding has become an increasingly popular method for startups and small businesses to raise capital in recent years. However, the traditional crowdfunding model presents several significant challenges. A major issue is the lack of regulatory clarity. Crowdfunding campaigns are often conducted as donations, rewards, or perks, with little regulatory oversight. This results in limited investor protection and uncertain legal rights. Investors are not guaranteed any equity, revenue share, or bond in the company, and have no assurance the project will deliver as promised.

Traditional crowdfunding also typically offers very limited liquidity. Investors usually have no option to exit their investment and receive their funds back. They are committing capital that may remain locked in for years with no guarantee of return. This risk and lack of liquidity dramatically reduces the appeal of crowdfunding for many potential investors.

A further issue is that the crowdfunding process usually favors companies that are savvy with marketing and social media promotion over those with a viable business model or strong

fundamentals. It rewards companies able to generate hype and excitement rather than long-term success. This results in many poorly developed companies gaining funding through crowdfunding at the expense of higher quality opportunities.

3.2 Trade finance

Some of the major problems in trade finance include:

- Lengthy processing times due to reliance on physical documents and manual workflows.
- High chances of fraud, error, and discrepancy due to the paper-based process.
- Substantial costs for businesses, especially small and mid-sized companies, to access trade finance solutions.
- Limited accessibility for many businesses that lack the knowledge, relationships, and financial standing to use these tools.
- A lack of transparency with no shared access to transaction details and status between parties.
- Tedious compliance procedures requiring manual review and due diligence, resulting in longer cycle times and higher costs.
- An industry structure favoring large multinational corporations over small and mid-sized businesses.

Technological solutions focused on digitization, automation, and blockchain could help address many of these significant problems. This could streamline trade finance, reduce costs, increase accessibility, and enhance transparency and compliance. Overall, this could help level the playing field and give more businesses the opportunity to participate globally.

In terms of trade finance, letters of credit involve an outdated and inefficient process relying on physical documentation, manual signatures, and fragmented information across multiple parties. This results in lengthy execution times of up to 5-10 days, high chances of error or fraud, and substantial costs amounting to 5-15% of the total transaction value. Letters of credit are also inaccessible for many small and medium-sized businesses that lack the expertise and financial capabilities to navigate the complex process.

3.3 Access to PPP

Gaining access to major Private Placement Partnership (PPP) programs is extremely difficult, relying heavily on personal connections and relationships. The process is opaque and non-standardized, making it challenging for companies to determine relevant programs and their eligibility. Preparing applications requires specialized knowledge and expertise that many businesses lack. As a result, the majority of funding and support is directed to large multinational corporations that have dedicated PPP resources. Smaller companies struggle to compete and often miss out on valuable opportunities.

In summary, the key problems encountered are:

- Lack of regulatory compliance and investor protection in classical crowdfunding.
- Very limited liquidity and secondary market opportunities in traditional crowdfunding.
- A system favoring marketing over fundamentals, rather than supporting high-quality opportunities.
- An outdated, inefficient, paper-based process for letters of credit that is time-consuming, error-prone, and costly.
- Limited accessibility for small and medium-sized businesses to utilize trade finance solutions.
- An opaque and complex process for accessing major PPP programs that relies heavily on connections.
- A lack of expertise and dedicated resources preventing many businesses from accessing PPP funding and support.
- An uneven playing field that disproportionately favors large multinational corporations for PPP programs.

As we have seen, some of the problems include lack of access to funding and financial services for many businesses, limitation of traditional finance and banking systems. In order to address these significant challenges, a platform is needed to provide compliant and regulated crowdfunding opportunities, streamline the trade finance process, and simplify access to PPP funding and resources for businesses of all sizes. Blockchain technology and digital tools can help solve many of these issues by offering transparency, efficiency, and accessibility. An ideal solution would give more companies the chance to raise capital, finance trade, and benefit from strategic partnerships to achieve their goals.

3.4 How blockchain and crypto can help address these problems

Blockchain and cryptocurrency have the potential to address the problem of lack of access to funding and financial services for many businesses, as well as the limitations of traditional finance and banking systems. Here are a few ways that blockchain and crypto can help:

Decentralized Finance (De-Fi): Blockchain technology enables the creation of decentralized financial systems that operate independently of traditional financial institutions. De-Fi allows for peer-to-peer transactions without intermediaries, reducing costs and increasing accessibility to financial services.

Cryptocurrency as a means of exchange: Cryptocurrencies can serve as a digital means of exchange, providing a faster, cheaper, and more secure alternative to traditional payment methods. This can help businesses that operate in areas with limited banking infrastructure or face high transaction fees.

Tokenization of assets: Blockchain technology allows for the tokenization of physical assets, such as real estate, commodities, and art. This can provide a new avenue for businesses to raise capital by offering tokenized assets as investments, which can be traded on decentralized exchanges.

Smart Contracts: Blockchain-based smart contracts enable the automation of financial transactions, reducing the need for intermediaries and increasing the efficiency and transparency of transactions.

Global reach: Cryptocurrencies operate on a global scale and can be used by anyone with an internet connection. This provides a unique opportunity for businesses to access funding and financial services on a global scale, without the need for a physical presence in different countries.

Overall, blockchain and cryptocurrency have the potential to democratize access to financial services and provide new opportunities for businesses that have been excluded from traditional finance and banking systems.

4. The Solution: Project Sayari Ecosystem

4.1 Overview of the Project Sayari platform.

By leveraging blockchain technology and innovative financial solutions, Project Sayari provides a comprehensive platform for companies and investors to raise capital, finance trade, tokenize assets, and access strategic partnerships. Overall, Project Sayari aims to facilitate global business opportunities, foster economic growth, and shape the future of finance.

4.2 Description of the key products and services:

Project Sayari is a revolutionary platform designed to address various issues faced by businesses and individuals in the areas of crowdfunding, trade finance, and asset tokenization. By leveraging the power of blockchain technology and combining it with innovative financial instruments, Project Sayari offers a unique solution to help companies and projects develop and achieve their goals. This comprehensive description highlights the problems that Project Sayari aims to solve and the benefits it offers in doing so.

4.2.1 Crowdfunding Security Token Offerings (STOs)

Crowdfunding has become a popular method for startups and small businesses to raise capital. However, traditional crowdfunding methods have several drawbacks, such as regulatory uncertainties, lack of investor protection, and limited liquidity for early investors. Project Sayari addresses these issues by enabling companies to issue Security Token Offerings (STOs) to raise funds.

4.2.1.1 Regulatory Compliance

Security tokens are digital representations of ownership rights in a company or project, similar to traditional securities like stocks or bonds. They are subject to financial regulations, which help protect investors and maintain market integrity. Project Sayari provides a platform that ensures regulatory compliance for STOs, guiding issuers through the necessary legal processes and providing the tools to manage regulatory obligations.

4.2.1.2 Investor Protection

By issuing security tokens, Project Sayari offers enhanced investor protection compared to conventional crowdfunding methods. Security tokens provide investors with legal rights, such as voting rights and revenue sharing, which are typically absent in utility token sales. Furthermore, STOs conducted on Project Sayari's platform undergo rigorous due diligence before being approved, ensuring that only high-quality projects gain access to funding.

4.2.1.3 Liquidity and Secondary Markets

One of the main challenges for investors in traditional crowdfunding campaigns is the lack of liquidity for their investments. Project Sayari addresses this by providing a secondary market for

security tokens, called Sayari Planet, an ecosystem of eight tokens. Through tokenization, investors can trade and swap their security tokens, offering greater liquidity and the potential for price discovery.

4.2.2 Blockchain Letters of Credit

Trade finance is a vital component of global commerce, but it often suffers from inefficiencies, such as paperwork, lengthy processing times, and the risk of fraud. Project Sayari offers a blockchain-based solution to these problems by issuing blockchain letters of credit.

4.2.2.1 Enhanced Security

By utilizing blockchain technology, Project Sayari ensures the security and authenticity of letters of credit. Blockchain's immutable ledger and cryptographic features provide tamper-proof documentation, reducing the risk of fraud and ensuring that all parties have access to accurate, up-to-date information.

4.2.2.2 Operational Efficiency

Traditional letters of credit involve multiple parties and extensive paperwork, resulting in slow processing times and high costs. Project Sayari's blockchain-based solution streamlines this process by providing a shared digital ledger for all parties involved. This reduces the need for physical documentation and speeds up transaction processing, ultimately saving time and money for all parties involved.

4.2.2.3 Global Accessibility

Project Sayari's platform offers businesses of all sizes access to trade finance solutions, regardless of their location or financial capabilities. This democratizes the trade finance sector, enabling more businesses to participate in global markets and fostering economic growth.

4.2.3 Asset Tokenization

Asset tokenization involves converting real-world assets, such as real estate, art, or commodities, into digital tokens on the blockchain. This process can unlock new opportunities for asset owners and investors, but it also presents unique challenges. Project Sayari addresses these challenges by providing a comprehensive platform for asset tokenization.

4.2.3.1 Fractional Ownership

Tokenization enables the division of assets into smaller, more accessible units. This allows investors to purchase fractional ownership of high-value assets that would otherwise be

unattainable. Project Sayari's platform facilitates this process, making it easier for asset owners to tokenize their assets and for investors to access unique investment opportunities.

4.2.3.2 Increased Liquidity

By tokenizing assets, Project Sayari provides investors with increased liquidity for their investments. Tokenized assets can be traded on secondary markets, enabling price discovery and easier access to capital for asset owners.

4.2.3.3 Enhanced Transparency

Project Sayari's platform offers a transparent and secure environment for asset tokenization. The blockchain technology used ensures that all transactions are recorded, providing investors with real-time information about the assets they own and their performance.

4.2.4 Access to Private Placement Programs (PPP)

Many companies and projects require access to funding and expertise to grow and develop. Private Placement Programs (PPP) can provide these resources, but they are often difficult to access and navigate. Project Sayari aims to simplify this process by offering a platform that connects companies with top banks and financial institutions involved in PPP programs.

4.2.4.1 Streamlined Access to PPP Programs

Project Sayari's platform provides a user-friendly interface for businesses to access PPP programs, simplifying the application process and increasing the chances of success. By partnering with top banks and financial institutions involved in PPP programs, Project Sayari has established a network that can provide businesses with access to capital, technical expertise, and other resources needed for growth and development.

Through this platform, businesses can easily submit their project proposals and get connected with the right PPP program and financial institution. Furthermore, Project Sayari's team of experts can assist businesses in preparing and submitting their applications, ensuring that they meet the requirements of the PPP program.

4.2.4.2 High Yields from PPP Programs

In addition to streamlining access to PPP programs, Project Sayari also offers access to PPP programs with high yields through top banks. These programs can provide businesses with the

capital they need to fund their investment projects, while also providing investors with the opportunity to generate higher returns on their investments.

By partnering with top banks involved in PPP programs, Project Sayari can offer investors access to a range of investment opportunities with high yields. These investments are typically structured as debt or equity investments, providing investors with a variety of options to suit their investment goals and risk profiles.

4.2.4.3 Access to Expertise and Mentorship

In addition to funding, PPP programs often provide valuable expertise and guidance to help companies and projects succeed. Project Sayari's platform gives businesses the opportunity to connect with leading experts and mentors in their field, helping them gain key insights and develop effective strategies.

4.2.4.4 Tailored Support

Project Sayari aims to provide tailored support for participating companies and projects based on their unique needs and goals. By gaining a comprehensive understanding of the business and its key objectives, Project Sayari can recommend relevant PPP programs and ensure that the support provided is suited to the company's current stage of development.

4.2.5 Sayari's Financial Instruments

A financial instrument refers to any asset with financial attributes that is used by a crypto company to raise capital, facilitate transactions, generate revenue or distribute value to its token holders and investors. Here are the descriptions for the next financial instruments of Project Sayari Company:

Commission agreement: An agreement where Project Sayari Company agrees to pay a commission to sellers for promoting and selling their products. The commission can be a percentage of the revenue generated from the sales. This incentivizes more sellers to list their assets on the Sayari platform.

Asset tokenization: Converting real-world assets like land, properties, artworks, etc. into digital tokens that can be traded on the Sayari platform. This allows more liquidity and access to alternative investments. The tokens represent ownership claims over the underlying assets.

Letter of credit: A financial instrument issued by Sayari that guarantees the payment owed by a seller to a buyer on the platform. It reduces the risk of non-payment for buyers and enables more transactions on the platform.

Staking/vesting: Users can stake their Sayari tokens to support the network and platform. They receive rewards and incentives for staking. Part of the rewards can be vested for a certain period to ensure long term commitment to the platform. This makes the Sayari tokens more valuable and useful.

Loyalty app: An app where users can earn loyalty points and tokens by engaging with the Sayari platform - listing assets, making transactions, promoting the platform, etc. The loyalty points and tokens can then be redeemed for discounts, special privileges, cashbacks, etc. This encourages more participation and network effects.

Swapping: Allowing users to swap their Sayari tokens for other compatible tokens and vice versa. This provides more flexibility, exchange options and opportunities for the token holders. They can diversify their portfolio or take advantage of price differences across platforms. Swapping also increases liquidity and compatibility of the Sayari tokens.

5. Planet Sayari Tokens

5.1 Sayari's tokens, their utility and security characteristics.

Project Sayari's ecosystem, also called Sayari Planet, consists of several investment, funding and asset management features. These features will allow you to invest in and on different instruments and tokens, each with a unique utility and purpose.

Sayari Token (SAYT) is the native currency of the ecosystem and serves as the medium of exchange for transactions and services. This token will be linked to and supported by the SAYT LOYALTY CARD, a virtual card that provides frequent customers with discounts on all purchases made at designated commercial partners' physical stores. It is going to be launched on an external exchanger at the beginning of 2024.

Sayari Pro Token (SPT) is a security token that acts as a payment guarantee, serving as an escrow system to ensure that both the buyer and seller are protected in transactions. It also acts as collateral for Letters of Credit issued within the platform.

Sayari Synergy (SYN) is a security token used to tokenize assets of the company. It provides liquidity to private assets and assets that are hard to fractionalize and trade. Tokenization makes them available to a wider range of investors.

Sayari Deluxe (SDX) is a security token designed to attract large investors and provide them with a great opportunity to earn high interest rates.

Nawe Token (NAWE)

Nawe token is designed to help students from Kenya and other African countries find a place on student campuses, facilitate access to sports and recreation facilities, receive discounts for many other services.

Taifa Token (TAIF)

Taifa Token (TAIF) is designed to function as a stable token, with its value correlating to the current price of gold. Taifa Token will be backed by Gold Bullion Reserves (majority Heritage), Financial Trading instruments (Bank Guarantees, SBLC, MTNs, etc), Cash (Mainly proceeds from the trading programs to allow for cash outs/fiat equivalents), Diamonds, Silver, other High value stored metals.

5.2 SAYT Token, distribution, allocation, and vesting.

Sayari will issue a total of three billion utility tokens SAYT (loyalty token) on the Proton blockchain, which will be initially priced at \$0.10 per token.

During the pre-sale and prior to the public exchange listing, the value of the SAYT loyalty token will be determined by the number of tokens sold, with the price increasing by \$0.05 for every 10 million tokens sold. In order to promote sustainable price growth and network stability, all SAYT tokens will be sold with delayed disbursement until the listing. Investors will have the option to purchase Planet Sayari tokens in one of two ways:

Bonus: Investors will receive 50% of their purchase SAYT as a bonus when they lock up the tokens for another year. This offer will motivate investors to hold and attract new investors.

Vesting: For all purchases, 20% of the tokens will be available three months after the purchase, while the remaining 80% of the tokens will be paid over a 12-month period.

Of the 3 billion tokens created, Planet Sayari will allocate tokens as follows: 60% for purchase, locking and rewards, 5% for team, and ambassadors, 15% for marketing and partners, 10% for insurance and liquidity, 5% for founders, 5% for operations, legal, and development

Launching date of Planet Sayari token (SAYT) on exchanger: 2024

6. Roadmap and Progress.

6.1 Key milestone and timeline for development of Project Sayari

Aug – Sep 2022: Initial Planning and Preparation

Develop a detailed business plan that outlines the company's goals, strategies, and target market.

Conduct market research to identify potential customers, competitors, and trends in the financing and consulting industry.

Define the token economics and how it can add value to the platform.

Establish partnerships and collaborations with relevant industry players.

Oct – Dec 2022: Building the Platform

Develop the platform, including the token ecosystem, backend infrastructure, and frontend user interface.

Conduct extensive testing to ensure the platform is secure, efficient, and user-friendly.

Establish legal compliance and regulatory requirements.

Jan – April 2023: Launch and Marketing

Initial funding

Launch the platform and security tokens SPR and SDX

Launch the development of the mobile app

Develop a comprehensive marketing plan, including social media campaigns, content creation, and email marketing.

Attend relevant conferences and events to promote the platform.

Offer incentives to early adopters and encourage them to refer friends and colleagues.

May – June 2023: Building the Community and Partner Network

Foster an active and engaged community around the platform, using social media and other channels.

Establish partnerships with complementary companies and organizations that can offer complementary services and benefits to platform users.

Develop an ambassador program that rewards users who promote the platform to their network.

July- Oct 2023: Scaling and Expansion

First tests with the mobile app

Evaluate user feedback and identify areas of improvement in the platform.

Hire additional staff to scale operations and customer support.

Expand the platform's services to new markets and industries.

ICO launch for SAYT token

Establishing several branches within the suitable jurisdiction

Nov – Dec 2023: Future Planning and Strategic Partnerships

Develop a long-term roadmap and vision for the company, including new products and services that can be offered.

Pursue strategic partnerships and collaborations with established players in the industry to accelerate growth and improve the company's competitive advantage.

Conduct research and development on emerging technologies that can enhance the platform's capabilities.

6.2 Future features and services in the pipeline

Project Sayari is a blockchain-based platform that aims to provide supply chain transparency for businesses and consumers. In addition to its current features, the project has some future features and services in the pipeline, including:

Its own app: Project Sayari is planning to launch its own mobile app to make it easier for businesses and consumers to access the platform. The app will allow users to track products, verify their authenticity, and access supply chain data in real-time.

Stable coin: The platform is also planning to introduce a stable coin that will be used as a means of payment on the platform. A stable coin is a cryptocurrency that is pegged to the value of a

stable asset, such as the US dollar, to provide price stability. This will make it easier for businesses to transact on the platform without worrying about price volatility.

App for loyalty token: Project Sayari is planning to launch an app for its loyalty token, which will incentivize consumers to make purchases from businesses on the platform. The loyalty token can be used to redeem discounts or other rewards, and the app will make it easier for consumers to track their rewards and redeem them.

Overall, these future features and services are aimed at making the platform more user-friendly, accessible, and valuable for businesses and consumers alike. By introducing its own app, a stable coin, and an app for the loyalty token, Project Sayari is positioning itself as a comprehensive platform that can provide end-to-end supply chain transparency and financial services for businesses and consumers.

6.3 Key partnerships and relationships.

Sayari's partnership with the **Shail International Group** through the new set up Sibling Company in London provides them with access to a robust infrastructure, enabling them to operate on a global scale. The Shail International Group's offshore international financial trading platform provides a protected cell structure for re-fencing assets, and hosts special purpose vehicles (SPV), public-private partnerships (PPP), project funding projects for investors, governments, banks, pension funds, and hedge funds. This partnership ensures that Sayari has access to a wide range of resources and expertise, enabling them to provide businesses with the best possible solutions for their financing needs.

RodeApps is an international IT company and digital product partner to Planet Sayari. They are a team of technology enthusiasts that will lead one's journey from a half-baked idea to a successful digital product. As part of an innovation-centric agency, RodeApps professionals will understand the product idea, analyze the business processes, and find and implement a solution for all clients' technology needs. RodeApps help companies develop mobile apps, web applications, and digital marketing strategies. With over 10 years of experience delivering solutions to startups and enterprises worldwide, RodeApps builds high-quality, customized products that meet business needs and exceed client expectations. They provide end-to-end services ranging from UX/UI design and app development to digital marketing. (rodeapps.com)

7. Team

7.1 Founders, team members and advisors.

Planet Sayari is a Kenyan-based company founded by Michele Cucchierato and Madalina Paul with a latter addition of Dorin Axente. With vast experience and expertise in fund raising, financial and international credit systems (Michele), communication and manage uncertainty and chaos (Madalina), real-estate and crypto world (Dorin) they have set out to assist companies in the development of their investment projects through their platform.

The other members of the team are:

Olha Slepysheva (Social media and communications)

Andreea Rusu (Banking and due diligence)

Fabrice Lukuva David (Business Administration)

Monica Vamesul (Business Administration)

Dora Ștefănescu (Translation, Social Media)

Cornelia Farcas (Website Developer)

Albert Jemna (Brandig, Social Media)

7.2 Offices

PLANET SAYARI began as a small startup and soon began to realize it needed to expand internationally to reach more customers and grow its business. Planet Sayari has opened a smaller software development office in Romania. The company's expansion continued with opening an office in Milan, in Lugano, Switzerland, in Johannesburg, South Africa and finally in the USA.

8. Summary and Conclusion

8.1 Key benefits and highlights of Project Sayari.

Project Sayari is a blockchain-based platform that offers solutions to various issues faced by businesses and individuals in crowdfunding, trade finance, asset tokenization, and access to private placement programs (PPP). It provides security token offerings (STOs) that ensure regulatory compliance, investor protection, and liquidity through a secondary market. It also

offers blockchain letters of credit that enhance security, operational efficiency, and global accessibility. Asset tokenization facilitates fractional ownership, increased liquidity, and enhanced transparency. The platform connects businesses with top banks and financial institutions involved in PPP programs, simplifying the application process and increasing the chances of success. Project Sayari aims to democratize the finance sector, unlock new opportunities for businesses, and foster economic growth.