RAJACOIN

A TRUE ASSET TOKEN

▶ TABLE

OF CONTENT

▶ INTRODUCTION

Introducing Rajacoin, a true Asset token meant for transfer and lending. As a global transfer method that uses the Blockchain technology, Rajacoin offers a peer-to-peer platform channeled towards lending funds to the global community.

With the aid of the Blockchain decentralization technology, Rajacoin offers a secure and efficient method of handling funds. Users will receive the Asset instantly and immediately. On the platform, users will be able to make trades and transfers to any part of the world.

Rajacoin delivers the world's first Asset-backed loan thereby solving the problem of ineffectiveness in the financial world. There are currently no alternatives for digital assets owners to enjoy their Asset funds except for selling them. With the innovative approach of Rajacoin, users will be able to enjoy 100% efficiency in the ownership and have instant access to cash. Rajacoin offers an automatic, efficient and instant lending process of obtaining liquidity that is secured by the user's digital assets.

The entire process is done with only a few clicks and there are no attached taxes, credit checks or hidden fees. There is 100% transparency with the aid of smart contracts and Blockchain technology. Rajacoin is a leading platform that serves several people across the globe. Rajacoin operates based on the regulatory requirements in the financial sector. Finally, access to Asset-backed lending is unlocking the value of digital assets rapidly.

Mission

Over the years, we have been offering instant loans to people across Indonesia. Our mission is to improve our digital solution to benefit the user's lives. We are hoping to create the first Asset-backed lending solution whereby the users can enjoy their wealth without actually selling their wealth.

▶ INDONESIA MARKET OPPORTUNITY

Currently, the cashless ecosystem in Jakarta, which is part of Indonesia, has yielded huge results. By the end of 2017, many people were already considering the utilization of Indonesia as a focal sample of the cashless nation and the positive impression still holds in 2019. Transportation is also fostering the idea of cashless transactions in Indonesia because e-money is used for public transportation in some areas. Furthermore, there has been a major increase in the use of cashless transactions for homegrown Gojek and Grab, that are encouraging the growth of cashless policy in Indonesia. Indonesia is also developing Jakarta systems fully into a cashless one with the aid of the One Card One Trip program that allows you to switch between the minivans, buses, and trains with the aid of a single card and at a flat rate.
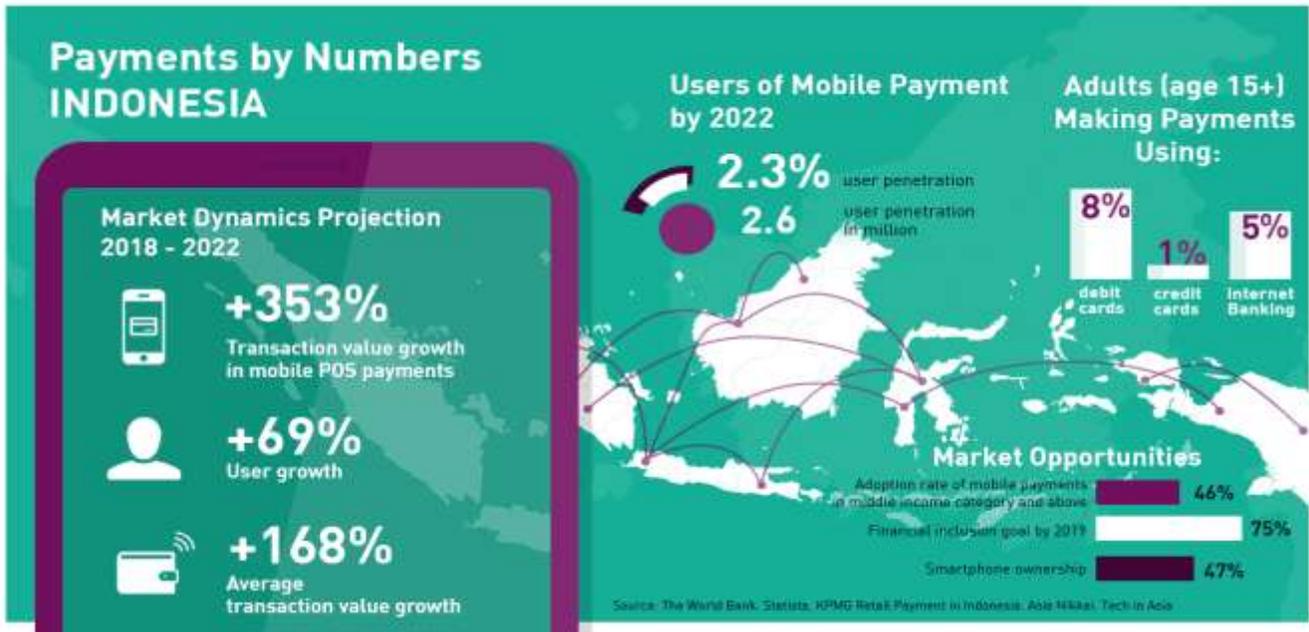

Indonesia consumer trends 2016 vs. 2021

Cashless Indonesia

The cashless system has extended beyond Jakarta and the Mandiri's e-money and e-cash currently use cash and wallet respectively to solve the problems affecting the unbanked populations of Indonesia thereby replacing the use of normal bank accounts.

Since there is a huge support from the banks, startups, powers, Telco, and others, the major question is: Have Indonesian people accepted the cashless system concept? Research shows that the Indonesia E-money system has experienced a sharp increase in the use of cashless systems to make payments but the World Bank showed that only 27% of 2017's transactions were made up of digital payments.

Payments by Numbers INDONESIA

Market Dynamics Projection 2018 - 2022

+353% Transaction value growth in mobile POS payments

+69% User growth

+168% Average transaction value growth

Users of Mobile Payment by 2022
2.3% user penetration
2.6 user penetration in million

Adults (age 15+) Making Payments Using:
8% debit cards
1% credit cards
5% Internet Banking

Market Opportunities
Adoption rate of mobile payments in middle income category and above — 46%
Financial inclusion goal by 2019 — 75%
Smartphone ownership — 47%

Source: The World Bank, Statista, KPMG Retail Payment in Indonesia, Asia Nikkei, Tech in Asia

Furthermore, the ownership of credit and debit cards has reached only 31% of the entire population at the end of 2017.

Credit cards do not fare any better either.

Only 61% of Indonesia consumers currently prefer the cashless systems as compared to the cash systems as researched by Statista. The discrepancies can be traced to the fact that the huge Indonesia merchants have not embraced the cashless systems. Although the cashless system can be very convenient for consumers, the system requires a bit of setup from the vendors. The Electronic Draft Capture is currently the leading cashless option available and smaller merchants are still unable to apply for it. Although the transportation schemes have made the public embrace the cashless solution, the merchants may be introduced on board.

Indonesia's ecommerce sales are expected to increase by 91% from 2018 to 2022 thereby giving Indonesia a new shape in the cashless world with the introduction of online shopping. In Malaysia, the introduction of niche commodities and reduced price points of e-commerce products helps to spread the cashless
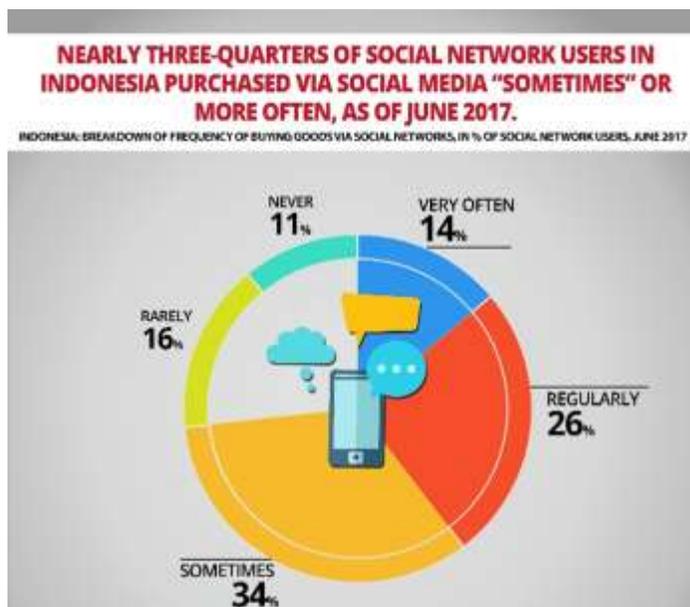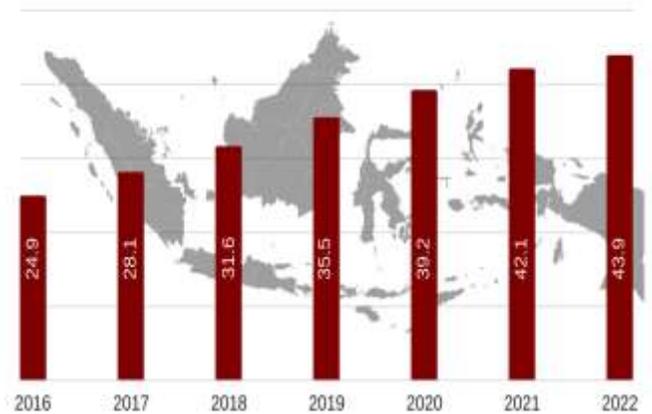
PENETRATION OF PAYMENT INSTRUMENTS

E-WALLET	CREDIT CARD	BANK ACCOUNT	MOBILE PHONE
1%	1.6%	36%	100%

Industry Overview

The e-commerce boom in China is the reason why Alipay remains one of the nation's top guns, especially under the leading of Alibaba. The beauty of e-commerce in nations such as Malaysia and Singapore should make Indonesia interested in online shopping as well.

For Indonesia to compete on a global scale, the country needs to embrace the cashless trend that the global economy is moving towards.

NUMBER OF ONLINE SHOPPERS IN INDONESIA (in millions)

NEARLY THREE-QUARTERS OF SOCIAL NETWORK USERS IN INDONESIA PURCHASED VIA SOCIAL MEDIA "SOMETIMES" OR MORE OFTEN, AS OF JUNE 2017.

INDONESIA: BREAKDOWN OF FREQUENCY OF BUYING GOODS VIA SOCIAL NETWORKS, IN % OF SOCIAL NETWORK USERS, JUNE 2017

This is the reason why Indonesia promotes financial inclusion, as there has been a sharp decrease in the number of adults with bank accounts from 36% in 2014 to half in 2018.

Also, from 2014 to 2017, Indonesia experienced the biggest increase in the number of account holders in the East Asia and Pacific location.

The reason is that most Indonesians do not fancy the far distance from banks and about 69% of these segments use a mobile phone. This is a huge opportunity to introduce a non-bank digital money storage solution. The introduction is the major reason why Indonesian e-wallets have been saturated. However, the availability of many options can limit the public's adoption especially if it is not a familiar technology.

Share Of Unbanked, Underbanked, And Banked Consumers In Southeast Asia (SEA)

Source: Bain&Company, Google, and Temasek, 2019
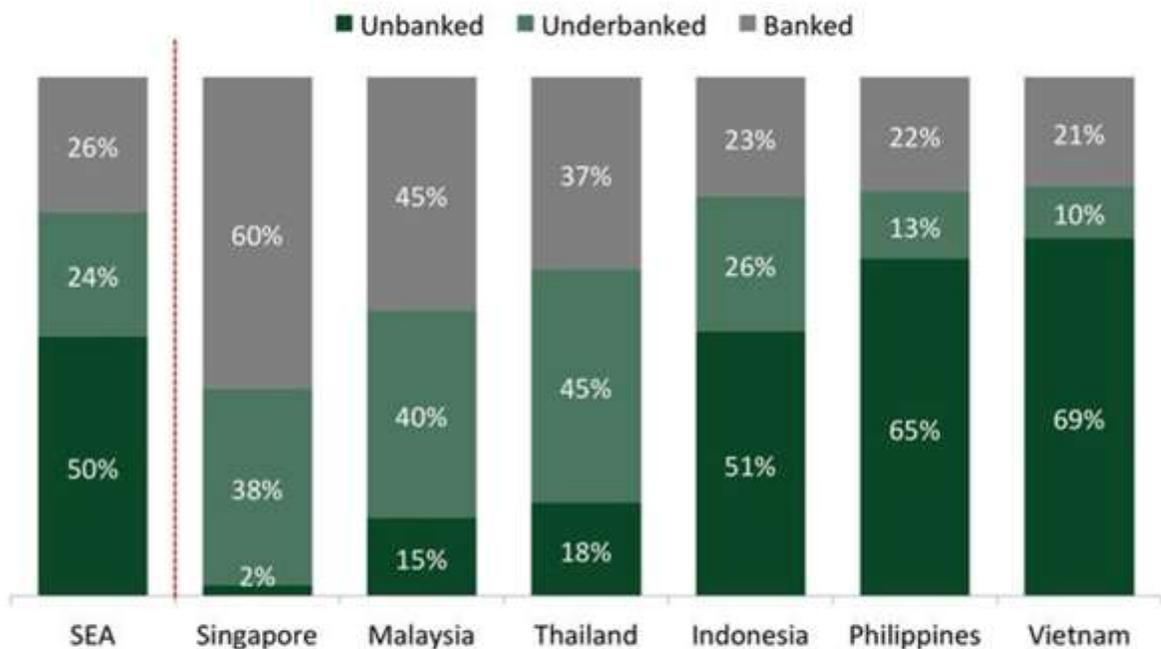
BUSINESS INSIDER INTELLIGENCE

► PROBLEM   STATEMENT   &

Problems affecting digital assets

Other digital assets such as Ethereum, Bitcoin are currently growing rapidly across the globe. By the end of 2025, the total value is expected to rise above $5 trillion. This is huge! Over the years, miners, entrepreneurs, and investors have been attracted to the increase in the digital asset values thereby helping to create wealth for market participants. Such Blockchain technologies have not yet been widely accepted but when it happens, there will be a huge increase in market capitalization of digital assets. However, there are still limitations because of the government regulatory. This hinders the digital asset owners from using it in their daily life and to take advantage of the instant investment opportunities. They still require the use of liquid cash in their daily life for now.

Problems affecting Traditional Processes

The process of sending and receiving money can be very time consuming and expensive. The introduction of Rajacoin will reduce the complexity and cost associated. In the traditional model, the agents, brokers, and intermediaries can add a huge number of complexities and expense to hinder the straightforwardness of a transaction. When there are commissions, brokerage fees, and other conditions, the problem with sending and receiving payments becomes more complex.

One of the benefits of Rajacoin is that there are one-to-one affairs taking place that simply eliminate the need for the middlemen of standard practice. This helps to ensure clarity in the audit thereby preventing confusion in the area of accountability in a transaction. Here are some of the problems that Rajacoin will solve.

▶ INDONESIA MARKET OPPORTUNITY

1.) Cross Border Remittance

This involves the attraction of lower fees as compared to traditional banking systems. Imagine a scenario where you read your monthly account statement and you notice the huge amount of fees that are imposed in funds transfer or other financial transactions. The transaction fee can eat up your assets especially if there are so many transactions coming up in a month.

Since the data miners and other factors that generate Rajacoin receive their reward from the network, there is no transaction fee incurred. Although there may be an additional fee if you contact some third party to help maintain your wallet, the general benefit of Rajacoin is that there are fewer transaction charges involved as compared to other traditional systems.

2.) Mis-use of Foreign salary remittance

Most times, the salary remittance to the family is misused and the best solution to tackle the problem is with collateral to obtain loans for the family to commence small businesses by themselves on Rajacoin remittance and transfer platform.

Since Rajacoin is digitized, the incorporation of internet for digital money transfers will facilitate their business. With easy access to data connection users can easily acquire and utilize Rajacoin token for their transfers needs.

Research shows that there are over 2.2 billion people with access to mobile phones and the Internet across the globe but the people do not have access to traditional banking systems or exchange. The introduction of Rajacoin will also facilitate business operations through loans, asset transfers, and transaction processes.

3.) Muslim Hajj remittance via Rajacoin

This will solve the problem associated with high credit and debit card fees. The reason is that most credit and debit cards are dependent upon third parties that increase the rate of transaction fees associated with online payments. Rajacoin operation is decentralized hence; there are no hidden fees for your hajj transactions, especially when the transaction is between two people. Furthermore, there are online exchanges that allow users to convert cash to digital currency in the form of Rajacoin. These actions do not attract additional fees and the transfer of money from one user to another does not require any commissions.

For now, Rajacoin is not recognized as a legal tender in Indonesia and hence, it's not affected by fluctuation in interest rates, exchange rates, and transaction charges. This will make Rajacoin a more viable option for countless unbanked citizens.

4.) Millions of people in the world are still unbanked, including many Indonesians.

With the aid of crowdfunding, there will be loads of funds available to solve the problem. From Indonesia to other countries across the globe, Rajacoin will be used to reach the unbanked. Rajacoin offers decentralization with a digital currency exchange and the process implies that there are no authorities or financial corporations to control the entire process. This is because all payments are regulated by the Rajacoin blockchain, a huge database to protect, store and transfer money. The unbanking process will feature transparent transactions that can be viewed by anyone particularly when these transactions are controlled by smart contracts technology. Without relying on third parties, users can exchange funds.

5.) Rajacoin solves payment problems in the health sector.

The provision of health care is traditionally affected by private insurance. With the new national initiative making healthcare insurance very affordable to the general public, more people are now able to access proper and good medical assistance. Unfortunately, the upsurge in medical care demand has created another set of problems.

Doctors are unable to meet this demand due to a lack in funds to acquire more medicine. The Rajacoin platform seeks to avert this situation by providing the much-needed loans to medical doctors to purchase the medicine through our cooperation with the medical cooperative of Indonesia. This collaboration will definitely disrupt the industry in a big way, resulting in medical help reaching the far corners of Indonesia.

4.) Power to create wealth

The introduction of Rajacoin will give power to users to create wealth. In the traditional system of banking, your funds are submitted to the third party and the third party can exert the power of life and death over your assets. Accounts may be closed on account breaching the bank's terms and conditions.

With Rajacoin you become the sole owner of the public and private encryption keys that constitute your identity while managing your wallet.

5.) Lending to unbanked rich

The rich may not have access to banks because poor credits or over gearing. In the case of rich users, Rajacoin can easily lend funds to them with the aim of financing their business operations, using their real estate assets as collateral.

As long as users have access to the Internet, users can send and receive digital assets. The process of digital lending is a trade where traders lend you money to earn their interest. The deal is facilitated by Rajacoin platforms that offer the lending of Rajacoins. If you have the stated collateral, you can also use the platform to borrow funds. Hence, the concept is called Asset backed loans. It is made up of two parties; the lender and the investor. The lending party calls it digital-lending and the borrower that calls the Asset-backed loans.

▶ IS THE BLOCKCHAIN NEEDED?

The development of digital technology 4.0 today has favored the emergence of Blockchain because Automation encourages transactions.

Why is BLOCKCHAIN needed for YOUR product?

Blockchain tend to create the trust that is needed for lending and remittance without the interference of the bank. Blockchain applications cut across various areas such as healthcare, government, financial services, and other industries. Blockchain is used to transform the traditional method of doing business. There have been many significant benefits that are achieved with Blockchain especially because of the reduced costs, transparency, increased efficiency and faster transaction speed.

1.) Increased transparency
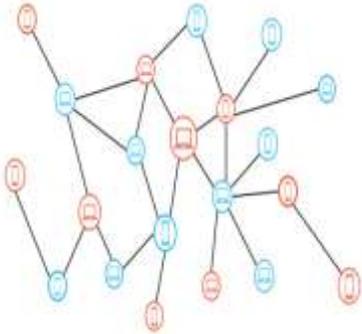
The transaction histories of Blockchain have shown a high level of transparency. Since Blockchain is a distributed ledger, all the network participants have access to similar documentations rather than individual copies. The shared version is only updated through consensus and everyone must reach an agreement. Before a single record can be changed, there must be modifications made on all the subsequent records and the entire network. This is why the data on the Blockchain has a high level of accuracy, transparency and consistency, especially when it is pushed through paper-heavy processes.
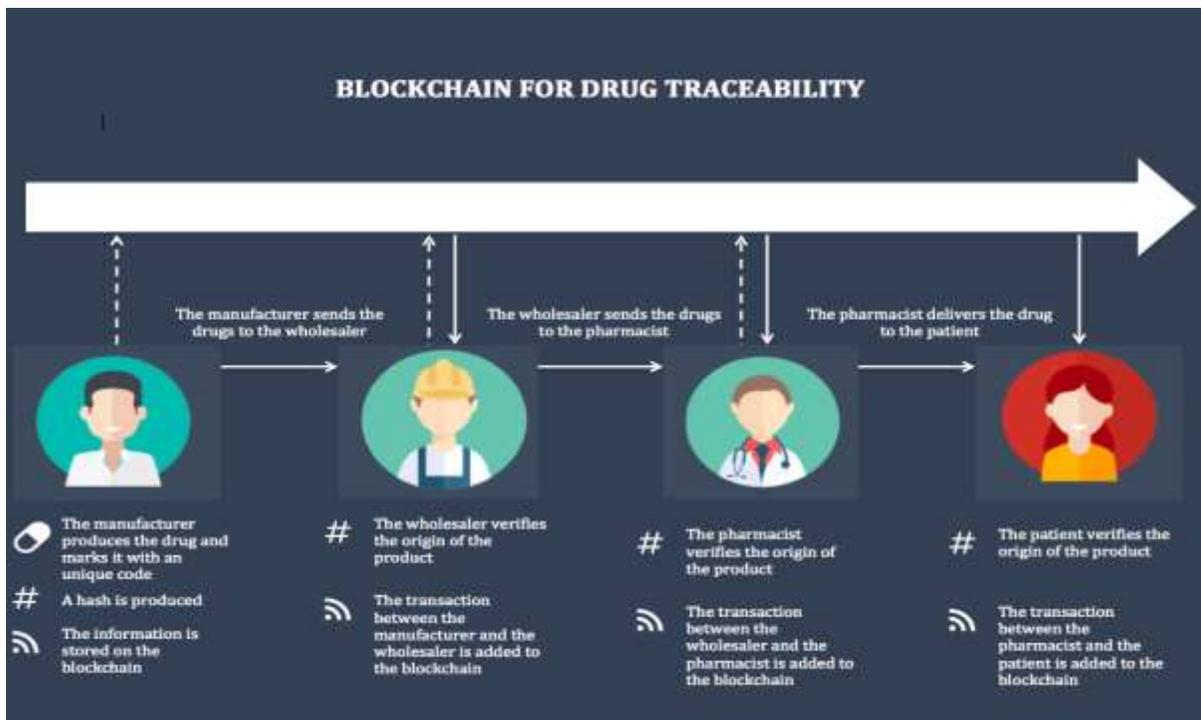
2.) Improved Security

Before a transaction is recorded, there must be an agreement and after the approval, the transaction is encrypted and connected with the subsequent transaction. Information is also stored across a computer network and not just a single server, thereby making hackers face difficulty in altering the transaction data. The art of protecting sensitive data in any industry such as government health care and financial services is important and Blockchain is helping people in storing critical information and preventing unauthorized activity and fraud.

3.) Improved Traceability

If your company runs a product that is bought and sold through a complex supply chain, there might be very difficult to trace a product back to the supply chain. After the exchange of goods is recorded on the Blockchain, you will end up with a breakdown that shows where the transaction originated from and a breakdown of the entire process. The information can help to check authenticity and prevent fraud.

BLOCKCHAIN FOR DRUG TRACEABILITY

The manufacturer sends the drugs to the wholesaler

The wholesaler sends the drugs to the pharmacist

The pharmacist delivers the drug to the patient

The manufacturer produces the drug and marks it with an unique code

\# A hash is produced

The information is stored on the blockchain

\# The wholesaler verifies the origin of the product

The transaction between the manufacturer and the wholesaler is added to the blockchain

\# The pharmacist verifies the origin of the product

The transaction between the wholesaler and the pharmacist is added to the blockchain

\# The patient verifies the origin of the product

The transaction between the pharmacist and the patient is added to the blockchain

4.) Improved speed and accuracy

In the traditional method of making a transfer, every process is time-consuming and affected by human error. Sometimes, the process is delayed by third-party influence. However, the art of automating the entire process through Blockchain will make transactions more efficient and faster. The record keeping is made with a single digital ledger that is shared among the members. Hence, you do not have to reconcile multiple ledgers and that will leave you with less clutter. When there is access to the same information, the level of trust among the members tend to increase and it will not be subjected to the influence of intermediaries.

COMPETITIVE LANDSCAPE

The competitive analysis shows the comparison between Rajacoin Asset-backed loans and other alternative products and services. When comparing Rajacoin with the traditional lending system, Rajacoin allows the client to retain 100% ownership the digital assets and making huge profits through the distinct loan platform. Rajacoin is accessible without the requirement of any credit checks and Rajacoin is not limited to any geographic restrictions. Since there is no approval procedure, the Asset-backed loan is instantly extended. There are no additional hidden fees and the client can start spending their fiat currency as soon as their digital assets are transferred to their Rajacoin account.

Several companies offer lending solutions to the digital assets community and most of them are currently operating on the Peer to peer platform to obtain both collateral based and non-collateral based loans. The art of decentralizing the lending process introduces a significant cost and slows down the entire process thereby deteriorating user experience. Lenders that are willing to participate in such platforms bear the burden of managing and financing loan offers thereby making the process complex and tiresome. The process of connecting borrowers to the lenders that are willing to provide a loan is a cumbersome one as there must be a definite agreement between both parties.

The Rajacoin team offers years of experience in the area of the instant lending solution and have offered loan services to lots of people in Indonesia. The art of getting funding from Rajacoin is a very simple and instant process because there are no membership or additional fees. The Rajacoin model is created to ensure an increase in the use of Rajacoin tokens.

TOKEN UTILIZATION

Digital assets have come a long way after the emergence of Bitcoin. Beyond being used as a P2P transfer system, it has been used in several use cases that go beyond the actual designation of digital. Here are some of the use cases of Rajacoin.

Use Cases

Use Case 1: Digital Asset

The Rajacoin is seen as a peer-to-peer Digital Asset system and will be accepted by a huge number of tech-savvy merchants for day-to-day operations.

Use Case 2: Collateral

Another important application of Rajacoin is lending and ability of individuals to obtain fiat loans using collaterals and vice versa. Some lending services have flourished with the huge amounts of assets that are now locked up in lending protocols. There are also options of earning annualized interest by fixing digital assets into this lending system.

Unique selling point

- Provision of transparency in a complex market
- The exquisite and working business model
- Using cold storage to ensure the highest safety standards
- All transactions are carried out on one platform
- Low cost and scalable solution
- Reliability of a strong community of users

▶ PROJECT MILESTONE & ROADMAP

August 2019

- Project launched
- Project Rajacoin is launched

October 2019

- Deployment
- We successfully deployed Rajacoin on Mainnet

November 2019

- Web wallet release

- P2P transfer launched

- Private sale and seed round completed. Already have an existing community of about 15,000 people.

- Staking Program - Each coin buyer can choose to enter this program with a 25% staking bonus for 3 months, limited to a total of US$1,000,000 only.

December 2019

- Android wallet release
- Access from Android smartphones
- Acquire co-working space in Bali

2020 1st Quarter

- iOS wallet release

- Access from iOS smartphones

- First exchange listing - Initial exchange offering (IEO)

- Cross border Remittances services - IDR to SGD

- IEO in China, Korea, and Japan digital Exchanges

- Oversea branding and marketing
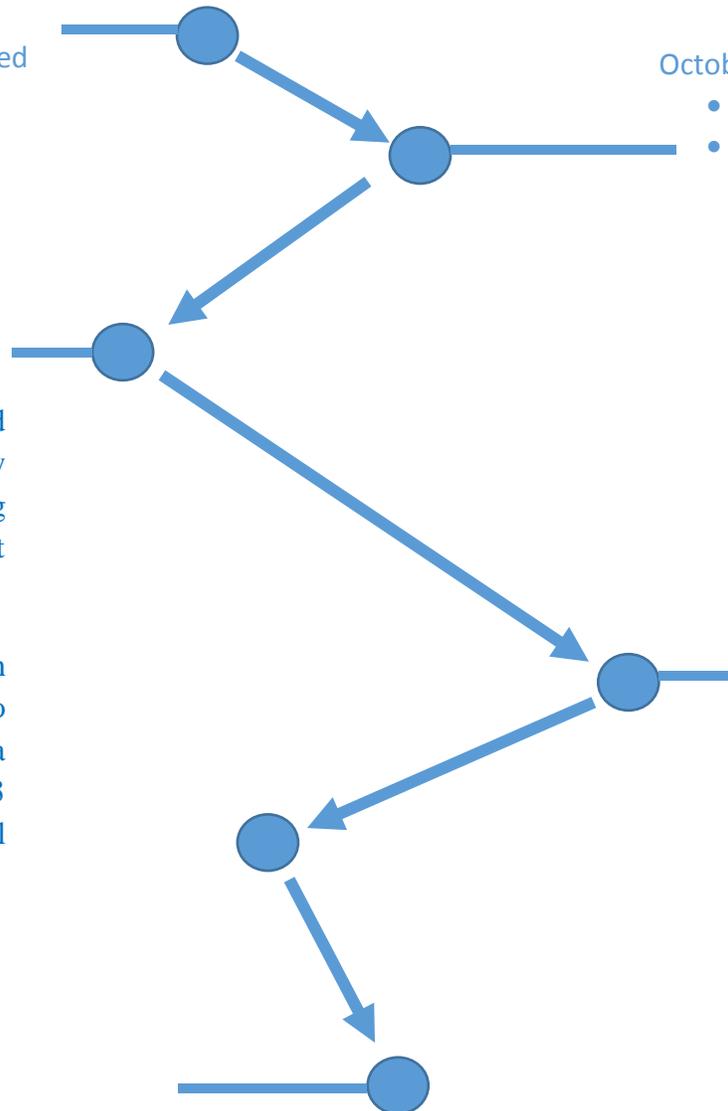
►PROJECT MILESTONE & ROADMAP

2020 2nd Quarter

- Acquire and recruiting of members for Clinic Co-operative to help pay Healthcare premium

2020 3rd Quarter
- Foreign worker salary remittance scheme - use the fund as collateral for a loan for the family to start small businesses and expenses via Blockchain

2020 4th Quarter
- Muslim Hajj remittance via Rajacoin card or App

2021 1st Quarter
- Rajacoin for unbanked population of the world starting from Indonesia, crowdfunding by using Staking program for our token to lend to these unbanked population

2021 2nd Quarter
- Develop and grow Rajacoin as a token to lend to this unbanked populations in Asia

2021 3rd Quarter
- Develop and grow Rajacoin as a token to lend to these unbanked populations in Africa

2021 4th Quarter
- Develop and grow Rajacoin as a token to lend to these unbanked populations in the rest of the world
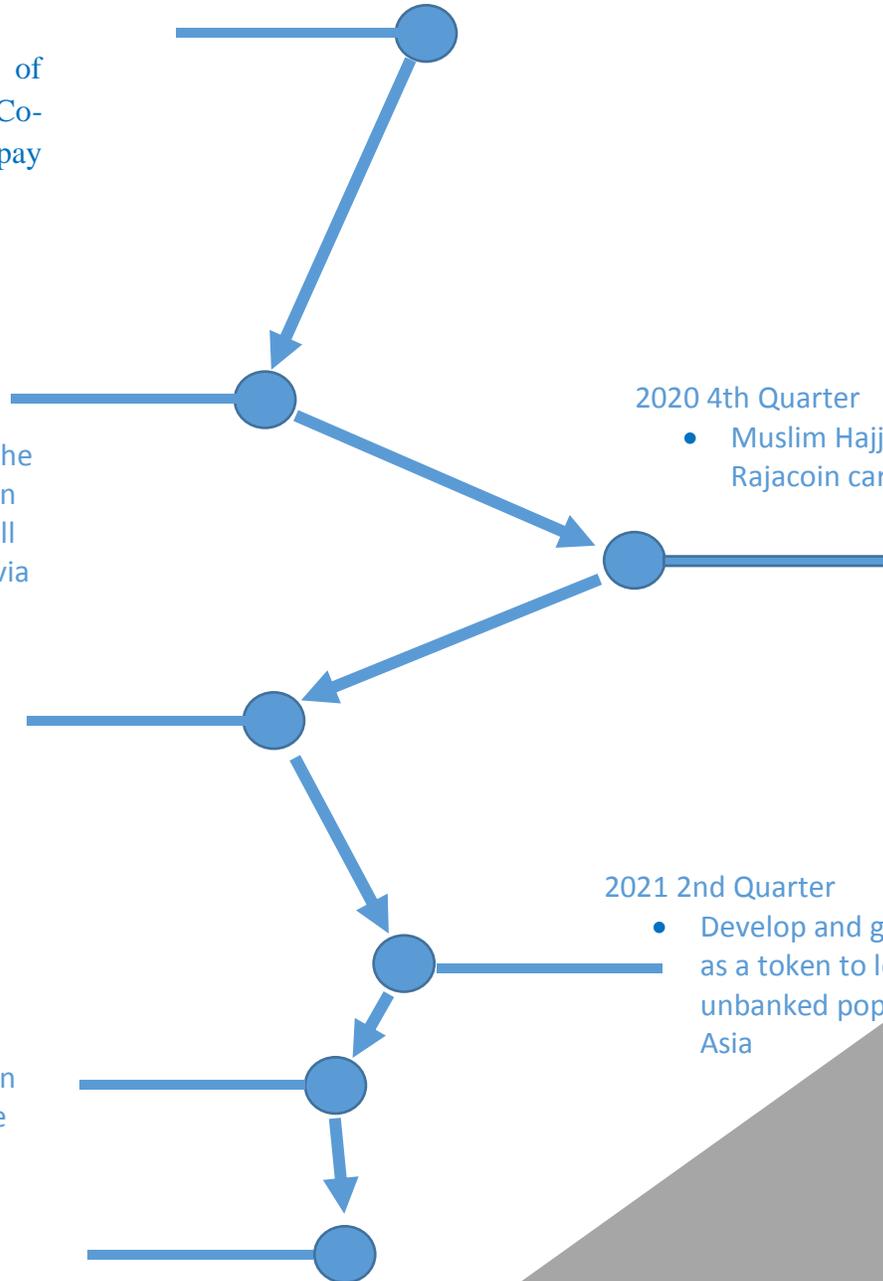
▶Token Purchase, Allocation and Fund distribution

Token Purchase

Everyone who wants to buy coins must open a wallet on the RajaCoin Website and make a purchase transaction on the website. Follow the instructions there. **Do allow for a 1x 24hr verification of your personal information before the wallet is setup

How to make transactions on RajaCoin:

BUY COIN

Open https://www.rajacoin.io and login with your credentials.

After logging in, you will be directed to the user dashboard.

1.   Enter the amount of Rajacoin you wish to buy.

Our system will automatically convert the amount into Indonesian Rupiah and add a unique reference code to identify your transaction

2.   Upload the transfer receipt

3.   Click TOP UP button.

Transfer of Coin
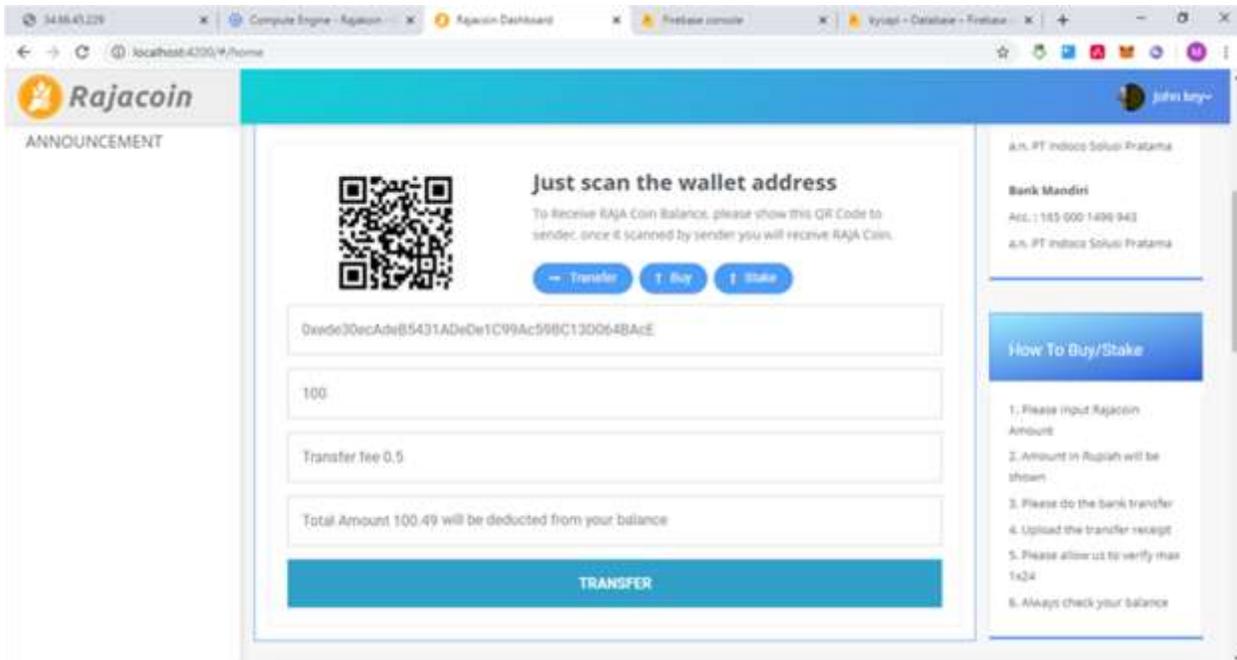
Tokenomics

Rajacoin is a digital graphic utility-based token issued to empower the unbanked on the Platform.
Rajacoin allows for the acquisition of platform-based services and the making of transactional transfers.
Here is all the information about the recent RajaCoin and sale proceeds allocation.

Token Name   : Rajacoin

Token Symbol : RAJA

Token Type   : Utility

Type Utility Price: 5 USD

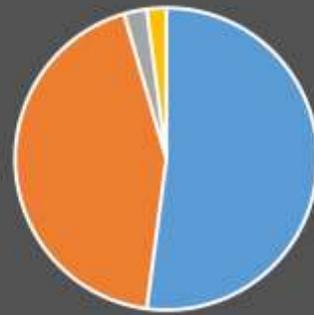Exchanger Platform: Stellar

Total Supply   : 21,000,000 Tokens

Total for sale   : 6,300,000 Tokens

Assets Accept: Fiat, Bitcoin (BTC), Ethereum (ETH), Tether (USDT), Ripple (XRP) and others

Usage of Funds

▶ 30% Research and development

▶ 25% Marketing and promotion

▶ 20% Infrastructure and staffing

▶ 10% of Technology

▶ 10% Admin

▶ 5%   Legal

Usage of Funds

☐ Research and Development ☐ Marketing and Promotion
☐ Infrastructure and Staffing ☐ Technology

Token Allocation

▶ 10% for the founders

▶ 30% total for public sale

▶ 20% total for utility's developments

▶ 40% for reward and bounty programs

Token Allocation

☐ Founders

☐ Public Sale

☐ Development

☐ Reward & Bounty

▶CONCLUSION & FUTURE WORKS

The idea of Rajacoin development helps to create the maximum benefits of coins for coin holders. One thing to do is to use coins as a means of barter and collateral.

With the aid of our user-friendly dashboard the enables quick access to various features, Rajacoin offers a wallet that displays user account balance, the digital currency exchange rate and the proximity to invest in Rajacoin tokenized funds and products. Rajacoin will also promote peer to peer networking by integrating wallets and interactive platforms such as Android and iOS as specified in the roadmap above. The creation of Mobile Apps will utilize native frameworks thereby promoting a swift and natural user experience.

►OUR CORE TEAM

Investor/Advisor

Mr Ian Tanuwijaya

Mr Andry Oktavianes

Tech Advisor

Mr Sebastian Wijaya

Operation Team

COO   : Mr Budi Jonatan