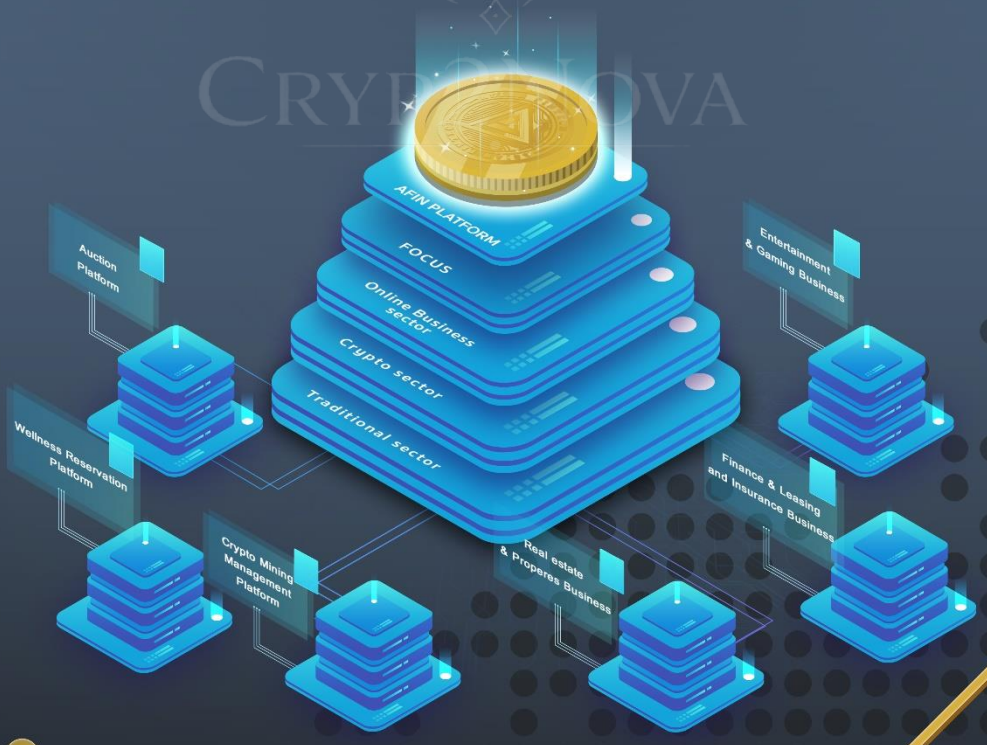
ASIAN FINTECH

Afin Coin

The Diverse and Powerful Utility Token with Co-Blockchain



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(iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

(v) units in a collective investment scheme;

(vi) units in a business trust;

(vii) derivatives of units in a business trust; or

(viii) any other security or class of securities.

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ASIAN FINTECH

Executive Summary

The New technology:

Co-Blockchain

Asian Fintech (Afin) provide online business platform for various business entrepreneurs and companies and bring them on Blockchain platform to applications for business platforms in those fields..

Afin will provide *"Afin online Platform"* to facilitate trade and negotiation between business entrepreneur and companies from various countries, also enhance the connectivity, and provide accurate and up to date information and data on a fast track.

Afin is incorporating Blockchain technology to expand and diversify the business of Afin and its partners. It is cost effective and convenient for both the sellers and the buyers.

Afin currency is prepared to support the digital world as a premier medium of exchange.

Afin will use the main Blockchain system, Token based Ethereum ERC-20, which is called Afin coin, which will be the primary token for coin holder's usage and trading in the Exchange Market.

But due to the use of transactions on the transfer, there are some problems as other tokens in the market. Price volatility, transfer and confirmation speed , also high usage fees.

Afin has also made a special Token from the Blockchain development of the Stellar Protocol, which will be used in parallel with the Afin, using the name AfinS, which is efficient Token in term of transfer Fee, Speed. And it is a Stable Token that is fixed or almost fixed, which can solve problems of price volatility with the use of Cryptocurrency In the general market, which Afin coin holders want to use with AfinS, they are able to exchange themselves from Afin Blockchain system for convenience and maximum efficiency.

It's " Co-Blockchain System "

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PROBLEM AND CHALLENGES

Blockchain technology is the infrastructure underlying the digital currencies that elated revolutionized and could disrupted the traditional and modern financial system [1, 2]. It decentralized the business ledger for substantiating and recording the financial transactions. Yet, there is no standard digital currencies to be applied in exchanging the values in day-to-day lives of common people. It lacks to attract the common and mass consumers as well as lacking in architectural capacities and capabilities in replacing the current financial transaction.

Besides buying goods and services from the market with digital currency is also very limited. Congruently, the investors engaged in digital currencies normally get bewildered in digital transaction. As a result, platform of digital currencies, a decentralized financial solution remained very challenging, and centralized solutions of financial system continue to dictate the financial market. Afin to covenant with the above challenges of digital currencies and provide easy exchanging values and information of digital currency with the blockchain technology infrastructure.

INTRODUCTION

In the age of dynamic business environment, technological progress has accelerated investment opportunity intensively, thus it is time to capitalize in this digital world of rapid change. Asian Fintech (Afin) is currently partnering with business groups and entrepreneurs in Asia who are having a high profit potential using various business strategies in accordance with the world market condition in this technological era.

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Afin headquarter is located in Marina Bay, the financial center of Singapore. Singapore remains to be the Asian Tiger and Financial Hub of all Asia. Singapore is also the digital hub of Asia.

AFIN CREATING THE SOLUTION AND OPPORTUNITIES

Afin strongly believe that the digital currency (cryptocurrency) is the 21st century's currency to mobilized global economy in a different level of business transaction. The traditional regulated economy will and beginning to grasp the notions of decentralization and unhindered trade.

Afin is digital currency as a utility token into reality to mass consumers, provide the opportunities to mass consumers in digital currency platform. Afin to co-operative for allowing mass consumer to trade on Afin digital currency platform easily by Afin's:

1. ***Speediness*:** process millions of transactions and accommodating millions of active users and applications;
2. ***Friendly interfaces***: easy to buy, store, transfer and user friendly decentralized apps;
3. ***Exponential growth***: involved in user base that promotes critical mass consumers/users to cultivate the ecosystem and adopted by millions of users.

AFIN FOCUS

Afin will focus on the business platform to make use of Afin coin as an intermediary to access and use which are widespread and beneficial to both the recipient and the user. Including those involved.

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The focus is also on the problems and obstacles in actual use, where others are experiencing problems in order to the actual use of Afin coin is most effective.

Afin has established its own business platform and co-operation with others platform for both the short and long term in order to keep up with the changing dynamic business environment in the current worldwide market.

Afin will apply **blockchain technology** while expanding and diversifying the businesses of Afin's business partners. It is cost effective and convenient for both the sellers and buyers. All information when using Blockchain is transparent and accurate as it cannot be changed or modified. All systems are highly reliable and highly automated. The Smart Contract reduces the time spent managing legal documents reducing legal and regulatory steps.

The system is more secure and cannot be altered or tampered with when sharing the information between multiple agencies. Systems work more efficiently. Corruption in a system using block chain technology would be much more difficult.

Afin aims to create an online business platform in various business entrepreneurs and groups to be diversified portfolio and opportune with the Afin Blockchain platform usages for their business applications in their own business fields. Applying and using the Blockchain platform will further enhance and maximized the business performance. The platform will serve safe and secure money transaction and also proper documentations and ledgering with the trust plus statistical analysis data in their respective business fields.

Afin will provide ***"Afin online Trading Platform"*** to facilitate trade and negotiation between countries, to enhance and strengthen connectivity as

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well as provide accurate and up to date information and data on a fast track. Consequently, the future of international trade will become faster and more convenient.

Afin coins are not part of share or respond on Asian Fintech's operation and management.

Afin coins can be used to access the business platform and / or in order to pay or transfer for goods or services on the Asian Fintech (Afin) 's Business Blockchain platforms or Others' Business platform which apply on Afin Blockchain platform including which accept Afin coin to be media of payment.

These may be additional privileges such as discounts, premiums, or other items as per the specific product or service on each Platform, or may receive products and services as soon as Afin coin is held.

In addition, Afin to create innovative technology models which is Co-Blockchain system. Thus, Afin coin will be use as Utility token at on most efficient. Consequently, the Afin currency is prepared to support the digital world as the medium of exchange.

"Cryptocurrency is a medium of exchange, created and stored electronically, using encryption techniques to control the creation of monetary units and to verify the transfer of funds" (PWC, 2015) [7].

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Afin Coin with Co-Blockchain system

All digital transactions have a record in the blocks of a blockchain. The cryptocurrency first appeared in January 2009. This was creation of a computer programmer using the pseudonym Satoshi Nakamoto. In some countries, policies are being created to regulate Crypto currency [6]. Afin Coin is digital currency (blockchain based cryptocurrency), where encryption techniques are used to transfer funds globally. Afin coin is the utility token. Utility token is easily transferred athwart the network and traded on cryptocurrency exchanges, can serve a multitude of diverse functions, from giving holders access to a service to entitling them to company payments.

Afin has developed a co-chain system that has resulted in Afin currency being split into two currencies: Afin and AfinS.
Co-Chain is derived from the word.. Co-Blockchain. Made from more than one type of blogging to coordinate and work together. Because each block type. There are a number of advantages and disadvantages to the concept of a blog. Come work with another kind. To help make the most of one type of blogging. Eliminate the disadvantages of another type of blogging. Make the system more efficient

Afin has developed Co-Chain as well. The ERC-20 was used for the major currency, Afin Coin. And chose the SCP standard for the AfinS Coin, which is a secondary currency. Details are as follows.

Afin Coin can be obtained from ICO funds or exchanged on the Ethereum Request for Comment 20 (Ethereum Request for Comment 20), which can be exchanged for speculation on a popular board.

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How to get Afin Coin

- Through ICO
- Use other types of coins Via the exchange market
- Use cash exchange Via e-wallet provider
- Use the AfinS coins exchanged via the Afin Wallet management page.
- Received from other Afin users.

Utilization of Afin Coin

- Exchange to make a profit on the exchange and transfer to others.
- As Utility Token use in Afin Platforms and and Co-operate Platforms.
- Used to exchange AfinS Coin. The amount of AfinS Coin to be paid depends **on the current value of Afin Coin at the rate of 1 USD per 100 AfinS Coin.** (This is assumption to fix value of AfinS)

Advantages of the coin in ERC-20

- Under the structure of the coin, Ethereum, which is the second most recognized medal in the world after Bitcoin, has developed consistently. can grow much more.
- Transparent, reliable, You can check the Smart Contract as well as the history and movement of all Afin Coin coins (eg, web check. etherscan.io)
- Volatility of value in the same way, Bitcoin coins can be exchanged for profit (or loss) on the Crypto Trading Exchange market.

Disadvantage of the coin of the ERC-20 standard

- There is a fee that does not suit Micro-transaction (too expensive fee)
- Takes a long time to complete the transaction. It may take up around to 15-20 minutes.
- Volatility of value in the same way, Bitcoin coins make it unsuitable for use. Because of the uncertain and variable value at any time.

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AfinS Coin is a derivative of Afin developed in accordance with **the Stellar Consensus Protocol (SCP).** We use this standard to develop AfinS Coin to be **"Stable Coin"** and to eliminate the disadvantages of the ERC-20 coin. AfinS Coin can be obtained through the exchange of Afin Coin medallions through the user's wallet management page. The AfinS Coin can be used to purchase and sell Afin platforms. Other Services Acceptance
If the Afin Coin is the same as the AfinS savings account, it is comparable to the banknote. You can use it directly with most effectively.

How to get AfinS Coin

- From receiving payments with AfinS
- Use Afin coins exchanged via Afin Wallet management page.

Utilization of AfinS Coin

- Pay on Platforms of Afin Platforms
- Get money / transfer money to other Afin users.
- Apply to Afin Coin. The amount of Afin Coin to be paid depends on the current value of Afin Coin at a rate of 1 USD per 100 AfinS Coin.

Advantages of AfinS Coin According to SCP Standards

- No fee. Good for Micro-transaction
- Under the SCP standards which had been accepted around the world.
- Stable value, easy to accept in term of real business transaction.
- Make a transaction in 3-5 minutes, faster than the ERC-20 standard.
- A public restful API can be developed to quickly connect to Afin.

Disadvantages of AfinS Coin According to SCP Standards

- It is still takes time as usual to exchange between Afin Coin to AfinS.
- Cannot be traded on Trading Exchange for speculation.

The outcome of Co-Blockchain system

As a result of Afin's Co-Chain system, Afin has the ability to utilize a variety of functions. Both exchanges for speculation. The money spent instead. It

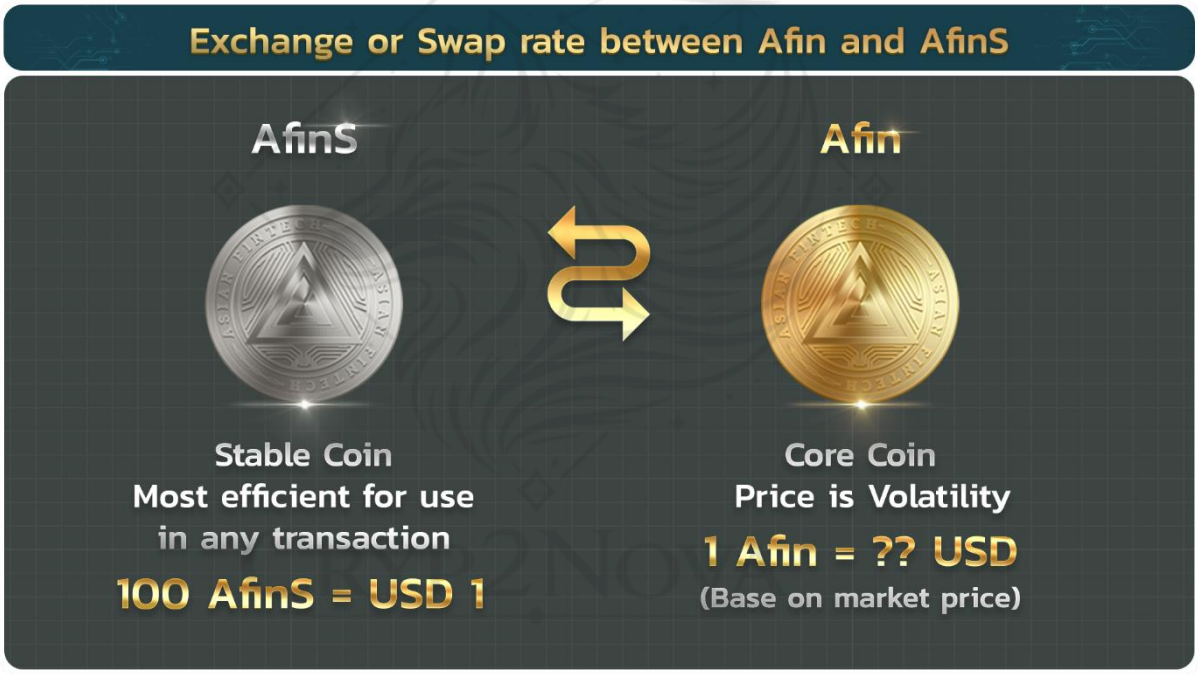
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is safe. It can also be used to develop software to connect. To expand the service quickly.

Advantages of Afin on Co-Chain Architecture ERC-20 / SCP

- It is safe, transparent and verifiable.
- Afin Coin can be traded or exchanged to make a profit (or loss) on the Crypto Trading Exchange market when Afin coin is listed up.
- AfinS Coin can be used at on most efficiency in real transaction.
- There is very low fee to spend or use in transaction.
- High speed transaction.
- A public restful API can be developed to quickly connect to Afin.

Figure 1



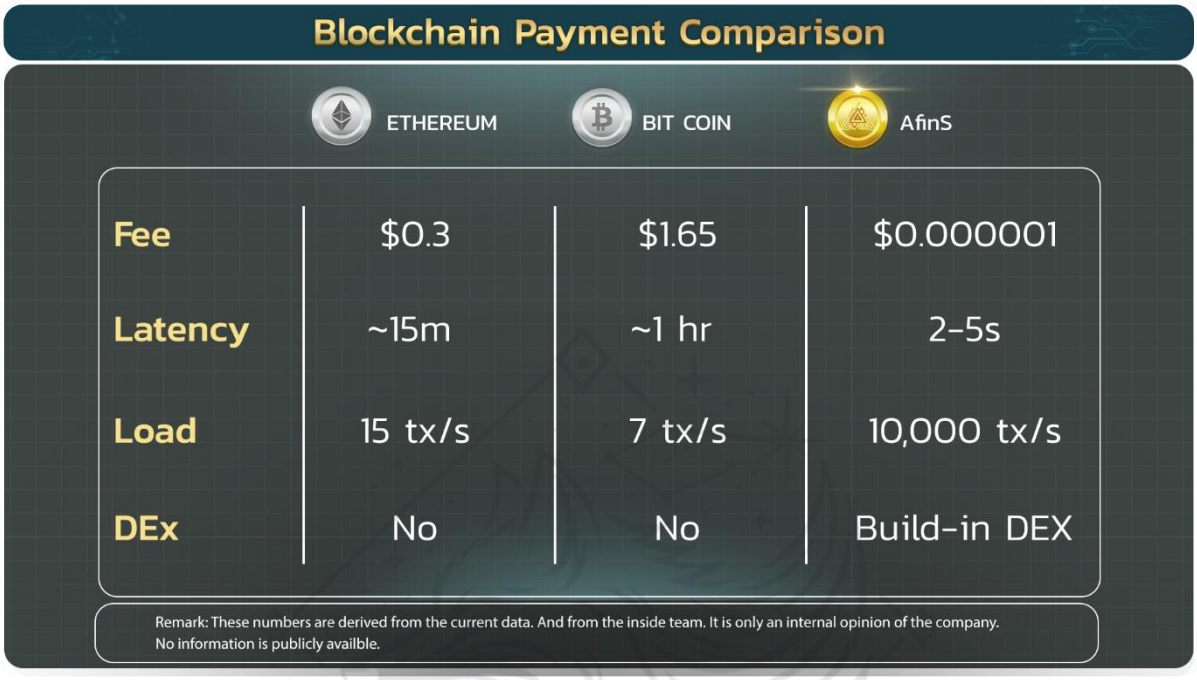
Exchange or Swap rate between Afin and AfinS

The conversion rate between Afin and AfinS depends on Afin's market price. For example, if the Afin price is USD 1, then 1 Afin will be able to change to 100 AfinS

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With Co-Chain and using AfinS as a stable coin, the transaction will be more efficient. Both speed and fees. (in Figure 2)

Figure 2: Blockchain Payment Comparison



The Waves of Afin Token

Asian Fintech aims to create an online business platform in various fields and bring the Blockchain platform to applications for business platforms in those fields. To use on Blockchain platform for maximum performance. In terms of platform accession, money transferring, Collection of statistical analysis data and etc. in the following business fields.

Afin will have two waves of token namely 1st wave of token and 2nd wave of token as shown in the figure 3 below.

1) In the first wave of Afin token, it is focused on three platform and launched in the year 2018 with the sales of ICO 1 to ICO 5.

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These are 3 platforms

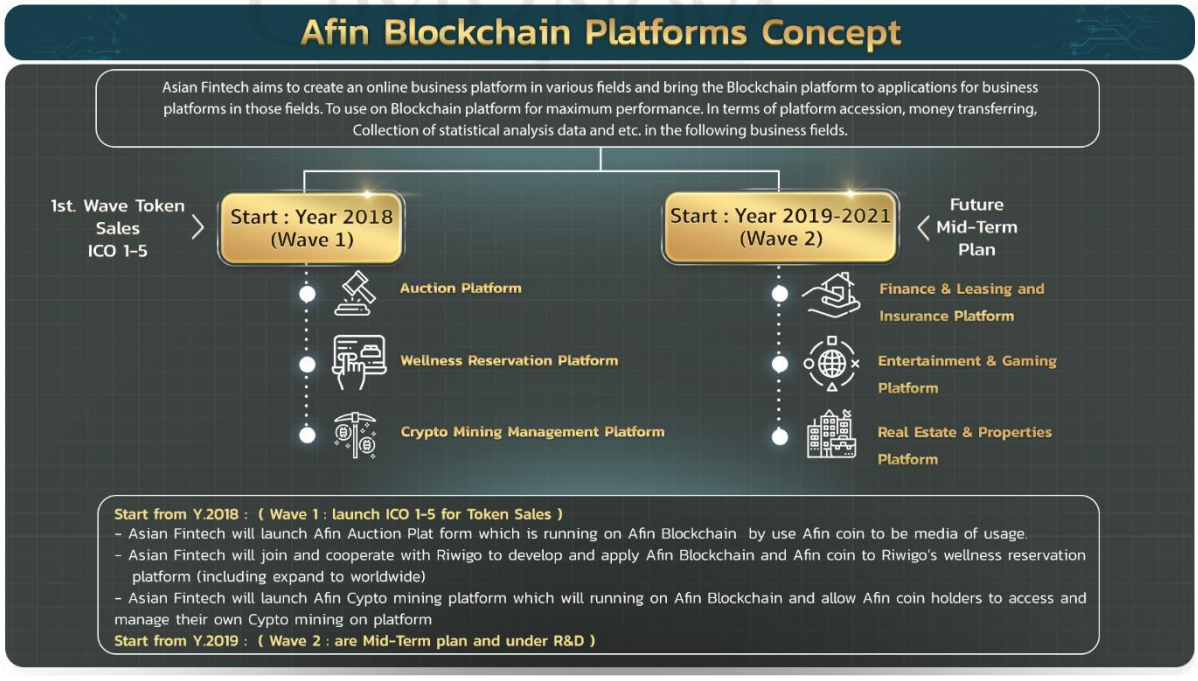
A.) Afin Auction Platform: Asian Fintech launch Afin Auction Plat form which is running on Afin Blockchain by applying Afin coin as a medium of exchange.

B.) Wellness Reservation Platform: Asian Fintech join and cooperate with Riwigo to develop and apply Afin Blockchain where Afin coin to be used Riwigo's wellness reservation platform (including expand to worldwide).

C.) Crypto Mining Management Platform: Asian Fintech launch Afin Crypto mining platform which will running on Afin Blockchain and allow Afin coin holders to access and manage their own Crypto mining on platform which has been prepare and set up by very high crypto mining system controlling and management module.

2) The second wave of Afin token is to be launched in the year 2019 and to be focused on three business sector platform namely Finance & Leasing and Insurance Business; Entertainment & Gaming Business, and Real Estate & Properties Business which will be launched in the future in Mid-term plan, it's under Research and Development.

Figure 3: The waves of Afin Token



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Afin Road Map

Based on the two waves of Afin Token, following Afin Road map provide clear understanding of the execution of the Afin Strategy as show in figure 4.

Figure 4: Afin Road Map



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Afin Symbol and Initial information

The symbol of Afin Coin is **"Afin"** and the details are follow.

Figure 5: Token Details



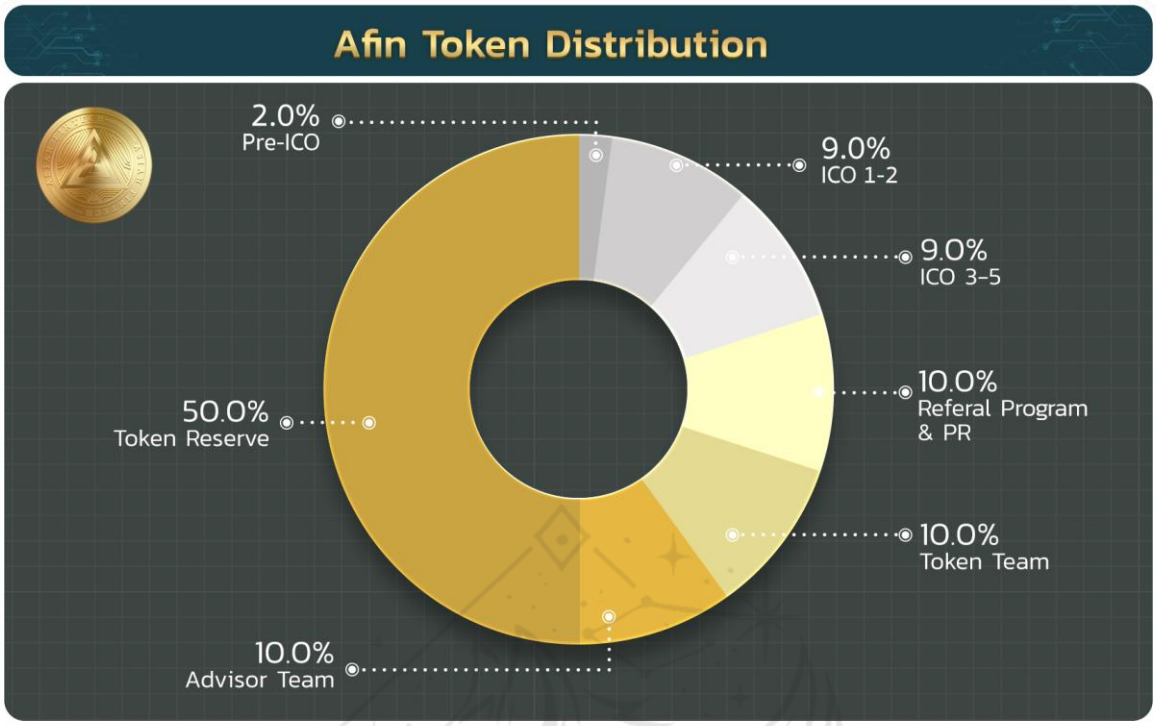
Token Details	
Token name	**Asian Fintech**
Symbol	Afin
Decimal places	8
Algorithm	Ethash;PoW (Dagger-Hashimoto)
Token Based	ERC-20
Total Supply	500,000,000 Afin
Pre - ICO	10,000,000 Afin (2.0%)
ICO	90,000,000 Afin (18.0%)
Referal Program & PR	50,000,000 Afin (10.0%)
Token Team	50,000,000 Afin (10.0%)
Advisor Team	50,000,000 Afin (10.0%)
Token Reserve	250,000,000 Afin (50.0%)

Supply and Distribution of Afin Coin

The total supply of Afin Coin will be 500,000,000 Afin. However, an incremental approach will be applied in supplying the coin. This means that Afin will supply its Coin incrementally. This is to strengthen and enrich the Afin Coin price and to grow in the trading market as well as build up confidence and trust from the buyers. The distribution and sales of the Afin Coin is presented in figure 6.

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Figure 6: Distribution of Afin Coin

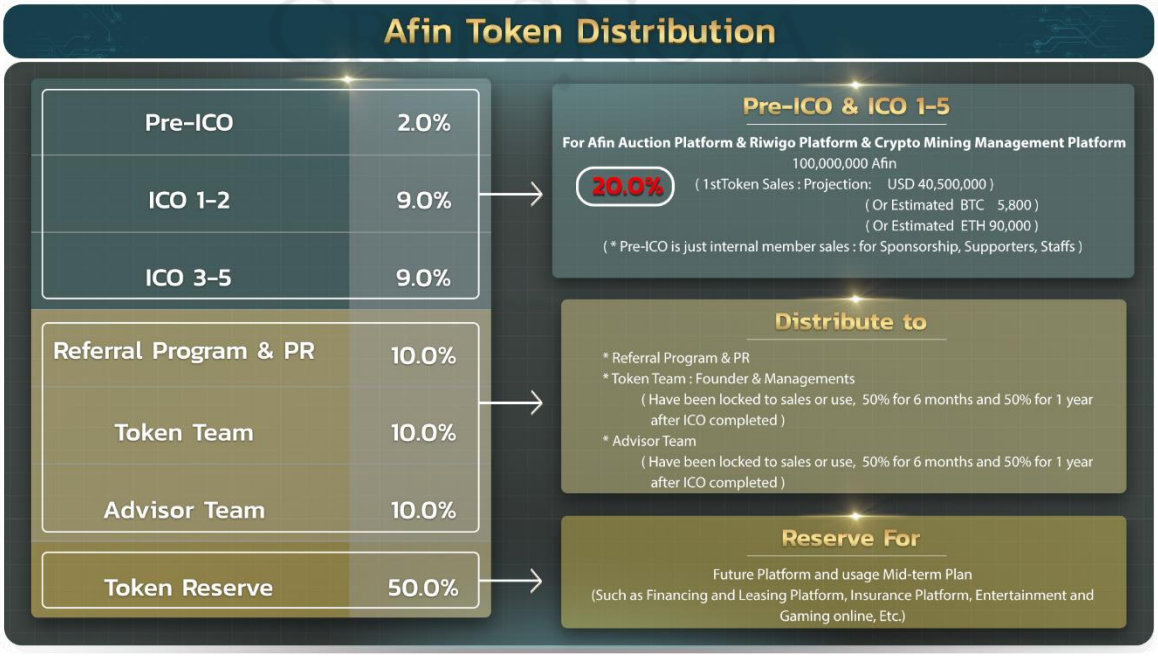


	TOKEN DISTRIBUTION	% DISTRIBUTION	AFIN AMOUNT
	TOTAL AFIN COIN	100%	500,000,000
1	PRE-ICO SALES (COMPLETED)	2.0%	10,000,000
1	ICO 1	4.0%	20,000,000
1	ICO 2	5.0%	25,000,000
2	ICO 3	3.0%	15,000,000
2	ICO 4	3.0%	15,000,000
2	ICO 5	3.0%	15,000,000
3	REFERAL PROGRAM&PR	10.0%	50,000,000
4	TOKEN TEAM	10.0%	50,000,000
5	ADVISOR TEAM	10.0%	50,000,000
6	TOKEN RESERVE	50.0%	250,000,000

1 AFIN / USD	% DISTRIBUTION
Ave. 0.20	2,000,000
0.30	6,000,000
0.40	10,000,000
0.45	6,750,000
0.50	7,500,000
0.55	8,250,000

SOFT CAP.
USD 18,000,000

HARD CAP.
USD 40,500,000



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Asian Fintech's started to use the first wave of Afin Token of **100,000,000** in three Afin business platforms from mid-year of 2018 onward. Afin's executives will have a range of meetings with their business partners and potential partners to negotiate future growth. This fund is to be generated from the Token sale of Pre ICO and ICO 1 to ICO 5.

Distribution Overview

Pre-ICO and ICO 1 to ICO 5 : Afin Coin sales start with the Pre-ICO sales with 2% (10,000,000 Afin).

- The Pre-ICO sale is available only for Afin's internal members such as sponsors and supporters.
- The ICO 1 to ICO 5, 18% (90,000,000 Afin) are to be carried globally.

The detail of above sale schedule is presented in the figure 7 below. In addition, each 10% (50,000,000 Afin) of Afin Coin is planned to distribute to referral program and PR, Token team and Advisor team. This to be carried out after the Initial coin offering is completed in increments according to the Afin Business Road map. The projection of ICO sales of 100,000,000 Afin will raise approximately 40,500,000 US Dollar. Pre-ICO and ICO buyers can sell Coin in the market once Afin is listed in the trading exchange market.

The Referral and PR team, token team and Advisor team will be given a total of 30 percent of Afin coin for putting this project together. The condition is that these teams are not allowed to sell their token more than 50 percent of their coin after six months of ICO in trade market and another 50% after completion of one year of ICO. This is mainly ensuring that the ICO buyer's coin will retain value.

The Reserve Token (remaining 50%) **will be kept and reserve for Afin's future projects**. Afin will have full control of this and will make its decisions based on the market trends. Anything done with the reserve token will be announced publicly as well as to Afin coin holders and partners. However, Afin to use the

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Second Wave of Afin token in Future Platform and usage Mid-term Plan such as Financing and Leasing Platform, Insurance Platform, Entertainment and Gaming online, Etc.

Afin Pricing

The price of 1 Afin coin was equal to 0.10-0.25 US Dollars in Pre-ICO.
ICO -1 price will be stared from 0.30 UD Dollars until the end of ICO -5 sales in which the price of 1 Afin will be equal to 0.55 US Dollars as shown in figure 7 below.

The estimation of coin value is based on the increasing price of Cryptocurrency in the international trade market. There is evidence from other well-known Cryptocurrencies that their trade price has increased rapidly with great benefit to their buyers [6, 7]. With this evidence, This indicates that in the future the market will be more lucrative and can expect high capital gain.

Figure 7: ICO Price and Schedule



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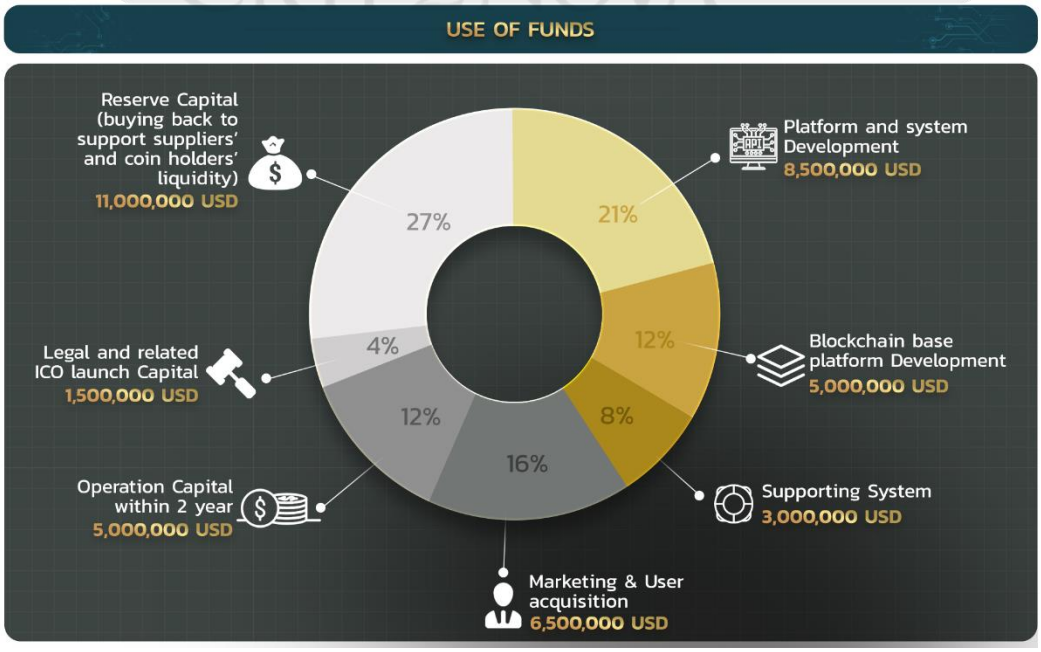
Usage of Fund from 1st Wave of Afin Token

From the 1st wave of Afin Token, it is projected that from the sale of Pre-ICO, ICO 1 to ICO 5 for raise 40,500,000 USD (or equal to BTC of 5,800 or ETH 90,000.) From the generated amount from sale of Pre ICO, ICO 1 to ICO 5, fund will be used further strengthen the three Afin Business platforms (*Auction platform; Wellness Platform, and Crypto Mining Management Platform*) as shown below in Figure 8.

Figure 8: Usage of Fund generated from 1st Wave of Afin Token

Usage of Fund generated from 1st Wave of Afin Token

Use of Funds		
First Token Wave Sales (ICO 1-5)	Projection	
Afin-Auction Platform + Riwigo Platform + Afin Crypto Mining Management Platform	By amount (USD)	By %
Platform and system Development	8,500,000	21%
Blockchain base platform Development	5,000,000	12%
Supporting System	3,000,000	7%
Marketing & User acquisition	6,500,000	16%
Operation Capital within 2 year	5,000,000	12%
Legal and related ICO launch Capital	1,500,000	4%
Reserve Capital (buying back to support suppliers 'and coin holders' liquidity)	11,000,000	27%
Total	40,500,000	100%



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- 21% of the fund is to be used to further development of three mentioned platforms and system development;
- 16% of the fund is to be used for marketization of the three platforms and user acquisition and cannibalization of the other token market;
- 12% of the fund is to be used operation of capital within two years;
- 12% of the fund is to be used for the further development of Blockchain platform;
- 7% and 4% of the fund is to be used to support the system (personnel) and legal and related to the launching of ICO capital respectively.
- From the fund generated, 27% of the fund will be capital reserve and back up. This is mainly to use for buying back Afin coin (and/or AfinS coin) from the suppliers or coin holders, in order to prepare and create the liquidity for them and Afin ecosystem.,

Afin Blockchain Technology

Afin will apply **blockchain technology** while expanding and diversifying the businesses of Afin's platform business and partners. It is cost effective and convenient for both the sellers and buyers. All information when using Blockchain is transparent and accurate as it cannot be changed or modified. All systems are highly reliable and highly automated. The Smart Contract reduces the time spent managing legal documents reducing legal and regulatory steps. The system is more secure and cannot be altered or tampered with when sharing the information between multiple agencies. Systems work more efficiently. Corruption in a system using block chain technology would be much more difficult.

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A.) Afin Auction Platform

Auction sector in the world is to grow and further increase the contribution towards global auction business. In Asia there is significant increase in the Auction business and by the end of 2020, this business will grow with exponentially. Afin has a high level of expertise and technology in the auction and financial system and is supported by strong ties to the national auction system, supported by government in each country, and are able to make auction transactions effectively and efficiently.

However, Asian countries need to interconnect through the auction system. This will further enhance the government of each country systemizing the auction system, providing the best infrastructure and best prices. Afin focus its Auction sector beginning with Thailand and Asian countries.

Afin Auction platform to provide four major services starting with automobile industry as follows:

- ***Auction Organize Service****, under this service, Afin to organized of auction of all the products such as auctioning and managing of cars and motorcycles of individuals, juristic person, government and government agencies.*
- ***Online Auction System****, Afin to provide online auction over the internet with the supporting operation on smartphones iOS and Android. The online, bidding and buying action are carried on real time. This system is applicable to provide sector organizations and government to procure goods and service, subcontractors. Under this Afin follows two type of auction namely forward auction and reverse auction:*

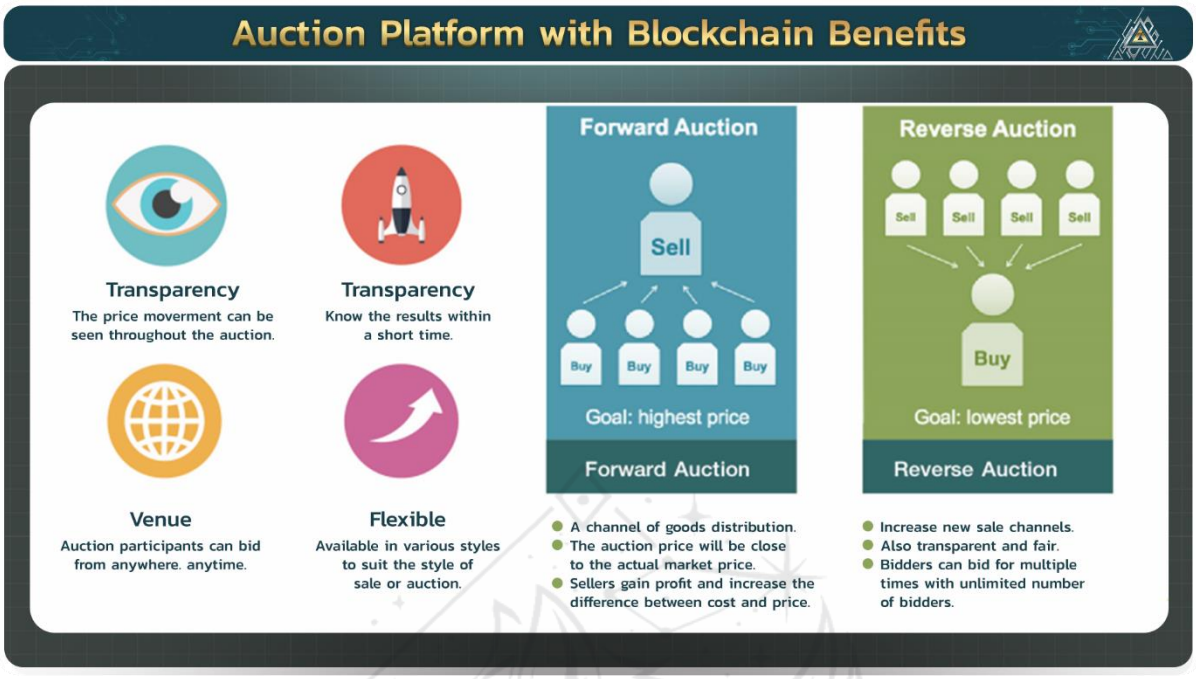
Afin Auction platform earning

Commission Fee : From success products or services sale price. It's depend on type of products or service sales in Platform . The range is between 2-8%.

Advertisement Fee : From PR & Advertising sponsorships on Platform.

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Figure 9: Auction Platform with Blockchain Benefits



- ***Forward Auction,*** *it is sales model which mean the highest bidder is the winner. With the development of global technology, Afin to provide this auction through E-auction in real time so that users or customers can be at home or work while doing E-auctioning.*

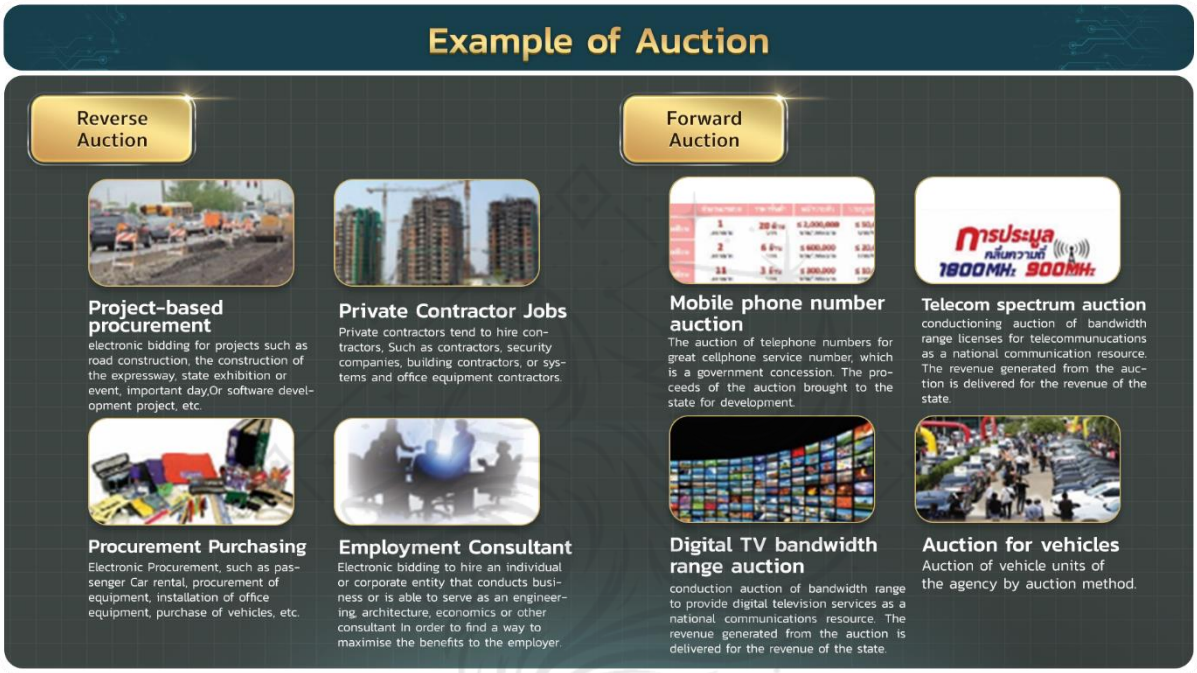
  "E-auction is an electronic auction, which is part of the electronic purchasing process. And also a bidding or buying auction in real time. The system is applicable to private section organizations and government to procure good service and subcontractor".
- ***Reverse Auction,*** *this is the purchase auction with the lowest bidders wins. This could be buying materials, office supplies, computer equipment, or hiring a service. Afin to implement this auction with the partner with the Insurance Company.*

Afin will further enhance the Auction business platform in this region. Afin Auction Platform take the advantages of blockchain technology and migrate the auction process onto the blockchain network to further enhance the auction business platform.

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With the integration of Blockchain technology and adoption of the decentralization of applications and smart contracts, **Afin** will further enhance and constantly upgrade Afin Auction platform. Afin will improve and redesign Afin functionality and strengthen the auction platform: forward and reverse auction.

Figure 10: Example of Auction



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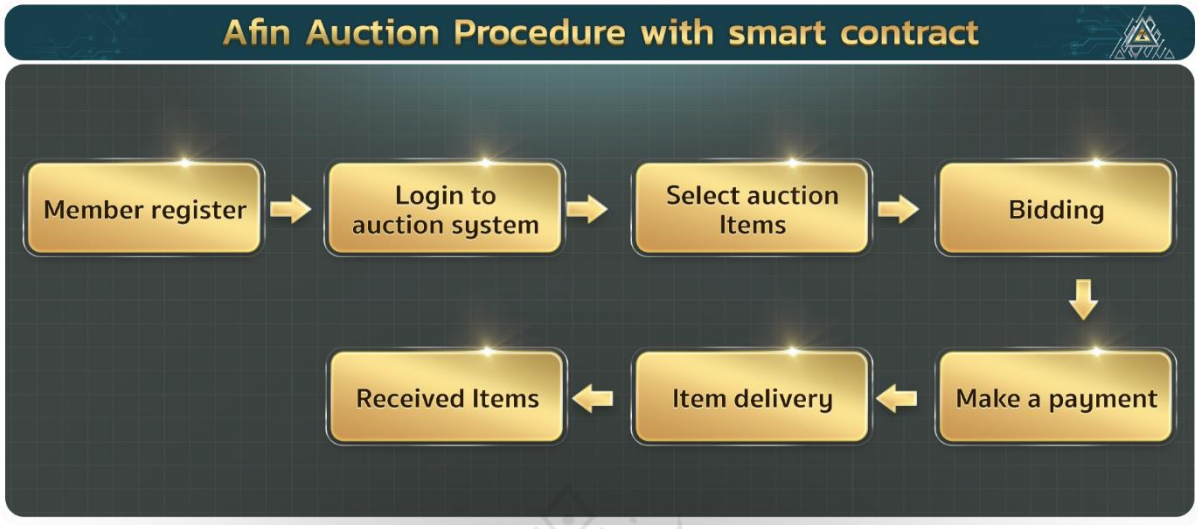
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Figure 11: Afin Auction Program



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Figure 12: Afin Auction Procedure with smart contract

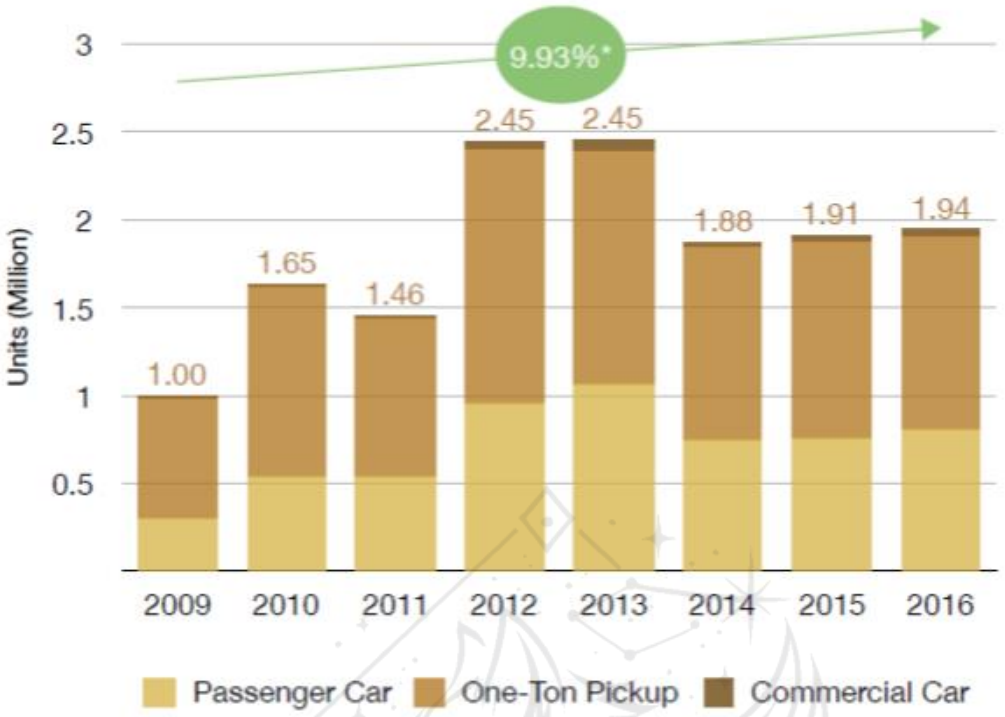


There is growing demand of vehicles globally. In the report of Berger (2014), it has indicated that the average compound annual growth rate (CAGR) of car sales in Latin, America, Africa, Middle East and Southeast Asia would be 3.57% in between 2013 to 2019 with comparison of BRIC countries (Brazil, Russia, India and China). In Southeast Asia car sales from 2013 to 2019 is CAGR 3.6% [20].

In Southeast Asia especially the car industry is growing very fast. Indonesia, Thailand, Malaysia, the Philippines, Vietnam and Singapore hold one of the most promising car markets in the world, ranking one notch below Germany, the fifth largest [21]. Also, Thailand ranked top 12 among the world's vehicle producer. In terms of *sales in domestic, Thailand is ranked 19th in the world, 6th in Asia and 2nd in ASEAN [22, 23]*. At the same time Myanmar and Cambodia is largest used car buyers [22, 24].

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Figure 13: Thailand car production from 2009 to 2016 (1)



Source: BOI, 2017

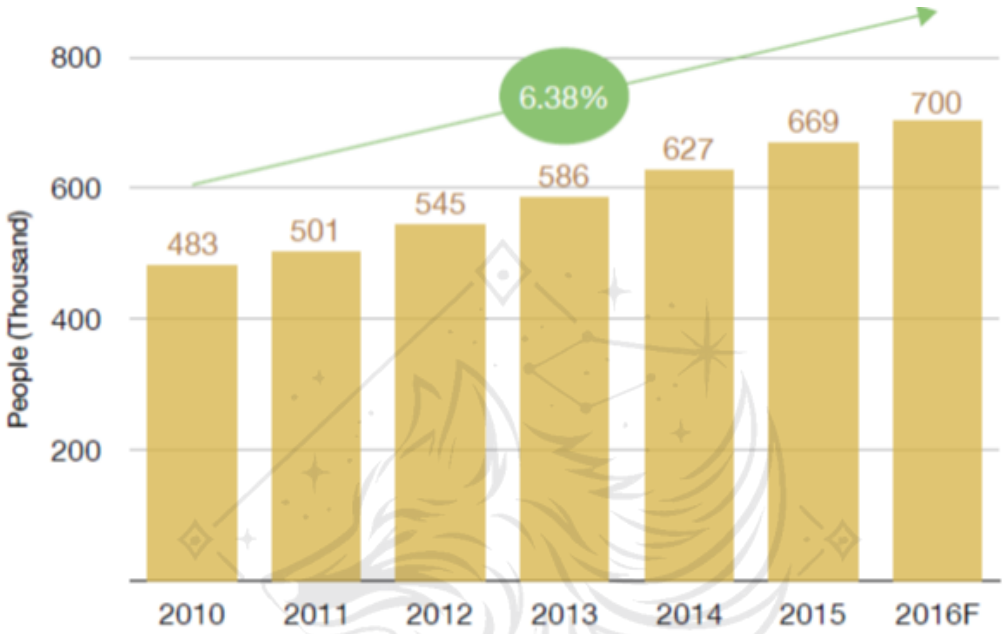
In 2016, the automotive industry of Thailand contributed 12% of the GDP with *"with more than 1.94 million vehicles produced and worth USD 27 billion in 2016. These successes ranked the country as the largest automotive producer in Southeast Asia and 12th in the world as an Automotive Hub of Asia" [25]. In 2016, the 57% of the production of car is the pickup truck along with 41% of passenger car as shown in the figure 13 above.* Report from BOI, indicated that the Thailand car production has increased 9.93% annually since 2009 [25].

The automobile industry of Thailand accelerates the economy of Thailand to larger and stronger economy [25]. This is mainly because of high skilled human capital. In the year 2016, 0.7 million human capital are in the automotive industries covering every process of the production automobile industry of Thailand.

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BOI report indicated that the 61% of the workforce in Thai automobile industry are highly skilled labors [25]. Involvement of human capital in automobile industries, it is growing annually at 6.38% as shown in the figure 14 below.

Figure 14: Thailand car production from 2009 to 2016 (2)



Source: BOI, 2017

The evidenced of growing demand of the vehicle in Thailand and southeast Asia, Afin synergized it strengths (*Privacy, Transparent, Trust, Reliable, and Technology)* and core values (figure 15) of **5S** and **5E**, take this opportunity to create the largest auction business platform starting with the Mekong region with the Afin Auction model (figure 16)

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Figure 15: Afin Core Values

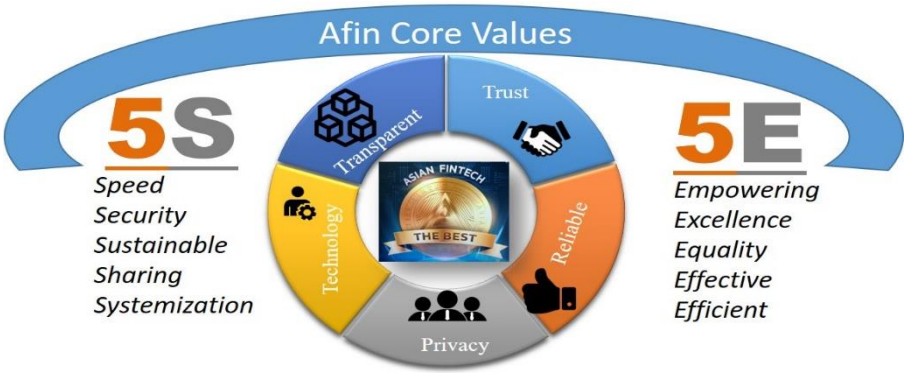
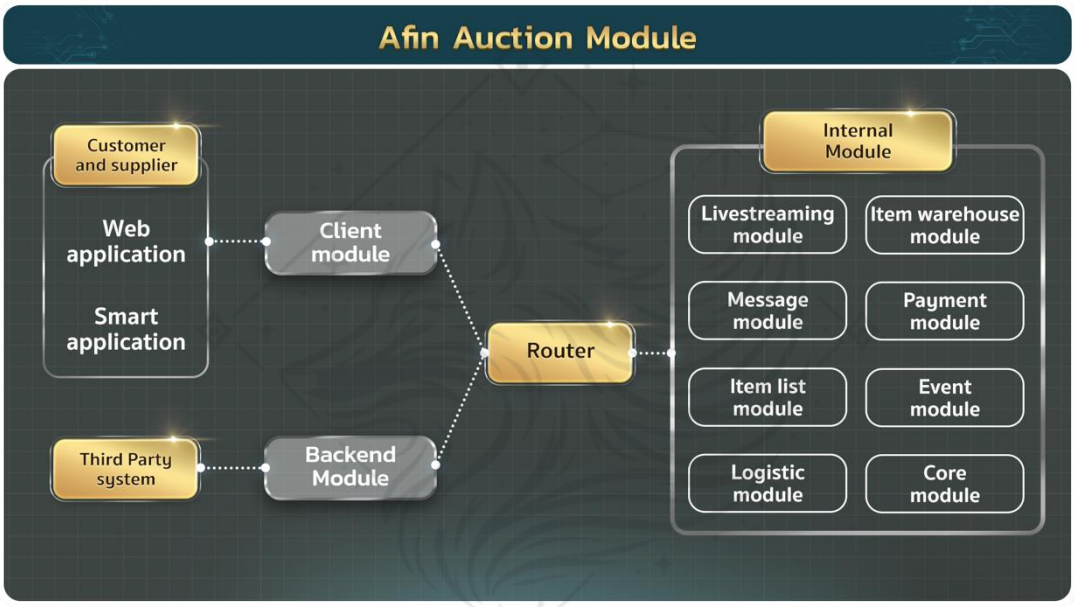
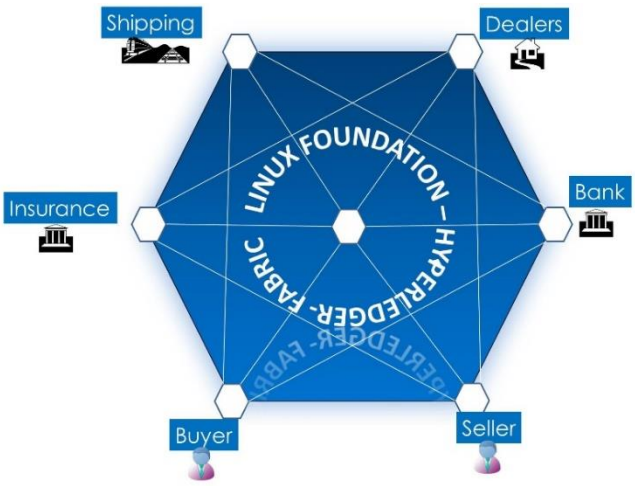


Figure 16: Afin Auction Module



In the Auction platform with the integration of blockchain technology, the service is available for both users as well as for sellers trading with Afin coin (and/or AfinS coin) The details are shown below.

Figure 17: Afin Auction Model



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Afin Auction Platform services & functionality for User/buyer/seller using Afin Coin

USERS	Sellers	Buyers
Offering of Rent	Able to set the price or organize an auction	Able to create customized search with detailed search options related to their specific vehicle requirements
Sell free any type of vehicle	No charges of placement until the vehicle is sold	Receive auto-notifications either on phone or email or Afin Mobile app for new vehicles that match a customized search type
Free search for dealership centers	Accept deposit for the vehicle in Afin Coin Tokens on the Afin Auction Platform	Receive auto-notifications either on phone or email or Afin Mobile app for vehicles on the watch list where price is reduced
Search and buy any type of vehicle	Accept payment in AFIN Tokens on the Afin Auction Platform	Ability to cross check the vehicle background and maintenance activities directly on the Afin Auction Platform via license plate number
Purchase vehicle insurance	Receive notifications either on phone or email or Afin Mobile app regarding interested buyers	Ability to book a vehicle via the Afin Auction Platform with or without a deposit Afin Coin
Participate in auctions	Receive reminders either on phone or email or Afin Mobile app about scheduled vehicle maintenance	Ability to pay for a vehicle in Afin Tokens on the Afin Auction Platform
Transfer Afin Tokens to other users	Find repair manuals Afin Mobile app	Calculate future vehicle costs like insurance, pending maintenance, repairs needed on the auction platform
Able to get the schedule a vehicle maintenance		

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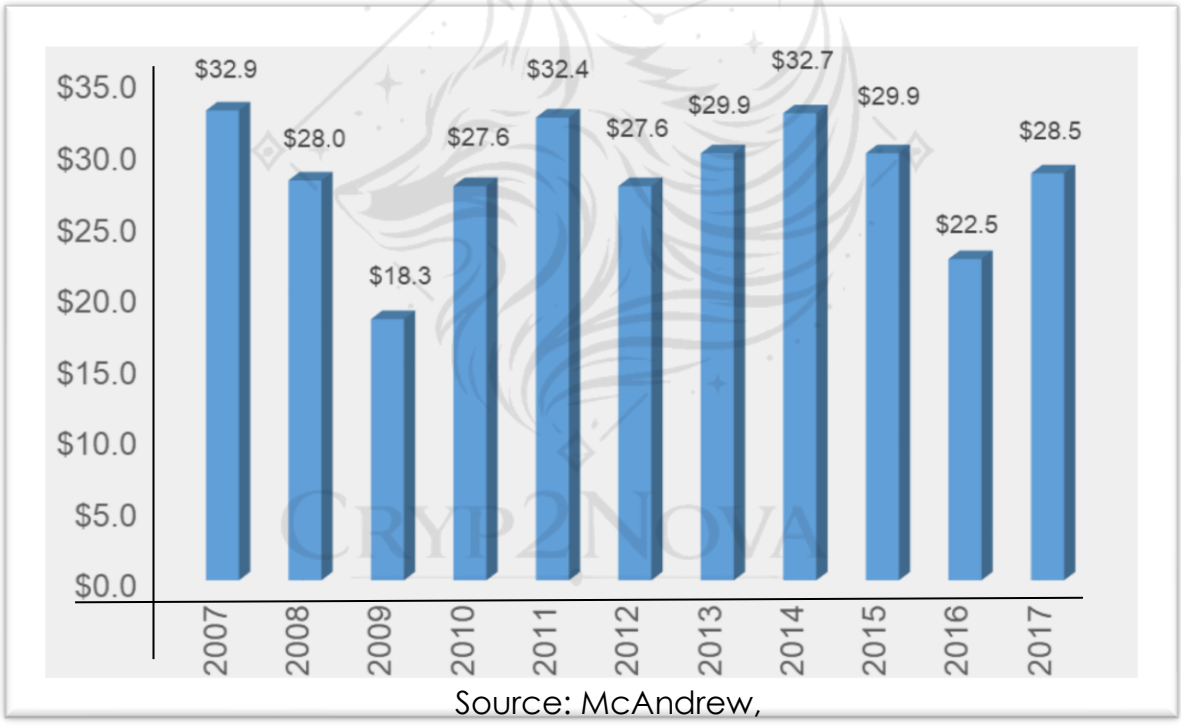
Afin Auction Platform services & functionality for Dealerships/Auction Houses/Insurance Providers/Vehicle Service Centers using Afin Coin

Dealerships	Auction Houses	Insurance Providers	Vehicle Service Centers
Govern easily and manage one or more auctions at a time with multiple categories of vehicles plus administrating and managing the policies, assess risk and control cost as well as Track and manage jobs related to events			
Opportunity to sell vehicles for a fixed price or organize auctions	Able to organize time and live online or auction or bidding	Aiming feature for customers that need insurance renewal as per specific criteria	Targeting feature for customers in the area who have upcoming scheduled maintenance
Specialize dealer blog or page with customized design serve as primary dealership webpage	Auctions available on any device	Premium Calculator to perform quick and easy calculations according to specific criteria	Client engagement and retention via automatic service reminders through Afin Mobile Application or SMS or auto-call on phone or by email
Opportunity to offer vehicles for rent	Real time with high quality video and audio with real time updates to all bidders having a bidder Privacy Settings	Analytics feature to better analyze risk	Afin automated process for book keeping – record and track revenue, expenses and profits
Can have details statistics per advertisement	Auction sniping and relisting with automatic handling of ending auctions	Automated processes - from quote to claim	Afin automated invoicing process plus
Can post unlimited number of advertisement with the given conditions	Customizable Email Templates	Customize templates and features available for easy data exchange with other insurance systems	Afin's supply chain management features can be viewed its historical order quantities, track purchases and inventory, create orders, pay invoices
Will have additional finance management instruments on the platform to manage sales, overall operational costs, and profits	Accept payments in Afin Coin Tokens as well as FIAT currencies	Business solutions for both B2B and B2C clients with physical signature available	Analytics features to analyze job duration and resource utilization
Ability to use Buy Now (Fixed Price) feature			

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Afin vision is to become global auction platform of any products from antiques, luxurious to art products as par with top five auction house: Christie's, Sotheby's, Poly Auction, China Guardian and Heritage Auction, in the global platform. These top auction houses account half of global auction market value [26]. The report of McAndrew (2018) indicated that sales of public auction of fine and decorative are and antiques reached 28.5% in 2017 as show in the figure 18 below. This sale is "up 27% year to year with the uplift driven by strong sales at the high end" [26].

Figure 18: Global Market for Public Auction sales 2007-2017 (US$ in Billion)



Source: McAndrew,

According to the McAndrew (2017) report, the events of art fairs or sales exist since six decades back and earliest from 1950 and 1960s. However, since 2000 there is geographically spread of Arts sales and grown immensely. In the year 2000, there were approximately more than 55 major international art fair was organized. This number increased rapidly in 2017 and there were more than

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260 major fairs held internationally. In addition to this, there are more than 100 arts fair or sales were held regionally and locally on a smaller scale that cover arts and collectibles market.

In addition, the study of Zhong (2017), indicated that "*In 2015, China's art market represented 32 per cent of the total global auction market and became the second-largest market globally in terms of total sales value for fine and decorative art*" [27]. This indicates that market for arts are growing and auction market would be benefited. Afin is willing to enter in the arts and antique action market Afin Coin as a medium of currency exchange.

Afin will further diversifying its auction business platform in property and real-estate market. There are growing market of auctioning of properties. The finding of Wong and his team (2017) study indicated that the characteristics property auction such as "*proximity to the city center, number of previous auction attempts and number of online viewers are positively related to sale price and sale probability*" [28]. In this regard, Afin will focus its property auction offline and online with the current partners in Thailand and will further expands its property auction through Asia and other continents by accepting the Afin Coin as a medium of currency exchange.

In this context, Afin will synergized its core value and further strengthen the platform from the funding from first wave of Afin token:

- The Afin team is committed to be a main pillar on which the idea for decentralization rests upon
- Afin will build a free to use platform for everyone – dealerships, sellers, buyers, insurance companies, auctioneers, vehicle service centers, bloggers, writers, readers and anyone else who might benefit from it.
- Through the advertisement, the platform monetizes from the provided services and eventually get income from them.
- Afin to follow the blue ocean business strategy which has been adopted by all major Internet platforms such as Facebook, Google, Snapchat, Line. While the Afin platform to use but will contain a non-intrusive ads which will be the source for revenue provided add follows the local government policies.

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Afin has a high level of expertise and technology in the auction and financial system and is supported by strong ties to the national auction system, supported by government in each country, and are able to make auction transactions effectively and efficiently. However, countries need to interconnect through the auction system. This will further enhance the government of each country systemizing the auction system, providing the best infrastructure and best prices.

B.) WELLNESS RESERVATION PLATFORM

Globally there is increasing trends in the wellness business and as per Global wellness Institute report, it indicated that the market is grown from 10.6% to 3.7 trillion US Dollar from 2013 to 2015 as shown in the following diagram and expected to grow further $ 5 trillion by end of 2018. The main reason is the growing interest in nourishing and improving health driven by aging. At the same time rising impact of climate change on the health as well as global epidemic of chronic disease and stress, and the failure of the 'sick-care' medical model to improve quality of life.

Figure 19: Global Wellness Economy

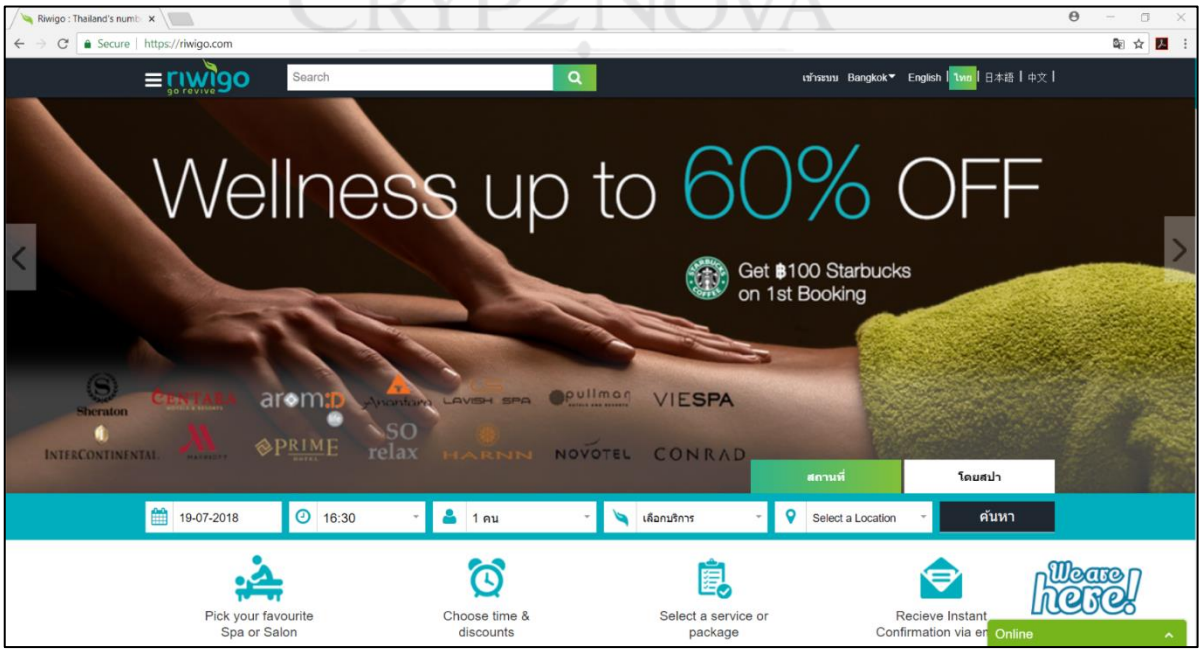


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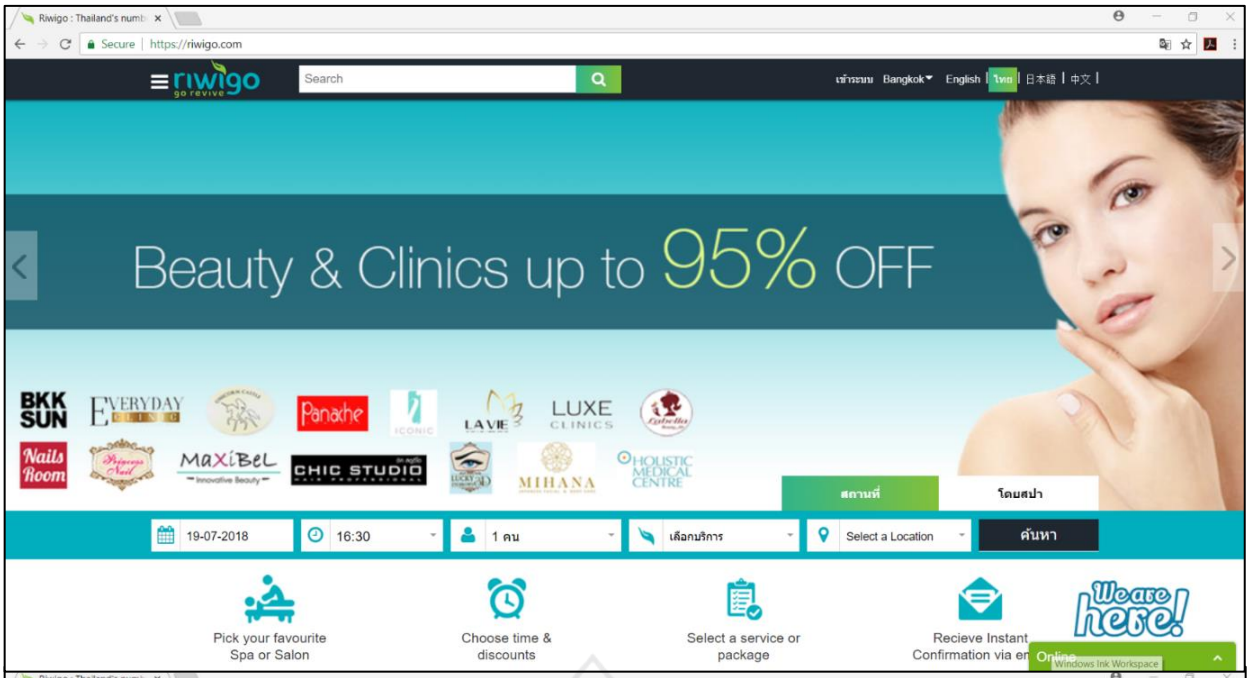
Asian Fintech to join and cooperate with Riwigo to develop and apply Afin Blockchain where Afin coin and/ or AfinS coin to be used on Riwigo's wellness reservation platform for greater efficiency. And to expand the platform to worldwide.

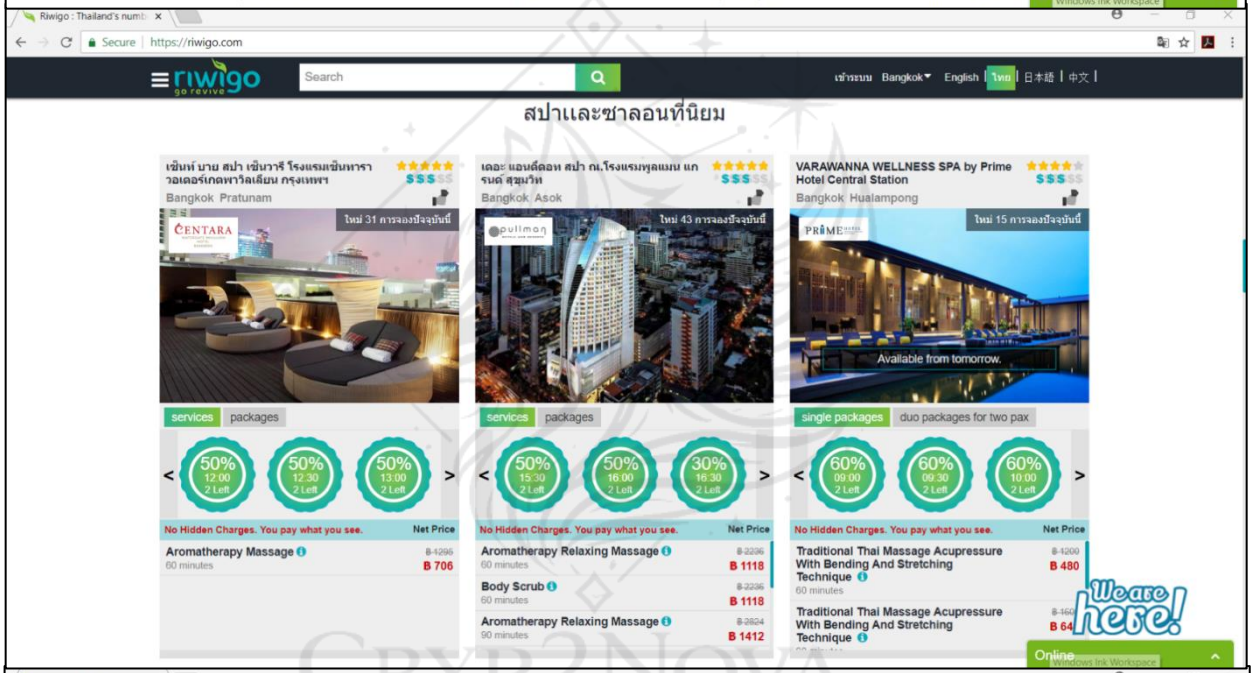
Riwigo is a discounted online wellness booking platform for services such as spa, beauty parlors, fitness, aesthetics, etc.in Thailand (at this moment) Riwigo offers real-time booking platform with 20% to 80% discount and instant confirmation via. yield management and time-based discounts engine. Unlike competitors, we are having higher GTV, better product experience and is 5x faster.

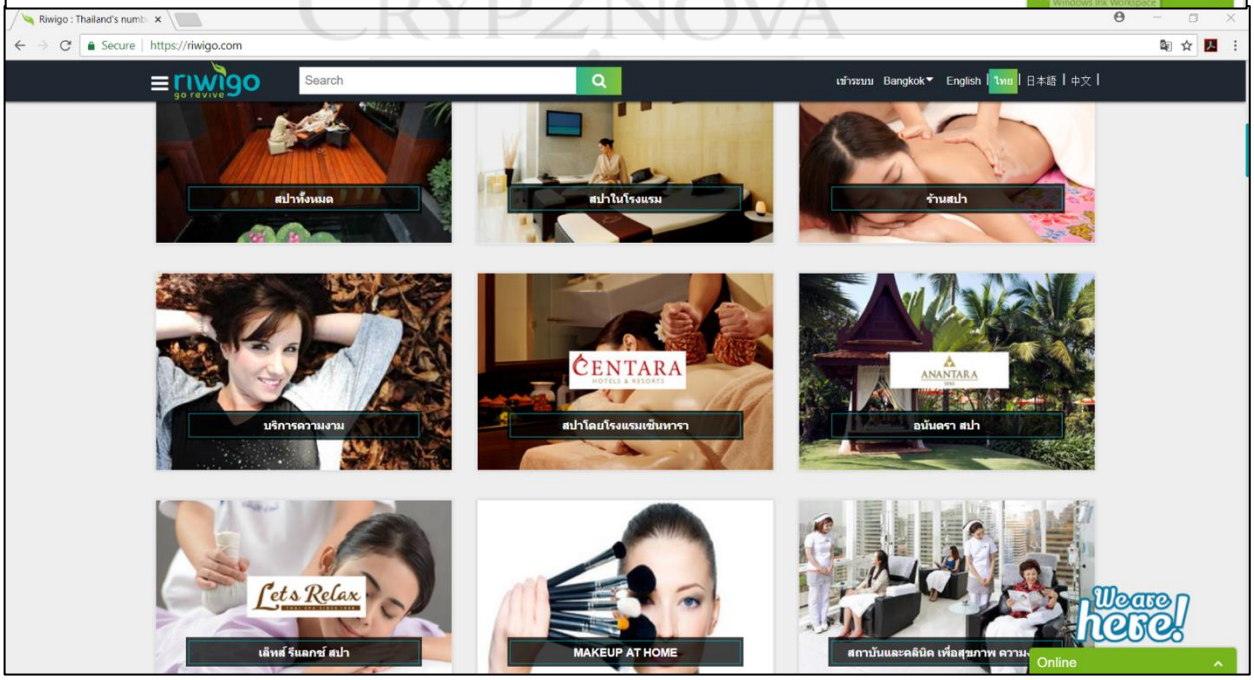




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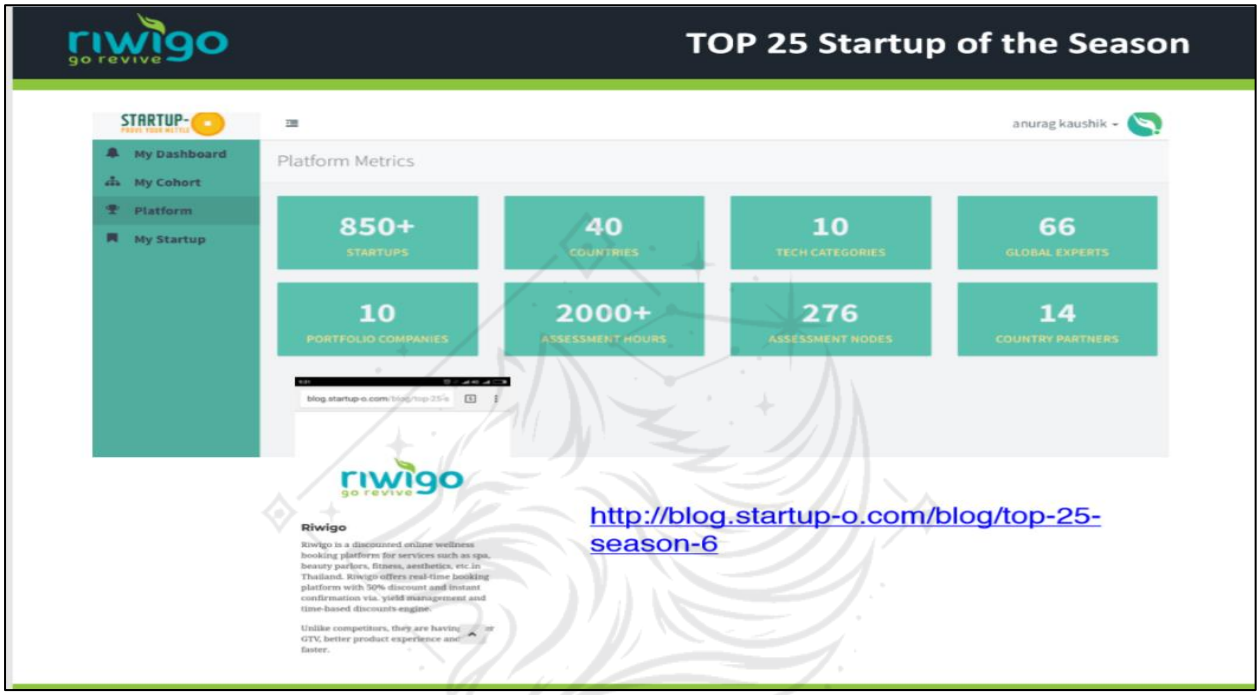






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Riwigo Platform ranked one of best 25 Startup platforms from nearly 1,000 startups, over 40 countries around the world and number 1 discount reservation platform for wellness in Thailand. Riwigo connect empty wellness with unwell humans via Time-based discount – yield management (*In the wellness business hae not adopted yield management concept yet*)





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go revive

No.1 Discounted Reservation Platform for Wellness in Thailand

FOR CUSTOMERS
Android, iOS and Web App app

FOR MERCHANTS
Android, iOS and Web apps



Available as a Web App

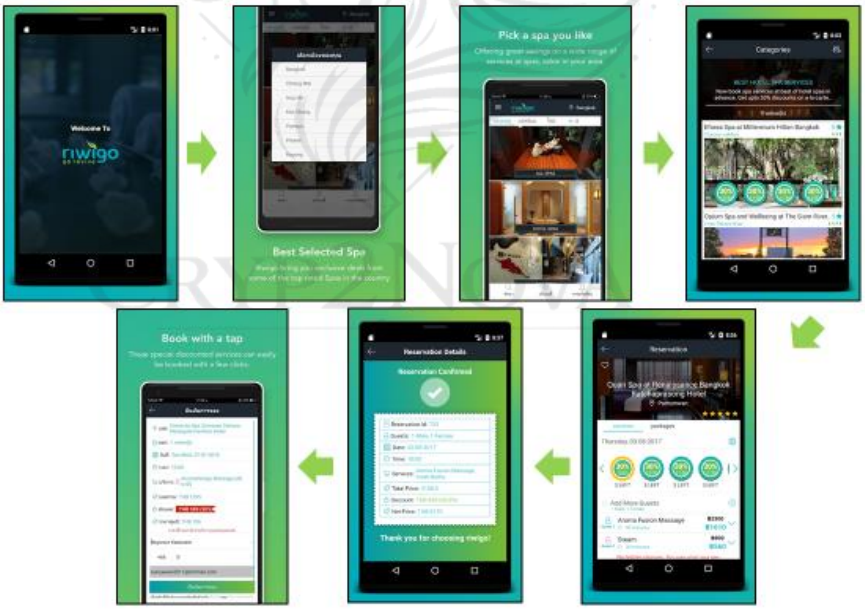
Google play

Available on the App Store

Book a service 24x7
Get discounts up to 60%

View bookings and manage availability and promotions

Riwigo Reservation Application



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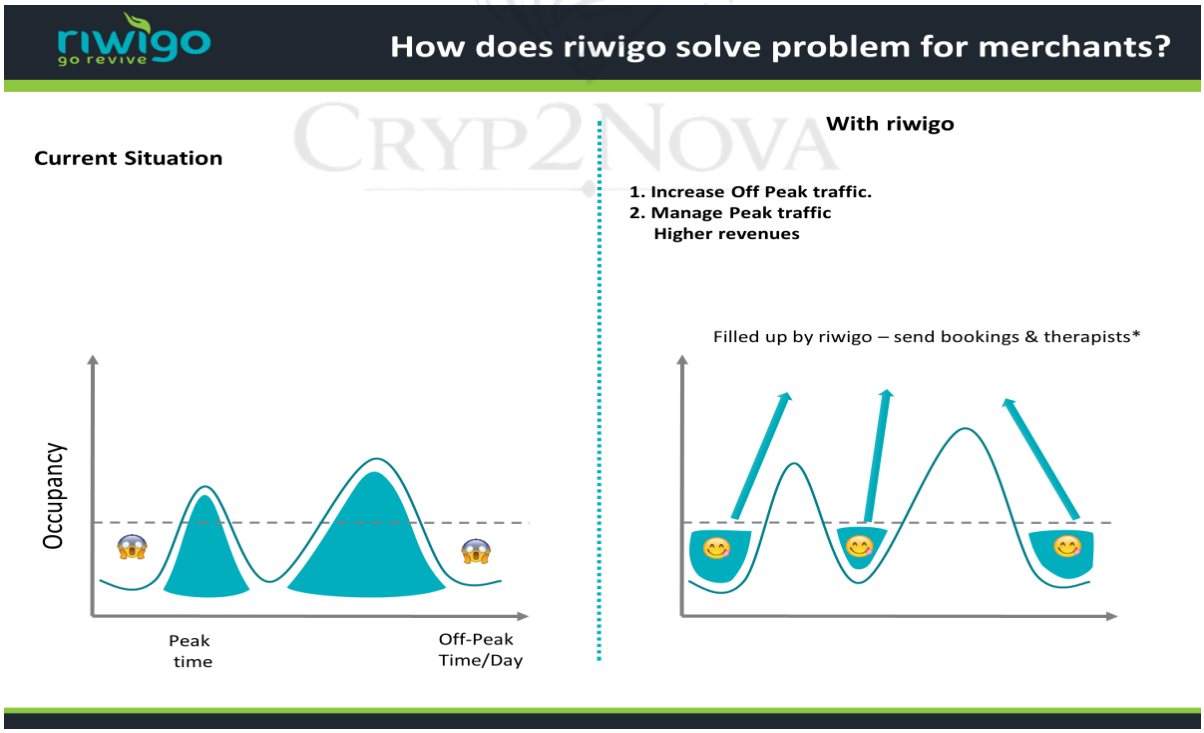
Problems in the Wellness Business:

Merchants' Problems

- By nature of business spa and salons required to be booked in advance: Merchants need a solution.
- Average occupancy are less that 30% at most of the hotel and day spas. No or very less traffic during off-peak hours.
- Marketing cost VS ROI are not viable for them as compared to hotels and restaurants.
- Wellness centers have not adopted yield management concepts as yet.

Customers' Problems

- No easy way to book Spa and Salon for 24 hrs. x 7 Days with instant confirmation.
- Long Queues & waiting at peak times. Scores of tourists crowding the venues.
- No easy way to purchase gift vouchers / coupons for a range of spas or price segment. Spa and grooming gift vouchers are among top 10 gift options nowadays.
- No easy way for corporates, events organizers, MICE, groups, OTA etc. to book with one or few aggregators.
- World's 3.2 billion workers are increasingly unwell. (source: Global Wellness Institute)
- No Incentive at Off-Peak Times



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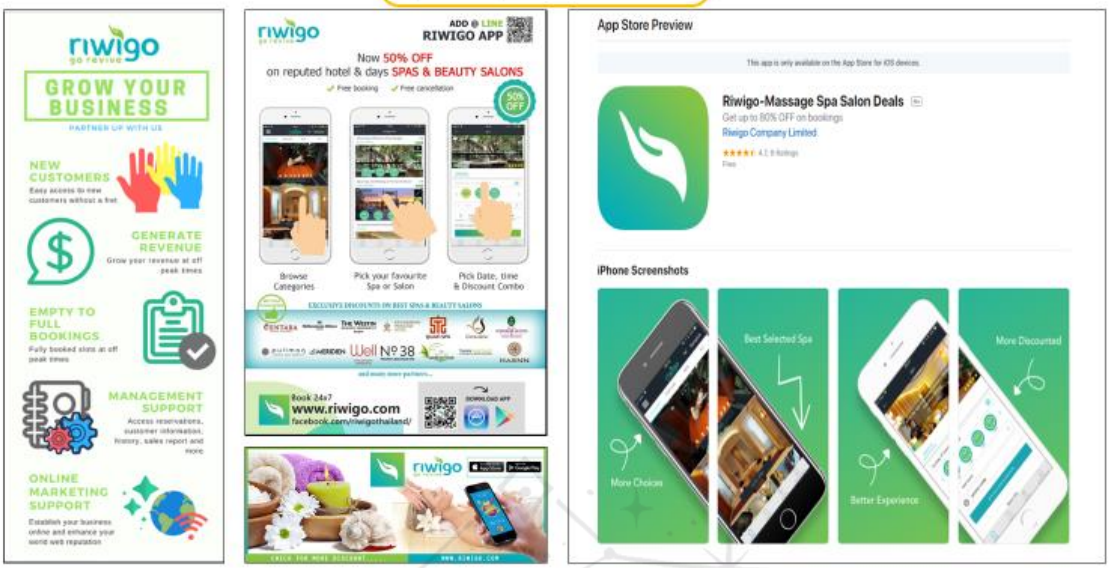
The Riwigo platform, combined with the application of Afin Co-Blockchains and Afin and AfinS Coin, Both the service provider and the customer can be linked to each other and the transactions are carried out quickly and efficiently. All Reservation, payment and review are reliable on the Block chain.

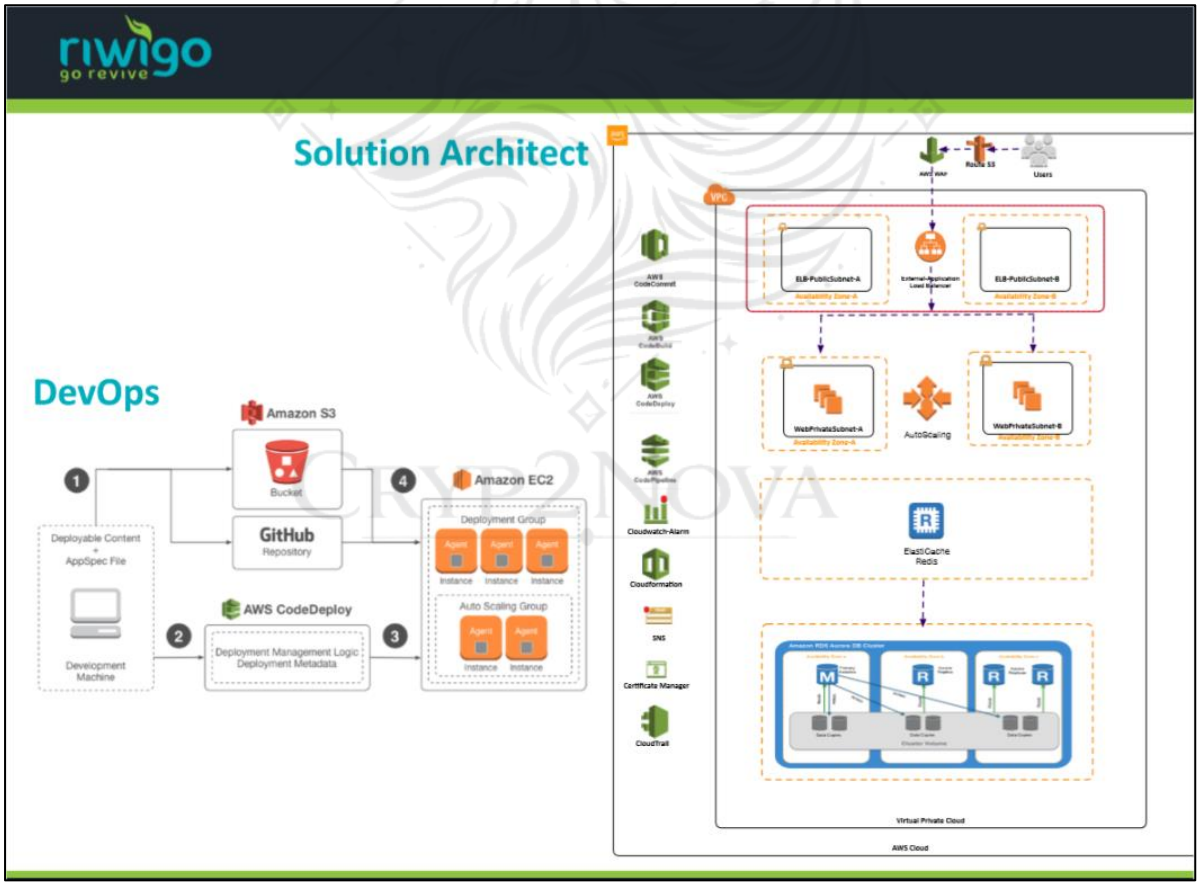
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Wellness Reservation Platform User/buyer/seller using Afin Coin

USERS	Sellers (Wellness Service Provider)	Buyers
Option of various Wellness Service	Able to set the price and provide the wellness service details	Able to create customized search with detailed search options related to their specific wellness services
Reserve any type of wellness service	No charges of placement until the services are purchased and used	Receive auto-notifications either on phone or email or Afin Mobile app for new wellness services that match a customized search type
Free search for any wellness service providers	Accept deposit of the charges in Afin Coin Tokens	Receive auto-notifications either on phone or email or Afin Mobile app for services on the watch list where wellness services are available
Search and buy any type of wellness services	Accept payment in AFIN Tokens or Coin	Ability to cross check the wellness service provider background and maintenance activities directly on the wellness reservation Platform
Purchase wellness service packages	Send notifications either on phone or email or Afin Mobile app regarding interested buyers	Ability to book a wellness service packages via wellness reservation platform with or without a deposit Afin Coin
Book in advance customized wellness packages	Send reminders either on phone or email or Afin Mobile app about scheduled of customized wellness service schedules	Ability to pay for the service in Afin Tokens on the wellness reservation platform
Transfer Afin Tokens to other users	Accept payment in AFIN Tokens or Coin for other users	Ability to know the new wellness services packages
Able to get the schedule a wellness service details		

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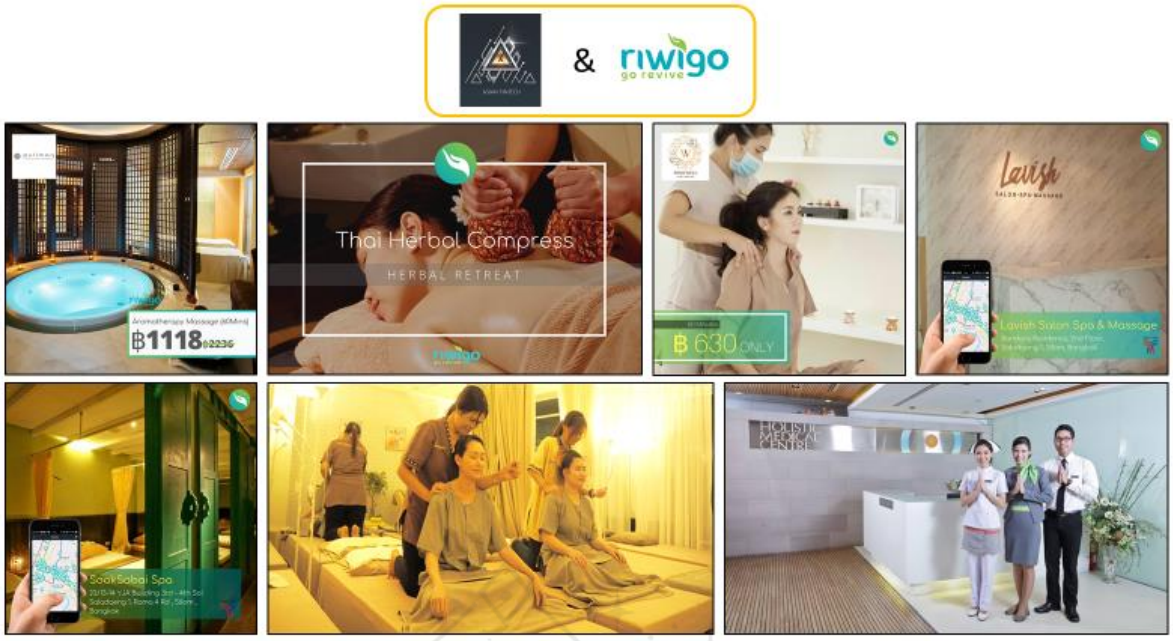
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Key Metrics as of July 2018

- Contracts with more than 350+ reputed merchants / venues around Thailand signed up.
- More than 25,000 downloads and 5,000 registered users in last 5 months of soft launch.
- Average monthly Active Users (MAU) : more than 10,000 users.
- Facebook Likes, achieve more than 10,000 likes
- More than 1,000 bookings.
- Repeat users are more than 40%

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Major Merchant Partners: Thailand

300+ reputed starred and day spas, salons and clinics around Thailand

CENTARA GRAND & BANGKOK CONVENTION CENTRE AT CENTRALWORLD — All 12 properties

ANANTARA SPA — All 8 properties

Let's Relax THAI SPA SINCE — All 24 properties

pullman HOTELS AND RESORTS

LeMERIDIEN

WESTIN HOTELS & RESORTS

NOVOTEL HOTELS, SUITES & RESORTS

Marriott

HARNN

THE SIAM

RENAISSANCE HOTELS

Royal Orchid Sheraton HOTELS & TOWERS

MANDARA SPA

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Platform Business Models

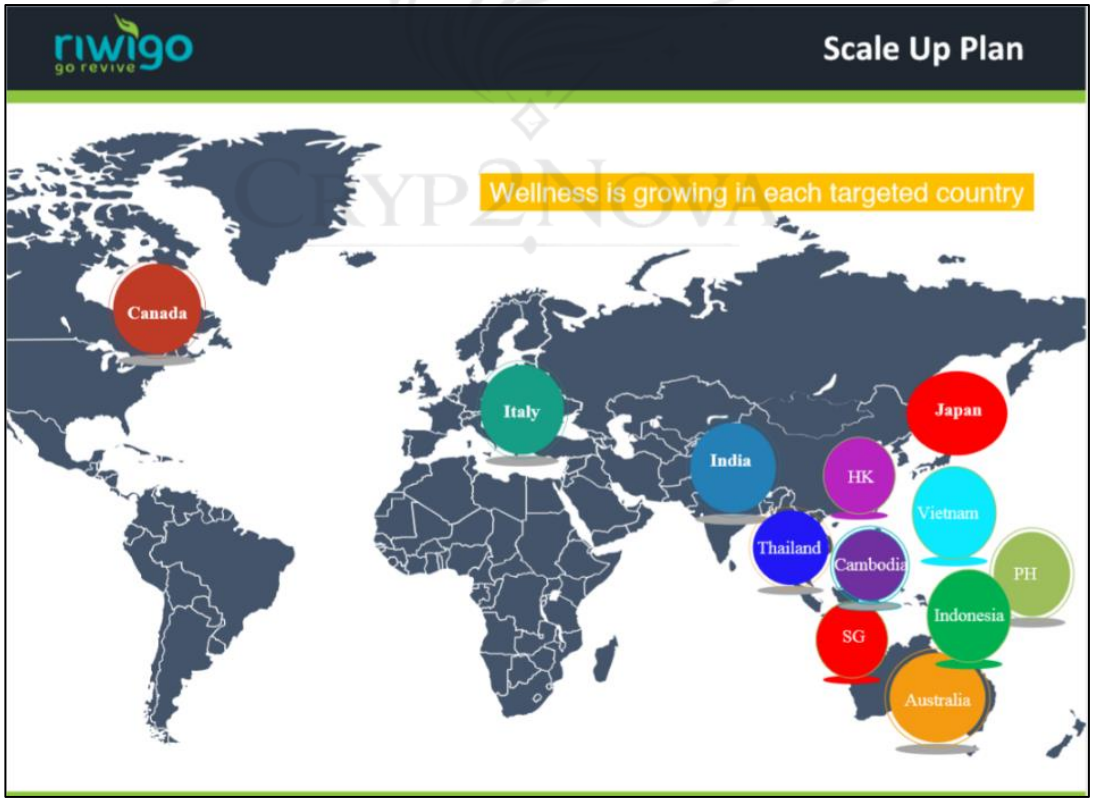
- Booking Commission Fee: 10 to 15%
  On top we get 10% to 60% time based discounts for users.
- Travel Agency: 10 to 20% from Corporation booking, groups, land transport, offline booking.
- Advertising: Product placements on websites, notification, booking confirmation, etc.

Final Outcomes

With the strength of Afin and its core value and business platform, Afin will further expand Riwigo business globally to achieve Riwigo visions:

- No#1 Global Wellness Platform based on Yield management.
- No#1 Ratings and reviews for Wellness.
- No#1 Solutions and resource provider for Hotel industry.
- Key adopter of tech: Artificial Intelligence, Machine Learning

Afin coin holders will be able to access platform and use Afin-S coin (Even Afin) for booking or make reservation and may get more some special discount or privilege up on each merchants' proposal.



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The trend of Wellness is more and more. The people in the world have turned their attention and spend a lot of time on this.

Our road map extends the Riwigo platform by using the Afin Co-Blockchain system, which will further expand the coverage of the world.

In term of speed of transaction, Data storage and analysis, the transfer fee to be effective. This is useful both for service providers and service buyers.

Trustworthy Blockchain smart contract-based Ratings and Review platform for wellness. Customers and Merchants rate and review each other.



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C.) Crypto Mining Management platform

Why crypto mining business still has the future?

Cryptocurrency mining, It's a topic that everyone who's interested in Cryptocurrency story has heard. In the past few years, there are several incidents that triggered a storm surge in the Cryptocurrency area, such as the sudden crossover value. Soaring up to ten times.

Because there are people who follow the news. Pay attention to bitcoin, make that moment. There are many investors, become a millionaire in a blink of an eye.

The good news of being a millionaire, the impact is wide. Many people see that Bitcoin is a shortcut to millions that are not beyond reach. Investors turned their attention to the business of Cryptocurrency. Some of you use the original cost of playing stock. Bring cash to exchange coins. To keep a profit in the future (trading line) some people who have enough technical knowledge. It is a computerized investment in the Crypto mining and especially of heavy mines. They bought an ASIC computer specially designed for digging Bitcoin. Bitcoin in this period is pretty. You have many profits since the first investment ever.

But in the end, the gold ends. With the anti-inflation mechanism of the chip itself. The longer the day. The so-called Difficulty will increase, so it takes more time to dig. And when to spend more time. It will affect the cost of digging electricity. Many mining investors have trouble digging, not worth paying for electricity. This event makes people interested in the message curtain call Cryptocurrency some misunderstand that. Digital mining has come to a dead end. But the truth is reversed.

Even though the mining of Bitcoin is experiencing difficulties, Luckily, the world of Cryptocurrency does not have just a Bitcoin. There are also many other

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coins, such as Ethereum, Zcash, DASH.These coins are collectively called Alternative Coin (ALT Coin).

The popular ALT Coin, such as Ethereum, can use the same computer that was used to dig Bitcoin (except the ASIC designed to dig only the Bitcoin), resulting in higher values of ALT Coin.

That means that digital mining has a future. If you choose the right coin. You can still make a profit. But even mining investment, will cost less and profit more than trading line. Most investors are also facing another major obstacle. That is technical knowledge.
Technical knowledge, it is very important for Mining investors. Investors are required to operate the Rig as required. If you have a deep understanding. It can be enhanced to dig more coins. Without technical knowledge. It is almost impossible to invest in the line.

Crypto Mining Management Platform is the perfect solution for those who are interested in investing in Crypto mining. No need for technical knowledge. The Rig can be controlled to the same level as the installation and maintenance. More such as lower electricity bills than residential electricity. Do not waste space. And because the mines are extremely hot, the Crypto Mining Management Platform will help investors. Save money on investment cooling equipment. Including fire risk.

Afin Crypto Mining Management platform

Afin will prepare the platform for Miner's Digger Customers can use Afin coins and/or AfinS to pay for electricity and services including to but the mining equipment from beginning.

Crypto Mining Management Platform is a large mining control system. Can support more than 2,000 units per cluster and can expand as designed.

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Customers can control the mine through the website. Whether wallet setting for transfer the outcome coin to keep. Setting the coins they want to mining. Detailed control command up to card level. Control systems are designed with ease of use in mind. Users can learn how to control the rig within 5 minutes without the need for technical knowledge.

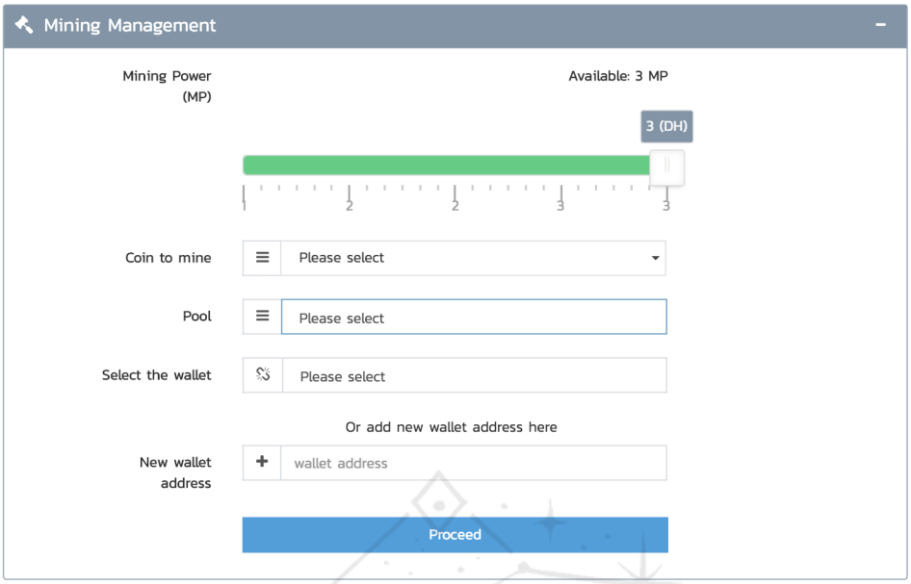
We have been investing, researching, developing and planning over 90% of 2,000 units. We expect to be able to run the platform and operation within August 2018 (our First Co-Crypto Mining is located in Thailand as picture below)

- The large MDB cabinets we have prepared for the 1.5 MW power supply are available for over 2,000 units.
- The rig has been installed. And is working
- Steel frame with electrical and internet Serving for more than 2,000 units.

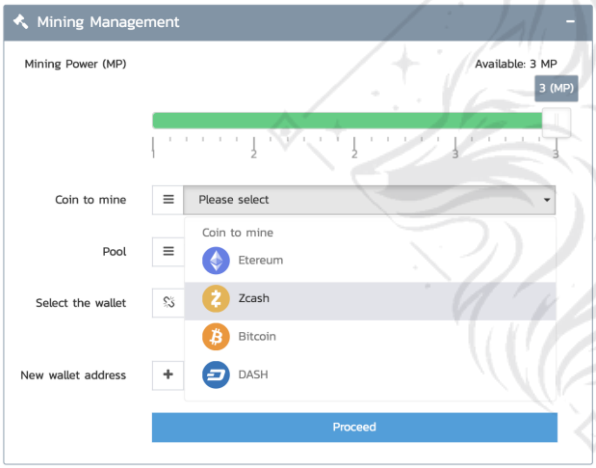


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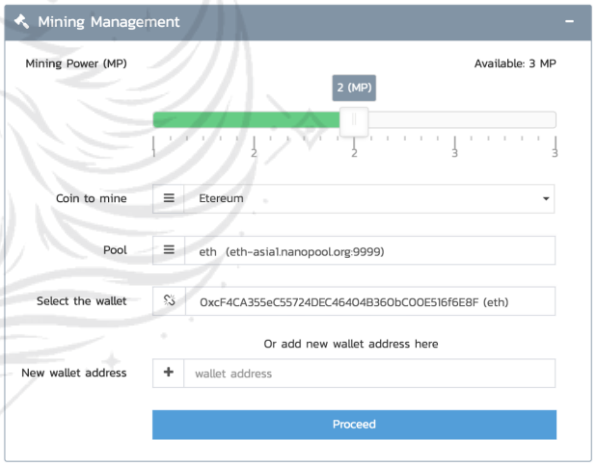
Demo of Crypto Mining Management Program



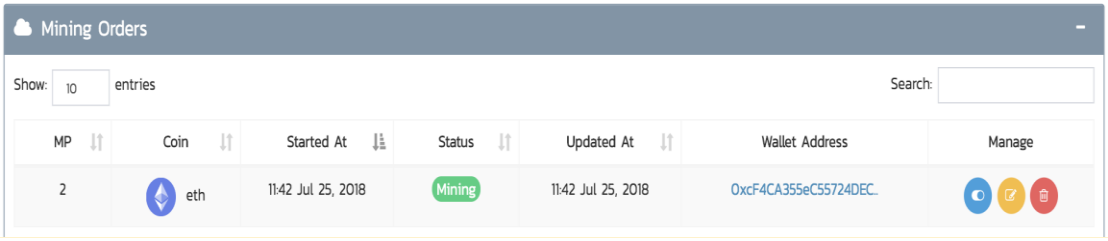
Online remote Crypto Mining Control Site



Users can choose the coins they want



Example of 2-Unit Mining:
To dig up the coin Ethereum at Nano pool into the wallets according to the user-defined address.



User can track status Including editing orders at any time.

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Highlights of Afin Crypto Mining Management Platform

- For the one who has no enough space, but it is invested in the digging business of digital mines. For those who are unfamiliar with the area of ventilation and electrical systems, such as residents in the condo.
- Users do not need technical knowledge.
- Can be controlled remotely. Online mining management system
- You can choose the coins you want to dig. And change at any time.
- Stable with two high speed internet. Automatic Alternate use of another line immediately encountered the problem.
- Transparently dig into the pockets of the users directly.
- Check the progress of the excavation through the Nanopool you choose directly.
- No middle pockets, no risk of the central pocket being espionage.
- The one who worry about latent costs , no worries about investing in power supplies.
- Lower cost of electricity installed in the household. Average, The platform will use

  920 Watts of electricity, which will cost only US $ 0.12 per unit.
- 24-hour security with CCTV and guard system.
- Do not carry fire risk.

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Crypto Mining Management Platform's

Service fee per unit and Estimated return.

Case example of a rig installed with 7 AMD ASUS RX570 graphics cards per unit is digging at 0.413 ETH per month. If the exchange rate is 1 ETH per 460 USD, then the platform will earn 189.98 USD. After deduction of $ 119, the net income is $ 70.98 per month per 1 unit.

These figures. It's only approx. Since the ETH currency has fluctuated, its value has changed. Therefore, the impact on the net profit.

	AfinS	(Equal to USD)
Cost of 1 set of Mining Equipment	220,000.00	2,200.00

Monthly Expense	AfinS	(Equal to USD)
Electricity	8,000.00	80.00
Manage & Service fee	2,900.00	29.00
Total Monthly Expense	10,900.00	109.00

Estimate outcome per month at 1 ETH = USD 460	ETH	(Equal to USD)
Mining capacity for 1unit = 0.413 ETH per month	0.413	189.98
Estimate gain in USD per month		80.98
Estimate gain in USD per Year		971.76
Return on Investment (ROI)		44%

Estimate outcome per month at 1 ETH = USD 1,000	ETH	(Equal to USD)
Mining capacity for 1unit = 0.413 ETH per month	0.413	413.00
Estimate gain in USD per month		304.00
Estimate gain in USD per Year		3,648.00
Return on Investment (ROI)		166%

The figures are estimation and based on the current situation. The Electricity cost, manage & service fee may be modified if the platform has a higher cost from future situation.

The amount of mined coins per month is an estimation. The actual amount may lower or higher than this depends on Ethereum mining difficulty.

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CONCLUSIONS

Afin's online Trading Platforms will facilitate the trade and negotiation between counties. In this regard, Afin coin is prepared to support the digital world as the medium of exchange. Afin business complies with public social responsibility.

Globally, 100,000 users per day are adding in the cryptocurrency trading platform. The largest cryptocurrency company in the world (*Binance*) revealed that 250,000 users are adding per day in their trading platform 'staggering with 9.5 billion US Dollars daily trading volume" [19]. This indicates that future growth of cryptocurrency trading is going to be lucrative globally.

From Asia, Afin would like to be top cryptocurrency company in the region. Afin coin's ecosystem circulation opens up new opportunities both for individual, private and public sector as well as for society itself. Afin will soon become a full-fledged means of financial transaction (payment) tool especially for the growing small and medium businesses in worldwide.

The Diverse and Powerful Utility Token with Co-Blockchain
Afin coin.

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