

# veblean

Roundup your daily payments & invest in crypto assets





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All images in this document are mockups made for illustration purposes only and do not accurately represent any future development from Veblean.





# The *Veblean* DNA

**The pursuit of passive income and wealth generation is set to dominate the financial system revolution over the next decade.**

Over the next 10 years, individuals will strive to invest their funds through digital assets. Veblean embodies this movement by democratizing access to crypto and promoting the development of saving up and micro-investment practices.

Our goal is to empower individuals by providing them a personalized path towards their financial freedom. By investing in our VEB token early on, you will join our mission and community, working towards a more equitable, independent, and inclusive financial future.

As early stage investors, you will comprehend our passion for disruptive innovation. You will be our first supporters and advisors, walking with us as we chart the future of Veblean. By being a token holder, you will possess a voice and a vote to steer us throughout all crucial decisions. By owning the VEB token, you will also be eligible for ongoing rewards (see more details on the following pages).

Entering the crypto world can be quite difficult, with a steep learning curve and various challenges. Many people advise their friends and family not to join, to spare them from these obstacles. At Veblean, we are focused on providing a customer-centric experience. Our commitment is to always remember to whom we are building this for and use our expertise, creativity, and passion, to create an inclusive app for anyone who wants to join the crypto world, without having to face neither a difficult journey, nor expensive lessons.



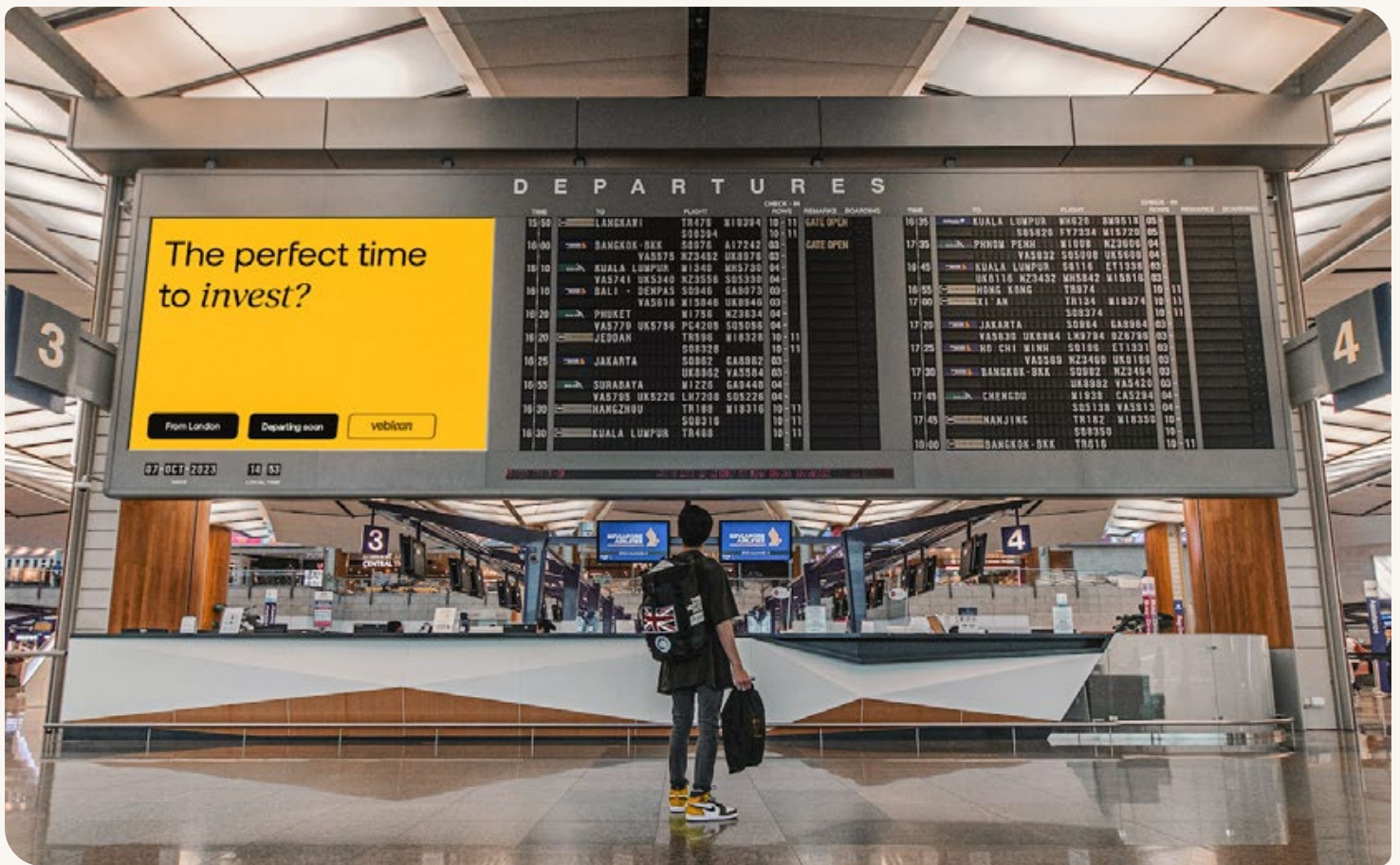
Our vision

A world where  
*digital assets* are  
attainable to all

Our mission

Empower people  
by democratising  
access to *crypto*  
*assets* & blockchain





A decade ago, the financial market crash of 2008/09 triggered the birth of the blockchain technology. The economic recession resulted in many banks being on the brink of bankruptcy, and so, central banks had to step in to save them through quantitative easing policies, which caused high inflation globally.

Since then, a vast number of cryptographic tokens with diverse purposes and communities emerged. These digital products, depicted in illustration 1, were created to tackle the main challenges caused by centralized monetary systems (FIAT).

As a result, public interest in cryptocurrencies and other similar products, especially as an investment tool, has skyrocketed. Crypto platforms offer faster, cheaper, and more transparent transactions, which appeal to people due to potential high return on investment (ROI). Consequently, the crypto-related market reached a staggering \$3 trillion at its peak.

However, the market currently lacks of a platform that makes it easy, seamless, and with a low entry point for people to invest in these digital assets.

#### Payment token



#### Utility token



#### Security token



#### Non-fungible token



Illustration\_01\_ Crypto Token utilities

# The fears that *deter* innovation

We view crypto as a crucial tool to achieve financial independence and prepare for the future of money. Yet, the necessary steps to safely invest in these innovative assets are still largely unfamiliar to the general public, especially non tech-savvy people, therefore, hindering their widespread adoption.

For this reason, crypto has been mainly focused on younger and wealthier individuals. Nevertheless, the present moment represents an opportunity for those

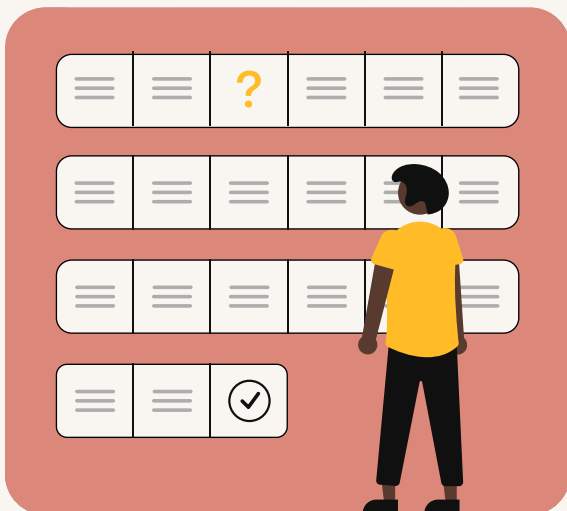
who have been previously excluded from entering the exciting world of the cryptocurrency universe. Our goal is to empower the everyday Joes and Janes, and guide them through a new and exciting journey that was once filled with fear, uncertainty, and doubt.

With that in mind, we strive to design a user-friendly, interactive, and secure experience for people looking to enter this world. Offering such a unique experience is key to successfully delivering on this promise.



Many people are still concerned about the security risks associated with crypto tokens and blockchain technology. They fear that their digital assets could be lost, stolen, or hacked, leading to financial losses.

The lack of regulation in the crypto industry is a major concern as well. Some fear that governments could impose restrictions or outright bans on the use of crypto, which could have a negative impact on adoption.



The technical nature of blockchain and the process of buying, storing, and transferring crypto tokens can be quite intimidating and confusing, especially considering definitions such as navigate wallets, public and private keys, transaction IDs, token addresses, gas fees, decentralised borrowing, wrapped coins, and lending, and liquidity pools.



The volatility of crypto prices is another major concern in this field. The rapid fluctuations in value can be difficult to predict and manage, leading to potential short-term financial losses.

Lastly, there's a stigma associated with the act of investing. Many people believe that it is only worth it if done with large sums of money. This ends up discouraging potential new investors away from great starts.



# A safe bridge for *newcomers* and a *partner* for many of us

We consider blockchain to be a safe bridge for new investors because it offers several key features that enhance security and transparency. Firstly, it uses cryptography to secure transactions and ensure that they cannot be altered. Secondly, all transactions and data on the blockchain are recorded and stored in multiple locations, making it virtually impossible to hack or manipulate.

As a result, blockchain can provide both a secure and transparent investment environment, making it a very attractive option for new investors. However, in reality, there are still many barriers that prevent newcomers and older generations from investing altogether.

As a consequence, it is very common to see younger generations, who are more well-versed with tech, guiding their older relatives through the process of investing in the crypto world. Entering this market should be accessible to everyone, and so, we will focus on breaking those barriers to ultimately make investing in crypto a more accessible and inclusive experience for all who want to enter this world.

We plan on achieving this by gradually providing Learn & Earn programs that reward our users by educating them around topics such as blockchain technology, crypto and emerging technologies such as DeFi, staking, and NFTs.









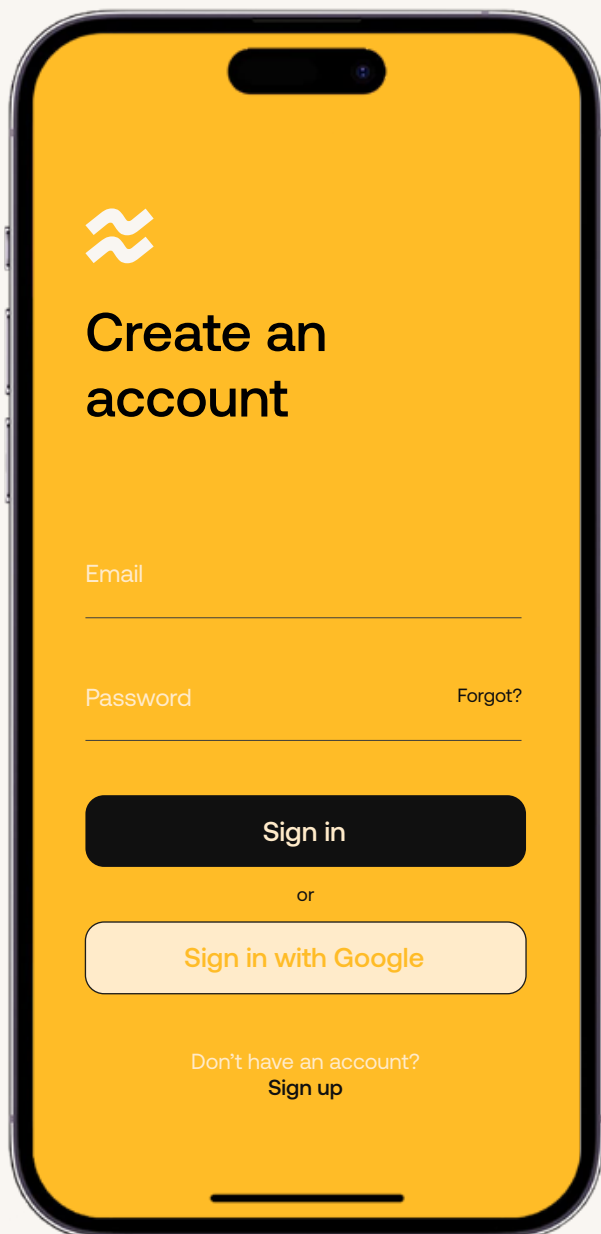
# Every time you *spend*, you cast a vote that *reshapes* the world

Newcomers are often unaware of the fundamental principles of regular investments, which are aligned with Dollar Cost Averaging (DCA), a common strategy that investors and stock traders have been using for decades to mitigate market volatility risks.

This can be a more effective strategy to own crypto without the notoriously difficult task of timing market entries or investing a large amount at all time highs. The key to this is to choose a reasonably affordable amount and invest it regularly, no matter the price. The Veblean app is designed to rightfully apply the

DCA strategy by rounding up the user's everyday spendings and investing them in crypto. It will be made available on both Web and Mobile interfaces, and will provide a high degree of autonomy and visibility over the user's own investments. Ultimately, we aspire to shift future investors' perspective on the overall crypto market and its potential as a long-term alternative for financial returns.

The app will have a smooth onboarding process and a frictionless user experience, as shown below:



1

Create a new account and securely connect your debit cards to Veblean by using banking grade technologies such as Open Banking.

2

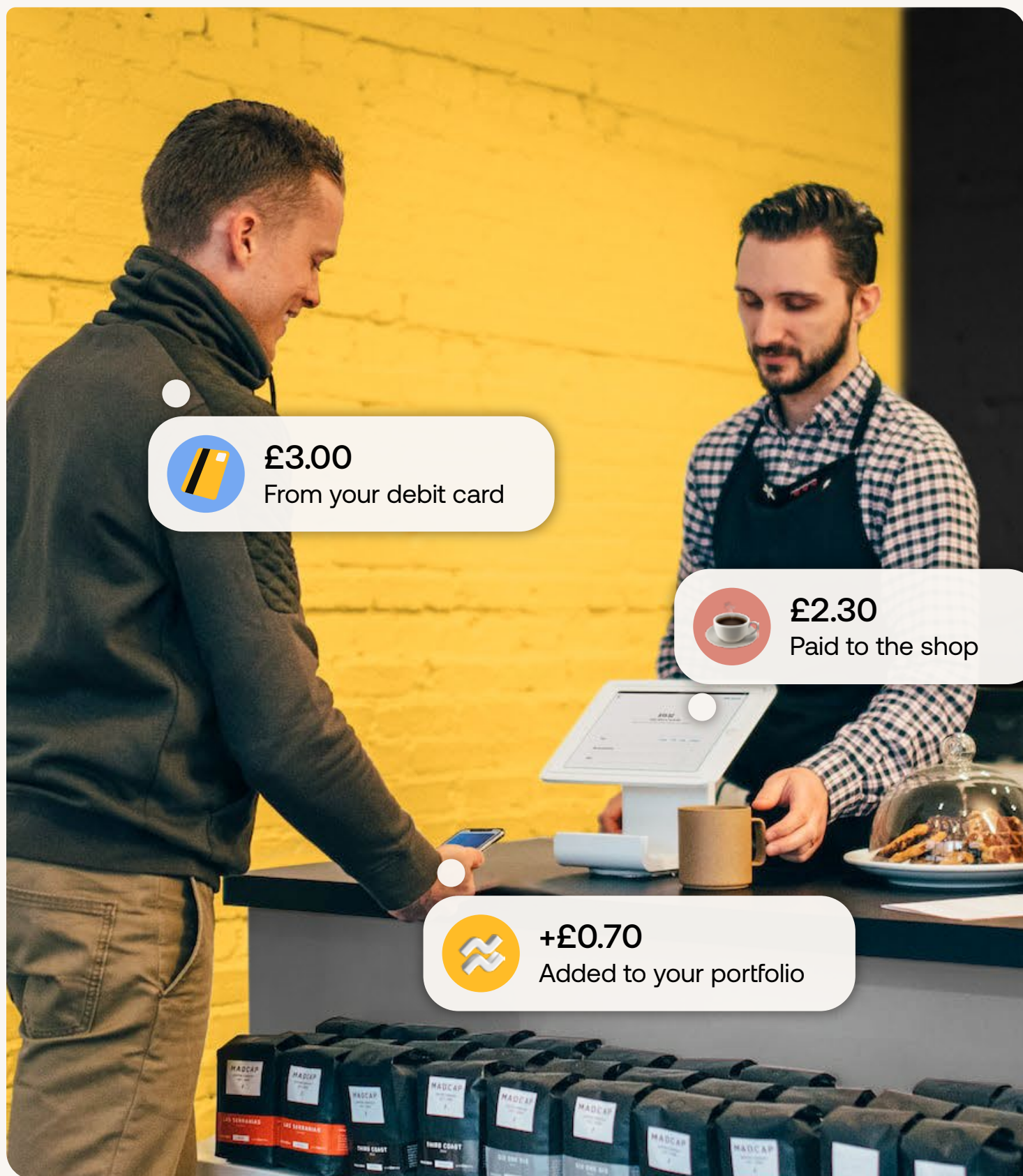
Choose in which crypto assets you want to invest, depending on your risk appetite and goals. This decision is yours to make and you can change it later.

3

Roundup your debit card(s) spending to the nearest Euro, Pound, or Dollar, and watch it being invested into your own crypto portfolio on the app.

The app will also provide you the option to set limits for each roundup depending on your objectives, as well as to make additional contributions via one-off, daily, weekly, or even montly contributions. We want to incentivize users to save up more often and we are open to explore future adjustments and features.

# Big ideas *built on* small actions



Every time you use a debit card, the app will roundup your spendings to the nearest EUR, GBP, or USD and invest it into the cryptocurrency of your choice.

Above, you can see a £2.30 coffee purchase that was rounded up to £3, transferring the remaining £0.70 from your bank to your Veblean wallet.

# Consistent *growth* by roundup

By rounding up all these transactions to the nearest Pound, you can save an average of £15 per week without making any significant change to your daily life. This yields around £60 or more, saved, that are automatically invested, on a monthly-basis. Moreover, you will rapidly understand the benefits of DCA by being consistently exposed to the act of investing.

In fact, the number of cashless transactions more than doubled in the past decade, with a tendency to grow even further due to the rapid adoption of digital products, services, and platforms. This is, in part, a side effect of the pandemic, and so, in recent years, EU citizens have been averaging 30 transactions per week on their personal debit cards.

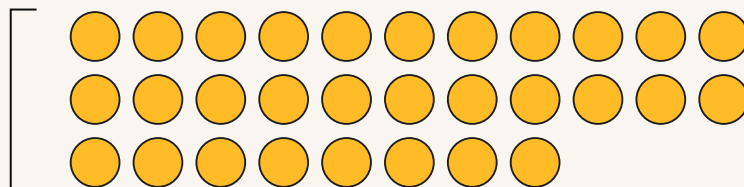
Average £0.5 roundup invested

A single payment roundup



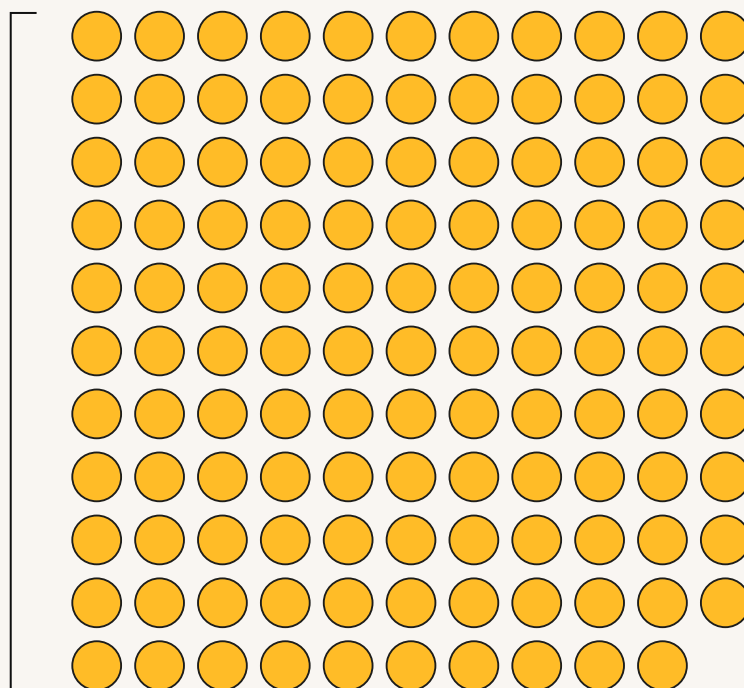
Average of £15 invested per week

A weekly average of 30 payment roundups



Average of £60 invested per month

A monthly average of 120 payment roundups

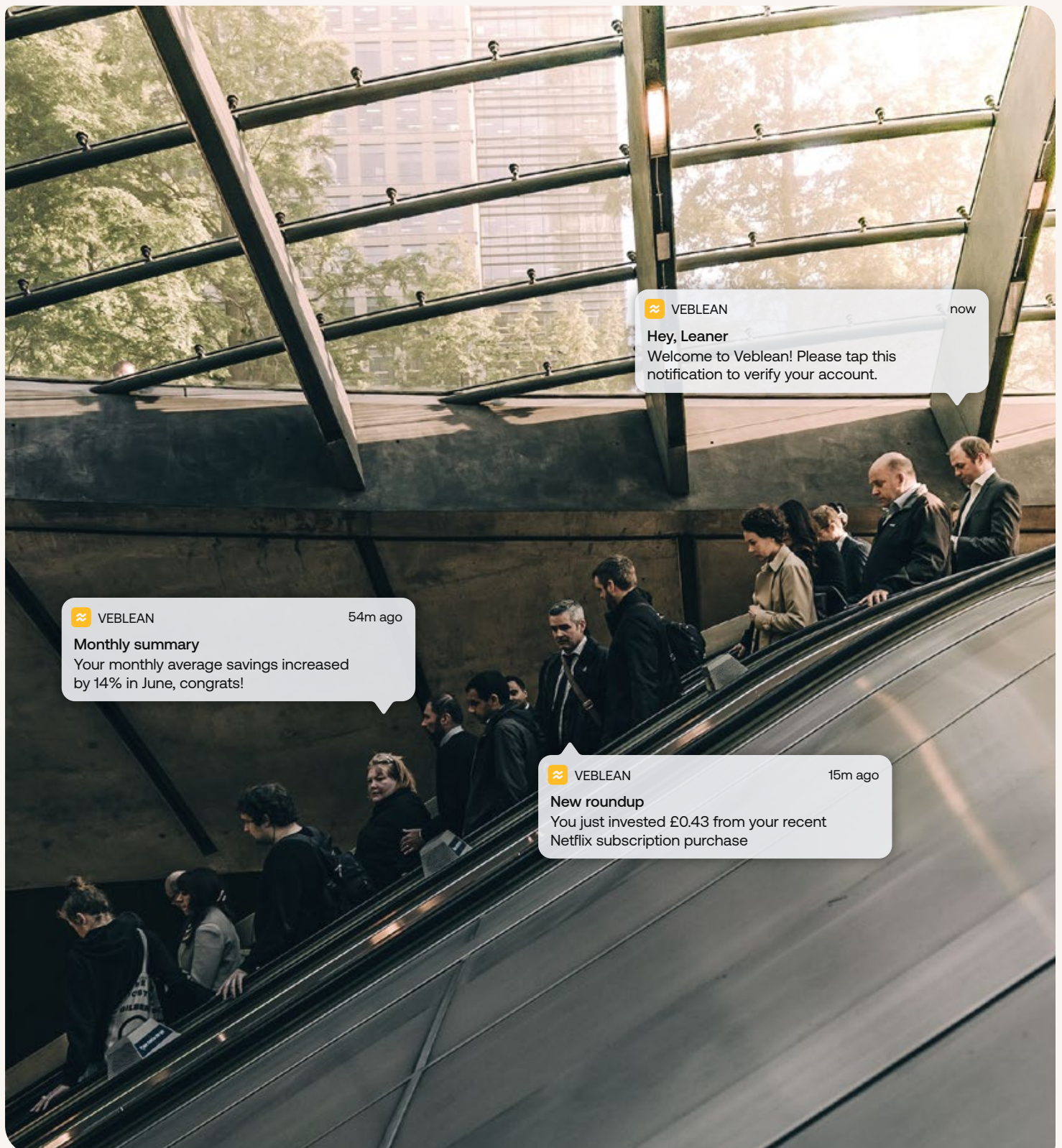




# Using *Open Banking* tech

We are committed to providing a transparent app for users to manage their crypto investments. To this end, we have made it our priority to simplify the debit cards' pairing process. Additionally, in order to ensure the protection of our users' financial information, our platform will adopt Open Banking. This step allows the Veblean platform to securely connect the user's bank

account info through real bank APIs. Consequently, this also benefits our users' protection by preventing fraud when verifying their identity. Once the users' debit card is linked to their account, the onboarding process is finalized. Upon completing these steps, the users are officially registered and ready to start investing with Veblean.





# Veblean, *in a nutshell*

At Veblean, we aspire to transform complex and intricate actions, such as scheduling market entries and setting up crypto wallets, into simple experiences. Our platform will pave the way for the most curious minds to start investing

towards their own crypto portfolio through small step contributions. This simple and consistent habit has the potential to add up over time, thus, improving their wealth and financial stability.





# A market *constantly* evolving

In order to fully anticipate the value, utility, and growth that our token will bring to the Veblean ecosystem, we first need to understand how it all started and what the future may hold for cryptocurrencies.

In the past decade, the development of blockchain technology brought us financial innovation. This is clearly shown by the surge of new blockchain related products, such as new cryptocurrencies, Staking & Farming, Decentralised Autonomous Organisations (DAOs), DeFi (Decentralised Finance), as well as the Metaverse itself, NFTs and their communities.

DAOs manage governance decisions on the future of some blockchain-based projects, DeFi allows us to trade, lend, and borrow without an intermediary, and NFTs let us create and trade digital assets. On the other hand, some of the Staking & Farming services are difficult to use and, therefore, not widely adopted.

The journey of digitising our daily lives was noticeably accelerated in recent years, mainly driven by social and cultural factors. However, our future investors are still at an early stage and have plenty of time to start investing into their own crypto portfolios.

At the same time, you could be asking why does this matter to an investor? It matters because we aim to be the bridge between everyday investors and the crypto world, offering a trustful customer-centric product, with a meaningful purpose that will shape how they perceive crypto and crypto-related assets.

Additionally, some crypto experts believe these types of investments have the potential to produce a new batch of future digital currency millionaires, based on the project's scalability. We present some of the reasons why investors might want to get into Veblean at such an early stage in the following page.





# Made for *users & investors*

## Focusing on crypto adoption

“VEB” is the utility token of our platform, and its demand is projected to increase in direct proportion to users adoption.

## Programmable symbiosis

As our user-base grows, so do all the token reflections. Smart Contracts ensure payouts are autonomous and fair.

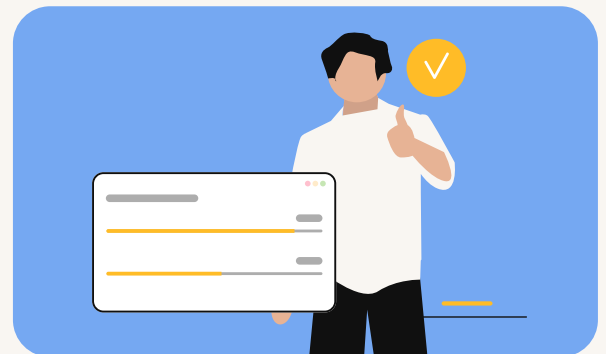


## Growth planned by design

10% of all investments made via our platform will automatically go into the VEB token, ensuring holders an extra reward on their investment (ROI). An additional 4% will go towards paying for gas, core banking, and brokerage fees. This will ensure stable token buying power through continuous demand.

## Rewards for token holders & ambassadors

Holding VEB tokens from an early stage will grant users access to exclusive features, paying fees, and receiving token reflections.



## Innovative digital platform

Our platform is designed to deliver innovation, providing a means to invest in crypto assets through roundups, with a roadmap to include NFTs and other assets.

## User-centric experience

We are building Veblean with customer centricity at heart, envisioned by designers and experts to address some of the pains-points of entering the crypto world.

## Our ambition for version 2.0

To improve our ecosystem in order to include other DeFi products where users can access higher APYs, and the ability to invest in popular market stocks.

# To our *Veblean* users

Users will be able to associate multiple debit cards to their account, each one triggering an automatic roundup linked directly to their purchases. We call these, *lean roundups*. Lean roundups will always be rounded up to the next Dollar, Euro, or Pound.

Additionally, we will make other investment plans available in the form of one-offs, daily, weekly, and even monthly pre-selected contributions. Between others, this option will enable experienced users to invest on a more consistent basis, through Dollar Cost Averaging, towards achieving a specific goal.

Finally, our platform will also allow users to create, or join, private or public groups called *Care Circles*. The main goal of this feature is to bring multiple people together towards the achievement of common goals. Examples of these groups can be small feats, such as to save for your group's trip next summer, or other causes, such as to be a part of, and contribute to, a project with social impact that users believe in.

The ultimate purpose of this feature is to provide a strong and positive impact to both society's saving habits and collective social responsibility.





# To our early *Veblean* investors

Early investors within our community will benefit from accessing our token at a significant discount, as this common practice will help us accelerate our growth. Based on the investments' nature, it can, potentially, bring high returns in the following years. In addition, our tokenomics is built for long-term sustainability and constant buying pressure, as explained more in-depth on pages 18-20 of this document. For these reasons, we are confident that now is the best time to invest into Veblean.

We encourage investors with previous experience in cryptocurrencies to join us in this process that is, above all, a step towards crypto adoption around the world. Whether you come from previous projects or are just a pure enthusiast, we believe that you can find an opportunity to contribute to a platform that will simplify the relationship between newcomers and the concept of cryptocurrencies. Join us now, and get a voting right on the direction that Veblean should take, moving forward.







## *Why invest in Veblean?* *Think about **viral growth***

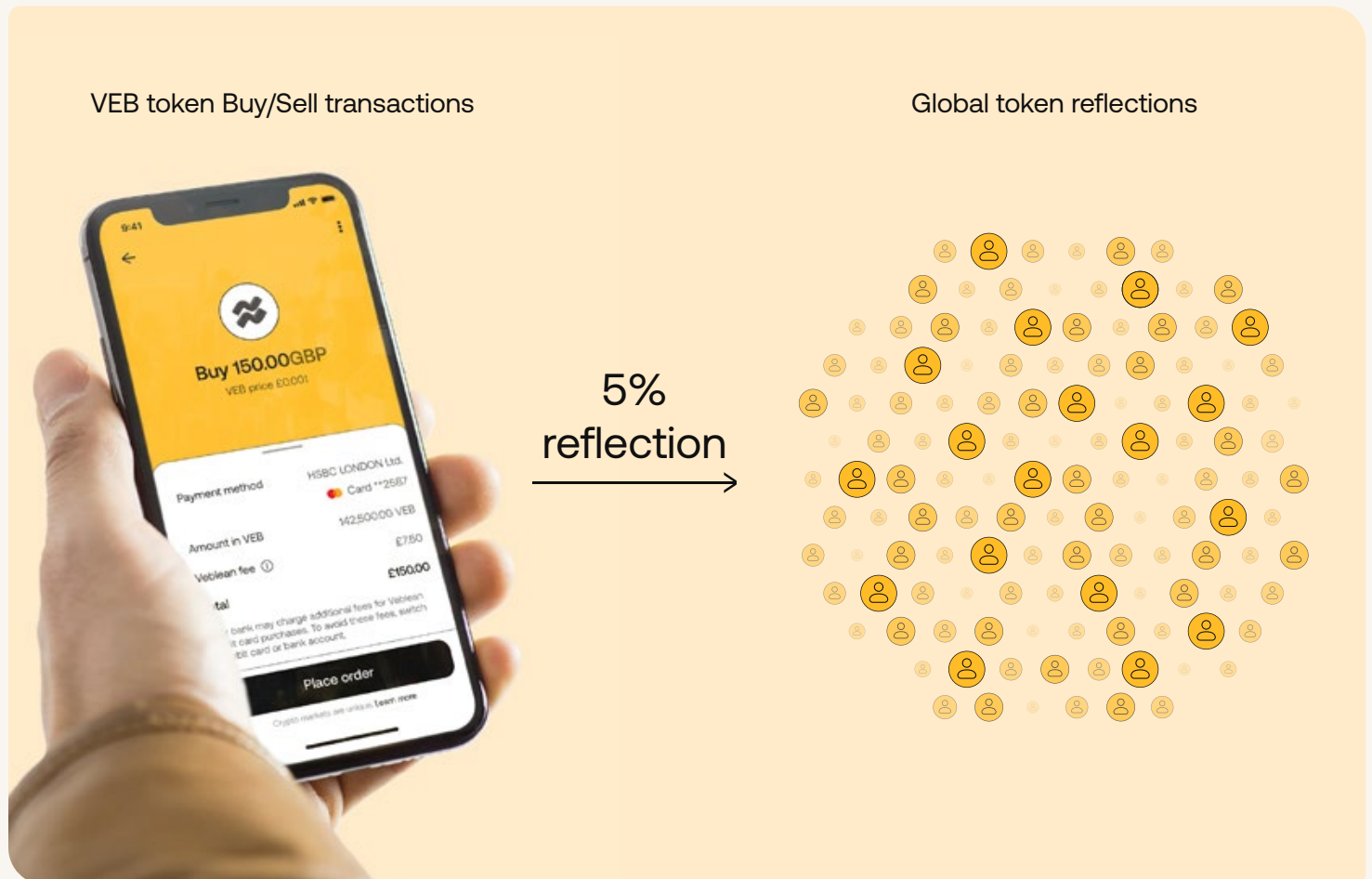
Our long-term ambition is to create an ecosystem that can grow sustainably and in a healthy manner. More importantly, despite being invisible, our VEB token is the lifeblood of our platform and the main driver of our growth. As the number of active users increases, the token's market capitalization, and value, should increase as well.

The Veblean tokenomics aims to provide a win-win situation for both the platform users and our investors.

# VEB tokenomics, explained

In the crypto world, a token reflection is a mechanism designed to reward all holders of a particular token. It aims to generate passive income without the need for staking or farming, as commonly seen in some recent DeFi platforms. Whenever a token buy/sell order occurs, a small fee is charged. This fee is then reflected back to the community of token holders, in direct proportion to how much each individual holds.

This means that the higher the number of tokens held, the higher reflections awarded. Being so, we have implemented a 5% token reflection system as part of the VEB tokenomics, which creates a fair and equitable environment for all token holders. When a buy/sell order of VEB occurs, a 5% fee is applied to the total value of said transaction and distributed among all holders in the veblean community.



## The four main benefits of the *VEB token* reflections mechanism

### Passive Income

By simply holding VEB tokens, investors can earn passive income, increasing their holdings regardless of market conditions or token price.

### Encourages HODLing

Reflections incentivize investors to hold their tokens, thus reducing price volatility, which is a common issue associated with the crypto world.

### Fair Distribution

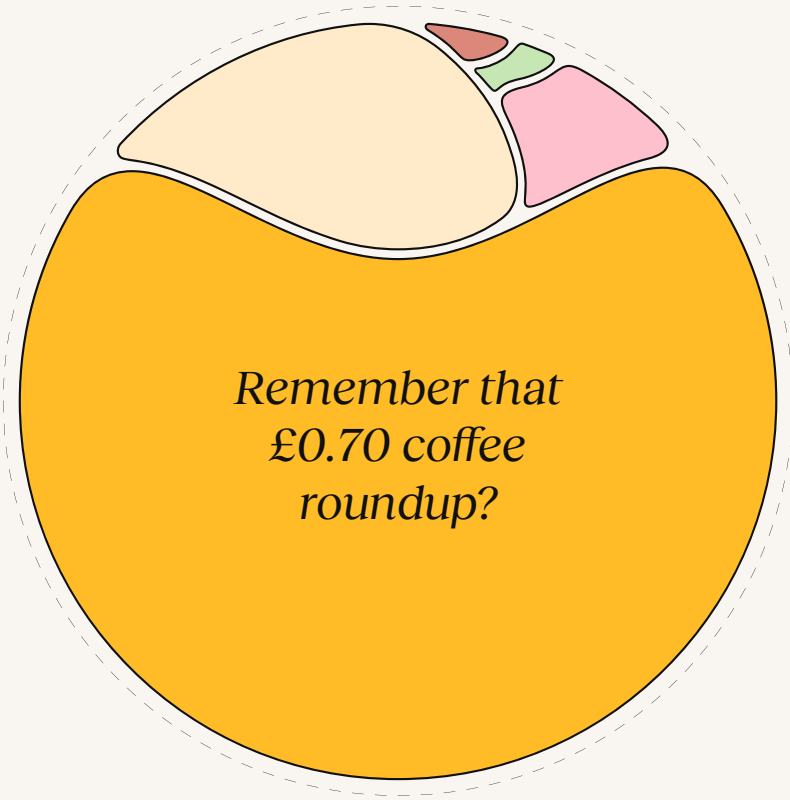
Reflections ensure a fair distribution of transaction fees, providing all investors with a proportional share based on their holdings, thus, promoting fairness.






### Community Empowerment

Reflections serve as a way of giving back to our community, fostering a sense of belonging among token holders in the Veblean ecosystem.

Note: Due to blockchain fees and our infrastructure operations, the accumulated micro value of thousands of reflections made daily will be stored in a public wallet and distributed on a daily basis, rather than immediately after each transaction.

# Our *roundup* mechanism



Roundup breakdown	Percentage	Amount
 Crypto of choice	85%	£0.595
 VEB token*	10%	£0.07
 Platform fees	4%	£0.028
 Marketing & promotion	0,5%	£0.0035
 Veblean Liquidity Pool	0,5%	£0.0035

\*A 5% reflection applies, as mentioned in the previous page.



# Built for *sustainable* growth

Based on the conservative case-scenario from our user acquisition strategy, we estimate that growing a user base of 50,000 by the end of the first year is attainable. This number can grow up to 200,000 after three years of exposure to the european market.

These users, who are investing towards their own portfolio, would also be buying VEB tokens, due to our tokenomics' rules. In our final estimations for year three, we can calculate that, for 200,000 users, we will generate a total of 156M purely from roundups.

## Year 1 - 50,000 users

<i>Weekly</i>	Total roundups	<i>Yearly</i>	Total roundups
	\$750,000		\$39,000,000
	Buying VEB \$75,000 (10%)		Buying VEB \$3,900,000 (10%)
	Number of Transactions 1.5 million		Number of Transactions 78 million

## Year 2 - 100,000 users

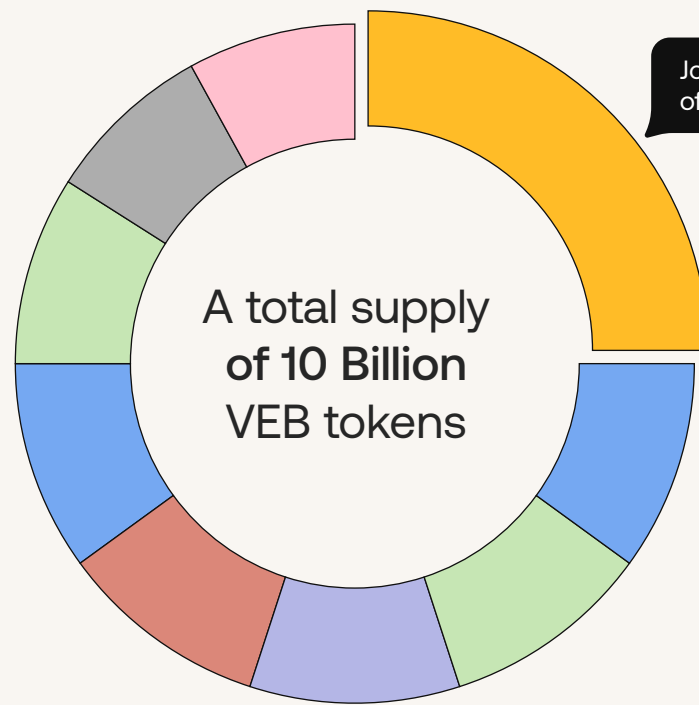
<i>Weekly</i>	Total roundups	<i>Yearly</i>	Total roundups
	\$1,500,000		\$78,000,000
	Buying VEB \$15,000 (10%)		Buying VEB \$7,800,000 (10%)
	Number of Transactions 3 million		Number of Transactions 156 million

## Year 3 - 200,000 users










<i>Weekly</i>	Total roundups	<i>Yearly</i>	Total roundups
	\$3,000,000		\$156,000,000
	Buying VEB \$300,000 (10%)		Buying VEB \$15,600,000 (10%)
	Number of Transactions 6 million		Number of Transactions 312 million



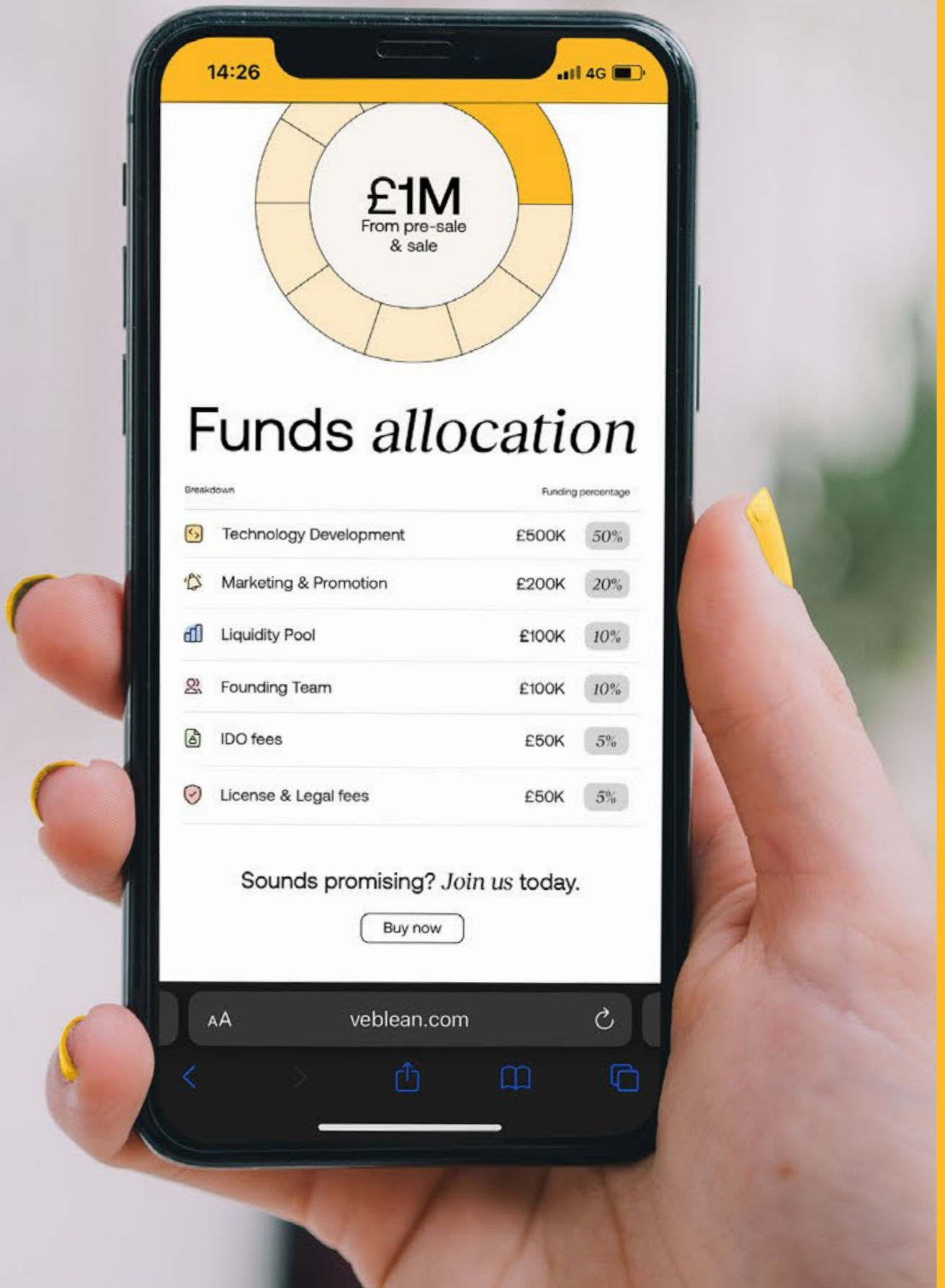
# Tokens *distribution*



Join us in our token sale of 2.5 billion VEBs!

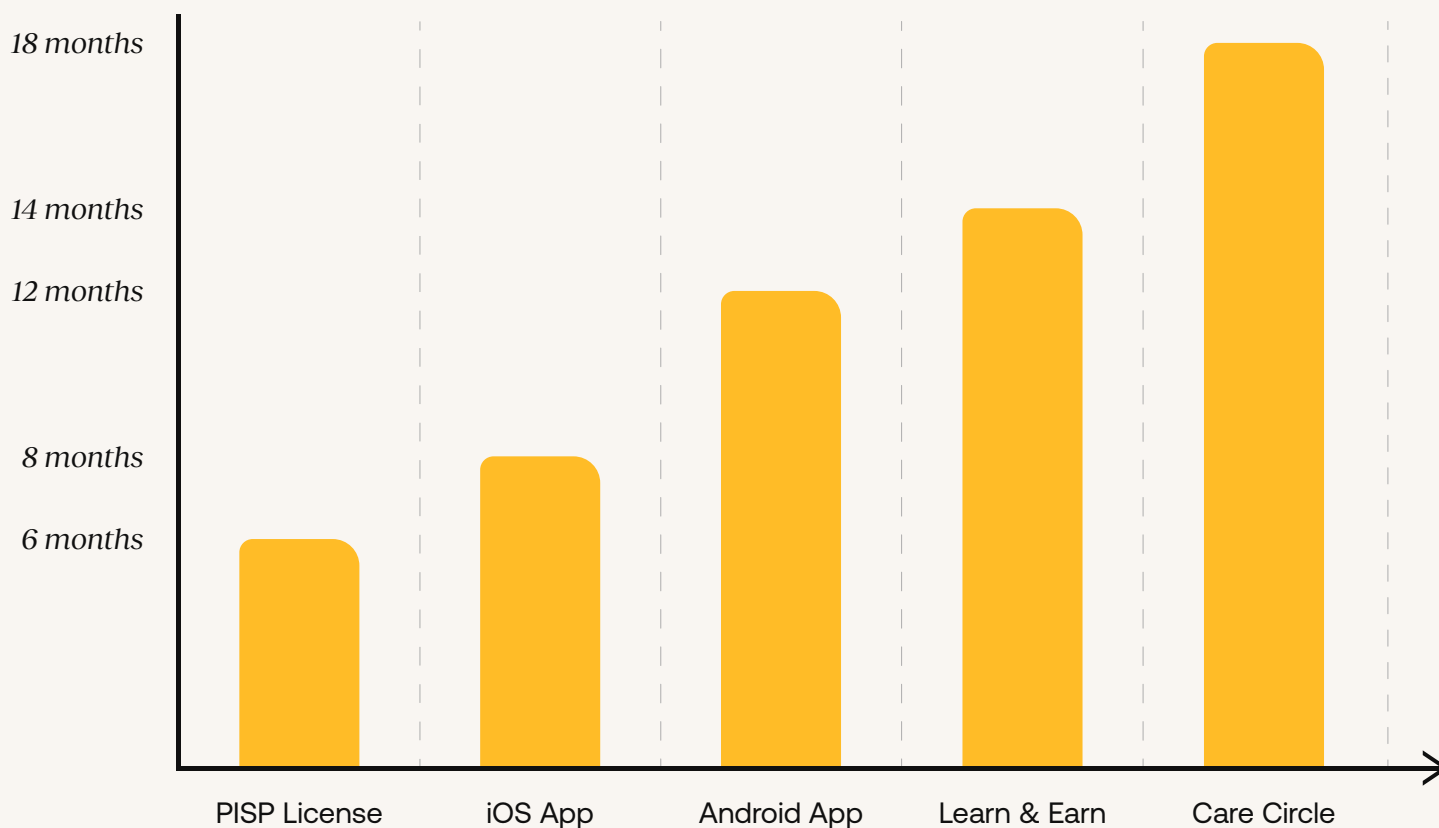
Distribution breakdown	Percentage
 <b>Sale &amp; Pre-Sale</b> <i>Early access to our token at a discounted rate</i>	25%
 <b>Core team</b> <i>5% locked for 6 months, 5% for 1 year</i>	10%
 <b>DEX Liquidity Pool</b> <i>Stabilise and ensure token's liquidity on DEXs</i>	10%
 <b>Marketing and Advisors</b> <i>Influencers, ambassadors, and Airdrops</i>	10%
 <b>Ecosystem Reserve Fund</b> <i>Fully unlocked after 6 months only</i>	10%
 <b>Ecosystem Reserve Fund II</b> <i>Fully unlocked by governance votes only</i>	10%
 <b>Early Staking Rewards</b> <i>LP with potential high APY for 2 months</i>	9%
 <b>CEX listing for the VEB token</b> <i>Centralised exchange's listing and market making fee</i>	8%
 <b>Future B2B partnerships</b> <i>Legal and technical expenditure for partnerships</i>	8%

# £1.000.000 *fundraising goal*





# Our *first steps* moving forward



## PISP/AISP License

6 months

Launch of a signup page and triggering of the legal application for a Payment Initiation Service Provider License, enabling licensed and regulated operations.

## iOS App

8 months

Launch of an alpha iOS app that uses Open Banking technology to enable crypto investments to be generated from the roundups of everyday debit card payments.

## Android App

12 months

Launch of an alpha Android app that uses Open Banking technology to enable crypto investments to be generated from the roundups of everyday debit card payments.

## Learn & Earn

14 months

Program that enables users to earn crypto by completing tasks and testing their knowledge in a simple and educational manner, within a low-risk environment.

## Care Circles

18 months

Enables users to invite friends or family to a group and roundup together. This can support university costs, a friends' trip, help an elderly relative, and much more.

# Future *benefits and advantages*

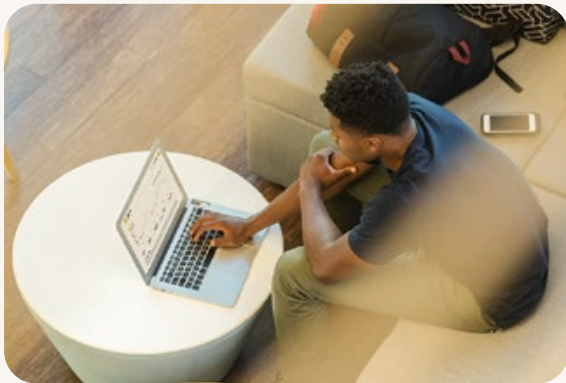


VEBLEAN

now

## Looking ahead

We have news for you! Veblean is scaling up and we want you to be a part of it.



## Financial opportunity

Veblean will grant early investors the opportunity to access stakable liquidity pools with high APY rewards. Moreover, our holders will get a voting right on topics such as buybacks, reducing the token volatility and improving its long-term value.

## Educational opportunity

One of the main propellents of this project is to elude all generations on crypto assets. We want to provide Learn & Earn programs that reward our users by educating them on cryptocurrencies, blockchain, and different types of emerging technologies.



## Social opportunity

Care Circles will bring people together over many different types of social causes. However, Veblean will also work with some partners to bring global care circles, where users across the world can help us achieve large-scale social impact.



# Every rocket *needs* a starter

We chose Polkastarter to run our IDO as it is chain agnostic and, even more importantly, because their community is one that understands the potential of democratising crypto and can see it in Veblean. We want to start with the right community! One that is knowledgeable, that will vote on our future path, and that can become an extension of our own brand, carrying the mission's flag. Every investor, holder, and influencer will play a key role in raising awareness and helping the world adapt to the new wave of digital assets and cryptocurrencies.

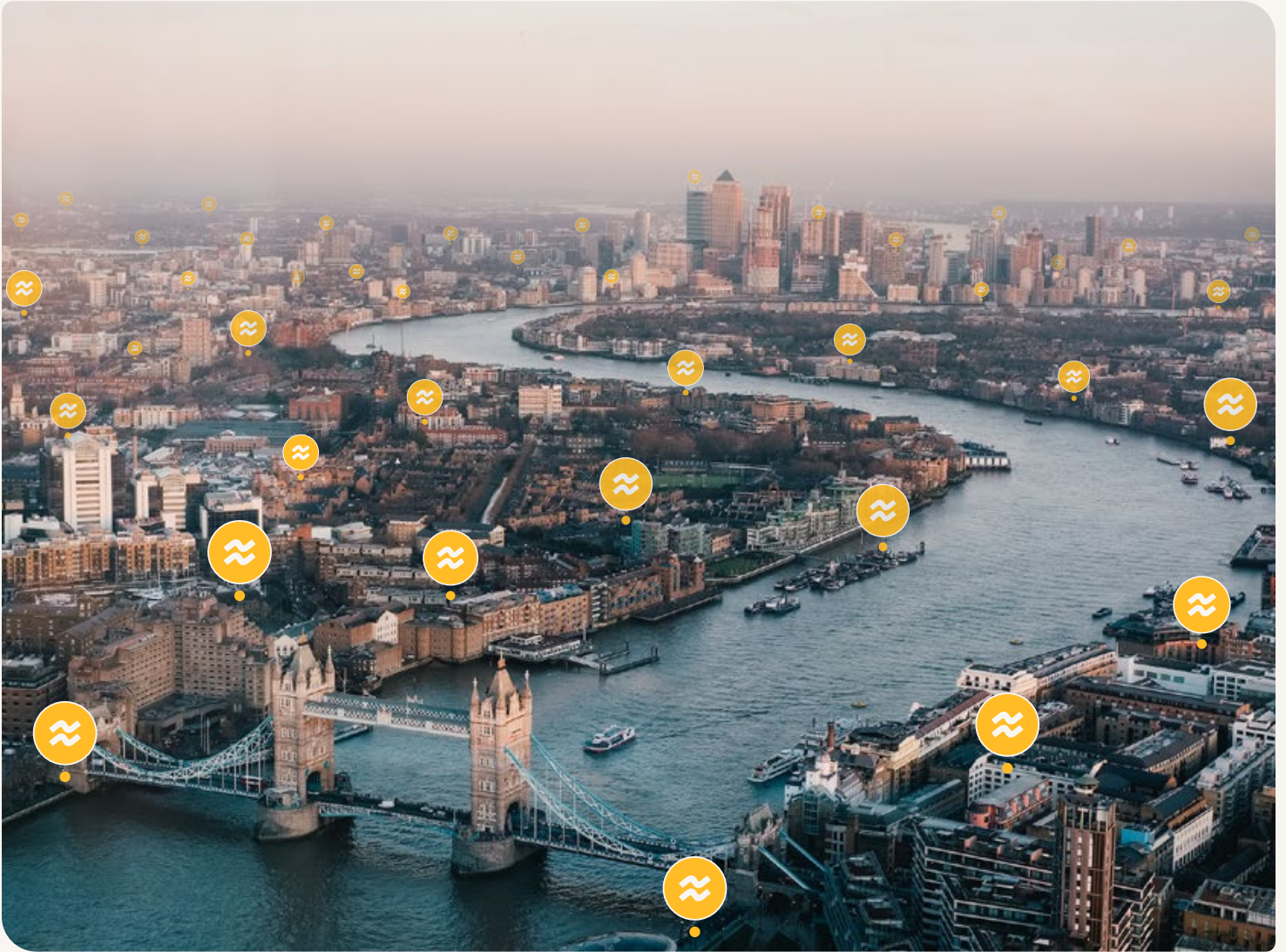
A large portion of our funds will go towards building this community. This includes promotional teasers, marketing initiatives, AMAs, AirDrops, educational videos, and staking rewards in the form of VEB token reflections and other high APY staking rewards.

We also decided to start with London as our first place, of many, to host special events, where we can put faces to names, bring the community together and share the latest updates and ideas on the future of Veblean and the VEB token.





# The *opportunity* ahead



We feel truly confident that this project will end up demonstrating its true value and positive impact during the next years.

As we wrap up, we recognize that the path ahead is filled with exciting opportunities, and we heartily invite you to join us. You will have exclusive access and will

be able to offer your key insights throughout our creative process, contributing for the evolution and expansion of the project. Come along and be a part of a project that will introduce new investors to the world of cryptocurrencies. Let us commemorate all future landmarks while impacting lives together.



## *Enough with the talking, now let's start **walking***

The Veblean founding team is a group of successful entrepreneurs and executive professionals that possess a wide range of experience in delivering innovation.

Their combined experience spans all the way from concept ideation to go-to-market strategies in digital products, including expertise in blockchain technology, cryptocurrencies, payment networks, banking systems, regulatory and license applications, RegTech, credit cards, R&D in technology, and venture HealthTech.

# The *lead advisors* team

## *Ricardo Abreu*

Specialist in management and product strategy, from ideation to go-to-market. Currently, Chief Product Officer for an international EMI specialised in cross border payments. Previously, Ricardo was a Director in two FinTech blockchain startups and former Programme Director at Accenture, where he consulted banks and Fortune 500 companies, managing large teams on how to balance banking technology with creative design and innovation.



## *Dean Razek*

A digital business strategist specialised in defining visions and bootstrapping. Dean started investing in crypto in 2016. This led him to be one of the founding members of BABB, a company using blockchain to disrupt the banking sector. Later, he became the Strategy Director for an Anon crypto startup that aims to democratise passive income. He's currently a Senior Blockchain Product Manager at Rocket Lawyer, a leading RegTech in the US.



## *Hugo Viana*

A subject matter expert in life science's most innovative topics, Hugo holds a Global Product Manager & Marketing Strategist position at a leading science and technology company. Throughout his career, Hugo has acquired key knowledge and expertise in the life sciences industry, with a strong emphasis on development, implementation, and execution of global strategy marketing campaigns and businesses Go-To-Market.





# The *advisors* team



*Ani Alexander*

Blockchain marketer and NFT artist who helps DeFi companies to grow a stronger brand.



*Jorge Pereira*

Founder and FinTech-focused software engineer with expertise in blockchain and Hyperledger.



*Arrais de Castro*

Tech CTO with background in software development, agile, and project management.



*Álvaro Rojo*

FinTech product lead and author with a background in strategy for Fortune 500 companies.



*Diogo de Castro*

Creative and strategist who helps disruptive innovations with design, first principals and communication.



*Kunwar Chief*

Founder of Red Pin Capital and managing director who is keen on better financial solutions.



*Hercílio Costa*

FinTech enthusiast with 10+ years of experience in management and B2B marketing relationships.



*This can be you*

We are openly looking for more enthusiastic people to be a part of our board of advisors.



*This can be you*

We are openly looking for more enthusiastic people to be a part of our board of advisors.



# Sounds good, *doesn't it?* Pay us a visit or come chat with us



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Click on the buttons or scan the Qr Codes to open the links!





The app  
for *lean*  
investors