Azima
WHITEPAPER

October 2022

"The personal loans market has been stacked against consumers for far too long.

It's time for change.

The market needs to be exposed to the full force of competition. Only then will consumers really be able to borrow well."

Paul Pester
Chief Executive Offer
TSB Banking Group

P2P Lending
is an example of one such financial alternative.

Mission Statement

To create another source of finance for working class
people and help the world transition towards a new
financial system based on trust, spiritual economics and a
wider ranger of options.

To create a token which is synonymous with P2P transactions, that powers an
ecosystem of borrowing, lending and trading, via a decentralised app connecting a
global network of users that can help each other out during times of need and help
people avoid undesirable and traditional lenders.

~ Segun Magbagbeola

Contents

P2P Lending

P2P Lending is a process whereby people can exchange money
between each other without the need for a centralized
authority to facilitate the transactions.
This opens up a staggering amount of possibilities within
the financial world and essentially puts power back in the people's hands.

Introduction

The year is 2022. We are living in a crossroads of human civilisation, a time of great change, where globalists are pushing 'the great reset,' the Covid 19 vaccines contain nano technology, and can re-write your DNA. AI is heading, if not already at singularity, and machine learning continues to evolve. Out of our great advancements in technology one of these is crypto currency.

Crypto currency is a new phenomenon in our world, and though it is more than 13 years old, it is still in its infancy. Crypto currency has become so mainstream now that it has become legal tender for countries such as El Salvador and Congo.

The financial climate in most parts of the world is close to breaking point. Inflation is at it's highest in forty years at 9.9%, most of Europe is facing a dark winter due to soaring utility prices. The Russia-Ukraine conflict continues to destablize Eastern Europe and the threat of nuclear war and WW3 becomes more imminent. Though the globalists who kept iterating *'the great reset'* over and over again during the Covid-19 PLANDEMIC, might be seen as sinister, it's easy to see that the current financial system among many, needs a major overhaul.

But are their new plans, their '*new normal* 'as they put it designed to serve or enslave us even further. If you know anything about CBDC's digital IDs, and social credit scores, I will say its definitely the latter?

Question? What can be done about the current financial system?

Foundations

Azima is a **token** and P2P lending app. The name *Azima* is a Kiswahili word meaning 'lend' or 'borrow.' The symbol is an *Adinkra* symbol *Bese Saka* from the *Akan* religion of Ghana, West Africa. It symbolises affluence, abundance, and unity.

Azima was created from the core financial concept of borrowing. Since the dawn of civilisation humans have always traded with each other whether in the form of **barter**, exchanging goods or services, **currency**, a system of money such as coins/banknotes or even cowrie shells and last but not least, **lending;** giving someone money who promises to pay back the debt at a later date.

With the advent of cryptocurrency in 2009 and its rise to popularity in 2017, it is only natural for the process of borrowing and lending to become a ***market*** in its own right within a P2P network, with its own associated token and decentralised app (d'app).

What is Cryptocurrency?

Cryptocurrency is a digital currency that uses cryptography to verify and secure transactions. Cryptocurrencies, unlike fiat currencies are not issued or controlled by a government or central authority, instead they are managed by peer-to-peer networks of computers. Cryptocurrencies run on a distributed public ledger called blockchain, a record of all transactions updated and held by currency holders.

Whilst crypto is managed in a P2P network, it is this P2P framework we intend to use for the process of lending and borrowing money by a global network of users.

Azima Metadata

Property	Value
Name	Azima
Ticker	AZM
Token Symbol	
Description	Azima is a token for P2P lending in a d'app
Inception	09/20/2022 10:56:51 PM
Token Address	.......gs949g3x
Link	Cardano Scan
Amount	1 Trillion

Cardano: Our Blockchain of Choice

There are several ways to create a cryptocurrency, 1) create your own blockchain and native cryptocurrency, 2) modify the code of an existing blockchain 3) establish a new cryptocurrency on an existing blockchain.

It is not feasible or practical to create our own coin, especially when there are several high quality blockchains already in use. Our mission and objectives are better served towards the building and maintenance of our d'app and ecosystem to support our business operations. Token creation is considerably faster and less costly as you can utilize the infrastructure of an existing blockchain. From all the blockchains in existence, there is one which we favour the most and that we feel supports our mission. That is *Cardano*.

Cardano was created in 2013 by a group of individuals one of which is Charles Hoskinson, one of the co-founders of Ethereum. It is *arguably* one of the best blockchains ever created. It is a 3rd generation blockchain, after Bitcoin, and Ethereum, it was built to solve Ethereum's problems, including scalability, interopability and sustainability.

" Cardano ..... are defining a new future: a decentralized future without intermediaries, in which power is returned to the individual. "

Charles Hoskinson: Founder of Cardano

Cardano brings a new standard in technology – open and inclusive – to challenge the old and activate a new age of sustainable, globally-distributed innovation. Cardano alongside their community and partners, are defining a new future: a decentralized future without intermediaries, in which power is returned to the individual.

"The IOHK built cardano to be the Financial operating system of the world. They built it to bank the unbanked, as a community to give economic identity to those who don't have it so that we can have one global fair market place." Charles Hoskinson.

Since its creation in 2013, Cardano has taken great strides to improve their blockchain. Cardanos Alonzo upgrade in September 2021 was a major upgrade which introduced smart contracts to the blockchain. Smart contracts are programmes stored on a blockchain that run when predetermined conditions are met, and will also allow Cardano to host their own (d'apps). The Vasil upgrade and hard fork was completed on September 22nd which features block transmission without full validation, allowing for faster block creation and upgrades to its plutus smart contracts.

Last but not least, Cardano has a unique philosophy. Cardano aims to become a global cryptocurrency ecosystem that would reach the unbanked people, support decentralized financial services, and make the world work better for all. For example, IOG has partnered with several governments of African countries to promote the blockchain for various use cases.

Cardano is a blockchain platform built on the groundbreaking Ouroboros proof-of-stake consensus protocol, and developed using the Haskell programming language: a functional programming language that enables Cardano to pursue evidence-based development, for unparalleled security and stability.

Ouroboros is more scalable and energy-efficient than Bitcoin's proof-of-work (PoW) and claims to be the first provably secure system of its kind. In PoS networks, users don't have to mine tokens; instead, they participate in the block-validation process by staking the native token. This involves locking up tokens (depositing them into a smart contract) in order to stand a chance of being selected to add new blocks to the blockchain.

Cardano provides the template and toolset to a new age of innovation. It introduces leading-edge technologies, models, and methodologies to help individuals, developers, and enterprises discover a new possible, realize change, and enrich their lives.

There Are Three Key Partners That Play Pivotal Roles, The Cardano Foundation, IOHK, and Emurgo.

Users who stake their ADA help to validate the Cardano blockchain and earn ADA rewards. Staking ADA helps to validate transactions on the blockchain using a non-custodial consensus mechanism, while adding security to the network and contributing to Cardano's decentralisation. Staking is in their words 'the bedrock of Cardano.'

A Native Token on Cardano

A token is the basic accounting unit for a single asset type. The use of tokens for financial operations is becoming ever more popular and has many advantages including being independent of centralised entities, and enhancing liquidity and most impotanly, being used as a currecny to interact with a d'app. Native tokens behave the same as ada in most ways. However, Ada is the "principal" currency of Cardano, and is the only one which can be used for some special purposes, such as paying fees.

Native support grants distinct advantages for developers as there is no need to create smart contracts to handle custom token creation or transactions. This means that the accounting ledger will track the ownership and transfer of assets instead, removing extra complexity and potential for manual errors, while ensuring significant cost efficiency.

Out of the three ways to create a token we have chosen to use the 'token builder' (GUI) on cardano-native-token.com for ease and speed. The following values were used below to mint the Azima token.

Native Token Lifecycle

When all the necessary components are deployed, the native token lifecycle will be complete. It consists of five phases:

- minting
- issuing
- using
- redeeming
- burning
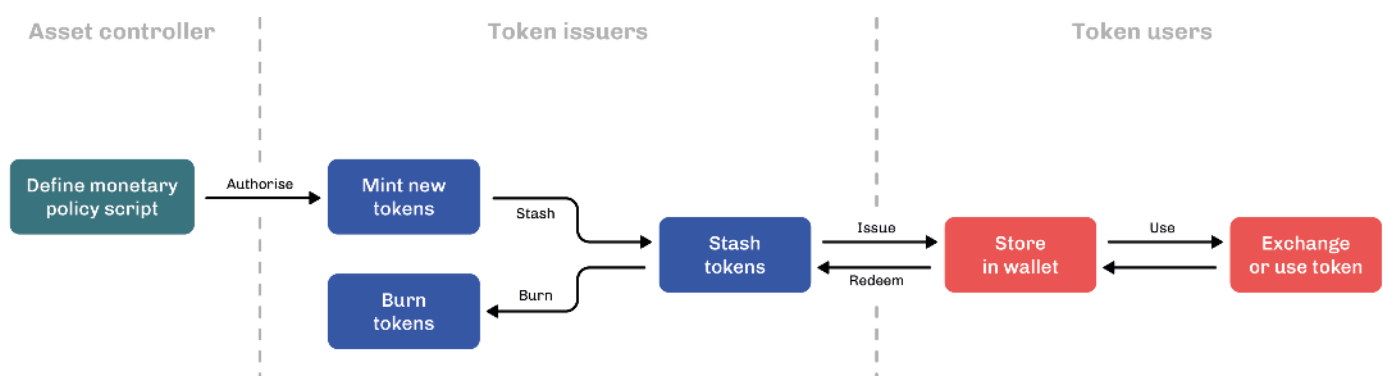
During these phases, asset controllers will be able to define the policy for the asset class and authorize token issuers to mint or burn tokens. Token issuers can then mint tokens (for applications, for instance), maintain their circulation, and issue them to token holders. Finally, token holders (e.g. individual users or exchanges) will be able to send tokens to others, use them for payment, or redeem them when they have finished using them.

Roadmap

Our roadmap shows our key achievements we have achieved so far and major milestones we hope to achieve in the future.

Q3 2019

Joined Hyper Accelerate Program

HYPER

Q4 2020

Completed Prototype

Q3 2022

Pre-Seed Funding Round

Q3 2022

ICO

Q4 2022

D'app Development will begin

Q2 2023

Launch D'app
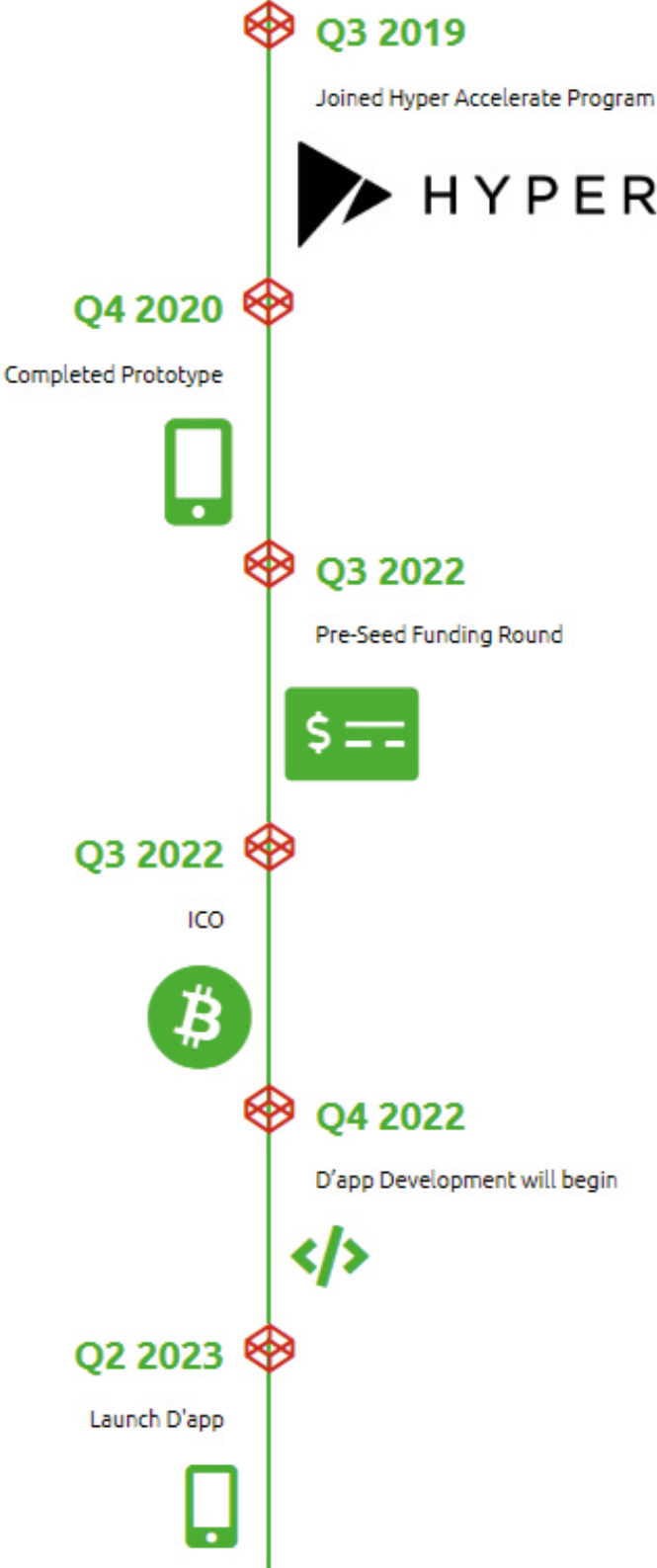
Ecosystem

We have minted the Azima token, as a native token on the Cardano Blockchain, to fuel our Azima ecoystem. Our d'app will allow customers to take out loans of £1000 or £2000 with a premium subscription (£8p/m), a collateral, and fairer interest rates of up to 18% APR. Lenders will receive interest in the form of Azima tokens that is staked for the length of the loan, the exact rates will be decided in due course. We also want to encourage lenders with cashback from major retailers and lower interest rates in the event they decide to take out a loan from from the d'app.

At the end of paying back the loan, customers will be able to receive their collateral back in tokens that have been locked in staking pools giving them profits. Lending will be locked for 6 months and they will be encouraged to lend out money to other borrowers to keep the ratio of lenders to borrowers as even as possible.

IDO & Launchpad

An Initial Dex Offering (IDO) is when a part of the token supply is sold to retail investors through a decentralised exchange (DEX). The IDO was created to compensate for the shortcomings of the "traditional" ICO model. There are several benefits of an IDO compared to an ICO or IEO:

- investor protection so less vulnerable to rug pulling
- Decentralised model provides more safety from cyber risks
- No pre-mining
- instantly tradable unlike ICOs, where lockup periods are common
- the issued token is listed immediately on the DEX where the IDO took place.

Launchpad - Crypto launchpads, often referred to as IDO platforms, are platforms for crypto projects to launch new coins, distribute tokens and raise liquidity. According to CryptoMinati Capital "Launchpads provide regular investors the opportunities that were previously only available to venture capitalists and other large-scale investors."

We have selected **Kick.IO** IDO Launchpad to launch the Azima token. Kick.IO is a Cardano-based fundraising platform and a project accelerator. Kick.IO is our top selection as they offer full support of Cardano native tokens and a suite of advanced DeFi tools that upcoming projects need to thrive and prosper. Once we make an application we will either be selected by their research department or choose another Launchpad. In the event we are not selected by any launchpads we will hold our own ICO on the Azima website.

Their launchpad is built according to the best DeFi industry practices: ensuring real-time settlement, top-notch security, interoperability, true decentralization, and zero counterparty risk.

KICK.IO is going to host both utility and security token IDOs. Besides the most popular payment methods of ADA, ETH and supported stable coins, KICK.IO will allow IDO contributions in native KICK token at a priority which will add a supplementary utility for the token.

Azima Token Launch

The token launch is an important event to bring the token to life by making it 1) tradable and 2) usable in our d'app. To launch a token the project team generates a **token pool.** A token pool is where investors pay for their tokens in advance. The investors are to receive their tokens once the **TGE** takes place, shortly after the IDO. In this manner, instead of setting a fixed price, the issuer can hold an auction, thereby achieving a price driven by supply and demand.

Upon successful completion of the IDO and Token Generation Event (TGE), the DEX lists the token for trading. We want Azima to be available on the Cardano automated market maker (AMM) Sundaeswap.

Users will be able to buy, sell and hold Azima tokens before the launch of our d'app. This is good for our entire ecosystem as I will now explain.

Developers will have an existing coin to test and build with, an existing coin makes it easier to grow our community with additional marketing, and an existing coin has the ability to grow in value over time. These benefits should make it more appealing to lenders who will be able to benefit from staking rewards whilst their money is lent, and borrowers who receive Azima tokens once their loan is fully repaid.

"Funding your project and securing running funds is one of the hardest barriers one must face as an entrepreneur."

Our goal is to create an app that gives people access to emergency funds they might not otherwise have due to bad credit scores, banking regulations or personal circumstances. This in turn requires users to see the real-world value and utility in the app by putting their money behind the project for a thriving ecosystem and production like facility.

Staking is the Bedrock of Cardano

Every ADA holder also holds a stake in the Cardano network. Ada stored in a wallet can be delegated to a stake pool to earn rewards – to participate in the successful running of the network – or pledged to a stake pool to increase the pool's likelihood of receiving rewards. One such wallet is Yoroi: a browser-based wallet developed by EMURGO, they call it 'your gateway to the financial world, and there are several other wallets to choose from including Daedelus, Nami and Ada lite.

We will also allow investors to provide liquidity, helping Azima to gain and sustain momentum and earning additional tokens.

This way lenders receive two benefits, knowledge that they are helping someone who is genuinely in need of extra finance, e.g food, bills, wedding, car, work related purposes, home repairs, education or a training course e.t.c and staking rewards from lending the money.

A working and profitable cycle is essential to the longevity and success of the project, so it is important everyone benefits at every stage in the process.

Once a loan is approved and sent the money is sent to the users wallet. The corresponding amount is then taken from the default wallet and held in the lenders account where it is locked in and eligible for staking rewards for the duration of the loan. A staking calculator can be used to predict approximate rewards a user may receive by lending which is delegating to a stake pool. The rewards shown are only an estimate.

Rewards breakdown

The Team

Segun Magbagbeola
Founder

Segun is by trade an IT Engineer specialising in Networking and web development projects. Being multi-talented he has gone on to start businesses in publishing and fitness. He has developed core skills in IT, technical writing, project mangement and bsuiness growth. He is ready for the next profitable venture in the world of Fintech.

Patrick Wasawo
Ambassador

Patrick is an independent and instinctive thinker originally from East Africa. Has run various Mental Health courses in and around the London region. A lifelong Martial Artist with 23 years' experience in shaolin Kung Fu. He came close to setting up his own crypto project and has been an active crypt investor for 5 years.

Crypto Lab
Blockchain Advisory

We are in talks with a leading crypto lab for blockchain advisory and tokenomics.

Crypto Agency
Blockchain Developers

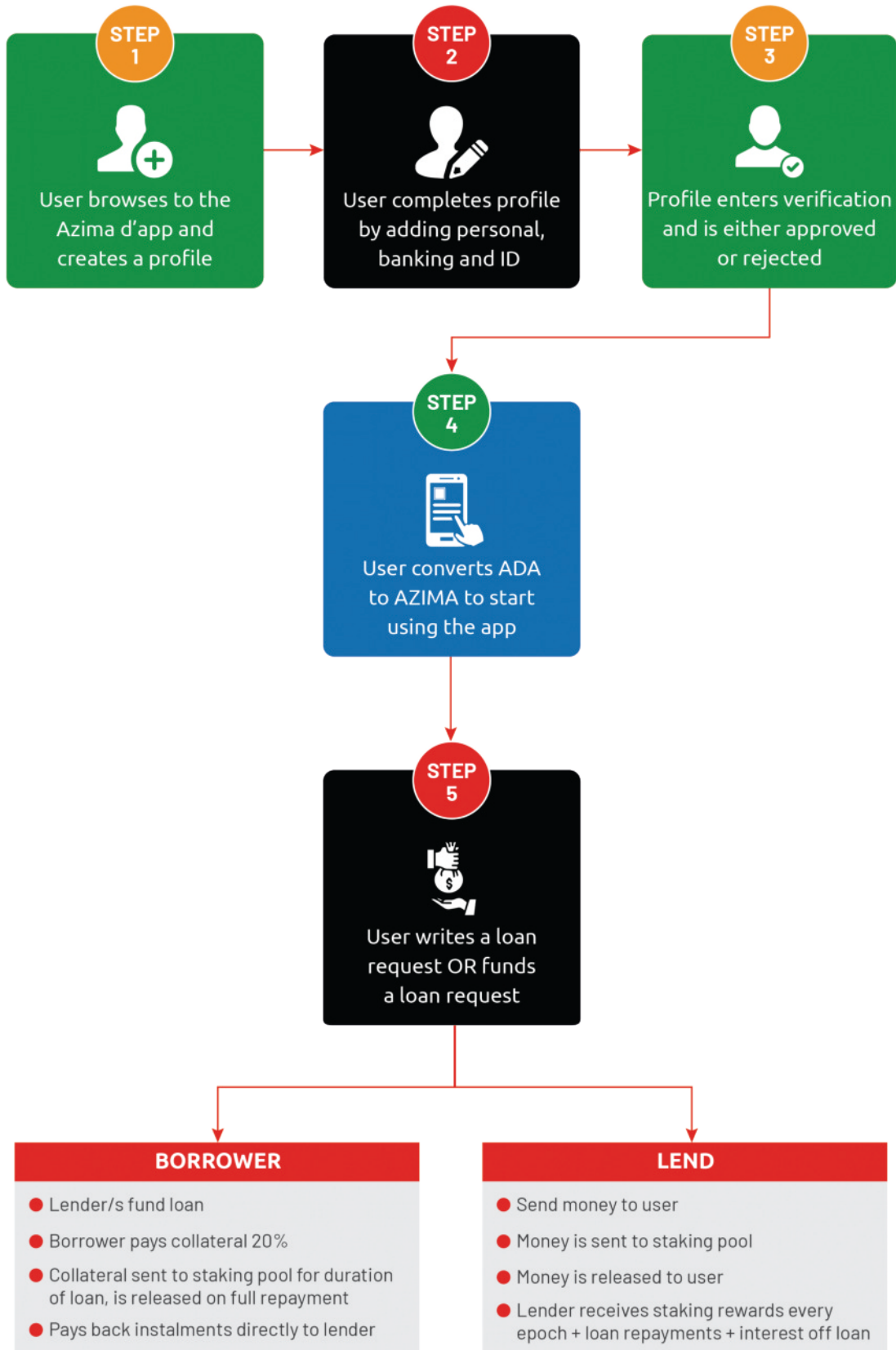We will seek to appoint an agency of blockchain developers to make the app. This is subject to funding.

Marketing Agency
Marketing Executive

We will seek to appoint a marketing executive to promote Azima on social media, websites and crypto based communities.

How Users Interact With the Azima D'app

STEP 1
User browses to the Azima d'app and creates a profile

STEP 2
User completes profile by adding personal, banking and ID

STEP 3
Profile enters verification and is either approved or rejected

STEP 4
User converts ADA to AZIMA to start using the app

STEP 5
User writes a loan request OR funds a loan request

BORROWER
- Lender/s fund loan
- Borrower pays collateral 20%
- Collateral sent to staking pool for duration of loan, is released on full repayment
- Pays back instalments directly to lender

LEND
- Send money to user
- Money is sent to staking pool
- Money is released to user
- Lender receives staking rewards every epoch + loan repayments + interest off loan
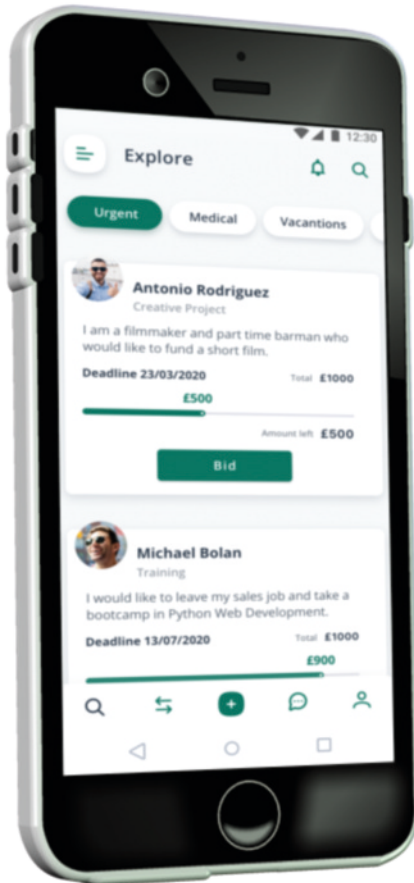
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Azima Prototype

The Azima team have gone through a great deal of effort to get to this stage in our journey. We have completed a prototype from our accelerator program at Hyper. Here are images from the prototype so you can see how the d'app might work in practice.

Borrower's write loan requests for lenders to view and select. A lender can view the borrowers history, and make a decision to to approve or reject the loan.

Borrowers can view their loan repayments and manage it using the app. They can choose to pause a payment or request a pardon to avoid late payment fee's.
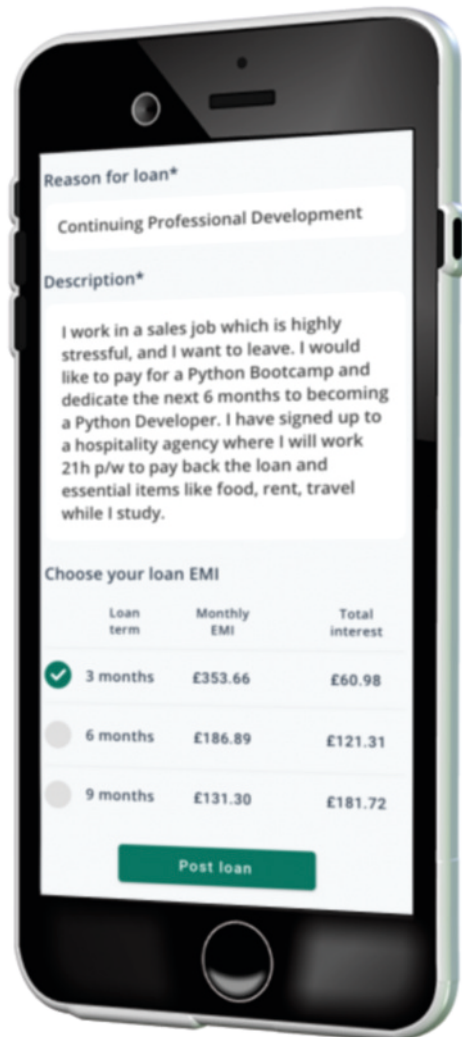
App Development

The original idea for the app was to be built using React Native and hosted on Google Android's Play Store and Apple's iTunes. However due to our company goal's of decentralisation and P2P framework, it may be more fitting to host on the IPFS network.

IPFS like Blockchain, and like ADA is at it's essence P2P, decentralised in nature so is not controlled in any way by any central authority but widespread on a network with many nodes to keep it running and is a new technology using web3 standards and protocols

Apps hosted on the these centralised app stores do carry certain benefits, especially a high level of usability and accessibility and as a company we will try to find a solution bridging the best of both worlds.

As Cardano is our blockchain of choice, the app will need to be written in Plutus, which is the smart contract platform of the Cardano blockchain. It allows you to write applications that interact with the Cardano blockchain. Haskell is the programming language for Plutus contracts. We will choose a developer team with great experience and advanced knowledge of Haskell and functional programming.
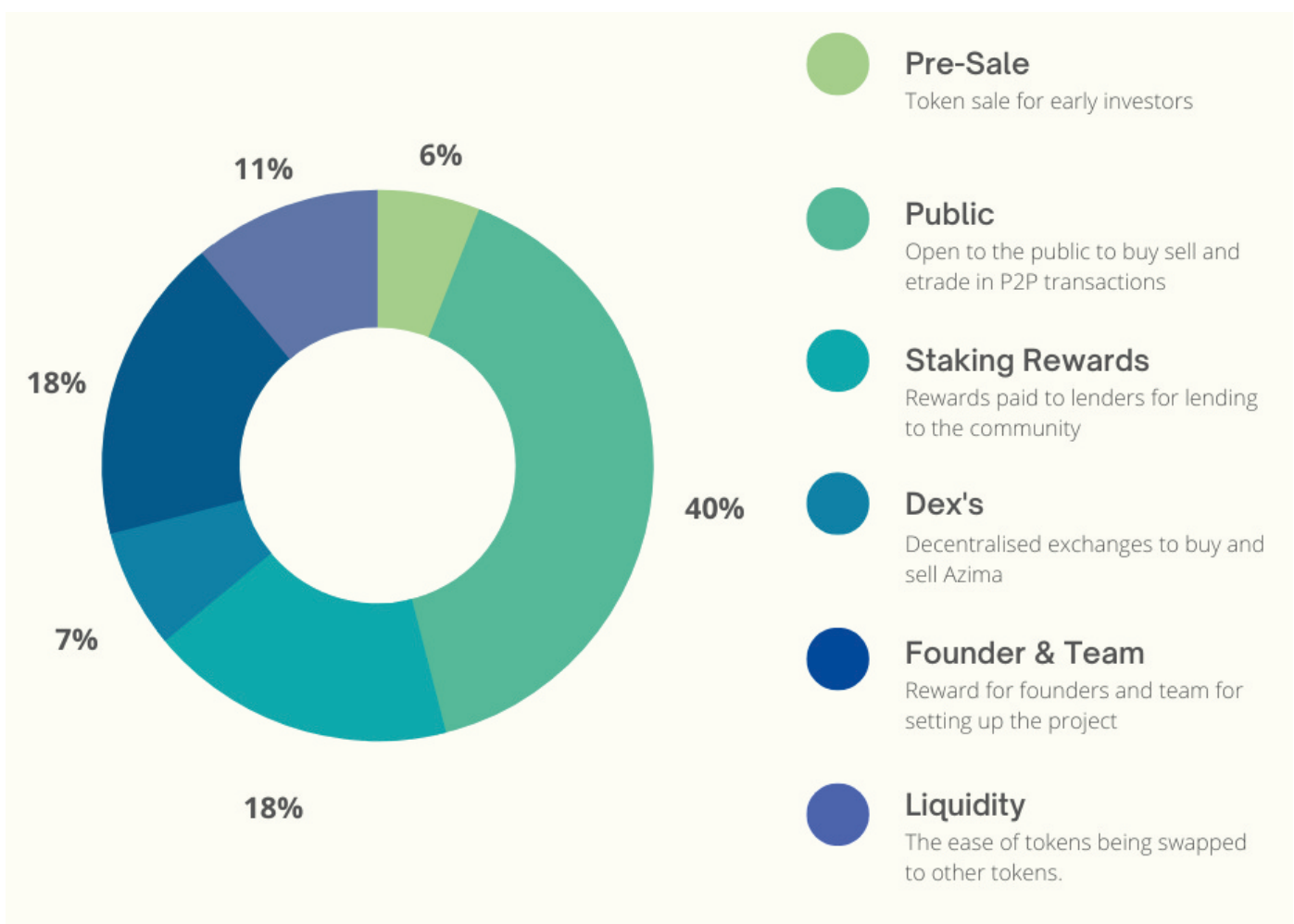
An agency is more beneficial than an individual developer because the state of the app wouldn't be in the hands of one person, but rather the responsibility would be shared, and pricing for ongoing maintenance and upgrades would be less costly.

Web Hosting

The Azima d'app will utilise the full power and capabilities of web3. I will mint a domain e.g bitcoin.nft from unstoppable domains which is stored in my wallet and then transfer it to another host, most probably IPFS. For users to view the app/website they will need to use a mirroring service, a browser extension or a browser that supports nft domains. This is necessary because the financial system is well known to be unfair corrupt and limiting towards a vast majority so the app needs to be truly decentralised. Not controlled in any way by any central authority but widespread on a network with many nodes to keep it running.

Tokenomics

The pie chart below shows our token distribution, project utility, supply and reward structure.

Pre-Sale
Token sale for early investors

Public
Open to the public to buy sell and etrade in P2P transactions

Staking Rewards
Rewards paid to lenders for lending to the community

Dex's
Decentralised exchanges to buy and sell Azima

Founder & Team
Reward for founders and team for setting up the project

Liquidity
The ease of tokens being swapped to other tokens.

When a borrower makes an application to borrow money they are required to provide collateral (20%). This goes to an Azima liquidity pool. When a lender lends money to a borrower, the money is also transferred to a liquidity pool for staking. This provides asset liquidity for users to swap between tokens and incentivises the user for their good deed. Azima automatically pays the loan amount to the users crypto wallet for them to use.

The lender then receives staking rewards every *epoch* (five days) of close to (12%), plus part of their money paid back to them in instalments as per the loan agreement e.g monthly. At the end of paying back the loan (19% APR) borrowers will be able to receive their collateral back in Azima tokens that have been locked for staking, again earning them rewards on top of the initial amount. Lending will be locked to the borrower for 6 months and they will be encouraged to become a lender to other borrowers. At the end of the 6 months they will be eligible for borrowing again with but with lower interest rates (12% APR.)

Loan Overview

Table 1.1 shows a breakdown of a typical loan that can be taken out at Azima and the corresponding figures that the borrower is concerned with. Table 1.2 shows the figures from the point of view of the lender.

Loan Amount	1000
Collateral	20% (£200)
APR	19%
Time Period	6 months
Monthly Instalment	181.3
Total Repayable	1180
ROI	
Staking Rewards (per epoch)	4
Staking Rewards (6 months)	92
Wait Period	6 months
Interest Off Next Loan	6%

Table 1.1: Loan Overview Debtor

Loan Amount	1000
Interest Rate	0.13
Staking Rewards (per epoch)	4
Staking Rewards (6 months)	92
Total Received	150

Table 1.2: Loan Overview Creditor

$$P = L \cdot \frac{c(1+c)^n}{(1+c)^n - 1}$$

The most typical loan payment type is the fully *amortizing* payment in which each monthly rate has the same value over time.

'One of Azima's aims is to create a lending platform based on trust and equal advantage for both parties'

Lots of crypto companies offer staking rewards for customers. Azima allows lenders to lend their money directly to people in need, while achieving staking rewards at the same time. A customers collateral is also staked and due to increase over time making it more appealing to pay back the loan and receive their collateral with interest on top. Lastly Azima benefits because the money staked is used to verify and build the blockchain and we take 6% interst on every loan.

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What happens if a customer does not pay back their loan?

Whilst we have done our best to create a system based on trust and fairness we have the following procedures in place for un-repaid debts and recovery. Our app and Azima token are decentralised in nature but we will also utilise elements of centralised lending such as credit scores, credit reference agencies, legal proceedings and recovery agents.

- The customer has the option of 'pausing' a repayment for 7 days, a grace period. 1 pause is allowed per year.

- Charged a late payment fee of £12 which is added to the total amount repayable. They have the option of requesting 1 pardon every year, where the fee will be waived.

- If your account reaches recovery phase your collateral is sent to the lender and we come the beneficiaries of the loan.

- The outstanding amount will be sent to the original lender in Azima tokens

- We are obligated to report late/missed payments to credit reference agencies (CRAs) who hold your credit file.

- You miss the chance to reduce the capital as our overall fee goes up.

- We may issue you with a county court judgement (CCJ)

- May have to declare yourself bankrupt

- Have to lend a required amount in order to be eligible to take out more loans on Azima

- You will be given a 'payback score' which lenders use to assess your reliability. In order for you to take out a loan on the platform again you will have to fully repay the loan and become a lender.

Future Goals

It should be clear from our roadmap and white paper that the token and app launch are our major objectives. Providing this is successful, we have the following minor objectives in place.

Become a Stake Pool Operator (SPO) - SPO's act as the driving force of the ecosystem, by being responsible for transaction processing and block production which contributes to the health and diversity of Cardano. A stake pool is a reliable server node that holds the combined stake of various stakeholders in a single entity.

Charitable Donations - We aim to give a certain percentage (1-3%) of revenue to charities in developing countries such as healthcare, children's homes, education and business incentives to empower the next generationa nd give back to those in need.

Become a Cardano Ambassador - The Cardano Ambassador program was established in 2018. The program aims to; drive the adoption of Cardano promote awareness, & educate the wider community. Cardano is a brilliant blockchain and as the parent of Azima it's only right to give back to the network which is committed to improving the world.

To get involved in Azima please sign up to our mailing list on the Azima website and join our various social media channels. The IDO is our next major step in our roadmap so stay in touch to see how you can participate.

THE END

Glossary

Azima - a token created on the Cardano Blockchain for P2P lending in the decentralised lending app.

Blockchain - a publicly-accessible digital ledger used to store and transfer information without the need for a central authority. Blockchains are the core technology on which cryptocurrency protocols like Bitcoin and Ethereum are built.

Cryptocurrency - is a decentralized digital currency that uses encryption techniques to regulate the generation of currency units and to verify the transfer of funds.

Decentralized - a system operated by a distributed, peer-to-peer network instead of a central figure or authority.

Minting - the process of validating information, such as domain ownership, and registering that onto the blockchain.

NFT (Non-fungible token) - a digital certificate of authenticity used to assign and verify ownership of a unique digital or physical asset. Unlike fungible tokens, NFTs are not interchangeable with one another. Unstoppable Domains are NFTs themselves, meaning you have complete ownership and control over them.

Wallet - a software application or hardware device used to store the private keys to blockchain assets, such as cryptocurrencies and NFTs. Unlike a traditional wallet, a blockchain wallet does not actually store the coins or tokens themselves. Instead, it stores the private key that proves ownership of a given digital asset. (e.g. Metamask, Coinbase Wallet, Ledger, Trezor)

Wallet Address - also known as a public key, this is an alphanumeric code that serves as the address for a blockchain wallet, similar to a bank account number. Unstoppable Domains replaces these complicated addresses with easily-readable domain names. Anyone can send digital assets to your wallet via your public key or domain name, but only you can access your wallet's contents by using the corresponding private key.

Web3 - the next iteration of the web being ushered in as we speak, which leverages blockchain technology, open-source applications, and the decentralization of data and information. Web3 aims to remove control of the web from monopolistic tech companies, and return ownership of data and content to its users. Also referred to as the "decentralized web" and the "read-write-trust web."

IDO - is a platform for crowdfunding for any new project launched on a decentralized exchange platform using coins or tokens. Due to the project's blockchain-based approach, people from various backgrounds can contribute.

Smart contracts - programmes stored on a blockchain that run when predetermined conditions are met. They are typically used to automate the execution of an agreement

Consensus mechanism - is a fault-tolerant mechanism that is used in computer and blockchain systems to achieve the necessary agreement on a single data value or a single state of the network among distributed processes or multi-agent systems, such as with cryptocurrencies. It is useful in record-keeping, among other things.

P2P Lending - can be categorized as an alternative financial service. It involves people using their finances to lend to other individuals, therefore cutting out the need for banks to be involved.

PoW Consensus - a common consensus algorithm used by bitcoin and litecoin. It requires a participant node to prove that the work done and submitted by them qualifies them to receive the right to add new transactions to the blockchain. However, this needs high energy consumption and a longer processing time.

PoS consensus - involves having investors hold their capital in the supported token inside their wallet. In return, investors accrue rewards for their "stake" in the network.

Liuidity Pool - A liuidity pool is a decentralized finance (DeFi) mechanism where holders and users pool their cypto assets in a decentralised exchange (DEX) smart contract in order to provide asset liquidity for traders to swap between different cryptocurrencies. They are essential for the overall stability and growth of any crypto token.

Launchpads - provide regular investors with access to opportunities that were previously only available to venture capitalists and other large-scale investors.

Spiritual Economics - is a term used to describe the application of spiritual principles to business and commerce. It works in unison with universal laws and is based on trust, fairness and equality. Spiritual economics can be used as a guide for trading and when applied it can attract true prosperity not only for the individual but for the world.

Decentralised - a system operated by a distributed, peer-to-peer network instead of a central figure or authority.

The Interplanetary File System - (IPFS) is a distributed file storage protocol that allows computers all over the globe to store and serve files as part of a giant peer-to-peer network.

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DISCLAIMER

The purpose of this whitepaper is to inform and educate interested parties about the Azima ecosystem and how it can be used as an alternative financial service.

Investing in cryptocurrencies and Initial DEX Offerings ("IDOs") is highly risky and speculative, and nothing in this article is a recommendation by Azima or the writer to invest in cryptocurrencies or IDOs. Since each individual's situation is unique, a qualified professional should always be consulted before making any financial decisions.