

LIGHT PAPER





## INVESTMENT OFFER

**Bank of Memories is a platform that allows to store and encrypt information using cryptography, and also make it inherited by using of the Blockchain technology.**




The project combines the most important spheres of life of a modern person and is implemented on Blockchain technology and on the cryptographic method of data encryption.

We invade the most intimate, that every person has - a personality, a genus, an idea, an inheritance. The project makes it possible to impart content a special value: both material and emotional.

### Problems that the project solves:

-  1 • Prevention the loss of truly valuable content that is among the daily piling up of "digital garbage"
-  2 • Storage, transmission and inheritance of digital information
-  3 • Association of relatives in a single generic tree, clear identification of a member of the genus with the possibility of access to the entire family tree.
-  4 • Uniting humanity into the one big family.

### Methods of solution:

-  1 Emotional messages that will affect everyone
-  2 Digital testament by creating a family tree with the ability to transfer access to relatives after the death of the family member
-  3 Lifetime accumulation of generic information and the creation of a "digital monument".

**Emotional messages** are the most "charged" content that will be saved from the moment of its creation and delivered to the specified user or to the message's sender, unexpectedly or with a notification at precisely appointed time (congratulation, confession, revelation, forgiveness, secret, request, memories, self motivation), - something that the user does not want or is not ready to transmit or show at the moment, but definitely would like to remind to himself or someone else in the future.

**Family tree** is a profile and personal cell that identifies relatives, accumulates information about a person, stores information about the genus, and is available only to members of the genus.

**An information monument** is a special section of the generic tree, in which the confirmed information about a person accumulates, which will become public after the death of a person in the form of a QR code.

Emergency access to the cell is realized using the generic key.

#### Form of implementation.



#### Pricing and the role of the token in the project.

The unique identifier of the person in the family tree, the method of betraying material values, an additional key, a payment facility, a price stabilizer for the cell.

The cost of storing one cell (50 MB) with SMS notification on protected servers with redundancy is \$ 0.12 per year.

The rental price for 5 years 2TB of information on reliably protected servers in Europe is \$ 3,800. This is 41943 cells with 50 MB each.

Thus, the price of renting a cell for 1 year is  $\$ 3800 / 41943/5 = \$ 0.018$ .

The cost of storage also includes part of the cost of marketing application promotion - \$ 0.08 and administration of the service - \$ 0.02. The company's profit is \$ 0.07 The total cost of the service is:  $\$ 0.018 + \$ 0.08 + \$ 0.022 + \$ 0.07 = \$ 0.19$  for storage of 1 cell per year

The cost of renting a cell for a year for users of the service is \$ 0.99.

The bank reserves the balance of  $\$ 0.99 - \$ 0.19 = \$ 0.80$ , for further purchase of the coin on the stock exchange.

## The target audience of the project

- People who are interested in sharing the suddenly created "emotionally charged" content.
- People for whom ancestry is important
- People who want to keep important information about themselves for descendants after their death (photo, video, medical data, information about keys, passwords, e-wallets, and other resources where the departed kept something important)

## Work resource

A mobile application that allows to send content to the future both anonymous and by verification, and in the case of a generic tree, access to the cell.

Browser version of the project (website) on which the main profile of the participant will be displayed (profile in the generic tree).

The basis of the Bank of Memories work is the successful technical solutions of the project partner - the company Security Services Group, which has been working in the field of data protection for more than 8 years. These solutions are used in the work of the Secserv.me service and the Kryptos application.

The database available through the Bank of Memories platform is completely decentralized and stores data on distributed providers, which eliminates the threat of a single access point to the data of any user.

The social usefulness of messages to the future and the formation of the family tree is that the resource involves people in the planning of their own lives with the opportunity to analyze the life of their ancestors.

The relevance and virality of our resource will lead to the popularity of BMC.



## Investment attractiveness of the project

The coin is deflationary; accordingly, each new user will contribute to the reduction of free coins in the market, which leads to an increase in the market value of BMC.

*The fact that Bank of Memories does not have the right to freely sell coins on the market, but only to carry out their redemption, is a guarantee that demand and supply will be formed by market participants.*

By purchasing BMC coins in the early stages of the development of the Bank of Memories project, the investor receives a unique opportunity to increase investment capital.

According to the marketing strategy for the promotion of the project, the projected price growth in the market will allow early investors to increase their capital by at least 3 times in the first three months.

**Example:**  $10\,000 / 0,05 = 200\,000$  BMC

$200\,000 * 0.15 = 30\,000$  C.U.

The global market for smartphone users is 2.5 billion.

**The goal of the project is to cover 1% per year, which is an increase of 25,000 million users per year. This almost always increases the demand and the price of tokens.**

- People are increasingly dependent on electronic data.
- The total growth of global content is 100% every 2 years.
- The market needs solutions to protect personal data  
(for example, in 2017, a similar project ICC FileCoin received \$ 257 million)

Realizing the importance of the project's popularization, we seriously approached this question, not only by developing an attractive loyalty program for Bounty and marketing strategy, but also focusing on the social significance of the project.

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**BANK**  
of memories

**We believe in our mission!**

Bank of Memories unites humanity in one big family!