

SOLALGO

The World's First Web3.0 iDIB
(intelligent Digital Investment Bank)

WHITE PAPER



April 2023
V2.3

Introduction

The Solalgo Group set out below details relating to its Initial DEX Offering, (IDO)

Token Creation & Basic Information


Token Ticker:	\$SLGO
Issuing Entity:	The Solalgo Group
Initial Total Supply:	10,000,000 (10 Million)
BlockChain:	Binance Smart Chain (BSC)
Smart Contract Address:	0x940580db429da7fa8662d66f7a4d312443f09f52
GitHub Smart Contract :	https://github.com/Solalgo/slgo
Smart Contract Audit:	https://github.com/ContractChecker
Sales Tax:	5% Buy/5% Sell (2% LP, 2% Marketing 1% Rewards)

Burn Pledge (70% of Issue)

All surplus fiat profits generated from The Group assets and business activities will be set aside and used to purchase SLGO on the open market at market rate as determined by exchanges.

These purchases of SLGO will be sent to a burn wallet. The Group pledge to continue this process until 70% of the total supply has been burned and removed forever from circulation.



 3 Year Burn Forecast



Introduction

The Group have developed, tested and applied a number of innovative tools for the identification and qualification of business opportunities in the form of its Proprietary Algorithmic Processes (ALGOSO101- v4.2) which it has and will continue to apply in the building of its portfolio of trading assets and businesses.

During the Pandemic Lockdown of 2020 a series of zoom calls, emails and WhatsApp messages took place between Derek Kelly (a business analyst living in Spain) and Barry Martin (a business development executive living in London).

These communications were a result of a simple question that had arisen which proved to be anything but simple in providing an answer.

The Question: What constitutes a successful business?

The Answer: ALGOSO101

A formal research and development process was commenced to find a method to;

- Define the question
- Set down a time and cost process for R&D
- Establish a set of rules
- Develop a series of procedural and financial parameters
- Formulate and develop an algorithm capable of answering the question



The research and development, of what became known as ALGOSO101, was completed and applied to critical virtual and real life testing.

The results of this testing allowed for procedures to be formulated in the structuring of staged analytical procedures to be applied to the results as calculated by ALGOSO101.

The Solalgo Group

The Solalgo Group was formed in January 2022.

The Solalgo Group is the trading name for commercial business concepts developed by the founders.

Cubex Investments Limited is the holding company for The Solalgo Group and all its assets.

The Solalgo Group is a commercial enterprise set up to identify, fund, develop and govern/manage early stage businesses and business concepts that have achieved a high success rating from ALGOSO101.

The Group have, to date, identified and developed three businesses which meet the criteria of projected success percentages generated by ALGOSO101. The Solalgo Group is currently developing further businesses concepts using ALGOSO101.

The Solalgo Group agreed to undertake an Initial DEX Offering (IDO) for the purpose of providing an alternative funding platform for its current and future development of business assets.

The following is a summary of The Solalgo Group's token utility, distribution and Tokenomics:

- The Solalgo Group will issue a crypto currency token (SLGO)
- The Solalgo Group is subject to European Reporting & Trading law.
- The Solalgo Group operates the website www.solalgo.com
- SLGO are not a debt instrument and cannot be pledged to The Solalgo Group.

SLGO is the gateway utility token that allows users who have registered an account. This account will allow holders to participate in a loyalty and rewards program. By holding tokens or purchasing them on the open market, users will receive a number of different rewards/benefits based on the number of existing tokens held in their SLGO wallet.

The Solalgo Group will notify users of current and additional utility that will be ascribed to SLGO within The Solalgo Group's ecosystem.



The Solalgo Group

At the Token Generation Event 10,000,000 SLGO tokens initially will be created by the issuer.

The Group pledge all surplus fiat profits generated through the activities of its commercial assets and businesses will be used to purchase SLGO – for the purpose of being sent to a burn wallet.

The Solalgo Group pledge that such SLGO burned through this process will be capped at a maximum of 70% of the total issue.

SLGO are functional utility tokens within The Solalgo Group ecosystem, which is a fully functional platform with a digital currency wallet.

- SLGO tokens are not securities.
- SLGO tokens are non-refundable.
- No promises of future performance or value are or will be made with respect to SLGO.
- SLGO tokens hold no rights in The Solalgo Group other than those set out by The Group from time to time.
- SLGO tokens are sold as a functional and all proceeds received by The Group may be spent freely by The Group absent any conditions.



ALGOS101



ALGOS101 is an algorithm devised and constructed by Barry Martin and Derek Kelly. It contains a series of processes and rules that allow specific information to be collected and ranked before being calculated into results that provide users with, but not exclusive to, the following;

- A detailed definition and breakdown of relevant local, national and international markets.
- A complete review of all applicable legislation that may have an impact on establishment, operation, growth and taxation.
- A comprehensive characterisation of management and operational practices.
- A forensic breakdown of historic success and failure rates.
- A determination of establishment requirements for tangible and virtual assets.
- The identification of systems, processes and personnel required in establishment.
- A calculation of costs required for establishment.
- Financial projections and timescales for development and growth.

ALGOS101

The applications of ALGOS101 and management processes are broken into five defined stages;

- 1.The completion of an online form by applicants consisting of a series of searching questions
- 2.A generation of a formatted series of instructions for ALGOS101 by management
- 3.Application of ALGOS101 to identify a projected potential for success exceeding 85% positive
- 4.Negotiation with applicant including forms of compensation
- 5.The formatting by management of the business into a fully audited 3 year business plan

Stage one to stage four takes ten working days, (subject to volume).

All intellectual property rights, including construction values, format and application, of algorithm ALGOS101, (in all versions), is owned by Cubex Investments Limited and proprietary to The Solalgo Group. ALGOS101 is held and protected under legally binding non-disclosure agreements by the Executive of the group and other, nominated, trusted third party developers.



iDigital Investment Banking

The Solalgo Group is positioning itself as a major funder, manager and consultant to start-up businesses, early-stage business concepts, under-funded small to medium sized enterprises and businesses benefiting from a merger and acquisition program.

In analysing the market for services of The Solalgo Group, the executive looked at the lending criteria of traditional and innovative banking practices locally, nationally, internationally and globally. This research included a review of problems facing entrepreneurs with particular emphasis on costs related to gaining access to management expertise, technical resources, seed capital and operational funding.

The gap between leading banking institutions and crypto funding of commercial entities is experiencing a period of rapid evolution.

The challenges facing capital-intensive banking institutions, in a low-price environment, show a restriction in risk-lending and subsequently valuations. Banks are trading at 1/1 times book value, versus 3/1 times for crypto funding related businesses - with 47% of banks trading for less than the equity on their books. These valuations persist even after a period in which the financial system as a whole gained more than 20 percent in market value from February 2020 to October 2021.

During the pandemic of 2020/21 banks did not witness any abnormal losses. In fact, bank profitability held up better than most analysts expected.

But if the pandemic has, so far, not had the expected harmful financial effects on the global banking industry, it has had others.

Digital banking accelerated, cash use fell, personal savings expanded and operationally remote became a way of working.



iDigital Investment Banking

The traditional practices of the global banking sector suggest capital markets are discounting an industry whose baseline for profitability and growth is traditional and resilient but not attractive.

There is clear and visible disruption to traditional banking method from unrestricted financial-service specialists who enjoy limited reliance on balance sheet valuations and lesser compliance with local, national and international regulatory restrictions.

This is reflected in the market multiples, where banking is currently valued more in line with an average utility - which mostly reach a price-to-earnings ratio (P/E) of 15 - while specialised financial service providers averages P/E's of 20 to 30.

Over the last decade, banks mainly focused on the same activities: rebuilding regulatory capital, mending regulatory fences, investing in digitisation, and achieving productivity and efficiency gains. These non-innovated safe procedures resulted in a convergence of profitability to levels below cost of equity. In the current low interest rate world, a commoditised business model - based on the balance sheet only yields - becomes risk averse, generates less income and brings no differentiation to the customer.

Not coincidentally, origination and sales are where specialists and platform companies are extending their tentacles to offer innovative services that are challenging traditional banking business models.

Recently, the UK-founded Fintech entered the wealth management business by facilitating investments in fractional shares or cryptocurrency. The result: growth from two million to fifteen million customers worldwide in three years.



iDigital Investment Banking

Mercado Libre; an established Latin America e-marketplace, is valued at almost \$100 billion and has traded at a price-to-book of roughly 33/1.

As banks compete on technology with crypto funding they face the problem that innovators - like The Solalgo Group - tend to be less regulated, speedier in qualification, faster in transaction rate and, ultimately, a more accessible route to getting a business funded. This makes The Solalgo Group an option that is cheaper and more efficient over a higher asset or revenue based operation.

Because of the uncertainty of global financial trends, traditional banking have not prioritised risk-lending to business which has resulted in a loss of vast potential value to banks and leaves many new and small business entrepreneurs feeling their needs are ignored.

Companies like Amazon, Apple, Google, Netflix, and Spotify have taken existing financial services and transformed them into digital experiences that are now embedded in customers' daily lives. As a crypto funding specialist, The Solalgo Group intend to replicate and bespoke this type of model in turning new and existing businesses into successful commercial enterprises while keeping them engaged with a deep resource of management expertise within a seamless digital experience that goes beyond banking.



iDigital Investment Banking

The Solalgo Group are positioned to:

- Attract interested parties by solving very specific yet relevant needs including the provision of seed capital and operational funding.
- Introduce acquired assets and businesses into an ecosystem that connects them with other resources and services to allow the building of a profitable, dynamic and distinctive operational experience.
- Provide SLGO owners with daily, weekly and monthly analytical insights into all areas of performance of its assets and businesses through detailed reporting on its websites and social media.

The short to long term impact of scale is the ability to bring marginal costs down – meaning commercial organisations that are subject to The Solalgo Group services will enjoy gains in operating leverage leading to consistent increase in size and profits.

Finding the optimal balance between providing a great lending experience and managing the; 'cost to service' is something crypto funding is designed to do.

As the crypto currency revolution evolves The Solalgo Group will be positioned to meet the demands of the market for managed risk funding alongside business growth and management while embracing an upward divergence in the digital world.



Selected Acquisitions

The following businesses have met the parameters of potential success rating through ALGOSO101 processes & management team analysis. These businesses are wholly owned by The Solalgo Group.

BUDZ

Budz is in the business of employing research time and financial resources to take advantage of the licensing of legalised medical and recreational marijuana in Spain for distribution to wholesale and retail markets in Europe and the United Kingdom.

VETQURA

Vetcura is in the business of developing, procuring and selling premium organic beauty and health products to dog and cat owners world-wide in a unique presentation format.

MODUSPAY

ModusPay is an online payment gateway for fiat and crypto currency transactions within and outside of immediate group interests.

The Solalgo Group will issue sufficient SLGO at appropriate intervals (as per our tokenomics model with the acquisition fund vesting) to raise the necessary fiat for the funding and development of these businesses and other projects / businesses identified through the processes of ALGOSO101 and its management team.

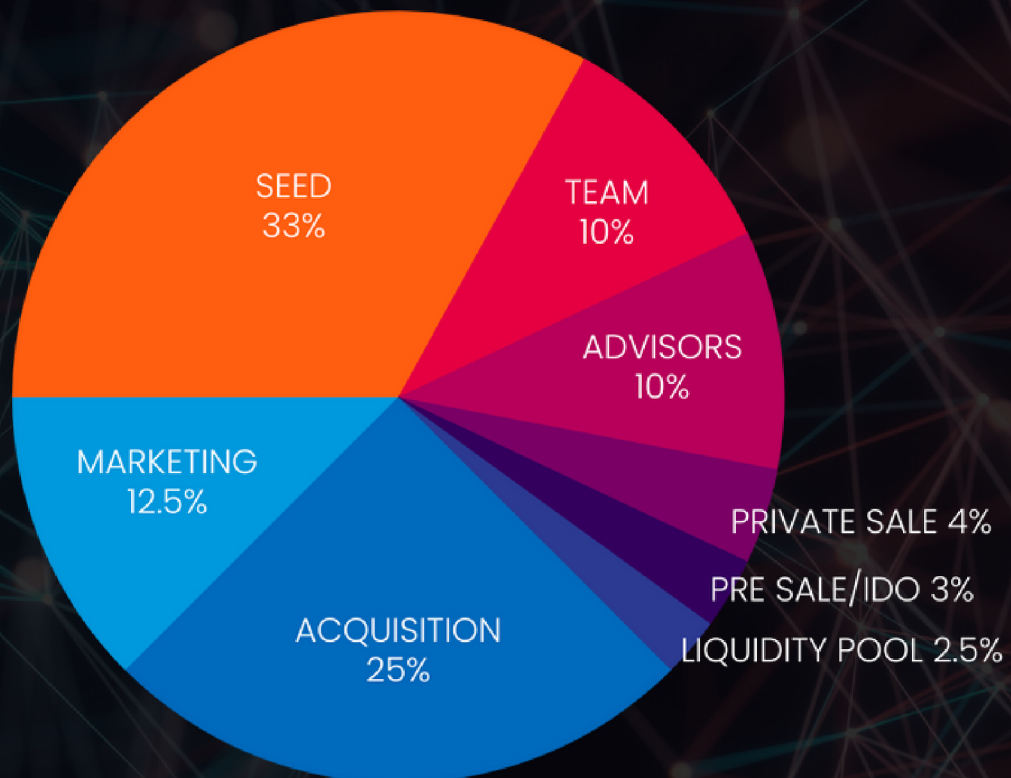


Tokenomics

The Solalgo Group take great pride in the SLGO token.

It took nine months of researching, analysing and talking to experts, creators and operators of Blockchain before we settled on the Binance Smart Contract as being the most secure, efficient technology to fit with our progressive ideas. Developing the SLGO Tokenomics was also a task suffering intense research and development that resulted in a perfect balance between vesting and growth opportunities.

Finally, our 70% burn policy is a tremendous innovation and incentive for token holders.



SEED

12 month cliff after 10 month linear

MARKETING

Unlocked at TGE 12 month linear

ACQUISITION

Unlocked at TGE 24 month linear

TEAM

3 month cliff after 10 months linear

ADVISORS

6 month cliff after 10 month linear

PRE SALE/IDO

Unlocked at TGE

PRIVATE SALE

Unlocked at TGE 12 month linear

LIQUIDITY POOL

Unlocked at TGE



Milestones

AUG 2022

Investment Seed
Capital Raised

OCT 2022

The First 3 Initial
Solalgo Investment
Businesses Released

NOV 2022

Whitepaper Released
TGE & Private Sale
Commences

APR 2023

Pre Sale on Cookie Sale
Pancake Swap DEX
Launch

JUN 2023

Listings on Multiple
Exchanges &
Strategic
Partnerships
Announced

SEP 2023

Next 3 Solalgo
Acquisitions Released
to the World

OCT 2023

Solalgo Business
Exchange Market
Launched

DEC 2023

Off to Mars!!



The Team



Barry Martin
Co Founder/CEO

- 6 Years in the Crypto Industry
- 20 Years of C-Level Experience
- BA Hons Finance & Business
- Serial Visionary and Entrepreneur
- Former FTSE 100 Board Member



Derek Kelly
Co Founder/CFO

- 30 Years in the City of London
- 11 Fintech Main Board Listings
- Masters Degree Economics
- Award winning writer of Fiscal Studies
- ALGOS101 Creator



Chris Piper
CTO

- Multiple Successful Token Launches
- BSC, Matic, AVX & ETH Experience
- Computer Science Degree
- 7 Years in the Crypto Space



Linda Skerba
European Comms
Manager

- 1st Degree Institute of Languages
- 8 Years Digital Marketing
- Team Leader For Europe
- Fluent in Spanish, English & Russian



Dipak Patel
Lead Dev

- Blockchain Team Leader
- ALGOS101 Coder Lead Dev



Jade Locke
Head of Comms

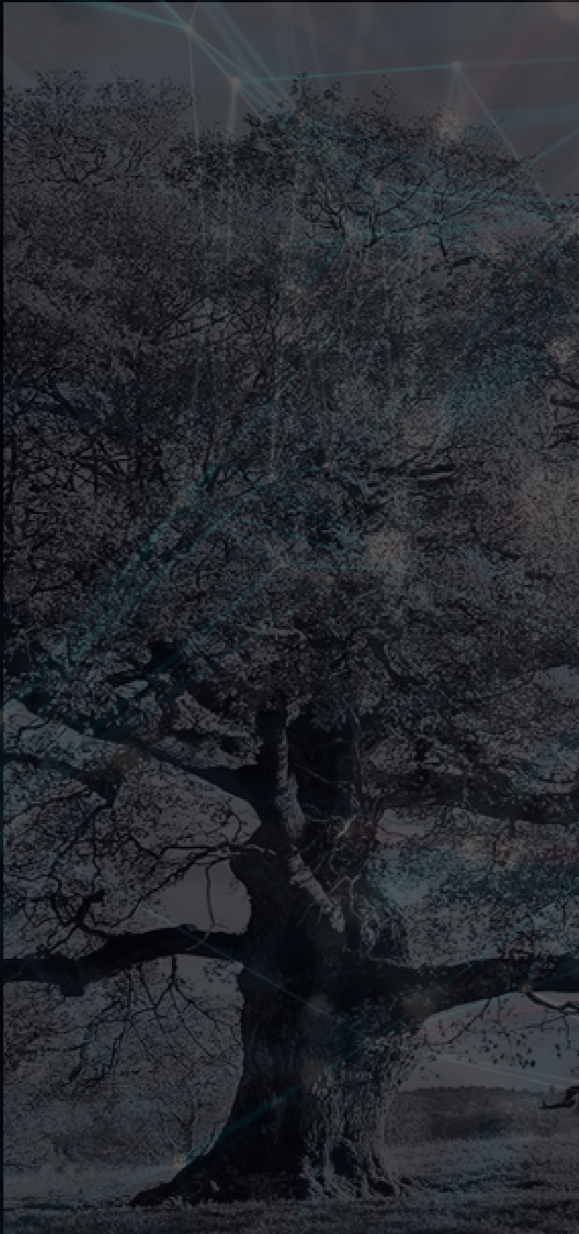
- Business Comms Degree
- PR & Social Media Lead



Conclusion

While the concept for The Solalgo Group started out as a Pandemic virtual chat it is now proving to be the proverbial acorn on its way to becoming a mighty oak.

The level of excitement expressed among a host of experienced professionals for the concept and development of our business has been palpable and serves as a constant inspiration for the founders – and our rapidly expanding team – and encourages us to push forward at light speed to achieve the ambition of being an amalgamated global trading behemoth.



There is no question the building blocks of what The Group are putting together are complex in design and execution, yet the idea of what we are intent on achieving is relatively simple. We are solving the funding, management and resource problems so many businesses and business concepts face when it comes to establishment, development and profitability – and the rapid growth of crypto currency as a mainstream financial tool is hugely influential in allowing us to do just that.

The litmus test to The Group acquiring assets and businesses is set at a high bar – ALGOSO101 is not an easy task master by any means. However, when the high bar is cleared then all the tools are in place to drive concepts and businesses forward in a manner that embraces true entrepreneurial values and provides a solid platform for success.

The Solalgo Group are very aware of how important the holders of our crypto currency are to growth, and have no hesitation in pledging our absolute guarantee to move mountains, if necessary, to ensure everyone who invests in SLGO will profit from the experience.

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The crypto currency tokens related to and referred to in this White Paper do not represent equity, shares, units, royalties or rights to capital, profit, returns or income in The Solalgo Group or any other company or intellectual property associated with The Solalgo Group or its related activities, assets or proprietary interests in any jurisdiction.



Disclaimer

SLGO are not intended to represent a security or similar legal interest.

The purchase of SLGO carries risk. Prior to purchasing SLGO individuals and other parties should carefully assess and consider such risk.

The Solalgo Group intend to operate in full compliance with applicable laws and regulations and obtain the necessary licenses and approvals within the jurisdiction(s) of applicable markets. This means that the development and rollout of a number of the features of business development described in this White Paper are not guaranteed. It should be understood that features of the proposed business development program may not be possible in their current form in certain markets.

Such a circumstance could require restructuring of group business development strategies in certain respects.

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