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1. BUSINESS DESCRIPTION

1.1. Industry Overview

It is clear as Crypto Currencies become more main stream. The need for a real bank offering smooth and easy Transactions across all Online and FIAT currencies.

With many jurisdictions now turning their backs on Crypto Currencies. We see the need for a group of banks offering private style banking to Crypto investors/ Traders.

Also, with the rise of secrecy issues in offshore banking we have developed a method of Keeping personal KYC and information off servers. And away from prying eyes.

After 2008 it's also clear that banks and central banks for a long time played with fire, we offer an alternative option, a return to the asset backed bank. We will additionally issue an asset back crypto currency from our banks.

1.2. Company Description

Plat Group Plc. is a UK registered Public company with transparent accounting, ran by a team of banking and commodity experts, becoming the world's first's full-service asset backed FIAT/ Crypto banking group.

1.3. What is PLAT

The Plat is the token used for our ICO and will represent a share in Plat group PLC.

1.4. Target market

Crypto traders and investors. Offering real world banking against crypto assets and Pre ICO and ICO investments.

1.5. Goals and Objectives

- To initially raise 300,000 million USD through an ICO based 1 redeemable share= 1 Plat = 1 USD
- To buy a substantial bank possibly along with a series of smaller banks in various Crypto friendly world jurisdictions.
- To create an ICO and pre ICO investment bank.
- To trade platinum to the stage of being the world's largest stock holder of Platinum.
- To set up a Platinum backed digital currency through smart contracts.
- To create a bank backed Digital wallet.

1.6. Investors returns.

All initial token holders will get a free private banking service for both FIAT and Crypto Currencies (Private banking offering credit cards, loans and even mortgages).

A dividend will be paid into their private account. Based upon the groups success.

An ICO pricing deal on new ICO of platinum backed coins.

A bank backed digital wallet fee free for all initial investors.

Token price increase as banks are bought and platinum business comes online

1.7. Buy Back

We propose a three year token buy back at a rate of 130%

1.8. Security

UK PLC with standard accountancy processes and auditing processes (Transparent).

The token represents a share.

The whole business is based around the asset of platinum. Stable secure and realistic.

1.9. Business Model

Areas of income will be

- Banking
- Fees and interest
- Platinum trading
- Profit

KYC

We will try to keep this to a minimum subject to legal advice.



ICO

Launch the PLAT token at the price of \$1

- ICO investors are given PLAT tokens
- ICO cap will be set in fiat 300,000,000 USD

PLAT tokens are released when tokens are distributed around one month after Payment is received along with basic KYC.

1.10. Set Up

The business will have three operational arms (chart)

1. **Banking:** this will be the ownership and running of a series of commercial banks around the world, all will be branded under the same name. And will operate on a commercial level. And be able to offer retail and commercial banking. Loans, credit cards, mortgages and smooth international payments. (full service to include both Crypto and FIAT currencies)
2. **Platinum trading:** with the support of available cash and access to string in house banking. We would propose to and be capable of being the largest

physical platinum stock holder in the world controlling availability and pricing within three years.

3. **Platinum backed currency:** we would launch the PLAT coin, a platinum backed crypto currency.

2. PRODUCTS / SERVICES

Plat Group Plc. is going to offer varieties of services within the scope of the banking, cryptocurrency and digital payment system industry in the United Kingdom.

- Full service Crypto/ Fiat banking
- Multi-currency accounts/ cards
- Invest in platinum
- Cross account overdrafts
- Mortgages
- Loans
- Forex
- World class banking with unmatched customer service
- Wealth management and investment banking solutions
- Financial market expertise and advise along with stock market trading
- Leading professionals dedicated to helping you and exclusive network of contacts across the globe providing you with new opportunities
- Company finance

- Banks own asset backed Crypto Currency
- Secrecy based on a digital “Sparbuch” type accounts.

2.1 Unique Features or Proprietary Aspects of Product/Service

Plat Group Plc. will be the world’s first full service Crypto/FIAT banking service.

Investing in Platinum

Platinum is one of the rarest metals, occurring at very low concentrations in the Earth’s crust. It is 30 times rarer than gold, all the platinum ever produced would only cover your ankles in one Olympic sized swimming pool, while all the gold ever produced would fill three Olympic sized swimming pools. New mining production is both a significant capital investment and long-term commitment.

It can take more than 10 years to bring online and yet the breadth of Platinum’s application is growing. It is playing an active role in responding to some of mankind’s greatest challenges. It is the jewellery metal of choice and symbolises love because of its endurance and strength. Platinum is a premier jewellery metal and in-demand industrial commodity. It is increasingly being viewed as a precious investment asset, with demonstrable portfolio diversification benefits.

Platinum is used in catalytic converters, laboratory equipment, electrical contacts and electrodes, platinum resistance thermometers, dentistry equipment, and jewellery.

3. THE MARKET

3.1 Market Analysis

Cryptocurrency is defined as a medium of exchange that is created and managed through cryptography to secure the transactions, regulate the formation of new units, increase the supply, and prevent fraud. Unlike cash, these currencies are purely digital and used in online transactions. The first digital currency Bitcoin was introduced in 2009, however Bitcoin was noticed by mainstream media only in 2012. Bitcoin and the other digital currencies are decentralized systems, which means they have no central authority. The cryptocurrency market has grown about four times in market capitalization over the last 2 years.

The factors that drive the market growth are negligible fees for transaction in cryptocurrency exchange, elimination of third parties in business deals, and less chances of fraud & identity theft. However, unawareness about the cryptocurrency among people is a restraint for the market growth. The introduction of Blockchain technology in order to implement more secure and flexible financial services in cryptocurrency market is expected to witness lucrative opportunity for the market.

The global cryptocurrency market is segmented based on offering, end-user and geography. Based on offering, it is classified into hardware and software. Based on end-use, it is categorized into Peer-to-Peer Payment, Remittance, E-Commerce, and Retail, Media and Entertainment, and Others. Geographically, it is analyzed across North America (U.S., Mexico, and Canada), Europe (UK,

Germany, France, and rest of Europe), Asia-Pacific (China, India, Japan, and rest of Asia-Pacific), and LAMEA (Latin America, Middle East, and Africa).

3.2 Competitor Analysis

Thanks to the unique nature of Plat Group Plc. The only competitors will be bitcoin exchanges and they don't offer same services.

3.3 SWOT Analysis

Plat Group Plc. employed the services of a core professional in the area of business consulting and structuring to assist the firm in building a well – structured FIAT/Crypto Currency Company that can favourably compete in the highly competitive cryptocurrency and digital payment system industry.

Part of what the business consultant did was to work with the management of our organization in conducting a SWOT analysis for Plat Group Plc. Here is a summary from the result of the SWOT analysis that was conducted on behalf of Plat Group Plc.;

▪ Strength

Our core strength lies in the power of our team; our workforce. We have a team of finance and commodities experts that can go all the way to give our clients value for their money; a team that are trained and equipped to pay attention to details and to deliver excellent services as it relates to Crypto currencies and banking. Asides from the synergy that exists in our carefully selected workforce, we have a very strong online presence are and we are well positioned and we know we will attract loads of clients from the first day we open our doors for business.

- **Weakness**

As a new format of offshore banking system, it might take some time for our organization to break into the market and gain acceptance especially from corporate clients in the fast-growing cryptocurrency and digital payment system industry; that is perhaps our major weakness. So also, we may not have the required cash to give our business the kind of publicity we would have loved to.

- **Opportunities**

The opportunities in the cryptocurrency and digital payment system industry is massive considering the number of bitcoin exchange and trading companies that make online transactions all over the world. As a standard and well – positioned company, we are ready to take advantage of any opportunity that comes our way.

- **Threat**

Some of the threats that we are likely going to face as global economic downturn which usually affects purchasing/spending power. There is hardly anything we can do as regards these threats other than to be optimistic that things will continue to work for our good.

4. MARKETING STRATEGIES

We are mindful of the fact that there are other players in the cryptocurrency and digital payment system industry in the United Kingdom and around the globe; hence we have been able to hire some of the best business developers cum digital marketers to handle our sales and marketing.

Our sales and marketing team will be recruited based on their vast experience in the industry and they will be trained on a regular basis so as to be well equipped to meet their targets and the overall goal of the organization. We will also ensure that our excellent job deliveries speak for us in the market place; we want to build a standard FIAT-Crypto company that will leverage on word of mouth advertisement from satisfied clients.

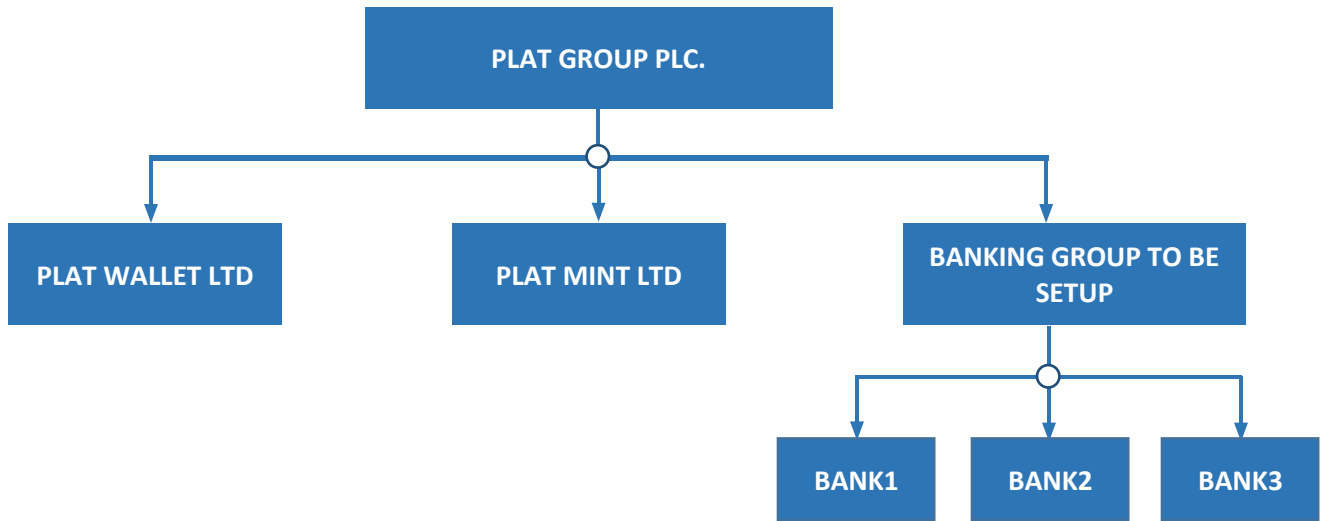
Our goal is to grow our company to become the best crypto currency and digital payment system companies in the world which is why we have mapped out strategy that will help us take advantage of the available market to grow and become a major force to reckon with not only in the UK, but also all across the cyberspace.

Plat Group Plc. is set to make use of the following marketing and sales strategies to attract clients;

- Introduce our business by sending introductory letters alongside our brochure to all the bitcoin exchange and trading companies cum bitcoin traders, programmers, investors, and internet – business-oriented people and organization within and outside the UK.
- Promptness in bidding for bitcoin mining and hashing contracts from bitcoin exchange and trading companies, programmers, investors, and organizations within and outside the UK
- Advertise our business in relevant programming magazines, radio and TV stations
- Attend international crypto currency related seminars, and business fairs et al
- Create different packages for different category of clients in order to work with their budgets
- Leverage on the internet to promote our business
- Join related associations around with the aim of networking and marketing our services; we are likely going to get referrals from such networks

5. MANAGEMENT

5.1 Company Organization



5.2 Management Team

- **MJ**

40 years+ experience within Financial Services encompassing both NED & Executive roles. In depth exposure to Debt Capital Markets, FX and Trade Finance. Latterly Non-Executive roles within the FinTech sector. MD worked closely with regulators, including the B0E, throughout his career.

- **PH**

PH is a serial entrepreneur who has run trading companies and traded physical commodities since

2001.

He initially set up a company in 2001 to trade anthracite coal and steel from the Ukraine, this was successfully run for some 5 years before expansion into non-ferrous metals, copper, nickel and tin. Initially the business was based in London and Cyprus, with the expansion into metals opening offices in Germany and Poland.

He then purchased a company in Switzerland and increased its paid share capital to 10 million CHF. The company has traded metals since 2006 with an experienced team of traders.

His group of companies achieved gross revenues of £580 million in calendar year 2016 and has been consistently profitable. Up until the sale to a larger group of companies in 2017.

- **FTD**

Has been involved with the metal business both precious and non-ferrous for over 30 years.

FTD will head our metals trading company Plat Mint

- **EH**

Preceding a career in the commodity industry, EH completed her degree in business management and international economy in 2001. EH has built, managed and substantially developed a number of businesses in the coal and metal commodity sectors across the past 14 years. Her natural communication ability in a number of European languages including fluent Russian, Ukrainian and English complements her intensity at micro management.

Traffic and cash management lie at the heart of her immense contribution to the building of the group of businesses which now generate annual sales of over \$500 million.

Extensive knowledge of supply chain management and a keen eye for the detail required to both create and nurture successful business opportunity have recently propelled her group of companies into a series of diversifications including animal pharmaceuticals and financial services. EH's unique skill set make her a crucial part of the group's management and ownership.

- **GM**

Prior to becoming involved in the fishing tackle industry in 1985, GM was latterly a member of the development team at Hanson plc. (a top 5 main market listed London group), following previous spells with Philips, Cummins Engines Limited and NEI in the late 1970s. He is a FCMA qualified accountant with highly

developed marketing and leadership skills. In 1985, GM was recruited as financial director by Harris and Sheldon Group Limited (the parent company of House of Hardy Limited) with responsibility for turning the business from a loss-making brand into a profitable niche company. In addition, he was substantially responsible for the recovery of another sister subsidiary of the Harris and Sheldon Group, Webley and Scott Limited, replacing the management team and successfully disposing of the business to a competitor in

1993. He was responsible for establishing a US marketing subsidiary and more than trebling the export base of the business, particularly in the US and Japan.

He won the Queens Award for Export in 1986 and was North East Exporter of the year in 1990. GM contributed to the UK Government Competitiveness White Paper through selection as one of UK's top 100 companies in 1998. As managing director of House of Hardy Limited, he contributed to substantial growth through acquisition by adding C Farlow and Company Limited and a number of other complementary businesses before leaving in 1999 to pursue other business interests. He was the architect of the revival of the Sharpe's brand, driving the annual sales level from a base of £200,000 in the financial year ended March 1999 to approximately £8 million in the financial year ended December '05. The development of the business included the acquisition of Keenets, securing the distribution rights for the Rod Hutchinson and FAPS brands, acquiring the business and assets of Thomas & Thomas, and the purchase of Abel. Substantial additional corporate business was also secured through the development of commercial relationships with Argos, Makro and Express Gifts. The UK business was sold to a complementary group in July '06.

Between 1990 and 2003 was engaged as a special director for 3i chairing a number of diverse businesses in the North East from OEM to software.

- **AS**

He is a seasoned investment banker who has managed more than €75Bn worth of M&A, equities and structured finance transactions across the world.

- **SJ**

Prior to joining Platinum Group PLC, our youngest member S was Head of Mergers & Acquisitions and junior banker for Southern Africa at International Commercial Bank Tanzania from 2011 till 2016

6. FINANCIALS

6.1 Start-up

Cash flow.

The first bank will be purchased with the initial inward cashflow from coin sales.

We have various target banks based around the world. With clean balance sheets and loan books. Fully connected to all networks and established for excess of minimum ten years. With a purchase price of between 30 and 100 million USD.

We would expect to raise the base capital of any bank purchased immediately by a minimum of 50 million USD. Creating a strong bank and having the aim of each bank having minimum capital of 100 million USD.

We will also look at small banks in major financial centres.

At the same time the Platinum trading will begin,

Sometime at the end of year one the crypto currency will be launched, with an ICO for our token holders at a reduced price.

6.2 Operating Forecast

OPERATIONAL ROADMAP

Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019
ICO		CLOSE ICO			
SEARCH FOR BANK	INITIAL DUE	FINAL DILLIGENCE	CAPITAL RAISE		
1 TO BUY	DILLIGENCE BANKS	COMPLETION			
	START				
	PLATINUM TRADING				
	SERACH FOR BANK	INITIAL DUE	FINAL DILLIGENCE	CAPITAL RAISE	
	2 TO BUY	DILLIGENCE	COMPLETION		
		SEARCH FOR BANK	INITIAL DUE	FINAL DILLIGENCE	CAPITAL RAISE
		3 TO BUY	DILLIGENCE	COMPLETION	
			BEGIN LAUNCH	ICO	CLOSE ICO
			PLAT COIN		

▪ **Financial Projections**

CONSOLIDATED SUMMARY PROFIT AND LOSS	FIGURES MILLION USD				
	2018	2019	2020	2021	2022
SALES	350	3600	8000	12000	16000
TOTAL SALES	350	3600	8000	12000	16000
COST OF SALES					
Purchases	343.53	3546	7832	11600	14985
Transport	2.11	10.8	15	18	20
GROSS PROFIT	5.26	133.2	153	382	995
OVERHEADS					
Salaries	1.2	1.2	1.2	1.5	2
Administration	0.54	1	1	1.5	2
Marketing	0.5	3	5	10	20
Facilities	0.25	2.5	2.5	3	5
	2.49	7.7	9.7	16	29
EBITA	2.77	125.5	143.3	366	966
Profit before interest and tax	2.77	125.5	143.3	366	966
Profit/loss on sale fix assets					
Interest received	0.1	4	10	20	40
Interest charged on loans		5	10	20	40
Interest on mortgages		3	10	20	40
Interest charged on overdraft					
PROFIT/LOSS BEFORE TAX	2.88	137.5	173.3	426	1086
Taxation	0.29	27.5	34.66	85.2	217.2
PROFIT/LOSS AFTER TAX	2.59	110	138.64	340.8	868.8
Dividends					
RETAINED PROFIT/LOSS	2.59	110	138.64	340.8	868.8

FINANCIAL PROJECTIONS					
CONSOLODATED SUMMARY BALANCE SHEET	FIGURES MILLION USD				
	2018	2019	2020	2021	2022
FIXED ASSETS					
Plant and equipment					
Land/buildings		5	5	5	10
Fixed assets IPR					
Investment					
NET BOOK VALUE		5	5	5	10
CURRENT ASSETS					
Stocks	100	500	600	700	800
Trade debtors					
Other debtors					
Prepayment and accrued income					
Cash in hand and bank	200.01	402.5	538.64	879.44	1748.24
	300.1	902.5	1138.64	1579.44	2548.24
CURRENT LIABILITIES					
Bank overdraft					
Trade creditors					
PAYE/NIC					
Accruals and other creditors					
Corporation tax	0.29	27.5	34.66	85.2	217.2
Cash flow finance					
VAT					
NET CURRENT ASSETS	299.81	875	1103.98	1494.24	2331.04
TOTAL ASSETS LESS CURRENT LIABILITIES	299.52	847.5	1069.32	1409.04	2113.84
LOAN		440.28	633.46	771.02	947.82
NET ASSET VALUE	299.52	407.22	435.86	638.02	1166.02
CAPITAL AND RESERVES					
Share capital	0.01	0.01	0.01	0.01	0.01
Profit and loss account	2.59	110	138.64	340.8	868.8
Token capital	297.21	297.21	297.21	297.21	297.21
TOTAL CAPITAL AND RESERVES	299.52	407.22	435.86	638.02	1166.02

PLAT GROUP PLC					
<i>Possible re purchase tokens</i>					
FINANCIAL PROJECTIONS					
SOURCE & APPLICATION OF FUNDS		FIGURES MILLION USD			
	2018	2019	2020	2021	2022
SOURCE OF FUNDS					
Profit/ loss	2.88	137.5	173.3	426	1086
Add depreciation					
FUNDS FROM OTHER SOURCES					
Bank Loans (internal bank)					
Sale of Token	300				
APPLICATION OF FUNDS					
Purchase of fixed assets	5				10
Repayment of loans					
Repurchase of tokens				390	
Purchase of companies	200				
WORKING CAPITAL MOVEMENTS					
Stocks	85				
Trade Debtors					
Other debtors					
Prepayment of accrued income					
Trade Creditors					
PAYE/ NIC					
Accruals and other creditors					
Corporation Tax	0.29	27.5	34.66	85.2	217.2
VAT					
OPENING CASH	0.01	12.6	122.6	261.24	212.04
CUMULATIVE INFLOW/OUTFLOW	12.6	122.6	261.24	212.04	1070.84

Plat Group PLC company number 10701625

Corporate Legal Advisers

Cooley (UK) LLP Dashwood
69 Old Broad Street London EC2M 1QS, UK

Bankers

Barclays Bank
1st Floor,
Hardman Street, Manchester, M3 3HF

Auditors

Ernst & Young LLP
2 St Peter's Square, Manchester M2 3DF