



SUNMONEY TOKEN

WHITE PAPER V1.1

INVEST IN SOLAR ENERGY AT ANY SCALE

The solar farm backed ICO

www.sunmoney.solar

- Use SMTs: to buy discounted investment packages or rights to commissions, or **sell it in SSG's buyback program or on Crypto Trading Platforms**
- Well established **global group of companies** with existing investment platform and solar power plants in the EU
- International **experienced management team** and expert advisory team
- **10.000 members** in the worldwide community

ABSTRACT

Sunmoney Solar Group (SSG) is a community-funded **renewable energy company**, established in 2013 with a 2 million euro investment from private investors. With **more than 10 000 members** in **28 countries**, SSG owns/operates/owns options of solar power plants with an active capacity of 20 MW.

To add new capacity and grow its community, SSG plans to raise funds **by means of Initial Coin Offer (ICO)**. Sunmoney Solar Group is aiming to build 30 MW of solar power capacity in Germany and Hungary in 2018 with the funds raised. SSG will also to extend its investment platform to open service for 3rd party solar power plants.

By participating in the SMT ICO, you **have the opportunity to invest** in renewable energy at any scale.

SUNMONEY will initiate trading on one of the popular cryptocurrency exchanges after the successful completion of the ICO.



SunMoney
Make money,
Save the Planet



**SUNMONEY
TOKEN**

THE COMPANY

SUNMONEY – YOUR REMOTE SOLAR POWER PLANT

WHAT IS SUNMONEY?

SUNMONEY SOLAR GROUP was established in 2013 with a 2 Million EUR investment by private investors.

SSG produces electricity from its solar power plants located in different countries. This electricity is being sold daily to either end-users or to the public utility companies. The buyers pay for the electricity monthly to SSG. New members can **become a part of SSG by purchasing a solar package** from SSG, and as members they will have their own share from the total production capacity based on the purchased amount of watts and get **monthly payments for 25 years**.

One can buy a solar package priced from 2 euros to 85.000 euros. Electricity is being generated, then sold on the member's behalf who will receive a monthly income from the 1st month of the purchase to the end of the 25th year. **Members can also build their own communities** by buying our community packages and inviting other people to join through our referral system.

The value produced by the solar packages are connected to the rights of the solar panels owned by SSG and its partners. **The revenue from the sales** of electricity produced by our power plants is proportionally **distributed each month within the community**.

SOLAR ACCOUNT SYSTEM

Our custom made, state-of-the-art online solar account system tracks member transactions, distributes earnings and also lets members check on their earnings from anywhere, anytime.



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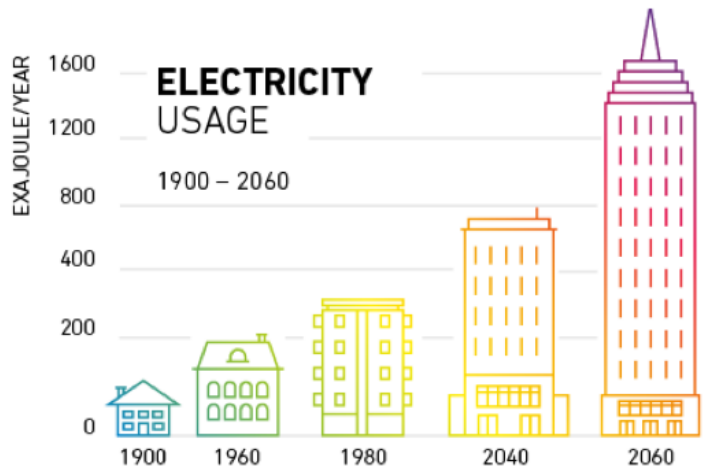
GOALS AND VISION

Protect the environment, provide green energy and make money!

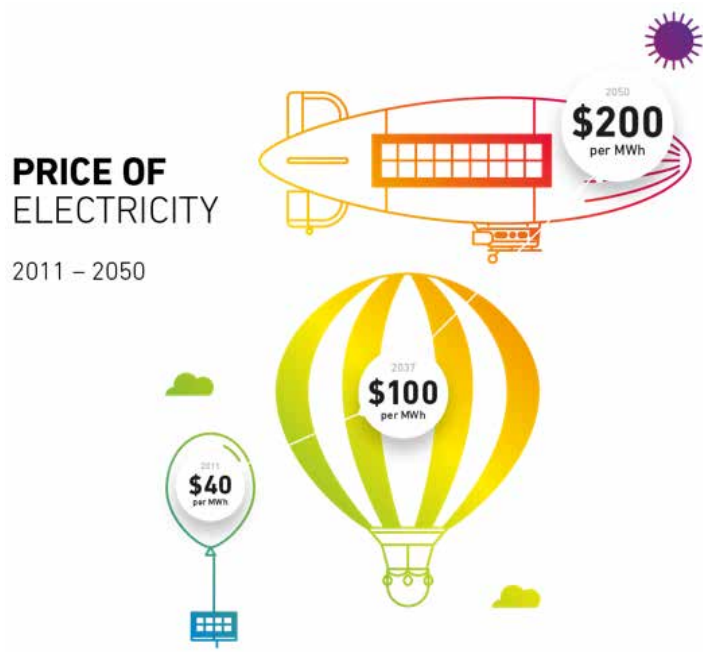
The ultimate goal of SUNMONEY Community Solar Power Programme is to be among the **most effective environment protection programs of the world**. We would like to induce a real change, ensure that the benefits resulting from our operations will not be only for a handful of individuals, but will extend to all members of our community, and help us to grow further. Another goal of SUNMONEY is to **bring electricity to places that currently lack in infrastructure**, and hence are unable to fulfil their daily energy needs, and contribute towards **environment protection** as well.



SOLAR MARKET OUTLOOK

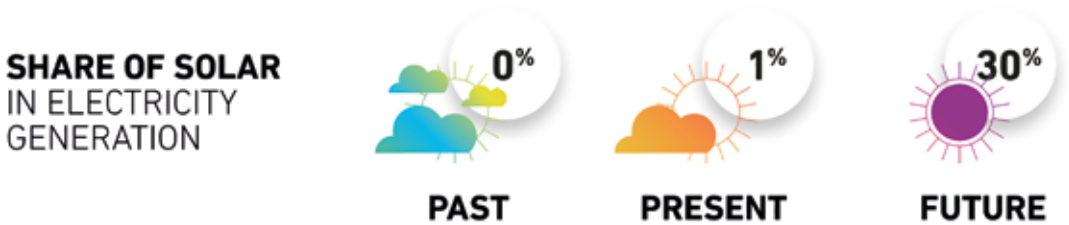


There is an **exponentially growing** demand for electricity. The present usage will double in the next 20 years and **quadruple in the next 40**.



The price of electricity is **getting higher** and higher every year. In 15 years the price will be **2 and a half times of today's**.

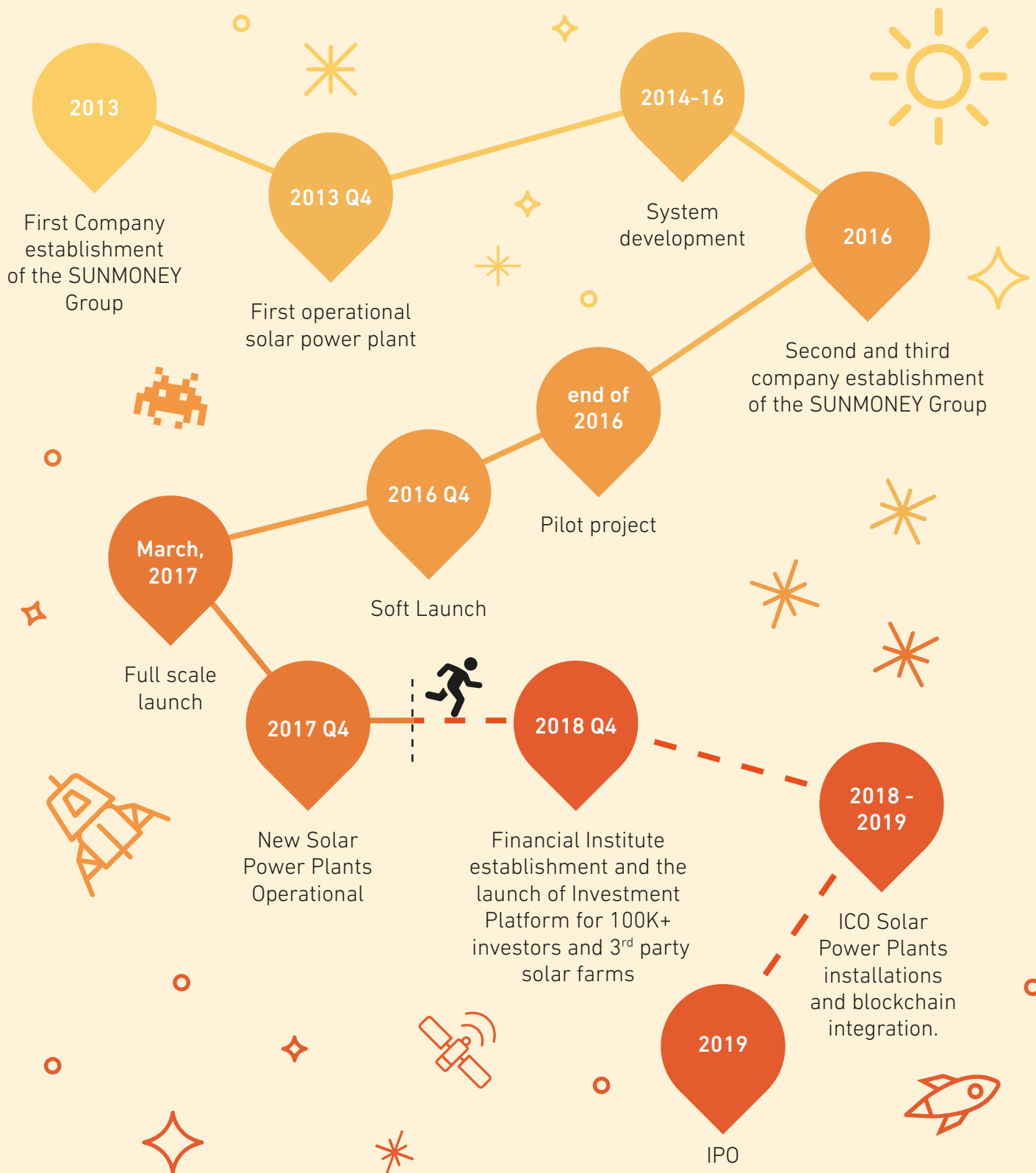
The use of solar power in electricity **generation will be growing** from 1 percent to 30 percent **in the next 20 years**.



CATERING FOR THE ELECTRICITY DEMAND OF THE WORLD IS NO SMALL CHALLENGE AND **MANKIND WILL HAVE TO CONFRONT TERRIFYING CONSEQUENCES** IF IT WILL NOT SHIFT TO RENEWABLE ENERGY SOURCES. **SUNMONEY WISHES TO CATALYSE THIS VERY PROCESS WITH ITS ENDEAVOURS.**



COMPANY ROADMAP

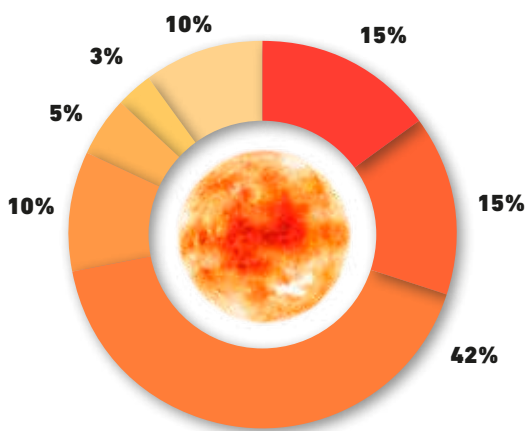




TOKENOMICS

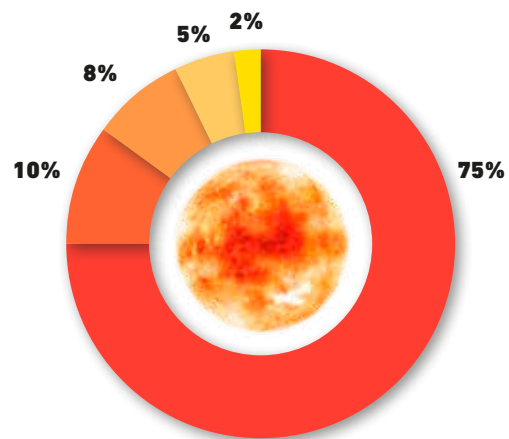
A total of **10.000.000 SMT tokens** will be issued on the **Ethereum blockchain** using a smart contract, of which 7.200.000 will be offered during the ICO process. SMT will comply with the **ERC20 standard** and will be freely transferable on the Ethereum platform. SMT tokens do not indicate ownership of a company, SSG will not pay dividends and SMT owners will not earn any direct interest.

The tokens value will reflect SunMoney Groups activity on the energy market. SunMoney Group undertakes to create a **buy-back program** for the SMT tokens in which SMG uses 20% of its yearly profits or 3% of its yearly turnover (whichever is higher) to buy back and destroy SMT tokens.



TOKEN DISTRIBUTION

- 15%** Private Pre-Sale
- 15%** Pre-ICO
- 42%** ICO
- 10%** Team
- 5%** Mentors
- 3%** Bounty
- 10%** Long-term Reserve



USE OF FUNDS

- 75%** Building of new Solar Parks
- 10%** Operations
- 8%** Sales&Marketing
- 5%** R&D
- 2%** Legal&Compliance

SUNMONEY ICO DETAILS

Private Sale Start Date	Dec.1 2017
Pre-ICO Start Date	Feb.1 2018
ICO Start Date	March. 15 2018
Rounds	Private Sale, Pre-ICO, ICO
Token Symbol	SMT
Token Pool Supply	10.000.000
Token Price	150 SMT/ETH
Accepted Contributions	BTC & ETH
Token Protocol	ETC, ERC20



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PROFITABILITY

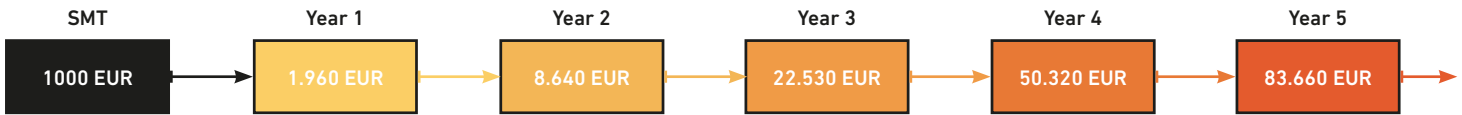
„SUNMONEY owns, installs and supports all its solar parks. The power plants are built at different geographic locations with different weather conditions to mitigate local risks and increase the average output of our solar parks. „



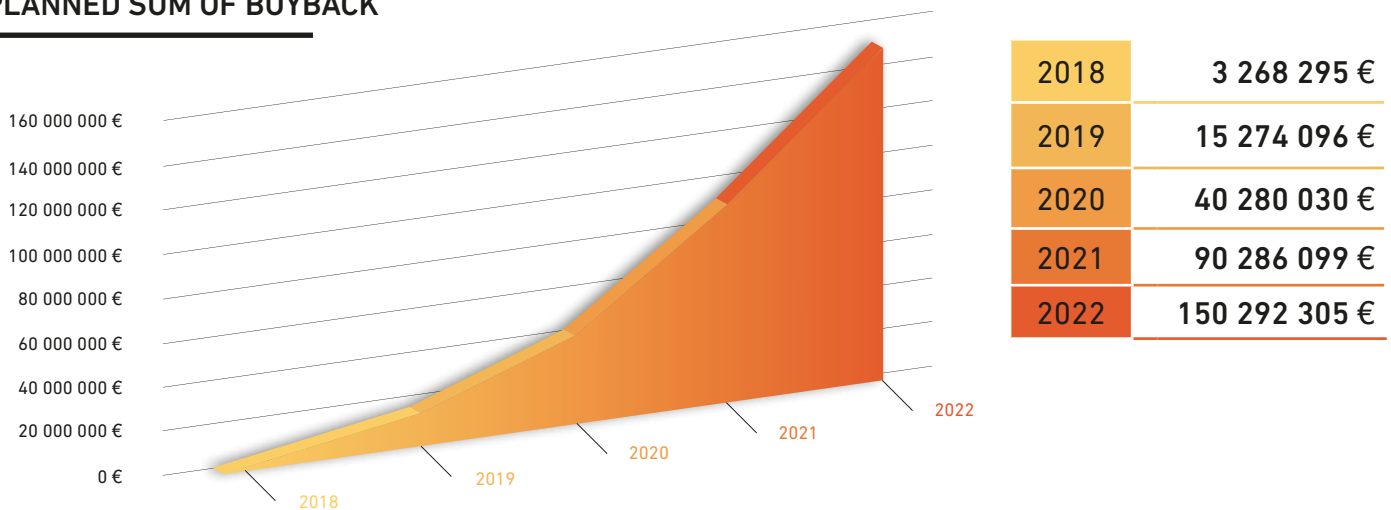
TOKEN VALUE

Revenue	Year	Network members	Token's value change					
100 000 000 €	2018	50 000 prs	3 268 295 €					
500 000 000 €	2019	250 000 prs		15 274 096 €				
1 250 000 000 €	2020	625 000 prs			40 280 030 €			
2 500 000 000 €	2021	1 250 000 prs				90 286 099 €		
3 750 000 000 €	2022	1 875 000 prs					150 292 305 €	
Token's value change			196%	864%	2253%	5032%	8366%	

TOKEN VALUE EXAMPLE:



PLANNED SUM OF BUYBACK



The Sunmoney Tokens' profitability is based on the 3 core activities of the SUNMONEY SOLAR GROUP:

SOLAR POWER PLANTS:

SUNMONEY owns, installs and supports all its solar parks. New parks are built on a regular basis. All these power plants have long term contracts for selling electricity to public utilities and companies. The solar panels used in our parks are manufactured by the prestigious German company, Bauer Energiekonzepte GmbH and come with 25 years warranty. All the plants have insurance and are regularly audited. The exploitation rights of these plants based on Watt output are sold in packages to our members. The power plants are built at different geographic locations with different weather conditions to mitigate local risks and **increase the average output of our solar parks.** All the members buy the rights in this pool of solar power plants.



COMMUNITY BUILDING / NETWORK MARKETING:

All the members joining the **SUNMONEY community** add to the value of the group. The ones who buy solar packages increase the total Watt output in the system. The members who buy community/ business packages help to grow the community and also add to the Watt output in the system. The key element of the network and referral system is that the members will enjoy the benefits of their packages and the benefits of their referred members' **packages for 25 years** without having to buy another package.

THE EXPANSION OF THE PLATFORM:

Currently the SSG's investment platform is limited to investments below 100K euro. SSG is planning to expand its platform to receive investments above 100K euro. This platform will be complementary to our existing system. This platform will also welcome the owners of 3rd party solar power plants, who will be able to sell short and long term investments by the Watt on any scale. All these solar power plants will be audited by independent auditors – PWC, Deloitte - and will be monitored by blockchain technology.

Sellers will be able to realize short-, mid- and long term earnings immediately on their solar power plant projects to accelerate ROIs

Buyers will be able to invest in renewable energy remotely for short-, mid- and long term earnings to realize profit without the initial investment of building a solar power plant.

Example:

Seller has 20,000 kW solar power plant in Germany. Seller wants to sell the exploitation right of 1,000 kW because of a sudden need of cash. Buyer wants to invest in a fully licensed and operational solar farm for 5 years to gain profit without the initial investment. SSG's investment platform will allow these types of transactions securely and transparently.

SSG has an initial line up of 50 companies to use this new investment platform for selling investments. In the first year of operation of the new platform SSG expects 2000 solar power plants to be listed on it with 15,000 signed up investors. SSG will charge commissions on all 3rd party transactions.

On the long run, SSG will broaden this investment platform to a 360° indexed trading platform for renewable energy

OTHER:

Crypto mining:

The two most popular business trends, renewable energy and cryptomining combined in a new package and service with all the network benefits. **Members are now able to buy SunMining packages to earn money from the SunMoney cryptomine for 2 years.** The SunMoney cryptomine is running on solar energy.

Beside the core activities of the company, SUNMONEY has other activities, which include:

- **Renewable energy related consultancy**
- **Installing solar power plants for 3rd parties**
- **Renewable energy related research and development**
- **Creating strong community value for renewable energy related products and services**



All these activities guarantee the growth of the company and the dynamic growth of the value of the SUNMONEY Token.

All these activities are backed by physical assets, which generate value every day.

SUNMONEY SOLAR GROUP is a **member of the United Nations Global Compact, UN Carbon Pricing Champions, the International Solar Energy Society and the Renewable Energy Alliance.** We have access to relevant data from these organizations as well as the public databases of IRENA and IEA. We use these statistics, renewable energy industrial averages, best practices and our historical data to build our business plan and forecasts.

BLOCKCHAIN INTEGRATION:

We are in the process of integrating blockchain to Sunmoney's Solar Account System and our payment system too. Also the new investment platform and the monitoring of all solar power plants will be based on blockchain and smart contracts to provide security and transparency.

Transparency

Up-to-date Solar Farm production data will be stored in the blockchain to guarantee transparent production information both for partners and investors. All existing Solar Farms are outfitted with a sophisticated real-time monitoring unit which provides all necessary technical and production data to SunMoney's operation center. This data will be stored directly in the blockchain, guaranteeing both partners and investors unmatched insight both into operations and financial insights.

Investment platform

SunMoney plans to offer access to its investment community and energy trading partners to third party Solar Farm owners and operators. These third-party capacities will enter SunMoney's energy and financial settlement network via smart contracts on the Ethereum blockchain. Financial settlement will be automatic, secure and transparent to third party operators and investors both.

ICO PERKS:

SPECIAL DISCOUNTS: The ones who participate in the ICO will be offered special discounts on all of our available business packages if they pay with SUNMONEY TOKENS and/or BTC or ETH. The SMTs received will be destroyed.

IPO PRIORITY: In the case of an IPO, SMT Token holders will have priority buying option for stocks.

BUY BACK PROGRAM: SUNMONEY SOLAR GROUP undertakes to create a buy-back program for the SMT tokens, in which SSG uses **20% of its yearly profits or 3% of its yearly turnover** (whichever is higher) to buy back and destroy SMT tokens.

COMMISSIONS: After the launch of SSG's 100K+ EUR investment platform SMT holders will be able to buy right to commissions connected to the revenue of the platform. The SMTs received will be destroyed.



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SOLAR POWER PLANTS

„Currently, we have solar power plants in Germany and in Hungary. These power plants are owned by our German entity SUNMONEY Solar GmbH and were built by our partner Bauer Energiekonzepte GMBH, which is the market leading solar panel manufacturer and solar power plant installer in Germany.“



SOLAR POWER PLANTS

Currently, **we have solar power plants in Germany and in Hungary**. These power plants are owned by our German entity **SUNMONEY Solar GmbH** and were built by our partner **Bauer Energiekonzepte GMBH**, which is the market leading solar panel manufacturer and solar power plant installer in Germany. These power plants are insured and have **long term guarantees** that all the produced energy will be bought by the public utilities. We are in the process of installing new power plants for which we have already reserved and secured all permissions required.

Currently **SSG is installing a 500kW solar farm** in Hungary. There is 2 MW capacity on neighbouring slots to be installed at this location. In Hungary authorities have permitted the **installation of 2000 MW of solar power plants**. SSG's other main geographic location for solar farms is Germany, where there are even more potential power plant projects available. Our strategic partner Solartechnik GmbH is informing us about potential installation slots continuously. Here are some examples of such locations:

Name of solar park	Place	Performance	Produced energy	Reduced CO ₂ quantity
		W	kWh	kg
Sunmoney 1	Hungary, Nemesvamos	54 880	1 687 500	617 400
Sunmoney 2	Hungary, Telki	16 000	500 000	180 000
Sunmoney 3	Germany, Langenheim	175 000	4 375 000	1 968 750
Sunmoney 4	Hungary, Lajosmizse	522 500	16 328 125	5 878 125
Sunmoney 5	Hungary, Lajosmizse 2	522 500	16 328 125	5 878 125
Sunmoney 6	Hungary, Szeged	420 000	13 125 000	4 725 000
Sunmoney 7	Hungary, Kunszentmarton	35 000	1 093 750	393 750
Sunmoney 8	Germany, Saxony	1 340 000	30 150 000	10 854 000
Sunmoney 9	Germany, Mecklenburg-Vorpommern	122 040	2 822 175	1 015 983
Sunmoney 10	Germany, Thuringia	3 748 300	8 234 875	2 964 555
Sunmoney 11	Germany, Saxony-Anhalt	414 150	10 115 613	3 641 620
Sunmoney 12	Germany, Mecklenburg-Vorpommern	749 250	17 425 307	6 273 110
Sunmoney 13	Germany, Brandenburg	294 690	6 939 950	2 498 381
Sunmoney 14	Germany, Saxony	546 000	11 752 650	4 230 954
Sunmoney 15	Germany, Mecklenburg-Vorpommern	1 030 000	22 582 750	8 129 790
Sunmoney 16	Germany, Brandenburg	860 000	20 554 000	7 399 440

- Built
- Under development
- Optioned



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ABOUT US

„SUNMONEY Solar Group is an international group consisting of several entities that develop and implement the SUNMONEY Community Solar Power Programme.“



ABOUT US

SUNMONEY SOLAR GROUP

SUNMONEY Solar Group is an international group consisting of several entities that develop and implement the SUNMONEY Community Solar Power Programme.

SUNMONEY Solar GmbH
Widenmayerstrasse 32
Munchen- 80538
Germany

SUNMONEY Solar GmbH is a company registered in Germany and operating under German laws. This entity is **responsible for the realization, management and maintenance** of our physical assets, our solar power plants worldwide. This entity gave the exploitation rights of these solar parks to our financial headquarters SUNMONEY Solar FZ LLE in the UAE to be sold to our members. The German entity directly owns part of our marketing entity in Singapore.

SUNMONEY Solar FZ LLE
17th & 18th Floor
Creative Tower
Fujairah
United Arab Emirates

SUNMONEY Solar FZ LLE is the financial center of SUNMONEY Solar Group. **All of the contracts and payments are issued from here.** The United Arab Emirates has an ideal legal, taxation and financial environment to conduct business. The country's law is based on the laws of the United Kingdom. All the money put into Sunmoney's system is insured by the group's physical assets in Europe. Our German entity have pledged the assets to the UAE entity as security. That is why the system is based on nominal power output (W).

SUNMONEY Solar Pte. Ltd.
59 Ubi Avenue 1. #03-11,
Singapore,
408938

SUNMONEY Solar Pte. Ltd. is solely responsible for marketing and sales in the Asian region.



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COMPANY MEMBERSHIPS



**Global Compact
Network UAE**

Caring for Climate



ISES

International
Solar Energy Society



RENALLIANCE
renewables working together



COMPANY MEMBERSHIPS

UNITED NATIONS GLOBAL COMPACT:



SUNMONEY is a participant and the supporter of the **United Nations Global Compact initiative**. Together, with **12 thousand companies and organisations from 170 countries**, we are shaping a sustainable future and aligning strategies and operations with universal principles on human rights, labour, environment and anti-corruption, and taking actions that advance societal goals.

UNITED NATIONS CARBON PRICING CHAMPIONS:

Caring for Climate



Putting a price on carbon can encourage **low-carbon growth and lower greenhouse gas emissions**. More and more business leaders are standing up in support of a price on carbon. **Nearly 40 national and 20 sub-national** jurisdictions are already participating or preparing for a carbon price. The UN Global Compact calls on companies to set an internal price at a minimum of \$100 per metric ton over time.



INTERNATIONAL SOLAR ENERGY SOCIETY:



For over 60 years the members of **The International Solar Energy Society (ISES)** have undertaken the product research that has helped the renewable energy industry to grow. ISES, through its knowledge sharing and community building programs, helps its global membership provide the technical information to accelerate the transformation to 100% renewable energy and thereby achieve the following vision: **a world with 100% renewable energy for everyone used wisely and efficiently.**

RENEWABLE ENERGY ALLIANCE:



The REN-Alliance brings together five renewable industry organizations to **promote the use of renewable energy technologies worldwide**: the International Hydropower Association, the International Geothermal Association, the International Solar Energy Society, the World Bioenergy Association, and the World Wind Energy Association. Since its formation, the REN-Alliance we have been reporting on and promoting how renewable energy technologies can work together to meet global energy security, economic, and environmental challenges. Together, **we work towards a world where our energy needs are met by renewable sources.** A renewable energy future is possible if we combine the strengths of different technologies. Our mission is to demonstrate how renewables can work together in different local, national and regional contexts to meet the world's energy needs.



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THE TEAM

SUNMONEY SOLAR GROUP's management team is a group of well established **serial entrepreneurs and successful ex-corporate C level executives**. They have built international companies and startups with annual revenues of up to 5 million EUR and signed deals of over 100 million EUR, participated in billion EUR regional development projects. They have worked and made deals with companies like Deutsche Telekom, Electronic Arts, Microsoft, Samsung, CNN, Ericsson, Bertelsmann AG, Intel, Telenor, Gas Natural Fenosa, ADNOC, Beckman Coulter, NNG, MOL, KDB Bank, Chevrolet, CAE Healthcare, GE, Shell, Vodafone, Sberbank, Lukoil, Prysmian, Delphi and many more.



THE TEAM



Gábor Eisenbart - founder, owner

Gábor has been building successful companies for more than two decades. He established his first company at the age of 14, later on he invested 10 years in building a market leading international logistics enterprise. He has been active in the renewable energy sector for 5 years. He started to get involved to make life liveable and more sustainable, and later he realised that there was a huge business potential in it too. Gábor is an economist who conducted his studies in Hungary and in the USA. As the father of two little kids, he strongly believes that we are the key to making our future better for our children and ourselves as individuals, and as a community too. Gábor feels that Sunmoney is a great opportunity to decide freely about how much time and effort can one put into building the community which holds the key to a better future.



[LinkedIn Profile](#)



Dr. Levente Tóth - owner

Levente was already building companies before he had gotten his degree in law. He has international experience in project management and corporate leadership, and he also has extensive knowledge of corporate and civil procedural law. One of his goals in life is to make green energy available all over the world and to contribute to giving the future generation a planet as green as our grandparents had lent to us. As the owner and CEO of Sunmoney Community Solar Programme, he is working on making this great opportunity available to more and more people worldwide.



[LinkedIn Profile](#)



László Balogh - CEO

Laszlo has more than 17 years of progressively responsible professional experience in management consulting, project and programme management. His experience comes from many finished system integration and consultancy projects at one of the world's largest consultancy firms. He was also the MD of a billion Euro regional development agency.

Laszlo is an active cosmopolitan, and his go-getter attitude helped him to be successful around the globe. He has spent many years studying and working in England, Sweden and Nigeria apart from his homeland. Laszlo studied architecture in Hungary and carried out his management studies in England. Laszlo joined SunMoney in 2016 to put all of his efforts to develop Sunmoney and ensure successful long term business operation.



[LinkedIn Profile](#)



Zoltán Rendes - Global Marketing Director

Zoltán is a marketing, communications and business development professional with over 10 years of senior-management experience. Having launched his career in the media industry, he has worked as a war correspondent and a television host. He has also managed national and international creative and marketing teams. Zoltán immersed himself in the startup world and has worked on both Hungarian and international projects. As a consultant and management coach, he is mainly active in the health, energy and high-tech sectors. He has studied in the USA, England and Hungary. He is responsible for global marketing and communications within the Sunmoney Solar Group.



[LinkedIn Profile](#)



Timur R. Magomedov - Global Business Development Director

Timur studied in Russia and in Hungary. As a student showed a lot of interest in the energy sector, especially the use of fossil fuel and renewable energy within the EU. He started his career at an international oil company. He has worked on several large scale projects as an investment and business consultant. He has more than a decade of senior management experience. Timur's main goal as the member of the Sunmoney team is to promote the use of green energy and an environmentally conscious lifestyle.



[LinkedIn Profile](#)



Péter Bahorecz - Global Community Director

Peter worked in the electricity and industrial automation sector for more than 20 years. Environment protection has always been important for him. He has been showing people how clean and renewable energy can be a business opportunity. He thinks that Sunmoney is not just a business, because the members and builders of the community as individuals and as a group are able to build a more livable world. He learned about sales from one of the best closing specialists in Europe. As the Global Community Director, his main focus is education and the development of community building tools.



[LinkedIn Profile](#)



Tamas Szerémy - IT Security and Blockchain Expert

Tamás is an IT professional with more than 15 years experience in senior managerial role. He studied Information Technology at the Budapest University of Technology and Economics and Technical Management at the Gábor Dénes College. Tamás has extensive experience in multiplatform software and cloud based backend development. He managed multiple 1500+ man/month IT projects and established award winning startup teams. Lately he is focused on big data systems and real-world applications of the blockchain technology.



[LinkedIn Profile](#)



Bence Báthi - Digital Marketing Advisor - Brutal Media UK



[LinkedIn Profile](#)



ENERGY SECTOR ADVISORS



Péter Tóth - Energy Trading Advisor - CEO of HUPX Hungarian Power Exchange, the Chairman of the Supervisory Board of the Central Eastern European Gas Exchange (CEEGEX) and the chairman of the Board of Directors of HUDEX Energy Exchange Ltd

Mr. Péter Tóth has been the CEO of HUPX Hungarian Power Exchange since 15th July 2016, he is also the Chairman of the Supervisory Board of the Central Eastern European Gas Exchange (CEEGEX) and the chairman of the Board of Directors of HUDEX Energy Exchange Ltd – both subsidiaries of HUPX.

The primary goal of Mr. Tóth, who accumulated significant expertise in the energy industry, is to lead the HUPX Group in their future projects to success. Such projects include the launch of the first Hungarian derivative gas and electricity exchange, the Day-ahead Flow-based market coupling and the Intraday market coupling, in accordance with the energy strategy of the European Commission in order to create a single electricity market throughout the EU.

Mr. Péter Tóth graduated in Economics at the University of Pécs, he began his career at the consulting department of IBM. Later on he worked at MAVIR Ltd. – the parent company of HUPX – as CFO, and as Deputy CEO for Market Operations and Finance.

He continued his career as the CEO of PannErgy Plc. - listed on the Budapest Stock Exchange, in the premium category -, and led one of the largest renewable energy investments in Hungary.



[LinkedIn Profile](#)



Sergiy Yermilov - International Specialist in Energy Sector, Former Minister of Fuel and Energy of Ukraine.

Director of Institute for Environment and Energy Conservation (IEEC)
Minister of Fuel and Energy of Ukraine (2000-2001, 2002-2004)
Chairman of the National Agency of Ukraine for Ensuring the Efficient Use of Energy Resources (2009-2010)
First Deputy Minister of Energy of Ukraine. (2009-2010)
Adviser to the Prime Minister of Ukraine (2010)



[LinkedIn Profile](#)



Ivan Nadein - Renewable Energy Advisor , International Expert of Renewable Energy, Chairman of the Ukrainian Energy Independence Committee

Since 2004 he has carried on business. Since 2008 he has entered the renewable energy market. He was the head of Ukrainian Association of Alternative Solid Fuel Producers. He was the initiator and ideologist of the non-governmental organization "Committee of Ukraine's Energy Independence". In 2011 he founded the Group of Companies Ukrteplo.

The Group of Companies Ukrteplo is one of the market leaders of renewable energy in Ukraine. The company was founded in 2011 and currently conducts business in 14 regions of Ukraine and in a number of other countries such as Moldova, Hungary. The company successfully implemented over 1000 projects.



[LinkedIn Profile](#)



Andreas Bauer - Solar Energy Advisor CEO and Owner of BAUER Energiekonzepte GMBH (Germany)

[Profile](#)



Alekszej Borscs - Energy Investment Advisor - Gazprom
Alekszej Borscs - Alekszej holds a Bachelor degree in Business Studies from the Oxford Brookes University, UK and an MBA from the Webster University, USA. He started his career at Lukoil supporting the european expansion of the largest private Russian oil company. He then joined the German management consultancy Roland Berger, where as project manager he supported clients in Hungary, Germany, Austria, Czech Republic, Serbia, Romania, Lithuania, Ukraine, Russia and Kazakhstan mainly focusing on the energy sector, but also tackling projects in transportation, manufacturing and financial services. Since 2014 Alekszej is working at Gazprom in Berlin as a Senior M&A manager, where besides taking part in the group investment activities around Europe he also facilitates various intragroup restructuring and PMI programmes.

[in](#) [LinkedIn Profile](#)

ICO/BLOCKCHAIN ADVISORS



Dr Kanth Miriyala - ICO and Blockchain Advisor - TuringLabs
CEO & Co-Founder at Turinglabs.io & Cryptoknights.io.
Founder/Advisor/Early Stage Investor in Quintant (sold to iGATE), Qik (sold to Skype), Gravitant (sold to IBM), Cicada Resorts (sold to Premji Invest).
Former Head of Global Business Consulting at iGATE.
Currently helping Blockchain startups' founders make disruptive innovations.
Advisor to Blocksale, VeriMe, SunMoney and more.

[in](#) [LinkedIn Profile](#)



Parag Arora - ICO and Blockchain Advisor - TuringLabs
CTO & Co-Founder at Turinglabs.io & Glowing.io., Y Combinator, Microsoft & IITD Alumnus.
Co-founded Glowing.io and PlusTxt later sold to PayTM (India arm of Alibaba).
Developed various Wallets, Smart Contracts, DApps and Infrastructure on Blockchain.

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Divyashish Yindal - Cryptocurrency and ICO Advisor - Jacobi Partners

[in](#) [LinkedIn Profile](#)



Prateek Dimri - Blockchain and Smart Contract Advisor - Jacobi Partners

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ICO PARTNERS



TURING LABS

CONTACT US





LEGAL

DISCLAIMER:

This document is for information purposes only, and is not an offer or a call to sell stocks or securities on the Sunmoney ICO platform, or that of any other related or associated company.

LEGAL GOVERNANCE AND COMPLIANCE:

We have invested in seeking out legal and compliance expertise to ensure that Sunmoney meets the new regulatory rules of the Initial Coin Offering at the ICO-stage. Sunmoney ICO focuses on the legislative regulation of ICO, **digital tokens and operations with cryptocurrencies** to provide our **Users and Contributors safe and reliable solutions for crowdfunding 2.0.**

HOWEY TEST:

According to the **professional opinion** of our legal advisors, **based on the Howey Test** our Sunmoney Tokens should not be deemed as securities and do not need to be registered as a security.

SUNMONEY TOKENS ARE NOT SECURITIES:

User acknowledges, understands, and agrees that Sunmoney Tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such.

User acknowledges, understands, and agrees that ownership of **Sunmoney Tokens does not grant the User the right to receive profits**, income or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the Sunmoney ICO or Sunmoney ICO Platform or any other Sunmoney property, whole or in part.

ABSENCE OF GUARANTEES OF INCOME OR PROFIT:

There is no guarantee that Sunmoney tokens will grow in value. There are no guarantees that the price of Sunmoney Tokens will not decrease, including significantly, due to some unforeseen events, or events over which the developers have no control, or because of force majeure circumstances.

SUNMONEY TOKENS ARE NOT AN INVESTMENT:

Sunmoney Tokens are not official or legally binding investments of any kind. In case of unforeseen circumstances, the objectives stated in this document may be changed. Despite the fact that we intend to reach all goals described in this document, all persons and parties involved in the purchase of Sunmoney Tokens do so at their own risk.



REGULATORY UNCERTAINTY:

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. Sunmoney Tokens may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of digital tokens such as Sunmoney Tokens, which may slow or limit the functionality or repurchase of Sunmoney Tokens in the future.

RISKS ASSOCIATED WITH ETHEREUM:

Sunmoney Tokens will be issued on the Ethereum blockchain. Therefore, **any failure or malfunctioning of the Ethereum protocol may lead to the trading network** of Sunmoney Tokens not working as expected.

RISKS OF USING NEW TECHNOLOGIES:

Sunmoney Tokens are a new and relatively untested technology. In addition to the risks mentioned in this document, there are **certain additional risks that the team of the Sunmoney ICO platform cannot foresee.** These risks may manifest themselves in other forms of risk than those specified herein.

RISK OF LOSING FUNDS:

Funds collected in fundraising are in no way insured. If they are lost or lose their value, **there is no private or public insurance representative** that buyers can reach out to.

TAX & REGULATORY RISKS:

The **token buyer must conduct their own due diligence** to ensure that they comply with all local laws regarding cryptocurrency, tax, securities and other regulations in their jurisdiction.

REFUNDS:

Refunds are not permitted. Sales will be final once transacted.

LIABILITIES:

This White Paper does not constitute an offer of, or an invitation to purchase, the SMT tokens in any jurisdiction in which such offer or sale would be unlawful. Whether taken as a whole or read in part, **this White Paper is not, and should not be regarded as, any form of legal, financial, tax, or other professional advice.** You should seek independent professional advice before making your own decision as to whether or not to buy, sell or receive any SMT tokens. You are responsible for any and all evaluations, assessments, and decisions you make in relation to buying, selling or receiving SMT tokens. **SUNMONEY is not responsible for compelling any person to accept SMT tokens and disclaims,** to the fullest extent permitted by law, all liability for any adverse consequences arising out of or in relation to such rejections of the SMT tokens.