



GOLD GUARD

YALLA PAY



OneGram aims to revolutionize cryptocurrencies and offers a complete package which includes the functionality of payment solutions, stability, commodity backed savings, sustainable growth and the first Islamic digital cryptocurrency.



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What is OneGram?

OneGram is a cryptocurrency where each coin is backed with one gram of gold

OneGram is a collaborative effort of an international group of companies that is leading one of the most exciting innovations in the digital payments industry. OneGram Coins (OGC) are digital cryptocurrency that are backed by physical gold on a 1 to 1 basis; for example, one coin will be equivalent to one gram of gold. The coin will be the first coin to become Sharia regulated which means the coin and OneGram become governed by Islamic law.

Before there was paper there was gold. The first currency since the beginning of time was gold which later became promissory notes or certificates which were backed by physical gold and with evolution and sophistication, these promissory notes were later issued by governments and today we recognize them as currency. OneGram is going back to basic fundamentals of money by issuing one digital coin against one unit of gold which is physically held. By only ever issuing a coin against real physical gold we ensure that OneGram remains a fully capitalized digital currency.

Furthermore to provide a regulated environment OneGram will become the world's first Islamic Sharia approved digital cryptocurrency. Cryptocurrency has been considered a revolution and as a tool of financial freedom for what is considered a conventional norm of payment techniques, a decentralized un-manipulated platform where words like mining and blockchain have become associated with a new form of payment method.

A few of the biggest challenges with cryptocurrencies have always been the volatility and acquisition or redemption of such a transactional tool, since its valuation and stability are not linked to physical commodities. In order to establish a 'real' digital currency it would need to be considered stable and stability requires measurable attributes. So we bring you OneGram, a cryptocurrency backed by a physical commodity which is Gold.



How is OGC Different to other Cryptocurrencies?

Whilst OneGram pays homage to Bitcoin (BTC), the unquestionable founders of Cryptocurrencies, there still remain some impracticalities with BTC and alternative cryptocurrencies (altcoins) such as;



Price Volatility

Since price is purely based on demand, price fluctuations are expected especially when there is no fixed commodity attached to the coins; allowing room for significant volatility.



Acquisition and Redemption of Crypto

It is not easy buying BTC as there is no obvious entry point. Mining BTC is even more difficult and requires exceptionally advanced technologies and is definitely not for the average user.



Conversion to Fiat

Once money enters into BTC, to redeem Fiat is very difficult and there is no clear exit strategy; making room for a lot of confusion and uncertainty.

OneGram is different in every way to conventional cryptocurrency and instead are considered the founders of digital cash which is the evolution and inevitable future of cryptocurrency. The principles of cryptocurrency have been founded and the concept has been proven. However as with anything, evolution and development needs to take place and this is where OneGram has entered the market with a currency of the future.



7 day spectrum of the top Cryptocurrencies – Jan 2017

Cryptocurrencies are becoming increasingly popular but their price is still very volatile. With OGC being pegged to gold there is more stability.

	Name	Market Cap	Price	Available Supply	Volume (24H)	% Change (24H)	Price Graph (7d)
	Bitcoin	\$15,947,564,107	\$988,08	16,139,887 BTC	\$134,841,000	0.95%	
	Ethereum	\$942,262,842	\$10,65	88,479,538 ETH	\$12,250,700	-1.37%	
	Ripple	\$241,173,983	\$0,006544	36,856,524,148 XRP*	\$1,659,280	3.42%	
	Litecoin	\$200,692,891	\$4,05	49,608,431 LTC	\$6,078,130	1.23%	
	Monero	\$184,152,749	\$13,28	13,864,418 XMR	\$2,436,370	1.02%	



*Price applicable at the time of publication.

Why purchase gold?

Gold has been used to store wealth for over 5,000 years across the globe and through history its importance and value has only increased. Gold was the first ever form of money. Since olden times gold's value is recognised and used to purchase goods. Today gold is eagerly bought with paper money and is still considered the most powerful indicator of wealth.

What is it that makes gold so invaluable? Unlike paper money, gold has an **intrinsic value**. Gold is valued because it is very **rare** and is one of the rarest of mined elements. Its value has stood the test of time compared to other mined metals and because it is increasingly difficult to mine it is even more **precious** due to its finite nature.

Another virtue of gold is that it is almost impossible to destroy giving it an **immortal** quality because it can neither tarnish nor decay. Its almost indestructible form makes gold the logical choice to store wealth as it can be preserved through the ages. Preservation of wealth in the form of gold enables families to store it and pass it on to generations to come.

Many have traditionally perceived gold as an effective store of value, protecting portfolios against market instability and the destructive effects of inflation, making gold the **safer option**.

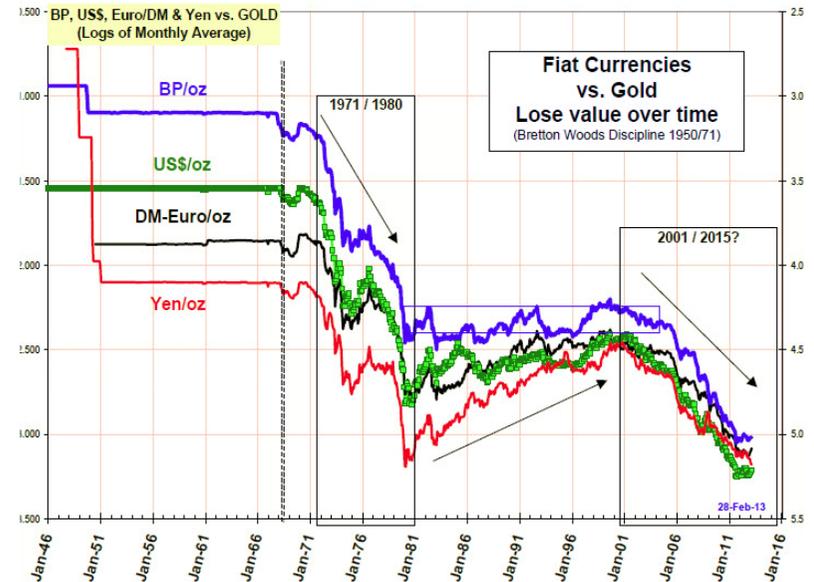
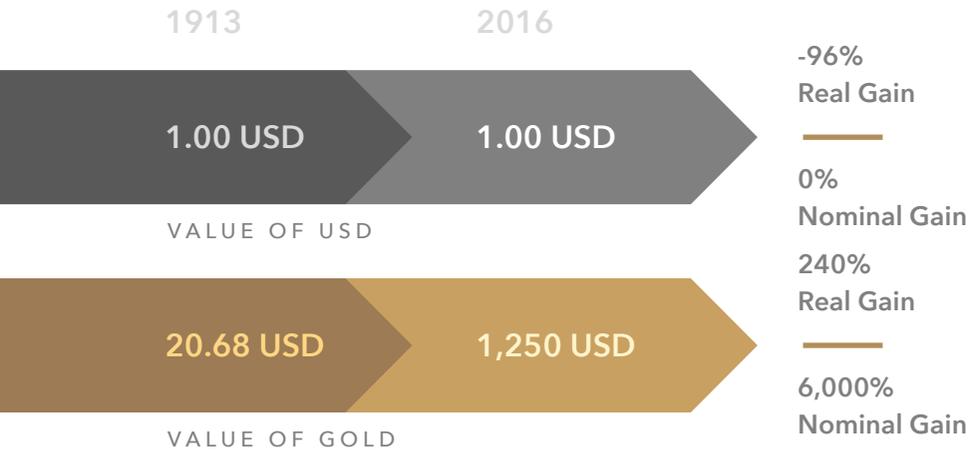
There is no denying that the price of gold has also seen somewhat frivolous highs and lows in the short term, however it has always maintained its value whilst paper assets have seen a decline. Gold is a commodity, a **tangible asset**, whereas the USD, GBP and Euro are a form of Fiat currency and hold no inherent value. Gold generally tends to do well when other assets do badly, but it does best when people lose faith in central banks.



Unstable Fiat Currency: Power of Gold against Fiat

The history of Fiat currency is a volatile one. Over the last 100 years exchange rates have hit many highs and lows. With central banks having the power to print as much currency combined with the destructive effects of inflation, the value of paper money has seen a steady decline.

The general value of Fiat currencies has fallen over time compared to each other but also in exchange for gold. Gold is more durable and longer lasting and holds its worth particularly in times of economic instability.



3 Main Ways to Acquire Gold Before OneGram

Physical gold

This includes coins, bars, bullions and jewellery. Personal property that is kept at home or in bank safes.

Bullion and jewellery

Gold mining stocks

Single stock

This involves investing in a gold mining company the same way you would invest in any other stock.

Gold ETFs

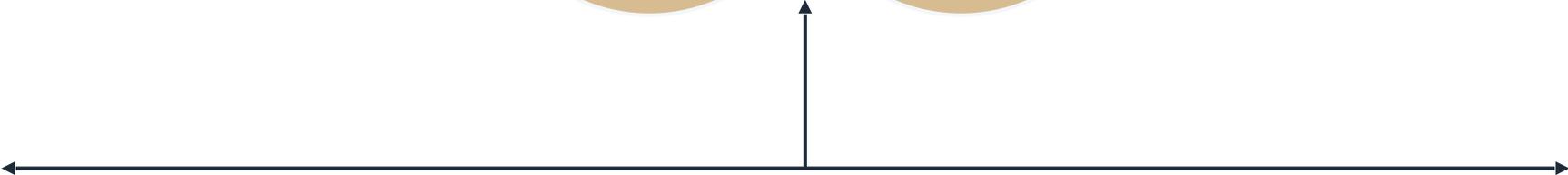
Exchange Traded Funds (ETFs)

ETFs track the price of gold and can be bought through any investment broker.



Why trust OGC?

Every element of OneGram as a product and a brand has been meticulously developed and engineered to meet market needs and in particular OneGram has focused on building trust and credibility in a sometimes questionable market.



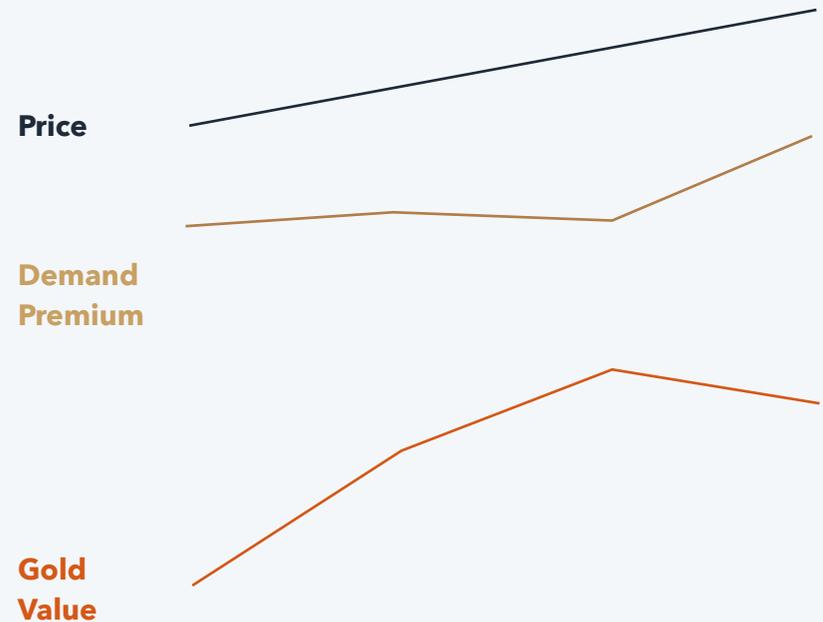
Is OGC Price Volatile?

OneGram has minimized the price volatility of OGC by pegging it to gold. OGC are unique as they have a two tier valuation when determining the price and market value of an OGC. For example: One OGC will have a GV (Gold Value = Market Spot rate for Gold) + DP (Demand Premium = Member/Market demand for OGC) so the formula is;



OneGram issues each OGC against one gram of physical gold which means that the minimum price of any OGC would be the equivalent of one gram of gold; however the coin popularity, usage and demand also have a premium value which the market determines. By pegging the OGC to gold and member/market demand the OGC ensures to have stability and a real market valuation.

OGC Valuation



The Technology Behind OGC

OGC is secured by the most advanced security systems currently available in the market. By using blockchain technology we are ensuring OGC remains secure for our global users. A blockchain is a distributed database of transaction records. In cryptocurrencies like Bitcoin, blockchain is the ledger that contains a permanent record of all transactions. The transactions in a blockchain are grouped into blocks and each new block gets added to the blockchain in regular intervals. Once a transaction is recorded in a block, it cannot be retroactively changed without consensus from the entire network. A blockchain is decentralized. By storing data across a large network, blockchains eliminate the risks that come with data held in a centralized database, like theft, fraud and data loss.



New Kid on the Block

How blockchain technology is set to transform financial services

Authenticating identity and value

Verifiable and robust identities, cryptographically secured.

Accounting for value - New corporate governance

Distributed ledger will make audit and financial reporting real-time, responsive and transparent, improving the ability of regulators to scrutinize corporate financial actions.

Insuring value and managing risk

Reputational systems enable insurers to estimate actuarial risk better, creating decentralized markets for insurance.

Funding and investing in assets

New models for peer-to-peer (P2P) financing, and recording of corporate actions such as dividends paid automatically through smart contracts.

Moving value-payments, transfers and purchases

Transfer of value in very large and very small increments without and intermediary will dramatically reduce the cost and speed of payments.

Storing value-financial assets such as currencies and commodities

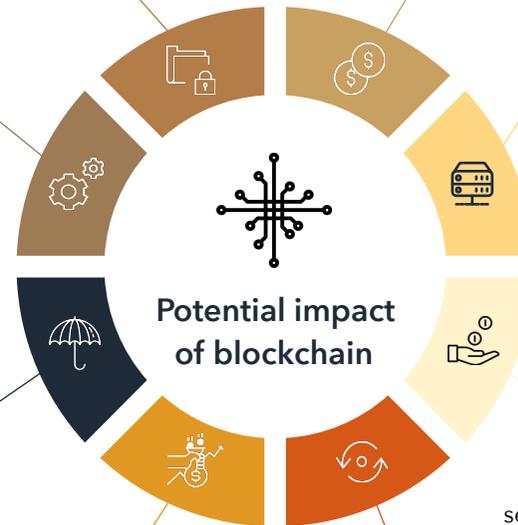
Payment mechanism combined with a reliable, safe store of value reduces the need for typical financial services; savings and current accounts will become obsolete.

Lending value-credit mortgages, bonds

Debts can be issued, traded and settled on the blockchain, increasing efficiency and improving systemic risk; consumer can use reputation to access loans from peers.

Exchanging value-speculating, hedging and arbitraging

New models for P2P financing recording of corporate actions such as dividends paid automatically through smart contracts.



Blockchains and OneGram

OneGram utilizes the blockchain technology to issue a new kind of cryptocurrency where each coin is backed by one gram of gold at launch. Due to the backing of physical gold, we insure that OneGram remains true to the fundamental root of currency.

Each transaction in OneGram generates a small transaction fee. Unlike conventional cryptocurrencies, in OneGram, this fee is re-invested (net of admin costs) to buy more gold to increase the amount of gold that backs each OneGram coin. As transaction volume increases, more gold gets added to the pot. So, over time, each cryptocurrency is fundamentally worth more by design.

Core Technology Behind OneGram

The average block generation time in OneGram is only one minute. So the transactions in OneGram confirm very quickly. The OneGram blockchain has built-in automatic checkpoints. This prevents network forks and forces consensus rules ensuring safety and stability.

Unlike centralized services, the OneGram wallet applications don't ask your personal identifications. All transactions remain untraceable - ensuring your financial privacy. Your OGC are cryptographically secure. Your OGC are stored in your own devices, where no third party can access them.

Once a transaction gets confirmed on OneGram blockchain, there is no way to reverse it. This makes OneGram attractive to merchants looking to combat chargebacks and frauds.



OneGram Foundation

A very special and philanthropic part of OneGram is the OneGram Foundation (OGF). OneGram Foundation (OGF) will take 2.5% from every transaction fee that OneGram products generate and donate it to charity through OGF. OGF will support charitable causes across the globe and by sharing our success we aim to bring relief to the lives of the less fortunate. OGF supports the principles of Islamic sharing and caring and together the OneGram community is contributing through corporate social responsibility to humanitarian causes.



GOLD GUARD

GoldGuard started out as an online gold trading platform that enables customers both personal and business to buy gold at spot rates and physically store it.

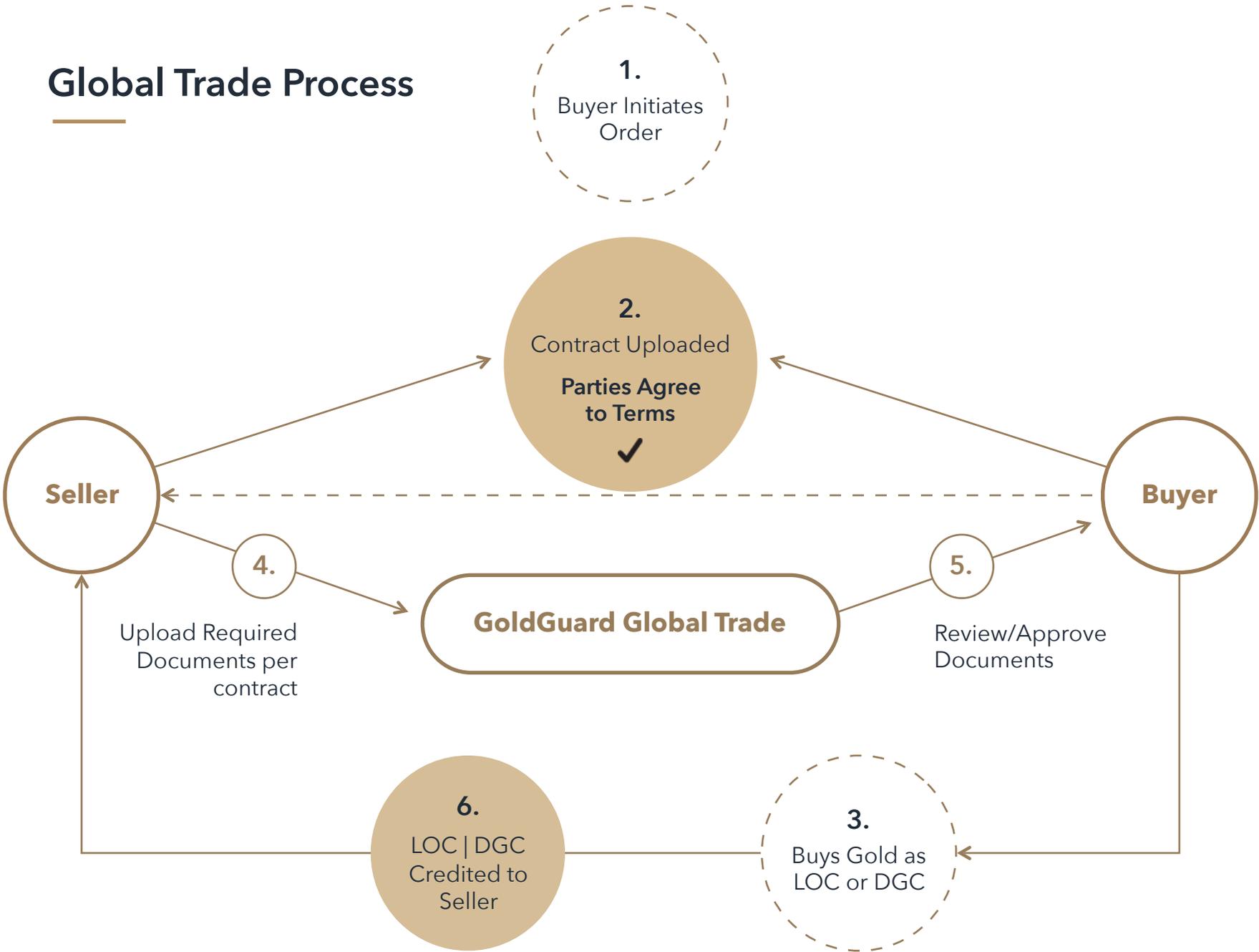
The partnership with Visionary has inspired a new direction for GoldGuard.

GoldGuard will evolve to become a platform for Global Corporate Trade. GoldGuard will be offering a fully automated and digital platform to provide a letter of credit, digital gold check, and a gold crowd funding system to the global corporate market.

GoldGuard continues to be the guardian of the gold that backs every OGC.

GoldGuard is regulated by the Dubai Airport Freezone Authority. Established in 1996, within the boundaries of Dubai International Airport, DAFZ is considered as one of the fastest growing Free Zones in the region.

Global Trade Process



GoldGuard Payment Tools

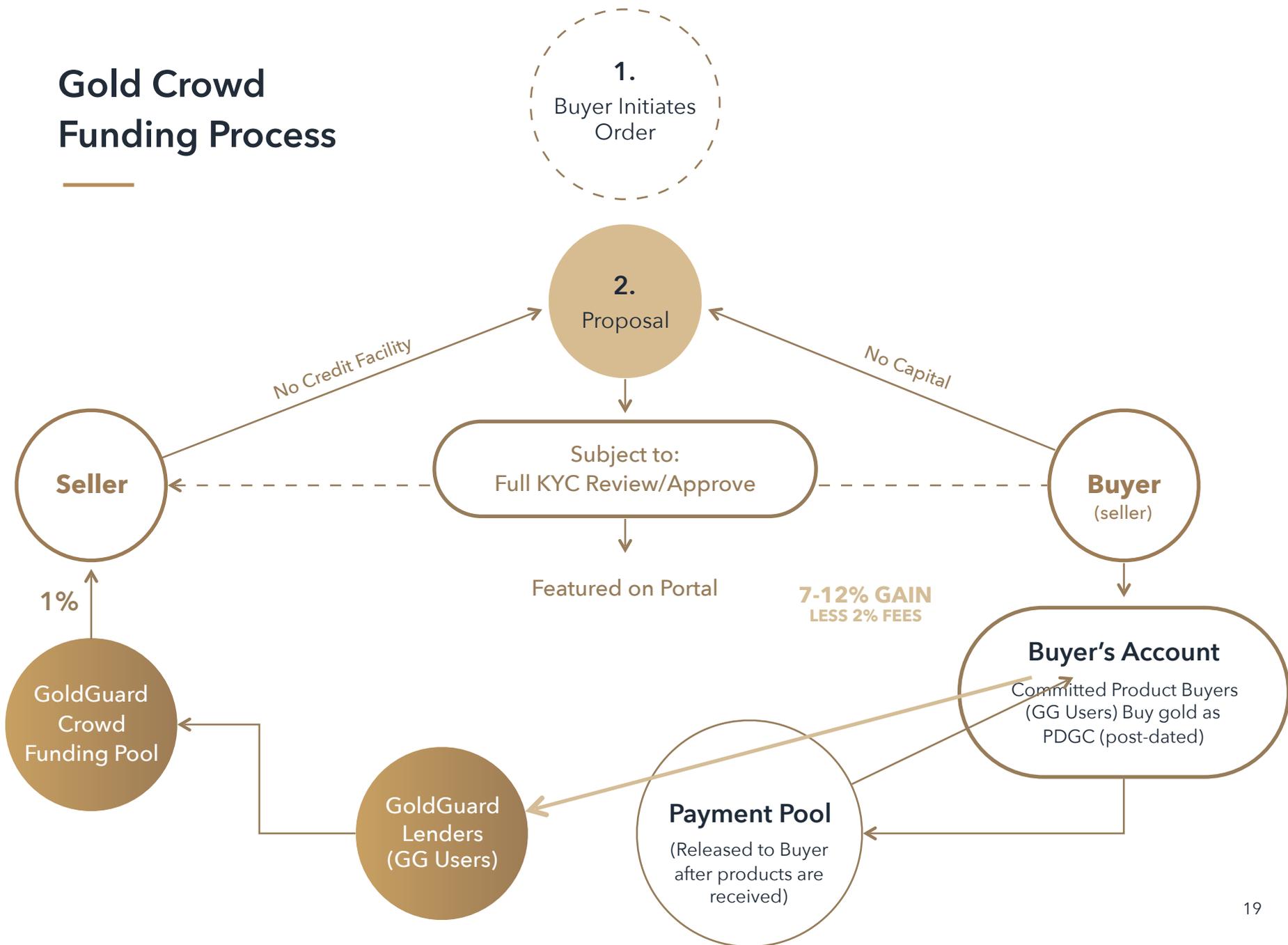
GoldGuard Digital Gold Check

- A guaranteed instant or post dated form of payment
- Operates in the same principles of an MC
- Funds credited and blocked in the account and will only be used for a specified purpose
- Ensures that instant or post dated payments will be honored and can be used globally unlike MC that can only be used in the issuing country.
- Linked to Live Gold prices.

GoldGuard Letter of Credit

- Guaranteed Payment tool subject to agreed terms between parties.
- Made easy in the GoldGuard platform
- No banks involved
- No back and forth between banks on the LOC terms
- Time saving.
- No minimum banking relationship required
- Fully automated and digitalized process

Gold Crowd Funding Process



What is Gold Crowd Funding?

- A funding facility for both Sellers and Buyers who need funding for their Business Proposal.
- A secure payment platform for buyers, where funds are blocked and only sent to seller when products have been received.
- A platform where Users can earn 7-12% from lending their money to a business proposal.
- A system that can guarantee return of investment to lenders within the time specified in the Business Proposal.

GOLDGUARD

GoldGuard Prepaid Card



GOLDGUARD

GoldGuard Security

GoldGuard takes security and assurance as a central component of all relationships with its clients. Our aim is to make our customers as confident and secure as possible, through our carefully cultivated technologies, to make gold purchases.

We use the latest cryptography technologies available today. Two-factor authorization is a must and is used for signing in to the GoldGuard system. All data transferred between clients and our servers are encrypted at the highest level with several firewalls included. Client's data as transactions, balances or personal data are encrypted with open SSL and backed up on an hourly basis. All encrypted values are signed with MAC (message authentication code) for change detection in encrypted string.

One of the servers is an application server with https connection and other separate database servers communicates with each other through SSH tunnel. All other requests are blocked by firewall.



YALLA PAY

FOR PEOPLE ON THE MOVE



What is YALLAPAY

The Premier
Crypto - Fiat
Payment Solution
of the
Middle East



Payment solution provider and
merchant marketing system.

A wallet that allows you to store or
transfer your OGC as well as shop
and earn cashbacks.

A payment processing solution for
Retail Merchants.

Free App Download.

Advantages of YALLAPAY Business

Offers both Conventional and Cryptocurrency Merchant Services:



Conventional Merchant Services

- Ability to accept Credit Card, Debit Card, and UnionPay.
- Competitive transaction fees.
- Weekly payouts.
- Global coverage.
- Secure online payment platform.



Crypto Merchant Services

- Free registration.
- Free transactions.
- Ability to accept major cryptocurrencies: OGC, BTC, ETH, CPC, LTC.
- Free advertising on the Yalla Pay platform.
- Generate customer loyalty by providing cashbacks.
- Daily, Weekly, Monthly cash payout options.
- OGC to Fiat Conversion.



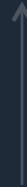
Future of Payments

The future of payment is OneGram, the future is now!

OneGram holdings is laying the foundations for one of the most progressive and sophisticated payment solutions that has minimal reliance on the banking system, instead operating independently as much as possible. OneGram Holdings will create a network which will allow members to:

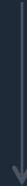
- **Purchase Gold through GoldGuard:** This can be purchased through the GoldGuard portal or GoldGuard machines which will be placed in major cities across the globe.
- **Acquire OneGram Coin** easily through the GoldGuard portal and redeem instantly to OGC through the OneGram portal.
- **Make secure payments** with Gateway International, a provider of payment solutions.
- **Transfer fiat, gold and OGC** through Smart wallets or through GoldGuard ATM machines instantly.
- **Acquire the GoldGuard Mastercard debit cards** which work across the globe in ATMs, POS (Point of Sale) and online. They can be recharged with Fiat, OGC or Gold through our payment gateway online or through GoldGuard ATM machines.





Exclusive MLM Partnership

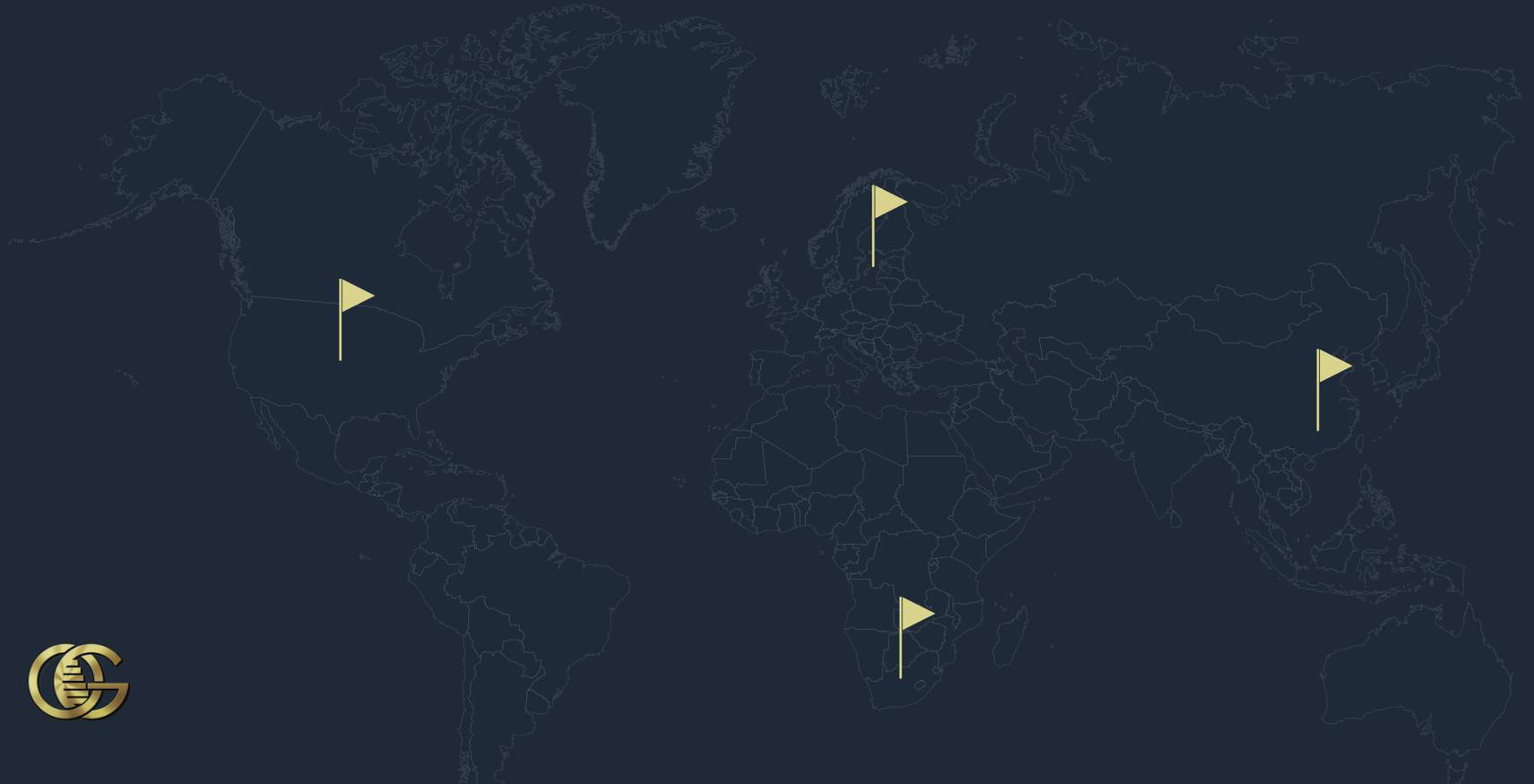
Vizionary can provide OneGram a global network of distributors.



Why Vizionary?

Vizionary is a network marketing company that provides cryptocurrency education and a mining platform to it's members. We believe that Vizionary can provide the global distribution for OneGram through their rewarding member's only platform and their powerful and innovative recommendation program.

Currently, Vizionary have markets in Europe, South Africa, USA, and Asia.



OGC Process Through Vizionary

Register with Vizionary (EUR 47)

Redeem at GoldGuard

Transact using Yalla Pay or GoldGuard MasterCard

Buy a package in the Vizionary User's Back Office

Trade at Huulk, BitPeer, Poloniex, etc.

What packages are available through Vizionary?

8888 PACK

- 25 OGC
- 25 g gold (5x5 1 gram bricks)
- 25 shares in each company (25*3)

Package cost: **EUR 8888**

Referral Bonus: **EUR 888**

CV: **4000 CV**

2888 PACK

- 8 OGC
- 8 g gold (4x2 1 gram bricks)
- 8 shares in each company (8*3)

Package cost: **EUR 2888**

Referral Bonus: **EUR 288**

CV: **1200 CV**

388 PACK

- 1 OGC
- 1 Gold Certificate
- 1 share in each company (1*3)

Package cost: **EUR 388**

Referral Bonus: **EUR 39**

CV: **150 CV**

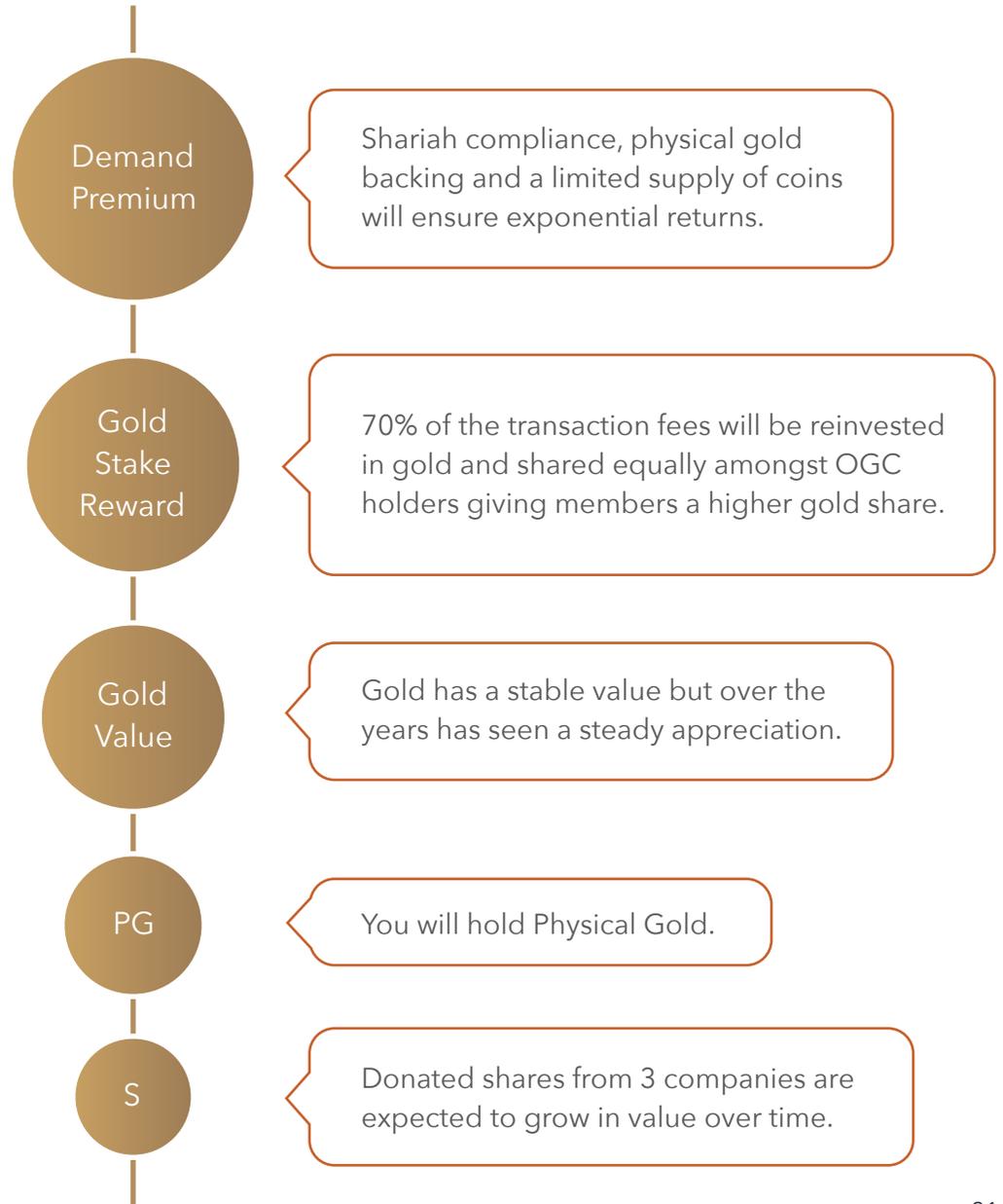
Notes

- Available only to Vizionary Members
- Shares are donated as part of the package, not bought
- Companies donating shares are OneGram, GoldGuard, and Yalla Pay



Streams of Income

Vizionary OGC
Package 5-tier Returns
Model:



How does the Vizionary Partnership affect the OneGram Processes?

The OneGram Processes will stay in tact. Audits from both our Sharia Advisors and PwC Dubai will continue as scheduled. We will ensure and maintain that for every OGC issued, a minimum of 1 gram of gold backs it up and is stored with our gold supplier and vaulting provider.

We are excited to have a powerful global distribution team behind OGC.



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