

# 2018 – 2021 Spotcoin Financial Forecast v1.3

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“ We founded Spotcoin in November 2016 to meet the growing demand for quick, simple fiat and cryptocurrency liquidity solutions necessary for the success of large merchants and traders. Today we have expanded to meet the increasing demand of the smart economy with new education and business lines. We fully support our CEO and executive management team as they launch new digital currency solutions for the 21<sup>st</sup> century. Our team’s dedication to OTC automation, the Spotpay payment system, our digital asset exchange and our Black Sea Blockchain Institute provides every member of the community with the highest level of talent and primes us for success. We are proud of the achievements of 2017 and look forward to the innovation of 2018. The future is bright as we step into the light of opportunity.

spotcoin.com  
Co-Founders

Giorgi Abuladze    Guram Rukhadze  
Andrew Thornhill    Natalia Khizanishvili

”



Dear Investors and Shareholders,

Spotcoin launched just 17 months ago and has grown to become a full-fledged digital currency services operation supporting the Black Sea Region. During that time, we have launched an over-the-counter marketplace, transacted over \$10M in trades for our satisfied clients, and formed a partnership to utilize a 1.1MW mining facility to complement our business. With targeted growth, we worked diligently to earn and retain our client's trust through our company-wide core values of transparency and trust.

Since my shareholder nomination, I have sourced high-caliber talent to grow the company to a 28-member team held to the highest standards of quality and integrity. We are tackling an aggressive timeline of hard-target funding goals to successfully execute our Initial Coin Offering (ICO). I am confident that my team will continue to meet or exceed expectations after we conclude our ICO and launch the next phase of Spotcoin's growth.

After critical analysis, we selected NEO as our token platform of choice due to their focus upon tokenizing real-world assets, know your customer (KYC) verification through digital identity integration and regulatory compliance. Beyond our ICO, Spotcoin has established deep roots in the local community. Our ICO Program Manager, Byron Yoshida, initiated free classes to support innovation and foster deeper understanding of blockchain technologies.

Our reputation has grown rapidly throughout the region as a responsible partner. We have sourced the best talent to advise and support our ICO and business goals. We have attracted world-class advisors, including our Emmy-Award winning marketing advisor, Zachary Newmark and the Founder & Chairman of Basis Bank, Zurab Tsikhistavi. Our advisory board represents our preeminent team with utmost professionalism.

With our headquarters in Tbilisi, Georgia and representative offices in Yerevan, Armenia and Amsterdam, Netherlands, Spotcoin is uniquely positioned to integrate itself within the smart economy. Moving forward, we are pleased to provide you with this financial forecast designed to educate potential investors, demonstrate market potential, and shed light on the short-term and long-term goals of the company.

We are delighted that you have chosen to join the Spotcoin community. We will continue to serve you as we grow and provide new, innovative digital currency services.

Sincerely,

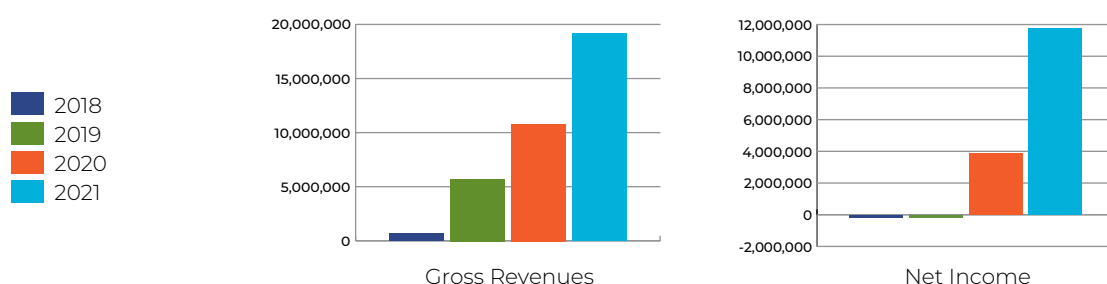


Timothy Gick  
Chief Executive Officer

# Overview

[USD \$]

Overview	2018	2019	2020	2021
Gross Revenues	717,265	5,729,752	10,795,958	19,165,353
COGS	197,943	1,517,373	1,898,620	2,373,835
<b>Gross Profit</b>	<b>519,322</b>	<b>4,212,379</b>	<b>8,897,338</b>	<b>16,791,518</b>
Depreciation & Amortization	81,378	2,294,263	2,294,263	2,294,263
Other Operating Expenses	589,650	2,080,700	2,745,350	2,777,400
<b>Total Operating Expenses</b>	<b>671,028</b>	<b>4,374,963</b>	<b>5,039,613</b>	<b>5,071,663</b>
<b>EBITDA</b>	<b>(70,328)</b>	<b>2,131,679</b>	<b>6,151,988</b>	<b>14,014,118</b>
<b>Net Income</b>	<b>(151,706)</b>	<b>(162,584)</b>	<b>3,857,726</b>	<b>11,719,856</b>

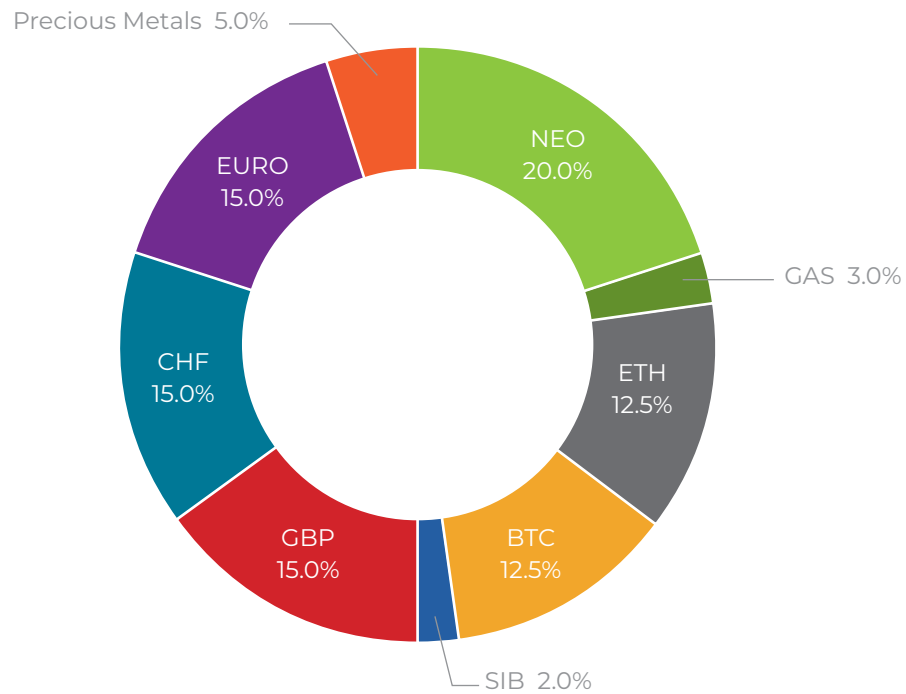


Financial Ratios	2018	2019	2020	2021
Revenue Growth	–	698.8%	88.4%	77.5%
Gross Profit Margin	72.4%	73.5%	82.4%	87.6%
EBITDA Margin	-9.8%	37.2%	57.0%	73.1%
Net Profit Margin	-21.2%	-2.8%	35.7%	61.2%

Dividend Projections	2018	2019	2020	2021
Quarterly Dividends (12%)	–	558	104,510	443,020
Weekly Exchange Dividends (51%)	–	116,663	1,594,639	4,275,329
Total Dividends	–	117,220	1,699,148	4,718,348

# Post-ICO Portfolio

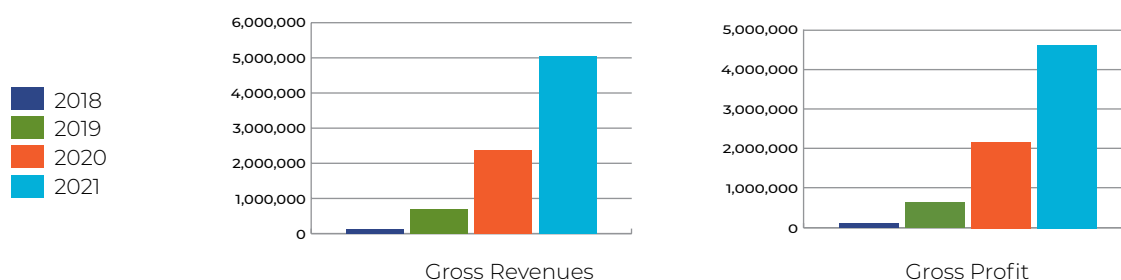
NEO	20.0%
GAS	3.0%
ETH	12.5%
BTC	12.5%
SIB	2.0%
GBP	15.0%
CHF	15.0%
Euro	15.0%
Precious Metals	5.0%
<b>Total</b>	<b>100.0%</b>



# Over-The-Counter (OTC) Marketplace & Institute

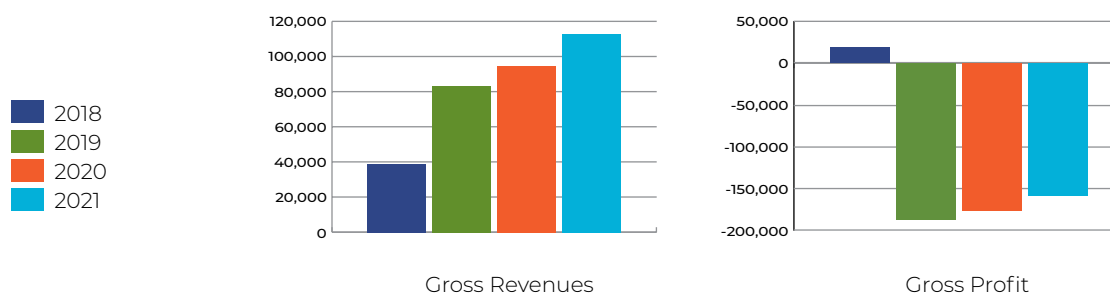
OTC Marketplace	2018	2019	2020	2021
Gross Revenues	128,491	704,460	2,376,083	5,045,414
COGS	13,566	64,974	206,337	432,074
<b>Gross Profit</b>	<b>114,925</b>	<b>639,486</b>	<b>2,169,745</b>	<b>4,613,341</b>

Revenue Growth	-	81.8%	70.4%	52.9%
Gross Profit Margin	89.4%	90.8%	91.3%	91.4%



Institute	2018	2019	2020	2021
Gross Revenues	38,923	83,052	94,289	112,487
COGS	20,994	269,988	269,988	269,988
<b>Gross Profit</b>	<b>17,929</b>	<b>(186,936)</b>	<b>(175,699)</b>	<b>(157,501)</b>

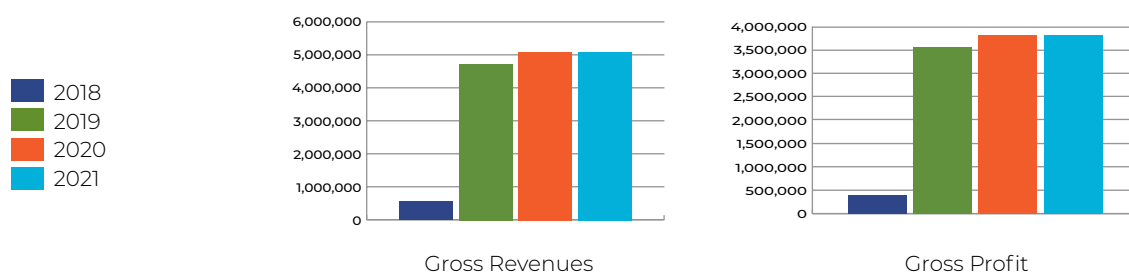
Revenue Growth	-	53.1%	11.9%	16.2%
Gross Profit Margin	46.1%	-225.1%	-186.3%	-140.0%



# Mining & Digital Exchange

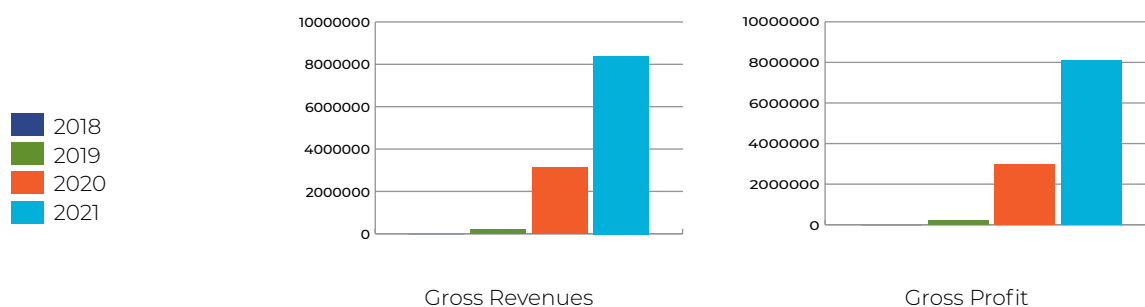
Mining	2018	2019	2020	2021
Gross Revenues	549,851	4,713,490	5,078,280	5,078,280
COGS	163,383	1,171,523	1,272,570	1,272,570
<b>Gross Profit</b>	<b>386,468</b>	<b>3,541,968</b>	<b>3,805,710</b>	<b>3,805,710</b>

Revenue Growth	–	88.3%	7.2%	0.0%
Gross Profit Margin	70.3%	75.1%	74.9%	74.9%



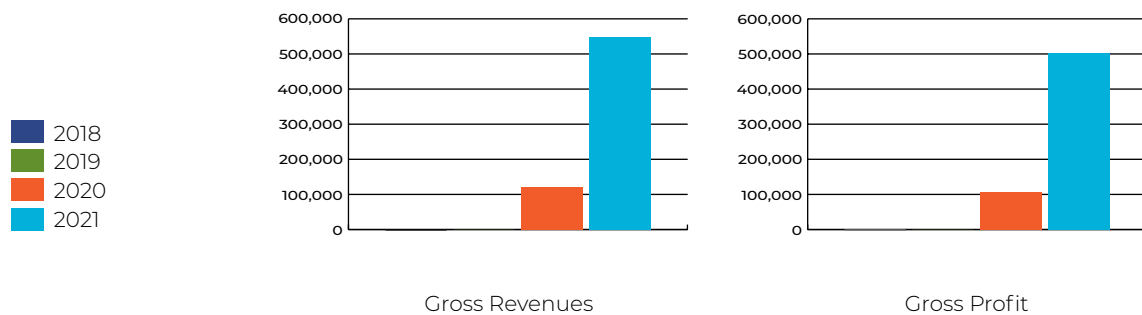
Digital Exchange	2018	2019	2020	2021
Gross Revenues	–	228,750	3,126,742	8,382,997
COGS	–	10,889	135,785	354,971
<b>Gross Profit</b>	<b>–</b>	<b>217,861</b>	<b>2,990,957</b>	<b>8,082,026</b>

Revenue Growth	–	–	92.7%	62.7%
Gross Profit Margin	–	95.2%	95.7%	95.8%



Spotpay	2018	2019	2020	2021
Gross Revenues	–	–	120,564	546,174
COGS	–	–	13,939	44,232
<b>Gross Profit</b>	–	–	<b>106,625</b>	<b>501,942</b>

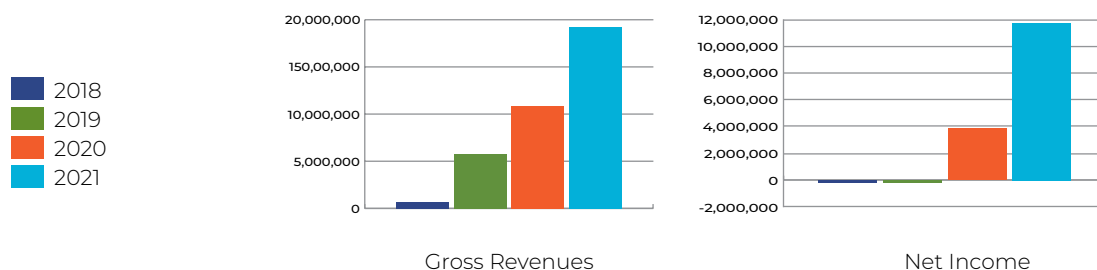
Revenue Growth	–	–	–	77.9%
Gross Profit Margin	--	-	88.4%	91.9%





# Profit & Loss

P&L	2018	2019	2020	2021
Gross Revenues	717,265	5,729,752	10,795,958	19,165,353
COGS	197,943	1,517,373	1,898,620	2,373,835
<b>Gross Profit</b>	<b>519,322</b>	<b>4,212,379</b>	<b>8,897,338</b>	<b>16,791,518</b>
Technical Development	179,450	671,850	809,400	816,600
Marketing	126,500	480,000	838,700	859,800
Legal, Licensing and Regulatory	45,500	214,700	250,650	254,400
Administrative and Accounting	109,200	408,150	540,600	540,600
Depreciation and Amortization	81,378	2,294,263	2,294,263	2,294,263
Other Operating Expenses	129,000	306,000	306,000	306,000
<b>Operating Profit</b>	<b>(151,706)</b>	<b>(162,584)</b>	<b>3,857,726</b>	<b>11,719,856</b>
<b>EBITDA</b>	<b>(70,328)</b>	<b>2,131,679</b>	<b>6,151,988</b>	<b>14,014,118</b>
<b>Net Income</b>	<b>(151,706)</b>	<b>(162,584)</b>	<b>3,857,726</b>	<b>11,719,856</b>



Certain information set forth in this document contains “forward-looking information”, including “future oriented financial projections” (collectively referred to herein as forward-looking statements). All information contained herein constitutes forward-looking statements and includes, but is not limited to, the (i) projected financial performance of Spotcoin LLC (“the Company”); (ii) completion of, and the use of proceeds from the Company's token sale; (iii) the expected development of the Company's business, projects, partnerships and joint ventures; (iv) execution of the Company's vision and growth strategy, including with respect to future M&A activity and global growth; (v) sources and availability of third-party financing for the Company's projects; (vi) completion of the Company's projects that are currently underway, in development or otherwise under consideration; (vii) renewal of the Company's current customer, supplier and other material agreements; and (viii) future liquidity, working capital, and capital requirements. Forward-looking statements are provided to allow potential investors the opportunity to understand management's beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment.

These statements are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such forward-looking statements.

Although forward-looking statements contained in this document are based upon what management of the Company believes are reasonable assumptions, there can be no assurance that forward-looking statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. The Company undertakes no obligation to update forward-looking statements if circumstances or management's estimates or opinions should change. The reader is cautioned not to place undue reliance on forward-looking statements.