Zumy Release Whitepaper

Providing you with the small insight into our ever-expanding network ecosystem

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Please remember that this is our Initial whitepaper and may contains small errors. We would appreciate that if you find any to contact us on Discord as soon as possible.

Disclaimer

Disclaimer the purpose of this white paper is to present the big investment corporation to potential Zumy community members and customers in connection with the proposed platform launch. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential community members in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring Zumy. Nothing in this white paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with and is not subject to, laws or regulations of any jurisdiction which are designed to protect investors. Certain statements, estimates, and financial information contained in this white paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. This English language white paper is the primary official source of information about the big investment corporation. Before taking part in this community you should check your local and federal laws.

Abstract

Bitcoin was the first cryptocurrency using blockchain and has been the market leader since the first bitcoin was mined in 2009. After the birth of Bitcoin in the Genesis Block, more than 1000 alternative cryptocurrencies, also known as altcoins, and crypto-tokens have been created with at least 919 trading actively on unregulated or registered exchanges. However, it's not the only thing that's changed our world. The rise of social media and networking has made it faster and easier to access information around the world, and by having smaller, bite-sized chunks of information makes it easier for people to digest and communicate to one another. Whether through a simple tweet, post on Instagram or a status updates on Facebook, we can instantly be made aware of aware of different issues around the world than we ever were before. The future is here for me, you and everyone. As technology is being developed further and further so should we and our next generation.

Coding is currently one of the fastest growing occupations, and it is getting more popular day by day. Even if the most common thought when you hear "coding" is creating software or website, this skill goes way beyond that. This has been done by using the Internet which has

turned our existence upside down. It has revolutionized communications, to the extent that it is now our preferred medium of everyday communication. In almost everything we do, we use the Internet. Ordering a pizza, buying a television, sharing a moment with a friend, sending a picture over instant messaging. Before the Internet, if you wanted to keep up with the news, you had to walk down to the newsstand when it opened in the morning and buy a local edition reporting what had happened the previous day.

So if all that change has gone through, isn't it time for another change? Change is a continuous pattern waiting to be triggered by the next person daring. Bitcoin was made nearly over 10 years ago, at the time where most of our Development Team couldn't even ride a bicycle! The people with the best tools, teachers, and opportunities always come out to be the best. It's a shame to see the countless young technological talent to be wasted every single day from the teenager who just learnt HTML to the 10-year-old who just uploaded his first animation. All major technology sectors have safe places for the next generation to build our future. In 2008, the world's first cryptocurrency concept was made. It's been years since the launch and since I first saw it. I thought, "If it's the money of the future... Then why isn't the future preparing for it?" The fact is we are the future. We are the next generation and with Zumy this will teach us how to pass on the goal of our hero Satoshi Nakamoto to ourselves so we would be well equipped for the future. This involves creating an ecosystem suited and opted for

the next generation developers! As time moves on, as we become THE generation we can turn our ecosystem into THE ecosystem.

ZUMY

Developer Use

An environment for developers to use their skills from WordPress coding all the way to animation and drawing:

Starting a new project? About to change the world we exist in, or you know you have the skills to pay the bills? Where would you do this online in a safe environment? Along with not having to deal with setting up a company, launching a site and setting up a payment method which all require initial costs too. Accelerate your startup with crowdsourced developers by using Zumy, the cryptocurrency for Developers and coders. Zumy over the next few years will be filling in the missing gap that's been desperately needed for developers to find and act as workers and be paid in a hassle-free manner. For one, each day leads to opportunity; a chance to learn something new. Not to mention that technology is a space that is forever evolving, so that opportunity to do something earth-shattering might be just around the corner.

If you're a coder - or coder-in-training - you're well on your way to putting yourself in position to seize such opportunity. To quote Walt Disney, "It's fun to do the impossible." But Zumy is here to make the impossible possible.

ZUMY

Over the next few years, Zumy will work incredibly hard to create payment methods and environments for developers and clients to send each other Zumy as a payment through several means of social media and specialized platforms dedicated just for the developer market.

Zumy Classified Advertisement

A simple start for the freelancing world:

Developers need space. People need space. Clients need a space. Classified advertising is a cheap and easy way for small developers to connect with potential clients. It's a great way to get the word out about your development team, especially if you can't budget for other forms of advertising. We plan to launch a website which sets up the perfect and ideal hub of communication by building that bridge between each and every developer and creator. Whether it's a small game template you've made, or you have an amazing vision and need a coder to paint (code) your wildest dreams to life. By creating this online space, we will be able to allow all across the world, no matter on which they are able to earn and spend their Zumy coin on development and projects. We know how difficult it is for people to join together and struggle to show off their talents. Zumy is supporting all developers and new coders out there by creating an open space, full of support and assistance to build your very own Zumy future. With features without Bot's and means to send Zumy across, a dedicated place allows people

to come together. Alongside Zumy's anonymity features this is the perfect opportunity for freelancers to expand their network.

Zumy Developer Site

Upping the game for Developers:

We've mentioned the idea of a Developer site, similar to the likes of Craigslist with the classified advertisement, however, the payment system wasn't described and how we will make it easier for people to use. Zumy will be creating a Fiverr.com or themeforest.com style website with Zumy as the only payment system. People will be able to upload all types of various skills and services they have available to offer, and in exchange will be able to deliver and receive payment through the site with no risk of money being paid unjustly to the Client or the Seller. Buyers pay the Zumy site for orders in advance, sellers will gain this instantly, however, will only be able to withdraw after the transaction of the goods are virus scanned and uploaded to the Zumy Site. If there's an issue in the goods, the users can appeal and request verification from the Support Team who'll try to sort out the issue. This method is optional and is similar to PayPal's buyer protection, however, helps those clients who are scammed. Freelancers and clients will also be part of a reviewing system to gain reliability points. This will be a small quick check up to allow that everyone is secured and no one is cheated upon. Once this is done, the payment system sends the files

Check our website to find out how you can join our ecosystem: **http://www.zumy.co**

over and the deal is completed. This will be available across the world and on all platforms creating a truly safe atmosphere for the global skills to work in.

Developers Crypto Exchange

A new way to trade crypto:

As of writing this paper, there are over 2500 cryptocurrencies out there! The struggle several developers get from launch to allow people to use their project is tremendously hard. From the extremely harsh listings fees of thousands and thousands of dollars to the vulgar fees on trading.

Zumy plans to launch an exchange revolving around the Zumy Cryptocurrency project by creating a Cryptocurrency exchange that focuses on giving a better experience when trading, allowing users to use our Android application to be able to trade Zumy with any other coin listed.

As well as this, to make it even easier to accommodate the exchange into Zumy's forever evolving ecosystem, we'll release a wallet which will include an integrated element of the exchange, allowing you to be able to receive and send Zumy as well as trade it for and with other coins. In this tab you will be able to use a clean and fresh GUI for the exchange, making cryptocurrency trading easier for all, under the belt of Zumy. Zumy being a coin with such advanced features and low fees, this allows us to move away from the archaic BTC coin pair for all cryptocurrencies and begin to use a fresh and new project as the leading pair.

A more depth in detail Information pack on the Zumy Exchange and why it will be different will be released on the Exchange White Paper when the Exchange will be launched.

Zumy

Social Media and Zumy

The modern way of communication married with the world new money in an easy to use fashion:

Social media is now such an important aspect of our lives that millions use it every day as a source of information for work and personal uses. Social media allows individuals to gather and express themselves in a much more simple and immediate fashion. By giving people this capability, they not only have the ability to share ideas, opinions and other contents, but also (if they wish) gain notoriety, and expand their influence. Money being such an important factor in the way we communicate and live our lives, it only makes sense to join the two together. If the social interaction has been made easier for us to understand and use, the same will be done with Zumy. By allowing the everyday man to send and receive Zumy coin, in an easy and user-friendly fashion will remove the negative stigma of Cryptocurrencies being dangerous and hard to use. Say you owe someone $5 for lunch; just send them the Zumy through Instagram via DM. Want to donate money to your favourite charity on Twitter? No problem, you can simply tweet out your Zumy coin to any account or user. Social media seems to be growing by leaps and bounds every day. With it come viable opportunities for individuals and businesses too.

ZUMY

Just the sheer number of active users on social media can make your jaw drop. Facebook has over 2 billion, Instagram has 800 million and Twitter has about 330 million monthly active users.

This provides a lucrative opportunity for companies to use Zumy as a promotitional utility as well as sending payments for their micro transactions on small-scale digital products being sold across the social media platform. Transferring money via social media makes splitting bills or group activity costs seamless. You can settle payments with friends by typing in exact amounts instead of divvying up cash or writing checks, which may not be at hand like our phones usually, are.

How we will do this is by creating Programs and bot's running as usernames across the social media platforms, our first targets will be Discord using Zumy Ecosystem's Multi Crypto Currency bot, allowing people to play games and share Zumy with each other to anyone on the Discord platform. Following this we will move on to Telegram, Twitter, and Instagram as well as also reaching onto What's App eventually.

If Zumy's ecosystem wants to be authenticated and a realistic idea, social media will be and have to play a key, integral part of it.

Social Media Exchange

Marrying Social Media and trading under our ecosystem:

Check our website to find out how you can join our ecosystem: http://www.zumy.co

Not only will Social media users be able to send and receive Zumy across social media platforms, they will also be able to trade other Cryptocurrencies using Zumy as a base pair, to buy and sell another crypto.

The use of this will allow people to be able to once again have an easy to use cryptocurrency in the real world. Say you're in a group chat with your favourite trading friends, you all together can buy and sell privately and publicly your coins making it far more effective and easy to share exchange information. Instead of having to make an account, to trade your crypto incur fees to withdraw etc., you can send and receive your other coins using Zumy's social ecosystem. When social media emerged around the new millennium in the form of websites such as Six Degrees, Friendster and Myspace, they changed the way we connect with each other. Meanwhile, eBay and PayPal were changing the way we pay each other for goods online and exchange money. It makes total sense to allow people to securely and easily exchange other coins by using crypto to widen the cryptocurrency world to the rest of the world.

Social Media Pool

Let's make Zumy even easier to use:

Being a masternode coin itself, not all are able to reach the amount of the Collateral. For this we have enabled people to be able to hold a stake/share in a masternode. Commonly known as Masternode Shares or a Shared Masternode Pool. By integrating this say even into the Discord of Zumy, we can allow people to use their Masternodes with the direct support from the Zumy support team and development team.

A fully automatic cryptocurrency masternode hosting service will allow you to buy entire masternodes or their shares. In just a few clicks, you can choose from a list of supported cryptocurrencies and become a masternode co-owner. You don't pay for hosting. There are no hidden or extra payments involved. The process of masternode creation and synchronization is entirely automatic, making it incredibly easy for people to earn Zumy. By making this available on social media we can form communities and groups whom all each own their very own Masternode share. Where this will be useful on other social media platforms. For example, the following scenario, say you and you're friends want to create your very own masternode share group. You can create a private chat on your favourite social media platform and discuss the results of your masternode whilst enjoying the social interactions between you all !

Zumy's Social Media

Why use other social media forms which aren't even encrypted.

We've been discussing the use of social media platforms and how they've changed the world today. We carry all our personal as well as current AND future professional contacts in our pockets wherever we go. Smartphones enable us to overcome geographical distance by means of simple swipe gestures. People can contact us directly at all times. We manage our digital profiles and build our digital reputations, creating virtual extensions of who we are. By allowing Zumy to have its own safe peer to peer sending of money as well as encrypted messaging, it will give the world the true opportunity to once again do what they wish in a secure and safe manner, being able to communicate and socialize both for work and personal reasons. Using Zumy's social media will be THE easiest way for friends and people to send money to each other whilst enjoying the atmosphere of the social media platform Zumy around them. From the tap of a button, they're able to communicate freely and send money across without anyone knowing and it all being secure.

ZUMY

Zumy Text messages

No Internet? No problem:

The last ten years have seen rapid development of new mobile technologies, with legacy-style feature phones all but forgotten in the wake of newer, more powerful smartphones.

With all of the new ways of communication opening up to users on mobile devices, industry commentators have been predicting the demise of the SMS at every turn – and yet it still stands strong as the number one activity undertaken on a mobile phone. In remote places where even basic phone signals are barely enough to meet the standards to send basic messages, how can one be expected to access the world of crypto online and have to download and maintain a blockchain at the same time? To ease this, Zumy offers a solution where people will be able to literally text message people Zumy coin. Say you're in a cab and need to pay the taxi driver, no worries just text him the coins. At a restaurant but the Wi-Fi is down? Not an issue at all, by sending a simple text message to the Zumy Phone number, you can send money from even a basic Nokia brick to any phone worldwide, giving you access to the current 4.78 Billion Mobile devices out there right now to send money too.

Zumy Next generation

A Long and bright future:

The next generation.

That's me. That's you. That's all of us right now. I started crypto during its dark ages where online there wasn't much to support, nothing really to get you kick started into the crypto world. Instead, the only way to get in was the hard way of trying and failing.

If Cryptocurrencies are meant to be the monies of the future then why aren't we being taught about it? Why aren't we being prepped with the basic skills and abilities to be able to send money from one person to the next? When it comes to technology, kids are not only starting to use it at a younger age, they are also using it in more situations, both at home and at school. Today, technology for kids is a source of learning and entertainment. My aim and goal is to make crypto more accessible and easier for the youth and my generation to be able to understand and comprehend it. From selling your favourite games card to selling lemonade for Zumy outside your house. If children are being equipped with the best tools in technology why aren't they being equipped with the new, safe money. We will be supporting the kids of the future by launching the Next generation scheme. This involves creating apps and websites to allow children to expand their creativity, have kid-friendly GUI's, make fun interactive guides and YouTube videos explaining how

awesome Zumy is and how to use/earn it! Create a safe haven for children to safely use Zumy and trade them for goods online such as maybe funny wallpapers to the answers to the homework due on Monday morning □. Zumy has been designed for the future. By the future, and as you'll begin to learn more and more in depth about the team behind Zumy, you'll understand why Zumy is so integral and important to the crypto world.

A white paper will be released about the "Next Generation" project after Launch.

Integrated Payment system add-on

Easy Payments systems encourage using Zumy:

If you are building a website for the coin market, then you most certainly need a selection of cryptocurrency WordPress plugins. WordPress is one of the most popular website building sites out there right now. It would make perfect sense for Zumy to create a payment plugin with the ability for people to create and add stores to their sites to sell assets, using Zumy. Rather than having to always use the Zumy Developer site, users should be given the freedom and easy to use Zumy anywhere for anything online, making them part of the Zumy ecosystem.

As well as this we'll create a Shopping Cart Plugin/ payment gateway to allow all shops online and offline to sell their products with ease.

Eco-Friendly Coin and Mining

The world is being destroyed slowly bit by bit, let's do our part!

Zumy Coin is exclusively only CPU mined to allow a fair mining opportunity for everyone, and not only for professional miners who possess mass amounts of high-level expensive rigs such a GPU and ASIC mining. Zumy uses a combination of CPU mining & Xnodes (the name for our Masternodes) to secure the network and verify transactions. CPU based mining prevents centralized mining operations from dominating the Coin's Hash power. Most centralized operations use ASICS or GPU rigs. Obviously, the larger the mining rig and the more powerful the hardware involved, the quicker and therefore more profitable the mining operation will be. Predictably, this means that the largest rigs with the most market share will be using as much energy as possible in order to maximize their profit. One of the largest mining groups, Bitmain, employs 50 full-time machine supervisors who watch over 25,000 machines, 24 hours a day, and powers their operation electricity from coal-fired power plants.

With all this being said, it's easy to see why concerns about the energy usage of mining various cryptocurrencies are exploding. With CPU

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mining and the current rapid advancement in CPU development, an average person can use any CPU which is found in the majority of households nowadays anyway. We can power these CPUs with such low energy that it even has the capability to be run by purely Solar and other renewable sources. Take that Bitcoin! Bitcoin uses a huge amount of energy for its slow blocks times and massive fees!

Faster Block timing:

Better Faster Stronger:
New transaction blocks are processed every 128 Seconds in comparison to the slower 10 minute block times for Bitcoin (BTC). This means transactions are extremely fast and get confirmed faster than Bitcoin, especially with the thousands expected to be mining with our CPU miner, making it easy for anyone on the crypto market to mine, right now! https://youtu.be/N-q2-tev3E8?t=90

Limited Supply:

Ensuring that the coin's market value is at a realistic useable value:
The limited supply, responsible coin minting (CPU+Xnode+Dev Fund), and Zumy coins locked up in X nodes help create a stable market value for Zumy Coins. There can never be more than 12,614,400 supply of Zumy in circulation.

Masternodes the future:

Masternodes strengthening our coin node by node:
Xnodes will allow transparency, security and speed to our network. In return for these efforts, Xnode owners will generate a passive income in the form of Zumy, with up to 0.8 ZMY per block available.

Security:

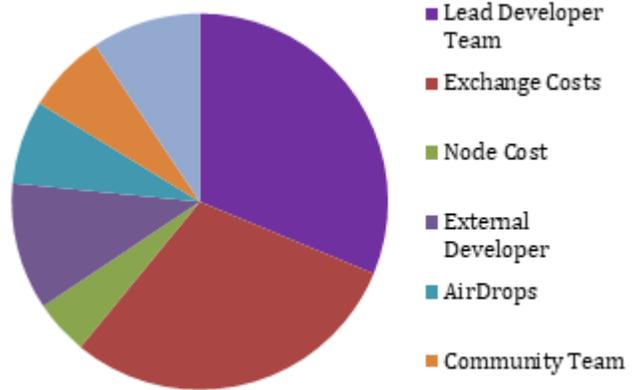**Security and anonymity is the key to a secure chain:**
Coins are mined and transactions secured by the award winning cutting edge Argon2d algorithm to ensure zero abuse from botnets, GPU farms & ASIC's.

As well as this zumy uses DELTA, the most advanced difficulty retarget algorithm available to protect against Multi/jump mining pools.

Premine:

Premining is good for the developers as it gives them the power to use it for publicity i.e. use it for promotions, give as gifts etc, anything to strengthen the coin. They can use the currency for buying some tools and resources like graphic designs, hosting etc. :

Use of Premine	Amount ZMY
Lead Developer Team	200000
Exchange Costs	190000
Node Cost	30000
External Developer	70000
Airdrops	46000
Community Team	44000
Future Use	60000
TOTAL	640000

- Lead Developer Team
- Exchange Costs
- Node Cost
- External Developer
- AirDrops
- Community Team

The lead developer amount includes costs and use of which we will end up encountering over the next few years, thus included with the Future use as well as a backup. The Lead Developer Team, as of writing this Whitepaper, includes only two developers who will be paid 2000 ZMY each per month, meaning they will be given a masternode and allowed to run one. This makes it fair for the developers who will be spending countless hours working, as well as not affecting miners and especially

other masternode holder's rewards. With ~675 blocks a day, every month Zumy should be adding approximately 20 Masternodes, 2 added for the team makes this a fair share. The Developer Payment occurs manually every 30 days after the launch. The addresses will be labelled and public on the explorers. The Airdrops include things such as promotional Discord events, fun games, faucets and community Masternodes, which the rewards will be rained down to users.

As well as this you'll notice the 0.2 ZMY block reward for development funding this is purely for the following. The premine will end up mostly being used for our exchange listings, therefore in the future the block rewards here will help us fund the projects for zumy. An example of this would be once we launch our developer's site, we can say as a team and announce that the February month of 2019 will be used for running servers for the next two years. This is a hypothetical example. Every transaction made will be made clear on the official explorers and all our address are highlighted and labled. Users will have a right to question us on any movement we make and we'll ensure we keep you updated for each and every coin being used and what for through our discord and other social media platforms. As we have a premine we don't need the dev fund for the first 3 months. Therefore the developer funds will begin in March 2019.

More will be added!

This is just the beginning:

Remember, this is just the first of many documents explaining what we plan to do! This document highlights only a briefing of what we as a leading development team plan to do. Of course, we will be adding more in over the course of the next few years with more and more people joining the ecosystem every day. We expect new and fresh ideas to be updated and added in.

Road Map

Provide an overview of the main problem, and outline how you will address the pain or need. The introduction should:

- **Launch Website**

- **Initial Whitepaper**

- **Launch one community masternode used for the giveaway**

- **Block Explorer**

- **Web Wallet**

- **iOS and Android wallet**

- **Discord Wallet**

- **Telegram Wallet**

- **First Pairs for Crypto Exchange**

- **Discord Masternode Pool**

- **Create YouTube Videos and Promos**

- **Open Exchange for more pairs and coins**

- **Launch Classified advertisement space**

- **Launch Discord and Telegram Dev Groups**

- **iOS and Android classified app**

- **Twitch Bot**

- **Twitter Bot**

- **Official start mass expansion of Exchange, add in big pairs such as BTC**

- **Rebranding and website**

ZUMY

- **Instagram Bot**

- **Light Wallet Electrum**

- **Twitter and Telegram Masternode Pool**

- **Online Developer site for jobs**

- **Website WordPress payment**

- **Online developer site + payment features**

- **Online Official Masternode Pool**

- **Hardware wallet and Masternode, run by a Solar Panel**

- **Launch Children friendly Wallets, iOS and Android**

- **Launch Wallet with Exchange and Dev site built-in**

- **Add in Encrypted Messaging into wallets create P2P**

- **Launch Our own Social media platform**

- **Add Zumy to the world with Text messaging**

- **Add Zumy to Fiat pairings on Exchange**

- **Make Easier conversion Fiat to Zumy app**

- **Exchange on iOS and Android**

- **Add Exchange functions to Discord Bot**

- **Move on to Telegram and another platform**

- **Create built-in exchange function to Zumy Social media**

- **Make Zumy Social media mobile apps**

- **NFC Payment mobile app**

- **Make receiving payment in shops easier, through the app.**

- **Create new 0 fees, 0 confirmation Wallet (more info soon on this)**

This is just the beginning as time moves on we'll create more and more and expand our ecosystem

Zumy

Team Information

More Will be added

Lead Developer and Logistics Manager:

Dr. Harlow, UK

Development Team Members:

ThePenguin, Finland

CircuitBreaker, USA

Community Team:

NightShift, USA

AzorAhai, USA

SmokeScreen, Canada

Linkara6669, USA

Hercy, UK

Astro , UK

Marketing and Advertisement Team:

Dmax, Sweden

Decline, UK

Special Thank you to

Dacapel, BarryStyle

Coin specification

Coin Name: Zumy

Coin Ticker: ZMY

Consensus: MN/PoW

MN Collateral: 2,000 ZMY

Block reward: 2 ZUMY Fluctuating

MN reward: 0.8 ZMY

Masternode Collateral Confirmations: 16 Blocks
Governance Developers Fund: 0.2 ZMY

Miner Reward : Fluctuating see below

Block spacing: 128 Seconds

Premine: 640,000 ZMY

Total supply: 12,614,400 ZMY

Maturity: 10 Blocks

Minimum TX Fee: 0.0001 ZMY

PoW Mining Algorithm: Argon2d

PoW Difficulty Algorithm: DELTA

RPC port: 31051

Port: 32000

Zumy

Block Reward Table:

The Zumy Currency has a fluctuating reward to allow stability over the next decades for miners and Masternode Holders:

Aprox. Year	Blocks	PoW	Masternode	Dev Fund
2018	0 - 375,000	1.6	0.8	0.2 *Activated in march 2018*
2019	375,001 - 467,000	1.4	0.8	0.2
2020	467,001 - 592,000	1.2	0.8	0.2
2021	592,001 - 717,000	1	0.8	0.2
2022	717,001 - 842,000	0.8	0.8	0.2
2023	842,001 - 967,000	0.9	0.8	0.2
2024	967,000 - 1,092,000	1.2	0.8	0.2
2025	1,092,001 - 1,375,000	1	0.8	0.2
2026	1,375,000 - 1,500,000	1	0.8	0.2
2027	1,500,001 - 1,625,000	1	0.8	0.2
2028	1,625,001 - 1,750,000	1	0.8	0.2
2029	1,750,000 - 1,875,000	1	0.8	0.2
2030	1,875,001 - 2,000,000	1	0.8	0.2
2031	2,000,000 - ∞	1	0.8	0.2

Disclaimer

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interacting with Zumy coins as ultimately the development and timing remain at the sole discretion of the Zumy team.

We, the Zumy team, intend in no way harm of any kind to anyone in any shape or form. There has never been a crowdsale of coins, presale or any other crowd funding method used for the project or its developers. Please understand the risks involved with cryptographic blockchain technology and their respective coins. The Zumy team cannot be held responsible for any lost, stolen, or otherwise missing funds of any kind. If you are unsure or have any doubt about this project we urge you to NOT invest or become involved as this is a prototype technology system as stated in numerous areas and to be used at your own risk. The information set forth below should not be considered exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring Zumy coin.

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This Document has been written by Harlow, CEO of Zumy Ecosystem.
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Harlow , CEO