

ZAMICA

Built on Gold, verified by Smart Contracts.



CHAPTER 1.

ZAMICA at a glance

ZAMICA is focused on building a secure and sustainable asset-growth ecosystem that bridges crypto and traditional finance. Backed by a veteran team with deep expertise in ICT and finance, the project has secured USD 0.7 million in seed funding, establishing a solid foundation for future growth.



Org Chart

ZAMICA GROWTH FOUNDATION ●

Established in República de Panamá in MAY 2025

- Designs the business model
- Develops and operates the platform
- Issues and governs tokens
- Engages with traditional financial institutions in developing markets on financial products

ZAMICA.uz ●

Established in Tashkent in Uzbekistan in JUNE 2025

- A wholly owned subsidiary of Ducomedia
- Place high-interest deposits with local banks in Uzbekistan
- Secures gold deposits as the basis for future token issuance
- Pursue partnerships with local financial services and payment providers in Uzbekistan following the platform launch

● Ducomedia.co.ltd.

Located in South Korea

- Develop and operate the platform
- Design and execute marketing strategies
- Collaborate with traditional financial institutions and manage assets

Who we are & what we do

Chairman

Noah Park

- 20+ years in strategy, business model development, and global marketing across the gaming and ICT sectors
- Seasoned PM for ICT digital marketing platforms, B2B platforms, franchise marketing tools, and PG development
- CEO of ZAMICA.uz, BM planning and BD initiatives for global market expansion

Board Director

Young-bae Ahn

- 25+ years in Central Asian cultural media
- Strong professional network in Central Asian economic and cultural fields
- CEO of Ducomedia

Compliance

Alexander Kim

- 20+ years in corporate finance and FX sector at multiple banks
- 9 years in fintech and blockchain; crypto platform planning, business model development, and solution design
- Business model planning and related legal and technical advisory
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Admin

Andrew Maeng

- 15+ years in enterprise solution development, project management, and vendor oversight
- Resource management for PG and ICT projects, including delegated operations
- Operational oversight, external partner governance, and management of IT, IP, and legal functions

Local manager

Choriyev Mirjalol

- Regional coordination at the Uzbekistan branch of a global ICT company
- Operational and administrative oversight across Central Asia, including Tashkent

CHAPTER 2.

Why we started ZAMICA

Having been used primarily as speculative investment vehicles, cryptocurrencies have yet to function as practical financial alternatives for those outside the conventional financial system. ZAMICA takes a different path by anchoring crypto to gold, bridging traditional finance's stability with blockchain's transparency to deliver both investment stability and real-world impact in developing economies.



Challenges in Crypto-Based Finance

Price volatility and limited accessibility have prevented DeFi lending and borrowing from becoming mainstream or integrating with traditional finance.

ZAMICA's Solution

- Develop secure asset management solutions by issuing and distributing RWA tokens fully backed by gold deposits and physical gold
- Build a trusted, gold-based wealth platform for investors worldwide, focused on transparency and long-term stability
- Develop a hybrid Web3–TradFi financial platform grounded in gold-linked tokens
- USDT generated from global gold-linked token sales is allocated to partner financial institutions in developing countries, contributing to sustainable funding for emerging economies..

MISSION

- Issue ZAM, a RWA token linked to physical gold or gold deposits
- Issue ZAMIC, a utility token intended for exchange listings, with proceeds used to acquire gold assets for the issuance of ZAM
- Build a secure and transparent financial platform structured around gold
- Deliver ZAM farming and collateralized lending services based on gold-linked tokens
- Build a secure and reliable ecosystem for ZAM investors, USDT lenders, and ZAM farming liquidity providers (LPs)
- Enable platform members to operate USDT lending or LP services at their preferred scale
- Secure USD 40M in ZAM circulation and USD 40M in assets under management (AUM), respectively, by 2027

Thus, ZAMICA will be

- A gold-based wealth platform offering upside from gold markets and yield from assets, with reduced risk
- A Web3 P2P crypto lending platform collateralized by gold-linked tokens
- A stable income stream combined by traditional finance

CHAPTER 3.


Our Business Model

ZAMICA invests proceeds from its utility token and gold-linked tokens into DeFi-based financial services, then extends beyond DeFi into TradFi by allocating capital to traditional financial products in developing countries, fully leveraging both stability and return potential.

Built on the gold-linked token, the platform enables stable-token-based P2P lending and gold-token asset growth through LP participation, free from high entry barriers or large capital requirements. Even with small amounts of capital, anyone can participate as a lending service provider or LP, accelerating asset growth.



ZAMICA TOKENS

TOKEN SYMBOL		
NAME	ZAMICA Token	ZAMICA Digi-Gold
TICKER	ZAMIC	ZAM
STANDARD	BASE Chain(ERC-20)	BASE Chain(ERC-20))
DECIMALS	18	18
TOTAL SUPPLY	1 Billion Tokens	-

- Total supply of ZAMIC **1 Billion**
- 1 ZAM **Gold 0.01gram**
ZAM is swappable exclusively with USDT/USDC

ZAMICA TOKENS



ZAMIC

Governance & Utility Token

- Exchange-listed and circulating utility token
- Subscription fees and qualification deposits for lenders and ZAM farming LPs
- Proceeds from ZAMIC sales are invested in high-interest deposit and lending products across Web3 and traditional finance.
- The resulting returns are used to acquire gold assets and expand financial assets that serve as the underlying basis for issuing the gold-linked ZAM.



ZAM

Gold-based RWA Token

- Equivalent to 0.01 grams of physical gold
- Purchasable exclusively with USDT or USDC
- P2P tradable within the platform
- Redeemable at any time through the foundation at the prevailing spot price
- Lend to LPs to earn rewards
- Usable as collateral for USDT and USDC borrowing

KEY PROJECT CONCEPTS

#RWA #Gold #Finance

A Gold-Linked RWA Platform Connecting TradFi and Web3 Lending

- A P2P lending platform collateralized by gold-linked RWA tokens
- A dual-token system: physical gold-linked RWA tokens; exchange-traded tokens
- An open lending infrastructure enabling anyone to operate lending services on ZAMICA
- Gold token farming services generating additional yield on top of gold market appreciation
- An RWA-based economic ecosystem integrated with traditional financial systems in developing countries, supporting local funding
- Future expansion beyond Web3 lending through integration with fiat-based traditional financial institutions, diversifying revenue sources for gold token farming

KEY DIFFERENCES

Direct exposure to gold price appreciation
Additional returns from a gold-linked token ecosystem

EXPECTED. Capital gains from gold token redemption during gold price increase

MORE. Ongoing returns from lending and ZAM farming during market fluctuations

EXTRA. Stability through TradFi-integrated capital management

CORE SERVICE MODEL

For Users

ZAM FARMING

- ZAM owners earn rewards through the ZAM farming services provided by LPs.
- LPs borrow USDT/USDC against ZAM collateral for asset building activities.
- LPs generate returns through high-yield deposits or lending with partner traditional financial institutions, in addition to Web3 financing.

USDT LENDING

- ZAM owner can borrow USDT/USDC against ZAM.
- Users can borrow against gold tokens without selling gold.
- All users are allowed to operate lending services through ZAMIC staking.

DEBIT CARD

- Users can spend assets via debit or credit cards enabled by Mastercard and Visa partnerships.
- Zero-fee cards are issued to support education, women's empowerment, and small business development in developing countries, in line with ESG initiatives.

CORE SERVICE MODEL

For Platform

USDT LENDING

- The foundation participates as a lender, providing USDT/USDC to lenders and LPs at lower yields.
- Profits are generated through high-interest deposits or lending to partner traditional financial institutions.
- These aforementioned activities secure stable resources for the sustainable operation of the ecosystem.

ZAMIC STAKING

- Staking-based qualification requirements for obtaining LP or Lender status.
- Staking requirements scale with loan funding size and ZAM Farming volume.
- Increases in LP and Lender activity contribute to ZAMIC circulation control and token price stability.

TRANS ACTION

- Transaction fees apply to ZAM and ZAMIC transactions on the platform.
- Transactions are offered under free or paid options based on purpose.
- ZAM-based debit and credit card services are expected to drive fee revenue growth.

FUTURE BUSINESS MODEL

Business model for post-launch growth

WALLET

- The wallet supports Base Chain, Ethereum, and BSC, enabling token deposits, withdrawals, and swaps.
- The wallet allows users to purchase ZAM using USDT or USDC.
- VASP-related fees and transaction costs are incurred through wallet usage, contributing to revenue generation as the business scales.

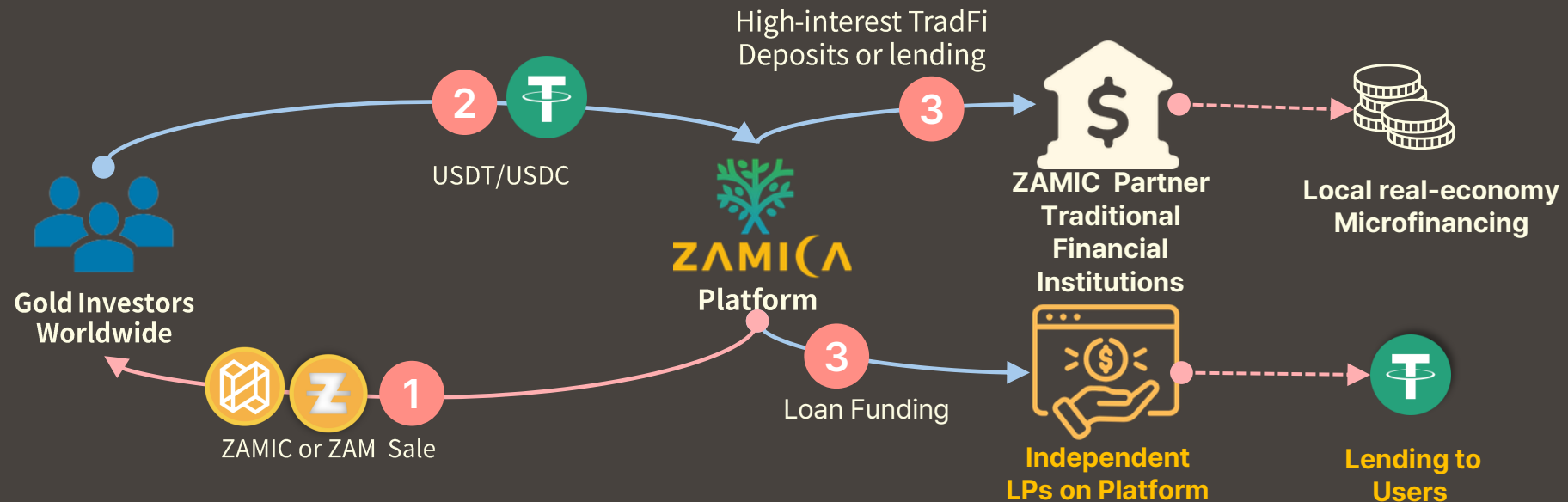
ESCROW

- The escrow service is designed for secure cryptocurrency-based asset and service transactions.
- The escrow service is extended beyond internal platform transactions to support off-platform transactions.

03. Business Model...How to make it

How ZAMICA Contributes to Traditional Finance in Developing Countries

- ZAMIC and ZAM issued through the ZAMICA platform are sold to gold investors worldwide.
- ZAM is purchased exclusively with USDT and USDC, U.S. dollar–pegged stablecoins.
- ZAM provided by owners may be made available to independent LPs on the platform as part of their asset allocation activities.
- LPs may, at their own discretion, make U.S. dollar–denominated assets available to partner traditional financial institutions in developing countries.

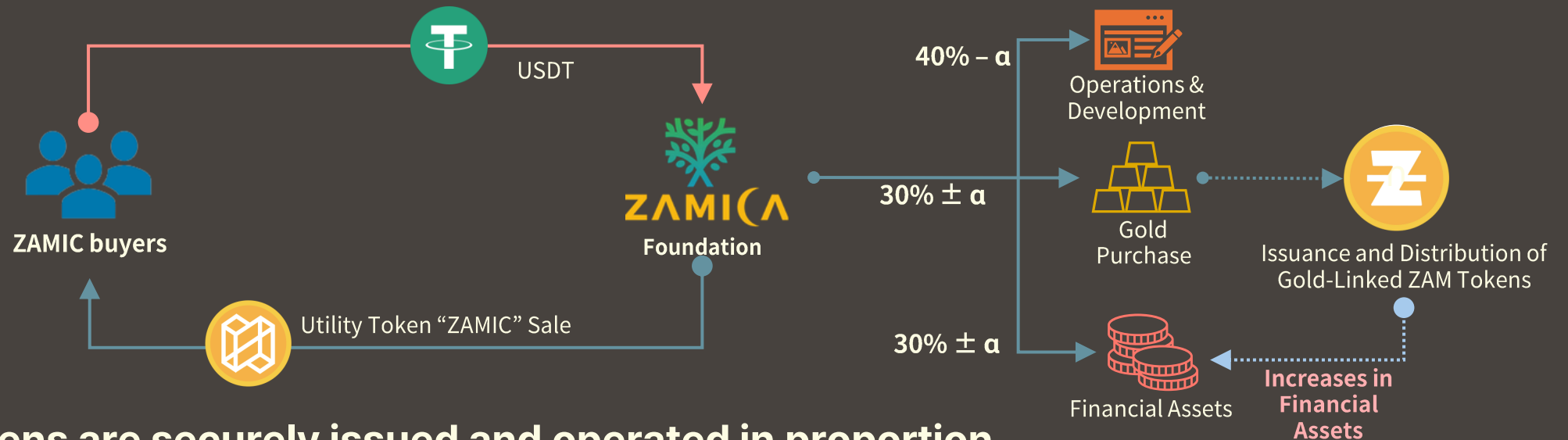


The ZAMICA platform connects U.S. dollar–denominated assets from overseas investors with traditional financial products in developing countries.

03. Business Model...How to make it

ZAMIC & ZAM Issuance Process

- 60% of proceeds from ZAMIC issuance is allocated to the acquisition of gold assets and to funding for lending-related and traditional financial activities (Allocation ratios may be adjusted based on operational conditions).
- Gold-linked ZAM tokens are issued in proportion to the value of acquired physical gold or gold deposit balances.
- All proceeds generated from ZAM issuance are allocated to financial assets, increasing financial outcomes across both Web3 and traditional financial activities.
- These increased financial outcomes support additional gold asset acquisition and subsequent ZAM issuance, forming a reinforcing operational cycle.



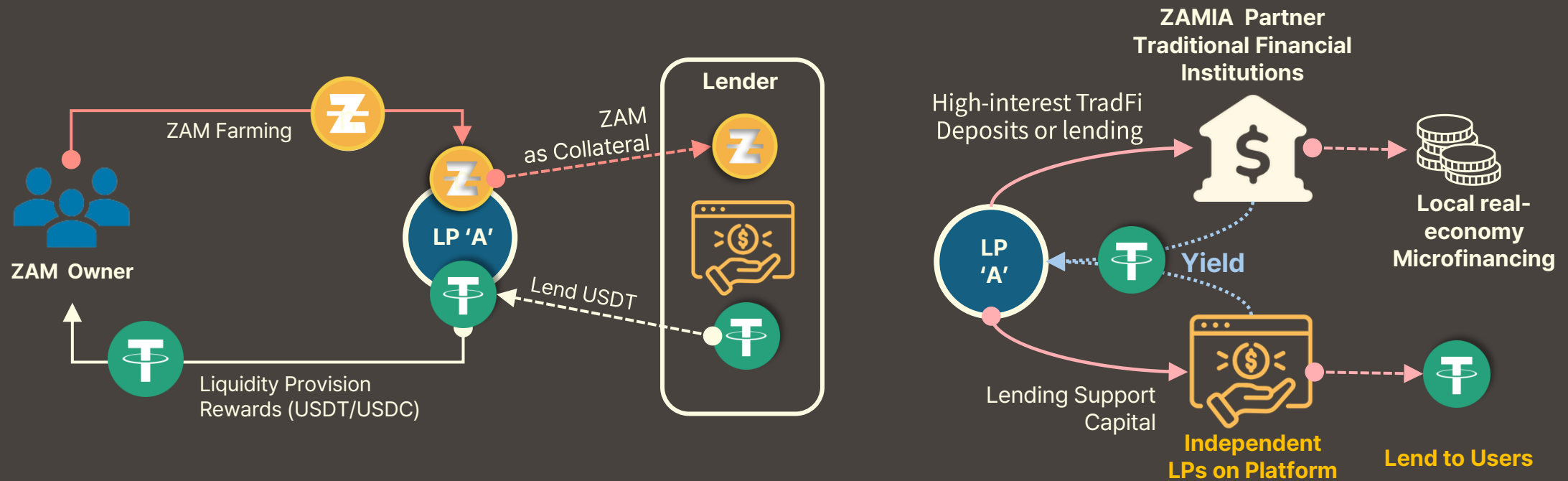
ZAM tokens are securely issued and operated in proportion to the value of underlying gold assets.

- ZAM tokens are backed by physical gold or gold deposit balances held with trusted financial institutions.
- The platform redeems ZAM tokens at the spot gold price upon the owner's request.

03. Business Model...How to make it

ZAM Farming & Rewarding Process

- ZAM owners may deposit ZAM with platform LPs, contributing to liquidity provision.
- LPs may use deposited ZAM as collateral with platform lenders to borrow USDT for their asset building activities.
- All farming and reward distribution processes are executed transparently and securely through smart contracts.
- ZAM deposited for farming is securely held in wallets managed by the ZAMICA Foundation.



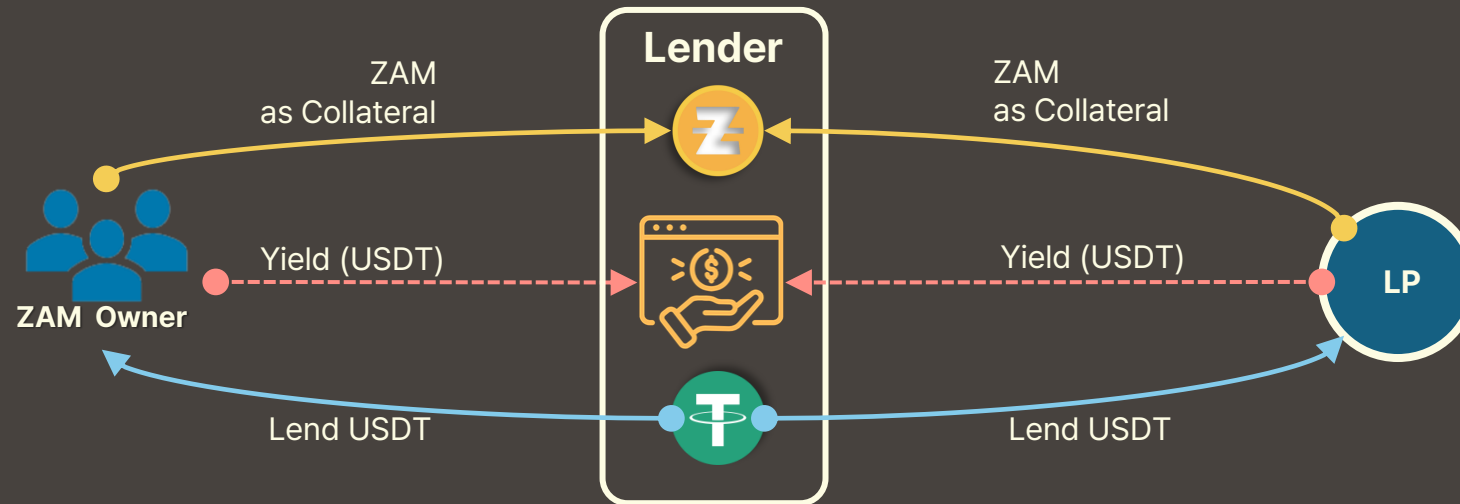
Any platform user may qualify as an LP.

- LP status is granted to any user who stakes ZAMIC in proportion to the intended ZAM farming scale.
- Additional ZAMIC staking is required to expand the scale of ZAM farming.

03. Business Model...How to make it

USDT Lending & Profit Generation Process for Lenders

- USDT/USDC or ZAMIC is lent to users against their ZAM collateral.
- Borrowers pay interest under terms and structures agreed upon with the lender.
- All lending operations and collateral liquidation processes are executed transparently and securely via smart contracts.
- ZAM provided as collateral is securely held in wallets managed by the ZAMICA Foundation.



Any platform user may participate as a lender to generate additional returns.

- Lender status is granted to any user who stakes ZAMIC in proportion to the intended lending scale.
- ZAMIC staking amounts are set according to the intended capital deployment scale.
- Lenders may independently define interest rates, payment methods, collateral valuation, and loan duration.

03. Business Model...How to make it

ESG Donation with Principal Recovery

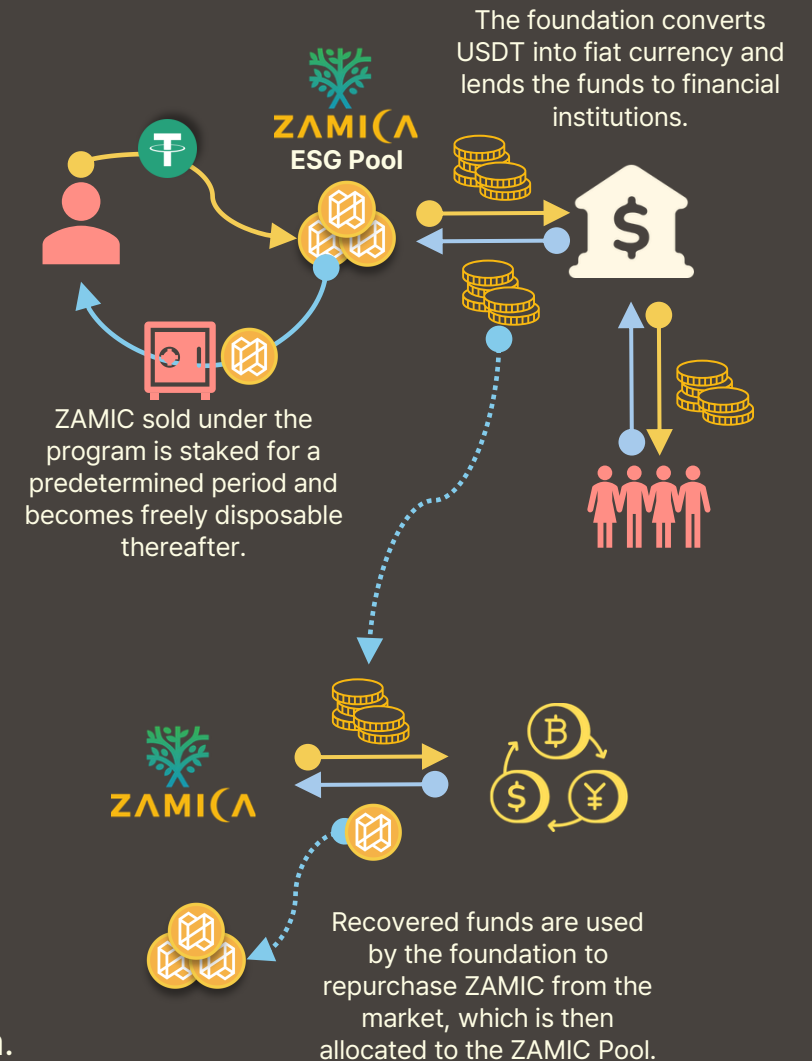
- A principal-recoverable donation system built on partnerships between the ZAMICA ecosystem and traditional financial institutions.
- Under this ESG-dedicated funding pool, donors purchase ZAMIC using USDT and stake the acquired ZAMIC for a predetermined period.
- USDT proceeds from ESG ZAMIC sales are provided to microfinance and student loan programs as interest-free loans.

ESG ZAMIC buyers can fully recover 100% of their staked ZAMIC upon maturity.

- Upon the expiration of the staking period agreed between the ESG ZAMIC buyer and the foundation, the ZAMICs are unlocked and may be freely disposed of by the buyer.

Recovered ESG loan principal contributes to ZAMIC price stability.

- When loan funds are repaid by traditional financial institutions, the foundation repurchases ZAMIC from the market.
- The ZAMIC repurchased from the market is added to the ESG Pool.
- The allocated ZAMIC is then sold to new donors and staked under the ESG program.
- This controlled circulation of ZAMIC contributes to sustained ZAMIC price stability.



03. Business Model...How to make it

TOKENOMICS

Allocation	Ratio	Token Numbers	Unlock	Purpose
Ecosystem	44%	440,000,000	Locked for 2 years, then released monthly at a rate of 1/120	For ecosystem development, expansion and maintenance
Marketing	20%	200,000,000	Released monthly at a rate of 1/120	For marketing activities to promote project growth
R&D	10%	100,000,000	Released monthly at a rate of 1/120	For R&D to support ecosystem sustainability
Team	5%	50,000,000	Locked for 2 years, then released monthly at a rate of 1/60	For team compensation based on project contributions
Advisor	5%	50,000,000	Locked for 1 year, then released monthly at a rate of 1/24	For advisory services rendered to the project
Partner	2%	20,000,000	Locked for 1 year, then released monthly at a rate of 1/12	For rewards and swaps with strategic partners
Private Sale	6%	60,000,000	Locked for 3-12 months, then released monthly at a rate of 1/12	
Public Sale	4%	40,000,000	No lock-up	
Liquidity	4%	40,000,000	No lock-up	For ensuring market liquidity stability
Total	100%	1,000,000,000		

CHAPTER 4.

Our Goals for 2026 -2027

By 2027, ZAMICA targets USD 40 million in platform AUM, driving user asset growth and expanding collaboration with traditional financial institutions in developing countries.

Through sustained growth, ZAMICA aims to evolve into a transparent and secure gold-based wealth platform for investors worldwide, while serving as a financial platform for emerging markets by providing expanded funding capacity and delivering measurable real-world impact.

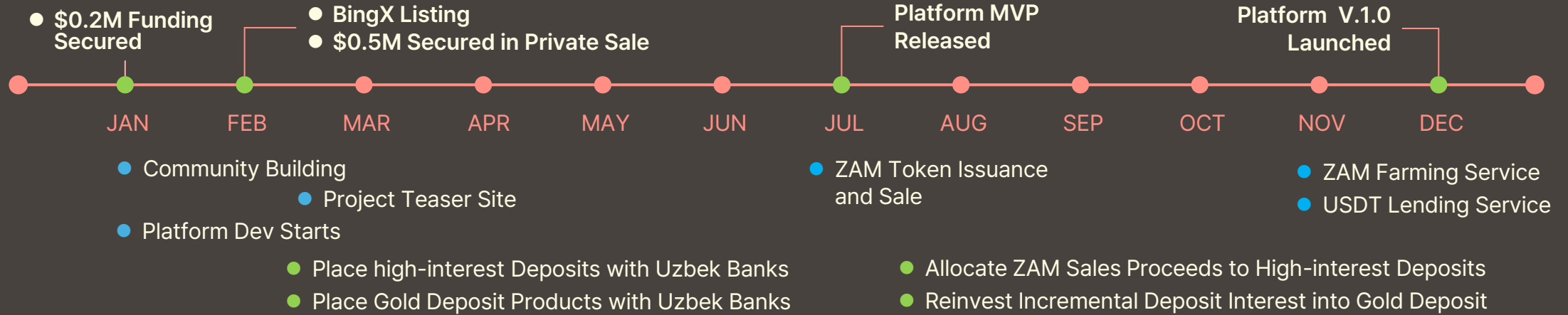


ACHIEVEMENT

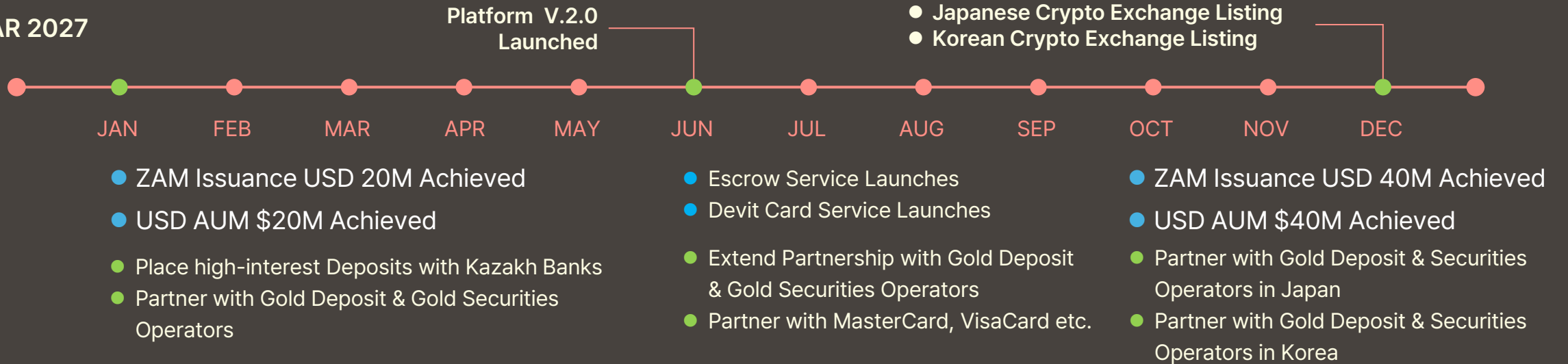
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- Sep. 2025 Official ZAMICA Telegram community launched — 26,759 members.
 - Dec. 10, 2025 ZAMIC tokens issued.
 - Dec. 30, 2025 USD 250K Investment Secured (Investor: [BLUEPORT, Inc.](#))
Founded in 1999, BLUEPORT, Inc. supplies software and solutions to major South Korean financial institutions. It is expected to serve as a strategic bridgehead for ZAMICA's future collaborations with Korean financial institutions.
 - Jan. 2026 USD 160K deposited with a financial institution in Uzbekistan.
 - Mar. 2026 USD 500K secured for private sale (Japanese PE fund: name confidential)
The fund manages approximately USD 30 million in capital, with a particular focus on investing in and marketing IT and cryptocurrency projects..

04. Our Goals for 2026 –2027 – Road Map

● YEAR 2026



● YEAR 2027



ZAMICA

The smartest way to increase your asset
Built on Gold, Verified Smart contract

END