

WHITE PAPER

Version 1.1 | July 2025

1. EXECUTIVE SUMMARY

Project Name : HANI COIN
Token Symbol : HANI
Target Beneficiaries : SMEs, Crypto Traders, DeFi Lenders, Gold Custodians
Entity : HaniGold Enterprises

The Hani Coin Project introduces a blockchain-based digital asset designed to empower Small and Medium Enterprises (SMEs) by enabling them to use Hani Coin as collateral for credit access

Key Objectives

- I. Provide SMEs with alternative, asset-backed collateral to secure loans.
- II. Strengthen financial inclusion by giving underserved businesses access to affordable credit.
- III. Ensure secure, transparent, and compliant digital asset usage within the financial systems and framework.
- IV. Drive SME growth, job creation, and sustainable economic impact.

Mission

To develop a secure, gold-backed digital asset functioning both as a tradable cryptocurrency and a reliable collateral instrument for SME financing, anchored by physical gold reserves.

Vision

To revolutionize SME financing in emerging markets and beyond through a liquid, decentralized asset bridging blockchain innovation with traditional finance.

Value Proposition

Unlike most crypto assets that suffer from volatility and limited real-world utility, HANI COIN combines **gold-backed stability**, **cross-border liquidity**, and **collateral usability** for SMEs. It enables **affordable credit access** and **trustless settlement** for underserved markets, while maintaining **global tradability**.

Market Launch Strategy

HANI COIN will launch simultaneously in **Tanzania (local market)** and **internationally (UAE, global exchanges)**, leveraging gold custody in Dubai and Tanzanian reserves for scalability.

2. Problem Statement

- **SMEs as Economic Backbones:**

Small and Medium Enterprises (SMEs) contribute over **50% of global employment** and account for **40% of GDP in emerging markets** (according to World Bank).

- **Access to Credit Crisis:**

Despite their significance, more than **65 million SMEs worldwide face a \$5.2 trillion financing gap** annually.

- **Collateral Challenges:**

Traditional lenders demand physical collateral, which most SMEs lack, leading to **rejection rates exceeding 50%** for credit applications in emerging economies.

- **Volatility in Financing Instruments:**

Existing crypto assets are highly volatile, making them unsuitable for use as collateral for SMEs seeking stable financing.

Local Perspective (Tanzania)

- **SME Contribution:**

SMEs in Tanzania account for **27% of GDP and 80% of employment**, yet access to formal credit remains below **15%** of total SMEs.

- **Financial Barriers:**

- Lack of acceptable collateral (land titles, machinery).
- Lengthy loan approval processes (weeks to months).
- High collateral-to-loan value ratios (often >125%).

- **Crypto Gap:** While mobile money adoption is high (M-Pesa, Tigo Pesa), **crypto adoption is nascent**, and available tokens lack real-world backing, limiting SME trust.

Regional Perspective (Emerging Markets)

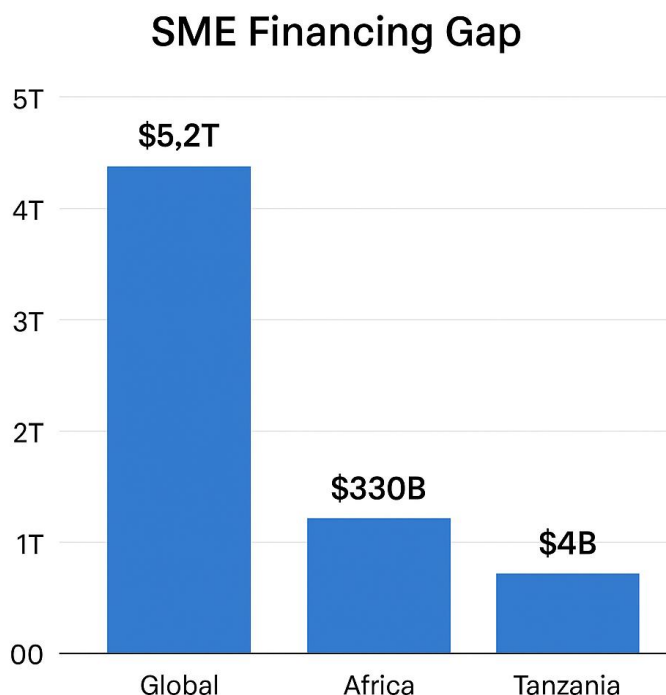
- **Africa and Southeast Asia:**
 - Rapid SME growth is hindered by **high interest rates (15–25%)**, limited banking penetration, and absence of liquid, trusted collateral options.
 - Cross-border trade is growing, but SMEs lack affordable, **borderless financial tools** compatible with their scale.
- **Gold-Rich Economies:**
 - Countries with significant gold reserves have untapped potential to tokenize these assets to support financial inclusion.
 - Regulatory environments are evolving, creating opportunities for compliant gold-backed digital assets.

Challenges for SMEs

- Limited access to formal credit due to lack of collateral
- High borrowing costs and lengthy approval processes
- Documentation and bureaucratic hurdles that discourage SMEs

Gaps in the Crypto Space

- Excessive volatility and speculative focus
- Limited real-world applicability of most tokens
- DeFi barriers for SMEs and underserved regions



3. The HANI COIN Solution

HANI COIN serves two primary functions:

1. **Tradable Digital Asset** – Listed on centralized and decentralized exchanges.
2. **Collateral Token** – Usable as verified collateral for SME financing.

Key Features:

- **Gold-Backed Stability:** Minimum floor value tied to 1 gram of gold per token.
- **On-Chain Collateralization:** Loan issuance secured via smart contracts.
- **Integrated KYC/AML:** National e-ID systems for regulatory compliance.
- **Multi-Chain Deployment:** ERC-20 (Ethereum), BSC, and Layer 2 solutions.
- **Transparent Reserves:** Public dashboards showing real-time gold holdings.

4. Gold Custody Model (Pooled BMLE)

- **Gold Storage:** Certified vaults in UAE (Etihad Refinery) or DMCC.
- **Pooled Custody:** Gold bars are pooled to back all issued tokens.
- **Audits:** Monthly independent verifications published publicly.
- **Minting Control:** Tokens minted only against verified gold deposits.
- **Supply Cap:** Token issuance equals 100% of gold reserves at any time.
- **Real-Time Dashboard:** Web-based proof-of-reserve for users and regulators.

5. Business Model

HANI COIN generates revenue through **five primary channels**:

1. **Token Value Appreciation**
 - Demand-driven growth as adoption increases.
2. **Collateral Service Fees (1–2%)**
 - Charged on SME loans facilitated via HANI-backed collateral.
3. **Exchange & Trading Fees**
 - Revenue from listings, swaps, and transaction volumes.
4. **Institutional Partnerships**
 - Revenue sharing with fintechs, microfinance, and banks.
5. **DeFi Utilities**
 - Staking, liquidity pools, validator rewards, and yield farming.

Expansion Plan:

Revenues will be reinvested into gold reserves, ecosystem growth, and cross-border expansion.

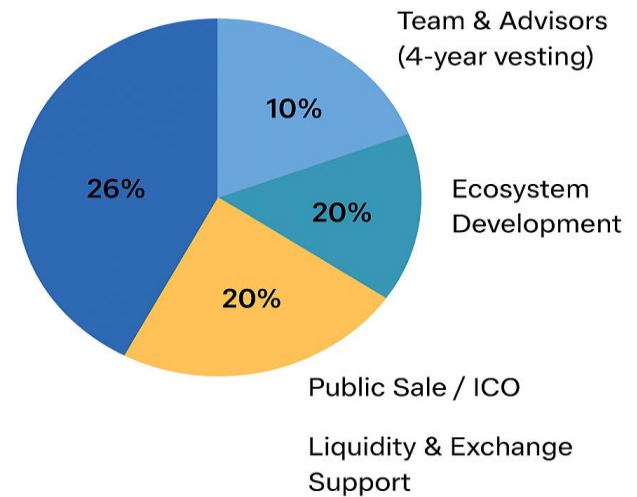
6. Tokenomics

- **Total Supply:** 100,000,000,000 HANI
- **Initial Price:** 1 HANI = 1 gram of gold (XAU spot reference)
- **Circulating Supply at Launch:** 20%

Allocation

Allocation

- SME Lending Pool Reserve: 26%
- Team & Advisors (4-year vesting): 10%
- Ecosystem Development: 20%
- Public Sale / ICO: 20%
- Liquidity pool & Exchange Support: 15%



7. Technical Architecture

- **Blockchain:** ERC-20 with future BSC and Layer 2 rollouts.
- **Smart Contracts:** Escrow, staking, collateral loans, reserve tracking.
- **Gold Oracle:** Real-time XAU/USD feeds for price stability enforcement.
- **Wallet/dApp:** Mobile-first, multilingual, SME-friendly UI.
- **KYC/AML Integration:** National ID APIs, biometric verification, and global AML compliance tools.

8. Roadmap

Phase 1

Whitepaper release, legal structuring, gold vault agreements, MVP prototype.

Phase 2

Token Generation Event (TGE), pilot SME lending dApp.

Phase 3

Exchange listings, SME onboarding campaigns, SACCO/VICOBA integrations.

Phase 4

Full lending platform launch, cross-border finance pilots.

Phase 5

Institutional onboarding, expanded gold reserves (Tanzania + UAE).

9. Market Strategy

- Partnerships with SACCOs, VICOBA, microfinance institutions.
- Regional roadshows and SME training bootcamps.
- Influencer-driven campaigns (Telegram, TikTok, WhatsApp).
- Integration with fintechs (e.g., Selcom, NALA) for mobile payments.
- Gradual international expansion to UAE, East and central Africa, and GCC markets.

10. Regulatory Compliance

- **Entity:** HaniGold Enterprises (BRELA & TRA compliant).
- **Status:** Non-redeemable for fiat; avoids deposit-taking classification.
- **UAE Compliance:** Pursuing regulatory frameworks for gold custody and token issuance in Dubai.
- **Sandbox Engagement:** Optional participation in Bank of Tanzania sandbox for innovation oversight.

11. Risk Management

- **Regulatory Uncertainty:** Continuous legal audits; UAE & Tanzania gold frameworks.
- **Crypto Volatility:** Gold price floor tied to physical reserves.
- **Loan Defaults:** Smart contract scoring + SACCO/VICOBA partnerships.
- **Security Threats:** Regular audits, cold storage, bug bounty programs.
- **Liquidity Risks:** Gold bars used for quick liquidation if needed.

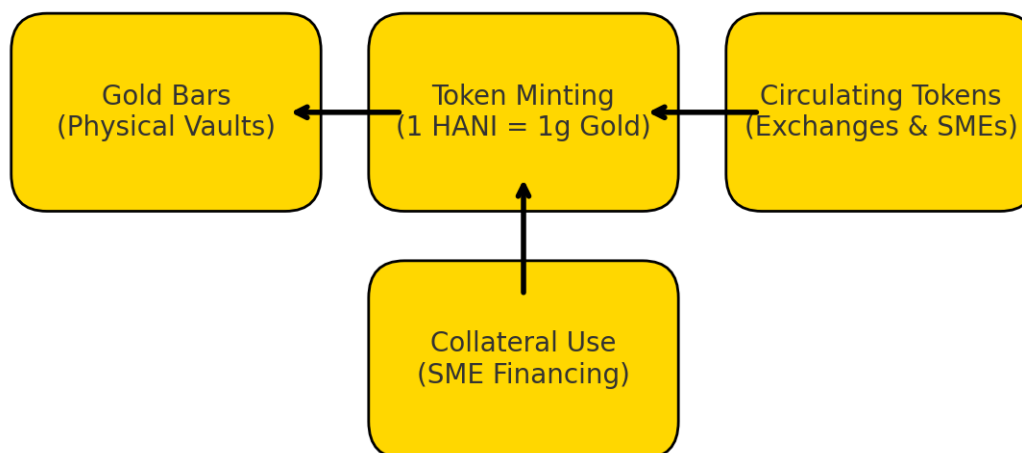
12. Conclusion & Call to Action

HANI COIN fuses blockchain innovation with **tangible gold reserves** to unlock financing for SMEs and provide a **globally tradable, stable digital asset**. By bridging traditional and decentralized finance, HANI COIN positions itself for **high-impact adoption** in emerging and international markets.

Early Adopters:

- Gain access to **founding stake rewards**
- Enjoy **preferential staking yields**
- Be part of a **pioneering financial inclusion movement**

13. Gold Reserve Flow Chart



14. Contact

HaniGold Enterprises

Mahando Street, Masaki,

Dar es Salaam, Tanzania

Tel: +255 222 196 802

Mobile: +971 506 849039 | +255 758 22 77 77

Email: info@hanichain.com

Website: www.hanichain.com

-----END-----