



THE HAJJ TOURS LTD.

WHITEPAPER 2018

A concept by Tag World Exchange Ltd.



Contents

Important Note	3
Introduction	4
The Offering	5
The Hajj Coin	7
Trading of the Coin.....	7
Use of Proceeds	9
Particulars	9
Business Overview	6
Risk Analysis	11
AML Policy.....	14
DISCLAIMER.....	15



Important Note

The purpose of this whitepaper is to present to potential participants in the service what we are trying to achieve. The following information is not exhaustive and does not imply any elements of a contractual relationship. Their sole purpose is to provide potential investors with relevant and appropriate information. It must always be borne in mind that the project is in the development phase and therefore no assurances can be given with regard to any successful implementation.

Nothing in this whitepaper shall be construed as a prospectus of any kind or investment advertising, nor shall it in any way affect an offer or solicitation of an offer to purchase securities in any jurisdiction. This document is not in accordance with and is not subject to any laws or regulations intended to protect investors. This whitepaper may not be used in jurisdictions that restrict or prohibit the distribution, publication, availability or use of the whitepaper or any actions based thereon, including, without limitation, the purchase or sale of the Hajj Coins. All participants must inform themselves independently and comply with the relevant restrictions and prohibitions.

Certain statements, estimates and financial information contained in this whitepaper are forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties that could cause actual events or results to differ materially from the estimates or results implied or expressed in such forward-looking statements. They do not represent any kind of assurances. The whitepaper can be modified to provide more detailed information, but there is no obligation to do so. The management team assumes no responsibility for such forward-looking statements and information.



Introduction

TAG World Exchange Ltd. is a company incorporated as on 25th July 2017 in United Kingdom with registered number 10881833. The company's registered office is situated at 71-75 Shelton Street Covent Garden, London, WC2H 9JQ, United Kingdom and falls under the jurisdiction of England and Wales.

Tag World Exchange Ltd. has initiated the project of HAJJ Tours. Hajj Tours is a pilgrimage opportunity to Mecca for underprivileged Muslims in various countries, **FREE OF COST!**

There are more than one billion Muslims around the World. It is an obligation on each and every one of the faithful to go to Mecca at least once in their lives for one of their annual pilgrimages. According to their religion they are supposed to go at least once to Mecca in their lives in order to purify themselves and commune with the Almighty.

A big percentage of these people are unable to go to Mecca because of the costs. For others, except the ones who are well-off financially, they have to borrow heavily and it will take years to repay back their loans. Based on their plight and inability to accomplish their sacred duty to their God, we decided to create the Hajj Coin.



The Offering

Each Hajj token will be issued at One Euro cent (0.01 Euro)

Tokens for sale: 3,000,000,000 Hajj Coins

Tokens for promoters, bounty and marketing: 500,000,000 Hajj Coins

Total supply of Hajj Tokens: 3,500,000,000 tokens

Pre-ICO Period: 15th September 2018- 15th October 2018

ICO Period: 15th November 2018- 20th December 2018

The total supply of Hajj Tokens is 3,500,000,000 tokens. Out of which issue is of 3,000,000,000 Coins and the remaining portion is reserved for the internal management team. They act as a proof of membership of their holders and can also be traded, in-whole or in-part. Trading can be done via the TWEX Exchange platform. However, under no circumstances Hajj Coin holders can be considered as shareholders of the company.

Non-financial nature of HAJJ tokens

Being merely the virtual fuel for the running of the Offering, by nature HAJJ Tokens are NOT and shall in NO case be understood, deemed, interpreted or construed as:

- a. any kind of currency or money, whether fiat or not;
- b. any commercial paper or negotiable instrument;
- c. any form of investment contract between the relevant holder and any other person;
- d. any commodity or asset that any person is obliged to redeem or purchase
- e. any traditional securities



Business Overview

The Haj Business is more like a Not-for-profit project mainly to enable poor members of the Muslim community to travel on the Hajj pilgrimage. We have selected countries with a high Muslim population to distribute our tickets. The tickets will be handed to the respected Imaams at different mosques across each country who will give the most deserving and poor Muslims this free of cost opportunity to travel to HAJJ.

We propose to hand a total of 200 tickets in each country every year. Schedules depend on the HAJJ Pilgrimage dates. The Imaam will be entrusted with the responsibility of distributing the allotted tickets. The service includes only a free of cost flight from the person's country to Saudi International airport at Jeddah. Provision will be made for a pick-up & drop bus service to Hajj. Accommodation & food for a period of 5 days will be included in the free service.

Investors in the project will not receive any profits except the satisfaction that they have given a needy person the opportunity to travel free for the pilgrimage. The flight seats will accommodate a free- section of 200 seats & remaining 200 paid seats out of the total 400 seats on the Airbus. The amount to be paid by the paying customers will vary based on local countries ongoing rates. These funds generated will be used to operate the airline service & balance to provide the free tickets to Hajj.

The Free tickets will be distributed to different Muslim communities in the countries serviced based on the proportion of Muslim population. Countries to be serviced: (This is a non-exhaustive list that might vary)

- India,
- Pakistan,
- Bangladesh,
- Indonesia,
- Afghanistan,
- Egypt,
- Tunisia,
- Algeria,
- Morocco,
- France,
- Holland,
- Germany,
- South Africa



Eligibility to qualify for Free Tickets:

Hajj intends to provide the free of cost one-time trip to Hajj to poor members of the Muslim community from different countries. The focus is mainly to provide this service to senior citizens above the age of 50 years & people who fall below the poverty line.

The Hajj Coin

A Hajj Coin is a crypto currency created in order to enable people around the World to donate funds for a good cause: sending the poor people to Mecca and enabling them to perform their sacred duties. This coin does not entitle you to any types of financial returns but it does give you the satisfaction to know that you have contributed for one person to perform his or her sacred duty as a Muslim.

Based on above premises we have decided to create a new crypto coin named Hajj Coin. The HAJJ Coin is a utility token & not a security. Utility tokens may grow in price, if the demand for service or product increases – in our case donations. So buying such tokens of a project, that solves real problems of users and is constantly being developed and improved, may give great profit in future. Also, Utility tokens are exempted from regulation and security laws. Investors will be given the tokens on purchase. The Token value will fluctuate based on the success of the service. Investors can Trade or Sell their tokens at their free-will.

Trading of the Coin

Initially, the Hajj coins can be purchased by interested investors at the price mentioned in the “Offering” section below. The value of the coin will fluctuate as per its demand and usage. The coin holders are permitted to sell or trade, totally or in-part the coins at a time of their choosing. The value of the Hajj coin will be determined by the management team based on its utility. Investors can be barred from any sale or trading at the discretion of the management team if the investors are involved in any misconduct or unfair trade practice or have submitted any false information with the company.



Investor Information

Dealings

You may purchase the HAJJ Coins within either the period of initial coin offering set out herein and after on different exchanges or during the pre-ICO period on our private exchange. No application has been or will be made to any stock exchange for the HAJJ Tokens to be listed, dealt in or otherwise publicly traded. The transaction process is precisely structured and is subject to the highest security regulations. In order to keep the transactions secure and the fees low, the own BLOCKCHAIN, which validates and registers all transactions and activities locally within the platform, is designed.

Modification of rights

The Provisions of the HAJJ Coins and the rights of the holders against the Issuer may from time to time be modified, abrogated or compromised in any respect with the sanction of a Special Resolution and with the written consent of the Issuer.

Cancellation of the Offer

The Issuer reserves the right, in its absolute discretion, to cancel the Offer and the issue of the HAJJ Coins at any time prior to the end of the Offer Period. If such a cancellation event occurs, all subscription monies (without interest) for such Coins to each applicant at the applicant's risk by no later than 30 days after the date on which the Offer of the Coins is cancelled. Subscription monies will be returned by cheque mailed to the applicant's address or by interbank credit transfer back to the bank account from which such monies were first received or by any other method the Issuer deems appropriate. The reward and penalty parameters stored in the Smart-Contract sort incorrect behavior and reward the users for their positive contribution.

Time and dates

The Issuer shall, at its discretion, be entitled to amend the dates when the Subscription Forms are to be dispatched or amended or extended, the latest date for acceptance under the Offer and all related dates and timings in this Whitepaper.

Address for receiving payments

- The addresses to receive payments for the HAJJ Tokens will be determined and announced by the Issuer. Each Investor shall make payment to such addresses as indicated by the Issuer through which he/she intends to participate in the offering.
- The addresses mentioned above will be the only valid addresses for receiving payments for the Tokens. Sending to any other address will neither be recognized by the Issuer as a valid payment hereunder nor entitle the sending person to claim any Tokens.



Use of Proceeds

Funds to be raised: 30,000,000 Euros

To be used for:

Marketing & Sales, Reserves, Legal: 10,000,000 Euros

Working Capital: 20,000,000 Euros

Working Capital includes:

- Lease of one Airbus plane,
- Salaries for pilots and other personnel,
- Fuel & servicing costs,
- Accommodation for 3 days in Mecca for each group of people carried there,
- Landing rights for each airport,
- Sales office in each country serviced

Particulars

1. Lease:

This cost includes lease of Airplane(s)- depending on the cost and demand requirement. Haj is a pilgrimage that takes place only within a time-frame of 3 months, we thus, require the Airplane for a period of 3 months yearly.

2. Fuel Cost:

The estimation is based on: One way journey of 60000 kms approximately.

3. Salaries: These are monthly salaries

- Pilots:

We will require pilots from all the countries & salaries will vary from place to place. Minimum salary shall be calculated as per market standard salary.

- Cabin crew:

Regulation: 2 air-hostesses are required per 50 persons. The Airbus A 340 is a 400+ passenger flight. We will require minimum 6-8 flight attendants on a single plane.

- Maintenance Crew:

This includes the cleaning and servicing staff which will be required to maintain the flight after every landing & technical check before take-off. The estimation is based on an assumption and may differ based on the number of cleaning staff, supervisory staff, technical engineers and other maintenance managers required and their salary variations as per different countries.

4. Landing Rights Fees:



The Landing Fees varies various factors:

- Weight of the aircraft
- Period of landing, parking, etc.
- Availability of landing space
- Emergency landings
- Different airport charges

Usual Landing fees at airports are approx. 500 Euros per tonne. The airbus A 340 weighs around 180 tonnes and the weight calculated also varies based on the passengers & luggage carried by the aircraft. So landing weight & take-off weight differs as well.

5. Marketing expenditure:

A portion of the proceeds will be used for marketing the Haj Project in all the serviced countries. Also provisions need to be made for a sales office in every country serviced. We may have to appoint managers to enable the functioning of the sale offices as well.

6. Accommodation

The Hajj Tours Ltd. will include 5 days of free accommodation and food.

7. Bus Service

The Hajj Tour will also provide for a free bus service from the Airport to Mecca for the 200 passengers.



Risk Analysis

Increasing Competition

Potential travellers are certainly not short of options when it comes to researching and arranging their trips. With more deals, agencies and service offerings than you could ever fully consider, shopping for travel services has become about cutting through the noise rather than discovering something authentic.

Hajj Tours cuts through the crowd by not being merely a travel agency, but providing a free service to the unfortunate Muslim community. Investors will be more than pleased to invest their money for a good cause while also potentially receiving an increased value added to the Hajj Coins held by them based on the demand & trading fluctuations with time done on the TWEX Exchange Platform among others. The company shall engage in strategic planning as a means of gaining competitive advantage in the face of an increasingly uncertain, dynamic and complex world.

Technical Challenges

The way that tourists discover, book and organise trips is changing. In an increasingly digital world, travel agencies have to adapt to offer a seamless online experience. Fail to do that and you'll be quickly overlooked and left behind. This means having the ability to modify product availability in real-time, to adjust your inventory with the touch of a button, and to edit pricing information to cater to market fluctuations, offers and promotions.

It also means having a database and platform that can give curious tourists what they want: comprehensive and curated search results. This is a vital step in retaining customers and keeping people on your platform.

Then there's the booking stage. If that isn't seamless, or if at any stage your platform is unconvincing, clumsy or confusing, alternatives are just a click away. You will lose business. Central to success is having an optimized booking management system. All of these technical challenges are far removed from the traditional tourism industry. Efficiency, skill and software expertise are suddenly priorities for travel start-ups.

TWEX ensures that the company will take adequate steps and precautions to lay down a secure & user-friendly system to enable investors as well as the end-customers to register and access any information on the Hajj website.

Geopolitical and economic uncertainty

Geopolitical and economic uncertainty did emerge as a discrete theme, with several interviewees citing this as a priority threat. More pervasive, however, was a vague sense of unease over an increasingly unstable world. Terrorism is probably the biggest threat now.



Concerns were also expressed over the effects of this uncertainty, and increasingly draconian security policies, on consumer confidence. Several owners believed that any kind of recognised flu or some other as-yet-to-be identified pandemic could become a threat in the next few years. The economic situation both globally and domestically was also regarded as a threat.

HAJJ Tours Ltd. ensures to formulate a strict policy to conduct a background check of passengers to whom the services are provided.

Difficult Predictions

Our revenues and expenses are difficult to predict and can vary significantly from period to period, which could cause our share price to decline. The economic environment, pricing pressure and decreased employee utilization rates could negatively impact our revenues and operating results.

Time Schedule

The project completion duration is subject to various delays due to any future unforeseeable situations.

High Initial Capital investment

The initial investment or money used to start the business may be higher than the forecast made by the management of the company. The funds, or capital, may come from a bank loan, a government grant, outside investors, or the business owner's personal savings. The money is used to cover such start-up costs as purchasing building, purchasing equipment and supplies, and hiring employees thus resulting in high costs and low distributable profits

Intellectual Property

While the Company seeks to protect its intellectual property, it may not be adequately protected in certain countries and areas. In addition, there are cases that the Company's products are developed, manufactured and sold by using licenses received from third parties. In such cases, there is the possibility that the company could not receive necessary licenses from third parties, or could only receive licenses under terms and conditions less favourable than before. With regard to the intellectual property rights related to the company's products, it is possible that a third party might file a lawsuit against the Company or its customers claiming patent infringement, or the like, and that as a result the manufacture and sale of the affected products might not be possible in certain countries or regions.



Natural Disasters

Natural disasters such as earthquakes, typhoons, and floods, as well as accidents, acts of terror, infection and other factors beyond the control of the Group could adversely affect the Group's business operation.

Financial Risk Factors

The Company's activities expose it to a variety of financial risks: market risk, credit risk and liquidity risk. The Company's primary focus is to foresee the unpredictability of financial markets and seek to minimize potential adverse effects on its financial performance. The primary market risk to the company is foreign exchange risk. The Company's exposure to credit risk is influenced mainly by the individual characteristic of each customer and the concentration of risk from the top few customers. The demographics of the customer including the default risk of the industry and country in which the customer operates also has an influence on credit risk assessment.

Compliance with new and changing Corporate Governance

Services by us are offered to multi-national companies which require us to comply with the rules and regulations of the respected countries. Legislation in certain countries in which we operate may restrict companies in those countries from outsourcing work to us, or may limit our ability to send our employees to certain client sites. Compliance with new and changing corporate governance and public disclosure requirements adds uncertainty to our policies and increases our costs of compliance.

Business continuity following years and offer

Funds derived from the paying customers on each flight, after calculation of net profits are supposed to be used to sustain the business the following years. The company might not make enough funds to sustain the same model in future years thus resulting in either reduced service or even no services at all.



AML Policy

It is the policy of the firm to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities by complying with all applicable requirements under the Bank Secrecy Act (BSA) and its implementing regulations.

Money laundering is generally defined as engaging in acts designed to conceal or disguise the true origins of criminally derived proceeds so that the proceeds appear to have derived from legitimate origins or constitute legitimate assets. Generally, money laundering occurs in three stages. Cash first enters the financial system at the "placement" stage, where the cash generated from criminal activities is converted into monetary instruments, such as money orders or traveller's checks, or deposited into accounts at financial institutions. At the "layering" stage, the funds are transferred or moved into other accounts or other financial institutions to further separate the money from its criminal origin. At the "integration" stage, the funds are reintroduced into the economy and used to purchase legitimate assets or to fund other criminal activities or legitimate businesses.

Terrorist financing may not involve the proceeds of criminal conduct, but rather an attempt to conceal either the origin of the funds or their intended use, which could be for criminal purposes. Legitimate sources of funds are a key difference between terrorist financiers and traditional criminal organizations. In addition to charitable donations, legitimate sources include foreign government sponsors, business ownership and personal employment. Although the motivation differs between traditional money launderers and terrorist financiers, the actual methods used to fund terrorist operations can be the same as or similar to methods used by other criminals to launder funds. Funding for terrorist attacks does not always require large sums of money and the associated transactions may not be complex.

Our AML policies, procedures and internal controls are designed to ensure compliance with all applicable BSA regulations and FCA rules and will be reviewed and updated on a regular basis to ensure appropriate policies, procedures and internal controls are in place to account for both changes in regulations and changes in our business.



Disclaimer

This Whitepaper does not constitute a recommendation by the Company, the Directors, the Asset Manager or any other person, or advice to any recipient of this Information Memorandum, on the merits of participation on the platform. This Whitepaper does not necessarily identify, or purport to identify, all the risk factors associated with Company. Prospective participants must make their own independent assessment, after making such investigations as they consider necessary, of the merits of participating. Prospective participants should consult and rely upon their own investment, accounting, legal and tax representatives and advisers as to such matters concerning Company and to evaluate independently the financial risks, consequences and suitability of an investment in Company, or if in any doubt about the contents of this document. Investment in Company carries substantial risk and may involve special risks that could lead to a loss of all or a substantial portion of such investment (see further under the section headed “Risk Factors”).

Unless prospective participants fully understand and accept the nature of Company and the potential risks inherent in Company they should not invest in Company. Each prospective participant is wholly responsible for ensuring that all aspects of Company are acceptable to them. There can be no assurance that Company’s investment objective will be achieved and investment results may vary substantially over time. Investment in Company is not intended to be a complete investment program for any investor.

IF THE PROSPECTIVE PARTICIPANT IS IN ANY DOUBT ABOUT THE CONTENTS OF THIS DOCUMENT THEY SHOULD CONSULT WITH THEIR ACCOUNTANT, LEGAL ADVISER OR OTHER PROFESSIONAL ADVISER BEFORE INVESTING.



CONTACT US

 71-75 Shelton Street Covent Garden,
London, WC2H 9JQ, United Kingdom

 + 91 22 25 58 60 48
+ 44 203 051 4822

 info@twex.exchange