



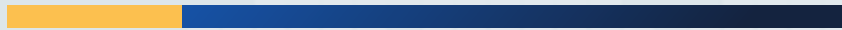
White Paper

www.zitenga.com

Jan 2025



WHAT'S THE PROBLEM?



African countries have faced their fair share of financial challenges in recent years, but none more so than Zimbabwe.

Two decades of hyperinflation has decimated the country's economy, leaving an almost entirely cash-based society in its wake; Zimbabweans now have little trust in their banking sector. Those hardest hit are the poor living in rural areas who are unable to make even the most basic of transactions without physical cash and therefore must deal with the attendant problems that go along with this, including major shortages and the economy being disconnected from global trade.

The physical US dollars used in Zimbabwe exchange hands so many times that they are almost unrecognisable as money and having to carry so much cash around leaves people vulnerable to theft, particularly women, children, and the elderly.

Digital payments are something the rest of the world take for granted, but which is inaccessible to Zimbabweans without paying exorbitant transaction fees. Digital payment providers in Zimbabwe charge 5% transaction fees with remittance fees at 10% — a significant amount, given that international remittances into the country are over a billion US dollars each year.

Unfortunately, it's the poor and vulnerable who are most impacted by this.

Without the ability to make even the most basic of payments digitally, Zimbabweans are severely hampered when it comes to starting their own small- and medium-sized businesses. Such limited access to decent financial options is a deterrent for most individuals, thus further stagnating the already struggling economy.



ZASH is changing all this.



THE ZASH SOLUTION.



ZASH uses blockchain technology integrated into a user-friendly digital wallet to radically reduce transaction fees to less than 1%.

Using this secure technology, ZASH is able to reintegrate the Zimbabwean economy into formal trade and can do so at a fraction of the cost.

ZASH is a pioneering blockchain solution designed to facilitate micro-transactions on a daily basis. ZASH is fixed-in-supply using blockchain technology to provide a stable and trustworthy alternative to traditional payment systems.

ZASH is partnering with stores across the country to enable cash-in and cash-out, as well as with auction platforms to enable appropriate price discovery in trade for ordinary goods or services.

With cash-in and cash-out depots, ZASH allows people to send money seamlessly, and for a fraction of the price, both cross-border and locally.

Using nothing more than a smartphone and internet connection, Zimbabweans now have the ability to transact digitally, anywhere, with any amount, as many times a day as they like, with nominal transaction fees.

ZASH gives Zimbabweans the ability to transform their economic futures and rejoin the global economy.





KEY FEATURES



- Total of 4.5 billion ZASH tokens created
- **Wallet Infrastructure-Neutral:** ZASH is based on Ethereum Virtual Machine (EVM) standards
- Zimbabweans can sign up and receive 250 ZASH as a signup reward
- Zimbabweans also receive 25 ZASH as a referral reward for each person they refer
- Payments limited to 50 ZASH per month on ZASH allocations; no restrictions on additional ZASH purchased
- Over 15,000 users verified
- Sign up on the ZiTenga website: www.zitenga.com

ZASH HIGHLIGHTS.

- **Fixed Supply:** Unlike traditional fiat currencies, which can be printed at will and thus are prone to inflation, ZASH has a fixed supply. This ensures that the currency maintains its value over time, providing a reliable store of value for users.
- **Blockchain Security:** ZASH transactions are recorded on a secure blockchain – a decentralized ledger that is virtually tamper-proof. This guarantees the integrity and transparency of all transactions, reducing the risk of fraud and corruption.
- **Fast Transactions:** One of the primary design goals of ZASH is to facilitate rapid transactions. Whether for daily micro-transactions such as buying groceries or for large-scale business transactions, ZASH processes payments quickly and efficiently, making it suitable for everyday use.
- **International Remittance:** Forget waiting days for international transfers – ZASH empowers quick and effortless exchange when sending money to Zimbabwe.
- **Low Transaction Costs:** Traditional banking systems often involve high fees that can be prohibitive for users. ZASH offers significantly lower transaction fees, making it a cost-effective alternative for both individuals and businesses.
- **User-Friendly Interface:** ZASH is designed with the user in mind. It offers a simple and intuitive interface, allowing users to manage their ZASH holdings with ease, make transactions, and monitor their financial activity.
- **Scalable:** ZASH is designed to adapt and expand alongside its user base. With a scalable architecture, the network can efficiently handle increasing transaction volumes without compromising speed or security, ensuring ZASH remains a reliable platform for everyday use, even as its adoption grows.





ZASH Summary

ZASH is a cryptocurrency specifically designed for the Zimbabwean market, addressing the unique challenges faced by the country's economy. It combines the stability of traditional assets with the efficiency of modern digital finance, making it the cornerstone of a transformative financial system.

ZASH enables:

- **Micro-Transactions:** Allows people to make micro-transactions cheaply and quickly, facilitating everyday purchases and payments.
- **Scalability:** Able to handle the transaction needs of a nation, ensuring it can support widespread use.
- **Public Blockchain:** Operates on a public blockchain, allowing for full auditability and transparency.
- **AML/CFT Compliance:** Compliant with Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) regulations, ensuring secure and legal transactions.
- **Zimbabwe Focused:** Specifically tailored to solve fundamental financial problems in the Zimbabwean market.



Compatibility and Infrastructure

- **Wallet Infrastructure-Neutral:** ZASH is based on Ethereum Virtual Machine (EVM) standards, making it compatible with existing Ethereum protocols and solutions, including hardware and software wallets, exchanges, and more.
- **Decentralized Network:** Uses principles of decentralization, similar to distributed networks, enhancing security and reliability.

Use Cases

- **Digital Wallet Transactions:** Held safely in digital wallet infrastructure, ZASH can be used for transactions in both physical and e-commerce stores.
- **Large-Scale Business Transactions:** Enables businesses to perform large-scale transactions efficiently.
- **Remittances:** Facilitates sending money to Zimbabwe from abroad, providing a reliable remittance option.


Stability and Security

- **Stability:** Unlike traditional cryptocurrencies known for price fluctuations (e.g., Bitcoin), ZASH prioritises stability, making it ideal for everyday transactions.
- **Fixed Supply:** Built on secure blockchain technology, ZASH is a fixed-supply digital currency, combining stability with flexibility and efficiency.

Vision and Commitment

Financial Inclusion: Fueled by ZiTenga's deep understanding of the Zimbabwean financial landscape and commitment to financial inclusion, ZASH aims to meet the financial challenges faced by Zimbabwe head-on.

Transformative Impact: ZASH is more than just a cryptocurrency; it is a tool for transformative change, helping to build a robust and inclusive financial system in Zimbabwe.

ZASH is designed to fulfil the dream of peer-to-peer payments envisioned by  in and out through a network of stores and auction houses, making it the "Bitcoin of Zimbabwe" by providing a stable, reliable, and efficient means of transaction for all Zimbabweans.

