



Dr. Ruja Ignatova

www.DrRujaIgnatova.com



Table of Contents

Table of Contents.....	1
Dr. Ruja Ignatova.....	2
The Economist.....	3
Scholastic Achievements.....	4
McKinsey & Company 2004 – 2009.....	5
Clever Synergies Investment Fund (CSIF) 2010.....	5
Here Are Websites About CSIF's Work.....	5
Dr. Ruja Saves Gusswerk Waltenhofen In April 2010.....	7
Reference Of Dr. Ruja With Ski Resort.....	8
Interviewed By "In Life" A Bulgarian News Company July 18, 2014.....	8
International Business Woman of the Year 2012.....	8
Dr. Ruja Invests In Asdis Ran's Fashion Business "Ice Queen".....	8
Business Woman of the Year 2014.....	9
Interviewed By Capital Bulgarian Financial News.....	10
Finland News.....	10
Forbes Magazine.....	10
Suspended Websites.....	10
Book Dr. Ruja Wrote In 2005 On Amazon.de.....	10
Book Dr. Ruja Contributed To In 2008.....	10
Dr. Ruja Interview September 2015.....	10
Dr. Ruja At Russian Ball In London.....	11
CIC Pioneer And D Card Currency.....	11
Financial IT Magazine.....	11

Dr. Ruja Ignatova

There is a lot of buzz about who Dr. Ruja Ignatova is and whether the things said about her by registered members on the OneLife Network, also known as OneCoin miners, are true or not. There is a more than enough information on the Internet to provide ample evidence to vindicate Dr. Ruja but for some reason there are those who are also seeking to discredit her. This negative press resulted in the realization of the need for a research document such as this one that is in your possession.

This research document puts forth the credibility of Dr. Ruja Ignatova with factual information and is referenced with footnotes so you, as the reader can determine for yourself, what the truth is about Dr. Ruja Ignatova.

There are those on the Internet that are nit picking at an exhaustive number of details in Dr. Ruja's life and it is not the purpose of this document to address all these items. It would be a waste of time and a distraction from the facts that hold true value.

Here is a question for you; do you know how people that work in banks and other financial services are trained to identify a counterfeit one hundred dollar bill? Do you think it would be to study with great earnestness all the possible errors in the vast number of counterfeits or is it to study the true one hundred dollar so that every detail is committed to memory? If you said the later, you are correct. To know the truth, a person must study the truth and not error to know the truth. With this basic universal principle we will conduct this research.

This is going to be simple, straightforward, and brief and common sense will be appealed to. Most truth is easy to distinguish for the person that is not twisted and confused by falsehood.


The research will begin by using the biography of Dr. Ruja Ignatova that is posted on "The Economist" website, which involved the fourth annual summit of the Southern European Union, which purpose was to examine the future of the economy in Europe. With the recent bankruptcy of Greece and with many countries near bankruptcy, this was a key summit. With the "bail-in" laws now being passed around the world and possibly being exercised in Austria, there could not be a better time to look for solutions.

Dr. Ruja was an invited speaker at the Summit and spoke on the future of payments and how cryptocurrency could be an integral part of the solution. Other prominent people that were present at this summit were the President of Bulgaria, the former Prime Minister of Sweden, representatives from VISA Europe and World Bank, ministers of finance for multiple European countries and other thought leaders.¹

¹ <http://www.economist.com/events-conferences/emea/sofia-2015/agenda>

The Economist

Here is Dr. Ruja's biography as posted on the Economist website and this can be view at <http://www.economist.com/events-conferences/emea/sofia-2015/agenda>



Ruja Ignatova
Founder and owner, OneCoin

About Ruja Ignatova

Dr Ruja Ignatova is the founder and owner of OneCoin – a company, offering an innovative approach to making investments and transactions faster, easier, more secure and more convenient. She holds a Ph.D. in Law, a degree in Law (MJur) from the University of Oxford and a Masters Degree in Law and Economics from the University of Konstanz.

Dr Ignatova is a former associate partner with McKinsey & Company, working on projects within corporate banking, private equity, asset management, risk management operating and liquidity risk. While at McKinsey & Company, Dr Ignatova worked for clients such as Sberbank, UniCredit, Allianz and Raiffeisen Bank. Before that she was

CEO and CFO of one of the biggest Asset Management Funds in Bulgaria – CSIF with 250M Euro assets under management. While working as a consultant for a couple of cryptocurrency companies, she developed the One concept and decided to create a company that offers more opportunities to investors than just cryptocurrency.

With her unique perspective on the future of transactions, Dr Ignatova has set up the goal of changing the way people think of investments and transactions. When she founded OneCoin, she made the first step in creating the top one cryptocurrency worldwide.

Here is a text version of the biography in the image above for a reference and the key points that will be covered later in this document have been highlighted.

About Ruja Ignatova²

Dr. Ruja Ignatova is the founder and visionary of OneCoin – a cryptocurrency, offering an innovative approach to making investments and transactions faster, easier, more secure and more convenient. She holds a Ph.D. in Law, a **degree in Law M.Jur.³ from the University of Oxford** and a **Masters Degree in Law and Economics from the University of Konstanz**.

Dr. Ignatova is a former associate partner with **McKinsey & Company**, working on projects within corporate banking, private equity, asset management, risk management operating and liquidity risk. While at McKinsey & Company, Dr. Ignatova worked for clients such as Sberbank⁴, UniCredit⁵, Allianz and Raiffeisen Bank⁶. Before that she was **CEO and CFO of one of the biggest Asset Management Funds in Bulgaria – CSIF⁷** with 250M Euro assets under management.

While working as a **consultant for a couple of cryptocurrency companies**, she developed the “One Concept” and decided to create a company that offers more opportunities to investors than just cryptocurrency.

With her unique perspective on the future of transactions, Dr. Ignatova has set up the goal of changing the way people think of investments and transactions. When she founded OneCoin, she made the first step in creating the top cryptocurrency worldwide.

~Taken from the Economist website~

² <http://www.economist.com/events-conferences/emea/sofia-2015/agenda>

³ https://en.wikipedia.org/wiki/Magister_Juris

⁴ <http://www.sberbank.com/index>

⁵ <https://www.unicreditgroup.eu/en.html>

⁶ https://www.rbinternational.com/eBusiness/01_template1/826124957350877869-NA-NA-NA-1-NA.html

⁷ <http://csif.bg/>

Scholastic Achievements

Oxford University was contacted but they replied that they do not give out alumni information. Below you will see multiple diplomas or certifications for courses completed.

From top left to right here are the diplomas and certificates listed.

1. Magister Juris in European and Corporative Law from the University Of Oxford
 - a. https://www.facebook.com/groups/2211138452/?order=&member_query=ruja&view=members
2. Masters Degree In Law and Economics from University of Konstanz
3. Coaching Certificate from the European Business School
4. First State Law Examination Certificate
5. Program on Negotiation at Harvard Law School
6. Diploma from Fern University



McKinsey & Company 2004 – 2009⁸

Dr. Ruja worked for McKinsey and Company after working with the University of Konstanz as a researcher. People want to find evidence of her working for these companies. What is interesting is that Dr. Ruja herself, to my knowledge, has not retaliated to all of the defamation she has received. She has handled herself in no way but professional as she works towards achieving her goals of creating a global crypto currency that will benefit everyone but in particular the “unbanked” as she termed people that do not have the documentation to use the traditional banking system to send money around the world to their families.

Here you will find an article that Dr. Ruja helped write and is posted on the McKinsey & Company website.

<http://onecointrust.com/mckinsey>

Clever Synergies Investment Fund (CSIF) 2010⁹

In this company Dr. Ruja was the CEO and you can learn a lot about this company and the founder of it, who appears to be another successful woman since this is the largest investment fund in Bulgaria. From reading about the company it is likely that Dr. Ruja is no longer the CEO of CSIF but continues to serve on their board as an advisor. This company works to help distressed companies. It appears that Dr. Ruja worked for the company for one year before focusing on crypto currency.

Company Website: <http://csif.bg/>

This is the fund that Dr. Ruja was the economic director for and may continue to oversee.

<http://onecointrust.com/bloomberg>

Here Are Websites About CSIF's Work

These links are provided to get a sense of the work of the company. It is stated that it is one of Bulgaria's largest investment funds and some of the blogs question the company. Here are websites that show the extent and work of CSIF.

<http://onecointrust.com/csif/01/> <http://onecointrust.com/csif/02/>

<http://onecointrust.com/csif/03/> <http://onecointrust.com/csif/04/>

<http://onecointrust.com/csif/05/> <http://onecointrust.com/csif/06/>

<http://onecointrust.com/csif/07/> <http://onecointrust.com/csif/08/>

<http://onecointrust.com/csif/09/> <http://onecointrust.com/csif/10/>

<http://onecointrust.com/csif/11/> <http://onecointrust.com/csif/12/>

⁸ <http://www.mckinsey.com/industries/financial-services/our-insights/at-a-crossroads-corporate-banking-in-eastern-europe>

⁹

<http://www.bloomberg.com/research/stocks/private/person.asp?personId=98233704&privcapId=42159034&previousCapId=42159034&previousTitle=Clever%20Synergies%20Investment%20Fund>

<http://onecointrust.com/csif/13/>

Dr. Ruja Saves Gusswerk Waltenhofen In April 2010¹⁰

Here are articles in which we see Dr. Ruja buying a metal foundry company in Germany and put it on track financially and saved over 100 jobs.

<http://onecointrust.com/gusswerk/01/>

<http://onecointrust.com/gusswerk/02/>

<http://onecointrust.com/gusswerk/03/>

<http://onecointrust.com/docs/gusswerk.pdf>

<http://onecointrust.com/docs/gusswerk2.pdf>

These links provide positive affirmation that the company is in the black and doing well.

<http://onecointrust.com/gusswerk/04/>

<http://onecointrust.com/docs/gusswerk3.pdf>



Dr. Ruja and her father

¹⁰ http://www.b4bschwaben.de/nachrichten/kempton-oberallgaeu_artikel,-Gusswerk-Waltenhofen-ist-verkauft-arid,48338.html

Reference Of Dr. Ruja With Ski Resort¹¹

<http://onecointrust.com/docs/klassa.pdf>

Interviewed By “In Life” A Bulgarian News Company July 18, 2014¹²

This article was written and posted 2 months before OneCoin started and Dr. Ruja was working with another crypto currency trust (Crypto Real Investment Trust) worth \$100 million and had just written her book on crypto currency.

You get a sense here from her answers that she is strong and not threatened to be in the male dominant arena of finance and ends her interview with a quote from Marilyn Monroe.

<http://onecointrust.com/docs/inlife.pdf>

International Business Woman of the Year 2012¹³

Here is a website that shows Dr. Ruja receiving the award for International Business Woman of the year.

<http://onecointrust.com/2012/>

<http://onecointrust.com/docs/business2012.pdf>

Dr. Ruja Invests In Asdis Ran’s Fashion Business “Ice Queen”¹⁴

What we see that no one talks about are the many business investments and success after success that Dr. Ruja have had earning her millions of dollars before she created OneCoin.

<http://www.blitz.bg/article/27717>

<http://onecointrust.com/docs/icequeen.pdf>

¹¹ <http://onecointrust.com/docs/klassa.pdf>

¹² <http://onecointrust.com/docs/inlife.pdf>

¹³ http://novinar.bg/news/shefat-na-nap-izbira-biznesdama-na-godinata_Mzg0Mjs1Nw==.html

¹⁴ <http://www.blitz.bg/article/27717>

Business Woman of the Year 2014¹⁵

<https://www.youtube.com/watch?v=0w9phGRcf7E>



¹⁵ <https://www.youtube.com/watch?v=0w9phGRcf7E>

Interviewed By Capital Bulgarian Financial News¹⁶

<http://onecointrust.com/capital/>

<http://onecointrust.com/docs/capital.pdf>

Finland News¹⁷

<http://onecointrust.com/finland/news>

Forbes Magazine

Dr. Ruja paid to be in a Brand Voice edition of Forbes magazine in Bulgaria. Having to pay is not as good as Forbes asking for an interview but we can be sure that Forbes vets the people they allow behind their logo.

Suspended Websites

Two websites were suspended for defamation of Dr. Ruja.

www.onecoinscam.com

<http://onecointrust.com/scam/01/>

Book Dr. Ruja Wrote In 2005 On Amazon.de¹⁸

<http://onecointrust.com/amazon/01/>

<http://onecointrust.com/docs/book2005.pdf>

Book Dr. Ruja Contributed To In 2008

<http://onecointrust.com/docs/book2008.pdf>

Dr. Ruja Interview September 2015

<http://onecointrust.com/docs/interview2015.pdf>

¹⁶ http://www.capital.bg/biznes/finansi/2015/09/04/2603737_nashata_idea_beshe_onecoin_da_stane_kato_facebook/

¹⁷ <http://videobychoice.com/play/video/Ld06u13bhoQ/onecoin---ruja-ignatova-on-finntv-yle1>

¹⁸ http://www.amazon.de/Art-EuGVO-Gerichtsstands-Hochschulschriften-Universitaires/dp/3631542887/ref=sr_1_1?s=books&ie=UTF8&qid=1446876899&sr=1-1

Dr. Ruja At Russian Ball In London

<http://onecointrust.com/docs/russianball.pdf>

CIC Pioneer And D Card Currency

<http://onecointrust.com/cic/01/>

<http://onecointrust.com/cic/02/>

Financial IT Magazine¹⁹



The owner of Financial IT Magazine, Chris Principe stated, "When I first heard about OneCoin, I thought it was either a scam or a pyramid scheme.

After researching further and getting an opportunity to interview Dr. Ignatova, I was absolutely impressed with the technology backing OneCoin and their block chain, as well as excited about their vision for today's economy.

OneCoin is leading the charge of acquiring the masses into the cryptocurrency shift across the globe. They're doing an amazing job at taking what normally is the complicated idea of cryptocurrency and making it ultra simple and easy to understand so anyone can get involved and profit from it."

The Magazine, with 100,000 circulation goes to 70,000 banks.

Read the article on the following page.

¹⁹ <https://financialit.net/issues>

As of 2015, the people who have gained the most from the invention of crypto currencies have been wealthy and sophisticated traders and investors. Now the biggest winners will be workers as payments become convenient and less expensive for international transaction with any country.

A central theme of global economic history has been the migration of people from poor places to rich places where they have much greater chance of remunerative employment. As the workers from the Indian sub-continent who literally built the glittering skyscrapers of Dubai, Riyadh and other cities in the Gulf Cooperation Council countries, or the Indonesians who are working as domestic staff in Singapore or Hong Kong, could tell you, that migration often means crossing national frontiers.

Once established, such migrant workers will likely be earning much more money than they could at home. But they face a major logistical challenge: how can they send the funds back to their families in

the countries that they have left? Often, they lack the documentation that they need to open a bank account with a formal financial institution. Banks and regulators demand a lot of paperwork before accounts can be opened. Moreover, most banks are interested in serving rich people – not poor people who are seeking their fortunes through hard work far from home.

So, the migrant workers often have to operate outside the formal banking system of the countries in which they are living. Typically, they have to receive their wages in cash, and arrange a remittance to their families through an agency such as Western Union. Relative to making a transfer from a bank account through the Internet, this is inconvenient and expensive. In essence, the migrant workers' lack of access to formal banking systems is a tax, and a tax that is unjust placed on the poor paying the poor.

Crypto currencies such as OneCoin could provide a solution. As of 2015, crypto

currencies have generally been used by investors and traders – wealthy people who have taken the time to understand crypto currencies and who have focused on the crypto currencies' roles as stores of (deferred) value. But crypto currencies – like all money – are not just stores of (deferred) value. They also provide a unit of account and a medium of exchange. One of the key characteristic of a medium of exchange is that it may be used in payments. OneCoin is designed to allow the movement, transfer and payment across borders if needed and accessible to everyone.

The success of the mobile phone-based payment system m-Pesa, in Kenya and other countries, highlights how poor people can cheaply and efficiently make payments outside established banking systems if they have access to a smartphone. Virtually all migrant workers who are looking to remit funds back home are able to use a smartphone. All they

need is the education to understand and trust crypto currencies – and they will be able to use crypto currencies to send their earnings conveniently to their families at minimal cost.

The implication of this is that there is potentially a huge reward for the first creator of a crypto currency who focuses on educating the middle class through migrant workers who are looking for a cheap and efficient way of remitting money. The even bigger winners should be the migrant workers themselves. In 2015, crypto currencies were mainly stores of value that appealed to rich people. By 2020 it is very possible that crypto currencies will be overwhelmingly mediums of exchange and cross-border payment that appeal to all people for fast efficient payment. OneCoin is at the front of the revolution that has already started which will make the financial markets accessible to everyone of any social standing.