

# Revolutionizing Real World Asset Tokenization

Bridging Traditional Finance and Blockchain Technology

## Introduction

# At **VOY Finance** we are dedicated to Igniting a Financial Revolution Fractionally Tokenizing globally traded assets

We're not just changing finance. We're revolutionizing it.

Voys is tokenizing the planet, unleashing a tidal wave of opportunity:

- Enabling ESG values to tradable assets
- Injecting liquidity into stagnant and underfunded market sectors
- Democratizing wealth management for all
- Fueling SMEs and emerging economies

**Our mission: Empower everyone to shape a sustainable, prosperous future.**

- Together, we're not just pushing boundaries. We're shattering them.

**Join us. Invest in possibility. Let's set the world of finance ablaze!**

## The Problem with Current Asset Management Systems

# Simplifying Global Trade Finance

1

### Liquidity of real-world assets

Trillions in value locked in illiquid assets, hindering economic growth

2

### Limited access to global investment opportunities

High barriers to entry for retail investors in trade finance and other RWAs

3

### Inefficiencies in traditional asset management

Slow, paper-based processes prone to errors and fraud

## Our Solution

# RWA Tokenization

RWA (Real-World Asset) tokenization involves creating digital tokens that represent real-world assets on a blockchain.

- Fractional Ownership: Allows investors to own a portion of high-value assets.
- 24/7 Global Trading: Facilitates continuous trading of assets that were previously illiquid.
- Increased Transparency: Enhances transparency and reduces the need for intermediaries.
- Reduces costs and adds additional functionality
- Low-cost, fast transactions
- Provides liquidity to emerging markets and SMEs
- Eliminates the need for other expenses such as finance insurance and some legal costs

## Voy Finance's Unique Approach

# Revolutionizing Asset Tokenization

### Proprietary Tokenization

#### Process:

- Advanced document verification and digital twin creation
- Smart contract-enabled compliance and ownership transfer
- Finance time reduced from 8 weeks to real time

### Key differentiators

- Focus on trade finance and global commodity markets
- Integration of MLETR-compliant digital documents
- Multi-chain interoperability for maximum liquidity
- AI ESG scoring for ethical and sustainable finance
- Deliver versus payment security utilizing Smart Escrow DvP
- AI DAO for high yield smart wealth management

# Potential RWAs Classes VOY TradeFlux Can Tokenise

## Trade Finance

From invoice issuance to token distribution

Accounts receivable

Letters of Credit

Bills of Lading

Precious and non precious metals and mining  
Tokenizing metals, Jewellery

Gold

Silver

Platinum

## Commodities

Tokenizing physical assets and futures contracts

Agricultural products

Precious Metals

Energy Resources

Pharmaceuticals

## Basket portfolios

Maximize returns and minimise risk with diversify assets

Stocks

Bonds

Commodities

## Real Estate

Fractionalizing property ownership

Commercial Properties

Residential Developments

REITs

## Fixed income assets

Stable secure risk free returns.

T-bills

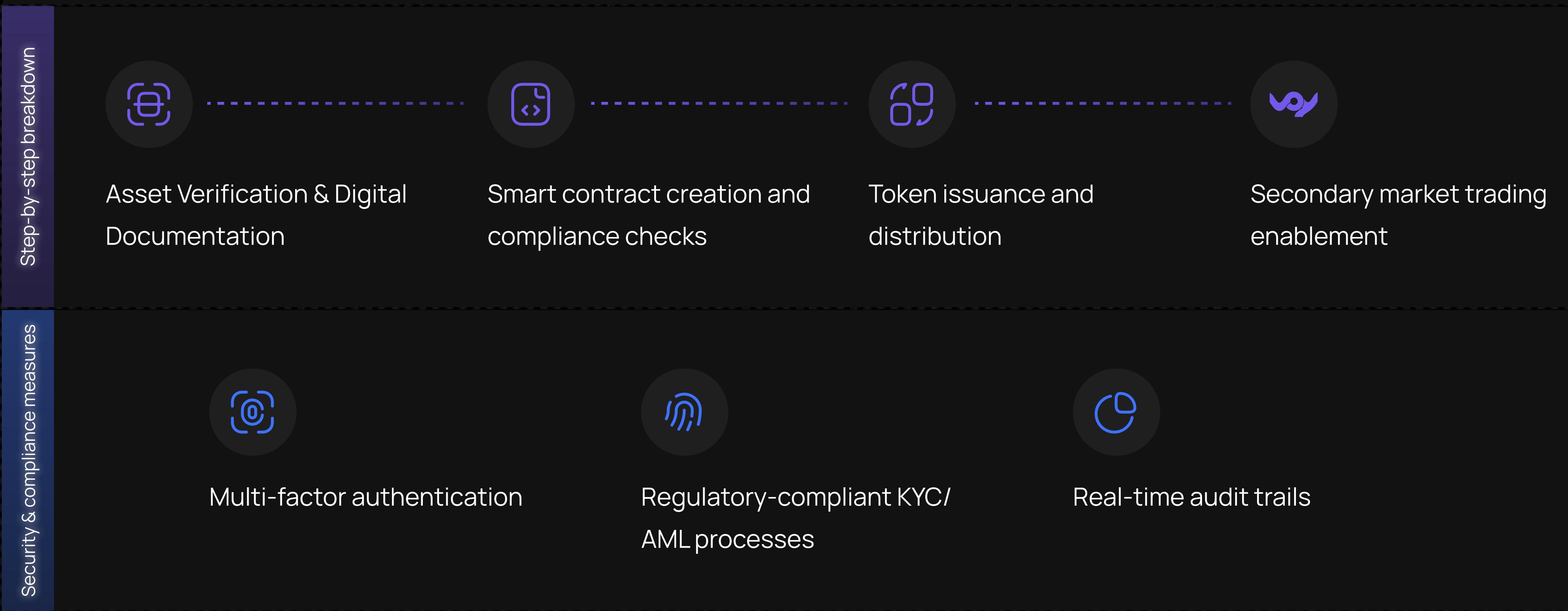
Bonds

Promissory notes

## The Tokenization Process

# Core of Real-World Assets (RWAs):

Tokenization and validation of verifiable and transferable documents eliminate fraud, manual processes, and inefficiencies.



## For Asset Originators



### Increased liquidity

Faster access to capital through tokenization of illiquid assets



### Access to global investor pool

Expand funding sources beyond traditional lenders



### Reduced costs and improved efficiency

Streamlined processes and reduced intermediaries

## For Investors



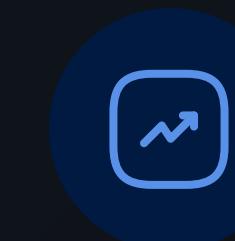
### Fractional ownership opportunities

Access to high-value assets with lower capital requirements



### Portfolio diversification

Easy exposure to a wide range of asset classes



### Increased transparency & reduced counterparty risk

Blockchain-enabled visibility and automated settlements

# Technology Integrations

## ERC-6960 for Fractional Ownership

Utilizes advanced token standards for seamless management of fractional assets.

## ERC721 Wrapping of MLETR-Compliant

Ensures legal validity and transferability of tokenized trade documents.

## ERC-4626 Tokenized Vault Standard

Ensures standard to optimize and unify the technical parameters of yield-bearing vaults

## ERC-7621 high value basket portfolios

High-value basket portfolios, bundling diverse assets for efficient trading as a single entity

## Multichain Interoperability

Supports cross-chain transactions to maximize liquidity and global reach.

## Integration with Traditional Financial

APIs and oracles connect to existing banking and trading infrastructure.

# Technical Architecture

- Asset onboarding and verification layer
- ERC-6960 fractional tokenization wrapping ERC-721 NFT
- ERC-4626 TVL vaults
- ERC-3643 compliance and lending of ERC-4626 to ERC-6960
- MLETR compliance integration
- Cross-chain bridges and interoperability protocols
- User interface and API connections

# ESG & Net Zero

We have created an ai ESG scoring solution for smes removing greenwashing and enabling access to green funds and change the world into a more ethically traded and financed planet combined with a pachama VOY forest where low scores can improve their scoring by tree planting and carbon offset.

[www.voy.finance/esg](http://www.voy.finance/esg)



## Pain Points

**\$25B**

Spent by banks & FIs globally on back and middle office

**\$5B+**

Document fraud and loan stacking

**\$30B**

Spent globally on custody services

**6+ weeks**

Long payment cycles for international transfers

## Market Opportunity

**\$256T**

Global RWA Market Size

**\$16.1T**

Projected Growth of Tokenized Assets

**\$3T+**

Market Gap

VOY Finance's Target Market Share

**5%**

Of the tokenized RWA market by 2028

## Competitor

**komgo**

Powering Trade Networks

**tokeny** SOLUTIONS

**POLYTRADE**

**enigio**

**\$40M**

**\$6M**

**\$5M**

**\$3.28M**

# Just the Tip of the Iceberg: Our Roadmap

## PHASE 1

### Immediate Milestones

Key Milestones for August 2024:

- Fractional Ownership: Allows investors to own a portion of high-value assets.
- 24/7 Global Trading: Facilitates continuous trading of assets that were previously illiquid.
- Increased Transparency: Enhances transparency and reduces the need for intermediaries.

## PHASE 2

### Short-Term Goals

By End of 2024:

- Full Platform Launch in Q3 2024
- Tokenize \$100M in Assets
- Achieve \$10M Vault TVL By End of 2025:
- Achieve \$50M Vault TVL
- Expand to 5 Major Trade Finance and RWA Markets
- Expand to 5 Major Crypto Funds

## PHASE 3

### Long-Term Vision

By 2026:

- Integrate with 20+ Blockchain Partners, Networks, and Funds By 2028
- Manage \$10 Billion in Tokenized Assets

## Future Developments

### Integrations with DeFi



Yield vaults



Deliver vs payment DvP



Aidao



L I D O



aave

### Expansion of Supported SPV Asset



Intellectual property



Infrastructure projects



Carbon credits

### Emerging Blockchain Standards



Layer 2 scaling solutions



Zero-knowledge proofs for enhanced privacy



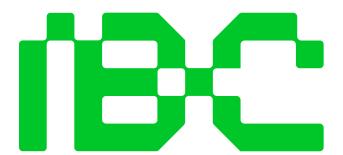
COINWEB™ Multi-chain and rollup scaling L2

**REDBELLY**

Multi-chain and rollup scalin

# Ecosystem

Technology Partners:



METAMASK | Institutional

Exchanges



Launchpad



Financial Institutions



Legal Partners:



Industry Associations and Networks



# Traction, Unleashing Growth & Revenue

## Proven Traction

- \$10M trade model ✓ Implemented
- Ready to scale 🚀

## Revenue Powerhouse

- Token utility
- Vault lending
- Asset tokenization
- SaaS model rollout with AFG (Africa Guarantee Fund)

## Explosive Growth Strategy

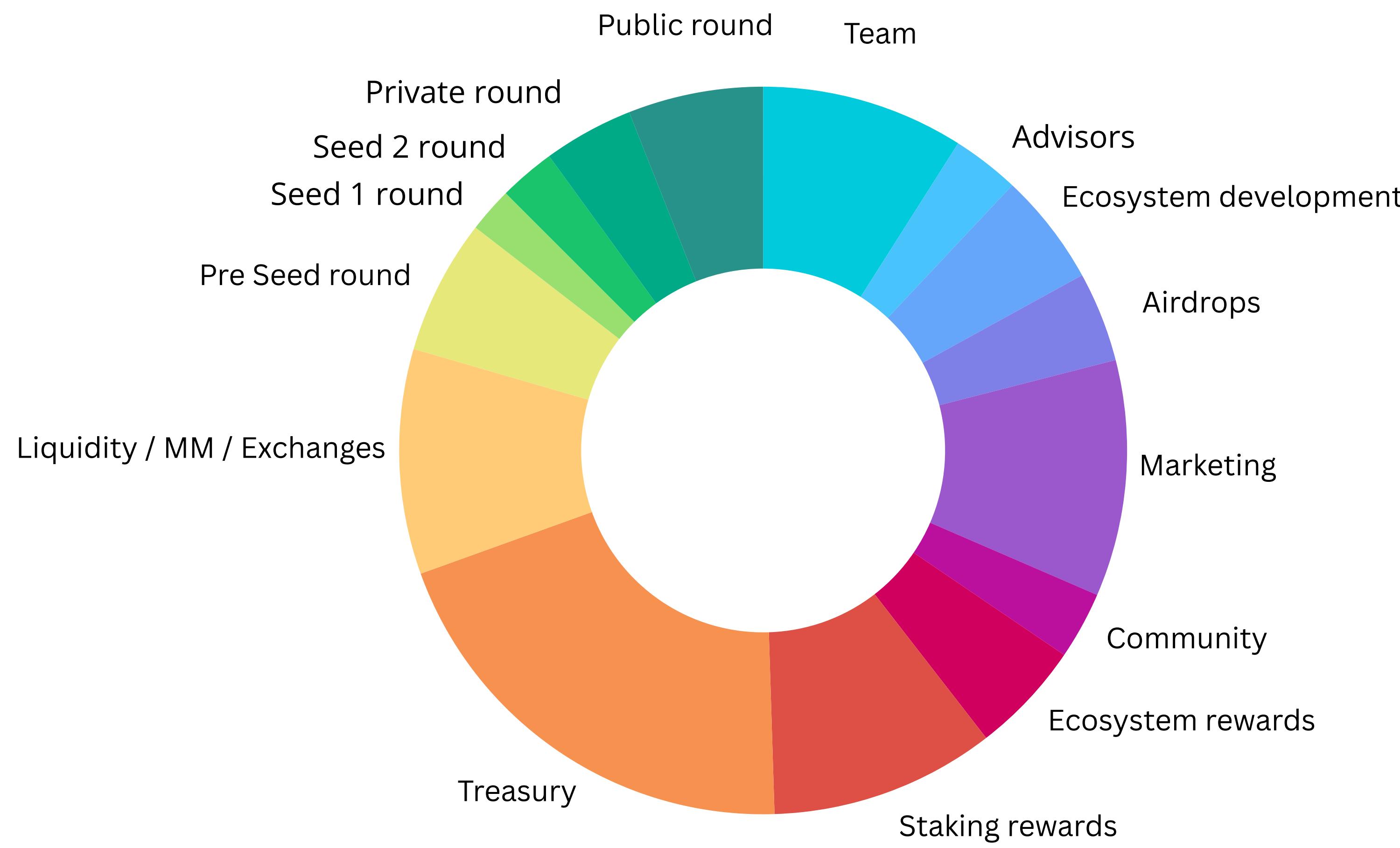
- Crypto funds
- 10,173+ banks
- Countless non-bank FIs

## The Voys Advantage

- Battle-tested model
- Global financial ecosystem
- Multiple revenue streams
- Infinitely scalable

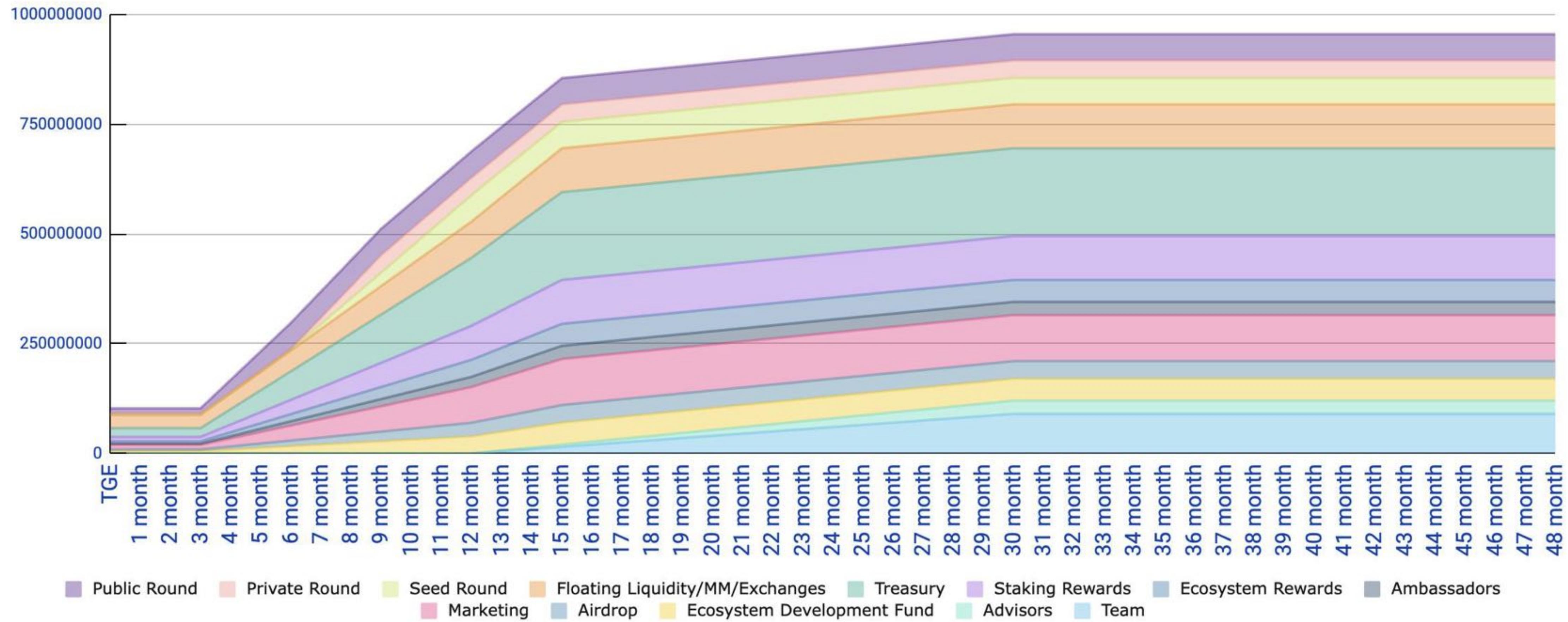
We're not predicting the future of finance. We're building it.

# Tokenomics



	Allocations	% of tokens
Team	Team	9.00%
Advisors	Advisors	3.00%
Ecosystem development	Ecosystem development	5.00%
Airdrops	Airdrops	4.00%
Marketing	Marketing	10.50%
Community	Community	3.00%
Ecosystem rewards	Ecosystem rewards	5.00%
Staking rewards	Staking rewards	10.00%
Treasury	Treasury	20.00%
Liquidity / MM / Exchanges	Liquidity / MM / Exchanges	10.00%
Pre Seed round	Pre Seed round	6.00%
Seed 1 round	Seed 1 round	2.00%
Seed 2 round	Seed 2 round	2.50%
Private round	Private round	4.00%
Public round	Public round	6.00%

# Token Unlock Schedule



CAN WE PULL THIS OFF? ABSOLUTELY!

# Voys + Solichain: A Powerhouse of Innovation

## Dream Team Assembled

- Voys: Visionary finance revolutionaries and experience
- Solichain: Blockchain development wizards
- Creators of Polytrade and Tokeny

## Proven Track Record

- Polytrade: Successful trade finance platform
- Tokeny: Industry-leading tokenization solutions

## Our Secret Sauce

- Passion: Driven to revolutionize finance and democratize wealth
- Tech Mastery: Pioneers in blockchain and full-stack fintech
- Market Insight: In-depth knowledge of traditional markets and trade finance, along with a keen sense of crypto trends

## Why We'll Succeed

- Battle-Tested: Proven success in both TradFi and DeFi
- Game-Changers: Delivered groundbreaking platforms
- Vision and Execution: Unmatched blend of foresight and action

We don't just talk about innovation. We innovate it.

# Team



**Lee Taron**  
CEO



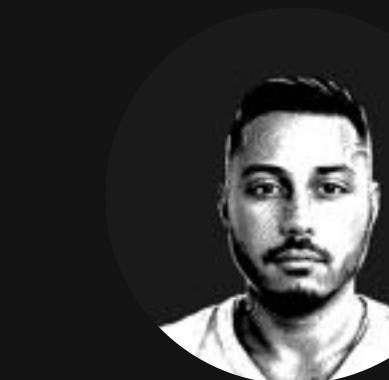
**Andrew Liaw**  
CFO



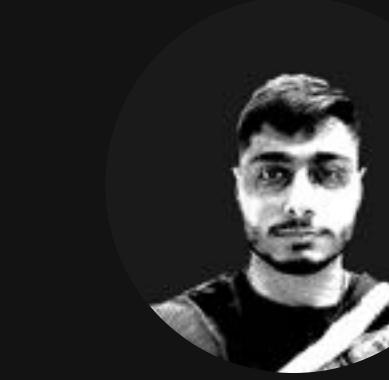
**Dave Hopkins**  
COO



**Bill Matthews**  
Head Dev



**Adam Boudjema**  
TradeFlux, CTO



**Mohamad Hammoud**  
TradeFlux , Head Dev



**Andre Casterman**  
Trade finance advisor

# Join Us in Transforming Global Trade Finance

Integrate with Voy Finance to tokenize your assets



[partnerships@voyfinance.com](mailto:partnerships@voyfinance.com)



[www.voyfinance.com](http://www.voyfinance.com)



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