Voy Conscious Finance









This is a defining moment for Sustainable Financing

2023-2024 \$1.74 bn
Revenues linked to human

rights and climate abuses



7.8 Gt

Environmental Impact CO₂ emissions



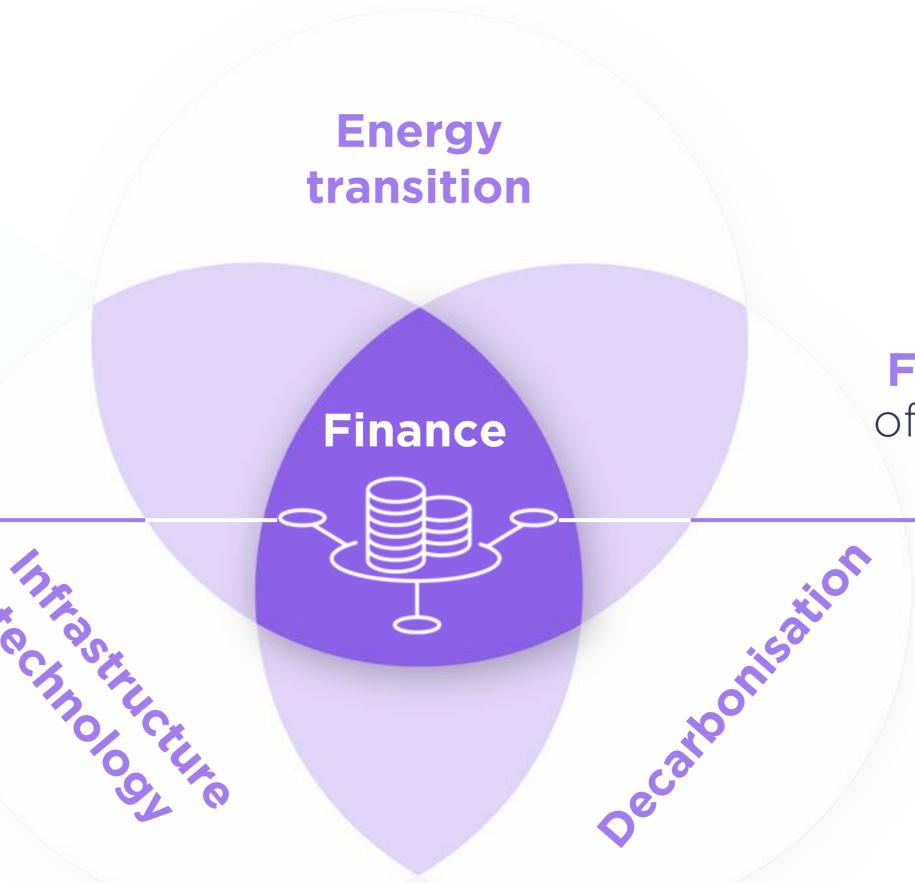
29-41%

Global CO₂ emissions related to International trade in the USA only

The driving force behind ethical & conscious trade activity is cheap capital or the lack of it



Sustainable global trade will only occur if we modernize trade infrastructure



Finance is the starting point of sustainable goals across all economic activity









Banks

Unable to meet all of sustainable **SMEs demand:**

> Risks of operations

Expenses

for documentation & Legals

Restrictions

Geographic, political & macroeconomic

Low ratings

in emerging countries **DD** time and cost

> The process is often led by several banks

Focused on low risk affordable investments



We need a framework to reach the gap

Trade finance and the SME market are starved for attainable liquidity

Limited access to affordable trade finance due to lack of liquidity



90%

SMEs all around the world

Automated Scoring

Safe Financing

Low Due Diligence cost





Established onboarding processes

Lesser impact on the cost of capital





Investing Pools









Secured, fast and cost-effective framework for traditional bank and innovative decentralized financing

Secured Counterparties choice is based only on risk appetite and costs/margin

Post and pre-financing payments in options increase minutes

Cross border





Increases liquidity Spreads out exposure/risk

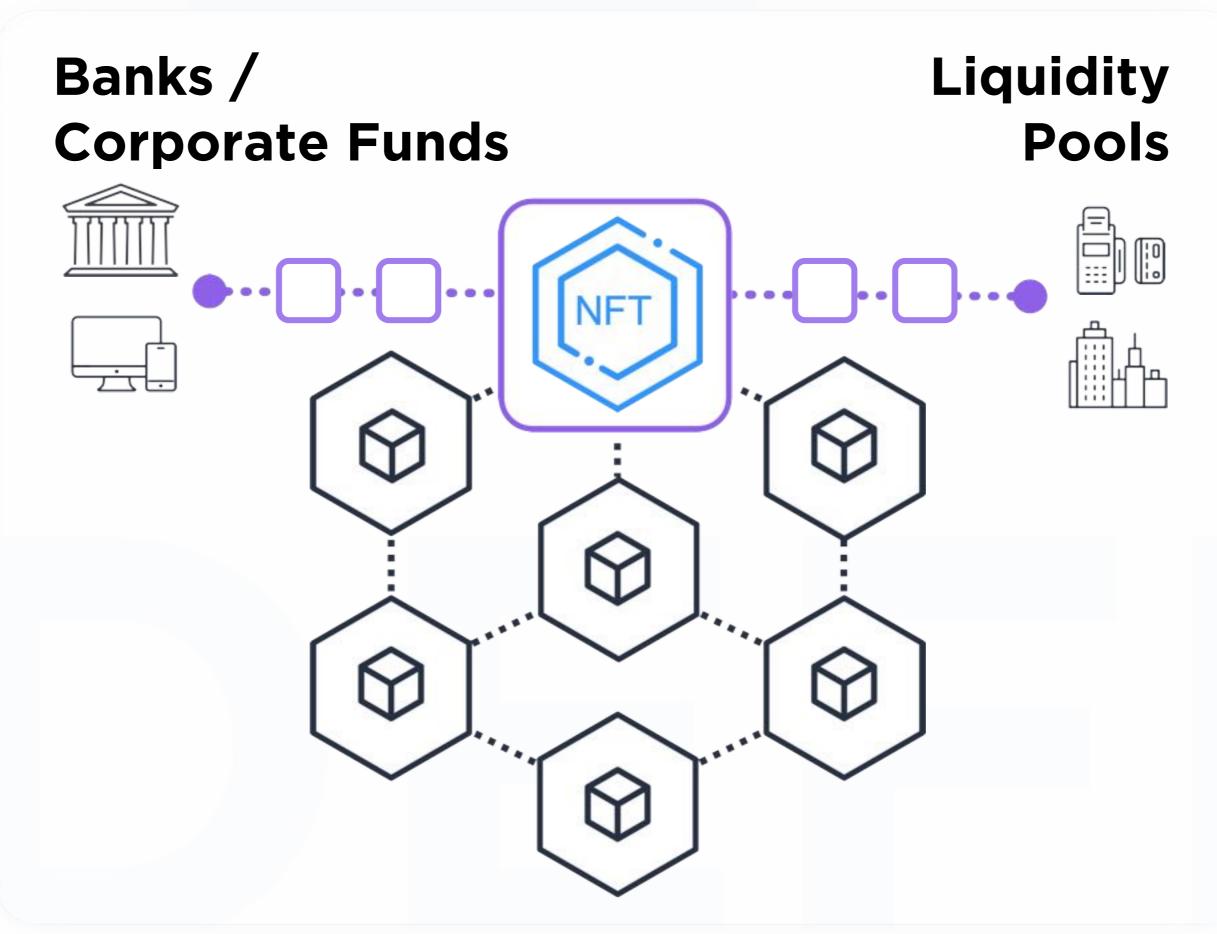


VOY tokenizes assets, debt, trade documents and handle smart contracts





Green NFT Bonds
Fixed high yield APY
Tokenised trade documents
ESG scoring
eBLs
Real world returns in trade
finance.
Fractionalised asset class





Smart contracts

Streamlined automated processes

Easy trade and transferring of financial debt

Immutable audit trail and provenance

Banking compliant documentation



VOY utilizes satellite imagery coupled with Al to construct dynamic ESG scores





VOY derives sustainable UNSDG risks through key SDG metrics associated with corporate activity



VOY creates conscious liquidity pools with unprecedented abilities



6-24% Passive earn rate

To passively earn

in sustainable lending ecosystem or RWA game changer

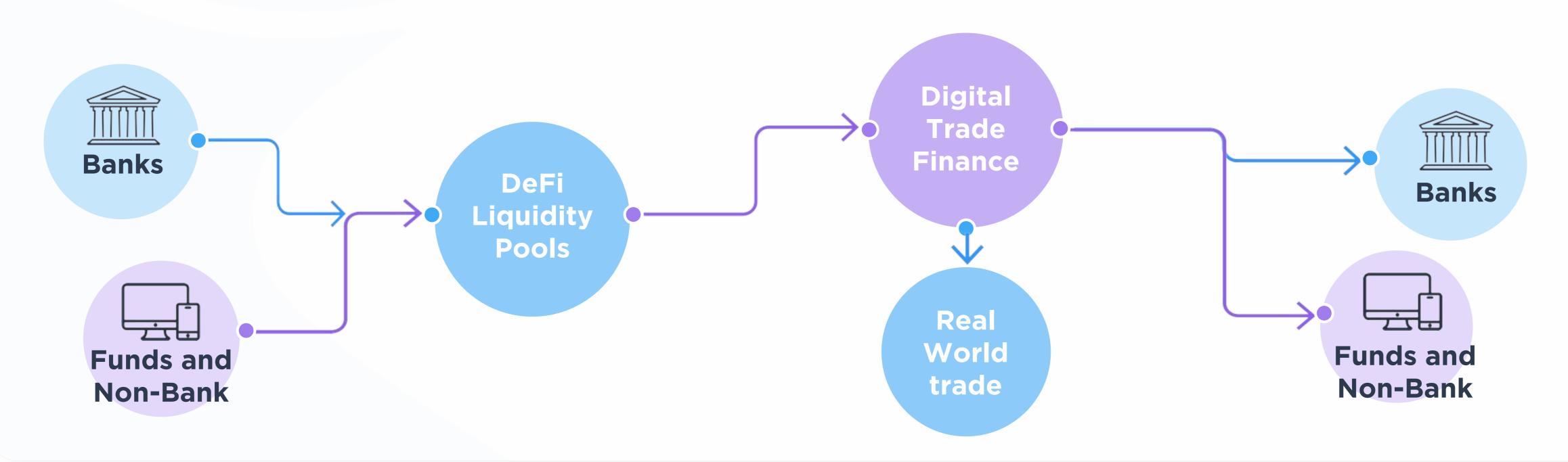
300% lending rate increase

To change the rules of game

For banks, hedge funds, HNWI to engage in green trade finance initiative and co-financing pools



To change the way
the world operates
towards a global net zero
trade ecosystem





VOY delivers fast & secured solution to Increased Digital Identity



For Low-risk Sustainable Liquidity

Bridge to trade finance

Access to a wide array of financiers
Bringing lenders and borrowers
together

Access to ESG and green, bonds and sustainable initiative funds



For Banks & Retail



Automated Audit & ESG scoring

Lower risk of human error Automated audit trail aggregation

Debts management

Debt becomes more easily tradeable

Ownership of debt can be fractionalized and quickly and easily transferred

Elimination of intermediaries

Minimize default risk through atomic settlements and delivery vs payment



For all market players



Fast & Secured Finance

Immutable and verifiable records increase security

Reduced transaction costs and settlement times

Enables short term financing and quicker cash turnover

Tokenomics We deliver full transparency



VOY's tokenomics allows for the maximisation of yields while managing stability through each stage of the buildout.



Team/Advisors/Promo

Team/Advisors - 16m cliff 18m vest

Public Tokens:

Private Sale 1 - 6m cliff 12m vest Private Sale 2 - 3m cliff 6m vest Public Sale - 0m cliff 6m vest

* Purchases only are staked during vesting at 12% APY

Key Points:

Blockchain protocol: Matic, Multichain Bridge to: XRC20, erc20

Ticker:

VOY

Web3 apps:

Voy DeFi Staking

Voy DeFi Lending

Voy ESG

Voy Green NFT Bonds

Voy Pay

Public sale 1 Token Price \$0.16

Public sale 2 token price \$0.20

Staking 6-24% APY

Smart contract calculation early stakings receive higher yields

Private Funds raised to date \$1.4m

Token distribution:

DeFi Token Reserve	25%
Team	14%
Marketing & Biz Dev	12%
Development and R&D	10%
Sale ————————————————————————————————————	15%
Advisors	5%
Ecosystem Growth	5%
Exchanges, LP, MM Liquidity ———	5%
Legal & Compliance	2%
Seed Reserve	3%
Carbon Offset & ESG Support	2%
Community Rewards	2%

Voy collaborators



























Top Juan Team Philippines





Andrew Liao CFO



Dave Hopkins
COO



Lee Tarone CEO



Halyna BelovskaProject Manager



Dinesh Ramalingam Head of Sales



together. further.



Tom ReevesRisk & Compliance
Officer



Jacob Hibbert
Senior Product
Manager

We are the team of professionals

with expertise in finance, sustainability, and supply chain



Andrea Frosinini
Advisory Board
XDC/BSCA/TOTTA



Jimmy Chan Advisor - Trade Finance Partnerships



Ronald Mitchell Advisor - XDC Community



Steven MatthewAdvisor – ESG
& Maritime



Arzu Toren Advisor - Banking & Trade Finance

Advisory Board