

# FINANCE DIFFERENTLY



## PUBLIC DECK

**LiteCard was founded by 3 builders, we all shared a common problem and together we have designed a very unique solution for a massive issue.**

## #BUIDL

What we ended up creating was a hyper profitable business model that addresses a Billion dollar market.

Inserting ourselves between the consumer and retailer we are able to generate profits globally from daily transactions.

# **AS BUILDERS & REAL ESTATE OWNERS WE HAVE FACED A FEW BIG PROBLEMS WITH CRYPTO :**

**1.** You can't easily buy building materials with it.

( IF YOU WANT TO BUY WOOD YOU HAVE TO TRANSFER / CASH OUT YOUR CRYPTO INTO FIAT )

**2.** You can't quickly buy supplies or tools to work with at most retailers locally or online.

( HOME DEPOT, AMAZON AND APPLE DO NOT ACCEPT CRYPTO )

**3.** Leveraging assets or getting a loan to purchase materials is complicated and requires many steps.

( PEOPLE WITHOUT A BANK ACCOUNT, GOOD CREDIT OR WITH CRYPTO INCOME CAN'T GET FINANCING )

# OUR SOLUTIONS

The LiteCard Network allows users to quickly convert digital assets into physical assets. **LITECARD IS AN OFF-RAMP/REWARD SYSTEM FOR EXCHANGES, GAMES, GUILDS & ANY PROTOCOL.**

**#1**  
**CONVERT CRYPTO  
EASILY INTO  
USABLE ASSETS LIKE  
HOME GOODS**

**#2**  
**GIVE ACCESS TO GIFT  
CARDS FOR HOME  
IMPROVEMENT &  
BUSINESS TOOLS**

**#3**  
**OFFER STAKING,  
REWARDS + UTILITY  
INCENTIVES FOR  
USING NETWORK**

# LITECARD WAS BUILT BY THE PEOPLE FOR THE PEOPLE

LiteCard was built for the 80% of the population that is still a working class. We will market directly to Moms and Business Owners who shop online & locally for materials for their home or office.



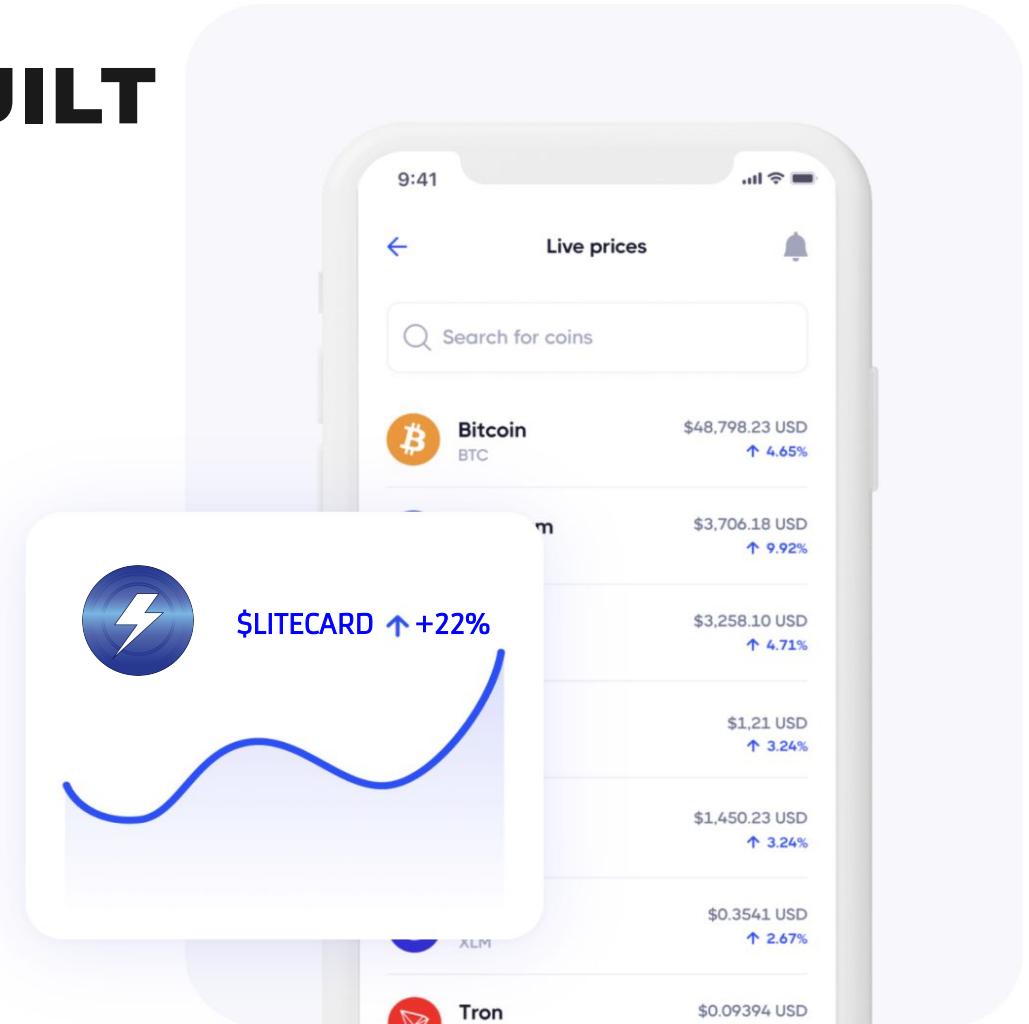
**Global network of merchants**



**Fast transactions**

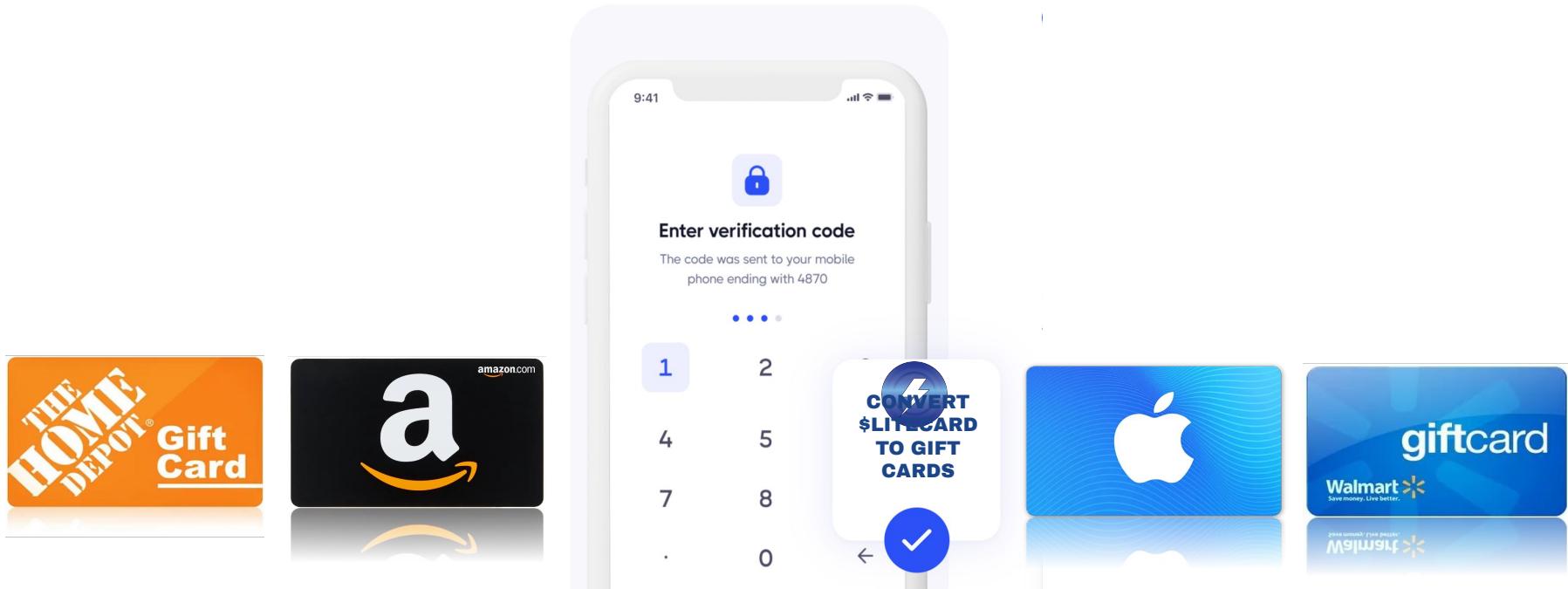


**Secure and safe**



# CONVERT CRYPTO TO GIFT CARDS SAFELY + EASILY

LiteCard was designed to allow home/business owners to pay for supplies like computers or wood using crypto at major brands with Gift Cards.



# **DIGITAL DEFI GIFT CARDS**

**CONVERT MULTIPLE TYPES OF  
CRYPTO INTO DIGITAL GIFT  
CARDS WITH QR CODES  
DELIVERED AS NFTs.**

**CRYPTO PAYMENTS ARE  
RECEIVED & IMMEDIATELY  
SETTLED INTO USDC BY THE  
LITECARD SYSTEM.**



LiteCard allows people to pay for home improvement supplies & materials for business with crypto.

Staking crypto in exchange for Gift Cards is our unique factor for this project. We will allow people around the world to finance projects differently.

# **MARKET SIZE**

**The Global Gift Card  
Market size was valued  
at \$615 billion in 2019**

**It is predicted to reach  
\$2 Trillion by 2030,  
with a CAGR of 11.7%  
from 2020-2030.**

**NO MATTER WHAT HAPPENS TO  
THE MARKET PEOPLE NEED  
RESOURCES FOR THEIR HOMES &  
FAMILIES.**

Most people sell a portion of their assets to improve their daily lives , renovate their homes or fund their business. These are our main customers.

**OFF-RAMPS ALWAYS MAKE  
MONEY IN DOWN MARKETS.**

Smart people don't sell their assets, they leverage them. These are our staking customers.

# LiteCard for HomeOwners & Real Estate

Home Renovations & Real Estate Improvement

Budget for materials is made and total to be spent at Home Depot is calculated

Owner / Developer stakes \$LITECARD

Staked \$LITECARD is Locked up for 1 year and vests



Home owner or real estate developer needs to purchase equipment or materials

Owner / Developer purchases \$LITECARD for total budget to be spent at Home Depot

Owner / Developer receives GiftCards & Sends to Staff to Complete Purchases

Staked \$LITECARD is unlocked and owner/developer has access to funds again

# LiteCard International Usecase

Banking the Unbankable



1

Countries and people who have trouble accessing bank accounts have a serious problem

2

LiteCard allows for small businesses and online companies to transact easier

3

Employees can be paid easily with low fees using \$LITECARD which is a Solana token

4

Companies and business owners can invest in themselves by staking to earn interest.

5

Equipment and materials can be paid for with GiftCards received from staking.

# **LITECARD XS LITE PAPER**

LiteCard was developed by builders for builders. We started developing \$LITECARD by addressing the serious need for the working class to invest in themselves using new tools.

**Our core objective is to make convert crypto into materials for builders.**

**What makes us unique is our staking mechanism that teaches users the value of leveraging their assets.**

**[Read The LiteCard WhitePaper Here](#)**



# \$LITECARD TOKENOMICS

The first token for LiteCard was built on the Solana Network. \$21 Million tokens currently exist and a inflationary and deflationary model will be used.

Token created by [Clever Solution](#)

This decision was based on the need for speed, stability and low gas fees. The token was designed to be used for ecommerce payments.

30% of total supply is dedicated to Private Sale

20% of total supply is dedicated to Public Sale

20% is allocated for the LiteCard Foundation

10% is held by the founders

5% is reserved for rewarding the community

5% is invested in the LiteCard Development Fund

5% is set aside for strategic partnerships

5% is placed in a reserve



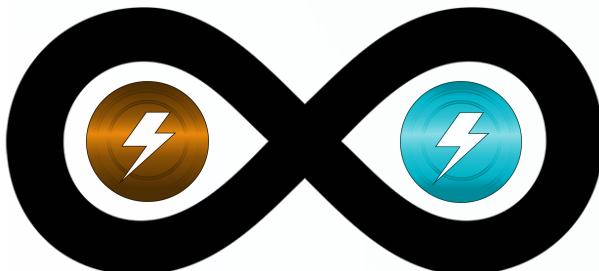
# **\$LITEFUND & \$LITESPEED TOKEN CONCEPT**

**The Staking token \$LITEFUND will provide liquidity to the LiteCard network, can be exchanged for Gift Cards. We are doing extensive research and modeling a stress tested solution that will offer a sustainable APY and mitigate risk from losses using proprietary systems.**

**The Stable Payment token \$LITESPEED will serve as a form of payment for employees, reward for community members & for purchasing Gift Cards.**

These tokens will be created to separate the different utilities with different tokenomic structures keeping each system safe, by separating them based on their function.

## **WHY MULTIPLE TOKENS?**



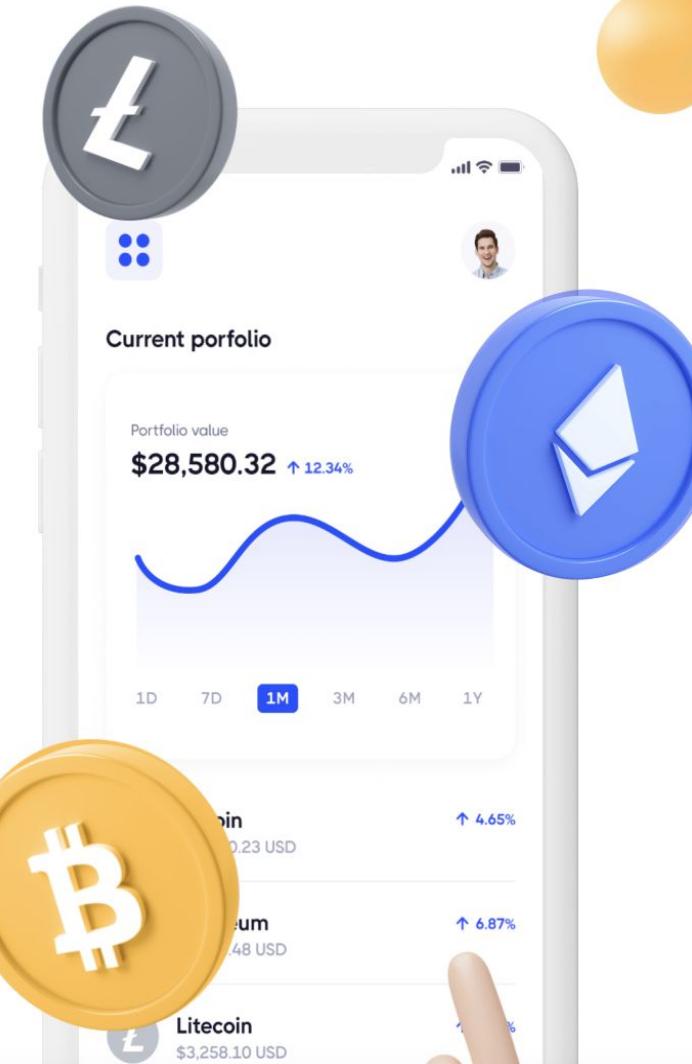
We believe there is a need for separation between our staking token & payment token. We have designed a stable payment token & a governance token with staking benefits.

Those who stake will be able to vote on LiteCard Fund Grants or Community development initiatives.

# STAKE COIN GET CARDS!

LiteCard's platform will allow users to stake crypto like Bitcoin, Litecoin, Ethereum, Solana & LiteCard in exchange for Gift Cards.

We make strategic partnerships with protocols and apps to allow them to access our platform as a rewards system P2E Games and an Off-ramp for Exchanges.



# LITECARD STAKING SYSTEM

**Stake \*\$14k in crypto  
get \$10k in Gift Cards**

**for repairs or equipment.  
Stake for 12-24 months and  
then get your crypto back...**

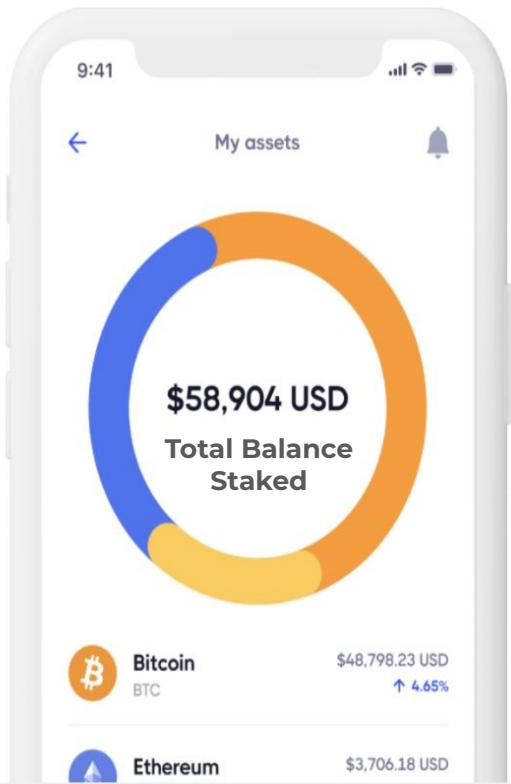
Yeah, you read that  
correctly.



Now you can have  
your cake and eat it  
too.



**Mmmm cake & steak**



**Become an investor  
and stake \$LITECARD**

**to fund the Liquidity  
pool for those in need  
of Gift Cards.**

We call this Circular  
Credit.

Our investors provide  
the liquid assets  
needed to purchase  
gift cards for our  
community and in  
return **they earn up  
to \*8-12 % interest.**

\* Subject to change based on  
market conditions



## Convert and share Gift Cards Easily

Use multiple tokens and offer rewards to your user base. Share crypto profits via gift cards to your friends and family! Now you can send them something they can use anywhere. **Support your friends in need and do business globally.**



## Invest in yourself and a community

Staking & providing liquidity allows for those facing large expenses, remodeling or new office set up to borrow against their crypto. **Liquidity lenders are rewarded for supporting the community.**



## Think long term and Grow with \$LITECARD

Converting crypto to gift cards is just one option. With staking we encourage users to think long term and leverage their assets. **We will provide continual financial literacy tools & educational content to support mass adoption.**



# LiteCard Development Roadmap

New Project Timeline



# LITECITY P2E GAME

As gamers and founders we feel strongly that a simple P2E game is an incredible way to involve the next generation of users early. LiteCity will start as a small map with 1,000 blocks & expand into an entire SimCity style builder game focused on real estate & architecture. We want to encourage Building!

The game will be inspired by the 32-Bit generation with stylized modern isometric graphics & lofi music.

A simple play-to-earn model will require players to only check in on their city once a day to earn passive reward tokens. The basic mechanics of the game loop are to develop a profitable plot of land by increasing citizen happiness & health. Additional rewards are earned via competition for land design and leaderboards for block happiness. We plan to allow users to enter the cities they build in the future via [Ready Player Me.](#)



# THE FOUNDERS TEAM



## Simon Hawk

Founder as well as head of R&D for LiteCard App. Simon's wide experience advising tech companies on creative direction, growth strategies and design leadership give this project an artistic advantage. An avid NFT designer & gamer as well. He brings the support of [www.sagedadvisors.io](http://www.sagedadvisors.io) and provides research from [www.BlockchainEsquire.com](http://www.BlockchainEsquire.com)



## Joseph Gigunito

Founder as well as head visionary for the LiteCard Foundation. Joseph founded the company with Simon to support the community. Mr. Gigunito's experience leading automotive dealerships to increase sales through deep connections keeps us rooted. His experience at Apple and as a gamer is invaluable. Joseph personally funded the project's launch and is an avid cryptocurrency trader.



## Troy Vanderburg

CSO as well as head of Regulations and Compliance for the LiteCard Corporation. Mr. Vanderburg is a key advisor to the LiteCard Foundation. Troy's experience with securities and financial instruments provides us with security. He brings the support of [www.Slyde.Ventures](http://www.Slyde.Ventures) and we will use the XDEX system from [www.10xts.com/xdex](http://www.10xts.com/xdex)

# THE DEVELOPMENT & ADVISOR TEAM



**Christina Cartagena**

Technical Advisor



**Mike Worcester**

InHouse Developer & OG Trader



**Leigh Feirrera**

Compliance Advisor & Trader



**Paul McCulloch**

InHouse Legal Counsel &  
Head of Cyber Security



**Bob The Builder**

Blockchain Developer &  
Computer Scientist



**Bryan Colligan**

Growth Advisor & Trader

# THE CONTRIBUTOR TEAM



**Eli Calderon**

Staking Advisor



**Robert Anderson**

Technical Advisor & Cyber Security



**Adam Krim**

Strategic Partnership Advisor



**Carrilyn Bonafe**

Creative Advisor



**Mark Saum**

IT Advisor & Systems Architect



**Denise Holzer**

Strategic Alliance Advisor

# **THE LITECARD FOUNDATION**

As philanthropists our goal is to build a company that can give back to the community in a number of ways.

As part of our marketing campaigns we will give away iPads & Laptops to encourage users to join the LiteCard Network while empowering them to start small businesses.

Once LiteCard is profitable we plan to purchase, then donate apartments and homes to those in need.

We believe if LiteCard as a corporation is hyper profitable that it has a responsibility to give back to the community that helped to build it. We will continually source content and reward our community for supporting us with tokens. We will give marketing governance to token holders as a way to involve the community in our decision making process as stakeholders.



# We hope to partner + build communities with you next!

Email any questions to : [Simon@Litecard.app](mailto:Simon@Litecard.app)

Message us on Whatsapp at 510-592-4250

[www.LiteCard.app](http://www.LiteCard.app)

