

Addressed to the President of the Central African Republic on the part of INVICTUS INVESTMENT HOLDING & QUANTIUM ROCK TECHNOLOGY CORPORATION

August 22nd, 2021

The President of the Central African Republic, his Excellency Professor Faustin Archange TOUADERA,

Wishing to contribute and supported the Central African Republic in the implementation of its ambitious economic development program, we have the honor to present our digital currency SION COIN.

It is a decentralized currency, backed by the US dollar, with the ability to centralize money market supply and demand on a single online internet platform using sion exchange. This means that we can control and maintain the value of our currency at one (1) dollar (USD) for one (1) Sion Coin. In addition, the government will hold more than 50% of sion coin's maximum offer in the Central African Republic.

Sion Coin will give all Africans access to free digital, private and secure banking services, financial investments, more competitive investments worldwide, will eliminate international borders with reduced international transfer costs compared to traditional services, such as *Western Union* or *MoneyGram*.

This will make its population "richer" and freer and allow the government to keep track of citizens' anonymous data to create intelligent models for making decisions.

It allows users to protect, transfer and receive payments in seconds. The Sion system is based on a revolutionary blockchain, and provides a secure environment for a decentralized, scalable and robust economic system. Thanks to smart contracts, individuals, collectives, and companies will be able to automate agreements and contracts, transactions, secure peer-to-peer borrowing, and peer-to-peer credit interest.

Sion Coin will help Africa develop competitive international trade, replacing the Letter of Credit of Support (or SBLC) in foreign trade. The SION ecosystem will provide Africans with decentralized financial services for all and provide international investors with a secure and confident bridge to Africa's reconstruction and sustainable development.

Indeed, in 2018, COBAC demanded the repatriation and return of all foreign currency assets held by all CEMAC banks to the BEAC, without exception. As a result, in order to have foreign currency, banks must now apply for it from the BEAC. However, we note that most of the foreign exchange requests made by the Central African Commercial Bank (CBCA) to the BEAC are generally refused.







All this has meant that many companies with international counterparties are slowed down in their activity, economic operators who have to import goods, receive payments from their partners abroad, etc. have great difficulties in their activity. The social impact of Zion can also revolutionize the lives of students abroad who live solely from remittances they receive from their loved ones.

Given the urgent need to find an alternative to the scarcity of foreign currencies in the sub-regional banking and financial system due to the tightening of the conditions of access to foreign exchange with the Bank of Central African States (BEAC).

And on the strength of the above, we have the honor, Mr. President of the Republic, to request your high benevolence the authorization to market our decentralized digital currency Sion Coin in the Central African Republic.

We ask you, Mr. President of the Republic, Head of State, the expression of our highest distinguished consideration.

Please, my excellency, find to this letter attached a forty four (44) pages document, Annex, that explains Sion Coin and its advantages for the Central African Republic.

Sincerely;

Alex Colls Outumuro, On behalf of QUANTIUM ROCK LTD. www.quantium-rock.com



Jean Baptiste Bogali-Bello INVICTUS INVESTMENTS HOLDING LTD.









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1. Comparison table between Fiat Money & Digital Money.

N	Features	Fiat Money	Digital Money
1.	Currency supply	The problem of Fiat Money is that, after Bretton Woods, signed by the U.S. President Nixon and other worldwide leaders (1973), global debt has increased exponentially. Most powerful countries are the most indebted.	It's limited and unmodifiable after the blockchain's deployment, like precious metals and other commodities, limited offer made it valuable intrinsically.
2.	Price control	It's controlled by a Central Institution, which makes it manipulative but 'stable', i.e., an easier price control caused by the ability to create or delete the currency supply of the market.	Commodities, like gold, price can be controlled by centralizing the offer and demand of the currency. This is possible by owning the cryptocurrency book offers.
3.	Transactions' verification & database	In fiat currency system digital transactions are stored in public and private servers. Accounting, starting by central banks, is developed in central servers. Even with back-ups (copying server's image) it's outdated system.	In a cryptocurrency transaction system, transactions are stored in a decentralized database called Blockchain. Blockchain verifies transactions without needing a third party trust, the crypto network also verifies the accounts (wallets) and the transactions securely thanks to computing encryption.
4.	Cash, Bills, Notes, Letters of Credit and Guarantees	Nowadays (2021), bank debentures are controlled by private banks. International funds transfers and banking guarantees are inaccessible for many regions and businesses around the world.	Smart Contracts promise to give access to everybody to non-border guarantees for private credit and international commerce agreements without expensive banking and financing costs.





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5.	Globalized economy	The current worldwide economy is controlled by the G20 central and tier1 banks. Africa, and other less-developed regions around the world, have many difficulties when it comes to transferring and exchanging their currencies.	Digital money can be transferred with no intermediaries thanks to its decentralized network. Since the first cryptocurrency, Bitcoin (2009), coding artists and professional engineers have improved Blockchain, to the point that nowadays market valuation overloads the Growth Domestic Product (GDP) of many countries.
6.	Cross borders limitation	'Developed' countries have the control of the financial market, they created it and they manage it. Impact of colonization and traditional monetary policies have changed radically the world wealth like cross borders, liquidity limitations, etc. This ends up generating a more unbalanced world. One the one hand, Since the "Great Depression" (1929), Bretton Woods treatise (1973), the crash of "Long-Term Capital Management Fund" (1997) and later its custodian investment bank Salomon Brothers (2003), Lehman Brothers failure (2008) and the mortgage domino global crash, the world's Quantitative Easing (QA, 2010-2021), have characterized the modern worldwide financial anarchy.	One the other hand, Internet (2000), Bitcoin (blockchain technology, 2008), Ethereum (smart contracts, 2013), EOSIO (2017), TRON (2017), Sion Coin (2021) and many other decentralized smart contracts platforms, have bring to the world a standardized and safe verification non-centralized system. It has proofed the concept of a free, secure and independent economy, controlled by the network and its users, instead by greedy and corrupted humans.
7.	Free trade	Every country wants to export its surplus natural resources, agricultural products and manufactured goods. For this purpose, regulatory measures like tariff barriers (custom duties) non-tariff barriers, quota restrictions, foreign exchange restrictions, technological and administrative regulations, consulter formalities, state	One of the biggest challenges when engaging in international trade is having to deal with different currencies. Different currencies with different exchange rates just add to the already complicated process of buying and selling products abroad. With cryptocurrency, this is no longer an issue; cryptocurrency gives







trading and preferential arrangements, trade agreements and joint commissions, come in the way of free trade and unfettered flow of foreign business.

International business has to deal with the business patterns among the various countries of the world.

These business policies of various countries which govern their imports and exports. These policies and practices impose certain constraints and restrictions on international business.

everyone in the world one single currency to trade with. For example, a small artisan leather maker in Patagonia can sell his products to a leather distribution company in Los Angeles without having to worry about the difference in currency, exchange rates, etc. This makes international trade simpler and evens the playing field for all players involved.

Sending and receiving money from abroad can take days to receive. With digital money, buyers and sellers can send and receive money almost instantly. For a nation whose banking system is slow and inefficient, Bitcoin provides a great solution to overcoming those obstacles.

8. Liquidity

With more than 50 countries using more than 40 different currencies, Africa is a highly complex FX market. Indeed, currency management is generally considered one of the key challenges to doing business in that part of the world. The importance of efficient

The importance of efficient currency management is heightened for corporates seeking to capitalize on commercial opportunities created following the establishment of the African Continental Free Trade Area (AfCFTA).

AfCFTA covers a market with a combined GDP of USD 2.5 trillion and a population of 1.2 billion. By 2050, the African Union predicts the population will more than double to represent one-quarter of the world's working age population. The significance

Without crypto currencies the local fiat currency must often be exchanged to more wide-spread fiat currencies like the US dollar or the Euro and then must be converted again into the target currency, since there is often no liquid market for the exchange of the fiat currency to the target fiat currency. This process could be optimized through crypto currencies, which could make it faster and cheaper (Ammous, 2015).

Cryptocurrencies can furthermore solve the problem of the participation in international trade without having a bank account. Cryptocurrencies could help individuals and businesses to facilitate small-scale international trade. Using cryptos enables these parties to sell and thereby avoiding traditional e-commerce systems (Scott, 2016), which often involve having to set up a merchant account with a formal bank.



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		of this development cannot be understated - AfCFTA will be one of the world's largest free-trade areas and is forecasted to boost generic African intra-regional trade by approximately one-third. Businesses currently face higher tariffs when they export within Africa than when they export outside it. AfCFTA will progressively eliminate tariffs on intra-African trade, making it easier for businesses to trade within the continent.	Another way of how crypto currencies could help to increase financial inclusion in developing countries is by serving as a quasi-bank account, since everybody with internet access can download a crypto wallet (Honohan, 2008). This wallet then can be used as a quasi-bank account, where people can conduct savings, and daily transactions (Scott, 2016).
9.	Security	The actual fiat currency system store all the transactions in centralized databases custodied by public and private entities. For this reason, the financial accounting servers are more vulnerable to hacking attacks.	The transactions of major cryptocurrencies are secured by blockchain technology, which is a digital ledger or records, virtually impregnable by attackers. The system is so complex that there is no place for attack. Hence the transactions of cryptocurrencies are secure and can be trusted.
10.	Transaction costs	Expensive transaction costs, and many financial intermediaries are one of the reasons of the current economic worldwide depression we are living nowadays (2021). Middle-men provoke a hole in the current financial banking system, caused be the unproductivity of the too many intermediaries commissions inside the global economy.	The decrease in transaction costs could also increase the possibility for microcredits because currently, money transactions face high costs. The elimination of these costs would open immense possibilities for international financing. Using cryptocurrencies enables individuals of more developed countries to make small money transfers to people of less developed countries.







1.1. Traditional Fiat Currency Financial Transactions Protocols comparison

	Cash (bills, notes)	Credit/Debid Card	SEPA Transfer	International Transfer
Protocol	Physical transportation	SSL, TLS, iKP (IBM), SEPP, STT	SEPA European protocol	SWIFT, BIC
Avg. transaction time	1 - 5 minutes	10 - 60 seconds	10 seconds - 2 days	2 - 4 days
Avg. transaction cost	free (maybe diseases)	\$30-\$600 year	\$10-\$300 per transaction (depending on the amount)	\$50-\$1,000 per transaction (depending on the amount)

1.2. Bitcoin vs. Ethereum vs. Sion Coin

	Bitcoin	Ethereum	Sion Coin
Protocol	Proof of Work (PoW)	Proof of Stake (PoS)	Network Consensous
Avg. transaction time	5 - 120 minutes	5 - 25 minutes	1 - 5 seconds
Avg. transaction cost	\$0.05 - \$10 per transaction (depending on the network capacity)	\$0.03 - \$10 per transaction (depending on the network capacity)	free







- 2. Advantages of Sion Coin in regard to Central African Republic
- 2.1. Sion Coin is a ledger to ledger cryptocurrency created for being a decentralized payment system with high transaction scalability.
- 2.2. Sion Coin is not another cryptocurrency, but a completely new economic ecosystem built by blocks, which means that the platform can be extended at the infinitum.
- 2.3. Sion Coin will allow citizens to worldwide receive and transfer money in seconds without any commissions.
- 2.4. Decentralized payment system highly scalable. It will offer to citizens the ability to pay and get pay through their smartphones securely, fast and completely free. Deleting intermediary financial costs empower users.
- 2.5. Country' adaptability to future word wide trends through digitalized economy.
- 2.6. Deleting foreign currency limitations, like liquidity counterparties and international regulations.
- 2.7. Deleting cash, diseases, money laundering: robbery and assaults will be reduced.
- 2.8. Countries authorities will be able to keep a precisive accounting of their economic transactions.
- 2.9. Thanks to data engineering and Artificial Intelligence (AI) we can make mathematical models to detect fraud and predict sectors and industries of the country, in order to make smarter decisions.
- 2.10. Even though Sion Coin is a decentralized digital currency, due to Sion Exchange we can centralized the offer and the demand in one internet online platform. Which means that with our market making algorithms we can control the price, between one (1) United States Dollar (USD), as the Government will own more than 50% of the Sion Coin maximum supply.
- 2.11. Due to keeping the price peg to one (1) USD national companies will be more competitive worldwide and mainly with neighbor countries.
- 2.12. Central African Republic will be a powerful international commercial importer and exporters thanks to Sion Exchange cryptocurrency platform. Users: worldwide individuals, corporations and governments will be able to exchange Sion Coin to fiat currencies and cryptocurrencies.
- 2.1.3. Sion Exchange would be a fully Anti-Money Laundering (AML) and Know-your-customer (KYC) compliance in more than eighty (80) countries. Also, Sion Exchange platform will be translated to more than twenty (20) different languages. Besides, it incorporates an extremely









high performance, with more than one hundred (100,000) transactions per second in each tradeable pair, which provides a highly trading volume scalability.

- 2.14. With Sion Coin, on the one hand, national businesses and citizens will be able to buy foreign goods and services cheaper respectively to the value of their current fiat currency, the Central African Franc (CFA). On the other hand, with the same logic, national exporters will have a stable coin to sell their goods and services more expensive outside the country.
- 2.15. Thanks to Sion's Smart Contract platform, users will be able to sign digitally transactional contracts in a very secure and flexible blockchain like labor contracts, rents, insurances, loans, letters-of-credit, etc.
- 2.16. Sion Ecosystem counts with two main mobile applications: Sion People for individual citizens and international users, and Sion Business for national and international business and corporations. Both of them will be available in Google Play (Android) and Apple Store (IOS) completely free and allow participants to interact with Sion Blockchain (by allowing to create multi-currency accounts, exchange currencies in seconds).
- 2.17. Thanks to Sion Application Programming Interface (API) algorithmic traders will be able to execute their trading Bots and automated strategies in the Sion Exchange, generating a lot of trading volume and market liquidity. Users can transfer funds ledger to ledger (with no middle-man) very fast and completely with no fees.
- 2.18 .Sion Coin will provide to the country's economy an injection of liquidity, thanks of the official Initial Coin Offering (ICO) organized for October 2021, which from Sion Exchange online platform, will sell Sion Coins against Central African Franc (CFA), United States Dollar (USD), Euro (EUR), Great British Pound (GBP), Switzerland Franc (CHF), Chinese Yuan (CNY), Japanese Yen (JPY), Canadian Dollar (CAD), Australian Dollar (AUD), Canadian Dollar (CAD), New Zealand Dollar (NZD), Hong Kong Dollar (HKG), Singapore Dollar (SGD), South African Dollar (ZAR) and other African currencies. Cryptocurrency users will be able to exchange Sion Coin (ION) against Bitcoin (BTC), Ethereum, Ether (ETH) and other tokens and many other cryptocurrencies.
- 2.19. In 2022, African Stock Exchanges can be added into Sion Exchange, providing to international clients access to buy emerging African stocks. An injection of international liquidity will be delivered to the African economy.
- 2.20. Sion Coin universe will make Central African Republic the first African country to officialize and digitalize the country's economy. In fact, will be the first country in the world to jump to decentralize economy. Providing to their citizens the access to a world of opportunities and improvements thanks to blockchain and the internet technologies.
- 2.21. Sion's decentralized applications (Dapps) are designed with a strong user friendly approach and a modulative architecture that allows future developments easily.
- 2.22 Sion Coin is the future. Its digital and decentralized ecosystem will provide to Africa, and the entire world, a transparent, reliable, secure, honest, powerful and fair new economic revolution. The future is here!









- 3. Advantages of Sion Coin in regard to the world
- 3.1. Citizens can send money anywhere, anytime with no fees in between. Deleting expensive money transfer houses, like Western Union.
- 3.2. Deleting cross-border limitations.
- 3.3. In the official Initial Coin Offering (ICO), issued at the Sion Exchange platform in the next October's 2021, a price discount of 30% will be provide, every i.e., Sion Coin sold in this month will have a price of 0,70 USD (the equivalent for other currencies). In November 20% discount will be offered. Finally in December a 10% discount.
- 3.4. During the three months after the ICO Sion Exchange users won't be able to sell the coin. Furthermore, on December 31st Sion Exchange will open its trading books with over 30 currencies pairs (against Sion Coin).It's platform matching- engine will allow each trading pair over one hundred thousand (100.000) transaction per second. Consequently, users will be able to trade (buy and sell) in milliseconds
- 3.5. In 2022 Sion´s Market Making (MM) and Market Taking (MT) algorithms, will be activated in each trading pair of the Sion Exchange. As a result, Sion Coin vs United States Dollar (ION/USD) price will fluctuate between 0.90 USD and 1.10 USD in order to be competitive to the United States economy and for other Sion Coin currency pairs, same pricing strategy will be executed. For example, giving the relation of 1 ION to 1 USD, BTC/ION pair will be priced as BTC/USD relatively.
- 3.6 After other African countries, maybe LATAM countries accept Sion Coin as it's official digital currency, it's price will automatically increase as well as the demand.
- 3.7. Thanks to 32 bits computer servers, the decimal precision of Sion Coin will be of sixteen digits, and thanks to its fast consensus transaction protocol (a mix between Proof of Work (PoW) and Proof of Stake (PoS), not mineable contrary to Bitcoin), with two blocks of transaction confirmation and a strong digital encryption of 64 bits, provides a scalable decentralized system that can afford the 444 millions of mobile and internet users currently (2021) in Africa and to the big worldwide community.
- 3.8. In order to control the real possibility to a big price increment of Sion Coin, due to a high demand in the following years, (so that the coin is no longer competitive for foreign counterparties) we can issue another Sion blockchain for each new economy integrated in our ecosystem.
- 3.9. Sion Coin provides an attractive and secure investment opportunity for institutions, corporations, retail businesses and worldwide individuals.









- 4. Sion Universe highlights
- 4.1. SION COIN CRYPTOCURRENCY

"Empowering the African Economy"

- ✓ The first official African digital currency.
- ✓ Transactional average time 1 second
- ✓ Transfers completely free, with no intermediaries.
- ✓ Sion Coin is stable and competitive peg to 1 USD.

4.2. SION PEOPLE - MOBILE DAPP

"Sion People is not another DeFI Application, but a new economic universe completely decentralized."

- ✓ Sion People is the decentralized application (Dapp) for Android and IOS that allows people to access their Sion Accounts and manage their finances freely (both meanings).
- ✓ With Sion People, citizens will be able to identify themselves with their smartphones in public facilities easily.
- ✓ The power of Smart Contracts in people's lives.
 - Access to a market of digital and physical professional opportunities and get employed by secure and flexible job smart contract open multicurrency accounts (African currencies, international fiat currencies and cryptocurrencies.
 - o Sion Credit, Loans and Insurance Smart Contracts exchangeable market for makers and takers.
 - o Borrowing to "family & friends" easily securely to flexible maturity dates, interest rates. As well flexible financial agreements between individuals and businesses.



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4.3. SION BUSINESS - MOBILE DAPP

"Sion Business is the new revolutionary toolkit for businesses and freelancers that believe in a fairer economic model"

- ✓ Sion Business allows professionals to create, run, control and expand their business internationally, and securely in the new globalized digital economy.
- ✓ Business users can create companies through the application with Smart Contracts. In the future, stock traders will be able to buy and sell Digital Stocks in the Sion Exchange, providing to public companies a liquidity venue for their businesses, and worldwide traders get the opportunity to invest in small and big Digital Companies in a secure and fast exchange platform.
- ✓ Thanks to Sion Business, entrepreneurs will have a complete tool with a smartphone dataphone and a decentralized application for accounting, invoicing, exchanging and transferring money internationally with no costs (except traditional banking transfers).
- ✓ The power of smart contracts inside the business world:
 - o Found your own digital company and operate it above frontiers and limited jurisdiction.
 - o Include Sion's payment and exchange system to your business and delete cross-border limitations.
 - o Hire your team. Do it through smart contracts. Online corporate organization that connects and communicates in real time.
 - o Add employers to your business, so that they can access through their smartphones their daily tasks, schedule, and your billing contactless system to invoice your clients.
 - o Issuing digital bonds and stocks of private and public companies, while beneficiating from international financing and market liquidity from individuals and corporate investors worldwide,







4.4. SION EXCHANGE - WEB DAPP

"The first Crypto–Exchange that allows you to invest in International & Emerging Financial Markets."

- ✓ One Currency to trade international and emerging financial markets.
- ✓ One Exchange for an infinite trading opportunity.
- ✓ Deposit more than thirty (+30) international and African fiat-currencies pairs, and cryptocurrencies.
- ✓ Trade SPOT: Buy and sell worldwide stocks, bonds, commodities, metals, currencies, cryptos from one exchange.
- ✓ Trade DERIVATIVES: Foreign Exchange (FX), Futures Options, CFD's, swaps from one professional platform withdraw your money anytime, anywhere and completely with no fees.
- $\checkmark\,$ Withdraw your money anytime, anywhere and completely free-cost.
- ✓ Sion Coin not only empowers the African economy but provides an ocean of liquidity and financial freedom for everybody 24/7.







4.5. SION COMMUNITY - WEB & MOBILE DAPP

"Sion Community will make the change with technology. Nothing is impossible"

- ✓ See Sion Community World's participation map in real time.
- ✓ Democratizing the credit and insurance market. Deleting unnecessary bank and insurance central intermediaries while providing a fair fighter price on the money and the guarantees market.
- ✓ The first unified platform that allows users and NPO, private corporations and governments to add in solidarity missions.
- ✓ Environmental and fauna care. We want to provide to our children the world that we have broken. Participate in the green revolution.
- \checkmark Participate in sustainable campaigns around Africa. Follow in real time the improvements of your donation.







4.6. SION SECURITY - MOBILE DAPP

"Nowadays we know that the internet is the closest thing to a real anarchy system "that works' ' in the digital world. Consequently, cybersecurity becomes the biggest cost in any public and private corporation worldwide."

- ✓ Sion Security Dapp: created to authenticate the users to its Sion wallet account. It works as an end-to-end encrypted application that allow users an easy way to access to Sion's Dapps via face-recognition, print-scan, or numerical pin (depending on the smartphone), acting as double (two) factor authenticator.
- ✓ How it works:
 - o Create a pin of 6-12 digits.
 - o Activate (if possible) physical pass i.e.: face recognition or fingerprint.
 - o Add your unique and decentralized Sion Account Wallet (SAW).
 - o For an extra security, order your Sion Card (three factor authentication). A Digital Debit QR Card (DDC) is made with recycled plastic.
- ✓ For users that manage important accounts, Sion provides a free Digital Debit QR Card, including shipping, to provide an extra physical security for "important transactions" (it can be parametrized if it is configurable). How does it work?
- ✓ Configure your transfer and transaction limitations. Geography, IP confirmation, trustable accounts/wallets, etc.
- ✓ Sion QR Card (Three-Factor Authentication (3FAC)): Every time that you rise your security limits your Sion mobile Dapp will activate your front camera in order to scan your unique Sion QR Card.







4.7. SION EXPIERENCE (XP) TOKENS

- ✓ Sion Experience (XP) Tokens qualify the users in the Sion universe. It provides to the Sion community the status of each user.
- ✓ Sion XP Tokens can be sold, in the Sion Exchange, against Sion Coins. The price will be fixed by one (1) Sion XP Token (SXPT) is equal to 0.0001 Sion Coin (ION).
- ✓ Benefits of Sion SXPT:
 - o SXPTs allows users to access to a variety of educational content that at the same time, rewards users after finishing the courses with Sion Coins (ION).
 - o SXPTs can be sold (but not bought) in the Sion Exchange platform.
 - o Users will get rated and valued by SXPTs which make it interesting for them to advance in the community, in their professional online education, trade and invest more in Sion Coin.
- ✓ How to earn Sion XT?
 - o Get Sion XP Tokens by using and interacting with Sion Dapps.
 - o Opening your Sion Dapps every day.
 - o Reporting possible bugs and proposing improvements..
 - o Introducing new users.
 - o Completing educational Sion courses.
 - o Providing information. Sharing news, writing blogs, supporting the community, etc.
 - o Answering Sion community forum in help to other users.
 - o Answering Sion polls.
 - o Trading on the Sion Exchange.
 - o Creating digital companies in Sion Business Dapp.
 - o Donating and participating in development projects in the Sion Community Dapp.
 - o Paying with Sion People Dapp.
 - o Charging and invoicing with Sion Business Dapp.







4.8. SION TOKEN

- ✓ Sion Coin will act as stable coin and its Dapps infrastructure, as a payment decentralized and encrypted digital system. Although, Sion Token, a digital asset created in the Ethereum (ETH), TRON (TRX) and EOSIO (EOS) decentralized world leader platforms, will be issued in December 2021 with Initial Coin Offering (ICO) discounts and will be available to trade in the Sion Exchange online platform.
- ✓ Sion Token (IOK) will be traded freely (without price algorithmic control in the Sion Exchange) after the Tokens ICO's.
- ✓ The price of Sion Token will be valuated depending on the governmental support, and the trust and evolution of the Sion free economy. If Sion Coin, and its ecosystem of decentralized web & mobile applications, gets acceptance by the public, the price of the Sion Token will increase radically.
- ✓ Sion Token Maximum Supply (MS) is limited, and its offer and demand, is not centralized in one exchange, on the contrary of Sion Coin (ION). Sion Token (IOK) will be listed in many crypto exchanges world leaders in order to allow as many people as possible, and worldwide businesses, to trade and benefit from the promise of the Sion project.







5. Customer Experience (CX)

"Customer experience, also known as CX, is your customers' holistic perception of their experience with businesses or brands."

✓ CX is the result of every interaction a customer has with your business, from navigating the website to talking to customer service and receiving the product/service they bought from you. Everything you do impacts your customers' perception and their decision to keep coming back or not-so a great customer experience is your key to success.

5.1. Why is CX important for business?

- ✓ Delivering a great customer experience is hugely important for any business. The better experience customers have, the more repeat custom and positive reviews you'll receive, while simultaneously reducing the friction of customer complaints.
- ✓ The benefits of delivering a great CX include:
 - Increased customer loyalty.
 - Increased customer satisfaction.
 - * Better word-of-mouth marketing, positive reviews, and recommendations.
 - Successful and strong emotional bonds.
 - Increased reliability.
 - Solid reputation.

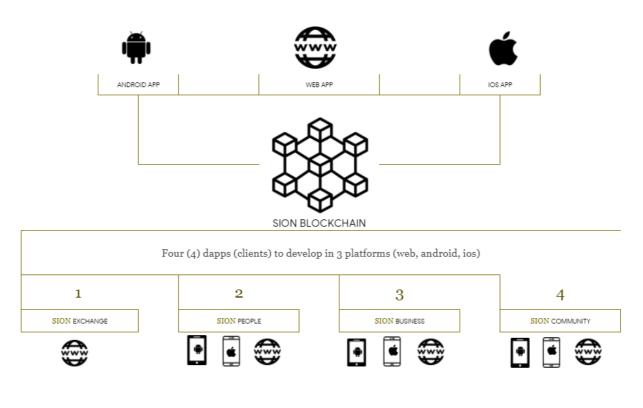






6. Sion Ecosystem visual overview

Sion's Decentralized Applications



7. User Experience (UX)

7.1. Hypothesis

We need to develop user friendly applications with a main strategy focused on providing a final product which sticks to these three characteristics: SIMPLE, INTUITIVE, VISUAL.







7.2. Main UX strategy

- ✓ Intuitional understanding: Once the user downloads the app we want them to spend their whole journey in a really intuitive way, they must understand instantly all the possibilities that our service offers.
- ✓ Intelligible and optimized registration data: The registration must be quickly, intuitive and direct. The user must feel that in a short period of time he will have access to his new account. Moreover, we will try to ask for the less information needed to join us, as it is proven that the more steps the user goes through before registration the more possibilities we have to lose him as a potential member.
- ✓ Effective resolutions: Our app should be designed in such a way that the user feels in every moment that possible problems could be easily solved, for this we must have a responsive resolution AI chat system linked to the app documentation, delivering simple, direct and fast answers from user's questions.
- ✓ Minimalist design: Less is more, consequently we want to create a minimalistic design which fulfils the needed functions, providing a clean and serious sensation in the user's first eye contact.
- ✓ Universalized language: Icons and images are for excellence the best way of achieving an intuitive and universalized visual comprehension. Although we need to include text we are going to limit ourselves to the indispensable. Furthermore, the app will count with icons and symbols to simplify in every moment the user journey. Besides, users will be able to personalize their app according to the theme they prefer.
- ✓ Fixed functionalities: We are going to have two main fixed functionalities in the app: on the upper part we have the fixed greeting and the help button (AI chatbot) and in the down part we have the main menu made with icons and titles as for people to understand the possible movements and backwards in an easy way.







8. First mobile UI wireframes

8.1. Mobile Log In & Registration (Sing Up)

Sion Dapps will have a common Sing Up, whether the user register from one Dapp or other, the user's database is shared between Sion Dapps, so only one register is needed.

The Dapp sing up requires a less data as possible but however, we need to identify every new registration as a human being and not a Bot. Also, if we want to create a fair and clean financial system users must pass compliance and only one master account is deployed for every user. To achieve that, a picture of user's legal identification will be required to verify the Sion account.







SION S COIN

8.2. Sion People Mobile Graphic User Interface (GUI)



Wallet: The user can manage his multicurrency accounts in the Sion blockchain and watch history of movements (transactions).

Exchange: The user is able to trade multiple fiat and crypto currencies. The module is connected to live Sion Exchange (via API) providing instant liquidity to the market.

Home: In this part we find the initial dashboard together with the app main functions: settings, profile and chatbot (AI). Besides, the user will be able of paying (contactless, QR code, direct transfer) and getting money instantaneously.

Investment: The user access to a digital investment universe that will give him the possibility of economic growth and development. One of the main features, as a decentralized financial system, is the peer-to peer credit exchange that connects lenders and borrowers through smart contracts.

Educational: Sion provides an educational platform to teach and instruct it's community through short interactive videos. In this section we will employ gaming strategies as to create engagement, based on token rewards.







8.3. Sion Mobile Dapps mood boards :









9. Sion Coin distribution procedure for Central African Republic (CAR)

Sion Coin distribution will be granted in nine (9) steps:

- 1) On the one hand, Sion Blockchain will be deployed in September 2021. On the other hand, Sion Coin Smart Contract will be issued on October 2021 with a Maximum Supply (MS) of the two point twenty-two (2.22) billions Sion Coins (as its Central African Republic Growth Domestic Product (GDP)), and all the coin supply will be deposited in the Master Sion Wallet (MSW) saved in the Sion Blockchain.
- 2) A second Sion Wallet will be created, on September 2021, for the Central African Republic (CAR) Government. Public and Private keys will be sent via encrypted email to the CAR Administrators.
- 3) Sion Coin admin-logins will be provided via encrypted e-mailing, in order to give access and control to CAR's authorities, through Sion Control Panel which allows admin-users to change passwords, create wallets, create multi-currency accounts, manage and analyze Sion Dapps users data in real-time, connecting to national and international banks through APIs, and many other functionalities.
- 4) Sion Control Panel has been created in a user friendly Graphic User Interface (GUI) with an easy-to-use online encrypted panel. Technical Documentation is included inside the Sion Control Panel. Further developments can be always added under demand.
- 5) Governmental Recovery Passwords for the country's Sion Master Wallet (SMW) will be delivered physically by a professional security team to the Central African Republic capital.
- 6) The CAR Government will create wallets, and send securely its accessing keys, for each national and international financial institution, like central banks, commercial banks, retail banks, clearing and dealing providers, exchanges houses, brokerage firms, etc. Sion Coin distribution will be executed from Top to Bottom. Financial intermediaries will make arrive CAR's official digital currency to everybody inside the country and the foreign markets.
- 7) In the next 3 to 10 years, CAR will accept Central African Franc (CFA) as its official fiat currency and Sion Coin as its official digital currency. During that period of time, both currencies will be used by its citizens and visitors. However, the global technology adoption trend, combined with an African young population of an average age under 30 years old, Sion Coin and its technology ecosystem, will be adopted very rapidly.









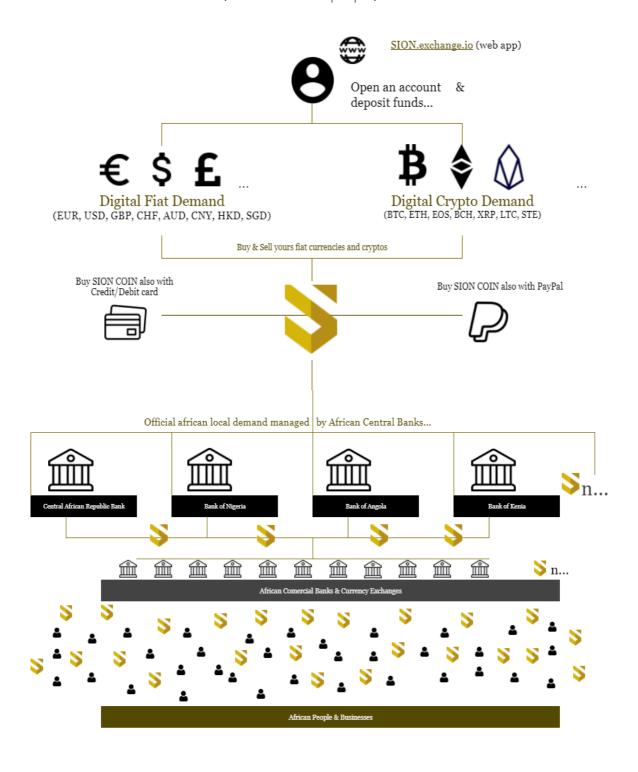
- 8) Through Sion Exchange (opened in October 2021, for the Sion ICO but with trading instruments blocked for trading until December 31st, 2021), users will get the ability to deposit, exchange their funds and withdraw their funds to a multiple portfolio of currencies, with low spreads and trading costs, thanks to Sion Exchange market making algorithms. Sion Exchange withdraws are completely free with any spot currency traded in the platform, even international fiat currencies transfers with the financial institutions integrated in the Sion Exchange.
- 9) In the next decade, Sion Coin will get an important recognition and adoption in Africans daily lives and many supporters of the cryptocurrency worldwide community, caused by its revolutionary economic approach with vanguard functionalities complete global and decentralized.







9.1. Sion Coin cash flow (Government to people) scheme









10. Sion Coin versus E-Naira

n	Features	E-Naira	Sion Coin
1.	Туре	CBDC*	Cryptocurrency
2.	Technology	Permissioned Blockchain (data is centralized and can be modified)	Hyperledger Fabric Blockchain (peer-to-peer (P2P) system)
3.	Protocol	- (Not information available)	Blockchain Network Consensus
4.	Mining (Electricity cost)		NO
5.	Transaction cost	-	0 fees
6.	Transaction time		1 second (Average 1,000,000 transactions)
7.	Transaction scalability	- /	100,000 transaction per second
8.	Supply controlled by	Central Bank	Blockchain
9.	Maximum supply	NO	YES
10.	Stable coin	NO	NO
11.	Fair value	_	1 USD
12.	Controlling price	-	Through market maker and market taker algorithms.
13.	Free Dapp for individual accounts	-	SION PEOPLE
14.	Free Dapp for business accounts	-	SION BUSINESS
15.	Warehouse clearing	NO	SION EXCHANGE
16.	Smart Contracts	NO	YES
17.	Labor Smart Contract	NO	YES. From SION BUSINESS to SION PEOPLE Dapps.
18.	Loans Smart Contract	NO	YES
19.	Insurance Smart Contract	NO	YES
20.	Credit Card	NO	YES









21.	Other currencies in the wallet	NO	YES
22.	Three Factor Authenticator (3FATH)	NO	YES (with a physical Digital QR Card with a pin between 4-6 digits, and Face-Recognition (or Finger-Print) authentication functionality.

*CBDC stands for "Central Bank digital currency," a new type of currency that governments around the world are experimenting with. What sets a CBDC apart from established currencies is that proponents hope it can use new payment technology, typically a blockchain, to potentially increase payment efficiency and lower costs.

CBDCs are digital currencies issued by the government. While they might share similarities with cryptocurrencies – running on a Blockchain for example – they're not necessarily cryptocurrencies.

In the words of Chimezie Chuta, Founder/ Coordinator Blockchain Nigeria User Group, Vice Chairman Blockchain Industry Coordinating Committee of Nigeria (BICCoN), and Member Fintech Alliance Coordinating Team (FACT), "There are characteristics that make cryptocurrencies what they're which CBDCs are not."

He states that the CBN is not creating a cryptocurrency as some might think. "What they're trying to do basically is to turn our Naira fiat currency into a currency that is designed for the internet."

Simply, CBDCs are currencies created digitally to facilitate digital transactions. While we can already perform digital transactions with the Naira, the e-Naira does not need to be backed by physical cash.









11. Overview of the African Economy

11.1. African Foreign Exchange (FX) Currency Rates by Country

* Data from wikipedia.com	** Population from worldbank.com **	** FX rates from google.finance.com Q2-2021
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Algerian dinar		Currency	FX Symbol	1 U\$D rate	Currency sign	Flag	Country	
Botswana pula BWP 10.63 P Botswana	41	Algerian dinar	DZD	133.30	(Arabic) or DA (Latin) دج	G	Algeria	54
Sample S	40	Angolan kwanza	AOA	642.22	Kz	ગ્ર	Angola	53
Cape Verdean escudo CVE 90.46 Cape Verde Cameroon Central African Republic Chad Republic of the Congo Equatorial Guinea Gabon Benin Burkina Faso Guinea-Bissau Ivory Coast Mail Niger A Senegal Togo Comoros C	39	Botswana pula	BWP	10.63	P		Botswana	52
Cameroon Central African Republic Chad Republic of the Congo Equatorial Quinea Gabon Gab	38	Burundian franc	BIF	1,971.19	FBu	X	Burundi	51
XAF 538.15 FCFA Central African Republic Chad Republic of the Congo Equatorial Guinea Gabon Benin Burkina Faso Guinea-Bissau Ivory Coast Mail Nilger Senegal Togo To	37	Cape Verdean escudo	CVE	90.46		-0-	Cape Verde	50
XAF S38.15 FCFA Chad Republic of the Congo Equatorial Guinea Gabon Benin Burkina Faso Guinea-Bissau Nory Coast Mail Niger Senegal Togo Comoros						*	Cameroon	49
XAF							Central African Republic	48
Republic of the Congo Equatorial Guinea Gabon Benin Burkina Faso Guinea-Bissau Nory Coast Mail Niger Senegal Togo Comorian franc KMF 404.38 CF Comoros Comoros Comoros Democratic Republic of the Congo Comoros Democratic Republic of the Congo Comoros Democratic Republic of the Congo Comoros Comoros Democratic Republic of the Congo Comoros C			VAE	E20 1 E	ECEA		Chad	47
CFA franc[a] Sabon Benin Benin Benin Burkina Faso Guinea-Bissau Ivory Coast Mail Ivory Coast Mail Ivory Coast Mail Ivory Coast			AAF	556.15	FOFA		Republic of the Congo	46
Benin Burkina Faso Guinea-Bissau Nory Coast Mall Niger Senegal Togo Senegal Togo Democratic Republic of the Congo Sambia						T.	Equatorial Guinea	45
Sample S							Gabon	44
Surkina Faso Guinea-Bissau Nory Coast Mail Niger	26	CEA francial					Benin	43
XOF 538.15 CFA Nory Coast Nall Niger	30	CFA HallC[a]				*	Burkina Faso	42
XOF 538.15 CFA Mali Niger Senegal Togo Senegal Togo Comoros Senegal Togo Comoros Senegal Togo Comoros Senegal Togo Comoros Senegal Togo						*	Guinea-Bissau	41
Mali Niger Senegal Togo Comorian franc KMF 404.38 CF Comoros Comoros Comoros Democratic Republic of the Congo Gambia Dijiboutian franc DJF 177.95 Fdj Djibouti Egyptian pound EGP 15.67 EE or 凡E or L.E. Egypt Eritrean nakfa ERN 15.08 Shif (Latin script) ♣ (Gelez script) Ethiopian birr ETB 43.53 Br (Letin Script) Cle (Emiopic Script) Ethiopia Ghana Ghana Ghana Ghana Kenya Liberian dollar Kenya Liberian dollar LRD 171.65 S, LS, LDS Liberia			VOE	E20 1 E	CEA		Ivory Coast	40
Senegal Togo Togo Comorian franc KMF A04.38 CF Comoros Democratic Republic of the Congo Bambia Dijiboutian franc DJF DJF Djiboutian Egyptian pound EGP DEFT CF CF CF LE Egypt Egypt Egypt Fdj Djiboutian ERN Dijiboutian Egypt Egypt Egypt Eritrea Egypt Eritrea Eritre			XOF	556.15	OFA		Mali	39
Togo Comorian franc KMF 404.38 CF Comoros Comoros Comoros Comoros Democratic Republic of the Congo Gambia Dalasi Dijiboutian franc DJF 177.95 Fdj Djibouti Egypt Egypt Egypt Feritrean nakfa ERN 15.08 Rif (Latin script) Ethiopian birr ETB 43.53 Br (Latin Script) Ethiopia Script) Ethiopia Ghanaian cedi GHS 5.79 GHC Ghana Guinea Kenyan shilling KES 107.71 KSh, /=, /-, K Lesotho loti LSL 13.78 Lor M (pl.) Liberian Comoros Comoros Comoros Comoros Comoros Comoros Democratic Republic of the Congo Gambia Democratic Republic of the Congo Gambia Egypt Egypt Eritrea Eritrea Br (Latin Script) Democratic Republic of the Congo Gambia Egypt Eritrea Strippi Ethiopia Ghana Chana Ch						•	Niger	38
Comorian franc KMF 404.38 CF Comoros Comoro						*	Senegal	37
2,002 FC Democratic Republic of the Congo 3 Dalasi GMD 51.18 D Gambia 3 Dijiboutian franc DJF 177.95 Fdj Djibouti 3 Egyptian pound EGP 15.67 E£ or L.E. Egypt 30 Eritrean nakfa ERN 15.08 Skript) Skript (Arabic script) Skript (Britrea Skript) Skript (Arabic script) Skript (Britrea Skript) Skrip						*	Togo	36
Dalasi GMD 51.18 D Gambia Diboutian franc DJF 177.95 Fdj Djibouti Egyptian pound EGP 15.67 E£ or r.c. or l.E. Egypt Egyptian pound EGP 15.08 Sikf (Latin script) S\$4 (Ge'ez script) LGL (Arabic script) LGL (Arabic script) Ethiopian birr ETB 43.53 Br (Latin Script) LGL (Ethiopic Script) Characteristic General Ethiopia Ghanaian cedi GHS 5.79 GHC Ghana Guinean franc GNF 9,800.93 FG Guinean Kenyan shilling KES 107.71 KSh, /=, /-, K Lesotho loti LSL 13.78 L or M (pl.) Liberia Liberia	35	Comorian franc	KMF	404.38	CF		Comoros	35
DJF 177.95 Fdj Djibouti Egyptian pound EGP 15.67 E£ or reg or L.E. Egypt Egypt Site of the control of the co	34	Congolese franc	CDF	2,002	FC	*	Democratic Republic of the Congo	34
Egypt Egy	33	Dalasi	GMD	51.18	D		Gambia	33
Britrean nakfa ERN 15.08 Nkf (Latin script)	32	Djiboutian franc	DJF	177.95	Fdj	•	Djibouti	32
29 Ethiopian birr ETB 43.53 Br (Latin Script) Ethiopia	31	Egyptian pound	EGP	15.67		83	Egypt	31
28 Ghanaian cedi GHS 5.79 GHC Ghana 27 Guinean franc GNF 9,800.93 FG Guinea 26 Kenyan shilling KES 107.71 KSh./=,/-, K Kenya 25 Lesotho loti LSL 13.78 L or M (pl.) Lesotho 26 Liberian dollar LRD 171.65 S, L\$, LD\$ Liberia	30	Eritrean nakfa	ERN	15.08	Nkf (Latin script) ڳَ 4 (Ge'ez script) ناکفا (Arabic script)	(1)	Eritrea	30
27 Guinean franc GNF 9,800.93 FG Guinea 26 Kenyan shilling KES 107.71 KSh, /=, /-, K Kenya 25 Lesotho loti LSL 13.78 L or M (pl.) Lesotho 24 Liberian dollar LRD 171.65 \$, L\$, LD\$ Liberia	29	Ethiopian birr	ETB	43.53	Br (Latin Script) ብር (Ethiopic Script)	***	Ethiopia	29
26 Kenyan shilling KES 107.71 KSh, /=, /-, K Kenya 25 Lesotho loti LSL 13.78 L or M (pl.) Lesotho 24 Liberian dollar LRD 171.65 S, L\$, LD\$ Liberia	28	Ghanaian cedi	GHS	5.79	GH¢	*	Ghana	28
25 Lesotho loti LSL 13.78 L or M (pl.) Lesotho 24 Liberian dollar LRD 171.65 \$, L\$, LD\$ Liberia	27	Guinean franc	GNF	9,800.93	FG		Guinea	27
24 Liberian dollar LRD 171.65 S, L\$, LD\$ Liberia	26	Kenyan shilling	KES	107.71	KSh, /=, /-, K	\Rightarrow \Leftarrow	Kenya	26
24 Elberian dollar ERD 171.05 5, E5, E05 Elberia	25	Lesotho loti	LSL	13.78	L or M (pl.)	À	Lesotho	25
23 Libyan dinar LYD 4.45 LD and عن Libya	24	Liberian dollar	LRD	171.65	S, LS, LDS	2	Liberia	24
	23	Libyan dinar	LYD	4.45	LD and ಎ.ರೆ	0	Libya	23
22 Lilangeni SZL 13.76 L or E (pl.) Eswatini	22	Lilangeni	SZL	13.76	L or E (pl.)	***	Eswatini	22
21 Malagasy ariary MGA 3,753.68 Ar Madagascar	21	Malagasy ariary	MGA	3,753.68	Ar		Madagascar	21
20 Malawian kwacha MWK 797.58 K Malawi	20	Malawian kwacha	MWK	797.58	К		Malawi	20







	Currency	FX Symbol	1 U\$D rate	Currency sign	Flag	Country	
19	Mauritian rupee	MUR	40.45	Rs		Mauritius	19
18	Moroccan dirham	MAD	8.85	DH	*	Morocco	18
17	Mozambican metical	MZN	60.96	MT, MTn	*	Mozambique	17
16	Namibian dollar	NAD	13.78	<u>s. ns</u>	*//	Namibia	16
15	Nigerian naira	NGN	410.76	₩		Nigeria	15
14	Ouguiya	MRU	36.12	UM	•	Mauritania	14
13	RTGS Dollar	ZWD	361.90			Zimbabwe	13
12	Rwandan franc	RWF	997.59	FRw, RF, RF		Rwanda	12
11	São Tomé and Príncipe dobra	STN	20.05	Db	**	Sao Tome and Principe	11
10	Seychellois rupee	SCR	15.45	SR or SRe		Seychelles	10
9	Sierra Leonean leone	SLL	10,250	Le		Sierra Leone	9
8	Somali shilling	SOS	585.00	Sh.So.	*	Somalia	8
7	South African rand	ZAR	13.75	R	\gg	South Africa	7
6	South Sudanese pound	SSP	130.26	SS£	•	South Sudan	6
5	Sudanese pound	SDG	419.50	SDG or برج		Sudan	5
4	Tanzanian shilling	TZS	2,319.11	TSh		Tanzania	4
3	Tunisian dinar	TND	2.73	د.ث (Tunisian Arabic) or DT (Latin)	@	Tunisia	3
2	Ugandan shilling	UGX	3,546.35	USh	0	Uganda	2
1	Zambian kwacha	ZMW	22.51	К	Ĭ	Zambia	1

The forty one (41) currencies serve the African continent. Many of these are characterized by their illiquid and rarely traded status on the global financial market, as well as their volatility. So, for those wishing to do business with Africa, these currencies – as difficult and expensive to source – can pose a real problem.

From the Namibian dollar to the Seychellois rupee, it is vital that organizations are able to source emerging market currencies reliably, on time, and at competitive prices. Yet such necessities often elude those trading with Africa, who view currency concerns as one of the biggest barriers to the development of Africa as an emerging – and therefore high growth – opportunity for international investors.

11.2. Funding development

But currency concerns go deeper than simply lost investment opportunities. When one considers the prospect of an international charity responding to a humanitarian or environmental crisis, the importance of currency sourcing becomes especially clear.

Many charities operating in Africa are funded by one or more of the G10 currencies, such as the American dollar or British pound. Without a means to reliably exchange funds into local







currencies, NGOs and government aid agencies are unable to pay local staff, execute operations or even fund projects in those areas most in need of help. And unfortunately, the situation is more acute than it first appears.

Tightening regulations have caused many correspondent banks to cut ties with African countries deemed high risk, with respect to financial crime or terrorist funding. This process, known as "de-risking", has left many African countries all but cut off from international banking – including currency conversion, which is a particular concern of the anti-money laundering (AML) regulations but of vital concern to aid agencies operating in the region.

11.3. One currency, one Africa

So, what are the potential solutions? One enduring proposition is a single African currency. First mooted in 1963, and most recently in 2018 by South African President Ramaphosa, a continent with its own currency would boost trade and attract foreign investment. Or so say those advocating it.

However, Africa's 54 sovereign states are diverse. A monetary union would require converging differing economic aims with regards to inflation and interest rates. Not only would Africa struggle to achieve this in the current economic climate, but it would also likely create a myriad of new, unpredictable problems. Countries would lack the ability to respond individually to asymmetric shocks, for example. And the alternative – a unilateral monetary policy – would be unable to serve the economic needs of all equally.

Given the structural concerns and the current blockchain technology a single digital and neutral African currency is likely to be created and implemented nowadays.







11.4. African Economy overview by Country

African economy has an amazing potential in an unify economy with a common trading digital currency. Besides, this digital currency will be correlated to the US Dollar in order to maintain African market competitive, secure and accessible to the international demand.

* Data from <u>tradingeconomics.com</u> Q2-2021

	Country		Population (million people)	GDP per capita (U\$D)	Inflation Rate (%)	Interest Rate (%)	Trade Balance (billion U\$D)	GDP (U\$D billion)
1	Œ	Algeria	43.05	4,711	3.86	3	-1.40	170
2	Q	Angola	31.83	3,104	24.82	15.5	2.81	94.64
3		Benin	11.80	1,260	-0.5	4	-0.53	14.39
4		Botswana	2.30	8,093	5.6	3.75	-0.09	18.34
5	*	Burkina Faso	20.32	822	4.6	4	0.06	15.75
6	>	Burundi	11.53	208	7.8	6.6	-0.07	3.01
7	*	Cameroon	25.88	1,523	2.15	3.25	-0.28	38.76
8	+	Cape Verde	0.55	3,908	0	0.25	-0.05	1.98
9		Central African Republic	4.75	384	1.9	3.25	-0.15	2.22
10		Chad	15.95	814	-0.5	3.25	1.06	11.31
11		Comoros	0.85	1409	-4.69	2.44	-0.23	1.19
12		Congo	86.79	424	6.23	10.5	0.40	47.32
13	*	Djibouti	0.97	34,102	0.3	1.05	-0.14	3.32
14	Ed	Egypt	100.40	3009	4.1	8.25	-3.34	303
15	Ť	Equatorial Guinea	1.36	9238	3	3.25	-5.60	11.03
16	(1)	Eritrea	3.21	20224	4.7	7.02	-0.40	6.5
17	- (音)	Ethiopia	112.10	602	19.2	7	-2.65	96.11
18		Gabon	2.17	9129	1.7	3.25	3.16	16.66
19		Gambia	2.44	809	7.26	10	-0.07	1.76
20	*	Ghana	30.42	1884	8.5	13.5	0.17	66.98
21		Guinea	12.77	921	12.41	11.5	0.21	11.4
22	*	Guinea Bissau	1.92	635	0.7	4	0.00	1.34
23		Ivory Coast	25.72	1736	3.9	4	0.00	58.79
24		Kenya	′52.57	1238	5.87	7	-1.10	95.5







25	Ā	Lesotho	2.13	1384	6.7	3.5	-0.26	2.46
26	*	Liberia	4.94	516	12.92	25	-0.04	3.22
27	0	Libya	6.78	8122	2.8	3	3.32	52.08
28		Madagascar	26.97	500	5.1	9.5	-0.18	14.08
29		Malawi	18.63	524	9.2	12	-0.11	7.67
30		Mali	19.66	794	4	4	-0.42	17.51
31	•	Mauritania	4.53	1756	2.4	5	0.62	7.59
32		Mauritius	1.27	10949	0.2	1.85	-0.25	14.18
33	*	Morocco	36.47	3396	1.4	1.5	-1.99	119
34	*	Mozambique	30.37	587	5.19	13.25	0.43	14.93
35	·//	Namibia	2.50	5766	3.9	3.75	-0.25	12.37
36	•	Niger	23.31	558	3.9	4	-0.14	12.93
37		Nigeria	201.00	2387	18.12	11.5	-1.43	448
38		Republic of the Congo	5.38	2613	2.2	3.25	-0.23	10.82
39		Rwanda	12.63	905	2.7	4.5	-0.19	10.12
40	* *	Sao Tome and Principe	0.22	1304	9.1	9	-0.01	0.43
41	*	Senegal	16.30	1584	0.3	4	-0.29	23.58
42		Seychelles	0.10	29056	10.68	3	-0.06	1.7
43		Sierra Leone	7.81	1718	8.95	14	-0.88	3.94
44	*	Somalia	15.44	950	4.21	8	-0.32	7.7
45	\gg	South Africa	58.56	7346	4.4	3.5	0.51	351
46	*	South Sudan	11.06		18.3	15	0.02	1
47		Sudan	42.81	1724	363	16.3	-0.56	18.9
48	\gg	Swaziland	1.16	4819	3.9	3.75	0.03	4.41
49		Tanzania	59.73	986	3.3	5	-0.82	63.18
50	*	Togo	8.28	696	3	4	-0.01	5.46
51	0	Tunisia	11.81	4405	5	6.25	-0.49	38.8
52	O	Uganda	45.74	957	1.9	7	-0.35	34.39
53	Ĭ	Zambia	17.88	1658	23,2	8,5	0.36	23.06
54	*	Zimbabwe	14.86	1183	162	40	0.02	21.44
			1,257.39	209,329.67	14.85	7.11	154.17	2,437.25
			Total Population (million people)	Average GDP per capita (U\$D)	Average Inflation Rate (%)	Average Interest Rate (%)	Foreign Yearly Trading Volume	Total GDP (U\$D billion)







11.5. African Mobile & Internet Market in 2021:

Africa is connected in 2021

3/4

of the populatiom have a SIM connections

747

million phone users 44%

mobile subcriber pentration behind a global average of 66% 444

million internet subcribers

At the end of 2016, there were 420 million unique mobile subscribers in Sub-Saharan Africa, equivalent to a penetration rate of 43%. The region continues to grow faster than any other region; the CAGR of 6.1% over the five years to 2022 is around 50% higher than the global average. The region will have more than half a billion unique mobile subscribers by 2022, by which time around half the population will subscribe to a mobile service.

The total number of SIM connections in the region reached 731 million at the end of 2016 and will rise to nearly 1 billion by 2022. Less than a fifth of under-16 year-olds (who account for more than 40% of the population in most countries in the region) have a mobile subscription, while women were 17% less likely than men to own a mobile phone in 2016. The uptake of mobile services by these underserved groups will, in large part, drive subscriber growth in the future.

Four of the most populated markets in the region – DRC, Ethiopia, Nigeria and Tanzania – will account for nearly half the 115 million new subscribers expected by 2022. The number of mobile broadband connections will reach half a billion by 2022, more than double the number at the end of 2016, and will account for nearly two thirds of total connections in the region. 3G will remain the dominant mobile broadband technology for the foreseeable future, but 4G adoption is rising rapidly following increasing network rollout.

As of March 2017, there were 97 live 4G networks in 39 countries across Sub-Saharan Africa. Smartphone connections in Sub-Saharan Africa have doubled over the past two years to nearly 200 million, accounting for a quarter of mobile connections in 2016. Key factors supporting the growth of smartphone adoption in the region include the increasing affordability of new devices and a growing market for second-hand devices.









This trend, along with the uptake of mobile broadband services, is driving demand for digital content and, consequently, an increase in mobile data traffic. Traffic is forecast to grow twelvefold across Africa as a whole over the next five years.

In 2016, mobile technologies and services generated \$110 billion of economic value in Sub-Saharan Africa, equivalent to 7.7% of GDP. Mobile's contribution to GDP is expected to rise to \$142 billion, equivalent to 8.6% of GDP, by 2022 as countries benefit from improvements in productivity and efficiency brought about by increased take-up of mobile services. The mobile ecosystem also supported approximately 3.5 million jobs in Sub-Saharan Africa in 2016.

In addition to the mobile sector's impact on the economy and labor market, it makes a substantial contribution to the funding of the public sector, with \$13 billion raised in 2016 in the form of taxation. Sub-Saharan Africa will transition to higher levels of mobile engagement in the coming years, underpinned by growing access to mobile data services and smart devices as well as a youthful population that almost entirely relies on mobile for digital services, according to the GSMA Intelligence Global Mobile Engagement Index (GMEI).

Consequently, mobile has become the preferred platform for creating, distributing and consuming digital content and services, including those that help address various social challenges in the region. Opportunities in mobile-based innovation are attracting talent and investment to the tech startup ecosystem in Sub-Saharan Africa. Some 77 tech start-ups across the region raised just over \$366.8 million in funding in 2016, growth of 33% compared to the previous year. Mobile operators also play a central role in the tech start-up ecosystem through collaborative ventures with innovators and tech hubs, providing direct investments and access to key network APIs and distribution channels.

12. Sion expansion

We have a vision of Sion Universe expansion not only in matter of digitalization and future trends economy but also in humanitarian and environmental emerging sustainable matters. Moreover, we look forward to providing free financial education through our Dapps in a holistic way. That's why Sion Coin will be reinforced by five complementary particles that create an achievable project for successfully executing our vision:

- 1) Sion People;
- 2) Sion Business;
- 3) Sion Exchange;
- 4) Sion Community;
- 5) Sion Security;







13. Sion Foundation and The Seventeen (17) Development Goals

Sion Foundation has as its's main mission to actively contribute to the country through social-environmental strategies based on the seventeen (17) "Sustainable Development Goals' of the United Nations. These ones are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including those related to poverty, inequality, climate change, environmental degradation, peace and justice.

The 17 Goals are all interconnected, and in order to leave no one behind, it is important that we achieve them all by 2030. Sion Foundation plan looks forward to pushing the Central Africa Republic to become a prepared country to deal successfully with present and future humanitarian and environmental concerns.

Sion Foundation regarding The Seventeen (17) Development Goals:

13.1. No Poverty

Access to basic human needs of health, education, sanitation.

13.2. Zero Hunger

- * Providing food and humanitarian relief, establishing sustainable food production.
- Feeders (children & adults).
- Education in matters of health, food, agriculture, sustainable crops, and development of the country's natural resources.

13.3. Good Health and Wellbeing

- ❖ Better, more accessible health systems to increase life-expectancy.
- * Facilitate access to basic health needs and sanitation.
- Provide health education in financed schools.
- ❖ Access to essential medicine.
- * Reinforce complete conception of human beings (mind-body).









13.4. Quality Education

- ❖ Inclusive education to enable upward social mobility and end poverty.
- Financial education through Sion People.
- ❖ Build up new schools.
- Encourage themes such as recycling, sustainability and residue classification, within education.
- Promote health education.
- Ecovillages construction. An ecovillage is an intentional, traditional or urban community that is consciously designed through locally owned participatory processes in all four dimensions of sustainability (social, culture, ecology and economy) to regenerate social and natural environments and create a resendable economy.

13.5. Gender Equality

- ❖ Education regardless of gender, advancement of equality laws, fairer representation of women.
- We create possibilities and opportunities for men and women providing online and offline education channels.
- ❖ We believe in a multi-gender system of learning and performing.

13.6. Clean Water and Sanitation

- ❖ Improving access for billions of people who lack these basic facilities.
- Water distribution.
- * #WaterForAll is a sanitation expansion plan throughout the country for the next 10 years.

13.7. Affordable and Clean Energy

❖ Access to renewable, safe and widely available energy sources for all.









- Construction and implementation of solar panels in buildings (mainly schools).
- Encourage through education concepts such as renewable energy.

13.8. Decent Work and Economic Growth

- Creating jobs for all to improve living standards, providing sustainable economic growth.
- ❖ A blockchain economy improves monetary yield.
- ❖ Through online free financial education we create more independent citizens who are able to have a better manage of their money. Thus, through the years the country will show a real economic development.
- Off-line and online schools for children will increase decent work at the country.
- Sion Foundation will create new job opportunities.
- Digitized money provides real security.

13.9. Industry, Innovation and Infrastructure

- Generating employment and income through innovation.
- Economic, technological and financial innovation leads to more employment.
- School building.
- ❖ Investment and funds to improve the country 's infrastructure.
- Agriculture and ecovillage foster industry.
- ❖ Ecovillage fields benefit agriculture production. Overproduced assets are actually a great opportunity for the country, if we create trade out of this we could provide a positive impact for Central Africa´s Growth Domestic Product (GDP).
- Passive income returns.









13.10. Reduced Inequalities

- Reducing income and other inequalities, within and between countries.
- More education.
- * Building ecovillages as a future trend of abundance.
- More access to sanitary materials.

13.11. Sustainable Cities and Communities

- * Making cities safe, inclusive, resilient and sustainable.
- ❖ With sustainable education and the existence of ecovillages we are able to improve life quality of the country.
- * Technological hyperconnectivity looks forward to promoting cities' digitalization.
- Through SION'S DAPPS we are going to provide access to real time news (S-NEWS) pulled apart, through which we are going to share information of late interest to our users. Sustainable worldwide matters will have an own recognize sector at our news center.

13.12. Responsible Consumption and Production

- Reversing current consumption trends and promoting a more sustainable future.
- * Ecovillages.
- Solar panels.
- ❖ Decentralized economy impulses responsible consumption and production as you understand the origin of the product or service, as you have more security thanks to token and smart contracts.

13.13. Climate Action

* Regulating and reducing emissions and promoting renewable energy.









- Solar Panels.
- Vertical Hydroponic Eco-Farming.
- * Ecovillages.
- Providing news of interest in regard to global warming and climate change (S-NEWS).

Life Below Water 13.14.

- Conservation, promoting marine diversity and regulating fishing practices.
- Africa is surrounded by seas and oceans. Therefore, it is a worldwide emergency to do something in regard to ocean pollution and fishing abuse. From the Sion Foundation we look forward to encouraging water cleanness and conscious fishing processes.

13.15. Life on Land

- * Reversing man-made deforestation and desertification to sustain all life on earth.
- Eco clean-energy farms.
- ❖ Introducing recycling matters, sustainability and residue classification, within education.
- Vertical hydroponic eco-farming.
- Protect the local fauna and flora.

Peace, Justice and Strong Institutions 13.16.

- ❖ Inclusive societies, strong institutions and equal access to justice.
- Enhancing education leads to inclusiveness and equality within societies.







❖ We are being more justice and protective with our people when we digitize our currency as we offer and guarantee verifiable transparency in movements through 2&3 factor authentication, smart contracts, block chain and tokens.

13.17. Partnerships for the Goals

- * Revitalize strong global and local partnerships for sustainable development.
- Sion Foundation project is actually an ideal vehicle for generating beneficent alliances between countries, governments, central banks, institutions, businesses, professionals and users.
- Interconnection for achieving common goals.







14. Sion Foundation Executive Team:





Jean-Baptiste Bogali Chief Executive Officer CEO



Jordan Bouthiaux Chief Financial Officer CFO



Joan-Lluís Pont Chief Operating Officer COO



Belén Briano Chief Marketing Officer CMO



Alex Colls Chief Strategy Officer CSO



Ferran Parareda Chief Technology Officer CTO



Antonio Marinetto
Chief Development Officer
CDO



Xavier Gasia Prat Chief Legal Officer CLO



Grace SonwoChief Information Officer
CIO



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14.1. Executive Team's LinkedIn directory

CFO - Jordan Bouthiaux: https://www.linkedin.com/in/jordan-bouthiaux-277677b0/

COO - Joan-Lluis Pont: https://www.linkedin.com/in/joan-llu%C3%ADs-pont-476a582/

CMO - Belén Briano:

https://www.linkedin.com/in/mar%C3%ADa-bel%C3%A9n-briano-g%C3%B3mez-717a72203/

CSO - Alex Colls Outumuro: https://www.linkedin.com/in/alex-colls-outumuro/

CTO - Ferran Parareda: https://www.linkedin.com/in/ferranparareda/

CLO - Xavier Gacia: https://www.linkedin.com/in/xgasia/?originalSubdomain=es

CDO - Antonio Marinetto:

https://www.linkedin.com/in/antonio-marinetto-calvo-flores-22979936/

CIO - Grace Sonwo: https://www.linkedin.com/in/grace-sonwo-817573176/









15. Conclusions

15.1. The Strategy

We know that nowadays for any customer relationship it's essential to provide insights in regard to added value, experience, emotional bonds, transparency, two-way communication, etc.

Therefore, we are going to introduce an innovative structure for our project based on the whole concept of SION UNIVERSE.

Our project, your project, will take our users into a full technological experience that will definitely go beyond the screen.

More than an app or a cryptocurrency, we bring a definitive solution for the assertive development of a globalized economy by being a friendly option to benefit yourself and others. Through storytelling and transmedia strategies, we are going to build constant interaction and solid loyalty.

15.2. The Goal

Our goal is relevant and concrete: Sion provides you secure access to financial freedom through digitalization and holistic education. We want people to learn how to invest and make profit taking advantage of digital media and the decentralized power of technology.

The success of individuals will drive the economic growth of the community. According to this, our business model could be understood as a WIN-WIN one: "If our client benefits, consequently the local economy as well".

Sion Coin is the Future. The Future is now.

Alex Colls Outumuro, On behalf of QUANTIUM ROCK LTD. www.quantium-rock.com Jean Baptiste Bogali-Bello INVICTUS INVESTMENTS HOLDING LTD.









<<< END OF ANNEX >>>





