



Womentech

WhitePaper



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Overview

Revolution happens from time to time as an essential element for development. The first industrial revolution is the mechanization with hydraulic and steam powered machines, the second revolution is the electromechanical and mass production lines, the third one is the age of computers and automation and now we are witnessing the fourth revolution of technology, living in the era the Internet. Estimatedly by 2022, 50 billions of objects will be connected to the Internet globally. We are embracing the change day by day, witnessing step by step the classification of computer science, new science and technology, welcoming everyone to the fourth industrial revolution or industrial technology 4.0 . Technology revolution 4.0 sounds like a macro-specialized term that only experts in this industry can access, but in fact, we experience a lot of products created from this revolution such as calling an Uber car, living in a smart apartment, having surgery without cutlery, etc.,. The essence of this fourth industrial revolution is to bring the virtual world closer to reality by basing on those three revolutions in the past. The 4.0 technology era is the era of automation and data exchange in manufacturing technology which includes cyberspace virtual systems. Through the Internet of Things (IoT), real-virtual systems communicate and collaborate with each other and with humans in real time. The first stage of the 4th revolution is built on the foundation of the digital revolution. We are entering an industrial revolution that can change the way people are, connection and communication of the two worlds – real and virtual is no longer a fiction.

Women nowadays are no longer the weak femininity as society often defines them, but actually a powerful force that plays a significant role in social-economic development.

The fourth industrial revolution is happening, started in the 2000s the digital industrial revolution, through technologies such as the Internet (IoT: Internet of Things); Artificial Intelligence (AI: Artificial Intelligence); Virtual Reality (VR : Virtual Reality); Augmented Reality (Augmented Reality); social networking, mobile cloud computing, big data analytics (SMAC: social, mobile, analytics, cloud) transforming the entire real world into the digital world. It can be said that modern women 4.0 is the generation of women who live and work in a new era of humanity, with the knowledge resources and advancements in all areas of daily life. Therefore, women must be fully equipped with qualities and elements of modernity and openness – comparing to previous conceptions.

Women in the 4.0 era are forced to adapt and evolved. Rather than being passive and waiting for the fortune, the women of the technological revolution era are forced to grow up.

Without understanding and adapting to changes in modern life, the 4.0 revolution will only be a blurry concept and we will gradually fall behind.

Womentech Association

WomenTech Association is a startup fund established with the aim of supporting and accompanying start up businesswomen in the era of digital transformation. WomenTech was born with the vision of becoming leader – a companion of enterprises and aspiring, innovative businesswomen.

With the goal of centering women, we aim to:

1

Shift the perceptions and behaviors in accordance with the time change.

2.

Balance family life and personal interests.

3.

Boost self-confidence, self-respect, self-removal of gender prejudice barriers by achieving the knowledge of Technology application to businesses.

4

Deliver opportunities to women for enjoyment and contribution.

5

Elevate the countrys technological status in the world.

After years of forming the premise and ecological system foundation, WomenTech is now officially re-leasing WTA Token, which is a community Blockchain platform for businesses, focusing on application for supply chain management through smart contracts.

WTA Token is the fiat currency of our fund for startup women all over the world, developed by a team of technology experts in Singapore. The goal is to build a trust-worthy and decentralized ecosystem basing on Blockchain technology, which is the core tool for companies to build new business solutions.

Why do we build an enterprise ecosystem?

Today, plenty of new technology platforms are launched on the market, with excellent technology solutions. However, in reality, there are not many protocols that capable of widely applying and connecting value on Blockchain to real life.

Our goal is to establish a strong business ecosystem, form a value chain that circulates within and brings real projects and assets on this trading platform.

The ecosystem is the leverage that promotes new businesses, solutions and new ideas, this is where the WTA community can own real assets through WTA's protocol.

Acknowledging the problems, WTA delivers these following solutions:

Establishing a quality training channel with leading experts in different fields around the world.

Acting as leverage for micro and medium enterprises in the process of operation and development.

Financially/technologically supporting Start-ups and new ideas to develop and launch on market by ecosystem capacity.

Vision and strategies:



Forming community, creating jobs for students, labor force, especially women that wish to start creative businesses in the economic, cultural and social fields (1% of women/population of the world)



Investing in projects for start-ups based on the digital technology platform according to the portfolio of following fields:

- + Clean agriculture
- + Green environment
- + Health care
- + Education and training
- + Other:



Applying technology and media for projects in the above fields to alter people's perception and awareness, especially women, to contribute to the economic and cultural development according to the trend of the time;



Connecting and cooperating with individuals and organizations locally and globally to consult and provide digitization and digital transformation solutions for micro and medium enterprises.

In particular:

Financial Activities:

• Investment:

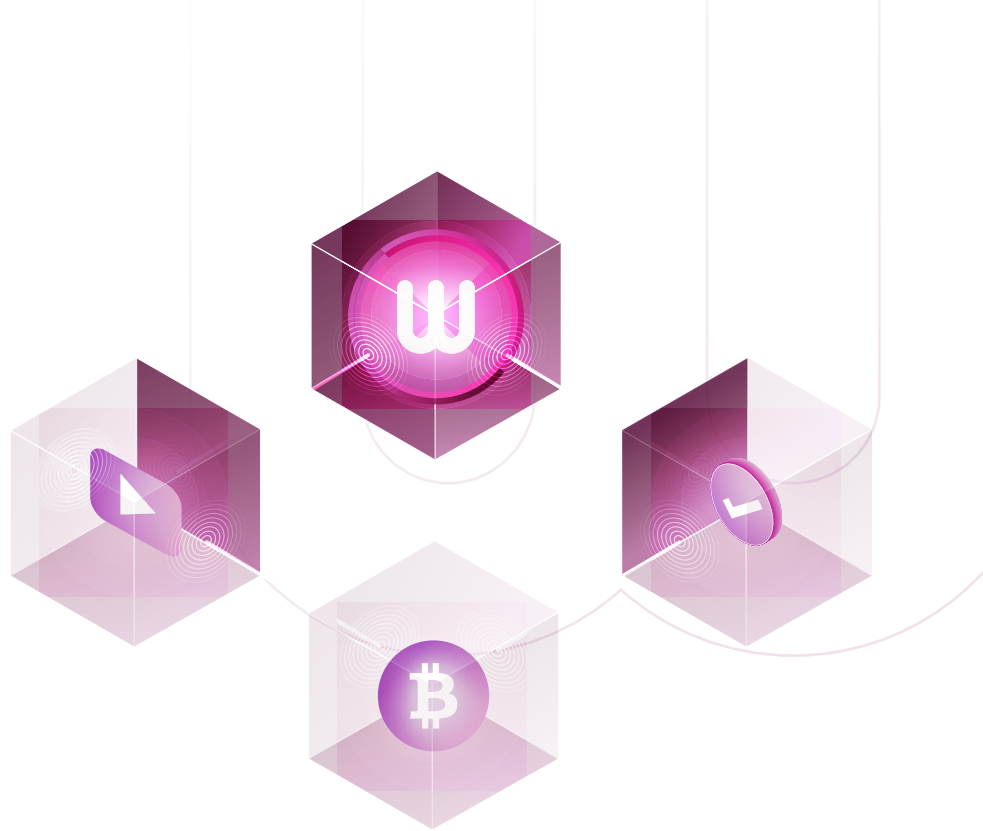
- a. Creative startup project.
- b. Enterprise and business project.
- c. Investment funds.
- d. People – women entrepreneurs.

• Capital call:

- a. Support projects calling for capital.
- b. Connect domestic and international investment funds & investors.

Media and community

- **Connection:** facilitate cooperation between Startups, communities and businesses. Bring technology and solutions to life, build customer networks and generate revenue.
- **Communication:** strengthen communication and promote the enterprises to WomenTech and international community.
- **Market expansion.**
- **Commitment:** commit to sustainable development, using resources of ecosystem's members for mutual development.
- **Incubator:** Consult and share resources from leading experts of the WomenTech ecosystem.
 - a. Business model
 - b. Market strategy
 - c. Corporate governance
 - d. Legal advice
 - e. Cash Flow & Business Opportunity



How does it work?

Together with WTA ecosystem

Our business ecosystem is always ready to accompany and grow with individuals and communities. Together we create a strong ecosystem and develop the multimedia.

Good ideas:

We warmly welcome individuals and communities that are eager to turn their brilliant ideas into a project or a business.

We will start with your great potential idea presentation, then research and connect you to the WTA ecosystem. We will exploit the idea, build and connect it with ecosystem and community.

With our expertise on the market, along with a team of professionals within WTA ecosystem, we will turn your ideas into reality.

For Enterprises:

We provide necessities to start or grow your business, apply Blockchain technology to the real world, convert real assets into electronic assets, and combine resources of enterprise ecosystem.

WTA solutions:

Funding:

Investment

We will deliver ideas of enterprises and Start Up to venture capital funds, create opportunities to access capital to develop the project.

We have affiliation and fund cooperation as follows:

- The WomenTech Investment Fund is managed and operated by the Womentech Association. The Womentech Investment Fund is currently operating a fund package of up to 100 million USD, target to invest in businesses, Start-ups and projects that applied and developed by Blockchain technology.
- Connect to major investment funds in the world.

Fund raising process:

Here are the steps to fund your project:

Step 1: Connect

When your business or Start Up has great ideas to develop, contact us.

Contact form: fill in the form with preliminary information of your business or project on the website <https://womantech.finance>

Step 2: Promotion

After receiving information about your business/project, we will review the feasibility, potential cooperation linking to the ecosystem, when all requirements are met, WTA will contact you to set up a meeting..

WTA will exchange information with you to gain a deeper understanding of the project, generate possibilities and suggest suitable cooperation.

Step 3: Cooperation

After the meeting to exchange information about the business, investment potential and feasibility, WTA will propose cooperation – investment to your business.

WTA will propose development cooperation options for both sides, outline a roadmap for project development and investment attraction. The two sides will jointly implement the development co-operation agreement commitments.

Step 4: Execute

WTA will work with your enterprise to develop ideas, build platforms that based on the mutual complementation of both's capabilities.

WTA will conduct valuation of your business/ project and provide a roadmap to access capital from investment funds.

Step 5: Pitching

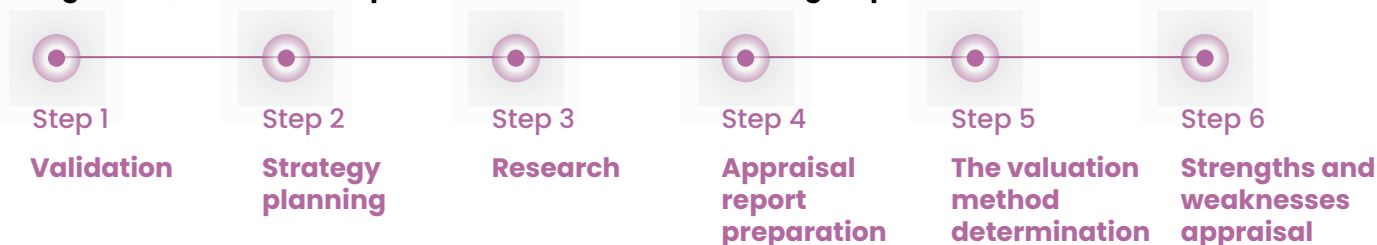
Project appraisal unit

We will consider and match suitable investors for your business and project to conduct capital calling.

Business valuation process:

We value the business – your idea depends on many factors and different purposes: valuing the business in M&A; enterprise valuation in venture capital activities; valuation in shareholding activities; business valuation in ICO activities.

In general, the valuation process will include the following steps:



After completing all steps of authentication and information collection, in the valuation process, we will issue an appraisal report for your project/ business. From there, we create the basis and premise to invest or issue other policies.

In addition to the WTA system to issue the appraisal, we also cooperate with third partner Project appraisal unit in appraising the value of your business/ project. All steps taken are notified to the parties, upholding the authenticity..

Lending

WTA provides financial solutions your business by facilitating direct connection with lenders by tokenizing real assets and putting them on the defi lending market to use as assets, collateral, valuation, and business tokenization.

Types of properties WTA accepts as collateral for loans:

- **Cryptocurrency Assets:** WTA and WTA Approved Cryptocurrencies.
- **Real assets:** Precious metals, real estates, equipments, commodities.

Operation mechanism:

We implement 3 different lending mechanisms on the lending platform

Instant loan mechanism:

This is a mechanism for lending collateral with crypto assets instead of having to sell them when cash is urgently in need.

This mechanism allows you to use your Crypto as collateral for cash withdrawal. Therefore, the loan creation mechanism for borrowers is quick, easy and fully automated, through WTA's years of experience in the financial sector.

Peer-to-peer lending mechanism:

This is a lending mechanism that allows lenders and borrowers to exchange loans directly without going through financial intermediaries.

WTA is a systematic channel for matching loans from lenders to borrowers and vice versa.

Solving problems:

- None interference with the decisions of Lender, Borrower. WTA only plays the role of intermediary without holding any user's assets.
- All transactions between Lender and Borrower are done through Ethereum's Smart Contract. All transactions will be recorded and stored on the blockchain platform.
- Participants (both Lender and Borrower) are free to choose, set/choose their desired interest rate. This means that if you lend at a too high interest rate, there will be fewer borrowers and vice versa.

Real property mortgage lending mechanism:

This is the key lending mechanism of WTA, targeting small and medium enterprises that are in need of capital to develop their projects. This mechanism allows to tokenize real assets – customer collateral and put them on the Defi Lending market..

All operating procedures of lending mechanisms will be updated in the white paper 2

Issuing enterprise tokenization.



With your great ideas and solutions, we will work with you to develop the solution and build a roadmap for Tokenization

Similar to WTA's fundraising process, you connect with us and present your project. If your project has a viable solution for the community, society and has good growth potential, we will work with you to develop a roadmap to issue Coin/Token for that project.

The process of raising capital from token issuance:

Step 1: Connect and pitch the project with the management team of WTA. If your project or business has viable solutions and growth potential, we will proceed to the next step.

Step 2: Project development: WTA will work with you to develop the initial steps of the project, including preparing the platform, channels and communication for the project.

Step 3: Connect the community: WTA will bring your project to the WTA community and ecosystem, introduce it to the community, and provide a release roadmap for the investment community

Step 4: Issue Token to raise capital for the project, develop the project, develop the community.

With a team of experts with many years of experience in all fields, we can confidently support you to build your business/ project.

After Fundraising in different forms, we will continue to accompany you and your business – your project in the next steps:

Platform:

Technical assistance

Our team of experts with more than 100 members from many countries around the world will accompany and support your business in technical matters:

- Develop a comprehensive set of technical documents
- Development of supporting tools
- Build technology platforms suitable for business development needs

We possess good technology solutions that can meet the current and future needs of society.

Enterprise solutions

We will offer the best solutions to enhance your business:

- Business model
- Market strategy
- Corporate governance
- Legal advice

All solutions for your business, WTA will build and grow with you.

Development:

Facilitate cooperatio

between Start-ups, communities and businesses. Bring your technology, solutions to life, build customer networks and generate revenue.

Provide marketing solution

enhance your business promotion with the WTA community and the international community, with the background of major media companies in the ecosystem.

Expand the market

and explore the global network with WTA

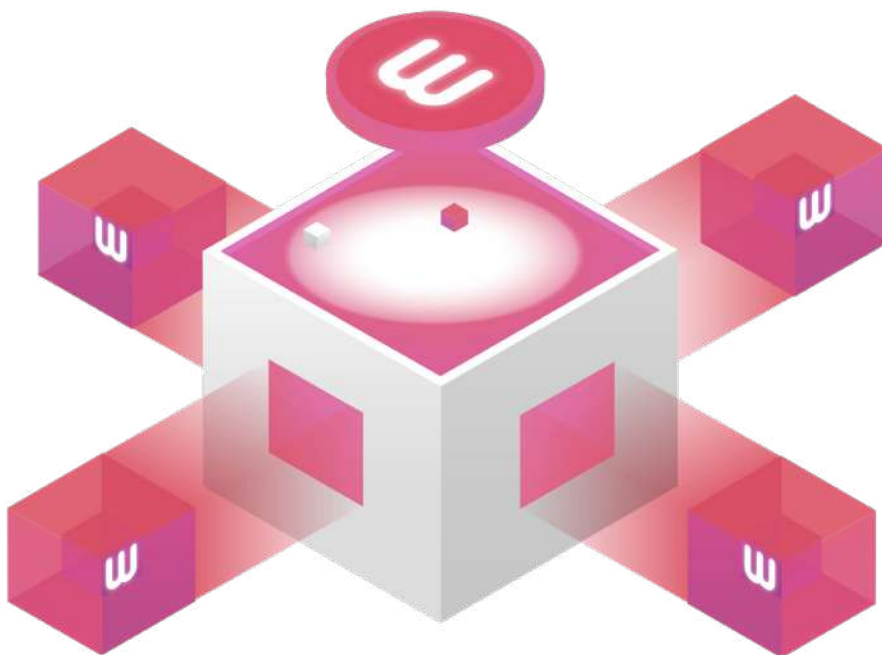
Sustainable relationship.

Long-term commitment

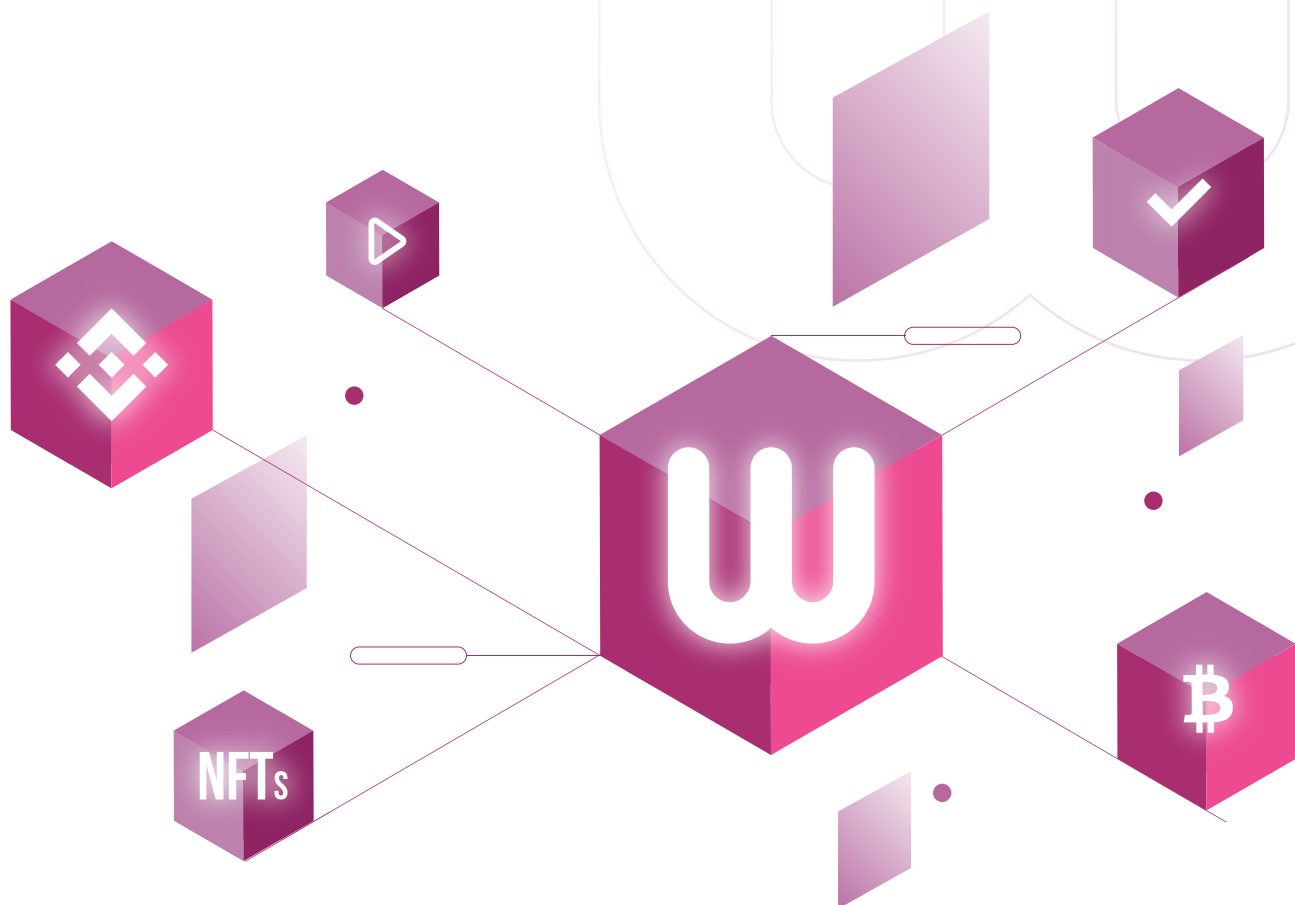
the business ecosystem is committed to sustainable development together, using each other's resources for development. Meaning that the associated business can cooperate with other's resources within the ecosystem for sustainable business development.

Common values

participating in the ecosystem means accepting WTA applications to pay for services in the ecosystem. Meaning members can use WTA to pay for real assets through transactions between businesses in the ecosystem.



WTA Platform



The application platforms on WTA's Blockchain technology have been in the development stage. We prioritize user experience and the most optimal applications for users.

A. WTA Wallet:

The integrated wallet of the WTA ecosystem is being used as a payment wallet across the entire affiliated business ecosystem.

- Buy cryptocurrency directly with cash.
- Peer-to-peer exchange of cryptocurrencies.
- Pay real value when transac in the ecosystem.
- Fast, safe and secure.
- DApps browser.

Currently released version 1, features will update in the near future.

B. WTA Lending & Borrowing

A financial solution platform for individuals and organizations to develop with the WTA ecosystem.

- Instant loan mechanism
- Peer-to-peer lending mechanism
- Real property mortgage mechanism

With a foundation of strong lending mechanisms, WTA Lending & Borrowing optimizes opportunities to access capital to develop projects and businesses.

C. WTA Exchange

Decentralized exchange platform with automatic market making mechanism. WTA Exchange will be built to allow authorized users to exchange BEP-20 standard tokens.

In addition, special trading pairs are also set up between Tokens belonging to the Womentech ecosystem.

Conversion mechanism between WTA and BG Point which allows payment of real value in cryptocurrency.

D. WTA Launchpad

This is a Launchpad Platform dedicated to native projects that are developed on the WTA ecosystem. WTA Launchpad also possesses the characteristics of Launchpad platforms that allow projects to access abundant capital from investors and community.

Similar to other Launchpads, the project focuses on fairly distributing tokens to the community. The project proceeds by creating a Private pool for WTA Holders to buy tokens, several highlights of WTA Launchpad are:

- Every project when running IDO on the platform is required to pay a fee which will be included in the project's insurance fund. This fund will be used to protect investors from the risk of the project team not fulfilling its development obligations.
- To become IDO projects on WTA Launchpad, approval of the WTA team is required. Necessary information includes: tokenomics, project audit certificate, project web design, project communication plan, ...

E. WTA NFT Marketplace

WTA NFTM is a non-fungible exchange (NFTs). WTA NFTM exchange will allow users to post, exchange and trade their NFT assets based on smart contracts in blockchain technology.

- Transactions will be proceeded in the form of smart contracts (Smart Contract), without going through any third intermediary.
- Limit the risk of the exchange as the assets will be stored directly on the user's wallet.
- User can take full ownership of NFTs purchased on WTA NFTM.
- Freedom to create; NFTs are also recognized by auctions on the market.
- Free transactions, no strings attached and reasonable fees.

WTA

Economics

WTA is issued with a total supply of 10,000,000 Tokens on the Binance Smart Chain platform. With a 5 years roadmap set out,

WTA will support more than 1000 innovative start-ups, build a sustainable business ecosystem and platform.

We built WTA to be the middle ground for all transactions and functions in the ecosystem platform.

WTA is issued with a total supply of 10,000,000 Tokens on the Binance Smart Chain platform. With a 5 years roadmap set out,

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We built WTA to be the middle ground for all transactions and functions in the ecosystem platform.

Transaction Fee

The WTA token will be the coin of all applications through or affiliated with the Womentech Association. You will have to use WTA token as a transaction fee for all trading, exchanging activities in the system.

This transaction fee will be put into the Development Fund of Womentech, an investment application for corporate projects.

Governance

WTA Token holders have the right to vote and influence over the direction of the project.

Voting rights:

- Strategic direction and development of the project.
- Businesses borrowing capital or pitching projects.
- Businesses association and expansion within the ecosystem.
- Investment capital.

Holders have the right to suggest ideas in a positive direction to develop a strong project. We wish to take advantage of the majority's knowledge, select good and breakthrough ideas that promote project faster and further. We aim for decentralization of power and healthy project development.

Asset

WTA token is the official representative of Womentech Association ecosystem's assets. WTA token is built to pay the full value of affiliated enterprise applications, systems and products.

- Buy, sell, exchange products.
- Loan collateral.
- NFT purchased assets on WTA NFTM.
- Peer-to-peer exchange with affiliated tokens.

WTA is used as the currency of the WomenTech ecosystem which paid for life services such as: e-commerce platforms, online learning platforms, restaurants, hotels, and applications that belong to the ecosystem. (Soon to be released to the public according to the project's Roadmap).

Our team



Master. Pham Thi Thuy

Chairman of the Board of Directors

- President of the Hundred Families of Vietnam
- Teacher, Educational researcher in the 4.0 era
- Education investor, school manager.
- Set up and operator of Hoang Dieu Victoria international school systems in Hanoi, Binh Duong and Pleiku



Doctor. Nguyen Dung Thuong

CEO – Member of the Board of Directors

- President and Director of the Institute of Finance, Investment and Trade Cooperation in Southeast Asia
- Author and Project Manager Edutech – The No. 1 Online School in Vietnam



Mr. Trinh Van Sao

Sales Director – Member of the Board of Directors

- Bachelor of Business Administration from National Economics University.
- 10 Years of Officials in Vietnam's Health Industry.
- 10 Years of Human System Development & Experience
- 5 Years of Experience In Crypto Market.



Mr. Bui Quang Huy

Marketing Director – Member of the Board of Directors

- Founder & CEO of Onicorn Media Joint Stock Company
- Member of JCI Vietnam – Member of the World Federation of Young Leaders and Entrepreneurs



Mr. Don Ho

Technologu Director – Member of the Board of Directors

- Founder & CEO of Corevestor Joint Stock Company
- Technology & Blockchain developer



Ms. Le Phuong Linh

HR and Administration Director



Ms. Vu Thi Thuy Ha

Finance and Accounting Director

Board of Advisors



Assoc. Prof-Dr. Vu Duong Thuy

- Former Editor-in-Chief of Vietnam Education Publishing House
- Director of Vietnam Institute for Potential Research and Development



Dr. Le Doan Hop

- Former Minister of Communications and Information of Vietnam
- Honorary President of Vietnam Digital Media Association
- Chairman of Nghe An Compatriot Council



Dr. Bui Quang Ngoc

- Vice Chairman of the Board of Directors and General Director of FPT
- Member of the Board of Directors of FPT Telecom
- Director of FPT Investment Co., Ltd



GS-Dr. Ho Trong Ngu

- Former Vice Chairman of the National Assembly Committee for National Defense and Security of the Socialist Republic of Vietnam
- Former Deputy Director of the People's Police Academy.



Dr. Bui Dinh Vu

- Vice Chairman of the Council of Vietnamese Clans
- Former senior expert of the Government Inspection Department



Mr. Darren Wong

- Director of MREGIS TRADING PTE. LTD. Singapore



Tan Yung Tjien Andrew

- Cluster Finance Manager
- Shell Specialities at Shell Eastern Petroleum Pte Ltd

Road map

Q4/2020 – Q1/2021

- Building the Womentech project

Q2/2021

- Building a legal system
- Market survey
- RD examining project feasibility
- Defining the business model
- Strategic guarentor and partner advisor
- Building core team
- 20 years plan

Q3/2021

- Strategic guarentor and partner advisor
- Building core team
- 20 years plan
- Connecting the business ecosystem
- Building technology platform
- Building media platform

Q4/2021

- Extension of core team
- Launching official media channels
- Launching WTA and the ecosystem
- Opening for Seed Sale of WTA
- Opening for Strategic Sale of WTA
- Announcement of Whitepaper ver 1.0
- Business cooperations in Technology, education, agriculture
- Introducing the BG Point system

Road map

Q1/2022

- WTA ICO official release
- Introduction to BG Point payment gateway
- Announcement of Whitepaper ver 2.0 & BG Point Liquidity
- 04/2022 Defi market Listing
- NFT- Research and development of asset encryption model

Q2/2022

- Listing of corporations allowing BG Point liquidation
- Announcing investment portfolios and investment promotions
- Boosting investment value to 10\$ Millions
- Launching e-commerce platforms, technology applications
- Web Launching
- Listing sàn CEX
- Listing Coingecko; CoinMarketCap

Q3/2022

- Launching WTA Wallet App
- Top 10 CEX exchanges listing
- Investment expansion and Funds networkings
- Networking Investment ecosystem
- Developing an ecosystem of 200 businesses
- Increasing investment value to \$50 million
- Launching of the NFT . system

Q4/2022

- Launching Decentralized lending system
- Launching Real asset lending system
- Coreteam expansion
- Announcement of 2023 roadmap and the following years & Whitepaper ver 3.0 to scale up to 100 million users

Road map

Q1&Q2/2023

- Announcement of appraisal and fundraising program for Start-ups
- Expansion of women start-up investments
- Binance listed

Q3&Q4/2023

- Expansion of social security investment & fund
- Launch of Electronic Family Genealogy system with BGTH
- Connecting Family project companion

2024 – 2025

- Growth development in WTA & BG Point users in the ecosystem
- Reinvestment in new start-ups
- Establishment of sustainable customer base and foundation
- Development of a sustainable financial growth model

Summary

Womentech Association is proud to be one of the pioneers in development with the goal of centering women in the era of digital transformation 4.0. With the core values set, plus the solid experience and cooperation of the business ecosystem, we are confident to bring more values for women, for the development of half the world population.

WomenTech believes in the capabilities of women, always delivers opportunities to women with open policies, innovative programs, connect businesses and social organizations to help women bloom and shine, be ready to firmly transform in the 4.0 revolution.

In addition to the application of Blockchain technologies and platforms, we focus more on maximizing the development of businesses in the ecosystem. We aim for real values that users can own and experience – real values must be created from real things. The growth of the invested businesses of the ecosystem is the biggest measure of the value of the WTA token.

