



WOLDES

THE FUTURE OF FINANCE AND GAMING! **REVOLUTION**

1
**THE WORLD'S
FIRST**

SINGLE INTEGRATED BANKING,
TRADING, AND GAMING PLATFORM
PIONEERING

WOLPAPER

DESCRIPTION OF OUR PROJECT

Disclaimer

This whitepaper aims to present Woldes Inc., its technology, products, services, business model, and the Woldes Dollar. The main objective of this whitepaper is to offer the potential users information on the company's project, products, and services to let the user make their own decision regarding whether they wish to use Woldes.

The whitepaper does not establish an offer or call or any other type of sale or use of shares, securities, or assets of the company.

The information given may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to the users or potential token holders to determine whether to undertake a thorough analysis of the company to use Woldes Dollar.

This whitepaper is subject to revision, correction, addition, or replacement without notice. The Woldes core team has full rights and may publish substantial or minor updates to this white paper. Please visit our site for the up-to-date whitepaper and documentation of Woldes and the protocol.

Abstract

This whitepaper describes how Woldes Inc. will disrupt and transform the global payment system, banking, trading, online gaming, and online betting.

Various problems afflict banking, trading, payments, and gaming ecosystems as they exist and function presently. The users of these ecosystems have increased massively after the pandemic. However, the systems and processes of the online service providers are lagging. Meanwhile, users expect ultra-fast, smooth, and highly secure processes and solutions. But the current solutions — based on outdated technology and processes — are expensive, insecure, and complex to use.

Banking, trading, and investment management have become burdensome in the face of growing complexities and the proliferation of products and services. As a result, technological innovation has been secondary. Users have less than ideal transaction experience and suffer from limited options.

Woldes Inc. is developing an integrated and optimized blockchain-based platform for online banking. Our platform will include a proprietary payment system, trading digital assets including cryptocurrencies, bookmaking services, online gaming services, and gambling services.

Woldes will be a one-stop global platform with state-of-the-art technologies and solutions, resolving various problems associated with fragmented systems. We have maintained a fine balance between privacy, security, and speed.

Woldes Inc. has a solid business model applicable to a vast business landscape, ranging from rising sectors like online gaming and online gambling to age-old industries and sectors like banking and trading. Woldes would have cash flows and monetization from commissions through business generated for the service providers, subscriptions, licensing, and transaction fees.

Our primary target market is the financial services industry. Our next focus areas are the high-growth online gaming and online gambling sectors.

Woldes has several technological and competitive advantages for attracting businesses, companies, service providers, and users. We will implement all the necessary marketing strategies to attract users by highlighting the various advantages and USPs of Woldes like zero commission, speed, security, privacy, fairness, and transparency.

Woldes is deploying cutting-edge technology. Our technology stack and unique business strategy will give us a competitive edge over rival companies. Woldes architecture is developed with the industry's latest design and has advanced components for high-speed performance. It has an optimum blend of security, speed, and scalability. Woldes Dollar is the native token of the Woldes blockchain platform and ecosystem.

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Executive Summary

Woldes is a multinational company covering investment management, online brokerage, banking, payment systems, digital assets trading, cryptocurrencies, bookmaking, online gaming, and online gambling. Woldes is pioneering fintech, online gaming, and online gambling with blockchain.

Woldes Inc. is a Miami, FL-based company providing online services to a global audience.

We will be using the zero-commission model for all our trading in crypto, stocks, and future digital assets introduced to the platform. Woldes is the first and only crypto exchange platform with zero fees to buy, sell, swap, and deposit. We only charge for withdrawal.

Our mission is to create a one-stop global platform for online banking, payment systems, electronic trading, cryptocurrencies, bookmaking, online gaming services, and online gambling services.

Woldes leadership has observed several problems in online banking, payments, trading, cryptocurrencies, online gaming, and online gambling as they exist and function at present.

We've developed a unique blockchain-based platform with state-of-the-art technologies and solutions.

The platform will provide an integrated and optimized blockchain-based one-stop global platform for online banking, trading, payments, cryptocurrencies, and online gaming and gambling services. Woldes will improve convenience, speed, and security for the users.

Woldes Dollar is a deflationary token for Woldes platform and ecosystem. Woldes is essentially a financial assets trading and gaming platform. Woldes enables users to buy, sell, swap, and lend crypto coins and tokens. Users can also trade in stocks, bonds, indices, forex, ETFs, and other digital assets introduced to the platform.

With Woldes Dollar being the primary mode of payment, users will have to convert their holdings to Woldes Dollar to use most of the services and products in the Woldes ecosystem. That would include gaming, binary options (predictions), sports booking, savings accounts, and other financial features to be introduced to the platform.

There's a 10% surcharge on every Woldes Dollar transaction, with 70% of each surcharge going to holders of Woldes Dollar, marketing, development, and charity. The breakdown of the 70% reserved is as follows: 42.85% to Holders of Woldes Dollar, 28.57% to Marketing, 14.28% to Development, and 14.28% to Charity.

There will be a Private Sale and a Presale for Woldes Dollar. We will start with the Presale on DxSale with a softcap of 3,500 BNB and a hardcap of 7,000 BNB. Woldes will do our Private Sale after the Presale, and the company will hold it on our website, where investors can buy Woldes Dollar by sending a request to buy via our email address. The Private Sale will require KYC for all investors.

Woldes has an ambitious yet realistic financial plan as a part of the overall strategy. In its operations, Woldes will focus on the bottom line from the very beginning to achieve profitable growth and sustainability.

Woldes Inc. will adopt a balanced approach to avoid unnecessary risks and better risk management. We will not undertake speculative activities or any other activity that may conflict with well-established rules and regulations. Woldes has a solid and realistic financial plan, multi-pronged competitive strategy, highly experienced and qualified management team, and other attributes that will help us manage and mitigate risks.

The Woldes management team comprises seasoned professionals with deep domain expertise and experience in all of the domains targeted by our company for disruption. The workforce of Woldes Inc. will increase further, taking into account the evolving needs with the expansion of operations. The expansion will help us keep the overall costs under control and achieve profitability at an early date.

Woldes Inc. has a well-planned roadmap and milestones for the future. Woldes will launch our products in February 2022. Woldes expects to surpass revenue expectations in 2023 and become a "Unicorn" company in 2024. We plan to list on NASDAQ through SPACS in the 2nd Quarter of 2025.

Introduction

01

The world of cryptocurrency and blockchain is rapidly evolving. Innovations utilize the power of blockchain to advance the way people work, play and invest. With new projects announced regularly, it can be easy to miss potential opportunities worth millions.

Woldes Inc. is a Miami, FL-based company. We focus on developing blockchain-based technologies and solutions that enable banking, payments, trading, online gaming, and gambling to be secure, simplified, and automated. Such innovations also protect user privacy and identity when engaged in activities online.

We provide online services to a global audience, with a target market of ages 13 to 90 years. Our tagline is "It's on," — signifying ongoing business operations round the clock and around the globe.

We are a real company with viable products and service offerings. The pivotal part of our platform is a zero-commission model for all our trading in crypto, stocks, and other digital assets services. Woldes is the first and only crypto exchange platform with zero fees to buy, sell, swap, and deposit. We only charge for withdrawal.



1.1

Foreword

Today, I devote most of my time to new ideas and spend the rest running and promoting hundreds of new businesses across the globe. As someone who has founded numerous successful businesses, I can say that becoming rich or successful isn't just about money, but you need to be rich in ideas and courageous to take risks.

Woldes Team is enriched with a lot of ideas and the courage to take risks. This project is a brainchild of their entrepreneurial imagination. It's an opportunity that is just waiting for exploration. It's what you create with the new opportunity that can make a great difference to all of our lives.

As someone who started his career as a startup, I've taken enormous risks to establish my companies in unknown realms and unchartered territories, with ample rewards in the end. The financial digital assets industry is my most venturesome dream project with great risks, and unknowns yet promises the greatest rewards.

We ignored the established business theories and strategies when we started our company and were determined to do things differently. The world is constantly changing at a staggering and terrifying pace. The developments on the internet completely fascinate and baffle me.

Our leadership has perceived various problems in online banking, digital assets trading, payments, online gaming, and crypto ecosystems—the Woldes integrated blockchain-based one-stop global platform. We aim to disrupt everything we touch, fashioning the perfect solution for many problems in these sectors, thanks to the innovative technologies we implement and a fine balance between privacy, security, and speed.

In the end, every successful person must find the heart and courage to take a big leap and tap the wildest opportunities to reap the rewards, whether blockchain or space exploration. It's one theme that appears in all new successful projects around the world.

Woldes Team has many qualities, both of mind and heart, needed to succeed in a startup and make a small venture grow into a big business empire. We wish them, including the collaborators, good luck and amazing success in this great project.

1.2

Our Vision



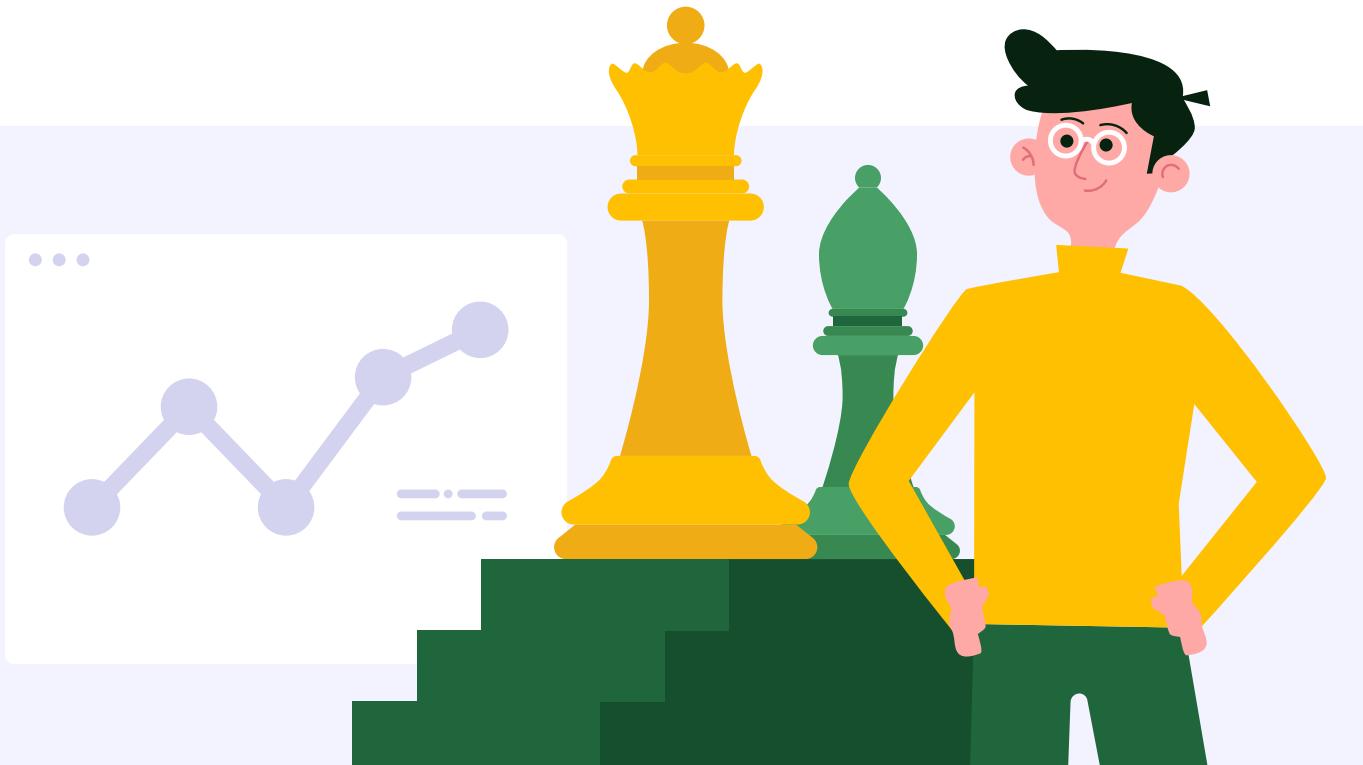
Our vision is that users have complete ease of online banking, trading of digital assets, online gaming, and online gambling with full security, privacy, and control of their data without the possibility of fraudsters or tech giants, and other third parties to sell or misuse the information.

1.3

Our Mission



Our mission is to create a one-stop global platform for online banking, payment systems, electronic trading, cryptocurrencies, bookmaking, online gaming, and online gambling. We intend to provide blockchain-based solutions that securely automate and simplify online payments. At the same time, blockchain technology will enhance customer data protection, enabling users to pay, play or trade without exposing credentials.



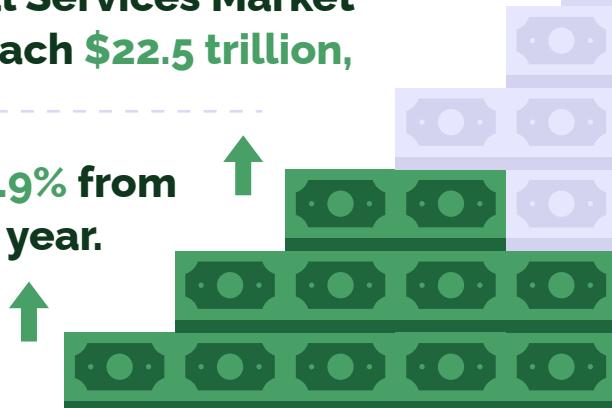
1.4

Current Market Structure

The market estimates project that by the end of 2021,

**The Financial Services Market
is likely to reach \$22.5 trillion,**

**growing at 9.9% from
the previous year.**



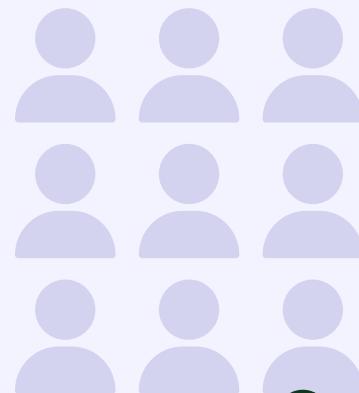
With global GDP expected to reach \$93 trillion in the same year, that would mean that financial services comprise about 24% of the world's economy.

The economy has been moving towards online and automated systems. The coronavirus pandemic broke old habits and sped up that evolution.

**In 2019, an estimated 1.92
billion people purchased
goods or services online**

**and e-retail sales surpassed
\$3.5 trillion worldwide.**

The increasing ease and security of online transactions have encouraged many businesses to embrace B2C sales, especially in light of a pandemic that forced many brick-and-mortar stores to close. With the boom, the digital marketplaces accounted for 57% of global online retail sales in 2019.



The biggest marketplaces are well-known leaders like Amazon. However, an increasing number of companies are capturing a slice of the online distribution market. Walmart and Best Buy have both launched marketplaces for third-party product sales. The trading giant Amazon registered over 5 billion unique visitors in June 2020.

Online services are likewise rising in popularity, including everything from streaming services to virtual meetings, online gaming, healthcare and assistance, online gambling, and so on.



The COVID-19 pandemic continues to have a significant influence on trading and online user behavior around the world. As millions of people stayed home in 2020 to contain the spread of the virus, digital channels have become the most popular alternative to physical stores and in-person facilities. In June 2020, global retail trading traffic stood at a record 22 billion monthly visits with exceptionally high demand for many items and offerings.

Many companies like Amazon are betting on people who dabbled with online ordering to convert into lifelong customers during the pandemic months.

With the acceleration, the forecast and penetration projections for online trading have skyrocketed upward.

In 2019, e-retail sales accounted for 14% of all retail sales worldwide. We expect this figure to reach 22% in 2023. In 2021, over 2.14 billion people worldwide will buy goods and services online. E-retail revenues will grow to \$6.5 trillion in 2022.

As the global pandemic has re-imagined virtual business, many companies have also come face-to-face with the decreased costs of operating remotely.

Alongside the rollout of 5G, blockchain, and improved AI, companies are looking for tech to streamline their processes and keep customers online wherever possible. That includes drones for delivery by Amazon, augmented and virtual reality for product testing by IKEA and Wayfair, and improved payment platforms by Shopify.

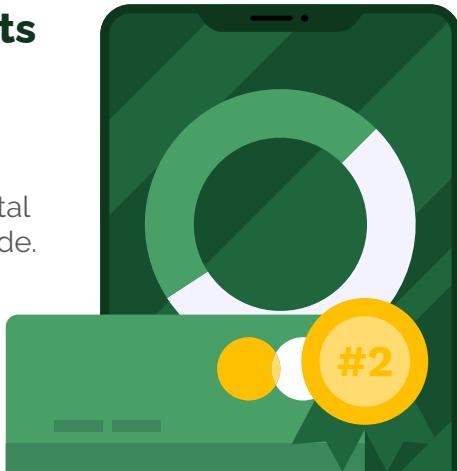
The shift was happening before COVID-19, but the pandemic has accelerated things dramatically towards online and virtual spheres slated for massive future growth.

1.4.1 The Payment Trends

In 2019, digital and mobile wallets accounted for 41.8% of global trading payment transactions.

That share will increase to 52.2% in 2023, making digital wallets the most popular online payment method worldwide.

Credit cards were ranked second with a 24.2% market share in 2019.



In Visa's new global "Back to Business Study 2021 Outlook,"

85% of the survey's 5,000 respondents said

they expect service providers to offer digital options when paying in stores.

PayPal is the preferred payment method amongst online customers worldwide, as more than

40% of online customers affirmed using this method.

PayPal's high growth of active registered accounts continued in 2020, growing by nearly 70 million or 22% year-over-year in quarter three of 2020. In total, 361 million active user accounts worldwide brought a net payment volume of \$247 billion. That represents a 38% growth generated through over 3.7 billion transactions.



Tapping a debit or credit card was the top contactless payment options users expected at 62%,



Followed by mobile payment app (such as a retailer's app) at 41% and



Mobile wallets (such as Apple Pay) at 37%.



By the end of 2020,

about 82% of small and medium-sized businesses, or SMBs,

had adopted new forms of digital technology to meet the changing user demands.



74% of SMBs expected users to continue to prefer contactless payments

for in-store shopping even after COVID-19 vaccines are widely available.

An average of 56% of users made an effort to use contactless payments whenever possible.

Several countries had higher levels of "contactless whenever possible" use,



such as Russia
(73%),



Singapore
(69%),



Ireland
(71%),



and Canada
(64%).

World can effectively avoid such problems if we promote adopting cryptocurrencies for mass use.



The low average of **56% of users globally**,

and the US at a very **low average at 38%, requires urgent action**.

The US citizens can adopt cryptocurrencies easily at a rapid pace to come on top of the world.

It took roughly 1,100 years to go from paper money to plastic, 50 years from plastic to digital, and just ten years from digital to mobile. Over the last decade, the digital payments landscape has undergone a structural shift. User behaviors are changing—moving towards contactless and cashless transactions.

1.4.2 The Massive Shift to Cryptocurrencies — The Future of Digital Payments

As technological advances continue to unfold, advances in digital payment technologies are creating ripple effects globally. As transactions rise, some other technological innovations could be instrumental to shaping the evolution of digital payments:

While many innovations increase efficiency or ease, cryptocurrency and blockchain have the strongest potential to create a cashless society. Daily average cryptocurrency transactions have crossed one million.



Cryptocurrencies have several striking and differentiating features. They offer many advantages to the users, businesses, and institutions. The users and investors alike can benefit from the shift towards a cashless economy powered by cryptocurrency.



Blockchain is the next ubiquitous technology that could change how transactions are verified, adding a new layer of security to transactions. Instead of using a smartphone, plastic, or cash, people can pay for every purchase with a cryptocurrency in the future.

Because cryptocurrencies are programmable, customizable computer code, developers can design and adapt them for many use cases within the digital economy. In the blockchain-based payments world, blockchain technology will enable the automation of various payments with smart contracts. Many of the world's largest banks are already deep in experimentation with digital currencies.

Today's cryptocurrencies go beyond replacing cash. This new token-based economy evolves with unique solutions emerging in finance, security, identification, social engagement, and ownership.

The cryptocurrency market and blockchain ecosystem have become huge. The cryptocurrency total market cap crossed \$2.15 trillion, with the daily volume of transactions recently crossing the milestone of \$68.3 billion.

The online market has got some momentum behind it following the outbreak of the COVID-19 pandemic. Users have shifted in hordes to online service providers, but the infrastructure and processes of most of the online service providers have not improved at a similar pace.

The online market is growing fast like never before, yet inefficient. At the same time, users expect ultra-fast, smooth, and highly secure processes and solutions more than ever. But the current

There are some problems and challenges to using cryptocurrency for everyday transactions and its mass adoption at the institutional and individual levels



Price volatility

The price of cryptocurrencies, including Bitcoin, fluctuates wildly. Big swings in price make it unattractive for day-to-day transactions.



Slow transaction process

The average confirmation for Bitcoin takes about 20 minutes per transaction right now, and even hours in some circumstances.



High transaction fees

The average transaction costs are high in the case of a majority of operators.



The cryptocurrency market

is seeing the influx of many non-serious companies and persons without a solid business model and no visible cash flows. Many speculators enter the cryptocurrency market to raise funds for even unviable projects.



Slow adoption

of the cryptocurrency and blockchain ecosystem, particularly among the traditional businesses and the masses



Many institutional investors

still consider cryptocurrencies as speculative financial instruments.

These factors are not necessarily problematic at all times – but one can see why these challenges may make crypto less appealing for everyday retail transactions, such as one at the local coffee shop or online grocery store.

Customers are increasingly concerned about their data security, with regular data breaches causing users to lose confidence.

All this hampers the mass adoption of online activities, e-commerce, and cryptocurrency, particularly by the less tech-savvy people and regions.

The existing banking, trading, gaming, payments, and cryptocurrency ecosystem problems require innovative solutions with out-of-the-box thinking.

Today, cryptocurrency like Woldes Dollar offers cutting-edge advances that are diverse and transformative.



Privacy

Private digital transactions, with some offering anonymity. Anonymized transactions protect user data through cryptographic techniques.



Greater Security

Prevents fraudulent alterations from third parties. We are providing immutable, traceable records of security-rich transactional networks.



Borderless

Drastically reduces fees and processing times due to a lack of cross-border restrictions.



Lower Costs

Lower transaction fees thanks to fewer third parties. It improves efficiency with steep reductions in settlement time and efficacy, saving users \$16 billion annually.



Programmable Money

Borderless money enables easy conversion between currencies. Smart contracts could drastically eliminate manual and administrative work — ultimately bypassing them altogether.

In addition, it could also be considered an investment in tomorrow's financial system —decentralized finance (DeFi).

DeFi, an emerging alternative financial system built on public blockchains, enables greater accessibility because anyone can connect to it. Additionally, transactions are publicly visible, enabling greater transparency across the system.

1.4.3 Online Banking

The global banking sector had an estimated

**market capitalization of \$8.58 trillion
in the first quarter of 2021.**

The banking sector is very large, but it suffers from various deficiencies. Banking services have become burdensome in the face of growing complexities and the proliferation of products and service offerings. Even the revolutionary and very effective online banking model two decades ago has become obsolete and inefficient.



In 2019, digital and mobile wallets accounted for 42% of global trading payment transactions. This share will increase to 52% in 2023. In Visa's new study, 85% of respondents expect service providers to offer digital options when paying in stores. The volume of digital payments has continued to grow by double-digits and surpassed the \$4 trillion mark.

The traditional card payment solution is outdated, expensive, and inefficient. Re-directing the users to 3rd party payment platforms is problematic and time-consuming. Almost 70% of all online users are abandoning their carts. The majority do so due to the hassle of redirection and security concerns. With the Woldes cards and payment solution, this is a mitigated hassle and concern.

Woldes' primary target market is the financial services industry. Our next focus areas are the high-growth online gaming and online gambling sectors.

1.4.4 Online Trading

In 2020, global assets under management (AUM) reached \$103 trillion, according to Boston Consulting Group. With total global wealth estimated at \$431 trillion, that means that the banking and investment sector accounts for just under a quarter of the world's assets.

The trading facilities for financial assets don't provide a customized and smooth transaction experience. These companies do not make the adoption of the latest advanced technologies like blockchain with a holistic approach. The users cannot enjoy a wide variety of payment options, including cryptocurrency payments and trading.

1.4.5 Online Gambling

The casino and online gambling sector worldwide was roughly \$262 billion in 2019.

The market size of the casino and online gambling industry worldwide is estimated to reach roughly \$267 billion in 2021.

The existing solutions cannot effectively fulfill users' needs who want privacy, security, frictionless and seamless experiences. Online gambling is our focus area. Woldes would have many features and offerings for online gambling.

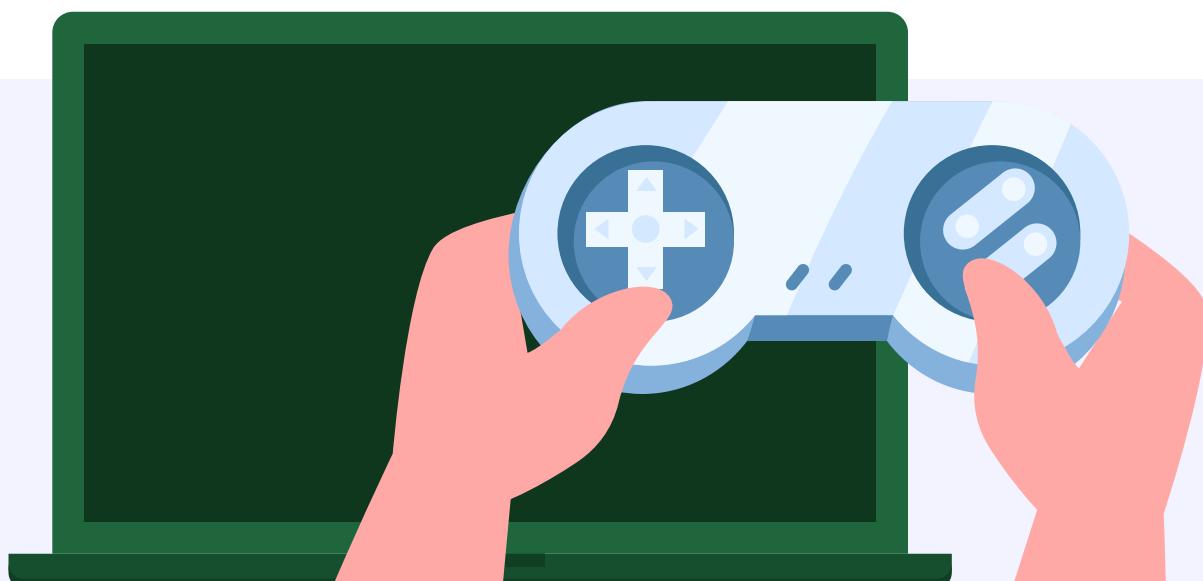
1.4.6 Online Video Games

The online gaming market will reach \$398,950,000 by 2026, from \$192,150,000 in 2019, at a CAGR of 11.0% during 2021-2026. The increasing adoption of internet services and the widespread availability of online games worldwide are likely to boost gaming market growth.

The video game industry market will reach \$156,760,000 by 2027, from \$109,610,000 in 2020, at a CAGR of 5.2% during 2021-2027.

In the video game industry, game creators are constantly improving and pushing the technological limits in terms of real-time rendering of images, fueling growth.

Woldes has invested heavily in developing state-of-the-art video games that are bound to exhilarate gamers. Our video games would have amazing features that would provide an awesome gaming experience.



2.1 Summary

Woldes Inc. is developing an integrated and optimized blockchain-based platform with state-of-the-art technologies to bring highly efficient banking, trading, and payments solutions. The Woldes payment platform makes the user experience smooth and hassle-free, with maximum security and the ease-of-use.

The primary use case of the Woldes payment platform is to offer an easy solution to customers for different products and services. In our initial use case, the customers will be using WOD to pay for different products and services. Now our design applies to most business payment solutions. Woldes has simple and optimized processes to execute transactions.

On the Woldes platform, users will swap, buy, and sell on Ethereum-based decentralized exchanges (DEXs), Binance, and Polygon to access over 5000 coin pairings.

Users will also be able to participate in online casinos and live sports betting through the Woldes platform.

2.2 Website

Woldes has developed a comprehensive and high-speed website for the Woldes platform. The website offers many features and functionalities to website visitors, integrating with the Woldes platform as the singular hub for our services.



2.3

Mobile Apps: iOS & Android



Woldes is developing customized mobile apps for iOS and Android. The users can use our mobile apps to make payments, send and receive cryptos, trade financial assets, play online games, and participate in online gambling.

2.4

Desktop: macOS & Windows



Woldes Inc. is developing customized desktop apps for macOS and Windows. The users can use these apps to make payments, send and receive cryptos, trade financial assets, play online games, and participate in online gambling.

2.5

Television



Woldes platform and apps can also be accessed and used on internet TV and Android TV. The users can use these apps to make payments, send and receive cryptos, trade financial assets, play online games, and participate in online gambling.

2.6

API



Woldes has developed an advanced API for creating seamless and frictionless operations and user experience.

3.1

The Solution: An Integrated and Innovative Paradigm

A radically different technology is needed to disrupt existing obstructive legacy systems. Every ten years, new technology drives major innovation, disruption, and opportunity. Now is the time for blockchain technology to disrupt the payments systems, online banking, digital assets trading, and online gaming sectors with multiple opportunities and benefits.

Woldes has developed a new integrated and innovative blockchain-based platform. The Woldes platform is a modern solution leveraging the benefits of blockchain technology and offers multiple benefits for users and businesses:

The Woldes solution focuses on a frictionless user experience while enhancing security. Woldes provides a next-generation transaction experience, making it the perfect solution for users and businesses.

3.1

Functionality

- ✓ One-stop solution
- ✓ Pay with cryptocurrencies
- ✓ No hassle to transact
- ✓ High-speed performance
- ✓ User-friendly and easy to navigate
- ✓ High level of security
- ✓ Full privacy

The Woldes platform is a game-changing proposition that promotes and further stimulates high levels of activity. It ensures high security and privacy infrastructure that competitors are lacking. An ever-improving user experience will be made possible through the integrated and innovative paradigm of Woldes solutions, involving cutting-edge technologies and continuous improvement to our company culture.

The users would have a range of options and be free of any central authority dictating terms externally. They would have optimal pricing, a rational transaction system, and a tokenized reward and loyalty system. The users have full flexibility and ample customization options.

3.3

Cryptocurrency

Despite the concerns, there is much optimism that blockchain and digital assets, including cryptocurrencies, can be a boon to users in the long term. Blockchain and distributed ledger technology (DLT) are still evolving, and people worldwide are working to solve critical issues with integrated and innovative offerings. Blockchain companies are constantly introducing new technologies and features that can decrease costs and increase efficiency.

The new and innovative solutions like Woldes would make crypto significantly more appealing to the masses as a form of payment and investment, creating a great blockchain and cryptocurrency ecosystem having multiple network effects and benefits.

Woldes intends to use the appropriate techniques and processes to eliminate or minimize the negative aspects of the cryptocurrency while enhancing the benefits for the users and the common people. For instance, we will use a fast conversion process for crypto-fiat exchange to reduce volatility risks.

Woldes aims to transform the traditional banking, trading, and payment system and outdated infrastructure and processes with an innovative and unique blockchain-based platform.

3.4

Products Summary

Woldes has developed a comprehensive and useful suite of products and service offerings that would be highly convenient and beneficial for users and customers.

The main products are:

- ✓ Credit cards, debit cards, and payment systems
- ✓ Money & Wire Transfer
- ✓ Direct market access to stocks trading, options, futures, indices, commodities, forex, bonds, and ETFs
- ✓ Binary Options
- ✓ Crypto exchange, wallet, loans, cards, and insurance
- ✓ NFT Marketplace: Auctions and Buy Now
- ✓ Online video games
- ✓ Video game live streaming
- ✓ Sports betting (Bookmaking)
- ✓ eSports betting
- ✓ Online gambling

4.1

The Crib: Current accounts (An Interest-bearing "vaults")

You can maintain four fiat currency accounts and two crypto account which has to be in Woldes Dollar and any of the 700 cryptocurrencies or just one crypto account, which has to be in Woldes Dollar.

The current account enables users to get a minimum of 12% annual interest on the savings in their account.

Users will set up recurring payments, withdraw cash at ATMs, make contactless payments, and use Apple Pay and Google Pay.

The minimum account opening amount is \$5 for Standard Personal, \$10 for Plus Personal, \$15 for Premium Personal.

Account-holders will pay \$2.99 per month for account maintenance, while Premium account holders will pay \$6.99 per month.

Standard account holders don't have to pay any monthly account maintenance fee. The fee is \$0.5 for running an account balance less than \$5 for 24 hours.

A Business account will require companies and businesses to have a minimum opening amount of \$100. Fees include \$25 per month for account maintenance and \$10 for a balance of less than \$100 for 24 hours.

There's no account ceiling for Personal and Business Current Accounts. These can save unlimited amounts in their accounts.

We hope to have over one million global Personal account holders and 20,000 Business account holders within the first 12 months after the mainnet launch.

Account-holders can hold cryptocurrency equivalent to the fiat currency in their account. The only cryptocurrency accepted for Woldes Current Account is our crypto token Woldes Dollar. Therefore, holders must convert their fiat currencies and other cryptocurrencies to Woldes Dollar. The Woldes platform documentation will provide instructions to holders.

Users can maintain up to four fiat currency accounts and two cryptocurrency accounts. Initially, only Woldes Dollar will be accepted, and users can convert their cryptocurrencies into Woldes Dollar. Users can maintain their accounts with any of these 132 currencies

- New Zealand Dollars
- Australian Dollars
- Euros
- Sterling
- US Dollar
- Canadian Dollar
- Japanese Yen
- Afghani
- Lek
- Algerian Dinar
- Dram
- Bahamian Dollar
- Bahraini Dinar
- Taka
- Barbadian Dollar
- Belarus Ruble
- Belizean Dollar
- CFA Franc BCEAO
- Bermudian Dollar
- Indian Rupee
- Boliviano
- Pula
- Norwegian Krone
- Bruneian Dollar
- Lev
- Burundi Franc
- Riel
- CFA Franc BEAC
- Escudo
- Caymanian Dollar
- Chilean Peso
- Yuan Renminbi
- Columbia Peso
- Brazil Real
- Comorian Franc
- Congolese Frank
- Costa Rican Colon
- Croatian Dinar
- Cuban Peso
- Cypriot Pound
- Danish Krone
- Ethiopian Birr
- Estonian Kroon
- Fijian Dollar
- Dalasi
- Lari
- Gibraltar Pound
- Quetzal
- Guinean Franc
- Guyanaese Dollar
- Gourde
- Lempira
- Forint
- Icelandic Krona
- Iranian Rial
- Iraqi Dinar
- Shekel
- Jamaican Dollar
- Jordanian Dinar
- Tenge
- Kenyan Shilling
- South Korea Won
- Kuwaiti Dinar
- Som
- Lat
- Lebanese Pound
- Loti
- Liberian Dollar
- Libyan Dinar
- Swiss Franc
- Lita
- Pataca
- Denar
- Malagasy Franc
- Malawian Kwacha
- Ringgit
- Rufiyaa
- Maltese Lira
- Ouguiya
- Mauritian Rupee
- Mexico Peso
- Dirham
- Metical
- Kyat
- Namibia Dollar
- Nepalese Rupee
- Cordoba Oro
- Naira
- Sul Rial
- Pakistan Rupee
- Balboa
- Kina
- Guarani
- Nuevo Sol
- Philippines Peso
- Zloty
- Rial
- Leu
- Ruble
- Ruble
- Riyal
- Leone
- Singapore Dollar
- Koruna
- Somalia Shilling
- Rand
- Sri Lanka Rupee
- Dinar
- Sweden Krona
- Syrian Pound
- Sul Rial
- Pakistan Rupee
- Balboa
- Kina
- Guarani
- Nuevo Sol
- Philippines Peso
- Zloty
- Rial
- Leu
- Ruble
- Ruble
- Riyal
- Leone
- Singapore Dollar
- Koruna
- Somalia Shilling
- Rand
- Sri Lanka Rupee
- Dinar
- Sweden Krona
- Syrian Pound

4.2 Payment Systems

With over 130 currencies and 7000 cryptocurrencies, Woldes provides the opportunities that never stop, and your business doesn't either. Keep your business humming with total payment solutions designed around you. Woldes delivers the experience your customers expect, wherever and however they want to pay. Same day and Next-Day Payment Funding. Mobile Payment Solutions. Real-Time Reporting. Anytime, anywhere access to your business data. Payments security and compliance support. All major cards, contactless and mobile wallet. Woldes Payment System involves payments face to face, online payments, and payments by phone.

4.3 Debit Card

The Woldes Debit Card enables current holders to shop, deposit and withdraw funds from their accounts with Woldes. Customers can hold either our MasterCard or Visa cards, as well as contactless payments for convenience. There will be Personal and Business cards, so holders of the Personal accounts can have Personal Visa or MasterCard cards, and Business account holders can have Business Visa or MasterCard cards.

They can use the cards to convert their cryptocurrencies to fiat currencies and use it online and offline shops worldwide. Holders may use a Woldes card to purchase more than 110 currencies at the interbank exchange rate.

It's free to request a card, and we will mail the card to the user irrespective of the location in the world for free. Holders can use the card to withdraw money from any ATM worldwide, but third-party fees will vary.

4.6 Spread

Spread is a buy now pay later product developed by Woldes. Here, Woldes customers do not pay any deposit to the merchant. The money is spread over 3 to 6 monthly instalments.

4.4

Credit Card



Borrow money to spend up to an agreed limit and pay it back later. You can either pay back the whole amount you've borrowed at the end of the month or repay the money over a longer time by making a minimum payment each month.

Woldes Visa/MasterCard Credit cards also give you protection for goods or services costing \$100 to \$60,000. 5% cashback on select grocery stores. Earn 1.5% cashback on all other purchases aside from grocery stores—no Annual Fee.

4.5

HighPlus



HirePlus is hire purchasing. Customers make a deposit for the item that they want to buy and will spread the rest over 3 to 36 months. Woldes HirePlus is backed by our Woldes Banking so customers can use their savings and cryptos held in Woldes Dollar to get hire purchase on any item online. Customers has to pay 5 to 30% of the cost of the item and Woldes will pay the remaining amount to the merchant. The rest of the money will be paid with interest over 3 to 36 months.

4.7

Bankwire



Secure money transfer from Woldes to any bank around the world in just three minutes. Bankwire can take a minimum of a minute or up to five days, depending on your bank. There is no minimum transfer amount.

4.8

Money & Wire Transfer



Woldes will enable users to send and receive money from any other peer worldwide in just a few clicks. Users can send funds to their Woldes account, mobile phones, or collection points globally. There's a fixed fee of 0.02% per every wire and money transfer.

We provide direct market access and binary options to financial assets such as cryptos, stocks, bonds, ETFs, forex, indices, and commodities.

With direct-market access, traders can buy and hold financial assets, but with binary options, traders predict the changes in the prices of financial assets and can buy/sell before the price change.

Traders can buy and sell over 1000 stocks, over 7000 cryptocurrencies, 150 forex pairs, 100 commodities, and more to come. Woldes also provides trading contests, copy trading, in-depth charts, practice accounts, and company info and trends. \$5 (or Woldes Dollar equivalent) minimum deposit.



5.1 Cryptocurrency

Woldes will enable traders to buy, sell, and swap over 7000 cryptocurrencies on our exchange. Traders can also send, receive, and convert cryptocurrencies. Traders can lend and borrow cryptocurrencies.

Fee Structure:

- ✓ 0.02% transaction fee for swapping from one cryptocurrency for another.
- ✓ 0.01% fee for selling and buying cryptocurrencies.
- ✓ 0.02% fee for sending and withdrawing cryptocurrencies.
- ✓ 0.2% on borrowed cryptocurrencies

5.1.1

Exchanges

Trade over 7000 cryptos with just one core cryptocurrency. All the cryptos on Woldes Exchanges are paired with one cryptocurrency, the Woldes Dollar, so you do not need to convert several currencies. Woldes provide five crypto exchanges: Standard, Pro (advanced terminal and trading floor for advanced, professional and enterprise traders), Peer-to-peer (P2P), Derivatives (futures and options), and Defi Swap.

5.1.1.1

Crypto Standard Exchange



Buy cryptos from a simple and secure online store layout in only a few clicks with no trading fees.

Traders can buy over 7000 coins and tokens daily, weekly, bi-weekly, monthly, or as a one-off purchase. You can trade with your local fiat currency such as the U.S. Dollar, British Pound, Euro, etc.

5.1.1.2

Crypto Standard Exchange



Buy cryptos with an advanced trading floor with no trading fees. The Pro Exchange is purposely for advanced crypto traders, businesses, and institutional traders.

Traders can buy over 7000 coins and tokens. All cryptocurrencies on the exchange pair with Woldes Dollar, so you have to have Woldes Dollar before buying any coins and tokens.

5.1.1.3

Crypto P2P Exchange



Buy and sell 7000 cryptos directly on the platform with no trading fees or intermediary. Here, traders sell among themselves in a decentralized trading platform.

5.1.1.3

Crypto Derivatives Exchange



Trade futures and perpetual swaps on Bitcoin, altcoins, and several types of tokens. Enjoy 100x leverage, reliable liquidity, and no trading fees.

5.1.2 Crypto DEX

Woldes provides an automatic market-making decentralized finance protocol that is used to exchange cryptocurrencies. Woldes provides the platform to launch your token, swap tokens, migrate your LP token, add your token to a liquidity pool (LP), and list your token.

5.1.2.1 Launch



Launch your DeFi token on Woldes with lowest fees in the industry. We provide you the Launchpad to raise funding for your ER-20, BEP-20, HECO, FTM, MATIC, and TRX tokens.

5.1.2.2 DeFi Swap



Our DeFi Swap Exchange comes with no trading fees, a fast and secure decentralized exchange for swapping all crypto tokens, including ER-20, BEP-20, HECO, FTM, MATIC, and TRX tokens.

5.1.2.3 Liquidity



Woldes pools allow you to provide liquidity by adding your tokens to liquidity pools or "LPs". When you add your token to a liquidity pool (LP), you will receive FLIP tokens (version of liquidity provider tokens). You can also redeem your funds at any time by removing your liquidity.

5.1.2.4 LP Migration



Woldes enables you to migrate your liquidity from any of the other DEX to Woldes at a 0.15% surcharge fee. A portion (0.06%) of this is distributed to the liquidity providers. With Woldes Liquidity Migration, you can move your tokens from Uniswap, PancakeSwap, SushiSwap, MDEX, etc to Woldes.

5.1.3 Wallet

Send, receive, swap, and convert over 7000 coins and tokens in a secure and easy-to-use digital and mobile wallet. Our digital wallet suite will include integration for our interest-bearing "vaults," which will provide variable interest rates on staking digital assets. Woldes Wallet comes 5 versions: online, mobile, desktop, paper, and hardware. Woldes online, hardware and paper wallets will be available from December. Woldes mobile and desktop Wallets will be available in February 2022.

5.1.4

Crypto Loans



Receive liquid funds without selling your cryptos. Borrow cryptos instantly. Borrow up to 85% of your crypto on Woldes and choose to pay three to 48 months later.

5.1.5

Woldes Crap



Woldes Crap is our crypto scratchcard. Customers can buy any of our scratchcards from their local grocery store and top-up on their Woldes account. It's instant. The cards starts from \$5, £5, €5, or equivalent to your local currency. The maximum amount on a scratchcard is \$1000, £1000, €1000 or equivalent to your local currency. You get the Woldes Dollar equivalent on your account on Woldes.

5.1.6

Crypto Cards — Debit & Credit cards



Woldes provides crypto debit and credit cards that allow users to create a crypto account and transfer or deposit cryptocurrencies to that account. Crypto debit cards enable you to spend money held in your crypto account with us.

Crypto credit cards enable you to borrow against your crypto current account with us and earn cashback and rewards. You can use your card to shop online and offline. You can withdraw from any ATM worldwide.

5.1.7

Woldes Pay



Woldes Pay is our digital wallet platform and online payment system developed by Woldes Team of Developers to power in-app, online, and in-person contactless purchases on mobile devices, enabling users to make payments with Android and IOS phones, tablets, or watches. Customers don't pay extra transaction fees when they use Woldes Pay to make purchases. Woldes Pay accepts both fiat backed accounts and cryptocurrencies but the customer has to have a Woldes current account or Woldes Crib to be able to use Woldes Pay.

5.1.8 Woldes POS



Woldes is the first fintech and company to introduce crypto POS, card readers, and terminals to the world. With Woldes POS, readers, and terminals, merchants and businesses can accept any crypto coin and token at their shops, offices, etc on the go. The POS, card readers, and terminals can accept over 7000 cryptocurrencies including Woldes Dollars. Customers can pay via their mobile phones, QR Code, etc.

5.1.9 Insurance



Our platform allows users to insure crypto held in Woldes Wallet and other online wallets against theft or other malicious hacks. Ours is a new type of liability insurance policy with a dynamic limit that increases or decreases in line with the price changes of crypto assets. Our policy will always repay you (the insured) for the underlying value of your managed asset. That remains true even if the value fluctuates over the policy period.

5.1.10 Crypto ETF



Woldes Crypto ETF is the first exchange-traded fund for top 100 cryptocurrency by marketcap. Woldes Crypto ETF enables investors to hedge against price fluctuations and possible rugpull of any of the top 100 cryptos per market cap.

5.1.11 Farm



Woldes Crypto ETF is the first exchange-traded fund for top 100 cryptocurrency by marketcap. Woldes Crypto ETF enables investors to hedge against price fluctuations and possible rugpull of any of the top 100 cryptos per market cap.

5.1.12 Prediction



Predict the price movements of cryptocurrencies and earn returns and rewards.

5.1.13 NFTs Marketplace



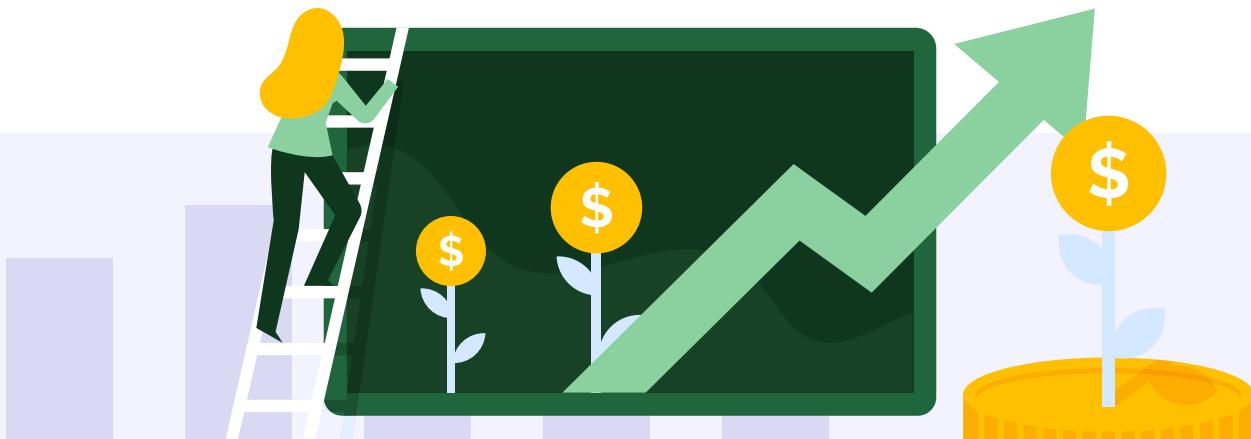
The NFT Marketplace enables users to buy and sell exclusive digital assets and collectibles on Woldes. Discover the world's largest and most secure digital marketplace for crypto collectibles and non-fungible tokens (NFTs). There is no fee to list collectibles, but there's a 10% after-sale commission on each sale.

5.2 Stocks Trading

Direct market access to multiple traditional digital assets with Woldes will enable users to invest and trade stocks from various stock exchanges worldwide in a single platform. You can buy any company stock from the top 70 stock exchanges by market capitalization. Zero commission fees.

Users can directly invest or trade in stocks, bonds, indices, ETFs, commodities, and other digital assets as they become available on the platform. There's no minimum deposit to trade.

Trading the Woldes Credit ETF enables you to hedge the price fluctuations of the top 100 cryptos by market cap.





5.3

Commodities Trading

Direct market access to multiple traditional digital assets with Woldes will enable users to invest and trade stocks from various stock exchanges worldwide in a single platform. You can buy any company stock from the top 70 stock exchanges by market capitalization. Zero commission fees.

Users can directly invest or trade in stocks, bonds, indices, ETFs, commodities, and other digital assets as they become available on the platform. There's no minimum deposit to trade.

Trading the Woldes Credit ETF enables you to hedge the price fluctuations of the top 100 cryptos by market cap.



5.4

Forex Trading

Trade over 100 forex pairs in one platform with lower fees.



5.5

Bonds Trading

Buy and sell country, company, and state/municipal-specific bonds at the go. Lower fees.



5.6

Options & Futures Trading

Trade equities, commodities, etc., in one futures and options trading floor.



5.7

Binary Options

Woldes will enable users to trade binary options for stocks, cryptocurrencies, indices, commodities, ETFs, and forex. Earn huge returns/rewards if the predictions are correct. There's no minimum deposit to trade.



5.8

CopyTrade

Woldes CopyTrade enables traders to automatically copy positions opened and managed by another selected individuals.

Sports Bookmaking

06

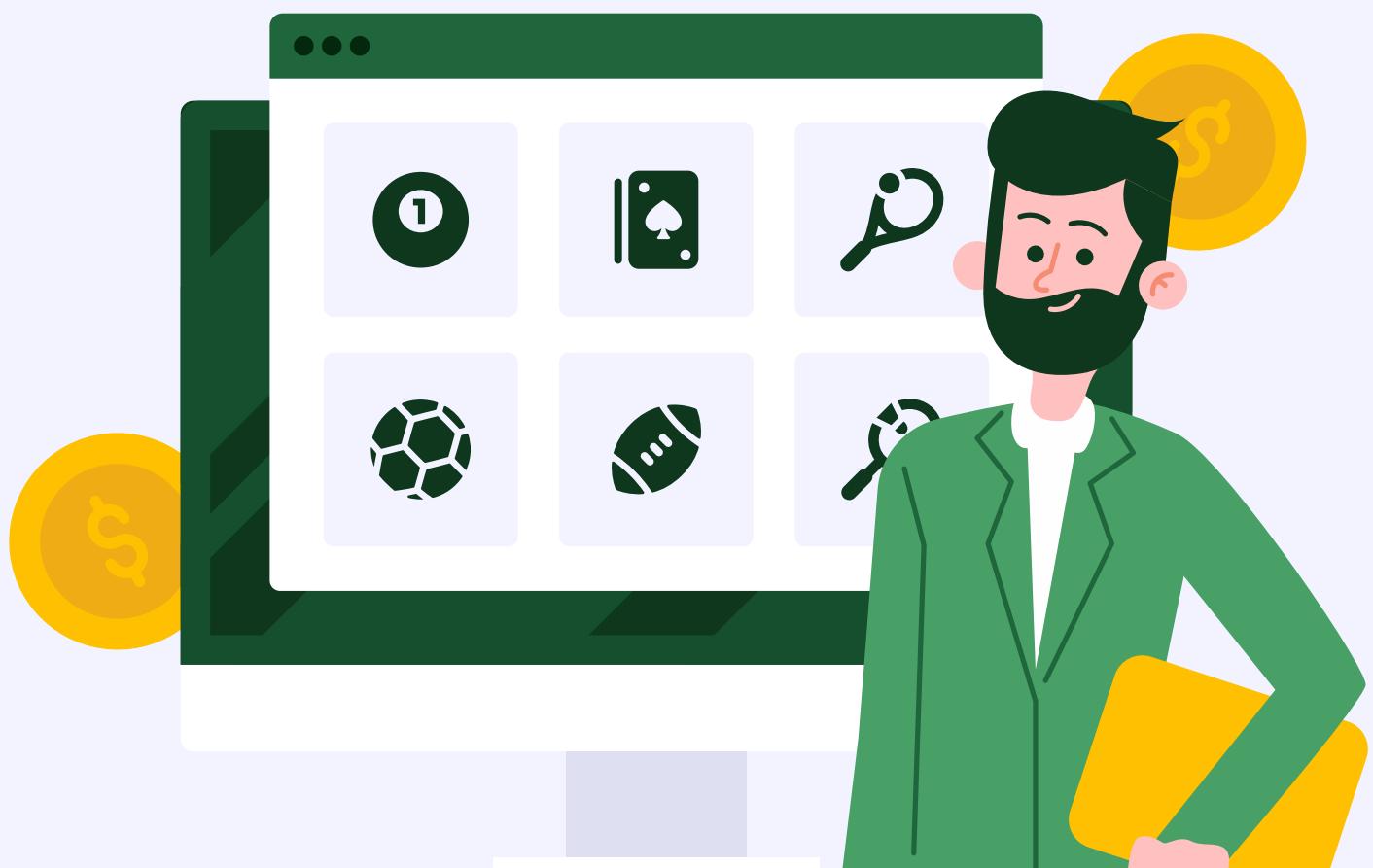
Bet online on all your favorite sports. Woldes will be the most comprehensive In-Play service, competitive odds, exclusive price boosts, free bets, and promos for new and existing customers.

Users can watch live sports, with live streaming available on desktop and mobile versions of the Woldes platform. Get \$50 (or Woldes Dollar equivalent) in free bets.

Woldes will enable users to play online gambling games such as casinos, jackpots, and slots.

Users will also be able to play, bet, and gamble in many different eSports.

Bet on over 20 major sports on Woldes with more added regularly. You can bet on football, basketball, baseball, golf, American football, ice hockey, and select others.





6.1 All Sports

Woldes enables you to predict sports results and placing a wager on the outcome. Get the best live sports betting odds & bet online with exciting sporting action around the clock. Get your exclusive welcome offer when you join Woldes today. Experience the most comprehensive pre-game and in-play sports betting markets. Watch Live Sport. Live Streaming available on desktop, mobile phone, tablets and Woldes TV.



6.2 One-on-One (Peer-to-Peer) Betting

Our platform offers a peer-to-peer betting system for any sports or event with a pre-determined reward on Woldes. Woldes manages the contest of the two and gives the pre-determined reward to the winner. The bet has to be initiated by the two parties.



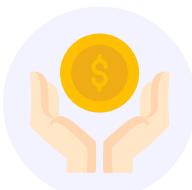
6.3 Daily Fantasy Sports (DFS)

Select virtual teams of athletes to play against others for a pre-determined prize pool. The DFS player with the highest number of points wins the contest.



6.4 eSports

Predict the results of eSports competitions and place a wager on the outcome.



6.1 CopyBet

Woldes the first social betting platform that allows users to share and copy best bets from other users automatically. Woldes allows you to choose successful tipsters to copy their winning strategies.

Woldes offers a secure and simple platform to play lotto, jackpots, casinos, slots, etc. There will be more games added each month.

Lore ipsum



7.1

Lottery

Buy a minimum \$1 (or Woldes Dollar equivalent) ticket with the chance of winning \$100,000 (or Woldes Dollar equivalent) in our weekly lottery draw.



7.2

Casino

Take a seat and play online casino games for real money.



7.3

Live Casino

Play live casino games with other people around the world for real cash.



7.4

Slots

Play slots and earn real money.



7.5

Jackpots

Play in Woldes daily jackpot and win a minimum of \$5000 (or Woldes Dollar equivalent). The minimum deposit is \$0.5 (or Woldes Dollar equivalent).



7.6

Kano

Play Kanos on Woldes for real cash.



7.8

Roulette

Let's get going with Rouletter for real. Earn real money on the way.



7.9

Blackjack

Play Blackjack for real money.



7.10

Poker

Play poker with other people around the world for real money. Get \$20 to play free.



Play and watch live video games online. We have three multiplayer games, each with several levels that you can play all year long.

Users can play multiplayer social games on the platform. Woldes charges users to move from one level to the other in the game(s). There will also be subscription-based models for certain games.



8.1

PreDark game

PreDark allows users to play as ex-CIA agents recalled to fight a group of Robocop creatures invading the Earth. The enemy only shows up before dark. There are thousands of creatures per level, and each level will spawn unique creatures. The level of difficulty differs per level. A player can be any of the experiment CIA agents or a Robocop.



8.2

OneCity game

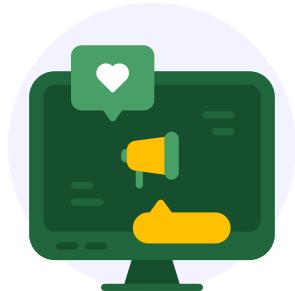
OneCity is a newly discovered city, and the city authorities are looking for professionals and semi-professionals to build the city. There are over 4000 professional roles, and players can pick any of those roles. Each stage in the development of the city has a level.



8.3

MoonRail game

Moonrail takes place with a group of tourists that go to the moon in search of gold. Each tourist has a map and plan in the search for gold and precious metals. There are multiple levels, with each containing several precious metals that a player can discover. Players can choose their character or create a unique character.



8.4

Live game streaming

Subscribe and watch live video games on the go. Don't miss your favorite players as they compete online.

Woldes financial news and media platform. Read the latest financial news, charts, trends, etc. Woldes also plans to provide personal financial advice via the Woldes+ service suite. Woldes+ provides various channels. You can access Woldes+ online, desktop, mobile, digital magazine, radio, podcast, and TV format.



9.1

Woldes News

Daily financial and business news from our 2400 correspondents around the world. The major categories include Markets (i.e., stocks, commodities, ETFs, cryptocurrencies), Wealth, Real Estate, and Opinions. You also get the daily charts and trends.



9.2

Woldes eMagazine

Woldes+ provides a weekly business and finance digital or online magazine. Subscribe and read the latest reports from our 2400 correspondents around the world.



9.3

Woldes TV

Watch Woldes TV as we discuss business and finance trends. Watch live sports and events. Watch live interviews and more.



9.4

Woldes Radio

Listen to Woldes Radio on the go. Don't miss any financial and sports news. Listen to live sports broadcasts, predictions, and discussions. Listen to interviews of business leaders around the world and more.

**9.5**

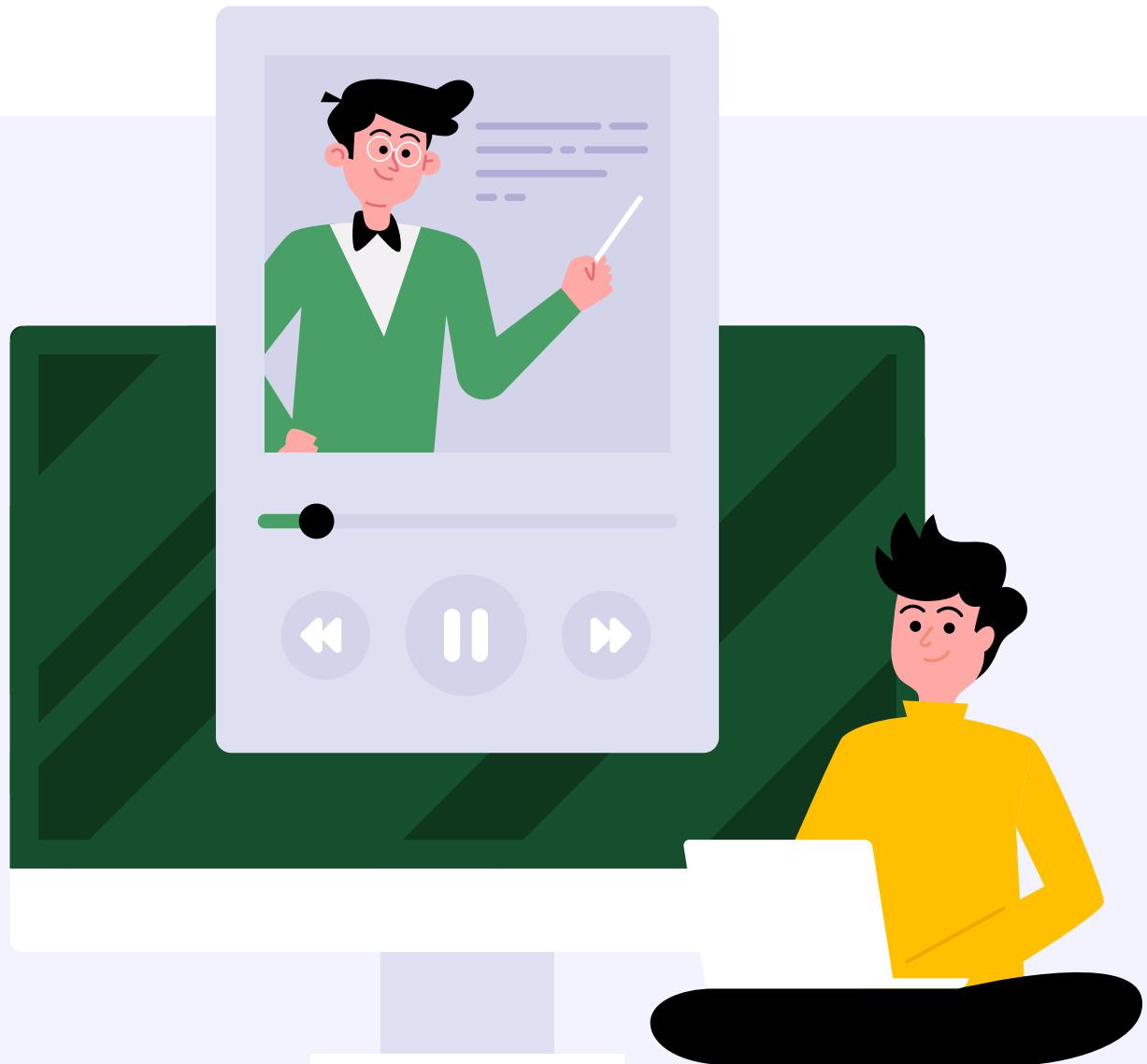
Woldes Podcasts

Listen to recorded podcasts from the Woldes Podcast team on categories including Business, Finance, Real Estate, and Wealth.

**9.6**

Woldes Live

Woldes Live is our digital business terminal for all professional and institutional traders.



The Woldes Dollar will be the utility token for the entire Woldes network. The token supply breakdown is as follows.



The total supply for Woldes Dollar will be
WO\$1,000,000,000,000,000.



Our protocol will burn 51% of the total supply
(WO\$510,000,000,000,000)
on a set schedule,



with the total remaining supply being (49%)
WO\$490,000,000,000,000.

The total remaining supply breakdown is as follows: 2% of the total remaining supply is allocated to the airdrop. 5% of the total remaining supply is dedicated to the Private Sale, with the total tokens allocated for the Private Sale equaling WO\$50,000,000,000.00. Another 16% is set aside for the PancakeSwap LP, 24% of the total supply is set aside for Presale and the remaining 1.65% to cover DxSale fees.

10.1

Token Sale Structure



The softcap for the token Presale is
3,500 BNB,



with a hardcap of
7,000 BNB.

The minimum contribution for participating in the Presale is 0.01 BNB, with a maximum contribution equaling 15 BNB

10.2

Token Presale

The presale rate is



WO\$34,314,900,000.



1 BNB.

The Presale (DefiLaunch) token unlocking date with DxSale will be April 1st, 2022, at 14:00.

10.3 Private Token Sale



Our token Private Sale will equal 10% of the total remaining supply
(WO\$50,000,000,000,000).



There is a softcap of 9,000 BNB for the Private Sale



and a hardcap of 18,000 BNB.

The minimum contribution for the Private Sale is 5 BNB with a sale rate as follows.



1 BNB.

To

WO\$30 Billion .

10.4 Token Airdrop



Tokens allocated for the airdrop (2%) equals
WO\$20,000,000,000,000



Airdrop & Bounty Phase 1
(Oct 8th to Dec 31st, 2021)
equals 1% of the total airdrop supply.



Airdrop Phase 2
(Apr 30th, 2022)
equals 0.5%, and



Airdrop Phase 3
(Jan 1st, 2023)
equals 0.5%.



Liquidity will be provided via Pancakeswap (16%, or WO\$163,324,933,100,000), with a liquidity rate of WO\$33,331,619,000 to 1 BNB. The LP unlock date is 31st Dec 2099 at 23:59.

The minimum contribution for participating in the Presale is 0.01 BNB, with a maximum contribution equaling 15 BNB.

The 49% remaining supply will have 14% of transaction fees. Our community-driven project dedicates 4% of transaction fee revenue to holders and 5% to liquidity providers. 5% of total fee revenue will go to development and marketing to promote continuous research & development and marketing.

Roadmap

11

We have below our roadmap spread over the next 24 months.

2021 Q4

- 2nd Round Auditing by Solidity Finance and Certik
- Burn 51% of Token
- Lock 99% Liquidity Token with Unicrypt till December 2099.
- 500,000 Holders
- Assemble Corporate and Marketing Team
- Complete Series A Funding
- Assemble Developers
- TrustWallet Submission
- Mobile Apps UI UX Wireframe & Mockups
- MacBook & Windows Mockups
- Complete trading certification from Securities Commission of the Bahamas
- Complete membership of the Financial Industry Regulatory Authority (FINRA)
- Complete certification and membership with U.S SIPC
- Complete certification and membership with the Monetary Authority of Singapore
- Complete certification and membership with the Central Bank of Ireland (CBI)
- Launch Woldes Online Crab – Scratchcard eWallet Top-up

2022 Q1

- Launch Woldes' Website 1.0
- 3rd Round Auditing by PricewaterhouseCoopers (PwC)
- Launch Woldes Wallet

- Launch Online Banking Current Account: Personal & Business
- Launch PreDark Game
- Launch Woldes Sports bookmaking
- Launch Woldes Stakes
- Complete Series B Funding
- Complete certification and membership with SIPC
- Complete certification and membership with the US Securities and Exchange Commission (SEC) and the Commodity Futures Trading Commission
- Complete certification and membership with Federal Deposit Insurance Corporation (FDIC)
- Complete certification and membership with the UK Financial Conduct Authority and the Prudential Regulation Authority (PRA)
- Complete certification and membership with India's NSE, BSE, SEBI
- Launch Woldes Bank (Debit & Credit) Cards
- Launch Woldes CopyBet
- Launch One-on-One (a Peer to Peer) betting
- Launch Woldes+: News and eMagazine
- Official launch Woldes Socials: Telegram, Twitter, Reddit, Medium, Facebook, Instagram, LinkedIn, and YouTube
- Launch GitHub
- Complete lottery and gambling commission/agency certifications in the U.S, UK, Germany, Mexico, Japan, Nigeria, India, France, South Korea, Brazil, Italy, and Spain
- Launch Woldes Carnival Road March on the 2nd Saturday in February in the 50 U.S states and 90 countries across the world

2022 Q2

- 4th Round Auditing by PricewaterhouseCoopers (PwC)
- Launch Mobile Apps (IOS and Android) 1.0, and Desktop (Mac and Windows) 1.0
- Launch Crypto Exchanges: Standard, Pro, P2P and Derivatives
- Launch Woldes Defi Swap Exchange
- Launch Crypto (Debit & Credit) Cards - MasterCard & Visa
- Launch Moonrail Game
- Launch Global Charity Fund – Woldes Grant
- Global Distribution of Woldes Crab
- Complete Series C Funding
- Launch Woldes Global ATMs with 9000 ATMs in 12 countries: U.S, Philippines, Nigeria, Turkey, Peru, Switzerland, India, China, Vietnam, Germany, Japan, and UK.
- 2nd Airdrop
- Initiate State by State Money Transmitter Licenses
- Complete certification and membership with the Luxembourg Investor Compensation Scheme (Système d'indemnisation des investisseurs, SIIL) and the Commission de Surveillance du Secteur Financier (CSSF)
- Complete certification and membership with the Canadian Investment Industry Regulatory Organization of Canada (IIROC) and Canadian Investor Protection Fund
- Launch Woldes Bankwire
- Launch Woldes Money Transfer
- Launch Woldes Crypto ETF
- Launch Woldes Spread
- Launch Woldes 'HirePlus'
- Launch Woldes Copytrading
- Launch Stake games: Live Casino, Poker, Slots, Keno, Reel Thrill, Roulette, and Blackjack
- Add 27 world languages to Woldes website, Woldes mobile, and Woldes desktop
- Complete lottery and gambling commission/agency certifications in 15 other countries

2022 Q3

- 5th Round Auditing by PricewaterhouseCoopers (PwC)
- Launch Wolpaper 2.0
- 4th Round Auditing by PricewaterhouseCoopers (PwC)
- Launch Online Live Game Streaming platform
- Launch OneCity game
- Launch OneFork game
- Launch Woldes POS for Merchant
- Complete certification and membership with the Central Bank of Hungary (Magyar Nemzeti Bank)
- Complete certification and membership with the Australian Securities and Investments Commission, and ASX, ASX 24 and Chi-X Australia
- Complete certification and membership with the Hong Kong Securities and Futures Commission, and is a member of the SEHK and the HKFE
- Launch Woldes Insurance
- Launch Woldes Pay
- Launch Woldes Binary Option Platform
- Launch eSports Platform
- Launch Daily Fantasy Sports Platform
- Launch Lotto
- Launch \$1 million Jackpot
- Launch Woldes+: Woldes TV
- Launch Woldes+: Woldes Live
- Complete lottery and gambling commission/agency certifications in 15 more countries
- 2nd Woldes Carnival Road March on the 2nd Saturday in August in the 50 U.S states and 120 countries across the world

2022 Q4

- 6th Round Auditing by PricewaterhouseCoopers (PwC)
- Complete Series D Funding
- Rollover more Woldes ATMs in 12 more countries: Brazil, France, Mexico, Singapore, Indonesia, Spain, South Africa, Saudi Arabia, Egypt, Kenya, Chile, and Italy
- Launch Woldes Game Console
- Complete certification and membership with Kanto Local Finance Bureau (Registration No.187) and is a member of Japan Securities Dealers Association and The Financial Futures Association of Japan
- Initiate NASDAQ Listing through Special Purpose Acquisition Companies (SPACs) IPO
- Initiate LSE Listing through Special Purpose Acquisition Companies (SPACs) IPO
- Submit filing for Shanghai Stock Exchange Listing
- Submit filings for Euronext listing
- Launch \$50 million Jackpot
- Launch Woldes+: Woldes Radio
- Launch Woldes+: Woldes Podcast

2023 Q1

- Launch Woldes' Website 2.0, Mobile Apps (IOS and Android) 2.0, and Desktop (Mac and Windows) 2.0
- 7th Round Auditing by PricewaterhouseCoopers (PwC)
- Rollover more Woldes ATMs in 24 more countries
- Initiate Tokyo Stock Exchange (Tosho) listing
- Initiate The Stock Exchange of Hong Kong (HKEX) listing
- Complete deal with New York Yankees to be Shirt sponsor
- Complete deal to be the corporate sponsor for 'Save the Children'
- 3rd Airdrop
- Launch Woldes Live 2.0
- Sign the deal to be a corporate sponsor for the Super Bowl LVII in Glendale, Arizona
- Sign the deal to be a corporate sponsor for the 13th Edition ICC Cricket World Cup in India
- Complete lottery and gambling commission/agency certifications in 20 more countries
- 3rd Woldes Carnival Road March on the 2nd Saturday in February in the 50 U.S states and 120 countries across the world

2023 Q3

- 9th Round Auditing by PricewaterhouseCoopers (PwC)
- Complete listing on Shanghai Stock Exchange Listing
- Complete listing on Euronext
- Sign the deal to be a corporate sponsor for the 9th FIFA Women's World Cup in Australia-New Zealand
- Sign the deal to be a corporate sponsor for the IAAF World Athletics Championship in Budapest, Hungary
- Complete listing on the Tokyo Stock Exchange (Tosho)
- Complete listing on The Stock Exchange of Hong Kong (HKEX)
- Add 40 more world languages to Woldes website, Woldes mobile, and Woldes desktop
- 4th Woldes Carnival Road March on the 2nd Saturday in August in the 50 U.S states and 120 countries across the world

2023 Q2

- 8th Round Auditing by PricewaterhouseCoopers (PwC)
- Rollover more Woldes ATMs to the last 24 countries.
- Launch \$100 million Jackpot
- Launch 7 more Stake games
- Complete listing on NASDAQ
- Complete listing on LSE
- Complete deal to be Manchester United Shirt sponsor
- Sign the deal to be a corporate sponsor for U.S PGA Masters in Augusta, Georgia
- Complete lottery and gambling commission/agency certifications in the last 25 countries

Please refer to **Woldes.com**
for the latest audit report.

Thank you.

Please visit **Woldes.com**
for our current KYC Certificate.

Thank you.



Market Opportunity

Woldes is focused on the online gambling, gaming, and Fintech industries. Of the total \$520 billion of gross gaming revenue in 2020, the online sector only accounted for 17%. This signals growing interest with plenty of room to expand. The expected annual growth is 10% over the next five years. This rapidly emerging worldwide market has garnered extreme interest during the pandemic when people were seeking new entertainment and income alternatives.



Diversified product and geographic offering

Woldes' portfolio includes the world's most innovative and distinctive trading, banking, betting and gaming platform with a wide variety of products on offer across multiple geographies. Beyond those numbers, Woldes will revolutionize the Fintech industry. Online banking products have a high return rate. You can maintain your account in 100 global fiat currencies and over 7000 cryptocurrencies. WOD will be offering physical financial solutions like debit, credit, and crypto cards. This versatility allows the Fintech industry full capabilities in moving resources coupled with robust exchange platforms for an open economic marketplace.



Scale

Woldes is the global leader in Fintech, sports bookmaking, online gambling, and gaming. These online sectors enjoys significant economies of scale through shared products and technology, which also enables continued investment in product innovation, creating a virtuous circle.



Play by the rules

The most significant advantage of WoldesWOL is its ability to get past any local, national, and international regulatory measures on financial control in online banking, trading, gaming and gambling. We play by the rules. Woldes is so secure that there are multiple online gaming platforms for entertainment and gambling through a live casino and sportsbook utility.



A strong portfolio of brands

Our market leading brands in both mature and rapidly growing markets enable us to acquire, retain and engage customers in a unique way.



Market leading products

Our proprietary technology, risk and trading capabilities and market leading products provide strategic advantages over our competitors. They drive high levels of cross sell, improving value per customer.



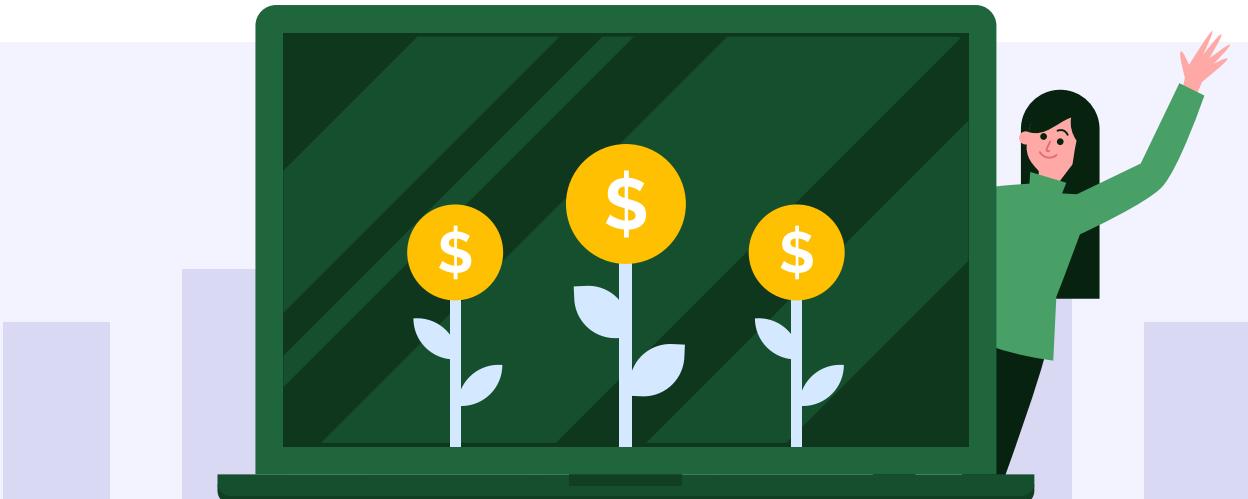
People

Our colleagues are central to our success and we are always working to attract, develop and motivate the best talent in the industry.



Our commitment to Safer Gambling

Safer Gambling is at the heart of our business and we are committed to using technology to ensure the highest level of protection for our customers as they engage with our products.



Summary

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Woldes is an exciting new venture in the digital assets space seeking to become a one-stop-platform for all things related to digital assets.

We have the unique value proposition and tokenomics structure to dominate the cryptocurrency and digital assets ecosystem, spanning eSports betting to lucrative and sustainable decentralized finance yield strategies.

Wrapping it up, Woldes is a brand-new enterprise in the digital assets market that aims to be a one-stop shop for all digital assets. We have a one-of-a-kind value proposition and tokenomics framework that will allow us to dominate the cryptocurrency and digital asset ecosystem, from eSports betting to profitable and long-term decentralized finance models. We focus on building blockchain-based technologies and solutions that secure, simplify, and automate banking, payments, trade, online gaming, and gambling.

Such AI-powered innovations have aided in the protection of user privacy and identity while engaging in online activities. We offer internet services to a significant number of clients across the globe. "It's on" is our tagline, which refers to continuous company operations around the clock and across the world. We are a legitimate business with credible products and services. Our platform is built on a zero-commission basis for all cryptocurrency, stock, and other digital asset trading. Woldes is the first and only cryptocurrency exchange with no costs for buying, selling, swapping, or depositing. Meanwhile, only withdrawals are subject to a fee.

The Woldes management team is made up of seasoned experts with extensive knowledge and experience in all of the domains that our company is looking to disrupt. We aim to employ the zero-commission model for all of our cryptocurrency, stock, and future digital asset trading. Our goal is to build a global one-stop shop for online banking, payment systems, electronic trading, cryptocurrencies, bookmaking, online gaming, and online gambling.

Woldes management has seen several issues with online banking, payments, trading, cryptocurrency, online gaming, and online gambling as they currently exist and function. So, we have created a one-of-a-kind blockchain-based platform with cutting-edge technologies and solutions. We intend to improve the users' convenience, speed, and security.

This whitepaper explained how Woldes aim to disrupt and change the worldwide payment system, banking, trade, online gaming, and online betting. We're working on a blockchain-based online banking platform that's both integrated and optimized. Woldes will be a one-stop worldwide platform with cutting-edge technologies and solutions that will address a variety of issues related to fragmented systems.

Woldes Inc. has a robust business strategy that can be used in a wide range of industries and sectors, from newer ones like online gaming and gambling to more established ones like banking and trading. Woldes would be able to produce cash flow and monetize through commissions from service provider businesses, subscriptions, licensing, and transaction fees. The financial services business is our key target market.

In terms of attracting businesses, companies, service providers, and users, Woldes has various technological and competitive advantages over others. We aim to employ all essential marketing techniques to attract customers by emphasizing Woldes' multiple benefits and USPs, such as zero commission, speed, security, privacy, fairness, and transparency.

Woldes is taking advantage of cutting-edge technologies. Our unique business approach and technology stack will provide us a competitive advantage over our competitors. Woldes' architecture is built with the most up-to-date design in the industry and features innovative components for high-speed performance. This architecture offers the best combination of security, speed, and scalability. As a result, no matter what a customer requires, they can trust Woldes to deliver excellent results.

Woldes' overall strategy includes an ambitious yet feasible financial plan. We aim to focus on the bottom line from the beginning of its operations to achieve profitable growth and sustainability. We have a solid and realistic financial plan, as well as a multi-pronged competitive strategy and other characteristics that will assist us in managing and mitigating risks. Woldes' personnel will grow even more to meet the company's growing needs as it expands its operations. Hence, Woldes has a well-planned roadmap and milestones for the future.

No matter what a customer needs, they can rest assured with Woldes that it's on "because change is possible"