Sustainable Financing
Trust in Trade
Global trade is broken and continues to worsen due to the pandemic
Growing demand for transparency, resource efficiency, security and sustainability in supply chains
Trust issues have created a $1.7 trillion trade finance shortfall – enVoy can fill this chronic gap
Blockchain is a widely agreed game changer for global trade, but has yet to be applied appropriately

enVoy is driving innovation:

- Decreasing costs to SMEs through a platform ecosystem enabling end to end supply chain as a service (SCaaS)
- Increasing trust and efficiency by transforming global payments and trade finance through digitisation and automation
- Deploying best in breed technology and innovative processes
- Among the first global platforms to incentivise the reduction of carbon footprints through green finance opportunities

Vision
Harness the full power of blockchain innovation to improve global trade. Enable the world to share in economic progress and shift to truly green choices.
Global supply chain consolidated into a Supply Chain as a Service (SCaaS) ecosystem

Enabling low carbon and eco-friendly capability to the globally underserved SME market

Focus on the $1.7 Trillion trade finance gap and avoiding the intense competition of Tier 1 trade corridors

enVoy minimises:
- Complexity
- Risk
- Friction
- Costs
- Carbon Footprint

enVoy maximises:
- Transparency
- Security
- Trust
- Efficiency
- Automation

Prioritising a low carbon economy by solving systemic industry problems
enVoy is committed to a Green Planet, Blue Ocean.

VOY Presentation Q4 2021
Problem 1: Global Payments Causing Supply Chain Friction

- Multiple cross border payments are required for goods, shipping, customs, loading etc.
- International cross-border payments are slow, expensive and error prone
- Every transaction requires payment verification which slows trade

- Smart escrow, AML KYC and automated payments = Trust
- 24/7 accessibility mirrors the needs of trade today
- Full eMoney authorisation to hold and transact funds
- Instant payments reduces trade time by many days, reducing overall costs
- Reduces resources required, port and supply chain fees
- Instant cross border payment means no need to hedge
- Dedicated supply chain payment ecosystem brings instant payments, near zero cost and smart contract accuracy
- Smart contracts avoid human administrative errors and eliminates all uncertainties
Problem 2: Paper documents... Fraud, Slow and Expensive

- Global trade relies on antiquated paper-based systems & siloed digital processes
- Fragile, high-friction, suffering from false information, human error and vulnerable to criminal activity
- Missing information causes delays & financial penalties

Every step of every transaction is recorded on the R3 Corda Blockchain

Single source of immutable trust. Full instant transparency and traceability

Tokenisation creates real-world digital representations: owning the token proves ownership of the underlying asset

NFT Tokenised bill of lading (tBL)

NFT Tokenised letter of credit (tLC)

Enables digitalisation of all trade documents

Global trade relies on antiquated paper-based systems & siloed digital processes, making it fragile, high-friction and vulnerable to fraud, false information, human error and criminal activity. Missing information causes delays and financial penalties. Every step of every transaction is recorded on the R3 Corda Blockchain, providing a single source of immutable trust with full instant transparency and traceability. Tokenisation creates real-world digital representations, proving ownership of underlying assets. This enables the digitalisation of all trade documents, such as NFT Tokenised bills of lading and NFT Tokenised letters of credit.
Problem 3: Chronic Trade Finance Shortages

- Trade funding gap has ballooned to $1.7 trillion annually
- Willing buyers and sellers are unable to access finance
- Traditional trade finance banks and lenders are not incentivised to fill the gap.

The Voy token attracts alternative funds, private offices & private purchasers

SCaaS opens up market for SMEs and decreases the TF Gap

Connect this new breed of trade financiers with traditional trade finance houses, and trading parties

Creates trust in trade through enVoy

Opens whole new market which is desperate for solutions

Risk is managed out through tokenised Bills of Lading, Letters of Credit and smart escrow
The enVoy Ecosystem – One Platform to Improve Global Trade

A network for radical innovation

Financial Services
- Instant Payments
- Low Fee Remittance
- Fiat On/Off ramp
- Tokenised Letters of Credit (tLC)
- FX/Token Translation
- Syndicated Financing

Blockchain Services
- Smart Escrow
- DeFi Management
- Tokenised Exchange
- Stable Coin Support
- Teleport Bridge
- Debt Contract NFTs

Supply Chain Services
- Digitised Bills of Lading (eBL)
- Carbon Monitoring
- Third Party Logistics Support
- SCF Marketplace
- Vessel and Supplier Monitoring
- Supply Chain as a Service (SCaaS)

Audit and Compliance Services
- DAHV Document Repository
- Customs Documentation
- Sanctions Monitoring
- Compliant Audit Trail
- Comprehensive Due Diligence (KYC/AML/KYS)
- Document Digitisation

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Our Compass: Sustainability and ESG

Guiding us towards a sustainable future

enVoy Endgame

To enable an end-to-end transparent sustainable trade and payment flow throughout the supply chain product lifecycle and to obtain ESG credentials and offset as a carbon negative company including sustainable raw materials and low carbon logistics

Core Guiding Principles
- Sustainability and ESG

Blue Carbon Monitoring
- Low carbon shipping vessels

Green Carbon Monitoring
- Suppliers, agritech, farms, and factories

ESG Certification
- ESG monitoring at onboarding and carbon offset credentials

Achieving Transparent Sustainable Trade
- Pervasive throughout supply chain product lifecycle
- Non-mining corda blockchain (low energy consumption)
- Low carbon shipping vessels
- Enable green energy bonds to finance trade
**VOY and the 4th Industrial Revolution**

Fully tokenised ecosystem drives demand

VOY utility token is the key innovation to cross-border payments, smart escrow, digitalised Bills of Lading and Letters of Credit.

- **ESG Compliant:** low energy consumption with Corda
- **Fully integrated enhanced KYC/AML/KYS**
- **VOY Committee – separate governing body to align stakeholder interests**
- **Teleport bridge allows VOY to live on multiple blockchains**
- **Constant supply - token is fungible on all platforms**
- **Flexible token for seamless remittance to/from any fiat or token**
- **Supports real time payments for logistics & supply chain remittance**

**TOKENOMICS**

- Allows institutional and retail trade financiers to inject additional liquidity and help close the TF Gap
- **Up to 50 million (10%) tokens for sale now.**
- **Listed on Liquid Exchange.**
- **Fixed supply used to support expansion.**

**VOY Presentation Q4 2021**
enVoy Launch in Emerging Market Corridors

Injecting new liquidity for markets that need it most

- Asia Pacific
- EMEA
- Latin America

Removing barriers and costs to underserved markets in developing countries.

Enabling liquidity for those who need it most.
A Single Platform Means Streamlined Trade Flow

enVoy platform (via smart contracts) provides automation and immediate execution.

Traditional flow requires presentation of paper documents and coordination between multiple banks.

enVoy trade flow allows for real-time settlement for the Seller.
Timeline: Delivery at Pace

Readiness to revolutionise

- **2018**
  - Q1: enVoy conceived

- **2018**
  - Q4: 1st Round Seed complete

- **2019**
  - Q1: Complete build 1.0 on Ethereum

- **2019**
  - Q3: 2nd Round Seed complete

- **2019**
  - Q4: Complete build 1.0 on Stellar

- **2019**
  - Q4: Onboard Advisors

- **2020**
  - Q1: Onboard 3rd Party Providers

- **2020**
  - Q2: Partner with R3 for Pilot and Enterprise

- **2020**
  - Q2: Commence R3 Ventures

- **2021**
  - Q2: enVoy Rebranded

- **2021**
  - Q2: Major bank interest for R3 Pilot and Enterprise

- **2021**
  - Q3: Commence wallet build 1.0 on Corda, Token go live date liquid.com exchange 20/12/2021

- **2021**
  - Q4: Payment network testing + onboard 1st client (300 partners to follow)

- **2022**
  - Q1: Payment network go live + testing Letter of Credit (tLC) platform for supply chain

- **2022**
  - Q1: Launch tokenised Bills of Lading (tBL) & tokenised Letter of Credit (tLC)

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VOY Presentation Q4 2021
The Ask – VOY Tokens

Growth funding

Use of Funds

- Development and R&D (17%)
- Infrastructure (4%)
- Marketing and BizDev (37%)
- 3rd Party Integrations (1%)
- Token (7%)
- SSG & Operations (3.4%)

Target returns
Variable return against the quantity of staked tokens to begin at 5 - 20% annually.

Digital asset ticker: VOY
VOY total supply 500,000,000
VOY initial circulation 50,000,000

enVoy DeFi
Providing token holders an opportunity to democratise trade finance and utilise their tokens in the real world by providing lending liquidity on the SCF platform. Unlike other staking programs, enVoy staking does not mindlessly dilute circulating supply by flooding the market with extraneous tokens but instead provides a yield on staked tokens.

Issue price: $3.05
Initial Exchange Liquid, Uniswap, KuCoin, Binance

Currency listing
Q4 2021

*DISCLAIMER: VOY token (“tokens”) is a utility token and is not considered a security. Purchase of tokens by residents or citizens of any unauthorised countries, including but not limited to the USA and any other restricted jurisdictions, are strictly prohibited. The value of tokens may fluctuate, enVoy, its officers and any affiliated parties make no assurances nor guarantees as to the future value of any tokens. References to any specific securities, instruments, price or Investments are for illustrative purposes only and should not be regarded as a recommendation nor advice to purchase or sell any securities, instruments or Investments. Purchases of tokens do not convey any equity ownership nor voting rights of any kind and do not constitute an equity holding in enVoy nor any related entities.
Lee Tarone BSc. BA.  
Chief Executive Officer

Lee holds a double major from Brunel University in Business/Computer Science. He joined the City in FX, trading currency swaps for Prebon Yamane and Harlow Butler. After many years sitting at the FX desk, he felt he was not truly contributing to the betterment of the world and decided to trade in his suit for a black t-shirt and jeans as a serial entrepreneur and in overseas charity work. His entrepreneurial endeavours have always been focused on how business and tech can drive change and make positive impacts.

Andrew Liaw  
Chief Financial Officer

Andrew has over 14 years in the financial sector working with hedge funds, derivative securities and other alternative financial products. He has worked at several global accounting and financial institutions including State Street Bank, Goldman Sachs, and Deloitte.

Dave Hopkins  
Chief Operations Officer

Dave has 25+ years in the City’s base metals, softs and agricultural commodity markets, working at major banks and brokers as well as boutique hedging and risk managers. As operations manager his experience includes exotic OTC derivatives and structured commodity financing, as well as system development.

Mike Reeves  
Chief Technology Officer

Mike has founded and held senior roles in many successful financial markets infrastructure projects that have materially reduced the risk, particularly in the design of CCPs (central counterparties), faced by firms trading in the derivatives markets. He has also been involved in new distributed ledger developments, delivering integration with traditional IT systems.

Cedric Antonio  
Chief Marketing Officer

Cedric is an international marketer. He holds a BSc(Hons) in business & hotel management and MBA from Queen Margaret University. He has been dealing with the marketing strategies of new Fintech companies for the last 2 years. He also founded few start-ups within the digital space and the Co2/NoX technologies.

Diana Kine  
Senior Project Manager

Diana holds a BBA in international business and marketing. Having qualified as a project manager in business management, she has spent more than 6 years leading IT and finance related projects. Diana is team’s effective communicator who connects Envoy DeFi responsibilities, expectations, goals, and team members.
Strategic Advisors

Chris Gorman OBE

A successful serial entrepreneur, Chris has a 30-year history of launching, growing and leading successful ventures in technology, mobile and retail. Chris has received many business awards including Ernst & Young Entrepreneur of the Year, Scottish Entrepreneur of the Year, KPMG Young Business Leader of the Year.

Jimmy Chang

Jimmy has more than 25 years of experience in corporate finance, entrepreneurship, and international business. His experience includes Merrill Lynch and The Walt Disney Company. Following an MBA in Finance from Santa Clara University – in the heart of Silicon Valley, Jimmy has extensive experience with fast growth SME & start-ups.

Arzu Toren

Arzu is a Blockchain, Management and Strategy consultant with 20 years of experience in international banking and asset management, with a focus on trade finance and debt instruments. During her MBA studies, she researched how blockchain might improve banking, payments, trade finance and capital markets.

Paul McGill

Having qualified as a chartered accountant, Paul spent twenty years in investment banking. Following stints with NatWest and Merrill Lynch, he became head of UK Fixed Income derivatives marketing for 10 years at BNP Paribas. Since leaving banking he has run a property development business, as well as trading fiat and crypto currencies.

Tom Menner

Tom is the Head of Asia Pacific for IntellectEU in Asia, applying emerging and advanced technologies to financial services and related industries. As an experienced tech executive, Tom had a distinguished career for 17 years at IBM before becoming a director at R3 Global Advisory Services.

Cooz Komei Tokita

Bilingual Japanese-American from Los Angeles, California, Cooz built the first local Bitcoin exchange in Japan in 2013 and has a wide range business ventures such as pharmaceutical tech, auto sales, personal finance/asset planning, and real estate.

Dinesh Ramalingam

Dinesh is a University of Surrey Economics Alumni. He has spent 10 years building successful real estate, import/export and sales businesses. As an entrepreneur developing sales and trade with his native Sri Lanka, so his pursuit evolved to gain traction and revolutionise the way we trade globally with APAC.

Our advisers enhance the enVoy journey with their insight and experiences. They provide unparalleled access to global companies, NGO’s, government’s and influencers.
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