



Universal exchange

Tokenized assets, cryptocurrency, real estate, FX market, precious metals market, commodities

Stock market - stocks, government securities, bonds, international  $\ensuremath{\mathsf{ETFs}}$ 

top 50 cryptocurrencies, international STOs, international IEOs, OTC market

auctions for P2B, Securities for banks and other legal entities under real estate guarantees.

money market, futures/options, international pooled currencies

gold in bullion, raw materials in ores, stones, etc.

marketplace, tenders

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- tokenized assets
- stock market
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- government securities
- bonds
- international ETFs
- cryptocurrency
- top 50 cryptocurrencies
- international STO
- real estate
- auctions for P2B
- under real estate guarantees, securities for banks and other legal entities
- currency market
- money market
- futures / options
- international united order books
- precious metals market
- gold bullion
- raw material in ores
- stones, etc.
- commodity sector
- market place
- tenders

General meeting of shareholders.

- Board of Directors.
- Chairman of the board and the management board.
- Board of the stock exchange.
- Executive committees and divisions.

Strategic planning committee;

- audit committee;
- Nominating and Compensation Committee;;
- budget committee;
- technical policy committee;
- risk management committee

#### **Tokenized** assets

Local and foreign securities Government securities

- STO is a faster and cheaper counterpart to an IPO. The costs
- listing costs are lower because there is no need to

Belirteçleştirme, maddi dünyanın bir nesnesine ilişkin hakların miktarını belgeleyen bir kaydın oluşturulmasıdır (bu sırada bir belirteç verilir). Jeton, dağıtılmış defter teknolojisi

- of intermediaries, such as investment banks kullanılarak kaydedilir
- investment banks. Auditing and
- underwriting procedures for
- blockchain projects are also simpler. And
- almost any private investor can participate
- in STO
- can almost any private investor

Local and foreign securities

Securities sectors:

- Stock
- Blue chips companies
- Mining sector

Startup sector:

- Agriculture, Tourism, Startups
- •Bonds
- For companies that need a loan

#### Tokenizing foreign shares

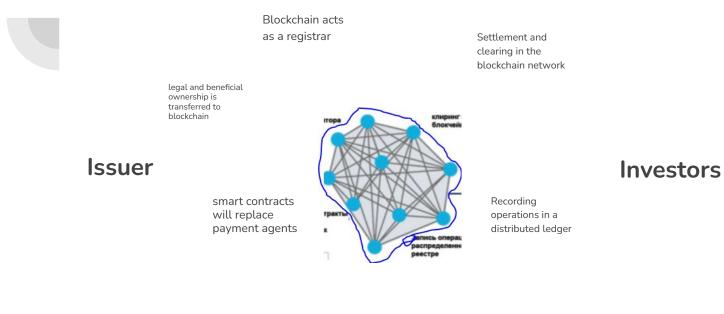
Tokenized shares are digital share tokens that are traded on traditional stock exchanges. The value of the tokenized shares is tied to the value of the corresponding underlying shares. Take Apple inc stock as an example.

If the value of an Apple share rises, then the value of tokenized shares will rise accordingly. If the value of Apple shares falls, the value of tokenized shares will also decline.

Tokens are created on the basis of a pledge of shares held by the Depository. Therefore, each tokenized share represents a stake in the corresponding listed company.

Owning tokenized shares does not transfer any shareholder rights to you. You only participate in the economic development of the underlying asset, including the payment of dividends (if any).

#### Share tokenization scheme



Custodian

Custodian maintains a connection between the blockchain and the real world

# Stages of stock digitization

Take, for example, the gold mining company OJSC "Mining"

To issue tokenized shares, and then attract investors through STO:

1. Shareholders of OJSC make an appropriate decision at the AGM;

2. Transfer to the Depository some part of the shares of the OJSC under a pledge agreement for their subsequent digitization (shares of an additional issue may be transferred, or a part of the shares already owned by shareholders).

3. Instead of frozen shares, digital tokens are released into circulation, which will confirm its holder the same rights as the share.

4. The issued tokens are placed among investors in the trading system of the digital exchange

# Benefits of stock digitization

- 1. High liquidity;
- 2. Reducing the costs of trading operations;
- 3. Simplification and acceleration of transactions with assets, including shares;
- 4. Exclusion of intermediaries (broker, depository, underwriter, registrar)
- 5. Security. Blockchain and smart contracts ensure 100% fulfillment of all conditions of the contract in the sale and purchase, and also excludes the human factor, the presence of errors during the operation.
- 6. Low entry threshold for investors.
- 7. Absence of borders and other barriers for investors

# **Crypto sector**



Trading

Spot market:

Cryptocurrencies Tokens

Derivatives market (futures: open-ended and deliverable)

Initial offering Standard Stocks Digitization STO IEO Passive income tools:

Cryptocurrency Stacking Deposits (lending)

Both fixed and open-ended (with floating yield) deposits are possible

Liquidity pools Mining pools

Additional tools: Crypto loans Referral programs Discounts for buying cryptocurrencies

# Asset management

Many financial companies offer asset management, trading stocks, resources, etc. with investor funds. For a percentage of profit, such companies can significantly increase your capital and everyone will benefit. At the same time through smart contracts both traders and investors are protected, the The mechanism of cooperation and trading is clearly described.

# Ecosystem

Own decentralized cryptocurrency wallet, OTC Marketplace and NFT Marketplace and much more.

Envoys Vision provides an optional proprietary cryptocurrency wallet to store

cryptocurrencies, tokenized securities and other tokens.

# DeFI

Decentralized finance (DeFi) refers to an ecosystem of financial applications that are built on top of blockchain networks. The DeFi ecosystem encompasses all aspects of financial services and transactions, including lending, lending, and trading within decentralized structures.

DeFi The decentralized finance ecosystem provides anyone with access to traditional financial services, eliminating the need for intermediaries and lowering barriers to entry.

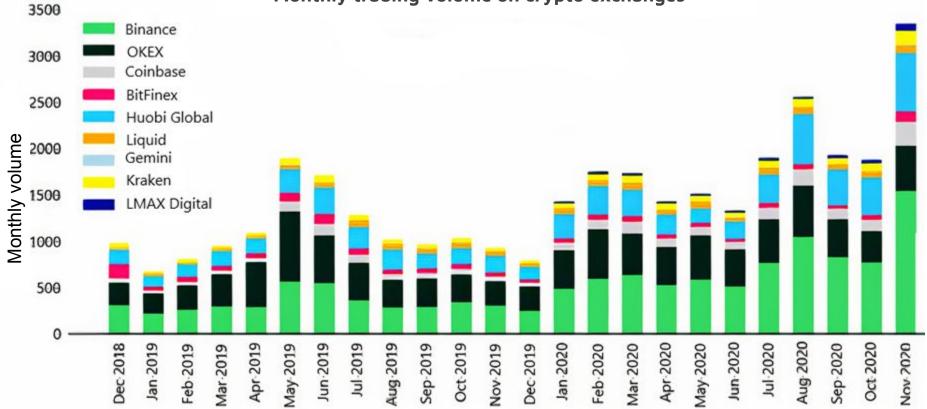
DeFi applications and services are potentially useful for residents of countries with underdeveloped or unstable economies. DeFi services are also in demand in developed countries, especially in the field of lending, investment and the development of new models of income generation.

# NFT

A non-fungible token (NFT), also a unique token, is a title ownership of any digital object, from texts and images to game items, financial instruments and domain names. Cryptocurrency tokens are are interchangeable - so a bitcoin in one wallet is equal to a bitcoin in another wallet. Whith NFT tokens, things are different. A token of one picture is not equal in value to a token of another painting or audio recording. Each NFT is unique and cannot be copied. The identifying information of a token is written in a smart contract.

NFT can be used in such niches as: Images: Paintings, illustrations, design, photography, stock images. Audio: Music, podcasts, radio programs. Written Content: Blog posts, tweets, instructions. Metaverse: 3D models, internal game assets, maps, augmented reality assets. Video: Films, TV series, streams, shows, videos. Address space: IP addresses, domains

#### Monthly trading volume on crypto exchanges



## Volumes on the cryptocurrency market

2009 - creation of the "Bitcoin" cryptocurrency

500 million confirmed transactions since the launch of the project

2019 - about 2,300 different cryptocurrencies were offered with a total capitalization of \$ 286 billion.

2021 - at the end of May, over 10,000 cryptocurrencies with a total capitalization of \$ 1.6 trillion were placed.

From 15 to 19 new tokens are listed every day.

Over the past three years, the number of cryptocurrency users has reached 110 million people worldwide, that is, increased by 190%.

The CoinMarketCap rating lists 382 cryptocurrency exchanges with a daily turnover of about \$ 500 billion.

### Examples of two major crypto-exchanges: Binance and Bybit

#### Binance Exchange

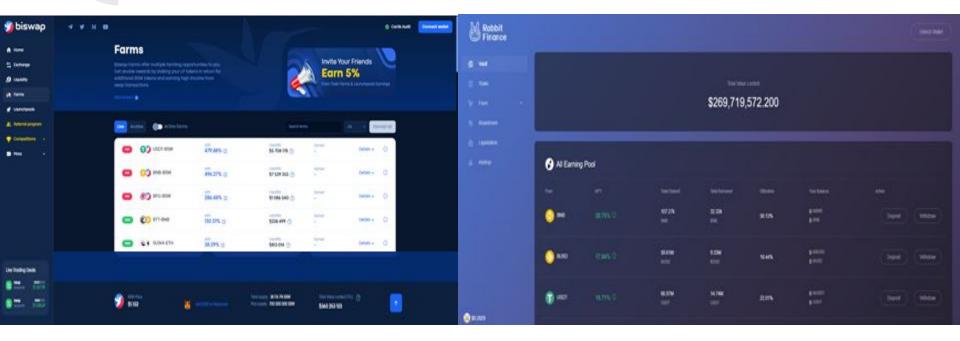
- \$15 billion historical maximum spot trading in 24 hours (up \$5 billion from 2019).
- \$3.88 billion average daily trading volume (up 36%).
- 16,700,000 Binance users worldwide (up from 15 000 000).
- 184 tokens added to Binance (up from 151).
- 591 trading pairs on Binance (up from 396).
- 7,000,000 USDT helped Binance customer service refund 3,109 users this year (total refunds since 2017 is 15 000 000 USDT).
- 26 languages have been added to the Binance site (up from 16).
- 11 languages supported by Binance customer service.

# Examples of two major crypto-exchanges: Binance and Bybit

#### **Bybit Exchange**

- More than 1,200,000 users
- 5 cryptocurrencies
- Day trading \$67.28 billion
- Liquidity over \$50 million
- 6 different languages, including Russian
- 20 fiat currencies from different countries
- Users will get up to 30% commission fee for the transactions made by the traders brought to the Exchange
- Coverage of the 80 world countries
- 200+ BTC paid commissions
- Over 500 partners
- Up to 100 000 transactions per second

## Examples of capitalization of new exchanges



# **Precious metals sector**

## Non-ferrous metals and diamond market

Non-ferrous metals market Precious metals credit market Diamond and Gem Market

Infrastructure Partners Exchanges

Depository Clearing Centre Gold refinery

Laboratory

Bank

# Exchange participants

Arbitrage

Buyer

Jewelry companies

Brokers

Gold mining companies

**Private Entrepreneurs** 

# **Requirements for participants**

The founders must meet special conditions, which are specified in the relevant regulations.

The main agreement must comply with the rules

Have the phrase "Precious Metals" in their trading name.

entity or individual

Non-standard precious metals Non-standard precious metals with the following characteristics can be traded in the Precious Metals Market:

Non-standard unprocessed gold: gold in the form of bars, ingots, doré bars, pellets, powder or scrap of purity less than 995/1000 (excluding 995/1000 purity), Non-standard unprocessed silver: silver in the form of ingots, bars, doré bars, pellets, powder or scrap with a purity of less than 99.9% (excluding 99.9% purity). Non-standard rough platinum: platinum in the form of ingots, ingots, doré bars, pellets, powder or scrap with a purity of less than 99.95% (excluding 99.95% purity), Non-standard ores and minerals of the Kyrgyz Republic Standard precious metals Standard precious metals with the following characteristics can be traded in the precious metals market

Standard unprocessed gold: gold in the form of bars or ingots with a minimum purity of 995/1000, the quality of which is determined by the Exchange, Standard unprocessed silver: not less than 99.9% pure silver, the quality of which is determined by the Exchange, in bars, ingots or pellets, Standard rough platinum: platinum in the form of bars or ingots with a minimum purity of 99.95%, the quality of which is determined by the Exchange; Standard unprocessed palladium: palladium in the form of ingots or bars with a minimum purity of 99.95%, the quality of which is determined by the Exchange.

# Currency market

Foreign exchange deals

Spot deals

- Currency American dollars
- Cross rates

Outright forwards

Derivatives

- Synthetic currency exchange agreements
- Exchange agreements (SAFE)
- Currency futures
- Currency and interest rate swaps
- Currency options

# **Participants**

- Exchanges transparency and real volume!
- Legal entities benefits and hedging
- Bank
- International single glasses

## Foreign exchange market participants

- Commercial banks
- Currency Exchanges
- Central banks
- Financial Organizations
- Brokers
- Individuals
- International monetary and credit and financial organizations

# Benefits for corporations in the foreign exchange market

- More favorable pricing terms for foreign exchange rates compared to the Bank Corporate segment (saving bank margin, the possibility of obtaining an additional spread of the stock exchange rate): - For TOD, TOM, SPOT conversion transactions - For currency swaps (swap differences)
- Transparency and market pricing (no slippage)
- Elimination of credit risks for counterparties (banks and other corporations) through the Central Counterparty (CCP) National Clearing Centre (NCC Bank)
- Ability to conclude transactions until 11:50 p.m.
- Maximum operational efficiency and reliability:
  - On-line trading, conclusion of transactions "in one click
  - Convenient electronic document interchange at settlements
  - Standard processing reports
  - Use of multicurrency collateral in settlements, single collateral and netting for all FX market instruments
- Possibility to effect currency conversions on non-business days in the Russian Federation

# **Commodity sector**

- Procurements and tenders (including State) for blockchain technology!
- Vendor selection by rating
- Transparent auction rules
- Free publication of the tender
- Chat between bidders
- Opportunity for everyone to bid
- Dedicated online marketplace for purchasing goods
- All auctions conducted are stored in a blockchain
- Unique parametrized goods catalog
- Real ratings and feedback from bidders

## **Advantages**

- Security
- The site gives you access to trusted suppliers for your wholesale food shopping around the world.
- Auction
- After publishing a purchase offer, the supplier will be able to bid and, if victorious, leave feedback on the transaction.
- Rating
- Participants in successfully completed transactions are awarded points which increase Your rating in the system.

# Benefits to the government

- Transparency of commercial transactions in bidding and procurement on blockchain technology
- Expanding the market for farmers and producers
- Access to international markets
- Creating a competitive environment
- Real-time price analysis
- Development of entrepreneurship in agrarian sector Control of tax revenues

## **Real Estate Sector**

Up Auction Down Auction

Mortgage-backed securities Liquidity for banks Organized market The minimum amount of the Guarantee Amount is set at 50,000 (fifty thousand) KGS. The upper limit for the Guarantee amount is not limited.

The Auction takes place entirely in electronic form. The participants can see the current information on their On their screens of their devices they can see the current information about the Auction. program's functions, they have an opportunity to participate in every step of the Auction. of the Auction. Numbers are automatically assigned to the participants or they indicate their names independently.

The Auction is considered valid if there is at least one Buyer, admitted to the Auction and participated in it.

The Exchange is entitled to entrust the Intermediary (Realtor) for a fee to Preparation /examination of documents package submitted for the Auction by the Organizer and determining the result of the work (expertise)

- Posting of the Lot.
- Opening of the Auction. Registration of the Buyers and submission of bids.
- Auction validation/non-activation. Determination of the Winner.
- Auction results summing up. Publication of the Protocol of summing up the results.
- Closing of auction. Information about conducted transaction by users. Transfer of amounts due to the Auction participants.

What problems does it solve?

- Sale of property at the best price at the right date
- Guarantee of performance of obligations by the parties
- Guarantee of commission payment to the mediator
- Possibility to participate in the auction from anywhere in the world
- Unprofitable initial price
- Reduced value of the property as a result of sales

Participants:

- Owners (sellers)
- Developer
- Buyer
- Realtors (as intermediaries)
- GDS
- Trade organizer

#### Mortgage-backed securities

- a type of secondary securities serving as a universal instrument of refinancing investments in residential construction, i.e. a means for short-term recovery of financial injections into residential properties that are purchased on the market through mortgages. Moreover, the securities help maintain the stability of mortgage construction refinancing by allowing investors to repay their money in

The securities help maintain stability of refinancing of mortgage construction projects by means of repayment to the investor in a shorter period than the repayment period of the mortgage loan.