

# EIC CORPORATION

## White Paper

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Building inclusive finance and being an economic player in sustainable development



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# Disclaimer of liability

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# Abbreviations

AML	Anti-money Laundering
AMM	Automated Market Maker
BAP	Business Angels Program
BFR	Besoin en Fonds de Roulement
CAPEX	Capital Expenditure
CDP	Corporate Development Program
CFP	Club de Finance Pedagogique
DAO	Decentralized Autonomous Organization
DAP	Diaspora Angels Program
DeX	Decentralized Exchange
EBP	Entrepreneurs Business Program
I2P	International Partners Program
ICO	Initial Coin Offering
iCV	Investment Capital Ventures
KYB	Know Your Business
KYC	Know Your Customer
LiorG	Lior de Gouvernance
LiorS	Lior de Service
LP	Liquidity Pool
NDA	Non-Disclosure Agreement
NFT	Non-Fongible Tokens
ODD	Objectifs du Developpement Durable
OTC	Over-the-Counter
P2P	Peer to peer
PDP	Personal Developement Program
PPP	Partenariat Privé-Public
RSE	Responsabilité Sociétale des Entreprises
RSO	Responsabilité Sociétale des Organisations
RTO	Royalty Tokens Offering
SIP	Students Investment Program
STO	Security Token Offering
TEP	Talent Entrepreneurship Program
Web 3.0	Iteration for the world wide web which includes decentralization

# I– Context

The world is in the midst of a technological transition. The lack and weakness of administrative and financial infrastructure has left the way open for disruptive technologies such as blockchain and the use of the innovative decentralized finance tools it makes available. The weakness of the financial system (average shareholding rate) has thus left the field open for the development of disruptive financial technologies to close this gap. Many countries in the world have yet to establish a stable financial system, enabling their populations to access banking services. Making transfers, having the option of saving or borrowing to finance a project... all these options are simply inaccessible to a large number of people.

Motivated by this observation, more than 80 countries supported the Maya Declaration of the Alliance for Financial Inclusion in 2011. This declaration is the first in a series of commitments designed to improve financial inclusion on a global scale. These commitments include:

- Protect and educate consumers about banking services
- Introduce proportionate and fair regulatory frameworks
- Consider financial services accessible on smartphones

The world faces a major structural financial challenge. It is therefore vital to improve monetary exchanges, encourage the emergence of new businesses by improving their access to financing, and promote greater financial inclusion. Since 2008, EiC Corporation has been working to create a new, responsible financial society through its extensive financial education program.

The challenge is to move the informal economy towards the formal economy, using our utility token "the Liorg/s", in order to provide sufficient capital to support this considerable economic transition. Our mission is therefore to improve the bancarization and individual shareholding of target populations through our various financial inclusion programs (CFP) based on our financial education training program and an innovative payment and financing infrastructure. This reflects our vision of inclusive finance 3.0 and our commitment to human development.

Achille AGBE. J  
Funder

## II– Our credo: The Liorisme

Through its economic diplomacy mission, EiC Corporation aims to get the "Financial Therapy 3.0" bill passed by governments to promote financial literacy, financial inclusion and private shareholding by households and businesses.



The aim is threefold:

Popularize financial therapy for households and businesses through educational finance clubs.  
Develop national private shareholding for inclusive and participatory financing of the economy.  
Support the structuring, financial modeling and competitiveness of SMEs and VSEs, an essential link in the economy to guarantee full employment.

Our credo: Liorism, the union of capitalism and socialism to create a more peaceful economic and social world.

Breaking down the complex world of finance, being the crucible for the emergence of autonomous, responsible and well-informed investors, taking control of their own financial destiny today" - this is an excellent backdrop that deserves serious commitment. Our full development and happiness are at stake This is an invitation, both personal and collective, to reshape our current paradigms, which often tend to blame others for our current poverty.

It's good to know that the wealth we pursue is first and foremost a permanent state of mind of abundance, a perfect discipline of life, an unceasing improvement of our human capital through education. It's a formula, not a prayer, which absolutely requires the daily and uninterrupted observance of five laws: the law of work, which excludes idleness; the law of savings, which underpins accumulation; the law of investment, which integrates the valorization of wealth; and the law of the environment.

In this model, the individual retains the freedom to undertake and prosper economically, thus fostering innovation, growth and competitiveness. However, this freedom is balanced by social mechanisms that ensure a fair distribution of economic opportunities and benefits. Institutions are designed to mitigate initial inequalities, ensuring that everyone has fair and shared access to the resources they need to prosper, because poverty cannot be shared.

Liorism also aims to establish effective regulation to avoid the excesses of unbridled capitalism, while preserving incentives for innovation and efficiency. Market mechanisms are used to promote the common good rather than simply the maximization of individual profits. At the heart of this credo is a redefinition of economic success, emphasizing sustainability, social responsibility, and positive contribution to society. Companies are encouraged to adopt ethical business practices, invest in the community and consider the environmental impacts of their activities.

Our credo seeks to transcend the ideological divisions of the past, integrating market forces with a strong commitment to social justice. The ultimate goal is to create a dynamic equilibrium where men and women as economic agents exercise balanced financial and economic power, with an equitable, inclusive and sustainable attitude. Without disregarding the quality of the services, we offer in support of our credo "Liorism" and our mission, we remain firmly committed to the promotion of national private shareholding and the financial inclusion of households and businesses. Everyone becomes a

civic catalyst for sustainable economic and social development through their positioning and exemplarity. This is based on the fundamental values that EIC Corporation and its members have been promoting for 15 years: Integrity, Trust, Excellence, Leadership and Prosperity.

Thus, Financial Education (1), Decentralized Finance (2), and Economic Diplomacy (3), are our priority areas of action that involve the ideal of our mission and remain the cornerstone of our common Vision. The pursuit of this vision leads us daily to take into consideration the expectations of our stakeholders, while remaining a fully responsible organization.

The quest for financial well-being for our members, raising awareness, and solidarity financing for companies at the heart of wealth creation and added value, remains our major concern. Stemming the tide of poverty, promoting participative and solidarity-based finance, moving from financial autonomy to financial independence, from a culture of consumption to a culture of investment - these are the challenges facing our members, who want to contribute to the development of a new, universal financial society.

We're particularly proud to be able to put our shoulder to the wheel to meet these enriching and rewarding challenges, with an experienced team lending its expertise to a dynamic organization like ours. EIC Corporation is here to listen to you and will continue to work in concert with its stakeholders and collaborators to provide you, our customers and partners, with an appropriate response and quality service. We believe, in fact, that it is in humility and the promotion of the whole human being, through our commitment, that lies the healing and sustainable prosperity projected for our communities and societies.

We welcome you to support our organization and look forward to your commitment to sustaining our actions, perpetuating our mission, and benefiting this and future generations.

# III– Liors/g Scope : Decentralized Organization (DAO)

## 1.-EIC Corporation: Our Foundation

EiC Corporation is a non-political, international, decentralized organization (DAO) for economic education and financial inclusion. Founded in 2009, EiC Corporation is committed to the promotion of popular shareholding, bancarization and the development of private-public economic diplomacy for the implementation of innovative economic and social programs (PPP) and projects (RSO, RSE) to empower populations. Thanks to its tokenization platform iCapital Ventures (digitization of financial securities) and its token (Liors/g), EiC Corporation supports issuers and innovative companies in their search for financing through its merchant bank iCapital Ventures, offering recognized expertise in the digitization of financial securities.

Committed to tailoring our services to the real needs of our customers, iCapital Ventures is able to support institutional players (public and private) as well as innovative, high-growth companies. By combining a traditional merchant banking approach with technological know-how and a flair for innovation, iCapital Ventures is able to meet the expectations of its partners in a constantly changing world.

## 2.-Missions

One of the main demands of the modern world is for reliability and stability. Growing concerns about the state of the global economy, and the huge number of opportunities that modern technologies open up for people, gave rise to the idea of creating a new asset class. Putting this idea into practice, the iCapital Ventures team created a digital token "the Liors/g", whose decentralized architecture is based on the most reliable modern technology - blockchain. Without disregarding the quality of our services (Financial Education, Decentralized Finance, Crypto-currency system) which induces wealth creation and remains the cornerstone of our mission, the pursuit of our objectives leads us daily to take into consideration the expectations of our stakeholders while remaining a fully responsible organization.

Committed to the development of (i) a financial culture (financial education), (ii) an investment culture (decentralized finance), and (iii) a culture of cooperation (economic diplomacy), the quest for our members' financial well-being, raising awareness and financing projects is at the heart of our concerns. Stemming the tide of poverty, promoting participative and solidarity-based finance, moving from financial autonomy to financial independence, from a culture of consumption to a culture of investment - these are the challenges facing our members, who want to contribute to the development of a new, universal financial society.

## 3.-Vision

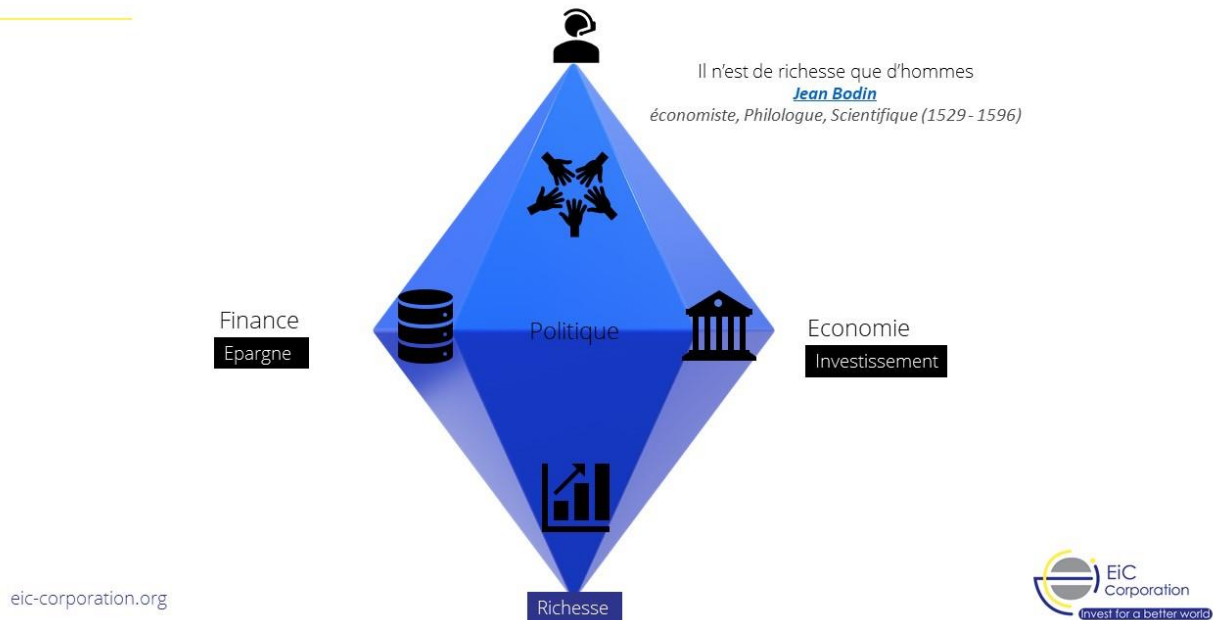
One of the strongest levers in the fight against poverty is investment, and particularly popular investment. Since 2009, EiC Corporation has been actively engaged in the development of financial education, the promotion of popular shareholding, and the search for financing for young innovative companies with high growth potential. In doing so, EiC Corporation initiates an active process of Empowerment (financial education training) of the population, turning them into decision-making investors who are supported in their investment projects.

Our Vision: « **Offering a decentralized, solidarity-based finance alternative to economic development through blockchain technology.** »



EiC Corporation aims to stem the tide of poverty, enhance the value of participatory and solidarity finance, move from financial autonomy to financial independence, from a culture of consumption to a culture of investment, through its comprehensive ecosystem, comprising multiple platforms for knowledge sharing, tokenization and cryptocurrency exchange. The use of all these tools and services is made dynamic by the Liors/g Utility Token, our governance token.

### Corework « People Development » : Agent Economique

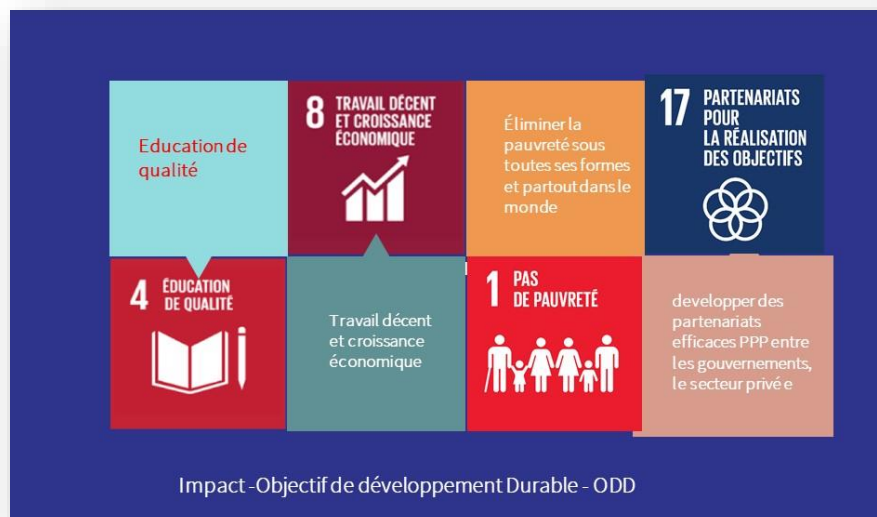


#### 4.- ODD Indicators & Impact

"Since its creation in 2008, EiC Corporation has supported several thousand people (agricultural entrepreneurs, households, business owners, employees, students, cooperatives, etc.) in its fight against financial exclusion.

- 250,000+ Beneficiaries
- 600+ Members
- 350 Boards & Experts
- Over 50 countries
- 25 International Awards and Distinctions

In line with the goals of Sustainable Development (SD), EiC Corporation aligns its trajectory with the influence of a much more just, equitable and responsible society. Noted for the quality of its programs, EiC Corporation has received a number of distinctions in recognition of its public service mission and civic commitment.



## Awards & Recognitions

1. 2021: Top 20 Young Influential Promoter ( Conseils pour le Lobbying)
2. 2018: Top 100 of the Most Influent Young Leader in Africa ( MPAY)
3. 2017: Awards Winners Francophonie 3535 , France
4. 2017 : Prix Ambassadeur PME/Startups - UEMOA
5. Issued by Portail des Banques PME/PMI UEMOA · Oct 2016
6. 2017: Champions Leader's Awards for Entrepreneurship – Rotary Club
7. 2017: Ashoka Changemaker Program – Senegal /USA
8. 2017 : Top 25 African Leaders in Interprise EducationTop 25 African Leaders in Interprise Education
9. Issued by The Saville Foundation | UK-Based Charity| Teach a Man to Fish
10. 2017: Bourse d'Excellence Fondation Benianh – Projet EIC Corporation
11. 2016: Ranked 3rd by Forbes-Top 30 of Young Entrepreneurs in Africa Under 30
12. 2016 : Prix Tremplin Ivoire, UNESCO & CEPS Innovation and Social Entrepreneurship
13. 2015: Top 50 of best innovative Startups accross (Africa) New York Forum Africa
14. 2014: Semi-Finalist Anzisha Prize, South Africa
15. 2014 : « Prix de l'Excellence du Président de la République pour l'Innovation et l'Entreprenariat»
16. 2012 : Semi-Finalist Global Management Challenge (GMC 2012)

## 5.-Liors/g Utility Token

The LiorS/G token is a digital asset based on the Ethereum Blockchain (ERC 20 standard), with a utility function (membership, service, governance, payment, valuation unit) within the EiC Corporation ecosystem, helping to reduce transaction costs and accelerate service execution. A token of financial inclusion and economic integration integrated with all current (see Ecosystem of services and products) and future services, the LiorS is a Governance DAO token, offering its holders voting rights on the governance of the organization and the choice of investment projects. It represents a fixed unit of value, enabling companies listed on the iCapitalior (SME) neobourse to be quoted at par value. A corporate token, the LiorS is a practical utility token (voucher) enabling access to all service platforms (Elearning, Metavers, Training). Its corollary, the LiorG "LP", Liquidity Pool, is an algorithmic stablecoin collateralized with USDT, facilitating the transfer of value by preserving the value of currencies. Its monetary stability makes it a practical investment token used within iCapital Ventures for equity and debt investments and the Liorbank (investment savings).

	LiorG	LiorS
Issuing value	1LiorG = 1.00\$	1LiorS = 0.05325\$
Type	Liquidity Pool (LP)	Droits de services (Bon d'achat) - DAO
Related rights and benefits	Corporate investment (iCapital Ventures), Savings instrument (CFP), Money transfer service	Valuation indicators for listed companies, Voting (projects, governance, strategic choices, election of national president), Company membership, Individual membership, Payment for training, Payment by credit card, Payment for membership, Metavers access, redeemable as vouchers in partner supermarkets, Payment of salaries, fees, services, commissions, etc....
Market-listed	Yes	Yes
Fluctuating	Stable	Variable (Trading)
Staking	No	Yes
Deflationary system	No (Mintable)	yes (Burning) 90%, (Convertible (90%) in equity Liorbank)
Splitting	Non-fractionable	Fractionable

## 6.- Financial inclusion programs 3.0

Through its financial therapy solution (CFP), a solidarity-based savings and financing solution structured through an intelligent incubation system, EiC Corporation provides financial education training to several types of populations, both banked and unbanked, through our various programs listed below. Financial inclusion thus defines the possibility for our beneficiaries (financial education program) and our individual and corporate members, to access digital financial products and services at lower cost, in particular a prepaid card that is useful and adapted to their day-to-day needs (transactions, payments, savings, credit and insurance).

This card also has a utility function within the organization, notably for payment of Membership, Payment of Training, Payment of Membership, Purchase of Pins, Purchase of "LiorG" investment tokens for educational savings (weekly) and project voting (purchase of tokens), Online payment (merchant site, e-commerce, projects), Payment of commissions, Payment of consultancy fees, etc., Annual cashback (rewards), Digital coupon (agricultural inputs, food products, health ...). The "EiC Corporation" prepaid Visa card is associated with the quality of our membership and offers specific advantages according to the various education and financial inclusion programs.

## Programmes d'Inclusion Financière : Notre modèle



Programme Ecoles  
– Lycées  
TEP



Programme Individuel  
Citoyen  
PDP



Programme Entreprises –  
Associations, Cooperatives  
CDP



Programme Etudiants  
– Universités  
SIP



Programme  
Entrepreneurs  
EBP



Programme  
Business Angels  
BAP



Programme  
Diaspora Angels  
DAP



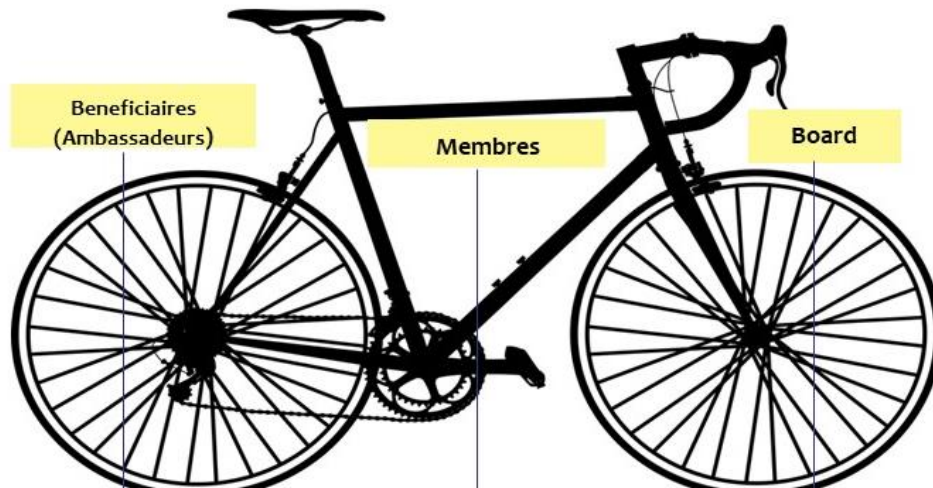
Développement de  
Projets Impacts Sociaux  
I2P

[eic-corporation.org](http://eic-corporation.org)



## 7.- Membership conditions

### Statuts du membres



The membership process par excellence is co-optation, either as a direct investor (individual) or as an issuer (legal entity). The one-off membership fee is 600 Euros (individuals) or 2,500 Euros (issuers). In addition, a special application program (ambassador program), subject to certain conditions\*\*, offers observer membership. Once co-opted, the process of induction and access to the various service platforms is set in motion.

# IV– Financial Education Training Program



Financial education introduces people to money-related concepts and the tools they need to manage their money effectively. It is understood as an action aimed at improving the ability of individuals to make "informed" choices and effective decisions about the use and management of their money. EiC Corporation members benefit from a financial education training program accessible through the

LiorS Token Utility (service). This training program is designed to increase the subject's proficiency in financial concepts, investment products and services.

According to an OECD Council definition from June 2005, "financial education is the process by which consumers/investors: - improve their knowledge of financial products, concepts and risks - acquire, through objective information, teaching or advice, the skills and confidence to ".

- Become more aware of financial risks and opportunities,
- Make informed, well-informed choices,
- Know where to go for financial assistance,
- Take other effective initiatives to improve their financial well-being.

## Modules Finances+ Coaching



[eic-corporation.org](http://eic-corporation.org)





- 52 sessions annuelles de Masterclass
- 24 Session All Talk Finance \*\*\*\*
- 12 Clinic Enterprise
- 48 Participation active CFP
- 24 Sessions de Webinaires
- 01 Symposium de la Finance Alternative (SIFA)
- 01 Colloque Diaspora Business Meeting (DBM) Paris, France
- 2500 Licences d'abonnements e-learning



### Top courses

CLUB DE FINANCE PEDAGOGIQUE

Free

**FINANCE PERSONNELLE**

Beginner

Finance Personnelle

★★★★★ (0) (0 Reviews)

Compare

01:05:00 Hours 17 Lectures

CLUB DE FINANCE PEDAGOGIQUE

Free

**FINANCE DE MARCHÉS**

Beginner

Finance de Marchés

★★★★★ (0) (0 Reviews)

Compare

00:00:00 Hours 8 Lectures

CLUB DE FINANCE PEDAGOGIQUE

Free

**FINANCE D'ENTREPRISE**

Beginner

Finance d'Entreprise et Stratégie (Private Equity)

★★★★★ (0) (0 Reviews)

Compare

00:00:00 Hours 0 Lectures

CLUB DE FINANCE PEDAGOGIQUE

Free

**FINANCE NUMERIQUE**

Beginner

Finance Numérique & Application Blockchain

★★★★★ (0) (0 Reviews)

Compare

00:00:00 Hours 0 Lectures

# V– Our Ecosystem of Services and Products

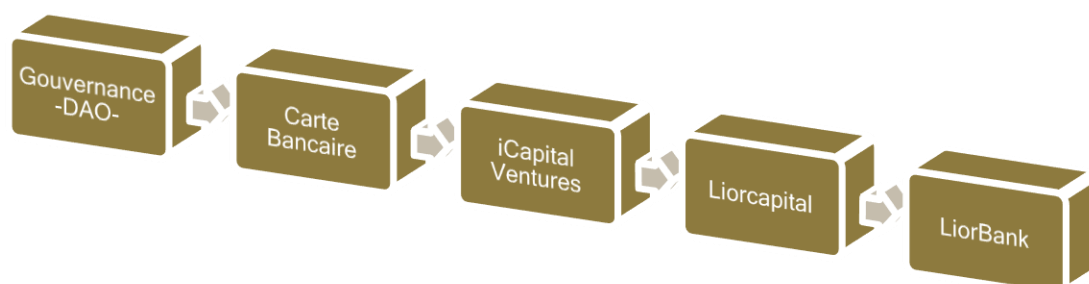
The LiorG/S token plays a key role in economic-financial exchanges and project financing, thanks to its entirely decentralized infrastructure and its vision of democratizing finance for all (financial education), in order to build and foster the emergence of genuine economic agents, the foundation of all development. Within the various service platforms, interaction and participation are rewarded in the form of LiorS. It will also be possible to access exclusive offers and other benefits by holding certain quantities of LiorS.

EiC Corporation will implement various mechanisms, including the conversion of LiorS into equity (Liorbank), in order to progressively reduce supply and increase demand by broadening its scope of use (benefits, distribution mechanisms, reduced fees, access to functionalities, etc.). As with any utility token, its price will depend on the balance between supply and demand. Our teams are therefore focusing on the development and deployment of a digital token, aimed at accelerating financial inclusion 3.0, implemented through our various services: (i) EiC Corporation (Foundation), (ii), Presence Tokens, (iii) Financial Inclusion Visa Card (iv) iCapital Ventures, (v) iCapitalior (DeX) , (vi) Liorbank.

During the entire issue period, LiorS holders will be able to store these digital assets during the Vesting period, with a view to earning passive income over the period. At the end of the 36-month period, LiorS Tokens will be automatically converted (90%) into equity (burning) in the capital of the decentralized bank (LiorBank), currently being structured (2027).

## 1.- EiC Corporation (Foundation) : DAO

EiC Corporation is a decentralized organization (DAO) for financial inclusion, operating from the point of view of its governance according to the rules inscribed in the smart contract (LiorS/G), without any human intervention and in a decentralized manner. These rules can only be modified in compliance with consensus methods. The Liors /g (DAO) has enormous potential to redefine the governance of our activities in a more virtuous way (project financing, election of country presidents, amendment of texts, modification of protocol rules, etc.).



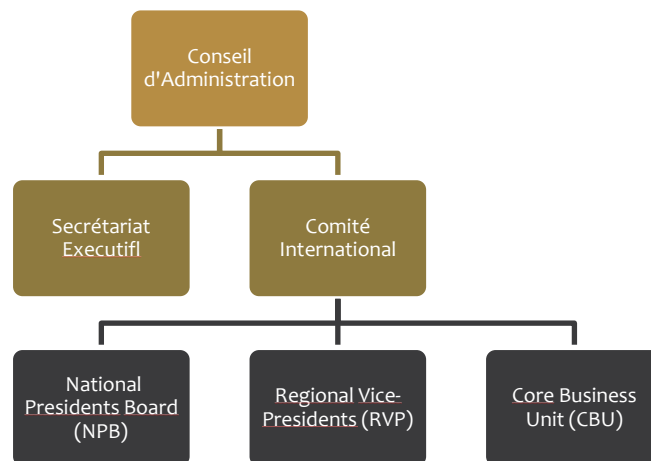
EiC Corporation is thus a legal entity that lives on Web 3.0 and exists autonomously, but also relies heavily on the collaboration of its country representatives, members of the strategic council, the international committee and the board of directors in carrying out certain specific roles that the

automaton itself cannot do. Liors/g represents all the holders of its native tokens, in particular our active voting members, who interact directly or indirectly in our ecosystem of services. Membership of our autonomous, decentralized organization is therefore evidenced by ownership of the Liorg/s utility token issued by the underlying protocol (DAO). All decisions relating to the protocol, including those concerning the validation of projects and the allocation of its funds (financing), are taken directly "on chain", via iCapitalior by token holders, thanks to our algorithm defining both the conditions of validity of the vote and its quorum and majority modalities.

## Governance

EIC has 3 governing bodies:

- Board of Directors: Strategic body
- Executive Secretariat: Public Relations & Governance watchdog
- International Committee: Operational body



## Assignments

The Board of Directors is made up of 5 ad-hoc committees responsible for approving strategic due diligence and the annual strategic plan. The Executive Secretariat is responsible for economic diplomacy, public relations management, lobbying and monitoring the governance of member countries. The International Committee is the operational body responsible for strategy execution and is made up of Regional Vice-Presidents (VPR), National Presidents (PN), and the Core Business Unit (CBU).

## Economic diplomacy

3 major events to promote financial education, financial therapy and SME financing:

- SIFA: International Symposium on Alternative Finance
- DBM: Diaspora Business Meeting in Paris
- FAI: International Business Forum in Dubai





Through its economic diplomacy mission, EIC Corporation aims to get the "Financial Therapy 3.0" bill passed by governments to promote financial literacy, financial inclusion and private shareholding by households and businesses. The aim is threefold:

- To popularize financial therapy for households and businesses through educational finance clubs.
- Develop national private shareholding for inclusive and participatory financing of the economy.
- Support the structuring, financial modeling and competitiveness of SMEs and VSEs, an essential link in the economy to guarantee full employment.

## Projet de loi « Thérapie Financière 3.0 » pour la promotion de la culture financière.



 [Christophe R.](#) a lancé une pétition à destination de [EIC Corporation](#)

**Projet de loi « Thérapie Financière 3.0 » pour la promotion de la culture financière, l'inclusion financière, l'actionnariat privé des ménages & entreprises, pour être acteur du développement local.**

90 personnes ont signé. Allons jusqu'à 100



 Soussoumy G. a signé il y a plus d'un mois

 Williams B. a signé il y a plus d'un mois

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Prénom

Nom

Email

France

☐ Partager cette campagne sur Facebook

 **Signer cette pétition**

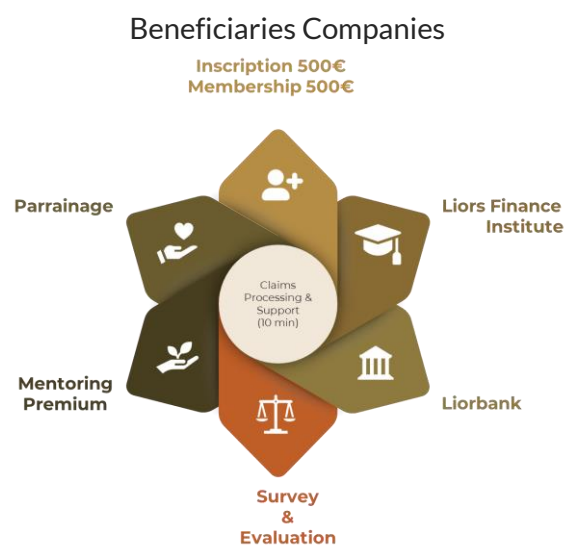
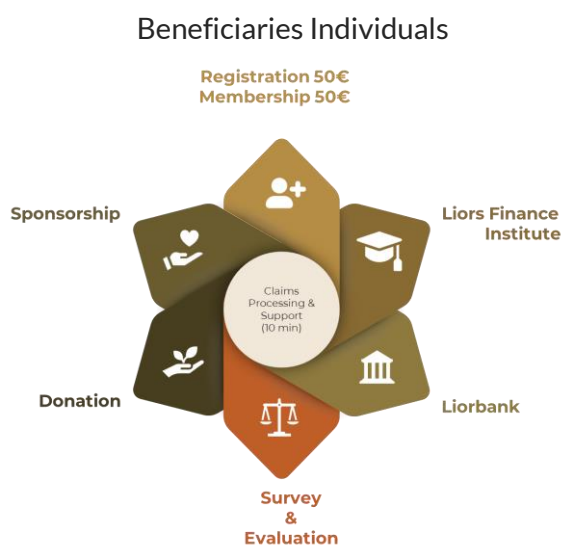
## 2.- The benefits of EiC Corporation membership

EiC Corporation is a private international organization, whose members (individuals and legal entities) are co-opted and collectively committed to the fight against poverty, the democratization of finance, the promotion of entrepreneurship, the development of solidarity finance and economic diplomacy and business lobbying.

Membership is unique and is online, following a sponsorship or co-optation procedure. Members work on a voluntary basis through societal projects and programs (TEP, CDP, BAP, I2P, etc.) and participate in all the organization's activities, taking advantage of all the network's opportunities (training, seminars, networking, do-Tank, investment opportunities). Members benefit from all the business opportunities available on the platform and live a great solidarity financing experience.

There are 4 types of members:

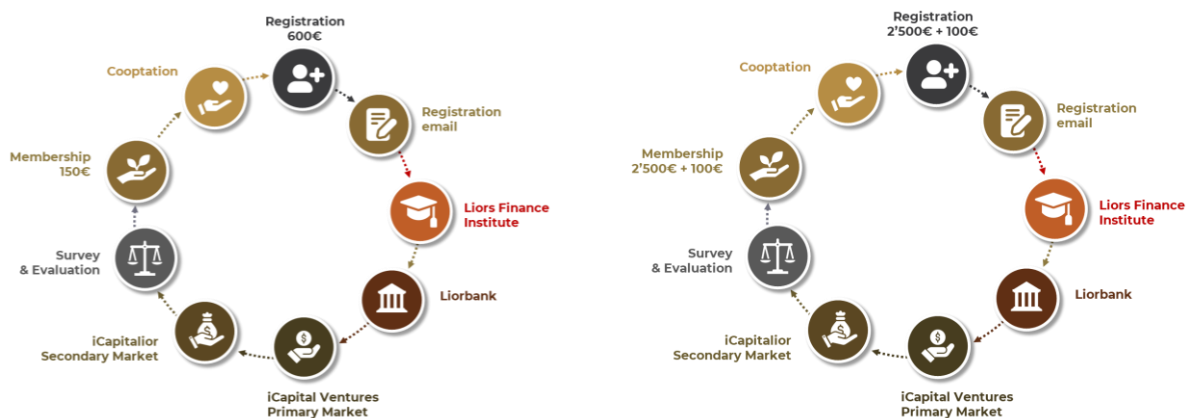
- The G25: EiC associates in our local subsidiaries who produce the local strategy and support beneficiaries, investors, and local businesses.
- The Beneficiaries: All disadvantaged people or companies or those in need of learning about finance will use our platform to improve their savings and investment culture. The savings and investment culture is taught as part of our financial therapy program, which lasts from 6 to 24 months.



- Investors: Individual and corporate investors have access to a financial education program and an exceptional investment portfolio: listed companies, financial markets, digital assets, etc. via 2 connected platforms with reduced fees: Liorbank and iCapitalior.

Investisseurs Particuliers

Investisseurs Entreprises



- Companies: All companies wishing to be supported in their development, financial structure and governance by experts. They are listed on our iCapital neo exchange, have access to shareholding management tools, are visible to the platform's investors, can obtain OPEX loans, and are valued in real time for their governance and performance. These companies have been in existence for at least 3 years, have sales of EUR 150,000 and are growing internationally.

### Phase 1 @XP

**Cooptation**  
Membership  
Vote of Confidence

**Liorbank**  
Liors Finance Institute  
Cashflow Optimization  
Liorpay Merchant

### Phase 2 @XP

**Listing**  
Vote of Confidence  
Company Token Listing  
Secondary Market

**Deal Room**  
Setting up  
Shareholder tokenization  
Primary Market

**Funding**  
Liors Finance Institute  
Cashflow Optimization  
Liorpay Merchant

#### Labellisation :

« Gouvernance Argent, Or, Diamant » L'indice de notation >50 donne accès au label. Il prouve la bonne gouvernance et la transparence financière.

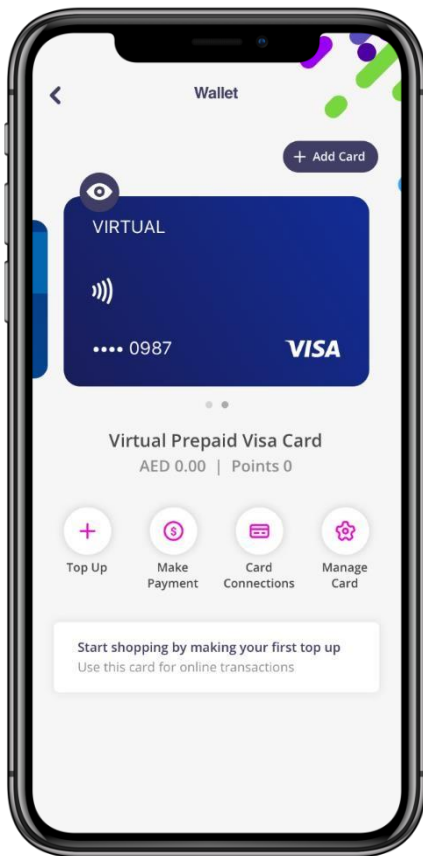


**Governance**  
Financial Ratings  
Strategic audit  
Token Enterprise Valuation

	Beneficiaries Individuals	Beneficiaries Companies	Investor Individual	Investor Company	Companies
Registration	50 EUR	500 €	600 €	2600 €	From €10K to €50K*
Membership	50 EUR	500 €	150 €	2600 €	From €10K to €50K*
P2P max loan	100 EUR	2000 €	2000 €	5000 €	-
Loan OPEX	-	-	-	-	According to project

\* For companies, membership is based on sales.

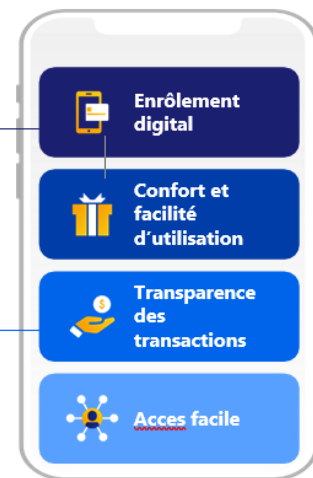
### 3.- Inclusion Financière " Visa prepaid " membership card



The "EiC Corporation" prepaid card is available for purchase by beneficiaries and co-opted members and can be integrated into all our service platforms. Payable in Liors, it will be valid for 15 months, renewable when annual membership fees are paid. Distributed in physical and/or virtual versions, the card is marketed through our regional offices and country representations worldwide. It can be reloaded through the networks of our commercial and banking partners.

#### Proposition de valeur

**Emission instantanée** ~~Souscription~~ digitale  
**Rechargement 24/7** via plusieurs canaux  
**Disponibilité nationale** Sans agence  
**Cout d'accès bas** ~~Tarif~~ carte virtuelle



- Auto-Subscription: electronic KYC through manual data entry or automatic data entry through interfacing with a customer database
- Security: manual or dynamic CVV change,
- Cash withdrawal: cardless ATM or card-to-card transfer at an agent's office,
- Money transfer: card to card, card to wallet-wallet to card, card to bank account - bank account to card



#### Fonctionnalités

- Auto souscription
- Transactions
- Consultation de solde
- Dernieres transactions
- Changement du CVV

#### Usages

- Rechargement (cash in)
- Retrait (cash out)
- eCommerce (achat / collecte)
- Paiement face to face (QR)
- Transfert d'argent (envoi/reception)

The "EiC Corporation" VISA prepaid card is more than a payment card, it is a practical membership card (utility), renewable annually, which allows members to benefit from greater security for their payments and withdrawals throughout the world, assistance and advice guarantees\*\*\*, optimum

insurance and preferential rates for purchases from approved suppliers in our network (central purchasing units). It offers a number of advantages, including but not limited to:

- Preferential rates for training courses in financial education, personal finance, market finance, green finance, corporate finance and digital finance.
- Preferential access to investment banking (iCapital ventures)
- Preferential access to the Financial Therapy platform (Liorbank)
- Preferential access to the eLearning platform
- Discount coupons on offers and products from our partner companies
- Preferential rates on transfers for projects and investments
- Preferential rates for bi-monthly Business Breakfasts
- Preferential and free participation in the following events (Webinars, DBM Colloquium, SIFA Symposium, Masterclass, etc.)

#### 4.-iCapital Ventures



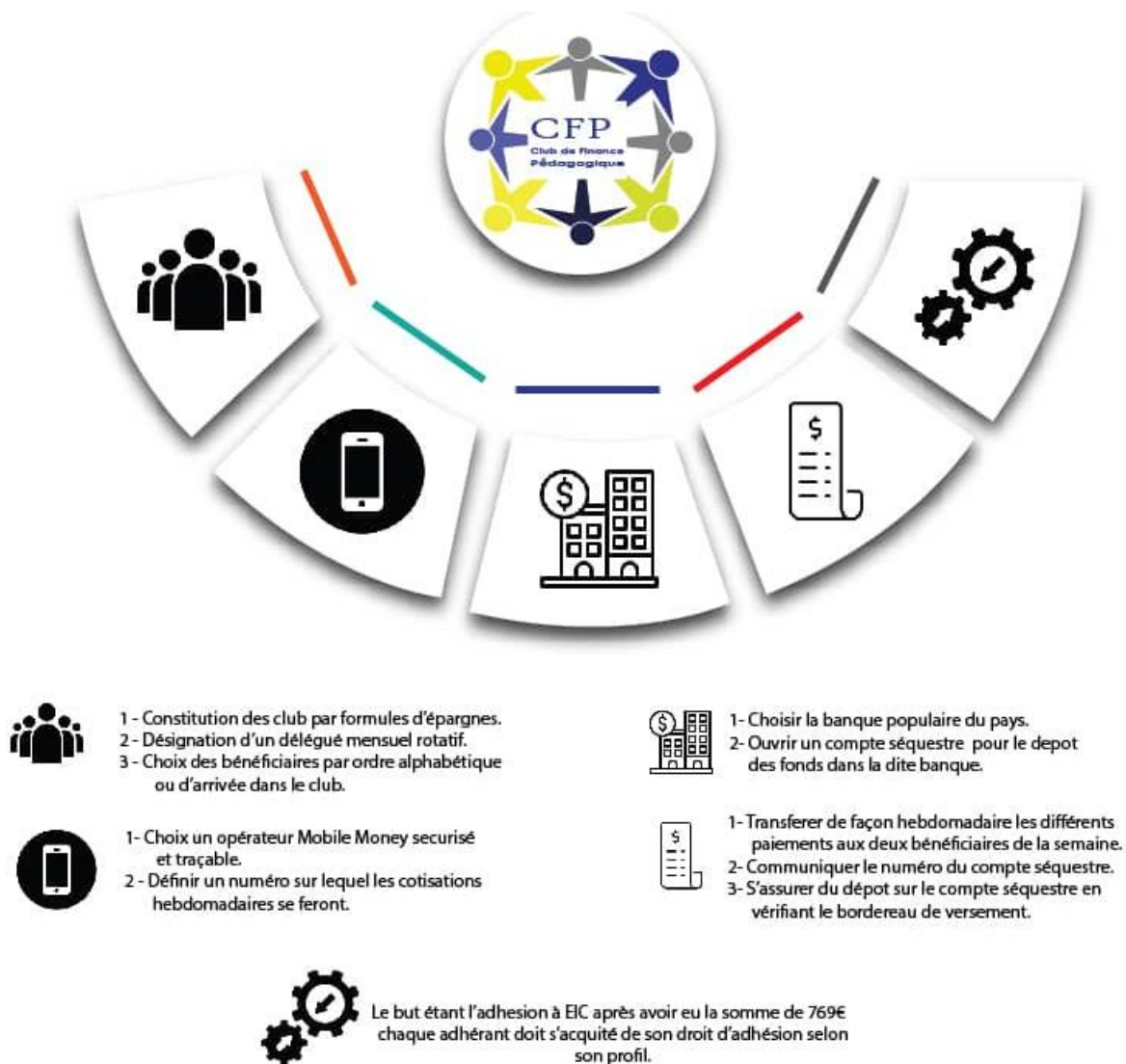
Investment Capital Ventures (iCV) is a tokenization platform offering recognized expertise in the digitization of financial securities. By deploying a traditional investment banking approach combined with technological know-how and a drive for innovation, iCV is able to meet the expectations of its customers and partners in a constantly changing world. iCV offers an innovative approach focused on financial securities digitized on the Blockchain with regard to capital transactions: debt financing, equity financing including capital increase transactions.

These digitized assets (crypto assets) are then listed on the iCapitalior platform in LiorS parity (utility token) to the delight of entrepreneurs (issuers) and investors, who will be able to strengthen business relationships and benefit from performance (capital gains on disposal, profit sharing, return on investment). From the definition of the legal and financial strategy (Tokenomics) to the technical solution of fund-raising: Initial Coin Offering (ICO), Royalty Token Offering (RTO), Security Token Offering (STO), iCV offers its customers the finance of tomorrow.



## 5.-LiorBank: CAPEX & Financial Therapy (CFP)

LiorBank is a neo-bank organized into investment clubs, dedicated to increasing private shareholding through a Financial Therapy program. This financial therapy program (CFP) aims to inculcate a culture of solidarity-based savings and investment, structured through an intelligent incubation system and an inclusive financing scheme. Designed for both individuals and corporate entities, this CFP solution is a weekly, collective, educational savings formula, using the "LiorS" as a subscription modality (membership) and the "LiorG" as a measure of value, to build evolving, dynamic savings to meet their needs (projects, investment, health, etc.).

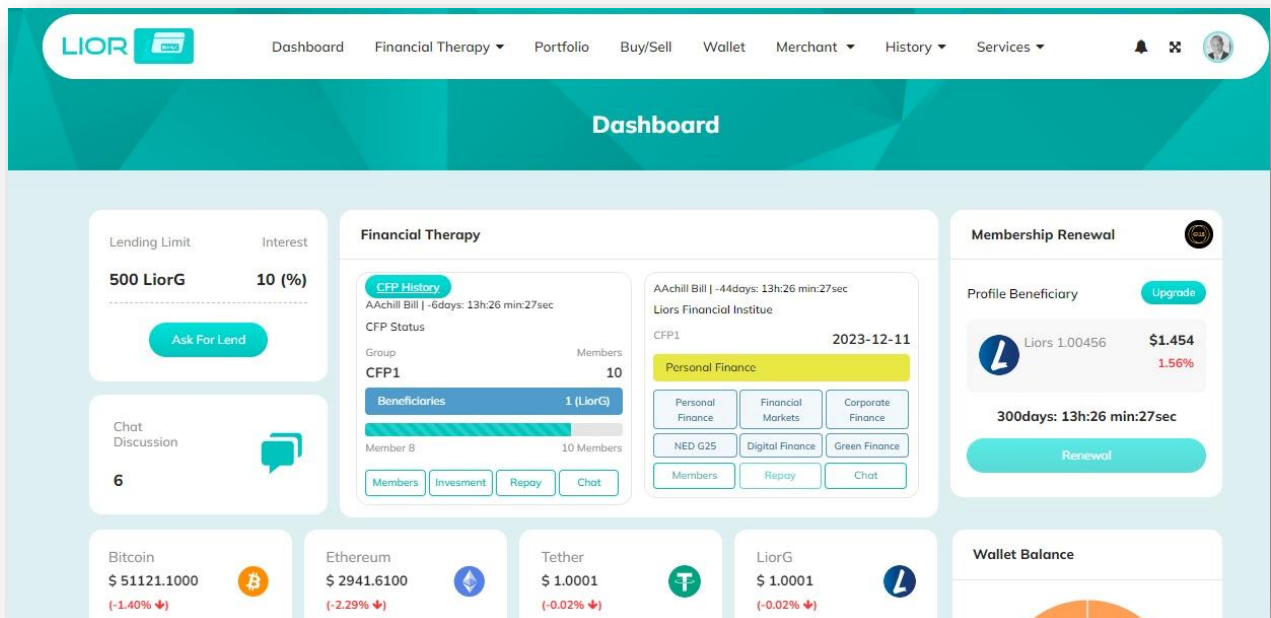


This application digitizes the traditional operation of our 600 investment clubs. Active participation in the CFP will enable us to set up an exceptional scoring and financial rating system for users, who will then be eligible for credit (personal loans). Our aim is to make LiorS and LiorG a part of everyone's everyday life. Thanks to our payment API and the integration of a term credit card within the platform itself, users will be able to pay directly with the crypto currencies they hold. A "cashback" system will be set up to stimulate the use of this means of payment. Thanks to its stability, our crypto represents an ideal payment tool for the following players:

- Entrepreneurs: they can benefit from instant payments in LiorS, improving their cash-flow management and bringing unprecedented traceability to their exchanges, enabling them

to improve their accounting procedures and, for governments, to combat the informal economy and all types of fraud, particularly tax fraud.

- Individuals: they can use it to carry out their expenses, but also to transfer funds from one end of the world to the other, in a matter of seconds and for just a few cents.

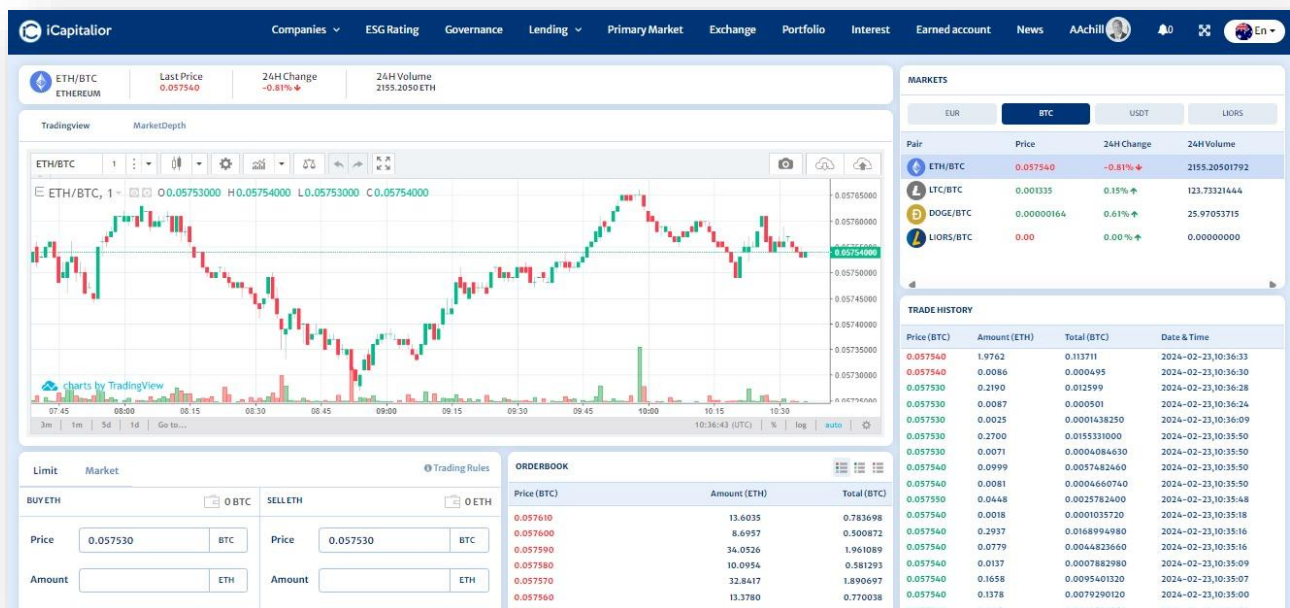


## 6 -Capitalior : SME Neo Bourse

iCapitalior is a decentralized neo-exchange dedicated to digital business financing. As a gateway for individuals and professionals into the world of digital assets and digital finance, iCapitalior has created a trusted, unintermediated space to facilitate exchanges and create a decentralized, inclusive and low-cost financing ecosystem. The aim is to facilitate the listing of digital assets (projects tokenized on the iCapital Ventures platform) issued during fund-raising operations (ICO, STO, RTO), as well as the exchange of flows between listed tokens (crypto assets). The aim is to offer everyone the chance to invest in an SME, through the issuance of crypto assets (tokenization of goods and services to be financed).



iCapitalior, our Fintech company providing next-generation solutions for SME financial structuring, liquidity raising (financing) and valuation through an integrated financial rating system. iCapital Ventures will be open to the public in 2027. Alternatively, the best cryptocurrencies will be listed. In this way, we are committed to offering our customers access to an exchange dedicated to their needs, with communication tailored to the countries in which we operate. We also intend to be able to integrate various product offerings for our premium members, such as trading protocol integration and a private crypto-currency portfolio management service. Our algorithm will be able to generate predictive indicators based on data analysis over ten-hour periods, giving users the best tools for positioning themselves in crypto currencies.





## VI- Decentralized Finance (DeFi): Tokenization of assets (goods and services)

As an economic entity that combines the factors of production (capital, labor and raw materials) to produce goods and services for sale on a solvent market, a company needs resources and capital to sustain its growth. It therefore needs to finance its investments and its business.

The need to finance business activity seems obvious, and this is because there is often a time lag between when the company spends and when it collects. This is because there is often a time lag between when a company spends money and when it collects it. In fact, in order to carry out its business, a company often has to incur expenses before it collects income: making material investments (land, facilities, buildings); purchasing materials and supplies, paying labor costs, etc. It's only later, when the business is ready to be sold, that the company is in a position to collect income. It is only at a later stage, after production and marketing, that revenues are collected after sales have been made. There is therefore a time lag between uses and resources, concerning both investments and operations.

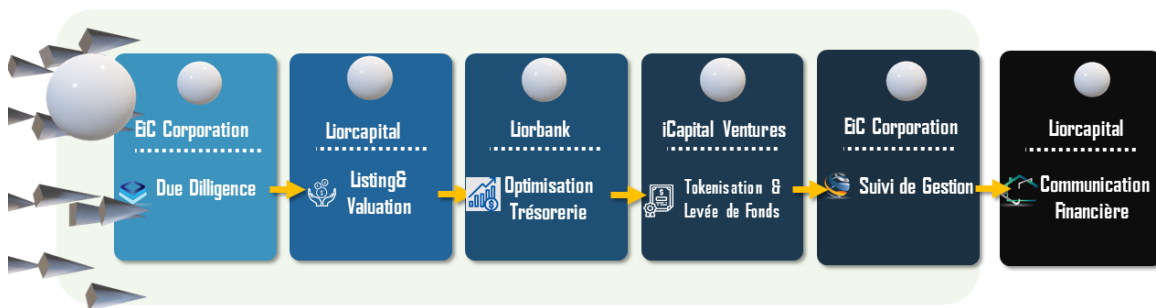
### iCapital Ventures Platform



iCapital Ventures aims to revolutionize the financing of working capital, thanks to the innovative fund-raising techniques it offers. Access to financing is, however, subject to the fulfillment of several conditions below.

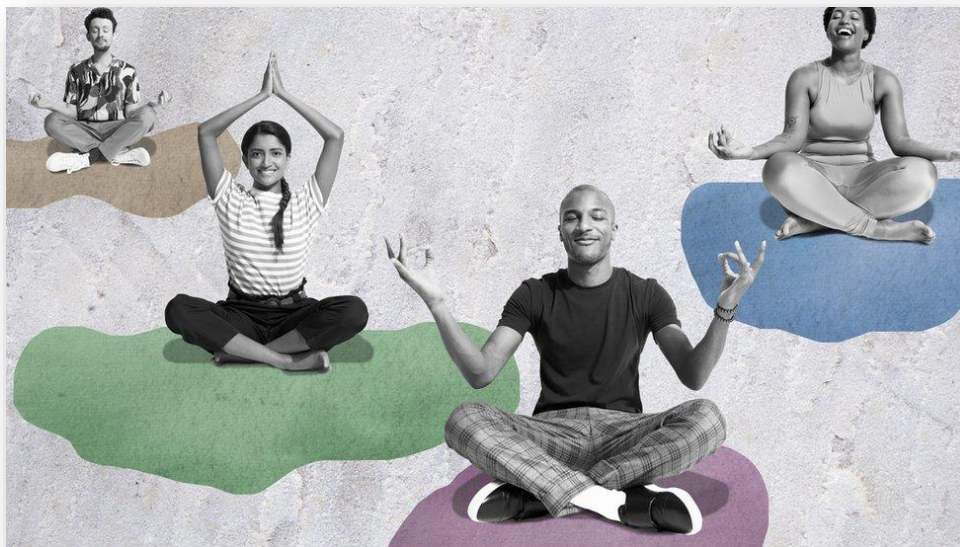
## 1.- Financing conditions

Companies seeking financing must be co-opted into the Club de finance entreprise and meet certain basic requirements: File review; (01) Audit & Due diligence, Entrepreneurs Club membership: Below is a reminder of the financing conditions.



## 2.- Participation in Financial Therapy (LiorBank)

Once the co-optation has been validated, the company participates in Financial Therapy, in order to clean up its balance sheet and optimize its cash flow. The funds raised through these savings are invested in securities that can be pledged to the corporate investment fund. The pledging of securities is an essential financing lever for investors on the platform. It acts as an instrument of confidence and business continuity for the company. The regularity of each company's contributions enables us to certify the company's business morality and to set up a scoring system (financial rating) and risk management for the financing granted. Companies that are up to date and active in their contributions will be given preference in financing. These measures are designed to protect and guarantee investors' capital.



### 3.-Due Diligence

Due diligence is carried out by a team of financial, legal, technical and management experts brought together in a college of non-executive directors (NEDs), called the G25. A certain number of documents are required for due diligence to be carried out, and the team of experts is responsible for :

- (i) Prepare all necessary documents, using the information and documents provided;
- (ii) Prepare access to the required information, including setting up access links &/or company portals,
- (iii) Generate financing interest,
- (iv) Lead the identification of financiers,
- (vi) Assist with legal aspects,
- (vii) Assist with financial aspects.

For the due diligence to be carried out correctly, a number of documents must be transmitted for the KYB (Know Your Business) to be carried out, in particular:

- (i) company registration documents and copies of the ID cards/passports of the directors,
- (ii) Information memorandum/business plan,
- (iii) Schedule of use of funds/expenditure budget,
- (iv) Financial model (5-year projection),
- (vi) Certified financial statements of the company,
- (vii) Tax compliance documents.

Over a period of 4 to 8 weeks, and depending on the success of the hearings, interviews and analysis of the documents submitted, a due diligence report is drawn up and submitted to the investors for a vote of confidence. The vote takes place on the LiorCapital platform, with investors using the Governance token (LiorG) to give their vote of confidence to the following companies.



#### 4.- Financing techniques (STO - ICO - RTO)

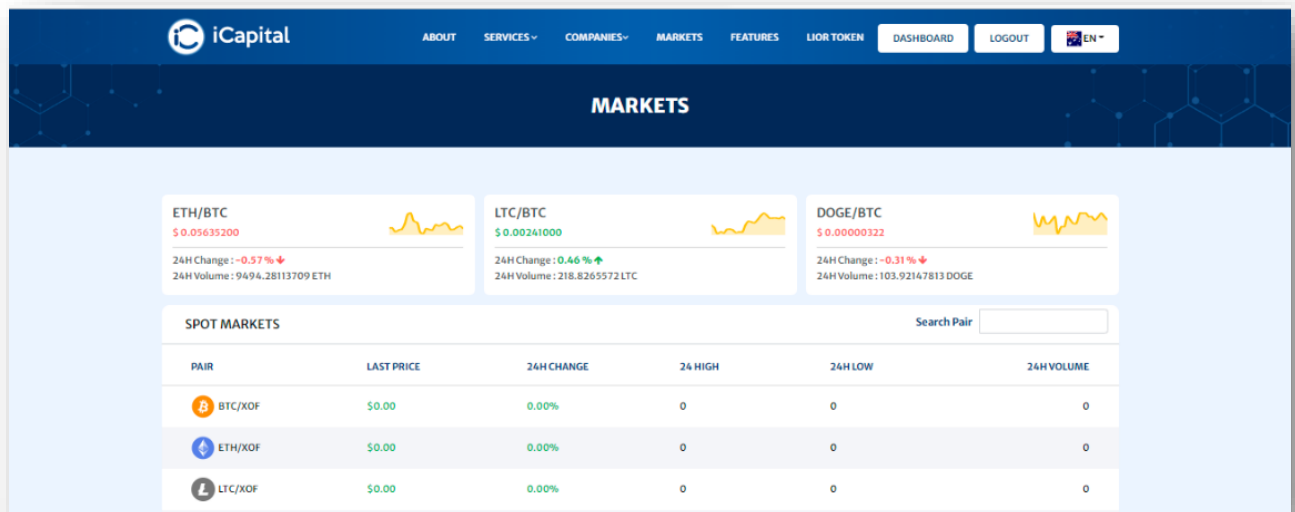
Once due diligence has been completed and the closing approved, the technical structuring of the fundraising operation can begin (tokenization, listing on iCapitalior). The choice of technical financing strategy is determined (ICO, STO, RTO). Financial technique: Objective: finance growing startups & SMEs:

- Asset and liability tokenization
- Revenue-based financing (RTO/RBF)
- Guarantee: Participation of the company in its own Financial Therapy and obtaining the label of good governance.
- Investor return + Fees: Variable 5 to 30% depending on market value;
- Maturity: 3 to 6 or even 12 months;
- Type of financing: Operating or inventory only;
- Collateral: Purchase orders, Mortgages, Minority stakes;
- Multiple exercise ;
- Repayment of principal and interest at maturity (12 months);
- Liquidity: tokens eligible on secondary market (OTC / P2P);
- Setup fees: Tokenization: Issuance of securities tokens (free of charge) ;
- Modality: Equity investment or capital increase;
- Securities custody.

STAGES	DAY
Signature of mandate & NDA	Day 0
Payment of instruction fees	Day 0
Submitting the requested documents	Day 0
Performing due diligence	Day 1 to 14
Report preparation	Day 1 to 14
Preparation of financing documents	Day 1 to 14
Tokenization: Issuing utility tokens	Day 1 à 14
Conference Calls / Presentations [Fundraising - Deals Clubs]	Day 15 to 28
Review of indicative offers	Day 29 to 45
Necessary verification	Day 29 to 45
Legal approach	Day 29 to 45
Financial approach	Day 29 to 45

#### 5.- List of crypto-assets

The implementation of ICO/STO/RTO operations will result in the issuance of crypto assets representing real assets (goods, services, shares, bonds, convertible bonds, company shares, vouchers, royalties, etc.). These various instruments will then be listed and traded on iCapitalior, to accelerate fund-raising and guarantee liquidity.



## 6.- Financial reporting and communication

The various companies involved in fund-raising are required to disclose their financial statements and management report. These documents are regularly submitted to investors for a vote of confidence. The result is an updated rating of the company's value, taking into account both financial and non-financial aspects.



## 7.- Social and Financial Inclusion Label

Companies that successfully complete the above-mentioned financialization and socialization process will be awarded the ERS (Entreprenariat Responsable Social) & EIC (Bonne gouvernance Financière) label. This is recognition of the value of the jobs generated and the cash flow optimization achieved, positioning the company as a benchmark in its sector. Lastly, this label reflects the company's high level of social competitiveness and its commitment to the community.

## VII– Investment opportunities

We offer several structured investment opportunities for our members in the priority sectors of Private Equity, Real Estate, Agriculture, Mining & Energy, and Financial Markets. Equity investments are made using the LiorG Token, an algorithmic Governance stablecoin (DAO), which gives its holders voting rights over the organization's governance and choice of investment projects. In concrete terms, this involves taking stakes (BFR) or investments (purchase of financial securities) with the LiorG token, in companies listed on iCapitalior, tokenized assets on iCapital Ventures, and or investment products offered by our management and intermediation companies (SGI) via Liorbank on the capital market.

Through our network of selected technical partners (management and financial intermediation companies, brokers) and merchant banks, we offer customized, personalized support in the investment process and the creation of shared value over a given time horizon. Based on our knowledge of investment sectors and financial instruments, we provide investors with two separate securities accounts for sectoral and geographic diversification of investments. The aim is to optimize returns.

Return on investment (ROI) varies according to the type of investment, the investment horizon and the nature of the assets selected. Investors join the organization through co-optation (1), pay the 600-euro entrance fee (see membership card above) and join a financial education club (CFP). He or she participates free of charge in various financial education training programs (2) (personal finance, corporate finance, market finance, digital finance, green finance) by joining the Financial Therapy (3) scheme. He is then eligible to participate in investments by opening several securities accounts (accounts in which investments are held and managed), while continuing his training process:

	Financial Instruments	Targeted markets
Local & International Share Accounts	Equities, Bonds, OBSA	Euronext, DAX, BRVM, CSE, NSE ect.
Alternative securities accounts	LP Tokens (LiorG)	iCapitalior, iCapital Ventures, Earnings account.
	Tokenized assets (goods & services).	

### 8 investment opportunities on our platforms

3 opportunities on Liorbank



1. Global assets / co-ownership" function  
Tools: Multi-asset portfolio  
Estimated returns: 5 and 12%.
2. P2P" function  
Tools: Member-to-member lending  
Estimated returns: 10% to 14
3. Individual Brokerage account  
Tools: Personal trading account

Estimated returns: Depending on stock performance

#### 1 opportunity on iCapital Ventures



4. Primary Market" function  
Tools: Companies listed on iCapitalior  
Estimated returns: Dividends based on company performance

#### 4 opportunities on iCapitalior



5. Earned Account" function  
Tools: Coinchange  
Estimated returns: 7 and 10% annually
6. Lending OPEX" function  
Tools: Loans to listed companies  
Estimated returns: 8% to 20%.
7. Exchange" function  
Tools: Purchase / sale of assets  
Estimated returns: Capital gain on disposal
8. LIOR Interest" function  
Tools: Staking of Lior  
Estimated returns: 7 and 12%

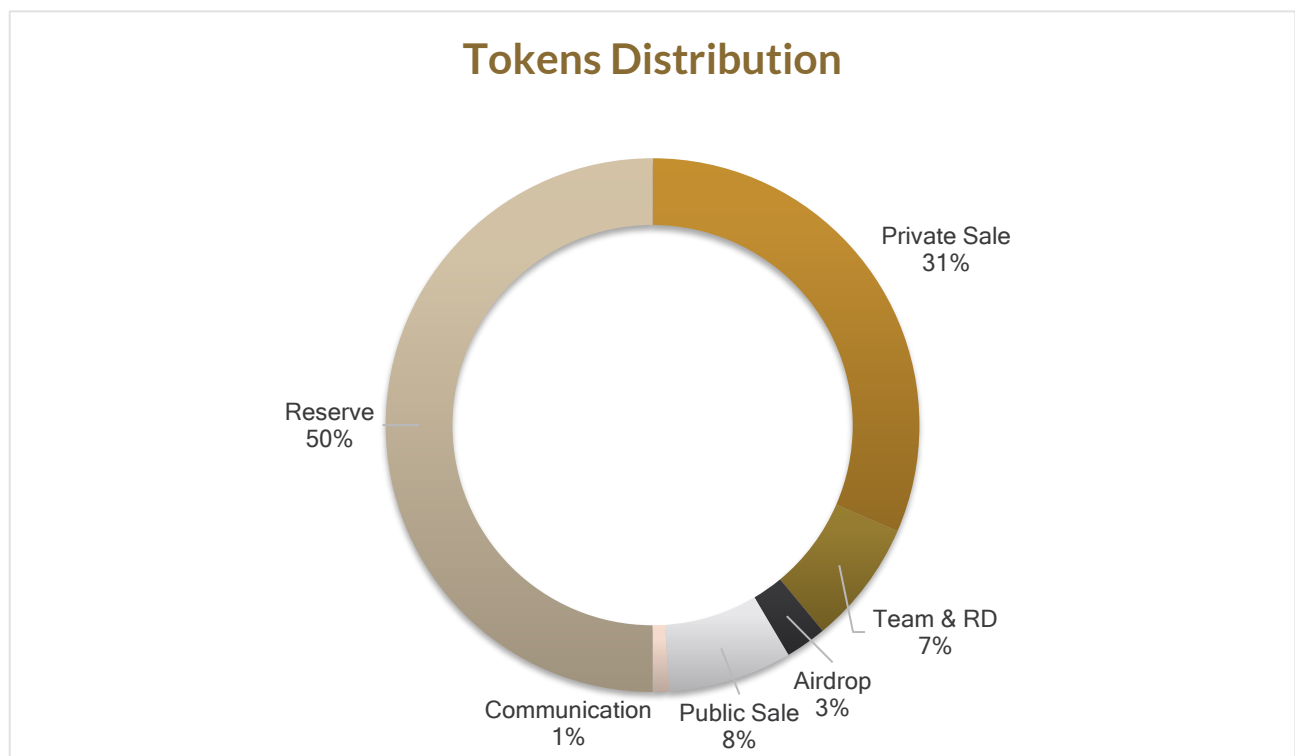




## VIII – Tokenomics

The LiorS/g is a utility token set up to support and boost the EiC Corporation ecosystem. The token will contribute to the sustainability of the ecosystem. While LiorG is a stablecoin mintable collateralized at USDT (stable), LiorS is a true utility token for all EiC Corporation ecosystem services. We are going to create 200 million LiorS coins (Services) convertible into equity in the capital of the Decentralized Bank (Subsidiary G25), of which (90%) of the tokens created will be recovered (burn) in return for shares in the 20% of the subsidiary G25 and (10%) exchangeable on iCapitalior for transactional liquidity needs (payment membership, subscription, training, services, credit card, voting, cashback, etc.).

As demand is growing, this hyper-deflationary policy (burning 90% of stock) will have a positive impact on the value of LiorS and reflect the state of performance of our service ecosystem. Its scarcity and regular use across all our service platforms, confirms our vision of financial inclusion 3.0, a 100% decentralized and dematerialized finance based on a democratic consensus thanks to the underlying governance token, the LiorG. This algorithmic governance Stablecoin (LiorG) will be created on demand and will act as a unit of payment thanks to its monetary stability, as well as a participative governance tool (project voting, elections of country leaders, adoption of rules and consensus procedure).





## Coinmetrics

Our ICO campaign is linked to our ideal of financial inclusion of the population, which is to reach 1 million members in the next 7 years, based on the existing number of countries in our network.

- Ticker : LiorS
- Standard : ERC20 (Polygon)
- Total Supply (included reserved) : 200 000 000
- Token Launch Price : 0.04325\$
- Minimum Token Purchase : 5000 LiorS ( 266 usdt)
- Staking : 12%
- Duration : 36 mois

Private Sale ( Pre-Seed , Seed , Private Sale)	63 000 000	31,5%
Team & RD (Research & Development)	15 000 000	7,5%
Ambassadors (country representatives) + Airdrop	5 000 000	2,5%
Public Sale	15 000 000	7,5%
Communications	2 000 0000	1%
Liquidity Reserved	100 000 000	50%

### 1.-LiorG/S : Services & Governance (DAO)

The LiorS is a governance token, offering certain governance rights (voting) in the process of validating capital raising operations admitted to the platform (iCapital ventures), but also the democratic process of renewing the governing bodies (election of Country Presidents) of "EiC Corporation". This will give our members the right to vote on the management of national entities (financial democracy), as well as modifications to the smart contracts of the protocols that will issue them.

As a reward, holders of the Service Utility Token (LiorS) will receive added value from LiorG protocol fees, transaction fees on service platforms (EiC Corporation, capital, Liorbank, iCapital Ventures) and credit card sales, all reflected in the updated price of the Service Utility Token (LiorS). LiorG is a stablecoin with a stable price. Thanks to its stable nature, it enables instant, low-cost international exchanges, while protecting users from volatility. Exchangeable, LiorS is a monetary unit for valuing companies listed in pairs with validated projects. The LiorS will act as a service token (voucher) within our various service platforms, such as participation in the International Diaspora Business Meeting (below). The LiorS will also eventually be used to pay salaries, fees and gratuities (airdrop or bounty). Created in limited quantities, LiorS will be valued through interaction and the extraction of liquidity (transaction) through its use as a voucher (membership, credit card, etc.), means of payment (salaries, fees, training). The entire economy of the EiC Corporation system will henceforth be based on this LiorS.



Exchangeable on several Exchanges, LiorS paid staking and interest-bearing lending (future product) will increase in value, for example by encouraging members to lend and borrow in order to obtain more LiorS tokens (interest). In this way, the "LiorS" service token creates its own demand; interest in LiorS being motivated above all by the hope that these tokens and the protocols that issue them will increase in value. Eventually, LiorS may be converted (90%) (rarefaction mechanism) into an equity investment in the bank's subsidiary iCapital ventures, currently being structured via the G25.

## 2.- Vesting period

The Vesting period for the LiorS acquired during the ICO is 36 months, after which the tokens locked (burned) will be converted (90%) into equity (shares) in the capital of the merchant bank (subsidiary G25) and then exchangeable on our exchange. LiorS holders are an integral part of the participative governance system, exercising their right to vote on the Group's tactical choices, strategic orientation policy and choice of national executives (Country Representatives, etc.).

## IX- Distribution mechanism

The LiorS token will be available for purchase on our tokenization platform (iCapital Ventures) at the time of our ICO, then listed on iCapitalior.

Other distribution mechanisms to come: iCapitalior: Liors/g will be at the heart of the exchange platform. Its purpose will be to offer discounts on exchange fees through its use as a means of payment. It will also serve as an exchange pair for all the crypto-assets available on the platform. From now on, our members will be able to use the Token to pay for their memberships, training courses and membership.

Air Drop: to reward its members and event participants, EIC will distribute LiorS tokens. This will enable members to increase the quantity of LiorS in their possession and make it easier for new people to discover this digital asset. The quantities distributed will give access to services offered by EIC Corporation.

Rewards: Individuals and companies who participate in the growth of the organization or in its various training courses will be able to receive LiorS as a reward.

Cashback: when the credit card is implemented, it will be possible to distribute LiorS rewards for each purchase made. Each time users make a purchase with their card, they will receive a percentage of the amount spent in LiorS, depending on the amount spent.



# X- Cash flow statement

## 1.- Valuation (Burning)

Certain flows will be used to feed the cash flow to ensure the sustainability of the LiorS/g ecosystem. Fees levied on investments (project financing), transactions (payment), trading in other crypto-assets will be used to buy back LiorS (Burning) - 1% of the total amount of all transactions carried out to replenish the treasury will be burned. This will help to increase the scarcity of supply in circulation, supporting the token price.

## 2.- Detention (Average Hold)

LiorS holders will benefit from discounts on the various services of the ecosystem (Coupon) and those of our premium partners (Metacard, Selfbar, Deanna Smarten, etc.)

## 3.-Conservation (Stack)

The long-term retention of LiorS and their allocation to a dedicated account can generate interest for holders participating in the Financial Therapy solution (LiorBank) or iCapital Ventures (Equity investment). Holders will therefore be encouraged to accumulate Liors in this mechanism in order to receive additional Liors.

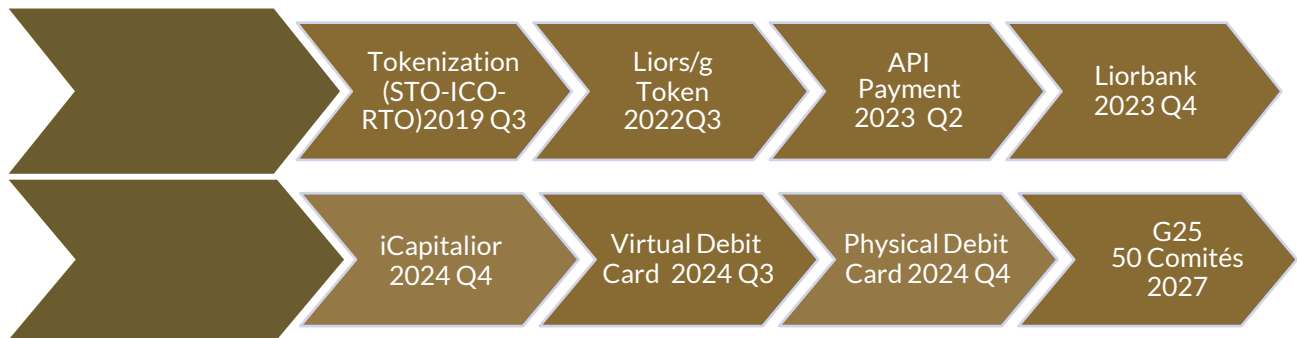
## 4.- Escrow (Lock)

The LiorS escrow mechanism is super advantageous and remunerated (12%). The holder agrees to purchase and lock in a certain quantity of LiorS (36-month vesting) in order to gain access to the most exclusive services in the iCapital ecosystem, such as opportunities on iCapital Ventures, private events, membership discounts, etc. Eventually, they will benefit not only from the discounted value of the LiorS, with the interest generated by the vesting, but above all from the option of converting the LiorS into equity (exchangeable) in the capital of the investment bank currently being structured as an "iCapital Ventures subsidiary; G25".

## 5.-Conversion (Burn)

The LiorS/g ecosystem is in itself a source of revenue. After 3 years, holders of a valued LiorS token will be able to exchange their token (10%) for Fiat and convert it (90%) into a share in the floating capital (stock-option) of the G25 subsidiary of the private investment bank iCapital ventures. These tokens will then be destroyed by the execution of a smart contract on the LiorS issuance blockchain. This mechanism enables a gradual and controlled reduction in the number of LiorS in circulation, giving rise to a token with deflationary characteristics.

# XI- Roadmap - 2027



## Warning

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" We only share wealth because we don't share poverty."

Achille AGBE

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