

QUANTIC FINANCE

S W I T Z E R L A N D [®]

Sustainable Fintech

A Token with active Pool of Liquidity Management

Quantic Token



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White Paper
Light Business Plan



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Abstract

Cryptocurrencies market has grown very quickly over the last 10 years driven by rising globalization and digitalization.

Cryptocurrencies are increasingly used in the business world for many reasons, such as the reduction of transaction costs, the speed of execution and the security offered by the blockchain. On the security side, blockchain allows the certification of transactions or digital objects (Diploma, ID, NFT, etc.). The concept of Cryptocurrency and blockchain has quickly taken off in 2008 with the appearance of Bitcoin, since then many other players have followed such as Ethereum, XRP, LTC, Dogecoin, etc. and has gained popularity in all countries, including the United States and the European Union as well as Asia.

However, various obstacles related to the youth of blockchain and crypto-currencies are currently causing distrust from some investors. This creates a barrier to entry for financing blockchain-based projects.

Nevertheless, there are some investment funds that invest in blockchain projects.

Quantic Finance with its Token Quantic is a cryptocurrency concept that will work as an investment fund (Venture) in which everyone can invest by buying the token and thus take part in the blockchain revolution with the financial fallout that this can have.

Key competitive advantage of its business model is in:

- The optimization of the analysis of the different blockchain projects in which to invest.
- A new policy that allows everyone to become a Venture.
- Inclusion of a set of metrics for Fintech and our token so that the model is sustainable.
- Preference given to unlisted projects in order to optimize the return.

The team currently consists of two highly qualified co-founders with focused experience in the relevant sectors.

The financial outlook is developed on the basis of an organic model. For a rough estimate of the return on investment, the global market is growing at least 130% per year 4 (S&P Cryptocurrency Broad Digital Market (BDM)).

Quantic Finance tokens are currently issued on Ethereum following the ERC20 standard.



Quantic's engagement in enabling positive impact on society and the environment is a factual statement of that vision.

1. Introduction

Decentralized finance is made possible through the use of decentralized exchanges in collaboration with liquidity pool smart contracts. For a smart chain token to be traded on a decentralized exchange, it must have a liquidity pool of tokens to trade.

The challenge remains how to properly incentivize users to maintain such liquidity pools. Recognizing this problem, developers have attempted to address these requirements by using various tokenomic structures with incentives for the user to provide liquidity in the pools.

Active management of the liquidity pool can contribute to stability, automatic reinvestment is also part of the solution. The combination of these tokenomics seeks to eliminate the shortcomings of various predecessors, while providing useful incentives for use case and adoption. Indeed, any application added with these smart contract features could have the effect of amplifying Quantic's tokenomics.

Blockchain reduces the price of transactions, intermediaries and does not require a deposit with a banking institution subject to significant fees and commissions.

Decentralized finance is made possible by using decentralized exchanges in collaboration with liquidity pool smart contracts. For a smart chain token to be traded on a decentralized exchange, it must have a liquidity pool of tokens to trade.

Quantic Token is a payment token. The Quantic protocol aims to solve the problems of previous crypto-currencies, including mining rewards and liquidity supply. Mining equipment can be both expensive and environmentally damaging.

Another challenge is to create and maintain sustained organic growth in order to be less affected by market fluctuations. Together, the combination of these tokenomics can provide far greater benefits to the community within the decentralized space. Allowing

these features to be amplified and volume dependent is an ideal incentive to accelerate adoption and drive new use cases.

2. Market Environment and Opportunities

Decentralized Finance: the next big thing in FinTech is already here In recent years, decentralized finance (DeFi) has emerged as the most exciting innovation in FinTech. DeFi solutions rely on smart contracts and blockchain technology to deliver financial instruments that are mutualized, peer-to-peer, permissionless, and fully automated. These can be assembled into even more complex solutions to further drive rapid innovation.

DeFi solutions currently fall into a few prominent categories. These include:

- Prediction Markets (Gnosis and Augur)
- Collateralized Lending (Aave)
- Collateralized Stable Assets (DAI)
- Automated Market Makers (Uniswap, Balancer)
- Derivatives (Synthetix and Oryn)
- Smart Contract Insurance (Nexus Mutual)
- Permissionless Aggregators (Zapper)
- Non-Fungible Tokens (NFTs) are also now used to generate value from digital collectibles, gaming tokens, digital art, and other goods and services in a permissionless manner.

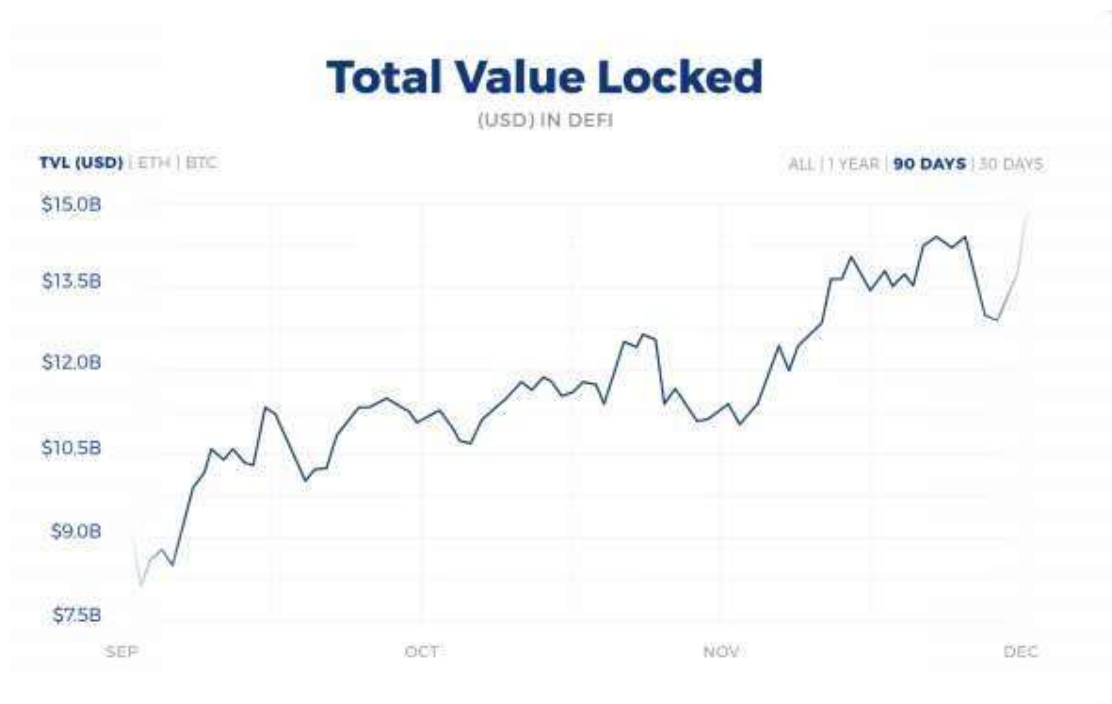
3. DeFi for non-professional Users

An Incredible Market Potential With its total value locked approaching \$20 billion, DeFi represents a fantastic opportunity for exponential growth in the coming years. Up until recently, investments in cryptocurrencies were mostly limited to often promising but fairly primitive instruments such as bearer assets and tokens. Whilst opening a directional trade on the right volatile asset at the right time might prove profitable, these strategies rarely allow for intelligent risk management.

As such, whilst the potentially high returns on offer through crypto-markets may have attracted the curiosity of many retail users in recent years, the entailed risks and the lack of instruments to handle them properly have kept most from venturing into these markets.

DeFi, however, has the potential to really shake up the status quo.

With DeFi, new possibilities with real-life use cases have appeared, offering investment opportunities in a professional framework hedging against risk or unpredictable exchange swings and creating returns not solely based on pure speculation.



Source : DeFi Pulse 2020

DeFi protocols therefore introduce new decentralized tools and products theoretically better suited to mainstream investors. They also hold the responsibility, given the right out-reach strategy, to be regarded as a safe-haven in times of economic turmoil and unpredictable government policies.

4. A difficult Market

The potential of DeFi markets stems to a large degree from their heterogeneity and sophistication. DeFi allows actors to assemble products that differ from each other in the amount of risk taken and, therefore, projected returns. In industry parlance, this feature is referred to as composability, or more informally as “money legos”.

However, the extreme complexity of the instruments and the learning process needed to successfully and quickly set up profitable strategies that instantly adapt to market evolution in an ever-changing environment creates a massive psychological and practical barrier, while keeping the vast majority of retail users from even trying to enter what is one of the fastest growing financial ecosystems.

As a result, the entry of retail assets into DeFi has been limited, for the few who have tried to invest without an intimate knowledge of the inner workings of DeFi, it has often resulted in a precarious capital exposure or loss of initial capital through mismanagement and high transaction fees. This results in a somewhat paradoxical situation in which DeFi presents risk management options and a volatility particularly attractive to retail users, while simultaneously being the least accessible sector in crypto and finance for that same audience.

5. Mission, Vision, Value

- **Mission**

Quantic Finance offers the opportunity to invest in sustainable and visionary projects of tomorrow. Our goal is to help democratize the use of blockchain, help it go green and create a new ecosystem for governance and project finance.

- **Vision**

Paving the way for the sustainable blockchain era and improving the financing of new projects by democratizing it.

- **Value**

Our enterprise is founded on three core values:

Passion: We love what we do.

Trust: We share our experience and knowledge with the community in the most respectful and transparent way possible.

Innovation: As a sustainable Fintech, we are at the forefront of innovation.

6. Investment

The investment in the quantic token means an investment in the blockchain revolution as a whole. It will be used to support promising projects by investing in their token.

The target projects are those with low capitalization, not yet listed and with strong growth potential.

These investments will bring farming rewards and/or if any of these projects explode, the price of the token which will see its price explode.

7. Business Model

The Pool of liquidity generate custody rewards (Earn) and commissions (1% by transactions) its also has an organic growth by active management of the pool of liquidity. Value creation: Investment in various crypto-currencies with high potential (x100), arbitrage on the markets.

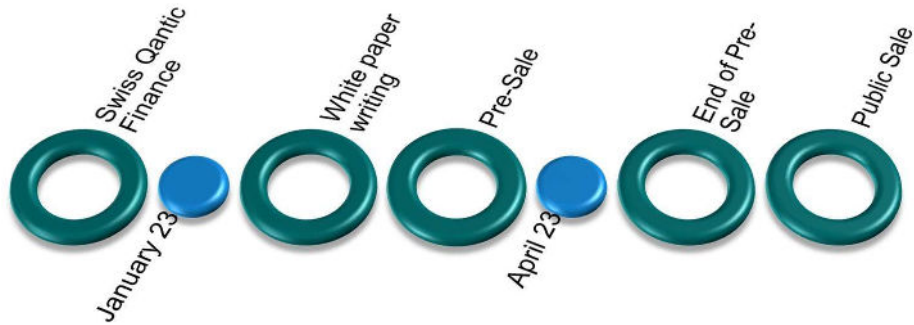
8. Token Win, Pool increase, Support price

Receive Quantic Token and in same time increase the pool of liquidity and so support the price of Quantic Token. With our application each holders can help us to increase the Pool of liquidity and support the price of Quantic token, everybodies can win Quantic Token, by helping us with the developpement.

9. Sustainable finance

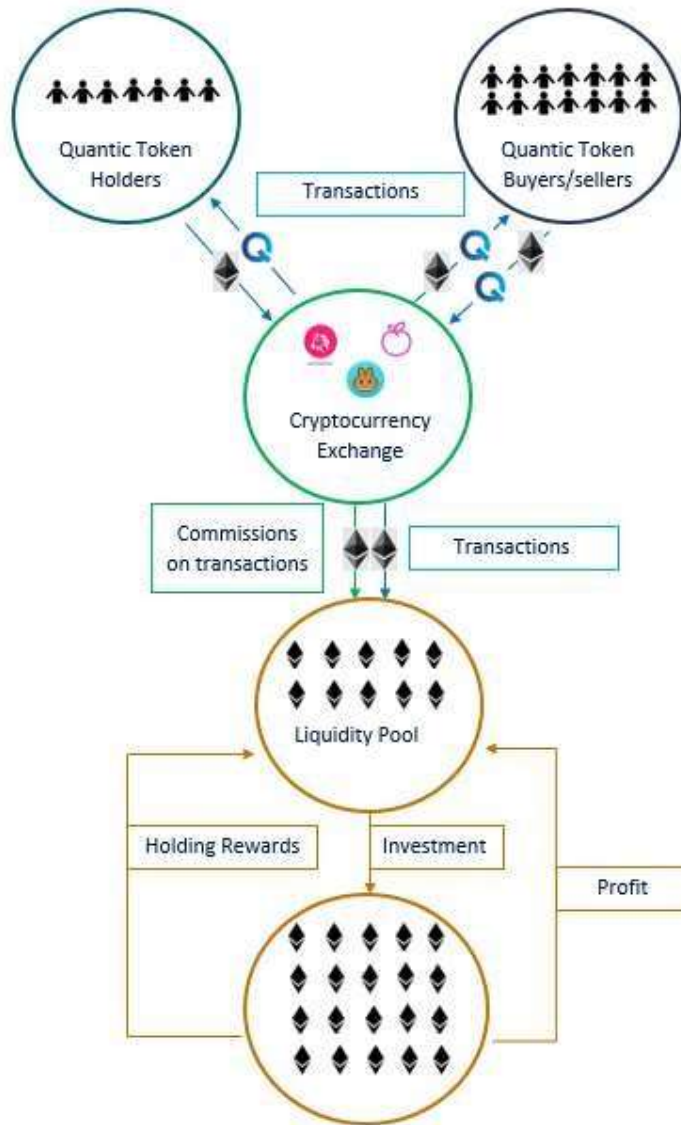
Quantic Finance is committed to sustainable finance, Fintech is able to address some of the gaps in the current sustainable finance framework (e.g. access to retail finance, disclosure, verification and ESG ratings, etc.). The relevance of the link between sustainability, finance and technology has also been highlighted by the COVID-19 crisis, which has prompted all countries to rethink traditionally deployed models and rely more on technology and sustainability. This is why we are convinced of our role in sustainable finance. We have for example mined all of our tokens to avoid unnecessary energy expenditure, we have also based our tokens on the Ethereum ERC-20 blockchain which by moving to proof-of-stake will become one of the most energy efficient blockchain. Quantic Finance also adheres to and follow the recommandation of the Swiss Sustainable Finance, the Green Fintech Chartera and ISO 26000.

10. Roadmap



As the market is evolving rapidly, we encourage you to consult the updated roadmap on our website www.swissquanticfinance.io.

11. Schema



12. Regulation & Auditing

Quantic token will be audited yearly and Quantic Finance is supervised by the Swiss Financial Market Supervisory Authority FINMA (<https://Finma.ch>).

An external audit will be provided yearly by a recognized auditing firm such as PWC, Deloitte, KPMG or other.

13. LBA

We comply with our obligation under the AMLA by using KYC software (Spider) and by opening an account with NEXO AG, which is a financial intermediary subject to the AMLA, to receive funds.

14. Founders

Yalda

CEO and Co-founder

Head of the strategy

Hold a bachelor's in economics and a DAS of Management and a EMBA. As a professional with a significant amount of experiences and complex responsibilities in different fields, wish to bring high performance in a human-oriented startup. Organized and efficient, is able to plan and coordinate programs by monitoring inter-connected projects and their progress, deciding on suitable strategies and long-term business objectives while defining program controls. As a woman of high sensitivity and as a businesswoman with high expectations, find it crucial to work within a group that advocates trust and transparency in order to drive change.

Hervé

CEO and Co-founder

Head of Investment

With 23 years of executive experience in the banking business and with a keen interest in Blockchain and Cryptocurrencies, He start his knowledge in this industries in 2017.

Passionate by innovation with a strong team management expertise. Rigorous with the sense of relationship able to adapt in difficult situation. As a finance expert from 23 years, wish to bring my technical skills and my investor focus to ensure for Quantic Finance and his investor a serene future.

15. Pestel Analysis

Political

The Ethereum ecosystem benefits from a significant amount of insulation from political shock due to its decentralised nature. Whilst certain more hawkish regulatory regimes will invariably attempt to regulate or restrict it in some manner, there is no common consensus on how this can be achieved in practice. Regulatory attempts aside, the political clout offered by the EEA, as well as the rapid adoption of the Ethereum Platform by central banks and F500 companies further legitimises companies operating on the platform in regulators eyes. As such, no significant political threats are envisaged.

Economical

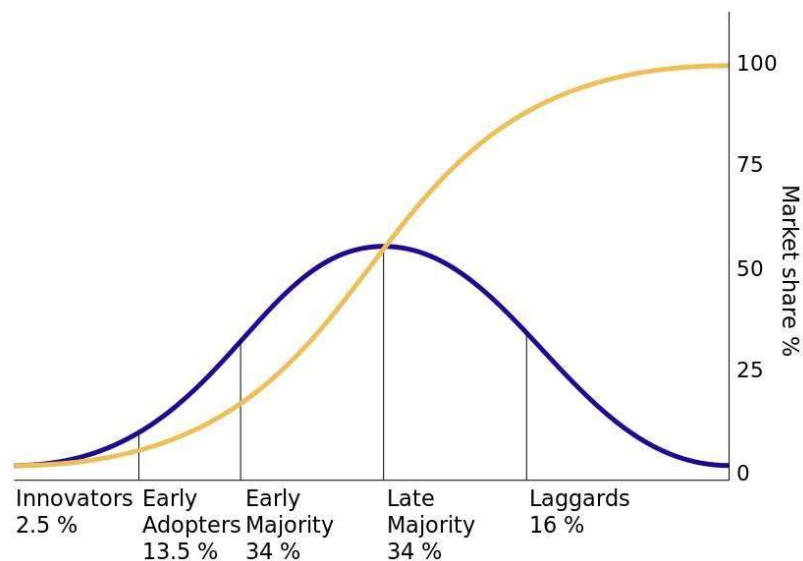
The Ethereum ecosystem is currently growing at a parabolic rate, with millions in investment being poured in daily, which, combined with the political and economic clout of the EEA, as well as the dedicated development community developing around the protocol has all observers declaring that Ethereum will grow to be the single, largest blockchain platform as

enterprise projects and start-ups default to Ethereum as their choice of platform. This can only convey the most bullish of outlooks for the project.

Social/Cultural

As ever-increasing media coverage fuelled by Ethereum's explosive growth broadens the general public's familiarity and trust in the ecosystem, it will transition away from being the preserve of geeks and speculators, to a broader, more general consumer audience. The key catalyst for this will be the first blockbuster distributed applications (dapps), which will bring the benefits of the decentralised web, to the masses everyday life, just as SMTP brought email, and by extension, the internet to the masses.

Once the first major decentralised apps hit the mainstream, the market penetration rate will follow the theoretic Diffusion of innovation curve.



Technological

As a nascent industry, there will undoubtedly be significant changes and improvements to the technology landscape in which Quantic Finance will operate. Nonetheless, the levels of funding sought will ensure that top-notch development resources are committed to leverage any new developments to our advantage.

From a macro perspective, advances in the blockchain ecosystem will make client products more accessible to the mainstream market, to the point where the end user will no longer be able to distinguish the dapp from an ordinary web application.

Legal

Aside from the difficulty of mounting a regulatory challenge against a decentralized organization, the political clout offered by the EEA, as well as the rapid adoption of the Ethereum platform by central banks and F500 companies further legitimizes companies operating on the platform in the eyes of regulators. As such, no significant legal threat is envisaged. If a regulator were to take action against a particular participant, it would do so based on the transgressions of a single bad actor and would not impact the rest of the participants in the space.

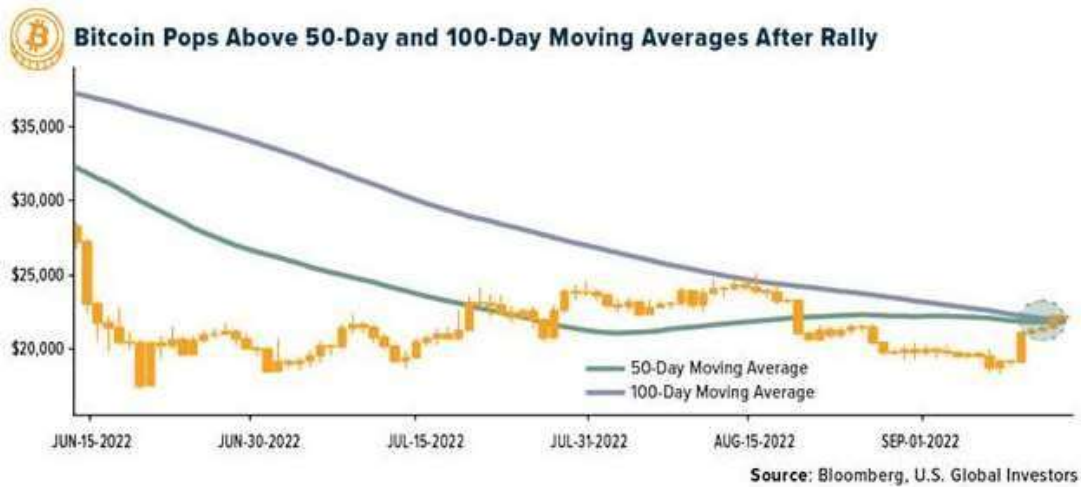
Environmental

Quantic Finance's decentralized architecture allows it to operate using a much smaller carbon footprint than a regular platform would.

16. Swot Analyse

Strenghts

Bitcoin extended a rally amid a brighter mood in global markets and as traders await U.S. inflation data and monitor a seminal upgrade of the Ethereum blockchain. Bitcoin jumped about 10% on September 9 and 3.9% on Monday, trading above \$22,000. The move was encouraged by a weaker dollar and as investors awaited U.S. inflation numbers, writes Bloomberg.



Ethereum has completed a key revamp of its blockchain network, marking the crypto world's most ambitious software upgrade to date. The change replaced power-hungry computers that were used to order transactions on the network with a more energy-efficient setup using piles of the network's native token, Ether. As a result, Ethereum's energy consumption will decline by an estimated 99%, writes Bloomberg.

Weaknesses

Of the cryptocurrencies tracked by CoinMarketCap, the worst performing for the week was Terra Luna, down 53.30%.

Bitcoin tumbled more than 10%, the biggest decline since cryptocurrencies plunged in June, as the broad-based selloff in financial markets spilled over into the digital-asset sector. Ether fell almost 9%, even as its underlying Ethereum network was poised for a long-anticipated energy saving software upgrade, writes Bloomberg.

BitGo is suing Mike Novogratz's Galaxy Digital Holdings for more than \$100 million in damages after Galaxy abandoned its planned \$1.2 billion acquisition of the crypto custodian. The lawsuit cited Galaxy's "wrongful repudiations and willful and international breach" of

the merger agreement, according to public filing tied to the case and reported by Bloomberg.

Opportunities

The Blockchain Association, a prominent crypto trade group with members that include stable coin issuer Circle and exchanges Crypto.com and Kraken, is launching its own political action committee (PAC). The move represents another attempt from an industry under pressure to push U.S. politics in a more crypto-friendly direction, writes Bloomberg.

U.S. trading titans and brokerage firms are building a crypto exchange that brings investing in digital assets further into the domain of traditional finance, by mimicking the structure of how other asset classes trade. EDX Markets will start trading a limited number of spot crypto tokens starting with a November trial period with the official launch in January, according to a Bloomberg report.

A pair of former Citadel Securities employees are making public a market-making firm for cryptocurrencies they founded with the backing of \$50 million from venture capitalists. Portofino provides crypto liquidity to financial institutions and high-net worth individuals (HNWIs), trading on both centralized and decentralized exchanges and over the counter (OTC). It also gives advice and technical support for Web3 startups seeking to list their assets on exchanges, writes Bloomberg.

Threats

Customers with their life savings frozen on the insolvent crypto platform Voyager Digital are looking to a bankruptcy auction Tuesday for clues on whether or not they'll finally get their assets back. Voyager users have been unable to access their cryptocurrencies since July 1, when the meltdown in digital assets forced the company to suspend trading, deposits and withdrawals, according to an article published by Bloomberg.

Ethermine, the largest Ethereum mining services provider by computing power, will shut down its servers for miners after the blockchain completes its historic technical upgrade. The news comes on the eve of Ethereum's highly anticipated software revamp, dubbed the Merge, which will shift the most used blockchain from a proof of work (PoW) consensus mechanism to proof of stake (PoS).

Ether led digital assets lower after the groundbreaking software upgrade of the token's underlying network turned into what some market observers labeled a "sell the news" event. The second-largest cryptocurrency by market capitalization after Bitcoin dropped as much as 8.9% to \$1,460.

17. Financial Plan

Pre-sale

Quantic Finance aims to raise \$5M denominated in ETH via Pre-sale and Sale. Funds will be apportioned in the below approximate ratio. The target funding amount is \$4.8M with a hard cap of \$11.8M.

Quantic token will run a 90-days presale round capped at \$ 1,350M (Equivalent in ETH¹) starting at 00:00 GMT on the 2nd January 2023 and ending at 00:00 on the 2nd April 2023. Pre-sale contributions will be awarded a 30% bonus on Quantic Token. All presale tokens will be locked for a period of 90 days after the start of public sale to safeguard participants token

value. A monthly price inflation rate of 53%, will be triggered on the 2th of February taking the token price from 0.00010 to 0.00025 after 90 days or until the hard cap is hit.

Token Sale

During the presale, users will be able to send ETH to a launch address, thereby committing to buying Quantic tokens at the current price at the time the transaction is received (and as indicated on the Quantic Finance ICO site).

A total of 100 Billion Quantic Token will be created. The auction will be governed by a smart contract whose code will be open for public review.

- 15% of all tokens will be sold during the Pre-Sale
- 40% of all token will be sold during public sale
- 20% of all tokens will be retained by the founders & employees
- 15% of all token will be used for strategic partnership
- 10% of all token will be used Strategic Pool*

*See Strategic Pool

Public Sale

The public sale will start at 00:00 GMT on the 3rd April 2023 the start price will be \$ 0.00025.



¹Ethereum price will be defined as of January 1st, 2023 at 7pm. Due to the differences between the different trading platforms, we will define an ETH price equivalent to approximately \$0.0001.

Escrow of Funds

All funds raised during the Pre-sale will be held with Nexo Bank. All funds raised in the presale will be made available immediately for the purpose of promoting the Token. Pre-sale funds will be released in three months tranches to cover expenses, with the flexibility to adjust amounts in response to current market conditions.

Use of funds

- Investment will be the primary cost driver
- Creation of liquidity pool
- Marketing & Business Development
- Advisor & Consultants
- Audit

Strategic Pool

10% of Token will stay in a Strategic Pool and will serve to support the price or for other strategic investments.

Market Making

The company will utilize its reserves to protect the token's market value to the best of its abilities.

The supply of Quantic Token, will be done gradually and in increments of maximum 100,000,000 to create demand and thus support its price.

19. Yield

Based on the knowledge we can have a typical breakout view of portofolio performance (5 years) for a Venture in traditional market :

20% Bad investment loss -100%

40% Alive Gross return 100%, Net 0%

20% Okay net profit 400% 10%

Good net profit 900%

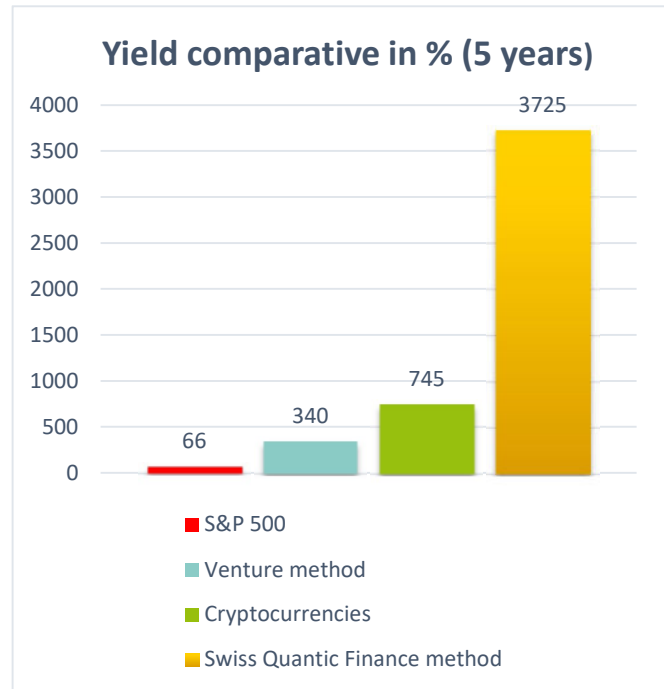
10% Great net profit 1900%

The net return is 340%

The Global performance on Traditional market (S&P 500) from last 5 years was on average 13.21% per year which makes a total of more than 66% return in the last 5 years

This return when compared to the table above, which means that Ventures outperform the market by 5x.

Regarding cryptocurrencies, (S&P Bitcoin and Ethereum index) it is respectively 116.39% and 212.81% annual which gives a global annualized performance for these two cryptocurrencies of 823% for the rest of the cryptocurrencies, we will use another index in addition (S&P Cryptocurrency Broad Digital Market (BDM)) which is 133.56% annual which gives 667.8% which makes a global for these three indices of 745.4%



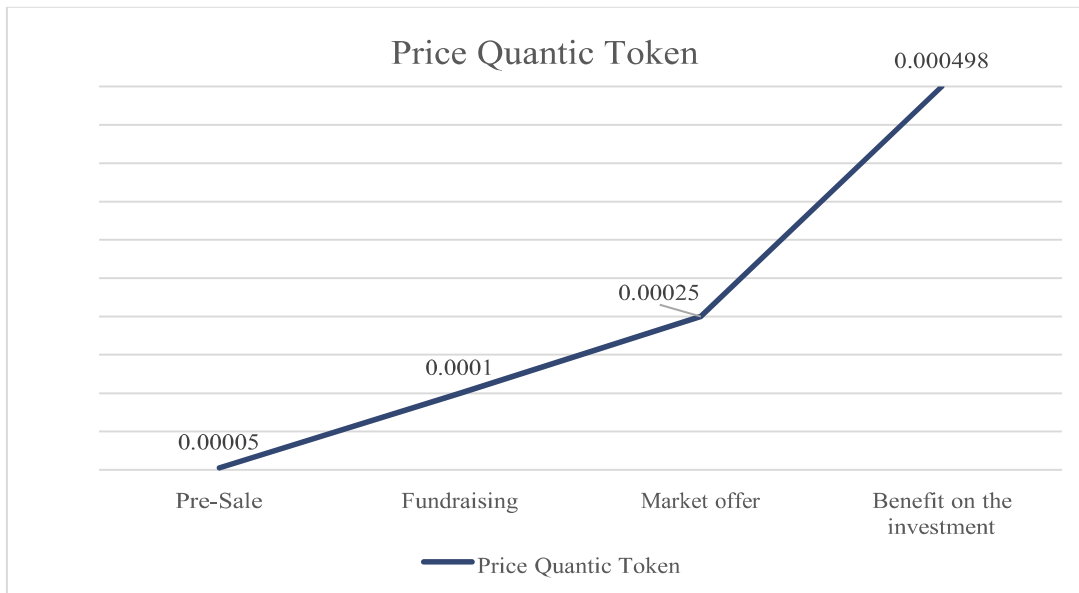
Without even applying the net return method of the Venture we can already see that the average return is more than 2x higher and therefore more than 10x higher if we apply the same methodology.

20. Financial prognostic

Quantic Token

We can expect a price at minimum 0.00745 based on:

- Pre-Sale : price at 0.00007
- Fundraising : price at 0.00010
- Market offer : price at 0.00025
- Benefit on the investment : based on the Yield projections profit for Quantic Token should be 996%



21. Calculation method

To calculate the Profit, we will use the MWR (Money Weighted Rate of Return) calculation method:

$$R = \frac{D + V_1 - V_0 - C}{V_0 + (C \times \frac{n}{12})}$$

- D = income received during the year
- V₁ = the value at the end of the period
- V₀ = the value at the start of the period
- C = the new money introduced during the year
- n = the number of months remaining in the year

22. Valuation methods

Valuing a business requires an initial understanding of the business. That's why at Swiss Quantic Finance we pursue a holistic valuation approach. All valuations are based on a careful review of hard facts and soft factors. We apply a thorough risk assessment of factors that include:

- Management
- Market
- Science and technology
- Financial / financing phase

To determine the value of a company as accurately and objectively as possible, we use a mix of different valuation methods. All methods are specifically tailored to the valuation of technology companies, high growth potential companies and start-ups of all types. While not all valuation methods are appropriate, Quantic Finance evaluates each company based on its industry and funding stage.

Discounted Cash Flow (DCF)

The discounted cash flow method takes free cash flows generated in the future by a specific project / company and discounts them to derive a present value (i.e. today's value).

The discounting value usually used is the weighted average cost of capital (WACC) and is symbolized as the 'r' in the following formula:

$$DCF \frac{CF_1}{(1+r)^1} + \frac{CF_{21}}{(1+r)^2} + \dots + \frac{CF_n}{(1+r)^n}$$

DCF = Calculated DCF value

CF = Cash Flow

r = Discount rate (WACC: Weighted average cost of capital)

DCF calculations are used to estimate the value of potential investments. When DCF calculations produce values that are higher than the initial investment, this usually indicates that the investment may be worthwhile and should be considered.

Venture Capital method

The venture capital method reflects the process of investors, where they are looking for an exit within 3 to 7 years. First an expected exit price for the investment is estimated. From there, one calculates back to the post-money valuation today taking into account the time and the risk the investors takes.

The return on investment can be estimated by determining what return an investor could expect from that investment with the specific level of risk attached.

The Venture Capital method is an often used in valuations of pre revenue companies where it is easier to estimate a potential exit value once certain milestones are reached.

Market comparables method

The market comparables method attempts to estimate a valuation based on the market capitalization of comparable listed companies.

The market comparables method is a simple calculation using different key ratios like earning, sales, R&D investments, to estimate the value of a company.

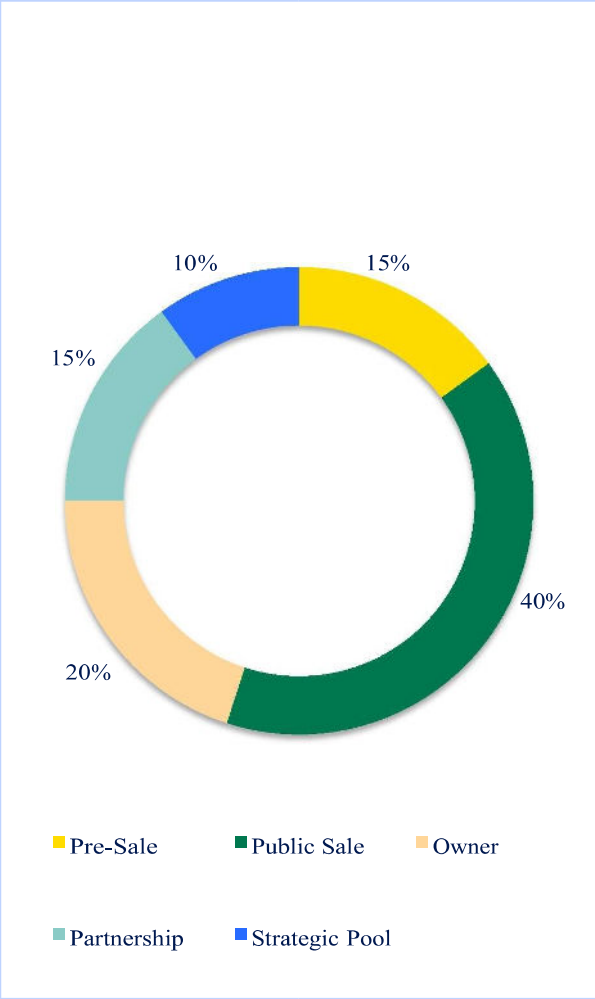
Comparable Transaction method

The comparable transaction method attempts to value an entire company by comparing a similar sized private company in a similar field, and using different key ratios. The price for a similar company can either come from an M&A transaction or a financing round.

The comparable transaction method is a simple calculation estimating the value of a target company based on comparable investments or M&A deals.

23. Token distribution

Distribution of tokens.



Pre-Sale	150,000,000
Public Sale	400,000,000
Owner	200,000,000
Partnership	150,000,000
Strategic Pool	100,000,000

24. Token specificities

Token Name	Quantic Token
Token Ticker	Quantic
Token Type	ERC-20
Token Supply	1,000,000,000
Token Audit	Not done yet
Auditor	Not define yet
Token Website	https://www.swissquanticfinance.io

25. Disclaimer

We reserve the right to change any technology or information mentioned in this white paper in favor to the overall goal of the project. For the latest version of the white paper, go to: <https://www.swissquanticfinance.io>

No Investment Advice

The information provided on this white paper does not constitute investment advice, financial advice, trading advice, or any other sort of advice, and you should not treat any of the website's content as such.

Accuracy of Information

We will strive to ensure accuracy of information in this white paper although we will not hold any responsibility for any missing or wrong information. You understand that you are using any and all information available here AT YOUR OWN RISK.

All Investments Involve Risk

All investments involve risk, losses may exceed the principal invested, and the past performance of cryptocurrency, market, or financial product does not guarantee future results or returns. Gains with cryptocurrencies are typically subject to tax, depending on what country you reside.

We accept no liability for loss or damage suffered by you as a result of investing in the Quantic Token.

Trading and investing is risky, do so at your own risk, and we advise people to never use more money than they can afford to lose. The cryptocurrency market is a volatile and risky market. Cryptocurrency investing may not be suitable for all readers of this white paper. Anyone looking to invest in cryptocurrencies should consult a fully qualified independent professional financial adviser.

