

FINATECH JOINT STOCK COMPANY

VCONOMICS – DECENTRALIZED DIGITAL ECONOMY



Begining with problems in banking

Bank problems



- Using outdated scoring models
- Having limited customers information

Borrower problems



- Unfamiliar about credit scoring
- Getting loans in difficulties
- Brokers fraud

Banker problems



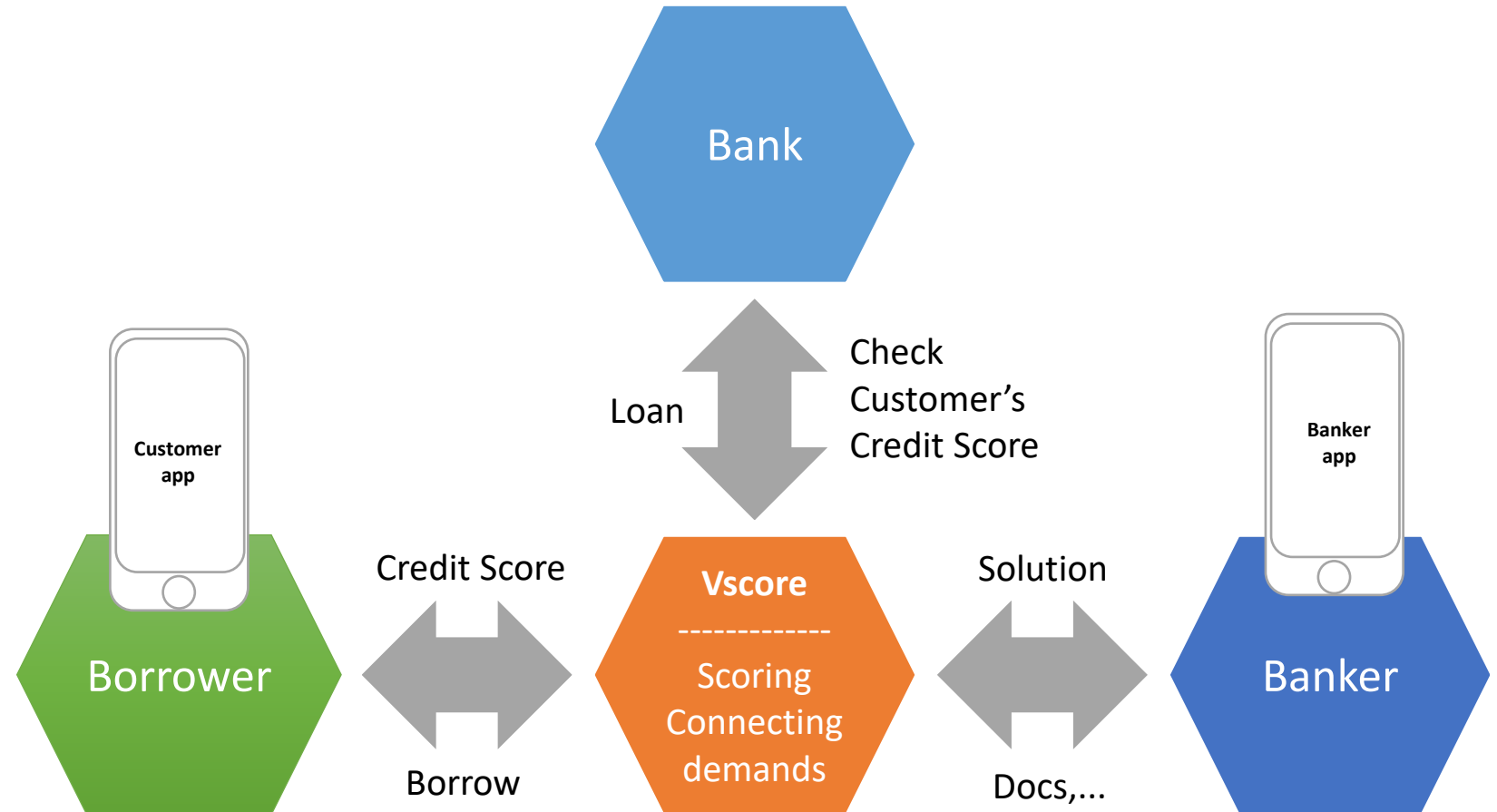
- KPI Pressure
- Finding customers requires a lot of time and money.

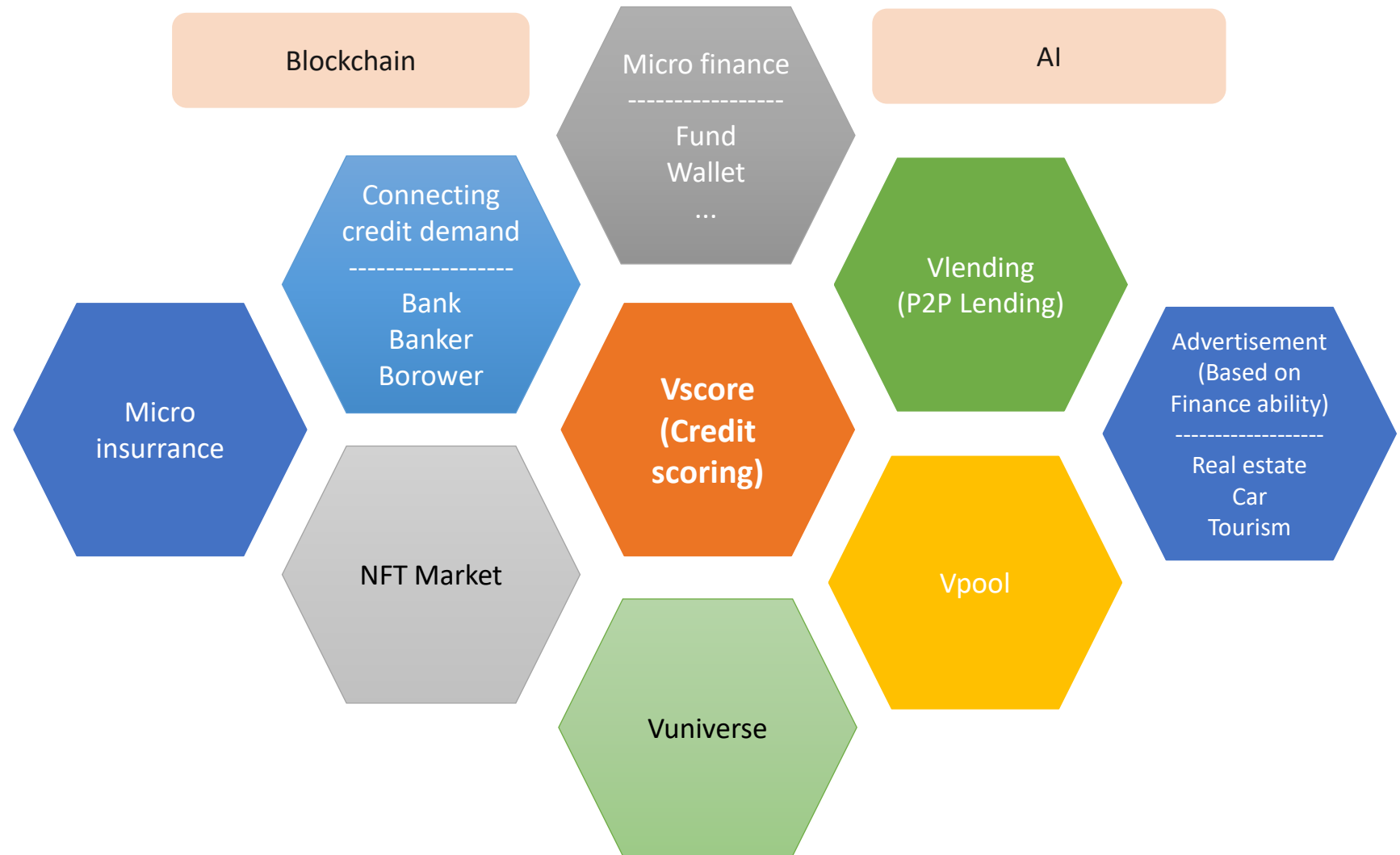
Platform

Financial services

1. Credit scoring

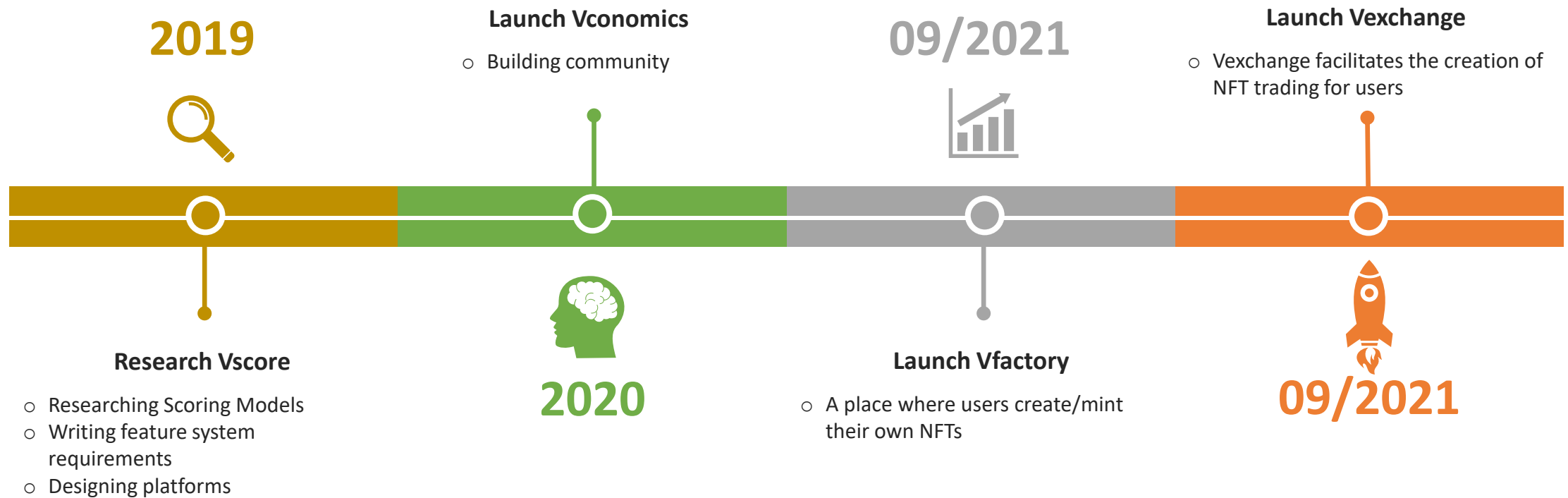
2. Connecting credit demands





- Vconomics is the ecosystem providing financial services based on Blockchain technology and AI.
- Understanding the financial capacity of our customers, we can provide all personalized services to individuals and the similarities.

MICS – A crypto currency of Vconomics



Vfactory

A place where users mint their own NFTs

Go-live since 9/2021

Vex

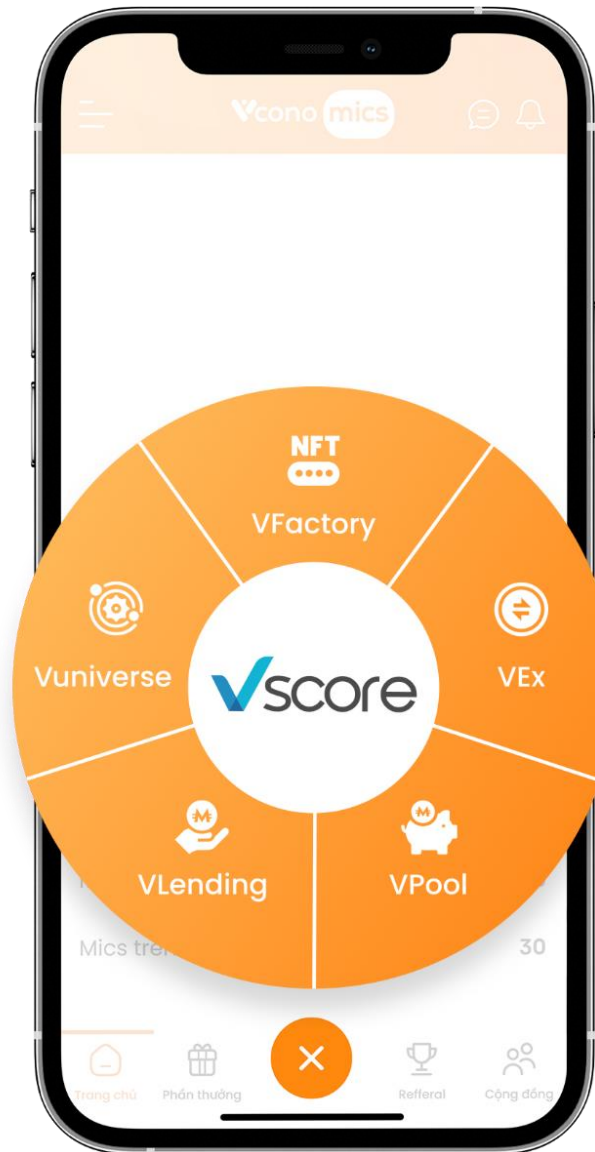
Decentralized NFT Marketplace

Go-live since 9/2021

Vuniverse

Love Insurance, Wish and Crazy Ideas

Go-live from 12/2021

**Vpool**

Staking and Earn MICS

Go-live from 01/2021

Vlending

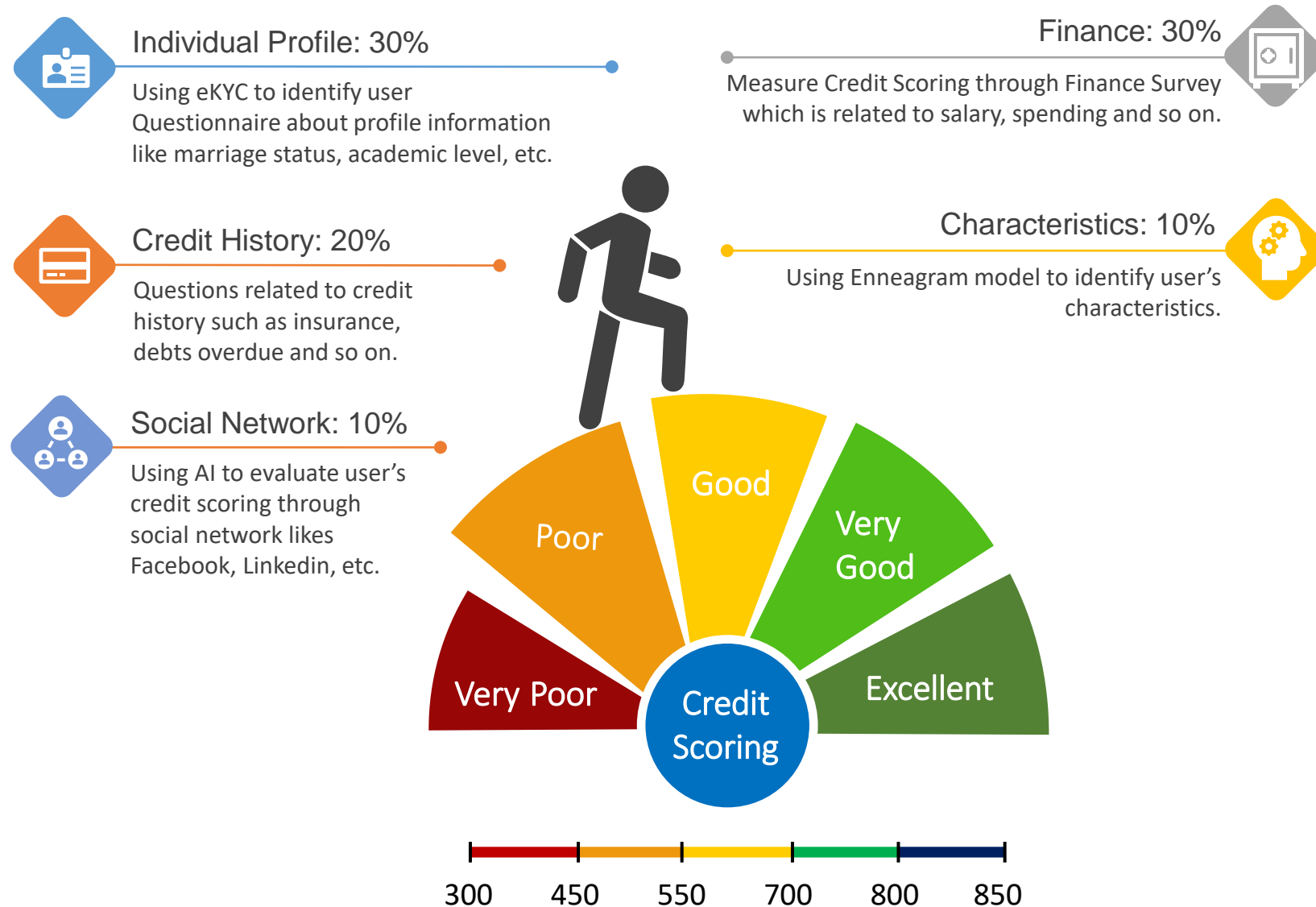
P2P Lending platform

Go-live from 02/2022

Vscore

Credit score and credit demands

Go-live since 12/2020

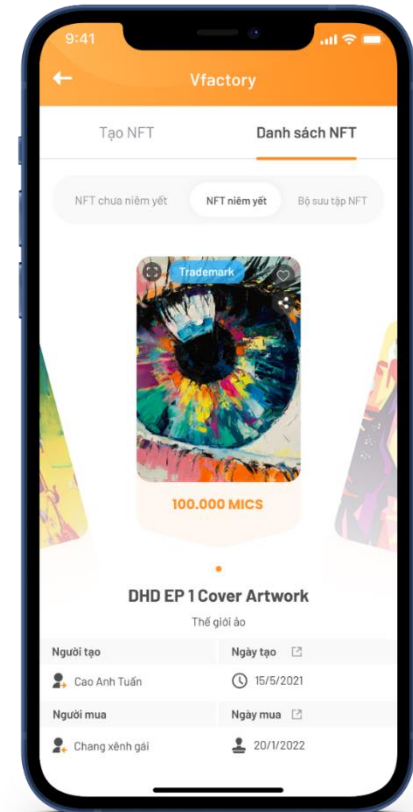
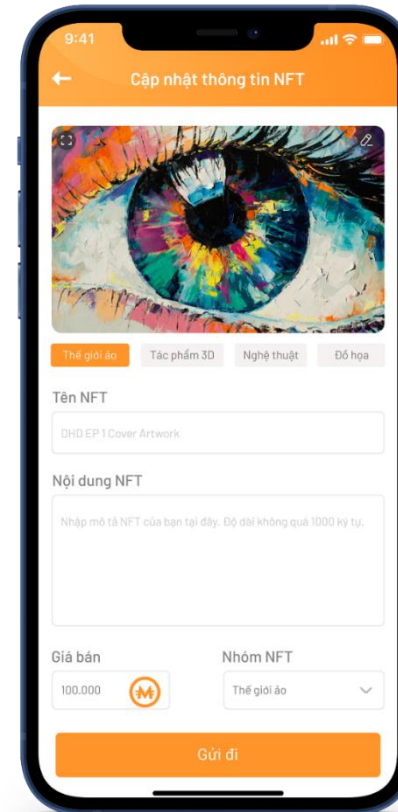
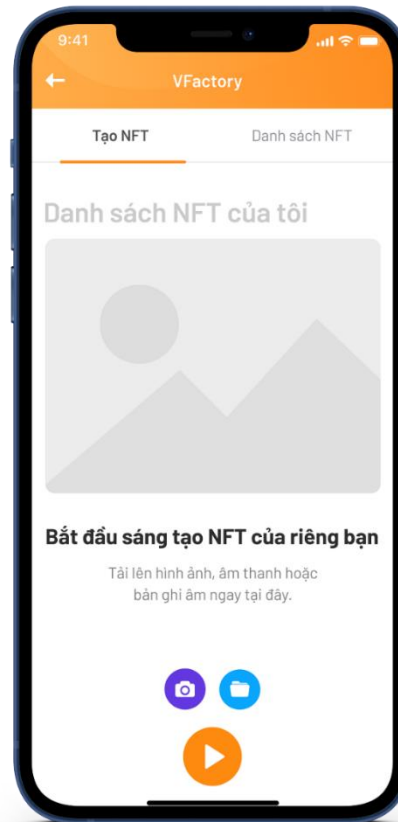


Vscore Screenshots

VFactory iOS Screenshots

NFTs can be created by users and then added to collections.

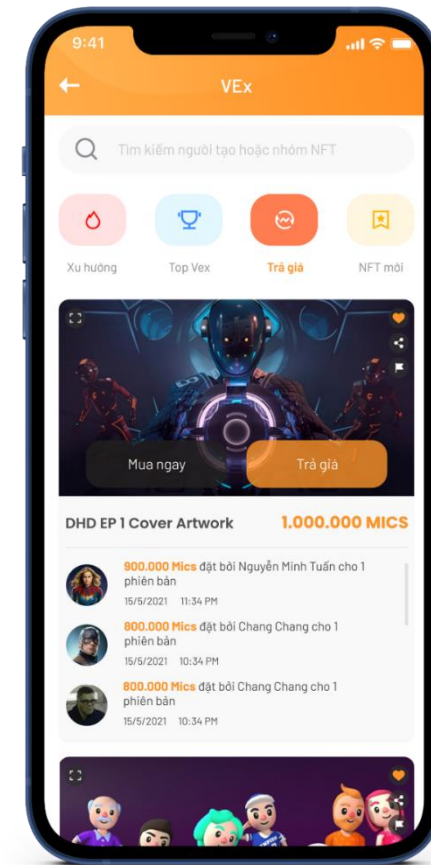
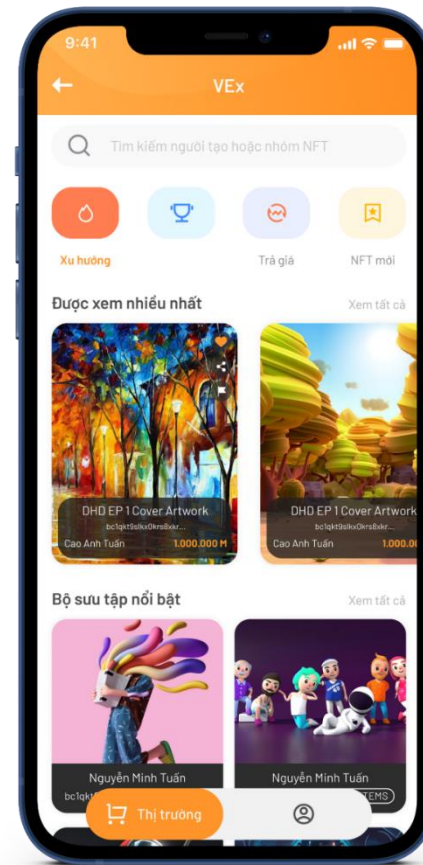
Manage the creation, listing, and sale of NFT portfolios...



Vexchange iOS ScreenShots

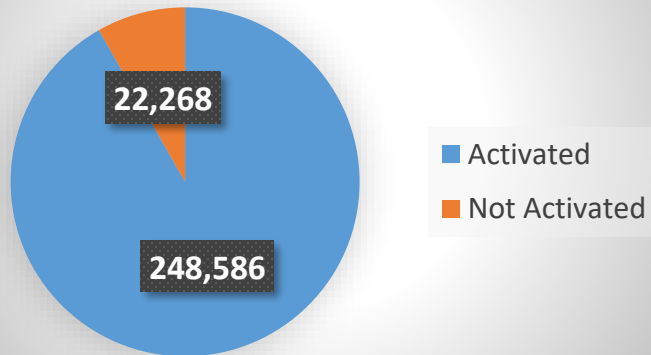
Vex - NFT Exchange:

- The decentralized NFT Marketplace.
- Users can purchase, sell and trade Top NFTs.

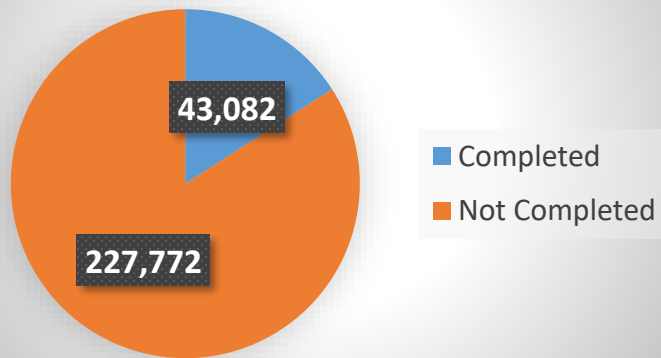




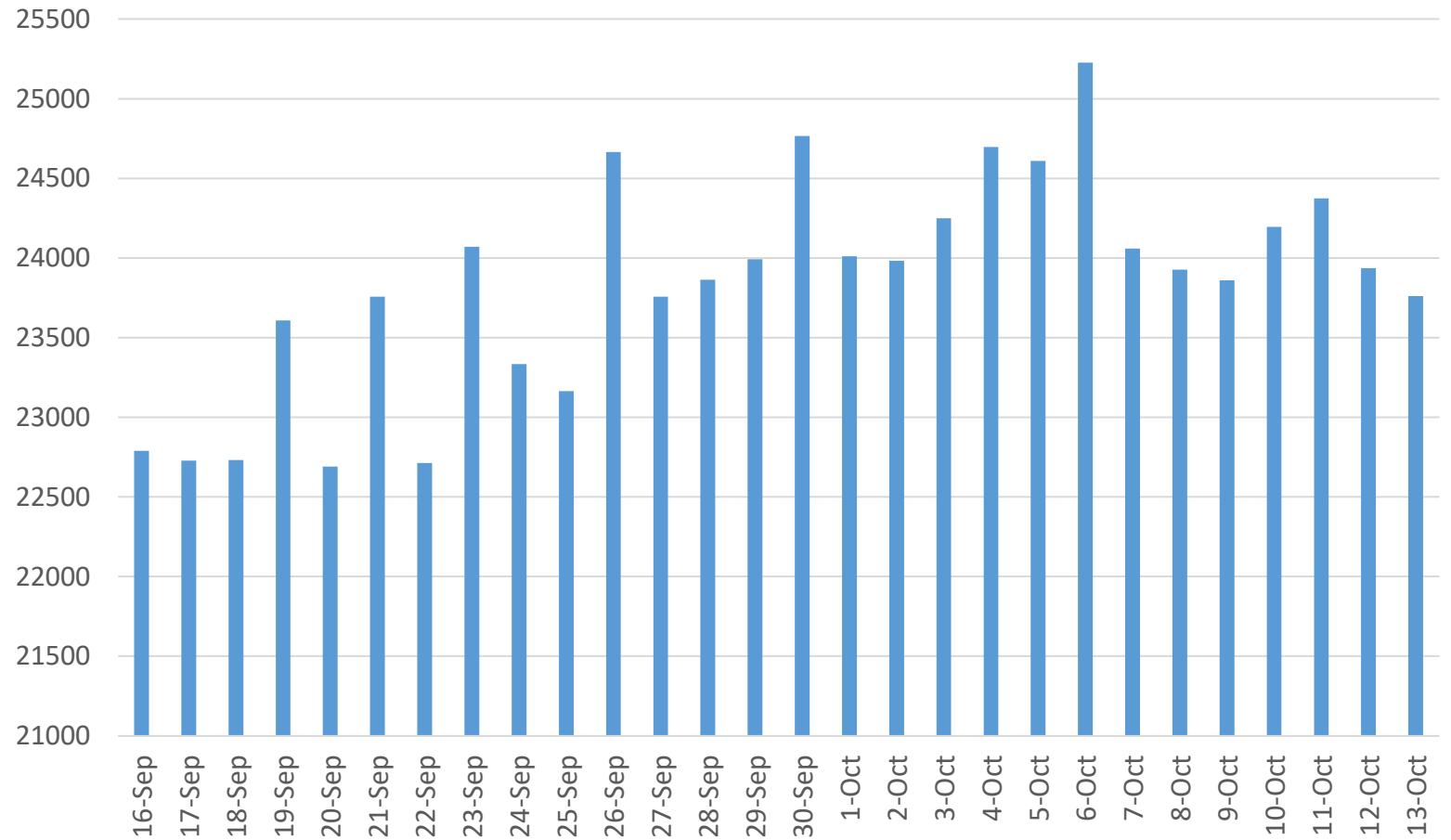
Total Account: 270,854



Survey Data

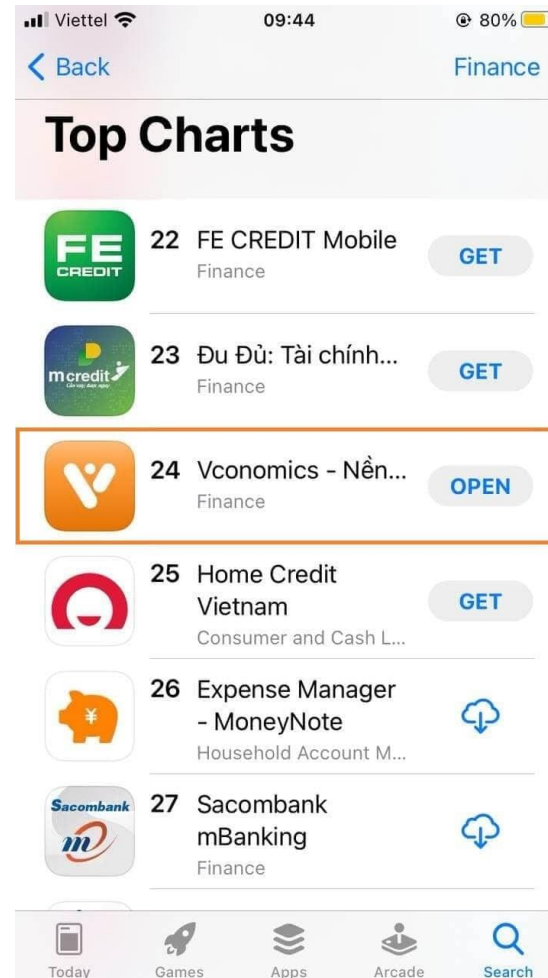


Daily Attendance

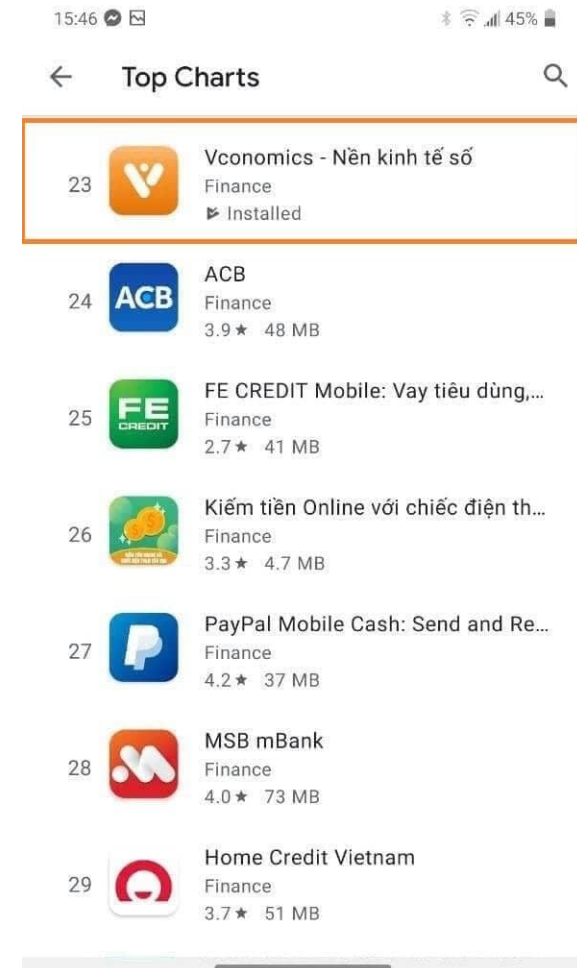


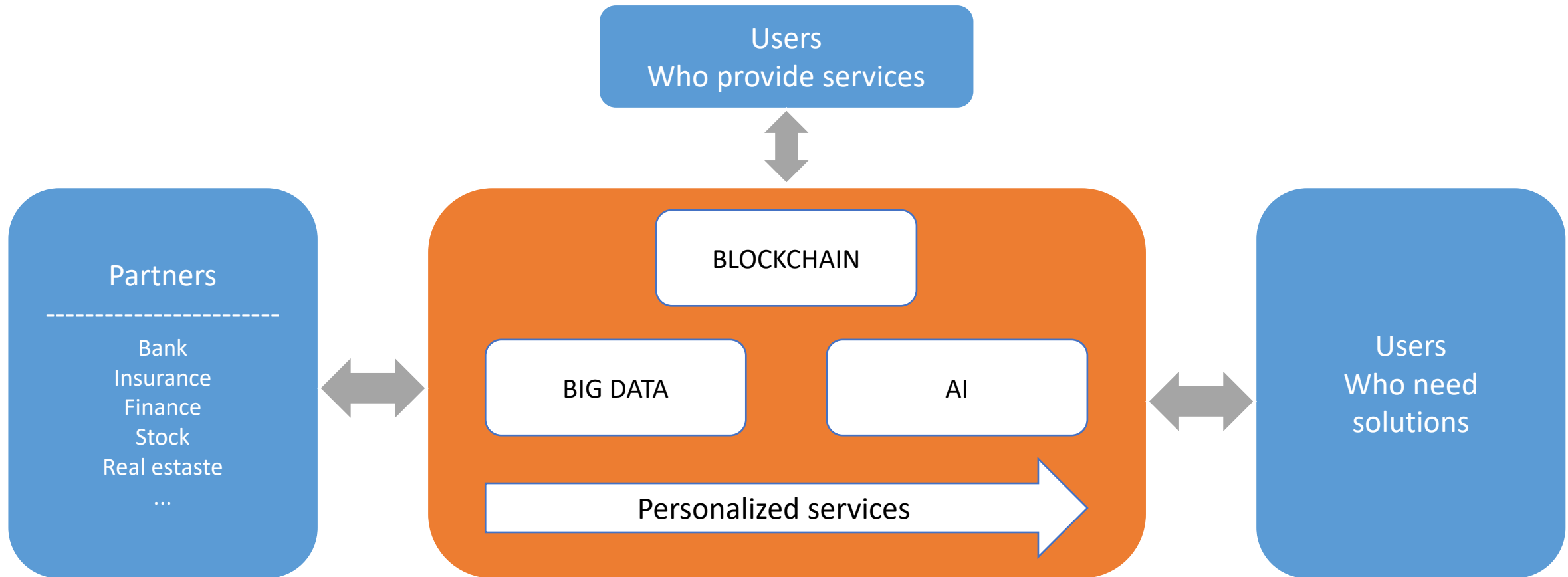
App's Ranking (from Aug-29 to Sep-05)

App Store Ranking



CH Play Ranking





- Vconomics is the ecosystem providing financial services based on Blockchain technology and AI.
- Understanding the financial capacity of our customers, we can provide all personalized services to individuals and the similarities.
- Implementation: Cooperate with banks, financial and insurance companies,... to design and provide personalized products for individuals and small similar groups.

Sharing economy

Profits of Partners

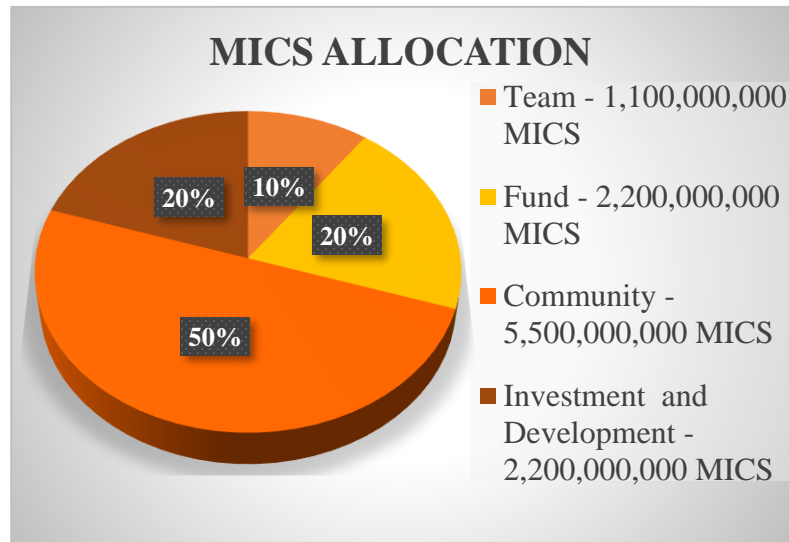
Save costs
Target right segment
Design personalized products/services for individual customers or similar small groups
Everywhere, everytime

Profits of Users

Solutions for problems

Earning by:

- ✓ Learning
- ✓ Supporting
- ✓ Staking
- ✓ Trading
- ✓ Investing



- Build products and communities first then monetize later.
- 50% or 5,5 Bil MICS for building communities by airdrops and promotions.
- 20% or 2,2 Bil MICS for Marketing, Investment & Development.
- 20% or 2,2 Bil MICS for Vpool liquidity.
- 10% or 1.1 Bil for all of Co-Founders

Co-Founders Allocation

Founder wallet	10% of total supply					
Duration	2021	Q4-2022	Q4-2023	Q4-2024	Q4-2025	Q4-2025
Allocation rate	0.0%	1%	2.25%	2.25%	2.25%	2.25%
Equivalent amount of MICS	-	110,000,000	247,500,000	247,500,000	247,500,000	247,500,000

Community Allocation

Community	50% of total supply			
Number of member	1,000,000	5,000,000	10,000,000	20,000,000
Allocation rate	5.0%	10.0%	15.0%	20.0%
Equivalent amount of MICS	550,000,000	1,100,000,000	1,650,000,000	2,200,000,000

Holders	Alocation/ Total Supply	2021	TGE: 1/2022
Community	50.00%	0.59% (on app)	Depend on members participation: 5.0% of total supply for 1 million members 10.0% of total supply for 5 million members 15.0% of total supply for 10 million members 20.0% of total supply for 20 million members
Founder team	10.00%	0.00%	Unlock 10% on Nov-2022 then unlock 22.5% each year in November in 4 years.
Vpool	20.00%	0.00%	Depend on staking value (but not greater than 0.06% for first year, 0.5% for second year)
InD	20.00%		
VCs	3.00%	0.00%	Unlock 10% at TGE, 90% linear vesting in 9 months
Private	1.50%	0.00%	Unlock 10% at TGE, 90% linear vesting in 9 months
Flashsale on app	0.35%	0.00%	Unlock 40% at TGE, 60% linear vesting in 2 months (30%/mo.)
Liquidity	3.00%	0.00%	DEX + CEX
Advisor	0.04%	0.00%	Lock in first 6 months, Unlock 5% linear vesting in 6 months, 10% linear vesting in 7 months
Dev	5.00%	0.00%	Cliff 6 months after TGE, unlock 0.45% in 6 months then linear vesting in 4 years.
KOLs	0.50%	0.00%	Cliff 6 months after TGE then linear vesting in 20 months (5%/month).
Super Stars	2.00%	0.00%	Cliff 6 months after sign contract then linear vesting in 20 months (5%/month).
OPS-MKT	4.00%	0.00%	Unlock 20 % at Sep-2022, 20% linear vesting in 4 years (20%.year)
Other	0.61%	0.00%	Will not unlock in 2022

Object	VC Round	Private Round	Flash Round 1	Flash Round 2	Flash Round 3	DEX
Date time	21-Oct	6-Nov	25-Nov	30-Nov	7-Dec	15-Jan-22
Pricing	0.0015	0.002	0.005	0.006	0.007	0.01
Allocation/Total supply	3.00%	1.50%	0.20%	0.10%	0.05%	1.00%
Equivalent amount of MICS	330,000,000	165,000,000	22,000,000	11,000,000	5,500,000	110,000,000
Amount per package - Money	5,000	2,000	100	50	40	
Amount per package - MICS	3,333,333	1,000,000	20,000	8,333	5,714	
Unlock period	Unlock 10% at TGE 90% linear vesting in 9 months	Unlock 10% at TGE 90% linear vesting in 9 months	Unlock 40% at TGE 60% linear vesting in 2 months (30%/mo.)	Unlock 40% at TGE 60% linear vesting in 2 months (30%/mo.)	Unlock 40% at TGE 60% linear vesting in 2 months (30%/mo.)	

CO-FOUNDERS



Co-Founder & CEO/CMO: Mr. Nguyen The Cuong

- As a Digital Transformation expert in the Banking and Finance field.
- Projects: Toyota Financial, Digi-Texx, General Department of Information Management, GMO-Cryptonomics Thailand, and numerous Top Banks in Vietnam.



Co-Founder & CTO: Mr. Tran Duc Thong

- As an IT expert
- Projects:
 - CTO at FinanceX - Centralized Crypto Exchange in Singapore
 - PM at Navisoft, a company that provides the core engine for the Hanoi Stock Exchange and the Ho Chi Minh Stock Exchange.

Advisors



NGO VAN TAU

Chairman at GMO-Z.com
RUNSYSTEM



NGUYEN TAN MINH

Vice Chairman at GMO-Z.com
RUNSYSTEM

MARKETING ADVISORS



DZUNG NGUYEN

(Chairman at VECOM
Vietnam E-commerce
Association)



LEON TRUONG

(Chairman at DTS Group)



CRIS D. TRAN

(Deputy CEO at Galaxy One)



Updating...

THANK YOU !