GENERIC

A Finance - Uberization Platform

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1 Executive Summary

In the traditional financial markets, the availability of different investment vehicles for the general public is widely missing. Either the investment choice offers a low rate of return or is often too complicated for an ordinary person to comprehend. An ordinary investor is seeking autonomy and is willing to explore more options for their choice of investments.

Even though investment markets have **existed for a number of years with investment instruments offering a high rate of return, they are not available to the general public.** Furthermore, these markets are for the most part, inaccessible to them. They are often reserved for financial institutions and investment funds.

Our goal at Generic is to make the most lucrative investment markets accessible to the general public with the greatest of transparency. **Generic is an online exchange platform which will be available to all. It will allow people to access the** most profitable financial markets in a simple and transparent manner.

Generic's native coin Genericoin (GNRC) gives you the possibility to choose the best investment for your savings. Until now, one of the most lucrative businesses in the financial market was reserved for the banking industry. Generic offers you an opportunity to develop your private investment system, personalizing income through a technological platform that creates a direct bridge between you and companies looking for funds, without any intermediary. With Generic, you have total control of your investments and your income.

Generic offers three main features:

User management: Generic will deploy Know Your Customer (KYC) to register its users securely in the system and to maintain the data and profile of all its users.

Asset management: once the users are verified, they can make transactions with Investors, Borrowers, and Service Providers.

Risk assessment management: on a continuous basis, the assessment of the borrower is maintained to ensure his/her creditworthiness and his/her ability to repay the loans.

Investors are able to consult in real-time the performances of their investments and receive the interest due to them on a daily basis. Additionally, they also have control over their investments and can base their decisions on concrete data.

2 Problem Overview

With the advent of new technologies, several sectors have opened up to the public and have enabled a direct relationship between suppliers and consumers of goods and services, removing intermediaries. Few of the most well-known examples of such a technological disruption are Uber for the market of Vehicles and Transport with a Driver (VTC), Airbnb for accommodation throughout the world and Amazon for providing a market place to buy and sell all types of products. Consumers are searching for more transparency and the ability to make a decision on what they consume. They want to remove intermediaries as these intermediaries impose rules and tariffs which are unavoidable and high. This prevents consumers from accessing the goods and services at a fair value.

When we talk about the Investment markets, in the traditional financial markets, availability of different investment vehicles for the general public is widely missing. Either the investment choice offers a low rate of return or is often too complicated for an ordinary person to comprehend. An ordinary investor is seeking autonomy and is willing to explore more options for their choice of investments.

On one handeven though investment markets have existed for a number of years with investment instruments offering a high rate of return, they are not known to the general public. Furthermore, these markets are for the most part, inaccessible to them. They are often reserved for financial institutions and investment funds.

In the investment market, it is the investors and the borrowers who must be connected. The investors want to place their money and withdraw the benefits in the same way as the borrowers need money quickly in order to realize their projects. In this market, there is an enormous gap to be filled:

On the other hand, the general public does not have access to more lucrative investment markets:

- To make high profits on their investments, they are constrained from investing in investment products with low-interest rates and in the long term, in products such as life insurance or traditional property investments.
- In the search for more significant returns, some people decide to purchase and re-sell crypto-currencies or other assets whose value varies significantly over time. However, the low risk of the value of the asset is important and the income is therefore very uncertain.

Several companies and individuals need funds to drive their projects and are ready to pay significant interest rates in return. These markets are today reserved for financial institutions or for investment funds through brokers or by direct solicitation.

3 Core Objective

In order to limit the risks of the user, an investor on the generic platform can openly consult information about each investment before making a choice such as the information on the borrower’s profile, the risk level, the rates of return and the terms and conditions. The GNRC system stores data and official corporate paper documents to provide you actual and certified information using Big Data Insights.

These merchant cash advances are technically not loans; they are a sale of a portion of future credit and/or debit card sales. This structure has some advantages over the structure of a conventional loan. Most importantly, payments to the merchant cash advance company fluctuate directly with the merchant's sales volumes, giving the merchant greater flexibility with which to manage their cash flow, particularly during a slow season. Advances are processed quicker than a typical loan, giving borrowers quicker access to capital. Also, typically more weight is given to the underlying performance of a business rather than the owner's personal credit scores, so merchant cash advances offer an alternative to businesses that may not qualify for a conventional loan.

In order to make the investment market more accessible and equal, certain initiatives have been put in place:

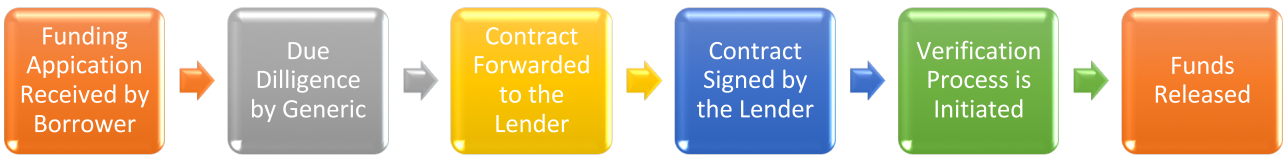
- The IEO or the Initial Exchange Offering, allowing exchanges to create a native token to be used to buy, sell and trade cryptocurrencies.
- Participatory financial platforms (crowdfunding) invite donations with or without returns.
- The P2P Lending to lend money to other individuals through a platform.
- Crowd lending allows companies to self-finance thanks to individual support, in return for an interest rate spread out over time.

However, we are going further into the democratization of the investment market. We want to enable anyone to be able to access numerous financial markets which, up until now, have been reserved for financial institutions or investment funds. We also want to improve the transparency of information for the investors and allow them to choose their investments knowingly.

4 Generic Business Model

The business process for Generic is as follows: A funding application from a client is received after which the provided financial information is analysed. This may involve reviewing sales levels, inventory turns, financial projections and previous history, and may also include credit review. Based on the findings of the financial due diligence, a cash advance agreement offer will be drafted and submitted to the client. If the client is amenable to the offer, a contract is sent to the client. When the signed contract is received the company works through a verification process, which may involve working with the client's merchant services/payment processing firm. If all is in order, then the funds are released to the client. At this point, the collection process is initiated until the full obligation is met.

Generic Business Process



An example transaction is as follows: A business sells $25,000 of a portion of its future credit card sales for an immediate $20,000 lump sum payment from WG Prime Inc. The company then collects its portion (generally 10-25%) from every credit cards and/or debit card sale until the entire $25,000 is collected.

Our solution is to add to the existing mechanisms for the different investment markets in order to make these available to the general public. We are also opening investments with a high rate of return in a much larger number, with the greatest possible transparency. It is for this reason that we are providing an online exchange platform which gives access to the most profitable financial markets in a simple and transparent manner.

To access this platform, one simply needs to acquire the native cryptocurrency tokens of the Generic platform: The Genericoin which is a utility token. With these tokens, it is possible to invest from the platform in the lucrative markets such as Merchant Cash Advance and the P2P Lending, for example.

In order to limit the risks for lenders, investors have access to the same information as the banks. They can see, in all transparency, the information for each investment before making their choice: borrowers’ profile, risk level, the returns, the terms.

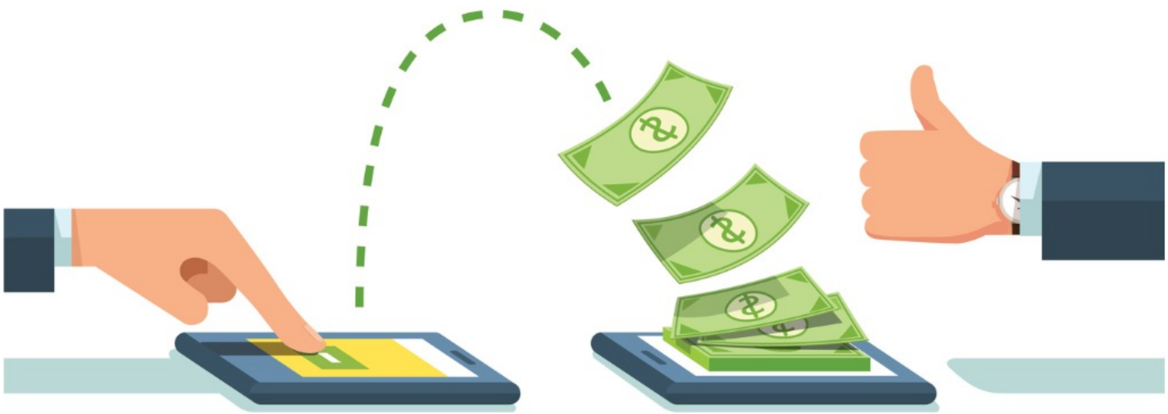
Our solution fits in with the existing mechanisms for the different investment markets in order to make these available to the general public. We are opening the gates to investments with a high rate of return to a much larger number of people, with the greatest possible transparency.

5 Investment markets accessible on the GENERIC platform

Evolution of the list of accessible products

The list of investment products available on the Generic platform is continuously developing as per the market trends. Our objective is to make the most lucrative investment products available to the general public and to give them all the necessary information they will need to evaluate the associated level of risk. In its initial version, the platform will propose products from Merchant Cash Advance and from P2P Lending.

5.1 The Merchant Cash Advance (MCA) Market



Merchant Cash Advance

Generic has recognized that the Merchant Cash Advance (MCA) Business offers an excellent opportunity to help small businesses to obtain the funds they need while earning profits with minimal risks. Merchant cash advances as offered by Generic are most often used by retail businesses that do not qualify for regular bank loans and are generally more profitable to the funder than bank loans.

Merchant cash advances are an alternate form of small business financing that provides funds to businesses in exchange for a percentage of the borrower's daily credit card income. These funds are typically received directly from the processor that clears the credit card payment. A company's remittances are drawn from customer's debit-and-credit-card purchases on a daily basis until the obligation has been met. Providers form partnerships with payment processors and then take a fixed or variable percentage of a merchant's future credit card sales.

Additionally, Generic has an established working relationship with an existing lender that enables the company to support funding needs to enter into the industry.

Generic offers Merchant Cash Advances which can be structured with various forms of repayment. Split Withholding, Lock Box and ACH Withholding.

Split Withholding is when the credit card processing company automatically splits the credit card sales between the business and the finance company per the agreed portion (generally 10-25%). This is the most common and preferred method of collecting funds for both the clients and the company since it is seamless.

A lockbox or trust bank account withholding is when all the business' credit cards sales are deposited into a bank account controlled by the company and then the agreed upon portion is forwarded onto the business via ACH, EFT or wire. This is a less preferred method since it results in a one-day delay in the business receiving the proceeds of their credit card sales.

ACH withholding is when the company receives the credit card processing information and deducts its portion directly from the business' checking account via ACH, or when structured differently, the company debits a fixed amount daily from the client regardless of business sales. All funding agreements are custom tailored to meet the needs of a particular business client.

The Merchant Cash Advance (MCA) market corresponds to providing short or medium-term loans to companies who urgently need cash and are succeeding but are unable to prove their progress on paper. The repayments can be made directly as a percentage of each sale, which should be a set amount deducted daily. In all cases, the repayment term must, for the most part, not exceed 18 months. The features of MCA are as follows:

- ✓ There is no “interest rate”; instead the business agrees to pay back a predetermined amount.
- ✓ There is a predetermined “term”; when the merchant agrees on an ACH daily collection amount.
- ✓ Provides businesses who are ineligible for traditional financing with capital
- ✓ Funding is available quickly and requires little paperwork.
- ✓ Advances are made against futures receivables only and there are no advances on inventory or other assets.
- ✓ Businesses with ongoing working capital needs.

In return for a rapid response from the lending body, between 24h to 48h, and the low level of required guarantees, companies are ready to make repayments at a higher interest rate. For example, for a loan of $10,000, a company should typically repay between $12,000 and $14,000 according to its financial situation.

Source: FitSmallBusiness.com

Pre-Funding Process

1. Prospect submits a complete application package.

2. The proposal issued within 0 to 2 business days of receipt of the application package.

3. Underwriting begins upon receipt of executed proposal and due diligence deposit.

4. Underwriting is completed and submitted to the founding manager for a double check.

5. Credit committee renders vote and contracts are delivered same day after approval from a funding manager.

6. Verification process begins upon receipt of executed contracts

7. Funds are released following the verification process

The pre-funding process can typically be completed within 24 hours; however, the prospect's timeliness in rendering necessary information can impact this timeline.

Use Cases

1. Inventory Management

Restaurant owner needs to a buy a new oven for $10,000 USD but do not have enough cash or resources to purchase it. ~~And~~ if he does not purchase it, his business could suffer as an oven is an integral part of the food industry. Instead of going to the bank, he can use Generic platform to borrow and move ahead in purchasing the oven.

2. Refinance

A borrower (freight handler) with a 10 + year track record needed to refinance borrower (freight handler) with a 10 + year track record needed t, many traditional banks are not renewing these types of credit facilities. Through a Merchant cash Advance solution, he/she can acquire the funds so once they have the funds they can use it as they need.

Revenue Model Example:

A business is advanced $25,000 (purchase amount of futures sale receivables). Underwriting team agrees for a deal term of 3.5 months with a daily collection of $476. The payback amount is $35,000.Typically, the cost of the deal is 8% of the purchase amount for the broker.

Total invested: $25,000 + $2,000

Receivables: $35,000

$35,00fit: $8,000 / 32% 1.

3. Business Acquisitions

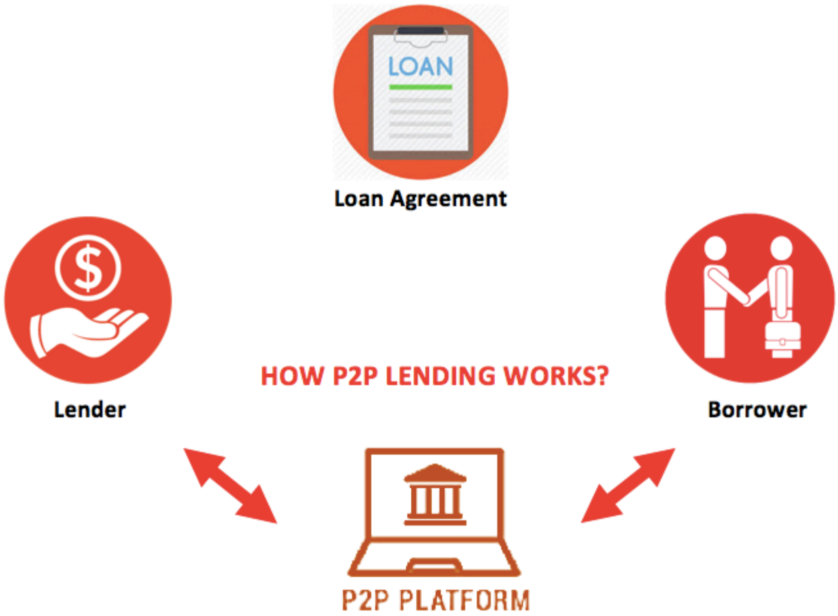
A borrower of an existing audio/video installation firm wished to acquire a similar firm. The acquisition would increase his overall footprint and revenue potential.He/she can borrow with a Merchant Cash Advance solution of $300,000 to acquire the business, intangible assets, and working capital.

5.2 Peer-to-Peer Lending

Peer-to-Peer lending is a direct loan between individuals. These loans may be by mutual agreement (one person lending to another person) or there could be several lenders.

For individual borrowers, these networks constitute alternatives to loans outside of the banking system. This allows them to formulate credit requests which are usually rejected by banking organizations as their risk is less easily measurable or it is too high. For individual lenders, interest remains in the fact that these loans, riskier by nature, are often better remunerated.

The peer-to-peer lending companies usually operate via an online mode and this allows them to incur lower overheads, thus providing their services more cheaply than traditional financial institutions. As a result, this allows lenders to earn higher returns as compared to investment and savings products offered by banks. At the same time, borrowers are able to borrow at a lower interest rate even after taking into account the intermediary P2P lending firm’s service fee.



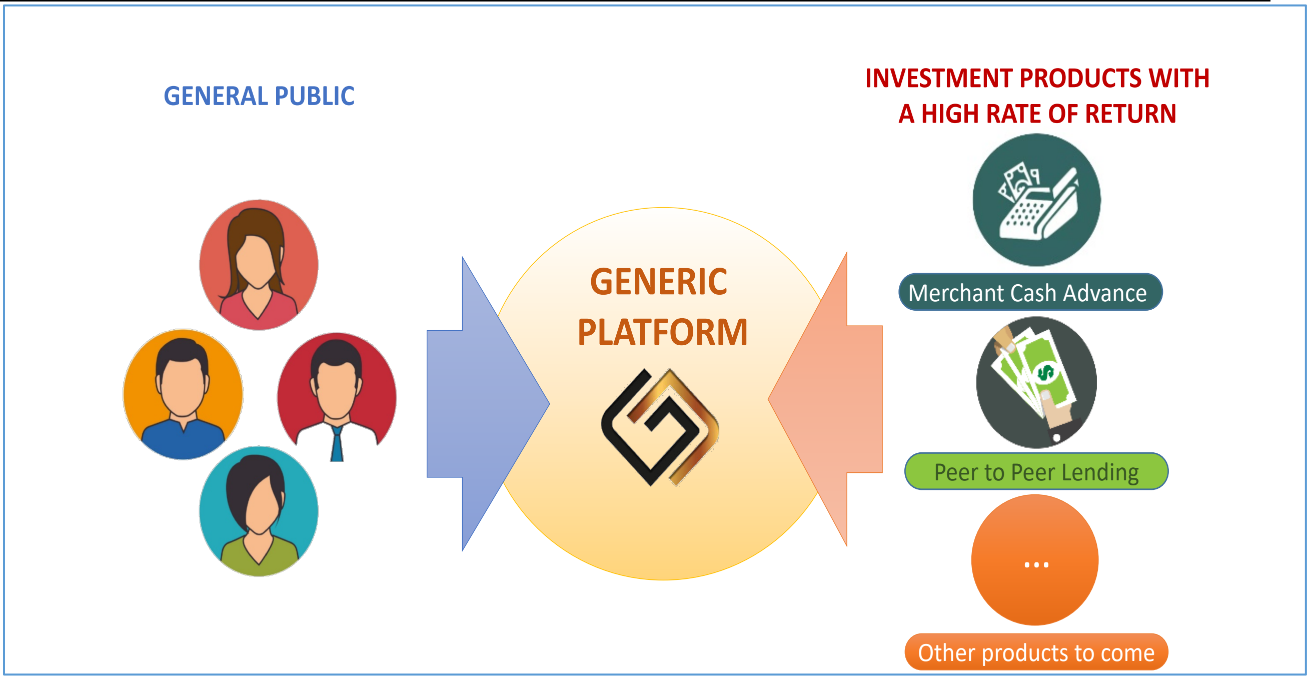
Characteristics of peer-to-peer lending:

- There is no necessary prior relationship between lenders and borrowers;
- Peer-to-peer lending company acts as an intermediary;
- Transactions are conducted online;
- Lenders have the option to choose the borrowers they wish to invest in.

Peer-to-Peer intermediaries provide the following services:

- ✓ online investment platform for enabling borrowers and investors to match to meet their investment criteria
- ✓ developing credit models for pricing and loan approvals
- ✓ verifying borrower identity, bank account, income and employment
- ✓ legal compliance and reporting
- ✓ borrower credit checks are performed and they filter out the unqualified borrowers
- ✓ payments from borrowers are processed and forwarded to the lenders.

Investment Markets on Generic Platform

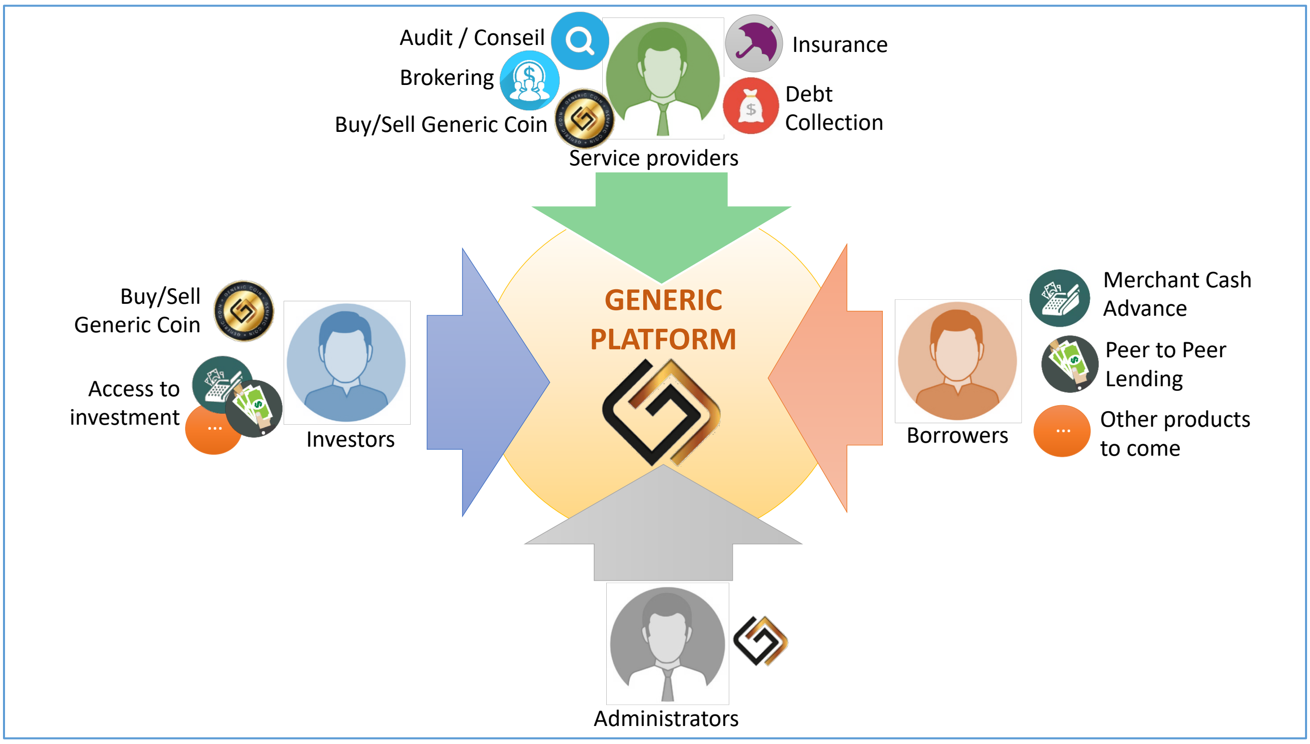

GENERAL PUBLIC
GENERIC PLATFORM
INVESTMENT PRODUCTS WITH A HIGH RATE OF RETURN
Merchant Cash Advance
Peer to Peer Lending
...
Other products to come

6 GENERIC USERS

There are 4 types of users that exist on the Generic Platform. These are:

- ✓ Admins
- ✓ Investors
- ✓ Borrowers
- ✓ Service Providers

Users of Generic Platform



6.1 The Generic Administrators

Generic administrators represent everyone who is responsible for the correct operation of the portal. They deal with end-to-end financing requests and assisting users on a daily basis. They maintain the ecosystem of the Generic Platform and act as the middlemen between investors and borrowers. They initiate the contracts and verify all the paperwork. If there is any dispute between the borrower and investor, admins come into play to resolve the issue. Also, if borrowers default on re-payment, admins ensure that the case is passed on to the service provider.

6.2 Investors

Investors are the one providing loans to small-scale businesses. Investors can benefit from the Generic platform in 2 different ways:

1. They can buy and resell Genericoins and withdraw rewards from these once the coin has increased in ~~its~~ value.
2. Once they have purchased the Genericoins, they can invest these tokens in the Generic portal:
   - They have access to a database of available investments with interest rates and variable risk levels.
   - If they are interested in an investment, they can request information about the project and block off some Genericoins as a deposit to show their interest in the investment.
   - They then obtain detailed information about the investment: the profile of the borrower and his/her history as well as the associated supporting documents.
   - If they are still interested,
     - They block a certain amount of Genericoins on the investment. They can also, at this point, subscribe to an insurance policy to cover themselves in the event of non-payment by the borrower.
     - Once the total amount of the investment has been reached for a particular project after the investors have participated and provided funds, the Genericoins are counted and transformed into fiat currency (Euros, Dollars, Pounds, etc.) according to the Genericoin rate. The allocated funds are sent to the borrower.
     - The investor then receives repayment of the amount loaned with the interest that is due to him, paid on a daily basis. These repayments are made in the currency of the loan (for example, if the loan was made in dollars, the repayments will be made in dollars).
     - If the borrower does not make repayments in accordance with the terms defined in the loan, the investor may be compensated by the subscribed insurance. The file is

then transferred to a debt recovery service which will do its utmost to recover the sum owed.

- The money thus obtained is stored in the Investor's Portfolio called the Generic Wallet. Several actions are then possible:
  - Purchase Genericoins to make new investments
  - Make a transfer to his bank account
  - Use a Generic bank card to make transactions in the currency.
- If they are still not interested, the Genericoin deposit is liberated after a few hours.

6.3 Borrowers

The borrower may be an individual or a company wanting to raise funds for their project. The main steps in the financing process for a borrower are as follows:

- He registers directly on the platform or through a broker.
- He describes his financial requirements and submits all the necessary supporting documents.
- His request is considered by the Generic administrators. They estimate a risk level and set an interest rate for the request.
- If the borrower is in agreement with the proposed terms, his request is published in the catalogue of investment products available on the Generic portal.
- When all of the sum requested has been obtained from the investors, the borrower receives the sum requested in cash.
- From this time, he starts to make repayments on his loan every day, in accordance with the terms defined in advance, and until the loan is fully paid off.
- Where there is a breach in his repayment obligations, his file is sent to the debt recovery service. He must then repay this service a certain amount according to the instructions sent by them.

6.4 Service Providers

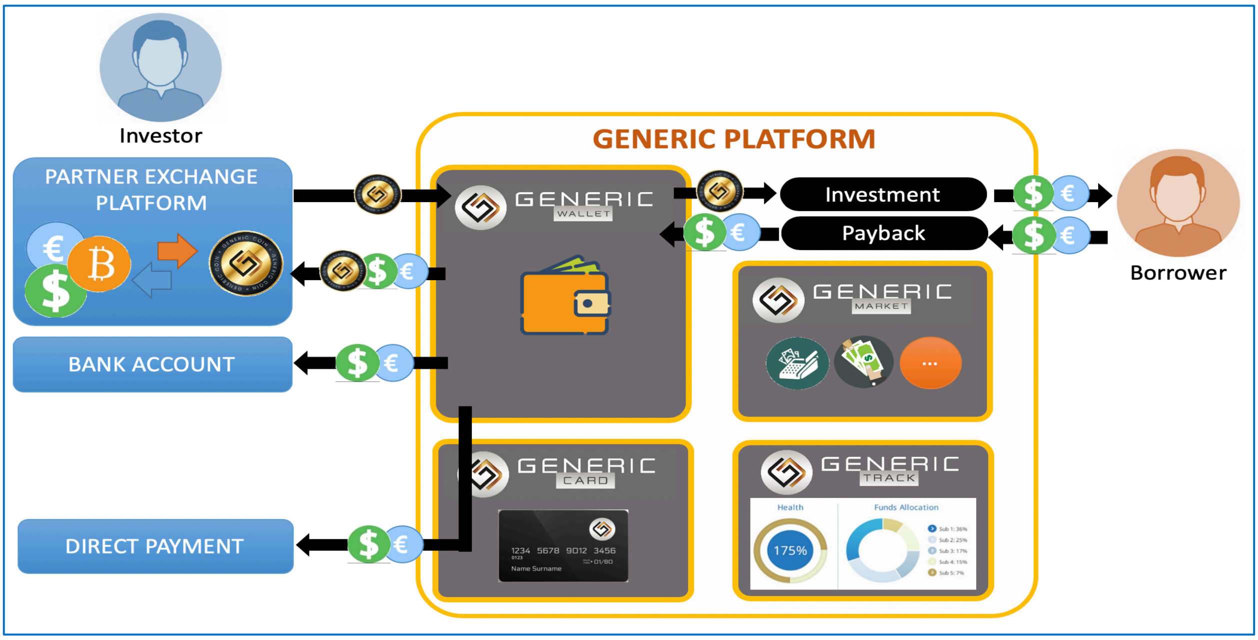
The service providers are third party companies offering services for borrowers and/or investors. They make sure that in case of a default by the borrower, the money of an investor is recovered. Below are the different services provided by the service providers:

Type of service	*Party actively involved at the start of the service*	*Description*
Audit / Consulting	Generic Administrator or Investor	Consulting / Risk evaluation on one or more investments.
Brokerage	Generic administrator or Borrower	Link between the Generic solution and the borrowers.
Insurance	Investor or Borrower	Risk coverage linked to an investment (for the investor) or to a loan (for the borrower).
Debt recovery	Generic Administrator	Recovery of debt from a borrower who has not complied with his commitments.
Purchase/Sale of Genericoins	Investor	Purchase and sale of Genericoins on a partner exchange platform.
Processor	Borrower	Processor of payment in order to collect from the merchant.

7 The Generic Ecosystem & Product Prototype

The Ecosystem of Generic is maintained through the following features:

1) Generic Card
2) Generic Wallet
3) Generic Market
4) Generic Track



7.1 The Generic Card

The Generic Card is a payment card connected to the Generic Wallet which allows you to make payments similar to a classical bank card. The currency conversion is automatic at the time of payment and converts your GNRC tokens into fiat such as Euro, Pound Sterling, Dollars, etc. The Generic card will act as a debit card and can be used just like any other card for carrying out transactions.

It is possible to obtain a physical bank card, and the bank card can also be used online and paperless.

7.2 The Generic Wallet

The Generic Wallet is a virtual portfolio which can securely store its Genericoins and repayments. The Genericoins must be bought on a partner exchange platform then sent to Generic Wallet. An initial version of Generic Wallet is available after the launch of the Genericoin, allowing the sole stocking of its Genericoins, and to send and receive Genericoins.

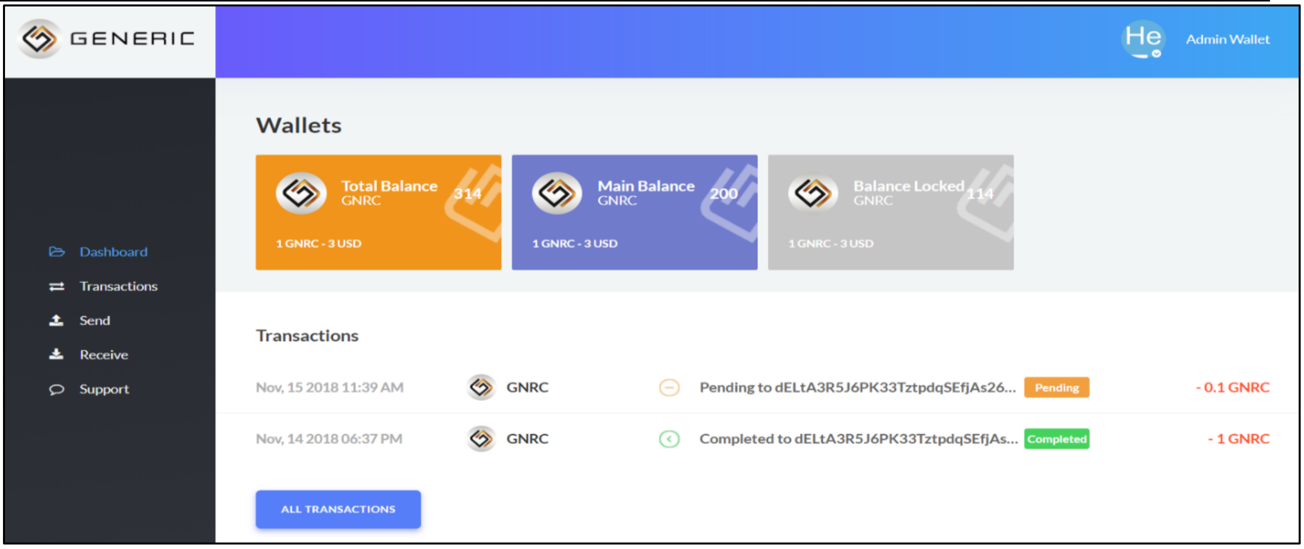
When the Generic platform is operational, a second version of the Generic Wallet will be made available and will also allow for storage and repayments of the different investments developed. Each repayment will be made in the currency used for the loan.

The sums accumulated in the Wallet may be:

- ✓ Invested in one of the investment products available in the Generic Market (only possible for Genericoin)
- ✓ Sent to an exchange platform (to once again purchase Genericoins or other crypto-currencies)
- ✓ Sent to a bank account
- ✓ Used directly to make purchases, thanks to the Generic Card

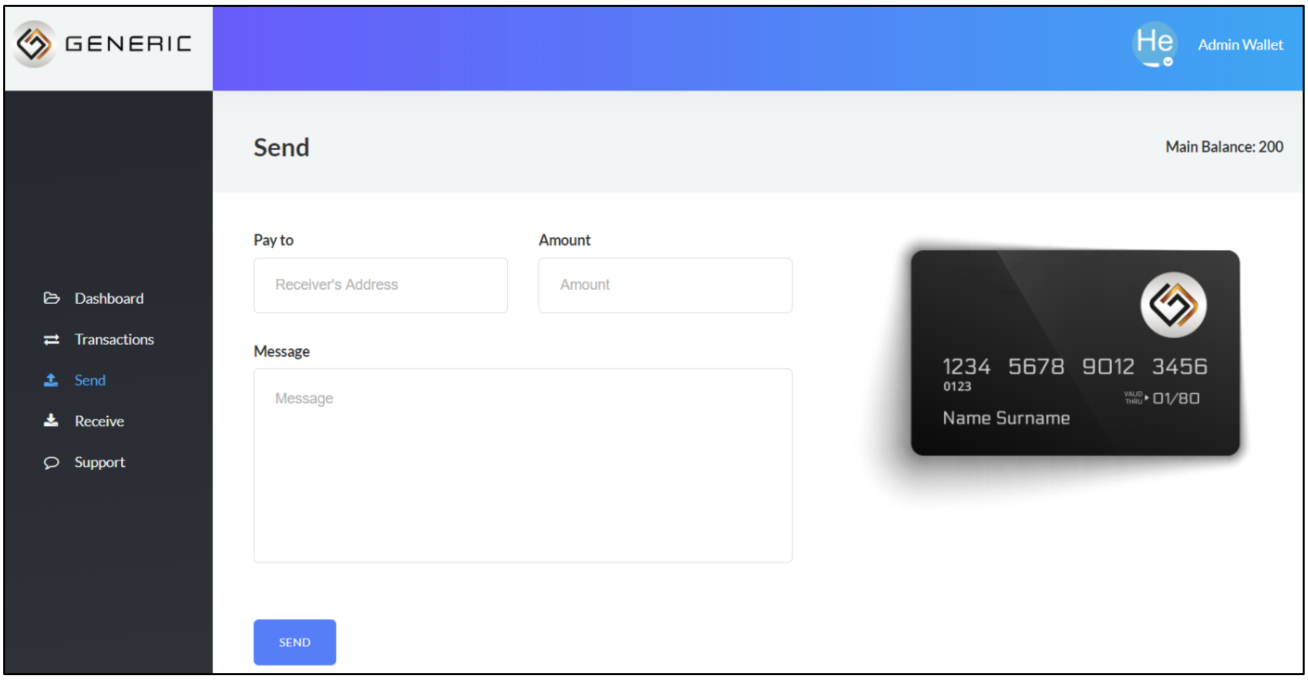
The Infographics of the Generic Wallet V1

The figure below portrays how a typical dashboard of Generic Platform looks. It gives information about your Generic Wallet, what your total balance is, how much is your Main Balance in GNRC and how much of it is locked. It also provides information about your transaction details and the history of your transaction.



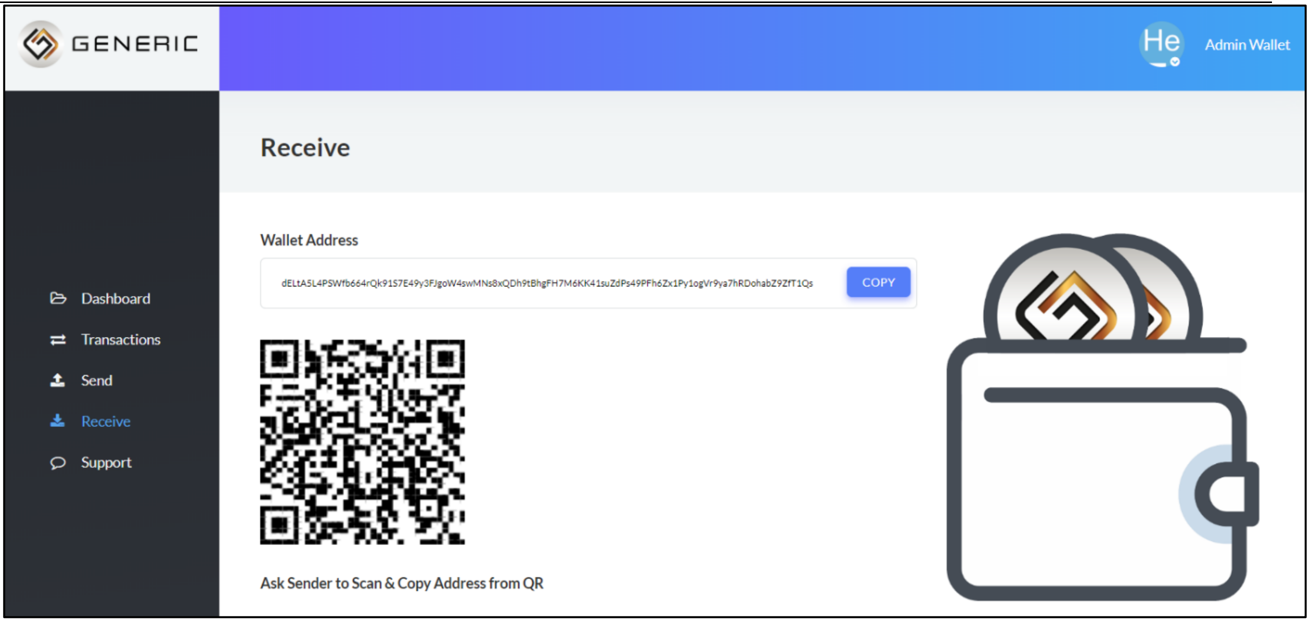
Sending functionality:

As shown below, it gives details about who you are paying and what amount.



Receiving functionality:

Just like any other crypto transaction, it provides your wallet address to deposit GNRC. You can copy this address and ask the sender to send you GNRC on this address.

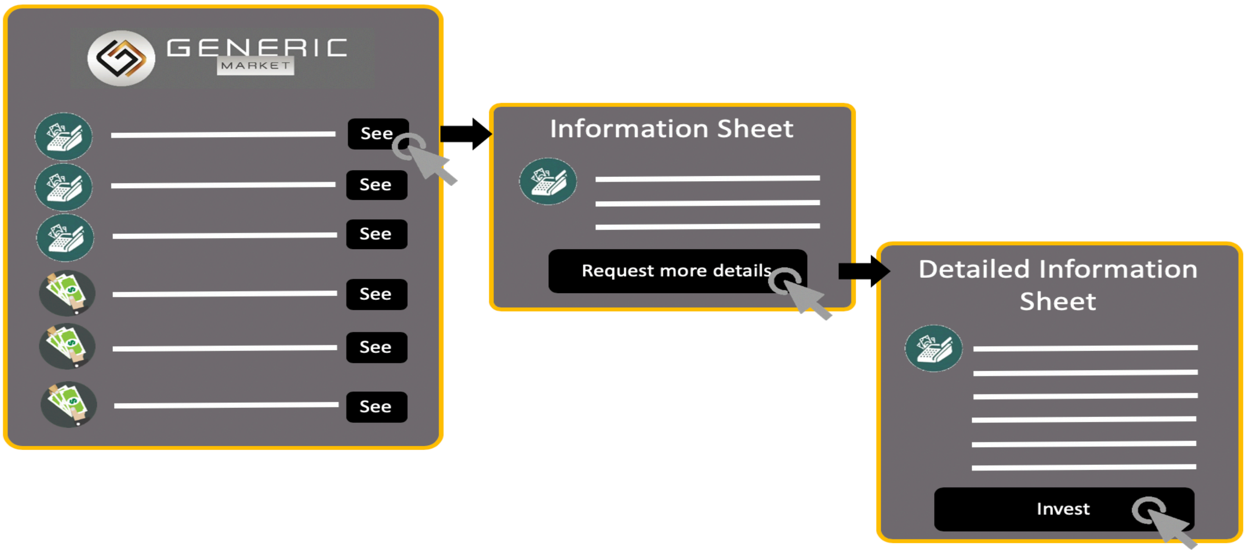


Going forward, Generic Wallet will also be available for mobile application.

7.3 The Generic Market

The Generic Market provides investors with a database containing the list of available investment products. First level information is directly accessible for each investment and for more details, a request must be made to obtain more information from the database.

We provide assistance 24/7 and our experts will help you to choose the best financial transaction for any account to raise your benefits.

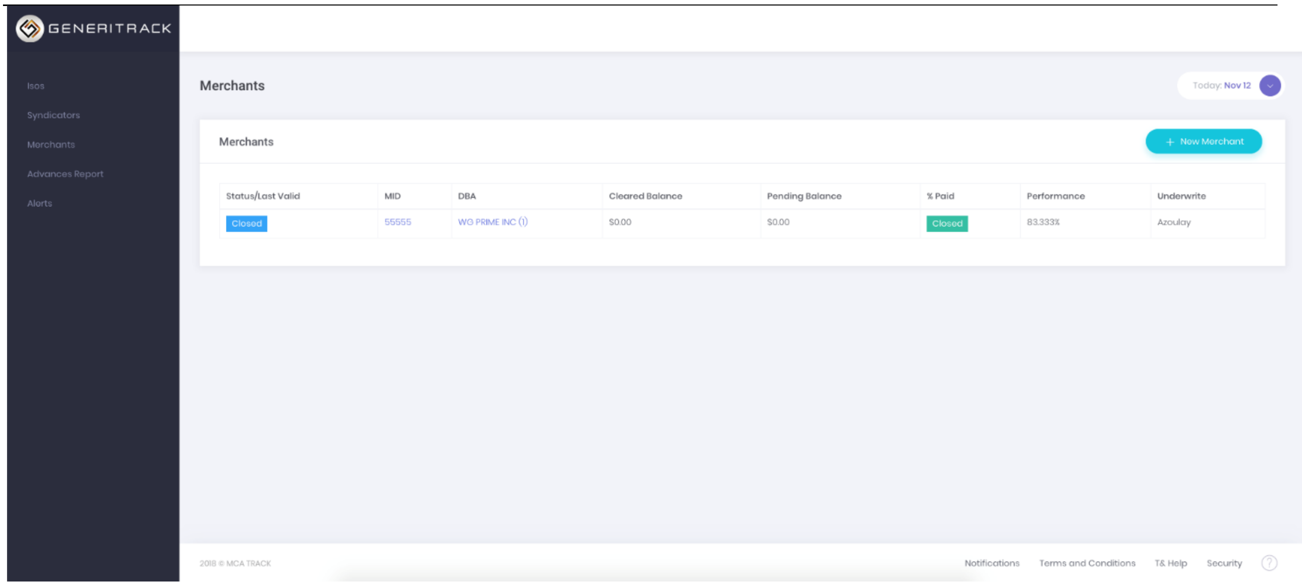


7.4 The Generic Track

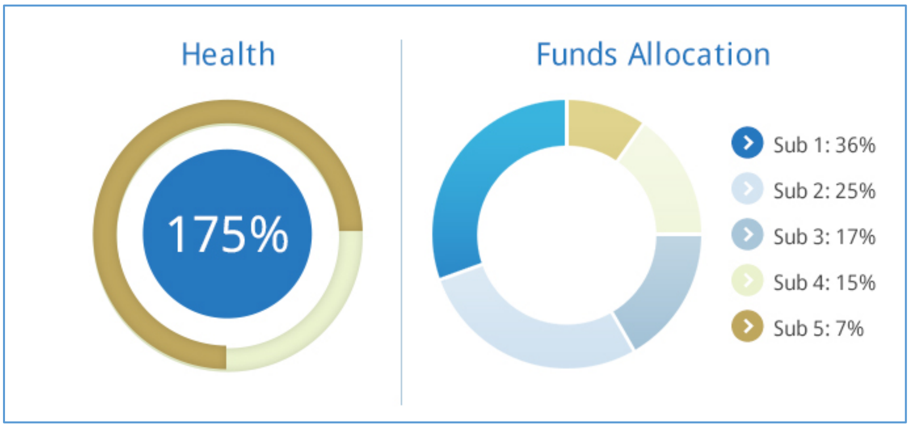
The Generic Track is a personal dashboard for tracking the performance of your investments. It lists all your investments, and detailed information about your investments such as cleared balance, pending balance, % paid, performance, and underwriting.

You can track multiple transactions on your dashboard at the same time and receive your profits directly in your bank account. Therefore, you can split your GNRCs into several companies with different interest rates and diversify your income.

Generic Track interface (currently in development):



Example of sectoral investment graphics available overtime in the Generic Track is as follows:



8 GNRC Core Blockchain

Generic Blockchain is hosted at AWS infrastructure with the following components.

8.1 SeedNodes:

These are the main nodes of blockchain. They are responsible for sync up of all GNRC public ledgers. There are many seednodes & location of these seednodes are hardcoded in GNRC binaries.

8.2 Block Explorer:

A node connected to internal peer, aims to query latest block data & view the same data in a human-readable format.

8.3 Web Wallet:

A node based interface to access blockchain, keeping mapping of users & their crypto keys, with respect to the private keys on backend. This wallet is following OWASP security guidelines.

8.4 Cold Wallet:

We also provide cold wallet which is an offline wallet used to store cryptocurrencies. With cold storage, the digital wallet is stored in such a way that is it not connected to the internet and thus is more safe and secure.

8.5 Wallets:

Payment gateway nodes for web apps exposing JSON/RPC for communication. They own private keys of users in a container & are connected to the p2p daemon which gets latest block updates from other peers of blockchain. It is not available to access directly from public/user endpoint.

8.6 Privacy & Security:

The cybersecurity of our systems is guaranteed by an M.O. called GNR Safe Mode to intensify privacy and security for your data and your transactions.

GNRC Safe Mode, recognised as one of the safest systems, protects your data and transactions by a constantly changing alphanumeric code. The access system guarantees your security and your anonymity to the companies that will receive your GNRC.

GNRC will be available in the partner exchange platforms which require their users to identify themselves and which verifies their identities through KYC.

- ✓ The number of GNRC will be fixed. It is not possible to mine GNRC and it is not expected that GNRC will be burnt.
- ✓ The Generic Wallet, the storage portfolio of GNRC and the repayments, uses recognized and high performing security technology.

9 GENERICOIN (GNRC)

The goal of the Generic Platform is to create a trusted, fast growing and self-governed investment platform with a global financing ecosystem that is governed by the currency, GNRC. The coin will act as a mechanism to service the platform as the users will need GNRC to purchase services via Generic Platform.

GNRC serves two purposes:

'Value Exchange' as GNRC token is the means by which payments within the Generic platform can be made.

'Investment Vehicle' as once the ecosystem and the user base grows, the coin will increase in value and will offer high returns to its Holders.

This design mechanism of the GNRC will maintain the intrinsic value of the token. The value of the coin may increase due to the increasing demand for the following reasons:

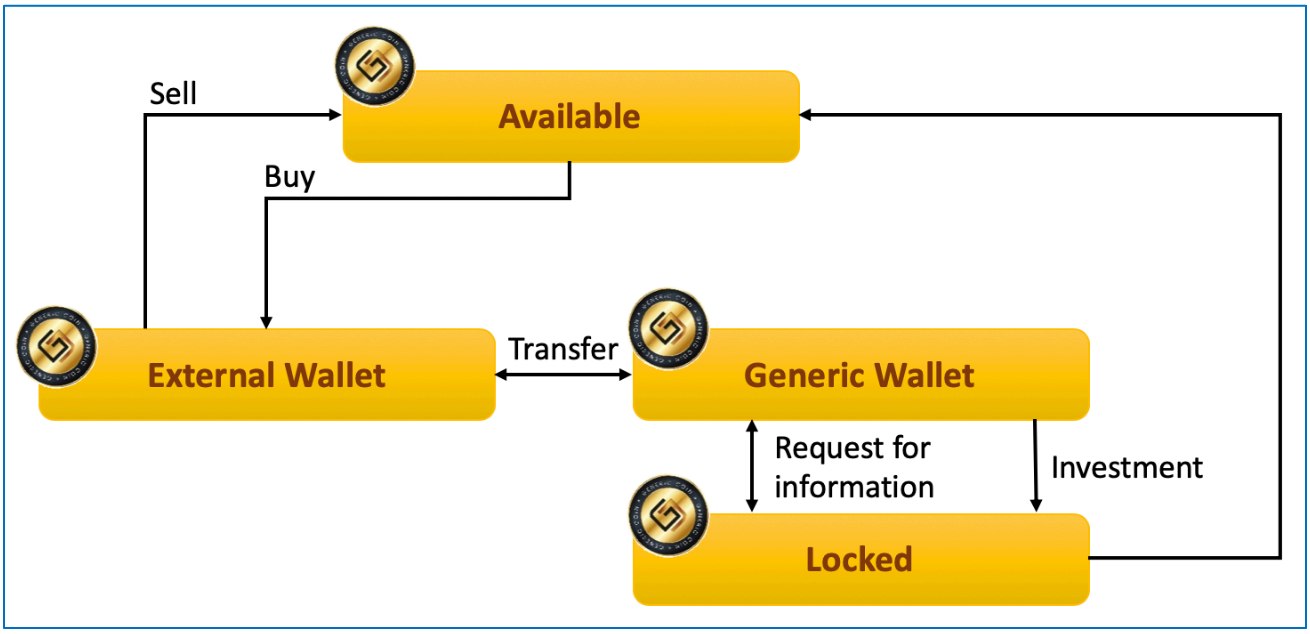
- Borrowers and financial asset providers will use the tokens to pay for the services provided by the lenders in order to receive financing.
- Investors will use coins to pay for services offered on Generic platform such as an advance on debt collection and or additional insurance.

As the user base increases, the GNRC traders will buy and sell the token to capitalize on the growth of cryptocurrency and profit from the proceeds.

9.1 Using the currency

The particular nature of the GNRC is that it can be used to invest in the GENERIC investment platform. The GNRC are purchased in a partner exchange platform and are then sent to the Generic Wallet to be used within the platform.

9.2 Lifecycle



Status of the Genericoin	Possible transitions
1) Availability: **The Genericoin is available for sale, it can be purchased from one of the partner exchange platforms.**	**Purchase > Stored in an external portfolio:** After purchase, the Genericoin can be found in the exchange platform portfolio.
2) Stored in an external portfolio: **The Genericoin is stored in the portfolio of a partner exchange platform.**	**Sale > Availability**: The investor can sell his Genericoin on a partner exchange platform. **Transfer > Stored in a Generic Wallet:** Transfer from Genericoin to a Generic Wallet to invest in one of the products available in the Generic platform
3) Stored in a Generic Wallet: **The Genericoin is stored in the Generic Wallet of the investor, within the Generic Platform.**	**Transfer > Stored in an external portfolio:** Transfer to an exchange platform to be able to resell the Genericoin. **Request for information > Frozen:** Following a request for information, a certain amount of Genericoins is frozen for several hours. **Investment > Frozen:** When the amount requested for a product is reached, funding of the investment takes place. The corresponding Genericoins are then frozen at the time of the transaction before being sold by the Platform.
4) Locked: **The Genericoin is frozen in the platform, its owner loses access temporarily.**	**Request for information > Stored in a Generic Wallet:** The amount frozen at the time of the request for information is unfrozen after several hours. **Investment > Availability:** The Genericoins are sold by the Platform and the corresponding funds are sent to the borrower. They are available again at the sale in the partner exchange platforms.

10 Competitor's Analysis

Generic's Competitor Analysis

	GENERIC	Lendoit	LendingClub	DEBITUM NETWORK
Global	√	√	X	√
Debt Recovery	√	√	√	√
Secondary Market	√	√	√	√
Accessible to all investors	√	X	X	√
Verification and Authentication	√	√	√	X
Higher rates of return	√	X	X	√
Insurance	√	√	√	√
Cryptocurrency	√	X	X	√

11 Financial & Revenue Model

Our platform is maintained by the commission at the time of each repayment made by a borrower. Our commission rates are public and published on the platform's website.

Generic will charge a commission of 10-15% from all the collection as a management fee, for maintaining the ecosystem and to pay the service providers and administrators.

As Generic will charge 10%-15% of the total collections, in different scenarios the revenue generated will be as follows:

If the total collection is worth $5 million, the revenue is:

Scenario1:

10% commission scenario:

$5M *10%= $500K

Scenario 2:

15% commission scenario:

$5M *15%= $750K

Scenario 3:

12% commission scenario:

$5M *12%= $600K

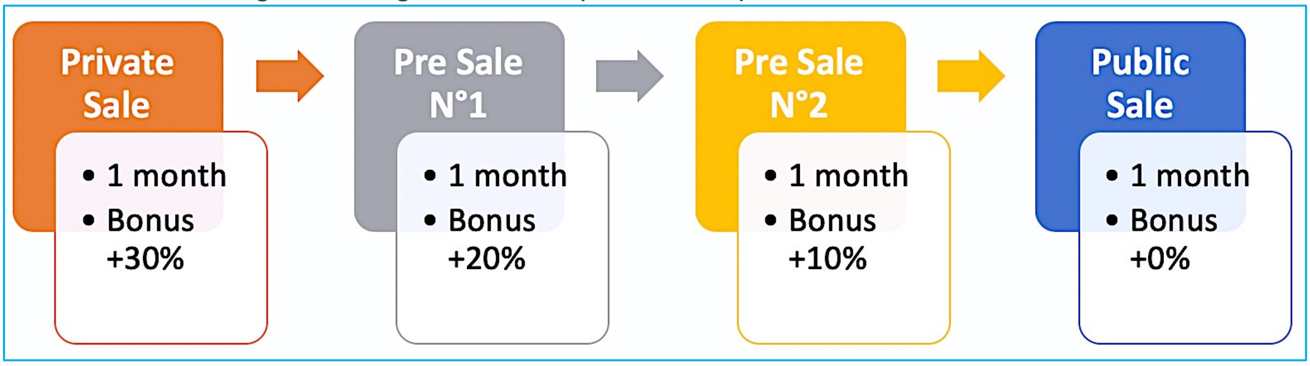
Going forward, we may also add withdrawal fee for converting GNRC to fiat and listing fee from the borrowers.

12 Tokenomics

At the time of the launch of the currency, **2,230,000,000** tokens will be generated, and the distribution will be as follows:

12.1 Initial Exchange Offering (IEO)

The Initial Exchange Offering will be composed of 4 phases:



P	*D*	*Bonus*
P	1	+30% of tokens offered during purchase
P	1	+20% of tokens offered during purchase
P	1	+10% of tokens offered during purchase

Ir

12.2 Use of proceed

Under use of proceeds there will be token allocation)

12.3 Insurance available for the IEO

During an IEO, it is not uncommon for a cryptocurrency to lose its value. To protect against this risk, an insurance option will be proposed to guarantee the value of the currency within the platform after the launch.

For an amount of 5% of the sum spent on purchasing tokens, the investor is guaranteed to be able to invest within the Generic platform at least the amount that he spent on purchasing his tokens.

Example:

1) Purchase of 10,000 GNRC in the Pre-sales phase N°1 at the rate of 1 GNRC <> \$1 with insurance at 5% or \$500. Total cost = \$10,500

- The number of available GNRC is 12,000 GNRC because the Pre-sales phase has a bonus of +20%
- The amount invested is \$0 because no investment has yet been made
- The value of the available GNRC within the platform is \$12,000 because the conversion rate at the time of purchase was 1 GNRC <> \$1
- The value of the available GNRC on resale was \$12,000 because the conversion rate of the GNRC had not yet changed.

2) If the GNRC rate reduces to 1 GNRC <> \$0.5:

- The number of available GNRC has not changed: 12,000 GNRC
- The amount invested is 0\$ because no investment has yet been made

- Thanks to the insurance, the value of the GNRC within the platform remains at 1GNRC <> $1 for the investor. Each GNRC placed on an investment product has a value of $1. The total available value is, therefore, $12,000.
- On the other hand, if the investor decides to sell his GNRC without using them within the platform, his insurance is not applicable. Each GNRC sold would only yield $0.5, or $6,000 in total.

3) The investor has chosen to invest his GNRC in the available investment products in the platform.

- He has invested all of his GNRC and no longer has any GNRC in his Wallet
- Thanks to his insurance, he has been able to invest $12,000 within the platform.

Stage	Number of GNRC available	Amount invested	Value of the GNRC available within the platform = (value that can be invested within the platform)	Value of the GNRC available on resale (corresponding to the GNRC rate)
Purchase of 10,000 GNRC in the Pre-sales phase N°1 at the rate of 1 GNRC <> $1 With insurance at 5% or $500. Total cost = $10,500	12,000	$0	$12,000	$12,000
The GNRC rate reduces to 1 GNRC <> $0.5	12,000	$0	$12,000	$6,000
The platform is operational. Investment of 12,000 GNRC in the available investment products Amount invested: $12,000	0	$12,000		

To protect against this risk, an insurance option will be proposed to guarantee the value of the currency within the platform after the launch.

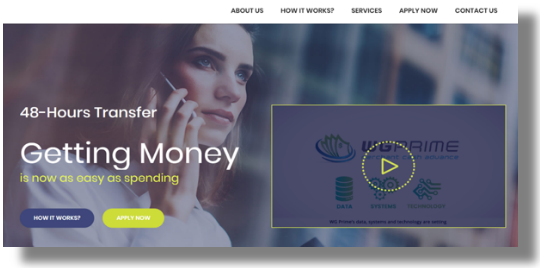
13 Roadmap

Q4 2017	•Idea •Project development
Q1 2018	•Concept validation •Project launch
Q2 2018	•Start of the concept development •Start of the currency development
Q3 2018	•Writing of whitepaper
Q4 2018	•Currency outflow •Communication actions
Q1 2019	•Token Private Sale •Token Pre Sale N°1 •Token Pre Sale N°2
Q2 2019	•Initial Exchange Offering (IEO) •Token Exchange available
Q3 2019	•Beta Platform •Create Partnerships with Exchanges
Q4 2019	•Platform release •Offer new investment products •Mobile Application

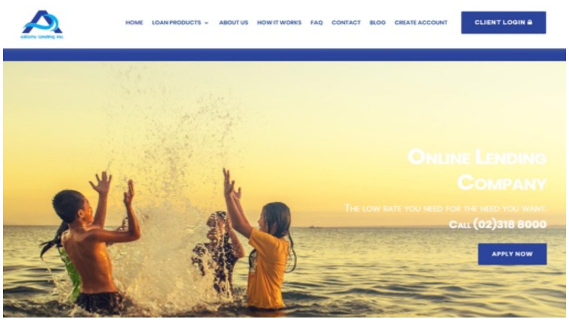
14 PARTNERSHIPS

Amongst brokerage companies, our partnerships include:

- ✓ **WG PRIME for the Merchant Cash Advance market**



- ✓ **Asteria Lending for the Peer to Peer Lending market**



- ✓ **Prolitus: Technology Partner**

- ✓ **Blonde2.0: PR Partnership**

They are one of the biggest PR company in the Cryptocurrency industry and they will push forward and built with us all the marketing structure on the PR side.

15 Development strategy

The success of our platform will correlate to the performances of our users and as our community grows.

It is therefore of utmost importance to implement strategies as per our roadmap to optimize the profitability of the investments of our users:

- We work with experienced brokerage companies to supply our platform with quality investments: for example, WG Prime for the Merchant Cash Advance (MCA) market and Asteria Lending for the P2P market.
- Users can dis tribute their investment over several products to limit the risk of non-repayment.
- Users have access to detailed information about each investment as well as to an evaluation of the risk level in order to invest with full knowledge.
- We are going to change the list of available investments according to the market trends and the different partnerships that we enter into.

16 Team & Advisors

Mickael Azoulay

Motti Peer
Motti holds an MBA in Finance and Marketing from Manchester University. As Co-CEO of Blonde 2.0, he is responsible for handling the Public Relations aspects, strategy, and specializes in crisis management. Motti was an officer in the IDF and served as Chief Instructor in LOTAR the IDF's School for Anti Terrorism. Motti serves as a mentor and a lecturer at the Executive MBA program of Tel Aviv University, Michlelet Afeka, and IDC's entrepreneurial program. He also serves as a member of the board of directors at the Taub Centre. Motti has been named one of the Start-up Nation's "Movers and Shakers" on Forbes.

Nimrod May

Ben Abulafia

Ethan Stufflebeam

Moshe Strugano

Pankhuri Bansal

17 Appendix

Example of an MCA contract between GENERIC and a company:

GENERIC

REVENUE BASED FACTORING AGREEMENT

Agreement dated ______________________________ between Generic (“**Generic**”) and the merchant listed below (“the **Merchant**”).
(Month) (Day) (Year)

MERCHANT INFORMATION

Merchant’s Legal Name: ______________________________

State of Incorporation / Organization: ____

D/B/A: ______________________________

Type of entity: ( ) Corporation ( ) Limited Liability Company ( ) Limited Partnership ( ) Limited Liability Partnership ( ) Sole Proprietor

Physical Address: ____________________ City: __________ State: __________ Zip: __________

Mailing Address: ____________________ City: __________ State: __________ Zip: __________

Date business started (mm/yy): __________ Federal ID# __________

PURCHASE AND SALE OF FUTURE RECEIVABLES

Merchant hereby sells, assigns and transfers to GENERIC in consideration of the funds provided (“Purchase Price”) specified below, all of Merchant’s future receipts, accounts, contract rights and other obligations arising from or relating to the payment of monies from Merchant’s customers and/or other third party payors (collectively the “Receipts” defined as all payments made by cash, check, credit cards, charge cards, debit cards, prepaid cards, mobile payments, electronic transfer or any other form of monetary payment in the ordinary course of the Merchant’s business), until such time as the “Receipts Purchased Amount” has been delivered by Merchant to GENERIC. The Receipts Purchased Amount shall be paid to GENERIC by the Merchant irrevocably authorizing one or more bank accounts acceptable to GENERIC (the “Account”) to remit the percentage specified below (the “Specified Percentage”) of Merchant’s Receipts, until such time as GENERIC receives payment in full of the Receipts Purchased Amount. In consideration of servicing the account, the Merchant hereby authorizes GENERIC to ACH Debit the “Specific Daily Amount” from Merchant’s bank account as the base payment credited against the Specified Percentage due. It is the Merchant’s responsibility to provide bank statements for any and all bank accounts held by the Merchant to reconcile the daily payments made against the Specified Percentage permitting GENERIC to debit or credit the difference to the merchant so that payment equals the Specified Percentage. Failure to provide all of their bank statements in a timely manner or missing a month shall forfeit all rights to future reconciliations. GENERIC may, upon Merchant’s request, adjust the amount of any payment due under this Agreement at GENERIC’s sole discretion and as it deems appropriate in servicing this Agreement. Merchant understands that it is responsible for ensuring that funds adequate to cover amount to be debited by GENERIC remain in the account. Merchant will be held responsible for any fees incurred by GENERIC resulting from a rejected ACH attempt or an Event of Default or other breach of this Agreement (See Appendix A). GENERIC is not responsible for any overdrafts or rejected transactions in the Merchant’s account which may result from GENERIC’s scheduled ACH debit under the terms of this agreement. Notwithstanding anything to the contrary in this Agreement or any other agreement between GENERIC and Merchant, upon the violation of any provision of the MERCHANT AGREEMENT TERMS AND CONDITIONS or the occurrence of an Event of Default under the MERCHANT AGREEMENT TERMS AND CONDITIONS, the Specified Percentage shall immediately equal 100%. A list of all fees applicable under this agreement is contained in Appendix A.

***** Obtaining other financing, secured or unsecured, during the performance of this agreement shall constitute an Event of Default. *****

Purchase Price: $__________ Specified Percentage: 25 % Set Up Fee: $__________ Receipts Purchased Amount: $__________ Specific Daily Amount: $__________

THE TERMS, DEFINITIONS, CONDITIONS AND INFORMATION SET FORTH IN THE “MERCHANT CASH ADVANCE AGREEMENT TERMS AND CONDITIONS”, THE “MERCHANT SECURITY AGREEMENT AND GUARANTY” AND THE “ADMINISTRATIVE FORM” EACH OF WHICH IS ATTACHED HERETO, ARE HEREBY INCORPORATED IN AND MADE A PART OF THIS AGREEMENT.

FOR THE MERCHANT (#1)

By ______________________________ ______________________________
(Print Name and Title) (Signature)