





# 2024 INFORMATIONAL BROCHURE





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## About us

#### Who are we?

CoinCarve is a leading multi-faceted FinTech platform specialized in providing an array of Web3 cryptocurrency services to customers from anywhere in the world. Our mission is to drive financial inclusion and create lucrative financial opportunities for all in the digital economy. On CoinCarve, we provide financial products tailored to your interest, using the best resources available in and off the industry. We are committed to transforming the way individuals and businesses interact with digital assets and financial services. With a comprehensive suite of innovative solutions, we help private and institutional investors manage their digital assets, access crypto-backed loans, experience seamless peer-to-peer (P2P) wallet services, and many more.

Our team is made up of professionals who have strong expertise in commercial finance, cryptocurrency trading, FX trading and Banking, Blockchain and Distributed Ledger Technology, and creation of e-commerce and e-learning platforms. At CoinCarve, we recognize the transformative power of blockchain technology and digital assets. As the financial landscape continues to evolve. We are committed to being at the forefront of this digital revolution, helping our clients navigate the complex world of cryptocurrencies and unlocking the numerous opportunities they offer.

CoinCarve is built on the backbone of decentralization and understands the need to create a new system controlled by the community that acts in the best interest of everyone. Innovation is at the core of everything we do so our team continuously strives to stay at the forefront of fintech advancements, leveraging emerging technologies to enhance our services and provide exceptional value to our clients. We prioritize security and employ industry-leading measures (Ledger Vault's advanced custody and Fire Blocks security options) to safeguard our user's digital assets and personal information. Our team of experienced professionals, combined with our rigorous security protocols, ensures that our platform is robust and resilient, giving our clients peace of mind in their financial endeavors.

CoinCarve is an EU and Swiss-based brand with regulated institutions in Switzerland, Italy and other EU countries. We are also active members in both the Crypto Valley Association and the Blockchain Association of Financial Commission.







## History

CoinCarve was founded in 2019 to serve as a new face of standard in FinTech, tasked with the sole purpose of offering a comprehensive, community-focused alternative to the established traditional banking financial system for loans and returns on investments.

Established by a team of seasoned experts in finance and technology, coincarve aims to bridge the gap between traditional banking and the emerging digital era. With a shared passion for innovation and a deep understanding of the challenges faced by individuals and businesses in managing their finances, we embarked on a mission to create a user-friendly, secure, and technologically advanced platform.

In the early years, CoinCarve faced its fair share of hurdles as the financial industry was rooted in traditional practices, and many skeptics doubted the feasibility of our ambitious goals. Undeterred, our team persevered, working tirelessly to develop cutting-edge solutions that would simplify financial processes and empower its users.

We continue to adapt and evolve, embracing emerging technologies like artificial intelligence and blockchain to enhance our offerings further. We have integrated machine learning algorithms to provide personalized financial insights, helping users make informed decisions and achieve their financial goals.

With each passing year, the company has expanded its operations globally, establishing a presence in key financial markets around the world. Our user-centric approach and commitment to innovation have earned us numerous accolades, solidifying our position as a trailblazer in the fintech industry. Today, CoinCarve stands tall as a beacon of financial empowerment. It has become synonymous with seamless banking experiences, cutting-edge technology, and unwavering dedication to its customers. With a global community of thousands, it continues to disrupt the status quo, constantly pushing the boundaries of what is possible in the world of finance. Looking toward the future, CoinCarve remains driven by its core values of innovation, inclusivity, and transparency. As the financial landscape continues to evolve, we stand ready to tackle new challenges and empower individuals and businesses to thrive in an increasingly digital world.



## ••••

#### We have offices in:



London, New York, Geneva, Jersey, Hong Kong, Abu Dhabi, Edinburgh, Singapore, Austin, Chicago, and the Cayman Islands,



## Why Coincarve: Our vision

CoinCarve was created to tackle a longstanding issue plaguing the financial market sector centralization. Under the previous system, centralized financial power led to undesirable consequences, destroying the public's trust in financial exchange mechanisms. The traditional banking system, characterized by monopolistic practices, questionable financia regulations, and exorbitant loan interest rates, became a destructive force for its custome Recognizing the need for an alternative that addressed these challenges and more, a new decentralized system emerged. CoinCarve aimed to provide a distinct framework, departi from the established norms, with a strong emphasis on decentralization.

CoinCarve represents a proof-of-concept decentralized marketplace that facilitates direct peer-to-peer exchanges of various cryptocurrencies, eliminating the need for intermediaries. It operates without the involvement of a centralized entity.



tor:	Moreover, CoinCarve stands as a prominent provider in the Defi (Decentralized Finance)
	space, granting customers access to a diverse range of DApps (Decentralized Applications
	and Defi protocols. These offerings encompass services such as liquidity mining and crypto-
ial	backed loans, solidifying its position as a leading force in the market.
ers.	
?W	With a core focus on prioritizing the community, CoinCarve demonstrates its commitment
ting	by allocating 25% of its profits back to the community. This is achieved through providing
	enhanced interest rates for savings and borrowing.
ct	Since its inception, the platform has experienced robust growth by offering enticing interest
ries.	rates, cost-effective fees, and fostering a dynamic and lively community.



## Our services

At CoinCarve, we are proud to be recognized as pioneers in the contemporary Defi landscape, offering a robust and secure platform for a wide range of crypto and Defi services. Our primary goal is to provide our customers with exceptional crypto services, granting them access to the numerous advantages of being part of our thriving community. We prioritize seamless and straightforward transactions among our community members, utilizing reliable algorithms that have been thoroughly tested and proven effective.

CoinCarve provides products designed to foster an economy where financial freedom is not tied to a cost. In this ecosystem, the well-being of individuals takes precedence, and ethical conduct serves as the foundation.

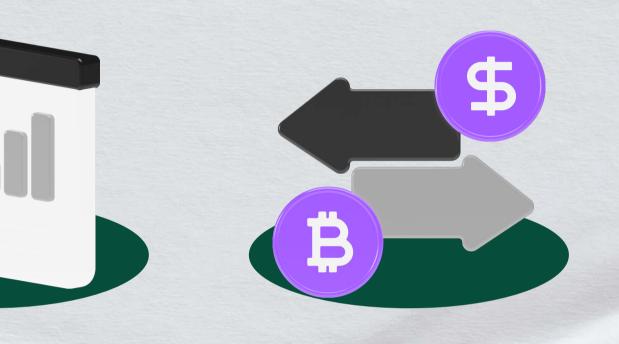
The CoinCarve community enjoys a seamless and userfriendly experience while accessing all these features. Our commitment is to provide our users with exceptional services and utmost convenience through a user-friendly interface.



**Token Sales** 

Wallet

### Our products include:

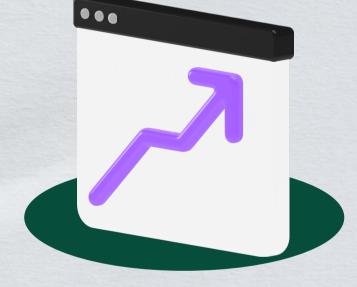


Exchange



## Locked Stakings





Portfolio Management

**Escrow Trading** 

Crypto-Backed Loans



## **Token Sales**

As the crypto industry has expanded, a multitude of new currencies and tokens have entered the market. Some of these cryptocurrencies have experienced notable value growth over both short and long periods, leading to significant returns for early investors. Notably, the rise of coins like dogecoin and bitcoin has demonstrated the advantageous position of early investors.

It is worth noting that during the initial pre-sale phase, not all of these currencies are universally listed on every exchange. This circumstance provides platforms or exchanges with access to these currencies an edge in facilitating early purchases.

CoinCarve users gain exclusive access to the latest cryptocurrency launches and releases, ensuring they stay informed about upcoming tokens and currencies. They benefit from comprehensive analysis that aids in evaluating and identifying the most promising investment opportunities. Another advantage lies in understanding the future applications, roadmaps, and potential uses of blockchain technology, all which are provided; enabling users to make wellinformed investment decisions. Through token presales facilitated by CoinCarve, users can acquire these tokens and participate in initial coin offerings (ICOs) before they are listed on other exchanges.





Exchange Using Exchange on CoinCarve, You can directly exchange your cryptocurrency for another cryptocurrency swiftly and easily! With this groundbreaking and thrilling feature, users now have the ability to trade their digital assets directly, without the need for any intermediate stable currency. This new innovation, empowers users to effortlessly exchange currencies within the blockchain ecosystem, eliminating the need to navigate outside platforms. Users now have the choice to quickly exchange their assets, enabling them to capitalize on potential value appreciation, transition from volatile to stable currencies, and even hedge against stable coins to ensure growth. This eliminates the transaction costs that were previously incurred when users had to convert their existing cryptocurrency into a stable coin before acquiring a different coin. CoinCarve also gathers market liquidity for the desired cryptocurrency pairs, ensuring the most favorable exchange rates are obtained for users during the switching process.



## Locked Stakings

Staking is an essential feature on the CoinCarve crypto platform that offers significant benefits to users. By engaging in staking, users can securely hold their cryptocurrency investments for a specified period, contributing to the stability and growth of the network. This feature promotes long-term commitment and incentivizes users by rewarding them with additional tokens or interest on their locked assets. Earn up to 32% APY when you stake assets like BNB, USDT, and DOGE.

This as well enhances the overall security of the platform, encourages active participation, and fosters a robust and engaged community. Staking is not only a valuable feature but also a powerful tool for CoinCarve users. By opting for locked staking, users can play a pivotal role in securing and validating the blockchain network.

One of the key advantages of locked staking is the potential for earning additional rewards. CoinCarve incentivizes users who participate in staking in the different liquidity pools, by offering them attractive returns in the form of extra tokens or interest on their locked assets. This creates a win-win situation, as users have the opportunity to earn passive income while contributing to the platform's overall health and security.

Moreover, staking promotes a long-term investment mindset among users. By committing to locking their assets for a predetermined duration, users demonstrate their confidence and commitment to the growth and success of the CoinCarve ecosystem. This fosters a sense of trust and stability within the community, attracting more participants and strengthening the platform's foundation.

In addition to financial benefits, staking enhances the overall security of the network. The process of staking and locking tokens helps to decentralize the platform, making it more resistant to malicious attacks and manipulation. It encourages a distributed network of



validators who actively participate in securing the blockchain consensus. Staking on CoinCarve offers a range of advantages. It enables users to earn rewards, demonstrate long-term commitment, and contribute to the security and decentralization of the platform. By providing this important feature, CoinCarve empowers its users to actively engage with the network while reaping the benefits of their participation.



## Wallets

Wallets on CoinCarve offer a secure and convenient solution for storing users' valuable crypto assets. The primary importance of wallets on CoinCarve lies in the protection of users' funds. A secure wallet employs advanced encryption techniques and private key management to safeguard the private keys associated with the stored assets. By using our secure wallet, CoinCarve users can have peace of mind knowing that their crypto assets are well-protected against unauthorized access and potential threats.

Furthermore, wallets on CoinCarve provide users with easy access to their funds at any time. Whether it's making transactions, monitoring account balances, or managing portfolios, users can conveniently handle their crypto assets through the platform's intuitive wallet interface. This accessibility empowers users to have full control over their funds without relying on external services.

Wallets also offer seamless integration with other features on the CoinCarve platform. Users can effortlessly transfer funds between their wallet and other platform functionalities such as staking or providing collaterals for loans, enhancing the overall user experience and streamlining financial operations.

CoinCarve's wallet feature is designed to support a wide range of cryptocurrencies, allowing users to store and manage various digital assets in a single, unified interface. This diversity provides users with flexibility and convenience, enabling them to navigate the crypto landscape with ease.

CoinCarve offers seamless integration with various external wallets, enabling users to connect and utilize our services such as staking and access to cryptocurrency-backed loans. Popular wallets like Trust, MetaMask, Coinbase, BitPay, Crypto.com, and more are compatible with the CoinCarve platform, allowing users to conveniently manage their assets across multiple wallets within a unified ecosystem.

This integration ensures that users retain non-custodial control over their assets, providing an added layer of protection. Additionally, by connecting their wallets, users can enjoy decentralized access to the platform, empowering them with greater autonomy and security over their cryptocurrency transactions.

Additionally, CoinCarve provides FREE storage for all cryptocurrency holdings. No hidden fees or taxes are applied to swaps or transfers. To assist in the secure storage of customer funds and assets, CoinCarve also collaborates with leading cryptocurrency custodians like Anchorage and BitGo.



**Crypto-backed loans** Access to crypto-backed loans is a significant feature offered by CoinCarve, enabling users to borrow funds at affordable rates by utilizing their crypto assets as collateral. This feature holds great importance for users in a lot of ways. Firstly, crypto-backed loans provide users with the opportunity to access liquidity without the need to liquidate their existing crypto holdings. By leveraging their digital assets as collateral, users can unlock the value of their cryptocurrencies while still retaining ownership and potential future appreciation. Secondly, borrowing against crypto assets often offers more favorable interest rates compared to traditional lending options. This is because the collateralization of the loan reduces the lender's risk, resulting in lower borrowing costs for users. CoinCarve strives to provide users with competitive rates, making borrowing affordable and attractive. Additionally, crypto-backed loans offer flexibility and convenience. Unlike traditional financial institutions that often impose stringent requirements and lengthy approval processes, CoinCarve simplifies the borrowing experience. Through streamlined procedures and efficient digital platforms, users can quickly access the funds they need without extensive paperwork or delays. Moreover, accessing crypto-backed loans on CoinCarve promotes financial inclusion. This feature enables individuals who may not have access to traditional banking services or credit facilities to leverage their crypto assets and secure the financing they require. It opens up new opportunities for borrowers to meet their financial goals and participate actively in the crypto economy. This feature exemplifies CoinCarve's commitment to delivering innovative financial solutions that cater to the needs of its users within the crypto ecosystem.



## Portfolio Management

Portfolio management is also another pivotal feature offered on CoinCarve, allowing users to leverage their digital assets in an effectively managed way by working with dedicated traders and brokers.

Coincarve has established an asset management team with rich experience in trading and portfolio management that understands the importance of meticulous asset selection, risk management, and performance monitoring to achieve each client's investment objective. Our dedicated team of fund managers leverages their expertise and market insights to navigate the ever-changing financial landscape and deliver superior results. We make solid trading strategies and actively leverage the markets for spot, futures, options, OTC, and other trading tools in order to provide investors with stable investment returns for the preservation and appreciation of their digital assets.

At CoinCarve, risk management is ingrained in our portfolio management philosophy. We understand that protecting capital is as important as generating dividends. Our experienced fund managers employ various risk management techniques, including diversification, hedging, and disciplined portfolio rebalancing. The team also conducts thorough research and analysis, driven by our commitment to identifying compelling investment opportunities. We meticulously evaluate financial performance, industry trends, competitive advantages, and valuation metrics to uncover undervalued assets and securities with significant growth potential. Through comprehensive analysis of market data, financial reports, and economic forecasts, we make informed investment decisions, minimize losses and maximize returns.

We value open communication with our clients at CoinCarve. Regular and transparent communication is at the core of our investor relations. We provide comprehensive reports, conduct frequent meetings, and address any concerns our clients may have.



ensure our clients understand our investment decisions and have confidence in our abilities. Our portfolio management feature also provides investors with comprehensive tools and analytics to monitor and evaluate the performance of their investments. Investors can track their portfolio value, analyze historical data, and gain insight to make informed decisions. This helps investors to adjust their investment strategies, rebalance their portfolios, and optimize their holdings based on market trends and personal preferences.

**Escrow Trading** The Escrow Trading feature provided by CoinCarve plays a vital role in fostering trust, security, and transparency during cryptocurrency transactions. With Escrow Trading, we offer an additional layer of security, assuring buyers and sellers that their funds are held safely until all transaction conditions are met. This helps minimize the risks associated with fraud or non-delivery, ensuring that both parties fulfill their obligations before the funds are released. Also, Escrow Trading instills confidence and reliability among our users. By entrusting a trusted third party to hold the funds during the transaction, buyers can rest assured that their payment is protected until they receive the agreed-upon cryptos. Similarly, sellers can be confident that the funds are secured and will only be released upon successful completion of the transaction. CoinCarve also promotes transparency throughout the trading process. Users can easily track the status of their transactions and monitor the funds held in escrow. This transparency fosters a sense of trust and minimizes disputes or misunderstandings that may arise. By offering a secure and user-friendly platform for transactions, CoinCarve's Escrow Trading feature makes cryptocurrency trading accessible to a wider audience. We aim to empower both experienced traders and newcomers to engage in cryptocurrency transactions with confidence, contributing to the overall growth and adoption of the crypto market.



## Roadmap





### **COINCARVE WALLET**

CoinCarve emerged in 2019 as a fresh FinTech venture, driven by a clear vision: to offer a comprehensive financial system that prioritizes the community's needs, setting itself apart from traditional banks. With a primary focus on loans and investment returns, CoinCarve provided a viable alternative that catered to the diverse requirements of its users.

CoinCarve also unveiled its non-custodial digital wallets, enabling users to effortlessly conduct transactions and securely transfer money among themselves. This cutting-edge software empowered individuals to engage in seamless and protected financial exchanges, fostering a trusted and efficient ecosystem.

### LOANS & CREDIT

CoinCarve enabled customers to use crypto assets as collateral for loans in stable currencies like USDT and USDC. Within a year, loan balance surpassed \$1 million, reflecting rapid growth. To ensure regulatory compliance, CoinCarve applied for a Type 9 asset management license with the Hong Kong SFC. It established an operations division to explore blockchain applications and hired professionals to launch its portfolio management division, demonstrating commitment to expansion and innovation in finance.

Q22 2022

## LOAN SURGE

The loan portfolio of CoinCarve surged to an impressive USD 3 million, reflecting the platform's significant lending activities. CoinCarve also expanded its offerings by introducing an Ethereum mining pool.

### EXCHANGE

Through the Exchange feature on CoinCarve, users gained the ability to effortlessly exchange one cryptocurrency for another, free from any network or transaction fees. This convenient functionality allowed users to easily switch their assets, capitalizing on their belief in the growth potential of certain cryptocurrencies. They could swiftly move from volatile currencies to more stable coins and even hedge against stable coins for future growth. By eliminating the need to convert their owned cryptocurrency to stable currency before obtaining a different type of cryptocurrency, this feature significantly reduced transaction fees for users.

2022

#### RESULTS

CoinCarve actively participated in philanthropic initiatives across Asia and Europe, catering to the needs of its institutional investors. Following that, CoinCarve successfully concluded its Series A funding, securing a substantial investment of \$5 million. Prominent investors, including Tiger Global Management, BAI Capital, and Zoo Capital, played a significant role in leading this funding round. Furthermore, CoinCarve recently launched a new \$6 million fund, with a specific focus on digital assets and liquid tokens. By expanding its network of cryptocurrency partners, CoinCarve successfully increased its revenue from diverse sources, ensuring continued growth and prosperity.

2022



## Roadmap



### WEB3 WALLETS

CoinCarve provided users with access to Exchange services through its Proof-of-Stake network. Users also have the option to link their wallets with CoinCarve to facilitate crypto swaps within the platform.

This integration ensures that users retain non-custodial control over their assets, providing an added layer of protection. Additionally, by connecting their wallets, users can enjoy decentralized access to the platform, empowering them with greater autonomy and security over their cryptocurrency transactions.

# 2020

### NFT MARKETPLACE

NFTs have revolutionized the concept of asset ownership in the digital world, providing a unique and distinct way to possess digital collectibles. These digital collectibles are increasingly becoming entrance tickets to the future Metaverse. CoinCarve is committed to establishing itself as a leading player in the NFT crypto space, granting users the opportunity to mint, sell, and even rent out their NFTs. The marketplace being developed by CoinCarve ensures a secure environment for storing NFT collectibles and avatars, while also providing users with complete flexibility in terms of NFT ownership. Services offered by CoinCarve in the NFT domain include: Minting and Sale of NFTs, NFT Renting, NFT Loans.

3.2022

#### WEB3 STAKING

CoinCarve offers cutting-edge, secure infrastructure for next-gen blockchain services. It provides non-custodial staking for Proof-of-Stake tokens, supporting Web 3.0 ecosystem. CoinCarve's Defi Web staking utilizes a distributed network of nodes, enabling entities to participate and earn rewards.

Users can connect wallets anywhere, accessing secure staking for various Proof-of-Stake blockchains. Engage in internet advancement and earn rewards with CoinCarve's staking services.

### **CONTRACTS AND DERIVATIVES**

CoinCarve plans to introduce perpetual contract trading on its DEX, enabling users to trade derivatives without expiration dates. Traders can speculate on future price uncertainty and maintain positions as desired. CoinCarve utilizes a unique virtual Automated Market Maker (vAMM) protocol for unlimited on-chain liquidity, eliminating reliance on liquidity pools.

2024

Transactions occur on-chain, ensuring transparency and accessibility. The platform offers higher leverages, improved liquidity, and transparent trading mechanisms for perpetual contracts.



## Security

CoinCarve takes pride in offering one of the most secure platforms, prioritizing the close monitoring and safety of user accounts. The utilization of the Two-Factor Authenticator method adds an extra layer of protection to user logins, effectively preventing unauthorized access to user accounts.

Additionally, each user is provided with a secure 12-word recovery phrase, enabling them to regain access to their funds and accounts in case of forgotten passwords or account access issues. CoinCarve ensures the utmost security and peace of mind for its users, maintaining a secure environment for their assets.





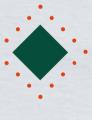




## Coincarve Partnership Program

The CoinCarve community continues to grow, and our top priority is ensuring customer satisfaction. To promote community growth, we have implemented a referral system that enables users to earn profits by inviting new users to join the platform. As a token of appreciation, users receive incentives and bonus gifts for successfully referring others, further fueling the expansion of our community. This approach not only encourages community growth but also empowers users with the exciting possibilities of decentralized finance (DeFi).

We welcome individuals and companies of all kinds to join our Partner Program without any restrictions. By signing up for our Affiliate Platform, you can start earning right away. Our program is open to various types of partners, including Affiliates, Introducing Brokers, Marketing Agencies, Influencers, Crypto Investors, and Crypto Enthusiasts who want to introduce their curious family and friends to our platform.



No matter who you are, we understand your needs perfectly. Whether you generate traffic through a website, have a strong online presence, collaborate with social media accounts, online crypto educational platforms, channels, and other digital media, or have a local presence with a personal client network, we have a commission plan tailored to your taste

