

"You can't connect the dots looking forward; you can only connect them looking backward. So you have to trust that the dots will somehow connect in your future. You have to trust in something – your gut, destiny, life, karma, whatever. This approach has never let me down, and it has made all the difference in my life."

#### **Steve Jobs**

"Man sacrifices his health in order to make money.

Then he sacrifices money to recuperate his health.

And then he is so anxious about the future that he does not enjoy the present;

the result being that he does not live in the present or the future;
he lives as if he is never going to die, and then dies having never really lived."

The Dalai Lama



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### Abstract

As life becomes fast paced in the urban setting throughout the globe, more and more problems relating to the quality of human life have arisen. Unhealthy eating habits, work-induced stress and anxiety, smoking, alcohol, junk food, lack of exercise and mental peace, have deteriorated the quality of human life despite all the comforts and facilities. Moreover, pollution, global warming, disturbed natural ecosystems, and living in the artificial settings is making life more and more stressful. People take a lot of chemical medicines to counter all these issues which have not been effective and can have serious side effects as proved by numerous scientific studies.

The level of pollution in the world is reaching peaks leading to global warming, destabilization of the ecosystem, extinction of animal species and overall disastrous effects on nature. Many studies reflect precisely how harmful pollutants slowly affect our physical and mental health beyond the scope of healing. Since the last decade, we have observed an increased rate of heart disease, depression or chronic diseases. Numerous studies have concluded that major health problems (mental, physical and emotional) are due to lifestyle patterns. A darker age of disease, illness, and depression is pulling the humankind as a collective.

An overall change in lifestyle habits and patterns is required to counter all of this. Such a solution will aim at promoting a healthy body, a sharp mind and enhanced quality of life, for a fulfilling life. We believe that Yoga & Holistic living is holding this solution.

Our team has pledged to change the scenario with the ancient art of Yoga, Meditation and Traditional Ayurvedic Medicine, originating from India, as well as most advanced Fitness technologies and methodologies, to enhance overall body functioning. Our team is passionate about these subjects. We have accomplished professionals, surrounded and advised by qualified experts in every specific domain we address, to implement and deliver solutions for the benefit of everyone.

To enhance the quality of life, promote Healthier and Holistic living, we are using Blockchain technology to create a complete ecosystem dedicated to Wellness. With our platform, we are engaging a worldwide audience towards Holistic living, staying healthy and fit, living a fulfilling lifestyle, and achieving mental peace. We are building Yoga and Holistic resorts – Cryptolistic Resorts – in the most heavenly places in the world. They are the pillars of this project which will be powered by its cryptocurrency, the YogaCoin, and its associated mobile wallet YogaPay for Android and iOS.

We have a roadmap of deploying YogaCoin through partnerships with major Yoga Centers, Meditation Centers, Fitness Centers, Bio Shops and other wellness-related professionals so that token holders can pay with YogaCoin through many providers and

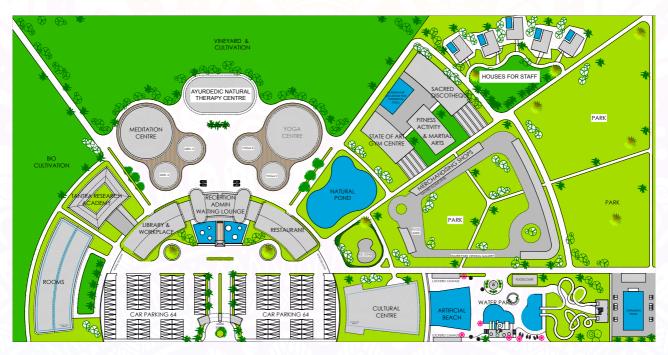


receive discounts. These partnerships will allow keeping the cryptocurrency in constant circulation.

Yoga is an ancient practice originally from India to achieve physical, mental, and emotional excellence and has been welcomed and accepted worldwide to lead a healthier and fulfilling life. Yoga is known to have originated back during the pre-Vedic Indian traditions more than 5,000 years ago. It started seeping into societal culture back in the fifth and sixth centuries BC. In the West, Yoga was popularized by Indian Leaders such as Swami Vivekananda in the early 20th century. Yoga, according to the Yoga Sutras of Patanjali, literally means a way to unite Human Spirit with the Divine (the concept of Divine Union). Our platform aims to unite Holistic and Healthy living with modern technology, not restricted to the limited idea of Yoga as we know it in the western world but encompassing anything related to Wellness & Holistic, hence the name YogaCoin which derives from the root meaning of Yoga - the Union.



With this project, we are solving the most significant wellness challenges such as lack of standardization, authenticity, awareness, fair payouts and decentralization.



Overview of the Cryptolistic Resort Architecture

Our platform is a pioneering project, the first of its kind, to disrupt the \$2.7 Trillion global wellness market with its advanced yet seamless solutions.

We generate profits distributed to the token holders through our already running ecommerce website and the Cryptolistic Resort which is the world's first all-in-one Wellness & Holistic center, self-sufficient through Green Energy & Organic cultivations.

YogaCoin will offer good returns to all investors as 60% of the profits are transferred to token holders annually. Another 30% is for growth investment, and the remaining 10% is given to a decentralized charity fund as we believe in helping those who are in need.

Join us and be a part of the YogaLution!



### 1 - Introduction

The Modern Lifestyle and urban living are forcing people to live an artificial life. In a super-fast world, where each is supposed to earn a living by working hard, there is seldom or not enough time for people to consider their health and well-being. Unhealthy diets constituting of fast food, smoking, alcohol, drug-abuse, work-related stress, anxiety, and performance strain in every aspect of life, are a common sight [Farhud, D. 2015]¹. Be it any part of the world, people existing in fast-paced cities have to cope up with such an environment which almost forces them to adopt unhealthy habits. In a major study conducted by the World Health Organization across 35 countries, it came out that 60% of health and life-quality factors for an individual directly correlated to the lifestyle which has highly degraded in the past decades [WHO 2004]². It is no wonder that lifestyle is the primary underlying reason for increasing illnesses, chronic diseases, stress-related psychological conditions, and even early death amongst the global population. This argument is also supported by the fact that pharmacological consumption has spiked up in the last decade in almost all the countries and especially antibiotics [Friedrich M.J. 2018]³.

Apart from these pointers, pollution seems to be another crucial challenge, quality of air and water in major urban cities has only decreased in the past few years [Amy Westervelt A. 2015]<sup>4</sup>. Pollution is also a significant factor in the increased rate of allergies, heart, cancer, and skin-related disease worldwide. What can be the solution? Our answer is a platform that promotes Yoga and Holistic lifestyle for humanity. Such a platform will reach out to the masses and encourage people to adopt a healthier lifestyle. Since people are more and more willing to enhance the quality of their life, the people themselves will poser this decentralized platform.

With the advances in information and networking technology, our project aims to provide an efficient solution to the challenges mentioned above by building such a platform. We intend to develop a blockchain-enabled platform, which will be powered by the revolutionary YogaCoin to disrupt the Yoga and wellness market on a global scale.

Our blockchain platform YogaCoin will cater to the \$2.7 Trillion Wellness market which includes the \$93 billion Yoga market. Its features include but are not limited to the provision of decentralized Yoga instructor certifications for high-quality Teacher Training Courses, YogaCoin token for worldwide wellness-related transactions, YogaPay wallet mobile application, D-WellMarket for buying online best quality wellness products, D-WellShare charity fund and Cryptolistic Resorts around the world.

### 2 - Market forecasts

Yoga market is expanding rapidly as statistics show. In 2015, the USA had around 36.7 million people practicing yoga daily, compared to 20.4 million in 2012 [Yoga Alliance 2018]<sup>5</sup>. By the year 2020, the present number is expected to reach 55 million [Statista 2018]<sup>6</sup>.

Global Yoga market makes up for \$93 billion per year. Currently, the wellness industry which we are addressing has a valuation of \$2.7 Trillion [Global Wealth Institute 2018].



Global Wellness Economy of \$2.7 Trillions in 2015

Overall, the global Wellness tourism is projected to grow by more than 9% per annum from 2017, which is a 50% higher growth rate than the total global tourism market. Nearly 17 million travelers showed an intense focus on Health and Wellbeing, and 40% of them are regular travelers. This metric reflects the shifting interest of population towards a healthier lifestyle. When it comes to spending habits, wellness tourists tend to

spend 130% more than the average tourist. On an average, around 14 million wellness tourists embark on international trips, usually spending between \$3,800 and \$6,000.

There has been an increase of 87% on Yoga products spending over the last five years alone [Channel Signal 2018]<sup>8</sup>. The organic food market has known a steady 2-digits growth for the past years in Europe which is the primary market we are addressing [FiBL 2018]<sup>9</sup>. Between 2008 and 2012, there was a boost of 29% in the Yoga participation globally. Surveys and data research also highlights a promising statistic that the anticipated average annual increase in the Wellness market revenue will be close to 4.8%. Another crucial indicator of people's rising interest is the increase in expenditure amount by Yoga practitioners globally. In 2012, Yogis spent \$6.1 billion on Yoga classes, Yoga clothing, equipment, and accessories. This figure rose to \$16.8 billion in 2017 [Alice G. Walton 2016]<sup>10</sup>.

These numbers are promising as they show the growing awareness amongst people to make a shift towards a healthier life and reveal the potential YogaCoin holds with its unique vision for the society. The domain of Yoga and Holistic living currently suffers from many challenges and obstacles. We have the solutions to override these obstacles and release the immense potential that is still untapped in the wellness market.

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# 3 - Challenges in the existing market

Unhealthy food habits, running behind clocks, dependence on medication, the rise in global pollution lead to a destabilized and declining life quality. It takes too long for people to realize that they need to take a good hard look at their lifestyle patterns, make necessary changes, and rejuvenate themselves for a happier and fulfilled life. Yoga and a Holistic lifestyle is an all-around solution.

However, the wellness market is not free from problems and challenges. Here are the obstacles that Yoga and Holistic industry currently faces:

- Awareness still largely remains a challenge, as people have to be made aware of the lifestyle that is killing them. Many of them believe that they are living "just fine" when it is the opposite. On the other hand, many still find it hard to believe the life-altering benefits that Yoga and Holistic practices have to offer them.
- A lack of awareness of healthier living alternatives like Yoga forces people to adapt pharmacological solutions and synthetic drugs which come with strong side-effects. People always look out for "quick-fix" solutions, which backfires most of the time.
- Wellness and Holistic holiday resorts have recently started to gain popularity. However, they are yet to become globally available and incur substantial costs. There is no such center which includes everything in one place in the most traditional and modern way at the same time.
- There are many Yoga teachers in the world, but we have an absence of real Yogis as Yoga has become highly commercialized. Here we merely mean that nowadays people attend Yoga Academies to receive certificates, but they lack the practical expertise to teach because their understanding of the subject is too limited.
- Moreover, there is a possibility to counterfeit the certificates that Yoga teachers receive nowadays. Even when they are valid, they are issued only by centralized organizations having authority. The overall quality of Holistic and Wellness teachings around the world are suffering from this situation.
- Another challenge is that the authentic Yoga, Meditation or Fitness instructors are often freelancers and suffer from limited cash-flow. Hence, they are often

unable to compete with the big Yoga and Fitness centers. These authentic instructors lose their voice in the crowd and struggle with gaining the deserved exposure for the knowledge that can benefit thousands of people.

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### 4 - Our solutions

Our platform will be the turnkey solution for the Yoga and Wellness industry throughout the world with its cryptocurrency known as the YogaCoin.

#### 4.1 - The YogaCoin Platform & Ecosystem

The following is how our platform will solve industry challenges:



YogaCoin & YogaPay. Our cryptocurrency YogaCoin is the world's first cryptocurrency dedicated to Wellness. With YogaCoin, Yoga and Fitness teachers (as any other token holders) can receive yearly dividends to increase their cash flow even by just storing the coin in their wallets. Also, the YogaCoin wallet application (YogaPay) will bring them more exposure by bringing referrals from places accepting YogaCoin for payments. They can also gain exposure by conducting classes or workshops in the resort.

People who practice Yoga and attend Fitness classes will receive discounts as compared to paying in fiat currencies while enrolling on our platform. Also, during the time they hold YogaCoin, they too will get dividends which will be distributed every first quarter of the year after the resort becomes operational. There will also be a loyalty and referral program to increase revenues for everyone while promoting the platform.

All token holders can buy Yoga, Fitness, and Health related products with a discount on all the shops and restaurants accepting YogaCoin. We are partnering with the leading centers, shops and e-commerce websites around the world to integrate payment in YogaCoin to their existing business. For this purpose and to ease adoption we are developing plugins for all major e-commerce platforms.



**Yoga & Meditation.** These practices are scientifically proven to be a solution to emotional and psychological issues [Sifferlin A. 2013]<sup>11</sup>. These practices have also been proven to improve the overall physical fitness [Tran et al. 2007]<sup>12</sup>. Science has proved in the particular case of Mindfulness meditation, derived from Yoga, that a regular practice enhances the functioning of the brain as well as the immune system [Davidson R. and Kabat-Zinn J. 2003]<sup>13</sup>. These are few studies among many which demonstrate the incredible benefits of Yoga and Meditation.

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Ayurvedic Medicine. We solved the problem concerning health by going back to the root of natural medicines which don't have side effects like pharmacological medicines have. We promote Ayurvedic food and herbs that rejuvenate the human body, thereby boosting the quality of life. In Sanskrit, the word "Ayurveda" literally means "science of life." This medical science results from thousands of years of observation and profound wisdom from sages of India. It has been proven to be effective in healing many diseases such as heart disease, hypertension, arthritis, anxiety or Parkinson's disease. Specific treatments have proven to be at least as effective as their chemical counterparts but without the associated harming side effects, such as the spice Turmeric [Sahdeo P. and Bharat B. A. 2011]<sup>14</sup>. Numerous studies are proving the benefits and scientific foundations of Ayurveda among which we can quote [Bala V. Manyam 2013]<sup>15</sup>, [Kumar P. R. Krishna 2011]<sup>16</sup> or [Mamtani R. 2005]<sup>17</sup>. Ayurveda is an officially and globally recognized medicine by the World Health Organization which is recently going through a process of international standardization [Anand C. and Neetu S. 2011]<sup>18</sup>.

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- Cryptolistic Resort. There is no center or platform in the world which integrates Yoga, Meditation, Fitness, natural medicines and healthy Ayurvedic organic foods in one single place. We are offering all of these qualities at our Cryptolistic Resort to bring maximum benefits from all of these approaches by clubbing together the power of ancient wisdom along with the most advanced technologies towards good health and well being.
- Holistic high-quality training and courses. We want to provide quality education in Yoga and Holistic Healing so that we can prepare professionals who can teach the true essence of Yoga and Holistic life sciences to their students to bring real changes in their life. As of now, the current trends in Yoga practitioners are not up to the standard. To address this, we on-boarded and partnered with highly qualified Yogis, Instructors, and Ayurvedic Doctors from India and other Asian nations. A Yoga teacher who receives training in our centers will receive their certificate registered on our blockchain. This certification will be given in a decentralized way through validation from experienced and certified Yoga teachers around the world instead of from any central body which issues teacher training course certifications; which is, unfortunately, the current trend.
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**Green Energy and Self-Sufficiency.** We aim to solve the problem of pollution, and costs associated with energy by providing entirely self-sufficient resort centers using state-of-the-art solar panel technology, biogas plants, and technologically supported organic farming. These technologies are beneficial

for the overall natural ecosystem of the planet and enhancing the lives of people. By design, the resort will have no energy expenses or costs because it will run on renewable nature-friendly energy. The resort will be a green-efficient facility.

D-WellMarket. We are also releasing D-WellMarket at a later stage (planned for 2021), the first decentralized marketplace dedicated to the wellness market. Here we will offer our products from our already existing business <a href="https://www.letsbebio.com">www.letsbebio.com</a>. Third party sellers will be able to provide their Wellness and Fitness related products. This marketplace will be accessible from the YogaPay mobile app and a dedicated website. One significant advantage of YogaCoin is that it pays its users in dividends which correspond to 60% of the profits generated from the Cryptolistic Resort, partnerships, the existing e-commerce

One significant advantage of YogaCoin is that it pays its users in dividends coming from 60% of the profits generated from the Cryptolistic Resort, partnerships, existing e-commerce website and the future marketplace.

#### 4.2 - Adoption by masses

The ease and adoption of YogaCoin by everyone :

website, and the future marketplace.

- We will provide free consultancy to educate people on cryptocurrencies in general and YogaCoin specifically.
- We provide YogaPay, an easy-to-use mobile wallet application which can pay from wallet to wallet using QR Codes and maybe NFC in the future if this technology is enabled. This application can be used easily by anyone to make payments, convert YogaCoin to fiat currencies (EUR or USD) or fiat currencies to YogaCoin, follow their reward and referral programs and make reservations for the resort.
- We are also planning to release YogaCard, a Credit Card allowing payments with YogaCoin. This technology is not so currently mature as several projects are struggling to implement it. However, as soon as this technology is ready, we will implement it for YogaCoin.
- Running social media and awareness campaigns about the Healthy and Holistic lifestyle.

# 5 - Our products

To provide people with every wellness living facility, we are investing highly in the resources to make it a world-class experience. We will be setting up the first decentralized Holistic Resort around the globe, which will enhance the quality, life, and longevity of people. The Holistic resort will be constructed in three different phases containing world-class amenities and is the pillar of the complete YogaCoin platform.

This platform is composed of six principal products forming of a complete ecosystem.

#### 5.1 - YogaCoin: crypto-currency dedicated to wellness

With the help of YogaCoin, even with stored coins in the wallets, Yoga and fitness teachers can receive annual dividends to increase their cash flow. Also, the YogaCoin mobile app will bring them more exposure by being referred to among places accepting YogaCoin for payments. The YogaCoin also allows buying Yoga products like yoga mats, sports shoes, and yoga pants through a dedicated website which will, later on, become a marketplace opened to third-party sellers.

People who attend yoga or fitness classes will receive more discounts when paying with the YogaCoin as compared to those who are paying in fiat currencies. Also, when people hold YogaCoin, they will receive dividends once the resort becomes operational.

YogaCoin follows the ERC223 protocol which has various advantages over the previous version of ERC20. ERC223 is backward compatible which means any wallet compatible with ERC20 can also handle ERC223. In this new protocol, a token cannot get locked as previously was the case with ERC20.

#### 5.2 - YogaPay: payment mobile app dedicated to wellness

All token holders can purchase fitness and health-related products with a discount on all shops and restaurants accepting YogaCoin through the YogaCoin mobile application. We are also developing plugins for all major e-commerce platforms so that online shops can easily integrate payments in YogaCoin and partnerships are currently in discussion with major resellers. This application will have the option of D-WellMarket where you can buy our products. Users will also be able to make payments through mobile devices via QR codes and later on NFC technology.

#### 5.3 - D-WellMarket: decentralized marketplace dedicated to wellness

We will be releasing D-WellMarket at a later stage around 2021, the first decentralized marketplace dedicated to the wellness market where we will offer our products via our already existing business <a href="www.letsbebio.com">www.letsbebio.com</a>. It is also a platform where third-party sellers will be able to sell their products as well. This marketplace will be accessible from the YogaPay mobile app and a dedicated website.

#### 5.4 - D-YogaCert: decentralized Yoga certification and training programs

Providing certificates is not a new trend in the market, but how they are distributed and on what bases they will be issued matters the most. To avoid any delay, fraud, and mismanagement, we have started new programs for the certification and Holistic training via a decentralized system. It will have various types of courses listed. To name some, they are Yoga Courses (Hatha Yoga Teachers Training, Ashtanga Yoga, Iyengar Yoga, Vinyasa Yoga, Tantra Yoga, etc.), Therapy courses like an Ayurvedic Cleansing Course that includes Panchakarma, Kriya, Shirodhara Therapy, etc., and Educational Courses in Psychoanalysis, Art Therapy and other alternative therapeutic sciences.

Currently, few central authorities are delivering all the certifications for Yoga teachers, and it easy to counterfeit such certifications. As a solution to this concern, we are decentralizing the certification process of Yoga teachers through the registering of their certification on blockchain after successfully following a course in one of our centers or affiliated centers. Validation and votes from several peers who are themselves certified allow delivering a new certification, hence ensuring the highest quality of teachers and preventing any counterfeiting.

### 5.5 - D-YogaShare: decentralized charity fund

Charity is one aspect of humankind, and our team believes in it firmly. We have mutually supported the idea to give a part of our organization to a charity. All the token holders receive numerous benefits for themselves as previously listed and participating at the same time in helping those who need it around the world.

Among the profits, 10% goes to charity (6% for human social development, 4% for animal rights). Token holders will elect the charity organizations to which the funds are going so it will also be the first decentralized charity fund – D-YogaShare.

#### 5.6 - Cryptolistic Resorts: all-in-one Holistic resorts for the wellbeing

There will be one first version of the resort made through acquisition and conversion of an existing resort into a blockchain-enabled resort. This first step which we are calling the Cryptolistic Resort 1.0 will allow to start operations as soon as possible in 2019, provide people the benefits of the place and start giving dividends to token holders in 2020.

While buying the Cryptolistic Resort 1.0, we are also acquiring a vacant land of 10 to 20 acres on the island of Cyprus where we are building the Cryptolistic Resort 2.0 which will be the first instance of such a resort. It will run on Green Energy with solar panels and will be self-sufficient. We will then replicate this model by following the same guidelines around the world.

The resort will be immersed in a big park full of green, vegetation and flowers. It will be the most technologically advanced resort place as well as green, natural and traditional at the same time. We are putting it all together the best of what humankind has created so far, from spirituality, medicine, science, and technology.

This resort will entirely allow the integration of the cryptocurrency YogaCoin. We aim to fully deploy cryptocurrency in the resorts and business transactions related to Wellness so that YogaCoin will always be kept in active circulation.

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# 6 - Project implementation

Implementation comprises of a real estate part and a technological part.

The first aspect of implementation concerns technology which highly relies on blockchain at its core to create a complete ecosystem of technological solutions for the market of wellness. We are releasing our cryptocurrency YogaCoin dedicated to Wellness which comes with YogaPay the mobile app.

The second aspect is the construction of the Cryptolistic Resort on the island of Cyprus which will be the world's first Holistic site integrating inclusively the most superior wisdom of ancient spiritual and medical traditions as well as state-of-the-art technologies all in one location.

Highly qualified experts are supporting us in every area required to implement this project such as architects, engineers, lawyers, doctors or builders.



The legendary Love Bridge in Ayia Napa on Cyprus

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#### 6.1 - YogaCoin Platform Architecture

YogaCoin can only be implemented with full technological knowledge because at every checkpoint we have products or other items which uses this technology. We are discussing ICO in the later section in detail.

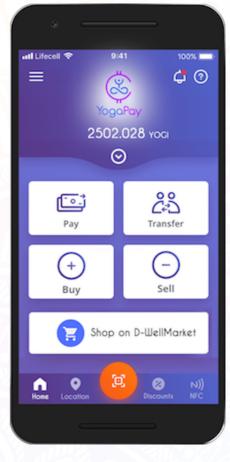
Following is the detail about YogaCoin's interaction with the platform Ecosystem:

- ★ We will launch a wallet for YogaCoin in its application YogaPay for both iOS and Android.
- ★ There is a possibility that YogaCoin will soon be available on Credit Cards through our future YogaCard. We are in discussion with companies working in this direction to provide this benefit to our end users.
- ★ There will be a marketplace for all the Wellness related market so that people can shop using YogaCoin. Our priority is to integrate the mobile wallet with our current online shop <u>www.letsbebio.com</u> which will evolve into a marketplace, later on, opened to all third-party wellness sellers.

★ To integrate payments in YogaCoin for the leading e-commerce websites and to ease adoption by our partners, we are developing plugins for the most commonly used e-commerce platforms (like Wordpress Woo-

commerce, Prestashop or Magento).

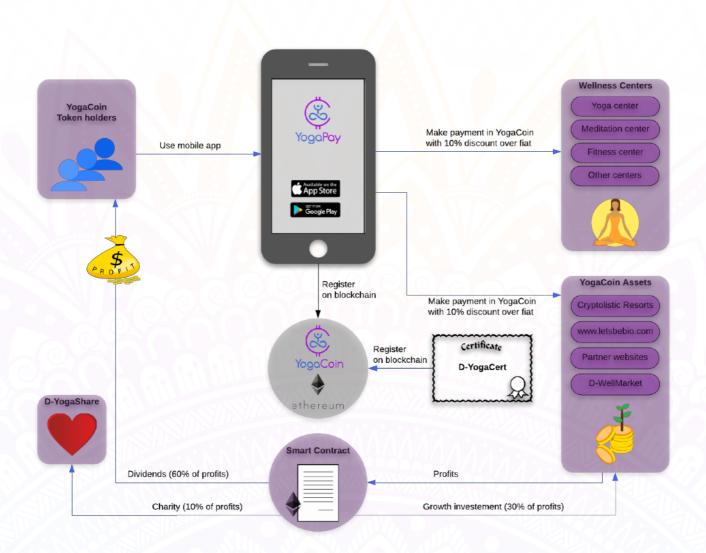
- ★ To integrate payments in YogaCoin for the leading e-commerce websites and to ease adoption by our partners, we are developing plugins for the most commonly used e-commerce platforms (like Wordpress Woo-commerce, Prestashop or Magento).
- ★ The features of the YogaPay mobile app are the following:
  - Pay to YogaCoin partners for wellness services
  - Buy YogaCoin from EUR / USD
  - Sell YogaCoin to EUR / USD
  - Buy wellness-related products
  - Locate partners accepting YogaCoin



One of the main features of YogaCoin is the use of the Blockchain technology that made it possible to make the platform transparent, open and safe for all participants of the transaction, to reduce transaction costs, business costs and simplify the process of buying. The Blockchain is also used to register the certifications delivered by the Cryptolistic Resorts to prevent any counterfeiting.

YogaCoin is a means of payment for Yoga Classes, Yoga accessories, Holistic Treatments, Bio Restaurants, other partner websites and places with discount. To achieve this, we are partnering with Yoga centers, Meditation centers, Fitness centers, and other Wellness-related businesses like Bio Shops or e-commerce websites.

Smart Contracts contribute to the full automation of bureaucratic procedures, distributing transparently and automatically dividends to token holders on first quarter on every year, while decentralization changes the logic of the transaction process and sets new standards for the benefit of all users of the system.



**YogaCoin is an ERC223 Token.** The tokens we are using for YogaCoin are using the public Ethereum blockchain. We use the ERC223 token standard which is an updated version of the ERC20 standard. ERC223 handles the transaction problem that occurs in ERC20, which allows rolling back transactions and saves the token from being locked which is significant progress and offers all of the required safety for users [Michiel M. 2018]<sup>19</sup>.

To avoid systematic transfer fees associated to the public blockchain we are storing the transactions on a private side-chain which we are synchronizing with the public blockchain, thus allowing for fast low-fee payments while situated on the highly trusted Ethereum blockchain.

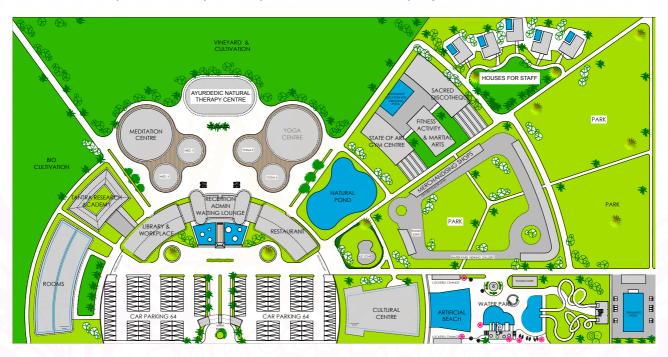
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#### 6.2 - Cryptolistic Resort Architecture

We are building a decentralized Holistic resort on the beautiful island of Cyprus. The European Continent with the tropical weather which hosts a beautiful state of the art of Yoga and Meditation school, Ayurvedic Natural Therapy Center, Ayurvedic Sciences school, Fitness Center, Gym, Swimming Pool, Mini Water Park, Spa, Ayurvedic Treatments, Massages and Vegetarian & Vegan Ayurvedic Restaurant, all in one location.

Before deploying similar centers in the most heavenly places on earth, this will be our first step to build a Holistic resort in Cyprus.

We will teach 12 different types of Yoga forms by experienced teachers with significant experience in Yoga and Meditation. Eminent people trained in Tibet, India, and Nepal who have deep roots and prior experience will be carrying the Meditation courses.



Overview of the Cryptolistic Resort Architecture

People do not need to go to India to learn and experience the calmness of Yoga and Meditation as they can have the same experience in Europe. Come and relax in the Holistic resort which we call the Disneyland of the Holistic World.

You can learn courses in Yoga, Meditation, Martial Arts, Therapies and other classes on music, dance or cooking. You can also purchase a one day pass and get access to some or all of the areas depending on the pass you want to explore, relax or calm your mind. Experience peace after a stressful day as we have so much stress in our life that needs relief.

Component	Surface	Description
Tantra Research Academy	200 m <sup>2</sup>	There are two rooms where some practices will take place, but the rest of the space can be used as a place to teach those practices.
Library & Work Place	500 m <sup>2</sup>	Library & Workplace is for everyone who wants to work (shared office) and study.
Restaurant	500 m <sup>2</sup>	Vegetarian Restaurant, contains all types of vegetarian food items, clean and healthy natural food from our local bio cultivations.
Accommodations (120 rooms)	3500 m <sup>2</sup>	80 rooms of single occupancy and 40 rooms of double occupancy.  All the rooms have an attached bathroom inside, bath, independent air condition, balcony and common gathering space.
Natural Pond	500 m <sup>2</sup>	For the people to enjoy the serenity of nature, aid animals, and various living forms while serving the whole natural ecosystem.
Reception & Waiting lounge	500 m <sup>2</sup>	The first building when entering the resort which is to welcome the visitors warmly and redirect them to the right place.
Parking	4500 m <sup>2</sup>	A massive site for the public and also a battery operated car service for visitors as we are restricting the cars beyond a point.



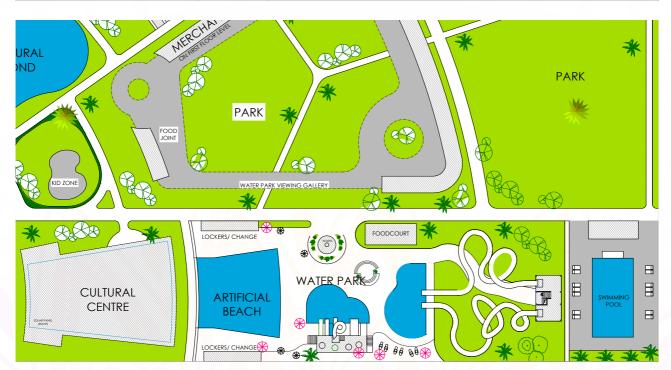
Component	Surface	Description
Main Meditation Hall	500 m <sup>2</sup>	The halls are to be adequately ventilated, environmental-friendly,
Smaller Meditation Halls (x2)	100 m <sup>2</sup>	spacious with green parks around, to be made by the best
Main Yoga Hall	500 m <sup>2</sup>	architects.
Smaller Yoga Halls (x2)	100 m <sup>2</sup>	These halls will look as ancient spiritual centers as well as technologically advanced places.  Teachers from around the world can use the smaller halls.
Ayurvedic Natural Therapy Center	500 m <sup>2</sup>	Ayurvedic Massage & Alternative Healing Center, with state-of-theart infrastructures.
Bio Cultivations	4500 m <sup>2</sup>	As per our study, we have analyzed that we will require just 1 acre of a land surface for the Bio Food culture concept, which is enough for all the needs on the center and will even produce extra which sold on the local market.
Vineyard	9000 m <sup>2</sup>	This surface is enough to produce 5000 bottles of Organic Wine per year.



Component	Surface	Description
Park	10000 m <sup>2</sup>	A big park which should be full of green, vegetation, flowers giving a feeling of nature.
Merchandise Shops	500 m <sup>2</sup>	There will be various shops inside the resort to sell our rich products that are not made for profits but to improve your experience.
Gym & Martial Arts Center	300 m <sup>2</sup>	State-of-the-art Gym and Aerobics space having all the latest machines and all the infrastructure necessary for training like Crossfit, TRX, Martial Arts or Zumba dance.
Sacred Dance Discotheque	200 m <sup>2</sup>	To make people feel very calm and to energize with spiritual power.  Music and Dance work as a reliable healing power.
Houses for staff (x5)	200 m <sup>2</sup>	These are homes to host the people working for the resort.



Component	Surface	Description
Swimming Pool & Waterpark	2700 m <sup>2</sup>	Healthy habits include daily exercises, and swimming is the best option and some fun at the water park
Cultural Center	1000 m <sup>2</sup>	The Cultural Center aims at creating mutual understanding between people from different parts of the world. Here can happen dance, singing, conferences, theatre or cinema with the projection of movies.



The construction of the resort happens in three different phases to meet our deadlines along the roadmap:

#### Phase 1 Phase 2 Phase 3 Q3/Q4 2020 Q1/Q2 2021 Q3/Q4 2021 Meditation Hall • 60 more rooms for visitors Cultural Center Yoga Hall •State-of-the-art gym Center Luxury mansions for rent •Tantra Research Academy Restaurant Expansion of the resort • First 60 rooms for visitors Sacred Dance Discotheque • Replicating the Cryptolistic Ayurvedic Natural Therapy Natural Pond Resort in other countries Center • Swimming Pool & Water Park around the world

Vineyard & grape cultivations

Library & Workplace5 houses for staff

• Reception & Merchandise Shops

Natural Herbal Park

Bio cultivationsSolar Panels

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#### 6.3 - Why Cyprus Island for hosting the first Cryptolistic Resort?

The reason to choose Cyprus as the preferred location is not just for the pleasant weather throughout the year. It is a peaceful and tranquil place which attracted a record-breaking 3.18 million tourists in 2016. The revenue for tourism is expected to triple and attract new investments of \$20 billion by 2030. The medical and wellness tourism particularly "is experiencing unprecedented growth, due to Cyprus' world-class reputation for high-quality private healthcare in a technologically advanced environment" [Cyprus Profile 2017]<sup>20</sup>.

Being the world's oldest wine producing country, Cyprus is home to many UNESCO heritage sites and associated to the Greek Mythology and more particularly to Aphrodite, the Goddess of Love, Beauty, and Pleasure. The country's English speaking environment makes it an ideal place to kickstart the YogaCoin project and resort from its location. A pristine environment, peaceful nature, 340 days of sunshine and beautiful blue beaches make Cyprus a nature-rich country perfect for launching the YogaCoin project. The EU's annual bathing report has listed Cyprus having the highest number of "excellent beaches" for swimming among the 28 member states from which 99.1% had "excellent water quality."

So here are the key reasons for doing this project in Cyprus:

- \* Adequate sunlight and regular wind which is perfect for green energy
- ★ Clean sea and beautiful landscape of nature, mountains, and rivers
- ★ English-speaking environment
- ★ A dynamic business environment offering all the infrastructures
- ★ Highly crypto-friendly country for regulation and taxation
- ★ Easily accessible from anywhere in the world
- ★ Excellent growth potential for tourism in the next years

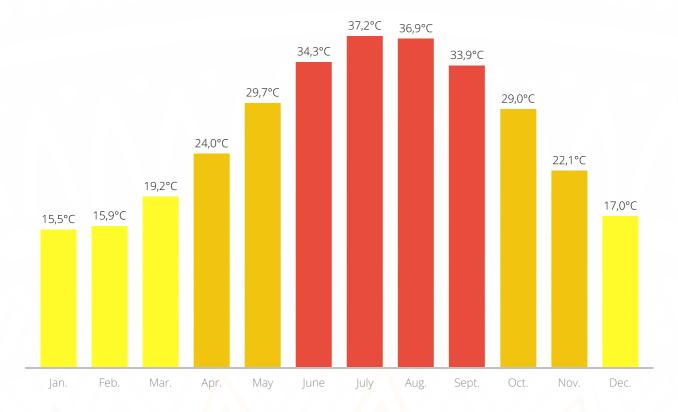


Origin Airport	Travel time
Jerusalem	1 - 2 hours
Athena	2 - 3 hours
Berlin	3 - 4 hours
Roma	3 - 4 hours
Budapest	3 - 4 hours
Paris	4 - 5 hours
London	4 - 5 hours
Madrid	4 - 5 hours
Moscow	4 - 5 hours
New York	12 - 15 hours
San Francisco	15 - 20 hours

Flight time to Cyprus from different countries



The temperature for the coast (average high in Paphos)



The temperature for the inland (average high in Nicosia)



Sea and beach view on Cyprus



The Troodos Mountain range where it is possible to do winter sports

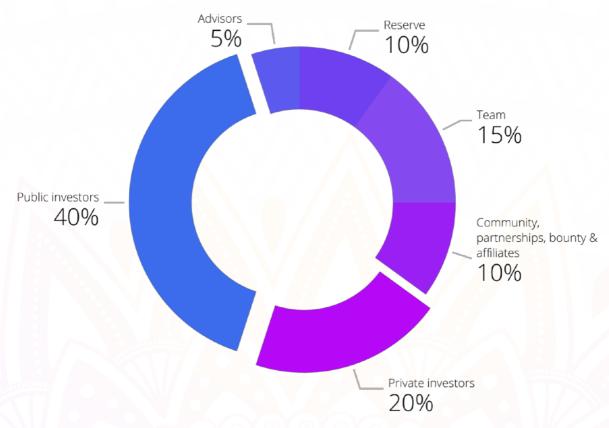


Adonis Baths, the famous showplace for tourists near Paphos, Cyprus

# 7 - ICO details

The public Initial Coin Offering is planned to launch in Q4 2019. Before that in Q2 2019 will be launched the private sale.

#### 7.1 - Token allocation



Long name of the token	YogaCoin
Short name of the token	YOGI
Circulating supply	100 million tokens
Available for private sale	20 million tokens at \$0.25
Available for public sale (pre-ICO)	10 million tokens at \$0.35
Available for public sale (ICO)	30 million tokens at \$0.55
Hard cap for private sale	\$5 million
Hard cap for public sale	\$20 million

#### 7.2 - Lock-up of the funds

All funds are locked in an escrow account following this program:

★ Team: 6 months after ICO and then 12.5% every three months

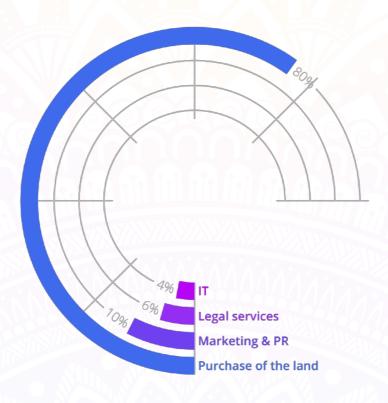
★ Advisors: 20% at ICO, 40% after three months, 40% after six months

Reserves: 1 year after ICO

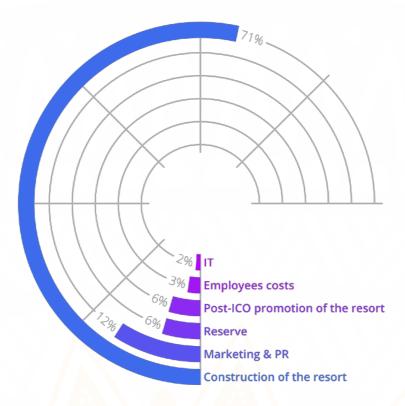
All funds contributed in cryptocurrencies during the YogaCoin token sale will be held in escrow in a multi-signature wallet. Acintya Global Holdings SAS is holding the keys and one of the "Big Four" legal companies with whom we are currently in discussion. The multi-signature escrow wallet requires three signatures to move funds: one from the third-party Legal and two from Acintya Global Holdings SAS.

Moving the funds will be possible upon fulfilling the terms outlined in the Escrow Agreement in which case the escrow agent and Acintya Global Holdings SAS would release the proceeds from YogaCoin token sale.

#### 7.3 - Use of proceeds raised from private sales

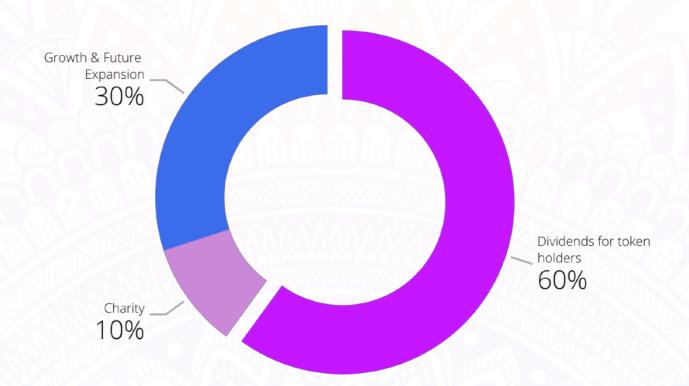


#### 7.4 - Use of proceeds raised from public sales



### 7.5 - Profits sharing

Tokens give annual dividends to token holders which corresponds to 60% of the profits generated. The revenue that the business is producing will be shared among the token holders via the YogaCoin tokens through a Smart Contract.



All the token holders who have the tokens in their wallet at the cut-off date once in a year will receive dividends the first quarter of every year. It's a risk-free investment since it is backed up by real estate assets in high potential regions and by an already running e-commerce business.

#### 7.6 - Benefits of investing

So here are the key reasons to invest in YogaCoin:

- It gives you money every year through dividends, backed-up by real estate and an already running business with high growth potential in the safely and steadily growing market of wellness.
- Significant discount for everyone who chooses to make payments inside the resort using YogaCoin. Tokens can be used to receive discounts with many partners across the globe. Soon it will be possible to use the tokens through a credit card in any shop and even those vendors who are not partners (conversion will be made automatically in local fiat currency).
- Any major decision in the project will be taken only after a vote from the token holders in a democratic way. There will be a public declaration of the audited financial results stored on blockchain to maintain transparency.
- We are storing the entrance tickets of the resort on blockchain allowing full transparency which will create trust among investors as they will know how we generate profits. Bookings happen through the website or mobile app.
- Whenever we receive any payment in a fiat currency, we convert it systematically to YogaCoin which helps in increasing the demand for YogaCoin and keeps the price of the coin stable and always in demand.
- Android and the iOS application will be launched for the layman to pay easily from wallet to wallet using QR Codes or NFC technology. Plugins will be developed to integrate payments with YogaCoin for the leading e-commerce platforms.
- Any major decision in the project will be taken only after a vote from the token holders in a democratic way. There will be a public declaration of the audited financial results stored on blockchain to maintain transparency.

- We are storing the entrance tickets of the resort on blockchain allowing full transparency which will create trust among investors as they will know how we generate profits. The bookings happen from the website or mobile app.
- Whenever we receive any payment in a fiat currency, we convert it systematically to YogaCoin which helps in increasing the demand for YogaCoin and keeps the price of the coin stable and always in demand.
- The Android and the iOS application will be launched for the layman to pay easily from wallet to wallet using QR Codes or NFC technology. Plugins will be developed to integrate payments with YogaCoin for the leading e-commerce platforms.
- The Cryptolistic Resort is a 100% Eco-friendly project using and promoting the latest technologies for Green Energy and enhanced living supporting sustainable development.
- There will be a completely organic vineyard with our branding to produce the best quality organic wine following the guidelines of one of the world experts in winemaking in France which will act as another source of revenue for the YogaCoin ecosystem and will boost the value and branding. Hence, the dividends for the users will go up as well.
- In future developments, new resorts are planned to build around the world and also a marketplace where YogaCoin is the primary means of payment, which will offer extra revenue and an opportunity for the business to scale up.

## 8 - Business model

Cyprus is a tax haven and also a crypto-friendly country. Registration of the company in Cyprus is trouble free, and taxes are around 12.5% which is small as compared to other countries. The tax on plus-value related to cryptocurrencies is as low as 0% which makes it not only a tax haven but also crypto heaven.

#### 8.1 - Expenses

There are no costs for most of the staff as they are volunteers whose only expenses are food which we will be growing ourselves and they receive accommodation at the resort. Some full-time employees are to be paid salary. There are no rent charges as we are buying the land and buildings.

So the expenses related to the resort are made up of the following:

- ★ Water and utility charges.
- ★ Maintenance fees for solar panels and buildings.
- ★ Full-time employees.
- ★ Marketing, promotional activities and advertisement.
- ★ IT costs (maintenance, hardware, hosting, licenses).

The total estimated expenses are: \$1.6 million / year

#### 8.2 - Sources of revenue (first five years)

We are making money in many different ways providing a stable and robust business model. Our profit estimation is for the first five years of running the resort.

All the program prices for visitors include food, accommodation, training, study materials and access to the park during their stay. Rates can vary depending on the housing (shared room, double room or single room).

People can pay in Euros, but there is a 10% discount for the YogaCoin users.

#### Business sources of revenue:

- ★ One 200-hours yoga teacher training course 3 per year, 100 people per batch, \$3,500 per person
- ★ One 200-hours meditation teacher training course
   3 per year, 100 people per batch, \$2,300 per person
- ★ One 3-weeks intensive Ayurvedic course
   2 per year, 50 people per batch, \$2,300 per person
- One visitor program\$175 per person, per day
- ★ One day pass \$30 per person, per day (just for entry) / \$15 average spending per day
- ★ Ayurvedic Natural Therapy Center treatment, consultation, massages Pricing depends on treatments
- ★ Hosting in tents \$30 per day
- ★ Festival

  Twice in a year, 1000 people for five days, pass at \$25 per day
- ★ Merchandise shops\$3 average spendings per person, per day
- ★ Online merchandise shops and through YogaCoin app
- ★ Tourism (going around the island to visit touristic places, beaches or mountains) \$120 per person (for 5000 people per year)
- ★ Advertisement from brands inside the resort
- ★ Rental of some parts of the restaurant by brands providing their food
- ★ Existing <u>www.letsbebio.com</u> e-commerce website which will evolve in 2020 to D-WellMarket, a decentralized marketplace dedicated to Wellness

Total estimate revenue per year from all activities: \$7.2 million / year

Total estimated net profits after paying all expenses and taxes: **\$4.1 million / year** 

# 8.2 - Extra sources of revenue (after five years)

- ★ Scaling up through the construction of new Cryptolistic Resorts around the world by replicating the same model
- ★ Organic Wine (5 years gap between plantation of vines and first production)
  5000 bottles per year, \$20 per bottle
- ★ Affiliate partnerships with airlines, transports and local tourism companies

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# 9 - Roadmap

Our team is committed to respecting the following roadmap allowing implementation of the YogaCoin project step by step, always focusing on quality.

# **July 2017**

# Company Foundation

Incorporation of Acintya Global Holdings SAS according to French laws headquartered in Bourg-la-Reine in the region of Paris, France

## Launching of Organic Food business

Begins operation as a certified Organic Food importer and reseller (B2B and B2C) through the launch of www.letsbebio.com

#### Q4 2017

Formation of the core team for YogaCoin project

Brainstorming of the project

Expansion of the core team

The inclusion of experts in the field of Yoga, Holistic & Real Estate industry

First profits

The Organic Food business records its first quarterly profits

#### Q1-Q2 2018

Definition of the YogaCoin project

Market research

The release of the first draft of White Paper

#### Q3 2018

Publication of the first public version of White Paper

Partnering for the use of YogaCoin

Successfully signed agreements with 55 Yoga centers for using YogaCoin as a new way of paying for their services across Greece, France & Hungary

Launching of ICO website

#### Q2 2019

Launching of Private Sale

Selling of YogaCoin tokens to institutions & High Net worth investors

Partnership expansion

Expansion to the whole of France, Austria, Greece & Hungary

#### Q3 2019

Purchasing of a working resort - ready-made Cryptolistic Resort 1.0

From the proceeds of Private Sale, purchase of an already built resort and conversion to a first resort running entirely on blockchain technology from the billing of the restaurant to rental of the rooms and Holistic courses. YogaCoin is the way of payment for all the services with a 10% discount.

The opening of Cryptolistic Resort 1.0 to public

Purchasing of land - for future Cryptolistic Resort 2.0

Vacant land will be newly developed to create the Cryptolistic Resort which will accommodate all the Holistic Solutions in one place

Launching of YogaCoin mobile app MVP for Android & iOS

Launching of Pre-ICO & ICO

Extension of partnerships in Western & Central Europe

Distribution of YogaCoin tokens & listing on exchanges

#### Q1 2020

Building permits & licenses

Apply for building permits & licenses required to construct the Cryptolistic Resort 2.0

Launching the final YogaCoin wallet for Android & iOS

Partnership expansion to the whole of Europe

Partnership expansion to North America

Expansion of token listing

Listing of the tokens on at least three more exchanges

#### Q3 2020

Distribution of first dividends for 2019

The first dividends are distributed to all the token holders, corresponding to 60% of the profits generated through the Cryptolistic Resort 1.0 & existing Organic Food business (B2B & B2C)

#### Q4 2020 - Q1 2021

Launching of D-WellMarket

A decentralized marketplace to buy and sell Wellness & Holistic goods

#### Q1-Q2 2021

Construction of the Cryptolistic Resort 2.0

Completion of phase 1

Partnership expansion to Asia

#### Q3 2021

Distribution of dividends for 2020

The dividends are distributed to all the token holders, corresponding to 60% of the profits generated through the Cryptolistic Resort 1.0, D-WellMarket & existing Organic Food business (B2B & B2C)

#### Q3-Q4 2021

Construction of the Cryptolistic Resort 2.0

Completion of phase 2

#### Q1-Q2 2022

Construction of the Cryptolistic Resort 2.0

Completion of phase 3

#### Q3 2022

The grand opening of the newly built Cryptolistic Resort 2.0

#### Q1 2023

Distribution of dividends for 2022

The dividends are distributed to all the token holders, corresponding to 60% of the profits generated through the Cryptolistic Resort 1.0, D-WellMarket & existing Organic Food business (B2B & B2C)

#### Q1 2024

Distribution of dividends for 2023

The dividends are distributed to all the token holders, corresponding to 60% of the profits generated through the Cryptolistic Resort 2.0, Cryptolistic Resort 1.0, D-WellMarket & existing Organic Food business (B2B & B2C)

#### 2024+

Expansion with the construction of Cryptolistic Resorts in other parts of the world

Production of Organic Wine

Affiliate partnerships with airlines, transports and local tourism companies

# 10 - Team

#### 10.1 - Core team

#### Guruprasad Venkatesha - Chief Executive Officer





Guruprasad Venkatesha was born on 14 of November 1986 in Bangalore, India, and currently lives in Hungary. He studied Industrial Engineering at Ramaiah Institute of Technology and after graduating completed advanced courses in Finance and Marketing. His entrepreneurial journey started when he was barely 16 when founding his Investment Management & Advisory company by the name Sharegiants Wealth Advisors Pvt Ltd in India which was a 23 employees company at that time and is still being run

successfully today by his Co-Founder from the time Guruprasad moved to Europe. He was regarded as the youngest CEO at that time which was <u>covered in the state</u> <u>newspaper</u>. He also worked for Bosch after completion of his engineering degree and then worked for Morgan Stanley as an investment analyst.

Guruprasad is a Serial Entrepreneur, Co-Founder & CEO of a Paris-based FinTech startup, being a Crypto Hedge Fund Manager and an early investor in Bitcoin, Ethereum & IOTA. He has invented ten unique strategies for successful Trading & Investing. He cumulates 15+ years of experience in Fundamental and Technical Analysis in Global Equities and Commodities, Business Administration and Management.

He is the Co-Founder and CEO of Acintya Global Holdings SAS. He believes in the philosophy of "Customer is king." He has a passion for Yoga, Travel, and Technology. He has been practicing Yoga & Meditation from the age of 3 and teaching it for the past 15 years.

# **Erwan Rouzel - Chief Technology Officer**





Erwan Rouzel was born in France on 14 of September 1981 and currently lives in Paris. He graduated as an engineer (MSc) from IMT Atlantique (ex-Télécom Bretagne) in 2005 with a major in Computer Science and Artificial Intelligence and then graduated with Advanced Master "Expert in Digital Engineering" at CentraleSupelec (ex-École Centrale Paris).

He has 15+ years of experience in IT as a Software Engineer, Consultant and Solution Architect in large groups, startups and as an entrepreneur. His recent position was Big Data Architect for Crédit Agricole French bank. He worked previously for Dassault Systèmes, Nokia, and several startups.

A computer enthusiast since an early age, he developed his first programs at the age of 8 years and since then has been conceiving and implementing numerous IT architectures. He has extensive experience in RESTful API design, architecture of scalable and Cloud-Ready applications, Web & Mobile development, Object Oriented Programming for Back End & Front End with respect to good practices, good knowledge of Unix/Linux system administration (DevOps), conversion of business needs into simple User Stories, Agile methodologies, Technical supervision & Leadership of a team in an international context. He notably developed expertise in Artificial Intelligence, Big Data and has been actively investigating Blockchain technologies for the past two years from both Technical and Business point of view.

He is the Co-Founder and CTO of Acintya Global Holdings SAS and gives the Technological vision, Architecture and overall IT strategy of the company. He is a consultant for other French startups and currently working jointly on a neo-bank project for a Fintech startup. This project includes the production of a Credit Card and the development of an associated mobile wallet to allow making bank transfers, managing Credit Card and handling all the KYC/KYB under European regulations.

Erwan has a passion for Yoga, Travel, and Technology in general. He has been practicing Yoga & Meditation for the past 15 years and teaching it for the past five years.

# Julie Kelley - Chief Financial Officer





Julie Kelley was born in the USA on the 5th of July, 1964 and currently resides in Athens, Greece and New York, NY. She brings over 30 years of business experience to the table. Her early years as the proprietor of both a successful Florida accounting firm and a Professional Employer Organization led her into real estate investing, and she discovered a love for design and construction that ultimately became the catalyst for co-founding her own company in NYC in 1997. She is now the principal and co-founder of Aerial Design, one of New York City's premier design and construction firms,

with the distinction of being women-owned and operated.

Julie also has a passion for life which led her to found and manage a non-profit international animal welfare organization <u>Let's be S.M.A.R.T.</u> supporting a rescue shelter in Greece, and organizing educational events for children, coupling animal welfare education with sporting/creative activities. These works have also inspired the development of an animal welfare APP that will connect both locally and globally as well as a new Aerial project featuring pet-friendly designs.

With a Bachelor of Science degree graduating Summa Cum Laude in Alternative Medicine in addition to her Business studies, Julie is inspired by projects that incorporate more than just strictly a business goal whereby being future-minded and contributing to the greater good of all. This philosophy is what has inspired her many projects.

She is CFO of Acintya Global Holdings SAS and gives her substantial experience in financial administration of companies. Julie is an avid tennis player and fitness enthusiast. She loves karaoke and creative pursuits. When asked what her Superhero personality might be, she answered with The Defender. Her current favorite work of non-fiction is The Power Principle: Influence With Honor.

# Mikhail Shaldaev - Chief Strategy Officer





Mikhail Shaldaev was born on 11 of March 1989 in Moscow, Russia has lived in France for the past five years and is currently living in Brazil. Following a tradition of his family, he learned French since six years old as his first foreign language. He studied geology, geophysics, and petroleum engineering at Gubkin Russian State University of Oil and Gas and started his career in the third year of studies working part-time at the scientific institution VNIGNI in Moscow.

In 2011 he was selected as a representative of Gubkin University for TOTAL Summer School - strategy and management program for talented students in Paris, France organized by the notable super major company. Half a year later, in 2012 he moved to France to continue his education at IFP School in Rueil-Malmaison and finally graduated in 2013 with Master's degree in Reservoir Geoscience and Engineering. Since 2013 he works at TOTAL S.A. as a Paris-based geologist carrying out various projects worldwide.

He is CSO of Acintya Global Holdings SAS and gives his insights in term of the overall strategy of the company.

#### Déborah Rouzel - General Manager





Déborah Rouzel was born in France on 27 of May 1973 in Caen, Normandy. She studied accounting and secretariat at University in Rouen to become an executive assistant in 1995. After many years of experience, she turned towards social working and got her national diploma as a social worker in 2009 and worked with many different people.

She developed creative activities for the social and therapeutic environment and studied Art Therapy between 2007 and 2014 when she graduated. She is now Art

Therapist in a consulting room and is also working for a non-profit organization to spread yoga meditation traditional teachings and Indian culture in Europe.

She is the Co-Founder and General Manager of Acintya Global Holdings SAS. She works on commercial aspects for distributing products and public relations.

Déborah has a passion for Yoga, Art, Nature, and Travel. She has been practicing Yoga & Meditation for the past ten years and teaching it for the past two years. She is also an alternative therapist using Art as a media.

#### Mark Molnar - Head of Property Management





Mark Molnar has started his entrepreneurship skills at the young age of 19 when he created his first product called "Hungarian Energy Drink" and while he was finishing the Business University in Budapest he decided to move to Malta and challenge himself with new opportunities.

After a while, he was part of and running a wine business company and importing over 100 different type of Hungarian wines to Malta. Later on, he got involved in Real Estate and within the first 2 years, he became the top 10 Real

Estate agent worldwide and rental director within 4 years.

This successful journey encouraged him a couple of years later to improve the market and open his own Real Estate business which is today one of the leading Start-Up companies in the Real Estate industry called <u>Let Buy Mark</u>.

#### Joseph Rouzel - Expert in Psychology & Psychoanalysis







Joseph Rouzel was born in France in 1949. He is a psychoanalyst in practice, a teacher, and a prolific writer. He has a post-graduate diploma (DEA) in Ethnology from the Ecole des Hautes Etudes en Sciences Sociales with a specialization in Philosophical and Psychoanalytical Studies.

The social and medico-social sector know him well for his works and articles in the specialized press. His stances question ethics of the act in the social professions and aim at the development of a clinic of the subject enlightened by

psychoanalysis. He intervenes in permanent trainings, at the request of institutions, on themes, supervision or regulation of teams. He takes part in symposia and organizes reflection days in France and abroad. He created and runs the <u>European Institute Psychoanalysis and Social Work</u> (Psychasoc) which provides ongoing training in social work and intervene on demand in social and medico-social institutions.

Joseph Rouzel has written and published 22 books and thousands of articles making him a widely recognized expert on the subjects of Psychoanalysis and Social Work.

He heads for the YogaCoin project the Education Department in Psychology, Psychoanalysis, Art-Therapy and is instrumental in bringing experts from Europe & USA in the field of Psychology & Psychoanalysis for the Cryptolistic Resorts.

## Patrick Ducournau - Expert in Wine Making & Business Strategy







Patrick Ducournau founded his company <u>Vivelys</u> in 1993 and was CEO until 2015 when he sold it to <u>Oeneo</u>, a primary French group in the wine industry, which is having more than \$170 million of revenue. At that time, <u>Vivelys</u> had a turnover of more than \$12 million and was known as a world brand. Today, he acts as a consultant in the wine industry, as well as in business strategy for startups with expertise in forward-planning. He has been advising across the world in setting up new wine productions, or optimizing existing

ones, in the most challenging conditions over the past 30 years.

Patrick created and patented the innovative process of <u>micro-oxygenation</u> which is used in winemaking to introduce oxygen into wine in a controlled manner. Developed in 1991, working with the exceptionally tannic grape Tannat in Madiran, the process gained usage in modern winemaking following the 1996 authorization by the European Commission. Today, the technique is widely employed in Bordeaux, as well as at least eleven different countries, including the United States and Chile.

He shares his experience with the YogaCoin team as a successful business founder and leader. He is supervising the whole implementation of our Organic Wine brand and helps in spreading it to the leading networks of the wine industry worldwide. Through his expertise in overall field of agriculture he is also advising on setting up the Organic Cultivations for the Cryptolistic Resorts to achieve the goal of self-sufficiency.

#### Mika de Brito - Lead Yoga Teacher







In 1997, Mika de Brito met Baptiste Marceau in Paris, son of the famous mime and pioneer of Ashtanga yoga, who introduced him to this practice. Two years later, he gave his first classes at the Rick Odums International Jazz Dance Center, and became a private teacher in New York and Paris. At this time, he travels to Nepal, India, Israel, Mexico, Brazil. In 2002, he meets an Indian Swami, Arun, with whom he creates Paris Yoga. He starts in parallel a lecture tour on yoga in the United States, then creates in

2010 Yoga Lab in partnership with the musician Marco Prince: the yoga in sound immersion with the use of wireless headphones.

His practice is influenced on the one hand by asthanga yoga, his encounter with an Indian Swami and three years shared with him between India, the Himalayas and Paris. Influenced also by Sharon Gannon and David Life who invited him in 2011 to their training in Woodstock and teach at home in NYC (USA).

Author of the book "Yoga, 100 postures, a whole philosophy", he is also a musician and offers trips around the world on the theme of Yoga.

#### Dr. Shankar - Lead Ayurvedic Teacher



Dr. Shankar was born on 10th May 1978 in Bangalore India. He is Associate Professor / Reader in the Dept., of Post Graduate Studies in Shalya Tantra at Sri Kalabyraveshwaraswamy Ayurvedic Medical College, Hospital & Research Center, Vijayanagar, Bangalore. He is also the Consultant Surgeon at Ista Ayurveda, Bangalore, with an experience of 12 years & specialization in handling Ano-Rectal conditions successfully.

He holds a Bachelor degree in Ayurvedic Medicine & Surgery from Rajiv Gandhi University of Health Sciences. He is a post graduate in Shalya Tantra from RGUHS, Karnataka. He is an approved guide to Post Graduate students in the Dept., of PG Studies in Shalya Tantra.

He specializes in Geriatrics, Skin problems, Ano-rectal problems. Other special interests include: management of Non-Healing ulcers and an expert in employing Leechs to treat various conditions. He actively participates in medical camps to render his services to the needy.

He has served as Associate Professor / Lecturer in the Department of Shalya Tantra at Sri Kalabyraveshwaraswamy Ayurvedic Medical College, Hospital & Research Center, Vijayanagar, Bangalore. He continues to publish and lecture regularly on various aspects of Ayurveda and Health. He has played a prominent role in training Ayurveda Doctors from AYUSH Department under NRHM Scheme in management of Ano-Rectal Conditions.

Dr. Shankar enjoys reading books, writing articles, teaching, delivering lectures, listening to music, travelling & adventure activities.

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