



# FOHLE

## FINANCE

LITEPAPER



An introduction to  
FOHLE Finance

independence  
decentralization  
trust  
**For the people**  
community  
integration  
freedom

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## Introduction

Financial services provided by a centralized authority are under control of the provider, who must be trusted, and this applies to blockchain and conventional services.

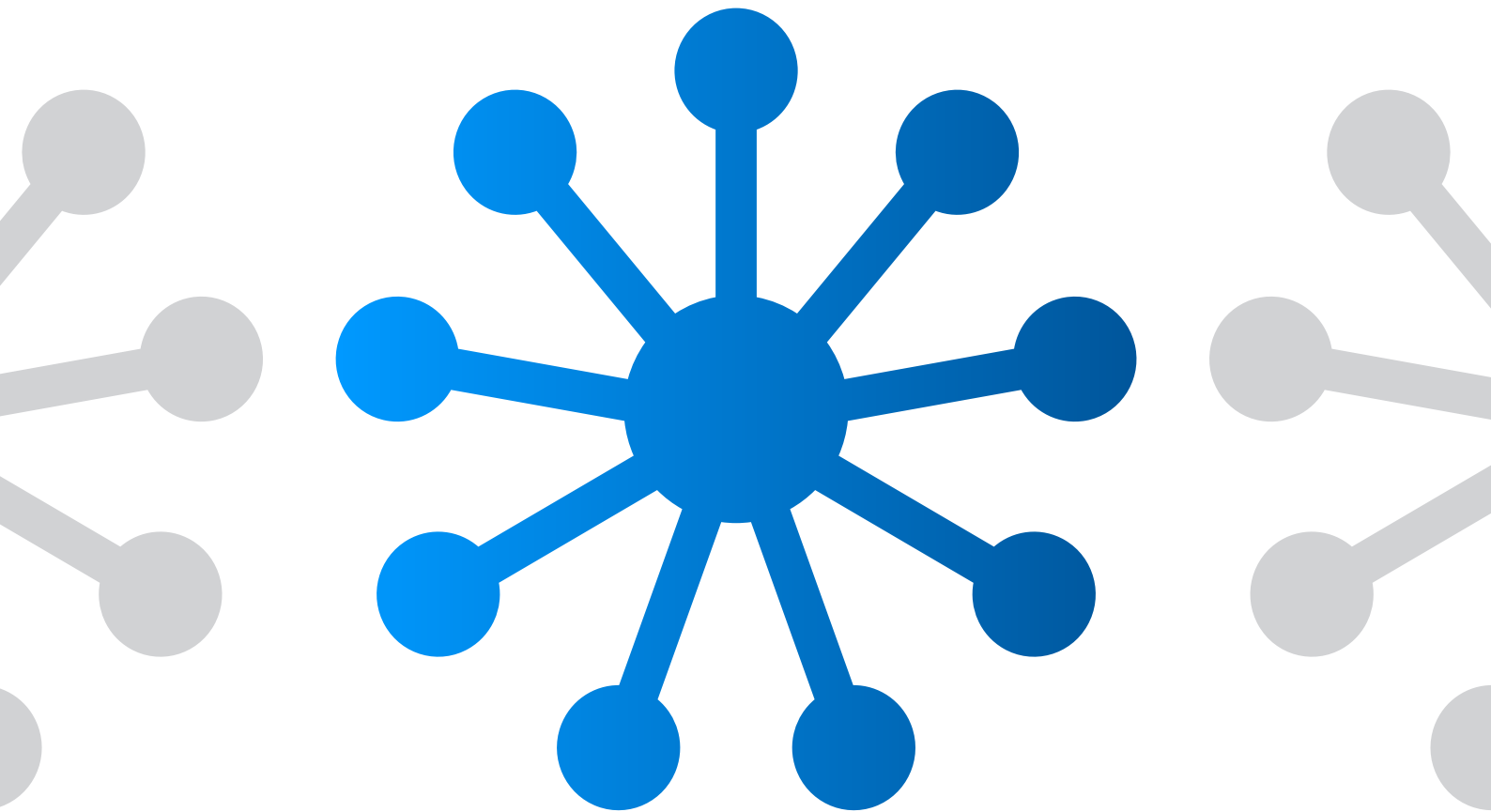
This leads to a situation where we do not truly own our money; instead, it's held and controlled by centralized banks, subjecting it to their terms, conditions, and potential risks.

Furthermore, reliance on fiduciary money introduces inherent vulnerabilities as it is susceptible to inflation and controlled

by government policies that can devalue savings and purchasing power over time.

With blockchain technologies we have for the first-time access to services in a decentralized way where we have no need to trust anyone as it is governed by code and distributed providers are used.

This situation empowers individuals giving back control over their assets and transactions, changing the way we interact with financial systems and providing even more services.



## The Problem

Blockchain technology promises trustless services and financial autonomy, yet we still rely on centralized entities mainly because of the usage and accessibility difficulties.

Using decentralized financial services today requires navigating various complexities, including the understanding of blockchain mechanics.

Users must also track transactions through blockchain scans, manage gas fees, bridge assets across networks, and handle blockchain addresses.

Additionally, they need to connect their wallets to different applications and interact with them depending on their purposes.

This scenario leads to a situation where most new users have no other option but to use centralized blockchain services and only experienced crypto users access those decentralized services.

With these usage barriers, the promise of decentralized finance as a substitute for the traditional banking system seems nearly impossible, and this challenge must be addressed.

FOHLE Finance acts as the gateway to decentralized financial services, making them accessible to everyone. Traditional banks are gradually losing market share to neobanks, and a transition to blockchain banks will occur as we simplify the user experience.



## FOHLE Solution

A user-centric wallet designed for effortless usability with automated blockchain interactions.

Creating a wallet has never been easier. Use your phone, email, or Google or Apple account to instantly set up your own wallet - simple, fast and secure.

Instead of using blockchain addresses, users interact only with a QR code that hides the underlying information. When a user is scanned, they are automatically saved in the contact book, allowing for easy selection to streamline transfers.

FOHLE Finance offers a transaction history directly within the app, eliminating the need for blockchain

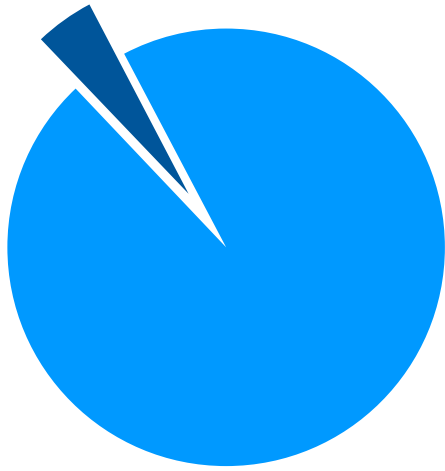
scans and concerns about blockchain selection for transactions.

Users can buy and sell currencies within the wallet, including cryptocurrencies and fiduciary money, as many government-issued currencies are already available on the blockchain.

Additionally, users can explore various ways to generate returns, such as staking, bonds, lending, and more.

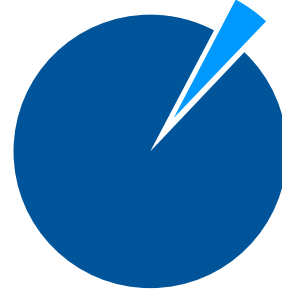
FOHLE Finance offers an expert mode for certain services so that users with deep understanding of blockchain can use it in a different way, we do not recommend it for users who may lack this expertise.

# Blockchain Charts



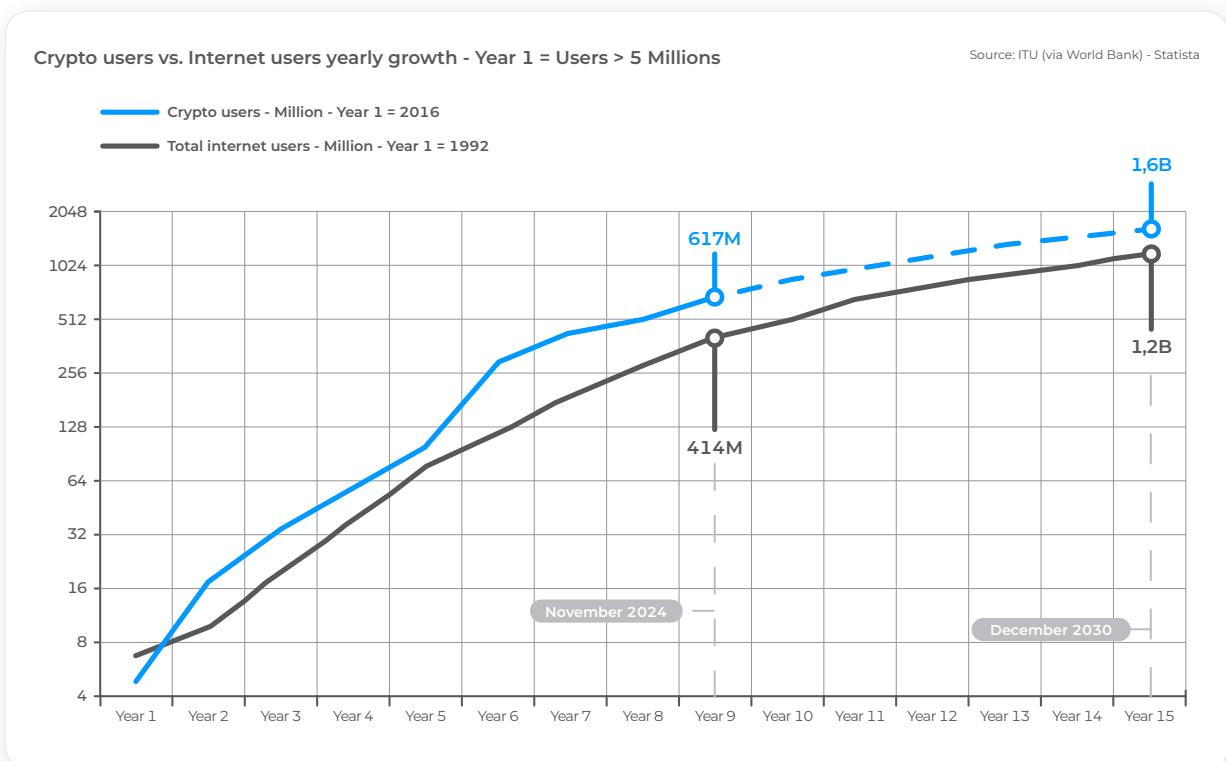
Source: Statista | November 2024

7,7% worldwide  
cryptocurrency users



Source: CoinGecko | 2024

92,5% use a  
centralized entity



## Our Team

### Adria Roig

Founder & CEO



### Inters3ct

Development Partner



### Pierre-Maxime Favier

Co-Founder & CFO



### Maged Saleh

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### Eneko Knorr

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### Laura Estefania

Advisor





# FOHLE

FINANCE



**Be part of the change, join the  
economy of the future**