



# Beyorch Digital

- Going Beyond Rich -

# Beyorch | Beyorch Digital

## Disclaimer

This communication is provided for information purposes only. This is not an offer to sell or solicitation of an offer to purchase any currency or token. This document does not constitute a prospectus nor offer document of any sort and is not intended to constitute an offer or solicitation of any investment or other product or service in any jurisdiction. This document does not constitute advice to purchase any Beyorch Digital Tokens, nor should it be relied upon in connection with any contract or purchasing decision, accounting, legal or tax advice, or investment recommendation.

Throughout this whitepaper (“Whitepaper”), the use of the word “BEYORCH” “BEYORCH DIGITAL” “BDIG” or “BEYORCH DIGITAL TOKEN”, can refer interchangeably to either the Company (or any of its subsidiaries).

The purpose of the information contained in this Whitepaper is to summarize certain developments with respect to the Project which may be of interest to the recipient. The views expressed in this Whitepaper are the subjective views of the BEYORCH DIGITAL Project personnel, based on information which is believed to be reliable and has been obtained from sources believed to be reliable, but no representation or warranty is made, expressed or implied, with respect to the fairness, correctness, accuracy, reasonableness or completeness of the information and opinions. Certain information contained in this Whitepaper constitutes forward-looking statements, which can be identified by the use of forward-looking terminology such as “may”, “will”, “should”, “expect”, “anticipate”, “target”, “project”, “estimate”, “intend”, “continue”, “believe”, or the negatives thereof or other variations thereon or comparable terminology. The information contained in this Whitepaper is current as of the date indicated in it.

The project as envisaged in this Whitepaper is under development and is being constantly updated, including but not limited to key governance and technical features. The token (as described in this Whitepaper) involves and relates to the development and use of experimental platforms (software) and technologies that may not come to fruition or achieve the objectives specified in this Whitepaper. If and when the platform is completed, it may differ significantly from the platform set out in this Whitepaper. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects. Nothing in this document is or should be relied upon as a promise or representation as to the future.

You must read this Whitepaper and any other documents as designated by the BEYORCH DIGITAL Project before making any decision to purchase BEYORCH DIGITAL TOKENS. The following is applicable:

This Whitepaper and its subject matter have not been and will not be registered under any legal or regulatory regime, nor have they been reviewed or approved by any regulatory authority.

This document is not a prospectus nor a solicitation for investment.

This document does not pertain to an offering of securities in any jurisdiction. Under no circumstances does this Whitepaper or any other materials constitute an offer or solicitation in any jurisdiction in which such offer, solicitation, or sale would be unlawful.

Beyorch

# Table of Contents



<b>BEYORCH DIGITAL .....</b>	<b>1</b>
<b>DISCLAIMER .....</b>	<b>2</b>
<b>CONTENTS .....</b>	<b>3</b>
<b>EXECUTIVE SUMMARY.....</b>	<b>4</b>
<b>TOKEN SPECS .....</b>	<b>5</b>
<b>TOKENOMICS .....</b>	<b>6</b>
<b>TOKEN WALLETS .....</b>	<b>7</b>
<b>TOKEN BENEFITS .....</b>	<b>8</b>
<b>TOKEN UTILITY .....</b>	<b>9</b>
<b>OUR MISSION AND PURPOSE .....</b>	<b>10</b>
<b>GROWING MARKETPLACE .....</b>	<b>11</b>
<b>INDUSTRY CHALLENGES .....</b>	<b>12</b>
<b>GOING BEYOND RICH .....</b>	<b>13</b>
<b>IMAGINING BETTER .....</b>	<b>14</b>
<b>ROAD MAP.....</b>	<b>15</b>
<b>THANK YOU .....</b>	<b>16</b>



# EXECUTIVE SUMMARY

Beyorch Digital is building an improved financial eco-system that allows investors to earn more and lower financial risk. Our platform offers lending and investing with guaranteed transparency through blockchain technology, smart contracts, and algorithmic processes that are executed by Beyorch Digital.

Borrowers will receive a better LTV and lower interest rates, and Investors will receive higher returns, and better protection buy using the \$BDIG (Beyorch Digital Token) in our Beyorch financial ecosystem. The innovative model of Beyorch Digital aims to introduce true financial freedom through crypto.

## ► CORE VALUES<sup>®</sup>

1. Customer Obsession
2. Innovation
3. Long-term Thinking
4. Spirit of Excellence



# TOKEN

## BEYORCH DIGITAL

TOKEN  
TICKER

**BDIG**

TOKEN  
TYPE

**BEP-20**

TOKEN  
SUPPLY

**500,000,000**

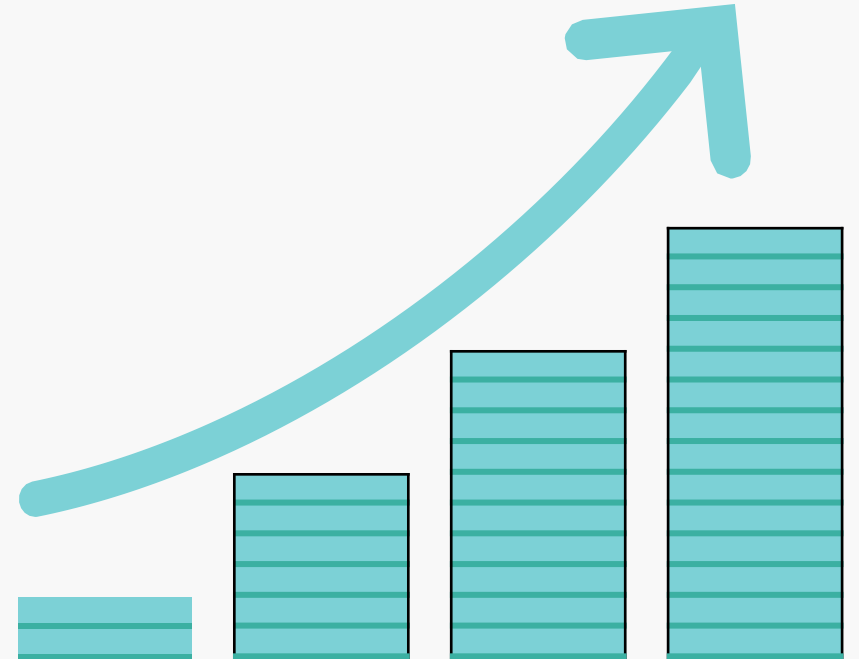
TOKEN  
CONTRACT

**0xDD15d8Bb7Fa966aF972e9EE67169B07c8a475810**

TOKEN  
WEBSITE

**[HTTPS://BEYORCHDIGITAL.COM](https://beyorchdigital.com)**

## TOKEN SPECS

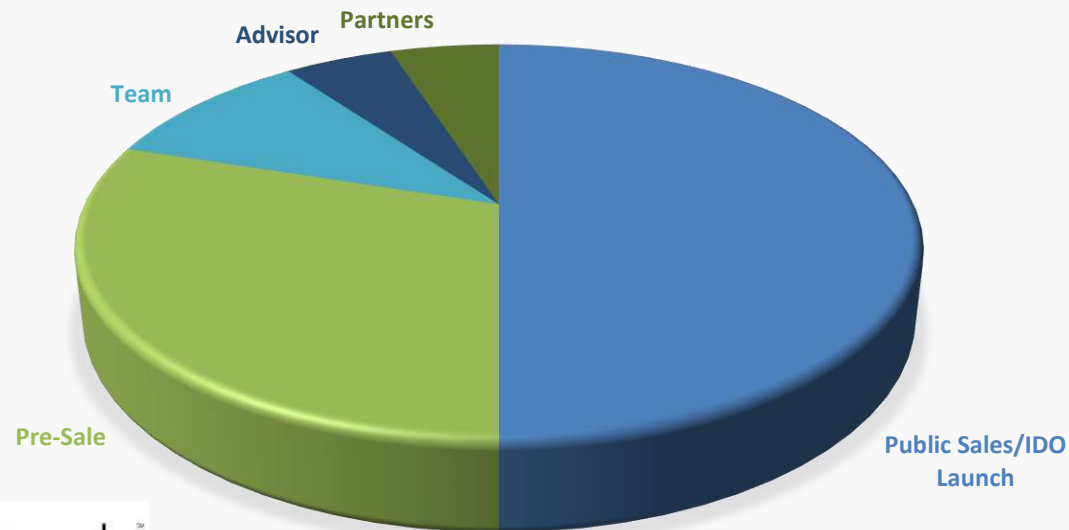


# Tokenomics

Liquidity is most important to us as a Hybrid Merchant Bank. Each transaction has a 10% slippage applied to it. 4% of that goes straight to the Student Scholarships. 2% is distributed to token holders, 2% goes to increase liquidity, the remaining 2% fee to marketing.

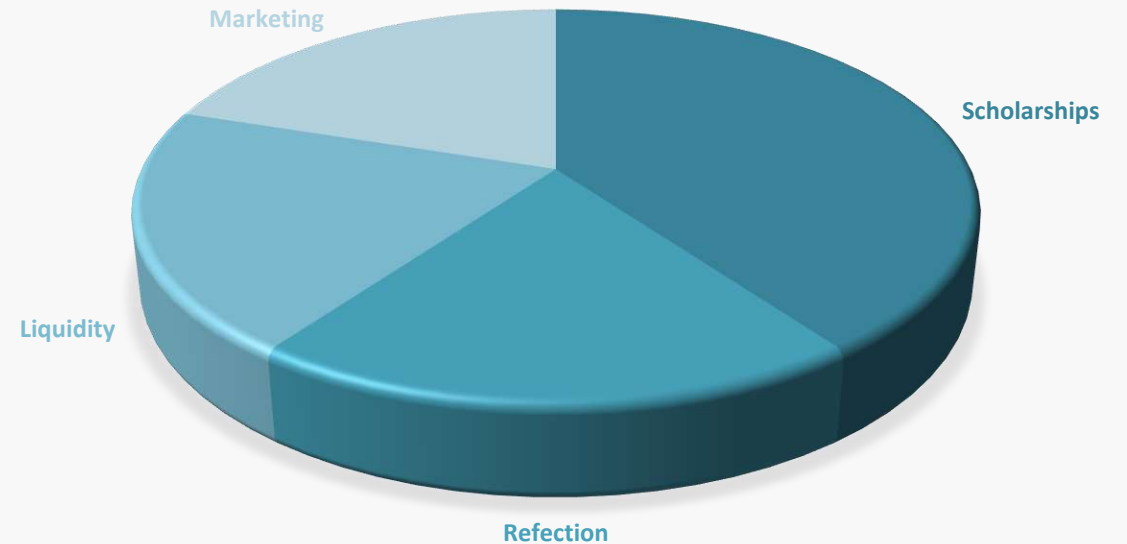
## Token Allocation

Presale: 30% Public Sale/IDO Launch: 50.0%  
Team 10% Advisors 5% Partners 5%.



## Tax Fee Allocation

Scholarships: 40.0% Redistributed to holders: 20.0%  
Liquidity: 20.0% Marketing: 20%





---

## BEP20 TOKEN

Beyorch Digital Token (BDIG) is currently issued on the Binance smart chain bep-20 Network. Here is a list of some wallets with support of Beyorch Digital (BDIG) BEP 20 tokens:

### **METAMASK WALLET**

[HTTPS://METAMASK.IO](https://metamask.io)

### **TRUST WALLET**

[HTTPS://TRUSTWALLET.COM](https://trustwallet.com)



# TOKEN BENEFITS

---

**01** **2% AUTOMATIC LIQUIDITY**  
2% of every trade is locked into Liquidity Pool to create a steadily rising price floor.

**02** **PORTFOLIO GROWTH**  
Holders of BDIG Tokens will see their investments grow overtime. Our token has reflection which will contribute to a passive share of income to each token holder.

**03** **MANUAL TOKEN BURN**  
Beyorch Digital's manual burns make the protocol balance with the fluctuating performance of the market. The manual burns contribute to the long-term benefits of our token holders.

**05** **ASSET-BACKED TOKEN**  
The Beyorch Digital Token is a governance and utility backed by the underlying assets of Beyorch Inc's merchant loan portfolio.

**06** **PASSIVE STAKING INCOME**  
Beyorch Digital Tokens are a haven as they provide passive income in a common interest as high as 18% APY.

**07** **ADDITIONAL UTILITY**  
Beyorch Digital Tokens offer additional utility features such as discounted interest rates for merchant loan fees when loan applicants use Beyorch Digital Tokens.



# TOKEN UTILITY

---

**01 BETTER EARNING RATES**  
Beyorch Digital Token holders will receive better earning rates based on the number of tokens owned.

**02 PRIORITY LOANS**  
Beyorch Digital Token holders will receive priority considerations for all loan products offered by Beyorch Inc. and Beyorch Digital.

**03 BETTER RATES ON SERVICE FEES**  
Beyorch Digital Token holders will receive discounted rates on fees for Beyorch Inc and Beyorch Digital services.

**05 HIGHER YIELDS ON STAKING**  
Beyorch Digital Token holders will receive the highest yields offered on all crypto staking program levels.

**06 PREFERENTIAL BORROWING RATES**  
Beyorch Digital Tokens holders will receive the best rates offered on all loan programs.

**07 INSTANT CREDIT LINES AND PREMIUM SUPPORT**  
Beyorch Digital Tokens holders will be automatically qualified for instant credit lines and our Beyorch Digital visa rewards card.

# MOVING THE FUTURE CLOSER

## OUR MISSION

Our mission is to bridge the gap between obstacles and opportunities for individuals who need capital and investors looking for consistent and safe returns. By harnessing the power of blockchain technology, Beyorch Digital is building an improved financial eco-system.

## OUR PURPOSE

Beyorch Digital has found purpose in providing education and financial literacy to our community. By offering scholarships, student reward cards to cover miscellaneous expenses, and a student loan repayment program, our goal is to put the interest of our token holders and our community first.



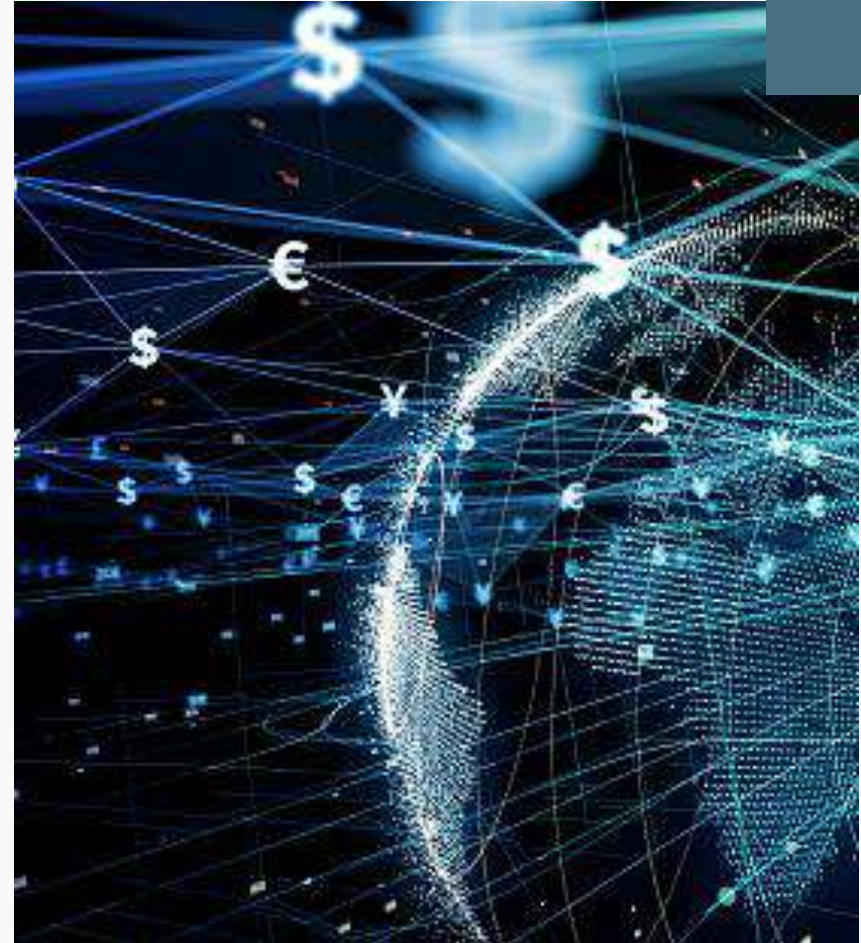
# Growing Marketplace

DeFi (Decentralized Finance) is a peer-to-peer decentralized, pseudonymous, and open system that enables financial services.

DeFi tokens, such as Beyorch Digital offer decentralized financial applications via blockchains which recreate traditional banking and finance concepts, in a decentralized manner. Automated and trustless systems make third party go-betweens unnecessary.

By creating a parallel financial system, DeFi tokens are creating new expectations for transparency with significantly lower costs and faster processing. This allows users to conduct financial operations, such as earning interest, receiving loans, network staking and derivatives, to insurance, gaming and trading synthetic assets. DeFi tokens enable decentralized applications to run on their network infrastructure.

Beyorch Digital has found purpose in building an improved financial eco-system that allows investors to earn more and lower financial risk. This ongoing mission is carried into the traditional equities market, where the merchant subsidiary of Beyorch will enable investors to buy stock in early unicorn's pre-ipo. These companies will have brand establishment, market momentum, and scalability- the known traits carried by all nationwide and global companies.





# Industry Challenges



By far the biggest challenge to DeFi's adoption for financial services is the trust issues caused by a number of bad actors currently operating within the space. Beyorch Digital aims to set the standard for legitimacy and trust in the industry, and help people recognize the signs of a sustainable DeFi project in the future. Beyorch Digital has implemented a structure to guard against these challenges:

- **Locked liquidity**  
2% of every trade is locked into Liquidity Pool to create a steadily rising price floor.
- **No mint function**  
There is no ability to generate new tokens beyond the existing supply.
- **Manual Token Burn**  
Beyorch Digital's manual burns make the protocol balance with the fluctuating performance of the market. The manual burns contribute to the long-term benefits of our token holders.
- **Asset-Backed Token**  
The Beyorch Digital Token is a governance and utility backed by the underlying assets of Beyorch Inc's merchant loan portfolio.
- **Clear and transparent community communication**  
To keep the community engaged through potential volatility, we make our developments and plans as transparent and clear as possible.
- **Accessible core team**  
Our team is public and available through all communication channels for questions and submissions.
- **Organic growth**  
Beyorch Digital is a long-term project as such we are targeting developments to increase our legitimacy, trust, and utility for the community, rather than substanceless promotion.

# GOING BEYOND RICH

We believe all things are possible with a heart of intention. We are intentionally bridging the gap between obstacle and opportunity. With purpose, we go beyond rich by doing the unthinkable and imagining better than the best we know with Beyorch Digital Token. Through cryptography and blockchain technology, individuals are now able to decentralize their financial power and have more control over the distribution of accumulated wealth.

Beyorch Digital Token uses a transaction fee on buys and sells to distribute resources to students attending historically black colleges and universities (HBCU's). The idea was born from the idea that the money people invest in DeFi is money they can afford to risk. This is also money they can afford to donate to causes that interest them. Beyorch Digital is aimed at people that want to improve systems that they have so far been locked out of. People that want to establish a standard where financial services have inherent redistribution of equity built in via a more egalitarian system.

While projects can be maintained on speculation, Beyorch Digital will generate transaction volume through exclusive offers and partnerships. Beyorch Digital will create ongoing partnerships with Major Corporations, HBCU's, Small Businesses, Churches, Celebrities, and other Community Organizations to help bring attention and purchase volume to the token. As we create more partnerships and offer additional exclusive goods and services in the Beyorch Digital ecosystem, volume will contribute to the donation model without relying on price speculation.

The DeFi revolution has made the use of money 'fluid.' Being able to program currencies to perform specific functions and adapt to dynamic conditions allows people to exert direct control over their assets.

It is the goal of the Beyorch Digital project to be an ecosystem for crypto to interact with charitable and financial projects and enable people to have direct control over how their transactions can impact these projects. The Beyorch Digital donation ecosystem also enables other crypto projects to interact with scholarships projects we introduce.

By making donations a fraction of transactions, empowering the community to be part of the process, and removing questions of trust or traceability, Beyorch Digital removes psychological and logistical barriers that commonly prevent donating directly.

Beyorch Digital Token means people are no longer donating. They are not 'giving something away', they are paying a pre-agreed fee for the value of actively supporting Student Scholarships and taking a position on a potentially appreciating asset. Passive becomes active and active is automated.



# Education

Helping students overcome economic constraints

Imagining Better



Beyorch™

## **Paid Tuition**

Not every genius can afford college. We help finance the underserved minority groups of America.

## **Beyorch Digital College Credit Card®**

Stop worrying about the necessities. Afford books, classes, rent and food.

## **Student Debt Cancellation**

Our programs extend after college. You achieved success but encumbered debt; not really, we'll pay off what you owe.





# Beyorch Digital ROAD MAP



2021 - 4<sup>th</sup> quarter  
APP DEVELOPMENT



2022 - 1<sup>st</sup> quarter  
STAKING PROGRAM



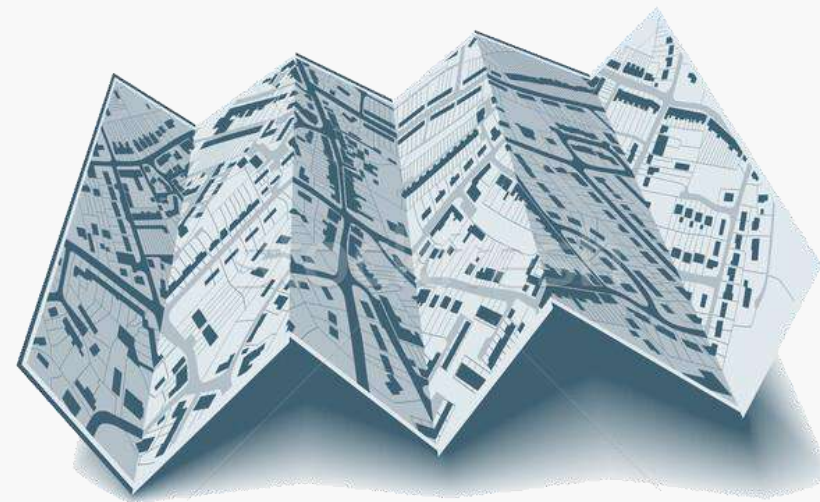
2022 - 2<sup>nd</sup> quarter  
CONSUMER LOANS FOR TOKEN HOLDERS



2022 - 3<sup>rd</sup> quarter  
BEYORCH DIGITAL REWARDS CREDIT CARD



2022 - 4<sup>th</sup> quarter  
PARTNERSHIPS TO EXPAND INTO NEW MARKETS





Beyorch Community Links

Website: <https://beyorchdigital.com/>

Website: <https://beyorch.com/>

Telegram: <https://t.me/beyorchdigitaltoken>

IG:  
<https://www.instagram.com/beyorchdigital/>

Twitter: <https://twitter.com/beyorchdigital>

Facebook:  
<https://www.facebook.com/BeyorchDigital/>

