

white paper

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Nouveau Placement International

Grimpons ensemble au sommet

white paper

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I- SMART PLACING OF YOUR MONEY



“By approaching the risks of investing, and establishing an analysis of the current banking system, we aim to highlight the various means of perfectly mastering your assets.”

I- 1- THE RISKS OF INVESTING

“Investing in an Initial Coin Offering, as defined in article L.552-3 of the monetary and financial code, implies a potential loss of the investment, partial or total. No guarantee is given regarding the liquidity of the acquired coins, the existence of a secondary market for these coins, their value during the offer or their counter-value in currency. According to article L. 211-1 of the monetary and financial code, these coins do not represent financial instruments, and do not grant any rights besides those implied in the information document. Furthermore, the regulatory framework applicable to supply and coins, and the tax system relevant to coin holding are not defined to this day within certain jurisdictions.”

I- 2- ANALYSIS OF THE CURRENT BANKING SYSTEM

The banking system is constantly changing. In order to remain in charge of one’s money, it is important that one stays informed of said changes, and of the available alternatives.

I- 2- a- Deposit bank, investment bank

Originally, a bank comes in two major activities :

- **Deposit bank** : Holds the depositary's money securely.
- **Investment bank** : Holds a sum dedicated to market speculations in order to grow.

However, since the 1970s, the deregulation of the stock market led to the banking system evolving. Initially dedicated to securing the depositary's funds, banks eventually specialized into credit granting and account management activities. As they became less profitable, they started moving towards speculative items and markets, thus exposing themselves to the inherent risks.

Therefore, although deposit and investment used to be two clearly separate activities, they aren't anymore, putting depositaries through great risks. The Bank invests the money from their client's accounts on financial markets. The 2008 Sub-prime crisis perfectly highlights the risks and consequences of such practices.

Confronted with such risks, it is sensible to wonder what kind of securities the banking institution holds in such cases. It happens to be the state that is supposed to rescue the banks that are "too big to fail". The state being their only guarantor, the banks are directly exposed to their debts¹. Almost all of the country's economical activity has to be borrowed again each year, without counting the former year's interest rates, forming a vicious circle that only gets worse and worse with each year.

Also, since the States do not manage their own currency anymore, they have no option but to borrow money from private banks, generating yet more interests. The country's economical activity being constant, if not regressing, the state cannot raise enough taxes to reimburse the private banks for the money needed to keep the banking institutions afloat. Therefore, due to the mechanisms of cumulated interest rates, the state's debt increases exponentially.

You have to be aware, as a foreseeing citizen, that a share of the money you deposit on your bank account is actually used to reimburse a debt that you're not even responsible for. This very debt being the result of the chaotic management of our country's economy by the oligarchy for the last 30 years !

Since 2016, new European laws within the "Bank Recovery and Resolution Directives" plan were voted regarding bank failures. According to these laws, if a bank that is "too big to fail" is led to bankruptcy, and the state is unable to save it due to its own debt, the bank is then allowed to tap directly into its client's accounts in order to save itself. The issue is then resolved for every

1: In 2016, the French debt was as high as 96% of its GDP.

party, both bank and state, except for the depositary !

This was demonstrated in the republic of Cyprus in 2013, when bank withdrawals were limited to avoid “Bank Run”. Deposits over 10,000€ were then excised for 47%.

This is how the system functions within this new European legislation framework : your money is no longer secure when deposited in banks. We therefore have to consider de-banking in order to stay safe from such systemic risks.

I- 2- b- Finding safety in de-banking

Nowadays, it has become impossible to be 100% independent from the banking system. It is necessary to have at least one active bank account in order to perceive your salary or pay for day to day services such as water, electricity or phone bills. The point of de-banking is to limit your exposure to the risks of the banking system, by adopting a pragmatic and logical strategy, thus echoing this good old founding principle :

«DO NOT PUT ALL YOUR EGGS IN THE SAME BASKET !».

De-banking in a foreseeing citizen’s day to day life consists of using your bank account as little as necessary : for the operations that cannot be done without it. Perceiving your salary, paying your bills and taxes, etc. Only leaving on your account the minimum amount needed.

Then, this minimum amount should be divided into two, by using different banks that you are sure are not connected to one another. For this purpose, you can use savings accounts, that might usually no longer be profitable, but that remain the most secured accounts in case of trouble. As for your monthly surplus, it should be diversified through investments.

Once your investments are diversified, you should also separate your means of payment. If the goal is to use your bank account as little as possible, you also need to limit your use of your credit card. But you still need to be able to live normally, and for that purpose, there is the NPI cryptocurrency.

II - A CONCRETE EXAMPLE OF DE-BANKING : THE NPI PROJECT



The NPI project is complete on every aspect. Its various mechanisms and undeniable interests are detailed in the following sections.

II- 1- NPI : A CRYPTOCURRENCY WITH MULTIPLE MECHANISMS

NPI is a crypto-currency from the company HQZ CONSULTING and it's based on his own blockchain, We will allow you to learn more about in the following section.

II- 1- a-A NPI blockchain based cryptocurrency

The NPI blockchain is a new generation of blockchain, innovating on two major fields thanks to its Oracle system :

- **Designed to track the entirety of the transactions issued on the blockchain.**

Contrary to every other known blockchain, ours is the first to develop a system allowing to track

down every action, whether it be a transaction or not. In such terms, NPI is designed to work in full transparency with all other financial systems. Competent authorities will be granted access to the Oracle.

- **Designed for auto-auditing.**

It is also the first to hold a system that allows to verify if its functioning is relevant.

This blockchain uses Masternodes.

→ An 1000 NPI fee will have to be issued in order to activate a Masternodes.

→ Said fee will be sent back to the beneficiary once the Masternode is deactivated.

The NPI blockchain itself is designed like the other blockchains, except for a few functions.

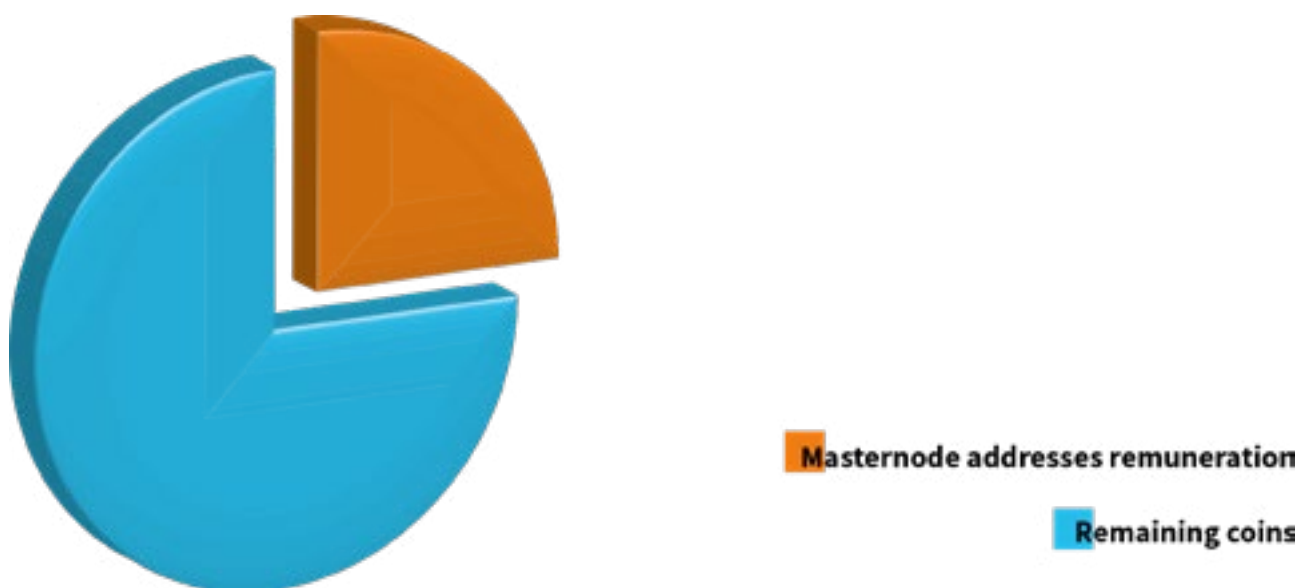
The Blockchain code will be written in Python, and encrypted using sha256²

Sha-256 is a function of the Sha-2 hashing algorithm, designed by the NSA.

The NPI blockchain will hold a hundred million pieces in total. Upon creation, 15 millions of said pieces will be put directly in circulation, and the 85 other millions will be mined by the network's masternodes³.

The blockchain will check each block that comes out of any of the network's masternodes : for each created block, five masternode addresses will be randomly picked by the blockchain, and will receive 25% of the generated coins.

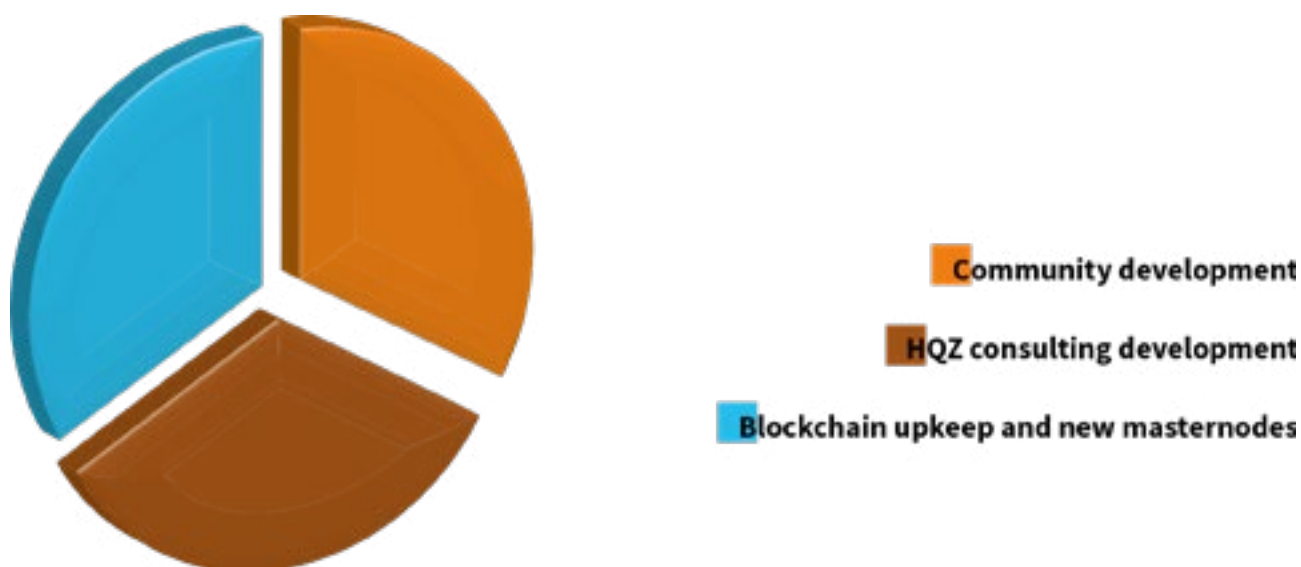
DISTRIBUTION OF THE GENERATED COINS :



2: Safest encryption system to this day, federal standard for data computing since 2002. 3: The blockchain is conceived to create 1 block per minute, each block holding 10 coins.

THE REMAINING 75% WILL BE DIVIDED INTO THREE.

- > A third of the coins will be invested in the community's development.
- > A third of the coins will be used for the blockchain's upkeep and new masternodes unfolding, in order to guarantee optimal security for the blockchain.
- > A third of the coins will be used for the internal development of HQZ consulting.



The NPI blockchain is able to unfold smart contracts within the HQZ consulting company. This way, it will be possible to work along with any company that joins the ecosystem. Thus the NPI blockchain allows for various other fields of activity.

This is why we have decided to develop our cryptocurrency with its own Blockchain technology. Every transaction will be recorded within the Blockchain, and can be monitored through an Oracle. Furthermore, every transaction will be visible through the NPI block explorer. This way, the cryptocurrency's users will be at ease thanks to the full transparency of all activities.

In order to further develop, it is now important to approach the company behind the NPI cryptocurrency.

Asset ID HQZCASH⁹ : 5XSrECV3je1H9b5pK6UM1hcityPB8vvWYXuNUbxBSGqM

Total supply : 15.000.000

Reissuable : False

Ledger HQZCASH :

<http://dev.pywaves.org/assets/5XSrECV3je1H9b5pK6UM1hcityPB8vvWYXuNUbxBSGqM>

II- 1- b- A cryptocurrency by HQZ consulting

HQZ consulting⁴ was founded by business provider, blockchain analyst and cryptocurrency consultant Johan Boiteux. Convinced that the blockchain and cryptocurrencies hold the potential to become our economy's future, Johan Boiteux and his partners share their expertise in order to bring a fuller comprehension of the financial system around us, which will soon be on the verge of collapsing.

This company is an investment based holding, based in Europe on the Estonian territory. Its main activity is cryptocurrency and blockchain counselling. Furthermore, it aims to uphold and invest in as many small companies and company creations as feasible.

This is why the NPI cryptocurrency was created. A dedicated cryptocurrency was essential to the creation of a lasting, stable ecosystem, while sending a share of the benefits in full transparency to the investors of the NPI cryptocurrency.

II- 2- NPI : A CRYPTOCURRENCY WITH VARIOUS INTERESTS

II- 2- a- A certain profitability

NPI is designed, except for a few rules, like a stock share. The NPI cryptocurrency represents 25% of the HQZ Consulting holding.

→ each year, 25% of the benefits will be paid through the hqz-consulting.eu platform or traded.

II- 2- b- A promising ecosystem

Each partner company supported by NPI will accept the cryptocurrency as a mean of payment, thus providing an additional, complementary use to the NPI cryptocurrency.

Furthermore, HQZ Consulting intends to create its own marketplace in order to list every company that was funded or created by HQZ Consulting in one place, thus facilitating the user experience. This way, it will be easy and fast to find where and how you can use your NPI.

The creation of such a marketplace being crucial to keeping an optimal utility to our cryptocurrency, it will become the economical core of the HQZ Consulting Holding : The more companies join it, the more HQZ Consulting will grow. This way, we will be sure to see our investment's results.

Finally, in order to last through the years and empower our major shareholders, any NPI wallet holding at least 250,000 coins will have information rights and voting power. They will be able to

4: company status : HQZ Consulting // Registry code: 16082916 // Legal from: private limited company // Capital: 12 000 EUR // Code NACE: 64.99// Activity: Other financial service activities, except insurance and pension funding n.e.c // Created 26/10/2020.

fulfil these rights during our gatherings regarding the various holding's investments..

Now that we have detailed the NPI cryptocurrency's interests, we should approach its concrete operation.

III- ACTUAL OPERATION OF THE NPI CRYPTOCURRENCY



In order to grasp the NPI's operation, it is important to understand the steps required for its launch, development and evolution potential.

III- 1- LAUNCHING STEPS

Here, we will approach the ICO as the main launching step for the cryptocurrency, as well as the KYC process.

III- 1- a- The HQZcash token : The ICO's raw material

The Initial Coin Offering is a perfectly adapted step for the crowd-funding of cryptocurrency-based start-ups and initiatives, such as HQZ Consulting. An ICO allows you to invest in a new cryptocurrency project by purchasing tokens..

The start-up's team then uses the sum gathered through the token's sales in order to develop their idea and make it a concrete product. Moreover, as the company develops, the token's value rises. This is how HQZ Consulting and their partners have decided to optimize their potential for project development.

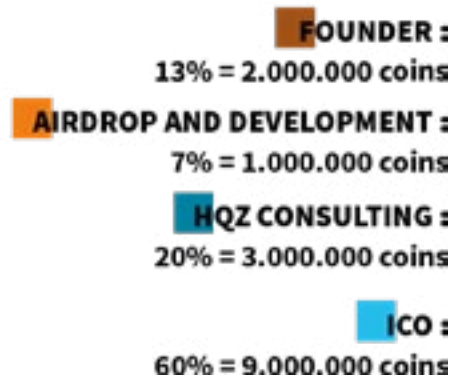
For its ICO, HQZ Consulting has decided to name its token the "HQZCash Token". The HQZCash token is therefore a pre-launching token for the NPI cryptocurrency.

¹¹ Initial Coin Offering ¹² Token: jeton en français

THE ICO'S UNWINDING

- **9,000,000 traded HQZCash (Bitcoin, Ethereum, Waves)**
- **1 single round**
- **ICO termination once every token was traded**
- **After that, 1 HQZCash will be accountable for 1 NPI**
- **The ICO's termination will mark the launch of the NPI blockchain.**

During the ICO, 9 million HQZCash will be traded. The accepted cryptocurrencies will be Bitcoin, Ethereum and Waves. You will have to use the waves.exchange platform in order to purchase tokens. Once the HQZ ecosystem will be in place (blockchain, wallets...), the purchases will be done directly through the HQZ app. The cryptocurrency's trading will be accessible straight from your client wallet, which will be reachable from your mobile, Windows or Linux. The HQZCash tokens will be shared as follows :



The funds gathered through these token's sales will be used for creation and promotion of the hqz-consulting.eu website. They will also be used for the development of the HQZ Consulting holding, as well as the NPI blockchain's creation.

Besides, this token will grant the first users the opportunity to benefit from exclusive offers on the waves.exchange platform. Then, the HQZCash token will remain a learning token used in trading by the HQZ Consulting company. Finally, every wallet registered through the HQZCash account registry before the NPI white book's release and at the end of the ICO will be fully converted in NPI. For this matter, you will simply have to state your KYC with the company.

No blockchain-based system would function without a KYC device, as will be demonstrated in the next segment.

III- 1- b- Know Your Customer system

Know Your Customer is the name given to the process that allows a company to check its client's identity, in order to make sure of their conformity regarding the anti-corruption legislations, as well as their integrity and honesty. This term is also used for the banking regulations that define such activities. This process also aims to prevent identity fraud, fiscal fraud, money laundering, and the funding of terrorist organizations. It functions through the collection and analysis of data, verification of the user's presence on lists (for politically exposed users, for instance), comportment and transaction analysis, etc.

For security and user protection matters, the NPI cryptocurrency will be submitted to a KYC verification through the HQZ Consulting website. It will be the Oracle's bidding to check your KYC with each transaction. If your KYC is approved, so will be your transaction. However, if it is not, your transaction will be cancelled. This way, the company ensures maximum security regarding the imposed regulations.

This will allow the users, after their KYC was validated, to use their NPI within any partner company. If your KYC was denied, your funds will be blocked directly by HQZ Consulting until your KYC is approved. In such terms, each client wallet, masternode wallet or smart contract will be verified through a KYC and listed within the Blockchain's oracle.

Regarding the client's NPI cryptocurrency wallet, it will be able to hold multiple other cryptocurrencies.

Besides, any entity using the NPI cryptocurrency without declaring its KYC with the certified company working with hqz-consulting.eu will not be in conformity with our norms, and will incur legal trouble for money laundering. The company will in no case be held responsible for any use of the NPI cryptocurrency without the mandatory approval of the KYC required by hqz-consulting.eu.

To sum it up, the KYC process, which accounts for proof of identity, is of a crucial importance when it comes to data and money transfers, especially when they are digital.

It is why HQZ Consulting chose to make this warranty and security measure available to its users. Now that this was established, we should approach the project's development and its evolution potential.

III- 2- FUTURE OF THE PROJECT

After detailing the company's intents for the project's development following the ICO, we will approach the project's evolution potential.

III- 2- a- Project development

Thanks to the funds gathered through the ICO, various points are meant to be developed in order to reach a certain stability within the company.

- **1st point :**

HQZ Consulting will invest 25% of the ICO in a Masternode farm⁵. Said Masternode farm will generate a 5 to 15% return on investment each year. Of these 25%, half will be dedicated to the creation of the first NPI blockchain Masternodes, while the other half to Masternodes including waves and ETH 2.0, so that a stable income flow will be guaranteed at the end of each year. The Masternodes represent a trust factor for our various users and clients, and guarantee a constant benefits flow each year, as promised by the company.

- **2nd point :**

HQZ Consulting will invest 25% of the ICO in various partnerships that will be crucial to the NPI project and HQZ Consulting holding. These partnerships will be buybacks of shares from small companies, or company creations. This way, each year the holding will generate dividends on each one of these companies for the amount owned by HQZ Consulting.

- **3rd point :**

25% of the ICO will be directly returned to the NPI course upon launch, through buyback offers on the hqzconsulting.eu platform. This way, the company is sure to guarantee a reliable start for NPI.

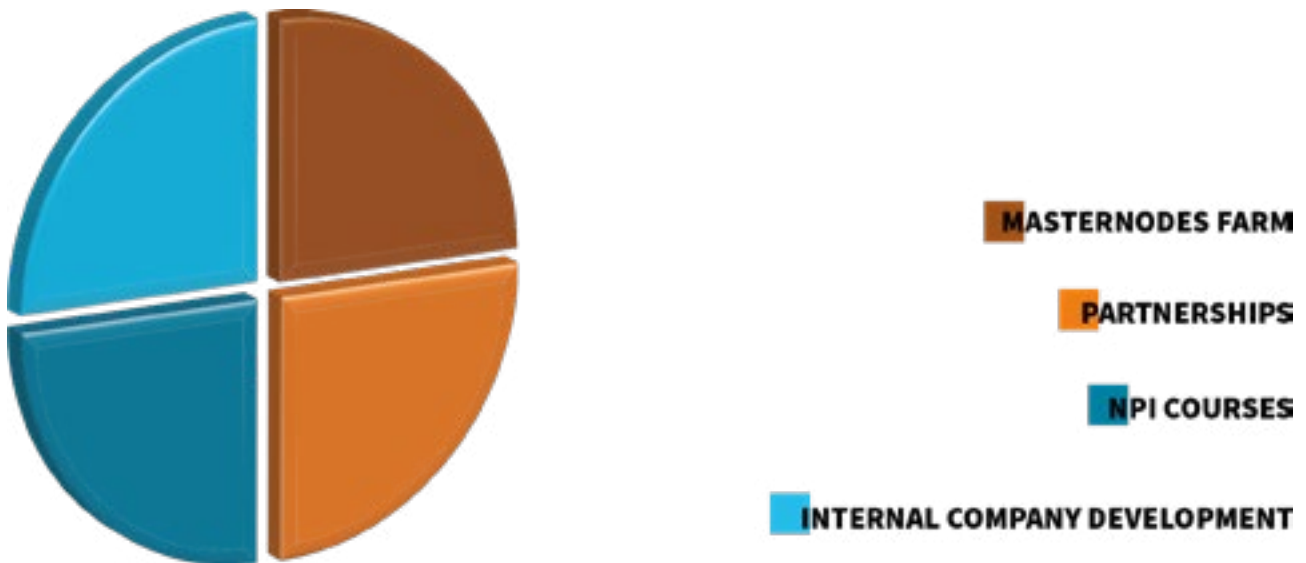
- **4rd point :**

25% of the ICO will be used to finance the blockchain's creation, as well as the company's inside development, the website's improvement and marketing, in order to guarantee a stable evolution. This way we ensure a financial stability for the HQZ Consulting company so that our project will be sure to gain value.

5 : A masternode is a server holding a full copy of the blockchain, intended to bring functionality to the transaction validation protocol. A masternode generates an average of 50 to 150 waves each year.

To sum up, the ICO's funds will be used as follows :

ICO FUNDS DIVISION:



III- 2- b- Evolution potential

HQZ Consulting aims to create a web-learning platform, offering free cryptocurrency-based online courses, revolving around blockchain and trading, allowing for a better understanding of the financial services the company offers.

This will also allow for a larger panel of individuals to have a sufficient knowledge to undergo a fluid, simple and safe monetary transition.

With each course, HQZ Consulting offers within certain conditions an HQZCash sum, later converted to NPI, in order to imply as many people as possible in this new economy and reverse a share of the benefits with each year. The aim is to reward each individual that went through the HQZ Consulting e-learning courses.



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the internet of value at
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HQZ CONSULTING

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