

# Bixie Whitepaper

June 2022

**“Power is not given to you. You have to take it.”**

- Beyonce



The Bixie is the female feng shui symbol for wealth generation. In Asia, when you walk around shops and some households, you'll see two little dragon-like figurines at the entrance, called Pixiu. The male one is named Tianlu, and is said to be the one that goes out into the world to collect wealth. The smaller female is named Bixié who is said to guard wealth and ward off bad spirits. At Team Bixie, we figure it's time for women to occupy more space to generate wealth.



**Bixie is a Platform that Connects Women who want to Invest with the Knowledge, Network, and Tools to Start Investing.**

Bixie is a movement, a call to action to women all over the world that it is time to take our power. **Our mission is to empower women to know our worth and to grow our worth.** And with Web3 technology, we are creating an ecosystem whereby women can finally seize our collective financial power and take our rightful place as equal owners of the world's wealth.

## I. Abstract

Women are excluded from finance because we behave differently than men when it comes to money and no one is accounting for our behavioral differences and preferences. As a result, women are the largest untapped market in finance, a market gap worth up to \$3 trillion dollars. Bixie is here to close that gap by creating a platform pairing women with the requisite knowledge, network and tools to grow our net worth and invest.

## II. Keywords

Financial Inclusion, Investments, Blockchain, Smart Contract, Polygon, Cryptocurrency, Women, Gender Equality.

### III. Introduction

#### *A Trillion Dollar Opportunity Lies in Financially Empowering Women*

Women comprise half of the workforce<sup>1</sup>, yet we earn 23% less than what men do for the same job<sup>2</sup> and own only 32% of the world's wealth<sup>3</sup>. There is a gap in what we earn and what we own, and the BixCoin is here to close this gap.

**How BixCoin works:** we provide women in our ecosystem with tokens for being trusted advocates and practitioners of positive financial action through our innovative learn-to-earn model. Armed with BixCoin, women can then exchange their BixCoin for goods and services created by and for other women all on the Bixie platform— thereby bringing value to BixCoin and further enriching each other.

**We start this journey for equality by rewarding women for learning about money in our ecosystem.** The more women learn about finances in our knowledge hub- through games, quizzes, and content— the more BixCoin they will earn. We can then use our BixCoin to unlock goods and services in our marketplace which includes financial products from licensed partners, and coaching and skills workshops for women.

#### *Who's to Blame?*

Women are the largest untapped market in finance, a market gap worth more than \$3 trillion dollars in traditional finance alone. However, to date, the blame has largely been placed on us: We don't invest because we're risk averse. We don't invest because we are afraid. We don't invest because we're unconfident.

However, these assertions are simply untrue. The latest research suggests that women just have distinct ways that we make financial decisions and that these distinctions are not being taken into account by the financial industry. For example:

*We do invest* by taking on appropriate risk levels.

*We do invest* in line with our values and not just the bottom line.

*We do invest* when we're informed and connect with friends.

Indeed, the latest research goes a step further to suggest that dollar-for-dollar, **women are better investors than men**, when we do choose to invest:

Womens' investments have higher returns.

Womens' investments benefit more people, the planet and society.

Womens' investments are more sustainable.

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<sup>1</sup> The International Labour Organization. "The Gender Gap in Employment: What's Holding Women Back?". February 2022.

<sup>2</sup> The International Labour Organization. "Gender discrimination, wage inequality challenge women in Jordan". February 2021.

<sup>3</sup> UBS, "Women's Wealth 2030: Addressing the Gender Gap". March 2021.

### *Painting it Pink Just Won't Cut It*

Cosmetic attempts have been made in the past to capture this trillion-dollar market— by marketing products with the color pink and branding them as female. However, these attempts fail to account for the fundamental behaviours that uniquely trigger women to invest— and conversely dissuades us from investing. As such, painting finance pink has failed to capture finance's largest growth market<sup>4</sup>. And behaviours matter. They are how we express our psychological, emotional and socialized world views. **How women behave can and does deviate frequently and radically from men.** Unfortunately for us, the “Rational Economic Man”, is the dated paradigm that is used to create financial products and services, *inter alia*, and, as such, ignores our distinct incentives towards action.

**Financial institutions are not even aware of the gendered drivers for this market gap.** Traditional finance does not systematically collect gender-disaggregated data<sup>5</sup>— an issue made more troubling as FinTech companies— the vanguards of the future of finance— are duly following suit<sup>6</sup>. As a result, **traditional finance does not understand women and is unable to trigger us towards action on our investment journey.** Our exclusion is problematic for 3 reasons:

- (1) Women are being excluded from the key driver for wealth generation in a global capitalist system, namely investment;
- (2) Women are being excluded from the future architecture of finance, namely, decentralized finance; and
- (3) Women are barreling toward financially precarious futures at a rate 80% more likely than men to retire in poverty - regardless of socio-economic status.

However, **there is a simple solution to this problem and that is to build a user experience that responds to how women behave with money**, accompanying us on a journey that reflects our behaviors, and providing us with options tailored to our preferences— all in a concerted effort to nudge us towards investment action and empower us financially.

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<sup>4</sup> De Broglie, Margot. UX Focuses on Men's Experience: we need Financial Products Built for Women. Techcrunch. March 2022.

<sup>5</sup> Financial Alliance for Women, 2020.

<sup>6</sup> Key Informant Interview, July 2021: Footnote: Key Informant Interviews with Global Payment and Blockchain platforms indicate that (1) they are not systematically collecting gender disaggregated data and when they do are showing that over 95% of their users are male.

#### IV. What Bixie Solves

##### *Excluding Half the Sky*

Women are 51% of the global population, we hold 40% of the world's wealth and we make 80% of all purchasing decisions. Every year, we make decisions that circulate \$72 trillion dollars all around the world<sup>7</sup>. So why do **we only possess 38% of human capital wealth versus 62% for men?** And why are women 80% more likely to retire in poverty than men<sup>8</sup>? **It's because we don't invest**, and the research indicates that women do not invest because the financial system is unaccommodating to how we interact with money, designing products and services for the "Economic Man" and not the Modern Woman.

##### *She Said, He Said*

A 2021 study conducted by The Global Financial Literacy Excellence Center indicates that women do not invest because they lack confidence and they lack confidence because they lack financial literacy<sup>9</sup>. Further studies have confirmed emotive distinctions in women as regards money, flagging that **women experience anxiety when thinking about money**, preferring to discuss death than money<sup>10</sup> and noting that men and women have distinct worries as regards money, with **men's emotive response being shame**<sup>11</sup>. Furthermore, when seeking financial advice, the research indicates that **women show a strong preference for seeking advice from peers** and other women who have been in their shoes— **and not financial experts** and not robo-advisers, in addition to preferring advisors who understand their 'life picture' and 'financial journey'<sup>12</sup>.

In addition to psychological and emotive distinctions to men, **women also perceive value and risk differently than men**. A 2021 study found that women show preference in investing in goods/services/products that reflect their values and not necessarily those which yield the highest return— the latter being the principal success metric in existing financial goods/services/products<sup>13</sup>. Indeed, data from Bixie app users indicate that women are most nudged towards financial action when the matters aligns with their values— particularly family, faith and female empowerment— in that order<sup>14</sup>.

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<sup>7</sup> Financial Alliance for Women, 2022. [shorturl.at/bwAS0](https://shorturl.at/bwAS0)

<sup>8</sup> The World Bank, 2018. Unrealized Potential: the High Cost of Gender Inequality in Earnings.

<sup>9</sup> Tabea Bucher-Koenen, Rob Alessie, Annamaria Lusardi, and Maarten van Rooij. Fearless Woman: Financial Literacy and Stock Market Participation. March 2021.

<sup>10</sup> Merrill Lynch. "Women and Financial Wellness: Beyond the Bottom Line. March 2018.

<sup>11</sup> Dorcas Cheng-Tozun, How Men and Women Worry about Money Differently. Inc.com Magazine. 2019.

<sup>12</sup> Accenture, The New Face of Wealth Management: In the Era of Hybrid Advice. 2017.

<sup>13</sup> RBC Wealth Management Survey. 2021

<sup>14</sup> Bixie App, user data analysis November 2021-February 2022.



In addition, a 2020 study done by the Harvard Business Review **debunked the long-standing myth that women refrain from investing because we're risk-averse**, finding that risk aversion depends on how risks are defined, with a more narrow definitions that emphasizes physicality belying greater risk aversion, as opposed to more expansive definitions that includes impacts on community and society, where **women show higher risk thresholds**<sup>15</sup>.

What is, perhaps, most compelling about the prevailing research is that it controls for income, education and nationality. Meaning that **women around the world and at all socio-economic levels share one thing in common: we are running up against a financial system that was not designed for us and is subsequently excluding us** to the tune of \$3 trillion dollars.

### *The Future is Female... or is It?*

The evidence for female-centered financial support is even more concerning when we look at the future of finance, namely, Decentralized Finance ("DeFi"). Fewer than 5% of crypto investors are women<sup>16</sup> despite the fact that women show preference for DeFi investments-- with women (and people of color) more likely to invest in crypto than traditional financial products<sup>17</sup>. And with this changing appetite intersecting with the changing technological landscape, **we're on the precipice of a financial future that could look radically different than our past**. A 2021 survey conducted by Fidelity Investments found that **9/10 women interviewed planned to make 2022** the year that we make our first investments. We are ready to invest in our futures and in ourselves so we need an instrument that does both.

### *Why Investments Matter for Women*

In 2013, the economist, Thomas Piketty, highlighted in his seminal book "Capital" that for the first time since the French Revolution, **capital makes more money than labour**. What this means is that your money can generate more money for you than the money you earn from your job. **Not investing, hence, means that women are being excluded from the principal wealth generation tool available in today's capitalist global economy**. There are 5 key drivers that account for why capital generates more money than labour-- and, unsurprisingly, they disproportionately affect women, namely:

1. **The Wage Gap:** women earn less than men to do the same job- roughly 20% less-- all over the world, meaning we're accruing less capital than men over our working lives.
2. **The Investment Gap:** globally fewer than 1% of women invest-- and this is regardless of education, income and nationality-- and it's costing us about USD\$1M over the course of our careers. By the time we reach retirement we have about 65% of what men have because of this gap<sup>18</sup>.

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<sup>15</sup> Luisa Alemany, Mariarosa Scarlata, and Andrew Zacharakis. "How the Gender Balance of Investment Teams Shapes the Risks They Take". Harvard Business Review. 2020.

<sup>16</sup> Lenihan, Rob. The Street. "Less than 5% of Crypto Entrepreneurs are Women". December 2021.

<sup>17</sup> Vega, Nick. Women and Investors of Color Seem to Prefer Cryptocurrency over Traditional Stocks. Here's Why. July 2021.

<sup>18</sup> Sallie Krawcheck. There's an Investing Gap That Costs Women Up to \$1 Million. Here's How to Fix It. Money.com. 2018

3. **Inflation:** Inflation means that the value of your cash is constantly declining, meaning that the same amount of money earned purchases fewer and fewer goods over time. This is particularly a gendered problem since women keep 71% of their assets in cash meaning– we’re literally losing money every single day<sup>19</sup>.
4. **The Singles Tax:** this refers to the higher cost of living for single women as compared to their married counterparts. Marriage among women is declining globally, meaning that, whilst this may not be an official tax, some experts estimate singles pay upwards of 25% in cost-per-living than their married counterparts<sup>20</sup>.
5. **Capitalism:** Capitalism favors capital, not labour. For example, income is taxed more than property, and consumption goods are taxed more than stocks. Given that the majority of female wealth is generated from labour and women consume 2-3x more than men<sup>21</sup>, the system is designed to generate less capital for our earnings than for the earnings of men.

### *The Great Awakening*

The COVID pandemic woke a lot of people up to the precarity of our financial situations, even more so for women. Women woke up to job losses at higher rates than men, and rising costs and resources as compared to men– phenomena experienced globally and which coined the post COVID economic situation a “She-cession”. Conversely, we were surrounded by headlines of booming markets, Gamestop ‘meme guys’ earning overnight fortunes, the world’s richest men doubling their networths and crypto bros turning social protection payments into financial freedom– all while women, globally, faced the ‘She-cession’, cutting down our wealth even further.

This perfect storm of drivers and crisis, coupled with the fact that women live an average of 10 years longer than men, contribute to the urgent need for us to increase our wealth generation opportunities during our productive years to ensure safe, secure, and hopefully even fulfilling lives. But even more than that, it is incumbent upon all of us to ensure that we are not left behind–again. Decentralized Finance, Blockchain and Web3 technology are converging, creating unprecedented opportunities for distribution for those with the knowledge, network, and tools to access them.

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<sup>19</sup> BlackRock. “BlackRock Annual Global Investor Pulse Survey”. 2016.

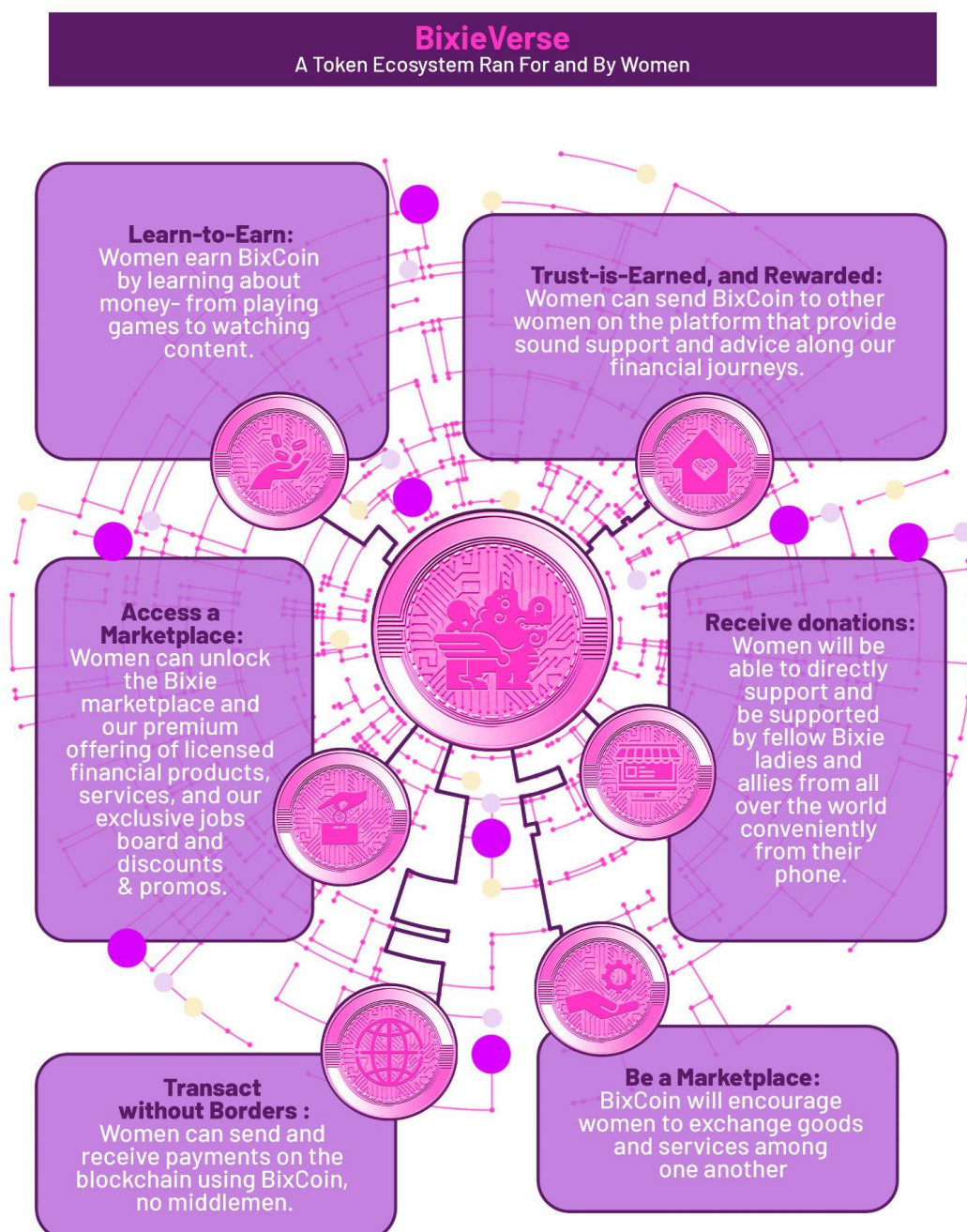
<sup>20</sup> UNWomen. “Families in a Changing World: Progress of the World’s Women, 2019-2020.

<sup>21</sup> Michael J. Silverstein and Kate Sayre, Harvard Business Review. “The Female Economy”. September 2009.

## V. Our Solution: BixCoin

**Bixie is a platform that connects women who want to invest with the knowledge, network, and tools to start investing.** Bixie is positioned to be the financial home for women: a platform by and for women, where we can come and find answers, seek support, and access a curated marketplace of financial tools, products and services in order to take action.

The solution we devised at Bixie is tailored to the unique way that women interact with money, providing us with the **knowledge** to gain confidence, the **network** to make de-risked decisions, and the **tools** to access a marketplace of personalized financial products-- all in one easy to use platform. Our platform takes existing social networks that women use to survive, and leverages blockchain technology to strengthen these networks so we can thrive, financially.



**The language of this platform will be BixCoin**, a token that will be used to encourage learning and peer support, and provide access to a marketplace of goods and services. We are at an inflection point in history where the confluence of smartphones, the internet and blockchain technology have rendered the middlemen of finance obsolete, and the aggregate of marginalized groups as high-value.

Traditional finance meant one thing: taking small amounts of money from large groups of people, investing that money, and turning that into more money for the company. But decentralized finance is disrupting that business model: pooling small amounts of money from large groups of people, investing that money, and splitting the difference among the users– hence turning that pooled money into more money for the individual.

**Bixie wants to leapfrog women from being at the margins of traditional finance to the center of the future of finance by providing us with the knowledge, network and tools to take action.** And the first critical step in this journey is knowledge.

#### *Learn to Earn in the BixieVerse*

Bixie's **Learn-to-Earn model will encourage financial literacy among its community, providing BixCoin as rewards for reading articles, watching videos, taking quizzes–** and partaking in our curated financial literacy content library. The token will be used as part of the gamification process to encourage more financial literacy both, quantitatively and qualitatively, while we track our users' knowledge, performance, and confidence to make financial decisions over time. Most importantly, however, is that the mere act of using the BixCoin token will educate women in the language of decentralized finance– ensuring women take a seat at the table and are equipped with the experience and knowledge to ensure we are included in the future of finance.

Once our Bixie Lady is feeling more knowledgeable, **we want her to share her knowledge** with our wider and moderated community. When she offers support to a fellow peer, advice to a fellow Bixie Lady, or provides a referral or information that is helpful to others, she will be rewarded with BixCoin.

Once our Bixie Lady is feeling confident in her knowledge and supported in her decisions, the **BixCoin will then be used to gain access** to our marketplace of tools, services and products that have been tailored to the preference and priorities she has voiced in our knowledge and network modules. These tools, services and products will be tailored to her preferences, priorities, pocketbook and risk thresholds as determined by her performance on the platform.

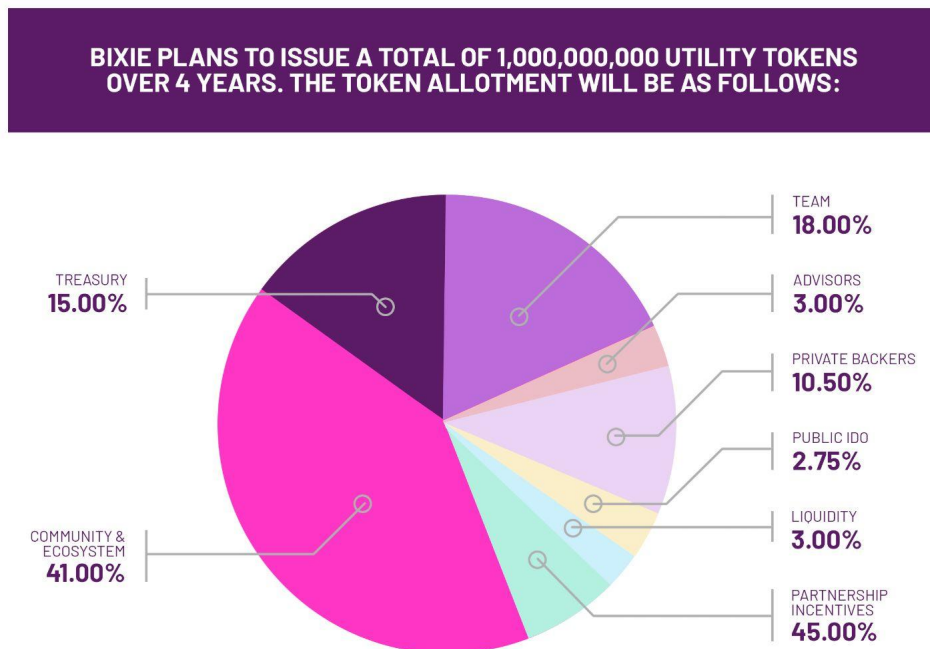
#### *Beyond Fun & Games: Why Blockchain Makes Sense for Bixie*

Beyond gamification, rewards, and purchases, BixCoin will eventually also be used as a token among users to execute cross-border payments, draft smart contract agreements among fellow Bixie Ladies, and acquire NFTs and other products from fellow Bixie Ladies. The token will unlock Bixie's premium offerings, and be used to approximate a Trust Score, with the more BixCoin one possesses, the more trustworthy they are in the community.

**Bixie envisions its members as stakeholders in the community: acting as trusted nodes tasked with building the female economy in the metaverse– and we should be rewarded as such.** Our Objective with the BixCoin is to build an ecosystem where women can band together with our collective market worth of \$72 trillion dollars and make money off of that money together and because of each other. For women, our network is our net worth, and our plan is to network women into a safe space where we can speak freely about money – from our goals to our pitfalls – and support one another to reach a place where we own our money rather than our money woes owning us. **This isn't just a shameless plug, this is a call for a new way of thinking about our money and a call to action to take control of it.**

#### IV. Tokenomics

Bixie plans to issue a total of 1 billion utility tokens over 4 years. The token allotment will be as follows:



#### VESTING

**TEAM** • 1 year lockup. daily vesting over 3 years

**ADVISORS** • 9-month lockup. daily vesting over 3 years

**PRIVATE BACKERS** • 10% of allocation (1.06% of total supply) unlocked at (tge)  
6-month lockup, then 90% of allocation daily vesting over 18 months

**PUBLIC IDO** • Unlocked at token generation event (tge)

**LIQUIDITY** • 9-month lockup. daily vesting over 3 years

**PARTNERSHIP INCENTIVES** • 1 year lockup. daily vesting over 3 years

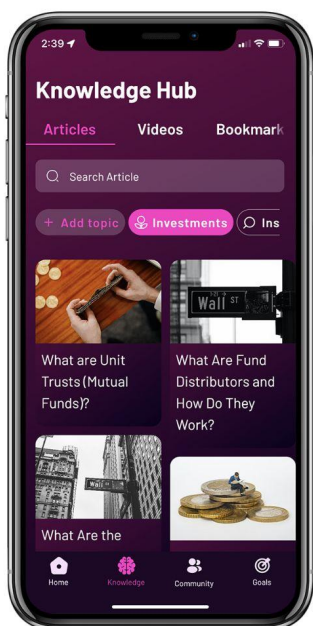
**TREASURY** • 40-day lockup

**COMMUNITY & ECOSYSTEM** • Daily vesting over 4 years

This token allotment and vesting schedule guarantees that all ecosystem actors in the platform will be incentivized as the users and their participation in the system grows.

## VII. Use Cases for BixCoin

Bixie tokens are the language of the Bixie ecosystem, allowing users to interact, encourage and support one another across the world. As such, the tokens will be used for the following six functions:



### Learn-to-Earn:

Reward users for positive financial behavior (ex. Attending a finance lecture, reading a finance article)



### Create a Safe Space:

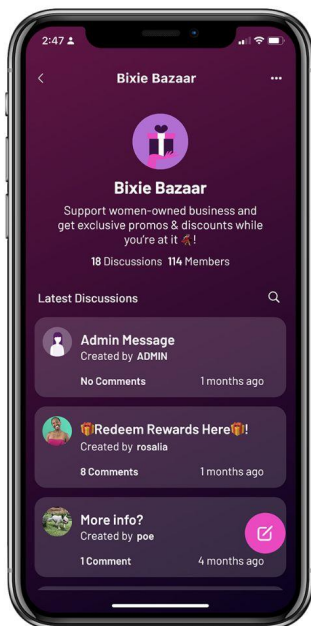
Show support to fellow community members (for good advice, practice, or trust) acting as a proxy for social trustworthiness on the platform





### Access a Marketplace:

Empower users to access the Bixie Marketplace of licensed products and our Premium Bixie offerings



### Be a Marketplace:

BixCoin will encourage women to exchange goods and services among one another



### Receive donations:

Bixie users will be able to directly benefit from the support of Bixie members and allies around the world, from their smartphone.



### Globalize:

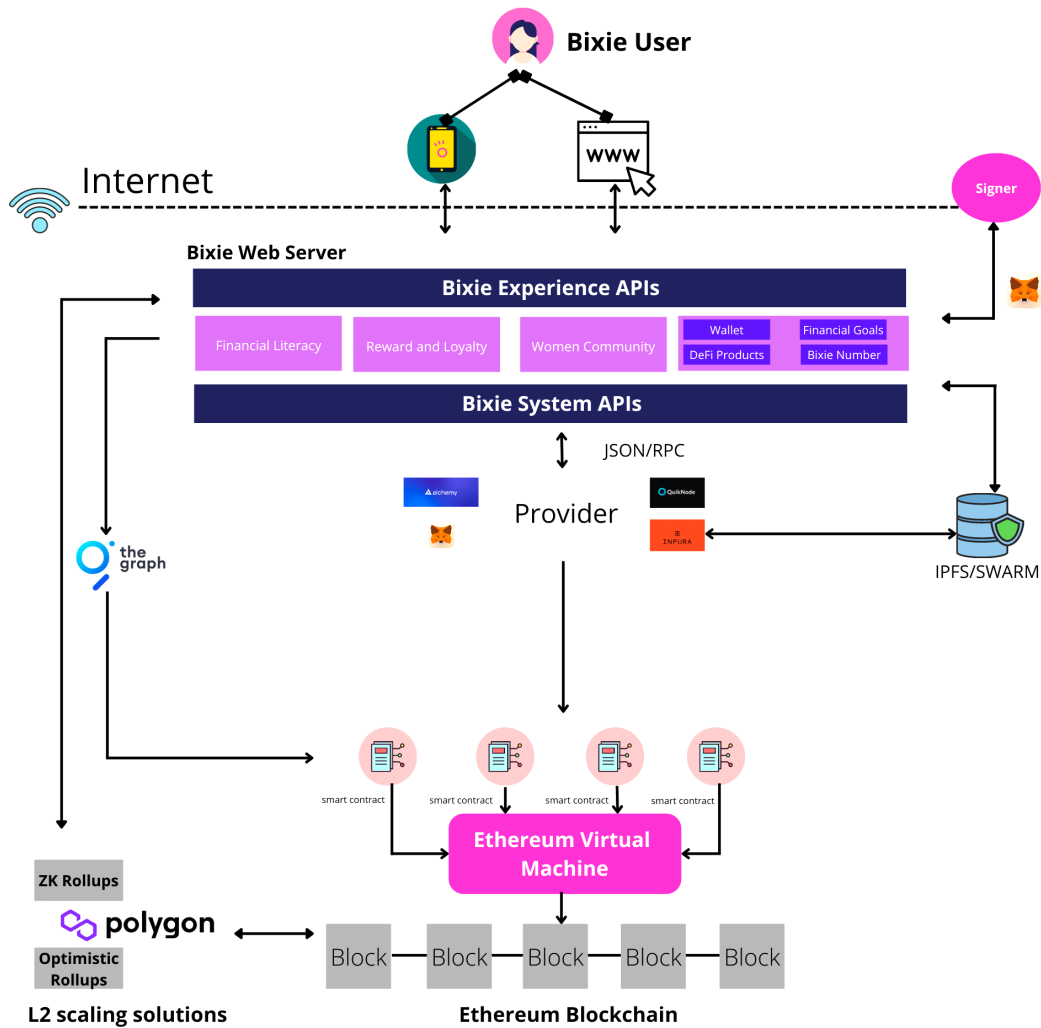
transact across borders seamlessly

Furthermore, and fundamental to the Bixie Mission, BixCoin will be used in and of itself as a teaching tool– getting women versed in the native language (*viz.* tokens) of the future of finance in Web3.



## VIII. Technical Section

### A. Bixie Web3.0 Solution Architecture



Bixie Web3.0 Solution Architecture

Bixie is an integrated platform available as a mobile application in both Android and Apple and also as a web application. Bixie application is built with both web 2.0 and web 3.0 technologies that are interoperable. Bixie infrastructure will support an integrated Crypto wallet for its users to serve DeFi products.

## **1.1 Bixie DLT Infrastructure**

The Bixie Distributed Ledger Technology (DLT) Infrastructure will be built and integrated into the existing Bixie Solutions Platform to make it performant with the latest Web3 technologies. This extended architecture will ensure that the current user experience and system performance will not be affected even when upgrades or additional integrations are done on the DLT Infrastructure. Bixie will need a “decentralized off-chain storage solution, like IPFS or Swarm.” Interplanetary File System (IPFS), is a grandly titled protocol and decentralized data storage system that leverages a peer-to-peer (p2p) network architecture, for storage on smart protocol. This will allow a cost effective solution.

### **1.1.1 Microservices and API**

Bixie ecosystem is built with a microservices architecture to support scalability and modular functionality. Bixie’s system APIs will extrapolate the system interfaces with backend partners and functions. The smart contract, designed and hosted on the Ethereum blockchain, will be accessed through a Provider service i.e. Infura or QuickNode for easy access into the blocks and management of smart contracts. The APIs access through the provider network allows easy and reliable access to the IPFS storage and also the smart contract blocks on Ethereum.

The experience APIs from Bixie are the interfaces between the web and mobile interfaces to allow the users of bixie to experience the functions and modules offered by the Bixie system.

### **1.1.2 Sidechain**

We are leveraging the Polygon network as our sidechain solution to ensure cost-effective transaction fees and speed transaction times on the platform. This will also ensure that all smart contracts that are part of the Bixie Smart Protocols will be compatible with any blockchain network running on the Ethereum Virtual Machine (EVM).

### **1.1.3 Decentralized Storage**

Bixie will use IPFS/SWARM decentralized storage, storing data across multiple nodes, connected on a decentralized peer-to-peer (P2P) network to ensure transparency and security of users data and information and to provide a pathway of data ownership for our users.

### **1.1.4 Index Search on the Chain**

Bixie will use Graph protocol to organize its blockchain data in order to make it usable in building this ecosystem. The Graph Network is a decentralized indexing protocol for organizing blockchain data. Bixie will use GraphQL to query open APIs, called subgraphs, and retrieve data that is indexed on the network.

### **1.1.5 Blockchain Bridges**

To ensure our users maximum Web3 utility, we are adopting a cross-chain bridge to allow users to send cryptocurrency from our Polygon chain to other chains and interoperate securely on both sides.

## 1.2 Bixie Smart Protocols

Bixie is exploring the use of smart contracts to permit users to transact among each other and within the platform, specifically to realize the six use cases of the BixCoin, including:

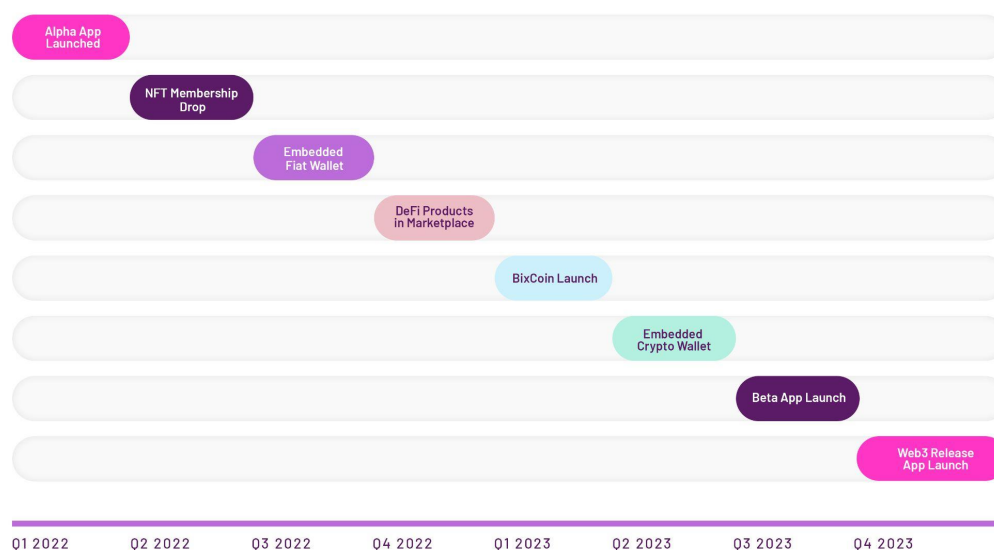
1. **Learn-to-Earn:** Reward users for positive financial behavior (i.e. attending a finance lecture, watching a financial literacy event or video);
2. **Create a Safe Space:** Show support to fellow community members (for good advice, practice, or trust) acting as a proxy for trustworthiness on the platform;
3. **Access a Marketplace:** Empower users to access the Bixie Marketplace of licensed products and our Premium Bixie offerings;
4. **Be a Marketplace:** BixCoin will encourage women to exchange goods and services among one another;
5. **Globalize:** transact across borders seamlessly; and
6. **Receive donations:** Bixie users will be able to directly benefit from the support of Bixie members and allies around the world, from their smartphone.

Polygon supports Ethereum consensus, smart contracts and staking (instead of POW) for the native Matic token.

## IX. Our Roadmap

Our project foresees going far beyond being a web-based platform— but to **become the world’s first decentralized bank for women**, leveraging women’s collective \$72 trillion of capital to generate greater wealth for women worldwide through a DAO. We plan to do this by acquiring finance and DeFi’s largest growth market through a web-based front end— with which women are most familiar and comfortable— built upon a Web3 backend which will include our own token, NFTs, payment Dapps and partners’ crypto products. How we foresee getting there is as follows, and we have the traction and partnerships to achieve our milestones:

### Project Roadmap, 2022-2023



Our client acquisition strategy is twofold:

- **B2C:** Digital marketing and organic growth building communities by empowering our users with exclusive Finance events to teach them how to engage in Web3 Fintech. Launched in November 2021, our events have grown from an average attendance of 50-100 in the first month to the average attendance to weekly events now an average of 700-1,500 women.
- **B2B:** we have 25 unique B2B strategic partnerships with INGOs and UN agencies with a captive distribution channel of up to 200M women. We are launching our first pilot with a leading INGO and Bank in the Philippines to provide financing for female-owned SMEs through our app.

### Scaling-Up: Female, Urban, Global South



**Step 1, People:** Our app is currently available in the Philippines and we have tested the Nigerian female market in Q2 2022. **The average Bixie user is a 33 year old female professional/MSME business owner living in an urban/peri-urban area.** To note The Philippines and Nigeria are two of the fastest growing crypto markets in the world<sup>22</sup>. Women are almost entirely absent from the DeFi space in these locations and Bixie is positioned to be the Financial Home for Women in Web3. Bixie's growth trajectory includes at least 6 countries in the Global South, including; the Philippines, Nigeria, Malaysia, Kenya, Indonesia and South Africa.

**Step 2, Product:** Build a web-based platform tailored to how women interact and interface with money. This platform will include:

(1) **Curated Library of Financial Content:** to get women knowledgeable about finance. Women will be encouraged to learn using the Bixie Learn-to-Earn rewards program, which gamifies financial literacy using our BixCoin tokens as incentives;

(2) **Community Platform:** where women can communicate, share information and seek advice— all positive behaviors— incentivized using the BixCoin as a reward. We will also learn what women are prioritizing through this function in order to assess behaviors and preferences, towards successful financial action and outcomes; and

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<sup>22</sup> Statista. 2021.

(3) **Marketplace:** of tools and licensed financial products & services provided by our regulated partners so that women can kick start our journeys once we have gained the requisite knowledge to gain confidence and the network to make de-risked decisions. The BixCoin will also be used to access and transact in the marketplace.

Our MVP was released to market in November 2021 and will have to be fully optimized with a Release version project by the end of 2023.

**Step 3, Partners:** our plan is to double our partnerships year-on-year, focusing on enterprise clients.

## X. Team Bixie: Doers not Sayers

The Bixie project has already commenced its operations and in the one year since incorporation, the project has launched an MVP of its web-based application to market, acquiring 4,000 users organically, and creating a 10,000 woman community; we have attained 25 strategic partnerships, raised \$700k from private investors, and been widely recognized as a Top FinTech by 1Million Startups, SheLovesTech, The Manila Times, and The PayPers.

### Traction



The Bixie Team has over 100 years of FinTech, Blockchain, Finance and Impact experience. Our CEO is a former finance lawyer that has worked for the Alibaba Group, the United Nations, and on Blockchain projects– and was nominated by Women’s World Banking for Outstanding Female Leadership. Our CTO was a Chief Data Officer for HSBC bank and led systems architecture for IBM. Our co-founders founded the Aid Industry’s largest payment gateway and structured financial products for JP Morgan, respectively. But more important than our team’s pedigree is our commitment to realizing Bixie’s mission of **empowering women to know our worth and to grow our worth.**

### Senior Team



**Rosalia Gitau, Esq.**  
Co-Founder & CEO



**Allison Hui Nam**  
Co-Founder & Head  
of Partnerships



**Jeremy Cole**  
Co-Founder &  
Head of Public  
Partnerships



**Saptarshi Mukerji**  
CTO

### Web3 Advisors



**Kobe Kang**  
Crypto Expert,  
Huobi, Everex



**Christine  
Amour-Levar**  
Impact Investor,  
Davos, HER Planet  
Earth



**George Godsall**  
REKT Partners |  
Head of Comms  
BitMex



**Candina Weston**  
Chief Strategy  
Officer, Microsoft  
APAC

## Bixie's Awards and Recognitions



Top Start-up  
in the Philippines



Top FinTech  
in Singapore



Top Personal Finance  
Company in Southeast Asia

## Featured in:

The Manila Times® **MANILA BULLETIN**

THE | **PAYPERS**

**BusinessMirror**

## Recognized and Awarded by:



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