

FUTURE OF FITNECH

EXCLUSIVE MONACO MINISTER OF STATE

THE
JUST
100

FORBES MONACO CRYPTO & NFT GALA

NO STOPPING MAX VERSTAPPEN

Forbes

MONACO

CRISTIAN
VOAIDES

EXCLUSIVE

THE MAN DEMOCRATIZING WEALTH

HIS APP USING SMART CONTRACTS IN BLOCKCHAIN FOR RISK MITIGATION HAS CHANGED THE FUTURE OF INVESTING. WITH A "RISK BUCKET" AND "STOP LOSS" STRATEGY, ZERO RISK CAN BE GUARANTEED—EVEN IN VOLATILE MARKETS.

Benelux: € 9.50

M 31766 - 16 - F: €9 - RD

00160



OCTOBER/NOVEMBER 2021

THE RISK BUCKET

THE FOUNDER OF THE WELTHEE APP HAS DEVELOPED A STRATEGY TO USE SMART CONTRACTS IN BLOCKCHAIN FOR RISK MITIGATION. THE RESULT, SAYS **CRISTIAN VOAIDES**, IS A FINANCIAL BUDDY THAT WILL GIVE EVERYONE FINANCIAL FREEDOM.

LIVING UNDER COMMUNISM for nearly 20 years did not deter Cristian Voaides' fascination of stocks and markets. When the regime fell just after his mandatory military service, a door swung open to pursue his dream and at the age 30 he took a course from one of the leading financial authorities from Romania to become a broker in 2000.

As fate would have it, at a business conference in the U.S. shortly after the Romanian met a trader who had a strategy on the S&P 500 futures contract. "I tried to learn the manual discretionary strategy," recalls Voaides, "yet I quickly realized that this was not only difficult but also time consuming to sit in front of a computer and watch charts—especially when you only saw accounts going down in value because of market volatility." He soon understood that more than 80% of all trading worldwide is done by computers and decided to embark in the challenge to fully automate trading strategies.

For more than seven years Voaides fastidiously developed fully-automated software for trading on the financial markets. He developed proven strategies and traded using professional platforms, connected through API trading on the futures market in the U.S.

and on the Forex in Europe. "My interest has always been in risk mitigation and for me the big picture was not about how much money I could make but rather how little I could lose before making money," says Voaides. The S&P 500, Russell, Dow Jones, German DAX...you name it, he traded on all the indexes in commodities like gold, silver, crude oil amongst others.

IN SEARCH OF low-risk strategies, Voaides became focused on building extremely sophisticated Artificial Intelligence software. The 52-year-old has since developed millions of strategies and a proprietary algorithm for selecting the best trade strategies.

Naturally institutional investors came knocking and one fund from Spain offered to give him up to €80 million if could trade with less than 1% risk. He says, "At that time, my strategies were on average a 10% risk level. I wondered how in the world could someone request a strategy with only 1% risk level? Is there such a strategy?"

A few years ago it hit him: the possibility to reduce the risk to zero by using smart contracts in blockchain

**"WELTHEE IS A
DISRUPTIVE, ZERO
COMMISSION, AND UP
TO 0% RISK WEALTH
CREATION PLATFORM,
THAT EMPOWERS
USERS WITH ACCESS
TO MULTIPLE STREAMS
OF INCOME."**

for risk mitigation. "Something that was impossible suddenly might become possible," he states. "I was so excited that I did not sleep for two days. I searched online for hours to see if anyone else out there was doing something similar because I wanted to file for a patent."

Voldaies registered a company in Switzerland and started working on branding and building the technology. In the process of developing the brand, he worked relentlessly to come up with an idea that is friendly and accessible to the masses. This is how Welthee—a financial buddy that helps people to gain financial freedom—was born. "Welthee wants to take Wall Street to Main Street," he says. "These days, wealth management firms offer robo-advisory services based on sophisticated AI risk management tools, but the entry threshold is high. Welthee is going to offer a zero entry threshold and zero execution fees, with access to unprecedented low-risk portfolios."

For Voldaies, "It all comes down to financial sovereignty and this means building a decentralized ecosystem where individuals have multiple streams of income that are very secure and no hackers or third parties can access. Individuals should be able to invest without the worry that someone can access their funds. The Welthee platform is democratizing investment funds and making them accessible for everyone. It will create prosperity for the rest of us."



**“MY INTEREST HAS ALWAYS BEEN
IN RISK MITIGATION AND FOR ME
THE BIG PICTURE WAS NOT ABOUT
HOW MUCH MONEY I COULD MAKE
BUT RATHER HOW LITTLE I COULD
LOSE BEFORE MAKING MONEY.”**

N O SURPRISE THAT when Voldaies shared his idea he was met with resistance, financial colleagues muttering “this is too good to be true” or “zero risk in volatile markets is impossible.” His answer remained the same. “Yes, it used to be impossible. Not anymore. With Welthee it is possible to invest in volatile markets with the exact risk you want.”

The platform will have a slider and each investor will be able to choose from 0 to 100 the exact risk they desire. It brings together in the same smart contract individuals who do not want any risk with individuals who are taking risk. Each portfolio has a stop loss, a profit target and a time limit. The portfolio does not go into the market unless all the funds for the stop loss are in the risk bucket in order that a zero risk can be guaranteed. Voldaies gives an example. “If an investor wants to invest \$1,000 at 10% risk, then \$900 will go in the zero-risk bucket and \$100 will go in the 100% risk bucket. This means that this investor can lose a maximum of \$100. If someone else wants zero risk then 100% of their funds go into the zero-risk bucket. The smart contract guarantees that no money is lost. The platform has liquidity pools that are invested in each portfolio and, in case of slippage in execution or in case of flash crashes, investors are paid first and the platform last so that zero risk is guaranteed.”

Welthee is focused on incubating exponential technologies through the launchpad and it is developing an ecosystem which is already showing great results. The first company it invested in is TokHit—the first social network powered by NFT and blockchain technology. “This is a platform where creatives, content creators, artists, and influencers will be able to better monetize their creations and cheaper than on other platforms. We are solving the problem of organic reach and curated content through several innovations that will be game changers.”

Welthee will soon launch soon SuperKoin, a token for an ecosystem for SuperKombat, Super Films, HeroMakers and iSuccess.

With global real estate values totalled \$228 trillion, according to Savills, property worldwide is one of the best use cases for blockchain technology. Voldaies reveals that Welthee has partnered with Weenvest, a Luxembourg investment fund that will tokenize real estate for new developments. “Tokenizing real estate is the future of property investing. It will be much easier to diversify portfolios and also to have access to liquidity and financial inclusion,” assures Voldaies.

To date, Welthee has received funds from over 900 investors in private token sales from a public sale that recently started will continue until December 1, 2022. In the next six months, the platform will launch a debit card which it will integrate through the open banking protocol with several European banks in its wallet. “Commercial banks are facing fierce headwinds against their traditional businessmodels from tech and FinTech disruptors, negative rates, low-yield environments, strict regulatory oversight, and depressed borrowing appetite.” He points out that banks in Switzerland, Denmark, Sweden, and Japan have already started to charge their wealthy clientele negative interest rates. “The new banks do not operate traditional physical branches and are technology-driven. Many have Artificial Intelligence programs to customize the user’s experience. They are more flexible, usually cheaper, with no monthly costs and are more transparent.”

Betting on gold. “Investing in gold is the most popular choice for diversifying portfolios, mainly through futures contracts and derivatives. Since gold is one of the most effective hedging methods whenever the markets are in turmoil, we have created an unprecedented goldbased portfolios that will also benefit Bitcoin and altcoin prices through stabilization,” describes Voldaies.

“As I said, our business model is very straightforward and simple.” *

Monaco

EDITION

 **I SUCCESS**
International Awards

October 6th 2021

Hôtel Hermitage
Monte-Carlo

Presented by

SUPERFILM
STUDIOS

SUPERKOIN

Official Partners

TOKHIT
TOKHIT



welthee
Your financial buddy

EXCLUSIVE MEDIA PARTNER:

Forbes MONACO

www.ISuccessAwards.com