

CLOVERLAND



GAMING IMMERSIVE TECHNOLOGIES

WHITEPAPER
October 2022

POWERED BY
Cloverland

GENERAL WARNING

Readers must be aware that the WhitePaper has been developed by founders and advisors based on their respective best knowledge of the current state of XR technologies and blockchain technology, which are developing at high speed and by its very nature will evolve fast and continue to present new challenges and risks. Therefore, it may be changed and modified discretionary from time to time, during and after the token sale. The whitepaper will be updated accordingly, the latest version is available at the official website.

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In addition, the regulatory framework applicable to the offering and to the tokens as well as the tax regime applicable to the holding of tokens are not yet defined in certain jurisdictions. Indeed, residents, national citizen or green card holder of any jurisdiction prohibiting to subscribe to this project and/or acquiring tokens, such as the United States of America and China.

As the nature of the token and the legal qualification thereof is from a global perspective still developing and may also greatly differ per jurisdiction, it is expected that not all persons from all jurisdictions will be allowed to participate. The Company does so to avoid that persons and would inadvertently transact in a non-compliant manner. Please note, such exclusion does not imply that Company assumes such transaction would be non-compliant with relevant laws in such jurisdiction or the reverse if participation from a specific jurisdiction. The company uses its discretion to sensibly invest resources and limit potential risk for token holders.

Thus, if the Purchaser has any doubt about the content of the present document, he should consult his accountant, tax consultant or solicitor.

We aim to use English to disseminate the vision of founders and further developments. From time to time, it may happen that the information will be translated into other languages. Readers of the WhitePaper and Light Paper should be aware that some of the information may be inadvertently omitted or not adequately translated, leading to the risk of mistakes and misinterpretation. Accuracy of such alternative communications cannot be guaranteed. In the event of conflicts or inconsistencies between translations and the original language, the provisions of the document in the English language shall prevail.



EXECUTIVE SUMMARY

There are three ways
to do things in this casino :
The right way, the wrong
way and my ~~way~~.
The Cloverland way

*Casino (movie)
Sam Ace Rothstein*

Gambling is one of the oldest and the most emotionally charged games in the world. The gambling industry has gone through countless remarkable changes with the introduction of online casinos. Arrival of new technologies such as **XR, metaverse and blockchain has started revolutionizing the gambling industry.**

CLOVERLAND is the alchemy of new-age gambling universe and immersive gaming. CLOVERLAND has developed technologies which could be deployed in every sector where user experience will need to be more immersive and gamified environment. Cloverland brings agnostic & interoperable technologies.

CLOVERLAND not only want to make history by disrupting the billion-dollar gaming and casino industries, but also aim to be the number one gambling experience provider for the gaming and casino industry.

As the first use case, CLOVERLAND will bring together all the advantages of both physical and online casinos, to offer the most immersive and interactive experience for players and others who love the atmosphere of casinos.

Welcome to **CLOVERLAND, an immersive experience in a 3D virtual environment where players can socialize with bettors.**

With the advent of XR technologies, casinos are missing an immense opportunity to catch wider ranges of players by sticking to their traditional online and land-based models. Moreover, the Gaming industry already adopted those technologies but they suffer from a stunning lack of interoperability between different XR & VR equipment provider. The lack of interoperability leaves users with limited immersive experiences.

Aligned with the expectations of gamers and consumers, CLOVERLAND deeply brings visitors into an **immersive experience with high-quality graphics** made possible by “state of the art” XR technologies such as Unreal Engine (Epic Games) the world’s most advanced real-time 3D creation tool that supports the development of immersive VR and XR environment, including the creation of a private Metaverse.

Moreover, our casino will allow users of any **XR/VR technology to play and interact with each other regardless of the equipment they are using** designed to run on any web browser. Therefore, those who do not have access to the metaverse can also play and interact.

This document illustrates the vision of founders and explains the powerful new approach of Cloverland for players who want to enter into interactive digital era.





*Real extract from Alpha
version of Cloverland*

TABLE OF CONTENTS



1	Casinos without adrenaline triggers	6
2	Bringing gamebling to the digital immersive era	7
	How would you like to enter in the Cloverland casino?	7
3	CLOVERLAND beats the dealer	10
	Technologies glow up gaming	11
	Cloverland Token value & rights	13
	Cloverland NFT, the key to the safe	14
	The Cloverland NFT Marketplace	17
4	Don't look for luck, let it come to you	18
	The Big Ben Lottery	18
	Spend your time to play and earn Cloverland tokens	18
5	Who benefits from CLOVERLAND	19
6	Multiple layers of innovation	20
	Blockchain	21
	XR Technologies	27
7	Play the game vs bet on players	29
8	The challenges & opportunities of the billion dollar industries	30
	Metaverse market	32
	XR/VR headsets market	35
9	Which competitors are on the track?	35
10	CLOVERLAND's financial plan	37
11	Token allocation	39
12	Win/lose business model and more	42
	Customised gaming rooms	42
13	A trustable and legal casino	43
14	Team & strategic partners	45
15	Roadmap	46
16	Glossary	47
17	Risk factors	48



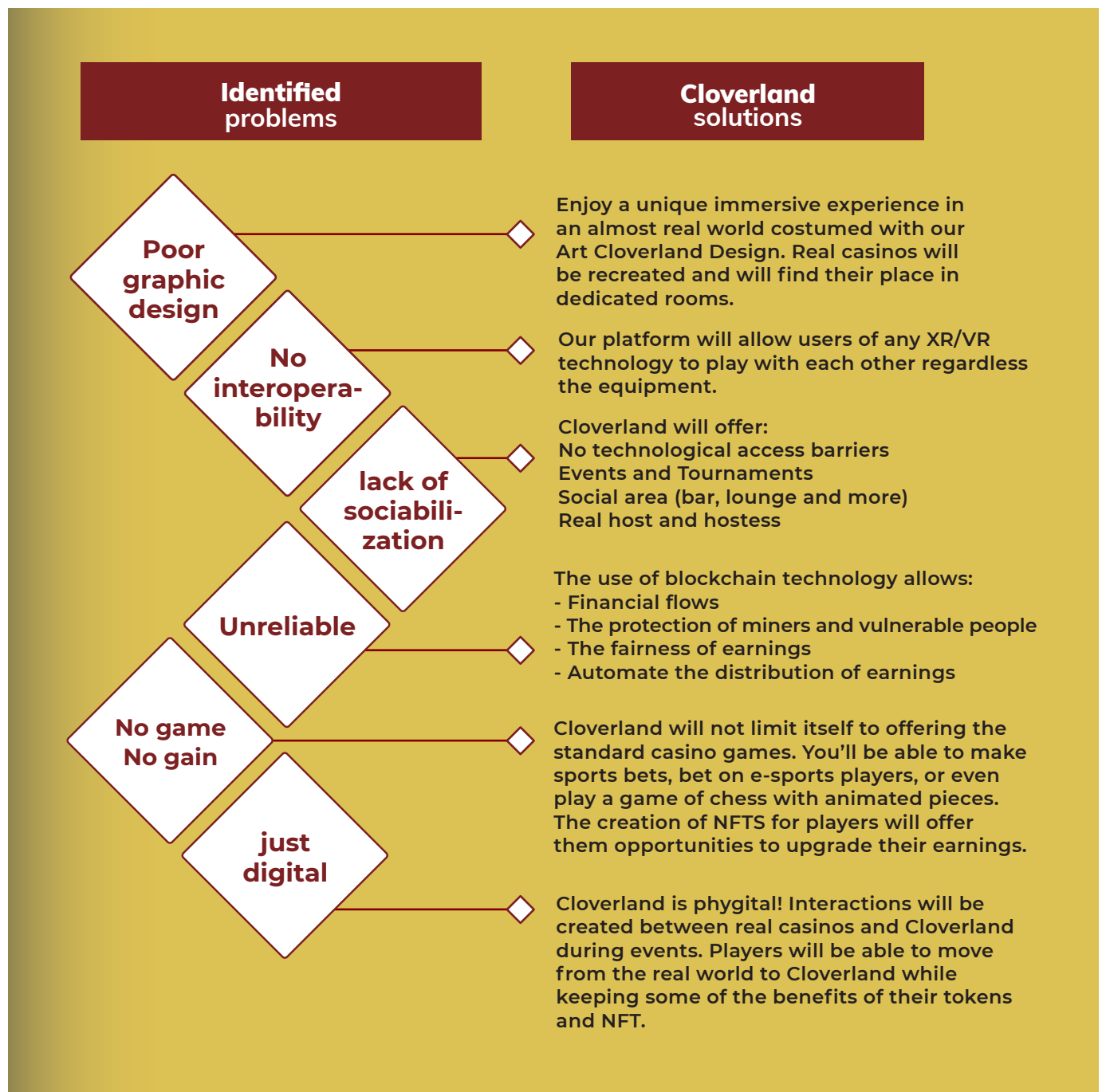
1

CASINOS WITHOUT ADRENALINE TRIGGERS

Casinos already exist in VR and Metaverse and others will emerge. Initial feedback from customers is mixed. Most often, the lack of graphic quality does not allow full immersion in the game and trust is not always assured. Out of all the solutions, we were able to identify the main problems explaining slow

adoption by the players. It is important to note that none of the players in place have provided solutions to these problems.

With a multiple technological layer's solutions to address all issues, we have created our own virtual casino, CLOVERLAND.



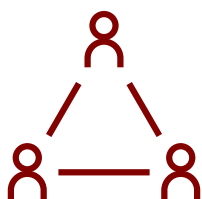
2 BRINGING GAMBLING TO THE DIGITAL IMMERSIVE ERA

CLOVERLAND will offer visitors an immersive experience with high-quality graphics made possible by VR technology. Visitors move around the metaverse casino with their avatars and socialize while competing to win on games such as poker or blackjack. In our Metaverse, every corner will be a call to entertainment, there will be no room for boredom.

A new term could be proposed Gamebling which is the merge of Gaming + Gambling terms, in fact, gambling in a digital world is

not the same user expectation. On the user point of view the gaming experience stays an entertainment experience, however when you add an incentive like gifts or fiat money as a prize it's becoming a gambling experience. It's very difficult to fix a frontier between these two worlds more when one ecosystem "Metaverse" is merging both of them.

According to the McKinsey study⁴, the five activities cited by consumers surveyed as most "enthusiastic" or "very enthusiastic" will coexist in CLOVERLAND.



SOCIAL EXPERIENCE

Our Private Metaverse CLOVERLAND will be a place to meet and discuss with other Cloverlanders by creating an immersive entertainment Metaverse.

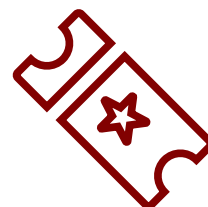


GAMEBLING (GAME + GAMBLING)

This is the heart of The Metaverse CLOVERLAND with roulette, poker, blackjack and all non-traditional gamble games coupled with mirror and staking games like poker to increase your chances of winning.

ONLINE EVENTS

Like the concerts at the International Hotel in Las Vegas, CLOVERLAND will be a training facility with shows and performances. Many other events will find their place in the casino by privatization of room. We can host corporate events, meetings, temporary gaming tournaments and even an art gallery for example.



SHOPPING MARKETPLACE CENTER

Corners of digital products from major brands will be scattered throughout the casino.



TRAVEL IN METAVERSE

Being immersed in our Metaverse as a trip to itself and an experience that everyone can enjoy.

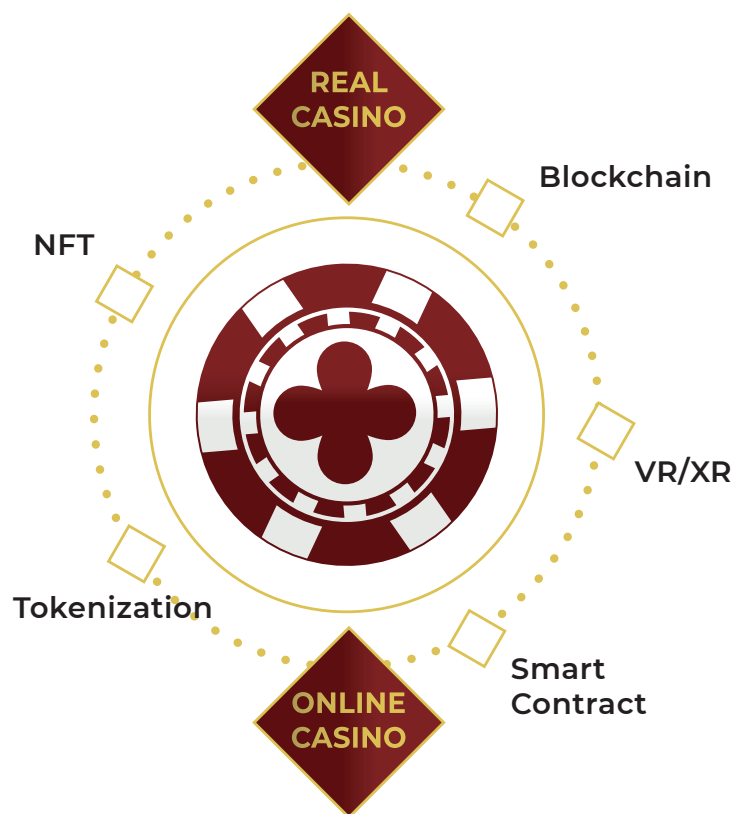
Leading Web 2.0 tech companies will likely need to start exploring the Metaverse to stay competitive, and the spotlight has prompted a new wave of investment in this emerging crypto category.

Grayscale "The metaverse" November 2021 report

CLOVERLAND will bring together all the advantages of the two worlds, real and online casinos, to offer the best experience for players and others who love the atmosphere of Las Vegas. CLOVERLAND will be immersive, no need to take a plane to find the modern style of the Wynn hotels, the flamboyance of the Caesar, or rather the old-school style of Old Town Las Vegas.

CLOVERLAND is not just a place to pass through, but the “Disneyland” of the game. Every corner will be a call for entertainment, there will be no room for boredom.

The player will be able to visit CLOVERLAND from home at any time of the day and from anywhere with no entry restrictions for their avatar. Nevertheless, the casino will remain a place of goodwill and any inappropriate behaviour within its walls will result in a ban.



CLOVERLAND, the place to be for gamers

Slot machine, is it “gambling” or “gaming”? Many people outside the industry would call it “gambling”. Within the industry, the preferred term is “gaming”. The two terms have co-existed for years.

Gambling and gaming are very similar activities; the gaming industry even uses these terms interchangeably. The main difference between these terms is that in the case of gaming, the outcome is achieved through skills and not chance, whereas in the case of gambling, the chance to win

the game is not based only on your gaming skills but includes a “luck” parameter. Indeed, paying to have a chance to improve your chance is also something that the gaming industry proposed by giving ways to users to buy particular items for it.

Many gaming activities now have gambling features and vice versa. The convergence of these two activities may make gambling more exciting for players and lead to higher levels of participation, with an important risk of losing money if there is no player control.

Cloverland is designed to meet the expectations of Gamers and Gamblers.

PARTY - REVIVE - DOWNTIME
IMMERSION - HYPE - MONEY - WIN

How would you like to enter in the Cloverland ?

✚ 3D CUSTOMIZABLE AVATARS

Cloverland allows each player to create their own avatar (character). As such, CLOVERLAND will offer to create a full-body 3D avatar with a selfie and a wide range of customisation options. With his avatar, the visitor will be able to interact with the entire CLOVERLAND community, sit at a poker and bluff table, watch a show, or simply share a drink at the bar with a friend. Hostesses, connected from their homes in the Metaverse, will welcome customers at the Casino entrance and accompany them on their tour of the premises. This dynamic aspect will entirely change

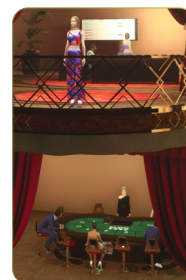
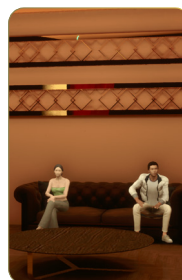
the user's experience and help them feel comfortable, understand how CLOVERLAND works and all the benefits it offers. New players will not be intimidated by more experienced players. Thanks to the chat rooms, even the most introverted will be able to meet people from all over the world.

This community experience will be enhanced through easily acquired NFTs, which give players the chance to be rewarded for their time spent in CLOVERLAND Casino. Every minute spent playing a Cloverland game or Cloverland event will increase the value of the player's NFT as well as the game.

< Clothing Library >



< Environment library >



3

CLOVERLAND BEATS THE DEALER



Advent of XR technologies combined with blockchain technology offers a way to completely change the gameplay, the betting system and how players are rewarded for their accomplishment.

Cloverland is the alchemy of new-age gambling platform and immersive gaming which provides you the adrenaline rush to beat the dealer!

CLOVERLAND

Map insight

GENRES

Casino,
Gambling,
Social, shops,
Events

GAME MECHANICS

Casino and Innovative
Games, eSport betting,
Gambling in general,
Character customization,
Gain-Ups, Lottery

DEVICE

Mobile, Web
Browsers,
VR/XR Headset

DEVELOPPERS

TRA-VERSE
Tozex
C4A

GAME MODES

Social games/
Gambling

GAME ENGINES

Unreal Engine

PLAYER NUMBER

Online
Multiplayer

ART STYLES

Big readable

MONETIZATION

Tokenisation,
NFT Marketplace,
Gambling gains

TECHNOLOGIES

Blockchain, NFT,
Tokens, VR/XR



Technologies glow up gaming

IMMERSIVE

A fully immersive 3D environment where people can interact with each other and with digital objects as if they were real.

BLOCKCHAIN

Blockchain technology will allow Cloverland to ensure fairness of earnings, secure payments, protection of customers' personal data and to protect them from fraudulent activities.

EVENT

A phygital combo through physical events open to NFT holders.

ROOMS

All the most popular casino games in real and online casinos will be present in our Cloverland Casino as well as dedicated sports betting rooms.

TOKEN

Clov Token holders will be able to create their own NFTs, play all games, participate in events such as concerts, shows, poker competitions, and enjoy Cloverland

NFT

Each visitor will be able to create their own NFTs and benefit from the associated rights and services



✦ EXPLORE DIFFERENT WORLDS

The metaverse supports an ecosystem of immersive technologies through both VR and AR alongside Extended Reality software. XR technologies allow making to make the metaverse experience more immersive for the player. This is especially appropriate for the metaverse society – where different industries and sectors are being simulated in the metaverse. Additionally, huge events such as concerts, art galleries, racing 10 games, or even plain socializing among other immersive events can be improved through the addition of XR technology in the metaverse.

With unique scenarios, tables and characters, the gambling experience has never been more customizable. Play in real-world casinos across the globe or in fantastical locations from the past, future and of ancient myths.

Throughout the game, players can choose to play at tables and casinos of their preference, the variety of backgrounds is staggering. Each background has an attached table and NFT character as well, both of which can be earned through the play to earn system.

In short, the play to earn system requires players to participate to and/or win tournaments to unlock a random NFT which provides you the ownership of wearables, accessories, VIP room access and many more.

✦ PLAY, EARN & ENJOY

Users will benefit from the Play-to-Earn game model created by Cloverland.

They have the opportunity to control real ownership of their in-game assets minted as NFTs on the blockchain. In-game items minted as NFTs and Cloverland tokens fully usable as proof of membership allows a many possibilities for the player.

Skins, wearables, characters, and other virtual items could be earned or purchased with CLOV tokens. These tokens they could be traded or sold thanks to the Cloverland NFT marketplace to offer a sustainable secondary market.

Compete in tournaments and play for keeps in single or multi-table tournaments to get more experienced and unlock new games, new characters, new tables, new universe.

Naturally, users will be able to enjoy private experience by hosting own tables and rooms to customize user's experience.

✦ COMMUNITY DRIVEN

When the community speaks, we listen. Which casino games should be added? Which casino should be in the Cloverland universe? Which tournament to bet set up? Should e-sports games be available? What promotions should we run and when? All the important decisions which will impact the community experience will be submitted to the vote of token holders. We want our community to be making the decisions which matters.

✦ EXCLUSIVE EVENTS FOR HOLDERS

In person, events will be organized to bring the community together, reward our best holders and further develop ideas.

Our first event will be hosted in a spectacular Las Vegas Casino during the Consumer Electronic Show 2023 to feature an epic casino-themed party.

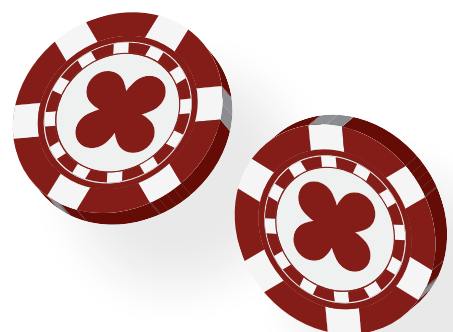
Future events are already in the pipeline and will be announced on official channels.

✦ OWN BRANDED CASINOS

Companies, licensed physical casino and enthusiasts will be able to have their own casino room in the Cloverland.

Looking long-term and setting the foundations for further development.

Players will be able to visit Cloverland from home at any time of the day and from anywhere with no entry restrictions for their avatar. Nevertheless, the casino will remain a place of goodwill, and any inappropriate behaviour within its walls will result in a ban.





The doors of Cloverland will be open to all. Any passionate fans of gambling will be able to discover highly immersive universes thanks to Cloverland XR technologies whatever the AR/VR equipment they used.

Cloverland relies on the use of Blockchain technology to create a positive economy for gambling where all services will be available only to token holders:

- ✦ Playing at all available card games and associated tournaments.
- ✦ Receive bonus and cash price.

- ✦ Create, store and exchange NFTs which represents ownership of avatars, items, wearables.
- ✦ Access to staking system which allows poker players to open part of their bankroll to investors to finance their participation in tournaments. In return, part of their winnings are paid back to those who bet on their success.
- ✦ Participate in exclusive events, tournaments and shows.
- ✦ Create your own private or public gaming room
- ✦ Coaching sessions by professionals gamblers to improve your chance to succeed.
- ✦ Enables the community to vote on new game development, new features, partnership and NFT collections.

Players will be able to exchange fiat currencies or cryptocurrencies for CLOV® Tokens at the casino entrance. The CLOVERLAND platform detects users holding CLOVERLAND Tokens and NFT holders in their decision-making processes regarding the future of the platform.

Token Name:

CloverLand

Ticker Symbol:

Clov



Decimal:

10

Token Total supply:

111 000 000

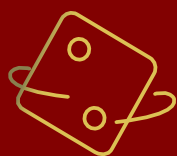
EVM Blockchain systems:

Agnostic, but first deployed on Ethereum and Polygon networks

The rights conferred

on the Clov Token

CLOVERLAND Token



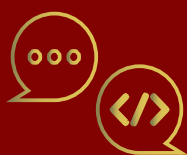
PLAYING
Cloverland Casino
games with Tokens



CREATING
and trading NFTs



RECEIVE
bonus and cashprice
in Cloverland Token



ADVISORY
right on the development
of casino activities



PARTICIPATE
in Cloverland
special events



SPECULATION
on the value of
the Cloverland Token



STAKING
of the Cloverland Token

CLOVERLAND NFT, the key to the safe

CLOVERLAND NFTs are primarily used as “access IDs”. In effect, each visitor will need to create their own NFT to gain access to all the games and services at the Casino. These “Access ID” NFTs are called “Personal Cards”. These NFTs will be used to increase the win/loss ratio on certain games, to track the time spent in the casino playing, to ensure

the traceability of financial flows and to determine the ranking of the casino. These NFTs cannot be traded or sold.

An algorithm will calculate the player’s value, which will determine his rank based on collected data (results in and out of the casino, behaviour).

Eight ranks are defined to classify players.



On the other hand, the holder of this “Personal Card” NFT will be able, if he/she wishes, to create “collectible NFTs” which will include all the player’s stats, his ranking,

and the win/loss ratio. These NFTs will have a value attributed according to the elements mentioned above and can be sold and traded on our marketplace.

Metaverse Will Overlay the Physical World

Charles Hoskinson, Founder of Cardano





PERSONAL NFT
NO EXCHANGEABLE



COLLECTIBLE NFT
EXCHANGE ON
THE MARKETPLACE



SHOW NFTs



CASINO NFTs

An easy way to create & monetize NFTs

Once you have your Cloverland tokens, each visitor will be able to play in the casino. As a "Player", they will have access to a Dashboard which will allow them to create their NFTs (Personal NFT and Collectible NFT).

In order to create a Personal NFT, the player will simply need to complete their player profile. All players, except professionals, will start with a score of 0.

On the other hand, professional players (e.g. Poker players) will fill in their results which will allow us to give them a score >0.

As the games, results and winnings progress, the player's ranking will evolve and so will the value of his Personal NFT.

The player will then have access to a design library to personalise his NFT using his Avatar as a support. A range of design options will be applicable on this support.

For professionals, our team will verify the information provided before proceeding to Minting.

At this stage, Minting can be pushed by the owner. This step guarantees the ownership of a unique digital asset that will be published on the blockchain.

Once created, the player's ranking will evolve according to the results and gains obtained. This ranking will allow leveling up the winnings made on certain games.


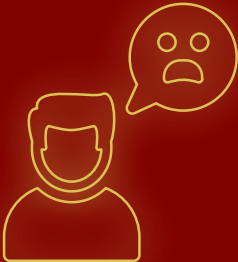



Share your Bonus Wins with other players

Once the Personal NFT is created, the player will be able to create NFT Collectibles based on their Personal NFT as explained above. Three categories of Collectibles will be offered. They will have the same characteristics as

the Personal NFT except for the time spent in the casino.

Depending on the category chosen, a reduction in value and Level Up Gaming Gains will be applied.

		
THE TWIN NFT (1 NFT) Value = Reference Value (RV) Level Up Gaming Gains = 100% From Personal NFT level Up	THE FAKE FRIENDS NFT: The good, the bad and the ugly (3 NFT) Value = 0.6xRV Level Up gaming gains = 70% From Personal NFT level Up	THE TEAM PLAYERS NFT (10 NFT) Value = 0,3xRV Level Up gaming gains = 50% From Personal NFT level Up

The Cloverland NFT Marketplace

The minted NFTs on our platform will be automatically displayed on our Marketplace with their valuation.

These NFTs cannot be traded on any other platform.

Our Marketplace will allow you to track the NFTs of all Cloverland players in real time. Their valuation will be done automatically when their results and earnings are updated. This data will appear on the marketplace.

✚ ON THIS MARKETPLACE, TWO OTHER CATEGORIES OF NFTS CAN BE PURCHASED.

“NFT Collector” in the form of Mythical Casino Artwork with brand-specific attributes. “NFT Shows” are tickets to events taking place in the casino. This category of NFTs will give access to the event and also to benefits at the event.

Only “Collector NFT” will be able to trade on the marketplace. There will be no speculation on the “Show NFT”.



4

DON'T LOOK FOR LUCK, LET IT COME TO YOU

You don't have to be a professional gamer to win, how do you do it? Simply open the casino doors to glean bonuses from Cloverland Tokens.

The Big Ben Lottery

Twice a week, when the Big Ben bell rings, a super lottery will be drawn. A number will be allocated each time you enter the casino.

If a player is present at the draw and has the correct number then he/she wins the jackpot. The prize will be calculated as a percentage of the casino's winnings since the last draw.

The player will be credited with the CLOVERLAND Token directly in their wallet.

Spend your time to play and earn Cloverland tokens

The more time you spend playing, the more tokens you are rewarded with.

A weekly tally of each player's presence on the gaming tables or slots will be established each week.

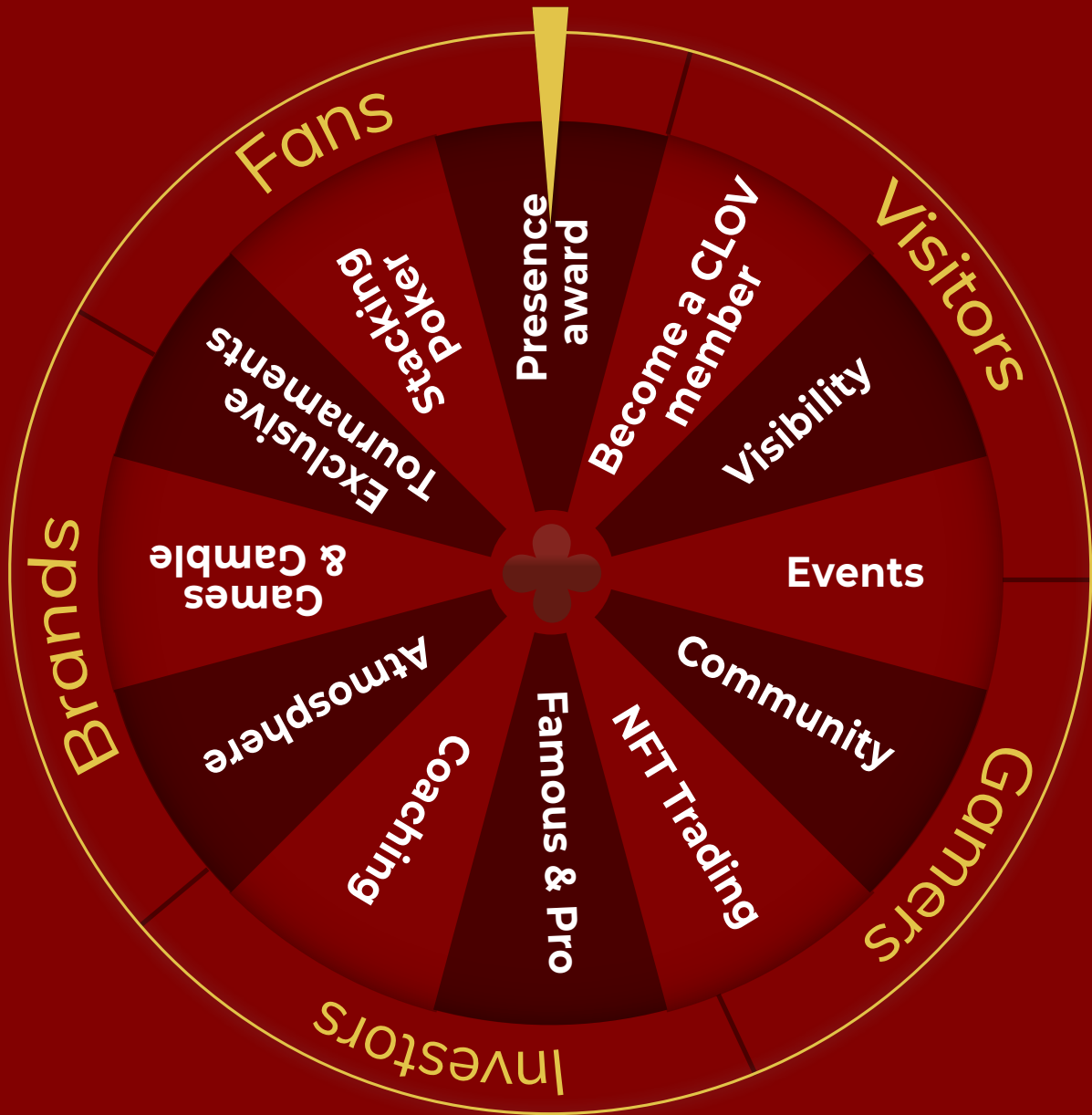
For players who have not reached gold rank, the value of time spent in the casino can be considered to upgrade their Personal NFT Card.

Outside of the NFT, a player's presence for 7 consecutive days will give the right to a Cloverland Token reward (14 days in a row to win a skin, etc.).



5

WHO BENEFITS FROM CLOVERLAND

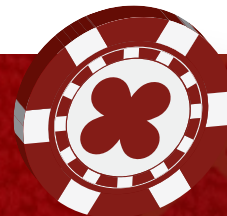


Cloverland offers a range of products for a wide audience. From fans to big brands, players, investors brands, gamers, investors and even visitors, everyone even the casual

visitor, can take advantage of the inclusive and entertaining gaming environment of Cloverland and entertaining gaming environment of Cloverland Casino.



MULTIPLE LAYERS OF INNOVATION



Blockchain

CLOVERLAND is deployed in a Blockchain network, which offers the users a safe gaming environment and an enhanced user experience. Blockchain technology allows ensuring fairness of earnings, secure payments, protection of customers' personal data and fraudulent activities.

The use of blockchain and web 3 technologies will bring guarantees, fairness and transparency to the community in the virtual world of Cloverland.

In addition, it removes result uncertainty from your online gambling experience by allowing all players to view the public ledger.

The selection of the most relevant Blockchain is an important key technology decision which will impact the entire Cloverland ecosystem, value generation and customer experience. We have conducted an analysis based on the following main criteria:

- ✚ Interoperability
- ✚ Decentralisation of network based on Nakamoto coefficient which measure the decentralization level
- ✚ Speed and cost of transaction for creation and trading of Cloverland tokens and NFTs
- ✚ Environmental impact in terms of carbon issuance

Based on those criteria, we have selected the Polygon Blockchain as the most suitable protocol for the Cloverland ecosystem.

Instead of relying on the centralized infrastructure of servers, Blockchain technology provides security doing exactly the opposite which is to decentralize execution aspects avoiding central point of failure (Distributed Denial of Service, Sybil attack, Data leaks etc.). This distributed system can make it extremely difficult and expensive to add false transactions but

relatively easy to verify valid ones. Currently, there is an important competition on Blockchain industry between protocols which renders more complicated to select a specific infrastructure due to the state of the development of the technology.

A blockchain protocol is a set of rules that dictate how the computers in the network, called nodes, should verify new transactions and add them to the ledger. The protocol uses cryptography, game theory, and economics to entice nodes to work to secure the network instead of attacking it for personal gain.

Polygon is the third generation of Blockchain and has been built as a resilient and sustainable blockchain using the core principles of security, scalability and interoperability. Polygon supports all the existing Ethereum tooling along with faster and cheaper transactions which makes it perfectly suitable for gambling.

Moreover, in terms of modularity, Polygon offers a high degree of customizability, extensibility and upgradability which allows Cloverland to not suffer from the scalability issue flowing a significant increase in Cloverland activities (users, games, multiple access, etc.;). We find a way to increase scalability without having to reduce security or decentralization level.

Regarding interoperability, Polygon allows Cloverland marketplace to connect with multiple sidechains for creation and trade of tokens and NFTs from different chains. In addition, method of validation is based on Proof-of-Stake (PoS) mechanism ensures the integrity of transactions with the same transparency as in the Ethereum Blockchain. Leading companies such as Meta (Facebook) has chosen Polygon to allow Instagram users to create their own NFTs². Recently, Marvel had a free-to-play card game based on Polygon³.



¹ <https://hackernoon.com/the-nakamoto-coefficient-and-how-it-can-impact-the-robustness-of-a-blockchain>

Taking into consideration environmental impact, Polygon is a climate positive blockchain protocol as it is going to be carbon-negative in 2023. This important evolution allows us to be fully convinced by the selection of Polygon.

Comparison with the most notable alternatives suggests that Polygon offers the most attractive set of features to build the Cloverland ecosystem. Polygon combines the best of Ethereum & sovereign blockchains in terms of interoperability, speed and transaction fees, scalability and modularity.

✚ CLOVER MULTICHAIN TOKEN:

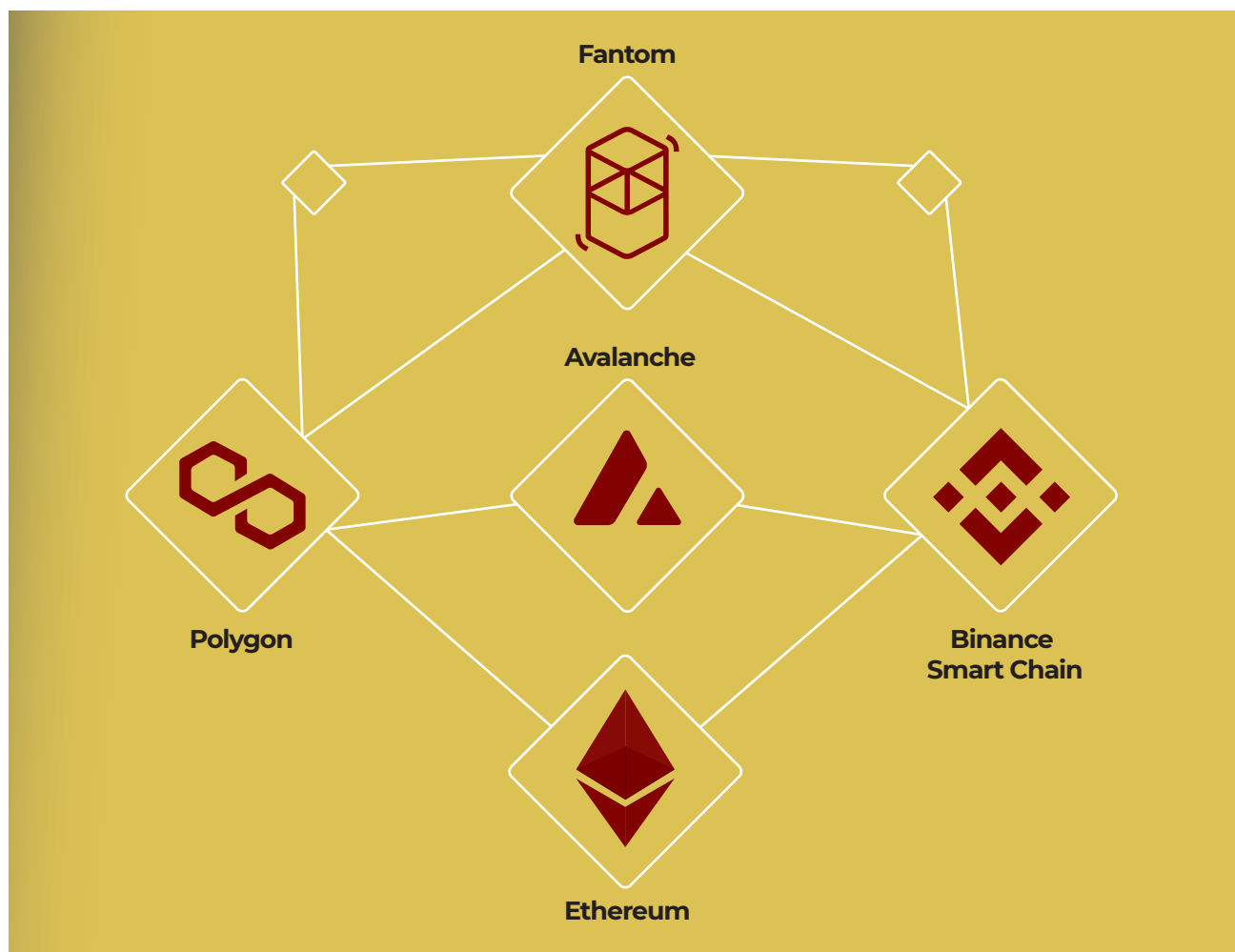
The Clover Token is an agnostic blockchain token, allowing the project to be compatible with many Blockchain networks to keep decentralization and scalability characteristics. Moreover, the decision to bring CLOV Token on other Blockchain networks bring us an important visibility to invite each crypto community to discover our project and keep the interoperability

with user wallets without facing a huge user experience issue.

At the start of the project, we have decided to launch Clover Token on Polygon sidechain and Ethereum network to keep our community able to transact on both networks. The choice of Ethereum is due to the fact that currently many Exchanges and as well users are supporting it and able to list it more easily. For such main reasons the Clover Token will be created on Polygon and Ethereum at the same time.

Other upcoming EVM Blockchain networks will be deployed time to time depending on our road map and the demand faced by our partners, clients and users too.

The CLOV token will be as well bridged to allow our token holders to switch between all compatible Blockchains. The bridge will use a Lock/Unlock smart contract scheme to guarantee the total supply on all networks.



2 <https://www.polygon.com/23068620/meta-quest-cambria-vr-headset-virtual-pet-facebook>

3 <https://www.polygon.com/23439130/marvel-snap-friend-new-battle-mode-2022>

Smart Contract: Bring Liquidity and Transparency to Gambling Metaverse:

The CLOVERLAND Metaverse is bringing the first CLOVERLAND Casino, allowing us to propose and work on the first experience from our early users "Cloverlanders". The use of Blockchain as a Trustworthy network is important to us for multiples reasons (security, immutability & decentralization) but the most important one for player is to allow our players to audit our Metaverse available Gaming liquidity.

Indeed, the current gaming online industry is powered by centralize organisations or companies who propose the gaming services. However, on the Gambling industry there is no

possibility to audit how much the company running it has on his treasury to be certain to be paid when an important prize is won.

CLOVERLAND is a private Metaverse ecosystem to keep the control on it, with specific terms and conditions of the use of the ecosystem to be compliant with existing social rules. However, the control of the liquidity generated through the gaming on our ecosystem will be completely transparent and verifiable by any users.

Our gaming architecture approach is to allow any users to check the liquidity balance of each table game (poker, blackjack and more) or electronic casino machines proposed on our CLOVERLAND Casino.

Cheating and fraud are the main disadvantages of gambling. To overcome gambling drawbacks; smart contracts on CLOVERLAND are deployed before starting the gambling game. Each smart contract is affected to one game (Slot machine, or a poker table) can be signed by each player to be authenticated and as well to request a deposit to start the game.

The terms and conditions in the smart contract are generated by the involved parties. So, once the gambling is held successfully, then the money or asset is automatically transferred to the winning player based on the terms and conditions agreed. The gambling mechanism, terms and conditions is held securely and safely for the gamer to overcome gambling disadvantages.

```
pragma solidity >0.6.1 <0.7.0;

import "@openzeppelin/contracts/math/SafeMath.sol";
import "@openzeppelin/contracts/access/Ownable.sol";

contract HonestCasino is Ownable {
    using SafeMath for uint256;

    struct GuessEntry {
        uint72 bet;
        uint16 nonce;
        uint8 number;
        uint64 blockNumber;
    }

    uint256 constant MAX_PRIZE = 200 ether; // fits in uint72

    uint16 nonce = 0;
    uint8 public prizeMultiplier = 66;
    mapping(address => GuessEntry) guesses;
```



Figure 1 - Smart Contract Casino slot machine

Cloverland NFT MARKETPLACE

The technological layers brought by Blockchain will allow us to solve KYC, transparency, fairness and player protection issues. We are currently in discussion with open-source blockchains to host our solution. The smart contracts will allow us to automate the distribution of winnings and ensure fairness.

We are working to design the best architecture allowing our marketplace to be Blockchain Network Agnostic allowing to propose our NFTs interoperable on Polygon, Binance Chain, Ethereum and Cardano in near future.



CloneX #10341
Owned by Trym_Ruud 6 favorites 368 views

Sales end october 7, 2022 at 6:29pm GMT +5:30

Current price
0.8 ~ \$ 16978.64

Price History

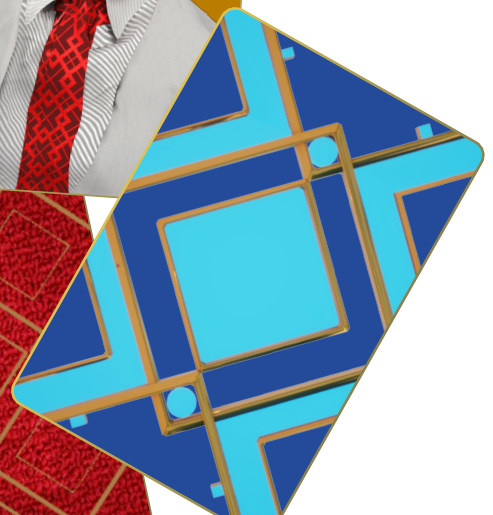
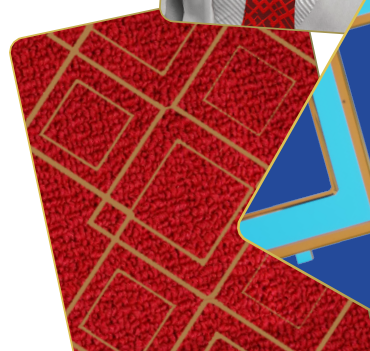
All time All time avg.price = 7.52

20
30
0

12/15

Offers

Price	USD Price	Floor Difference	Expiration	From
5.8 WETH	\$7,801.35	3% below	about 17 hours	BlackToe
5.62 WETH	\$7,559.24	6% below	about 2 hours	D264AE

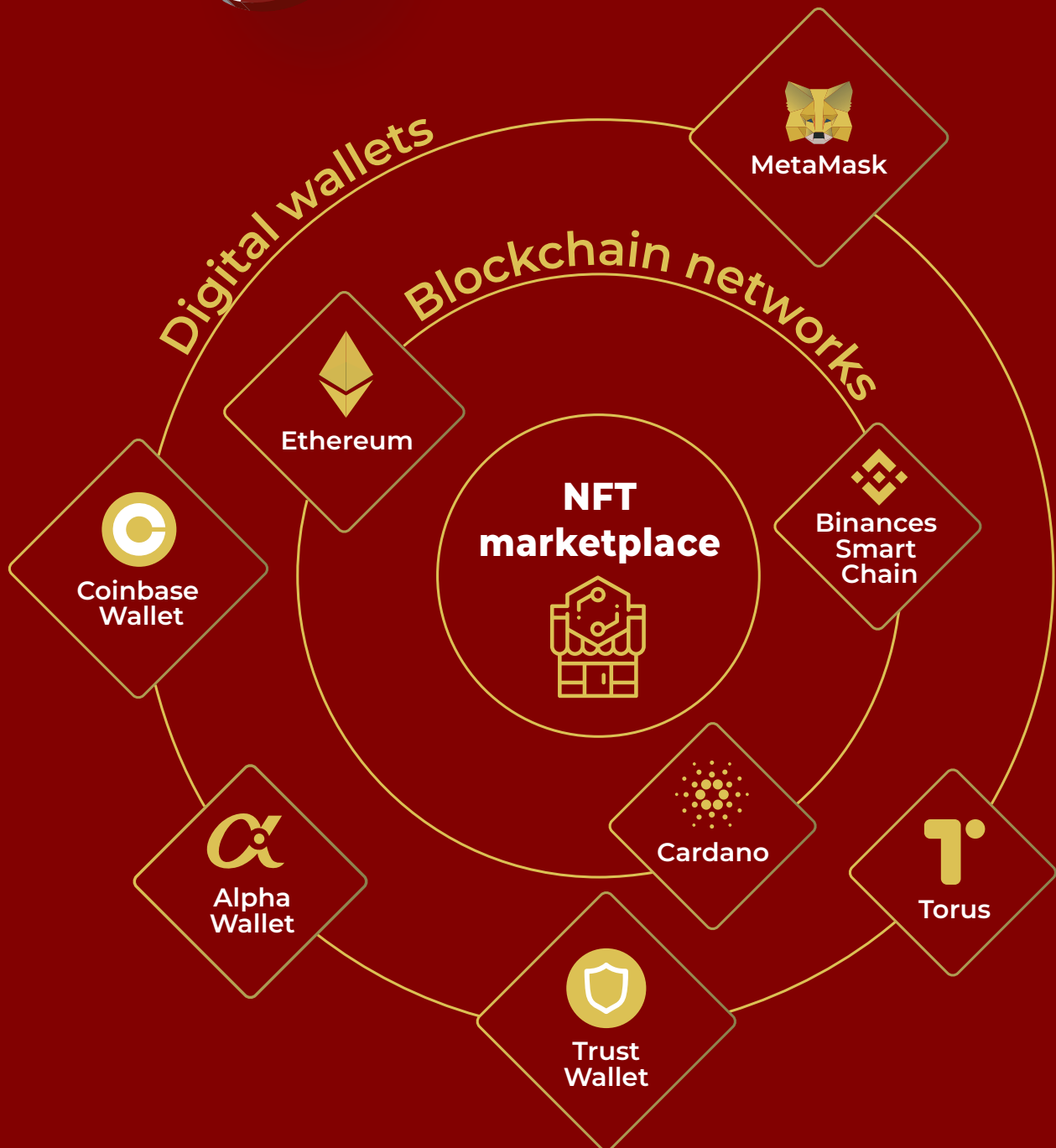
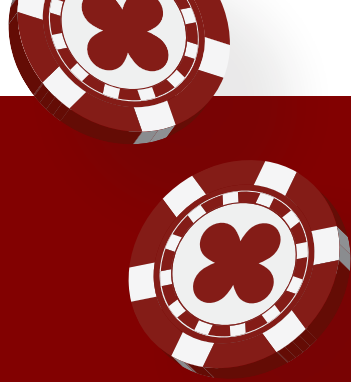


The platform is proposing a web platform interacting with different components to provide the best user experience and security to our community:

- ✦ Web and Mobile application: Both applications allow users to use different types of devices (Smartphone, Laptop, Tablet and Desktop) to be able to user our product and manage their NFTs.
- ✦ Decentralized File System Storage (IPFS): All NFTs objects derived from our ecosystem will be archived on IPFS⁴ to ensure unlimited access to owners.
- ✦ Blockchain Protocols: The use of NFT smart contracts is needed to automatize the minting and distribution process. Moreover, the Blockchain ledger is immutable and able to trace all the NFTs activities from our platform.
- ✦ MongoDB⁵ Database: Storing the no sensitive information from our marketplace activity which cannot be saved on IPFS or stored in the Blockchain Ledger. MangoDB is one of the most efficient and secure NOSQL Database on the market.

- ✦ Metamask and WEB3 wallet: Our platform will never hold any of sold NFTs. To provide such feature, we are proposing the most used wallets on the market.

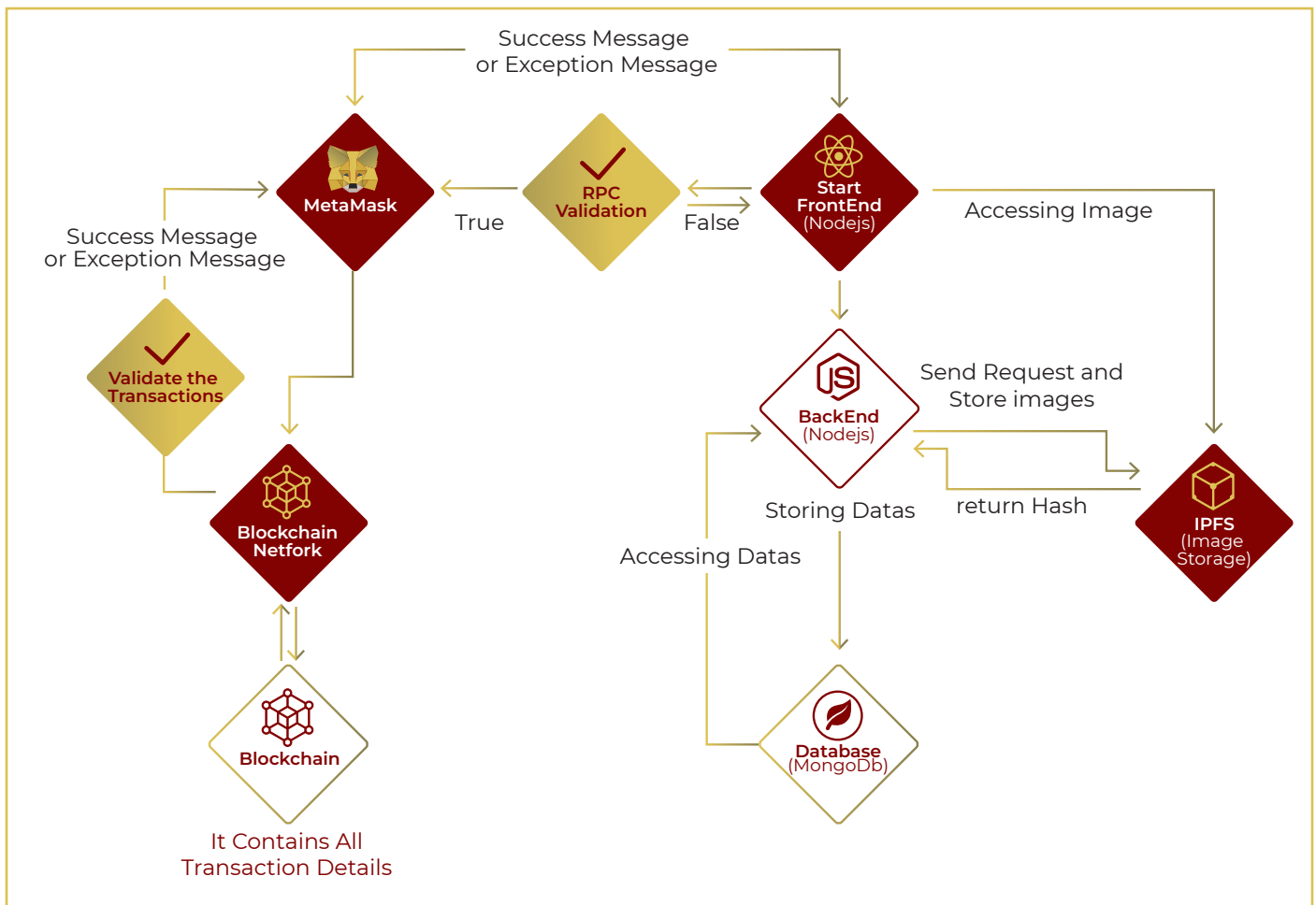




4 <https://ipfs.tech/>

5 <https://www.mongodb.com/>



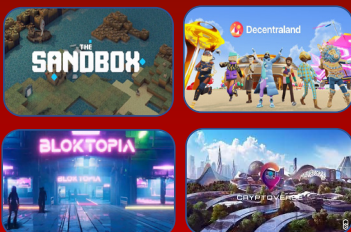


XR TECHNOLOGIES

Cloverland features support for Extended Reality technology. The metaverse supports an ecosystem of immersive technologies through both VR and AR alongside Extended Reality software. Currently the platform allows users to use virtual reality headsets and controllers. Additionally, the game can be accessed from a computer's web browser.

XR technologies used to make the experience more immersive and interactive for the player. Additionally, huge events such as concerts, art galleries, racing 10 games, or even plain socializing among other immersive events can be improved through the addition of XR technology in the metaverse.

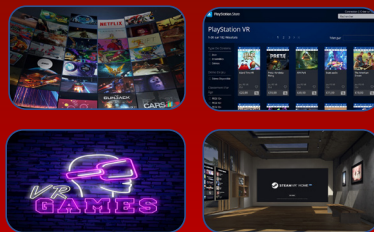
METaverse



CONSTRAINTS

- Lack of technology interoperability
- Blockchain imposed protocol
- Low crypto-assets adoption
- No NFT Marketplace
- Low attendance
- Graphic Art imposed
- Limited device access
- Expansion costs dependance

GAME STORES



ADVANTAGES

- Graphic Art free
- High attendance
- Cross-Chain

CONSTRAINTS

- Lack of technology interoperability
- No Blockchain yet
- No crypto-assets adoption

CLOVERLAND Private METaverse



ADVANTAGES

- Full technology interoperability
- Blockchain (Muti-Chain)
- Cross-Chain
- NFT Marketplace
- Native Tokens
- Graphic art free
- Expansion controlled

There were several options for deploying CLOVERLAND.

The first option would have been to set up in an existing metaverse (Sandbox, Decentraland, Blocktopia) but the technical and graphical constraints, and their low attendance for the moment, led us to eliminate this choice.

The second possible option was to develop CLOVERLAND as a game and to propose it on Games Store like STEAM, PlayStation and others. Even if this solution would allow us to quickly reach the Gamers community, we find ourselves in a similar problem as the previous one in terms of technical constraints.

So, we decided to create our own private Metaverse. Thus, we have the freedom to choose the technologies used, the graphic quality and especially the development of our solution “Full interoperable technologies”.

We will also be able to choose the partners who will want to implement in our universe according to our criteria and in controlled proportions.

And, this option will also allow us to control the respect of our obligations of filtering entries (over 18 years old among others) thanks to our own KYC.

CLOVERLAND will be the first private metaverse dedicated to gaming and gambling.

GAMBLER / GAMER Bridge

CLOVERLAND faces another challenge. We must welcome gamers and gamblers under the same banner. The motivations and interests of these two groups of users are distinct.

As much as gamers want to live an immersive, mobile and fun experience, gamblers will focus on games without wasting time moving around, in an “exclusive bettors” mode.

The CLOVERLAND metaverse will have two entrances.

Whichever gate you choose, blockchain technology, the native token “CLOV”, and NFTs will be integrated.

GAMERS:

Through this doorway, users will be able to enjoy the immersive experience of XR. They will be able to navigate as they please, interact with the different avatars present, participate in events and of course play the games they discover around them.

GAMBLERS:

On the other side of this door is a so-called light version. Indeed, the gambler will be able to choose directly from a dashboard, which game he wants to play. Once chosen, he will either be sitting on a chair in front of a slot machine if he so chooses or in front of any other game.

He will have a visual field limited to 180°. He will then be able to concentrate only on the games he will play without any other visual disturbing elements.

At any time, whether it is the gamer or the gambler, he will be able to change the game mode. In other words, a bridge will be built between the two entrances of Cloverland.

However, the mobile version will not have these 2 game modes. This version will be drawn in 2D and in “exclusive bettors” mode.

2D MOBILE VERSION

The mobile gaming market represents about 50% of this market. It seemed logical to us to develop, in parallel to the Metaverse CLOVERLAND and its casino, a 2D version on Mobile. This mobile version has the benefit to be able to be developed quickly, what will allow CLOVERLAND to be present, at the end of year 2023 at the earliest or at the beginning of year 2024, on the Gambling market with a first application. At its launch, the mobile application will be developed in 2D and will integrate our blockchain solutions, our Native Token “CLOV”, and the NFT Marketplace.

7

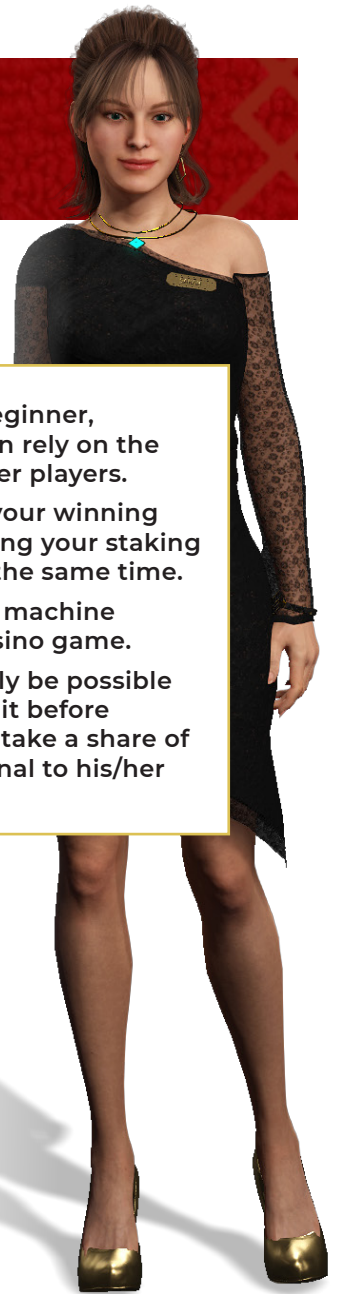
PLAY THE GAME VS BET ON PLAYERS

STACKING

Of course, each Token holder will be able to sit around a Poker, blackjack or Roulette table, but they can also choose to stake another player by paying a part of their bet.



- ✦ Whatever your level (beginner, amateur or pro), you can rely on the luck or expertise of other players.
- ✦ You can even manage your winning probabilities by spreading your staking over several players at the same time.
- ✦ This also applies to slot machine players or any other casino game.
- ✦ Staking a player will only be possible if the player authorizes it before betting. The staker will take a share of the winnings proportional to his/her investment.





CHALLENGES & OPPORTUNITIES OF BILLION DOLLAR INDUSTRIES

The global COVID-19 pandemic has been a real boom for online casinos. The global economy came to a screeching halt. However, some sectors have taken advantage of this. The online casino industry happens to be one of them, but in its case, the growth happened naturally. Indeed, the fear of contracting the virus caused a real panic and many players stopped going to

real casinos. But other players came to fill the online casinos, especially those in the gaming industry and others looking for entertainment and thrills. The attractiveness of this market at the beginning of the health crisis has continued to grow. With a turnover of 66.7 billion in 2020, the online casino market is estimated to reach 92.9 billion by 2023⁶.

ONLINE GAMES TO REACH \$158 BILLION IN REVENUE BY 2028

✚ WHY IS THIS SO POPULAR?

Online casinos have many advantages. Hundreds of players can play at the same time. No more waiting for your turn, you can immediately play your favorite casino games, whether they are table games or slots, wherever you are and whenever you want, with just an internet connection. Now you don't need to travel to play, you can do it from home. In addition, online casinos are best known for the various gifts and bonuses they offer to their players. This allows them to be considerably more competitive than real casinos and attract even more new players. The quality of service at online casinos is

second to none, and this is an additional reason for the massive migration to online gambling. Nevertheless, in 2021, in a still uncertain health context, American casinos recorded record revenues of \$53 billions⁷. A dynamic driven mainly by the success of slot machines and the growth of sports betting. The casino has not said its last word against online gambling, whose user experience is penalized by the lack of user-friendliness offered to players, and the particular atmosphere that prevails in real casinos. The casino remains a place of reference for entertainment!

MARKET SIZE OF THE CASINO AND
ONLINE GAMBLING SECTOR WORLDWIDE

231bn USD

TOTAL NUMBER OF OPEN
CASINOS WORLDWIDE

4.93k

LEADING CASINO COMPANY
BY REVENUE WORLDWIDE

MGM Resorts

Source: Statista⁸

GAMING

According to the latest data, there are approximately **3.09 billion** active video gamers worldwide. That figure has risen

by over 1 billion in just seven years (that's a 32% increase) and the number of gamers is expected to hit 3.32 billion by 2024.

6 Statista - "Size of the online gambling market in 2019 to 2023", 9 September 2020

7 <https://www.forbes.com/sites/willyakowicz/2022/02/15/us-gambling-revenue-hit-record-53-billion-in-2021/?sh=577b5f717f50>

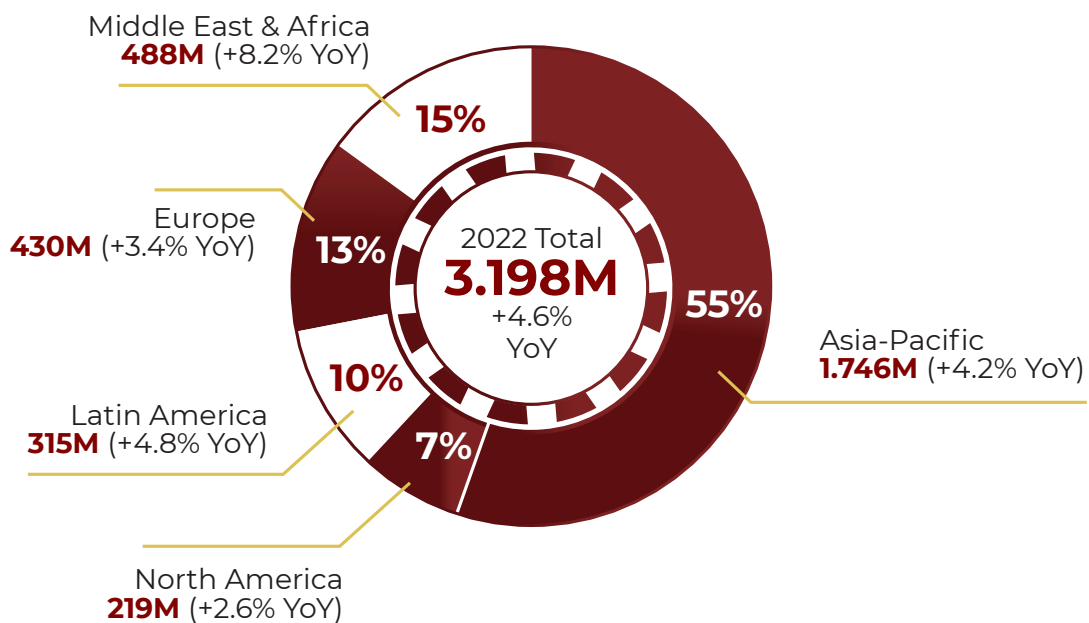
8 Statista - <https://www.statista.com/topics/1053/casinos/#dossierKeyfigures>

- ✚ Globally, there are approximately **3.09 billion** active video game players.
- ✚ By 2024, there are expected to be **3.32 billion** gamers worldwide.
- ✚ The US has **over 3,000** e-sports players.
- ✚ Asia is home to almost **1.5 billion** gamers.
- ✚ **55%** of males are gamers.

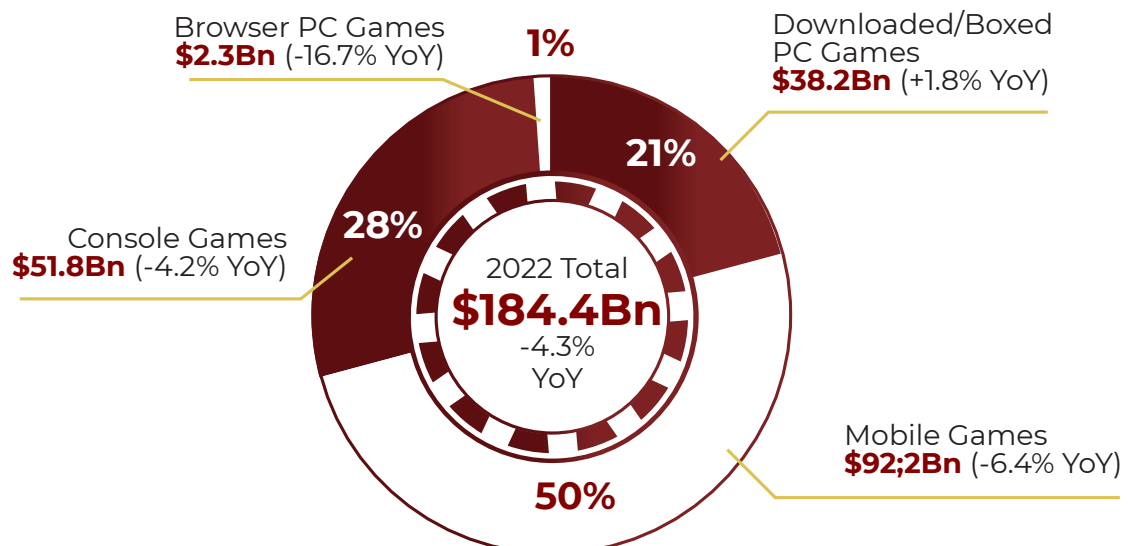


GAMING IS BIGGER THAN MOVIES AND MUSIC COMBINED

2022 Global Players Per Region



2022 Global Games Market Per Segment





- ✦ **52%** of gamers subscribe to at least one gaming service.
- ✦ The games market is expected to grow from \$179.1 billion in 2020 to **\$211.2 billion** by 2025, at a growth rate of 3.4%⁹.
- ✦ The sum of revenues generated from 2020 to 2022 is nearly **\$43 billion**⁹.



Metaverse & Extend Reality

- ✦ A new world is opening to us thanks to the Metaverse,
- ✦ A virtual world where everything can be created,

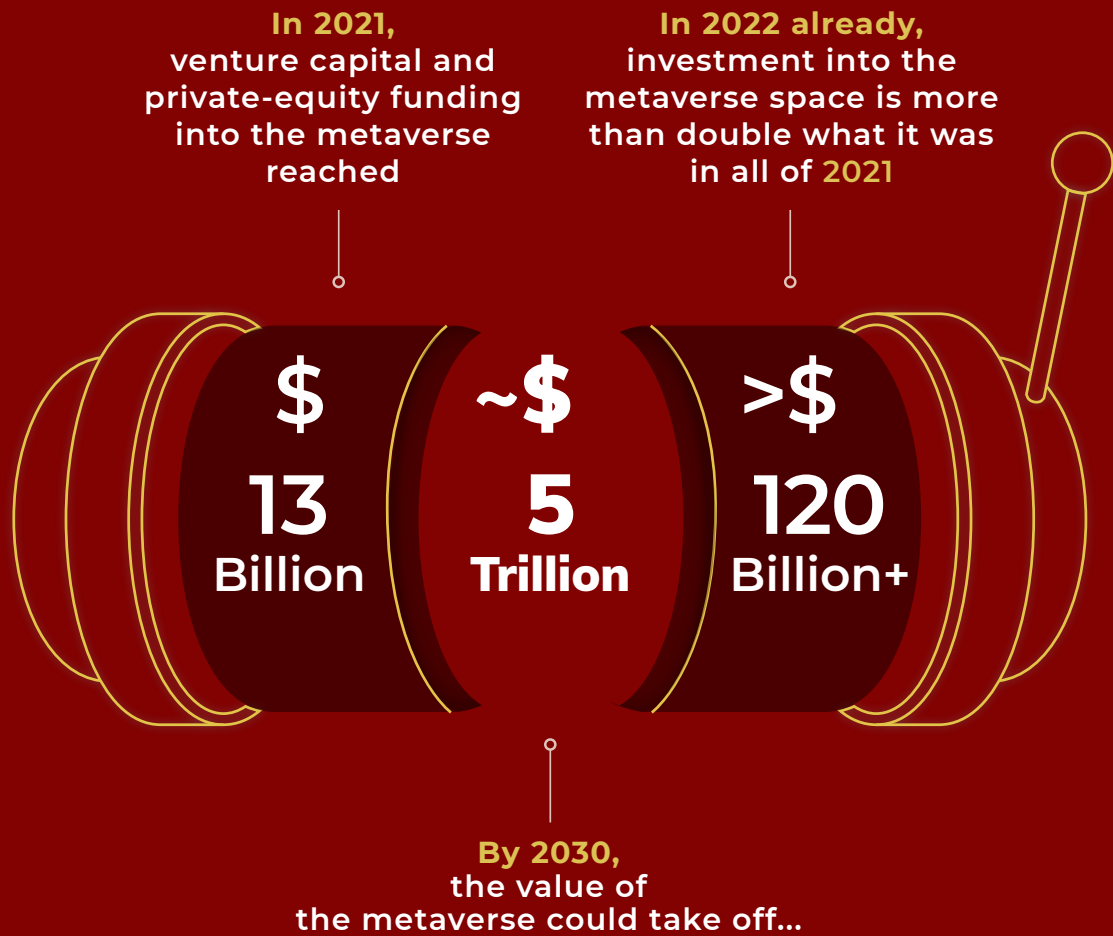
- ✦ A world accessible to all,
And Cloverland has chosen this new virtual world to deploy its casino.

METaverse MARKET

The metaverse is the next great technological revolution. It is attracting online game makers, social networks and other technology leaders.

The global Metaverse revenue opportunity could approach \$800 billion in 2024, up from about \$500 billion in 2020, according to Bloomberg Intelligence and data from Newzoo, IDC, PWC, Statista and Two Circles. Online game and gaming hardware manufacturers alone could exceed \$400 billion in 2024.

What's the opportunity ?



Consumers and brands are already engaging



Of consumers
are excited about transitioning
their everyday activities
to the metaverse



Of metaverse-aware
companies say
they are adopters

Extract from the article "The Metaverse Market in 2030: key figures and winning sectors"

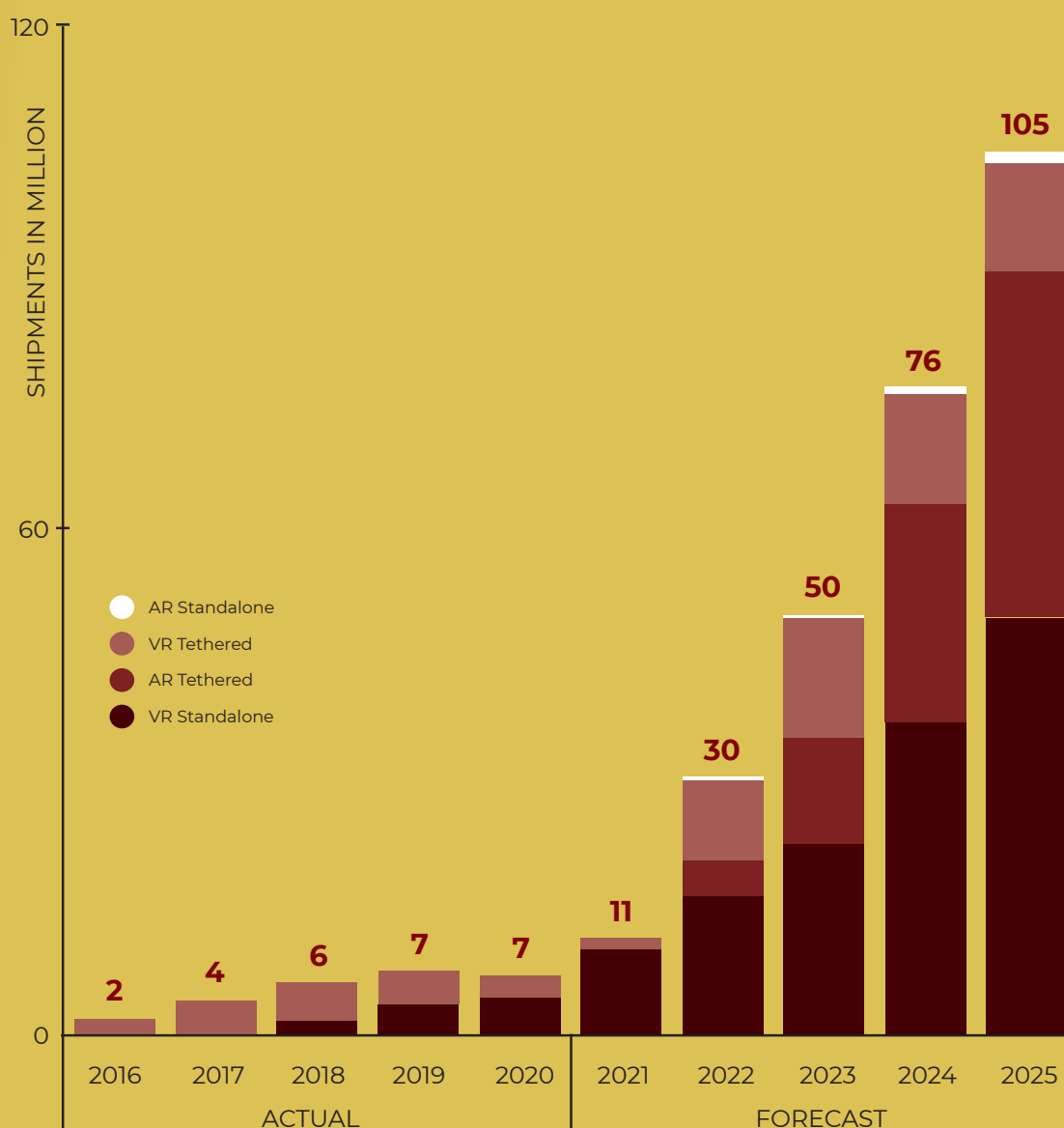
XR/VR HEADSETS MARKET

The deployment of virtual reality and the metaverse is underway. Global sales of Extended Reality (XR) headsets are set to explode over the next four years. According to Counterpoint, they are expected to increase almost tenfold, from 11 million units in 2021 to 105 million in 2025. The adoption of virtual

reality (VR) headsets accelerated in 2020 and 2021, thanks in particular to the strong performance of the Oculus Quest 2 (recently renamed Meta Quest 2 after Facebook's name change) in the consumer market and the DPVR and Pico in the enterprise market.

105 Million XR Headsets in 2025⁴

Global XR (VR/AR) Headset
Forecast by Device Type, 2016 to 2025



Source : Counterpoint's Global XR (VR/AR) Forecast, Dec 2021

¹⁰ <https://www.blogdumoderateur.com/marche-metaverse-2030-chiffres-cles/>

9

WHICH COMPETITORS ARE ON THE TRACK?

Cloverland has identified 3 categories of competitors in the gaming ecosystem which can develop their own project in the coming years.

Direct competitors are already present in a metaverse (The Sandbox and Decentraland) or have developed as VR games. None of them combine the use of VR, blockchain, tokens and NFTs. Metaverse players (ICE Poker, Crypto Casino Club, the aquarium) suffer from low attendance. And VR games are not built to migrate to metaverse; nor to use Tokens. However, we are keeping an eye on these structures and a possible pivot.

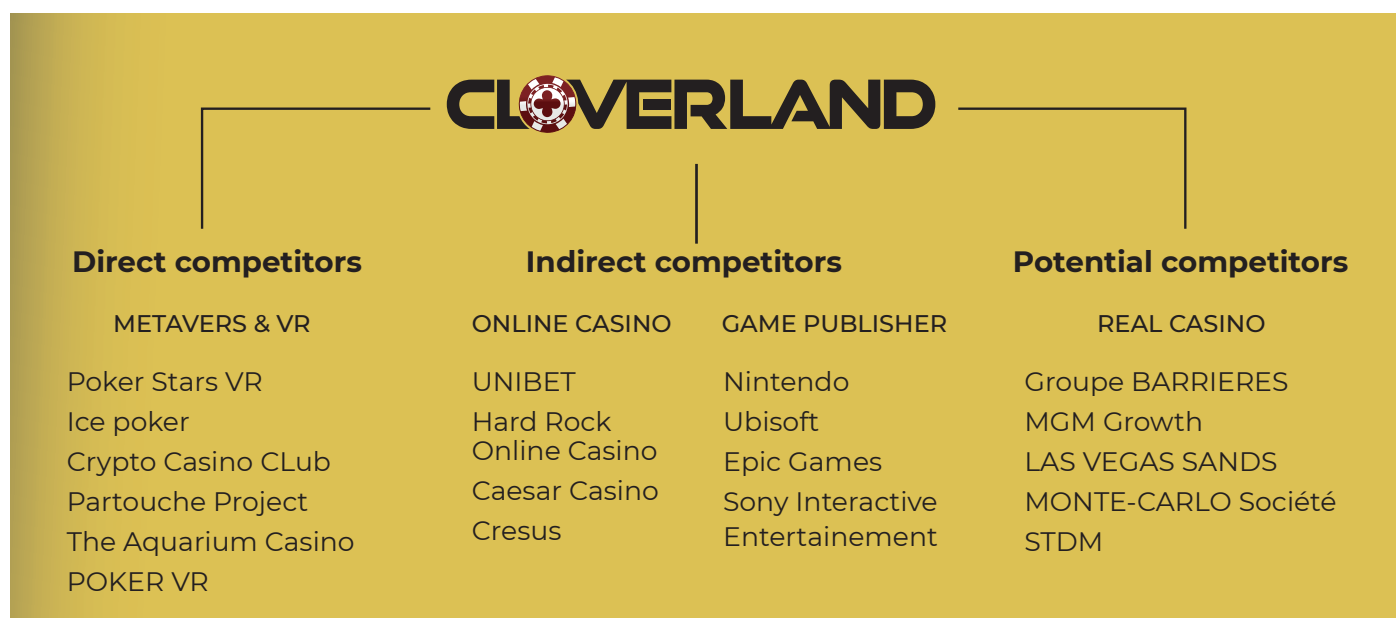
Indirect competitors are the online casinos that could switch to VR and Metaverse, but this would require them to redevelop their entire platform, which leaves us well ahead of the game.

Elements of the metaverse, such as persistent digital worlds and digital avatars, are elements

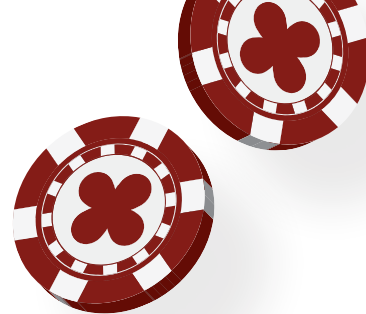
that are already present in a number of game experiences today (second life, Minecraft, Roblox, World of Warcraft) so the shift from traditional gaming to elements of the metaverse will not be a major change for players.

So, game publishers such as Nintendo and Sony, Ubisoft are also well positioned and equipped to lead this race to the metaverse because of their experience in designing and creating immersive game experiences.

And the **potential competitors**, who are mostly opportunity resources for our project. Indeed, we consider the actual casinos as potential competitors. Except for Groupe Partouche, which has already made announcements without having shown anything, the other casinos around the world have not claimed a future presence in the Metaverse. These casinos are potential partners to whom we will offer to create dedicated rooms in our Cloverland casino by modelling their universe with our graphic touch.



This competitor analysis positions us as a Game Changer in the casino ecosystem by offering a solution optimized by a technological combo.



	CLOVERLAND	POKERSTAR VR	ICE POKER	CCC*	PARTOUCHE PROJECT	THE AQUARIUM CASINO	POKER VR
XR/VR	XR VR	VR	XR	XR	XR	XR	XR
Crypto							
Event							
Reliable							
HGQ							
NFT							
Market-place							
Interoperability							

* Crypto Casino Club
 * Announced
 * High Graphic Quality

10 CLOVERLAND'S FINANCIAL PLAN

To achieve this vision, Cloverland aims to raise at least \$1.5 million (soft cap) to primarily further develop the casino's core games in VR, generate traction through marketing, address regulatory constraints, hire highly qualified professional ambassadors and provide market exposure to the gaming

and casino industry. If this amount is not raised, investors will have the opportunity to take back their contribution and be fully reimbursed. The maximum amount needed to achieve all our objectives and ambitions for the entire development project is estimated at \$3.5 million (Hard cap).

TOKEN SYMBOL	CLOVERLAND TOKEN
Soft cap	\$1.500.000
Hard cap	\$3.500.000
Total supply	111.000.000
EVM Blockchain protocols	Ethereum & Polygon
Devises	FIAT (EUR, CHF, GBP, JPY), ETH, BSC, BUSD, USDT
Public Listing price	\$0.10
Lock-up Periods (Team & Private Sale)	12 months from the first Flash sale

ROUND OF FUNDRAISING	TARGET	UNIT VALUE
Private Sale	Individuals & Family offices	\$0.04
Las Vegas Flash Sale	Individuals & Corporate	\$0.06
Flash sale - second round	Individuals & Corporate	\$0.08
Second Market	Individuals	\$0.10

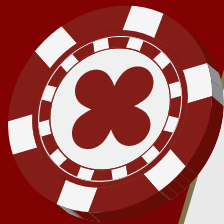




PRIVATE SALE

It offers the possibility to invest as Early Contributors in the future of Cloverland at an early stage, and to benefit from preferential conditions. Specific investment packages have been designed accordingly.

Start date: Q3 2022
End date: 31 January – 02 pm CET
Minimum investment: **\$50.000**
Price per Token
(including bonuses): **\$0.04**
Price per Token on the secondary
market (including bonus): **\$0.10**



LAS VEGAS 72H PRIVATE FLASH SALE

Start date: **Q1 2023**
End date: **Q1 2023**
Minimum investment: **\$1000**
Maximum number of Investors: **150**
Price per Token
(including bonuses): **\$0.06**
Expected minimum funding
amount: **\$150.000**



MACAO 48H FLASH PUBLIC SALE

Start date: **Q3 2023 - 02pm CET**
End date: **Q3 2023 - 02pm CET**
Minimum investment: **\$10**
Maximum number of Investors:
Unlimited
Price per Token (including
bonuses): **\$0.08**
Expected minimum funding
amount: **\$850 000**



11 TOKEN ALLOCATION



To ensure the deployment of the Casino Cloverland in the Metaverse, the team decided to structure the contribution in several rounds.

The operation is conducted by the Company JM2 Cloverland Gaming SAS register under number 709952 having its registered office at 8 Avenida Anacaona, Torre Maz Azul, Los Cacicazgos, Dominican Republic.

Allocation of tokens will be made to ensure well expansion of Cloverland ecosystem and accordingly to the following breakdown.

Flash sales • 45%

Flash sales allows to expand the numbers of contributors who deeply believe in the capacity of Cloverland to be a pioneer. We aim to build a highly engaged and sustainable community to ensure that we fulfil the Founder's vision.

The community will play a key role in the development of CLOVERLAND.

Private Investors • 15%

Private investors will be allowed to unlock their tokens 12 months after the Las Vegas Private Flash Sale. The mechanism invested is implemented on the smart contract to guarantee it.

CLOVERLAND

Development Fund • 13%

Cloverland Development Fund (CDF) has been set up to sustain the future expansion of the ecosystem across new games and ensure the smooth flow across the ecosystem. The MCF will also receive any remaining unsold portion of tokens at the ITO ending date.

Business Partners • 10%

Cloverland wants to create more inclusion for the business partners by allowing them to benefit from a proof of partnership by receiving an amount of Cloverland Tokens which could be used only for the development of their gambling universe, casino, games

and services. Cloverland Tokens are at the heart of the ecosystem as an ID access and utility token.

Cloverland community building • 5%

The Airdrop & Bounty program awards our



first community members for participating in our ecosystem by spreading it around the world to contribute to his awareness.

Team & advisors • 6%

Dedicated team tokens will be used to reward team members and advisors for their work and achievements made in favour of the project. This allocation will be distributed not earlier than one year after the ending date of completion of the ITO.

Founders • 6%

Clover comes from the vision of the founders, who aims to transform the gambling experience fundamentally in an immersive gaming. Founders will receive dedicated tokens not earlier than 1 year after the ending date of completion of the ITO.





12 EARLIER WIN/LOSE FYI BUSINESS MODEL AND MORE

The business model is primarily based on the Win/Lose profits of the casino, as are all real and online casino models. Revenues are supplemented by fees from Token issuance, NFT creation, sale or trading and products sold at our partners' corners.

A virtual casino does not mean that it does not have to follow the same rules as a real casino. At Cloverland we understand this. Developing

a business model based on multiple revenue streams will allow us to ensure the sustainability of the casino with an adequate cash pool for the distribution of winnings, investment in R&D, and sufficient resources to cover the internal expenses of running the business.

Cloverland's strong fundamentals are also a guarantee that the Cloverland Token's valuation will evolve over the long term.



CUSTOMISED GAMING ROOMS

Dedicated rooms will be offered on a long-term rental basis to real casinos (4.93k)

Cloverland generate revenue from the sale of NFTs.

We plan to sell NFTs of unique skin designs for holographic and virtual assets such as one-of-a-kind designs for Black Jack tables, roulette tables, slot machines, decks of cards, casino chips, in-game avatar clothing, and wearables.

We plan to do revenue sharing agreements with 3D artists, celebrities and influencers that will list NFTs for sale in our store.

Benefits from having a double side B2C and B2B business model:

- ✚ B2C segment is a free-to-play social casino model where we will generate revenue from sales of in-game casino chips, transaction fee on each bet.

- ✚ B2B segment is a SaaS model where we expect to generate revenue from technology licensing fees and revenue sharing fees from both, social casinos and for-money licensed casinos. SaaS clients will be required to be licensed in each state where they want to launch Casino games and pay a setup fee of \$25,000 plus a monthly fee of \$5,000 per game with increasing scales based on the number of players.

A mobile version for market penetration

In order to impose our brand but especially to generate revenues quickly, a mobile application will be launched before the launch of the Cloverland metaverse in order to generate revenues from the first quarter of 2024.

13 A TRUSTABLE AND LEGAL CASINO

From the protection of minors to the fairness of the games offered, a license obtained by a casino operator from the authorities of a country is a guarantee of trust. Casinos, whether online or in a Metaverse, are no exception to this rule.

Cloverland has begun the process of obtaining a gaming licence even though no international regulations have yet been issued, let alone for the Metaverse.

By using blockchain technology, Cloverland will guarantee:



Be confident to be Lucky

In a game of chance, players rely on luck, or chance, to determine the outcome of the game.

In real casinos, the flipping of a card, the throwing of a die or the spinning of a roulette wheel are all governed by luck. For example, some formulas are known to be able to predict dice rolls with greater accuracy, which is a problem.

Online gambling thanks to new technologies meets the player's need for security.

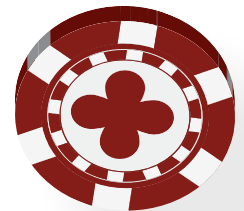
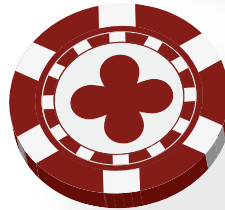
The random number generator, or RNG, algorithm ensures the transparency and fairness of the results of online casino games. RNG ensures fairness of the games.

RNG-based games are powered by chance-based technologies, namely a vector of random numbers.

CLOVERLAND has to guarantee the total transparency of our games. Our main goal is to prove that the game is completely unbiased and does not play in favor of any party.

RNG audits confirm that each game is incorruptible and operates under fair conditions.

CLOVERLAND's algorithm will be audited by one of the three independent certification labs that test and certify games (BMM, Gaming Labs International, iTech Labs).



14 TEAM & STRATEGIC PARTNERS

The CLOVERLAND project is led by a team of experts in Gaming, Technology and Finance, reinforced by partners in Web3 engineering, 3D development and game design.



Rémy OZCAN
Public Relations Manager



Christophe OZCAN
Technical Blockchain Manager



Eilla LEFÈVRE
Development Director



Caroline LEGOFF
Communication Director



Alberto REYES BAEZ
Lawyer



Franck BRUNEAU
Game Director



Maurice DJAMASSE
XR Developer



Aneley CÀCERES
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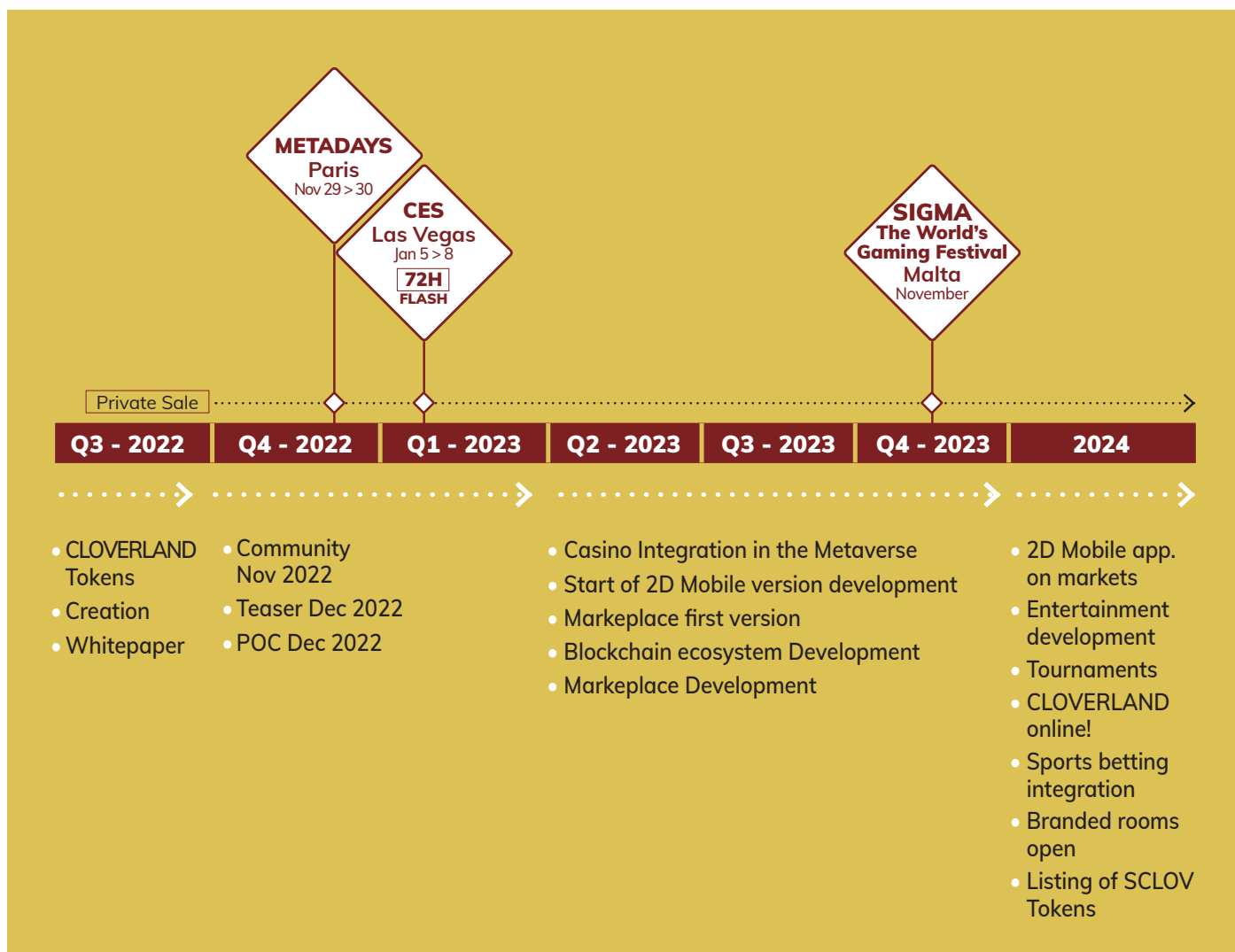
TOZEX

TRAVERSE
VR Studio & Metaverse

15 ROADMAP

Our roadmap is intended to provide interested parties with the best scenario for project development. It is a forward-looking roadmap that is subject to change as developments, criteria and/or market conditions change.

Although our aim is to meet the deadlines, the planned launch is subject to the team doing its utmost to follow the roadmap described below.



16 GLOSSARY

Bankroll

A «bankroll» is the amount of money that a person has allocated to play poker with.

Bitcoin (BTC)

Digital currency and payment system using peer-to-peer transactions verified by network nodes and registered in a public distributed ledger called Blockchain.

Blockchain

Bound chain of blocks validated by consensus and stored in a distributed ledger.

Bots

Bots are computers that use mathematics and player knowledge to try to beat real human players.

Buy-in

In *poker* and gaming “*buying in*» is the process of entering a tournament that requires an up-front payment.

Cryptocurrency

Virtual currency based on Blockchain.

The value of the cryptocurrency is not created or guaranteed by a central bank or authority, but by a decentralized, cryptographically secured system designed to ensure the user confidence.

Examples of cryptocurrencies are Bitcoin, Ether or Stellar Lumens.

Ether(ETH)

Cryptocurrency for operating the distributed application platform Ethereum.

FIAT

Fiat money is a government-issued currency.

MINTING an NFT

Minting an NFT is, in more simple terms, uniquely publishing your token on the blockchain to make it purchasable.

NFT

A **non-fungible token (NFT)** is a non-interchangeable unit of data stored on a blockchain, a form of digital ledger, that can be sold and traded.

Smart Contract

Blockchains can be programmed to automate business processes (e.g. making payments) for different entities. A smart contract is a computerized transaction protocol that automatically executes the terms of a contract upon a Blockchain once the predefined conditions are met.

Staking

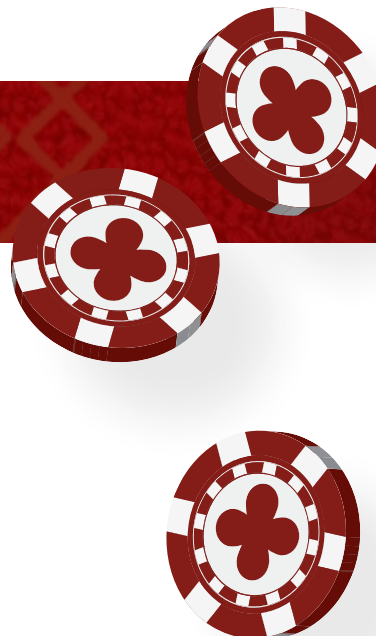
Staking refers to investing in a player by paying a portion of their buy-in, against a portion of their winnings.

VR

Virtual Reality (VR) is a simulated experience that can be similar to or completely different from the real world.

WSOP

World Series Of Poker is a series of poker tournaments held annually in Las Vegas and, since 2004, sponsored by Caesars Entertainment.



17 RISK FACTORS

PLEASE READ THIS ENTIRE SECTION AND DO NOT TAKE ANY ACTIONS UNTIL YOU FINISH IT.

Readers must be aware that the WhitePaper and/or Light Paper was developed by founders and advisors based on their respective best knowledge of the current state of the Blockchain technology that is developing at high speed and by its nature will evolve rapidly and which continue to present new challenges and risks. Therefore, it may be changed and modified discretionary from time to time. The Whitepaper could be updated from time to time, the latest version is available at the official website.

This WhitePaper does not constitute a prospectus, an offer nor an invitation to sell shares, securities or rights belonging to the Company or any related or associated company.

Accordingly, this Whitepaper and/or Light Paper does not constitute investment advice nor an invitation to invest in any security or financial instrument of any nature whatsoever. In particular is not in accordance with or subject to laws or regulations of any jurisdiction prohibits restricts transactions of digital tokens. It is, therefore, the responsibility of each potential token holder to determine whether in the token Cloverland is in the relevant jurisdiction and the same applies to the use of token functionality or to any transaction with or the token.

No investment, legal, tax, regulatory, financial, accounting or other advice is offered nor is the intent to provide the sole basis for any assessment of participation in the token generation event. To the extent that a person wishes to participate in the Cloverland of tokens from the perspective of an investor or saver, the assumption in this White Paper and its future versions is at any time that such person has previously sought legal, investment, tax, accounting advices, and other advice, assuming full risk for any consequences thereof. In addition, it is, at all times, the sole responsibility of such person to ensure that participating in the token generation event is compliant with the laws to which such persons are subject to.

Since the nature of a token and its legal qualification are still under development from a global perspective and may also differ considerably from one jurisdiction, to another, not all individuals from all jurisdictions are expected to be allowed to participate.

The company does this to prevent these individuals from inadvertently making non-compliant transactions regarding the Cloverland tokens. Please note that such exclusion does not imply that the company assumes that such a transaction would be inconsistent with laws applicable in such jurisdiction. However, the Company uses its discretion to invest resources wisely and limit potential risk for token holders.

No financial information contained in these White Paper and Light Paper has been audited. Financial statements, estimates and financial details contained in the White Paper and Light Paper constitute, in part, future-oriented statements or information that involve known or unknown risks and uncertainties and that are in part based on assumptions, which, in whole or in part may be erroneous and may give rise to substantially different developments in the financial statements, estimates and financial details referred to in this White Paper and Light Paper and their future versions.

We aim to use English to disseminate additional information about Cloverland token and further developments. From time to time, information may be translated into other languages. Readers of the White Paper and Light Paper should be aware that some of the information may be inadvertently omitted or misinterpreted, leading to errors and misinterpretation. The accuracy of such alternative communications cannot be guaranteed. In the event of a conflict or inconsistency between the translation(s) and the original language, the English language provisions of the document shall prevail.

PURCHASER SHOULD CAREFULLY CONSIDER AND EVALUATE EACH OF THE FOLLOWING RISK FACTORS BEFORE DECIDING TO PARTICIPATE IN THE TOKEN

CROWDS CLOV. THEY SHOULD ASSESS THE MERITS AND RELEVANCE OF AN INVESTMENT.

THE FOLLOWING DOES NOT PURPORT TO BE A COMPLETE SUMMARY OF ALL THE RISKS ASSOCIATED WITH AN INVESTMENT IN THE TOKEN. POTENTIAL INVESTORS SHOULD DISCUSS AN EVENTUAL INVESTMENT WITH THEIR PROFESSIONAL ADVISORS.

NO ONE WHO IS NOT PREPARED TO LOSE ITS ENTIRE INVESTMENT SHOULD PURCHASE A TOKEN. CAPITALIZED TERMS USED BUT NOT DEFINED HEREIN SHALL HAVE THE MEANING ASSIGNED IN THE PRESENT DOCUMENT. BY PURCHASING, HOLDING AND USING TOKENS, PURCHASER EXPRESSLY ACKNOWLEDGES TO UNDERSTAND AND ASSUME THE FOLLOWING RISKS:

HIGHLY SPECULATIVE INVESTMENT RISK

Cryptocurrency transactions are highly speculative and present the risk of total loss of the invested capital. In addition, the fact that there is a certain opacity in the cryptocurrency market, as well as the fact that regulations to date are very limited, if not non-existent, means that there are certain risks of manipulation with insider trading.

VOLATILITY RISK

The value of a token investment may fluctuate and the magnitude of such fluctuation is difficult to predict. There is no guarantee and no assurance can be given that the targeted returns of said investment will be met or that any other strategic objectives will be achieved.

RISKS ASSOCIATING WITH THE DEVELOPMENT OF NEW TECHNOLOGIES

The Platform will use a new technology. There is no guarantee that such technology will be bug-free or accepted by the market. Thus, even should the Cloverland Platform becomes operational, Tokens may be exposed to risks of theft, loss, malfunction, or reputational risk, one of which can significantly degrade the value of such instrument.

ETHEREUM, POLYGON PROTOCOL RISK

Tokens and the CLOVERLAND Platform are based on Blockchain protocol. Any malfunction, breakdown or abandonment of

the Ethereum protocol may have a significant negative effect on the CLOVERLAND Platform or Tokens and their value. In addition, advances in cryptography, or technical advances such as the development of quantum computing, could present risks to Tokens or the Platform by making ineffective the cryptographic consensus mechanism that underpins the Polygon protocol. Smart contract concepts, underlying software application and software platform (i.e. the Ethereum Blockchain) are still in an early development stage and unproven. There is no warranty or assurance that the process for creating Tokens will be uninterrupted or error-free and there is an inherent risk that the software could contain defects, weaknesses, vulnerabilities, viruses or bugs causing, among other things, the complete loss of Tokens.

RISK OF DISSOLUTION OF THE COMPANY OR PLATFORM

It is possible that, due to any reason, including, but not limited to, an unfavourable fluctuation in the value of the CLOVERLAND tokens® (or other cryptographic and fiat currencies), because of a negative adoption of the Cloverland Platform, the failure of commercial relationships, or intellectual property ownership challenges, the Platform may no longer be viable to operate and the Company may dissolve.

REGULATORY RISKS

Government authorities and bodies, at all levels and in all countries, have a considerable influence on the and investment environment of tokens. Any future regulation, whether French or foreign, on the cryptocurrency market may lead to a limitation of the possibility to hold and/or exchange of cryptocurrencies, which may have a significant impact on the price and liquidity of cryptocurrencies. The extent and types of future changes in the regulatory environment and the impact of additional regulations are unknown and difficult to predict.

RISKS RELATED TO MARKETS AND OTHER UNCERTAIN EVENTS

Cryptocurrency investments may suffer significant losses in case of disruption of conventional markets or cryptocurrency market in general. Other more or less extraordinary and/or unpredictable events may cause a rupture with the historical

prices of some cryptocurrencies. Failure of communication systems and disruption of the decentralized network also present a significant risk.

COUNTERPARTY RISK

The purchaser is exposed to a counterparty risk when entering into a transaction with the Company, specially, if the company is not able to fulfil its obligations. In addition, the Company does business with a number of counterparties to source cryptocurrencies, respectively official currencies that are the subject of transactions with the Client. In this context, the Purchaser is exposed to the risks of default, including bankruptcy incurred by a counterparty of the Company which may lead to the impossibility for the Company to deliver cryptocurrencies and/or official currencies despite the Purchaser's advance payment. Being specified that the Contract between the Purchaser and the Company excludes any liability of the Company in case of the impossibility to deliver cryptocurrencies and/or official currency.

RISK OF TRANSACTIONS RELATED TO THE BLOCKCHAIN

Most cryptocurrencies are based on the technology of the Blockchain. This technology is not adapted to the growing volume of transactions of certain cryptocurrencies. Thus, there is a high risk of delays or blockage in the execution of certain transactions.

RISKS RELATED TO THE PRIVATE KEYS AND CYBERSECURITY

Anyone who holds a private key can dispose of it at his discretion. In this context, theft, loss or hacking of private keys means the permanent loss of cryptocurrencies. Therefore, the Purchaser is well advised to (i) keep his private keys in a safe location, offline, and (ii) regularly update the security of his computer systems.

CYBERSECURITY RISKS

This includes transaction information and the sensitive personal information of the Purchasers. Service providers used by the Company, may also use, store, and transmit such information. The Company intends to implement detailed Cybersecurity policies and procedures and an incident response plan designed to protect these information and prevent data loss and security breaches.

However, such measures cannot provide absolute security. Breach of the Company's information systems may cause sensitive information related to transactions to be lost or stolen.

RISK OF ALTERNATIVE NETWORKS

Alternative networks could be established in an attempt to facilitate services. Cloverland Platform may compete with these alternative networks. This could negatively impact the Platform, the Token and its value.

RISK OF HARD FORK AND TOKEN SWAP

The CLOVERLAND Platform will require significant development works where it could undergo significant conceptual, technical and commercial changes before its launch. As part of the development, a Token upgrade (hard fork of Token) or swap into a new one may be required and if the Purchaser decides not to participate in such event, he may no longer be able to use his Tokens and all non-upgraded Tokens may lose their full functionality.

RISK OF UNSATISFACTION OF PLATFORM DEVELOPMENT

For a number of reasons, not all purchasers' expectations regarding the Platform or Token function can be met on the launch date, including changes to the design, implementation and execution of the Platform.

For a number of reasons, not all purchasers' expectations concerning the Platform or Token's function can be met on the launch date. Moreover, the value of the Cloverland token is strongly correlated to the existence of Cloverland Platform and network, which has not yet been implemented. In this perspective, Cloverland token may lose part or all of their value if the Platform and/or network is never fully developed.

TAX CONSIDERATIONS

There is no established practice regarding the taxation of gains on cryptocurrencies whether in Santa Domingo or abroad. In addition, existing practices may fluctuate. It is the responsibility of the Client to seek relevant tax advice to measure the tax impact of contemplated transactions and comply with its tax obligations.

LIQUIDITY RISKS RELATED TO SECONDARY MARKET

In global context of the development of digital assets in the European Union as well as in other geographical regions of the world, registration of Santa Domingo token® on cryptographic exchange platforms may not be allowed or made possible for a discretionary reason from cryptographic exchange platforms. This situation could lead to liquidity risk related to the existence of very limited secondary market. As a result, subscribers may not be able to sell their Cloverland token® easily or at a price that would provide them with a valuation gain.

UNANTICIPATED RISKS

Cryptographic tokens such as Cloverland token are based on a young technology. In addition to the risks included in this section, there are other risks associated with the purchase, holding and using of Cloverland Tokens, including others that the Company cannot anticipate.



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