

INNOVATIONS LIMITED

## **The Most Consequential Gift & Reward Platform in the world**

[www.cashtoken.ng](http://www.cashtoken.ng) is one of the CashToken Tripod Celebration platforms where businesses, agents and customers create, interact and maintain CashToken accounts.

**The Research:** CeLD Commissioned a Patronage Optimization Research to find “The most potent emotional disposition of a consumer, which will best trigger increased, repeat and sustainable patronage of goods and services.

**The Result:** We found that ‘What the average consumer really wants is an opportunity for Life-Changing Cash reward at every point of patronage’

**The Product:** The CashToken is a proprietary electronic reward commodity that offers opportunity for Life-Changing Cash Reward and guaranteed cash for insurance and pension to customers of any business.

**The Company:** CeLD Innovations Limited is Africa’s 1st Cash Reward as-a-Service Company. CeLD has established a Unified Cash Reward Platform that run on a groundbreaking Product called ‘**The CashToken**’.

**The Cost:** One CashToken costs only **N30.00k** (Thirty Naira)

**One CashToken Can Change the life of your customer or beneficiary!!!**

## **CashToken Opportunities : Businesses , Governments , Cooperatives and Associations**

1. Performance Based Cash Reward Platform
2. Offer of Life-Changing Cash Opportunities to customers on every patronage
3. Guaranteed Cash for Insurance & Pension
4. Development of Beneficiary Emotional Equity
5. Year round top of the mind engagement with customers
6. Customer Loyalty Investment Optimization
7. Unprecedented New Revenue Generation
8. Access to CashToken SME Fund (Interest Free)
9. Access to Data
10. Elimination of regulatory requirements

## CashToken Reward Profile (The Power of a Single CashToken)





Win Profile	Customers	Businesses	Agents (SSP)
Direct Cash Win Opportunity	N5,000-N100m	10% of Customer's wins	Perpetual 5% of Customers wins (See T&C)
Guaranteed Cash for Insurance & Pension	20% of Cost of CashToken	Nil	
CashToken SME Fund (Interest Free)	Nil	5% of all CashToken Revenues (Sole Proprietors and SMEs only)	5% of all CashToken Revenues (Sole Proprietors and SMEs only)
Freebees & Extras	<a href="http://www.cashtokennation.com">www.cashtokennation.com</a>	<a href="http://www.cashtokennation.com">www.cashtokennation.com</a>	<a href="http://www.cashtokennation.com">www.cashtokennation.com</a>
Commissions	Nil	Nil	3%
CashToken Bond4Life	Nil	5% of all Customers wins	

**The CashToken National Draws: Optimum Integrity:**

**Life Changing Cash Opportunity: Up to 100 Million Win Every Friday Night**

**CASHTOKEN NATIONAL**  
**DRAWS @ 8PM**

**AIT | CHANNELS | NTA**

<p><b>₦5,000 - ₦100,000,000</b></p> <p>Minimum      Maximum</p>	<p><b>Guaranteed Cash for Insurance</b></p> <p>20% of CashToken Sales Value</p>
<p>Cash alerts in CashToken Win Accounts</p> <p>Powered By </p>	<p>Cash alerts in Beneficiaries Insurance Accounts</p> <p>Powered By </p>
<p>PLATFORM AUDIT BY: </p>	<p>DRAWS ARE AUDITED BY: </p>

Activity	Time	Auditors	Win Payments (Win-Accounts)
National CashToken Draws	8pm Nigerian Time (Cut-off by 7.45 pm)	1. Alexander Forbes 2. NLRC 3. CPC	1. KeyStone Bank (Lead Bank) 2. GTB Bank 3. Heritage Bank 4. First Bank

### **Guaranteed Cash for iInsurance / iPension (Contribution from every CashToken)**

Type of Insurance /Pension	Cost (Funded from CashToken Rewards Monthly)	Underwriters (Co-underwriters)	Financial Services Aggregator	Benefit
General Insurance	N650	1. Cornerstone 2. Royal Exchange Insurance 3. KBL Insurance	UIC Innovations Limited	1. Life Cover : N300,000 2. Personal Accident : N300,000 3. Hospital Cash : N50,000
Health Insurance	N1000	1. Aiico Multishield 2. Royal Exchange Health	UIC Innovations Limited	Primary Care Only
iPension (Long term savings)	As may be requested by business	1. Keystone Bank 2. First Bank 3. Heritage	UIC Innovations Limited	Interest on Savings
iSavings (Short Term Savings)	As may be requested by business	1. Keystone Bank 2. First Bank 3. Heritage	UIC Innovations Limited	Interest on Savings

### **List of CashToken Gift & Reward Channels**

1. The CashToken Gift and Reward Shop ([www.cashtoken.gift](http://www.cashtoken.gift)) and mobile app
2. The CashToken Corporate Rewards Platform ([www.cashtoken.ng](http://www.cashtoken.ng)) and mobile app
3. CashToken Gift & Redemption USSD Code \*7111#
4. [www.cashtokennation.com](http://www.cashtokennation.com)
5. eCommerce Platforms and Online Gift Shops
6. All Nigerian Banks USSD
7. All POS Terminals