

# **TODAY'S FUTURE**

Project "International and Regional Information and Marketing Centers "Cooperation""

02-2025, extended, with functional modules examples

Simple solutions to complex problems

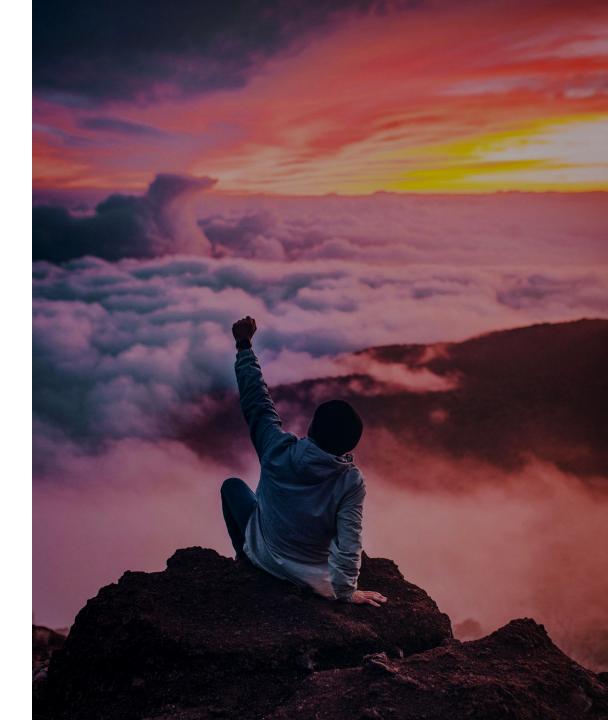
### **PRESENTATION AIM**

To introduce potential investors to the proposed project in order to attract the necessary funds for the development of additional platform modules and the rapid launch of the system into operation. Mechanism for raising funds through investing in utility tokens of the project as a modern analogue of bonds.

## **PROJECT GOAL**

To create an international digital platform (ecosystem) that through the marketplace:

- will allow registered participants to buy what they need, sell what they offer to others;
- will unite the interaction of business, the population, and government bodies;
- will provide a synthesis of modern payment instruments with an alternative innovative payment system (without using money);
- will provide everyone with access to digital means of payment without collateral, without commissions, without interest, without differences in conversion;
- will provide a guaranteed permanent passive income to its participants.



### ANNOTATION

#### **Dear partners!**

We inform you about the creation of a working prototype of a global digital platform-ecosystem, which is fundamentally capable of changing, simplifying, improving the life of everyone: a person, an enterprise, a government agency.

- 1. For everyone: it is a tool for self-determination and self-realization with access to the necessary amount of resources.
- 2. For business: it is a source of constant orders for your products, modernization and expansion of production.
- 3. For government bodies: it is a solution to problems. Namely: financing of programs for development and restoration of territories; increasing social standards; no need for external loans; improving infrastructure; creating long-term use facilities; sustainable development of territories and strengthening of relations.

The developed model radically changes the rules of interaction in society and the functioning of the financial system that have been established for decades, opens access to the necessary source of payments for everyone, leads to the transformation of entire industries, changes stereotypes, and leads to a change in the global technological order.

The project is 90% ready for operation.

We invite you to become a financial partner of the project, to contribute to the creation of a public economy, on the terms of entering the project "at cost" in order to receive passive income and increase the capitalization of invested assets. More detailed information about the terms of participation and the project as a whole is presented in this presentation.



#### **STATEMENTS**

- 1. The solutions proposed in this presentation are not an instant solution to all the problems of the financial system.
- 2. Everything new takes time to gradually develop, establish itself in the market, and build trust.
- 3. The proposed solutions do not allow tax evasion.
- 4. The proposed solutions do not call for violating current legislation.
- 5. The context of words, phrases, and abbreviations with double meanings must be clarified for a specific case.
- 6. There is no criticism of anyone or anything. There are no calls to abandon the past and present.
- 7. A natural transformation is proposed through the use of modern services with innovative solutions.
- 8. All open questions are answered in the text.
- 9. Well-known facts are stated, the current state is analyzed, simple additional better solutions are proposed.
- 10. Counterarguments must be substantiated, compared with the proposal in order to understand the differences and the proposed conveniences.
- 11. For easier perception of information, it is recommended to follow the rule: reproduce any process from the very beginning, remember how it is now, record the inconveniences, compare with the proposed solution.
- 12. Sometimes, to see a solution of a problem, you need to rise above existing stereotypes.
- 13. All stereotypes that cannot be realized or explained from the very beginning are false. And cannot be perceived as arguments "For" or "Against".
- 1. The proposed solutions are a synthesis (combination) of knowledge in various sectors of the economy, finance, production, technology, science and international law.
- 2. The entire complex of information in this presentation may raise additional questions. The availability of answers, arguments and explanations for each point is guaranteed, if necessary.
- 1. All technical solutions have working prototypes and can be tested online independently.



#### DEFINITIONS

Alternative Payment System (APS) is a digital settlement and accounting system that complements the monetary system, the basis and source of accounting units, in which there are digital means of settlement that are not connected in any way with fiat money or cryptocurrencies.

**Multi-level marketing (MLM)** is an automated information system for multi-level accounting of referees and referrals with the calculation of remuneration for each for a recommendation on a transaction that took place.

Business process management (BPM) is an automated system for managing any information flows.

**Token security** is the accrual of digital settlement and accounting units on the cost of acquired tokens, which can be used for mutual settlements in the ecosystem.

**Information and Marketing Center (IMC)** is a local online and offline representative office of an international trading platform, serving participants in its area (registration, handling requests, assistance in finding partners)

**International Trading Platform (I&R IMC)** is a digital information resource for publishing announcements about offers and needs of participants; searching for what is needed; order processing service; monitoring their execution and closing of transactions.

Token is a digital record in the Issuer's system on the token owner's right to receive a certain service, service or other asset in the amount of the token value; and receive a monetary reward in accordance with the terms of token redemption.

**Digital platform-ecosystem** is a software complex united into a single environment, providing users with access to various services and opportunities, satisfying their needs for a certain set of services.

**Digital Settlement and Accounting Unit (DSAU)** is an electronic record in the system for recording the exchange value of any assets, as a means of mutual settlement, complementing money; issued automatically during a transaction; always backed by a product or service. **Fiat** – any legal tender in the form of official national or foreign currency.



## **TABLE OF CONTENTS**

## PREREQUISITES FOR THE PROJECT

#### **2 PROJECT BUSINESS IDEA DESCRIPTION**





International and Regional Information and Marketing Centers "Cooperation", I&R IMC

# PREREQUISITES FOR THE PROJECT

Simple solutions to complex problems



#### WHAT WE HAVE: FACTS

## **Global Markets**

# **8** billion

According to international statistics, this is the number of inhabitants on the Earth since February 2022.

#### Digitalization



businesses actively use digital technologies to automate processes, sales, marketing and communication with clients.

# Robotization up to 800 mln. 30%

jobs could disappear due to automation and robotization of industrial business processes by 2030.

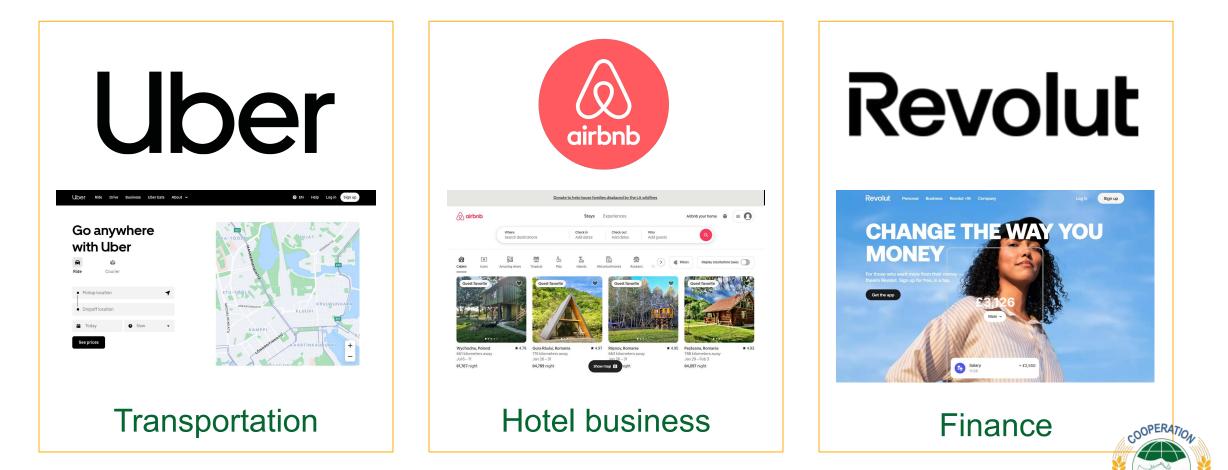
#### **Energy dependence**

энергии тратится на работу компьютеров (обеспечение работы сетей, зарядки устройств и т.п.)



#### WHAT WE HAVE: EXAMPLES

Digital platforms are significantly changing business processes across entire industries.



#### WHAT WE HAVE: TRENDS

# Information is the gold of the 21st century

Information becomes valuable. It is difficult to track its movement (there are no borders). The volumes of information increase significantly.

01

#### **NBIKS**

Synthesis of Nano-, Bio-, Info-, Cogno-technologies. Developed countries of the world are actively working in this direction. These are breakthrough technologies, including management of the masses

of the population. Change of the technological order.



#### **Digital platforms**

As information ecosystems. With a full set of tools for business processes. Lead to the transformation of entire sectors of the economy and business technologies.

#### **Multipolar world**

Destruction of stable markets. Slogans about a multipolar world. Changes in the base of reserve currencies. Requests for international settlements in national currencies.



#### Alternative payment systems

Globalization. Financial crises. Force the creation of new accounting and settlement systems that complement the monetary one.



#### **Public Economy**

Society's demand for transformation of decision-making mechanisms; respect for everyone's interests. Leads to a change in the ideology of relationships in the world.



# OFFER

#### Create a Digital Platform of the I&R IMC



International and Regional Information and Marketing Centers "Cooperation", I&R IMC

# PROJECT BUSINESS IDEA DESCRIPTION

Simple solutions to complex problems



# WHAT HAPPENS IF ...?

markets will collapse;
the financial system will grind to a halt;
energy supplies will be in short supply;
or all of these things will happen at once.

WHAT ALTERNATIVE DO WE HAVE FOR SUSTAINABLE INTERACTION?

#### PROBLEM



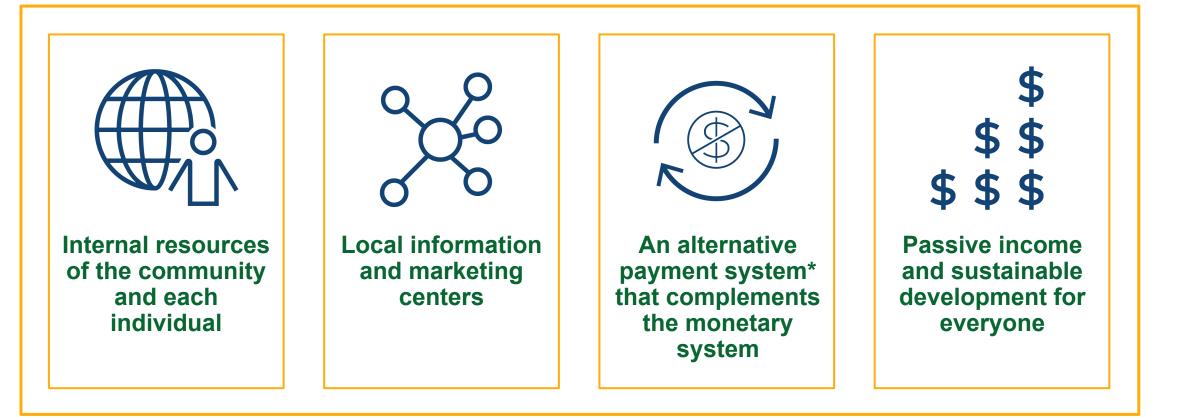
The financial system is one of the most important systems of interaction between the state, business, population, and the outside world. In the event of a problem or financial crisis, at the moment, the financial system does not have a reserve (alternative) settlement system for society.

IMPORTANT! The experience gained by humanity in overcoming the consequences of challenges proves the need to have reserve (alternative) life support, protection, and defense systems. The financial system also requires a reserve option.



### SOLUTION

Information technologies provide the opportunity to create a digital platform-ecosystem that will unite:



\*Alternative payment system (APS) is a fundamentally different settlement and accounting system, the basis and source of accounting units in which are digital means of settlement that are in no way connected with fiat money or cryptocurrencies.



## **DIGITAL PLATFORM-ECOSYSTEM**

#### It has significant features:



Buying and selling without money



Accounting units are always provided with goods. Stable pricing



The ability to receive more orders and increase production volumes



Automatic search for partners for deals



Keeping track of orders and communicating with clients in a single environment





Payments, loans, conversion without commissions and without collateral

Instant crediting of funds without



 $\mathbf{N}$ 

7

Conducting international settlements in national and digital currencies

intermediaries

S ∠ S Buying what you need



%

Getting passive income



Access to guaranteed lifetime wealth



The opportunity to be independent and self-actualize



Significant reduction in automation and process time



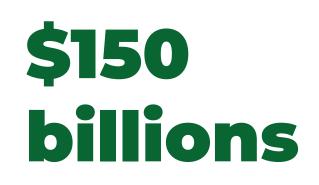
All necessary services in a single environment.

#### **MARKET ANALYSIS: DOMESTIC MARKET OF UKRAINE**

# \$400 billions

#### **Commodity market**

Retail Trade and Consumer Spending Indicators for 2021.



#### **Services market**

Volume of the domestic services market in 2021.

# \$80 billions

#### **Transaction market**

The amount of domestic money transfers for 2021.



#### **MARKET ANALYSIS: GLOBAL EXTERNAL MARKET**

# \$23,1 trillions

#### **Commodity market**

Total volume of world trade in 2021.

\$5,5 trillions

#### **Services market**

The volume of the international services market in 2021.

# \$700 billions

#### **Transaction market**

Total volume of international money transfers according to the World Bank for 2021.



## **WORLD EXCHANGE STATISTICS**

More than 30% of world trade is based on barter. Exchange transactions are actively used in the work of:

450 000

companies in the USA

**70 000** companies in Switzerland

**18%** economy in Argentina





all Fortune 500 companies

**8/10** media companies

65%

from all firms on the New York Stock Exchange



### **TARGET AUDIENCE AND POTENTIAL PARTICIPANTS**





Citizens

The system provides the opportunity to exchange what you have for what you need (without using money). Saved is earned. Every person in the community matters.



#### **States**

The state should naturally be present among citizens, without interfering with their life and development. But remain the guarantor and regulator of the opportunity to live in a civilized country.

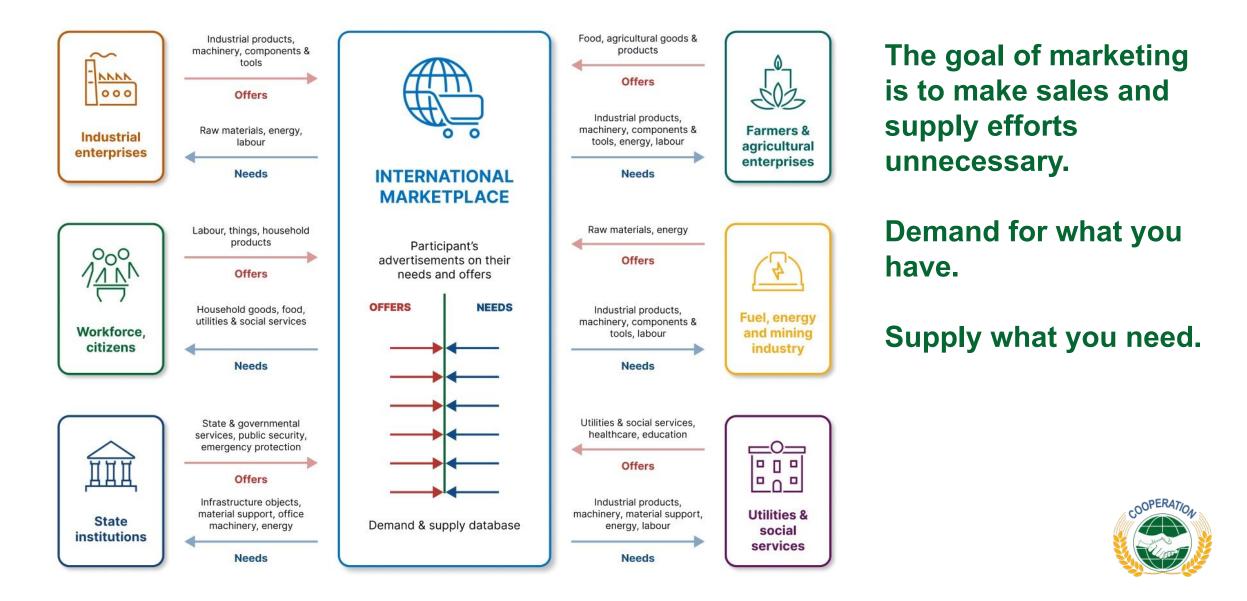


#### **PLATFORM-ECOSYSTEM ARCHITECTURE**

DIGITAL PLATFORM-ECOSYSTEM	
BPM-PLATFORM-CONSTRUCTOR CONFIGURATIONS MODULES OTHER SETTINGS	
PARTICIPANT'S NEEDS & OFFERS DATABASE         Participant's 1 ad         Participant's 2 ad         Participant's 3 ad         Participant's N ad             Participant's N ad             Multilevel MARKETING MODULE (MLM)             Participant's 2 ad             Participant's 3 ad             Participant's N account             Participant's N account	API of external services (logistics, payment & other services)
%       IMC-1       Informational marketing center 1         %       IMC-2       Informational marketing center 2         1       2       0       0       0       N         Participant 1       Participant 2       Participant N	



## **TRADING PLATFORM – WORK SCHEME**



### **HOW DOES AN ECOSYSTEM WORK?**

Each community registers an electronic local representative office (IMC) on the marketplace.

Anyone (person, entrepreneur, enterprise, government body, local government body) can independently, online register in the ecosystem to publish announcements about their needs from other participants and about their offers to other participants.

Each offer and need is classified in the ecosystem, and a counterparty for interaction (exchange of necessary goods, works, services) is automatically selected (offered) from among those available on the platform

The local information and marketing center additionally assists participants in finding or distributing information.

5 Counterparties communicate with each other via their Personal Accounts by sending a request for a need or a request for an offer. Conduct online negotiations. Conclude deals.

6 Counterparties make online payments. They buy or sell what they need, payments are made online using the Alternative Payment System (ASPS), which is a built-in module of the ecosystem.

The order is sent by the seller. Received by the buyer.

3





## **UNIQUENESS OF THE ECOSYSTEM**

# Own platform-constructor for business process management (BPM-platform)

- Automation of all information flows at the level of human needs; business; industry; state; international associations
- The depth of information organization is down to the "molecules" (the smallest element of a business process)
- Creation of automated business processes at the user level in a matter of hours (without involving programmers).

#### International Trading Platform (I&R IMC)



- Possibility of posting not only offers, but also needs
- Automated search and offer of parties for a transaction
- Integration with payment and logistics services.

#### Alternative Payment System (APS)



- Instant national and
- international settlements
- International settlements in national currencies
- Settlements without using money
- Transactions, loans, conversion without commissions and without collateral.

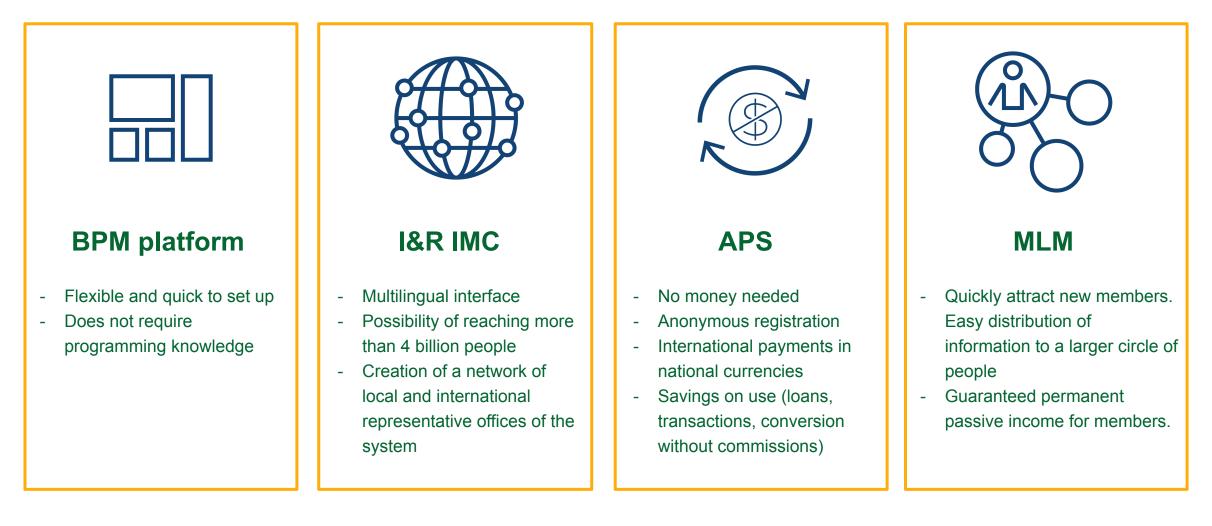
#### Multi-Level Marketing (MLM)



- The opportunity to receive a guaranteed permanent passive income for recommending products or services of other participants.

### **BENEFITS OF ECOSYSTEM**

Availability of all functional modules for interaction, which form a self-sufficient closed-loop ecosystem. Interaction with modern third-party services (logistics, payment systems, etc.) provides convenience and awareness for the user. The system is adapted for use on both PCs and mobile devices.



## **ALTERNATIVE PAYMENT SYSTEM (APS)**



## **APS:**

- This is a public accounting and distribution system that complements the monetary system.
- APS uses its own digital accounting units of value, which are not state money.
- APS independently and automatically issues digital accounting units (DSAU).



## **DSAU:**

- This is an electronic form of accounting units that supplement monetary units.
- DSAUs are equal to the national currency at a rate of 1:1, in order to simplify pricing.
- DSAUs are always backed by goods or services (assets) for which they are issued.



## **APS: HOW DOES IT WORK?**

- Digital settlements accounting units (DSAUs) are issued at the time of the transaction.
- The issue occurs automatically in the required quantity, according to the transaction amount.
- The amount issued is always secured by a product or service.
- The payer makes the transfer directly to the recipient (without the participation of the treasury or intermediary banks).
- The recipient immediately receives funds credited to their account. The payer receives the goods or services paid for via APS. Each party to the transaction receives what they wanted.
- Registration of participants and accounts is done online.
- 7

8

2

3

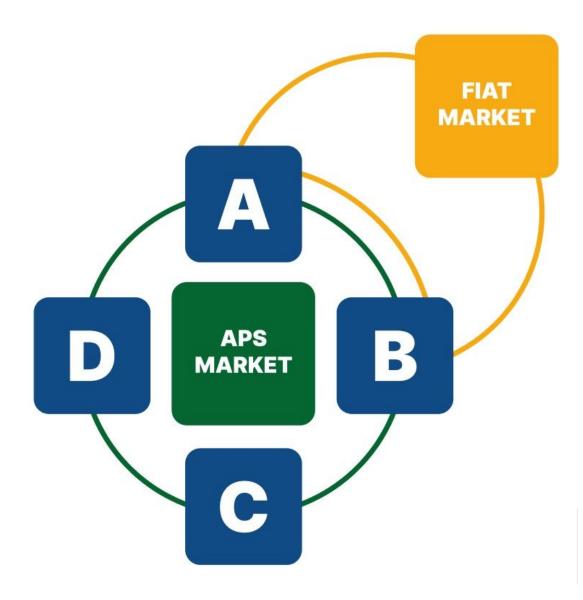
5

6

- Local offices of the system are created to attract and serve participants.
- The APS is a closed system for supporting, stimulating and developing the national (local) economy and expanding international relations.
- APS is multi-currency and, if necessary, can be linked to similar systems in other countries of the world.



#### **APS: EXAMPLE-EXPLANATION**



Imagine that only participants A and B have enough fiat (official) money in the local community to conduct mutual settlements (purchases and sales) among themselves and with the outside world. At the same time, in addition to participants A and B, participants C and D also have something to offer the community. These can be both tangible goods and intangible assets in the form of various services, works, and the like.

With the help of APS, all community members (A, B, C and D) can interact and exchange with each other, satisfying their needs for what they need, providing others with what they have. Through APS, exchange transactions and settlements in Digital SAUs are recorded.

In this way, sustainable development, social activity and well-being of all members of the local community are achieved. This cannot be achieved with a lack of national currency.

## **APS: QUESTIONS AND ANSWERS**

#### Are digital settlement accounting units (DSAU) a cryptocurrency?

No. Any cryptocurrency is a derivative of fiat money. To get (buy) cryptocurrency, you need to buy it with fiat money. DSAU cannot be purchased with money.

#### Where will ecosystem participants get Digital DAUs?

They will pay with their goods or services (their new sales), not with money. They will receive the DSAU for this. The formula is simple:

«G-"M"-G'» (goods - "money" (DSAU) - goods stroke).

#### Is this a direct barter?

No. It is a multilateral exchange.

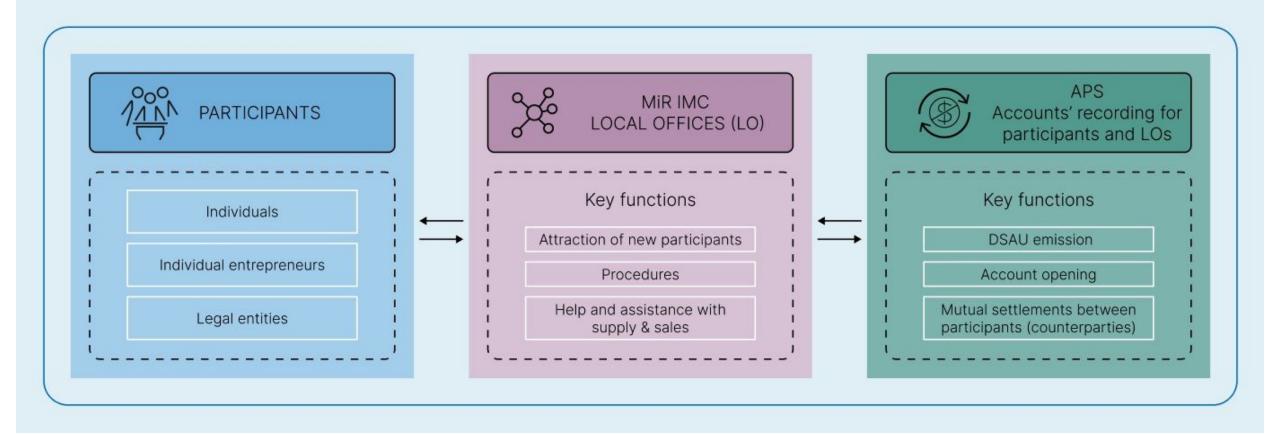
Commodity-based Digital SAUs are similar to barter transactions, but differ from them in one very important feature - they are a universal means of accounting for the exchange value of heterogeneous assets, which allows for the

accounting of the exchange of goods of different values.

- No need for direct barter
- Buy from one business and pay by selling to another
- The cost of goods is accounted for in the same way as money.



#### **APS: TWO-LEVEL MODEL OF FUNCTIONING**





### **FEATURES OF APS**



Peer-to-peer (P2P) technology



Payments from anywhere in the world

**Instant crediting** 



Blockchain technology



Service 24/7/365



Cloud technologies



----->

Notifications about transfers

 $\odot_{\odot}$ 

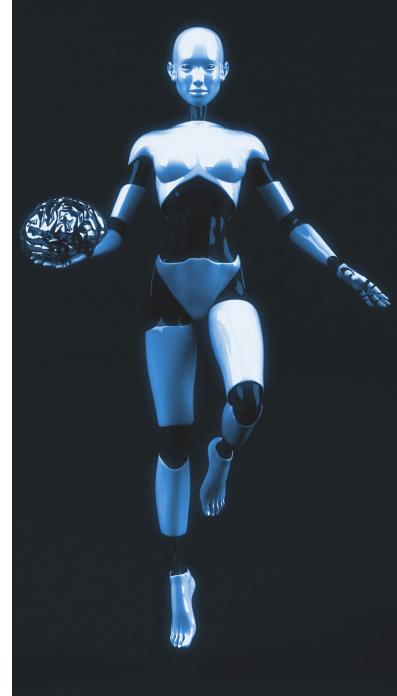
Flexible settings

Access from any device

$\Box $	
Т	

Data encryption

The APS was developed taking into account the recommendations of the UN for the financial sector, other international financial institutions, scientific and practical communities.



#### **APS TECHNOLOGIES**



#### Hybrid architecture

It consists of both centralized system components and distributed registries.



#### **Software solutions**

They ensure interaction between the platform and the participant to confirm transactions with the account and guarantee the participant that transactions will be carried out only if there is confirmation from him.



#### **Certification centers of APS**

APS Issue Center – registers and certifies the issue of the DSAU. APS Certification Center – registers and certifies Local APS Representative Offices for servicing system participants.

#### WHAT IS TRANSFORMED?

#### APS eliminates a number of stages of transfer used in the banking system:

- The payer's obligation to provide a payment order to the sending bank has been replaced by filling out a single transfer form.
- There is no need to coordinate the payment order with the recipient bank.
- There is no need to make a payment from the sender to the recipient bank.
- The payer makes the transfer directly to the recipient (without the participation of the treasury or intermediary banks).
- No accounts of the sending and receiving banks in a third bank are required.
- 5 The absence of a method for making payment by the recipient bank by offsetting the obligations of the sending bank for other obligations arising from other transfers.
- No obligation on the recipient bank to perform an "accepted" transfer. That is, no obligation on the beneficiary's bank to transfer funds to the beneficiary.

One action of the payer replaces a complex of 7 stages of different parties in different institutions, even in countries, freeing up the potential of a large number of workers. Now they will be able to provide other more popular services.



### **FIAT vs APS**

Comparison of the conditions of the modern financial system (fiat) with the features of the alternative payment system (APS): part 1

n/n	Parameter	Modern Fiat System, Fiat	Alternative payment system, APS
1	Personalization of the owner for opening an account	Necessarily	No
2	Availability of funds for payment without depositing money	Impossible	Yes
3	Fiat money deposit to receive an electronic entry on the account	Necessarily	No
4	Income verification for obtaining a loan	Necessarily	No
5	Security for obtaining a loan (collateral)	Necessarily	No
6	Discounting of loan collateral	Necessarily	No
7	Interest for using a loan	Necessarily	No
8	Availability of loans for all segments of the population	No	Yes
9	Availability of credit for all businesses	No	Yes



### **FIAT vs APS**

Comparison of the conditions of the modern financial system (fiat) with the features of the alternative payment system (APS): part 2

n/n	Parameter	Modern Fiat System, Fiat	Alternative payment system, APS
10	Transaction commission and cash management services	Necessarily	No
11	Delay between debit and credit	Necessarily	No
12	International transfers through intermediary banks	Necessarily	No
13	International transfers in national currency equivalent	No	Yes
14	Exchange rate difference between buying and selling currency	Necessarily	No
15	Possibility of converting and accounting assets in physically measurable units (kWh; cubic meters of gas; barrel of oil, etc.)	No	Yes
16	Opening and servicing accounts by non-financial institutions	No	Yes
17	Using the financial sector infrastructure	Necessarily	Possibly



#### **APS: BENEFITS FOR PARTICIPANTS**

#### No money needed

No investments, deposits, exchanges of modern fiat money to obtain digital settlement accounting units. The value is the skills, services and real resources of each.

#### Commission

# 0%

During the transaction, neither the payer nor the recipient pays a commission. All debits and credits of digital settlement accounting units occur instantly without charging additional commission percentages.

#### Security deposit



To obtain a loan in settlement accounting units, the collateral is not discounted, no collateral is required. Each participant can use the loan automatically.

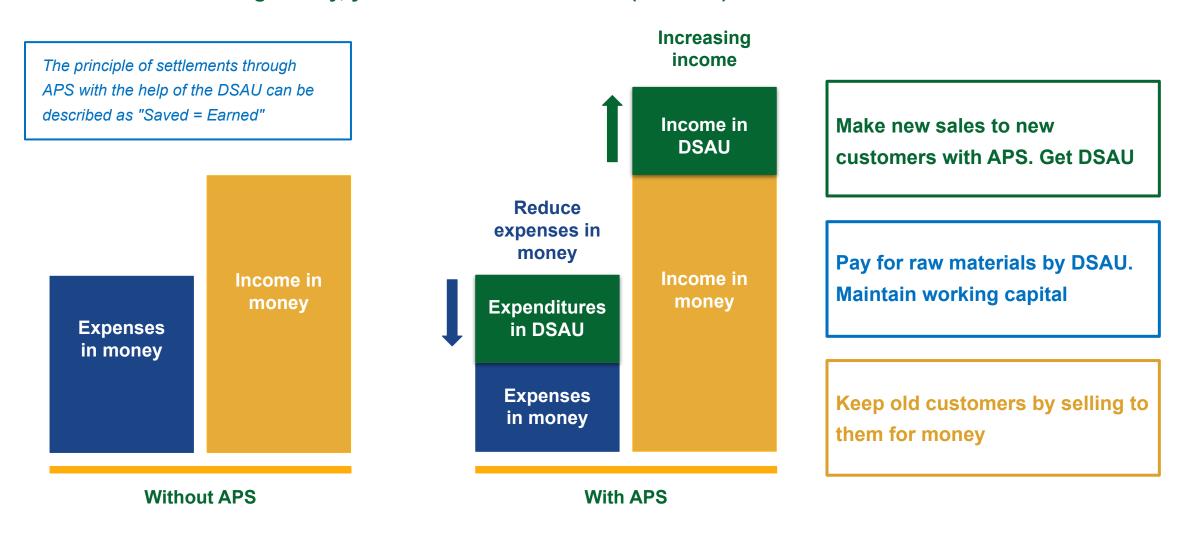
#### **Interest rate**



There is no interest on loans. The loan amount and loan term are determined individually, but participants, both individuals and legal entities, do not pay any interest for using the loan.

## **APS: INCREASE INCOME, REDUCE EXPENSES**

APS allows you to pay for the necessary goods with your own products. These are your new customers and additional sales. Saving money, you are twice in the winner (Win-Win).



## **APS BENEFITS: FOR BUSINESS**



## Economic

- Possibility to get what you need by paying with your products
- Optimization and release of working capital
- Obtaining new, more profitable suppliers
- Reduction in cost price
- Possibility to modernize and load free capacities



- Direct communication between the buyer and the seller
- Entering new markets. New clients. Potential audience of more than 4 billion people
- Ability to sell non-core goods and services through the system



## Administrative

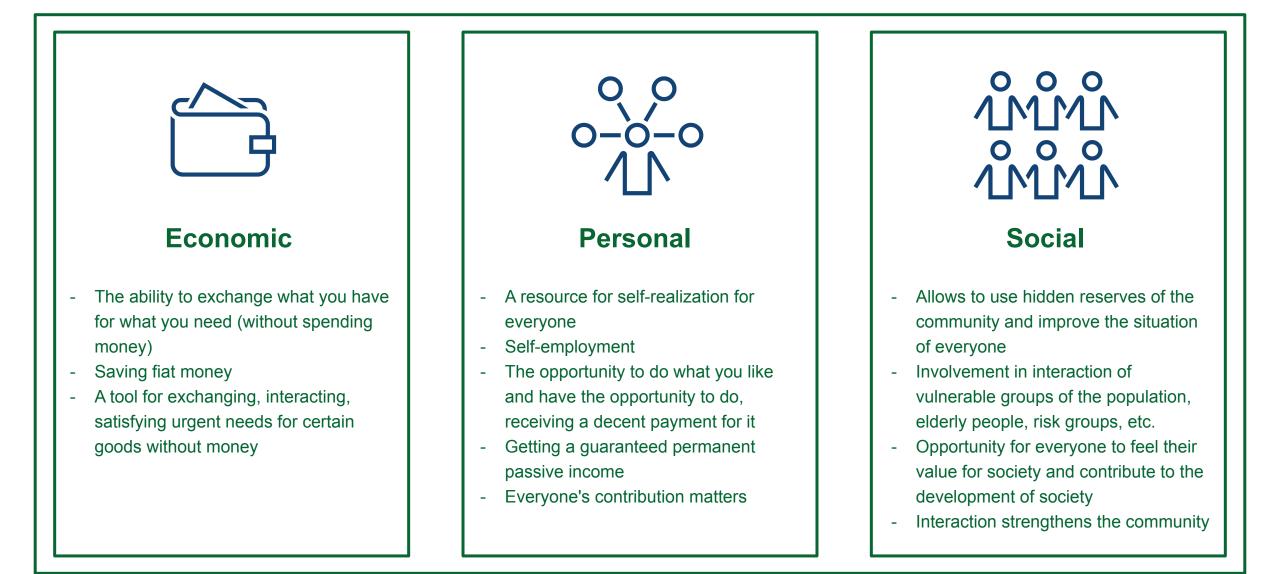
- Possibility to save jobs and business
- Saving internal resources of each employee
- Allows to concentrate on core activities
- A powerful weapon in the competitive struggle for markets and resources



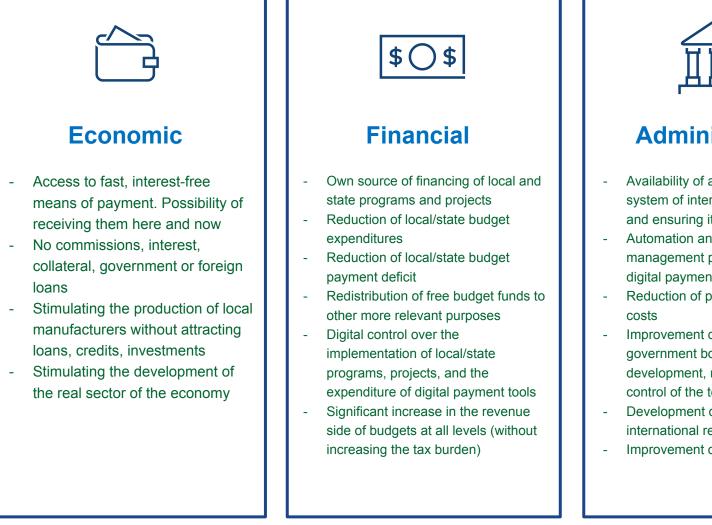
## **Technical**

- Business and customer relationship management tool
- Savings on settlement and cash services
- Uninterrupted platform operation 24/7/365, constant online orders
- Automatic accounting of all sales and purchases
- Saving information on all sales and purchases

## **APS BENEFITS: FOR CITIZENS AND COMMUNITIES**



## **APS BENEFITS: FOR THE STATE AND GOVERNMENT BODIES**





#### **Administrative**

- Availability of an alternative (backup) system of interaction in society/state and ensuring its functioning
- Automation and simplification of management processes for local digital payment methods
- Reduction of payment administration
- Improvement of the function of government bodies in planning the development, management and control of the territory
- Development of interregional and international relations
- Improvement of the territory rating



### Social

- Preservation of existing and creation of new jobs
- Possibility of improving social infrastructure
- New sources for raising social standards and regulations
- Using the "hidden" reserves of society
- Involvement of all segments of the population (including risk groups) in interaction
- Strengthening relations between residents, businesses, associations, and institutions

# **SOLUTION** IN THE FORM OF A PUBLIC ECOSYSTEM THAT COMBINES A COMPLEX OF INNOVATIVE SOLUTIONS, IS UNIQUE.

## THERE IS NO ANALOGUE FOR THE COMPREHENSIVE COMPARISON.

... BUT, IF WE MAKE CONDITIONAL ANALOGIES, WE CAN IDENTIFY A NUMBER OF PROJECTS WHICH CAN BE COMPARED WITH SEPARATE MODULES OF THE ECOSYSTEM.

# **ANALOGUES OF THE TRADING PLATFORM**

## **Domestic market**



## **External market**



## **ANALOGUES OF APS**

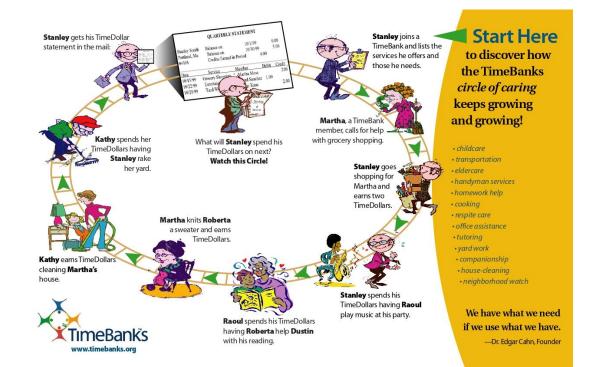
An international multicurrency settlement and accounting system for instant payments and its own emission center, complementing the monetary system.



## **INTERNATIONAL EXPERIENCE**

#### **Examples of exchange systems in the world:**

- 1. Rai Stones in Micronesia
- 2. Hawala, value transfer system
- 3. Since 1932 Wörgl, Austria
- 4. Since 1934 WIR, SWISS
- 5. Findhorn Eco-Village in Moray, Scotland
- 6. Since 1982 IRTA, USA
- 7. Since 1991 Ithaca HOURs, New York, USA
- 8. Damanhur Eco-Village, Italy
- 9. Forest of Dean LETS, Great Britain
- 10. L.E.T.S. London, Great Britain
- 11. Time banking, Great Britain
- 12. Since 2002 NU Spaarpas card, Rotterdam Municipal Authority
- 13. From 2009 to 2015, "Time Bank", Ukraine.





## CONCLUSIONS

#### The rise of global payments

Especially in national currencies, instantly and without commission, can attract attention to the proposed project.

01

#### Development of digital

#### technologies

The use of blockchain technologies and distributed registries gives the project modernity and technological maturity.



#### Problems of the financial system

Make the project relevant due to economic efficiency and simplification of transaction processes.



# Synthesis of modern and innovative

The combination of common modern services with alternative innovative solutions ensures a natural transition to new technological paradigms.



#### Inflation and issue

Providing the circulating units with real goods and services gives stability to the project. And makes it more attractive.



#### Nature-like technologies

The use of human-understandable language and NBICS technologies significantly reduces the implementation time and reduces the costs of project support in the future.



International and Regional Information and Marketing Centers "Cooperation", I&R IMC

# **EXISTING RESOURCES**

Simple solutions to complex problems



# **EXISTING ECOSYSTEM MODULES**

All information provided in this section corresponds to ready-made solutions that can be tested online.

**Platform-constructor**, as a basic software solution for the project as a whole.



🧭 OWN DEVELOPMENT

**International trading platform**, as a basic environment for interaction for ecosystem participants.

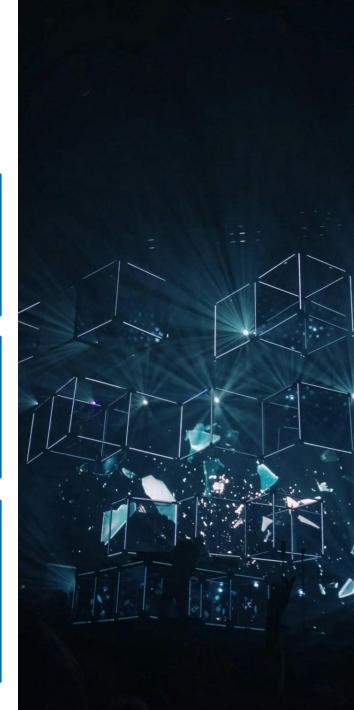
∅ IN STOCK



International mutual settlements system, as a system that complements the monetary one. Allows to buy and sell without using money.







# PLATFORM-CONSTRUCTOR QUICK CREATION OF NEW CONFIGURATIONS IN ANY INDUSTRY (BPM-constructor)

Flexible tool for quickly adding new services

## FOR PERSONAL USE AND BUSINESS

A Overdue		Cash Flow 0			For information	0
🗘 Notifications 🛛		<table-cell> Liability o</table-cell>	0		Legislation 0	~
• Reminders		i Investments	0		Access codes	٥
💁 Messages 💿	0	🛱 Transport - accoun 🛛	^	6	🕴 Handbook 🕕	^
☑ Notes to records ○		<b>J€</b> ∨M ○	~		D Rationing	
🛱 Scheduler 🖸	^	- Fuel consumption	~		→ Stages 0	٥
🕂 Schedule 🛛		🛲 Vehicle mileage 🛛	~	٤	Postal addresses 🛛	
Projects	0	h Communal expens 0	0	1	🏛 Bank details 💿	~
💾 Tasks / Events 🌼	٥	Docs 0	^	۲	3 Ads 🖸	^
Database 🛛	^	🖺 Files 🛛	•	3	Product, Service, A 0	٥
Counterparties	^	🗐 Medicine	^		🗭 Transport, Ads 💿	٥
Legal entities	0	E Treatment regimens 0	0		Real estate 0	۵
Individuals entrepr 0	0	Human resources 🛽	^		Invest projects	٥
ا Individuals citizens	0	Structural units	0		🎔 Drafts 🕕	
Employees-counte	0	🔳 Staff list 🗉	٥	Ē	Deleted 🛛	
La Contacts	0	Staff units 0	0		IJI IT GROUP, www.ijigro	oup.com

Each section contains subsections of grouped information.

Copper color indicates modules that are additionally available exclusively for business.

# **CRM-**, **BPM-**, **IEM-**constructor, includes modules:

- Scheduler
- Database
- IP telephony
- Business
   processes
- Management accounting
- Documents
- Correspondence

- Personnel
- Notes
- Directory
- Announcements
- Publications
- Reports
- Messaging
- User Administration



# **FOR AUTHORITIES**

## **CiRM** system for interaction of citizens with authorities on the following matters:

Fight against corruption and crime	Science	Хрещатик	2 0
Socio-economic development	Education	NETTING Network Indexemption proceedings, stressed	
Budget and finance	Health care	19 TIDO 0 19 JUN 2013 Annue 0 Andreas ad Decty	99 Jijin 2000 Anna 🕖
Property management	Culture	Decrement Ingent © Homesweet System C Bymany, venit © Bymany, venit © Sini Bymany, venit © Bymany, venit © Sini Bymany © Bymany Typester Narrowskie Statester Stateste	Paline y unit 0 Aggenera, 18° 0 Kayerye, 18° 0 36
Regulatory policy	Physical education and sports	Man D Man D Ma	
Urban planning	Motherhood and childhood	A stand from the stan	
Utilities	Family and youth		
Trade service	Social protection	Carlos Since	
Transport	Population employment	hyperc metaward * 🙄 Kopercongerer (aansma) (1/31/2 * 🙄 Jarahawal craryc menanana Jarwein srigae y deoxymae 1 - Menatra noaeg engewar - engewar - engewar	
Communication	Ensuring legality	ра 19 Дата подляджения доприний <sup>10</sup> Заголовок докрывита во	
Land use and protection	Foreign economic relations	D     D     D     D     D     D     D	
Use of natural resources	Defense work	15070143 1507.011 Appdiments of Certa	
Environment protection	Civil society	V Q D B address	× 9

Additional modules for Authorities: Territory passport; Administrative Services Provision Center; Electronic document management; Statistical accounting of business accounting objects; Organization of internal and external movement of persons (transportation, resettlement, search); Territorial defense needs; other modules.



# FOR VARIOUS INDUSTRIES

## **Basic configurations as industry solutions:**



**BPM-enterprise** 



**BPM-corporation** 



CiRM - system of relationship management in the country, region, district, community



GEC – a system of interaction between geoeconomic associations





candidate)

Election Day – monitoring polling stations on election day, complaints, conducting exit polls

ECM – election campaign

management (party, bloc,



CMS) - a web content management system



PNS – personal non-profit system



E-Medicine - online consultations and treatment support without leaving home



Self-development - online education



WEB platform – a unified international platform, marketplace



**IMSS** – International Mutual Settlement System

The platform-constructor of business processes in a high-level language (a language understandable to humans), in the shortest possible time allows to create any new configurations, sections, modules, forms and registries, in accordance with the goals and tasks set at the user level (without involving programmers).



# INTERNATIONAL TRADING PLATFORM INTERNATIONAL AND REGIONAL INFORMATION AND MARKETING CENTERS (I&R IMC)

A platform for unifying all modules into an ecosystem for participants

## **INTERNATIONAL TRADING PLATFORM**

1.0		Dates over restricted
-	IT GROUP	
	Пропочусма - Heodelgaeo, waai nyönisee,il	
	Wijner here versien werden beinen	Person Nonac
	Information	
	10.0 Second design of the seco	
	M1 Memory and college or manual substance of hear collegements between	
	NA Demandra a result substant or said	
	Mr. Specific States Commission (1998)	
	10.0 November 2010 Contract Contract Contract	St 6
	(ii) supercultar intervent second construction and	- 4
	Рекомендальні товари та послути	
	COTERAND,	
	Research Hill Cales	
	Annual Annual Annual Annual	
	Партнери	
	Octavel gagari	and the second data
	🚍 🔜 🛞 🌺 🏎	-
	Percencegosad contrasti	_
	III noor 🥶 🕂 🐼 CI 🕻	D Gere
	Cabid spanser	
	Personal states and lighted	
	international statements of the second stateme	
	Concentration and an an an and an	
	Material and All Applicate (Material Material All Applicate (Material All Appl	
	And a second sec	
	Exercise content     Exercise content     Exercise content     Exercise content     Exercise content     Exercise     Exercise content     Exercise     Exer	
	Execution constant     Execution constant     Execution constant     Execution constant     Execution     Exe	
	Exercise content     Exercise content     Exercise content     Exercise content     Exercise content     Exercise     Exercise content     Exercise     Exer	
	Exercise content     Exercise content     Exercise content     Exercise content     Exercise content     Exercise     Exercise content     Exercise     Exer	
80.001	Electric content     Elec	

## Marketplace for trade and communications

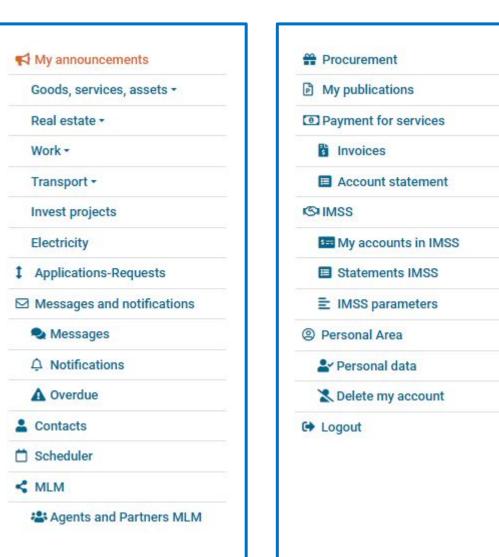
A resource that unites all technology modules into a single ecosystem for participants.

### Provides full functionality:

- online registration of participants;
- posting announcements of offers and needs;
- processing and acceptance of orders;
- online payments or mutual settlements;
- tracking of order statuses;
- communications with counterparties;
- counterparty accounting database;
- multi-level marketing;
- billing;
- and much more.



## **PARTICIPANT'S PERSONAL ACCOUNT**



## Personal accounts of system participants

The example\* on the left displays a list of the main sections and subsections of the participant's personal account.

The functional landing pages of the participant's personal account provide the user with access to any information related to the use of the trading platform and the ecosystem as a whole.

With the natural development of the ecosystem, new sections will be added that will provide access to new services.

For example, guaranteed lifetime income; payment of utilities; taxation; medicine; education, etc.



# **PUBLICATION OF ANNOUNCEMENTS**

#### Everything necessary for publishing ads has already been implemented and is working in test mode.

#### Full functionality:

- Submitting an ad
- Preview
- Editing
- Urgent posting
- Advertising
- View statistics
- Republishing
- Removing

#### Display modes:

- On the main page
- In the ad block
- In the target section
- Preview
- View ad



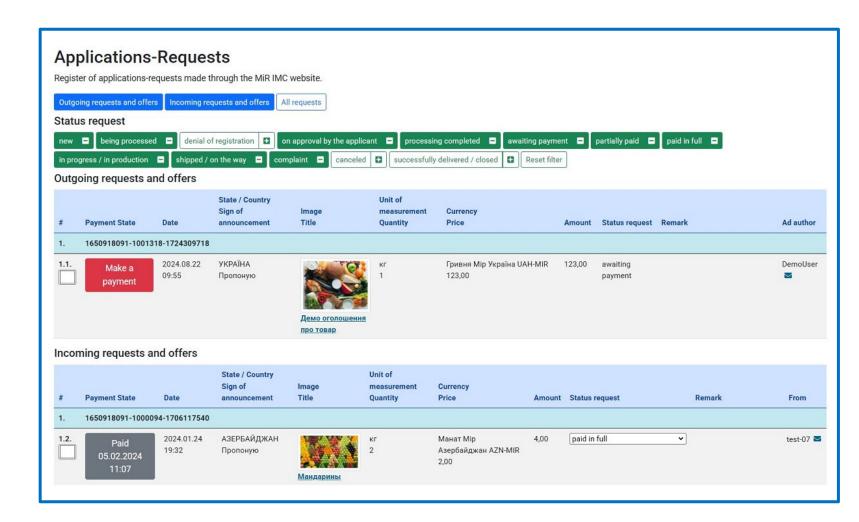
Example of displaying ad previews

Price	0,75 Manat MIR Azerbaijan AZN-MIR ton 😭 🏋
i,77 kWh	
Acces	as to a personal referral link
Key info	ormation
Sign of a	announcement
Offer	
Product	type
Product	
Target g	roup
For busir	ness, To individuals
Unit of n	neasurement
ton	
Quantity	
300	
Status o	f products, equipment, raw materials
are avail	able
PC FEA (	(product code of foreign economic activity)
	its and nuts, whether or not cooked by boiling or steaming, frozen, or with or without added sugar or other ing matter
CTFEA (	Classifier of types of foreign economic activity)
01.23 Cit	trus cultivation
Descript	ion
	ige is delicious. Everything is fair. ng, labeling, sorting, calibration, etc.

Example of an ad information block



# **APPLICATIONS-REQUESTS (ORDERS)**



# Working with applications and requests

The example\* on the left shows the interface for the section for processing sent applications and received requests.

Full functionality of the section:

- 1. Order confirmation
- 2. Contact with counterparty
- 3. Change status
- 4. Payments
- 5. Sending
- 6. Closing a deal
- 7. Record filter
- 8. Order archive
- 9. Automatic notifications about any change



\*The example is taken from a finished prototype of the Platform.

# ALTERNATIVE PAYMENT SYSTEM INTERNATIONAL MUTUAL SETTLEMENT SYSTEM (IMSS)

An accounting system without the use of money, complementary to the monetary one

- Alle

## **TYPES OF TRANSACTIONS IN IMSS**

Pa	V	m	e	n1	

Payment is made in the Recipient's currency. The conversion is performed automatically. The following will be debited from your main account:  $5.04~\rm AZN-MIR$ 

An invoice for payment of services in the amount of: 123 UAH-MIR
Ocument No.: 1650918091-1001318-1741902123010
Payer: test-01
rom account #: 1650918091-1001318-UAH-MIR
Recipient: DemoUser
o account #: 1650918091-1001815-UAH-MIR
Purpose of payment: <u>Демо оголошення про товар</u> , 1 кг

S Pay with IMSS	

#### **Payment**

Used for settlements between the Buyer and the Seller for goods, works, services (assets) in digital settlement accounting units in the system. Including international payment in the equivalent of national currency.

From accourt	nt #	Payer	
16509180	91-1001318-AZN-MIR	test-01	
To account #	ŧ		
Amount			
AZN-MIR	Amount		

### Transfer

Cancel

Confirm

Used to transfer digital settlement accounting units from the accounting account of one participant to the account of another participant in the system. Including international transfers in the equivalent of national currency.

From accou	nt # 1650918091-1001318-AZN-MIR	
Quantity of t	he original asset	
AZN-MIR	200	
117.63	f the required asset + B USD-MIR	

### Conversion

Used to convert digital settlement accounting units in one unit of value; into other units of value in the system. Including precious metals or physically measurable units (kWh; barrel of oil; cubic meters of gas; man-hour, etc.).

# **MULTI-CURRENCY MEMBER ACCOUNTS**

Below is an example of a register of multi-currency accounts of a participant. Each participant (citizen, enterprise, government body, other institution) has the opportunity to open a multi-currency account.

#### My accounts in IMSS

All IMSS accounts registered for you in the system are displayed here. Accounts can be in different currencies and different types.

#	Record actions	IMSS account	Currency	Balance	IMSS account status	Account type	Account limit	Account limit indicator Minimum number of need announcements / Minimum number of offer announcements	Number of transactions	IMSS account holder	IMSS participant status / User Status
1	12 i 2 f	1001318-AZN-MIR	AZN-MIR	-1 836,81	Active	Main account	2 550,00	Limit on the account of an unidentified individual 5 / 1	<u>20</u>	test-01	Active Registered
2	<b>B</b> i2 <b>e</b>	1001318-GBP-MIR	GBP-MIR	0,00	Active		0,00		<u>6</u>	test-01	Active Registered
3	<b>B</b> i2 <b>e</b>	1001318-USD-MIR	USD-MIR	188,22	Active		0,00		4	test-01	Active Registered
4	© i C £	1001318-UAH-MIR	UAH-MIR	0,00	Active		0,00		<u>10</u>	test-01	Active Registered
5	<b>D</b> iCê	1001318-MDL-MIR	MDL-MIR	0,00	Active		0,00		2	test-01	Active Registered



# **STATEMENT OF MOVEMENT OF ACCOUNTING UNITS**

#### Statements IMSS

Here, statements are generated about all your transactions through the IMSS.

Apply Reset filter									
# Date-Time	Currency	Income (Dt)	Expenses (Ct)	Purpose of payment			Recipient	Payer	Account   Form of payment
1 22.08.2024 16:44	AZN-MIR	0,00					test-01	DemoUser 🜄	1001318-AZN-MIR
2 22.08.2024 09:45	UAH-MIR		123,00	<u>Демо оголошення про товар</u> , 1 к	DemoUser 🔽	test-01	1001815-UAH-MIR		
3 22.08.2024 09:44	UAH-MIR	123,00		Купівля валюти за курсом (24.29	test-01	test-01	1001318-UAH-MIR		
4 22.08.2024 09:44	AZN-MIR		5,06	Купівля валюти за курсом (24.29	998 UAH-MIR > AZN-MIR)	test-01	test-01	1001318-AZN-MIR	
	AZN-MIR	0,00	5,06						
	UAH-MIR	123,00	123,00						
Currency Balance at the beginning					Income (Dt)	Expenses (Ct)	Balance	at the end	
AZN-MIR	-1 52	0,00			0,00	5,06	-1 525,06 0,00		
UAH-MIR	0,00				123,00	123,00			
USD-MIR	11,00	)			0,00	0,00	11,00		
MDL-MIR	0,00				0,00	0,00	0,00		
GBP-MIR	0,00				0,00	0,00	0,00		
UAH	0,00				0,00	0,00	0,00		

Example above represents accounting for the movement of the DSAU on the participant's accounts for the selected period. The statement can be viewed both by individual currencies and by all available accounts. Additionally, the statement reflects: Balance of funds at the beginning of the period; Income; Expenses; Balance at the end of the period.



The example is taken from a finished prototype of the Platform.

# **ONLINE CURRENCY RATES FOR CONVERSION**

Below is an example of the rates of first-class currencies and precious metals used in the system for conversion. The list of currencies can be expanded. The rate is updated online, the information is 100% reliable.

AED-MIR	0.46190318
AMD-MIR	0.00431264
O AUD-MIR	1.06694018
AZN-MIR	1
BDT-MIR	0.01390475
<b>BGN-MIR</b>	0.94210037
BRL-MIR	0.29038664
BYN-MIR	0.618020
CAD-MIR	1.180847
CHF-MIR	1.9238555
CNY-MIR	0.23462022
CZK-MIR	0.0734170
O DKK-MIR	0.2469854
O DOP-MIR	0.02731122
O DZD-MIR	0.0125609
C EGP-MIR	0.0335663
UR-MIR	1.8425315
GBP-MIR	2.1991704
GEL-MIR	0.6074772
HKD-MIR	0.2187700

HUF-MIR	0.00424052
IDR-MIR	0.00010381
ILS-MIR	0.47330376
INR-MIR	0.01962957
IQD-MIR	0.00129492
IRR-MIR	2.97E-6
JPY-MIR	0.01091823
KGS-MIR	0.01949881
KRW-MIR	0.00116592
KZT-MIR	0.00320419
LBP-MIR	1.897E-5
LYD-MIR	0.34506738
MAD-MIR	0.16775303
MDL-MIR	0.09028167
MXN-MIR	0.08178989
MYR-MIR	0.37929281
NOK-MIR	0.14898958
NZD-MIR	0.9497314
PKR-MIR	0.00609116
PLN-MIR	0.41094326

O RON-MIR	0.35171067
O RSD-MIR	0.01506363
O RUB-MIR	0.01660862
SAR-MIR	0.45164246
SEK-MIR	0.152174
SGD-MIR	1.24274627
THB-MIR	0.04940368
⊖ TJS-MIR	0.15512029
O TMT-MIR	0.48466112
TND-MIR	0.53236281
O TRY-MIR	0.04779855
TWD-MIR	0.05172802
UAH-MIR	0.04036017
USD-MIR	1.70020059
UZS-MIR	0.00013129
VND-MIR	6.656E-5
XAG-MIR	51.82811409
XAU-MIR	4609.66868333
XDR-MIR	2.20667234
C XPD-MIR	1608.79771077
C XPT-MIR	1611.45018142
ZAR-MIR	0.09062474



International and Regional Information and Marketing Centers "Cooperation", I&R IMC

# ADDITIONAL INFORMATION

Simple solutions to complex problems



## **PROJECT LEGAL BASIS**

In order to comply with current legislation within the framework of the project implementation, current international and national legislation in the following areas was analyzed:

- International law
- Human rights
- Forms of associations and rights of associations
- Banks and finance
- Exchanges and clearing
- Electronic trade
- Electronic contracts
- Accounting
- Information security.

The total number of more than 40 regulatory legal acts and recommendations, including those from the United Nations. The project is planned to be implemented in compliance with the requirements of regulatory legal acts.



## **PROJECT LEGAL BASIS**

#### Key legal acts of Ukraine governing barter transactions:

- Civil Code of Ukraine
- Commercial Code of Ukraine
- Tax Code of Ukraine
- Law of Ukraine "On International Private Law"
- Law of Ukraine "On Regulation of Barter Transactions in Foreign Economic Activity"
- Resolution of the Cabinet of Ministers of Ukraine "On Certain Issues of Regulation of Barter Transactions in Foreign Economic Activity"
- Order of the State Tax Administration "On Approval of the Procedure for Notifying the State Tax Service Authorities by Entities Engaged in Foreign Economic Activity on the Implementation of Barter Transactions in Pursuance of Part 4 of Article 3 of the Law of Ukraine "On Regulation of Barter Transactions in Foreign Economic Activity"



## **AVAILABLE DOCUMENTS**

At all stages of the project preparation and development, the necessary documentation was created:

- Project business plan
- Feasibility study
- Technical specifications for the development of modules and the platform as a whole
- Analysis of regulatory legal acts
- Terms of use of services
- Privacy policy
- Agency agreement
- Agreement for opening a Local representative office of the I&R IMC
- License agreement for the right to use the digital platform
- Public offer agreement for system participants
- Presentation materials for different target audiences
- Results of community surveys
- Letters of support for the project idea from the Central authorities
- And much more.



## **RISC OR NOT?**

The proposed project to create a digital platform (ecosystem) has a global scale. Therefore, risks were analyzed in such areas:

**Macroeconomic (financial)** - the permanence of financial crises and their unpredictability with significant consequences for everyone, which keep the entire active population of the planet in tension. The implementation of the project is aimed at relieving the existing tension and offers alternative effective tools for interaction during global crisis phenomena.

**Military and political** - local and regional conflicts have a terrible impact on the security and life of countries and territories, even beyond their borders. The implementation of the project includes opportunities and services for interaction during conflicts, as well as the restoration of territories after their completion.

**Geoeconomic** - the movement towards the creation of a multipolar world destroys established market relations. The use of mutual sanctions forces us to look for new markets for raw materials suppliers and sales of manufactured products. The project is aimed specifically at providing fast and effective tools for finding new partners and restoring the decline in production.

## **RISC OR NOT?**

**Epidemiological** - the latest pandemics have globally suspended the movement of people, goods, and services. A project with elements of online interaction makes it possible to reduce the risks of disease by working and receiving necessary goods or services without leaving home.

**Legislative** - the project may encounter the protectionism of the old system. But it is oriented towards maximum compliance with current legislation. And the rule: what is not prohibited is permitted.

**Technological** - rapid changes in programming languages and information technologies, including the development of artificial intelligence, force us to be ready for changes. The project assumes such changes and is ready to flexibly and quickly use modern and innovative technologies.

**Immaturity of users** - it is envisaged that a certain amount of time will be spent on popularizing the system. But the readiness of users has increased many times over thanks to the spread of the Internet, cryptocurrencies and other electronic services.

**User behavior** - in order to overcome the crisis and preserve business, the majority of users are predictably ready to use the system, which is confirmed by the surveys conducted.

# CONCLUSIONS

Innovative - Technological solutions of the project

The set of services and technological solutions at the core of the project make the proposed ecosystem relevant and attractive to potential participants. Closer to everyone – Local Representative Offices (LRO)

The model of creating Local Representative Offices of the system makes the project closer to each participant, which simplifies the attraction of new partners and creates the presence of an access point.



**Engagement - Multi-Level Marketing** 

The presence of a multi-level marketing module ensures more active dissemination of information and attraction of a larger number of participants.



Time is Money - High percentage of readiness

The high level of readiness of the ecosystem as a finished product makes the project interesting and more profitable for potential investors.



#### Modernity is in versatility

The project's coverage of all categories and spheres of life meets modern trends in the creation of ecosystems (single window). This model has greater sustainability and prospects for the future.



Safe - A back-up way out of crises

An alternative payment system ensures protection of mutual settlements during crises. This significantly protects business relations, gives confidence and stability.





## IJI IT GROUP LLC.



+380 (50) 380-14-56

+380 (63) 205-84-81

Viber, Telegram, WhatsApp



inbox@ijigroup.com



ijigroup.com



